Investigating The Impact Of Omnichannel On Customer Experience And Customer Satisfaction In The Banking Industry: A Literature Review

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Abstract

Research purpose:

This study aims to review factors affecting customer experience and customer satisfaction in research up to date, focusing on studies in the banking industry. In the context of the 4.0 technology revolution and the popularity of Omnichannel in banking operations, the study also investigate the factors related to Omnichannel that influence on customer experience on this topic.

Research motivation:

Researches on digital marketing in general and customer experience in particular, especially in the banking sector, need to investigate more diversity of factors that might affect customer experience and customer satisfaction in order to bring new insights and implications in improving customer experience in the digital age. For the fact that Omnichannel are now popular in the banking sector, the relation between the factors related to this activity and customer experience needs to be studied to contribute to the theory of modern customer experience.

Research design, approach, and methods:

We reviewed existing studies to clarify some basic concepts such as customer experience, digital customer experience, customer satisfaction, "phygital" customer experience and omnichannel.

Main findings:

Literature review explores the relationship between general influencing factors and Omnichannel factors on customer experience and customer satisfaction in the context of the digital age, with a focus on research in the banking industry.

Practical/managerial implications: *The study can help the banks to understand various factors that influence customer experience and customer satisfaction in the digital age, thereby providing solutions to improve the quality of customer experience in the banking industry in Vietnam.*

Keywords: *customer experience, customer satisfaction, banking industry, Omnichannel*

1. INTRODUCTION

Vietnam is a country with remarkable economic growth rates and social achievements in recent decades. Along with the development of the country, the Vietnamese banking system has been actively supporting the economy, the society and the people. As of June 2024, there are 49 banks in Vietnam; including four majority state-owned banks, 31 joint stock commercial banks, nine foreign banks, two policy banks, one cooperative bank and two joint venture banks. However, the banking system is facing various problems amid changes in the macro-environment, especially the 4.0 technology revolution that led to the changes in consumer behavior.

With its integration and connectivity, new technologies of the digital age have been bringing positive effects to economic stakeholders such as the government, companies, organizations and especially to customers through new value creation tools such as Omnichannel. Approaching customers to persuade them, connect to them, build trust and love, or loyalty, bring them the best experience is becoming a challenge for all businesses in the digital age inclusive the banks.

The idea of studying new factors affecting customer experience and customer satisfaction in the Vietnamese banking industry in the context of the 4.0 technology revolution is to contribute to the theory of customer experience in Vietnam

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and for the banking industry. In particular, factors affecting customer experience that related to Omnichannel need to be studied in depth, to bring in more practical implications in service quality management, to help improving customer experience in the digital age, as well as to take advantages of the resources of the whole economy and the 4.0 technology revolution.

2. LITERATURE REVIEW

2.1 Customer Experience (CX)

Customer experience (CX) is a field of study that has been explored since the 40s of the 20th century with the first foundation theories such as the study of Norris (1941) which mentioned the importance of the "moment" when consumers used the product. However, with the development of technological revolutions, everything has changed rapidly, especially the customer behaviors. The ways to approach, persuade, and satisfy customers have changed. Therefore, customer experience is becoming crucial concept to be studied for both academic research and business practice.

The concept of sensory customer experience was mentioned in the studies of Mehrabian and Russell (1974), which argued that the context where the experience took place had an important influence on the behavior of the experiencer. This theory was based on the famous SOR (Stimulus - Organism - Response) model proposed by Woodworth (1921) and developed by Brunswik (1955), in which the experience was viewed under the causal influence of three factors, including the *stimuli* from the environment to the o*rganism* of the affected person/people and finally their behavior or *response*. Later on, many studies had used the SOR model to develop a more systematic system of factors based on the sensory system. De Keyser et al. (2015, 2020) redefined customer experience as cognitive, emotional, physical, sensory and social responses triggered by one or more market stimuli.

In addition to identifying factors, studies then also focused on building measures to assess the quality of customer experience. Studies had begun quite early by researchers, such as Holbrook and Hirschman (1982) who introduced the CABS model (Cognition - Affect - Behavior - Satisfaction) which mentioned variables explaining the quality of customer experience including honor, enjoyment and feeling. It was clear in this study that measuring the quality of customer experience was not just about whether a product or service could satisfy the functional needs but also the hedonic needs. However, these factors were not easy to measure because of their qualitative nature. In 1986, these authors proposed the TEAV (Thought - Emotion - Activity - Value) model, in which the quality of the experience was viewed at a more complex level, not just the feeling or the enjoyment at the time of experience but the reaction in the customer behavior by choosing to return or not.

