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IMPACT OF ARTIFICIAL INTELLIGENCE SELF- EFFICACY AND DIGITAL LITERACY ON CUSTOMER SATISFACTION CASE STUDY NETONE PVT LTD

A RESEARCH PROJECT SUBMITED BY

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APPROVAL FORM

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DEDICATION

I dedicate this dissertation to my beloved parents, siblings, friends and Dr Dube for all their support and encouragement throughout my academic life.

ABSTRACT

The purpose of this study was to examine the impact of AI self-efficacy and digital literacy on customer satisfaction case of Netone pvt ltd. A conceptual framework was developed to link existing practical and theoretical knowledge gaps in the relationships between variables. Four dimensions were proposed and tested. The general purpose of the study was to assess the impact of AI self-efficacy and digital literacy on customer satisfaction case study Netone pvt ltd. The specific purpose of the study were to assess the level of digital literacy and AI self-efficacy among Netone customers, to determine the relationship between digital literacy and AI self-efficacy with automated telecommunications services in enhancing customer satisfaction, to assess the effect of customer trust on digital literacy, AI self-efficacy and customer satisfaction and to find ways Netone can adopt to advanced digital literacy, strengthen AI self-efficacy, improve customer trust and raise customer satisfaction. The sample size was 383 Netone customers. The study used quantitative data collection procedures using questionnaire which was distributed by the researcher. The statistical science (SPSS) Amos version 26 was used as a quantitative software package to analyze quantitative data. The results were summarized as figures.

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CHAPTER 1

Introduction

1.0 Introduction

The study was carried out to observe the effect of AI self-efficacy and digital literacy on customer satisfaction to Netone customers. This chapter is an introduction and a summary of a study carried out by the researcher. The researcher gives the background of study, the problem statement, the goals, hypothesis, importance, study assumptions and delimitation.

1.1 Background of the study

AI has a greater contribution on customer engagement strategies worldwide. AI driven strategies increase customer satisfaction and perceived efficiency which are important features of consumer dependability (Singha and Sigh 2024). Their study came up with a coefficient of 0.9 for customer satisfaction and 0.95 of efficiency with loyalty outcomes closely tied together. Chatbots, machine learning and natural language are AI technologies which process personalized interactions and improves customer service (Dwivedi, Hughes, Ismagilova, Arts, Coombs, Crick, Duan and Dwivedi 2021).

However, AI can also create barriers to customers who are digital illiterate and lacks confidence (2015). This explains that AI benefits users who can interact effectively with the digital tools, platforms and technology effectively thus digital literacy. Dasic, Kostadinovic, Vlajkovic and Pavlovic (2024) has developed a determinant of how users adopt and benefit from AI systems.

To add, customer trust is a mediating factor in technology-driven relationships, the willingness of customers to remain loyal is determined by the level of trust they have on the technology and organization deploying it even when they have high self-efficacy and digital literacy levels. AI must be implemented in a way that realms a human touch and aligns with user expectations Rodrigues da Silva (2020). His research shows that although AI can optimize process and reduce costs, it must not affect users or compromise identity.

AI enhances customer satisfaction when users are digitally literate, feel confident and trust the systems that support their interaction.

The success of digital technologies and AI adoption in Sub- Saharan Africa depends on developed infrastructure, education and cultural readiness Dwivedi et al. (2021). Digital literacy and AI self-efficacy are not only built by individual traits but by exposure and systematic access. In African markets, AI driven technologies are under-utilized due to low trust and lack of digital training Alice and Ebuka (2024). Therefore, without efforts to build digital competence and trust, customer satisfaction may decline. Organizations should prioritize customer centric design in AI solutions to support technology with user performance, especially in regions where customer expectations are affected by social and cultural factors Singha and Singh (2024). In Zimbabwe, technology landscape is growing, The Zimbabwean government is investing in digital set-up and increase internet speed by 2030. RBZ (2025) indicates an increase in digital retail to $5.93 billion in second quarter of 2025. However, digital literacy, high internet costs, and irregular power supply are problems hindering the increase of digital technology.

The Zimbabwean telecommunication sector is experiencing a rapid transformation. Netone pvt Ltd., as the nation's first mobile network operator, has capitalized on AI technologies to advance customer service and operational efficiency. While AI technology is being adopted, many customers still prefer the traditional methods due to reliability and personalization concerns Musungwini, Zyl and Kroeze (2024). They highlighted that both AI self-efficacy and digital literacy are uneven among users, there are influenced by age, location and education level.

Rodrigues da Silver (2020) and Musungwini et al. (2024) emphasized that users who trust AI enabled services remain loyal even when challenges arise, Netone's success with AI depends on the ability to build users digital literacy and trust in its digital platforms.

1.2 Problem statement

There is an improving adoption of AI, especially chatbots in customer service delivery across the telecommunication industry. Telecoms operators are increasingly integrating AI

driven systems to enhance service efficiency, reduce operational cost and improve customer engagement (Huang and Rust 2021). However, most studies have focused on digitalization in general. As such very few, if any, have explicitly how AI affects customer satisfaction and the factors that affect this relationship. The result of this lack of knowledge means that companies like Netone lack the tools that they need to evaluate whether their AI supported services lead to customer satisfaction,

1.3 Research Objectives

The research focuses on appraising effect of AI self-efficacy and digital literacy on consumer fulfillment case st Netone. The aims were:

To assess level of digital literacy and AI self-efficacy among Netone customers.

To determine the relationship between digital literacy and AI self-efficacy with Netone automated telecommunication services in enhancing customer satisfaction.

To assess the effect of customer trust on digital literacy, AI self-efficacy and customer satisfaction.

To find strategies Netone can adopt to advance digital literacy, strengthen AI self-efficacy, improve customer trust and raise customer satisfaction.

1.4 Hypothesis

The study hypothesized that:

$\mathbf{H_1}$: There is a positive relationship between Digital literacy levels and customer satisfaction levels.

$\mathbf{H_2}$: There is a positive relationship between AI self-efficacy level and customer satisfaction levels

$\mathbf{H_3}$: Customer trust has a positive effect on satisfaction

$\mathbf{H_4}$ **;** Customer trust mediates Digital literacy and customer satisfaction.

$\mathbf{H_5}$ Customer trust mediates AI self-efficacy and customer satisfaction.

1.5 Assumption of study

This study assumed that digital literacy levels vary among Netone customers that influence their interaction with AI- driven services. Digital literacy and AI self-efficacy can be measured using validated instruments and customer trust can be assessed through indicators like satisfaction, trust and repeat engagement. Also, quantitative data will produce a better understanding of the relationship among variables digital literacy, AI self-efficacy and customer satisfaction. The respondents will provide accurate and honest AI self-efficacy and satisfaction levels during data collection. These assumptions ensure the validity and reliability of the research results and support the development of recommendations for enhancing customer loyalty through improved digital literacy, AI self-efficacy and Trust

1.6 Significant of study

The study is significant to multiple stakeholders which are:

The Telecommunication sector

The study provides a blueprint for mobile network operators to balance technological advancement and human centric design, Firms can be able to focus on customer technology fit, reduce churn and optimize the rate on investment for AI infrastructure by understanding the hinders of self-efficacy.

The government

This study offers insights to the Ministry of ICT and POTRAZ regarding the national digital divide. It highlights the need for national digital literacy programs that authorize people to partake in the digital economy safeguarding that the SMART goals are inclusive and effective.

The University

The search adds more local empirical evidence which is in line with AI self-efficacy, digital literacy and customer satisfaction, which will be used by other scholars who will study the same topics.

The customers

This study helps customers to express the problems they're facing with the current digital technologies. This will lead to improvement of better AI systems which are user friendly to satisfy customers. Netone will adjust its systems using these findings reducing customer frustration.

The student

This study develops advanced skills for the researcher, for example data analysis, strategic management positioning the student as a research specialist in digital transformations,

1.7 Delimitation of study

This study is delimited to Netone subscribers in Zimbabwe, it mainly focuses on the impact of AI self-efficacy and digital literacy on customer satisfaction levels. Data collection was restricted to participants who have interacted with these AI tools, ensuring relevance but excluding individuals with no exposure to Netone's digital services. The study uses a quantitative approach, using questionnaires. Time constraints also limit the scope to a cross-sectional analysis conducted within a defined period in 2025. These delimitations are intended to maintain focus, ensure feasibility, and align the research with its core objectives.

1.8 Definition of Terms

This section is going to define key terms to unveil a deeper understanding of the research. The following key words were derived from the research topic Tien (2017).

Artificial Intelligence (AI)

The National Institute of standards and Technology (NIST) explained AI as computer system that can generate outputs such as predictions, recommendations or decision for given objectives.

AI Self-Efficacy

Wand and Chuang (2024), describes the confidence and perceived ability of individuals to effectively use AI-powered tools and platforms.

Digital Literacy

The basic skills and expertise essential to use digital tools, platforms, and technologies effectively Dasic et al. (2024).

