



The Role of Digital Media in Customer Relationship Management in The Banking Sector: Evidence from Stanbic Bank Kenya

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Abstract

The rapid advancement of digital technologies has transformed the banking sector by changing how financial institutions communicate with customers, deliver services, and manage long-term relationships. Digital media has become an important component of Customer Relationship Management (CRM) as banks increasingly rely on technology-enabled platforms to improve customer engagement, service delivery, and relationship management. This study examined the role of digital media in Customer Relationship Management within the banking sector, focusing on Stanbic Bank Nairobi. Specifically, the study sought to determine the digital media platforms adopted at the bank, evaluate their effects on CRM, and identify challenges associated with their implementation. The study was guided by the Task-Technology Fit Model and adopted a qualitative research approach using a phenomenological case study design. Data were collected through semi-structured interviews with five banking staff selected from customer service, sales, and credit departments and analysed thematically. The findings revealed that Stanbic Bank had adopted various digital media platforms, including mobile applications, call centres, email communication, and online banking systems, which improved customer communication, service accessibility, and customer engagement. The study further established that digital media enhanced CRM through faster service delivery, improved customer satisfaction, and better customer information management. However, challenges related to network reliability, employee adaptation, customer digital literacy, and system management affected effective utilization of digital platforms. The study concluded that digital media plays a significant role in strengthening CRM when technological systems align with organizational tasks and customer needs. The study recommends continued investment in digital infrastructure, employee capacity development, customer digital literacy programmes, and customer-centred digital strategies to maximize the benefits of digital transformation in banking.

Keywords: Digital media, Customer Relationship Management, digital banking, banking sector, Task-Technology Fit Model, Stanbic Bank Kenya.

1.0 INTRODUCTION

1.1 Background of the Study

The rapid advancement of digital technologies has transformed the global banking sector by changing how financial institutions communicate with customers, deliver services, and manage long-term relationships. Digital media has become an important component of Customer Relationship Management (CRM) because banks increasingly rely on technology-enabled platforms to understand customer needs, provide timely services, and enhance engagement. The banking sector continues to experience significant changes driven by globalization, competition, innovation, and changing customer expectations, forcing financial institutions to adopt customer-centred approaches. Al Zoughool et al. (2020) note that changing customer behaviour influences the development of banking products and services, while

Heinonen (2014) emphasizes that digital media has become integral in modern CRM practices. Similarly, Jugovic et al. (2015) argue that banks must invest in technology and human resources to maintain effective customer relationships.

The adoption of digital media in banking has been particularly significant in developing economies where financial institutions have increasingly embraced information and communication technologies to improve customer accessibility and competitiveness. Unlike traditional banking approaches that depended mainly on physical interactions, digital platforms have enabled banks to provide faster, convenient, and more personalized services. CRM has evolved from conventional communication approaches to electronic CRM (e-CRM), where organizations use web-based platforms, digital channels, and online systems to interact with customers. Laketa et al. (2015) highlight that organizations in developing countries adopted CRM largely as a strategy for customer retention in increasingly competitive environments. Farzin and Abadi (2014) further explain that information technology has improved customer relationships through digital communication channels, while Kouentas and Michael (2019) demonstrate that digital media has enhanced banking service efficiency.

Empirical evidence from developing economies demonstrates the growing importance of digital media in strengthening customer relationship management within banking institutions. In India, increasing competition and deregulation encouraged banks to adopt electronic CRM strategies aimed at improving customer retention and service delivery. Bajwa (2020) recommends customer-centred e-CRM approaches that consider customer perceptions, culture, and technological conditions. Similarly, research from Iraq indicates that CRM positively influences customer experience, but effective implementation depends on digital communication channels, information accessibility, and customer trust. Mosa (2022) found that digital media is essential in improving customer service experiences, while Ibrahim and Ladan (2015) established that electronic banking improves service quality and supports repeat customer transactions. However, these studies also highlight challenges associated with privacy, security, and technological adaptation.

In Kenya, the banking sector has experienced substantial digital transformation as commercial banks increasingly integrate digital platforms into their customer relationship strategies. Previous studies indicate that digital media has improved customer information management, service delivery, and customer satisfaction within Kenyan banks. Thuo (2011) established that commercial banks use digital media through Management Information Systems to collect customer information, generate reports, and enhance customer services. Kiplimo (2018) further demonstrated that digital media supports customer loyalty by improving information management and customer interactions, while Mwirigi (2018) found that technology-based CRM positively influences customer satisfaction among commercial bank customers. Despite these contributions, existing Kenyan studies have largely focused on CRM practices, customer satisfaction, and managerial perspectives rather than examining the broader role of digital media platforms in supporting CRM from an organizational communication perspective.

Although digital media adoption has expanded within the banking industry, limited empirical understanding remains regarding how digital platforms influence customer relationship management processes within specific banking institutions in Kenya. Existing research has provided insights into CRM effectiveness, digital banking services, and customer satisfaction, but fewer studies have explored how digital media contributes to communication, customer engagement, internal coordination, and relationship management within a bank setting. Thuo (2011) and Mwirigi (2018) mainly examined CRM effectiveness and customer satisfaction, while Kiplimo (2018) focused on information management applications of digital media. Therefore, this study sought to address this gap by examining the role of digital media in customer relationship management at Stanbic Bank Nairobi, providing organizational-level evidence on how digital platforms support customer communication, service delivery, and relationship-building practices.

