

Customer Satisfaction of Electronic Products and Services in Ghanaian Banks

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Abstract

Ankrah (2012) stated that, Technology has brought about a complete paradigm shift in the functioning of banks and delivery of banking services. Technology is no longer an enabler, but a business driver. The growth of the internet, mobiles and communication technology has added a different dimension to banking. The information technology (IT) available today is being leveraged in customer acquisitions, driving automation and process efficiency, delivering ease and efficiency to customers. The purpose of this research is to find out the level of satisfaction of bank customers using electronic products and services provided by the banks. This was influenced by the fact that customer satisfaction has a direct relationship with profitability. The Technology Acceptance Model (TAM) originally proposed by Davis (1989) was used as the framework within which this study was executed. This study adopted the survey method and the instrument used in this study was the questionnaire. The population for this study was the bank customers from six banks all selected at their head offices in Greater Accra region. Proportionate sampling was used to select the sample from the six banks. The raw data was analyzed using Statistical Package for Social Sciences (SPSS 17.0). It came to light from the findings that, most of the bank customers are satisfied with the operations of the banks. It was also clear that, almost all the banks have websites, but it was observed that most of the bank customers do not visit the bank's websites or even if they do, once in a while. Even though the banks offer SMS banking, it is noticeable that most of the bank customers do not use the SMS banking. In the same vein, it is apparent that most of the bank customers do not use the internet banking. The hypothesis tested statistically at a significance level of 0.05 also confirms the fact that, customers are satisfied with the services of banks with modern technology. This research would help the bank management to know the level of electronic products and services usage as well as improving the level of satisfaction and strengthening the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base. This research would also add to existing literature in the field of information technology in banking and both students and scholars can also draw knowledge from this research.

Keywords: Customer Satisfaction, Electronic Products, Services, Information Technology, Bank

1. Introduction

Today, customers expect higher quality services from banks which, if fulfilled, could result in significantly improved customer satisfaction levels (Ankit 2012). The individual banks in the banking industry in Ghana are competing for customers, and due to this, banks have now become more attractive in order to get more customers to do business with. They are also focusing on how to serve their customers with utmost satisfaction, and that has made them pay much attention to certain factors which include accuracy, flexibility, timeliness, professionalism and easy banking. These are some of the things customers consider before transacting business with a particular bank. Banking industry today has been greatly impacted by technology. According to Laudon and Laudon, (1991) as cited in Agboola, managers cannot ignore Information Systems because they play a critical role in contemporary organization. They pointed out that, the entire cash flow of most fortune 500 companies is linked to Information System. To ignore or fail to utilize Information Systems, will be at their own detriment. Technology has had a remarkable influence on the growth of service delivery options thus when the customer is in direct contact with technology there is greater control such as with Internet banking. However, if there is an absence of direct contact, such as with telephone banking: since the technology itself is not visible to customers who are able only to press numbers on their telephone keypad, it is assumed that there is less control perceived by the customer during this transaction. According to Ankrah (2012), The Ghanaian economy has experienced high influx rate of foreign banks in recent times. Banking operations are characterized with complexity and competition. To remain competitive, there is the need for a scientific

approach in operations. One such an approach is information systems strategy. There are twenty six banks in Ghana. From bank of Ghana website, there are three categories of banks, namely commercial bank, development bank and merchant banks.

The purpose of this research was to find out the level of satisfaction of bank customers using electronic products and services provided by the banks. This was influenced by the fact that customer satisfaction has a direct relationship with profitability. This research also looked at the level of usage of information technology based products and services. The study analyzed how technology has helped to facilitate the banking services; examined how technology has helped to improve customer service in the banking industry in Ghana. This hypothesis was also tested statistically at a significance level of 0.05 “Customers are satisfied with the services of banks with modern technology”. Amid sweeping regulatory change, slow economic growth and tightened margins, banks today are increasingly focused on their most important stakeholders - their customers. Yet, despite their best efforts to attract and retain customers, customer confidence levels in banks remain low. In response, customers are changing their behavior and demanding lower fees for higher levels of service or other improvements. If these demands are not met, they are increasingly likely to shop around at other banks for competitive rates for services and products. Banks have largely implemented service delivery technology as a way of augmenting the services traditionally provided by bank personnel. Implementation results both from the need to reduce the cost of delivering service primarily through personnel, and the corresponding need to meet the challenge posed by technologically innovative competitors. Changes in the banking industry such as those resulting from deregulation, rapid global networking, and the rise in personal wealth have thus made the implementation of sophisticated delivery systems (e.g. online and telephone banking, remote site automated teller machines, etc.) a strategic necessity in many cases. This research would help the bank management to know the level of electronic products and services usage as well as improving the level of satisfaction and strengthening the bond between the banks and their customers, thereby helping them to retain and/or expand their overall customer base. This research would also add to existing literature in the field of information technology in banking and both students and scholars can also draw knowledge from this research.

