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Providing a Customer Experience Management (CEM) Model in Omnichannel Banking (Case Study of Bank Day)

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Abstract
In this study, a customer experience management (CEM) model in omnichannel banking is provided. This is an applied study in terms of objectives and mixed exploratory in terms of nature. In the qualitative section, thematic analysis is used, and in the quantitative section, the survey is used through structural equation modeling (SEM). The statistical population includes senior and expert managers of Bank Day with at least 10 years of banking experience in the qualitative phase and 100 customers of Bank Day in Tehran in the quantitative phase. According to the results, the customer experience in omnichannel banking can be improved through 23 organizing themes of integrity in providing services, continuous allocation and receipt of services in complementary channels, integrated service quality, saving customer resources, customer motivation, developing bank strategy based on customer needs and information, recognizing and meeting customer needs in omnichannels, understanding the principles of customer-oriented marketing, planning and management coordination in omnichannels, planning for the promotion of customer experience culture, management of coding, classifying, documenting, and updating customer data in omnichannels, managing diverse, hybrid, and unique services, comprehensive management of customer data in omnichannels, the correct design of omnichannel implementation processes, integrated service distribution management in the network, using new customer data management methods, upgrading and updating systems, managing the operational and legal risks of systems, providing regular, systematic, and functional reports in channels, improving access indicators, improving productivity indicators of omnichannel services, and improving satisfaction indicators.

Keywords: *Omnichannel, Customer experience management (CEM), Banking industry*

Introduction

As modern technologies progress and the ways of communicating with customers by manufacturing and service companies' increase, having effective and simple ways of communicating with customers is one of their most important expectations, equipping companies to manage customer communications better and more efficiently (Fang et al., 2021). Meanwhile, the concepts of channels of communication with customers have shifted from single-channel methods, meaning only communicating with customers through physical means and referring to the company, and multi-channel methods, meaning the existence of multiple ways to communicate with customers (physical presence of the customer in the company, electronic communication methods, social networks, etc.), each of which communicates

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with customers independently without connection with other communication methods toward omnichannels (Thaichon et al., 2020). Omnichannel retail aims to converge all communication channels to create a unified brand for customers (Cummins et al., 2016). This has caused more retailers and companies to develop integrated channels to offer their products and services to use them as a competitive advantage in the market (Melstead, 2015; Rigby, 2016).

Most research activities in this new communication paradigm seek to coordinate service processes and technologies distributed in different channels to provide an integrated cross-channel experience for consumers and customers. However, the literature review suggests that studies on this approach are in their early stages, indicating the need for more research on identifying the dimensions of customer experience in these channels and its effect on customer retention (Fang et al., 2021).

Due to the trend of digitization and changing customer behavior, the banking industry is currently facing an unprecedented transformation, such as the reduction of the role of physical branches, which were the main point of contact with customers in traditional banking. So, a large number of financial service customers have expectations beyond conventional methods. They expect to receive modern, real-time, and simple online services that are offered to them 24 hours a day, such as applying for a personal loan by clicking two buttons and the freedom to choose how to communicate with the bank online or at a branch. Some banks have not only expanded their digital capabilities but also proposed an integrated omnichannel that combines digital, digital-traditional, and traditional channels seamlessly to meet customer expectations. The customer can receive a personalized message that directly concerns his/her needs at any moment, regardless of the communication channel he/she is in if the omnichannel strategy is applied. The concept of omnichannel is

widely used in the banking sector because this term emphasizes joint action in different channels of customer access to banking services to provide an integrated and coherent experience to meet customer needs (Shen et al., 2018). However, it should be emphasized that the success of an omnichannel strategy depends on the perception, usability, and positive impact created (Mainardes et al., 2020). This very important question that is raised here is whether the integration of services in omnichannel banking in different service channels of the bank can positively affect the customer experience. Does it contribute to the retention of bank customers? The answer to this important question requires an exploratory approach to identify the main themes that improve the customer experience (in different dimensions of emotional, behavioral, and intellectual experience), retain them in omnichannel banking, and present them in a codified framework for future applied studies. No coherent and transparent framework and model has been proposed so far in the studies to identify the dimensions of customer experience management in omnichannel banking, especially for Bank Day as one of the private banks active in Iran to retain customers. So, this study seeks to answer the question, what is the customer experience management (CEM) model in omnichannel banking in Bank Day and what level of credibility does it have?

Theoretical Foundations
Customer Experience

Customer experience is personal and subjective and brings the customer's multidimensional physical and psychological responses, including emotional, cognitive, emotional, functional, social, and instrumental responses. Customer experience is developed based on the customer's interaction with the consumed product and the organization. Customer experience is affected by his/her interaction with the buying process and

involvement with various parts of the organization in addition to his/her relationship with products and services. It can also be influenced by indirect interactions such as word-of-mouth and newspaper and magazine articles (Becker & Jaakhola, 2020; Bueno et al., 2019). According to some studies, customer experience reflects the offerings that companies direct and manage (Pine and Gilmore, 1998), but others define it as the customer's response to company-related contacts (Homburg et al., 2015; Lemon & Verhoef, 2016). The concept has been used to describe anything from extraordinary experiences (Arnould & Price, 1993) to ordinary experiences (Cari & Cova, 2003). Some researchers limit the scope of customer experience to a specific context such as service encounters (Kumar et al., 2014) or retail settings (Verhoef et al., 2009). Others see it more broadly as emerging in the life world of customers (Chandler & Lusch, 2015; Heinonen et al., 2010). However, it should be noted that the lack of a single perspective poses significant challenges to theory development (Chaney et al., 2018; Kranzbühler et al., 2018).

