

# Emerging Lifestyle Trends of People and Movement towards Self-Service Technologies: Special Reference to Commercial Banking Sector in Sri Lanka

Emerging  
Lifestyle

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## Abstract

The traditional physical service encounters operated by employees of service organizations have been converted into Self-Service Technologies (SSTs) operated by the customers with the continuous evolution in the service sector supported by the swift advancement of technology. Prior studies have attempted to understand customers' technology acceptance in general. However, much focus has not been given in studying self-service technologies. The growing competition existing in the market with the continuous improvements in technology had led to the importance of better understanding the customer. Hence, the purpose of this study is to investigate the emerging lifestyle trends of people that lead them towards the use of self-service technologies in the Sri Lankan commercial banking industry. The study was conducted using a qualitative approach where 50 semi-structured interviews were conducted with banking customers who use self-service technologies in the Western Province, Sri Lanka. The sample was selected using non-probabilistic purposeful sampling strategy. Thematic analysis was integrated in analyzing the collected data. The findings revealed "Busy life schedules", "Efficiency seeking", "Convenience seeking", "Shrinking On site banking", "Lessened preference for cash-in-hand", "Socializing with novelties", "Green thinking", and "Independence seeking" as the eight themes of emerging lifestyle trends which led the customers towards the use of SSTs present in the banking sector. The current study would therefore fill the lacuna of literature in the context of customer movement towards self-service technologies. Practitioners will be given direction with the understanding on how lifestyle of consumers could be integrated to improve how self-service technologies in the commercial banking industry are delivered to the customers.

**Keywords:** Self-service technologies, Lifestyle, Emerging, Banking, Trends.



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## Introduction

Employees have long played a significant influence in the service experience of customers. Self-service technology (SST), on the other hand, substitutes a customer-technology experience for the customer-service employee experience. Organizations may promote SST as a cost-effective means of co-creating value with consumers when, in reality, they are simply delegating service production to their customers (Hilton et al., 2013). The emergence of SSTs has drastically altered how service businesses connect with their clients supplementing the "high-tech and low-touch" technological interfaces to the usual "high-touch and low-tech" personal contacts (Wang et al 2012).

ATMs, Automated Telephone Banking, Web Banking, SMS Banking, Kiosks, and other self-service channels are used by retail banks to contact their consumers. The Automated Teller Machine (ATM) was the first example of automation in the banking business in Sri Lanka, followed by the development of E-Banking and M-Banking (Vivekanandan & Jayasena, 2012; Warf, 2017). A new financial technology, the Cash Deposit Machine (CDM), was recently introduced to Sri Lanka. After the 1980s, private sector banks began to heavily use information technology into the banking business. This event completely altered the financial sector's outlook. In Sri Lanka, there are currently 26 commercial banks serving a population of about 21.2 million people which has resulted in higher competition in the sector (Madhusanka & Pranthaman, 2018).

Several attempts have been made to assess banking customers' technology adoption behaviors in providing the theoretical foundation for the study (Akinci et al., 2004; Sathye, 1999; Walczuch et al., 2007; Yu, 2012). SSTs resembling a part of the information-technology innovations in a variety of areas (e.g., online technologies, automated technologies), various attempts have been made, including the Technology Acceptance Model (TAM; Davis et al., 1989), Unified Theory of Acceptance and Use of Technology (UTAUT; Venkatesh et al., 2003), Innovation Diffusion Theory (IDT; Rogers, 1995), and Theory of Reasoned Action (TRA; Fishbein & Ajzen, 1975) (e.g., Akturan & Tezcan, 2012; Giovanis et al., 2012; Pikkarainen et al., 2004). However, as stated by Blut et al. (2016) and Galdolage (2018) these general technology adoption models do not effectively explain the context of SSTs. Further, customer behavior which is related to use and acceptance of technologies vary among developed and developing countries. Therefore, novel approaches which aims at exploring customer insights are essential to understand changes taken place in customer behavior due to self-service technologies (Kanal, 2014). Furthermore, a number of researchers have recognized the importance of understanding the evolution of lifestyles in the consideration of technological developments (Yu, 2011; Lin, 2013). Therefore, identifying unique changes in lifestyles leading to SSTs' acceptability in the banking sector in Sri Lanka is worthy to study. Hence, the purpose of this research is to investigate the emerging lifestyle trends of people leading them towards the use of SSTs in the commercial banks in Sri Lanka.

