DIGITAL TRANSFORMATION AND BANKS' CUSTOMER RELATIONSHIP AT STANBIC BANK, KYAMBOGO UNIVERSITY BRANCH, UGANDA

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DECLARATION

I, **Mary Catherine Nakaato**, affirm that this dissertation is entirely my own creation and has not been previously presented to any academic institution for any purpose.

Signature:…………………………………. Date:…………………………………

APPROVAL

We hereby confirm that we have supervised this dissertation and approve its submission to the Directorate of Research and Graduate Training for examination.

Signature:…………………………………. Date:…………………………………

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Signature:………………………………….Date:…………………………………

DR. FAITH MUGISHA AHABYOONA

DEDICATION

I want to express my gratitude to the Almighty God, who has been my source of strength, grace, and wisdom during my academic journey. It is by His grace and favor that I have been able to navigate through the challenges and successfully complete my course.

I dedicate this work to my mom, Ms. Nagawa M. Francis, who has been there for me throughout, and to my siblings, Babirye M. Christine, Atuhaire Viva, and Abaho Miles, who have encouraged me and given me hope when I felt like giving up. They gave me a lot of motivation and persistence to keep on with this. I would never have been able to conduct this research without their support and love.

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LIST OF ACRONYMS

ATM:	Automated Teller Machine
CVI:	Customer Value Index
ICT:	Information and Communication Technology
IT:	Information Technology
MoFPED:	Ministry of Finance, Planning, and Economic Development
PDA:	Personal Digital Assistant
SMS:	Short Message Service
SPSS:	Statistical Package for Social Scientists
TAM:	Technology Acceptance Model
USSD:	Unstructured Supplementary Service Data

ABSTRACT

This study examined the effect of digital transformation on customer relationship at Stanbic Bank Kyambogo University Branch in Uganda. Specifically, the study was guided by three objectives which included to assess the effect of internet banking on banks' customer relationship, to examine the effect of agency banking on banks' customer relationship and to examine the effect of mobile banking on banks' customer relationship. The study used cross sectional survey considering both quantitative and qualitative approach. The study targeted 387 participants but 302 managed to respond back registering 79.1%. Data was collected using closed-ended questionnaire and interview guide. The findings revealed that internet banking positively affected the bank-customer relationship ($B= .131$, $p < 0.05$). Then, agency banking positively affected the bank-customer relationship ($B = .339$, $p < 0.05$) and mobile banking was found to positively affect the bank-customer relationship ($B = .625$, $p < 0.05$). The results also showed that the constructs of digital transformation (internet banking, agency banking, mobile banking) and demographic factors combined explained 49.4% of the variance in the bank's customer relationship. The study concluded that mobile banking was the most significant predictor bank's customer relationship. The study recommended that banks should urgently enhance their internet banking address critical reliability issues, like minimizing errors and enabling transactions. Banks should expand their scope of online services by integrating features that allow customers submit loan requests and facilitate real-time loan assessments and approvals. Furthermore, banks need to urgently enhance digital communication and service channels to address several critical issues identified.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Globally, banks are striving to enhance customer relationships by leveraging advanced technologies and personalized services, recognizing the critical importance of customer satisfaction and loyalty for long-term success (Rane, Achari & Choudhary, 2023). Digital transformation initiatives, such as internet banking, agency banking and mobile banking are pivotal in this endeavor, enabling banks to offer seamless and efficient services tailored to individual needs (Lottu, Abdul, Daraojimba and Daraojimba, 2023). However, despite these advancements, banks, especially in Uganda, face significant challenges in maintaining strong customer relationships and customers are continueouly switching banks (Mukuuma, Ali & Engotoit, 2020) Therefore, this study examined the effect of the digital transformation on banks' customer relationship in Uganda. This chapter presents the study background, problem statement, objectives of the study, research questions, study hypotheses, conceptual framework, study significance, scope of the study and definition of key terms.

1.2 Background

1.2.1 Historical Background

All over the world, banks are continuously embracing digital banking mainly to win the customer relationships with banks since majority of the population is fully embracing digital communication (Githuku & Kinyuru, 2018). Indian banking industry has undergone significant changes in the pervious years, with many banks adopting digital transformation strategies to strengthen customer relationships. This shift has allowed Indian bank customers to conduct a wide range of transactions using ATMs, retail banking services, debit and credit cards, mobile apps, and more. Consequently, banks in India that integrate IT solutions are seen as forward-thinking and proactive, capable of meeting the diverse needs of a large and varied customer base (Suresh, 2022). Similarly, in Sweden, digitalization has reshaped customer preferences and demands, prompting banks to become more digitally oriented to meet these evolving expectations (Sonono & Ortstad, 2017).

Although banks in developed nations are reaping the rewards of digital transformation, the Africa banking sector particularly in Zimbabwe, has yet to fully leverage its potential. The slow adoption of digital transformation in Zimbabwe hinders the proactive analysis of customer dissatisfaction, the implementation of advanced segmentation, the development of customer profiling, and the evaluation of the customer journey. Progress in digital transformation within Zimbabwe's banking sector lags behind that of other African countries. Consequently, Zimbabwean banks exhibit a low monthly activity ratio, averaging around 15% and never surpassing 35% since 2019. As a result, some banks in Zimbabwe have witnessed a decline in their customer bases by an average of at least 2.7% since 2016 (Kaondera et al., 2023). Hence, enhancing bank's customer relationship through digital transformation initiatives is crucial.

In Kenya, commercial banks recognize that digital transformation is essential for enhancing customer relationships. Despite this recognition, the full benefits of implementing these digital systems have not been thoroughly demonstrated (Kinyanjui, 2020). The rise of mobile banking, internet banking, and other digital platforms among Kenyan commercial banks exemplifies this transformation. However, challenges remain in understanding how digitalization influences the customer relationships (Githuku & Kinyuru, 2018).

Evolution of digital transformation in Uganda mirrors global trends, but its slower implementation has negatively impacted customer relationships with banks. Ugandan banks have adopted digital tools such as ATMs, mobile banking, internet banking, and payment cards, but the extent of this implementation remains low (Rubatsimbira, 2020). Digital transformation in Uganda faces several challenges, including limited network coverage, poor service quality, high costs of devices and services, insufficient ICT knowledge and skills, and limited innovation capacity. These issues have adversely affected customer satisfaction and retention rates in banks (MoFPED, 2021).

1.2.2 Theoretical Background

The research employed the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). The TAM was devised by Davis in 1989, which specifically concentrates on forecasting the acceptance of information systems (Surendran, 2012). TAM is a widely recognized framework for understanding and predicting how individuals perceive and adopt new technologies. According to TAM, the acceptance and use of a technology are influenced by two main factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the belief that using a particular technology will improve one's performance, making tasks easier and more efficient, and highlighting the benefits and advantages of adopting the technology. Perceived ease of use, on the other hand, pertains to the belief that the technology will be straightforward to use, requiring minimal effort or learning, and encompasses aspects such as the simplicity of the technology, the user interface, and the complexity of the tasks involved (Diop et al., 2019). Utilizing TAM, this study aims to identify the factors affecting the adoption of digital banking technologies, providing insights into how these technologies can be better tailored to meet user needs and improve overall customer satisfaction.

As outlined in the TAM, the perceived usefulness and perceived ease of use wield significant influence over an individual's inclination towards embracing a technology. This inclination subsequently influences individuals utilizing the technology, a pivotal determinant of actual adoption and usage behavior (Zaineldeen et al., 2020). Within the framework of the ongoing study, the interaction between banks and their clientele stands as a fundamental aspect shaping the perceived usefulness of digital transformation adoption, thereby constituting a vital focus of this research. Furthermore, the perceived usefulness and ease of use of digital services can directly impact levels of customer satisfaction. A comprehensive understanding of these factors help banks to craft more efficacious digital strategies aimed at bolstering customer relationships and satisfaction.

To address the limitations of TAM, this study incorporates the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), which integrates insights from eight earlier technology acceptance models. UTAUT posits that performance expectancy, effort expectancy, social influence, and facilitating conditions collectively shape an individual's intention and actual use of a technology, emphasizing the role of social pressures, environmental factors, and institutional support. Its broader assumptions and stronger explanatory power accounting for up to 70% of the variance in technology usage make it particularly suitable for complex service environments such as digital banking (Venkatesh et al. 2003).

In this study, UTAUT is valuable because digital banking adoption extends beyond individual perceptions of usefulness or ease of use to include factors such as trust in the bank, peer influence, and the availability of technical support. By integrating UTAUT alongside TAM, the study captures both cognitive and contextual determinants of technology acceptance, providing a more comprehensive understanding of digital transformation adoption. This combined approach strengthens the study's theoretical foundation and enhances its ability to explain how digital banking strategies influence customer relationships and satisfaction.

1.2.3 Conceptual Background

Digital transformation entails the integration of digital technologies, strategies, and methodologies throughout diverse facets of an organization's operations, processes, and business frameworks to instigate significant shifts and attain improved results (Nadkarni & Prügl, 2021). It encompasses the utilization of digital tools, technologies, and data to enhance efficiency, productivity, customer experiences, and overall business efficacy (Kraus et al., 2022). This research looks at in the context of internet banking, agency banking, and mobile banking.

A bank's customer relationship is defined as the commitment to building and maintaining a good connection with customers to deliver value for both the customers and the bank (Muhadin, Hamed, Abdilkerim, Endalw, & Abdulrehim, 2023). Banks' customer relationship encompasses the various ways in which a bank engages with its customers, understands their needs, and strives to meet their expectations to build trust and loyalty. It involves retaining existing customers by delivering value, maintaining high satisfaction levels, and fostering loyalty through rewards programs, exclusive offers, and personalized experiences (Rane, Achari & Choudhary, 2023). The current study conceptualizes banks' customer relationship into customer retention, customer satisfaction, and customer communication.

1.2.4 Contextual Background

Digital transformation in Ugandan banks has accelerated over the past decade as institutions shift from traditional, paper-based banking to technology-driven service delivery models aimed at improving efficiency, customer experience, and financial inclusion. This shift has been largely driven by the rapid penetration of mobile phones, growth in internet access, and government and regulatory support for digital financial services (Bank of Uganda, 2022).

Commercial banks have increasingly adopted platforms such as mobile and internet banking, electronic funds transfer systems, and agency banking to expand outreach and reduce operational costs (Matovu & Okello, 2021). The rise of mobile money services offered by telecom operators like MTN and Airtel has also influenced banks to innovate, collaborate, and digitize to remain competitive in a changing financial ecosystem (Wakabi, 2020). Digital transformation has enabled banks to streamline transactions, improve accessibility for underserved populations, and strengthen financial inclusion efforts. However, the transformation journey is not without challenges, including cybersecurity risks, high initial technology investment costs, gaps in digital literacy among customers, and infrastructural limitations in rural areas (Nalukwago & Musoke, 2023).

Stanbic Bank is a prominent example, leading the way in adopting digital technologies to strengthen its bank-customer relationships. The bank has implemented internet banking, mobile banking, and agency banking to alleviate long queues at their physical branches (Stanbic Uganda Holdings Limited, 2022). These digital initiatives aim not only to improve customer relationships but also to reduce bank fraud, enhance account security, and ensure greater accountability to their clientele. Despite these efforts, reports indicate that Stanbic Bank continues to face challenges in customer relationships, experiencing ongoing issues and financial errors. The anticipated improvements in customer interactions and satisfaction have not been fully realized (Senoga, 2018). There is still a significant gap in understanding the influence of digital transformation on customer relationships. Therefore, this study was investigating the effect of digital transformation on customer relationships specifically at Stanbic Bank's Kyambogo branch.

1.3 Statement of the Problem

Bank customer relationship management is essential for sustaining a stable customer base and driving revenue growth in the global banking sector (Makudza, 2021), with effective strategies expected to enhance loyalty, satisfaction, and competitiveness (Team EMB, 2024). At Stanbic Bank, customer retention, satisfaction, and communication are integrated because they are interdependent and jointly support strong, long-term customer relationships (Nassimbwa, 2023; Senoga, 2018), as effective communication improves satisfaction and ultimately boosts retention by making customers feel valued (Oketch, 2022; Senoga, 2018), thereby strengthening service delivery and overall customer satisfaction.

However, despite such efforts, Stanbic Bank has not fully achieved its customer retention goals. Evidence indicates that the bank loses approximately 5% of its customers annually to competitors, primarily due to dissatisfaction with the bank's customer service (Sambaombe, 2022). In 2022, about 65% of customers reported dissatisfaction, highlighting significant issues in customer retention, satisfaction, and communication (Sambaombe, 2022). Additionally, customer complaints often take between 3 to 7 days to resolve, with some customers not receiving responses despite their preference for immediate service (Lanyero, 2022; Oketch, 2022). These challenges have led to decreased customer loyalty, negative word-of-mouth, and potential loss of market share, ultimately affecting the bank's profitability (Lanyero, 2022).

