

**IDENTIFYING HOW ORGANISATIONS CAN ACHIEVE
POSITIVE CUSTOMER EXPERIENCE THROUGH THEIR
DIGITAL TOUCH POINTS: A CASE STUDY OF A MAJOR
BANKING INSTITUTION IN SOUTH AFRICA**

by

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LIST OF ABBREVIATIONS

ATM	:	AUTOMATED TELLER MACHINE
CRM	:	CUSTOMER RELATIONSHIP MANAGEMENT
CSF	:	CRITICAL SUCCESS FACTORS
CX	:	CUSTOMER EXPERIENCE
HCI	:	HUMAN-COMPUTER INTERACTION
ICT	:	INFORMATION AND COMMUNICATION TECHNOLOGY

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ABSTRACT

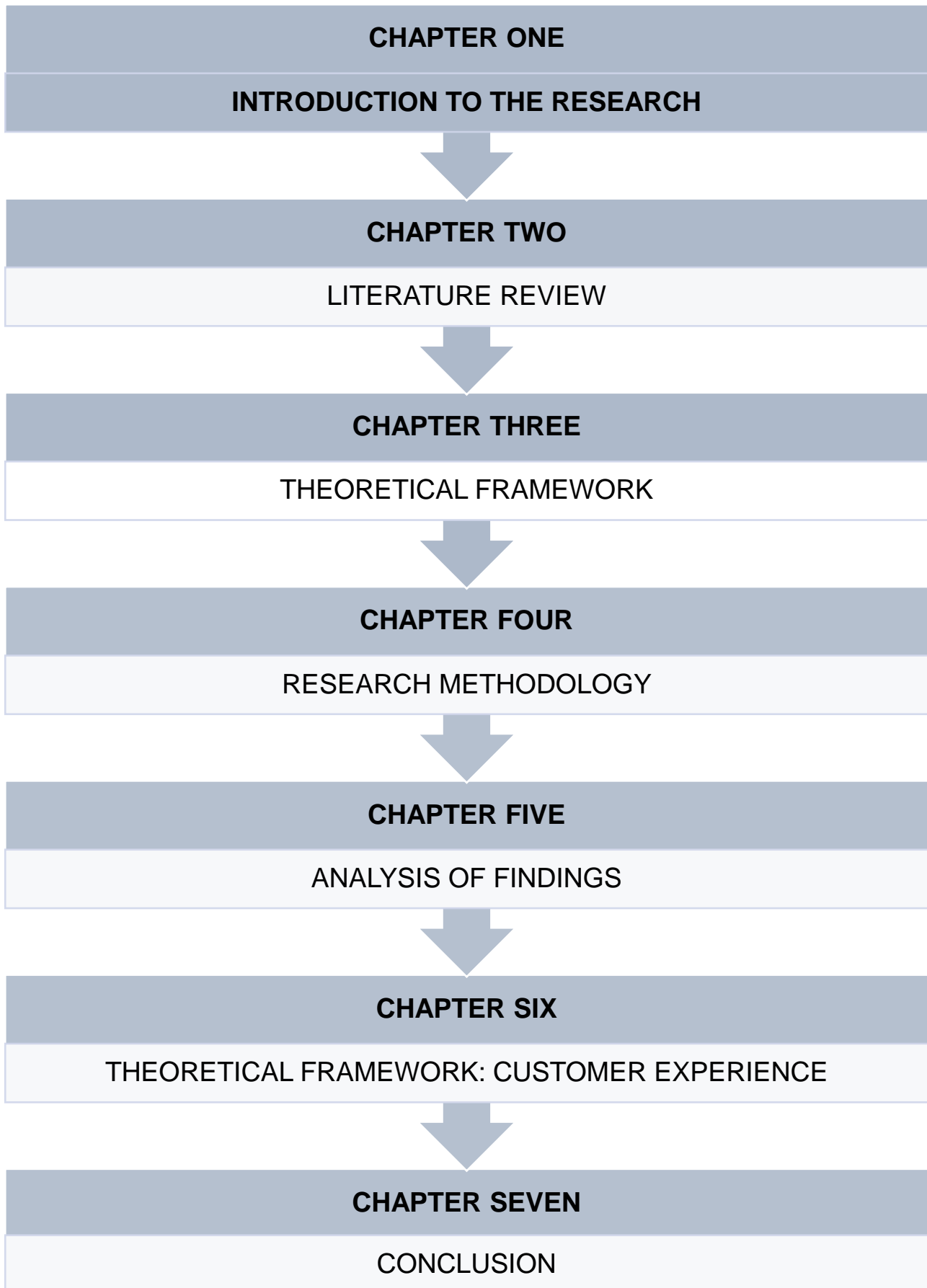
Over the years, the improvement of customer experience has become one of the highest priorities for businesses, as it is essential for establishing happy and loyal customers which, in the long run, signifies higher revenues. Customer experience (CX) represents the holistic interactions of a customer with a particular organisation. It reflects a customer's entire perception, responses and behaviours based on their interaction with a product or service of the business through particular points of contact or *'touch points'*. These touch points could exist in the form of physical or digital platforms. By understanding how to achieve positive customer experience through organisational touch points, businesses can additionally attain customer satisfaction and loyalty, competitive advantage and other favourable business outcomes. Therefore, this study focuses on investigating how customer experience can be improved by evaluating the digital touch points of a well-known banking institution in South Africa.

A qualitative research approach was chosen in order to conduct this study where eight individual semi-structured interviews and one focus group of four participants were carried out. The data collected from both the individual interviews and focus group were analysed by following thematic analysis. The findings from the study enabled the development and review of eighteen critical success factors for achieving positive customer experience within digital touch points. These critical success factors include functionality, navigation, help functions, security, digitalisation, information content, user-friendly, competitive advantage, aesthetics, ease of access, error handling, loyalty programmes, innovation, communication, geographic expansion, customisation, customer memory retention and visibility. Dewey's theory of experience, which focuses on the various concepts that are significant in shaping experience across several disciplines, was adopted as a theoretical framework for this study. Dewey's theory comprises of four components, namely past experiences, internal conditions, external conditions and future experiences distinctive from a principle of continuity and a principle of interaction. The eighteen critical success factors along with

Dewey's theory of experience were used in order to develop a theoretical framework for achieving positive customer experience within digital touch points.

This theoretical framework was further evaluated by two focus groups comprising of six and four research participants respectively, in order to determine its correctness and validity. Despite its focus on one particular case study, this framework may be adapted and potentially serve as a foundation for future research for achieving positive customer experience through digital touch points across other businesses.

KEYWORDS: Customer experience, touch points, CX, critical success factors, customer journeys, customer satisfaction, evaluation, digital.



CHAPTER 1: INTRODUCTION TO THE RESEARCH

1.1 BACKGROUND INFORMATION

What was once merely the art of small divisions of organisations to perform research on customers, has now become a colossal part of businesses globally in order to strengthen company performance as a whole (Puccinelli et al., 2009). It has become increasingly difficult to compete in global markets, especially in the rapidly changing times that we are currently living in, and the only apparent possibility for survival is a long-lasting competitive advantage (Stein & Ramaseshan, 2016). Therefore, businesses have acknowledged the need to embrace the responsibility to study (Jain, Aagja, & Bagdare, 2017) and understand consumers in order to obtain a competitive advantage (Stein & Ramaseshan, 2016). By acquiring insight into customers, businesses are able to create and develop unique and exceptional interactions, experiences and the connection between a customer and an organisation over the course of their business relationship. This is more commonly referred to as a principle known as “*Customer Experience*” (Bolton et al., 2018).

The concept of customer experience (CX) deals with a customer’s response to their experience and interaction (both direct and indirect) with a business or part of a business (Verhoef et al., 2009). A direct interaction is generally introduced by the customer and can occur during the course of use, purchase or service. Indirect interaction can include unexpected encounters with representatives of a business’s brand, product and services and makes use of word-of-mouth criticisms, reviews or marketing (Stein & Ramaseshan, 2016). Customer experience is a holistic theory that entails every element of an organisation’s offering and encompasses the physical, social, emotional and cognitive responses of customers (Bilgihan, Kandampully, & Zhang, 2016).

In order to strengthen customer experience, businesses aim to create efficient service encounters through multiple touch points in which they interact with their consumers (Bilgihan et al., 2016). However, according to Bilgihan et al. (2016), this is not a simple task. There remains a challenge with understanding the behaviour of customers (Melero, Sese, & Verhoef, 2016); it is an indefinitely shifting variable which causes it to become more refined (Verhoef & Lemon, 2016). As a result, organisations need to become more attentive in their pursuit of developing their customer research and understanding (Verhoef & Lemon, 2016). Organisations, consequently, need to attempt to understand the experiences and journeys of a customer in order to keep up with the complexities of customer behaviour and company advancements (Melero et al., 2016) such as touch points (Leva & Ziliani, 2018). According

to Leva and Ziliani (2018), touch points are gaining increasing importance for businesses and their brand; they have the ability to enhance customer satisfaction, affect expectations, maintain customer loyalty and word of mouth (Bilgihan et al., 2016), support the brand and create an emotional bond between the customer and the business. As a result, *positive customer experiences* through touch points are instrumental to a company's business brand. According to Bilgihan et al. (2016), given the significance of technological expansion, organisations have been primarily utilising digital platforms in order to interact with their customers more effectively and proficiently. However, it still remains difficult for businesses to integrate their business operations through these touch points whilst maintaining *positive customer experiences* due to the complexity and variety that exists within digital touch points (Jain et al., 2017). The challenge towards the integration of CX is supported by Becker and Jaakkola (2020) who state that there are considerable challenges towards developing theories that are devoted to CX due to a lack of a unified view on CX in research. Therefore, this study will focus on investigating how customer experience can be achieved successfully through the evaluation of digital touch points.

1.2 PURPOSE OF THE STUDY

Based on an analysis of existing literature, there is a body of research on understanding customer experience, however, there is a lack of research on specific frameworks or models for achieving positive customer experience. Additionally, Becker and Jaakkola (2020) argue that there is a lack of research devoted to CX which results in major challenges in developing CX theories and strategies. This is supported by Verhoef and Lemon (2016), who argue that there is a 'significant gap' in research on how organisations can best manage customer experiences and journeys. Verhoef and Lemon (2016) further state that organisations require new and flexible models given the complexity of customer journeys and the rate at which customer behaviour and technology are changing. However, it still remains important for organisations to have insight into how to achieve positive customer experience within their business, as it constitutes the enhancement of their business, brand, processes and operations (Leva & Ziliani, 2018). Therefore, this study seeks to (1) determine how organisations can positively achieve customer experience within their digital touch points, (2) identify the components that contribute to positive customer experience when utilising a digital touch point, and (3) identify the critical success factors to achieving positive customer experience within digital touch points.

1.3 PROBLEM STATEMENT

Customer experience (CX) refers to a consumer's perception of a company based on the value obtained by the utilisation of the company's products or service. It has the ability to influence a customer's overall impression, behaviour and attitude towards an organisation (Verhoef & Lemon, 2016). By achieving positive customer experience, organisations will be able to develop a greater understanding of how to effectively implement CX within their business and subsequently, enhance customer satisfaction, product or service differentiation, brand image, consumer loyalty and other beneficial business outcomes (Andajani, 2015).

Verhoef and Lemon (2016) enforce the notion that "what people really desire are not products but satisfying experiences". Essentially, organisations should supply their customers with unique experiences, rather than merely low prices in order to sustain a position in competitive markets. Bilgihan et al. (2016) state that weak online customer experiences result in a 24% loss to annual profits. Fortunately, we live in a new age of technologies where businesses are able to interact with their customers through a number of touch points across various channels and media (Leva & Ziliani, 2018). The advancements in technology have created a dependency for customers to make use of online and digital platforms as their primary source to perform daily activities such as shopping and banking; making it crucial for organisations to place emphasis on restructuring their consumer interactions and service delivery elements to cater to the needs of customers. However, this comes with the complexity for organisations to integrate multiple business functions to effectively carry out organisation goals whilst simultaneously delivering positive customer experience (Jain et al., 2017). Therefore, in order to create favourable business outcomes, organisations have to recognise the critical success factors for improving customer experience.

There exists abundant literature that examines customer experience and its importance in organisations and its brand. For example, existing literature such as Meyer and Schwager (2007), Verhoef et al. (2009), Puccinelli et al. (2009), Jain et al. (2017) and Andajani (2015) mainly focus on developing a greater understanding of customer experience. Aicher and Gruber (2017) and Roto, Vaataja, Law, and Powers (2016) study the integration of touch points on customer experience. Verhoef and Lemon (2016) focus on understanding the role of customer journeys within CX. Additionally, Homburg, Jozić, and Kuehnl (2017) discuss the concept of customer experience and how it should be managed. Rosenbaum, Otalora, and Ramirez (2017) formulate approaches to creating customer journeys by analysing

consumer behaviours. Kong and Johnston (2011) evaluate the methods in which organisations currently implement customer experience. Stein and Ramaseshan (2016) discuss the orchestration of touch points in order to ensure positive experience. However, this existing research fails to identify a specific framework for *achieving* positive customer experience successfully.

This provides the motivation behind this research. In spite of the existence of literature that demonstrates how the implementation of customer experience within an organisation can improve its business, there is a deficiency of experiential research that defines a framework for achieving positive customer experience successfully (Giraldi, Mengoni, & Bevilacqua, 2016). Through the findings from this research, a framework on implementing and improving customer experience within organisations can be developed. According to Jain et al. (2017), customer experience is being conceptualised due to existing literature. However, traditional systems are becoming obsolete as experiences are unique to each individual. But, contemporary theoretical research can be used as a foundation for organisations to discuss, validate and adapt according to their business applications.

Therefore, this study seeks essentially to:

- (1) determine how organisations can achieve positive customer experience through digital touch points,
- (2) identify the components that contribute to positive customer experience when utilising a digital touch point, and
- (3) identify the critical success factors to achieving positive customer experience within digital touch points.

In order to accomplish this, this research focuses on a well-recognised financial institution in South Africa that utilises a wide range of touch points. By evaluating the digital touch points of this organisation, it became possible to determine how to achieve positive customer experience through digital touch points. Therefore, this research aims to effectively target this banking organisation as well as other organisations with a similar discipline that can utilise the guidelines established in this study in order to address customer experience with their business.

1.4 RESEARCH OBJECTIVES AND QUESTIONS

The primary research objective of this study is to investigate how companies can achieve positive customer experience within their digital touch points successfully. This will enable companies to improve their customers' journey with their business and brand i.e. customer experience within a company. Therefore, a primary research question was formulated in order to best satisfy the research objective. Through this investigation, this research study defines the primary research question to be:

PRIMARY RESEARCH QUESTION (PRQ): How can organisations achieve positive customer experience through their digital touch points?

Furthermore, this research study addresses a set of secondary questions that will aid in answering the primary research question. This research study defines Secondary Research Question 1 to be as follows:

SECONDARY RESEARCH QUESTION 1 (SRQ1): What are the components that contribute to positive customer experience when utilising a digital touch point?

Based on existing literature, it is evident that customer experience is vital for the success of a business. There are a variety of determinants of successful customer experience within digital touch points. Therefore, the objective of SRQ1 is to understand the reasons as to *why* customers enjoy, prefer or dislike certain elements along their customer journey when utilising digital touch points.

Subsequently, this research study defines Secondary Research Question 2 to be as follows:

SECONDARY RESEARCH QUESTION 2 (SRQ2): What are the critical success factors to achieving positive customer experience within digital touch points?

In order to achieve positive CX within digital touch points, it is important to identify *what* customers enjoy, prefer or dislike when utilising digital touch points which is the objective of SRQ2.

1.5 ASSUMPTIONS

An assumption to this study is that positive customer experience can successfully be achieved through a set of finite components and factors.

1.6 LIMITATIONS

This study examines how positive customer experience can be achieved through digital touch points; this means that other channels through which organisations interact with their customers will be disregarded. Additionally, another limitation is that this study follows case study research, which means that the study examines how positive customer experience can be achieved by focusing on a major banking institution in South Africa. This means that the framework developed within this study cannot be entirely generalised for improving customer experience across other organisations or industries and the findings from this study will have to be retested and revalidated for banking institutions or other types of businesses in different countries in the future.

1.7 BRIEF CHAPTER OVERVIEW

This study aims to investigate how positive customer experience can be achieved and is presented across seven chapters:

Chapter One introduces the study by presenting a background into the research topic. It defines the motivation behind the study, the research objectives, the research questions, as well as the assumptions and limitations associated with this study.

Chapter Two discusses existing literature surrounding the topic of customer experience. It explores the concept of customer experience and various components within it, in order to gain a better understanding on the research topic. By examining existing literature, the gaps within the research area can be identified, which essentially validates the necessity for this study.

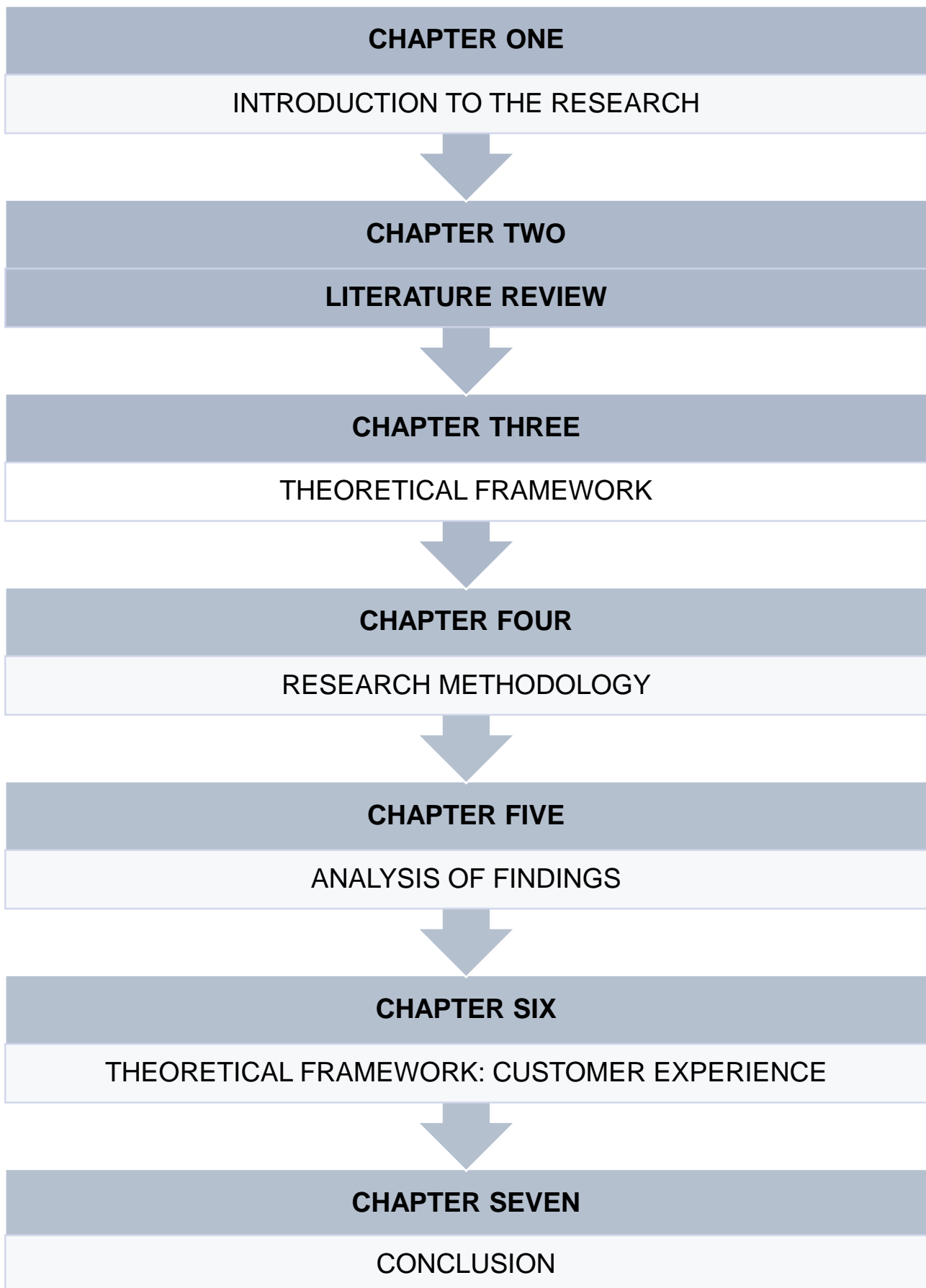
Chapter Three discusses the theoretical framework that was selected by this study which serves as a rationale for presenting the findings of the study. The importance behind theoretical frameworks as well as the reasoning behind choosing the selected theoretical framework are discussed in this chapter.

Chapter Four describes the methodologies used to conduct this study. The research methodology is defined by describing the research design, data collection and analysis techniques, sampling methods, as well as ethical considerations of the study, and the reasoning behind choosing these particular methodologies.

Chapter Five fulfils the objectives of the study. In this chapter the results of the findings obtained through the research investigation, the manner in which the selected research methodologies were utilised to collect data, and the manner in which the findings satisfy the research objectives are described.

Chapter Six presents an adapted theoretical framework based on the framework chosen in Chapter Three, as well as the findings from this research study. In this chapter, the manner in which this theoretical framework relates to the findings from the study and how it fulfils the research objectives are discussed. Lastly, this chapter presents the results of an evaluation of the theoretical framework performed by the research participants.

Finally, **Chapter Seven** presents an overview and conclusion to the study findings. This chapter comprises of a summary of the study findings, how these findings contribute to existing literature and the research domain, and lastly suggestions for future research studies.



CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

With the existence of an increasingly competitive market, organisations need to provide their customers with much more than merely just products, services or low prices. Customers seek engagement with a brand and interact with businesses that provide superior experiences (Bolton et al., 2018). Organisations should find ways in which to appeal to their customers by creating unique interactions and relationships between the company and customers, in a way that compels customers to become loyal to the brand (Bilgihan et al., 2016). Over the past few years, organisations have globally recognised the increased need to improve the customer experience within their business (Giraldi et al., 2016). According to Homburg et al. (2017), researchers define the implementation and management of customer experience to be one of the most favourable approaches to promoting an organisation's business within consumer industries.

In the effort to design and deliver unique customer experiences, organisations can shape markets as well as create a competitive advantage, customer loyalty and other favourable company outcomes for their business (Bolton et al., 2018). However, the increased focus spent on improving customer experience stems from the difficulty faced by organisations to attempt to create and manage the experiences and journeys of each customer. Additionally, complexity remains within the various channels through which organisations interact with their customers (Verhoef & Lemon, 2016). According to McColl-Kennedy et al. (2015), in spite of customer experience being greatly explored in literature, customer experience research remains fragmented with relatively little still known about the phenomenon. McColl-Kennedy et al. (2015) further argue that the theories and concepts that are the “antecedents and consequences” of customer experience should be thoroughly evaluated, rather than merely placing focus upon the actions and outcomes from an organisational perspective.

Therefore, in this chapter, existing literature surrounding the concept will be examined in order to better understand the concept of CX, as well as to identify the gap within this research area. Firstly, this chapter will further explore the concept of customer experience more comprehensively. Thereafter, the various components, properties and other elements that are attributed to customer experience will be identified and discussed. Finally, the challenges of customer experience and why it still remains a challenge within organisations to understand and implement customer experience will be considered.

2.2 HISTORICAL BACKGROUND

Customer experience can be dated back to the 1960s during the development of the first marketing and consumer theories. However, this historically dated literature does not consider the concept of customer experience to be a construct on its own, but focuses rather on accomplishing service quality and customer satisfaction (Verhoef et al., 2009).

The concept of what we know today to be *customer experience* was only formulated during the 1980s when a new experimental methodology or approach was developed that provided a different perspective to customer behaviour (Gentile, Spiller, & Noci, 2007). The terms “customer experience” or “experience” were considered to be revealed by Holbrook and Hirschman (1982), which state that consumption encompasses experimental elements and components such as emotion, pleasure, symbolism and creativity, which play an important role in understanding consumer behaviours and were strongly rooted within the field of marketing and consumption (Andajani, 2015).

The concept of CX became more prominent during the 1990s. Schmitt (1999) presented a study on how organisations are shifting from conventional “feature-and-benefit marketing” towards creating experiences for their customers. The study further examined experimental marketing and highlighted the elements of value creation between the consumer and organisation, by exploring how customers sense, think, feel and relate to an organisation and its brand. Pine and Gilmore (1999), whose study remains an important foundation for customer experience research during its early existence, define “experiences” to be a new and different economic offering which occurs as the “next step” after products and services in what is referred to as “the progression of economic value”. Thereafter, a variety of subsequent studies, such as Schmitt (2003), Berry, Carbone, and Haeckel (2002), Caru and Cova (2003) and Shaw and Ivens (2002), were developed to reveal how customer experience can serve as a basis for producing value for organisations as well as their customers (Gentile et al., 2007).

Consequently, over the course of the years to the present day, customer experience has emerged as a notion that has become detrimental for organisations to effectively implement in order to secure their success within markets and as a business. In the subsequent sections of this chapter, this research will further explore more recent existing literature that examines the concept of customer experience, as well as how and why its existence remains so imperative for organisations.

2.3 UNDERSTANDING CUSTOMER EXPERIENCE

There are many different variations of the definition of the concept of customer experience (CX) in existing literature of recent times. Maechler, Neher and Park (2016) state that CX involves the series of interactions that take place between a customer and an organisation. Chatzopoulos and Weber (2018) reveal that CX entails a customer's opinions that are formed before, during and after the interaction with an organisation's assets. According to Herhausen, Kleinlercher, Emrish, Rudolph and Verhoef (2019), customer experience is characterised according to product satisfaction, journey satisfaction, customer inspiration and customer loyalty. Verhoef and Lemon (2016) propose that customer experience deals with a customer's emotional, cognitive, sensorial, social and behavioural responses to the interaction with an organisation. Hence, this study defines customer experience as a customer's entire emotional and social perception, views, feelings and satisfaction that occur through the interaction with an organisation's resources such as a product, personnel, services or other offering.

A customer can be considered to be a "consumer", "participant", "user", "guest", "actor" or "co-creator" that consumes or exploits one or more of an organisation's products or service offering. Customer experience is not solely supplied to provide value for customers by a respective organisation, but should rather be ensured to offer value to all parties involved (McColl-Kennedy et al., 2015). The notion of customer experience provides customers with an opportunity to receive an emotion or special memory during the course of their interactions with an organisation (Giraldi et al., 2016) which will, in turn, influence customer satisfaction as well as customer loyalty, customer expectations, company brand and emotional bonds with the customer, thus additionally creating value for business (Jain et al., 2017). However, managing the experience of customers is the most important and difficult element in developing customer satisfaction and customer loyalty (Jain et al., 2017).

A large number of organisations attempt to measure customer satisfaction and consequently receive large amounts of data. However, merely measuring customer satisfaction does not reveal how to achieve it (Meyer & Schwager, 2007). According to Meyer and Schwager (2007), customer satisfaction is the conclusion to the series of customer experiences or the outcome of the series of good experiences minus the bad ones. Meyer and Schwager (2007) further state that in order to better understand how to accomplish customer satisfaction, organisations should analyse the experiences of each component.

According to Giraldi et al. (2016), customer experiences can invoke an internal and subjective reaction from customers during any type of direct or indirect interaction with an organisation (Stein & Ramaseshan, 2016). Direct interaction is generally introduced by the customer and occurs during the use or purchase of a product or service. Indirect interaction includes unexpected encounters with representatives of an organisation's brand, product or service and make use of word-of-mouth marketing or reviews (Giraldi et al., 2016). Hence, customer experience involves factors which organisations can control (i.e. marketing and touch point interface, design and processes), as well as influences that are beyond the control of the organisation (i.e. customer values, views, behaviours and interactions and purpose of interaction) (Giraldi et al., 2016). This is due to the fact that experiences are created by the interpretations of the interactions and encounters by the customer; which means that customer experience is not solely dependent on the control by the organisation. Therefore, it is important for organisations to construct and design criteria and stimuli that allow customers to receive desired experiences (Stein & Ramaseshan, 2016).

Merely focusing on one particular element of an organisation's offering, such as products or low prices, is not enough to appeal to customers (Homburg et al., 2017); rather, organisations should consider the aspects from the entire experience when considering their customers i.e. interactions, satisfaction, service, financial suitability, as well as all other factors that play a part in the customer's interaction with the company. Provision to address the total experience of a customer is needed to attain a customer's trust and achieve business goals (Chatzopoulos & Weber, 2018). Delivering superior quality experiences to customers has proven to develop sustainable competitive advantage with better financial control for organisations. Hence, organisational success rests on an organisation's ability to provide exceptional customer-focused services (Halvorsrud, Kvale, & Folstad, 2016).

2.4 TOUCH POINTS

The term 'touch point' has been extensively known and used for quite a long time in practice, but it still remains a relatively new concept in existing academic literature (Aicher & Gruber, 2017). Touch points are the specific platforms or transactions through which customers interact with parts of an organisation and its service offering (Maechler et al., 2016). Touch points can take many forms such as physical environments, personal interactions and online platforms (Leva & Ziliani, 2018). Organisations attempt to ensure the satisfaction of customers when they interact with their product, staff or customer service (Maechler et al., 2016). Organisations communicate and interact with their customers through the use of channels. Channels are carriers of touch points and can encompass a combination of more than one touch point (Halvorsrud et al., 2016). According to Halvorsrud et al. (2016), a touch point has to fulfil three criteria: (1) it has to be visible to the customer; if the customer does not encounter it in any way, it is not considered a touch point, (2) it must be a discrete element that can be appointed at any time, and (3) it should stimulate communication or interaction between the customer and the organisation. The use of multiple channels, more commonly known as omni-channels, have become increasingly more popular with customers (Parise, Guinan, & Kafka, 2016). From a customer perspective, the expansion of the channels provides customers with new and efficient ways to interact and communicate with organisations. In addition to purchasing products and utilising certain services, customers can request information, solicit technical guidance or request feedback surrounding products or services (Melero et al., 2016).

It is important to evaluate the role of touch points within customer journeys and their contribution to establishing a relationship between the customer and the organisations. It is important to understand and reflect upon the significance of every touch point and its contribution to customer loyalty. Consequently, it can provide insight into improving an organisation's proficiencies in touch point journey design, monitoring and adaptation, as well as touch point prioritisation. These improvements can provide greater long-term relationships with customers (Leva & Ziliani, 2018). In order to restructure the way in which their company interacts with their current and potential customers and sustains a competitive advantage, organisations have attempted to integrate a vast range of channels and media, such as physical stores, websites, social platforms and mobile applications, within their operations (Melero et al., 2016). However, due to multiple touch points existing within a diverse range of channels and media, it increases the complexity of customer experience. The more touch points that exist, the greater the complexity (Leva & Ziliani, 2018).

There is the assumption that all customers of an organisation experience similar organisational touch points and view these touch points as equally important (Rosenbaum et al., 2017). However, organisations should not focus on strategizing on how to optimise sales in each channel; rather, organisations should evaluate their touch points by focusing on engaging with each customer by providing immediate, personalised and emotional content (Parise et al., 2016). Through evaluation of firm touch points, organisations can become aware of which channels customers use most often. This knowledge is highly beneficial in providing organisations with a clearer understanding of customer channel preferences and allows them to make use of communication channels in a manner that matches these preferences. Additionally, organisations can acknowledge why certain channels generate more sales for the business and can develop a profitability analysis of each channel's contribution to organisational performance (Melero et al., 2016).

2.4.1 Categories of Touch Points

Customers interact with various types of touch points throughout any stage of their customer journey. The importance of each touch point differs in every stage, depending on the nature of the product or service (Verhoef & Lemon, 2016). Verhoef and Lemon (2016) identify the four categories of touch points of customer experience as the following:

- (1) Brand-owned touch points:** Customer interactions that are designed and controlled by the organisation. Baxendale, Macdonald, and Wilson (2015) reveal that typical brand-owned touch points include media owned by the organisation such as marketing, websites or loyalty programmes.
- (2) Partner-owned touch points:** Customer interactions that are designed and controlled by the organisation as well as one or more of its partners. According to Baxendale et al. (2015), partner-owned touch points can include communication channel partners, marketing agencies or multi-channel distribution partners.
- (3) Customer-owned touch points:** Customer actions that form part of the overall customer experience but are not influenced by the organisation or its partners. This can include customers thinking about their desires or needs during the pre-purchase phase of the customer journey.
- (4) Social/External touch points:** Externally located touch points that are beyond the control of the customer, the organisation or its partners. This can include other customers, external environments, peer influences or independent information

sources. Baxendale et al. (2015) propose that social or external touch points traditionally stem from editorial and news coverage.

2.4.2 Touch Point Attributes

According to Halvorsrud et al. (2016), touch points should meet the criteria of: it must (1) be visible to customers; if the customer does come across it in any way, it is considered a touch point, (2) be a distinct event which can be appointed in time, and (3) consist of communication or interaction between an organisation and the customer.

Halvorsrud et al. (2016) further characterise touch points according to a set of attributes: (1) *Initiator*: either the customer or the organisation, (2) *time*: the point at which a touch point is encountered by a customer, (3) *channel*: carrier or mediator of the touch point and (4) *trace*: content that emerges from the result of a touch point.

2.5 CONSUMER BEHAVIOUR

Superior experiences are those that invoke the emotional, sensory, cognitive, rational and behavioural reactions of customers. In order to accomplish this, organisations should gain a more comprehensive understanding of customer or *consumer* behaviour in order to determine how to best stimulate these reactions (Chatzopoulos & Weber, 2018). Consumer behaviour refers to the actions, behaviours and decision-making processes that customers or *consumers* make use of during the acquisition, utilisation, expenditure and disposal of goods and services in order to satisfy their specific needs (Priest, Carter, & Statt, 2001).

However, the real satisfaction stems from when these processes and actions enable customers to receive benefits that meet or exceed their expectations. This can solely be achieved through an in-depth understanding of consumers and their behaviours. It is imperative for organisations to understand consumer behaviour, as it is rooted in knowledge about the people that consume their products and services. Customers are met with a great variety of products to choose from on a daily basis, making the competitive advantage amongst businesses extremely severe. Therefore, businesses should attempt to understand their customers better than their competitors, as they develop a greater chance of gaining customer loyalty and satisfaction. Consumer behaviour and actions are not cross-sectional and cannot be confined to a specific duration, but are rather “dynamic processes” that take place over time and occur over varying time periods and occasions, which does allow the notion to become more complex to understand (Jacoby, Szybillo, & Berning, 1976). However, by gaining awareness about customers and their behaviours, organisations can

identify what influences their customers and directly address their needs. This will further enable businesses to better speak and appeal to customers directly and allow them to assist their customers through their decision-making processes and reduce any negative impacts that may possibly arise (Lake, 2009).

Jacoby, Johar, and Morrin (1998) suggest four perspectives that should be considered when analysing consumer decision-making: information-processing, attitudes, affect and choices. Frow and Payne (2007) additionally suggest an experimental perspective that should be considered during the consumer decision-making process.

EXPERIMENTAL PERSPECTIVE

The experimental perspective focuses on the emotional, contextual and symbolic elements of consumption where value stems from the experience of the consumption of a product or service. The consumption is centralised around feelings, excitement and imagination, where behaviour does not really focus on accomplishing a specific goal in mind (Frow & Payne, 2007).

INFORMATION PROCESSING

According to Frow and Payne (2007), the information-processing approach can be described as customers being absorbed in routinised activities that are primarily goal-specific; for instance, looking for certain information, exploring the various choices and then deciding whether or not to purchase the product or service. This approach is largely based on the value of past, present or anticipated future experiences of the customer (Frow & Payne, 2007).

Jacoby et al. (1998) further discuss various concepts or components that come into play within the information processing perspective, such as sensation and perception, attention, categorisation, inference making, information search and memory. These components are further discussed in Table 1.

COMPONENTS	DESCRIPTION
SENSATION AND PERCEPTION	Sensation pertains to how customers detect or input sensory stimuli and information received from a particular environment, and perception refers to how customers interpret this stimuli and information that influences how customers will interact with that

	particular environment. These sensory stimuli can include a customer's visual, auditory, smell, taste and touch processes.
ATTENTION	This refers to a customer's brief focus or concentration in terms of their processing capacity on a particular stimuli within an environment. It is important to lead customers from the point of attention to purchase.
CATEGORISATION	Stimuli should be identified and given meaning, i.e. placed into categories, after being detected. Categorisation refers to how a customer recognises, organises and understands the information or knowledge received from a particular environment.
INFERENCE-MAKING	Inference-making is done when a customer reflects more on a stimuli after they have been categorised and develop their own additional beliefs and opinions based on their own knowledge of the stimuli.
INFORMATION SEARCH	This comes into play when a customer makes conscious efforts to obtain additional information or knowledge about products or services, primarily those that are associated with a high financial or social risk.
MEMORY	Memory refers to a customer's ability to store and recall information regarding stimuli from a particular environment. Memory plays a role in the decision-making process in that it impacts a customer's ability to recall how they felt about certain experiences or stimuli within a particular environment.

Table 1: Role of information processing in consumer decision-making (Adapted by Jacoby et al. (1998))

ATTITUDES

Attitudes refer to a customer's lasting evaluation towards a particular phenomenon or environment. The attitudes of customers speak a lot about the way they feel about a business and how well an organisation is received in the marketplace (Lake, 2009). Jacoby et al. (1998) formulated research on attitudes, formation and change from social psychology research and adjusted the concepts to apply them to consumer behaviour concepts. Attitudes are conceptualised in Jacoby et al. (1998) into attitude formation and persuasion, conditioning and attitudes and behaviour. These components are discussed in detail in Table 2.

COMPONENTS	DESCRIPTION
ATTITUDES AND BEHAVIOUR	The attitudes of a customer are learned and formed by direct experiences with a business. There exists a measure of customer relationship between attitudes and behaviour and actual purchase and usage.
ATTITUDE FORMATION AND PERSUASION	This refers to the ability of a particular stimuli to create and manipulate certain reactions and attitudes of customers through various techniques. The most common forms of attitude formation and persuasion are marketing and advertising.
CONDITIONING	Conditioning involves pairing a particular stimuli with that of another stimuli in order to obtain a desired customer response and develop some sort of behaviour.

Table 2: Role of attitudes in consumer decision-making (Adapted by Jacoby et al. (1998) and Lake (2009))

AFFECT

Affect can be viewed as a customer's choice in the decision-making process. This choice is based upon an emotional factor of the customer on 'what feels right', rather than following decision rules (Lake, 2009). Jacoby et al. (1998) look at affect as two different components, namely affect as independent variable and affect as dependent variable. These components are explained in Table 3.

COMPONENTS	DESCRIPTION
AFFECT AS AN INDEPENDENT VARIABLE	This examines the impact of moods on consumer behaviour. Consumers in a positive mood tend to have more positive shopping intentions and interact in more variety-seeking behaviours.
AFFECT AS AN DEPENDENT VARIABLE	Certain emotional appeals within environment stimuli can invoke different customer responses, moods and emotions.

Table 3: Role of affect in consumer decision-making (Adapted by Jacoby et al. (1998) and Lake (2009))

CHOICES

Jacoby et al. (1998) suggest that the various components that exist within the choice perspective include heuristics and biases, variety seeking and decision timing and satisfaction. The components within choices are discussed in detail in Table 4.

COMPONENTS	DESCRIPTION
HEURISTICS AND BIASES	Customers tend to use a number of rules or heuristics to simplify and make purchase decisions or judgements easily.
DECISION TIMING	It is important to consider and understand timing as customers delay making consumer decisions for various reasons. A customer's availability in terms of timing is vital as it reflects on how they react when selecting, acquiring and utilising organisational products and services.
VARIETY SEEKING	Behaviour can be controlled by the volume of stimulation received from a variety of different sources in a provided choice context.
SATISFACTION	In addition to attempting to create customer satisfaction, it is important to continuously keep track of and evaluate customer satisfaction or lack thereof, after a purchase in order to understand areas of improvement. This is sometimes referred to as a post-purchase evaluation.

Table 4: Role of choices in consumer decision-making (Adapted by Jacoby et al. (1998))

Frow and Payne (2007) debate that organisations that wish to *successfully* implement customer experience should thoroughly explore the various perspectives to consumer behaviour which they wish to emphasise within their business. Effective customer experience, according to Frow and Payne (2007), is one that considers the perspectives of all memory-based actions, such as the information-processing approach and emotional experiences such as the experimental consumption perspective. Therefore, it can be concluded that by understanding the various perspectives embedded within behaviour, organisations can better understand their customers and acquire insight into how their customers purchase products (Lake, 2009). Furthermore, organisations will be able to develop their product and service offering by providing customers with greater value.

There are additional factors that influence the information processing, attitudes and choice perspectives of consumer decision-making (Jacoby et al., 1998). These factors are demonstrated in Gajjar (2013) and is presented in **Error! Reference source not found.. Error! Reference source not found.** additionally presents the various elements that contribute to these factors influencing consumer decision-making.

CULTURAL FACTORS				
Culture	Subculture		Social	
SOCIAL FACTORS				
Reference Groups	Family		Roles and Status	
PERSONAL FACTORS				
Age	Occupation	Economic Situation	Lifestyle	Personality
PSYCHOLOGICAL FACTORS				
Motivation	Perception	Beliefs		Role in the Society

Figure 1: Factors that influence consumer decision-making (Adapted by Gajjar (2013))

These factors presented in Figure 1 exist within each and every customer and form a vital role in the wants and needs of customers. Organisations should carefully examine these factors in order to determine how to best develop products and services according to those specific demographic groups (Gajjar, 2013).

2.6 CUSTOMER JOURNEYS

2.6.1 Understanding Customer Journeys

Many interpretations of customer journeys by many different researchers have evolved in existing literature over the years and should be considered when needing to theorise and define the concept.

