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# An Exploration of Consumers' Response to Online Service Recovery Initiatives

by

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## **Abstract**

*This paper addresses issues regarding prevalent values and themes in online customer services in terms of the planning, development and implementation in the developing countries. Emerging themes (efficiency, usability, control and security) are debated and developed in relation to underpinning values (quality, education and reach/concern) which provide a comprehension of technological adoption in a developing economy. In addition, problems relating to new product development, innovation processes, synthesising marketing technologies and strategic planning are investigated and explored.*

*Discussion on technological adoption and use produces diverse perspectives and interpretations, which consequently prompts questions on its nature and understanding in developing societies. Assessing life-world perspectives and*

*interpretations through phenomenological hermeneutics and consumer and communication models this study examines levels of online customer services in the banking services sector from a Nigerian perspective. The current paper build on and extend technological adoption in the developing countries, particularly on how and to what extent online customer services provides perceived value in the Nigerian banking sector. We offer practical insights by which companies in the developing countries can counter this effect, and theoretical implications for wider considerations of the eight main facets are examined.*

*Keywords: Education, Quality, Reach, Efficiency, Usability, Control, Security, Technology.*

## **1. Introduction**

A number of theoretical and empirical evidences focus on business models of innovations diffusion from developed countries, where pre-existing product technologies are modified and disseminated into developing countries mass markets (Archiburgi and Pietrobelli, 2003; Fan, 2006; Mathews, 2006; Hertwig, 2012; Hang and Chen, 2008; Bae, 1997; Prahalad and Mashelkar, 2010; Seelos and Mair, 2007; Waema and Walsham, 1990; Ray and Ray, 2011; Bradley, McMullen, Artz and Simiyu 2012; Radosevic and Myrzakhet, 2009). As such, we contend that traditional and still dominant business models of innovations diffusion, founded on the understanding of developed countries social world, are inherently unsuited for producing the variety of scholarship necessary for understanding developing countries social world. Although, definitions of developing countries vary, there is a general consensus in extant literature on the characteristics of developing countries. For example, Ratanasithi, Sutummakid and Hemphill, (2013) contend that a developing country has three basic characteristics. Firstly, most developing countries actively pursue an export-led growth and development policy. Second, country export success is the success of its individual exporting firms. Lastly, national level structural factors occurring domestically are major export barriers to firms. Noteworthy nuances exist among these characterisations. As an example, an interesting study was conducted by Ray and Ray, (2011) to examine how innovations meet the unique affordability and acceptability criteria of masses at the base of the pyramid (BOP). Their qualitative study elicited a large number of factors that impose challenges to MNEs as they break away from traditional business practices towards satisfying mass markets at the base of the pyramid. For practical purposes, they pinpoint that poor infrastructure, institutional weaknesses and a lack of support services and skills in developing countries may bring may unforeseen challenges and costs. Drawing on a number of studies, they argue that potentials exist in mass markets in developing countries, and for MNEs to tap into these

potentials it is important to invest in product innovation that addresses the affordability criteria rather importing business innovation strategies from developed countries. Similarly, Amankwah-Amoah (2016) highlights some benefits stemming from product innovations from under-explored contexts such as second-hand markets, and the potential to generate positive externalities for igniting growth and innovation for recipient in developing countries. In their conceptualisation of Internet adoption in the Latin American countries, Monteakegre (1998) noted that the existing literature presents an aggregate story of success, but the ways in which different countries are adopting these new technologies have received little critical attention. Based on evidence from Ethiopian public health care system, Mengiste and Aanestad, (2013) discuss the challenge on how to shape and adapt a given technology to fit a particular local context and make it work over time with severe resource constraints. Similarly, owing to efforts of innovation scholars to understand innovation in developing countries, Zeschky, Widenmayer and Gassman, (2011) among others caution on the assumption of innovations based on poverty and deficiency. Drawing on Bitar and Hafsi's, (2007) study, Lim, Han and Ito, (2013) conceptualised that in innovation capability building, processes are likely to be more vital than resources in terms of their influence on capability when they address a crucial part of innovation processes. In examining these processes, Lim, et al (2013) identified three main aspects of innovation processes: the routines of defining and solving problems that allow organisations to make sense of their environment, to prioritise issues and to develop and implement solutions. Given the importance of external factors, Xiao and Han (2016 p.167) argued that 'innovative inclination is influenced by external factors such as advertisement or pricing strategy, and the imitative inclination by those factors determine the strength of neighbourhood influence'. Ramani and Mukherjee, (2014) examine the impact of breakthrough innovations on corporate social responsibility, particularly in developing countries or what they term 'base of the income pyramid' (BOP).

To do so, they draw on Schumacher, (1993) on the ‘appropriate technology’ i.e. obtaining optimal benefit of local resources to develop technologies that would produce better results for the poor. Using data from two disparate organisations, they show how strategies for the commercialisation of breakthrough innovations supposedly designed mainly to maximise profit, can implicitly generate CSR gains for communities. This is particularly true, they argue, when firms consider that the success of product innovation in BOP is determined by its wider impact on ecosystems.

Concomitant with this switch in emphasis has been growing awareness of the accelerating rate of technological adoption, and understanding technological orientation specific to businesses and consumers in the developing countries. As Hall, et al (2012) noted extant studies portray BOP markets as an ideal learning environment for experimenting and developing ‘disruptive innovations’ i.e. sub-quality products that provide different value propositions over those in developed countries. Against this backdrop, we advocate that the need for local responsiveness in internet adoption in the Nigerian banking sector requires a more nuanced understanding of the political differences and marketing conditions that affect technological adoption mechanism. Hence, differentiation-related innovation, contingent with socio-cultural environments, requires greater consideration than novelty-related innovations imported from developed countries. Conceivably, the above trends and empirical evidence underpin the urgency for recognising the variation of technological adoptions and the level of online customer services in the banking sector as a distinct phenomenon that warrants a conceptually based narrative perspective in furthering the research agenda in the developing countries, particularly in the sub Saharan African context.

