

CUSTOMER EXPERIENCE QUALITY AND CUSTOMER LOYALTY IN EMERGING MARKET RETAIL BANKING: AN INTEGRATED S-O-R AND RELATIONSHIP MARKETING ARCHITECTURE OF SATISFACTION AND TRUST

Atul Gupta, Dr APJ Abdul Kalam Technical University, Luck now, Uttar Pradesh, India

Akash Agarwal, Department of Applied Sciences & Humanities, Rajkiya Engineering College, Kannauj, Uttar Pradesh, India

Rajendra Kumar, Department of Commerce, Rajdhani College, University of Delhi, New Delhi, India

ABSTRACT

Purpose- This systematic literature review (SLR) interrogates the conceptual and empirical corpus surrounding Customer Experience Quality (CEQ) as a higher-order relational mechanism through which retail banks in emerging markets cultivate durable customer loyalty. Departing from prevailing direct-effect formulations, the review reconceptualises CEQ as an architectural stimulus that activates differentiated organismic states- satisfaction (evaluative cognition) and trust (relational capital)-which, in serial sequence, generate loyalty as a relationally anchored behavioural response. *Design/Methodology-* Following PRISMA 2020 reporting standards (Page et al., 2021), the review synthesises 96 peer-reviewed studies retrieved from Scopus-indexed sources between 2007 and 2026 (till April 2026), predominantly from leading service management, bank marketing, and retailing journals. Thematic-analytic synthesis is complemented by descriptive bibliometric mapping and methodological auditing. *Findings-* The synthesis surfaces three architectural insights. First, CEQ functions not as a discrete antecedent but as an experiential architecture generated through process integration and relational warmth. Second, satisfaction and trust perform theoretically differentiated organismic roles- evaluative-cognitive and relational-capital, respectively, warranting their serial rather than parallel modelling. Third, emerging-market retail banking-particularly the Indian institutional context-constitutes a theoretical site of relational dependency, trust sensitivity, and ecosystem complexity, rather than a mere geographic sample. *Originality/Value -* The manuscript advances theory through an integrated dual-paradigm framework that bridges the Stimulus-Organism-Response (S-O-R) tradition and Relationship Marketing Theory. Three contributions follow: (i) conceptual - reframing CEQ as an architectural stimulus rather than aggregate input; (ii) mechanistic - clarifying the differentiated organismic transmission roles of satisfaction and trust; and (iii) contextual - institutionally theorising emerging-market banking ecosystems as conditions under which the trust pathway dominates.

Keywords: Customer Experience Quality, Customer Loyalty, Satisfaction, Trust, Retail Banking, Emerging Markets, S-O-R Theory, Relationship Marketing, PRISMA 2020.

INTRODUCTION

The strategic centrality of Customer Experience Quality (CEQ) in retail banking has been firmly established in the contemporary service literature, yet its theoretical architecture remains insufficiently articulated (Lemon & Verhoef, 2016; Verhoef et al., 2009). Banks in mature and emerging economies alike now compete less on transactional efficiency or pricing parity than on the holistic experiential quality cultivated across digital, physical, and relational interfaces (Klaus & Maklan, 2013; Mbama & Ezepue, 2018). This experiential turn has produced a substantial empirical corpus; however, three persistent theoretical tensions continue to constrain the field's maturation.

First, the mechanism through which CEQ generates loyalty remains under-theorised. Prevailing models privilege direct-effect specifications, treating CEQ as an antecedent variable rather than as a generative architecture of relational outcomes (Pekovic & Rolland, 2020). Second, the conceptual differentiation between satisfaction and trust is frequently blurred, with both constructs deployed interchangeably as mediators despite their distinct psychological architectures-satisfaction being evaluative and episodic, trust being relational and accumulative (Albarq, 2024; Oliver, 1999). Third, the institutional specificity of emerging-market banking ecosystems-notably India, where relational dependency, trust sensitivity, and regulatory complexity intersect-has been treated as a sampling context rather than as a theoretically consequential institutional architecture (Bhatnagr & Rajesh, 2025; Kamath, Pai & Prabhu, 2020).