RESEARCHER	INTERPRETATION OF CUSTOMER JOURNEYS
(Folstad & Kvale, 2018)	A customer journey can be explained as the various interactions between an organisation and their customer that can be holistically seen as an 'engaging story' of the customer's interaction with the business.
(Hamilton & Price, 2019)	Customer journeys are the series of processes that a customer goes through across all phases and touch points of an organisation encompassing the customer experience.
(Halvorsrud et al., 2016)	Customer journeys can be described as a customer's interactions with one or more organisations in order to accomplish a particular goal.
(Verhoef & Lemon, 2016).	A customer journey involves the pre-purchase, purchase and post-purchase phases that consist of several organisation-designed touch points.
(Herhausen, Kleinlerche, Verhoef, Emrich, & Rudolph, 2019)	Customer journeys encapsulate a customer's entire search and purchase experience with a particular organisation or brand encompassing both online and offline touch points from various sources.
(Patricio, Fisk, Falcao e Cunha, & Constantine, 2011)	A customer journey involves a series of touch points, comprising of all events and occurrences pertaining to the executing of a service offering from the perspective of a customer.

Table 5: Interpretation of customer journeys from existing literature

Based on the various interpretations of customer journeys that are present in existing literature, this research defines customer journeys as '*a series of the interactions between a customer and an organisation involving organisational touch points across pre-purchase, purchase and post-purchase phases over a certain period of time in order to satisfy a specific consumer goal or need.*'

Whilst the concept of customer journeys developed over the course of recent years originating with contemporary marketing domains, Herhausen et al. (2019) argue that research on customer journeys can be dated back to the 1960s with the buying process, which was described to be the journey in which customers travel from establishing a need to purchase and finally evaluation of the purchased product. This can be linked to the definitions of customer journeys found in existing literature that are presented in **Error! Reference source not found.**

However, Becker, Jaakkola, and Halinen (2019) argue that existing literature displays only a limited outlook on customer journeys, as most research focuses more on the customer journeys of a specific product or service offering. Becker et al. (2019) further state that these kinds of research provide primarily an organisation-centric approach which offers very little insight into touch points beyond the control of the organisation. However, customer journeys embody the chronological events or touch points encountered by the customer, often including emotional elements as well (Halvorsrud et al., 2016). Approaches aimed at improving customer journeys should represent an organisation's balanced customer-centric perspective on service delivery (Halvorsrud et al., 2016). When attempting to improve customer journeys, organisations typically focus on the goal of achieving *journey satisfaction*. Satisfaction across the customer journey can serve as a measure for customer reaction, behaviour or view of their interaction towards stimuli within their journey, resulting in a comprehensive emotional evaluation of the customer's journey (Herhausen et al., 2019).

Maechler, Neher, and Park (2016) define a concept called a "*Customer Journey Scorecard*" to be what they regard to be an outline of what a customer journey should entail and what organisations should take into consideration when examining customer journeys:

CONCEPT WITHIN THE CUSTOMER JOURNEY SCORECARD	DESCRIPTION
EPIISODES	The journey of a customer is a discrete and specific experience in the customer life cycle. The notion of buying a product or utilising a service via a touch point is merely just one component within a customer's journey.
END-TO-END-EXPERIENCES	Assessing customer satisfaction on a single organisational touch point is not enough to improve total customer experience. Maechler et al. (2016) emphasise

	that customer experience and satisfaction across an entire journey is what matters and superior customer experience is one that lasts throughout an entire journey.
LANGUAGE	Organisations should describe and analyse journey events in a way that a customer would understand. Halvorsrud et al. (2016) reiterate this where they state that it is important for organisations to implement ‘a walk in the shoes of the customer’ approach, as this will allow them to effectively identify the needs and behaviours of their customers.
CHANNELS	Organisations might include touch points that are multitouch and multichannel in nature. Therefore, it is important to reflect upon each and every touch point when examining customer journeys.
DURATION	The duration of every customer will differ based on the customer’s involvement in the purchase. This concept is further discussed in the next section where the stages of customer journeys will be explored.
REPETITION	Customer journeys as well as certain stages of the customer journey can be repeated for a customer as well as for other customers. This concept is further discussed in the next section where the stages of customer journeys will be explored.

Table 6: Customer journey scorecard (Maechler et al., 2016)

2.6.2 Stages of Customer Journeys

Customer experience comes into play when a customer develops a need or goal that they have to fulfil (Hamilton & Price, 2019). As stated previously, this research defines customer journeys to be a series of the interactions between a customer and organisation involving organisational touch points across pre-purchase, purchase and post-purchase phases over a certain period of time, in order to satisfy a specific consumer goal or need. Typically, this goal will vary per customer as well as per the offering of a particular organisation (Verhoef & Lemon, 2016). Customer journeys are vital in identifying the integral interaction points that a customer goes through in order to fulfil their needs and desires (Roto et al., 2016). Olshavsky and Granbois (1979) state that the premise of acquiring any purchase or utilising

any service offering begins a decision-making process. Stankevich (2017) presents a model as shown in Figure 2 which describes the five stages that a customer goes through when deciding to acquire a product or service offering. These five stages comprise of need or problem recognition, information search, evaluation of alternatives, purchase and post-purchase (Stankevich, 2017).

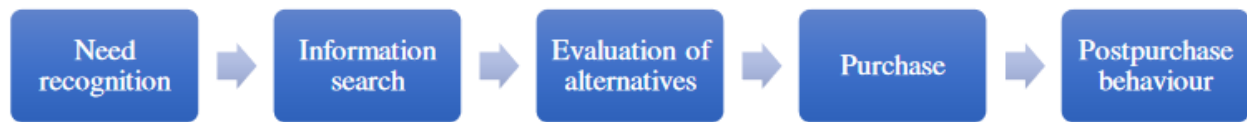


Figure 2: Model of the consumer decision-making process (Stankevich, 2017)

Verhoef and Lemon (2016) describe the customer journeys that customers go through as a purchase cycle that involves three stages: (1) *pre-purchase*, (2) *purchase* and (3) *post-purchase*. In this instance, Verhoef and Lemon (2016) define the need or goal of the customer to be regarded as a purchase. These stages, however, are interchangeable and may vary depending on the need or purpose of different customers (Verhoef & Lemon, 2016):

- (1) **Pre-Purchase:** This stage includes all of the elements of a customer's interaction with an organisation, as well as its environment and brand before a purchase takes place. It is characterised by the considerations, searches and need recognition of the customer. This stage includes the experience of the customer from the establishment of the need recognition to the consideration of fulfilling the need with the purchase. Barwitz and Maas (2018) reveal that online platforms such as mobile devices are typically used during the pre-purchase phase. Additionally, the use of mobile devices may enable or signify a certain type of customer behaviour (Barwitz & Maas, 2018).
- (2) **Purchase:** This stage includes all of the elements of a customer's interaction with an organisation, as well as its environment and brand during the course of the purchase itself. It is characterised by the behaviours of the customer such as buying, choice and payment. Currently, the rise in volume and complexity of touch points has an impact on information and choice overload, self-confidence in purchase and decision contentment. These factors can impact the searching and considerations of the customer to either complete or defer the purchase.
- (3) **Post-Purchase:** This stage includes all of the elements of a customer's interaction with an organisation, as well as its environment and brand after the purchase. It

encompasses all elements of the experience of the customer after a purchase that, in any way, relates to the organisation or brand. This stage is characterised by customer behaviour such as consumption and utilisation, service requests and post-purchase encounters. This stage is a critical phase along the customer journey, as it is based on the consumption or goal-fulfilment and impacts the customer's decision to return products, repurchase and seek alternatives. This stage also has an impact on the overall customer decision journey; either customer loyalty or dissatisfaction can be triggered, affecting the customer's overall decision to repurchase with the brand or consider other competitive brands.

The purchase cycle strongly correlates to the five stage consumer decision-making process that is presented in Stankevich (2017), where the problem recognition, information search and evaluation of alternatives stages can be interpreted as the pre-purchase stage in Verhoef and Lemon (2016), and the purchase and post-purchase stage remain the same in both models. In this research study, the five stage model of the consumer decision-making process proposed by Stankevich (2017) is considered when demonstrating customer journeys mapping in order to thoroughly expand the design and analysis of customer journey maps.

Each stage throughout the customer journey is where the value for customers of their collective perception of the touch points resides (Kuehnl, Jozic, & Homburg, 2019). Additionally, customer journeys serve as exceptional determinants of choices made by customers throughout their journey (Barwitz & Maas, 2019). They provide a valuable context in understanding the goals of customers throughout their journeys and enable the monitoring of customers' responses to brand content (Demmers, Weltevreden, & Van Dolen, 2020). Therefore, customer journeys are quite a significant component of the improvement of customer experience.

It is important to note that not all customers go through these stages in the same way or in a similar order. Certain customers may experience a repetition of some of the same phases for example, the pre-purchase phase or the information search. Additionally, the duration of the decision-making process will also differ for each customer based on the customer's level of involvement in the purchase. In the case of purchases that occur on a more frequent basis, the decision-making process for the purchase may be shorter for that particular customer as their process will only involve recognising the need, performing a search and then ultimately purchasing the product (Belch & Belch, 2004). Therefore, the consumer

decision-making process is also influenced by the pre-defined preferences and behaviours of customers, their loyalty to an organisation's brand and experiences which result in the purchasing cycle, as presented by Verhoef and Lemon (2016), becoming a habitual process of purchasing (Stankevich, 2017).

2.6.3 Summary of Customer Journeys

To summarise this section of the study, when examining the journey of their customers, organisations need to extensively reflect on all events that could involve an interaction between themselves and their customers (Kranzbuhler, Kleijnen, Morgan, & Teerling, 2018). Customer experiences are considered to be more of a social nature; customer-to-customer interactions have an impact on experiences and create challenges for organisations (Homburg et al., 2017). Additionally, organisations have very little control over customer experiences and journeys due to the fact that customers are the ones that have a better understanding of what takes place during their journeys. Journeys are also strongly impacted by personal, environmental and external factors that organisations have no control over (Kranzbuhler et al., 2018). Due to the variety of customer touch points and lack of control of organisations on customers and their journeys, it may prove difficult for organisations to deliver positive customer experience (Verhoef & Lemon, 2016). Therefore, when analysing customer journeys, it is important for organisations to involve a 'walk in the shoes of the customer' approach (Halvorsrud et al., 2016) i.e. to focus on understanding what a customer desires before, during and after interacting with an organisational touch point (Hamilton & Price, 2019).

2.7 CUSTOMER RELATIONSHIPS

According to Chatzopoulos and Weber (2018), an effective customer experience strategy is one that entails an organisation making efforts to develop some sort of connection or relationship with their customers in order to position themselves as superior differentiators over other businesses. The term used to define an organisation making conscious efforts to establish and maintain *positive* relationships with their customers is more commonly known in business today as ‘*customer relations*’. Positive customer relations will enable organisations. This approach towards enhancing customer relations can be done through a process of what is referred to as Customer Relationship Management (CRM) (Juanamasta et al., 2019).

CRM is the process that is employed within an organisation to develop and maintain positive customer relationships to increase the satisfaction of their customers and thereafter, customer loyalty (Kumar & Rehnartz, 2018). Nykamp (2001) defines a well-known CRM process comprising of four interlinked and continuous stages which describe what organisations should be implementing within their customer relationship management strategy. These four stages include: (1) acquire and retain, (2) understand and differentiate, (3) develop and customise, and (4) interact and deliver (Nykamp, 2001). These stages are discussed in more depth in

STAGES IN THE CUSTOMER RELATIONSHIP MANAGEMENT PROCESS	DESCRIPTION
UNDERSTAND AND DIFFERENTIATE	<p>The launching of any business requires the attaining of customer relationship management relies upon a strong understanding. The process involves analysing how customers can be understood and</p> <p>In order to maintain a positive relationship with customers, organisations of their service offering are important to their customers, what products ways in which they prefer to interact. This information can be collected</p> <ul style="list-style-type: none"> ▪ Developing profiles: Collect geographic and demographic information on employees and company statistics on the organisation. ▪ Segregating customer groups: Categorise distinctive customer characteristics relative to the service offering of the organisation. This is one marketing.

	<ul style="list-style-type: none"> ▪ Performing primary research: Seeking to attain a deep understanding of the attitudes and behaviours of customers relative to the service offering of the organisation as a whole. ▪ Ranking customers value to the organisation: “No customer is created equal” – rank each customer based on their value to the company, organisation or groups of customers provide the most value or profitability to the organisation.
DEVELOP AND CUSTOMISE	<p>A vital step in CRM is organisations allowing customers to drive the service offering, as well as the distribution channels. Many successful organisations have developed their products, service offering and distribution channels based on the needs and preferences of their customers.</p> <p>For example: Fast food providers now allow their customers to purchase online and even allow customers to get it delivered straight to their doorstep, increasing the comfort of their homes.</p>
INTERACT AND DELIVER	<p>Organisations have recently been integrating a range of different touch points through which they can interact with their business. Developing a ‘customer journey’ that provides a superior level of service is important for customer relationship management. These touch points provide more efficiency to the organisation and reduce the distance between the customer and the business. To promote CRM at the organisational level, organisations should ensure that:</p> <ul style="list-style-type: none"> ▪ every division of the organisation can easily access the necessary data ▪ all employees are well-equipped with the skills on how to utilise the data ▪ all employees adhere to a certain structure when interacting with customers in a way that encapsulates the values of the business.
ACQUIRE AND RETAIN	<p>Organisations should identify who their most valuable or profitable customers are and then target those who ‘look like’ those customers. By understanding their target market effectively, organisations will be more successful in acquiring customers (at the right stage) and will be able to select the appropriate distribution channels and messages for their prospective target population.</p> <p>Once organisations have attained new customers, they need to focus on retaining them as a customer base.</p> <p>Organisations can retain loyal and valuable customers by focusing on:</p> <ul style="list-style-type: none"> ▪ providing a constant platform that initiates interaction and communication with the customer

	<ul style="list-style-type: none"> ▪ always attempts to meet the customer’s meaning of value ▪ being constantly aware of any changes that arise in the needs <p>service offerings can be adapted to meet these changing needs.</p>
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Table 7.

The concepts of ‘*customer relations*’ and ‘*customer relationship management*’ are most commonly used in marketing disciplines and are extensively comprehensive subject matter that can be devoted to their own research (Xu, Yen, Lin, & Chou, 2002). However, they form a part of an essential component within customer experience which is why it was found to be essential to explore this within this research study. Additionally, these concepts are not to be confused with customer experience itself; CRM is merely one component of an entire customer experience journey (Juanamasta et al., 2019), whereas customer experience encapsulates every single interaction between the customer and the organisation (Chatzopoulos & Weber, 2018). If we take a deeper look into the stages of the customer relationship management process explained in

STAGES IN THE CUSTOMER RELATIONSHIP MANAGEMENT PROCESS	DESCRIPTION
UNDERSTAND AND DIFFERENTIATE	<p>The launching of any business requires the attaining of customer relationship management relies upon a strong understanding. The process involves analysing how customers can be understood and</p> <p>In order to maintain a positive relationship with customers, organisations of their service offering are important to their customers, what products ways in which they prefer to interact. This information can be collected</p> <ul style="list-style-type: none"> ▪ Developing profiles: Collect geographic and demographic information on employees and company statistics on the organisation ▪ Segregating customer groups: Categorise distinctive customer characteristics relative to the service offering of the organisation. This is one marketing. ▪ Performing primary research: Seeking to attain a deep understanding of attitudes and behaviours of customers relative to the service offering of the organisation as a whole.

	<ul style="list-style-type: none"> ▪ Ranking customers value to the organisation: “No customer is created equal. Each customer based on their value to the company, organisation or groups of customers provide the most value or profitability to the organisation.”
<p>DEVELOP AND CUSTOMISE</p>	<p>A vital step in CRM is organisations allowing customers to drive their products, service offering and distribution channels based on their needs and preferences. Organisations should offer a variety of products, service offering, as well as the distribution channels. Many successful organisations have developed their products, service offering and distribution channels based on their customers.</p> <p>For example: Fast food providers now allow their customers to purchase their food online and even allow customers to get it delivered straight to their doorstep for the convenience and comfort of their homes.</p>
<p>INTERACT AND DELIVER</p>	<p>Organisations have recently been integrating a range of different touch points through which they can interact with their business. Developing a ‘customer journey’ that provides a superior level of service is important for customer relationship management. These touch points provide more efficiency to the organisation and improve the relationship between the customer and the business. To promote CRM at the organisational level, organisations should ensure that:</p> <ul style="list-style-type: none"> ▪ every division of the organisation can easily access the necessary information ▪ all employees are well-equipped with the skills on how to utilize the information ▪ all employees adhere to a certain structure when interacting with customers in a way that encapsulates the values of the business.
<p>ACQUIRE AND RETAIN</p>	<p>Organisations should identify who their most valuable or profitable customers are and then target those who ‘look like’ those customers. By understanding their customers effectively, organisations will be more successful in acquiring customers (at the initial stage) and will be able to select the appropriate distribution channels and messages for their prospective target population.</p> <p>Once organisations have attained new customers, they need to focus on retaining their customer base.</p> <p>Organisations can retain loyal and valuable customers by focusing on the following:</p> <ul style="list-style-type: none"> ▪ providing a constant platform that initiates interaction and communication with the customer ▪ always attempts to meet the customer’s meaning of value ▪ being constantly aware of any changes that arise in the needs and preferences of the customer. Service offerings can be adapted to meet these changing needs.

Table 7 as defined by Nykamp (2001), the manner in which CRM forms part of customer experience and how these stages form a prominent role in what was identified in existing literature in this study for improving customer experience can be seen.

STAGES IN THE CUSTOMER RELATIONSHIP MANAGEMENT PROCESS	DESCRIPTION
UNDERSTAND AND DIFFERENTIATE	<p>The launching of any business requires the attaining of customers, however superior customer relationship management relies upon a strong understanding. Therefore, the initial stage of the CRM process involves analysing how customers can be understood and differentiated.</p> <p>In order to maintain a positive relationship with customers, organisations should identify what elements of their service offering are important to their customers, what products they wish to purchase and the ways in which they prefer to interact. This information can be collected by:</p> <ul style="list-style-type: none"> ▪ Developing profiles: Collect geographic and demographic data on customers and collect information on employees and company statistics on the organisation. ▪ Segregating customer groups: Categorise distinctive customers into groups based on related characteristics relative to the service offering of the organisation. These actions are a form of one-to-one marketing. ▪ Performing primary research: Seeking to attain a deeper understanding into the needs, attitudes and behaviours of customers relative to the service offering of the business as well as the organisation as a whole. ▪ Ranking customers value to the organisation: “No customer is created equal”. By ranking each customer based on their value to the company, organisations can recognise which customers or groups of customers provide the most value or profitability to the business.

DEVELOP AND CUSTOMISE	<p>A vital step in CRM is organisations allowing customers to drive the choice of products or service offering, as well as the distribution channels. Many successful organisations are those who structure their products, service offering and distribution channels based on the needs and preferences of their customers.</p> <p>For example: Fast food providers now allow their customers to purchase items via telephone and apps and even allow customers to get it delivered straight to their doorstep without them having to leave the comfort of their homes.</p>
INTERACT AND DELIVER	<p>Organisations have recently been integrating a range of different touch points for their customers through which they can interact with their business. Developing a ‘common look and feel’ and ensuring a superior level of service is important for customer relationship management. However, it seems that these touch points provide more efficiency to the organisation rather than stimulating interaction between the customer and the business. To promote CRM at every organisational touch point, organisations should ensure that:</p> <ul style="list-style-type: none"> ▪ every division of the organisation can easily access the necessary information of customers. ▪ all employees are well-equipped with the skills on how to utilise this information. ▪ all employees adhere to a certain structure when interacting with customers or customer groups in a way that encapsulates the values of the business.
ACQUIRE AND RETAIN	<p>Organisations should identify who their most valuable or profitable customers or customer groups are and then target those who ‘look like’ those customers. By understanding their customers more effectively, organisations will be more successful in acquiring customers (understand and differentiate stage) and will be able to select the appropriate distribution channels, product, service offering, timings and messages for their prospective target population.</p>

	<p>Once organisations have attained new customers, they need to focus on maintaining a loyal customer base.</p> <p>Organisations can retain loyal and valuable customers by focusing on:</p> <ul style="list-style-type: none"> ▪ providing a constant platform that initiates interaction and communication between business and the customer ▪ always attempts to meet the customer’s meaning of value ▪ being constantly aware of any changes that arise in the needs of customers so that products and service offerings can be adapted to meet these changing needs.
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Table 7: Stages in the customer relationship management process (Adapted from (Nykamp, 2001))

CRM requires the transformation of an organisation from a traditional product orientation to a customer-focused orientation. It requires organisations to revolutionise the focus of their business, structure of their company, business metrics, customer interactions, distribution channels and infrastructure. A superior CRM strategy should enforce a company-wide progressive approach of how organisations maintain interaction and communication. It requires organisations to focus on providing their customers with the best value based on their interactions with them, how they market to them and the level of service they offer them without disregarding traditional marketing models or components such as product, price, promotion and place (i.e. distribution channels). Organisations should know which information is most important to gather and how to best integrate and use this information whilst simultaneously offering customisation to specific customers or customer groups. It can prove to be exceptionally difficult for organisations to transform their business and implement a CRM strategy. This CRM process, as presented by Nykamp (2001) in

STAGES IN THE CUSTOMER RELATIONSHIP MANAGEMENT PROCESS	DESCRIPTION

UNDERSTAND AND DIFFERENTIATE	<p>The launching of any business requires the attaining of customers, however superior customer relationship management relies upon a strong understanding. Therefore, the initial stage of the CRM process involves analysing how customers can be understood and differentiated.</p> <p>In order to maintain a positive relationship with customers, organisations should identify what elements of their service offering are important to their customers, what products they wish to purchase and the ways in which they prefer to interact. This information can be collected by:</p> <ul style="list-style-type: none"> ▪ Developing profiles: Collect geographic and demographic data on customers and collect information on employees and company statistics on the organisation. ▪ Segregating customer groups: Categorise distinctive customers into groups based on related characteristics relative to the service offering of the organisation. These actions are a form of one-to-one marketing. ▪ Performing primary research: Seeking to attain a deeper understanding into the needs, attitudes and behaviours of customers relative to the service offering of the business as well as the organisation as a whole. ▪ Ranking customers value to the organisation: “No customer is created equal”. By ranking each customer based on their value to the company, organisations can recognise which customers or groups of customers provide the most value or profitability to the business.
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	<p>For example: Fast food providers now allow their customers to purchase items via telephone and apps and even allow customers to get it delivered straight to their doorstep without them having to leave the comfort of their homes.</p>
<p>INTERACT AND DELIVER</p>	<p>Organisations have recently been integrating a range of different touch points for their customers through which they can interact with their business. Developing a ‘common look and feel’ and ensuring a superior level of service is important for customer relationship management. However, it seems that these touch points provide more efficiency to the organisation rather than stimulating interaction between the customer and the business. To promote CRM at every organisational touch point, organisations should ensure that:</p> <ul style="list-style-type: none"> ▪ every division of the organisation can easily access the necessary information of customers. ▪ all employees are well-equipped with the skills on how to utilise this information. ▪ all employees adhere to a certain structure when interacting with customers or customer groups in a way that encapsulates the values of the business.
<p>ACQUIRE AND RETAIN</p>	<p>Organisations should identify who their most valuable or profitable customers or customer groups are and then target those who ‘look like’ those customers. By understanding their customers more effectively, organisations will be more successful in acquiring customers (understand and differentiate stage) and will be able to select the appropriate distribution channels, product, service offering, timings and messages for their prospective target population.</p> <p>Once organisations have attained new customers, they need to focus on maintaining a loyal customer base.</p> <p>Organisations can retain loyal and valuable customers by focusing on:</p>

	<ul style="list-style-type: none">▪ providing a constant platform that initiates interaction and communication between business and the customer▪ always attempts to meet the customer's meaning of value▪ being constantly aware of any changes that arise in the needs of customers so that products and service offerings can be adapted to meet these changing needs.
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Table 7, provides organisations with a strategy that will add 'levels of sophistication' to their existing CRM strategies. This process encompasses a continuous cycle of stages that can provide long-lasting competitive advantage that will assist in growing customer loyalty (Nykamp, 2001).

2.8 SEVEN PHILOSOPHIES OF CUSTOMER EXPERIENCE

Shaw and Ivens (2002) constructed seven philosophies for building “great customer experience” which enables the elements of the concept to be broken down into its fundamental parts. These philosophies acknowledge and focus on what Shaw and Ivens (2002) believe to be an undervalued element in today’s business world. These philosophies are presented in Figure 3 and will be further discussed in this section.

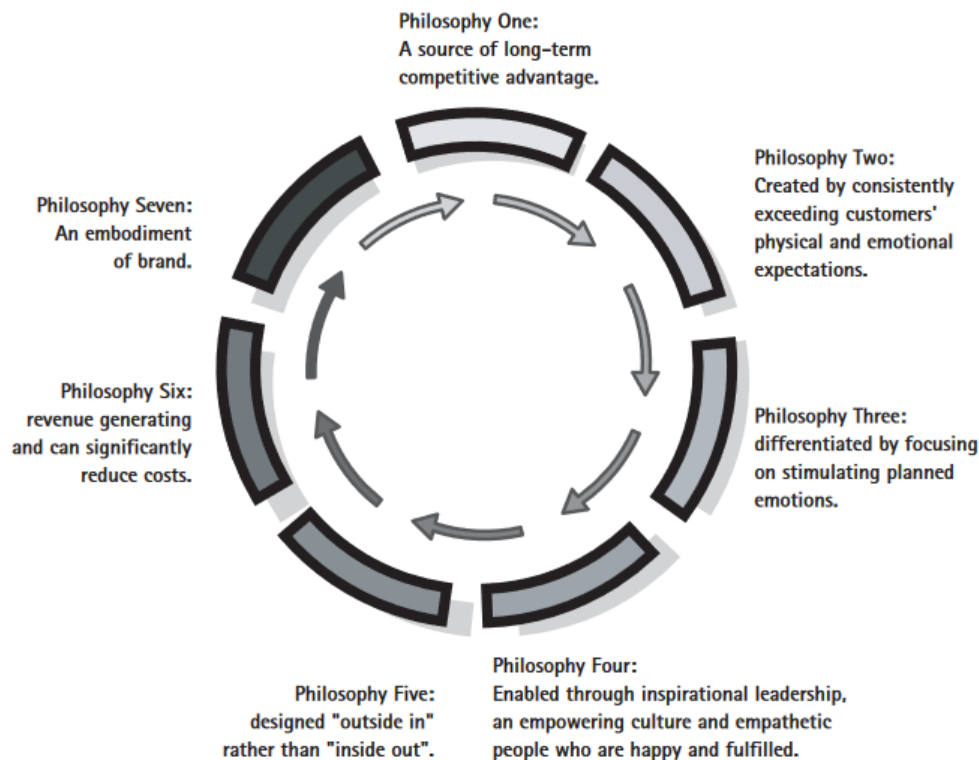


Figure 3: Virtuous cycle of the seven philosophies for building great customer experiences (Shaw & Ivens, 2002)

Philosophy One: “Great customer experiences as a source of long-term competitive advantage”

According to Shaw and Ivens (2002), customer experience is the “new sustainable differentiator”, serving as a new source of competitive advantage and risk to organisations that do not act in response to its existence.

Shaw and Ivens (2002) describe customer experience as a “business tsunami” stemming from the strong development in product commoditisation across all markets along with the arrival of the Internet. The magnitude of this business tsunami is said to have increased over the years due to the demands of society who require increasingly more stimuli as it develops and experiences self-realisation. The tsunami grows in terms of strength due to the strong

decrease in “innovation to imitation” timescales and the inability to differentiate organisations through other traditional differentiators such as service, price, functionality and quality.

Shaw and Ivens (2002) express that organisations that do not get on board the “wave” of this business tsunami will be “swept away” due to customers moving over to companies that provide greater customer experience. Additionally, the large number of organisations that do produce customer experience unfortunately possess a large number of gaps in its delivery and do not have the ability to endure the wave. These gaps need to be repaired through the identification and creation of “credible differentiators” which are fulfilled through greater customer experience.

Philosophy Two: “Great customer experiences are created by consistently exceeding customers’ physical and emotional expectations”

The physical elements of customer experience remain an important aspect within the construct and are driven by innovation. However, these physical elements cannot serve as credible primary differentiators; these differentiators will rather be the actual delivery of customer experience and the emotions that the physical elements evoke in order to develop customer experience.

Organisations tend to always overlook emotional elements when it comes down to business. Emotions, however, play an extremely vital role in customer experience. Businesses are driven by people and people are driven by emotions. By tapping into the emotional elements of customers, organisations can build true relationships with their customers with whom they can develop brand loyalty and trust. Therefore, by going beyond both the physical and emotional expectations of customers, they have no reason to leave.

In order to exceed customer expectations, it is important for organisations to understand exactly what they are trying to exceed and how these expectations are formed in the first place. Shaw and Ivens (2002) state that by physically and emotionally engaging customers, customer loyalty can increase by a significantly large amount. Therefore, it is essential to find the gap between organisational performance and customer expectations.

Philosophy Three: “Great customer experiences are differentiated by focusing on stimulating planned emotions”

Emotions are constantly embedded within us and encompass every part of our lives. They are more powerful than logic. However, emotions are much more complex in that they are more unstructured than physical aspects that appeal to logical processes. But the reality remains that emotions are just as important within customer experience. According to Shaw and Ivens (2002), emotions serve as key differentiators in customer experience and are the most undervalued assets to organisations today.

Shaw and Ivens (2002) further state that organisations should plan the emotions that they wish to stimulate and that they should be defined and delivered in the same way as physical elements would be. Through this manner, organisations can construct the experience so as not to leave it to chance.

Philosophy Four: “Great customer experiences are enabled through inspirational leadership, an empowering culture and empathetic people who are happy and fulfilled”

Shaw and Ivens (2002) cite leadership to be the single most important element to business today. The key aspects to consider about leadership involve developing clear values and ideas about what is important, understanding the direction in which the business wants to go and looking after the people of the organisation.

Organisational leadership and culture have a great influence on customer experience; these elements encompass every part of an organisation and pierce through into its customer experience. Leadership is another factor that tends to be overlooked when shaping customer experiences, however, it is a component that begins at the root of customer experience. With strong leadership, personnel at all levels of the organisation can be properly educated and empowered to solve problems and interact with end-users and customers. It additionally enables trust, loyalty and culture within an organisation itself, rather than merely with customers. Therefore, it is not only essential to choose the correct people to serve customers to develop customer experiences, but also the correct leaders as well.

However, leadership does not merely come from the most senior manager of an organisation; organisations should be building leaders from the top level all the way to the bottom of the business. The extension of leadership can be seen as an organisational investment. Leadership should be instilled in each and every employee regardless of

whether they oversee others or not. Every personnel member should be responsible for understanding the business and have the ability to make decisions that are in line with the mission and values of the organisations. Whilst leadership may begin at the root of the business, at the end of the day, lower-level employees are generally interacting with customers and make decisions that influence customer experience. When employees are developed and constantly empowered at all levels of the business, they become loyal and invested in the business and are thereafter able to develop steady and superior customer experience. Therefore, it is imperative that these employees have the ability to accept ownership of experiences and correctly perform their job in creating happy and loyal customers.

Philosophy Five: “Great customer experiences are designed ‘outside-in’ rather than ‘inside-out’”

According to Shaw and Ivens (2002), when attempting to develop superior customer experiences, organisations need to build measures based on outside-in rather than inside-out, as this makes use of language that customers do not understand. This means that instead of measuring customer satisfaction, organisations should focus on measuring their customer experience which focuses on their physical performance and performance against emotions that they were determined to stimulate through customer experience.

To understand physical elements, organisations can study customer interactions with them and analyse their emotions at different points. From these, the emotions that customers are feeling can be determined and measured as well as compared to the emotions that organisations sought to stimulate initially. Where there is a lack of emotional measurement within business, Shaw and Ivens (2002) reiterate *Philosophy 3* which states that superior customer experiences are differentiated through the stimulation of planned emotions.

Philosophy Six: “Great customer experiences are revenue generating and can significantly reduce costs”

Shaw and Ivens (2002) state that it is important for organisations to generate business cases that justify any business investments that will produce significant revenue and reduce costs.

Organisations can employ customer experience strategies in order to effectively increase revenue by:

- ❖ Strengthening loyalty through increasing a customer’s emotional attachment.
- ❖ Improving customer retention through emotional drivers or stimulants.

- ❖ Increasing brand coverage by incorporating new and improved channels.
- ❖ Improving customer satisfaction through the use of customer measurement techniques.
- ❖ Establishing a re-branding of business through the segmenting of products and developing a new and improved brand that has some kind of emotional value to customers.

Philosophy Seven: “Great customer experiences are an embodiment of the brand”

Superior customer experiences, according to Shaw and Ivens (2002), should involve an organisation by reflecting the values of the brand of the business, and the resources providing customer experience should be delivering a branded customer experience. Anything to the contrary can be viewed as untrustworthy customer experience and brand image by customers.

2.9 DIMENSIONS OF CUSTOMER EXPERIENCE

Customer experience is not just created by components that an organisation is able to provide to a customer. It is also influenced by components outside the control of the organisation (McColl-Kennedy et al., 2015). Every “experience” is personal to the customer. It can entail various kinds of stimuli or components that originate within the customer which impacts that experience in some way (Gentile et al., 2007). Gentile et al. (2007) define six components or dimensions, as depicted in the Figure 4, in which an organisation can impact the way in which customer experience can be formed:



Figure 4: Dimensions of customer experience (Gentile et al., 2007)

(1) Sensorial Dimension

Seeks to create sensorial experiences which focus on the “sight, hearing, touch, taste and smell” of a customer by attempting to stimulate their sense of beauty, aesthetical pleasure and enjoyment.

(2) Emotional Dimension

Influences a customer's emotional state through feelings, moods and emotions by developing some sort of emotional experience or relation to an organisation and its products or another offering.

(3) Cognitive Dimension

Involves a customer's thinking and mental processing by triggering their creativity or problem-solving abilities.

(4) Pragmatic Dimension

Includes the practical reasons as to why a product or offering is utilised and refers to the extent of its usability. This component exists throughout all stages of a product life-cycle rather than just the post-purchase stage.

(5) Lifestyle Dimension

Focuses on a customer's values and beliefs that originate through their lifestyle and behaviours by creating an organisational product or offering that complies with certain values or beliefs that embody those of the customer.

(6) Relational Component

Encompasses the customer together with their social context and relationship with other people by providing an offering that requires utilisation with other people which leads to the creation of some sort of group. This can bring about social identity and sense of belonging to community.

The ability to manage customers and their journeys remains a major challenge for organisations given the difference in customer preferences and abilities. Customer experience is dependent on what a customer is able and willing to do, as well as what the organisation provides in order for the customer to do what they need to do. Whilst the former cannot be controlled by organisations themselves, the latter can be correctly identified, managed and governed with proper research and practice (McColl-Kennedy et al., 2015).

2.10 PROPERTIES OF CUSTOMER EXPERIENCE

While there exist many definitions of customer experience in literature, the core of its meaning remains the same: the result of direct or indirect interactions between a customer and a set of market actors i.e. organisations (Giraldi et al., 2016). It is a comprehensive philosophy that encompasses many dimensions and fundamental properties (De Keyser, N. Lemon, Klaus, & L. Keiningham, 2015). De Keyser et al. (2015) discuss four fundamental properties of customer experience:

(1) Customer experience is individually intrasubjective yet socially intersubjective

Customer experience is exclusively personal and unique to each individual customer, meaning that it is individually intrasubjective. The customer experience of an individual is dependent on the set of resources available to the particular customer, as well as the way in which they utilise them within their customer journey. Additionally, each customer brings their own diverse background into their customer journey i.e. attitudes, patterns in memory, past lived experiences, personality.

The social and shared nature of human experience plays a part in customer experience, meaning that it is socially intersubjective. Individuals are rooted in social norms and values that control interrelationships and social systems, which means that customer experience should be embedded accordingly. Cultural structures and rules as well as social structures greatly influence how products and services should be consumed and shape the activities and interactions of individuals. Hence, individuals can share different types of experiences with one another through their collective lives, despite people experiencing individually.

(2) Customer experience is supported by the customer's own sphere

Individuals can experience the very same customer journey differently in another occurrence in a different context. That is because customer experience is dependent on the specific context in which the experience occurs. Therefore, customer experience is unique, not only to the individual, but also to the context in which it is rooted. As a result, organisations should focus on specific contextual factors that are present when customer experience occurs in order to truly understand customer experience.

De Keyser et al. (2015) distinguish the three stages of the customer sphere as individual, social and environmental. The individual stage refers to the influence of personal context in which customer experience occurs; customers possess certain goals and experience

various internal states, i.e. feelings and goals that encourage them to purchase products and utilise services. The social stage refers to the presence of other customers influencing an individual's customer experience; by viewing how others react to the outcome of an event, individuals become more aware and develop their own beliefs. The environmental level includes factors such as climate, temperatures, time of day and traffic conditions.

(3) Customer experience is rooted within a multi-layered market sphere surrounding the customer

According to De Keyser et al. (2015), customer experience is not developed in isolation with a single organisation, but rather it is fixed within and shaped by three stages of a greater market "sphere" or ecosystem. These stages are namely micro-level, meso-level and macro-level. Each of these stages of the customer sphere have a direct influence on customer experience. The micro-level refers to the transactions between the customer and the service provider organisation and focusing on its relationship. The meso-level refers to the various encounters that customers have with a large network of related organisations in order to satisfy their goals. It involves both direct and indirect engagement with actors within these organisations at different places and times. The macro-level involves high level constitutions such as law systems, national economics and political unions. The macro-level has the ability to permeate the micro-level and meso-level of the customer sphere. For example, GDP, gas prices and value for real estate affect a customer's ability and willingness to buy products and services, influencing retail customer experience.

(4) Customer experience is event-specific, yet dynamic

De Keyser et al. (2015) differentiate between event-specific CX and dynamic CX. Event-specific CX relates to a particular customer-organisation interaction. It is the result of a particular event, depending on the actors and resources involved at the given time of occurrence. Dynamic CX refers to the entire customer experience that develops and evolves over time and reflects the various interactions that occur during the customer-organisation relationship. Dynamic CX does not equal the total of all individual event-specific CX. However, each individual event-specific CX has the ability to help and structure overall dynamic CX.

In conclusion, customer experience has a comprehensive structure to it that is comprised of multiple occurrences that take place over the duration of a relationship between a customer and organisation within a dynamic environment (De Keyser et al., 2015).

2.11 CHALLENGES WITH IMPROVING CUSTOMER EXPERIENCE

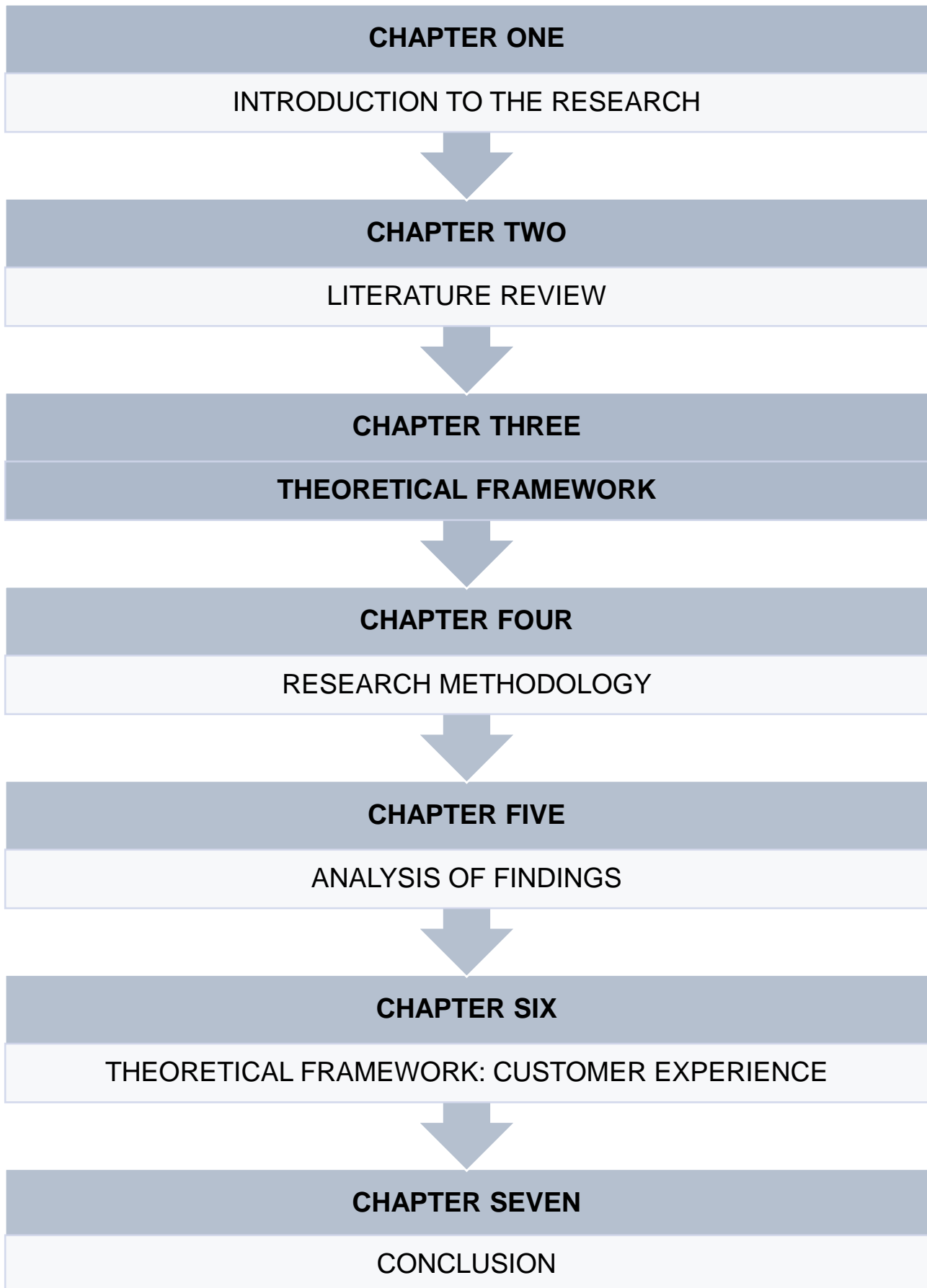
Melero et al. (2016) identify the following challenges faced by organisations in attempting to improve customer experience in an omni-channel environment:

- (1) Customer-centric approach:** Organisations have to adopt strategies to employ a customer-centric focus. The success of organisations lies in their customers rather than their products or services, as customers are a company's most important asset. Organisations should focus on building and maintaining effective relationships with their customers that will deliver long-term benefits in the form of higher sales, better word of mouth and higher product and service usage. Essentially, customers determine what an organisation offers and whether or not it will be prosperous. Employing a customer centric approach means creating a company culture that requires the entire organisation to exercise all of its functional operations towards delivering superior customer value.
- (2) Merging of all touch points across all channels:** Each individual touch point of an organisation is of vital importance. A touch point, as a form of customer-company interaction, represents a platform in which organisations can build, improve and manage successful and profitable relationships with their customers. Therefore, they need to be maintained in a consistent and proficient manner. Thus, organisations have to develop a full integration of customer data that enables the company to receive a complete view of their customers and their behaviour and attitudes across all channels.
- (3) Delivering personalised customer experiences:** Organisations can achieve this only if customer data integration is effectively addressed; this will allow organisations to provide a customised offering across channels to each individual customer. Customers seek customised communications and experiences, meaning that personalisation is the key to successful customer management strategy.
- (4) Cross-channel integration:** Managing multiple channels in isolation typically leads to confusion and frustration amongst customers, which weakens the value offered to customers. Organisations should manage this better by coordinating and integrating their channels; reducing some portion of uncertainty of customers during the buying process.
- (5) Pleasing customers across channels:** This aspect is vital as it not only leads to brand loyalty, but also to supporters that are willing to interact with the organisation to improve its success and business. Customers appreciate engagement that goes beyond merely just the purchase of products and services.

