



EXPLORING THE TOUCHPOINTS THAT INFLUENCE A
CUSTOMER'S EXPERIENCE IN GAUTENG BRANCHES OF A
SOUTH AFRICAN RETAIL BANK

by

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ABSTRACT

Regardless of the rapid proliferation of digital technologies within the banking industry in recent years, the sustained importance of bank branches as a channel that offers retail banks an opportunity to interact with customers face-to-face cannot be ignored. In a highly competitive environment such as the retail banking industry, it is imperative that retail banks understand how their customers' interactions in bank branches influence their experiences to develop and maintain competitive advantages. This study aimed to explore the touchpoints that influence a customer's experience in Gauteng branches of a South African retail bank and to use the identified touchpoints to map the customer's experience journey. The study followed a qualitative research design utilising semi-structured interviews conducted on Microsoft Teams to identify customer perceptions of touchpoints during a retail bank branch visit, interrogate the perceived influence of the identified touchpoints and painpoints on the customer's experience, and identify the most important touchpoints as perceived by customers.

The findings identified 15 unique touchpoints, including staff, servicescape, advertising, and automated teller machines. The 15 touchpoints were further categorised into five main themes: human interactions, servicescape, bank processes, services offered by the bank, and bank systems, with human interactions being revealed as the most important theme. Several recommendations are made to the banking industry, including improving staff training and knowledge, improving customer service, and increasing security and privacy during a branch visit.

Key terms: Customer experience, retail banking, touchpoint, painpoint, customer journey, servicescape, privacy, staff

OKUFINQIWE

Ngaphandle kokusabalala okusheshayo okusheshayo kobuchwepheshe bedijithali embonini yamabhange eminyakeni yamuva nje, ukubaluleka okuqhubekayo kwamagatsha amabhange njengesiteshi esinikeza amabhange ezitolo ithuba lokuxhumana namakhasimende ubuso nobuso angeke kushaywe indiva. Esimeni esincintisana kakhulu njengemboni yamabhange ezitolo, kubalulekile ukuthi amabhange adayisayo aqonde ukuthi ukusebenzisana kwamakhasimende awo emagatsheni asebhange kuthonya kanjani ulwazi lwawo ukuthuthukisa nokugcina izinzuzo zokuncintisana. Lolu cwaningo luhlose ukuhlola izindawo zokuthintwa ezithonya ulwazi lwekhasimende emagatsheni ase- Gauteng ebhange lokudayisa laseNingizimu Afrika kanye nokusebenzisa izindawo zokuthinta ezihlonziwe ukuze kumephu uhambo lokuhlangenwe nakho kwekhasimende. Ucwangingo lulandele idizayini yocwaningo olusezingeni eliphezulu olusebenzisa ingxoxo ezihlelwe kancane ezenziwa ku-Microsoft Teams ukuze kuhlonzwe imibono yamakhasimende mayelana nezindawo zokuthintwa ngesikhathi sokuvakasha kwegatsha lebhange lezitolo, kuphenywe ngethonya elicatshangelwayo lezindawo ezibuhlungu kulwazi lwekhasimende, nokuhlonza izindawo zokuthinta ezibalulekile kakhulu, njengoba kubonwa amakhasimende.

Okutholakele kuhlonzwe izindawo zokuthinta eziyi-15 ezihlukile, okufaka phakathi abasebenzi, i-servicescape, ukukhangisa, nemishini yokukhipha imali ezenzakalelayo. Izindawo zokuthinta eziyi- 15 ziphinde zahlukaniswa zaba izindikimba ezinhlanu ezibalulekile: ukusebenzelana kwabantu, i-servicescape, izinqubo zamabhange, izinsiza ezihlinzekwa yibhange, kanye nezinhlelo zamabhange, lapho ukuxhumana kwabantu kwembulwa njengendikimba ebaluleke kakhulu. Izincomo eziningi zenziwe embonini yamabhange, okuhlanganisa ukuthuthukisa ukuqeqeshwa nolwazi lwabasebenzi, ukuthuthukisa isevisi yamakhasimende, nokwandisa ukuphepha kanye nobumfihlo ngesikhathi sokuvakashela igatsha.

Amagama angukhiye: Okuhlangenwe nakho kwekhasimende, ukubhanga kokudayisa, iphoyinti lokuthinta, iphoyinti lobuhlungu, uhambo lwekhasimende, i-servicescape, ubumfihlo, abasebenzi

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CHAPTER 1 : INTRODUCTION TO THE STUDY

1.1 Introduction

“Whatever you do, do it well. Do it so well that when people see you do it, they will want to come back and see you do it again, and they will want to bring others and show them how well you do what you do” – Walt Disney

Customer experience is a business management concept that can be described as the perception created in the mind of a customer following all direct and indirect interactions they have with different touchpoints of an organisation along the customer journey (Mccoll-kennedy, Gustafsson, Jaakkola, Klaus, Radnor, Perks & Friman, 2015: 431; Golding, 2018: 14). Direct and indirect interactions with an organisation can influence customers’ experiences on a rational, emotional, sensorial, physical, or spiritual level, leading to the formation of subjective perceptions that influence customers’ purchasing behaviour and the likelihood of referrals to others (Kumar & Reinartz, 2016: 62; Warner, 2015: 8; Sharma, Tiwari & Chaubey, 2016: 732; Stein & Ramaseshan, 2016: 9; Handro, 2017: 128; Golding, 2018: 14; Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros & Schlesinger, 2009: 32; Grewal, Roggeveen & Nordfält, 2017: 3). The importance of customers having positive perceptions of organisations is underscored in the quote from Walt Disney above, which implies that customers who enjoy an experience will likely return to the organisation and bring others. This emphasises the immense value organisations could potentially generate by positively influencing customers’ experiences, both in terms of return patronage and positive word-of-mouth referrals.

Pine and Gilmore (1997) introduced the experience economy and the subsequent conversations of customer experience in their seminal article in Harvard Business Review entitled *“The Experience Economy”*. Since then, customer experience has dominated

conversations in corporate boardrooms and university classrooms (Batra, 2016: 198), and is considered the new battleground for organisations competing for a share of customers' wallets (Siqueira, García Peña, ter Horst & Molina, 2020: 1). Thriving organisations place their customers' best interests ahead of making a profit, and believe this to be a more sustainable path to long-term success (Kumar & Reinartz, 2016: 36; Sharma et al., 2016: 731; Leather, 2013: 9). Global corporate giants such as Apple epitomise a true customer-centric way of conducting business and attribute their success and sustained competitive advantage in the market to their consistent investment in innovation and other strategies designed to enhance customer experience (Kantar, 2018: 1).

Within the banking industry of South Africa, retail banks play a critical role as safeguards of depositors' funds and significantly contribute to the gross domestic product (GDP) growth of the country (Singh & Kaur, 2013: 37; Nambiar, Ramanathan, Rana & Prashar, 2019: 44). Despite a sharp increase in digital banking in recent years, branches continue to serve as an important channel for banks as they provide a platform for personal, face-to-face employee-to-customer engagements (Goswami, 2009: 203; Handro, 2017: 133; Mbama & Ezepue, 2018: 230; Srinivas & Wadhvani, 2019: 2). Furthermore, Srinivas and Wadhvani (2019: 2) indicate that customer satisfaction in bank branches is a stronger determinant of overall satisfaction than digital channels, and that customers prefer to apply for loans and open transactional or credit card accounts inside a branch as opposed to digital channels.

Since retail bank branches are characterised by high volumes of customer interactions, it would seem obvious that intensive research has been conducted to explore and manage customer experience in bank branches both globally and locally in South Africa. To the contrary though, evidence in the literature accessed through academic articles, textbooks, Google Scholar, Science Direct, Emerald, EBSCOhost revealed that while a large portion of published research focused on customer experience in retail and other industries, there was a lack of customer experience research conducted within the South African retail banking industry. At the time of

conducting the research, searches on Ebschost, Science Direct, Google Scholar and Scopus for the terms “Customer experience” AND “bank” AND “South Africa” resulted in no academic publications post 2014. The articles published prior to 2014 were analysed qualitatively and found to focus on other aspects of retail banking such as customer loyalty and satisfaction. The problem statement is outlined next.

1.2 Problem statement

The retail aspect of the banking industry, represented by retail bank branches is characterised by large numbers of customer interactions, so an understanding of these interactions in the form of a customer journey map would be beneficial to the profitability and sustainability of the bank. By exploring the touchpoints that influence a customer’s experience in branches of a South African retail bank and mapping the customer journey, the bank will be better able to understand their customers and influence customers’ experiences at touchpoints to improve satisfaction and thereby achieve a competitive advantage.

As previously stated, evidence from literature reviews conducted revealed that while a large portion of published research focused on customer experience in retail and other industries, there was a lack of customer experience research conducted within the South African retail banking industry that explores the touchpoints which influence customers’ experiences in bank branches. It becomes evident therefore, that retail banks do not have a clearly defined map of customer experience as perceived by customers in their branches. The research problem that this study aimed to address was the lack of research exploring the touchpoints that influence a customer’s experience in branches of a retail bank. The research objectives are outlined next.

1.3 Research objectives

1.3.1 Primary research objective

The study's primary objective is to explore the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank.

1.3.2 Secondary research objectives

The secondary objectives of the study are as follows:

- SO1. To identify the touchpoints that customers perceive to influence their experience during a visit to the bank branch
- SO2. To identify the touchpoints that customers perceived to have the biggest influence on their experience during their visit to the bank branch
- SO3. To identify painpoints the customers perceived during their visit to the bank branch
- SO4. To utilise the identified touchpoints to map a customer experience journey of the customers' visit to the bank branch
- SO5. To identify areas for further customer experience research in banks

According to Creswell (2007: 42), a literature review helps to crystallise the problem statement and documents the importance of the research. The following section is a preliminary literature review that covers, among other things, definitions of important concepts in the customer experience narrative, along with the origins of customer experience and the customer experience in retail banking.

1.4 Preliminary literature review

Important terms in the customer experience narrative such as touchpoint, painpoint, customer journey, word-of-mouth, customer service, customer satisfaction and loyalty are now defined briefly.

1.4.1 Definitions

- I. **Touchpoint:** A touchpoint refers to an interaction when a conversation, engagement, or exchange occurs between a customer and an organisation (Lemon & Verhoef, 2016a: 71; Interaction Design Foundation, 2018: 2). In other words, a touchpoint is any instance where the customer is exposed to the organisation, sees the organisation, hears something about the organisation brand, or purchases from the organisation. Touchpoints can be categorised into two distinctive categories: direct touchpoints, which are within the control of an organisation (for example, advertising), and indirect touchpoints, which fall outside the control of an organisation (for example, word-of-mouth).
- II. **Painpoint:** Painpoints can be described as touchpoints that cause dissatisfaction or pain for customers when their expectations are not met during interactions along the customer journey (Mucz & Gareau-Brennan, 2019: 9). Painpoints lead to customer complaints and adverse changes in customer behaviour or attitudes displayed towards an organisation (McColl-Kennedy, Zaki, Lemon, Urmetzer & Neely, 2019: 13).
- III. **Customer journey:** The customer journey can be described as a compilation of a series of touchpoints (including painpoints) that a customer encounters and interacts with along the path to fulfilling a certain task with an organisation (Stein & Ramaseshan, 2016: 9; Lemon & Verhoef, 2016: 74 & 75; Duncan, Freundt, Johnson, Brown & Yu, 2017: 6).

- IV. **Word-of-mouth:** Customers who have positive interactions with an organisation along the customer journey are likely to spread positive word-of-mouth, described as positive recommendations made by customers about organisations to their friends and families (Wasan, 2018: 703). Word-of-mouth, therefore, represents a cost-efficient and effective way for organisations to acquire more new customers, since satisfied customers refer others at little or no cost at all to the organisation itself (Garnefeld, Helm & Eggert, 2011: 93).
- V. **Customer service:** Customer service, sometimes confused with customer experience, is a component of customer experience that can contribute to the overall experience with an organisation (Goodman, 2014: 11). Every service exchange a customer has with an organisation when visiting a store or purchasing online, for example, contributes equally to the overall experience a customer has with an organisation (Schmitt, Jo, & Zarantonello, 2015: 168).
- VI. **Customer satisfaction:** Customer satisfaction can be described as the customer's perception of the actual performance of a product or service, relative to their expectations (Lemon & Verhoef, 2016a: 71), or the difference between good and bad customer experiences (Garg, Rahman & Kumar, 2010: 79; Terblanche, 2018: 48). The South African Customer Satisfaction Index (Sa-csi) report suggests that there is a strong positive correlation between loyalty and customer satisfaction (Consulta, 2020: 7), while dissatisfied customers tend to complain and spread negative word-of-mouth about an organisation (Gupta, Pansari, & Kumar, 2017: 15; Layun, 2017: 1; Chandok & Gupta, 2013: 32; Kaur Sahi, Sehgal & Sharma, 2017: 19).
- VII. **Loyalty:** Loyalty can be described as a customer's deep commitment to purchase goods or services from a particular organisation on a regular basis despite possible influence of other customers, or the availability of similar options from competitor brands (Srivastava & Kaul, 2016: 278). Loyal customers create long-term value for organisations since they are usually prepared to pay higher prices for products and

services, and actively refer friends and family members through word-of-mouth (InMoment, 2019: 10). Loyalty can be split into two categories: behavioural loyalty – which can be described as a customer's intention to remain with a service provider in the future, and attitudinal loyalty, which is a customer's commitment to repurchase on an ongoing basis (Garnefeld et al., 2011: 94).

The following discussion briefly focuses on the roots and origins of customer experience. This is aligned with the importance of contextualising and understanding the evolution of customer experience over time, which could provide valuable insights for future research (Klaus, 2015: 1).

1.4.2 Origins of customer experience

Pine and Gilmore (1997) introduced marketers to the concept of the 'Experience Economy', which provided the impetus for brands to consider investing in 'staging' memorable experiences instead of relying solely on traditional product development to acquire sales. The origins of customer experience from a business management perspective can be traced back to the 1970s when customer satisfaction and loyalty strategies were employed to drive sales and stimulate repeat purchases (Lemon & Verhoef, 2016: 71). These concepts were gradually replaced by service quality in the 1980s, relationship marketing in the 1990s, and customer relationship management in the early 2000s. Since the mid-2000, customer experience has risen to prominence and remains a key business strategy, successfully shifting the business paradigm beyond the provision of just good service to a true value-based exchange between consumer and an organisation (Schmitt et al., 2015: 168).

Since retail bank branches experience high volumes of customer interactions daily, customers in branches must have positive experiences that lead to repeat patronage and positive word-of-mouth referrals. Customer experience in retail banking is discussed briefly next.

1.4.3 Customer experience in retail banking

Retail banks can be described as 'one-stop-shops' for customers wanting to open up current, savings, or credit card accounts or to acquire a loan in both personal or business capacities (Majaski, 2019: 1). Owing to the nature of retail banking being customer-centric, it makes sense that retail banks should make it simple for customers to do business by ensuring that processes and systems are not complex and are easily accessible to complete a variety of banking tasks (Gulko, 2017: 3). One way to achieve this is to co-create experiences with customers to better influence their decision-making, improve customer relations and build trust amongst customers (Grewal et al., 2017: 4; Golding, 2018: 98; Teixeira, Patrício, Nunes, Nóbrega, Fisk & Constantine, 2012: 364; Kaur Sahi et al., 2017: 19).

Customer experience in retail banking is made up of interactions across a series of integrated touchpoints that together form a holistic experience for customers throughout the customer journey (Batra, 2016: 205; Kabadayi, Loureiro & Carnevale, 2017: 6). Owing to a rapid proliferation of social media in recent years through platforms such as Facebook and Twitter, customers can share positive and negative experiences almost instantaneously with friends and family members at the press of a button. Therefore, it is important in a customer-centric environment such as retail banking that banks mitigate the risk of negative customer sentiment by developing a deep understanding of their customers and find ways to positively influence their experiences through the bank channels that customers use, such as branches and online banking (Batra, 2016: 198).

There are significant benefits for banks that invest in and provide their customers with positive experiences. Goodman (2014: 24–25) posits that customers who have good experiences are less likely to switch to competitor banks and will complain less about the bank on social media and to their friends and family (Maklan, Antonetti & Whitty, 2017: 102). In addition, banks that invest in improving customer experience tend to grow revenue five times faster than their

peers, with up to 80% of customers willing to pay more for products and services accompanied by positive experiences (Relations, 2017: 93; Klink, Zhang, & Athaide, 2018: 1). Research conducted over time on customer experience in retail banking is reflected on briefly next.

1.4.4 Research on customer experience in retail banking

As stated in the problem statement outlined earlier, the literature reviewed indicated a lack of customer experience research within the South African retail banking industry that explores the touchpoints which influence a customer's experience in bank branches. Retail banks in South Africa fulfil the banking needs of the public (North, 2019: 1) by offering customers savings and current accounts; access to credit facilities; and finance for larger purchases such as property and vehicles (Majaski & Khartit, 2020: 1). Retail banking thus serves a very important role as foundation to the financial stability of many South Africans. Retail banking in South Africa is discussed in more detail in Chapter Two.

A study conducted at the Bank of Scotland (Relations 2017: 111) provides valuable insights on service quality and cost-to-service factors of customer experience but fell short of delineating touchpoints that influence customers' experiences in the bank branches. Similarly, a study conducted by Singh and Kaur (2013: 45) focused on service quality factors such as skilled staff and general behaviour, availability of diverse products, technology and promotions but not on touchpoints that influence customers' experiences specifically.

Considering that a bank's branch environment is characterised by a high number of employee-customer interactions on a daily basis, the importance of the 'human touch' can never be underestimated (Goswami, 2009: 203; Handro, 2017: 133; Choudhury, Singh & Saikia, 2016: 59). A common theme in the literature reviewed is that of human interactions, specifically the critical role employees of an organisation play in influencing customers' experiences during interactions with customers. Handro (2017: 133) and Yadollahi et al., (2018: 462) assert that the level of knowledge, skill and responsiveness of bank employees are key factors that

influence customers' experiences in banks; whilst carefulness, friendliness and the ability of employees to quickly correct errors were cited as key factors influencing a customer's choice of a bank overall (Nambiar et al., 2019: 45).

Outside of the banking industry, Åstrøm (2017: 134) suggests that employees' interactions with customers is a key touchpoint that can significantly influence customers' experiences within the tourism industry, while Cook (2015: 15) underscores the importance of employees by referring to engaged employees as the 'holy grail' of customer experience. Engaged employees go beyond the call of their duties to create exceptional experiences for their customers, and become brand ambassadors or advocates for their employers (Singh & Kaur, 2013; Terblanche, 2018; Beaujean, Davidson, & Madge, 2006; Golding, 2018: 60).

The methodology employed to achieve the primary research objective stated earlier is briefly outlined next.

1.5 Research methodology

The choice of research methodology was informed by the problem statement and the primary research objective outlined earlier. Using a phenomenological and qualitative research design, an exploratory research strategy was employed to achieve the primary research objective. Phenomenological studies help researchers understand peoples' perceptions in the natural setting where they are subjected to a particular phenomenon, while qualitative research informs researchers how (process) and why (meaning) things happen as they do which is useful to uncover perceptions and unique experiences people have (Leedy & Ormrod, 2005: 144; Creswell, 2014: 233; Cooper & Schindler, 2014: 144&146; Creswell, 2015: 206). Sampling methodology is discussed in detail in Chapter Four, but briefly introduced in the following section.

1.5.1 Sampling

Sampling is the process of selecting participants from a larger population when it is impossible or non-viable for the entire population to be researched for a study (Leedy & Ormrod, 2005: 144; Gentles, Charles, Ploeg & Mckibbon, 2015: 1175). Owing to time, financial and logistical constraints, the scope of the study was limited to existing customers living in Gauteng, who banked at full-service branches and chose to rate their in-branch service interactions. For the bank in question, existing customers are those individuals who have a transactional or savings account with the bank. Using a probability sampling strategy (simple random sampling without replacement), primary data were gathered through semi-structured interviews conducted with 19 participants on Microsoft Teams. A copy of the semi-structured interview guide is presented in Annexure A.

Creswell (2014: 239) suggests that sample sizes for phenomenological studies generally range from three to ten participants and depends on saturation. Therefore, the sample of 19 participants interviewed was deemed sufficient to meet the study's sampling requirements and generate the required insights to solve for the primary research objective.

1.5.2 Data analysis and results

Data gathered from interviews were analysed using systematic thematic analysis conducted on Atlas.ti. Thematic analysis is a qualitative research analysis technique used to identify, analyse, organise, describe and report themes found within a data set (Nowell, Norris, White & Moules, 2017: 2). Atlas.ti is a qualitative data analysis software (QDAS) package that offers researchers the functionality to centrally store and organise primary data gathered in one place, which can then be analysed to generate themes in the software itself (Friese, Soratto & Pires, 2018: 12). The steps followed to code and analyse primary data gathered are described in detail in Chapter Four, with the detailed results reported in Chapter Five. Ethical considerations are briefly outlined next.

1.6 Ethical considerations

This study proceeded following the formal ethical clearance received from the University of South Africa and senior leadership of the bank in question. Ethical guidelines adhered to are described in Chapter Four under the four categories of informed consent, protection from harm, right to privacy, and honesty with professional colleagues. The University of South Africa ethical clearance certificate is included as Annexure B.

Strengths and limitations of the study are outlined next.

1.7 Strengths and limitations

Qualitative and phenomenological research enabled the gathering of rich, unique perspectives from participants through interviews, which could inform decision-making concerning bank customer experience strategies. Video conferencing interviews proved to be a valuable, cost-effective and convenient alternative to face-to-face interviews and proved effective at generating the required insights. A limitation of qualitative research is that the findings cannot be generalised to the broader target population and are therefore limited to subjective evaluation (Wiid & Diggins, 2021: 124). In line with the need to keep costs to a minimum and complete the study within a reasonable time frame, the sample was chosen with no intention to generalise the findings to the broader population of the bank's customers. While face-to-face interviews are generally considered the best method to conduct qualitative interviews (Nehls, Smith, & Schneider, 2015: 141), this method could not be pursued due the restrictions placed on physical contact during the COVID-19 pandemic. The lack of a comprehensive demographic respondent profile is further highlighted as a shortcoming of this study. Owing to customer information security, the bank in question did not provide any specific demographic customer data rendering it impossible to segment customers according to different

demographic variables such as age, income, or education. This hindered the ability of the study to generate other possible insights linked to demographic nuances.

The section that follows presents the chapter outline of the study.

1.8 Chapter outline

Chapter One presented the introduction and background to the study wherein the concept of customer experience, together with the significance of the study and primary and secondary objectives were outlined.

Chapter Two presents a literature review on the South African banking industry with a key focus on retail banking: a vital component of banking industries both locally and internationally. Among the various topics discussed, retail banking channels such as digital banking and branches used by consumers to interact with banks will be outlined.

Chapter Three presents a literature review on customer experience. It provides a background and comprehensive definition of customer experience, and delineates other key concepts such as touchpoints, painpoints and the customer journey. In addition, the importance of customer experience as a point of differentiation for retail banks is discussed.

Chapter Four is a discussion on the research methodology, which presents the methods, strategies and justification for choices related to qualitative research being employed to achieve the primary research objective. The chapter outlines the steps in the marketing research process, sampling and data collection strategies employed, and the process undertaken to analyse data gathered through semi-structured interviews conducted on Microsoft Teams.

Chapter Five presents the findings of the study. All touchpoints, including those identified as painpoints by participants, are discussed, together with the most important touchpoint identified as perceived by participants.

Chapter Six presents the conclusions and recommendations of the study, where conclusions drawn from literature studies and qualitative research conducted are outlined. A customer journey map is presented and discussed before the chapter concludes with limitations and recommendations for future research.

A literature review on the South African banking industry follows in Chapter Two.

CHAPTER 2 : THE SOUTH AFRICAN BANKING INDUSTRY

2.1 Introduction

Following Chapter One, which provided the background to customer experience and outlined the main objectives and proposed research methodology, Chapter Two is a literature review of the South African banking industry. It explores the context within which touchpoints influence a customer's experience in branches of a retail bank. Chapter Two will focus, amongst other things, on the banking industry's importance to both the local South African and international countries' economies, as well as the channels that retail banks use to conduct business with customers. First, the financial services sector is introduced and discussed in terms of its importance worldwide.

2.2 The global financial services sector

The financial services sector comprises service providers that manage money on behalf of individuals, organisations or governments (Ross, 2020: 4). The compilation of the financial services sector differs from country to country but most commonly includes a central bank, organisations that accept deposits such as retail banks and building societies, credit unions, and insurance companies (International Labour Organisation, 2020: 1). The financial services sector is an important constituent of a country's economy and performs such activities as accepting deposits, lending money and providing insurance services to generate revenues (Ross, 2020: 4). An economy can be described as all activities related to production, consumption and trade of goods and services that occur in a country to fulfil the needs of the people, businesses and government of a country (Kenton, 2020a: 1–2). The banking industry

can be described as a collective of all banks that operate within the financial services industry of South Africa (Pettinger, 2020: 1).

Banks are financial institutions certified to accept money deposits from customers and provide loans to help customers meet their financial needs (Technofunc, 2016: 3; White, 2019: 1). They are mandated to attract foreign investors to countries and help support strategic agricultural and business development initiatives to erode poverty and boost shared prosperity in underprivileged urban and rural areas (Kalpana & Rao, 2017: 1). Worldwide, the banking industry safeguards depositors' funds and makes a significant contribution to the gross domestic product of countries (Nambiar et al., 2019: 44). Gross domestic product refers to the total market value of all goods and services produced within a country's borders during a specific period and it is a lead indicator of the economic health of a country (Chappelow, 2020: 1). The banking industry can therefore contribute to the economic health of a country via the gross domestic product.

Deloitte (2019: 1) stated that total assets of commercial banks worldwide reached R1,24 quadrillion in 2018, indicating the enormous size of the global banking industry. The continual growth of the banking industry can be attributed to globalisation, which has enabled organisations such as banks to expand their business operations beyond the borders of a particular country to provide customers access to unique services at competitive prices regardless of disparate geographic locations (Sufian & Kamarudin, 2016: 517). Globalisation is the interaction and integration of activities involving people, firms and governments from different countries; it enables organisations to benefit from economies of scale and reduction in risk exposures associated with operating exclusively in one market (Sufian & Kamarudin, 2016: 518).

Various types of banks cater to the needs of the public, governments and commercial businesses while also serving as regulatory bodies for national governments (White, 2019: 1).

Banks are classified into types based on their function within the financial services sector. The most common types of banks found worldwide are discussed next.

2.2.1 Types of banks worldwide

- **New Development Bank:** Based in Shanghai, China, the New Development Bank was founded by Brazil, Russia, India, China and South Africa (BRICS) to fund infrastructure and development projects in BRICS and other emerging and developing countries (New Development Bank, 2020: 1). To fulfil its purpose, the New Development Bank invests in key areas of development associated with renewable energy, urban development, environmental, social infrastructure, irrigation, transport, water resource management and sanitation to uplift the general living standards of people in developing countries (New Development Bank, 2020: 1).
- **The World Bank:** The World Bank Group consists of five international organisations: the International Bank for Reconstruction and Development; International Development Association; International Finance Corporation; Multilateral Investment Guarantee Agency and The International Centre for Settlement of Investment Disputes. These organisations play a key role in financing infrastructure and general community upliftment projects in developing countries while providing policy and technical assistance to governments of developing countries (The World Bank, 2020: 2). Part of the mission of The World Bank is to encourage and promote financial inclusion – a term that relates to banks around the world providing individuals and businesses access to affordable financial products and services such as bank accounts and credit irrespective of their status in society, and safely and responsibly (The World Bank, 2020: 1).
- **Central banks:** Central banks serve the governments of countries by helping to set monetary policy and meet other economic goals (White, 2019: 2). Central banks play an important role in influencing countries' economies by adjusting interest rates and making decisions on purchasing and selling government securities (White, 2019: 2).

The central bank in South Africa is more commonly known as the South African Reserve Bank.