2. Literature Review

2.1 Technology and Banking

Banking industry in Ghana has gone through a lot of transformation with the introduction of Information and Communication Technology (ICT), and this has changed the processes and activities such as book keeping, retrieval of customers' information, keeping of records of customers, deposit and withdrawal, and cheque processing. Technology has brought about a complete paradigm shift in the functioning of banks and delivery of banking services. Gone were the days when every banking transaction required a visit to the bank branch. Today, most of the transactions can be done from the comfort of one's home and customers need not visit the bank branch for anything. Technology is no longer an enabler, but a business driver. The growth of the internet, mobiles and communication technology has added a different dimension to banking. The information technology (IT) available today is being leveraged in customer acquisitions, driving automation and process efficiency, delivering ease and efficiency to customers. Contemporary technology in banking comes in the form of computer based application and information technology. From the banking customer's perspective, two of the practical purposes of banking are convenience and accessibility to both funds and account information. Technology in commercial banking comes in the form of Automatic/Electronic Networks and Electronic Funds Transfer Systems (EFTs). The basic components of EFTs are Automated Teller Machines (ATM), Point of Sale (POS) Terminals and Automated Clearing Houses (ACHs). The advent of technology has enabled the provision of banking products and services through electronic delivery channels known as Electronic banking. E-Banking comes in the form of Internet banking, Telephone banking and other electronic delivery channel like On-line Virtual Terminals. Internet banking may be explained as banking through the World Wide Web. Talmor (1997) explains the motive of banking on the World Wide Web as first providing banks with a delivery channel for selling banking services to their customers, and secondly, helping the development of the electronic commerce infrastructure.

2.2 Website

A website is a collection of web pages having images, videos and other digital assets that is hosted on one or several web servers usually accessible via Internet, cell phone or a LAN. All publicly accessible websites are seen collectively as constituting the World Wide Web. The pages of websites can usually be accessed from a common root Uniform Resource Locator (URL) called the homepage, and usually reside on the same physical server. The URLs of the pages organize them into a hierarchy, although the hyperlinks between them control how the reader perceives the overall structure and how the traffic flows between the different parts of the sites. Some websites require a subscription to access some or all of their content.

2.3 Electronic Banking

According to Ankit (2012), online banking refers to the automated delivery of banking products and services directly to customers through electronic communication channels, most notably the Internet. Online banking is also called E-banking or PC banking. (Pikkarainen, Karjaluoto, and Pahnala 2004) define Internet banking as an 'Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments'. According to Ankrah (2012), E-Banking comes in the form of Internet banking, Telephone banking and other electronic delivery channel like On-line Virtual Terminals. Internet banking may be explained as banking through the World Wide Web. Internet banking gives customers access to almost any type of banking transactions at the click of a mouse. The use of the Internet as a new alternative channel for the distribution of financial services has become a competitive necessity instead of just a way to achieve competitive advantage with the advent of globalization and fierce competition (Flavian, Torres, & Guinaliu, 2004; Gan, Clemes, Limsombunchai, & Weng, 2006). Currently, internet banking has emerged as a major banking channel. Most of the large and medium banks now offer internet banking and funds transfer facilities. While the large banks have specific infrastructure to handle large value transactions, even the small banks operate through shared resources. The positive fact is that most of the electronic transactions are through STP (straight through processing) in the larger banks. This trend will result in enhanced service delivery and quick settlement. Banks are offering several value-added services through their electronic channels such as tax collections, trading, bill payments, and viewing accounts, etc. Certain services such as prepaid mobile recharge have become extremely popular among consumers.