The inability to effectively address these customer relationship challenges at Stanbic Bank suggests that there were underlying issues that could impact the bank's market position if not resolved (Mukelabai & Mulungu, 2024). Given the competitive nature of the banking industry, maintaining robust customer relationships was crucial. While various factors could contribute to these gaps in bank’s customer relationship, however, in the interest of this research, the study considered lenses of the digital transformation perspective. Therefore, the study examined the effect of digital transformation on customer relationships at Stanbic Bank's Kyambogo University branch.

1.4 Purpose of the study

The purpose of this study was to examine the effect of digital transformation on customer relationship at Stanbic Bank Kyambogo University Branch in Uganda.

1.5 Specific Objectives

The study was guided by the following research objectives;

i. To assess the effect of internet banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch.

ii. To establish the effect of agency banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch

iii. To examine the effect of mobile banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch.

1.6 Research question

The study was guided by the questions below;

i. What is the effect of internet banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch?

ii. What is the effect agency banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch?

iii. What is the effect of mobile banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch?

1.7 Study Hypotheses

The study employed the hypotheses below;

Ho$_1$: Internet banking has a significant effect on banks’ customer relationship of Stanbic Bank Kyambogo University Branch.

Ho$_2$: Agency banking has a significant effect on banks’ customer relationship of Stanbic Bank Kyambogo University Branch.

Ho$_3$: Mobile banking has a significant effect on banks’ customer relationship of Stanbic Bank Kyambogo University Branch.

1.8 Conceptual Framework

Below is the conceptual framework developed to study on digital transformation on banks’ customer relationship.

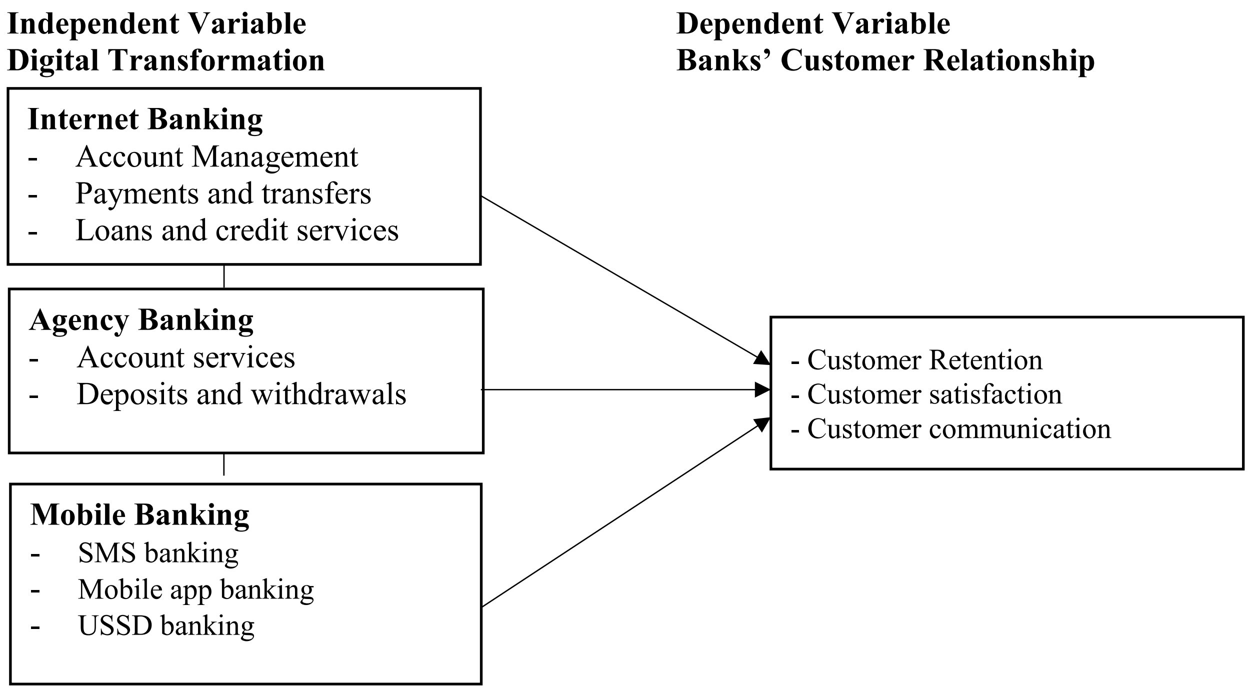


Figure 1.1:Conceptual Framework of organisation

Source: Adopted from Sonono and Ortstad (2017) with modification by the researcher (2023)

From the framework, digital transformation serves as the independent variable, while banks' customer relationships represent the dependent variable. Internet banking was hypothesized to directly correlate with banks' customer relationships. Internet banking offers customers convenient access to their accounts and financial services at any time and from any location.

This 24/7 accessibility enhances customer satisfaction by eliminating the necessity of visiting physical bank branches, enduring long queues, or adhering to traditional banking hours. Customers can perform various transactions, check balances, make payments, and manage their finances online, which strengthens their relationship with banks (Mazwile, 2014).

The conceptual framework posits that agency banking exhibits a direct correlation with banks' customer relationships. Agency banking facilitates customers' access to fundamental banking services conveniently, particularly in regions where traditional banking infrastructure is limited. Consequently, banks can bolster customer relationships by extending their services to a broader clientele base. Additionally, the conceptual framework suggests that mobile banking demonstrates a direct relationship with banks' customer relationships. Mobile banking affords customers the convenience of accessing banking services anywhere and at any time via their mobile devices. This constant availability enables customers to handle their financial matters while on the go, conduct transactions, check balances, and effortlessly access account details. The heightened convenience and accessibility enhance customer satisfaction and fortify their bond with the bank.

1.9 Significance of the study

Understanding the effect of digital transformation on bank customer relationships may be crucial for banks to adapt their strategies and provide a seamless customer experience. Studying how digital transformation influences customer relationships provide insights on the influence of the bank's digital initiatives on customer satisfaction, engagement, loyalty, and overall experience. This knowledge may inform the bank's efforts to improve its digital services and ensure customer-centricity.

The findings of the study may guide strategic decision-making within Stanbic Bank, Kyambogo University branch, and the wider organization. Understanding the impact of digital transformation on banks' customer relationships can guide the creation of strategies, policies, and initiatives that aim to optimize the customer experience, boost customer engagement, and secure a competitive edge in the digital banking environment.

The study could enhance the existing body of knowledge regarding the impact of digital transformation in the banking sector, especially concerning bank-customer relationships. It may provide empirical evidence, insights, and best practices that can benefit other banks, researchers, and professionals in the field. This knowledge contribution may help drive future research and facilitate industry-wide discussions on customer-centric digital banking.

1.10 Scope of the Study

The scope was important in defining the purpose and focus of the study. It ensures that the research remains on track and avoids wandering into unrelated or irrelevant areas. By defining the boundaries, researchers can concentrate their efforts on the specific aspects they intend to investigate, leading to more effective and efficient research (Akanle et al., 2020).

1.10.1 Content Scope

The content scope outlines the specific topics, themes, or areas that was addressed in a research study. The documents to be reviewed include journal, reports and dissertation among others. It outlined the boundaries and extent of the subject matter to be addressed (Akanle et al., 2020). The digital transformation was measured in terms of internet banking, agency banking, and mobile banking while banks' customer relationship is measured in terms of customer retention, customer satisfaction, and customer communication.

1.10.2 Geographical Scope

Defining the geographical scope served to contextualize and validate the research or project. It guaranteed that the study unfolds within a designated geographic framework that holds significance and relevance to the research inquiries or goals. Concentrating on a specific region enables researchers to account for the distinctive attributes, dynamics, or challenges pertinent to that locale, thereby fostering a deeper comprehension of the subject matter (Monteiro et al., 2016). The study took place at the Stanbic Bank Kyambogo University branch, situated on Banda Hill in Nakawa Division. Stanbic Bank was considered because it is the biggest bank in Uganda and one of the leading banks in digital transformation in Uganda. Besides that, it was considered because of continued inability to effectively address customer relationship challenges besides incorporating digital transformation aspects of internet banking, agency banking and mobile banking.

1.10.3 Time scope

The time scope helped establish the historical context and relevance of the research or project. It ensured that the study is conducted within a specific time period that is meaningful and applicable to the research questions or objectives. By focusing on a particular timeframe, researchers can consider the historical events, developments, or trends that may have influenced the subject matter, providing a deeper understanding of its evolution over time (Simon & Goes, 2013). The study reviewed literature for the period between 2020 and 2023 since there was increased trend of adaption to digital transformation due to Covid-19 restriction measures.

1.11 Operationalized definition of key terms

Digital Transformation: This refers to strategic adoption and integration of digital technologies, practices, and organizational culture shifts across all aspects of the bank, aimed at fundamentally altering its operations, business models, and value proposition to meet the demands of the digital age.

Customer Relationship: This refers to the connection between the bank and its clients. In this study, this has been seen in terms of customer retention, customer satisfaction and customer communication

Internet Banking: This refers to a method of banking where transactions are carried out over the internet. In this study, it has been looked in form of account management, payments and transfers and loans & credit services

Agency Banking: This refers to outlet contracted by the bank to operator and process clients' transactions. In this study items of account services and deposits and withdrawals

Mobile Banking: This is a banking service enabling customers to perform financial transactions remotely using a mobile device. In this study, it will be looked at in form of SMS banking, Mobile app banking and USSD banking.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical review, conceptual review, empirical literature and literature gap. The literature reviewed in this study helps the researcher to make a comparison between the findings of previous researchers/scholars/academicians with data collected from the field. Both local and international literature sources were considered in this study.

2.2 Theoretical review

The study was guvided by the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). The TAM introduced by Davis in 1989, which specifically focuses on predicting the acceptability of an information system (Surendran, 2012). TAM stands as a well-established framework crafted to comprehend and forecast how individuals perceive and embrace novel technologies. According to TAM, the adoption and utilization of technology are influenced by two key factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree to which an individual believes that using a specific technology will enhance their performance or streamline tasks, thereby increasing efficiency. This aspect includes the perceived benefits and advantages that come with embracing the technology. On the other hand, perceived ease of use relates to how straightforward an individual finds the technology to operate, requiring minimal effort or learning. This factor encompasses the overall simplicity of the technology, the intuitiveness of the user interface, and the perceived complexity of the tasks it involves (Diop et al., 2019).

As per the TAM, perceived usefulness and perceived ease of use stand as pivotal determinants shaping an individual's inclination toward adopting a technology (Zaineldeen et al., 2020). Perceived usefulness denotes the degree to which an individual believes that using a specific technology will boost their job performance or simplify their tasks. Conversely, perceived ease of use pertains to the degree of simplicity and ease with which the individual finds operating the technology. These perceptions directly influence the individual's attitude toward the technology, subsequently affecting their intention to utilize it. The intention to use the technology emerges as a robust predictor of actual adoption and usage behavior. In essence, TAM posits that the more individuals perceive a technology as useful and user-friendly, the more likely they are to cultivate a positive attitude toward it and intend to use it, thereby leading to heightened adoption rates and sustained usage (Zaineldeen et al., 2020).

TAM demonstrates its robustness through its widespread utilization in studies examining digital transformation and banks' customer relationships. For example, Kaondera et al. (2023) applied TAM to explore the influence of digital transformation on bank’s customer relationship in the banking sector, uncovering a strong and positive association. Similarly, Kitsios et al. (2021) utilized TAM to evaluate the acceptance rate of digital transformation in the Greek banking sector, illustrating its broad applicability and efficacy in diverse research contexts. In this study, the aspect of customer relationships within banks is regarded as a fundamental element influencing the perceived usefulness of adopting digital transformation. Furthermore, the perceived usefulness and ease of use of digital services can directly impact levels of customer satisfaction.

To address limitations of the TAM, this study incorporates the UTAUT as a complementary framework. UTAUT was developed by Venkatesh, Morris, Davis, and Davis in 2003, synthesizing elements from eight earlier models of technology acceptance. The theory posits that four core determinants performance expectancy, effort expectancy, social influence, and facilitating conditions jointly influence an individual's behavioral intention and actual use of a technology (Venkatesh et al., 2003). Its assumptions emphasize that technology adoption is not only shaped by personal perceptions but also by social pressures and the availability of institutional support. UTAUT assumes that individuals are influenced by their environment, organizational structures, and the expectations of significant others, making it particularly suitable for complex service environments such as the banking sector.

The strength of UTAUT lies in its comprehensive nature, its empirical robustness, and its stronger explanatory power compared to TAM, explaining up to 70% of variance in technology usage behavior (Venkatesh et al., 2003). Unlike TAM, which heavily focuses on individual cognitive evaluations, UTAUT integrates social and infrastructural aspects such as user training, system accessibility, peer influence, and technical support mechanisms. This makes it especially useful in settings where external factors significantly determine customer adoption, such as digital banking, where institutional trust, communication from banks, and the availability of support channels affect customer choices.

