



Self-Service Technology Adoption and Post-Purchase Intentions of Deposit Money Banks Customers in Port Harcourt

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Abstract: *The issue of service delay in most deposit money bank counters in Nigeria caused by front desk bank employees' slow pace of attending to customers which generate queue and customer complaint is terrible. Most often, customers of some deposit money banks within Port Harcourt complain of long queues in banking premises and how difficult it is to make withdrawals or payments inside the bank due to bank staff's slow pace of attending to customers. This act negatively impacts the post-purchase intentions of most of the bank customers who often complain and grumble. Several of these customers are scared of using online transactions due to fear of being duped by online fraudsters. This study tried to empirically investigate the impact of self-service technology such as the banks' mobile app and ATM card perceived ease of use, perceived usefulness, and perceived low risk by customers of deposit money banks will influence their post-purchase intentions. Data were drawn through copies of questionnaire from 189 2021/2022 M.sc management science faculty postgraduate students of Ignatius Ajuru University of Education, Port Harcourt as enlisted in the PG enrolment register who utilizes self-service technologies. The data collection instruments were validated through expert checking and Cronbach Alpha Test was used to test for reliability. Pearson's moment correlation coefficient was used to analyze the stated hypotheses. The study revealed that though with different levels of statistical interactions and directions of relationships, the three dimensions of self-service technology adoption studied (perceived ease of use, perceived usefulness, and perceived low risk) were critical at $P < 0.005$ (two-tailed) in determining the outcome of post-purchase intention. In conclusion, self-service technology adoption (SSTA) is an important tool in enhancing customer post-purchase intentions in terms of repurchases intentions and word-of-mouth advocacy. Therefore, this study advocates deposit money banks management full-scale adoption of SST and ensuring that their SST is easy to use, useful, and of low risk to the customers.*

.Key Words: *Self-service technology. Post-purchase intention. Perceived ease of use. Perceived usefulness. Perceived low risk.*

1.1 Introduction

Post-purchase intentions of customers are very important factor and it determines a business's faith when it comes to getting customers to repeat purchases and generating profit. Businesses today try to create customer value to stay abreast with the competition. That is why marketers and scholars study consumer buying decision-making processes even up to when the products and services have been bought (post-purchase evaluation state) to have a better understanding of what goes on in the minds of the consumers when they make buying decisions and know how to serve them better. The five buying decision processes according to Kotler and Armstrong (2011) ended with post-purchase behavior which shows that even after buying, marketers are still concerned with what the customer feels about the purchase made to know how to reduce dissonance and retain him. The positive post-purchase behavioral intention according to Robinson and Etherington, (2006) is the basic source for generating revenues in the future and is seen to be an essential factor when gaining market share. Hence understanding consumer post-purchase intentions is important to businesses and even the economy at large since their purchasing power contributes to the Gross Domestic Product of the State and Country at large. Marketers try to influence their customers even after purchase to get them to have positive post-purchase intentions through several strategies. One of the contemporary strategies to get customers satisfied and have positive feelings and intentions to re-patronize from the business when next the need arises is by offering them a “self-service technology” which will enable them to serve themselves at their convenience and faster than going to the business premises to queue up in a line waiting for their turn to be served.

Business trend as of today has shifted from transactional approach to a more customer focus orientation because according to Gallo (2014) in order to get a new customer it cost five times more than to keep an already existing customer. That is why businesses today such as the deposit money banks are adopting the use of self-service technologies (SST) which offers customers more value through convenience, security and ease of use. Vargo and Lusch (2004) assert that the advancement of information technology has changed the method of conducting marketing of products and services, in a way that service institutions such as the banks have amplified the utilization of self-service technologies. Self Service Technology according to Sydle (2022) is when the customers could on their own resolve an issue with a company given them more autonomy and speed in service. Meuter et al. (2000, cited in Iqbal et al., 2018) defined SSTs as “technological interfaces which allow customers to get services, free from the direct involvement of service firm’s employees”. Sindwani and Goel (2014) gave examples of automated self-service technologies banks offers to its customers as ATM, mobile banking, internet banking and tele banking.

Several studies have tried investigating self-serve technologies (SST) and its impacts on the customers and organization at large. Curran and Meuter (2005) conducted a study which examined factors influencing customers’ behavior towards adopting self-service technology and information were generated via random survey on telephone from customers of banks in the

United State of America's three state areas of the North – East. Its analysis was conducted using structural equation model and discovered that risk, ease of use and usefulness significantly predicts attitude towards the adoption of SST.

Xiaoren et al. (2013) conducted a research on the adoption of self-service technology based on the function of products by initially dividing SSTs into specialty and financial classes based on the functions of the product. Data were generated from automated boarding machines users and automated teller machines users in china via site interview and the result was evaluated using the method of structural equation modeling analysis which discovered that both perceived security and perceived risk have a significant influence on the adoption of financial SSTs by users' while perceived enjoyment and perceived ease of use have a positive impact on adoption behavior of specialty SSTs. Lastly, Boon-itt (2016) carried out a study on how to manage the service quality of self-service technology in order to improve e-satisfaction in Bangkok using structural equation modeling and found out that technology readiness (TR) has an impact on SQ-SSTs, which in turn enhances e-satisfaction.

What differentiates this study from the rest is the fact that it focuses on Obio/Akpor LGA in Port Harcourt, Rivers and how bank customers post purchase intentions within this area could be enhance through encouragement of self-service technology mostly in this time when cashless policy is being encouraged by Central Bank of Nigeria. This creates a gap which this study tries to fill.

1.2 Statement of the Problem

The problem that calls for this study is the issue of service delay in most deposit money bank counters in Port Harcourt caused by front desk bank employees' slow pace of attending to customers which generates queue and customer complaint. Most often, customers of some deposit money banks within Port Harcourt complain of long queue in banking premises and how difficult it is to make withdrawal or payment inside the bank due to bank staff slow pace of attending to customers. Ibanichuka and Oko (2019) states that due to the inconveniences these long queues causes it discourages most consumers who in most cases will leave the queues annoyed.

This buttresses the importance of self-service technology such as the use of ATM services which eliminates direct contact with employee and conveniently saves time and stress for the customer, mostly in Nigeria where cashless monetary policy is being enforced by Central Bank of Nigeria (CBN). KPMG (2017) stated that above two-thirds customers of the Nigerian banking industry admits to never have used their banks online banking platform, while on daily bases the Nigerian banking halls are always crowded with customers who uses their phones to happily chat, text, and browse, and just one-in-three of them have tried considering to utilize that same mobile phone device in order to avoid visiting the banking hall. Most customers claimed to be afraid of being duped by fraudsters through ATM or online transactions as their worries why they don't subscribe to SST. Against this back drop, the study tries to investigate the extent self-service technology adoption dimensions (such as perceived ease of use,

perceived usefulness and perceived low risk of the technology) will influence customers post purchase intention in the banking industry in Port Harcourt.

1.3 Aim and Objective of the Study

The study aims to find out the effect self-service technology adoption has on customer post-purchase intention in deposit money banks within Obio/Akpo L.G.A in Port Harcourt.

While it's specific objectives include:

1. To investigate the extent perceived ease of use influences post purchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.
1. To investigate the extent perceived usefulness affects the post-purchase intention of deposit money bank customers within Obio/Akpo L.G.A in Port Harcourt.
2. To find out the relationship existing between perceived low risk and post purchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

1.4 Research Question

1. To what extent does perceived ease of use influences post purchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt?
2. To what extent does perceived usefulness affects post-purchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt?
3. What relationship exists between perceived low risk and post purchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt?

1.5 Research Hypotheses

Based on the research questions, the following hypotheses were formulated:

Ho1: There is no significant relationship between perceived ease of use and repurchase intention of deposit money bank customers within Obio/Akpo L.G.A in Port Harcourt.

Ho2: There is no significant relationship between perceived ease of use and word-of-mouth advocacy of deposit money bank customers within Obio/Akpo L.G.A in Port Harcourt.