## **2. Purpose**

This paper extends existing conceptual theories on technological adoption and individual perceptions of recent advances in computer-mediated marketing environments. ‘Computer-mediated marketing environment’ is distinguished from ‘technologically-induced customer services’. It is used to designate a state where marketing activities are undertaken in embryonic internet platforms, whereas technologically-induced customer services refers to a state in which the process of marketing activities in market-based organisations move away from mass marketing towards a situation whereby enterprises target customers not as market segments, but as dynamic groups of competent individuals. Organisations are encouraged to capture, store, analyse and lever customer information to enhancing customer loyalty (Slevin, 2002; Carpenter, 2010; Carr, 2004; Timm, 2011.)

We frame our discussion in terms of theoretical fundamentals regarding instrumentalisation, democratic rationalisation and technological diffusion. We also revisit extant conceptual literature on customer services and relate the exploration to technologically-induced customer services. We identify phenomenological hermeneutics as our methodological approach and outline implications for data sampling and analysis and discuss our main findings and implications and offer directions for future research. Understanding the current perception of individual levels of technological adoption and participation not only facilitates marketing activities, but it improves effective policy implementation. We explore whether current practices in technology-induced customer service provides meaningful customer satisfaction. In undertaking these tasks, we bring together service marketing theory and technological perspectives to provide insights on the current state of play in customer services in technologically-induced environments. In carrying out this mandate, we also fulfil a secondary purpose, which is to expose the ways in which the traditional and still dominant business models of innovations adoption in the developed countries’ social world should be

reconsidered, and if not, should be effectively divorced from the political and institutional contexts in the developing countries, particularly in the sub-Saharan Africa.

### **3. Community and Technology: the Role of Democracy**

Feenberg, (1991; 1999) argues that technical action constitutes an escape from the human condition. Based on a phenomenological perspective he contends that technological objects enter experience when we notice them as useful and the design of the said technology involves ontological decisions each of which has political consequences. Through instrumental theory, technology can be analysed on two levels: original function and design and implementation. Through such an analysis technology may be re-assessed and an alternative modernity developed; technology is not autonomous from human existence; it is socially constructed and able to be controlled and where necessary reconstructed. Through synthesising technology and democracy, a more egalitarian structure may be formed and individuals and social groups become more proactive in technological design. As such it can enable a materialising issue to be included in a democratic discussion regarding the formulation and implementation of technology.

In contrast with other media e.g. newspapers, radio and television, the internet is not another voice or interpretation of daily life, but the construction of another life or virtual world which parallels that of daily life and face to face interaction. Computer networks construct a world and do not simply facilitate reflections; they develop social relations (Bakardjieva and Feenberg, 2002). Two different models regarding perspectives of internet usage emerged during the 1980s; the consumption model and community model (ibid). The consumption model developed through the recognition that the internet could go beyond information retrieval and that management of information could be developed for the marketplace. However, despite the shift toward the consumption model there still remained ‘the older



practice of human communication on computer networks' that remains the main emphasis for users for most of the time they are on-line (ibid p 181). This space was not a ready-made environment. Through communication, users had to define and create the on-line space they would inhabit. In such a way, users manipulate designers' rationales for technology which incorporates new types of social acts that involve new normative implications that transcend norms and functions of face-to-face interaction. The communication model renders computer networks' environments 'within which communities form and ways of life are elaborated' (ibid, p 182). Communities are fundamental for human development and involve value creation, shared beliefs, commonality and participation, closely related to notions involved with democracy.

Dewey, (1927) considered that technology detracted from democratic discourse and the public cannot find itself because there were too many distractions in modern society. He identified technologies as the main problem and explained that these distractions were more prevalent for modern society. He identified movies, cheap reading matter and automobiles as diverting attention away from important issues and democratic participation and such technologies are more topical for the everyday person than the latest political discussions and debates. Dewey failed to provide a solution to the problem, but hoped that society would eventually use technology to improve communication and thus improve democracy and public interest in politics. He argued that democratic discourse must occur in communities where people can become democratically active and express issues of public concern as it involved the life blood of community. Indeed, when we turn to the democratisation of technology, the internet and virtual communities provide a rich empirical situation for this inquiry and analysis.

#### **4. Technological Infrastructure and Knowledge**

The rapid diffusion of the internet has radically changed delivery channels used by the financial services industry. Many banks have established presence on the internet using web technologies providing customers with the opportunity of performing interactive retail banking transactions. Virtual customer environments can be viewed as an integral element of the firm's overall CRM initiative. Such an approach allows firms to capture potential synergies between on-line and off-line interactions in a way that benefits customers as well as firms (Hoffman and Novak, 1996; Ozuem, et al, 2008; Al-Somali, et al, 2009; Nambisan and Baron, 2009; Pauwels, Leeflang, Teerling and Huizingh, 2011; Molla and Licker, 2005). The inherent benefits of on-line banking provide firms and their customers with new ways of interacting between and among themselves. Much attention has been accorded to technology adoption and uses in financial institutions, particularly on the provision of technologically-induced customer services and customer retention strategies in developed countries (Mols, 2001; Nielsen, 2002; Daniel, 1999; Nielsen, et al, 2003; Mahdi and Dawson, 2007; Venkatesh, Thong and Xu, 2012; Baird, et al, 2012; Garfield and Dennis, 2012). As already noted, theory suggests that technological adoption and use adoption are ideal types of computer-mediated marketing environments (Bharadwaj, 2000; Ba and Pavlou, 2002; Antioco and Kleijnen, 2010) that are capable of promoting effective marketing activities. Most current knowledge is based on mechanisms and assumptions on the abundance and efficiency of technological infrastructures in developed countries (Damanpour, 1992; Damanpour and Golpalkrishnan, 2001; Prince, Barrett and Oborn, 2014). Many different theoretical perspectives offer insights on technological developments in developed countries, but few offer insights on similar issues related to evolving technological environments in developing countries.

