

Presenting a Conceptual Model of Customer Experience Management in Digital Banking with an Omnichannel Approach: A Systematic Review

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ABSTRACT

In recent years, customer experience, particularly with the expansion of omnichannel banking and electronic businesses, has become one of the key concepts in service management. Despite the considerable growth of research in this field, conceptual fragmentation, diversity in modeling approaches, and the absence of integrated frameworks remain major challenges. The present study aimed to systematically review and analyze the literature related to customer experience management in omnichannel electronic banking in order to identify its components, model structures, validation methods, and research gaps. This study was conducted using a systematic review method based on the PRISMA framework. Following the selection of 40 eligible articles and data extraction using Rayyan software based on 32 analytical questions, the data were examined through thematic analysis. The results indicated that customer experience is a multidimensional concept encompassing cognitive, emotional, behavioral, sensory, and relational dimensions. Components such as electronic service quality, security and privacy, ease of use, personalization, trust, and digital interaction quality were identified as its main drivers. However, most existing models are linear and sequential and conceptualize customer experience as a mediating variable between technological factors and behavioral outcomes. Furthermore, insufficient attention has been given to the integration of digital channels and the managerial mechanisms required to coordinate them.

Keywords: customer experience, e-business, electronic banking, omnichannel approach, experience management

Introduction

The rapid expansion of digital technologies has fundamentally transformed how service organizations design, deliver, and evaluate value, with the banking industry being among the sectors most affected by this transformation. Banking services are no longer confined to physical branches or single digital interfaces; instead, customers increasingly interact with banks through websites, mobile applications, automated teller machines, social media, call centers, intelligent service systems, and physical branches as part of a continuous service journey. This transition has shifted competitive attention from the mere provision of financial products toward the quality and continuity of the customer experience across multiple touchpoints. In such an environment, customer experience



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management has become a strategic managerial capability through which organizations seek to understand customer interactions, coordinate service encounters, reduce friction, and create consistent value throughout the customer journey (1-3). The importance of this transition is particularly evident in financial services, where the simultaneous requirements of convenience, security, trust, responsiveness, personalization, and relational continuity make customer experience a multidimensional managerial issue rather than a simple measure of service satisfaction (4, 5).

Customer experience is generally understood as a holistic and subjective response that emerges from customers' direct and indirect interactions with a firm throughout the customer journey. It may encompass cognitive judgments, emotional reactions, sensory perceptions, behavioral responses, and relational interpretations, and therefore cannot be adequately represented by a single transactional measure. The customer journey perspective further emphasizes that experience develops over time and across pre-purchase, purchase, and post-purchase phases, with each touchpoint contributing to the overall evaluation of the service provider (1). Becker and Jaakkola similarly argue that customer experience should be understood as a context-dependent and multidimensional phenomenon arising from interactions among customers, firms, technologies, and broader service ecosystems rather than as an organizational output entirely controlled by the provider (2). This conceptualization is important for banking because customer perceptions can be influenced simultaneously by functional service performance, digital interface usability, service accessibility, employee interactions, trust, security, previous experiences, and the degree of consistency between channels.

The managerial significance of customer experience has expanded as organizations have moved from isolated customer-service initiatives toward more systematic customer experience management approaches. Customer experience management involves the deliberate design, monitoring, integration, and improvement of customer interactions to support both customer-related and organizational outcomes. Research in different service contexts has shown that effective customer experience management requires an organization-wide orientation rather than isolated improvements at individual touchpoints. Kandampully et al. emphasized the need to integrate organizational capabilities, customer interactions, technology, and value creation into a broader customer experience management system (6). More recently, customer experience orientation has been conceptualized as an organizational logic that influences structures, processes, decision-making mechanisms, and resource deployment around the objective of delivering superior customer experiences (7). Similarly, research on the successful implementation of customer experience management has identified organizational, strategic, cultural, technological, and process-related prerequisites that must operate in combination if customer experience initiatives are to produce sustainable results (8). These perspectives suggest that customer experience management should be regarded as an integrated managerial architecture rather than as an extension of conventional customer service.

The digitalization of banking has intensified this requirement. Digital banking enables customers to perform financial transactions through increasingly diverse electronic channels while reducing temporal and geographical restrictions. At the same time, it creates new expectations regarding speed, accessibility, transparency, convenience, personalization, responsiveness, and uninterrupted service availability. Evidence from banking research indicates that digital transformation can affect operational efficiency, competitive advantage, and customer experience simultaneously, thereby positioning customer experience at the intersection of technological and strategic management (9). Earlier work in digital banking likewise demonstrated that managers perceive customer experience as closely connected to digital banking performance and broader financial outcomes (4). The expansion

of digital banking has therefore made the quality of the customer's interaction with technological platforms a central dimension of service competitiveness, while also increasing the complexity of managing the complete customer journey.

The adoption of digital banking channels, however, is not determined solely by the technical availability of digital services. Customers' transition across channels can be influenced by prior channel experiences, organizational efforts, perceptions of convenience, and the relationship between branch-based and digital service environments. Kaur et al. showed that in-branch efforts can contribute to the adoption of digital banking channels, indicating that physical and digital channels should not necessarily be treated as independent or competing service environments (10). Similarly, research on digital banking has linked the quality of digital service provision to customer satisfaction and broader customer experience outcomes (11). Studies conducted in banking contexts have also demonstrated that electronic banking dimensions can influence customer experience and, through satisfaction and loyalty, contribute to performance-related outcomes (12). These findings reinforce the view that contemporary banking experience is produced through a network of interconnected contacts rather than a single technology or channel.

This development has encouraged a shift from multichannel service provision toward omnichannel management. Whereas multichannel systems may simply provide customers with several parallel channels, an omnichannel approach emphasizes integration, continuity, coordination, and consistency across those channels. Under an omnichannel logic, customers should be able to move between physical and digital touchpoints without unnecessary discontinuity in information, process, identity, or service quality. Consequently, channel integration becomes a core determinant of customer experience. Research in omnichannel settings has shown that integration across channels can significantly shape customer perceptions of convenience, consistency, and experience quality (13). In the banking sector specifically, omnichannel retailing characteristics have been associated with customer experience and subsequent brand loyalty, illustrating the strategic consequences of coherent cross-channel interactions (14). Earlier research in omnichannel banking also identified multiple factors affecting customer experience quality, including service design, convenience, technology, trust-related features, and the integration of customer contact points (15).

The relevance of integration is not restricted to the banking industry. Omnichannel e-commerce research shows that customers interact with a variety of e-channels and touchpoints and that their behavioral responses are shaped by the cumulative characteristics of these interactions (16). Similarly, research on customer experience in e-commerce has emphasized the importance of understanding the simultaneous role of functional, technological, perceptual, and relational variables when explaining overall customer evaluations (17). Such findings are particularly relevant to banking because electronic financial services combine high-frequency digital interactions with relatively high perceived risk and strong expectations of reliability. In this context, omnichannel integration cannot be reduced to the technical synchronization of platforms; it also requires coordinated processes, consistent information, unified customer data, and managerial mechanisms capable of aligning different service channels around a coherent customer journey.

