

Customer Experience Quality and Customer Loyalty in Indian Retail Banking: A PRISMA-Compliant Systematic Literature Review

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Abstract: This systematic literature review examines the conceptual architecture linking Customer Experience Quality (CEQ) and customer loyalty within Indian retail banking and analogous emerging-market ecosystems. Adhering to PRISMA 2020 protocols, the review synthesises scholarship grounded in relationship marketing, services marketing, and the Stimulus-Organism-Response (S-O-R) paradigm. Findings reveal that CEQ rarely operates as a direct determinant of loyalty; instead, satisfaction and trust function as relational organismic mediators that convert experiential stimuli into durable behavioural responses. The review consolidates fragmented CEQ dimensions, identifies methodological asymmetries, and proposes a higher-order conceptual framework. Theoretical, contextual, and managerial implications are advanced to guide trust-sensitive, relationally embedded experience architectures in emerging-market banking.

Keywords: Customer Experience Quality, Customer Loyalty, Trust; Satisfaction, Indian Retail Banking, Emerging Markets, S-O-R Framework

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