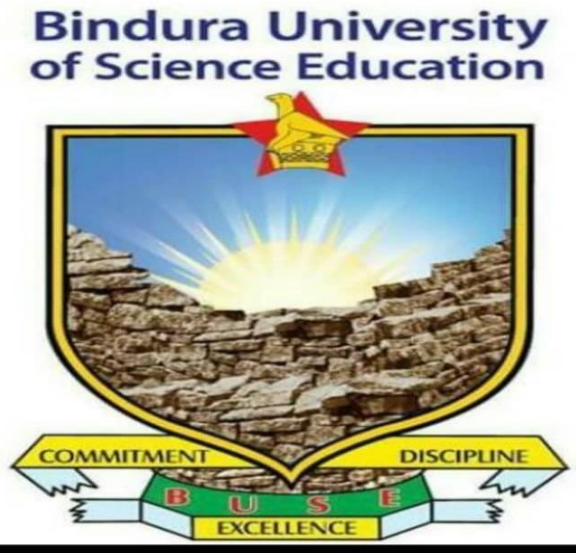

DISSERTATION RESEARCH PROJECT

THE IMPACT OF AI ACCEPTANCE ON BANK SERVICE QUALITY AND E-SATISFACTION IN MICROFINANCES IN ZIMBABWE

BY

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A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE BACHELOR OF COMMERCE HONOURS DEGREE IN MARKETING OF BINDURA UNIVERSITY OF SCIENCE EDUCATION.

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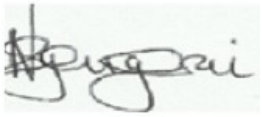

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DEPARTMENT CHAIRPERSON SIGNATURE DATE

DEDICATION

I would like to thank the Almighty for His grace throughout. I dedicate this research to my mother (Mrs Matavikwa) for her support that helped me to persevere.

ABSTRACT

The study sought to examine the effect of artificial intelligence (AI) acceptance on bank service quality and e-satisfaction among customers using microfinance institutions in Mashonaland West Province, Zimbabwe. The increasing adoption of AI technologies in financial institutions has transformed service delivery; however, there is limited empirical evidence regarding its influence on service quality dimensions and customer e-satisfaction within the microfinance sector in Zimbabwe. The study adopted a quantitative research approach and a descriptive research design to establish the relationships among AI acceptance, bank service quality and e-satisfaction. A target population of 384 customers was used, of which 300 respondents successfully completed the questionnaires. Data were collected using a structured questionnaire and analyzed using IBM SPSS Statistics and IBM SPSS Amos. Confirmatory Factor Analysis (CFA), reliability analysis, validity tests and Structural Equation Modeling (SEM) were employed to analyze the data and test the proposed hypotheses. Hair (2019). The findings revealed that AI acceptance positively influenced all dimensions of bank service quality, namely reliability, assurance, responsiveness, empathy and tangibles. The study further established that reliability, assurance, empathy and tangibles positively influenced e-satisfaction, whilst responsiveness did not have a significant influence on e-satisfaction. In addition, AI acceptance did not have a significant direct effect on e-satisfaction. The study concluded that the successful adoption of AI technologies alone is insufficient to improve customer e-satisfaction unless it simultaneously enhances service quality dimensions. The study therefore recommends that microfinance institutions should invest in secure, reliable and customer-oriented AI systems that improve customers' digital experiences and overall satisfaction. Future studies may extend the research to other provinces and financial institutions in Zimbabwe.

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CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

The study titled, The Impact of Artificial Intelligence (AI) Acceptance on Service quality and E-Satisfaction on Microfinance Institutions in Zimbabwe is introduced in Chapter One. First, it places the research in context by describing the transformation of service delivery in microfinance as a result of artificial intelligence. After that, the chapter introduces the research problem by discussing issues of technology adoption, customer satisfaction and service quality issues among the microfinance institutions. It also includes the purpose, goals and hypotheses that are used to direct the investigation. The importance of the study to practice, policy and scholarship is then discussed and assumptions, delimitations and limitations are presented. The chapter ends with an outline of the organization of the dissertation, and the key terms employed in the research are defined.

1.1 BACKGROUND OF THE STUDY

AI is technology that lets computers and machines simulate human thinking and problem solving. In various industries, AI can boost labour productivity by up to 40%, due to its ability to facilitate quicker decision-making and automate complex tasks (Accenture, 2022). AI in banking includes fraud detection, risk management, customer segmentation, and providing personalized financial advice (Jain et al., 2021). Even in the developed world, AI has been found to enhance service quality through better client interactions, and accuracy and efficiency in service operations (Huang & Rust, 2018).

The financial services industry in Africa is starting to embrace AI, but the pace of adoption varies across countries due to cultural and regulatory variations and digital infrastructure. There has been significant advancement in South Africa and Kenya, including automated lending and customer services using chatbots (PwC Africa, 2022). Weak digital skills and low investments in technology however continue to limit adoption in many countries in Sub-Saharan Africa. Microfinance institutions continue to play a vital role in financial inclusion in Zimbabwe as they offer loans, savings facilities and other financial services to those who would not otherwise have access to financial services in the formal banking sector (RBZ, 2023).

The Zimbabwean microfinance institutions have, over the years experienced challenges relating to customer confidence, poor service experiences and volatile customer retention (Chikoko, 2022). The AI-driven capabilities like digital support channels, automated loan appraisal and algorithmic credit-scoring can enhance service quality and customer satisfaction. However, the extent of the acceptance and trust of these tools by staff and clients will determine the value of these tools. AI acceptance was measured using a Generative Artificial Intelligence Scale, which was developed by Gursoy et al. (2024) and has items like perceived usefulness, transparency, enjoyment and ethics and trust.

A key driver of client satisfaction and retention in the financial services industry is service quality. Parasuraman et al., (1988) proposed the SERVQUAL framework that consists of five general dimensions of service quality, which has been criticized as not fully capturing the banking context. To fill this void, Bahia and Nantel (2000) developed the Bank Service Quality model which consists of five dimensions: Price, Tangibles, Service portfolio, Effectiveness and assurance, Access and reliability. This model is more appropriate for financial institutions as it reflects characteristics of financial services.

In the context of Zimbabwean microfinance, high quality service is significant as it contributes to customer satisfaction, repayment behaviour and sustainability of the institution (Munyanyi & Chiutsi, 2022). The use of AI has started to transform the client experience, using chatbots, robo-advisors, credit scoring algorithms and fraud-monitoring systems. Customers' awareness and acceptance of these technologies can increase the reliability of the service delivery process and make it faster and more responsive (Gursoy et al., 2024).

In the financial services sector, where many of the activities are being digitalised, e-satisfaction is emerging as an important measure of customer experience. It is a reflection of how well online financial services satisfy or do not satisfy the customer (Oliver, 1980). It is thus imperative to study the impact of AI uptake on banking service quality and e-satisfaction to gain insights into the potential of technology to enhance service quality, efficiency and customer retention in Zimbabwean MFIs.

1.2 STATEMENT OF THE PROBLEM

AI is a topic of conversation globally especially in the financial sector, but it is not extensively used in microfinance in Zimbabwe. While AI can enhance service delivery and customer satisfaction, this success hinges on client and employee readiness and capability to utilize the systems. While the developed world's research suggests that AI can enhance the customer satisfaction and service quality (Huang & Rust, 2018; Dwivedi et al., 2021), studies in the context of Zimbabwe's MFIs are few.

Many MFIs in Zimbabwe have partially electronic processes for client onboarding, loan assessment and customer communication. This results in delays, inconsistencies and errors, which can lead to lower satisfaction and a weak e-retention (RBZ, 2023). While AI can help to mitigate many of these challenges, user acceptance and trust are crucial for successful implementation. From the perspective of microfinance clients, there is still a lack of empirical evidence on the impact of the acceptance of AI on service quality and e-satisfaction. This study aims at filling that gap by looking at the impact of AI acceptance on service quality and e-satisfaction in Zimbabwean MFIs.

1.3 PURPOSE OF THE STUDY

The primary objective of the study is to determine the effect of AI acceptance on service quality and e-satisfaction of MFIs in Zimbabwe. Specifically, the study analyses the link between the acceptance of AI by clients and employees and the perceived service quality dimensions of reliability, responsiveness, assurance, empathy and tangibles. It also investigates the effects of quality dimensions of these services on e-satisfaction.

The study also aims to provide empirical evidence that will support policy makers, managers and other stakeholders of the microfinance sector in Zimbabwe when adopting and promoting AI-enabled technologies for enhancing customer experience and organisational performance.

1.4 OBJECTIVES OF THE STUDY

1. To determine the effect of AI acceptance on the reliability dimension of bank service quality among customers using microfinance institutions.
2. To determine the effect of AI acceptance on assurance in service delivery among customers using microfinance institutions.

3. To determine the effect of AI acceptance on responsiveness in banking services among customers using microfinance institutions.
4. To determine the effect of AI acceptance on empathy in customer service among customers using microfinance institutions.
5. To determine the effect of AI acceptance on tangibles of service delivery among customers using microfinance institutions.
6. To determine the effect of reliability on e-satisfaction among customers using microfinance institutions.
7. To determine the effect of assurance on e-satisfaction among customers using microfinance institutions.
8. To determine the effect of responsiveness on e-satisfaction among customers using microfinance institutions in Mashonaland West Province.
9. To determine the effect of empathy on e-satisfaction among customers using microfinance institutions in Mashonaland West Province.
10. To determine the effect of tangibles on e-satisfaction among customers using microfinance institutions.
11. To determine the effect of AI acceptance on e-satisfaction among customers using microfinance institutions.