- (6) Role of the physical store:** Despite the move of organisations mainly towards online platforms, physical stores remain a vital element in creating proficient customer relationships, as they offer a number of features that customers consider of great importance during their decisions in the buying process. Therefore, organisations cannot simply disregard the functionalities of physical stores within their channels.
- (7) Mobile channels:** With the increase in technological advances in recent years, many organisations have opted for transferring their service onto digital platforms (Hallikainen, Alamäkib, & Laukkanen, 2018). Based on the predominant role of digitalisation in the world today, organisations should attempt to efficiently adopt online channels within their business models.

2.12 CONCLUSION

In this chapter, existing essential literature surrounding the research topic was thoroughly identified and discussed. A detailed classification of customer experience and its components was explained, in order to gain a deeper understanding into the research area, as well as to determine gaps within the research topic. Based on the literature review, we can conclude that there is a lack of research identifying the critical success factors to achieving positive customer experience.



CHAPTER 3: THEORETICAL FRAMEWORK

3.1 INTRODUCTION

A theoretical framework is one of the most fundamental elements in the research process and serves as a basis for the rationale of the study. A suitable theoretical framework was selected and employed for this research in order to align with the purpose of this study of identifying the critical success factors that will improve customer experience. This section explores the significance of theoretical frameworks within research, as well as identify and discuss the theoretical framework that is employed within this research study. The various concepts and constructs within the theoretical framework chosen will also be explored within this chapter.

3.2 UNDERSTANDING THEORETICAL FRAMEWORKS

A theoretical framework refers to the basis upon which all of the knowledge within a research study is founded (Grant & Osanloo, 2014). It constitutes a group of theories, ideas, concepts and themes that form a concentrated foundation for the knowledge surrounding a particular discipline. This provides the ability to understand the meaning, relationships, challenges and nature behind a particular phenomenon, so that during the future application of the theory's variables, the phenomenon is better understood and explored (Kivunja, 2018).

According to Kivunja (2018), a theoretical framework could comprise of the thoughts and views of research "giants" or leaders that pertain to a researcher's field of study, as well as how they correlate to a proposed study or research, how these theories are understood and how these theories will be used to understand the research data. The process of understanding the nature and function of the theoretical framework that a research study utilises can be considered through the following questions: (1) what is the research problem or question, and (2) why is the approach to resolving the research problem or answering the question feasible? The responses to these questions can only stem from a single source which is a comprehensive review of existing literature. This review should explore both theoretical as well as empirical literature and finding gaps within the literature (Lederman & Lederman, 2015). Researchers should review existing sources and literature where the theories, models and concepts are most applicable to the research problem being investigated, as well as the purpose and significance of the research. The research should then display significant evidence of the chosen theoretical framework and should show the

contributions of the research in the area of knowledge within the subject matter (Heale & Noble, 2019).

Without a theoretical framework, a research study becomes unclear with regard to its structure and vision. The theoretical framework serves as a “blueprint” or guide that drives the inquiry of a research study. Additionally, it shapes the basis for the research questions, the literature review, the research methodology and the data analysis (Grant & Osanloo, 2014). Therefore, the theoretical framework adopted within a study is imperative. This research study adopts Dewey’s theory of experience as a theoretical framework.

3.3 DEWEY’S THEORY OF EXPERIENCE

In 1938, John Dewey developed a theoretical framework called the theory of experience, in order to guide the way in which experiences are viewed, shaped and explored (Dewey, 1938). The main notion behind this theory is based on the premise that experiences dictate the manner in which individuals interact with their environment. These environments could vary depending on the various underlying social, cultural and political circumstances. The theory further states that experiences should be viewed as “natural phenomena” that are not separate from humans and society, but are rather completely consumed within it due to the fact that experiences are part of our evolutionary composition (Berding, 1997).

Dewey formed his theory of experience by examining and analysing the field of education and learning. According to Dewey, educational organisations frequently undermine past life experiences of students in the classroom and provide more importance to generalised curriculum that forces students to correspond to a predefined structure. It was discovered that for this reason, students often appear disinterested and prefer to not interact or engage in classroom learning. Dewey makes an effort to define education as a continuous reconstruction of experience (Berding, 1997). Therefore, the theory of experience was formulated by Dewey in order to emphasise and formulate the key importance of experience within the education and learning field (Krutka, Nowell, & Whitlock, 2017). However, despite the fact that this theory is rooted within the field of education and typically used in studies that pertain to education and learning, the basic concepts as set out by this theory remain essential elements of experience and experience-based studies (Hutchinson, 2015).

For example, it is stated by Dewey (1938) that in education and learning, the role of a teacher should be to analyse and distinguish amongst experiences in order to determine how they

affect emotional, intellectual and biological behaviours or attitudes, as this would then significantly change subsequent experiences (Krutka et al., 2017). This can be referred back to existing CX literature such as in Bolton et al. (2018), where it is stated that superior customer experience can be achieved through understanding the emotional, cognitive and behavioural stimuli of customers within existing experiences, and organisations need to be able to thoroughly identify and understand these various factors in order to improve customer experiences. This statement is additionally reiterated in Chatzopoulos and Weber (2018), who state that these various reactions or factors pertaining to customers need to be understood in order for organisations to develop emotional connections with customers, so that they can stand out and differentiate from their competitors. Similarly, Gentile et al. (2007) define customer experience itself as a “set of interactions” between a customer and an organisation and state that each experience is a personal one that includes a customer’s involvement at various rational, emotional, sensorial, physical and spiritual levels.

Dewey also states that not all experiences are educative; some experiences can be *educative* or *miseducative*. Educative experiences are those that are both agreeable in the short term, connected to past experiences and conducive to future experiences so as to engender sustained growth. Experiences should extend beyond merely being “interesting or enjoyable” as these feelings could also cause a disconnect in future experiences. Experiences can additionally be miseducative if or when they result in the deterring of the growth of further or future experiences (Krutka et al., 2017). This can be associated with Bolton et al. (2018), who state that organisations need to provide their customers with more than merely products, services or low prices, as customers seek engagement with a brand and interact with businesses that provide superior experiences. Bolton et al. (2018) contend that organisations should find ways to appeal to their customers by creating unique interactions and relationships between the company and customers in a way that compels customers to become loyal to the brand, which also relates to the way in which Dewey states that educative experiences can be created.

Therefore, given the nature of this research and the manner in which Dewey (1938) defines and understands experiences, despite his concepts being rooted in the field of education and learning, Dewey’s theory of experience can serve as a basis for a theoretical framework within this study for exploring customer experience and its enhancement within organisations which is the focus of this research.

Dewey developed a model, illustrated in Figure 5, in order to better demonstrate his theory of experience. This model depicts a continuum which Dewey calls the experimental continuum which is comprised of four components divided between two principles known as the principle of continuity and the principle of interaction (Kladder, 2018).

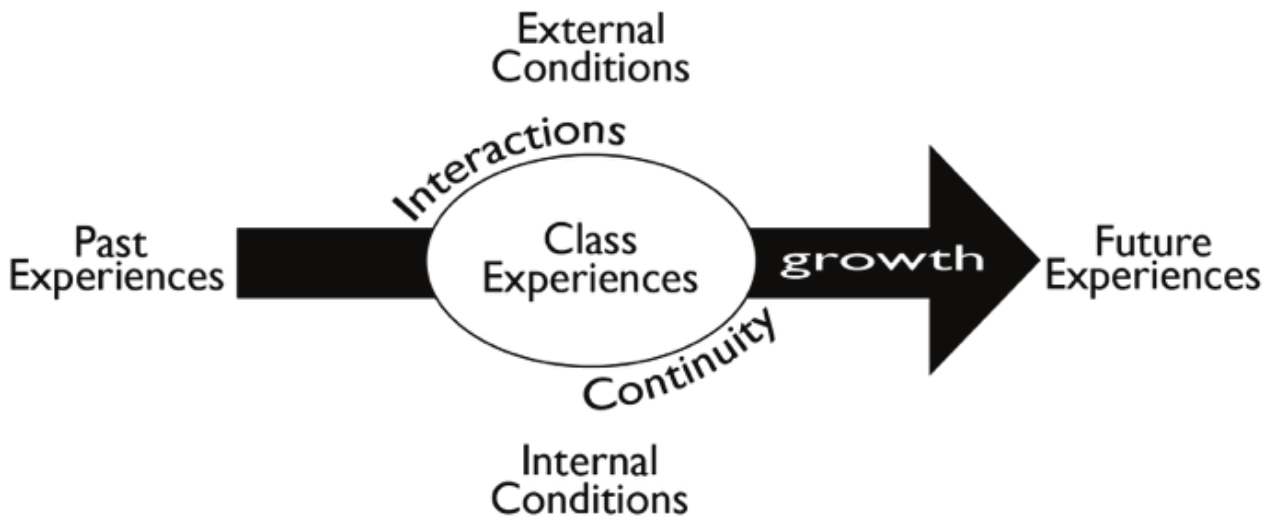


Figure 5: Dewey's theory of experience (Dewey, 1938)

3.3.1 Principle of Continuity

Dewey argues that experience cannot be isolated from other experiences (Hutchinson, 2015). The action of an individual making a decision involves the process of examining prior decisions and experiences as a consideration of the decision's effect on future situations (Chiarelott, 1979). Every experience of an individual is drawn from those previous or past experiences and shapes and modifies the quality of future experiences in some way or the other. Therefore, experiences are connected to *past experiences* and are conducive to *future experiences* in order to produce some kind of opportunity or growth. As stated previously, experiences should not be *miseducative* and should continuously attempt go beyond merely being enjoyable, because a lack thereof can cause a disengagement from other experiences (Krutka et al., 2017).

Additionally, the subsequent or future directions to which current experiences might lead must be examined. Past experiences should create conditions for future growth rather than hindering future opportunities for growth (Dewey, 1938). According to Hutchinson (2015), growth is the only demonstration of the principle of continuity. However, growth can lead to

different directions through experiences which is not enough. The direction in which growth might take place and the end in which it tends towards must be determined (Hutchinson, 2015). Krutka et al. (2017) state that through the use of collaborative experiences, an organisation can develop “continual reflection” which will open up a new environment which will lead to further growth and desires in the future (Hutchinson, 2015).

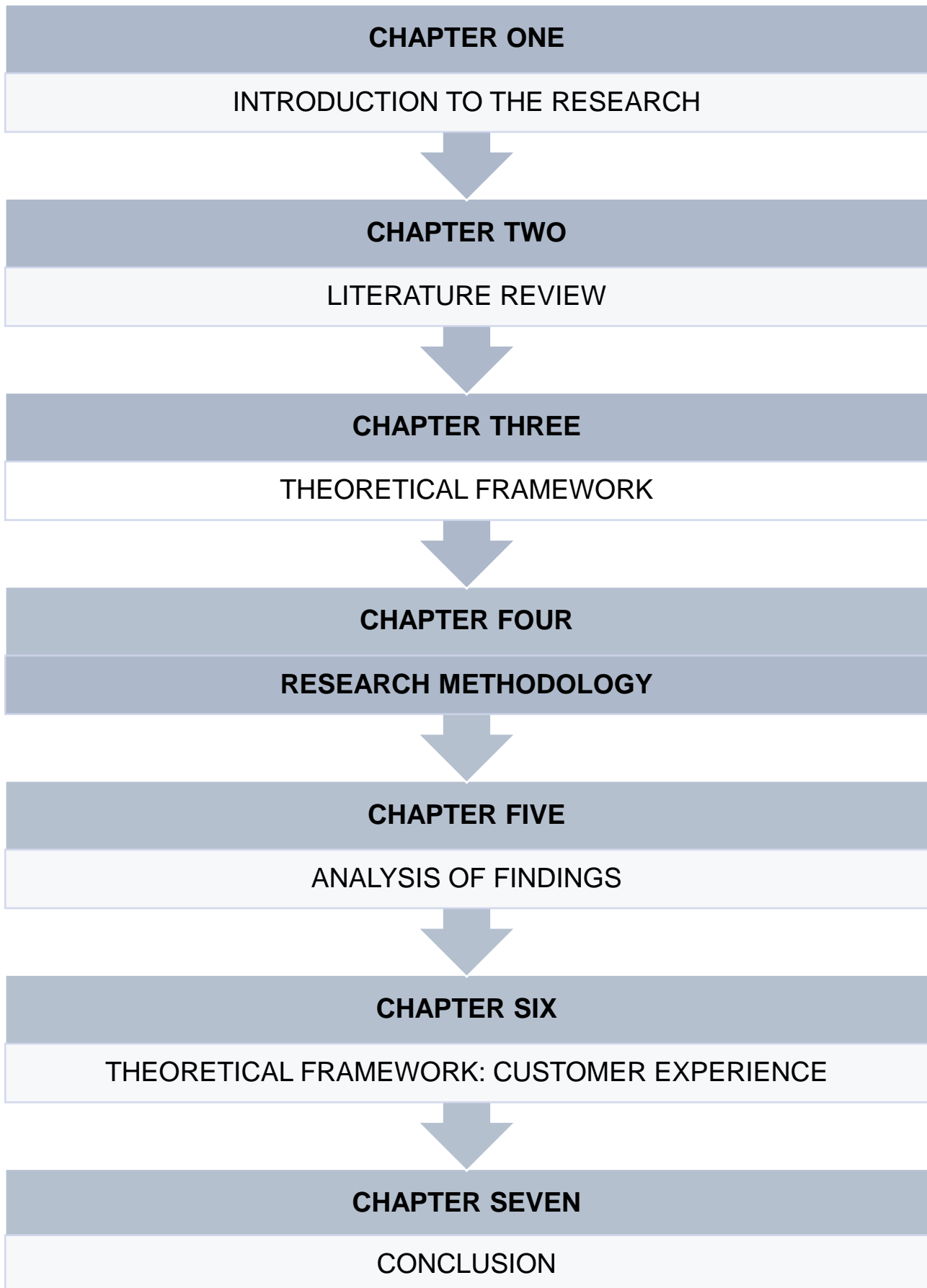
3.3.2 Principle of Interaction

The second principle in the continuum of Dewey’s theory of experience is the interaction between external conditions and internal conditions (Dewey, 1938). Dewey interprets the interaction of internal and external conditions as a whole to represent a situation. He further states that the notions of interaction and situation are inseparable from each other and that an experience becomes what it is due to the transaction that transpires between a certain individual and what classifies as their environment at the given time. The environment can be whatever conditions in which the individual interacts with the situation in order to create the experience that is had. External conditions relate to the people, objects, environments and community in which an individual might be situated. In contrast, internal conditions can be described as the feelings, attitudes, desires or needs of individuals (Hutchinson, 2015).

Therefore, in considering and incorporating the background, nature and interests of a particular situation, there will be a presence of more “democratic social arrangements” that are mutually adaptive across a number of individuals (Krutka et al., 2017). Additionally, the understanding of surroundings and social aspects of a situation are vital in order to extract key information that can contribute to potentially constructing experiences that will be meaningful in the future (Chiarelott, 1979).

3.4 CONCLUSION

This chapter discussed the concept of a theoretical framework and its importance within research studies. Additionally, the theoretical framework as identified in this study and how it will be adopted within this particular research was identified in this chapter. Dewey’s theory of experience was deemed appropriate as a theoretical framework for this study, based on the similarities between the theory and this particular research problem. The principles of Dewey’s theory as discussed in this chapter will be reiterated in the analysis and findings chapter of this study in order to demonstrate this and validate how the theory aids in achieving the objectives of this research study.



CHAPTER 4: RESEARCH METHODOLOGY

4.1 INTRODUCTION

A research methodology refers to the way in which a problem is systematically solved within a research study. Through the research methodology, the different steps that a researcher utilises in order to investigate a research problem, as well as the reasoning behind using those steps are identified. It is important for researchers to determine which methods and techniques are important to their research and what advantages they could potentially have, as these specific methods and techniques could assist in solving the research problem in a more effective and accurate manner than others. A research methodology generally involves describing what research methods were utilised, how data was obtained and what techniques were used to analyse data (Kothari, 2007). Therefore, in this chapter, the research methodology that is employed within this research study is outlined by describing the research design, sampling selection, data collection methods, type of data analysis and ethical considerations that this research follows.

4.2 RESEARCH MODEL

The research model that is applied within this research study is the research onion proposed by Saunders, Lewis, and Thornhill (2009) as depicted in Figure 6.

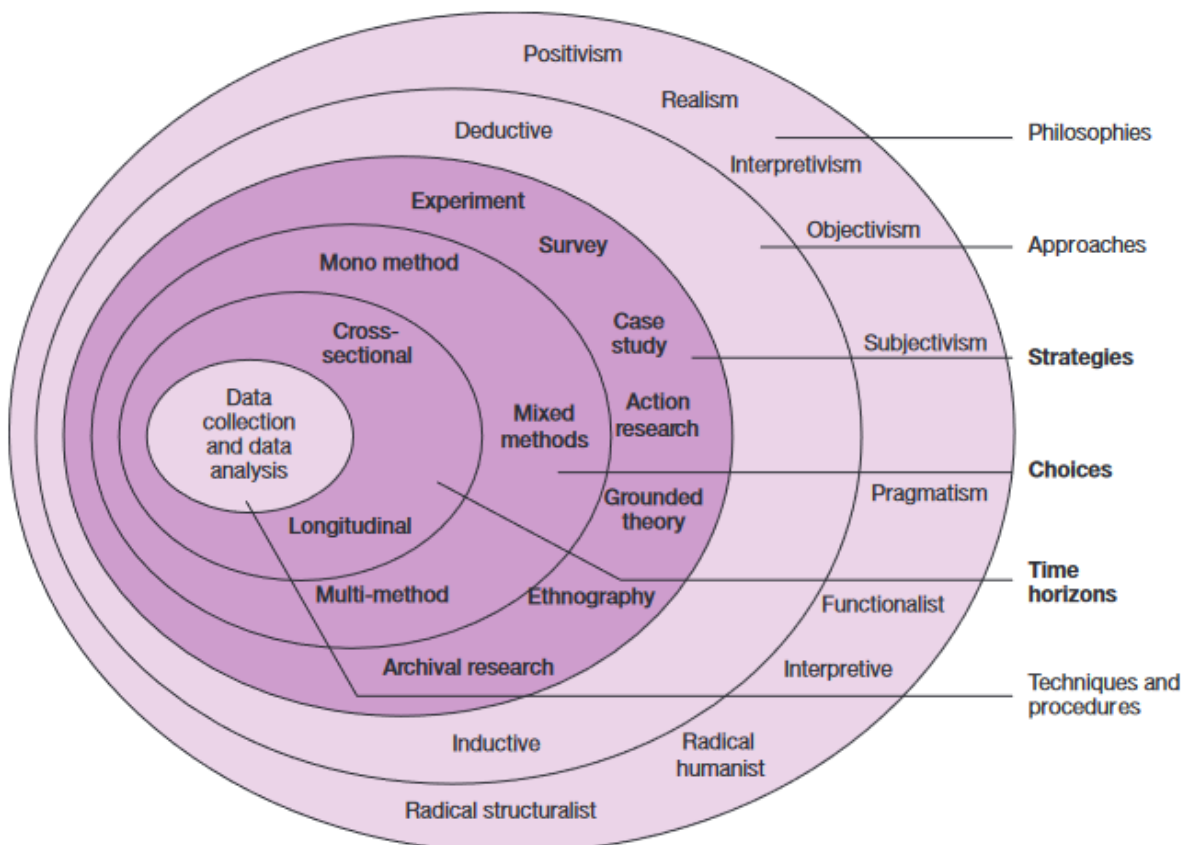


Figure 6: Research onion (Saunders et al., 2009)

The research onion is a model that is applied within studies that serves as a guideline for research design by identifying the stages that should be covered when developing a study (De Oliveira Orth & Gastaud Macada, 2021). Saunders et al. (2009) illustrate this model in the form of an onion, where each layer explains a more detailed stage of the process. The various stages of this model are specified in Table 8.

STAGES OF THE RESEARCH ONION MODEL	
RESEARCH PHILOSOPHY	Relates to the nature and development of knowledge and contains assumptions about the way the world is viewed.
RESEARCH APPROACH	Indicates the reasoning used to carry out the study.
RESEARCH STRATEGY	Provides direction of the process in which the research will be conducted.
RESEARCH CHOICE	Describes what type of data is collected.
TIME HORIZON	Defines a time frame for the study.
TECHNIQUES & PROCEDURES	Refers to the tools and procedures used to collect data.

Table 8: Stages of the research onion (Adapted from Saunders et al. (2009))

4.3 RESEARCH DESIGN

A research design is the “logical sequence” which associates the empirical data to a research’s preliminary research objectives and questions and eventually, to the conclusions as well (Yin, 2008). The purpose of a research design is to provide an outline of the entire research study by identifying specific methods and procedures of what will be done, as well as how and when it will be done (Myers, 2013). A research design aids the researcher by providing some sort of structure during the entire course of the research process from theorising research problems to drawing up the report (Taylor, Bogdan, & DeVault, 2015).

The justification of selecting a research design should “reflect decisions” about precedence given to the various elements of the research process (Bryman, 2012). It should clearly emphasise research objectives based on research questions, research strategies, how data will be collected, research constraints and ethical considerations (Saunders et al., 2009). Therefore, based on these requirements, the research “onion” as proposed by Saunders et al. (2009) was employed for the research design within this study. The various layers of this

research design and how it was integrated within this particular study will be further explored in subsequent sections.

4.3.1 Research Philosophy

A research philosophy is an approach which a researcher follows in order to best gain knowledge about the research subject matter (Zukauskas, Vveinhardt, & Andriukaitiene, 2019). Research philosophies form an important part of a research methodology, as they contains significant assumptions about the researcher's view of the world (Saunders et al., 2009). These assumptions will determine the basis for the choice of research strategy employed within the study, the methods of the research strategy and how the data is collected, analysed and processed (Zukauskas et al., 2019). The research philosophies shape the values and beliefs that direct the collection and analysis of data, as well as the design of research and should be thoroughly understood before being adopted within a research study (Gemma, 2017).

According to Orlikowski and Baroudi (1991), the three main research philosophies that are found to be most common within research studies are positivism, interpretivism and critical theory:

(1) Positivism

The positivism research philosophy employs natural sciences approaches in order to examine the studies of social sciences. The understanding and examining of subject matter in reality should be measured and substantiated with evidence (Pham, 2018). This philosophy maintains the notion that the social world can be understood objectively and researchers are objective observers who separate themselves from any bias or personal values (Zukauskas et al., 2019). It is based on the presence of existing fixed relationships within phenomena which are usually examined with "structured instrumentation" (Orlikowski & Baroudi, 1991).

(2) Interpretivism

The interpretivism research philosophy considers the world of social sciences and the behaviour of humans (Bryman, 2012). It is a philosophy that is based on the researcher observing the social world and attempting to understand the ways in which humans experience the social world (Zukauskas et al., 2019). Interpretivists attempt to gain knowledge surrounding the subject matter and its complexities in its distinctive context rather

than attempting to generalise the understanding of the knowledge for the entire population (Pham, 2018).

(3) Critical Theory

The critical theory research philosophy strives to challenge the views of the world and the causal power constructs that establish them (Gemma, 2017). From this perspective, according to Pham (2018), reality is “socially constructed through society, institutions and the media”. Researchers embrace ethical, political and moral standards in order to assess situations and practice research with the “consideration of social, economic, political and cultural context” for certain research (Pham, 2018).

Therefore, based on the research philosophies discussed as presented by Orlikowski and Baroudi (1991), it was concluded that the interpretivism research philosophy remains most suitable for this particular research study. The interpretivist approach was selected in this study because it is entirely grounded on a methodology that focuses on understanding the knowledge surrounding human and social subject matters (Pham, 2018). It focuses on understanding the nature of people, as well as the subjective meanings of their participation in social life situations (Chowdhury, 2014). The interpretivism research philosophy adopts the notion that knowledge of reality and experiences are socially constructed by humans (Walsham, 1995) and the truth and knowledge are subjective as they are based on human experiences and their understanding of it (Gemma, 2017). Goldkuhl (2012) states that the understanding of subjective meanings of humans is exceptionally significant within the interpretive research philosophy. Hence, the strong hold of the interpretivist approach towards understanding customers and the reasoning behind their behaviours, opinions and perceptions, in order to enhance their customer journeys makes it highly fitting within this research study.

The primary view behind interpretivist research is to utilise these subjective meanings identified in the social world by recognising their presence and rebuilding them without any distortion in order to employ them as building blocks in theory (Goldkuhl, 2012). According to Walsham (1995), value-free data cannot be acquired with interpretivism because the enquirer or researcher makes use of preconceptions to facilitate the enquiry process and the researcher interacts with the subjects of the enquiry, altering the “perceptions of both parties”. Bryman (2012) explains the four primary approaches to interpretivist research:

- (1) **Hermeneutics:** Involves understanding and interpreting text and documentation in order to gather deeper meaning within them.
- (2) **Verstehen:** Concentrates on studying perceptions from the viewpoint of research participants in order to discover whether certain phenomena exists and reasoning behind behaviours.
- (3) **Symbolic Interactionism:** Embodies the principles that participants' behaviour is rooted by their own meanings, meanings are produced through social interactions and participants' meanings may vary based on their experiences and perceptions of certain situations.
- (4) **Phenomenology:** Greatly enlightened by philosophical assumptions, phenomenology is rooted in the understanding, interpretation and descriptions of participant experiences.

This research follows a symbolic interactionism approach to interpretivism research as it is centred around observing participant behaviour in order to develop meaning and conclusions based on their experiences and perceptions of their interactions with the digital touch points of the bank.

4.3.2 Research Approach

The term “research approach” is associated with the way in which a researcher carries out a research study such as the approaches that will be utilised which can also be used to describe why the research is being carried out in this specific manner (Johnston, 2014). When selecting a research approach, it is essential that there is a match or relationship between the research design and other research methods (Grover, 2015). According to Mitchell (2018), the three research approaches that can be incorporated within a research study are inductive, deductive and abductive reasoning.

Inductive reasoning follows a process of understanding a phenomena based on observing certain facts surrounding it (Adams, Khan, Raeside, & White, 2007). This approach begins with particular observations or experiences from which general conclusions are developed (Walliman, 2011). The process further entails the researcher directing between themes and data collected until a complete set of themes have been effectively established. It can additionally entail working closely together and interacting with participants so that they can also somewhat structure certain themes that emerge during this process (Creswell, 2012).

Deductive reasoning involves the researcher concluding a hypothesis from a basis or premise that is known to be true, but is further to be tested against empirical data (Bryman, 2012). This approach is much more constrained, where its primary focus lies in testing or confirming a theory. Where inductive reasoning starts with the collection of empirical data through which a theory is built, the deductive approach begins with a theory that is tested and validated through the collection of empirical data (Myers, 2013).

Abductive reasoning focuses on adopting the perspective of both inductive and deductive reasoning approaches (Mitchell, 2018). With this approach, the researcher establishes “theoretical understanding of the contexts and participants” from their viewpoint and meanings. Subsequently, the researcher must develop conclusions based on these perspectives (Bryman, 2012). Essentially, data is collected in order to investigate the subject matter, themes, patterns and relationships which are established, and are then structured into a conceptual framework and tested against subsequent data collected (Mitchell, 2018).

This research utilised Dewey’s theory of experience as a theoretical framework and was validated and tested with the use of empirical data collected through interviews and focus groups. Therefore, a *deductive* reasoning approach was utilised for this study.

4.3.3 Research Strategy

A research strategy describes how a research study will be conducted in practice and is essentially linked to the nature of the research (Adams et al., 2007). The choice of a research strategy within a study should be guided by the research questions, objectives, the availability of time and resources, the scope of existing knowledge and research philosophies (Saunders et al., 2009). In order to select an appropriate research strategy within this study, the various key research strategies as introduced by Saunders et al. (2009) were considered:

RESEARCH STRATEGIES
<p>EXPERIMENT</p> <p>An experiment focuses on studying casual links in order to identify whether the changes in a particular independent variable produce an effect in another dependant variable often within controlled environments (Adams et al., 2007). Experiments typically pertain to the natural sciences and form part of traditional research strategy methods. They are also largely used in exploratory and explanatory studies in order to determine the ‘how’ and ‘why’ type of research questions (Saunders et al., 2009).</p>
<p>SURVEY</p> <p>Surveys involves gathering information from a sample of the target population using a pre-defined list of questions in order to understand the target population as a whole. Surveys are very popular in terms of a research strategy due to the cost-effectiveness and efficiency of obtaining huge amounts of data from large populations (Saunders et al., 2009). The process of the surveys can involve asking the target sample questions face-to-face or through questionnaires, the telephone or mail (Adams et al., 2007).</p>
<p>CASE STUDY</p> <p>A case study comprehensively explores particular individuals, activities, events or processes in particular settings, usually within a defined time frame (Williams, 2007). Case studies are essentially an inductive research approach and are extremely useful when it comes to analysing organisations while focusing on understanding and particularisation rather than generalisation (Adams et al., 2007). This research strategy should be utilised when wanting to seek context of particular research and the processes presented (Creswell, 2012).</p>
<p>ACTION RESEARCH</p>

Action research focuses on “research in action” rather than “research about action”. This research involves the additional involvement of practitioners and encompasses a constant process of diagnosis, planning, taking action and evaluation (**Saunders et al., 2009**). Action research should produce effects beyond the immediate research and the results could have the ability to influence other constructs. It is largely based on behavioural data and observation (Walliman, 2011). It is predominately used to resolve a particular problem that is found in a specific situation (Walliman, 2011).

GROUNDED THEORY

Grounded theory involves a researcher obtaining a general, abstract theory of a particular action, process and interaction based on the opinions of the participants of the study (Williams, 2007). This research strategy follows an inductive approach and is particularly beneficial when attempting to predict and describe behaviours with the intention of developing and building theory (**Saunders et al., 2009**). According to Adams et al. (2007), grounded theory is not recommended as an ideal research strategy for undergraduate and masters level studies, due to its need for training, high-level skills and considerable amounts of time to achieve goals.

ETHNOGRAPHY

Ethnography focuses on groups of people that share similar cultures (Williams, 2007). This research generally takes place in an undisturbed setting within the participants’ natural environment (Walliman, 2011) and involves researchers becoming thoroughly occupied in the lives of the participants to examine behaviours and understand cultures and social groups and systems (Williams, 2007). The researcher concentrates on how participants comprehend their own behaviours rather than enforcing concepts or theory from the outside (Walliman, 2011).

ARCHIVAL RESEARCH STRATEGIES

Archival research strategies involve utilising administrative or historical documents and records in order to collect data. This strategy enables research questions that pertain to the past and change over time to be resolved. However, there may be times where archival research might not always contain precise information, might have missing data, or access to certain data may be restricted due to security or confidentiality reasons. Therefore, it might prove difficult to answer research questions with this strategy at times due to the nature of archival research (**Saunders et al., 2009**).

Table 9: Research strategies

Based upon consideration of the research strategies as suggested by Saunders et al. (2009) in Table 9 above, as well the research objectives defined by this study, the *case study research strategy* was found most suitable in order to answer the research questions of this study.

A case study is a research strategy which follows a qualitative approach in which researchers investigate a “real-life, contemporary-bounded system”, (for example, a person, family, organisation, cultural group or community), within a particular period of time by means of comprehensive and in-depth data collection methods. It involves a researcher spending time interacting with the individuals being studied (Creswell, 2012) in order to gain an in-depth understanding of the study and the processes that exist (Saunders et al., 2009), as well as to build reports based on the lessons learned and discover patterns that relate to theories (Williams, 2007).

Case study research is best suited for research that aims to explore “how and why” a particular phenomenon exists or is experienced (Tetnowski, 2015). The phrase “case” within the title associates the research strategy with a particular situation, organisation or community, therefore the strategy encompasses an emphasis towards a concentrated investigation of that particular setting (Bryman, 2012). Whilst case studies can be used to provide “small generalisations”, the focus of the research strategy pertains more to distinctiveness and understanding rather than generalisation. This means being able to form theories, models or hypotheses that can then be potentially tested in the future by other studies or other researchers (Adams et al., 2007).

The case study research strategy is most frequently used within social research as it enables researchers to thoroughly understand behaviour patterns of the relevant units. Case studies enable the “real and enlightened” personal experiences of participants to be obtained which allows researchers to identify the actions and motivations that drive individuals to adopt particular patterns of behaviour (Kothari, 2004). Given its strong ability to benefit social research along with its primary function and characteristics, the case study strategy was found most appropriate to utilise within this research study.

Case studies involve extensive data collection methods and make use of extraction from a variety of different sources, for example interviews, observations, historical documents and records, physical artifacts and audio-visual resources (Williams, 2007). Researchers that utilise this approach are able to preserve the “holistic and meaningful characteristics of real-

life events” such as personal life cycles, organisational process and small group behaviours (Yin, 2008).

According to Tetnowski (2015), there are three main reasons or purposes for which case study research can be employed:

(1) Explanatory studies which focus on exploring casual relationships between events to test, explain and compare cases. These studies seek to answer ‘how’ or ‘why’ questions. Explanatory studies pertain to occurrences of real-life incidents or situations and there exists very little control of the researcher over how events occur.

(2) Exploratory studies focus on developing a deeper understanding about events in order to discover and understand cases. These types of studies seek to answer ‘who’ or ‘what’ questions. Exploratory case studies frequently involve additional data collection methodologies such as interviews, surveys, questionnaires, etc. This research study embodies an exploratory case study research.

(3) Descriptive studies focus on thoroughly unfolding events and the context in which they occur. These type of studies primarily seek to examine the progression of interpersonal occurrences that have transpired over a specific period of time.

Saunders et al. (2009) distinguish the four various categories in which case study research can take form: single case, multiple case, holistic case and embedded case. These categories are additionally identified and discussed in Creswell (2012), however, this study also acknowledges and defines the intrinsic case study as a category of case study research.

SINGLE INSTRUMENTAL CASE STUDY	Single instrumental case studies centre around a particular problem or subject matter and focus on a single-bound case in order to demonstrate this subject matter.
COLLECTIVE OR MULTIPLE CASE STUDY	Collective or multiple case studies centre around a particular problem or subject matter but focus on multiple-bounded cases in order to demonstrate the subject matter.
INTRINSIC CASE STUDY	Intrinsic case studies centre around the case itself due to the unique or unusual nature of the subject matter.

HOLISTIC CASE STUDY	Holistic case studies focus on an organisation as a whole.
EMBEDDED CASE STUDY	Embedded case studies focus on an organisation but particularly on a number of sub-units within the organisation, for example, a department or work group within the organisation.

Table 10: Categories of case study research (Adapted from Saunders et al. (2009) and Creswell (2012))

Yin (2008) defines a “linear but iterative” process and model when preparing for case study research:

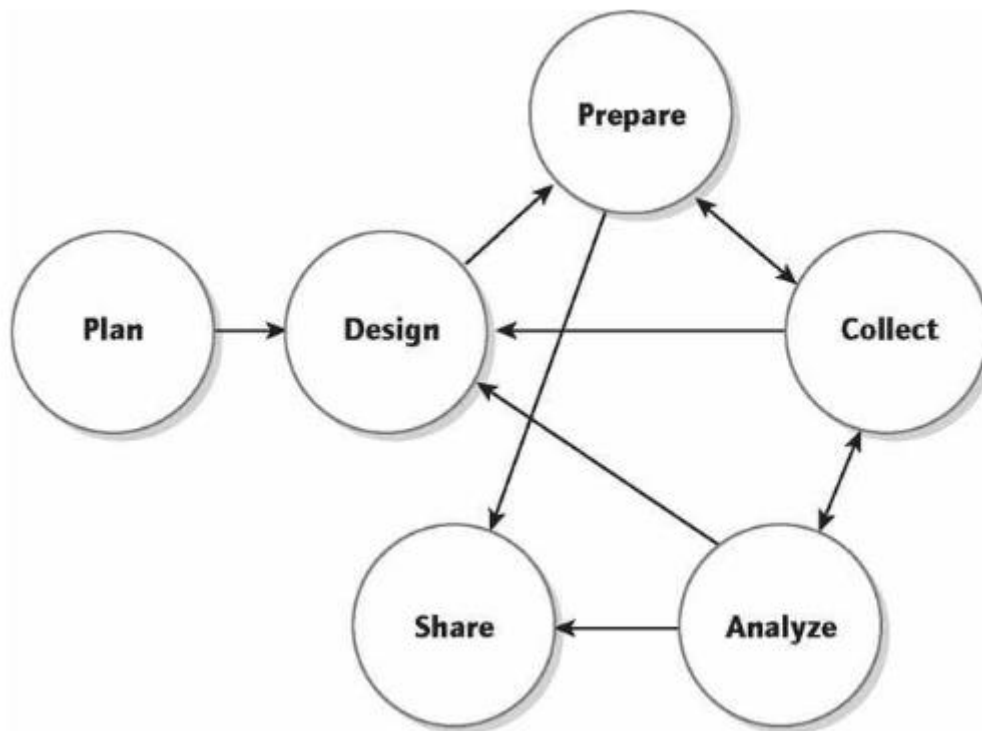


Figure 7: Case study research model (Yin, 2008)

PLAN

The research questions and justification for completing and performing the case study should be defined. Distinguishing other strategies for accomplishing research studies, comparing them to case studies and justifying reasons for selecting the case study research strategy need to take place. Recognising the strengths and limitations of the research strategy must occur.

DESIGN

The unit of analysis and the potential cases that would be studied need to be identified. Defining theory, methodologies and underlying limitations to the proposed study need to be done. Identifying the type of case study design (i.e. single case, multiple case, holistic or embedded) is necessary. Developing processes to ensure and maintain case study quality is imperative.

PREPARE

Improving on skills required to perform case study research through training and preparation must take place. Performing preliminary pilot cases if necessary need to occur. Defining protocols to be completed when performing the case study is vital. Obtaining necessary approvals and consent to perform the case study and protect research participants is crucial.

COLLECT

Keeping to the case study protocols defined is important. Making use of various sources of evidence (i.e. interviews, archival records, observations, etc.) is necessary. Developing a case study database as a means of organising and documenting the data collected is imperative. Creating a string of evidence as a means of substantiating the reliability of the data collected is vital.

ANALYSE

The data collected should be analysed by making use of theoretical frameworks, propositions and other strategies that are relevant to the research study. Considering the five analytic techniques using quantitative or qualitative data or both is necessary. Case study research is adaptable to both qualitative and quantitative methods, or even a combination of both. Finally, the data should be displayed by presenting “adequate evidence” as well as some kind of indication of the validity of the evidence.

SHARE

The final step in the process of case study research is to bring closure to the results and findings of the research. This step requires the researcher to identify a potential audience, compile visual and textual materials of the research, display research evidence for the reader to reach their own conclusions and review and re-write the research study until it is complete. Whilst case study research provides sufficient benefits as a research strategy, it does not exist without limitations such as the ability to not be comparable. Nevertheless, these limitations can be prevented if researchers are aware of them beforehand and are well-skilled in the modern ways of collecting data.

4.3.4 Research Choice

Research choices (or also known as *methodological choices*) refer to the selection by the researcher to utilise either quantitative and qualitative methods within a research study (Packard & Conway, 2006). The choice of research selected within this particular study is the qualitative research approach.

Quantitative research focuses more on an approach where *numerical* data is collected and *statistical* or *mathematical* models are constructed in order to describe what was observed (Miles, Huberman, & Saldana, 2014). Creswell (2012) states that quantitative research began in the physical sciences, particularly in physics and chemistry. This type of research is independent of the researcher and data is utilised in order to objectively measure reality. Hence, quantitative research has the ability to establish meaning within the data collected exclusive of any bias (Williams, 2007). The researcher, thereafter utilises inquiry methods in order to ensure that there is accurate alignment to statistical data collection methods (Williams, 2007).

Qualitative research, however, deals with large amounts of data being collected in the form of text, images or objects (Miles et al., 2014). Qualitative research aids researchers in understanding humans and their behaviours and the social and cultural contexts in which people live (Myers, 2013). This approach can be classified as attitude or opinion research, meaning that it is designed to explore how people feel or what they think about a specific subject matter or organisation which makes it most suitable for this study (Kothari, 2004).

Figure 8 illustrates the forms which both qualitative and quantitative research choices can take as proposed by Saunders et al. (2009).

