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Strategic Organizational Capability for Mobile Banking Service Recovery in The Banking Industry: A Systematic Literature Review

Dian Sari Iriani, Munawar Asikin*
Universitas Negeri Jakarta, Indonesia
Email: dian_1708825036@mhs.unj.ac.id, munawrasikin@unj.ac.id*

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Strategic Organizational Capability; Mobile Banking; Service Recovery; Banking Industry; Service-Dominant Logic.

Abstract

Purpose – The rapid digital transformation of the banking industry has significantly increased customer reliance on mobile banking services while simultaneously exposing banks to increasingly complex digital service failures. Although previous studies have extensively examined customer satisfaction, service quality, trust restoration, perceived justice, and loyalty following service recovery, limited attention has been given to the organizational capabilities that enable banks to effectively manage mobile banking service recovery. This study aimed to develop a conceptual framework of Strategic Organizational Capability (SOC) by systematically synthesizing literature on service recovery, service marketing, Service-Dominant Logic, and Dynamic Capability Theory within the banking industry context.

Design/Methodology/Approach – This study employed a Systematic Literature Review (SLR) using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) framework as the review protocol. Relevant studies were identified from major international academic databases and analyzed using a concept-centric thematic synthesis approach. The review integrated complementary theoretical perspectives to identify organizational capability dimensions that supported effective mobile banking service recovery.

Findings – The synthesis identified six interrelated organizational capability dimensions: Strategic Leadership, Organizational Governance, Digital Infrastructure Capability, Cross-functional Integration, Organizational Learning, and Customer Recovery Management. These dimensions collectively formed Strategic Organizational Capability, conceptualized as a higher-order organizational capability that enabled banks to anticipate, coordinate, manage, recover from, and continuously learn from mobile banking service failures while maintaining customer trust and supporting long-term value co-creation.

INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed the global banking industry (Felipe et al., 2025). Digital transformation has reshaped how banks design, deliver, and continuously improve financial services by integrating mobile technologies, cloud computing, artificial intelligence, big data analytics, and digital platforms into banking operations (Hasan et al., 2023; Kovačević et al., 2024). These technological developments have shifted banking services from traditional branch-based interactions toward digitally connected ecosystems that enable customers to access financial services anytime and anywhere

(Krasonikolakis et al., 2020). Consequently, digital banking has become a strategic priority for banking institutions seeking to improve operational efficiency, enhance customer experience, and maintain long-term competitiveness.

Among various digital banking channels, mobile banking has emerged as one of the most widely adopted platforms for delivering financial services (Alsmadi et al., 2022; Sahar et al., 2025). Through mobile banking applications, customers can perform a broad range of banking activities, including fund transfers, digital payments, account management, investment transactions, financing applications, and other financial services without visiting physical branches (Gupta & Dhingra, 2022). This transformation has significantly improved banking accessibility and convenience while simultaneously reshaping customer expectations regarding service quality and reliability (Palamidovska-Sterjadovska et al., 2025; Zhou et al., 2021).

As digital banking becomes increasingly integrated into customers' daily financial activities, expectations toward banking services have expanded beyond accessibility and convenience (Ayinaddis et al., 2023). Customers now expect mobile banking services to be reliable, secure, responsive, personalized, and continuously available (Mwiya et al., 2022). Service interruptions, transaction failures, system errors, or security incidents are no longer perceived merely as technical issues but as critical events that can influence customer trust, relationship quality, and long-term loyalty (Kamil & Fordian, 2023; Kim et al., 2024). Therefore, maintaining reliable digital service performance has become a strategic organizational challenge rather than solely an operational responsibility.

The banking industry has entered an era in which competitive advantage is determined not only by technological innovation but also by organizational capabilities to manage service quality throughout the customer journey. In this context, service recovery has become increasingly important because service failures directly influence customers' perceptions of a bank's competence, credibility, and commitment to delivering superior digital services (Karmalkar 2026; Lwin 2025; Phyo 2023; Saputra et al. 2025).