2.4 Mobile (SMS) Banking

SMS Banking service provides instant notification about transactions as and when it happens. It helps to keep a watch on account with a round the clock service. Every debit or credit to account over a limit desired is intimated by SMS. Now, with SMS Banking service, one is always in a position to detect unauthorized access to ones account. Additionally, SMS banking also helps to know account balance and mini statements instantly by just sending an SMS. Features of SMS banking are:

- ✓ **Safety:** All transactions above a value desired are intimated to you as and when they happen, so you are always kept updated on your transactions
- ✓ **Convenience:** No need to queue in at branch or ATM to check your account.
- ✓ **Updates:** Get automatic updates on deposits/loan installments due, interest rate changes and new products.
- ✓ **Availability:** This service is available from anywhere in the world.

Push and pull messages

SMS banking services are operated using both push and pull messages. Push messages are those that the bank chooses to send out to a customer's mobile phone, without the customer initiating a request for the information. Typically push messages could be either mobile marketing messages or messages alerting an event which happens in the customer's bank account, such as a large withdrawal of funds from the ATM or a large payment using the

customer's credit card, etc. Another type of push message is One-time password (OTP). OTPs are the latest tool used by financial and banking service providers in the fight against cyber fraud. Instead of relying on traditional memorized passwords, OTPs are requested by consumers each time they want to perform transactions using the online or mobile banking interface. When the request is received the password is sent to the consumer's phone via SMS. The password is expired once it has been used or once its scheduled life-cycle has expired. Pull messages are those that are initiated by the customer, using a mobile phone, for obtaining information or performing a transaction in the bank account. Examples of pull messages for information include an account balance enquiry, or requests for current information like currency exchange rates and deposit interest rates, as published and updated by the bank.

2.5 Customer Satisfaction

Pairot (2008) defined Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. However, customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company. Customer's satisfaction is affected by the importance placed by the customers on each of the attitudes of the product/service. Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction; and what is really driving their satisfaction during a service experience. The user satisfaction can be seen as the sum of the user's feeling and attitudes toward several factors that affect the usage situation (Bailey et al., 1983). A study by Ibrahim et al (2006), revealed six composite dimensions of electronic service quality, including the provision of convenient/accurate electronic banking operations; the accessibility and reliability of service provision; good queue management; service personalization; the provision of friendly and responsive customer service; and the provision of targeted customer service. Perceived usefulness, security and privacy are the most influencing factors to accept online banking (Qureshi et al, 2008).

2.6 Theoretical Framework

Ankrah (2012) stated that a theory can be defined as a set of definitions and propositions that specify the relationship among variables. They help to explain or predict phenomena that occur in the world. According to Crewell (2003), the theory for a study guides the entire study, an organizing model for the research questions and the data collection procedure. In other words, a theory guides the research process.

2.6.1 The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) originally proposed by Davis (1989) was used as the framework within which this study was executed. It is an information systems theory that models how users come to accept and use a technology. The core of TAM lies in the assumption that person's intention to use a system is influenced by two notable factors which are "Perceived Usefulness" and "Perceived Ease of Use" Perceived Usefulness (PU) – this was defined by Davis (1989) as "the degree to which a person believes that using a particular system would enhance his or her job performance". Perceived Ease of Use (PEOU) – Davis (1989) defined this as "the degree to which a person believes that using a particular system would be free of effort. TAM's four major variables are: perceived usefulness (PU), Perceived Ease of Use (PEOU), Behavioural intention (BI), and Actual Use (U). Perceived usefulness is used as both a dependent and independent variable since it is predicted by "PEOU" and predicts "BI" and "U" at the same time. Behavioural intention is a measure of one's intention to perform a behaviour or the intention that a person has prior to an actual behaviour. Actual Use is usually measured using frequency of use, amount of time using, actual number of usage and diversity of usage.

3. Methodology

According to Busha and Harter (1986), a research in a scientific community is undertaken to attack or solve problems of significance or to increase theoretical knowledge. To them, the primary objective of research is to develop a general and systematic set of theories from which hypotheses can be generated and tested. Kumeqpor (2002), stated that when the term 'survey' is applied to social phenomena, it implies a careful scrutiny or

investigation of a demarcated geographical area in order to have a comprehensive view of the nature, conditions and composition of the social groups, institutions or premises within such a defined area. This study adopted the survey method. The method allows the results of the study to be generalized from the sample perspective, to the entire population. Due to the large size of the intended population, the survey method was employed to aid the collection of quantitative data for analysis and the results obtain also gives high level of reliability. Taking into account the outline, the purpose of the study and the research questions, this study is comfortably placed within a scientific epistemology of logical positivism. A population can be defined as all the units for which information is required. The population for this study was the bank customers from six banks all selected at their head offices in Greater Accra region. The raw data was analyzed using Statistical Package for Social Sciences (SPSS 17.0). The grand total of the bank customers is six thousand seven hundred and sixty (6,760). According to Alreck and Settle (1985), a sample of 10% which is approximately six hundred and seventy six (676) bank customers is appropriate. To get proportionate sample size for the bank customers from each bank, the following formula was used:

$$P.S = \frac{\text{Customer population for each bank}}{\text{Total population of bank customers}} \times 676$$

Where P.S. = Proportionate Sample Size.