However, the most popular was the SERVQUAL scale, which has been known and used in many studies on customer experience in the world and also in Vietnam even until now. Developed by Parasuraman et al. in 1988, SERVQUAL included 5 factors: Tangibility, Reliability, Responsiveness, Assurance and Empathy. However recently, this scale has been gradually replaced due to criticism from modern researchers for lacking the emotional and social aspects of customer experience.

Moving on to 21st century, studies on measuring experience quality were more diverse through identifying three parallel aspects of customer experience, including hedonic, utilitarian and social. As Brakus (2009) in his study on customer brand experience, proposed a scale based on four factors: sensory, emotional, behavioral and especially intellectual, clearly showing that measuring quality was no longer only at the actual time of the experience but also in the human response mechanism based on long-term memory, showing that the quality of the experience is influenced by the different previous experiences of each person.

A important study that has been widely applied to the practical operations of businesses to manage customer experience quality was that of Klaus and Maklan (2013), in which the EXQ (Customer Experience Quality) scale developed in this study could evaluate customer experience with a holistic approach, including all interactions and emotions that customers experience throughout their journey. This was an important step forward as the totality of the experience has been included in the scale, instead of basic indicators such as NPS (Net Promoter Score) in many previous studies. The EXQ scale of this study was more comprehensive because it could consider emotional factors and interactions before and after using the service (not just “the moment”), allowing a more accurate reflection of how customers feel and evaluate the experience. In general, Klaus and Marklan's POMP (Peace-of-mind, Outcome focus, Moments-of-truth, Product experience) could represent an important shift in marketing minds that to satisfy the customer, not only product and service quality but also customer participation in the experience were needed to create the overall value of the experience (value co-creation).

Customer engagement in experience has been a contemporary research area of great interest in recent decades, when the participation of customers in the process of creating value for products and services has been increasingly recognized and appreciated. With Lemon and Verhoef (2016), their contributions in emphasizing the importance of the concept of touchpoints in the customer journey and stages have provided a strong theoretical basis for current research in concretizing customer experience to experience quality management. Following this achievement, De Keyser et al. (2020) introduced the TCQ Model (Touchpoints, Context, Qualities) in which they developed a customer experience analysis method focusing on three main blocks: touchpoints, context and experience quality.

Ultimately, the customer experience components were the everlasting concerns of many modern researchers. Following the groundbreaking studies such as of Lemon and Verhoef (2016) and De Keyser et al. (2020); combined with the theory of Philosophy of Mind developed in 1996 and 2010 by Chalmers; Markus Gahler and colleagues (2022) had proposed a framework to define the content of customer experience based on three pillars, including: Subjectivity (Negative, Indifferent, Positive); Directesness (Experience partners, Touchpoints types, Customer journey stages) and Multidimensionality (Affective, Cognitive, Physical, Relational Sensorial and Symbolic). From here, it can be seen that experience is increasingly being explored from a more systematic and comprehensive perspective.

2.2 Digital Customer Experience (DCX)

The internet has undergone significant developments since the 1990s. Starting with Web 1.0, which dominated the last century and was the early period of digital marketing, when companies began to engage in online business activities, promoting their brands and providing information through websites on the internet, which were largely one-way communication. Web 2.0 and 3.0 were around the first decade of the 21st century, during which the rise of social media changed the way brands and customers interacted, companies began to use platforms like Facebook, Twitter and Instagram to connect with customers, create engaging content and encourage user participation in interactions. The technology revolution 4.0 is the current stage with the usage of Big Data, Artificial Intelligence (AI) and data analysis to personalize customer experiences through online and offline channels, creating a consistent experience.

