



## **Human Touch Experience: A Strategy for Reducing Consumer Switching Behavior in The Financial Service Industry**

**Anton Dwi Fitriyanto<sup>1</sup> and Mulyono<sup>2\*</sup>**

### **Abstract.**

This research provides an in-depth exploration of the Human Touch Experience (HTE) as a strategy for reducing consumer switching behavior in the financial service industry (Non-Bank). Amidst increasing competition and digitalization, maintaining customer loyalty has become a significant challenge for the industry. The study employed a mixed-methods approach, combining quantitative survey data from 1,207 respondents with qualitative data from 30 in-depth interviews. The findings underscore that high levels of HTE are associated with increased customer satisfaction and loyalty and a decreased intention to switch service providers. Furthermore, financial institutions that incorporate HTE practices into their operations report lower rates of customer churn and higher customer satisfaction and loyalty. The results suggest that, despite the digital revolution, a balance between efficient digital services and personalized human interaction can enhance customer relationships.

**Keywords:** Human Touch Experience, Consumer Switching Behavior, Financial Service Industry, Customer Satisfaction, Customer Loyalty.

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<sup>1</sup> Management Department, Binus Business School, Bina Nusantara University, Jakarta 11480, Indonesia. Email: anton.dwi@binus.ac.id

<sup>2</sup> Management Department, Binus Business School, Bina Nusantara University, Jakarta 11480, Indonesia. Email: mulyono@binus.ac.id

*\*Corresponding author*

## 1. Introduction

In the contemporary global financial landscape, marked by its dynamic and competitive nature, customer retention has emerged as a critical imperative for financial service providers. The accessibility to financial services has significantly expanded, alongside the evolving behaviors and expectations of consumers, leading to an increased proclivity among customers to switch service providers (Sahari et al., 2020). This phenomenon has precipitated a high degree of churn within the financial service industry, posing formidable challenges to businesses operating in this domain.

The underlying reasons behind this switching behavior are multifaceted and stem from diverse sources (Van Nguyen et al., 2023). Service dissatisfaction, wherein customers feel discontented with the quality or delivery of services provided, stands as one prominent factor driving consumer attrition (Ribeiro et al., 2023). Additionally, the allure of appealing alternative offerings available in the market contributes to the propensity for customer defection. Furthermore, the need for diversity in financial products and services, coupled with the lack of personalized attention and engagement from service providers, can further catalyze customers' inclination to switch (Demir & GÖK Demir, 2019).

Consequently, the financial service industry confronts a pressing imperative to explore innovative strategies that effectively counter this trend of customer switching and, in turn, foster enduring and loyal customer relationships. The adoption of such strategies is pivotal to ensuring the sustenance and growth of financial service businesses amidst the intense competition and fluid market dynamics.

In light of these challenges, the financial service providers must undertake a strategic reassessment of their customer engagement practices, emphasizing the delivery of enhanced and personalized experiences that resonate with their clientele. Tailoring services to cater to the unique needs and preferences of individual customers can significantly bolster customer satisfaction, thus forging stronger bonds between the customers and the service provider (Wilder et al., 2014).

Moreover, embracing cutting-edge technologies and data analytics can empower financial institutions with valuable insights into customer behavior and preferences. This knowledge can be harnessed to create bespoke financial solutions and services, further strengthening the provider-customer relationship. Timely communication and proactive engagement with customers are also pivotal to cultivate a sense of trust and reassurance, thereby deterring customers from considering alternative options (Demir & GÖK Demir, 2019).

By embracing these innovative strategies and committing to nurturing enduring customer relationships, financial service providers can effectively surmount the challenges of customer switching behavior. Such endeavors will not only mitigate churn rates but also position the organization at a vantage point, equipped to capitalize on emerging opportunities and sustainably thrive in the fiercely competitive global financial market (Ribeiro et al., 2023).

