



## Impact of information communication technology on customer satisfaction in the Albanian Financial Industry: The mediating role of customer service

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### Abstract

The study investigates the impact of information communication technology on customer satisfaction with the mediating role of customer service in the Albanian financial industry. A descriptive design explains relationships between variables. The strategy of Cochran (1963) was adopted to calculate a sample size of 642. Field data was gathered with the use of convenience sample. The statistical Package for Social Science version 21 was employed for data analysis. Findings of the study revealed a significant positive relationship between ICT and customer satisfaction. Also, the study found a positive relationship between customer service and customer satisfaction. Managerial implication and direction for future studies are presented.

**Keywords:** ICT, customer service, customer satisfaction, financial industry, Albania

### Introduction

Technology has slowly and steadily seeped into all aspects of our lives, big or small. Business is no exception to this trend. In the age of information technology, computers and the internet have become as necessary to businesses as capital, in some cases, even more so (Elia *et al.*, 2023) <sup>[8]</sup>. The use of specialized hardware and software has made things quicker and less prone to errors, simple and repetitive tasks have been largely automated or will soon be short, communication has been revolutionized, and the rapidly lowering costs of technology are allowing small companies to compete with and outsmart larger corporations (Del Gaudio *et al.*, 2021) <sup>[16]</sup>. In the views of Ofori-Boateng (2020), technology has made it possible for consumers to access with ease products around the globe by giving the consumer the power to switch brands easily. In this modern day and age, there are few successful companies that do not rely heavily on technology. Technology, in all its various forms, has become a growing necessity in the business world (Naimi-Sadigh *et al.*, 2022). The ever-growing reliance that business has on technology has mushroomed to such an extent that it has become virtually impossible to separate the two (Rahmayati, 2021) <sup>[37]</sup>. Financial institutions more importantly, have embraced the new paradigm shift with eagerness; given the current rising dominance of the service sector in most parts of the world, technology is seen as one of the most important influences in the evolution of the service industry (Elsaid, 2023) <sup>[19]</sup> and banks in Albania are no exception. As competition intensifies, banks are at their wit ends to satisfy the customer. Define as “an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some need, goal or desire” (Irawan *et al.*, 2021), customer satisfaction is a key and valued outcome of good marketing practice. The principal purpose of a business is to, according to Cahaya *et al.* (2023) <sup>[10]</sup> create satisfied customers. Increasing customer satisfaction has been found to lead to higher future profitability (Bhattacharya *et al.*, 2022; Fraihat *et al.*, 2023) <sup>[21]</sup>,

However, studies (eg: Chiguvi, 2023; Saneva & Chortoseva, 2022) <sup>[12, 42]</sup> posit that customer satisfaction will be highly unattainable if attention is not paid to good customer service. Hence customer service is seen as antecedent of customer satisfaction according to prior studies (Dam & Dam, 2021) <sup>[14]</sup>. Therefore the adoption of technology alone is not a panacea to customer satisfaction unless it is tied to good customer service (Lee & Lee, 2020) <sup>[29]</sup>. Literature is replete with studies on technology (den Hond & Moser, 2023) <sup>[17]</sup>, customer satisfaction (Ofori-Boateng & Acquaye, 2020) and customer service (Amankou *et al.*, 2024) <sup>[6]</sup>. Others have also examined technology impact on customer satisfaction (Almansour & Elkrghli, 2023) <sup>[5]</sup>. However, there is little known in literature regarding the mediating role of customer service. The dearth of study in this regard leads to literature gap. This study seeks to close in the gap in literature by investigating the impact of information communication technology on customer satisfaction in the Albanian financial industry with customer service playing the mediating role

### Significance of the Study

Customer service and satisfaction has gained considerable attention in academia and marketing literature due to the sophisticated behaviour of consumers coupled with the fierce competition in the business environment. In the light of this, the study will be significant in a number of ways. Management of financial institutions in Albania stands to benefit significantly to assess whether the use of ICT is enhancing customer service deliveries and influencing customer satisfaction or otherwise. The academia and other researchers who would want to delve deeper in the subject matter in future will find the study useful.

