2018

Digital Strategies Senior Bank Executives in Mauritius use to Improve Customer Service

Sailesh Sewpaul
Walden University

Walden University

College of Management and Technology

This is to certify that the doctoral study by

Sailesh Sewpaul

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

Review Committee
Dr. Rocky Dwyer, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Jorge Gaytan, Committee Member, Doctor of Business Administration Faculty

Dr. Matthew Knight, University Reviewer, Doctor of Business Administration Faculty

Chief Academic Officer
Eric Riedel, Ph.D.

Walden University
2018

Abstract

Digital Strategies Senior Bank Executives in Mauritius use to Improve Customer Service

by

Sailesh Sewpaul

MBA, Heriott-Watt University, 2001

Advanced Diploma in Business Administration, Association of Business Executives, 1996

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

December 2018

Abstract

Customers' use of digital banking has reshaped traditional banking, and senior level bank executives must know how to leverage this innovation to improve customer service to increase profitability. Using the technology acceptance model as the conceptual framework, the purpose of this multiple case study was to explore effective digital banking strategies that senior level executives used to improve customer service to increase profitability. The target population for this study included senior-level executives from 3 banks in Mauritius possessing successful development and implementation experience in digital banking strategies to improve customer service. Data were collected through semistructured interviews and organizational documents, which were analyzed in accordance with Yin's 5-phase data analysis process consisting of pattern matching, explanation building, time-series analysis, program logic models, and cross-case synthesis. The use of member checking and methodological triangulation increased the trustworthiness of data interpretations. Three themes emerged from the analysis of data: use of mobile strategies to migrate customers to digital banking, challenges to migrate customers to digital banking, and digital banking innovation. The implications of this study for positive social change include improving convenience to customers; promoting green banking; and providing easy access to banking to the poor, those with physical disabilities, and those living in remote and rural areas.

Digital Strategies Senior Bank Executives in Mauritius use to Improve Customer Service

by

Sailesh Sewpaul

MBA, Heriott-Watt University, 2001

Advanced Diploma in Business Administration, Association of Business Executives, 1996

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

December 2018

Dedication

There are a number of people without whom this study might not have been written, and to whom I am greatly indebted. First, and foremost, my dear wife Leena, your unwavering faith and support gave me the courage to achieve this momentous task. To my son, Sudhish and my daughter, Shreeya, this is for you both. I am modeling the way for both of you to go forth and to achieve great things in life. Always shoot for the moon. Even if you miss it, you will land among the stars. You can realize your dreams with hard work and dedication. Finally, I am grateful to my parents, who at a very early age instilled the importance of education in me and reminded me of the power of knowledge.

Acknowledgments

First, and foremost, I would like to thank God Almighty for showing me the way and giving me the strength, knowledge, ability, and opportunity to complete my doctoral study. Without His blessings, this achievement would not have been possible.

I would like to acknowledge a few people who paved my way to success. To my Chair, Dr. Rocky J. Dwyer, who has greatly contributed towards my success and the accomplishment of this lifelong goal. Thank you for believing in me and for your unconditional support throughout this doctoral journey.

Special thanks to Dr. Jorge Gaytan for guiding me through this journey and lending your expertise to ensure I achieved the highest standard possible. I cannot thank you enough for your patience and support throughout the whole process.

I must give special recognition to Dr. Matthew Knight and Dr. Wooyoung Chung for your continuous encouragement. Each of you has provided me great guidance to successfully complete my study by upholding exemplary scholarly standards. I appreciate everything you have done to make this dream become a reality.

Table of Contents

List of Tables

List of Figures

Section 1: Foundation of the Study

Banking services are a part of history, with traditional brick-and-mortar banking requiring physical interactions between customers and banks. However, with the Internet and mobile technology, banking services have progressed to another stage (Luo, Wu, Li, & Chen, 2017). Banking services evolved from cash in a brick-and-mortar bank to Internet and mobile banking in a virtual world (Omarini, 2017). The goal of this study was to explore the digital strategies that senior bank executives in Mauritius use to improve customer service in the retail banking industry.

Background of the Problem

In an interconnected world, new companies and individuals use digital technologies to innovate. Consequently, new business models continue to emerge to take advantage of the digital economy (Dodgson, Gann, Wladawsky-Berger, Sultan, & George, 2015). As part of these emerging new business models, customer expectations continue to shape the future of banking globally. Because of influences from service experiences in other industries, banking clients become smarter with the expectation of personalized commodities and services for how, when, and where they decide to bank. Thus, technical inventions in the financial industry no longer remain exclusively determined by competitive pressures in the financial system itself (Kingston, 2017). Instead, competition includes the emergence of financial technologies companies, which have the capabilities to disrupt the banking industry (Dermine, 2016). Banks should take cognizance of this trend. Moreover, online, mobile, and other forms of branchless banking continues to bring the basic financial services to customers (Sikdar & Kumar,

2017). Innovations in the banking industry lead to increased competition and improvement in customer service (Helin & McArthur, 2015).

Because of technological trends, customer satisfaction cannot include measurement in the presence of a local branch or extra business hours but in the increasing use of clicks and applications (Lambin, 2014). Subsequently, 34% of 4,000 surveyed customers have expressed that online banking is the most imperative channel for banks to develop, followed by 20% in mobile technologies (Quinones & Augustine, 2015). Even customer segments that banks traditionally assume link to the branch gradually evolve to embrace digital banking services (Harvey, 2016). Additionally, 43% of clients age 55 and above favor digital banking channels as compared to branch banking (Quinones & Augustine, 2015). Digitally savvy clients demand more from their banks, whereas threats of digital disturbances from new entrants continue to approach (Sia, Soh, & Weill, 2016).

Problem Statement

Disruptive technologies have changed the way banks interact with their customers; to remain competitive, banks will have to align their products and services to customers' needs (Ramlugun & Issuree, 2014). Pariag-Maraye, Munusami, and Ansaram (2017) reported that 45% of 200 customers surveyed in Mauritius lacked comprehensive awareness of digital banking services, such as mobile banking and Internet banking, and 63.5% had no proper knowledge of the usage of such banking. The general business problem is that some senior bank executives do not have the proper digital banking strategies to improve customer service and increase profitability (Osman, Mohamad, &

Mohamad, 2015). The specific business problem is that some senior bank executives lack effective digital banking strategies to improve customer service to increase profitability.

Purpose Statement

The purpose of this qualitative multiple case study was to explore effective digital banking strategies that senior executives used to improve customer service to increase profitability. The target population for this study included three senior executives from three banks in Mauritius possessing successful development and implementation experience in using digital banking strategies to improve customer service. This study can help facilitate convenient access to effective banking services in communities. With technology, bank executives can implement a more holistic and integrated approach that includes development of capabilities in the areas of leadership, operations, customer needs, and innovation (Sia et al., 2016). The banks' ultimate objective is to provide a seamless omnichannel banking experience to provide exceptional customer service.

Nature of the Study

Research methods include qualitative, quantitative, and mixed methods (Pluye, Hong, Bush, & Vedel, 2016). Researchers use the qualitative method to produce a thick description of the phenomena under study (Yin, 2018). This study included the selection of the qualitative method because the goal was to produce a rich description of the phenomena under study: effective digital banking strategies that senior bank executives used to improve customer service.

In contrast, researchers use the quantitative method to test hypotheses and

relationships among variables (Earley, 2014). The quantitative method did not apply to this study because the purpose of this research did not include testing any hypotheses regarding the relationship(s) of variables. Using mixed-methods research requires the researcher to combine quantitative and qualitative research techniques, methods, and designs into a single study (Almalki, 2016). I did not use the mixed methods because the qualitative method was sufficient for addressing this study's purpose.

The research designs considered for this qualitative study were phenomenology, ethnography, and case study. Researchers use phenomenological designs to describe shared meanings, feelings, and lived experiences of a phenomenon (Finlay, 2013). A phenomenological design did not meet the needs for this research study because the goal was not to study feelings or meanings of participants' lived experiences. Researchers adopt the ethnographic design to focus on culture and cultural aspects of groups and communities (Ejimabo, 2015). The ethnographic design did not meet the needs for this study because the goal was not to explore a specific cultural phenomenon. In contrast, researchers favor case study designs to study *what, how*, or *why* research questions (Yin, 2018). The case study design met the needs for this research because the goal of this study was to explore effective digital banking strategies senior bank executives used to improve customer service to increase profitability.

Research Question

The overarching research question for this study was: What effective digital banking strategies do senior bank executives use to improve customer service to increase profitability?

Interview Questions

The interview questions of the study included the following:

1. What digital services does your bank currently provide to your customers?
2. How do you assess the effectiveness of the digital strategies for improving customer service?
3. What were the key barriers your organization had to address to implement the digital strategies?
4. How did you address the key barriers to implementing your digital strategies?
5. How do gender, age, and level of education influence the adoption of digital banking services?
6. How does the cost to avail of digital banking services affect the adoption?
7. What new digital banking services will the bank launch in the future?
8. How do you see the growth of cryptocurrencies, such as Bitcoin, disrupting the bank's digital strategies?
9. What additional information would you like to add regarding digital banking strategies not yet discussed?

Conceptual Framework

I used Davis' (1989) technology acceptance model (TAM) as the conceptual framework for this study. In the TAM, Davis posited that two factors, perceived usefulness and ease of use, affect users' decision to use the technology. Moreover, the TAM is one of the most researched areas in information technology research (Gangwar, Date, & Raoot, 2014). Between 1989 and 2014, there was a total of 4,571 TAM papers

with 9,013 authors involved in demonstrating the magnitude of interest in the use of this conceptual framework to explain how leaders lack the proper strategies to change customers' behavior in adopting technology (Tang & Hsiao, 2016). Consequently, the TAM was an appropriate conceptual framework to explain how banking executives could acquire strategies to improve customer service, increase profitability, and to influence customers' adoption and usage of digital banking.

The TAM continues to evolve through various revisions such as Venkatesh and Davis's (2000) study. For example, Venkatesh and Davis extended the TAM to the TAM 2 to address the limitations of TAM and integrated two processes to the original TAM, the social influence, and the cognitive instrumental processes. The TAM met the needs for this study because the TAM theory served as a theoretical lens to analyze and classify digital strategies banking executives could use to improve customer service to increase profitability.

Operational Definitions

This section includes an explanation of several terms used frequently in this study. The defined terms have specific contextual meanings regarding digital banking. The following terms lead to a better understanding of the study.

Cryptocurrency: Cryptocurrency is the concept of a completely anonymous and untraceable digital cash (Subramanian & Chino, 2015).

Digital banking: Digital banking is the latest digital technologies and platforms to enhance bank's reach, offering, and customer experience (Chen & Lam, 2014).

FinTech: FinTech is a technology startup, which can disrupt or improve the way

finance, banking, and insurance industries do business (Kursh & Gold, 2016).

Internet banking: Internet banking refers to conducting banking transactions via the Internet (Isac & Driga, 2015).

Mobile banking: Mobile banking is a service that a bank provides to allow its customers to transact remotely using their mobile phones or tablets (George, 2016).

Mobile money: Mobile money is a financial tool that allows users to make and receive payments using their mobile phones (Gosavi, 2015).

Omnichannel banking: Omnichannel banking provides a consistent experience across channels to provide customers with seamless access to financial products and services at their convenience whenever and wherever they want (Ericsson, Farah, Vermeiren, & Buckalew, 2012).

Social media banking: Social media banking refers to the practice in which banks use social media, such as Facebook and Twitter, to interact with their current and potential customers (Malhotra & Singh, 2015).

Self-service terminal: A self-service terminal refers to a technological interface, which enables customers to use a service without interacting with bank employees directly (Kaushik & Rahman, 2015).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are facts that the researcher holds to be true without proof (Merriam, 2014). This study included the following assumptions: (a) that study participants provided honest and truthful answers to the interview questions, (b) participants'

experiences and knowledge provided useful insights for this study, and (c) the findings of this study may help banking executives in Mauritius to improve customer service through digital banking.

Limitations

Limitations are potential drawbacks outside the influence of the researchers that can affect the study's outcome (Brutus, Aguinis, & Wassmer, 2013; Leedy & Ormrod, 2013). This study consisted of the following limitations: (a) because of the strictly enforced banking record confidentiality process, any triangulation requiring individual customer records lacks feasibility; (b) a lack of tangible outcome of the research; and (c) the inability to generalize the findings to a broader population.

Delimitations

Delimitations are factors that constrain the scope of the study (Marshall & Rossman, 2016; Welch, 2014). The first delimitation of the study was the location selected to conduct this study, which is Mauritius. Though banking regulations and financial practices are similar in many countries, some aspects of Mauritius' culture and laws may influence the digital banking strategies that bank executives use to enhance customer service (Carretta, Farina, & Schwizer, 2017). The second delimitation is the banking industry. Despite the banking industry sharing similar practices with other financial services and within the retail industry, many unique characteristics of banking exist that make banks different from other types of businesses.

Significance of the Study

Contribution to Business Practice

The purpose of this qualitative multiple case study was to explore the effective digital banking strategies senior bank executives used to improve customer service. Bank executives must implement efficient digital banking to grow and gain a competitive edge while customers' demand for digital banking around the world continues to increase (Chan, 2017). Having effective strategies in place can bring the banking industry closer to the customers by providing digital services at clients' convenience, anytime and anywhere, in which financial services become seamlessly embedded into their lives (Parise, Guinan, & Kafka, 2016). Consequently, banks executives may expand their customer base and improve profitability (Dutta, 2015).

Implications for Social Change

Positive social change results in the improvement of human and social conditions (Bendix, 2017). The findings of the study may be helpful for senior bank executives in planning their digital banking strategies for the future benefit of their customers (Malaquias & Hwang, 2016). Facilitating the expansion of digital banking may make access to banking convenient for customers, allowing them to review their account information, pay utility bills, set up recurring payments, and to effect faster money transfer service at their convenience, anywhere, anytime (Dutta, 2015).

Another advantage of digital banking is eco-friendliness (Nath, Nayak, & Goel, 2014). For example, Nath et al. (2014) indicated that digital banking saves paper, discarding the need for office space, construction, and vehicular movement; thus,

providing banks' customers with a pollution-free experience. Moreover, with mobile phones and the Internet, easy access to banking can help the poor, those with physical disabilities, and those living in rural and remote areas to gain convenient access to banking services that they would not have otherwise (Goldstein, 2016).

A Review of the Professional and Academic Literature

The need for conducting a literature review is to provide an understanding of extant literature, gaps in relation to the research topic, and potential avenues for future research (Gil-Salom & Soler-Monreal, 2014). The literature review for this study consisted of several subsections that included review and analysis of the contrasting theories of the acceptance and use of technology models regarding Davis's (1989) TAM, and Rogers' (1995) diffusion of innovation theory (DIT) in relation to the factors that influence consumer acceptance of various banking technologies.

To search and identify the relevant literature for this study, I searched several databases, including ProQuest Central, Emerald Insight, SAGE Premier, and EBSCO Host. The literature sources consist of peer-reviewed journals, of which 88% (109) are within 5 years from the expected graduation date. The main keywords used in search of the databases were *cryptocurrency, digital banking, fintech*, *mobile banking, mobile money, Internet Banking, self-service terminal, social media banking, omnichannel banking,* and *e-banking.*

The literature review process consisted of peer-reviewed journal articles, seminal scholarly books, and technical research reports. The use of various sources ensured depth of knowledge and rigor. Inlcuding different sources in a balanced impartial way serves

as a measure of high quality during the literature review process (Booth, Sutton, & Pappaioannou, 2016). The literature review included a total count of 124 sources as shown in Table 1. This study included a total of 299 references. Out of the 124 sources of the literature review, 109 (88%) are less than 5 years of expected CAO approval. There are 101 peer-reviewed articles representing 92% of those less than 5 years old.

Table 1

Literature Review Sources

Literature Review Content	Total No.	Less than 5 years old (2014)	%Total peer-reviewed less than 5 years old
Peer-reviewed Journals	109	101	92%
Seminal Books	11	5	45%
Technical Research Reports	3	3	100%
Dissertations	1	0	0
Total	124	109	88%

The first subsection is a review of the literature of the TAM in relation to the digital banking adoption. The second subsection included a critical analysis of the literature on the DIT in relation to the factors that influence consumer acceptance of various banking technologies. The third subsection includes a review of the literature on the different digital banking channels, such as mobile banking, mobile money, Internet banking, ATMs, the use of social media technologies in banking, and a review of the factors impacting e-banking.

Application to the Applied Business Problem

The purpose of this study was to explore effective digital banking strategies that senior executives use to improve customer service to increase profitability. The target population of this study consisted of three senior bank executives who successfully

implemented digital strategies to improve the level of service provided to customers. I used a literature review to provide a framework to investigate a phenomenon to identify controversies and gaps the research can address (see Walker & Solvason, 2014).

Technology Acceptance Model

This study draws upon the principles of the TAM (Davis, 1989). Two specific constructs of the TAM—perceived ease of use (PEOU) and perceived usefulness (PU)—apply when an individual seeks to understand the effective digital banking strategies senior executives use to improve customer service to increase profitability. The theoretical relevance of the TAM rests upon the perceptions that senior executives have toward implementing digital strategies and their willingness to innovate and adopt new technologies to service the banks' customers to increase profitability.

The attitudes and behaviors of the senior bank executives toward the usefulness and ease of use of a new technology may directly influence a senior executive's openness to disruptive innovation as well as in making the decision to use new technology to innovate. Thus, the concepts advocated by Rogers' (2003) DIT may be enhanced by incorporating the TAM as articulated by Davis (1989). To better grasp this line of thought, a thorough exploration of the TAM follows.

Technology Acceptance Model Theoretical Foundations

To understand the reasons people adopt or reject a technology is one of the main lines of research in the scope of information systems. Several theoretical models developed by various researchers attempt to explain this phenomenon: Fishbein and Ajzen's (1975) theory of reasoned action (TRA), Davis's (1986) TAM, Venkatesh and

Davis's (2000) TAM2, Venkatesh and Bala's (2008) TAM3, Venkatesh, Morris, Davis, and Davis's (2003) unified theory of acceptance and technology, and Venkatesh, Thong, and Xu's (2012) unified theory of acceptance and technology 2 (Rondan-Cataluña, Arenas-Gaitán, & Ramírez-Correa, 2015). Since the inception of TAM by Davis in 1986, scholars have enhanced the theoretical model of technology acceptance to explain the phenomenon better.

Davis (1986) developed the TAM based on TRA, which was designed to explain user acceptance of information systems. The objective of the TAM is to explain the determinants of computer acceptance that can explain end-users' behaviors across a range of computing technologies and user populations (Rondan-Cataluña et al., 2015). Davis's goal was to identify a limited number of key variables uncovered in previous studies, dealing with the cognitive and affective determinants of technology acceptance. Davis used TRA as a theoretical foundation to model the relationships between these variables. Davis put forward two beliefs, PEOU and PU, as the main factors of computer acceptance. Similar to TRA, Davis confirmed that behavioral intention influences the adoption of technology; although different from TRA, PU determines behavioral intention as well as attitude (*A*) toward using a computer system. Moreover, the TAM excludes the construct subjective norms found in TRA because of its uncertain theoretical and psychometric status (Rondan-Cataluña et al., 2015).

Later, Davis (1989) concluded that PEOU and PU have a major bearing on behavioral intention as the effect of *A* diminishes with time. Venkatesh and Davis (2000) analyzed the factors of PEOU and removed the *A* from the model. Since 1986, many

scholars have used the TAM in a variety of contexts beyond acceptance of technologies in the workplace. As a result, the TAM in its current form is a well-established model for explaining user acceptance.

The first extension of the TAM, TAM2 (Venkatesh & Davis, 2000), originated on the expansion of the factors of PU. Through many studies of the TAM, PU remains a determinant of behavioral intention. Using TAM as the foundation, TAM2 includes more theoretical constructs spanning social influence processes (subjective norms, voluntariness, and image), and cognitive instrumental processes (job relevance, output quality, result demonstrability, and PEOU; Maruping, Bala, Venkatesh, & Brown, 2017). Consequently, the inclusion of subjective norms can affect both behavioral intention directly and through PU.

Additionally, Venkatesh and Bala (2008) developed TAM3 with the intention to complete the model by incorporating the antecedents of the original TAM. TAM3 emerged from the constructs that preceded PEOU already highlighted in the works of Venkatesh and Davis (2000). Venkatesh and Bala developed TAM3 building on the anchoring (computer self-efficacy, computer anxiety, computer playfulness, and perceptions of external control) and adjustment framing (perceived enjoyment and objective usability) of human decision-making. Venkatesh and Bala thus developed a model of the determinants of PEOU, meaning that the TAM can be used to explain the adoption of a multitude of technologies, especially in digital banking.

Using the TAM, individuals can show how the attitudes of technology users can predict whether they will accept a new technological innovation. Scholars have

demonstrated that a significant relationship exists between the perceptions of users toward a new technology and their actual use of the technology (Alalwan, Dwivedi, Rana, & Williams, 2016; Kaushik & Rahman, 2015; Tang & Hsiao, 2016;). What influences the relationship between perceptions and actions in the TAM is a fundamental cost-benefit analysis, similar to observations in behavioral decision theory (Takemura, 2014). During the decision-making process, end-users will decide on whether to embrace a new technology based on the different possibilities between the decision to adopt and the resulting outcome of that decision (Takemura, 2014). In other words, individuals can use PEOU and PU to guide the subjective cost-benefit analysis associated with adoption of a new technology on the part of a consumer. Therefore, the two aspects of the TAM that are key determinants on deciding whether a person will adopt a new technology are the PEOU and the PU of the technological innovation (Davis, 1989; Marangunić & Granić, 2014).

Following the beginning of the Internet, in 2000 the Internet became a worldwide participant in all spheres of society. Since 2000, the number of websites increased at a staggering pace because of the rapid growth in technology (Hanafizadeh, Keating, & Khedmatgozar, 2014). Information technology grew to become a platform that changed the livelihood for millions of individuals on a global scale (Hanafizadeh, Keating, et al., 2014). Activities carried out by electronic means created the framework for communication across cultures and regions (Hanafizadeh, Keating, et al., 2014). For instance, in reaction to millennial banking competitiveness in the Malaysian context, the Internet became a strong starting point for the bigger, well-established banks (Aliyu,

Rosmain, & Takala, 2014). The Internet favored the expansion of local banks beyond their borders and encouraged the growth of international banking though investment in online banking technologies (Sohrabi, Yee, & Nathan, 2013). For example, the Hongkong and Shanghai Banking Corporation made the first instance of online bank transactions on record in early 2002, which occurred after extending sanctioned merits to the foreign banking sector allowing for institutionalization of online banking. With digital savvy customers adopting and using digital banking, the level of customer service improved drastically (Bajada & Trayler, 2015). Subsequently, this rapid growth toward digitization of banking services led to a range of innovations that not only improved customer convenience but also reduced staffing and bank operating costs.

Apart from the use of technology as a tool to effectively unchain time and distance barriers, scholars have sought to explain how consumer habits regarding the fundamentals of the easier, technology-based banking continue to change and evolve (Lo & Leow, 2014). Few conventional TAMs support the analytical course, and most of those assess acceptance as a consumer trend, alongside adoption trends and usage behavior (Kim & Shin, 2015). Such TAMs included the TAM, the TRA, the DIT, as well as the theory of planned behavior, with the purpose to explain how users come to accept and use a technology (Zolait, 2014).

Technology is constantly evolving, and the fast-paced evolution of technology can be illustrated by Moore's law, which essentially predicts that the overall processing of power for computers will double every 2 years (Theis & Wong, 2017). The rapid evolution of technology is a significant dilemma for end-users to decide whether to

accept the new technology, continue using the existing technology, or to no react to the technology disruption in the marketplace (Venkatesh et al., 2012). If customers make the wrong decisions leading to technology failures, millions of dollars can be lost, and the senior executives responsible for these failures often lose their jobs as a result (Heracleous & Werres, 2016).

The TAM is a tool of diverse and somewhat aggressive use, primarily owing to the empirical research that supports its use as well as its relatively higher level of cost savings (Wallace & Sheetz, 2014). Among the many instances of its use, the TAM includes universal acceptance as an accurate predictor of individual acceptance towards forms of technology (Mortenson & Vidgen, 2016). The two underlying characterizations for the model intervene at usefulness and ease of use, based on the perception of the user. Ease of use denotes freedom from effort, whereas usefulness denotes the extent of trust in the ability of a system to provide efficacy in doing work (Alalwan et al., 2016). Consequently, the TAM was an appropriate conceptual framework for this study to analyze and understand how digital banking can improve customer service to increase profitability.

Diffusion of Innovation Theory (DIT)

Rogers (1962, 2003) introduced the DIT, which is one of the oldest social sciences theories explaining how, over time, innovation gains momentum and propagates through a specific segment of society. Adoption of a new behavior or innovation is a gradual process whereby some people have more of a willingness to adopt an innovation than others (König & Neumayr, 2017). When launching an innovative product, it is

important to understand the characteristics of the target population segment. Rogers identified five established adopter categories as shown in Figure 1.

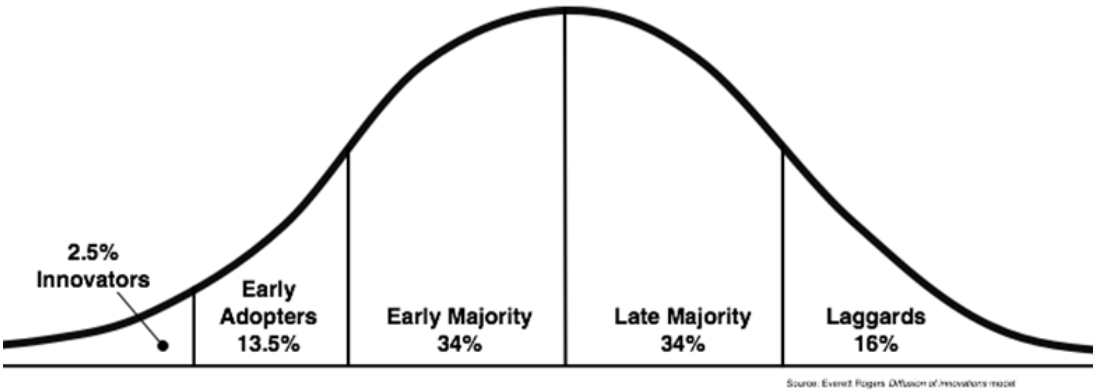

Figure 1. The adopter categorization based on innovativeness. From *Diffusion of Innovations*, by E. M. Rogers, 2003, p. 163. Copyright 1962, 1971, 1983 by the Free Press. Reprinted with permission (see Appendix A).