Telecommunication Sector

The industry that provides mobile, internet, and digital communication services Akpeghagha and Akpeghagha (2023). In this study, specifically referring to Netone Pvt Ltd in Zimbabwe.

1.9 Summary

This chapter has provided a foundation of the study by introducing study background, problem statement, objectives, questions, hypotheses, assumptions, significance, delimitations, and key definitions related to the impact of AI self-efficacy and digital literacy in enhancing customer satisfaction within Netone Pvt Ltd. It drew the background of AI adoption in telecommunication industry. Showed the challenges users face with AI technologies and outlined the importance of having confidence and competence among customers. The chapter showed the direction of the research and defined all key aspects aligned them with the quantitative study.

CHAPTER 2

LITERATURE REVIEW

2 Introduction

The section describes theoretical and empirical review of the research entitled impact of AI self-efficacy and digital literacy on customer satisfaction in the telecommunication industry. The conceptual boundary of the study is created by presence of previous scholars work which explores the relationship between technology adoption variables and highlights the critical gaps in Zimbabwe context and Netone in particular.

2.1 Theoretical review

Artificial intelligence (AI) and digital edge necessitate vigorous academic groundwork to appreciate how users' capabilities translate to satisfaction. This study integrates the Technology Acceptance Model (TAM), the Social Cognitive Theory (SCT) and the Trust Commitment Theory (TAT) to examine how digital Literacy and AI self-efficacy influences user's perception of ease of use and usefulness within the telecommunication sector. However, shift from high-technology skills to customer satisfaction is mediated by trust.

2.1.1. Digital literacy and customer satisfaction

Davis's (1989) Technology acceptance model (TAM) explains the factors that influence user's acceptance and utilization of technology and how digital literacy influences customer satisfaction. Perceived usefulness (PU) and perceived ease of use (PEOU) are the main drivers for an individual to use and accept new technology Davis (1989). In automated telecommunications services, digital literacy is the forerunner to PEOU therefore high literate customers are more likely to perceive AI- driven interface as easy to navigate Venkatesh and Bala (2008). In the telecommunication sector, where they are self-oriented, digital literacy is a receptionist to customer satisfaction.

Also, the Social Cognitive Theory by Albert Bandura states that as a customer acquires more knowledge their internal confidence rises leading to more effective usage of services thus digital literacy acts as a cognitive resource to inform beliefs. This theory shows that

two customers can use the same Netone AI interface and may report different satisfaction levels based on their perceived competence and previous cognitive experience with technology. In the telecommunication sector, the relationship between digital literacy and customer satisfaction is described by the ease of navigation and speed of resolution. High digital literacy increases the use of AI driven technology and reduces time resolution for queries Brynjolfsson, Li and Raymond (2023). Accurate data increases when customers pose the skills on AI systems, leading to higher satisfaction Oppenlaender, Silvennoinen, Paananen and Visuri (2023). On the contrary, low literacy levels lead to a shattered dialogue between a user and a machine leading to service abandonment.

Empirical evidence states that Generative AI Literacy (GAIL) has a positive effect on job performance, which enhances customer satisfaction indirectly through better service quality Ng, Wu and Chu (2024). Employes are more effective and faster to respond to customer query when they are literate in AI tools, this translates into seamless experience for the customer Eapen, Fenkenstadt, Folk and Venkataswamy (2023).

Service-Dominant logic also influences the relationship, since value is co-created between the provider and the customer Vargo and Lusch (2004). The customers digital literacy is the resource they bring to the services encounter in automated services. For a customer who lacks resources the co-creation of value fails and satisfaction drops. Customer education is a means of improving service outcomes in the telecommunication sector Bilgram and Laarmann (2023).

A survey-based approach was used as a study on digital literacy and satisfaction among middle age and older adults to track how skill gaining affects social participation Lee, Pope, Cao and Abichandani (2024). A strong correlation between digital information and life satisfaction was the outcome of the research but technology stress affects self-efficacy in older populations. Tailored digital training is essential to bridge the digital divide. A drawback was the focus on general life satisfaction instead of service-related satisfaction. The Netone study will reduce this limitation by focusing on how digital literacy impacts satisfaction with automated billing and support services.

Lastly, a study on information literacy in the digital age explained that the ability to evaluate AI-generated outputs is the serious skill for modern customers Tang, Koopman, Ilies, Lee, Jackson, Gray, McClean and Yam (2023). The findings were the Content Evaluation is the dimension of literacy tied to long -term satisfaction. In conclusion, AI illiterate users feel dissatisfied by the technology. The limitation was the lack of empirical testing of the proposed scale which the researcher's study provides.

H_1. There is a positive relationship between digital literacy levels and customer satisfaction levels.

2.1.2.AI self-efficacy and customer satisfaction.

The relationship between AI self-efficacy and customer satisfaction is explained by the Social Cognitive Theory (SCT) developed by Albert Bandura. The theory points that human functionality is the product of the interplay between personal, behavioral and environmental factors which influence triadic reciprocal determinism. SCT emphasized the role of self-efficacy within the Netone automated system. According to Albert Bandura, customers with high self-efficacy view complex technology as challenges to be mastered not threats to be avoided leading to satisfaction.

The Technology Acceptance Model (TAM) by Davis also explains the relationship between AI self-efficacy and customer satisfaction since links the cognitive appraisal of a system attributed to the user's satisfaction. TAM also maps how the adopted skills of digital literate manifest as expressed satisfaction through the mediation of perceived system quality and ease. A system perceived as ease to use and very functional, the user experience aligns with customer expectation which results in satisfaction (Johnson 2023)

Kwon (2025) shows empirical evidence for this study, by focusing on Motivation aspect of technology adoption utilized the Unified Theory of Acceptance and Use of Technology (UTAUT) to assess AI service competence affects digital utilization among citizens. The study methodology involved structural equation modelling (SEM) of Korean citizens to determine the AI self-competence and day life satisfaction relationship. The outcome was higher AI competency leads to increased ecommerce use, which enhances digital economic

activities and social participation. The conclusion was that digital literate is important for satisfaction in the digital trade environment. However, the study was limited by a wide demographic scope whereas Netone will provide a study of how these skills function in a specific cooperate customer base.

Another study investigated the impact of AI driven chatbots on customer satisfaction and the mediating role of perceived ease of use Tierney and Farmer (2002). The methodology used a cross-sectional survey design targeting users of financial and retail automated services. The finding was technical glitches lead to immediate drop in trust even when AI self-efficacy is high. In conclusion the study showed that the reliability of the AI interface is as important as the skill level. Lack of focus on the opportunity of the AMO model, especially how the organizations support influence the customer was the main limitation to this study. The researcher will address this by evaluating Netone's customer literacy levels.

A primary education sector used a model to show that self-efficacy was the main analyst of a student's purpose to use AI tools Chai, Zeng, Ali and Ngai (2021). This study was regarding relationship between self-efficacy and behavioral intention. The methodology involved pre and post-test assessment of AI training modules. The results were self-efficacy increased and perceived creepiness of AI decreased. The study's conclusion was that familiarity breeds confidence and acceptance. The limitation was the controlled environment of a classroom. The researcher will test in larger environment of a commercial telecommunication market.

Another scholar in a study of Algorithm Aversion, discovered why users reject automated services in favor of human advise Mahmud, Islam, Rana and Mantymaki (2022). The methodology elaborates experimental designs where users were given choice between human and AI consultants. The research showed that users with low AI self-efficacy were most likely to exhibit aversion after the AI made a minor error. The researcher's conclusion was building AI-MC literacy is the only way to ensure long term reliance on automated systems. The experimental nature of the study was the drawback which the current study will use real world Netone situations to produce more valid findings.

H2: There is a positive relationship between AI self-efficacy and users' satisfaction.

2.1.3 Customer Trust and satisfaction

The ABI model was proposed by Roger Mayer, James Davis and David Schoorman (1995) It suggests that trust is not a single feeling but a combination of three distinct factors which are Ability (competence or the can they do it factor), Benevolence (do they care about me factor) and Integrity (the values, do they have moral compass factor). For a customer to trust a brand they evaluate these three factors. Trust only leads to an action when the combined ABI outweighs the perceived risk of the situation. Researchers in the current landscape of 2026 now add" T" for Transparency to this model (ABI +T). Customers now request to see how decisions are made before they can verify the ability or integrity of a brand because of AI and complex data algorithms.

For a Netone customer to be satisfied with the AI driven technology like chatbots, mobile apps, automated billing and personalized USSD offered they must trust the system. The ABI model provides the dimensions for trust. Trust at Netone pvt ltd is defined through the three lenses Mayer et al (1995). The first is the ability, does Netone's AI work, is chatbot competent enough to resolve data bundle issues? The second Lense is benevolent, does Netone use AI to help customers, or just to cut costs and trap them in loops? Lastly, does Netone's AI follow ethical rules, Is it honest about data usage?

