

**INVESTIGATING THE EFFECTIVENESS OF NAMIBIA POSTAL
SERVICES VISA CARDS ON THE CUSTOMER'S BANKING
SATISFACTION**

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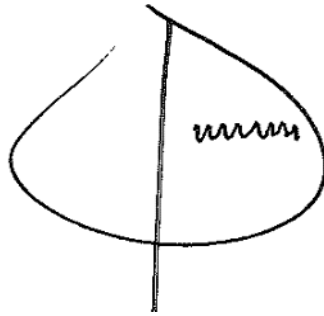
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DECLARATION

I, Fritz Horaeb, hereby declare that "An investigation into the effectiveness of Namibia Postal Service Visa Cards on customer banking satisfaction in the Erongo Region is my own original work and has not been submitted elsewhere in fulfilment of the requirements of this or any other award."



Signature:.....

07 OCTOBER 2022

Date:.....

ACKNOWLEDGEMENT

Firstly, I would like to give thanks to the Almighty God for giving me the wisdom and strength to accomplish one of my goals. This has not been an easy journey at all, but with all his grace, anything is possible.

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ABSTRACT

The aim of the research was to "investigate how the customers perceive the effectiveness of NamPost Visa Cards on their banking satisfaction in the Erongo Region." The objectives of this research were (1) to assess the effectiveness of the NamPost Visa Card on customer banking satisfaction in the Erongo Region, (2) to identify the challenges faced by NamPost customers during their banking transactions in the Erongo Region, and (3) to determine the customer service strategies that can be used to improve banking in the Erongo Region. A mixed research methodology was used to collect data from employees and customers of NamPost through a closed-ended questionnaire, which was completed by 388 customers, and an in-depth interview, which was administered to 12 employees of NamPost in the Erongo Region. The study established that e-banking offers a variety of banking services to customers and that the use of Visa Cards provides a banking method for using post-savings books. Furthermore, the study found that carrying Visa cards is safer than carrying cash because funds are available 24 hours a day, seven days a week with Visa cards. Moreover, the study revealed that Visa cards are convenient to use, and the accounts can be linked to mobile phones for reporting transactions, making it easier to manage transactions. One of the main challenges highlighted was that the customers could suffer considerable losses when the system is offline, or they could suffer data corruption or hardware failure. Furthermore, the study found that a lack of technical knowledge about how to use Visa cards could cause complications for large transactions. Apart from that, the study found that there are several fees associated with using a Visa Card and that if one forgets the Visa Card PIN, they might not have the option to complete the transaction. The study recommended that the service fees on the transactions be reduced and that simple terminology be used with examples

when setting up a payee. This will enable the customers to not struggle to understand or read the ATM output while they are doing their transactions. More, the study also said that improving online banking security issues would also help people use Visa cards in the Erongo Region more often.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

The research aimed to "investigate how the customers perceive the effectiveness of NamPost Visa Cards on their banking satisfaction in the Erongo Region." The objectives of this research were (1) to assess the effectiveness of the NamPost Visa Card on customer banking satisfaction in the Erongo Region, (2) to identify the challenges faced by NamPost customers during their banking transactions in the Erongo Region, and (3) to determine the customer service strategies that can be used to improve banking in the Erongo Region. A mixed research methodology was used to collect data from employees and customers of NamPost through a closed-ended questionnaire, which was completed by 388 customers, and an in-depth interview, which was administered to 12 employees of NamPost in the Erongo Region. The study established that e-banking offers a variety of banking services to customers.

A postal service is a system that transports mail (letters and packages) from one location to another. "Post offices play an important role at the heart of local communities." Consumers and businesses rely on the Post Office for many services, not just sending and receiving parcels, but accessing banking, getting local information, and paying bills. Today, people can send mail nearly anywhere in the world. The use of electronic visa cards has been one of the latest technological innovations that has been introduced to the (Postal Services of Namibia, 2019). This initiative came after the customers of the Postal Services of Namibia had been the only ones using the postal savings book to withdraw and deposit their money (Lassar, Manolis, & Lassar, 2012).

This chapter presents the background of the study, the problem statement, and the aims and objectives of the study. It also presents the research questions which the study is anticipated to answer, as well as the significance of the study. Lastly, it presents the format of the study and the conclusion of the chapter.

1.2 Background of the study

Namibia Postal Services (NamPost) is the national postal operator in Namibia, providing service solutions through its postal, financial, courier, philately, agency and money transfer services. NamPost provides financial services to elderly pensioners, social welfare beneficiaries and general customers. Moreover, the elderly, pensioners and social welfare beneficiaries receive their monthly government grants through NamPost. Historically, saving booklets were the common banking instrument. However, with technological advancement, the use of booklets has been phased out.

Although a study by Lassar, Manolis, and Lassar (2012) revealed that NamPost customers have been the only ones using the postal savings book to withdraw and deposit their money. Regrettably, the use of savings books resulted in some fraudulent activities as reported in most NamPost offices, mainly the loss of money due to forged signatures by family members who had access to their banking savings books. Peevers, Douglas, Mashall, and Jack (2013) report that globally, more than 90% of banks are using Visa Cards, a technological innovation that has led to high levels of customer satisfaction as it makes banking easy and convenient (Peevers, Douglas, Mashall, & Jack, 2013). This has prompted the introduction of the electronic visa cards at NamPost to keep pace with the incessantly changing information age, to mitigate fraudulent activities, and address the challenges experienced by the customers. Despite NamPost's efforts to meet customer banking satisfaction, long queues have still been

noticed in most of its banking halls where the elderly would line up for service, irrespective of the introduction of Visa Cards. Since the introduction of Visa Cards at NamPost in October 2018, the level of customer banking satisfaction remains unclear and undocumented as no study has been undertaken to investigate whether the visa card has had any significant impact on the levels of customer banking satisfaction in NamPost offices in the Erongo region. Customer Satisfaction Definition: is a measurement that determines how well a company's products or services meet customer expectations. It's one of the most important indicators of purchase intentions and customer loyalty. As such, it helps predict business growth and revenue. It is not clear whether the customers are satisfied with the introduction of the Visa Cards since they seem to show some skepticism in the use of these cards due to several reports on security issues (Bultum, 2014) and also challenges in the use of the Visa Cards. The current study was prompted by a lack of clarity in the level of banking satisfaction in Visa Cards among customers. Therefore, this study is envisaged to cover this gap and investigate how the customers perceive the effectiveness of NamPost Visa Cards on their banking satisfaction in the Erongo Region.

1.2 Statement of the Problem

Since the Namibia Postal Service introduced the Visa Cards to replace the banking postal booklets that have been in use for so many years, there have been several complaints from some clients who seem to have challenges using this card. As per the NamPost Customer Service Helpdesk (2021), several customer complaints were lodged about the high costs associated with the use of Visa Cards. These complaints ranged from the high fee charges for the use of automated teller machines (ATM's), point of sale charges, and card replacement charges. Moreover, customers also

experienced literacy problems and a long dispute waiting period. Since the introduction of Visa Cards at the NamPost in October 2018, the level of customers' banking satisfaction remains unclear and undocumented. No study has been undertaken to investigate whether the visa card has had any significant impact on the levels of customer satisfaction. Despite the new innovation, long queues have still been observed in most NamPost banking halls where the elderly would line up for service irrespective of the introduction of the Visa Cards, while electronic payment instruments are globally used (Balaji & Balaji, 2017). Therefore, this study attempts to cover this gap.

1.3 The aim and objectives of the research

The main objective of the proposed research was to investigate the effectiveness of the NamPost Visa Card on customer banking satisfaction in the Erongo Region. More specifically, the research is aimed at achieving the following research objectives:

1. To assess the effectiveness of the NamPost Visa Card on customer banking satisfaction in the Erongo Region.
2. To identify the challenges faced by NamPost customers during their banking transactions in the Erongo Region.
3. To determine the customer service strategies that can be used to improve banking in the Erongo Region.

1.4 Significance of the study

This study will be of great significance to NamPost and its customers. Once NamPost understands how the customers perceive the effectiveness of their Visa Card, they will

be able to address and meet the current customers' needs and market the card to other potential customers who may not have an understanding of how effective this card is. It is hoped that the customers will benefit from this research as the challenges they face in utilising the Visa Card will be identified and strategies recommended for improvement in customer banking satisfaction levels. The customers may further invite more customers to join in the NamPost technological innovations. Consequently, it will improve the financial performance of NamPost as more customers will use the Visa Card. The Namibia Business School may use this study for further research in the library.

1.5 Limitation of the study

This study could be affected by a lack of interest and trust from the clients who may not know why some unknown people are eliciting their perception of the effectiveness of the Visa Card, and this might compromise the quality of the research as the expected number of respondents might not complete the questionnaires. However, in this regard, the researcher presented an ethical clearance letter from Namibian Business School as well as a permission letter from NamPost stating that the data collected would be used solely for academic purposes. This study was only done in one region, which is Erongo, and as such, the findings may not be generalized to other regions.

1.6 Delimitation of the study

This study was limited only to employees and customers of the Namibia Postal Service in Erongo Region Offices.

1.7 Overview of the thesis

The format of the study followed the outline below:

Chapter 1: Introduction- This chapter presented the introduction and background of the study, the research problem, the aim, the objectives, significance, limitations, delimitations, definition of terms and format of the study.

Chapter 2: Literature review- This chapter contains a comprehensive review of the relevant literature and sources that were consulted. The review was drawn from a number of concepts and constructs from previous researches mainly related to the issue of online banking practices. It also presented the theoretical framework of the study. Challenges affecting the implementation of online banking in various communities and the various strategies that can be used to strengthen the utilization of OB practices at Nampost in Erongo Region.

Chapter 3: Research methodology- This chapter contains detailed outline of the methodology, study design, sampling strategy, data collection and data analysis. It also contains ethical considerations, limitations and elimination of bias. The research instruments, their reliability and validity, were also presented in this chapter.

Chapter 4: Data presentation and analysis- This chapter contains the findings of the study in line with the research objectives. It also interpreted the meaning of these findings. Research questions were answered by critical interpretation of the results obtained during research.

Chapter 5: Conclusions and recommendations- This chapter presented the conclusion of the research. Recommendations were made to the Nampost Erongo Region and the Ministry of Finance on how to improve the implementation of OB. The scope of future research was also discussed.

1.8 Summary

This chapter dealt with the background of the problem, the problem statement, the aim of the study, and the objectives. Fundamentally, the study looked at the effectiveness of Namibia Postal Services Visa Cards on customer banking satisfaction in the Erongo Region in Namibia. The significance of the study is also thoroughly discussed in this chapter. This study aims to expand the body of knowledge in the investigation of the effectiveness of NamPost Visa Cards on customer banking satisfaction in the Erongo Region. The next chapter focuses on the theoretical framework of the study and the literature related to identifying the challenges faced by NamPost customers during their banking transactions and determining the customer service strategies that can be used to improve banking in the Erongo Region.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a comprehensive review of the literature for the study. The first part of the chapter will present the theoretical framework of the study, followed by a narrative on the effectiveness of Visa Cards in financial transactions. Then the chapter will also present the challenges faced in the use of Visa Cards, and finally, the chapter will wrap up by unveiling the various strategies that can be used to improve the utilization of the Visa Cards.

2.2 Definitions of Electronic banking and its evolution

The concept of electronic banking (EB) has been defined in many ways by various researchers. According to, Adendorff, Appels, & Botha (2011) electronic banking as the carriage of banks' information and services by banks to customers through different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with a browser or desktop software, telephone or digital television. Bayero (2015) also defines electronic banking as an "internet portal, by which customers can use different kinds of banking services ranging from bill payment to making investments". In fact the use of electronic banking as an opportunity for the spreading of financial institutions has revolved into a good tool rather than only an approach to accomplish competitive advantage of preference with the presence of 'globalisation and violent rivalry ("Consumers Expect Visa Cards Society by 2030 Says Survey," 2009)

de Almeida et al. (2018) also defines that electronic banking alludes to the utilisation of the Internet as a remote conveyance channel for giving administrations, for example, opening a bank account, transferring funds among diverse accounts and electronic bill presentment and payment. This can be offered in two principal ways. A bank with physical offices can build up a Website and offer these services to its clients notwithstanding its customary conveyance channels. Secondly, to set up a virtual bank, where the PC server is housed in an office that serves as the lawful location of such a bank. The banks offer their clients convenient banking to make deposits and withdraw funds by means of Automated Teller Machines (ATMs) or other remote conveyance channels claimed by different foundations, for which an administration expense is acquired. Electronic banking is modern delivery channel of banking services (Frączek & Urbanek, 2021).

Online banking features and services have greatly evolved from the first days of internet banking history from the need to use a landline to pay bills in the 1980s to having the ability to transfer funds, pay bills and deposit checks with just the click of a mouse or on a mobile device today (Chong, Ooi, Lin, and Tan, 2010). Banks first started offering digital banking services to their customers as early as 1985 (Frączek & Urbanek, 2021).

However, the small number of Internet users and the costs associated with using digital banking slowed the progress down. It wasn't until the Internet boom in the late 1990s that people became more comfortable with making transactions online (Jha et al., 2016).

2.3 Theoretical Framework

2.3.1 Technology Acceptance Model (TAM)

This study was informed by the Technology Acceptance Model (TAM) (Loock, Grobler, & Mestry, 2006). TAM proposes that attitude is based on a person's salient beliefs about the consequences of a given behavior, as well as his or her evaluation of those consequences (Ghosh, 2021). On the same note, Hood (2012) suggested that customer attitude is composed of one's attribute beliefs about the object and the perceived importance of that attribute in making the decision to adopt. The use of technology in the context of consumers' attitudes is assorted in terms of perceptions regarding product information, the form of payment, delivery terms, service offered, the risk involved, privacy, security, personalisation, visual appeal, navigation, entertainment, and enjoyment (Chong, Ooi, Lin, and Tan, 2010). The technology acceptance model (TAM) is an information systems theory that models how users come to accept and use technology. The actual system used is the end-point where people use the technology. Behavioral intention is a factor that leads people to use technology. The behavioral intention (BI) is influenced by the attitude (A), which is the general impression of the technology.

TAM suggests that when users are presented with new technology, a number of factors influence their decision about how and when they will use it, notably:

- Perceived usefulness (PU) – This was defined by Fred Davis as "the degree to which a person believes that using a particular system would enhance their job performance." It means whether or not someone perceives that technology to be useful for what they want to do.

- Perceived ease-of-use (PEOU) – Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Immordino & Russo, 2018:78). If the technology was easy to use, then the barriers would be overcome. If it's not easy to use and the interface is complicated, no one has a positive attitude towards it.

External variables such as social influence play a significant role in determining attitude. When these things (TAM) are in place, people will have the attitude and intention to use the technology. However, the perception may change depending on age and gender because everyone is different.

The Technology Acceptance Model (TAM) Perception ease of use and perceived usefulness have been two of the most influential models of technology acceptance, with two primary factors influencing an individual's intention to use new technology: perceived ease of use and perceived usefulness. An older adult who perceives digital games as too difficult to play or a waste of time will be unlikely to want to adopt this technology, while an older adult who perceives digital games as providing needed mental stimulation and as being easy to learn will be more likely to want to learn how to use digital games (Jha et al., 2016). While TAM has been criticised on a number of grounds, it serves as a useful general framework and is consistent with a number of investigations into the factors that influence older adults' intention to use new technology (Braun, 2013). Although there are emerging frameworks for effective online business education, multi-discipline studies have also drawn from established frameworks in business research. One such commonly used framework is the technology acceptance model (TAM). Several multi-disciplinary studies have used the TAM as a grounding framework, either in its original form (Davis, 1989) or in the

extended model (Venkatesh and Davis, 2000). Collectively, the research suggests that although the model had limited predictive power for novice online bankers (Krivosheya, 2020), the TAM has emerged as a useful framework for explaining course management system usage and satisfaction with the online banking systems (Lane, 2018; Manshad & Brannon, 2021).

2.3.2 Social Cognitive Theory (SCT)

The study was also informed by the Social Cognitive Theory (SCT). The Social Cognitive Theory (SCT) started as the Social Learning Theory (SLT) in the 1960s by Albert Bandura (Ng et al., 2021). It developed into the SCT in 1986 and suggests that learning occurs in a social context with a dynamic and reciprocal interaction between the person, their environment, and behavior. In social learning theory, Albert Bandura (1977) agrees with the behaviorist learning theories of

1. Mediating processes occur between stimuli and responses.
2. Behavior is learned from the environment through the process of observational learning.

Humans observe the people around them behaving in various ways. In society, humans are surrounded by many influential models, such as other humans within their societies, characters on TV, friends within their peer groups, and others (Nunn & Kumar, 2019). These models provide examples of behavior to observe and imitate, e.g., masculine and feminine, pro and anti-social, etc. Humans pay attention to some of these people (models) and encode their behavior. At a later time, they may imitate (i.e., copy) the behavior they have observed. They may do this regardless of whether the behavior is "gender appropriate" or not, but there are a number of processes that

make it more likely that a child will reproduce the behavior that its society deems appropriate for its gender (Rahman et al., 2020).

First, the child is more likely to attend to and imitate those people it perceives as similar to itself. Consequently, it is more likely to imitate behavior modeled by people of the same gender. Second, the people around the child will respond to the behavior it imitates with either reinforcement or punishment. If a child imitates a model's behavior and the consequences are rewarding, the child is likely to continue the behavior. According to this model, the utilization of Visa Cards by humans depends on how these customers associate with those who are using the Visa Cards so that they can assess the effectiveness and safety of such innovations so that later on, they can also copy them.

2.4 The effectiveness of Visa Card on customers banking satisfaction

Adopting Visa card payments has numerous advantages for consumers. Visa Card payments offer convenience and speed (Ng et al., 2021). Unlike traditional cash transactions, Visa Card payments discourage robbery and other cash-related crimes because people carry less physical cash when they shop (Nunn & Kumar, 2019). In a study by Rahman et al. (2020), a study of 33 countries around the world going the route of Visa Cards placed Malaysia in the inception category 5 years ago, whereby only 2% of consumer transactions are Visa Cards. However, within that same grouping, Kenya, South Africa, the UAE, and Poland show strong growth trajectories due to innovation in payment solutions and strong expansion in credit and debit. Their study noted that the pre-requisites for consumers' Visa Card readiness include access to financial services, as well as macro-economic and cultural factors. These are some of the factors affecting consumer adoption of Visa Card payments that are explored in

our study (Sam et al., 2021). wiecka (2019) reported that the issues associated with consumers' Visa Card payments are a crucial and diverse field of research in finance. Bank Negara Malaysia (BNM) launched the Financial Sector Blueprint in 2010, which aimed to roll out policy initiatives from 2011 until 2020 to increase Visa Card transactions in Malaysia (Shekhar et al., 2020).

The most recent initiative is the introduction of the Real-Time Retail Payments Platform system, which allows customers the ability to make fund transfers via mobile devices using a proxy address (instead of banking information), which saw Malaysia well underway towards becoming a Visa Card society (Shy, 2021). Visa Card payments allow for various types of transactions to occur without using cash, such as payment via credit card in shops or online stores etc. Payment electronic instruments include electronic money transfers and payment orders (Stephens & Barbier, 2021). Malaysia's move towards a Visa Card society is seen as a function of policy direction as well as technology serving demand from certain market segments (Venkatraman & Reddy, 2021). The trend towards going cashless is a global one, and we should be aware that what works in one country may not apply to others due to differences in infrastructure (technology) and culture (behaviour). Visa Card payments may reduce opportunities for tax evasion, the shadow economy, and corruption. However, the size of the tax gap due to tax evasion and the shadow economy is usually hard to measure accurately. A cashless society will also result in fewer crimes, such as burglary (Din & Rafee, 2019), but using Visa Cards will also result in cybercrime, electronic fraud, and digital crime/hacking. Visa Card payments can also lead to an increase in financial inclusion, especially for the non-banked population. However, there are anecdotes from other countries that have moved further along the Visa Card road that certain

segments of society may now be excluded, such as the older generation that are not so tech-savvy and communities with poor internet connectivity (Wan, 2021).