Claims made for the existence of a digital knowledge divide are based on binary perspectives as follows:

- Digital technology is no longer seen as a dichotomous categorisation between the haves and have-nots.
- Digital divide is viewed as a continuum of access and use where interrelated reasons such as attitudes, skills, quality of access and social support are at work in explaining how people use new technologies.

The implementation of effective customer service in technologically induced environments requires an understanding of technological capabilities and competences within a given context. Some research has examined capability dimensions of technological management, but little has been published on how effective customer services in technologically-induced environments influence technological adoption and use adoption in developing countries.

Drawing on the work of Gopalakrishnan, (2001) who found that high-performance banks adopt product and process innovations more evenly than low-performance banks, Naranjo-Gil, (2009) noted that organisational and environmental factors had inconsistent effects on the adoption of technical innovations. It was concluded that high adopters of both types of innovations were more sensitive to environmental factors and organisational factors. In this context, technological innovations can be an important source of competitive advantage when there is a balanced rate of adoption. It can help organisations maintain or improve their level of performance. Fundamental to the success of any business are conditions of the market in which it operates and the position it holds within it. Profit, cash flow and shareholder earnings can be changed if leadership takes wrong decisions due to lack of understanding of marketing dynamics (Young and Burgess, 2010; Kula and Tatoglu, 2003). Internet banking should be seen as part of a general trend in which customer relationships as well as new web technologies have become important. The banking industry provides strong incentives for banks and customers to use the internet. Differences in banks' organisational resources and capabilities are increasingly becoming tools for competitive advantage both in developing

and developed nations. Investment in sophisticated IT allows a business to achieve a differential advantage by securing relationships through improved service quality and market responsiveness, but it is emphasised that resources that help an organisation provide customer service include technical and managerial skills. To succeed in pushing customers to increase their use of new web-technologies in internet banking, organisations have to know customer requirements and respond through appropriate reactions (Bharadwaj, 2000; Nielsen, 2002). Human nature is grounded in certain social constructs and/or part of cognitive being; as such it involves ideas pre-determined by society or endemic to the very fact of being human. Regarding such a framework Janda, Trocchia and Gwinder, (2002) examined consumer perception of internet retail service quality and found that five key dimensions are relevant to consumer participation with on-line environments:

1. Performance – how well an on-line retailer does in terms of meeting expectations regarding order fulfilment (efficiency);
2. Access – internet retailer's ability to provide a variety of products from anywhere in the world (liberty).
3. Security – related to perceptions of trust in the on-line retailer's integrity regarding financial and privacy issues (legal structure and social contract).
4. Sensation – interactive features of the e-retailer's website (aesthetic experience).
5. Information – quantity and credulity of information provided by the on-line retailer (informed consumer).

Consistent with this study, Zeithaml, Bitner and Gremler, (2010) note that customers' service expectations are characterised by a range of levels, bounded by desired and adequate service, rather than a single level. Expectations are dynamic and evaluations may shift over time, from person to person and from one culture to another. What is considered quality service that satisfies customers in developing countries may be different in a developed economy.

Customers are satisfied when their purchase results exceed their expectations; each experience leads to an evaluation and an accompanying emotional reaction by the customer (Molina, et al 2007; Farquhar and Meidan, 2010). That said, the very basis of expectation has certain ideals at their core; it is difficult if not impossible to discard predominant ideas and ideals even if the tools are novel by nature. A pre-understanding of requirements is already apparent because society constructs our notions and to move beyond these (no matter the novelty) is extremely difficult.

## **5. Methodology and Methods**

The methodological approach for this paper involves phenomenological hermeneutics which engages in the critical analysis of people (human action) or texts through an emphasis on the fact of being human; fundamentally, understanding is based in interpretation (Heidegger, 2004; Ricoeur, 2008). ‘Inquiry involves the behaviour of a questioner, and therefore of an entity, and as such has its own character of being.’ (Heidegger, 1962/2004; p. 24). The meaning of being is already within us because ‘seeking must be guided beforehand by what is sought ... we always conduct our activities in an understanding of being’ (ibid p. 25). Phenomenological hermeneutics attempts to comprehend facticity (the facts of being) which may only be found in the life-world or the practical pre-abstract/pre-theoretical existence. What is important is our existence within the world, and how we belong to our environment. Heidegger noted that as individuals we are thrown into an existence and world that we did not construct, and in this strange perplexing world we have to find our way. Phenomenological hermeneutics is not about abstract supra-individuals or transcendental egos, but involves understanding actual people in actual situations (Howell, 2013).

Gadamer, (1970) argued that comprehension is not ‘an isolated activity of humans, but a basic structure of our experience of life. We are always taking something as something. That

is the 'givenness' of our world orientation, and we cannot reduce it to anything simpler or more immediate' (p. 87). Indeed, 'that what is called prejudices expresses the structure of anticipation of human experience' (Ricoeur, 2008; p. 70). Investigation, understanding and interpretation involve a hermeneutical circle, because any attempt to question something involves some notion regarding the nature of the matter or situation investigated; that is, some notion of the question in relation to the subject matter to be understood. Questions do not emerge from the ether, but already exist within us and what is to be studied. Fundamentally, the answers to questions cause us to re-assess the perspectives we originally held; such then involves further questions.

