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ONLAJN DOŽIVLJAJ KUPACA - IMPLIKACIJE NA DIGITALNO BANKARSTVO

Rezime

Banke će se u narednom periodu susretati sa velikim izazovima. Neki od izazova su nedostatak diferencijacije, nelojalni kupci, novi netradicionalni konkurenti, uvećanje interakcija i očekivanja od digitalnih kanala. Mnoge konsultantske kuće, ali i akademska zajednica predlažu rešenje u vidu primene koncepta upravljanja doživljajem kupaca. Kao što istraživanja pokazuju veliki broj izazova dolazi iz onlajn okruženja, pa je neophodno da banke obezbede izuzetnost u onlajn okruženju primenom koncepta onlajn doživljaja kupaca. Kako bi se stvorio doživljaj, na bankama je da obezbede sve neophodne preduslove, koji mogu obuhvatati elemente na strani kontrole, procesa i sadržaja. Ovo može biti veoma težak posao ako se ne poznaju osnove, ali može biti i zahvalan posao koji će se odraziti na performanse poslovanja. Iako je fokus rada na onlajn doživljaju kupaca, i u razvijenim zemljama su retki „digitalni“ kupci. Većina je multikanalno orijentisana i važan aspekt je multikanalna integracija i strategija usmerena na doživljaj kupaca. Rad predstavlja pregled literature u oblasti onlajn doživljaja kupaca, sa cijem upoznavanja javnosti sa konceptom kao i prikaza implikacija koje ovakav koncept ima na onlajn bankarstvo.

Ključne reči: doživljaj kupaca, kupčev put, onlajn doživljaj kupaca, multikanalna integracija, digitalno bankarstvo

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ONLINE CUSTOMER EXPERIENCE - IMPLICATIONS FOR DIGITAL BANKING

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Summary

Banks will be facing great challenges in the coming period. Some of these challenges are a lack of differentiation, disloyal customers, new non-traditional competitors, increased interaction and expectations from digital channels. Many consulting firms, but also the academic community, propose a solution in the form of implementing the concept of customer experience management. As research shows that a large number of challenges come from the online environment, it is necessary for banks to ensure excellence in the online environment by applying the concept of online customer experience. In order to create this experience, it is up to the banks to meet all the necessary antecedents, which can involve the elements in terms of control, processes and content. This can be a very difficult job if one is unfamiliar with the basics, but it could also be a rewarding job which will reflect on the business performance. Although the focus of the paper is online customer experience, even in the developed countries "digital" customers are rare. Most of them are multichannel oriented and an important aspect is the multichannel integration and the strategy focused on customer experience. This paper presents an overview of the literature in the field of online customer experience, with the aim of introducing the public with the concept as well as presenting the implications which this concept has for digital banking.

Keywords: customer experience, customer's journey, online customer experience, multi-channel integration, digital banking

JEL: D91, M15

Uvod

Doživljaj kupaca predstavlja jedan od koncepata koji je privukao veliku pažnju kako akademske tako i stručne javnosti. Opisuje se kao novi tip ponude kompanija (Pine i Gilmore, 1998; Pine i Gilmore, 1999), ali i kao fundamentalni pomak u poslovanju (Jain i Bagdare, 2009). Prema istraživanju konsultantske kuće Gartner (Sorofman, Virzi i Genovese, 2015) ulaganja u doživljaj kupaca predstavljaju jedan od pet prioriteta top menadžera marketinga u narednom periodu. Doživljaj kupaca, s obzirom na to da je reakcija na bilo koju interakciju, predstavlja koncept koji ima multikanalni karakter (samo neki od autora koji opisuju multikanalni karakter doživljaja - Pine i Gilmore, 1999; Schmitt, 1999; Berry, Carbone i Haeckel, 2002; Schmitt, 2003; Caru i Cova, 2003; Berry, Wall i Carbone, 2006; Lemon i Verhoef, 2016). Međutim, veliki broj kompanija koje su počele da posluju na internetu početkom veka je uticao da je bilo sve teže diferencirati se u onlajn okruženju. Autori (Novak, Hoffman i Yiu-Fai, 2000) naglašavaju da je kreiranje izuzetnog doživljaja potrošača u onlajn okruženju ključ za diferenciranje od konkurencije. Poslednjih godina se broj digitalnih kanala i interakcija uvećava, pa autori (Cruz i saradnici, 2010) rešenje vide u unapređenju onlajn doživljaja kupaca. Doživljaj u onlajn okruženju je prepoznat i kao tema od izuzetnog istraživačkog značaja (Schibrowsky, Peltier, i Nill 2007).

U bankarskom sektoru su prisutni sve veći izazovi koji u žižu interesovanja stavljaju doživljaj kupaca. Kompanija *Ernst & Young* je u svom godišnjem istraživanju bankarskog sektora (Ernst & Young, 2017) identifikovala dva velika izazova, za koji predlažu doživljaj kupaca kao ključ održavanja konkurentne prednosti. Ovi izazovi su:

- nedostatak diferencijacije ponude tradicionalnih banaka, koja se veoma malo menjala tokom poslednjih decenija i koju kupci vide kao istu i
- novi konkurenti u vidu fintehova i drugih tržišnih igrača koji koriste superioran doživljaj kako bi privukli kupce.

U istom istraživanju je potvrđeno da je 6% potrošača globalno promenilo svog pružaoca

finansijskih usluga ka netradicionalnim bankama. A čak 41% ispitanika je odgovorio da bi promenio pružaoca finansijskih usluga ako bi se ponudio bolji onlajn doživljaj (Ernst & Young, 2017). Konsultantska kuća *Accenture* (Accenture, 2015) je u svom izveštaju „Banking Customer 2020: Rising Expectations Point to the Everyday Bank“ identifikovala 8 trendova koji će uticati na strategiju banaka da održe bazu kupaca i da budu u korak sa promenljivim potrebama kupaca. Trendovi su:

1. Kupci kupuju nove finansijske proizvode/ usluge, ali manje od tekućih pružalaca;
2. Rešenje problema pri prvom kontaktu je ključno za zadržavanje potrošača;
3. Digitalni kanali su značajno uvećali broj interakcija;
4. Nakon prelaska na digitalni kanal, kupci očekuju više novih usluga;
5. Visoka očekivanja kupaca po pitanju korisničkog servisa, ali niže stope rasta, što daje šansu bankama da budu u korak sa očekivanjima;
6. Raste stopa prihvatanja programa lojalnosti od strane kupaca, ali izostaje zadržavanje kupaca na duži vremenski period;
7. Primamljive ponude mogu da povrate kupce;
8. Netradicionalni konkurenti stiču prednost kod kupaca.

U istraživanju se navodi da je danas većina kupaca u interakciji sa bankom „digitalno“, pa čak i oni stariji od 55 godina. Naravno obim i kanali takve interakcije su različiti u odnosu na interakciju sa „milenijumcima“ ili starijim „digitalnim“ kupcima. Navodi se da je čak 20% kupaca potpuno „digitalno“. Kao rešenje za privlačenje sve većeg broja kupaca koji su u interakciji preko digitalnih kanala ili onih kupaca koji su potpuno u interakciji preko digitalnih kanala, nije zatvaranje ekspozitura i razvoj novih digitalnih servisa. Banke treba da prihvate nove modele poslovanja koji se zasnivaju na uvećanju kvaliteta doživljaja kupaca, na uvećanju prodaje kroz kontinuiranu svakodnevnu interakciju sa kupcima, na održavanju lojalnosti banci kroz razvoj digitalnih sposobnosti menadžera odnosa i kroz optimizaciju procesa „front-ofisa“ i „back-ofisa“. Akademska zajednica je analizirala uticaj doživljaja kupaca u bankarskom sektoru (Chahal i Dutta, 2015) i utvrdila da uvećanje doživljaja

Introduction

Customer experience is one of the concepts that has attracted much attention both from scholars and practitioners. It has been described as a new type of companies' offer (Pine and Gilmore, 1998; Pine and Gilmore, 1999), but also as a fundamental shift in business (Jain and Bagdare, 2009). According to the research conducted by the consulting firm Gartner (Sorofman, Virzi and Genovese, 2015), spending on customer experience is one of the five priorities of top marketing managers in the coming period. Customer experience, given that it is a reaction to any kind of interaction, is a concept which possesses a multichannel character (the following are only a few of the authors that describe the multichannel character of customer experience: Pine and Gilmore, 1999; Schmitt, 1999; Berry, Carbone and Haeckel, 2002; Schmitt, 2003; Caru and Cova, 2003; Berry, Wall and Carbone, 2006; Lemon and Verhoef, 2016). However, a large number of companies which have started doing business on the internet at the beginning of the century have made it increasingly difficult to differentiate oneself in the online environment. Certain authors (Novak, Hoffman and Yiu-Fai, 2000) highlight that creating an extraordinary consumer experience in an online environment is the key for a differentiation from the competition. In the past few years, the number of digital channels and interactions has grown, so the authors (Cruz *et al.*, 2010) see the solution in the improvement of the online customer experience. The experience in the online environment has also been recognized as a topic of extreme significance for research (Schibrowsky, Peltier, and Nill 2007).

The banking sector has been facing the increasingly significant challenges which put the focus of interest on customer experience. In its annual report about the banking sector, Ernst & Young (2017) has identified two great challenges, for which they recommend customer experience as the key to maintaining the competition advantage. These challenges are:

- a lack of differentiation in the offers of traditional banks, which have changed very little during the past decades and which customers perceive as the same, and

- new competition in the form of FinTechs and other market players which use their superior experience in order to attract customers.

In the same study, it has been confirmed that 6% of consumers globally have changed their provider of financial services in favor of non-traditional banks. Up to 41% of respondents answered that they would change their provider of financial services if a better online experience was offered (Ernst & Young, 2017). The consulting firm Accenture (Accenture, 2015) in its „Banking Customer 2020: Rising Expectations Point to the Everyday Bank“ report has identified 8 trends which will affect the banks' strategy to maintain their client base and keep up with the clients' changing needs. The trends are:

1. Customers are buying new financial products/services, but less from the current providers;
2. The solution of problems during the first contact is key to customer retention;
3. Digital channels have significantly increased the number of interactions;
4. After switching to the digital channel, customers expect more new services;
5. The customers' high expectations in terms of customer service, but lower growth rates provide banks with a chance to keep up with the expectations;
6. The rate of acceptance of loyalty programs by customers is growing, but keeping customers for a longer period of time is lacking;
7. Attractive offers can restore customers;
8. Non-traditional competition is gaining advantage with the customers.

The study states that nowadays most clients interact with the bank “digitally”, even those over the age of 55. Of course, the scope and channels of such an interaction are different in comparison with the interaction with millennials or older “digital” customers. It is stated that over 20% of customers are completely “digital”. A solution for attracting an increasing number of customers who interact through digital channels, or those customers who completely interact through digital channels, is not the closing of branches and the development of new digital services. Banks have to accept the

kupaca utiče na uvećanje zadovoljstva, usmene propagande i vrednosti brenda.

Kao što se vidi, doživljaj kupaca je koncept koji poseduje veliki potencijal u bankarskom sektoru, naročito onlajn doživljaj kupaca. Mnogi, prepoznajući da je potreban novi pristup korisnicima u digitalnom okruženju unapređuju korisničko iskustvo (*user experience*), usmeravajući se samo na dizajn interaktivnih medija kao što su veb sajt ili mobilna aplikacija. Korisničko iskustvo se inače definiše kao (Hartson i Pyla, 2012, p. 19) „sveukupnost efekta ili efekata koji se interno oseća od strane korisnika kao rezultat interakcije sa sistemom, uređajem ili proizvodom i kontekstom upotrebe“. Međutim, upravljanje onlajn doživljajem kupaca (*online customer experience*) je mnogo širi koncept čiji jedan aspekt je korisnički interfejs. Kako bi se koncept onlajn doživljaja kupaca približio čitaocima u narednim delovima rada će se predstaviti koncept doživljaja kupaca, onlajn doživljaj kupaca i integracija onlajn doživljaja kupaca u multikanalnu strategiju. U zaključku će se prikazati osvrt na doprinose rada, ograničenja dosadašnjih istraživanja i pravci budućih istraživanja.