Ho3: There is no significant relationship between perceived usefulness and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ho4: There is no significant relationship between perceived usefulness and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ho5: There is no significant relationship between perceived low risk and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ho6: There is no significant relationship between perceived low risk and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

1.6 Conceptual Frame Work

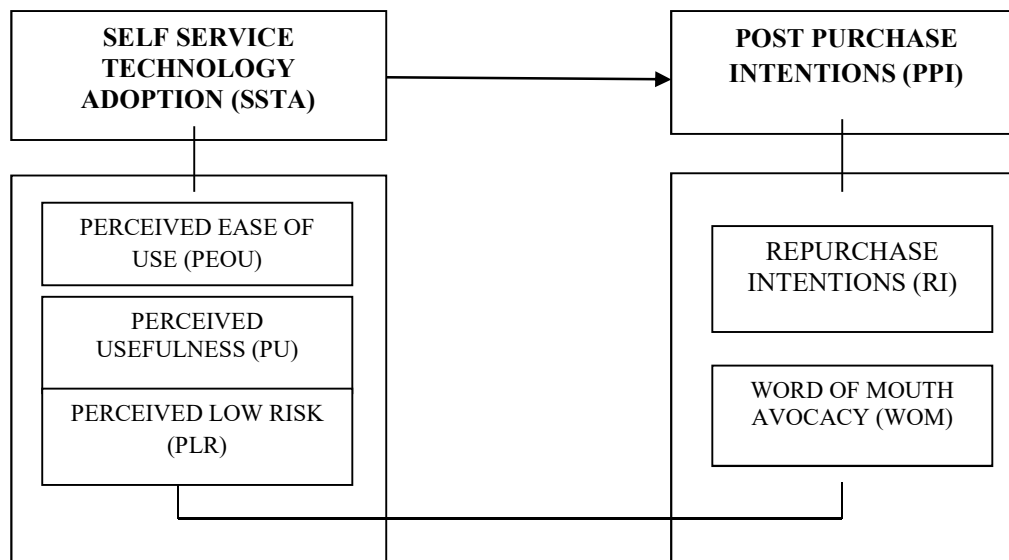


Fig 1.1 Conceptual Frame Work of Self Service Technology Adoption And Post Purchase Intentions.

Source: Researcher's conceptualization from review of related literature, 2023.

1.7 Significance of the Study

The significance of any research study entails the contribution it makes to the body of knowledge (data base) as it affects the practitioner, scholars, government and the society at large. The study benefits academic scholars since it equips them with information on how self-service technology dimensions such as its perceived ease of use, perceived usefulness and perceived low risk influence customers post purchase intentions. To the practitioner, the study empowers the deposit money bank managements to adopt Self-service technologies methods and furnish customers of how useful the technologies are, how easy it is to use them, and the low risk involved in the usage of these devices. Theoretically, the study adds to existing knowledge by increasing data base of self-service technology and post purchase intentions.

1.8 Scope of the Study

The study discussed three scopes which includes the content scope, geographical scope and unit of analysis.

Content Scope: the study content is limited to self-service technology and its dimensions of perceived ease of use, perceived usefulness and perceived low risk. Also considered are post-purchase intentions and its measures of repurchase intentions and word-of-mouth advocacy.

Geographical Scope: The geographical scope of the study was Obio/Akpo Local Government Area (L.G.A) in Port Harcourt, Rivers state, Nigeria.

Unit of Analysis: Individual unit of analysis was considered, and the data base includes 2021/2022 post graduate M.sc Management Science Faculty students of Ignatius Ajuru University of Education, Port Harcourt as enlisted in the PG enrolment register that uses self-service technologies such as Mobile banking app and ATM cards. These students constitutes our data base.

2.0 Literature Review

2.1 Theoretical Review

To understand the adoption of modern technology such as self-service technologies, one needs to review theories of adoption for innovation. This study draws from two major diffusion theories and models which include: Innovation Diffusion Theory (IDT) by Everett Rogers and Technology Acceptance Model (TAM) by Fred Davis. But this study was underpinned by the technology acceptance model (TAM). These two theories are explained below:

2.1.1 Innovation Diffusion Theory (by Everett Rogers, 1962)

Diffusion of innovations by Everett Rogers is a theory that tried explaining why, how, and at what rate new technologies and ideas are being adopted (Roggers, 2003). In this theory, Rogers argues that diffusion simply means the process through which a particular innovation is over time communicated among people in a social system and he proposed four main elements that influence the spread of a new idea: communication channels, the innovation itself, a social system, and time. Rogers according to Ham (2018) goes beyond the process of adoption by pointing out five attributes that influence if innovation is either being adopted or not: complexity, relative advantage, observability, triability, and compatibility.

2.1.2 Technology Acceptance Model (Fred Davis 1989)

The technology acceptance model (TAM) according to Davis (1989) is the theory of information systems that depicts how current technologies are being accepted and used by users. The model suggests that when a new technology is been presented to users, a certain number of factors impact their judgment concerning when and how they will choose to use it. And these include:

Perceived usefulness (PU) – This was defined by Fred Davis as the extent to which an individual tends to believe that utilizing a certain system would improve his/her performance in a job.

Perceived ease-of-use (PEOU) – Davis defined this as the extent to which an individual believes that utilizing certain innovations would be free from effort (Davis 1989).

Based on this theory, we were meant to understand that for users to adopt a new technology such as self-service technology (SST) which is our predictor variable they need to first check its usefulness (how useful it is) and its ease of use (how easy it is to use than what is obtained). Hence we underpin our study which is on self-service technology adoption and post purchase intentions to the technology acceptance model (TAM).

2.2 Conceptual Review

In order to investigate and structure our copies of questionnaire to suite our research purpose, we need a clear understanding of the concepts used in the study so as to better understand them and how other authors have defined them. Hence we reviewed the concept of self-service technology and its dimensions, including post purchase intentions and its measures below.

2.2.1 Concept of Self-Service Technology (SST) Adoption

The word self-service simply means self-help, one doing things by him or herself without the interference of others. Since most of the challenges with services failures come from the employees not meeting the expectations of the customers in business transactions, most business concerns with innovative minds have tried coming up with technologies that will enable customers to help themselves with the product or service they so desire. The word self-service technology (SST) have being defined in several ways by different authors.

According to Preda et al. (2008) one can see self-service technology as a form of digital support system that enables consumers to have the capability to access data and perform several tasks routinely on the internet. While Meuter et al. (2000) saw SST as an interface of technology that gives customers free access to get services without the firms employee directly involved. Zeleny (2009) on his own account defined SST to refer to the use of technology as a means of accessing bank transactions. In this study, we define self-service technology (SST) adoption as the acceptance and use of those technological innovations that help customers serve themselves in getting what they need from organizations and business concerns.

Marketing is ever-evolving due to consumers' constant change in wants and desires majorly influenced by global trends and culture (Nwachukwu & Affien, 2023). Hence the banking system as a service industry even in Nigeria has come to adopt the use of SST and offer such technologies to its customers for convenience and stress reduction. Otieno and Govender (2016) stated that there is a tremendous increase in the use and adoption of SST by the service industry over the years, and even the internet provides more and more services such as online applications which have been boosted by the recent trends and the increased use of hand-held devices such as mobile phones by customers knowledgeable in computer and internet. Joshua (2009) study supports this argument with the statement that although these channels of digital delivery were first used by foreign banks and newly floated private banks to meet up with their short change in having fewer branches, over time the banks in the public sector took great advantage to the opportunity to invest aggressively on the use of SST to add to their use of

traditional banking operation methods. Nigerian deposit money banks have come to aggressively start using SST to compliment it traditional methods of operation. They do this to beat the competition since virtually all the bank offers similar services. That is why Sindwani and Goel (2014) posit that since the product and services banks offer are similar or identical, most banks strives to generate competitive advantage over their competitors through the use of other means which satisfies customers and add to their loyalty support.

Nigeria according to Onodugo (2016) didn't accept the use of digital banking early enough when compared to developed nations; instead it started using the system of electronic or digital banking within early 2000. Clive (2007) defined electronic banking as the type of banking system where money and funds are transferred electronically between financial institutions, instead of the use traditional exchange of cheques, cash or other financial instruments. Electronic banking has evolved to add self-service technologies to help bank customers both in Nigeria to serve themselves avoiding the front line desk employees whom most customers in Port Harcourt complain of delaying the way they renders services at the bank counter which generates queue. Meuter et al. (2000) assert that SSTs have come to take over from the traditional direct contact which suppliers and buyers of services use to have. This gives the customers the opportunity to utilize and generate services without directly contacting the employees of the firm rendering the services (Martins et al., 2014; Eastlick et al., 2012).

The main aim of SST is to help the customers in having access to services through convenient and modern channels (Reinders et al., 2008; McGrath & Astell, 2017). In so doing, they can more effectively address customer's satisfaction and demand (Johnson et al., 2008; Ganguli & Roy, 2011). This study considers the importance of customers in Port Harcourt adopting these self-service technologies mostly the mobile banking app usage, if it reduces stress, if it's more convenient than that of their using traditional banking techniques and so on. Iqbal (2017) gave some SSTs examples as mobile banking, online banking, ATM, self-check-in machines at air ports, online bill payment, online shopping etc. Within this study, we are considering self-service technology of ATM and mobile banking which includes the use of bank app, transfer code and the rest.