The widespread adoption of mobile banking has significantly transformed interactions between customers and banking institutions. Beyond functioning as a digital transaction channel, mobile banking has evolved into a primary service platform through which customers conduct financial transactions, manage investments, apply for financial products, and communicate with their banks. This transformation has improved banking efficiency and customer convenience while simultaneously increasing organizational dependence on digital service delivery (Gomber et al. 2018; Jeyaraj et al. 2024; Krasonikolakis et al. 2020; Munira 2025).

Despite continuous technological advancements, mobile banking services remain vulnerable to various forms of service failure. Customers may experience unsuccessful fund transfers, delayed transaction confirmations, application crashes, authentication failures, network disruptions, system maintenance downtime, or cybersecurity incidents. Unlike traditional service failures that typically involve direct employee–customer interactions, mobile banking failures often result from complex interactions among technological infrastructure, organizational processes, third-party service providers, regulatory requirements, and customer interfaces. Consequently, resolving digital service failures requires organizational coordination that extends beyond technical problem-solving.

When digital service failures occur, customers evaluate not only the technical performance of banking applications but also the bank's responsiveness, transparency, communication quality, fairness, and ability to restore service continuity. Ineffective recovery efforts may weaken customer trust, reduce satisfaction, generate negative electronic word-of-mouth, and increase switching intentions. Therefore, effective mobile banking service recovery has become an essential strategic capability for sustaining customer relationships in highly competitive digital banking environments.

The increasing strategic importance of service recovery is also evident in the Indonesian banking industry. The rapid growth of digital financial transactions has been accompanied by rising public expectations regarding service reliability, information security, and complaint resolution. Reports published by Bank Indonesia (BI) have indicated continued growth in digital payment and mobile banking transactions, while the Financial Services Authority (Otoritas Jasa Keuangan / OJK) has strengthened consumer protection and complaint-handling mechanisms within the financial sector. Similarly, annual reports from major Indonesian commercial banks have emphasized continuous investment in digital infrastructure, cybersecurity, customer experience, and operational resilience as strategic priorities.

These developments indicate that technological investment alone is insufficient to ensure successful digital banking services. Instead, banks require organizational capabilities that enable them to anticipate service disruptions, coordinate cross-functional responses, restore customer trust, and continuously improve service performance following failures.

The growing importance of mobile banking service recovery has stimulated extensive research across service marketing, digital banking, information systems, and strategic management disciplines. Previous studies have consistently demonstrated that effective service recovery influences customer satisfaction, trust restoration, loyalty, relationship quality, and behavioral intentions. Other studies have emphasized the roles of service quality, perceived justice, complaint handling, digital trust, and customer experience in shaping post-recovery evaluations. These contributions have advanced understanding of customer responses following service failures in digital banking environments.

Despite these advances, several important gaps remain in the existing literature.

First, a practical gap exists. Although banking institutions continue to invest substantially in digital transformation initiatives, mobile banking service failures remain prevalent. Transaction errors, system disruptions, cybersecurity incidents, authentication failures, and customer complaints continue to occur despite technological improvements. These recurring challenges indicate that technological investment alone is insufficient to ensure effective service recovery and highlight the need for stronger organizational readiness.

Second, a theoretical gap remains unresolved. Existing studies generally explain mobile banking service recovery from separate theoretical perspectives. Service Marketing emphasizes customer satisfaction and service quality, Service-Dominant Logic explains value co-creation, while Dynamic Capability Theory focuses on organizational adaptation to environmental changes. Although these perspectives provide valuable insights, no single theoretical approach comprehensively explains how banks develop organizational capabilities to enable effective mobile banking service recovery.

Third, a conceptual gap is evident. Previous studies have predominantly focused on customer recovery outcomes, including satisfaction, trust, loyalty, and behavioral intentions.

