MECHANISMS FOR ENSURING CONSISTENCY BETWEEN BRAND-PROMISED SERVICE QUALITY AND CUSTOMERS' ACTUAL EXPERIENCE IN COMMERCIAL BANKS

Mirzajonova Maftunaxon Jaxongir qizi
Senior Lecturer Tashkent International University of Financial Management and Technologies
E-mail: m.mirzajonova@tift.uz
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Abstract

The thesis examined alignment between commercial banks' brand promises and customer experience. The author proposed BPAI, weighting service attributes by customer importance and advertising emphasis, and CPR, linking complaints to promise dimensions. Central Bank complaint data for 2025-2026 showed that lending, payments, card security, and staff conduct generated most appeals. An illustrative calculation identified priority gaps without bank-level survey data. The author recommended promise registers, service-process mapping, and customer surveys to validate the measures.

Keywords: brand promise, service quality, customer experience, bank complaints, BPAI, CPR.

Annotatsiya

Tezisda tijorat banklaridagi brend va'dalari bilan mijozlar tajribasi muvofiqligini baholash masalasi o'rganildi. Muallif xizmat xususiyatlari ahamiyati va reklamadagi ta'kidini hisobga oluvchi BPAI indeksini hamda shikoyatlarni va'dalar bilan bog'lovchi CPR ko'rsatkichini taklif etdi. Markaziy bankning 2025-2026-yillardagi murojaatlari tahlil qilinib, kredit, to'lov, karta xavfsizligi va xodimlar faoliyati shikoyatlarning asosiy qismini tashkil etgani aniqlandi. Shartli hisob-kitob ustuvor kamchiliklarni ko'rsatdi. Muallif va'dalar reyestri, xizmat jarayonlarini xaritalash va mijozlar so'rovi orqali modelni tekshirishni tavsiya qildi.

Kalit so'zlar: brend va'dasi, xizmat sifati, mijozlar tajribasi, bank shikoyatlari, BPAI, CPR.

Аннотация

В тезисе исследовалось соответствие обещаний бренда коммерческих банков фактическому опыту клиентов. Автор предложила индекс BPAI, учитывавший значимость характеристик услуг и рекламные акценты, а также показатель CPR, связывавший жалобы с направлениями обещаний. Статистика обращений Центрального банка за 2025-2026 годы была проанализирована; основная часть жалоб относилась к кредитам, платежам, безопасности карт и работе сотрудников. Условный расчёт выявил приоритетные разрывы. Автор рекомендовала вести реестр обещаний, картировать обслуживание и проверить модель посредством опроса клиентов.

Ключевые слова: обещание бренда, качество услуг, клиентский опыт, банковские жалобы, BPAI, CPR.

INTRODUCTION

A bank promise of a fee-free transfer or a quick loan decision is a forecast that the customer checks with every app session or card payment, and for services own experience outweighs what the company says [1]. In Uzbekistan, bank cards in circulation grew from about 34.2 million at the start of 2023 to 68.27 million on 1 January 2026 [2] and 74.6 million on 1 July 2026 [3]. Remote banking services had 62.1 million customers in April 2025 [4], and adult account ownership reached 59.7% in

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2024 [5]. The Central Bank of Uzbekistan (CBU) publishes appeals statistics [6] and, since 2026, a quarterly appeals index that relates each bank's share of appeals to its share of active clients [7].

Research separates delivered from communicated quality [8] and shows that employees are central to keeping a brand promise [9]. Yet quality scales ignore how loudly each attribute is advertised. The article asks which promise dimensions are most exposed (RQ1), how to measure alignment compatibly with the regulator's index (RQ2) and which mechanisms close the gap (RQ3).

LITERATURE REVIEW

Service quality gaps, internal branding and feedback

The gaps model [8] places gap 4 between delivery and external communications and gap 5 between expected and perceived service. Gap 4 stems from overpromising under competition [10]. Satisfaction depends on whether performance confirms the prior expectation [11].