Different conceptualizations of customer experience mean that its operationalization varies from one study to another. In this regard, marketing tries to link this concept to the Theory of Consumer Behavior. As a recognized field, consumer behavior has three subgroups, including consumer information processing, consumer culture theory, and behavioral decision theory. These subgroups provide consumer insights into the brand. Marketing strategy and marketing models play a major role in experience marketing in addition to consumer behavior. The four key concepts of marketing are experiential value, different types of experiences, distinguishing between extraordinary and ordinary experiences, and experience touchpoints (Schmidt, 2011).

Through proper planning and appropriate phasing, each touchpoint can be turned into an activity that creates positive cognitive, emotional, and behavioral responses through multidimensional and multisensory signs. To develop customer experience and manage it, organizations use a wide range of functional and emotional signs, including mechanical (object-oriented) and human (person-oriented) signs (Berry et al., 2012).

Different Types of Customer Experience
Sensory experience: Krishnan (2012) defined a marketing strategy in which the consumer's perception, judgment, and behavior are affected by his/her emotions. Customers can be encouraged to buy by stimulating sight, sound, taste, touch, and smell. Marketers have realized that they need to understand customer sentiments to sell their products and gain acceptance among customers. This is what is referred to as sensitive marketing (Joshi et al., 2014). When customers have positive and different senses toward the brand, brand loyalty will be developed (McLuhan, 2008). The Sensory dimension of brand experience focuses on the consumer's senses of sight, smell, taste, and touch, indicating the attractiveness of a brand for the consumer's senses and its effect on his/her senses (Brakus et al., 2009). To develop new and unique perspectives on customer experiences, Lindström (2005) suggests that the five senses are rich areas of brand perception and encourage consumers to recognize the product and increase its value. Sensory experience is vital to creating an emotional connection with a product. These five senses are the foundation of experiential marketing and are used as direct and effective methods to create a lasting impression on customers. Sensory experience is defined as the customer's sensory perception stimulated by the environment of a product or service offering location. According to the researchers, 37% of respondents believe that sight is the most important sense and that sensory experience is created by smell (23%), sound (20%), taste (15%), and touch (5%).

Accordingly, businesses should not only focus on goals and visions but also provide opportunities to stimulate the senses of customers (Klaus & Makan, 2013).

Intellectual experience: Brand intelligence experience includes the creative thinking of the consumer. The cognitive dimension shows to what extent a brand stimulates curiosity, thinking, and problem-solving in the consumer (Brakus et al., 2009; Kumar et al., 2018). In this dimension, the focus is on consumer rationality toward luxury brands according to the emotional and symbolic value derived from purchase or consumption. Brakus et al. (2009) presented a scale in which three items were considered to measure the structure of intelligence experiences. It was confirmed and used by other studies such as the study by (Walter et al. (2013).

Behavioral experience: Behavioral experience refers to the physical experiences of the consumer's life, indicating the brand's ability to engage in physical activities (Brakus et al., 2009). Behavioral experiences are measured through items such as support, advice, and assistance to employees to receive better services (Jain & Atwall, 2012). In a study by Brakus et al. (2009), behavioral experiences were measured through the 3 mentioned items. Furthermore, these three items were implemented by Choi, Uk Hyun (2011); Barnes & Mattson (2011); Neeson et al. (2012), and Wrizag (2012). According to Schmitt (1999), behavioral experiences have been developed to identify physical behaviors, lifestyles, and interactions between consumers and employees, as well as physical dimensions (Verhoef et al., 2009).

Effective (emotional) experience: The affective or emotional dimension of brand experience refers to the consumer's internal emotions toward a brand (Brakus et al., 2009). The emotional aspects of experiences in the dimensions of mood, feelings, and emotional experiences were examined by researchers. They found that establishing an emotional relationship with the service provider organization and its brands and products are determinants of affective or emotional experience. The importance of the emotional aspect of the experience as a common and important issue in creating customer experiences of organizations that provide goods or services has been emphasized in most studies (Chaudhari & Holbrook, 2002).

Omnichannels

Companies have recently completed the existing service delivery structures to develop physical and digital customer service environments and expand access to customers. In this regard, a phenomenon called omnichannel has emerged in which customers use different interactive channels sometimes simultaneously (Chen et al., 2018). Omnichannels coordinate the processes and channels of interaction with a company to create a coherent and integrated customer experience (Shen et al., 2018).

Businesses implement Omnichannel as a marketing strategy in which they integrate all their active channels and platforms as a single mechanism with a common goal. This integration aims to create the best and most convenient shopping, registration, installation, etc. experience in the customer journey map for contacts. Nowadays, people are not limited to an online channel or platform but use websites, applications, social networks, email, SMS, etc. to receive the items they needed. So, businesses should be present in all these channels from online stores to social networks and together create a comfortable path for the customer's journey in their portfolio (Hosseinzadeh et al., 2021).