1.2 Statement of the Problem

The increasing adoption of digital media has transformed the banking sector by changing how financial institutions communicate with customers, deliver services, and manage customer relationships. Banks have increasingly relied on digital platforms to enhance customer engagement, improve service efficiency, and respond to changing customer expectations arising from globalization, competition, and technological advancement (Al Zoughhool et al., 2020; Heinonen, 2014; Jugovic et al., 2015). Although digital media has provided opportunities for improved communication, customer satisfaction, and personalized services, effective integration of these platforms into Customer Relationship Management (CRM) remains a challenge, particularly in developing economies where technological adaptation and organizational readiness influence outcomes. In Kenya, commercial banks have adopted digital media platforms to strengthen CRM practices, with previous studies showing that digital technologies support customer information management, service delivery, and customer loyalty. Thuo (2011) established that Kenyan commercial banks use digital media through Management Information Systems to collect customer information and enhance customer services, while Kiplimo (2018) and Mwirigi (2018) found that digital media-based CRM improves customer interactions and satisfaction. However, existing studies have mainly focused on customer satisfaction, CRM effectiveness, and general banking practices, providing limited evidence on how digital media platforms support organizational communication and relationship management processes within specific banking institutions. Furthermore, challenges related to technology

adaptation, employee capability, system reliability, and effective utilization of digital platforms continue to affect the achievement of CRM objectives (Ibrahim & Ladan, 2015; Mosa, 2022). Therefore, this study examined the role of digital media in Customer Relationship Management in the banking sector, focusing on Stanbic Bank Nairobi, to provide insights into the digital platforms adopted, their contribution to customer relationship management, and the challenges affecting their effective implementation.

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of this study was to examine the role of digital media in Customer Relationship Management (CRM) within the banking sector, with specific focus on Stanbic Bank Nairobi.

1.3.2 Specific Objectives

The study was guided by the following specific objectives:

- i. To determine the digital media platforms adopted at Stanbic Bank Nairobi.
- ii. To evaluate the effects of adopting digital media platforms on Customer Relationship Management at Stanbic Bank Nairobi.
- iii. To identify the challenges associated with the adoption and implementation of digital media platforms in Customer Relationship Management at Stanbic Bank Nairobi.

1.4 Research Questions

The study was guided by the following research questions:

- i. What digital media platforms have been adopted at Stanbic Bank Nairobi?
- ii. What are the effects of adopting digital media platforms on Customer Relationship Management at Stanbic Bank Nairobi?
- iii. What challenges affect the adoption and implementation of digital media platforms in Customer Relationship Management at Stanbic Bank Nairobi?

1.5 Significance of the Study

This study is significant because it provides insights into the role of digital media in strengthening Customer Relationship Management practices within the banking sector. The findings provide useful information to banking institutions on how digital platforms can improve customer communication, enhance service delivery, and support effective customer engagement. The study also highlights challenges associated with digital media adoption, enabling organizations to develop strategies for effective technology implementation. Furthermore, the study contributes to existing knowledge on digital transformation and CRM within the Kenyan banking context by providing empirical evidence from Stanbic Bank Nairobi. The findings may serve as a valuable reference for researchers, financial institutions, and industry stakeholders interested in understanding how digital media influences customer relationship management and organizational communication.

2.0 LITERATURE REVIEW

2.1 Theoretical Framework

This study was guided by the Task-Technology Fit (TTF) Model developed by Goodhue and Thompson (1995). The theory explains how information technology contributes to organizational performance by examining the extent to which technological systems fit the tasks performed by users. Goodhue and Thompson (1995) argued that technology creates performance benefits when it provides capabilities that match users' work requirements rather than simply being available within an organization. The model therefore focuses on the relationship between technology, users, and organizational tasks in explaining effective technology utilization. Goodhue (1992) further explained that information systems generate value when they provide users with relevant information and support activities required to complete their responsibilities. The TTF Model has been applied in information systems research to explain how the alignment between technology and tasks influences technology utilization and performance outcomes (Dishaw & Strong, 1999).

The TTF Model consists of five major constructs: task characteristics, technology characteristics, task-technology fit, technology utilization, and performance impact (Goodhue & Thompson, 1995). Task characteristics refer to the nature of activities performed by users, including task complexity, information requirements, and interdependence, while technology characteristics refer to the capabilities and features of technological systems that support those activities. Goodhue and Thompson (1995) noted that users evaluate technology based on dimensions such as information quality, accessibility, compatibility, reliability, timeliness, and ease of use. The interaction between task and technology characteristics determines the level of task-technology fit, which influences whether users effectively adopt and utilize technological systems. In addition, Ziguers and Buckland (1998) emphasized that technology effectiveness depends on how well system capabilities correspond with the requirements of organizational tasks.

The theory further proposes that technology utilization depends on users' perceptions regarding the suitability of a technological system for supporting their work activities. When employees perceive that a technology improves task completion, provides reliable support, and aligns with their responsibilities, they are more likely to adopt and utilize it effectively. Goodhue and Thompson (1995) suggested that a high level of task-technology fit improves utilization and contributes to positive performance outcomes. Similarly, Dishaw and Strong (1999) demonstrated that combining technology characteristics with task requirements provides a stronger explanation of technology acceptance and utilization. This perspective is supported by Klopping and McKinney (2004), who found that perceived usefulness and compatibility influence users' acceptance and continued use of information technologies within organizational environments.

