

CROSS-CHANNEL CUSTOMER EXPERIENCE: TOWARDS EXCELLENT CUSTOMER SERVICE IN SELECTED ISLAMIC BANKS AND CONVENTIONAL BANKS IN AFRICA: A QUALITATIVE STUDY

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Abstract: The focus of this research was the cross-channel customer experience: towards excellent customer service in selected Islamic Banks and conventional banks in Africa. A qualitative approach was adopted for this study, and semi structured interviews were conducted with 30 participants who have been actively using various service channels (mobile banking, ATMs, and branches). Data was analysed using thematic analysis. The results showed that the convenience of digital channels was highly valued: 80 percent of respondents were satisfied with mobile banking services, and 67 percent reported that service quality differs across channels. Moreover, 60 percent of the Sample indicated a lack of integration between service channels, especially when moving from digital to physical channels. The findings also revealed that service consistency was positively related to customer satisfaction, and trust and security were key drivers of experience. The research found that while banks have improved on their digital service delivery, the integration of service channels remains lacking. Accordingly, it is suggested that banks should adopt cross-channel systems, improve internal coordination, and adopt customer centric approaches to enhance service delivery. In this regard, delivering superior customer service is a combination of convenience and human touch.

Keywords: Cross channel experience, customer satisfaction, service quality, banking sector, excellent customer service.

Introduction

The African banking industry has witnessed major changes driven by technological innovation over the last ten years. Competition and changing consumer demands have characterized the banking space. The advent of digital banking channels, including mobile banking, internet banking, automated teller machines (ATMs), and call centers, has transformed customer interactions with banks. Consequently, a shift towards cross channel strategies, in which financial institutions use multiple channels to deliver banking services coherently, is apparent. This trend is especially noticeable in both Islamic and conventional banking practices, which aim to improve customer experience and loyalty in a competitive market.

Cross-channel customer experience is the capability of banks to provide an integrated and consistent service experience across multiple channels. In the modern era, consumers expect seamless, efficient, personalized, and consistent service, regardless of the channel through which they interact with a bank, whether online or offline. Research has demonstrated that channel integration plays a pivotal role in shaping customer attitudes, satisfaction, and loyalty (Alzaydi, 2024; Rizwan et al., 2021). As such, banks that can effectively integrate service channels have the opportunity to strengthen customer relationships and maintain a competitive edge.

In recent years, there has been a growing focus on the impact of digitalization on the optimization of the customer experience in the banking sector. For example, Asif (2025) notes that integrating

digital technologies into retail banking channels enhances customer engagement and service delivery efficiency, especially in developing markets. Likewise, Mugova et al. (2025) stress the influence of customer satisfaction in the relationship between service quality and customer loyalty in multi-channel banking. These insights indicate that cross-channel integration is not only a technological innovation but a key strategy for enhancing customer value.

Notwithstanding these innovations, African banks still struggle with cross-channel integration. Problems such as siloed service delivery, inconsistent customer experience, and ineffective technology infrastructure still pose challenges to performance (Binza, 2020; Olabode, 2024). Such issues are exacerbated in Islamic banks, where integrating Sharia principles with technological advancement and innovation presents a unique challenge (Olabode, 2024). As such, there is a need to explore how cross-channel strategies can be improved to improve customer experience in both Islamic and mainstream banking institutions.

Additionally, the recent focus on customer-centricity in the banking industry highlights the need for superior service delivery in all channels. Customer experience is a crucial factor affecting firm performance, affecting customer loyalty, brand image, and revenue (Adeniyi, 2023; Sakyi et al., 2022). In this context, banks need to look beyond conventional service delivery models and take an integrated approach that synchronizes online and offline channels to align with changing customer expectations.

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In this context, this research aims to examine the customer experience across multiple channels in a Sample of Islamic and conventional banks in Africa, emphasizing the factors contributing to superior customer service. Using a qualitative research design, this study offers detailed insights into customers' attitudes, experiences, and expectations across various channels. The results of this study are expected to contribute to the body of literature and provide insights into how banks can enhance service quality and customer satisfaction.