In a study by Bell et al. (2015), the way omnichannels progress through innovation in information completion and product delivery was examined. Hubner et al (2016) analyzed logistics development alternatives to provide ideas for designing future product fulfillment and distribution structures for omnichannel

retail. Issues concerning omnichannel retail marketing have been the focus of several studies (e.g., Cummins et al., 2016; Li et al., 2015; Melero et al., 2016). Several key issues that companies should pay attention to in designing a successful marketing strategy for omnichannel retail, including the integration of existing channels, uniting problematic points, etc., were reviewed by Melero et al. (2016).

Omnichannel Strategy in Banking

Omnichannel strategy and the integration of related service channels can be useful for banking services. The variety of physical and digital channels has been standardized for the banking sector, which represents one of the diverse economic sectors of retail. Significant changes have been made in the way banks communicate with customers as a result of the emergence of digital service channels in banks (Bapat, 2017). Banks should understand the omnichannel approach and use it as a customer service strategy by providing a unified and consistent experience across all channels due to the diversity of channels and the need for integration. Integrated services can be a competitive advantage along with the safety factor and provide superiority in financial products (Beena & Kholsa, 2015). The financial industry, omnichannel retail operations, and digital self-service were reviewed in a study by Todd and Hill (2018). They analyzed nine different regions, focusing on the cultural differences between them in terms of customer expectations. The results suggested that various factors affect the choice of banking channels by consumers. Komulainen and Makkonen (2018) investigated the positive and negative experiences of customers and expectations about future uses of banking services, arguing that positive experiences in omnichannels positively affect future uses of customers. According to Zhang et al. (2018), consumer-perceived trust and satisfaction are affected by consumer perception of channel integration,

consumer empowerment, and its effects on consumer trust. Hamouda (2019) pointed out that the high quality of omnichannel banking integration increases the perceived value of these integrated channels by customers and establishes a positive relationship between perceived value and customer satisfaction.

Qualitative Dimensions of Omnichannel Integration

The literature shows the importance of the quality of omnichannel integration. According to previous studies, channel input quality always affects customers' evaluation of a company/brand, leading to valuable results for retailers (Emirch et al., 2015). For example, the quality of channel integration positively affects overall customer satisfaction, and the integrated channel structure positively affects customers' perception of the benefits of shopping, leading to an increase in their level of support. Moreover, the quality of channel integration increases the services perceived by customers and reduces the risks perceived by them, leading to an increase in the level of search intention, purchase intent, and willingness to pay (Herhausen et al., 2015).

Practitioners and empirical researchers have always emphasized the importance of the quality of channel integration to create integrated shopping experiences through omnichannels (Bianchi et al., 2016; Melstead, 2015). Omnichannel retail specifically emphasizes the destruction of the boundaries between retail channels and the transformation of the retail world into a borderless store by using a variety of channels to communicate with customers and fulfill their orders (Verhoef et al., 2013; Chopra, 2016). Channel service configuration transparency refers to the degree to which customers are aware of available service channels and the differences between service characteristics across channels. Channel service configuration transparency will be established and customers across the channel will not experience confusion and

problems in their purchase plan if retailers can properly integrate channels, (Bitner et al., 2002). In this way, retailers will be able to provide a value exchange to customers (Loras, 2016).

Literature Review

In a study titled "Providing a System Dynamics Model to Evaluate Time, Cost, and Customer Satisfaction in Omni-Channel Distribution: A Case Study", Hosseinzadeh et al. (2021) found that increasing the value of indicators of market competition, user return rate, marketing costs, technology, etc. and reducing the cost of maintaining the product in the distribution center can lead to the best strategy to obtain maximum customer satisfaction and minimum cost and delivery time in omnichannels. In a study titled "Comparison of the Effect of Omnichannel and Multichannel Marketing on Consumer Buying Behavior", Mansouri et al. (2020) argued that omnichannel marketing has a significant positive effect on consumer purchase intention, satisfaction, loyalty, and repurchase intention. Besides, omnichannel marketing has a greater effect on buying behavior than multichannel marketing. Taherkhani et al. (2018) conducted a study titled "The Effect of Online Brand Community Characteristics on Customers' Behavioral Response with the Mediating Role of Customer Participation, Case Study: Four-Star and Five-Star Hotels in Qazvin". According to the results, customer participation is affected by information quality, system quality, interaction, and rewards and affects customer loyalty.

Fang et al. (2021) conducted a study titled "Retaining Customers with In-Store Mobile Usage Experience in Omnichannel Retailing: The Moderating Effects of Product Information Overload and Alternative Attractiveness". They concluded that customers' perception of cross-channel integration fully mediated the effect of the in-store mobile usage experience on customer retention, while product information overload and alternative attractiveness undermine the effect of the in-store mobile usage experience. In a study titled "A Cross-Cultural Study of Gender Differences in Omnichannel Retailing Contexts", Ameen et al. (2021) showed that the change in buying behavior of men leads to peer interaction in social networks, service advantage, convenience, variety, and personalization in shopping centers more than female buyers. However, beauty and privacy are more important to female buyers. (2020) in a study titled "Omnichannel Strategy and Customer Loyalty in Banking", Minardes et al proposed a model that links the integrated constructs of banking service distribution channels with perceived psychological interaction quality, positive affect, and customer attitudinal loyalty. They showed that positive affect has a mediating effect on the proposed relationships between constructs. In identifying points about their service channels, banks should facilitate positive customer experiences and loyalty through an omnichannel strategy. Cai and Lo (2020) conducted a study entitled "Omnichannel Management in the New Retailing Era: A Systematic Review and Future Research Agenda". The results showed that omnichannel retail is a popular strategy in the new retailing era where digitization, social media, big data, and other emerging technologies (eg, artificial intelligence (AI), virtual reality, augmented reality, blockchain, etc.) have become retail business models. In a study titled "Customer Experience Quality in Omni-Channel Banking: Identifying the Factors Affecting Customer Experience in the Indian Context" Chouhan and Sarabhai (2019) stated that customers' understanding of omnichannels and the quality of customer experience are different in Indian banks.