Doživljaj kupaca

Jednu od prvih definicija doživljaja kupaca je dao autor Šmit (Schmitt 1999, p. 60) koji kaže da je „doživljaj lični događaj koji nastaje kao reakcija na određene stimuluse (obezbeđene naporima marketinga pre i posle kupovine)“. U doživljaj je uključen kupac kao celokupno biće, a doživljaj je rezultat direktnog posmatranja i/ili učešća u događaju bez obzira da li je on realan ili virtuelan. Doživljaj kupaca se može definisati i kao „interna i subjektivna reakcija potrošača na bilo koji direktni i indirektni kontakt sa kompanijom“ (Meyer i Schwager, 2007, p. 118). Doživljaj se može definisati (Carù i Cova, 2003, p. 273) kao „subjektivna epizoda u izgradnji/ transformaciji pojedinca sa naglaskom na emocije i osećanja koji su proživljeni tokom učestvovanja na račun kognitivne dimenzije“. Jednu od najkompletnijih definicija, nastalu kao kompilacija različitih definicija drugih autora, su prikazali (Gentile, Spiller i Noci, 2007). Prema autorima „doživljaj kupaca nastaje iz

skupa interakcija između kupca i proizvoda, kompanije ili dela organizacije, koji izaziva reakciju. Ovaj doživljaj je isključivo personalan i implicira uključenost na različitim nivoima (racionalnom, emocionalnom, senzorskom, fizičkom i duhovnom). Njegova procena zavisi od poređenja između očekivanja i stimulusa koji nastaje u interakciji sa kompanijom i njenom ponudom u korespondenciji različitih momenata ili tačaka kontakta“.

Analizirajući načine na koje kupac može biti uključen u doživljaj, autori (Pine i Gilmore, 1999, p. 30) su identifikovali dve dimenzije: nivo učešća (participacije) kupaca i vrstu povezanosti. Opseg nivoa učešća može biti od aktivnog do pasivnog. Aktivno učešće predstavlja lični uticaj na performanse, dok pasivno ne poseduje uticaj na performanse doživljaja. Opseg povezanosti se kreće od apsorpcije, koja predstavlja angažovanje pažnje kupaca, do zaokupljenosti, što predstavlja fizičko uzimanje učešća u doživljaju. Posmatranje nekog događaja je apsorpcija, dok je lično učestvovanje zaokupljenost. Ako se posmatra nivo učešća i vrsta povezanosti mogu se identifikovati četiri domena doživljaja (Pine i Gilmore, 1999, pp. 32-36):

- zabava - kada je kupac pasivni posmatrač koji apsorbuje događaj kroz čula,
- edukativni doživljaj - kada kupac apsorbuje događaj ali uz aktivno učešće,
- estetski doživljaj - kada je kupac zaokupljen događajem ili okruženjem, ali bez uticaja na performanse doživljaja, pasivno i
- doživljaj bekstva - kada je kupac aktivno uključen i zaokupljen događajem ili okruženjem.

Svi domeni doživljaja mogu pojedinačno, ali i u kombinaciji (npr. zabava i estetski doživljaj) činiti konkretan doživljaj, a kompanije moraju razmatrati sve tipove kako bi stvorile sveobuhvatan doživljaj za kupca.

Doživljaji se mogu kategorisati (Schmitt, 1999, pp. 63-69) preko svojih generičkih pojavni oblika na različite tipove koji poseduju jedinstvenu strukturu nasleđivanja i procese. Tipovi doživljaja ili strateški doživljajni moduli mogu biti:

- Čulni doživljaj, koji nastaje delovanjem različitih stimulusa (svetlost, zvuk, ukus, miris i tekstura) na čula;

new business models which are based on the increased quality of customer experience, on the increased sales through the continuous everyday interaction with the clients, on the maintenance of loyalty to the bank through the development of digital abilities of relationship managers and through the optimization of the front-office and back-office processes. The academic community has analyzed the impact of customer experience in the banking sector (Chahal and Dutta, 2015) and established that the improvement of customer experience affects the increase in satisfaction, word of mouth, and brand equity.

As can be seen, customer experience is a concept which possesses great potential in the banking sector, especially the online customer experience. Many companies, recognizing that a new approach to the users in the digital environment is necessary, improve the user experience by focusing only on the design of interactive media such as a website or mobile phone application. User experience is otherwise defined as "the totality of the effect or effects felt (experienced) internally by a user as a result of interaction with, and the usage context of, a system, device, or product" (Hartson and Pyla, 2012, p.19). However, online customer experience management is a much wider concept, one of whose aspects is the user interface. In order to better explain the concept of the online customer experience to the reader, the following sections of the paper will present the concept of customer experience, online customer experience and the integration of online customer experience into a multichannel strategy. The conclusion will feature an overview of the contributions of the paper, the limitations of previous studies and the directions for future research.

Customer Experience

One of the first definitions of customer experience was given by Schmitt (1999, p.60) who says that "experience is a personal event which occurs as a reaction to certain stimuli (provided by the efforts of marketing before and after the purchase)". The customer is included in the experience as a complete being, and the experience is a result of the direct observation

and/or participation in the event no matter whether it is realistic or virtual. The customer experience can also be defined as an "internal and subjective response consumers have to any direct or indirect contact with a company" (Meyer and Schwager, 2007, p.118). Experience can be defined as a "subjective episode in the construction/transformation of the individual, with, however, an emphasis on the emotions and senses lived during the immersion at the expense of the cognitive dimension" (Carù and Cova, 2003, p.273). One of the most complete definitions, created as a compilation of the different definitions of other authors, was presented by Gentile, Spiller and Noci, 2007. According to these authors, "customer experience originates from a set of interactions between a consumer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical and spiritual). Its evaluation depends on the comparison between a customer's expectations and the stimuli coming from the interaction with the company and its offering in correspondence of the different moments of contact or touch points".

By analyzing the ways in which a customer can be involved in the experience, Pine and Gilmore (1999, p. 30) have identified two dimensions: the level of involvement (participation) of the customers and the type of connection. The level of participation can range from active to passive. Active participation is a personal effect on the performance, while passive does not have any effect on the performance of the experience. The scope of connectivity ranges from absorption, which refers to the capturing of the customer's attention, to preoccupation, which refers to physically taking part in the experience. The observation of an event is absorption, while personal participation is preoccupation. If the level of participation and the type of connectivity are observed, four domains of experience can be identified (Pine and Gilmore, 1999, pp. 32-36):

- Entertainment - when the customer is a passive observer who absorbs the event through the senses,
- Educational experience - when the

- Afektivni doživljaj, koji nastaje stvaranjem opsega emocija od raspoloženja koja su slabijeg intenziteta do afekata koji su jačeg intenziteta;
- Kognitivni doživljaj, koji nastaje iz kognitivnih i problemskih situacija koje će kreativno angažovati kupaca;
- Fizički doživljaj, koji nastaje obogaćivanjem fizičkog aspekta života kupaca, ukazivanjem na alternativne načine izvođenja aktivnosti, alternativne stilove života i različite interakcije;
- Doživljaj povezivanja, koji nastaje povezivanjem ličnog koncepta kupaca sa širim društvenim i kulturnim kontekstom.

Gentile sa saradnicima (*Gentile, Spiller i Noci, 2007*) predstavlja dimenzije doživljaja, proširujući prethodnu tipologiju, preko šest tipova doživljaja:

- Čulna komponenta, čija pobuda utiče na čula;
- Emocionalna komponenta, koja uključuje afektivni sistem kupca;
- Kognitivna komponenta, povezana sa razmišljanjem i svesnim mentalnim procesima;
- Pragmatična komponenta, koja potiče od praktičnog čina rada na nečemu;
- Komponenta životnog stila, koja potiče od afirmacije sistema vrednosti i verovanja osobe;
- Relaciona komponenta, koja uključuje ličnost i njen društveni kontekst, odnose sa drugim ljudima ili sa idealnim ličnim konceptom;

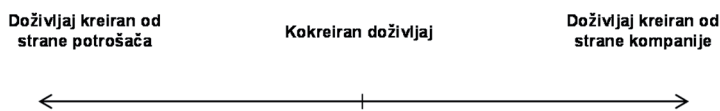
Autori *Carù i Cova* (2007, pp. 12-13) definišu moguće tipove doživljaja kupaca na osnovu analize nivoa interakcije kompanije i potrošača, pa se kontinuum doživljaja potrošnje (slika 1) može predstaviti:

- Na jednoj strani kontinuum doživljajem koji je uglavnom kreiran od strane potrošača i koji može uključivati proizvod ili uslugu neke kompanije. U ovom slučaju je potrošač sam organizator svog doživljaja, a kompanija mora da plasira proizvod koji će se uklopiti u određeni kontekst.
- U sredini kontinuum doživljajem koji je zajednički kreiran (kokreiran) od strane kompanije i potrošača. U ovom slučaju

kompanija uključuje platformu za kreiranje doživljaja na bazi koje potrošač može da razvije svoj doživljaj.

- Na drugoj strani kontinuum doživljajem koji je u najvećem delu razvijen od strane kompanije u koji je uključen kupac.

Slika 1. Kontinuum doživljaja potrošnje



Doživljaj se zasniva na stimulusima iz okruženja, koje je potrebno obezbediti kako bi rezultat bio željeni doživljaj kupaca. *Schmitt* (1999, p. 61) predstavlja koncept provajdera doživljaja preko kojih se instanciraju tipovi doživljaja. Provajderi doživljaja su: komunikacije, vizuelni/verbalni identitet, prisustvo proizvoda, kobrending, prostorno okruženje, veb sajt i elektronski mediji i ljudi. Autori (*Berry, Carbone i Haeckel, 2002*) predstavljaju koncept utiska. Utisak može biti ono što se može opaziti i osetiti, a nosi određenu poruku koja nešto sugeriše kupcu. Kompanije moraju da upravljaju utiscima na integrisan način kako bi se obezbedila konzistencija i doživljaj koji će da ispunji i premaši očekivanja. Utisci mogu biti (*Berry, Carbone i Haeckel, 2002; Berry, Wall i Carbone, 2006*):

- funkcionalni utisci koji su povezani sa kvalitetom, funkcionisanjem proizvoda i koji se logički interpretiraju i
- utisci koji su povezani sa emocijama i uključuju stimuluse iz okruženja, kao i okruženje. Ova kategorija uključuje mehaničke utiske kreirane od strane objekata i humane utiske kreirane od strane osoba, njihovog ponašanja i izgleda.

Da bi se različiti tipovi doživljaja, implementirani kroz različite stimuluse, integrisali u konzistentnu celinu kako bi kreirali jedinstveni doživljaj, potrebno je nešto što će objediniti sve napore i biti vodilja procesa upravljanja. Prema (*Berry, Carbone i Haeckel, 2002*) to je doživljajni motiv, koji služi kao element integracije svih utisaka doživljaja. *Schmitt* (2003, p. 108) navodi sveukupnu implementacionu temu, koja se implementira kroz brend i interfejs prema kupcu.

- customer absorbs the event, but with active participation,
- Aesthetic experience - when the customer is preoccupied with the event or the environment, but without an effect on the performance of the experience - passively, and
 - Escapist experience - when the customer actively participates or is preoccupied with the event or environment.

All domains of experience, either individually or combined (e.g. entertainment and aesthetic experience), can make up a specific experience, and companies have to consider all the types in order to create the comprehensive customer experience.

The experiences can be categorized (Schmitt, 1999, pp. 63-69) according to their generic manifestations into different types which possess a unique structure of inheritance and processes. The types of experiences or strategic experience modules can be:

- The sensory experience, which is created through the effect of different stimuli (light, sound, taste, smell and texture) on the senses;
- The affective experience, which ensues from the creation of a range of emotions: from moods which are of a weaker intensity to affects which are of a stronger intensity;
- The cognitive experience, which is a result of cognitive and problematic situations which will creatively engage the customers;
- Physical experience, which is a result of the enrichment of the physical aspect of the life of the customer, by indicating the alternative ways of performing an activity, alternative lifestyles and different interactions;
- The relational experience, which is a result of connecting the personal concept of the buyer with a wider social and cultural context.

Gentile et al. (Gentile, Spiller and Noci, 2007) present the dimensions of the experience, expanding the previous typology, through six types of experience:

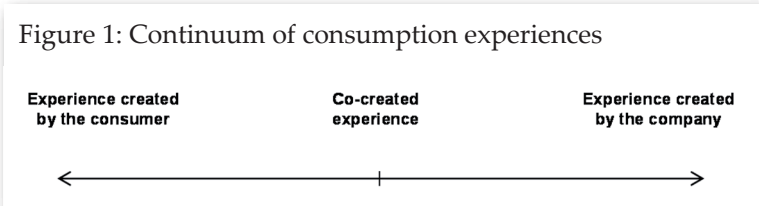
- The sensorial component, the incentive of which affects the senses;
- The emotional component, which includes the affective system of the customer;

- The cognitive component, which is linked to thinking and the conscious mental processes;
- The pragmatic component, which originates from the practical act of working on something;
- The lifestyle component, which originates from the affirmation of the system of values and beliefs of a person;
- The relational component, which involves the personality and its social context, the relationships with other people or with an ideal personal concept.