Thus, the present study would contribute to the existent literature on SSTs with an depth knowledge with regard to the lifestyles of consumer which lead them towards the use of SSTs in the commercial banking sector in Sri Lanka without limiting to one particular framework or model. Further, the authors have the belief that, the findings of the present study would support

the banks in recognizing the ways in which they could integrate the trends in emerging lifestyles in improving the use of SSTs by the banking customers.

The rest of the paper is structured in order of; the literature review with a broader elaboration of the present study's topic and its foundational aspects which would be followed by the methodology undertaken in conducting the study. Subsequently the data analysis and the discussion of the findings would take place. The interpretation of the theoretical and managerial implications, the limitations and the future prospects of related studies conclude the paper.

## **Literature Review**

### ***Self Service Technologies in Service Transactions***

Self-service technologies are being more widely used by marketers as a critical tool for serving clients in the marketplace. In pure service industries, many organizations have already employed SSTs to cut costs and improve service efficiency (Kim & Yang, 2018). The customers get the opportunity to perform the transaction without receiving assistance from the employees of the service organization when SSTs are used (Galdolage, 2020). Several companies have absorbed technology into their service process with the competitive nature of today's retail environments (Elliott & Hall, 2005).

Self-service technologies (SSTs) are “technological interfaces that enable customers to produce service independent of direct service employee involvement” (Meuter et al., 2000, p.50). Traditional service encounters comprising of human-to-human interaction are transformed into technology-based service encounters by SSTs which reflects technology-to-human interaction. As technology advances, it is projected that personal services will be supplanted by technology-based services in the near future (Kim & Yang, 2018) which would enable the customers to employ SSTs to produce their services (Kim et al., 2012), resulting in cost savings and increased efficiency.

Despite the benefits of SSTs mentioned prior, it is not always ensured that there is a value enhancement to the customer or acceptance by the customer (Galdolage, 2021). Few customers being averse to use SSTs, its adoption in various industries has been hampered (Wei et al., 2017). Therefore, SSTs create positive as well as negative experiences for customers resembling a double-edged sword (Berry et al., 2002). It has been revealed that some stores have been discovered to be removing self-service checkout stations in order to improve customer service (Åkesson et al., 2014).

Organizations must overcome customers' aversion to SSTs in order to reap the full benefits of technology services innovation (Liljander et al., 2006). According to Meuter et al. (2005), making behavioral changes required in the customers in persuading them towards the use of self-service technologies is recognized as the most critical challenge. From the customers' point of view, they should check whether their expectations are met while the firm needs to work on improving the interactions of SSTs with customers (Fernando & Dinesha, 2019). This highlights the importance of studying self-service technologies in specific and understands what

behaviors or lifestyles of the customers may lead them towards self-service behaviors at technological interfaces.

### *Use of Self-Service Technologies in Banking Services*

Banks have ascended on the SST bandwagon in order to provide better service delivery, raise volume of transactions, and stay current with technology while providing clients with more options, such as ATMs, mobile banking, and internet banking. There is really no doubt that the global retail banking sector has improved in recent years in terms of service quality (Ndubisi et al., 2007). As stated by Pine and Gilmore (2017 as cited in Ugwuanyi et al., 2021) with the current context of the banking sector, the banks are being forced to try out ways in which they can reflect them as unique than the rest of the competitors making them even unparalleled.