In the context of this study, UTAUT is relevant because digital banking adoption is not driven solely by perceived usefulness or ease of use but also by customers' perceptions of the reliability of the bank, the influence of peers and family members, and the availability of enabling conditions such as internet connectivity and customer support. Integrating UTAUT with TAM therefore provides a broader understanding of the determinants of digital transformation adoption. This complementary application strengthens the theoretical foundation of the study by capturing both cognitive perceptions and contextual influences, ultimately supporting a more accurate analysis of how digital banking strategies improve customer relationships and satisfaction.

2.3 Conceptual Review

This section reviews the concepts of the study variables. These concepts include: digital transformation and banks' customer relationship.

2.3.1 Digital transformation

According to Nadkarni and Prügl (2021), it is defined as the integration of digital technology across all aspects of an organization's operations, fundamentally reshaping its functioning and value delivery to customers. This transformation process entails the utilization of digital technologies to streamline operations, enhance efficiency, facilitate decision-making, and introduce new business models or revenue streams. Similarly, Kraus et al. (2022) contend that digital transformation involves the assimilation of digital technologies, strategies, and practices into various dimensions of operations, processes, and business models to instigate significant changes and attain enhanced outcomes. This encompasses harnessing digital tools, technologies, and data to improve efficiency, productivity, customer experiences, and overall business performance.

It involves several elements that facilitate adoption and integration of information and communication technology (ICT) within an organization. Mavlutova and Volkova (2019) emphasize that digital transformation in commercial banks extends far beyond simply offering online platforms and mobile capabilities. The four main pillars of digital transformation are: refocusing consumer experience, leveraging data, redefining the bank's operating model, and building a digitally-driven organization.

In commercial banks, digital transformation is achieved through various means such as migrating to systems of engagement that offer enhanced digital experiences like real-time payment systems, adopting artificial intelligence, implementing mobile capabilities, utilizing digital cloud-based platforms, and automating traditional banking processes (Kinyanjui, 2020). This study examines digital transformation specifically in terms of internet, agency and mobile banking.

2.3.2 Internet Banking

This is a transformative development in the financial sector that has revolutionized how customers interact with banks, offering a suite of services that enhance convenience, accessibility, and efficiency. This digital shift enables customers to manage their accounts in real-time, a feature that significantly reduces the need for physical bank visits by allowing users to monitor balances, review transaction histories, and manage standing orders from any location with internet access (Bueno, Sigahi, Rampasso, Filho & Anholon, 2024). Moreover, internet banking has streamlined payments and transfers, facilitating both domestic and international transactions instantaneously, which has led to a marked decline in the reliance on traditional banking methods such as cash and checks (Jadhav, 2022). Security features like two-factor authentication and encryption have been critical in building customer trust, ensuring that these online transactions are not only fast but also secure (Kim, Wang, Shin & Kim, 2010).

Additionally, the advent of internet banking has significantly impacted the accessibility of loans and credit services, with customers now able to apply for and receive loans online without the cumbersome paperwork traditionally associated with these processes. The integration of credit score monitoring and personalized loan offerings within internet banking platforms has further empowered customers, providing them with tools to make informed borrowing decisions (Addy, Ugochukwu, Oyewole & Okoye, 2024). Thus, internet banking has not only enhanced the customer experience by offering a comprehensive and user-friendly interface for managing finances but has also contributed to greater financial inclusion and efficiency within the banking sector.

2.3.3 Agency Banking

This is a significant innovation in the financial services sector, has played a crucial role in expanding financial inclusion by bringing banking services closer to underserved populations. This model leverages the network of non-bank agents such as retail outlets and kiosks to offer a range of banking services, including account services, deposits, and withdrawals, in areas where traditional bank branches may be absent or inaccessible (Kwesiga, 2024). Through agency banking, customers can open and manage accounts without visiting a bank branch, enabling them to access essential financial services conveniently. These agents facilitate account opening, account balance inquiries, and updating of personal information, which significantly reduces the burden on traditional bank infrastructure and improves customer service (Afande & Mbugua, 2015). Moreover, deposits and withdrawals are among the core services provided by these agents, allowing customers to deposit cash into their bank accounts or withdraw funds using biometric verification or secure codes. This not only enhances the liquidity of the banking system but also empowers individuals in remote areas to participate more actively in the formal financial system (Kwesiga, 2024). The proximity and convenience offered by agency banking have led to increased account ownership and usage, fostering greater financial empowerment and reducing the costs associated with accessing traditional banking services.

2.3.4 Mobile Banking

Mobile banking has emerged as a pivotal component of the financial services industry, transforming the way consumers interact with their banks by providing convenient, real-time access to a range of financial services through mobile devices (Shaikh, Alamoudi, Alharthi

& Glavee-Geo, 2023). This innovation encompasses various platforms, including SMS banking, mobile app banking, and USSD banking, each offering distinct features that cater to different segments of the population. SMS banking, one of the earliest forms of mobile banking, allows users to perform basic transactions such as checking account balances, receiving transaction alerts, and making simple transfers through text messages, making it particularly useful in areas with limited internet access (Shaikh, Alamoudi, Alharthi & Glavee-Geo, 2023). On the other hand, mobile app banking, driven by the proliferation of smartphones and increased internet penetration, offers a more sophisticated user experience. It provides customers with the ability to conduct a wide array of banking activities, from funds transfers to bill payments and loan applications, all through a secure and user-friendly interface that often includes features such as biometric authentication for enhanced security (Kumar & Mohan, 2022). USSD banking, which operates on a protocol that allows information to be sent over GSM networks, serves as a critical bridge for financial inclusion, particularly in developing regions. It enables users to access banking services without requiring a smartphone or internet connection, thus extending the reach of financial services to the unbanked and underbanked populations (Ebole, Shomope & Amusu, 2022). Collectively, these mobile banking platforms have democratized access to financial services, empowering users by providing them with tools to manage their finances efficiently and securely, regardless of their geographical location or access to traditional banking infrastructure.

2.3.5 Bank Customer Relationship

This refer to the efforts of banks to maintain long-term connection with customers to create mutual value (Muhadin, Hamed, Abdilkerim, Endalw, & Abdulrehim, 2023). This relationship involves various strategies a bank employs to engage with customers, understand their needs, and strive to meet their expectations, ultimately building trust and loyalty. Retaining existing customers is achieved by delivering consistent value, maintaining high satisfaction levels, and fostering loyalty through rewards programs, exclusive offers, and personalized experiences (Rane, Achari & Choudhary, 2023).

In modern business practices, customers are considered crucial assets for any organization, making bank’s customer relationship vital. From a financial institution's perspective, a robust customer relationship strategy identifies valuable clients and prospects. It emphasizes strengthening client relationships through personalized marketing, tailored pricing strategies, discretionary decision-making, and customized services across multiple sales channels. The bank's success is largely contingent upon customer satisfaction, which is unattainable without proficient relationship management (Nure, 2018).

Developing a strong association between a bank and its clientele requires effort and commitment from both parties. In a competitive banking industry, customers have numerous options, so retaining them requires ensuring they wish to continue their relationship with a specific bank. Favorable connections with customers yield numerous advantages, such as heightened customer contentment, amplified loyalty, and improved dissemination of crucial information. Frequently, the emotional interaction a customer undergoes with a bank exerts a substantial influence on their decision-making process, at times outweighing rational considerations (Sonono & Ortstad, 2017). Therefore, nurturing customer relationships is essential for retention. This study conceptualizes bank customer relationships in terms of customer retention, customer satisfaction, and customer loyalty, emphasizing the significance of these elements in nurturing enduring, valuable relationships with customers.

2.4 Empirical Literature

The information was organized as follows: the effect of internet banking on banks' customer relationships, the effect of agency banking on banks' customer relationships, and the effect of mobile banking on banks' customer relationships.

2.4.1 Internet Banking on Banks' Customer Relationship

Internet banking has become integral to modern banking, providing customers with exceptional convenience and accessibility to financial services. Scholars such as Liao, Cheung, and Li (2018) highlight that internet banking allows customers 24/7 access to their accounts and services from home or on the go. The widespread use of smartphones and mobile devices further supports this convenience, enabling customers to perform transactions like fund transfers and bill payments with ease (Narteh, Owusu-Frimpong, & Asare, 2018). Moreover, internet banking reduces the necessity for in-person visits to bank branches, thereby conserving customers' time and effort (Zhang & Mao, 2020). This continuous accessibility enhances customer satisfaction and fosters stronger bank-customer relationships.

Internet banking also enables banks to deepen relationships with customers through personalized and interactive experiences. Researchers such as Karjaluoto, Mattila, and Pento (2018) emphasize the role of internet banking in offering customized product recommendations and promotions tailored to customer preferences and transaction history. Such personalization boosts customer engagement and loyalty by addressing individual needs (Sivarajah, Kamal, & Sivarajah, 2019). Moreover, internet banking platforms feature interactive elements like live chat support and virtual financial advisors, allowing real-time assistance and advice (Yousafzai, Foxall, & Pallister, 2018). This personalized, responsive service strengthens the emotional bond between banks and customers, promoting long-term loyalty and retention.

Moreover, internet banking has significantly enhanced customer service by streamlining processes and improving efficiency. Scholars such as Mols, Reijers, and Ovchinnikova (2020) note that internet banking platforms offer self-service options for routine transactions, reducing the burden on bank staff and minimizing wait times for customer assistance. This efficiency builds trust and confidence in clients and the bank's ability to provide prompt and reliable service (Trappey, Trappey, & Chang, 2018). Furthermore, internet gives customers access to a wide array of services and information at their fingertips, reducing reliance on traditional banking channels (Luo, Chen, & Liu, 2019). By delivering seamless and efficient service experiences, internet banking enhances overall customer satisfaction and solidifies the bond between financial institutions and their clientele, paving the way for long-term loyalty and profitability.

According to Regin et al. (2022), they delved into the manner in which the advantages of internet banking impact customer loyalty and the factors influencing the varying rates of adoption of electronic banking systems. They found that features such as online deposits and withdrawals help financial institutions manage expenses and achieve returns more quickly. Internet banking was also found to attract and retain more customers, with services like ATMs, online exchanges, and online shops enabling customers to deposit funds without direct bank intervention (Regin et al., 2022).

2.4.2 Agency Banking on Banks' Customer Relationship

Chepkulei and Shibairo (2018) investigated the influence of agency banking on customer satisfaction in Kenya, focusing on customers utilizing agent banking services in specific regions. Their study unveiled that a majority of customers expressed satisfaction with agency banking. Agency banking facilitates customers' access to essential banking services within their local neighborhoods or communities especially in regions with few traditional bank branches. This increased accessibility significantly reduces the time and effort needed for customers to obtain financial services, thereby heightening their satisfaction. Through authorized agents, customers can execute various banking transactions, including bill payments, transfers withdrawals and deposits. This obviates the necessity for customers to journey to a bank branch, endure long queues, or adhere to restricted banking hours. The proximity of transaction facilities to their residences or workplaces significantly elevates customer satisfaction (Chepkulei & Shibairo, 2018).

In a similar vein, Tindi and Bogonko (2018) conducted an in-depth analysis of the effects of agency banking on customer satisfaction within the banking industry. Their study demonstrated that the convenience provided by agency banking significantly boosts customer satisfaction in commercial banks. They observed that the quality of agents plays a crucial role in enhancing customer satisfaction, along with the dependability of the service. Additionally, the researchers found a positive correlation between agents' previous interactions with bank customers and the level of customer satisfaction. The study also highlighted that the time required for agency banking was considerably shorter compared to traditional banking methods, and the transaction costs associated with agency banking were lower than those incurred at conventional bank branches (Tindi & Bogonko, 2018).

Banking through agencies has expands the reach to services of the bank to underserved or unserved areas, enabling customers to access basic financial services closer to their homes or workplaces (KPMG, 2020). This increased accessibility has improved customer satisfaction by minimizing the necessity for customers to undertake lengthy journeys to access bank branches, especially in rural or remote areas (KPMG, 2020). By providing convenient access to services such as cash withdrawals, deposits, and bill payments through local agents, banks have strengthened their relationships with customers who value convenience and ease of access to financial services. Furthermore World Bank Group (2020) revealed that agency banking has helped banks build stronger relationships with customers by leveraging the trust and familiarity that customers have with local agents. Customers often have pre-existing relationships with agents who operate in their communities, facilitating trust and rapport. As a result, customers may feel more comfortable conducting financial transactions through agents, leading to increased engagement with banking services.

Godfrey and Peter (2023) delved into the influence of agency banking on customer contentment at the Bank of Kigali in Rwanda. Their examination unearthed various factors contributing to customer queues at ATMs and bank premises, encompassing inadequate liquidity and electronic money (e-money) float balances to meet transaction requirements, inadequate physical resources, suboptimal placement of agent outlets, and a dearth of banking expertise and contemporary skills among bank agents. Through regression analysis, the study confirmed the statistical significance of these factors in molding customer satisfaction, with all p-values registering below 0.05, thereby emphasizing their pertinence within the sphere of agency the offerings provided by the Bank of Kigali.