Comparatively limited attention has been given to identifying the organizational capabilities that support successful service recovery. Consequently, existing knowledge explains customer experiences following service failures but provides limited understanding of how banking organizations develop strategic readiness to manage such failures.

These gaps indicate the need for a broader organizational perspective that integrates customer-oriented service theories with strategic management perspectives. Therefore, this study proposed Strategic Organizational Capability (SOC) as a higher-order organizational capability integrating strategic leadership, organizational governance, digital infrastructure capability, cross-functional integration, organizational learning, and customer recovery management into a unified conceptual framework.

The novelty of this study lies in integrating multiple theoretical perspectives and developing a comprehensive organizational framework that addresses the fragmented nature of existing service recovery research. This framework contributes to both academic knowledge and practical implementation in digital banking service recovery.

Based on the identified research gaps, this study addressed the following research question:

What organizational capabilities are required to enable effective mobile banking service recovery in the banking industry?

To answer this question, the study employed a Systematic Literature Review (SLR) to synthesize existing knowledge and develop a conceptual framework explaining Strategic Organizational Capability for mobile banking service recovery.

This study contributes to the literature in three important ways. First, it extends service marketing research by shifting the analytical focus from customer recovery outcomes toward organizational capability development. Second, it integrates Service Marketing, Service-Dominant Logic, and Dynamic Capability Theory into a coherent conceptual framework. Third, it proposes Strategic Organizational Capability as a higher-order organizational capability that provides a new perspective for understanding organizational readiness in managing mobile banking service recovery within the banking industry.

METHOD

Research Design

This study employed a Systematic Literature Review (SLR) to develop a conceptual framework explaining the organizational capabilities required for effective mobile banking service recovery in the banking industry. The SLR approach was selected because it provided a structured and rigorous process for identifying, evaluating, synthesizing, and integrating existing knowledge, particularly in research areas characterized by fragmented theoretical perspectives and ongoing conceptual development.

This study was positioned as a conceptual paper rather than a bibliometric or meta-analytic study. Therefore, the objective was not only to summarize previous findings but also to synthesize complementary theoretical perspectives and develop a higher-order conceptual framework referred to as Strategic Organizational Capability (SOC). The study combined systematic evidence identification with concept-driven theoretical integration to explain the organizational capabilities underlying effective mobile banking service recovery.

Review Protocol

The review process follows the **Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020)** framework to ensure methodological transparency and reproducibility.

The review consists of four sequential stages:

1. **Identification** – locating potentially relevant studies through database searches.
2. **Screening** – removing duplicate records and studies that do not meet the predefined scope.
3. **Eligibility Assessment** – evaluating the methodological relevance and conceptual suitability of the remaining studies.
4. **Inclusion** – selecting articles for the final qualitative synthesis.

This structured process minimizes selection bias while ensuring that only high-quality and relevant studies contribute to the conceptual development of the proposed framework.

Literature Search Strategy

Relevant publications were identified through internationally recognized academic databases, including:

- Scopus
- Web of Science
- ScienceDirect
- Emerald Insight
- SpringerLink
- Taylor & Francis Online
- Wiley Online Library

The literature search employed combinations of the following keywords:

- "mobile banking"
- "digital banking"
- "service recovery"
- "service marketing"
- "service-dominant logic"
- "dynamic capability"
- "organizational capability"
- "customer trust"
- "customer experience"

Boolean operators (AND, OR) were used to refine the search strategy and improve retrieval accuracy.

Inclusion and Exclusion Criteria

To ensure consistency and scientific rigor, explicit inclusion and exclusion criteria were established.

Inclusion Criteria

- Peer-reviewed journal articles.
- Articles published in English.
- Studies discussing mobile banking, digital banking, service recovery, organizational capability, or related theories.
- Empirical and conceptual research.
- Publications in reputable international journals.