The adoption of using technology needs to be approached subjectively (Lee, Zailani, & Rahman, 2020). The concept of Visa Card payment systems is not established at its maturity stage in developing countries, particularly for Malaysian consumers. The use of Visa Card payment systems is expected to continue to increase (Tee & Ong, 2016), despite the segment facing challenges in adoption by Malaysian consumers (The Malaysian Reserve, 2019). Payments Network Malaysia Sdn Bhd (PayNet) group CEO said that there is a growing trend of Visa Card transactions, but there are also challenges that come along with it. The Visa Card exchange system has transcended all the boundaries of the currency exchange where consumers can buy a cup of coffee and pay bills on their smartphones ('Thumbs up for Cashless Systems', 2009). Consumers' perception of monetary value is changing due to advanced innovativeness, perceived technological security, social influence, hedonic motivation, facilities, and performance expectancy.

Ferrer, Dew, and Apte (2010) stated that although Visa Card payment systems are developing at a very fast pace, they also create uncertainties and risks. Consumers may face uncertainty in using Visa Card payment systems as the risk they perceive may be overwhelming compared to traditional methods of payment. Ozturk (2016) reported that Visa Card payments may be perceived as a complex technology where consumers' knowledge and skills about their capabilities to use the technology may influence their acceptance. Thus, there is a need for a better understanding of the factors affecting consumers' adoption of Visa Card payments. It can be deduced here that the higher the awareness, the higher the diffusion of the point of sales (POS) and vice-versa

(‘Consumers Expect Cashless Society by 2030 Says Survey’, 2009). Reffat (2003) observed that lack of knowledge of how the government carries out its functions leads to citizens' non-involvement in benefiting from government services. Interestingly, and specifically to POS adoption in Nigeria, researchers and ICT experts attributed the slow adoption of POS to a lack of awareness. For example, Balakrishnan & Shuib (2021) believed that the reason for the slow adoption of e-payment in Nigeria is a lack of awareness of the advantages of the system; hence, there is a need for awareness to aid the diffusion of POS in Nigeria (Bayero, 2015).

Also, as stated in Chiemeké and Ewwiekpaefe (2011), "The Economist Intelligence Unit (2006) noted that the introduction of e-commerce services is hampered by a lack of public awareness on how to use the technologies." However, it should be noted that some of these researchers' assertions were not empirically tested. Mofleh, Wanous, and Strachan (2008) defined awareness as a citizen's knowledge about the existence and advantages of using e-government. Similarly, a variable related to awareness is "technology cognisance," which was studied in Nambisan, Agarwal, & Tanmiru (2019). Cohen et al. (2019:99) defined it as "a user's knowledge about the capabilities of a technology, its features, potential use, and cost and benefits, i.e., it relates to awareness-knowledge".

On the other hand, service providers should demonstrate the ability to deliver and exceed customer expectations not only with how they deliver the services (functional quality), but also with what they deliver (technical quality), and these quality categories may influence customers' image of the service providers (de Almeida et al., 2018). Frczek & Urbanek (2021:156) emphasize that there are five dimensions used to evaluate service quality, including (i) Tangibles (representing physical facilities,

equipment, and appearance of personnel), (ii) Reliability (representing the ability to perform the promised service dependably and accurately), (iii) Responsiveness (representing the willingness to help customers and provide prompt service), (iv) Assurance (representing the knowledge and courtesy of employees and the ability to inspire trust and confidence), and (v) Empathy (representing the caring, individualised attention the firm provides its customers).

To measure the quality of electronic payment services conducted by banks, Humphrey et al. (1996) used four dimensions: output price, infrastructure, safety, and the financial strength of banks. Using a research sample of banks in 14 developing countries, the authors find that banks should be interested in price policies (including fees and interest rates) and infrastructure investment (in POS, ATMs, etc.) to improve their electronic payment services. In later years, Boeschoten (1998), Humphrey et al. (2001) added dimensions to transaction features, including transaction process, transaction time length, and the interaction between bank officers and their customers, particularly in dealing with customer complaints about banking services. To begin with, the banks' benefit from e-banking service is competitive branding as well as better appreciation of market demands. As such, banks that provide electronic banking services are known to be leaders in technology implementation and advancement. Thus, the better the image brand, the more customers they will bring. The other returns may be measured in terms of money. The main objective of every organisation is to maximise profits, including banks. As indicated in viewpoints communicated by Wan (2021), it was opined that the Internet is a revolution that will do away with the old request that holds much influence. The internet revolution in electronic banking transactions means that transactions are much less expensive than branch or even telephone transactions. The other benefits that e-banking enables banks to offer are low-cost, high-value-added

financial services and the opportunity to cross-sell products such as credit cards and loans (Venkatraman & Reddy, 2021). According to Stephens & Barbier (2021), other factors that help banks are cost savings, reaching new segments of the population, efficiency, enhancement of the bank's reputation, and better customer service and satisfaction. Online banking strengthens the relationship between the service provider (e.g., bank) and the customer. Electronic banking has become a common role for banks and businesses around the world, and that is clear in the way they perform financial transactions. Electronic banking customers can also check accounts, transfer money, and have access to numerous banking products and services. There is no need for customers to visit bank branches to make transactions (Cheng et al., 2006). Electronic banking has a vital role in the economy, helping buyers and sellers to make financial transactions through the exchange of goods and services without physically meeting (Cheng, 2006). Customers are able to shop worldwide without the need to carry paper money. Howcroft et al. (2002) found in a study that the important influences encouraging consumers to use online banking are lower fees, followed by dropping paper work and human error, which subsequently minimise disputes ('Thumbs up for Cashless Systems', 2009).

A study on electronic banking by Ghosh (2021) in India finds that the online customer service quality, online information system quality, and banking service product quality significantly and positively influence customer satisfaction.

2.5 The challenges faced by Customers during their banking transactions

The use of Visa cards has not been fully accepted in many communities. Customers' perceptions towards the use of these cards remains very negative among customers in most banks (Nunn & Kumar, 2019). The facilitating conditions include the availability

of information systems, consumers' knowledge of information systems, skills, and internal and external support to use information systems. They are all related to innovation. Koksals (2016) reveals that two direct determinants of usage behaviour are intention and facilitating conditions. Other studies also investigate the influence of facilitating conditions. Innovativeness refers to the new product adoption process (Balakrishnan & Shuib, 2021; Cohen et al., 2019). Visa Card payment systems are the new mode of technology innovation. Hence, innovativeness can reflect consumers' adoption of Visa Card payment systems in their financial transactions. Behavioural science suggests that personality traits such as personal innovativeness are potentially significant determinants of the adoption of Visa Card usage in banks (Rahman et al., 2020). It may be the most important element in potential consumers' decision to use Visa Card payment systems. Shekhar et al. (2020) suggest that an individual with higher personal innovativeness is likely to adopt an innovation earlier. Innovativeness should be reconceptualised to predict an individual's adoption towards cashless transactions or e-banking innovations.

Stephens and Barbier (2021) argued that a person with higher levels of personal innovativeness in information technology is expected to develop more positive perceptions about innovation. As a result, an individual may have more positive intentions towards the adoption of Visa Card payment. Perceived technology security is important in organisations that use e-banking services. Technology security deals with detecting loopholes in a security system and discovering adequate solutions to address the risk of technology failure or consumer data hacking (Venkatraman & Reddy, 2021). Perceived technology security is the process of systems designed to securely protect consumer information. The technology security system (e.g. in business or personal data) is important to safeguard exchanged information against any

unauthorised access (Wan, 2021). Shaikh and Karjaluoto (2015) argued that the use of e-banking systems should minimise any kind of risk to consumers. Lee, Chung, and Lee (2011) suggested that consumers' trust can be earned by providing accurate and reliable information.

Al-Saedi, Al-Emran, Ramayah, and Abusham (2020) reported that performance expectancy is the main determinant of Visa Card Utilisation. Koksal (2016) and Yu (2012) reported that performance expectancy has a positive and significant impact on information technology adoption. Singh and Srivastava (2018) showed that the core construct determining adoption is performance expectancy. Patil, Tamilmani, Rana, and Raghavan (2020) found that performance expectancy is positively related to consumers' attitude. Shaikh, Glavee-Geo, and Karjaluoto (2018) indicated that performance expectancy influences the adoption of mobile banking. Therefore, in this study, we postulate that Manshad & Brannon, 2021.

First, despite the rapid growth of payment services via debit cards offered by Vietnamese commercial banks, the study by Ng et al. (2021) revealed that the quality of these services, especially in the use of e-banking, does not meet the clients' expectations.

Recently, the number of complaints and inconveniences to customers about debit card services has been increasing (Nunn & Kumar, 2019). This has resulted in customer loyalty being broken and then switching service providers. Customer dissatisfaction may arise from the shortage and uneven allocation of points of sales (POS), high fees, and inadequate and unprofessional customer service (Rahman et al., 2020). In fact, debit cards are mainly used for money withdrawals rather than online, POS or ATM payments (Sam et al., 2021). According to a study done in Vietnam by the World Bank,

it was revealed that the lowest rate of non-cash transactions in the region was at 4.9%, in comparison with 26.1%, 59.7%, and 89.0% in China, Thailand, and Malaysia, respectively (Shekhar et al., 2020). Furthermore, customer dissatisfaction and frequent switching of card providers lead to a large number of inactive cards and low card payment turnover. A report by Ernst & Young in 2014 showed that 65% of Sudanese customers were willing to change financial service providers (Shy, 2021). Although ATMs have accounted for more than 90% of total bank-issued cards, there have been only 77 million active cards and 55 million unused cards. Although there are opportunities for banks, there are various difficulties, such as the innovation of IT applications, the obscuring of business sector limits, breaking modern boundaries, the passage of emerging competitors, and the development of new plans of action ('Consumers Expect Cashless Society by 2030 Says Survey', 2009).

Another security issue associated with E-banking as introduced by the Economist journal (1999) recounts that E-banking insecurities are classified into three categories: firstly those associated with fraud and theft; secondly those by hackers; and lastly, flaws in systems design or set up leading to security breaches (genuine users seeing being able to transact on other users' accounts). All of these insecurities have financial and legal reputations. According to Balakrishnan and Shuib (2021), other challenges in line with electronic banking span from the type of technology selected, lack of knowledge, and lastly, implementation.

In the study of e-banking, different researchers found different e-banking dimensions affecting customer satisfaction as a result. For instance, Lane (2018) announced that reliability, accountability, and adequacy, ease of use, security, and product carrier are factors for online e-banking quality. According to Manshad & Brannon (2021), they

also determined the user interface, main services, and services supplement as important aspects of e-banking quality. Other traits for measuring service quality in e-banking are as follows: website appearance, ease of use, relationships, design and content, reliability, efficiency, support, communication, security, motivation, functions, storage capabilities, services, confidence, customising store policies, reputation and empathy (Ng et al., 2021).

Although different scholars discovered that different types of electronic banking dimensions or factors influence customer satisfaction, the researcher is focusing solely on the six e-banking dimensions of ease of use, time of delivery, privacy or security, reliability, access, and service quality (Nunn & Kumar, 2019). Because in the context of countries like Ethiopia, the concern about these six dimensions of E-banking service is very important. However, people strongly like that the technology the bank uses is reliable, secure, fast, easy, and accessible as well as qualified. So, in order to know the feelings of customers using E-banking services, this research undertaking is necessary. For this reason, the researcher is examining the six e-banking service qualities, namely, ease of use, security, access, reliability, time of delivery, and service quality (Rahman et al., 2020). Sam et al. (2021) noted that while the technology is in no need of more effort, it would have the power of acceptance by its users. Literally, Davis defined ease of use as "the degree to which a person believes that using a particular service would be free of effort" (Sam et al., 2021). Shekhar et al. (2020) also indicated that when there are different technologies in choosing an option, customers are likely to take the one that is easiest to use. As we understand from both authors, ease of use is also an important contribution to individuals that use computers or similar technologies.

2.6 The customer service strategies which can be used to improve banking satisfaction

Shy (2021) illustrated the need for customer expectation as measured by a comparative standard to evaluate service quality. The aim of increasing service quality is to enhance customers' perceptions in line with their expectations and eventually strengthen customer satisfaction. Moreover, this was approved to promote customer repeat patronage (Immordino & Russo, 2018). In this regard, we understand that bank managers know their business operations very well, their processes and behaviors of employees, and they have experience in educating customers as well.

Chong, Ooi, Lin, and Tan (2010) suggested that customer attitude is composed of one's attribute beliefs about the object and the perceived importance of that attribute in making the decision to adopt. The use of technology in the context of consumers' attitudes is assorted in terms of perceptions regarding product information, form of payment, delivery terms, service offered, risk involved, privacy, security, personalisation, visual appeal, navigation, entertainment, and enjoyment. Furthermore, according to a quantitative study done in Northern Uganda by Gikandi & Blood (2009), the level of customer satisfaction with the use of online banking technological innovations was mostly affected by the challenges of security and inability to use the innovation. The importance of the perceived usefulness of Visa cards has been widely recognised in the field of electronic banking (Daniel, 2008). While the use of Visa Cards in the banking sector has been accepted by many as being effective in enhancing the customers' satisfaction, it remains unknown how the customers of Namibia Postal Service in Erongo Region offices perceive this effectiveness (Stephens & Barbier, 2021).

Theoretical achievements must be balanced against the pragmatic nature of Visa Card payments (Venkatraman & Reddy, 2021). It is necessary to attain new knowledge of descriptive and exploratory character since such knowledge can help explain the studied phenomena. Furthermore, this knowledge may aid in the formulation of suggestions for business practice and policy formulation in Visa Card transactions (Wan, 2021). Today, Visa Card payments have become one of the crucial components of the global economy and it is perceived as an important determinant of economic expansion. Ferrer, Dew, and Apte (2010) stated that although Visa Card payment systems are developing at a very fast pace, they also create uncertainties and risks. Consumers may face uncertainty in using Visa Card payment systems as the risk they perceive may be overwhelming compared to traditional methods of payment. Ozturk. Ozturk (2016) reported that Visa Card payments may be perceived as a complex technology where consumers' knowledge and skills about their capabilities to use the technology may influence their acceptance. Therefore, there is a need to educate the customers about the various benefits they can derive from using Visa cards. There is also a growing need for a better understanding of the factors affecting consumers' adoption of Visa Card payments ('Thumbs up for Cashless Systems', 2009). The Visa Card's economic policy consists of a package of measures directed at achieving the objectives of the policy. One of the measures is to promote awareness through market education and sensitisation. This is done directly by the central banks (CBs) separately and in conjunction, through high-profile messaging in all forms of media. Nigeria's Visa Card awareness campaigns are a core measure of the policy as they can help to overcome the potential market failure by disseminating public messages (Balakrishnan & Shuib, 2021). With this, providers will find it easier to market electronic services to unbanked customers as well as to those banked customers who do not use their

accounts and e-channels (Enhancing Financial Innovation and Access, 2013). However, information and communication experts in Nigeria believe that prospective users of POS are not aware of the system. If there is awareness, the penetration of the system will be high (Bayero, 2015).

Building a strong digital trust foundation is crucial in the digital banking ecosystem. Banks must deliver a top-notch customer experience that enables customers to quickly authenticate their identity and complete transactions (Cohen et al., 2019). For banks, building digital trust starts with proactively communicating their risk strategy and its impact on customers. This communication should outline how banks will confirm their customers' identities and alert them if suspicious activity is detected. Banks should also communicate how customers can set travel alerts and how to reach the bank if they encounter trouble during their trips (de Almeida et al., 2018).

At the same time, banks should take care not to send too many alerts to customers and ask "was this you?" for common transactions. Customers could interpret a flood of check-in communications as a sign that the bank doesn't have its act together. Overwhelming numbers of alerts can frustrate customers and diminish their trust in your organization (Frczek & Urbanek, 2021).

Banks should also outline their communication strategy to their board. This strategy outlines how the bank will address different levels of risk for different types of customers (Ghosh, 2021). For example, a student checking account requires a different level of response than a wealth management account. Banks should also review the strategy's effectiveness periodically with their board, solicit feedback, and look for opportunities to improve it (Immordino & Russo, 2018). Jha et al. (2016) state that the bank's fraud prevention strategy should be tailored to the financial services market and

programs that it intends to service. A smaller credit union, for example, will have different security requirements than a major global bank. Banks need to invest in fraud solutions that address the specific needs of their customers and community (Krivosheya, 2020). This should not be treated as a "set it and forget it" task. Banks should revisit their strategy to understand how fraud trends are evolving and make sure they can respond to emerging fraud trends.

It's important for banks to build trust with law enforcement agencies that are tasked with investigating and pursuing fraud-related crimes (Manshad & Brannon, 2021). If a fraud attack occurs, banks that have built these connections are in a stronger position to work with law enforcement to investigate the incident and recover funds than banks that are starting from scratch (Lane, 2018).

Banks that implement strong authentication solutions are well-positioned to solve most of their fraud-related problems (Ng et al., 2021). But authentication has come a long way. Banks can now collect large troves of pre-transaction data that occurred prior to the transaction. Access to pre-transaction data enables banks to shift from fraud detection to fraud prevention. This is what Nunn and Kumar say: Banks that have access to pre-transaction data like device hygiene or web session information will have a more complete picture of risk and will be able to give their customers better service.

Authorised push payment fraud is one of the most persistent types of fraud for two key reasons. First, customers can quickly send money with a few taps of their phone. Secondly, digital technology and social engineering make it easy for fraudsters to scale these tactics to numerous targets. Authorised Push Payment (APP) fraud is so persistent in the U.K. that some banks have agreed to compensate victims up to a certain amount (Sam et al., 2021). Banks that hide behind the terms and conditions of

their service and claim they can't help customers resolve the issue are bound to incur their customers' frustration and anger. Customers expect their banks to support them if they are defrauded. Banks that can't demonstrate this support risk eroding customer satisfaction (Shekhar et al., 2020).

Customers will also be frustrated if their bank's controls are too easy to maneuver. After all, they want to ensure their funds are in good hands. This means they want to know it's not too easy to fool the bank online or in person (Shy, 2021). Calling a call center and not being asked for any personal information or visiting an ATM and being shown a balance without entering a PIN can rattle a customer's confidence. If they find their bank's security protocols are too easy to circumvent, they will lose faith in the bank's ability to keep their finances or personal information safe (Stephens & Barbier, 2021).

Customers have enough sources of irritation in their lives. Banks that take the lead in building digital trust with their customers will be well-positioned to solve the cranky customer conundrum (Venkatraman & Reddy, 2021; Wan, 2021).

2.7 Summary

The use of Visa cards has become an increasingly common technological innovation in the area of finance and has been seen by many to increase banking effectiveness among bank customers. This chapter presented the study's theoretical framework and why it was suitable for the study. The literature review focused mainly on the effectiveness of Visa Cards on customer banking satisfaction, the challenges faced by Visa Card users during their banking transactions, and the customer service strategies that can be used to improve banking satisfaction. The next chapter will discuss the

research design and methodology adopted in this study, together with the justifications for the types used in the current study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The methodology used in the study is described in this chapter. Research philosophy, strategies, and explanations for choosing a specific strategy are discussed. The target population, sample size, and sampling strategies used are also described. The chapter contains the following: a description of the research instrument and the content of the instrument, the pilot study, administration and collection of questionnaires. The description of how the validity and reliability of the study are ensured is also discussed. There were also descriptions of how the data was analyzed, the limitations of the study, how to avoid bias, and how to deal with ethical issues.