Methodology

In this study, the researcher has a pragmatic view of the phenomena based on Saunders et

al.'s (2009) research onion methodology. This is an exploratory and applied study that uses an inductive (model design) and then a deductive (model testing) approach. Accordingly, thematic analysis is used. There are various studies on omnichannels. However, they have proposed no coherent and transparent framework and model to identify the dimensions of customer experience management in omnichannel banking so that customer retention is fulfilled. So, the main and secondary themes of these experiences should be developed in the form of a coherent network of themes that can be used as a guide for subsequent studies with the thematic analysis approach. In this study, semi-structured interviews are used in the qualitative phase, and questionnaires are used to collect and analyze data in the quantitative phase. A theoretical overview of the dimensions of customer experience and the characteristics of omnichannels, especially in banking, is first provided using library studies. The data required for thematic analysis are then collected through semi-structured interviews with experts (as described in the statistical population). The validity and reliability of qualitative studies are usually measured by improving the theoretical sensitivity of researchers and experts until theoretical saturation is achieved and theoretical sampling ends. Qualitative studies do not have specific tests to confirm their validity, and their nature is often determined and modified by the researcher. There may not even be any initial hypothesis. Thus, validity in qualitative studies concerns the representation of the participants,

objectives, and appropriateness of the processes. In qualitative studies, validity does not have the implicit meaning of validity in quantitative studies, and validity comparison is not significant. Glaser and Strauss proposed 4 primary criteria of matching data and concepts, comprehensibility, generalizability, and control to evaluate the theory of qualitative data processing. The statistical population includes senior and expert managers of Bank Day with at least 10 years of banking experience in the qualitative phase and 100 customers of Bank Day in Tehran in the quantitative phase. The statistical sample is selected by purposive sampling, which is a non-probability method. In this method, the researcher asks managers and experts who meet the inclusion criteria to cooperate in semi-structured interviews with the researcher about the factors that improve the customer experience in omnichannel banking. The interviews are continued until theoretical saturation is achieved. 10 people are selected and interviewed in purposive sampling. In the quantitative phase, the validity of the questionnaires designed by thematic analysis is measured from the experts' point of view, and the validity of the model is checked using SEM in SMART PLS.

Data Analysis and Findings
Data Analysis in the Qualitative Phase
In this phase, key sentences are first extracted from the interviews, and basic, organizing and global themes are then extracted accordingly.

Table 1.
Characteristics of the interviewed experts

The interviewee code	Age	Position	Work experience (years)	Education
P1	43	Bank expert	-	Bachelor of Business Administration
P2	42	Branch manager	-	Master's degree
P3	39	Bank facility manager	-	Bachelor's degree
P4	33	Not declared	-	Not declared

The interviewee code	Age	Position	Work experience (years)	Education
P5	35	Not declared	8	Ph.D. student in Financial Management
P6	40	Branch deputy		Not declared
P7	34	Branch expert	8	Not declared
P8	42	Bank employee	15	Bachelor of Business Administration
P9	56	Branch manager	20	Not declared
P10	55	Branch deputy	18	Master's degree

Table 2.

An example of extracting key sentences and basic themes from the interviews

Row	Key sentences	Basic themes
1	There are several request points in omnichannel.	Multiple touchpoints
2	Access is more and easier in omnichannel.	Better access to services
3	Customer affairs are done more quickly in omnichannel.	Faster service delivery
4	Access to omnichannel is not restricted to a certain time and place.	No time and place restrictions
5	1. The customer receives some services from one channel and some from other channels, and there is no integration.	Receiving services from all channels integrated and simultaneously
6	Access to all services in all channels	Access to all services in all channels
7	A process can start in one channel and continue in another.	Continuous allocation and receipt of services in complementary channels
8	The biggest advantage of omnichannel for the customer is access to the same and integrated services regardless of the type of channel.	Access to the same and integrated services
9	Another advantage of omnichannel is the possibility of maintaining the state of the customer's process and continuing the process through the same or another	Monitoring and maintaining processes in multiple channels
10	2. The service can be provided in several parts, where each part of a customer request can be done with a channel that is connected through the backend.	Connected channels
11	The motto of the bank is banking services regardless of time, place, and device.	Time and place-independent services
12	The money is transferred through the ATM, and the same service will be continuously provided through email in case of ATM failure.	Continuous allocation and receipt of services in complementary channels
13	Marketing through digital content in the form of posts, tweets, infographics, motion graphics, etc. plays a very important role in banking productivity because advertising and marketing have moved to the digital space today.	Integrated marketing and advertising in all channels
14	3. Allocating resources to encourage colleagues to guide customers to use omnichannels is another important dimension.	Allocating resources to encourage colleagues to guide customers to use omnichannels
15	job description for managers and monitoring the operation of digital communication channels	Determining the aspects of monitoring the operation of digital communication channels
16	A proper needs assessment should be done based on customer needs to properly distribute services through digital channels.	Proper needs assessment based on customer needs in omnichannels
17	An important part of banking services is provided to obtain customer satisfaction because if a service is provided to customers but is not welcomed due to a lack of satisfaction, it will be forgotten and fail over time.	Providing services with the main indicators of customer satisfaction in omnichannels