2.2.2 Dimensions of Self-Service Technology Adoption

Several dimensions have been used for self-service technology in most studies. Most notably, the one from Davis (1989) TAM (technology assessment model) which checks on the potential inhibitors and drivers of accepting new technology. Also Parasuraman (2000) has conducted a work from the angle of technology readiness (TR) to evaluate how ready customers are to adopting new innovation or technology. Curran and Meuter (2005) listed: ease of use, usefulness, need for interaction and risk as dimensions of SST adoption. Xiaoren et al. (2013) on their own study used: perceived risk, perceived security, perceived ease of use, perceived enjoyment, perceived usefulness and self-efficacy as dimensions of self-service technology adoption.

Considine and Cormican (2016) used functionality, security, design and customization as dimensions of SST adoption. Lin and Hsieh (2011) developed a SSTQUAL model which consists of seven dimensions namely: Convenience, Security, Functionality, Enjoyment, Assurance, Design and Customization. Also, Sedighimanesh et al., (2017) in their own study on SST used the following as its dimensions: perceived usefulness, perceived control, perceived ease and perceived enjoyment. Within this study, we selected perceived ease of use, perceived usefulness, and perceived low risk as our dimensions for self-service technology (SST) adoption to check the customers perceiving SST to be easy to use, useful, and having low risk, how these will influence their post-purchase intentions.

2.2.2.1 Perceived Ease of Use

This is one of the dimensions of Technology Acceptance Model (TAM) by Fred Davis in 1986 which models how users accept new information system or technologies. Perceived ease of use looks at how the new innovation will be free of efforts or easy to use. Roudposhti et al. (2018) defined perceived ease of use as “the level which a user has the feelings that him or her using a system that is recommended would be free of effort. While Davis (1989 cited in He et al., 2018) defined it as a degree to which an individual has the believe that the new innovation or technology will be free from effort, meaning easily used or understood. When discussing the acceptance of a new innovation, the perceived ease of use has been a key factor to consider.

The assumption is that, if the technology is difficult, complex or hard to use, the consumers might not be willing to easily adopt its usage. In the case of self-service technology (SST) such as the mobile banking application. If the bank customers can't easily operate the app on their mobile phones for monetary transactions; this will discourage them from downloading the app on their phone for money transactions. This is because most deposit money bank customers within the context of Nigeria are very mindful of their hard earned money and will not venture into any act that might cause them to lose money by mistake from the app or being defrauded through online medium.

2.2.2.2 Perceived Usefulness

Perceived usefulness looks at the perception of the users or customers concerning their belief in innovation or technology to help improve their performance more effectively and efficiently. Davis (1986) formulated this as the second dimension of TAM and saw it as the extent to which users believe that using technology will improve their work performance.

The technology acceptance model has made known the role which perceived usefulness plays in the process of I.T adoption (Karahanna & Straub, 1999), pointing that consumers will utilize computer technology when they realize the outcome of the usage will be beneficial (Igbaria, 1995). Several scholars have come to realize the importance of perceived usefulness when it comes to e-banking (Guriting & Ndubisi, 2006; Eriksson et al., 2005). According to them usefulness looks at the probability that an individual's utilization of a particular innovation or technology would enhance the way he or she completes their given task (Jahangir & Begum, 2008).

Perceived usefulness was defined by Davis (1993) as a person's believe that the use of a new technology will improve his or her job performance. Also, Mathwick and Malhotra (2001) defined it as the lent to which one perceives a given system to increase his performance in a job. According to Pursel et al. (2016), a particular consumer gets perceived effectiveness when he/she notice that an individual's performance can be increased by using a recommended technology as against when they have not noticed the benefits of the one who recommends them.

For instance, if the majority of those deposit money bank customers that have being avoiding e-transactions gets to perceive how useful self-service technologies such as the ATM and Mobile banking app could be mostly in this current regime of cashless policy in Nigeria, they will be motivated to adopt the usage of these SST.

2.2.2.3 Perceived Low Risk

The word risk means a measure of the severity and probability of adverse effects (National Safety Council, 2003). Therefore risk is the estimation of how likely an incident can occur and how dire the consequences can be (Inouye, n.d.). Risk according to Chiu et al. (2012) is vital when trying to comprehend initial buying intention and re-patronage intent. Internet transactions have been said to carry risk (Tong, 2010), and users will only want to purchase through the medium if they perceived "low-risk" (Kamarulzaman, 2007). Hence it is ideal to understand what perceived risk is all about. Arslan et al. (2013) defined perceived risk as customers' doubt concerning the outcome of the decision they made. It could be seen as a phenomenon that is uncertain by the consumer during the process of purchasing based on the unsuitable or wrong decisions gotten from their evaluation of the decision making (Murphy & Enis, 1986; as cited in Ling et al., 2011). Also, according to Kim, Ferrin, and Rao (2007), users' perceived risk could as well be seen as their belief concerning uncertain negative potential results from the electronic transaction.

Most authors made claim that within online retail setting, there exist two predominant types of risky namely privacy risk and security risk (Murkherjee & Nath, 2007; Chen & Barnes, 2007). Talking about security risk, Bart et al. (2005) asserts that this could be seen as one of the factors that influences consumers trust when it comes to retailing in an online setting and the security which the online retailer provides talks about the safety of the financial information, credit card or computer. And in the case of privacy, Goodwin (1991 as cited in Ling et al., 2011) defined it as the users' capability to manage and take charge of the sharing of information given during the time of the online transaction and also his ability checkmate the presence of others during the period of the transaction online.

The way an individual understands and perceives risk of using a given product or services is very crucial to organizations since it will enable them determine the psychological feelings the market has towards their offerings and make amendments where necessary. If the

management of deposit money banks in Nigeria guarantees and assures skeptic customers of how safe and low risk it is to adopt the use of SST such as ATM and mobile banking apps as against their believe of it being risky and easy to hack by online fraudsters. This will help reduce their fears and will encourage them to perceive the products as low risk and safe to use.

2.2.3 Concept of Post-Purchase Intentions

One major attribute of consumer behavior is patronage or purchase of goods and services (Ikechi et al., 2021), and customers are very important to every business because their emotions towards any given product or services counts and determines if the business will survive or die. That is why Nwachukwu and Maudlinepac (2023) asserts that customers' psychological and emotional experience towards a business product or services is vital for business survival because it will bring about love for the business and possible repeat patronage. Customer patronage is what every business lives for because with it comes return on investment and profitability which helps drive the business to attain growth and expansion in its industry (Nwachukwu et al., 2022). Hence the customer's feeling even after buying products and services is very vital to the marketer so as to manage repeat patronage with their business and organization.

Several studies pointed to the fact that the buying process of a consumer consists of three main behavioral phases which includes pre-purchase, purchase, and post-purchase (Kalakota & Whinston 1997; Blackwell & Stephan 2001; Blackwell et al., 2001). Post purchase behavior is the last phase when the product or services must have been bought and consumed. Then the consumer either feels satisfied or has after purchase regret in the form of cognitive dissonance.

One of the most vital instruments used by marketers to measure marketing strategy success is the consumers' post-purchase behavioral intentions (Oliver, 2010; Chen & Tsai, 2007). Post-purchase behavioral intentions could be seen as the consumers behavior to commit him or herself in the future to buy a product, goods or services or him or her linking with a particular seller on all those occasions when there are other possible alternatives (Chen & Chen, 2010; Rundle-Thiele, 2005). It also could be seen as the customers' willingness to purchase certain services or product in the near future (Zeithaml et al., 1996 as cited in Moslehpour et al., 2017).

Jankingthong and Gonejanart (2012, p. 75) state that:

Based on the argument of reinforcement theory, outcomes that are pleasant tend to bring about repeat behavioral attitude, whereas outcomes that are unpleasant will not lead to a repeat behavior. For one to motivate customers to make a repeat visitation or purchase, he or she has to develop in the consumers positive perceptions that will help enhance and increase their feeling of satisfaction.

This assertion quickly pointed to the fact that a customer's good trial of certain technology such as SST of deposit money banks in Nigeria will warrant a repeat behavior, whereas a failed

attempt will discourage that. Hence when they try and are satisfied with the technology, will be willing to repeat it again in the future. Satisfaction according to Reisinger (2009) later produces in consumer post-purchase intentions. Robinson and Etherington (2006) argue that in a customer, a post-purchase behavioral intention that is positive could be seen as the basic source of revenues in the future and is considered as an important factor when it comes to winning and gaining market share. Therefore for deposit money banks to win a greater market share needs to pay great attention to the post purchase feelings and intentions of their customer so as to follow up in reducing dissonance and encouraging re-patronage intentions and re-patronage proper.