An empirical review of Word-of-Mouth (WOM) communication regarding AI services found that behavioral intention is a strong predictor of whether a customer will recommend a service Jo (2023). The methodology used a quantitative survey of 402 PR students. The findings indicated that positive WOM is only generated when the user feels both competent (self-efficacy) and safe (trust). The study concluded that negative WOM spreads faster when AI failures are perceived as inhuman or untraceable. The limitation was the specific focus on PR students; this study focuses on investigating if these WOM patterns hold true for the public in a developing economy.

H_3: Customer trust has a positive effect on customer satisfaction.

2.1.4 Digital literacy and customer trust

The Technology acceptance model (TAM) and the Social Cognitive theory (SCT) explain the interception of digital literacy and customer trust. An individuals perceived ease of use and self-efficacy regarding digital tools affects their level of trust to automated systems Davis (1989). As users gain more digital skills, perceived risk decreases, promoting higher levels of trust. Competence -trust heuristic defend the connection where user's compare platforms transparency and their own ability to use digital tools with the dependability of the service provider, efficiently dropping the psychological distance between the user and the digital entity (Bandura 1987). However, high literate users are more critical of system failures, making trust an important cushion that maintains satisfaction during technical glitches or load shading disruption Kurehwatira and Hlongwane (2024).

Again, high literate customers with low trust has a low satisfaction rate regardless of the systems efficiency Malik, Ahmed, Soomro, Ali and Mostafa (2024).This means trust is very essential, it may take a long time to build through literacy but can be destroyed promptly by a minor unethical AI action or data breach Banh and Strobel (2023).

Customer trust bridges the gap between individual technology capabilities and satisfaction with AI driven technology. Trust is divided into two in the telecommunication sector calculative trust which is the belief that the organization will execute as assured and relational trust which is the belief that the firm has the customers' best interest at heart Rousseum, Sitkin, Burt and Camerer (1998). Digital literacy allows customers to verify the system's performance thus calculative trust Ng et al. (2024).

Digital safety competence on trust is very vital, users who understand how their data is protected by AI systems are more likely to be satisfied Yang, Ye, Han and Xian (2023). The security dimension of digital literacy is now the most critical factor in the relationship between customers and technology Skov (2026).

The "black box" nature of Algorithm clearly explains the mediating role of trust. High literate customers understand the AI algorithm, this reduces perceived risk and increases

trust levels Tang et al (2023) A customer who trusts AI systems and feels its transparent has high satisfaction, even if the outcome is not what he/she desired. The key procedure is a link to trust and satisfaction.

Lastly, there are trust building signals such as clear ethical guidelines and human fallback options from the AMO framework Appelbaum (2000). When Netone provides an opportunity for customers to switch from AI to human agent it increases trust in AI. This will make a customer interact with the system safely knowing their literacy will be supported by an organizational agent Kwon (2024).

An empirical review of AI mediating communication (AI-MC) explores the role of literacy in fostering trust Kong, He, Wang, Zhan (2025). A quantitative approach design was employed using, using SmartPLS to analyze data collected from 402 survey respondents. The results indicated that internet use promotes AI literacy, which in turn improves AI self-efficacy and perception of ease of use. Furthermore, higher levels of AI literacy were associated with increased trust in AI technology. Critically high literacy means higher trust which lowers private concern. The study concluded that boosting literacy is essential to mitigate aversion to automated systems. A limitation was the study focused on student population which the researcher's study will use a sampling of a broader age range of Netone customers to mitigate this limitation.

H_4: Customer trust is a mediating variable for digital literacy and customer satisfaction.

2.1.5 AI self-efficacy and customer trust

Morgan and Hunt Trust Commitment Theory (TCT) explained trust and commitment are the main variables that facilitate successful relational exchanges. The trust-commitment theory states that high AI self-efficacy customers are more likely to perceive the automated interactions as predictable and secure fostering trust. The theory states that for a customer to be satisfied, he/she must believe that the service provider is acting in their best interest Buttle and Maklan (2019). When AI handles sensitive data and financial transaction trust bids users' technical proficiency to their emotional and cognitive satisfaction. The most efficacy customer may disconnect the service relationship if there is no trust. The

application of this theory is justified by the increasing nature of AI driven telecommunication sector. Netone customers in Zimbabwe operate within the socio-economic context where digital security and system reliability are paramount. This theory suggests that the human like touch of an automated system is a stronger predictor of satisfaction Sheth and Parvatiyar (2000).

The Social Cognitive theory also supports the relationship between customer trust and AI self-efficacy. Its assertions that outcome expectations are influenced by the perceived reliability of the environment. High AI self-efficacy leads to high trust levels. By utilizing STC, Netone should focus on empowering customers' cognitive and psychological capacity to thrive in an automated service ecosystem. AI effect trust through mechanism of perceive control. Using STC a competent customer perceives less risk in each environment Bandura (2001). In automated telecommunication high efficacy customers have more trust since they feel can correct the system if it goes wrong. The human- in loop sense is very important for maintaining trust in the autonomous systems Kwon (2024).

An empirical study examined how privacy concerns act as barrier to AI adoption Nazaretsky, Mejia-Domenzain, Swamy, Frej and Kaser (2025). The researcher used a path analysis model and found out that perceived privacy decreases trust, regardless of literacy. The conclusion was data should be handled transparently and ethics should be prioritized. The limitation was its focus on education technology. The current researcher will mitigate that by applying these metrics to a telecommunication industry where data privacy is important concern for mobile users.

H_5: Customer trust mediates AI self-efficacy and customer satisfaction.

2.2. Conceptual framework

The framework below shows relationships between variables. H_1 shows the relationship between digital literacy and customer satisfaction. High literate customers are more likely to be satisfied than low literate ones, therefore the relationship is positive. H_2 states the relationship between AI self-efficacy and customer satisfaction. High-efficacy customers

are more satisfied than low; therefore, the relationship is positive. H_3: shows that customer trust is essential for a customer to be satisfied.

H_4: shows that digital literacy plus trust will lead to a customer being satisfied and lastly H_5 points that self-efficacy plus trust leads to satisfaction.