3.2 Research design

This research study adopted a mixed method approach through the use of both quantitative and qualitative research methods. The mixed methods paradigm attempts to seek the use of both qualitative and quantitative research in order to triangulate and validate the findings of this study. In this way, the survey design was used on the quantitative dimension, while the descriptive design was used on the qualitative dimension through the interpretation of the data that was collected through interviews.

This study used the qualitative dimension and adopted the phenomenological qualitative research design to investigate the effectiveness of NamPost Visa Cards on customer banking satisfaction in the Erongo Region. A research design is defined as the overall plan used by the researcher in the process of data collection (Ader, 2016). There are many research designs that exist that can be used by researchers in their data

collection processes. Ader (2016) identified the various research designs which can be used, and these are: causal-comparative research design, correlational research design, quasi-experimental research, pre-post research design, the explanatory research design, the descriptive research design, the exploratory research design, and the case study research designs. These designs are embedded in two main types, which are experimental and non-experimental (Antwi & Hamza, 2015).

The qualitative study allowed the researcher to elicit the subjective views of the customers on the best strategies that can be used to improve the customer's use of the NamPost Visa Card and increase customer banking satisfaction in the Erongo Region (Bell, 2013). Qualitative research design places the individual at the center as it focuses on investigating, discovering, and explaining particular phenomena through the individuals' experiences or perspectives (Babbie & Mouton, 2015). The researcher interprets the research according to his or her own biased view, which skews the data gathered. Another disadvantage is that this research method is very time-consuming and can last for months or even years. Silverman (2010) argues that qualitative research approaches sometimes leave out contextual sensitivities and focus more on meanings and experiences. A Phenomenological approach, for instance, attempts to uncover, interpret, and understand the participants' experiences (Antwi & Hamza, 2015). Another example is that Babbie & Mouton (2012) might focus more on the participants' experience than on any other important issues in the setting.

On the quantitative dimension, the study utilised a descriptive survey to investigate the effectiveness of NamPost Visa Cards on customer banking satisfaction in the Erongo Region. A descriptive survey design was chosen for this research study to help discover the relationship between the effectiveness of the NamPost Visa Card on

customer banking satisfaction in the Erongo and the various factors preventing the NamPost customers from utilising the Visa Cards. This design focuses on describing a phenomenon across a larger number of participants, and this provides the possibility of summarising characteristics across groups or relationships (Babbie, 2015). Statistical techniques are applied to recognise overall patterns in the relationships between processes (Johannesson & Perjons, 2014). Survey methods used across a large group of people enable generalisation. According to Antwi and Hamza (2015), benefits of the quantitative approach include: (a) enabling the gathering of information from a relatively large number of participants; (b) being conducted in a number of groups, allowing for comparison; (c) allowing generalising the results to a broader population; (d) providing numerical information; and (e) statistical techniques can be used on the data collected to determine relations between variables. Limitations to this approach include the fact that it is difficult to recognise new phenomena, and interpretation of results without a control group should be done with caution (Babbie, 2015).

The study adopted a positivist and interpretivist research paradigm to confirm the effectiveness of NamPost Visa Cards on customer banking satisfaction in the Erongo Region. The quantitative approach ensured that objectives were predetermined and data analysis was simple. Positivism and interpretivism are the most appropriate methods when statistical analysis, inferences, and thematic analysis of results are required (Antwi & Hamza, 2015).

3.3 Population

Mertens (2010) defines a population as the totality of individuals, units, objects, or events considered in the research project. Antwi et al. (2015) define a population as the mother set from which the study participants are selected. Mertens (2010) adds that

the population in a research study is the aggregation from which the sample is actually selected. This study's population comprised all the employees and customers utilising NamPost in the Erongo Region. There are approximately 12,500 customers and 73 employees in the Erongo region, as per NamPost Savings Bank data (2021).

3.4 Sampling

Sampling is the systematic process of selecting legible participants who can take part in a research study (AS de Vos, Fouche, & Delpont, 2009). There are two main types of sampling strategies: probability and non-probability sampling strategies (Blaikie, 2010). There are two main sampling strategies that are used in a research study. In a non-probability sampling strategy, all the study participants have equal chances of being selected for participation, while in a non-probability sampling, there are no equal chances given to the participants to take part in the study (Arshed & Danson, 2015). Probability sampling strategies include simple random sampling, stratified sampling, systematic sampling, and cluster sampling (Blaikie, 2010). A simple random sampling strategy is done through the use of random numbers or computer-generated random numbers. The stratified random sampling strategy groups the population into heterogeneous groupings called stratas (Blaikie, 2010). The systematic random sampling strategy considers the observations when the observations are put in a line. This method eliminates the bias of the researcher in that the researcher does not know which participant is where in the queue (Babbie, 2015).

Non-probability sampling strategies include quota sampling, purposive sampling, snowball sampling, and convenience sampling strategies (Anyon, 2009). In the purposive sampling strategy, the researcher picks those participants whom he/she knows will provide the needed information. The convenience sampling researcher uses

their own discretion to choose the right participants who will provide the information needed. In the snowball sampling strategy, the researcher identifies one legible participant, for example, a prostitute or a thief, and then that participant leads to the next legible participant (Gupta & Gupta, 2011). This sampling strategy is used when studying some populations that are not easy to locate.

On the quantitative dimension, the current study made use of the simple random sampling strategy to select 388 participants from the various post offices of NamPost in the Erongo Region. This strategy was best in that it allowed all the study participants to have equal opportunities to be selected for participation in the study, and the researchers' own selection bias was automatically eliminated.

The 388 are selected using the Yamanes' (1967) formula for a representative sample given by $n = \frac{N}{1+a^2N} = \frac{12500}{1+0.05^2 \times 12500} = 388$. These 388 participants completed a self-administered closed-ended questionnaire to assess the effectiveness of the Visa Card on customer banking satisfaction for NamPost in Erongo Region Offices. While the qualitative dimension used a convenience sampling strategy to select its sample. This method was the best in that it allowed the researcher to select only those participants who were rich in the required information. Currently, there are 73 employees working for the Namibia Postal Service in the Erongo Region (Nampost Annual Review, 2021). However, with convenience sampling, a sample of frontline employees (clerks, administrators, some management members, etc.) has been selected as they are more relevant to the research and will undergo face-to-face interviews. In the interview which was undertaken, 12 potential candidates were interviewed and the researcher had to stop because the data had reached its saturation point.

3.5 Research Instruments

Data collection instruments refer to devices used to collect data, such as questionnaires, tests, structured interview schedules, and checklists (Zohrabi, 2013). The data for this study was collected through closed-ended questionnaires and an interview guide. According to Polit and Hungler (1991), a questionnaire is a tool for gathering self-reported information from the respondents about their attitudes, knowledge, beliefs, and feelings. The researcher first prepared the questionnaire and interview questions to collect data from the respondents.

3.5.1 Questionnaire

Sani (2013) defined a questionnaire as a method of gathering information from respondents about attitudes, knowledge, beliefs, and feelings. A questionnaire is a predetermined set of questions used to collect data, and there are different formats of questionnaire, such as clinical data, social status, and occupational group (Deniz & Alsaffar, 2013). In the current study, the questionnaire was used to address the first two objectives: (1) to assess the effectiveness of the NamPost Visa Card on customer banking satisfaction in the Erongo Region. (2) to identify the challenges faced by NamPost customers during their banking transactions in the Erongo Region. The questionnaires had the advantage of having good reliability and validity if they were piloted. However, they offer a limited scope of survey questions (Al-Abri & Al-Balushi, 2014).

There is a need for sound theoretical and empirical evidence that questionnaires have been constructed that are representative of customers' views concerning their satisfaction (Benis & Hadab, 2019). The length and coherence of the questionnaire

need to be considered to ensure maximum returns and an adequate sample size (Burns & Burns, 2018). The more questions a questionnaire contains, the more likely the researcher is to be measuring the construct under enquiry (construct validity). However, questionnaires with multiple questions were difficult to use in business research due to the time required for participants to complete them as well as for staff to analyze and interpret them (Al-Abri & Al-Balushi, 2014). Beattie et al. (2014) say that there are a lot of balances and trade-offs that need to be made to find a questionnaire that is right for the job.

In this study, the closed-ended questionnaires were completed by 388 customers from the various post offices in the Erongo Region. The questionnaires were distributed face-to-face and completed in the same environment, all during a particular week.

3.5.2 Interview

The data for the study was collected through the use of an in-depth face-to-face interview with the 12 employees of NamPost who were selected purposefully from all the offices in the Erongo Region. In-depth face-to-face interviews are a qualitative method with interesting properties. It is performed through a planned discussion and interview with a small group of people conducted by a moderator (Bloor, 2016). The participants were sampled from the study population. The aim is to obtain knowledge of the participant's considerations and ideas on a specific topic. The method is feasible in illuminating the variety of viewpoints held by a population. It is used as a single source of data or in combination with other methods (Blaikie, 2010). As the method provides data in a social context, it is used as an alternative to individual interviews. The use of in-depth face-to-face interviews had several advantages. The following are some of the advantages of in-depth face-to-face interviews, according to Gupta &

Gupta (2011). The in-depth face-to-face interview is not expensive, and it is a fast method of getting valuable data (Ali & Bhaskar, 2016).

The dynamic discussion between the participant and the researcher stimulates their thoughts and reminds them of their own thoughts regarding the research subject (Assalahi, 2015). This method had the advantage that the researcher could probe for more information from the participants and also record the dominant body language and use it to answer the research questions of the study. However, on the other hand, in-depth face-to-face interviews had some disadvantages (Ader, 2016). The participants may not feel comfortable expressing themselves if they are facing the researcher. Data analysis could be a time-consuming and challenging task, meaning that the researcher will need ample time to listen to their recording before coming up with the final information (Anyon, 2009). In-depth face-to-face discussions usually are not replicable. The validity and dependability of the findings are tough to ascertain on their own. This method, however, is expensive and requires more time to collect data from the participants. In addition, this can lead to bias in that the participants who may be confronted may not feel comfortable disseminating some organizational information to intruders in the organization and may end up lying just to please the researcher (Blaikie, 2014).

In the current study, the researcher used face-to-face interviews with the twelve (12) employees to triangulate and cement the information collected from the questionnaires. These twelve employees of NamPost were selected purposefully from all the offices in the Erongo Region.

3.6 Procedure

This study used face-to-face interviews together with a questionnaire with open-ended questions to collect the primary data from the banking customers of NamPost in the Erongo Region. To start off with the research, the researcher first sought a permission letter from the Namibia Business School (NBS) to collect the data from NamPost and its customers. Furthermore, the researcher sought a permission letter from the NamPost management to collect data from its customers. The research was done in such a way that the researcher first prepared a questionnaire and interview questions to collect data from the respondents. The data for the study was only collected after ethical clearance permission was granted. All of the people in the study signed informed consent forms before they took part in the study.

3.7 Data Analysis

Kothari (2015) defines data analysis as a search for patterns in recurrent behaviors and objects of a body of knowledge. While Marshall (2013) defines data analysis as the process of bringing order, structure, and interpretation to the mass of data collected, The data collected in the study was qualitative and was analysed by developing themes that were aligned to answer the study's research questions. The researcher transcribed the data and followed the eight steps for data analysis as proposed by Tesch (Creswell, 2014:56). This entails the following: The researcher gets a sense of the whole by reading all the transcripts carefully and jotting down along the margin some ideas as they come to mind in connection with each topic. Choosing the transcript on top of the pile of the transcribed interviews, the researcher reads through the transcript, asking himself what it is that he is reading. This step involves thinking about the underlying meaning rather than the "substance" of information. This process was repeated until a

list of all the topics was acquired. The topics were then clustered together into baskets that could be labelled as "major topics," "unique topics," and "left-overs." With the list at hand, the data is revisited. An abbreviation for each of the topics was made in the form of codes, and the codes were written next to the appropriate segments of the texts. This preliminary organizing scheme was used to see if new categories and codes emerged. The researcher found the most descriptive wording for the topics and turned them into categories. Efforts were made to reduce the total list of categories by grouping together topics that were related to one another. Lines were drawn between categories to show interrelationships. The researcher then made a final decision on the abbreviation for each category and alphabetised the codes (Antwi et al., 2015).

The quantitative data collected from this study was presented in tables, graphs, and pie charts. The Statistical Package for Social Sciences (SPSS) was used to compute the descriptive statistics of the study findings. Qualitative data was analysed using thematic analysis. Thematic analysis is a method for analyzing qualitative data that entails searching across a data set to identify, analyze, and report repeated patterns (Braun and Clarke, 2006). It is a method for describing data, but it also involves interpretation in the processes of selecting codes and constructing themes. It is a qualitative data analysis method. This means this method can be used to analyse non-numerical data such as audio, video, text, etc. A researcher had to go through the entire transcript and look for meaningful patterns in themes across the data.

3.8 Pilot Study

Kothari (2015) defines data analysis as a search for patterns in recurrent behaviors and objects of a body of knowledge. While Marshall (2013) defines data analysis as the process of bringing order, structure, and interpretation to the mass of data collected,

The data collected in the study was qualitative and was analysed by developing themes that were aligned to answer the study's research questions. The researcher transcribed the data and followed the eight steps for data analysis as proposed by Tesch (Creswell, 2014:56). This entails the following: The researcher gets a sense of the whole by reading all the transcripts carefully and jotting down along the margin some ideas as they come to mind in connection with each topic. Choosing the transcript on top of the pile of the transcribed interviews, the researcher reads through the transcript, asking himself what it is that he is reading. This step involves thinking about the underlying meaning rather than the "substance" of information. This process was repeated until a list of all the topics was acquired. The topics were then clustered together into baskets that could be labelled as "major topics," "unique topics," and "left-overs." With the list at hand, the data is revisited. An abbreviation for each of the topics was made in the form of codes, and the codes were written next to the appropriate segments of the texts. This preliminary organizing scheme was used to see if the new

A pilot study is a preliminary study that a researcher undertakes before the actual study is done. This study was done to check the feasibility of the study (Kumar, 2015). The pilot study for this study was conducted at Standard Bank's Walvisbay Branch, and 10 participants took part in it. Based on the outcome of the pilot study, double-barreled questions were reworded. Pilot study findings were also used to re-order the questions in the interview protocol.

3.9 The Conduct of the Interview

The interview was administered to 12 participants who were employees of NamPost in the Erongo Region Offices. This was done in the boardroom of Nampost Walvis Bay. The researcher agreed with the participants for convenient times when the

participants were there for an hour. The interview proceedings were recorded with the permission of the participants.

3.10 Data validation

A Mugo (2017) model of ensuring the trustworthiness of qualitative data was applied. The four characteristics to ensure trustworthiness are truth-value, applicability, consistency, and neutrality.

3.10.1 Truth-value

The researcher's truth-value asks how confident the researcher is with the truth of the findings based on the research design, informants, and the context in which the study was undertaken. It is concerned with whether the findings of the study are a true reflection of the experiences of the study participants (Mugo, 2017). Truth-value is established by the strategy of credibility, and, for the purpose of this research, the researcher used the following criteria: Interviewing techniques This researcher made use of various interviewing techniques during the interview, for example, probing, verbal and non-verbal expressions, restating and summarising, in order to enhance the credibility of the study.

3.10.2 Peer examination

The researcher also sought input from colleagues who were well-versed qualitative researchers and who clarified the study by asking them questions and generally shedding light and making suggestions (Blaikie, 2014). Mugo (2017) finds this method profitable. The researcher also has an expert qualitative researcher as a study leader.

3.10.3: Authority of the Researcher

The researcher is working for NamPost, based at WalisBay Branch, and is well versed with the processes of NamPost since he has been working in Namibia for several years. Researchers have a lot of experience with how customers use Visa cards at NamPost, and they know a lot about the way they work.

3.10.4 Applicability

Mugo (2017) defines applicability as the degree to which the findings can be applied to other contexts and settings or to other groups. Applicability is established through the strategy of transferability. The researcher gave a very detailed description of how the research was done in order to make it easier for other people to use.

3.10.5 Consistency

Consistency of data refers to "whether the findings would be consistent if the enquiry were replicated with the same subjects or in a similar context (Mugo, 2017). Consistency is established through the strategy of dependability, and it was achieved by using an independent coder. The researcher and the independent coder independently coded the data and subsequently had consensus discussions with the study leader on the themes and concepts presented as research findings.

3.10.6 Credibility

Credibility means the concept of internal consistency, where the core issue is how we ensure rigour in the research process and the way we communicate with other people and that we have done so. Credibility can be achieved through tactics to help ensure honesty in informants when contributing data (Cox, 2015). In employing this, the

researcher prolonged engagement with participants. Each participant who was approached was given the opportunity to refuse to participate in the study, so as to ensure that the data collection sessions involved only those who were genuinely willing to participate. Participants were told to be honest from the start of each session, with the researcher gaining trust in the first few minutes.

3.10.7 Transferability

Transferability refers to the extent to which the reader is able to generalise the findings of a study to her or his own context and addresses the core issue of "how far a researcher may make claims for a general application of their theory" (Gasson, 2004:45). The researcher ensured transferability by providing information that showed that the study was restricted to students and administrators from the disability unit only who contributed data, indicated the number of participants (12) involved in the fieldwork, the data collection methods that were employed, and the number and length of the data collection sessions. Transferability in qualitative research is achieved when the investigator gives adequate information about the self (the researcher as instrument) and also the research context, processes, members, and researcher-participant connections to make it possible for the reader to decide how the findings may transfer (Babbie & Mouton, 2015).

3.10.8 Dependability

Dependability deals with the core issue that "the way in which a study is conducted should be consistent across time, researchers, and analysis techniques" (Gay, Mills, & Airaian, 2009:45). Thus, the process through which findings are derived should be explicit and repeatable as much as possible. In ensuring dependability through the

research design and its implementation, the researcher gave an in-depth methodological description, fully describing the operational details of data gathering and addressing the details of what was done in the field. This allows the study to be repeated. Dependability can be ensured by an in-depth chronology of research activities and processes; influences on the data collection and analysis; emerging themes, classifications, or models; and analytic memos (Kawulich, 2009).

3.10.9 Confirmability

Confirmability addresses the core issue that "findings should represent, as far as is (humanly) possible, the situation being researched rather than the beliefs, petty theories, or biases of the researcher" (Creswell, 2014:123). With the question of confirmability, the researcher saw and acknowledged flaws and limitations in the study's methods and its possible effects.

3.10.10 Self-reflexivity

Self-reflexivity is the process of becoming self-aware. Researchers make regular efforts to consider their own thoughts and actions in light of different contexts. Reflexivity, then, is a researcher's ongoing critique and critical reflection of his or her own biases and assumptions and how they have influenced all stages of the research process. The researcher continually critiques impressions and hunches, locates meanings, and relates these to specific contexts and experiences (Cohen, Manion, & Morrison, 2012). The act of reflection enables the interviewer to thoughtfully consider this asymmetrical relationship and speculate on the ways in which the interviewer-interviewee interaction may have been exacerbated by presumptions arising from obvious sources, such as certain demographics (for example, age, gender, and race),

or more subtle cues such as socio-economic status, cultural background, or political orientation (Cox, 2015). The researcher used mutual collaboration and social critique techniques to understand the interviewee during the interview. In the current study, self-reflexivity was developed by me by constantly asking myself what the researcher had learned during the process of data collection and also asking myself whether the collected information was sufficient enough to answer the research question of the study.

3.10.11 Neutrality

The fourth criterion is neutrality. It refers to the extent to which the study findings are free from bias. Mugo (2017) proposes that neutrality in qualitative research should consider the neutrality of the data rather than that of the researcher, which suggests conformability as the strategy to achieve neutrality. People in the study were paying attention to the research questions when the researcher didn't say anything about herself.