2.2.4 Measures of Post-Purchase Intention

Most studies have measured purchase intentions with different variables. For instance, Turhan and Özbek (2013) measured behavioral intentions using purchase intention, brand recommendation and willingness to pay more. Sahin et al. (2013) measured post purchase intentions with repurchase intentions, premium price and word of mouth advocacy. Parasuraman et al. (1988) listed positive word of mouth, recommendation, loyalty, spend more with company, and pay premium price as measures of favorable behavioral intentions. They also used the following to measure unfavorable behavioral intentions; negative word of mouth, switch to another company, complain to external agency and do less business with company.

Zeithaml et al. (1996) on their own account measured post purchase intention with five variables which includes: loyalty to company, propensity to switch, willingness to pay more, external response to problem, and internal response to. Within this study, we measured our criterion variable which is post purchase intentions with repurchase intention and word of mouth advocacy.

2.2.4.1 Repurchase intention

Before a customer will have the intention to repurchase a given item from a particular business, he or she must have purchased the said item before and felt satisfied with it. Repeat purchase simply means buying from a given business more than once (Nwachukwu & Affen, 2023). The word "Intention" according to Chaplin (2006) could be seen as an eternal attitude that involves a person's attention when he or she wants to select the object that interests him; also intention could be looked at as a state of motivation which propels human behavior towards a certain destination. Kinnear and Taylor (2003) define purchase intention as a period when customers have the tendency of acting first before making a purchase decision. Now talking about the term "repurchase intention", Zeng et al. (2009) define it as the consumer's intent to re-buy a particular product or service two times or more. While Ibzan et al. (2016) define repurchase intention as a person's appraisal concerning purchasing a particular product again from the same seller or company while considering his likely circumstances and current situation. Repurchase intentions simply put, means consumers' likelihood of utilizing a particular brand or product again in the near future (Fornell, 1992 as cited in Sahin et al., 2013).

2.2.4.2 Word of mouth Advocacy

The mouth is a powerful tool for communication and spreading rumors or information about a given phenomenon. Story telling is a common form of word-of-mouth communication where one person tells others a story about a real event or something made up (Nwachukwu et al., 2022). Word-of-mouth referrals/advocacy can be explained as consumers' informal communication towards other buyers concerning the usage, characteristics of a particular product/services, the ownership or seller of a product/services (Westbrook 1987 as cited in Sahin et al., 2013). Freedictionary.com (n.d.) defined it as person to person passing of information via oral or verbal communication such as simply telling a person the time of the day. After adopting a new technology, a consumer will have the intent to spread positive word of mouth information about the new product or will use negative word of mouth if he perceives the product to be a failure.

Askoy et al. (2011 cited in Nwachukwu & Origbo, 2022) argues that there are many reasons why consumers are motivated to engage in WOM activity which a few examples include (a) helping others, (b) sharing experiences and promoting self-concept, and (c) product involvement. Bickart and Schindler (2001) argue that consumers' see word of mouth to be more relevant and trustworthy, and this can reduce to the barest minimum customers' resistance to a product or services since recommendation comes from the experience of other buyers like them. Maisam and Mahsa (2016) supports this argument when they stated that WOM in marketing has the most impact on customers and it persuades them to purchase goods and services more than most advertising commercials since consumers trust what other buyers tell them than what companies commercial says. And this is because the individuals that pass these information do not have the motive of canvassing for business, and the product or service providers are not involved directly (Tho et al., 2016).

2.3 Empirical Review on Self-Service Technology Adoption and Post-Purchase Intention

The finding of several empirical studies points to the fact that the adoption of self-service technologies has impacted consumers' post-purchase behavioral intentions. Take for instance the study by Curran and Meuter (2005) which investigated factors that affect consumer attitudes to adopt self-service technologies (SST) utilizing structural equation modeling and found that perceived usefulness, ease of use, and perceived risk which were dimensions of SST were significant predictors for consumers behavioral attitude towards SST adoption. This finding is not far from that of Xiaoren et al. (2013) whose research on self-service technology adoption based on product function, used structural equation modeling to analyze its data and discovered that perceived risk, perceived enjoyment, perceived ease of use, and perceived security have a great influence on users' adopting financial and specialty SSTs

In the case of Iqbal et al. (2018), their study on self-service technology service quality impact on customer behavioral intent and loyalty using Structural Equation Modeling discovered that significantly positive relationship exist between SSTs service quality, loyalty and behavioral Intent. These analyses proves that self-service technology when adopted benefits customers

significantly and impacts on their subsequent behavioral intentions since it helps them conveniently complete transactions more quickly than with the help of customers in most cases. Several authors support this argument that SSTs transcends to customers perceiving improved services since they can carry out transactions faster and at a convenient pace (Collier et al., 2015; Oh et al., 2016; Hsieh, 2005). This is in line with Odawa (2013) findings which state that “by a firm adopting technology based strategy such as mobile banking, they will be able to achieve increased customer satisfaction, cost reduction, and faster service delivery with increased reliability.

Adoption theories for new innovation such as TAM, TRA, TRB, IDT, TR have been used to measure self-service technology adoption and most of them listed perceived ease of use, usefulness, risk, enjoyment, control etcetera as the dimensions for SST adoption (Parasuraman, 2000; Liljander et al., 2006; Lin et al., 2007; Tsikriktsis, 2004) we will like to examine below how perceived ease of use, usefulness and risk influences post purchase intention measures below.

2.3.1 Perceived Ease of Use (PEOU) and Post-Purchase Intention

Perceived ease of use has been proven to influence post purchase intention. Roca et al. (2009) in their study which they investigated the benefits of security, privacy and perceived trust within the online system of trading, used structural model to analyze and discovered that perceived ease of use are vital pointers to online investors intention to use online stockbrokers and dealers services. Lu and Zhou (2005) conducting an empirical investigation on factors that influences customers initial trust in B2C situation found out that the ease of use for a particular website affects the customers initial trust for the online business which then generates to them intending to purchase from that very store.

Zakiv (2017) conducted an empirical study to analyze the impact which perceived ease of use and e-word of mouth have on repurchase intention at Bukalapak using path analysis, found out that perceived ease of use significantly influences repurchase intention.

Based on these assertions and findings, we formulate our first set of hypotheses:

Ho₁: There is no significant relationship between perceived ease of use and repurchase intentions.

Ho₂: There is no significant relationship between perceived ease of use and word of mouth advocacy.

2.3.2 Perceived Usefulness (PU) and Post-Purchase Intention

Perceived usefulness according to the empirical study conducted by Al-Maghrabi et al. (2011) found TAM to be the strongest intention predictor and has continued to be the online repurchases intentions strongest predictor. This finding was similar to that of Tong (2010) who from his study found that within online shopping, PU has an effect on online consumers' purchase intentions. As a user acquires direct experiences with I.T, the relationship between

perceived usefulness and behavioral intent becomes stronger (Gefen et al., 2003). Flavian et al. (2006) found out that the perception by a user of the usefulness of interacting with a particular online brand will influence the way they behave. Also in the study of Cho and Sagynov (2015) they discovered that PU significantly influences consumers' behavior intent to transact online.

In the case of Anastasiei and Chiosa (2018) empirical study were they tried to understand why customers engage in e-word of mouth on facebook, and the implication it has on product purchase and recommendation, using structural equation model to test data discovered that the perceived usefulness of facebook influences brand engagement by customers, and this in turn generates a vital influence on customers intent to buy from the brand and recommend it to friends through word of mouth.

Thus, we formulate our next set of hypotheses:

Ho₃: There is no significant relationship between perceived usefulness and repurchases intentions.

Ho₄: There is no significant relationship between perceived usefulness and word of mouth advocacy.

2.3.3 Perceived Low Risk (PLR) and Post-Purchase Intention

Several empirical works have been conduct to investigate the impact of perceived risk on purchase intentions. Lu et al. (2005) conducted an empirical study on the influence perceived risk has on the intent to utilize online applications, using a survey method found that perceived risk has an indirect impacts on intentions to use an online application under security threats. Tho and Tuu (2012) in their own study found out that perceived risk negatively associates with positive word of mouth. These findings are in line with that of Zhang et al., (2012) which they discovered that the occurrence of risk can happen during the consumption or purchasing process and can negatively influence customers' attitude.

Schiffman and Kanuk (2010) in their own study argue that the level of risk consumers perceive is one major factor that affects their decisions during buying. This simply means that the higher consumers perceives risk in the process, the lesser he or she will be willing to purchase (Zhang et al., 2012). Tho et al., (2017) conducted an empirical study on the influence perceived risk has on word of mouth and repurchase intent in the mobile telecommunication market in Vietnam using structure equation model found out that perceived risk has a significantly negative impact on word - of - mouth and repurchase intention. This indicated that if a customer perceived a new technology to be risky will avoid repurchasing or using such application anymore and will use negative word of mouth against it. But if the risk is low, will re-patronize that same product or services and even tell friends about it (positive word of mouth).

