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# ROLE OF ITSM IN ORGANIZATION OF NEPAL: A CASE STUDY OF MEGA AND CITIZEN BANK

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## ABSTRACT

Today's banks are striving to manage Information Technology (IT) from a business viewpoint to improve the services they deliver, reduce costs, boost business agility, and raise Return on Investments (ROI). As a collection of frameworks, information technology service management (ITSM) aids in the improvement of a Banks's IT operations. Many businesses in Nepal have failed to adopt IT service management in their operations. This paper demonstrates how Nepalese banks employ an IT service management architecture. It also discusses the advantages, drawbacks, and possibilities of implementing IT Service Management in Nepalese banks. The benefits, risks, opportunities, and processes for adopting ITSM in Nepal's finance organization were collected, objectively assessed, and handled. Various tools, strategies, and methodologies were utilized to conduct productive research. To obtain effective information from various sources, several research questions were created for the effective study aim. Theoretical framework was utilized to limit the scope of relevant data by placing emphasis on specific factors. The research design was equally essential in reflecting a firm foundation for the whole study. To make the study result meaningful, the proper sampling strategy was used. Similarly, instrumentation was used to obtain accurate data using a variety of questionnaires.

**Keywords:** ITSM, ITSM architecture, ITIL, business agility, ROI, banks

## 1. INTRODUCTION

ITSM is a method of enhancing a company's information and technical resources. It's an approach that provides one with the greatest number of possibilities. Information system services are viewed as a crucial way of offering and getting value, engaging with corporate clients, and carrying on expenditure in ITSM by the direct or indirect communication platform supplier. ITSM is engaged at all stages of an agency's entire lifespan, from idea to build, transformation, and actual activities.

The IT based service develops strategies for increasing return on investment with effectiveness of economics and tech infrastructure which supports it. This includes everything in information technology, beyond the initial approach to the implementation of computer systems, administration as well as processes (Tan, 2010). Information technology provides knowledge accessibility and procedures to achieve significance, in addition to crucial company strategy.

IT services include digital product development and promotion, including such Email System, and also Information system machinery architectural style and improvement, including restocking, framework and database server's investments, processes such as support and debugging, and many areas. Among the services supplied would be IT services for application development (Iden J. , 2017). IT organizations should build, deploy, manage, improve, and ultimately delete whatever services with consulting companies.

With regards of IT systems integration, company should be allowed to completely control the agency's capabilities, functioning, changes, as well as what occurs if issues develop. These common errors are

separated into three categories, which are mostly defined by information technology infrastructure library (ITIL) but can also be found in other models (Francies, 2016). However, current service is important for several motives. It may help with process validation by providing organized documentation evidence and distribution. The ITSM helps to save money by developing a standardized IT organ. Considering implementing ITSM for your organization by enlisting the help of a company which can help you make protracted computing choices (Adjei, 2014).

Information technology is few of greatest businesses. Many Nepalese businesses partook only lately begun to content technological services into their daily operations. The deployment of technology to offer capabilities promptly and efficiently is at the core of Information Technology. Every day, technology grows, assisting in the growth of businesses. Most Nepalese banks adopt IT Service Management (Lamichhane, 2019).

Organizations may enhance overall value and products by using ITSM (Serrano, 2021). As per studies (Jantti, 2015), IT support leadership organizational dedication, customer experience responsibility, constructing policy framework, exploiting strategic priorities, crucial outcome markers and benchmarks for enterprise solutions, illustrating project leadership, and reinforcing relationship with the community. Digital resource administration oversees functional systems integration. Author (Saradhi, 2018) presents the current state of IT service principals, technologies, and assessment methods in a scholarly article. They discovered IT connectivity in several institutions and enterprises. The advantages of ITSM/ITIL in many enterprises are extensively highlighted, as well as the deployment of IT at various business levels with intercultural obstacles has been thoroughly investigated.

According to the researcher (Kubaik, 2018) achieving a strong IT architecture is beneficial to the institution's performance. That is the situation while majority business activities depend on IT capabilities. Because of the intricacy of Information systems, premium quality requirements might be difficult. The importance of statistical techniques in Technology infrastructure quality standards is highlighted in their research.

