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## Customer experience and the intention to reuse digital services in a financial institution in Chiclayo: Mediating role of satisfaction

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### **Abstract**

*The purpose of this study is to ensure that a client meets their expectations in terms of perceiving satisfaction in relation to a product or service in order to make them want to purchase it again in terms of perceiving a pleasant experience, which aimed to determine the mediating effect of the satisfaction perceived in the customer's experience in the face of the intention to reuse digital services of a financial institution, in the city of Chiclayo. The methodology used had a quantitative approach, an explanatory level, and a non-experimental and cross-sectional design. 300 clients of a Chiclayan financial institution were considered as an analysis sample.*

**Keywords:** *customer experience, loyalty, virtual applications*

### **Introduction**

The role of HRM has evolved from administrative tasks to a strategic function that drives organizational success. Efficient communication and data-driven decision-making are paramount

The development of digital banking as an access channel for customers has brought about significant changes in the operation of the banking sector by affecting the customer interface and technological development. The availability of digital services 24 hours a day without the need for physical branches not only significantly reduces the operating costs of the bank itself, but also provides as benefits the increase in customer satisfaction by giving them the possibility of making transactions from wherever they are and immediately, which in turn increases the possibility of reuse of applications offered on different platforms and devices. ( Alalwan et al., 2018) ( Shin , 2021)

Also, the trend towards intensive use of transactions made through digital platforms is increasing globally, for example, in 2019, the Central Bank of Nigeria reiterated its commitment to the cashless policy by introducing charges on every cash banking transaction in the quest to promote the use of digital banking applications which have been shown to achieve increasing customer

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satisfaction, influencing the intention of the customer's behavior to reuse Internet banking from the satisfactory experience when assessing the quality of the service obtained, which also leads to greater confidence in its use, as was demonstrated in the banking of Thailand. (Vincent & Singhry , 2020) ( Namahoot & Laohavichien , 2018)

On the other hand, in Peru, in recent months, there was an important change of growth in the use of mobile payment applications. The Yape mobile application, in August 2020, had more than 3.7 million (11.51% of the total population), while Tunki, in May 2020, registered more than 300 thousand users (0.93% of the total population), and reported that 40% of its new users were people who did not have a bank account, whose positive experience in the use of digital wallets would have an impact on the reuse of these (Calderón, 2021).

Although it is true, studies have been carried out that have addressed the problem of satisfaction obtained from the use of digital services in customers of Peruvian financial institutions, whose satisfaction rates with the use of digital channels have shown higher percentages of satisfied customers, while satisfaction with telephone and face-to-face channels have been decreasing. Most studies have focused only on the adoption of technology and have paid little attention to the continuity of the use of virtual applications in the context of electronic banking or from smartphones, so it is important to determine this relationship in the search to retain customers. (Arias & Valdivia, 2021) ( Susanto et al., 2016)

In this sense, in the local context, no studies of this nature were found, which motivates the present work to determine what concepts are involved in the intention to reuse digital financial platforms from a pleasant experience and the satisfaction obtained with their use.

The present investigation was carried out in a financial institution in the city of Chiclayo, in which it was evident that customers do not use digital channels and prefer to make long queues to carry out operations as simple as a deposit or a payment of services and this despite the concern of the entity to provide them with information about the use of the digital channels that it makes available to them, which are sometimes downloaded and used on a single occasion and then the client returns to carry out their operations in a traditional way. All this information and metrics about customers who have used once or who have not even made use of the entity's applications is constantly analyzed by the institution to insist with customers and achieve a greater frequency in their use and thereby avoid extensive waiting lines that generate dissatisfaction in them for the delay in their attention.

Therefore, we wanted to determine if the intention to reuse digital services is influenced by the experience that the customer has in their use and if satisfaction acts as a mediator in that relationship, that is, that customers intend to use digital applications again not only for a pleasant experience with them, rather, that pleasant experience must be satisfactory. The interest of

investigating these variables is associated with the importance for entities to generate satisfaction with their services in order that the experience generated with the use of their digital applications gives them the desire to make use of them again, which in the long term would forge bonds of loyalty with customers.

For the above, the following research question was raised: What is the mediating effect of satisfaction on the perception of the customer experience and the intention to reuse digital services in a financial institution in the city of Chiclayo?

