

Integrated banking channel service quality (IBCSQ): Role of IBCSQ for building consumers' relationship quality and brand equity

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Abstract

In the dynamic landscape of modern banking, delivering service quality across diverse channel touchpoints has emerged as a pivotal factor, wielding significant influence over customer experiences and enhancing brand equity. This study aims to develop a comprehensive scale to assess Integrated Banking Channel Service Quality (IBCSQ) and examine how it affects relationship quality and brand equity. We systematically investigate the dimensionalities of IBCSQ, drawing on the scale development procedure. The IBCSQ scale is systematically constructed and validated using data collected through semi-structured interviews with customers and experts and two different questionnaire-based surveys with 497 banking customers. We further confirm the nomological validity by examining the relationship between IBCSQ and its impact on relationship quality and brand equity using the data gathered from 343 banking customers. The results demonstrate that the IBCSQ is a reflective, multi-dimensional, second-order construct that sheds light on the complex elements of banking service quality across integrated channels. Additionally, the empirical findings show that IBCSQ influences customer relationships and boosts brand equity. This study offers helpful insights for banking managers looking to improve their service offerings and strategic approach to customer channel interaction. By utilizing the IBCSQ scale, banks can evaluate the overall quality of their customer service across all channels, create smooth banking experiences, and build long-lasting relationships with their clients, which boosts brand equity and sustains competitive advantage.

Keyword: Integrated banking channelService qualityRelationship qualityHot BRQCold BRQBrand equity

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