2.2.1 The conceptual framework

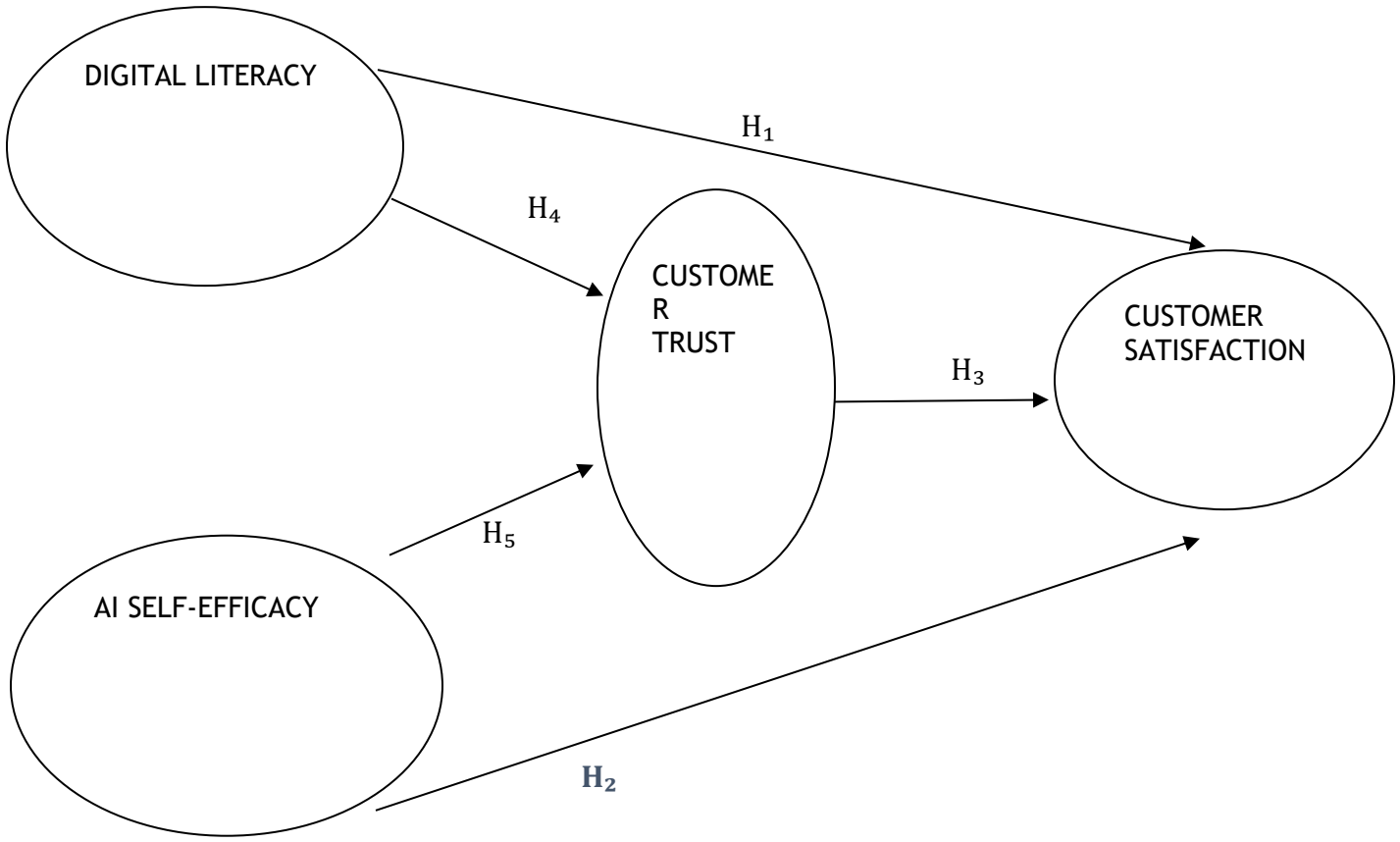

Figure 1

2.3. The research Gap

Most existing studies focus on the technical adoption of mobile money, Information Communication and technology infrastructure but they neglect the intersection of AI self - efficacy and customer trust especially in the telecommunication sector in Zimbabwe. While international research has explored the role of mediating trust in e-commerce, there is no empirical evidence of how customers mediate the relationship of user's digital literacy and satisfaction with AI-driven telecommunication services in a developing economy with infrastructure challenges. The research addresses the gap by providing a local analysis of Netone, to explore the psychological and relational factors that drive customer satisfaction in the age of automation.

2.4. Summary

In summary, the theoretical and empirical basis of this study blends the TAM, STC and TCT models with digital literacy and AI self-efficacy. A detailed conceptual framework on how user competences are filtered through perceived ease of use and perceived useful to determine customer satisfaction. Empirical framework highlighted how AI reduces anxiety and improves efficiency while identifying limitations in current research regarding commercial applications and localized context. To address the gaps, the study provides a blueprint for understanding how Netone can leverage AI to enhance customer service delivery through a deeper understanding of user capabilities and perceptions, In the next chapter, the researcher will present the methodology used for the study.

CHAPTER 3

RESEARCH METHODOLGY

3.0 Introduction

This section explains the systematic approach and methodology employed to weigh the impact of Artificial Intelligence (AI) self-efficacy and digital literacy on customer satisfaction within Netone in Zimbabwe. It details the research design, definition of the target population, sampling strategies and instrumental development for data collection. This chapter also discusses data analysis procedures, validity and reliability findings and the ethical protocols observed to protect the rights of participation.

3.1 Research design

The study was conducted using an explanatory research design. According to Saunders, Lewis and Thornhill (2019), explanatory is effective for identifying and explaining relationships between variables. The researcher considered this design suitable because the study aims to investigate the impact of AI self-efficacy and digital literacy on customer satisfaction among Netone customers in Zimbabwe. To support this, Creswell (2018) states that explanatory research allows researchers to test theories and explore relationships among variables, using the cross-sectional approach which allowed data to be collected from the respondents at a single point in time making the study cost-efficient and time effective. To add, the quantitative approach enabled the collection of numeric data through structured questionnaire and the application of statistical techniques to test the study hypotheses and generate objective, reliable conclusions (Sekaran and Bougie 2016).

Consequently. The chosen research design allowed knowledge of how AI self-efficacy and digital literacy affects customer satisfaction.

3.2 Target Population

According to Creswell (2014) target population is the entire group of people or elements to which researcher is interested in simplifying the assumptions of a study. Targeted population for this study comprises of all Netone subscribers in Zimbabwe. According to POTRAZ 2025, Netone has approximately 3, 987 105 active subscribers, making it a significant population for this study.

3.3 Sampling

Kottler (1999) defined a sample as a portion of the population chosen for marketing research to represent the entire population. A questionnaire was used for this study. The researcher distributed a questionnaire through Netone's social platform which is a WhatsApp channel with one hundred and thirty thousand (130000) active followers with different occupation, age, location, gender and period interacting with Netone.

3.4 Sampling Procedure and Technique

A non-probability convenience sampling technique combined with purposive elements was used. Convenience sampling was appropriate because it involves selecting the most accessible customer Flick (2018), typically those customers who were following the channel and were able to respond to the questionnaire. Non-probability sampling convenience has limitations regarding universal generalization, but it is highly practical for reaching many mobile users for the study. The high mobile technology penetration intercepting customers via digital platforms ensures the respondents is active users. The researcher ensured that only subscribers who have interacted with Netone digital service delivery system (AI chatbots (Netty) or USSD automated platforms, Onemoney mobile money App and Netone self-service App) are included to increase data relevance Etikan, Musa and Alkassim (2016). Sample size is determined by population size, effect size variability and confidence level and should be calculated using proper statistical methods during the research planning stage Kothari (2004). This is illustrated below.

Table 1 Sampling size for various population sizes at 95% level of certainty

Table 1

POPULATION	5%	3%	2%	1%
1000	278	516	706	906
5 000	357	880	1364	2188
10 000	370	964	1600	2778
50 000	381	1045	1887	4347
100 000	383	1056	1953	4762

Source: Saunders, Evans and Josh (2005, p67)

The sample size used was 383

3.5 Data Collection Methods

Data Collection methods are structured procedures that researchers use to obtain information relevant to objectives of the study. These methods play a big role in ensuring accuracy, reliability and validity of the data collected (Creswell 2014). Questionnaire was employed as primary data collection instruction. The questionnaire allowed the researcher to gather respondents' perspectives, verify information and identify variations and changes across different phenomena (Creswell 2014).

3.5.1 Primary Data

This study relied mainly on primary data, which was collected specifically to address the objectives and requirements of the research. Quantitative primary data were obtained through a questionnaire survey administered to selected participants. The collected data provided evidence for the study objectives and assisted in testing the proposed hypotheses. Data was collected directly from participants since information pertaining the relationship among AI self-efficacy, digital literacy and customer trust was not readily available from

existing source. Furthermore, secondary data was utilized to strengthen the strengthen the study by providing background information, supporting the literature review and information the development of conclusions and recommendations. The benefit of primary data collection is that it allows researcher to obtain information that is directly relevant to their specific research questions and objectives. A questionnaire was used for this study.

3.5.2 Questionnaire

A questionnaire is a primary data collection instrument that consist of a series of structured questions developed from a measurement of scale. Respondents provide answers to these questions, generating data that can be analysed to address the research objectives. According to Flower and Couper (2009) a questionnaire as a tool consisting of questions designed to gather data. Some scales were likelihood questions (How would you rate the speed ...) which were converted to a declarative statement (I am satisfied with the speed …). The purpose of the questionnaire should be clearly communicated, outlining the research objectives. The example of questionnaire (see appendix A) is divided into sections. The first section collects demographic information. Section B focuses on individuals' approach towards AI self-efficacy and how it impacts customer satisfaction. Sections C assess individual's approach towards digital literacy and how it impacts customer satisfaction. Section D assess the effect of customer trust and how it influences customer satisfaction. The last section assesses the individual's level of satisfaction.

The questionnaire was distributed electronically allowing for rapid distribution via social media channels, which is particularly effective for a Netone customer base Dillman, Smyth and Melani (2014).Using a structured questionnaire is justified by its efficiency in collecting large amount of data in a short period and it provides anonymity making respondents to be honest about their struggles and frustration Fowler (2013) A questionnaire is standardized in a way that all respondents are presented with the same stimuli, facilitating easier data coding and statistical analysis during the final stage of the research. To develop a questionnaire the following measurement of scale where used:

Table 2: Measurement scale

Table 2

Name of scale	**Number of items**	**Source**	**Reliability when it was used**
AI self-efficacy	22	Wang and Chuang (2023)	Good reliability which was a high Cronbach's Alpha coefficient (always > 0.80 in social science validation study).
Digital literacy	20	Avinc and Dogan (2024)	High level of reliability across multiple statistical measures.
Customer trust	4	Chaudhuri and Holbrook (2001)	A high reliability, achieved a Cronbach's Alpha of 0.81
Customer satisfaction	6	Cho, Aribarg and Manchanda (2017)	High reliability Cronbach's Alpha coefficient >0.8 for satisfaction levels.

3.6 Data collection procedures

To collect data, the researcher started with obtaining an introductory letter from the university and seek formal permission from Netone management to conduct the research.

After approval, a finale questionnaire was distributed digitally to a Netone WhatsApp channel. The survey was open for four weeks to allow time for responses.

The researcher monitored responses during the data collection period, the researcher sent follow-up and reminders in the WhatsApp channel after every week to encourage participation from those who had not completed the survey. Making follow-ups reduces nonresponse bias and ensures that the finale data is set robust enough for multi variate analysis Dillman (2007)

Data cleaning was done to check for incomplete responses, straight lining (when respondents produce the same answer throughout the questionnaire) and outliners. Only fully completed and verified questionnaire were important for data analysis., ensuring the integrity of raw data before calculations were made Tabachnick and Fidell (2013).

