

Chapter 13

Does the Customers' Use of Mobile Technologies Influence the Number of Both Recruitments and the Branches in the Banking Sector in Tunisia?

Amira Sghari
University of Sfax, Tunisia

ABSTRACT

Digital determines new practices of companies and customers while touching all sectors of activity. Adaptation to the digital is imperative for banks. In this framework, this chapter explores the question of the influence of the use of mobile technologies by the customers on recruitment in the banking sector and on the number of the branch banking networks. Particularly, the authors seek to answer the following question: What are the effects of the use of mobile technologies by customers on recruitments and the number of branches in the banking sector in Tunisia? In order to answer this question, they analyze the annual reports of the last seven years published by Tunisia's Professional Association of Banks and Financial Institutions. Contrary to the findings observed in foreign countries concerning the reduction of the number of branches and recruitments following the digital transformation in the banking sector, in Tunisia the number of branches and recruitments has not stopped increasing.

INTRODUCTION

Traditional business strategies are fundamentally reshaped by digital technologies (Subramaniam and Venkatraman, 2001; Straub and Watson, 2001; Wheeler, 2002; Samba murthy et al., 2003; Tan riverdi and Venkatraman, 2005; Banker et al., 2006; Ettlie and Pavlou, 2006; Kohli and Grover, 2008; Rai et al., 2012; Bharadwaj et al., 2013) and the structure of social relationships between consumer and enterprise is transformed (Susarla and Tan, 2012).

The banking sector is characterized by competitive volatility, market uncertainty, and technology uncertainty (Pousttchi and Schurig, 2004). Mobile commerce, a new paradigm of an emerging information technology (IT) artefact has been made possible thanks to the convergence of Internet, wireless technologies, and mobile devices (Luo et al., 2010). In this context, “mobile banking is an innovative method meant to access banking services via a channel whereby the customer interacts with a bank via a mobile device (e.g., mobile phone or personal digital assistant). A great deal of promise in the ability to provide anywhere anytime banking is offered by Mobile banking (Luo et al., 2010, p. 222). According to Shaikh et al. (2015), the use of smartphones in the accomplishment of banking transactions has become popular.

In the Tunisian context, on the occasion of the 2nd edition of the International Forum on Innovative Digital Financial Instruments in April 2018¹, the President of Tunisia’s Professional Association of Banks and Financial Institutions announced that; since affected by the new financial technologies 40% of the banking functions will be metamorphosed in the coming years.

Adaptation to the digital is an urgent imperative for banks. Retail banking is affected by the implications of digital transformation (Schuchmann and Seufert ; 2015) Indeed, banking services which used to be evaluated according to their intangible nature by clients in various aspects such as the relationship-based interaction between the contactor frontline employee and the customer (Berry and Parasuraman, 1993; Nguyen and Leblanc, 2002; Ivens, 2004; Durif et al., 2013) will no longer be applied since the operations are carried out remotely. In addition, the execution of remote banking operations by customers could lead to a reduction in the number of employees, as a result, the reduction of recruitments, and bank branches.

There is a dearth of research focusing on the possible impact of the use of mobile banking on the number of recruitments and that of the branches. This paper considers the overarching question “*Does the use of mobile technologies by customers influence the number of recruitments and that of the branches in the banking sector in Tunisia?*”

Accordingly, the paper first analyses prior annual reports of the last seven years published by Tunisia’s Professional Association of Banks and Financial Institutions²; a descriptive study aimed at studying the evolution of the use of mobile banking in relation to the evolution of recruitment and the number of branches.

In what follows, the paper presents the evolution of the customers’ use of mobile technologies in the execution of the banking operations and their impacts on the banks in the world. It then describes the same study on the Tunisian market.

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