The authors Carù and Cova (2007, pp. 12-13) define the possible types of customer experiences based on the analysis of the level of interaction between the company and the consumer, so the continuum of consumption experiences (Figure 1) can be presented:

- On one side of the continuum is the experience which was mainly created by the consumers and which can involve a product or a service of the company. In this case, the consumer is the organizer of his experience, and the marketer has to launch a product which will fit into a certain context.
- In the middle of the continuum is the experience which was jointly created (co-created) by the company and the consumer. In this case, the company includes a platform for the creation of an experience based on which the consumer can develop his experience.
- On the other side of the continuum is the experience which was for the most part developed by the company, and which included the customer.

Figure 1: Continuum of consumption experiences



The experience is based on the stimuli from the environment, which have to be provided in order for the result to be a desired customer experience. Schmitt (1999, p. 61) presents the concept of experiential providers through which the types of experiences are instantiated. The providers of experiences are: communications, visual/verbal identity, the product presence,

Doživljaj poseduje i vremensku dimenziju, koja podrazumeva da je kupac u doživljaj uključen provedenim vremenom. Vremensku dimenziju doživljaja *Schmitt* (1999) definiše kao vremenskim period: pre kupovine, za vreme kupovine i posle kupovine. Detaljniju analizu vremena prostiranja doživljaja prikazuju (Arnoud i sar. 2002 u Caru i Cova, 2003, p. 6). Autori razrađuju period posle kupovine, pa vremenski opseg obuhvata četiri perioda:

- Doživljaj pre potrošnje - koji uključuje pretraživanje, planiranje, sanjarenje, nadanja i zamišljanje doživljaja.
- Doživljaj kupovine - koji proizilazi iz izbora, plaćanja, pakovanja kontakta sa uslugom i okruženja.
- Doživljaja potrošnje - koji uključuje osećanja, zasićenost, zadovoljstvo/nezadovoljstvo, bes/indiferentnost i transformaciju.
- Zapamćeni doživljaj potrošnje i doživljaj nostalgije - aktivira slike kako bi oživeo prošli doživljaj, koji se oslanja na priče i argumente iz prošlosti.

Kupčev put

Kupci su danas u interakciji sa kompanijom preko mnoštva tačaka kontakta, tokom vremena provedenog u doživljaju. Kompleksnost upravljanja tačkama kontakta uvećava sve veći broj kanala i medija koji se koriste za interakciju. Autori (Berry, Carbone i Haeckel, 2002) vremenski okvir opisuju kao „kupčev put“ (customer's journey) od očekivanja koja kupci imaju pre nego što doživljaj počne, do trenutka kada se on završi i procenjuje.

Dugo vremena se veća pažnja pridavala obezbeđivanju pozitivnog doživljaja u tačkama kontakta. Međutim, kupčev put je mnogo kritičniji za preduzeća (Lemon i Verhoef, 2016). Navodi se da je danas kupčev put jednako važan za doživljaj kupaca kao i proizvod (Edelman i Singer, 2015). Prema istraživanjima i konsultantskom radu koje su sproveli autori (Rawson, Duncan i Jones, 2013) kompanije koje su vešto upravljale celokupnim doživljajem postizale su veće zadovoljstvo kupaca, manje osipanje kupaca, uvećanje prihoda i veće zadovoljstvo zaposlenih. Istraživanjem se pokazalo da su performanse kupčevog puta 30-40% u jačoj korelaciji sa zadovoljstvom kupaca nego performanse u tačkama kontakta.

Putovanje kupaca se može prikazati (slika 2) (Lemon i Verhoef, 2016, p. 77) kao proces koji se prostire u vremenu pre kupovine, za vreme kupovine i vremenu posle kupovine. To je iterativan i dinamički proces. U prvoj fazi se analizirajući proces kupovine prepoznaje potreba, traže informacije i donosi odluka. U ovoj fazi su uključeni svi aspekti interakcije kupca sa brendom, kategorijom i okruženjem. U drugoj fazi se odvija kupovina i uključuje aspekte direktnog kontakta sa brendom i njegovim okruženjem. Treća faza uključuje korišćenje, angažovanje posle kupovine i servisne zahteve. U ovoj fazi je aktivna interakcija sa brendom i okruženjem posle kupovine. Da bi se upravljalo kupčevim putem potrebno je poznavati sve faze kupovine, ključne aspekte svake faze, tačke kontakta i elemente u tačkama kontakta, kao i specifična mesta u kojima može da dođe do prekida ili nastavka puta od strane kupca.

cobranding, special surroundings, the website and electronic media and people. Berry, Carbone and Haeckel (2002) present the concept of the impression. The impression can be something that can be observed and felt, and carries a certain message which suggests something to the customer. Companies have to manage impressions in an integrated way so as to secure coexistence and an effect which will fulfil and exceed the expectations. Impressions can be (Berry, Carbone and Haeckel, 2002; Berry, Wall and Carbone, 2006):

- Functional impressions which are linked to quality, the functioning of the product and which are logically interpreted and
- Impressions which are linked to emotions and include stimuli from the environment, as well as the environment. This category includes mechanical impressions created by the object and humane impressions created by people, their behavior and appearance.

In order for different types of experiences, implemented through different stimuli, to be integrated in a consistent totality in order to create a unique experience, it is necessary to have something that would consolidate all the efforts and be a guide in the management process. According to Berry, Carbone and Haeckel (2002), it is the experience motive, which serves as an element of integration of all the impressions of the experience. Schmitt (2003, p. 108) mentions the comprehensive implementation topic, which is implemented through the brand and interface towards the customer.

The experience possesses a temporal dimension, which means that the customer is included into the experience through the time spent. Schmitt (1999) defines the temporal dimension of the experience as a time period: before the purchase, during the purchase and after the purchase. A more detailed analysis of the time of experience is shown by Arnoud *et al.* (2002) and Caru and Cova (2003, p.6). The authors elaborate on the period after the purchase; therefore, the temporal scope includes four periods:

- The experience before the consumption - which includes browsing, planning, daydreaming, hoping and imagining the experience
- The experience of the purchase - which comes

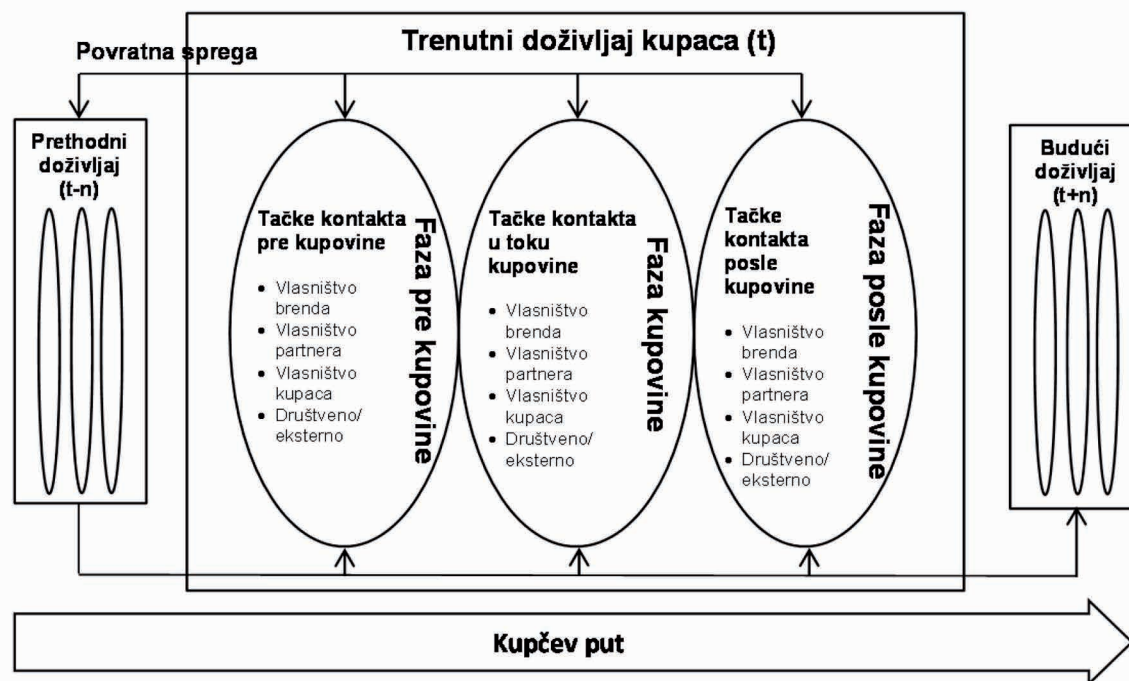
from the choice, paying, packing and contact with the service and the environment.

- The experience of the consumption - which includes the feelings, saturation, satisfaction/dissatisfaction, anger/indifference and transformation.
- The memorized experience of consumption and the experience of nostalgia - activating the images in order to revive the previous experience, which relies on the stories and arguments from the past.

Customer's Journey

Nowadays, customers interact with the company through many touch points, during the time spent in the experience. The complexity of managing the touch points increases the growing number of channels and media which are used for interaction. Berry, Carbone and Haeckel (2002) describe the time frame as the "customer's journey" from the expectations that the customers have before the experience begins, to the moment when it ends and is assessed. For a long time, more attention was being given to enabling a positive experience at the touch points. However, the customer's journey is much more critical for corporations (Lemon and Verhoef, 2016). It is stated that today the customer's journey is equally important for the customer as well as the product (Edelman and Singer, 2015). According to the research and consulting work performed by Rawson, Duncan and Jones (2013), the companies that have skillfully managed the entire experience have achieved bigger customer satisfaction, smaller customer attrition, increased income and bigger employee satisfaction. The research shows that the performances of the customer's journey are in a 30-40% stronger correlation with customer satisfaction than performance in touch points. The customer's journey can be shown (Figure 2) (Lemon and Verhoef, 2016, p. 77) as a process which extends over the time before the purchase, during the purchase and the time after the purchase. It is an iterative and dynamic process. In the first phase, by analyzing the purchase process, the needs are being recognized, the relevant information is sought and a decision is made. This phase involves all aspects of the customer

Slika 2. Procesni model kupčevog puta i doživljaja



Izvor: uprošćeno prema Lemon i Verhoef, 2016, p. 77.

Autori (Lemon i Verhoef, 2016) su identifikovali četiri tipa tačaka kontakta. Prvi tip su tačke kontakta koje su vlasništvo brenda i koje su kreirane i kojima upravlja kompanija. To mogu biti mediji koje kontroliše brend i bilo koji element marketing miksa brenda. Drugi tip su tačke kontakta u vlasništvu partnera, koje su kreirane i kojima se upravlja zajednički od strane kompanije i partnera. To mogu biti partneri u vidu agencija, partneri u distribuciji i slično. Sledeći tip su tačke kontakta u vlasništvu kupca, kao sve aktivnosti koje izvodi kupac a koje nisu pod uticajem ili kontrolom kompanije, partnera ili nekog drugog. Ovo mogu biti prepoznavanje potrebe ili druge odluke i ponašanja u toku procesa kupovine. Društvene ili eksterne tačke kontakta podrazumevaju da postoje i drugi koji su važni za doživljaj kupaca. Ovo mogu biti drugi kupci, prijatelji, porodica, uticaj društvenih medija i slično.