### Literature Review

#### Concept of Technology

The term technology has been given various definitions by previous literatures. According to Davis *et al.* (2023) <sup>[15]</sup> technology consists of two primary components: 1) a physical component which comprises of items such as products, tooling, equipment, blueprints, techniques, and processes; and 2) the informational component which

consists of know-how in management, marketing, production, quality control, reliability, skilled labor and functional areas. The earlier definition by Sahal (1981) views technology as 'configuration', observing that the transfer object (the technology) relies on a subjectively determined but specifiable set of processes and products. The concept of technology does not only relate to the technology that embodies in the product/service but it is also associated with the knowledge or information of its use, application and the process in developing the product (Aburbeian *et al.*, 2022) <sup>[1]</sup>. The early concept of technology as information holds that the technology is generally applicable and easy to reproduce and reuse (Arrow, 1962). Technology is regarded as the firm's 'intangible assets' or 'firm-specific' which forms the basis of a firm's competitiveness and will generally release under special conditions (Sagnier *et al.*, 2020) <sup>[41]</sup>.

### Concept of Customer Service

Customer service is about how well organizations communicate and establish good relationships with customers. Rather & Hollebeek (2021) <sup>[38]</sup> defined customer service as "a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectation." The importance of customer service is replete in literature (Hasan *et al.*, 2023; Mannanov, 2021; Sutherland, 2020; Zhou, 2019) <sup>[23, 31]</sup>. According to Mithas *et al.* (2020) <sup>[32]</sup>, customer service will persist to elicit discussions among firms and academics as it is believed to be a key parameter to measure the competitive success of organizations. Good customer service is the organizations' best bet to keep existing customers. This is because, according to Aripin *et al.* (2023) <sup>[7]</sup>, maintaining existing customers is cheaper than finding new ones. A good customer service could lead to positive word-of-mouth, referrals, repeat purchases which can induce loyalty which can lead to increasing long-term profitability (Al Ali, 2021) <sup>[4]</sup>.

### Concept of Customer Satisfaction

A plethora of discussions on the concept of customer satisfaction has happened in literature but with varied definitions. For instance, Davras (2019) and Kim *et al.* (2019) contend that customer satisfaction is a psychological state which occurs when a consumer is satisfied with his/her emotions surrounding disconfirmed expectations and is coupled with prior feelings about his/her experience. Customer satisfaction is an emotional reaction which demonstrates the difference between consumers' expectations and what they actually receive. Kotler & Keller (2016) also defined satisfaction as the "perception of happiness or frustration which occurs as a result of the comparison between the performance of a product/service and expectations. Liang & Zhang (2020) <sup>[30]</sup> viewed satisfaction as the "pleasure a consumer derives from a product/service performance vis-à-vis his/her expectation".

### Information Communication Technology (ICT)

Information and Communication Technology is a marvelous changing force in the 21st century. Technology has its influence and reshaped every field of life. In the present 21st century, organizations cannot turn a blind eye on technology.

Information and Communication Technologies (ICTs) are an electronic means of capturing, processing, storing and disseminating information (Adeya, 2020). According to another definition, ICTs are embedded in networks and services that affect the local and global accumulation and flows of public and private knowledge (Adeya, 2020). ICTs are defined as a diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information. These technologies include computers, internet, broadcasting technologies and telephony. ICT is the broad subject concerned with all aspects of managing and processing information (Mayer, 2008). Information and Communication Technology is a marvelous changing force in the 21st century. Technology has its influence and reshaped every field of life. In the present 21st century, organizations cannot turn a blind eye on technology.

### Empirical Review on the Relationship between ICT and Customer Satisfaction

Customer satisfaction has become a key driving force to the success of every business. Kotler & Keller (2016) defined it as "customers' perceptions of happiness or frustration which results from a comparison between the performance of a product/service and customers' expectations. To be successful, organizations must ensure they meet the needs, wants and demands of their customers which is why many organizations have continuously focused on the importance of customer satisfaction. According to Najjar (2020) <sup>[34]</sup>, organizations are making significant use of ICT tools in their internal business processes just so to enhance customer satisfaction. Akram *et al.* (2021) <sup>[3]</sup> posit that "online transaction is fast, time-saving, comfortable and easy access, and has the tendency of enhancing good customer service" which in turn could influence satisfaction. A study by Acosta-Prado & Tafur-Mendoza (2021) found ICT to have a positive and significant influence with a medium effect on customer satisfaction. However, a study by Cheng *et al.* (2016) found perceived web security to be a significant determinant of customer's acceptance of online transactions and this could blur the delivery of good customer service and impair satisfaction. This is shared by Aidoo *et al.* (2018) who reported that insecurity in ICT had been reported globally as early as the 1960s. Much more, the study of Epaminonda *et al.* (2020) <sup>[20]</sup> did not find any statistically significant relationships between ICT and customer satisfaction. Hence, the study hypothesized that:

**H1:** There is a significant relationship between ICT and customer satisfaction.

### Empirical Review on the Relationship between Customer Service and Customer Satisfaction

Extant literature underscores the importance of customer service (Jones, 2020; Mannanov, 2021; Selvaraj, 2021) <sup>[31]</sup> and customer satisfaction (Hamzah & Shamsudin, 2020; Yusoff & Nayan, 2020) <sup>[22]</sup>. Ofofu-Boateng & Agyei (2020) attributes this to the turbulent nature of the business environment which has made it near impossible for organizations to survive without placing the customer at the center of their operations. According to Tien *et al.* (2021) <sup>[44]</sup>, organizations should focus on delivering good customer service for sustained competitive advantage and profitable growth. Good customer service has been associated with customer satisfaction which according to Huang *et al.* (2024) <sup>[25]</sup>, could lead to repeat purchases, referrals and

profitability. Xu *et al.* (2020) shared that even if customers experience poor service delivery, they are likely to inform others. Hence, delivering good customer service is non-negotiable if organizations desire to satisfy customers and stay competitive. This is echoed by Jamier (2021) who posits that “customer service is a series of activities designed to enhance the level of customer satisfaction i.e. the feeling that a product (good/service) meets customers’ expectations. Inferring from the literature, it was hypothesized that:

**H2:** There is a significant relationship between customer service and customer satisfaction

**Empirical Review on the Customer Service Mediation of ICT and Customer Satisfaction**

In underscoring the importance of the customer, Mahatma Gandhi in 1890 shared that “the customer is the most important personality on our premises” and as shared also by Gray & Byun (2018), the customer is the only source representing a company’s present profit and future growth. Therefore, delivering excellent customer service is significant to enhance customer satisfaction. The use of ICT has become indispensable given that the 21st century customer has little time to offer. According to Manos & Manikas (2017), due to ICT, organizations can send short message (SMS) on the state of their transactions online in a bid to satisfy customers. Daniel *et al.* (2018) and Kim & Stoel (2020) <sup>[27]</sup> intimate that a good website and information can enhance customer service, which will, in turn trigger customer satisfaction. Supriyanto *et al.* (2021)

<sup>[43]</sup> equally averred that for customers to be satisfied with the use of ICT, customer friendliness, easy access and the use of organizations platforms which are embodiment of good customer service must not be ignored, Inferring from the literature, it was hypothesized that:

**H3:** customer service mediates ICT and customer satisfaction

**Empirical Review**

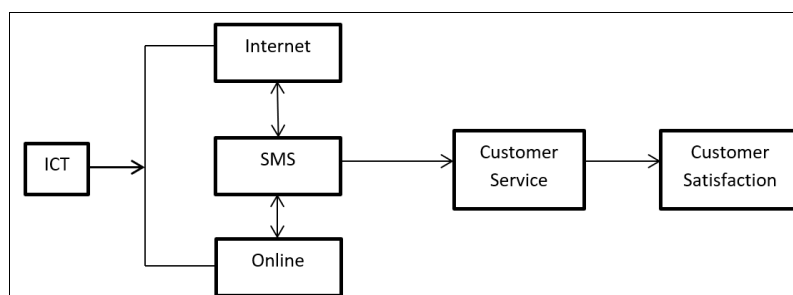
A study done by Hameed *et al.* (2018) on the topic: Determinants of e-logistic customer satisfaction: A mediating role of information and communication technology found a significant relationship between e-logistic and customer satisfaction.

Also, a study carried out by Ruiz-Molina *et al.* (2020) found a moderating influence of technology in the “recovery efforts-satisfaction” indicating some level of relationship.

More so, Acosta-Prado *et al.* (2021) found out that a positive and significant influence exists between ICT and customer satisfaction in their study entitled: Influence of information and communication technologies on customer satisfaction and increase in the number of customers.

**Conceptual Framework**

To test the stated hypotheses, i.e. the relationship between internet, sms and online service (ICT) (as independent variables) and customer satisfaction (dependent variable) and customer service mediation, a construct is formulated as shown in figure 1.