Mongi and Mokaya (2018) explored the impact of agency banking on customer in Tanzania. Their inquiry demonstrated that agent-facilitated deposits, withdrawals, and fund transfers positively and significantly influenced client satisfaction. Conclusively, the study asserted the pivotal role of agency banking services in expanding the banking realm and enhancing customer gratification in Tanzania. Customers derive benefits from the ease of access to fundamental banking operations, such as deposits, withdrawals, and fund transfers, through certified agents in close proximity, thereby saving time and effort and augmenting overall satisfaction. This accessibility empowers customers who previously encountered restricted financial service options to execute essential transactions more conveniently, consequently heightening their satisfaction (Mongi & Mokaya, 2018).

In Uganda, Gumoshabe and Rutaro (2022) found a significant relationship between agency banking transactions, specifically deposits and withdrawals, and customer retention at Equity Bank. Their research revealed that 40% of agent transaction volumes were for withdrawals, 36% for cash deposits, 16% for account openings, 6% for fund transfers, and 2% for loan payments. The study concluded that higher transaction volumes through agency banking significantly impact customer retention. When customers perceive transactional ease and convenience with agency banking, they are inclined to persist in using these services and maintain loyalty to the bank. Meeting their transactional needs consistently through agency banking enhances customer satisfaction and boosts retention rates (Gumoshabe & Rutaro, 2022).

2.4.3 Mobile Banking on Banks' Customer Relationship

Mobile banking refers to a service whereby customers engage using a mobile device like a smartphone or personal digital assistant (PDA) for banking purposes (Barnes & Corbitt, 2003). It enables customers can access their bank accounts and conduct a variety of financial transactions at any time and in any location, as long as they possess a mobile device. Mobile banking enables customers to initiate payments, settle bills, transfer funds, easily monitor their account balances and engage in numerous other banking tasks using their smartphones or tablets (Hayashi & Toh, 2020).

Arcand et al. (2018) investigated the impact of mobile banking services on customer relationships. They conducted an online survey involving 375 participants who owned mobile devices and regularly engaged in banking activities via mobile platforms. Utilizing structural modeling techniques, they analyzed the data. Their findings confirmed that mobile banking has a significant positive effect on customer commitment and satisfaction. By allowing customers the flexibility to manage their accounts and conduct financial transactions anytime and anywhere, mobile banking enhances satisfaction by eliminating the need to visit physical bank branches, wait in queues, or adhere to specific banking hours. The convenience of performing banking tasks on-the-go is a major contributor to client satisfaction (Arcand et al., 2018).

Hamidi and Safareeyeh (2019) investigated how the utilization of mobile banking influences customer satisfaction and interaction. Their study revealed that mobile banking has a positive effect on customer satisfaction and interaction, influencing factors such as commitment, trust, loyalty, willingness to revisit, frequency of visits, profitability, and engagement. Mobile banking expands access to banking services to broader customer demographic, encompassing individuals in remote locations or with limited mobility, enabling them to conveniently engage with their accounts and conduct transactions via USSD and SMS. By offering accessible banking services, mobile banking enhances customer satisfaction and promotes greater interaction with the bank (Hamidi & Safareeyeh, 2019).

Shaikh and Karjaluoto (2018) examined the connection between mobile banking and bank-customer relationships in Finland. Their research focused on how the use of mobile banking correlates with relationship commitment, overall satisfaction, intention to recommend the bank, and future intentions to stay with the bank. The results showed a positive relationship between mobile banking and these bank-customer relationship factors, including commitment, satisfaction, recommendation intention, and future loyalty. Similarly, Esmaeili et al. (2021) illustrated in their study that mobile banking improves satisfaction and trust, which in turn impacts customer loyalty.

2.5 Literature Gap and Conclusion

Numerous studies have been examined to provide a contextual framework for the current research. These studies have been scrutinized in alignment with the subject objectives. However, it's noteworthy that most of the reviewed research has been carried out in other countries such as Nigeria (Ojokuku & Sajuyigbe, 2012), Thailand (Nochai & Nochai, 2013), Kenya (Chepkulei & Shibairo, 2015), and Tanzania (Mongi & Mokaya, 2018), among others. There is a scarcity of related studies conducted in Uganda concerning the study objectives. Secondly, prior studies were directly considering the dimensions of bank customer relationship (i.e. customer satisfaction and retention/loyalty) as their dependent variable thus creating a conceptual gap. To overcome the knowledge and conceptual gap, the current study was conducted in Uganda looking at the effect of digital transformation on banks' customer relationship.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines a systematic and structured methodology aimed at investigating and addressing the study objectives. It encompasses the research design, study population, determination of sample size, sampling techniques, methods and tools for data collection, variable measurements, validation and reliability assessment of instruments, as well as the plan for data analysis and the ethical considerations.

3.2 Research Design

The study employed a cross-sectional survey design. This design involves collecting data from multiple individuals at a single time point using standardized data collection tools (Kothari, 2018). Adopting this approach provides several benefits, such as efficient data collection in the field and cost-effectiveness throughout the research process. This study employed both quantitative and qualitative approaches. Employing mixed methods approaches, the research aims to obtain a thorough comprehension of the research topic by combining quantitative and qualitative data. Quantitative methods provided quantitative data and statistical analyses, whereas qualitative methods provide profound insights, perspectives, and contextual information. By utilizing both types of data, researchers can attain a deeper and more nuanced comprehension of the research issue or phenomenon (Dawadi et al., 2021).

3.3 Study Population

These are individuals or subjects upon which a specific research study or investigation centers (Majid, 2018). This study targeted a population of 20,000 clients who are using digital channels of internet, agency, and mobile banking as well as 15 Staff of Stanbic bank Kyambogo Branch (Stanbic Bank, 2022).

3.4 Sample Size Determination

By establishing an appropriate sample size, researchers can assure that their study possesses ample power to discern significant relationships or variances between variables. Typically, a larger sample size enhanced the statistical power of a study (Suresh & Chandrashekara, 2012). Krejcie and Morgan (1970) Table has been used to determine the sample size.

Table 3. 1: Sample Size

Category	Population	Selected sample	Sampling technique
Staff of Stanbic bank Kyambogo Branch	15	10	Purposive sampling
Clients	20,000	377	Snowball sampling
Total	**20,015**	**387**	

Source: Stanbic Bank (2022); Taherdoost (2016); Palinkas et al. (2015); Krejcie and Morgan (1970).

3.5 Sampling Procedure

The choice of sampling techniques is fundamental in enhancing the credibility, accuracy, and applicability of research findings. Sampling determines how elements from the target population are selected to form the study sample and, consequently, influences the extent to which the results can be generalized (Taherdoost, 2016). In this study, two sampling procedures were employed: snowball and purposive sampling.

Snowball sampling was used to select clients who utilize digital banking channels at Stanbic Bank Kyambogo Branch. Under this approach, initial participants who were knowledgeable about or actively using digital banking services were first identified, and these individuals then referred other clients with similar characteristics. This method was particularly suitable because it enabled the researcher to reach users who might otherwise be difficult to identify, especially those who frequently rely on specific digital platforms but do not regularly appear in physical banking spaces. Snowball sampling supports the inclusion of a diverse range of respondents in terms of age, education level, occupational background, and digital literacy, thereby helping the study capture varied digital banking experiences. The technique further reduces researcher influence in selecting subsequent participants since referrals are participant-driven, which helps to minimize selection bias within this non-probability sampling framework (Kirchherr & Charles, 2018). Overall, snowball sampling enhanced the credibility of the quantitative findings by allowing access to a broader and more information-rich network of digital banking clients.

On the other hand, purposive sampling was adopted to select key informants, including the branch manager and heads of relevant departments. These individuals were deliberately chosen based on their roles, expertise, and depth of knowledge regarding the bank's digital transformation efforts and customer service operations. Purposive sampling is particularly beneficial when the aim is to gather in-depth, contextual, and experience-based insights that cannot be obtained from the general population (Palinkas et al., 2015). These key informants are strategically positioned to provide valuable perspectives on policy implementation, operational challenges, digital adoption barriers, and customer behavior trends. Their involvement therefore enriched the qualitative component of the study by enabling a deeper understanding of the structural, managerial, and strategic dynamics influencing digital banking service delivery.

The combination of simple random sampling for clients and purposive sampling for key informants ensured that the study balanced representativeness with depth of understanding. This methodological complementarity strengthened both the validity and richness of the research findings.

3.6 Data Sources

Data from reputable and reliable sources increase the confidence in research findings and decisions (Kornegay & Segal, 2013). The study used primary data gathered from clients of Stanbic bank through structured interviews and key informant officials through key informant interviews.

3.7 Data collection Methods

Data collection methods refer to the methodologies or approaches used to gather information or data for research or analytical purposes. These methods vary based on the study's nature, research objectives, resource availability, and the type of data required (Paradis et al., 2016). For this study, both questionnaire surveys and interviews were used.

3.7.1 Questionnaire Survey Method

This method entailed distributing questionnaires to selected group of respondents. This approach was implemented through face-to-face interactions, phone calls, mail, or online platforms. It proved beneficial for gathering information regarding attitudes, opinions, behaviors, and demographic characteristics (Hutchinson, 2003). This method was used to conduct structured interviews with the clients of Stanbic bank Kyambogo branch who are using digital channels.

3.7.2 Interview Method

The interview method entailed direct engagement between the researcher and the participant to acquire comprehensive information. Interview method was used for interviews conducted face-to-face, over the phone, or through video conferencing (Dialsingh, 2008). The interview method was useful during the face to face interviews with the key informants such as branch manager and other departmental heads.

3.8 Data Collection Tools

These facilitate the data-gathering process through the provision of organized and uniform formats. It allowed researchers to design surveys, questionnaires, or data collection forms in a systematic and organized manner. This efficiency reduced manual efforts, minimizes errors, and enhances the overall data collection process (Canals, 2017). The tools that was used in this study include structured questionnaire and key informant guide.

3.8.1 Structured Questionnaire

This presents a standardized layout containing predetermined questions and predefined response choices. This uniformity guaranteed that every participant receives identical questions, ensuring consistent data collection. Standardization enhances the comparability of responses across participants and facilitates data analysis and interpretation (Boynton & Greenhalgh, 2004; Roopa & Rani, 2012). The structured was designed in different sections such as demographic information, items of internet, items of agency, items mobile banking, and items of bank customer relationship.

3.8.2 Interview Guide

This fostered a relaxed and interactive atmosphere for participants, promoting openness and depth in their responses. It ensures that participants are prompted with open-ended and exploratory questions, facilitating the expression of their thoughts and experiences without constraint (DeJonckheere & Vaughn, 2019). The interview guide encompassed open-ended and probing questions directed at key informants.

3.9 Data Collection Procedures

With approved proposal, the researcher acquired a letter of introduction from the Graduate School of Kyambogo University, which was presented to the management of the Stanbic

Bank Kyambogo branch. Upon approval from the management of Stanbic Bank, the researcher organized structured and key informant interviews with the respondents.

3.10 Data Quality Control

Validity and reliability are crucial aspects in research in ensuring the accuracy and consistency of the tools (Mohajan, 2017). The data collection tools underwent a thorough validation and reliability testing to ensure the accuracy and consistency of the collected data.

3.10.1 Validity

Validity assesses how accurately an instrument captures the concepts, constructs, or variables under study. In the context of this investigation, the Content Validity Index (CVI) was used. It quantified the agreement among experts regarding the significance and representativeness of the items or questions included in the instrument. The CVI was computed based on ratings provided by experts who assess the content validity of each item (Mohajan, 2017). A widely accepted criterion was that a CVI value of higher than 0.7 to signifiy the tool's validity. The CVI was determined using the following formula:

$$CVI = \frac{\text{Number of questions rated valid by the experts}}{\text{Total number of questions in the Instrument}}$$

Table 3. 2: Validity Test of Instrument

Item	Total Items	Relevant Items	Irrelevant	CVI
Internet Banking	12	10	02	**.833**
Agency Banking	08	07	01	**.875**
Mobile Banking	12	09	03	**.750**
Bank customer relationship	11	09	02	**.818**

However, adjustments were made to questions ranked as Irrelevant (IR) to enhance the validity of the tool.

3.10.2 Reliability

This concerns the stability and consistency of a research tool, examining whether it produces consistent results under different circumstances or conditions (Salmond, 2008). In this investigation, the instrument's reliability was assessed using Cronbach's alpha coefficient, a statistical measure that evaluates internal consistency. It evaluated how closely related the items in the instrument are and their ability to measure the same underlying construct (Heo et al., 2015). Alpha values of above 0.7 were achieved hence signifying the instrument's reliability for this study.