According to Rogers (2003), the adopter categories are broken down into five different segments: innovators, early adopter, early majority, late majority, and laggard. Each of these adopter personalities differs. Innovators are the first people to try any innovation and are known as risk takers (Jette, 2017). The first well-known category of adopters is the early adopters. These individuals represent opinion leaders and embrace change opportunities (Li & Huang, 2016). The second category of people is early majority adopters. They require evidence before they are ready to adopt a new idea (Hashim, 2015). The third group is the late majority adopters, who are similar to early majority but are skeptical of innovation and not willing to try until the innovation is tested by the majority of people (Blau & Shamir-Inbal, 2017). The last group of

individuals are the laggards, who wait until the end because they see a high risk in adopting a particular product (Lin, Chao, & Tang, 2017).

Rogers (2003) also identified the different stages by which a person adopts an innovation. These include (a) awareness of the need for innovation, (b) the decision to adopt or reject an innovation, (c) the initial use of the innovations, and (d) the continuous use of the innovation. Rogers further classified the five main factors influencing innovation into: (a) relative advantage: the degree to which an innovation is better than the product it displaces, (b) compatibility: how reliable and suitable the innovation is for potential adopters, (c) complexity: how complex and difficult the innovation is for the end-user, (d) trialability: how easy the target population understands and uses the new product, and (e) observability: the easier it is to see the advantages of an innovation, it will likely spread through the target population faster.

First, to address relative advantage, Conrad (2013) posited that people measure relative advantage by the degree to which other individuals perceive a new innovative technology in comparison to existing technology. Rogers (1995) also argued that the components of relative advantage include the degree of profitability, low initial cost, a decrease in discomfort, social prestige, the savings in time and effort, and the immediacy of the reward. Aligica and Evans (2009) also indicated that relative advantage resulted from the benefits and the costs incurred from adopting an innovation. Finally, Fallan (2015) concluded that relative advantage remains directly proportional to the adoption rate of innovation. In this study, understanding how relative advantage influences the adoption of digital banking is important for bank executives to develop their digital

strategies to improve customer service to increase profitability.

Compatibility in the diffusion of innovations refers to the extent to which a current innovative input remains consistent with underlying existential values, prior experiences, as well as adopter needs (Archibald & Clark, 2014). The more the compatibility of an idea, the less uncertainty arises for the adopter, and consequently, the more closely the idea fits to a unique life situation (Rogers, 2010). Compatibility is important in allowing the adopter to issue meaningful new ideas for them to qualify as familiar (Zhang, Yu, Yan, & Spil, 2015). Tanye (2016) posited that sociocultural norms, prior ideas, or consumer needs affect innovative compatibility or incompatibility. Such critical compatibility factors influence the adoption of digital banking.

As per Audi (2015), according to the DIT theory, complexity is a crucial factor in assessing how an innovation diffuses in a target population and how it is adopted by end-users. Complexity is the degree to which an innovation is difficult to use as perceived by the end-users (Wu & Chiu, 2015). The willingness of a person to accept or reject an innovation characterizes the diffusion impact (Laukkanen, 2016). Rogers' (2003) utilization of the ordinary conveyance in identifying adopter classifications depends on the dissemination effect.

By contrast, Stieninger, Nedbal, Wetzlinger, Wagner, and Erskine (2014) argued that the DIT theory is an appropriate framework to explain the process of technology adoption within a company. A continuum, the complexity-simplicity continuum, is the liberal basis for rating new ideas (Rogers, 2010). In the advent of home computers as a concept to promote learning technology, an extension of such installations reached expert

users who had prior experience with computers; hence, this concept did not suffice as a complex one. Similarly, the level of complexity of using digital banking influences a customer's decision to adopt or reject such services.

Rogers (2010) suggested that trialability infers the extent to which one experiences an innovative idea on a limiting basis. Testing ideas that qualify on an installment platform bear more propensity towards adoption than innovations that are indivisible (Ravindran & Iyer, 2014). Disassembly of innovative ideas into triable segments is a daunting process in some cases than in others (Rogers, 2010). Inquiries into modular programming where the researcher carries out an analysis of a banking program as the sum of many parts qualify as a triable innovation. Similarly, bank executives can run a trial basis of digital banking services, to minimize the concerns of the unknown, which ultimately leads to acceptance (Scardovi, 2017).

Observability is the extent to which, the results of the innovation remain visible to others (Sohail & Al-Jabri, 2014). Here too, some results occur as more observable than others as this relationship includes a positive orientation; the rate of adoption of an innovation rises with observability of the innovation (Rogers, 2010). Given that the chances of adoption are higher if others can easily observe relative advantages of the new technology, bank executives must know how to leverage on this factor of innovation to attract more clients towards digital banking. As stated by Goswami (2017), once some adopt a technology; observability can improve the diffusion effect, a critical part of technology transfer.

Digital Banking Channels

Mobile banking. The TAM is one of the most utilized frameworks to investigate the factors that influence information systems adoption. Ajzen and Fishbein (1980) developed the existing TRA to study factors that influence the intention of consumers to accept or reject information systems (Tang & Hsiao, 2016). Ramlugun and Issuree (2014) stated that according to the model, two factors help to explain the adoption of a new information system to include perceived usefulness and perceived ease of use. The wide acceptance and adoption of the TAM can assist to tackle factors that influence the reaction of consumers of using selective information systems (Ramlugun & Issuree, 2014). Wallace and Sheetz (2014) asserted that using TAM is beneficial because the model is tested and validated, which leads to its widespread acceptance.

The other advantage is that these models can be easily extended and modified by using other constructs or theories. Notwithstanding these benefits of the TAM, the model has some weaknesses and cannot be the only model in use to try to understand the factors that influence consumer acceptance (Tang & Hsiao, 2016). Ramlagun and Issuree (2014) concluded that one of the challenges of using the TAM and extended TAM was the lack of certain important variables that influence acceptance such as resource-based constructs and trust-based constructs.

Even though perceived usefulness and perceived ease of use are the major components of new technology acceptance, these two concepts cannot explicitly explain consumer attitudes and behavior with regards to mobile banking. One must, therefore, add additional constructs to the original TAM with the aim of helping in understanding

the information system's acceptance and usage. One of the proposed extensions of the TAM is TAM2, which shows that acceptance of technology depends on what consumers feel and expect from others (Marangunić & Granić, 2015). TAM2 includes a few social influence processes including voluntariness, image, and subjective norms, as well as the cognitive instrumental processes such as quality of output, result demonstrability, and job relevance (Chawla & Joshi, 2017). Consequently, TAM2 introduces perceived financial cost, perceived credibility, and perceived understanding of the consumers' behavioral intentions in the acceptance of mobile banking (Ramlugun & Issuree, 2014). By extension, TAM 2 includes five underlying factors, which are (a) perceived usefulness, (b) perceived credibility, (c) perceived financial cost, (d) perceived ease of use, and (e) perceived self-efficacy. In this study, it is imperative to explore how these TAM2 factors impact the adoption and usage of omnichannel banking as related to the implementation of successful strategies to improve customer service to increase profitability as listed in the research questions.

The first component of TAM2 is perceived usefulness, which refers to the degree to which an individual believes that using a given system would enhance his or her performance on the job (Sharifzadeh, Damalas, Abdollahzadeh, & Ahmadi-Gorgi, 2017). In the context of mobile banking, perceived usefulness refers to how mobile services can be appropriately incorporated into day-to-day activities (Alalwan et al., 2016). The intentions to use these services grow with the growth in acceptance. Referring to a study by Chawla and Joshi (2017), perceived usefulness has a significant impact on the development of the preliminary willingness to utilize mobile banking. Using mobile

banking services, consumers can undertake banking operations in any location, anytime, and at their convenience (Cullen & Calitz, 2016). A consumer includes a positive influence to use mobile banking services once he or she feels that such a service benefits his or her personal business life.

Chauhan (2015) ascertained that perceived usefulness would augment the intentions of the consumer to accept and use a service, which is the mobile banking service in this context. Based on this evidence, one can infer that consumers mainly use mobile banking services because of their usefulness and convenience (Chawla & Joshi, 2017). Subsequently, perceived usefulness has a direct impact on the behavioral intention to use mobile banking. Perceived usefulness is thus a key determining factor to analyze in this study to understand the behavior of customers toward digital banking.

The second component of TAM2 is perceived ease of use, which is the degree to which an individual believes that using a specific system will not involve any effort (Martins, Lopes, et al., 2014). A system perceived to involve little effort will lead to more system usage and will lead to more consumer acceptance (Ramlugun & Issuree, 2014). Moreover, Chang and Huang (2015) documented that the greater the ease of use, the higher the acceptance, adoption, and usage by customers. Just as Chawla and Joshi (2017) suggested, the intentions of consumers to use mobile banking services is positive if the mobile banking services are easy to learn and use. However, consumers may find the accompanied mobile banking services inconvenient if the system is not user-friendly (Ramlugun & Issuree, 2014). According to other researchers, perceived ease of use affects the attitudes of consumers towards the adoption of mobile banking services

because of utilizing a complicated system when performing banking transactions using a small device (Cullen & Calitz, 2016). Overall, one can hypothesize that perceived ease of use directly affects the behavioral intention to use mobile banking (Ramlugun & Issuree, 2014).

Subsequently, perceived credibility in the context of mobile baking refers to an individual's judgment regarding the privacy and security issues pertaining to mobile banking (Ramlugun & Issuree, 2014). By implication, credibility regards the extent to which an individual believes that the use of mobile banking services will have no privacy or security threats (Koksal, 2016). Ramlugun and Issuree (2014) inferred that the fear of lack of security and privacy presents a major stumbling block in the acceptance of mobile banking. Perceived credibility, therefore, influences the intention of consumers to use mobile banking services. From the available evidence, general agreement exists that security is the most important factor to consider when using mobile banking.

As reported by Chawla and Joshi (2017), low trust exists on the part of consumers regarding exposing their finances and personal information in case a deficiency exists in suitable credibility on the part of the providers of financial services. Consumers often worry that mobile banking is risky because of the possibility of the divergence of personal and financial information. Thus, lack of credibility inhibits the opportunity to adopt mobile banking (Chawla & Joshi, 2017). This challenge implies that the higher the level of credibility associated with new technology, the lower the risk and thus, the higher the willingness by consumers to adopt (Cullen & Calitz, 2016). Therefore, one can hypothesize that perceived credibility directly influences the behavioral intention to use

mobile banking.

Perceived self-efficacy is another component of TAM2, which affects consumer acceptance and usage of mobile banking. In the context of mobile banking, perceived self-efficacy refers to the judgment of the ability of an individual to use mobile banking (Khairi & Baridwan, 2015). Chawla and Joshi (2017) determined that perceived self-efficacy is a necessary capability in using mobile banking services. Studies in the field of mobile banking provide support to self-efficacy as a crucial determinant that has an influence on the decision by consumers to use mobile banking or not (Chawla & Joshi, 2017). A consumer tends to use mobile banking if he or she can perform banking transactions securely. Yuen, Yeow, and Lim (2015) asserted ability to improve perceived self-efficacy exists if consumers gain exposure to more education programs, short courses, or seminars pertaining to this field. This strategy will enhance the instillation of knowledge and skills of mobile banking in individual consumers (Alalwan et al., 2016). Consequently, it is reasonable to hypothesize that perceived self-efficacy directly affects the behavioral intentions of consumers to use mobile banking (Ramlugun & Issuree, 2014).

The other factor that influences the willingness of consumers to adopt and use mobile banking is perceived financial cost, referring to the extent to which an individual believes that using mobile banking will cost money (Chawla & Joshi, 2017). The cost of using mobile banking comes in different forms and may include transaction costs as well as device costs. A perceived cost of acquisition is one of the major barriers to the adoption of innovative new technologies such as mobile banking. Upadhyay and

Jahanyan (2016) suggested that perceived costs have an important consequence on the behavioral inclination to utilize mobile phones for business purposes. As the cost of using new technologies is high, researchers inferred that the higher the cost of using new technologies, the less its usage and popularity (Ramlugun & Issuree, 2014). Because cost is a highly crucial factor when using innovation, reducing the cost will likely lead to the adoption of the innovation by consumers who are price conscious (Martins, Lopes, et al., 2014). One can make the argument that perceived financial cost will negatively impact on the behavioral intention of consumers to use mobile banking (Ramlugun & Issuree, 2014). Overall, one can explain the ability and willingness of consumers to accept and use mobile banking using the five components of the extended TAM2. Each of the five components has a different impact on the consumer willingness to accept and use mobile banking.

Mobile money. Mobile money is a fast, convenient, affordable, and secure means of transferring money, making payments, and conducting other transactions by using a mobile phone. By implication, mobile money is a suite of financial services operated through the mobile phones and other handheld mobile devices (Cullen & Calitz, 2016). Some of the services available through mobile money include person-to-person fund transfer and person-to-person business payments for the purchase of goods and services (Suri & Jack, 2016). Johnson (2016) also claimed that mobile money has many benefits to countries such as enabling faster and efficient financial transfers and increasing the volume of trade and payments to workers and their families. The goal of this study is to use the TAM to review relevant literature on the evolution, acceptance,

and use of mobile money among consumers in Mauritius to improve customer service to increase profitability.

In the TAM, two main factors, PU and PEOU, remain relevant in mobile money use behaviors (Thakur & Srivastava, 2014). PEOU relates to the amount of effort put towards learning to use a given system while PU refers to the productivity of a system (Khairi & Baridwan, 2015). Maradung (2013) postulated that the extended TAM introduced other variables that act as useful factors when investigating the users' adoption of mobile money. These factors include age, sex, or gender, bank account, and level of education.

Subsequently, Lipton, Shrier, and Pentland (2016) ascertained that the perceived financial cost, as added to the original TAM constructs, includes a positive association with the intentions of consumers to use mobile money services. Consequently, the higher the cost of usage, the less the willingness by consumers to adopt mobile money services (Liu et al., 2015). Additionally, increased affordability of services leads to more willingness by consumers to adopt mobile money services (Lipton et al., 2016). Dermine (2016) also outlined the impact of demographics on the willingness of consumers to adopt mobile money services. Researchers also identified that the more educated, younger, and higher income individuals have, a higher willingness exists to adopt innovations, such as mobile money (Maradung, 2013). Based on the findings of these researchers, one can conclude that consumers' value evaluation and personality factors influence consumers' intention to adopt mobile money.

Household income and education also play a major role in influencing the impact

of adoption of mobile money services. The higher the level of education achieved, the higher the probability of the consumer adopting mobile banking (Onsongo & Schot, 2017). Similarly, the higher the level of income, the more likely for individuals to possess mobile phones and therefore, the higher the likelihood of adopting mobile banking (Marakarkandy, Yahnik, & Dasgupta, 2017). Maradung (2013) posited that despite the role of education in facilitating acceptance and use of mobile money services, one can hypothesize that the use of mobile money services to access banking and financial services is independent of the education level, other things being equal.

Gender is another demographic factor highly researched as a determinant in mobile and electronic devices (Suri & Jack, 2016). Blut, Wang, and Schoefer (2016) determined that men include a higher likelihood to use the Internet than women; the rate of adoption is higher for younger people who understand English and reside in urbanized environments as compared to the older generations as well. By comparison to women, males perceive less risk in online commercial activities. According to Munyegera and Matsumoto (2016), the gender of individuals can influence the use of mobile money services.

The TAM emphasizes the importance of trust as a primary construct variable because users perform mobile money services through the Internet without any face-to-face communications or meetings (Lin, Wang, Wang, & Lu, 2014). Trust refers to the belief of an individual that others will act based on his or her expectations (Maradung, 2013). Higher levels of trust will lead to more willingness of an individual to use mobile money services (Baganzi & Lau, 2017). Individuals would like to engage in transactions

where they feel that their finances are safe from manipulation and other financial malpractices (Chauhan, 2015). As such, the belief that an individual will conform to the demands of the user of mobile money influences the rate of acceptance and usage of mobile money.

The employment status of an individual also plays an important role as a determinant the acceptance and use of mobile money services (Liu, Zhao, Chau, & Tang, 2015). The uptake of mobile money services in each location depends on whether the adoption was optimal or forced depending on the type of employment of the wage earners of a household (Maradung, 2013). In line with TAM2, the acceptance and use of mobile money services also depends on the bank account of an individual. Individuals who own a bank account include a higher probability to access mobile money services to facilitate transfer of money between banks, as well as transfer of money from the bank to an individual and vice versa (Jack & Suri, 2014). Individuals who do not own any bank accounts may not see the necessity to use mobile money services.

Chauhan (2015) acknowledged that perceived risk was one of the TAM factors likely to impact the acceptance and usage of mobile money services. In the context of mobile money applications and services, perceived risk refers to the belief of a consumer regarding the potential uncertain negative results from mobile money transactions (Baganzi & Lau, 2017). Conforming to Liu et al. (2015), perceived risk is a major determinant of the intention to use mobile money transaction services. One can reasonably hypothesize that perceived risk has a negative influence on the behavioral intention of consumers to use mobile money services.

As in the case of mobile banking, perceived finance cost influences the attitude of consumers regarding mobile money services. Harvey (2016) suggested that the cost of a system is an important consideration regarding the adoption of mobile money services. Perceived cost is the extent to which an individual believes that utilizing mobile money will cost money (Chauhan, 2015). The cost of using mobile money can come in different forms such as device acquisition costs, costs of money transfer, mobile network charges, and bank charges among others. Perceived acquisition cost is one of the main barriers to the adoption of innovative new technologies such as mobile money services (Chauhan, 2015).

While the concern of most consumers is the visible and quantifiable acquisition and usage costs, users usually face various other hidden transaction costs, which may negatively impact on their decision to adopt mobile commerce (Upadhyay & Jahanyn, 2016). Upadhyay and Jahanyn (2016) further ascertained that costs have a considerable consequence on the behavioral preference to use mobile phones for the purposes of business. In most of the previous studies (Jack & Suri, 2014; Kikulwe, Fischer, & Qaim, 2014), researchers acknowledged the impacts that costs play in influencing the decision by individuals to adopt mobile money services. Higher costs will lead to lesser willingness to acquire and accept mobile money, while lowering the costs will give rise to an increase in the desire to adopt and use mobile money services (Chauhan, 2015). One can then hypothesize that finance cost negatively influences the behavioral intention of an individual to use mobile money services.

Internet banking. Internet banking refers to an Internet portal that gives

customers various banking services such as funds transfer, viewing of accounts balances, viewing of statements, and payment of bills (Martins, Oliveira, et al., 2014). Given that Internet banking is a relatively new distribution channel for the delivery of banking services, one must have an in-depth understanding and assessment of the consumers' intentions to use Internet banking (Hanafizadeh, Keating, et al., 2014). Several competing theoretical approaches such as the TAM, theory of planned behavior, decomposed theory of planned behavior, and TRA are valid models to analyze the determinants of acceptance and usage of new information technology such as Internet banking (Tarhini, Arachchilage, & Abbasi, 2015). Similarly, in this study, I used the TAM to analyze factors influencing user acceptance of digital banking with respect to previous literature to improve customer service to increase profitability.

In the context of Internet banking, perceived usefulness includes definition as the extent to which technology can offer a means-end relationship, that is, the effective technology to the desired end (Tarhini et al., 2015). Perceived ease of use is the extent to which an invention is easy to understand, learn, and operate (Alalwan et al., 2016). The ease of use of Internet banking is an influencing factor reducing issues dealing with complexities of the system. Customers need a system less complex with fewer technical procedures because such a system leads to fewer errors during transactions (Montazemi & Qahri-Saremi, 2015). For this reason, several scholars (Alawan et al., 2016; Montazemi & Qahri-Saremi, 2015; Tarhini et al., 2015) ascertained that PEOU is one of the most important factors that influence the adoption of Internet banking.

According to Bashir and Madhavaiah (2015), perceived ease of use and perceived

usefulness are the immediate direct determinants of the attitudes of consumers towards using Internet banking. Subsequently, Hettiarachchi (2014) studied technology acceptance of Internet banking and recommended that Internet banking use could increase if customers perceive as useful. Hettiarachchi went on to say that perceived usefulness was crucial because it could determine whether the perceived ease of using Internet banking could lead to its increased implementation. Zandhessami and Geranmayeh (2014) reported that the PU of Internet banking was a major determinant for enhancing consumer acceptance and usage. Understanding the main determinants of Internet banking adoption is important for bank executives and this study aimed to identify those TAM constructs influencing customers' behaviors.

Internet trust is also a significant factor that influences user acceptance of Internet banking. Internet trust is the belief by a consumer that some technology will conform to his or her demands (Nor & Pearson, 2015). The study by Giordani, Floros, and Judge (2014) included examination of the importance of Internet trust as a form of technology trust in Internet banking. Additionally, Giordani et al. added the propensity to trust within the hierarchical structure personality and its subsequent application to technological systems. Several researchers (Yu, Balaji, & Khong, 2015; Zandhessami & Geranmayeh, 2014) as well examined the consumers' behaviors and adoption of Internet banking among sophisticated consumers. Bashir and Madhavaiah (2015) examined the attitudinal, behavioral, and demographic characteristics of Internet banking users and non-users based on a random sample of academicians. These factors, to some extent, help the customers to build trust in using Internet banking. In this research, the goal is to

find out how these factors may affect the adoption and usage of digital banking services.

In keeping with the research by Tarhini et al. (2015), several additional factors exist that can influence user acceptance of Internet banking. One of the factors that influence user acceptance is trust in Internet banking. Trust was a considerable effect on the choice of consumers to adopt this technology and continually advocate for its usage (Loureiro, 2013). In one such study, Bashir and Madhavaiah (2015) found that awareness was one of the main factors that hindered the consumer migration to Internet banking. These findings revealed that trust mediate the relationship between trustworthiness and Internet banking usage (Bashir & Madhaviah, 2015).

Issues such as poor navigational possibilities, lowness, critical incidents, and poor interactivity are some of the capable deterrents to customers who wish to adopt Internet banking services (Tarhini et al., 2015). In Mauritius, Internet banking, unlike mobile banking, evolved quickly since 2010. The TAM model also includes an outline of perceived credibility as one of the factors that influence Internet banking (Yuen et al., 2015). Credibility is the perception that a consumer has that any system is free from threats or risks (Lin, Wu, & Tran, 2015). The intention of customers to accept and use Internet banking includes a high likelihood to be affected by perceived credibility. Some of the major security factors that can lead to the success of Internet banking adoption and usage include confidentiality, integrity, authentication, non-repudiation, and authorization (Ramlugun & Issuree, 2014). One would expect credibility to be one of the critical components influencing customers' decisions to use digital banking.

The attitude of consumers also plays an important role as a determinant of actual

usage of Internet banking (Matins et al., 2014). The benefits and ease of using this technology influenced the attitude towards the adoption of Internet banking (Hanafizadeh, Keating, et al., 2014). In the case of Internet banking, the belief that the clients have a personal bank, increases convenience for the purposes of mobile transactions, influencing their attitude (Yasa, Ratnaningrum, & Sukaatmadja, 2014). The attitude of clients and willingness to use Internet banking services would cause its acceptance and wide use by consumers. As proffered by Yasa et al. (2014), the attitude of clients and the features of Internet banking motivated a broad range of customers to adopt this technology.

Tarhini et al. (2015) analyzed some factors likely to lead to consumer adoption of Internet banking. One of the factors that significantly contributed to the user acceptance of Internet banking was user awareness of the service (Nasri & Zaria, 2014). Awareness entailed consumers having sufficient information about the service, full awareness of the benefits and risks of using Internet banking, and enough information on how to use Internet banking (Loureiro, 2013). Consequently, the study included analysis of various security components that customers consider before considering whether to adopt Internet banking or not. One of the security issues is the ability of the bank to protect the confidentiality of the consumer as required to access digital banking channels (Chiu, Chiu, & Mansumitrchai, 2016).

Other security measures include the ability of the bank to utilize digital signatures, encryption, and authorization to offer more secure Internet banking (Lambin, 2014). Availability of infrastructure is also an important consideration for users to accept

Internet banking (Martins, Oliveira, et al., 2014). Such factors entail the ability of banks to provide sufficient training, guides, and manuals to consumers regarding Internet banking services (Bashir & Madhavaiah, 2015). The bank should also have a clear website, which should be user-friendly and focus on interactivity, security, and navigation (Lee, Bauer, & Mazurek, 2015). Tarhini et al. (2015) asserted that the banks should also be quick to offer help on any issue, whether technical or non-technical, leading to improved customer service, which is the focus of this study.

Tarhini et al. (2015) also synthesized various components that can fall under ease of use to affect consumer acceptance under the TAM. One of the crucial components is the ability of customers to access various services at the same time without any delays. Subsequently, the banking services should be more readily available (Takieddine & Sun, 2015). Additionally, consumers prefer the Internet banking services to be flexible to promote easy interaction with such services (Amin, 2016). Additionally, consumers should be able to easily learn to use Internet banking and some of its features (Martins, Oliveira, et al., 2014). Customers also prefer a system that requires no additional knowledge apart from being knowledgeable regarding the Internet and merely being acquainted with using the Internet (Bashir & Madhavaiah, 2015). Similarly, the TAM is a suitable conceptual framework to explore the factors influencing the adoption of digital banking to improve customer service to increase profitability.

Self-service terminals. Another digital banking channel is the self-service banking terminals (SSBTs). SSBTs are imperative because these terminals ensure convenience to customers, especially for customers who want to transact after regular

banking hours and during the weekends and public holidays (Kaushik & Rahman, 2015). Some of the most common self-service terminals in banking include the Automated Teller Machine (ATM), Cheque Express Service (CES), and the Cash Deposit Machine (CDM) (Kallweit, Spreer, & Toporowski, 2014). These terminals are technological interfaces that give customers the ability to produce a service without the direct involvement of a service provider (Boon-itt, 2015). Even though self-service technologies include high acceptance, perhaps commonplace, SSBTs are still at an early stage of adoption in most developing countries (Lee, 2016). For banks in these countries, to encourage customers to accept and embrace self-service terminals is quite a challenging task. Various researchers, such as Lee (2016), Boon-itt (2015), and Kaushik and Rahman (2015), explored some of the factors that influence user acceptance of self-service banking terminals. In their studies, all used TAM constructs to explain the user acceptance and adoption of self-service technologies.