This technological revolution began with the introduction of an ATM and a debit card, with core banking following soon after (the branches being interlinked making the customer becoming a customer of the entire bank instead being attached to one branch). Traditional banks have limited banking hours, whereas SSTs are open 24 hours a day, 7 days a week, to meet the needs of customers (Marr & Prendergast, 1993 as cited in Fernando & Dinesha, 2019). Another SST option; internet banking, which initially provided information about the bank's products is now available offering the services 24 hours a day, 7 days a week, allowing monetary transactions. One other SST that banks actively promote is mobile banking (Kumar & Bose, 2013). According to Bitner et al. 2002 and Lee et al. (2003) internet-based interfaces (e.g., online shopping and Internet banking), interactive kiosks (e.g., ATMs), and telephone/Interactive Voice Response (IVR) interfaces (e.g., telebanking) are extensively used in the context of service (Baabdullah et al., 2019). As customers become more familiar with SSTs, banks must better understand how to handle them. SSTs can save a lot of money if they're widely used, but if they're not installed and maintained properly, they can be very expensive.

However, in comparison to developed countries, developing countries' banking industries appear to be less accepting of SST, resulting in reduced usage (Migdadi, 2012; Sharma et al., 2017; Sukkar & Hasan, 2005). Hence, it reflects the underlying reason behind the less scholarly work on the area of study in developing countries (Baabdullah et al., 2019). Therefore, before investing time and money into designing, implementing, and managing SSTs, companies must first understand the consumer's decision to use one.

The daily financial transactions being conducted by many people without the assistance of an employee of the bank branch has made self-service banking more popular over the recent years (Augustine, 2013). In the late 1980s, ICT became widely used in the Sri Lankan banking system (Jayamaha, 2008). In Sri Lanka, the current distribution processes are self-banking and internet banking. The automated machines' availability of 24 hours a day, seven days a week has resulted in a major transformation in Sri Lankan banking. Nevertheless the fact that there are observable benefits rendered through such new services, a lumpsum of customers in the Sri Lankan banking sectors are yet to take full advantage of them (Salgado et al., 2020).

## *People's Lifestyles changes and use of Self-Service Technologies*

In its broadest meaning, lifestyles refer to various patterns of living (Lazer, 1963). People's lifestyles are defined by their socioeconomic status, their time and money spending habits, their interests, and their life priorities (Anderson & Golden, 1984; Harrell & Frazier, 1999). Lifestyles encompasses a broader range of factors than demographic and socioeconomic factors (Blackwell et al., 2001), and people's lifestyles appear to be better indicators of consumer behavior such product acquisition, use, and disposal (Murry et al., 1997). Hence, marketers can engage with their customers more effectively if they understand their lifestyle aspects.

Consumer lifestyles have been identified using Activities, Interests, and Opinions (AIO) statements (Wells & Tigert, 1971). The phrase "activities" refers to a person's day-to-day activities, such as work, amusement, leisure, and shopping. Interest statements are comments on what a person values, such as a person's dress, food, recreation, and media preferences. Opinion items are concerned with a person's feelings about societal issues, products, and preferences for brands (Wells & Tigert, 1971; Plummer, 1974). Finally, when evaluating technical developments, a number of scholars have emphasized the importance of consumer lifestyle change (Yu, 2011; Lin, 2013). Today's consumers are more connected, mobile, and reliant on new technology than ever before (Schierz et al., 2010). As a result, different elements relating to consumer lifestyles have an impact on the customer's decision-making process (e.g., mobility, technological innovativeness).