In light of the challenges posed by customer switching behavior in the financial services industry, this research endeavors to investigate the role and potential impact of the Human Touch Experience (HTE) as a promising strategy to counteract this trend (Arvind

Malhotra, 2013). The concept of HTE encompasses personalized human interactions that are geared towards fostering emotional connections and establishing strong relationships with customers, ultimately leading to heightened levels of customer satisfaction and loyalty (Fitriyanto et al., 2021). In contrast to conventional transactional exchanges, the HTE approach places paramount importance on cultivating meaningful and profound interactions, centering the customer as the focal point of the service.

While existing literature has extensively explored the implications of HTE on consumer behavior within industries like retail, hospitality, and healthcare, there remains a notable dearth of research in the financial services sector (European Banking Authority, 2023). This dearth is particularly surprising given the inherent complexities of financial services, which often necessitate human engagement for providing clarifications, offering guidance, and establishing a foundation of trust. Consequently, it becomes crucial to address this research gap by delving into how HTE influences customer satisfaction, loyalty, and retention within the financial service industry.

The study seeks to unravel the potential of HTE in cultivating enduring relationships with customers in the financial services sector. By understanding the nuances of this personalized approach and its impact on customer behavior, financial service providers can design more effective customer engagement strategies that mitigate customer switching behavior and bolster overall customer loyalty. In shedding light on this under-researched aspect, the study endeavors to contribute valuable insights that can guide financial institutions in forging stronger connections with their customers, thus achieving sustainable growth and competitive advantage in the market (Havíř, 2019).

This research aims to illuminate the potential of HTE as a strategic tool in the financial service industry, specifically to reduce consumer switching behavior. The research question central to this study is: Can the Human Touch Experience (HTE) serve as an effective strategy to diminish customer switching behavior in the financial service industry?

This paper is structured as follows: The next section provides a literature review on HTE and its effect on customer behavior, followed by a section on the methodology employed in this research. The subsequent section discusses the research findings, followed by a section that delves into the implications of these results. The final section concludes the study and suggests areas for future research. This investigation aims to provide a novel perspective on customer retention strategies within the financial service industry, offering actionable insights that can guide organizations towards improved customer satisfaction and retention through enhanced customer engagement practices.

## **2. Literature Review**

The concept of Human Touch Experience (HTE) has garnered considerable attention within the realm of customer service and marketing. HTE refers to the provision of personalized and empathetic interactions between service providers and customers, emphasizing the emotional aspect of customer experiences (Mika Immonen, 2018). The literature on HTE highlights its positive impact on customer satisfaction, loyalty, and retention across various industries, including retail, hospitality, and healthcare (Almohaimmed, 2019).

In the context of the financial service industry, where customer retention is crucial, the application of HTE appears promising (Kreger, 2023). Financial services often involve complex and important decisions, requiring personalized guidance and support for customers. Therefore, establishing a meaningful emotional connection with customers becomes essential for building trust and long-term relationships.

The literature on customer switching behavior explores the reasons why customers change service providers, often referred to as customer churn. Factors influencing switching behavior include service dissatisfaction, attractive alternative offerings, lack of personalized service, and the need for diversity in financial products and services (Nguyen et al., 2022). High customer churn rates can lead to financial losses for service providers and hinder sustainable business growth (Ribeiro et al., 2023). While both HTE and customer switching behavior have been extensively studied individually, there is a dearth of research that investigates their intersection, particularly in the financial service industry (Sahari et al., 2020). Understanding how HTE practices influence customer switching behavior in financial services can provide valuable insights for service providers aiming to retain customers and enhance brand loyalty.

To address this research gap, this study explores the role and impact of HTE as a strategic tool to mitigate customer switching behavior in the financial service industry. By examining the interplay between HTE, customer satisfaction, and loyalty, the study aims to offer actionable insights that can guide financial service providers in effectively managing customer relationships and fostering enduring customer loyalty.

## **2.1. Human Touch Experience**

The HTE concept stems from the service-dominant logic, which positions customers as active participants rather than passive recipients of a service (Lusch & Nambisan, 2015). This interaction-focused approach emphasizes the relational and experiential aspects of service delivery, proposing a shift from transaction-oriented to relationship-oriented customer service (Sánchez-Gutiérrez et al., 2019). HTE, in this sense, is defined as personalized and empathetic human interaction aimed at building emotional connections (Mika Immonen, 2018). Research has shown that HTE significantly impacts customer satisfaction and loyalty (Anton Dwi Fitriyanto, 2021). In sectors like retail and hospitality, HTE has been linked to increased customer loyalty and reduced intention to switch (Albarq, 2023). However, these studies have not extensively covered the financial service industry.