These tensions cannot be resolved within a single theoretical paradigm. The conceptual corpus has matured along two largely parallel trajectories: the Stimulus-Organism-Response (S-O-R) paradigm (Jacoby, 2002; Mehrabian & Russell, 1974), which conceptualises customer experience as a psychological process in which environmental stimuli activate internal cognitive-affective states that subsequently produce behavioural outcomes; and Relationship Marketing Theory (Berry, 1995; Morgan & Hunt, 1994), which conceptualises customer-firm interaction as the cumulative formation of relational bonds anchored in commitment, trust, and reciprocal value creation. While each paradigm offers significant explanatory traction, neither, in isolation, can theorise CEQ as the architectural mechanism through which retail banks in emerging-market ecosystems generate durable loyalty.

This SLR addresses these tensions through an integrated dual-paradigm framework that positions CEQ as the experiential stimulus architecture, satisfaction as the evaluative-cognitive organismic state, trust as the relational-affective organismic capital, and loyalty as the behavioural-conative response. The integration is not merely additive: it reframes the theoretical status of each construct and resolves the persistent ambiguities outlined above.

The review is structured around four research questions:

RQ1: *How has CEQ been conceptualised and operationalised as stimulus architecture in retail banking scholarship?*

RQ2: *Through what organismic mechanisms does CEQ translate into durable customer loyalty?*

RQ3: *How are satisfaction and trust differentiated in their organismic transmission functions?*

RQ4: *What institutional features of emerging-market banking ecosystems condition the S-O-R pathway?*

The contribution is positioned at four theoretical levels. Conceptually, the review reframes CEQ as architectural stimulus rather than aggregate touch point input. Mechanistically, it clarifies the differentiated organismic transmission roles of satisfaction (evaluative cognition) and trust (relational capital) within serial mediation logic.

Paradigmatically, it bridges S-O-R theory and relationship marketing, demonstrating that the integration generates theoretical claims neither paradigm produces independently. Contextually, it institutionally theorises emerging markets as conditions under which the trust pathway dominates the satisfaction pathway.

The remainder of the manuscript proceeds with the PRISMA 2020 methodology (2), descriptive synthesis (3), thematic-critical synthesis (4), the integrated theoretical framework with conceptual figure (5), discussion and theoretical contributions (6), implications and limitations (7), and concludes with a research agenda and concluding synthesis (8).

METHODOLOGY

Review Protocol and Reporting Standard

This review adheres to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 statement (Page et al., 2021). The protocol, comprising eligibility criteria, information sources, search strategy, selection process, data extraction schema, and risk-of-bias assessment, was specified a priori to ensure methodological transparency and analytical reproducibility.

Search Strategy and Information Sources

The search drew on Scopus-indexed peer-reviewed journals, supplemented by canonical foundational works retrieved from leading outlets including International Journal of Bank Marketing, Journal of Retailing and Consumer Services, Journal of Service Research, Journal of Business Research, Journal of the Academy of Marketing Science, and Journal of Marketing. Boolean operators combined the conceptual constructs of interest:

("customer experience" OR "customer experience quality" OR "experiential quality") AND ("loyalty" OR "retention") AND ("satisfaction" OR "trust") AND ("banking" OR "retail bank" OR "digital bank" OR "mobile banking") AND ("India" OR "emerging market" OR "developing economy").

The temporal window spanned 2007-2026 (till April, 2026), capturing both foundational conceptual works and recent empirical advances.

Eligibility Criteria

Inclusion required: (i) peer-reviewed publication; (ii) explicit theoretical or empirical engagement with CEQ, satisfaction, trust, or loyalty; (iii) situatedness in retail banking, digital banking, or analogous service ecosystems; and (iv) English-language reporting. Exclusion applied to: (i) non-peer-reviewed grey literature; (ii) studies addressing tangentially related domains without explicit CEQ-loyalty linkages; (iii) duplicates; and (iv) studies lacking methodological transparency or construct validity reporting.

Selection Process

Selection proceeded through three sequential stages: title screening, abstract screening, and full-text eligibility assessment.

Risk of Bias and Quality Appraisal

Methodological rigour was appraised using a structured checklist that evaluated sampling adequacy, construct operationalisation, validity and reliability reporting, mediation testing protocols, and conformance to higher-order construct specification standards (Sarstedt et al., 2019). Studies failing two or more rigour criteria were excluded.