The Task-Technology Fit Model was relevant to this study because it provided a framework for examining how digital media platforms supported Customer Relationship Management (CRM) practices at Stanbic Bank Nairobi. The theory guided the assessment of whether digital media platforms adopted by the bank effectively supported customer communication, information management, and service delivery activities. Digital platforms such as online banking systems, mobile applications, and customer communication channels were examined based on their ability to improve CRM processes and enhance customer engagement. Rao (2013) emphasized that successful banking operations depend on the interaction between people, customers, and technology, while Aher and Bhakkad (2013) highlighted the importance of integrating digital media with human resources to maximize customer value. Therefore, the TTF Model helped explain how the alignment between digital media capabilities, employee tasks, and CRM objectives influenced the effectiveness of digital media adoption within the banking sector.

2.2 Conceptual Framework

The conceptual framework illustrates the relationship between digital media as the independent variable and Customer Relationship Management (CRM) as the dependent variable. The framework assumes that the adoption, effects, and challenges associated with digital media platforms influence the effectiveness of customer relationship management practices within Stanbic Bank Nairobi.

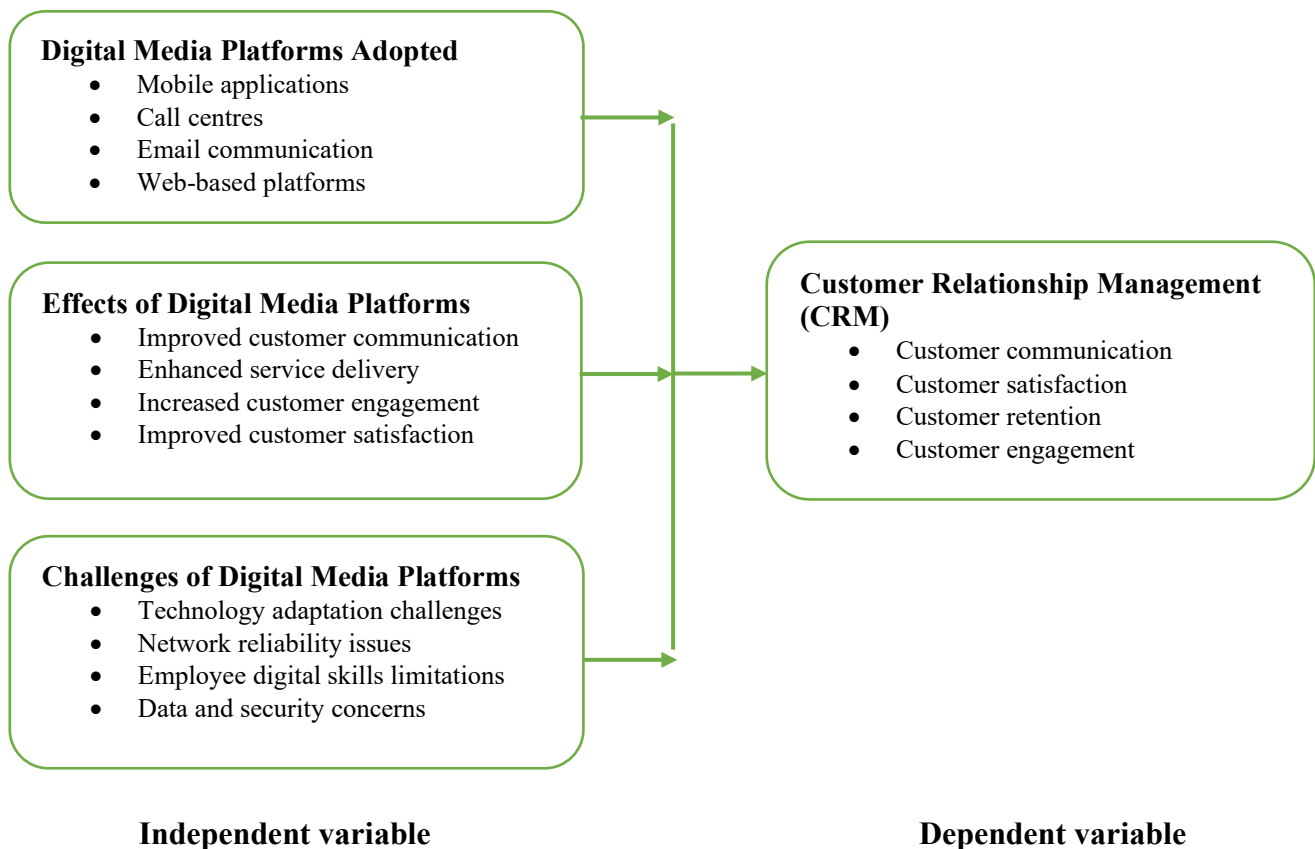


Figure 2.1: Conceptual Framework

Source (Author, 2026)

2.3 Empirical Review

2.3.1 Digital Media Platforms Adopted in Banking Institutions

Digital transformation has encouraged banks to adopt various digital media platforms to improve customer interaction and service delivery. Studies have shown that commercial banks increasingly use mobile banking applications, internet banking systems, electronic customer relationship management platforms, and social media channels to enhance accessibility and customer engagement. Githuku (2018) examined digital banking adoption among commercial banks in Kenya and established that banks used digital platforms, including online interaction systems, transaction processing tools, and customer care technologies, to strengthen customer relationships. However, the study focused mainly on customer perspectives, creating limited understanding of how employees utilize digital platforms in supporting CRM activities. Therefore, further investigation from an organizational perspective remains necessary.