Onlajn nasuprot oflajn doživljaju kupaca

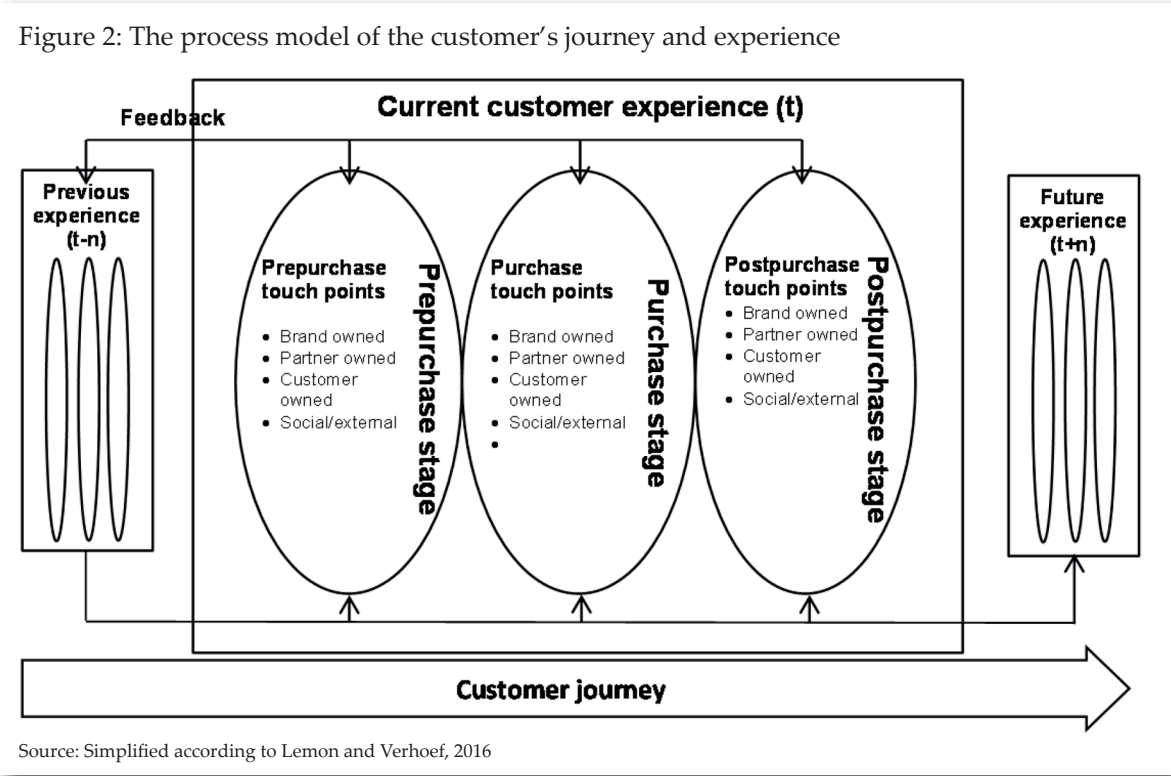
Postavlja se pitanje razlike onlajn u odnosu na tradicionalni (oflajn) doživljaj kupaca. Komparaciju ova dva konteksta daju autori (Rose, Hair, i Clark, 2011) (Tabela 1). Komparacija je predstavljena preko stepena ličnog kontakta, načina na koji se informacije obezbeđuju, vremenskog perioda interakcije i načina kako je predstavljen brend. U tradicionalnom okruženju kontakt je uglavnom lični, dok je u onlajn okruženju on retko ličnog tipa, uglavnom je posredovan digitalnim sistemom. Druga razlika tradicionalnog konteksta je da se informacije obezbeđuju različitim kanalima u kojima intenzitet varira, dok je u onlajn okruženju pristuno bogatstvo informacija različitog modaliteta. Treća razlika se odnosi na vreme interakcije, koja u tradicionalnom okruženju zavisi od radnog vremena, dok u onlajn okruženju ne postoji ni vremenska ni geografska zavisnost. Način predstavljanja brenda je četvrta razlika i za razliku od tradicionalnog okruženja koje koristi različite artefakte koji se mogu povezati sa brendom, u onlajn okruženju je to samo multimedijalni prikaz.

interacting with the brand, the category and the environment. In the second phase, the purchase occurs and it includes the aspects of direct contact with the brand and its environment. The third phase includes the use, involvement after the purchase and the service demands. In this phase, interaction with the brand and the environment after the purchase is active. In order to manage the customer’s journey, it is necessary to know all the phases of the purchase, the key aspects of each phase, the touch points and the elements in the touch points, as well as the specific places in which disruptions or continuations of the journey by the customer can occur.

as all activities performed by the customer and which are not under the influence or control of the company, partners or someone else. These can be the recognition of the needs or other decisions and behaviors during the purchasing process. Social or external touch points mean that there are other factors important for customer experience. These can be other customers, friends, family, the influence of the social media and the like.

Online vs. Offline Customer Experience

The question is raised concerning the



Lemon and Verhoef (2016) have identified four types of touch points. The first types are the touch points which belong to the brand and which were created and are managed by the company. These can be the media which control the brand and any element of the brand marketing mix. The second types are touch points that are owned by the partners, which were created and managed jointly by the company and the partners. These can be partners in the form of agencies, partners in distribution and the like. The next type are touch points owned by the customer, as well

difference between the online and the traditional (offline) customer experience. The comparison of these two contexts is given by the authors (Rose, Hair, i Clark, 2011) (Table 1). The comparison is presented through the level of personal contact, the way in which information is provided, the time of interaction and the way in which the brand is presented. In the traditional environment, the contact is mainly personal, while in the online environment it is rarely personal and is mainly mediated through the digital system. Another difference in traditional context is that

Tabela 1. Komparacija oflajn i onlajn konteksta doživljaja kupaca

	Oflajn kontekst	Onlajn kontekst
Lični kontakt	Visokog i srednjeg intenziteta	Niskog intenziteta
Obezbeđenje informacija	Varira u intenzitetu u odnosu na tip medija	Intenzivan
Vremenski period interakcije	Diktiran od strane organizacije	Diktiran od strane kupca. Bilo kada i bilo gde.
Predstavljajne brenda	Koristi se opseg opipljivih objekata da predstave brend	Audio-vizuelni

Izvor: Rose, Hair, i Clark, 2011, p. 27.

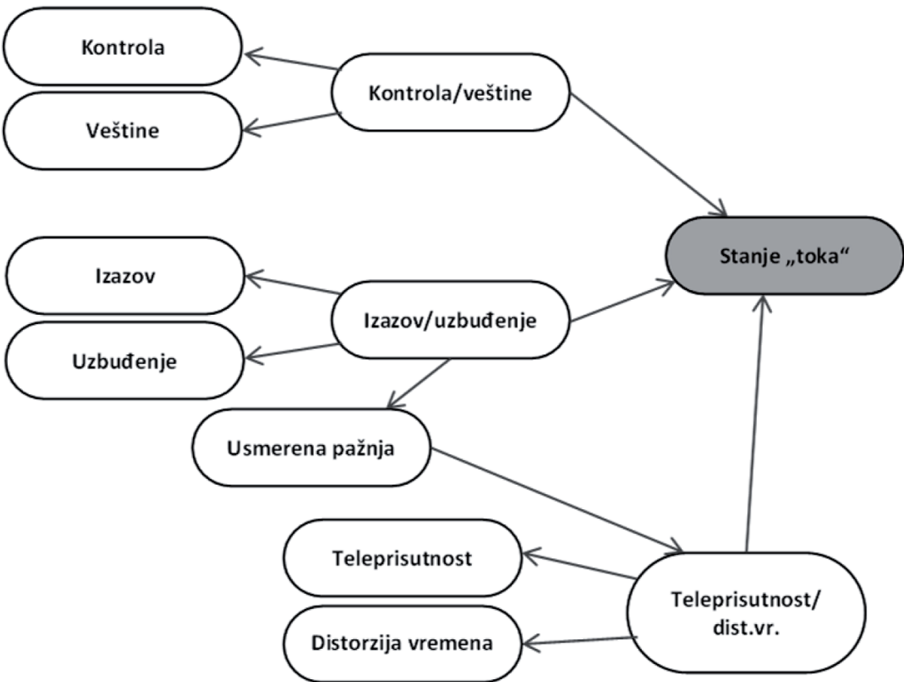
Onlajn doživljaj kupaca

Prvi konceptualni model onlajn doživljaja kupaca su predstavili autori (Hoffman i Novak, 1996), a koji se oslanja na konstrukt stanja „toka“ (en. flow). Stanje „toka“ je definisano kao proces optimalnog doživljaja. Model je identifikovao primarne preduslove jednog doživljaja: veštine, izazove i usmerenu pažnju. Potrošač mora usmeriti svoju pažnju na interakciju i mora osetiti balans svojih veština i izazova da bi se desilo stanje „toka“. Procesne karakteristike koje utiču na usmeravanje pažnje kroz uključenost potrošača su ekstrinzična (spoljašnja) i intrinzična (unutrašnja) motivacija. Sekundarni preduslovi koje su autori identifikovali, a koji unapređuju stanje „toka“, su: teleprisutnost i interaktivnost. Konsekvence stanja „toka“ su poboljšano učenje, ponašanje

usmereno na istraživanje i učestvovanje, pozitivan subjektivni doživljaj i uvećani percipirani osećaj kontrole.

Na osnovu prethodnog konceptualnog modela autori (Novak, Hoffman i Yiu-Fai, 2000) su predstavili model onlajn doživljaja kupaca koji se definiše kao „kognitivno stanje koje se doživi tokom pregleda sadržaja“. Stanje „toka“ je određeno višim nivoom veština i kontrole, višim nivoom izazova i uzbuđenja i fokusiranom pažnjom, a poboljšano interaktivnošću i teleprisutnošću. U stanju „toka“, osoba je potpuno zaokupljena aktivnošću, duboko uključena ili prema nekim autorima „utopljena“ u aktivnost. Autori (Novak, Hoffman, i Yiu-Fai, 2000) navode da je u stanju „toka“ u onlajn okruženju osoba toliko koncentrisana na pregled sadržaja da ne ostaje puno pažnje za nešto drugo, gubi se osećaj za vreme i gubi se svest o sebi. Ovakva aktivnost nije motivisana ekstrinzično (eksterno), već intrinzično (interno), što podrazumeva da će kupac tražiti nove doživljaje stanja „toka“. Uprošćeni prikaz modela doživljaja kupaca u onlajn okruženju je predstavljen na slici 3.

Slika 3. Model onlajn doživljaja kupca



Izvor: uprošćeno prema Novak, Hoffman i Yiu-Fai, 2000.

the information is provided through different channels which vary in intensity, while in the online environment, there is a wealth of information of various modalities. The third difference refers to the time of interaction, which in the traditional environment it depends on the business hours, whereas in the online environment there is neither a temporal nor a geographical dependency. The way of presenting a brand is the third difference and unlike the traditional environment which uses different artifacts which can be linked to the brand, in the online environment it is only the multimedia representation.

the involvement of customers are extrinsic and intrinsic motivation. The secondary antecedents that the authors identified and which enhance the flow are telepresence and interactivity. The consequences of the flow are improved learning, behavior directed towards research and participation, a positive subjective experience, and an increased perceived feeling of control.

Based on the previous conceptual model, Novak, Hoffman and Yiu-Fai (2000) presented the model of online customer experience which is defined as a “cognitive state experienced during the online navigation through the

content”. The flow is determined by a higher level of skill and control, a higher level of challenges and arousal and focused attention, and is enhanced by interactivity and telepresence. In the flow, an individual is completely preoccupied with the

Table 1: Comparison of the offline and online context of the customer experience

	Offline context	Online context
Personal contact	High and medium intensity	Low intensity
Providing information	Varies depending on the type of the media	Intense
Time of interaction	Determined by the organization	Determined by the customer. Whenever and wherever.
Brand presentation	A range of tangible objects is used to present the brand	Audio-visual