The general objective was to determine the mediating effect of perceived satisfaction in the customer experience versus the intention to reuse the digital services of a financial institution, in the city of Chiclayo and as specific: describe the customer experience, determine the level of intention of reuse of customers, determine the level of customer satisfaction, determine the influence of customer experience dimensions on satisfaction and determine the influence of customer satisfaction on the intention to reuse a financial institution's digital services.

This research had the purpose of examining the mediating role of satisfaction as a precedent of the intention to reuse digital banking services in the local Chiclayano environment from the experience with virtual applications, due to the existence of scarce investigations of this nature. The findings will serve to deepen the knowledge of the aspects that generate the possibility that the applications are used so that their frequent use achieves customer loyalty of these services, so that the company improves the digital platforms it offers to ensure its reuse. Likewise, the results will allow company managers to make decisions regarding the aspects that must be strengthened to keep their customers in a highly competitive environment such as the financial one, in addition to customers benefiting from the improvements that may occur to favor a better experience in the use of digital services. On the other hand, while it is true that the instruments that have been used have proven to be valid in the international context, at the local level they will serve as a basis for future research. ( Shin , 2021)

### Literature review

Of the previous works consulted, the one carried out by , who aimed to evaluate the intention to use internet banking among customers, stands out, the results of the analysis revealed that the expectation of performance, the expectation of effort, social influence and reliability have a significant positive effect on the behavioral intention to use the Internet banking service, while security does not. On the other hand, they sought to examine customers' perceptions of the experience with digital banking, as well as regarding their satisfaction, loyalty and financial performance in UK banks, finding that the main factors that determine the customer experience in digital banking are the quality of service, functionality, perceived value, employee-customer engagement, usability and perceived risk, with significant effect between customer experience,

satisfaction and loyalty, which is related to financial performance. Also, by investigating the factors affecting the acceptance of digital banks in Korea, they showed that relative advantage, image and innovation influence perceived utility; in the perceived enjoyment and intention of using digital banking. Thus, Sayed and Sayed (2020) carried out a comparative study of the experience of private and public bank customers with digital banking. The analysis reveals that the main reasons for customers to use cashless or digital transactions is that they are a faster way to make transactions. The study also concludes that for some of the services offered by private banks and public sector, there are no significant differences in customer experience levels, but for services relating to online mortgage lending, online fund investment, mobile banking services, mobile banking services, Online loan application, chatbot internet banking services and SMS alert services, there is a significant difference in the level of experience and customer satisfaction. For these services, customers of private sector banks are more satisfied than customers of public sector banks. On the other hand, in his study, he examined how the customer experience of digital banking, including utility, convenience, employee-customer engagement, and security, affected their satisfaction and this in turn in their intention to reuse, and how customer satisfaction mediated the relationship between the customer experience and their intention to reuse their services. The results revealed that all four dimensions of customer experience positively influenced reuse intent through satisfaction and that satisfaction partially mediated the relationship between experience and wanting to use services again. Likewise, they sought to determine the influence of the customer experience on loyalty using a mobile application, finding that a pleasant customer experience positively influences the satisfaction generated and therefore loyalty intentions, which indicated that this new channel generated an important impact, which was in turn evidenced by determining the level of customer satisfaction with the various customer channels. attention in a financial institution in Arequipa, being a study carried out in the context of the pandemic, it was found that a higher proportion of customers showed high levels of satisfaction with virtual service channels compared to telephone and face-to-face channels. Vincent & Singhry ( 2020) Mbama & Ezepeue (2018) Yoon & Lim ( 2020 ) Shin ( 2021) Stein & Ramaseshan (2020) Arias & Valdivia (2021)

Customer experience is considered to be the set of interactions of customers, products and companies. Customers' experiences with a company can be measured to know what they think and eventually accumulate information collected (Klaus & Maklan , 2013) Shin (2021) , Choi & Sun (2016) emphasized the need to build a customer experience database to manage the overall experience of the company's products and services from the customer's perspective.