Namiinda (2015) examined the use of social media among large banks in Kenya and found that financial institutions adopted platforms such as Facebook, Twitter, YouTube, and other online communication channels to improve customer engagement. The study demonstrated that social media enabled banks to interact with customers beyond traditional branch-based communication approaches. However, the research mainly concentrated on external social media activities and did not examine other digital platforms used internally for managing customer relationships. Similarly, Mang'unyi, Khabala, and Govender (2017) found that Kenyan commercial banks adopted electronic CRM systems to enhance customer interactions throughout different stages of service delivery. However, their study focused primarily on customer loyalty outcomes rather than internal digital media utilization processes.

Existing empirical evidence demonstrates that digital platforms have become essential tools in supporting banking operations and customer relationship management. Mang'unyi et al. (2017) established that electronic CRM systems improved customer interactions by enabling banks to provide more personalized and efficient services. Likewise, Githuku (2018) found that digital banking platforms contributed to improved customer relationships through enhanced online interaction, customer care, and transaction processing. However, most previous studies examined digital adoption from the customer viewpoint, providing limited evidence regarding the experiences of banking employees who use these platforms in daily operations. This study therefore examined digital media platforms adopted at Stanbic Bank Nairobi from an organizational perspective to address this research gap.

2.3.2 Effects of Digital Media Platforms on Customer Relationship Management

Digital media platforms have been found to positively influence Customer Relationship Management by improving communication, service efficiency, and customer engagement. Mang'unyi et al. (2018) examined the relationship between virtual electronic CRM and customer loyalty among customers of a Kenyan retail bank and established that electronic CRM significantly influenced customer satisfaction and loyalty. The study demonstrated that digital platforms strengthen customer relationships by enabling effective communication and personalized services. However, the research focused mainly on customer outcomes and did not explore how employees perceive the contribution of digital media platforms to CRM implementation. This created a need for further studies examining digital media effects from the organizational perspective.

Githuku (2018) investigated the effects of digital banking on customer relationships among commercial banks in Kenya and established that online interaction processing, online interactivity, online customer care, and decision-support systems positively influenced customer relationships. The study concluded that digital banking investments contributed to improved customer satisfaction, loyalty, and service experiences. Similarly, Kisii, Omari, and Nyaboga (2021) examined social media interactive messaging among commercial banks in Nairobi and found that digital communication positively influenced customer loyalty. However, these studies focused on specific digital channels or customer perceptions, leaving limited understanding of how different digital media platforms collectively influence CRM practices within individual banking institutions.

Digital media has also been associated with improved organizational communication and customer service effectiveness. Research on electronic CRM adoption indicates that technology-enabled communication channels allow organizations to respond faster to customer needs, manage customer information effectively, and strengthen long-term relationships. Muro, Magutu, and Getembe (2013) established that CRM systems enhanced customer understanding and supported personalized banking services in Kenya. However, successful outcomes depend on effective integration of technology with organizational processes and employee capabilities. Therefore, this study examined how digital media platforms influenced CRM practices at Stanbic Bank Nairobi, focusing on communication, customer engagement, and service delivery outcomes.

2.3.3 Challenges Affecting Digital Media Adoption in Customer Relationship Management

Despite the benefits associated with digital media adoption, studies have identified several challenges affecting effective implementation within banking institutions. Muro et al. (2013) examined CRM systems among commercial banks in Kenya and found that although technology improved customer understanding and service personalization, challenges

related to system integration, organizational coordination, and process management affected implementation effectiveness. The study emphasized that successful CRM adoption requires alignment between technological systems and organizational operations. However, the study did not specifically examine digital media platforms and their challenges from employees' experiences, creating a gap addressed by the current research.

Technology adoption challenges are also linked to the relationship between digital systems and users' ability to effectively utilize them. According to Goodhue and Thompson (1995), technology generates positive outcomes when it fits users' tasks and operational requirements. When employees lack adequate skills, support, or understanding of digital systems, organizations may experience resistance and underutilization of technological investments. Similarly, Dishaw and Strong (1999) emphasized that technology effectiveness depends on the alignment between system capabilities and user responsibilities. These perspectives highlight the importance of examining employee experiences when evaluating challenges affecting digital media adoption in CRM practices.

In the Kenyan banking sector, previous studies have highlighted the need for continuous improvement of digital systems to enhance customer relationship outcomes. Mecha (2018) found that electronic banking contributed positively to customer retention among commercial banks in Kenya but emphasized the importance of addressing technological and operational challenges. Similarly, Awasthy, Dubey, and Sangle (2014) identified issues such as data management, process coordination, and channel integration as important challenges affecting CRM implementation. Therefore, this study examined challenges affecting digital media platforms at Stanbic Bank Nairobi to provide organizational-level insights into factors influencing effective digital CRM implementation.