Based on these we formulate our last set of hypotheses:

Ho₅: There is no significant relationship between perceived low risk and repurchase intentions.

Ho₆: There is no significant relationship between perceived low risk and word of mouth advocacy.

3.1 Research Methodology

In this study, our stand in philosophy took a realist viewpoint, positivist epistemology and ontological methodology. Hence, the study utilized quantitative research method thereby adopting a cross-sectional survey research design. The target population comprised of 2021/2022 post graduate M.sc management science faculty students of Ignatius Ajuru University of Education, Port Harcourt as enlisted in the PG enrolment register that uses SST. Total numbers of 361 students were identified from the register for four departments (Accounting = 70, marketing = 185, management = 85, office information and technology = 21) under management science. The population of our study is small and accessible; hence we adopted the census sampling technique and study the whole three hundred and sixty one (361) identified students.

Three hundred and sixty one (361) copies of questionnaire were shared amongst the respondents (students) out of which three hundred and forty three (343) were valid and used for the analysis as shown in table 3.1 below.

Table 3.1: Questionnaire Administration and Responses

	Number Involved	Percentage (%)
Total Distribution	361	100%
Useful Copies Returned	343	95%
Discarded Responses	11	3%
Lost in Transit	7	2%

Source: Field Survey, 2023.

From Table 3.1 we were meant to understand that 361 copies of the questionnaire were distributed amongst the respondents, out of which 343 copies returned were valid and considered useful. This accounted for 95% responses rate. Due to obvious mistakes and incomplete responses, 11 copies accounting for 3% were dropped. While 7 copies representing 2% could not be retrieved due to misplacement and other reasons given by the respondents. Therefore, the total response rate that formed the basis of our analysis was 343 representing 95%.

Pearson moment Correlation Coefficient was employed to test the earlier stated hypotheses in the study due to the fact that the population of the study was normally distributed, hence the parametric test of Pearson moment correlation coefficient was adopted. The Instrument used to collect data for the research work was an eighteen (18) item questionnaire and it generated data on the study variables. Our scales of measurements were validated using expert checking for face and content validity. In order to determine the consistency of our variables of study,

Cronbach alpha test was used. The reliability coefficients were above 0.70 benchmark recommended by Nunnally (1978).

Table 3.1 Reliability Statistics

S/N	Construct	No of items	Cronbach's Alpha
1.	Perceived Ease of Use	3	0.903
2.	Perceived Usefulness	3	0.874
3.	Perceived Low Risk	3	0.911
4.	Repurchase Intentions	3	0.833
5.	Word of Mouth Advocacy	3	0.892

Source: SPSS Output on Data collected, 2023.

4.1 Analyses of Data

This section shows how the data distributed and retrieved from the data base (respondents) where analyzed. It started with the analysis of the demographics of the respondents, then progressed to the bivariate analysis of the dimensions and measured of study using Pearson moment correlation coefficient.

4.2 Demographic Analysis

Table 4.1: Frequencies on Gender of Respondents

		Gender			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Female	133	38.8	38.8	38.8
	Male	210	61.2	61.2	100.0
	Total	343	100.0	100.0	

Source: Field Survey, 2023

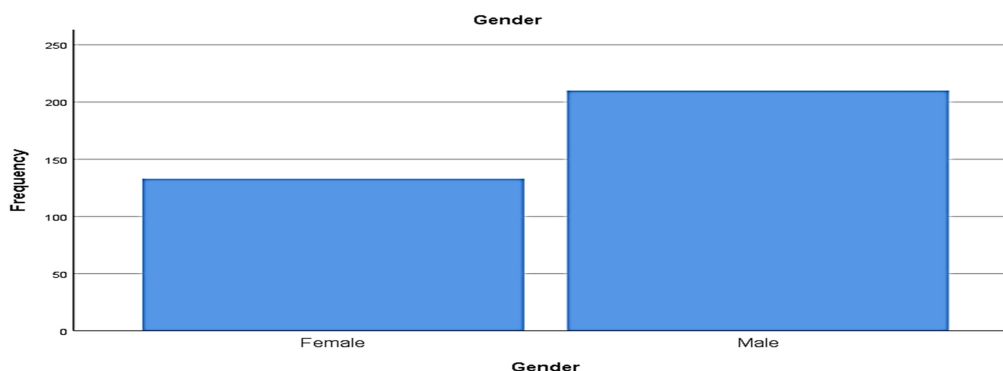


Figure 4.1 – Bar Chat showing frequencies for Gender

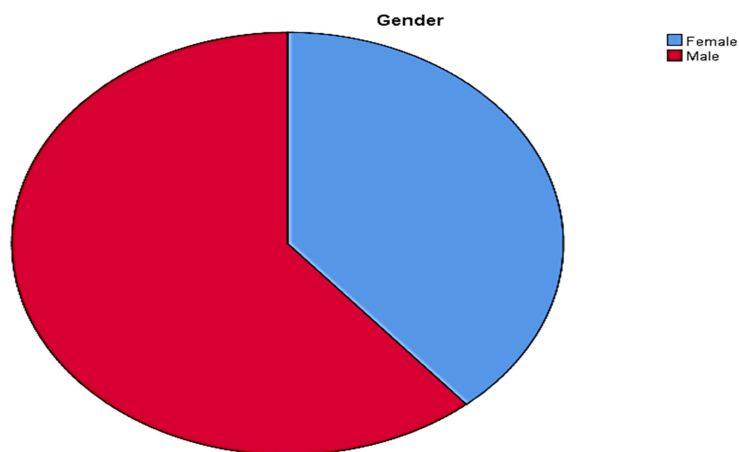


Figure 4.2 – Pie Chart showing frequencies for Gender

From the analysis in table 4.1 above, we can see that 133 (or 38.8%) of the respondents are female while 201 (or 61.2%) of them are male.

Table 4.2: Frequencies on Age Bracket of Respondents

		Age Bracket			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	20 - 25 years	16	4.7	4.7	4.7
	26 - 30 years	203	59.2	59.2	63.8
	31 - 35 years	97	28.3	28.3	92.1
	36 years & Above	27	7.9	7.9	100.0
	Total	343	100.0	100.0	

Source: Field Survey, 2023.