According to Innovation Diffusion Theory, having a higher level of compatibility with personal values/lifestyle enhances the likelihood of attempting an SST (Moore & Benbasat, 1991). One of the reasons people use new technologies is to maintain their social identity (Rogers, 2003), hence, lifestyles should be a strong indicator of technology acceptance. For example, mobile services are a great fit for a mobile lifestyle, as they provide a way to pay for products and services in almost any setting (Schierz et al., 2010). However, only a few studies have investigated the relationship between lifestyles and the process of adopting new technologies, nevertheless the fact that they have shown a correlation between lifestyles and technology usage (Lin, 2013). In a study of healthcare settings using self-service technologies for medication, it was discovered that consumer lifestyles have an impact on technology acceptance. Customers are not passive users of technological services, but actively co - create value in many situations to boost their sense of wellbeing, according to the notion of value co-creation, which reflects active customer collaboration (Rai, 2018). However, there is limited scholarly work studying the context of SSTs in relation to the lifestyle changes of people and specifically for the banking sector.

## **Methodology**

An exploratory research design with qualitative inquiries was used to investigate emerging lifestyle trends of people leading to the adoption of SSTs by Sri Lankan banking customers (Sekaran & Bougie, 2015, Malhotra & Birks, 2007) in the western province of Sri Lanka. Using non-probabilistic purposeful sampling technique, fifty semi-structured interviews were conducted from SST users (Abrams, 2010; Patton, 2002; Palinkas et al., 2015). A brief introduction and a description of the research were provided at the beginning of the interviews highlighting the use

and value of respondents' input. Before the interview, a formal consent form was created to obtain the respondent's voluntary participation in the study. To aid transcription, it was requested that the interviews be recorded. To make the interviewing process simple, seamless, and focused, an interview guide was created. Each subject was interviewed for 30 to 45 minutes. In this phase of the study, thematic analysis was used to uncover, analyze, and summarize patterns (themes) within the data (Braun & Clarke, 2006). The final step is to read related literature in order to develop a valid justification for the themes chosen (Aronson, 1995).

## Findings

The study found several critical parameters of emerging lifestyle trends leading to the use of SSTs which were reclassified into eight themes as “Busy life schedules”, “Efficiency seeking”, “Convenience seeking”, “Shrinking On site banking”, “Lessened preference for cash-in-hand”, “Socializing with novelties”, “Green thinking”, and “Independence seeking” as elaborated below.

**Busy life schedules:** According to the findings of the study, SSTs used in banking operations are a solution to the problems people face in their busy lives. Participants stated that their hectic work schedules prevent them from visiting banks during business hours, so SSTs are extremely beneficial. Some respondents highlighted that staying in the bank for long periods of time is a boring activity.

The following reflects an example from one of the respondents:

*“See, it fits my day-to-day activities, and as an employed woman, I have a very busy life. Because I am unable to visit the bank during normal business hours due to my hectic work schedule, I rely heavily on online banking, ATMs, and mobile applications for my day-to-day banking transactions. Also, instead of standing in long lines these are much beneficial” (Female, 31 years old, Interior Designer).*

**Efficiency seeking:** This indicates that banking operations can be completed with the least amount of time and effort. Respondents stated that using SST facilities takes less time than going to the bank. Furthermore, because no third party is involved, banking transactions processed through SST facilities are much faster. SSTs also reduce crowding inside the bank, resulting in cost savings and allowing the bank to provide a more efficient service, according to respondents.

The following is an example from one of the respondents:

*“You don't have to spend as much time as you would if you went to the bank when you use these ATMs, CDMs, and Internet banking services. It's lightning fast. It is quick because there is no other party involved with the machine or mobile...” (27 years old, male, IT Security Analyst).*

**Convenience seeking:** Many SSTs in the banking industry are well-known for meeting customers' daily banking requirements. Most SSTs, according to respondents, are accessible 24 hours a day, seven days a week, without regard to working hours. Furthermore, locational convenience is rendered through the ATMs widely available across the country. Mobile banking and other internet banking services offered through portable devices (mobility) allow users to

complete transactions while remaining at home. Multiple transactions are available through banking using SSTs, which adds to the convenience. Similarly, respondents found it comfortable to use the SSTs during the ongoing pandemic emergency because the mobile app was available during the country's lockdown time.