Kaushik and Rahman (2015) posited that PU, PC, and PEOU have a significant direct influence on banking customers to use self-service technologies. In addition, Kaushik and Rahman found that perceived risk has a significant effect on the adoption of SSBTs. In the context of self-service terminals, perceived risks can include the risk of burglary during a transaction and the risk that the bank will not enhance the confidentiality of the customer. Consumers tend to readily accept and adopt technologies that they perceive to be less risky and very secure (Boon-itt, 2015). The intention to use a certain SSBT is negatively affected if a consumer suspects that such a system is not safe to use (Wang, Nguyen, & Tran, 2014). Every individual considers safety first when

intending to carry out a transaction using SSTs such ATMs and CDMs (Lee, 2016). In this study, the need exists to discover if customers react in the same way when using different digital banking channels.

PU refers to the extent to which a person firmly believes that a precise system is useful in enhancing his or her performance (Kallweit et al., 2014). PU in the context of self-service terminals refers to the perception of consumers that the SSBTs can be part of his or her daily activities (Blut et al., 2016). By implication, the customer only sees SSBT as useful if his or her daily performance improves when using this banking channel. Some researchers, such as Blut et al. (2016), Boon-itt (2015), and Collier, Sherrell, Babakus, and Blakeney (2014), used TAM as a reference to propose that usefulness and ease of use act as mediators to effects of various SSBT acceptance predictors. Exploring this mediating role of ease of use and PU broadens understanding of both the SST acceptance predictors and the mechanisms through which different predictors exert influence (Collier et al., 2014). Therefore, in this study, establishing PEOU and PU as main mediators also give banks' executives an actionable and concise set of factors that influence behavior towards digital banking.

Other factors that influence technology acceptance do so through two main factors above as postulated by the TAM. Other factors that might impact technology acceptance include age and gender, among others (Boon-itt, 2015). In some studies, Boon-itt (2015) and Collier et al. (2014) used such individual differences as moderators of technology acceptance, while others utilized them as determinants of technology acceptance. According to the DIT, the decision by an individual to accept, adopt, or

reject technology includes determination by five main innovation characteristics. The first characteristic is the relative advantage, which implies that a given technology should be able to offer a given advantage over similar or almost similar technologies (Boon-itt, 2015). Consumers will accept technology when providing a relative advantage, rejecting, if no offer or any advantage exists as compared to other systems (Boon-itt, 2015).

The second factor that influences consumer acceptance of technology is complexity, which refers to the state of a given technology being complicated or intricate (Blut et al., 2016). In the case of self-service terminals such as ATMs, complexity may mean the perceived complications users are likely to experience when using such a system (Collier et al., 2014). The more intricate a system is, the greater the likelihood that customers are unwilling to accept and then use a new technology (Matt, Hess, & Benlian, 2015).

The other innovation characteristic that determines the willingness of an individual to adopt a specific innovation is observability, which refers to how proper the internal states of a given system can be inferred by knowledge of external outputs (Boon-itt, 2015). By implication, the output of a system should be able to reflect its external attractiveness (Chopra & Sherry, 2014). The compatibility of a system influences the consumer's willingness to accept and adopt a given technology (Collier et al., 2014). Such compatibility issues relate to the outcome where two or more systems can work together with little or no complications.

Customers will readily accept a system compatible with other technological devices (Ozturk, Bilgihan, Nusair, & Okumus, 2016). For example, the self-service

technologies such as ATMs should be compatible with other devices such as mobile phones (Mohammadi, 2015). Compatibility is a sure way of ensuring convenience and flexibility of a specific system, giving users an easy time when using such a system (Cheng, 2015). The last factor that influences the acceptance of a technology by a customer is the level of trialability of such a system (Kaushik & Rahman, 2015). Trialability refers to the relative ability of a system to be tried and tested before being put into use (Sobell, 2016). Banks' executives responsible for devising their digital banking strategies must be aware of these technology acceptance factors when launching new services.

Gao and Bai (2014) suggested that consumer enjoyment is another factor that plays a major role in influencing consumer acceptance of a technology or system. Consumer enjoyment refers to the ability of a consumer to enjoy using a system directly related to the willingness to accept the system (Collier et al., 2014). Consumers who enjoy a certain system more will tend to accept readily as opposed to those who do not enjoy the system (Kallweit et al., 2016). Technology acceptance may also depend on the type of technology, country culture, and the user (Blut et al., 2016). In that event, Collier et al. (2014) revealed that the perceptions of customers regarding control and convenience differ between the private and public self-service terminals. The latest developments in technology acceptance theory make out various factors that may have a role to play in moderating the influence of determinants of acceptance. For example, Stich (2016) inferred that the TAM proposes that experience of users with a new technology and voluntariness of use influence the efficacy of some of the determinants.

In this study, the importance exists to determine if customers' enjoyment impacts their decisions to use any specific digital banking channel leading to an improvement in customer and an increase in the bank's profitability.

Social media banking. Utmost delivery of banking services is one of the major ingredients to the success of any organization (Cullen & Calitz, 2016). Most firms' leaders work hard to ensure that their clients receive the best possible services at any touch point related to a customer (Sia et al., 2016). The primary focus of the banking industry is to optimize services to customers because efficient service delivery is a major driver of loyalty (Bapat, 2017). Customer service delivery channels continue to evolve, and most customers no longer visit service desks in the head offices and branches of organizations (Sethuraman, Vijayabanu, & Therasa, 2016). Before 2010, customers only maintained contact with the bank through emails, branch visits, and written letters (Cullen & Calitz, 2016). In this study, it is imperative to understand how broadband Internet communications is changing customers' behaviors toward the adoption and usage of digital banking and its bearing on customer service and profitability.

As times continue to change, banks and their customers continue to appreciate the evolution of social media and its power in enhancing service delivery between organizations and their customers (Wanjiru, 2014). With the rising number of Internet users, the application of social media evolved from individuals to businesses growing tremendously since 2005 (Nwokah & Irimagha, 2017). Customers connect and converse with the organizations through the social media, as well as receiving the necessary feedback (Durkin, Mulholland, & McCartan, 2015). One can, therefore, analyze and

understand some of the factors that influence customer acceptance of social media banking using the TAM and the extended TAM2.

Consumer acceptance of social media marketing can be affected by many factors explained by both the TAM and TAM2. One of the factors that will impact the behavioral intention to use social media banking by consumers is the perceived cost of using such a system (Everett, 2015). If consumers believe that using the new system is costly, they are less willing to adopt and use such a technology (Durkin et al., 2015). However, as Durkin et al. (2015) posited, the use of social media banking gained much popularity and wider acceptance because it is less costly, as compared to other forms of e-banking channels. The relative cheap cost of the Internet stimulated the growth of social media, including conducting banking transactions. Banks executives need to understand how leverage this opportunity to provide seamless digital banking experience to their customers.

Social influence also plays an important role in influencing consumer acceptance of an adoption of a given technology (Wanjiru, 2014). Social influence refers to the influence from other people actively engaged in using social media banking and has a positive relationship with the behavioral intention to adopt and use social media banking (Ngai, Tao & Moon, 2015). Durkin et al. (2015) inferred that the perceived risk of a given technology also plays a significant role in influencing the willingness of consumers to accept or reject a system. Ramlugun and Issuree (2014) argued that perceived risk concerns the uncertainty involved in the transactions processes. A higher level of perceived risk leads to corresponding low levels of customer acceptance of a new

technology and vice versa. Perceived risk is a critical factor to take into consideration when evaluating the adoption rate of digital banking in Mauritius.

Subsequently, trust plays an important role in influencing the behavioral intention of consumers to adopt a specific technology (Chaouali, Yahia, & Souiden, 2016). Trust refers to the psychological state that involves the intention to accept vulnerability of positive expectations to other behavior (Tsitsi Chikandiwa, Contogiannis, & Jembere, 2013). Consumers tend to be more inclined to accept and adopt systems trustworthy more often than those less trustworthy (Ramlugun & Issuree, 2014). Perceived self-efficacy of a given system also influences the behavioral intention to adopt a given system (Jiao, Gao, & Yang, 2015). Self-efficacy has a positive influence on the behavioral intention of a consumer to adopt and use any new system. Similarly, in this study, it is critical to assess how these factors affect a customer's behavior to use digital banking.

The perceived security of a system also influences the behavioral intention to adopt and use a system. Perceived security refers to the extent to which using a given technology is secure to a consumer (Durkin et al., 2015). Customers easily adopt a technology if they perceive the new system to be more secure, as compared to a system that does not guarantee security (Shanmugam, Wang, Bugshan, & Hajli, 2015). Satisfaction also influences the behavioral intention of consumers to adopt a system (Ngai et al., 2015). Satisfaction refers to a feeling that emerges from the experience of a consumer with a given product or service (Durkin et al., 2015). As asserted by Durkin et al. (2015), consumers are more willing to adopt social media banking if they derive more

satisfaction from this innovative banking channel. Similarly, perceived security and satisfaction are two factors, which will impact a customer's decision to embrace digital banking.

Subjective norms also influence the behavioral intention of consumers to accept a system (Ngai et al., 2015). The norms represent different expectations from other people to perform a given behavior and represents the influence of how a person uses a specific system by the perception of his or her behavior by reference people such as friends and family members (Wanjiru, 2014). The level of education also influences the intention to adopt and use of social media. Low levels of literacy especially in the developing countries are a setback to the use of social media banking. Illiterate customers tend to find it difficult to memorize and change their social media login passwords and credentials (Ramlugun & Issuree, 2014). This problem leads illiterate customers finding difficulty in using social media banking and to reject this service.

Kavoura and Stavrianea (2015) proclaimed that gender differences also play significant roles in the adoption of social media marketing. As Wanjiru (2014) stated, more females accept and adopt the use of social media, and as such, more females than males are in a position to adopt social media banking. The work of these researchers showed that various factors impact the acceptance of technology, such as social norms, level of education, and gender (Kavoura & Stavrianea, 2015; Nadeem, Andreini, Salo, & Laukkanen, 2015). In this study, I analyzed how these factors influenced the take up of digital banking services.

E-banking. Electronic banking (e-banking) refers to a method of banking where

the customer electronically conducts transactions (Siddik, Sun, Kabiraj, Shanmugan, & Yanjuan, 2016). E-banking emerged as one of the most profitable electronic commerce applications from 2005 forward. Electronic banking encompasses all the above forms of technology in banking. As reported by Rusanovskiy and Markov (2016), technology remains underutilized in various organizations, leading to an increased economic loss to these enterprises. Various types of research include description of e-banking to be in the form of mobile banking or Internet banking (Chuang & Lin, 2015). Conversely, mobile banking and Internet banking are two distinct channels where services can be offered to customers, as well as clients acquiring banking services (Laukkanen, 2016). Functionality and flexibility are the key features customers consider as the most significant for electronic banking (Ramlugun & Issuree, 2014). Jun and Palacios (2016) inferred that with the present growth in Internet technology, e-banking played crucial roles with online transaction platform, providing support to many electronic business applications such as the online auction, online shopping, and buying Internet stock, among others using electronic payment options. One would expect the growth in Internet technology to be one of the driving factors of the growth in digital banking services. Consequently, this study evaluated the impact of the Internet on digital banking and its impact on customer service and the bank's profitability.

Rusanovskiy and Markov (2016) denoted that e-banking offered many banks and financial institutions the ability to reduce costs related to physically serving customers, shortening the processing time, and enhancing the quality of services, as well as the flexibility of business transactions. Some of the most significant roles of e-banking is the

ability to offer electronic services that enable customers to check their account balances, to transfer money, and to pay bills (Dutta, 2015). Additionally, customers avail of e-banking facilities to deposit slips, apply for credit cards and loans, download accounts information, trade mutual funds and stocks and view images of their checks. Whereas e-banking plays an imperative role in enhancing flexibility and convenience, customer acceptance of such services is very crucial for such a service to be a success (Ramlugun & Issuree, 2014). One can, therefore, review literature materials to examine some of the factors that influence the will by consumers to adopt e-banking services using the TAM and TAM2. The TAM incorporates three major factors that influence the intention to adopt e-banking, which includes social norms, usefulness, and risk (Laukkanen, 2016). Conversely, TAM2 includes the identification of perceived self-efficacy, credibility, financial costs, ease-of-use, and usefulness as some of the influencing factors that impact the willingness of consumers to adopt innovative solutions (Alalwan et al., 2016). In this study, both the TAM and TAM2 are appropriate conceptual frameworks to evaluate the adoption and usage of digital banking.

One of the factors that influence the willingness of customers to adopt electronic banking is the availability of information on e-banking (Ayo, Oni, Adewoye, & Eweoya, 2016). Many of the bank customers require sufficient information before adopting electronic banking or new services that play important roles in impacting the adoption of e-banking (Ohemeng et al., 2016). Banks and financial institutions must therefore, offer e-banking to provide sufficient information to their customers on the potential benefits of using this channel (Drigă & Isac, 2014). One can, therefore, hypothesize that appropriate

information on digital banking, as well influences the intention of a customer to adopt electronic banking.

The usefulness of a given technology also has a significant influence on the willingness of a consumer to adopt (Nasri & Zarai, 2014). The usefulness of a system is the extent to which an individual believes that such a system will enhance his or her job performance when adopted (Bapat, 2017). Perceived usefulness and attitudes towards a technology predict the behavioral intention of an individual to adopt a system (Martins, Lopes, et al., 2014). One can therefore, hypothesize that perceived usefulness positively impacts on the behavioral intention of users to adopt digital banking.

The other factor that influences the behavioral intention of a consumer to adopt a technology is the perceived credibility, which is the perception that a system is free from risk (Safeena, Kammani, & Date, 2017). In different studies by Bapat (2017), Mahad and Mohtar (2015), and Wijayanayake and Perera (2015), these scholars addressed the important role that perceived credibility plays in influencing the behavioral intention of consumers to adopt various e-banking platforms. Mahad and Mohtar empirically revealed that perceived credibility had a significant effect on the intention of an individual to use mobile banking. In agreement with Wijayanayake and Perera, perceived credibility represents the privacy, security, risk, and trust of an individual regarding the adoption of electronic banking (Bapat, 2017). One can subsequently hypothesize that a positive relationship exists between perceived credibility and the behavioral intention of an individual to adopt digital banking.

The perception of customers regarding the ease of use of a certain technology has

a significant impact on their decision to adopt the system (Martins, Oliveria, et al., 2014). Ramlugun and Issuree (2014) referred to the perception of using a system will involve little or no effort. Users will develop early perceptions of perceived ease of use of a system based on their general beliefs regarding the system and its applications (Rodrigues, Oliveira, & Costa, 2016). According to Yu (2015), users will avoid learning something new because of the perceived risk and difficulty associated with learning new technologies. Subsequently, Chawla and Joshi (2017) ascertained that perceived ease of use significantly affects the behavioral intention to use a system. Users are more willing to use electronic banking if they must put little effort to learn and get accustomed to using such a system (Bapat, 2017). One can therefore, hypothesize that the perceived ease of use significantly affects the behavioral intention of consumers to adopt electronic banking. Similarly, in this study, it is vital to understand how ease of use affects the behavior of a customer toward digital baking services.

Summary

In the literature review section, the goal was to analyze previous literature materials that highlight the factors that influence customer acceptance of various banking technologies and its effects on customer service and the bank's profitability. In the analysis, I utilized two main models, namely the TAM and the TAM2. Among the reviewed banking technologies included were Internet banking, mobile banking, mobile money, self-service terminals, electronic banking, and social media banking. Some of the common factors that affect the behavioral intention of consumers to adopt banking technologies include perceived self-efficacy, perceived usefulness, perceived risk, and

perceived ease of use, social influence, and the availability of information regarding the use of information technology systems (Martins, Lopes, et al., 2014). These factors are predominant in exerting an influence on the intention of a consumer to adopt most, if not all the above banking technologies. In the Mauritius banking industry, little development of various banking technologies exists, making it important for banks to find ways to innovate and automate customer services, as well as to ensure that customers embrace and accept such technologies. With the rising of technological use in the banking sector, banks in Mauritius must ensure that consumer satisfaction is at the forefront to remain competitive in the global industry.

Transition

Section 1 included the overall foundation of the study, background of the problem, problem statement, and purpose statement, nature of the study, research question, conceptual framework, and definition of terms. Furthermore, Section 1 also included the assumptions, limitations, and delimitations, the significance of the study, reduction of gaps, implications for social change, and a thorough review of the professional and academic literature.

In Section 2, I focus on the purpose statement, role of the researcher, participants, research method and design, population and sampling, ethical research, data collection instruments and techniques, data organization techniques, data analysis, and reliability and validity. Finally, in Section 3, the goal is to present the analysis of the findings, application to professional practice, implication to social change, recommendations for actions, recommendations for further research, reflections, and conclusion.

Section 2: The Project

I used a qualitative multiple case study to explore effective digital banking strategies that senior executives use to improve customer service to increase profitability. In the literature review section, I identified the range and scope of current research on this topic. In Section 2, I explain the process the study followed for data collection, the methods considered in selecting the participants, as well as organizing the information. Additionally, Section 2 will include the purpose statement, role of researcher, participants, research method and design, population and sampling, ethical research, data collection instruments, data collection technique, data organization technique, data analysis, reliability and validity, and transition and summary.

Purpose Statement

The purpose of this qualitative multiple case study was to explore effective digital banking strategies that senior executives used to improve customer service to increase profitability. The target population for this study included three senior executives from three banks in Mauritius possessing successful development and implementation experience in using digital banking strategies to improve customer service. This study can help facilitate convenient access to effective banking services in communities. With technology, bank executives can implement a more holistic and integrated approach that includes development of capabilities in the areas of leadership, operations, customer needs, and innovation (Sia et al., 2016). The banks' ultimate objective is to provide a seamless omnichannel banking experience to provide exceptional customer service.

Role of the Researcher

The researcher's central role is to recruit participants, collect data, analyze data, report findings, and to ensure that the data collected are sufficient and valid to meet the needs of the study. As a scholar, an individual can acquire more from the participants when discussing their life experiences when willing to share freely (Van Manen, 2016). Additionally, awareness must include ethical dilemma(s) likely to occur during the interview process (Marshall & Rossman, 2016). During the data gathering process, the researcher should provide the participants with a conducive environment to conduct an informed interview with full confidentiality and privacy of their information (Meherali, Paul, & Profetto-McGrath, 2017). To ensure credible and reliability of the data, the researcher must use open-ended questions, recording(s), journals, and documentation to gather data (Grossoehme, 2014). As an informant-centered human instrument, I let the participants lead the inquiry with open-ended questions and consulted organizational documents and websites. All the interviews were conducted in a conducive environment at dates and times convenient to the participants. Interviewees had the option to answer each interview question openly and without obstruction.

My experience includes 20 years working in the banking sector in Mauritius at different senior levels to include 10 years in the IT department implementing various banking projects and another 10 years on the business side as the head of cards division, head of retail banking, and head of ebusiness. Furthermore, I served as a business adviser on the board of VISA Central Europe Middle East and Africa for 7 years. These experiences support the ability to know the kind of people needed for this study. I

interacted with more than three participants responsible for implementing digital banking strategies while working in the banking sector. These work experiences are helpful to identify the most appropriate participants for this research. However, I was aware of reflexivity concerns when conducting this research study (see Råheim et al., 2016). I ensured that my preconceptions, beliefs, values, assumptions, and position did not interfere with my research process.

According to the guidelines of the *Belmont Report* (U.S. Department of Health and Human Services, 1979), a researcher should (a) respect every individual who enters into a research program, (b) maintain the confidentiality of the study participants, (c) accept their answers without any prejudice, and (d) report their responses without any judgment. As McKinsey and Company (2017) indicated, all participants must join the research study voluntarily. Finally, the researcher must avoid generalization, personal bias, and other unethical considerations. I followed the guidelines, as recommended by Yin (2018), to conduct this research in a trustworthy manner to reduce bias and to protect the privacy and dignity of participants.

As suggested by Fusch and Ness (2015), I mitigated researcher's bias by (a) generating increased awareness of perceived bias, (b) maintaining focus on the study interview questions, (c) adhering strictly to the research design, (d) avoiding handing off sensitive data to third parties, and (e) concentrating on verifying and sharing findings with others. To mitigate a biased result, there must be a professional's relationship with the selected participant (Greene, 2014). The researcher must ensure that the information gathered face-to-face is real and trustworthy (Robinson, 2014). At a personal level, the

researcher must block all personal biases to ensure that the participants act freely, to obtain reliable and meaningful results (Martins, Lopes, et al., 2014).

In qualitative research, where evidence lacks ready availability, researchers need to become an instrument themselves and rely on their interview questions (Yin, 2018). The interview protocol requires probing, remaining silent, knowing when to ask follow-up questions, building relationships, and learning from others' experiences (Teusner, 2015). Through the establishment of an interview protocol in Appendix B, I asked each participant the same interview questions listed in Appendix C. The information gathered from participants offered valuable insights regarding the most effective digital strategies to use to improve customer service.

Participants

Researchers use different strategies to identify and minimize misrepresentation of participants in research studies (Kramer et al., 2014). Researchers determine how the context of participation, setting, and processes align with the research question, which are critical to ensure the eligibility criteria of study participants (Gaglio et al., 2014). During the participants' selection, the top criteria are their eligibility to participate in the research. To participate in this study, the eligibility criteria were for senior bank executives to have a minimum of 5 years of successful experience working in the local Mauritius banking environment. Participants had banking IT exposure in implementing digital banking solutions for more than 5 years and possessed knowledge to articulate the challenges properly facing the banking industries to meaningfully contribute to this study. Once participants identified the problem, the bank executives can adopt and implement

an omnichannel system that is customer-centric to allow customers to bank seamlessly anytime, anywhere, and at their convenience.

Gaining access to the participants is significant, as the success of data gathering depends directly on how easy or difficult it is to access potential participants (Kondowe & Booyens, 2014). Failure to access the study site and the participants can put the research project on hold (Silverman, 2016). Using e-mails and phone calls, I formally approached the banks' chief executive officers (CEOs) to gain permission to access the participants of the study. The banks' CEOs granted permission to the participants willing to participate in this research. Without the appropriate permissions of their respective CEOs, the participants may not have had the ability to freely provide the information required for this research. Issues of access are important in qualitative research because the quality of access has a direct impact on the results of the study (Eriksson & Kovalainen, 2015). Although endorsements provided by the CEOs increased the credibility and acceptability of the study, all contact with participants consisted of noncoercive, low-pressure communications.

To ensure continuity, researchers may develop strategies focusing on partnerships with organizations from the same targeted communities as participants (George, Duran, & Norris, 2014). The strategy to gain access to this population was for me to engage with the CEOs of the banks in Mauritius through the Mauritius Bankers Association. Interviews in social research allows participants to think and to talk about their experiences and interpretation of the phenomena under investigation (Silverman, 2016). To establish a working relationship with participants, participants had the freedom to

choose the most suitable date and time to conduct the interviews based on their availability.

Researchers must ensure the research question aligns well with the methodology and with a specific research design (Gavin, 2016). Researchers ensure alignment between the overarching research question and participants by selecting an appropriate research design (Marshall & Rossman, 2016). Participant eligibility criteria should result in the selection of participants possessing successful experience in the phenomenon under scrutiny to be able to contribute to answering the overarching research question (DePoy & Gitlin, 2015). Selecting eligible participants with experience and knowledge related to the phenomenon under investigation (Mertler, 2018), assisted in maintaining alignment between participants and the overarching research question.

This study consisted of a multiple case study design. I ensured alignment between the multiple case study design and the research questions on digital banking strategies that senior executives used to improve customer service to increase profitability. I established selection criteria to ensure that the participants' experiences help to contribute to this study and that the participants aligned well with the study's overarching research question.

Research Method and Design

Research Method

Researchers use three research methods when conducting research: qualitative, quantitative, and mixed methods (Kaczynski, Salmona, & Smith, 2013). The choice of the research method impacts the outcome of a study (Bongoni, Verkerk, Dekker, &

Steenbekkers, 2015). I used the qualitative research method in this study to explore effective digital banking strategies that senior executives used to improve customer service to increase profitability. The methodology in most cases involves explaining and describing the phenomenon of the research results (Martins, Lopes, et al., 2014). The research design is a guide for analyzing the data collected to ensure that the research questions are answered (Morse, 2015). I used the qualitative method because the goal was to produce a rich description of the phenomena under study to answer the overarching research question. Researchers use the qualitative methods to produce a proper description of the scenario under study. The five features of qualitative research are: (a) studying the lives of people in a real-world context and deriving meaning from the data gathered, (b) reflecting the views and perspectives of the participants in the study, (c) covering the background of the participants' lives, (d) providing insights into existing or newly emerging concepts of the social behavior of humans, and (e) using multiple sources of data instead of relying on a single source alone (Yin, 2018). Hence, for this study, the qualitative method was the most suitable research methodology.

In contrast, in quantitative research methodology, researchers administer surveys and experiments to a sample of the desired population. This strategy offers a generalization of a population by drawing broad inferences from observations. A researcher may use a quantitative research methodology and scientific theories to confirm the results of previous studies (Kaczynski et al., 2013), but this outcome was not the objective of this research study. Additional considerations included using the mixed-methods research methodology for this study, which is a combination of both qualitative

and quantitative methods (Venkatesh, Brown, & Bala, 2013). However, this strategy would not have worked with this study. It is appropriate to use the mixed-methods research methodology when neither a qualitative or quantitative approach alone is sufficient for a study (Palinkas et al., 2015). A qualitative research method is appropriate when performing an exploratory study because of the inability to capture accurate measurement data (Bailey, 2014; Kaczynski et al., 2014). Thus, in this study on digital banking, I opted for a qualitative research method.

Research Design

Although the research method emphasizes data collection methods, the research design offers a framework for obtaining and analyzing research (Ioannidis et al., 2014). I used the case study research design because researchers use this design to investigate a contemporary phenomenon in-depth, given that the boundaries between the phenomenon and the context are not evident (Yin, 2018). I used a case study rather than a phenomenological design or ethnographical design, as a case study design helps to answer *what, how*, or *why* research questions (Marshall & Rossman, 2016). By using the case study design for this study, the goal was to explore the strategies bank executives used to introduce digital banking to improve customer service to increase profit. As Cronin (2014) indicated, researchers use a case study design is to investigate and provide a description of the individual or multiple cases that focus within a phenomenon.

Other designs were considered but not chosen. For example, a phenomenological design focus includes investigation of human experiences, has intentionality of consciousness, and often includes philosophical presuppositions about phenomenology

and the denial of subject-object dichotomy (Marhsall & Rossman, 2016). Phenomenological analysis focuses on examining how individuals make meaning of their life experiences or phenomenon in an effort to present a universal experience (Pietkiewicz & Smith, 2014). Using the phenomenological research design is less efficient, because the focus is on the participants' lived experiences. I did not use phenomenological design for this study, as it was not appropriate.