At the same time, customer experience in digital banking is increasingly influenced by technological capabilities that extend beyond traditional websites and mobile applications. Artificial intelligence, automated analytics, smart services, recommendation systems, personalization engines, and intelligent customer interfaces are becoming increasingly important components of digital service delivery. Artificial intelligence in banking has been associated with opportunities to improve both customer experience and operational efficiency by facilitating faster service,

automated decision support, individualized interactions, and more responsive customer engagement (18). Research on AI-enabled personalized marketing similarly highlights the ability of intelligent systems to automate personalization and adapt service or communication to individual customer characteristics (19). From the perspective of customer journeys, smart service solutions may also be used to identify and eliminate customer pain points in complex service processes, thereby reducing friction and improving the overall experience (20). These technologies expand the opportunities available to banks but simultaneously make customer experience management more dependent on integrated data infrastructures, cross-channel coordination, and organizational governance.

Despite the growing role of technology, the quality of digital customer experience cannot be explained solely by technological sophistication. Trust, perceived security, privacy, reliability, service cues, and the fulfillment of promises remain fundamental to customers' evaluations of electronic banking. In financial services, where transactions often involve sensitive information and consequential decisions, failures in trust or perceived reliability can undermine otherwise sophisticated service systems. Recent evidence indicates that online banking service cues can influence customer satisfaction through the mediating role of customer experience, demonstrating that customers interpret the quality of digital environments through both functional and experiential pathways (21). Moreover, customer experience management in banking has increasingly been connected not only to satisfaction and loyalty but also to broader organizational and societal objectives, suggesting that responsible, transparent, and customer-centered service design may contribute to sustainable banking practices (5).

Within the organizational domain, experience management has also been linked to performance outcomes. Research on bank customer experience management has emphasized the potential contribution of customer experience improvement to organizational performance indicators (22). In electronic banking, multilevel approaches have further shown that customer experience management may involve interacting variables operating at customer, service, channel, technological, and organizational levels rather than a simple one-directional sequence of antecedents and outcomes (23). A mixed-method study focused on electronic banking services has similarly attempted to develop a customer experience management model by integrating qualitative exploration with quantitative validation, reflecting growing recognition that the complexity of banking experience requires multidimensional and methodologically diverse approaches (24). Such studies are important because they move the literature beyond isolated determinants of satisfaction and toward more comprehensive explanations of how customer experience is generated and managed.

Nevertheless, the existing literature remains conceptually fragmented. Some studies focus on customer experience dimensions, others on digital service quality, channel adoption, satisfaction, loyalty, trust, or financial performance, while others concentrate on organizational antecedents or technological infrastructures. This diversity is theoretically productive but makes it difficult to identify which components constitute the core structure of omnichannel customer experience management and how those components relate to one another. The problem becomes more pronounced when models developed in general e-commerce, hospitality, retailing, or business-to-business markets are transferred to banking without adequate attention to the institutional and technological characteristics of financial services (3, 6, 17). Although these bodies of knowledge provide valuable conceptual foundations, banking requires particular attention to issues such as digital security, regulatory sensitivity, trust, integration of legacy and digital infrastructures, and the management of multiple formal service channels.

A further limitation concerns the dominant structure of existing empirical models. Many studies examine linear relationships in which service quality, technological characteristics, or personalization act as antecedents; customer experience or satisfaction functions as a mediator; and loyalty, continuance intention, purchase behavior, or organizational performance appears as the outcome. While such models are useful for testing specific causal relationships, they may inadequately represent the systemic and recursive nature of omnichannel customer experience. Customer experience can simultaneously influence and be influenced by trust, perceived value, previous experiences, channel choices, and interaction quality. The omnichannel environment also creates dependencies between channels, meaning that a negative experience at one touchpoint can shape the evaluation of interactions occurring elsewhere. Consequently, an integrated conceptual framework should account not only for direct causal paths but also for mediating, moderating, organizational, and cross-channel relationships.

Methodological fragmentation is another concern. Quantitative methods, particularly structural equation modeling, have become common in customer experience research because they allow researchers to test relationships among latent constructs. However, complex experience phenomena may also require qualitative exploration to identify context-specific dimensions, mechanisms, and meanings before they are translated into measurement models. The comparative mixed-method study of digital banking customers by Cheng et al. illustrates the value of combining methodological approaches when investigating how customer experience is perceived across different banking contexts (25). Similarly, mixed-method customer experience modeling in electronic banking demonstrates the usefulness of integrating exploratory and confirmatory evidence (24). A systematic synthesis is therefore necessary to determine which methodological strategies have been employed, how models have been validated, and whether current validation procedures are sufficiently sensitive to the distinctive characteristics of omnichannel environments.

Systematic literature review methodology offers an appropriate basis for addressing these issues because it enables the transparent, reproducible, and structured identification, evaluation, and synthesis of dispersed evidence. In management and information-systems research, systematic reviews are especially valuable when a field contains heterogeneous concepts, models, empirical approaches, and terminologies. Okoli and Schabram provide methodological guidance for conducting rigorous systematic literature reviews in information-systems research, emphasizing explicit search procedures, transparent screening, and systematic synthesis (26). Systematic review procedures can also facilitate the classification of model objectives, techniques, architectures, and structural characteristics, thereby supporting comparison across heterogeneous studies (27). This approach is particularly suitable for omnichannel customer experience management because the relevant literature is distributed across marketing, banking, information systems, service management, digital transformation, and e-commerce research.

The need for synthesis is further reinforced by the continuing evolution of customer experience strategy. Recent work has moved toward broader customer experience management configurations in which organizations select different strategic archetypes and value propositions depending on their objectives, customers, and organizational capabilities (3). Likewise, customer experience orientation research proposes that firms require organizational structures and management principles capable of embedding customer experience considerations into decision-making rather than treating experience as an isolated marketing program (7). In digital banking, these insights imply that effective omnichannel customer experience management depends on the alignment of customer-oriented strategy, channel architecture, digital technologies, service processes, organizational capabilities, and performance

objectives. The literature therefore requires a framework capable of connecting customer-level experience dimensions with channel-level integration and organization-level management mechanisms.

The existing evidence collectively suggests that customer experience in digital banking is multidimensional, technologically mediated, organizationally embedded, and increasingly omnichannel in nature. Digital transformation can enhance efficiency and competitive advantage, but these benefits depend on how customers actually experience the resulting services (9). Channel integration can improve continuity and coherence, but its effectiveness is likely to depend on trust, digital interaction quality, personalization, and the ability of the organization to eliminate journey pain points (13, 20). Similarly, advanced technologies such as artificial intelligence create new opportunities for personalization and operational improvement but must be incorporated into a broader customer experience management architecture if their benefits are to translate into customer satisfaction, loyalty, perceived value, and sustained use (18, 19). These interdependencies highlight the need to consolidate the literature into a coherent conceptual structure that reflects the simultaneous influence of service, technology, customer, channel, and organizational factors.

Accordingly, the aim of the present study is to systematically review and synthesize the literature on customer experience management in omnichannel digital banking in order to identify its principal components, examine the structure and validation of existing conceptual models, determine major research gaps, and propose an integrated conceptual model for omnichannel customer experience management.

Methods and Materials

A systematic review is a qualitative and quantitative research method used to investigate phenomena and identify categories based on the existing research literature. In essence, a systematic review is a form of synthesis of the literature and existing writings on a specific scientific topic that applies explicit methods to search the literature and critically evaluate individual studies in order to identify valid and applicable evidence and integrate such evidence using appropriate tools.

Systematic reviews differ substantially from traditional reviews. In a traditional review, articles are generally selected in a nonsystematic manner and according to the researcher's personal judgment, whereas in a systematic review, sources are selected rigorously according to a predefined set of criteria (Liberati et al., 2009).