Given the concepts and issues, raised through the methodology this study attempts to illuminate and investigate human activity regarding the commercialisation of computer-mediated marketing in the Nigerian banking sector. Pre-understanding guided the research process and enabled respondents to recognise concepts and provide responses to the questions posed. Furthermore, given the methodological approach we used what Denscombe, (2010) described as 'purposive sampling' which indicates a pre-supposition regarding what is sought in a phenomenological hermeneutics context. The current research 'takes sides' (Denzin, 2002) as researchers align themselves with particular groups, categories, or actors in such a way as 'to serve varying interests' (Amis and Silk, 2008 p.468). Indeed, the researchers already knew something about the specific people or events and deliberately selected particular individuals or contexts because they seemed likely to produce the most valuable data. Samples were selected with a specific purpose in mind, which reflects the qualities of the people or events chosen and their relevance for the investigation. Participants chosen provided unique subjects from which to explore their experiences on how they access and utilise internet platforms in terms of their banking transactions. Our samples were drawn from individuals comprising semi-skilled and skilled workers. In the first period, we

interviewed a total of 37 participants, including 15 participants from 4 different top banks in Nigeria. In the second period, we selected students and local shop owners in four different locations across Nigeria and conducted personal interviews in their respective environments or premises. In this phase, a total of 30 participants were interviewed. Each interview followed a standard set of questions, and the researchers encouraged interviewees to raise any additional questions related to the topics. One to one semi-structured interviews, lasting 30–60 minutes, were conducted with informants to explore their perspectives regarding a range of issues on technologically induced customer services (see Table 1 for interview questions). Although the emergent structure and focus of these interviews varied from individual to individual, the underlying outcomes were categorised to create patterns of customer perceptions on technologically induced interactions.

Evaluating customer perception broadly integrates the subject of service quality. According to Gronroos, (1984), Parasuraman, et al (1985, 1990; 1993) and Wang, et al (2004) customer perception revolves around pre-conceptions regarding what customer expectations and interpretations of service involve. Expectations serve as standards for measuring what they perceive as quality and their overall judgement which stems from the adoption and use of a service or product. A technologically induced marketing environment involves ideas of consumerism and efficiency with phenomenological pre-suppositional assumptions.

**TABLE ONE: SEMI-STRUCTURED INTERVIEW PROGRAMME**

1. Can you tell what you think of on-line customer services in the Nigerian banking sector?
2. Do you think that the Nigerian banking sector has adequate technological infrastructure to enhance customer services in on-line environments?
3. What are the reasons you decided to undertake on-line banking transactions?
4. Identify your experiences of on-line customer services in the Nigerian Banking sector.
5. When compared with face-to-face transaction how effective are banks in responding to your queries online?
6. Do you think that the customer services for online environments are adequate?
7. Have you ever encountered any problems in online transactions? If so, how helpful were staff in resolving these problems?
8. What do you consider to be the major problems with the Nigerian online Banking sector?
9. Have you ever used online banking or tried to access and conduct online banking transaction outside Nigeria? If so, how effective were these online transactions?
10. Identity changes or improvements would you like to see regarding online banking in Nigeria?
11. Are there any other relevant topics we should have discussed?
12. Are there any further questions we should have explored?



A thematic analysis based on the phenomenological hermeneutical perspective was used to explore insiders' views of the phenomenon. Thematic analysis enables researchers to 'increase their accuracy or sensitivity in understanding and interpreting observations and interviews about people, events, situations and organisations' (Boyatzis, 1998, p.5). During the interview sessions, notes were taken to include responses and all material was reviewed to ensure that salient points and recurring themes were articulated and patterned alongside responses as they emerged; questions were adapted and further issues explored as interpretation and responses guided the research process.

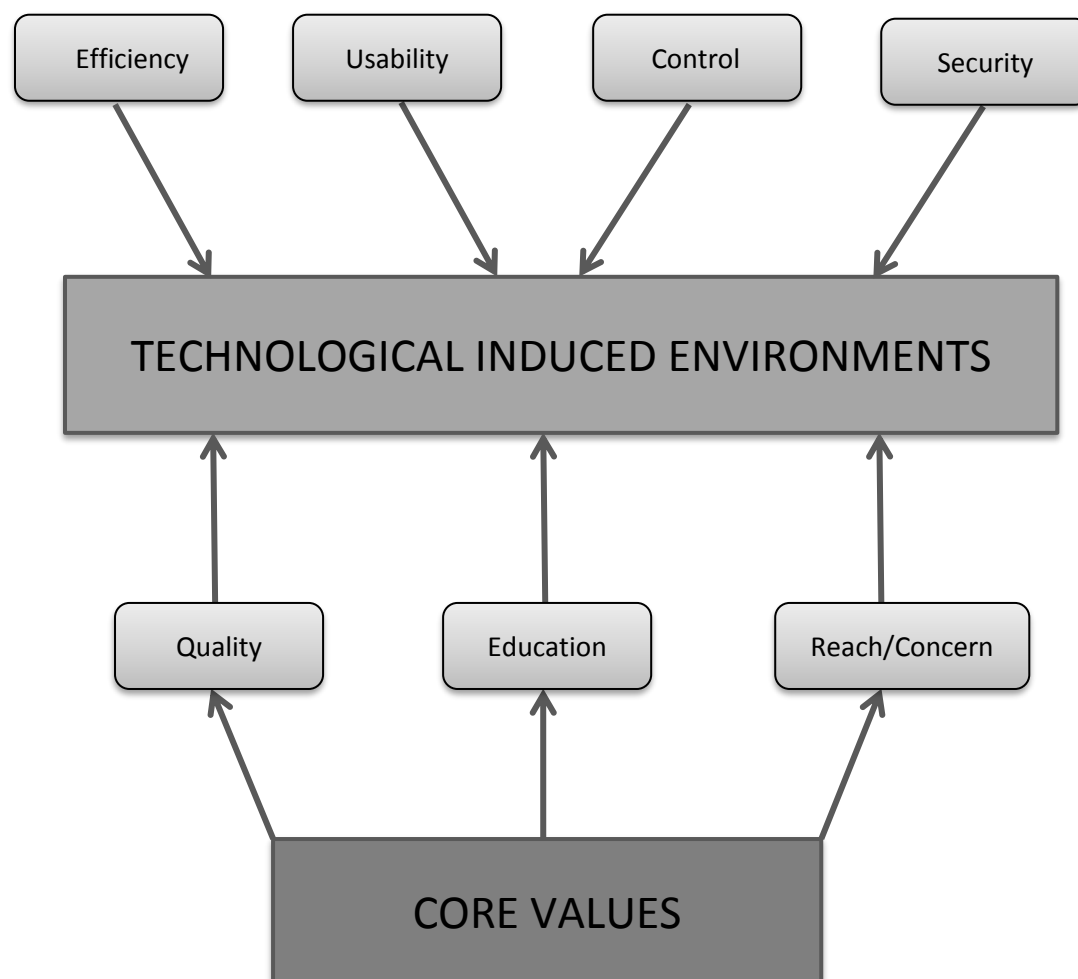
A technologically induced marketing environment was not entirely novel for individuals, because most had at some time or another used the internet; each had a pre-understanding of the technology to be explored. However, a large proportion had not used the internet for financial transactions. Customer pre-conceptions pertained to a wide range of issues regarding satisfaction in a service-oriented sector. Figure 1 illustrates attributes related to individual pre-conceptions and perceptions of technologically induced marketing environments. This incorporates the language and discourse used in the life-world to comprehend the changing technological environment and related phenomena.