The following is an example given by one of the participants:

*"People don't even know when banks open and close for business in the current situation, with the pandemic still going on." ATMs and CDMs, on the other hand, are constantly available. Mobile apps are also accessible 24 hours a day, seven days a week. So, it's quite convenient for me because ATMs and CDMs are nearly everywhere, and I can do anything at home using the mobile app at any time." (30 years old, female, Health Department Manager).*

**Shrinking On-site banking:** This represents customers' physical difficulties in conducting banking activities, which leads them to use SSTs. Respondents indicated that they have to wait in long lines at the bank, which takes a long time. Customers also mentioned a preference for less documentation and filling slips as a source of frustration. As a result, performing transactions with SSTs allows them to avoid problems, as revealed by a participant as shown below:

*"If we go to a bank or any other place to pay bills, such as the electricity board, we will have to wait in long lines and waste time. But it is no longer as convenient as it once was, where we could withdraw money and pay bills at any time. I usually dislike waiting in lines and receiving signs and slips, and if the cashier's mood is off, so is ours. As a result, I enjoy using the mobile app because it is as simple as clicking a button on my phone or laptop". (35 years, Female, Government worker).*

**Lessened preference for cash-in-hand:** This refers to the less preference customers have in keeping cash in hand. Respondents highlighted that carrying significant sums of money when visiting the bank in person increases the chance of it being stolen or misplaced, which is avoided by using SSTs such as ATMs and internet banking.

The following is an example from one of the respondents:

*"I don't think there's any reason to be fearful of utilizing money because there's no reason to take a large sum of money at once and be afraid of it falling or being stolen. We can withdraw money from the ATM whenever we want and deposit it at the CDM machine whenever we want. I haven't used the mobile app yet, but I've heard it's also simple to handle cash" (49 years, Female, Housewife).*

**Socializing with novelties:** With the world's dynamic changes people have begun to use SSTs. As a result, respondents have recognized that, in order to keep up with the fast-paced developing world, they must use new trends and technologies provided by SSTs to conduct their banking transactions. The respondents further revealed that these new technologies enhance their status and image as they could match their lifestyles with these novelties.

The following is one of the respondents examples revealing the above findings explained:

*“I had no idea about these apps until my friends started using them, and they are very popular these days, so I started using them as well, and I believe we must embrace these new technologies as well. At the same time all of these new technologies are a good addition to my status and image” (23 years, Male, Auditor).*

**Green thinking:** The contemporary issue of climate change and worldwide sustainability issues with the rise of unsustainable consumption and production has led the consumers to develop their thinking towards green practices. Hence, in relation to banking practices with the evolution of sustainable practices people are becoming more concerned about paperless banking and reduced travel, both of which reduce pollution.

The following is an example provided by one of the respondents:

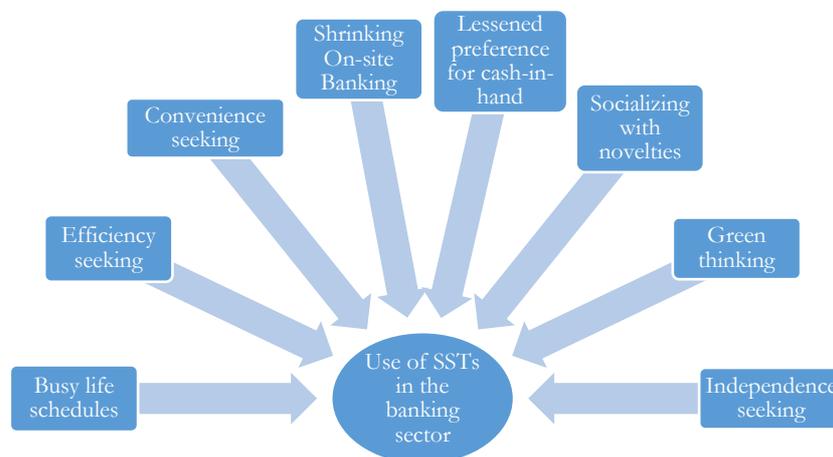
*“I am a person who is more interested in green banking activities, so I favor paperless banking. As a result, I rarely go to the bank and fill out forms and other paperwork. I use the app for the majority of my transactions.”(26 years, Female, Brand Executive).*