- **Investment banks:** Investment banks are financial institutions that serve as advisers to governments, pensions funds and corporations. They assist large corporations in raising the capital required to perform certain transactions, such as the expansion of business operations or to conclude company mergers (Technofunc, 2016: 4; Rosenberg, 2019: 2; Hargrave, 2020: 3). Investment banks help corporations issue stock shares and are responsible for examining company's financial statements to ensure its accuracy before publishing a prospectus to potential share investors (Hargrave, 2020: 3).
- **Retail banks:** Retail banks are commonly found in most countries; they aim to serve customers daily (White, 2019: 2). In addition to providing customers with everyday banking services such as loans and savings accounts, retail banks provide financial advice to customers to help them meet their financial needs (White, 2019: 2).
- **Commercial banks:** The primary purpose of commercial banks is to accept customers' deposits and use these monies to make commercial, real estate, and other loans available to borrowers. There are two types of commercial banks: public and private sector banks. Public sector banks are owned by governments who protect the interests of the underprivileged of society (Technofunc, 2016: 3). In contrast, private sector banks are owned by private shareholders, enabling them to operate freely without government interference but still within the guidelines and policies laid out by central banks (Technofunc, 2016: 3).

Considering the role that banks play in the financial sector, it is imperative to gain insight into a particular country's financial sector. The following section briefly discusses the South African finance sector.

2.3 The finance sector in South Africa

The South African economy consists of ten sectors: agriculture, mining, manufacturing, electricity, construction, trade, transport, finance, real estate and business services, government and personal services, which collectively contribute to the gross domestic product of South Africa (South African Market Insights, 2019: 3). A sector is an area of the economy in which businesses operating therein share similar characteristics and produce similar or related products and services (Kenton, 2020b: 1).

Figure 2.1 shows the total percentage contribution made by the ten economic sectors of South Africa to the country's gross domestic product in the fourth quarter of 2020 – from 1 September to 31 December 2020 (Stats SA, 2021: 14).

Figure 2.1 Percentage contribution of South Africa's economic sectors to the gross domestic product in the fourth quarter of 2020



Source: Statistics South Africa: report dated 9 March 2021

Figure 2.1 indicates that the highest contributor to the gross domestic product of South Africa was the finance and business services sector at 20%, underscoring the sector's immense value to the South African economy. The finance and business services sector comprises sub-sectors such as real estate, business services and finance. The real estate sector encompasses all activities related to the sale of commercial, industrial and residential properties, as well as property valuations and bond financing (South African Market Insights, 2019: 3; Mitchell, 2018: 2). The business services sub-sector comprises businesses such as security companies, cleaning companies, maintenance, office administration, travel arrangements, and waste disposal that provide support services to other businesses (South African Market Insights, 2015: 10; Dun & Bradstreet, 2020: 1). The finance sub-sector comprises the financial services industry that is responsible for providing financial products and services to customers and includes organisations such as banks, insurance companies, investment firms and real estate companies (Kenton, 2019b: 1).

Within the finance sub-sector, the banking industry is widely regarded as the most important component of a country's economy (Hall, 2020: 5) and will therefore be the focus of the discussion hereon. The banking industry in South Africa is discussed in more detail next.

2.4 The banking industry in South Africa

The South African banking industry is regulated by the South African Reserve Bank, whose core purpose is to supervise, monitor and regulate all financial institutions; and develop and implement South Africa's monetary policy (Chen & Segal, 2020: 1). The South African banking industry operates under monopolistic competition conditions, implying that all competitor banks are price makers and offer customers similar products and services (Chappelow, 2020: 1–3). Owing to the monopolistic competitive nature of the banking industry in South Africa, consumers benefit directly from lower prices offered by competing banks, while banks benefit

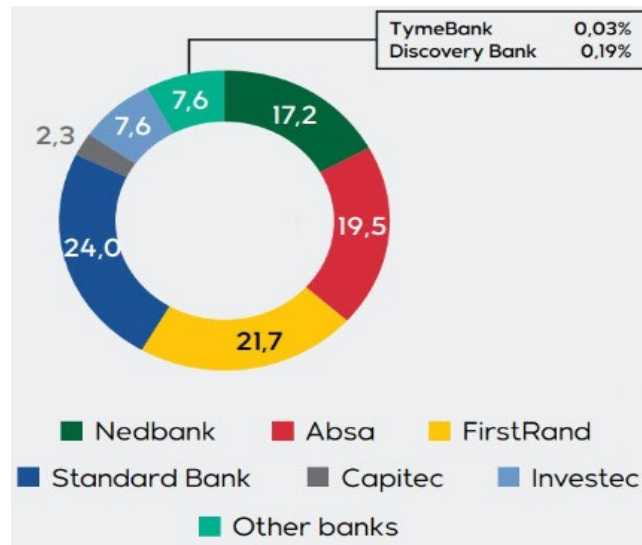
from improved efficiencies and cutting-edge innovation spurred on by the need to compete with competitor offerings (PWC, 2019: 8).

South African society at large benefits directly from banks who make financial services and products available to the poorer communities, thus alleviating poverty, while also contributing to the nation's employment by directly employing approximately 179 000 employees (Schoombee, 2015: 166, Pheap, 2019: 26, BusinessTech, 2019: 1–3). Banks offer South African customers an opportunity to save money safely and gain access to credit facilities to meet their financial aspirations while stimulating greater economic growth through the financing of both established and emerging entrepreneurs (Pettinger, 2020: 1).

2.4.1 Competitors within the South African banking industry

As of April 2020, there were 19 locally controlled banks, four mutual banks, four co-operative banks, 16 local branches of foreign banks, and 30 foreign banks with approved local representative offices in South Africa (South African Reserve Bank, 2020: 2). As of March 2021, total banking assets of the largest banks in South Africa amounted to just under R6.5 trillion (BusinessTech, 2021: 1). Banking assets can be described as financial instruments that banks own and retain as reserves with the reserve bank or own in the form of loans made to its customers (Lumen, 2019: 2). Figure 2.2 illustrates the largest banks by size of banking assets in South Africa as reported in Nedbank's 2020 annual report and cited through BusinessTech (2021: 3).

Figure 2.2: South Africa's largest banks by size of banking assets



Source: Nedbank 2020 annual report as cited through BusinessTech, July 2021

Figure 2.2 shows that Standard Bank is the largest bank in South Africa, owning 24% of total banking assets, followed by FirstRand (21,7%), Absa (19.5%), Nedbank (17,2%), and Investec (7,6%). These banks are listed amongst South Africa's top ten most valuable brands, with a total brand value amounting to R1.5 trillion (Lechela, 2018: 1; Business Wire, 2019: 1; Brand Finance, 2020: 1).

The banking industry in South Africa consists of various types of banks that provide for different products and services designed to meet the needs of businesses and society at large (Technofunc, 2016: 1). The different types of banks in South Africa are described in the following section.

2.5 Types of banks in South Africa

- Reserve bank:** The reserve bank of South Africa is privately owned by shareholders and operates independently from the South African government. It aims to supervise, monitor and regulate all financial institutions and implement South Africa's monetary policy (Chen & Segal, 2020: 1). Further, the South African Reserve Bank is responsible

for educating South Africa's citizens about the country's economic and monetary situation and for issuing banknotes and coins to banks (Chen & Segal, 2020: 1).

- **Commercial banks:** Commercial banks are also referred to as business or corporate banks that focus on selling products and services designed to meet the needs of businesses. Commercial banks offer businesses credit facilities to manage cashflow, and foreign exchange services to companies that conduct their business across international borders (Pritchard, 2020: 1).
- **Investment banks:** Investment banks assist businesses wishing to raise capital in financial markets and provide advice and brokerage services to businesses on strategic business matters such as mergers and acquisitions (Pritchard, 2020: 1).
- **Mutual banks:** In South Africa, a mutual bank must be owned and controlled by at least seven founding members who are customers and depositors in the bank. It needs at least R10 million in share capital to exist (Mail and Guardian, 2018: 4). Mutual banks are regulated by the South African Reserve Bank and seek to promote and increase ownership by customers in the bank (Salmon, 2017: 3).
- **Co-operative banks:** In South Africa, a co-operative bank must be controlled by at least 200 members and it needs a deposit of R1 million to exist (Mail and Guardian, 2018: 4). In a co-operative bank, the founding members can be any person, company or trust employed by the same employer, or reside within the same community or geographical area (South African Reserve Bank, 2019: 5). Co-operative banks are regulated by both the Reserve bank and Co-operative Banks Development Agency to promote black economic transformation and entrepreneurship within the South African banking industry (City Press, 2017: 1).
- **Retail banks:** Retail banks fulfil the banking needs of the public (North, 2019: 1) by offering customers savings and current accounts; access to credit facilities; and finance for larger purchases such as property and vehicles (Majaski & Khartit, 2020: 1). Retail

banks earn profits from lending money to customers at a higher interest rate than what they offer on banking accounts (Amadeo, 2019: 2).

To explore the touchpoints that influence a customer's experience in branches of retail banks, a more in-depth understanding of retail banks is required. Retail banks are discussed in more detail next.

2.6 Retail banks

The core purpose of a retail bank is to fulfil the banking needs of the public and individual customers by providing customers access to savings and current accounts, credit facilities and finance for large purchases such as homes and vehicles (North, 2019: 1; Majaski & Khartit, 2020: 1). Through retail banks, customers benefit from the interest received on their deposits. They can have peace of mind knowing their finances are secure, while benefiting from money management services to assist them to navigate different stages of their lives (Amadeo, 2019: 1; North, 2019: 2). Retail bank customers conduct business through either online channels such as digital banking or physical channels such as branches (Bapat, 2017: 17). Channels in retail banking can be described as a means by which a bank communicates with customers and enable customers to access banking services and conduct business directly with the bank (Bapat, 2017: 174; MindMill, 2020: 1; Nagornov, 2020: 2). Retail banking channels are discussed next.

2.7 Retail banking channels

Efma (2019: 7) points out that two popular channels in retail banking used by customers to conduct business with the bank are digital banking (online) and bank branches (physical visits), both of which are described in more detail in the section that follows.

2.7.1 Digital banking channels

Digital banking is the migration of banking services and activities available only inside the bank to online platforms. It significantly benefits banks through cost reduction and an overall improvement in customer experience (Mbama, 2018: 10; Parise, Guinan & Kafka, 2016: 416; Proctor, 2019: 1; Dorner & Edlman, 2015: 1; Chironga et al., 2018: 39). Retail banks in South Africa have undergone a significant digital transformation since 2004, with banks taking advantage of technological advancements to influence customers' experiences and deliver value-added products and services (Business Report, 2018: 1). McKinsey and Company (2019: 6) suggests that banks have responded to shifts in consumer preferences by creating intuitive and seamless banking experiences through their digital banking channels such as mobile and online banking, both of which will be discussed briefly next.

- **Mobile banking:** Mobile banking enables customers to transact on their banking accounts using a mobile device such as a smartphone, tablet or laptop, thereby creating a convenient way for customers to do their banking anytime and anywhere (Discover Bank, 2020: 2). Mobile banking apps have grown in popularity amongst South African customers. A report published by Columinate (2016), cited in Coetzee (2018: 5), states that banking apps were the third most downloaded by South Africans behind social networking instant messaging apps. The benefits of mobile banking to customers include the convenience of accessing and conducting banking transactions safely, anytime. A distinct disadvantage is that mobile banking lacks the human engagement that one would get from visiting a bank branch (Wisniewski, 2020: 7).
- **Online banking:** Online banking is also referred to as internet banking and allows customers to conduct their banking transactions using an internet-connected laptop or personal computer (Proctor, 2019: 2; Mindmill, 2020: 3). Customers require an internet connection and a bank account to register a customer profile online to conduct

transactions such as remote money transfers and basic management of accounts (Frankenfield & Anderson, 2020: 1). The benefits of online banking to customers include opening and paying accounts online; do money transfers to beneficiaries; and applying for credit conveniently and outside of normal banking hours (Pritchard, 2020: 1; House of Banks, 2020: 3). The disadvantages of online banking include the threat of online account hacking and the risk that an unstable internet connection could jeopardise the successful completion of a transaction (Frankenfield & Anderson, 2020: 5).

Despite significant digital advancements made within the banking industry recently, bank branches have remained relevant to serving the needs of customers (Srinivas & Wadhvani, 2019: 7–8). The branch channel will be discussed next.

2.7.2 Bank branches

A bank branch can be considered a physical, brick-and-mortar location of a bank that provides an opportunity for human interaction between customers and bank employees (Thompson, 2019: 1). Branches help banks build trust and credibility with their customers through face-to-face interactions with their staff, who are more likely to establish an emotional connection with customers in the branch environment (Jacques, Maxwell, Patiath & Stephens, 2017: 1; Bapat, 2017: 181; Consulta, 2020: 1–2). Banks classify branches according to the level of services they offer and can be categorised as either limited-service or full-service branches (Downey, 2020: 2). Limited-service branches are generally smaller in size and offer customers a limited range of services and products, with no digital products. In comparison, full-service branches are bigger and offer customers a broader range of services and products, including digital, relative to limited-service branches (Downey, 2020: 2).

Retail banks are commonly known for their extensive number of traditional brick-and-mortar branches (Petrova et al., 2020: 57), but branch density has been declining since 2008 (Srinivas & Wadhvani, 2019: 6). Branch density can be defined as the average number of bank branches per 100,000 adults (Srinivas & Wadhvani, 2019: 6). Recently, changes in consumer behaviour, coupled with advances in digital technology and increased competition, have prompted banks to reassess their channels to meet their customers' needs for quick, reliable and efficient access to banking services (van Tonder, Petzer, van Vuuren & De Beer, 2018: 1348; Efma, 2019: 13).

While branches remain an integral channel of retail banks, they require a significant transformational shift in the role they play in delivering services to customers if they are to remain relevant (Consulta, 2020: 6). Part of the branch transformational shift would entail banks converting their branches to human-managed advisory and engagement kiosks that offer a broad range of digital and traditional branch-related services to customers (Cotrupe, 2015: 3; Consulta, 2020: 6). In this evolved role, fulfilling traditional banking transactions would become a secondary function for branches. The focus instead shifted to upskilling and preparing staff to deliver expert advice on complex products and services while influencing customers' experiences (The Financial Brand 2017: 2). Further, there is potential for retail banks to use branches as venues to educate customers on their products and services and solicit their opinions on a broad range of banking issues that would help inform strategy development in banks (Horton, 2017: 4; Efma, 2019: 7).

2.8 Bank branches operating during the COVID-19 pandemic

The 2020 COVID-19 pandemic caused an unprecedented global humanitarian and economic crisis (McKinsey & Company, 2020: 1). Although South African banks had to keep their branches open, there was a marked decrease in demand for banking through the branch channel (The Financial Brand, 2020: 1). To keep branches open and profitable, these banks

had to revisit their traditional ways of operating in branches, where customers and bank employees were vulnerable to the virus due to the face-to-face and social nature of interactions prevalent in branches (Caplain, 2020: 1). With restrictions on people movement enforced by governments across the world in an attempt to curb the spread of the virus, banks observed an increase in digital channel usage as customers were forced into conducting their banking from the confines of their homes and other personal spaces (BizCommunity, 2020: 1; Gordon et al., 2020: 1; Kantar, 2020: 3). Some bank branches operated with staff working alternating hours to manage reduced volumes of customers (Caplain, 2020: 2), while other banks were forced to close branches that were deemed unprofitable to keep open due to poor demand (PWC, 2020: 3). Throughout the pandemic, South African banks focused on influencing their customers' experiences by ensuring that branch staff showed more empathy and care in dealing with customer complaints, and requests for debt relief, while investing in initiatives beyond banking to uplift and support destitute and vulnerable communities in South Africa (Bryan, Clempner & Low, 2020: 3).

The discussion up to this point presented an overview of banking in South Africa and introduced customer experience in retail bank branches. Customer experience will be discussed in Chapter Three.

2.9 Summary

Chapter Two described the banking industry globally and in South Africa, highlighting the valuable contribution made by banks towards alleviating poverty and boosting shared prosperity worldwide. Banks form part of the finance sector of South Africa and provide a haven for customers to save money and gain access to credit facilities while financing businesses to encourage entrepreneurship and stimulate greater economic growth. The focus of Chapter Two was on retail banks which are customer-oriented (Srinivas and Wadhvani, 2019:2) and characterised by high volumes of customer interactions daily (White, 2019:2) – through digital

or physical (branch) channels. Against this backdrop, it makes sense for retail banks to influence customers' experiences positively to encourage repeat purchases and positive word-of-mouth referrals. Chapter Three presents an in-depth discussion on customer experience and links the various components of customer experience to retail banking in South Africa.

CHAPTER 3 : CUSTOMER EXPERIENCE

3.1 Introduction

Chapter Two introduced the South African banking industry as an important contributor to the South African economy and described the role of retail bank branches in serving bank customers. A comprehensive understanding of customer experience, customer touchpoints and customer journeys is needed to explore the touchpoints that influence a customer's experience in the branches of a South African retail bank. Chapter Three presents an in-depth discussion on customer experience and links the various components of customer experience to retail banking in South Africa.

Retail banking is customer-oriented and characterised by high volumes of customer interactions. It would therefore benefit banks to influence the customers' perceptions of experience positively, in addition to providing customers with products and services that meet their needs. A discussion on customer experience in retail banking follows next.

3.2 Customer experience in retail banking

The concept of an "experience" in business studies can be traced back to seminal authors such as Abbot in 1995. Abbot (1955), cited in Klink et al. (2018: 2), suggested that customers preferred entertaining experiences as an accompaniment to their purchases due to the feelings of fun and fantasy it generated during shopping. Pine and Gilmore (1998: 97) suggested that when customers enjoy the experience that accompanies product purchase and consumption, they will remember the experience for a longer period than simply purchasing and consuming the product with no added experience. When customers remember experience fondly, the

positive connotations could lead to repurchase or loyal behaviour (Radder, Van Eyk & Koekemoer, 2019: 30).

The demand for retail banking products and services worldwide is continually increasing, with a growing number of customers approaching banks for various retail products and services to satisfy their financial needs (Handro, 2017: 128). In South Africa, a high demand for retail banking products and services, coupled with constantly changing customer needs, has led to the retail banking industry becoming fiercely competitive (Business Tech, 2019: 1). Banks operating within the South African retail banking industry have realised that the provision of standard products and services in isolation is no longer sufficient to appease customers. Instead, banks have sought to shift their focus towards finding new and innovative ways to positively affect their customers' experiences as a path to a more competitive, profitable and sustainable way of doing business (Siddiqi, 2015: 278). To remain competitive and relevant to customers, it is common practise for retail banks to gather data from customers about what shapes their experiences with the bank. The data is used to identify areas of change required to improve the overall experience customers have with the bank (Chheda, Schiff & Stephens, 2019: 4).

Positive and memorable experiences that customers have with a bank can have a direct and positive influence on sales, with increased likelihood of repeat purchases and customer referrals. In contrast, negative experiences could result in a loss of customers, also known as attrition, and subsequent loss of income through negative word-of-mouth (Golding, 2018: 14; Terblanche, 2018: 50; Stein & Ramaseshan, 2016: 9; Handro, 2017: 128; Srivastava & Kaul, 2016: 278; Grewal, Roggeveen & Nordfält, 2017: 3). As an integral channel in retail banking, bank branches could help influence customers' experiences positively to augment the sale of ordinary banking products and services or provision of financial advice, thereby creating a memorable experience for customers (Teideman, 2019: 2).

With customer experience being the key focus of Chapter Three, it is important to have a comprehensive understanding of the concept as the foundation of the study overall. The following section sets out to provide an in-depth definition of customer experience while delineating associated components of this concept.

3.3 Defining customer experience

The Merriam-Webster Dictionary (2020a: 2) defines an experience as “something personally encountered, undergone, or lived through” or “the act or process of directly perceiving events or reality”. In the context of business practise, customer experience is a management concept that can be described as the perception created in the mind of a customer, following all direct and indirect interactions they had with an organisation across different touchpoints in their journey (Mccoll-kennedy et al., 2015: 431; Golding, 2018: 14). Interactions can be described as conversations, engagements or exchanges that occur between people and organisations (Packard, Moore & McFerran, 2018: 543; McColl-Kennedy et al., 2019: 12). When a customer interacts with the organisation, no matter how direct or indirect the interaction is, the point of interaction is a touchpoint – a point in time when the organisation ‘touches’ the customer (Lemon & Verhoef, 2016: 71; Interaction Design Foundation, 2018: 2). The customer journey can be described as a compilation of a series of touchpoints that the customer encounters and interacts with on a path to fulfilling a certain task with an organisation (Stein & Ramaseshan, 2016: 9).

A customer’s experience is subjective and personal, meaning that the experience one customer has with a particular organisation may not necessarily mirror that of other customers who patronise the same organisation (Lemon & Verhoef, 2016: 70). Customers’ experiences, therefore, cannot be controlled by organisations; organisations can only attempt to influence a customer’s experiences through stimuli and interactions intentionally aimed at achieving customer satisfaction at different touchpoints in the customer journey (Stein & Ramaseshan,

2016: 8; Kandampully, Zhang & Jaakkola, 2018: 25). Customers' perceptions of their experience with an organisation are influenced by stimuli that organisations intentionally orchestrate to provoke the desired response from customers, for example, through their advertising, music played or paint colours they choose to use in their stores (Sharma et al., 2016: 732; Stein & Ramaseshan, 2016: 9; Brun, Rajaobelina, Ricard, & Berthiaume, 2017: 333).

Customer satisfaction is the net result of a customer's expectations of performance relative to the actual performance received and is measured at single customer interaction, at a specific point (touchpoint) in the customer's journey (Lemon & Verhoef, 2016: 71; Roberts-Lombard & Petzer, 2018: 431; Golding, 2019: 14). Customer experience, on the other hand, is concerned with all interactions a customer has across all touchpoints in the customer journey, over time, and not just a single interaction at a specific point in the customer's journey (Lemon & Verhoef, 2016: 71; Roberts-Lombard & Petzer, 2018: 431; Golding, 2019: 14).

There are three key aspects that can be drawn from the definition of customer experience: perceptions, touchpoints, and the customer journey, which will be discussed in more detail in the following section.

3.3.1 Perception

Perception is a belief, image or idea that is formed in people's minds because of the way people may understand or see something from their perspective (Oxford Advanced Learner's Dictionary of Current English, 2010: 1087). A customer's perception of their experience with an organisation can be influenced by sensory, cognitive, physical, social, or emotional aspects, as well as by stimuli, which organisations intentionally orchestrate to provoke the desired response. Five aspects that influence a customer's perception of their experience with an organisation are:

- I. **Sensory:** The sensory aspect relates to a customer's perception of experience that is formed through one or more of the five senses namely sight, sound, taste, touch and smell during an interaction with an organisation (Brun et al., 2017: 323; Kranzbühler, Kleijnen, Morgan, & Teerling, 2018: 434). The advertisements and accompanying music played on the television screens in a bank branch, for example, could be appealing to a customer's sense of sight and sound, thereby positively influencing their experience and resultant purchasing decisions (Kranzbühler et al., 2018: 437). Conversely, an unpleasant smell in a bank branch could negatively influence a customer's experience and discourage them from spending more time in the branch than is necessary.
- II. **Cognitive:** The cognitive influence on the customer's perception of experience relates to a customer's learning and thought processes while interacting with an organisation's staff or by messages received through radio and television advertising aimed at teaching or informing the customer (IGI Global, 2020: 1). Organisations provoke certain customer behaviour and responses by encouraging customers to use their knowledge to perform certain actions (Brun et al., 2017: 323). For example, customers could be taught to resolve certain banking issues they may have or to conduct certain digital banking transactions using computers available in a bank branch, which may influence their overall experience with the bank and lead to repeat purchase behaviour.
- III. **Physical:** The physical or behavioural influence on a customer's perception of experience relates to organisations influencing customers' experiences by getting them to participate physically in activities staged to change behaviour and lifestyle or to provoke the desired response (Brun et al., 2017: 324). Customers physically interact with bank branches, for example, by taking a service ticket and sitting in comfortable chairs or making a cup of coffee in the waiting area while they wait to see a branch consultant. Free coffee and a comfortable waiting environment could positively influence the customer's perception of their experience in the branch.

- IV. **Social:** The social influence on a customer's perception of experience relates to customers interacting and discussing their experiences with an organisation with loved ones and friends in their social circles (Brun et al., 2017: 324; Lemon & Verhoef, 2016a: 69). Customers' social influences over their friends and families could pose a potential risk for organisations, particularly through negative word-of-mouth where customers speak negatively about an organisation to other potential customers based on their own experiences (Brun et al., 2017: 325). For example, customers' interactions with staff in a bank branch could lead to customers telling others about their experiences, which could have either a positive or negative impact on the bank depending on what the customer had to say about their experience.
- V. **Emotional:** The emotional influence on a customer's perception of experience relates to how customers' emotions such as happiness, joy, sadness, and anxiety can influence customers' perceptions of experiences before, during and after their interactions with an organisation (Brun et al., 2017: 323; Terblanche, 2018: 52). Customers feel motivated when they are made to feel special and appreciated by organisations for their business and respond positively by returning to do business and referring others; while customers who feel disappointed and under-valued in their business could stop doing business with an organisation altogether (Schulz & Mutual, 2019: 2; Walden & Janevska, 2019: 8). Since customers interact with bank staff face-to-face in a branch, the bank staff can use the opportunity for human interaction to let customers know how valued they are or by giving them a promotional item as a token of appreciation for opening a bank account, thus stimulating an emotional response.

Customers engage with organisations through a series of interactions along the path to fulfilling a task with them (Lemon & Verhoef, 2016a: 71; Aoki, Obeng & Borders, 2019: 53). Points of interaction with the organisation are known as touchpoints. Touchpoints are an important concept embedded within the definition of customer experience and will be discussed in more detail in the following section.

3.3.2 Touchpoints

A touchpoint is the moment of interaction when conversations, engagement, or exchanges take place between the customer and the organisation (Lemon & Verhoef, 2016a: 71; Interaction Design Foundation, 2018: 2), that is, any instance where the customer is exposed to the brand, sees the brand, hears something about the brand, or purchases from the organisation. A customer's experience is developed from all touchpoints that can be controlled or managed by an organisation – known as direct touchpoints – and those that cannot be controlled or managed by an organisation – known as indirect touchpoints. Touchpoints can have either positive or negative influences on a customer's decision-making, so it is important that organisations manage their customers' experiences diligently at all touchpoints and attempt to eradicate painpoints for customers along the customer journey (Batra, 2016: 205; Rosenbaum, Otolara & Ramírez, 2017: 144). As explained in Chapter One, painpoints can be described as touchpoints that cause dissatisfaction or pain for customers, when their expectations are not met during interactions along the customer journey (Mucz & Gareau-Brennan, 2019: 9). Direct and indirect touchpoints are discussed next.

3.3.2.1 Direct touchpoints

Direct touchpoints include advertising, sales interactions, and servicescape elements, which fall under the direct control of an organisation (Ieva & Ziliani, 2017: 15). Direct touchpoints can be categorised into stimuli or interactions:

- **Stimuli:** Stimuli are signals or messages conveyed to a target audience by an organisation intended to orchestrate or provoke the desired response from customers (Sharma et al., 2016: 732; Stein & Ramaseshan, 2016: 9; Brun et al., 2017: 333). Advertising for example, is a recognised stimulus used as a medium of communication by an organisation to create awareness of products and services, and to encourage customers to behave in certain ways (Zephaniah, Ogba & Izogo, 2020: 2). Conversely, advertising could have a negative impact on customers' perceptions if the messages

contained within the advertisements of an organisation are not aligned with a customer's personal values and principles. Another example of a stimulus that acts as a message to the target audience is servicescape elements found at the site of an organisation. Servicescape elements inside a bank branch for example could include toilet facilities, poster displays, furniture, aesthetics and ambience (Yadollahi, Kazemi & Ranjbarian, 2018: 462; Kranzbühler et al., 2018: 436). Customers' perceptions of a bank are formed through contact with servicescape elements such as the toilet facilities, which can, in turn, have a positive or negative influence on a customer's overall experience with the bank (Yadollahi et al., 2018: 463).

- **Interactions:** Interactions were described earlier to include conversations, engagements, or exchanges that occur between people and organisations (Packard, Moore & McFerran, 2018: 543; McColl-Kennedy et al., 2019: 12). Sales and service interactions in retail banking can be described as exchanges customers have with bank staff on products or other service-related matters, such as receiving financial advice from a bank consultant. Bank staff in branches are therefore considered the most influential direct touchpoint for banks due to the personal nature of the face-to-face interactions they have with customers, enabling staff to influence customers' purchasing decisions more effectively (Yadollahi et al., 2018: 462). Conversely, poor experiences with bank staff could lead to customers spreading negative word-of-mouth and moving their banking accounts to a competitor bank.

Because direct touchpoints can be controlled or managed, organisations can leverage these touchpoints to create an alignment between the organisation's image and what customers experience through the purchase and use of an organisation's products or services (Handro, 2017: 129). Unlike direct touchpoints, which can be controlled, indirect touchpoints represent the uncontrolled interactions that customers have with organisations (Stein & Ramaseshan, 2016: 9). Indirect touchpoints will be discussed in more detail next.