Table 3.
Basic and organizing themes

Row	Basic themes	Organizing themes
1	Multiple touchpoints	Integrity in service delivery
2	No time and place restrictions	
3	Receiving services from all channels integrated and simultaneously	
4	Continuous allocation and receipt of services in complementary channels	
5	Access to the same and integrated services	
6	Monitoring and maintaining processes in multiple channels	
7	Connected channels	
8	Continuous allocation and receipt of services in complementary channels	Continuous allocation and receipt of services in complementary channels
9	Allocating resources to encourage colleagues to guide customers to use omnichannels	
10	Determining the aspects of monitoring the operation of digital communication channels	
11	Proper needs assessment based on customer needs in omnichannels	
12	Providing services with the main indicators of customer satisfaction in omnichannels	
13	Choosing a specific target for each channel	
14	Connecting all channels	
15	Quick and agile deployment	
16	Multi-part service delivery	
17	Aggregation and completion of services	
18	Better access to services	Integrated service quality
19	Faster service delivery	
20	Access to all services in all channels	
21	Time and place-independent services	
22	Integrated marketing and advertising in all channels	
23	Combined services and providing solutions to customers	
24	Adherence to global quality standards	
25	Diversifying service tools	
26	Aggregation and completion of products	
27	Adherence to global quality standards	
28	Diversifying service tools	
29	Reduction of customer costs	Saving customer resources
30	Reduction of the distance	
31	Saving time	
32	A large number of transactions	
33	Reducing the duration of service delivery	
34	Creating a good feeling	
35	Ease of use	
36	Experiencing the smooth flow of data between channels	Customer motivation
37	Necessary access to basic banking matters	
38	Having the necessary access	
39	Receiving stress-free services with complete comfort	
40	Focusing on customer problems in omnichannels	Developing bank strategy based on customer needs and information
41	Not forgetting the possibility of fewer customers in the future	
42	Determining priorities in omnichannels based on customer responses	
43	Documentation of customer preferences	
44	Having various indicators of customer needs in omnichannels	
45	Designing actions based on the customers' statements	
46	The manager's attention to the customers' demands	

Row	Basic themes	Organizing themes
47	Strategizing based on customer data	Recognizing and meeting customer needs across omnichannels
48	Meeting customer needs	
49	Understanding customer needs	
50	Identifying and understanding customer needs	
51	Focusing on customer needs	
52	Understanding customert's financial needs	
53	Understanding customer expectations of bank services	
54	Understanding and meeting customer needs	
55	Identifying customer demands and meeting them	
56	Understanding the customers	
57	Getting information from customers	Understanding the principles of customer-oriented marketing
58	Internet bank services	
59	Developing a customer network	
60	Coordination of organizational units responsible for digital and traditional communication channels	Planning and management coordination in omnichannels
61	Coordination of organizational units responsible for digital and traditional communication channels	
62	Issuing the necessary licenses for omnichannels affairs	
63	Monitoring the operation of digital communication channels	
64	Supervising all inquiries and fees and other requirements in omnichannels	
65	Allocating financial and organizational resources	
66	Providing centralized facilities to customers in omnichannels	Planning for the promotion of customer experience culture
67	Facilities in place and on time	
68	Holding omnichannel training courses for personnel	
69	Better banking software	
70	Allocating resources to encourage colleagues to guide customers to use omnichannels	
71	Enhancing empathy and knowledge of working group members to advance the set goals	
72	Selection of the customer experience committee with the presence of a member of the board of directors	
73	Coding and documenting customer data in omnichannels	Management of coding, classifying, documenting, and updating customer data in omnichannels
74	Annual customer data recovery	
75	Annual customer data updating	
76	Smartening the use of customer data	
77	Accurate coding of customer opinions in surveys	
78	Safety of customer data in cyberspace	
79	Documentation of all customer surveys	
80	Demographic characteristics of customers	
81	Details of customers' banking operations	
82	Categorization of important customer information headings	
83	More attention to documenting and coding customer data	
84	Setting up customer requests tables	
85	Effective database and data entry	
86	All customers' data	
87	Coding and documenting customer data in omnichannels	
88	Annual customer data recovery	
89	Combined services and providing solutions to customers	Managing diverse, hybrid, and unique services
90	Higher service quality	
91	The expert quality research team	
92	The breadth of services that can be provided in omnichannels	