## **6. Values and Emergent Themes**

Emerging interpretations of the life-world were condensed into four initial themes (efficiency, usability, control and security) which emerged from respondents' perspectives. As the analysis developed, further interlinked core values emerged in terms of quality, education and reach/concern, which were too complex and failed to neatly fit with the initial emergent themes. Indeed, each of the emergent themes was underpinned by elements of the identified values. Although, responses could be broadly be categorised and placed, using the initial emergent themes, the key issues arising from responses were mutually exclusive and

distinct. The principal emphasis on community-based values was to elucidate the barriers and dimensions of technology adoption in the Nigerian banking sector. While investment in sophisticated IT may allow a business to achieve a differentiation strategy, providing effective customer service can be hampered by lack of human technical and managerial skills, without which organisations may not fully utilise the benefits of computer-mediated marketing environments (Bhradwaj, 2000; Baron, et al 2008). Figure 1 illustrates the core values and related themes identified as being required for effective implementation of customer services in technologically-induced environments.

**Figure 1: Core Values and Themes in technologically-induced environments: issues and challenges**



## 7 Core Values

### 7.1 Education Value

The on-line experience has enabled perspectives of the world to be realised in terms of plurality of knowledge and identity as well as fiction and uncertainty. Indeed, the internet has become an all integrated marketplace where people can interact with one another and search for information. Consumers are aware that a wealth of knowledge can be derived from the on-line market-place. Users can adopt different *persona* and become part of different communities where they can freely express themselves, interact as well as exchange ideas and innovation. Furthermore, education involves elements of enlightened thinking and the development of knowledge, intrinsic to the creation of a better society and healthy democracy. As a self-employed interior decorator indicated:

*'The internet is a great avenue for education. I have learnt many things just by searching on-line. For example, most of my designs come from pictures of well-decorated homes I saw on-line. It is amazing the amount of knowledge available on the internet. There are e-books, reviews, essays and discussion forums for all kinds of subjects. Actually, my current 2010 catalogue of most beautifully decorated homes were compiled from the internet and that is what I use for my clients now. I guess the same applies to on-line banking; the more I use it, the better I get.'*

To this respondent, on-line banking is one of the many things that can be learnt over the internet. Being part of an on-line community fosters intellectual growth and is rewarding to those who would take advantage of what the internet offers. Through the consumption model, the respondent further develops networks and on-line activity.

There are two points being made by the respondents in terms of education. One involves a functional process and the other a means of learning or facilitated learning. For example, a housewife stated:

*'Being at home most of time has its downsides, but I rarely get bored. I am responsible for managing our money in the house for shopping, paying the bills and housekeeping generally. Hence, I regularly pay for most of our bills on-line using our bankcards and I manage our accounts. On-line banking has changed banking for me, I do not have to go to my children's school to pay their fees; I simply transfer money into the school account. In terms of education, I am positive that all of us here have looked up something we did not understand from an on-line source at one time or another.'*

As indicated by this respondent, customers who bank on-line ought to access as much information as possible and take advantage of the seamless, borderless feature of internet technology to explore knowledge and experience the world at the click of a mouse. She uses the internet to undertake chores in an efficient manner, but also considers it a source of learning that enhances her knowledge and understanding. Efficiency is the underlying rationale for the internet, but further interaction with the technology renders educative outcomes.

## **7.2 Reach/Concern Values**

Reach defines the wider coverage of the internet as a medium. It goes beyond users' spatial definitions of time and place and fosters a coverage that is beyond the physical environment. Time and space no longer involve given tangible entities; individuals exist in separate situations as numerous personages at different times. There is a new conceptualisation of time and space that goes beyond the geographical limitations of time zones. Enlightenment notions

such as the boundaries and the nation-state and customary ideas regarding time and space are surpassed with internet usage. 'The internet ... exploded with imagined communities that are based on the swift interactive exchange of electronic text.' (Feenberg and Bakardjieva, 2004; p 38). However, not all have access to the internet, but this is increasingly becoming an aspiration; all wish to be involved in this new idea of time and space. There is a social expectation that access will be realised. Simply having a computer is no longer sufficient. As noted by a 23 year old psychology student:

*'The challenge is not having access to a computer. In this country what discourages me and so many of my mates is having access to the internet. My university has a computer department, but no internet; I have a computer at home, but no internet. I tried subscribing to mobile internet, but the connection was epileptic and there was no power supply.'*