Source: Rose, Hair and Clark, 2011

Online Customer Experience

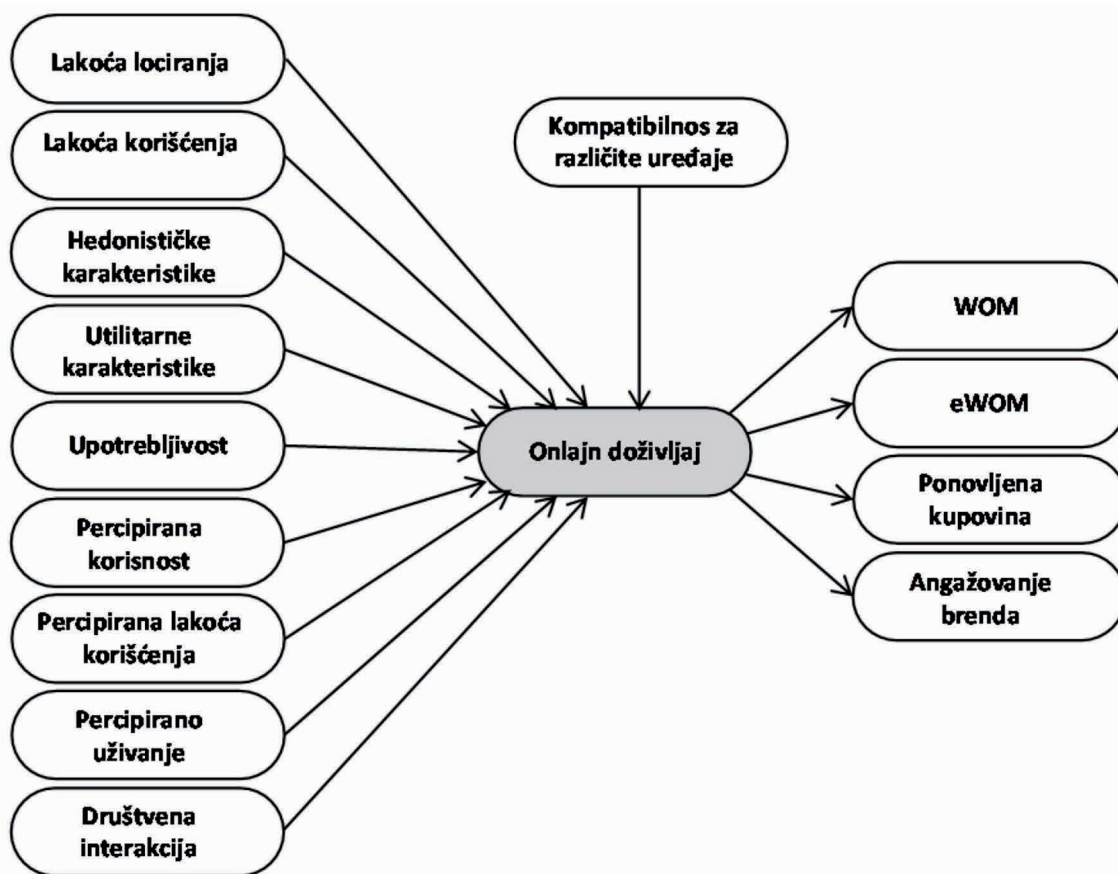
The first conceptual model of the online customer experience was presented by Hoffman and Novak (1996), and it relies on the construct of the flow. The flow is defined as a process of the optimal experience. The model identified the primary antecedents of an experience: skills, challenges and focused attention. The customer has to focus his attention on the interaction and has to feel a balance of his skills and challenges in order for the flow to occur. The process characteristics which affect the focusing of attention through

activity, deeply involved or, according to some authors, “immersed” in the activity. Novak, Hoffman and Yiu-Fai (2000) state that in the online environment flow, an individual is so focused on browsing the content that there is not much attention left for anything else, there is a loss of the sense of time and a loss of the sense of self-consciousness. Such an activity is not extrinsically motivated, but rather intrinsically, which means that the consumer will seek new experiences of the flow. The simplified representation of the customer experience in the online environment is given in Figure 3.

Autori (Bilgihan, Kandampully i Zhang, 2016) su istraživali literaturu u oblasti doživljaja kupaca sa ciljem da kreiraju teoretski model jedinstvenog onlajn doživljaja kupaca. Model obuhvata preduslove, kao i ishode jedinstvenog onlajn doživljaja kupaca. Na slici 4. su prikazani preduslovi i ishodi onlajn doživljaja kupaca. Preduslovi obuhvataju lakoću lociranja, lakoću korišćenja, hedonističke i utilitarističke karakteristike, upotrebljivost, percipiranu korisnost, percipiranu lakoću korišćenja, percipirano uživanje i društvene interakcije. U identifikovane ishode onlajn doživljaja kupaca spadaju WOM (*word of mouth* - usmena propaganda), eWOM, ponovna kupovina i angažovanje brenda.

lociranja može da koristi mogućnosti mobilnih telefona nove generacije i pomogne i u lociranju fizičkih objekata. Kada se sajt locira, lakoća korišćenja će odrediti da li će kupac koristiti sajt ili ne i ako se odluči da ga koristi, da li će uspeti da nađe sve potrebne informacije. Sajt koji je lakši za korišćenje, obično se percipira kao znak da kompanija razume i poštuje svoje kupce. Korisnost veb sajta pomaže utilitarno (instrumentalno) orijentisanim kupcima koji su ciljno orijentisani i posebnu pažnju obraćaju na troškove i provedeno vreme u transakciji, a ne na hedonističke aspekte potrošnje. Iako su utilitarne karakteristike veb sajta važne za jedan broj potrošača, danas se potrošači sve više okreću hedonističkim vrednostima, pa se sajt mora

Slika 4. Preduslovi i ishodi jedinstvenog onlajn doživljaja kupaca

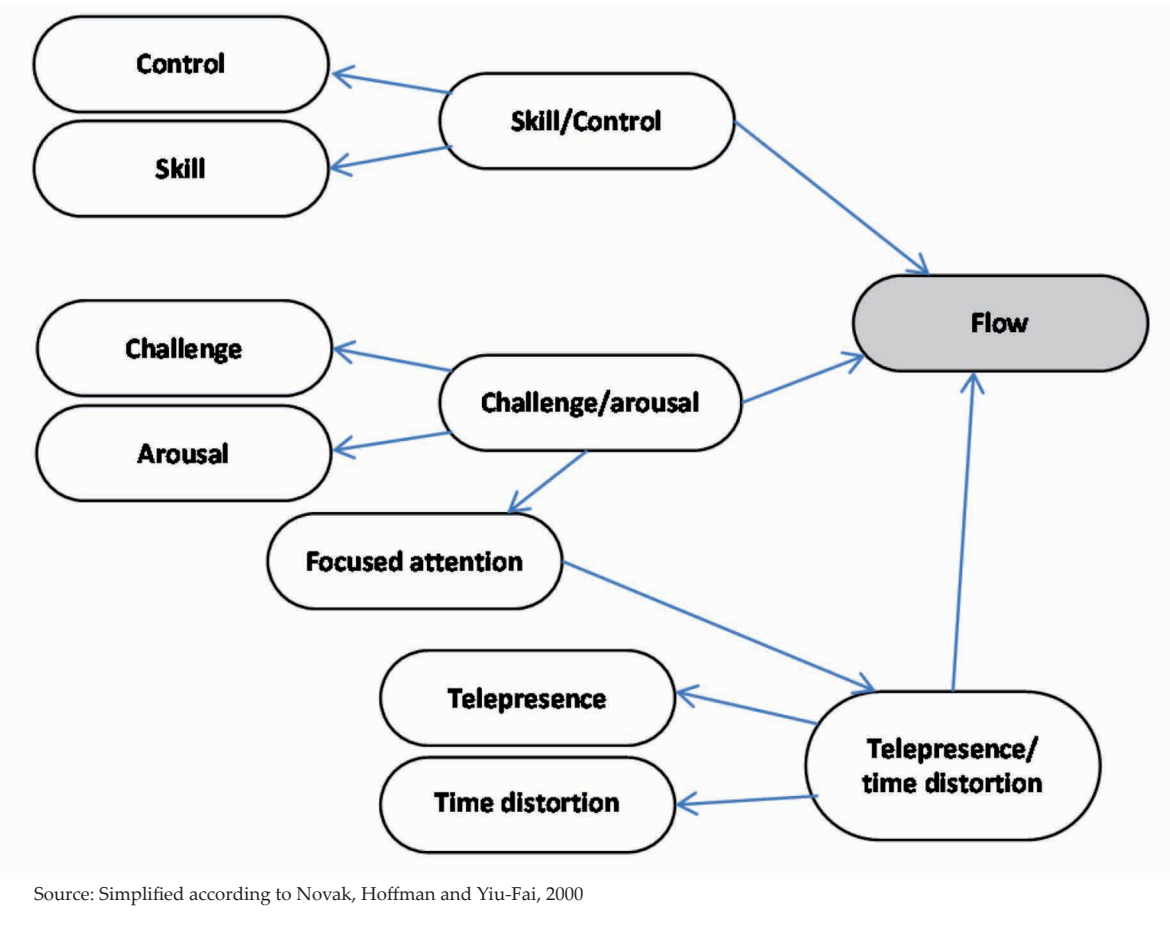


Izvor: izmenjeno prema Bilgihan, Kandampully i Zhang, 2016.

Preduslovi obuhvataju lakoću lociranja, koja predstavlja lakoću sa kojom može da se nađe veb sajt domenom koji se lako pamti, optimizacijom za pretraživače i plaćenim oglašavanjem kako bi se uticalo na formiranje pozitivnog onlajn doživljaja kupaca pre posete veb sajtu. Lakoća

planirati i sa hedonističkim karakteristikama. Preporuka je balans utilitarnih i hedonističkih karaktersitika sajta kako bi se kreirao prijatan doživljaj. Sa hedonističkim karakteristikama je povezano i percipirano uživanje. Ovakav doživljaj zahteva zabavu prilikom korišćenja,

Figure 3. Model of the online customer experience



Bilgihan, Kandampully and Zhang (2016) studied the literature in the field of consumer experience with the aim of creating a theoretical model of the unique online customer experience. The model includes the antecedents, as well as the outcomes of the unique online customer experience, which are shown in Figure 4. The antecedents are: easiness to locate, ease of

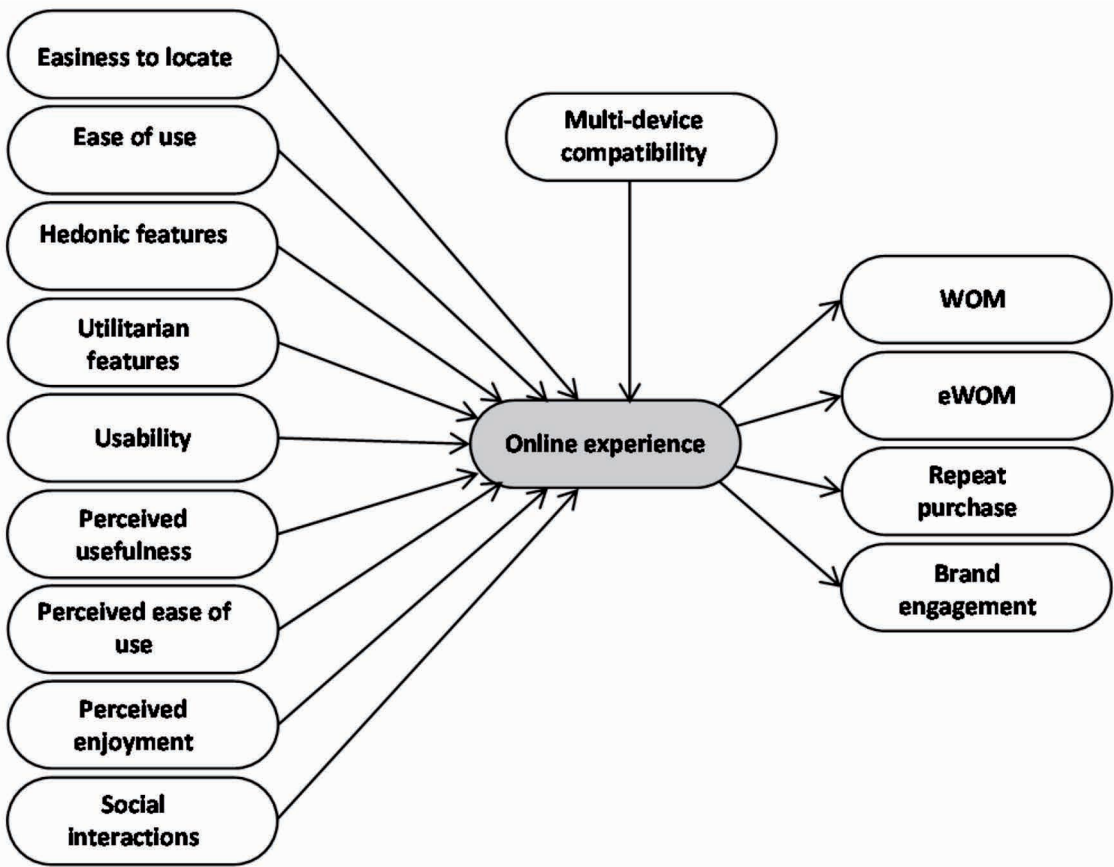
use, hedonic and utilitarian characteristics, usability, perceived usefulness, perceived ease of use, perceived enjoyment and social interactions. Identifying the outcomes of the online experience of customers includes WOM (word of mouth), eWOM, repeated purchase and brand engagement.

angažovanje korisnika i interakciju, kako bi se obezbedilo da potrošač ponovo dođe na sajt. Personalizacija je još jedna opcija koja utiče na pozitivan doživljaj kupaca. Društvena interakcija je jako važna, s obzirom na to da je kupac društveno biće i da želi da bude u kontaktu sa drugim kupcima, kompanijom i širom zajednicom. Da bi se obezbedio pozitivan doživljaj, potrebno je da kompanije koriste društvene medije, bilo da koriste društvene medije za transakcije, bilo da koriste društvene komponente na platformama za transakciju. Kompatibilnost za različite uređaje je jako važna u multikanalnom svetu kada su u transakcije uključeni i mobilni i tablet, kao i laptop i desktop uređaji. U ovakvom okruženju je važno da se obezbedi konzistencija brenda kroz dizajn elemenata na svim platformama.