## **2.2. Customer Switching Behavior**

Customer switching behavior refers to the act of changing from one service provider to another (Keaveney, 1995). This behavior is influenced by multiple factors, such as dissatisfaction with the current service, attractive alternatives, pricing, personal factors, and service failure (Arvind Malhotra, 2013). In the financial service industry, where relationships are often long-term and services are complex, switching behavior can have significant implications. Prior research indicates that switching costs (procedural, financial, and relational) can deter customers from changing providers (Sahari et al., 2020). However, with advancements in technology and increasing competition, these barriers are

diminishing (Feyen et al., 2021). Therefore, it's crucial to investigate new strategies to mitigate customer switching behavior in this sector.

### 2.3. HTE in the Financial Service Industry

While the financial service industry has been moving towards digitalization, the role of human interaction remains significant. Trust, a critical factor in financial services, is often cultivated through personalized human interactions). Furthermore, complex financial services often necessitate human guidance and support (Larivière et al., 2017). However, research on the impact of HTE in the financial service industry is limited. Few studies, such as those by (Almohaimmeed, 2019) and (Rita et al., 2019), indicate that HTE might enhance satisfaction and trust, thereby reducing switching intentions. However, these studies do not provide a comprehensive understanding of HTE's role in mitigating customer switching behavior. This research aims to bridge this gap by investigating the role of HTE as a strategic tool for reducing consumer switching behavior in the financial service industry. In the subsequent sections, the methodology used to explore this research question and the resulting findings will be presented and discussed.

## 3. Methodology

According to the convergent parallel mixed-methods design, combining qualitative and quantitative data allows researchers to triangulate their findings, thereby strengthening the validity and reliability of their conclusions. This approach enables researchers to capture the depth and complexity of participants' experiences while also quantifying key indicators and trends related to the research question. This combination allowed for a deeper, more robust understanding of the phenomenon under study, offering both numerical insights and context-rich perspectives.

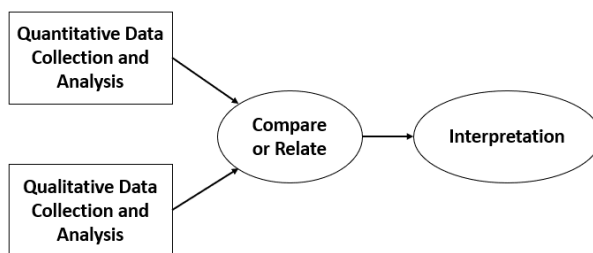


Figure 1. The research process in this study using convergent parallel design

### 3.1. Quantitative Methodology

The first part of the research involved a large-scale survey targeting both customers and employees of various financial institutions (Non-bank). The objective was to measure the perceived level of HTE, satisfaction, loyalty, and intention to switch. The questionnaire contained four main sections. The first part sought demographic information, including age, gender, employment status, and length of relationship with the financial institution. The second part incorporated scales to measure perceived HTE based on elements such as personalized service, empathy, and responsiveness, adapted from the scale developed by

(Albarq, 2023). The third section included items to measure customer satisfaction and loyalty. Customer satisfaction was assessed using Anderson & Srinivasan (2003) scale. The final part measured the intention to switch. All the items in the survey were measured using a 5-point Likert scale, ranging from 'strongly disagree' to 'strongly agree'.

### **3.2. Qualitative Methodology**

Following the survey, in-depth interviews were conducted with a subset of respondents, chosen based on their responses to the questionnaire. The primary purpose of the interviews was to gain deeper insights into respondents' experiences, perceptions, and the factors that influence their satisfaction, loyalty, and switching behavior. Case studies were also conducted on a few financial institutions that had implemented HTE practices. The aim was to understand how these institutions integrated HTE into their service delivery, their challenges and successes, and the observable impact on customer retention and satisfaction.