As the respondent noted, access to a computer is one thing, but being able to connect to internet technology is another. This respondent noted that he has access to a computer at home, but cannot utilise the internet connection. Whilst computer manufacturers offer low cost computer equipment, connecting these computers to access internet content poses difficulties. Social expectations are raised and notions of improvement and economic advancement are required for involvement in the new world of the internet. Indeed, a 55 years old taxi driver commented:

*'One of my younger brothers bought a computer 8 months ago. In fact, this is a wasteful project since this money could have been used for something better. I have waited for months to get connected to internet technology but electricity supply is not helping matters. We have an endemic problem of electricity supply in the country. I am always amazed to hear these banks promoting all sorts of programmes related to*

*digital environments. One crucial question which these companies have not yet got a grip of is the infrastructure that these on-line programmes rest upon.'*

Whereas the psychology student concentrates on the optimistic aspects of developments, the more mature taxi driver is concerned with the requirements for the internet to operate e.g. sustainable electricity supplies. Success of digital communities relies solely on the constant supply of electricity. As respondents noted, low cost computers are readily available within the Nigerian market, but access to internet technologies cannot be achieved if there are poor technological infrastructures. This respondent went on to note:

*'We are in the melting point and the issues of digital services are not our priority until these are in place: electricity and security. Customers would rather continue with traditional banking than subscribe to on-line banking that is not sustainable.'*

One of notable insight provided by this respondent was the realisation that the Nigerian economy can barely compete with other developing economies until available infrastructures are in place. It is difficult for financial services organisations to compete with the outside world if the existing infrastructural services are at 'melting point' to a point of degeneration.

### **7.3    *Quality Values***

The concept of service quality developed by Parasunaman, et al (1990, 1993) was a model with useful features measuring quality in service oriented enterprises. Bitner, et al (1990) stated that in a phenomenological hermeneutic context, consumers' perceptions are usually preceded by their expectations of that service. It is necessary for utilities such as electricity to be in place if the service quality is to have the technological capability and subsequent accessibility. Furthermore, the idea of service quality can be subjective or relative and relate to individual expectations. Two respondents accentuated:

*‘Service quality in terms of on-line banking is very relative in the sense that what we expect from our banks are different and the quality of service is defined by how well a delivered service matches customers’ expectations. I would think that quality depends on feedback and timely information.’*

*‘I visited my bank a few months ago, but was advised to check on-line for further information. I’m really disappointed that this organisation assumes that everybody has access to computer. I would like more information to be available in the banks rather than referring us to on-line banking information.’*

These respondents explained that service quality depends on feedback and information that is timely. One could argue that proactive feedback is dependent on technological capabilities, both in companies’ readiness to embrace technologies and users’ accessibility to existing evolving technologies. As respondents indicated, several infrastructural issues have affected the way in which financial services organisations provide timely information to them. These organisations may have the technological readiness to provide ‘timely information’ to customers, but customers may not have appropriate facilities to access this information.

#### **7.4 Community Based Themes: Efficiency, Control, Inclusivity and Security**

Values of customer service issues relating to on-line banking produced four themes: convenience (efficiency); control (self-determination and empowerment); usability (inclusivity) and security (social protection). The base of each of these can be found in enlightenment values explicated during interviews in terms of economic efficiency, effective precise information (open communication), liberty, equality and social solidarity as well as sovereignty and social contracts. Consequently, the consumption model is premised on the communication model, with human beings developing technology and a new space for social interaction.

## 7.5 Efficiency Theme

Respondents identified strengths of the consumer model and considered convenience as a main reason for the adoption of internet banking compared to conventional traditional in-branch banking. A respondent who was a part-time project manager stated:

*'When on-line banking started, I was still a student. However, I was introduced to using the internet early and I quickly began applying it to my study. Therefore, when my bank introduced internet banking, I was eager to try it out and I realised that it was very convenient for me. I can transfer funds between my different accounts, I can monitor my money as I spend it and I do not have to call my banker all the time to ask for cheque books; I simply order them.'*

For this respondent, convenience meant less interaction with his bank manager and more time to attend to his banking needs himself. His perception involves the efficient use of time and being empowered to take charge of his transactions and maximise the full benefit of internet technology. Furthermore, another respondent who was an employee in one of the financial institutions commented:

*'Since my bank started on-line banking programmes, I can say that our customer base has grown. Despite this increase, we, the employees, have more time to attend to customers' needs as they used to be mostly channelled through our on-line feedback resource. It has also helped in cutting our costs especially administrative costs in processing paper application forms. With internet banking, we take applications over the phone and enter data directly into the system and other applications are done mostly on-line, which in turn speaks efficiency on our part.'*

This respondent further stated that he saw on-line banking as both beneficial to both banks and customers. He stated that he sees banks and customers as co-creators of the new on-line



banking phenomenon in Nigeria in the sense that while banks are experiencing growth in their customer base, consumers are acquiring new skills and affirming control over their banking needs. Two particularly important issues emerged from this theme: flexibility and leaning. A 43-year-old IT consultant averred:

*'I chose my bank for one main reason – close proximity to my house and place of work. I was quite satisfied with their quality of service. However, due to infrastructural glitches, I have done much on-line.'*

An interesting issue that emerged from this respondent is that the choice of a financial services provider was dependent on proximity to his place of work and home. In the same manner, another respondent, who was a student in a Nigerian university, commented:

*'To me, the fact that I do not have to carry money around is hugely convenient and safe. I am very happy with my bank's cards and I keep my pins safe. I do not have to spend cash all of the time. I make sure I monitor my account on-line so I do not over-spend, but access can be frustrating in most times due electricity problems.'*

Whilst there is a wide recognition of the benefits of on-line banking, a major problem is access to technology due to inconsistent electricity supply. Customers found that they could easily adapt new banking systems enabled by the internet to their daily lives. This can be done conveniently so the process becomes seamless. For bankers, on-line banking is deemed cost effective and creates more time for research and development; more so they can cater to the needs of more customers without geographical constraints.