1.5 STATEMENT OF HYPOTHESES

H1a: There is a positive and significant relationship between AI acceptance and service reliability.

H1b: AI acceptance has a positive and significant relationship with the assurance in service delivery.

H1c: The acceptance of AI has a positive and significant impact on responsiveness in banking services.

H1d: In customer service, the use of AI has a significant and positive impact on empathy.

H1e: AI acceptance has a positive and significant impact on the tangible aspects of service delivery.

H2a: Reliability has a positive and significant effect on e-satisfaction.

H2b: Assurance has a positive and significant effect on e-satisfaction.

H2c: Responsiveness has a positive and significant effect on e-satisfaction.

H2d: Empathy has positive and significant impact on e-satisfaction.

H2e: Tangibles has a positive and significant impact on e-satisfaction.

H3 is that AI acceptance has a positive and significant impact on e-satisfaction.

1.6 SIGNIFICANCE OF THE STUDY

This study is significant on a number of fronts. First, it provides empirical evidence from the Zimbabwean microfinance sector which has been under-studied in the context of AI adoption and service quality.

1.6.1 To the Researcher

The study will enhance the researcher's knowledge about AI adoption and service quality in microfinance and serve as a base for future academic studies in this area.

1.6.2 To the University

The research will add to the knowledge base at the university for AI adoption and service quality. It will also be a handy reference to future students and researchers and will showcase the institution's dedication to research and innovation.

1.6.3 To the Consumers

The study could be useful for consumers as it encourages them to appreciate the value of AI in enhancing service quality and customer satisfaction in microfinance. Its recommendations could also help to facilitate more convenient, efficient and customer-oriented financial services.

1.7 ASSUMPTIONS

This study is based on some assumptions. First, it assumes that staff and customers of microfinance institutions are at least aware of or have some experience with AI-powered banking tools like chatbots, loan-processing automation systems and digital payment platforms.

Second, it assumes that the respondents will respond to the research instruments with honesty and accuracy, that is, the respondent's answers on the research instruments will represent the actual perceptions and attitudes of respondents to AI-based service delivery.

Third, the study assumes that the regulatory environment for MFIs in Zimbabwe is broadly similar, technology and service quality expectations are similar as guided by the Reserve Bank of Zimbabwe (RBZ, 2023).

1.8 DELIMITATIONS

The study focuses on active MFIs in Zimbabwe that have implemented (or are transitioning to) AI-enabled tools for service delivery. It places emphasis on both employees and clients to comprehend the acceptance of AI and its impact on service quality and e-satisfaction.

1.9 LIMITATIONS

This study, as with all research projects, has its limitations. A constraint is that the data reflects the respondents' perspectives, and that some respondents might over- or underestimate the extent to which they have implemented AI and their satisfaction with it. Moreover, due to limitations of time and resources, a sample of MFIs was selected, which may limit the generalizability of the results.

Another drawback is that technology adoption is a rapid process. AI systems are an ongoing evolution; thus, perceptions of acceptance and service quality at the time of data collection might be different over time.

1.10 DEFINITION OF TERMS

Artificial Intelligence (AI): Computer-based systems that are able to perform tasks typically requiring human intelligence, such as learning, reasoning and problem-solving (Dwivedi et al., 2021).

AI Acceptance: Users' readiness to trust, adopt and use AI systems in their daily lives, assessed using the Generative AI Scale (Gursoy et al., 2024).

Bahia and Nantel (2000) developed Bank Service Quality (BSQ) which is a banking specific service quality framework used to measure perceived service quality using the dimensions of effectiveness and assurance, access, price, tangibles, and service portfolio and reliability.

E-Satisfaction: Customer satisfaction with electronic banking services according to his/her expectation and perceived performance (Oliver, 1980).

Microfinance Institutions (MFIs): Financial institutions that offer small loans, savings accounts, and other financial services to those who are excluded from regular banks' services (RBZ, 2023).

The capacity of a financial institution to deliver the promised services accurately and consistently (Bahia & Nantel, 2000).

Competence, courtesy and credibility of employees and AI systems in establishing customer confidence and trust (Bahia & Nantel, 2000).

Access: How easily customers can access the financial services they need in a place or time they require (Bahia & Nantel, 2000).

Empathy: Caring, individualised attention to customers' needs (Parasuraman et al., 1988).

Tangibles: how the service facilities, technology interfaces and materials look, both physically and digitally, indicating the quality of the institution (Bahia & Nantel, 2000).

1.11 Organisation of the study

Chapter One introduces the study, background of the study, problem, purpose of the study, objectives of the study, hypotheses, significance, assumption, limitations and delimitations, definition of terms, organisation of the study and summary.

In chapter two, theoretical bases, empirical studies, and conceptual frameworks of AI acceptance, service quality and e-satisfaction are reviewed.

Chapter Three presents the methodology of the research which covered research design, population, sampling techniques, data collection instruments and data analysis techniques.

Chapter Four includes the analysis of data, results and the interpretation of findings based on the objectives and hypotheses of the study.

The summary, findings, conclusions, implications and recommendations for policy, practice and future research are presented in Chapter Five.

1.12 SUMMARY

This chapter presents the study, focusing on factors influencing the acceptance of AI in MFIs, service quality and e-satisfaction in Zimbabwean MFIs. It demonstrated how AI can revolutionise the delivery of financial services but how acceptance and trust are critical to unlock

its benefits. Additionally, the chapter provided the background and the problem and significance of the study, highlighting the gaps in local studies and the importance of innovation in the Zimbabwean microfinance industry with the aid of AI.

CHAPTER TWO: LITERATURE REVIEW

2.0 INTRODUCTION

This chapter is a literature review on the topic of AI acceptance (AIA), service quality (SERV) and e-satisfaction (eSAT) in financial services, especially in the context of microfinance institutions (MFIs). It defines the theoretical and conceptual foundation of the study by reviewing theories and previous studies which seek to explain the impact technology adoption can have on service delivery and customer satisfaction. The chapter has been structured under the following sections: theoretical review, theoretical literature, empirical evidence and hypothesis development, gap analysis and summary. The theoretical review is carried out on the models related to technology adoption and service quality evaluation in service organisations. In the theoretical literature section, the basic definitions of the constructs used in the study, namely AI acceptance, bank service quality and e-satisfaction, are explained. Then, empirical evidence is provided to demonstrate how these variables have been connected by previous researchers in particular. Finally, the chapter highlights the research gaps that make this study relevant in the Zimbabwean microfinance context.

2.1 Conceptual Framework

The theoretical review forms the theoretical basis of the study. Theories help to account for relationships between variables and the occurrence of behaviours in organisations and society. Theories related to information systems acceptance and service quality are especially important in relation to technology and service delivery. The Technology Acceptance Model, the Unified Theory of Acceptance and Use of Technology, the SERVQUAL model and the Bank Service Quality model are the theories that guide this study. These views help to understand the factors that make people adopt new technologies and how the use of technology can impact the service delivery and customer satisfaction in financial institutions.

2.1.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was created by Davis (1989) to understand the acceptance or rejection of new technology. It is a model that is very popular in information systems research, and provides a good explanation of technology adoption behaviours. According to TAM, two perceptions are important when it comes to use of technology:

perceived usefulness and perceived ease of use. Perceived usefulness is defined as the belief that the use of a system will enhance job performance or productivity, and perceived ease of use is defined as the belief that the system will be easy to use. Davis (1989) suggests that if they perceive a system as being useful and easy to use, then they are more likely to have a positive attitude towards it and use it. In the field of financial services, TAM is applied to the use of internet banking, mobile banking and other digital platforms. To enhance efficiency and customer service, AI systems like chatbots, automated credit scoring and fraud detection tools are also beginning to be implemented. When clients and employees are aware of the benefits of these and find them easy to use, they are more likely to be accepted. Hence, TAM can serve as a foundation for exploring the impact of AI acceptance on service quality and customer satisfaction in MFIs.

2.1.2 Unified Theory of Acceptance and Use of Technology (UTAUT)

Venkatesh et al. (2003) proposed the Unified Theory of Acceptance and Use of Technology for a more general explanation of the adoption of technology. UTAUT is a hybrid of previous theories such as TAM, Theory of Planned Behaviour and Innovation Diffusion Theory. In this it points to four main determinants which dictate the use of technology: Performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy is the expectation that the system will provide better performance. Effort expectancy relates to the expectations of ease of use of the system. Social influence is the pressure or encouragement that is exerted on users by significant individuals in their environment. Facilitating conditions are those that involve organisational and technical arrangements for the system to be used. These factors influence the behavioural intention and actual use of technology (Venkatesh et al., 2003). Training, infrastructure, management support and peer influence are also the factors that influence AI adoption in banking and financial services. Stable digital platforms and good user support are thus more likely to foster AI adoption among employees and customers. UTAUT has been employed in this study as it provides insights into the conditions that influence adoption of AI in MFIs.