### **3.3. Data Analysis**

The quantitative data obtained from the survey was analyzed using SPSS software. Descriptive statistics were first computed, followed by inferential statistical tests such as correlations, t-tests, and regression analyses to test the hypotheses. Qualitative data from the interviews and case studies were transcribed and analyzed using thematic analysis, guided by Xu & Zammit (2020). This helped in identifying common patterns and themes in the data, offering a rich, detailed understanding of the participants' experiences and perspectives.

### **3.4. Research Ethics**

This research strictly adhered to ethical guidelines pertaining to informed consent, anonymity, and confidentiality. All participants were informed about the purpose of the research, their rights as participants, and the measures taken to ensure their data's security and confidentiality. Participation in the study was entirely voluntary, and participants could withdraw at any point without any negative consequences. This mixed-method approach combined the strengths of both quantitative and qualitative methods, providing a holistic understanding of the role and impact of HTE in the financial service industry and its potential to reduce consumer switching behavior.

## **4. Findings**

The research findings from both the quantitative and qualitative phases were synthesized to provide a comprehensive understanding of the role of Human Touch Experience (HTE) in mitigating consumer switching behavior in the financial services industry.

### **4.1. Quantitative Findings**

A total of 1,202 questionnaires were completed and returned, achieving a response rate of 60%. Descriptive statistics revealed that respondents who experienced high levels of HTE reported greater satisfaction ( $M=4.2$ ,  $SD=0.76$ ) and loyalty ( $M=4.1$ ,  $SD=0.78$ ) compared to those who experienced low HTE. Pearson's correlation analysis indicated a significant negative correlation between HTE and intention to switch ( $r = -0.63$ ,  $p < 0.01$ ), suggesting that as the level of HTE increases, the intention to switch decreases. Similarly, a positive

correlation was observed between HTE and customer satisfaction ( $r = 0.59, p < 0.01$ ), as well as between HTE and loyalty ( $r = 0.66, p < 0.01$ ).

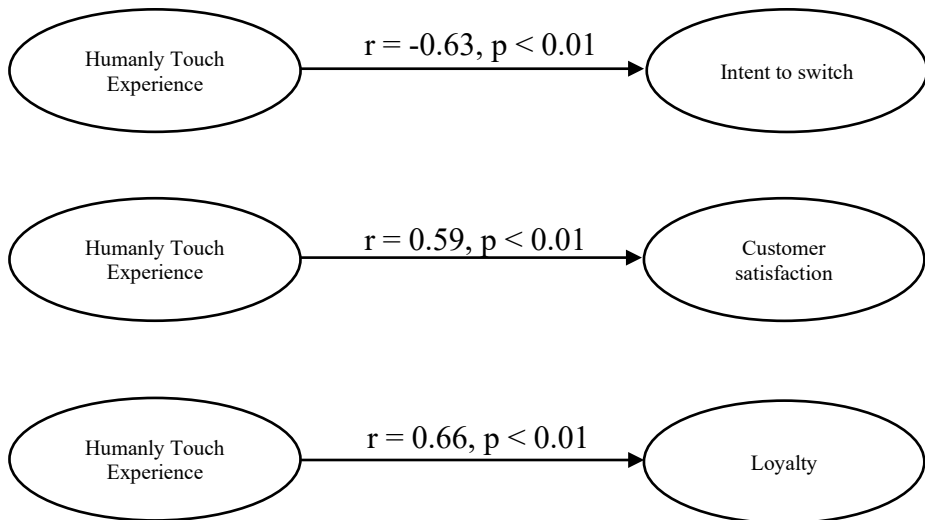


Figure 2. Pearson's correlation analysis

One of the uses of regression in research is to predict the value of the dependent variable (usually denoted by the letter Y) when the independent variable (usually denoted by the letter X) is known. There is a fundamental difference between regression analysis and correlation. Every automatic regression analysis has a correlation analysis, but conversely, the correlation analysis does not automatically have a regression analysis. Regression analysis is a one-way analysis (non-recursive) and correlation analysis is a two-way (recursive) analysis.