The quantity of tasks that are being executed develops in tandem with the sophistication of execution, reducing compliance issues. ITIL competence was proven to provide corporate benefits in the study. Regardless of the notion that ITSM principles are utilized by majority of enterprises, limited study has been done on potential benefits to the technological sectors and commercial segments. (Marrone, 2019).

## 1.1. Problem statement

### **Customer's experience:**

Businesses as we understand now are undergoing a transformation. Information administration is essential for a company's smooth functioning. It can help companies improve their value and products (Serrano, 2021). The paper demonstrates how it enhances consumer satisfaction; however, it cannot delve further depth on whatever users expect. ITSM's job must result in customer satisfaction.

### **Manage technology teams:**

Digital services administration comprises developing resource administration responsibility, regulatory regime, essential achievement determinants, KPI and SMM, proving organizational support, and improving mission statement, as per authors (Jantti, 2015). Functional quality assurance is handled by IT customer experience. Nevertheless, supervising a proper infrastructure group for effective productivity is also part of ITSM's job description, although is not sufficiently addressed inside the paper.

### **Schematizes the work process:**

In a study paper (Saradhi, 2018), it demonstrates the present status of ITSM principles, technologies, and evaluation approaches. Several financial firms have IT protection, as per the study. The benefits of

ITSM are efficiently demonstrated in numerous firms, and the acceptance of IT at different stages with sociocultural hurdles being widely examined. ITSM, on the other hand, aids in the Business's production system, that had not been addressed in the dissertation.

#### **Monitors banks platforms:**

Author, (Kubaik, 2018) claims how achieving a strong IT system is advantageous to the firm's earnings. Because many corporate operations rely on IT solutions, that's the situation. Premium operations may be problematic due to the complexities of IT systems. His study emphasizes the value of computation strategies in computing architecture recommended principles. They neglected to note, nevertheless, that ITSM actually analyses banking networks, which would get thoroughly detailed in subsequent article.

### **1.2. Objectives of the research**

Following are the objectives of this research:

- To demonstrate how the customers will be satisfied by implementing ITSM in banking sectors.
- To understand how ITSM will organizes technology teams in banks and find its importance.
- To explore how ITSM will schematizes the work process in banks.
- To know how ITSM monitors banks platforms.

### **1.3. Research questions**

The following are the questions that this research is trying to answer:

- a) Why ITSM should be able to manage technology teams in banks?
- b) How ITSM will schematizes the work process in Banks?
- c) Why is it necessary to monitor bank's platforms by ITSM?
- d) How ITSM promotes customer satisfaction through the usage of IT in banks?

### **1.4. Scope of the research**

The goal of this analysis is to identify the most significant digital resource delivery tasks in diverse firms in the country, notably federal and non-governmental and commercial banking organizations. The purpose of this research is to uncover the problems of adopting IT process improvement in the current financial sector, as well as potential answers. The benefits of ITSM would be explained to either institutions or customers in this research. Several advantages of innovation and subsequent impact on the commercial banks will be abundantly identified in our study. The purpose of this research is to demonstrate how introducing ITSM in Nepalese banks would help to streamline operational procedures. The purpose of this research is to demonstrate whether the ITSM architecture and good IT business strategies in the financial services business operate. The following are some research's limitations:

- i) It is focused only on banks.
- ii) Limited papers are taken for research.

### **1.5. Significance of the research**

This research would aid in the identification of Information resource governance duties as well as the factors required for ITSM adoption in Mega and Citizens banks. The research could be valuable in a multitude of situations. The above research might make the many influences on the key segments.

- This might give a wealth of ideas for future study on the similar topic to future academics.
- Knowledge and suggestions on ways to establish digital service delivery in banking institutions may be valuable.

- That might help determine the benefits and drawbacks of the management service deployment in these organizations.
- This might be beneficial in terms of delivering premium administration concepts and methods.