Importance of Systematic Reviews in Research

Because of their comprehensive and rigorous approach, systematic reviews enable researchers to obtain an overarching and scientifically grounded picture of the current state of knowledge in a specific field. This method can be particularly effective when the objective is to propose a new model or test a theory, as it facilitates the identification of research gaps and the development of new research directions.

According to Creswell and Creswell (2017), systematic reviews not only help researchers identify trends in previous research but also reveal areas that have not yet been adequately investigated. Moreover, this method reduces errors arising from the nonsystematic selection of sources and enhances the accuracy and validity of research findings.

The present study was conducted using a qualitative approach with the aim of identifying, analyzing, and synthesizing conceptual and explanatory models of customer experience management in electronic businesses, particularly in the context of omnichannel electronic banking. To achieve this objective, a systematic literature review

was employed, which is regarded as one of the most rigorous methods for synthesizing scientific evidence and extracting conceptual patterns in emerging fields.

Research Questions

In designing the systematic literature review protocol, the research questions were formulated comprehensively and meaningfully in order to cover all dimensions of the study. In addition, answering these questions makes it possible to develop a common classification of the objectives, techniques, architectures, and types of models used in implementation (Szvetits & Zdun, 2016).

The present study seeks to answer the following research questions:

1. What are the main components of customer experience in omnichannel e-business, particularly in the context of electronic banking?
2. What structural characteristics do existing conceptual models of omnichannel customer experience management possess?
3. What methods and indicators have been used to validate omnichannel customer experience models?
4. What are the principal research gaps and future research opportunities in this field?

Databases and Coverage Period

To access relevant domestic and international research articles, the following authoritative databases were searched.

Table 1. Databases Searched

No.	Database	Coverage Period
1	Scopus	January 1, 2020–December 31, 2025
2	Web of Science (WoS)	January 1, 2020–December 31, 2025
3	ScienceDirect (Elsevier)	January 1, 2020–December 31, 2025
4	SpringerLink	January 1, 2020–December 31, 2025
5	Emerald Insight	January 1, 2020–December 31, 2025
6	Google Scholar	January 1, 2020–December 31, 2025

Search Strategy

After determining the research objectives and protocols and identifying all relevant keywords, three comprehensive search strategies were designed to identify all potentially relevant studies. Following pilot implementation of the search strategies in the databases, emerging ambiguities were resolved through consultation with an information-search specialist. The search strings were subsequently refined and implemented using Boolean operators and truncation symbols, which improved the quality and optimization of the search process.

Table 2. Keywords and Search Strings

No.	Search Strings Used in Databases
1	("customer experience" OR "customer experience management" OR "CXM" OR "online customer experience" OR "OCE") AND ("e-business" OR "ecommerce" OR "e-commerce" OR "electronic banking" OR "digital banking")
2	("customer experience" AND "omnichannel" AND ("banking" OR "e-banking" OR "financial services"))
3	("customer experience" AND ("omnichannel integration" OR "channel integration") AND ("model" OR "framework"))

Inclusion and Exclusion Criteria

The inclusion and exclusion criteria encompassed published research studies focusing on customer experience components, models, frameworks, and channel interactions in electronic environments adopting an omnichannel approach.

Table 3. Inclusion and Exclusion Criteria

Code	Inclusion Criterion
I1	Research or review article published between 2020 and 2025
I2	Language: English or Persian
I3	Topic: Customer Experience (Customer Experience/CXM/OCE) in an electronic environment, with a focus on omnichannel channels
I4	Presentation of a model, framework, or empirical analysis addressing customer experience components and channel interactions
Code	Exclusion Criterion
X1	Articles published before 2020
X2	Purely operational or reporting-based studies without scientific data, including non-peer-reviewed corporate reports, unless they contained academic data and methodology
X3	Articles whose primary topic was unrelated to customer experience management
X4	Studies published in languages other than Persian and English

Study Screening and Selection Process

The screening process is one of the most important stages of a systematic literature review and is intended to ensure the comprehensiveness, accuracy, and validity of the final review findings. In accordance with the guidelines proposed by Kitchenham et al. (2009) and Okoli and Schabram (2015), source selection at this stage was conducted based on the predefined inclusion and exclusion criteria. Accordingly, during the search and retrieval process, the inclusion criteria were applied to retrieve studies published in English or Persian, published in peer-reviewed international journals, and relevant to the objectives and context of the present study. At this stage, 525 records were retrieved. Since the databases provided filtering functions on the results pages, 238 articles were excluded from the search results at this stage. As noted earlier, a range of databases and search engines was used to retrieve the studies; therefore, duplication among the retrieved records was expected. Accordingly, after the search results were saved in an appropriate format, all records were imported into Rayyan reference-management and systematic-review software in order to identify and remove overlapping and duplicate records. At this stage, 157 duplicate studies were identified. Consequently, 130 studies entered the screening stage. An export file containing bibliographic information and abstracts was generated in Rayyan so that potentially relevant studies could be reviewed for final inclusion in the systematic review. During this screening process, the abstracts were independently reviewed by two authors, and where disagreement arose regarding the exclusion or retention of a record, consensus was reached through consultation with the academic supervisors. At this stage, 71 studies were excluded, leaving 59 studies for full-text assessment. At the end of this stage, a further 19 studies were excluded, and 40 studies were deemed eligible for inclusion. Throughout this process, the PRISMA protocol guidelines and recommendations were followed to minimize error and bias.

Data extraction was performed using a structured form consisting of 32 questions. These questions were designed to cover information related to customer experience components, the characteristics of electronic and omnichannel channels, and the conceptual and methodological aspects of customer experience management in electronic banking. Each of the 40 selected articles was reviewed in full, and responses to all 32 data-extraction questions were recorded in the Rayyan software environment to ensure consistency and traceability of the data. The extracted data formed the basis of the qualitative thematic analysis. Subsequently, through coding, refinement, and synthesis of concepts, basic themes and organizing themes were identified and extracted. The results of these analyses are reported in the following subsections in accordance with the research questions.