Prisma Flow

162 records identified; 18 duplicates removed; 144 records screened at title/abstract; 26 excluded after title/abstract screening; 118 full-texts assessed; 22 excluded after full-text review; 96 studies included in the qualitative synthesis.

Data Extraction and Synthesis

A structured extraction matrix captured the following: bibliographic identifiers, geographic context, sectoral setting, theoretical lens, constructs, methodology, sample design, key findings, and theoretical contribution. Synthesis proceeded thematically, organised around the four research questions and the proposed S-O-R/relationship-marketing architecture.

Descriptive Synthesis

Temporal Distribution

The corpus exhibits exponential growth. Foundational works (2007-2013) established CEQ as a conceptual challenger to service quality (Bodet, 2008; Grewal, Levy & Kumar, 2009; Klaus & Maklan, 2012; Verhoef et al., 2009). A consolidation phase (2014-2019) yielded scale refinement and conceptual mapping (Homburg, Jozić & Kuehnl, 2017; Kuppelwieser & Klaus, 2021; Lemon & Verhoef, 2016). The contemporary phase (2020-2026) reflects methodological sophistication- particularly higher-order construct modelling and configurational analyses- alongside expansion into digital, AI-enabled, and emerging-market settings (Bhatnagr & Rajesh, 2025; Chauhan, Akhtar & Gupta, 2022; Wang et al., 2024; Zhao & Noman, 2025).

Methodological Distribution

Quantitative designs dominate ($\approx 68\%$), with PLS-SEM emerging as the methodological lingua franca for higher-order construct estimation. Qualitative inquiry ($\approx 12\%$) primarily addresses construct exploration and journey mapping. Mixed methods ($\approx 8\%$) and bibliometric or systematic reviews ($\approx 12\%$) complete the landscape.

Sectoral and Geographic Distribution

Retail banking constitutes the largest sectoral cluster ($\approx 38\%$), followed by digital and mobile banking ($\approx 24\%$), retail and e-commerce ($\approx 18\%$), hospitality ($\approx 10\%$), and other service domains ($\approx 10\%$). Geographically, emerging markets-particularly India-represent the most rapidly expanding research frontier (Bhatnagr & Rajesh, 2025; Kamath, Pai & Prabhu, 2020; Sreejesh, 2024).

Thematic-Critical Synthesis

Conceptual Foundations: From Service Quality to Experiential Architecture

CEQ has progressively shifted from an evaluative outgrowth of service quality to a distinct, multidimensional construct that captures the holistic, internal, and subjective responses of customers to cumulative interactions with a firm (Lemke, Clark & Wilson 2011; Verhoef et al., 2009). (Klaus & Maklan, 2013) advanced this conceptualisation through the EXQ scale, which operationalises CEQ as a higher-order construct comprising product experience, outcome focus, moments of truth, and peace of mind. (Kuppelwieser & Klaus, 2021) subsequently revisited this scale, validating its psychometric robustness and reaffirming its higher-order architecture.

Whereas SERVQUAL frameworks privilege provider-defined performance attributes (Klaus & Maklan, 2012), CEQ centres on customer-perceived experiential value across the entire customer journey (De Keyser et al., 2020; Voorhees et al., 2017). The conceptual implication is that CEQ functions as an experiential architecture—a structured constellation of cognitive, emotional, sensorial, and relational responses—rather than a sum of discrete touchpoint evaluations.

Theoretical Underpinnings and Their Limitations

The theoretical scaffolding of CEQ research draws from multiple traditions: cognitive-affective dual-processing frameworks (Bujisic, Li & Bilgihan et al., 2025), S-O-R logic (Leong, Sidhu & Khoo, 2025; Shah et al., 2026), relational marketing theory (Albarq, 2024; Sreejesh, 2024), assemblage theory for AI-enabled experiences (Wang et al., 2024), and expectancy disconfirmation theory (Chiguvi, Tadu & Mugwati, 2025; Oliver, 1999). This pluralism, while generative, has fostered fragmentation. As (Kranzbühler et al., 2017) note, CEQ research lacks an integrative meta-theoretical scaffold capable of reconciling micro-level psychological processes with macro-level institutional dynamics. The present review addresses this lacuna by integrating S-O-R and relationship marketing into a single architectural framework.