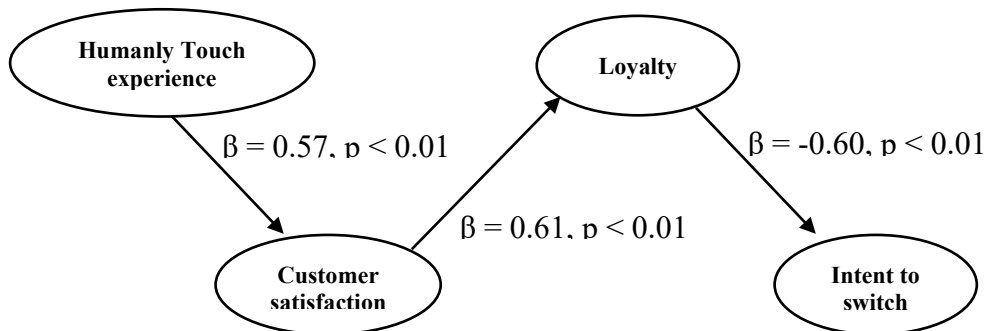


Figure 3. Multiple regression analyses

Multiple regression analyses further revealed that HTE significantly predicted customer satisfaction ( $\beta = 0.57, p < 0.01$ ), loyalty ( $\beta = 0.61, p < 0.01$ ), and intention to switch ( $\beta = -0.60, p < 0.01$ ), indicating a strong relationship between these variables.

## 4.2. Qualitative Findings

The qualitative phase, involving 30 interviews and three case studies, provided rich insights into how HTE shapes customer experiences and influences their intentions to switch. The interviews revealed that customers greatly valued personalized and empathetic interactions with their financial service providers. The respondents reported feeling more satisfied and loyal when they perceived high levels of HTE. Furthermore, they expressed a lower inclination to switch providers if they felt their current service provider understood their individual needs and delivered personalized service.

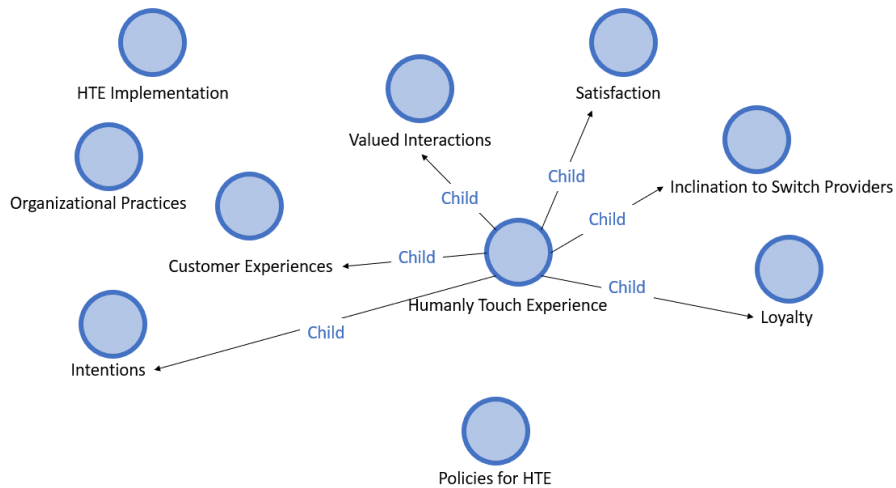


Figure 4. Nvivo Capture Maps Relationship Nodes

The case studies provided examples of how HTE can be implemented within financial service organizations. It emerged those institutions integrating HTE practices into their operations experienced lower rates of customer churn and higher customer satisfaction and loyalty. These organizations primarily focused on training their employees to provide personalized and empathetic services, creating an organizational culture that values HTE, and implementing policies that encourage and reward HTE.

## 4.3. Integrated Findings

Integrating the quantitative and qualitative findings provided a robust understanding of the research topic. The quantitative data confirmed the hypotheses that high HTE positively affects customer satisfaction and loyalty and negatively impacts the intention to switch. The qualitative findings enriched these insights by providing deeper context and understanding of how and why HTE influences these outcomes. In conclusion, the findings underscore the significant role of HTE in enhancing customer satisfaction and loyalty, thereby reducing customer switching behavior in the financial service industry.