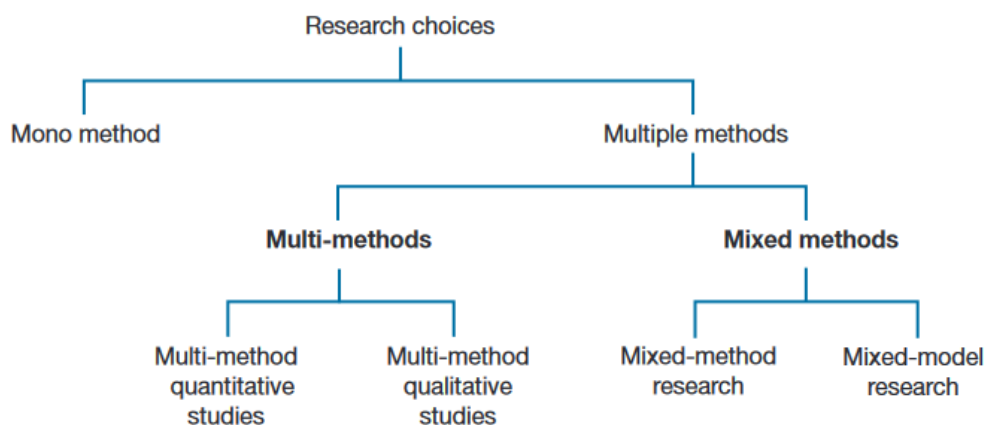


Figure 8: Forms of qualitative and quantitative research choices (Saunders et al., 2009)

Mono methods involve using a single data collection technique, i.e. either a qualitative or quantitative approach, whereas multiple methods involve utilising more than one data collection technique and analysis procedures. Within multiple methods, a choice between multi-methods and multiple methods can be employed. Multi-methods encompass a combination of more than one data collection technique, but are restricted to either a quantitative or qualitative approach. Mixed methods refer to when a combination of qualitative and quantitative data collection techniques and analysis procedures are utilised and take the form of either mixed method research or mixed model research. Mixed method research uses qualitative and quantitative techniques either in parallel or sequentially, but is not combined. Mixed model research involves combining quantitative and qualitative research methods by converting one into the other (Saunders et al., 2009). Therefore, based on the forms of research choices discussed, the mono-method qualitative study was employed in this research study as interviews and focus groups were utilised.

4.3.5 Time Horizon

Time horizons refer to the amount of time into the future to which the researcher will evaluate or observe the consequences of the research study (Ebert & Piehl, 1973). Saunders et al. (2009) state that time horizons in research can be classified between cross-sectional and longitudinal studies.

Cross-sectional research focuses on explaining the occurrence of phenomena or exploring how factors are interrelated in various organisations. This type of study involves data being collected from a population at a particular point in time, usually over a short space of time (Saunders et al., 2009).

Longitudinal research focuses on events that require the study of change and development. The research focuses on observing people or events where data is collected over an extended period of time, given that the researcher is able to employ control of the various research variables (Saunders et al., 2009).

Due to the time constraints as imposed by the academic nature of this study, cross-sectional research was adopted for this research.

4.3.6 Techniques and Procedures

The techniques utilised in order to conduct data collection within this research study include in-depth semi-structured interviews and focus groups. These techniques will be further explored in Section 4.4.

4.4 SAMPLING

Sampling involves extracting a subset of people, objects or items from a particular sampling frame or entire population in order to generalise the findings from the research sample to the population as a whole. Given the fact that researchers cannot examine an entire population, a target population needs to be identified and a sampling method should be applied in order to decrease the number of cases whilst being able to best achieve research objectives (Taherdoost, 2016).

4.4.1 Target Population

The objective of this research is to determine the critical success factors of positive customer experience by evaluating the digital touch points of a particular organisation. The organisation that was chosen for this study is one of the leading banking and financial services in South Africa. This organisation remains one of the oldest in South Africa and also maintains banking divisions in Botswana, Namibia, Mozambique and many other African countries as well. Throughout the years, the establishment has attained a variety of accolades for being the strongest, most valuable and reputable bank within South Africa, as well as across Africa, making it one of the most well-known and reputable banks within the country.

This major banking institution operates within an omni-channel environment through which it maintains a relationship with its customers. This omni-channel environment includes the use of physical stores, the web, mobile and social media. One of the main research problems identified in this study was determining the critical success factors to improving positive customer experience. It was further identified that this research will explore this by evaluating the digital touch points of a particular organisation. Given its nationwide status and its use of a variety of channels through which it interacts with its customers, it seemed suitable to select this particular organisation for this research, where a particular type of touch point within the omni-channel environment could be selected and evaluated in order to accomplish the objectives of this study. By focusing on a particular type of touch point of the organisation through evaluation, we can decipher what customers truly value during their

customer journeys and ultimately determine the critical success factors of customer experience.

Another cause of the organisation's popularity is its lead with regard to product innovation and digitalisation. It is important for organisations to incorporate beneficial innovation into their business in order to gain access to new markets whilst simultaneously retaining their brand promise. However, given the organisation being considered Africa's most innovative financial institution, the bank selected within this study is widely recognised for being able to effectively connect to their customers via their physical networks, as well as through technological practices such as digital platforms. As a result, it seemed suitable to focus on digital touch points in order to achieve research objectives.

Therefore, the target population of this study is the customers of the selected banking institution within South Africa, specifically the Gauteng province, and the study focused on their experience in the digital touch points of the organisation.

4.4.2 Sampling Method

This study utilised a non-probability sampling technique. Non-probability (or non-random) sampling is utilised in order to analyse real-life phenomena rather than developing statistical deductions. The participants or cases involved need not be representative or random but need to provide a strong justification for their inclusion. The non-probability sampling technique is typically used for qualitative research and case study research which was adopted within this research study (Taherdoost, 2016).

As part of the non-probability sampling technique, purposive or judgmental sampling methods were utilised for selecting customers to participate in this study. This study encompasses participants that were selected based on their knowledge and relationships regarding the research topic i.e. participants who have a relationship with the selected banking institution which is why purposive or judgemental sampling is a suitable method. According to Taherdoost (2016), the purposive or judgemental sampling method is an approach in which individuals or events of a particular setting are intentionally selected in order to provide information that cannot be obtained from any other individual or group (Taherdoost, 2016).

4.4.3 Sample Size

According to Fugard and Potts (2015), the minimum number of participants required for conducting qualitative research, specifically thematic analysis, is twelve. Therefore, a target sample size of twelve research participants was found suitable for this research study. Therefore, eight individual interviews and one focus group comprising of four participants were conducted in order to obtain research findings.

However, the results from the study in conjunction with the theoretical underpinning of this study was used to develop a theoretical framework in order to fulfil the primary research objective. This theoretical framework required participant evaluation in order to determine its validity and correctness. Therefore, two focus groups comprising of six and four participants were conducted, therefore, the sample size for the theoretical framework evaluation was ten participants.

4.5 DATA COLLECTION

Data collection refers to a series of interrelated activities intended to gather information surrounding a particular research area (Creswell, 2012). It is essential for researchers to determine an effective foundation for collecting data and to evaluate the various strengths and limitations to the chosen methodology, in order to ensure the best results for obtaining information about the relevant topic (Kairuz, Crump, & O'Brien, 2007). According to Adams et al. (2007), there are four data collection methods that are *most commonly* used in research. These methods are summarised in Table 11:

OBSERVATION	Data is collected based on the researcher's own direct monitoring or studying of events without questioning participants.
EXPERIMENTATION	Focuses on testing the cause and effect of variables.
INTERVIEWS	Involves a discussion with participants based on a set of questions.
QUESTIONNAIRES	Comprises of a list of questions that is sent to participants who read, understand and answer questions on their own.

Table 11: Summary of data collection methods (Adapted from Adams et al. (2007) and Kothari (2004))

Based on the methods identified, interviews were utilised as the data collection method for this particular study. This data collection method will be further explored in the subsequent section.

4.5.1 Interviews

An interview can be described as a discussion between two or more parties that entails a purpose and some form of structure (Kairuz et al., 2007). It involves collecting data by receiving some kind of verbal responses from participants, based on the verbal stimuli presented by the researcher (Kothari, 2004). Interviews are constructed in order to obtain an interviewee or participant's knowledge or perspective on a particular subject matter (Kairuz et al., 2007). This data collection technique is beneficial for understanding an individual's experiences, feelings and views on a topic. It enables the researcher to question certain issues rather than merely obtaining open-ended data; allowing the researcher to gain a deeper understanding into the contextual factors that influence individual experiences (Payne, 2007).

In the context of this study, interviews were a suitable data collection method as they are more personal; they enabled participants to speak directly about their experiences and views more openly, which allowed the data collected to be more precise and accurate. Additionally, the interviews allowed participants to understand the questions asked and enabled the researcher to understand the information obtained, as the data was being collected face-to-face with the participants and discrepancies were avoided.

According to Walliman (2011), interviews can be classified into one of the following three categories:

STRUCTURED INTERVIEWS	Use a set of pre-defined questions, asked usually in a particular order and often within a pre-determined time limit. Questions need to be read out exactly as written and in the same tone of voice across the interview in order to avoid indicating any bias. These types of interviews are most commonly used to obtain quantifiable data.
SEMI-STRUCTURED INTERVIEWS	Comprise some pre-defined questions, but there is no firm adherence to them. Certain questions may vary between interviews and the order of questions will differ based on the flow of discussion. Along with the set of pre-defined questions, different questions may arise during the discussions.

UNSTRUCTURED INTERVIEWS	<p>These are often referred to as in-depth interviews and avoid the use of any pre-defined questions. However, there should be a clear idea ahead of time of the concepts and aspects that need to be explored during the interview. Researchers are free to improvise with the structure and questions. Additionally, there is no time limit and no need for consistency to be maintained.</p>
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Table 12: Types of interviews (Adapted from Walliman (2011) and Kothari (2004))

Based upon review of these categories, this research chose to employ semi-structured interviews for collecting data. Semi-structured interviews allow for an approach that is the best of both unstructured and structured interviews, whilst reducing the risk of these types of interviews. They provide some kind of structure while permitting opportunity for improvisation at the same time (Myers, 2013). Whilst the researcher has a set of questions that are formulated ahead of time, additional themes and questions will be revealed during the discussion that will be vital to research objectives (Saunders et al., 2009).

The flexibility that this type of interview style provides makes it appropriate for this research, as one of the intentions of collecting data within this study was to explore the necessary themes and questions that are essential for the research objectives, but simultaneously allow participants to provide significant insights as they occur during the discussion, triggering additional questions from the researcher based on their responses.

According to Saunders et al. (2009), interviews can take many forms. These forms are illustrated in Figure 9. Considering the forms of interviews as illustrated in Figure 9, this study utilised one-to-one or individual interviews (i.e. electronic interviews) and group interviews (i.e. electronic focus groups).

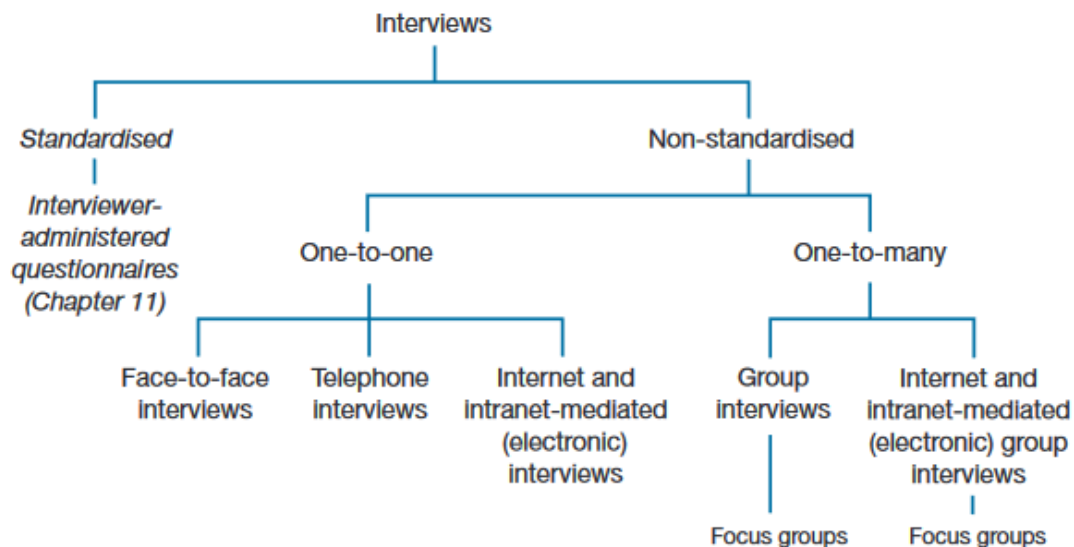


Figure 9: Forms of interviews (Saunders et al., 2009)

4.5.1.1 Individual Interviews

Individual or one-to-one interviews are those that are conducted between the researcher and a single participant (Saunders et al., 2009). Individual interviews allow researchers the ability to understand responses and explore the hidden meanings behind responses. They are also helpful for understanding and interpreting non-verbal cues through observation of facial expression and eye contact (Ryan, Coughlan, & Cronin, 2009). These interviews are typically organised by engaging with a participant face-to-face, however, in certain circumstances, it might only be possible to do so telephonically or electronically (Saunders et al., 2009). This can be applied to this research as the individual interviews for collecting data were conducted electronically in order to mainly comply with Covid-19 regulations in South Africa, and for the convenience purposes of the participants.

4.5.1.2 Focus Groups

Focus groups are organised discussions typically between four to ten participants. They comprise of a space where participants discuss a specific subject matter where participants can agree or disagree with one another (Kairuz et al., 2007). Focus groups enable researchers to explore how a group of participants thinks about a particular topic and the various opinions, views and inconsistencies that exist within a specific community based on their experiences, practices and beliefs. As a result, focus groups should be constructed carefully and should encompass participants for which the topic is relevant (Payne, 2007). Focus groups are beneficial as they allow the participants to directly “have a voice”; therefore, the strengths and weaknesses of the topic at hand can be determined directly

from the participant sources themselves (Kairuz et al., 2007). The groups are typically made up of individuals that have particular knowledge or experience about the subject matter of the research at hand (Walliman, 2011).

In the context of this study, the focus group conducted involved a set of topics similar to those set out in the questions of the interviews. However, additional questions and topics were generated during the course of the focus group, based on the feedback of the participants. The purpose of the focus group, in contrast to the interviews, was to elicit a variety of opinions and norms as well as to stimulate discussion and reactions within a small population of the sample set.

4.6 DATA ANALYSIS

Data analysis refers to the process used to reduce and make sense of large amounts of information obtained from various sources, in order to develop conclusions surrounding a particular topic (Payne, 2007). It is important for data to be processed and analysed after being obtained to enable considerable comparisons and examinations to be made surrounding the research problem by identifying patterns of relationships that may exist between data groups (Adams et al., 2007).

In order to do this, the data analysis process should follow some sort of approach that follows a set practice for how the data can be summarised and organised in a way that best solves the research problem (Kothari, 2004). The data analysis approach chosen for this study is the thematic data analysis as set out in Braun and Clarke (2012). Thematic analysis (TA) is a data analysis approach that involves systematically classifying, arranging and providing understanding of data into patterns that have some sort of value, meaning or theme. The thematic analysis approach allows researchers to identify and comprehend collective or joint meanings and experiences across the data, which is why the approach is suitable for this particular study (Braun & Clarke, 2012).

To better facilitate the data analysis process for this study, the well-known qualitative research tool ATLAS.ti was used. ATLAS.ti was chosen for its highly scalable ability to analyse unstructured data through a variety of techniques such as diagrams, coding and data visualisation methods. Therefore, the data analysis for this study was conducted with the use of ATLAS.ti in combination with the following six phases in the thematic data analysis approach, as set out in Braun and Clarke (2012):

<p>FAMILIARISATION WITH DATA</p>	<p>This phase requires the researcher to completely engage themselves in the data obtained through data collection. Braun and Clarke (2012) state that this phase does not simply involve viewing or listening to data, but rather thoroughly thinking, both analytically and critically, about what the data actually represents. In order to do this, both field notes and recordings from the interviews and focus groups were transcribed verbatim onto the ATLAS.ti platform. Additional notes based on the data that were seen and heard were made to identify elements that might be relevant and beneficial to this research and could also serve as aids and triggers for coding and analysis.</p>
<p>GENERATING INITIAL CODES</p>	<p>After being transcribed, the data collected was systematically examined through the use of coding. Codes were captured onto ATLAS.ti by identifying and specifying a label for a portion of the data that could possibly be useful to the research topic. The data was not coded as a whole, but rather thoroughly examined individually as data items. According to the standard of generating codes as set out in Braun and Clarke (2012), the coding set out to be a combination of descriptive and interpretative: (a) descriptive because it provides a brief summary of a segment of data and essentially outlines the content of the data, and (b) interpretative because it should also include certain definitions that can be understood or identified beneath the semantic exterior of the data. Additionally, there were no maximum number of codes set out to be generated, merely enough to depict diversity and patterns across the data.</p>
<p>SEARCHING FOR THEMES</p>	<p>During this phase of the thematic analysis, the codes as per Phase Two were grouped into themes. Each theme comprised of codes that encapsulated an idea surrounding the data that related to the research topic and depicted some kind of pattern or meaning within the data. As stated in Braun and Clarke (2012), the themes were generated by examining the coded data to recognise areas of correspondence and intersection between them. Additionally, the relationships between themes and how the themes would work</p>

	collectively in demonstrating an overall narrative about the data were explored.
REVIEWING POTENTIAL THEMES	This phase involves quality assessing whereby the themes generated are reviewed or evaluated according to the coded data as well as the entire data set. The review process comprised of two steps as per Braun and Clarke (2012): (1) Checking the generated themes to determine whether they corresponded to the collected data and if they did not, certain codes should be omitted or reallocated to another theme, and (2) checking and reviewing whether generated themes operated in relation to the entire data set which involved looking back at the initial data to identify whether the themes significantly depicted the entire data set or one or more important and relevant elements thereof.
DEFINING AND NAMING THEMES	After themes had been accurately defined and reviewed, aspects that are specific and unique about each theme were identified. This was done by encapsulating extracts of each theme into a short title so that it could entirely represent the interpretation of the data collected and its meaning. Braun and Clarke (2012) reveal that by selecting and analysing an extract of each theme, the researcher is setting or establishing a story for each theme and in hindsight, the data and the naming of themes is equally as important in its own right, as this short definition can signal many aspects pertaining to the data.
PRODUCING REPORT	The final phase of the thematic data analysis approach was to produce a compelling narrative about the data based on the analysis which was accomplished by its incorporation within this study. The themes were connected and presented logically and meaningfully and built on previous themes, in order to deliver a complete and coherent narrative on the data.

Table 13: Six phases of thematic data analysis (Adapted from Braun and Clarke (2012))

4.7 ETHICS

This study is subject to certain ethical considerations. Participants involved in both the data collection and framework evaluation were required to sign a participant consent form. This is an agreement between the researcher and research participant that outlines the roles and responsibilities that will be undertaken throughout the research process. Additionally, it is to

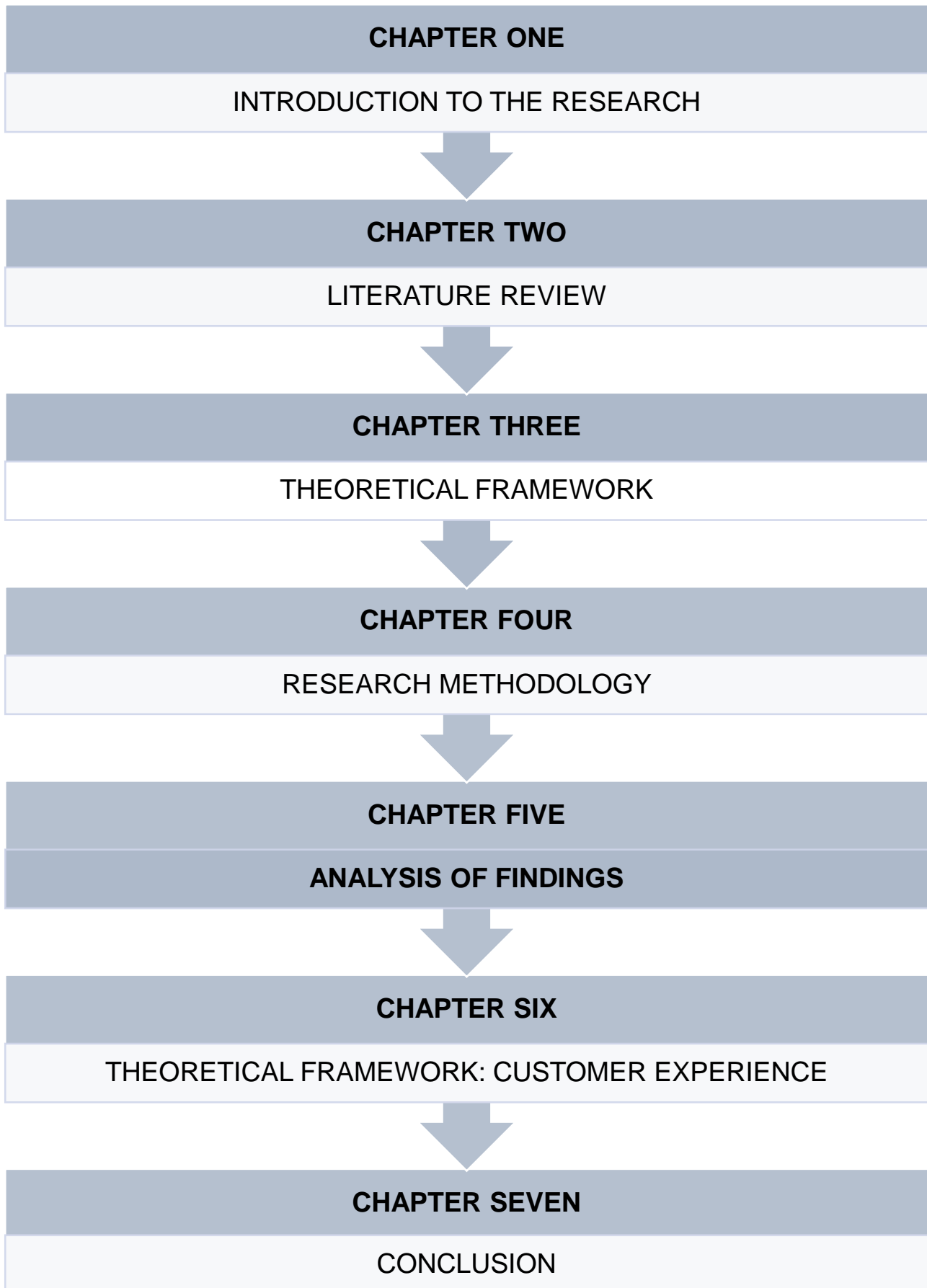
ensure the involvement of the participant, assuring that the participant's involvement is voluntary and they are free to withdraw from it at any point and for any reason. Participants were given a copy of the consent letter as a form of record. In order to comply with the ethical requirements of this study, ethical clearance was submitted the University of Pretoria's ethical committee. Ethical approval was provided by the committee and is included in Appendix F. Therefore, this study complies with the ethical requirements.

4.8 CONCLUSION

The purpose of this chapter was to outline the research methodology that was employed within this research. Firstly, the chapter described the choice of research model, along with the research design that was applied within the study. Considering the choice of research model, the research approach, strategy, choice, time horizon as well as techniques and procedures within the research design were thoroughly described in this chapter. Additionally, the data collection and data analysis methods were identified and explained in this chapter, subsequently presenting reasons for choosing the selected methods. Lastly, this chapter described the ethical considerations to which this research adhered. Table 14 presents a summary of the research methodology utilized in this study.

RESEARCH METHODOLOGY SUMMARY		
Research Model		Research Onion
Research Design	Research Philosophy	Interpretivism
	Research Approach	Deductive Reasoning
	Research Strategy	Case Study
	Research Choice	Qualitative Research
	Time Horizon	Cross-Sectional
	Techniques & Procedures	Individual Interviews Focus Groups
Data Collection		Individual Interviews Focus Groups
Data Analysis		Thematic Analysis

Table 14: Summary of research methodology



CHAPTER 5: ANALYSIS OF FINDINGS

5.1 INTRODUCTION

The purpose of this chapter is to fulfil the objectives of this study. In Chapter Four of this study, the methodologies used in order to collect and analyse data were identified so that the research problems could be resolved. This chapter describes exactly how those methodologies were applied in order to obtain the data and thoroughly examines the data collected, so as to determine how it aids in achieving the research objectives.

5.2 DATA ANALYSIS

The primary research objective of this study was to identify the critical success factors for improving customer experience by evaluating the digital touch points of a particular organisation. Data was collected through interviews and focus groups in order to accomplish this. A total of twelve participants were involved in satisfying the objectives of this study. Firstly, eight individual interviews were conducted during June 2021 (See Table 15 for list of interview participants). The duration of these interviews ranged from between 20 to 60 minutes long, averaging 27 minutes in total. Secondly, one focus group was conducted with a total of four participants during July 2021 (See Table 15 for list of focus group participants). The duration of the focus group was two hours in total. Participants included in the focus group contained a different sample set than those of the individual interviews. The questions for both the interviews and focus groups were developed based on the theoretical underpinning of the study. The questions for the focus group discussion were based on the interview questions asked to participants during the individual interviews, however, only IQ8 and IQ9 as indicated in Table 27 were derived during the course of the focus group based on the discussion. Whilst eight out of the ten questions were similar between the interviews and the focus group, it became necessary to conduct both types of interviews. The purpose of the interviews was to gather how participants feel and perceive certain experiences based on a set of prearranged questions that relate to their experiences of using the digital touch points of the relevant banking institution. On the other hand, the purpose of the focus group was to gather participants' experiences, opinions and views based on their interactions with the banking institution selected by this study in the form of a small group discussion. The reasoning behind conducting the focus group was for participants to draw upon the experiences, reactions and feelings of one another; focus groups allow for sharing and collaboration between ideas and responses between one another which provide for effective

discussion surrounding the interview questions. Upon conclusion of the interviews and the focus group, the data collected was immediately transcribed based on the recordings, as well as the field notes on the popular research tool ATLAS.ti. The data was analysed according to the thematic analysis set out by Braun and Clarke (2012) in order to derive a set of success factors.

Finally, the results from the study in conjunction with the theoretical underpinning of this study was used to develop a theoretical framework in order to fulfil the objectives of this study. This theoretical framework required evaluation in order to determine its validity and correctness. Therefore, two focus groups comprising of six and four participants were conducted during September 2022. The duration of the first focus group was one hour and 15 minutes whilst the duration of the second focus group was one hour. Two participants from the initial individual interviews took part separately in each focus group, however, the rest of the participants in both focus groups for the framework evaluation included new participants.

Purposive or judgemental sampling was utilised for selecting customers to participate in the individual interview and focus group process. Participants were selected based on the criteria that they were (1) currently customers of the bank during the period in which the interviews were conducted, and (2) at least made use of at least one digital touch point of the bank, seeing that the primary focus of this study is improving customer experience by evaluating digital touch points. All interviews were carried out over the popular video conferencing platform Zoom, as participants preferred to partake in interviews digitally in order to mainly comply with Covid-19 regulations, in addition to convenience purposes. Both individual interviews and focus groups were audio-recorded via the recording feature available on Zoom as per the consent of the participants.

5.3 DEMOGRAPHIC PROFILES OF PARTICIPANTS

PARTICIPANT NO.	AGE	GENDER	LEVEL OF EDUCATION	YEARS IN BEING BANK CUSTOMER	LEVEL OF TECHNOLOGICAL SAVVINESS (OUT OF 5)	MOST FREQUENTLY USED TOUCH POINT (IN ORDER OF PREFERENCE)	INTERVIEW OR FOCUS GROUP
1	30	Female	Bachelor's Degree	8	3	Mobile App	Interviews
2	24	Male	Grade 12	5	4	Mobile App Website	Interviews
3	52	Female	Master's Degree	29	4	Mobile App Website	Interviews
4	24	Female	Grade 12	5	5	Mobile App	Interviews
5	26	Female	Bachelor's Degree	5	5	Mobile App	Interviews
6	56	Male	Grade 12	26	4	Website Mobile App	Interviews
7	25	Female	Honours Degree	3	4	Mobile App Website ATM	Interviews
8	30	Female	Honours Degree	6	4	Mobile App Website ATM	Interviews
9	26	Female	Honours Degree	0.5	4	Mobile App	Focus group
10	18	Female	Grade 12	0.5	4	Mobile App	Focus group
11	23	Female	Honours Degree		4	Mobile App Website ATM	Focus group
12	25	Female	Honours Degree	5	5	Website ATM	Focus group

Table 15: Demographic profile of participants

5.4 PRESENTATION OF RESULTS

The purpose of this section is to present the data which was collected from the interviews and thoroughly describe how the responses were analysed in order to answer the research questions. By analysing the feedback provided by customers, an understanding can be formed of what can be acknowledged as critical success factors in improving customer experience through digital touch points. The data gathered from the individual interviews and focus groups were analysed based on the interpretation of the interviewer or researcher.

The analysis of the data was guided by Dewey's theory of experience, which was selected as the theoretical framework for this study. Therefore, this theory was used as the basis for developing the factors that address the objectives of the research. As previously stated in Section 5.2, the data was examined by following the thematic analysis approach of Braun and Clarke (2012). Once the raw data was collected, it was thereafter transcribed onto ATLAS.ti where codes were generated according to Braun and Clarke (2012). The codes were generated by providing a label for a portion or extract of the data that is useful to the research topic or objectives. Chapter 5.4.1 shows the extracts of the raw data or responses collected based on the interview questions asked, and the codes that were generated by the researcher based on those responses.

Subsequently, a range of themes were developed based on the codes generated. The variety of themes that were derived from the analysis of the data or findings were used to characterise critical success factors from a customer viewpoint.

5.4.1 Raw Data

This section presents a complete view of the data collected by the research study. In this section, each interview question (IQ) posed to research participants (as presented in Appendix D) during the individual interviews and focus groups is discussed, according to the purpose behind the question, along with the responses of each participant for the question and the participant who conveyed the response. Lastly, this section additionally displays the codes that were generated for each of the responses. These codes were grouped together and are presented in Section 5.5 in order to develop themes that aided in constructing the critical success factors for achieving positive customer experience.

5.4.1.1 IQ1: What digital platforms of the bank do you make use of?

The purpose of this question was to recognise the various digital touch points that the bank offers to its customers and identify which digital touch points are most frequently used amongst the participants, therefore, no codes were generated for this question. Figure 10 displays the results for IQ1.

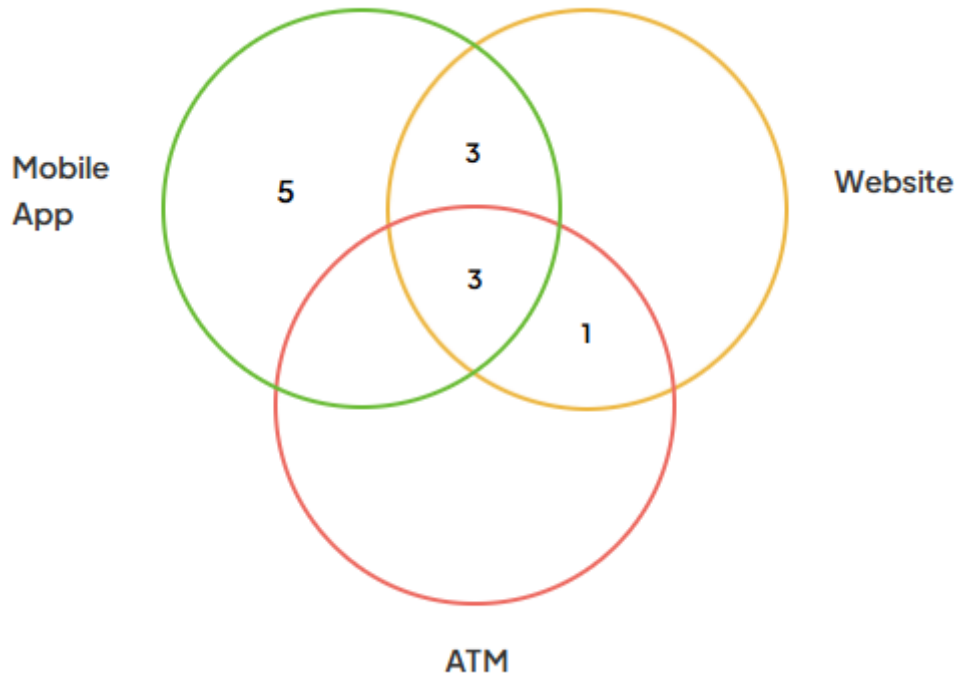


Figure 10: Range of digital touch point utilisation of research participants

Figure 10 shows the various digital touch points that were mentioned by participants and the number of participants that make use of those digital touch points for their daily banking tasks. Eleven out of the twelve participants (both the individual interviews and focus group) stated that they utilise the mobile app which means that 92% of the participants make use of the application. Seven out of the twelve participants make use of the online banking website, however only two participants from this sample stated that the website is their primary platform of use as opposed to the mobile app. Only four participants included ATMs as part of the digital touch points that they make use of, however these participants mentioned that these platforms are “very rarely used”. Three out of the twelve participants make use of both the mobile app and website whilst one participant utilizes solely the website and ATMs. Only three participants make use of all three digital touch points.

5.4.1.2 IQ2: Which digital platform, if more than one, do you prefer making use of the most and why?

The aim of this question was to identify successful digital touch points as well as the underlying reasons behind participants developing a preference between those digital touch points. The responses gained for IQ2 are presented in Table 16.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 2.1	'I prefer the app more because it is more mobile and easily accessible ; I can basically access it from anywhere . Unless my phone dies or I don't have access to my phone, then I would use the website.'	Participant 1	Can access it from anywhere
RN 2.2	'I prefer the mobile app because it is just more convenient and easily accessible .'	Participant 2	Easily accessible
RN 2.3	'Definitely the mobile app because it is more convenient to access it .'	Participant 3	More convenient to access
RN 2.4	'The mobile app is more convenient and easily accessible so I prefer that the most. Most often when I do transactions, I am out and about and I always have my phone with me. I would only ever use the website if I am in front of my laptop and do not have my phone with me but that is never the case. I also prefer the app because it has bio-metrics and I do not have to keep typing in my long password .'	Participant 4	Easily accessible Prefer the biometrics on the app
RN 2.5	'I am hardly around my laptop. So I prefer using the app – It is just much easier to use the app . It is just much more efficient, easily accessible which is why I prefer to use the app. Because I always have my phone with me, it is just easily accessible. '	Participant 5	Easier to use Easily accessible
RN 2.6	'I use the website the most and I use the mobile app now and again. I do not find one better than the other; the only reason I prefer using the website because it has a bigger screen , the objects are more visible and I can navigate more easily . It is more convenient and easy to use for me because with the app, it has a small keypad so I end up typing in the incorrect credentials. I have been a customer for over 20 years so I am also more accustomed to using the website over the app.'	Participant 6	Objects are more visible Can navigate more easily on website Easy to use

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
			Developed customer habit
RN 2.7	'The mobile app; it is just really easy to use and it has a lot of functionality that I need to use. '	Participant 7	Easy to use Has a lot of functionality that I need to use
RN 2.8	'Definitely the mobile app because it is more convenient , I can easily access it instead of going onto my PC or laptop.'	Participant 8	Can easily access it
RN 2.9	'For me, it is just easier . I have my mobile right in hand so it is just convenient to access the app from there. I do not have to physically go into my laptop and sign in to use the website. I can check everything that I need to on the app itself.'	Participant 9	Convenient to access Can check everything from the app itself
RN 2.10	'As Participant 9 said, it is easy for me to access . It just makes things a lot easier for me because I can do all my transactions and check everything through the app itself . I also get good communication on things through the app from the bank.'	Participant 10	Easy for me to access Receive good communication from bank
RN 2.11	'I prefer the mobile app; I use this the most obviously because it is convenient to access. '	Participant 11	Convenient to access

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 2.12	<p>'I only use the website and this is mainly for security reasons, I feel issues with keeping that kind of personal information on my phone. Participant 9 mentioned that she liked using the app because she is not always at her laptop. Personally, I am always at my laptop. From the morning until the evening, there is not a time where I need to use the app where I do not have my laptop available. For safety reasons, I do not mind the hassle of physically logging into my laptop and accessing everything there. There are higher chances of my phone being stolen or lost than my laptop. So I prefer to keep my stuff off my phone. And it is still easy for me to access things.</p> <p>Participant 10 also mentioned that she likes the app because she can get notifications from the bank on things through the app and I still get communication and notifications from the bank through SMS notifications which is also convenient. I also do not need to sign into the website to keep checking my balances, I can dial a code and I will receive an SMS notification on that information so they make that convenient for me.'</p>	Participant 12	<p>Website has better security</p> <p>Easier to access website than app</p> <p>Easily obtain messages and notifications</p>

Table 16: Participant responses for IQ2

5.4.1.3 IQ3: What elements do you enjoy or prefer about the digital platforms that you use?

The purpose of this question was to understand the opinions of participants and identify specific elements that invoke satisfaction, joy and pleasure during their customer journey. The responses received from this question are presented in Table 17.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 3.1	‘The app also allows you to chat to bankers ; so if I need anything, I do not need to call or physically go into a store . It is a more to-the-point function because I do not like speaking over the phone . Because over the phone, there are also a lot of processes and formalities that you have to follow but the feature on the app is more concise . I also love how convenient it is.’	Participant 1	Can chat to bankers on the app Do not need to call or go into stores App is more concise
RN 3.2	‘I like the fact that through the digital platforms that you do not have go physically into stores . Most of the information I seek can be found through the app. I do not have to go into stores or engage with tellers. The fact that we are experiencing times in Covid, it’s better that we can complete tasks over digital platforms rather than physically going in and putting ourselves at risk. I am not a fan of standing in queues so digital platforms eliminate that and there is less waiting time. I feel like the app facilitates good communication between myself and the bank in general because I feel like there is a lot of miscommunication between the teller and I. Through the app though, I always have contact details that I can use in the case I cannot find information that I am looking for. So I have quick and easy access to information; it is not all that complicated , I do not have to fill in lots of forms or do a lot of administration.’	Participant 2	Do not have to physically go into stores Receive good communication from bank Have contact details to use in the case of difficulty Not that complicated to use
RN 3.3	‘I like the platforms because I can use it for a variety of things like payments, transfers and EFTs. Everything I want to do banking related can be done on the app or website itself. ’	Participant 3	Can use it for a variety of things
RN 3.4	‘I love the security measures like the bio-metrics . As I said, I lose my bank card quite often so if I lose it, I can easily block my card on the app.’	Participant 4	Love the security measures

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 3.5	‘I like the fact that I can see all my transactions . I enjoy the additional feature where they display your amount until your next payday. I find that very handy if you are trying to track how much you are spending because this can allow you to pace yourself with how much you have to spend for the rest of the month.’	Participant 5	Enjoy the additional features
RN 3.6	‘I like the fact that it is convenient, mobility of the app & accessibility; you can have access wherever you go . You can have all of your information stored and readily available within the platform. The digital platforms also enable you to not wait in queues . I also do not live in South Africa so the fact that I can be a customer from overseas is convenient.’	Participant 6	Have access wherever you go Enable the avoidance of waiting in queues Can be a customer from overseas
RN 3.7	‘With the app , it is really easy to use and carry out purchases, it is super easy to make payments. I also like the fact that you can talk to the bankers and tellers on the app ; it is a really cool feature and it helps me a lot. It also shows you which services you are preapproved for which is a really cool additional element . With the website, I do not use the website that much. I think it is very confusing to know how to find your stuff .’	Participant 7	Easy to use Talk to bankers and tellers via the app Really cool additional elements Confusing to know how to find your information
RN 3.8	‘I like the mobile app for its convenience, it is simple to complete tasks (such as EFTs and payments), efficient, constantly innovative (for example, now I can use my phone to make payments instead of using my card), secure . It also looks quite good. I think that the customisation that is made on the platforms is also great .’	Participant 8	Simple to complete tasks Constantly innovative Secure

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
			Looks quite good Great customisation
RN 3.9	'The app is really cool because there are many different options on there that are not even bank related like information about Covid-19 and helping you with loans. I like the fact that they give you extra information, more than what a bank would normally give you , because it is really helpful .	Participant 9	Extra information than what a bank would give you
RN 3.10	'The app is really nice to use like Participant 9 said they give you extra information that is really cool . For example, like about Covid or protesting. Like this morning, they warned me about the protesting happening in Durban and informed me which branches are closed so I knew which ones to avoid which was quite helpful .'	Participant 10	Extra information that is really cool
RN 3.11	'The website, it is pleasing to look at , it has all the right information, easy to use . The mobile app is even more user friendly and looks really good .'	Participant 11	Pleasing to look at Has all the right information Easy to use
RN 3.12	'The convenience is nice. It gives me a lot of options to do things . Processes on the website like EFTs are easy . I have tried to do EFTs with a competitor bank and I have to say that this bank's are a lot easier and quicker .	Participant 12	Lot of options to do things Easy processes to complete tasks Easier processes than a competitor bank

Table 17: Participant responses for IQ3

5.4.1.4 IQ4: What specific tasks do you use the digital platforms for the most?

The aim of this question was to understand the ‘tasks’ which can be seen as the specific goals that the participants have when utilising a particular touch point.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODES
RN 4.1	‘I use the app for purchasing airtime and electricity. I transfer money between my accounts as well and then make payments using the app.’	Participant 1	Purchase airtime and electricity Transfer money between accounts Make payments
RN 4.2	‘Whenever I want to share my account details with someone, I do not know them off hand so I use the app to find and share my account details, and then for transferring money between my accounts and also to make payments.’	Participant 2	Obtain account details Transfer money between accounts Make payments
RN 4.3	‘Mainly for transfers and EFTs.’	Participant 3	Transfer money between accounts Make payments
RN 4.4	‘I personally lose my banking cards quite often so I use the app to block and unblock my cards. I also like the nav-money feature so I use that a lot. And then obviously for payments.’	Participant 4	Block / unblock bank cards Nav-Money Make payments
RN 4.5	‘I mainly use the app for checking transactions or accounts because I sometimes forget what I spend money on. So I use it to check what I	Participant 5	Obtain account details Make payments Update account details

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODES
	<p>spent my money on during the month.</p> <p>I also send money, add beneficiaries, check communication messages from the bank, check new bank products, order cards.</p> <p>I use it to send E-Wallets to myself sometimes. If I am going to a place where I do not trust the ATM, I prefer to E-Wallet myself, get the OTP and get the money. I also like the E-bucks which I also use.'</p>		<p>Engage in communication with bank</p> <p>Loyalty programmes</p>
RN 4.6	'I make payments and transfers between my accounts.'	Participant 6	<p>Transfer money between accounts</p> <p>Make payments</p>
RN 4.7	'Mainly for making payments, then doing transfers between my accounts, also checking my account balances, I also like the bank's loyalty programmes a lot, so I monitor my eBucks quite a bit because I like to use them.'	Participant 7	<p>Make payments</p> <p>Obtain account details</p> <p>Loyalty programmes</p>
RN 4.8	'With the mobile app, I use it for making transfers between my accounts, EFTs to other people, day-to-day transactions. And then the website, I have only used the website once in the past year and that was only to update POPI details and we only could do that on the webpage	Participant 8	<p>Transfer money between accounts</p> <p>Make payments</p> <p>Update personal details</p> <p>Update account details</p> <p>Withdraw money</p>