**Independence seeking:** This refers to how liberated a person feels when using SSTs to conduct banking transactions. Customers can use SSTs whenever they want to conduct banking transactions independently, according to the respondents. Furthermore, respondents stated that they feel independent and free from external influences with minimal involvement of banking employees in the use of SSTs. Following is an example provided by one of the respondents;

*“Since I started using the mobile app, I haven't gone to the bank at all. I can't remember the last time I went to the bank for anything, but it's been at least three to five months. I don't want to rely on them because I can do it on my own” (28 years, Female, Finance officer).*

## Conclusion

With this qualitative study, eight themes explaining emerging lifestyle trends of customers leading the use of SSTs in Sri Lanka's commercial banking sector were identified. The summary of the findings is given in Figure 01.



## **Figure 01.** Emerging Lifestyle Trends Driving the use of SSTs in the Commercial Banking Sector in Sri Lanka

### **Discussion**

This study's findings resonate with some of the existing scholarly work while also contributing new knowledge. According to previous research, increased lifestyle compatibility increases the likelihood of SST use (Moore & Benbasat, 1991). In addition, demography has been identified as a popular way of segmenting customers in the use of SSTs, because consuming such services is easy to fit into their lifestyle (Kaur & Malik, 2019). Similarly, the current study shows that people with busy lifestyles and hectic schedules are more likely to use SSTs for banking. In addition, the adoption of western lifestyles has increased the desire to adopt new technology (Halepete & Iyer, 2008).

Galodolage and Rasanjalee (2022), have recognized fifteen underlying reasons of why people move towards SSTs where they have revealed the significance of efficiency, convenience, onsite banking difficulties and customer independence due to the use of SSTs. Efficiency has been found to be similar to customer perceptions of the quality of electronic services (George & Kumar, 2014; Sohail & Shaikh, 2008). Banks should prioritize the speed of their e-banking sites (Kaur & Malik, 2019) in allowing customers to complete their transactions as quickly as possible. Liljander et al. (2006) and Kaur and Malik (2019) have also acknowledged that efficiency as a stronger predictor of SST use.

Similar to this study, Jayawardhena and Foley (2000) have revealed that the customers prefer internet banking because it saves them time and money while Galdolage (2021b) identified convenience and performance as the most powerful determinants of SSTs. The current study adds to the fact that self-service facilities should be located in conspicuous areas to maximize customer convenience (Cho & Fiorito, 2010) emphasizing the significance of locational convenience. As the current study acknowledges the importance of 24 hour availability as a driver of SST use, operation hours have been identified as critical in evaluating SST transactions (Lin & Hsieh, 2011).

Prior research has shown that SSTs allow customers to avoid long lines and provide simple interfaces through which they can perform tasks on their own, making the transition from traditional services easier (Lin & Hsieh, 2006). As a result, traditional banking services such as on-site banking facilities, which include several tasks such as filling slips and documentation, are preferred less, resulting in increased SST use. Similarly, by implementing SST, banks will be able to do more with less (Hilton et al., 2013). SSTs have enabled the mobile phone and other related devices to store money in the form of information and to transfer it virtually from one person to another in the current banking industry (Hamdi, 2011).

Furthermore, banking cards enable consumers to carry huge sums of money without worry of theft. Apart from relieving the dread of theft, individual PINs enable safety that cannot be compared to cash that is stolen by retaining in hand and is impossible to recover or trace (Walker & Johnson, 2006) which validates the current study's findings that consumers' less preference of holding cash in hand boosts their propensity to use SSTs (Kumar & Bose, 2013).