Brand commitment [12], internal branding [9] and employee-based brand equity [13] carry the promise into delivery. Poor complaint handling damages trust [14]; blueprinting reveals fail points [15]. Hence H1: a lower BPAI goes with higher complaint intensity; H2: employee brand commitment weakens this link; H3: feeding complaints into blueprint revisions speeds up alignment.

METHODOLOGY

The conceptual-analytical design used CBU appeals statistics for 2025-2026 [6], the CBU appeals index for the second and third quarters of 2026 [7] [16], card data and Global Findex 2025 [5]. The appeals index is the external benchmark:

$$CI_b = \frac{A_b / \sum_{b=1}^{n} A_b}{N_b / \sum_{b=1}^{n} N_b} \quad (1)$$

where A_b is the number of appeals about bank b in a quarter, N_b its active clients and n the number of banks. A value above one signals excess appeals.

Inside the bank, the BPAI uses m promise dimensions taken from advertising, tariffs and sales scripts. Customers rate on a K-point scale the service promised ($\overline{P}_j$) and experienced ($\overline{E}_j$), giving the gap $G_j = \overline{E}_j - \overline{P}_j$. The alignment score of dimension j is:

$$a_j = 1 - \frac{\max(0, -G_j)}{K-1} \quad (2)$$

where a_j ranges from zero to one; only shortfalls reduce it, so over-delivery cannot offset a broken promise. The weight of each dimension combines customer value and bank emphasis:

$$w_j = \frac{I_j S_j}{\sum_{j=1}^{m} I_j S_j} \quad (3)$$

where I_j is customer-rated importance and S_j the promise salience, the share of brand communications stressing the dimension. The louder the promise, the more a shortfall costs (gap 4). The index is:

$$BPAI = 100 \cdot \sum_{j=1}^{m} w_j a_j \quad (4)$$

where BPAI equals 100 when no weighted dimension falls short. The complaint-to-promise ratio mirrors the regulator's index:

$$CPR_j = \frac{c_j / \sum_{j=1}^{m} c_j}{w_j} \quad (5)$$

where c_j is the number of complaints under dimension j; a ratio above one marks a blueprinting priority. H1 and H2 can later be tested on a bank-quarter panel of complaint intensity, BPAI and employee brand commitment [13]; bank-level survey data are not yet available.

ANALYSIS AND RESULTS

Digital expansion and appeals data

Table 1

Indicators of digital banking adoption and financial inclusion in Uzbekistan[1]

[1] Source: Compiled by the author from [2]; [3]; [4]; [5]. Findex values refer to the 2024 survey wave; remote banking customers may be counted by several banks.

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Indicator	Earlier value	Latest value
Bank cards in circulation, million	34.2 (start of 2023); 68.27 (1 January 2026)	74.6 (1 July 2026)
Remote banking customers, million	60.0 (March 2025)	62.1 (1 April 2025)
Account ownership, % of adults	44.1 (2021)	59.7 (2024)
Digitally enabled account, % of adults	-	43.8 (2024)
No account due to lack of trust in financial institutions, % of adults	-	8.3 (2024)

Table 1 shows that cards in circulation rose by about 118% from the start of 2023 to mid-2026 and account ownership gained 15.5 percentage points between 2021 and 2024. Only 8.3% of adults named a lack of trust as a reason for having no account, which leaves banks a reservoir of goodwill that consistent delivery can turn into loyalty.

Table 2

Appeals received by the Central Bank of Uzbekistan by topic, first half of 2025[2]

Topic of appeal	Number	Share, %	Related promise dimension
Bank loans and credit operations	1,208	48.6	Fair, transparent credit terms
Payment systems and non-cash settlements	441	17.7	Fast, reliable payments
Bank cards and fraud	245	9.9	Card security, dispute resolution
Conduct of bank employees	172	6.9	Competent, courteous staff
Information on banking activities	125	5.0	Clear, accessible information
Deposits and currency operations	146	5.9	Reliable savings and FX services
Other topics	150	6.0	-
Total	2,487	100.0	

Loans, payment systems, cards with fraud cases and staff conduct accounted for 2,066 of 2,487 appeals in Table 2, or 83.1% of the total. These are the areas bank advertising emphasises most, so the answer to RQ1 is that misalignment risk concentrates where the promise is most salient. Total appeals rose by 65.8% in the first half of 2026, partly because the CBU turned its call centre into a contact centre [17].

