

## Adoption of Self-Service Technologies (SST) in Bangladesh: Current Status and Influencing Factors

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### **Abstract:**

Over the years, many businesses in emerging markets have considered Self-Service Technologies (SSTs) as a critical marketing component to cater services to their customers. Even then, their acceptance and usage still remain relatively limited compared to global trends. This study, thus, aims to explore the current status of adoption of SSTs across various sectors in an emerging market, Bangladesh, and identify the factors that influence this adoption. Adopting a quantitative method, the study identifies the most commonly used SSTs, such as ATMs, mobile financial services, online banking, online food delivery platforms, and online ticketing platforms, and examines the frequency of their usage. Key demographic variables such as age, gender, education, and employment status are analyzed to understand their correlation with SST usage patterns. The findings reveal that men over the age of 35, particularly those with higher education and stable employment, are the primary users of SSTs, with mobile financial services (MFS) being the most widely adopted. Meanwhile, online food delivery shows higher usage among younger demographics. It also identifies the factors that influence the adoption of SSTs among Bangladeshi customers. The study shows that privacy concerns for personal data, lack of trust in the company and poor prior experience are major factors that inhibit the adoption of SSTs in Bangladesh, while the customers are found to have positive perceptions regarding the utility and ease of use of the SSTs. The paper concludes with actionable recommendations for service providers on how to optimize SST deployment, ensure accessibility, and cater to specific demographic segments to enhance user experience and competitiveness. The research aims to assist businesses and policymakers in making informed decisions regarding digital service infrastructure in Bangladesh's evolving economy.

### **Keywords:**

Self-Service Technology (SST), Bangladesh, mobile financial services, online food delivery.