Međutim prethodno definisani modeli onlajn doživljaja kupaca su konceptualizovani kao kognitivni odgovor, a autori (Rose, Hair i Clark, 2011) napominju da doživljaj poseduje i afektivnu komponentu, pa su razvili konceptualni okvir onlajn doživljaja kupaca koji je prikazan na slici 5. Koncept je kreiran sa ciljem da se obuhvate i kognitivna i afektivna stanja, koja nisu bila predmet dosadašnjih modela u onlajn okruženju. Okvir obuhvata preduslove i konsekvence onlajn doživljaja kupaca. Preduslovi definisani konceptualnim okvirom se odnose na procesiranje informacija, percipiranu lakoću korišćenja, percipiranu upotrebljivost, percipiranu korist, percipiranu kontrolu, veština, sklonost ka poverenju, percipirani rizik i uživanje. Procesiranje informacija je veoma važno kako pri traženju, tako i pri proceni informacija u onlajn procesu kupovine. Za procesiranje informacija su relevantni prethodno iskustvo i prethodno znanje. Prethodno znanje se koristi u efektivnom traženju i evaluaciji novih informacija koje se obezbeđuju. Prethodno iskustvo će uticati na formiranje budućih namera ponašanja. Percipirana lakoća korišćenja i upotrebljivost

su elementi modela usvajanja tehnologija, koji će u mnogome uticati na prihvatanje onlajn transakcija. Percepcija lakoće korišćenja sajta je povezana sa pozitivnim onlajn doživljajem. Korisnost je stepen do koga će se veb sajt uklopiti i podržati svakodnevne aktivnosti korisnika. Veština koju korisnik stekne pri korišćenju veb aplikacija će uticati na to kako će graditi iskustvo tokom vremena. Veštine su jedan od konstrukata koji je veoma važan i za stanje „toka“ (flow) u onlajn okruženju (Hoffman, i Novak 1996; Novak, Hoffman, i Yiu-Fai 2000). Percipirana kontrola se odnosi na osećanje koje korisnik ima o stepenu kontrole nad dostupnošću, mogućnošću pretraživanja i proceni sadržaja veb sajta. Percipirana korist je u jakoj vezi sa stavom prema sajtu i pozitivnim iskustvom onlajn kupovine. Kreiranjem doživljaja koji je zabavan i prijatan utiče se na pozitivan doživljaj onlajn kupovine. Poverenje je važan aspekt kupovine, s obzirom na to da je poverenje ishod velikog broja atributa onlajn kupovine. U depersonalizovanom okruženju i okruženju sa više nepoznanica se korisnik oseća ranjivije i potrebno je da postoji veći nivo poverenja kako bi se obavila onlajn transakcija. Međutim, postoji i sklonost ka poverenju kao crta ličnosti, koja može da utiče na kupčev pogled na poverenje u internet medijum i kompaniju. Sklonost će imati efekat ublažavanja na poverenje. Rizik je još jedan važan uticaj i on se predstavlja kao nesigurnost i ozbiljnost konsekvence kupovine. Ako se uklone zabrinutosti korisnika, uvećaće se percepcija vrednosti korisnika u odnosu na doživljaj razmene. Konsekvence doživljaja identifikovane okvirom su zadovoljstvo i namera ponovne kupovine. Isporuka superiornog doživljaja stvara zadovoljstvo kupaca. Namera ponovne kupovine je u onlajn okruženju namera ponovnog korišćenja onlajn kanala određene organizacije za transakciju. Što je doživljaj pozitivniji, to je veća verovatnoća ponovne kupovine.

Figure 4: Antecedents and outcomes of the unique online customer experience

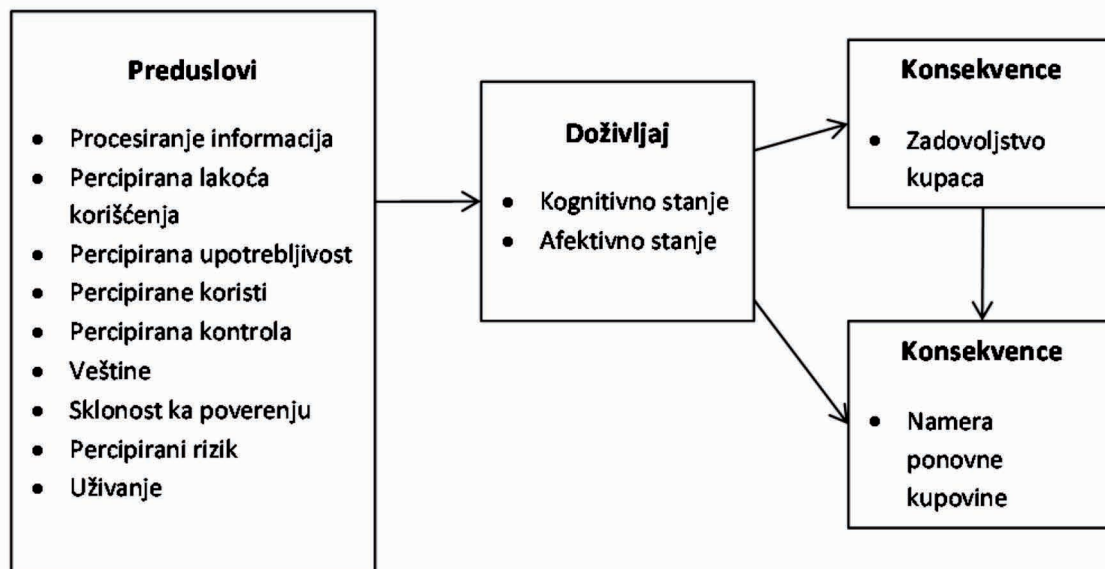


Source: Edited according to Bilgihan, Kandampully and Zhang, 2016

One of the antecedents is easiness to locate, which is the ease with which a website can be found using a domain which is easy to remember, using search engine optimization and paid advertising in order to influence the formation of a positive online experience of the customers before visiting the website. Easiness to locate can also use the ability of the new generation cell phones and aid in locating physical objects. When the website is located, ease of use will determine whether the customer will use the site or not and if he decides to use it, whether he will manage to find all the information needed. The site which is easier to use is usually perceived as a sign that the company understands and respects its customers. The usefulness of the website aids the utilitarian (instrumentally) oriented customers who are goal-oriented and pay particular attention to the expenses and time spent in the transaction, and not to the hedonistic aspects of consumption. Although the utilitarian characteristics of the website are important for a number of customers, nowadays

the customers are increasingly turning to the hedonistic values, so the site has to be planned with hedonistic characteristics in mind as well. It is recommended that the utilitarian and hedonistic characteristics of the site be balanced so as to create a pleasant experience. Hedonistic characteristics are closely linked to perceived enjoyment. Such an experience demands entertainment during the use, as well as user engagement and interaction, in order to make the consumer revisit the site. Personalization is another option which affects the positive customer experience. Social interaction is very important, considering that the customer is a social being and wants to be in contact with other customers, the company and the wider community. In order to provide a positive experience, it is necessary for companies to use the social media, regardless of whether they are using the social media for transactions, or using the social components on the platforms for transactions. The compatibility on different devices is very important in the multichannel world when cell phones and tablets are included

Slika 5. Konceptualni okvir onlajn doživljaja kupaca



Izvor: Rose, Hair i Clark, 2011, p. 29.

Implikacije onlajn doživljaja kupaca u digitalnom bankarstvu

Kao što je u uvodu apostrofirano onlajn doživljaj kupaca je veoma atraktivna oblast koja poseduje veliki potencijal u digitalnom bankarstvu. Posmatrajući komponente doživljaja, autori (Pine i Gilmore, 1999; Schmitt, 1999; Gentile, Spiller i Noci, 2007) napominju da je potrebno da se rezultujući doživljaj sastoji od više tipova doživljaja. Jedinstveni model onlajn doživljaja (Bilgihan, Kandampully i Zhang, 2016) uvodi hedonističke i utilitarne karakteristike. Modeli onlajn doživljaja (Rose, Hair i Clark, 2011) podrazumevaju kognitivnu i afektivnu komponentu. Iako se pretpostavlja da je digitalno bankarstvo ciljno (utilitarno) orijentisano, tj. da postoji samo kognitivna komponenta, autori (Cruz i saradnici, 2010) su utvrdili postojanje stanja „toka“ koje je orijentisano i na hedonističku potrošnju. Utilitarno orijentisani korisnici su imali želju da pretražuju onlajn servise. Da bi se unapredio onlajn doživljaj kupaca, potrebno je pored utilitarnog aspekta obezbediti i hedonistički aspekt. Autori (Cruz i saradnici, 2010) preporučuju stalno ažuriranje sadržaja koje će stimulirati hedonističko pretraživanje i unakrsnu prodaju na osnovu profila kupaca ili čak kreativne bankarske servise. Sadržaj, kao važnu dimenziju kvaliteta onlajn

bankarskog sistema su identifikovali i Jun i Kai (2001). U istraživanju su Cruz i saradnici (2010) povrdili da su elementi percipiranog kvaliteta u značajnijoj meri uticali na zadovoljstvo stanjem „toka“. Ovo prema autorima implicira unapređenje percipiranog kvaliteta, za šta je potrebno razviti nove onlajn proizvode i informacije. Novi informacioni proizvodi moraju biti razvijeni u saglasnosti sa minimalnim standardima koje predlažu autori (Pantović, Petrović i Ristić, 2013). Važnost novih proizvoda u onlajn okruženju za privlačenje kupaca su identifikovali Jun i Cai (2001) kao ključnu dimenziju kvaliteta onlajn bankarskih usluga koja utiče na zadovoljstvo kupaca. Sam sajt treba da bude okrenut ka upotrebljivosti i da poseduje estetske karakteristike (Cruz i saradnici, 2010). U istraživanju kvaliteta onlajn bankarskih usluga (Jun i Cai, 2001) sadržaj, njegovo redovno ažuriranje i estetska komponenta su identifikovani kao dimenzije kvaliteta onlajn sistema, sa uticajem na zadovoljstvo kupaca. Međutim, iako se govori o onlajn doživljaju, naglašava se da je bankarska usluga multikanalna i da se mora uzeti u obzir i optimizacija interfejsa sa drugim kanalima (Cruz i saradnici, 2010).

Ako se posmatra kontinuum doživljaja (Carù i Cova, 2007, pp. 12-13), banke bi u digitalnim okruženju morale da razmišljaju ne samo o doživljaju kada one plasiraju određene

in the transactions, as well as laptop and desktop computers. In such an environment it is important to provide the coexistence of the brand through the design elements on all platforms.

However, the previously defined models of the online customer experience are conceptualized as a cognitive response, and Rose, Hair and Clark (2011) emphasize that the experience possesses an affective component as well, so they developed a conceptual framework of the online customer experience which is shown in Figure 5. The concept was created with the aim of including the cognitive and affective states, which were not the subject of the previous models in the online environment. The framework includes the antecedents and consequences of the online customer experience. The antecedents defined by the conceptual framework refer to the processing of information, perceived ease of use, perceived usability, perceived benefit, perceived control, skill, trust propensity, perceived risk and enjoyment. The processing of information is very important not only during the search, but also during the assessment of information in the online shopping process. For the processing of information, previous experience and knowledge are relevant. Previous knowledge is used in the effective search and evaluation of the new information provided. Previous experience will influence the formation of the future intended behavior. Perceived ease of use and usability are the elements of the model of adopting technology, which will largely influence the acceptance of online transactions. The perception of the ease of use of the website is linked to the positive online

experience. Usefulness is the degree to which the website will be embedded into and support the everyday activities of the user. The skill the user acquires while using the web application will influence the ways in which he will build his experience over time. Skills are one of the constructs which are also very important for the flow in online environments (Hoffman and Novak 1996; Novak, Hoffman, and Yiu-Fai 2000). Perceived control refers to the feeling the user has about the degree of control over accessibility, possibility of browsing and evaluation of the website content. Creating an experience which is entertaining and pleasant affects the positive experience of online shopping. A depersonalized environment and environment with more unknowns make the user feel more vulnerable, and there needs to be a higher degree of trust in order to perform the online transaction. However, there is a trust propensity as a personality trait, which can affect the customer's view of trust in the internet medium and the company. This propensity will have a soothing effect on trust. Risk is another important influence and it is presented as uncertainty and seriousness of the consequences of shopping. If the user uncertainty is removed, the perceived value of the user in relation to the exchange experience will increase. A superior experience delivery creates customer satisfaction. The intention of repeated purchase in an online environment refers to the intention of the repeated use of the online channel of a certain organization for the purpose of transactions. The more positive the experience, the bigger the probability of a repeated purchase.

servise, već i o drugim tipovima doživljaja kontinuuma. Tip doživljaja kada su kupac i banka kokreatori doživljaja je jedno polje koje se pojavljuje kao nova mogućost za banke. Banke već nude mogućnost personalizacije sajtova koji predstavljaju početni nivo kreiranja zajedničke vrednosti. Neke banke su ponudile i mogućnost personalizacije transakcija (Mahdzan, Mohd-Any i Hamzah, 2017), kao sledeći nivo, koji omogućava korisnicima da kokreiraju svoje iskustvo sa onlajn bankarskim servisom. U ovom slučaju treba voditi računa da će se optimalno stanje „toka“ dogoditi onda kada postoji visok nivo veština i izazova. Potrebno je dobro proceniti nivo veština korisnika, ali i potreban nivo izazova koji će se ponuditi. Međutim, banke mogu osim personalizacije ponuditi i nivo stvaranja zajedničke vrednosti sa kupcima preko platformi za zajedničko kreiranje proizvoda/usluga. U ovom slučaju kupci mogu plasirati svoje ideje. Ideje mogu proći proces selekcije. Na kraju najbolje ideje ili ideje koje su dobile najviše glasova korisnika mogu postati budući proizvodi/usluge.