In this paper the following dimensions for customer experience are considered: The utility which is the degree to which customers can obtain useful information and financial benefits obtained by using the services of a specific bank, the Convenience which refers to the ability to reduce the

non-pecuniary costs (including time and effort) involved in consuming the goods and services that a company provides, Employee-Customer Engagement defined as the positive employee-customer relationship, representing the attitude (e.g., friendliness) of bank employees in responding to customer service requests, and Security, understood as the degree to which an organization can ensure the security and privacy of customer data. ( Kazi ,2013) (Chang & Polonsky ,2012) ( Verhoef et al., 2009) ( Siponen ,2000)

On the other hand, satisfaction is defined as the response of a consumer to the evaluation of the perceived discrepancy between previous expectations and the actual performance of a product or service as its consumption is perceived later. ( Tse & Wilton ,1988) .

Customer satisfaction can be a guide for improving the current and potential performance of companies. In addition, customer satisfaction leads the customer to be loyal, buy again and recommend (Wilson et al., 2008). In general, the relationship between customer experience and customer satisfaction can be explained on the basis of the theory of expectation disconfirmation, in which it is postulated that the degree of customer satisfaction depends on the level of discrepancy/consistency between expected and actual performance. That is, when the customer is completely satisfied, the actual performance will be equal to or higher than expected. ( Zairi ,2000) (Oliver, 1980)

On the other hand, the intention of reuse is considered to be the probability that a person will use a particular product or service again in the future. (Choi & Sun ,2016) . The intention of consumers to reuse a service is based on their experience since they expect to get some benefits from the service and then, depending on the benefits, decide whether to reuse it A synthesis of the literature on consumer behavior, the use of information systems and other adjacent fields shows that consumers' intention of reuse is a function of their satisfaction with the service, fidelity to it and the perception of its usefulness.

In addition, the intention to reuse is of crucial importance to maintain the relationship between the service provider and consumers. ( Dorsch et al., 2000) ( Bhattacharjee ,2001) ( Dorsch et al., 2000)

### **Materials and methods**

It is aboardor the research under a quantitative approach because statistical tools were used to measure the variables and test the hypotheses raised and formulation of the problem. In addition, the type was applied since the application of knowledge in the studied reality was sought. It was of explanatory level because the influence of the customer experience variable on the intention of reuse was demonstrated, having satisfaction as a mediating variable.

The design was non-experimental in view of the fact that no manipulation of the variables under study was made. (Hernández et al., 2014)

Also, the population was made up of the clients of a financial institution that use digital applications of the city of Chiclayo, which are in number  $N = 3500$ .

From the formula for known population was obtained, a sample of 347 elements. The parameters used were the usual ones when the proportion that had pleasant experiences with this type of application is not known ( $p$  and  $q = 0.5$ , error = 0.05 and the 95% confidence interval). Sampling shall be carried out with probability sampling for convenience.

On the other hand, the survey was used as a technique to collect concise information on the subject and as an instrument a questionnaire will be used to measure the variables customer experience, satisfaction and intention to reuse, proposed by which it consists of a total of 18 questions; which uses a 5-point Likert scale, where number 1 strongly disagrees and number 5 strongly agrees. The reliability of the instrument was measured with Cronbach's alpha coefficient, with a value of 0.748 for customer experience, 0.872 for reuse intent and 0.727 for customer satisfaction. Shin (2021)

It was also revoked all the information was collected virtually (Google form) and the dates for applying questionnaires to customers were established, to whom virtual forms were sent given the current moment. These forms were applied in August 2021 and a maximum filling time of 15 minutes was used. Once the data was obtained, the information was processed in the statistical package SPSS 26 and Microsoft Excel v.2016 to perform the reliability analysis with the use of Cronbach's Alpha, as well as to obtain the results, the correlation parameters, in which Pearson's  $r$  and Spearman's  $Rho$  statistics will be used, depending on the normality analysis of the data, for which the Kolmogorov-Smirnov test will be used as long as the sample exceeds 50 elements.

For the testing of the hypothesis of influence and to determine the presence of a mediating role in the present study, a single and multiple regression model will be used.

## **Results and discussion**

The analysis of the information collected allowed to comply with the objectives set out in this research.