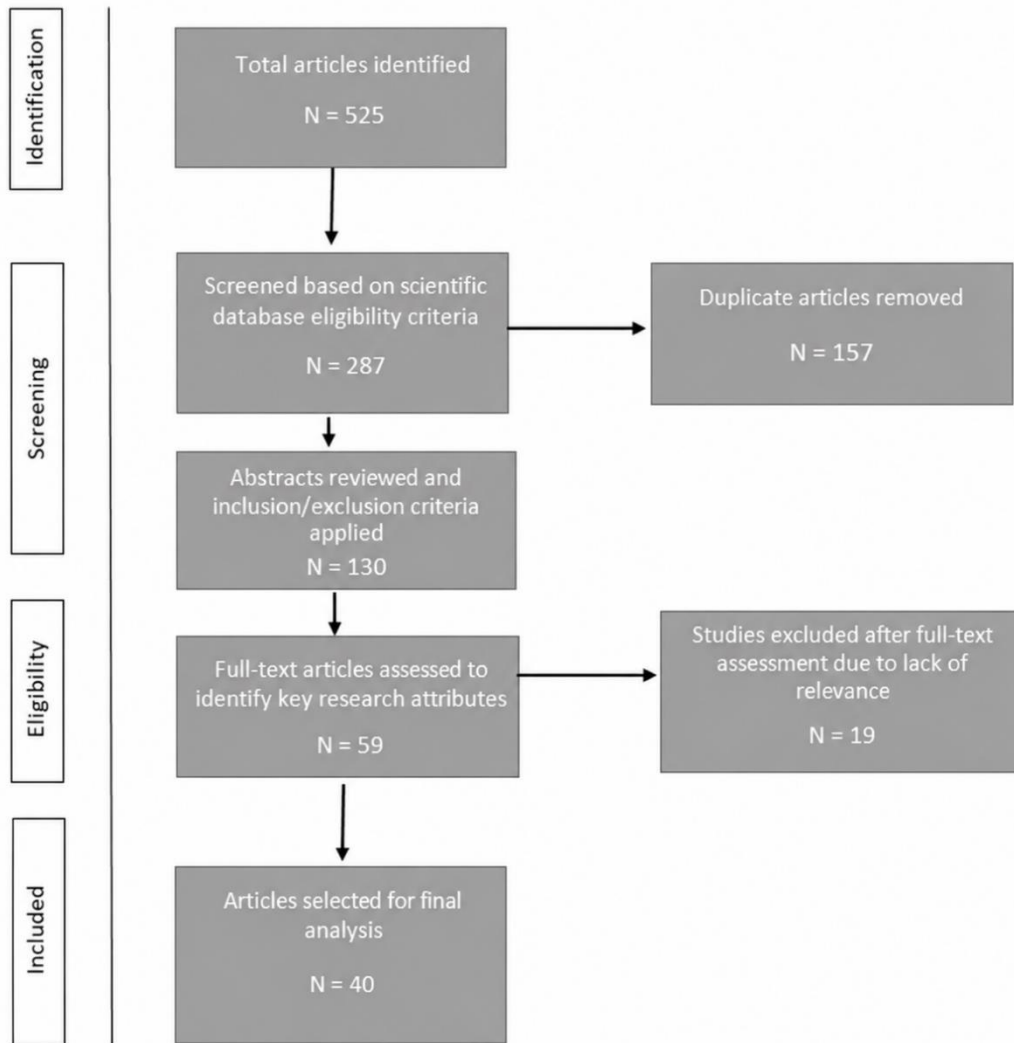


Figure 1. Systematic review process based on the PRISMA approach

Findings and Results

In this systematic review, studies related to customer experience management in digital banking and omnichannel approaches were identified and analyzed. To provide an overall picture of the existing literature, the key characteristics of these studies were examined in terms of publication year, geographical context, and research methodology.

The largest number of studies was published between 2020 and 2025, indicating the growing attention of researchers to the role of emerging technologies and customer experience in the post-COVID period. Figure 2 illustrates the publication trend during this period and demonstrates the increasing research focus on digital banking and customer experience management.

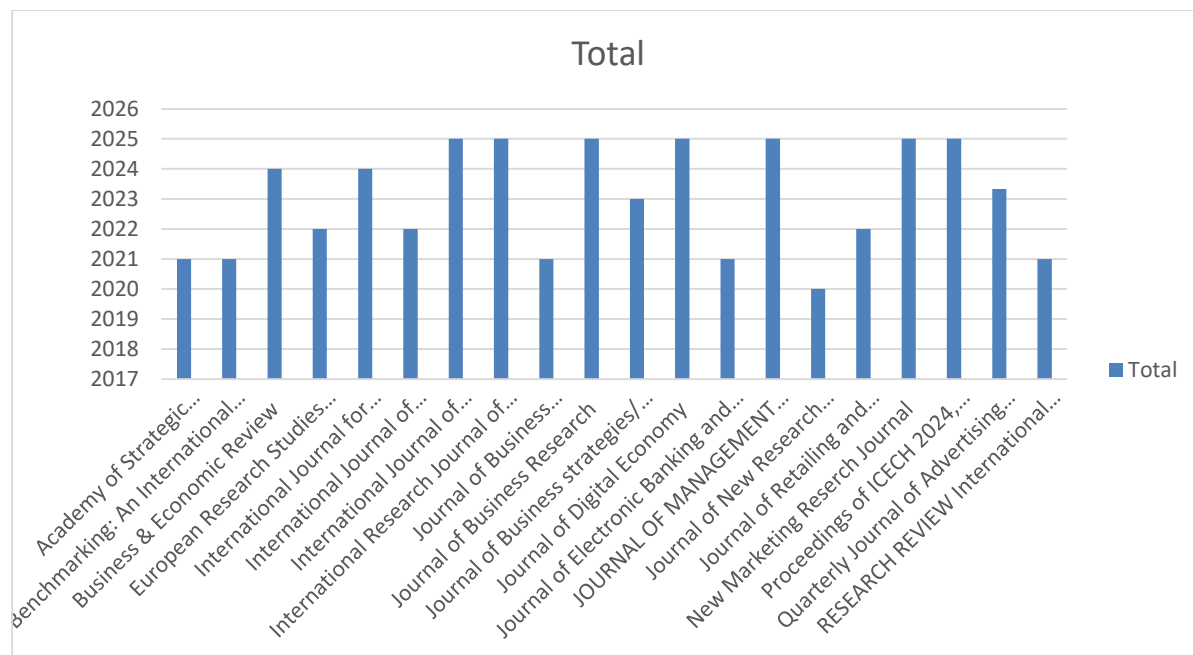


Figure 2. Studies published between 2020 and 2025

Methodological analyses showed that the selected studies could be classified into five categories. Approximately 56% of the studies employed a quantitative approach, 22% were conceptual reviews, 9% used mixed methods, 9% were qualitative studies, and 4% were conceptual–empirical studies. This distribution indicates that the predominant research emphasis has been on the quantitative measurement of customer experience and the evaluation of its effects, whereas qualitative and conceptual–empirical studies have played a complementary role in understanding processes and conceptual models.

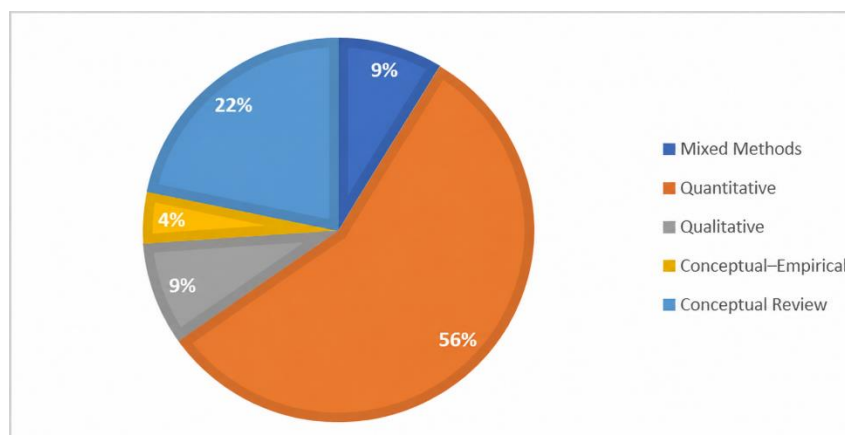
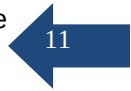


Figure 3. Methodological distribution of the studies

Word Cloud Analysis

To identify the dominant and most frequently occurring concepts in the reviewed literature, a word cloud technique was employed. In this analysis, the size and color intensity of the words were adjusted according to their frequency and relative importance in the selected texts. The results showed that concepts such as *Satisfaction*, *Quality*, *Loyalty*, *Service*, *Customer*, and *Banking* were particularly prominent, indicating the strong emphasis of the existing literature on the key outcomes of customer experience management in the banking industry, particularly