## 2. LITERATURE REVIEW

According to (Lamichhane, 2019), this is vital to integrate mechanisms which assure continuous improvement to improve efficiency. IT departments are required to operate rapidly to overhauling economic prospects, to exhibit appropriate accounting systems, and to serve corporate and public clients (Mora, 2012). Competent interactions and effective communication among informational systems development can help to reach this level of servicing customer. Information technology infrastructure platforms have the capacity to acquire, analyse, encode, and disseminate ideas to the farthest reaches of the planet further effectively. With the use of best practice frameworks such as ITIL and ITSM, the IT department or IT service provider and the enterprise may collaborate more effectively to identify how the firm can save cost, be Sustainable, and yet meet corporate objectives. Cloud computing and DevOps approaches are accessible to achieve speedier ITS implementations and modification cycles ( Kubiak & Rass, 2018).

An article (Cater-Steel, A., Toleman, M., & Tan, W. G., 2006) describes how instituting framework could indeed morph ITSM and provide advantages to institutions such as an extra reliable facilities thanks to better strictness in diagnostics and framework adjustments, better counselling of IT factions inside of the company, sleeker bargaining of Service level agreements, lowered computer flaws, streamlined final facility, evidenced and coherent ITSM mechanisms. The implementation of service management is influenced by nation, business, and company scale, and Information executives must be cognizant of that. Individuals in charge of IT activities in multinational institutions, in particular. (Iden & Eikebrokk, 2017). Financial services companies embraced Automated teller machines, E-zwich, and Connectivity in the quality of care, according to a report (Oppong, 2014), to gain from great possibilities in aspects of expense – rescuing, sales growth, enhanced stock distribute, and enabling owner's employment, among other things.

The study on some banks shows how electronic banking may be utilized to facilitate process efficiency and hereby streamlined work-processes and reduce staff cost. The banks has an automated credit application facility, which accelerate the procedure and diminishes spending as far as handling cost (Chukwudi & Amah, 2018). Thus, the use of mobile-banking will answer their performance expectancy, and this will motivate them to use mobile-banking. But for young workers, mobile-banking is more related to convenience than to performance—ease of doing personal financing transactions, shopping, e-wallet charging, and so on. Because most respondents are young people and urban users, it is not surprising that this study found that performance expectancy did not significantly influence behaviour intention to use mobile banking. This research shows that in a society with a collectivistic country culture, it does not necessarily prove that social pressure will influence people to use mobile banking. It is especially true among young people of generations Y and Z, who have at least shown a change in the direction of culture to be individualistically oriented compared to the previous generation. Differences in rural and urban communities also cannot generalize cultural orientation. Rural communities are more collectivistic than in urban communities. In contrast, urban people tend to be individualistic compared to rural communities. This research involves mostly young people and urban users, so it is not surprising that social influence does not significantly influence behavioural intention to use mobile-banking (Purwanto & Loisa, 2020). The implementation of mobile banking services enables banks to hold the

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current and pull in new customers. Mobile network operators are winding up progressively imperative mobile banking account substances who accept the part of banks in giving on condition that mobile monetarist facilities to their customers. Unique copies of portable finance permit clients who have financial records in banks, for example, government, business association a simpler and more proficient administration of their records, while the clients who don't have ledgers can have and oversee versatile (virtual) cash. Great control in the broadcast communications and banking positively affects the advancement of mobile banking an account and insurance of versatile of mobile banking customers (Mustafa, 2021).

### **3. RESEARCH METHODOLOGY**

#### **3.1. Research design**

As it relates to putting research ideas into projects, research design is an essential component of any study. The importance of research design in determining research procedures and features including research techniques, research strategy, and sample cannot be overstated.

##### **3.1.1 Data collection**

The practice of acquiring and measuring information on variables of interest is known as data collection. It allows you to respond to specific research questions, test hypotheses, and assess results. All fields of study, including physical and social sciences, humanities, business, and others, use data collection as part of their research.

We will conduct an online poll to collect data because an offline survey is not possible because to the rising COVID-19 outbreak in Nepal. A total of 200-300 people from Nepal's various banks who use ITSM will take part in the study.

##### **3.1.2 Sampling**

The importance of sample size in statistical analysis cannot be overstated. Criterion sampling is the process of picking samples that meet a set of important criteria. Criterion-based sampling was used in this investigation. Only those state firms that had implemented at least one ITSM practice received questionnaires.

##### **3.1.3 Data validation**

The extent to which a survey evaluates the right elements that need to be measured is referred to as research validity. Validity, in simple terms, relates to how successfully an instrument measures what it is supposed to measure.