3.3.2.2 *Indirect touchpoints*

Indirect touchpoints are touchpoints that do not fall under the direct control of an organisation, such as customers' word-of-mouth and media reports (Baxendale , Macdonald & Wilson, 2015: 236). Because organisations cannot directly influence or control customers' experiences formed through indirect touchpoints, organisations face the risk that customers could discuss negative experiences they have with organisations during their social interactions with friends and family (Lemon & Verhoef, 2016a: 69; Baxendale et al., 2015: 236; Golding, 2018: 14). During social interactions, customers could influence the purchasing decisions and behaviour of other potential customers either intentionally or unintentionally, positively or negatively, often before potential customers themselves have had a chance to interact with and experience an organisation for themselves (Lemon & Verhoef, 2016a: 69; Brun et al., 2017: 325). The most influential indirect touchpoint in retail banking is customer word-of-mouth, which can be described as positive recommendations or negative remarks made by customers about organisations to friends and family based on their own personal experiences (Fatma, Saba, 2014: 36; Wasan, 2018: 703). Positive word-of-mouth represents an inexpensive, effective way for retail banks to gain new customers; while negative word-of-mouth can have adverse effects on a bank's ability to grow its customer base (Lemon & Verhoef, 2016b: 69; van Tonder et al., 2018: 1347; Schaefer & Edinger, 2019: 6).

Media reports are an indirect touchpoint that includes broadcast, digital and print communication channels through which news about organisations is delivered directly to the public through radio (broadcast); the internet (digital) and newspapers and magazines (print), where the message does not originate from the organisation (Market Business News, 2020: 1). Through media channels, both positive and negative news about organisations can be delivered to the public, which could influence the publics' purchasing decisions (Market Business News, 2020: 1). Similarly, customer reviews about an organisation featured in a magazine, newspaper or in an online article on a website can have either a negative or positive

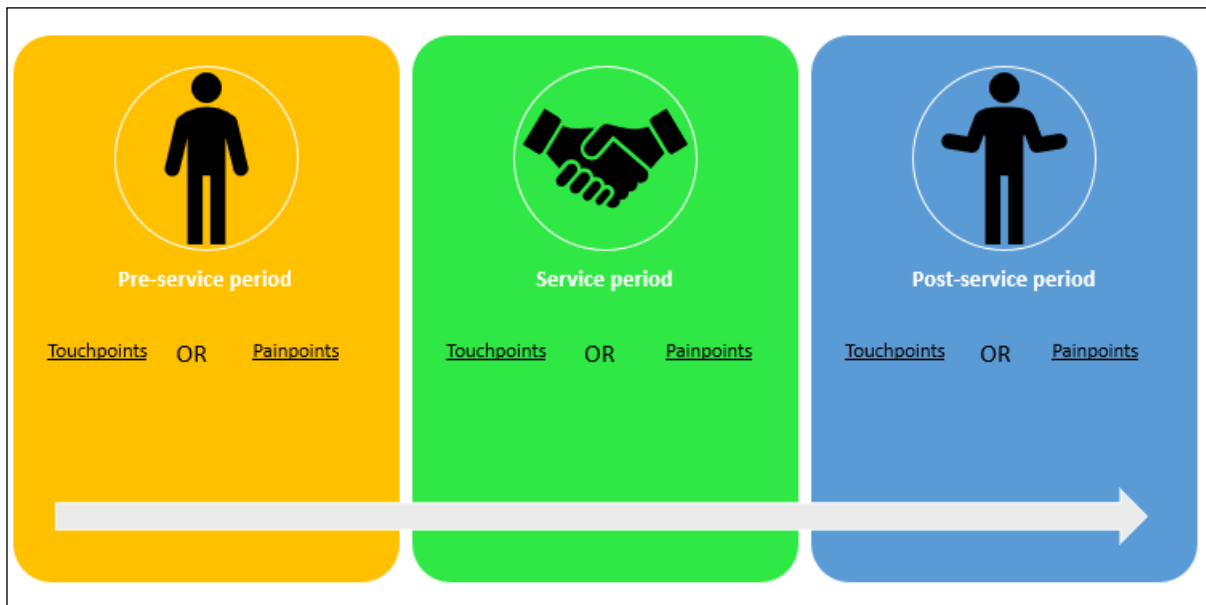
influence on the perceptions or resultant purchasing behaviour of existing and potential customers (Stein & Ramaseshan, 2016: 15).

Customers interact with organisations across various direct and indirect touchpoints they encounter along the customer journey (Stein & Ramaseshan, 2016: 9). The customer journey is discussed next in more detail.

3.3.3 The customer journey

Organisations that strive to influence their customers' experiences along the customer journey tend to record higher levels of customer satisfaction at individual touchpoints and higher levels of financial growth in the longer term (Følstad & Kvale, 2018: 208). Organisations manage the customer journey by soliciting feedback from customers on their interactions, both positive and negative, and possible suggestions to improve the overall experience (Rosenbaum et al., 2017: 147; McKinsey & Company, 2020: 2). Information gathered from customers is then used to develop a customer journey map, which visually represents the sequence of touchpoints that a customer interacts with during their journey with the organisation. The process of identifying touchpoints and mapping the complete the customer journey serves as the theoretical foundation for this study. The structure of a customer journey map is presented next in Figure 3.1.

Figure 3.1: The customer journey map



Source: Authors own interpretation

In Figure 3.1, the customer journey is visually depicted on a customer journey map, a tool used by organisations to map out the various interactions that a customer has with an organisation across the entire customer journey (Service design show, 2020: 7). The process of developing the customer journey maps helps organisations gain valuable insight into customers' needs and emotions and a closer understanding of painpoints and moments of satisfaction experienced by customers at various touchpoints (Ross, 2020: 1). Rosenbaum et al. (2017: 144) identified three distinct periods in the customer journey: the pre-service, service, and post-service periods.

- **Pre-service period:** The pre-service period is the period before a customer consciously engages with an organisation. The customer may encounter the organisation through an indirect touchpoint such as an advertisement on television or radio (Rosenbaum et al., 2017: 144) but has not yet engaged with the organisation directly. Pre-service touchpoints relating to a bank branch visit could include advertising or social media exposure to the bank brand that influence the customer to visit the specific branch.

- **Service period:** The service period is when the customer engages directly with an organisation (Rosenbaum et al., 2017: 144) to procure or enquire about their goods or services. For example, a customer who chooses to visit a bank branch may interact with a direct touchpoints such as a bank staff member enquiring about products and services offered by the bank.
- **Post-service period:** The post-service period is the period following a customer's actual encounter with an organisation and can include interactions with direct touchpoints such as staff members for merchandise returns and refunds, and/or indirect touchpoints such as customer word-of-mouth by posting a review of their interaction (Rosenbaum et al., 2017: 144).

By mapping the customer journey, organisations can gain a better understanding of their customers' needs and ensure their offerings are tailored accordingly to meet these needs; while at the same time identifying areas in the customer journey where they could improve to better influence customers' perceptions of their experiences (Thompson, 2017: 72; Service Show Design, 2020: 8). The process of mapping the customer journey is discussed next.

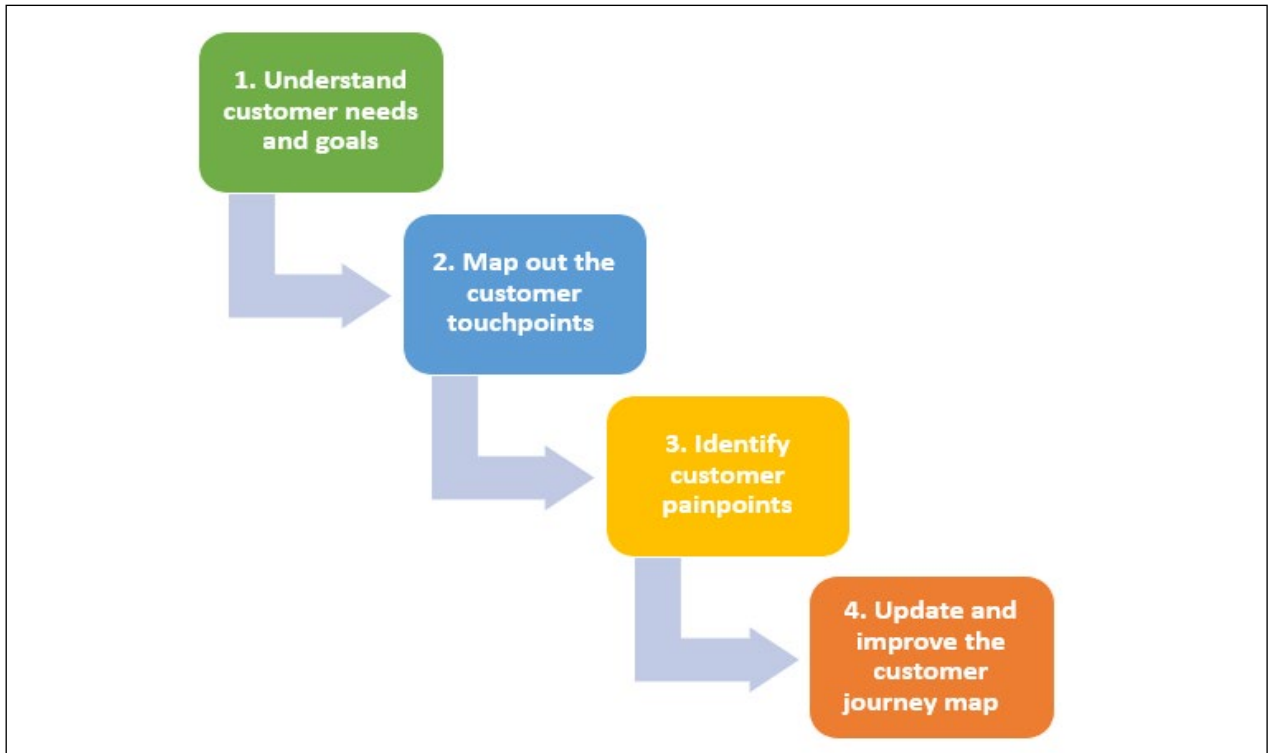
3.3.3.1 The process of mapping a customer journey

Mapping the customer journey requires that organisations research to identify and sequence all touchpoints as perceived by their customers while identifying areas that could be improved to eradicate painpoints and finding ways to make the overall experience a customer has with an organisation an enjoyable and memorable one (Thompson, 2017: 73; Følstad & Kvale, 2018: 213).

A comprehensive customer journey map needs to be created for the South African retail bank in question to explore the touchpoints that influence a customer's experience in branches of a retail bank. Ross (2020: 3) has identified steps to mapping the customer journey, which have

been adapted and illustrated in Figure 3.2. The four steps organisations can undertake to map the customer journey are described in the following section.

Figure 3.2: The four steps to mapping the customer journey



Source: Ross (2020: 3)

Understand customers' needs and goals: As illustrated in Figure 3.2, the first step to mapping a customer journey is to understand customers' needs and goals that entail understanding what customers are trying to achieve at each of the three periods in which they interact with an organisation (Ross, 2020: 5): pre-service, service and post-service periods. Importantly, this stage sets the scene around why a customer has chosen to conduct business with an organisation (through a bank branch, for example) and sheds light on what exactly the customer was hoping to achieve or receive from the organisation (Dinnen, 2018: 2; Ross, 2020: 5).

Gaining a deeper understanding of customers' needs and goals is usually achieved by conducting qualitative research using tools such as interviews or focus groups (Guest, Namey,

Taylor, Eley & McKenna, 2017: 693). To uncover customers' views and opinions around touchpoints in the customer journey, McColl-Kennedy et al., (2019: 19) employed qualitative research. Similarly, Joshi (2013: 92), Tynan, McKechnie and Hartley (2014: 1062), Stein and Ramaseshan (2016: 9), and Liswandi and Hutabarat (2019: 172) highlighted the value of employing qualitative research to uncover in-depth insights from customers around a particular phenomenon. On this basis, qualitative research would be an appropriate choice for organisations such as banks to use when gathering data from customers around their needs and goals.

Map out the customer touchpoints: Step two, as illustrated in Figure 3.2, is to map out the customer touchpoints. There are various touchpoints through which customers interact with organisations along the customer journey. This stage of the process requires that all direct and indirect touchpoints be identified and mapped out on the customer journey map (Dinnen, 2018: 1). At this stage of the process, organisations should develop an understanding of all touchpoints that customers encounter along the path to fulfilling a certain task, and which touchpoints specifically customers regard as being the most influential in influencing their experiences with an organisation (Dinnen, 2018: 3; Chheda et al., 2019: 4).

Customers of bank branches could be asked in an interview to briefly describe their experiences before they decided to visit a branch; their experience before they engaged with a bank consultant; their experience during the time spent with the bank consultant; their experience following their consultation with the consultant and in the branch, and to list individual touchpoints they may have encountered throughout the experience with the bank. The bank could then use the information supplied by the customer to sketch the customer journey map with all touchpoints mentioned plotted accordingly.

Identify customer painpoints: Step three, as illustrated in Figure 3.2, is to identify customer painpoints. During this step of the process, the organisation tries to identify potential stumbling

blocks or painpoints that represent points of frustration, angst or dissatisfaction in the customer journey (Ross, 2020: 7). Similar to mapping out touchpoints discussed in point two, branch customers could be asked to briefly list and describe painpoints they may have experienced along the path to fulfilling a task with the bank. The bank could also consult with customer-facing staff to solicit their views on what customers complain about or consider to be key painpoints which can then be plotted along the customer journey map accordingly (Ross, 2020: 7).

Update and improve the customer journey map: Step four, illustrated in Figure 3.2, is to update and improve the customer journey map. Organisations should revisit the customer journey map regularly to check whether certain events such as a change in interest rates or possible changes in customer behaviour may have impacted and altered customers' experiences at different touchpoints, or whether painpoints identified initially have been attended to (Dinnen, 2018: 3). Ross (2020: 9) suggests that for organisations to remain competitive and relevant, customer journey maps should be revisited each time a new product is launched or when significant changes are made to products that could impact both customer behaviour and sales performance.

3.4 Summary

Chapter Three presented an in-depth discussion on customer experience and other key concepts embedded within the definition of customer experience such as touchpoints, painpoints and the customer journey. Customer experience plays a key role in retail banking – an industry characterised by high volumes of customer interactions daily. Customers' interactions at various touchpoints with a bank, coupled with the stimuli intentionally orchestrated by banks, shape their perceptions and overall experience with the bank. Within retail banking, positive customer experiences, which banks can influence at various touchpoints in the customer journey, inspire customers to recommend banks to their friends

and family. Conversely, painpoints and poor customer experiences result in negative word-of-mouth and a subsequent, potential loss of customers for a bank. The process of mapping the customer journey is therefore essential for organisations such as banks which can benefit from developing a deep understanding of their customers, their needs, preferences and experiences along the customer journey.

As stated earlier in Chapter One and Chapter Three, customer experience is subjective and personal in nature, meaning that different customers could hold differing views on an organisation based on their personal experiences with that organisation. To achieve the primary objective, qualitative research will be conducted using semi-structured, video conference interviews to allow customers the opportunity to share their views and opinions on which touchpoints influenced their experiences in bank branches. Chapter Four is a discussion on research methodology, and describes the procedures followed to collect and analyse data gathered to solve for the primary research objective stated in Chapter One.

CHAPTER 4 : RESEARCH METHODOLOGY

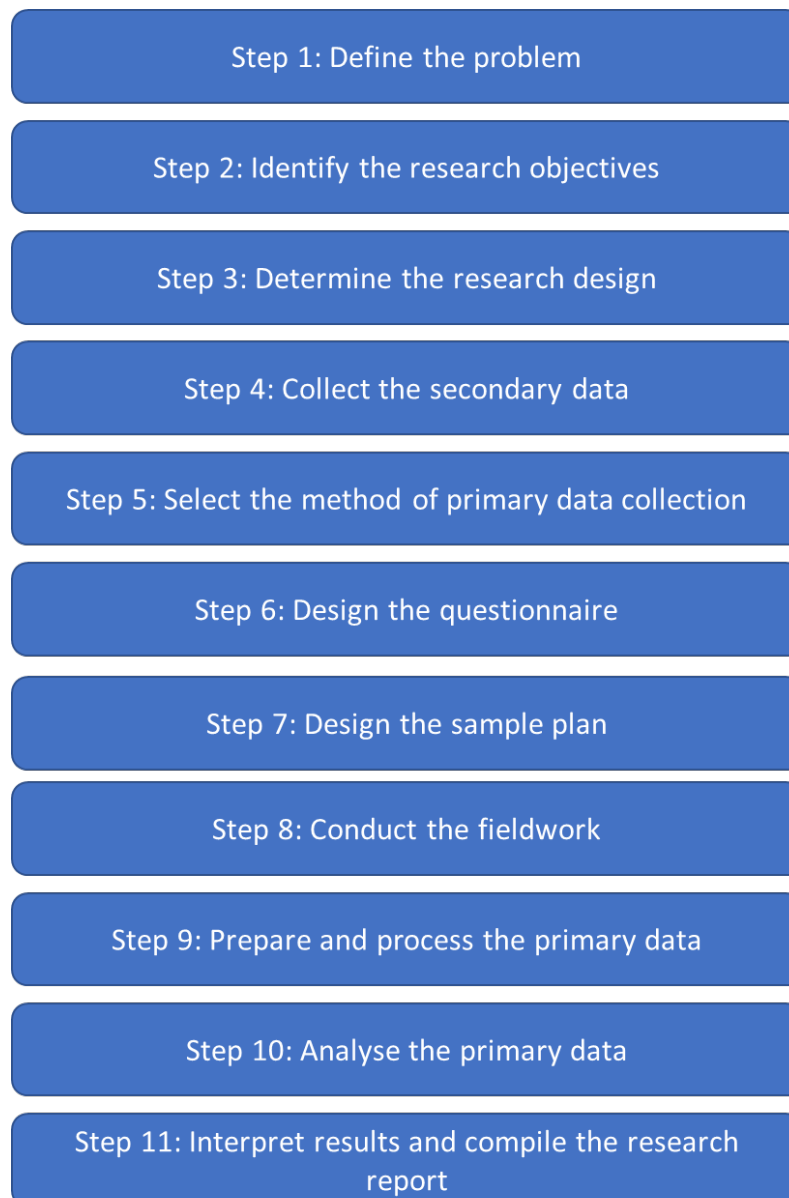
4.1 Introduction

The focus of Chapter Three was on customer experience and its importance as a customer-oriented approach to conducting business within the retail banking industry. Chapter Four discusses the research methodology implemented to achieve the primary objectives of the study. Leedy and Ormrod (2015: 389) describe research methodology as the approach taken to solve the research problem and achieve the objectives of a study. The theoretical, methodological, and analytical choices made concerning research methodology are explained by utilising the well-established marketing research process introduced next.

4.2 The marketing research process

Wiid and Diggines (2021: 44) describe the marketing research process as a set of logical steps to gather data for decision-making and not a set procedure but rather a guideline to ensure the relevant steps are covered. Figure 4.1 illustrates the steps in the marketing research process outlined by Wiid and Diggines (2021: 46) beginning with a definition of the research problem and ending with the preparation of a research report.

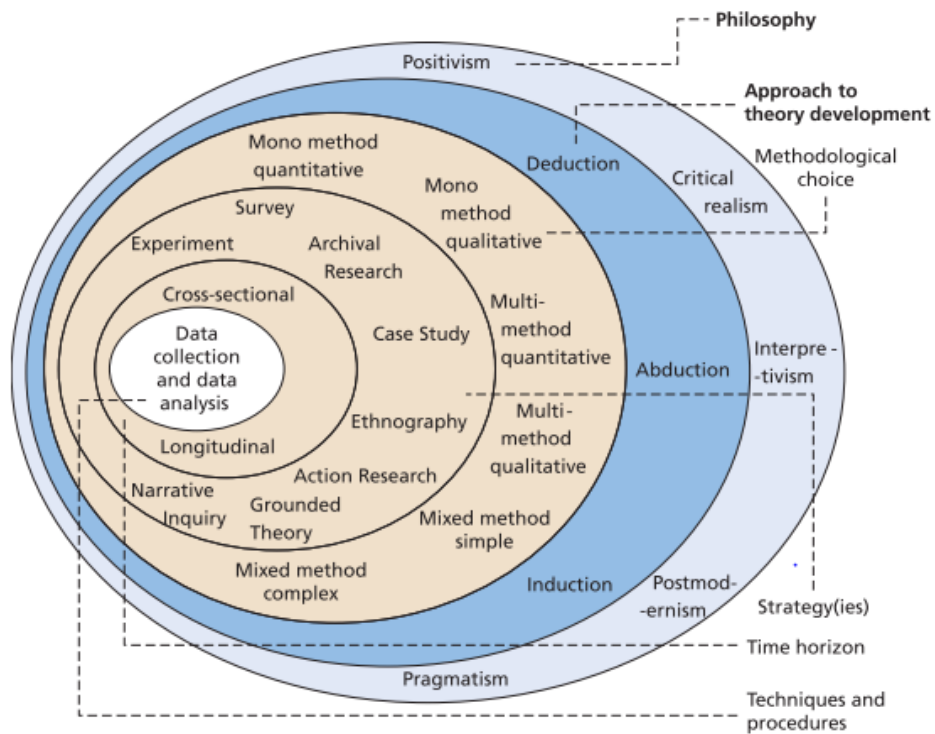
Figure 4.1: Steps in the marketing research process



Source: Wiid and Diggines (2021: 46)

Saunders, Lewis, and Thornhill, (2019a: 128) developed the research onion model illustrated in Figure 4.2 to elaborate on research design (step 3 in the linear research process presented by Wiid and Diggines (2021:46)).

Figure 4.2: The research onion



Source: Saunders et al. (2019a:130)

The research onion illustrated in Figure 4.2 however, comprehensively addresses research philosophy, approach to theory development, methodological choice, research strategy(ies), time horizon and techniques and research procedures thereby covering steps 4 through 10 in the linear research process illustrated in Figure 4.1.

For the purposes of this research, the process followed can therefore be described as an adaptation of the linear research process to include the research onion and is presented in Figure 4.3.

Figure 4.3: Adapted research process



Source: Adapted from Wiid & Diggines (2021) & Saunders, Lewis, and Thornhill (2019)

Figure 4.3 will serve to guide the discussion further to elaborate on the methodology employed to solve the research problem and achieve the study objectives.

Defining the research problem is the first step in the marketing research process depicted in Figure 4.3. Wiid and Diggines (2021:47) state that the research problem underpins the need for a study and accordingly guides the formulation of the research objectives and indeed the rest of the research process. The research problem is described next.

4.2.1 Defining the research problem

As explained in Chapter One, The banking industry, especially in branches of retail banks, is characterised by large numbers of customer interactions (Jacques, Maxwell, Patiath & Stephens, D, 2017: 1). Chapter Three provided an understanding of these interactions in the form of a customer journey map would be beneficial to the profitability and sustainability of the bank and its customers (Følstad & Kvale, 2018: 208; Micheaux & Bosio, 2019: 127). Extensive literature reviews in academic databases such as EBSCO Host, ProQuest, Sabinet and Emerald revealed that while a large portion of published research focused on customer experience in retail and other industries, there was a lack of customer experience research conducted within the South African retail banking industry that explores the touchpoints which influence customers' experiences in bank branches. Therefore, it becomes evident that retail banks do not have a clearly defined map of customer experience as perceived by customers in their branches, thereby defining the research problem that can be addressed by exploring the touchpoints that influence a customer's experience in branches of a retail bank. Expressed differently, the research problem that this study aimed to solve was the lack of research exploring the touchpoints that influence a customer's experience in branches of a retail bank.

By exploring the touchpoints that influence a customer's experience in branches of a retail bank, and mapping the customer journey at a South African retail bank, the bank will be better able to understand their customers and influence customers' experiences at touchpoints to improve satisfaction and thereby achieve a competitive advantage. To address the research problem, research objectives are defined and described in detail what the research aims to achieve (Wiid & Diggines, 2021: 64). Identification of research objectives is described in the next section.

4.2.2 Identify the research objectives

The second step in the marketing research process described in Figure 4.3 is identifying the research objectives. Research objectives describe in detail what the research aims to achieve

and can be divided into primary research objectives and secondary research objectives (Wiid & Diggines, 2021: 47). The primary research objective ties in directly to the stated aim of the research and reflects the research problem.

4.2.2.1 Primary research objective

The primary research objective was to explore the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank. Secondary research objectives are achieved as the research progresses towards the primary research objective and construct the primary research objective.

4.2.2.2 Secondary research objectives

- SO1. To identify the touchpoints that customers perceive to influence their experience during a visit to the bank branch
- SO2. To identify the touchpoints that customers perceived to have the biggest influence on their experience during their visit to the bank branch
- SO3. To identify painpoints the customers perceived during their visit to the bank branch
- SO4. To utilise the identified touchpoints to map a customer experience journey of the customers' visit to the bank branch
- SO5. To identify areas for further customer experience research in banks

The third step in the marketing research process depicted in Figure 4.3 is to determine the research design. The research design describes the methods employed to collect and analyse data in a study (Creswell, 2014: 31, 2015: 538; Salkind, 2018: 262). Primary data are new data that have not been gathered previously and can be gathered from research subjects such as customers or staff of an organisation (Wiid & Diggines, 2021: 48). Primary data were collected from existing bank customers to explore the touchpoints that influence a customer's

experience in a branch of a retail bank. The research design to gather these data will be discussed next.

4.2.3 Determine the research design

The research design is a plan that describes the methods used to collect and analyse data to achieve the research objectives (Creswell, 2014: 247; Wiid & Diggines, 2021: 69; Salkind, 2018: 262). The six main headings of the research onion as illustrated in Figure 4.2 are philosophy, approach to theory development, methodological choice, strategy(ies), time horizon and techniques and procedures, comprehensively describe the research design. The first step in research design, indicated as 3.1 in Figure 4.3 namely, philosophy, will be discussed first.

4.2.3.1 Philosophy

The first layer in the onion depicted in Figure 4.2, philosophy, is also referred to as the research paradigm, which describes a researcher's worldview, set of beliefs, or the lens through which they see the world (Kivunja & Kuyini, 2017: 26; Ryan, 2018: 2). The research design employed to gather and interpret primary data is largely influenced by the philosophy or paradigm adopted by a researcher to solve the research question (Finkbeiner, 2017: 88). Positivism, critical realism, interpretivism, pragmatism and postmodernism, discussed next, are the five main research philosophies that can be adopted to conduct research.

- I. **Positivism:** Positivism implies that the only objective way to learn about the truth is through science, with an emphasis on gathering empirical primary data and facts that are not subject to human interpretation or bias (Ryan, 2018: 4). A positivist approach to customer experience research would require perceptions of experience to be identifiable and observable, thus making it scientifically measurable.
- II. **Critical realism:** Critical realism relates to people misinterpreting primary data and reporting subjectively, and possibly incorrectly, on what they perceive to be reality (Saunders et al., 2019b: 144 & 145). Therefore, critical realism represents the

worldviews of a researcher and not necessarily that of the real world (Ryan, 2018: 8). In the context of customer experience research, critical realism could, for example, result in a customer's painpoint being misinterpreted as positive touchpoints based on the researcher's own experience in retail bank branches.

- III. **Interpretivism:** Interpretivism relates to the researcher appreciating the subjective cultural, social and historical differences between people and the meanings they attach to certain phenomena based on their experiences (Ryan, 2018: 8; Saunders et al., 2019b: 149). The subjective nature of experiences and customer perceptions imply that cultural, social, and historical backgrounds will influence how respondents report on their experiences and interpret the data.
- IV. **Pragmatism:** Pragmatism suggests that people view and interpret the world differently when conducting research, and that no single perspective is capable of creating a complete picture (Business Research Methodology, 2018: 1). Pragmatism provides researchers the opportunity to draw primary data through different research methods, provided that the method chosen enables the collection of credible and relevant primary data (Saunders et al., 2019b: 151). A pragmatic philosophy applied to customer experience research in banking would imply that research results and customer journey maps need to be reinforced using multiple research methodologies to overcome researcher bias.
- V. **Postmodernism:** Postmodernism entails researchers conducting in-depth analysis on primary data, texts, numbers and images to challenge generally accepted and dominant concepts and theories while exposing inconsistencies, silences and omissions in theory (Saunders et al., 2019b: 150).