Kumekpor (2002) states that the use of questionnaire as a choice of research instrument for data collection has a special advantage over other methods of data collection especially in quantitative studies. For this reason the instrument used in this study was the questionnaire.

4. Findings

Out of the six hundred and seventy six (676) questionnaires administered, three hundred and sixty (360) were fully completed and return and were used for the analysis. Thus, the return rate is 53.3%.

Gender of Respondents - Gender was relevant to the study as earlier studies have shown that, it influences the patronage of the bank products and services. From figure 1, 221(61.4%) of the respondents were males and 132(36.7%) were females. Seven (1.9%) of the customers sampled did not disclose their gender. It is however clear from figure 1 that most of the respondents were males. It is also apparent that, males transact business with banks more than that of females. This is an indication that males have banking culture than females. Ankit (2012) did similar research and concluded that, the respondents had a relatively equal proportion of males (52.4%) and female (47.6%).

Period of Banking - In the banking industry, it is very important to keep and retain customers. The number of years each customer does business with the bank differs. Some of the customers have been banking for one, two, five, ten and even more than twenty years. It was against this background that the customers in the study were asked the question "How long have you been banking with your bankers?" In respond to the question, 94 (26.1%) indicated that they have been banking for almost 2 years. Ninety five (26.4%) of the customers indicated 3 – 5 years, 104 (28.9%) indicated 6 – 10 years, 41(11.4%) stated 11 – 15 years, 12(3.3%) stated 16 – 20 years, and 8(2.2%) indicated that they have been transacting business with the bank for more than twenty years. Six (1.7%) on the other hand did not response to the question. It is clear that most of the customers have been transacting business with the banks for 6 – 10 years.

Time Spent on Bank Transaction - Lodging money into a bank account is a transaction, as is withdrawing money. Adding interest to an account is a transaction. Direct debits are transactions. Deducting bank charges is a transaction. Basically any sort of activity involving a change of money in an account is a transaction. A financial transaction is an agreement, communication, or movement carried out between a buyer and a seller to exchange an asset for payment. Time spent in banking transaction is very critical. Customers are dissatisfied if they have to spend so much a time for

any bank transaction. It was against this background that the customers in the study were asked the question “How long do you spend in your bank transactions?” For the time spent at the bank, 80 (22.2%) of the customers indicated that they spend less than 10 minutes for their transactions. One hundred and twenty (33.3%) also indicated that they spend 10 – 20 minutes for their bank transactions, 67 (18.6%) indicated that their bank transactions takes between 21 and 30 minutes, 53(14.7%) indicated that they spend between 31 and 60 minutes, and 30(8.3%) out of the 360 respondents indicated that they spend more than one hour for their banking transactions. Ten (2.8%) of the customers sampled did not respond to this question. It is obvious from table 1 that most of the bank’s customers spend between 10 and 20 minutes for their bank transactions.

Modern Technology of Banks - Technology refers to the collection of tools, machinery, modifications, arrangements and procedures. Technologies significantly affect human as well as other animal species' ability to control and adapt to their natural environments. Information technology has become a necessary component in any organization with increasing strategic significance. There are different types of technology used in the banking sector to achieve their goals. It was against this background that the subjects in the study were asked the question “Does your bank have modern technology for its operations?” In response, Three hundred and four (84.4%) of the respondents indicated that, their banks have modern technology for their operations and 45(12.5) indicated that their banks do not have any modern technology for their operations. Eleven (3.1%) customers did not respond to the question. It is obvious that in these modern days, most of the banks use modern technology for their operations (see figure 2).