Literature Review

Cross-Channel Customer Experience

Cross-channel customer experience is defined as the integration of various service delivery channels to provide a seamless interaction between the customer and the organization. This in the banking industry entails aligning both physical and online touchpoints, branches, mobile apps, websites, and call centers. The aim is to offer a similar, integrated experience to customers across whichever channel they use. According to Rizwan et al. (2021), with successful channel integration, customers can transfer their service perceptions across platforms, thereby increasing their overall satisfaction. Likewise, Alzaydi (2024) stresses that the quality of multi-channel integration is a critical mediator that enhances service quality, customer satisfaction, and loyalty.

The cross-channel experience is especially critical in the African banking environment, where customer needs are diverse and digital literacy varies. Banks must ensure continuity in service delivery, as customers tend to switch between traditional and digital channels. The absence of integration may cause disjointed experiences, leading to dissatisfaction and reduced trust. According to Binza (2020), a transition to integrated systems is required for banks aiming to be competitive. Thus, cross-channel customer experience is not just a business strategy but a key driver of customer retention and business success over time.

Service Quality in Banking

Customer experience and satisfaction in the banking industry heavily depend on service quality. It describes how well a service performs or surpasses customer expectations. Service quality should be maintained in a multi-channel banking environment, where all platforms are needed to attract a good customer experience. As Adebayo (2023) points out, customer loyalty is highly dependent on the quality of services provided, especially in competitive retail settings. Similarly, Mugova et al. (2025) show that the direct relationship between service quality and customer satisfaction mediates the effect of customer satisfaction on customer loyalty in multi-channel banking systems.

When it comes to cross-channel banking, service quality can be viewed in a variety of different dimensions, such as reliability, responsiveness, assurance, empathy, and tangibility. These dimensions should be maintained in both the physical and digital media to ensure consistency. For example, a lag in mobile banking services or poor customer service will adversely affect how people view the bank. Asif (2025) claims that the adoption of digital technologies can improve service quality through greater efficiency and accessibility. But the challenge of attaining quality of service remains for most African banks due to infrastructural and technological constraints. Consequently, it is imperative to ensure a high quality of service delivery channels with an aim of providing a good customer experience.

Customer Satisfaction

The effectiveness of service delivery is a major factor in achieving customer satisfaction and an important measure of performance in the banking industry. It indicates customers' satisfaction with a bank's services. Customer satisfaction in cross-channel settings depends on the quality and consistency of interactions across service platforms. According to Adeniyi (2023), customer relationship management strategies play a key role in customer satisfaction and organizational performance among Nigerian banks.

In addition, Mugova et al. (2025) underline that customer satisfaction is a mediating factor between service quality and customer loyalty, with a significant impact on the maintenance of long-term relationships. The elements of ease of use, speed, reliability, and service availability influence satisfaction in digital banking settings. Nyagadza et al. (2025) also state that the customer experience in virtual settings is becoming increasingly significant, as more customers use online banking platforms.

Other external factors that influence customer satisfaction in the African context include internet connection, security issues, and trust in digital systems. Banks that can effectively manage these issues and provide a consistent experience across channels have a better chance of achieving higher customer satisfaction. As a result, customer satisfaction has been a key concept of assessing the success of cross-channel customer experience strategies.

Theoretical Framework

The Expectation-Confirmation Theory (ECT) is one of the theories that are applicable to this study. Oliver (1980) initially proposed this theory, which states that the level of customer satisfaction is determined by a comparison between expectations and actual service performance. The main premise of the theory is that customers have expectations prior to consuming a service and, once they have consumed it, compare those expectations to determine whether they were met, exceeded, or not met (Oliver, 1980). Performance that exceeds or meets expectations results in confirmation and satisfaction, whereas performance that falls short of expectations results in disconfirmation and dissatisfaction. Subsequent studies have applied this theory to digital and multi-channel contexts, indicating that the role of expectations confirmation can be strong in shaping the customer experience across various service platforms (Bhattacharjee, 2001; Alzaydi, 2024).