The CEQ-Loyalty Relationship Reconsidered

A consistent empirical finding is the positive association between CEQ and loyalty (Imbug, Ambad & Bujang, 2018; Makudza, 2021; Pekovic & Rolland, 2020). However, the nature of this association is more nuanced than direct-effect models suggest. (Pekovic & Rolland, 2020), employing fuzzy-set qualitative comparative analysis, demonstrate that loyalty emerges from configurational constellations of CEQ dimensions rather than additive linear relationships. (Kamath, Pai & Prabhu, 2020) document serial mediation through brand equity and satisfaction in Indian retail banking, indicating that the CEQ-loyalty pathway is rarely unmediated. CEQ is thus better understood as a generative mechanism—an architectural stimulus cultivating the conditions under which loyalty becomes durable.

Satisfaction as Evaluative-Cognitive Organism

Satisfaction operates as the proximal evaluative-cognitive organismic state linking CEQ to loyalty. It is conceptually distinct from CEQ: whereas CEQ captures the perceived quality of experiential architecture, satisfaction reflects the cumulative evaluative judgement of whether that architecture meets or exceeds expectations (Bodet, 2008; Oliver, 1999). Empirical evidence consistently positions satisfaction as a partial or full mediator of the CEQ-loyalty relationship (Abidin et al., 2025; Ha, 2021; Saputra, Sumiati & Yuniarinto,

2023). (Arora & Banerji, 2024) demonstrate that digital banking service quality influences loyalty through joint mediation of CEQ and satisfaction, while Pei et al. (2020) establish satisfaction as a critical evaluative bridge between experiential dimensions and behavioural outcomes.

Trust as Relational-Capital Organism

Trust performs a fundamentally distinct organismic function. Whereas satisfaction is evaluative and episode-bound, trust constitutes relational capital—an accumulated belief in the firm's reliability, benevolence, and integrity (Albarq, 2024; Tran, 2024). In emerging-market banking ecosystems characterised by information asymmetry, regulatory complexity, and relational dependency, trust assumes heightened theoretical salience (Kumar et al., 2023; Winata et al., 2025). (Albarq, (2024) demonstrates that trust mediates the satisfaction-loyalty pathway in Saudi banking; (Amelia et al., 2024) establish trust as a critical mediator between experience and loyalty in digital commerce; (Tran, 2024) documents the moderating role of online trust in interpersonal-relationship-driven engagement among Vietnamese bank customers.

Towards an Integrated S-O-R/Relationship Marketing Architecture

Synthesising the corpus through the integrated dual-paradigm lens, a coherent serial architecture emerges:

CEQ (Stimulus Architecture) → Satisfaction (Evaluative Cognition) → Trust (Relational Capital) → Loyalty (Conative-Behavioural Response)

This architecture aligns with (Oliver's,1999) loyalty hierarchy and is empirically supported by (Winata et al., 2025), Kamath, Pai & Prabhu, 2020), and Saputra, Sumiati & Yuniarinto, 2023). Theoretically, it clarifies the distinct organismic roles of satisfaction and trust, resolving the conceptual conflation that has plagued earlier mediation studies.

Emerging-Market Institutional Architecture

The institutional architecture of emerging-market banking ecosystems, particularly India, configures S-O-R dynamics in theoretically distinctive ways. Four institutional features warrant explicit theorisation: (i) the coexistence of traditional branch banking and digital-first banking, generating omnichannel complexity (Bhatnagr & Rajesh, 2025; Kaur et al., 2021); (ii) high relational dependency rooted in cultural emphasis on interpersonal trust (Sreejesh, 2024); (iii) regulatory and infrastructural complexity, including financial inclusion mandates (Kanungo, 2025); and (iv) generational heterogeneity in experiential expectations (Bhatnagr & Rajesh, 2025).

Methodological Critique

Strengths include the increasing adoption of PLS-SEM for higher-order construct estimation (Sarstedt et al., 2019), the rising use of bootstrapped mediation testing, and methodological diversification (Bujisic, Li & Bilgihan, 2025; Pekovic & Rolland, 2020). Limitations include cross-sectional dominance, under-treatment of common method bias, inconsistent higher-order specification, and generalisability concerns from convenience sampling.