### ***Respondent profile***

#### **Board 1** Sample distribution

<b>Variable/Category</b>	<b>n</b>	<b>Percentage</b>
Age		
18 – 25 years	90	30,0%

26 – 35 years	82	27,1%
36 – 45 years	72	24,0%
46 years and older	56	18,7%
Sex		
Male	109	33,6%
Female	191	63,7%
Marital status		
Bachelor	86	28,7%
Married	91	30,3%
Widower	71	23,7%
Divorced	52	17,3%
Income		
0-1500 soles	107	35,7%
1500 to 3000 soles	101	33,7%
3000 to 4500 soles	92	30,7%
Total	300	100,0%

Among the clients surveyed, a higher percentage of people between 18 and 25 years old (30%), female (63.7%) was observed. Likewise, a higher percentage of married people (30.3%) with incomes of less than 1500 soles (35.7%) was found.

**Table 2**

Dimension of Customer Experience

Dimensions	Stocking	Dev. St.
Safety	1.93	0.35
Employee-customer engagement	1.82	0.42
Suitability	1.68	0.39
Usefulness	1.76	0.71

Regarding the first specific objective to describe the customer experience of the digital services of a financial institution, an analysis of the dimensions of the customer experience and which are the most relevant in customer perception was carried out. As observed in Table 2, it was found that the client reported an inadequate experience in terms of digital services, with the dimension being that of convenience rated with lower value (1.68), perceiving therefore that they are not so easy to use. On the other hand, although it is true that Safety showed the highest average value (1.93), this value is still low in terms of the analysis of the scale used, where all the average values of the dimensions analyzed had a low rating. These results coincided with those of Mbama and Ezepue (2018), finding that usability and risk were characteristics that customers value in their experience with digital banking applications, as well as these findings contrast with what was found by Sayed and Sayed (2020) whose analysis reveals that the main reasons for customers to use cashless or digital transactions is that they are a faster way to make transactions, which shows a lack of knowledge and frequency of use that leads them to identify the advantages of using digital banking that contributes to a pleasant experience, while the customer experience is the set of interactions of customers, products and companies (Klaus & Maklan, 2013).

**Table 2** Items by dimension – Customer Experience

Dimension	Item	Stocking	Dev. Std.
<b>Safety</b>	The level of security of digital services is higher than that of traditional banking.	2.23	0.32
	The digital service is safer from cyberattacks than the traditional banking service.	1.85	0.45
	The digital service is safer from financial fraud than the traditional banking service.	1.50	0.36
<b>Usefulness</b>	The time required for the use of digital services that is so fast compared to traditional banking.	2.12	0.68
	Digital services are likely to offer better preferential rates than traditional banking.	1.58	0.45
	Digital services are better because they allow mobile withdrawals, loans and deposits.	1.42	0.56
<b>Suitability</b>	The use of digital services is less complicated since there is no waiting for attention.	1.57	0.52
	Digital services are always available, whether via web and mobile applications.	1.86	0.66



	Digital services are convenient because they allow multiple operations.	1.50	0.53
<b>Employee-customer engagement</b>	Telephone banking in terms of customer requirements is better than traditional banking.	2.05	0.65
	Telephone banking provides better support than traditional banking.	1.60	0.53
	Telephone banking has a quick response to your queries than traditional banking.	2.12	0.72

In fact, a more detailed analysis within the dimensions found that the possibility of carrying out multiple operations through digital banking was not highly valued, since customers use more frequently money transfer operations through them and possibly do not have knowledge of the variety of services offered in the digital services offered by the application of the financial institution. Likewise, it was noted that they also showed their fear associated with the frauds to which they could be exposed when using these services (1.50), this finding being similar to that obtained by , a Vincent & Singhry (2020) study in which security received a lower rating for the risk that customers perceive when using digital channels. In addition, they do not value the convenience of using them to perform various types of operations (1.50), as well as do not appreciate the ease of use of the applications (1.45). On the other hand, there is a low perception regarding the support that telephone banking provides, due to the delay that sometimes implies accessing an immediate response from these services (1.57). In general, there was little appreciation of the advantages and benefits that the experience in the use of the digital applications of the financial institution should provide, as can be seen in Table 4, this explains the fact that the customers of the financial institution, still do not identify the advantages offered by digital banking and remain in the use of traditional banking, Since customers as reported by Yoon & Lim (2020), relative advantage becomes an aspect of utmost importance to access digital services. Thus, the benefit referred to by the desirability in terms of the ability to reduce the non-pecuniary costs involved in consuming the goods and services provided by a company has not yet been identified. (Chang & Polonsky , 2012)

In Table 3, the total score was used to determine the levels of intention to reuse, which allowed to identify 3 levels.