2.1.3 SERVQUAL Model of Service Quality

To measure the service quality in service organizations, Parasuraman, Zeithaml and Berry (1988) developed SERVQUAL model. It is based on the customer's expectations versus the actual

service that they receive. Five dimensions are used in the model: Tangibles, Reliability, Responsiveness, Assurance and Empathy. Reliability is the capacity to provide the expected services correctly and reliably. Responsiveness is the tendency to be helpful to customers in a timely manner. Assurance is about what employees know and their courtesy and trust-inspiring skills. Empathy deals with personal care and attention and tangibles with facilities, equipment and the appearance of service personnel. SERVQUAL has been used in the banking, health and hospitality industry. In financial institutions, AI can have an impact on a number of these dimensions. Automated systems can minimize human errors and digital platforms can offer quicker customer support. Thus, the model can be utilized to examine the impact of AI on the service quality in MFIs.

2.1.4 Bank Service Quality Model (BSQ)

Despite the wide usage of SERVQUAL, it has been criticized that it does not fully reflect the nature of banking services. To resolve this problem, Bahia and Nantel (2000) proposed the Bank Service Quality model for banks. BSQ is an extension of SERVQUAL which incorporates aspects more relevant to banking – effectiveness and assurance, reliability, access, price, tangibles, and service portfolio and responsiveness. Effectiveness/Assurance is linked to bank staff and system competence and credibility. Access is how easy customers can get their services from branches, online or via support channels. Price is about the equitability of service fees. Tangibles include the tangible and technological resources involved in service delivery, and reliability involves the accuracy and dependability. The BSQ model is applicable to this study because MFIs are involved in the financial services sector that relies on both human and system aspects of service quality. Efficiency, access and reliability are important BSQ dimensions (Bahia & Nantel, 2000) that can be improved by AI.

2.2 Theoretical Review

Key constructs utilized in the study, including AI acceptance, bank service quality and e-satisfaction are discussed. This conceptual overview of the literature would help to understand the meaning and application of these concepts in previous studies. It also supports the development of the conceptual links between the variables used in the study.

2.2.1 Artificial Intelligence Acceptance

Artificial intelligence (AI) is defined as computer systems that mimic human intelligence in performing various tasks, including learning, reasoning, decision-making and problem-solving (Dwivedi et al., 2021). AI is gaining prominence in the financial services sector to enhance operations and customer experience. Some of these applications include automated loan processing, credit scoring algorithms, fraud detection systems, and chatbots for customer support. AI acceptance is the readiness of people and groups to engage with AI technologies. The usefulness, trust, transparency, and ethical issues are among the factors that affect acceptance, as found by Gursoy et al. (2024). When customers perceive AI systems as reliable and valuable, they are more inclined to utilize them for financial transactions. But fears of privacy, information security and digital literacy can restrict the use. The response from clients and employees is critical to the success of AI for microfinance institutions in developing economies like Zimbabwe. It is crucial, therefore, to grasp AI acceptance to enhance service delivery and satisfaction.

2.2.2 Bank Service Quality

Service quality is acknowledged as one of the factors that influence satisfaction and loyalty of customers in the service sector. In the banking industry it has a major influence in the customer's perception of a bank and whether they have a relationship with it. Parasuraman et al. (1988) state that customers judge the quality against their expectations. If the service matches and/or exceeds the expected performance, the customer sees the service as high quality. The elements that influence service quality in financial institutions are reliability in transactions, response by employees, accessibility of service and customer experience. Digital technologies have revolutionised the delivery of banking services. AI-powered automation can shorten waiting times, enhance precision and automate repetitive work. By leveraging customer data and behaviour, digital platforms can also enable financial institutions to personalise their services. With MFIs using more digital tools, it is important to deliver high-quality services to develop customer trust and to keep people engaged.

2.2.3 Electronic Satisfaction (E-Satisfaction)

E-satisfaction is defined as customer satisfaction with electronic or online service platforms. Oliver (1980) defines satisfaction as an overall assessment made by a consumer regarding the product/service. In the digital environment, e-satisfaction is determined by system reliability,

ease of use, security and service efficiency. The availability and reliability of online services are likely to lead to positive customer attitudes towards the organisation behind the service. In banking, channels like mobile apps, online banking sites and AI-powered customer service have a direct impact on customer experience. Working systems enhance access and convenience and can boost satisfaction. They can decrease e-satisfaction when they do not work, or when they are faced with security issues and bad interface design. It is important to look at the relationships between AI acceptance and service quality/e-satisfaction as MFIs implement AI technologies.

2.3 EMPIRICAL EVIDENCE AND HYPOTHESIS DEVELOPMENT

2.3.1 AI Acceptance and Reliability

According to Davis' (1989) Technology Acceptance Model, usefulness and ease of use are both major factors impacting user intentions to use technology. For financial institutions, users will accept AI if it increases the accuracy, consistency and dependability of the services that they receive. Huang and Rust (2018) identified that AI can help to increase the efficiency of operations and also minimize service errors, which in turn helps to enhance reliability. This means that customers who are favourable about AI technologies are likely to experience more reliable microfinance services.

H1a: There is a positive and significant relationship between AI acceptance and service reliability.

2.3.2 AI Acceptance and Assurance

The Technology Acceptance Model further indicates that as customers see the technology as useful and easy to use, they gain confidence in the technology (Davis, 1989). AI can improve security and minimize uncertainty and enhance customer confidence in financial institutions. Gursoy et al. (2024) highlight the importance of trust and transparency in the acceptance of AI. This growing acceptance of AI will consequently help to enhance the delivery of services.

H1b: AI acceptance has a positive and significant relationship with the assurance in service delivery.

2.3.3 AI Acceptance and Responsiveness

Venkatesh et al. (2003) UTAUT model suggests that performance expectancy and facilitating conditions are important factors in the adoption of technology. In financial institutions, AI can

assist in swift response to customer needs and minimize wait times. According to Huang and Rust (2018), AI systems can enhance responsiveness by automating it. Thus, it is expected that the acceptance of AI will enhance responsiveness.

H1c: The acceptance of AI has a positive and significant impact on responsiveness in banking services.

2.3.4 AI Acceptance and Empathy

UTAUT also demonstrates the capability of technology use for personalised interaction in the presence of appropriate support systems (Venkatesh et al., 2003). AI can help institutions customize financial services to meet individual needs by analysing customer behaviour. Gursoy et al. (2024) demonstrate how AI can personalize customer interactions to enhance customer experience. Thus, acceptance of AI is likely to have a positive impact on empathy.

H1d: In customer service, the use of AI has a significant and positive impact on empathy.

2.3.5 AI Acceptance and Tangibles

In this case, technological infrastructure is considered a component in customers' service quality perception according to the model developed by Bahia and Nantel's (2000) Bank Service Quality model. AI can enhance digital interactions, technology-driven devices, and online service platforms. Customers may have a more positive attitude towards the concrete dimension of service delivery when they accept services with AI assistance.

H1e: AI acceptance has a positive and significant impact on the tangible aspects of service delivery.

2.3.6 Reliability and E-Satisfaction

Among the factors that form customer perceptions in the SERVQUAL model of Parasuraman, Zeithaml and Berry (1988) reliability is one of the important factors. When services are reliable, it gives confidence, it helps to meet expectations and helps to support satisfaction. Oliver (1980) views satisfaction as the result of the comparison between the customers' expectations of the service and the service they receive. Thus it is believed that reliability will lead to improvement in e-satisfaction.

H2a: Reliability has a positive and significant effect on e-satisfaction.

2.3.7 Assurance and E-Satisfaction

Assurance in SERVQUAL model assists customers to build confidence and trust in service providers (Parasuraman et al., 1988). If customers are confident in electronic financial systems, they are more inclined to be happy with electronic services. Therefore, it is expected that assurance will have a positive effect on e-satisfaction.

H2b: Assurance has a positive and significant effect on e-satisfaction.

2.3.8 Responsiveness and E-Satisfaction

Responsiveness is the institution's readiness to serve customers promptly (Parasuraman et al., 1988) presented by SERVQUAL. Quick response and reduced waiting time can enhance customers' experience with a digital platform. Hence, it is expected that responsiveness will increase the e-satisfaction.

H2c: Responsiveness has a positive and significant effect on e-satisfaction.

2.3.9 Empathy and E-Satisfaction

The SERVQUAL further reveals that individualised attention enhances the customer's service experience and boosts interactions between the customer and the service provider (Parasuraman et al., 1988). Institutions that know and cater for their clients' needs are more likely to have a happy customer. Empathy is thus presumed to have a positive impact on e-satisfaction.

H2d: Empathy has positive and significant impact on e-satisfaction.

2.3.10 Tangibles and E-Satisfaction

The BSQ model indicates that technological infrastructure and service presentation influence customer's perception of quality (Bahia & Nantel, 2000). Attractive and easy-to-use platforms that are modern can help to enhance customer experience and satisfaction. It is thus assumed that tangibles will positively affect e-satisfaction.

H2e: Tangibles has a positive and significant impact on e-satisfaction.

2.3.11 AI Acceptance and E-Satisfaction

According to the Technology Acceptance Model, users can become positive about a given system if they believe it to be useful (Davis, 1989). AI can positively impact satisfaction with digital financial services as it may enhance the convenience and value of these services. It is, therefore, anticipated that the acceptance of AI will have a positive effect on e-satisfaction.