3.0 RESEARCH METHODOLOGY

This study adopted a qualitative research methodology using a phenomenological approach to examine the role of digital media in Customer Relationship Management (CRM) at Stanbic Bank Nairobi. A qualitative approach was appropriate because the study sought to obtain an in-depth understanding of participants' experiences, perceptions, and interpretations regarding the use of digital media platforms in managing customer relationships. Creswell (2006) explains that qualitative research designs are suitable when researchers seek to explore meanings and experiences within a specific context. The study further employed a case study design because it enabled an intensive examination of digital media practices within a single organizational setting. Case studies are useful when researchers aim to develop a deeper understanding of a phenomenon within its real-life environment (Creswell, 2006; Padgett, 2016).

The study was conducted at Stanbic Bank Kenya, Wabera Street Branch, which was selected because of its relevance in banking operations and its ability to serve different categories of customers, including individuals and businesses. The study population comprised senior banking staff from the customer service and loans and credit departments because these participants had direct involvement in customer interactions and digital technology utilization. Purposive sampling was used to select participants because qualitative studies require respondents who possess relevant knowledge and experience regarding the phenomenon under investigation. Padgett (2016) notes that purposive sampling enables researchers to deliberately select participants with characteristics relevant to the research objectives. The study selected five respondents from customer service, sales, and loans and credit departments based on their experience with ICT integration and customer relationship activities.

Data were collected through in-depth semi-structured interviews because this tool allowed participants to provide detailed explanations of their experiences with digital media platforms and CRM practices. Interviews are suitable for qualitative studies because they facilitate dialogue, provide deeper understanding, and allow researchers to explore participants' perspectives. Padgett (2016) identifies interviews as a dominant qualitative data collection method due to their ability to generate rich contextual information. The collected interview data were self-transcribed to reduce errors and improve familiarity with the responses before analysis. The study employed thematic analysis because it enabled the identification, organization, and interpretation of recurring themes related to digital media adoption, effects, and challenges. Thematic analysis was appropriate because participants' responses were coded according to the study objectives and emerging patterns.

4.0 RESEARCH FINDINGS AND DISCUSSION

4.1 Characteristics of Study Participants

The study involved five respondents from Stanbic Bank Nairobi Wabera Branch who participated in in-depth interviews. The respondents were selected from departments that were directly involved in customer relationship activities, including customer service, sales, and credit departments. These departments were considered appropriate because they interact frequently with customers and are involved in the application of digital platforms to support banking operations. The respondents provided information based on their experiences with digital media adoption, utilization, and its contribution to Customer Relationship Management (CRM). The study participants therefore provided relevant perspectives on how digital media platforms were integrated into customer-facing activities within the bank.

The respondents comprised three employees from the customer service department, one from sales, and one from the credit department. The inclusion of participants from different functional areas enabled the study to capture diverse experiences regarding digital media usage within the bank. Customer service respondents provided insights into customer communication and support, sales respondents highlighted the role of digital platforms in customer engagement and service promotion, while credit respondents provided perspectives on digital processes supporting customer account management and financial services.

Table 4.1: Distribution of Respondents by Department

Department	Number of Respondents
Customer Service	3
Sales	1
Credit	1
Total	5

Source: Field Data (2026)

The findings indicated that respondents had sufficient exposure to banking operations and digital transformation processes. Most participants had several years of experience within the banking environment, allowing them to provide informed views on the transition from traditional customer interaction approaches to digitally supported CRM practices. Their experience was important because the study examined not only the availability of digital platforms but also how these platforms were used in performing customer-related tasks.

The characteristics of the respondents supported the application of the Task-Technology Fit (TTF) Model in this study. The model emphasizes that technology effectiveness depends on the relationship between the technology itself, the tasks performed by users, and the outcomes achieved (Goodhue & Thompson, 1995). Therefore, respondents who actively interacted with digital systems provided appropriate insights into whether the available platforms effectively supported CRM activities. The selection of information-rich participants was also consistent with qualitative research approaches, where participants are selected based on their ability to provide meaningful explanations of the phenomenon under investigation rather than statistical representation.

4.2 Digital Media Platforms Adopted at Stanbic Bank Nairobi

The first objective of the study was to determine the digital media platforms adopted at Stanbic Bank Nairobi. The findings revealed that the bank had adopted several digital platforms to improve customer interaction, increase accessibility of banking services, and support internal operational processes. The major themes emerging from the interviews included mobile applications, call centres, email communication, and online banking platforms. Respondents indicated that these platforms had gradually transformed the way the bank communicated with customers by providing alternative channels beyond traditional branch-based interactions.

A major theme identified from the interviews was the adoption of mobile applications as a customer access platform. Respondents explained that mobile applications had significantly changed customer interactions because customers could access banking services remotely without visiting physical branches. One respondent explained:

“The mobile application has made things easier because customers do not necessarily have to come to the bank. They can transfer funds and access different services using their phones.” (Respondent 1)

The findings indicate that mobile applications supported CRM by improving convenience, accessibility, and responsiveness. Instead of limiting customer relationships to physical interactions, the platform enabled continuous engagement between customers and the bank. This finding agrees with Githuku (2018), who established that digital banking platforms improved customer relationships by enhancing online interaction, transaction processing, and customer care services among commercial banks in Kenya.