3.11 Bias Elimination

Bias is any tendency that prevents unprejudiced consideration of a question (Cohen, Manion, & Morrison, 2012). In research, bias occurs when systematic errors are introduced into sampling or testing by selecting or encouraging one outcome or answer over others (Trochim, 2015). It can occur at any phase of research, including study design, data collection, data analysis, or publication (Denicolo & Becker, 2012).

The use of a pre-tested interview protocol was maintained throughout the study to eliminate bias. Despite the differing gender, educational level, age, marital status, and employment status of the participants, the same set of questions in the same order were

answered by all. The use of a structured, in-depth face-to-face interview guided participants' responses, thereby avoiding ambiguity.

3.12 Ethical Considerations

Considering the position of the researcher as an employee of NamPost, it is important to exercise the values of professionalism, objectivity, confidentiality, and integrity in carrying out the research to avoid ethical implications.

Research ethics should be applied at all stages of research, whether it is planning, data collection, evaluation, or reporting of the research findings. The four basic ethical principles are autonomy, beneficence, non-maleficence, and justice. Some of the facets of ethical research to which the researcher applied are as follows:

3.12.1 Informed Consent

Written consent was sought from all participants after an explanation of the purpose of the study had been given by the researcher prior to participation. This was a sign of respecting their autonomy. The informed consent form used by the researcher in the study has been attached as Appendix B.

3.12.2 Confidentiality

The researcher observed privacy and confidentiality at all times by protecting the identities of all the participants. Raw data was filed and kept safe in the office and locked in a safe where access to it was restricted. The researcher was the only person who had access to the office, hence interview proceedings did not contain the names of the participants.

3.12.3 Non-maleficence

Benis and Hadab (2019) define ethics as the part of human philosophy concerned with appropriate conduct and virtuous living. Research ethics involves the entire research process, from the nature of the problem under investigation, reporting the theoretical framework underpinning the study, the research context, data collection instruments and methods being utilised, the research participants involved and the procedures used to analyse the data (Bryman, 2012). This study involves human subjects, and as such, special precautions were taken to protect the rights of these beings. The researcher ensured that no harm would be done to the participants because of the research. This should be ensured before, during, and after the research. Data was collected through an in-depth face-to-face interview, which was filed and kept safe. Therefore, the researcher does not foresee any harm.

To uphold the principle of beneficence, or "doing what is good", Blaikie (2014:12) suggests that the main aim of the researcher should be to produce results that are beneficial to individuals and the entire society at large. Apart from that, consideration of the potential for harm among the participants was also observed. The study involved human participants, therefore a clear and careful explanation of the risks and benefits of the study should be made clear to the participants prior to the study. A clear measure of whether the risks involved would outweigh the benefits was made. The researcher obtained a written approval clearance from the University of Namibia Ethical Clearance Committee.

The principle of respect for human dignity affirms the rights of participants to self-determination and the right to decide whether to participate in the study or not, after full disclosure of the aim and purpose of the study (Welman & Kruger, 2002). Full

disclosure in this respect means that prospective participants should be informed of the identity of the researcher, the purpose and nature of the study, the right to participate and the right to withdraw at anytime they wish to without any penalty, the responsibility of the researcher, and possible benefits of the study, as well as measures to ensure privacy, anonymity, and confidentiality.

The principle of justice includes the participant's right to fair treatment and privacy (Walliman, 2011). This fair treatment should prevail before, during, and after their participation in the research study. Furthermore, participants should be treated with respect and dignity and should always be free to ask the researcher for clarity on anything they do not understand, and should they wish to withdraw from the study, there should be non-prejudicial treatment.

A formal application to the University of Namibia Ethical Committee for clearance was made seven months before the study was undertaken. In making the application, a clear and detailed research proposal together with all the research instruments was submitted for ethical clearance. An informed consent form that explains the nature and purpose of the study was filled out and sent with the application.

With regard to withdrawals, participants were told that they were free to withdraw from the study should they feel they do not want to continue participating in it. The participants were then requested to sign consent forms before taking part in this study. Data was captured on a personal computer, which was password protected. Pseudonyms were used for the research participants, and they were assured of anonymity and confidentiality at all times.

3.12.4 Voluntary Participation

All participants in this study volunteered to participate. No force, coercion, or bribery was used on participants to take part in the study. Those who refused to take part in the study were not penalised in any way.

3.12.5 Permission to carry out the study:

A formal request to carry out the study was made to the Namibia Postal Service before data was collected. Data was only collected by the researcher after full permission to undertake this study was granted by the management of Namibia Postal Services.

3.13 Summary

This chapter has presented definitions of the key research terms, and outlined the relevant research instruments. The most suitable instrument for data collection was presented. The philosophy, research strategies and sampling method for this study were also discussed and justified. Data analysis, validity and reliability of the research instrument and limitations of the research were also discussed. The chapter also discussed how bias was eliminated and ethical considerations in the study. The next chapter will present and discuss the results and interpretation of the findings.

CHAPTER FOUR

ANALYSIS PRESENTATION AND INTEPRETATION

4.1 Introduction

The preceding chapter presented the research methodology. This chapter presents the findings of the study. The first section presented the biographical information of the participants, followed by the effectiveness of the NamPost Visa Card on customers' banking satisfaction in the Erongo region, and followed by the presentation of the challenges faced by Nampost customers during their banking transactions in the Erongo Region. Finally, the chapter talked about how to get NamPost customers to use their Visa cards more. Results came in the form of graphs and tables, and they were based on questionnaires and interviews that were done during the research process, as well as the results.

4.2 Biographical information

The figure shows the biographical information of the participants. The data was collected from the various customers of NamPost in Erongo Region.

4.2.1 Age of the Participants

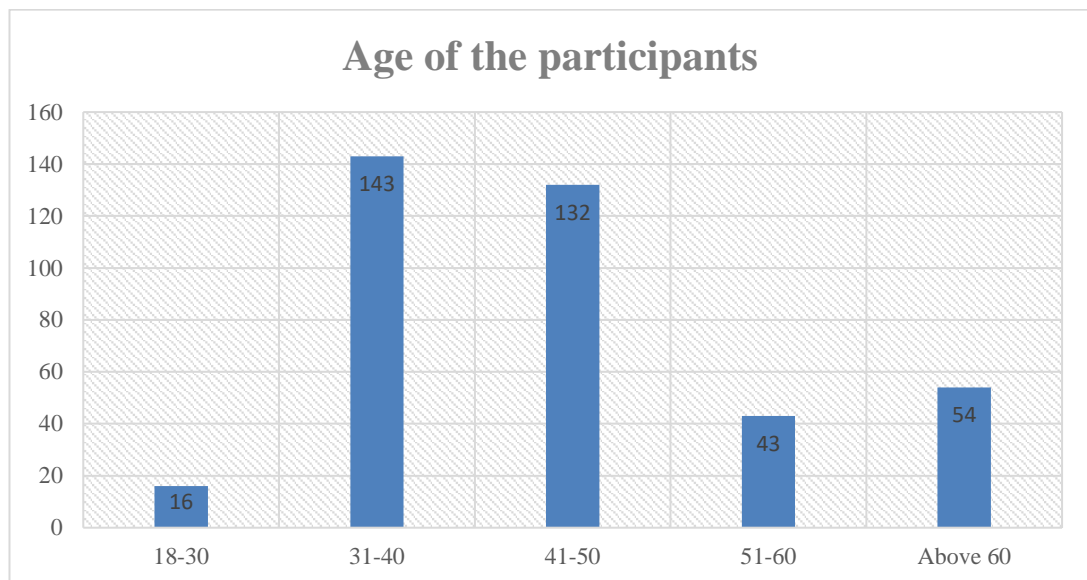


Figure 4.1: Age of the Participants

The figure shows that 143 participants were between 31 and 40 years of age, 132 of them were between the ages of 41 and 50, 54 participants were aged above 60, and 43 participants were between 51 and 60. Only 16 of them were between 18 and 30 years old. The distribution of the ages shows a positively skewed distribution and this seems to reveal that the majority of the customers of NamPost are older than 30 years, which means that there were more participants in the study who were more than 30 years old.

4.2.2 Gender of the participants

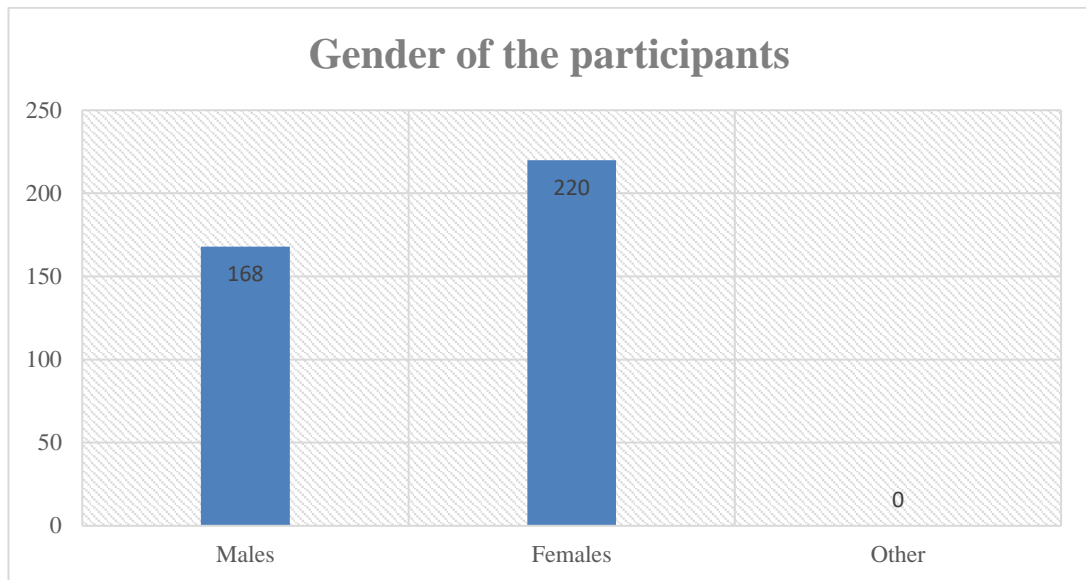


Figure 4.2: Gender of the participants

The figure above shows that 168 participants were male, while 220 were female. The majority of the customers of NamPost are women, as shown by the ratio of males to females in this study. According to the Namibian Statistics Agency, females outnumbered males according to its records of the 2011 population census.

4.2.3 Educational Level

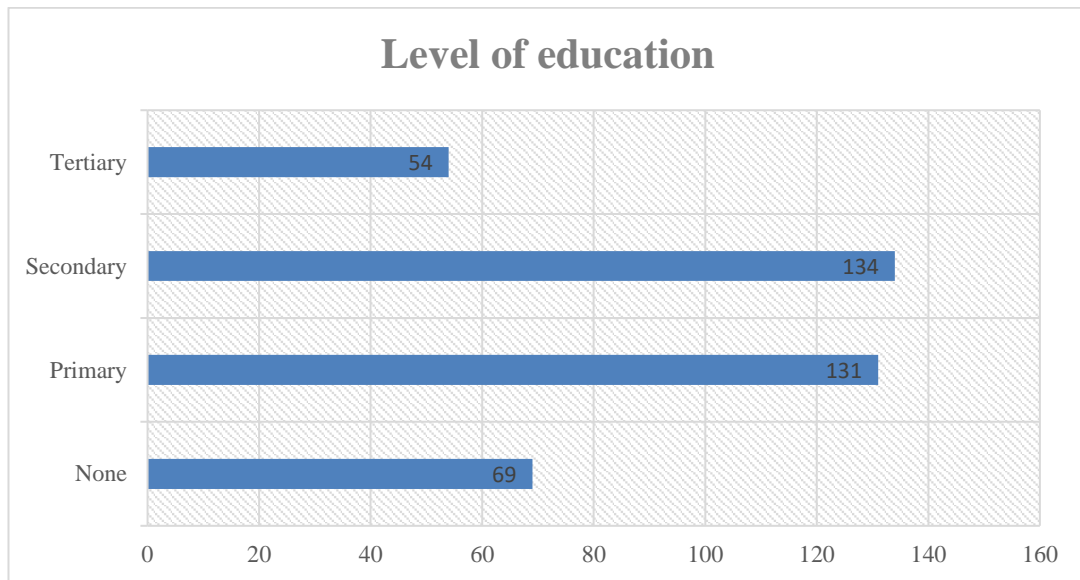


Figure 4.3: Educational Level

The figure shows that 134 participants had completed secondary school, while 131 had completed primary school, 54 had completed tertiary education, and finally 69 had no formal education at all. These findings reveal that the majority of participants in the study could read and write since they had attended basic education. These findings are in line with the findings of Hamukoto (2019), who reported that in 2018, the adult literacy rate for Namibia was 91.5%. Though Namibia's adult literacy rate fluctuated substantially in recent years, it tended to increase through the 1991–2018 period, ending at 91.5% in 2018.

4.2.4 Employment status

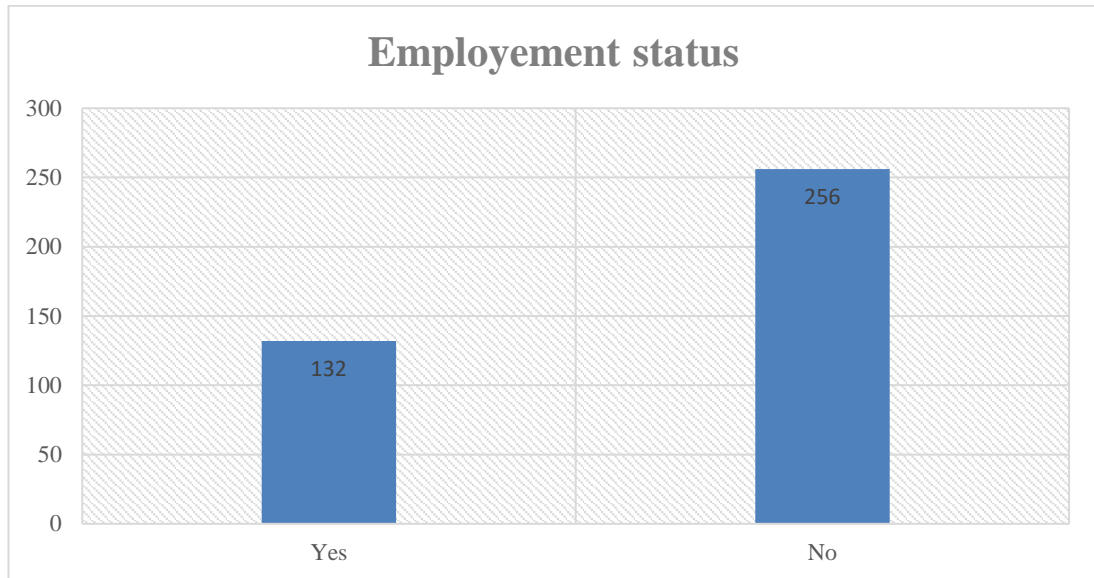


Figure 4.4: Employment status

The figure shows that 132 participants in the study were working, while 256 participants were not employed. These findings uphold the findings of Cohen et al. (2019), who stated that the level of education can determine the depth and breadth of online banking utilisation for an individual. With more education, an individual can utilise a broad range of online banking initiatives with ease and flexibility, unlike those who have little or no education.

4.3 The Effectiveness of Nampost Visa Card On Customers Banking Satisfaction In Erongo Region

4.3.1 E-banking offers a variety of banking services to the customers

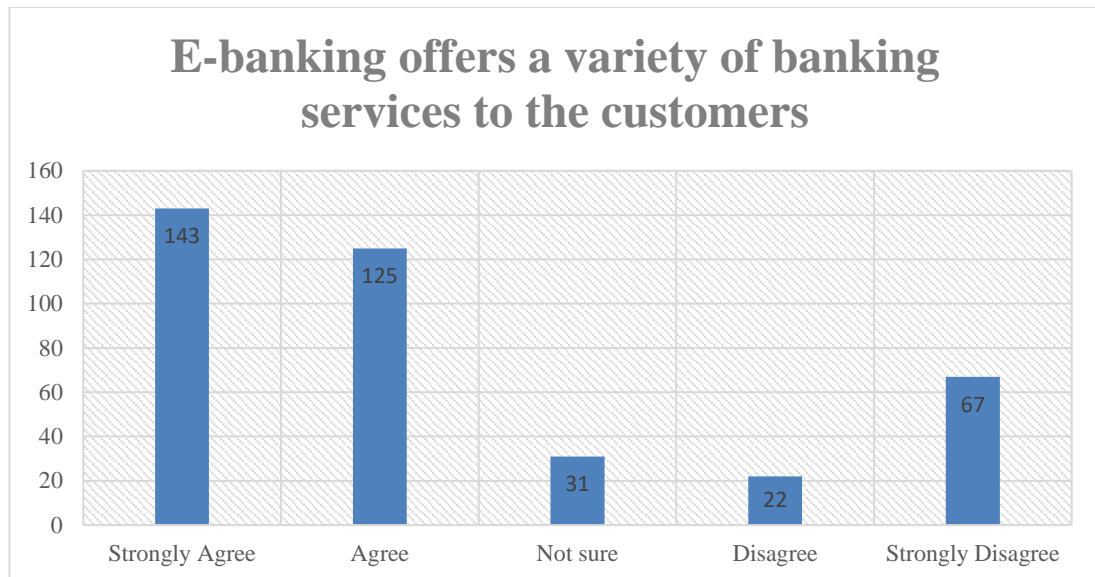


Figure 4.5: E-banking offers a variety of banking services to the customers

The figure shows that 143 participants strongly agree that E-banking offers a variety of banking services to the customers, 125 agree, 31 were not sure, 22 disagree and finally 67 strongly disagree. After the responses were combined the study found that 268 participants agree, while 89 disagree with the statement. These findings are inline with the findings of (de Almeida et al., 2018) who said that the cost of operation per unit of services is lower for banks that use Visa Cards or other electronic banking systems. Visa cards usage also offers convenience to customers since they are not required to go to the bank's facilities. There is a very low incidence of errors. The customer can obtain funds at any time from AT The figure shows that 143 participants strongly agree that e-banking offers a variety of banking services to customers; 125 agree, 31 are not sure, 22 disagree, and finally 67 strongly disagree. After the responses were combined, the study found that 268 participants agreed, while 89 disagreed with

the statement. These findings are in line with the findings of de Almeida et al. (2018), who said that the cost of operation per unit of service is lower for banks that use Visa Cards or other electronic banking systems. Visa card usage also offers convenience to customers since they are not required to go to the bank's facilities. There is a very low incidence of errors. The customer can obtain funds at any time from ATMs (Frczek & Urbanek, 2021).