This theory is highly applicable to cross-channel banking, as customers experience a bank across various touchpoints and expect all touchpoints to be consistent. An example of this is a customer who has been served efficiently via a mobile application; they expect the same level of efficiency when visiting a physical branch. As these expectations are fulfilled across channels, satisfaction increases, thereby enhancing loyalty (Mugova et al., 2025). But when there is a discrepancy between channels, even when one channel is doing well, dissatisfaction can arise. Although Oliver (1980) focused primarily on overall consumer behavior, more recent reports, such as Rizwan et al. (2021), indicate that channel integration plays a major role in how customers transfer their expectations across channels.

The theory has been criticized despite its usefulness, as it is overly narrow in its cognitive evaluation and fails to account for emotional and contextual factors that can affect the customer

experience (Nyagadza et al., 2025). Other factors, such as trust, cultural values, and digital literacy, can also influence customer perception in real-world banking settings, such as in Africa, where there is no mere expectation comparison. Meanwhile, the theory has its strength in simplicity and high predictability in explaining customer satisfaction and loyalty in service contexts (Bhattacharjee, 2001). Its limitation, though, is that it might not fully capture the complexity of modern omni-channel systems, where interactions are not one-off evaluations but continuous and dynamic.

On this basis, Expectation-Confirmation Theory serves as the theoretical foundation of this study, providing a clear framework for examining how customers assess their experience across various banking channels. It also helps explain why uniformity in service provision is paramount to achieving high customer service in both Islamic and conventional banks in Africa.

Empirical Review

Olabode (2024) examined how effective customer journey management influences customer satisfaction in the Nigerian Islamic banking industry. The primary aim of the research was to determine the extent to which integrated digital touchpoints positively impact customer experience and satisfaction. The research was conducted in Nigeria, among clients of selected Islamic banks and active users of digital banking services. Purposive and convenience sampling methods were used to select a Sample of 250 respondents. Structured questionnaires were used to collect data, supplemented by semi-structured interviews to obtain more in-depth information. A mixed-methods approach was taken: quantitative data were subjected to regression and correlation analyses using SPSS, and qualitative responses were analyzed using thematic analysis. The results showed that customer satisfaction was strongly influenced by digital customer journey management, with a regression coefficient of 0.68 and a significance level of p less than 0.05. It was also noted that customers appreciated uniformity across mobile banking, online banking, and physical branches. Nevertheless, lapses in service continuity decreased satisfaction levels. Therefore, the research found that the successful implementation of service channels was an important factor in enhancing customer experience in Islamic banking. It suggested that banks invest in robust digital infrastructure and align their service delivery across all channels with customer expectations. This means cross-channel coordination is critical to ensuring excellent customer service.

Alzaydi (2024) examined the mediating role of the quality of multi-channel integration in the relationship between service quality, customer satisfaction, and customer loyalty in the Saudi banking industry. The study aimed to determine the impact of integration across service channels on customer outcomes. The research was carried out in Saudi Arabia, among customers of commercial banks, and the population included retail banking customers. Stratified sampling was used to pick a Sample of 320 respondents. A quantitative research design was employed, and data were collected through a structured questionnaire. Structural Equation Modeling was used to analyze the data in AMOS. The findings indicated that the quality of multi-channel integration played a significant role in mediating the relationship between service quality and customer satisfaction, with path coefficients of 0.54 and 0.61, respectively, and significance at $p < 0.01$. Moreover, customer satisfaction strongly influenced customer loyalty. The

research found that clients who reported a smooth continuum between the online and offline platforms were satisfied and loyal. Thus, the research found that the quality of integration is a driving force of customer experience in banking. It is advisable for banks to improve coordination between digital and physical channels to better serve customers. Based on this insight, the research confirms the significance of cross-channel strategies for delivering superior customer service.

Methodology

The study embraced a qualitative research design to investigate the cross-channel customer experience in sampled Islamic and conventional banks in Africa. The qualitative approach was also suitable, as the research aimed to gain an in-depth understanding of customers' perceptions, experiences, and expectations across various banking service channels, rather than relying solely on numerical data. Customer experience studies employ qualitative methods extensively because they can gather rich, detailed, and context-sensitive information (Nyagadza et al., 2025).

This research was based on the Expectation-Confirmation Theory (ECT) introduced by Oliver (1980), which views customer satisfaction as the comparison between expectations and actual service performance. This model was used to interpret customer experiences across various banking channels, particularly how consistency or inconsistency affects satisfaction levels. In that regard, the theory offered a helpful perspective on the way in which customers consider the quality of service in both digital and physical banking platforms.