Another theme emerging from the interviews was the importance of call centres in strengthening customer communication. Respondents indicated that call centres provided customers with direct access to assistance and improved the handling of customer inquiries. One respondent noted:

“The call centre has improved customer support because customers can reach the bank without necessarily coming physically to the branch, and issues can be followed up more effectively.” (Respondent 2)

This finding suggests that call centres enhanced CRM by improving communication speed and customer responsiveness. The platform allowed the bank to maintain continuous interaction with customers and address service-related concerns more efficiently. The finding is consistent with Mang’unyi, Khabala, and Govender (2017), who found that electronic

CRM systems enhance customer interactions by improving communication and service delivery processes within commercial banks.

The study further established that email communication and online banking platforms were important tools for information sharing and customer engagement. Respondents explained that email communication supported faster exchange of information between employees and improved accountability when handling customer-related issues. Online platforms also enabled customers to access banking products and services without relying entirely on physical branch visits.

These findings demonstrate that digital media platforms at Stanbic Bank were not adopted merely as technological tools but as mechanisms for improving CRM processes. The findings support the Task-Technology Fit Model, which suggests that technology contributes to performance improvements when its capabilities align with users' operational requirements (Goodhue & Thompson, 1995). In this study, digital platforms were effective because they supported employees in performing customer-related tasks, including communication, service delivery, and customer support. The findings also align with Aher and Bhakkad (2013), who emphasized that organizations achieve greater customer value when digital technologies and human resources work together in managing customer relationships.

4.3 Effects of Digital Media Platforms on Customer Relationship Management

The second objective of the study was to evaluate the effects of adopting digital media platforms on Customer Relationship Management (CRM) at Stanbic Bank Nairobi. The findings revealed that digital media platforms had influenced CRM practices by improving customer communication, enhancing service delivery, increasing customer satisfaction, and supporting customer information management. Respondents generally indicated that digital platforms had transformed customer interactions by making banking services more accessible, convenient, and responsive. The findings suggest that digital media was not only used as an operational technology but also as a strategic tool for strengthening relationships between the bank and its customers.

A major theme emerging from the interviews was improved customer communication and accessibility. Respondents explained that digital platforms had created more convenient channels through which customers could interact with the bank without necessarily visiting physical branches. Mobile applications, email communication, and online platforms enabled customers to access information, make inquiries, and receive services more efficiently. One respondent explained:

"Customers do not have to come physically to the bank for every service because most of the information and transactions can now be accessed through digital platforms." (Respondent 1)

The findings indicate that digital media reduced communication barriers between the bank and customers by providing multiple interaction channels. This supports Githuku (2018), who established that digital banking platforms improved customer relationships through online interaction, transaction processing, and customer care services. From the perspective of the Task-Technology Fit (TTF) Model, the finding demonstrates that digital platforms were effective because they supported employees in performing customer-related tasks more efficiently, particularly communication and service support (Goodhue & Thompson, 1995).

The study further established that digital media platforms contributed to improved service delivery efficiency. Respondents highlighted that digital systems reduced delays associated with traditional banking processes and enabled faster processing of customer requests. One participant stated:

"The introduction of digital platforms has made service delivery faster because customers can complete transactions without waiting for long periods in the banking hall." (Respondent 3)

Another respondent explained that digital platforms allowed employees to respond to customer needs more quickly because customer information could be accessed more easily.

"When dealing with customers, having access to information through the systems makes it easier to understand their needs and provide solutions faster." (Respondent 4)

These findings indicate that digital media improved operational efficiency by supporting employees with timely access to information required for customer service activities. This is consistent with Mang'anyi, Khabala, and Govender (2017), who found that electronic CRM systems improved customer interactions by enabling more efficient management of customer relationships.

Another important finding was the contribution of digital media platforms to customer satisfaction and engagement. Respondents indicated that customers appreciated the convenience provided by digital services because they could access banking services remotely and interact with the bank through preferred communication channels. One respondent noted:

“Customers are more satisfied because they have different options of accessing services depending on what is convenient for them.” (Respondent 2)

The findings suggest that digital media enhanced customer experience by providing flexibility and reducing dependence on face-to-face banking interactions. This supports the argument by Aher and Bhakkad (2013) that organizations achieve greater customer value when digital technologies are integrated with human resources and customer-focused strategies.

The study also found that digital media platforms improved customer information management and decision-making processes. Respondents explained that digital systems enabled the bank to collect, store, and analyze customer information, which supported better understanding of customer needs. One respondent stated:

“The systems help us keep track of customer information and feedback, which helps us understand what customers require and how we can improve our services.” (Respondent 5)

This finding indicates that digital media strengthened CRM beyond communication by enabling the bank to use customer information to improve service personalization and relationship management. The finding aligns with the TTF Model, which emphasizes that technology contributes to performance when it provides users with information and tools that fit their operational tasks (Goodhue & Thompson, 1995).

Overall, the findings demonstrate that digital media platforms positively influenced CRM practices at Stanbic Bank Nairobi through improved communication, faster service delivery, enhanced customer satisfaction, and better information management. However, the findings also suggest that the benefits of digital media depended on the extent to which the platforms supported employees' responsibilities and customer needs. Therefore, the effectiveness of digital media adoption was not determined by technology availability alone but by the alignment between digital tools, organizational processes, and CRM objectives.