4.3.2 Visa cards are safe to keep than the post savings books

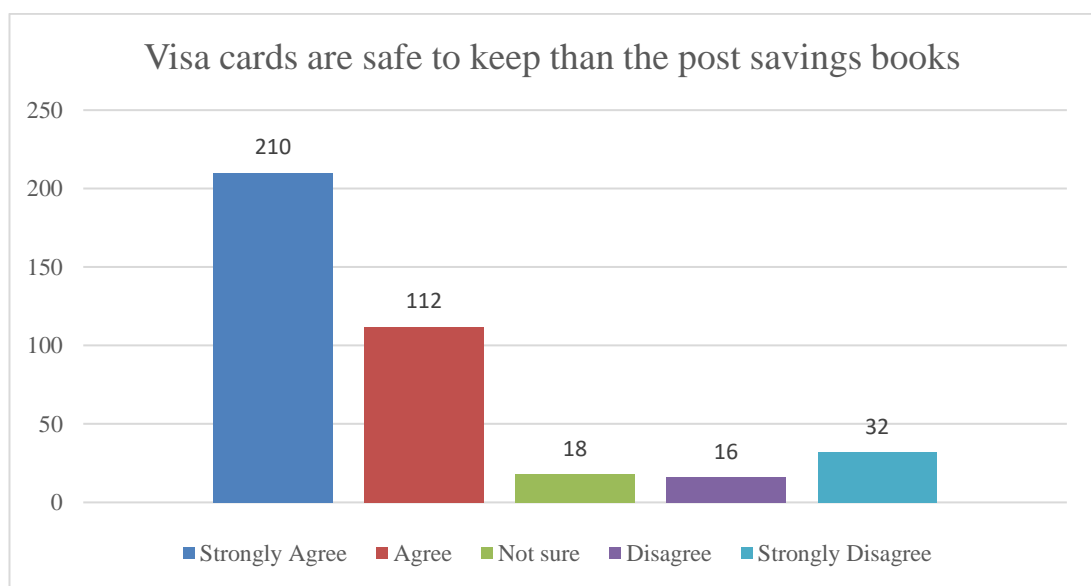


Figure 4.6: Visa cards are safe to keep than the post savings books

The figure shows that 210 participants strongly agree that Visa cards are safer to keep than post-savings books; 112 agree; 18 are neutral; 16 disagree; and 32 strongly disagree with the statement. After the responses were combined, the study found that 322 participants agreed while 48 disagreed with the statement. These findings concur with the findings of Ghosh (2021), who indicated that every time you make a purchase, there are security protections that automatically help prevent fraud, especially when a Visa Card is used. There is also a Visa Card's Zero Liability Policy. This policy protects you from unauthorized charges if your card is lost or stolen. Visa Card

purchases are 100% secure, whether they are made online or in person (Immordino & Russo, 2018). Visa Card accounts have an advantage over passbook accounts in that they require a lower initial deposit and allow you to keep a balance (Immordino & Russo, 2018). The passbook is not required when making withdrawals with one's debit card or cheque form and can easily be lost, signatures can be forged, and the customer may lose large sums of money (Jha et al., 2016). The passbook has to be updated regularly, and the customer is required to go through the passbook updates and report any errors or discrepancies.

4.3.3 Visa cards are safer than carrying cash and secured

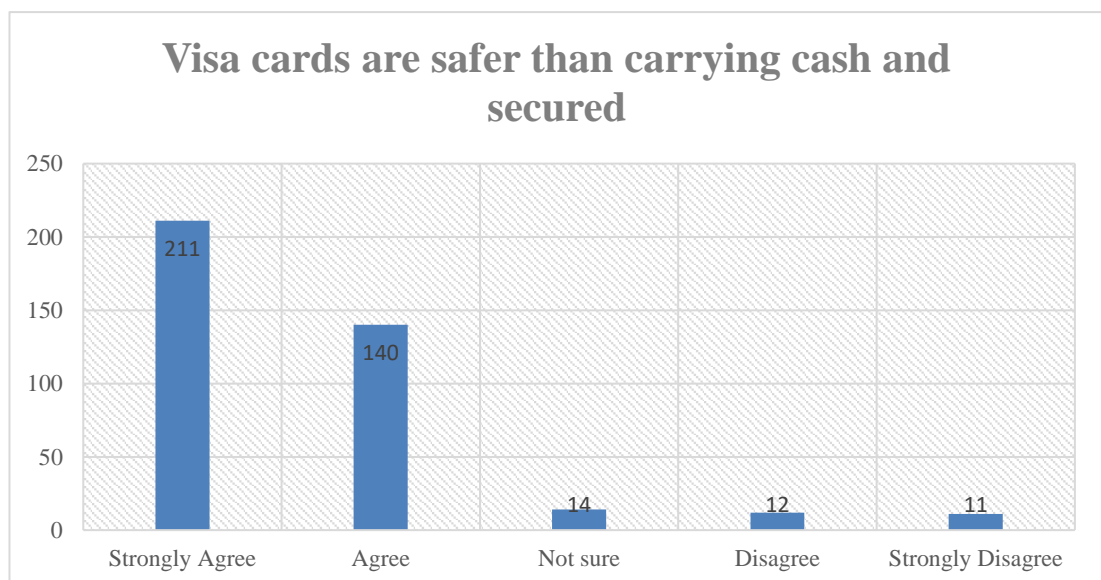


Figure 4.7: Visa cards are safer than carrying cash and secured

The figure shows that 211 participants strongly agree that Visa cards are safer than carrying cash and secured, 140 agree, 14 are neutral, 12 disagree, and 11 strongly disagree with the statement. After the responses were combined, the study found that 351 participants agreed, while 23 disagreed with the statement. These findings validate the findings of Krivosheya (2020), who stated that cash can be useful to have on hand, but a Visa card is much more secure than carrying cash around in your pocket. Plus,

using a Visa card responsibly (paying off your balance in full and on time every month) can help you build a better credit score (Manshad & Brannon, 2021). By far, Visa cards are easily the most secure and safe payment method to use when you shop online. Visa cards use online security features like encryption and fraud monitoring to keep your accounts and personal information safe (Rahman et al., 2020).

On this issue, Ng et al. (2021) stated that Visa cards are safer to carry than cash, offer stronger fraud protection than debit cards, and can earn significant rewards without changing your spending habits. It's easier to track your spending. Responsible Visa card use is one of the easiest and fastest ways to build credit (Nunn & Kumar, 2019).

4.3.4 With visa cards funds are accessible 24/7.

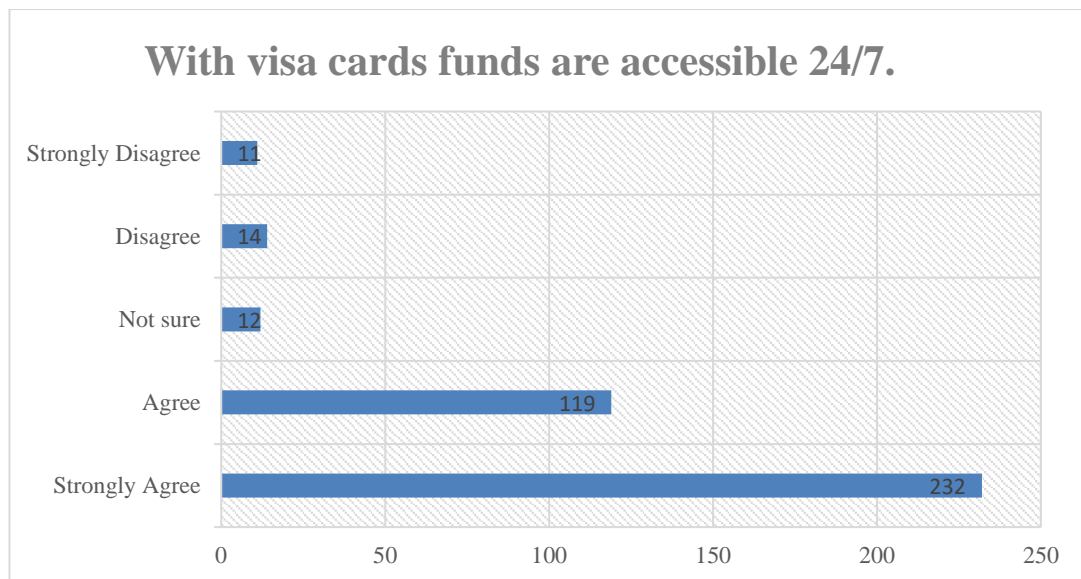


Figure 4.8:With visa cards funds are accessible 24/7.

The figure shows that 232 participants in the study strongly agree that with visa cards, funds are accessible. 24/7, 119 agree, 12 are not sure, 14 disagree, and 11 strongly disagree. After the responses were combined, the study revealed that 351 participants agreed with the statement, while 25 disagreed with it. These findings concur with the

findings of Sam et al. (2021), who indicated that the use of the Visa Card is limitless and timeless as long as there's enough credit available to complete a purchase. The available credit decreases by the amount of any purchase made and increases by the amount of any payment made into the account.

4.3.5 Visa cards are convenient to use

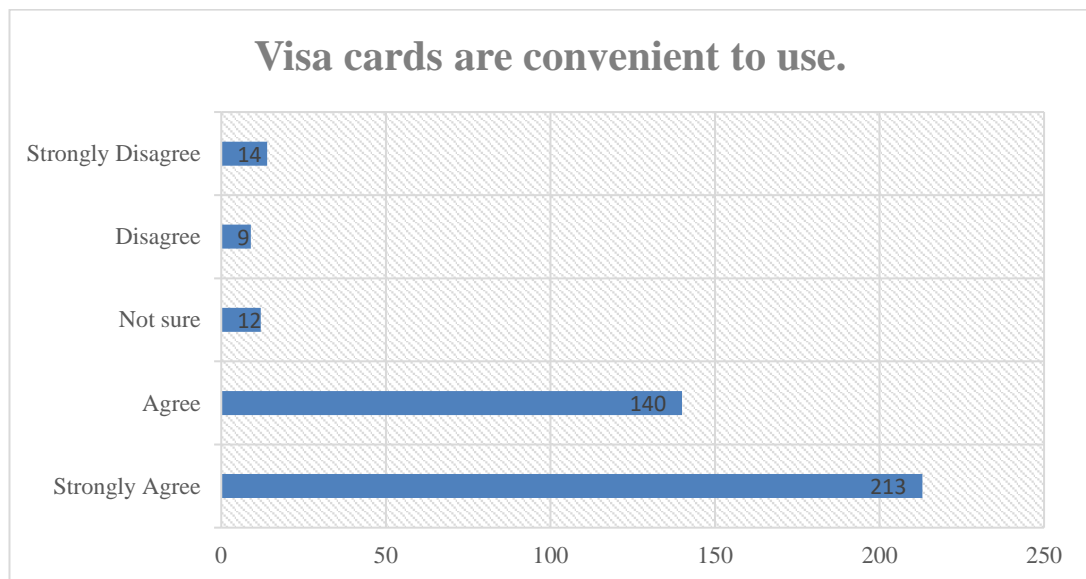


Figure 4.9: Visa cards are convenient to use

The figure shows that 213 participants strongly agree that Visa cards are convenient to use; 140 agree; 12 are not sure; 9 disagree; and 14 strongly disagree. After these responses were combined, the study found that 353 participants agreed, while 23 participants disagreed. These findings are in line with the findings of Shekhar et al. (2020), who stated that the all-purpose Visa Prepaid card is a reloadable prepaid card that you can use to withdraw cash, pay bills, or make purchases at participating retailers and service providers, in-person or online. It is accepted anywhere that Visa Debit cards are accepted. This initiative makes the use of Visa cards more friendly, making banking convenient and safe (Shy, 2021).

4.3.6 Visa cards accounts can be linked to mobile phones for reporting transactions making it easier to manage transactions

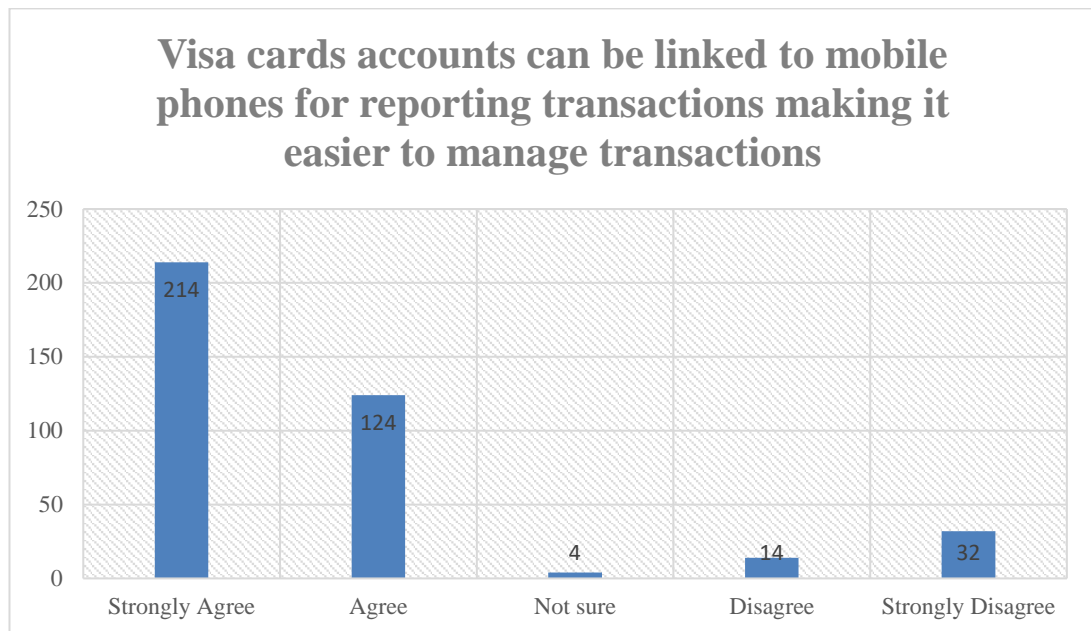


Figure 4.10: Visa cards accounts can be linked to mobile phones for reporting transactions making it easier to manage transactions

The figure shows that 214 participants strongly agree that Visa card accounts can be linked to mobile phones for reporting transactions, making it easier to manage transactions. Another 124 agree, 4 are not sure, 14 disagree, and 32 strongly disagree. After the responses were combined, the study found that 338 agreed while 46 disagreed. These findings are in line with the findings of Cohen et al. (2019), who indicated that one of the strengths of using Visa cards is their ability to be linked to the phone, and that this makes it easier to monitor and manage any fraudulent activities that may take place in the bank account. These findings are well supported by de Almeida et al. (2018), who stated that when accepting debit or Visa card payments via your mobile phone, you can either use card machine hardware that connects to your device via Bluetooth or a card payment app that allows you to take a payment directly

from your smartphone. A mobile payment system is more convenient and useful for merchants than other common options, and in many cases, it only requires a smartphone application. A merchant can manage and process transactions by simply scanning a customer's card, no longer requiring traditional, bulky payment infrastructure (Frczek & Urbanek, 2021).

4.3.7 You can shop online with Visa Cards

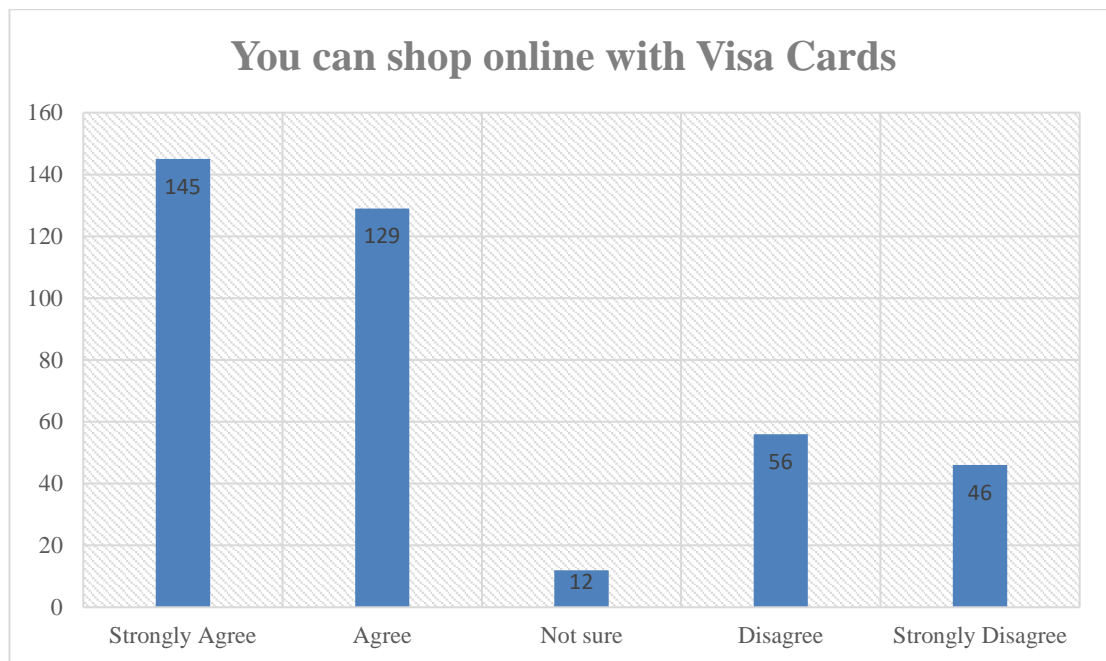


Figure 4.11: You can shop online with Visa Cards

The figure above shows that 145 participants strongly agree that you can shop online with Visa cards; 129 participants agree; 56 participants disagree; 46 strongly disagree; and 12 are not sure. After the responses were combined, the study found that 274 participants agreed while 102 disagreed with the claim. These findings corroborate with the findings of Ghosh (2021), who highlighted that online shopping saves time and that customers do not have to stand in queues at cash counters to pay for the products that have been purchased by them. They can shop from their home or workplace, and do not have to spend time travelling (Immordino & Russo, 2018).

Another strength of Visa cards is that consumers can track the order status and delivery status. Tracking of shipping is also available. In addition, Jha et al. (2016) state that Visa Cards attract customers to shop online. E-retailers and marketers offer discounts to the customers as they have cut down on real estate and maintenance costs. The sellers won't back out of giving huge discounts. While the use of Visa cards has so many benefits associated with them, Krivosheya (2020) highlights that the limitation of fearing that they might get addicted to online shopping is one of the major setbacks and also the long duration and lack of proper inventory management result in delays in shipment.

4.3.8 Visa Cards are convenient to swipe for purchases at shops

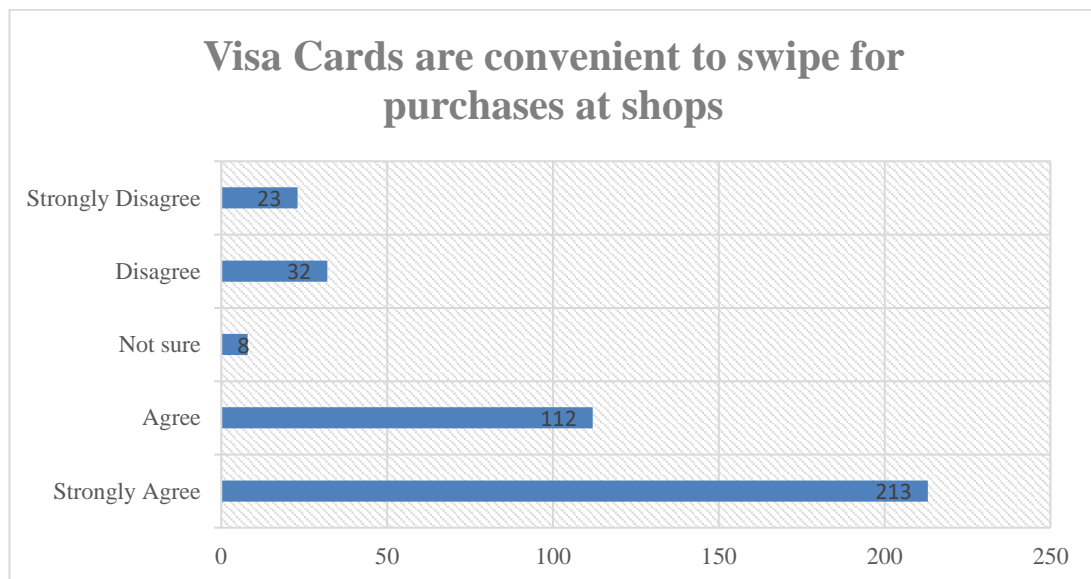


Figure 4.12: Visa Cards are convenient to swipe for purchases at shops

The figure shows that 213 participants strongly agree that Visa Cards are convenient to swipe for purchases at shops, while 112 agree. After the responses were combined, the study found that 55 disagree while 325 agree with the statement. These findings concur with the findings of Krivosheya (2020) and Lane (2018), who also indicated that the use of the Visa Card in swiping in a shop makes shopping easy and safe since

there is no cash carried by the customer. The use of a Visa card, instead of cash or personal funds, offers the following advantages: building credit history, and also providing a quick source of funds in an "absolute" emergency. There is no accrued interest if the bill is paid on time and in full each month (Manshad & Brannon, 2021).