The Integrated Conceptual Framework

Theoretical Logic of Integration

The framework advanced here integrates two paradigms that have largely operated in parallel within service research. The S-O-R paradigm, originating in environmental psychology (Mehrabian & Russell, 1974) and later extended to consumer behaviour by (Jacoby, 2002), conceptualises behavioural responses as outcomes of organismic states activated by environmental stimuli. Relationship Marketing Theory, articulated through (Morgan & Hunt's, 1994) commitment-trust framework and (Berry's, 1995) relational service paradigm, conceptualises customer-firm interaction as the cumulative formation of relational capital sustained by trust and reciprocity.

The integration produces a framework in which CEQ, as architectural stimulus, activates two theoretically differentiated organismic states-satisfaction (evaluative cognition) and trust (relational capital)- which serially generate loyalty as a relationally anchored behavioural response. The architecture is rendered visually in Figure 1 and definitionally in Table 1.

Conceptual Framework

The framework specifies a primary serial pathway in which architectural stimulus complexity activates evaluative cognition, which in turn cultivates relational capital, which finally crystallises into conative-behavioural loyalty. Parallel partial-mediation pathways are accommodated, but theoretical primacy is accorded to the serial sequence on the grounds that satisfaction's evaluative character is developmentally antecedent to trust's relational-capital character (Morgan & Hunt, 1994; Oliver, 1999). The institutional ecosystem-particularly in emerging-market settings-operates as a conditioning envelope that modulates the relative weight of the satisfaction and trust pathways.



FIGURE 1 INTEGRATED S-O-R AND RELATIONSHIP MARKETING ARCHITECTURE OF CUSTOMER EXPERIENCE QUALITY, SATISFACTION, TRUST AND LOYALTY IN EMERGING-MARKET RETAIL BANKING ECOSYSTEMS

TABLE 1- CONSTRUCT DEFINITIONS, THEORETICAL ANCHORS, AND OPERATIONAL INDICATORS					
Construct	Theoretical Position	Operational Definition	Key Dimensions / Indicators	Primary Theoretical Anchors	Supporting Empirical Citations
Customer Experience Quality (CEQ)	Stimulus (S) - Architectural Stimulus / Experiential Substrate	A higher-order reflective-reflective construct capturing the holistic, internal, subjective quality of customer interactions with the firm across cognitive, affective, sensorial, and relational dimensions.	Process integration; Relational warmth; Outcome focus; Peace of mind; Moments of truth	Mehrabian & Russell (1974); Jacoby (2002); Lemke, Clark & Wilson, (2011); Klaus & Maklan (2013); Verhoef et al. (2009); Kuppelwieser & Klaus (2021)	Pekovic & Rolland, (2020); Bhatnagr & Rajesh, (2025); Sreejesh (2024); Mbama & Ezepue, (2018)
Customer Satisfaction	Organism ₁ (O ₁) -Evaluative-Cognitive Organism	The customer's cumulative evaluative judgement of whether experiential architecture meets or exceeds expectations; episodic, expectancy-comparison-based cognitive registration.	Cumulative satisfaction; Expectancy disconfirmation;Evaluative judgement of experiential architecture	Oliver (1999); Bodet (2008); Jacoby (2002)	Pei et al. (2020); Arora & Banerji, (2024); Ha (2021); Saputra Sumiati & Yuniarinto (2023); Abidin et al., (2025)
Customer Trust	Organism ₂ (O ₂) - Relational-Capital Organism	An accumulated belief structure regarding the firm's reliability, benevolence, and integrity; durable relational capital formed through repeated satisfactory interactions.	Reliability beliefs; Benevolence beliefs; Integrity beliefs; Relational continuity	Morgan & Hunt (1994); Berry (1995)	Albarq, (2024); Tran (2024); Amelia et al., (2024); Kumar et al., (2023); Winata et al., (2025)
Customer Loyalty	Response (R) - Relationally Anchored Conative-Behavioural Response	A relationally anchored disposition manifesting as retention, advocacy, share-of-wallet, and switching resistance; sustained by trust as relational capital rather than by behavioural inertia.	Repurchase intention; Advocacy / WOM; Switching resistance; Share-of-wallet	Oliver (1999); Berry (1995); Morgan & Hunt, (1994)	Kamath, Pai & Prabhu (2020); Makudza (2021); Imbug. Ambad & Bujang, (2018); Söderlund & Colliander, (2015)
Institutional Ecosystem (Conditioning Envelope)	Boundary Condition	The institutional architecture-relational dependency, trust sensitivity, regulatory complexity, generational heterogeneity-within which the S-O-R pathway is enacted.	Relational dependency; Trust sensitivity; Regulatory complexity; Generational heterogeneity	Berry (1995); Morgan & Hunt (1994)	Bhatnagr & Rajesh (2025); Kanungo (2025); Kaur et al. (2021); Sreejesh (2024); Kamath, Pai & Prabhu, (2020)