Exclusion Criteria

- Conference proceedings.
- Book chapters.
- Editorials and opinion papers.
- Non-peer-reviewed publications.
- Duplicate articles.
- Studies lacking sufficient methodological or theoretical information.

Quality Assessment

Each selected article was critically assessed based on:

- theoretical relevance,
- methodological rigor,
- conceptual clarity,
- contribution to mobile banking service recovery,
- contribution to organizational capability.

Only studies meeting these quality standards were included in the qualitative synthesis.

Data Extraction

A structured data extraction form was employed to collect information from each selected article.

The extracted information included:

- author(s),
- publication year,
- journal,
- country or research context,
- research objective,
- theoretical foundation,
- methodology,
- key findings,
- organizational capability dimensions,
- identified research limitations.

The extracted data formed the basis for subsequent coding and thematic synthesis.

Data Analysis

Rather than conducting a purely descriptive review, this study employed a **concept-centric thematic synthesis**, following the recommendation of Webster and Watson (2002), whereby concepts—not individual studies—become the primary unit of analysis.

The analytical process consisted of four iterative stages:

Stage 1 – Open Coding

Relevant concepts associated with organizational capability and mobile banking service recovery were identified from each selected article.

Stage 2 – Axial Coding

Related concepts were grouped into broader conceptual categories based on conceptual similarity.

Stage 3 – Selective Coding

The resulting categories were integrated into higher-level organizational themes representing recurring capability dimensions.

Stage 4 – Conceptual Integration

Finally, the recurring themes were synthesized into the proposed **Strategic Organizational Capability** framework.

Theory Development

The conceptual framework proposed in this study emerged through systematic integration of complementary theoretical perspectives rather than from a single theory.

The synthesis integrates insights from:

- Service Marketing,
- Service-Dominant Logic,
- Dynamic Capability Theory.

Through this integrative process, six recurring organizational capability dimensions were identified:

- Strategic Leadership,
- Organizational Governance,
- Digital Infrastructure Capability,
- Cross-functional Integration,
- Organizational Learning,
- Customer Recovery Management.

Collectively, these dimensions constitute **Strategic Organizational Capability**, representing organizational readiness to manage mobile banking service recovery in the banking industry.

RESULTS AND DISCUSSION

Literature Synthesis

The systematic literature review reveals that research concerning **mobile banking service recovery** has expanded considerably during the last decade, reflecting the rapid digital transformation occurring within the global banking industry. The reviewed studies originate from multiple research disciplines, including Service Marketing, Information Systems, Strategic Management, Customer Relationship Management, Digital Innovation, Organizational Behavior, and Financial Technology. This diversity demonstrates that mobile banking service recovery has become an interdisciplinary research topic requiring the integration of multiple theoretical perspectives.

Although the literature has grown substantially, the findings remain fragmented. Most previous studies investigate isolated aspects of service recovery, such as service quality, customer satisfaction, perceived justice, trust restoration, complaint handling, customer experience, technology acceptance, digital trust, or customer loyalty. Only a limited number of studies discuss organizational capability as a central element supporting effective service recovery within digital banking environments.

The systematic synthesis therefore indicates that existing literature has extensively explained **customer responses following service failure**, whereas considerably less attention has been devoted to understanding **organizational readiness** for managing service recovery.

Concept-Centric Analysis

Following the concept-centric review approach, concepts extracted from the selected literature were coded and grouped according to conceptual similarity rather than publication chronology.

The analysis identified recurring organizational concepts across multiple theoretical perspectives.

These concepts include:

- strategic leadership;
- organizational governance;
- digital capability;
- technological resilience;
- organizational learning;
- cross-functional collaboration;
- customer recovery;
- trust restoration;
- continuous improvement;
- organizational coordination.

Although different studies employed different terminology, these concepts consistently described the organizational conditions required for successful mobile banking service recovery.

The concept-centric synthesis therefore suggests that effective service recovery depends upon **interrelated organizational capabilities** rather than isolated managerial practices.