2	Digital Service Quality & Interaction	Digital Service Quality; Digital Service Quality & Interaction; E-Satisfaction; Digital Interaction Quality; Service Personalization; Intelligent Interaction; Service Relevance; Customer Service	Covers digital service quality and customer interaction with channels, service personalization, digital satisfaction, and customer journey management.
3	System & Operational Factors	Usability/Ease of Use; Usability; System & Infrastructure; System Efficiency/Performance; Bank Performance Quality; Speed & Accuracy; 24/7 Responsiveness; Customer Needs Anticipation; Error & Friction Reduction; Service Delivery & Process	Includes operational and system-related factors such as efficiency, ease of use, infrastructure, service speed and accuracy, responsiveness, and friction reduction across the customer journey.
4	Trust, Security & Privacy	Trust & Reliability; Security & Privacy; Brand Image; Fulfillment of Promises; Competitive Environment	Encompasses trust, security and privacy, brand image, fulfillment of promises, and compliance with environmental and competitive requirements.
5	Perceived Value & Satisfaction	Perceived Value; Perceived Value/Outcome Focus; Overall Experience Satisfaction; Perceived Service Quality	Includes customers' perceived value and overall satisfaction with service experiences and interactions.
6	Prior Experience	Prior Customer Experience	Refers to previous customer experiences, including online purchases, in-person transactions, and earlier interactions with services.
7	Organizational & Environmental Factors	Banking Products & Services; Organizational & Marketing Factors; Environmental & Industrial Factors	Includes organizational factors, banking products and services, and environmental and industry conditions influencing customer experience.

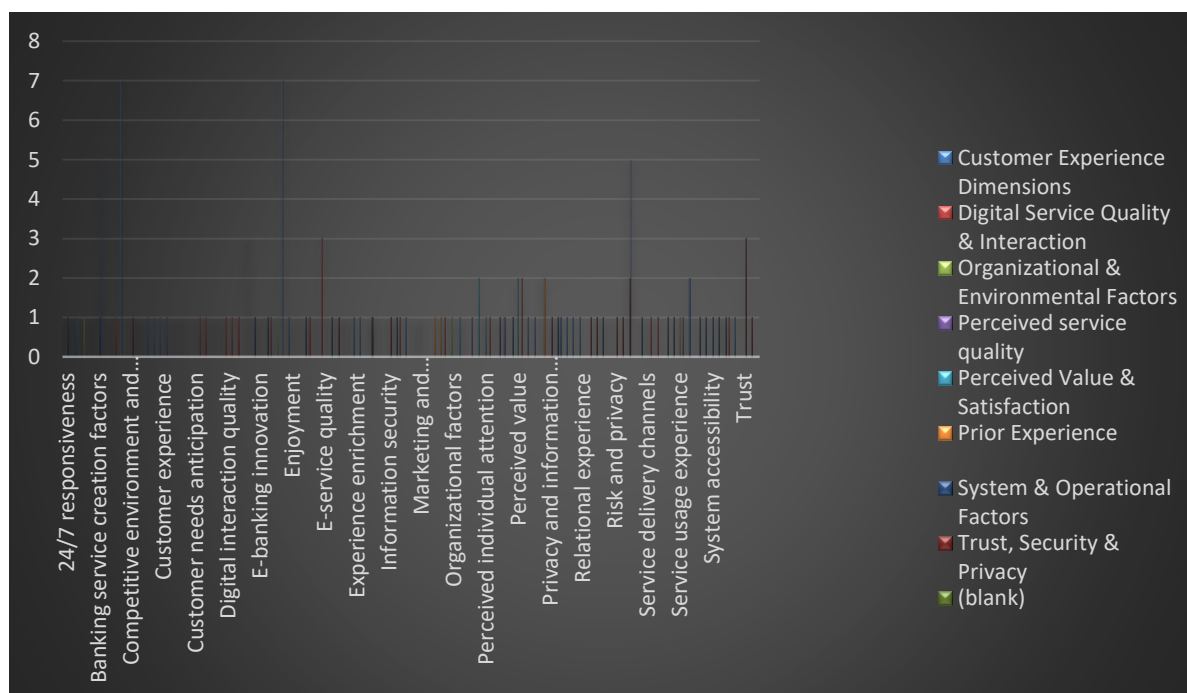


Figure 5. Distribution of components across the identified basic themes

The results of this process indicated that the components of customer experience in omnichannel e-business can be classified into seven basic themes, each explaining a distinct aspect of customer experience.

Findings Related to the Second Research Question

In response to the second research question, which examined the structure of conceptual and explanatory models of customer experience management in electronic businesses adopting an omnichannel approach, the systematic review findings showed considerable diversity among previous studies in terms of model structure, level

of analysis, and the manner in which customer experience was conceptualized. As shown in the table corresponding to the second research question, only a subset of the eligible articles contained explicit and analytically interpretable models that allowed structural comparison and synthesis. Comparative analysis of these models indicates that a substantial portion of the existing literature is based on sequential and linear models in which customer experience is conceptualized as a mediating construct between service-related or technological antecedents and outcomes such as satisfaction, loyalty, and continuance intention.

Table 5. Systematic Review Results for Research Question 2: Research Models, Variables, and Validation Methods

Model Type	Independent Variables	Mediating Variables	Dependent Variable	Context	Validation Method
Mediation model	Electronic service quality	E-satisfaction	Loyalty	Electronic banking	SEM
Causal model	CX dimensions	Satisfaction	Repurchase	E-business	SEM
Conceptual/empirical model	CXM dimensions	—	Organizational performance	Banking	SEM
Mixed model	Organizational/technological factors	CXM	Satisfaction, loyalty	Banking	SEM
Multilevel model	Touchpoints, processes	Customer experience	Value, loyalty	Electronic banking	SEM
Causal model	Personalization	Customer experience	Commitment, intention to use	E-business	SEM
Causal model	Digital capabilities	Customer experience	Satisfaction	Electronic banking	SEM
Mediation model	Rebranding	Quality, service, customer experience	Loyalty	Services	SEM
Sequential model	E-CRM	Satisfaction, customer experience	Loyalty	Banking	SEM
Direct-effects model	Quality	—	Loyalty	Electronic banking	SEM