Service Satisfaction - Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals" (David 2010). Customer satisfaction is very important in modern banking. Customers who are not happy with the bank services tend to switch to other banks. Customer satisfaction is one of the cardinal things in modern banking. In trying to find out whether the customers are satisfied with the services of their banks, 232 (64.4%) of the respondents are really satisfied with the services of the bank. One hundred and thirteen (31.4%) of the respondents also stated that they are dissatisfied with the services of the bank. Fifteen (4.2%) of the respondents were indifferent. It could be inferred that most of the bank customers are satisfied with the operations of the bank. This is also confirmed by Ankit (2012), when this statement was made “To sum up, the data suggests that most respondents have a positive attitude and are satisfied with the online services of the banks.

Bank’s Website - A website or simply site is a set of related web pages containing content such as text, images, video, audio, etc. A webpage is a document, typically written in plain text interspersed with formatting instructions of Hypertext Markup Language (HTML, XHTML). WebPages are accessed and transported with the Hypertext Transfer Protocol (HTTP), which may optionally employ encryption (HTTP Secure, HTTPS) to provide security and privacy for the user of the webpage content. All the important information of the bank is put on the website. It was against this background that the subjects in the study were asked the question “Does your bank have a website?” A bank’s website contains electronic pages of important information about the bank. The results show that, 307 (85.3%) of the customers sampled indicated that their banks have websites and 24 (6.7%) of the respondents stated that their banks do not have websites. Twenty nine (8.1%) of the respondents were indifferent or in other words did not respond to the question. It is clear that most of the banks have websites. Website visitor tracking (WVT) is the analysis of visitor behaviour on a website. Analysis of an individual visitor's behaviour may be used to provide that visitor with options or content that relates to their implied preferences either during a visit or in the future. It is also the number of times a customer visits a website. It was against this background that the subjects in the study were asked the question “how often do you visit the bank’s website?” it was observed that most of the banks customers do not visit the bank’s website or even if they do, once in a while.

SMS Banking - SMS banking is a type of mobile banking, a technology-enabled service offering from banks to its customers, permitting them to operate selected banking services over their mobile phones using SMS messaging. It was against this background that the subjects in the study were asked the question “Do you use SMS banking from

your bankers?" From table 2, 106(29.4%) of the respondents declared that they use the SMS banking, 233 (64.7%) of the respondents also declared that they do not use the SMS banking. Twenty one (5.8%) of the respondents did not respond to the question. It is noticeable that most of the bank customers do not use SMS banking.

Internet Banking - Online banking (or Internet banking or E-banking) allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or building society. It may include of any transactions related to online usage (en.wikipedia.org). It was against this background that the subjects in the study were asked the question "Do you use the internet banking?" In response, Sixty two (17.2%) of the respondents stated that they use the internet banking once a week, twice a week and once a month and 273(75.8%) a very high percent of the respondents stated that they do not use the internet banking. Twenty five (6.5%) of the respondents also did not respond to this question. It is apparent that most of the bank customers do not use internet banking (see figure 3).

Hypothesis

H₀: Customers are not satisfied with the services of banks with modern technology.

H₁: Customers are satisfied with the services of banks with modern technology.

Where **H₀** is the null hypothesis and

H₁ is the alternative hypothesis

Test statistic

The test statistic is a chi square, χ^2 with (I-1)*(J-1) degrees of freedom.

$$\chi^2 \text{ value} = \sum_{i=1}^I \sum_{j=1}^J \frac{(O_{ij} - E_{ij})^2}{E_{ij}} \quad \text{with } df = (I-1)*(J-1)$$

Where O_{ij} are the observed values

E_{ij} are the expected values and

df is the degrees of freedom

Significance level

The significance level for this test is 0.05

Critical value

From the chi square distribution table, a significance level of 0.05 with two degrees of freedom gives a critical value of 5.99.

Decision rule

Reject the null hypothesis, H_0 , if chi-square calculated is greater than 5.99 and conclude that, customers are satisfied with the services of banks with modern technology, else, accept the null hypothesis, H_0 and conclude that, customers are not satisfied with the services of banks with modern technology.

Now the calculated chi-square is as follows from table 3 and table 4;

$$\begin{aligned} \chi^2 &= \frac{(30 - 40.28)^2}{40.28} + \frac{(80 - 96.67)^2}{96.67} + \frac{(180 - 153.06)^2}{153.06} + \frac{(20 - 9.72)^2}{9.72} + \frac{(40 - 23.33)^2}{23.33} + \frac{(10 - 36.94)^2}{36.94} \\ &= 2.6236 + 2.8746 + 4.7417 + 10.8723 + 11.9112 + 19.6471 \\ &= 52.6705 \end{aligned}$$

The chi-square calculated is equal to 52.6705 and the critical value is equal to 5.99. Since the chi-square calculated is greater than the critical value, the null hypothesis, H_0 is rejected and hence the conclusion that, customers are satisfied with the services of banks with modern technology.