H3: AI acceptance has a positive and significant impact on e-satisfaction.

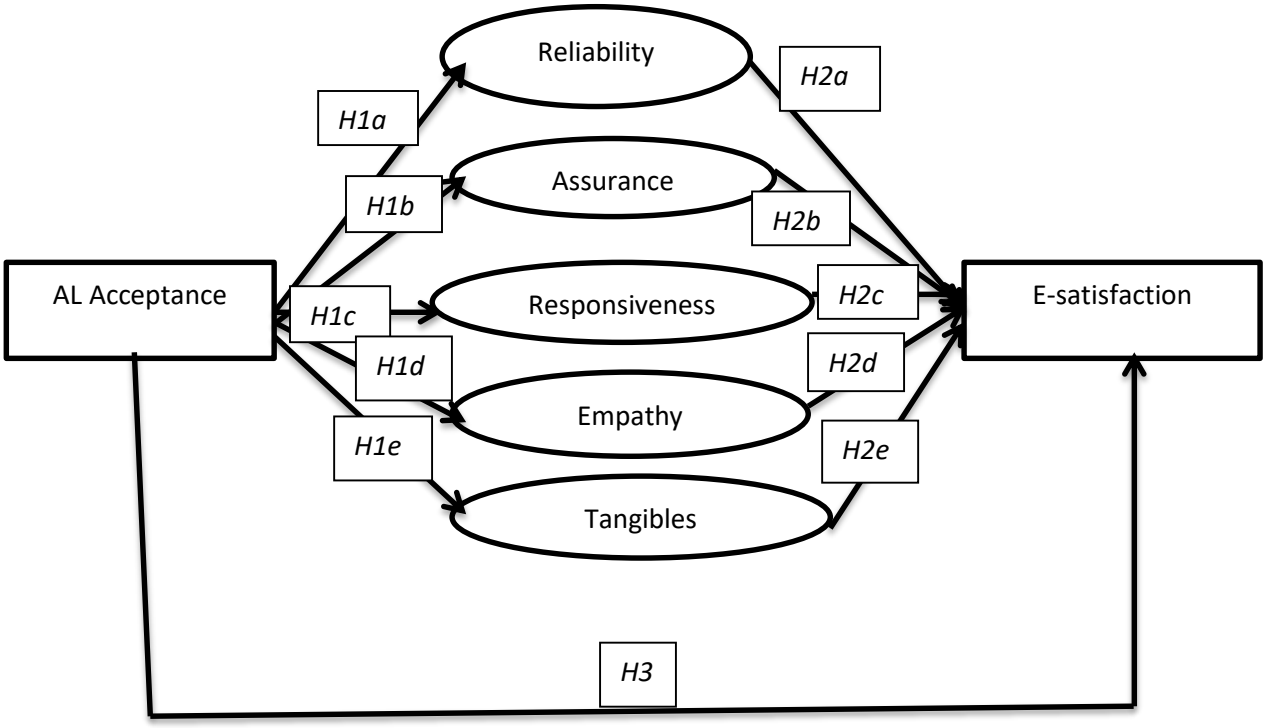
2.4 Gap Analysis

While numerous studies have explored the technology adoption and service quality in banking, there are still some gaps. First, a lot of the studies on AI adoption have taken place in countries with higher digital infrastructures. There is less known regarding adoption in developing economies, which face extra challenges related to infrastructure, regulation and digital literacy. Secondly, much of the research that was conducted is on commercial banks and not on microfinance institutions. The conditions in which the MFIs work vary and their customers have limited access to digital technologies. Third, many of the past researches investigate the direct effect between technology adoption and customer satisfaction neglecting the service quality as the linkage. This study seeks to fill these lacunae by exploring AI acceptance in Zimbabwean MFIs, service quality and e-satisfaction.

2.5 Conceptual Framework

Conceptual model below illustrates the proposed paths and direction of relationship between the variables of the study.

Figure 2.1: Conceptual Framework Model



2.6 SUMMARY

The chapter presented a summary of theoretical and empirical studies on the acceptance of AI, financial services quality and e-satisfaction. The Technology Acceptance Model, UTAUT, SERVQUAL and the Bank Service Quality model were discussed in the theoretical review. The theoretical literature section was provided, which included the main constructs of AI acceptance, bank service quality and e-satisfaction. The hypotheses were then developed from empirical literature with the gaps in the literature used to justify the study in Zimbabwean microfinance institutions. As described in the next chapter, the methodology in this study involved examining those relationships.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 INTRODUCTION

In this chapter, the methodology employed to explore the effect of AI acceptance on bank service quality and e-satisfaction in Zimbabwean MFIs is explained. It covers the research design, target population, sampling approach, data collection instrument, pilot study, data analysis methods and ethical considerations. The methodology is used to give a framework to the collection of data that are relevant, reliable and valid in answering the research objectives and testing the hypotheses.

3.1 RESEARCH DESIGN

This study used a quantitative research approach, the most suitable design for objectively measuring variables and testing statistical relationships, according to Creswell (2014). This method was appropriate because the study aimed at testing the hypotheses that the relationship exists between AI acceptance, bank service quality and e-satisfaction in MFIs. Data were collected using descriptive survey technique which involved structured questionnaires sent to the Civil Servants who are paid via Salary Service Bureau (SSB).

3.2 TARGET POPULATION

The population targeted included Zimbabwean civil servants who are paid via the Salary Service Bureau and utilise the microfinance services. According to Zikmund (2000, p.104) population is a group of people with a common characteristic. The respondents for this study comprised employees in a variety of ministries including Education, Health, Public Service, Home Affairs and Justice. These groups were chosen because they are a significant client base for MFIs and likely to engage with AI-enabled financial services.

3.3 SAMPLING FRAME

The sampling frame comprised of civil servants across various ministries and who were registered with select MFI's in Zimbabwe. This helped to ensure that the selected respondents had experience of digital or AI-based microfinance services. Some of the relevant institutions were MicroKing, Mukuru and Zambuko Trust.

3.4 SAMPLE SIZE

Yamane's (1967) formula was used to determine the sample size as a simplified formula, a representative sample for a known population size.

$n = N / (1 + N(e)^2)$

n is the sample size, N is the population size and e is the margin of error (which is 0.05).

Given N = 10000 and e = 0.05:

$n = 10000 / (1 + 10000(0.05)^2) = 10000 / (1 + 25) = 10000 / 26 = 384.6$

The sample size was estimated to be about 384 respondents.

3.5 SAMPLING PROCEDURES

Stratified random sampling was employed to ensure that the respondents would represent the different ministries. The strata are Education, Health, Public Service, Home Affairs and Justice. Respondents were then randomly drawn from each stratum to minimize bias. This was done to ensure the population was fairly represented in the subgroups (Saunders et al., 2019).

3.6 DATA COLLECTION INSTRUMENT

Structured questionnaire was used to collect the data. The instrument was segmented based on the research variables and the demographic characteristics. Responses were made on a seven-point Likert scale, ranging from 1 (Strongly Agree) to 7 (Strongly Disagree).

3.6.1 QUESTIONNAIRE

Items used in the questionnaire were adapted from validated studies to enhance the reliability and validity of the questionnaire. Section A collected demographic data and Sections B to H collected data on AI acceptance, bank service quality and e-satisfaction.

3.6.2 MEASUREMENT SCALES

3.6.2.1 AI ACCEPTANCE

The willingness to use and continue using Ai-based financial services in MFI was taken up as AI acceptance. The items are modified from those of Davis' (1989) Technology Acceptance Model (TAM) and later TAM2 developed by Venkatesh and Davis (2000). The dimensions covered perceived usefulness, perceived ease of use, trust in AI and behavioural intention to use the AI based service. The respondents rated statements like "I find AI-based banking applications easy

to use," "I believe AI services improve the efficiency of financial transactions," and "I intend to continue using AI-assisted financial services. The theoretical validity was reinforced by the use of TAM based items, and the measurement was consistent with the previous studies on technology adoption.

3.6.2.2 BANK SERVICE QUALITY

Data on Bank service quality was captured as the overall impression of the bank service received by the customers from the microfinance institutions. The scale was an adaptation of the Bank Service Quality model by Bahia and Nantel (2000) which is more appropriate to banking than generic service quality models. This included effectiveness, assurance, accessibility, service personalisation and transparency of pricing. Statements like: ‘The microfinance institution provides services on time', ‘The employees of the microfinance institution are courteous and professionally competent' and ‘The charges and service fees of the microfinance institution are clearly communicated' were assessed by the respondents. This allowed this study to look at the functional and relational components of service delivery.

3.6.2.3 E-SATISFACTION

E-satisfaction was defined as the satisfaction that the customers' experience through digital or electronic banking services. The scale was developed based on the one used by Anderson and Srinivasan (2003) which measures e-satisfaction in terms of past experiences of the customers with online transactions. These were: 'I am satisfied with the online services that my microfinance institution provides', 'The digital banking system meets my expectations' and 'I would continue to use the online platforms of my microfinance institution'. Answers were scored using a seven-point scale. This measure was suitable as it captured directly satisfaction with AI-assisted electronic service interfaces.

3.7 DATA COLLECTION PROCEDURES

The data was collected using physical and electronic questionnaires to the selected ministries' civil servants. The respondent were provided with an ample time to complete the instruments and the researcher guaranteed anonymity and free will of participation.