3.7 Validity and Reliability

Lanchester (2005) saw validity as how much surveys are measuring what it is supposed to do. Validity was ensured through construct and content validity checks. Content validit**y** was achieved by having the instruments reviewed by the supervisor to ensure that questions accurately reflect the concept of AI and telecommunication delivery service Creswell (2014). Construct validity was achieved by using scales that has been previously used in review studies., ensuring the instrument measures the exact thing.

According to Saunders, Lewis and Thornhill (2019) reliability is the freedom from random errors thus stability of a measure. Reliability was assessed using Cronbach's Alpha coefficient to measure the internal consistency of the scales used in the questionnaire. A coefficient of 0.70 or higher is accepted as an indicator of a reliable instrument (Nunnally and Bernstein 1994). The researcher ensured the items were closely related and provide stable results by calculating the Alpha for each subscale (digital literacy, AI self-efficacy).

3.8 Data presentation and analysis procedures.

Spiegel and Stephens (2008) defined statistics as scientific enquiry of gathering, clarifying, presenting, analysing and summarizing quantitative data with the goal of assisting the

process of arriving at a better-informed decision. Analysis began by structuring data on demographics to determine the type of sample. Amos software was used to determine the relationships between the hypotheses. Analysis was also carried out to determine the strength of the correlation between non-financial business performance measurements and marketing. These results are presented used using tables to provide a visual presentation of the findings Field (2013).

To test research hypothesis, inferential were used. To determine the strength and direction of the relationship between AI self-efficacy and customer satisfaction Pearson correlation analysis was used. Multi- linear regression analysis was conducted to identify which factors (digital literacy vs self-efficacy) are the strongest predictors of satisfaction within the Netone service ecosystem Hair, Black, Babin and Anderson (2010). Preacher and Hayes (2004) Bootstrapping was utilized to mediate the effect of customer trust because it gives actuals and works with small sample too. All statistical tests were conducted at a 95% confidence level (0<0,05).

3.9 Ethical considerations.

Ethical approval was sought from the relevant institutional Review board (IRB) before data collection. The researcher adhered to the principle of informed consent, ensuring that all participants were fully briefed on the purpose of the study, the voluntary nature of their participation and their rights to the withdrawal at any stage without penalty. A cover letter with the questionnaire clearly states the rights American Psychological Association (2017)**.** Confidentiality and anonymity were maintained through the process. No personally identifiable information was stored during the survey process. This is important in the telecommunications industry to protect users from data breaches and potential intrusion Bryman (2016).

The researcher committed to data security, all electronic data was stored in password to protect files and data access was limited to the researcher only. All raw data files were deleted permanently upon completion of study in accordance with international research standards and Zimbabwe's data protection Act Government of Zimbabwe (2021).

3.10 Summary.

A detailed quantitative research methodology to discover the impact of AI self-efficacy and digital literacy on customer satisfaction at Netone Zimbabwe. The study ensures a strong approach of data collection by using a descriptive survey design, stratified random sampling and validated instruments. Amos version was used for regression and correlation analysis to provide the statistical depth required to test the hypothesis while strict adherence to ethical protocols and validity checks ensures the integrity and reliability of the finale conclusions. In the next chapter, the researcher will present results and discussions of the study.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4 Introduction

Analysis, presentations and interpretations obtained from the study are explained in this chapter. The participants response rate, demographic characteristics, factor analysis results, reliability validity assessment and hypothesis testing and discussion of findings.

The refined data set was examined using SPSS version 20 and Analysis Version structure to examine the impact of AI self-efficacy and digital literacy on customer satisfaction case Netone pvt ltd. Klines (2023) recommended employing SEM for establishing multiple relations for data with over 200 respondents. Data was presented inform of tables and SPSS AMOS output in measurement and structural models.

4.1 Questionnaire response Rate

According to Meril (2017) respond rate of 70%and above is considered sufficient to yield consistent and positive results in the study. 383 questions questionnaires were distributed to Netone customers and 350 were returned

Table 3: questionnaire rate of response

Table 3

	Frequency	Rate
Questionnaires dispersed	**383**	**100%**
Questionnaires submitted	**350**	**91.4%**

Source: PRIMARY DATA

91.4% was the response rate for this study, which was considered reasonable for statistical analysis. The response rate was rated adequate and suitable for drawing conclusions from the study. Therefore, the response rate obtained in this study was sufficient to proceed with data analysis and hypothesis testing Adu (2021).

4.2 Demographic Profile

Consists of the general data about participants which helps to access how different demographic groups generate findings. This included , age, location, employment position, level of education and period as a Netone customer.

Table 4. Demographic Characteristics of Respondents

	Category	Frequency	Percentage %
Gender	**Male**	**187**	**53.4%**
	Female	**163**	**46.6%**
	Total	**350**	**100%**
Age	**18 -25 years**	**93**	**26.6%**
	26 -45 years	**116**	**33.1%**
	46 -60 years	**89**	**25.4%**
	61 years and above	**52**	**14.9%**
	Total	**350**	**100%**
Educational Level	**No formal education**	**20**	**5.7%**
	Primary	**55**	**15.7%**
	Secondary	**101**	**28.9%**
	Tertiary	**122**	**34.9%**
	Postgraduate	**52**	**14.9%**
	Total	**350**	**100%**
Employment Status	**Part time employed**	**59**	**16.9%**
	Full time employed	**121**	**34.6%**
	Self-employed	**57**	**16.3%**
		72	**20.6%**

	Student **Unemployed** **Retired** **Total**	**41** **350**	**11.7%** **100%**
Location	**Urban** **Rural** **Peri- urban** **Total**	**118** **105** **127** **350**	**33.7%** **30%** **36.3%** **100%**
Period as a Net1 Customer	**Less than 6 months** **6 months – 1year** **1year – 3years** **More than 3 years** **Total**	**33** **30** **22** **265** **350**	**9.4%** **8.6%** **6.3%** **75.7%** **100%**

Table 4

SOURCE: PRIMARY

According to the table above, The majority were male with 53.4% .Followed by female.

Respondents were grouped into four categories. Age between 26 and 45 years represented the largest group at 33.1%, closely followed by respondents aged between 18 and 25 years at 26.6%. Respondents aged between 46 and 60 years constituted 25.4%, 61 years, and above had 14.9%. These findings suggest that Netone services are predominantly utilized by economically active individuals who frequently interact with digital technologies.

With respect to educational attainment, respondents possessing tertiary qualifications constituted the largest category at 34.9%, followed by those with secondary education at 28.9%. With primary education accounted for 15.7%, postgraduate qualifications represented 14.9%, while respondents with no formal education constituted only 5.7%. The findings indicate that most Netone customers possess sufficient educational backgrounds to understand and utilize digital technologies and AI-powered services.

Employment status results revealed that 34.6% of respondents were employed full-time, 20.6% were students, 16.9% were employed part-time, and 16.3% were self-employed. Unemployed respondents constituted 11.7% of the sample. This distribution demonstrates that Netone's customer base consists largely of economically active individuals who regularly depend on telecommunications services.

In terms of geographical location, 36.3% of respondents resided in peri-urban areas, 33.7% lived in urban areas, while 30% were in rural communities. This distribution indicates that Netone services are widely utilized across different geographical settings.

Concerning customer experience with Netone, many respondents (75.7%) had been customers for more than three years. Customers who had subscribed for less than six months represented 9.4%, while those who had been customers for between six months and one year accounted for 8.6%. Respondents who had used Netone services for between one and three years constituted 6.3%. The results suggest that most respondents possessed adequate experience with Netone services to provide informed opinions regarding customer satisfaction.

4.3 Measurement Validation

To ensure the quality of the model, unidimensionality, convergent validity, discriminant validity and composite reliability were assessed.

4.3.1 Uni-Dimensionality Test

According to Ziegler and Hagemann (2015) Uni dimensionality test is how a set of measurement items (such as survey questions or indicators) measures a single construct or concept. It was conducted to assess whether items measuring each construct loaded significantly on their respective factors.

Table 5: Goodness of fit results for measurement model.

Table 5

Goodness of fit statics	**Desired range of standards of fit**	**Value for the study**
Incremental fit Index (IFI)	**>0.90**	**.995**
Normal Fix Index (NFI)	**>0.90**	**.913**
Tucker Lewis Index (TLI)	**>0.90**	**.995**
Comparative Fit Index (CFI)	**>0.90**	**.995**
Root-mean error square of Appropriation (RMSEA)	**< 0.08**	**.012**
Chi square (CMI/DF)	**< 3.00**	**1.05**

SOURCE: AMOS

The results showed acceptable model fit, with all factors loadings beyond 0.50. supporting unidimensionality and validity construct.

4.3.1. Convergent validity

Cheung et al. (2024) states that convergent validity assesses whether the indicators of a construct share a substantial amount of common variance and adequately represents the same latent variable. It shows that items intended to measure a particular construct coverage or share a high proportion of common variance. Convergent validation was

accessed using CFA run on AMOS software package shown below. It was tested using Average Variance extracted (AVE) from Fornell and Larker (1981) procedure. The table presents the AVE for all the variables was above the recommended threshold of 0.5 and its evidence for convergent validity.