**Table 3** Reuse intent rating scale

Intent to reuse	Total value
Low Level	3 – 6
Intermediate Level	7 – 10

High Level	11 - 15
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**Table 4** Level of intent to reuse

Level	n	Percentage
Low Level	225	75%
Intermediate Level	60	20%
High Level	15	5%
Total	300	100%

As regards the second specific objective of determining the level of a financial institution's digital services, an analysis of the intention to reuse was also carried out by assessing the value that customers perceive in terms of their desire to use them again.

Table 4 showed the presence of a low degree of intention to reuse in most customers, with 75% of them reporting having a low intention to use the services of the financial institution again. This showed that a high percentage of customers indicated their refusal to use the applications again, which was an interesting finding, since the institution has made strenuous efforts to be able to train its clients so that they can reduce the number of clients in waiting lines for attention. In this sense, the findings of Yoon and Lim (2020) are considered important in terms of this objective, since they identified image, innovation and relative advantage as factors that generate greater intention to use digital services again, and also taking into account that one of the factors that make customers intend to use digital transactions, is to perceive its usefulness and convenience as referred to by Sayed and Sayed (2020). Thus, it must be taken into account that the intention of consumers to reuse a service is based on the perceived benefits in the experience of the service and then, depending on the benefits, decide whether to reuse it. ( Dorsch et al., 2000) .

**Table 5** Customer satisfaction rating scale

Customer satisfaction	Total value
Low Level	3 – 6
Intermediate Level	7 – 10
High Level	11 - 15

With regard to the third specific objective, to determine the level of customer satisfaction of the digital services of a financial institution, Table 3 showed the scoring scale for the perception of customers regarding their satisfaction with the use of digital applications. The total score was used to determine the levels of customer satisfaction, which allowed to identify 3 levels.

**Table 6** Level of satisfaction

Level	n	Percentage
Low Level	213	71%
Intermediate Level	69	23%
High Level	18	6%
Total	300	100%

Table 6 showed that customers showed low levels of satisfaction in the use of digital applications (71%), a percentage of 23% were regularly satisfied and only a small percentage of 6% were highly satisfied. This showed how dissatisfied customers are when using the applications offered by the financial institution, which indicated that customers do not really perceive the advantages of using digital banking compared to traditional banking. These results are contrary to those obtained by Arias and Valdivia (2021) who found high levels of satisfaction with virtual channels, given that this protected them from physical contact in times of pandemic, as well as the findings of Shin (2021) reported much more satisfied customers when perceiving the convenience in the use of the entity's digital channels, understanding that their satisfaction is the response to the evaluation of what was expected of the product and service and what was actually received (Tse & Wilton, 1988)

**Table 7** Influence of customer experience dimensions on customer satisfaction

Coefficient		Non-standardized coefficients		Standardized coefficients	t	Gis.
Model		B	Dev. Error	Beta		
1	(Constant)	1,623	,343		4,441	,000
	Usefulness	,272	,053	,232	4,786	,000
	Suitability	,258	,057	,219	4,183	,000
	Employee-customer engagement	,083	,051	,073	1,798	,073
	Safety	,042	,062	,023	,499	,618

to. Dependent variable: Customer satisfaction

In relation to the fourth specific objective of determining the influence of the dimensions of the customer experience in the satisfaction in the use of the digital services of a financial institution, it was observed that the dimensions Utility (Sig.<0.05) and Convenience (Sig.<0.05), showed to influence customer satisfaction, with this it was found that the usefulness and convenience of the use of digital media generates greater satisfaction in the customers, while it found no influence

of employee-customer engagement and security in terms of feeling satisfied, Table 7. This meets the trend that customers have today in which the speed of attention and the time invested in the use of applications are two elements of utmost importance for them.

Referring to the objective, to determine the influence of the dimensions of the customer experience on satisfaction, it was noted that the perception of utility and convenience were those that showed to generate greater satisfaction in them, which meant that for a customer to be satisfied with the use of the virtual applications of the financial institution must consider it useful and more convenient than moving to the physical entity to carry out their financial transactions. These results were also found by Shin (2021), in which these two dimensions affected customer satisfaction, as well as are consistent with the results found by those who found a higher proportion of customers highly satisfied with virtual service channels compared to telephone and face-to-face channels. Arias & Valdivia (2021) This can be understood with the analysis of the theory of the disconfirmation of expectation, which refers that the degree of customer satisfaction depends on the level of discrepancy / coherence between what was expected and what was obtained in the experience (Oliver, 1980).