3.7.1 PRIMARY DATA

The data were obtained from the respondents directly by using the questionnaire as the source of data. The information was analyzed quantitatively and utilized for testing the hypotheses as outlined in chapter one.

3.8 DATA ANALYSIS AND PRESENTATION PROCEDURES

The data were analysed using SPSS and AMOS. Data were summarised using descriptive statistics (frequencies, means and standard deviations). Inferential analysis like correlation, regression and structural modelling were used to examine the relationship between AI acceptance, bank service quality and e-satisfaction. Tables were used to present the findings.

3.9 ETHICAL CONSIDERATIONS

Ethical principles were followed in the research process. Participants were told the aims of the study, and that they could drop out at any time. Confidentiality as well as anonymity were upheld in the data collection and data analysis. Even the proper authorities were approached and permission to distribute questionnaires was sought before the fieldwork commenced (Bryman and Bell 2015).

3.10 SUMMARY

In this chapter, the methodology in the study has been explained, such as research design, population, sampling techniques, data collection instruments, pilot study and data analysis techniques. The analysis, presentation and interpretation of the collected data is presented in the next chapter.

CHAPTER 4: DATA ANALYSIS AND PRESENTATION

4.0 INTRODUCTION

Analysis and interpretation of the data collected from the customers of MFI in Mashonaland West Province, Zimbabwe, is presented in this chapter. The results of the questionnaires were analysed using IBM SPSS Statistics and IBM SPSS AMOS. The chapter first presents the rate of return on the questionnaire and then outlines the demographic characteristics of the respondents. It then moves on to the measurement model assessment, confirmatory factor analysis, reliability analysis, the convergent validity and the discriminant validity. Next, with the use of the Model of Structural Equations (SEM), the relationships of the AI acceptance, bank service quality and e-satisfaction were examined. The results are discussed in line with the study objectives and hypotheses. A total of 300 valid questionnaires were employed in the final analysis out of 384 respondents who were targeted.

4.1 QUESTIONNAIRE RESPONSE RATE

384 questionnaires were given to the customers of the microfinance institutions in the Mashonaland West Province, Zimbabwe. Of these, 300 were completed and returned and 84 were not returned. This resulted in a 78.1% return and was deemed to be a sufficient percentage for statistical analysis. Babbie (2010) state that anything at or above 70% is considered very good response rate in academic research. The results of the response rate are shown in Table 4.1.

Table 4.1: Questionnaire Response Rate

	Frequency	**Rate**
Returned Questionnaires	300	78.1%
Unreturned Questionnaires	84	21.9%
Total	384	100%

source: Primary data(2026)

Of the 384 questionnaires sent out, 300 were returned (78.1% return rate). This was deemed adequate for additional analysis with the IBM SPSS Statistics and the IBM SPSS AMOS software. Thus, the study received sufficient number of responses for the reliability and validity of the results.

4.2 DEMOGRAPHIC PROFILE OF RESPONDENTS

This section describes the demographic characteristics of the respondents who took part in the study. To gain insight into what makes up the MFI sample of customers in Zimbabwe. Gender, age group, education level and income level are the demographic variables to be looked at. These features are relevant as they will aid in the understanding of the results regarding AI acceptance, perceived service quality and e-satisfaction.

Table 4.2: Profile of Respondents

Questions	Category	Frequency	Percentage
Province	Mashonaland West	300	100.0
	Total	300	100.0
Age Group	18-25 years	62	20.7
	26-35 years	58	19.3
	36-45 years	75	25.0
	46-55 years	71	23.7
	56 years and above	34	11.3
	Total	300	100.0
Gender	Male	151	50.3
	Female	149	49.7
	Total	300	100.0
Education level	Primary	21	7.0
	Secondary	118	39.3

	Tertiary	136	45.3
	Postgraduate	25	8.3
	Total	300	100.0
Employment status	Employed	161	53.7
	Unemployed	51	17.0
	Student	64	21.3
	Other	24	8.0
	Total	300	100.0
Years of using MFI services	0-2 years	97	32.3
	3-5 years	127	42.3
	6-8 years	55	183
	9-10 years	21	7.0
	Total	300	100.0
Type of MFI	Commercial	91	30.3
	NGO	55	18.3
	SACCO	154	51.3
	Total	300	100.0

Source: primary data

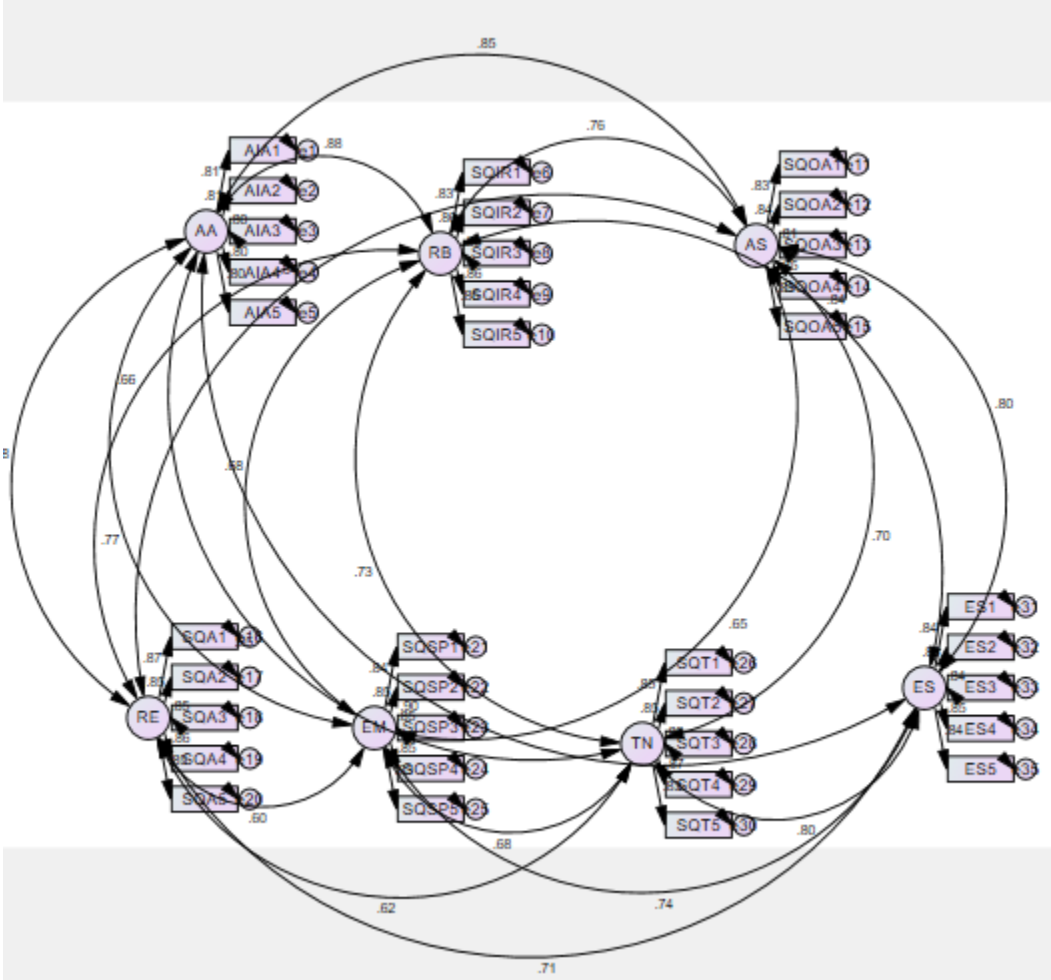
Table 4.2 presents a summary of the demographic and operational profile of the 300 sampled customers of MFI in Mashonaland West Province. Based on the results, it can be seen that males consist of 50.3% and females consist of 49.7% which is almost the same in both. The age group 36-45 years had the highest number of respondents (25.0%) and the majority of respondents (53.7%) had formal employment status. The sample was fairly well schooled, 45.3% with tertiary qualifications. For experience, 42.3% had experienced MFI services for 3-5 years, with 51.3% being the most prevalent institutional type which are SACCOs. The later structural analysis can be based on this stable and informed profile.

4.3 MEASUREMENT MODEL

Confirmatory Factor Analysis in IBM SPSS AMOS was used to assess the reliability and validity of the measurement scales. Hair Jr. et al. (2019) state that a measurement model explores the

relationships among the observed variables and the latent constructs, as well as the validity of the latent construct represented by the items. The study measured the factor loadings and the reliability of AI acceptance, bank service quality dimensions and e-satisfaction, as well as the convergent validity and the discriminant validity. Model fit indices have been also analyzed to assess the fit of the measurement model to the data. Good fit means that the proposed model is suitable to represent the relationship between the variables (Kline 2016).

Figure 4.1: Measurement Model



The first measurement model was obtained by IBM SPSS AMOS with the help of a confirmatory factor analysis and is shown in Fig. 4.1. The psychometric quality and dimensional structure of the latent constructs is examined in the model prior to formal causal testing. As indicated in the diagram, Artificial Intelligence Acceptance, E-Satisfaction and the service quality dimensions of Reliability, Assurance, Responsiveness, Empathy and Tangibles can be correlated, as there are

double-headed arrows between them. Standardised loadings of the latent constructs, for example, AIA1 to AIA5 and ES1 to ES5, on the questionnaire items are high and consistent. This indicates the convergence validity that these items load on the constructs in which they are aimed, thereby providing a solid foundation for the structural path analysis.