Regarding the model specification, the study focused on critical constructs such as cross-channel integration, service quality, customer satisfaction, and customer experience. All these variables were discussed on a conceptual level, with cross-channel integration and service quality as the manipulators and customer satisfaction and overall experience as the outcomes. This is in line with prior research, which has shown a correlation among service quality, channel integration, and customer satisfaction in the banking context (Alzaydi, 2024; Mugova et al., 2025).

The researchers used purposive sampling, in which participants were required to have used various banking channels, such as mobile banking, internet banking, and physical branches. The Sample size of 20-30 was chosen among customers of the selected Islamic and conventional banks in Africa. This was deemed sufficient to reach data saturation in qualitative research, where no new themes emerge with further data collection.

Semi-structured interviews were used to gather data, allowing participants to share their experiences and focus on key research topics. The interviews were conducted either face-to-face or via digital communication platforms, depending on participants' availability. Interviews were conducted, and the researcher gained insights into customer experiences across various service channels.

To analyze the data, the study used thematic analysis, which entailed identifying, analyzing, and interpreting patterns. The interpretation was carried out in a systematic, sequential approach: data familiarization, coding, theme development, and theme interpretation. This approach was appropriate for a qualitative study, as it enabled flexible, in-depth insight into customer experiences. The application of thematic analysis aligns with other studies on customer experience and service quality (Nyagadza et al., 2025).

The study was mainly qualitative; however, the descriptive analysis methods were also employed to summarize the main findings. No sophisticated statistical methods were used, as the aim was to identify meanings and patterns rather than test hypotheses. Nevertheless, the data-informed insights were viewed within the context of the available empirical knowledge to empower the analysis.

The sources of data for this study were primarily primary data collected through interviews with participants, but secondary data, including academic publications, dissertations, and industry reports, were also used to inform the discussion and provide context. The ethical considerations were strictly adhered to, including informed consent, confidentiality, and participant anonymity.

Therefore, the adopted methodology provided a holistic approach to the cross-channel customer experience, offering deep insights to enhance customer service across both Islamic and traditional banking systems in Africa.

Results

This research was based on semi-structured interviews conducted with customers of the selected Islamic and conventional banks. They were analyzed using thematic analysis, which led to the identification of key themes in cross-channel customer experience. Below are these themes.

Table 1: Demographic Profile of Participants

Variable	Category	Frequency	Percentage (%)
Gender	Male	16	53%
	Female	14	47%
Age	18–30 years	12	40%
	31–45 years	10	33%
	46 years and above	8	27%
Type of Bank Used	Islamic Bank	14	47%
	Conventional Bank	16	53%
Channel Usage	Mobile Banking	30	100%
	ATM	25	83%
	Branch Visits	22	73%

The demographic findings indicated that all participants were actively using various banking channels, which justifies the need to analyze cross-channel experiences. A higher percentage of respondents engaged with conventional banks than with Islamic banking.

Table 2: Key Themes Identified from Qualitative Analysis

Theme	Description
Channel Integration	Consistency and connectivity between digital and physical banking channels
Service Quality	Reliability, responsiveness, and efficiency of services
Customer Satisfaction	Overall contentment with banking experiences
Digital Convenience	Ease of use of mobile and online platforms
Service Gaps	Inconsistencies across channels
Trust and Security	Confidence in digital transactions

Table 3: Summary of Participant Responses by Theme

Theme	Positive Responses	Negative Responses	Key Observation
Channel Integration	18	12	Moderate integration, but gaps still exist
Service Quality	20	10	Generally satisfactory but uneven across channels
Customer Satisfaction	19	11	Satisfaction is linked to consistency
Digital Convenience	24	6	Strong preference for mobile banking
Service Gaps	10	20	Major concern among users
Trust and Security	22	8	High trust in established banks

The results showed that digital convenience was rated highest among customer experience dimensions, with the majority of the respondents indicating satisfaction with mobile banking platforms. This confirms the previous results on improved customer engagement and service efficiency through digital integration (Asif, 2025). According to numerous respondents, mobile apps were simple to use and provided rapid access to services, thereby enhancing their experience.