Table 3. 3: Reliability Test of Instrument

Item	Item tested	Alpha values
Internet Banking	12	.990
Agency Banking	08	.890
Mobile Banking	12	.870
Bank customer relationship	11	.961

3.11 Variable Measurements

This involves the process of assigning numerical values to the variables to facilitate data collection and analysis. It's essential to acknowledge that the type of variable measurement influences the statistical analysis techniques applicable to the data (Mishra et al., 2018). In this study, digital transformation and bank customer relationship were measured on a five-point Likert Scale. It operated on an ordinal scale: ‘1’ signifying ‘strongly disagree’, ‘2’ for ‘disagree’, ‘3’ for ‘neutral’, ‘4’ for ‘agree’, and ‘5’ for ‘strongly agree’.

3.12 Data Processing and Analysis

This was a systematic procedure for organizing, refining, transforming, and interpreting collected data to extract meaningful insights and formulate conclusions (Hillier, 2021). The initial phase involved data cleaning, addressing any issues within the dataset to uphold accuracy and reliability. This included rectifying duplicate entries, managing missing values, rectifying inconsistencies, and standardizing formats.

The subsequent phase involved performing descriptive statistics such as frequency counts, percentages, means, and standard deviations to comprehend the distribution of data. Furthermore, a multiple linear regression was executed at a significance level of 0.05 to assess the influence of digital transformation on the customer relationship of Stanbic Bank, Kyambogo University branch.

In qualitative data analysis, the emphasis turns towards identifying overarching themes or patterns emerging from the interviews. Subsequently, the significance and implications of these themes were interpreted within the framework of the research objectives. The researcher then compiled and present the findings coherently, incorporating quotations to substantiate the quantitative analysis.

3.13 Ethical Considerations

Numerous ethical considerations were upheld throughout the conduct of this study to ensure responsible and equitable research practices. Before collecting data, the researcher obtained informed consent from all participants. This process included ensuring that participants fully understood the research goals, how their data would be used, and any potential risks or benefits of their involvement.

Privacy and confidentiality of participants' personal and financial data were meticulously safeguarded. The researcher employed stringent measures to securely store the collected data, ensuring that any identifiable information was either anonymized or maintained with strict confidentiality. Furthermore, the data was used exclusively for the specified research aims, in accordance with ethical standards and regulations.

CHAPTER FOUR

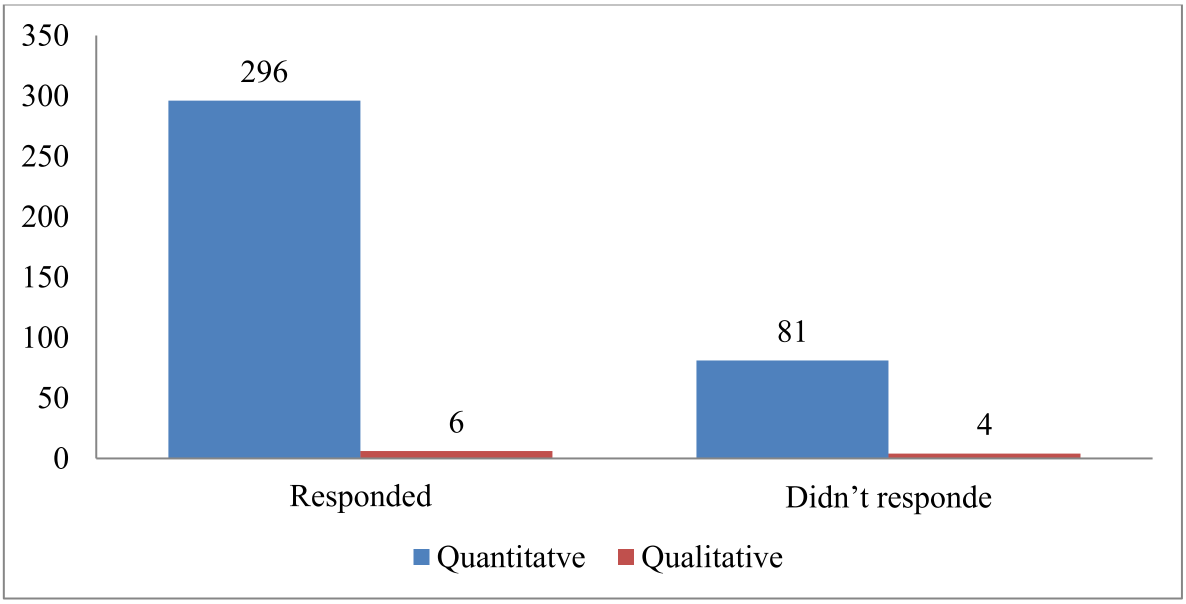
PRESENTATION, ANALYSIS AND INTERPRETATION OF STUDY FINDINGS

4.1 Introduction

This chapter presents, analyzes, and interprets the study's findings. It begins with a presentation of the descriptive statistics, focusing on the demographic characteristics of the respondents, followed by the findings related to the study objectives, which include examining the effect of internet banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch, the effect of agency banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch and the effect of mobile banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch.

4.2 Response Rate

The figure below shows the count of respondents who provided responses and those who did not give responses



Source: Field data, 2024

Figure 4. 1: Showing the response rate

As shown in Figure 4.1, for the quantitative data, out of 377 targeted respondents, 296 (78.5%) provided responses, while 81 (21.5%) did not. For the qualitative data, 6 out of 10 targeted participants (60%) responded, whereas 4 (40%) did not. Overall, 79.1% of all targeted respondents contributed data. This reflects that the response rates for both quantitative and qualitative data surpassed the 70% threshold recommended by the Guttmacher Institute (2006), indicating a satisfactory response rate for the study.

4.3 Findings on the Bio-data information of the respondents

The study collected demographic data from respondents to evaluate factors such as gender, age, education level, and the length of time banking with Stanbic Bank. The results are displayed in tables, highlighting frequencies and percentages.

Table 4.1: The Bio-data information of the respondents

Bio-data Information	Category	Frequency	Percent
Gender	Male	150	50.7
	Female	146	49.3
	Total	**296**	**100.0**
Education	Primary	42	14.2
	Secondary	59	19.9
	Higher	195	65.9
	Total	**296**	**100.0**
Age	18 to 24	42	14.2
	25 to 31	60	20.3
	32 to 38	116	39.1
	49 and above	78	26.4
	Total	**296**	**100.0**
The length of time banking with Stanbic Bank	Less than 1 year	20	6.8
	1-5 years	126	42.5
	6-10 Years	90	30.4
	More than 10years	60	20.3
	Total	**296**	**100.0**

Source: Field data, 2024

Table 4.1 shows that 50.7% of the respondents were male, while 49.3% were female, indicating a slight predominance of male participants in the study. Despite this slight imbalance, both genders were represented, ensuring a gender-inclusive perspective. It is important to note that the study maintained objectivity, and these gender disparities did not impact the validity or accuracy of the research.

Table 4.1 also reveals that 14.2% of participants completed primary education, 19.9% completed secondary education, and 65.9% attained higher education levels. This indicates that most participants had advanced formal education. Their educational backgrounds provided them with the capability to comprehend the study's questions and deliver reliable responses.

Table 4.1 also shows that 65.6% of respondents were over 32 years old, while the remaining 34.5% were 32 years younger. This suggests that the majority of participants were mature, and their maturity likely enabled them to understand the study's objectives and provide accurate information.

Lastly, in Table 4.1 reveals that 50.7% of respondents had been banking with Stanbic Bank for 6 years or more, while 49.3% had been customers for less than 6 years. Consequently, the majority of respondents had a comprehensive understanding of the impact of digital transformation on customer relationships at Stanbic Bank.

4.4 Descriptive Statistics for Digital Transformation and its Constructs

The section captures the information on constructs of digitak transformation which include internet banking, agency banking and mobile banking

4.4.1 Descriptive Statistics for Internet Banking

The participants were asked to rank their responses regarding the internet banking and the findings were analyzed using means and standard deviations, which were compared to the grand mean.

Table 4. 2: Descriptive Statistics for Internet Banking

Internal banking	*Min*	*Max*	*Mean*	*SD*
I always access my account at anytime	1	5	3.50	1.265
I usually perform balance inquires online	1	5	2.70	1.529
I always request for bank statements online	1	5	2.43	1.556
The system allows me to update my profile account information whenever I want.	1	5	2.38	1.333
The internet banking always allows transactions involving large amounts	1	5	2.49	1.412
The internet banking can make any transaction I want at any time	1	5	3.04	1.538
I always and easily track all my transactions made online	1	5	2.88	1.490
The internet banking is always reliable with no errors	1	5	2.27	1.413
The internet banking always allows me to submit loan requests online	1	5	2.58	1.592
Assessment for loan request is always done online	1	5	2.27	1.366
Loan approvals are always done online	1	5	2.11	1.218
The internet banking always allows me to pay my loan back online	1	5	3.53	1.424
Grand Mean			***2.68***	

Source: Field data, 2024

Table 4.2 above presents the descriptive results of the respondents' views on internal banking. The findings revealed that item of customers always accessing their account at anytime scored (Mean = 3.50), customers usually perform balance inquires online scored (Mean = 2.70), the internet banking can make any transaction customer want at any time scored (Mean = 3.04), customer always and easily track all their transactions made online scored (Mean = 2.88) and the internet banking always allows customers to pay their loan back online scored (Mean = 3.53). This showed that majority of the respondents agreed with these statements. This was because these items scored mean values above (2.68) which was the grand mean.

However, regarding the items of customers always requesting for bank statements online scored (Mean = 2.43), the system allows customers to update their profile account information whenever they want scored (Mean = 2.38), the internet banking always allows transactions involving large amounts scored (Mean = 2.49), the internet banking is always reliable with no errors scored (Mean = 2.27) and the internet banking always allows me to submit loan requests online scored (Mean = 2.58), assessment for loan request is always done online scored (2.27) and loan approvals are always done online scored (2.11). This showed that majority of the respondents disagreed with these statements. This was because these items scored mean values below (2.68) which was the grand mean.

From the interview results, different opinions of different respondents were raised regarding internet banking and one of the respondents revealed that;

> *...from my perspective, internet banking at Stanbic Bank has proven to be quite convenient for our clients. ....many customers take full advantage of the service to access their accounts at any time, and I've received positive feedback regarding the ease with which they can perform transactions* ***(Respondent - 01)****.*

Furthermore, another respondent stated that;

> *....a lot of customers appreciate the fact that they can access their accounts around the clock. ...this has been a major selling point for our internet banking services, particularly for clients who have hectic schedules and need to check their balances or make loan payments quickly. The fact that they can handle their loans online, without having to come into a branch, is something that clients consistently praise. ...they can also access their transaction history easily which is also appreciated by those who actively track their spending* ***(Respondent - 04).****.*

On the other hand, one respondent said that;

> *...despite the convenience internet banking offers, there are still areas where it falls short. ...for instance, many clients have expressed frustration over the inability to use to service because of network fail and occasional technical glitches. Additionally, ……some customers have reported issues when trying to update their profile information, and they feel that this should be a more streamlined process* ***(Respondent - 03)****.*

Another respondent pointed out that;

> *....I've heard some concerns from clients about the limitations of our internet banking system. ....some customers have mentioned that they would like to be*

able to request bank statements online, but this feature isn't as robust as it could be. ……. the system also doesn't always accommodate larger transactions, which can be frustrating for clients dealing with significant financial amounts ***(Respondent - 06).***

4.4.2 Descriptive Statistics for for Agency Banking

The respondents were instructed to rank their responses regarding agency banking, and the analysis was conducted using means and standard deviations, which were compared to the grand mean.

Table 4. 3: Descriptive Statistics for Agency Banking

Agency banking	*Min*	*Max*	*Mean*	*SD*
Agency banking allows new account opening	1	5	3.60	1.379
I always access my bank information details through agency banking	1	5	3.08	1.673
The bank agents always give information & support exactly like the main bank	1	5	2.70	1.431
I find agency banking easy and faster than the main bank	1	5	3.23	1.599
I can deposit any amount on my account through agency banking	1	5	2.77	1.469
I can withdraw any amount from account through agency banking	1	5	2.85	1.524
Agency banking always tracks all the transactions I make	1	5	3.50	1.365
The rate of errors reduces when using agency banking	1	5	2.84	1.300
Grand Mean			***3.07***	

Source: Field data, 2024

Table 4.3 above presents the descriptive results of the respondents' views on agency banking. The findings revealed that item of agency banking allows new account opening scored (Mean = 3.60), customer always access their bank information details through agency banking scored (Mean = 3.08), customers find agency banking easy and faster than the main bank scored (Mean = 3.23) and agency banking always tracks all the transactions they make scored (Mean = 3.50). This showed that majority of the respondents agreed with these statements. This was because these items scored mean values above (3.07) which was the grand mean.

However, regarding the items of bank agents always giving information & support exactly like the main bank scored (Mean = 2.70), customers can deposit any amount on their account through agency banking scored (Mean = 2.77), customers can withdraw any amount from account through agency banking scored (Mean = 2.85) and the rate of errors reduces when using agency banking scored (Mean = 2.84). This showed that majority of the respondents disagreed with these statements. This was because these items scored mean values below (3.07) which was the grand mean.