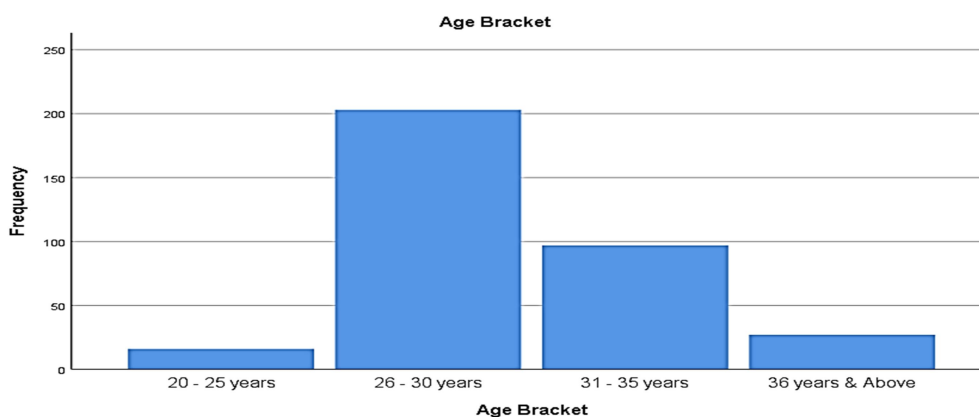


Figure 4.3 – Bar Chat showing frequencies for Age Bracket

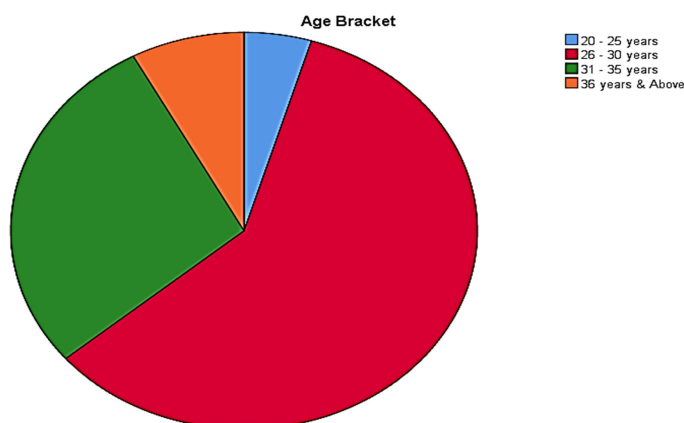


Figure 4.4 – Pie Chart showing frequencies for Age Bracket

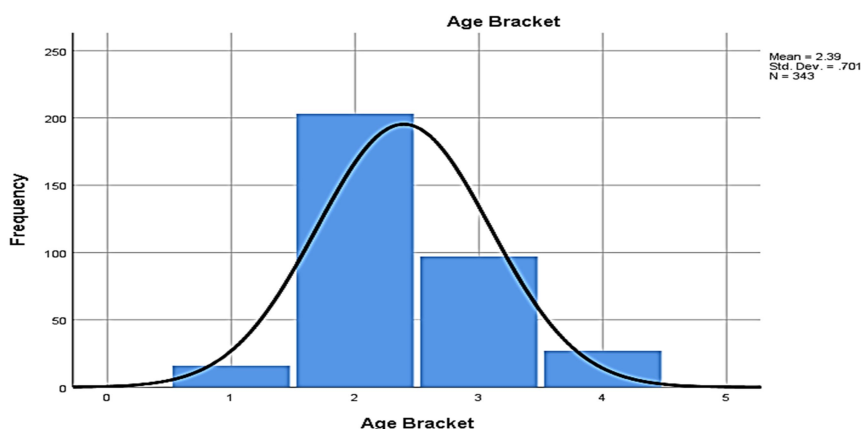


Figure 4.5 – Histogram showing normality curve for Age Bracket

Reports from table 4.2 on the analysis of age bracket of the respondents reveals that 16 (or 4.7%) are within the range of 20 - 25 years, 203 (or 59.2%) are within the age range of 26 - 30 years; 97 (or 28.3%) are within 31 – 35 years. While 27 (or 7.9%) are 36 years & above. The histogram in fig 4.5 shows that the population is normally distributed.

Table 4.3: Frequencies on Respondents' Department of Study

		Department of Study			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Accounting	65	19.0	19.0	19.0
	Marketing	172	50.1	50.1	69.1
	Business Management	85	24.8	24.8	93.9
	Office Information & Technology	21	6.1	6.1	100.0
	Total	343	100.0	100.0	

Source: Field Survey, 2023.

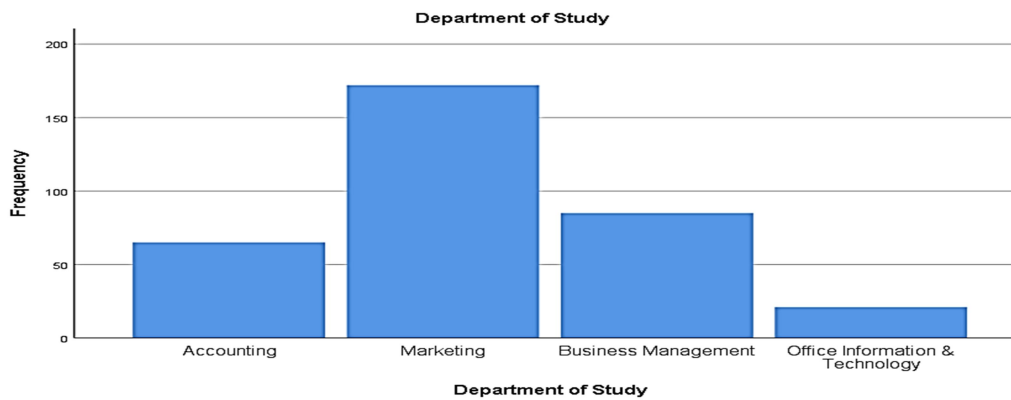


Figure 4.6 – Bar Chat showing frequencies for Department of Study

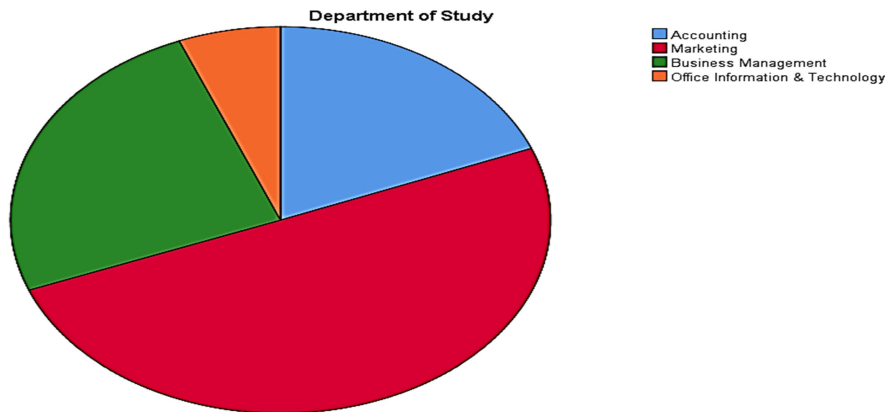


Figure 4.7 – Pie Chart showing frequencies for Department of Study

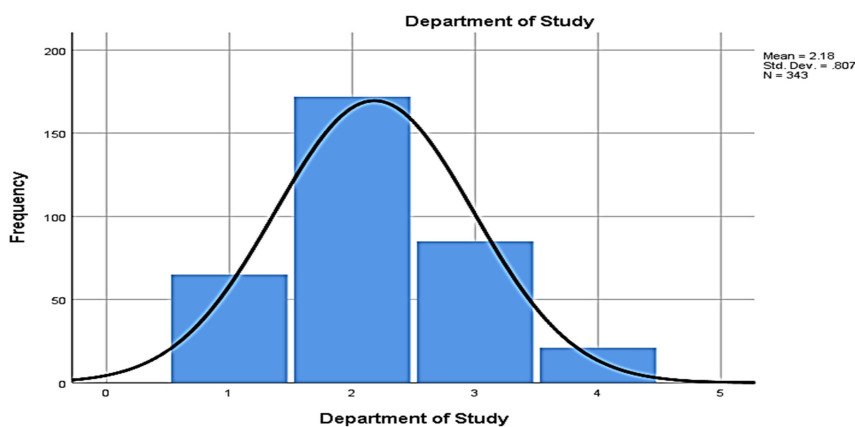


Figure 4.8 – Histogram showing normality curve for Department of Study

From Table 4.3, it shows that 65 (or 19.0%) of the respondents are in Accounting Department; 172 (or 50.0%) of the respondents are in Marketing Department; 85 (or 24.8%) are in Business

Management Department, while 21 (or 6.1%) are in Office Information & Technology department. Also the histogram in fig 4.8 shows that the population is normally distributed.

Table 4.4: Frequencies on Respondents' Length of Usage

		Length of Usage			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	1 year	82	23.9	23.9	23.9
	2 - 5 Years	213	62.1	62.1	86.0
	6 years & Above	48	14.0	14.0	100.0
	Total	343	100.0	100.0	