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODES
	so that was the only reason I used the website. ATMs, I use them to draw money or update the PINs of my bank cards.'		
RN 4.9	'I make transfers between my accounts and for checking my account balances and also if I need to make an EFT.'	Participant 9	Transfer money between accounts Obtain account details Make payments
RN 4.10	'To check account balances and to check communication notifications from the bank. If I want to transfer money between accounts or want to make an EFT.'	Participant 10	Obtain account details Engage in communication with bank Transfer money between accounts Make payments
RN 4.11	'With the mobile app, I make payments, and transfers between accounts. The website, I use just for transfers between accounts as well. With the ATM, I just use to withdraw cash.'	Participant 11	Make payments Transfer money between accounts Withdraw money
RN 4.12	'The ATMs I just use to make deposits and withdrawals of money. I make use of the website the most for EFTs, transfer of money between accounts, finding general information like for finding bank contact information.'	Participant 12	Make deposits Withdraw money Transfer money between accounts Obtaining bank information

Table 18: Participant responses for IQ4

5.4.1.5 IQ5: How effectively do the digital platforms assist you in accomplishing these tasks at hand?

This purpose of this question was to find out how effective the bank's touch points are at satisfying the tasks or goals of the participants that were identified in IQ4.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 5.1	'It is very effective, it does the job and it is instant . However, I have tried to complete some of these tasks with another bank and it takes like an hour or more to complete so the bank does a good job of that.'	Participant 1	Completes the job instantly Faster processes than a competitor bank
RN 5.2	'Very effectively, I would say. Just finding and sharing my account details , I do struggle with this . But with my other tasks , I can get them done quite easily and effectively .'	Participant 2	Struggle with accessing account details Able to complete most tasks easily
RN 5.3	'It is very effective because I can accomplish my task within seconds . It is not like I have to struggle with the platform. The interface looks good and is very efficient, it is not too complicated for a person that does not use technology very often.'	Participant 3	Accomplish tasks within seconds Interface looks good Not too complicated for a person that does not use technology very often
RN 5.4	'I would give it a 5/5 because it is quite effective and it is so easy and makes your daily tasks easy to complete .'	Participant 4	Easy to complete tasks
RN 5.5	'It is very efficient . It does not give me any hassles . For example, when I was with a competitor bank , there are a hundred different things that you have to do to receive an e-wallet. It follows many processes which make me wonder if that is necessary and it is confusing . But with this bank , it follows a simple and easy way to understand processes and is quick.'	Participant 5	Competitor bank follows too many processes Follows simple and easy ways to understand processes

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 5.6	'It is very effective. I can accomplishes the tasks and gets it done quickly . Sometimes I transfer money over great distances which is really convenient in times of urgency.'	Participant 6	Tasks get accomplished quickly Can make transfers over great distances
RN 5.7	'Very effective; although I do struggle with some processes so I would like it to be a bit more simple . For example when making payments, I wish they would make it one smooth process of adding a recipient when you make a payment instead of adding a recipient, going out and then making the payment.'	Participant 7	Some processes should be simpler
RN 5.8	'Very effective, I can complete my tasks very easily and quickly .'	Participant 8	Easy way to complete tasks
RN 5.9	'Well, it does most tasks easily . But I have not been able to link another account to my bank account which is the reason I joined the bank so I need someone to assist me because I have been struggling with this for a very long time.'	Participant 9	Able to complete most tasks easily Need assistance to complete tasks
RN 5.10	'I would say it is very effective ; I have not faced any serious issues in the past and I'm able to do what I need to .'	Participant 10	Able to complete tasks
RN 5.11	' Most features are quite quick and easy . I think other functionality such as sending money can only become easy once you get the hang of it .'	Participant 11	Certain functionality can only become easy the more you use it
RN 5.12	'Other than the issue that I faced with incorrect information, the website does get the job done .'	Participant 12	Gets the job done

Table 19: Participant responses for IQ5

5.4.1.6 IQ6: What are some challenges that you have previously faced when using any of the digital platforms?

The purpose of this question was to explore the various difficulties faced by participants when using the digital touch points. The elements that cause participants dissatisfaction and frustration can be identified as well as individualistic opinions of the participants.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 6.1	'The website is very limited in comparison to the app . I think that they have become too reliant on the app because it has everything on there. In the case I do want to use another platform like the website for something I might not be able to because it does not have the same functionality as the app .'	Participant 1	Website is more limited in functionality than the app
RN 6.2	'The biggest challenge that I have faced is finding and sharing bank account details so that I can share it with other people; actually accessing my account details is a little bit of a struggle . Sometimes I tend to forget where I can find this or where this information lies . I think that when you want to find something it can be confusing especially for a person using it for the first time .'	Participant 2	Struggle with accessing account details Forget where certain information can be found Difficult for a first-timer to find information
RN 6.3	'When I tried to renew a license, it was quite problematic , it was not taking me to next step. It kept kicking me out every time I tried and I was not sure where the problem was coming from .'	Participant 3	Get kicked out when trying to move to next step Not sure where problem was coming from

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 6.4	'I have never actually experienced any issues. '	Participant 4	-
RN 6.5	'Sometimes when the app experiences a technical issue, the app shuts down and then you have to go out of it and come back into it again for it to display messages and your information. And this happens all the time when I try to view my messages and it is a bit annoying. Another issue I have faced is that I tried ordering a card and then it said that the service is unavailable . But I could not place an order for the card. I found this a bit irritating because you do not know if the order for placing the card is actually going through on the app or not. '	Participant 5	App shuts down Not sure if task is being completed
RN 6.6	'I often forget passwords . The process to change your password should be an easier . It is very long and a schlep to do so. I understand it is for security reasons but they should have simple way to do so like some sort of verification methods that will be easier that doesn't allow us to struggle or to figure out what our passwords are. As I said I prefer to mainly use the website so I do not have the bio-metric fingerprint scanner. Because of the cumbersome verification methods that they have now, my accounts are blocked. And because I am not in the country to go into the store and sort it out; it is really inconvenient for me. So if they could find ways to sort out this sort of thing digitally , it would be much better.'	Participant 6	Often forget passwords Cumbersome verification methods Find ways to sort out issues digitally Not in country to sort out issue
RN 6.7	'I experience technical issues when trying to make online purchases and you have to approve it on the app but it does not come through. So the delay along with going away from the transaction messes the whole transaction up, so if there could be something that helps when you come across a technical issue to help quickly resolve the issue , that would be great. I also wish that certain things could be done over the app or website, certain things sort of force you to call in or go in so if that can be avoided , it would be great. It is very frustrating and annoying because I wish I could do everything on the app. '	Participant 7	Experience technical issues Provide help to quickly resolve issue

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
			Want to do everything on the app itself
RN 6.8	'Some functionality available on the website is not available on the app and vice versa so if you want to access that, you would need to go into that specific platform.'	Participant 8	Different functionality on every touch point
RN 6.9	'I wanted to link an external account with my bank account which is only possible with this bank. But I could not connect my two accounts together which was really frustrating. I tried to follow several prompts that were given to connect the two accounts and it still did not work out . To solve this issue, I need to now call the bank in order to try to sort out the issue which is really inconvenient. I was really frustrated and disappointed because I thought it would be something that I could sort out quickly.'	Participant 9	Could not accomplish task Need to physically call bank to sort out issue
RN 6.10	'As I have not been with the bank for that long , I have not had many issues with them . But the only issue that I have with digital platforms is that to use it I require internet connection. There was one issue I faced where I needed to send money to someone and I could not because I did not have internet connection which was a bit frustrating.'	Participant 10	Require internet connection
RN 6.11	'I tried to make a transfer from another account but was not able to . I was not provided any assistance on how I could go about doing it either .'	Participant 11	Not provided any assistance on how can go about solving issue
RN 6.12	So firstly, I have tried multiple times to connect the same external account like Participant 9 to my bank account. On the website, they show you exactly how to do it and I have followed every single step and I still could not connect which is very frustrating. Because I can only get money through this external account, so not being able to connect the accounts and transfer money between them is disappointing, since this bank is the only bank that allows you to connect	Participant 12	Could not accomplish task despite following prompts

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
	<p>this particular external account. Another issue I have faced is trying to open a bank account with the bank for my brother. Because he is a minor, there are a lot of permissions and processes to be followed and documentation needed. So I consulted the website to find out this information, it was quite difficult to find the information. When I did receive the information, it was very confusing and misleading, that I had to call someone from the bank itself to find out more information. So eventually when I did go into branch to set up the account, all the information that I was given was inaccurate and I could not set up the account at the end of the day. Even when I called into the customer service for help, the customer service told me different information than that of the branch. The branch told me that the process changed so information on the platforms were not up to date. And you cannot call into a specific branch, you can only call into customer service. So the customer service, the website and the branch all had different things to say about how to open the account. I still have not been able to open the account even though I had gotten everything told to me by the personnel. It was very frustrating and annoying for me and I was quite angry. There seems to be a disconnect of information between their platforms.</p>		<p>Quite difficult to find information</p> <p>Confusing and misleading information</p> <p>Was not provided proper assistance</p> <p>Disconnect between the platforms</p>

Table 20: Participant responses for IQ6

5.4.1.7 IQ7: What are some of the improvements or recommendations that you would provide towards the enhancement of the bank's digital platforms?

The objective of this question was to identify additional elements that participants give value to that were not already mentioned through previous interview questions. Additionally, to enable distinctive participant preferences to be identified.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 7.1	‘As I said before, I think that they should make their website as sufficient as the app because they rely on the app a lot . In the case that I do not want to use my phone and use my laptop instead, I want to have the same features on all platforms. ’	Participant 1	Want same features on all platforms
RN 7.2	‘They could make overall access to information easier to find because someone who does not know exactly where to find it can struggle. When applying for other accounts within the bank, there is only one contact detail that is provided . I would like to be provided with a direct contact that will assist me with exactly this issue or provide me with information on how I can exactly go about doing this . I do not have a lot of time to be going through a lot of processes to accomplish my task at hand.’	Participant 2	Easier access to information Only one help contact detail is provided
RN 7.3	‘They should offer more loyalty programmes on their digital platforms that are more flexible towards larger target groups because not everyone qualifies for certain loyalty programmes.’	Participant 3	Offer more loyalty programmes
RN 7.4	‘I would like to see them come up with more innovative products ; maybe like how they developed the mobile app after the website or create like a watch app instead of a mobile app, something like that.’	Participant 4	Come up with more innovative products
RN 7.5	‘I recently went to go and open an account for my son and it was a lot of processes. There was a lot of administration to follow and documents to be submitted in order to open the account. And when I went to one branch, they told me a set of procedures to follow and another branch told me something else. It seems like the employees at the bank do not know what they need themselves. So it is confusing. I think that they should allow us to do something like this online, it would be easier ; if not provide us with the correct information on digital platforms so that we are aware of this information. In the end, we opened the account with another bank.	Participant 5	Allow processes to be done online Provide correct information

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
	<p>And also, it would be great if they can provide more details on loyalty programmes and how they work because at times it can be confusing and I do not know how it works because I would love to use them more.'</p>		<p>Provide more details on loyalty programmes</p>
<p>RN 7.6</p>	<p>'It would be great if they could improve their verification methods for their security, something that is easier to verify my identity because as I said I struggle with this.</p> <p>They also display irrelevant information to be so it would be great if that can be avoided or if I could customise my account to remove that kind of stuff.</p> <p>It is also difficult to get in touch with someone to assist me when I get to face an issue that cannot be resolved through the platforms itself.'</p>	<p>Participant 6</p>	<p>Improve their verification methods for security</p> <p>Customise account to avoid irrelevant information</p> <p>Difficult to get in touch with someone to assist</p>
<p>RN 7.7</p>	<p>'With the app, sometimes it does experience technical issues so it should do something to prevent that or help us in a way that we can still use the app.</p> <p>The website, I think it is very confusing to know how to find your stuff.</p> <p>It sometimes displays a lot of things that are irrelevant to me which can sometimes be a bit annoying. I understand that this information is probably relevant to some people but it would be great if we could make changes to our personal account so I can choose what I want or don't want to see.'</p>	<p>Participant 7</p>	<p>Prevent technical issues</p> <p>Help in a way that app can be used despite technical issues</p> <p>Confusing to know how to find information</p> <p>Enable customer to choose what they want to view</p>

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 7.8	‘Actually, I think that they should include more information on the app . For example, if I want to open a specific account, it gives me a very high level description of the details of opening the account. But if I do want to find out this information in more detail, it navigates me to the website . So if they can make that information available on the app so I do not have to be directed somewhere else , and I do not have to go searching far and wide for the information.’	Participant 8	Include information from website on the app
RN 7.9	‘They should keep information up-to-date especially with the uncertainty in the country if policies change. Aesthetics could also change . Help functions should be more easy to find and informative .’	Participant 9	Keep information up-to-date Aesthetics should change Help functions should be easy to find
RN 7.10	‘Maybe add like an alternative or second login option since if you cannot log in one way, you can use another.’	Participant 10	Add alternative login option
RN 7.11	‘As I said before, I do not think I have faced any serious issues or anything.’	Participant 11	-
RN 7.12	Create an easy access to information , the elements on the screen should be easier to see and then definitely gaining help when I am stuck . If they improve these elements, the user friendliness would be so much better.	Participant 12	Easier access to information Elements on the screen should be easier to see Gaining help when getting stuck

Table 21: Participant responses for IQ7

5.4.1.8 IQ8: What are some elements that you give importance to when utilising digital platforms in general?

Whilst IQ1-IQ7 were asked to participants in both individual interviews and the focus group, IQ8 was formulated and asked *solely during the focus group* based on discussions that took place within the focus group. Based on strong opinions of the participants on utilising digital touch points, this question was asked with the objective of exploring what participants truly value when using digital touch points.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 8.1	'I think that the information should be accurate. I also want to be able to find what I am looking for. I would like better login options. I would like to receive help when I am struggling. I also prefer the platforms to have a combination of consistent design, images and icons.'	Participant 9	Correct information Should easily find what I am looking for Better login options Receive help when struggling
RN 8.2	'Probably finding the features that I am looking for or providing help when I need it. And maybe how good the platform look and feels visually as well.'	Participant 10	Should easily find what I am looking for Receive help when struggling Good visual look and feel
RN 8.3	'Like less errors and technical failures, that seems to happen often on the app. I like it when digital platforms look good and professional.'	Participant 11	Less errors and technical failures Look good and professional
RN 8.4	'Definetely based on previous experience, I want the information to be correct and accurate as Participant 9 said. I want an app or website to be easy to navigate and	Participant 12	Correct information Should be easy to navigate Should easily find what I am looking for

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
	find what I am looking for. I also need them to be really safe and secure.'		Safe and secure

Table 22: Participant responses for IQ8

5.4.1.9 IQ9: How does the bank's digital touch points rank according to these elements?

Whilst IQ1-IQ7 were asked to participants in both individual interviews and the focus group, IQ9 was formulated and *asked solely during the focus group* based on discussion that took place within the focus group. This question was posed to participants as a continuation to IQ8 (which was additionally only asked to focus group participants) to examine the various elements within digital touch points those participants truly value, and to inquire whether the bank has the ability to deliver these elements. Additionally, the severity of the elements and the degree to which it achieves positive customer experience can be answered through this question.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 9.1	'I can find the information that I need but the information conflicts that of the physical store. I do not like the fact that I have to remember and type a really long password all the time. I think it would be easier if we could enter a code or something much easier than the process they have currently. It is difficult to find the help functions. You have to follow a lot of processes to actually find the help functions. It would just be better if it said help and whatever you need would be there.'	Participant 9	Information conflicts with physical stores Have to remember long passwords Difficult to find help functions
RN 9.2	'I would say the features are easy to find and well explained when first using the app. The majority of the time, it is difficult to recover from an issue without going into the bank itself which	Participant 10	Features are easy to find

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
	is inconvenient. I like the way the app looks; it has a simple design and uses the bank's colours.'		Easy for beginners to use Have to sort issues out physically rather than on the app itself Like the way the app looks
RN 9.3	The overall design is good and pleasing. They do have help functions but it is hard to find. I also mentioned that it kicks us out often and then, we have to repeat our process. It does not tell you which was the last thing that you did or where you went wrong.	Participant 11	Good and pleasing looking design Hard to find help functions Lack of knowledge towards errors
RN 9.4	It is really difficult to see what you want and find as well. Even though information is there, a lot of that information is misinformation or old information which is misleading and it needs to be updated. For me, the website is the most secure so I like that.	Participant 12	Difficult to find information Misleading information Secure website

Table 23: Participant responses for IQ9

5.4.1.10 IQ10: Why do you continue to bank with this particular bank?

The aim of this question is to understand why participants remain customers of this particular bank and to identify whether these reasons relate to the customer experience achieved via the bank's digital touch points. This means that codes that do not pertain to the bank's *digital* touch points will be disregarded when constructing the success factors.

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 10.1	'A member of my family recommended it to me . And once I became a customer, I realised I was happy with the bank because I had no issues with banking with them. '	Participant 1	Family reasons No issues with banking with them
RN 10.2	'I have not been dissatisfied with their service at any point. '	Participant 2	Not been dissatisfied with their service at any point
RN 10.3	'It is a convenient banking option . I have been banking with them for a very long time so I would not want the hassle and admin that comes with changing banks . Changing would mean me learning a whole different system with a new bank.'	Participant 3	Banking with them for a very long time
RN 10.4	'They are always adding new and modern features to make your life easier . So I also think that they are ahead of banks in terms of innovation and stuff because it makes banking so much easier.'	Participant 4	Always adding new and modern features to make your life easier Ahead of banks in terms of innovation
RN 10.5	'I banked with a competitor bank and I did not like their services . However, I am happy where I am right now because they are interactive with their offering and keep you in the loop about their policies that have been changed. I love their loyalty programmes as well.'	Participant 5	More interactive with offering than competitors Love their loyalty programmes
RN 10.6	'I started banking with them because it was convenient . And I continue banking with them because my banking profile increased with them so it would be inconvenient to change. '	Participant 6	Would be inconvenient to change

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
RN 10.7	'The reason I stay with the bank is because I do really love their loyalty / rewards programmes because it is a good way to get money back when using their digital devices. They are also one of the leading banks in the market in terms of digitalisation and their app is one of the best in the market. '	Participant 7	Love their rewards programmes One of the leading banks in the market in terms of digitalisation The app is one of the best in the market
RN 10.8	'They are ahead of other banks in terms of innovation and digitalisation. I also like the loyalty programmes because it actually helps you on a day-to-day basis. They have features that I enjoy because it makes my life easier.'	Participant 8	Ahead of other banks in terms of innovation Ahead of other banks in terms of digitalisation Good loyalty programmes Have enjoyable features
RN 10.9	'I have clients that bank with them and it is quicker to receive money. I also joined them because I wanted to link my external account with them. '	Participant 9	Features suited to customer needs
RN 10.10	'My parents are banking with them , so it is convenient. '	Participant 10	Customer loyalty
RN 10.11	It was a convenient banking option.	Participant 11	Convenient banking option
RN 10.12	'I can link other accounts to my bank account. I plan to also move out of South Africa and through the bank I can open a global account so	Participant 12	Can link other accounts to bank account

RESPONSE NUMBER (RN)	RESPONSES	PARTICIPANT	CODE
	when I am overseas I can send money to that global account.'		Can be a customer from overseas

Table 24: Participant responses for IQ10

5.4.2 Critical Success Factors

Section 5.4.1 presented Phase 1 of the thematic analysis in which codes were generated via ATLAS.ti based on a portion of participant responses from the individual interviews and focus groups. The next phase of the thematic analysis involves using the generated codes to search for themes by generating **sub-themes**. In this research, the codes generated within ATLAS.ti were grouped by a main idea surrounding the codes to form sub-themes which were named according to these main ideas.

Once identified and reviewed, the sub-themes were used to define or name **themes** which is Phase 5 of the thematic analysis. This phase is accomplished by encapsulating an extract or aspect of the sub-themes into a short title so that it can holistically represent the data collected and the meanings behind it. The themes are what is largely used to present and discuss the results when delivering the final phase of the thematic analysis (i.e. producing a report).

As a result, these themes developed in the final phase of the thematic analysis were used as a basis for constructing the **critical success factors** for this research study. The critical success factors that were developed as a result of the codes, sub-themes and themes are presented in Figure 11. These critical success factors along with their respective codes, sub-themes and themes will be discussed in further detail in Section 5.5.

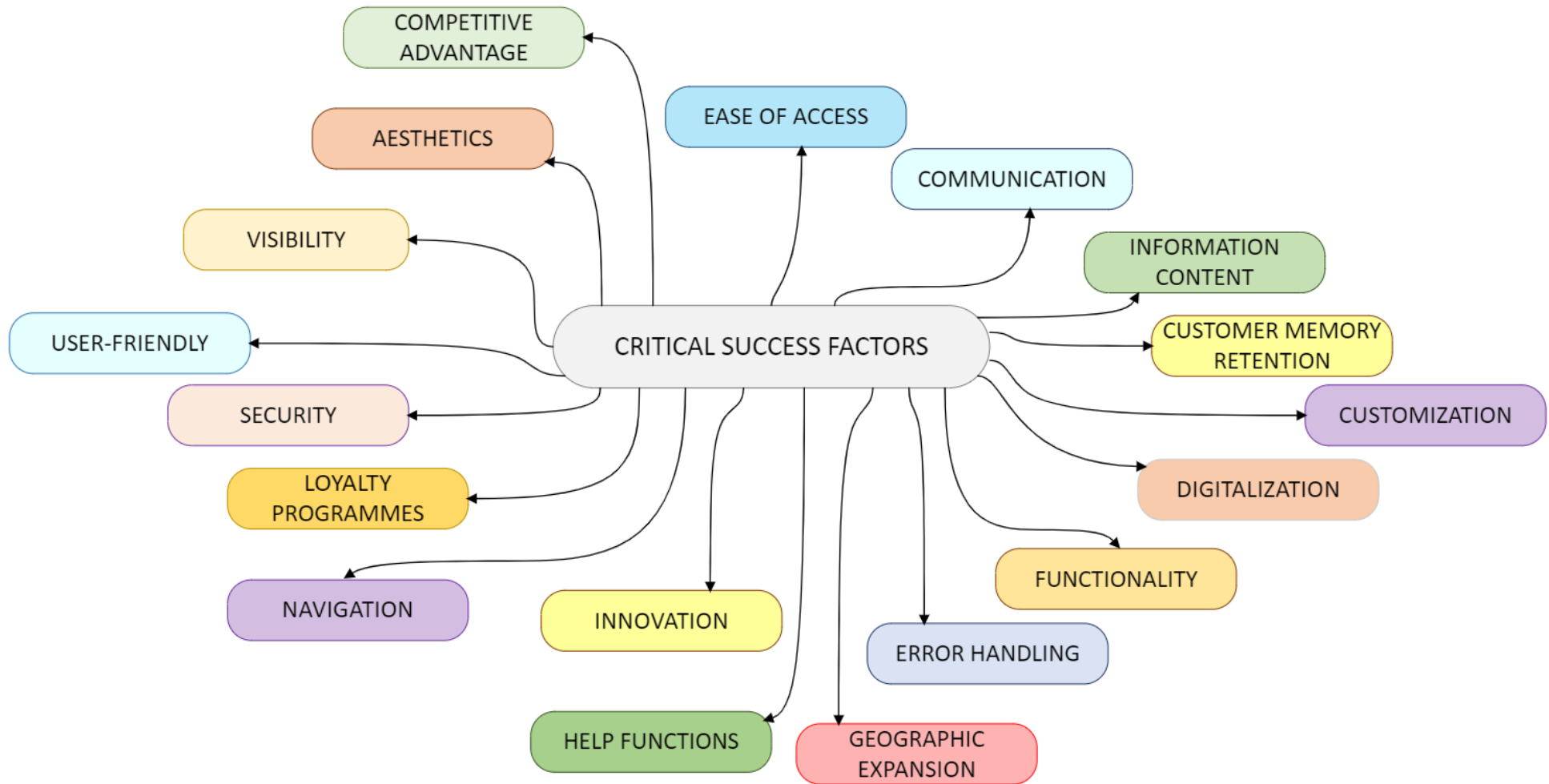


Figure 11: Critical success factors

5.5 DISCUSSION OF RESULTS

The primary objective of this study is to determine how organisations can achieve positive customer experience through their digital touch points. This primary objective is supported by two secondary research objectives. The first secondary objective (Secondary Research Objective 1) is to determine what are the critical success factors to achieving positive customer experience within digital touch points. Based upon the analysis as carried out by the study, it became possible to identify these critical success factors that will enable positive customer experience within digital touch points.

As explained in Section 5.4, the data was examined by following the thematic analysis approach which resulted in the generation of codes, sub-themes and themes in the data respectively. These codes, sub-themes and themes enabled the development of the critical success factors that satisfy Secondary Research Objective 1. The critical success factors that were derived from the study were presented in Figure 11 in Section 5.4.2. In this section, each of the critical success factors will be discussed in further detail. Additionally, the respective codes, sub-themes and themes that influenced the emergence of the critical success factor will be presented and will follow the structure as depicted in Figure 12.



Figure 12: Structure of CSF

5.5.1 Functionality

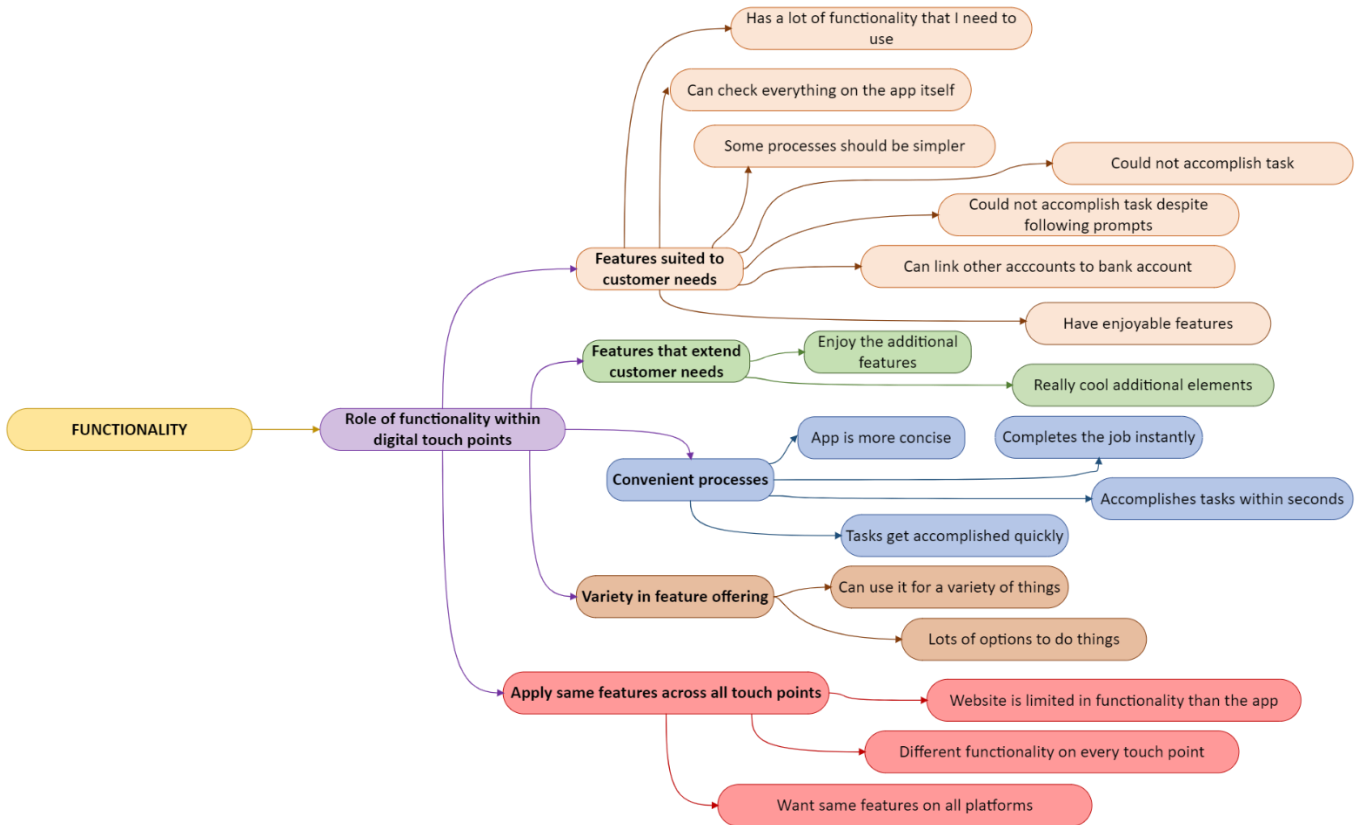


Figure 13: Functionality

The term ‘functionality’ in this study refers to the definition of Goodwin (1987). According to Goodwin (1987), functionality relates to the specific functions that a system is able to provide or the features that it offers that allow users ‘to do what they need to do’. Based on the findings of the study, it became evident that it is vital for touch points to include functionality that recognises customer goals and has the ability to satisfy these goals. Participant responses that included an holistic view of the features implemented within the digital touch points and how they enable these participants to satisfy their need or goal were grouped together to form the critical success factor of functionality.

Existing literature discussed in Chapter 2 extensively highlighted how understanding the needs, goals and motivations of customers is a significant element towards achieving positive customer experience, as this can help to determine how effectively an organisation’s offering can satisfy these customers’ needs. In Section 2.6.2, it was stated that according to Barwitz and Maas (2019) consider a customer’s journey to begin with the initial stage of pre-purchase which involves recognising customer needs. It was found that interview Question 4 (IQ4), which required research participants to identify tasks for which they utilise the bank’s digital touch points, assisted in acknowledging these various goals or needs of the

participants. Amongst the 12 participants, a total of 13 different tasks were identified through this question which is illustrated in Figure 14.

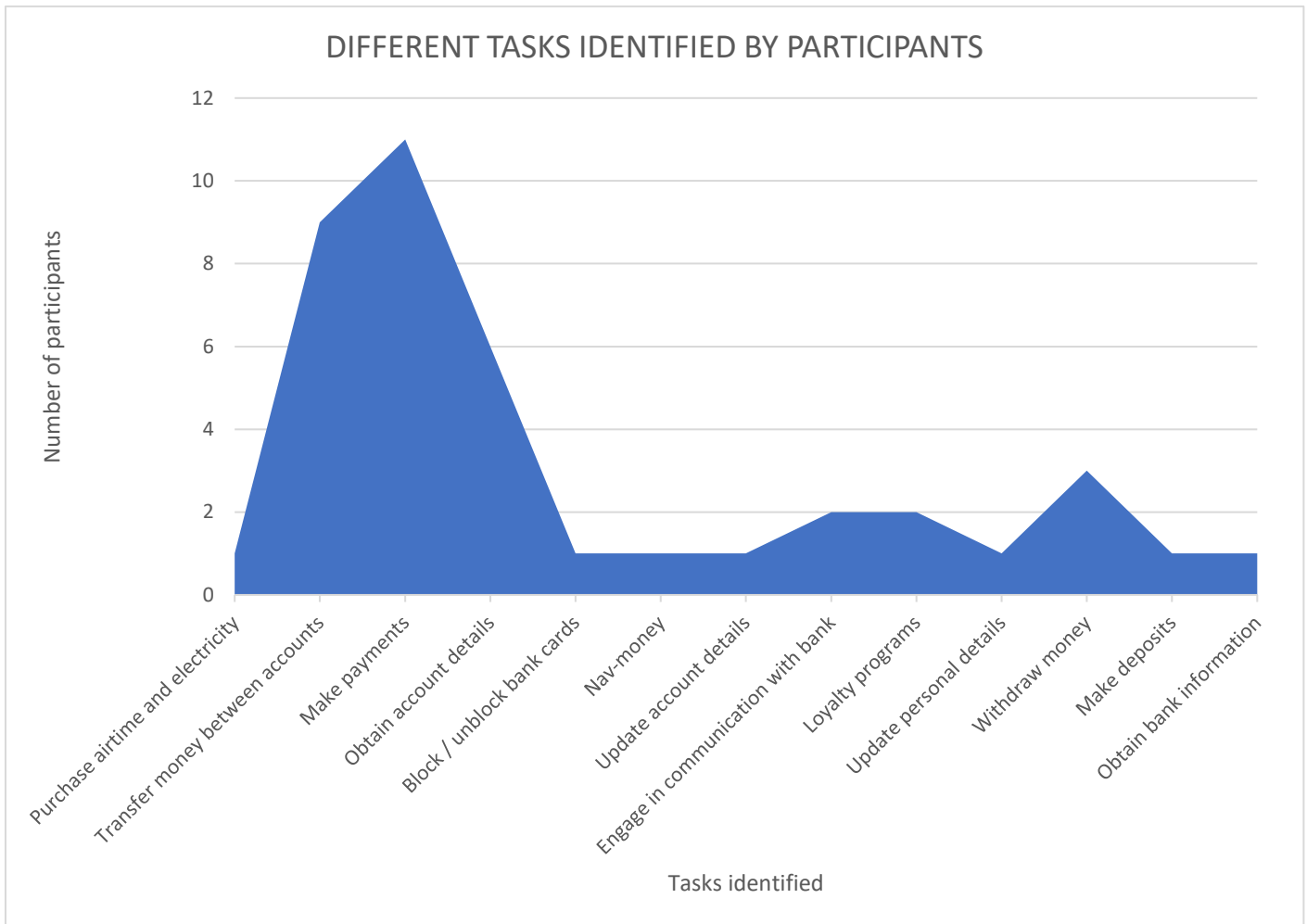


Figure 14: Tasks identified by participants

This question was followed up with IQ5, which required participants to describe how the bank's digital touch points enabled them to accomplish their tasks identified in IQ4. The responses regarding the bank's feature offering remained mainly positive, especially those pertaining to how the bank's digital touch points satisfy the participants' needs or goals at a given point in time. For example, some of the responses included:

Participant 7: *'Has a lot of functionality that I need to use'*

Participant 9: *'Can check everything on the app itself'*

Participant 12: *'Lot of options to do things'*

On the other hand, Participant 9 and Participant 12 mentioned that they have experienced events during which the bank's digital touch points were not allowing them to complete their tasks. With the exception of these two participants, 88% of the responses pertaining to the functionality success factor were positive; therefore, it can be concluded that the bank's

digital touch points are relatively successful in incorporating features or *functionality* that is suited to the needs of these participants. These responses resulted in the emergence of sub-themes such as '*features suited to customer needs*' and '*variety in feature offering*'. This can be linked to a similar finding known to as '*fulfilment*' by Dhurup, Surujlal, and Redda (2014) which discusses the extent to which a bank's digital offering fulfils customers' requirements through its online functionality, and how important customers value this.

Other responses pertaining to the bank's digital touch points demonstrated that it is important to participants that these touch points be equipped to be able to accomplish those tasks in a manner that is quick, easy and effective, rather than merely being to accomplish them. The key theme that was identified with these responses was *convenience*; to accomplish their tasks and goals in a manner that requires as little time and effort as possible. The sub-theme 'convenient processes' is prominent in existing literature, especially that pertaining to digital banking. The findings of the study by Aliyu, Rosmain, and Takala (2014) reveal convenience to be a major driver of customer service delivery in online banking. Similarly, Alam, Magboul, and Raman (2010) define convenience in online banking to be the main goal of successful digital banking. Responses such as the following were received in this study which enabled the identification of the sub-theme '*convenient processes*':

Participant 1: '*The app is more concise*' & '*completes the job instantly*'

Participant 3: '*Accomplishes tasks within seconds*'

Participant 6: '*Tasks get accomplished quickly*'

Kazanjian (2007) demonstrates that by exceeding customer expectations, organisations can enable themselves to obtain a competitive advantage in their market and increase customer loyalty. This notion is substantiated by this study as the results showed that research participants identified functionality that extends their needs or expectations to be elements that they enjoy about the bank's digital touch points. For example, when asked about features which they prefer about the bank's digital touch points, Participants 5 and 7 mentioned that they enjoy the '*additional features*'.

Another sub-theme pertaining to functionality that was identified through participant responses, is being able to access the same functionality across all touch points of an organisation. Participant 1 said that the functionality of the website is "*very limited in comparison*" to the banking app and she feels that the bank gives priority to the app instead

of the website. Similarly, Participant 8 said that '*some functionality that is available on the app is not available the website and vice versa*'. These participants additionally expressed that they feel it is important to implement the same functionality across all digital touch points on the off-chance that they would have to or prefer to make use of a different platform.

5.5.2 Navigation

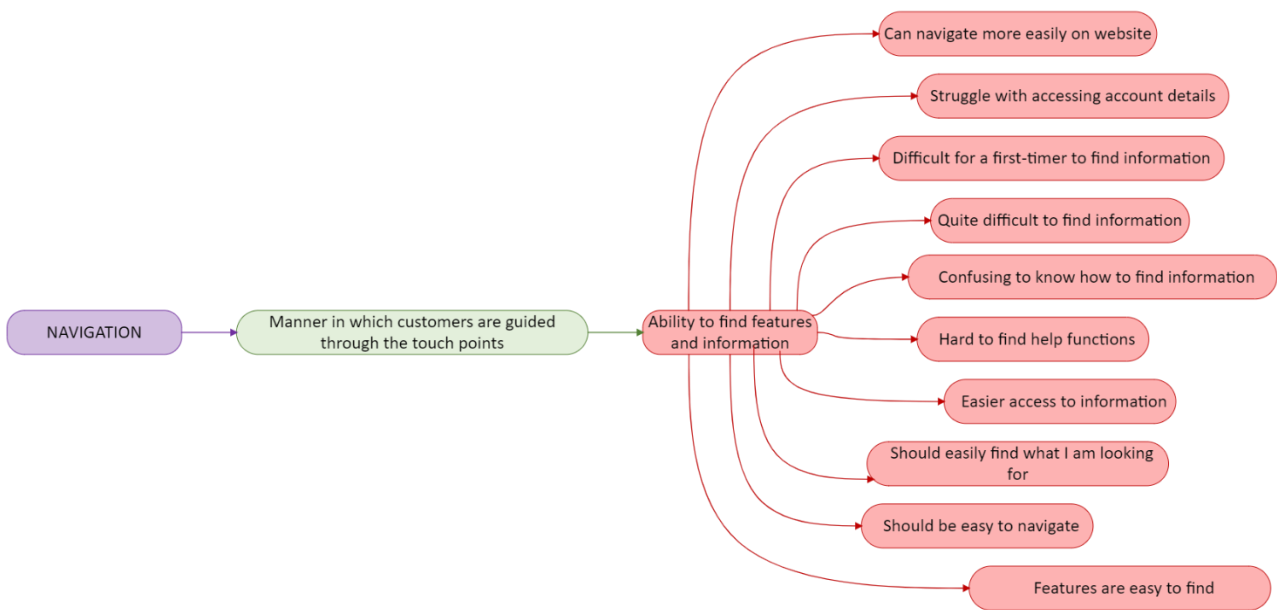


Figure 15: Navigation

This study defines navigation according to Furnas (1997), who states that navigation is how a user throughout an environment selects various elements within the environment in order to satisfy a goal. It was discovered through this study that the navigation within an environment is an important factor that is exceptionally important for improving customer experience, predominantly in digital touch points, as it forms a means for customers to accomplish their goals. This can be substantiated through the various responses received in which participants revealed that navigating through many components can be misleading and cause issues that do not allow them to accomplish their tasks:

Participant 2: *‘Struggle with accessing account details’, ‘Difficult for a first-timer to find information’ & ‘Easier access to information’*

Participant 7: *‘Confusing to know how to find information’*

Participant 9 & 11: *‘Hard to find help functions’*

Participant 12: *‘Quite difficult to find information’*

Whilst these participants expressed that the bank’s mobile app was difficult to navigate, one participant had a differing opinion on this; Participant 10 stated that the *‘features are easy to find’*. This could imply that certain navigation within the digital touch points are easier than others, potentially influencing the consistency of the ease of navigation that exists within the touch points.

The significance of the navigation success factor was demonstrated by Participant 6, who mentioned that one of the reasons that he prefers to use the bank's website over the mobile app is due to him being able to navigate more easily on the website. By this, it can be seen that navigation has the ability to determine the success of a touch point.