Table 4.3: Goodness of Fit Results for Measurement Model

Goodness of fit statistics	**Desired range of standards for good fit**	**Value of the study**
Incremental fit index (IFI)	>0.90	0.997
Normal fit index (NFI)	>0.90	0.943
Tucker Lewis index (TLI)	>0.90	0.997
Comparative fit index (CFI)	>0.90	0.997
Root-mean error square of approximation (RMSEA)	<0.08	0.012
Chi-square (CMIN/DF	<3.00	1.772

Source: Amos SPSS

The results of the goodness-of-fit for the Confirmatory Factor Analysis (CFA) model are reported in Table 4.3. The outcome data demonstrates that the data fits the specified measurement model very well. The incremental fit indicators are acceptable, with IFI = 0.997, NFI = 0.943, and TLI/CFI = 0.997 (all > 0.9). Error and parsimony measures are also acceptable, with RMSEA = 0.012 (which is lower than 0.08), and CMIN/DF = 1.772 (less than the recommended maximum of 3.00). All of the above values indicate that the measurement model is acceptable for further structural analysis in AMOS.

4.4 UNI- DIMENSIONALITY TEST

Confirmatory Factor Analysis (CFA) in IBM SPSS AMOS was employed to examine the uni-dimensionality and appropriateness of the measurement items for the constructs they measured. As per Hair Jr. et al. (2019), this is known as uni-dimensionality, that is, a set of indicators measures a single underlying construct. Standardised factor loadings for AI acceptance, the bank

service quality dimensions and e-satisfaction were considered in the assessment. Loadings > 0.50 were considered acceptable and weak items were deleted to achieve model fit. Awang (2015) also states that uni-dimensionality shows that items adequately represent their intended latent constructs.

4.5 RELIABILITY TEST

The internal consistency of the measurement items was examined by using Cronbach's alpha. The reliability data are given in Table 4.4.

Table 4.4: Composite Reliability and Validity

Construct	Number of items	Composite Reliability	Validity
AI Acceptance	5	0.90	0.64
Reliability	5	0.93	0.73
Assurance	5	0.92	0.70
Responsiveness	5	0.93	0.74
Empathy	5	0.92	0.71
Tangibles	5	0.93	0.73
E-satisfaction	5	0.92	0.71

Source: AMOS Output using Primary data

The results of AMOS for the Composite Reliability and convergent validity for each latent construct are summarized in Table 4.4. Commonly used cut-off value to indicate adequate internal consistency is Composite Reliability ≥ 0.70. The results show that the seven constructs have very high consistency, ranging from 0.90 for AI Acceptance to 0.93 for Reliability, Responsiveness and Tangibles. The Average Variance Extracted in validity column also confirms the convergent validity as all are above 0.50. The highest AVE is for Responsiveness (0.74), followed by AI Acceptance (0.64). These results show that the measurement scales are reliable and valid for later structural path analysis.

4.6 CONVERGENT VALIDITY

Convergent validity is the degree to which two or more indicators of a construct share a large common variance (Hair et al., 2019). Convergent validity is the extent to which the items of the questionnaire can be grouped together around the theoretical concept that they are supposed to measure in AMOS analysis. This means that the scale accurately represents the variable. Two criteria of convergent validity were applied for this study. First, the factor loadings for each item on the latent constructs had to be statistically significant with a value greater than the common cut-off of 0.50.

Second, the Average Variance Extracted values in Table 4.4 should be greater than the cutoff level of 0.50, which indicated that each construct accounted for more than 50% of its indicators. All of the Composite Reliability values were greater than 0.70 and the AVE values were between 0.64 and 0.74. Based on these results, strong evidence can be drawn to indicate that convergent validity was achieved for the measurement model in the Zimbabwean microfinance context.

Table 4.5: Mean, Standard Deviations, Average Variance Extracted, Composite Reliability, Discriminant Validity and Shared Variance

Construct	Mean	SD	AVE	CR	Shared Variance						
					1	2	3	4	5	6	7
AA	5.19	0.79	0.64	0.90	0.80						
RB	5.23	0.93	0.73	0.93	0.64	0.85					
AS	5.23	0.93	0.70	0.92	0.58	0.74	0.84				
RE	5.22	0.96	0.74	0.93	0.62	0.75	0.77	0.86			
EM	5.22	0.94	0.71	0.92	0.55	0.67	0.69	0.70	0.84		
TN	5.12	0.97	0.73	0.93	0.51	0.59	0.59	0.62	0.64	0.85	
ES	5.19	0.93	0.71	0.92	0.61	0.63	0.62	0.65	0.58	0.53	0.84

Source: AMOS Output

Descriptive statistics, scales reliability and the discriminant validity matrix based on Fornell-Larcker criterion are presented in Table 4.5. The results are comparable to the main analysis. The

mean scores of all latent constructs are positive, ranging from 5.12 for Tangibles to 5.23 for Reliability and Assurance, indicating that customers have a positive perception of AI-powered services. Standard deviations are relatively low and not widely dispersed (0.79 to 0.97), indicating that there was not a large range of responses. It is also confirmed that scales are reliable, because all Composite Reliability values are greater than 0.70 and vary between 0.90 and 0.93.

The diagonal AVE square-root value should be larger than the off-diagonal correlation in the same row or column for discriminant validity (according to the Fornell-Larcker criterion). As the matrix depicts, AI Acceptance's lowest diagonal value is greater than 0.80, which is higher than its highest correlation value of 0.64. The seven dimensions are empirically different and appropriate for AMOS structural analysis since each construct has a higher variance in its own indicators than in the other constructs.

4.7 MODEL FIT FOR STRUCTURAL MODEL

IBM SPSS AMOS software was used to examine the goodness-of-fit for the proposed structural model. The aim was to find out whether the model was an appropriate fit for the observed data. Model fit indices were determined with the recommended thresholds as acceptable criteria for the model, in line with Hair (2019) et al. The table below shows the results.

Table 4.6: Goodness of Fit for Structural Model

Goodness of fit statistics	**Desired range of standards for good fit**	**Value of the study**
Incremental fit index (IFI)	>0.90	0.998
Normal fit index (NFI)	>0.90	0.942
Tucker Lewis index (TLI)	>0.90	0.998
Comparative fit index (CFI)	>0.90	0.998
Root-mean error square of approximation (RMSEA)	<0.08	0.011

Chi-square (CMIN/DF	<3.00	1.037

Source: Amos SPSS

The goodness-of-fit statistics for the structural model are shown in Table 4.6. The model is very well-fitting overall and all major diagnostic values are within the recommended academic levels. The normed chi-square value (CMIN/DF = 1.037) is less than the maximum guideline value of 3.00, which means that the model has good model parsimony. The Incremental Fit Index is 0.998, that is above the standard of 0.90. Normal Fit Index is 0.942, which is also above the minimum requirement for good fit. The Tucker Lewis Index equals 0.998, demonstrating good improvement over the baseline model.

Comparative fit index is 0.998, which is very close to 1, indicating that the model represents the observed covariance structure very well. The RMSEA value is very low (0.011) and below the upper guideline (0.08). Failure to misspecification of the structural paths is serious only according to these error and fit indices. Overall, the results support the proposed structural model and the interpretation of the path coefficients and hypotheses.

4.8 HYPOTHESIS TESTING

IBM SPSS AMOS software was used for hypothesis testing and a technique of Structural Equation Modelling was applied to investigate the relationship between AI acceptance and bank service quality and e-satisfaction. Standardised path coefficients and significance values were used to test the hypotheses in line with Hair et al. (2019). The structural model is presented below.