Row	Basic themes	Organizing themes
93	Competing successfully with hybrid services	
94	Having unique and special services	
95	Combined services in providing facilities to customers	
96	Avoiding show services	
97	Combined services and providing solutions to customers	
98	Higher service quality	
99	Collecting all the financial data of customers	Comprehensive management of customer data in omnichannels
100	Continuously collecting customer financial data over time	
101	Focusing on customer data	
102	Regular customer data collection	
103	Obtaining usable data from customers	
104	Knowledge of customer demand data	
105	Identifying the personal and financial data of customers	
106	Collecting a lot of data	
107	Strengthening the database	
108	Paying attention to all available data from the least to the most important	
109	Gaining knowledge of new customer areas and the financial services market	
110	Focusing on collecting accurate customer demographic data	
111	Gathering the opinions and needs of customers under specific conditions	
112	Collecting all the financial data of customers	
113	Continuously collecting customer financial data over time	
114	Focusing on customer data	
115	Defining specific processes in the bank to manage omnichannels	The correct design of omnichannel implementation processes
116	Defining specific KPIs in the organization to measure the performance of omnichannels	
117	Defining how to communicate between service integration processes in channels	
118	Agile banking processes	
119	Digital transformation in most services	
120	Receiving comments, suggestions, and criticisms from customers and making system changes accordingly	
121	24-hour support to check and fix system bugs	Improving the processes of supporting the networks
122	Changing processes and combining them to contract part of requests to the bank from new channels	
123	Strong communication platform and network	
124	Equipping branches with new communication channels and how to use them	
125	Forming specialized teams to develop new channels	
126	Improving communication infrastructure	
127	Communication infrastructure security	
128	Integrated distribution of services through traditional channels and omnichannels	Integrated service distribution management in the network
129	Developing the necessary services and tools to provide similar services in networks	
130	Fixing service delivery inconsistencies in networks	
131	Using forms or interviews to collect data	Using new customer data management methods
132	Effective market research through flexible data collection methods	
133	In-depth interviews with special customers	
134	New thinking of information and customer knowledge	
135	Obtaining customer demographic data	

Row	Basic themes	Organizing themes
136	Redesign of system processes	Upgrading and updating systems
137	Connecting digital and traditional channel processes in BPMS format	
138	Changing and updating core bank processes	
139	Creating access for customers to register requests from any time and place	
140	Establishing some system restrictions to reduce operational risk	Managing the operational and legal risks of systems
141	Effective and adjusted regulatory changes and systems rules	
142	Using integrated software infrastructure such as ERP	
143	Implementation of secure and standard authentication methods	
144	Provision of the necessary hardware	
145	Setting up system reports rather than manual reports	Providing regular, systematic, and functional reports in channels
146	Receiving periodic reports of the number of requests received through omnichannels	
147	Using data mining tools to extract vital system data	
148	The availability of other channels when one channel is unavailable	Access indicators
149	Reduction of customer presence in branches	
150	The availability of advertised services on all channels	
151	Ease of providing banking services in all channels	
152	Establishing continuous communication between channels and creating a suitable customer experience can be a suitable criterion for omnichannels.	
153	Customer experience comparing service speed in traditional channels and omnichannels	
154	Updating new products and services in all channels	
155	The possibility of following up on requests by the customer	
156	The ability to choose a geographic location to continue the request by displaying the options in front of the customer	
157	Quick and easy productivity of all channels	Omnichannel service productivity indicators
158	Fast service delivery in all channels	
159	Protecting customers' data in all channels	
160	Not sharing customers' data in all channels	
161	Bank's customer care approach in all channels	Satisfaction indicators
162	The number of successful requests received from omnichannels	
163	Increasing the number of bank customers	
164	The availability of sufficient information about customer transactions and credit/debt issues across all channels	
165	Understanding individual customer needs in all channels	
166	Peace of mind for the customer in all channels	
167	Flexible dealing with customers' mistakes in all channels	
168	Allocating points and awards to customers for providing feedback	
169	Reporting bugs and offering service	
170	Informing customers	

Table 4.
Global themes

Row	Organizing themes	Global themes
1	Integrity in service delivery	**Omnichannel strategy in improving customer experience**
2	Continuous allocation and receipt of services in complementary channels	
3	Integrated service quality	
4	Saving customer resources	