Table 3

CBU appeals index for banks ranked in both the second and third quarters of 2026[3]

Bank	Q2 2026	Q3 2026	Change
Business Development Bank	2.78	3.17	+0.39
Mikrokreditbank	2.69	2.53	−0.16
TBC Bank	2.63	1.96	−0.67

[2] Source: Author's calculation based on CBU appeals statistics [6]. The mapping of topics to promise dimensions is the author's. Totals for the first half of 2026: 4,123 appeals, of which 1,209 electronic.

[3] Source: Compiled by the author from [7]; [16]; mean, median and changes are the author's calculation. The index equals a bank's share of appeals divided by its share of active clients, equation (1).

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Bank	Q2 2026	Q3 2026	Change
Anor Bank	1.84	1.86	+0.02
Turonbank	1.46	1.62	+0.16
Asakabank	1.28	1.27	−0.01
InfinBank	1.46	1.25	−0.21
AVO Bank	4.42	1.25	−3.17
Kapitalbank	1.07	1.24	+0.17
Mean / median	2.18 / 1.84	1.79 / 1.62	−0.39 / −0.22

Table 3 shows that the regulator's index responds within a single quarter. The mean for the nine banks ranked twice fell from 2.18 to 1.79 and the median from 1.84 to 1.62, while total appeals about banks rose by 8.6%, from 11,331 to 12,307 [16]. An external, ratio-type benchmark already exists, and a bank-level measure built in the same form can be checked against it every quarter (RQ2).

Illustrative computation and the alignment mechanism

Table 4

Illustrative (hypothetical) calculation of the BPAI and complaint-to-promise ratios[4]

Promise dimension	P	E	G	a	I	S	w	CPR
D1 Fast, reliable app transfers	6.4	5.6	−0.8	0.867	6.5	0.25	0.264	0.83
D2 Transparent fees and loan terms	6.0	4.9	−1.1	0.817	6.6	0.20	0.214	1.59
D3 Card security and fraud resolution	6.2	5.3	−0.9	0.850	6.3	0.15	0.153	0.91
D4 Competent, courteous staff	5.8	5.9	+0.1	1.000	5.6	0.15	0.136	0.44
D5 Accessible branches and contact centre	5.5	5.2	−0.3	0.950	5.2	0.10	0.084	0.71
D6 Quick complaint handling	5.9	4.6	−1.3	0.783	6.1	0.15	0.148	1.21

In the hypothetical example in Table 4 the bank reaches a BPAI of 86.6. The largest weighted shortfalls are in fee and loan transparency (D2) and complaint handling (D6), the only dimensions with a complaint-to-promise ratio above one, 1.59 and 1.21. Halving the shortfalls in D2 and D6 would raise the index to 90.2.

[4] Source: Author's illustrative calculation with equations (2)–(5). All inputs are hypothetical and do not describe any real bank: 7-point scales (K = 7), importance I and salience S as assumed by the author, complaint shares c assumed. BPAI = 86.6.