5.5.3 Help Functions

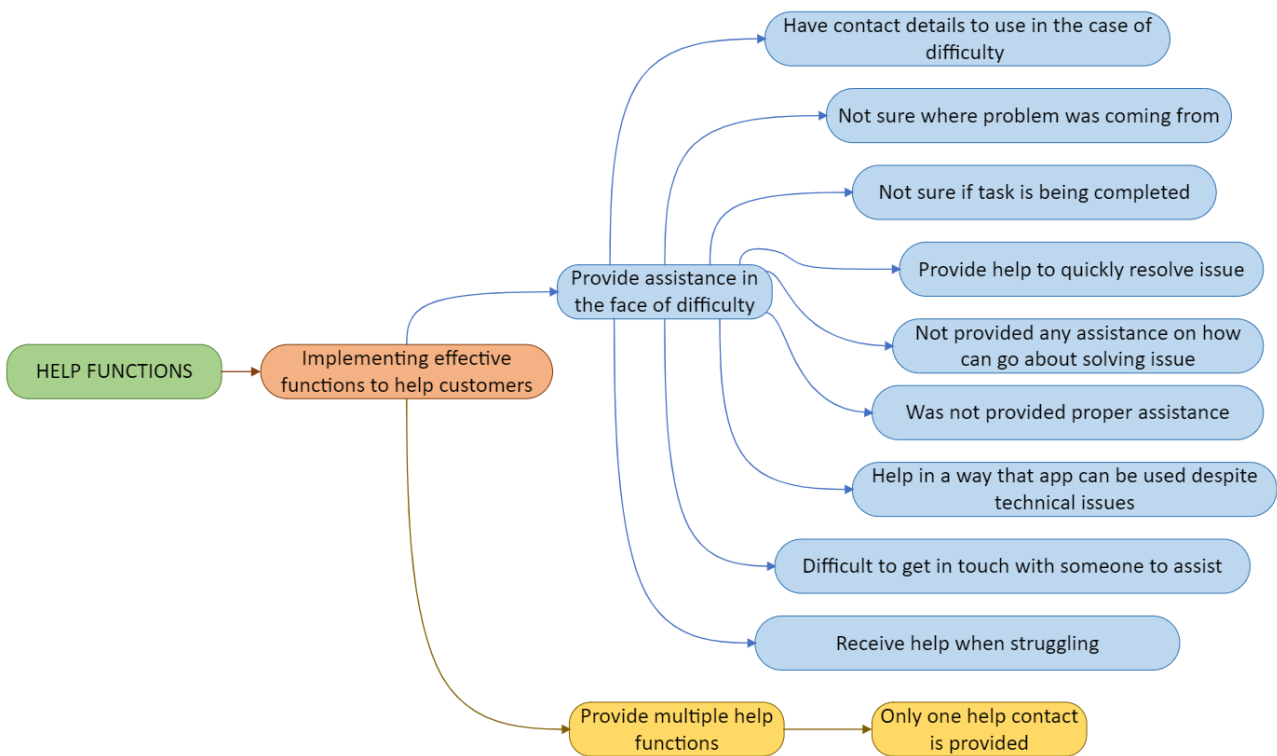


Figure 16: Help Functions

It was found from the study results that the inclusion of features that serve as help to customers during their utilisation of digital touch points is amongst the most important factors of customer experience. A total of 10 generated codes based on participant responses pertained to receiving ‘assistance’ or ‘help’ whilst using the bank’s digital touch points. Out of this total, 7 participants argued that there was inadequate provision of help on the bank’s digital platforms. These responses resulted in the generation of the sub-theme ‘Provide assistance in the face of difficulty’ and included the following:

Participant 3: *‘Not sure where the problem was coming from’*

Participant 5: *‘Not sure if the task is being completed’*

The above responses demonstrate that participants do lack a certain level of awareness when using the digital touch points and would benefit from gaining help.

Participant 6: *‘Difficult to get in touch with someone to assist’*

Participant 7: *‘Provide help to quickly resolve issue’ & ‘help in a way that app can be used despite technical issues’*

Participant 9: *‘Receive help when struggling’*

Participant 11: *‘Not provided proper assistance on how to go about solving issue’*

Participant 12: ‘Was not provided proper assistance’

Based on the holistic responses obtained regarding this success factor, it can be seen that participants are not provided with proper guidance or assistance when encountering difficulties when utilising the digital touch points. Participant 2, however, had a different opinion and stated during IQ3 that *‘through the app, I always have contact details that I can use in the case I cannot find information that I am looking for’*, but later stated during IQ7 when asked about recommendations towards the enhancements of the bank’s digital platforms that *‘only one contact detail is provided; I would like to be provided with a direct contact that will assist me with this issue...’*. This resulted in the creation of the sub-theme *‘provide multiple help functions’*. This success factor can be associated with the findings by Singh and Srivastava (2020) where *‘customer support’* was identified to be one of the factors that influences users of online banking to use mobile banking. Singh and Srivastava (2020) define *‘customer support’* to be assistance provided to customers in the form of guidelines, FAQs, help pages and personal assistance and signify the huge influence that these types of assistance provide and the user acceptance of digital offerings.

5.5.4 Security

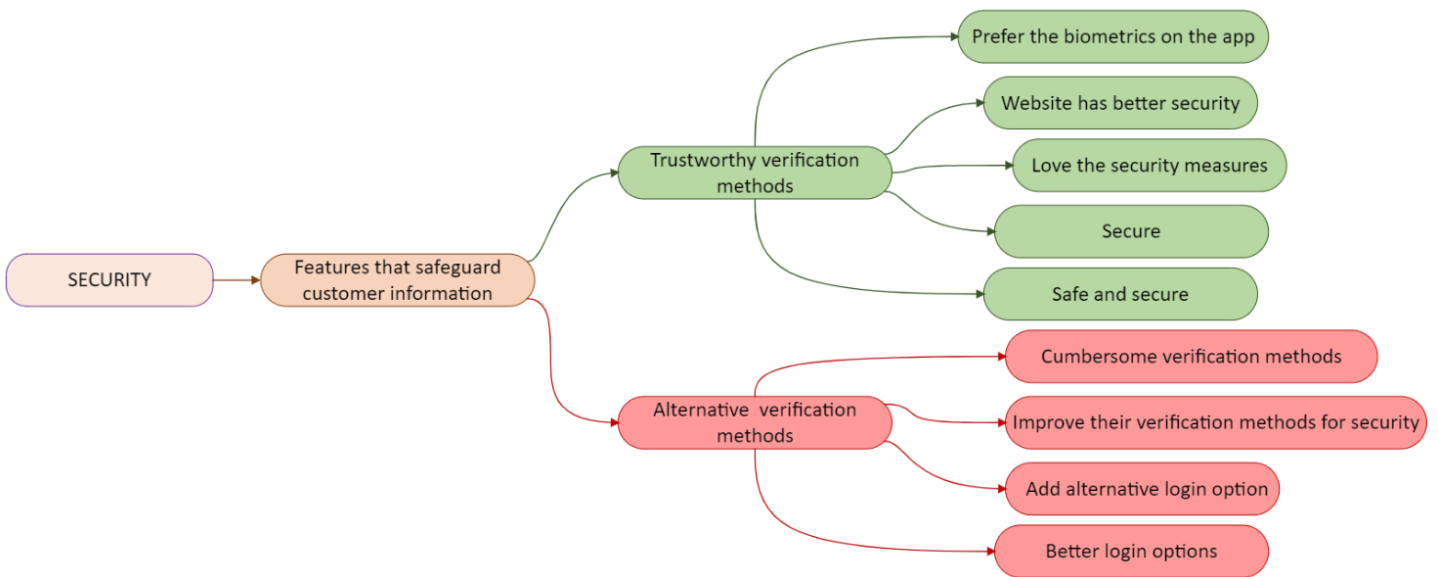


Figure 17: Security

Forming part of a financial institution, security is of vital importance for the bank's customers across their entire journey. Security is considered to be a major requirement for building online trust; customers want their information to remain safe and protected in the best way possible and need to be able to trust the platforms that guard their personal information (Casalo, 2007). Therefore, it is really important for the bank's touch points to incorporate security measures that are effective and which customers are able to trust. The results from this study support this view.

For example, one participant in particular did not approve of the security measures on the bank's mobile app. Participant 12 stated that she does not use the banking app because she does '*not feel comfortable*' keeping that kind of personal information on her mobile device, which is why she prefers to rather use the bank's online website. Three participants from the study, however, had positive responses towards the security measures that the bank integrates within their touch points. For example, the following responses were received with regard to the security measures of the bank's digital touch points:

Participant 4: '*Love the security measures*' & '*Prefer the biometrics on the app*'

Participant 8: '*Secure*'

Participant 12: '*Safe and secure*'

As much as the tightened security measures on the touch points were valued by these participants, it was discovered that these security measures should be simple and easy to follow. Participant 6, in particular, mentioned that he finds the security verification methods

to be long, tiresome and to hinder him from often making use of the digital touch points. The participant expressed:

'Because of the cumbersome verification methods which I have attempted to authenticate, my accounts have now been blocked. In addition to this, I am not in the country at the moment so I am unable to physically go into a branch to sort this out; which is really inconvenient for me. So if they could find a more simple yet secure way to verify this information or provide the ability to sort out this kind of issue digitally, it would be so much better'.

Similarly, Participant 10 mentioned that an *'alternative or second login option'* should be added so that *'if you cannot log in one way, you can use another'*. Participant 9 stated that she would like to see *'better login options'*. If customers are following heightened security measures and processes to access their information, this can make it difficult or completely deter customers from trying to accomplish what they need to do. This is supported in Zakari et al. (2019) who recommend that e-banking should use multiple or alternative and sophisticated authentication methods that are both secure and improve user acceptance simultaneously.

5.5.5 Digitalisation

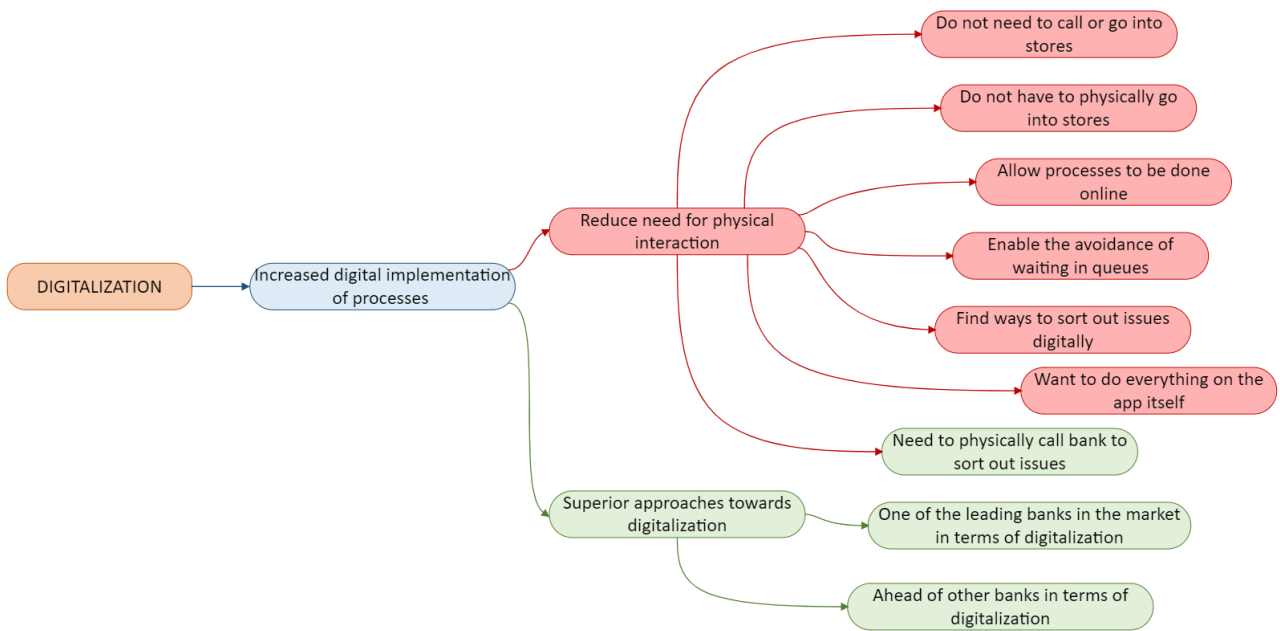


Figure 18: Digitalisation

This study considers the definition of Parviainen, Kääriäinen, Tihinen, and Teppola (2017) regarding digitalisation which states that the term is known to be the ‘action or process’ of applying or implementing digital technology within the various components of a practice, industry, organisation or even country. It was discovered in the results of this study that level of digitalisation was deemed to be very valuable to participants. Though digitalisation may seem to be an obvious objective to achieve in the case of implementing digital touch points, the results of the study showed that it is not enough for participants to only have digital touch points, but to have digital touch points that are able to effectively digitalise a company’s offering. Whilst participants appreciated the abilities and offering of the bank’s digital touch points throughout the duration of the interviews, many responses were received which revealed that the touch points should include more digitalisation that reduces a customer’s need for physical interaction. For example, the sub-theme ‘*reduce the need for physical interaction*’ was developed after the following responses were received pertaining to the digital touch points’ lack of effectively digitalising the bank’s processes:

Participant 1: ‘*Do not need to call or go into stores*’

Participant 2: ‘*Do not have to physically go into stores*’

Participant 5: ‘*Allow processes to be done online*’

Participant 6: ‘*Enable the avoidance of waiting in queues*’ & ‘*find ways to sort out issues digitally*’

Participant 7: *'Want to do everything on the app itself'*

Participant 9: *'Need to physically call bank to sort out issues'*

This success factor can be linked to the results from Carbó-Valverde, Cuadros-Solas, and Rodríguez-Fernández (2020) where a study was conducted in order to determine the effect of digitalisation of bank customers. It was found by the study that a bank's investment in digitalisation has a positive effect on its customers, and as their investment in digitalisation increases, so does the customers likeliness to shift from traditional methods towards digital channels.

As stated previously in Section 5.5.1, these participants ultimately seek convenience; customers want to be able to satisfy their goals in a timely and effortless manner. This statement can be additionally supported through the participant responses presented above. The purpose of digitalisation can vary according to industry and company, however an important goal of digitalisation is to limit the physical or manual labour that an organisation's existing processes would typically carry out. Otherwise, the inclusion of digitalisation into business will remain fruitless (Gray & Rumpe, 2015). This can be additionally substantiated through the second sub-theme *'superior approaches towards digitisation and innovation'* which includes responses from IQ10 where participants were asked why they continue to bank with this particular bank. Participant 7 stated that the bank is 'one of the leading banks in the market in terms of digitalisation', whilst Participant 8 revealed that the bank is ahead of other banks in terms of digitalisation, both revealing that they remain with the bank over a competitor on the basis of digitalisation.

5.5.6 Information Content

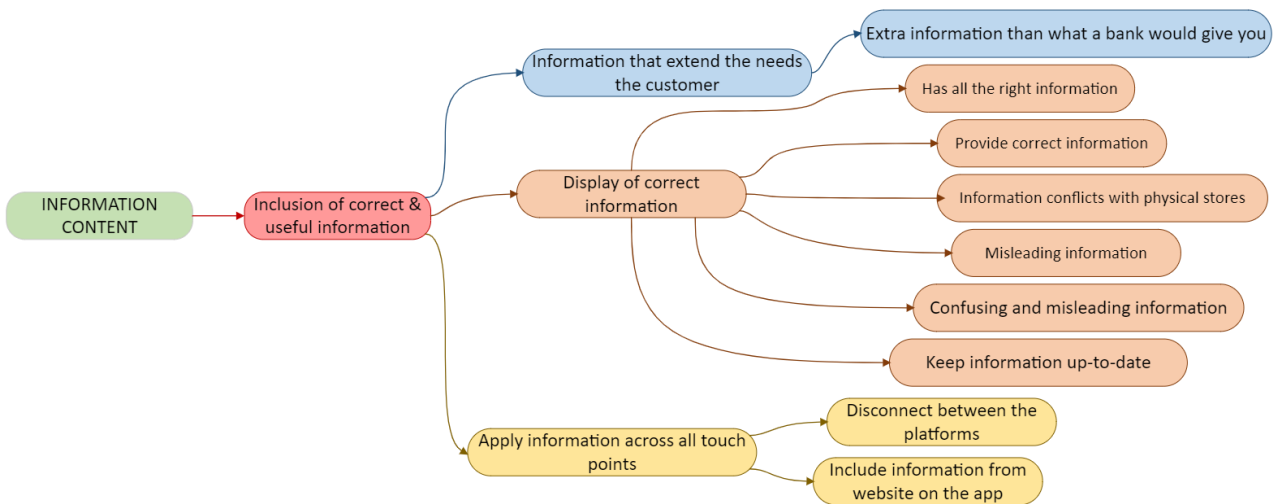


Figure 19: Information Content

An important success factor that was identified in the analysis of the responses of the study was the ability for digital touch points to reflect an *accurate* representation of an organisation and its business rules and processes.

One of the most significant justifications for the emergence of this particular success factor can be pinpointed to Participant 12, who revealed a major challenge that she faced when attempting to gain information through the online website to open a secondary account with the bank. The participant stated:

'I consulted the website to find out this information...When I did receive the information, it was very confusing and misleading, I had to call someone from the bank itself to find out more information. So eventually when I did go into a branch to set up the account, all the information that I was given was inaccurate and I could not set up the account at the end of the day. Even when I called into the customer service for help, the customer service told me different information than that of the branch. The branch told me that the process changed so information on the platforms was not up to date. And you cannot call into a specific branch, you can only call into customer service. So the customer service, the website and the branch all had different things to say about how to open the account. I still have not been able to open the account even though I had gotten everything told to me by the personnel. It was very frustrating and annoying for me and I was quite angry. There seems to be a disconnect of information between their platforms.'

Whilst Participant 11 contradicts the above response by stating that the website has '*all the right information*', a similar issue to Participant 12 was disclosed by both Participant 5 and Participant 9, who experienced the very same issue when trying to open accounts with the information provided to them through the digital platforms. In fact, Participant 5 stated that she merely resorted to eventually '*opening the account with another bank*' because it was '*really frustrating to verify the correct information*' and '*very inconvenient*'. Based on these responses, the effect of informational *inaccuracy* within digital touch points on both customers and the bank itself becomes evident. In addition to causing a company distrust in these customers, a competitive advantage for a competitor bank was created.

The results from the study additionally showed that it is important for information that exists within a touch point to be consistent across all touch points that the bank offers. For instance, Participant 8 revealed that when she wants to find out certain information using the bank's digital platforms, it redirects her to the website. The participant further revealed that '*if they can make that information available on the app so I do not have to be directed somewhere else, and I do not have to go searching far and wide for the information*'. Similarly, Participant 12 mentioned that there is a '*disconnect of information between their platforms*'. These responses resulted in the development of the sub-theme '*apply information across all touch points*'.

Participants 9 and 10 mentioned during the focus group that one of the elements that they enjoy about the bank's digital platforms is the extra information that is displayed to customers on the touch points, as it is '*really helpful*'. For example, Participant 10 said '*this morning, they warned me about the protesting happening in Durban and informed me which branches are closed so I knew which ones to avoid which was quite helpful*'.

5.5.7 User-Friendly

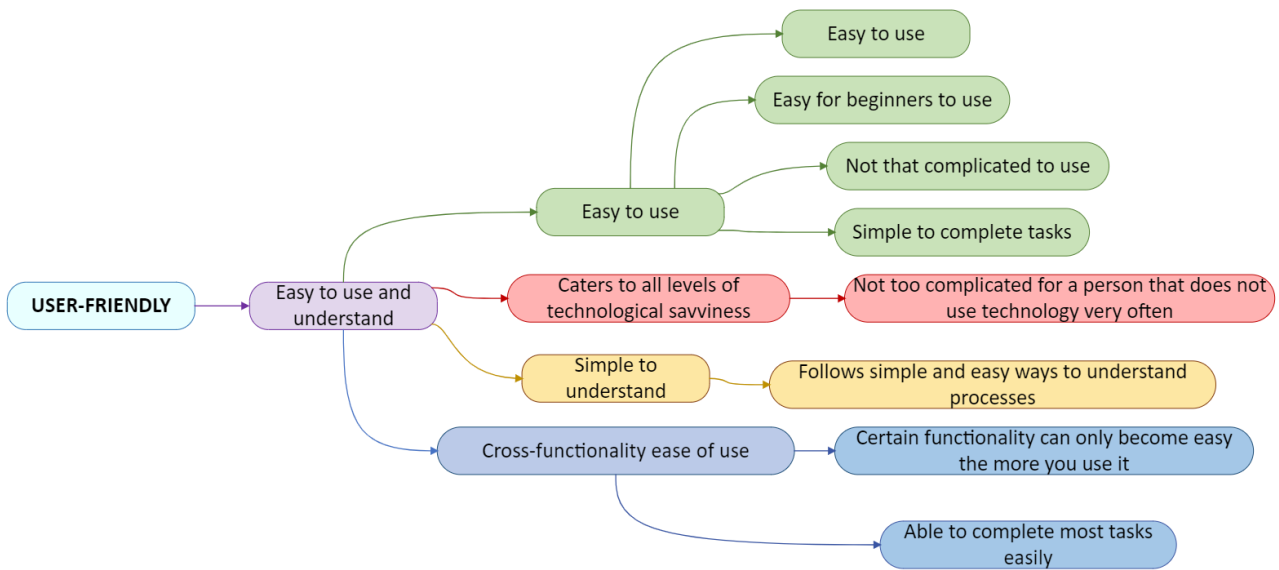


Figure 20: User-Friendly

Geerardyn (2016) defines the user-friendliness of a system to be 'easy to use and understand' for its users that vary from beginners to advanced users of technology, which was found to be applicable to the findings of this study. It was found from the study results that the level of ease of use and understanding of the digital touch points was significant to participants which enabled the development of the user-friendly success factor. It was acknowledged that the factor of user-friendliness is an important one, as it constitutes a system's ability to effectively aid users in interpreting its content so that they will be able to effectively accomplish their needs and goals.

The sub-theme '*Easy to use*' was generated from the results based on the responses from eight participants who stated that the digital touch points that they use should be really simple to use. Other responses within this sub-theme include '*not that complicated to use*' and '*simple to complete tasks*' stated by Participant 2 and 8 respectively. Similarly, the sub-theme '*simple to understand*' was developed after Participant 5 stated that the digital platforms of a competitor bank '*follow many processes which make her wonder if it is necessary and it is confusing*'. This participant further stated that the processes of this participant bank are much more '*simple and easy to understand*' than a competitor bank.

Another important component to user-friendliness as defined by Geerardyn (2016) is the ability of a system to accommodate the technological abilities of all types of users. This component is evident within the results of this study in which Participant 3 mentioned that

the bank's mobile app and website are not too difficult for users that do not use technology very often. This particular finding can be linked to a study by Gatsou, Politis, and Zevgolis (2017) who concluded that the experience of senior populations can be improved when using online banking platforms if these platforms 'ensure a user-friendly experience'.

The final sub-theme that was derived was identified to be '*cross-functionality ease of use*' in which it became evident that participants seek for all touch points within a multi-channel environment to incorporate the same level of ease, simplicity and understanding for users. For example, Participant 11 stated that '*most features are quite quick and easy; other functionality can only become easy once you get the hang of it*'. Similarly, Participant 2 mentioned that some tasks can be done '*quite easily and effectively*', whilst he does struggle with other tasks. Another similar sub-theme was found in the *functionality* success factor called '*apply same features across all touch points*'. Therefore it can be seen that participants require consistency incorporated across all digital touch points.

5.5.8 Competitive Advantage

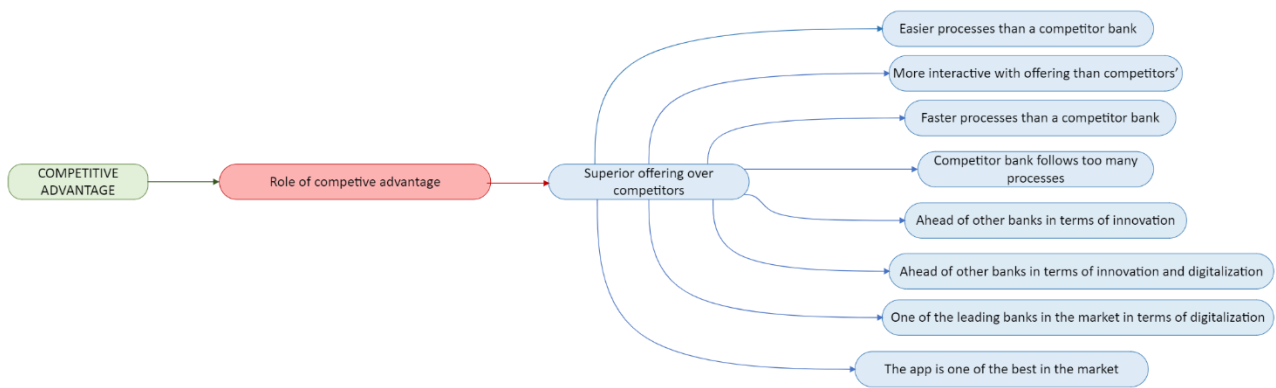


Figure 21: Competitive Advantage

Competitive advantage is defined according to O'Shannassy (2008) as the value created by an organisation through implementing a strategy that is not implemented by rival organisations and does not simultaneously create this value for rival organisations, which was found to be evident in the results of this study. Codes were identified within participant responses that included the mention of strategies or processes implemented within the bank's digital touch points that differ from competitors and demonstrate how the bank is able to achieve a competitive advantage through their digital touch points. For example, some responses included:

Participant 1: *'Faster processes than a competitor bank'*

Participant 5: *'Competitor bank follows too many processes'*

Participant 12: *'Easier processes than a competitor bank'*

Additionally, when participants were asked why they continue to bank with this particular bank in IQ10, the following responses were obtained:

Participant 4: *'Ahead of other banks in terms of innovation'*

Participant 5: *'More interactive with offering than competitors'*

Participant 7: *'One of the leading banks in the market in terms of digitalisation' & 'The app is one of the best in the market'*

Participant 8: *'Ahead of other banks in terms of innovation' & 'Ahead of other banks in terms of digitalisation'*

The responses surrounding this success factor are supported by Krasota, Bazhenov, Abdylidaeva, Bedrina, and Mironova (2020) who argue that 'innovation and creativity' play a

major role in achieving sustainable competitive advantage. Based on these responses, it can be seen as to how achieving this competitive advantage through the bank's digital touch points delivers customer satisfaction and creates customer loyalty.

5.5.9 Aesthetics

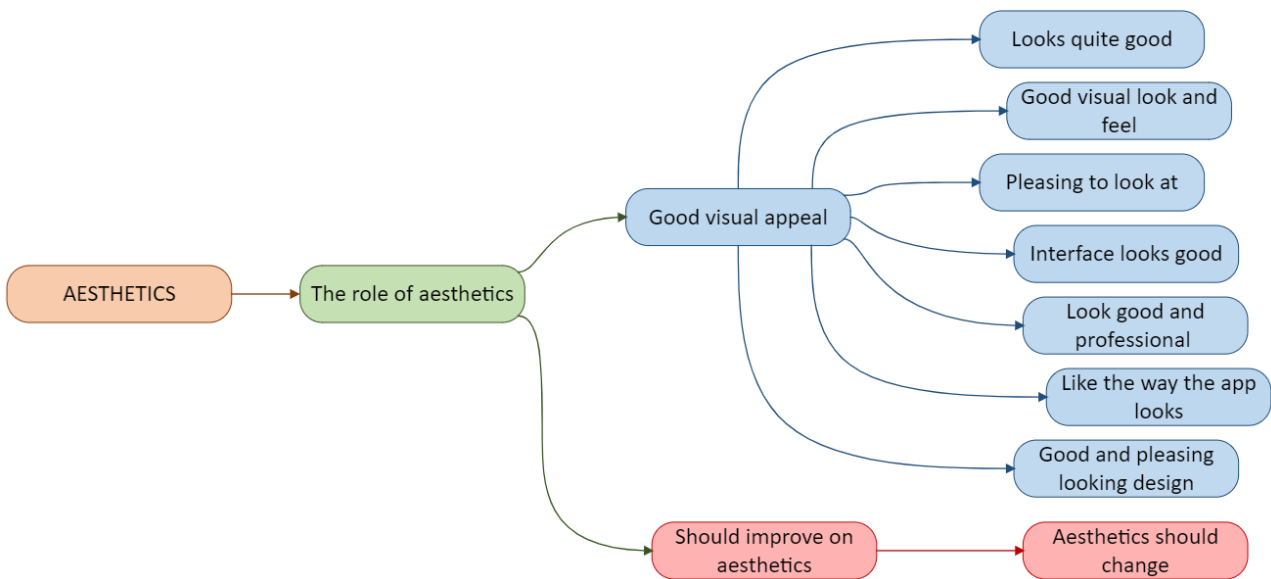


Figure 22: Aesthetics

Whilst aesthetics is not a factor that could potentially hinder customers from interacting with a touch point and its features in any way, it is still found to be an important factor that plays an important role in achieving positive customer experience, especially within digital touch points. For example, during IQ8 when participants were asked what are some of the elements they give importance to when utilising digital platforms in general, the following responses were received:

Participant 10: *'Good visual look and feel'*

Participant 11: *'Look good and professional'*

However, when questioned about how the bank rates on the elements identified in IQ8, the participants stated:

Participant 10: *'Like the way the app looks'*

Participant 11: *'Good and pleasing looking design'*

Additionally, when referring to elements that participants prefer about the bank's digital touch points, responses around aesthetics were received:

Participant 3: *'Interface looks good'*

Participant 8: *'Looks quite good'*

Participant 9: *'Aesthetics should change'*

Participant 11: *'Pleasing to look at'*

Moreover, it was discovered that it is important for aesthetics to maintain a set standard across all touch points because it correctly reflects the organisation's identity and brand. Participant 9 expressed that she enjoys the fact that the bank's mobile app contains a '*combination of consistent design, images and icons*'. Kiljan, Simoens, De Cock, Van Eekelen, and Vranken (2016) support this view in a study that focuses on the security authentications and communications in online banking by signifying the importance of aesthetics within digital commerce such as mobile banking due to its influence on customer *ease of use perception*. Perceived ease of use can be described as the extent to which customers that use an application will help them to accomplish their goals better causing user acceptance towards the application (Davis, 1989). The significance of perceived ease of use is additionally supported by Cyr, Head, and Ivanov (2006), whose findings demonstrate aesthetics, and user interface design influences the perceived usefulness, perceived ease of use and perceived enjoyment of customers, which consequently generates customer loyalty digitally.

5.5.10 Ease of Access

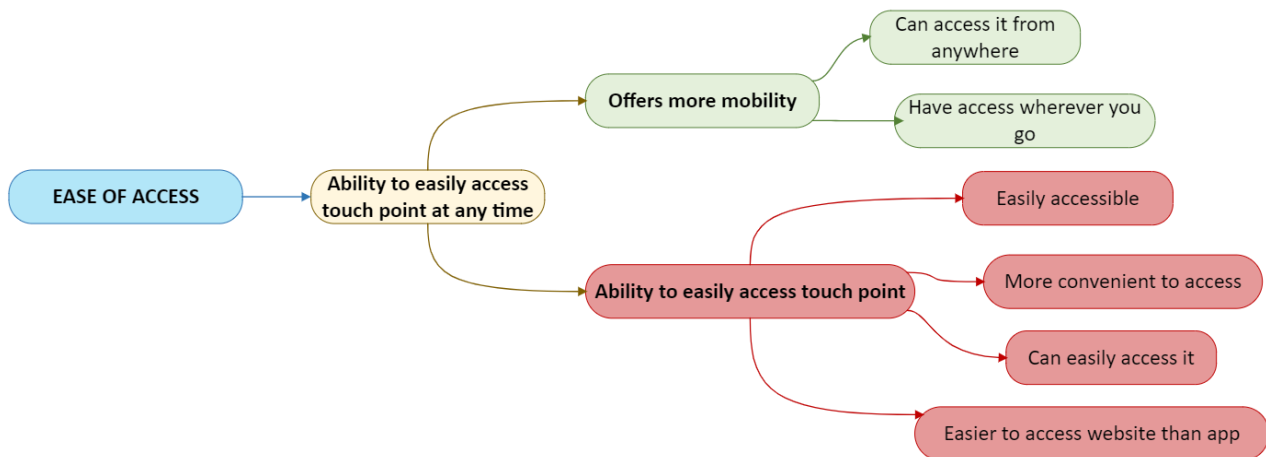


Figure 23: Ease of Access

Customers consider ease of access to be a highly contributing factor for utilising touch points, because they strongly desire platforms that are most accessible to them. Participants in the study were asked to specify the digital platforms of the bank which they regularly use and the reasons for why they prefer doing so. All responses regarding the accessibility of the bank’s digital platforms were positive. Ten out of 12 participants said that they prefer making use of the bank’s mobile app because it provides “*access whatever they need to, whenever they need to*” and is “*really convenient to both use and access*”. Participant 5 stated that they can “*complete banking in a matter of minutes whenever they need to without physically having to move*”. Similarly, the remaining two participants differing from this sample set (Participant 6 and Participant 12), who were in favour of using the bank’s online website, expressed that one of the main reasons that they prefer doing so is because they continuously make use of their laptop throughout the course of the day and the website is therefore the platform that is most easily accessible to them. Hence, it was discovered that it is imperative to implement effective touch points that can be easily accessible to a range of technologically diverse customers.

This success factor can be linked to the study of Alabdan (2017) where *availability* was identified as a theme that encourages females from Saudi Arabia to adopt online banking. The results of the study from Alabdan (2017) demonstrate that availability is a huge advantage to online banking, as it allows customers to use banking services ‘on-demand’ which is applicable to the findings of this study.

5.5.11 Error Handling

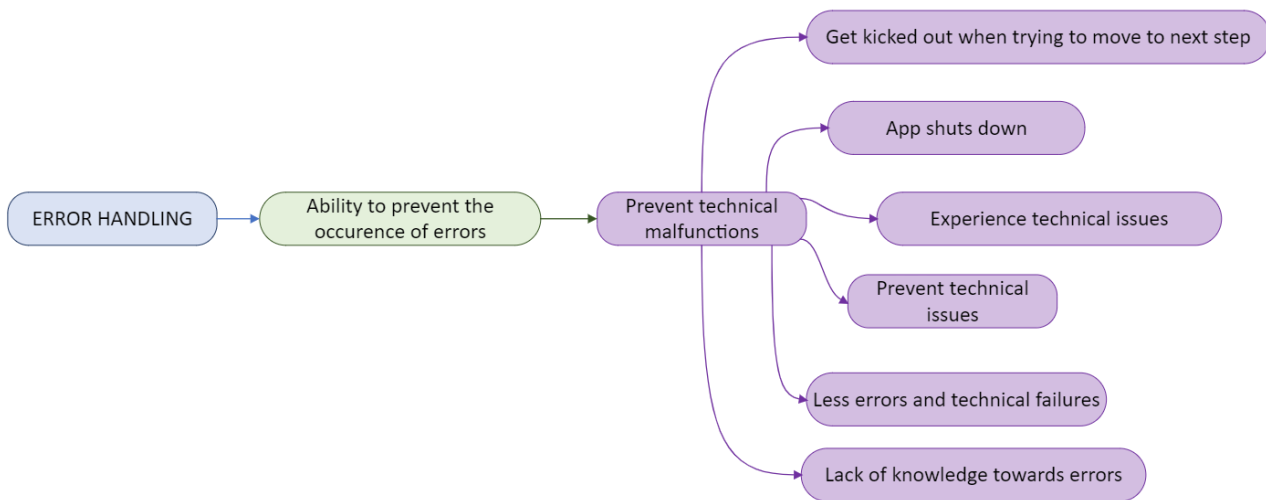


Figure 24: Error prevention

The success factor of error handling can be linked to the help functions success factor as discussed in Section 5.5.5. However, these two factors were seen as two different constructs in this research. The help functions success factor focuses on the ability of the touch points to provide assistance to customers, not only in the event of an error, but also in the case of lack of knowledge or awareness. Error handling, on the other hand, centres around a digital touch point's ability to identify and limit or prevent the occurrence of technical errors. This success factor emerged after the participants from this study cited that they frequently encounter errors or technical issues when utilising the bank's digital touch points. For example, when participants were questioned about what challenges they experience when utilising the bank's digital touch points, the following responses were obtained:

Participant 3: *'When I tried to renew my license, it was quite problematic, it was not taking me to the next step. It kept kicking me out every time I tried to do it and I was not sure where the problem was coming from.'*

Participant 5: *'Sometimes when the app experiences a technical issue, the app shuts down and then you have to go out of it and then come back into it again for it to display messages and your information. And this happens all the time when I try to view my messages and it is a bit annoying.'*

Participant 7: *'With the app, sometimes it does experience technical issues so it should do something to prevent that or help us in a way that we can still use the app.'*

Similarly, when participants were asked during IQ 9 what elements they give importance to when utilising digital platforms in general, Participant 11 mentioned '*less errors and technical failures, which seems to happen often on the app*'. This participant additionally stated later in IQ10 that there is no awareness of what causes these technical failures: '*It does not tell you which was the last thing that you did or where you went wrong*'.

According to Reeves et al. (2004), errors can be reduced if the '*designers*' of specific platforms offer '*concise and effective*' guidance to the users of the platform in the form of '*task-relevant and easily accessible assistance*'.

5.5.12 Loyalty Programmes

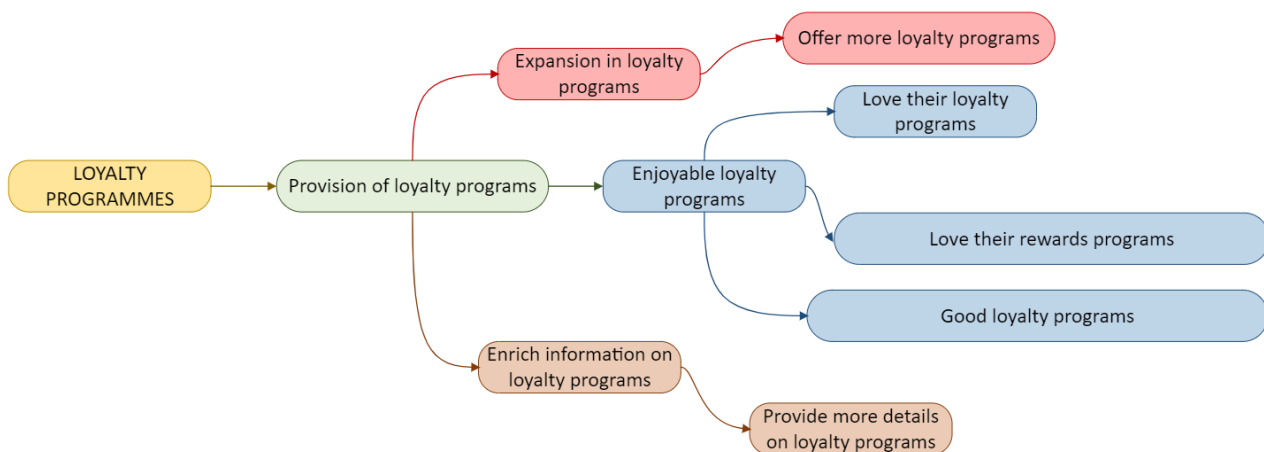


Figure 25: Loyalty programmes

The results from this study indicate that loyalty programmes remain a significant motivator towards creating customer satisfaction. For example, this particular bank implemented an exclusive reward programme in the early 2000s for its online customers where customers can both earn and spend a virtual currency by making use of the bank's 'subsidiaries' that range from banks, insurance, vehicle financing to retail (Coetzee & Walker, 2003). The bank additionally won 'Best Loyalty Programme' as well as design excellence in digital media, multi-media and creative solutions by two prestigious industry awards in South Africa (Oliver, 2007). However, the loyalty programmes that the bank offers are not only appraised by industry, but by the bank's customer base as well. The study results demonstrated that not only do participants enjoy the loyalty programmes that the bank incorporates into its digital platforms, they also want a variety in both the loyalty programme offering as well as increased knowledge surrounding existing loyalty programmes.

Participant 3: 'Offer more loyalty programmes'

Participant 5: 'Love their loyalty programmes' & 'Provide more details on loyalty programmes'

Participant 7: 'Love their rewards programmes'

Participant 8: 'Good loyalty programmes'

A study conducted by Ivanauskiene and Auruskeviciene (2009) examines loyalty programmes by different banks in Lithuania and the role that they play in developing loyalty in individual customers. The findings of the research by Ivanauskiene and Auruskeviciene (2009) demonstrate that loyalty programmes have the ability to both create and reward repeat purchasing. This has the ability to not only create value for customers, but for the

business as well. On the other hand, Duffy (2003) argues that loyalty programmes have the ability to create genuine value for customers and attract and retain customers to a particular brand. Loyalty programmes cannot holistically prevent fundamental business problems with 'product or value proposition'.

5.5.13 Innovation

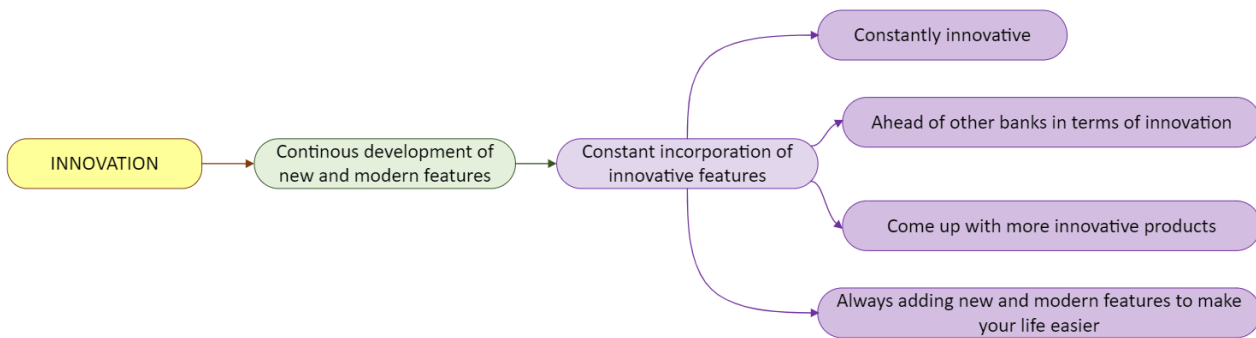


Figure 26: Innovation

Whilst innovation can be viewed as a component of *digitalisation*, it was found suitable by this study to regard these as separate success factors. According to Ciriello, Richter, and Schwabe (2018), innovation does not necessarily mean digitalisation. This view is supported by the results of this study. Based on the results of this study, digitalisation is regarded to be the incorporation of digital technology into an organisation’s current processes and practice. Innovation, on the other hand, was identified after it was found that introducing new and creative features to digital touch points can be seen as an incentive for customers to make use of digital platforms. According to the feedback received on what participants enjoy about the digital platforms of the bank, the theme of innovation was frequently mentioned; all relating to positive reviews of the innovative strategies of the bank. For example, Participant 4 said ‘*They are always adding new and modern features to make your life easier. So I also think that they are ahead of banks in terms of innovation and stuff because it makes banking so much easier.*’

Participant 8 stated that ‘*they are ahead of other banks in terms of innovation*’ and that the bank is ‘*constantly innovative*’. Participant 4 mentioned that she would like to see more digital innovation from the bank, and ‘*would like to see them come up with more innovative products; maybe like how they developed the mobile app after the website, or create like a watch app instead of a mobile app, something like that.*’

Based on these findings, it can be concluded that incorporating innovation that can spark the interest of customers, gets them excited about trying out new things. However, it also has the ability to allow them to accomplish their tasks in a simpler manner, which encourages customers to utilise certain touch points more frequently and provides customers with the unique experiences that they seek.