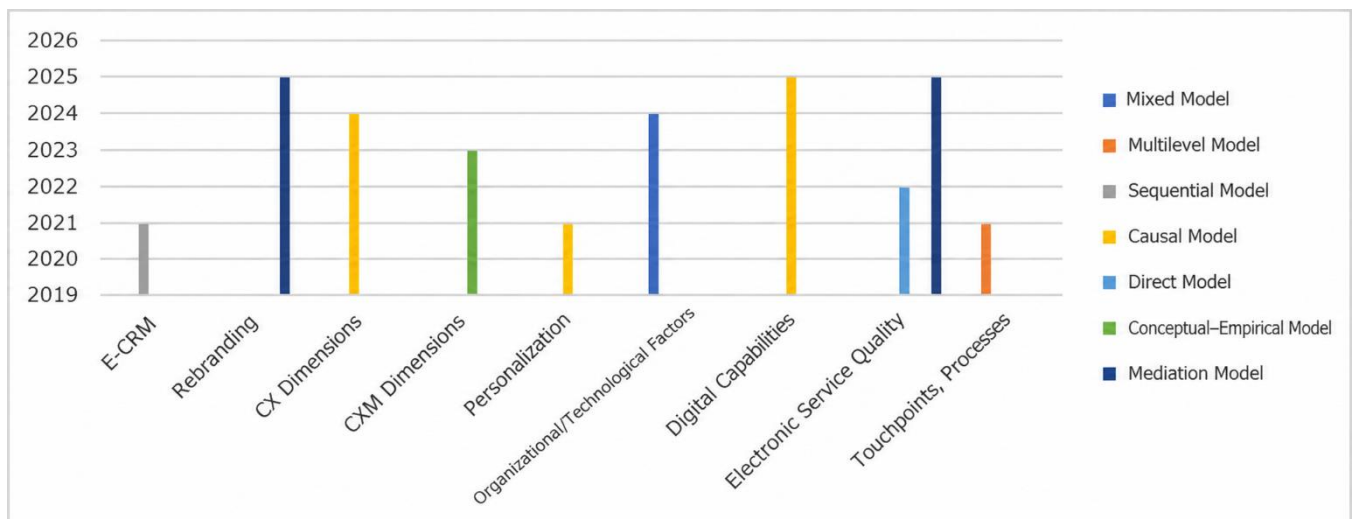


Figure 6. Distribution of customer experience models

Findings Related to the Third Research Question

In response to the third research question, which sought to identify the methods and indicators used to validate omnichannel customer experience management models, the systematic literature review indicated that previous studies have used a combination of quantitative, qualitative, and mixed-method approaches to test and validate the

proposed models. Among the quantitative methods, structural equation modeling was identified as the most frequently used validation approach. The studies predominantly employed either covariance-based SEM or partial least squares SEM to assess model fit, examine causal relationships among constructs, and evaluate the mediating roles of customer experience, satisfaction, and loyalty. Indicators such as overall model fit, the statistical significance of path coefficients, and the explanatory power of dependent constructs were among the primary validation criteria used in these studies.

The findings further indicated that systematic validation of the omnichannel nature of the models has received comparatively limited attention, and most studies have considered channels either separately or implicitly.

Table 6. Approaches and Methods Used to Validate Omnichannel Customer Experience Models

No.	Validation Approach	Main Method/Technique	Indicators and Criteria Used	Type of Validation	Application in Omnichannel CXM Models
1	Quantitative–structural	Covariance-based structural equation modeling (CB-SEM)	Path coefficients	Construct validity and causal relationships	Testing the causal structure of customer experience and its outcomes
2	Quantitative–prediction-oriented	PLS-SEM	Path coefficients	Explanatory and predictive power	Suitable for complex and multivariate CXM models
3	Quantitative–construct measurement	Confirmatory factor analysis (CFA)	Factor loadings	Convergent and discriminant validity	Confirming customer experience dimensions and measurement quality
4	Quantitative–reliability	Reliability tests	Cronbach's alpha, composite reliability	Internal consistency reliability	Ensuring the stability and consistency of CXM instruments
5	Qualitative	Thematic analysis	Open, axial, and selective coding	Conceptual and content validity	Discovering latent dimensions of customer experience
6	Qualitative	In-depth expert interviews	Theoretical saturation, expert agreement	Content validity	Developing conceptual CXM models
7	Qualitative	Delphi method	Agreement coefficient, iterative consensus	Consensus validity	Refining model dimensions and relationships
8	Mixed methods	Thematic analysis + SEM	Integration of qualitative and quantitative indicators	Comprehensive validation	Developing and testing multilevel CXM models
9	Omnichannel	Channel integration assessment	Experience consistency, channel synergy	Structural validity of channels	Genuine assessment of omnichannel CXM
10	Managerial–systemic	Expert-based validation	Strategic fit, implementability	Practical validity	Aligning CXM models with the organizational environment

Findings Related to the Fourth Research Question

In response to the fourth research question, which focused on identifying research gaps and opportunities associated with omnichannel customer experience management, the results showed that despite the quantitative growth and thematic diversity of existing studies, the field continues to face considerable conceptual, structural, and methodological deficiencies. Analysis of the studies indicated that one of the fundamental gaps in the literature is the absence of comprehensive and systemic models capable of explaining customer experience as a dynamic and multidimensional phenomenon across multiple levels of touchpoints, channels, and organizational structures.

From the perspective of measurement and construct operationalization, the literature review indicated that the indicators and scales used to measure customer experience have predominantly focused on electronic service quality within a specific channel, while validated instruments for measuring the integration of customer experience

across omnichannel environments have rarely been developed. Consequently, a substantial proportion of existing studies have been unable to distinguish between customer experience within individual channels and an integrated omnichannel customer experience. Methodologically, the findings also indicated that most studies have relied on quantitative approaches and structural equation modeling to test causal relationships, whereas the application of mixed-method approaches for the deeper exploration of customer experience dimensions followed by their empirical validation has remained limited.

Overall, the systematic review findings indicate that the identified gaps provide meaningful opportunities for the development of innovative models of omnichannel customer experience management. These opportunities include designing comprehensive and multilevel models, developing measurement indicators for customer experience integration, applying mixed-method approaches to model validation, and employing emerging analytical technologies. By focusing on these gaps, the present study seeks to contribute to improving the theoretical and methodological coherence of the customer experience management literature in electronic banking.