Author’s Construct, 2024

**Fig 1:** Conceptual Framework

**Methodology**

**Research Design**

Burns & Grove (2010) define a research design as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”. The design of the study is descriptive in nature. A descriptive design explains relationships between variables (Brickman & Roy, 1998). Since the study sought to establish the relationship between the independent variable (ICT) and the dependent variable (customer satisfaction) and the mediation variable, customer service, the chosen design is considered appropriate

**Population**

A population is any group of individuals that have one or more characteristics in common that are of interest to a researcher (Best & Kahn, 2007). The study’s population consisted of selected customers of five (5) financial institutions in Tirana

**Sampling Technique and Sampling Size**

**Sampling Technique**

Bhattacharjee (2012) defines sampling as “the statistical process of selecting a subset of population of interest for the purposes of making observation and statistical inferences about that population. Since it will be near impossible to administer questionnaire to every single individual or units within the population of the customers of five banks, the convenience sampling technique was adopted to select a subset of the population to represent the population. This technique allows the researcher to solicit data from respondents most conveniently available

**Sample-Size**

Wimmer & Dominick (2006) refers to sample as “a proportion of the population that is a representative of the entire population. Determining sample size is a complex exercise as it depends on other factors such as margin of error, degree of certainty and statistical technique. As stated by Israel (2013), there are various strategies to calculate

sample size. Since the population of the study is large, the strategy of Cochran (1963) was adopted. This is because other researchers Million (2013) and Beidemariam (2014) had used the strategy to determine sample size in their study. The formula is as follows

$$\frac{n=Z^2 pq}{e^2}$$

Where n= required sample size  
 Z= degree of confidence (i.e. 1.96)<sup>2</sup>  
 P= probability of positive response (0.5)  
 q= probability of negative response (0.5)  
 e= tolerable error (0.05)<sup>2</sup>

Hence, maximum variation of p=0.5, confidence level of 95% and ± 5% precision. Therefore, the resulting sample size for the study will be as

$$\frac{(1.96)^2 \times 0.5 \times 0.5}{(0.05)^2}$$

$$n = \frac{6.4824 \times 0.25}{0.25}$$

Therefore, n=6.424 ≈ 642 respondents

**Source of Data**

Data collection involves gathering of relevant and important data used for conducting a particular research work. The data collection source for the study was through field survey with questionnaire being the main instruments used. Data collection through questionnaire is well-known particularly in cases of big inquiries. Creswell (2009) divided questionnaire into three types as self-administration questionnaire, telephone questionnaire and personal interviews. The study’s questionnaire was administered personally by the researcher. This was preferred because it is cheap or low cost as stated by (Blumberg *et al.*, 2008)

**Distribution of Questionnaire**

The distribution of questionnaire took longer than usual due to the large sample size and the apathy on the part of respondents. The researcher took over one month to administer the questionnaire and respondents spent close to 15 minutes to complete the questionnaire

**Data Analysis**

The analysis of data was done with the use of Statistical Package for Social Sciences (SPSS) version 23 after all the information received from respondents through data collection were entered and coded. In ascertaining the relationship between the independent variables and the dependable variable, the regression analysis was carried out.

**Validity and Reliability of Data**

Saunders *et al.* (2009) defined validity as “the extent to which the data collection method accurately measures what it was intended to measure. The study’s validity was ascertained by pre-testing the questionnaires. This was done by administering 10 questionnaires to respondents in the service sector in Tirana. After pre-testing of the questionnaire, minor modification was made to ensure the study accurately measures what it was intended to measure.

Reliability on the other hand as stated by Zikmund *et al.* (2012), “is an indicator of a measure of internal consistency, as well as, how the appropriate items on the test measure the same construct”. The Cronbach alpha was used to ascertain the reliability of the study

**Ethical Consideration**

Ghauri & Grønhaug (2020) defines ethics as “moral principles and values that influence the way a researcher or a group of researchers conduct their research activities” Ethics are applied to any situation or social setting where potential harm may occur to anybody (Ghauri & Grønhaug, 2020). According to Jacobsen (2002), ethical issues may occur when the researchers conceals the purpose with an investigation for a specific reason. In the light of this, the purpose of the study was well explained to respondents. Participation was done on the volition of respondents and animosity was also ensured.

**Results and Discussion**

**Background Characteristics of f Respondents**

The study’s demographic characteristics of respondents on gender revealed 345(53.70%) to be males as against 297(46.3%) females. Obviously, male customers are slightly majority of the Albanian financial industry. This was envisaged prior to the study as similar study showed male customers slightly dominating female customers in the industry

Pertaining to the age groupings of respondents, the age group 50-59 were slightly majority 190(30.0%). This was followed by the age group 40-49 140(21.8%) whilst the age group 30-39 recorded 100(15.5%) with the least age group being 60 and above recording 210(32.7%).