Figure 4.2: Structural Equation Model

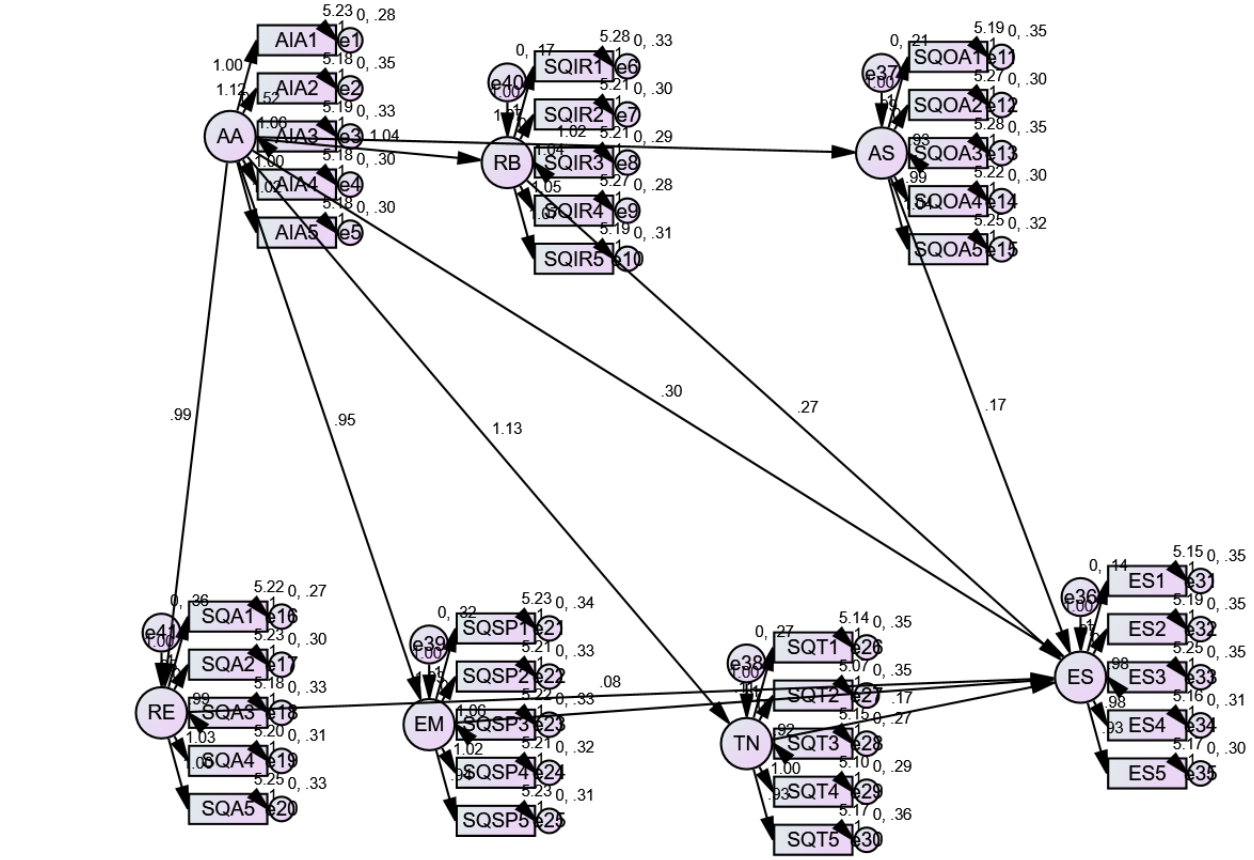


Table 4.7: Hypothesis Testing

Hypothesis	Relationship	Beta	T-value	P-value	Decision
H1a	AI Acceptance → Reliability	0.875	14.603	***	Accept
H1b	AI Acceptance → Assurance	0.850	14.037	***	Accept
H1c	AI Acceptance → Responsiveness	0.768	13.262	***	Accept
H1d	AI Acceptance → Empathy	0.774	12.858	***	Accept
H1e	AI Acceptance → Tangibles	0.843	14.404	***	Accept

H2a	Reliability → E-satisfaction	0.251	3.111	0.002	Accept
H2b	Assurance → E-satisfaction	0.158	2.191	0.028	Accept
H2c	Responsiveness→ E-satisfaction	0.079	1.465	0.143	Reject
H2d	Empathy → E-satisfaction	0.111	2.010	0.044	Accept
H2e	Tangibles → E-satisfaction	0.183	2.655	0.008	Accept
H3	AI Acceptance → E-satisfaction	0.238	1.416	0.157	Reject

Source: Amos data

Purpose statement H1a stated that AI acceptance would have an impact on reliability in service quality. This was supported with Beta = 0.875, T = 14.603 and P < 0.001. This positive relationship between the acceptance and assurance of AI was also supported by H1b, Beta = 0.850, T = 14.037, P < 0.001. H1c predicted that AI acceptance would have an impact on responsiveness, which was supported by Beta = 0.768, T = 13.262 and P < 0.001. H1d, which linked AI acceptance to empathy, was supported with Beta = 0.774, T = 12.858 and P < 0.001. Regarding H1e, it was proposed that the acceptance of AI will impact tangibles, and Beta = 0.843, T = 14.404 and P < 0.001 were obtained.

Hypothesis H2a was that e-satisfaction would be determined by reliability, this result was supported (Beta = 0.251, T = 3.111 and P < 0.05). Assurance was hypothesized to have an impact on e-satisfaction, and this was found to be true (Beta = 0.158, T = 2.191, P < 0.05). It was hypothesized that responsiveness would have an impact on e-satisfaction; however, this was not so, as Beta = 0.079, T = 1.465 and P > 0.05. H2d, which linked empathy to e-satisfaction, was supported with Beta = 0.111, T = 2.010 and P < 0.05. H2e, which linked tangibles to e-satisfaction, was supported with Beta = 0.183, T = 2.655 and P < 0.05. It was proposed that acceptance of AI would have a direct effect on the e-satisfaction however, P > 0.05 which indicates that the hypothesis is not accepted.

4.9 DISCUSSION OF RESULTS

This study focused on the impact of the acceptance of AI on bank service quality and E-satisfaction of microfinance institution customers in Mashonaland West Province, Zimbabwe.

Discussion is based on the results obtained from SPSS and AMOS. It explains the results in the context of the hypotheses and contrasts the results with previous studies.

4.9.1 H1a: AI acceptance has a significant positive effect on reliability

The results showed that the coefficient of AI acceptance on reliability is 0.875 at p value < 0.001 which means that AI acceptance affects reliability significantly. This indicates that clients who are more likely to adopt AI technologies are more likely to perceive microfinance services as more precise, reliable and consistent. This result aligns with the Technology Acceptance Model (TAM) by Davis (1989) which posits that users are more likely to adopt technologies that they perceive as being useful and easy to use. It also backs up Huang and Rust (2018) which discovered that AI can enhance the efficiency and service dependability.

4.9.2 H1b: AI acceptance has a significant positive effect on assurance

The study revealed a significant positive correlation of AI acceptance and assurance (Beta = 0.850, $p < 0.001$). This indicates that customers who accept AI are more likely to trust financial services based on technology, and to feel confident in using them. This aligns with the findings of Gursoy et al. (2024), who highlight the importance of trust and transparency as significant factors influencing the acceptance of AI. They also endorse the Technology Acceptance Model as it pertains to confidence in technology, perceived usefulness, and ease of use.

4.9.3 H1c: AI acceptance has a significant positive effect on responsiveness

The results indicated that the acceptance of AI positively affects responsiveness (Beta = 0.768, $p < 0.001$). This translates to better customer service in microfinance institutions, both in terms of speed and convenience, with the support of AI technologies. Automation can cut delays and provide customers quicker help. This finding aligns with Huang and Rust (2018), who note that AI-powered systems have the potential to boost service responsiveness by automating the process and providing faster information processing.

4.9.4 H1d: AI acceptance has a significant positive effect on empathy

The findings indicated that there was a positive correlation between acceptance of AI and empathy (Beta = 0.774, $p < 0.001$). This means that AI can enhance customer service by providing personalized services and understanding customer needs. AI technologies can help identify user behaviour patterns and enable institutions to customize responses and

recommendations. The discovery confirms Gursoy et al. (2024) as they describe how personalization through AI can enhance customer experience.

4.9.5 H1e: AI acceptance has a significant positive effect on tangibles

The results showed that the size of the effects of AI acceptance on tangibles was significant (Beta = 0.843, $p < 0.001$). This indicates that when AI is implemented, customers' perception of the digital platforms, system interfaces and technological facilities is enhanced. Effective digital tools convey professionalism, ease of access, modernity. This discovery is consistent with the Bank Service Quality model proposed by Bahia and Nantel (2000) where service presentation and technological infrastructure are considered in the definition of perceived service quality.

4.9.6 H2a: Reliability has a significant positive effect on e-satisfaction

The results showed that there is a positive and significant relationship between reliability and e-satisfaction (Beta = 0.251, $p = 0.002$). This implies that the quality of reliable, consistent and accurate services enhances satisfaction with electronic financial services. Digital systems that function and provide services as expected provide more satisfaction for customers. This discovery agrees with Oliver (1980) that finds satisfaction is connected to the satisfaction of the customer's expectation.

4.9.7 H2b: Assurance has a significant positive effect on e-satisfaction

The results indicated that assurance is significant and positive influence on e-satisfaction (Beta = 0.158, $p = 0.028$). This means that customers are more satisfied with electronic financial services when they confidently use and trust the systems. E-satisfaction is based on confidence in data protection, transaction security and institutional trust. This aligns with the assertion by Gursoy et al. (2024) that trust plays a crucial role in the adoption of technology.

4.9.8 H2c: Responsiveness has a significant positive effect on e-satisfaction (rejected after analysis)

Results revealed that there was no significant association between responsiveness and e-satisfaction (Beta = 0.079, $p = 0.143$). So, H2c was not accepted. This indicates that response time is important to customers, but not necessarily the only factor to increase satisfaction. In this case, response time is less important to customers than reliability and trust and security of the system.

4.9.9 H2d: Empathy has a significant positive effect on e-satisfaction

Results showed that empathy has significantly positive effect on e-satisfaction (Beta = 0.111, p = 0.044). When institutions understand and cater to their needs, customers are more happy. They enhance the electronic service experience, as they are customer centred. This confirms Parasuraman et al. (1988) who consider empathy as one of the important dimensions of service quality.

4.9.10 H2e: Tangibles have a significant positive effect on e-satisfaction

The results showed that tangibles have a significant positive influence on e-satisfaction (Beta = 0.183, p = 0.008). This translates to attractive, modern and easy to use platforms, which lead to better customer satisfaction. Investment in robust digital systems and technological infrastructure is valued by customers. This is in line with Bahia and Nantel (2000).