As mentioned many times in the previous section, the change of technology has changed life. Therefore, customer experience research in recent decades has followed the direction of discovering new knowledge related to the digital age. It is impossible not to mention the well-known theories related to technology transition, which had a great influence on research in this direction, such as of Rogers (1962) with the Diffusion of Innovations Theory (DIT) or the Technology Acceptance Model (TAM) developed by Davis (1989). For studies on digital customer experience, researchers have introduced the concept of Digital Customer Experience (DCX), which refers to customers using digital platforms and devices (computers, tablets, smartphones) to search for information about stores or brands or to make online purchases. DCX reflects all interactions between brands and consumers through digital channels such as email, social networks, online advertising or e-commerce platforms.

However, the most important factor that makes DCX completely different from pure CX is the ability of customers to "co-create value" in the experience (Batat, 2022). In this study, five characteristics of DCX had been explored, including the different material functioning in comparison to physical reality, higher interactivities and proactiveness, new emerging values by online communities and the ability to circulate with ease. These were consistent with the above mentioned studies on the transformation in customer experience that not just simply single transactions, or reality happening at a time, or just satisfying a certain need, but customer experience must be viewed in a comprehensive and holistic approach, in which the experience must be social, philosophical, expressing each individual with their own values.

2.3 Phygital Customer Experience (PCX) and Omnichannel

If CX and DCX are viewed separately, with the implication that CX is the customer experience in general, and DCX is the customer experience in the digital technology context, then PCX - Phygital Customer Experience (introduced by Batat, 2022) represents the next step in the development of the customer experience concept, with the word "Phygital" being a combination of both "Physical" and "Digital". With PCX, the modern customer experience includes both CX and DCX in the customer experience journey. Thus, PCX will have all the characteristics and be affected by all factors as for both CX and DCX.

PCX researchers often mention keywords such as cross-channel, multi-channel and omni-channel, which are three important concepts in the field of marketing and retail. Each concept has different characteristics and approaches to interacting with customers. While cross-channel and multi-channel had been criticized for making customer experience to be discontinuous and creating confuses in practical operation from the management perspective, Omnichanel is developed with much more efficiency. Omnichannel is not just a distribution operation like cross-channel or multi-channel, it is an overall marketing strategy in which all channels are seamlessly integrated, creating a consistent, and smooth experience for customers (Lee, 2020). Specifically, customers can switch between channels without encountering any barriers, and all channels share customer information and data. This helps create a personalized and consistent experience all over the touchpoints of customer journey.

Omnichannel operations make PCX research an exciting and new direction. Omnichannel characteristics can be summarized as comprehensiveness (not simply combining sales channels but creating a seamless customer experience ecosystem between physical and digital elements), high interactivity, the ability to focus on emotional and social value, and finally flexibility and adaptability (Beck, 2015).

To specify the characteristics and help clearly describe Omnichannel, Saghini (2017) proposed 5 characteristics of

Omnichannel in his research, including Visibility, Integration, Emergence, Control/Autonomy and Connectivity to describe Omnichannel activities implemented by organizations, and the first 2 factors are considered the most important driving factors for Omnichannel. Many current studies focus on a common characteristic called "integration" in the Omnichannel customer experience.

In the same vein, Rodríguez-Torrico et al. (2020) also proposed important variables that impact OSIE (Omnichannel Seamless Interaction Experience) including Consistency, Freedom in Selection and Synchronization, thereby determining the impact of OSIE on customer satisfaction.

Therefore, Omnichannel activities require businesses to be flexible and ready to adapt to new technologies and new consumer trends to create richer and more valuable customer experiences (Niranjan, 2022). It can be said that Omnichannel is a very suggestive direction of contemporary customer experience research, bringing questions about the relationship between Omnichannel factors to customer experience and customer satisfaction in the digital age.

2.4 Customer Satisfaction (CS)

Research on the outcome of an experience was largely viewed from the perspective of evaluating the value that the customers had gained and the level of satisfaction. Regarding perceived values, recent studies such as Chen (2021) have synthesized and listed the values that customers can perceive after experiences such as Perceived Hedonic Value, Perceived Utilitarian Value, Perceived Social Value, Perceived Risk and Perceived Behavioral Control. These are values that many authors have built and linked from many studies in previous decades such as Zeithaml (1988), Babin et al. (1994), Xu (2019) and Ajzen (2002), etc.