Source: Field Survey, 2023

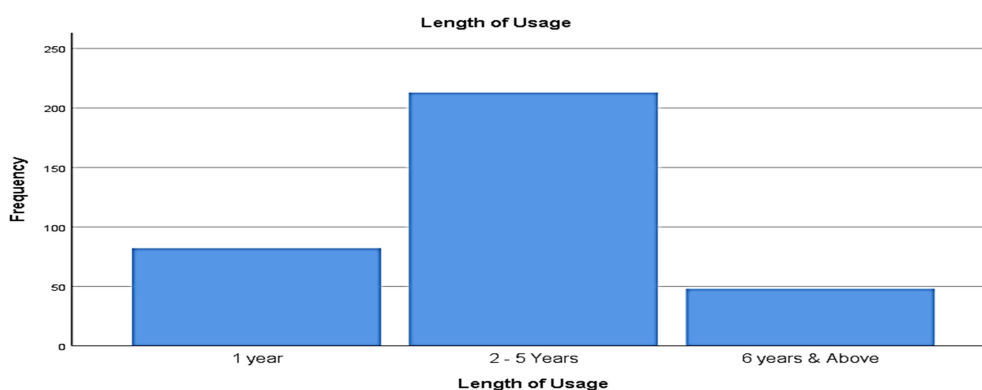


Figure 4.9 – Bar Chart showing frequencies for Length of Usage

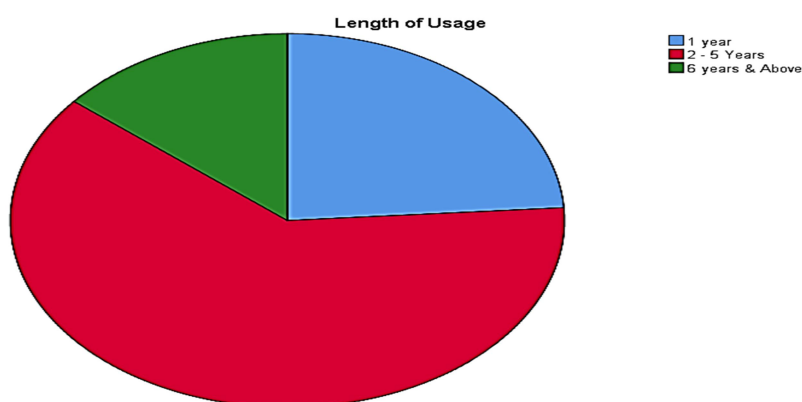


Figure 4.10 – Pie Chart showing frequencies for Length of Usage

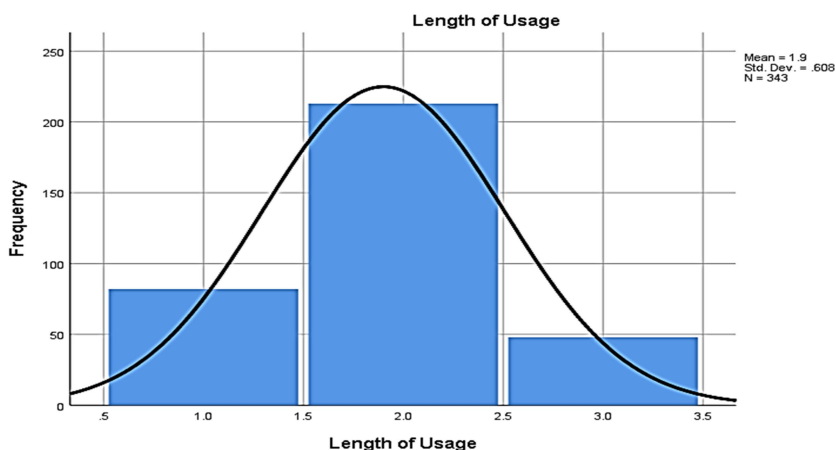


Figure 4.11 – Histogram showing normality curve for Length of Usage

The analysis in table 4.4 above reveals how long each respondent has been using their self-service technology (SST) such as mobile banking app and ATM card. 82 (or 23.9%) of the respondents have used their SST for 1 year, 213 (or 62.1%) of them have used theirs for 2 - 5 year, while 48 (or 14.0%) have used their SST for 6 years and above.

Table 4.5: Summary of Demographic Analysis

S/N	Variables	Frequency	Percentage (%)
1.	Gender		
	Female	133	38.8
	Male	210	61.2
	Total	343	100.0
2	Age Bracket		
	20 - 25 years	16	4.7
	26 - 30 years	203	59.2
	31 – 35 years	97	28.3
	36 & Above years	27	7.9
	Total	343	100.0
3.	Department of Study		
	Accounting	65	19.0
	Marketing	172	50.1
	Business Management	85	24.8
	Office Info & Tech.	21	6.1
	Total	343	100.0
4.	Length of Usage		
	1 year	82	23.9
	2 - 5 years	213	62.1
	6 years & Above	48	14.0
	Total	343	100.0

Source: SPSS 25.0 Output (Based on 2023 Field Survey).

Table 4.5 summarized the demographic tables evaluated above. This summary is made for an easy understanding of the study's demographic analysis.

4.3 Bivariate Analysis

Under this section, we tested the earlier stated hypotheses in the study. Pearson's moment correlation coefficient was adopted in analyzing the relationships between the study variables. The entire analysis was facilitated through the use of SPSS 25.0. Pearson moment correlation coefficient has the capacity to measure the strength of the relationship, identify the direction of the relationship and determine if such a relationship is significant. Nwana (1992) who stressed the need to express the degree of association between the correlating variables submitted a categorization as shown in table 4.6 below. This is adopted in this study.

Table 4.6; Description of the Degree of Association between Variables

Correlation Coefficient (r)	Description/Interpretation
± 0.80 – 1.0	Very Strong
± 0.60 – 0.79	Strong
± 0.40 – 0.59	Moderate
± 0.20 – 0.39	Weak
± 0.00 – 0.19	Very Weak

Source: Nwana (1992)

The positive (+) sign in the values of r indicates a direct/positive relationship, while negative (-) sign in value of r indicates an indirect/negative or inverse relationship. Therefore, the sign of the r value explains the direction of association or relationship between the two variables.

Decision Rule

Reject the null hypothesis (H_0) and accept its alternative (H_a) if $p\text{-value} < 0.05$ for 2 – tailed test and conclude that significant relationship exists.

Test of Hypothesis 1

H_{01} : There is no significant relationship between perceived ease of use and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

H_{a1} : There is a significant relationship between perceived ease of use and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.7: Correlations Analysis of Perceived Ease of Use and Repurchase Intentions

Correlations			
		Perceived Ease of Use	Repurchase Intentions
Perceived Ease of Use	Pearson Correlation	1	.854**
	Sig. (2-tailed)		.000
	N	343	343
Repurchase Intentions	Pearson Correlation	.854**	1
	Sig. (2-tailed)	.000	
	N	343	343

** . Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

Table 4.7 above shows the outcome of the correlation analysis using the SPSS version 25.0. The Pearson correlation coefficient is estimated as 0.854**. This suggests that a significant positive relationship exists between perceived ease of use of SST and repurchase intentions of deposit money bank customers. Since the p-value (0.000) < 0.05, we reject the null hypothesis and conclude that a significant relationship exists between the two variables.

Test of Hypothesis 2

Ho₂: There is no significant relationship between perceived ease of use and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ha₂: There is a significant relationship between perceived ease of use and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.8: Correlations Analysis of Perceived Ease of Use and Word of Mouth Advocacy.

Correlations			
		Perceived Ease of Use	Word of Mouth Advocacy
Perceived Ease of Use	Pearson Correlation	1	.873**
	Sig. (2-tailed)		.000
	N	343	343
Word of Mouth Advocacy	Pearson Correlation	.873**	1
	Sig. (2-tailed)	.000	
	N	343	343

** . Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

Table 4.8 above indicates that the correlation coefficient (*r*) is 0.873**. This implies that a very strong relationship exists between perceived ease of use of SST and word of mouth advocacy of

deposit money banks customers. Also, the sign of (r) value is positive, indicating a direct link between the variables. Since the probability value (p -value) = $0.000 < 0.05$, we conclude that a significant positive relationship exists between perceived ease of use of SST and word of mouth advocacy of deposit money banks customers.

Test of Hypothesis 3

Ho₃: There is no significant relationship between perceived usefulness and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ha₃: There is a significant relationship between perceived usefulness and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.9: Correlations Analysis of Perceived Usefulness and Repurchase Intention

Correlations		Perceived Usefulness	Repurchase Intentions
Perceived Usefulness	Pearson Correlation	1	.891**
	Sig. (2-tailed)		.000
	N	343	343
Repurchase Intentions	Pearson Correlation	.891**	1
	Sig. (2-tailed)	.000	
	N	343	343

** . Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

The correlation analysis above was conducted to examine whether perceived usefulness of SST is associated with repurchase intentions of deposit money banks customers. The results revealed a significant and positive association ($r = 0.891^{**}$, $N = 343$, p -value = 0.00). Therefore, the null hypothesis was rejected while its alternative accepted. The correlation was very strong in strength. Higher levels of perceived usefulness of SST were associated with higher levels of customer repurchase intentions.

Test of Hypothesis 4

Ho₄: There is no significant relationship between perceived usefulness and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ha₄: There is a significant relationship between perceived usefulness and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.10: Correlations Analysis of Perceived Usefulness and Word of Mouth Advocacy

Correlations		Perceived Usefulness	Word of Mouth Advocacy
Perceived Usefulness	Pearson Correlation	1	.809**
	Sig. (2-tailed)		.000
	N	343	343
Word of Mouth Advocacy	Pearson Correlation	.809**	1
	Sig. (2-tailed)	.000	
	N	343	343

** . Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

Table 4.10 above reports the correlation between perceived usefulness of SST and word of mouth advocacy of deposit money banks customers. It indicates that the correlation coefficient (r) is 0.809**. This suggests that there is a very strong relationship between perceived usefulness and word of mouth advocacy. The sign of the estimated value of (r) is positive while the p-value is $0.000 < 0.05$. Hence, we reject the null hypothesis and conclude that there is a significant positive relationship between perceived usefulness and word of mouth advocacy of deposit money banks customers.