On attainment of education, bachelor degree holders recorded 90(14.10%). Master degree holders accounted for 150(23.3%) whilst Professional certificate holders accounted for 160(25.0%). Other certificate holders were the slightly majority accounted for 242(37.6%). It can be concluded that customers of the Albanian financial firms have attained education with varied certificates. The findings are an admission that the respondents have considerable knowledge about the financial industry in Tirana, hence, their contribution to the study is appreciable.

**Correlation Analysis**

The findings obtained from the correlation analysis revealed a positive correlation between ICT (independent variable) and customer satisfaction the (dependent variable). The relationship demonstrates positive such that (r= .42, p=0.0001). The results are presented in table 1.

**Table 1:** Pearson’s Correlation between ICT and customer satisfaction in the Albanian Financial Industry

	CST	ICT
Pearson Correlation	1	.420**
Customer Satisfaction Sig. (2 tailed)		.0000
N	642	642
Pearson Correlation	.420**	1
ICT Sig. (2 tailed)	.0000	
N	642	642

**Source:** Researcher’s Field Work, 2024

\*\* Correlation is significant at the 0.01 level (2-tailed)

\*\*\* CST and ICT denotes Customer Satisfaction and Information Communications Technology respectively

The statistics from the correlation analysis obtained revealed a positive correlation between Customer Service (independent variable) and Customer Satisfaction the (dependent variable). The findings demonstrate a positive relationship such that ( $r = .820, p = 0.0001$ ). The results are presented in table 2.

**Table 2:** Pearson’s Correlation between Customer Service and Customer Satisfaction in the Albanian Financial Industry

	CS	CST
Pearson Correlation	1	.540**
Customer Service Sig. (2 tailed)		.0000
N	642	642
Pearson Correlation	.540**	1
Customer Satisfaction Sig. (2 tailed)	.0000	
N	642	642

Source: Researcher’s Field Work, 2024

\*\* Correlation is significant at the 0.01 level (2-tailed)

\*\*\* CS and CST denotes Customer Service and Customer Satisfaction respectively

**Reliability Statistics**

As stated by Zikmund *et al.* (2010), internal consistency is vital to ascertain how the appropriate items on the test measure the same construct”. The Cronbach’s Alpha is said to be the appropriate tool for this measurement. As indicated by Zikmund *et al.* (2010), a scale with coefficient alpha values between 0.6 and 0.7 indicate fair reliability. However, Cronbach’s Alpha coefficient of 0.7 or above is considered acceptable and adequate to determine reliability in most social science research situations. As can be observed, the study’s reliability value is 0.808 which is above 0.7 and hence considered acceptable and adequate. This is presented in table 3

**Table 3:** Reliability of variables

Cronbach’s Alpha Number of Items
0.808 5

Source: Researcher’s Field Work, September, 2024

**ANOVA**

The ANOVA test was conducted to determine the level of significance of the survey results and also to determine the rejection of the null hypotheses or acceptance of the alternative hypotheses. From the test, the statistics show a significant level of 0.000a which is less than .05 indicating acceptance and shows strong impact of ICT (internet, sms, online) on customer satisfaction. Table 4 presents the results.

**Table 4:** ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	64.842	3	16.874	46.566	.000a
Residual	18.964	787	.862		
Total	83.806	790			

a. Predictors: (Constant), ICT (internet, sms, online)

b. Dependent: customer service customer satisfaction

**Hypothesis 1: There is a significant positive relationship between ICT and customer satisfaction**

The regression analysis obtained showed a significant positive relationship between the (independent variable) ICT and (dependent variable) customer satisfaction at a beta value of .566. The .566 beta value demonstrates that 56.6%

variation in customer satisfaction is influenced by ICT and such variation is significant whilst about 43.4% is influenced by other variables. We can, therefore, accept the null hypothesis of the study H1: *There is a significant positive relationship between ICT and customer satisfaction* and conclude that indeed, a significant relationship does exist between ICT and customer satisfaction in the Albanian financial industry. The result of the study corroborates the work of Cuevas-Vargas *et al.* (2022) Cuevas-Vargas *et al.* (2022) found out that technology positively influence customer satisfaction. Table 5 presents the result.