Modeli onlajn doživljaja kupaca (Rose, Hair i Clark 2011; Bilgihan, Kandampully i Zhang, 2016) poseduju kao zajednički preduslov lakoću korišćenja. Lakoća korišćenja je identifikovana i kao ključna dimenzija kvaliteta onlajn bankarskih servisa (Jun i Cai, 2001). Upotrebljivost je još jedna zajednička dimenzija više modela, koja je istraživana u kontekstu onlajn bankarstva u radu autora (Casaló, Flavián i Guinalíu 2008). U radu se napominje da je upotrebljivost predulov za zadovoljstvo, koje sa lojalnošću utiče na usmenu propagandu. Autori (Casaló, Flavián i Guinalíu 2008) preporučuju da sajt možda ne mora da bude sofisticiran, ali mora se voditi računa o lakoći korišćenja. Veća percipirana upotrebljivost olakšava bolje razumevanje sadržaja i zadataka koje korisnik treba da obavi. Sajt koji poseduje veću upotrebljivost daje osećaj sigurnosti i komfora u radu korisnika. Percipirana upotrebljivost i informacije o onlajn bankarstvu su identifikovane i kao najvažniji faktori za korišćenje onlajn bankarskih usluga (Pikkarainen i saradnici, 2004). Autor navodi važnost informativnog sadržaja koji treba da se nađe na sajtu.

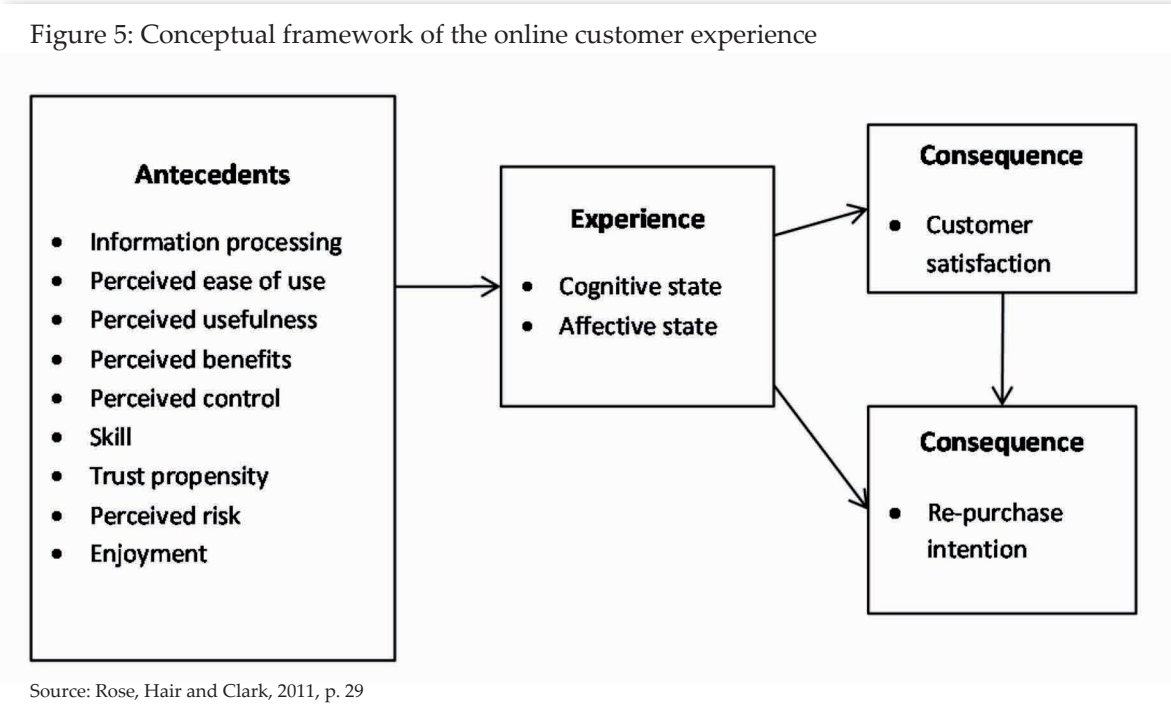
Strategije onlajn kanala i doživljaj kupaca digitalnog bankarstva

U prethodnim delovima je naglašeno da je važno da se onlajn kanal integriše u multikanalu strategiju kako bi se dobio optimalan doživljaj, s obzirom na to da većina kupaca danas još uvek koristi više kanala za komunikacije i transakcije. Autori *Klaus i Nguyen* (2013) su istraživali onlajn doživljaj kupaca iz ugla banaka i predstavili tipologiju strategija koje banke koriste u kreiranju onlajn doživljaja kupaca u multikanalnom okruženju. Kao dimenzije strategije onlajn kanala analizirani su ključni ciljevi, poslovni procesi, koristi, integracija i perspektiva. U odnosu na dimenzije identifikovne su tri prakse:

- početnik,
- konverter i
- integrator.

Početnik razvija onlajn kanal kao ekstenziju ili nadogradnju postojećih kanala prodaje i prakse komunikacije. Na ovaj korak se odlučuje kao odgovor na aktivnosti konkurencije. Primarni cilj je smanjenje troškova. Onlajn kanalima se pristupa pre taktički nego strateški. Proces koji onlajn kanal podžava su korisničke i interne transakcije i komunikacije. Društveni mediji se koriste samo za praćenje konkurentskog okruženja. Koristi su u potpunosti funkcionalne, a fokus je na smanjenju troškova. Integracija je usmerena ka unutra zbog nedostataka vizije, samo kako bi se izbegla tenzija između kanala. U perspektivi se razmatra samo održavanje koraka sa konkurencijom i tehnologijama, sve bazirano na podacima. **Konverter** je u procesu razvoja strategije onlajn kanala i za razliku od početnika koji je orijentisan interno, konverter je orijentisan i eksterno ka kupcima. Poslovni procesi nisu samo usmereni na transakcije i komunikacije, već i na korišćenje društvenih medija za praćenje konkurencije ali i percepciju kupaca. Performanse se prate preko lojalnosti, percepcije brenda, prodaje i profita. Perspektiva je da se razvije multikanalna strategija sa fokusom na tehnologije i unapređenje performansi interno i eksterno. **Integrator** razvija kontinuirano onlajn kanal kao deo multikanalne strategije, orijentisan eksterno ka svim stejkholderima i koristi onlajn kanal interno kao alat komunikacija i sredstvo

Figure 5: Conceptual framework of the online customer experience



Implication of the Online Customer Experience in Digital Banking

As emphasized in the introduction, the online customer experience is a very attractive field which possesses great potential in digital banking. When observing the components of the experience, some authors (Pine and Gilmore, 1999; Schmitt, 1999; Gentile, Spiller and Noci, 2007) point out that it is necessary for the resulting experience to comprise several types of experience. A unique model of the online experience (Bilgihan, Kandampully and Zhang, 2016) introduces hedonistic and utilitarian characteristics. Some models of the online experience (Rose, Hair and Clark, 2011) include a cognitive and affective component. Although it is presumed that digital banking is goal (utilitarian)-oriented, i.e. that there is only a cognitive component, Cruz *et al.* (2010) have established the existence of a flow which is oriented towards the hedonistic consumption. Utilitarian-oriented users expressed their wish to browse online services. In order to improve the online customer experience, it is necessary to provide a hedonistic aspect next to the utilitarian aspect. Cruz *et al.* (2010) recommend the constant updating of content which would stimulate hedonistic browsing and cross-selling based on the customer’s profile or even creative banking services. Content was identified as an

important dimension of the quality of the online banking system by Jun and Cai (2001). In the study by Cruz *et al.* (2010), it was confirmed that the elements of perceived quality affect satisfaction to a greater extent by means of the flow. According to these authors, this implies an improvement in perceived quality, for which new online products and information need to be developed. New information products must be developed in accordance with the minimum standards proposed by Pantović, Petrović and Ristić (2013). The importance of the new products in the online environment for attracting customers was identified by Jun and Cai (2001) as a key dimension of quality of online banking services which affect customer satisfaction. The site itself should be focused on usability and possess aesthetic features (Cruz *et al.*, 2010). In the research of the quality of online banking services, Jun and Cai (2001) identified the content, its regular updating and the aesthetic component as the dimensions of the online system’s quality, with an effect on customer satisfaction. However, although there is talk about the online experience, it is emphasized that the banking services are multichannel and that the optimization of the interface with other channels needs to be taken into account (Cruz *et al.*, 2010).

If the continuum of experiences is observed (Carù and Cova, 2007, pp. 12-13), in a digital

alokacije resursa. Procesi su integrisani deo eksternih i internih komunikacija i transakcija, a društveni mediji se koriste i interno i eksterno za obezbeđenje uvida u ponašanje kupaca, razvoj novih proizvoda i usluga i upravljanje projektima. U tabeli 2. (Klaus i Nguyen, 2013, p. 435) je dat uporedni prikaz tri prakse u odnosu na dimenzije onlajn strategije. Na bazi rezultata istraživanja (Klaus i Nguyen, 2013), kako bi se razvila i iskoristila prilika, banka mora da pristupi razvoju plana multikanalne transformacije, koji je prikazan na slici 6, kako bi se unapredio doživljaj kupaca.

Slika 6. Proces multikanalne transformacije



Tabela 2. Tipologija strategija onlajn kanala

	Početak	Konverter	Integrator
Ključni ciljevi	• Prihvata i pokušava da razvije onlajn kanal zbog pritiska konkurencije; • Primarni cilj je redukcija troškova;	• U procesu implementacije strategije onlajn kanala; • Eksterno usmeren prema kupcima, interno prema komunikacijama i efikasnom pristupu podacima;	• Konstantno razvija onlajn kanal kao deo multikanalne strategije; • Sofisticirani fokus eksterno ka svim stejkholderima; • Interno se kanal koristi kao ključno komunikaciono sredstvo i faktor koji omogućava razvoj i raspoređivanje resursa;
Poslovni procesi	• Podrška transakcijama i komunikacijama sa kupcima i u internom okruženju; • Oskudno korišćenje društvenih medija kako bi se pratilo konkurentsko okruženje;	• Više od transakcija i komunikacija; • Korišćenje društvenih medija kako bi se pratilo konkurentsko okruženje i percepcija kupaca;	• Integralni deo eksternih i internih komunikacija i transakcija; • Društveni mediji se koriste interno i eksterno za alokaciju resursa, obezbeđenje uvida u potrošače, razvoj novih proizvoda i usluga i upravljanje projektima;
Koristi	• U potpunosti funkcionalne; • Fokus unutar preduzeća na redukciji troškova;	• Povezivanje strategije onlajn kanala sa lojalnošću, percepcijom brenda i prodajom i profitom;	• Politike i operativni nivo su strogo usaglašeni; • Kontinuirana interna i eksterna procena i razvoj strategije i prakse;
Integracija	• Fokusirani interno usled nedostatka sveukupne vizije; • Sprečava tenziju između kanala;	• Strateška namera; • Interni i eksterni fokus; • Upravljanje tenzijom između kanala;	• Vlasništvo je više funkcija; • Uključeno celokupno preduzeće; • Praćenje uticaja strategije i interno i eksterno i praksa razvoja;
Perspektiva	• Održavanje koraka sa konkurencijom i tehnologijom; • Fokus na razvijanje odluka vođenih podacima;	• Prihvata i pokušava da razvije multikanalnu strategiju; • Fokusira se na tehnologije i podatke kako bi unapredio interne i eksternе performanse;	• Multikanalna pre nego strategija onlajn kanala; • Stalno preispitivanje i održavanje konkurentске prednosti; • Upravljanje izazovima i koristima odlučivanja na bazi podataka; • Tehnologija je samo podrška, a ne fokus;

Izvor: Klaus i Nguyen, 2013, p. 435

environment, banks should not only think about the experience when they are launching certain services, but also about other types of experiences of the continuum. The type of experience when the customer and the bank are co-creators of the experience is one area which occurs as a new possibility for banks. Banks already offer the possibility of personalized sites which is the beginning level of creating a common value. Some banks have offered the possibility of personalized transactions (Mahdzan, Mohd-Any and Hamzah, 2017) as the next level which enables users to co-create their experience with the online banking service. In this case, special attention should be paid so that the optimal flow occurs when there is a high level of skills and challenges. It is necessary to carefully evaluate the skill level of the user, as well as the required challenge level to be offered. However, banks can, apart from personalization, offer a level of creating the common value with the clients through a platform for the co-creation of products/services. In this case, customers can launch their own ideas. Ideas could go through a selection process. At the end, the best ideas or the ideas which have received the biggest number of user votes can become the future products/services.