## **7.6 Control Theme**

Control describes the ability of on-line banking customers to access content at will, and generate information without restrictions. They can access what they want, download, modify

and change content to suit their needs and purposes. It empowers consumers to interact with others in communities where similar values are shared. With on-line banking, consumers have access to on-line real time information on their accounts. They have a wide range of choices to make to suit their needs; from which bank to choose; to what kind of product or service will be most appropriate for their banking needs. As one 36 year old business executive stated:

*'I have complete control over what I do over the internet, especially where my banking needs are concerned. I can access my bank details anywhere and anytime. I rarely call my bank for anything unless it is security related. I can transfer funds when I want to and can even stop a transfer mid-way if I am not sure. What I am trying to say is that with on-line banking, the power has been given to us to take care of our money the way it suits us and, it suits me real fine!'*

According to this participant, control involved being empowered to make decisions without having to wait for long in the bank. Having unrestricted access to her accounts and being able to exercise free-will is highly beneficial. From her perception, the internet has opened a new window into new ways of doing things; with the click of a mouse, the power to effect change is exercised. On-line banking offered her greater control than traditional bricks and mortar banking where banks are overloaded with paperwork that slows down processes. An emerging key issue from control was trust and according to a 42 year old member of the clergy, having control sometimes led to misuse of power and abuse of trust:

*'Much as I love the internet because it breaks the shackles of ignorance, and is like an open window to the global world, it can be abused especially where money is concerned. I have had complaints from friends who sometimes were charged for transferring money on-line by their banks; something they were not aware of before*

*subscribing to the service. Some of them have complained that they have been charged for using their debit cards or MasterCard at certain shops or ATMs.'*

Respondents perceived control as beneficial. As they used the internet to carry out transactions, increase their learning and interact with others within a global community, it is evident there are misgivings concerning the trends created with usage and patronage.

### **7.7 Usability Theme**

This describes the ease of use or user-friendly attribute of the internet and on-line banking. Usability is an important factor and is closely linked to the adoption of on-line banking. This respondent noted:

*'There is publicity material in banks advising customers to use on-line facilities: I am sick of seeing these leaflets. Personally, I can hardly read.....never mind use the internet. I think they need to focus on personal areas.'*

According to this respondent, financial institutions are now publicising the use of on-line banking as never before. One important issue emerging from this respondent is inability to read and make use of internet technologies in facilitating her interaction with banks. Similarly, this respondent complained about the lack of response from banks in on-line environments.

*'I recently opened an on-line account with one of the banks and I must tell you I have been at it for almost a month. The problem is that the password and username the bank gave to me never worked and each time I complained through e-mail, they did not respond on time and when they reset the password, I found that I could not log on. After several trials, I have decided to go back to conventional banking transactions.'*

One of the interesting issues emerging from this respondent is response time. He had contacted his bank on several occasions regarding access problems, but seemed not have achieved success.

*‘At my bank, management invests in research and development to continually ensure that customers do not find banking a challenge. I must point out at this point that our literacy level and familiarity level with internet in Nigeria is not as high as in Europe or the developed world where teenage students and children own laptops with mobile broadband. Here, this is found only among the rich and upper middle class’.*

One bank manager said:

*‘Much as we want more people such as individuals, students, market women and business people to buy into internet banking, we are very much aware of their inadequacies, so we ensure that our websites are simple, easy to navigate and informative. We constantly upgrade our internet banking technology to improve our capacity and to accommodate our expanding customer base.’*

Interestingly, this respondent pointed out that financial services organisations are very much aware of these inherent problems. Institutions are working to see how they can use available facilities to reach out to on-line marketing environments.

## **7.8 Security Theme**

On the issue of security, participants were asked what they thought about the safety of their personal and important data on the web. One respondent who was a teacher in an international college stated:

*‘Security has always been an issue with me. My wife and I operate a joint account on-line and I remember we gave the bank all our details such as home and workplace*

*addresses, phone numbers, bank card and our international passport details. Sometimes I panic just thinking what will happen if such information falls into the hands of an internet fraudster, especially here where fraud is rife.'*

Another respondent echoed these thoughts:

*'I am a bit sceptical where internet banking is concerned. I realise that I have been waiting until I can feel confident that my information or details will be safe and secure on-line. Otherwise, I might just stick with normal banking.'*

Security is a major challenge being faced by on-line banking customers in Nigeria. Users live with fear of hacking or cloning credit and debit card details, identity theft and illegal transfers of funds. Some participants were concerned that their data would be disclosed to third parties. This was more apparent with users who do not have a sound knowledge of the internet. However, some participants who had a technical background and understood security technology had more confidence in internet security than others. In the light of this, another respondent who is a legal practitioner stated:

*'I have taken measures to ensure my data is safe by regularly checking my account balances, monitoring my transactions, printing my receipts should I need to show evidence.'*

In internet security, consumers tend to have more faith in banks that have strong security measures in place and can quickly respond to customers who have issues with privacy of their data. Privacy was an emerging issue in security; participants revealed that they would not be comfortable if their banks did not take measures to protect their privacy. The respondent went on to say:

*‘People who readily adopt internet technology are those who are willing to take risks and face new challenges. I advise people to believe in technology that brings new ways of doing things and in so doing be ready to accept risks and be innovative. On-line banking is very convenient and I think customers should overlook risks in favour of convenience and other positive factors that on-line banking brings.’*

## **8. Discussion**

The virtual world of internet technology transcends time and space in a modernist context and on-line banking customers utilise the medium to learn, sharpen and broaden their activities. As customers come together within the on-line interactive market-space, they exchange information and constantly use the medium to enhance interaction and learning. There is experiential evidence from respondents that on-line banking is changing traditional banking and most banks’ customers are positively disposed towards this medium. Figure 1 represents several barriers to technology-induced customer services in the Nigerian banking sector.