5. Conclusion

This research found out the level of satisfaction of bank customers using electronic products and services provided by the banks. This was influenced by the fact that customer satisfaction has a direct relationship with profitability. This research also looked at the level of usage of information technology based products and services. The research found out a number of things, among which are; males transact business with banks more than that of females. This is an indication that males have banking culture than females. Most of the customers have been transacting business with the banks for a mean of eight years. It is obvious from the research that most of the bank's customers spend between 10 and 20 minutes for their bank transactions. This is as a result of implementation of information technology as the banks have now introduced modern technology into the banking industry. Inference from the research shows that most of the bank customers are satisfied with the operations of the bank. Almost all the banks have website, but it was observed that most of the banks customers do not visit the bank's website or even if they do, once in a while. Even though the banks offer SMS banking, it is noticeable that most of the bank customers do not use the SMS banking. In the same vein, it is apparent that most of the bank customers do not use the internet banking. The research found out that, most of the customers are not informed ahead of time before a new policy is introduced. It is also noticeable that most of the customers' suggestions are not considered in decision making. However, customer asserted to the fact that, ICT products facilitates accurate records and that adoption of ICT enhances faster services. The customers believe that, adoption of ICT makes enquiries on Accounts faster and adoption of ICT reduces interpersonal relationships. The hypothesis also confirmed statistically at a level of significance of 0.05 that, customers are satisfied with the services of banks with modern technology.

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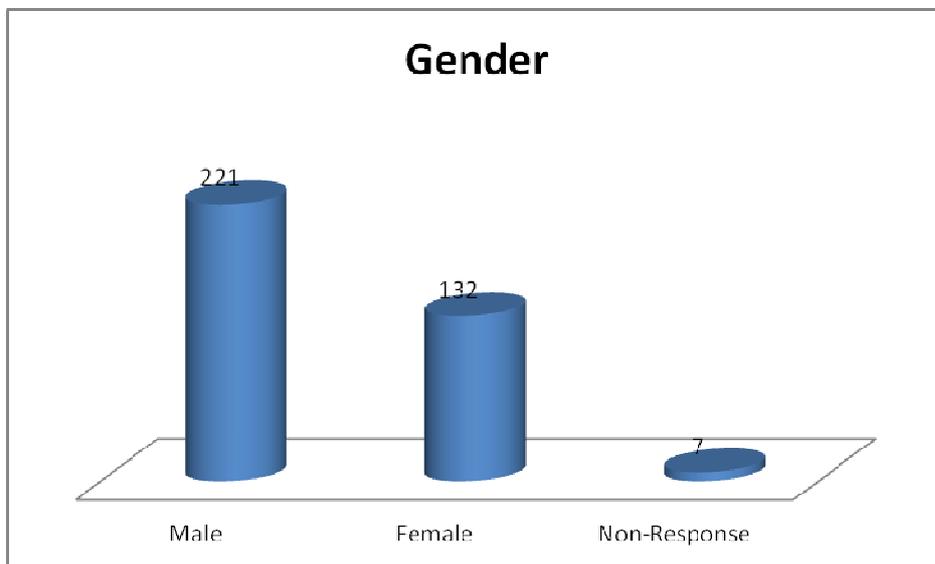