**Table 8** *Regression analysis 1: Influence of customer experience on satisfaction.*

Outcome: SATISFACTION

Model Summary

R	R-sq	MSE	F	df1	df2	p
,4346	,1889	,7199	80,3459	1,0000	345,0000	,0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	,5715	,1304	4,3830	,0000	,3150	,8279
EXPERIEN	,6284	,0701	8,9636	,0000	,4905	,7663

Regarding the fifth specific objective of determining the influence of customer satisfaction on the intention to reuse the digital services of the financial institution, it is evident that satisfaction positively influences the intention to use online banking, which means that as the user feels satisfied he will have a greater intention to use online services, Shin (2021) also highlighted such results in which the most satisfied customers showed greater intention to use digital applications again, as well as what was found by those who demonstrated that a pleasant experience that satisfies the customer in their expectations positively influences the intentions of loyalty and therefore to be used again. These results consider the fact that consumers' intention of reuse is a

function of their satisfaction with the service. Stein & Ramaseshan (2020) (Bhattacharjee, 2001)

**Table 9** Regression analysis 2: Influence of customer experience and satisfaction on the intention to reuse digital services.

Outcome: INTENTION

Model Summary

R	R-sq	MSE	F	df1	df2	p
,5861	,3435	,6561	89,9929	2,0000	344,0000	,0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	,1162	,1279	,9082	,3644	-,1354	,3677
SATISFACY	,4208	,0514	8,1867	,0000	,3197	,5219
EXPERIEN	,4469	,0743	6,0140	,0000	,3008	,5931

Finally, in relation to the general objective of determining the mediating effect of perceived satisfaction in the customer experience versus the intention to reuse the digital services of a financial institution, in the city of Chiclayo, it was observed that the customer experience does significantly influence the satisfaction that can be perceived, Table 9.

This implies that a satisfied customer requires that the experience they have in the use of digital banking is also satisfactory and meets their expectations, similar results were obtained by Mbama & Ezepue (2018) those who demonstrated a positive effect between customer experience, satisfaction and loyalty. Another study that previously evidenced such a result was that of the one who demonstrated how the customer experience of digital banking affected their satisfaction. Thus, when the customer is completely satisfied, the actual performance will be equal to or greater than expected (Oliver, 1980). Shin (2021)

**Table 10** Regression analysis 3: Total effect of customer experience on intention to reuse digital services.

Direct effect of X on Y

Effect SE t p LLCI ULCI

,4469 ,0743 6,0140 ,0000 ,3008 ,5931

Likewise, when analyzing the information in Table 8, 9, 10 and 11, it was possible to show partial mediation of the perceived satisfaction in the customer experience relationship in relation to the intention to reuse the digital services of the financial institution, while the analysis of the direct effect was also significant.

This partial mediation, in terms of management, means that it is possible to generate intention to reuse online banking services, from having had a good experience in using them, beyond having felt satisfied not with the experience. In theoretical terms, the experience with the interaction with online banking should generate satisfaction in the user to have more possibilities to use online banking, however, the finding reflects that satisfaction is not a conclusive factor when wanting to use online banking, as long as at least the experience has been to your liking. This implies that although it is true that a customer may be satisfied with the experience lived with the entity's digital services, what generated the intention to use them again was the experience itself. Similarly, the findings of Mbama and Ezepeue (2018) considered that there was a synergy between customer experience, satisfaction and loyalty, in which the intention to reuse digital services was an aspect to value. Shin (2021) also showed that satisfaction affected the intention to reuse digital services based on perceived experience. This implied that the intention of consumers to reuse a service is mainly based on their experience, however, if this is satisfactory there will be a greater probability of reusing the services (Dorsch et al., 2000).

**Table 11** Analysis of indirect effect (bootstrapping)

Indirect effect of X on Y

Effect Boot SE BootLLCI BootULCI

SATISFY ,2644 ,0578 ,1657 ,3970

## Conclusions

The partial mediating effect of satisfaction in the relationship customer experience and intention to reuse digital services was established, which said that although it is true that the customer intends to reuse digital banking services from being satisfied with the experience with them, it

was not found that satisfaction is a conclusive factor for the reuse of digital banking services, but that the experience of its use has been to your liking.