From the interview results, different responses regarding agency banking were raised and one respondent revealed that

> *….from my observations, agency banking has been incredibly helpful, particularly in allowing new customers to open accounts. ….many clients find this process straightforward and faster compared to visiting the main branch, and the feedback has been very positive in this regard. …clients appreciate the accessibility agency banking provides, especially when it comes to accessing their account details and tracking their transactions in real time. …the convenience of performing basic banking functions without needing to visit a branch has greatly improved our customer engagement, particularly for people in more remote areas (**Respondent - 01**).*

Another interviwed respondent revealed that;

> *….agency banking is a game changer for Stanbic Bank. Customers often tell me how easy it is to open new accounts through our agents, and they appreciate the speed at which they can access their account information. …..compared to the traditional bank branches, the agents offer a much faster service for many basic banking needs, which is a major draw for customers with busy schedules (**Respondent - 02**).*

However some respondents revealed that there are still some gaps in the agency banking and one of the respondents revealed that;

*….while agency banking offers a lot of conveniences, there are still areas where it could be improved. …for example, many clients have mentioned that they don't always receive the same level of information and support from agents as they would from the main bank. Additionally, …there are limitations on the amount of money that can be deposited or withdrawn through agents, which can be frustrating for clients who need to handle larger sums (**Respondent - 03**).*

Additionally another respondent revealed that;

*….I've heard from several clients that the service they receive from agents doesn't always match what they would expect at a branch. This inconsistency in the quality of support is something that can lead to dissatisfaction, especially when clients are dealing with more complex banking issues. Additionally, ….the occasional errors during transactions are another issue we've had to address, as these undermine the trust customers place in the system (**Respondent - 05**).*

4.4.3 Descriptive Statistics for Mobile Banking

Furthermore, respondents were similarly asked to rank their responses regarding mobile banking, and the analysis was conducted using means and standard deviations, compared to the grand mean.

Table 4. 4: Descriptive Statistics for Mobile banking

Mobile banking	*Min*	*Max*	*Mean*	*SD*
I can request for any information regarding my bank account and get it through SMS	1	5	2.96	1.462
SMS banking is always fast an on time	1	5	3.41	1.302
Errors made through SMS banking can be easily corrected	1	5	2.45	1.309
The banks always provides feedback through SMS	1	5	3.81	1.069
The bank's app is easy to use	1	5	3.08	1.343
I can access all my information through the bank's app	1	5	2.59	1.256
Using the bank's app is always free of charge	1	5	3.34	1.255
The bank's app is stable and can work at anytime	1	5	2.71	1.269
USSD handles all the request I make in the bank	1	5	2.57	1.279
USSD is fast and on time	1	5	3.43	1.287
USSD always completes the transactions successfully without errors	1	5	2.67	1.310
I always submit my complaints through USSD and get feedback	1	5	2.60	1.277
Grand Mean			***2.97***	

Source: Field data, 2024

Table 4.4 above presents the descriptive results of the respondents' views on mobile banking. The findings revealed that item of SMS banking being always fast an on time scored (Mean = 3.41), the bank always provides feedback through SMS scored (Mean = 3.81), the bank's app is easy to use scored (Mean = 3.08), using the bank's app is always free of charge scored (Mean = 3.34) and USSD is fast and on time scored (Mean = 3.43). This showed that majority of the respondents agreed with these statements. This was because these items scored mean values above (2.97) which was the grand mean.

However, regarding the items of customers can request for any information regarding their bank account and get it through SMS scored (Mean = 2.96), errors made through SMS banking can be easily corrected scored (Mean = 2.45), customers can access all their information through the bank's app scored (Mean = 2.59), the bank's app being stable and can work at anytime scored (Mean = 2.71), USSD handles all the request customers make in the bank scored (Mean = 2.57),USSD always completes the transactions successfully without errors scored (Mean = 2.67) and customers always submit their complaints through USSD and get feedback scored (Mean = 2.60). This showed that majority of respondents disagreed with these statements. This was because these items scored mean values below 2.97) which was the grand mean.

From the interview results, issues several issues regarding mobile baning were reported and one of the respondents revealed that;

> *…I've seen great feedback regarding our mobile banking services, particularly the use of SMS banking. ….clients often praise the speed and timeliness of SMS updates, and many feel that the bank does an excellent job of providing quick responses via SMS.* Furthermore*, ….our app has also been well-received by customers who find it easy to navigate, which enhances their overall banking experience (**Respondent - 02**).*

Similarly, another interviwed person revealed that;

> *…our mobile app has also garnered positive feedback for being user-friendly, which is especially important for clients who prefer handling their banking needs digitally. ….our clients also value the fact that USSD services are quick and efficient, which supports transactions even when they don't have internet access(**Respondent - 06**).*

On the other hand, one respondent said that;

> *…while many clients are satisfied with the speed and convenience of our mobile banking services, there are still areas where we need improvement. …… some clients have mentioned that while SMS banking is fast, they are unable to request specific account information through SMS.* Additionally*, ……errors in SMS transactions are not always easy to correct, which can lead to frustration (**Respondent - 03**).*

Another person said that;

....our mobile app, although easy to use, doesn't always provide full access to account information, and some clients have mentioned that it isn't as stable as they'd like. Furthermore*, ...our USSD service, while fast, doesn't always handle complex requests, and there have been instances where transactions fail or errors occur (***Respondent - 04***).*

4.5 Descriptive Statistics for Bank Customer Relationship

Respondents in the study were asked to provide feedback on the bank's customer relationships and were instructed to rank their responses. The results were interpreted using means and standard deviations, which were then compared to the grand mean.

Table 4. 5: Descriptive Statistics for Bank Customer Relationship

Bank Customer Relationship	*Min*	*Max*	*Mean*	*SD*
I don't have plans of leaving stanbic bank	1	5	2.89	1.412
I always recommend my friends to join stanbic bank	1	5	3.46	1.301
I am always willing to come back for other services offered by Stanbic bank	1	5	3.47	1.270
I feel stanbic bank provides the best services	1	5	3.56	1.253
I have high level of trust in stanbic bank	1	5	3.32	1.396
I don't have much complaints about stanbic bank service	1	5	2.69	1.335
Stanbic bank made me forget the challenges faced using other banks	1	5	3.17	1.376
I always communicate with the bank in case of any challenge	1	5	3.87	1.000
The bank has clear communication channels	1	5	2.70	1.313
The bank always gives me feedback regarding my communications	1	5	3.48	1.325
I can communicate to the bank at any time I want	1	5	2.64	1.356
Grand Mean			***3.20***	

Source: Field data, 2024

Table 4.2 above presents the descriptive results of the respondents' views on bank customer relationship. The findings revealed that item of cutomers always recommend their friends to join stanbic bank scored (Mean = 3.46), customers always willing to come back for other services offered by Stanbic bank scored (Mean = 3.47), customers feel stanbic bank provides the best services scored (Mean = 3.56), customers had high level of trust in stanbic bank scored (Mean = 3.32), customers always communicate with the bank in case of any challenge scored (Mean = 3.87) and the bank always gives customer feedback regarding their communications scored (Mean = 3.48). This showed that majority of the respondents agreed with these statements. This was so because these items scored mean values above (3.20) which was the grand mean.

However, regarding the items of customers not having plans of leaving stanbic bank scored (Mean = 2.89), customers not having much complaints about stanbic bank service scored (Mean = 2.69), Stanbic bank made customer forgot the challenges faced using other banks scored (Mean = 3.17), the bank had clear communication channels scored (Mean = 2.70) and customer can communicate to the bank at any time they want scored (Mean = 2.64). This showed that majority of the respondents disagreed with these statements. This was so because these items scored mean values below (3.20) which was the grand mean.

From the interview results, different opinions were raised. Regarding bank's customer relationships and one of the respondents said that;

> *....many of our customers are highly satisfied with our services. ....in fact, I've had several conversations where clients expressed that they feel Stanbic Bank provides the best banking experience, particularly in terms of customer service and communication* ***(Respondent - 02).***

Additionally, another interviewed respondent revealed that;

> *.....I would say our bank has built a strong reputation for reliability. Many clients come back because they know we offer consistent and dependable services. .....one thing that stands out is that clients have a high level of trust in Stanbic, which we've cultivated through clear communication and addressing their issues promptly. .....I've noticed that most clients are comfortable reaching out to us when they have any challenges, and they value the feedback we provide* ***(Respondent - 03)****.*

Relatedly another interviewed respondent stated that;

> *...our customers are generally very loyal to Stanbic bank. ...we take customer feedback seriously and ensure that clients are updated when they communicate*

with us. They appreciate this promptness, which in turn strengthens their trust in our services ***(Respondent - 01).***

However, one of the respondents said that;

> *.....while most of our clients are happy, there are some areas where we could improve. ....for instance, a few customers have mentioned that they still have some complaints about our services. …… while many clients trust the bank, a few have expressed that they occasionally face issues that make them reconsider staying with us, particularly in comparison to experiences they've had with other banks* ***(Respondent - 01).***

Another interviwed respondent stated that;

> *.....I've noticed that although we have many loyal clients, there are still a few who are uncertain about continuing with us. ....some have raised concerns about their unresolved issues, and it seems that they may not always feel heard, especially when it comes to complaints. ....it also seems that some clients haven't fully forgotten the challenges they experienced with other banks, and this can influence their perception of Stanbic bank* ***(Respondent - 03).***

4.6 Inferential Statistics

In this study, inferential statistics were essential in revealing the relationships between variables and assessing the predictive potential of the independent variable on the dependent variable.

4.6.1 Correlation Analysis

A Pearson correlation analysis was conducted using SPSS Ver. 23 to explore the relationship between internet banking, agency banking, mobile banking and bank-customer relationship.

Table 4. 6: Correlation Results on Relationship Between Variables

Items	IB	AB	MB	BCR
Internet Banking (IB)	**1**			
Agency Banking (AB)	.634**	**1**		
Mobile Banking (MB)	.591**	.651**	**1**	
bank-customer relationship (BCR)	.727**	.665**	.812**	**1**

** Correlation is significant at the .01 level (2-tailed).

The Pearson correlation results in Table 4.6 demonstrated a strong positive and significant relationship between internet banking and the bank-customer relationship ($r = .727^{**}$, $p < .01$). This indicates that any increase in internet banking is associated with an enhancement in the bank-customer relationship at Stanbic Bank.

The Pearson correlation results also revealed a strong postitive and significant relationship between agency banking and the bank-customer relationship ($r = .665^{**}$, $p < .01$). This indicates that an increase in agency banking is associated with an improvement in the bank customer relationship at Stanbic Bank.

The results in Table 4.8 indicated a strong positive and significant relationship between mobile banking and the bank-customer relationship ($r = .812^{**}$, $p < .01$). This suggests that an increase in mobile banking is associated with an improvement in the bank customer relationship at Stanbic Bank.

4.6.2 Multple Regression Analysis

This study utilized multiple regression analysis to assess the extent to which digital transformation, represented by its components of internet banking, agency banking, and mobile banking, demographic factors served as a predictor of the bank-customer relationship.

Table 4.7: Multiple Regression Results on the effect of Demographic Factors, Internet Banking, Agency Banking, and Mobile Banking on the Bank-Customer Relationship

Variables	Model 1				Model 2			
	B	Std. Err	Beta	Sig	B	Std. Err	Beta	Sig
Gender of Respondents	.302*	.060	.122*	.000	.335*	.033	.135*	.000
Age of respondents	.193*	.054	.173*	.000	.076	.033	.060	.052
Respondent's highest level of education	.294*	.054	.173*	.000	.219*	.032	.129*	.000
For how long been banking with Stanbic bank	.394*	.047	.278*	.000	.131*	.019	.092*	.000
IV_1					.131*	.032	.143*	.000
IV_2					.339*	.038	.387*	.000
IV_3					.625*	.039	.614*	.000
R^2	.359				.495			
▲R^2	**.358**				**.494**			
F-Statistics	**F =1.7033, P = 0.000< 0.05**				**F =7.5573, P = 0.000< 0.05**			

Note:

a) **P<.05*
b) *Std. Err – Standard Error*
c) *Model 1: Respondents' Demographic Factors, Model 2: Respondents' Demographic Factors and Independent Variables Constructs (IV_1, IV_2, IV_3)*
d) *IV_1 : Internet banking, IV_2 : Agency Banking and IV_3 : Mobile banking*

From the results Table 4.7, Model 1 involved regressing demographic factors which included gender, age, education, and longevity in banking with Stanbic Bank. The results revealed that all the demographic factors were predictors of bank-customer relationship at B= .302*, B= .593*, B = .294* and B = .394* respectively since all their B- Coefficients were positive and their P-values were less than 0.05. It also revealed that all the four factors combined significantly predicted bank-customer relationship by 35.8% (Adjusted R Squared = .358). This was also goodness of fit since F-value =1.7033 and P = 0.000< 0.05. This showed that demographic factors were good enough in predicting the bank-customer relationship.