5.5.14 Communication

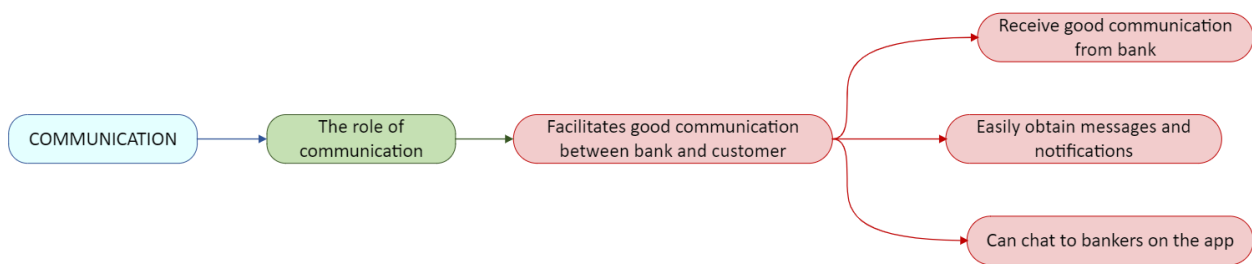


Figure 27: Communication

In a financial business setting that makes use of operations over the Internet or digitally, the physical interaction between personnel and the customer becomes heavily reduced. Therefore, it is important for these businesses to engage in effective communication with their customers to diminish this gap (Mukherjee & Nath, 2003). According to Mukherjee and Nath (2003), communication plays an essential role in building trust between businesses and customer.

The above is supported by the findings of this research study. A key factor that arose from participants in the study was not only the ability of the bank's digital touch points to facilitate good communication between the bank and customers, but also to lessen any gaps that stem from a lack of physical interaction. For example, the following responses were obtained:

Participant 1: *'The app also allows you to chat to bankers; so if I need anything, I do not need to call or physically go into a store.'*

Participant 2: *'The app facilitates good communication between myself and the bank in general because I feel like there is a lot of miscommunication between the teller and I.'*

Participant 10: *'Get good communication on things through the app from the bank'*

The findings additionally highlight a term that is frequently used in the study results: 'convenient'. It was found that communication methods that are *convenient* are regarded to be an important component of the communication success factor. For example, Participant 12 stated that:

'Participant 10 also mentioned that she likes the app because she can get notifications from the bank on things through the app and I still get communication and notifications from the bank through SMS notifications which is also convenient. I also do not need to sign into the website to keep checking my balances, I can dial

a code and I will receive an SMS notification on that information so they make that convenient for me.'

Customers also expressed that they value additional communication notices, not necessarily exclusive to them as an individual, as it could potentially be of use to them in the future. For example, one participant stated that the bank notified her through the mobile app of branches in certain areas that were closed down due to Covid-19 in South Africa; this was “quite beneficial” as she was able to know which of the bank’s physical branches to avoid.

Therefore, given that communication is such an essential factor across all facets of a customer’s journey, it is important for effective communication to exist across all platforms and should be an accurate representation of an organisation’s current procedures and practices.

5.5.15 Geographic Expansion

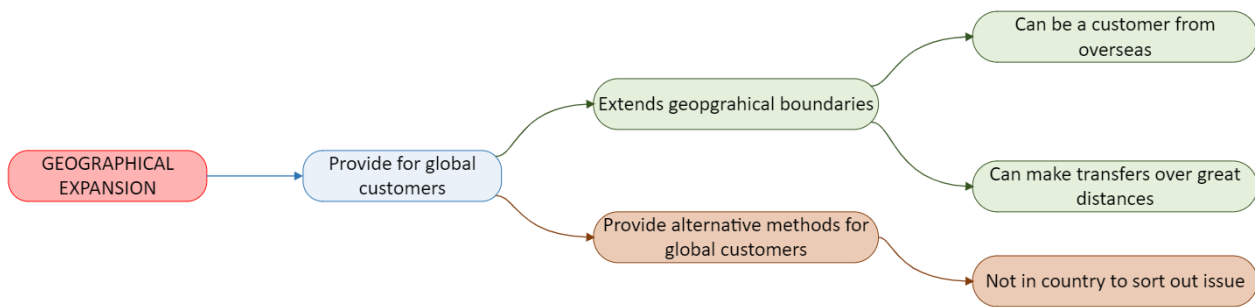


Figure 28: Geographic expansion

Based on the analysis of the results, it became evident that the integration of geographic expansion is beneficial to the bank’s business as a whole. This success factor emerged after responses from research participants were obtained pertaining to the bank and its digital touch point’s ability to provide services and offering to customers from even outside South Africa. For example, Participant 6 stated that he no longer lives in South Africa, but the fact that he *‘can be a customer from overseas is convenient’*. The participant later mentioned *‘Sometimes I transfer money over great distances which is really convenient in times of urgency’*.

Participant 12 stated *‘I can link other accounts to my bank account. I plan to also move out of South Africa and through the bank I can open a global account so when I am overseas I can send money to that global account’*.

Based on the results, it is evident that geographic expansion will not only expand to a new customer base, but can aid in retaining existing customers. According to existing literature, there are severe risks involved regarding the geographic expansion of banks. For example, Aguirregabiria, Clark, and Wang (2016) discuss that there has been a long history of stringent restrictions on banks following a large number of failures within community banks and thrifts during the 1970s and 1980s. However, during the 1990s and early 2000s, the removal of these restrictions have proven to be beneficial to banks due to diversifying of offerings over different geographical locations and substantially increasing the customer base (Aguirregabiria et al., 2016).

5.5.16 Customisation

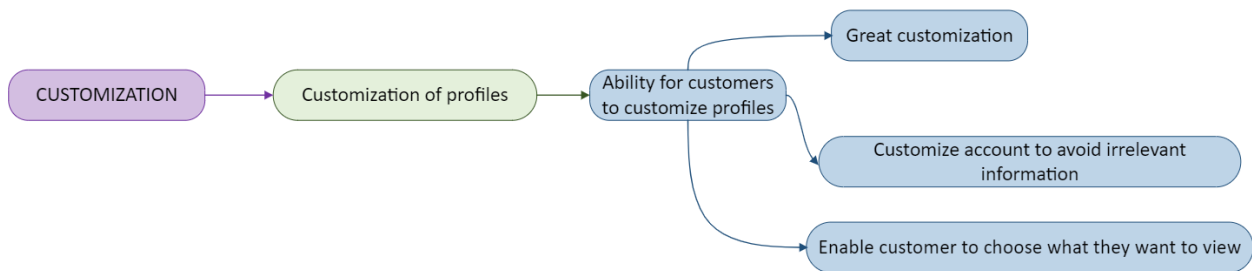


Figure 29: Customisation

By examining the feedback around what the bank’s platforms or touch points can improve upon, customisation was one of the elements discovered that serves as a factor that achieves positive CX within digital touch points. Customers’ desire a ‘unique and distinctive’ journey that is best suited to their needs. Ravendran, MacColl, and Docherty (2011) argue that customisation within online banking is rarely explored and customisation plays a significant role in creating user satisfaction. The latter is supported by the results of this study.

Within this success factor, a common response was that customers like to be able to personalise their account and profile in order to better suit their requirements. They do not want to see unnecessary information that is not related to them.

For example, Participant 6 said that the touch points that he uses often ‘display irrelevant information, so it would be great if that could be avoided or if I could customise my account to remove that kind of stuff’. Similarly, Participant 7 stated:

‘It sometimes displays a lot of things that are irrelevant to me which can sometimes be a bit annoying. I understand that this information is probably relevant to some people, but it would be great if we could make changes to our personal account so I can choose what I want or don’t want to see’.

Contrarily, Participant 8 mentioned that ‘*the customisation that is made on the platforms is great*’.

According to Fung (2008), customisation has the ability to stimulate a user’s commitment to the relationship of a particular application and consequently influence profits received with every ‘committed customer’, However, Fung (2008) further states that it is imperative for service providers to determine the type of customisation provided

within applications based on their customer base, as a lack thereof could lead to ‘undesirable customisation strategies’.

5.5.17 Customer Memory Retention

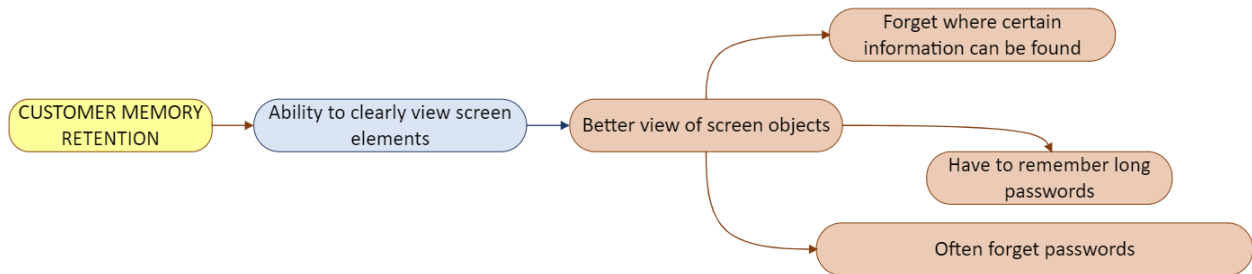


Figure 30: Customer memory retention

Through examining the feedback in the study, several issues pertaining to minimising of the memory load of customers were identified. For example, Participant 6 stated that:

‘I often forget passwords. The process to change your password should be easier. It is very long and a schlep to do so. I understand it is for security reasons but they should have a simple way to do so like some sort of verification methods that will be easier that don’t allow us struggle to figure out what our passwords are. As I said I prefer to mainly use the website so I do not have the bio-metric fingerprint scanner. Because of the cumbersome verification methods that they have now, my accounts are blocked. And because I am not in the country to go into the store and sort it out; it is really inconvenient for me.’

Similarly, Participant 9 argued that ‘I do not like the fact that I have to remember and type a really long password all the time. I think it would be easier if we could enter a code or something much easier than the process they have currently.’ Participant 2 stated: ‘*Actually accessing my account details is a little bit of a struggle. Sometimes I tend to forget where I can find this or where this information lies. I think that when you want to find something it can be confusing especially for a person using it for the first time.*’

Although the aspect of memory load is a factor that relies more on the customer itself, it was discovered that customers dislike being relied upon too much to complete certain tasks and touch points should assist customers by aiding the processes of tasks.

5.5.18 Visibility

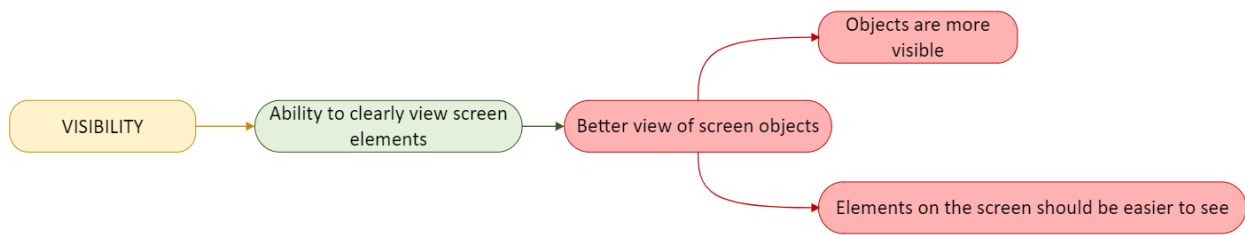


Figure 31: Visibility

Very few participants mentioned visibility as part of their feedback in the study. Nevertheless, based on the responses, it is a contributing factor: the visibility of screen elements and how they are structured has just as strong a hold on influencing customer experience on digital platforms as any other component. The definition for visibility can be linked to Kaur, Ahamad, and Verma (2015), who describes the term as providing users with the ability to see both the screen and configuration of the application according to the desire of the user themselves. This notion was found within the results of this study. For instance, Participant 6 said that he prefers using the website over the banking app because *'I do not find one platform better than the other; the only reason I prefer using the website is because it has a bigger screen, the objects are more visible.'*

Participant 12 stated when asked about improvements of the bank's digital platforms that the *'elements on the screen should be easier to see'*. Moreover, by examining the results found in the study, it was discovered that poor visibility on digital touch points can cause lots of confusion amongst customers and if the information and elements remains too cluttered, it can hinder the process of allowing customers to find what they are looking for. This can cause them to lose the ability to accomplish what they wanted to do.

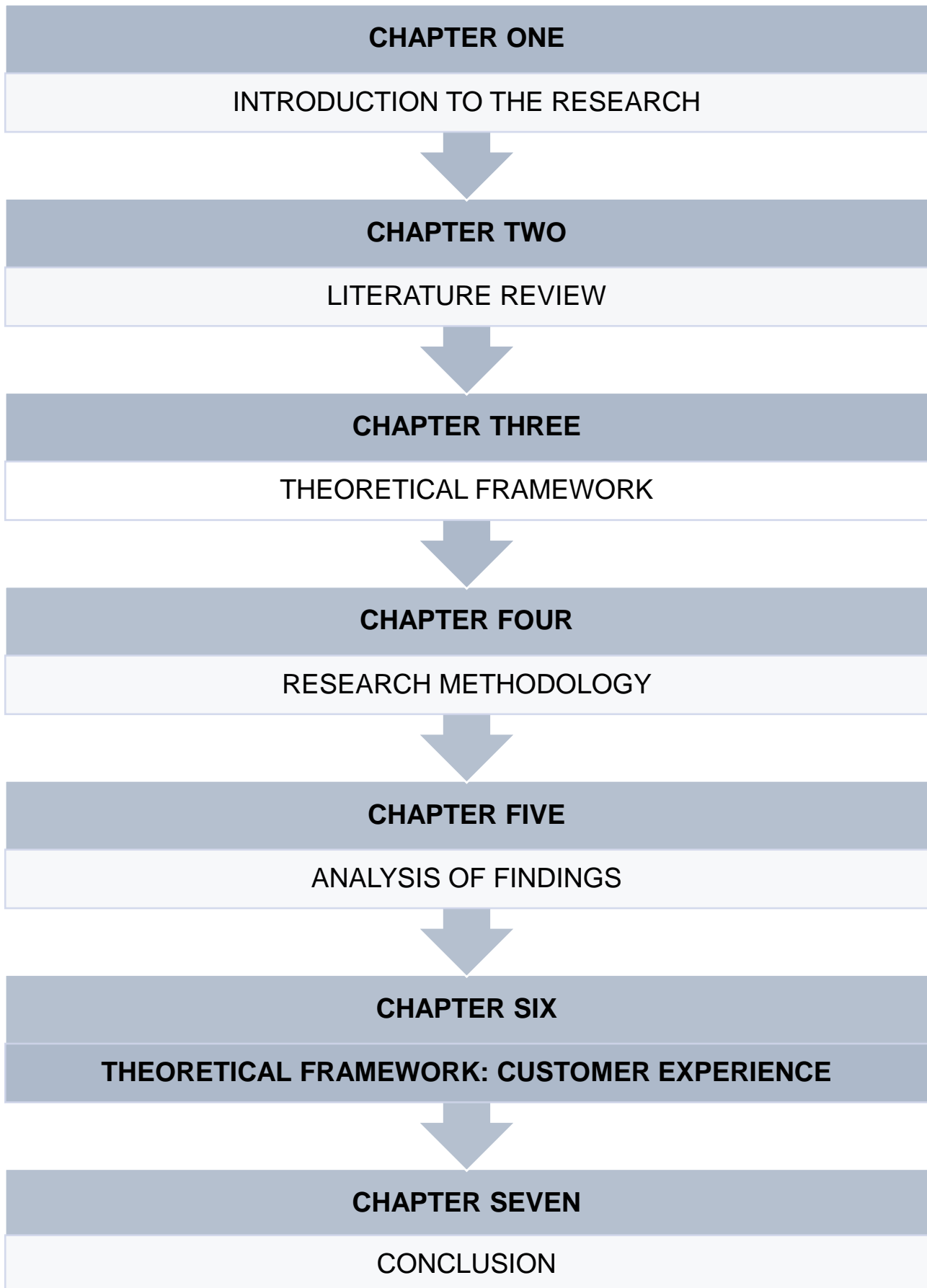
Kaur et al. (2015) consider 'visibility' to be a non-functional system requirement; meaning that it can be seen as a system goal that influences the 'operational environment and design decisions' that consequently impact the progressions of an application.

5.6 CONCLUSION

This chapter contained a complete analysis of the data collected from the study. The chapter commenced by describing the manner in which the data collected was analysed. Thereafter, the demographic profiles of the participants who partook in the individual interviews and focus groups were presented. The completed data collected was consequently presented within this chapter according to the respective interview and focus group questions. Based on the data collected, 18 critical success factors were identified using a thematic analysis approach and are summarised in Table 25. The findings from this chapter satisfy the secondary research objective and highlight what customers value, and subsequently, the factors that were identified to be critical in successfully implementing and improving customer experience within digital touch points.

SUMMARY OF CRITICAL SUCCESS FACTORS
Functionality
Navigation
Help functions
Security
Digitalisation
Information content
User-friendly
Competitive advantage
Aesthetics
Ease of access
Error handling
Loyalty programmes
Innovation
Communication
Geographic expansion
Customisation
Customer memory retention
Visibility

Table 25: Summary of critical success factors



CHAPTER 6: A THEORETICAL FRAMEWORK: CUSTOMER EXPERIENCE

6.1 INTRODUCTION

Dewey's theory of experience was chosen as a theoretical framework, as it forms the basis for achieving the research objectives of this study. Whilst Dewey's theory of experience primarily focuses on experiences in the field of education and learning, the principles which he uses to define and explore the concept of experience were found suitable by this research in determining how future customer experiences can be shaped and improved upon. Therefore, the framework as presented in Dewey (1938) which illustrates his theory and its core principles was adapted based on the analysis of the results found in this study in order to develop a framework that can be used as a foundation for achieving positive customer experience within digital touch points. The adapted framework used within this study required the evaluation of the participants used in this research. This adapted theoretical framework and how it relates to the findings of the research will be presented and comprehensively discussed in this chapter of the study.

The framework based on Dewey's theory of experience that was adapted in order to accomplish the research objectives of this study is presented in Figure 32. The core *components* (i.e. past experiences, internal conditions, external conditions and future experiences) and principles (principle of continuity and principle of interaction) of Dewey's theory were used as a basis to formulate the framework. The manner in which these components and principles were adapted to develop the theoretical framework for this study will be discussed in more detail in this chapter. Each principle and its applicable components are discussed in Section 6.2 and Section 6.3 by presenting a set of interview questions from this research to demonstrate how these questions asked during the study support the theoretical framework. These research-specific questions were adapted to formulate a set of factors based on the findings of this research that can be used by organisations as a framework for achieving positive customer experiences through digital touch points in general. Additionally, extracts from participant responses are discussed and support the principles and components within Dewey's theory of experience.

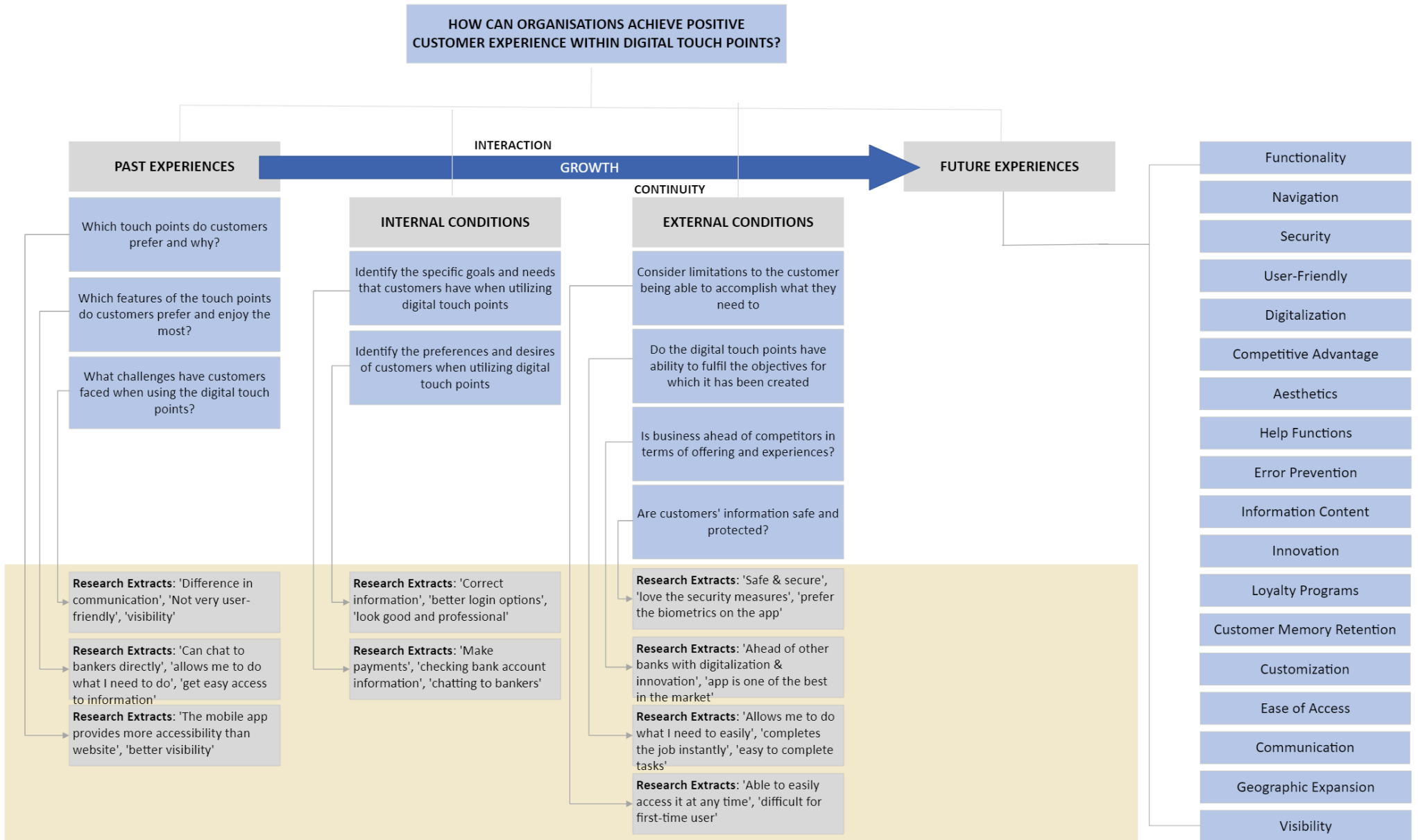


Figure 32: Theoretical framework for customer experience

6.2 PRINCIPLE OF INTERACTION: CUSTOMER EXPERIENCE

Interaction is identified to be a vital principle in Dewey's theory of experience, due to Dewey's observation that an experience is what it is due to the interaction between an individual and what is considered as their environment at a given point in time. Dewey further explains that this environment can take the form of internal or external conditions under which individuals interact and after which an experience is formulated. Therefore, according to Dewey, every experience is based on an interaction that stems from an internal or external condition that an individual is situated within (Hutchinson, 2015).

6.2.1 Internal Conditions

Internal conditions are one of the key components that play a role in which a customer interacts with their environment from which an experience is formed. An internal condition can be defined as the 'needs, desires, purposes and preferences' of an individual which causes them to interact with a specific environment (Krutka et al., 2017). An organisation can meet the internal conditions of their customers that may be present during the utilisation of their environments (i.e. touch points) by attempting to understand the needs, behaviours, desires and preferences of their customers.

In the case of this research, it was found that the following interview questions provided a better understanding of the internal conditions that these customers are situated within:

IQ3: What elements do you enjoy or prefer about the digital platforms that you use?

This offered direct insight into the specific elements as well as technical functionality that customers prefer. The most successful features as well as the elements that customers give importance to and what they enjoy when using the touch points can be identified. For example, responses such as '*can chat to bankers on the app*', '*receive good communication from bank*' and '*can talk to bankers and tellers via the app*' were received. By this, it can be seen that participants enjoy the interaction that the mobile app and website facilitates between the bank and themselves.

IQ4: What specific tasks do you use the digital platforms for the most?

By asking this question, the specific tasks that customers are driven by when using touch points were identified. For example, some of the most common participant responses for this question included '*making payments*', '*checking banking account information*' and

'chatting to bankers'. In identifying these tasks, the specific goals and needs that customers have when utilising the various digital touch points of the bank were acknowledged. It is important for organisations to recognise the various tasks that customers seek to use their touch points for, so that they can devote their efforts to either the implementation or enhancement of features that aid the customer in accomplishing these tasks.

IQ8: What are some elements that you give importance to when utilising digital platforms in general?

Participants were asked to name high level elements that they deem as vital when generally utilising a digital touch point, as well as a simple explanation behind their reasoning. This question was asked to force participants away from the banking institution for a moment and allow them to consider what an 'ideal digital touch point' would look like in their point of view. This allowed for additional customer preferences and desires to be discovered. Participants were additionally asked to rank these elements from what they consider to be most to least important, which provided insight into the level of importance of each of these elements. This provided clarity on which elements are absolutely vital in order to gain customer satisfaction. Through this question, it became easier to identify what participants considered to be an 'ideal' interaction with a digital touch point.

As demonstrated above, it can be seen that by soliciting responses to these questions, the specific needs, preferences and behaviours of the customers of the bank were easily identified. Therefore, these research-specific questions were adapted to derive the following factors depicted in Figure 33 that constitute understanding the internal conditions of customers when utilising digital platforms:

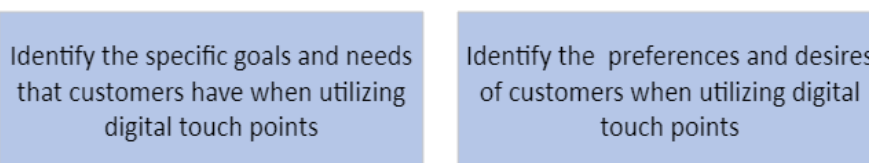


Figure 33: Factors that constitute internal conditions of digital touch points

By examining such factors as a baseline in the search for understanding internal customer conditions as demonstrated in this study, organisations will be able to better identify what customers truly value, provide greater opportunities for future customer interactions and ultimately, satisfy the needs of their customers.

6.2.2 External Conditions

External conditions remain another vital component that plays a role in shaping the way in which customers interact with their environment. These external conditions could pertain to people, objects, environments and communities in which customers might be situated. These conditions could also include environments or settings in which the organisation itself situates its customers and should also be regarded as external customer conditions (Krutka et al., 2017). The following questions that were asked in this study allowed a better understanding of the external conditions in which the participants are situated:

IQ6: What are some challenges that you have previously faced when using any of the digital platforms?

By identifying the challenges that participants have faced during the use the digital touch points, the various factors that pose or could potentially pose as a hindrance to participants accomplishing their goals were identified. For example, the participants in this study mentioned challenges such as *'website is more limited in functionality than the app'*, *'difficult for a first-timer to find information'*, *'cumbersome verification methods'* and *'experience technical issues'*.

In identifying the challenges that come with utilising their digital touch points, organisations will not only be able to reduce the limitations of their digital touch points in order to improve the experiences of their existing customers, but they additionally might be able to expand their customer base in the event that these constraints were restricting potential consumers. For example, a challenge that customers face is whether or not the digital touch point is accessible for them, such as for Participant 6 who stated that he is not in the country, meaning that the customer does not have the means to utilise certain service offerings of the organisation. The participant further stated:

'Certain things force you to call in or go in so if that can be avoided, it would be great. It is very frustrating and annoying because I wish I could do everything on the app.'

Alternatively, Participant 9 mentioned that a huge issue that she has when using the bank's mobile app are safety and security concerns. Therefore, another challenge that is posed for organisations is their ability to provide trust to their customers, not only in them as a business, but also in their ability to safeguard their information to the best of their

ability. By this, the external conditions within which the customer is situated can be seen. Therefore, it is important for organisations to identify such conditions in order to make attempts to accommodate them.

IQ5: How effectively do the digital platforms assist you in accomplishing these tasks at hand?

The purpose of every feature that a touch point has is to satisfy the need or goal of the customer. This would involve reflecting upon a particular touch point and whether or not it comprises of functionality that is able to satisfy these core needs and goals of customers. If not, this would call upon the organisation to focus on the improvement of such features. This can additionally enable organisations to introduce newer functionality into their touch points that will aid customers to effectively accomplishing their goals. For example, an issue faced by Participant 9 was the incorrectness of the bank's information that exists on their digital touch points. In this case, the participants were not able to effectively gain the information that they required and consequently, were not able to accomplish their goal at hand. This should invoke the bank to constantly update their touch points with information that is aligned with their current policies and guidelines, or introduce a new feature that allows customers to stay informed of their organisational practices.

Q3: How technologically savvy would you rate yourself (On a scale of 1 to 5)?

During the collection of the demographic data of the research participants, every participant was asked about their level of technological savviness based on a scale of 1 to 5 (where 1 referred to a beginner and 5 referred to an advanced and frequent user of technological mechanisms). This question was asked to gain an understanding if and how the difficulties and satisfaction of those customers who regarded themselves as advanced differed from those who regarded themselves to be beginners. Only Participant 1 in the study ranked themselves as a 3 (average user) in terms of technological savviness, whilst the remaining participants varied between 4 (Good knowledge of technological mechanisms) and 5. However, the responses for the challenges faced as well as preferred features when utilising the bank's digital touch points remained relatively similar, despite the difference in the level of technological savviness amongst the participants. By this, it can be seen that the bank has the ability to provide a certain level of ease of use and comfortability to their customers across their digital touch points, with an awareness of technical expertise or a lack thereof.

IQ10: Why do you continue to bank with this particular bank?

This question offered participants the opportunity to state elements that have provided them with customer satisfaction and loyalty along their customer journeys. For example, some of the responses included ‘*not been dissatisfied with their service at any point*’ and ‘*would be inconvenient to change*’. Participant 5 mentioned that she previously banked with a competitor and was dissatisfied with their service and once she had switched over, she found this particular bank to be a superior banking option due to their level of interaction provided by their digital touch points. Additionally, Participant 4 mentioned innovation to be one of the reasons why they enjoy banking with the organisation, and that the bank is ahead of its competitors in terms of digitalisation, which remains a reason as to why a lot of the processes on the digital touch points are extremely successful and conducive. Based on these responses, it can be seen that another important external condition that exists during a customer’s interaction is an organisation’s ability to develop superiority over its competitors in terms of the products, service and experiences that they are offering to their customers. Participant 4 stated that the security measures on the digital touch points are very convenient yet extremely safe and trustworthy. This statement was cited by many of the participants in the study as to why they preferred to bank with the institution, as well as their valuable features on the bank’s digital touch points. Given that this is a banking institution, security would be an important external condition that customers would value, as customers would want to bank with an institution that they can trust with keeping their information safe.

The interview questions stated above enabled the acknowledgement of the external conditions of the participants of this study, which guided the following set of factors to be formulated based on the responses of the participants:

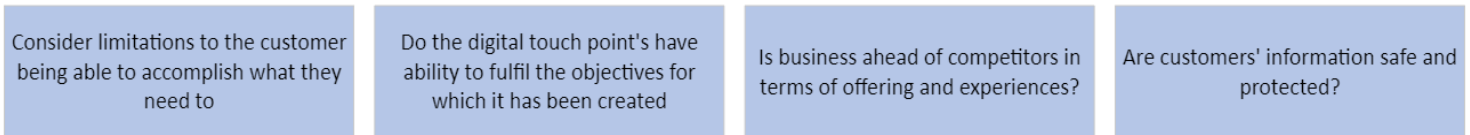


Figure 34: Factors that constitute external conditions of digital touch points

It is important for organisations to develop and adapt their touch points in a manner that has control over both internal and external conditions as a means of providing improved opportunities and experiences in the future. By considering the factors presented in Figure 34 above, organisations will be able to obtain insight into the external conditions in which

their customers interact with their business and thereafter, strategise how they can best satisfy these conditions.

6.3 PRINCIPLE OF CONTINUITY: CUSTOMER EXPERIENCE

Customers have pre-developed habits, behaviors and attitudes towards the various touch points that an organisation offers that are rooted in their previous or past interactions with touch points. Therefore, these past experiences of customers, according to Dewey (1938), are vital in understanding the various conditions or situations in which their environments exist and should provide an indication of how to better create opportunities and growth for future conditions and situations. Hence, organisations should continuously evaluate and reflect upon the past experiences of customers in order to determine how to improve future interactions.

6.3.1 Past Experiences

The most effective way for organisations to gain knowledge of the past experiences of customers would be to continuously aim to gain the feedback or responses of their customers themselves in order to better understand their experiences, beliefs, attitudes and interactions from utilising organisational touch points. In the case of this research, it was found that all of the questions posed to the participants in the research study allowed a better understanding of their past experiences from utilising the various digital touch points (See Appendix C and D for a complete set of questions in the Interview and Focus Group Guide). Every question asked of the participants required them to reflect back and provide a response based on a past experience.

For example, when asked about questions pertaining to elements that cause them satisfaction, enjoyment or pleasure, participants were to reflect on an interaction with a touch point that they found enjoyable and suitable to their desires. When asked which of the various digital touch points they preferred to use and why, many participants chose the bank's mobile app over the online website. Responses such as '*the mobile app provides more accessibility than the website*' and '*better visibility*' were received. All of these responses unknowingly forced participants to look back at their interactions with the mobile app and compare that to their interactions with the online website. These types of responses provide value for future experiences, as the bank can acknowledge the components that are successful amongst customers and preserve them, as well as identify

the core elements that customers value and integrate these elements within other touch points and segments of their business.

Similarly, when asked about what causes them displeasure or dissatisfaction, participants cited elements stemming from interactions that they did not find suitable to their needs and desires. For example, when participants were asked what challenges they have faced when utilising any of the digital touch points, responses such as *‘provide help to quickly resolve issue’*, *‘not very user-friendly’* and *‘confusing and misleading information’* were received. These kind of responses provide great opportunities for the growth and improvement of future customer experiences, because the bank will be able to directly identify the features of their digital touch points that need to be better developed, as well as discover the various elements that customers give value to during their customer journeys.

Therefore, it can be concluded that in order to better understand the past experiences of customers, organisations should solicit responses that include both the negative and positive interactions between customers and their touch points. A set of factors were formulated based on the research-specific questions from the study that constitute a basis for understanding past customer experiences:

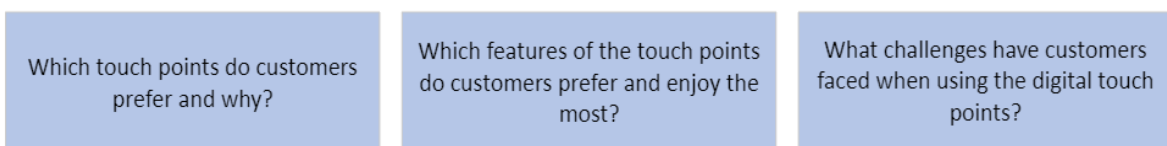


Figure 35: Factors that constitute past experiences of digital touch points

6.3.2 Future Experiences

The principle of continuity does not solely lie in understanding the past experiences of customers, but also relies on the undertaking of the organisation to continuously integrate enhancements based on the insight gained from these past experiences that will shape future experiences (Hutchinson, 2015).

In the case of this study, all of the questions asked of research participants provided an understanding of how future experiences can be shaped and improved upon. As stated previously in Section 3.3, Dewey’s theory of experience explains that past experiences should provide opportunities for the growth and improvement of future experiences. Every interview and focus group question drew upon the past experiences of customers, as it

enabled the research participants to reflect upon their previous experiences and detect elements that they feel should be present during their customer journeys. It further enabled the discovery of elements that customers desire and prefer along their customer journeys, and essentially what organisations should take into account when shaping future experiences. This consequently enabled the discovery of the critical success factors that organisations should consider when attempting to achieve positive *future* customer experiences within digital touch points. Therefore, the factors that constitute improving future experiences are the critical success factors derived by this study and are presented in Figure 36:

Functionality	Navigation	Security	User-Friendly	Digitalization	Competitive Advantage
Aesthetics	Help Functions	Error Prevention	Information Content	Innovation	Loyalty Programs
Customer Memory Retention	Customization	Ease of Access	Communication	Geographic Expansion	Visibility

Figure 36: Factors that constitute future experiences of digital touch points

By gaining this kind of knowledge, organisations can stay informed of any gaps and defects that are present within their existing features of the touch points, in order to improve upon future customer experiences. This would also help organisations to alleviate any confusion and misunderstanding that they could potentially have of customer expectations, as these could also severely hinder future opportunities and growth for their business. Customer preferences, attitudes and behaviours are also constantly shifting, therefore continuously reflecting upon customer interaction can allow organisations to stay better informed of what their customers desire.

For example, participants were asked about some improvements or recommendations that they would provide towards the enhancement of the bank’s digital platforms. One of the responses received for this question was ‘*come up with more innovative products*’. Taking a closer look at this particular response, it would be valuable for organisations to incorporate more innovative components into their digital touch points in order for them to be at the forefront of technological innovation and create not only positive, but also superior and unique customer experiences. This participant recommendation would also provide businesses with greater advantages over their competitors, and as established earlier in this chapter, competitive advantage remains an important external condition with which customers are faced.

6.4 EVALUATION OF THEORETICAL FRAMEWORK

As stated above in Chapter 6.1, Dewey's theory of experience was adapted with the study findings in order to develop a suitable theoretical approach to achieving the research objectives of this study. However, according to Nilsen (2015), it is vital to differentiate between three main categories that a theoretical approach can fall under. These categories include theories, models and frameworks. Nilsen (2015) states that a theory is an abstract set of principles that is developed to structure certain observations, understanding and explanations of a certain phenomenon. On the other hand, a model is a structure used to describe or guide a process of translating theory into practice whilst a framework is a structure that contains various different concepts and how they are believed or presumed to influence a phenomenon (Nilsen, 2015). Based upon consideration of the categories of theoretical approaches demonstrated by Nilsen (2015), a theoretical *framework* was found most suitable for this research study and was developed to achieve the research objectives. However, this theoretical framework required the evaluation of research participants in order to justify its validity and correctness. Therefore, two focus groups comprising of six and four participants respectively were conducted in order to discover the various components of the framework that they agreed or disagreed upon, their recommendations with regard to the framework, as well as the holistic views surrounding the framework. Figure 37 displays the framework that was presented to the research participants.

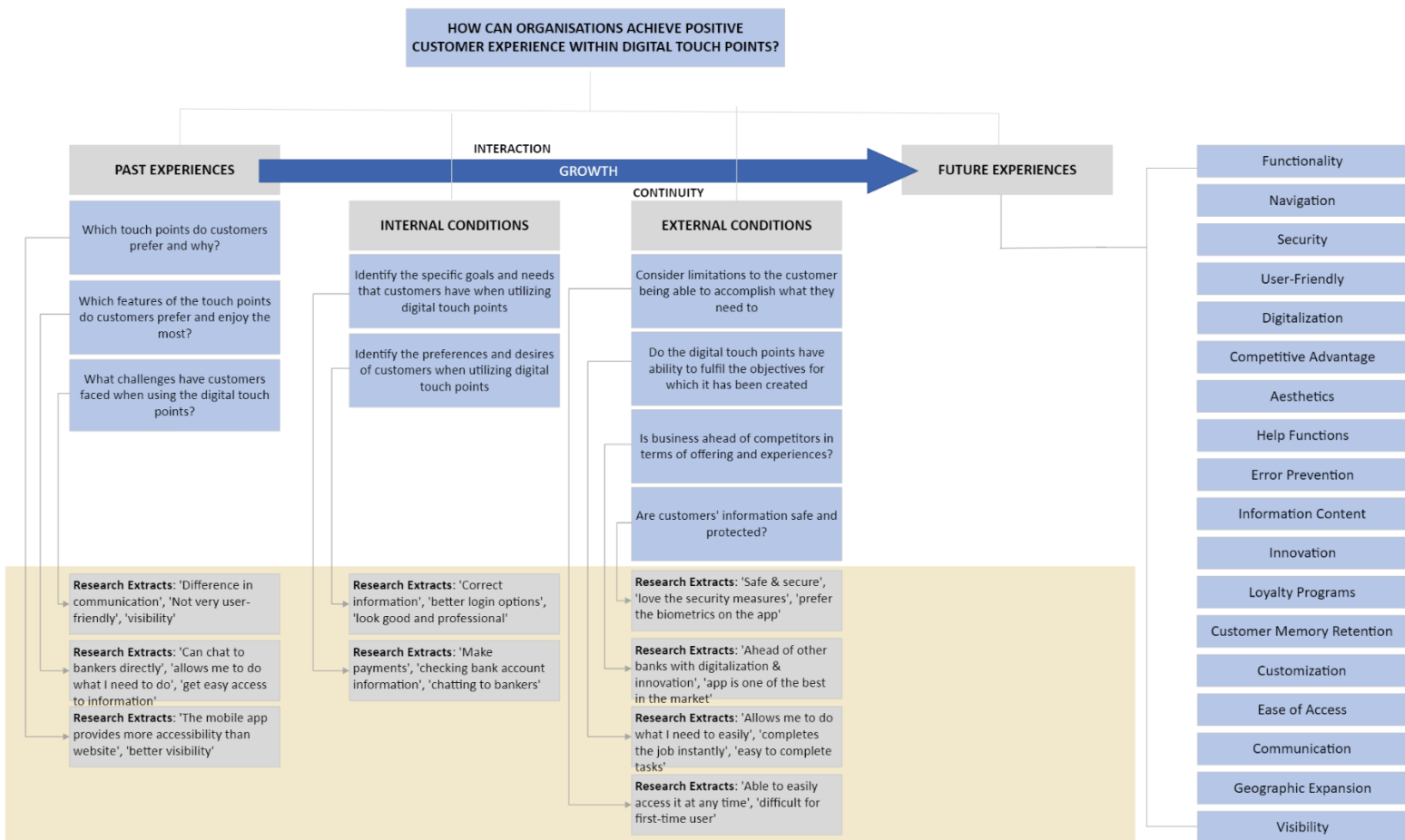


Figure 37: Framework for achieving positive customer experience within digital touch points

6.4.1 Demographic Profile of Participants

PARTICIPANT NO.	AGE	GENDER	LEVEL OF EDUCATION	LEVEL OF TECHNOLOGICAL SAVVINESS (OUT OF 5)
1	26	Female	University Honours Degree	5
2	26	Male	University Bachelor Degree	4
3	31	Female	University Bachelor Degree	4
4	21	Female	University Honours Degree	3
5	27	Male	University Bachelor Degree	5
6	31	Male	University Bachelor Degree	4
7	48	Female	Grade 12	5
8	43	Female	University Master's Degree	4
9	47	Female	Grade 12	3
10	27	Female	University Honours Degree	3

Table 26: Demographic profile of framework evaluation participants

6.4.2 Participant Evaluation

In an attempt to discover whether or not each one of these components are significant to form part of a framework that could potentially aid in achieving positive customer experience within digital touch points, focus group participants were questioned about this. Two focus groups comprising of six and four participants were conducted during September 2022. The duration of the first focus group was one hour and 15 minutes whilst the duration of the second focus group was one hour. Two participants from the initial individual interviews took part separately in each focus group: i.e. Participant 1 and Participant 10 in Table 26. However, the rest of the participants in both focus groups for the framework evaluation included new participants. Focus group questions were grouped into four components emulating the four components of the framework: i.e. past experiences, internal conditions, external conditions and future experiences.