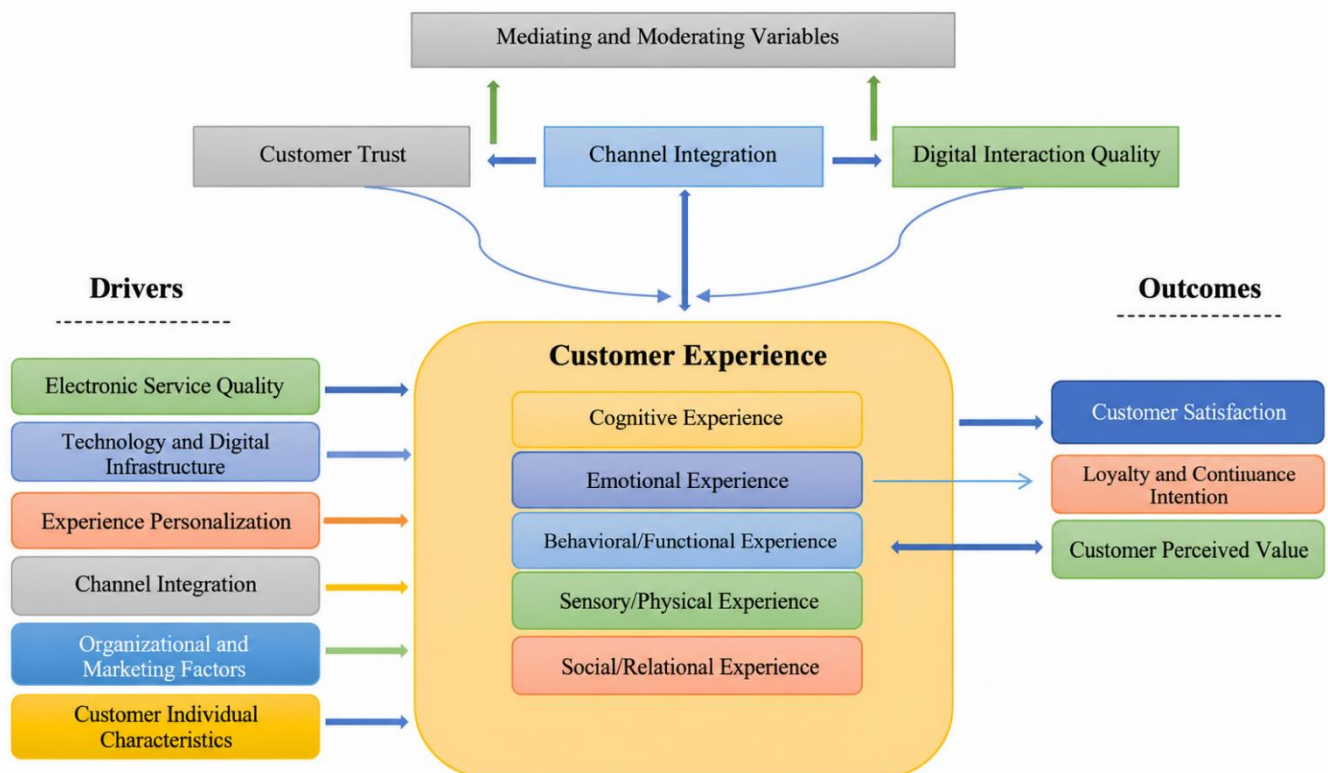


Figure 4. Proposed conceptual model of omnichannel customer experience in electronic banking

Discussion and Conclusion

The present systematic review was conducted to synthesize the existing literature on customer experience management in omnichannel digital banking and to identify the principal dimensions of customer experience, the structural characteristics of existing models, the methods used to validate these models, and the most important research gaps. The findings revealed that customer experience in omnichannel electronic banking is fundamentally multidimensional and is shaped by a combination of cognitive, emotional, behavioral, sensory, relational, technological, operational, and organizational factors. Seven basic themes emerged from the thematic synthesis:

customer experience dimensions, digital service quality and interaction, system and operational factors, trust, security and privacy, perceived value and satisfaction, prior experience, and organizational and environmental factors. The review also showed that most existing models follow linear or sequential structures in which customer experience serves as a mediating construct between technological or service-related antecedents and behavioral outcomes such as satisfaction, loyalty, repurchase, and continuance intention. In addition, structural equation modeling was found to be the dominant validation method, whereas explicit validation of omnichannel integration and mixed-method validation remain comparatively underdeveloped. These findings indicate that although the literature on digital banking customer experience has expanded substantially, it remains fragmented in its conceptualization and relatively limited in its treatment of customer experience as a dynamic and system-level phenomenon.

One of the most important findings was that customer experience should not be understood as a single evaluative judgment but rather as a composite phenomenon involving several interrelated experiential dimensions. The identified cognitive, emotional, behavioral, sensory, and relational dimensions are broadly consistent with the contemporary customer experience literature, which conceptualizes experience as a holistic response emerging from multiple interactions throughout the customer journey (1, 2). From this perspective, customers do not evaluate digital banking merely in terms of whether a transaction was completed successfully. They also assess how understandable, convenient, emotionally reassuring, personally relevant, and relationally coherent the entire interaction feels. This interpretation also accords with the literature emphasizing that customer experience results from the interaction between the customer, the organization, technological interfaces, and the broader service environment rather than from one isolated service encounter (7). Accordingly, the multidimensional structure identified in the present review reflects the increasing complexity of digital banking, where customers form judgments based on both instrumental performance and experiential quality.

The findings further showed that digital service quality and interaction quality are among the most frequently identified drivers of customer experience. This result is strongly supported by previous research demonstrating that digital service environments shape customer satisfaction and overall experience through elements such as responsiveness, reliability, relevance, and interaction quality (11, 21). In electronic banking, the quality of the digital interface is not only a technical issue but also a key signal through which customers evaluate the competence and dependability of the bank. When websites or applications are responsive, understandable, stable, and able to provide timely service, customers are more likely to interpret the entire banking relationship positively. Research on digital banking has similarly demonstrated that technological transformation can enhance customer experience when digital systems contribute to operational efficiency, accessibility, and service effectiveness (9). Therefore, the prominence of digital service quality in the synthesized studies can be interpreted as evidence that the technical and experiential aspects of service delivery are increasingly inseparable in banking.

The importance of system and operational factors was another major result. Ease of use, infrastructure quality, system efficiency, speed, accuracy, continuous accessibility, anticipation of customer needs, and reduction of friction emerged as recurring determinants of customer experience. This finding is consistent with work showing that customer pain points in complex journeys can substantially weaken the overall experience and that smart service solutions can improve experience by reducing effort, interruption, and operational inconsistency (20). In digital banking, even a well-designed service proposition can be undermined by system delays, transaction errors, fragmented processes, or inconsistent channel performance. The current findings therefore support the view that

customer experience management must include the operational architecture behind customer-facing interfaces. This is especially important in omnichannel settings because customers expect continuity when moving between channels, meaning that operational inefficiencies in one channel can influence the evaluation of the service ecosystem as a whole.

Trust, security, and privacy were also identified as central themes. Their importance is unsurprising given the high-risk nature of financial transactions and the sensitivity of personal and financial data. The presence of trust as a recurrent construct in the reviewed models confirms that digital banking experience is partly shaped by the customer's confidence that the bank will perform reliably, protect personal information, and fulfill service promises. Prior research in digital banking has similarly connected customer experience with perceptions of reliability, service quality, and satisfaction (4). The relevance of trust is also closely related to channel integration because customers may become uncertain when information, policies, or service outcomes differ across digital and physical touchpoints. In this sense, security and privacy are not merely technical safeguards; they function as experiential attributes that influence emotional comfort, willingness to continue using digital channels, and loyalty. The present findings therefore suggest that trust should be treated both as an antecedent and as a reinforcing mechanism within omnichannel customer experience management.

Another important finding was the role of perceived value and satisfaction as both consequences and intermediate mechanisms within customer experience models. Many reviewed studies positioned customer experience as a mediator between technological or service-related factors and outcomes such as satisfaction, loyalty, commitment, and continuance intention. This pattern is consistent with research showing that customer experience influences subsequent evaluations and behavioral responses in banking and other electronic service contexts (12, 14). Omnichannel banking properties have been shown to affect customer experience and brand loyalty, supporting the idea that customers' perceptions of integrated service processes can influence future behavioral intentions (14). Similarly, customer satisfaction and loyalty have been identified as important pathways through which electronic banking characteristics may ultimately contribute to organizational performance (12). The current review therefore reinforces a sequential interpretation in which service and technological characteristics influence experience, experience shapes value and satisfaction, and these perceptions contribute to loyalty and continued use.

At the same time, the dominance of linear and chain-like models identified in the review represents a significant conceptual limitation in the existing literature. Although these models are analytically convenient, they may oversimplify the reciprocal and dynamic nature of customer experience. Customer journeys often involve feedback loops, prior experiences, channel switching, accumulated expectations, and contextual influences that cannot be fully represented through unidirectional paths. Customer experience theory emphasizes that experience evolves over time and across a sequence of touchpoints, with earlier interactions shaping expectations for later ones (1). Moreover, customer experience is context-dependent and may be influenced by factors outside the firm's immediate control (2). Therefore, the prevalence of linear models suggests that the current empirical literature may not yet adequately reflect the temporal and recursive characteristics of omnichannel banking experience.