| Row	Organizing themes	Global themes
5	Customer motivation	**Customer satisfaction in omnichannels**
6	Development of bank strategy based on customer needs and information	
7	Recognizing and meeting customer needs across omnichannels	
8	Understanding the principles of customer-oriented marketing	
9	Planning and management coordination in omnichannels	**Management dimensions**
10	Planning for the promotion of customer experience culture	
11	Management of coding, classifying, documenting, and updating customer data in omnichannels	
12	Managing diverse, hybrid, and unique services	
13	Comprehensive management of customer data in omnichannels	**Functional dimensions**
14	The correct design of omnichannel implementation processes	
15	Improving the processes of supporting the networks	
16	Integrated service distribution management in the network	
17	Using new customer data management methods	**System dimensions**
18	Upgrading and updating systems	
19	Managing the operational and legal risks of systems	
20	Providing regular, systematic, and functional reports in channels	
21	Access indicators	**Omnichannel quality indicators**
22	Omnichannel service productivity indicators	
23	Satisfaction indicators	
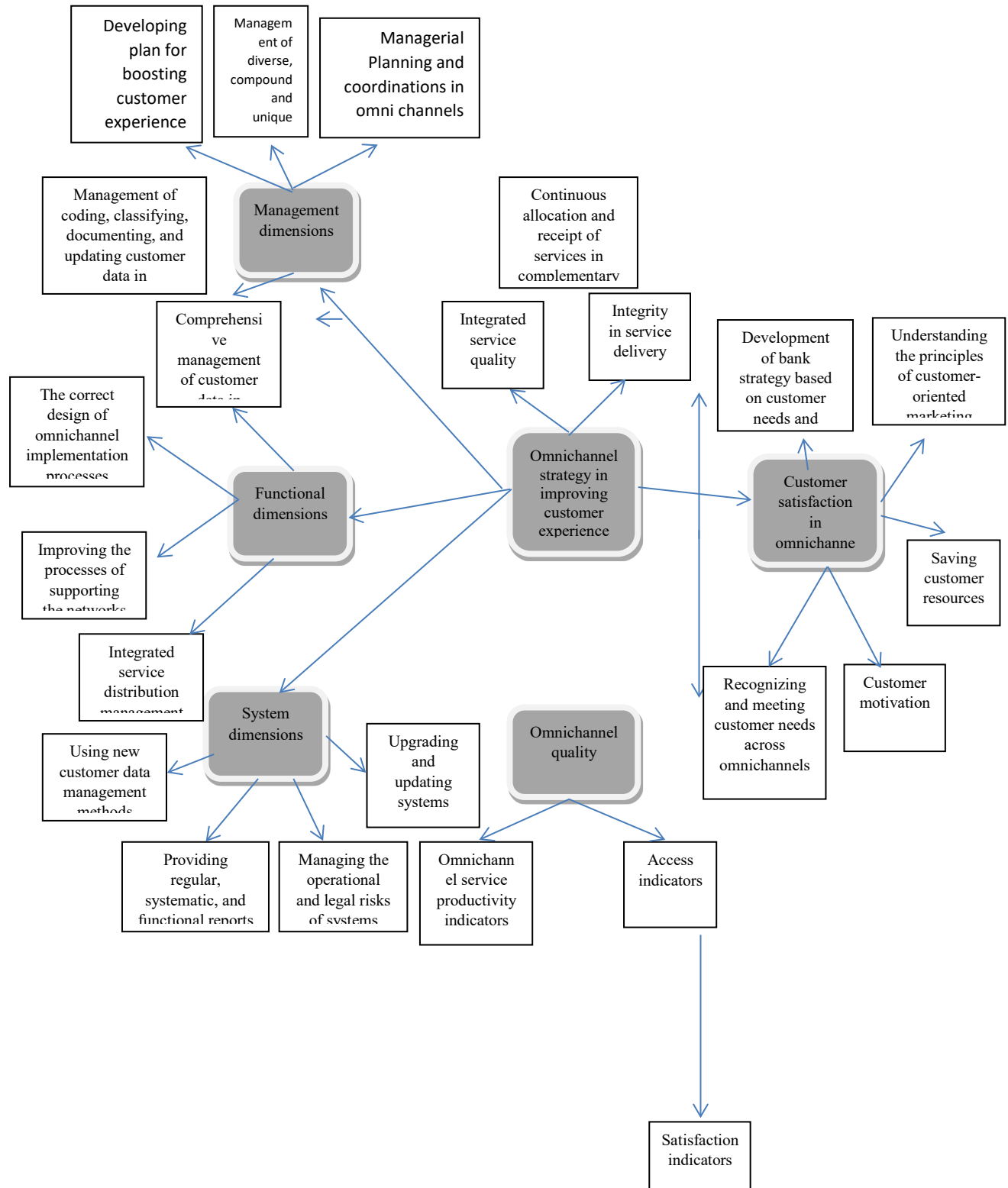
Figure 1. *Thematic network of customer experience in omnichannel banking*

Data Analysis in the Quantitative Phase

In this phase, the validity of organizing and inclusive themes from the perspective of bank customers is measured through questionnaires.

Table 5.
Composite reliability and Cronbach's alpha as index reliability tests and average variance extracted (AVE) as a convergent validity test

variable/indicator	Cr	AVE	α
Omnichannel strategy in improving customer experience	0.833	0.513	0.742
Customer satisfaction in omnichannels	0.821	0.601	0.784
Management dimensions	0.941	0.841	0.905
Functional dimensions	0.871	0.693	0.777
System dimensions	0.934	0.780	0.910
Omnichannel quality indicators	0.962	0.863	0.947

Table 6.
Confirmatory factor analysis (CFA)

variable /question	Factor loading	Criterion limit	Confirmation or rejection of factor loading
1	0.766	Above 0.7	Confirmed
2	0.841	Above 0.7	Confirmed
3	0.737	Above 0.7	Confirmed
4	0.765	Above 0.7	Confirmed
5	0.780	Above 0.7	Confirmed
6	0.887	Above 0.7	Confirmed
7	0.955	Above 0.7	Confirmed
8	0.908	Above 0.7	Confirmed
9	0.800	Above 0.7	Confirmed
10	0.896	Above 0.7	Confirmed
11	0.799	Above 0.7	Confirmed
12	0.828	Above 0.7	Confirmed
13	0.950	Above 0.7	Confirmed
14	0.881	Above 0.7	Confirmed
15	0.868	Above 0.7	Confirmed
16	0.849	Above 0.7	Confirmed
17	0.951	Above 0.7	Confirmed
18	0.954	Above 0.7	Confirmed
19	0.957	Above 0.7	Confirmed
20	0.741	Above 0.7	Confirmed
21	0.712	Above 0.7	Confirmed
22	0.801	Above 0.7	Confirmed