6.4.2.1 Past Experiences

With regard to the component of past experiences, it was found that 80% of participant responses remained fairly positive. For example, Participant 2 stated that *'past experiences have the ability to create strong first impressions'*. Additionally, Participant 4 mentioned that *'if I as a customer have a negative experience in the past when dealing with a service, it will definitely impact my attitude or opinion in future interactions'*. This went hand in hand with the explanation provided by Participant 9, who explained that *'if I initially use a platform that is not very user-friendly or I had a bad experience with it, I will not use the platform again and revert to what I know and what I am comfortable with'*. A real representation of this was brought forward by Participant 1 who stated *'I am very hesitant when it comes to digital platforms because of scams that I have faced, therefore this impacts how I react to certain platforms'*.

Participant 3 and Participant 5, however, were the only respondents who had differing opinions regarding this component. According to Participant 5, *'digital platforms are continuously being modified to be made easier in a way that you can do almost everything, therefore, past experiences have no influence on the current use of the platform'*. Similarly, Participant 3 stated that a customer's experience with a *'digital platform is individualistic and that if mistakes or problems occur it is because of a customer's current state of mind'*.

With regard to the factors that are embedded within this component that depict how past experiences can be understood, none of the participants were in complete disagreement on any of the factors. However, most participants found some factors to be more significant than others. These results are depicted in Figure 38.

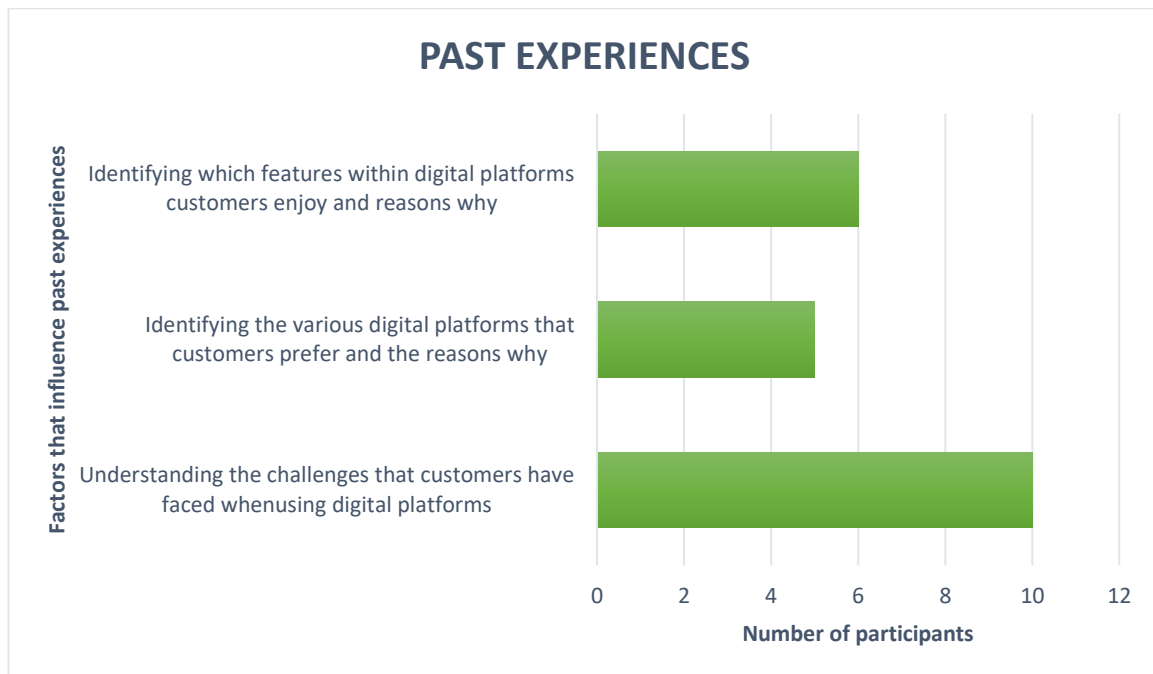


Figure 38: Results for factors that influence past experiences

As seen in Figure 38, only 50% of the participants found identifying the individual digital platforms customers prefer to be significant to examining past customer experiences. It was additionally discovered that 60% of the participants stated identifying digital platform features that customers enjoy as a vital factor. On the other hand, all participants stated that identifying customer challenges to be extremely significant when examining the past experiences of customers.

6.4.2.2 Internal conditions

The component of internal conditions within the framework was accepted by 90% of research participants, with participants emphasising its importance within customer journeys across digital platforms. For example, Participant 4 argued that *'customers are always the first priority; the more happy customers are, the more business will flow. This can only be achieved by understanding these internal conditions'*. Participant 2 was in support of this and additionally stated that *'a customer's needs differ at a given point in*

time, therefore it is important to evaluate these conditions across various periods of time rather than maintain just a static view’.

Participant 3, however, disagreed on the views of this component. According to Participant 3: ‘customers’ internal conditions may differ and might not make much of a difference; the easier the platform is to understand, the more likely it is that I will use it again’.

In terms of the factors that were defined in the framework to be essential to understanding internal customer conditions, participants were not in complete disagreement on any of the factors, but did agree that some factors were more important than others. For example, 90% of participants found that identifying the goals of customers was an essential factor, however, only 50% of participants agreed that identifying the specific preferences, opinions and behaviours were significant. Figure 39 demonstrates these results.

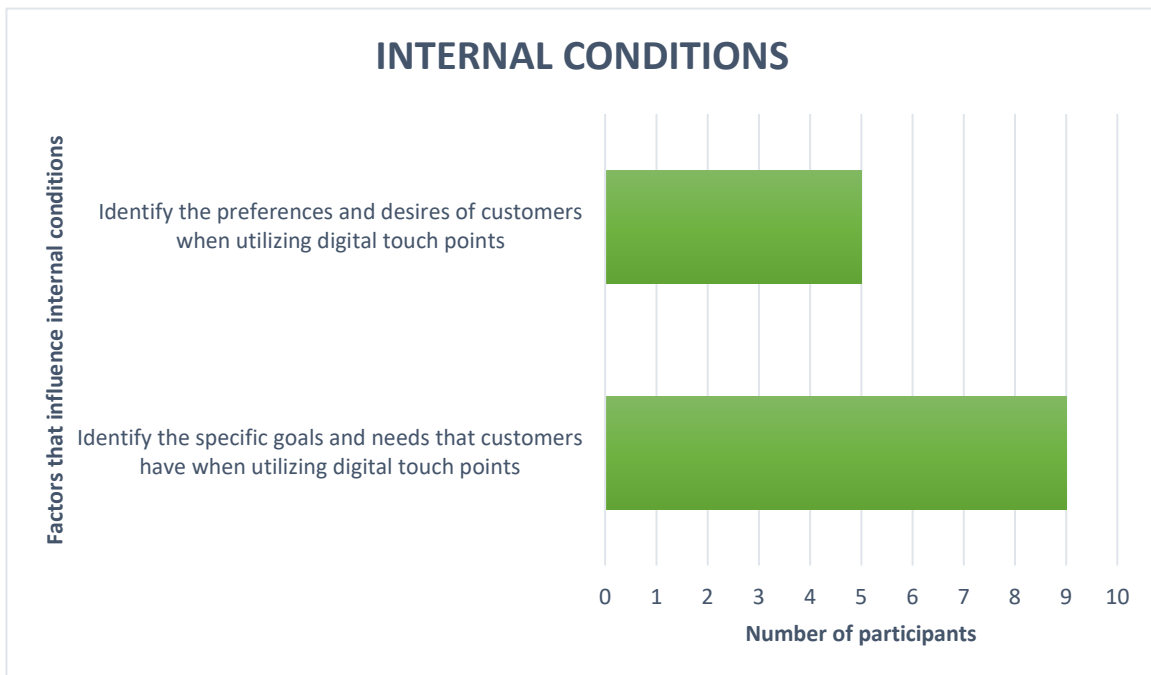


Figure 39: Results for factors that influence internal conditions

6.4.2.3 External conditions

The responses for the external conditions experiences component of the framework remained fairly positive in comparison to the other components within the framework, in which all research participants were in complete agreement on this component. For example, Participant 1 stated that ‘I face extreme limitations in certain locations like I have a problem accessing my app when I am in my Muyexe Village in Limpopo and cannot complete transactions or look at my information’. A similar response was provided by

Participant 8 who stated that ‘*when I am in an area where there is no WIFI or network, I do not always have data so I cannot access the platforms and that becomes frustrating if there is something important to be done*’.

The results for the factors that have an influence on external conditions showed that none of the participants disagreed on any of the factors, however, various participants found some factors to be more significant than others. Figure 40 illustrate these results.

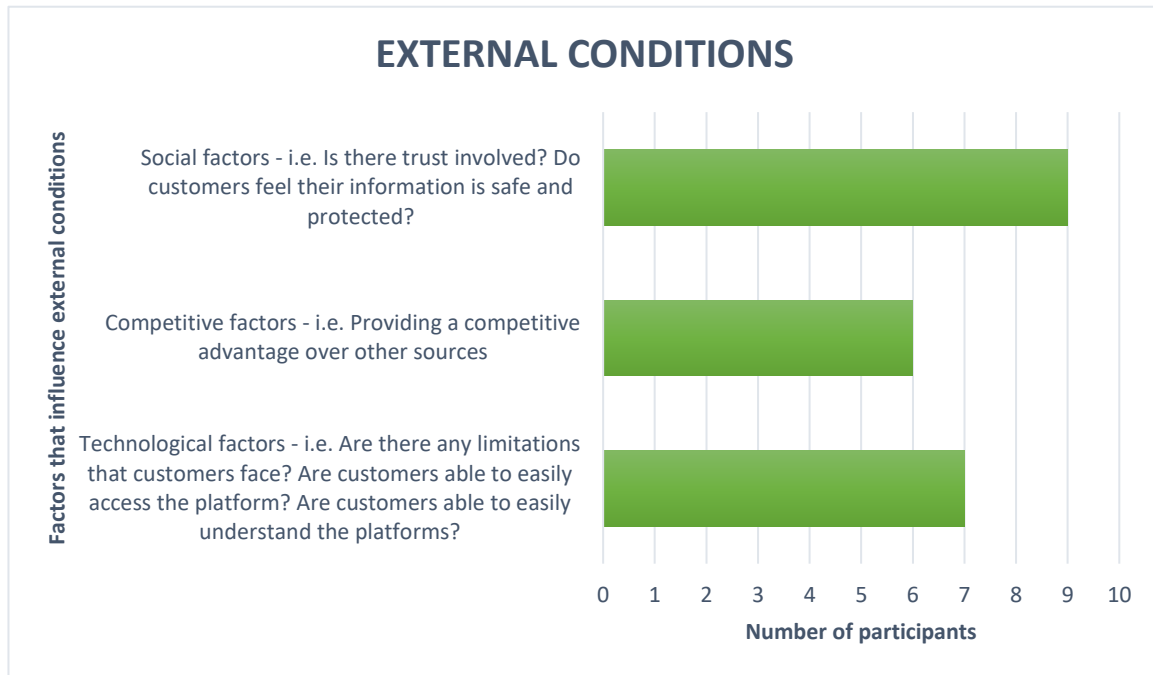


Figure 40: Factors that influence external conditions

As demonstrated in Figure 40, 90% of the research participants’ social components such as trust, security and privacy were found to be significant when understanding external customer conditions. On the other hand, competitive advantage and customer limitations were found to be essential by 60% and 70% of research participants respectively.

6.4.2.4 Future experiences

With regard to the component of future experiences, all research participants were in agreement on the critical success factors that were specified within this component, and stated that no recommendations for this component would be needed. However, participants found some critical success factors to be more significant than others. Figure 41 demonstrates these results.

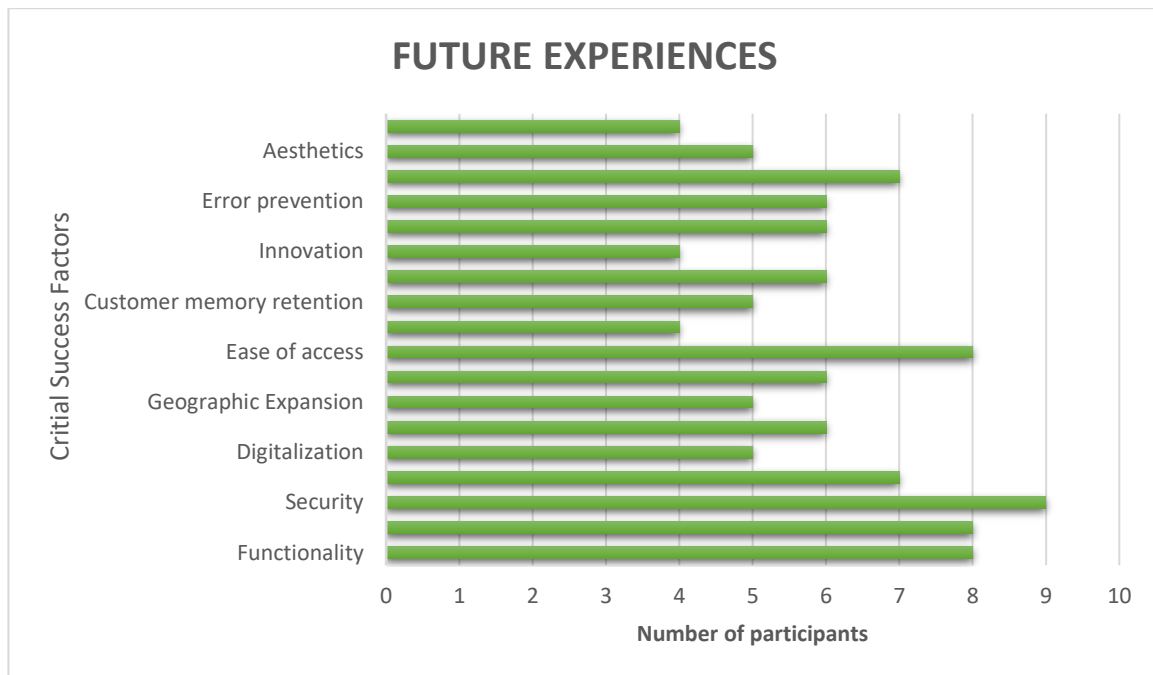


Figure 41: Results for factors that could positively influence future experiences

As demonstrated in Figure 41, security was the most accepted success factor with 90% of research participants citing it as imperative for achieving positive experiences within digital touch points, especially touch points within the banking industry. Subsequently, 60-80% of participants deemed functionality, navigation, user-friendliness, help functions, error prevention, content, loyalty programmes, ease of access, communication and visibility to be significant within digital platforms. Finally, only 40-50% of research participants found digitalisation, competitive advantage, aesthetics, innovation, customer memory retention, customisation & geographic expansion to be essential success factors.

6.4.3 Recommendations

The intent behind gaining customer recommendations was to discover the individual preferences of the research participants. When questioned about possible recommendations towards the theoretical framework, the following participant responses were received:

- Outline key perceptions that customers have specifically about technology and digital platforms in general in order to reduce the gap.
- Time in relation to the various components. For example, observe when customers interact with the digital platforms the most, when do issues occur the most, etc. This can provide good insight.

- Consider possible trends that may have an influence on certain demographic or age groups.
- At first glance, it can be difficult to interpret the arrow of growth. Once explained, it was understood that past experiences should provide for the growth of future experience; however, it can be interpreted as an increase in interaction which leads to growth in the continuity of the digital platform.

6.4.4 Closing Comments

According to the responses received during the focus groups, it was found that many of the components that formed part of the theoretical frameworks were positively accepted by many participants. In order to further validate this, the participants were additionally questioned on their overall thoughts towards the framework and its ability to serve as a foundation to achieve positive customer experience within digital touch points. Some of the following responses were received:

'I do think this model accurately represents a framework to help in achieving positive customer experience through digital platforms. It gives a good visual representation of some ways in order to do so and it gives examples of sample data from customers themselves' – Participant 1

'Well, I agree with all four components presented and the factors that influence them so I would think it is a good overall representation' – Participant 2

'Yes, there isn't anything from the model that I disagree with. I definitely think it can serve as a foundation and can even be expanded at some point to keep up with the current state of things' – Participant 7

Additionally, Participants 3 and 5, who were the only participants to disagree on two of the components, stated the following:

'Overall yes, it is a good representation for digital platforms. Especially the success factors that were listed on the model. I think that they cover every aspect on improving digital platforms' – Participant 3

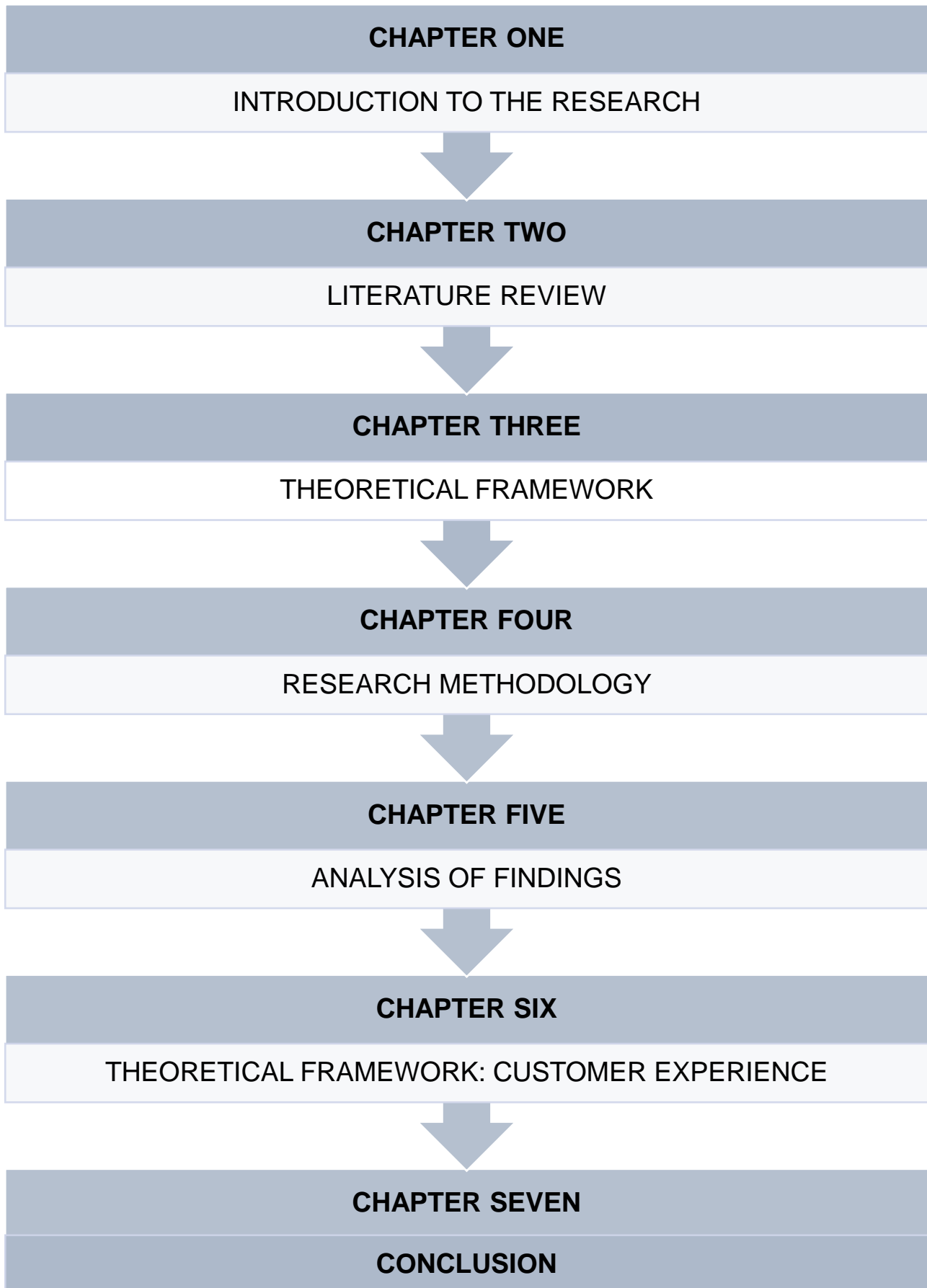
'I think it is good that it includes an all-inclusive view of customers when using digital platforms, like you have both from a customer's point of view their past experiences and behaviours and stuff, and then you also have from the

platform perspective the functionality and all of that. So I think the model considers a complete view when using digital platforms’ – Participant 5

Therefore, based on the evaluation of the framework proposed, it became evident that the theoretical framework was able to gain acceptance from research participants with a few recommendations in relation to perceptions, time, trends and viewer interpretation. The framework, however, was seen as a foundation by participants for future research and adaptations should be made in order to be relevant with the current times.

6.5 CONCLUSION

The purpose of this chapter was to present a theoretical framework based on the research objectives and questions of this study. The theoretical framework of this study was based on an adaptation of the core principles of Dewey’s theory of experience. Dewey’s theory was modified in order to develop a framework that can serve towards improving customer experience within organisations. This chapter presented this adapted framework and discussed how the constructs of the framework were formulated based on the findings of the research. Lastly, the chapter included an evaluation of the adapted framework that was done by the participants of the research study in order to determine the level of correctness and validity of the framework. The final and subsequent chapter will be the last chapter of this study and will conclude the proceedings of this research.



CHAPTER 7: CONCLUSION

7.1 INTRODUCTION

In the previous chapter, the theoretical underpinning for the study was formulated, presented and evaluated based on the research findings, along with Dewey's theory of experience, in order to fulfil the research objectives of this study. This final chapter concludes the discussions and outcomes of this research study. The chapter firstly presents a summary of previous chapters from the study, the findings from the research and how it contributes to literature, as well as the information and communication technology (ICT) domain, and lastly, recommendations for possible future research studies.

7.2 SUMMARY OF FINDINGS

The main objective of this research study was to identify how organisations can achieve positive customer experience through their digital touch points by examining a well-known financial institution in South Africa.

During an analysis of current literature, it was discovered that there is a large number of studies pertaining to customer experience. However, there is a lack of research performed on how customer experience can be improved through digital touch points. Given the significant role that digital touch points play between the interaction of various organisations and their customers in this vastly technological age that we are living in, it was deemed important to explore how customer experience can be improved via these types of touch points.

This study followed a case study research strategy which aimed to answer the 'how' and 'why' questions pertaining to a particular phenomenon (Tetnowski, 2015), and is a research strategy that focuses on a particular setting, organisation or community in order to obtain detailed context behind a phenomenon and the processes embedded within it (Creswell, 2012). Therefore, a well-known and reputable banking institution within South Africa was chosen to be the particular 'case' or organisation which this research study investigated due to its ability to provide a wide range of digital touch points to its customers. The target population for collecting the data for the study comprised of the customers of the chosen banking institution in South Africa, specifically within the province of Gauteng, and was centred around their experience with the digital touch points of the bank.

Data was collected by conducting eight individual semi-structured interviews and one focus group comprising of four research participants. Once collected, the data were transcribed onto the popular data analysis tool known as ATLAS.TI. Finally, the data were analysed based on the thematic analysis approach derived by Braun and Clarke (2012) which aided in the construction of eighteen critical success factors to improving customer experience. The eighteen factors that were formed for improving customer experience within digital touch points comprise of functionality, navigation, help functions, security, digitalisation, information content, user-friendly, competitive advantage, aesthetics, ease of access, error handling, loyalty programmes, innovation, communication, geographic expansion, customisation, customer memory retention and visibility.

Additionally, in order to fulfil the objectives of this research, a theoretical underpinning that best satisfies the research objectives was required. John Dewey's theory of experience, which examines the concept of experience in various disciplines, was found to be most appropriate for this study. Dewey's theory was adapted according to the results from this study and further evaluated by research participants in order to determine its validity. The framework was deemed suitable by research participants as a framework for achieving positive customer experience within digital touch points.

Therefore, the findings from the research along with the theoretical framework, existing literature and the utilised research methodologies within this study enabled the research objectives of the study to be achieved. The achievement of the research objectives was facilitated through answering the research questions as set out by this study in Chapter 1. These research questions and how the findings from the study aided in answering these questions will be discussed in the next section of this chapter.

7.2.1 ANSWERING RESEARCH QUESTIONS

Based upon the research objectives that were defined by this study, a set of research questions were required as a means to aid the accomplishment of these objectives in the best possible way.

A primary research question is one that ultimately satisfies a research objective. Therefore, the primary research question defined in this study was addressed as follows:

Primary Research Question: *How can organisations achieve positive customer experience through their digital touch points?*

Secondary questions are those that are investigated first before looking at the primary research question because these questions facilitate answering the main or primary research question. Therefore, the secondary research question defined by this study was established as follows:

Secondary Research Question 1 (SRQ1): *What are the components that contribute to positive customer experience when using digital touch points?*

Secondary Research Question 2 (SRQ2): *What are the critical success factors to achieving positive customer experience within digital touch points?*

Whilst these research questions were established in Chapter 1 of the study, the manner in which the findings of this research satisfy these research questions will be explained in this section of the study.

SECONDARY RESEARCH QUESTION 1: What are the components that contribute to positive customer experience when utilising a digital touch point?

The theoretical framework presented in Chapter 6 of this research study served as a source for answering Secondary Research Question 1. The theoretical framework was developed based on John's Dewey's theory of experience and was adapted according to the findings this study. It comprises of four components namely past experiences, internal conditions, external conditions and future experiences. A considerable number of similarities were found between the study results and the components of the framework. For example, many responses involved participants reflecting upon their *past experiences* in order to determine how to provide better value in future experiences, such as '*get kicked out when trying to move to the next step*', '*confusing and misleading information*' and '*was not provided proper assistance*'. Similarly, many internal and external conditions in which participants are situated were identified such as '*easy to use*', '*can talk to bankers and tellers via the app*', '*always adding new and modern features to make your life easier*', '*more convenient to access*' and '*website has better security*'. Through this, it can be seen that the theoretical framework was suitable for this research study. The adapted theoretical framework was further presented to research participants for evaluation in order to determine its legitimacy.

SECONDARY RESEARCH QUESTION 2: What are the critical success factors to achieving positive customer experience within digital touch points?

Chapter 5 served as a source for resolving Secondary Research Question 2. In Chapter 5, 18 critical success factors were identified based on the focus group and interviews conducted with customers of the bank. The critical success factors were constructed based upon the responses of the participants who are customers of the bank selected by this research study. These critical success factors include: functionality, user-friendly, ease of access, navigation, help functions, digitalisation, informational content, competitive advantage, security, loyalty programmes, communication, aesthetics, error handling, geographic expansion, innovation, customisation, customer memory retention and visibility. These success factors contribute to the *future experiences* component of the theoretical framework, as it became evident that these factors serve as a means to provide growth to future experiences within digital touch points.

PRIMARY RESEARCH QUESTION: How can organisations achieve positive customer experience through their digital touch points?

The primary research question was answered by answering both of the secondary research questions discussed above, which is emulated in the adapted theoretical framework. The theoretical framework comprises of components that contribute to positive customer experience when utilising a digital touch point, which satisfies Secondary Research Question 1. The framework firstly comprises of four components as set out in Dewey's theory of experience. The component of *past experiences* is significant as it demonstrates how the past experiences of customers can be used to provide *growth* or improvement towards future customer experiences. *Internal* (i.e. needs, behaviours, preferences) and *external* conditions (i.e. technological factors, competitive factors, social factors) are important components, as they both provide an understanding of these conditions within which customers are situated, that impact the way in which they interact with a specific environment at a given point in time. The framework secondly describes 18 critical success factors to achieving positive customer experience within digital touch points which satisfy Secondary Research Question 2. These critical success factors were constructed and presented in Chapter 5 based on the findings from the study. The critical

success factors form part of the *future experiences* component of the theoretical framework and were found to be significant in achieving the primary research question, as it enabled the understanding of what customers value when utilising digital touch points, as well as how future customer experiences can be shaped. Therefore, the combination of both the components and critical success factors serves as an adaptation of Dewey's theory of experience which can serve as a basis for achieving positive customer experience within digital touch points.

7.3 SUMMARY OF CONTRIBUTIONS

The results of this study demonstrate that the findings of this research are significant and contribute to the information and communication technology (ICT) domain that involves customer experience.

Firstly, there is a body of research on understanding customer experience, however, there is a lack of research on specific frameworks for achieving positive customer experience. This is supported by Verhoef and Lemon (2016), who argue that there is a 'significant gap' in research on how organisations can best manage customer experience and journeys. Verhoef and Lemon (2016) further state that organisations require new and flexible models given the complexity of customer journeys, and the rate at which customer behaviour and technology are changing. This framework that emerged from the study results can serve as a contribution towards this. Furthermore, this framework can be used by organisations for future decision-making and can additionally be used as a basis for adapting business-specific information. Additionally, the framework that emerged from this study is inclusive. The framework provides an understanding of how to achieve positive customer experience within digital touch points from the *perspective of both customers* (i.e. past experiences, internal conditions, etc.) *and business* (i.e. critical success factors). According to Pynnonen and Hallikas (2012), it is vital for organisations to develop technology, service offerings and subsequently its business models with insights into how customer needs and preferences can be best managed.

Despite the lack of existing literature that shares similar objectives with this research, there are several existing studies that encompass results which can be compared to this research. For example, Barann, Betzing, Niemann, Hoffmeister and Becker (2020) focused on factors that affect the likeliness of customers to utilise electronic touch points in retail, and they narrowed the reasons down to *content*, *access to touch point* and *functionality*.

Stein and Ramaseshan (2016) conducted research that identifies elements that encompass customer experience touch points and cited *ease of use* as one of the technological elements. The results from this study are additionally comparable to those of Nielsen (1994), which establishes a set of ten usability heuristics for user interface design. For example, Nielsen (1994) establishes the first heuristic to be *visibility of system status* which encompasses *clear visibility of screen objects and results* to be one of its major signifiers. This can be linked to the success factor of *visibility* established in this study. Additionally, Nielsen's *match between system and real world*, *error prevention*, *recognition rather than recall*, *flexibility and efficiency of use* and *user control and freedom* can be related to *information content*, *error prevention*, *customer memory retention* and *customisation* success factors established by this study. On the other hand, a significant number of newly produced factors emerged such as *digitalisation*, *loyalty programmes*, *competitive advantage*, *innovation*, *customisation* and *geographic expansion* differing from the aforementioned research, and serve as a contribution towards improving digital touch points.

There are studies that additionally focus on CX from a banking perspective, however, discuss CX from an omni-channel perspective rather than defining a framework for achieving CX or analysing it from a solely digital perspective. For example, Garg, Rahman, Qureshi, and Kumar (2012) focus on identifying success factors of customer experience within a omni-channel environment from a general banking perspective, and name *aesthetics* and *hedonic elements* as sub-criteria as part of their analysis of online touch points which can be linked to the findings of this study. However, the additional success factors found in this study that differ from the aforementioned literature and the digital perspective that this research encompasses serve as a contribution within the banking industry.

Therefore, it is evident that this particular study contributes to an improved understanding of achieving positive customer experience within digital touch points and can be used as a yardstick for organisations in future decision-making.

7.4 FUTURE RESEARCH

Whilst this particular research focuses on customer experience of a major banking institution in South Africa, possible objectives for future research can involve conducting the same study in other countries in order to compare the results found. Other focuses for future research can include aiming to achieve positive customer experience by evaluating the digital touch points of different types of organisations from a customer perspective, rather than that of a bank. In contrast, future research can also focus on developing success factors for achieving positive customer experience from an organisational perspective, where the results can be compared to that of the results from this research. Additionally, this study focuses on customer experience concerning a specific moment in time. However, with organisations attempting to rapidly adopt the various technological advancements being developed in the world today within their touch points, the journey of customers will continuously shift over various periods of time. Therefore, future research can focus on conducting a similar study at different points in time.

7.5 CONCLUDING REMARKS

The objective of this research was to determine how organisations can achieve positive customer experience within digital touch points. This study utilised Dewey's theory of experience and constructed eighteen critical success factors in order to develop a framework that is able to satisfy this objective. These critical success factors include functionality, user-friendly, ease of access, navigation, help functions, digitalisation, informational content, competitive advantage, security, loyalty programmes, communication, aesthetics, error handling, geographic expansion, innovation, customisation, customer memory retention and visibility. Based on the study findings, it became evident that a number of factors should be considered in order to achieve positive customer experience within digital touch points successfully. As we are currently living in the digital age, there is an extreme influence of digital touch points on businesses globally. Therefore, it is vital to understand how business can provide positive customer experience successfully.

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APPENDICES

APPENDIX A: RESEARCHER DECLARATION

APPLICATIONS MUST INCLUDE THE FOLLOWING STATEMENTS

Hereby I,Vedaanta Devar in my capacity as.....the researcher....., that

1 Research subjects will be informed, information will be handled confidentially, research subjects reserve the right to choose whether to participate and, where applicable, written permission will be obtained for the execution of the project (example of permission attached).

2 No conflict of interests or financial benefit, whether for the researcher, company or organization, that could materially affect the outcome of the investigation or jeopardize the name of the university is foreseen.

3 Inspection of the experiments in loco may take place at any time by the committee or its proxy.

4 The information I furnish in the application is correct to the best of my knowledge and that I will abide by the stipulations of the committee as contained in the regulations.

5 Signed: _____V.D_____

Date: 11 March 2021

APPENDIX B: PARTICIPANT CONSENT FORM

1. Project Information

1.1. **Title of Research Project:** Identifying the critical success factors in improving customer experience by evaluating digital touch points of a South African banking institution.

1.2. **Researcher Details:** Vedaanta Devar, Department of Informatics – Faculty of Engineering, Built Environment and Information Technology.

1.3. **Research Study Description:** This is a research project that focuses on identifying the critical success factors in achieving positive experience. It will involve determining the critical success factors by evaluating the digital touch points of organisations, more specifically, a major banking institution in South Africa.

The main objective of this study is to determine how customer experience can be improved within organisations. In evaluating the touch points of a well-known banking institution, we can determine the critical success factors of achieving positive customer experience by identifying and analysing what customers value and truly give importance to throughout their customer journeys.

Participants are chosen based on the financial provider which they utilize i.e. if their financial provider is in accordance with the banking institution as set forth by this study.

As part of the interviews, participants will be asked a set of predefined questions that pertain to their experiences of using the digital touch points of the relevant banking institution. Participants will be asked to convey how they feel and perceive said experiences. Certain responses from participants that require additional clarification or description may derive further questions from the researcher. The expected duration of the interviews is estimated to be at most 30 minutes to no longer than one hour.

As part of the focus groups, participants were involved in a small group discussion conducted by the researcher. The discussions will entail a set of predefined topics and / or questions designed to gather participants' experiences, opinions and views surrounding their interactions with the banking institution in question. Further questions based on participant responses will be derived by the researcher during the course of the focus group. The duration of the focus groups is expected to be at most one hour to no longer than an hour and a half. The responses collected from interviews and focus groups will remain highly

confidential and anonymous. No personal data of any participant will be disclosed at any point during the course of this research study or publications thereafter.

2. Informed Consent

2.1. I, _____, hereby voluntarily grant my permission for participation in the project as explained to me by the researcher, Vedaanta Devar.

2.2. The nature, objective, possible safety and health implications have been explained to me and I understand them.

2.3. I understand my right to choose whether to participate in the project and that the information furnished will be handled confidentially. I am aware that the results of the investigation may be used for the purposes of publication.

2.4. Upon signature of this form, the participant will be provided with a copy.

Signed: _____ **Date:** _____

Researcher: _____ **Date:** _____

APPENDIX C: PARTICIPANT DEMOGRAPHIC FORM

Whilst the interview questions did include personal questions, information divulging the identity of the participant was not disclosed in the research study (i.e. name, surname, gender, etc.). The motivation behind personal questions regarding participant profiles is to build customer profiles of the organization's customers.

DEMOGRAPHIC INFORMATION	
NAME	
SURNAME	
AGE	
GENDER	
LEVEL OF EDUCATION	<input type="checkbox"/> Matric <input type="checkbox"/> Degree / Diploma <input type="checkbox"/> Postgraduate <input type="checkbox"/> Other (Please specify)
HOW TECHNOLOGICAL SAVVY WOULD YOU RATE YOURSELF (ON A SCALE FROM 1 TO 5)?	<input type="checkbox"/> 1 – Beginner <input type="checkbox"/> 2 – Adequate <input type="checkbox"/> 3 – Average <input type="checkbox"/> 4 - Good knowledge of technological domain <input type="checkbox"/> 5 - Advanced

APPENDIX D: INTERVIEW AND FOCUS GROUP GUIDE

This appendix presents the complete set of questions of the individual interviews and focus group that was conducted with the research participants for this study. The purpose of the interviews was to gather how participants feel and perceive certain experiences based on a set of prearranged questions that relate to their experiences of using the digital touch points of the relevant banking institution.

The purpose of the focus group was to gather participants' experiences, opinions and views based on their interactions with the banking institution selected by this study in the form of a small group discussion. The reasoning behind conducting the focus group was for participants to draw upon the experiences, reactions and feelings of one another; focus groups allow for sharing and collaboration between ideas and responses between one another which provide for effective discussion surrounding the interview questions. The questions for the focus group discussion were based on the interview questions asked to participants during the individual interviews, however, only IQ8 and IQ9 as indicated in Table 27 were derived during the course of the focus group based on the discussion. Table 27 contains the complete list of interview questions (IQ) for both individual interviews and focus group and indicate which questions were asked to participants in both interviews.

INTERVIEW QUESTION	QUESTION	INTERVIEW	FOCUS GROUP
IQ1	What digital platforms of the bank do you make use of?	✓	
IQ2	Which digital platform, if more than one, do you prefer making use of the most and why?	✓	
IQ3	What elements do you enjoy or prefer about the digital platforms that you use?	✓	
IQ4	What specific tasks do you use the digital platforms for the most?	✓	
IQ5	How effectively do the digital platforms assist you in accomplishing these tasks at hand?	✓	

IQ6	What are some challenges that you have previously faced when using any of the digital platforms?	✓
IQ7	What are some improvements or recommendations would you provide towards the enhancement of the bank's digital platforms?	✓
IQ8	What are some elements that you give importance to when utilizing digital platforms in general?	✓
IQ9	How does the bank's digital touch points rank according to these elements?	✓
IQ10	Why do you continue to bank with this particular bank?	✓

Table 27: Interview and focus group questions

APPENDIX E: FRAMEWORK EVALUATION QUESTIONNAIRE

1. According to you, does this model accurately represent a framework for organisations to achieve positive customer experience within their digital platforms? Please state reasons.

.....
.....
.....

2. What factors do you agree on? Please state reasons where possible.

.....
.....
.....

3. What factors do you disagree on? Please state reasons.

.....
.....
.....

4. What recommendations or improvements would you provide towards this model?

.....
.....
.....

APPENDIX F: ETHICAL CLEARANCE



Faculty of Engineering,
Built Environment and
Information Technology

Fakulteit Ingenieurswese, Bou-omgewing en
Inligtingtegnologie / Lefapha la Boetšenere,
Tikologo ya Kago le Theknolotši ya Tshedimošo

Reference number: EBIT/52/2021

Miss V Devar

Department: Informatics

University of Pretoria

Pretoria

0083

Dear Miss V Devar

FACULTY COMMITTEE FOR RESEARCH ETHICS AND INTEGRITY

Your recent application to the EBIT Research Ethics Committee refers.

Conditional approval is granted.

This means that the research project entitled "Identifying the critical success factors in improving customer experience by evaluating digital touch points of a South African banking institution" is approved under the strict conditions indicated. If these conditions are not met, approval is withdrawn automatically.

Conditions for approval

Absolute minimum demographic details be maintained and no additional details be noted in any way other as age, gender and level of education. This needs to be monitored very carefully by the research supervisor.

The identity of the organization will not be divulged in study/dissertation write up, unless additional permission of it is obtained.

This approval does not imply that the researcher, student or lecturer is relieved of any accountability in terms of the

Code of Ethics for Scholarly Activities of the University of Pretoria, or the Policy and Procedures for Responsible Research of the University of Pretoria. These documents are available on the website of the EBIT Ethics Committee.

If action is taken beyond the approved application, approval is withdrawn automatically. According to the regulations, any relevant problem arising from the study or research methodology as well as any amendments or changes, must be brought to the attention of the EBIT Research Ethics Office.

The Committee must be notified on completion of the project.

The Committee wishes you every success with the research project.

Prof K.-Y. Chan

Chair: Faculty Committee for Research Ethics and Integrity

FACULTY OF ENGINEERING, BUILT ENVIRONMENT AND INFORMATION
TECHNOLOGY

APPENDIX G: LANGUAGE EDITING CERTIFICATION

KNG LANGUAGE EDITING SERVICES
“Say It With Style”

K.N. Groenewald
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11 November 2022

To Whom It May Concern

CONFIRMATION OF LANGUAGE EDITING OF A MASTERS DISSERTATION:
IDENTIFYING HOW ORGANISATIONS CAN ACHIEVE POSITIVE CUSTOMER
EXPERIENCE THROUGH THEIR DIGITAL TOUCH POINTS: A CASE STUDY OF A
MAJOR BANKING INSTITUTION IN SOUTH AFRICA

Herewith confirmation that the abovementioned dissertation, by Ms Vedaanta Devar, has been language edited.

Yours sincerely



K.N. Groenewald