The value of experience in recent years has also been recognized with the emergence of the concept of touchpoints in the customer journey, in which the value at each touchpoint can be created from the unique factors presented there. According to Mccoll-Kennedy (2019), these factors included resources (of the supplier, of the customer and of the competitor), the activities that took place in the experience, the context, the interactions between the elements of the experience and especially the role of the customers.

Regarding post-experience satisfaction, many researchers have paid considerable attention to this concept. Customer satisfaction has been a key concept in consumer research since the 1980s, as in Oliver's (1980) studies. The concepts of customer satisfaction were associated with the evaluation of a “transactional experience with a company” and cumulative satisfaction which was defined as “the overall evaluation of the experience of purchasing and consuming a product or service provider over time” (Garbarino and Johnson, 1999). The concept of satisfaction was also associated with the gap between expectations and reality (Torres and Kline, 2006), which represents “the individual's perception of the performance of a product or service compared to expectations”. Until recent years when technology developed and multi-channel business became popular, integration was considered one of the important factors of customer satisfaction (Montoya-Weiss et al., 2003), (Sousa and Voss, 2006).

As such, it can be seen that the factors affecting customer satisfaction should be further examined, as customers themselves change under the impact of the 4.0 technology revolution and the customer satisfaction need to be studied more in relation with the changes of customer behaviors in the digital age.

2.5 Research on CX and CS in the banking industry around the world

As mentioned above, customer experience research began in the 70s and 80s of the last century and has continued until now, in which factors from cultural, social, digital, and PCX business contexts are increasingly evident. Customer experience research in the banking sector also has the same trend.

It could be noticed that many of the research in the banking sector focuses on the dependent variables such as customer satisfaction. Since the early years of the 21st century, Lia et al. (2004) have affirmed that customer experience has a strong impact on the choice and use of different banking service platforms. In particular, customer experience was influenced by the personal characteristics of customers and the nature of banking services. Sharing this, Estrella-Ramón et al. (2016) also stated that demographic indicators such as age, gender and income were among the factors affecting the adoption of banking technology services.

In the years from 2008 to 2013, two scholars Klaus and Marklan had studied the banking services in the UK to come up with the EXQ scale with 4 factors abbreviated as POMP, and was cited later in many studies on customer experience, showing the better application to reality compared to the SERVQUAL scale. As mentioned in the previous sections, SERVQUAL had been a popular service quality measure in many studies on customer experience since 1988 by Parasuraman et al. However, with more comprehensive research on customer experience which went beyond functional product assessments, giving more attention to emotional or social factors, many scholars recognized SERVQUAL as only one part of a theoretical framework on service quality (Robinson, 1999), (Asubonteng, McCleary & Swan 2005).

More recently, Cajetan et al (2018) had examined variety of important variables in customer experience studies in the banking sector, with practical implications on digital banking design, service interaction and personalization to enhance customer satisfaction in a digital and omnichannel context. The independent variables used in the study included service quality, functional quality, perceived value, service customization, service speed, employee-customer engagement, brand trust, digital banking innovation, perceived usability and perceived risk.

In this decade, many researchers have shifted their attention to the digital and omnichannel context – which is an undeniable business reality. Hamouda (2019) was one of them. He focused on two main variables Omnichannel Perceived Value and Omnichannel Integration Quality in his banking research, and verified the influence of these two variables on customer satisfaction and loyalty. Integration is also mentioned a lot in most current multi-channel studies, including studies by Chen and Chi (2021), Son and Kim (2021), Li and Gong (2024), etc. showing the interest of researchers in the integration factor when placing research in the context of digital technology. Perceived value in customer experience is also a factor that has been studied a lot in the past decades. In Wu's (2016) study, perceived value was a factor that has been verified to have an impact on customers' repurchase behavior. Thus, for customer experience research in the future, integration quality and perceived value need to be further explored in banking services, especially in the Omnichannel context.

As value co-creation was an important concept in customer experience, there were also related studies in the banking sector, such as of Nathalie et al. (2020) who focused on value co-creation and customer experience in online banking, delving into how factors such as brand awareness, creativity, and connection influence value co-creation, and ultimately influenced customer experience.

In conclusion, studies on customer experience in the banking industry worldwide have been seen with more practical scales to measure customer experience, with many studies that explored diverse influencing factors on most of customer experience aspects. Even though, in the context of the digital age and the development of Omnichannel, more research is needed to examine the impact of unknown factors affecting customer experience and customer satisfaction in the banking industry.