Customer experiences are subjective and a researcher must attempt to interpret them in order to understand them. Therefore, the interpretivism philosophical approach would best describe the approach adopted to gather primary data from customers of a retail bank to achieve the primary objective of exploring the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank.

The second aspect of research design, illustrated as 3.2 in Figure 4.3, approach to theory development, can be described as a way for researchers to gain new knowledge or to test existing theories in studies to draw conclusions from the evidence available (Saunders et al., 2019b: 152; Miessler, 2020: 2). The approach to theory development is discussed next.

4.2.3.2 Approach to theory development

Approach to theory development shapes the research design in terms of what evidence is gathered from where and how such evidence is interpreted to achieve the research purpose (Saunders et al., 2019b: 155). Deduction, induction, and abduction are three different approaches that researchers adopt to develop theory and will be discussed next.

- I. **Deduction:** The deduction approach to theory development entails researchers starting with broad theory from academic literature and testing a hypothesis with specific primary data to draw conclusions that are quantitatively valid and that can be generalised (Miessler, 2020: 2). By implication, the deduction approach to theory development is highly structured, with no opportunity for alternative explanations to be offered by researchers (Saunders et al., 2019b: 155). In the context of customer experience in retail banking, the deductive approach could, for example, begin with the well-researched and established theory that positive customer experience results in advocacy and loyalty and then test the hypothesis that a certain number of positive experiences result in a similar number of referrals.
- II. **Induction:** The induction approach to theory development entails researchers starting with the gathering of primary data to explore a phenomenon and ends by making inferences to generate new theories (Saunders et al., 2019b: 153; Miessler, 2020:5). The induction approach produces generalisations of how something works (Miessler, 2020: 5). It is subjective and informed by the interpretivist philosophical approach (Saunders et al., 2019b: 155). An inductive approach to exploring the touchpoints

experienced by customers in retail banks would begin with the empirical collection of data and the customer journey map could be developed from the data.

- III. **Abduction:** The abduction approach to theory development begins with the observation of a surprising fact or puzzle; with the focus of the research then moving towards developing a credible theory to explain how it could have happened (Business Research Methodology, 2018: 1; Saunders et al., 2019b: 155). Abduction moves back and forth and combines deduction and induction with credible theories resulting in higher likelihood that more surprising facts could emerge at any stage in the research process (Saunders et al., 2019b: 155). The abduction approach would be applicable to customer experience research if a surprising or unforeseen event occurred in a bank branch that required empirical research to understand.

In keeping with the induction approach to research theory development, primary data were first gathered from customers to explore which touchpoints influenced customers' experiences in branches of a retail bank. Thereafter, the primary data gathered from customers was analysed and interpreted to develop a customer journey map which, as described in Chapter Three, is a tool used by organisations to map out customers' interactions with an organisation across various touchpoints in the customer journey. The research process followed therefore aligned with an inductive approach to theory development.

The third component of research design illustrated in Figure 4.3, methodological choice, describes the research method chosen to gather and analyse primary data that can be used to achieve the objectives of a study and for decision-making (Wiid & Diggins, 2021: 399). The methodological choice is discussed next.

4.2.3.3 Methodological choice

Qualitative, quantitative, and mixed-method research are three different methodological choices or strategies that researchers can employ to gather primary data in a study. Mixed-

method research studies use a combination of both qualitative and quantitative methodological strategies used by researchers to gather data (Saunders et al., 2019a: 130).

Qualitative research explores issues and helps researchers develop a closer understanding of how and why things happen, while quantitative research attempts the precise measurement of something (Cooper & Schindler, 2014: 144&146; Wiid & Diggins, 2021: 74). The focus of qualitative research is on uncovering unique perceptions and experiences of participants about a particular phenomenon (Creswell, 2015: 206); while the focus of quantitative research is on determining cause-and-effect relationships and using primary empirical data to draw conclusions (Leedy & Ormrod, 2005: 134 & 135).

To explore customers' perceptions related to the touchpoints that influence their experiences in branches of a retail bank, a qualitative research approach was deemed appropriate. In determining a deeper understanding of the views held by customers around touchpoints in the customer journey, McColl-Kennedy (2019: 19) employed qualitative research. Similar to Joshi (2013: 92), Tynan, McKechnie and Hartley (2014: 1062), and Stein and Ramaseshan (2016: 9), Liswandi and Hutabarat (2019: 172) highlighted the value of employing qualitative research to gather primary data for studies designed to uncover in-depth insights from customers around a particular phenomenon. Phenomenology is an approach to qualitative research that involves the development of new meanings and understandings of lived human experiences, such as the customers' lived experiences in retail banks (Palmer, 2010: 203). Researchers employ phenomenology in qualitative studies to develop new understandings of lived human experiences by generating first-hand insights from people through interviews (Charles et al., 2015: 1773; Saunders et al., 2019b: 144 & 145). Therefore, the focus of phenomenological studies is on the personal experiences of people, which tend to be subjective and describe how people interpret phenomena in different social contexts (Creswell, 2014: 100; Eatough & Smith, 2014: 3; Finkbeiner, 2017: 109). The relevance of phenomenology in qualitative studies was highlighted by Liswandi and Hutabarat (2019: 178), who successfully generated insights

on peoples' experiences, thereby making it appropriate to use for exploring the touchpoints that influence customers' experiences in retail bank branches.

The fourth aspect of research design illustrated in Figure 4.3, namely research strategy(ies), describes the approach a researcher adopts to gather primary data in a study (Wiid & Diggines, 2021: 373). Causal, descriptive and exploratory studies can be described as strategies used to gather primary data and are each discussed in more detail next.

4.2.3.4 *Research strategy*

- I. **Causal research:** Causal research helps determine cause-and-effect relationships and is commonly used in experiments designed to yield empirical results (Wiid & Diggines, 2021: 73). Causal research is adopted to assess the impact of specific changes on various processes, with analysis to determine the relationships between variables and whether one or more variables cause or affect the value of other variables (Jeffreys, 2018: 1). Causal research could be used to establish how a customer's perception of their experience changes based on a bank's intervention into the service offering.
- II. **Descriptive research:** Descriptive research is employed to describe what is going on or what exists; and further assist in determining, explaining and validating research findings through the primary data collection (Wiid & Diggines, 2021: 73–74; Jeffreys, 2018: 1). Descriptive research strategies would for example describe the customer's perceptions of their experience or record the observable behaviour of customers in a bank branch.
- III. **Exploratory research:** Exploratory research aids the collection of in-depth insights from participants in an actual setting of a study (Zikmund, Babin, Carr & Griffin, 2010: 54), and is commonly associated with research that is qualitative and phenomenological (Wiid & Diggines, 2021: 73–74). Exploratory research deals with new problems on which little or no previous research has been conducted, with

interviews being the most popular primary data collection method (Business Research Methodology, 2018: 1). Exploratory research strategies could identify touchpoints in a customer's experience journey with a bank, where no such list exists.

An exploratory research strategy was adopted to explore and gather in-depth insights from the research participants about their experience at a retail bank branch. The fifth aspect of research design listed in Figure 4.3, namely, time dimension, describes how the passage of time may impact the lives, views and opinions of research participants and general planning of a study (Kowalczyk, 2013: 1). Time dimension is discussed next.

4.2.3.5 Time dimension

Research studies are classified as cross-sectional, longitudinal or case study research. Each classification has unique implications about when the study is conducted and how the passage of time will influence the research results. Each of these classifications is discussed next.

- **Cross-sectional research:** Cross-sectional research can be exploratory or descriptive (Neuman, 2007: 17), and involves gathering primary data from a sample of the population just once and at a given point in time (Wiid & Diggines, 2021: 72). Cross-sectional research can therefore provide a snapshot of how customers perceive their experience at a retail bank branch at a specific time and place. Therefore, cross-sectional research will have to consider that the customer's perceptions could be influenced by circumstances unique to the time of research.
- **Longitudinal research:** Longitudinal research is used in descriptive studies (Jeffreys, 2018: 2; Bailey, Madden, Alfes & Fletcher, 2017: 44) and entails the repetitive measurement of respondents within the same sample of the population periodically throughout their lives (Jeffreys, 2018: 2; Wiid & Diggines, 2021: 72). Longitudinal research could therefore be used to describe the change in perceptions of customer

experience of the same customers over the entire duration of their interaction with the bank, which could span over decades.

- **Case studies:** Case studies are closely associated with exploratory studies and entail the qualitative analysis of the features of a few cases of a phenomenon to generate insights (Neuman, 2007: 20; Wiid & Diggines, 2021: 71).

With the focus on exploring the views and opinions of existing customers who visited full-service branches of the bank in question at a particular point in time, specifically during June and August 2020, the views of these customers would represent a snapshot of customers' experiences unique to that period. Therefore, a cross-sectional study design would most aptly describe how this study was planned and executed.

The data collection techniques and procedures used to gather and analyse appropriate primary data reflect the values and beliefs held by researchers (Saunders et al., 2019a: 134) and are selected to ensure that the correct data are collected in a valid, reliable and controllable way.

4.2.3.6 Techniques and procedures

The final component of research design illustrated in Figure 4.3, techniques and procedures, includes the research instrument and the procedures for collecting data.

Research instrument

The research instrument is used to gather primary data in a study (Farooq & De Villiers, 2017: 297). In qualitative studies, the researcher has widely been considered the main research instrument due to their role in establishing and maintaining good rapport with participants during interviews (Teherani, Martimianakis and Stenfors-hayes, 2015: 669; Seitz, 2016: 229). Wiid and Diggines (2021:44) expand on primary data collection and discuss three research instruments used to gather primary qualitative data, namely in-depth interviews, focus group

interviews and semi-structured interviews. A brief discussion on in-depth interviews, focus group and semi-structured interviews follow next.

- I. **In-depth interviews:** In-depth interviews are informal, unstructured and extensive in that the interviewer uses a conversational approach to probe research participants for in-depth insights, with no questions described beforehand to guide the interview (Wiid & Diggines, 2021: 115). In-depth interviews are useful to gain more information about the complex phenomenon but are costly and time-consuming, as well as difficult to manage if participants can't remember certain key aspects related to the questions asked by the interviewer (Wiid & Diggines, 2021: 116).
- II. **Focus group interviews:** A focus group interview involves a leader or moderator guiding an unstructured discussion with a small group of between six and ten participants to uncover insights around a particular research topic (Wiid & Diggines, 2021: 109). Focus groups are characterised by open-ended questions and inductive probing for responses (Guest et al., 2017: 693) that enable researchers to capitalise on the group dynamic to stimulate discussion related to testing new ideas and concepts and gaining clarity and insights on a research topic (Guest et al., 2017: 694).
- III. **Semi-structured interviews:** Semi-structured interviews rely on a predetermined set of questions posed to respondents and allow the researcher to ask follow-up or probing questions to explore and gain further clarity or insights into a particular topic (Kallio, Pietilä, Johnson, & Kangasniemi, 2016: 29). Semi-structured interviews are versatile and can therefore be combined with individual or group interview methods; and can be as structured accordingly depending on the aim of the research (Kallio et al., 2016: 2955).

Semi-structured interviews offer researchers flexibility in the question-formulation process and enable researchers to guide the conversation with participants throughout the interviews (Guest et al., 2017: 693; Creswell, 2007: 61). The efficacy of semi-structured interviews as an

instrument to explore peoples' perceptions around experiences was well documented in a study by Stein and Ramaseshan (2016: 18), where semi-structured interviews conducted in the study led to the identification of seven distinct elements of customer experience. Face-to-face interviews (in-depth or semi-structured) are widely regarded as the most effective form of qualitative primary data collection (Nehls et al., 2015: 141). However, technological advances recently and the advent of the 2020 COVID-19 pandemic have necessitated that researchers consider alternative means such as video conferencing to conduct interviews. To explore the touchpoints that influence customers' experiences in bank branches, semi-structured interviews were conducted using video conferencing technology discussed next.

Video conferencing technology

Video conferencing technology provides synchronous experience of seeing, hearing and interactively engaging with other parties, and is considered a viable alternative to face-to-face communication for people based in different geographical locations (Iacono, Symonds & Brown, 2016: 1; Lynch & Mah, 2018: 743; Krouwel, Jolly & Greenfield, 2019: 2; Nakatsuhara, Inoue, Berry & Galaczi, 2017: 1). An exploratory, qualitative study conducted by Krouwel et al. (2019: 1) highlighted that the difference between video conferencing and face-to-face interviews is minimal, and that the choice to use video conferencing technology could be justified through benefits such as time-saving and lower costs incurred by the researcher. During the 2020 COVID-19 pandemic, video conferencing technology enabled business continuity in spite of restrictions placed by the South African government on the movement of people (Drake & Turner, 2020: 2). Through video conferencing technology people could perform their job functions from home, thereby ensuring that organisations remain open for business (Drake & Turner, 2020: 2). The advantages and disadvantages of using video conferencing technology for interviews were considered and are discussed next.

Advantages

- Video conferencing interviews offer researchers and participants flexibility and convenience given that neither has to go to a specified location to conduct an interview

and can agree on a time that is convenient to both parties (Seitz, 2016: 230; Krouwel et al., 2019: 2). Bank customers were therefore not required to be at a physical branch to participate in the interviews.

- Video conferencing interviews save participants and researchers costs as there is no need to travel, and enable the researcher access to larger and more diverse audiences from different geographic locations (Nehls et al., 2015: 141; Gray, Wong-Wylie, Rempel, & Cook et al., 2020: 1293). Bank customers selected as respondents, therefore, incurred no travel costs when participating in the study.
- Video conferencing interviews offer participants and researchers the ability to communicate in real time, meaning that interviews can occur synchronously (Nehls et al., 2015: 140–141); and the researcher can also gain a close view of participants' body language and general mood through video functionality (Iacono et al., 2016: 3; Krouwel et al., 2019: 2). Interviews, therefore, did not have to occur physically as the participants could be observed and data could be gathered in real time, as would be the case in a face-to-face setting.

Disadvantages

- Video conferencing interviews can be expensive due to the costs of data needed to participate, and calls can disconnect unexpectedly due to poor bandwidth or internet connectivity issues (Seitz, 2016: 230). While the costs of data is being expensive in South Africa (Bottomley, 2020: 2), bank customers who agreed to participate were required to pay for the data consumed during the interviews.
- Participants could experience distractions at home caused by unforeseen incidents that could lead to unnecessary delays and negatively impact the researcher's ability to establish rapport with participants (Seitz, 2016: 230; grey et al., 2020: 1296). The effect of this disadvantage was mitigated by using a skilled interviewer who maintained eye contact and encouraged engagement throughout the interviews.

- Participants could feel uncomfortable with using technology and may experience discomfort around the confidentiality offered through video conferencing interviews (Cramer, 2017: 3). Respondents were constantly reassured of their privacy during the interviews to help them feel more comfortable and at ease during interviews.
- Researchers may experience technical difficulties and may lack the appropriate skills to conduct interviews through video conferencing technology, which could compromise the quality of the primary data gathered (Gray et al., 2020: 1294). This was mitigated by using a skilled researcher who had experience using various video conferencing apps and was adequately resourced to conduct the interviews with uncapped wi-fi.

There are a wide variety of video conferencing applications (apps) available to researchers to use when conducting video conferencing interviews, but app eventually chosen closely aligns to the budget available for the research, the overall ease-of-use of the app, and the researcher's level of comfort in navigating and using the app to good effect (Gray et al., 2020: 1293). Microsoft Teams app was chosen to conduct semi-structured interviews with participants because it is rated amongst the most popular video conferencing apps used by people in South Africa (Ceves, 2020: 1) and it is the preferred video conferencing app of the bank in question.

Microsoft Teams requires Microsoft 365 software to be installed on the user's computer (French, 2020: 3), enabling them to schedule video or audio meetings with up to 10,000 participants at any one time (Martin & Tapp, 2019: 58; French, 2020: 3). Microsoft Teams offers the benefits of screen sharing, call recording and chat functionalities, thus allowing users to participate from any location using a mobile device or desktop computer (French, 2020: 3). A multi-factor authentication system built into the software protects users and businesses from unauthorised account access, thus setting Microsoft Teams apart from its competitors from a safety perspective. However, the app can be expensive for users who do not already have Microsoft 365 installed on their computers (French, 2020: 5). A qualitative study by Modise and

Van den Berg (2021) proved that data could be successfully gathered to discover perceptions of people through semi-structured interviews conducted using Microsoft Teams. Similarly, research conducted by Govender, Reddy & Bhagwan (2021), attest to the efficacy of gathering qualitative data on peoples' experiences using semi-structured interviews conducted using Microsoft Teams. The data collection technique is discussed next.

Data collection technique

The data collection technique describes how primary data is gathered in a study (Kallio et al., 2016: 2955). An interview guide was used to provide the structure and outline of the primary questions used to solicit insights from participants during semi-structured interviews (Kallio et al., 2016: 2955). The researcher was required to ask the primary questions and could then use probing questions to further develop ideas or probe for further insights. Potential probing questions were also included in the interview guide. The semi-structured interview guide will be discussed in the next section, while a copy of the semi-structured interview guide is provided as Annexure A.

Semi-structured interview guide

The semi-structured interview guide is exploratory and is designed to gather primary data by encouraging open two-way conversation between researchers and participants through primary and probing questions (Kallio et al., 2016: 2960). Primary questions seek to obtain responses from participants that would address the objectives set for a study. In contrast, probing questions create an opportunity for the researcher to use follow-up questions aimed at gaining more clarity if required, while guiding and preventing participants from deviating from the main purpose of the primary question (Kallio et al., 2016: 2955; Berg & Struwig, 2017: 115).

Kallio et al. (2016: 2961) suggests that a semi-structured interview guide be scrutinised by an internal source, such as the research supervisor, and an external source, such as an independent subject matter expert, to assess the content and identify possible areas of

improvement (Kallio et al., 2016: 2960). The guide was accordingly made available to the research supervisor and a senior member of the bank's customer experience team who scrutinised the guide and provided feedback on the relevance, wording and overall arrangement of the questions. The semi-structured interview guide was then pre-tested with five participants known to the researcher to assess the participants' responses and make additional improvements as required.

In cases where it is not viable to interview the entire population of interest, researchers identify and choose a sample from which to gather primary data (Charles et al., 2015: 1175). Figure 4.3 indicates that designing the sample plan is step 4 in the adapted marketing research process.

4.2.4 Design the sample plan

The target population can be described as a group of individuals chosen to draw a sample from (McLeod, 2019: 1). 164366 existing customers of the bank in question who conducted business at full-service branches of Gauteng comprised the target population. For business reasons, the bank chose to split Gauteng into three distinct sub-regions: Gauteng North, Gauteng East and Gauteng Central, with 16 full-service branches split between the three sub-regions as follows: six full-service branches in Gauteng North, five full-service branches in Gauteng East and five full-service branches in Gauteng Central. The target population was therefore broken down according to Gauteng regions: Gauteng North: 69069 existing customers, Gauteng East: 50569 existing customers, and Gauteng Central: 44728 existing customers. In Chapter Two (paragraph 2.7.2), limited-service and full-service bank branches were differentiated.

Existing customers of the bank in question are requested by bank consultants to rate their service interaction with the bank on a scale of one to ten. The bank keeps a record of all customer responses and the details of those customers who responded. This list of all existing

customers who rated their service interaction in a full-service branch in any of the three sub-regions of Gauteng served as the sample frame. The sample frame therefore comprised 5500 existing customers in Gauteng North, 3700 in Gauteng East, and 4800 in Gauteng Central. Wiid and Diggines (2021: 218) describe the sample frame as a list of those units available for selection from which an actual sample can be drawn. Owing to a sharp decline in the number of customers visiting bank branches during the peak of the 2020 COVID-19 pandemic, only responses gathered from customers during the period 1 June and 31 August 2020 were considered for the sample frame as this represented a period of increased customer visits to branches.

Considering the size of the target population, it would have been impractical and too costly to interview all the existing customers in the target population; hence, a sample had to be drawn. Sampling methodology refers to the methods used to draw specific elements from the sample frame to be part of the sample in a study (Wiid & Diggines, 2021: 220) and will be discussed next.

4.2.4.1 Sampling methodology

Sampling can be done through two types of sampling methods: probability and non-probability sampling (Wiid & Diggines, 2021: 216). With non-probability sampling, the probability of selecting specific participants is unknown and the researcher relies on their judgement to select the sample; while probability sampling guarantees that every element of the sample frame has a known and equal chance of being selected in the sample (Wiid & Diggines, 2021: 214–215).

All existing customers in the sample frame had an equal chance of participating in the interviews. Hence, probability sampling was the appropriate choice to use in selecting the sample. Jaeger, Danaher and Brodie (2009: 313) suggested that while probability sampling is infrequently used in the field of sensory and consumer science, it can be used to select a sample if a sample frame exists. As a technique used in probability sampling, simple random

sampling without replacement entails drawing a specific number of elements from the population individually, and in a manner that doesn't compromise the other elements' chances of being selected (Wiid & Diggines, 2021: 225). Using simple random sampling without replacement, all elements in a list stand the chance of being selected and are drawn one by one but cannot be put back into the population once selected (Wiid & Diggines, 2021: 225). The sample frames of all three sub-regions in Gauteng were listed in MS Excel spreadsheet format from which the sample could be drawn using the simple random sampling without replacement technique. The selection of the sample is discussed next.

4.2.4.2 Sample size

Creswell (2014: 239) suggested that sample sizes for phenomenological studies generally range from three to ten participants and depend on saturation (Creswell, 2014: 239). Saturation occurs when new insights can no longer be generated through further interviews being conducted, so the researcher stops gathering primary data (Creswell, 2014: 239). Using the simple random sampling without replacement technique, the sample frames of all three sub-regions in Gauteng were filtered using a random number generator in MS Excel to generate twelve names at a time of customers who could participate. Respondents drawn were then contacted telephonically to establish whether they would be willing to participate in the study. All respondents who declined to participate were automatically removed from the list, and replacement names were drawn. Customers who agreed to participate were asked if they had access to either Skype, Microsoft Teams or Zoom, had sufficient data and could participate at their workplace or at home, and if they agreed to have the interview session recorded.

Following selecting the method and instrument used to gather primary data and the sample, the research plan can be executed through conducting the fieldwork, step five of the adapted marketing research process, depicted in Figure 4.3.

4.2.5 Conduct the fieldwork

As described in section 4.2.3.6 under techniques and procedures, primary data for this study were gathered through semi-structured interviews conducted on Microsoft Teams. All participants selected for interviews were asked to provide a convenient time and date for the interview, which was then scheduled into the participants' diaries accordingly. To keep costs to a minimum it was not deemed necessary to employ field workers to conduct interviews. All interviews were instead conducted by the primary researcher alone. Hard copies of the consent forms, as prescribed within the ethical guidelines for qualitative research outlined by the University of South Africa, were delivered to all participants following the completion of the interviews. Interviews were conducted in each of the regions until no new insights were being revealed and it was recognised that saturation had been reached at 19 respondents.

Following the gathering of primary data, researchers begin processing and analysing primary data so that insights generated can be used to conclude the type of research being carried out (Saunders et al., 2019a: 134). As depicted in step six of the adapted marketing research process in Figure 4.3, the processing and analysis of the primary data will be discussed next.

4.2.6 Process and analyse primary data

Primary data were analysed using thematic analysis and Atlas.ti. Thematic analysis is a qualitative research analysis technique used to identify, analyse, organise, describe and report themes found within a data set (Nowell et al., 2017: 2). Atlas.ti is a QDAS package that offers researchers the functionality to centrally store and organise primary data gathered in one place, which can then be analysed to generate themes in the software itself (Friese et al., 2018: 12). Themes can be described as broad categories of similar ideas or codes uncovered in the text of qualitative interview transcripts that capture something important in relation to the overall research purpose (Guest et al., 2017: 703; Friese et al., 2018: 8). Codes are short phrases that group together ideas and quotes from various data sources and build up the themes generated (Schryff, Flowerday & Africa, 2019: 3). A study by Stein (2015: 13) demonstrated the

effectiveness of thematic analysis to identify, analyse and report patterns and themes within primary data that related to the specific elements of customer experience touchpoints. The six-phase thematic analysis approach followed to process and analyse the primary data gathered was adapted from Nowell et al. (2017: 4) and is presented next.

Phase 1: The primary data are reviewed a minimum of three times for orientation and understanding.

Phase 2: Codes are used to identify and label important sections in the content related to the research topic.

Phase 3: Themes are identified by viewing and grouping the different ideas or experiences generated in the primary data.

Phase 4: The themes generated are reviewed and refined.

Phase 5: Themes are defined and named in relation to the primary data they represent, and a detailed analysis is conducted to identify the storyline underpinning each theme.

Phase 6: The thematic analysis process is concluded with an interpretation and a detailed write-up of the findings.

Following the conclusion of the primary data analysis using thematic analysis, primary data was analysed using Atlas.ti to validate the initial themes generated through thematic analysis. The section has been adapted from Friese et al. (2018: 12) and describes the phased approach used to analyse the data using Atlas.ti.

Phase 1: Interview transcripts were read through several times in-depth to become familiar with the primary data while looking for ideas and patterns in the process.

Phase 2: Codes were generated to label the topics mentioned by the respondents.

Phase 3: Codes were grouped in a meaningful pattern in relation to the research question to form themes.

Phase 4: Themes were reviewed and scrutinised in relation to each other to ascertain whether they tell a compelling storey.

Phase 5: Themes were named based on each theme and the key message that underpins each theme.

Phase 6: A report was produced by constructing a narrative using the findings from the analysis conducted.

The identified themes are depicted in detail in Chapter Five. Lincoln and Guba (1985), in Nowell et al. (2017: 3), introduced the criterion of credibility, transferability, dependability and confirmability, which, together, help to establish trustworthiness in a qualitative study. Establishing trustworthiness is discussed next.

4.2.6.1 Establishing trustworthiness

The trustworthiness of this study was established by applying the criteria of credibility, transferability, dependability, and confirmability, which are all discussed next.

- **Credibility:** Credibility refers to whether the results of a study are believable (Wiid & Diggines, 2021: 74). To enhance the credibility of a study, researchers, have prolonged interactions with participants and conduct regular cross-checks with members of the research team to validate preliminary findings and interpretations made against raw data generated (Nowell et al., 2017: 3). Participants were interviewed for a minimum of 15 min, which helped generate enough insights, and all interviews were recorded with the respondent's permission for data analysis purposes. Regular meetings were held with the research supervisor throughout the interview process to discuss results and problems experienced during interviews. Preliminary analysis of the primary data indicated that the results were credible and believable.
- **Transferability:** Transferability refers to whether the results of a study can be generalised to other contexts (Wiid & Diggines, 2021: 74). Creswell (2007: 209) states

that the transferability of findings is enhanced when researchers describe the participants and the study in detail to enable others to transfer information to other settings and determine whether the findings can be transferred based on similarities. The participants and the findings of this study were described in detail in the research report to enhance the potential transferability of the findings.

- **Dependability:** Dependability refers to whether a study can be repeated by other researchers in varying contexts (Wiid & Diggins, 2021: 74). It is established through an audit of the research process (Creswell, 2007: 2014). The dependability of this study was established by ensuring that the research process with all findings was documented and could be made available to interested parties who wish to audit the research process followed.
- **Confirmability:** Similar to dependability, confirmability in a study is established through an audit of the research process (Creswell, 2007: 204), and involves an assessment of the value contained in the data uncovered and reported (Creswell, 2007: 204; Wiid & Diggins, 2021: 74). Detailed interpretations of the process and how conclusions were reached, with reasons related to theoretical, methodological, and analytical choices made for this study, have been documented throughout this study.

The success of a research study is determined by the interpretation of the results and conclusions drawn to inform decision-making (Wiid & Diggins, 2021: 51). Following the processing and analysis of primary data gathered, step seven in the adapted marketing research process depicted in Figure 4.3 is to prepare the research report.

4.2.7 Prepare the research report

The research report is used to present the findings and interpretation of the data to a target audience (Wiid & Diggins, 2021:368). The research report should describe the objectives of the study (presented in Chapter One and Chapter Four); the background to the literature underpinning the study (presented in Chapter Two and Chapter Three); the research

methodology applied (presented in Chapter Four); the research findings (presented in Chapter Five); and the conclusions and recommendations (presented in Chapter Six).

Ethical issues in a study are concerned with understanding right and wrong behaviour when conducting research (Kivunja & Kuyini, 2017: 28). The ethical considerations for exploring the touchpoints that influence a customer's experience in retail bank branches are discussed next.

4.2.8 Ethical considerations

This study proceeded with the formal approval of the ethics committee of the University of South Africa. Approval to interview bank customers was granted by the Head of Customer Sales at the bank in line with the bank's internal ethical regulations. Ethical considerations for this study were adapted to the guidelines prescribed by Leedy and Ormrod (2005: 101). The ethical clearance certificate obtained from the University of South Africa is included as Annexure B.