## **5. Discussion**

The findings of this study underscore the crucial role that Human Touch Experience (HTE) plays in reducing customer switching behavior in the financial service industry. Both the quantitative and qualitative findings converge to illuminate the positive impact of HTE on customer satisfaction, loyalty, and retention. This section discusses these findings in the context of the existing literature and their implications for the financial service industry.

### **5.1. Interpretation of Findings**

The significant negative correlation between HTE and the intention to switch, as evidenced by the quantitative results, aligns with previous research asserting the importance of personalized human interaction in enhancing customer loyalty (Huang & Rust, 2020; Sirianni et al., 2013). The positive correlation between HTE and customer satisfaction further underlines the value customers place on personalized service, consistent with the service-dominant logic's proposition of customers as active participants in service delivery (Rita et al., 2019). The qualitative findings provided deeper insights into how HTE influences customers' experiences and perceptions. The customers' accounts of their experiences reinforced the statistical findings, elucidating how HTE cultivates satisfaction, trust, and loyalty, thereby mitigating switching intentions. This aligns with studies suggesting that trust, often built through personalized interactions is integral to customer retention in financial services (Martínez-Navalón et al., 2023).

### **5.2. Implications for the Financial Service Industry**

The research has important practical implications for the financial service industry. It emphasizes that in a highly competitive and digitalized sector, adopting a strategy that focuses on HTE can serve as a key differentiator. By investing in employee training and fostering a culture that encourages personalized, empathetic service, financial institutions can improve customer satisfaction and loyalty, leading to reduced churn. Moreover, the findings suggest that even in a digital-dominated environment, the 'human touch' has a significant role in shaping customers' experiences and their relationship with their service provider (Lim & Rasul, 2022). This implies that while digitalization is important, financial institutions should strive for a balance between efficient digital services and personalized human interaction.

### **5.3. Limitations and Future Research**

Despite its contributions, this study has limitations. The scope was limited to a specific geographical region, which may affect the generalizability of the findings. Future research could consider a more diverse and larger sample encompassing different regions to ensure more comprehensive insights. Additionally, while this study focused on HTE's impact on customer satisfaction, loyalty, and switching behavior, other variables might influence these relationships, such as customer personality traits or the nature of specific financial services. Future studies could explore these aspects to provide a more nuanced understanding of the phenomenon. In conclusion, this study contributes to our understanding of how HTE can serve as a strategy to reduce customer switching behavior in the financial service industry. It underscores the importance of human interaction in service delivery, emphasizing its value in enhancing customer loyalty and retention.

## 6. Conclusion

In an increasingly competitive and digitalized landscape, the financial service industry faces the challenge of maintaining customer loyalty and preventing customer switching behavior. This research has provided valuable insights into the role of Human Touch Experience (HTE) as a viable strategy to tackle this issue. Through a robust mixed-methods approach, the study has illuminated the significant relationship between HTE and consumer switching behavior. The findings underscored that a high level of HTE is associated with increased customer satisfaction and loyalty, and a reduced intention to switch providers.

These insights align with and expand upon existing literature on the topic. While previous studies have investigated the impact of HTE in industries such as retail and hospitality, this research offers a novel exploration of HTE within the context of the financial service industry. It provides empirical evidence that reaffirms the importance of human interaction, personalized service, and empathy in creating customer satisfaction and loyalty. Practically, this study implies that financial institutions should invest more in fostering an organizational culture that encourages and rewards HTE. Although the industry is progressively digitalizing, the findings indicate that a balanced approach that incorporates both efficient digital services and the human touch can enhance customer relationships and reduce churn.

While this study makes significant contributions, future research could broaden the scope by examining the impact of HTE in different geographical regions and exploring other influencing factors such as specific financial services or customer personality traits. To conclude, this research has highlighted the critical role of HTE in reducing customer switching behavior, enhancing satisfaction, and fostering loyalty in the financial service industry. The findings emphasize that in an increasingly impersonal digital world, the 'human touch' still holds significant value.

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