2.6 Research of the banking industry in Vietnam

Research in the banking industry in Vietnam has been mostly related to financial activities, efficiency, and effectiveness; requiring improvements in banking operations in terms of growth rates, deposit structures, interest rates, products, and mobilization channels (Nguyen, 2022). From the perspective of the impact of technology, some issues in the banking industry were also studied, such as cybercrime with increasing attacks when customer knowledge and preventive measures from banks were still low (Tam, 2020). Non-performing loans (NPL) were a persistent concern, requiring improved lending policies and more stringent procedures for implementation and control (Dao, 2020). Or the rapid expansion of the banking system has led to structural fragility and increased bad debt, with varying levels of efficiency among banks with different ownership structures (Le, 2020), etc. However, customer-centric research needs to be more robustly exploited to provide diverse solutions for the banking industry to improve service quality and customer experience. Understanding the customer behavior and better applying technology to value creation activities will be a crucial step to bring the better experience to the customers, thereby contributing to solving the industry's problems.

In most studies in the recent decade in the banking sector in Vietnam, the dependent variable often mentioned was customer satisfaction and its relationship to loyalty or choice of financial services. There were a considerable number of studies on customer satisfaction in the effort to manage the service quality of commercial banks in Vietnam. The most common independent variables include Tangibility, Reliability, Responsiveness, Assurance and Empathy. These five variables were repeated in a variety of studies such as of Van et al. (2012), Chia-nan at al. (2014), Chih-Chin and Ngoc (2018), Linh and Hieu (2020), etc. Most recently, Pham TT and Pham VK (2024) also emphasized that brand experience, registration experience, ease of use experience, perceived value experience and security experience all had positive impacts on customer satisfaction.

Thus, the above five variables in the SERVQUAL scale are widely used by Vietnamese researchers to evaluate the financial experience quality and customer satisfaction in Vietnam for banking services. Compared with studies in the world, it can be seen that there is not yet a diversity of factors affecting customer experience and customer satisfaction. In the future, research ideas in the field of customer experience such as developing and applying new measurement scales, or exploring new influencing factors are very necessary in the banking studies in Vietnam. In particular, compared with studies on customer experience in the banking sector in the world as in the above section, it can be seen that the research ideas on the impact of factors from Omnichannel activities on customer experience and customer satisfaction in the banking industry in Vietnam is a reasonable consideration.

3. IMPLICATIONS AND LIMITATIONS

3.1 Implications

This study synthesizes theories that scholars around the world and Vietnam had explored for decades to suggest ideas for further research on a variety of factors affecting customer experience, thereby providing practical implications to increase the quality of customer experience, especially in the banking industry. The study can help to better understand the impact of current technological development on business and banking, providing updated knowledge from different research approach, especially when the Omnichannel experience of customers in the banking industry in Vietnam is becoming popular in practice.

3.2 Limitations

This study also has not been able to fully include all the factors of Omnichannel in the context of digital technology 4.0 to consider their impact on customer experience and customer satisfaction. Further studies need to be conducted to scientifically support the findings that more diverse factors are affecting customer experience in the context of Omnichannel, especially in high-tech industries as banking.

4. CONCLUSION

It is undeniable that the interplay between customer experience, customer satisfaction, and omnichannel strategies is crucial for modern businesses seeking sustainable growth. Omnichannel approaches, when implemented effectively, enhance customer experience by providing seamless interactions across multiple platforms. This, in turn, significantly impacts customer satisfaction, fostering brand loyalty and long-term engagement. As consumer expectations evolve, businesses must continually adapt their strategies to deliver consistent, personalized experiences. Future research should explore emerging technologies and their role in enhancing the Omnichannel experience, ensuring businesses remain competitive in an increasingly digital and customer-centric marketplace.

This study reviews existing studies on factors affecting customer experience and customer satisfaction in the banking industry in the context of the 4.0 technology era. The banking sector is always a pioneer in applying new technologies and new business operation based on technology such as Omnichannel. Therefore, the study of theories related to Omnichannel will bring a comprehensive understanding of factors affecting customer experience and customer satisfaction in the banking industry, proposing ideas in research, thus contributing to improving the service quality of the Vietnamese banking industry in the digital age.

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