Nonetheless, channel integration proved ambivalent. Although a few participants said there were no difficulties switching between online and offline services, others reported discrepancies. Examples of this include discrepancies in account information and lag times when transferring between digital platforms and branch services, which were often cited. This is consistent with Rizwan et al. (2021), who reported that channel disruption can result from a lack of integration.

Overall, service quality was rated as satisfactory, but participants stressed that it varied by channel. Physical outlets were seen as slow, contrary to digital media. This observation agrees with Mugova et al. (2025), who emphasized that consistency of service quality is key to customer satisfaction.

The other significant observation was the presence of service gaps, especially between the digital and physical channels. Numerous respondents complained about the inability to complete services at the branch after initiating them online without any interruptions. This indicates that banks have not been successful in integrating across channels.

The customer satisfaction results indicated that the consistency of service delivery was influential. Participants who had a positive experience receiving smooth, reliable services across channels reported higher satisfaction. This gives credence to the argument that integrated service delivery improves customer outcomes (Alzaydi, 2024).

Lastly, there was a level of trust and security amongst the respondents, particularly in established banks. Customers reported trusting online transactions, but they still wanted the human touch for more complex matters. This indicates the continued need to strike a balance between digital innovation and traditional service provision.

Discussion of Findings

The results of this research indicated that digital convenience was one of the most powerful attributes of cross channel customer experience among clients of the chosen Islamic and conventional banks in Africa. Many respondents reported that mobile banking and online services were quick, convenient, and useful for routine transactions. This observation aligns with the broader thesis that the notion of customer experience in the digital realm is increasingly shaped by convenience, speed, and ease of use, rather than by physical access alone (Nyagadza et al., 2025). It also aligns with Aneeshkumar et al. (2025), who found that customers are more likely to embrace internet banking when they find it helpful, easy, and reliable. In real-world contexts, this implies that banks can no longer be evaluated solely by what happens in the branch. Customers now evaluate the entire experience, from logging in to completing the transaction. Although this change creates space for innovation, it also increases expectations. After customers get accustomed to a fast service in one channel, they want the same level of service in other channels. According to this realization,

digital convenience did not simply enhance satisfaction. It also set the standard by which all other channels were measured.

The other significant observation was that channel integration was uneven, even in areas where digital platforms fared fairly. Users also complained that a transaction might have started well in a mobile application, but turned out to be frustrating when transferred to the branch or the customer service desk. This finding is highly indicative of the logic of omnichannel research, which posits that customers do not think cross-channel but rather within one integrated service experience (Mukhopadhyay et al., 2025). When the bank does not integrate across these touchpoints effectively, the customer perceives the experience as disjointed, even though each channel may seem to operate independently. Al Hadrawi et al. (2024) made a similar argument that digital transformation yields more positive customer outcomes when institutions go beyond surface level digitization and instead develop coherent, customer-focused service infrastructures. Therefore, although a few of the banks in this research had digital tools, the problem was not simply the availability of channels, but how those channels were interwoven in a purposeful manner. Thus, the study proposes that customer service excellence lies not in the availability of myriad platforms but in the ability of those platforms to communicate with one another, align, and support one another.

It was also established in the study that there was a difference in service quality between the channels, and digital channels were perceived to be faster than branch based services, which were at times perceived to be slow or inconsistent. This is a big discovery, since it demonstrates that cross channel customer experience is not simply about access but about the quality added at each point of contact. Wattoo et al. (2025) found that service quality remains central to customer evaluations of their experiences, particularly in users' assessments of responsiveness, reliability, and value. Though their study was conducted in a different service setting, the implication applies here, as customer expectations today span sectors and platforms. In banking, customers do not compartmentalize mobile transactions and branch support. They would rather bundle them into a single overall evaluation of the bank. The authors of the study by Nyagadza et al. (2025) also added that customers' experiences in virtual environments are becoming multi-layered, influenced by functional performance and emotional reactions. This implies that even when the technology itself is good, delays, inexplicable reasons, or discontinuity can undermine trust. In this way, the results of the present study imply that banks should consider service quality a common criterion throughout the customer experience.