Table 7: Composite reliability, average variance expected, discriminant validity and shared variance

Table 6

Constructs	Number of items	Mean	Standard deviation	Composite reliability	AVE	Shared variance			
						AISE	DL	CT	CS
AI SELF-EFFICACY	22	4.267	0.6337	0.971	0.609	**0.780**			
DIGITAL LITERACY	20	4.180	0.607	0.968	0.602	0.617	**0.775**		
CUSTOMER TRUST	4	4.351	0.812	0.871	0.629	0.331	0.570	**0.793**	
CUSTOMER SATISFACTION	6	4.319	0.684	0.921	0.663	0.157	0.306	0.527	**0.814**

4.3.3 Discriminant Validity

Discriminant validity was assessed using the Fornell and Larcker (1981) criterion, which requires that the square root of the Average Variance Extracted (AVE) for each construct

exceeds its correlations with other constructs. As shown in table, the square roots of the AVE values for AI Self-Efficacy (0.780), Digital Literacy (0.775), Customer Trust (0.793), and Customer Satisfaction (0.814) were greater than the corresponding inter-construct correlations. These results indicate that each construct shares more variance with its own indicators than with other constructs in the model. Therefore, discriminant validity was established, confirming that the constructs are empirically distinct and measure different underlying concepts.

4.3.4 Composite Reliability

The composite reliability ranged from 0.871 to 0.971, exceeding the recommended threshold 0f 0.70 (Hair et al., 2022). This indicates a high level of internal consistency among the indicators measuring AI self-efficacy, digital literacy, customer trust and customer satisfaction. Therefore, the reliability of the measurement model was established.

4.3.5 Common method variance

Common method variance (CMV) was assessed using Harman's single-factor test and the Common Latent Factor (CLF) approach. Harman's single-factor test revealed that the first factor accounted for less than 50% of the total variance, indicating that CMV was not a serious concern. Furthermore, a common latent factor was introduced into the measurement model in AMOS, and the standardized factor loadings were compared with those obtained from the original model. The differences in factor loadings were below the recommended threshold of 0.20, suggesting that common method bias did not substantially influence the study results. Therefore, CMV was not considered a threat to the validity of the findings.

4.4 Measurement Model

The measurement model links latent to its observed indicators, as outlined by Bollen (2001). In this study, the researcher used AMOS software to carry out a confirmatory factor analysis aligned with framework figures below

Fig 4.1 The measurement model

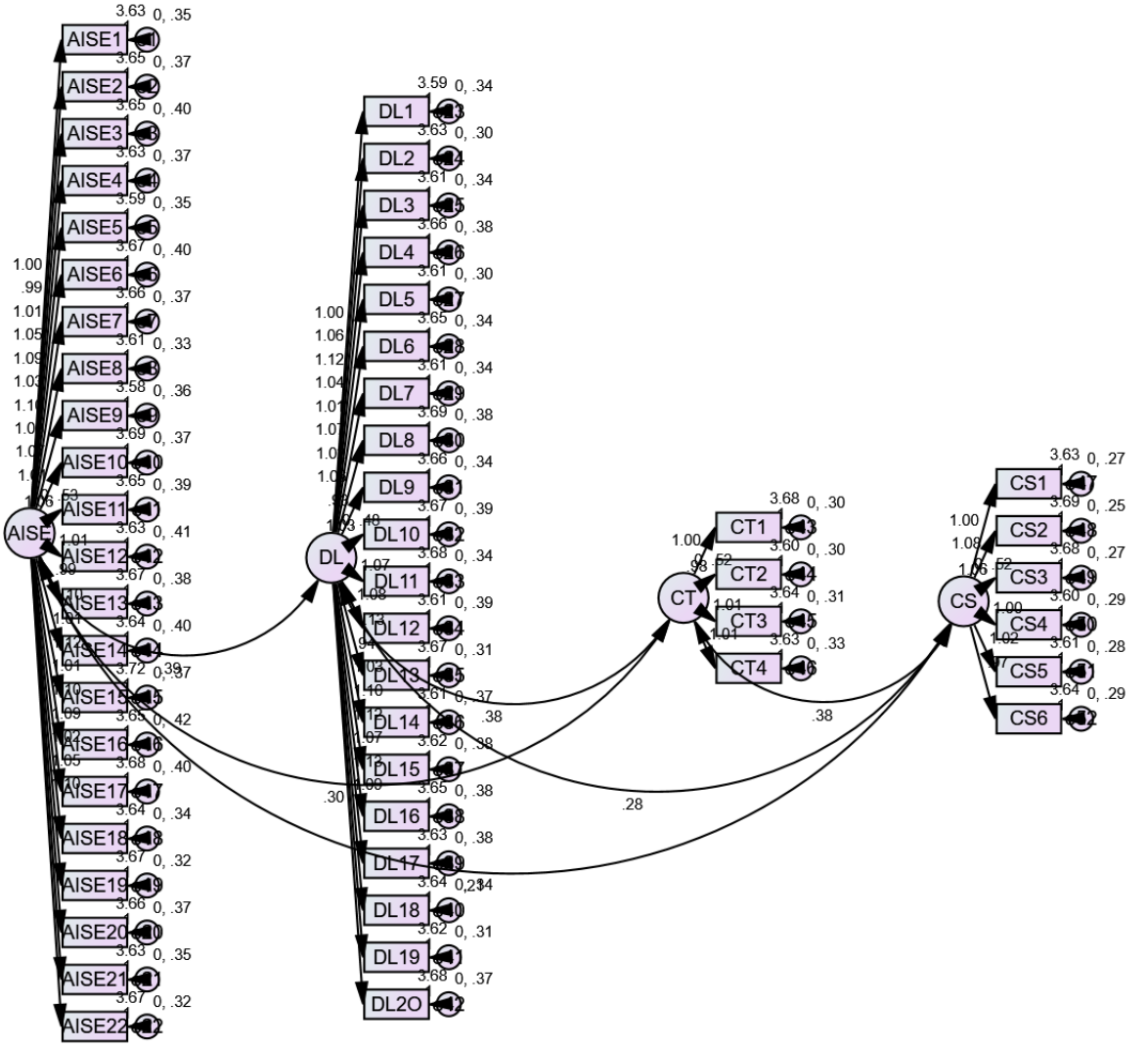

Figure 2

Source: Primary data (Amos)

Measurement model

Key:

AISE=Artificial intelligence self-efficacy

DL= Digital Literacy

CT= Customer Trust

CS= Customer Satisfaction

The structural model hypothesizes that Artificial Intelligence Self-Efficacy positively influences Customer Trust and Customer Satisfaction. Digital Literacy is expected to enhance Customer Trust and Customer Satisfaction, while Customer Trust further contributes to Customer Satisfaction. Thus, Digital Customer Trust functions as mediating mechanisms through which Artificial Intelligence Self-Efficacy and digital literacy affect Customer Satisfaction.

Table 7: Goodness of fit results for Structural Equation model.

Table 7

Goodness of fit statics	**Desired range of standards of fit**	**Value for the study**
Incremental fit Index (IFI)	**>0.90**	**0.995**
Normal Fix Index (NFI)	**>0.90**	**0.913**
Tucker Lewis Index (TLI)	**>0.90**	**0.995**
Comparative Fit Index (CFI)	**>0.90**	**0.995**
Root-mean error square of Appropriation (RMSEA)	**< 0.08**	**0.012**
Chi square (CMI/DF)	**< 3.00**	**1.053**

SOURCE: AMOS

The results showed acceptable model fit, with all factor loadings exceeding the recommended threshold of 0.50 supporting the unidimensionality and validity of the construct.