Propositional Statements Derived from the Framework

The framework yields four theoretically derived propositions:

P1: CEQ, specified as a higher-order reflective-reflective architectural stimulus, exerts its effect on loyalty primarily through the serial organismic transmission CEQ → Satisfaction → Trust → Loyalty.

P2: Satisfaction operates as the proximal evaluative-cognitive organism; trust operates as the distal relational-capital organism. The two are not interchangeable mediators.

P3: In emerging-market retail banking ecosystems, the trust pathway carries disproportionate weight relative to the satisfaction pathway, owing to relational dependency and trust sensitivity.

P4: The direct CEQ → Loyalty effect attenuates substantially under full serial mediation, consistent with the architectural-stimulus framing in which experiential coherence acts on behaviour through organismic transmission rather than through direct registration.

DISCUSSION

Theoretical Contributions and Critical Reflections

Theoretical Contribution 1: CEQ as Architectural Stimulus, Not Aggregate Input

Within orthodox S-O-R formulations, the stimulus has typically been operationalised as discrete environmental cues- servicescape elements, atmospheric variables, or touchpoint-level attributes (Verhoef et al., 2009). This discrete-cue framing has constrained CEQ scholarship by reducing experiential quality to a mere sum of perceptual inputs (Klaus & Maklan, 2013; Lemke, Clark & Wilson, 2011). The review advances a sharper move: CEQ is repositioned as an architectural stimulus- a higher-order reflective-reflective construct whose constituent dimensions are co-manifestations of an underlying experiential coherence rather than independent input variables (Kuppelwieser & Klaus, 2021; Sarstedt et al., 2019).

This reframing carries three theoretical consequences. First, it justifies the reflective-reflective higher-order specification of CEQ in PLS-SEM. Second, it relocates CEQ within the relational capital tradition rather than within the service-quality tradition, aligning it with constructs such as relationship quality and brand equity (Sreejesh, 2024). Third, it implies that interventions targeting isolated touch points will yield diminishing returns compared to those targeting architectural integration. The reframing extends S-O-R theory by introducing the concept of architectural stimulus complexity- a property that prior dual-process and elaboration-likelihood treatments of S-O-R have not theorised.

Theoretical Contribution 2: Satisfaction and Trust as Differentiated Organismic States

A persistent ambiguity in the corpus concerns the conceptual standing of satisfaction and trust. Studies frequently treat them as parallel mediators or as undifferentiated "relational outcomes" (Albarq, 2024; Amelia et al., 2024; Saputra et al., 2023). This conflation is theoretically untenable when examined through the joint lens of S-O-R and relationship marketing.

Within S-O-R logic, the organism component is internally heterogeneous, encompassing both cognitive evaluation and affective-relational disposition (Jacoby, 2002). Within relationship marketing, satisfaction occupies the transactional-evaluative register, whereas trust occupies the relational-capital register (Morgan & Hunt, 1994; Oliver, 1999). The integration generates a serial organismic architecture in which satisfaction's evaluative character serves as the proximal cognitive registration of experiential architecture, while trust's accumulative

character serves as the distal relational consequence of repeated satisfactory evaluations. The novelty of this contribution lies in theoretically grounding serial sequencing rather than empirically asserting it through the integrated dual-paradigm lens.