Another design is the ethnographic research design, which is used to focus on a specific culture (Kaczynski et al., 2013). Ethnography is the study of social interactions, behaviors, and perceptions that occur within groups, teams, and communities (Mutchler, McKay, McDavitt, & Gordon, 2013). The main objective of ethnography is to provide rich, holistic insights into people's views and actions, as well as the nature of the location they live in, through the gathering of detailed observations and interviews (Van Manen, 2016). I did not include an ethnographic research design because the goal was not to explore a specific cultural phenomenon.

The grounded theory design is the discovery and development of a theory that researchers use to verify data about a specific phenomenon (Glaser, 2017; Lawrence & Tar, 2013). Grounded theory refers to a set of systematic inductive methods for conducting qualitative research aimed toward theory development (Charmaz, 2017). I did not use the grounded theory research design for this study, as it provides a discontinued usage of a theoretical concept while creating a different substantive theory. Grounded theory lacks suitability for DBA research because of discontinuing the use of theoretical ideas to develop sensible and substantive theory (Kanagwa, 2016).

Finally, a narrative design includes the collection and analysis of individual's narrative accounts of a phenomenon (Etherington & Bridges, 2011). Narrative research is when a researcher retells a participant's story in a narrative list of life events (Campbell, 2014). A researcher uses narrative research, as a concept, and combines stories to explore the meanings of human action and phenomena (Lewis, 2015). I did not use the narrative design for this study to explore digital banking strategies to enhance customer service to increase profit.

Population and Sampling

The selection of the appropriate sampling method is critical to improving the credibility of a study (Robinson, 2014). After identification of a phenomenon to study, the next step is to define and select the population sample (Baškarda 2014; Yin, 2018). The primary focus of this research study was to explore and understand how bank executives in Mauritius used technology to introduce digital banking to improve customer service to increase profitability. As mentioned, the study included specific tactics to measure the eligibility criteria of potential participants. These tactics included that (a) the bank executives must have work experience in Mauritius's local banking environment for more than 5 years, (b) the bank executives must have exposure to electronic banking products, and (c) the bank executives must have the experience for crafting and implementing the bank omnichannel strategies.

Purposeful sampling is popular in qualitative studies to address time and resources constraints and access to information and expertise (Benoot, Hannes, & Bilsen, 2016). The argument that purposeful sampling includes wide use in qualitative research

for the identification and selection of information-rich cases related to the phenomenon under investigation (Palinkas et al., 2015). The purposeful sampling method suits qualitative studies in which a researcher interacts with participants having in-depth knowledge of the research topic (Chidlow, Plakoyiannaki, & Welch, 2014). In this study, purposeful sampling included selection of participants from leading private banks in Mauritius, as ranked by the local central bank. Selection included banks, which have the best digital strategies based on number of customers using digital banking and having the most extensive branch networks and customers in Mauritius. A list of those banks was available from official documents published on the website of the central bank of Mauritius (https://www.bom.mu). The senior executives of these banks included those with a history of successfully deploying digital banking products and services to their customers, while others were on the verge of introducing new digital banking platforms whose purpose was to provide their customers a seamless banking experience.

Purposeful sampling consists of numerous different methods, such as (a) snowball, (b) homogeneity, (c) convenience, (d) typical, (e) extreme, and (f) criterion (Palinkas et al., 2015). For this study, I used criterion sampling. Palinkas et al. (2015) indicated that in criterion sampling, study participants come from organizations or systems involved in the implementation process. Individuals include selection based on the assumption that they have the knowledge and experience of the phenomenon under investigation (i.e., in this case, the implementation of a digital banking strategy) and thus, are able to provide information that is both detailed (depth) and generalizable (breadth).

Padgett (2016) inferred that quantitative research requires sufficiently large sample sizes to generate statistically precise quantitative estimates; smaller samples are used in qualitative research. Yin (2018) argued that designating the number of participants depends upon whether the researcher intends to pursue multiple case results; for example, two or three literal replications meet the needs of a study when a theory is straightforward, and the issue at hand does not demand an excessive degree of certainty. The target population of this study consisted of three bank executives with successful experience in implementing digital strategies to improve customer service to increase profitability. As suggested by Yin, the selection of two or more cases deemed to be literal replications, such as a set of cases with exemplary outcomes, can glean the *what*, *how,* and *why* of a particular phenomenon. Malterud, Siersma, and Guassora (2016) stated the prevailing concept for sample size in a qualitative study is saturation, whereby enough information exists to replicate the study and further coding is not feasible.

According to Yin (2018), a sample size is good enough when one is unable to obtain new information and no further coding is possible. Robinson (2014) inferred that while the sample size is a vital aspect of any research design, ultimately the practical and theoretical aspects of a study determine sample size. Fusch and Ness (2015) asserted that the use of the researcher's personal lens is one of the challenges novice scholars encounter as they fail to recognize when data saturation occurs. However, a key point to note is that participants', as well as the researcher's bias, exist in all social research either intentionally or unintentionally. Mealer and Jones (2014) suggested that to obtain reliable results, other than the sample size; the researcher must (a) select appropriate

participants, (b) be flexible to work according to the participants' availability for interviews, (c) establish a professional relationship with them, (d) create a conducive environment for the interviews, and (e) ask open-ended questions.

Data saturation occurs when the same themes continue to appear, and no new information emerges from the interviews (Marshall & Rossman, 2016). O'Reilly and Parker (2013) suggested that handwritten notes can also help to detect data saturation, as well as listening to the recorded and taped videos when one feels no new ideas or themes emerge. The failure to reach data saturation has an impact on the quality of the study and hinders content validity (Fusch & Ness, 2015; Nelson, 2016). There is no one-size-fits-all response to the issues associated with saturation, but one must develop an appropriate solution to a specific research design and study. Three interviews were an adequate sample size to ensure data saturation. If I would not have reached data saturation, I would have conducted more interviews until I would have reached data saturation. I reached data saturation after interviewing three participants.

As proposed by Levashina, Hartwell, Morgeson, and Campion (2014), I considered interview settings (field versus mock interviews) and interview modality (face-to-face, phone, and technology-mediated interviews) as potential strategies for interviews with participants. Amsbary and Powell (2018) proposed that one should create a comfortable environment or setting free from distractions for the interviewee is to conduct an informative and accurate interview. I scheduled interviews with all participants after receiving the Institutional Review Board's (IRB) approval and obtaining their respective signed consent forms. The interview setting was in a private

area free from distractions where the participants were comfortable answering the interview questions, which lasted between 30 to 60 minutes. Participants answered open-ended questions in a face-to-face setting, giving the participant the possibility to withdraw from the interview at any point in time.

Ethical Research

Before the interviews, participants received an invitation letter to participate in the study. As recommended by Mealer and Jones (2014), I ensured to receive signed participants' consent letters before starting the interview process. The participants had a predetermined date and time to return the signed consent forms. Wilman et al. (2015) emphasized that obtaining consent is a critical part of any study. The informed consent form includes description of the nature of the research, participants' expectations, potential risks, benefits, and my contact information, should they require additional queries (Lewis, 2015). Although endorsements provided by the CEOs should increase the credibility and acceptability of the study, all contact of participants consisted of non-coercive, low-pressure communications. Participants signed and return a consent to participate in a research study form by an agreed timeline before the interview begins. According to Petrova, Dewing, and Camilleri (2016), the reason for providing the consent form is to gain the participants' confidence, for them to freely share the information, which they have the guarantee that I will keep safe and confidential.

During the research process, I ensured a maximum level of ethical consideration to include that all participants had a choice to opt out of the project if applicable. Leatherdale et al. (2014) posited that during the consent process and data collection

process, participants may decline to participate or opt out from the study. As I stated in the consent form, participants could have withdrawn from the interview process at any time. Both during and after data collection, none of the participants chose to withdraw from this study. None of the participants who met the criteria chose to withdraw from the study. In such a case, one would disregard all the data and information gathered from the participant. It is important to note that ethical consideration is paramount and the researcher should apply all the ethical rules during the research. Moreover, I did not provide any incentives, payments, or gifts to the participants to take part in the study.

According to Cox and Pinfield (2014), suitable security measures must be in place when managing sensitive data containing personal information. It is the responsibility of the researcher to protect participants during a case study and to provide special care and sensitivity that exceeds the research design (Yin, 2018). Schiller et al. (2015) and Shavers and Moore lll (2014) conducted comprehensive interviews with participants for approximately an hour. The interviews I conducted with participants did not last more than sixty minutes. Fink (2014) recommended to record all the interviews to ensure accuracy and validation. I did not use participants' personal information for any purpose outside this research project, and no findings from this study references the identities of the participants. I will keep the data collected during the interview process for a period of 5 years within password-protected files. Several researchers (Anyan, 2013; Gibson, Benson, & Brand, 2012) maintained data integrity and confidentiality by using data organization techniques that included assigning generic codes to participants. I used a code P1, P2, and P3 and assigned the code to the respective participant. Data destruction

will occur after 5 years using a confidential document disposal service. The IRB approval number for this study was 07-13-18-0653622.

Data Collection Instruments

Researchers (Anyan, 2013; Bogdan & DeVault; Mealer & Jones, 2014; Taylor, Bogdan, & DeVault, 2015) stated that researchers become the primary data collection instrument and collect data through face-to-face interviews, which is a rich form of data collection. I was the primary data collection instrument in this study and collected data through face-to-face interviews. Cronin (2014), Doody and Noonam (2013), and Kaczynski et al. (2014) proposed that researchers ask open-ended questions to study participants to motivate problem-solving strategies that others may never know about and much more. Comparatively, Danque, Serafica, Lane, and Hodge (2014) noted that close-ended questions have only a *yes* and *no* answer and could provide a limited meaning that the target population ascribes to their experiences. McIntosh and Morse (2015) preferred to use a semistructured interview format because questions are ahead of time with a list of predefined questions and the interview process is conversational. Jacob and Furgerson (2012) and Yin (2018) concluded that following an interview protocol was a consequential step to ensure the data collected by the researcher could answer the initial research question. With this in mind, I used the interview protocol outlined in Appendix B to explore effective digital strategies that senior bank executives implemented to improve customer service to increase profitability. All interview questions were related to the conceptual framework to ensure I answer the central research question in the study.

Harvey (2015) mentioned scheduling a participants' interviews at a time and location that is convenient to encourage their participation. For the same reason, Schiller et al. (2015) advocated maintaining the effectiveness of the interview through behaviors that included being respective of the participants time the use of limiting the interview to a maximum of 60 minutes per participant. Under those circumstances, I provided a time allocation of sixty minutes per interview and use an audiotape and a camera to capture the interview progress with the participants. Stevenson (2016) noted video technology allows for richer data than the stand-alone standard audio recording of interviews. Stevenson coupled that with the potential benefits of using video observation and video analysis method. With this in mind, Mealer and Jones (2014) pointed out the participants' permission is mandatory to record their interviews for accuracy and validation. To this end, I involved audio or video recording of my research participants, complying with all legal requirements for recording in real environments, obtained legal consent for video recording, and ensured all privacy and confidentiality issues related to participants' identity preservation and identifiable video data storage.

Researchers (Chen, Pan, & Ouyang, 2014; Gross, Blue-Banning, Turnbull, & Francis, 2015) stated that, in case studies, secondary or survey data sources such as websites, annual reports notes, and organizational documents may be beneficial in adding depth to the analysis. To enhance the reliability and validity of the study, I collected secondary data in the form of social media reviews of the banks using primarily Facebook, Twitter, and LinkedIn to examine customers' comments and the annual reports of each bank. Dwan et al. (2014) concluded that using the Internet to collect company

information as an alternative data collection source is cost-effective and the easiest way to find out about an organization. All the secondary data collected helped me in the analysis of effective digital banking strategies that senior executives used to improve customer service to increase profitability. I used secondary data to verify the strategies that senior executives used to improve customer service to increase profitability. I retrieved and reviewed information from the banks' annual reports, websites, and I also requested and used secondary data sources from banks' internal reports (not available to the public) on statistics showing the growth of the different digital banking channels, branch usage, use of technology to improve customer experience, staff training, and customer education to migrate customers to digital banking.

Marshall and Rossman (2016) explained member checking or feedback technique as a process used to enhance the reliability and validity of the data collection instruments. Harvey (2015) argued that member checking is the process of taking ideas back to the participants for their confirmation by seeking their views on the accuracy of the researchers' interpretation of participants' responses to interview questions. After the interviews, I gave the interview data back to the participants to verify the accuracy and to validate the data collected, and each participant had an opportunity to make any corrections. Winter and Collins (2015) stated that the member checking method included returning the interview data to participants for verification and validation purposes. I used member checking to enhance the reliability and validity of the data collection instruments and processes.

Data Collection Technique

Patton (2012) defined the process of qualitative data collection techniques as an in-depth and detailed recording of social attitudes, behaviors, beliefs, and experiences. Babbie (2012) suggested that a researcher's implementation of qualitative data collection techniques could provide a more detailed understanding of reasons for individuals' actions. I collected data for this study through semistructured face-to-face interviews and through the review of secondary data, which included data from the banks' annual reports, websites, and internal reports (not available to the public) on statistics showing the growth of the different digital banking channels, branch use of technology to improve customer experience, staff training, and customer education to migrate customers to digital banking.

Edwards and Holland (2013) explained that in a semistructured interview the researcher creates questions to raise during the interview and uses those questions as a guide, yet semistructured questions allow the interviewer flexibility for richer inquiry. The interview protocol served as a consistent guide for all of the interviews in the study (see Appendix B). Dempsey, Dowling, Larkin, and Murphy (2016) proclaimed that researchers can probe answers, following a line of discussion the interviewee may start, and dialogue can ensue. For example, the interviewer includes interest in the context and content of the interview, how the participant understands the topic under discussion, and what they want to convey to the researcher (Dempsey et al., 2016). Edwards and Holland (2013) discussed that interview participants were more incline to answer questions in semistructured interview than structured interviews, because they had to answer on their

terms, unlike during a structured interview. Each participant in this study responded to all nine semistructured interview questions during the face-to-face interviews (see Appendix C). I collected data from senior executives, who directly participated in the decision-making process to improve customer service in digital banking.

Prospective participants received an invitation to participate via email. Participants then signed an informed consent forms that I retrieved in person indicating their agreement to participate. As suggested by Frankfort-Nachmias, Nachmias, & DeWaard (2015), upon receipt of the signed consent forms, I contacted the respective participants to set a date, time, and location for conducting the interview. Irvine, Drew, and Sainsbury (2013) posited that a face-to-face interview generates richer research data. Alshenqeeti (2014) concluded that the advantages of interviewing are that it gives a holistic snapshot, offers high return rates, allows interviewees to speak in their voice, and provides them the chance to express their thoughts and feelings in a flexible environment. Lamont and Swidler (2014) posited that the disadvantages of interviewing are: (a) time consuming, (b) suitable for smaller scale studies, (c) challenging to guarantee 100% anonymity, (d) potential for subconscious bias, and (e) potential inconsistencies. In contrast, Mealer and Jones (2014) explained telephone interviews must abide by an agenda-driven format because participants have limited time and are multi-tasking. Because of the drawbacks of telephone interviews, I met the participants in person to conduct face-to-face interviews, allocating a maximum of 60 minutes for each interview, with the ability to record the interview sessions, after receiving the participant's consent.

Saldaña (2015) recommended using a notebook to record the handwritten interview notes about the research topic. I gathered information on the digital banking strategies senior executives used to improve customer service to increase profitability from archival records, newsletters, websites, and social media reviews. In the secondary data sources, I found strategies on digital banking, the use of technology to improve customer experience, staff training, and customer education to migrate customers to digital banking. Yin (2018) stated that in case studies, the researcher uses multiple sources to improve the understanding of the problem and the basis for comparison for the data collected. Markov and Crestani (2014) inferred that the advantage of using copies of documents in research could provide explicit information outside semistructured interviews and handwritten interview notes. Yin (2018) suggested a disadvantage of using such documents can lead to bias selectivity of information especially if the collection of data is incomplete. By understanding the bias, I critically and independently reviewed the documents to minimize researcher bias.

Maintaining the trustworthiness of the research process is critical, as explained by Cho and Park (2013). I reviewed the interview recordings and transcripts diligently to ensure essential information was present without deconstructing the participants' versions. Researchers (Harvey, 2015; Reilly, 2013; Winter & Collins, 2015) used member checking to address the co-constructed nature of knowledge provided by participants and interpreted data, several months after the interview. Through the member checking process, I had an opportunity to review and reconfirm the participants' answers. Birt, Scott, Cavers, Campbell, and Walter (2016) recommended the use of

participant member checking to establish the validity of the data collection instrument. In addition, they stated in this process the participants have the opportunity to correct errors or challenge perceptions or wrong interpretations. I contacted all participants and shared my interpretation of their responses to offer the opportunity to address any errors or to validate their responses. Merten (2014) noted that a researcher could conduct a pilot study in advance to test the aspects of the research design and make necessary modifications prior to the research. I did not conduct a pilot case; however, I allowed participants to clarify the interview questions during the interview process.

Data Organization Technique

Yin (2018) indicated that data organization is essential in understanding and organizing data collected from participants. Data organization is an essential step in a qualitative research process. As a result, Marshall et al. (2013) concluded that the researcher must ensure the integrity and accessibility of all data files. I used the software NVivo to manage and organize the data collected. Sotiriadou, Brouwers, and Le (2014) described NVivo software as a software researchers use to manage and organize data. I used the computer software applications NVivo and Microsoft Word to organize all data collected through the interviews. I used NVivo software to organize all data collected for further analysis to generate common themes. I also used NVivo to organize the raw data into themes identified through my literature review and, facilitate the analysis of data, identify and categorize themes, and then summarized the coded results to garner insights and develop conclusions. I used a word processing software to create of a master file to list all the themes identified from the data collected, save in appropriate file locations,

and enable easy file retrieval in case needed. Ginsberg and Sinacore (2013) advocated that organizing the research data into themes or concepts increase the validity and reliability of a study. I stored interview invitations, signed consent forms, audio recordings, interview transcripts, and other relevant documents in a password-protected folder on a personal computer. Similar to the data storage method implemented by Hamersly (2015), I intend to keep an encrypted backup copy of the computer hard drive on a password-protected removable storage device and store in a safe place for 5 years. Sapp (2014) and Tingley (2015) mentioned that securing raw data is critical in a study. In this study, I included a label and tag to the research data, transcript files, and other related research documents that contained collected information and stored those digitally in individual folders, allowing for enhanced search functionality.

Data Analysis

Data analysis is a method used to discover, identify, select, and organize unique emerging themes and link themes into the phenomenon under study (Silverman, 2016). Cope (2014) advised the use of multiple methods to analyze data to generate comprehensive and conclusive results to answer the central research question. Likewise, Davey, Davey, and Singh (2015) and Wilson (2014) suggest that there are four methods of triangulation researchers can use to establish the trustworthiness of a completed case study: (a) data triangulation, (b) investigator triangulation, (c) theory triangulation, and (d) methodological triangulation. Yin (2018) proposed a 5-phase data analysis process consisting of pattern matching, explanation building, time-series analysis, program logic models, and cross-case synthesis. I used Yin's 5-phase data analysis process to verify if

conclusions from each of the data collection methods I used were the same to establish the validity of the study.

In step one, I compiled the data from the transcribed interviews, researcher notes, and bank's internal reports using NVivo 12 software. I read and reread the text and listened to audio recordings to grasp a good understanding of the data. I was able to identify if the data were or were not complete or understandable. I assessed the data to determine if it appeared that I collected the data in a biased way by reviewing the bracketing data recorded throughout the study. Step two, I coded and categorized data based on keywords and ideas identified in the concepts of the TAM framework and themes from the literature. In step three, I used the search, query, and visualization tools in NVivo 12 to identify patterns and connections within and between the categories, and sorted and reassembled the data into themes. If new themes emerged from the data, I created a new category and scanned all the data again to determine if I should code additional data with the new theme. Step four, I counted the number of times specific themes arose and show relationships among categories. In the last step of the data analysis process, step five, I critically thought about the data and what I learned about the strategies used to improve customer service to increase profitability. I assessed what the categories and patterns meant, and what was significant based on the research question and the TAM conceptual framework. Throughout each step of the data analysis process, I consistently analyzed the data through the lens of the TAM framework and the key themes from the literature. I continued to use newly published studies to help

substantiate emerging findings and to relate the results to the conceptual framework and the general body of literature.

Davey et al. (2015) stated that methodological triangulation consists of using a multitude of qualitative methods to produce comprehensive data and to provide data confirmation. Frankfort-Nachmias et al. (2015) determined that methodological triangulation combined multiple ways to study a phenomenon resulting in a comprehensive data collection and data validation procedures. I interviewed participants using the same open-ended questions and reviewing non-proprietary internal bank documents as secondary data.

Using the qualitative method for the analysis of data, one can develop all the required themes. I analyzed data collected in the study by using the interview transcripts and secondary data. I assigned codes and developed emerging themes to describe segments of the data. Performing a documented analysis as noted by Hancock and Algozzine (2016) helps the researcher to have evidence to justify the findings of the study. I used interviews and secondary data sources to support the findings.

For the qualitative software analysis method, the NVivo 12 software for Mac is appropriate for this study. Castleberry (2014) and Schiller et al. (2015) described Nvivo 12 as a software that supports qualitative research and assists a researcher to organize, analyze, and find insights in unstructured, or qualitative data such as interviews, social media, and web content. Zamawe (2015) claimed the software has a feature of organizing, coding, and analyzing the participants' responses recorded from face-to-face interviews. I used the NVivo 12 software by uploading the interview transcripts, audio

recordings, and handwritten notes from the secondary data. Castleberry and Sotiriadou et al. (2014) concluded that using the reporting tools in NVivo, researchers verify, analyze, and interpret the data. I used the compiled and coded data from the interviews and secondary data to prepare for upload to NVivo 12. After uploading the data, I used NVivo 12 reporting tools to analyze the contents, and cross-referenced themes from the interviews and secondary data review to corroborate evidence from these sources.

In step one; applying Saldaña's (2015) recommendation, after generating the themes I put all the useful information into the coding schema. In step two, as stated by Marshall and Rossman (2016), during the analysis process I generated new codes, eliminated existing codes and merged others. According to Merriam and Tisdell (2015), the trends in the data will emerge and will ultimately lead to the findings of the research. In step three, I interpreted the data as suggested by Henderson and Rheault (2014). In step four, I conducted member checking to ensure that the results were valid and relevant to the study. Through member checking, Caretta (2016) suggested researchers could ensure the validity of the findings by consulting the participants to confirm the credibility of the results. Birt et al. (2016) claimed that the trustworthiness of results is the bedrock of high-quality qualitative research; thus, the participants get the opportunity to check the interpretations for accuracy and resonance with their experiences. Winter and Collins (2015) preferred that while member checking involves the participants reviewing their responses for accuracy, Shavers and Moore lll (2014) emphasized the interview protocol serves as a guide consisting of interview questions, scripts, reminders, and prompts for the interviewer. In the last step of the data analysis process, step five, I analytically

thought about the data and strategies senior bank executives used to improve customer service to increase profitability.

According to Gough, Thomas, and Oliver (2012), the conceptual framework is a connection between the literature, methodology, and results of the study. Smith and Firth (2011) stated that the conceptual framework for a qualitative study has a significant relationship to the development of a research question, the approach to the literature review, design, and analysis. I analyzed the data through the lens of Davis' (1989) TAM conceptual framework to understand the phenomenon. Furthermore, during the data collection and the analysis process, I continuously related the key emerging themes to recently published studies at the time of this proposal was written.

Reliability and Validity

The consistency and credibility of data collection ensure a study's validity and reliability (Silverman, 2016). Frankfort-Nachmias et al. (2015) stated that reliability and validity correspond to the objectivity and credibility of research. According to Bogoni et al. (2015) and Danque et al. (2014), there are no universal standards to assess qualitative studies, therefore researchers rely on critical attributes, such as dependability, credibility, transferability, and confirmability to improve the validity of their studies. Noble and Smith (2015) insisted the need to evaluate the quality of research, mainly occurs if the results have potential use in the future research. Smith and McGannon (2018) asserted that the validity of data provides an assessment of the consistency of the interpretations and credibility of its inferences and assumptions. Morse (2015) expressed the principles of reliability and validity are, therefore, at the core of any research and are the

fundamental cornerstones of any study.

Reliability

The instruments and measurements of a study must be reliable to produce certain results (Cope, 2014; Noble & Smith, 2015). Specifically, Cope (2014) and Cronin (2014) proclaimed dependability refer to the trustworthiness of a study to establish the research findings as consistent and repeatable. Munn, Porritt, Lockwood, Aromataris, and Pearson (2014) noted, the purpose of dependability allows the researcher to verify that their results remain consistent with the raw data gathered. To ensure reliability, I collected data in a sequential order and perform analysis and interpretations using logical and sequential data analysis protocol. Balakrishnan (2015) stated that dependability is the ability to deliver a service with integrity, which is available, reliable, safe, and maintainable. Teusner (2015) argued that research studies tainted with bias serve no purpose. According to Silverman (2016), these methods aim to establish the boundary of the study and if another researcher were to look over the data, they may arrive at similar findings, interpretations, and conclusions.

To generate findings that are consistent, Munn et al. (2014) recommended a researcher must use interview questions that include the same list of open-ended questions and follow-up questions. Harvey (2015) and Reilly (2013) postulated member checking is an ideal way to improve the dependability and add further credibility to a study. I asked all participants to review my interpretations of their responses to interview questions and confirmed the accuracy of the captured data.

As Houghton, Casey, Shaw, and Murphy (2013) proposed, I performed member checking after interpreting interview data and before analyzing the data to ensure the validity of the data collected. Teusner (2015) advocated that to produce more reliable transcripts and themes, researchers can review the audio recordings of what the participants said in the interview sessions. When participants get the opportunity to explain their answers insufficient details, Noble & Smith (2015) affirmed the risk of researchers adds biases decreases. Castillo-Montoya (2016) asserted that to maintain consistency and increase the reliability of a study, strict adherence to the interview protocol is vital. The use of the semistructured question, in the case where the participant response is brief, I requested the interviewees to elaborate on their response to gain a richer response. To not misinterpret the participants' perspectives, I refrained from disclosing the nature of the study before the interview as well.

