

CUSTOMER CAPABILITIES AND VALUE CO-CREATION PRACTICES IN SELF-SERVICE TECHNOLOGIES: INSIGHTS FROM COMMERCIAL BANKS IN SRI LANKA

B.S. Galdolage^{a*} and R.M.K.S. Rasanjalee^b

^a *Department of Marketing Management, University of Sri Jayewardenepura, Sri Lanka*

^b *Faculty of Management Studies, Sri Lanka Technological Campus, Sri Lanka*

**sandamali@sjp.ac.lk*

Abstract

Many service encounters that were previously managed by service employees are being transformed into technology-enabled self-service interactions, including those in the banking sector. However, scholarly work has not paid sufficient attention to studying Self-Service technologies (SSTs) in service encounters. Thus, the purpose of this study is to investigate the practices that customers engage in co-creating value with SSTs in the banking sector, along with prerequisite capabilities that customers must possess to complete successful service transactions. A qualitative approach was used, conducting semi-structured interviews with 50 banking customers who use SSTs in the Western Province, Sri Lanka, using a non-probabilistic purposeful sampling strategy. The thematic analysis method was used to analyse the data. The findings revealed several practices that customers use in co-creating value with SSTs in the commercial banking sector which were integrated under eight themes as 'Fulfilling the prerequisites', 'Gathering knowledge', 'Collecting information', 'Cooperating with service providers', 'Following instructions', 'Tolerating process failures', 'Confirming transaction', and 'Fulfilling the formalities and ending the process'. Further, the knowledge of the language, computer, internet, device, and interface were found as the capabilities an individual should possess to use SSTs. The findings contribute to filling the lacuna of existent literature in understanding value co-creation and technological interfaces by addressing the prerequisites and practices of customer value co-creation in banking SSTs, which have received only sporadic attention. SST service providers can leverage their knowledge of what and how customers co-create value in SSTs, as well as their anticipated capabilities, to design and deliver customer-friendly self-service solutions.

Keywords: Banking, Co-Value creation, Prerequisites, Self-service technologies