4.3.9 Visa Cards create flexibility in transacting

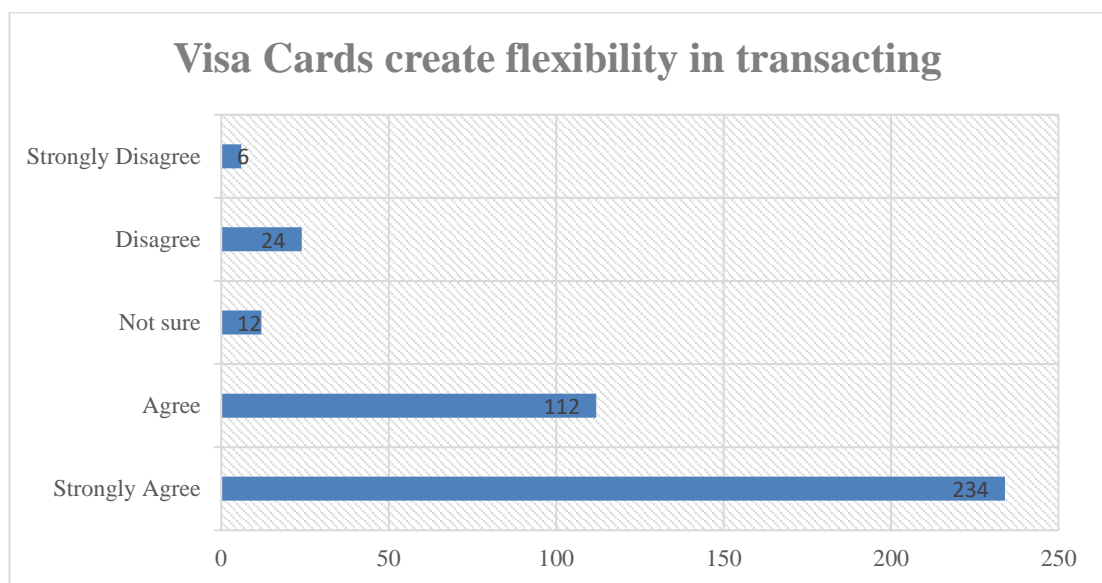


Figure 4.13: Visa Cards create flexibility in transacting

The figure shows that 234 participants in the study strongly agree that Visa Cards create flexibility in transacting. Eleven participants agree with the statement, 12 are neutral about the statement, and 24 strongly disagree with the claim. After the statements were combined, the study found that 346 participants agreed, while 30 participants disagreed with the assertion. These findings validate the findings of Ng et al. (2021), who indicated that there are many different ways that using your Visa Card can enhance financial wellness. Simply using Visa cards responsibly can increase your financial flexibility by helping you build a strong credit score that brings you

more financial options. Nunn & Kumar (2019:56) define financial flexibility as "the ability of a firm to access and restructure its financing at a low cost." Flexibility lessens the underinvestment problems if access to capital is limited and helps avoid financial distress.

Visa Cards enhance financial flexibility, which is the most important part of the determination of the structure of the company's capital and can be applied to maintain the debt capacity for the purpose of future development of the company or minimize the debts to avoid financial distress in the economic recession (Rahman et al., 2020). These findings reveal that the majority of the study participants acknowledge that the Visa cards create flexibility in transacting.

4.4 The Challenges Faced by Nampost Customers During Their Banking Transactions In Erongo Region

4.4.1 Customers can suffer considerable losses when the system goes down.

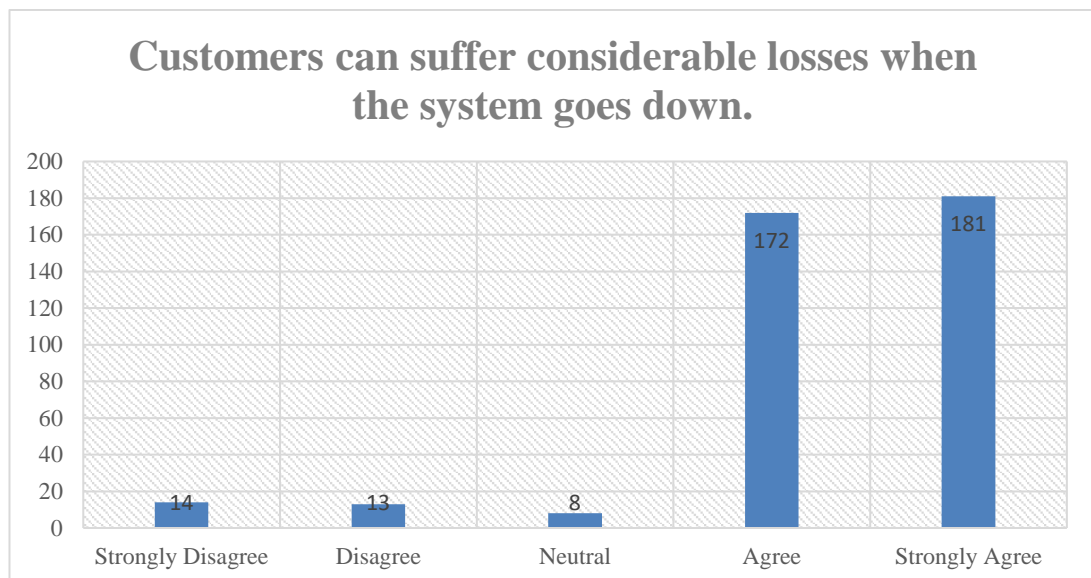


Figure 4.14: Customers can suffer considerable losses when the system goes down.

The figure shows that 181 participants in the study strongly agreed with the statement that customers can suffer considerable losses when the system goes down when using Visa Cards. 172 agreed, 13 disagreed, 14 strongly disagreed, and eight were indifferent about the statement. After the responses were combined, the study found that 353 agreed while 27 disagreed with the assertion. These findings are in line with the findings of Thumbs up for Cashless Systems (2009), who noted that while many online banks are reputable and well-established, sometimes it can be hard to feel comfortable with a bank that doesn't have a physical presence, particularly when large sums of money are involved.

4.4.2 Customers can suffer data corruption or hardware failure.

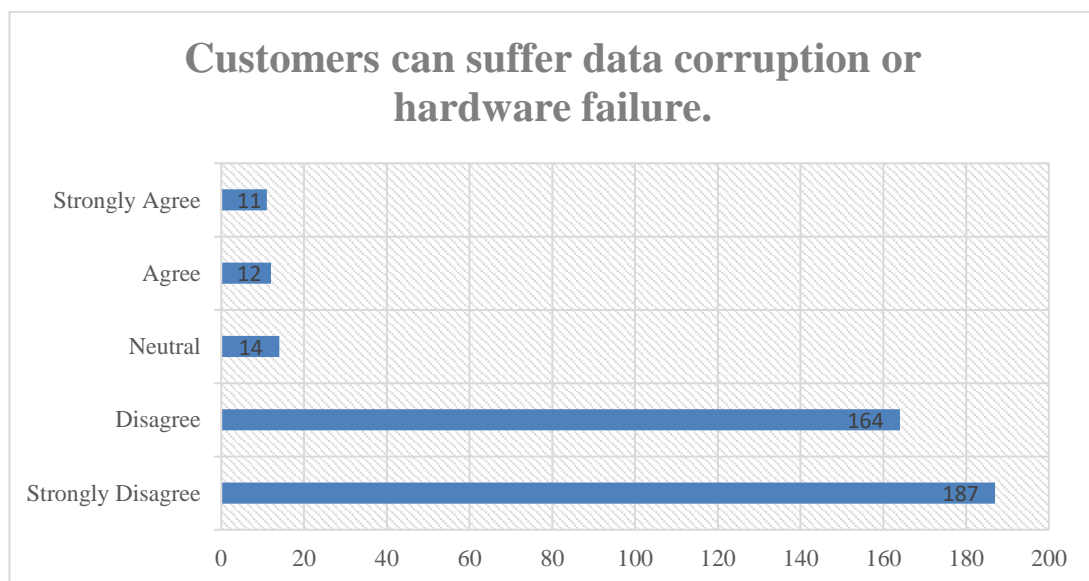


Figure 4.15: Customers can suffer data corruption or hardware failure.

The figure shows that 187 participants strongly disagreed with the statement that says that the use of Visa cards makes customers suffer data corruption or hardware failure. Of these participants, 164 disagreed, 14 were neutral, 12 agreed, and 11 strongly agreed. After the responses were combined, the study found that 351 participants disagreed, while 23 participants agreed with the statement. These findings contradict

the findings of Cohen et al. (2019), who stated that sometimes the ATM network is not the most suitable due to the following reasons: there are few units available in the city; low availability of cash; having daily withdrawal limits; or simply momentary failures in the operation of the ATM. All these factors can generate problems or discomfort for the user. Bayero (2015) supported the statement by saying that if a website suddenly folds up, there is also the risk of identity theft or actual theft if someone gains unauthorized access to your account via a hacked or stolen password or log-in credentials.

4.4.3 Lack of technical knowledge on how to use the Visa Cards

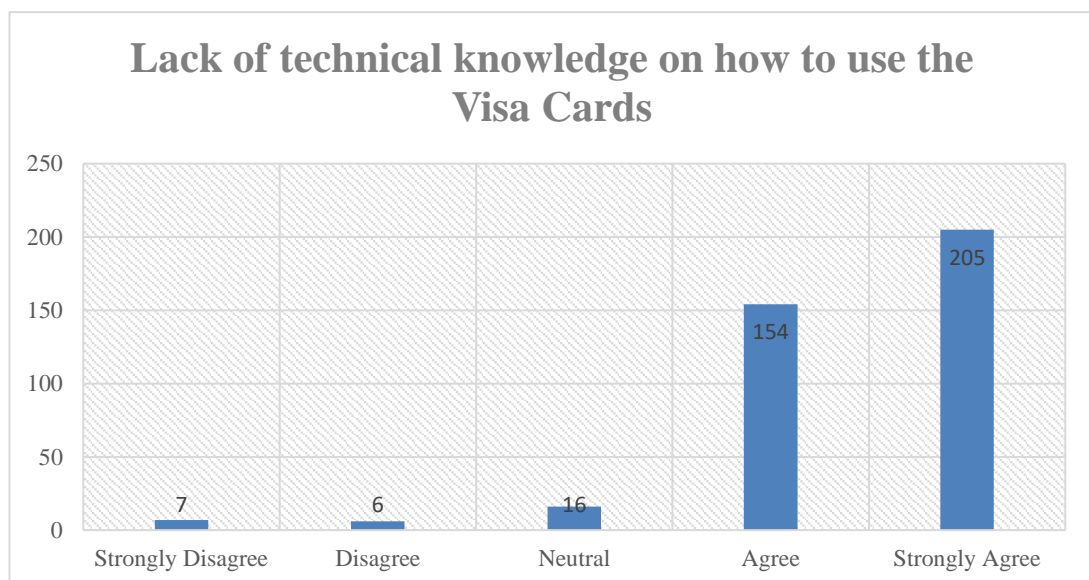


Figure 4.16: Lack of technical knowledge on how to use the Visa Cards

The figure above shows that 205 participants strongly agree that lack of technical knowledge on how to use the Visa cards is a problem. 154 agree, 16 are neutral, six disagree, and 7 strongly disagree with the statement. After the responses were combined, the study found that 359 participants agreed, while 13 disagreed with the statement. These findings are in line with the earlier findings by de Almeida et al. (2018), who revealed that, in many ways, online banking is only as good as your or

their internet connection. If there's a power outage or if servers go down, you might not have any access to your account whatsoever (Frczek & Urbanek, 2021). While some banks offer a phone number for customer service, it might be overwhelmed if online access is down. With a real bank, you can always find someone to talk to in the branch. That's because a lack of technical knowhow on how to use Visa Cards can deter customers from utilising Visa Cards in many banking institutions.

4.4.4 Visa cards can cause complications for significant transactions.

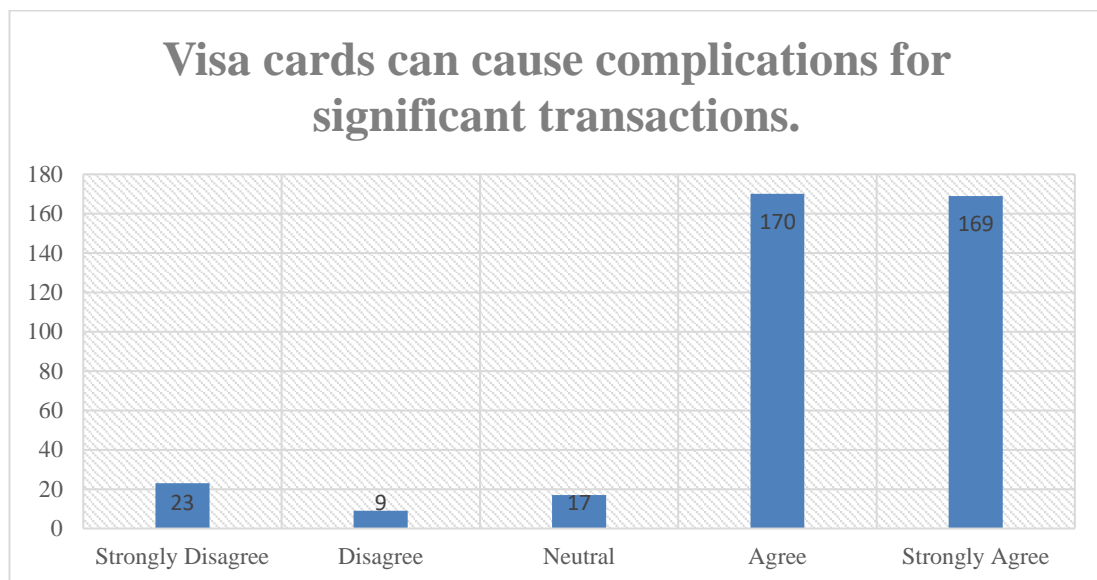


Figure 4.17: Visa cards can cause complications for significant transactions.

The figure above shows that 169 participants strongly agree that Visa cards can cause complications for significant transactions, while 170 agreed, 17 were neutral, 9 disagreed, and 23 strongly disagreed with the statement. After combining the responses, the study found that 339 participants agreed, while 32 disagreed with the statement. These findings verify the findings of Ghosh (2021), who said that online banks might be able to transfer money between accounts or pay bills, but you might

be more comfortable with an international, bricks-and-mortar bank if you have complex transactions. Business-oriented banks like Chase have global transaction capabilities, such as the ability to send payments to more than 35 different currencies worldwide, that online banks might not be able to master (Immordino & Russo, 2018). Without a real-world presence, most online banks can't even offer the services of a notary public, which require an in-person visit and are necessary for most important financial transactions like buying a home (Jha et al., 2016).

4.4.5 Visa Cards retained due to network downtime.

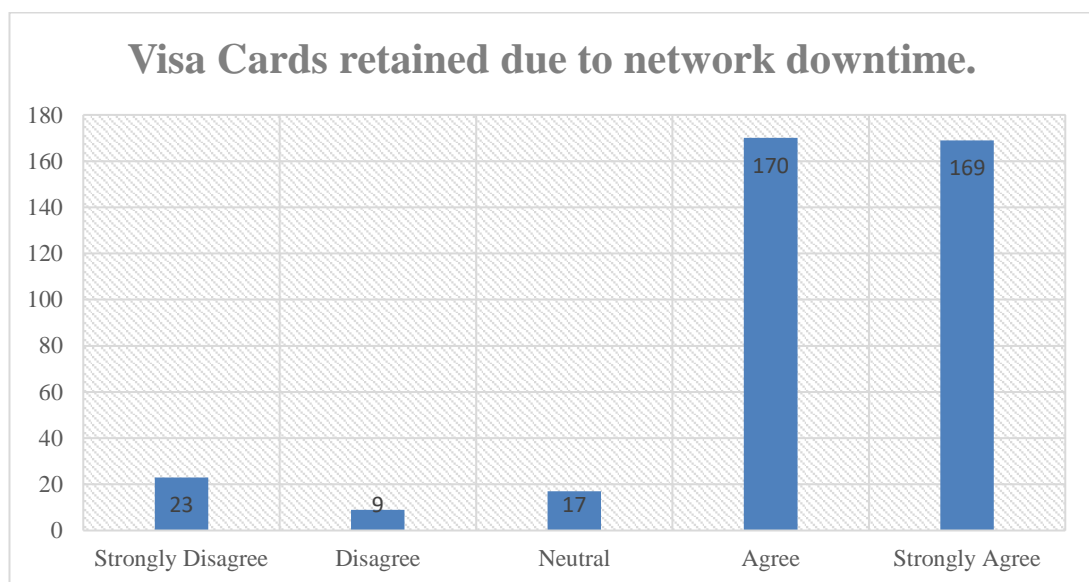


Figure 4.18: Visa Cards retained due to network downtime.

The figure shows that 169 participants in the study indicated strongly agreed with the statement Visa Cards retained due to network downtime, 170 agreed, 17 were neutral, 9 disagreed, and finally 23 strongly disagreed. After these results were combined, the study found that 339 participants agreed, while 32 disagreed with the statement. These findings uphold the findings of Krivosheya (2020), who indicated that the credit card may stop working if your credit card issuer suspects fraud on your account. For example, someone may be using your credit card number to make purchases in another

state. Your credit card issuer may suspect fraud if you spend significantly more than you usually do in a day or make a large purchase.

The term "downtime" is used to refer to periods when a system is unavailable (Nunn & Kumar, 2019). This is usually as a result of the system failing to function because of an unplanned event or because of routine maintenance (a planned event). Rahman et al., 2020, say that network downtime can be a problem for people who need money from an ATM. This can be inconvenient for them. When servers go down, all of your organization's best-laid plans could very quickly go to waste. From short-term costs like productivity and revenue losses to more enduring consequences like compromised data and loss of brand reputation, system downtime has the potential to inflict significant damage to your company (Sam et al., 2021). The direct costs of network outages include lost employee productivity and possible regulatory fines and costs associated with their investigation. There is also a direct financial impact from the possible huge damage to the company's reputation, including customer attrition and the value of its stock.