**Hypothesis 2: There is a significant relationship between customer service and customer satisfaction**

The analysis from the regression statistics shows a positive relationship between customer service (independent variable) and customer satisfaction (dependent variable). The beta value obtained is .642 implying that 64.2% variation in customer satisfaction is explained by customer service hence whilst about 35.8% is influenced by other variables. Hence, H2 of the study: *There is a significant relationship between customer service and customer satisfaction* was accepted as we reject the alternative hypothesis. It can, therefore be concluded that there is a positive relationship between customer service and customer satisfaction. The result of the study is in consonance with the work of Saneva & Chortoseva (2022) [42] who found a significant influence of customer service on customer satisfaction. The result is presented in table 5.

**Hypothesis 3: Customer service will mediate ICT and customer satisfaction**

As showed by the analysis from the regression statistics, customer service mediation exists between the independent variables (ICT) and the dependent variable (customer satisfaction). Such mediation is significant considering the beta value observed .864. The .864 beta value obtained explained that customer service mediates ICT and customer satisfaction by about 86.4% whilst about 13.6% is mediated by other variables. We therefore accept the hypothesis of the study H3: *Customer service will mediate ICT and customer satisfaction* was accepted. The result of the study is in congruence with the work of (Ho & Mallick, 2017). (Ho & Mallick, 2017) found out that customer service and technology usage have positive and significant impact on customer satisfaction. The result is presented in table 5.

**Table 5:** Coefficients

Model	Unsolicited B	Coefficient Std. Error	Standardized Coefficient Beta	T	Sig.
Constant	.622	.428		.726	.244
ICT	.448	.602	.566	22.16	.062
Customer Service	.468	.480	.642	24.20	.025
Customer Satisfaction	.488	4.02	.620	18.68	.019
Customer service mediation	.682	4.24	.864	18.44	0.15

Dependent Variable: Customer Satisfaction

**Conclusion**

The study investigates the impact of information communication technology on customer satisfaction with

the mediating role of customer service in the Albanian financial industry. A descriptive design explains relationships between variables. The strategy of Cochran (1963) was adopted to calculate a sample size of 642. Field data was gathered with the use of convenience sample. The statistical Package for Social Science version 21 was employed for data analysis

The results of the study show that male customers are slightly majority of the Albanian financial industry. Pertaining to the age groupings of respondents, it can be concluded that the age group 50-59 were fairly majority 190(30.0%). On attainment of education, it can also be concluded that other certificate holders were the slightly majority accounted for 242(37.6%). Also, It can be concluded that customers of the Albanian financial firms have attained education with varied certificates.

The results of the study revealed a significant positive relationship between ICT and customer satisfaction at a beta value of .566. The .566 beta value demonstrates that 56.6% variation in customer satisfaction whilst about 43.4% is influenced by other variables in the Albanian financial industry

The study also showed a positive relationship between customer service and customer satisfaction. The beta value obtained is .642 implying that 64.2% variation in customer satisfaction is explained by customer service whilst about 35.8% is influenced by other variables in the Albanian financial industry

It can be concluded also that customer service mediation exists between ICT and customer satisfaction. Such mediation is significant considering the beta value observed .864. The .864 beta value obtained explained that customer service mediates ICT and customer satisfaction by about 86.4% whilst about 13.6% is mediated by other variables

## Managerial Implications and Direction for Future Studies

### Managerial Implication

With the heightened competition in the financial industry, the delivery of quality service to satisfy the customer has become indispensable and non-negotiable since customers are becoming more sophisticated. Service managers must continue to employ the right mix of technology to keep pace with the constantly changing needs and preferences of customers to continue to enhance customer satisfaction.

Providing an exceptional customer service is no longer an added benefit, is a necessity. This is because customer service is seen as a key parameter to measure customer satisfaction and the competitive success of organisations. Service managers must ensure the delivery of excellent customer service to induce customer satisfaction. Positive interaction through effective communication and relationship building must not be toyed with ICT and customer service must be in synchronized. It is imperative for service managers to understand that employing the right mix of technology without a well-trained staff to respond to customers' needs and complaints and building friendly service atmosphere amount to nothing. Therefore, service managers after employing the right mix of technology, a well-trained staff is needed to manipulate the technology to ensure a successful delivery. Excellent customer service delivery is needed before, during and after sales to ensure customer satisfaction. Much so, more should be done to ensure customer security in order to enhance confidence.

## Future Studies

The study investigates the impact of information communication technology on customer satisfaction with the mediating role of customer service in the Albanian financial industry. This study relied on quantitative technique. Future studies could explore the qualitative aspect

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