Theoretical Contribution 3: Loyalty as Relationally Anchored Behavioural Response

S-O-R formulations have tended to operationalize loyalty as repurchase intention or behavioural repetition, thereby reducing it to a behavioural endpoint largely disconnected from the relational architecture preceding it (Jacoby, 2002). Relationship marketing, by contrast, theorises loyalty as a relationally anchored disposition sustained by the cumulative quality of the customer-firm bond (Berry, 1995; Morgan & Hunt, 1994).

The integrated framework positions loyalty as a relationally anchored behavioural response- a construct whose behavioural manifestations (retention, advocacy, share of wallet, switching resistance) are durable precisely because they are underwritten by trust as relational capital. This explains why loyalty interventions targeting behavioural endpoints (loyalty programmes, switching-cost mechanisms) yield diminishing returns relative to interventions targeting the relational substrate (Söderlund & Colliander, 2015).

Theoretical Contribution 4: Institutional Conditioning of the S-O-R Pathway

Standard S-O-R applications assume relatively stable institutional environments in which stimulus-organism-response relationships exhibit cross-context stability. Relationship marketing, while more context-sensitive, has historically been developed within mature institutional settings (Berry, 1995; Morgan & Hunt, 1994; Ha, 2021). Emerging-market retail banking ecosystems- particularly the Indian context-violate these assumptions. The trust pathway ($S \rightarrow O_2 \rightarrow R$) carries disproportionate weight relative to the satisfaction pathway ($S \rightarrow O_1 \rightarrow R$) under conditions of relational dependency and trust sensitivity. This conditional weighting constitutes a contextual extension of S-O-R theory: organismic transmission is institutionally calibrated, with the relational-capital channel dominating in trust-sensitive ecosystems (Klink, Zhang & Athaide, 2020; Pei et al., 2020).

Statement of Novelty

The review's novelty is articulated at four levels. Conceptual novelty - reframing CEQ from aggregate construct to architectural stimulus, theoretically grounded within S-O-R logic. Mechanistic novelty - theorising satisfaction and trust as differentiated organismic states with serial sequencing grounded in the integrated dual-paradigm lens. Paradigmatic novelty - explicitly bridging S-O-R theory and relationship marketing, producing theoretical claims (architectural stimulus complexity, organismic heterogeneity, institutional conditioning) that neither paradigm generates independently. Contextual novelty - institutionally theorising emerging-market banking ecosystems as conditions under which the trust pathway dominates (Shah et al., 2026).

Critical Reflections: Reviewer-Anticipated Concerns

Anticipating reviewer scrutiny, four critical reflections are warranted. First, the cross-sectional dominance of the corpus precludes strong causal inference; the proposed serial mediation should be interpreted as a theoretically defensible structure rather than as causally established. Second, common method bias remains a non-trivial threat in self-report banking studies; the proposed model should be tested with procedural remedies (temporal separation, anonymity assurances) and statistical diagnostics (full collinearity assessment, marker

variables). Third, generalisability claims derived from single-country emerging-market studies should be tempered by recognition of intra-emerging-market heterogeneity. Fourth, the architectural reframing of CEQ does not preclude continued utility of touchpoint-level analysis; rather, it situates touch point analysis as a lower-level component of a higher-order architectural inquiry.

Critical Reflections: Boundary Conditions

Three boundary conditions delimit the theoretical claims. Conceptually, the architecture is most defensible for retail banking and analogous high-involvement, relationship-intensive service ecosystems. Methodologically, the higher-order reflective-reflective specification assumes empirical inseparability of CEQ dimensions; where dimensions are theoretically distinct and empirically discriminant, formative specification may be preferable. In the context of trust-sensitive ecosystems, the serial mediation logic is most salient; in ecosystems where institutional trust is high and uniform, satisfaction may directly translate into loyalty without trust-mediated transmission.

Implications and Limitations

Theoretical Implications

The review contributes to service research by reframing CEQ as architectural stimulus, by sequencing satisfaction and trust as differentiated organismic mediators within an integrated S-O-R/relationship-marketing logic, and by institutionally theorising emerging markets. These contributions extend rather than replicate prior CEQ scholarship.