Validity

Hanafizadeh, Behboudi, et al. (2014) stated that validity in qualitative research involves credibility, transferability, and confirmability of a study finding, which accurately reflects research findings and are supported by the evidence. Cope (2014) indicated that credibility, transferability, and confirmability are part of the research validation framework. Teusner (2015) stressed that validation is a critical component to build confidence in qualitative studies.

Silverman (2016) inferred that credibility is the value and believability of the findings, researching believably, and demonstrate trustworthiness. Aguirre and Bolton (2014) posited that triangulation is a method used to assess the trustworthiness of a

qualitative study by verifying the translation of data across research to provide a cohesive understanding rather than a disordered and biased misunderstanding. To maximize the credibility of the data, I used methodological triangulation for this study by using different data collection methods in order to check the consistency of the findings.

Methodological triangulation improves the validity of a case study (Yin, 2018). Strategies to establish validity for a case study included using several sources of evidence, maintaining a link between evidence, and conducting member checking (Amerson, 2011). I used member checking by presenting the preliminary findings and interpretations to participants to check for accuracy and ensure that I had captured the meaning of what the participants said. Carter et al. (2014) argued that researchers often use methodological triangulation in qualitative studies, which include interviews, observations, and field notes. I conducted methodological triangulation through interviews and analysis of banks' internal reports from each banking organization.

Transferability refers to the applicability of the research findings from one study to another (Cope, 2014; Elo et al., 2014). Fusch and Ness (2015) stated, in qualitative research, transferability is synonymous with generalizability and is evidence that the study's findings may apply to other contexts, situations, times, and populations. Inspired by Cope (2014) and Elo et al. (2014), I presented the findings in a detailed outline format so that another research might make the transfer for this study.

Confirmability is the findings that others corroborate or confirm (Yin, 2018). I conducted interviews, used member checking, and used an audit strategy to establish confirmability. Lincoln and Guba (1985) recommended a researcher use an audit

strategy technique to establish confirmability through the actions of accounting of all research decisions and activities throughout the study. I detailed the process of data collection, data analysis, and interpretation of the data to establish confirmability.

Marshall and Rossman (2016) claimed that data saturation occurs when the same themes continue to emerge, and no new information appears within the responses of the participants. O'Reilly and Parker (2013) confirmed that handwritten notes help to detect data saturation while listening to the interviews' audio recordings. Elo et al. (2014) posited that without data saturation, a researcher could not derive conclusive findings. I achieved data saturation when no new themes emerged from the data collected from participants in Mauritius using digital banking strategies to improve customer service to increase profitability. Collection of data for this study was through semistructured face-to-face interviews and through the review of secondary data, which included companies' archival documents, annual reports, websites, recording and handwritten notes. I reached data saturation with the three participants, as information was redundant and no new concepts and themes emerged. If I would not have reached data saturation, I would have conducted more interviews until I would have reached data saturation.

Transition and Summary

Section 2 included the methodology used in this study to answer the central question, which was to explore the digital banking strategies that senior executives use to improve customer service to increase profitability. The participants' selection process, the research method, the research design, the population and sampling techniques, and the ethical considerations. I described in sufficient details, the data collection

instruments, the data collection technique, and the data organization technique used in this study. To finish Section 2, I established the data analysis techniques as a useful strategy for determining the reliability and validity of this study. Given these points, in Section 3, I covered the overview of this research, presentation of the findings, application to the professional practice of digital banking, implications for social change, recommendations for actions and further research, reflections, and conclusions of this study.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore effective digital banking strategies that senior executives used to improve customer service to increase profitability. The target population for this study included three senior executives from three banks in Mauritius possessing successful development and implementation experience in using digital banking strategies to improve customer service. I used semistructured interviews and organizational documentation to collect data to thoroughly understand the digital strategies senior bank executives used to improve customer service to increase profitability.

For the study, I conducted interviews at an offsite location mutually agreed upon by the participants and myself. The selected environments were free from distractions to conduct informative and accurate interviews. Participants responded to the nine interview questions outlined in the interview protocol (see Appendix B). No interview exceeded 60 minutes. The codes I used to differentiate the participants in this study were P1 for Bank 1, Participant 1; P2 for Bank 2, Participant 2; and P3 for Bank 3, Participant 3.

I used NVivo 12 for Mac to manage and organize the data collected, facilitate data analysis, identify and categorize the emerging themes, and summarize the findings. I uncovered the digital strategies used by senior executives used to improve customer service to increase profitability. The three emerging themes were: (a) use of mobile

strategies to migrate customer to digital banking, (b) challenges to migrate customers to digital banking, and (c) digital banking innovation.

In this section, I first reiterate the overarching research question. I then introduce the participants and present the themes that emerged from analyses of the data. Next, I discuss the application to professional practice. I conclude the chapter with a discussion of the implications for social change, recommendations for action, recommendations for further research, reflections, and a conclusion.

Presentation of the Findings

This section consists of a discussion of the three major themes that emerged from the data analysis process. The overarching research question for this study was: What effective digital banking strategies do senior bank executives use to improve customer service to increase profitability? To collect the necessary data for this study, I analyzed bank's internal reports and interviewed three senior bank executives in three banks in Mauritius possessing successful experience in the implementation of digital banking strategies to improve customer service to increase profitability.

I ensured uniformity with the use of semistructured, face-to-face interviews. I adhered to an interview protocol (see Appendix B) to ensure consistency during the interview process and to provide alignment with the overarching research question. To enhance the reliability and the validity of the data collection process, I used member checking. Member checking consists of involving the participants of a project assessing the trustworthiness of research in terms of validating the credibility of qualitative data and results (Smith & McGannon, 2018). After the face-to-face interviews, I transcribed

each interview and provided a summary of the participants' responses. I completed member checking by giving participating senior bank executives my interpretations of their answers to interview questions to validate the accuracy of my interpretation. During the process, I gathered additional material and elaborated on their responses were required.

I used NVivo 12 software for Mac to code the senior executives' responses according to a systematic theme. I performed data triangulation in accordance with case study research referencing interview data from participants, the banks' annual reports and websites. Triangulation is a method used to regulate the trustworthiness of qualitative research by verifying the translation of a study from more than one source that offers a synergistic understanding that is not biased or disorganized (Aguiree & Bolton, 2014). Triangulation is used as a methaphor for strength, trustworthiness, and comprehensiceness (Maxine et al., 2017).

Three themes emerged from data analysis. I aligned the themes with the interview questions, conceptual framework, and literature related to digital banking strategies used to improve customer service to increase profitability. The themes were: (a) use of mobile strategies to migrate customer to digital banking, (b) challenges to migrate customers to digital banking, and (c) digital banking innovation.

Theme 1: Use of Mobile Strategies to Migrate Customers to Digital Banking

The first theme that emerged was the use of mobile strategies to migrate customers to digital banking. All three participants indicated mobile banking as an effective means to improve customer service to increase profitability. P1 and P3

considered e-commerce as a significant service to offer to their clients. According to P1 and P2, e-commerce allowed banks' staff to have closer relationships with their online merchants and is a vital source of fee-based income for the banks. P1 stated, "e-commerce is a major product for the bank, which allows them to attract international clients from all over the world." P3 affirmed, "the bank has built a strong value proposition that appeals to a global client base." Figure 2 depicts the global voice distribution of digital banking across the three banks; reflecting the total number of instances, participants felt mobile banking is opening new avenues for banking.

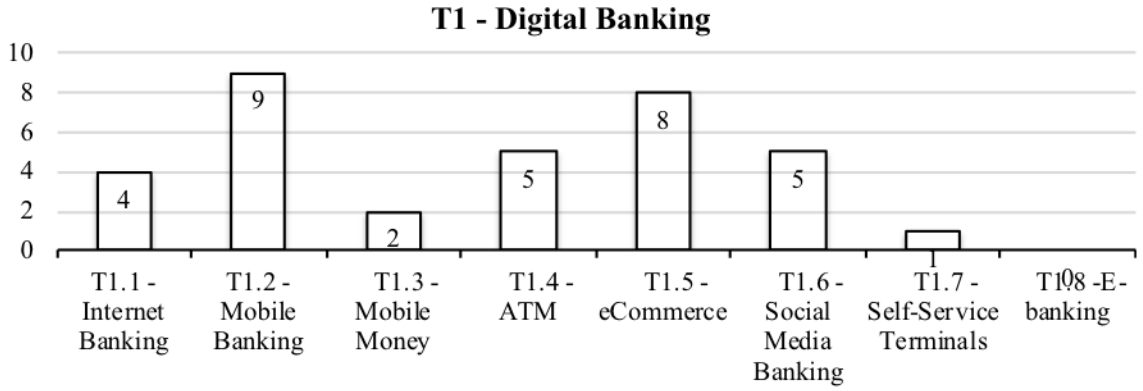

Figure 2. T1 digital banking global voice distribution.

Within the first main theme, there are several subthemes as identified through participants' responses, the banks' internal records, and then confirmed by current research. My analysis of company documents and participants' answers showed that effective strategies (see Table 2) played a crucial supportive role in improving customer service. Building on the TAM conceptual framework of this study, the research findings of the first main theme indicated persuasive strategies and leadership practices of company leaders and undergirded the need for a system of effective strategies to improve

customer service to increase profitability. This finding suggests that one strategy alone is not sufficient for success, which aligns with TAM, because PU and PEOU affect the users' decision to use a technology (Abdullah, Ward, & Ahmed, 2016). Therefore, a multitude of digital banking services work together as a system to satisfy the customers' needs.

Furthermore, the in-case and cross-case voice distribution in Table 2 indicates how all the three participants' strategies revolve on the use of mobile banking to improve customer service. Both Internet banking and social media banking are methods used to reach and service the customers. However, to access the Internet to avail of these services, customers use their mobile phones. Likewise, developing innovative mobile money solutions to enable new services, such as bill payments, is part of mobile banking services. P1 stated "the mobile phone is a vital tool to communicate with the customers, establish, and build a trustworthy relationship." The bank is offering a mobile application on a bilingual platform (English and French) to offer a simple and convenient customer online experience within a secured environment. Customers can use a range of services such as balance inquiries, funds transfers, mobile topup, and bill payments. The bank is even providing free Wi-Fi to customers at its branches to encourage use of mobile banking services. P3 highlighted, "the bank has even launched card services for the bank's customers, which allows customers to activate their cards, choose their PINs, and register for mobile money services."

Table 2

T1 Digital Banking In-Case and Cross-Case Voice Distribution

In-case & Cross Case Coding	P1	P2	P3
T1.1 - Internet Banking	1	2	2
T1.2 - Mobile Banking	3	1	1
T1.3 - Mobile Money	1	1	0
T1.4 - ATM	1	2	0
T1.5 - eCommerce	2	1	0
T1.6 - Social Media Banking	2	1	1
T1.7 - Self-Service Terminals	0	0	1
T1.8 -E-banking	0	0	0

The institutional reports of the banks as depicted in Table 3 are in line with all three participants' responses. Based on the findings, I observed that even the board of directors lay major emphasis on the adoption of mobile strategies. These findings confirmed previous research in the field of mobile banking (Alalwan et al., 2016; Laukkanen, 2017).

Table 3

T1 Digital Banking Distribution Between Primary Data and Reports

T1 - Digital Banking	Primary Data	Institutional Reports
T1.1 - Internet Banking	4	0
T1.2 - Mobile Banking	5	4
T1.3 - Mobile Money	2	0
T1.4 - ATM	3	2
T1.5 - eCommerce	3	5
T1.6 - Social Media Banking	4	1
T1.7 - Self-Service Terminals	1	0
T1.8 -E-banking	0	0

Theme 2: Challenges to Migrate Customers to Digital Banking

The second theme that emerged during data analysis was the challenges all three banks encountered in migrating their customers to digital banking. All three participants stressed the challenges they encountered to improve customer service to increase profitability. Although the three participants viewed digital banking as a key strategy to improve customer service and increase profitability, they also viewed digital banking as a competitive edge to thrive in the retail banking arena. Figure 3 depicts the importance of these components.

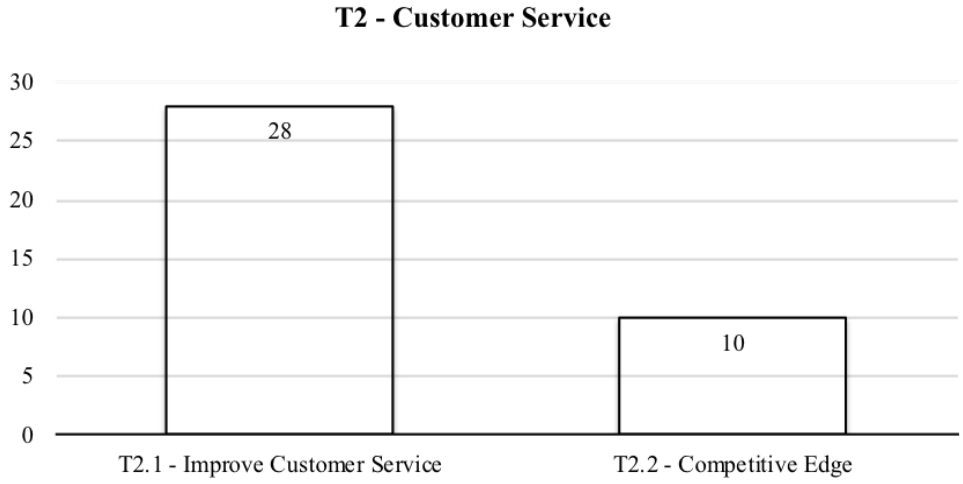

Figure 3. T2 customer service global voice distribution.

Nonetheless, bank staff have to deal with various challenges to convince customers to avail of such services. P1 observed, "it is a lack of communication, which prevents customers to adopt digital banking." However, P2 stated, "customer education is something very important, and the bank has invested heavily in this, including communication through social media." These challenges are resistance to change, level of education, customer education, gender, age, regulations and staff training, as shown in

Figure 4. Mbama et al. (2018) also demonstrated that among the attributes affecting digital banking experience were: perceived value, service speed, employee-customer engagement, brand trust, digital banking innovation, PU, and PEOU. This finding aligns with TAM as the framework of this study.

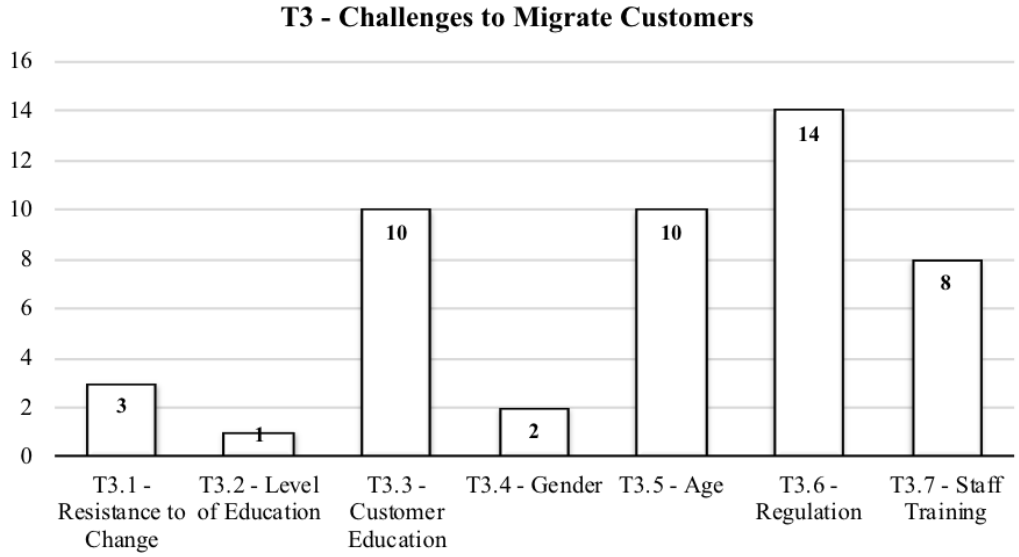

Figure 4. T3 challenges to migrate customers global voice distribution.

All three participants considered regulations as barriers to migrating customers to digital banking. P2 stated, "the regulations in many jurisdictions and not only in Mauritius must address several issues to make it easy for the customers to adopt digital services." P3 pointed out, "the existing regulatory framework acts as a barrier to implement digital strategies." P3 further added that there is a lack of guidance from the Bank of Mauritius, which is the central bank, as most of the innovations in digital banking are new to them as well. In contrast, P1 stated, "with adequate regulatory framework, this would allow the banks to compete at a level playing field globally, as with digital banking it is easier to grow the bank network in other countries as well."

Through the banks' internal reports and participants' responses, the findings of the study indicated that appropriate regulations are fundamental in implementing successful digital banking strategies. These findings confirmed previous research on the role of regulations on digital baking adoption (Ashta, 2017; Shetty, Shenoy, Rao, & Nayak, 2017).

The in-case and cross-case analysis as shown in Table 6 suggests that customer education and age are the other two determining factors influencing the adoption of digital banking. Therefore, in addressing the central research question, I found that senior bank executives need to consider these two factors when developing primary strategies to address the challenges of migrating customers to digital banking. As shown in the analysis of data, these findings lend support to the argument that the level of education and age has a bearing on the adoption of digital banking, confirming the findings of previous research in the body of literature on this subject (Costa, Murphy, Pereira, & Taylor, 2018; Larsson & Viitaoja, 2017).

Table 4

T3 Challenges to Migrate Customers In-Case and Cross-Case Voice Distribution

In-case & Cross Case Coding	P1	P2	P3
T3.1 - Resistance to Change	2	0	1
T3.2 - Level of Education	1	0	0
T3.3 - Customer Education	4	3	2
T3.4 - Gender	1	1	0
T3.5 - Age	4	3	3
T3.6 - Regulation	2	1	3
T3.7 - Staff Training	4	0	0

All three participants agreed that the importance of customer education cannot be neglected if they want to be successful in implementing their digital banking strategies.

All three participants felt that it is important to communicate to their customers the benefits of using digital services. P2 stated, "the bank invested many resources in educating their customers through marketing campaigns." P3 shared, "sometimes the lack of communication prevents customers to use these services and this is why they continuously communicate to their customers at branches and through social media on the benefits of digital banking."

The three participants' views also aligned with the fact that the age of customers influenced their behavior towards the adoption of digital baking. Across all three banks, participants observed that millennials automatically sign up for digital banking whenever they open an account. If the bank does not provide such services, it is difficult to attract those customers. P1 suggested, "gen Y and gen Z customers have little resistance to avail of digital baking services because they are born in the digital age." In contrast, P2 noted, "the older generation, those above 50, are a bit more reluctant to trust digital banking." An interesting point to note is that these types of clients are gradually availing of Internet Banking services. P3 affirmed, "clients in the 60s and above still prefer human interactions and they visit their banks' branches more often to do their banking."

Additionally, the board of directors of all three banks are concerned about the banking regulations (see Table 5). The board of directors views that banking regulations are getting more resilient through robust frameworks and operating guidelines but in some cases hamper them from being more innovative. This is the view expressed by P3, who feels that there is a lack of regulations or clarity on some of those regulations, which prevents the banks to venture in new areas, such as virtual money. P1 and P2 felt that

there are many regulatory issues to address before the banks can launch new digital banking services for the benefit of their clients. Nevertheless, they all agree that the relationships they have with the regulators are critical for their success. They all recognized that risk management has transformed over the past decade, largely in response to regulations that emerged following the global crisis in 2008. This has led banks to become more compliant and transparent in disclosures of any relevant information affecting their business.

Table 5

T3 Challenges to Migrate Customers Distribution Between Primary Data and Reports

T3 - Challenges to Migrate Customers	Primary Data	Institutional Reports
T3.1 - Resistance to Change	3	0
T3.2 - Level of Education	1	0
T3.3 - Customer Education	9	1
T3.4 - Gender	2	0
T3.5 - Age	10	0
T3.6 - Regulation	6	8
T3.7 - Staff Training	4	4

Theme 3: Digital Banking Innovation

Digital banking innovation is the third emergent theme. In a fast-changing world, the banking industry and its leadership, is highly dependent on technology and is at risk of disruptive innovations implemented by fintech companies. All three participants indicated digital banking innovation was an effective means to improve customer service to increase profitability. All three participants shared the same views on disrupters to traditional financial markets, which they stated continue to develop at staggering speeds.

Figure 5 includes an overview of the various innovations affecting digital banking. The participants see the mergence of cryptocurrencies, such as Bitcoins and Ethereum, posing a global threat to the banking industry. These cryptocurrencies have significant advantages over the traditional banking system because of their ability to operate without a single point of failure, which hackers cannot target. These cryptocurrencies wallets allow users to remain in full control of their funds and to enjoy financial freedom in markets where government entities control banks. With a lack of regulations to control cryptocurrencies, the participants felt that virtual money will continue to flourish. Both P1 and P2 noted that they would like the capacity, at some future point, to offer virtual currencies as part of their services they offer to clients. P3 also stated, "cryptocurrencies are part of the bank's strategy, though we do not have a clear strategy at this stage."

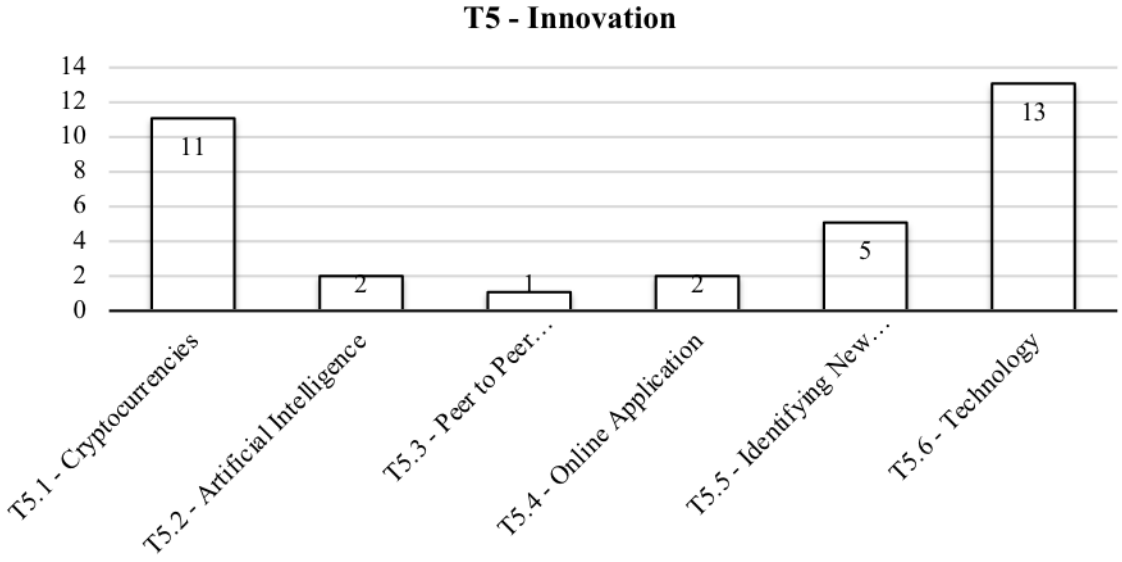

Figure 5. T5 innovation global voice distribution.

One key factor according to the three participants is the technology that banks will use in future to be able to compete with the fintech companies to be successful.

These fintech companies are more agile and do not carry legacy systems, which is one of the biggest problem traditional banks have to deal with. By embracing new technologies, fintech companies are disrupting the traditional banking systems and time to market is critical in these ventures. Even though the traditional banks have adopted certain technologies, such as mobile banking, the customers' expectations are changing. Fintech companies have conquered both the banked and unbanked. They are the biggest disruptors of the financial industry globally. This is the reason all three participants favor a partnership approach with these fintech companies. Pucihar, Ravesteijn, Seitz, and Bons (2018) posited that increasing alliances in the financial industry are happening because of shortcomings on the side of banks and fintechs. As noted in Table 6, the areas where all the participants agree to collaborate with fintech companies are cryptocurrencies and on the technology front.

Table 6

T5 Innovation In-Case and Cross-Case Voice Distribution

In-case & Cross Case Coding	P1	P2	P3
T5.1 - Cryptocurrencies	6	2	1
T5.2 - Artificial Intelligence	0	1	1
T5.3 - Peer to Peer Payments	1	0	0
T5.4 - Online Application	1	1	0
T5.5 - Identifying New Products and Services	3	0	0
T5.6 - Technology	3	1	2

According to P1, through this approach, banks can quickly enter a new market in a cost-effective manner. For P2, he reckoned, "outsourcing these services to a strategic partner drastically reduces the bank's costs and gives us a competitive edge." However,

although P3 agreed on this approach he noted, “it is sometimes difficult to find such a partner.” As depicted in Table 7 below, it is worthwhile noting that even the banks’ strategies revolve around the importance of having the right technology in place to accompany them in their business development. This is an area where banks usually work with strategic partners due to the high costs involved and the risks associated with the choice of the technologies.

Table 7

T5 Innovation Distribution Between Primary Data and Reports

T5 - Innovation	Primary Data	Institutional Reports
T5.1 - Cryptocurrencies	9	2
T5.2 - Artificial Intelligence	2	0
T5.3 - Peer to Peer Payments	1	0
T5.4 - Online Application	2	0
T5.5 - Identifying New Products and Services	3	2
T5.6 - Technology	6	7

All bank executives interviewed recognized that technology is evolving faster than ever and their biggest challenge is to remain current, effective, and secure while containing costs and mitigating risks. This is in line with all three participants’ sentiments. They suggested that bank management must adopt a multi-pronged strategy to overcome these challenges. They would favor the adoption of managed services and cloud based hosting for quicker time to market and to bring down the heavy capex investments in launching new digital banking services. All three participants recognized that new technologies and unforeseen competitions combined with greater customer expectations are reshaping the banking industry and every customer is now a digital

customer. With this in mind, they are investing in analytics and mobility technologies to facilitate internal processes to meet their clients' ever-changing demands.

Building on the two TAM constructs of this study, which were the PU and PEOU, affecting the users' decision to adopt (or not) a new technology, senior bank executives must invest in a plethora of innovative solutions to cater for the needs of their digital savvy customers. Dermine (2017) observed that over the past three years, banking industry analysts have coined new terms, such as cryptocurrencies, blockchain decentralized ledger technology, P2P, sandbox, among others. New payments systems are proliferating and threatening traditional banking. The scale of threat to the banking industry can be summed up in the following: "The aim is to inflict death by a thousand cuts. Fintech start-ups are nimble piranhas, each focusing on a small part of a bank's business model to attack" (Financial Times, 2015, p. 1). Fintech is disruptive, revolutionary, and armed with digital weapons, which will tear down barriers and traditional financial institutions.