Figure 1: Gender Distribution of the Respondents

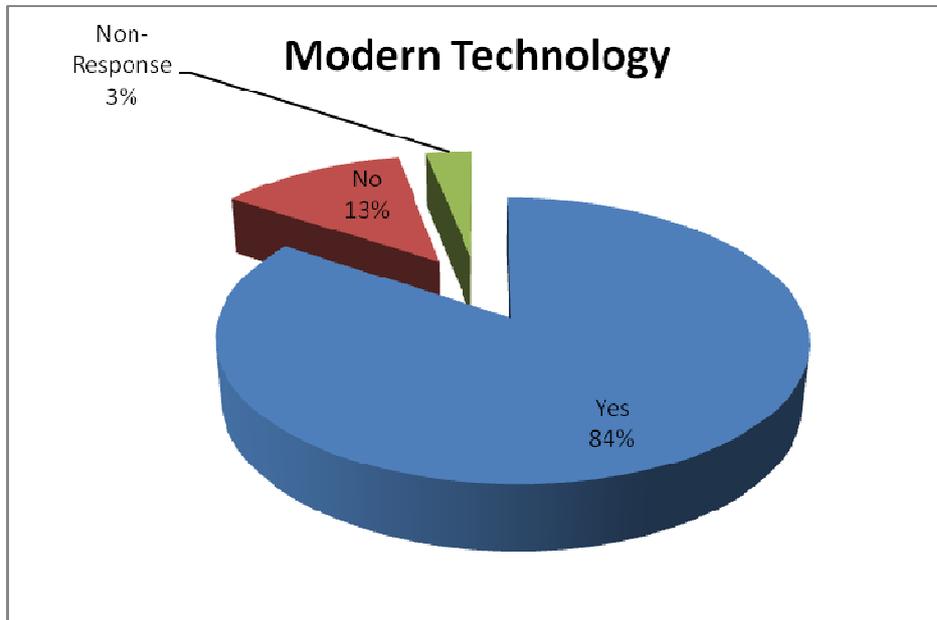


Figure 2: Modern Technology for Bank's Operations

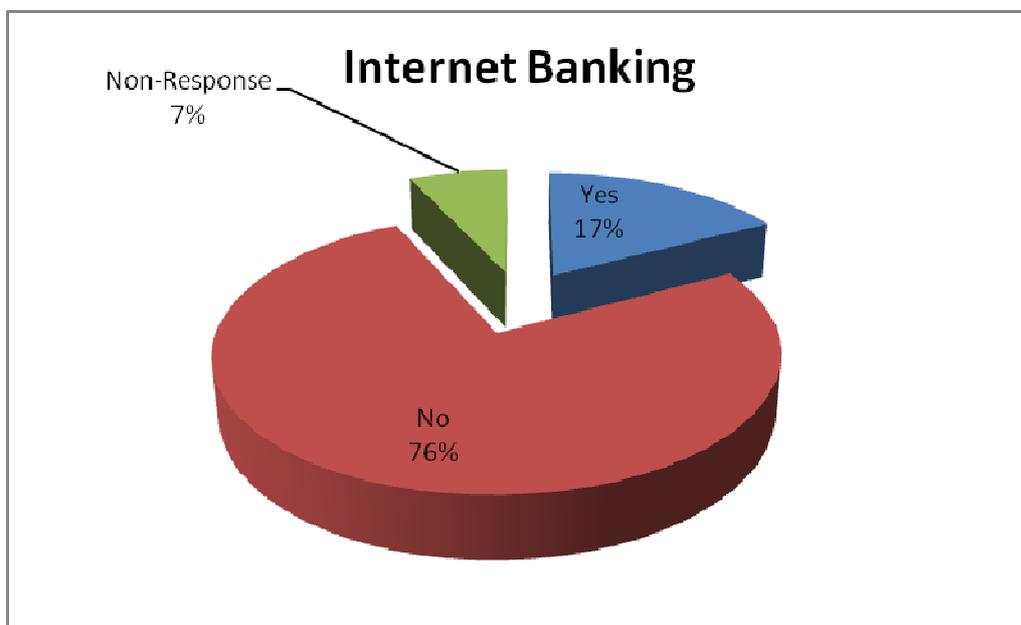


Figure 3: Usage of Internet Banking

Table 1: Time Spent on Bank Transactions

Transaction time	Frequency of Response	Percentage%
Less than 10 minutes	80	22.2
10 – 20 minutes	120	33.3
21 – 30 minutes	67	18.6
31 – 60 minutes	53	14.7
More than 60 minutes	30	8.3
Non - Response	10	2.8
Total	360	100

Table 2: Usage of SMS banking

Usage of SMS banking	Frequency of Response	Percentage%
Yes	106	29.4
No	233	64.7
Non - Response	21	5.8
Total	360	100

Table 3: Observed Values for Modern Technology and Customer Satisfaction

What is your level of satisfaction with the services of your bank?	Does your Bank have Modern Technology for its Operations?			Total
		Yes	No	
Low		30	20	50
Moderate		80	40	120
High		180	10	190
	Total			360

Table 4: Expected Values for Modern Technology and Customer Satisfaction

What is your level of satisfaction with the services of your bank?	Does your Bank have Modern Technology for its Operations?	
	Yes	No
Low	40.28	9.72
Moderate	96.67	23.33
High	153.06	36.94

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