

## **Perceived Operational Risk of Digital Service Adoption by Banks during a Pandemic**

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### **Abstract.**

Emergence of technology have seen to the innovative services being rolled out by banks in developing countries. This new wave has more than ever become crucial due to the global pandemic. Coronavirus (Covid-19) have inflicted losses and costs in the banking sector in most of the developing countries. Recent times , banks have become the channel by which public fund aid or reliefs are distributed to affected sectors of the global pandemic like hospitality, transport and recreational .The uptick in the use of digital services cannot be gotten rid of as there is the tendency for more to continually use the electronic channels even if things return to 'normal'. Extant literature have shown that few research have been predominately conducted in developed countries other than emerging hence a need to conduct studies in different economic contexts .Additionally, based on review of earlier studies, there seem to be a gap of in level of analysis whereby studies look simultaneously at macro, meso and micro level of risk management in adoption of electronic channels in banking operations. Drawing from theories of multidisciplinary fields brings about a form of novelty in the current study. Therefore, adopting contingency theory and TOE framework to develop a framework to assess the perceived operational risks in adopting digital channels during the pandemic from multilevel perspective becomes novel compared to the earlier adoption of models or frameworks like COSO framework which mostly get used in related risk research.

**Keywords:** Covid-19; developing countries; digital banking; digital service; Operational risk