Correlation of Findings to the Conceptual Framework and Literature

I used Davis' (1989) TAM as the conceptual framework for this study. In the TAM, Davis posited that two factors, PU and PEOU, affect the users' decision to use (or not) the technology. The data for this study was obtained through semistructured interviews from three senior executives from three banks in Mauritius possessing successful development and implementation experience in using digital banking strategies to improve customer service to increase profitability. The findings of this study tied to TAM as the appropriate conceptual framework to explain how banking executives

can implement strategies to improve customer service, increase profitability, and to influence customers' adoption and usage of digital banking. The use of disruptive innovative technologies is changing the way customers bank. Samar, Mazuri Abd, and Feras (2017) posited that TAM has been extensively used to in technology adoption studies and they used the TAM constructs to predict Pakistani customer's intentions to use Internet Banking. Likewise, in this study the data analysis yielded three themes to explain the adoption of digital baking: (a) use of mobile strategies to migrate customer to digital banking, (b) challenges to migrate customers to digital banking, and (c) digital banking innovation.

Radnan and Purba (2018) used the TAM to explain the role of mobile banking technology provided by CIMB Niaga to service its customers for banking transactions. Among the variables used in their study, they included PU and PEOU to explain how these constructs influence the adoption of mobile banking. Boonsiritomachai and Pitchayadejanant (2017) demonstrated that the TAM was a good fit to explain the adoption of mobile banking by generation Y in three banks in Thailand. In this study the participants discussed about the adoption of mobile banking by their customers according to the TAM constructs. Once the customers perceive that this service brings value to them and is user-friendly, they have no problem to sign up for mobile banking.

Researchers have used TAM to investigate consumer attitude towards novel solutions and identify incentives that increase their willingness to embrace them. For example, Phu, Van Nhan, Yen, & Tam (2018) explored factors that affected the intention of Vietnamese customers to adopt Internet banking. Among their findings, they found

that customer education is key to the success of such a strategy. They recommended a continuous need for training of the bank staff to educate customers on Internet Banking, to embed this service in the life of the Vietnamese society. Al-Fahim, Jusoh, and Abideen (2016) concurred that through regulation government can both or encourage and discourage the adoption of digital banking. In their study on the adoption of internet banking in Yemen, they concluded that usefulness, ease of use, and regulatory support were significant towards the adoption of such a service. Participants P1, P2, and P3 highlighted the same issues they encountered when deploying digital banking services for the customers.

Despite the explosion of digital banking, fintech startups and implications of innovative technologies such as blockchain (the underlying technology for cryptocurrencies), artificial intelligence (AI), and the Internet of Things (IOT), there is a dearth of empirical studies that provide a quantitative analysis of the impact of fintech on banks' financial performance (Rega, 2017). All three participants of this study, P1, P2, and P3 expressed their concerns as well on the disruptive innovations fintech companies are launching targeting the banks' customers. They, however, favor a strategic partnership with fintech companies as they do not want to be left behind as their digital savvy customers need banking services, which are available to them at their convenience and round the clock, anytime and anywhere. As long as the clients are getting these services, which are useful to them and easy to use they will they will adopt those even if fintech companies are providing these. TAM meets the needs for this study because the TAM theory serves as a theoretical lens to analyze and classify digital strategies banking

executives can use to improve customer service to increase profitability.

Applications to Professional Practice

The purpose of this qualitative multiple case study was to explore the effective digital banking strategies senior bank executives use to improve customer service. The Internet has transformed people's lives in the manner individuals perform many routine tasks. The digital revolution has disrupted many industries, especially the finance industry. One such breakthrough is the advent of digital banking. Digital banking helps individuals save time and effort to avoid spending long queues to do regular banking transactions. Chan (2017) posited that bank executives must implement efficient digital banking to grow and gain a competitive edge, while customers' demand for digital banking around the world continues to increase rapidly.

One of the main benefits to digital banking is the automation drive, which helps to reduce human errors and operation costs. At the same time, digital banking helps to improve customer service and, ultimately, leads to an increase in profitability. Having effective or successful strategies in place can bring the banking industry closer to the customers by providing digital services at the clients' convenience anytime and anywhere in which financial services become seamlessly embedded into their lives (Parise et al., 2016). Banks' executives may expand their customer base and improve profitability (Dutta, 2015).

As banking transaction are digitalized, there is a big focus on making customer service more efficient and user-friendly through continuous innovations. Through using digital banking, paying bills online, checking accounts balances, applying for banking

facilities, customers are able to complete transactions much easier and quicker, since all information is tracked through banking applications and performed with a click of a button. Digital banking also allows individuals to access their account history and transactions anytime, anywhere, and at their convenience, making protection incredibly easy. Pourebrahimi et al. (2018) argued that banks have no choice other than to become digital over time and bank leaders should aim to completely delete the gap between the physical and digital worlds if they want to remain competitive in the digital era.

In this study, I found that if senior bank executives desire to improve customer service through digital banking, they should focus on developing mobile solutions. Kanyam, Kostandini, and Ferreira (2017) posited that there is a consensus in the industry that mobile phones and the Internet promote good governance, increase transparency, and reduce corruption. Thus, other than using the mobile phones to provide digital banking services to the clients, it is also a tool to combat corruption. The number of mobile phone users could exceed the five billion mark by 2019 (Giachetti & Marchi, 2017). With such a high level of penetration, banks cannot exclude mobile strategies from their digital banking services if they want to compete successfully.

To stay ahead of the competition, senior bank executives must continuously innovate banking transactions. Previously, individuals used computer programs and other technologies to support or enable banking and financial services to help bank employees to execute transactions and manage customer databases. Fintech has disrupted the financial industry and the way banks operate (Gomber, Kauffman, Parker, & Weber, 2018). Fintech companies have taken center stage by becoming indispensible to

customer-facing operations. Based on the findings of this study, I would recommend that banks partner with fintech companies to embrace digital transformation, coupled with mobility, if bank leaders still want to be relevant in future. Senior bank executives need to consider strategies to improve customer service and increase profitability, including: (a) chatbots for customer service, (b) machine learning and AI for fraud detection, (c) omnichannel banking, (d) biometrics to reinforce security, and (e) blockchain for digital transactions.

Implications for Social Change

Positive social change results in the improvement of human and social conditions (Bendix, 2017). The findings of the study may be helpful for senior bank executives in planning their digital banking strategies for the future benefit of their customers (Malaquias & Hwang, 2016). Facilitating the expansion of digital banking may make access to banking convenient for customers, allowing them to review their account information; pay utility bills; set up recurring payments; and obtain faster money transfer service at their convenience, anywhere and anytime (Dutta, 2015). This development represents a shift in the culture where every decision reinforces the bank's digital presence. Over time, as banks move more towards digitization, brick-and-mortar banking have a tendency to become increasingly subservient compared to digital banking. For senior bank executives to embrace this change completely at the core of their digital strategies is the best way forward.

Green banking is any form of banking from which the country and the community obtain environmental benefits. A major advantage of digital banking is its eco-

friendliness (Nath et al., 2014). For example, Nath et al. (2014) indicated that digital banking saves paper because it discards the need for office space, construction, and vehicular movement, providing banks' customers with a pollution-free experience. Senior bank executives must develop inclusive digital banking strategies, which will ensure economic development and promote environmentally friendly practices as well. In addition, senior bank executives must lay emphasis on educating customers to adopt digital banking, which in turn will help environment by eliminating paper waste, saving gas and carbon emission, and reducing printing costs and postage expenses.

With the proliferation of the mobile phones and the Internet, easy access to banking can help the poor, those with physical disabilities, and those living in rural and remote areas to gain convenient access to banking services that they would not have otherwise (Goldstein, 2016). Ozili (2018) posited that digital banking and financial inclusion are beneficial for the unbanked population, digital finance providers, governments, and the economy. Digital banking increases access to funds among poor people, reducing the cost of financial intermediation for banks and increasing aggregate expenditure for governments. Senior bank executives must make financial services available via digital platforms, the goal of which is to contribute to poverty reduction and increase financial inclusion. In doing so, senior bank executives may provide affordable, convenient, and secure banking to poor individuals.

Recommendations for Action

Based on the findings of this study, I recommend that senior bank executives responsible for digital banking, banks' CEOs, and the board of directors learn from these

findings when designing and implementing digital banking strategies to improve customer service to increase profitability. Pousttchi and Dehnert (2018) posited that should traditional bankers desire to keep up with new entrants, bankers need to address the challenges associated with their customers' digital habits and values to be able to retain them. First, I recommend that current and future senior bank executives driving their banks' digital strategies pay close attention to the findings of this study to understand the vital role mobile phones and the Internet play in providing an omnichannel banking experience to their customers. If bankers determine that they do not have clear strategies on mobile banking, bankers may consider implementing some of the strategies as discussed in this study.

Second, I advise senior bank executives, CEOs, and board of directors to read and assimilate the findings of this study to understand the reasons customers resist the adoption of digital baking. In my findings, I identified that there is a plethora of reasons customers resist trying new digital banking services. These reasons range from resistance to change, age, level of education, to regulations. Once they understand the challenges customers encounter in embracing digital banking, bankers may be able to successfully develop suitable strategies to migrate customers to use digital banking services.

Third, I suggest that strategic leaders, digital banking leaders, CEOs, and board of directors be aware of the risk of fintech companies, which can disrupt their traditional banking businesses through innovative digital solutions targeting their customers. The findings of the study are explicit in exposing the risk banks may have to deal with if they do not continue to innovate. New technologies, such as blockchain, machine learning

and AI, chatbots, and biometrics are redefining the way banking is conducted. To remain competitive, banks must rather partner with fintech companies instead of seeing them as competitors and leverage on their expertise to launch new digital baking services.

Given the pace at which digital innovations are occurring, I recommend that senior bank executives, strategic leaders, and CEOs attend conferences and seminars and follow appropriate trainings to learn about the latest digital banking innovations occurring globally. I would also suggest that even the board of directors must attend some of these conferences and seminars, as they need to make key strategic decisions when advising on such matters. I envision sharing a summary of the findings of this study with the participating banks, by publishing my study, and by speaking at conferences on digital banking where I do participate occasionally.

Recommendations for Further Research

In future studies, I recommend researchers conduct different types of studies, such as quantitative or mixed methods to explore effective digital banking strategies that senior executives use to improve customer service to increase profitability. This study is limited to banks in Mauritius. I would recommend to future scholars to conduct a similar study in other geographical locations, both in developed and developing countries to uncover whether the themes, which emerged in this study, may be applicable more globally.

One of the gaps, which I consider critical in the implementation of digital baking strategies, is the cyberthreat risks associated with the digitization of banking operations. In this study, though the board of directors advocated the actions they are taking to

mitigate such risks, the senior bank executives did not raise such concerns. It will be worthwhile investigating the impact of cyberthreat risks on the successful implementation of digital baking strategies to improve customer service to increase profitability.

Lastly, this study was limited to banks' disclosures of sensitive information, such as their expenditure on digital banking projects, marketing budgets, and their returns on investments. This information was confidential in nature and not available to me as a researcher. Further research related to financial investments on digital baking and their returns on investments will be beneficial to senior bank executives during the decision-making process.

Reflections

The doctoral study process is demanding, but it provided me with a wealth of knowledge, which I intend to treasure for a lifetime. Though I knew it was not going to be an easy task, I did not realize the amount of time and energy I had to devote to complete my study. I gained extensive knowledge on how to conduct a doctoral research process. The more difficult challenge for me was the IRB application process. This is the time where I felt a bit frustrated as it seemed to be taking forever. I did not feel discouraged as I had the main objective in mind of completing my study. Once I obtained IRB approval, I was once again motivated to start my data collection process. I enjoyed the data analysis part, as I had to learn how to use NVivo 12 for Mac to identify the emerging themes. By strictly adhering to my interview protocol, I managed to mitigate any personal bias that could have influenced the participants or situations. My biggest satisfaction is that, though I have a very hectic schedule as I traveled much on

business, I managed to complete my study without neglecting both my professional and personal lives.

Conclusion

The purpose of this qualitative multiple case study was to explore effective digital banking strategies that senior executives used to improve customer service to increase profitability. The target population for this study included three senior executives from three banks in Mauritius possessing successful development and implementation experience in using digital banking strategies to improve customer service. The overarching research question for this study was: What effective digital banking strategies do senior bank executives use to improve customer service to increase profitability?

The conceptual framework I used for this study was Davis' (1989) TAM. In the TAM, Davis posited that two factors, per PU and PEOU, affect the users' decision to use (or not) the technology. The findings of this study tied to TAM as the appropriate conceptual framework to explain how banking executives can implement strategies to improve customer service, increase profitability, and to influence customers' adoption and usage of digital banking. Three major themes emerged to explain the adoption of digital banking: (a) use of mobile strategies to migrate customer to digital banking, (b) challenges to migrate customers to digital banking, and (c) digital banking innovation.

There is a gap between academia and business practice on the topic of digital banking. Trends in academia are scarce compared to practitioners in banks responsible for implementing digital banking strategies to improve customer service. By referring to

the emergent themes, the findings of this study may help senior bank executives to execute their digital banking strategies to improve customer service to increase profitability. Business leaders may use the findings of this study to improve business practice and contribute to positive social change. Business leaders could facilitate the expansion of digital banking, which may make access to banking convenient for customers, allowing them to review their account information, pay utility bills, set up recurring payments, and to effect faster money transfer service at their convenience, anywhere, anytime (Dutta, 2015).

References

Abdullah, F., Ward, R., & Ahmed, E. (2016). Investigating the influence of the most commonly used external variables of TAM on students' perceived ease of use (PEOU) and perceived usefulness (PU) of e-portfolios. *Computers in Human Behavior, 63*, 75-90. doi:10.1016/j.chb.2016.04.014

Aguirre, R. T., & Bolton, K. W. (2014). Qualitative interpretive meta-synthesis in social work research: Uncharted territory. *Journal of Social Work, 14*, 279-294. doi:10.1177/1468017313476797

Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.

Al-Fahim, N. H., Jusoh, W. J. W., & Abideen, A. (2016). An examination factors influencing the intention to adopt internet banking among SMEs in Yemen: Using an extension of the technology acceptance model (TAM). *The Journal of Internet Banking and Commerce, 21*(5), 1-23. Retrieved from http://www.icommercecentral.com

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2016). Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk and self-efficacy. *Journal of Enterprise Information Management, 29*, 118-139. doi:10.1108/JEIM-04-2015-0035

Aligica, P. D., & Evans, A. J. (2009*). The neoliberal revolution in Eastern Europe*. Cheltenham, UK: Edward Elgar.

Aliyu, A. A., Rosmain, T., & Takala, J. (2014). Online banking and customer service delivery in Malaysia: Data screening and preliminary findings. *Procedia-Social and Behavioral Sciences, 129*, 562-570. doi:10.1016/j.sbspro.2014.03.714

Almalki, S. (2016). Integrating quantitative and qualitative data in mixed methods research: Challenges and benefits. *Journal of Education and Learning, 5*, 288-296. doi:10.5539/jel.v5n3p288

Alshenqeeti, H. (2014). Interviewing as a data collection method: A critical review. *English Linguistics Research, 3*, 39-45. doi:10.5430/elr.v3n1p39

Amerson, R. (2011). Making a case for the case study method. *Journal of Nursing Education, 50,* 427-428. doi:10.3928/01484834-20110719-01

Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. *International Journal of Bank Marketing, 34*, 280-306. doi:10.1108/IJBM-10-2014-0139

Amsbary, J. H., & Powell, L. (2018). *Interviewing in a changing world: Situations and contexts*. New York, NY: Routledge.

Anyan, F. (2013). The influence of power shifts in data collection and analysis stages: A focus on qualitative research interview. *The Qualitative Report, 18*(18), 1-9. Retrieved from http://nsuworks.nova.edu/tqr/

Archibald, M. M., & Clark, A. M. (2014). Twitter and nursing research: How diffusion of innovation theory can help uptake. *Journal of Advanced Nursing, 70*, e3-e5. doi:10.1111/jan.12343

Ashta, A. (2017). Evolution of mobile banking regulations: A case study on legislator's behavior. *Strategic Change, 26*, 3-20. doi:10.1002/jsc.2015

Audi, M. F. (2015). Adoption of mobile banking applications in Lebanon. *The Journal of Internet Banking and Commerce, 21*(1), 1-15. Retrieved from http://www.icommercecentral.com

Ayo, C. K., Oni, A. A., Adewoye, O. J., & Eweoya, I. O. (2016). E-banking users' behaviour: E-service quality, attitude, and customer satisfaction. *International Journal of Bank Marketing, 34*, 347-367. doi:10.1108/IJBM-12-2014-0175

Babbie, E. (2012). *The practice of social research*. Belmont, CA: Cengage Learning.

Baganzi, R., & Lau, A. K. (2017). Examining trust and risk in mobile money acceptance in Uganda. *Sustainability, 9*(2233), 1-22. doi:10.3390/su9122233

Bailey, L. F. (2014). The origin and success of qualitative research. *International Journal of Market Research, 56,* 167-184. doi:10.2501/IJMR-2014-013

Bajada, C., & Trayler, R. (2015). Technology-driven service innovation in the banking industry. In R. Green, W. Selen, G. Roos, & R. Agarwal, *The handbook of service innovation* (pp. 319-343). London, UK: Springer.

Balakrishnan, N. (2015). The principles of dependability. In *Dependability in medicine and neurology* (pp. 1-31). Cham, Switzerland: Springer International.

Bapat, D. (2017). Exploring the antecedents of loyalty in the context of multi-channel banking. *International Journal of Bank Marketing, 35*, 174-186. doi:10.1108/IJBM-10-2015-0155

Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research, 7*, 67-102. doi:10.1108/JIBR-02-2014-0013

Bendix, R. (2017). *Nation-building and citizenship: Studies of our changing social order*. New York, NY: Routledge.

Benoot, C., Hannes, K., & Bilsen, J. (2016). The use of purposeful sampling in a qualitative evidence synthesis: A worked example on sexual adjustment to a cancer trajectory. *BMC Medical Research Methodology, 16*(1), 1-12. doi:10.1186/s12874-016-0114-6

Birt, L., Scott, S., Cavers, D., Campbell, C., & Walter, F. (2016). Member checking: A tool to enhance trustworthiness or merely a nod to validation? *Qualitative Health Research, 26*, 1802-1811. doi:10.1177/1049732316654870

Blau, I., & Shamir-Inbal, T. (2017). Digital competences and long-term ICT integration in school culture: The perspective of elementary school leaders. *Education and Information Technologies, 22*, 769-787. doi:10.1007/s10639-015-9456-7

Blut, M., Wang, C., & Schoefer, K. (2016). Factors influencing the acceptance of self-service technologies: A meta-analysis. *Journal of Service Research, 19*, 396-416. doi:10.1177/1094670516662352

Bongoni, R., Verkerk, R., Dekker, M., & Steenbekkers, B. (2015). Evaluation of research methods to study domestic food preparation. *British Food Journal, 117*, 7-21. doi:10.1108/BFJ-09-2013-0273

Boon-Itt, S. (2015). Managing self-service technology service quality to enhance e-satisfaction. *International Journal of Quality and Service Sciences, 7*, 373-391. doi:10.1108/IJQSS-01-2015-0013

Boonsiritomachai, W., & Pitchayadejanant, K. (2017). Determinants affecting mobile banking adoption by generation Y based on the unified theory of acceptance and use of technology model modified by the technology acceptance model concept. *Kasetsart Journal of Social Sciences, 2017*(1), 1-10. doi:10.1016/j.kjss.2017.10.005

Booth, A., Sutton, A., & Papaioannou, D. (2016). *Systematic approaches to a successful literature review*. London, UK: Sage.

Bradley, P. V., Getrich, C. M., & Hannigan, G. G. (2015). New Mexico practitioners' access to and satisfaction with online clinical information resources: An interview study using qualitative data analysis software. *Journal of the Medical Library Association, 103*, 31-35. doi:10.3163/1536-5050.103.1.006

Brutus, S., Aguinis, H., & Wassmer, U. (2013). Self-supported limitation and future direction in scholarly reports analysis and recommendations. *Journal of Management, 39*, 48-75. doi:10.1177/0149206312455245

Caretta, M. A. (2016). Member checking: A feminist participatory analysis of the use of preliminary results pamphlets in cross-cultural, cross-language research. *Qualitative Research, 16*, 305-318. doi:10.1177/1468794115606945

Carretta, A., Farina, V., & Schwizer, P. (2017). Risk culture and banking supervision. *Journal of Financial Regulation and Compliance, 25*, 209-226. doi:10.1108/JFRC-03-2016-0019

Carter, N., Bryant-Lukosius, D., DiCenso, A., Blythe, J., & Neville, A. J. (2014). The use of triangulation in qualitative research. *Oncology Nursing Forum, 41*, 545-547. doi:10.1188/14.ONF.545-547

Castillo-Montoya, M. (2016). Preparing for interview research: The interview protocol refinement framework. *The Qualitative Report*, *21*, 811-831. Retrieved from http://nsuworks.nova.edu/tqr

Castleberry, A. (2014). NVivo 10 [software program]. Version 10. QSR International; 2012. *American Journal of Pharmaceutical Education*, *78*(1), 1-2. doi:10.5688/ajpe78125

Chan, B. H. (2017). How to build new competitive competencies in transaction banking. *Journal of Digital Banking*, *2*, 13-21. Retrieved from http://www.ingentaconnect.com

Chang, E. C., & Huang, C. Y. (2015). Technology Acceptance Model, consumer personality and smartphone users' satisfaction. In *Marketing dynamism & sustainability: Things change, things stay the same* (pp. 710-712). Cham, Switzerland: Springer.

Chaouali, W., Yahia, I. B., & Souiden, N. (2016). The interplay of counter-conformity motivation, social influence, and trust in customers' intention to adopt Internet banking services: The case of an emerging country. *Journal of Retailing and Consumer Services*, *28*, 209-218. doi:10.1016/jretconser.2015.10.007

Chauhan, S. (2015). Acceptance of mobile money by poor citizens of India: Integrating trust into the technology acceptance model. *Info*, *17*, 58-68. doi:10.1108/info-02-2015-0018

Chawla, D., & Joshi, H. (2017). Consumer perspectives about mobile banking adoption in India a cluster analysis. *International Journal of Bank Marketing*, *35*, 616-636. doi:10.1108/IJBM-03-2016-0037

Chen, J., & Lam, K. (2014). How to prepare for Asia's digital-banking boom. *McKinsey & Company*. Retrieved from https://www.mckinsey.com/industries/financial-services/our-insights

Chen, J., Pan, S., & Ouyang, T. (2014). Routine reconfiguration in traditional companies' e-commerce strategy implementation: A trajectory perspective. *Information & Management, 51*, 270-282. doi:10.1016/j.im.2013.11.008

Cheng, Y. M. (2015). Towards an understanding of the factors affecting m-learning acceptance: Roles of technological characteristics and compatibility. *Asia Pacific Management Review*, *20*, 109-119. doi:10.1016/j.apmrv.2014.12.011

Chidlow, A., Plakoyiannaki, E., & Welch, C. (2014). Translation in cross-language international business research: Beyond equivalence. *Journal of International Business Studies*, *45*, 562-582. doi:10.1057/jibs.2013.67

Chiu, C. L., Chiu, J. L., & Mansumitrchai, S. (2016). Privacy, security, infrastructure and cost issues in internet banking in the Philippines: Initial trust formation. *International Journal of Financial Services Management*, *8*, 240-271. doi:10.1504/IJFSM.2016.080119

Cho, S., & Park, H. (2013). A qualitative analysis of cross-cultural new media research: SNS use in Asia and the West. *Quality & Quantity*, *47*, 2319-2330. doi:10.1007/s11135-011-9658-z

Choi, J. K., & Ji, Y. G. (2015). Investigating the importance of trust on adopting an autonomous vehicle. *International Journal of Human-Computer Interaction*, *31*, 692-702. doi:10.1080/10447318.2015.1070549

Chopra, S., & Sherry, A. M. (2014). Enhancing branchless banking technology solutions for improving consumer adoption. *Science Journal of Business Management*, *2014*(297), 1-15. doi:10.7237/sjbm/297

Chuang, S. H., & Lin, H. N. (2015). Co-creating e-service innovations: Theory, practice, and impact on firm performance. *International Journal of Information Management*, *35*, 277-291. doi:10.1016/ijinfomgt.2015.01.002

Collier, E. J., Sherrell, L., Babakus, D., & Blakeney, H. A. (2014). Understanding the differences of public and private self-service technology. *Journal of Services Marketing*, *28*, 60-70. doi:10.1108/JSM-04-2012-0071

Conrad, E. D. (2013). Willingness to use strategic IT innovations at the individual level: An empirical study synthesizing DOI and TAM theories. *Academy of Information & Management Sciences Journal*, *16*, 99-110. Retrieved from http://www.alliedacademies.org/aimsj_public.php

Cope, D. G. (2014, January). Methods and meanings: Credibility and trustworthiness of qualitative research. *Oncology Nursing Forum*, *41*, 89-91. doi:10.1188/14.ONF.89-91

Costa, C., Murphy, M., Pereira, A. L., & Taylor, Y. (2018). Higher education students' experiences of digital learning and (dis) empowerment. *The Australasian Journal of Educational Technology*, *34*, 140-152. doi:10.14742/ajet.3979

Cronin, C. (2014). Using case study research as a rigorous form of inquiry. *Nurse Researcher*, *21*, 19-27. doi:10.7748/nr.21.5.19.e1240

Cullen, M. D. M., & Calitz, A. P. (2016). An evaluation of banking service levels in South Africa. *Research Gate*. Retrieved from https://www.researchgate.net

Danque, C. T., Serafica, R., Lane, S. H., & Hodge, M. A. (2014). Incivility in the hospital environment: The nurse educator staff nurse relationship. *Journal for Nurses in Professional Development*, *30*, 185-189. doi:10.1097/NND.0000000000000059

Davey, S., Davey, A., & Singh, J. V. (2015). Options for a health system researcher to choose in meta review (MR) approaches-meta narrative (MN) and meta triangulation (MT). *Indian Journal of Community Medicine*, *40*, 152-157. doi:10.4103/0970-0218.158843

Davis, F. D. (1986). *A technology acceptance model for empirically testing new end-user information systems: Theory and results*. Cambridge, MA: Massachusetts Institute of Technology.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *Management Information Systems Quarterly, 13*, 319-340. doi:10.2307/249008

Dempsey, L., Dowling, M., Larkin, P., & Murphy, K. (2016). Sensitive Interviewing in qualitative research. *Research in Nursing & Health*, *39*, 480-490. doi:10.1002/nur.21743

DePoy, E., & Gitlin, L. N. (2015). *Introduction to research-e-book: Understanding and applying multiple strategies*. St Louis, MO: Elsevier Inc.