- **Informed consent:** Consent requirements for this study conformed to the COVID-19 ethical regulations for qualitative research set out by the University of South Africa. All participants were requested to provide their consent to participate in this study before conducting the interviews. Owing to physical distancing and the travel restrictions placed on both the researcher and participants because of the COVID-19 pandemic, the researcher engaged the participants using video conference interviews to obtain their consent. The informed consent documentation was sent to all participants by email. An appointment was then set up at a time and date convenient for both parties to conclude the signing of the consent forms. The researcher advised all participants that the original consent forms would be delivered to them personally at a date and time both parties could agree on post the interviews being conducted. The researcher had a witness who was known to him present at the consent session to co-sign and witness the signing process and all participants were requested to do the same. Following the document's signing, participants were requested to scan and email fax or send a photo of the signed

document through Whatsapp messaging to the researcher. The researcher kept the original consent document until he could meet the participant to hand over the document.

- **Protection from harm:** Due to the physical and health risks posed by the COVID-19 pandemic, the researcher chose to interview participants using video conference interviews. This was done so that physical distancing could be maintained, which could help mitigate the risk of transmission. Every care was taken before, during and after the interviews to ensure no psychological harm was caused to any participant.
- **Right to privacy:** Participants were assured at the outset of the video conference interview that their views and opinions shared with the researcher would be kept strictly confidential and that all transcripts would be retained for safekeeping in a password-controlled, digital repository. It was stated explicitly on the consent forms that transcripts could be made available upon request.
- **Honesty with professional colleagues:** All findings were reported honestly, without misrepresenting or misleading any facts to reach a desired outcome. All writers and contributors to this study were appropriately referenced and fully acknowledged.

Strengths and limitations of the research related to how the type of data gathered or the processes undertaken to analyse data gathered to support or weaken the research methodology employed to conduct research (Levitt, Bamberg, Creswell, Frost, Suárez-Orozco, Appelbaum, Cooper, 2018: 37). Strengths and limitations are discussed in the section that follows.

4.2.9 Strengths and limitations of the research

The lack of a comprehensive demographic respondent profile is highlighted as a shortcoming of this study. Qualitative and phenomenological research enabled the gathering of rich, unique perspectives from participants through interviews that could inform decision-making concerning customer experience strategies in banks. A limitation of qualitative research is that

the findings cannot be generalised to the broader target population and are therefore limited to subjective evaluation (Wiid & Diggines, 2021: 124). In line with the need to keep costs to a minimum and complete the study within a reasonable time frame of two months, the sample was chosen with no intention to generalise the findings to the broader population of the bank's customers. While face-to-face interviews are generally considered the best method to conduct qualitative interviews (Nehls et al., 2015: 141), this method could not be pursued to gather primary data due to the 2020 COVID-19 pandemic and the restrictions placed on physical contact during the pandemic. Video conferencing interviews proved to be a valuable, cost-effective and convenient alternative to face-to-face interviews and helped generate the required insights.

4.3 Summary

Chapter Four focused on the methodological choices employed by the researcher to achieve the primary objective that is to explore the touchpoints that influence a customer's experience in Gauteng branches of a South African retail bank. Through adopting a qualitative, phenomenological and inductive research design, rich, unique insights from participants could be gathered using semi-structured, video conference interviews. Per the COVID-19 ethical regulations prescribed for qualitative research by the University of South Africa, the researcher chose to conduct video conference interviews using Microsoft Teams to protect the participants and the researcher from the possible transmission of COVID-19. A total of 19 interviews were conducted, transcribed and analysed using thematic analysis and Atlas.ti software, with the results to be discussed next in Chapter Five.

CHAPTER 5 : RESEARCH FINDINGS

5.1 Introduction

Chapter Four described the research methodology employed to explore the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank. The literature review on the South African banking industry (Chapter Two) and customer experience (Chapter Three) formed the basis and justification for the chosen methodology. Chapter Five delineates the research findings uncovered from data gathered through semi-structured interviews conducted to address the primary and secondary research objectives. Chapter Five will briefly review the data collection and analysis methods employed before discussing the identified touchpoints, main themes and sub-themes that emerged during the analysis of the interview transcripts. The chapter will begin by briefly revisiting the objectives and data collection methodology.

5.2 Primary research objective

The primary research objective was to explore the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank. Secondary research objectives are achieved as the research progressed towards the primary research objective and serve to construct the primary research objective. The secondary objectives are outlined below.

5.3 Secondary research objectives

- SO1. To identify the touchpoints that customers perceive to influence their experience during a visit to the bank branch
- SO2. To identify the touchpoints that customers perceived to have the biggest influence on their experience during their visit to the bank branch
- SO3. To identify painpoints the customers perceived during their visit to the bank branch
- SO4. To utilise the identified touchpoints to map a customer experience journey of the customers visit to the bank branch
- SO5. To identify areas for further customer experience research in banks

As explained in Chapter Three, a touchpoint is the moment of interaction when conversations, engagement, or exchanges occur between a customer and an organisation (Lemon & Verhoef, 2016a: 71; Interaction Design Foundation, 2018: 2). A painpoint is a touchpoint that has a negative influence on the customer's experience, often resulting in customer complaints and a negative change in behaviour or attitude towards an organisation or its products and services (McCull-Kennedy et al., 2019: 9). A summary of the data collection methods employed to gather the data required to address the stated research objectives is outlined next.

5.4 Data collection

Data were gathered through semi-structured interviews (refer to Annexure A for the semi-structured interview guide) conducted on Microsoft Teams with 19 respondents, who conducted business at self-service branches in one of the bank's three sub-regions in Gauteng. The sample comprised seven respondents from Gauteng North, six respondents from Gauteng East and six respondents from Gauteng Central who were queried during interviews to explore touchpoints and painpoints that influenced experiences in bank branches. The focus of the

interviews was to explore the respondents' experiences while visiting the bank branch, but it became evident from the responses that touchpoints also occur outside the visit, in some cases before the branch visit and other cases, afterwards. It appears from the analysis of the data presented below that touchpoints occurring 'outside' of the branch visit (referred to as non-visit touchpoints from this point on) may influence the respondents overall experience with the brand but not necessarily their experience in the branch. These touchpoints are mentioned in the discussion for the sake of comprehensiveness, but clearly identified as not about the actual visit in question. The process undertaken to analyse the data gathered is briefly outlined next.

5.5 Data analysis

Data gathered from interviews was analysed using systematic thematic analysis conducted on Atlas.ti. as described in Chapter Four. Following the completion of interviews, transcripts were perused to become familiar with the data and then cleaned to remove any ambiguity and duplications in the data. Atlas.ti provides the facility to analyse the transcript of each interview and allocate codes to describe the respondent's sentiment. Codes were used to identify and label important sections in the content related to touchpoints identified by respondents before the main and sub-themes were generated through analysing insights shared by respondents. Main themes can be described as broad categories of similar ideas guided by the overall aim of the research (Friese et al., 2018: 8), while sub-themes are specific ideas that collectively progress to form the main theme (Thematic, 2021: 2). Due to privacy concerns and regulations associated with the Protection of Personal Information Act, the bank in question provided only contact details and requested that no further personal or demographic data be collected or reported on. Acquiescence to the bank's demands is also inline with ethical clearance as granted by Unisa. The lack of a comprehensive demographic respondent profile is highlighted as a shortcoming of this study in Chapter Six. Respondents can however be grouped according to the region of the bank branch that they visited. As described in Chapter Four, the bank in question groups the branches in Gauteng into three regions, namely Gauteng North, Gauteng

Central and Gauteng East. Respondents represented the three regions relatively evenly, as can be seen in Table 5.1.

Table 5.1: Regional distribution of respondents

Region	Number of respondents	Total	%
Gauteng North	7	7	36%
Gauteng Central	6	6	32%
Gauteng East	6	6	32%
		19	100%

Source: Author's own compilation from Atlas.ti

As listed in Table 5.1, there were seven (36%) respondents from Gauteng North, six (32%) from Gauteng Central and six (32%) from Gauteng East. As explained in Chapter Four, section 4.2.4.2, saturation is a point that is reached when new insights are no longer generated through further interviews being conducted (Creswell, 2014: 239). Therefore a decision was taken not to conduct any more interviews after interview number 19 because no new insights were being generated. The research findings will be discussed next.

5.6 Research findings

A comprehensive reading of the transcripts resulted in the clear identification of a list of touchpoints as perceived by the respondents. During the interviews, respondents were asked to identify any touchpoints that they remember during their visit to the branch, including interactions, people, or activities, and to identify the touchpoints that they believed most influenced their experience with the branch. After analysing the transcripts, it became clear that respondents also mentioned touchpoints unrelated to the actual visit to the branch. Touchpoints mentioned by respondents were classified through the semantic differential judgement, which tests the unique or perceived feelings and attitudes of people towards an

organisation or a particular touchpoints (Wiid & Diggines, 2015: 160), as positive, negative or neutral. The semantic categories are listed in Table 5.2.

Table 5.2: Touchpoints and customer mentions by semantic classification

Touchpoint	Visit or non-visit touchpoints & direct (D) or indirect (ID)	The number of mentions	Number of positive mentions	Number of neutral mentions	Number of negative mentions
Staff	Visit* (D)	40	19	17	4
Servicescape	Visit (D)	7	6	-	1
Digital banking app	Non-visit (D)	12	7	4	1
Advertising (such as radio, television and social media)	Non-visit (ID)	3	2	1	-
Advertising (in-branch)	Visit (D)	1	1	-	-
Word-of-mouth (including friends or family)	Non-visit (ID)	3	1	2	-
Parking facilities	Visit (D&ID)	1	-	-	1
Automated teller machines	Visit and non-visit (D)	10 (1 mention in-visit and	3	4	3

		9 non-visit)			
In-branch video banking facilities	Visit (D)	2	1	-	1
In-branch telephone facilities	Visit (D)	2	-	1	1
Post-visit follow-up communication	Non-visit (D)	3	2	1	
Queues	Visit (D&ID)	5	-	-	5
Bank processes	Visit (D)	1	-	-	1
Bank systems	Visit (D)	4	-	-	4
Privacy	Visit (D)	1	-	-	1

Source: Author's own compilation from Atlas.ti

* Two of the neutral mentions of staff as touchpoints were related to a non-visit touchpoint

Five of the touchpoints listed in Table 5.2 are classified as non-visit since these touchpoints were mentioned by respondents during the interviews but did not relate to the actual visit to the branch. For example, advertising was considered the reason that they decided to go to the bank in question while choosing between banks, but it did not drive a specific visit to a branch. Four of the identified touchpoints were classified as indirect as they were outside the control of the bank while 13 touchpoints were directly in control of the bank. Examples of direct, verbatim quotes from respondents are included below to illustrate the mention of non-visit touchpoints:

Respondent #6 (verbatim quote): "...and so on. You know with the ads and stuff, so I think that's what got me to a point where I decided rather just go to [bank name deleted]"

and

Respondent #6 (verbatim quote): “...*Uh, would say what intrigued me about that bank would have been a social media [such as] Facebook*”

One of the identified touchpoints in Table 5.2, namely automated teller machines (ATM) was classified as both visits and non-visit since some respondents listed this touchpoint as part of their visit to the bank, while other respondents listed ATM as outside of the visit. ATM was listed by the majority of the respondents as being used apart from a bank visit, in most cases simply to withdraw cash; however, one respondent described how during the bank visit the staff assisted with ATM usage making it part of the branch visit.:

Respondent #7 (verbatim quote): “*You know we were referred to other people who then took us to the ATM and helped us with the settings. So that went well*”

Respondent #9 referred to the use of the ATM in the branch as a branch visit, even though they did not interact with any staff member at the branch:

Respondent #9 (verbatim quote): “*Normally I go to the branch if it is anything that I need to do with the upliftment of my card or use the ATM*”

During the interviews, respondents were encouraged to talk freely regarding their experiences during the visit to the bank branch, resulting in multi-mentions of some touchpoints. Multiple mentions of the same touchpoints resulted in the number of mentions in Table 5.2 not directly correlating with the number of respondents. Respondents often mentioned the same touchpoints in both a positive and neutral or negative light; for example, the respondent may have mentioned the security guard (staff) in a neutral mention as the first staff member they encountered but then later mentioned a sales consultant (also staff) in a positive light as being helpful and knowledgeable. For example, Respondent #10 mentioned staff as follows:

Respondent #10 (verbatim quote): “...*but because she was quick*”

and

Respondent #10 (verbatim quote): “...except for the ladies that stand[] on the door and taking your temperature and write down your details and that's it”

The second quotation contains no positive or negative sentiment towards the lady that stands at the door taking temperature and details, so it is categorised as a neutral mention. In contrast, the first comment refers to the sales consultant who was very quick to assist; hence, it is categorised as a positive mention.

Respondents were asked which of the in-visit touchpoints most influenced their perception of their experience in the branch. Respondents’ perceptions of the most influential touchpoints are listed in Table 5.3.

Table 5.3: Respondents’ perception of most influential touchpoints

Touchpoint	Number of mentions as most influential touchpoints (n)	%
Staff	16	84.1%
Automated teller machines	1	5.3%
Queues	1	5.3%
Privacy*	1	5.3%
Total	19	100%

Source: Author’s own compilation from Atlas.ti

* “Privacy” is a verbatim quote from the respondent and should not be confused with confidentiality.

It is evident from Table 5.3 that 16 respondents (84.1%) rated staff as having the biggest influence on their experience with the branch visit.

Only one respondent referred to the in-branch ATM as being the most influential and referred to wait time to use the ATM as a potential painpoint:

Respondent #9 (verbatim quote): *“The painpoint was obviously the waiting period but the ATMs were very efficient”*

One respondent identified queues as the most influential touchpoints and referred specifically to waiting times in the branch:

Respondent #5 (verbatim quote): *“It's like you making up the queue so that there's more people, and then you only attend to them”*

As listed in Table 5.3, a single respondent also ranked privacy as their most influential touchpoints referring to the open-plan nature of the banking environment and the lack of privacy when speaking to a sales consultant:

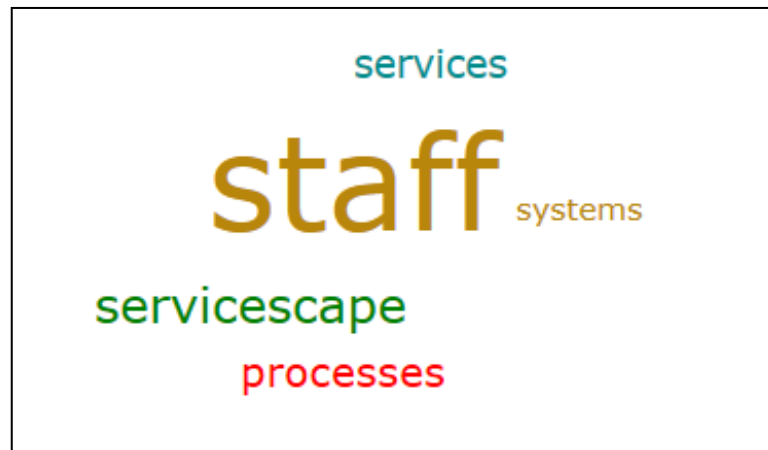
Respondent #3 (verbatim quote) *“First, these are window glass. It's not intimate, you know. I mean psychologically you also raise your voice cause you think that the person on the other side of the glass may not hear you properly. And then also now and then next to you, I mean maybe 2 metres from you or even less, there's another teller with another person that stands there and often you hear arguments taking place. Psychologically you lose privacy you know”*

By comparing the number of mentions for each touchpoints in Table 5.2 and the number of mentions as a most influential touchpoint in Table 5.3, some anomalies appear indicating that respondents recognise a touchpoint as influencing their experience but do not necessarily consider the touchpoint to be the most important. For example, touchpoints relating to servicescape were mentioned 7 times by respondents yet did not feature in Table 5.3 as most influential. This implies that while respondents recognise the cleanliness of the branch environment (indoors and the external approach to the branch) or the aesthetic appeal of the

branch as touchpoints, these touchpoints will not necessarily add or detract from the customer experience to any notable extent.

Comprehensive analysis and repeated reading of the interview transcripts allowed the visit-related touchpoints listed in Table 5.2 to be categorised into five unique groups, namely bank staff, services offered by the bank, bank processes, bank systems, and servicescape. Utilising Atlas.ti to create a Word Cloud based on the number of in-visit mentions for each of these categories, the relative importance based on the number of mentions is visually depicted in Figure 5.1.

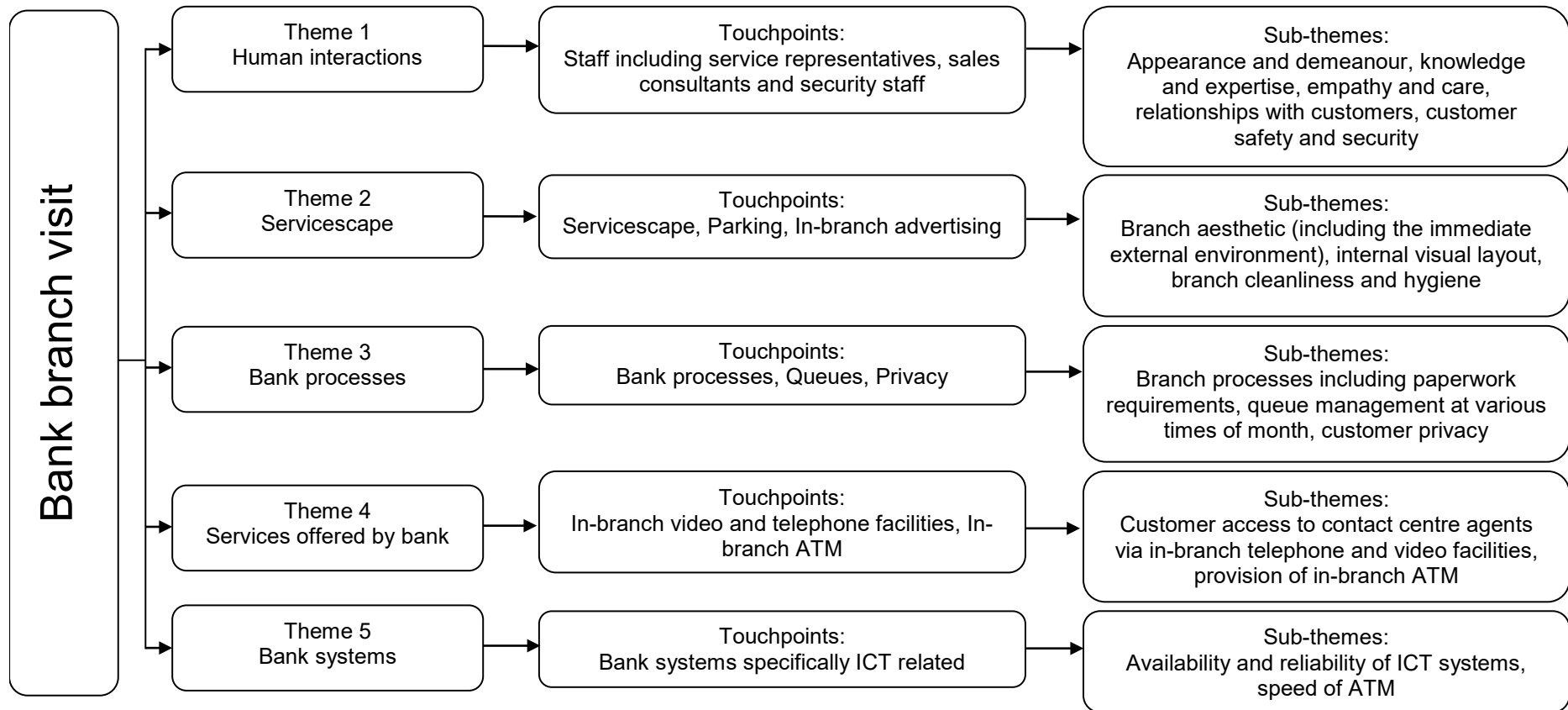
Figure 5.1: Word cloud based on in-visit mentions



Source: Authors own compilation from Atlas.ti

From Figure 5.1 the size of the text indicates the relative importance of the group based on the number of touchpoints mentioned in each category. It is clear that the staff are the most important of the identified groups, followed by servicescape, then processes, then services and finally systems. The groups of touchpoints shown in Figure 5.1 can be relabeled and expanded on as themes after analysing the interviews to highlight the commonalities and patterns within each group. The themes identified from the analysis of the transcripts and components that comprise them are visually depicted in Figure 5.2. Figure 5.2 will form the structure to guide the rest of the chapter.

Figure 5.2: Themes, touchpoints and sub-themes from visit-related touchpoints



Source: Authors own compilation from Atlas.ti

Each theme, along with the sub-themes derived from that theme will be discussed next.

5.6.1 Theme 1: Human interactions

The emphasis respondents placed on in-branch interactions with sales consultants, service representatives and security guards during interviews resulted in staff emerging as a main theme for further discussion. The theme has been titled “Human interactions” because it encompasses how bank customers interact with all banks staff from when customers arrive at the branch and engage with the security guard till the customers leave the branch. Table 5.4 indicates the number of staff mentions across regions.

Table 5.4: Staff mentions per region

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
Totals	12	30.00%	14	35.00%	14	35.00%	40	100.00%

Source: Author’s own compilation from Atlas.ti

From Table 5.4, it is evident that the Gauteng East and Gauteng North regions accounted for most staff mentions (70% across both regions) while Gauteng Central respondents only mentioned staff 12 times (30%). The branches of the bank in question usually employ various client-facing and non-client-facing staff members. The staff members that generally interact with the bank customers include branch managers, service representatives, sales consultants and security guards.

Bank branch staff members that were mentioned by respondents are briefly described below:

- Security guard: The bank’s security guard is employed to safeguard the branch and bank’s customers from the potential threat of criminal activity.

- Service representative: For the bank in question, the service representative is the employee whose responsibility it is to welcome customers and direct them to different people or points in the branch depending on their specific requirements or needs.
- Sales consultant: For the bank in question, the sales consultant is a branch employee that customers can consult to open a bank account, acquire a loan, or to get advice on the bank's products and services. Sales consultants are often referred to as tellers.

Table 5.5 indicates the number of mentions per region of the types of staff members during the branch visit that respondents regarded as touchpoints.

Table 5.5: Staff mentions per region according to type

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
Security Guard	2	6.25%	2	6.25%	1	3.13%	5	15.63%
Service Rep	3	9.38%	4	12.50%	5	15.63%	12	37.50%
Sales Consultant	5	15.63%	3	9.38%	7	21.88%	15	46.88%
Totals	10	31.25%	9	28.13%	13	40.63%	32	100.00%

Source: Author's own compilation from Atlas.ti

* Totals differ from Table 5.4 as some respondents referred to staff generically as a touchpoints but did not specify the role of the staff member. Table 5.4 totals are therefore higher than Table 5.5.

Table 5.5 shows that in Gauteng Central and in Gauteng North sales consultants were mentioned more often than security guards or service representatives. In Gauteng East, it can be seen from Table 5.5. that service representatives were the most mentioned security guards or sales consultants.

The sub-themes that were identified under the main theme “Human interaction” include appearance and demeanour; competence and expertise; empathy and care; relationships; and customer safety and security. The first sub-theme, namely appearance and demeanour is discussed next, including direct quotes from respondents.

- **Appearance and demeanour:** Appearance can describe the way someone looks which includes general attire (Collins English Diary, 2021a: 1). Respondents gave the impression that employees in neat, professional attire projected a favourable image of the bank in their minds, thereby influencing in-branch experiences. The verbatim quote that follows highlights the fact that respondents paid an interest in the way branch employees dressed during work hours.

Respondent #13 (verbatim quote): *“I have complemented them on their jackets. They’ve got these beautiful jackets almost like a K-Way zip up jacket with a bank logo and they said they were nice and warm”*

Demeanour refers to the way someone behaves or how someone conducts him or herself (Collins English Diary, 2021b: 2). Similar to appearance discussed earlier, employees who display positive and enthusiastic demeanour towards customers could positively influence customers’ in-branch experiences as the following quote highlights:

Respondent #13 (verbatim quote): *“They look happy. You know, nothing seems grumpy you they don’t have their black or look on their face. They look happy, enthusiastic”*

- **Knowledge and expertise:** Knowledge and expertise refers to staff skills and experience related to the bank’s products and services that determine whether they can effectively perform their duties and provide suitable banking solutions to meet customers’ needs. Sales consultants who are highly skilled and have a thorough

knowledge of the bank's products and services to build trust and confidence in customers during interactions that might lead to increased sales and repeat purchases.

Respondent #15 (verbatim quote): *"...greatest influence was when I wanted to open an investment account. So, the teller advised me which Investment account I should go for and also told me the benefit. So, I'd say that has been the biggest influence"*

The knowledge and expertise of sales consultants were mentioned by respondents and appear to be an important reason why the sales consultant was ranked as the number one touchpoints. Respondents gave a sense during interviews that sales consultants helped in decision-making when they may have been in doubt over a loan or product acquisition for example, and therefore respondents looked to sales consultants as a guide and authority on various financial-related matters. Some of the thoughts and feelings of respondents that underline the importance of knowledge and expertise of sales consultants are captured in the quotes that follow:

Respondent #6 (verbatim quote): *"...so, she referred me to a consultant, and I actually went and spoke to her, which we got the accounts up and running quick and easy"*

Respondent #9 (verbatim quote): *"The staff were well-trained, very friendly and knew what they were doing to solve my issue"*

Respondent #16 (verbatim quote): *"at the end of the day when you get out, you are more knowledgeable than the person that you actually came with, I guess they give free advice with your money"*

Respondent #19 (verbatim quote): *"The way they approach you, the way they serve you, the way they explain the product that you want to use with the bank"*

Respondent #13 (verbatim quote): *"...really good and very professional, well-spoken staff. They know their product and there's no issue"*

Respondent # 8 (verbatim quote): *"She made sure that the customers' needs are met"*

Respondent #6 (verbatim quote): *“She was just so super-efficient. No questions asked. You don’t have to stand there feeling guilty about extracting your own money out of your account. She was just super-kind and smart. In and out, and I really enjoyed It”*

Incompetence on the part of a sales consultant during interactions with customers on the other hand could mean poor feedback from customers, fewer sales and negative word-of-mouth. Employees were also identified by respondents as contributing to a negative experience. As can be seen in Table 5.2, there were four negative mentions of staff. Some respondents felt that poor knowledge and lack of expertise of in-branch sales consultants were a source of angst or frustration at times. Some respondents intimated that they looked to be guided by the sales consultant for banking solutions but lost confidence and trust when this did not materialise. The quotes below capture respondents’ thoughts and feelings in this regard.

Respondent #5 (verbatim quote): *“...ok, I’ll tell you the one that influenced my experience. So, I ended up going to a branch more than twice because the consultant that assisted me initially did not do the right thing. So, you are hoping that you will go in the first time, and they will get it right and it’s done”*

Respondent #5 (verbatim quote): *“...the queues are irritating in a sense that sometimes even if the queues are not long, it seems as if your consultants, or your tellers are slacking”*

Respondent #9 (verbatim quote): *“...Christmas, walking into the branch, it appeared that the branch wasn’t adequately staffed”*

Respondent #9 (verbatim quote): *“...they still got to wait for supervisor to come and override and that type of thing so I honestly believe the bank needs to consider how they can empower people”*

The service representatives in branches were complemented by respondents for being professional and caring in their approach to welcoming customers to the branch, and for ensuring customers were served timeously by the right employees at the branch. The following

quotes highlight why the service representative was such an important touchpoints encountered by respondents in-branch.

Respondent #13 (verbatim quote): *"...when you get into the branch, there's a lovely lady who takes down your details, she even spelt my name correctly. It is a pleasant experience. I can tell you that she was very professional, sweet and kind"*

Respondent #16 (verbatim quote): *"...so yeah, she was really knowledgeable"*

Respondent #13 (verbatim quote): *"Yeah she was brilliant"*

Respondent #6 (verbatim quote): *"...you know it helps, especially when you guys know that people don't come into the branch to have a cup of coffee. You know we are there for a reason. Told her that's what I need to get done and she said OK, well, let's go there, that's what needs to get sorted"*

- **Empathy and care:** Empathy refers to the ability of branch employees to walk in the shoes of customers, or to understand what customers might be going through during experiences in-branch; while care refers to branch employees expressing genuine interest and concern for customers by providing them with the necessary assistance to complete their business timeously and by making them feel appreciated for their patronage. Customers who are made to feel important and cared for are more likely to return to the bank for repeat business and refer their friends and family. Respondents felt that empathy and care are contributors to their experiences in-branch and were left impressed with the sales consultants and service representatives in this regard, as the following quotes will attest to.