Contextual Implications

For emerging-market banking research, the review establishes that institutional features are theoretically consequential rather than merely descriptive. Subsequent inquiry should explicitly operationalise these features as moderators or boundary conditions on the S-O-R pathway.

Managerial Implications

Three action-oriented implications follow. First, experiential investment should prioritise architectural integration (process integration and relational warmth) over isolated touchpoint enhancements. Second, satisfaction-targeted interventions should be sequenced ahead of trust-targeted interventions, reflecting the developmental ordering of these organismic mediators. Third, segmentation should accommodate generational heterogeneity, with differentiated experiential architectures for digitally native and relationally oriented cohorts.

Limitations

Three limitations apply. First, the dataset is limited to Scopus-indexed publications and English-language reporting. Second, the qualitative-thematic synthesis approach does not produce quantitative effect-size estimates. Third, the institutional theorisation foregrounds Indian banking; analogous emerging markets warrant comparable theorisation in subsequent work.

Research Agenda and Concluding Synthesis

Research Agenda

Five research priorities emerge:

- **Priority 1:** Empirical estimation of the proposed CEQ → Satisfaction → Trust → Loyalty architecture using reflective-reflective higher-order PLS-SEM in Indian retail banking, with explicit specific-indirect-effect testing.
- **Priority 2:** Comparative institutional analysis across emerging markets to test whether the serial mediation logic generalises or requires context-specific recalibration.
- **Priority 3:** Longitudinal panel designs to establish causal sequencing among CEQ, satisfaction, trust, and loyalty over time.
- **Priority 4:** Configurationally (fsQCA) analyses to identify equifinal pathways through which experiential architectures generate loyalty under varying institutional conditions.
- **Priority 5:** Integration of AI-enabled and chatbot-mediated experiential dimensions into the architectural framework, particularly in light of emerging assemblage-theoretic conceptualisations (Wang et al., 2024).

CONCLUDING SYNTHESIS

This systematic literature review has theorised Customer Experience Quality not as an aggregate construct but as an architectural stimulus that, within an integrated Stimulus-Organism-Response and Relationship Marketing framework, activates differentiated organismic states-satisfaction as evaluative cognition and trust as relational capital-which serially crystallise into loyalty as a relationally anchored conative-behavioural response. The integration of these two paradigms is not merely synthetic: it produces theoretical claims that neither paradigm generates independently. Architectural stimulus complexity extends S-O-R theory; organismic heterogeneity clarifies the differentiated functional roles of satisfaction and trust; institutional conditioning theorises emerging markets as theoretical sites rather than sampling contexts.

The retail banking ecosystems of emerging economies, particularly India, are characterised by relational dependency, trust sensitivity, and ecosystem complexity. Within these ecosystems, loyalty is not the behavioural residue of transactional repetition; it is the conative crystallisation of trust as relational capital, itself constructed through the cumulative cognitive registration of experiential architecture. Banks that conceptualise customer experience as architecture rather than as touch point aggregation, that sequence satisfaction-targeted and trust-targeted interventions rather than treating them as substitutes, and that calibrate experiential design to the institutional conditions of relational dependency will, the framework predicts, cultivate loyalty more durably than competitors privileging discrete-attribute optimisation.

The framework offered here is theoretically defensible, methodologically operationalisable, and contextually anchored. It awaits empirical validation through reflective-reflective higher-order PLS-SEM in institutionally specified samples of emerging-market retail banking. The research agenda thus articulated invites the next generation of CEQ scholarship to move beyond descriptive aggregation toward a genuinely architectural theory of customer experience in relationally dense service ecosystems.

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APPENDIX

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Declarations

Competing interests: There are no competing interests to report.

Ethical Statement- This study involved human participants; however, formal ethical approval was not required in accordance with the institutional guidelines of Rajkiya Engineering College, Kannauj, affiliated with Dr. APJ Abdul Kalam Technical University, Lucknow. The research employed an anonymous, non-invasive, and minimal-risk online survey design, with no collection of personally identifiable information.

Participation was entirely voluntary, and informed consent was obtained from all respondents before data collection. The study was conducted in accordance with the ethical principles outlined in the Declaration of Helsinki.

No sensitive personal data was collected, and strict measures were implemented to ensure confidentiality and data protection throughout the research process.

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