4.4 Challenges Affecting Digital Media Implementation at Stanbic Bank Nairobi

The third objective of the study was to identify the challenges associated with the adoption and utilization of digital media platforms at Stanbic Bank Nairobi. Although respondents acknowledged that digital media platforms had improved customer relationship management, they also highlighted several challenges that limited their full effectiveness. The main themes emerging from the interviews included network reliability issues, continuous technology adaptation, employee and customer digital literacy challenges, and concerns associated with maintaining effective digital systems. These findings indicate that successful digital transformation requires more than introducing technological platforms; it also requires adequate infrastructure, user capability, and continuous organizational support. Qualitative findings are strengthened when themes are presented together with participants' experiences because quotations demonstrate how interpretations emerge from the data rather than from researcher assumptions.

One of the major challenges identified was network reliability and system connectivity problems. Respondents explained that despite the benefits of digital platforms, unstable network connections occasionally affected service delivery and customer experiences. Participants indicated that interruptions in connectivity could delay transactions and limit employees' ability to access required information when serving customers. One respondent explained:

“Sometimes the challenge comes when the network is unstable because most of the services now depend on the systems. When there is a connectivity problem, it affects how quickly we can assist customers.” (Respondent 3)

The finding suggests that the effectiveness of digital media platforms depends on the availability of supporting infrastructure. Although the bank had adopted various digital channels, their usefulness was affected when technological resources could not reliably support daily operations. This finding supports the Task-Technology Fit (TTF) Model, which emphasizes that technology improves performance only when its capabilities adequately support users' tasks (Goodhue & Thompson, 1995). In this case, network reliability represented an important technology characteristic influencing the extent to which digital platforms could support CRM activities.

Another challenge identified was continuous technology adaptation among employees. Respondents explained that frequent technological changes required employees to continuously learn and adjust to new systems. While digital transformation improved service delivery, constant updates and introduction of new platforms created a need for ongoing training and support. One respondent stated:

“Technology keeps changing, and sometimes employees need time to understand new systems before they can fully use them effectively.” (Respondent 4)

The finding indicates that technology adoption is not only a technical issue but also involves human adaptation. Employees require adequate skills and organizational support to maximize the benefits of digital platforms. This supports Dishaw and Strong (1999), who argued that technology utilization depends on the relationship between technological characteristics and users' ability to apply the technology in completing their tasks. Therefore, even effective digital platforms may fail to achieve expected CRM outcomes if users are not sufficiently prepared to utilize them.

The study further established that customer digital literacy and technology acceptance presented another challenge affecting digital media effectiveness. Respondents explained that while many customers had adopted digital banking platforms, some customers experienced difficulties due to limited digital skills or reluctance to use technology-based services. One participant noted:

“Some customers still prefer coming to the branch because they are not comfortable using digital platforms, especially those who are not familiar with technology.” (Respondent 2)

This finding suggests that digital transformation within banking requires consideration of both organizational users and customers. While digital platforms improve convenience for technologically confident customers, limited digital literacy may restrict adoption among certain groups. The finding is consistent with previous studies showing that customer acceptance and digital capability influence the success of electronic banking services (Githuku, 2018). Therefore, banks need to complement digital innovation with customer education and support initiatives.

The findings also revealed concerns related to data management and security requirements associated with digital platforms. Respondents indicated that increased reliance on digital systems required careful management of customer information to maintain trust and confidentiality. The growing use of digital channels creates opportunities for improved customer service but also increases responsibility regarding information protection. Awasthy, Dubey, and Sangle (2014) identified data management, system integration, and channel coordination as important challenges affecting successful CRM implementation in technology-driven environments.

Overall, the study established that although digital media platforms significantly supported CRM practices at Stanbic Bank Nairobi, their effectiveness was influenced by several implementation challenges. The findings demonstrate that technology adoption requires alignment between digital systems, employee capabilities, customer readiness, and organizational processes. This supports the TTF Model's argument that performance benefits arise when technology characteristics fit the tasks performed by users. Therefore, addressing infrastructure limitations, improving digital skills, and supporting technology adaptation are essential for maximizing the contribution of digital media platforms to Customer Relationship Management.

4.5 Summary of Key Findings and Linkage with the Conceptual Framework

This study examined the role of digital media in Customer Relationship Management (CRM) at Stanbic Bank Nairobi. The findings demonstrated that digital media platforms had become important tools for supporting customer interactions, improving service delivery, and strengthening relationships between the bank and its customers. The study established that the bank had adopted various digital platforms, including mobile applications, call centres, email communication, and online banking systems, which enabled customers to access services more conveniently and provided employees with improved channels for managing customer interactions. These findings indicate that digital media had transformed CRM from a predominantly physical interaction process into a technology-supported relationship management approach.

The study established that mobile applications were among the most influential digital platforms adopted by the bank. Respondents indicated that mobile applications improved customer accessibility by enabling customers to conduct transactions and obtain banking services remotely. Similarly, call centres strengthened communication by providing customers with alternative channels for inquiries and support. Email communication and online platforms further improved information sharing and service coordination. These findings demonstrate that digital media platforms supported different dimensions of CRM, including customer communication, service efficiency, and customer engagement. The findings therefore confirm the conceptual assumption that improvements in digital media adoption contribute to improved CRM outcomes.