The customer experience gave evidence of the little convenience in terms of digital services given the difficulties in understanding them to be able to use them, in addition to considering the risk of carrying out some financial transactions through this means that could jeopardize the security of their information, which in general failed to appreciate the advantages of using the digital applications that the entity makes available to its customers.

This led to a low intention to reuse these applications despite the efforts made by the entity to be able to provide advice to its customers in their use and to reduce waiting times in the service lines.

Regarding the satisfaction perceived by customers, it was found that dissatisfaction prevailed in customers in the use of these applications, indicating that the task of internalizing in customers the advantages that arise for them in the use of these has not been fulfilled.

Of all the dimensions of the customer experience, it was found that utility and convenience had a significant influence on customer satisfaction, which highlights the factors that are important and that generate greater satisfaction in terms of the use of the digital applications offered by the entity.

On the other hand, customer satisfaction showed a significant influence on the intention to reuse digital services, this suggests that in order for customers to be able to use frequently and repeatedly the digital applications offered by the entity, they must be satisfied with what they offer so that added value is generated for them.

**Annex 01**

**Questionnaire of Experience, Satisfaction and Intention to reuse**

The purpose of this questionnaire is to measure the experience of a financial institution's customers and satisfaction regarding the use of digital services, and their intention to reuse them.

Are you a customer of Banco Interbank?

Yes       No

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neither agree/nor disagree</b>	<b>I agree</b>	<b>Totally agree</b>
1	2	3	4	5

Variable- Dimension/ Questions	PUNCTUATION				
	1	2	3	4	5
<b>Variable: Customer Experience</b>					
<b>Dimension 1: Utility</b>					
The time required for the use of digital services that is so fast compared to traditional banking.					
Digital services are likely to offer better preferential rates than traditional banking.					
Digital services are better because they allow mobile withdrawals, loans and deposits.					
<b>Dimension 2: Convenience</b>					
The use of digital services is less complicated since there is no waiting for attention.					
Digital services are always available, whether via web and mobile applications.					
Digital services are convenient because they allow multiple operations.					
<b>Dimension 3: Employee-customer engagement</b>					
Telephone banking to customer requirements, better than traditional banking.					
Telephone banking provides better support than traditional banking.					
Telephone banking has a quick response to your queries than traditional banking.					
<b>Dimension 4: Security</b>					
The level of security of digital services is higher than that of traditional banking.					
The digital service is safer from cyberattacks than the traditional banking service.					
The digital service is safer from financial fraud than the traditional banking service.					
<b>Variable: Intent to reuse</b>					
I wish to continue using the bank's digital services in the future.					
I will use the bank's digital services frequently					
I will use the bank's digital services as a priority					
<b>Variable: Customer satisfaction</b>					



Digital banking service applications are more satisfactory than traditional banking.					
The financial service of digital banking is more satisfactory than traditional banking.					
The overall service of digital banking is more satisfactory than traditional banking.					

**Annex 2** Operationalization of the variables Customer Experience, Reuse Intent and Satisfaction

Variables	Conceptual definition	Dimensions	Indicators	Technique e instrument	Scale
<b>Customer Experience</b>	It is thus known as the set of interactions of customers, products and companies (Klaus & Maklan , 2013) .	Usefulness	Speed of service Services offered	Technique: Survey  Instrument: Questionnaire	Likert
		Suitability	Access Availability Types of transactions offered		
		Employee-customer engagement	Understanding requirements Support Speed of attention		
		Safety	Security level Security against cyberattacks Security against fraud		
<b>Intent to reuse</b>	Likelihood that a person will use a particular product or service again in the future. (Choi & Sun , 2016)	Unidimensional	Future use Frequent use Priority use		
<b>Satisfaction</b>	This defines the response of a consumer to the evaluation of the perceived discrepancy between previous expectations and the actual performance of a product or service as its consumption is perceived after its consumption. ( Tse & Wilton , 1988)	Unidimensional	Satisfaction with the interface Satisfaction with financial service Satisfaction with overall service		

Note: Based on Shin 2021

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