According to previous literature, technology adoption and use of SSTs is highlighted as a social trend that must be followed (Galdolage, 2020) complementing the present study which reveals the necessity to use SSTs in the developing world. Furthermore, in line with the growing trend of environmental protection, internet banking is a method of eliminating the use of paper through which green banking is promoted (Kumar & Bose, 2013) leading the use of SST facilities. The literature cited above supports the study's findings, indicating that consumers' concerns about sustainable and green banking practices lead to the use of SSTs in banking activities. Meuter et al. (2003) have discovered that SSTs give customers the feeling of being self-sufficient. Customers want to feel independent or autonomous when they use SSTs (Oh & Jeong, 2009). Female respondents expressed a desire for more autonomy when using SSTs (Kim et al., 2013). As a result, prior research reinforces the findings of this research, which show that the more independent a customer feels, the more likely they are to accept SST for their use (Meuter et al., 2005).

### **Theoretical Contributions**

This study uncovers emerging lifestyle trends of customers which drive them towards the use of SSTs in the commercial banking sector of Sri Lanka. Though previous scholars have focused on this context of the study, there is limited research work relevant to developing countries such as Sri Lanka, and widely used models such as the TAM and UTAUT have been favored, despite the fact that they do not closely resemble the context of SSTs. Further, prior research has recognized the importance of studying the lifestyles of customers in relation to new technologies. Hence, the present study explored the emerging lifestyle trends which lead the customers to use the SSTs in the commercial banking sector of Sri Lanka. Comparing with the broadly used technology acceptance models, this study reveals “Busy life schedules”, “Efficiency seeking”, “Convenience seeking”, “Shrinking On site banking”, “Lessened preference for cash-in-hand”, “Socializing with novelties”, “Green thinking”, and “Independence seeking” as the emerging lifestyle trends which drive the use of SSTs in the Sri Lankan commercial banking sector.

### **Managerial Implications**

Customers' busy lifestyles have resulted in their day-to-day transactions with the bank taking up a smaller percentage of their time. Customers also appreciate the SSTs because of their speed, low cost, and time-saving features. As a result, banks could plan to keep their systems up to date and running smoothly, allowing customers to relax and enjoy their busy lives. The banking industry could also improve customer convenience by increasing the availability of kiosks, including ATMs and CDMs, in locations other than branches.

Customers are reluctant to physically attend banking transactions inside the bank, according to the study, because of long lines and various paperwork. Hence, the bank could take advantage of this opportunity to promote the benefits of SSTs to customers by putting the focus on the forces that drive SST use rather than physically visiting the bank, which would advantage both the bank and the users. Another trend identified as a barrier to physical use of banking facilities in comparison to SSTs, is a preference for keeping cash on hand. As a result, banks

could use the fear factor to promote SSTs, emphasizing the benefits of lowering the risk of keeping cash on hand.

Customers' attitudes toward environmentally friendly options in their consumption practices have shifted as a result of emergent trends, such as green thinking. Individuals are also beginning to see SST use as a necessity in developing countries. As a result, incorporating a sustainability theme into the promotion of SSTs may help to increase their use.

Finally, the customer's sense of independence when using SSTs improves acceptance. Customers would be reassured if proper marketing campaigns could be established highlighting the features of these applications being operated with minimal third-party involvement. However, depending on generational differences, this could be different. Younger people may desire greater independence, whereas the elderly may require assistance in using these facilities. Therefore, banks must be cautious in their targeting of the right facility to the right target audience in order to improve the use of SSTs.

### **Limitations and Future Research Directions**

The study's limitations include only covering the western province as a geographical area and only conducting semi-structured interviews. Hence, the study suggests that the findings of the current study be empirically validated using a field survey. Further, future research could look into the capabilities that customers should have in order to improve the use of SSTs in the banking sector.

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### **Competing Interests**

There are no competing interests declared by the authors.

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