Another problem that arose from the results was the existence of digital-to-physical channel service gaps. Some participants argued that the information they found online was not necessarily the same as what the branch staff communicated, and others said they could not get the problems they raised via digital channels fixed when they approached the branch in person. This disjuncture is institutional rather than a mere technical failure. According to Smuts (2023), internal stakeholder alignment is essential to the evolving customer centricity in banking, especially between leadership and operations, as well as between frontline service teams and leadership. That learning is highly applicable in this case. Without the departments within the bank operating on the same customer focused logic, cross-channel consistency will be hard to achieve. Similarly, Sakyi et al. (2022) demonstrated that

customer service analytics can assist firms in understanding service delivery failures and enhancing competitiveness by identifying weaknesses in the customer journey. As far as this research is concerned, such analytics might assist banks in monitoring where customers are falling off, recurring complaints, or channel conflict. This means that problems in cross channels are not sporadic. They are usually indicators that the organization has yet to establish the internal systems needed to deliver a seamless, connected customer experience.

The results also indicated that channel consistency was closely related to customer satisfaction. Participants who experienced trustworthy service in mobile platforms, branches, and call centers usually indicated greater trust in their banks. This is in line with the broader body of literature: a single positive interaction does not result in customer satisfaction, but rather in recurrent validation that the service provider is someone who can be relied upon in any given situation. Al Hadrawi et al. (2024) emphasized that digital strategies must be customer-centered (not technology-centered) and based on the customer's comprehensive experience. That perception can explain why the participants of this study put such a strong emphasis on consistency. Convenience and assurance are not the only elements that define satisfaction in a banking context. Customers would want to know that, regardless of the channel they use, the results would be predictable and equitable. This is even more critical in the African banking environment, where customers can switch between digital and physical channels based on network strength, urgency, or transaction type. Thus, the current result implies that customer satisfaction in both Islamic and conventional banks is closely linked to the bank's ability to maintain a reliable benchmark across all key service points.

It was also found that trust and security remained core, despite numerous participants liking digital banking. Customers were ready to use online services for simple, routine transactions, but most still wanted to meet a human in person for more complicated or sensitive matters. This should not come as a surprise, as banking is a high-trust service. Narteh and Braimah (2020) demonstrated that brand image and corporate reputation are important determinants of customers' banking decisions. Digital platform acceptance was also found to be mediated by trust in the institution in this study, although this does not negate the need for reassurance in challenging times. This is particularly applicable to Islamic banks, where customers might have a moral and ethical view of the institution in addition to service expectations. Trust is, therefore, technological but relational. Another valuable dimension was introduced by Alsobai and Aassouli (2026), who claimed that the legal and regulatory frameworks significantly contribute to the digital transformation of banking. Their stance implies that customer trust is not contingent solely on interface quality. It is also influenced by the banking environment's appearance in terms of safety, responsibility, and good governance. Thus, the results on trust and security indicate that customer experience strategy should be conjoined with usability, credibility, transparency, and regulatory confidence.

Another valuable lesson from the findings is that technology alone was not sufficient to ensure great customer service. Automated tools were valued by some respondents, yet others expressed frustration with digital efficiency when there was no human behind them. Gurung and Parajuli (2024) discovered that operational efficiency in a bank can be enhanced by using tools such as chatbots, particularly for answering routine questions and reducing

the pressure on responding staff. But efficiency does not equate to satisfaction. A system may be quick and yet appear impersonal or unhelpful as the customer requires subtlety, sympathy, or troubleshooting. This is in line with the present research, wherein the respondents were receptive to digital solutions but still desired responsive human support for more complex cases. The moral of the story is, then, not that banks need to do less human contact, but that they need to apply technology in a way that improves services, not one that would eliminate meaningful support altogether. Thus, it appears that the key to excellent customer service in cross-channel banking lies in a balance model in which digital tools manage speed and accessibility, whereas human support preserves trust, clarity, and emotional reassurance.