Only reliability will suffice; measures must be both reliable and valid. For example, if a weight measuring scale is 4 kg off (it subtracts 4 kg from the real weight), it can still be considered dependable since it displays the same weight each time, we measure a certain object. The scale, however, is invalid because it does not show the item's true weight. Research Approach

For this research, both qualitative as well as quantitative research approaches were followed.

These divisions consisted of questions that were helpful in answering the research questions asked previously in section 2.4.

#### **3.2. Proposed research methodology**

Because the research will be conducted in both a quantitative manner, descriptive and exploratory research approaches will be used.

### **3.2.1. Descriptive research**

Likert-type plus well before elements will be included in the questionnaire topics that will function as the foundation for the descriptive study approach. Descriptive experiment will help us to select the main important outcomes of the analysis and extrapolate those to a larger group.

### **3.2.2. Exploratory research**

The ajar inquiries in the study will provide as a basis for the exploratory research approach. Poll members' input may be utilized to remove fresh and pertinent data along with produce latest investigation.

## **4. DATA ANALYSIS**

### **4.1. Data analysis methodology**

The quantitative analysis approach is used in the present project assessment using online questionnaires. Quantitative approach is the absolute antithesis of qualitative approach: it measures amount instead of value. We investigate facts, measurements, statistics, and proportions whenever we conduct such statistical assessment. We deal using figures, analytics, equations, and information while we practice quantitative engagement. Quantitative analysis is concerned with and the how much. The following are examples of quantifiable investigation objectives and techniques:

- Questions and assessments with a restricted response
- Data sets of a large scale
- Machine-generated predictive analysis
- Selection at irregular intervals
- Organized content
- Digital business and monitoring techs

### **4.2 Overview analysis of questionnaires**

In the current research the participants involved are various clerks and administrators from various banks all over Nepal, reached to using Google Forms. Here, in the current research we required involvement of participants from numerous regions throughout Nepal which, for us meant to reach out to various banking organizations and further various regions they were situated in and focused upon various departments such as accountings, customer service and other various desks.

Due to requirement of large amount of data, the participants had to be reached online for large pool of outcomes gained only by quantitative analysis. The total data used in the research extends to 285 number of respondents.

#### **4.2.1 Analysis of quantitative data**

From the total 285 participants the percentage of female involvement is over half the population, whereas the male population is just about to near to half, whereas the undisclosed group sums up to nearly half with addition of male population. This form of demographic data is important to check the participation of all genders and creates a range of focus upon the outcomes of the research.

Another demographic data collected is the age group, which also impacts the research and hypothesis related to the thesis. As a matter of fact, the age gaps and generation of the population highly

determines their understanding of technology and perception in work processes. The youngest age group involved is the population of 18-25 years of age which constitutes about 22.8% of the total involvement, then age group of 25-30 as 38.9% which is the highest fraction of participation. The age group 30-40 is about 8.8% whereas the group above 40 years of age is about 6.3% which is the lowest portion of the total involvement. As the data is collected from various regions where the banking institutes are located, there are various residential areas from where the data is collected. This kind of data also has a moderate impact on the culture of work processes and availability of resources for the area. The highest amount of participation was from Kathmandu with 44.2% of the total population and 3.9% as the lowest from Dhangadi which lies in the far western region of the country. The second and the third utmost participation is from Bhaktapur and Lalitpur respectively which borders the Kathmandu region, from the central region and capital of the country.

The next demographic data collected is the academics level of the participation. The data constitutes of education level as high school, diploma, bachelor's degree, and master's degree. The Bachelor's degree graduates constitute about 40.4% of the data collected which is the highest participation and Masters' degree is the lowest just about 9.5% of the total involvement. The demographic profiling of the population is required to learn about the degree of the level of education involved in the organization and within the research participation which may or may not affect the understanding of the work process in the sector but might represent the stature of bodies since higher education background does mean the involvement of population from higher authorities.