variable /question	Factor loading	Criterion limit	Confirmation or rejection of factor loading
23	0.815	Above 0.7	Confirmed
24	0.832	Above 0.7	Confirmed
25	0.835	Above 0.7	Confirmed
26	0.809	Above 0.7	Confirmed
27	0.844	Above 0.7	Confirmed
28	0.799	Above 0.7	Confirmed
29	0.731	Above 0.7	Confirmed
30	0.714	Above 0.7	Confirmed
31	0.780	Above 0.7	Confirmed
32	0.719	Above 0.7	Confirmed
33	0.751	Above 0.7	Confirmed
34	0.739	Above 0.7	Confirmed
35	0.741	Above 0.7	Confirmed
36	0.718	Above 0.7	Confirmed
37	0.790	Above 0.7	Confirmed
38	0.766	Above 0.7	Confirmed
39	0.741	Above 0.7	Confirmed
40	0.761	Above 0.7	Confirmed
41	0.777	Above 0.7	Confirmed
42	0.878	Above 0.7	Confirmed
43	0.852	Above 0.7	Confirmed
44	0.863	Above 0.7	Confirmed
45	0.841	Above 0.7	Confirmed
46	0.901	Above 0.7	Confirmed
47	0.912	Above 0.7	Confirmed
48	0.939	Above 0.7	Confirmed
49	0.941	Above 0.7	Confirmed
50	0.994	Above 0.7	Confirmed
51	0.860	Above 0.7	Confirmed
52	0.832	Above 0.7	Confirmed
53	0.864	Above 0.7	Confirmed
54	0.841	Above 0.7	Confirmed
55	0.842	Above 0.7	Confirmed
56	0.888	Above 0.7	Confirmed
57	0.894	Above 0.7	Confirmed

variable /question	Factor loading	Criterion limit	Confirmation or rejection of factor loading
58	0.832	Above 0.7	Confirmed
59	0.847	Above 0.7	Confirmed
60	0.854	Above 0.7	Confirmed

According to the results, the developed model is valid based on factor loadings and convergent and discriminant validity indices.

Discussion and Conclusion

Omnichannel marketing greatly affects the development of a positive customer support experience in the banking industry. This study is conducted to provide a customer experience management (CEM) model in omnichannel banking. According to the results, the customer experience in omnichannel banking can be improved through 23 organizing themes of integrity in providing services, continuous allocation and receipt of services in complementary channels, integrated service quality, saving customer resources, customer motivation, developing bank strategy based on customer needs and information, recognizing and meeting customer needs in omnichannels, understanding the principles of customer-oriented marketing, planning and management coordination in omnichannels, planning for the promotion of customer experience culture, management of coding, classifying, documenting, and updating customer data in omnichannels, managing diverse, hybrid, and unique services, comprehensive management of customer data in omnichannels, the correct design of omnichannel implementation processes, integrated service distribution management in the network, using new customer data management methods, upgrading and updating systems, managing the operational and legal risks of systems, providing regular, systematic, and functional reports in channels, improving accessibility indicators, improving productivity indicators of omnichannel services, and improving satisfaction indicators. These results are consistent with the results of the study by Mansouri et al. (2020) titled "Comparison of the Effect of Omnichannel and Multichannel Marketing on Consumer Buying Behavior" that omnichannel marketing has a significant positive effect on consumer purchase intention, satisfaction, loyalty, and repurchase intention. The results are also in line with the results of the study by Fang et al. (2021) titled "Retaining Customers with In-Store Mobile Usage Experience in Omnichannel Retailing: The Moderating Effects of Product Information Overload and Alternative Attractiveness" that customers' perception of cross-channel integration fully mediates the effect of the in-store mobile usage experience on customer retention. Moreover, the results are consistent with the results of the study by Chouhan and Sarabhai (2019) titled "Customer Experience Quality in Omni-Channel Banking: Identifying the Factors Affecting Customer Experience in the Indian Context" in which the emergence of omnichannel banking and factors affecting customer perception in terms of customer experience quality are highlighted. Omnichannels are new structures to create new customer experiences.

Bank managers, especially Bank Day, are recommended to provide online services with a greater quantity and variety for customers, increase the availability of bank services through mobile terminals on site, make the available services visible through the electronic equipment in stores and other places, and increase the transparency of omnichannels concerning how to provide services and products both online and in person. They are also recommended to increase the usability of services and products, provide the possibility of checking the differences between services

and products offered in all online and offline distribution channels for customers to stimulate customer retention in different dimensions, understand the experience of continuous use of banking services, provide online payment and offline delivery for customers, place the order using mobile devices, etc. in different places, leave the choice of location and method of service delivery to the customers, and integrate interactions in their distribution channels in terms of process coherence by providing the same feeling of receiving proper service by customers in both physical and online branches.

The study has limitations such as a cross-sectional design, limitations in generalizing the results of the bank brand under study to all times, the coincidence of data collection with the COVID-19 epidemic, and the increase in the prices of banking and Internet services. Future studies are recommended to be conducted longitudinally so that the results can be more generalizable. They are also recommended to examine other variables mediating the effect of "dimensions of experience in omnichannels" on "maintaining and improving customer experience" such as the intensity of competition, type of customers, the strength of competitors, etc. and compare the results with the results of this study.

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