All models of the online customer experience (Rose, Hair and Clark 2011; Bilgihan, Kandampully and Zhang, 2016) have ease of use as their shared antecedent. Ease of use was also identified as the key dimension of the quality of online banking services (Jun and Cai, 2001). Usability is another common dimension shared by the several models, which was researched in the context of online banking in the paper authored by Casaló, Flavián and Guinalíu (2008). The paper emphasizes that usability is an antecedent for satisfaction which affects word of mouth together with loyalty. Casaló, Flavián and Guinalíu (2008) recommend that the site perhaps does not have to be sophisticated, but special attention must be paid to the ease of use. A better perceived usability facilitates better understanding of the content and tasks which the user needs to perform. Perceived usability and information on online banking were also identified as the most important factors for using online banking services (Pikkariainen *et al.*, 2004). The author states the importance

of the informative content which needs to be found on the site.

Strategies of the Online Channel and the Digital Banking Customer Experience

The previous sections highlighted the importance of the online channel being integrated into the multichannel strategy in order to achieve an optimal experience, considering that most customers today still use several channels for communication and transaction. Klaus and Nguyen (2013) researched the online customer experience from the banks' perspective and presented a typology of the strategies which banks use in creating an online customer experience in a multichannel environment. They analyzed key objectives, business processes, benefits, integration and outlook as dimensions of the online channel strategy. Relating to dimensions, three practices were identified:

- The introducer,
- The converter, and
- The integrator.

The introducer develops an online channel as an extension or development of the existing channels of sales and the communication practice. This step is taken as a response to the competitors' activity. The primary goal is the reduction of costs. Online channels are approached tactically rather than strategically. The processes which the online channel supports are user and internal transactions and communications. The social media is used only for monitoring the competitive environment. The uses are completely functional, and the focus is on cost reduction. Integration is internally oriented due to the lack of vision, only in order to avoid the tensions among the channels. This perspective is aimed only at keeping up with the competition and technology, which is based on data. *The converter* is in the process of online channel strategy development, and unlike the introducer, which is internally oriented, the converter is also externally oriented, towards the customers. The business processes are not directed only towards the transactions and communication, but also towards the use of the social media for monitoring the competition

Zaključak

U radu je prikazan koncept doživljaja kupaca preko definicija, dimenzija, tipova doživljaja, stimulusa i vremenskog okvira doživljaja. Cilj ovog dela rada je da se stekne uvid u osnovne koncepte koji su univerzalni za različite primene i pripremi osnova za analizu modela onlajn doživljaja kupaca. Početni model je koristio koncept stanja „toka“, kao i njegove preduslove i konsekvence. Kasniji modeli su se oslanjali na skup preduslova koji je obuhvatao i elemente korisničkog iskustva, dizajna korisnosti, model prihvatanja tehnologija, interaktivnost, hedonističku i utilitarističku potrošnju, kao i druge koncepte identifikovane u teoriji. Iz modela se može videti da se deo elemenata preklapa, a deo je jedinstven za određeni model, o čemu treba voditi računa kada se razmišlja o implementaciji. S obzirom na to da je danas sve više tačaka kontakta sa kupcima i da se koristi više tradicionalnih i digitalnih kanala, posebna pažnja je posvećena kupčevom putu. U radu se naglašava da je posmatranje kupčevog puta u odnosu na tačke kontakta važno i da su one kompanije koje su upravljale celokupnim doživljajem imale značajnije rezultate poslovanja u odnosu na one koje su pratile performanse samo u tačkama kontakta. U narednom delu su prikazane razlike konteksta oflajn i onlajn doživljaja, kao i onlajn doživljaj kupaca preko najvažnijih modela koji su predstavljeni u akademskoj javnosti. Rad u narednom delu predstavlja implikacije u onlajn bankarstvu. S obzirom na to da je

prema istraživanjima i u razvijenim zemljama procenat onih koji koriste samo digitalne kanale manji u odnosu na one koji koriste više kanala i žele konzistentan i „bešavni“ pristup, na kraju rada se prikazuje tipologija strategija kreiranja onlajn doživljaja u multikanalnom okruženju.

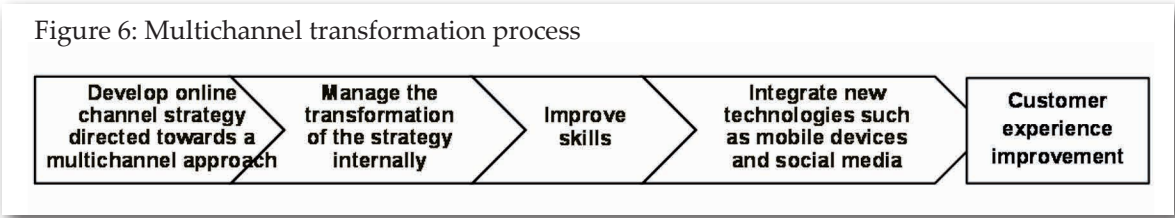
Rad poseduje i nekoliko ograničenja. Prvo se odnosi na nedostatak pregleda celokupne postojeće literature o određenim aspektima rada. Rad ne obuhvata teme kao što su detaljnija veza doživljaja i kokreiranja ponude od strane kupaca, vezu onlajn doživljaja kupaca i koncepta upravljanja odnosom sa kupcima, kvalitet onlajn doživljaja kupaca i merenje onlajn doživljaja kupaca, kao važnije oblasti razmatranja. Još jedno ograničenje je nepostojanje kritičkog osvrta na postojeću literaturu, s obzirom na intenciju da rad poseduje pregledni karakter i predstavi implikacije. Iz prethodnog proizilazi i ograničenje nedostatka mogućih istraživačkih pitanja.

Pravci budućih istraživanja su usmereni činjenicom da u oblasti digitalnog bankarstva ne postoji dovoljan broj istraživanja na temu doživljaja kupaca. Budući pravci istraživanja će uključiti pregled dodatne literature i tema bliskih oblasti onlajn doživljaja kupaca, o kojima je već nešto rečeno, kritički osvrt na oblast i kreiranje istraživačkih pitanja i hipoteza. Nakon toga je moguće pristupiti i konkretnom istraživanju u oblasti onlajn doživljaja kupaca u digitalnom bankarstvu sa ciljem potvrde određenog modela, kreranja mernog instrumenta, provere prakse onlajn doživljaja kupaca u digitalnom bankarstvu i predloga za unapređenje.

and customer perception. The performances are monitored based on loyalty, brand perception, sales and profit. *The integrator* continuously develops an online channel as part of a multichannel strategy, oriented externally towards all the stakeholders and uses the online channel internally as a tool of communication and a means of resource allocation. The processes are the integrated parts of the external and internal communications and transactions, and the social media is used both internally and externally for providing insight into customer

behavior, the development of new products and services and project management. A comparative review of the three practices in relation to the dimensions of the online strategy is given in Table 2 (Klaus and Nguyen, 2013, p. 435). Based on the research results of Klaus and Nguyen (2013), in order to develop and use an opportunity, the bank must approach the development of a multichannel transformation plan which is shown in Figure 6, in order to improve the customer experience.

Figure 6: Multichannel transformation process



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Table 2. Online channel strategy typology

	Introducer	Converter	Integrator
Key objectives	• Accepts and attempts to develop an online channel due to pressure from the competition; • The primary objective is cost reduction;	• Is in the process of implementation of the online channel strategy; • Externally oriented towards customers, internally towards communications and an efficient access to data;	• Constantly developing an online channel as part of a multichannel strategy; • A sophisticated external focus towards all stakeholders; • The channel is internally used as a key means of communication and a factor which enables the development and allocation of resources;
Business processes	• Support for transactions and communication with customer in an internal environment as well; • Uses social media sparingly in order to follow the competitions' environment;	• More than transactions and communication; • Uses social media in order to follow the competitive environment and customer perception;	• An integral part of external and internal communication and transactions; • Social media is used internally and externally for resource allocation, providing an insight into consumers, the development of new products and services and project management;
Uses	• Completely functional; • The focus inside companies on cost reduction.	• Linking the online channel strategy to loyalty, brand perception and sales and profit.	• The policies and operational level are completely harmonized; • A constant internal and external assessment and strategy and practice development;
Integration	• Focused internally due to a lack of an overall vision; • Prevents tensions between channels;	• Strategic intent; • Internal and external focus; • Managing the tensions between the channels.	• Is owned by several functions; • The whole company is included; • Following the influence of the strategy and internal and external development practice;
Perspective	• Keeping up with the competition and technology; • Focus is on developing decisions based on data;	• Accepts and attempts to develop a multi-channel strategy; • Focuses on technologies and data in order to develop internal and external performance;	• Multi-channel rather than online channel strategy; • Constant reevaluation and maintenance of the competitive advantage; • Management of challenges and decision-making uses based on data; • Technology is only the support, not the focus;

Source: Klaus and Nguyen, 2013, p. 435

Conclusion

The paper presented the concept of customer experience through definitions, dimensions, types of experiences, stimuli and a time frame of experience. The goal of this section was to provide an insight into the basic concepts which are universal for different applications and prepare the basis for the analysis of models of online customer experience. The first model used the concept of flow, as well as its antecedents and consequences. The subsequent models relied on a set of antecedents which also included the elements of the user experience,

usability design, model of technology acceptance, interactivity, the hedonistic and utilitarian consumption, as well as other concepts identified in theory. It can be seen from the model that some of the elements overlap and some are unique for a specific model, which should be taken into account when considering their implementation. Considering that nowadays there is an increasing number of contact points with consumers and that an increasing number of traditional and digital channels are being used, special attention was paid to the customer's journey. The paper highlights that observing the customer's

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journey in comparison with the contact points is important, considering that the companies which have managed the whole experience have achieved some more significant business results in comparison to those which have followed the performance in contact points. The following section discussed the differences in the context of offline and online experience, as well as the online customer experience through the most important models which were presented in the academic community. The paper presented the implications for digital banking in the succeeding part. Considering that, according to research, even in the developed countries the percentage of customers who use only digital channels is smaller than the percentage of customers who use several channels and want a consistent and seamless approach, at the end of the paper we presented the typology of the strategies for creating an online experience in a multichannel environment.

The paper possesses several limitations. The first refers to the lack of the entire existing literature overview on certain aspects of the paper. The paper does not cover the topics such as the more detailed relationship of the customer experience and co-creation of the offer by the customer, the relationship

between online customer experience and the concept of customer relationship management, the online customer experience quality and measurement of online customer experience, as well as other important fields of consideration. Another limitation is the non-existence of a critical approach to the existing literature, considering the intention of the paper to be an overview and present the implications. From the aforementioned, it follows that there is a limitation in terms of the potential research questions.

Future research should be directed by the fact that in the field of online banking there is an insufficient number of studies on the topic of customer experience. Future directions of research should include an overview of additional literature and topics close to the field of online customer experience, of which there has already been some discussion, a critical evaluation of the field and the creation of research questions and hypotheses. After that, it is possible to approach the specific research in the field of online customer experience in digital banking with the aim of affirming a certain model, creating a measuring tool, checking the practice of online customer experience in digital banking and proposals for advancement.