Respondent #17 (verbatim quote): *"They communicate with you. Like if there's something you don't understand, they able to actually make you understand why certain things are done in a certain way"*

Respondent #16 (verbatim quote): *"I would say when they actually meet you, they greet you as well and won't just pass you without greeting. So, I think that was just a kind gesture to me as well"*

The ability of branch employees to build strong, professional and mutually beneficial relationships with customers can be a catalyst for increased sales, repeat business and positive word-of-mouth referrals. Relationships as a sub-theme of branch employees are discussed next.

- **Relationships:** Some respondents pointed out that they had built relationships with sales consultants on a personal and professional level over a course of time and recognised and knew them by name when they met outside the branch for example. Respondents felt that the quality of relationships they held with branch employees was important as can be evidenced in the quotes that follow.

Respondent #19 (verbatim quote): *“I wanted to do a personal loan for school fees for my daughter. The experience there was very good. I would say it was excellent. It was on a Saturday. I don't remember the date, but the way things went. Uh, after I got the tickets that I must wait for until they called my name. They called my name and then I went there and the guy who helped us, I still remember him, his name was [name removed]”*

Respondent #4 (verbatim quote): *“The consultant was really very friendly. Even if they see me walking in the mall now, they greet me so that personal touch is very important”*

Respondent #14 (verbatim quote): *“I'm visiting this branch because of this particular person. We have built a relationship. I can work with her in terms of my finances, so I've moved from branch X to branch Y. So basically, I'm following her”*

The security guard employed in bank branches have the important task of ensuring customer safety and security and can also help to set a positive tone for a customer's visit to the branch by displaying a good attitude and demeanour. Customer safety and security in branches is discussed next.

- Customer safety and security:** Owing to banking involving the movement of cash for operational requirements such as cash withdrawals from ATM, it is a crucial requirement for banks to employ highly skilled and trained security guards to protect customers and employees from the potential threat of crime such as armed robberies. Respondents noted during the COVID-19 pandemic that the role of security guards at branches had been transformed slightly whereby, in addition to their traditional safety and security functions, security guards also welcomed customers at the entrance of the branch and were responsible for enforcing mandatory sanitisation of hands and wearing masks by customers in line with COVID-19 protocols. The quotes that follow capture the experiences respondents had with security guards at branches.

Respondent #14 (verbatim quote): *“The security guard guided me into asking the front desk lady”*

Respondent #16 (verbatim quote): *“...because he also was assisting with the social distancing as well. You know that people are standing with their supposed to stand. And ensured that they also sanitise when they enter”*

Respondent #6 (verbatim quote): *“...physically being escorted through like through the doors, you know the guys were very polite, especially the security guards. I mean, I don't know if it's your own security or someone else is, but yeah, they were actually very helpful and polite and we obviously with the Covid rules and all of that we established a point where we understand what each needs to be done”*

Respondent #14 (verbatim quote): *“...most importantly is that when you start your experience from the get-go. So, if the security was going to be off by the time I was going to get to the consultant, then I was also going to be a bit off”*

Respondent #14 (verbatim quote): *“...so, because the security was kind enough to help me, everything went smoothly. So, the important touchpoint is your security lady”*

From Figure 5.1, it is evident that staff and the subsequent theme, namely human interaction was the most prominent theme identified by respondents. Findings in Theme 1 corroborate

the assertions made by various authors in literature who consistently situate the important role employees of an organisation play in positively influencing customers' experiences. Factors such as employee conduct, competence, knowledge, responsiveness, empathy, trust and relationships formed during employee-customer interactions all play a vital role in shaping and influencing the overall customer experience formed throughout the customer journey (Choudhury, Singh & Saikia 2016: 59; Sharma, et al., 2016: 738; Brun 2017: 326; Åstrøm, 2017: 134; Handro, 2017: 133; Wasan, 2018: 708; Yadollahi et al., 2018: 462 & McColl-Kennedy et al., 2019: 10).

As explained in Chapter Three, section 3.3.2.1, the servicescape encompasses aspects such as cleanliness, poster displays, furniture, aesthetics and ambience inside a bank branch; as well facilities such as parking in the immediate external environment of the branch. The second theme identified in Figure 5.2 is "Servicescape" which is discussed next.

5.6.2 Theme 2: Servicescape

Respondents discussed different elements of the servicescape inside and outside the branch during interviews resulting in the servicescape emerging as one of the main themes for further discussion. The theme has been titled "Servicescape" because it encompasses the different elements discussed by respondents as it related to aesthetics, visual layout inside the branch, in-branch advertising and facilities outside the branch such as parking facilities. Table 5.6 indicates the number of mentions the servicescape received across the regions.

Table 5.6: Servicescape mentions per region according to type

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
In-Branch Advertising	1	11.11%	0	0.00%	0	0.00%	1	11.11%
Parking	0	0.00%	1	11.11%	0	0.00%	1	11.11%
Servicescape	3	33.33%	3	33.33%	1	11.11%	7	77.78%
Totals	4	44.44%	4	44.44%	1	11.11%	9	100.00%

Source: Author's own compilation from Atlas.ti

Table 5.6 indicates that servicescape elements had a total of nine mentions across all three sub-regions. Gauteng Central and Gauteng East accounted for most of the servicescape mentions (three each), while parking and in-branch advertising received one mention each in Gauteng East and Gauteng Central, respectively. The sub-themes identified under the theme “servicescape” include branch aesthetic (including the immediate external environment), internal visual layout and branch cleanliness and hygiene. The first sub-theme, namely branch aesthetic is discussed next, including direct quotes from respondents.

- **Branch aesthetic (including the immediate external environment):** Branch aesthetic refers to the visual appeal of the branch and encompasses elements such as the arrangement and placement of furniture and other fixtures aligned to the design of the branch; and other aspects such as décor and ambience inside the branch. The quote that follows highlights the way one respondent felt about branch aesthetic as it influenced his experience.

Respondent #12 (verbatim quote): *“The bank was very presentable, beautiful looking. It's a welcoming environment completely”*

As part of the immediate external environment of the branch, parking facilities directly on-site or in the nearby vicinity of the branch, was identified as painpoint and noted as an important consideration when choosing a branch to conduct business at. The following quotes illustrate the mentions of parking:

Respondent #13 (verbatim quote): “...*parking is a huge issue there*”

Respondent #13 (verbatim quote): “*Now [branch name removed] got parking and it is in a nice complex, you know there’s parking*”

- **Internal visual layout:** The internal visual layout in the branch includes various elements such as product posters and brochures, notices, and in-branch television advertisements that customers can watch while waiting in a queue to be attended to by a sales consultant. Respondents reported watching advertisements on the television screens located in-branch which provided a stimulus to purchase a product, and provided other insights that are captured in the quotes that follow:

Respondent #18 (verbatim quote): “*Yes, because I remember last time when I went to the branch. I was going to renew my card. So, they explained to me and gave advice of upgrading my card. So, there was the advert of upgrading your card from saving to gold. I didn’t understand so when I went there, they just show me the advert. So, this helped me a lot*”

Respondent #11 (verbatim quote): “*I think it does play well honestly, but I think it just could have more information*”

- **Branch cleanliness and hygiene:** Some respondents took a keen interest in aspects such as cleanliness and neatness of the branch during visits. The quotes that follow put into perspective the importance of cleanliness and hygiene of the branch as it might influence a customer’s in-branch experience:

Respondent #13 (verbatim quote): “*...there’s no litter lying around, so just your general feel when you are approaching the bank, queueing, waiting is good*”

Respondent #13 (verbatim quote): *“...they make an effort to actually keep it clean and tidy in a very difficult area. They have really gone out of their way to make sure the floors are clean as you enter, and there is no litter lying around”*

Respondent #13 (verbatim quote): *“...because you know when you walk in and it's messy and untidy and the floors dirty. It's nice that they actually take pride in the entrance of the bank”*

Respondent #7 (verbatim quote): *“The branch was neat and there was social distancing as we are observing Covid protocols”*

Respondent #13 (verbatim quote): *“...before they actually let the clients in, somebody washes the floor, sweeps up papers and not just in the little alleyway leading towards the door of the bank. But even before you get into that area where you are standing, queueing. They even clean that”*

The findings discussed in Theme 2 are consistent with evidence found in literature which underpins the importance of the servicescape as part of a customer's overall experience in a branch. As Brun et al., (2017: 324) pointed out, the servicescape of a branch can transform and make a customer's visit to a branch more memorable. Other studies conducted by Chandok and Gupta (2013: 37), Choudhury et al., (2016: 49), Sharma et al., (2016: 738) and Yadollahi et al., (2018: 462) indicate that elements within the servicescape of a bank branch such as the cleanliness, parking, appearance, physical layout, music and general ambience are key factors that influence customer experience.

The term process refers to the procedures, actions or activities one undertakes to complete a task (Merriam-Webster Dictionary, 2022b: 2). For the bank in question, processes could refer to what the bank requires from its customers to complete certain transactions or the way the bank serves customers inside a branch, for example. The third identified theme, namely, Bank processes, is discussed next.

5.6.3 Theme 3: Bank processes

The emphasis respondents placed on bank processes during interviews resulted in Bank processes emerging as a main theme for further discussion. The theme has been titled “Bank processes” because it describes activities or procedures the bank adopts to serve customers in-branch. Table 5.7 indicates the number of mentions bank processes received across regions.

Table 5.7: Bank processes mentions per region according to type

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
Privacy	0	0.00%	0	0.00%	1	14.29%	1	14.29%
Processes	0	0.00%	0	0.00%	1	14.29%	1	14.29%
Queues	1	14.29%	1	14.29%	3	42.86%	5	71.43%
Totals	1	14.29%	1	14.29%	5	71.43%	7	100.00%

Source: Author’s own compilation from Atlas.ti

Table 5.7 shows that queues had the most mentions (five) across all three sub-regions relative to any other bank process. In contrast, both privacy and processes were mentioned only once – both times in Gauteng North. The sub-themes identified under the main theme “Bank processes” include branch processes such as paperwork requirements, queue management at various times of the month and customer privacy. The first sub-theme, namely, branch processes, including paperwork requirements, is discussed.

- **Branch processes including paperwork requirements:** Application forms are considered a direct touchpoint that some respondents encountered during a branch visit, experienced as a pre-requisite to certain transactions such as applying for loans, opening accounts or releasing foreign exchange. Application forms were highlighted only as being a pinpoint by respondents, as the quotes that follow will attest to:

Respondent #4 (verbatim quote): *"...I understand that you need to be careful, but It's problematic the way you go through all your stuff. You need more documents and it's all like one big stamping process"*

Respondent #4 (verbatim quote): *"I signed documents to close accounts. I sign documents to open accounts. What happens to that document? Does it sit in the branch?"*

Respondent #2 (verbatim quote): *"...you complete the one form, and if you make a mistake you have to print it again. I made like 5 different copies. I don't understand why in the 21st century we still need paper forms"*

Respondent #2 (verbatim quote): *"...this experience of having to print out forms and send everything else under the sun. That really put me off"*

Respondent #4 (verbatim quote): *"The bank was offering something, but they gave me more pain. So, I had to go in again because the forms I originally signed to close the account were lost"*

- **Queue management at various times of month:** Long queues in branches were cited as a painpoint, especially during busy periods of the month or when respondents perceived certain sales consultants were slow to serve customers waiting in queues. Time to serve refers to the time customers must wait before being attended to by a sales consultant in the branch or the time spent in a queue waiting to withdraw cash from an ATM. Queues were a clear painpoint highlighted by respondents in the quotes that follow.

Respondent #3 (verbatim quote): *"I'm only concerned about the whether the length of time I'll have to wait, because the number of staff have reduced"*

Respondent #5 (verbatim quote): *"...so, I don't see it fit that I should be sitting especially during Covid times. You need to get rid of the people that are coming into their branch space as soon as possible"*

Respondent #13 (verbatim quote): *"...at [name removed] branch, you sometimes sit for thirty minutes to an hour and a half before you get out of there, and I mean I lose my sense of humour, you know"*

Respondent #15 (verbatim quote): *"...we always get long lines and not everyone is working because not everyone can work during Covid. I really hate lines"*

Respondent #9 (verbatim quote): *"...that frustrates me because firstly you wait so long in the queue to get to the consultant and then when you get there, they still got to wait for supervisor to come and override"*

Respondent #9 (verbatim quote): *"The painpoint was obviously the waiting period, but the ATM's were very efficient"*

The time of month or season refers to a particular period of a month or a season when there are abnormally longer queues and customer waiting times in-brancher than would usually be the case. For example, one could reasonably expect longer queues over a month-end period when people are usually paid their salaries, or during the festive season that is synonymous with increased consumer spending. Respondents highlighted time of month or season as a painpoint in the quotes that follow:

Respondent #9 (verbatim quote): *"...walking into the branch, it appeared that the branch wasn't adequately staffed. Knowing the time of the season, the branches should have anticipated that there will be more customers coming in"*

Respondent #7 (verbatim quote): *"...maybe it was because it was month-end, so there were a whole lot of people outside because, you know, they could only allow a certain number in"*

Respondent #12 (verbatim quote): *"...depending on the time of the month it gets very long. Queues are longer. I mean sometimes it takes quite a while"*

- **Customer privacy:** The branch layout was identified as a painpoint by respondents who felt that the open-plan layout of the sales-consulting section caused an invasion of privacy since other customers nearby could overhear sensitive discussions

occurring with a sales consultant for example. Respondents suggested that private meeting rooms instead would enhance privacy for customers who wished to discuss financial matters of a confidential nature with sales consultants. The quotes that follow highlight some respondents' frustrations concerning the lack of privacy in branches due the layout:

Respondent #3 (verbatim quote): *"First, these are window glass. It's not intimate, you know. I mean psychologically you also raise your voice cause you think that the person on the other side of the glass may not hear you properly. And then also now and then next to you, I mean maybe 2 metres from you or even less, there's another teller with another person that stands there and often you hear arguments taking place. Psychologically you lose privacy you know".*

Findings in Theme 3 are reinforced by Yadollahi et al., (2018: 463) who suggests that bank processes should be designed with the customer in mind, specifically with the aim of reducing the amount of time customers spend waiting to be served in bank branches. Similarly, Du Plessis and De Vries (2016: 29) and Handro (2017: 131) indicate that an organisation's ability to provide superior customer experience hinges on the simplification of its customer processes, while Bhat, Darzi & Parrey (2018: 94 & 101) point out that customer experience and relationships are enhanced through customer-friendly processes that improve speed and efficacy of service delivery.

Services in a business context could refer to different amenities or facilities an organisation provides its customers with to perform certain tasks (Collins English Dictionary, 2021c: 1). It is within this context that Theme four, namely, services offered by the bank, is discussed next.

5.6.4 Theme 4: Services offered by the bank

During interviews, respondents identified and described certain services available in branches that they used to perform certain tasks. This was the catalyst for the formation of Theme four entitled “services offered by the bank”.

Table 5.8 indicates the number of mentions services offered by the bank received across the different regions.

Table 5.8: Services offered by the bank mentions per region according to type

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
ATM (Visit only)	0	0.00%	1	16.67%	1	16.67%	2	33.33%
In-branch telephone	0	0.00%	0	0.00%	2	33.33%	2	33.33%
In-branch video	0	0.00%	2	33.33%	0	0.00%	2	33.33%
Totals	0	0.00%	3	50.00%	3	50.00%	6	100.00%

Source: Author’s own compilation from Atlas.ti

Table 5.8 indicates that ATM (visit only) had one mention in Gauteng East and one mention in Gauteng North only. The in-branch telephone had two mentions in Gauteng North only, whereas in-branch video received two mentions in Gauteng East only. The sub-themes that were identified under the main theme “services offered by the bank” include customer access to and usage of in-branch telephone and video facilities, and provision of in-branch ATM. The first sub-theme, namely, customer access to in-branch telephone and video is discussed next, including direct quotes from respondents.

- **Customer access to in-branch telephone and video facilities:** The in-branch video facility afforded respondents the opportunity to speak to a customer contact centre agent face-to-face via video call, free of charge, on certain complex transactions that the branch was not able to assist with. Similar to the in-branch video facility, respondents noted that the in-branch telephone facility, too, provided a convenient, cost-effective manner to contact the bank's customer contact centre, albeit, without the ability to see the agent, they were speaking to. Both facilities were therefore highlighted in a positive light as the following quote underlines

Respondent #5 (verbatim quote): *"Now you can dial in from here, because by dialling from home is an extra cost"*

- **The provision of in-branch ATM:** In addition to being used for cash withdrawals, ATMs were used by respondents at branches to conduct other transactions such as printing of bank statements and making cash deposits. While an ATM can be used anywhere outside an actual branch, certain respondents felt a sense of convenience and safety using the ATM inside a branch due to the presence of the bank's security guards and other customers nearby. Insights shared by respondents in relation to the ATMs in-branch are highlighted in the quotes that follow.

Respondent #9 (verbatim quote): *"The ATMs were very efficient. I was able to draw whatever I needed to"*

Respondent #9 (verbatim quote): *"I also use the ATM now to make deposits without the card, so the so-called electronic media is very efficient"*

Respondent #15 (verbatim quote): *"I do not have a problem with using the ATM, the system is OK"*

Respondent #2 (verbatim quote): *"...I go in for occasional bank statements at the ATM"*

Evidence in literature supports the findings in Theme 4. Chandok and Gupta (2013: 36), Sharma, et al., (2016: 738), Wasan (2018: 717) and McColl-Kennedy et al., (2019: 12) assert

that services offered by the bank which provides value to customers, such as conveniently located ATMs and equipment that is considered functional and easy-to-use, are vital in the formation of a customer's overall experience.

A system can be described as a set of computer programs used to accomplish a task or series of activities (Cambridge Business English Dictionary, 2022: 1). Within this context, the fifth and final main theme, namely, Bank systems is discussed next.

5.6.5 Theme 5: Bank systems

The opinions shared by respondents on aspects related to the bank's systems created theme five, namely, "Bank systems". The theme was called "Bank systems" because it appropriately encompasses the information and communication technology (ICT) platforms used in bank branches to process credit applications or to dispense cash to customers through ATMs, for example.

Table 5.9 indicates the number of mentions "Bank systems" received across regions.

Table 5.9: Bank systems mentions per region according to type

	GAUTENG CENTRAL		GAUTENG EAST		GAUTENG NORTH		Totals	
	n	%	n	%	n	%	n	%
Systems	0	0.00%	2	50.00%	2	50.00%	4	100.00%
Totals	0	0.00%	2	50.00%	2	50.00%	4	100.00%

Source: Author's own compilation from Atlas.ti.

Table 5.9 indicates that systems received two mentions each in Gauteng East and Gauteng North but did not receive any mentions in Gauteng Central. The sub-themes that were identified under the main theme "Bank systems" include the availability and reliability of ICT

systems and ATM speed. The first sub-theme, namely, availability and reliability of ICT systems are discussed next, including direct quotes from respondents.

- **Availability and reliability of ICT systems:** The bank's ICT systems were highlighted as a painpoint mainly due to frustration and inconvenience it sometimes caused respondents in-branch for various reasons. The quotes that follow underline some of the frustration respondents felt concerning various aspects of the bank's ICT systems:

Respondent #4 (verbatim quote): *"Now the one problem I'd like to raise is that your I.T systems are a real problem because she couldn't log on"*

Respondent #12 (verbatim quote): *"...and I find that maybe video banking is offline once in a while"*

Respondent #10 (verbatim quote): *"...when we tried, that couldn't be done at the bank because they said they've got a problem with their lines being down. This led to me taking a bank statement, which of course you would charge me for"*

Respondent #7 (verbatim quote): *"...branch in [branch name removed] was crowded and the ATMs were not working. Probably they were loading money, so people were just trying standing and waiting outside to get to the ATM's"*

- **The speed of ATM:** Slow processing time of the ATM, which in turn results in the slow dispensing of cash caused certain respondents to feel anxious and nervous, particularly when attempting to make a withdrawal in an unfamiliar or unsafe location. The quote that follows underscores the slow processing speed of ATM, which was regarded as a painpoint.

Respondent #11 (verbatim quote): *"...like these new touchscreen ones, they are bit slower. I must say like it's quite slow like the processing takes a bit of time and sometimes you get scared course like you think something is wrong with my card or something like that"*

Findings discussed in Theme 5 are consistent with findings in a study conducted by Chandok and Gupta (2013: 37), wherein it was pointed out that elements related to the bank's systems such as a customer's ability to log in and out of systems quickly and easily, and the functionality of a bank's website are key factors that influence experiences of bank customers. Similarly, Yadollahi et al., (2018: 461) found that usability and availability of banking systems are important factors that shape perceptions of experience for customers in bank branches, while Du Plessis and De Vries (2016: 29) cited systems and technology as being key components of an organisation's ability to provide positive customer experiences.

5.7 Summary

To achieve the primary research objective stated earlier in Chapter Five, data were gathered from 19 customers of the bank across Gauteng who participated in semi-structured interviews conducted on Microsoft Teams. Data were then analysed using systematic thematic analysis conducted on Atlas.ti, with 11 visit and five non-visit touchpoints identified. The most influential visit-related touchpoints as perceived by respondents were identified as being staff, ATM, queues and privacy. A comprehensive analysis of interview transcripts gave rise to five main themes, namely, human interactions, servicescape, bank processes, services offered by the bank and its systems, with corresponding sub-themes developed and discussed in detail using verbatim quotations from respondents. A customer journey map, which collectively represents the various touchpoints identified by respondents, will be presented in Chapter Six, which is the conclusion and recommendations of the study.

CHAPTER 6 : CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction and synopsis

Before discussing the conclusions and recommendations, a reflection on the previous five chapters is presented as a synopsis of the study.

Chapter One introduced and provided a background to the study by delineating customer experience and situating it within marketing theory. A preliminary exploration of the literature accessed through academic articles, textbooks, Google Scholar, Science Direct, Emerald and EBSCOhost revealed an absence of academic research conducted that specifically addressed customer experience in retail banking in South Africa. The formulation of the problem statement and the primary and secondary research objectives stemmed from a lack of research conducted to explore the touchpoints that influence customers' experiences in retail bank branches in South Africa, given the importance of customer experience as a business strategy capable of creating competitive advantage for organisations. The proposed research methodology and sampling strategy were briefly described in section 1.5.

Chapter Two provided a detailed discussion on the South African banking industry by first contextualising the global financial services industry. Retail banking was identified as a key component of the banking industry both locally and globally, and various retail banking channels such as digital and branch banking were discussed. Chapter Two described the various services available to customers who visit bank branches and highlighted the continued relevance of bank branches despite a vastly evolving digital banking landscape.

Chapter Three, a literature review on customer experience, provided a comprehensive definition of and a background to customer experience as a theoretical concept. Components of customer experience theory such as touchpoints, painpoints, and the customer journey were expanded on, and the importance of customer experience as a point of competitive differentiation and source of a competitive advantage was outlined.

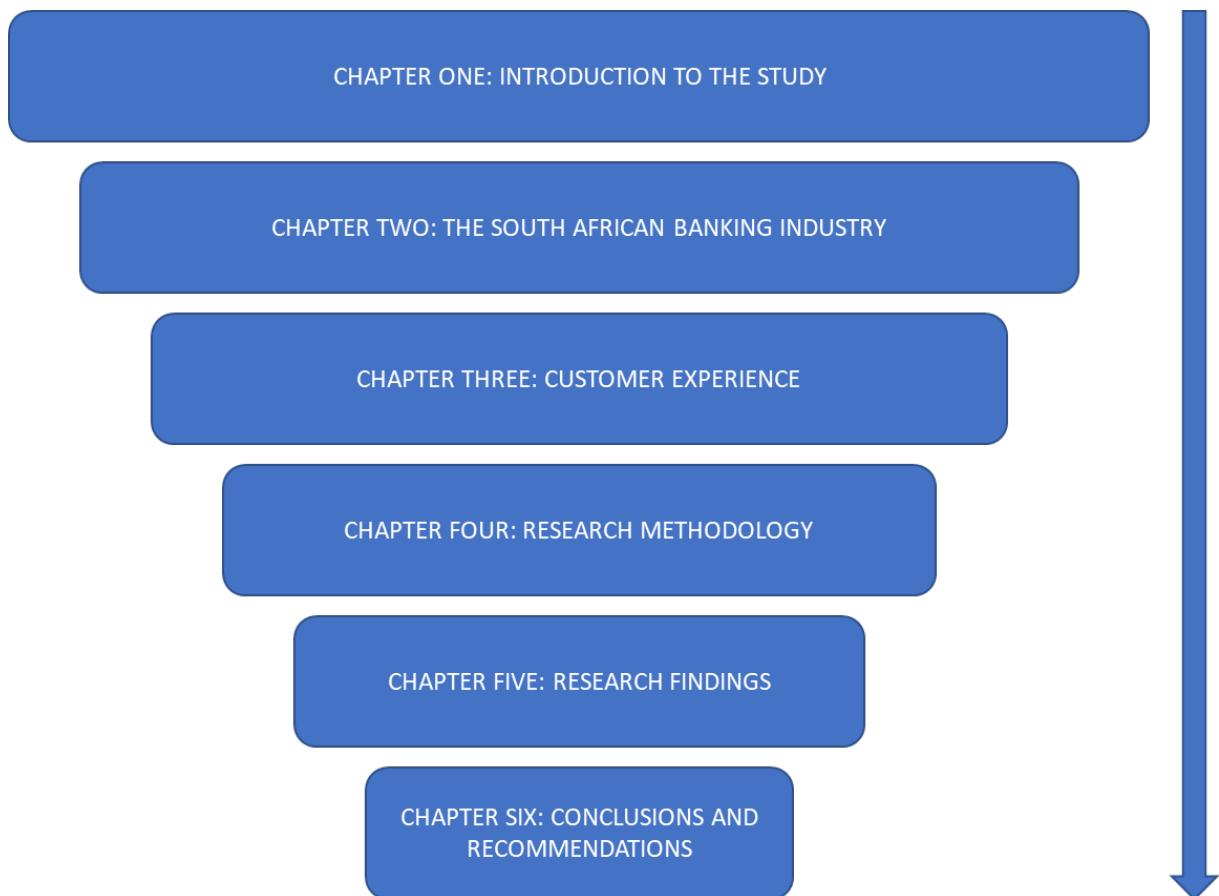
Chapter Four described the research methodology implemented to achieve the primary objective of the study as proposed in Chapter One. Guided by the steps in the adapted marketing research process, sampling and data collection strategies, together with the process undertaken to analyse data gathered through semi-structured interviews, were discussed in detail. The chapter concluded with a discussion of the ethical procedures followed during this study to ensure that the study adhered to ethical standards as required by the bank in question and the University of South Africa.

The study's findings were outlined in detail in Chapter Five, supported by verbatim quotes from participants. All touchpoints, direct or indirect, including those identified as painpoints by participants, were discussed and categorised as visit or non-visit depending on whether the touchpoints occurred during the visit to the bank branch or not. Chapter Five categorised the findings into five broad themes: human interactions, servicescape, bank processes, services offered by the bank and bank systems. The chapter concluded with a detailed description of each theme and any sub-themes identified.

Chapter Six begins with a review of the primary and secondary research objectives as a reminder of what the study aimed to achieve before continuing to conclusions. Conclusions drawn from both the literature reviews (described in Chapters Two and Three) as well as the qualitative findings (described in Chapter Five) relating to the primary objective of the study are outlined, before each secondary research objective is discussed. Recommendations are presented based on the research findings, and Chapter Six concludes with a discussion of the

limitations of the study. Figure 6.1 illustrates the flow of the study funnelling down from Chapter One, the introduction to the study down to this chapter, to Chapter Six, the conclusions and recommendations.

Figure 6.1: Orientation and flow of the study



Source: Author's own compilation

6.2 Primary research objective

The primary research objective of the study was to explore the touchpoints that influence a customer's experience in the Gauteng branches of a South African retail bank.

Secondary research objectives are achieved as the research progresses towards the primary research objective and construct the primary research objective.