Dermine, J. (2016). Digital banking and market disruption: A sense of déjà vu? *FSR Financial*, *20*. Retrieved from https://publications.banque-france.fr

Dodgson, M., Gann, D., Wladawsky-Berger, I., Sultan, N., & George, G. (2015). Managing digital money. *Academy of Management Journal*, *58*, 325-333. doi:10.5465/amj.2015.4002

Doody, O., & Noonan, M. (2013). Preparing and conducting interviews to collect data. *Nurse Researcher, 20*, 28-32. doi:10.7748/nr2013.05.20.5.28.e327

Drigă, I., & Isac, C. (2014). E-banking services-features, challenges, and benefits. *Annals of the University of Petroşani, Economics*, *14*, 41-50. Retrieved from http://upet.ro

Dwan, K., Altman, D. G., Clarke, M., Gamble, C., Higgins, J. P., Sterne, J. A., & Kirkham, J. J. (2014). Evidence for the selective reporting of analyses and discrepancies in clinical trials: A systematic review of cohort studies of clinical trials. *PLoS Med*, *11*, 1-22. doi:10.1371/journal.pmed.1001666

Durkin, M., Mulholland, G., & McCartan, A. (2015). A socio-technical perspective on social media adoption: A case from retail banking. *International Journal of Bank Marketing*, *33*, 944-962. doi:10.1108/IJBM-01-2015-0014

Dutta, S. (2015). 'Go digital & go branchless': The new catch line of Indian banking sector using mobile telephony: Issues & challenges. *International Journal of Management, IT, and Engineering*, *5*, 252-263. Retrieved from http://www.indianjournals.com/ijor.aspx

Earley, M. A. (2014). A synthesis of the literature on research methods education. *Teaching in Higher Education*, *19*, 242-253. doi:10.1080/13562517.2013.860105

Edwards, R., & Holland, J. (2013). *What is qualitative interviewing?* London, UK: Bloomsbury Publishing.

Ejimabo, N. O. (2015). The effective research process: Unlocking the advantages of ethnographic strategies in the qualitative research methods. *European Scientific Journal*, *11*, 356-383. Retrieved from http://eujournal.org/index.php/esj

Elo, S., Kääriäinen, M., Kanste, O., Pölkki, T., Utriainen, K., & Kyngäs, H. (2014). Qualitative content analysis: A focus on trustworthiness. *Sage Open*, *4*(1), 1-10. doi:10.1177/2158244014522633

Ericsson, J., Farah, P., Vermeiren, A., & Buckalew, L. (2012). Winning strategies for omnichannel banking. *Cisco IBSG Financial Services Practice*, *06/12,* 1-17. Retrieved from http://retailfinance.theasianbanker.com

Eriksson, P., & Kovalainen, A. (2015). *Qualitative methods in business research: A practical guide to social research*. London, UK: Sage Publications Ltd.

Etherington, K., & Bridges, N. (2011). Narrative case study research: On endings and six session reviews. *Counselling & Psychotherapy Research, 11*, 11-22. doi:10.1080/14733145.2011.546072

Everett, C. R. (2015). Group membership, relationship banking, and loan default risk: The case of online social lending. *Banking and Finance Review, 7*(2), 1-31. doi:10.2139/ssrn.1114428

Fallan, E. (2015). Explaining the variation in adoption rates of the information content of environmental disclosure: an exploration of innovation adoption theory. *Journal of Accounting & Organizational Change*, *11,* 247-268. doi:10.1108/JAOC-11-2012-0106

Fink, A. (2014). Epidemiological field work in population-based studies. In *Handbook of epidemiology* (pp. 577-611). New York, NY: Springer.

Finlay, L. (2013). Unfolding the phenomenological research process: Iterative stages of "seeing afresh." *Journal of Humanistic Psychology*, *53*, 172-201. doi:10.1177/0022167812453877

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.

Frankfort-Nachmias, C., Nachmias, D., & DeWaard, J. (2015). *Research methods in the social sciences* (8th ed.). New York, NY: Worth.

Fusch, P. I., & Ness, L. R. (2015). Are we there yet?: Data saturation in qualitative research. *The Qualitative Report*, *20*, 1408-1416. Retrieved from http://nsuworks.nova.edu/tqr/

Gaglio, B., Phillips, S. M., Heurtin-Roberts, S., Sanchez, M. A., & Glasgow, R. E. (2014). How pragmatic is it? Lessons learned using PRECIS and RE-AIM for determining pragmatic characteristics of research. *Implementation Science*, *9*, 1-11. doi:10.1186/s13012-014-0096-x

Gan, C. L., & Balakrishnan, V. (2017). Predicting acceptance of mobile technology for aiding student-lecturer interactions: An empirical study. *Australasian Journal of Educational Technology*, *33*, 143-158. doi:10.14742/ajet.2525

Gangwar, H., Date, H., & Raoot, A. D. (2014). Review on IT adoption: Insights from recent technologies. *Journal of Enterprise Information Management*, *27*, 488-502. doi:10.1108/JEIM-08-2012-0047

Gao, L., & Bai, X. (2014). A unified perspective on the factors influencing consumer acceptance of internet of things technology. *Asia Pacific Journal of Marketing and Logistics*, *26*, 211-231. doi:10.1108/APJML-06-2013-0061

George, S. (2016). Mobile banking in the present scenario. *CLEAR International Journal of Research in Commerce & Management, 7*, 61-63. Retrieved from http://www.thaavan.org/index.php/commerce-and-management

George, S., Duran, N., & Norris, K. (2014). A systematic review of barriers and facilitators to minority research participation among African Americans, Latinos, Asian Americans, and Pacific Islanders. *American Journal of Public Health*, *104*, 16-31. doi:10.2105/AJPH.2013.301706

Giachetti, C., & Marchi, G. (2017). Successive changes in leadership in the worldwide mobile phone industry: The role of windows of opportunity and firms' competitive action. *Research Policy*, *46*, 352-364. doi:10.1016/j.respol.2016.09.003

Gibson, S., Benson, O., & Brand, S. L. (2012). Talking about suicide: Confidentiality and anonymity in qualitative research. *Nursing Ethics*, *20*(1), 18-29. doi:10.1177/0969733012452684

Gil-Salom, L., & Soler-Monreal, C. (2014). Writers' positioning in literature reviews in English and Spanish computing doctoral theses. *Journal of English for Academic Purposes*, *16*, 23-39. doi:10.1016/j.jeap.2014.08.002

Ginsberg, A., & Sinacore, A. L. (2013). Counseling Jewish women: A phenomenological study. *Journal of Counseling & Development*, *91*, 131-139. doi:10.1002/j.1556-66760.201300081.x

Giordani, G., Floros, C., & Judge, G. (2014). Econometric investigation of internet banking adoption in Greece. *Journal of Economic Studies*, *41*, 586-600. doi:10.1108/JES-04-2011-0042

Glaser, B. (2017). *Discovery of grounded theory: Strategies for qualitative research*. New York, NY: Routledge.

Goldstein, Y. (2016). The model for sustainable digital financial inclusion in Jordan. *Journal of Payments Strategy & Systems*, *9*, 241-245. Retrieved from http://www.ingentaconnect.com/content/hsp/jpss

Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the fintech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. *Journal of Management Information Systems*, *35*, 220-265. doi:10.1080/07421222.2018.1440766

Gosavi, A. (2015). The next frontier of mobile money adoption. *The International Trade Journal*, *29*, 427-448. doi:10.1080/08853908.2015.1081113

Goswami, S. (2017). Are customers ready to use mobile technology for banking transactions? An investigation. *Journal of Internet Banking and Commerce*, *22*(S8) 1-13. Retrieved from http://www.icommercecentral.com

Gough, D., Thomas, J., & Oliver, S. (2012). Clarifying differences between review designs and methods. *Systematic Reviews*, *1*(1), 1-28. doi:10.1186/2046-4053-1-28

Greene, M. J. (2014). On the inside looking in: Methodological insights and challenges in conducting qualitative insider research. *The Qualitative Report*, *19*(29), 1-13. Retrieved from http://nsuworks.nova.edu/tqr

Gross, J. M., Blue-Banning, M., Turnbull, H. R., & Francis, G. L. (2015). Identifying and defining the structures that guide the implementation of participant direction programs and support program participants a document analysis. *Journal of Disability Policy Studies*, *26*, 12-23. doi:10.1177/1044207313514112

Grossoehme, D. H. (2014). Overview of qualitative research. *Journal of Health Care Chaplaincy*, *20*, 109-122. doi:10.1080/08854726.2014.925660

Hamersly, W. (2015). *Business governance best practices of virtual project teams* (Doctoral dissertation). Retrieved from ProQuest Dissertations and Theses database. (UMI No. 1658098425)

Hanafizadeh, P., Behboudi, M., Koshksaray, A. A., & Tabar, M. J. S. (2014). Mobile-banking adoption by Iranian bank clients. *Telematics and Informatics*, *31*, 62-78. doi:10.1016/j.tele.2012.11.001

Hanafizadeh, P., Keating, B. W., & Khedmatgozar, H. R. (2014). A systematic review of Internet banking adoption. *Telematics and Informatics*, *31*, 492-510. doi:10.1016/j.tele.2013.04.003

Hancock, D. R., & Algozzine, B. (2016). *Doing case study research: A practical guide for beginning researchers*. New York, NY: Teachers College Press.

Harvey, D. (2016). Digital transformation in banks: The trials, opportunities, and a guide to what is important. *Journal of Digital Banking*, *1*, 136-145. Retrieved from http://www.ingentaconnect.com

Harvey, L. (2015). Beyond member-checking: A dialogic approach to the research interview. *International Journal of Research & Method in Education*, *38*, 23- 38, doi:10.1080/1743727X.2014.914487

Hashim, J. (2015). Information communication technology (ICT) adoption among SME owners in Malaysia. *International Journal of Business and Information*, *2*, 221-240. Retrieved from http://ijbi.org/ijbi

Helin, D., & McArthur, C. (2015). Banking shaped by the customer. *Accenture,* 1-16. Retrieved from http://www.accenture.com/consumerbankingsurvey

Henderson, R., & Rheault, W. (2014). Appraising and incorporating qualitative research in evidence-based practice. *Journal of Physical Therapy Education, 18,* 35-40. Retrieved from https://journals.lww.com/jopte/pages/default.aspx

Heracleous, L., & Werres, K. (2016). On the road to disaster: Strategic misalignments and corporate failure. *Long Range Planning*, *49*, 491-506. doi:10.1016/j.lrp.2015.08.006

Hettiarachchi, H. A. H. (2014). Factors affecting to customer adoption of internet banking. *Kelaniya Journal of Management*, *2*, 68-87. doi:10.4038/kjm.v2i2.6551

Houghton, C., Casey, D., Shaw, D., & Murphy, K. (2013). Rigour in qualitative case-study research. *Nurse Researcher*, *20*(4), 12-17. Retrieved from https://journals.rcni.com/nurse-researcher

Ioannidis, J. P., Greenland, S., Hlatky, M. A., Khoury, M. J., Macleod, M. R., Moher, D., & Tibshirani, R. (2014). Increasing value and reducing waste in research design, conduct, and analysis. *The Lancet*, *383*, 166-175. doi:10.1016/S0140-6736(13)62227-8

Irvine, A., Drew, P., & Sainsbury, R. (2013). 'Am I not answering your questions properly?': Clarification, adequacy and responsiveness in semi-structured telephone and face-to-face interviews. *Qualitative Research, 13,* 87-106. doi:10.1177/1468794112439086

Isac, C., & Driga, I. (2015). Internet banking services: A business necessity in the third millennium. *Annals of the University of Petrosani Economics*, *15*, 53-62. Retrieved from http://www.upet.ro

Jack, W., & Suri, T. (2014). Risk sharing and transactions costs: Evidence from Kenya's mobile money revolution. *The American Economic Review*, *104*, 183-223. doi:10.1257/aer.104.1.183

Jacob, S. A., & Furgerson, S. P. (2012). Writing interview protocols and conducting interviews: Tips for students new to the field of qualitative research. *The Qualitative Report, 17*(42), 1-10. Retrieved from http://tqr.nova.edu

Jette, A. M. (2017). Overcoming ignorance and ineptitude in 21st century rehabilitation. *Physical Therapy, 97*, 497-498. doi:10.1093/ptj/pzx037

Jiao, Y., Gao, J., & Yang, J. (2015). Social value and content value in social media: Two ways to flow. *Journal of Advanced Management Science, 3*, 299-306. doi:10.12720/joams.3.4.299-306

Johnson, S. (2016). Competing visions of financial inclusion in Kenya: The rift revealed by mobile money transfer. *Canadian Journal of Development Studies*, *37*(1), 83-100. doi:10.1080/02255189.2016.1140022

Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: An exploratory study. *International Journal of Bank Marketing*, *34*, 307-326. doi:10.1108/IJBM-01-2015-0015

Kaczynski, D., Salmona, M., & Smith, T. (2014). Qualitative research in finance. *Australian Journal of Management*, *39*, 127-135. doi:10.1177/0312896212469611

Kallweit, K., Spreer, P., & Toporowski, W. (2014). Why do customers use self-service information technologies in retail? The mediating effect of perceived service quality. *Journal of Retailing and Consumer Services*, *21*, 268-276. doi:10.1016/j.jretconser.2014.02.002

Kanyam, D. A., Kostandini, G., & Ferreira, S. (2017). The mobile phone revolution: Have mobile phones and the Internet reduced corruption in Sub-Saharan Africa?. *World Development*, *99*, 271-284. doi:10.1016/j.worlddev.2017.05.022

Kaushik, A. K., & Rahman, Z. (2015). Innovation adoption across self-service banking technologies in India. *International Journal of Bank Marketing*, *33*, 96-121. doi:10.1108/IJBM-01-2014-0006

Kavoura, A., & Stavrianea, A. (2015). Following and belonging to an online travel community in social media, its shared characteristics and gender differences. *Procedia-Social and Behavioral Sciences*, *175*, 515-521. doi:10.1016/j.sbspro.2015.01.1231

Khairi, M. S., & Baridwan, Z. (2015). An empirical study on organizational acceptance accounting information systems in Sharia banking. *The International Journal of Accounting and Business Society*, *23*, 97-122. Retrieved from http://ijabs.ub.ac.id/index.php/ijabs

Kikulwe, E. M., Fischer, E., & Qaim, M. (2014). Mobile money, smallholder farmers, and household welfare in Kenya. *PloS One*, *9*(10), 1-13. doi:10.1371/journal.pone.0109804

Kim, K. J., & Shin, D. H. (2015). An acceptance model for smart watches: implications for the adoption of future wearable technology. *Internet Research*, *25*, 527-541. doi:10.1108/IntR-05-2014-0126

Kingston, W. (2017). *How capitalism destroyed itself: Technology displaced by financial innovation*. Cheltenham, UK: Edward Elgar Publishing.

Koksal, M. H. (2016). The intentions of Lebanese consumers to adopt mobile banking. *International Journal of Bank Marketing*, *34*, 327-346. doi:10.1108/IJBM-03-2015-0025

Kondowe, C., & Booyens, M. (2014). A student's experience of gaining access for qualitative research. *Social Work*, *50*, 146-152. doi:10.15270/50-1-17

König, M., & Neumayr, L. (2017). Users' resistance towards radical innovations: The case of the self-driving car. *Transportation Research Part F Traffic Psychology and Behaviour*, *44*, 42-52. doi:10.1016/j.trf.2016.10.013

Kramer, J., Rubin, A., Coster, W., Helmuth, E., Hermos, J., Rosenbloom, D., … Lachowicz, M. (2014). Strategies to address participant misrepresentation for eligibility in Web-based research. *International Journal of Methods in Psychiatric Research*, *23*, 120-129. doi.org:10.1002/mpr.1415

Kursh, S. R., & Gold, N. A. (2016). Adding fintech and blockchain to your curriculum. *Business Education Innovation Journal, 8,* 6-12. Retrieved from http://beijournal.com

Lambin, J. J. (2014). A digital and networking economy. In *Rethinking the market economy* (pp. 147-163). Palgrave, London: Macmillan UK.

Lamont, M., & Swidler, A. (2014). Methodological pluralism and the possibilities and limits of interviewing. *Qualitative Sociology, 37*, 153-171. doi:10.1007/s11133-014-9274-z

Larsson, A., & Viitaoja, Y. (2017). Building customer loyalty in digital banking: A study of bank staff's perspectives on the challenges of digital CRM and loyalty. *International Journal of Bank Marketing*, *35*, 858-877. doi:10.1108/IJBM-08-2016-0112

Laukkanen, T. (2016). Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking. *Journal of Business Research*, *69*, 2432-2439. doi:10.1016/j.jbusres.2016.01.013

Laukkanen, T. (2017). Mobile banking. *International Journal of Bank Marketing*, *35*, 1042-1043. doi:10.1108/IBJM-10-2017-0218

Lawrence, J., & Tar, U. (2013). The use of grounded theory technique as a practical tool for qualitative data collection and analysis. *Electronic Journal of Business Research Methods, 11*, 29-40. Retrieved from http://www.ejbrm.com/main.html

Leatherdale, S. T., Brown, K. S., Carson, V., Childs, R. A., Dubin, J. A., Elliott, S. J., ... & Laxer, R. E. (2014). The COMPASS study: a longitudinal hierarchical research platform for evaluating natural experiments related to changes in school-level programs, policies and built environment resources. *BMC Public Health*, *14*, 331-338. doi:10.1186/1471-2458-14-331

Lee, L. Y. S. (2016). Hospitality industry web-based self-service technology adoption model: A cross-cultural perspective. *Journal of Hospitality & Tourism Research*, *40*, 162-197. doi:10/1177/1096348013495695

Lee, J., Bauer, L., & Mazurek, M. L. (2015). The effectiveness of security images in Internet banking. *IEEE Internet Computing*, *19*, 54-62. doi:10.1109/MIC.2014.108

Leedy, P. D., & Ormrod, J. E. (2013). *Practical research: Planning and design* (11th ed.). Boston, MA: Pearson.

Levashina, J., Hartwell, C. J., Morgeson, F. P., & Campion, M. A. (2014). The structured employment interview: Narrative and quantitative review of the research literature. *Personnel Psychology*, *67*, 241-293. doi:10.1111/peps.12052

Lewis, S. (2015). Qualitative inquiry and research design: Choosing among five approaches. *Health Promotion Practice*, *16*, 473-475. doi:10.1177/1524839915580941

Li, S. C. S., & Huang, W. C. (2016). Lifestyles, innovation attributes, and teachers' adoption of game-based learning: Comparing non-adopters with early adopters, adopters and likely adopters in Taiwan. *Computers & Education*, *96*, 29-41. doi:10.1016/j.compedu.2016.02.009

Lin, C. Y., Chao, Y. C., & Tang, T. W. (2017). Why not be "smarter"?: Examining the factors that influence the behavioral intentions of non-smartphone users. *Industrial Management & Data Systems*, *117*, 32-49. doi:10.1108/IMDS-07-2015-0319

Lin, F. T., Wu, H. Y., & Tran, T. N. N. (2015). Internet banking adoption in a developing country: An empirical study in Vietnam. *Information Systems and e-Business Management*, *13*, 267-287. doi:10.1007/s10257-014-0268-x

Lin, J., Wang, B., Wang, N., & Lu, Y. (2014). Understanding the evolution of consumer trust in mobile commerce: a longitudinal study. *Information Technology and Management*, *15*, 37-49. doi:10.1007/s10799-013-0172-y

Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. Newbury Park, CA: Sage Publications.

Lipton, A., Shrier, D., & Pentland, A. (2016). Digital banking manifesto: The end of banks? *MIT Connection Science*, *1*, 1-20. Retrieved from http://connection.mit.edu

Liu, F., Zhao, X., Chau, P. Y., & Tang, Q. (2015). Roles of perceived value and individual differences in the acceptance of mobile coupon applications. *Internet Research*, *25*, 471-495. doi:10.1108/IntR-02-2014-0053

Lo, C. W., & Leow, C. S. (2014). Islamic banking in Malaysia: A sustainable growth of the consumer market. *International Journal of Trade, Economics and Finance*, *5*, 526. doi:10.7763/IJTEF.2014.V5.427

Loureiro, S. M. C. (2013). The effect of perceived benefits, trust, quality, brand awareness/associations and brand loyalty on Internet banking brand equity. *International Journal of Electronic Commerce Studies*, *4*, 139-158. doi:10.7903/ijecs.1000

Luo, J., Wu, Y., Li, Y., & Chen, Z. (2017). The transition from traditional banking to mobile Internet finance: An organizational innovation perspective-a comparative study of Citibank and ICBC. *Financial Innovation*, *3*(12), 1-16. doi:10.1186/s40854-017-0062-0

Mahad, M., & Mohtar, S. (2015). Perceived risk, intention to use and actual use of mobile banking in Malaysia: An extended decomposed theory of planned behavior. *El Dinar*, *3*(2). doi:10.18860/ed.v3i2.2934

Malaquias, R. F., & Hwang, Y. (2016). An empirical study on trust in mobile banking: A developing country perspective. *Computers in Human Behavior*, *54*, 453-461. doi:10.1016/j.chb.2015.08.039

Malhotra, P., & Singh, B. (2015). An analysis of use of social network sites in Indian banking sector. *Productivity*, *55*, 350-355. Retrieved from http://www.npcindia.gov.in/publications/

Malterud, K., Siersma, V. D., & Guassora, A. D. (2016). Sample size in qualitative interview studies: Guided by information power. *Qualitative Health Research*, *26*, 1753-1760. doi:10.1177/1049732315617444

Maradung, P. (2013). *Factors affecting the adoption of mobile money services in the banking and financial industries of Botswana* (Doctoral dissertation). Retrieved from http://repository.nwu.ac.za. (UMI No.10394/17263)

Marangunić, N., & Granić, A. (2014). Technology acceptance model: A literature review from 1986 to 2013. *Universal Access in the Information Society, 14*, 81-95. doi:10.1007/ s10209-014-0348-1

Marakarkandy, B. Yajnik, N., & Dasgupta, C. (2017). Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM). *Journal of Enterprise Information Management*, *30*, 263-294. doi:10.1108/JEIM-10-20-2015-0094

Markov, I., & Crestani, F. (2014). Theoretical, qualitative, and quantitative analyses of small-document approaches to resource selection. *ACM Transactions on Information Systems, 32*, 1-37. doi:10.1145/2590975

Marangunić, N., & Granić, A. (2015). Technology acceptance model: A literature review from 1986 to 2013. *Universal Access in the Information Society*, *14*, 81-95. doi:10.1007/s10209-014-0348-1

Marshall, B., Cardon, P., Poddar, A., & Fontenot, R. (2013). Does sample size matter in qualitative research?: A review of qualitative interviews in IS research. *Journal of Computer Information Systems*, *54*, 11-22. doi:10.1080/08874417.2013.11645667

Marshall, C., & Rossman, G. (2016). *Designing qualitative research* (6th ed.). Thousand Oaks, CA: Sage.

Martins, P., Lopes, A. C., & Lanceros-Mendez, S. (2014). Electroactive phases of poly (vinylidene fluoride): Determination, processing, and applications. *Progress in Polymer Science*, *39*, 683-706. doi:10.1016/j.progpolymsci.2013.07.006

Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, *34* (1), 1-13. doi:10.106/j.ijinfomgt.2013.06.002

Maruping, L. M., Bala, H., Venkatesh, V., & Brown, S. A. (2017). Going beyond intention: Integrating behavioral expectation into the unified theory of acceptance and use of technology. *Journal of the Association for Information Science and Technology*, *68*, 623-637. doi:10.1002/asi.23699

Matt, C., Hess, T., & Benlian, A. (2015). Digital transformation strategies. *Business & Information Systems Engineering*, *57*, 339-343. doi:10.1007/s12599-015-0401-5

Maxine, J., Rachel, O., Enid, H., Andrew, W., Janette, T., Suzanne, M., & Niroshan, S. (2017). Multiple triangulation and collaborative research using qualitative methods to explore decision making in pre-hospital emergency care. *BMC Medical Research Methodology, 17*(1), 1-11. doi:10.1186/s12874-017-0290-z

Mbama, C. I., Ezepue, P., Alboul, L., & Beer, M. (2018). Digital Banking, Customer Experience and Financial Performance: UK Bank Managers' Perceptions. *Journal of Research in Interactive Marketing, 36,* 230-255. doi:10.1108/IJBM-11-20160181

McIntosh, M. J., & Morse, J. M. (2015). Situating and constructing diversity in semi-structured interviews. *Global Qualitative Nursing Research*, *2*(1), 1-12. doi:10.1177/2333393615597674

Mealer, M., & Jones, J. (2014). Methodological and ethical issues related to qualitative telephone interviews on sensitive topics. *Nurse Researcher*, *21*, 32-37. doi:10.7748/nr2014.03.21.4.32.e1229

Meherali, S. M., Paul, P., & Profetto-McGrath, J. (2017). Use of research by undergraduate nursing students: A qualitative descriptive study. *The Qualitative Report*, *22*, 634-654. Retrieved from http://nsuworks.nova.edu/tqr

Merriam, S. B. (2014). *Qualitative research: A guide to design and implementation* (2nd ed.*)*. San Francisco, CA: Wiley & Sons.

Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation*. San Francisco, CA: Wiley & Sons.

Mertler, C. A. (2018). *Introduction to educational research*. Thousand Oaks, CA: Sage.