FIG 5 STRUCTURAL EQUATION MODELLING

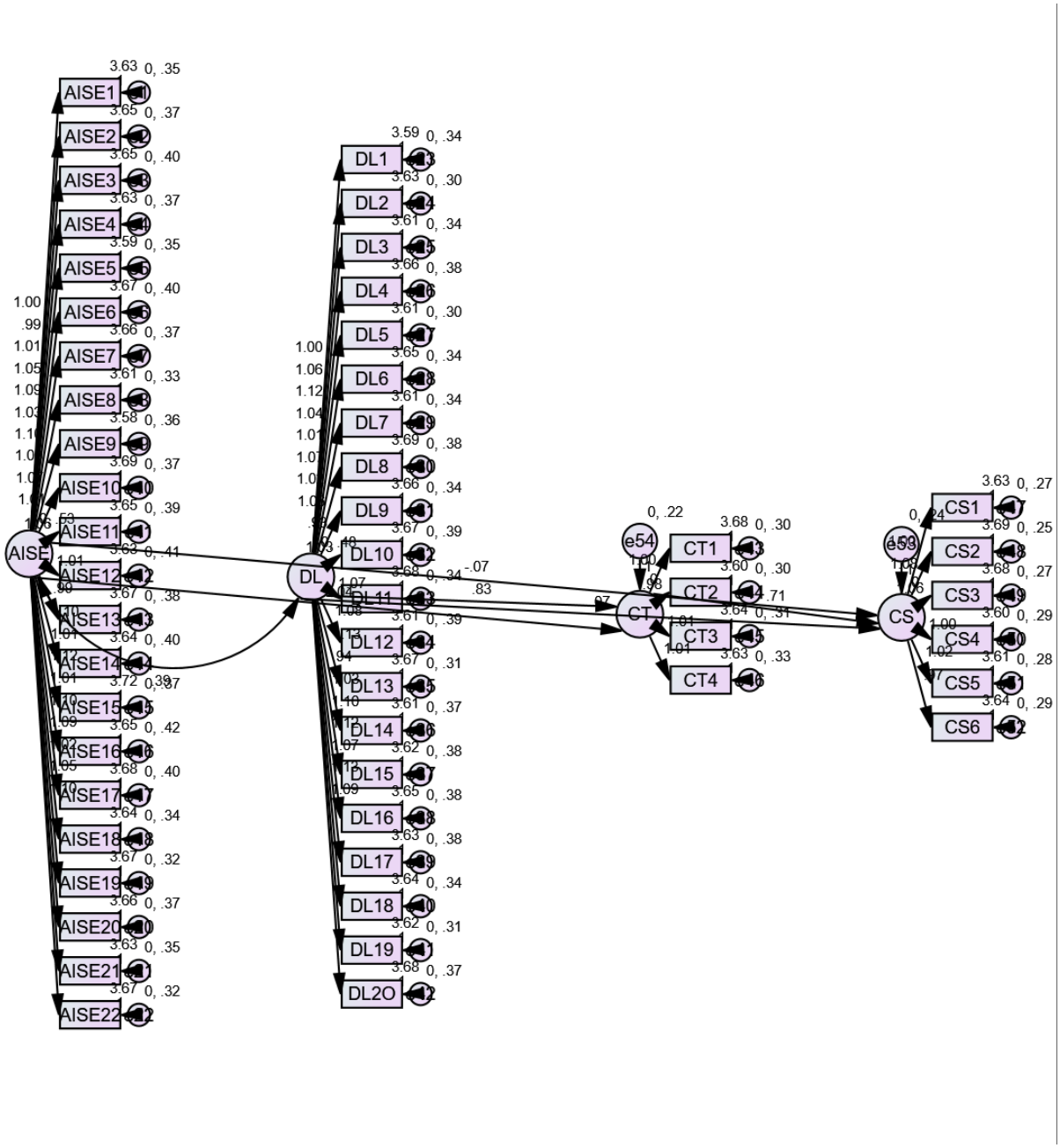

Figure 3

Hypothesis

Structural Equation Modelling (SEM) was employed to test the proposed hypotheses.

Table 8 : Hypothesis

Table 8

Hypothesis	Relationship	Beta	P-value	Decision
H_1	DIGITAL LITERACY → CUSTOMER SATISFACTION	0.072	0.479	Rejected
H_2	AI SELF-EFFICACY→ CUSTOMER SATISFACTION	-0.067	0.356	Rejected
H_3:	CUSTOME R TRUST → CUSTOMER SATISFACTION	0.709	<0.001	Supported
H_4	DIGITAL LITERACY→ CUSTOMER TRUST	0.826	<0.001	Supported
H_5	AI SELF-EFFICACY → CUSTOME R TRUST	-0.045	0.528	Rejected

The first hypothesis proposed that Digital Literacy positively influences Customer Satisfaction. The hypothesis was rejected because the p-value (0.479) exceeded the significance threshold of 0.05.

The second hypothesis proposed that AI Self-Efficacy positively influences Customer Satisfaction. The hypothesis was also rejected because the p-value (0.356) was greater than 0.05.

The third hypothesis proposed that Customer Trust positively influences Customer Satisfaction. The hypothesis was supported because the p-value was less than 0.001, indicating a highly significant positive relationship.

The fourth hypothesis proposed that Digital Literacy positively influences Customer Trust. The results supported the hypothesis with a beta coefficient of 0.826 and a p-value below 0.001.

The fifth hypothesis proposed that AI Self-Efficacy positively influences Customer Trust. This hypothesis was rejected because the p-value (0.528) exceeded the significance level.

4.5 Discussion of Findings

The results showed that Digital Literacy does not radically impact Customer Satisfaction among Netone customers. Although respondents proved high levels of digital competence, these skills alone were not enough to improve satisfaction levels. Kottler and Keller (2016) states that customer satisfaction appears to be influenced more by service quality, reliability and network performance than by customers' ability to utilize digital technologies.

Also, the findings revealed a non-significant relationship between AI Self-Efficacy and Customer Satisfaction. This suggests that customers' confidence in using AI technologies does not necessarily translate into higher satisfaction with Netone services. According to Bandura (1997) satisfaction may depend more heavily on service outcomes than on individual confidence in interacting with AI-powered systems.

A positive connection between Digital Literacy and Customer Trust. Ng (2012) customers with higher digital literacy levels are better equipped to understand digital platforms, security measures and service functionalities, thereby increasing their trust in Netone's services.

Lastly, there was no relationship between AI Self-Efficacy and customer Trust. Although respondents were confident in their ability to use AI technologies, such confidence did not significantly influence trust in Netone. According to Gefen, Karahanna, and Straub (2003) trust appears to be determined primarily by organizational performance, transparency and service reliability rather than technological self-confidence.

4.6 Summary

The research presented and analyzed empirical results. The results showed high reliability and validity of the research constructs. Hypothesis testing revealed that Customer Trust significantly influences Customer Satisfaction, while Digital Literacy significantly influences Customer Trust. However, Digital Literacy and AI Self-Efficacy did not directly influence

Customer Satisfaction. AI Self-Efficacy did not significantly influence Customer satisfaction. In the next chapter there are recommendations and conclusions of the findings

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 INTRODUCTION

A summary of the research's key findings, concussions and recommendation of the study impact AI self-efficacy and digital literacy on customer satisfaction case Netone pvt ltd were summarized in this study.

5.1SUMMARY OF FINDING

The effects of AI self-efficacy, digital literacy and customer trust were examined in this study. Amos was used for for data analysis. 383 participants were used in the study.

The first objective was to assess the level of digital literacy and AI self-efficacy among Netone customers. The findings revealed that Netone customers demonstrated fairly high levels of digital literacy and AI self-efficacy. Respondents showed confidence in using digital technologies, navigating online platforms, and interacting with AI-powered systems.

Secondly, the other objective was to determine the relationship between digital literacy, AI self-efficacy and customer satisfaction. The findings revealed that digital literacy did not have an important direct impact on customer satisfaction (B = 0.072, P = 0.479). Although customers possessed adequate digital skills, these skills alone were not sufficient to enhance satisfaction with Netone services. Also, the findings revealed that AI self-efficacy did not significantly influence customer satisfaction (B= -0.067, P= 0.356). Customers' confidence in using AI technologies did not necessarily translate into higher satisfaction levels.

The other objective was to assess the effect of customer trust on customer satisfaction. The findings explained that customer trust had a strong positive and statistically significant

effect on customer satisfaction (B= 0.709, P < 0.001). Customers who perceived Netone as reliable, honest and dependable reported higher levels of satisfaction.

The last objective was to identify strategies that can improve digital literacy, AI self-efficacy, customer trust and customer satisfaction. Findings proved that

digital literacy significantly influenced customer trust (B= 0.826, P < 0.001). Customers with higher levels of digital literacy were more likely to trust Netone's digital and AI-enabled services. AI self-efficacy did not significantly influence customer trust (B= -0.045, P= 0.528), suggesting that trust is influenced more by organizational performance and service reliability than by customers' confidence in using AI technologies.

Overall, customer trust is the vital determinant of customer satisfaction among Netone customers, while digital literacy contributes indirectly through enhancing customer trust.

5.2 Conclusions

Conclusion draw was digital literacy contributes to trust development, customer satisfaction is ultimately driven by customers' perceptions of Netone's reliability, honesty, service quality and overall performance.

5.4 Recommendations

Netone should prioritize strategies aimed at enhancing customer trust. This can be achieved through improved service reliability, transparent communication, data privacy protection, and consistent delivery of quality services.

Apart from that, Netone should improve network performance and service quality Since customer satisfaction is strongly influenced by service performance, Netone should continue investing in network infrastructure, reducing service disruptions, improving connectivity, and enhancing customer support responsiveness.

Also, Netone should promote digital literacy programmes through developing educational programmes, workshops and awareness campaigns to improve customers' digital literacy. Increased digital literacy can strengthen customer trust and encourage greater utilization of digital platforms.

Netone should enhance transparency of AI-powered services by clearly explain how AI-powered services such as chatbots, automated customer support systems and digital platforms operate. Transparency can reduce uncertainty and increase customer confidence in AI-enabled interactions.