The results also highlighted channel integration as a critical but insufficiently developed component of existing models. Although omnichannel research theoretically emphasizes coordination among channels, the reviewed studies frequently treated channels independently or incorporated them only implicitly. This is important because the defining feature of omnichannel management is not the existence of multiple channels but the integration of

those channels into a coherent customer journey. Previous studies demonstrate that channel integration affects omnichannel customer experience by increasing consistency and reducing discontinuity across touchpoints (13). Research in omnichannel banking has likewise shown that integrated retailing properties can contribute to stronger customer experience and loyalty (14), while earlier banking studies identified channel-related factors as important determinants of customer experience quality (15). The present review extends these findings by showing that, despite its theoretical importance, channel integration has not yet been systematically operationalized and validated in many customer experience models.

The findings regarding organizational and environmental factors further suggest that omnichannel customer experience cannot be managed exclusively at the interface level. Organizational strategy, marketing processes, banking products, service structures, and environmental conditions all contribute to the way customer experience is designed and delivered. This conclusion is compatible with the concept of customer experience orientation, which emphasizes that delivering superior customer experiences requires organizational structures, processes, and managerial priorities centered on the customer (7). Similarly, qualitative research on customer experience management implementation has demonstrated that organizational readiness, managerial commitment, process design, and cross-functional coordination are important for successful experience management (8). In banking, the practical implication is that omnichannel experience depends on alignment between front-end digital interfaces and back-end organizational processes. A highly functional application alone cannot produce a coherent experience if data, service policies, employee responses, and organizational procedures remain fragmented.

The prominence of personalization in the reviewed literature also deserves attention. Personalization emerged as one of the main mechanisms through which banks can improve customer relevance and interaction quality. Current technological developments, especially artificial intelligence and data-driven analytics, have increased the feasibility of real-time personalization in financial services. Research on AI-supported personalization has demonstrated its potential to improve customer experience through more individualized communication and service delivery (19). AI applications in banking have likewise been associated with both enhanced customer experience and greater operational efficiency (18). Nevertheless, personalization in banking must be balanced with privacy, transparency, and trust. Excessively intrusive or poorly explained personalization may weaken rather than strengthen customer confidence. Thus, the findings suggest that personalization should be integrated into a broader governance framework that simultaneously addresses relevance, consent, data protection, and customer control.

The review also revealed methodological concentration around quantitative techniques, particularly SEM and PLS-SEM. These methods are useful because they allow researchers to assess latent constructs, test causal relationships, and evaluate mediation effects within complex models. However, the relative scarcity of qualitative and mixed-method studies may constrain the ability of researchers to discover new dimensions of experience or explain how customers interpret omnichannel interactions in different contexts. Mixed-method research in digital banking has shown that combining qualitative exploration and quantitative testing can provide a more nuanced understanding of customer experience across markets and user groups (25). Likewise, mixed-method approaches have been used to develop customer experience management models specifically in electronic banking (24). The findings of the present review therefore support greater methodological diversification, particularly where researchers seek to build rather than merely test models.

The observed multilevel character of customer experience management also supports the need for broader structural models. Previous research has proposed multilevel models of customer experience management in

electronic banking, indicating that customer, technological, service, and organizational factors may operate simultaneously across different analytical levels (23). This is consistent with the current review, which identified drivers ranging from individual customer characteristics to channel integration, organizational conditions, and environmental influences. Such complexity suggests that future models should move beyond simple antecedent–mediator–outcome frameworks and instead consider multilevel architectures with cross-level effects. A multilevel approach is particularly relevant to omnichannel banking because a customer's experience at a single touchpoint can depend on system infrastructure, channel governance, organizational processes, and institutional policies operating at higher levels.

The findings also have implications for the relationship between customer experience and organizational performance. Existing banking research suggests that customer experience management can improve performance-related indicators (22), while digital banking research links customer experience with financial performance and managerial perceptions of digital service success (4). These relationships indicate that customer experience should not be treated only as a marketing outcome. Rather, it represents a strategic resource that can affect loyalty, retention, service adoption, and potentially financial performance. Recent work also situates customer experience management within broader value-creation strategies, emphasizing that organizations may pursue different CXM value propositions depending on their markets and capabilities (3). Consequently, the conceptual model emerging from the current review is consistent with the idea that customer experience management should be integrated into organizational strategy rather than delegated solely to customer service or marketing departments.

Finally, the systematic nature of this review provides a basis for consolidating a field characterized by conceptual and methodological dispersion. Systematic literature review methods are especially useful when researchers need to identify recurring patterns, compare heterogeneous models, and organize fragmented findings into a coherent framework (26). They can also support structured comparison of model objectives, techniques, and architectures (27). By combining these methodological advantages with the substantive literature on digital banking, omnichannel integration, customer journey management, and organizational CXM, the present study contributes an integrated interpretation of customer experience as a multidimensional construct shaped by service quality, technology, trust, channel integration, personalization, organizational capabilities, and customer-related factors. This synthesis suggests that the most promising direction for the field is not the development of increasingly isolated models but the construction of integrated, multilevel, and empirically validated frameworks capable of capturing the complexity of omnichannel banking.

The present study has several limitations that should be acknowledged. First, the review was restricted to studies published between 2020 and 2025 and to Persian- and English-language publications, which may have excluded relevant research from earlier periods or other linguistic contexts. Second, although multiple major scientific databases were searched, the inclusion of Google Scholar may have introduced heterogeneity in source quality, while studies indexed in specialized financial or regional databases may have been missed. Third, the review synthesized studies with different theoretical foundations, research designs, measures, and banking contexts, which limits direct comparability across findings. Fourth, the proposed conceptual model is based primarily on systematic synthesis rather than direct empirical testing, and therefore the strength, direction, and relative importance of its proposed relationships require further validation. Finally, the predominance of cross-sectional and

quantitatively oriented studies in the reviewed literature may have influenced the resulting framework toward relatively static relationships despite the dynamic nature of customer journeys.

Future research should empirically test the proposed conceptual model using multilevel and mixed-method designs that can capture both customer-level and organizational-level mechanisms. Longitudinal studies would be particularly valuable for examining how customer experience develops across time and repeated interactions rather than at a single measurement point. Researchers should develop and validate dedicated scales for omnichannel integration, cross-channel consistency, channel synergy, and journey continuity rather than relying solely on traditional electronic service quality measures. Greater attention should also be given to possible moderators such as customer age, digital literacy, technology readiness, service complexity, perceived risk, and banking relationship duration. Comparative studies across countries, bank types, and cultural environments could determine whether the structure of omnichannel customer experience differs by institutional context. Future studies should also investigate artificial intelligence, predictive analytics, conversational banking, and hyper-personalization while considering privacy and transparency as integral dimensions of experience management.

From a managerial perspective, banks should treat omnichannel customer experience as an organization-wide capability rather than as a collection of independent digital projects. Managers should prioritize the integration of customer data, service processes, policies, and interfaces across mobile banking, websites, branches, contact centers, and other touchpoints. Performance monitoring should extend beyond channel-specific satisfaction and include measures of cross-channel continuity, effort reduction, trust, perceived value, and journey consistency. Banks should also invest in reliable digital infrastructure, rapid problem resolution, transparent security practices, and personalization mechanisms that provide clear value without undermining privacy. Cross-functional teams involving marketing, information technology, operations, customer service, risk management, and branch management can help reduce organizational fragmentation. Finally, customer feedback should be continuously incorporated into journey redesign so that pain points are identified and corrected across the complete service ecosystem rather than addressed separately within individual channels.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adhered in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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