Furthermore, the Model 2 involved capturing a combination of demographic factors and the constructs of digital transformation which included internet banking, agency banking, and mobile banking. The model made a positive and significant contribution of 49.4% to the total variance in bank-customer relationship (Adjusted R Squared = .494). There was also goodness of fit F =7.5573, P = 0.000< 0.05. This showed that a combination of demographic factors and the constructs of digital transformation were good enough in predicting the bank-customer relationship.

For the individual constructs, the results using B-values showed that internet banking positively predicts the bank-customer relationship (B = .131, p = .000 < 0.05). This indicates that a one-unit change in internet banking results in a 0.230 change in the bank-customer relationship. Since the results showed significant results, the study *Accepted* the study hypothesis that: *Internet banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

For agency banking, it was positively associated with the bank-customer relationship (B = .339, p = .000 < 0.05). This means that a one-unit change in agency banking results in a 0.339 change in the bank-customer relationship. Since the results showed significant results, the study ***Accepted*** the study hypothesis that: *Agency banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

Lastly, mobile banking was found to positively predict the bank-customer relationship (B = .625, p = .000 < 0.05). This indicates that a one-unit change in mobile banking results in a 0.625 change in the bank-customer relationship. Since the results showed significant results, the study ***Accepted*** the study hypothesis that: *Mobile banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

CHAPTER FIVE

SUMMARY, DISCUSSION OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter offers a comprehensive overview and discussion of the study's findings, followed by the conclusion and recommendations.The section was presented in the order of the study objectives which included examining the effect of internet banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch, the effect of agency banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch and the effect of mobile banking on banks' customer relationship of Stanbic Bank Kyambogo University Branch.

5.2 Summary of the Study Findings

5.2.1 Internet Banking and Banks' Customer Relationship of Stanbic Bank

The study findings revealed that there was a positive and significant relationship between internet banking and the bank-customer relationship ($r = .727^{**}$, $p < .01$). The findings also revealed internet banking positively predicts the bank-customer relationship ($B = .131$, $p = .000 < 0.05$). Since the results showed significant results, the study ***Accepted*** the study hypothesis that: *Internet banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

5.2.2 Agency Banking and Banks' Customer Relationship of Stanbic Bank

The study findings revealed that there was a significant and positive relationship between agency banking and the bank-customer relationship ($r = .665^{**}$, $p < .01$). The findings also revealed that agency banking positively predicted with the bank-customer relationship ($B = .339$, $p = .035 < 0.05$). Since the results showed significant results, the study ***Accepted*** the study hypothesis that: *Agency banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

5.2.3 Mobile Banking and Banks' Customer Relationship of Stanbic Bank

The study findings revealed that there a significant and positive relationship between mobile banking and the bank-customer relationship ($r = .812^{**}$, $p < .01$). Furthermore, mobile banking was found to positively predict the bank-customer relationship ($B = .625$, $p = .000 < 0.05$). Since the results showed significant results, the study ***Accepted*** the study hypothesis that: *Mobile banking has a significant effect on banks' customer relationship of Stanbic Bank Kyambogo University Branch.*

5.2.4 Internet Banking, Agency Banking, Mobile Banking and Banks' Customer Relationship of Stanbic Bank

The study findings revealed that the constructs of digital transformation namely internet banking, agency banking, and mobile banking plus the demographic factors combined explained 49.4% of the variance in the bank customer relationship (Adjusted R Square = .494). The remaining 50.6% of the variance was attributed to other factors considered in this study. These findings suggest that the regression model effectively predicted the dependent variable. The model's validity was further supported by the significant F-value ($F = 7.5573$, $p =0.000 < 0.05$), confirming the goodness of fit.

5.3 Discussion of the Study Findings

5.3.1 Internet Banking and Banks' Customer Relationship of Stanbic Bank

The study revealed that internet banking plays a critical role in enhancing the bank–customer relationship at Stanbic Bank, Kyambogo University Branch. Customers reported experiencing notable benefits such as improved accessibility to account information, seamless execution of financial transactions, and more effective monitoring of their personal financial activities. The ability to access financial services at any time and from any location provided a high level of convenience that significantly strengthened customer trust and satisfaction. This continuous and reliable access encouraged repeat usage and reinforced loyalty, fostering an environment where customers were more likely to maintain long-term relationships with the bank and recommend its services to others. These results align with previous studies that emphasize the transformative impact of internet banking in contemporary banking environments. Liao, Cheung, and Li (2018) assert that internet banking offers round-the-clock access to financial services, enabling customers to manage their accounts without temporal or geographical limitations. Similarly, Narteh, Owusu-Frimpong, and Asare (2018) highlight how the proliferation of smartphones and mobile applications has further improved transactional ease, enabling payments, transfers, and account monitoring at the user's convenience.

Additionally, the study resonates with Zhang and Mao (2020), who observed that internet banking minimizes the need for frequent physical visits to bank branches, reducing waiting times and associated customer effort, thereby enhancing customer satisfaction. Karjaluoto, Mattila, and Pento (2018) further emphasize the importance of personalization features in digital banking platforms, such as customized product suggestions and individualized user interfaces, which enhance customer engagement and strengthen loyalty. The findings also align with Mols, Reijers, and Ovchinnikova (2020), who argue that the operational efficiency gained through internet banking by automating tasks and enabling self-service transactions reduces operational delays and improves overall service delivery. Luo, Chen, and Liu (2019) similarly highlight that easy access to financial information and service options empowers customers to make informed financial decisions, contributing to greater satisfaction and trust in the banking institution. Therefore, the study's findings corroborate existing empirical evidence demonstrating that internet banking positively influences customer loyalty, trust, and sustained bank-customer relationships.

The study's findings were also consistent with the theoretical assumptions of the TAM, which stresses that perceived usefulness and perceived ease of use are fundamental in influencing users' acceptance and continued utilization of digital technologies (Surendran, 2012; Diop et al., 2019). In this context, the convenience, accessibility, efficiency, and reliability associated with internet banking contributed to customers' perceptions of its usefulness, as it clearly improved their ability to carry out banking tasks more efficiently. Likewise, the user-friendly interfaces, straightforward navigation, and intuitive transaction processes contributed to a high perception of ease of use. These positive perceptions influenced customers' attitudes toward internet banking, encouraging frequent usage and reinforcing their intention to continue using the service, which is consistent with TAM's assertion that behavioral intention drives actual technology usage (Zaineldeen et al., 2020).

Furthermore, previous studies applying TAM in banking contexts reinforce this connection. Kaondera et al. (2023) demonstrated that perceived usefulness of digital services strongly influences bank's customer relationship within banks undergoing digital transformation. Similarly, Kitsios et al. (2021) applied TAM in the Greek banking sector and confirmed the strong link between ease of use and customer acceptance of digital banking platforms. Therefore, the present study supports TAM's proposition that when customers perceive internet banking as beneficial and easy to use, they are more likely to adopt it consistently, thereby strengthening their loyalty and long-term relationship with the bank. This theoretical alignment confirms that the bank's ability to effectively deploy user-centered digital platforms is vital to enhancing customer satisfaction, loyalty, and retention.

5.3.2 Agency Banking and Banks' Customer Relationship of Stanbic Bank

The study reveals that agency banking significantly enhances the bank–customer relationship at Stanbic Bank by providing convenient access to essential financial services such as account opening, deposits, withdrawals, balance inquiries, and real-time transaction updates. Customers are able to perform banking activities closer to their homes and workplaces, eliminating the need to travel to physical bank branches. This accessibility improves customers' experience by reducing waiting times and operational barriers while facilitating seamless monitoring of financial activities. As a result, customers reported higher levels of trust, perceived service quality, and satisfaction, which in turn fostered repeat patronage and strengthened loyalty toward the bank. These findings are consistent with Chepkulei and Shibairo (2018), who established that agency banking enhances customer satisfaction by decentralizing financial services to communities with limited access to formal banking infrastructure. Similarly, Tindi and Bogonko (2018) confirmed that the convenience of accessing financial services through agents combined with the reliability and professionalism of agent operations contributes to improved customer satisfaction by reducing the time and cost associated with branch-based banking.

The study's results further align with broader global insights. KPMG (2020) emphasized that agency banking is instrumental in extending financial services to underserved and remote areas, thereby improving financial inclusion and enhancing customer engagement with banking services. The World Bank Group (2020) also highlighted that leveraging local agents fosters stronger relational ties because customers often trust familiar individuals within their communities. While Godfrey and Peter (2023) acknowledged potential challenges in agency banking, such as liquidity shortages and poorly distributed agent points, the present study indicates that when effectively implemented, agency banking continues to positively influence customer loyalty and service satisfaction. This is consistent with

Gumoshabe and Rutaro (2022), who found that the ease and speed of transactions at agent points significantly contribute to customer retention and repeat usage of banking services. Therefore, the current study corroborates the existing body of literature that underscores the significance of agency banking in strengthening the bank–customer relationship by enhancing convenience, trust, and service accessibility.

The findings are also consistent with the Technology Acceptance Model which posits that individuals adopt a technology when they perceive it as useful and easy to use (Surendran, 2012; Diop et al., 2019). In this study, customers perceived agency banking as useful because it simplified their banking activities, reduced the time and cost of accessing services, and improved the efficiency of conducting transactions. Similarly, the ease of locating and interacting with bank agents enhanced the perceived ease of use, requiring minimal effort to understand or navigate the service. These positive perceptions shaped customers' favorable attitudes toward agency banking, thereby increasing their intention to continue using the service an outcome that TAM identifies as a strong predictor of sustained adoption (Zaineldeen et al., 2020). The findings parallel previous applications of TAM in the digital banking context, such as Kaondera et al. (2023), who demonstrated that perceived usefulness of digital platforms is closely linked to customer relationship improvement, and Kitsios et al. (2021), who confirmed that ease of use strongly influences customer acceptance of digital banking services. Thus, the current study reinforces TAM's theoretical assertion that when banking technologies such as agency banking are perceived as beneficial and convenient, customers are more likely to adopt and continue using them, resulting in improved satisfaction, retention, and strengthened long-term bank–customer relationships.

5.3.3 Mobile Banking and Banks' Customer Relationship of Stanbic Bank

The study's findings indicate that mobile banking significantly and positively influences the bank–customer relationship at Stanbic Bank, emerging as the highest predictor of customer engagement and satisfaction among the digital banking channels assessed. Key mobile banking features such as SMS notifications, an intuitive mobile banking application, and accessible USSD services allow customers to easily manage their accounts, make transactions, and monitor their financial activities in real time. The ability to access banking services anytime and anywhere provides customers with a seamless and hassle-free banking experience. Additionally, Stanbic Bank's consistent communication through SMS alerts, direct feedback mechanisms, and open support channels fosters transparency and trust, further enhancing customer loyalty and long-term relationship stability. This demonstrates that mobile banking does not only improve transaction efficiency but also influences customers' emotional attachment and confidence in the bank's service delivery.

These findings align with Arcand et al. (2018), who established that mobile banking significantly enhances customer satisfaction and commitment by offering flexibility and convenience in service access. Their study emphasized that the ability to perform financial transactions remotely removes the need for physical branch visits, which is consistent with the current study's observation that mobile banking reduces waiting time and travel inconveniences, thereby promoting satisfaction. Similarly, Hamidi and Safareeyeh (2019) found that mobile banking strengthens customer trust, engagement, and loyalty by providing customizable and user-centered digital banking experiences. This supports the present study's results, showing that Stanbic Bank's mobile banking platform contributes to building strong relational bonds between the bank and its customers. Further, Shaikh and Karjaluoto (2018) and Esmaeili et al. (2021) also reported that mobile banking enhances customer loyalty by improving service accessibility, transparency, and reliability. These studies reinforce the conclusion that mobile banking plays a key role in fostering positive, long-term bank–customer relationships.

The findings also strongly align with the Technology Acceptance Model which explains technology adoption based on perceived usefulness and perceived ease of use (Surendran, 2012; Diop et al., 2019). In this study, customers perceived mobile banking as useful because it enhanced the efficiency and convenience of their banking activities, minimized physical interactions with bank branches, and improved access to financial information. The user-friendly interface of the mobile application and the simplicity of USSD and SMS transactions contributed to the perceived ease of use. These positive perceptions shaped customers' favorable attitudes toward mobile banking, leading to greater acceptance and continued usage consistent with TAM's core postulation that ease of use and usefulness drive adoption intentions (Zaineldeen et al., 2020).

The findings further align with Kaondera et al. (2023), who demonstrated that customer relationship enhancement is a direct outcome of digital transformation in banking when users perceive value in the technology. Likewise, Kitsios et al. (2021) confirmed that the perceived usefulness and efficiency of digital banking tools drive customer acceptance and loyalty in the banking sector. Therefore, the current study reinforces TAM by showing that when mobile banking is designed to be convenient, accessible, and easy to use, customers are more likely to adopt it, rely on it consistently, and develop stronger, more satisfying relationships with the bank.