Furthermore. Netone should improve customer education on digital security by educating customers on cybersecurity, online safety and privacy protection measures. Such initiatives can enhance trust in digital platforms and encourage wider adoption of online services.

Lastly, Netone pvt ltd should continuously monitor customer satisfaction through regular customer satisfaction surveys should be conducted to identify emerging customer concerns and expectations. Feedback obtained should be incorporated into service improvement initiatives.

5.5 Recommendations for future Study

Future studies may consider conducting similar studies within other telecommunications companies in Zimbabwe, such as Telecel and Econet, to allow comparative analysis.

Future studies can also Investigate additional factors that may influence customer satisfaction, including service quality, perceived value, customer experience and network performance.

Furthermore, other studies can focus also on examining the mediating or moderating role of customer trust in greater depth using advanced structural models.

Exploring the impact of specific AI applications such as chatbots, virtual assistance and predictive customer service systems on customer satisfaction is another area future studies can focus on.

Lastly, other researchers can expand their study to other industries such as banking, insurance, retail and healthcare where AI-enabled customer service systems are increasingly being adopted.

5.6 Chapter Summary

This section shows the summary of findings, conclusions, recommendations and suggestions for future study. The researcher established that consumer trust is the most important analyst of customer satisfaction among Netone customers. While digital literacy positively influences customer trust, neither digital literacy nor AI self-efficacy directly influences customer satisfaction. The study recommends that Netone should focus on strengthening customer trust, improving service quality, enhancing digital literacy and increasing transparency in AI-enabled services to improve overall customer satisfaction.

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APPENDIX 1: QUESTIONNAIRE

BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF COMMERCE

DEPERTMENT OF MARKETING



Dear respondents.

My name is Norma Maipisi (B222836B), and I am a student at Bindura University of Science education currently undertaking a Bachelor of Commerce Honours Degree in marketing. I am conducting a study titled" **Impact of artificial intelligence self-efficacy and digital literacy on customer satisfaction case study Netone pvt ltd."** "It is a partial fulfilment of my degree program undertaking this study. All the information collected will be for **academic purposes only** and it will be confidential as anonymity will remain a valid goal in this research. Your assistance will be greatly appreciated.

Contact details

Phone number: 0714543020/0786349412. Email: normamaipisi@gmail.com

SECTION A: Demographics

This section contains questions about your age, gender, educational level, location, time as a Netone customer. Please tick in the right box to indicate your response.

1. **Age group**

   Please indicate your age group

A1	18-25	
A2	26-45	
A3	46-60	
A4	61 and above	

2. Gender

Please kindly indicate your gender

G1	Female	
G2	Male	

3. Educational level

Please, kindly indicate your educational level

E1	No formal education	
E2	Primary	
E3	Secondary	
E4	Tertiary (Diploma/Degree	
E5	Postgraduate	

4. Employment status

Please indicate your employment status

ES1	Part time employed	
ES2	Full time employed	
ES3	Self employed	
ES4	Student	
ES5	Unemployed	
ES6	Retired	

5.Location

Please, kindly indicate your location

L1	Urban	
L2	Rural	

L3	Peri-urban	

6.**Period as a Netone customer**

Please indicate the period you have been a Netone customer

P1	Less than 6 months	
P2	6 months to 1 year	
P3	1year to3yeaars	
P4	More than 3 years	

Section B: AI SELF-EFFICACY

The statement below assesses how customers interact with Netone's AI technologies. Please rate your level of agreement with the following. (1=strongly disagree, 2=disagree,3= Neutral, 4=Agree, 5 = strongly agree)

Code	**Statement**	**1**	**2**	**3**	**4**	**5**
1	Some ai technology makes learning easy					
AISE2	I find that AI technologies/ products are helpful for learning					
AISE3	AI technology/ products are good aids to learning					

AISE4	Using AI technologies / products makes learning more interesting					
AISE5	I am confident in my ability to learn simple programming of AI technologies / products if l were provided the necessary training					
AISE6	AI technologies help me saves a lot of time					
AISE7	I find it easy to do get AI products to do what I want to do					
AISE8	I think the interactive process of AI products is very vivid, just like chatting with a human being.					
AISE9	I can happily interact with AI products smoothly					
AISE10	When using AI products l am not worried, I might press the wrong button and damage it.					
AISE11	When using AI products there is nothing that I do that I don't know why					
AISE12	AI jargons do not baffle me					
AISE13	When using AI technology, I am not worried that l might press the wrong button and cause risk					
AISE14	When interacting with Al technology I feel relaxed					
AISE15	When interacting with AI technology/ products I feel very peaceful					
AISE16	When interacting with AI technology/ products I					

	feel very comfortable in my heart.					
AISE17	I feel that the way of expression of AI technologies in interactive text is the same as that of a real people					
AISE18	When interacting with AI technology / products, I find it easy					
AISE19	When interacting with AI technology/ products I feel very calm					
AISE20	I think the way AI technologies express content is unique just like a real person					
AISE21	I think there is no difference between the dialogue of AI technology / products compared with the dialogue with real people.					
AISE22	I think the tone of AI technologies when interacting is the same as that of people					

SECTION C: DIGITAL LITERACY

The statement below assesses the customers' response to digital tools especially to satisfy their needs. Please rate your level of agreement with the following. (1=strongly disagree, 2=disagree,3= Neutral,4=Agree, 5 = strongly agree)

Code	**Statement**	**1**	**2**	**3**	**4**	**5**
DL1	I follow important new technologies					
DL2	I often collaborate with my classmates over the internet (Skype, Facebook, Zoom, Microsoft Teams,					

	etc.)					
DL3	I know the rules to follow when using digital tools (connecting, sharing personal information etc.)					
DL4	I can solve technological problems of programs or tools					
DL5	I can work in a team, collaborating well with my peers, using digital technologies					
DL6	I can learn new digital technologies without difficulty					
DL7	I have sufficient skills in digital technologies					
DL8	I do not have difficulty researching topics on the internet that I do not understand during classes					
DL9	Using digital tools increases my interest in the course					
DL10	I have sufficient knowledge on issues related to cyber security, internet fraud, fraud, etc.					
DL11	I have no difficulty in studying my school courses online					

DL12	I know that not all the information I find on the internet is reliable					
DL13	I mostly install educational applications on my digital technology devices (mobile phone, tablet, computer, etc.)					
DL14	I can use digital teaching materials (For example: Presentations, digital stories, blogs, etc.) to present what I have learned					
DL15	I can use passwords to protect my technological devices where my personal information is recorded					
DL16	I know that using digital technologies for long period of time can negatively affect my health					
DL17	I can easily prepare posters, banners, collages, etc. in digital environment					
DL18	I can easily express my thoughts in my social communication with digital resources					
DL19	I feel confident in my search for information on the internet					

DL20	I know how to solve the technical problems I encounter with digital technologies					

SECTION D: CUSTOMER TRUST

The statement below assesses how customers trust Netone's AI technologies. Please rate your level of agreement with the following. (1=strongly disagree, 2=disagree,3= Neutral,4=Agree, 5 = strongly agree)

Code	**Statement**	**1**	**2**	**3**	**4**	**5**
CT1	I trust Netone					
CT2	I rely on Netone					
CT3	Netone is an honest brand					
CT4	Netone is a safe brand					

SECTION E: CUSTOMER SATISFACTION

Please rate your level of agreement with the following. (1=strongly disagree, 2=disagree,3= Neutral,4=Agree, 5 = strongly agree)

Code	**Statement**	**1**	**2**	**3**	**4**	**5**
CS1	I am happy to recommend Netone to family and friends					
CS2	I am satisfied with the speed and professionalism of my interaction					

	with Netone AI technology					
CS3	The mobile app provides an ease of use and efficient user experience					
CS4	I am satisfied with the delivery experience (timeliness and professionalism					
CS5	The mobile app experience is both convenience and efficiency					
CS6	am satisfied with the overall quality of the service provided					

THANK YOU FOR PARTICIPATING

APENDIX 2: LETTER OF PERMISSION

BINDURA UNIVERSITY OF SCIENCE EDUCATION

Department of Marketing

P. Bag 1020

Bindura

17 November 2025

Netone Pvt Ltd

No 1 Jaison Moyo,

Netone building 16th floor

Harare

Dear Sir / Madam

RE: REQUEST FOR PERMISSION TO CONDUCT A RESEARCH STUDY.

I am writing to request permission to conduct a research study at your organization as part of my academic requirements for my Bachelor of Commerce Honours degree in Marketing programme at Bindura University of Science education.

The study focuses on the impact of artificial intelligence self-efficacy and digital literacy on customer satisfaction in the telecommunication industry. The research will involve collecting data through questionnaires with relevant participants within your organization.

I assure you that all information collected will be treated with strict confidentiality and used strictly for academic purposes only. Participation will be voluntary, and no personal or sensitive data will be disclosed.

I kindly request your permission to proceed with this study at your organization. I would be grateful for your positive consideration.

Yours faithfully,

Norma Maipisi