

Chapter 12

Technology–Induced Customer Services in the Developing Countries

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ABSTRACT

The emergence of the internet has signaled the coming of a new era in the history of cultural transmission. Indeed, a baffling array of industries have adopted and implemented internet technologies in tandem with its prototypical subsets, especially in developed countries. Whilst there has been some surge in the adoption and implementation of internet businesses in developing countries, it appears that these countries are still lagging behind in the delivery of technologically-induced customer services. Despite the bifurcation between the level of internet adoption and implementation, most extant literature related to understanding the dynamics of customer services in technologically induced environments is dominated by scholars and practitioners in developed countries. This dominance has not only provided a truncated view of prevailing trends, but has obscured unique evolving business models from sub-Saharan countries. Drawing on an interpretivist ethnographic methodological approach emerging through an interest in the origins of culture and civilisation, primarily through analysis of (primitive) societies, this chapter provides a background on the sub-Saharan perspective on general technologically induced environments, which is necessary to formulate the basis for a contemporary sub-Saharan e-business model. The aim is to look afresh at problems faced by the banking sector in the delivery of services to customers, and to demonstrate how these users might brace themselves generatively to meet the challenges it poses.

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INTRODUCTION

The proliferation of, and rapid advances in, technology based system, especially those related to the internet, are leading to fundamental changes in how financial institutions interact with one another and with consumers. Whilst there is literature on how financial institutions are adapting to these fundamental changes in interacting with their various stakeholders, scholarly investigations pertaining to the technology-induced transformations are lacking within sub-Saharan Africa. A knowledge gap exists in understanding the dynamics and integration of technology-induced transactions in emerging countries.

Traditionally, research into technological developments and transactions are focused on the assumptions of those in the developed countries. Furthermore, little is known about the antecedents that drive the patterns of internet adoption across organisations and about the differential implications of these patterns for financial performance in sub-Saharan Africa (Wu, Mahajan, & Balasubramanian, 2003). Our objective is to address this knowledge gap. While the internet has moved beyond the early majority stage in developed countries, it is a relatively new medium for those in developing countries (Lapointe & Rivard, 2005; Ranaweera, Bansal, & McDougall, 2008). The digital divide boosted by contemporary communication technologies (primarily the internet) is fast raising concerns among nations in the developing world as it allows some organisations, individuals or nations to benefit more from the use of such technologies than others. As a result, efforts are being made by some of the poorer countries to catch up with technologies by pumping resources into communication hardware and software. However, these efforts so far have not achieved much in bridging the gaps in ICT development among various developing countries (Xiaoming & Seet-Kay, 2004) who argued that there is real danger that the global information society will remain global in name only if no assistance is rendered to poorer countries. Ryan

& Jones (2009) estimated that online population was around 1.3 billion at the end of 2007. As industrialised nations are becoming more saturated, internet ubiquity is becoming more commonplace in developing countries.

TECHNOLOGICAL TRANSITION AND MARKETING

Ordinarily, the increased use of internet technology provides users with different unique characteristics and usage. The essence of these unique characteristics could be due to the prevailing level of internet adoption related to a particular country. In addition, the impact of these characteristics could be accentuated by customers' lack of technology readiness and literacy. Xiaoming & Seet-Kay (2004) in a detailed study of internet adoption in Asian countries, show that internet penetration is related to a country's wealth, telecommunication infrastructure, urbanisation and stability of government, but not related to literacy level, political freedom and English proficiency. Rapid development of the Internet has facilitated access to information as well as communication between individuals and groups both within and outside the country at relatively low cost (Bazar & Boalch, 1997; Harden & Heyman, 2009). Rapid social and technological changes provide some profound challenges in the development and implementation of marketing communication programmes. The internet, with all its uses and underlying technologies, epitomise and enable a seemingly constant barrage of reality-altering, globe-shifting changes (Baym & Markham, 2009). As they explain, computer-mediated environment is directly implicated in at least four major transformations in our epoch:

1. media convergence;
2. mediated identities;
3. redefinitions of social boundaries;
4. transcendence of geographical boundaries.

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