**Significance of the questionnaires collected**

correlations

		wp	mbp	cs	mt
wp	Pearson Correlation	1	.587**	.554**	.433**
	Sig. (2-tailed)		.000	.000	.000
	N	285	285	285	285
mbp	Pearson Correlation	.587**	1	.602**	.299**
	Sig. (2-tailed)	.000		.000	.000
	N	285	285	285	285
cs	Pearson Correlation	.554**	.602**	1	.296**
	Sig. (2-tailed)	.000	.000		.000
	N	285	285	285	285
mt	Pearson Correlation	.433**	.299**	.296**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	285	285	285	285

\*\* Correlation is significant at the 0.01 level (2-tailed).

Correlation Coefficient Value ( <i>r</i> )	Direction and Strength of Correlation
-1	Perfectly negative
-0.8	Strongly negative
-0.5	Moderately negative
-0.2	Weakly negative
0	No association
0.2	Weakly positive
0.5	Moderately positive
0.8	Strongly positive
1	Perfectly positive

Figure 1 Correlation and significance OF Data obtained

As shown above, the data generated from SPSS, the Pearson Correlations examined the relationship amongst various variables. The correlation coefficient is a measure that determines the degree to which the movement of two different variables is associated. The most common correlation coefficient, generated by the Pearson product-moment correlation, is used to measure the linear relationship between two variables. Scales scores were computed by involving nine responses each to the four variable questions of in each scale resulting in a representation of correlation between those variables/tasks.

The variables in the task were imported as following representations and sections of information required to be focused upon:

- a) How ITSM will schematizes the work process in Banks? (wp)
- b) Why is it necessary to monitor bank's platforms by ITSM? (mbp)
- c) How ITSM promotes customer satisfaction through the usage of IT in banks? (cs)
- d) Why ITSM should be able to manage technology teams in banks? (mt)

Work process and monitoring bank platform have a correlation of 0.587\*\* which means they are moderately correlated positively and with high significance. Here, the positive correlation—when the correlation coefficient is greater than 0—signifies that both variables move in the same direction. When correlation is +1, it signifies that the two variables being compared have a perfect positive relationship; when one variable moves higher or lower, the other variable moves in the same direction with the same magnitude.

With customer satisfaction, the correlation of 0.554\*\* means the work process is moderately correlated to the customer satisfaction criteria as well positively. As for managing technology the correlation of work process is slightly moderate in terms of relation of positive second level stat of 0.433\*\*

When it comes to monitoring the banks platforms, the correlation with customer satisfaction is positively significant direction of .602 coefficient which is a moderately strong strength. With management of technology, the monitoring platform has lesser relation of just .299\*\* which is still a positive direction but lower strength.

The correlation of customer satisfaction and the need of management of technology is just at .296 correlation strength with positive direction.

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Std. Error	Kurtosis	Std. Error
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic
Gender	285	1	3	1.62	.591	.358	.144	-.688	.288
Age Group	285	1	5	2.37	1.117	.715	.144	-.072	.288
Your current residential area is	285	1	9	2.93	2.447	1.166	.144	.121	.288
Academics	285	1	4	2.44	.861	-.087	.144	-.671	.288
Employment Status	285	1	3	1.93	.721	.111	.144	-1.062	.288
Wp	285	1.11	5.00	3.2211	.69817	-.235	.144	.198	.288
Mbp	285	1.00	5.00	3.2592	.74497	-.233	.144	.274	.288
Cs	285	1.00	5.00	3.2316	.74605	-.464	.144	.592	.288
Mt	285	1.00	5.00	3.3930	1.09735	-.377	.144	-.484	.288
Valid N (listwise)	285								

Figure 2 Descriptive statistics of collected data

The descriptive statistics seen above is the summary statistics of the mean, median and standard deviation. The total response of 285 respondents and various demographic and research variables have been calculated for and generated as average result from the total respondents. Skewness and Kurtosis statistics are the most vital representation here. Skewness of the data measures the symmetry of the distribution, while kurtosis determines the heaviness of the distribution tails. Skewness of work process as negative 0.235 indicates the distribution model on the right side of the bell curve graph, and the tail of the distribution is spreading on the left side. Whereas the kurtosis of 0.198 refers the variable to be Platykurtic having a lower tail and stretched around center tails means most of the data points are present in high proximity with mean.