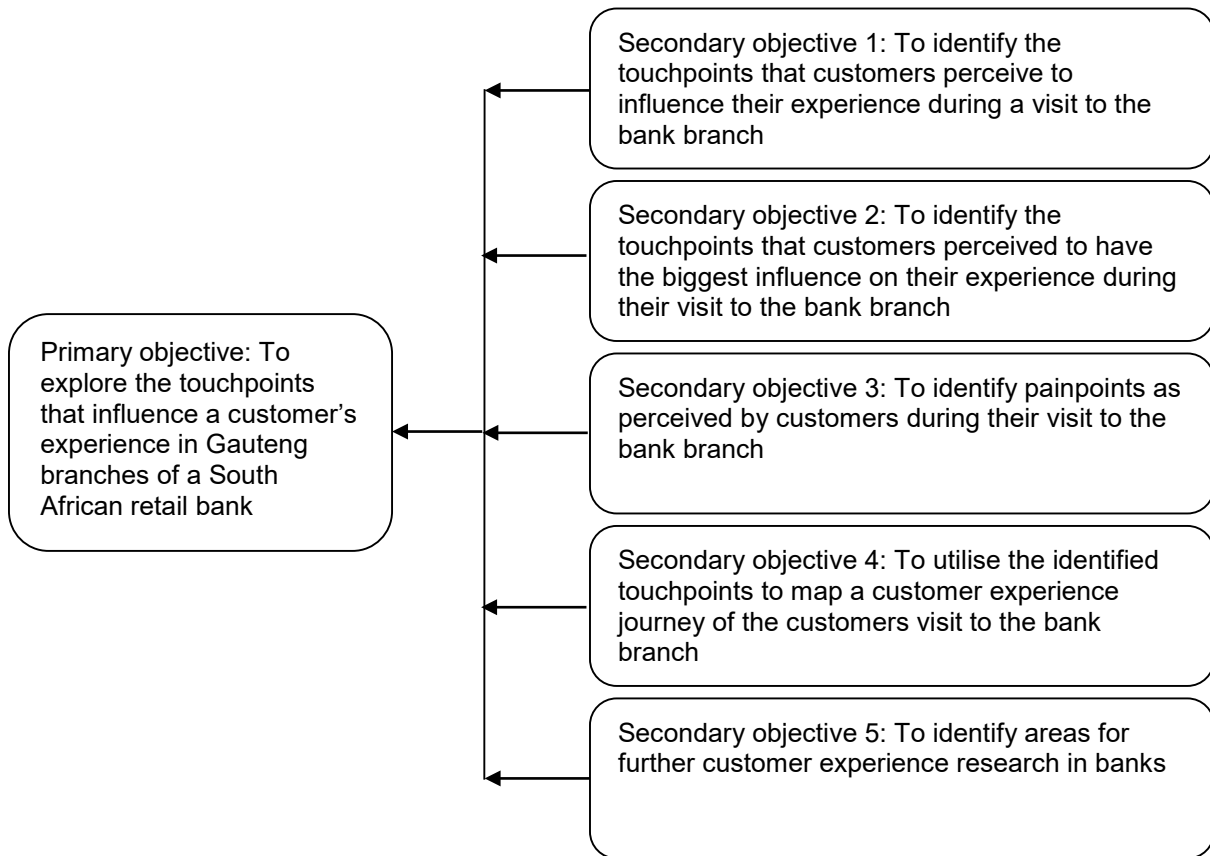
6.3 Secondary research objectives

The secondary research objectives are recapped below.

- SO1. To identify the touchpoints that customers perceive to influence their experience during a visit to the bank branch
- SO2. To identify the touchpoints that customers perceived to have the biggest influence on their experience during their visit to the bank branch
- SO3. To identify painpoints the customers perceived during their visit to the bank branch
- SO4. To utilise the identified touchpoints to map a customer experience journey of the customers visit to the bank branch
- SO5. To identify areas for further customer experience research in banks

A schematic presentation of the research objectives of the study is depicted below in Figure 6.2.

Figure 6.2: Research objectives of the study



Source: Author's own compilation

Conclusions drawn from the study are discussed next.

Conclusions

Conclusions drawn from the study emanate from the literature review conducted in Chapter Two (the South African banking industry) and Chapter Three (Customer experience), with the qualitative research findings that were presented in Chapter Five.

The literature reviews presented in Chapters Two and Three were conducted by consulting various sources of literature accessed through academic articles, textbooks, Google Scholar, Science Direct, Emerald and EBSCOhost relating to the financial services industry, banking and customer experience. Conclusions drawn from the literature reviews are discussed in two

parts; those from the literature review on the South African banking industry presented in Chapter Two are discussed first.

6.3.1 Conclusions from the literature review of the South African banking industry

Chapter Two began by contextualising the South African banking industry within the global financial services sector. Table 6.1 lists the topics discussed in Chapter Two, with key learnings from each topic summarised alongside.

Table 6.1: Chapter Two literature review topics and key learnings

Chapter Two: The South African banking industry topics	Key learnings
Global financial services sector and types of banks found globally	The global financial services sector contributes positively to the prosperity and wellbeing of nations' economies. Various banks exist globally, designed to address various economic needs, while retail banks address the needs of the end consumer specifically.
The finance sector in South Africa	As at end 2020 the finance and business sector, of which the financial services industry is a key sub-sector, was the highest contributor to the gross domestic product of South Africa, contributing 20%, underlining the sector's immense value to economy.
The banking industry in South Africa	The collective value of the largest banks in South Africa, by the size of banking assets, as at the end of

and competition within the banking industry	December 2020, was R6.569 trillion. Due to the monopolistic competitive nature of the banking industry in South Africa, consumers benefit directly from lower prices and better products offered by banks competing for a share of the market.
Types of banks in South Africa	The different types of banks within the South African banking industry include the South African Reserve Bank, commercial banks, investment banks, mutual banks, co-operative banks and retail banks.
Retail banks and retail banking channels	Retail banks are characterised by a high number of customer interactions and provide members of the public access to savings and current accounts, credit facilities and finance for large purchases such as homes and vehicles. The two most popular channels used by customers in retail banking are digital banking (online) and bank branches (physical visits). Branches offer banks opportunity to interact with customers in a face-to-face environment, which in turn helps build trust and credibility for the bank.
Bank branches operating during COVID-19	The COVID-19 pandemic forced organisations, including banks, to reassess and adapt customer strategies, especially in face-to-face environments such as bank branches, to protect the safety and health of staff and customers.

Source: Author's summary from literature review conducted in Chapter Two

Chapter Two concluded that the contribution made by the banking industry to the economy of South Africa and to that of countries globally is significant and that banks are an important component of the finance sector in South Africa, providing a means by which people can safely save money, and gain access to a range of credit facilities to meet their financial goals. The focus of the study was on branches of retail banks that remain a relevant channel for customers despite the rapid proliferation of digital technologies in the banking industry recently. Owing to the high volumes of customer interactions that occur in branches daily, it is essential that banks augment the provision of banking services and products with positive experiences to entice repeat purchases and encourage positive word-of-mouth referrals.

Key learnings from Chapter Three that focused on customer experience, will be discussed next.

6.3.2 Conclusions from the literature review of customer experience

Chapter Three provided a theoretical overview of customer experience. Table 6.2 lists all topics discussed in Chapter Three, with key learnings from the literature.

Table 6.2: Chapter Three literature review topics and key learnings

Chapter Three: Customer experience topics	Key learnings
Customer experience in retail banking	Foundational theory and importance of customer experience as a business strategy capable of creating competitive advantage, together with the fact that there was little academic research available that specifically addressed customer experience in retail banking in SA.

<p>Definition of important terms such as customer experience and touchpoints</p>	<p>Customer experience was defined as the perception created in the mind of a customer following all direct and indirect interactions he or she has with an organisation, across different touchpoints in the customer journey. A touchpoint was defined as the moment of interaction when conversations, engagement, or exchanges take place between a customer and an organisation; or any instance where the customer is exposed to or sees the organisation, hears something about the organisation, or purchases from the organisation.</p>
<p>The customer journey</p>	<p>The customer journey is a compilation of a series of touchpoints (including painpoints) that a customer encounters along the path to fulfilling a certain task with an organisation.</p>
<p>The process and steps to mapping the customer journey</p>	<p>The customer journey map is a visual representation of the various touchpoints and painpoints a customer could encounter along the path to fulfilling a certain task with an organisation. The four steps in mapping the customer journey include a) understanding the customers' needs and goals; b) mapping out the customer touchpoints; c) identifying customer painpoints, and d) updating and improving the customer journey map.</p>

Source: Author's summary from literature review conducted in Chapter Three

Chapter Three consisted of an exposition of customer experience and other key concepts embedded within the definition of customer experience, such as touchpoints, painpoints and the customer journey. Customers' interactions with a bank are represented by touchpoints, including painpoints, which collectively shape a customer's perception of their experience with the bank. A discussion on the five aspects that influence a customer's perception of their experience was identified as being sensory, cognitive, physical, social and emotional. The literature revealed important direct touchpoints in the form of advertising, the branch servicescape, and customer interactions with employees such as sales consultants. Potential indirect touchpoints included friends and family of customers through word-of-mouth, and media reports. The process of mapping the customer journey was delineated, thereby providing the framework for formulating a customer journey map which is presented later in this chapter.

To address the primary research objective and overall purpose of the study as well as the secondary objectives, qualitative research was conducted. Conclusions from achieving the secondary objectives are discussed next.

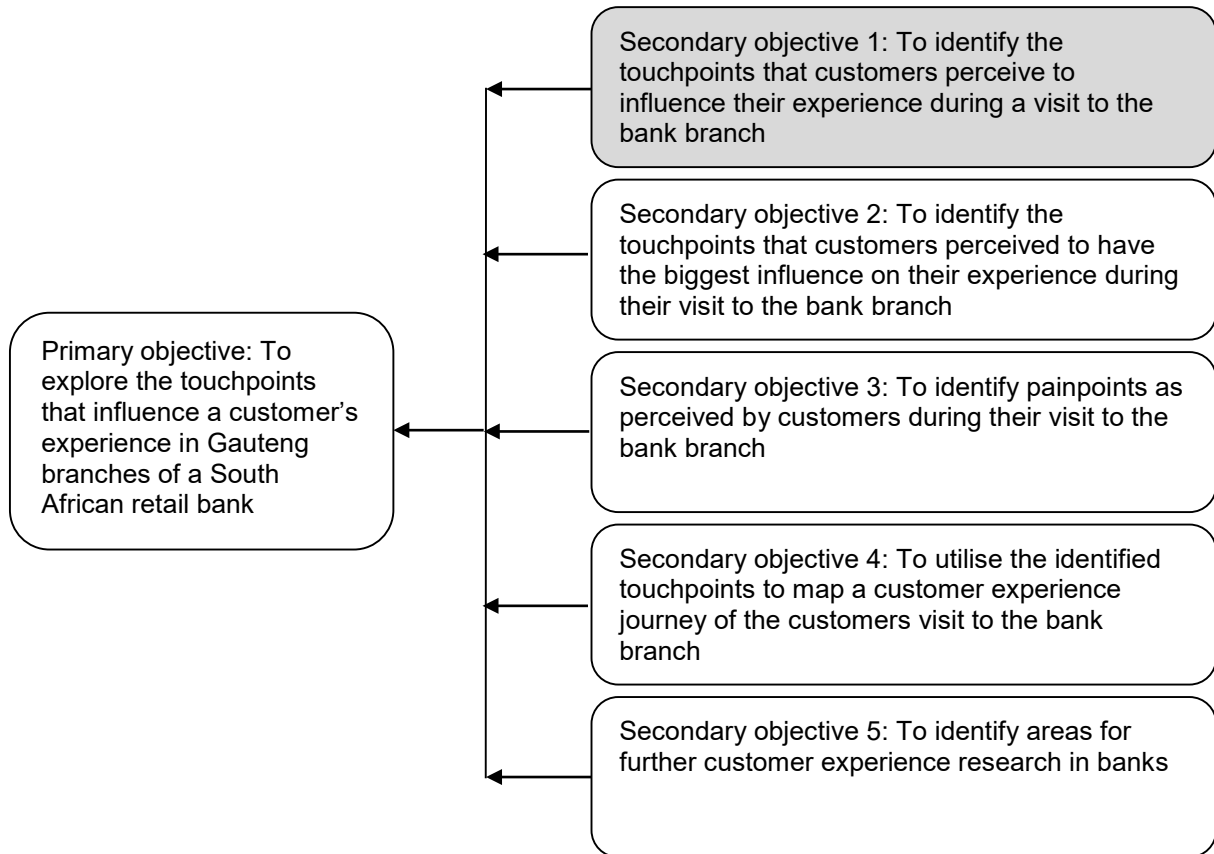
6.4 Conclusions from secondary research objectives

As stated in Chapter One and Chapter Four, secondary research objectives are achieved as the research progresses towards the primary research objective and serve to construct the primary research objective. Conclusions drawn from each secondary research objective are discussed next.

6.4.1 Conclusion from secondary objective 1

As indicated in Figure 6.3, secondary objective 1 was to identify the touchpoints that customers perceive to influence their experience during a visit to the bank branch.

Figure 6.3: Secondary objective 1



Source: Author's own compilation

Through systematic thematic analysis conducted on Atlas.ti, 16 touchpoints were identified. Eleven of the touchpoints were classified as in-branch because they were directly related to the visit, while five touchpoints were classified as non-visit given that even though they were mentioned by respondents, they were not directly related to a specific visit to a bank branch. Secondary objective 1 focused only on in-branch visit touchpoints, which were discussed in detail in Chapter Five, but are briefly listed here: staff, servicescape, advertising (in-branch), parking facilities, ATM, in-branch video banking facilities, in-branch telephone facilities, queues, bank processes, bank systems, privacy.

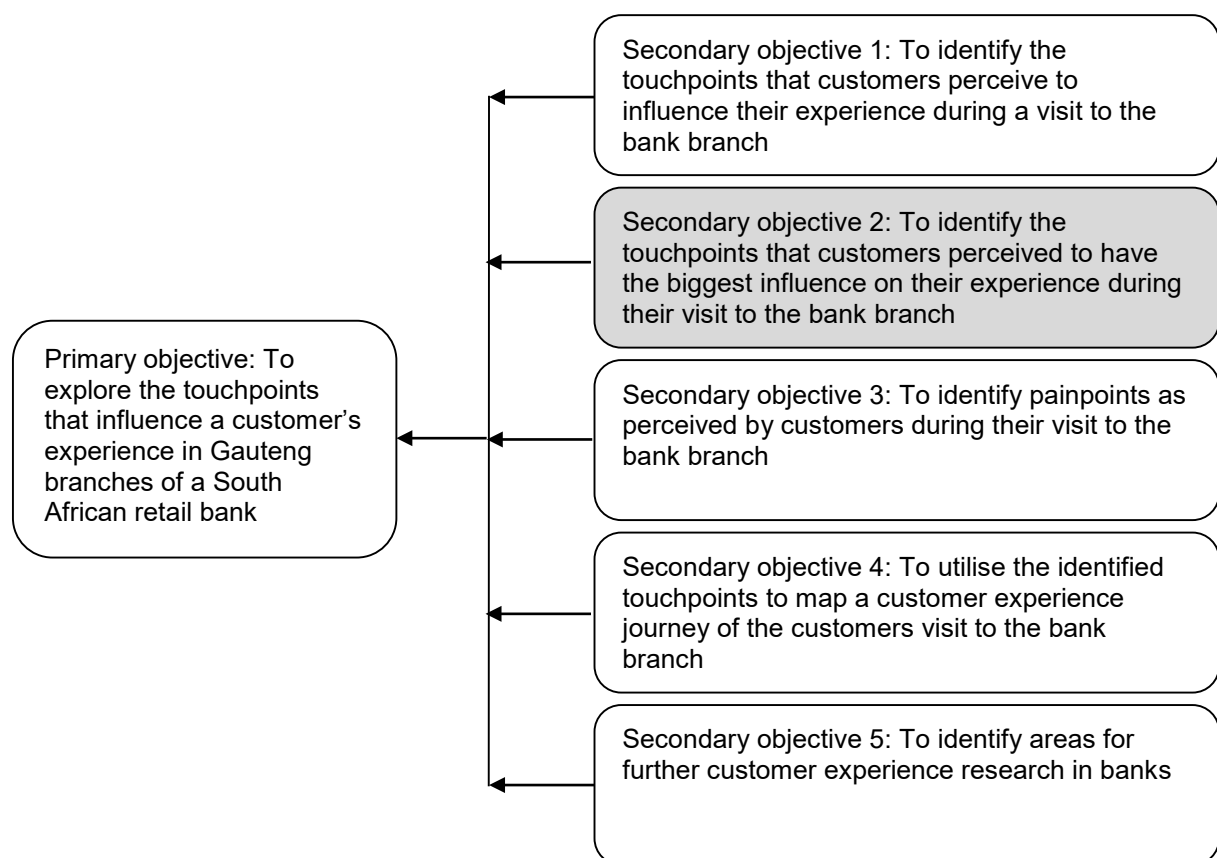
Secondary objective 1 was addressed firstly in Chapter Three through the literature review on customer experience that encompassed discussions on touchpoints (direct and indirect); and stimuli and interactions that constitute touchpoints. Secondly, qualitative research conducted unearthed 11 in-branch touchpoints that influenced the customer's experience during a branch visit.

Conclusions from secondary research objective two are discussed next.

6.4.2 Conclusions from secondary objective 2

Secondary objective 2, as indicated in Figure 6.4, was to identify the touchpoints that customers perceived to have the biggest influence on their experience during their visit to the bank branch.

Figure 6.4: Secondary objective 2



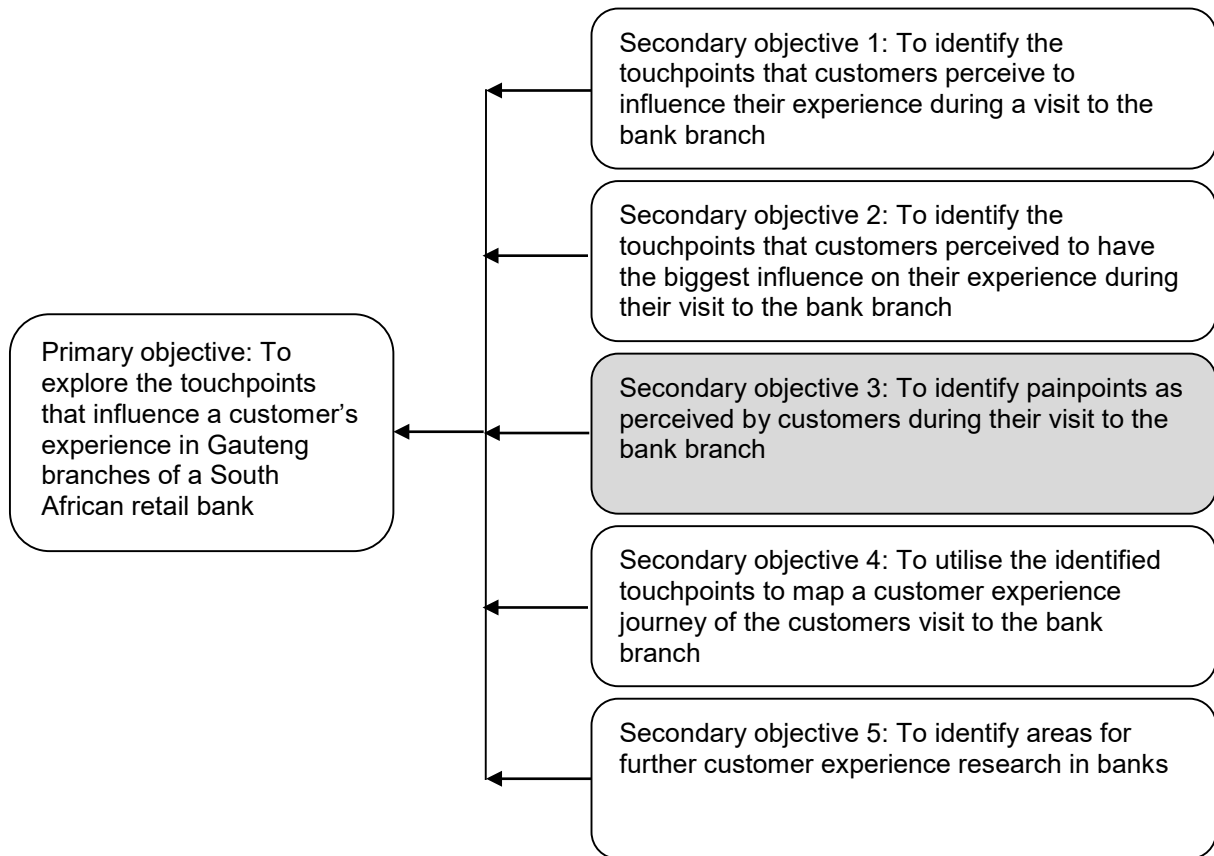
Source: Author's own compilation

Staff, ATM, queues and privacy were regarded by respondents as the most influential touchpoints during their visit to the bank branch, with staff receiving the most number of mentions. It is evident, therefore, that the bank's staff are a vital component of a customer's journey with the bank, with the sales consultant being arguably the most important in-branch staff member, followed by the service representative and finally the security guard. Respondents expressed high regard for face-to-face interactions as part of the overall in-branch visit experience, underlining the continued relevance of the bank branch in a vastly evolving technology-driven banking landscape. Good knowledge and expertise, empathy and care, and relationships built between sales consultants and customers were among the main reasons for why respondents rated the staff as the most influential in-visit touchpoint.

6.4.3 Conclusions from secondary objective 3

Secondary objective 3, as indicated in Figure 6.5, was to identify painpoints as perceived by customers during their visit to the bank branch.

Figure 6.5: Secondary objective 3



Source: Author's own compilation

Secondary objective 3 was addressed by asking respondents during interviews to identify painpoints experienced throughout the customer journey. Painpoints as perceived and identified by respondents, with brief descriptions, are presented in Table 6.3.

Table 6.3: Painpoints identified

Painpoint	Description of painpoint
Waiting times	Respondents noted longer waiting times caused by long queues at ATMs during peak times, slow sales-consultation times, or long queues inside the branch during peak times such as month-end.
Parking facilities	Inadequate or non-availability of parking facilities at branches led to respondents having to visit other branches that may not have been convenient for them.
Privacy	The open-plan layout of the sales-consulting section in the branch was perceived to have caused an invasion of privacy.
ATM	The slow processing speed of the ATM made respondents feel anxious while waiting for the machine to dispense cash, especially they may have been in an unfamiliar or unsafe area.
Application forms	Respondents felt they had to complete multiple application forms to apply for credit facilities despite the bank having their personal information from past applications.
Bank ICT platforms	Respondents noted that the ICT platforms in the branch were sometimes unreliable and caused delays for them when the systems were not available for whatever reason.

Source: Author's own compilation from data analysis

The painpoints outlined in Table 6.3. relate to long waiting times, parking facilities, privacy, ATMs, application forms and bank ICT platforms. As specified in Chapters One and Five, painpoints are touchpoints that cause angst and dissatisfaction for customers who could lead to negative word-of-mouth referrals, potential reputational risk and decreased sales for an

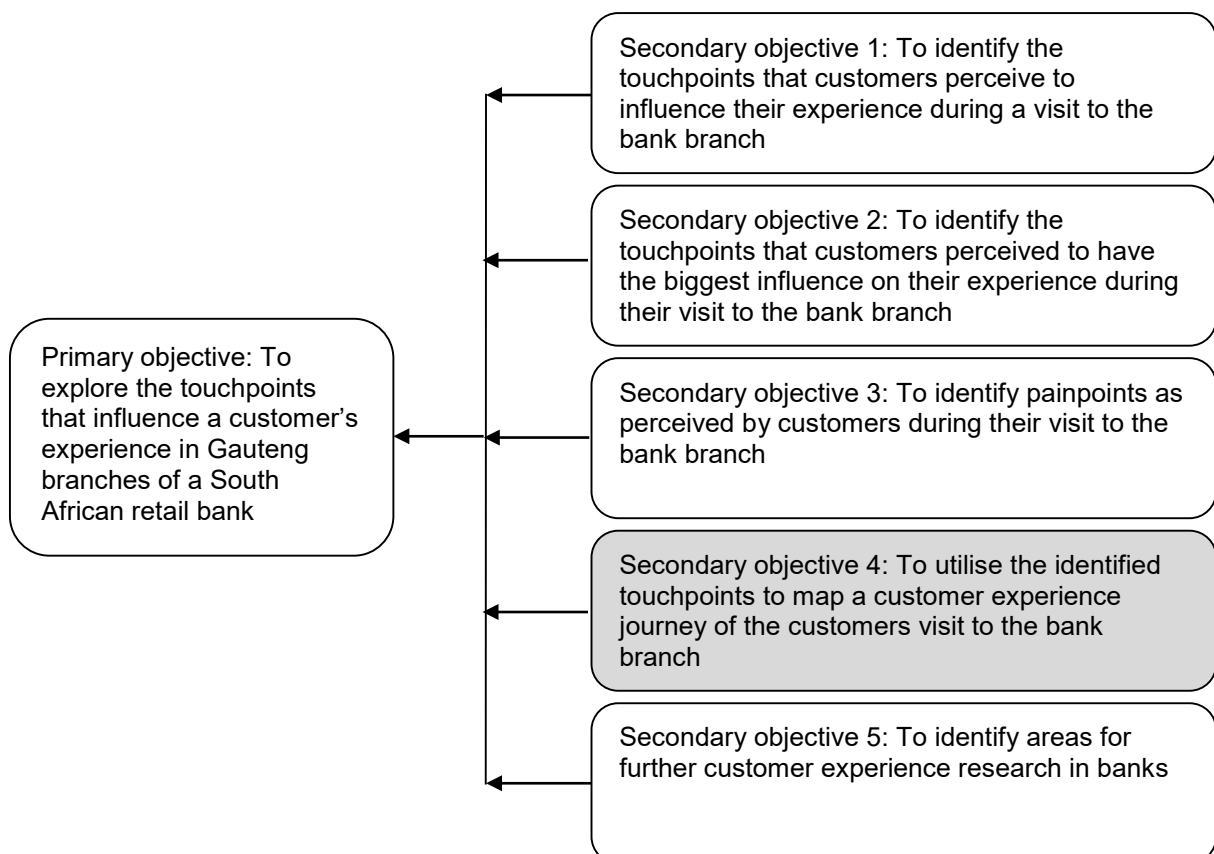
organisation. Painpoints identified along the customer journey should be addressed as an area of top priority by organisations to mitigate these potential risks and keep customers satisfied.

Secondary research objective four is discussed next.

6.4.4 Secondary objective 4

Secondary objective 4, as indicated in Figure 6.6, was “to map a customer experience journey by establishing individual touchpoints as perceived by customers”.

Figure 6.6: Secondary objective 4



Source: Author's own compilation

The four steps to mapping a customer journey, as outlined in Chapter Three, are applied to the findings of the study and presented below.

Understand customers' needs and goals: Step one entailed establishing reasons why respondents chose to conduct business through a bank branch. From the interviews conducted, it became clear that respondents chose to visit branches for a variety of reasons, such as to acquire loans or other forms of credit, to seek financial advice, or to conduct cash withdrawals from the ATM.

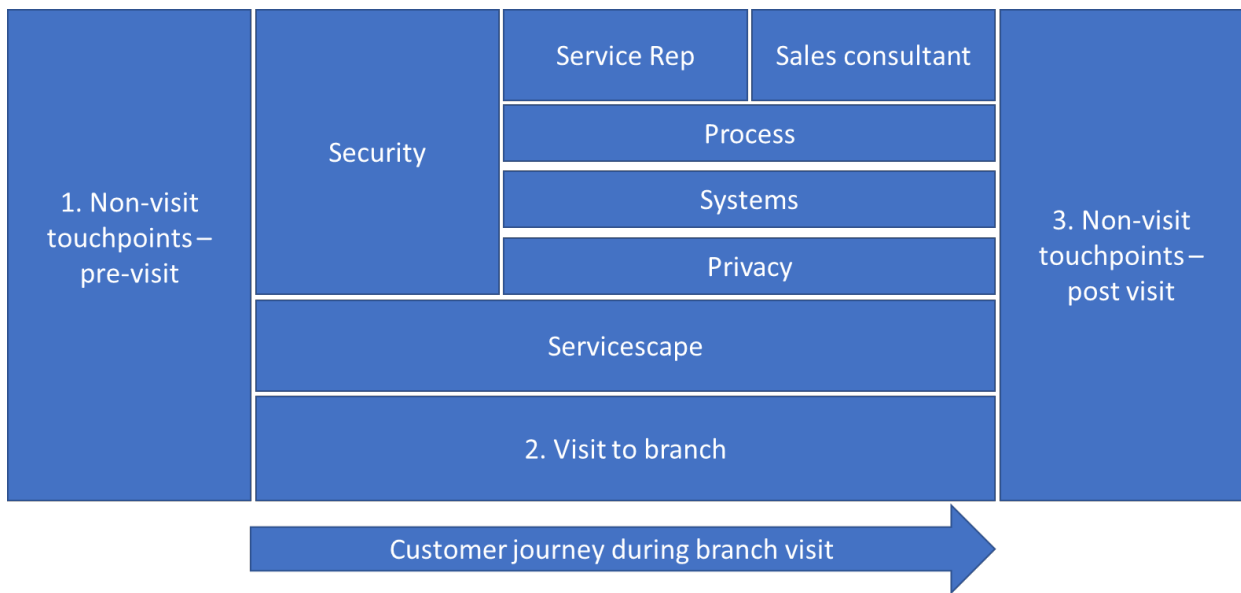
Map out the customer touchpoints: Step two entailed mapping out various touchpoints identified by participants throughout the customer journey. A total of 11 in-branch and five non-visit touchpoints were identified by respondents and are outlined in Table 5.2 in Chapter Five. While non-visit touchpoints were found to influence the respondents' experiences with the brand, they did not relate directly to the customers' experience journey during the branch visit.