4.4.6 If servers are hacked, it could lead to financial loss

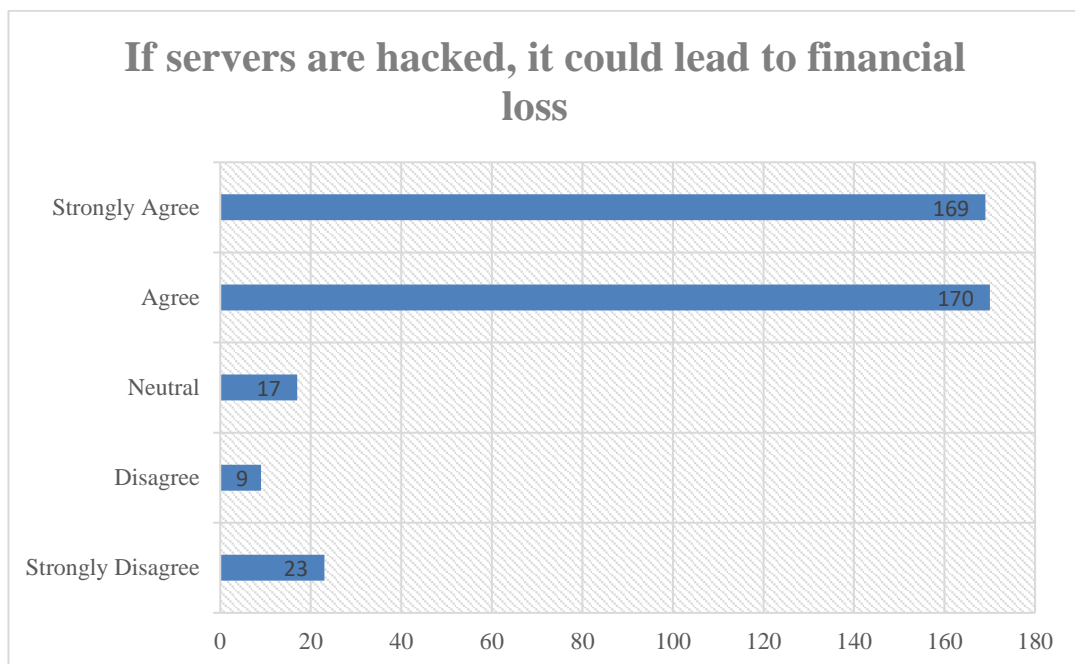


Figure 4.19: If servers are hacked, it could lead to financial loss

The figure shows that 169 participants in the study indicated they strongly agree with the statement that if servers are hacked, it could lead to financial loss. 170 agreed, 17 were neutral, 9 disagreed, and finally 23 strongly disagreed. After these results were combined, the study found that 339 participants agreed, while 32 disagreed with the statement. These findings confirm the findings of Shekhar et al. (2020), who noted that online banking is scary, especially if someone doesn't take security issues seriously or if the servers are hacked and the whole bank may lose huge chunks of money. The truth is that banks and credit unions spend hundreds of millions of dollars each year to bolster their online security and keep their firewalls strong. Inscoc says the very largest banks are at the greatest risk because "they're being constantly bombarded by these hackers." (Shy, 2021:78) But they also have the deepest pockets, which makes them more likely to be able to afford the very best protective mechanisms. The convenience of online banking is hard to argue with. With a little caution, doing the right things and

not doing the wrong ones, you can have confidence in it as well (Stephens & Barbier, 2021).

4.4.7 Visa Cards can be easily misplaced and lands in wrong hands

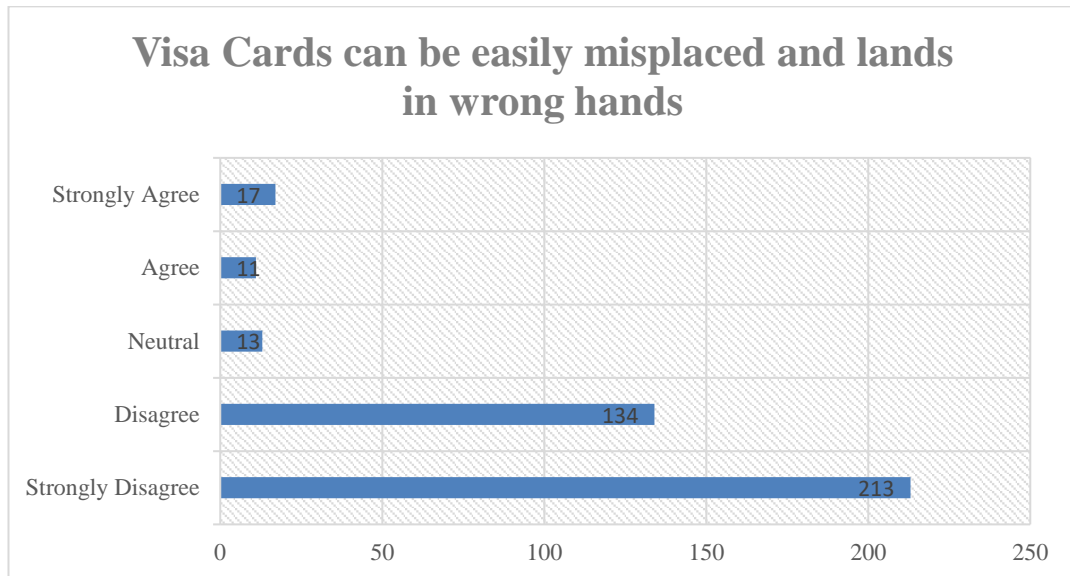


Figure 4.20: Visa Cards can be easily misplaced and lands in wrong hands

According to the graph, 213 participants strongly disagreed that Visa Cards can be easily misplaced and end up in the wrong hands; 134 disagreed; 13 were neutral; 11 agreed; and 17 strongly agreed. The findings were then combined and it was found that 347 disagreed while 28 agreed with the statement. Consumers Expect a Cashless Society by 2030, Says a Survey (2009) said that one of the downsides of Visa cards is that if they are lost with a pin, it can cause money to be lost.

4.4.8 Potential Visa Cards fraud when using visa cards due to limited protection

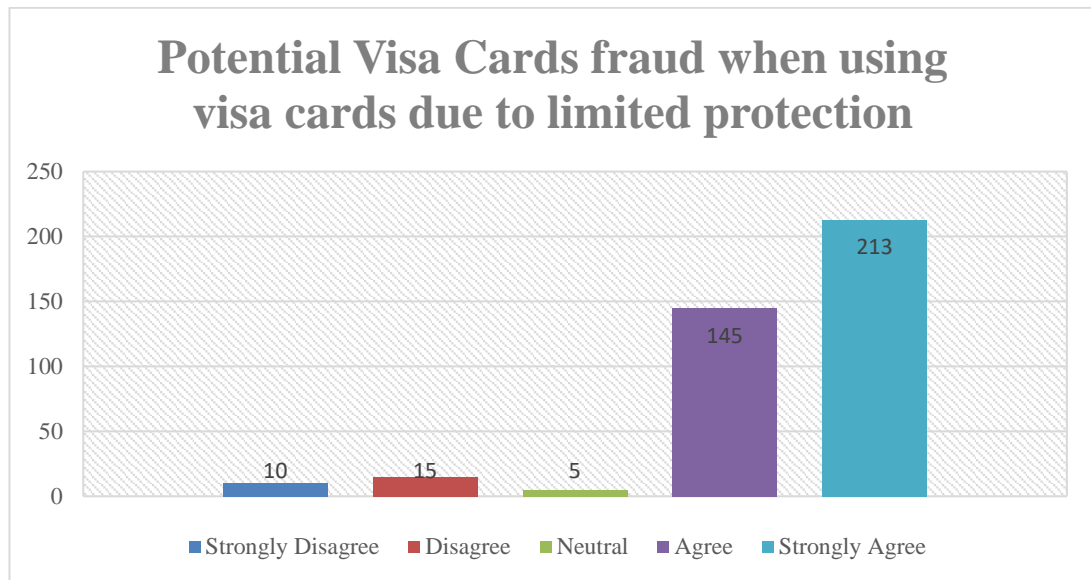


Figure 4.21: Potential Visa Cards fraud when using visa cards due to limited protection

The figure shows that 213 participants strongly agreed that there is potential for Visa Card fraud when using Visa Cards due to limited protection. 145 agreed, 5 were neutral, 15 disagreed, and 10 strongly disagreed with the statement. After the responses were combined, the study found that 358 participants agreed with the statement, while 25 disagreed. These findings concur with the findings of Thumbs up for Cashless Systems (2009), who stated that Visa Card fraud when using Visa Cards is limited protection. On this issue, Jha et al. (2016) found that one of the challenges of owning Visa cards is the issue of fraud and security since these cards are mostly vulnerable to theft and fraud. Criminals often use their stolen credit card numbers to buy items that can easily be flipped on websites like eBay. Luxury items, popular smartphones, and other goods with high resale value are appealing. Don't forget that some thieves still try to steal your credit card data the old-fashioned way. Your trash can be a treasure trove when it comes to finding credit card and account numbers or figuring out which companies you use for your savings or investment accounts (Shekhar et al., 2020).

Though less common nowadays, ATM skimming still happens. This type of fraud occurs when ATM's and other payment terminals are bugged with recording devices that gather your card information when you insert or swipe your card (Shy, 2021). There are a range of fraud schemes that target credit cards. While you can be compensated for illegal transactions on your account, dealing with credit card fraud can still be a time-consuming and stressful experience. Scammers could use skimming devices, phishing techniques, and other tricks to steal your credit card information and your hard-earned money (Venkatraman & Reddy, 2021).

4.4.9 There are several fees associated in using Visa Card.

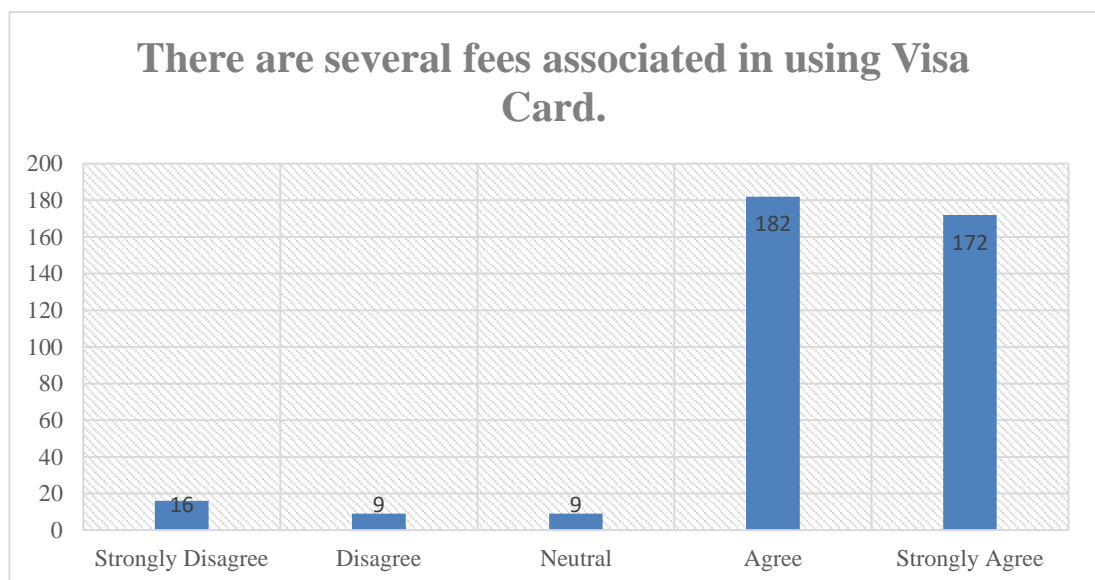


Figure 4.22: There are several fees associated in using Visa Card.

The figure shows that 172 strongly agreed that there are several fees associated with using a Visa Card, 182 agreed, 9 were neutral, 9 disagreed, and 16 strongly disagreed with the statement. After the responses were combined, the study found that 354 participants agreed, while 25 disagreed with the statement. These findings corroborate and verify the findings of Stephens and Barbier (2021), who stated that a credit card doesn't have to cost anything, but using a credit card for free requires discipline. The

first step to avoiding credit card costs is choosing a credit card that doesn't have an annual fee. Financial institutions make it very expensive to use your credit card to get cash out or make other "cash equivalent" transactions, such as buying foreign currency or gambling (Wan, 2021). Using a credit card for a cash withdrawal will attract a cash advance fee of around 3% of the total transaction amount. It also typically attracts an interest rate of 19–22% right away, which can be very expensive for some clients. When talking about the pros and cons of credit cards, this is the classic downside. Some individuals can get easily carried away with their credit cards, creating a debt that is beyond their means to pay off (Balakrishnan & Shuib, 2021).

4.4.10 If you forget your Visa Card PIN, then you might not have the option to complete a transaction.

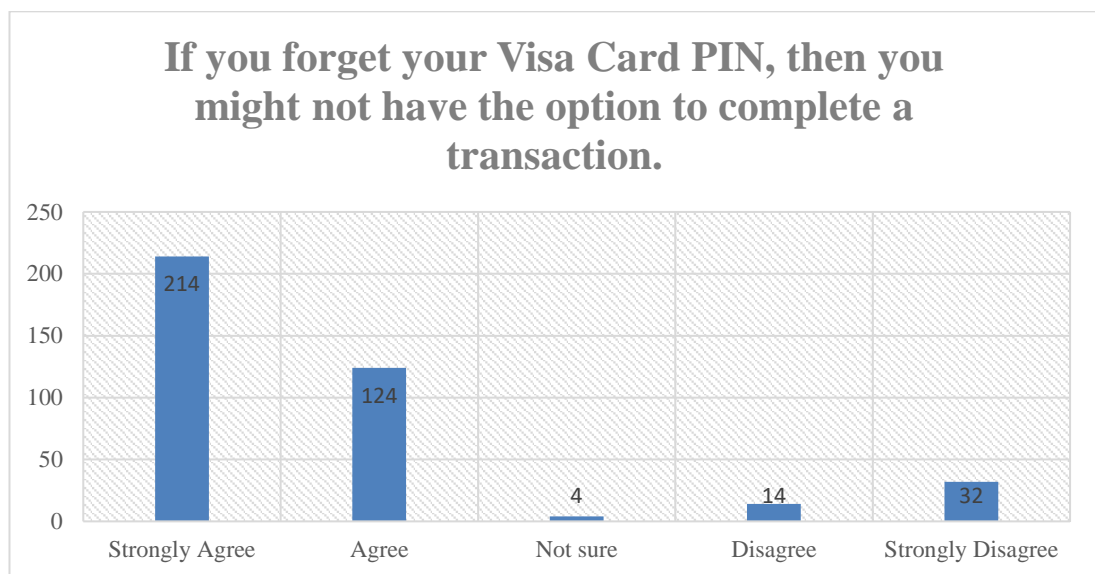


Figure 4.23: If you forget your Visa Card PIN, then you might not have the option to complete a transaction.

The figure above shows that 214 participants in the study strongly agreed with the assertion that if you forget your Visa Card PIN, then you might not have the option to complete a transaction. 124 agreed, 4 were not sure, 14 disagreed, and 32 strongly

disagreed. When the responses were combined, the study found that 338 agreed, whereas 46 disagreed with the claim.

These findings harmonise with the findings of Cohen et al. (2019), who indicated that even if you have money in your account, your debit card can be declined for a number of reasons. The bank could have blocked the card for fraud prevention, the store may not accept your card type, the card could be damaged or have expired, or you may have entered the wrong PIN. Generally, a bank's service representative will deactivate the card and issue a replacement. Your debit card may be safely tucked away in your wallet, but someone could have just used it to take money out of your bank account. Thus, looking at Visa Card Pin becomes a very expensive thing for a client because the replacement of that card requires some money (de Almeida et al., 2018). Sophisticated criminals use various methods to obtain your debit card information and steal your money. Banks typically have a zero-liability policy to protect cardholders in case a card loss is not reported within the stipulated time. A debit card is linked to the user's bank account. Hence, if the account holder misplaces the debit card, it is at the risk of being misused by the person who gets hold of it.

4.5 Demographic details of each participants who undertook the interview

Table 4.1: Demographic details of each participant

Participant	Gender	Educational Level	Position	Length worked for ORC
1	Male	Master's Degree	Chief Regional Officer	> 10 years
2	Male	Master's Degree	Director, Development Planning	> 10 years
3	Female	Honor's Degree	Deputy Director: Finance	7 years
4	Male	Bachelor's Degree	Deputy Director: Administration	> 10 years
5	Male	Master's Degree	Deputy Director: Development Planning	3 years
6	Female	Honor's Degree	Chief Internal Auditor	5 years

The figure above shows that 214 participants in the study strongly agreed with the assertion that if you forget your Visa Card PIN,

This subdivision presents the demographic profile of the participants who undertook the interview to offer the reader a better understanding of their nature as reflected in the table above. The participants were employees and customers of NamPost Erongo

Region in Namibia. Out of the six participants who were selected for the interview, four were male and two were female. According to the table above, two of the participants had honors degrees, one had a bachelor's degree, and three had master's degrees. These findings show that the people who took part in the study were fully qualified employees and residents who were able to give meaningful answers to the question the researcher was interested in.

4.6 Data presentation and discussion

The findings from the many themes that were developed from the research are presented in this part. The description of the collected data into some type of explanation, comprehension, or explication of the people's thoughts and conditions under study is referred to as data presentation. This entails transforming and displaying the material collected from the interviews into findings that provide relevant information, suggest conclusions, and aid decision-making (Christiaens & Neyt, 2015). The data was examined conceptually and presented in themes and sub-themes that corresponded to the study's third research question. The information gathered during the one-on-one in-depth interviews was transcribed and analysed using a qualitative data analysis framework (Borg & Gall, 2019). The procedure of coding in six phases is used to build established, relevant patterns throughout the thematic analysis (Arshed & Danson, 2015). The literature is used to substantiate the themes and sub-themes, and the researcher's explanations and analyses are incorporated (Cohen, Manion, & Morrison, 2012). Data familiarisation, data coding, searching for themes and theme development, reviewing themes, defining and naming themes, and eventually writing up the themes were all steps in the process of recognising and acknowledging the themes. The information was then organised into themes with

transcribed quotes from respondents to back up the conclusions. There is a figure called Figure 4.3 that shows how the study's themes and sub-themes were looked at, as well as how the data was written down and collected.

Table 4.2: Themes and sub-themes

THEMES	SUB-THEMES
Theme 1: The strategies to improve on the Nampost customers utilisation of the Visa Cards	Sub-theme 1.1: Improving marketing strategies for Online Banking (OB) utilisation
	Sub-theme 1.2: Present feedback on the steps necessary to complete a transaction
	Sub-theme 1.3: Present account activity and balances immediately after login
	Sub-theme 1.4: Bank of Namibia should reduce service charges on the transactions
	Sub-theme 1.5: Use simple terminology and include examples when setting up a Payee
	Sub-theme 1.6: Improving on OB security issues in OB usage
	Sub-theme 1.7: Improving on the provision of feedback on acceptance or rejection of information

4.7 Theme 1: The strategies to improve on the Nampost customers utilisation of the Visa Cards

4.7.1 Improving OB utilization marketing strategies

Inbound marketing helps banks take an integrated approach to customer engagement. Banks can leverage data to attract and convert customers (Stephens & Barbier, 2021). They can build on those relationships and drive brand loyalty as well. Online marketing allows the creation of new relationships in a targeted way that simply wasn't possible twenty years ago. Participants in the study indicated that the improvement of online marketing strategies will lead to an improvement in the customers' usage of the Nampost Visa Card. On this matter, this is what participant 2 had to say: *"If we can improve our online Visa Card marketing systems, this will lead to improved utilisation of the Visa Cards by our customers at Nampost."* This was supported by participant 7 when he said that *"Our Visa Cards are not fully utilized by the customers because the marketing strategies used are very poor and cannot reach out to all the needy clients."* (Participant 7).

These findings corroborate with the findings of Bayero (2015), who indicated that one of the main advantages of digital marketing is that a targeted audience can be reached in a cost-effective and measurable way. Other digital marketing advantages include increasing brand loyalty and driving online sales. On this aspect, Cohen et al. (2019) recommend that special emphasis be put on the utilisation of online marketing and advocacy for the utilisation of Visa Cards and other online banking platforms rather than traditional marketing platforms. This will help to promote our brand on a daily basis through digital content. Unlike traditional marketing, it has more advantages and is more affordable (Frczek & Urbanek, 2021). As technology advances and expands

on a daily basis and has moved to portable devices, it has become much easier to reach a larger audience in a shorter period of time.