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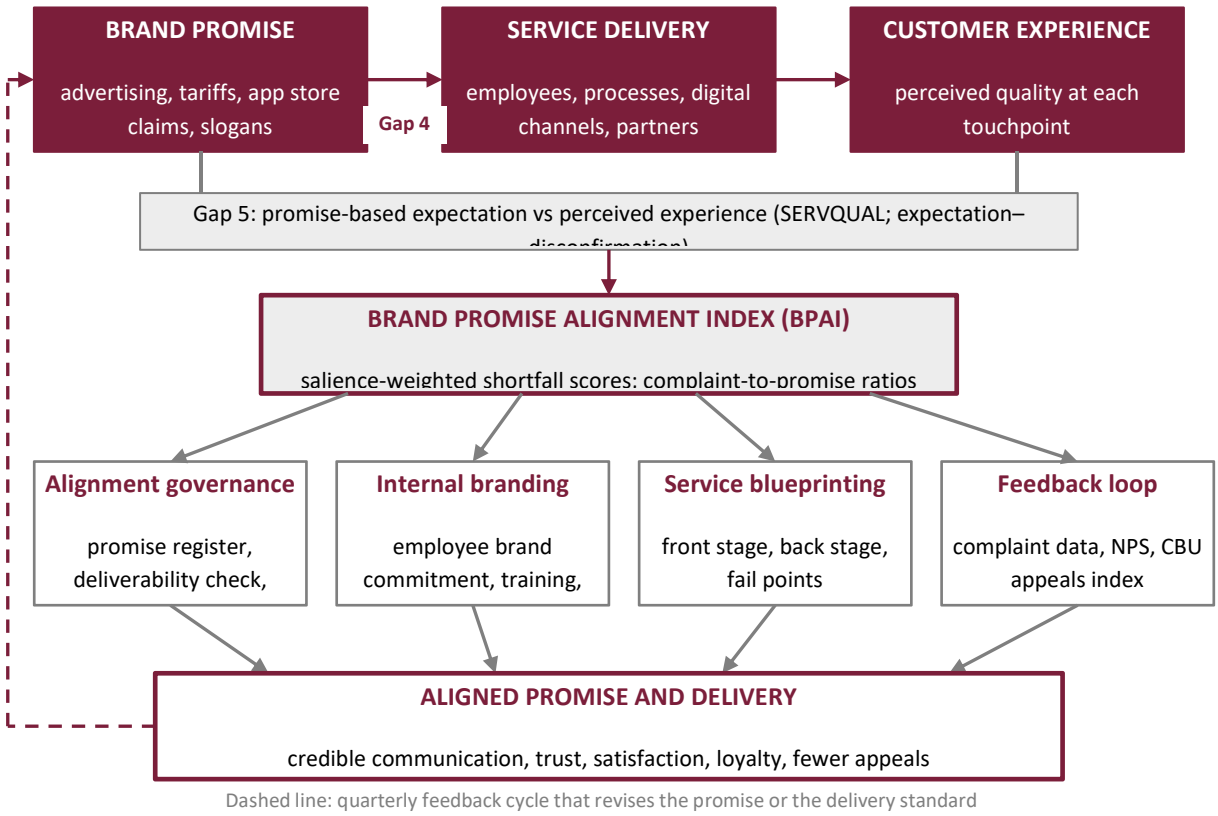


Figure 1. Brand promise alignment loop in a commercial bank[5]

Figure 1 links measurement to action and answers RQ3: the BPAI measures the distance between promise and experience. Alignment governance keeps a register of active promises and requires operations sign-off before a claim reaches advertising. Internal branding builds employee commitment, service blueprinting locates fail points behind dimensions with a high complaint-to-promise ratio, and the feedback loop combines complaint data, NPS and the CBU index. Each quarter the bank either strengthens delivery or revises the promise.

CONCLUSION AND SUGGESTIONS

Public appeals data for Uzbekistan show that dissatisfaction concentrates in the dimensions banks promote most, with loans, payments, cards and staff conduct accounting for 83.1% of appeals in the first half of 2025. The regulator's appeals index is responsive, with its mean falling from 2.18 to 1.79 in one quarter of 2026. A salience-weighted, asymmetric alignment index combined with a complaint-to-promise ratio gives banks an internal measure compatible with this benchmark.

Commercial banks are advised to: 1) keep a promise register with an owner and a delivery standard for every service claim; 2) measure promise-based expectations and experience twice a year and calculate the BPAI by product line and channel; 3) classify complaints by promise dimension and blueprint every dimension with a ratio above one; 4) include brand promise content in onboarding and link part of variable pay to alignment indicators; 5) report the BPAI, the ratios and the CBU index to the board as one dashboard.

Future research should validate the BPAI with a multi-bank customer survey and test H1-H3 by linking customer surveys, employee brand commitment scores and regulator data.

[5] Source: Developed by the author based on [8]; [11]; [9]; [15].

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