5.3.4 Internet Banking, Agency Banking, Mobile Banking and Banks' Customer Relationship of Stanbic Bank

The study revealed that digital transformation manifested through internet banking, agency banking, and mobile banking accounts for 78.4% of the variance in the bank customer relationship at Stanbic Bank. This substantial influence indicates that the adoption of digital banking platforms significantly enhances customer convenience, service accessibility, and satisfaction. Through digital channels, customers can conduct transactions efficiently, receive timely communication, open and manage accounts remotely, and access real-time financial information. These capabilities reduce physical banking barriers, minimize waiting time, and improve the overall customer experience. As a result, customers develop stronger trust and attachment to the bank, leading to increased loyalty, positive perceptions of service quality, and sustained patronage. Therefore, digital transformation emerges not merely as a technological upgrade, but as a strategic tool for building and maintaining long-term, value-based customer relationships.

These findings are consistent with the observations of Nadkarni and Prügl (2021) and Kraus et al. (2022), who define digital transformation as the holistic integration of digital technologies across organizational processes to reshape operations, customer engagement, and service delivery. The study's results reflect this conceptualization by demonstrating that digital banking platforms improve communication flows, decision-making efficiency, and customer interaction models. Similarly, Mavlutova and Volkova (2019) argue that digital transformation in banking extends beyond technological deployment to include enhancing client experiences, increasing transaction speed, and redesigning service delivery frameworks. Kinyanjui (2020) further supports this perspective, noting that the combined use of mobile, agency, and internet banking strengthens financial service inclusivity and customer responsiveness. The current study corroborates these scholarly insights by showing that the integrated effect of multiple digital platforms has a stronger influence on the bank customer relationship than any single platform operating alone.

The study's findings also align closely with the Technology Acceptance Model (Davis, 1989), which emphasizes that technology adoption is driven by *perceived usefulness* and *perceived ease of use*. In this case, customers perceived digital banking platforms as highly useful, as they enhanced their ability to manage finances more conveniently and efficiently. Likewise, the platforms were perceived as easy to use, given the intuitive design of mobile apps, accessibility of USSD codes, and familiar interaction with local agents in agency banking. These positive perceptions shaped favorable attitudes toward digital banking, encouraging continued use and deeper engagement with the bank's services. As TAM suggests, when customers believe that a technology improves performance and is simple to operate, their intention to adopt and continuously use it increases (Diop et al., 2019; Zaineldeen et al., 2020). The findings of Kaondera et al. (2023) and Kitsios et al. (2021) further reinforce the relevance of TAM in explaining customer acceptance of digital banking services, demonstrating a strong connection between perceived benefits, ease of use, and strengthened customer relationships.

5.4 Conclusions

5.4.1 Internet Banking and Banks' Customer Relationship of Stanbic Bank

The study concluded that internet banking plays a pivotal role in enhancing the bank-customer relationship at Stanbic Bank Kyambogo University Branch and demonstrated a positive and significant impact. Customers consistently accessed their accounts at any time, conducted balance inquiries, performed various transactions, and tracked their financial activities with ease through internet banking. This convenience fostered a strong sense of trust, satisfaction, and loyalty among customers, as they viewed Stanbic Bank as providing superior services. As a result, customers were more willing to return for other banking services, held high levels of trust, and frequently recommended Stanbic Bank to their peers, thereby reinforcing the bank's customer retention and acquisition strategies.

5.4.2 Agency Banking and Banks' Customer Relationship of Stanbic Bank

The study also concluded that agency banking has a significant and positive impact on the bank-customer relationship, serving as a strong predictor of customer relationship and loyalty. Through features like new account openings, real-time access to bank information, and efficient transaction tracking, agency banking enhances customer convenience and trust. As a result, customers perceive Stanbic Bank as a provider of superior services, fostering a high level of trust and encouraging repeat patronage.

5.4.3 Mobile Banking and Banks' Customer Relationship of Stanbic Bank

It was also concluded that mobile banking has a significant and positive influence on the bank-customer relationship and was the highest predictor in enhancing customer engagement and satisfaction. Features like fast and timely SMS banking, the user-friendly bank app, and the efficiency of USSD services contribute to a seamless banking experience, making customers view Stanbic Bank as a provider of top-tier services. Additionally, the bank's consistent feedback through SMS and open communication channels for addressing customer challenges further strengthen trust and loyalty, positioning Stanbic Bank as a reliable and customer-focused institution.

5.4.4 Internet Banking, Agency Banking, Mobile Banking, Demographic Factors and Banks' Customer Relationship of Stanbic Bank

Lastly, the study concluded that digital transformation, through the combined effect of internet banking, agency banking, and mobile banking, plays a pivotal role in shaping the bank customer relationship, accounting for 49.4% of the variance bank-customer relationship. This significant contribution highlights the effectiveness of digital platforms in enhancing customer convenience, satisfaction, and engagement. By providing seamless access to services, timely communication, and efficient transaction processes, these digital channels have positioned Stanbic Bank as a leader in fostering strong, trust-based relationships with its customers, ultimately driving customer loyalty and long-term commitment.

5.5 Recommendations

The following recommendations were made;

5.5.1 Internet Banking and Banks' Customer Relationship of Stanbic Bank

The study recommended that financial institutions urgently enhance their internet banking systems to address critical reliability issues, particularly by minimizing errors and enabling transactions involving large amounts. Additionally, it is crucial to expand the scope of online services by integrating features that allow customers to submit loan requests and facilitate real-time loan assessments and approvals. By doing so, banks can significantly improve customer convenience, reduce delays, and foster a more efficient, seamless digital banking experience, which is essential for retaining customer trust and staying competitive in an increasingly digital financial landscape.

5.5.2 Agency Banking and Banks' Customer Relationship of Stanbic Bank

The study recommends that banks urgently standardize the services offered through agency banking to match the quality and comprehensiveness provided by the main bank. This includes ensuring that bank agents are well-trained and equipped to offer accurate information and full support to customers. Moreover, the limitations on deposits and withdrawals should be eliminated, allowing customers to deposit and withdraw any amount through agency banking. By aligning agency banking services with those of the main bank, financial institutions can enhance customer satisfaction, increase accessibility, and strengthen the overall efficiency and appeal of their banking services.

5.5.3 Mobile Banking and Banks' Customer Relationship of Stanbic Bank

It was also recommended people should embrace mobile banking since it was the highest predictorof Banks' Customer Relationship it urgently enhance banks' digital communication and service channels to address several critical issues identified. Customers should be enabled to request and receive accurate information about their accounts via SMS, with a streamlined process for correcting any errors. Additionally, the bank's app must be improved to ensure stability and comprehensive access to account information at all times. It is also essential to upgrade the USSD service to handle all customer requests effectively, complete transactions without errors, and facilitate the submission and feedback of complaints. By addressing these shortcomings, the bank can significantly improve the user experience, increase reliability, and foster greater customer trust in its digital banking platforms.

5.6 Limitation of the Study

Gaining access to the bank and obtaining cooperation from customers was challenging. Limited access affected the ability to collect data, which resulted in selection biases if certain individuals were more willing to participate than others. Nevertheless, the researcher employed the introductory letter obtained from Kyambogo University to inform participants that the information requested was solely for academic purposes.

Banks dealt with sensitive financial information, and there were legal or ethical constraints on accessing and sharing certain data. However, the researchers assured the Stanbic Bank management of the confidentiality and privacy of the information. Only parties related to this study had access to the information collected.

5.7 Areas for Further Research

Future researcher need to focus on the following studies:

The Role of Mobile Banking Innovations in Enhancing Customer Retention in Uganda's Banking Sector

The Influence of Digital Payment Systems on Financial Inclusion in Uganda

The Effect of Cybersecurity Measures on Trust and Customer Loyalty in Ugandan Banks

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APPENDICES

Appendix I: Questionnaire for Respondents

Dear Respondent,

As a student pursuing a Master of Business Administration degree at Kyambogo University, I am conducting a research study titled "The Impact of Digital Transformation on Customer Relations at Stanbic Bank, Kyambogo University Branch." Your participation in this study is valued, and the information you provide will be used solely for academic purposes, treated with the utmost confidentiality. Your thoughtful responses to the questions presented will greatly contribute to this research. Thank you for dedicating your time and cooperation to this endeavor.

<u>SECTION A: BACKGROUND DATA</u>

Kindly indicate your preferred responses by circling the corresponding numbers for the following items:

1. Gender

a) Male ☐ b) Female ☐

2. Indicate your age group?

a) 18-24, ☐ b) 25-31, ☐ c) 32-38, ☐ d) 49 and above ☐

3. Indicate the highest level of education/academic qualification you have attained?

a) Primary, ☐ b) Secondary ☐ c) High ☐ d) Others (specify) --------------- ☐

4. For how many years have you been banking with Stanbic Bank?

a) Less than one year ☐ b) 1-5 years ☐ c) 6-10 years ☐ d) More than 10years ☐

From section B, C, D and E kindly mark the box that aligns with your opinion or view using the following scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree and 5 = Strongly Agree

SECTION B: INTERNET BANKING

No	**Statement**	**1**	**2**	**3**	**4**	**5**
	Account Management					
1	I always access my account at anytime					
2	I usualy perfrom balance inquires online					
3	I always request for bank statements online					
4	The system allows me to update my profile account information whenever I want.					
	Payments and transfers					
5	The internent banking always allows transactions involving large amounts					
6	The intenet banking can make any transaction I want at any time					
7	I always and easily track all my transactions made online					
8	The internet banking is always reliable with no errors					
	Loans and credit services					
9	The internet banking always allows me to submit loan requests online					
10	Assessment for loan request is always done online					
11	Loan approvals are always done online					
12	The internet banking always allows me to pay my loan back online					

SECTION C: AGENCY BANKING

No.	**Statement**	**1**	**2**	**3**	**4**	**5**
	Account services					
1	Agency banking allows new account opening					
2	I always access my bank information details through agency banking					
3	The bank agents always give information & support exactly like the main bank					
4	I find agency banking easy and faster than the main bank					
	Deposits and withdrawals					
5	I can deposit any amount on my account through agency banking					
6	I can withdraw any amoung from account through agency banking					
7	Agency banking always tracks all the transactions I make					
8	The rate of errors redcues when using agency banking					

SECTION D: MOBILE BANKING

No.	Statement	1	2	3	4	5
	SMS banking					
1	I can request for any information regarding my bank account and get it through SMS					
2	SMS banking is always fast an on time					
3	Errors made through SMS bankings can be easily corrected					
4	The banks always provides feedback through SMS					
	Mobile app banking					
5	The bank's app is easy to use					
6	I can access all my information through the bank's app					
7	Using the bank's app is always free of charge					
8	The bank's app is stable and can work at anytime					
	USSD banking					
9	USSD handles all the request I make in the bank					
10	USSD is fast and on time					
11	USSD always completes the transactions successfully without errors					
12	I always submit my complaints through USSD and get feedback					

SECTION E: BANK CUSTOMER RELATIONSHIP

No	Statement	1	2	3	4	5
	Customer Retention					
	I don't have plans of leaving stanbic bank					
	I always recommend my friens to join stanbic bank					
	I am always willing to come back for other services offered by Stanbic bank					
	Customer satisfaction					
	I feel stanbic bank provides the best services					
	I have high level of trust in stanbic bank					
	I don't have much complaints about stanbic bank service					
	Stanbic bank made me forget the challeges faced using other banks					
	Customer communication					
	I always communicate with the bank in case of any challenge					
	The bank has clear communication chenanles					
	The bank always gives me feed back regarding my communications					
	I can communicate to the bank at any time I want					

END: THANKS

Appendix II: Key Informant Guide

Dear Respondent,

The researcher, currently pursuing a Master of Business Administration degree at Kyambogo University, is conducting a study on "The Impact of Digital Transformation on the Customer Relationship of Stanbic Bank, Kyambogo University Branch." You have been invited to participate in this research. Your responses will be used solely for academic purposes and will be kept confidential. Please take a moment to provide your insights by responding to the questions or selecting the appropriate options. Your cooperation is greatly appreciated. Thank you for your valuable time.

<u>Questions</u>

1. What is your role in this Bank?
2. Which kind of digital banking services do you offer to your clients? (probe for internet, agency, and mobile banking)
3. In your own observation, how do you rate the clients' transactions using internet, agency, and mobile banking?
4. Do you think that most of the clients access their accounts through online, agency, and mobile banking?
5. What is your take on the clients' payment of bills using the digital channels?
6. To what extent do clients view their bank account balance and statements using online, agency, and mobile banking?
7. In your own view, how do rate the buying of airtime and data bundles using digital channels by your clients.
8. Do you frequently communicate with your clients in case they have some challenges on digital services?
9. How do you rate the overall satisfaction of your clients with the bank services?
10. In your own observation, are the clients willing to come back for other services offered by the bank?
11. Are the clients willing to recommend other people to join Stanbic bank?
12. In your own opinion, how has internet, agency, and mobile banking influenced bank customer relationship?
13. Comment on what should be done to improve digital transformation and bank customer relationship.

End of Interview

Appendix III: Introductory Letter

Appendix IV: Plagiarism Clearance