4.7.2 Sub-theme 1.2: Present feedback on the steps necessary to complete a transaction.

All banks rely on business processes to function. Business processes are the blueprint through which business activities are achieved (Ghosh, 2021). In short, business processes break down common business activities into a series of distinct, repeatable tasks in the hopes of achieving greater consistency and reliability. Thus, the need for banking transaction processes to be clear, efficient, and adaptable cannot be overstated (Immordino & Russo, 2018). However, often times, bank managers develop business processes without a clear sense of forethought or a real understanding of how each process fits into the larger organizational structure of the company. In the current study, the participants recommend the need to have clear feedback on the steps and processes needed to complete a banking transaction during the usage of Visa Cards. In this matter, participant 12 had this to say: *"The challenge our customers have is that sometimes the system doesn't seem to be user-friendly in that it doesn't provide them with a clear procedure on what to do during the transactions."* This was echoed by participant 10, who also said that *"There is a need to create a system that allows the customers to follow the banking steps and procedures easily during the use of the Visa Cards."*

These findings are in line with the findings of Jha et al. (2016), who indicated that Business Process Management (BPM) software offers solutions to these problems. The goal of BPM is to align the development of business processes with the goals of the company. BPM software helps companies identify and define the steps required to

complete each business task, and this software can also be utilised by banks in the setting up of Visa Card systems. It then maps these steps onto existing processes, streamlining the processes where possible to create a more efficient and consistent whole that will make online banking and Visa Card usage effective and user-friendly for customers. With the help of business process management, managers can be more proactive (Krivosheya, 2020).

4.7.3 Sub-theme 1.3: Display account activity and balances right after login

Online banking has revolutionised how people manage their personal finances, but there are some services that just don't translate well to the internet (Lane, 2018). The Visa cards need to be friendly enough when they are put into an ATM so that the customer does not struggle to access their accounts. Participant 3 in the study had this to say: *"The Visa Cards should allow customers to check their account activities and balances just after they have logged in so that they don't have to be directed to some hidden sites for them to access their accounts."* This was supported by participant 10 when he said that, *"ATM must not take long to allow the customer to access their services. At least within the first 30 seconds after logging in, one should be able to get their account information."* These findings validate the findings of Ng et al. (2021), who stated that ease of use, fast and efficiency are some of the benefits of using Visa Cards or other OL banking systems. Funds get transferred from one account to the other very fast, but if the system being used by the bank doesn't allow the user to access their accounts faster after logging in, this can create frustration and can make customers dislike online banking (Nunn & Kumar, 2019).

4.7.4 Sub-theme 1.4: The Bank of Namibia should reduce service charges on transactions

Banks have to pay salaries and other overheads, and physical branches (which have to pay for rent, electricity, and security) can be especially expensive (Frczek & Urbanek, 2021). There are still a few running costs left over, and the best way to recoup those costs is by charging customers fees for their banking transactions. Many a time, this is done to encourage you to deposit more money, which in turn gives the banks more capital to work with and grow their business. While this fee makes sense from a business point of view, it fails to take into account the financial hurdles many Americans face today. Participants in the study indicated that if the service charges are reduced, this will lead to the customers' utilisation of the Visa Cards at NamPost in the Erongo region. On this issue, this is what study participant 4 had to say: *"If the service charges are reduced, this will encourage more people to make use of the Visa Cards." At the moment, these charges are so high that the majority will not afford to use the Visa Cards. "* This was supported by participant 6 when he said that *"The current charges for the Visa Card services are way too high and most of our people cannot afford them. If they are reduced, many people will make use of the Visa Cards."*

These findings corroborate with the findings of Ghosh (2021), who indicated that though the reduction of bank charges can significantly improve the clients' use of Visa Cards, there are other overhead charges which the banks have to take care of in their service provision processes and, for this reason, they cannot just reduce charges.

4.7.5 Sub-theme 1.5: When creating a payee, use simple terminology and include examples.

Visa Cards use ATMs to withdraw money, and these ATMs use certain languages that are not popular with the clients. The use of the ATM has several advantages, such as the ability to withdraw cash at any time or urgently without the help of a bank, and it also ensures privacy for the customer (Immordino & Russo, 2018). The withdrawal of cash is faster than at a bank, there is no need to stand in long lines and the maintenance cost is lower as no bank staff are involved in the transaction. Participants in the study indicated that the language which is used at the ATM is sometimes not easy to understand, and sometimes, or most of the time, it is the English language, which is not easily understood by most of the customers. On this issue, this is what participant 1 had to say: *"The language which is used by the ATMs is not a simple and common language, and sometimes it is not always easy to understand and to follow."* This was supported by participant 11 when he said that *ATM's do not use a language that we can easily understand and sometimes you have to call the security guard to assist you in operating the machine and end up falling prey to the thieves.*

This finding supports the findings of Krivosheya (2020), who indicated that if automated teller machines (ATMs) can complete basic transactions without the aid of a branch representative or teller while at the same time using a language that is easy to understand and follow, more clients will not hesitate to use Visa Cards. The automated teller machine allows a person to check account balances, withdraw or deposit money, print a statement of account activities or transactions, and even purchase stamps. But if this machine could use a language that could be easily understood, it would encourage more customers to use Visa Cards in banks. The ATM Program in C is

written in the C programming language, which does not provide an easy way to read and comprehend the instructions used (Manshad & Brannon, 2021). This program for using ATM machines is built on the concept of handling an account individually.

4.7.6 Sub-theme 1.6: Improving on OB Security Issues in OB Usage

Security features might be outlined on the bank's website or in fine print. If you're having trouble finding that information, reach out directly (Balakrishnan & Shuib, 2021). In order to improve security when logging in, the financial institution requires the client to provide another piece of information, or factor, to verify their credentials before they can be allowed to log in (Bayero, 2015). It could be a unique passcode sent to your smartphone as a text message, or even your own fingerprint. On the issue of OB security issues, this is what study participant 9 had to say: *"There is a need for the banks to improve their security issues because there are several customers who have lost their money through Visa Cards and this is one reason why they are shunning away from using these modern facilities."* Participant 2 had this to say, *"If the banks can improve the current security levels, this will encourage more customers to come and use Visa Cards."*

These findings support the earlier findings by Cohen et al. (2019), who recommended that banks need to improve their security issues. The security of your private home network is ideal. If you have to log in while away from home, consider using your cellular data plan instead of Wi-Fi, or a virtual private network, known as a VPN (de Almeida et al., 2018). Frczek and Urbanek (2021) said that your home computers and mobile devices need to be kept up to date and that you should change your passwords often (Ghosh, 2021). Use combinations that are difficult to guess, such as a mix of uppercase and lowercase letters, numbers, and symbols. The more complex the

password, the harder it will be to crack and the more likely it will provide protection against hackers (Immordino & Russo, 2018).

Participant 5 was also commended and had this to say: *"Many institutions let customers choose to receive alerts via text or email whenever large transactions are made on their accounts or if the balance drops to a certain amount. That way, customers can reach out to the bank immediately if they see a purchase or transfer they didn't make and protect their account against further fraudulent activity."*

These sentiments uphold the citations of Jha et al. (2016), who indicated that standard measures for security on Visa Card usage include using anti-virus protection on bank computers, firewalls, fraud monitoring, and website encryption, which scrambles data so only the intended recipient can read it. If you bank online, chances are your financial institution uses these security measures. Visa card usage is safe when secure bank technology on the back end is met with alerting consumers on the front end. As an account holder, you have a role in making sure your accounts are protected (Lane, 2018).

4.7.7 Sub-theme 1.7: Improving on the provision of feedback on the acceptance or rejection of information

It's no secret that feedback is an important component of effective learning. Feedback improves customer confidence and also makes the customer develop a desire to use the Visa cards more when such information is not provided timeously (Manshad & Brannon, 2021). Feedback comes in many shapes and forms. Feedback is about listening actively, taking the time to analyze, and then thinking of the best possible solution to perform better. It provides positive criticism and allows everyone to see what they can change to improve their focus and results. It brings people together and

creates a healthy communication flow. Constructive feedback is vital to a customer's ongoing development. Feedback clarifies expectations, helps clients learn from their mistakes during transactions and redo them (Ng et al., 2021). Participants in the study identified feedback improvement as one of the factors that can improve their use of Visa Cards. On this issue, this is what participant 8 had to say: *"There is a need for instant and immediate feedback after one has undertaken a transaction. Feedback is a means of improvement." Feedback helps individuals shape their actions to better meet their transaction needs.* " This was also supported by participant 3 when he said that *"Instant feedback is important so that the customer understands if their transactions are through or not." Providing customers with regular feedback is essential to their skill growth, and most customers crave feedback.*

These findings concur with the findings of Nunn & Kumar (2019), who indicated that instant feedback after a transaction can motivate the customer to like using Visa Cards, unlike when the feedback is not provided on time after the transaction has been completed. That is, if the bank management can improve on feedback provision after a transaction has been completed, more clients will be comfortable with the use of Visa cards and online banking initiatives (Rahman et al., 2020). These findings are in line with the TAM, which formed the theoretical lens of the study. In line with TAM, participants are likely to accept a new innovation if the innovation presents them with ease of use. In this aspect, the theory of reasoned action is also supported in that even if an innovation is easy to use, the decision to utilise it lies with the user.

CHAPTER FIVE

CONCLUSION, SUMMARY AND RECOMMENDATIONS

5.1 Introduction

The previous chapter presented and discussed the study findings in depth. The reviewed literature was used to support, validate and verify the study findings. This chapter talked about the research question, "To find out how customers in the Erongo Region feel about the effectiveness of NamPost Visa cards on their banking satisfaction."

The study was guided by the following research objectives:

1. To assess the effectiveness of the NamPost Visa Card on customers' banking satisfaction in the Erongo Region
2. To identify the challenges faced by NamPost customers during their banking transactions in the Erongo Region.
3. To determine the customer service strategies that can be used to improve banking in the Erongo Region.

5.2 Synopsis of the Thesis

Chapter one presented an introduction to the study where the statement of the problem, research objectives, and significance of the study were discussed.

Chapter two presented the literature review of the study. The literature review sought to answer the following objectives: (1) To assess the effectiveness of the NamPost Visa Card on customers' banking satisfaction in the Erongo Region (2) To identify the

difficulties encountered by NamPost customers during banking transactions in the Erongo Region.(3) to determine the customer service strategies that can be used to improve banking in the Erongo Region.

The findings and discussions presented in Chapter Four indicated that the use of Visa Cards is effective in improving the customer's banking endeavours. The challenges faced by customers in the utilisation of Visa Cards and the various strategies that can be used to improve their utilisation of Visa Cards are discussed below.

Chapter three presented the methodologies that were used in the study. Specifically, this chapter presented the research paradigms, research designs, definitions of populations, and sampling strategies that were used in the study. It also presented the definitions of the instruments that were used in the study and the issues of trustworthiness and how they were considered in the face of the current study.

Chapter four presented the findings of the study, which emerged from questionnaires and face-to-face interviews with the employees of NamPost in the Erongo Region. The findings were presented in the form of tables and graphs. The qualitative study findings were analysed using themes and codes, which were aligned to answer the research questions of the study. Throughout the discussion of the findings, the reviewed literature was used to validate, corroborate, and compare these emerging findings.

5.2.1 Research question 1: What is the effectiveness of the NamPost Visa Card on customers' banking satisfaction in the Erongo Region?

The study established that e-banking offers a variety of banking services to customers and that the use of Visa Cards provides a banking method that is easier to use than using post-savings books. In addition, the study also revealed that Visa cards are safer

than carrying cash and secure, and that with Visa cards, funds are accessible 24/7. More so, the study revealed that Visa Cards are convenient to use and the Visa Card accounts can be linked to mobile phones for reporting transactions, making it easier to manage transactions. Apart from that, the participants in the study also revealed that through the use of Visa Cards, one can shop online and these cards are very convenient to swipe for purchases at shops and can create flexibility in transacting, making the customers satisfied with this innovation.

5.2.2. Research question 2: The challenges faced by NamPost customers during their banking transactions in the Erongo Region

Several challenges were highlighted in the study. One of the main challenges highlighted was that customers can suffer considerable losses when the system goes down and that customers can suffer data corruption or hardware failure. Furthermore, the study revealed that a lack of technical knowledge on how to use Visa cards can cause complications for large transactions., the study revealed that Visa cards are retained due to network downtime and if the servers are hacked, could lead to financial loss. Apart from that, the study revealed that the potential Visa Card fraud when using Visa Cards due to limited protection can be one of the main drawbacks to the use of Visa Cards. Apart from that, the study found that there are several fees associated with using Visa Cards, and if you forget your Visa Card PIN, then you might not have the option to complete a transaction.

5.2.3 Research Question 3: What are the customer service strategies that can be used to improve banking in the Erongo Region? Give feedback on the steps necessary to complete a transaction.

The study recommended presenting account activity and balances immediately after login. The Bank of Namibia should reduce service charges on the transactions and there should be simple terminology and include examples when setting up a payee. This will enable the customer to not struggle to understand or read the ATM process while doing their transactions. Moreso, the study also recommended that improving OB security issues in OB usage would also improve the customer's use of Visa Cards in the Erongo Region. Finally, the study recommended that improving the provision of feedback on acceptance or rejection of information would also improve the customer's utilisation of Visa Cards.

Chapter five presented the conclusion and recommendations of the study. This chapter summarizes the findings and draws a conclusion to answer the research questions based on the analysis of the data collected. It made recommendations on how to improve the customer's use of Visa Cards at NamPost in the Erongo Region. The chapter also identifies other areas for further research that have been identified during the course of the research process.

5.3 Conclusion

The aim of the research was to "*investigate how the customer perceives the effectiveness of NamPost Visa Cards on their banking satisfaction in the Erongo Region.*" The objectives of this research were (1) To assess the effectiveness of the NamPost Visa Card on customers' banking satisfaction in the Erongo Region (2) To identify the difficulties encountered by NamPost customers during banking transactions in the Erongo Region.(3) To determine the customer service strategies that can be used to improve banking in the Erongo Region.

A mixed research methodology was used to collect data from employees and customers of NamPost through a closed-end questionnaire which was completed by the customers and an in-depth face-to-face interview conducted by the employees. Several benefits which are derived from the use of Visa Cards were highlighted in the study, and the study also presented several challenges inhibiting the participants from utilising Visa Cards at NamPost in the Erongo Region. Among these benefits are the following: easy to use, reliable, flexible, and user-friendly, making the use of the Visa Card a more satisfying banking method. Customers' perceived challenges include the inability to use the visa card, security concerns, and a lack of knowledge about how to use such innovations. Furthermore, in Chapter 4 of this study, the various challenges and benefits of using Visa Cards were thoroughly discussed. Based on the study findings, several recommendations were made and the full discussion is in Chapter Five. The objectives of the study were successfully met.

5.4 Recommendations

The purpose of this research study was to investigate the effectiveness of using Visa Cards at NamPost in the Erongo Region.

5.4.1 Suggestions for the Nampost Erongo Region

The NamPost management are the ones responsible for the management of all the post offices in the Erongo Region. Therefore, they need to:

- Talk to the NamPost Directorate to make sure that customers are educated about how to use their Visa Cards.
- Inform the NamPost directorate on the need to cooperate with MTC or TN Mobile to increase their network coverage in some parts of the Erongo Region.
- They should collaborate with all the other smaller branches of NamPost for them to create awareness of the benefits of Visa Card services.
- They should improve their campaigns on the usage of Visa Card services in the Erongo Region.
- Should introduce Visa Card services that are user-friendly.
- Create a platform where clients can air their views and probably give their suggestions on the quality of Visa Card services they provide.

5.4.2 Nampost client recommendations

The role of the clients cannot be undermined in this study. The clients should:

- Embraces Visa Card services and should also take the time to seek information on the benefits of Visa Card services rather than continuing to hold negative perceptions
- Acquire the necessary devices which are needed to access Visa Card services in support of the NamPost initiative for OB services provided.

5.5 Future research directions

The study only focused on the effectiveness of Visa Cards at NamPost in Erongo Region. Therefore, further studies need to be undertaken in similar institutions in Namibia so as to come up with generalised and universal outcomes with regard to the findings on the same research question.

The purpose of this study was to assess the effectiveness of Visa Cards at NamPost in Erongo Region. The findings may be used to improve the customer's utilisation of the Visa Cards offered by NamPost and the study findings will also be used to mitigate the various challenges faced by clients in the utilisation of the Visa Cards. All responses or answers provided in this study will only be used for academic purposes and will be kept as confidential as possible. Based on all the findings of the study discussed in this document the researcher can successfully say that the objectives of the study were met.

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APPENDIX 1: QUESTIONNAIRES

QUESTIONNAIRE 1: FOR THE PARTICIPANTS

SECTION A: DEMOGRAPHICS

Please respond by putting a \surd or \times in the appropriate box.

1. How old are you?

18-30	1
31-40	2
41-50	3
51-60	4
Above 60	5

2. What is your gender?

Male	1
Female	2
Other	3

3. What is your education level?

None	1
Primary	2
Secondary	3
Tertiary	4

3. Are you employed?

Yes	1
No	2

SECTION B: THE EFFECTIVENESS OF NAMPOST VISA CARD ON CUSTOMERS BANKING SATISFACTION IN ERONGO REGION.

Please respond by putting a \surd or \times in the appropriate box.

	Visa Card Effectiveness	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
		1	2	3	4	5
1	E-banking offers a variety of banking services to the customers					
2	Visa cards are safe to keep than the post savings books					
3	Visa cards are safer than carrying cash and secured					
4	With visa cards funds are accessible 24/7.					
5	Visa cards are convenient to use.					
6	Visa cards accounts can be linked to mobile phones for reporting transactions					
7	You can shop online with Visa Cards					
8	Visa Cards accepted almost everywhere in Namibia					
9	Visa Cards are convenient to swipe for purchases at shops					
10	Visa Cards create flexibility in transacting					

SECTION C: THE CHALLENGES FACED BY NAMPOST CUSTOMERS
DURING THEIR BANKING TRANSACTIONS IN ERONGO REGION.

Please respond by putting a \surd or \times in the appropriate box.

	Challenges faced in the use of Visa Cards	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
		1	2	3	4	5
1	Customers can suffer considerable losses when the system goes down.					
2	Customers can suffer data corruption or hardware failure.					
3	Lack of technical knowledge on how to use the Visa Cards					
4	Visa cards can cause complications for significant transactions.					
5	Visa Cards retained due to network downtime.					

6	If servers are hacked, it could lead to financial loss					
7	Visa Cards can be easily misplaced and lands in wrong hands					
8	Potential Visa Cards fraud when using visa cards due to limited protection					
9	There are several fees associated in using Visa Card.					
10	If you forget your Visa Card PIN, then you might not have the option to complete a transaction.					

APPENDIX 2: INTREVIEW PROTOCOL

Gender:.....

Age:.....

Bank Role:.....

Experience:.....

1. What are the customer service strategies which can be used to improve banking in Erongo Region?
2. What bank platforms are available for the customers to communicate their discontentment with the use of Visa Cards at the Postal Services of Namibia in Erongo region?
3. What are the plans which NamPost is going to put in place in improving customer banking efficiencies?







APPENDIX 3: PLAGIARISM REPORT



Document Information

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APPENDIX 4: PROOF OF LANGUAGE EDITING

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To whom it may concern

LANGUAGE EDITING AND TECHNICAL FORMATTING – FRITZ HORAEB

This letter serves to confirm that a Master's THESIS titled "

AINVESTIGATING THE EFFECTIVENESS OF NAMIBIA POSTAL SERVICES VISA CARDS **ON THE CUSTOMER'S BANKING SATISFACTION.**

was submitted to me for language editing.

The thesis was professionally language edited, which resulted in a thesis with a high standard of English and format

Yours faithfully



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