Identify customer painpoints: Step three entailed identifying all painpoints identified by respondents along the customer journey. Painpoints identified by respondents are outlined in Table 6.4 in the preceding section.

Update and improve the customer journey map: Step four entails continuously updating and improving the customer journey map to ensure it remains relevant and helps the bank improve its understanding of customers consistently.

A customer journey map was developed using the steps outlined above and the insights generated from respondents during interviews, and it is depicted in Figure 6.7.

Figure 6.7: The customer experience journey map



Source: Author's own compilation from data analysis

Before visiting the branch (point 1 in Figure 6.7), non-visit touchpoints such as word-of-mouth, television advertisements and social media could be encountered by the customers. As discussed in Chapter Five, these touchpoints do not relate to the actual visit to the branch but could impact the customer's overall perception of the brand.

During the branch visit (point 2 in Figure 6.7), a customer could encounter the servicescape directly through the parking (or lack thereof), and the appearance or cleanliness of the branch before physically entering. Upon entering, a customer would encounter the security guard at the door who, in addition to routine checks, could also check that customers meet the necessary temperature and sanitisation requirements aligned to COVID-19 protocols. Customers could meet and be directed around the branch according to their requirements by the service representatives, and in most instances, would queue to meet a sales consultant. The waiting time to be served could have either a positive or negative influence on a customer's experience depending on the amount of time a customer waits to be served by a sales consultant during normal or peak periods such as month-end. Inside the branch, a customer could be exposed to elements of the servicescape such as the in-branch television

advertisements, décor and posters, as well as services offered by the bank such as the in-branch telephone or video conferencing facilities. During the time spent in the branch, a customer could encounter the bank's processes through its application forms and seating plan, which were both cited as painpoints, and through the bank systems (ICT platforms), which could cause customers frustration and lead to a poor customer experience if they are perceived to be unreliable or ineffective.

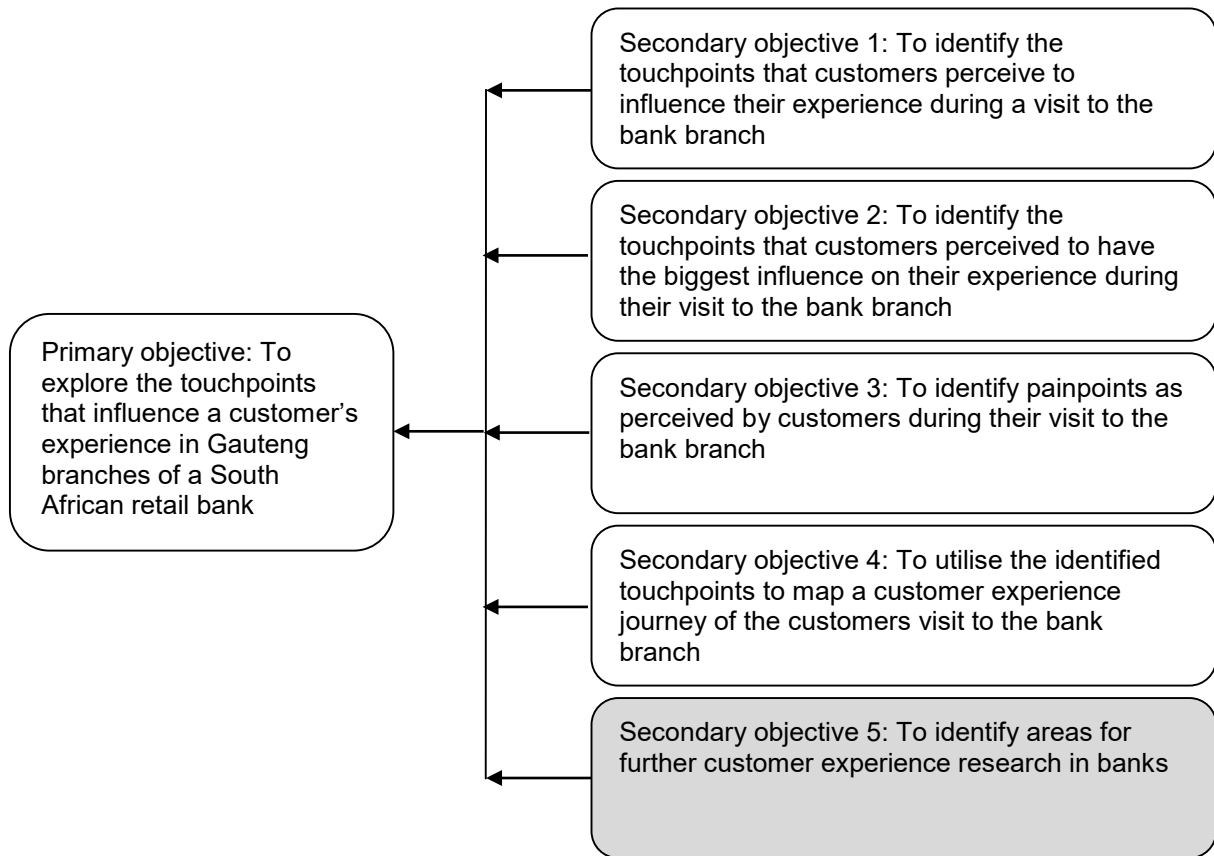
After the visit to the bank has concluded (indicated as point 3 on Figure 6.7), customers are exposed to non-visit touchpoints that do not relate to the actual visit to the branch and could include word-of-mouth and follow-up emails from the bank. Post-visit interactions from the bank like follow-up communication could retrospectively influence the bank customers' perception of their in-branch experience.

The final secondary objective is discussed next.

6.4.5 Secondary objective 5

Secondary objective 5, as indicated in Figure 6.8 was "*to identify areas for further customer experience research in banks*".

Figure 6.8: Secondary objective 5



Source: Author's own compilation

Based on the findings and conclusions drawn from the study, suggestions for further research can be considered as follows:

In the interest of costs and time as outlined in Chapter Four, only bank customers who conducted business at full-service branches in Gauteng and had access to Microsoft Teams were eligible to participate in interviews. A recommendation would be to broaden the scope of future research by increasing participation to extend to multiple provinces and thereby more participants. Additionally, targeted customer segments such as affluent, youth or middle-income groups could be considered to form a sample to ensure a broader diversity of views and opinions shared and to increase the chances of making tangible inferences to broader populations.

Although semi-structured interviews proved valuable to gather data, it would be worthwhile exploring alternative qualitative data collection methods such as focus groups. Focus groups of 10 participants could enable the quick gathering of insights, views and opinions in a single session, thereby saving time and costs.

A quantitative research instrument such as a web-based questionnaire could be considered in the future to gather data and to compare the efficacy of the results against the customer journey mapped out for this study.

It is recommended that the customer journey mapped out for this study be tested in other countries internationally to determine whether there are differences in the way customers abroad perceive touchpoints and painpoints, and the experiences they have in bank branches abroad in general.

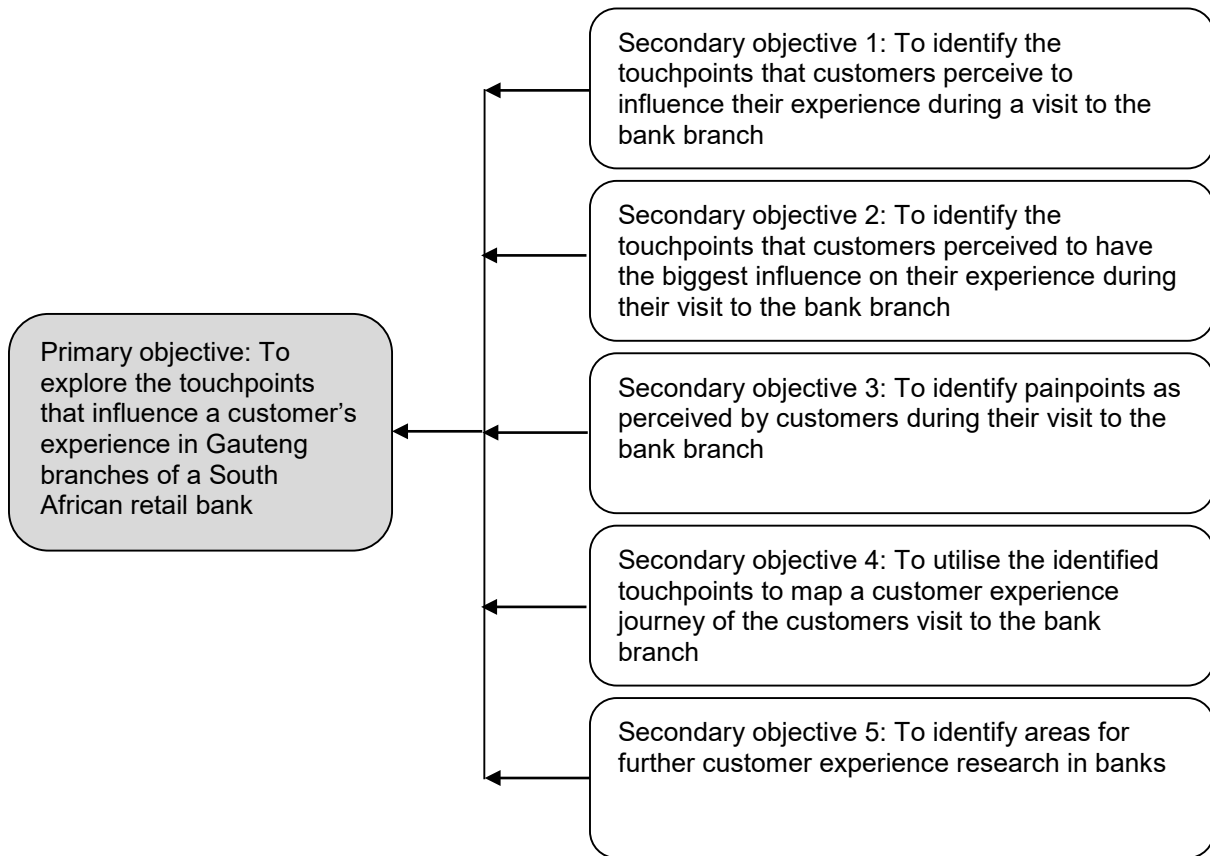
The identified touchpoints and painpoints require further investigation and analyses to determine whether the identified touchpoints and painpoints have a positive or negative influence on customers' overall perception and loyalty to the bank.

The secondary objectives of the study thus achieved contributed to the achievement of the primary objective discussed next.

6.5 Primary research objective

The primary research objective of this study, as indicated in Figure 6.9, was to “explore the touchpoints that influence a customer’s experience in Gauteng branches of a South African retail bank”.

Figure 6.9: Primary research objective



Source: Author's own compilation

The secondary objectives of the study revealed the touchpoints that influence customers' perceptions of their experience at a retail bank branch and were conceptualised in a customer experience journey map. The 11 identified visit-related touchpoints were categorised into five main themes: human interactions, servicescape, bank processes, services offered by the bank and bank systems, thereby achieving the primary objective of the study to explore the touchpoints that influence a customer's experience in Gauteng branches of a South Africa retail bank.

Recommendations based on the insights uncovered from respondents around key touchpoints (including painpoints) presented in Chapter Five and earlier in this chapter are outlined in the following section.

6.6 Recommendations

Recommendations are presented in two sections: the first section outlines high-level strategies for the bank and the second section lists individual action plans that could be implemented by the bank in order to utilise the knowledge of customers' perceptions of touchpoints to the banks advantage.

6.6.1 Strategic recommendations

In order to capitalise on knowledge of customer perceptions of touchpoints that influence the customer experience in a retail bank, the bank should consider external marketing strategies as well as internal operational strategies.

Marketing strategies should endeavour to promote the touchpoints that are perceived as positive such as good service and knowledgeable staff. These touchpoints can be emphasised in promotional campaigns drawing attention to the fact that the bank delivers good service from friendly, knowledgeable staff members. Other points of emphasis could focus on identified touchpoints such as security and pleasant servicescape.

Operational strategies are more inwardly focussed and relate to managerial strategies that the branch could implement in order to reduce painpoints and continuously improve on strengths. Branch managers should for example be more cognisant of queues in the branch, waiting times and the availability of ATM and can mitigate the negative impact of these painpoints by better queue management, for example or making sure that there are more sales consultants available at busy times.

6.6.2 Action plans

Recommended action plans are listed below to guide the bank to capitalise on the knowledge of the touchpoints that influence the customer experience in branches.

Staff: Notwithstanding the positive influence sales consultants had on respondents' in-branch experiences, poor knowledge and expertise of sales consultants and customer contact centre agents on certain occasions was also raised as a key painpoint and should therefore be addressed by the bank. The bank should consider ways to ensure consistency in all interactions with customers in branches and telephonically through the customer contact centre. Accordingly, more human-facilitated training interventions aimed at enhancing the knowledge and expertise of branch sales consultants and customer contact centre agents should be considered in favour of digital-based training for a more personalised experience. Similarly, training and upskilling interventions should be reviewed for all new and existing sales staff employed by the bank. As discussed in Chapter Five, participants widely complemented the roles played by the service representatives in branches. It is recommended that service representatives be empowered to assist branch managers to sign off on important transactions such as increasing customer withdrawal or payment limits, especially during busy peak periods when branches are fuller and there is a need to ensure queues are effectively managed.

Automated teller machines: The slow processing times of the automated teller machine were noted as a painpoint and should be addressed with the aim to improve the time taken to dispense cash. The bank should put measures in place to also ensure that ATMs are adequately stocked with cash, especially during busy or peak periods.

Queues: The bank should ensure that adequate, well-trained staff are available, especially during busy periods such as month-end, to cope with increased demand in-branch. Temporary staff can be considered to help cope with periods of increased activity. The bank could also

consider extended operating hours during busy periods to cope with the increase in-branch demand. A review of the bank's systems is necessary to ensure it is user-friendly for bank staff to expedite consultations with customers and prevent the onset of unnecessary queues in-branch. The use of technology such as automated ticketing systems can be expanded on to assist with managing queues more effectively in branches.

Privacy: Aspects of the branch servicescape and processes such as the open-plan layout of the sales-consulting areas need to be reviewed by the bank to improve privacy for customers. It is suggested that the bank consider private meeting rooms to avoid conversations of a confidential nature with customers being overheard by other customers who may be close by.

Application forms: The bank should consider using a single application form that could be used for all new credit applications at any time, unless a customer's details change over time. The bank should also accelerate the removal of paper-based applications in the branch and migrate customers to digital-based credit applications that customers could complete ahead of their visit to the branch to help save time and reduce queues.

Bank systems: The bank's information technology systems should be reviewed to ascertain how flaws in the system could be improved or fixed to ensure a more seamless, reliable service delivery to customers. Information technology specialists should always be easily accessible to ensure all faults in bank systems reported are dealt with timeously, especially during peak periods such as month-end.

Parking facilities: The bank in question is urged to review the parking facilities located directly on-site or in the vicinity of all branches. If required, the bank could consider paying for or validating customers' parking tickets upon concluding their business at the branch.

Customer journey map: The bank in question should review and update the customer journey map presented in Table 6.1 on a bi-annual basis, or more often if deemed necessary, to make changes required to improve customers' experiences aligned to any new customer insights that may be available.

Internal marketing: The bank should consider increased in-branch sales promotions such as product activations to interact with customers in a fun and engaging manner while they wait to

be attended to by a sales consultant. Research could be conducted with customers regularly to generate insights into what content customers would like to see featured on in-branch television screens. The bank could investigate various incentivisation mechanisms to entice influential customers to advocate the bank within their social media circles post their interactions (brand ambassadorship). The bank should consider using staff such as sales consultants and security guards to feature on in-branch posters and other advertising mediums as part of recognition and ongoing motivation efforts.

The limitations of the study are outlined next.

6.7 Limitations of the study

The study was conducted using simple random sampling without replacement technique (probability sampling). The choice of sampling technique and small sample size can be regarded as a limitation since findings cannot be inferred to all other eight provinces outside Gauteng in South Africa. The study targeted only customers who bank at self-service branches in one of the three sub-regions of Gauteng and who had access to Microsoft Teams as part of the inclusion criteria outlined in Chapter Four. The sample chosen was, therefore, unrepresentative of all nine provinces of South Africa. In line with the need to keep costs to a minimum and to complete the study within a reasonable time frame, the sample was chosen with no intention to generalise the findings to the broader population of the bank's customers. Owing to customer information security, the bank in question did not provide any specific demographic customer data rendering it impossible to segment customers according to different demographic variables such as age, income, or education. This hindered the ability of the study to generate other possible insights linked to demographic nuances.

6.8 Summary

The final chapter of this study presented the conclusions drawn from the literature studies conducted, each of the five secondary research objectives and the primary research objective set for the study. The primary research objective was addressed on the basis of the research findings, which were collectively depicted on a customer journey map that incorporated various touchpoints (including painpoints) as identified by respondents during interviews conducted. Various recommendations to the bank in question-based on the insights generated from respondents were outlined before the chapter was concluded with limitations of the study.

ANNEXURE A: SEMI-STRUCTURED INTERVIEW GUIDE

Before the interviews taking place, the researcher explained the meaning of technical terms such as touchpoints, influence, word-of-mouth, customer journey and painpoints to ensure all participants understood clearly what these terms meant to respond correctly to the questions asked during the interviews. To visually describe the journey of each participant, the researcher sketched a journey map as participants narrated their individual experiences with touchpoints of the bank. The journey map helped to establish a start and endpoint in the customer journey, together with the touchpoints in the journey that had an impact on customers' experiences in the branch.

Primary questions

Table A1 below outlines the primary questions asked during the interviews, together with the rationale or reasons, for the formulation of each primary question.

Table A1: Primary Questions

Primary Questions	Rationale
I. Please think of the last time you visited the bank branch and the experience you had.	<ul style="list-style-type: none"> • Asked to stimulate recall and to take the customer back to when they last visited a bank branch.
II. Can you briefly describe your experience before you engaged with a consultant, during the time spent with the consultant and after your business at the branch was concluded? Please try to list individual points of interactions (touchpoints)	<ul style="list-style-type: none"> • Asked to stimulate recall and ensure the customer could place himself at the centre of the experience at the branch pre, during and after the interaction in the branch; and recall certain touchpoints or painpoints they encountered during these three phases. In addition, this question

	<p>enabled the start of the journey map sketch as the customer described certain touchpoints in the customer journey</p>
<p>III. How did the touchpoints you mentioned influence your experience in the branch?</p>	<ul style="list-style-type: none"> • Central to the primary objective, this question aimed to uncover what impact the touchpoints/painpoints that the customer experienced had on the customer's overall experience in the branch
<p>IV. Which touchpoint had the greatest influence on your experience at the branch and why?</p>	<ul style="list-style-type: none"> • To ascertain which touchpoint had the greatest influence on the customer's experience, and understand possibly if the customer will spread negative or positive word-of-mouth about the bank following his experience in the branch
<p>V. I am going to repeat your touchpoints to you, please rank them in order of the most important to you</p>	<ul style="list-style-type: none"> • To ensure an understanding of the most important touchpoints to the customer, as ranked by themselves.
<p>VI. I am going to repeat your touchpoints to you, please rank them in order of the those that had</p>	<ul style="list-style-type: none"> • To ensure an understanding of which touchpoints most influenced

the most impact on your judgement of the experience with the branch	the customers' experiences in bank branches.
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Probing questions

Table A2 below outlines the probing questions that could be used to elicit more information from respondents during the interview:

Table A2: Probing questions

<ol style="list-style-type: none"> I. For example, think about what were you at the branch to do? II. Who or what did you encounter at the branch or on your way to the branch? For example, I see you mentioned the parking. At the bank, we call that a touchpoint, and this is what I clarified for you earlier on. What other touchpoints such as this can you think of? You mentioned standing in a queue as being a burden. We call that a painpoint like I described earlier. Can you think of other painpoints like this that you experienced? III. Do you have any suggestions you can offer to improve your interaction with touchpoint X or painpoint X? IV. Would this experience lead you to spread positive or negative word-of-mouth to others like your friends and family?

ANNEXURE B: ETHICAL CLEARANCE CERTIFICATE



UNISA DEPARTMENT OF MARKETING AND RETAIL MANAGEMENT ETHICS REVIEW COMMITTEE

Date: 08 April 2021

Dear Mr A Naidoo

**Decision: Ethics Approval from
2021 - 2024**

NHREC Registration # : (if
applicable)

ERC Reference # :
2021_MRM_002

Name: Mr A Naidoo

Student #: 42208807

Staff #:

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Supervisor (s): Name: Mr M Du Toit
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Name: Professor JA Wiid
E-mail address: jwiid@unisa.ac.za
Telephone: 012 429 8303

Working title of research:

Exploring the touchpoints that influence a customer's experience in Gauteng branches of a South African retail bank

Qualification: (MCom Business management)

Thank you for the application for research ethics clearance by the Unisa Department of Marketing and Retail Management Ethics Review Committee for the above-mentioned research. Ethics approval is granted for 3 years.

The low risk application was reviewed by the Department of Marketing and Retail Management Ethics Review Committee on 08 April 2021 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.



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ANNEXURE C: AUTOETHNOGRAPHIC REFLECTION

My Master's journey is arguably one of the most challenging yet fulfilling experiences I have had in my life. This study has taught me more than I could have imagined on a personal, academic, and professional level. Importantly, it helped me to get closer to understanding retail customers and how people perceive and react to what organisations offer them. It is with great pride that I can now retrospectively cast my mind back over my Master's journey and share some of my key learnings and reflections.

- A Master's study is not a sprint but rather a marathon, and so do not rush to finish the race. You never stop learning and trying to improve your submissions throughout the journey.
- This study taught me how to remain focused on completing a project, despite the challenges experienced along the way. The key is always to remain resilient.
- You will not always agree with your supervisors, but it is important to handle conflict effectively. Supervisors are your partners in the journey, so remain open to listening and using every opportunity to extract as much as you can from their vast experience and wealth of knowledge.
- Be open and flexible to deviating from plans when required to do so. Nothing is cast in stone, and there will always be a few surprises along the way.
- Studying with a family and kids, though challenging, is entirely possible. If you dedicate yourself fully to what you set out to achieve, your family will help you achieve it.
- The value of teamwork can never be underestimated and is, therefore, one of the important leadership lessons I have learnt during this journey. Failure for one is a failure for all.

- Never assume you know your customers until you ask them what they think and feel about something. Every customer interviewed for this study taught me something new or different.
- Finally, try to enjoy the study process and, no matter what, never give up.

ANNEXURE D: DECLARATION OF PROFESSIONAL EDITING



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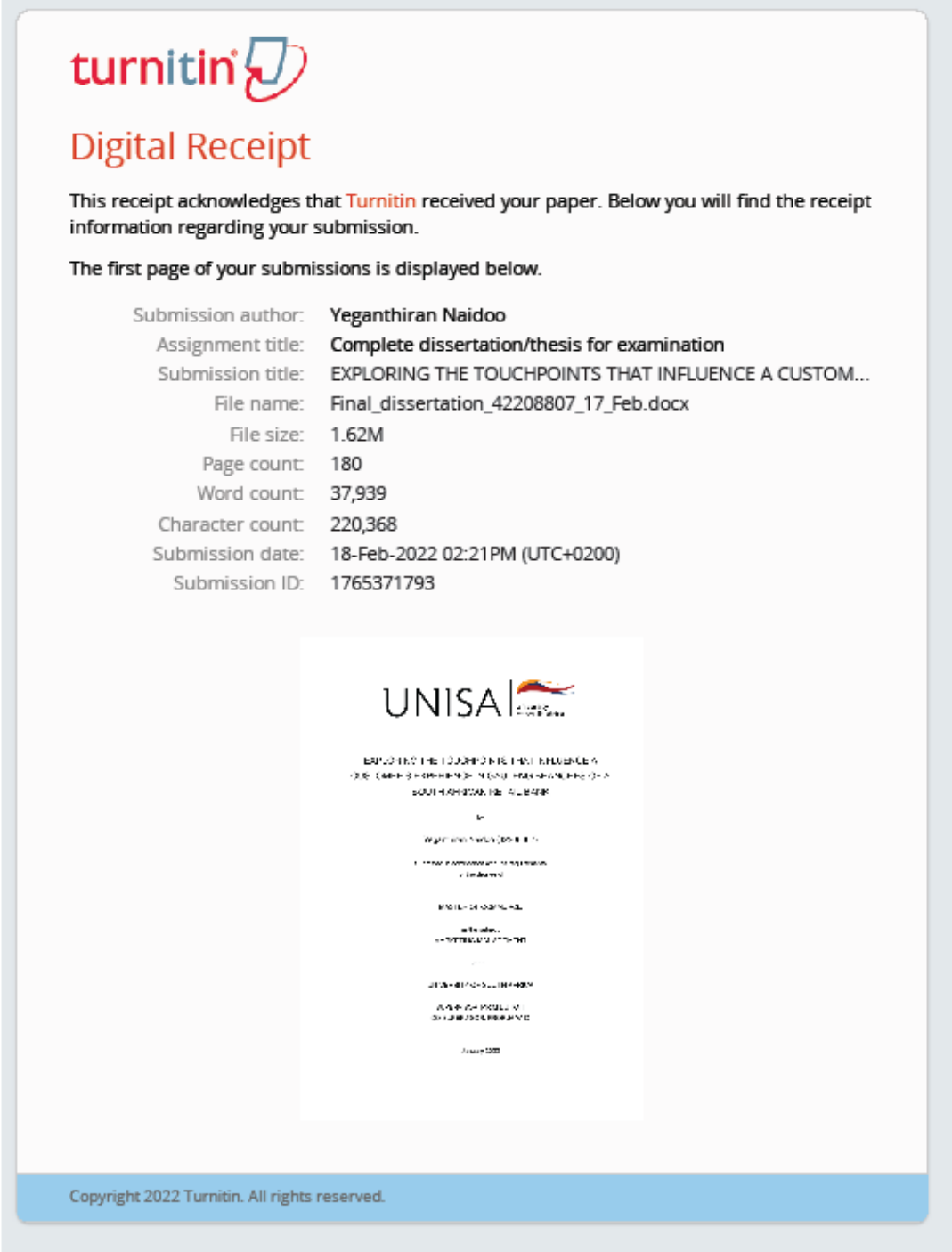
Dear Author,

The master's thesis titled "EXPLORING THE TOUCHPOINTS THAT INFLUENCE A CUSTOMER'S EXPERIENCE IN GAUTENG BRANCHES OF A SOUTH AFRICAN RETAIL BANK" was edited by Mr. Khomotso Moses Leshaba, a member of the Professional Editor's Guild (Membership number: LES003), European Association of Science Editors (Membership number: 5471), and the South African Translator's Institute (Membership number: 1003722). Mr. Leshaba is an independent contractor at the University of South Africa, where he provides academic editing in the College of Economic and Management Sciences and Unisa Press. He has an NQF Level 8 certificate in Editing: Principles and Practice from the University of Pretoria and Professional Editing Standards Certificate from Queen's University in Canada.

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ANNEXURE E: PROOF OF SUBMISSION TO ORIGINALITY CHECKING SOFTWARE



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**EXPLORING THE TOUCHPOINTS THAT INFLUENCE
A CUSTOMER'S CHOICE OF BANKING IN SOUTH AFRICAN RETAIL BANKING**

by
Yeganthiran Naidoo

Final dissertation/thesis for examination

MBA in Business Administration

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