Test of Hypothesis 5

Ho₅: There is no significant relationship between perceived low risk and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ha₅: There is a significant relationship between perceived low risk and repurchase intention of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.11: Correlations Analysis of Perceived Low Risk and Repurchase Intention

Correlations		Perceived Low Risk	Repurchase Intentions
Perceived Low Risk	Pearson Correlation	1	.883**
	Sig. (2-tailed)		.000
	N	343	343
Repurchase Intentions	Pearson Correlation	.883**	1
	Sig. (2-tailed)	.000	
	N	343	343

** . Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

Table 4.11 above revealed a correlation coefficient of 0.883^{**} and the probability is 0.000 at a sample size of 343. Thus, perceived low risk of SST is significantly associated with repurchase intention of deposit money banks customers. The alternative hypothesis is accepted and the null hypothesis rejected. i.e p-value (0.00) < 0.05 level of significance.

Test of Hypothesis 6

Ho₆: There is no significant relationship between perceived low risk and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Ha₆: There is a significant relationship between perceived low risk and word of mouth advocacy of deposit money banks customers within Obio/Akpo L.G.A in Port Harcourt.

Table 4.12: Correlations Analysis of Perceived Low Risk and Word Of Mouth Advocacy

Correlations		Perceived Low Risk	Repurchase Intentions
Perceived Low Risk	Pearson Correlation	1	.902 ^{**}
	Sig. (2-tailed)		.000
	N	343	343
Repurchase Intentions	Pearson Correlation	.902 ^{**}	1
	Sig. (2-tailed)	.000	
	N	343	343

^{**}. Correlation is significant at the 0.05 level (2-tailed).

b. Listwise N = 343

Source: SPSS Output (based on 2023 Field Survey Data)

Table 4.12 above indicates that the correlation coefficient (r) = 0.902^{**}. This implies that a very strong relationship exists between perceived low risk of SST and word of mouth advocacy of deposit money banks customers. The direction of the relationship as indicated by the sign of the correlation coefficient is positive, suggesting that the more deposit money bank customers perceived low risk on the usage of SST, the more word of mouth advocacy they will do. Also, the probability value (p-value) = 0.000 < 0.05, therefore, we conclude that there is a significant relationship between perceived low risk and word of mouth advocacy of deposit money banks customers.

Table 4.13 Summary of Test Hypotheses

S/N	HYPOTHESES	(r)	P VALUE	– DIRECT	DECISION	CONCLUSION
H ₀₁ :	There is no significant relationship between perceived ease of use and repurchase intention.	0.854**	0.00	+VE	Reject	Significant
H ₀₂ :	There is no significant relationship between perceived ease of use and word of mouth advocacy.	0.873**	0.00	+VE	Reject	Significant
H ₀₃ :	There is no significant relationship between perceived usefulness and repurchase intention.	0.891**	0.00	+VE	Reject	Significant
H ₀₄ :	There is no significant relationship between perceived usefulness and word of mouth advocacy.	0.809**	0.00	+VE	Reject	Significant
H ₀₅ :	There is no significant relationship between perceived low risk and repurchase intention.	0.883**	0.00	+VE	Reject	Significant
H ₀₆ :	There is no significant relationship between perceived low risk and word of mouth advocacy.	0.902**	0.00	+VE	Reject	Significant

Source: Research Findings Based on SPSS Output (2023)

4.4 Discussion of Findings

In this section, we discussed the findings gotten from the study in regards to the hypothesized relationships and compared them with extant literature as to see if they are in agreement or not.

4.4.1 Perceived Ease of Use and Post-Purchase Intentions

Perceived ease of use was discovered to have a significant positive relationship with the measures of post purchase intentions (repurchase intentions and word of mouth advocacy). This finding was generated from the outcome of the statistical test of hypotheses H₀₁ and H₀₂ respectively. The test of H₀₁ shows that Perceived ease of use attracts a significant positive correlation coefficient ($r = 0.854^{**}$, $p\text{-value} < 0.01$). That is, the more it is easy for customers to use the banks mobile app to do their online transaction as against the difficulties in finding new Naira notes to transact, the more they will be willing to use it again in future.

Test of H_{02} reveals that Perceived ease of use results in a significant positive correlation coefficient ($r = 0.873^{**}$, $p\text{-value} < 0.01$). Thus, increase in the customer's perception of how easy the self-service technology of mobile bank app is to use, the more they are willing to share the information with friends through word of mouth.

The foregoing findings as seen from the results of hypotheses 1 and 2 are believed to be premised on the fact that customers' perceived ease of use of their banks mobile banking application which is a self-service technology and which is more easier to use than the traditional banking transaction method will encourage them to want to use the product more in the future. This is in tandem with Zakiv (2017) whose empirical study found out that perceived ease of use significantly influences consumers repurchase intention. Also, Curran and Meuter (2005) found out that perceived ease of use is a significant predictors for consumers' behavioral attitude towards Self Service Technology adoption". This finding is not far from that of Xiaoren, Xiangdong and Ling (2013) whose research work discovered that perceived ease of use has a significant impact on users' adoption of financial and specialty SSTs.

4.4.2 Perceived usefulness and Post-Purchase Intentions

Perceived usefulness has significant positive relationship with the measures of post purchase intentions (repurchase intentions and word of mouth advocacy). This finding resulted from the test of hypotheses H_{03} and H_{04} . In testing H_{03} perceived usefulness attracted significant positive correlation coefficient (0.891^{**} , $p\text{-value} < 0.01$) implying strong positive relationship between perceived usefulness and repurchase intention. In terms of H_{04} , the result shows that perceived usefulness also attracts significant positive relationship as indicated by significant correlation coefficient (0.809^{**} , $p\text{-value} < 0.01$). Thus, increase in customers' perceived usefulness of SST commands an increase in word of mouth advocacy.

From the foregoing, it is evident that perceived usefulness has a positive significant relationship with post purchase intentions in terms of repurchase intentions and word of mouth advocacy. This implies that customer perception of how useful a SST such as mobile banking app is the more they are willing to reuse it and tell friends about it. This finding agrees with the submission of Al-Maghrabi et al. (2011) who asserts that perceived usefulness continues to be the strongest predictor of online repurchases intentions. Tong (2010) also corroborated this with his findings that perceived usefulness in online shopping has an impact on consumers' purchase intentions online. According to the position of Anastasiei and Chiosa (2018), their empirical study found that perceived usefulness affects brand engagement by customer, which then affects the customers' intent to recommend and purchase the brand.

4.4.3 Perceived Low-Risk and Post-Purchase Intentions

Perceived low risk has a significant relationship with the measures of post-purchase intentions. This finding resulted from the findings of the statistical test of hypotheses H_{05} , and H_{06} . In

testing H05, perceived low risk attracted a significant positive correlation coefficient (0.883**, p-value < 0.01) implying a strong positive relationship between perceived low risk and repurchase intention. In terms of H06, the result shows that perceived low risk also attracts a significant positive relationship as indicated by a significant correlation coefficient (0.902**, p-value < 0.01). Thus, an increase in consumers' perceived low risk with the use of SST such as mobile banking app commands an increase in word-of-mouth advocacy.

Our findings as revealed by testing H0₅, and H06 affirm that a positively significant relationship exists between perceived low-risk and post-purchase intentions is in agreement with popular views in the literature. Lampert and Rosenberg (1975) found out that if customers notice low risk from a service or product will in turn tend to engage in more activities of word of mouth. Tho et al. (2017) own finding is that perceived risk has a significantly negative impact on repurchase intention and word-of-mouth. This indicated that if a customer perceived a new technology to be risky will avoid repurchasing or using such an application anymore and will use negative word of mouth against it. But if the risk is low, will re-patronize that same product or service and even tell friends about it (positive word of mouth).

5.1 Conclusion

Based on the discussions of findings, the following conclusions were derived:

- 1) There is a significant relationship between perceived ease of use and customer post purchase intention in deposit money banks in Port Harcourt.
- 2) There is a significant relationship between perceived usefulness and customer post purchase intention in deposit money banks in Port Harcourt.
- 3) There is a significant relationship between perceived low risk and customer post purchase intention in deposit money banks in Port Harcourt

5.2 Recommendation

Based on the conclusions of this study, the following recommendations are made:

1. Deposit money banks should design their mobile app to be very easy to use even for an individual that is not very conversant with browsing with phone software application since this will encourage the remaining population in Port Harcourt that is not using the app due to their perception of its complexity to adopt the use of the app to reduce stress.
2. Management needs to try and educate as well as convince their customers about the usefulness of mobile banking app self-service technology, how it is simple, faster and easier than the traditional banking method. They can achieve this by advertizing and creating awareness through text messaging, posters at the bank premises and outside

the bank and other communication channels so that this will motivate them to try using the self-service technology.

3. Lastly, management should ensure they do routine checkup on the security measures of the mobile transaction so as to detect any internet fraud scheme and block it to reassure customers of low risk in the usage of the app.

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