The methodological approach renders this interaction explicit in individual researchers and respondents. We are historical beings who interpret data and ideas through interaction with each other. Such a process engenders further interpretation and developmental understanding.

For one to understand the impact of computer-mediated marketing environments on modern culture, we need to identify sources of constraints and opportunities which follow ‘situatedness’ from its use in time-space (Orlikowski and Baroudi, 1991; Anandarajan, Igbaria and Anakwe,2000; Slevin, 2002; Ozuem, et al 2011). The pressures and opportunities for mobilising time-space during the exchange of information constitute the grounding for which effective computer-mediated marketing strategies could be developed and sustained. In its physical manifestations, a computer-mediated marketing environment shares a number of characteristics across geographical boundaries due to ever tighter

interconnectivity and ever more efficient interoperability. In seeking to identify the technological frames of meaning shared by respondents, we argue that a valuable understanding of technologically induced customer services may occasion different problems and solutions, because social problems are dependent on community based values. This interpretation of technology adoption utilises the concept of relevant social groups; those who influence the creation, demand, production, diffusion, acceptance, or opposition to the technology (Feenberg, 2002; Sahay, Palit and Robey, 1994; Bijker, 1987; Gergen, 2009; Mingers and Willcocks, 2014; Ochara, Kandiri, and Johnson, 2014)). In this way computer networks construct a world and develop social relations (Bakardjieva and Feenberg, 2002). Both the consumption model and communication model explain the development of on-line interaction. However, the latter remains the main emphasis for users for most of the time they are on-line (ibid). The communication model renders computer networks' environments 'within which communities form and ways of life are elaborated' (ibid, p. 182). Communities provide the basis for human development through value creation, shared beliefs, commonality and participation. Overall, interviewee perspectives reflected relationships between the consumption and community models. Technology can be used for business purposes but it is not autonomous of human existence and social development: as the interviews identify, it is socially constructed. As such it enables constructing subjects to be involved in a debate regarding the formulation and implementation of technology.

## **9. Concluding remarks and future research direction**

Through pre-conceptualisation of what was sought in the research, and considered from an instrumental perspective, emergent themes identified communication and consumption perspectives (Feenberg, 2002). Through analysis it became apparent that government and institutions involved in the management, design, provision and monitoring of internet banking should ensure a value based environment that protects customers against fraud and

identity theft as these negatively influence customer adoption. Indeed, there should be the formation of a structure to monitor and enforce practices to guide the use of internet banking. Part of monitoring the internet is providing customers and members of the public with information on security breaches and what implications it might have for consumers. In such a way negative pre-conceptions can be challenged and positive attitudes facilitated and developed.

According to respondents, providing quicker, easier and more reliable services to customers were amongst the top drivers of on-line banking. Closely linked with notions of efficiency and globalisation, such issues transcended the nation-state and gave impetus to discourse relating to globalisation. Discourse is loaded with pre-conceptions that are culture specific, but historically developed. Such dialogue identifies instrumental values in terms of security and usability as well as anxieties regarding access and infrastructure which identifies a discourse of 'concern'. Furthermore, discussion regarding community based values in terms of collaboration, built in user interests and the learning process identified instrumental values.

Governments can play a pivotal role in facilitating instrumental values through ensuring adequate provision necessary requirements e.g. electricity supplies and telecommunications so service providers can use the routes to make the internet available to as many people as possible. In addition, government should reduce the cost of telecommunications' interconnectivity to encourage private investors who are willing to provide fast, affordable and innovative internet connectivity. Banks should invest in purposeful and integrated marketing communications to create awareness and educate the public on the concept of internet technology.

An awareness campaign might include the usefulness of the internet and its applicability to every area of life; such would then enable 'democratic rationalisation of technology by users



themselves ... Communication technologies stand at a peculiar interface between the technical culture of those who create them, the commercial interests of those who produce and market them, and the everyday life-world of ordinary users' (Feenberg and Bakardjieva, 1994; p. 38). Educating customers and members of the public should involve free demonstrations and presentations on the basic usability skills needed to derive satisfaction from the internet. The campaign could help produce more confidence in customers and improve their patronage. Banks and financial services providers should regularly update their websites with current information that might help users with their on-line banking needs. They need to put in place active security features to discourage fraudulence and phishing. Customers want to trust the websites they use for on-line banking; the importance of helping to nurture and build trust in their services need greater attention. This will help banks to determine the effectiveness of their service development initiatives targeted at customers: current and prospective ones. Attempts to provide an initial theoretical framework for a sub-Saharan Africa business models indicate that while many practical implementation challenges remain, the development of such business models based on sub-Saharan perspectives may be possible. What is clear is that the level of technologically induced marketing environments is distinctly different to that of developed countries. Academics and practitioners might undertake future studies to examine the level of technological diffusions in rural areas rather than from an 'urbanised' perspective and build on ethnographic accounts of on-line activity, interactions and cultures (Baym, 2000; Cherny, 1999; Meely, 1999; Schuler, 1996; Slater, 2003; Ucapher, 1999) as well as philosophical debates that dispute 'the good and the ill, the promise and danger involved with new social media require further attention.' (Feenberg and Bakardjieva, 2004).

When determining the direction on-line activity may take we need to examine the relationship between the consumption model and the community model; the former 'is a

plausible vision of the future, given the structural realities of the world in which we live' Whereas the latter 'would take much more conceptual work, design efforts and political mobilisation' (Bbakardjieva and Feenberg, 2002; p. 190). Human activity is an important variable for the communication model, but it is the extent to which people put their competencies and resources to work, fighting for their values and desires who will determine what will prevail. Overall, conceptions such as the 'human right to free assembly' and democracy underpin notions regarding on-line freedom and on-line communities. 'The struggle for on-line community places technical democracy in the service of democracy itself.' (ibid, p. 191). In this way, a value based technologically induced environment becomes a social imperative.

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