The findings further indicated that digital media adoption had positively influenced Customer Relationship Management through improved communication, enhanced service delivery, increased customer satisfaction, and better customer information management. Respondents explained that digital platforms reduced the need for physical branch visits, improved response times, and enabled employees to access customer information more efficiently. These findings support the Task-Technology Fit (TTF) Model by Goodhue and Thompson (1995), which argues that technology contributes to improved performance when its capabilities fit the tasks performed by users. In this study, digital platforms generated positive CRM outcomes because they supported employees in carrying out customer-related activities more effectively.

However, the study also established that the benefits of digital media adoption were influenced by several implementation challenges. Network reliability problems, continuous technology changes, employee adaptation requirements, and differences in customer digital literacy affected the effective utilization of digital platforms. These findings demonstrate that technology availability alone does not guarantee successful CRM improvement. Instead, organizations must ensure that digital systems are supported by reliable infrastructure, employee skills, and customer readiness. This finding further reinforces the TTF Model, which emphasizes the importance of alignment between technology characteristics, user capabilities, and task requirements.

Overall, the study confirms that digital media played an important role in strengthening CRM practices at Stanbic Bank Nairobi. The findings indicate that digital media platforms acted as strategic tools that improved customer interaction and service delivery while also creating new operational requirements. The relationship between digital media and CRM was therefore dependent on how effectively technological systems fitted organizational tasks and customer needs. The findings contribute to existing empirical evidence on digital transformation in banking by demonstrating that successful digital CRM implementation requires not only technological investment but also effective integration of people, processes, and digital capabilities.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study examined the role of digital media in Customer Relationship Management (CRM) within the banking sector, focusing on Stanbic Bank Nairobi. The findings showed that digital media had become an important part of the bank's approach to managing customer relationships. The study established that the bank had adopted several digital platforms, including mobile applications, call centres, email communication, and online banking platforms, which provided customers with more convenient ways of accessing banking services and communicating with the institution. These platforms reduced reliance on traditional face-to-face interactions and enabled the bank to provide services through faster and more accessible channels.

The study further found that digital media platforms contributed positively to CRM practices at Stanbic Bank Nairobi. Respondents indicated that digital platforms improved communication between the bank and its customers, enhanced service delivery, increased customer convenience, and supported better management of customer information. The findings suggest that digital media was not only used to automate banking activities but also played an important role in strengthening customer relationships. From the perspective of the Task-Technology Fit Model, these benefits occurred because the digital platforms supported employees in carrying out customer-related tasks more effectively and provided tools that matched the requirements of modern banking operations.

Despite these benefits, the study established that the effective use of digital media was influenced by several challenges. Respondents highlighted issues related to network reliability, continuous changes in technology, employee adaptation, and differences in customers' digital skills. These challenges demonstrate that successful digital transformation requires more than simply introducing new technologies. Banks must also consider employee readiness, customer ability to use digital services, and the availability of reliable technological infrastructure. Therefore, the effectiveness of digital media depends on how well technology is integrated with people, processes, and customer expectations.

Overall, the study concluded that digital media played a significant role in improving Customer Relationship Management at Stanbic Bank Nairobi. Digital platforms enhanced customer interaction, improved service accessibility, and supported stronger relationships between the bank and its customers. However, achieving the full benefits of digital transformation requires continuous improvement of digital systems, investment in employee capabilities, and customer support initiatives. The study therefore confirms that technology creates the greatest value when it is effectively aligned with organizational tasks and the needs of users and customers.

5.2 Recommendations

Based on the findings, the study recommends that Stanbic Bank Nairobi should continue strengthening its digital infrastructure to ensure that digital platforms remain reliable and effective. Since network challenges and system interruptions affected the smooth delivery of digital services, the bank should prioritize system improvement, regular maintenance, and investment in technologies that enhance service continuity. The bank should also provide continuous training for employees to ensure that they remain comfortable and capable of using emerging digital platforms. This would enable employees to maximize the benefits of digital systems when supporting customers and managing relationships.

The study also recommends that the bank should place greater emphasis on supporting customers in adopting digital services. Although digital platforms improved convenience, some customers experienced difficulties due to limited digital skills or uncertainty about using technology-based services. The bank should therefore strengthen customer awareness programmes, provide guidance on digital platform usage, and maintain support channels for customers who require additional assistance. This would ensure that digital transformation benefits a wider range of customers rather than only those who are already comfortable with technology.

Additionally, banking institutions should approach digital transformation from a customer relationship perspective rather than focusing only on technological adoption. Digital platforms should be designed and improved based on customer needs, employee experiences, and organizational objectives. Banks should ensure that digital innovation is supported by strong data protection measures, effective system integration, and strategies that maintain customer trust. A balance between digital services and human interaction should also be maintained to ensure that technology complements rather than replaces meaningful customer engagement.

Future researchers should consider examining digital media and CRM practices across multiple banking institutions to provide broader insights into technology adoption within the financial sector. Further studies could also use quantitative approaches to measure the relationship between digital media adoption and CRM performance outcomes. Research focusing on cybersecurity, customer trust, and digital service experiences would also provide deeper understanding of the factors influencing the long-term success of digital transformation in banking.

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