## 5. CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Findings and discussion

The current research finds the requirement of ITSM in Nepalese financial banking to be an obligatory mode of bringing essential quality service and management into highlight with quicker change management and refinement of knowledge. The IT services and support in Citizen and Mega Nepalese banking institutions are found to be in a very stumpy situation due to lack of implementation of IT infrastructures, record keeping and unsatisfactory customer support. Here, are some descriptive findings from the topic according to the study conducted:

As per the research conducted upon IT infrastructures such as internal peer to peer network, online banking resources and ATM machines plus the digital wallet services, we found that the services are quite inadequate and cannot satisfy the needs and demands of the customers. The service quality of these infrastructures was quite short even for employees. The downtime for any service were rather

high and employees with customers alike had to face a lot of issues in waiting and conducting the facilities and work process that the banks provided.

The ATM booths were inadequate in regions and charged quite a fee during cross-transaction from other banking institutions. The systems were frequently down, and customers had to seek other regions and services which caused a lot of migration of accounts to other banks. This was not the case for just a single bank but several of them. The networking and computer systems inside the banks were frequently down despite using corporate levelled ISP services and maintained AMCs.

Another case was the confidentiality of data and bookkeeping issues, despite using advanced deployment of software in institution due to low quality of software vendors and then skills of the users. This caused a lot of expense in time and resources and caused the banking institutions to bleed for a good service quality to its customers. Furthermore, this also caused a huge lack in security systems in physical as well as online resources. The use of traditional methods for banking were found quite much higher when compared to the modern online services.

ITSM adoption appears to be a necessary necessity for banks to utilize for their main operational functions, but they are still wary to employ it for their confidential operations. It is so, since they feel ITSM has the capacity to improve their customer experience and so bring the operation around. Interpersonal skills are critical in organizing employees and support providers, according to this study. Vast scholarly evaluations have concluded that completely applying ITSM is beneficial.

## 5.2 Significance of research

Here are few significant findings from the research conducted that are important for the real life scenario and future of ITSM service.

- This was possible to analyze the financial subsector of design and organization in order to have a better understanding of way it operates and serves its consumers.
- This was equipped to see its ramifications and consequences, and also the diversification this could offer to the financial business overall.
- This helps increased understanding of the importance of ITSM in the Nepalese banking industry.
- This had provided a doorway into whether the financial business may be altered to have an impact on adjacent businesses.

## 5.3 Limitations

There are quite a few limitations in the current research. Excluding the limitations of the banking firms, we discuss about the limitations of the research conducted in this context. The first limitation in the research is the existence of only the online survey (quantitative analysis) but not the qualitative one. It's since majority of the respondents in this study are all in the interim phases of implementing ITSM. As a result, it's very likely that the information acquired from the individuals with questionnaire has altered. For example, a firm wouldn't have had an ITSM plan in existence because once the data was collected in mid-year, it might have implemented such a couple quarters afterwards. Further weakness of this study is that it is primarily focused on financial firms. Therefore, the findings and the "established methodology" mayn't really be applicable to various sectors. Another one is the absence of multiple hypothesis which is not the greatest issues since it is done to prove conceptual theories, but still with

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limited resources, hypothesis was not conducted which may lead the continuation of knowledge obtained to be shared into other theoretical journals to be issued in the future.

#### 5.4 Future research

The findings of the study are in line with what was discovered throughout the literature evaluation. Plenty of the objective issues stated—for instance, easiness—were also addressed by several study respondents. This shows that the findings of the study are in line with the findings of the research assessment. Some other phenomenal finding from the data collection phase of this study was that data analysis respondents were allowed to pinpoint the identical abilities that were discussed in the review article as necessary for the profitable execution of ITSM like change readiness, incident management, confidentiality, knowledge management and automated workflow with BI management backed up by various ITIL framework features. It's far easier to overlook or even forget about these abilities than it is to overlook or disregard other professional abilities, such as designing and deployment of networks.

#### 5.5 Conclusion

Due to a lack of IT infrastructure installation, record keeping, and bad customer service, IT services and support in Nepalese banking institutions have been determined to exist in fairly difficult condition. The research managed to identify the hurdles to IT assistance and quality assistance, as well as the facilitators. Finally, this research was able to present a built model that would be used by financial establishments to assist businesses determine and improve existing level of service quality. As a result, this will boost company experience and capacity to properly install as well as execute ITSM.

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