4.9.11 H3: AI acceptance has a significant positive effect on e-satisfaction (rejected after analysis)

The results indicated that there was no significant direct impact of AI acceptance on e-satisfaction (Beta = 0.238, p = 0.157). So, H3 was rejected. This indicates that having the AI technology is not enough to satisfy customers. Customers seem to appreciate the use of AI that enhances the quality of services provided. The finding suggests that MFIs need to focus on service quality dimensions when implementing AI technologies designed to enhance customer satisfaction.

CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter presents a summary, conclusions and recommendations based on the empirical data gathered on AI acceptance, service quality and e-satisfaction in MFIs in Mashonaland West province of Zimbabwe. The primary objective was to comprehend the effect of clients' acceptance of AI technologies on the operationalized dimensions of bank service quality and how the dimensions impact e-satisfaction. The discussion, theoretical implications and practical recommendations are derived from the structural pathways and causal relationships, which were identified through IBM SPSS AMOS.

5.1 SUMMARY

The main data sources were the 300 questionnaires which were successfully completed by customers of microfinance institutions in Mashonaland West Province with a return rate of 78.1%. CMIN/DF = 1.772, CFI = 0.997 and RMSEA = 0.012 indicated that the measurement model had good psychometric properties, according to the results of Confirmatory Factor Analysis. All latent constructs also had high internal consistency and convergent validity, indicated by Composite Reliability values exceeding 0.70 and AVE values exceeding the threshold of 0.50. The final structural model also fitted the data well, with CMIN/DF = 1.037, IFI = 0.998, TLI = 0.998, CFI = 0.998 and RMSEA = 0.011. The key empirical results for the structural paths and hypothesis tests are summarized below.

H1a to H1e were all supported in relation to the impact of AI acceptance on the dimensions of bank service quality. The results of the structural model indicated that AI acceptance was statistically significant and positively influenced all five dimensions of service quality with high impact. The strongest effect was on reliability (beta = 0.875, t = 14.603, $p < 0.001$), followed by assurance (beta = 0.850, t = 14.037, $p < 0.001$) and tangibles (beta = 0.843, t = 14.404, $p < 0.001$). Significant positive effects were also confirmed for empathy (beta = 0.774, t = 12.858, $p < 0.001$) and responsiveness (beta = 0.768, t = 13.262, $p < 0.001$). So, H1a, H1b, H1c, H1d and H1e were accepted.

Results were mixed in terms of the relationship between each service quality dimension and e-satisfaction. The significant positive predictors that emerged in the model are reliability (beta =

0.251, t = 3.111, p = 0.002). It was followed by tangibles (beta = 0.183, t = 2.655, p = 0.008), assurance (beta = 0.158, t = 2.191, p = 0.028) and empathy (beta = 0.111, t = 2.010, p = 0.044). H2a, H2b, H2d and H2e were accepted, therefore. The hypothesis H2c was rejected as responsiveness was not significant in predicting e-satisfaction (beta = 0.079, t = 1.465, p = 0.143). The direct path between AI acceptance and e-satisfaction was also not significant (beta = 0.238, t = 1.416, p = 0.157), which resulted in the rejection of H3.

5.2 CONCLUSION

From the empirical results and discussion, the following three main conclusions are drawn. Firstly, the acceptance of AI is an underlying key to the quality of MFI services. By adopting AI tools, the accuracy and reliability of service interfaces are enhanced, contributing to a more comprehensive and satisfactory service quality for both the microfinance clients and employees. Second, AI acceptance is a complete mediator between e-satisfaction and service quality. The result of the direct path from AI acceptance to e-satisfaction is rejected, demonstrating that advanced AI systems are not sufficient to achieve satisfied customers. The path to digital satisfaction requires a leap in transactions trust, information security, platform tangibility and personalized service through AI acceptance. Third, is that the essence of accuracy and trust outweighs speed. Fast processing was not a significant factor in the e-satisfaction; responsiveness did not affect the e-satisfaction. In Mashonaland West microfinance environment, customers do not seem to value speed alone, but value more accuracy, security and simple interfaces.

5.3 RECOMMENDATIONS

Based on the findings, a number of recommendations can be made for the microfinance sector in Zimbabwe, of which managers, policy makers and technical actors are all concerned. First, MFIs should focus on algorithmic reliability and transactional accuracy as it was the strongest positive contributor to e-satisfaction. Hence, efforts in information technology resources need to be put towards maintaining data integrity and minimizing data entry errors in credit scoring, interest computation and electronic disbursement of loans. There should be routine system audits and background testing prior to cosmetic platform changes. Second, MFIs need to establish trust with customers regarding new AI tools. Because assurance has an impact on e-satisfaction,

institutions should employ robust data encryption, multi-step authentication and plain transaction receipts to make security apparent to customers.

Thirdly, MFIs need to enhance user-friendly digital interfaces as tangibles positively influence e-satisfaction. Many of the users of microfinance are using local cooperative arrangements, like SACCOs, and digital platforms need to be simple, uncluttered and capable of working in low bandwidth or offline provincial conditions. Fourth, MFIs should have a human-in-the-loop service structure. Empathy will still play a role in being satisfied online, so AI-enabled platforms shouldn't be a complete substitute for human interaction. Customers should have easy access to a human agent in case they have more complicated questions about microfinance, or may want to solve a specific financial problem.

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APPENDIX A: CODED QUESTIONNAIRE

RESEARCH SURVEY QUESTIONNAIRE

Dear participant

I am Nyasha Matavikwa, a student at Bindura University of Science Education conducting a research into the **Impact of AI acceptance on bank service quality and e-satisfaction in micro-finance institutions in Zimbabwe**. This research is in partial fulfilment of my bachelor's degree in Marketing.

I would greatly appreciate your participation in this study. All the answers you will provide are neither right nor wrong. The information that you are going to provide will be **strictly** used for **academic purposes only**. Every answer that you will provide will be kept with confidentiality. For further clarity do not hesitate to ask.

Contact details:

Phone numbers: 0777492294 email:nyashaprayergmail.com

QUESTIONNAIRE

Research Topic: The Impact of AI Acceptance on Bank Service Quality and E-Satisfaction in Microfinance Institutions in Zimbabwe

SECTION A: Demographic Characteristics of Respondents

Please tick or fill in the appropriate response.

Province: .....

Age: .....

Gender: ☐ Male ☐ Female ☐ Other

Education Level: ☐ Primary ☐ Secondary ☐ Tertiary ☐ Postgraduate

Employment Status: ☐ Employed ☐ Unemployed ☐ Student ☐ Other

Years using MFI services: .....

Type of Microfinance Institution: ☐ Commercial ☐ NGO ☐ SACCO

SECTION B: AI Acceptance

This section seeks to understand your perceptions and acceptance of Artificial Intelligence (AI) services used by your micro-finance institution.

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
AIA1	Using AI tools enhances my ability to deliver financial services efficiently.							

AIA2	I find AI-based financial systems easy to use.							
AIA3	I trust AI tools to provide accurate financial information.							
AIA4	I have a positive attitude toward using AI in microfinance.							
AIA5	I intend to continue using AI-based services in the future.							

SECTION C: Service quality in reliability

The accuracy and consistency of services

Please rate your level of agreement with each statement

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
SQIR1	The micro finance performs its services without error							
SQIR2	The loan services are performed without error							
SQIR3	Using AI services are performed exactly as promised							
SQIR4	The process of loan application is performed within the promised time							
SQIR5	I have not had difficulties in loan application							

SECTION D: Service quality in assurance

The level of confidence, security, and trust you feel

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
SQOA1	Using AI let me know when exactly the service will be performed							
SQOA2	AI services are trustworthy							
SQOA3	Al is knowledgeable enough to reliably respond to my questions							
SQOA4	Information provided with AI is clear and understandable							
SQOA5	Al is easily accessible							

SECTION E: Service quality in responsiveness

How quickly and effectively services are provided

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
SQA1	The AI operating hours suits my needs							
SQA2	The institution offers convenient access to its services							
SQA3	The pricing of financial products is fair and transparent							
SQA4	The institution provides a variety of products and services that meet my needs.							
SQA5	The platform is easy to use							

SECTION F: Service quality on empathy

The accuracy and consistency of services

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
SQSP1	The AI system personalizes services to individual needs							
SQSP2	The bank cares about customers' opinions on AI services.							
SQSP3	AI platforms are user-friendly for all customers.							
SQSP4	AI tools provide personalized recommendations.							
SQSP5	Employees show understanding when helping customers with AI applications.							

SECTION G: Service quality on Tangibles

The appearance and design of digital platforms and systems

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
SQT1	The AI platform looks good							
SQT2	The platform is creative							
SQT3	The platform is visually appealing							
SQT4	Facilities and digital platforms are visually are up to date							
SQT5	The site is laid out in a clear and simple way Aesthetics							

SECTION H: E- satisfaction

This section measures your overall satisfaction with the digital and AI-based services provided by your micro-finance institution

Please rate your level of agreement with each statement.

		Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
ES1	Online financial services meet my expectations.							
ES2	I am satisfied with the efficiency of online transactions.							
ES3	The digital platforms are reliable and functional.							
ES4	My overall experience with the institution's e-services is positive.							
ES5	I would recommend the institution's online services to others.							