Mohammadi, H. (2015). A study of mobile banking loyalty in Iran. *Computers in Human Behavior*, *44*, 35-47. doi:10.1016/j.chb.2014.11.015

Montazemi, A. R., & Qahri-Saremi, H. (2015). Factors affecting adoption of online banking: A meta-analytic structural equation modeling study. *Information & Management*, *52*, 210-226. doi:10.1016/j.im.2014.11.002

Morse, J. M. (2015). Data were saturated. *Qualitative Health Research*, *25*, 587-588. doi:10.1177/1049732315576699

Mortenson, M. J., & Vidgen, R. (2016). A computational literature review of the technology acceptance model. *International Journal of Information Management*, *36*, 1248-1259. doi:10.1016/j.ijinfomgt.2016.07.007

Munn, Z., Porritt, K., Lockwood, C., Aromataris, E., & Pearson, A. (2014). Establishing confidence in the output of qualitative research synthesis: the ConQual approach. *BMC Medical Research Methodology*, *14*(1), 1-7. doi:10.1186/1471-2288-14-108

Munyegera, G. K., & Matsumoto, T. (2016). Mobile money, remittances, and household welfare: Panel evidence from rural Uganda. *World Development*, *79*, 127-137. doi:10.1016/j.worlddev.2015.11.006

Mutchler, M. G., McKay, T., McDavitt, B., & Gordon, K. K. (2013). Using peer ethnography to address health disparities among young urban Black and Latino men who have sex with men. *American Journal of Public Health*, *103*, 849-852. doi:10.2105/AJPH.2012.300988

Nadeem, W., Andreini, D., Salo, J., & Laukkanen, T. (2015). Engaging consumers online through websites and social media: A gender study of Italian generation Y clothing consumers. *International Journal of Information Management*, *35*, 432-442. doi:10.1016/j.ijinfomgt.2015.04.008

Nasri, W., & Zarai, M. (2014). Empirical analysis of internet banking adoption in Tunisia. *Asian Economic and Financial Review*, *4*, 1812-1825. Retrieved from http://www.aessweb.com/journals/5002

Nath, V., Nayak, N., & Goel, A. (2014). Green banking practices: A review. *International Journal of Research in Business Management, 2*, 45-62. Retrieved from http://ijbr-journal.org/domains/IJBR-JOURNAL/Default.aspx

Nelson, J. (2016). Using conceptual depth criteria: Addressing the challenge of reaching saturation in qualitative research. *Qualitative Research*, *17*, 554-570. doi:10.1177/1468794116679873.

Ngai, E. W., Tao, S. S., & Moon, K. K. (2015). Social media research: Theories, constructs, and conceptual frameworks. *International Journal of Information Management*, *35*, 33-44. doi:10.1016/j.ijinfomgt.2014.09.004

Noble, H., & Smith, J. (2015). Issues of validity and reliability in qualitative research. *Evidence Based Nursing*, *18*, 34-35. doi:10.1136/eb-2015-102054

Nor, K. M., & Pearson, J. M. (2015). The influence of trust on internet banking acceptance. *The Journal of Internet Banking and Commerce*, *12*(2), 1-10. Retrieved from http://www.icommercecentral.com

Nwokah, N. G., & Irimagha, B. B. (2017). E-Marketing orientation and social media implementation in the banking industry in Nigeria. *iBusiness*, *9*, 111-133. doi:10.4236/ib.2017.94009

Ohemeng, A., Yun-Fei, S., Boadi, E., & Aboagye, O. (2016). Factors influencing the adoption of electronic banking: Expansion of technology acceptance model. *International Journal of Innovation and Scientific Research, 23,* 2351-2370. doi:10.1111/ijisr.12150

Omarini, A. (2017). The digital transformation in banking and the role of Fintechs in the new financial intermediation scenario. *International Journal of Finance, Economics, and Trade*, *1*(1), 1-6. Retrieved from http://www.ijtef.org

Onsongo, E. K., & Schot, J. (2017). Inclusive innovation and rapid sociotechnical transitions: The case of mobile money in Kenya. *SPRU Working Paper Series, 2017-07*, 1- 28. doi:10.2139/ssrn.2940184

O'Reilly, M., & Parker, N. (2013). Unsatisfactory saturation: A critical exploration of the notion of saturated sample sizes in qualitative research. Qualitative Research, 13, 190-197. doi:10.1177/1468794112446106

Osman, Z., Mohamad, L., & Mohamad, R. K. (2015). An empirical study of direct relationship of service quality, customer satisfaction and bank image on customer loyalty in Malaysian commercial banking industry. *American Journal of Economics, 5,* 168-176. doi:10.5923/c.economics.201501.20

Ozili, P. K. (2018). Impact of digital finance on financial inclusion and stability. *Borsa Istanbul Review, 2018,* 1-12. doi:10.1016/j.bir.2017.12.003

Ozturk, A. B., Bilgihan, A., Nusair, K., & Okumus, F. (2016). What keeps the mobile hotel booking users loyal? Investigating the roles of self-efficacy, compatibility, perceived ease of use, and perceived convenience. *International Journal of Information Management*, *36*, 1350-1359. doi:10.1016/j.ijinfomgt.2016.04.005

Padgett, D. K. (2016). *Qualitative methods in social work researc*h. Thousand Oaks, CA: Sage Publications.

Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, *42*, 533-544. doi:10.1007/s10488-013-0528-y

Pariag-Maraye, N., Munusami, N., & Ansaram, K. (2017). A customer's perspective of green banking: A case study of commercial banks in Mauritius. *Theoretical Economics Letters*, *7*, 1975-1985. doi:10.4236/tel.2017.77134

Parise, S., Guinan, P. J., & Kafka, R. (2016). Solving the crisis of immediacy: How digital technology can transform the customer experience. *Business Horizons*, *59*, 411-420. doi:10.1016/j.bushor.2016.03.004

Patton, M. Q. (2012). A utilization-focused approach to contribution analysis. *Evaluation, 18*, 364–377. doi:10.1177/1356389012449523

Petrova, E., Dewing, J., & Camilleri, M. (2016). Confidentiality in participatory research: Challenges from one study. *Nursing Ethics*, *23*, 442-454. doi:10.1177/0969733014564909

Phu, N. H., Van Nhan, H., Yen, H. T. P., & Tam, N. Q. (2018). Technology acceptance and future of internet banking in Vietnam. *Foresight and STI Governance*, *12*, 36-48. doi:10.17323/2500-2597.2018.2.36.48

Pluye, P., Hong, Q. N., Bush, P. L., & Vedel, I. (2016). Opening-up the definition of systematic literature review: The plurality of worldviews, methodologies, and methods for reviews and syntheses. *Journal of Clinical Epidemiology*, *73*, 2-5. doi:10.1016/j.jclinepi.2015.08.033

Pucihar, A., Ravesteijn, M. K. B. P., Seitz, J., & Bons, R. (2018). Motives to form alliances for digital innovation: The case of banks and fintechs. *University of Maribor Press, 31*, 301-315. doi:10.18690/978-961-286-170-4.20

Quinones, A., & Augustine, A. (2015). Technology and trust: How the sharing economy is changing customer behavior. *U.S. Banking Watch, 1*, 1-10. Retrieved from https://www.bbvaresearch.com

Radnan, P. Y., & Purba, J. T. (2018). The use of Information Communication Technology (ICT) as the technology acceptance model (TAM) of mobile banking. *Jurnal Manajemen dan Pemasaran Jasa*, *9*, 283-298. doi:10.25105/jmpj.v9i2.2057

Råheim, M., Magnussen, L. H., Sekse, R. J. T., Lunde, Å., Jacobsen, T., & Blystad, A. (2016). Researcher–researched relationship in qualitative research: Shifts in positions and researcher vulnerability. *International Journal of Qualitative Studies on Health and Well-being*, *11*(1), 1-12. doi:10.3402/qhw.v11.30996

Ramlugun, V. G., & Issuree, H. (2014). Factors determining mobile banking adoption in Mauritius. *International Journal of Innovative Research & Development, 3*, 193-202. Retrieved from Retrieved from http://www.ijird.com

Ravindran, S., & Iyer, G. S. (2014). Organizational and knowledge management related antecedents of knowledge use: the moderating effect of ambiguity tolerance. *Information Technology and Management*, *15*, 271-290. doi:10.1007/s10799-014-0190-4

Rega, F. G. (2017). The bank of the future, the future of banking: An empirical analysis of European banks. *SSRN*, *2017*, 1-18. doi:10.2139/ssrn.3071742

Reilly, R. C. (2013). Found poems, member checking, and crises of representation. *The Qualitative Report*, *18*(15), 1-18. Retrieved from http://nsuworks.nova.edu/tqr/

Robinson, O. C. (2014). Sampling in interview-based qualitative research: A theoretical and practical guide. *Qualitative Research in Psychology*, *11*, 25-41. doi:10.1080/14780887.2013.801543

Rodrigues, L. F., Oliveira, A., & Costa, C. J. (2016). Does ease-of-use contributes to the perception of enjoyment? A case of gamification in e-banking. *Computers in Human Behavior*, *61*, 114-126. doi:10.1016/j.chb.2016.03.015

Rogers, E. M. (1962). *Diffusion of innovations* (1st ed.). New York, NY: The Free Press.

Rogers, E.M. (1995). *Diffusion of innovations* (4th ed.). New York, NY: The Free Press.

Rogers, E. M. (2003). *Diffusion of innovations* (5th ed.). New York, NY: The Free Press.

Rogers, E. M. (2010). *Diffusion of innovations*. New York, NY: The Free Press.

Rondan-Cataluña, F. J., Arenas-Gaitán, J., & Ramírez-Correa, P. E. (2015). A comparison of the different versions of popular technology acceptance models: A non-linear perspective. *Kybernetes*, *44*, 788-805. doi:10.1108/K-09-2014-0184

Rusanovskiy, V., & Markov, V. (2016). Youth unemployment in Russian Regions and assessment of the economic loss. *Indian Journal of Science and Technology*, *9*(30), 1-11. doi:10.17485/ijst/2016/v9i30/98754

Safeena, R., Kammani, A., & Date, H. (2017). Exploratory study of Internet banking technology adoption. *International Journal of E-Services and Mobile Applications, 9*, 23-43. doi:10.4018/IJESMA.2017040102

Saldaña, J. (2015). *The coding manual for qualitative researchers*. London, UK: Publications.

Samar, R., Mazuri Abd., G., & Feras MI, A. (2017). Predicting customer's intentions to use internet banking: the role of technology acceptance model (TAM) in e-banking. Management Science Letters, *7,* 513-524. doi:10.5267/j.msl.2017.8.004

Sapp, T. M. (2014). U.S. pharmaceutical industry's global supply chain management strategies (Doctoral dissertation). Retrieved from ProQuest Dissertations and Theses database. (UMI No. 1626434940)

Scardovi, C. (2017). *Digital transformation in financial services*. Cham, Switzerland: Springer.

Schiller, C., Franke, T., Belle, J., Sims-Gould, J., Sale, J., & Ashe, M. C. (2015). Words of wisdom patient perspectives to guide recovery for older adults after hip fracture: A qualitative study. *Patient Preference and Adherence*, *9*, 57-64. doi:10.2147/PPA.S75657

Sethuraman, J., Vijayabanu, C., & Therasa, C. (2016). A study on channel preferences among urban and rural banking customers. *Indian Journal of Science and Technology*, *9*(27), 1-9. doi:10.17485/ijst/2016/v9i27/97603

Shanmugam, M., Wang, Y. Y., Bugshan, H., & Hajli, N. (2015). Understanding customer perceptions of Internet banking: The case of the UK. *Journal of Enterprise Information Management*, *28*, 622-636. doi:10.1108/JEIM-08-2014-0081

Sharifzadeh, M. S., Damalas, C. A., Abdollahzadeh, G., & Ahmadi-Gorgi, H. (2017). Predicting adoption of biological control among Iranian rice farmers: An application of the extended technology acceptance model (TAM2). *Crop Protection*, *96*, 88-96. doi:10.1016/j.cropro.2017.01.014

Shavers, M. C., & Moore III, J. L. (2014). Black female voices: Self-presentation strategies in doctoral programs at predominately White institutions. *Journal of College Student Development*, *55*, 391-407. doi:10.1353/csd.2014.0040

Shen, M. J., Nelson, C. J., Peters, E., Slovin, S. F., Hall, S. J., & Diefenbach, M. A. (2014). Decision-making processes among prostate cancer survivors with rising PSA levels: Results from a qualitative analysis. *Medical Decision Making*, *35*, 477-486. doi:10.1177/0272989X14558424

Shetty, A., Shenoy, S. S., Rao, G., & Nayak, S. (2017). Economic review of banking doctrines of BRICS nations: Revisiting the edifice of strong banking regulations with specific reference to credit risk management. *International Journal of Economic Research*, *14*(20), 1-15. Retrieved from http://eprints.manipal.edu/150529/

Sia, S. K., Soh, C., & Weill, P. (2016). How DBS bank pursued a digital business strategy. *MIS Quarterly Executive, 15*, 105-121. Retrieved from http://www.misqe.org

Siddik, M. N. A., Sun, G., Kabiraj, S., Shanmugan, J., & Yanjuan, C. (2016). Impacts of e-banking on performance of banks in a developing economy: Empirical evidence from Bangladesh. *Journal of Business Economics and Management*, *17*, 1066-1080. doi:10.3846/16111699.2015.1068219

Sikdar, P., & Kumar, A. (2017). Payment bank: A catalyst for financial inclusion. *Asia-Pacific Journal of Management Research and Innovation, 12, 226-231*. doi:10.1177/2319510X17696648.

Silverman, D. (Ed.). (2016). *Qualitative research*. London, UK: Sage Publications.

Simmons, V. N., Klasko, L. B., Fleming, K., Koskan, A. M., Jackson, N. T., & Noel-Thomas, S. (2015). Participatory evaluation of a community academic partnership to inform capacity-building and sustainability. Evaluation and program planning, 52, 19-26. doi:10.1016/j.evalprogplan.2015.03.005

Sobell, L. C. (2016). Bridging the gap between scientists and practitioners: The challenge before us. *Behavior therapy*, *47*, 906-919. doi:10.1016/j.beth.2016.11.007

Sohail, M. S., & Al-Jabri, I. M. (2014). Attitudes towards mobile banking: are there any differences between users and non-users?. *Behaviour & Information Technology*, *33*, 335-344. doi:10.1080/0144929X.2013.763861

Sohrabi, M., Yee, J. Y., & Nathan, R. J. (2013). Critical success factors for the adoption of e-banking in Malaysia. *International Arab Journal of e-Technology*, 76-81. doi:10.5539/ijbm.v12n3p126

Smith, B., & McGannon, K. R. (2018). Developing rigor in qualitative research: Problems and opportunities within sport and exercise psychology. *International Review of Sport and Exercise Psychology*, *11*, 101-121. doi:10.1080/1750984X.2017.1317357

Stevenson, C. N. (2016). Analyzing qualitative data: Visualizing lived experiences through poems and photography. In M. Baran, & J. Jones (Eds.), *Mixed methods research for improved scientific study* (pp. 123-147). Hershey, PA: IGI Global. doi:10.4018/978-1-5225-0007-0.ch007

Sotiriadou, P., Brouwers, J., & Le, T. (2014). Choosing a qualitative data analysis tool: A comparison of NVivo and Leximancer. Annals of Leisure Research, 17, 218-234. doi:10.1080/11745398.2014.902292

Stich, A. (2016). Digital attrition: What it means for your practice. *Journal of Financial Planning,* 40-41. Retrieved from https://www.onefpa.org/journal/Pages/default.aspx

Stieninger, M., Nedbal, D., Wetzlinger, W., Wagner, G., & Erskine, M. A. (2014). Impacts on the organizational adoption of cloud computing: A reconceptualization of influencing factors. *Procedia Technology*, *16*, 85-93. doi:10.1016/j.protcy.2014.10.071

Subramanian, R., & Chino, T. (2015). The state of cryptocurrencies, their issues, and policy interactions. *Journal of International Technology and Information Management*, *24*, 25-40. Retrieved from http://scholarworks.lib.csusb.edu/jitim/

Suri, T., & Jack, W. (2016). The long-run poverty and gender impacts of mobile money. *Science*, *354*, 1288-1292. doi:10.1126/science.aah5309

Takieddine, S., & Sun, J. (2015). Internet banking diffusion: A country-level analysis. *Electronic Commerce Research and Applications*, *14*, 361-371. doi:10.1016/j.elerap.2015.06.001

Tang, K. Y., & Hsiao, C. H. (2016). The literature development of technology acceptance model. *International Journal of Conceptions on Management and Social Sciences, 4*(1), 1-4. Retrieved from http://www.worldairco.org/IJCMSS/IJCMSS.html

Tanye, H. A. (2016). Perceived attributes of innovation: Perceived security as an additional attribute to Roger's Diffusion of Innovation Theory. *International Journal of Multicultural and Multireligious Understanding*, *3*, 6-18. doi:10.18415/ijmmu.v3i6.56

Tarhini, A., Arachchilage, N. A. G., & Abbasi, M. S. (2015). A critical review of theories and models of technology adoption and acceptance in information system research. *International Journal of Technology Diffusion (IJTD)*, *6*, 58-77. doi:10.4018/IJTD.2015100104

Tarhini, A., Hone, K., & Liu, X. (2015). A cross□cultural examination of the impact of social, organisational and individual factors on educational technology acceptance between British and Lebanese university students. *British Journal of Educational Technology*, *46*, 739-755. doi:10.1111/bjet.12169

Tarhini, A., Mgbemena, C., Trab, M. S. A., & Masa'deh, R. (2015). User adoption of online banking in Nigeria: A qualitative study. *The Journal of Internet Banking and Commerce*, *20*(3), 1-10. doi:10.4172/1204-5357.1000132

Taylor, S. J., Bogdan, R., & DeVault, M. (2015). *Introduction to qualitative research methods: A guidebook and resource*. Hoboken, NJ: Wiley & Sons.

Teusner, A. (2015). Insider research, validity issues, and the OHS professional: One person's journey. *International Journal of Social Research Methodology, 19,* 85-96. doi:10.1080/13645579.2015.1019263

Thakur, R., & Srivastava, M. (2014). Adoption readiness, personal innovativeness, perceived risk and usage intention across customer groups for mobile payment services in India. Internet Research, 24, 369-392. doi:10.1108/IntR-12-2012-0244

Theis, T. N., & Wong, H. S. P. (2017). The end of Moore's Law: A new beginning for information technology. *Computing in Science & Engineering*, *19*, 41-50. doi:10.1109/MCSE.2017.29

Tingley, C. (2015). *Social media marketing strategies to engage generation Y consumers* (Doctoral dissertation). Retrieved from ProQuest Dissertations and Theses database. (UMI No. 1696711650)

Tsitsi Chikandiwa, S., Contogiannis, E., & Jembere, E. (2013). The adoption of social media marketing in South African banks. *European Business Review*, *25*, 365-381. doi:10.1108/EBR-02-2013-0013

Upadhyay, P., & Jahanyan, S. (2016). Analyzing user perspective on the factors affecting use intention of mobile-based transfer payment. *Internet Research*, *26*, 38-56. doi:10.1108/IntR-05-2014-0143

U.S. Department of Health and Human Services. (1979). *The Belmont Report: Ethical principles and guidelines for the protection of human subjects of research* (DHEW Publication No.78-004). Retrieved from https://www.hhs.gov

Van Manen, M. (2016). *Researching lived experience: Human science for an action sensitive pedagogy*. New York, NY: Routledge.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. Decision sciences, 39, 273-315. doi:10.1111/j.1540-5915.2008.00192x

Venkatesh, V., Brown, S. A., & Bala, H. (2013). Bridging the qualitative-quantitative divide: Guidelines for conducting mixed methods research in information systems. *MIS Quarterly*, *37*, 21-54. Retrieved from http://www.misq.org/

Venkatesh V., & Davis F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science, 46*, 186-204. doi:10.1287/mnsc.46.2.186.11926

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly, 27*, 425-478. Retrieved from https://www.misq.org

Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly, 36*, 157-178. Retrieved from https://www.misq.org

Walker, R., & Solvason, C. (2014). *Success with your early years research project*. London, UK: Sage Publications.

Wallace, L. G., & Sheetz, S. D. (2014). The adoption of software measures: A technology acceptance model (TAM) perspective. *Information & Management*, *51*, 249-259. doi:10.1016/j.im.2013.12.003

Wang, C. N., Nguyen, N. T., & Tran, T. T. (2014). An empirical study of customer satisfaction towards bank payment card service quality in Ho Chi Minh banking branches. International Journal of Economics and Finance, 6, 170-181. doi:10.5539/ijef.v6n5p170

Wanjiru, M. S. M. (2014). *Factors influencing use of social media in service delivery in the banking industry: A case of Kenya Commercial Bank headquarters.* University of Nairobi, 1-59, Retrieved from http://erepository.uonbi.ac.ke

Welch, M. (2014). Exploring the impact of communication technologies on business air travel. *Journal of Organizational Culture, Communications & Conflict, 18*, 187-213. Retrieved from https://www.abacademies.org/journals/journal-of-organizational-culture-communications-and-conflict-home.html

Wijayanayake, A., & Perera, T. (2015). *Determining critical factors of consumers adoption of Internet banking.* Retrieved from http://repository.kln.ac.lk

Wilman, E., Megone, C., Oliver, S., Duley, L., Gyte, G., & Wright, J. M. (2015). The ethical issues regarding consent to clinical trials with pre-term or sick neonates: A systematic review (framework synthesis) of the empirical research. *Trials*, *16*(1), 1-13. doi:10.1186/s13063-015-0957-x

Wilson, V. (2014). Research methods: Triangulation. *Evidence Based Library and Information Practice*, *9*, 74-75. doi:10.18438/B86S5F

Winter, S., & Collins, D. (2015). Why do we do what we do? *Journal of Applied Sport Psychology*, *27*, 35-51. doi:10.1080/10413200.2014.941511

Wu, L., & Chiu, M. L. (2015). Organizational applications of IT innovation and firm's competitive performance: A resource-based view and the innovation diffusion approach. Journal of Engineering and Technology Management, 35, 25-44. doi:10.1016/j.jengtecman.2014.09.002

Yasa, N. N. K., Ratnaningrum, L. P. R. A., & Sukaatmadja, P. G. (2014). The application of technology acceptance model on Internet banking users in the city of Denpasar. *Jurnal Manajemen Dan Kewirausahaan, 16*, 93-102. doi:10.9744/jmk.16.2.93-102

Yin, R. K. (2018). *Case study research: Design and methods* (6th ed.). Thousand Oaks, CA: Sage Publications.

Yu, C. S. (2015). Using e-lifestyle to analyze mobile banking adopters and non-adopters. *Journal of Global Information Technology Management, 18*, 188-213. doi:10.1080/1097198X.2015.1070619

Yu, P. L., Balaji, M. S., & Khong, K. W. (2015). Building trust in Internet banking: A trustworthiness perspective. *Industrial Management & Data Systems*, *115*, 235-252. doi:10.1108/IMDS-09-2014-0262

Yuen, Y. Y., Yeow, P. H., & Lim, N. (2015). Internet banking acceptance in the United States and Malaysia: A cross-cultural examination. *Marketing Intelligence & Planning*, *33*, 292-308. doi:10.1108/MIP-08-2013-0126

Zamawe, F. C. (2015). The implication of using NVivo software in qualitative data analysis: Evidence-based reflections. *Malawi Medical Journal*, *27*, 13-15. doi:10.4314/mmj.v27i1.4

Zandhessami, H., & Geranmayeh, P. (2014). Determinants of user acceptance of internet banking: An empirical study. *Management Science Letters*, *4*, 1369-1374. Retrieved from http://growingscience.com/msl/msl.html

Zhang, X., Yu, P., Yan, J., & Spil, I. T. A. (2015). Using diffusion of innovation theory to understand the factors impacting patient acceptance and use of consumer e-health innovations: A case study in a primary care clinic. *BMC Health Services Research*, *15*(1), 1-15. doi:10.1186/s12913-015-0726-2

Zolait, A. H. S. (2014). Innovation acceptance research: A review of theories, contexts, and approaches. *Journal of Internet Banking and Commerce*, *19*(3), 1-18. Retrieved from http://www.icommercecentral.com

Appendix A: Letter of Permission

SIMON & SCHUSTER

[redacted]

November 10, 2017

Laura Milunic

Permissions Department

Re: DISSERTATION - Digital Strategies Senior Bank Executives in Mauritius Use to Improve Customer Service Dear Sailesh Sewpaul:

You may have our permission to use, in the English language only, material in the manner and for the purpose specified in your request from the following book:

Reprinted with the permission of The Free Press, a Division of Simon & Schuster Inc., from DIFFUSION OF INNOVATIONS, 5th Edition by Everett M, Rogers. Copyright © 1995, 2003 by Everett M. Rogers. Copyright © 1962, 1971, 1983 by The Free Press. All rights reserved.

Subject to the following conditions:

Amount of Material: Scope:

Territory: Credit and Copyright:

Figure 7-3, p. 281, “Adopter Categorization on the Basis of Innovativeness”

one-time use only–to be reprinted in your dissertation and in all copies to meet degree requirements including ProQuest editions. If your dissertation is to be later published, reapply for permission. Any subsequent uses, reapply for permission.

United States

Full credit must be given to author and publisher on every copy reproduced. The title, copyright notice and date must appear on every copy reproduced exactly as it

appears in our book(s).

This permission does not extend to any copyrighted material from other sources which may be incorporated in the book(s) in question, nor to any illustrations or charts, nor to poetry, unless otherwise specified above.

Sincerely,

Laura Milunic

Sr. Permissions Coordinator

Appendix B: Interview Protocol

Digital Strategies Senior Bank Executives in Mauritius use to Improve Customer Service

Understand the strategies to successfully implement digital strategies by senior bank executives to improve customer service to increase profitability in Mauritius.

Interviewee: _____ Location: _____

Date: _____ Time: _____

Notes:

1. Greet interviewee and introduce yourself.
2. Provide overview of the study and indicate the usefulness of the outcome.
3. Obtain signed consent form if the form was not returned earlier. Offer to answer any questions that interviewee may have.
4. Remind interviewee about their volunteer efforts to participate in the study.
5. Remind interviewee about recording the interview and start the recording.
6. Start the interview by recording interviewee's pre-assigned coded name, date, time, and location.
7. Start asking interview questions. Allow enough time to answer those questions.
8. Listen carefully to interviewee. Ask probing and follow-up questions, if needed.
9. At the end of the interview, thank interviewee for their participation and time.
10. Provide participant your contact information if they have any questions.

Appendix C: Semistructured Interview Questions

Interview Questions

1. What digital services does your bank currently provide to your customers?
2. How do you assess the effectiveness of the digital strategies for improving customer service?
3. What were the key barriers your organization had to address to implement the digital strategies?
4. How did you address the key barriers to implementing your digital strategies?
5. How does gender, age, and level of education influence the adoption of digital banking services?
6. How does the cost to avail of digital banking services affect the adoption?
7. What new digital banking services will the bank launch in the future?
8. How do you see the growth of cryptocurrencies, such as Bitcoin, disrupt the bank's digital strategies?
9. What additional information would you like to add regarding digital banking strategies not yet discussed?