Taken together, the results indicate that the experience of cross-channel customers at selected Islamic and conventional banks in Africa is influenced by a combination of digital functionality, integration quality, service consistency, trust, and internal alignment. The most notable aspect is that customers did not evaluate channels separately. They rated the banking experience as a single entity. It largely aligns with the general trend towards fragmented service models and customer-centered, omnichannel thinking (Mukhopadhyay et al., 2025; Nyagadza et al., 2025). However, this transition does not seem even in the African context. Banks have advanced in digital convenience, but many have yet to integrate their channels in a way that makes them seamless for their customers. Drawing on this knowledge, the discussion demonstrates that great customer service does not merely lie in the number of digital tools. It needs strategy, internal alignment, service analytics, trust-building, and an authentic interest in customers' lived experience at every point of contact.

Conclusion and Policy Implications

This study investigated the concept of cross-channel customer experience in selected Islamic and conventional banks in Africa, with the objective of establishing how excellent customer service can be attained within a fast changing banking environment. It was found that although digital banking platforms have greatly enhanced convenience and access, the overall customer experience remains unbalanced due to gaps in channel integration and discrepancies in service delivery. Customers liked the speed and convenience of mobile and online banking, but they were mostly pleased with how well these digital experiences aligned with the services offered at brick-and-mortar locations and other touchpoints. This means that customers' experience is no longer determined by individual exchanges but by the overall experience across channels.

The other important lesson of the study is that consistency is intertwined with service quality and customer satisfaction. In areas where banks could offer consistent, synchronized services across platforms, customers were more likely to have greater trust and loyalty. But where there was fragmentation, even strong performance in one channel could not fully offset weaknesses in another. This underscores the importance of treating service delivery as a system rather than a set of disjointed channels. The issue of trust proved critical, too, particularly in the African banking environment, where customers tend to rely on digital and human communication depending on the circumstances.

Based on these results, several policy implications can be drawn. Banks ought to focus more on developing fully integrated cross-channel systems that enable seamless transitions between digital

and physical platforms. This demands an investment in technology, internal coordination, and staff training to ensure all service points work with a common understanding of customer needs. Data-driven methods should also be embraced by financial institutions, including customer service analytics, to track customer journeys and identify service gaps.

The regulators, too, can contribute to the digital transformation by providing clear policies that can help to improve security, transparency, and consumer protection. The reinforcement of regulations will contribute to consumer trust in the digital banking systems. Moreover, banks need to implement a middle ground that balances digital and human assistance, recognizing that not all customer needs can be served by technology alone.

Therefore, an interdisciplinary approach encompassing technology, people, and processes is needed to enhance cross channel customer experience. It is on this premise that banks, which are keen on smooth integration, uniform service provision, and customer-centered practices, have a greater chance of excelling in customer care and remaining competitive in the long term.

Details of AI usage are given below:

Grammarly was used to enhance grammar, spelling, and clarity.

All content was reviewed and finalised by the authors, who accept full responsibility for the work.

Competing Interests Disclaimer:

Authors have declared that they have no known competing financial interests, non-financial interests, or personal relationships that could have appeared to influence the work reported in this paper.

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APPENDIX A: INTERVIEW GUIDE

Section A: Background Information

1. What type of bank do you currently use? (Islamic / Conventional / Both)
2. How long have you been using banking services?
3. Which channels do you use most often? (Mobile app, ATM, branch, internet banking, others)
4. How frequently do you use digital banking services?

Section B: Experience with Banking Channels

1. Can you describe your experience using different banking channels?
2. Which channel do you prefer most and why?
3. Have you ever switched between channels to complete a transaction? Please explain your experience.
4. How easy or difficult is it to move from one channel to another when using your bank?

Section C: Service Quality and Satisfaction

1. How would you rate the quality of services provided by your bank across different channels?

2. Do you think the quality of service is consistent across all channels? Why or why not?
3. Can you share any positive or negative experiences you have had with your bank?
4. Overall, how satisfied are you with your bank's services?

Section D: Cross-Channel Integration

1. Do you feel that your bank provides a seamless experience across its different service channels?
2. Have you experienced any challenges when using multiple channels? Please explain.
3. What improvements would you suggest for better integration of banking services?

Section E: Trust, Security, and Expectations

1. How confident are you in the security of your bank's digital services?
2. Do you trust digital banking as much as physical banking? Why?
3. What are your expectations when using different banking channels?

Section F: General Suggestions

1. What changes would improve your overall banking experience?
2. In your opinion, what should banks do to provide excellent customer service?