Theme Development

The coding process generated six higher-level organizational themes.

Theme 1

Strategic Leadership

Strategic leadership provides organizational vision, strategic commitment, digital transformation direction, and resource allocation supporting digital service excellence.

Theme 2

Organizational Governance

Governance establishes organizational structures, accountability mechanisms, policies, decision authority, and service recovery procedures.

Theme 3

Digital Infrastructure Capability

Digital infrastructure capability supports technological reliability, cybersecurity, platform stability, data integration, and operational continuity.

Theme 4

Cross-functional Integration

Service recovery requires coordinated collaboration among IT, operations, customer service, compliance, cybersecurity, digital banking, and risk management.

Theme 5

Organizational Learning

Every service failure becomes organizational knowledge supporting continuous capability improvement.

Theme 6

Customer Recovery Management

Organizations continuously restore customer trust through communication, transparency, responsiveness, fairness, and relationship rebuilding.

Development of Strategic Organizational Capability

The thematic synthesis indicates that none of the six organizational themes independently explains successful mobile banking service recovery.

Strategic leadership cannot improve recovery without digital infrastructure.

Digital capability cannot restore trust without customer recovery management.

Cross-functional integration requires governance.

Organizational learning depends upon leadership commitment.

Customer recovery management requires organizational coordination.

Consequently, the literature suggests that these organizational themes operate as an integrated organizational capability.

This observation forms the conceptual basis for proposing **Strategic Organizational Capability (SOC)**.

SOC represents a higher-order organizational capability integrating six organizational dimensions into one coordinated organizational system supporting effective mobile banking service recovery.

Proposed Conceptual Framework

Based on the systematic synthesis, this study proposes the following conceptual framework.

External Environment

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Strategic Leadership

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Organizational Governance

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Digital Infrastructure Capability

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Cross-functional Integration

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Organizational Learning

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Customer Recovery Management

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Strategic Organizational Capability

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Effective Mobile Banking Service Recovery

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Customer Trust Restoration

↓

Customer Loyalty

↓

Long-term Organizational Performance

Conceptual Propositions

Although conceptual in nature, the framework generates several research propositions.

P1

Strategic Leadership positively contributes to Strategic Organizational Capability.

P2

Organizational Governance strengthens Strategic Organizational Capability.

P3

Digital Infrastructure Capability positively supports Strategic Organizational Capability.

P4

Cross-functional Integration strengthens Strategic Organizational Capability.

P5

Organizational Learning positively contributes to Strategic Organizational Capability.

P6

Customer Recovery Management positively contributes to Strategic Organizational Capability.

P7

Strategic Organizational Capability positively influences effective Mobile Banking Service Recovery.

The findings of this study demonstrate that effective **mobile banking service recovery** cannot be adequately explained through isolated theoretical perspectives. Instead, successful recovery requires the integration of customer-oriented service principles, collaborative value creation, and organizational adaptability into a comprehensive organizational capability.

Previous studies have predominantly viewed service recovery from the perspective of customer outcomes, emphasizing variables such as customer satisfaction, trust restoration, perceived justice, loyalty, and behavioral intention. While these perspectives have significantly contributed to the Service Marketing literature, they primarily explain the consequences of service recovery rather than the organizational capability required to deliver effective recovery.

The present study extends this perspective by positioning **organizational readiness** as the strategic foundation of mobile banking service recovery. The systematic synthesis suggests that successful recovery depends upon the coordinated interaction of strategic leadership, governance, digital infrastructure, cross-functional integration, organizational learning, and customer recovery management rather than any single organizational resource.

The proposed **Strategic Organizational Capability (SOC)** therefore complements existing theories rather than replacing them. Service Marketing explains why customer-oriented recovery is important; Service-Dominant Logic explains how value co-creation should be restored; and Dynamic Capability Theory explains how organizations adapt to environmental change. Strategic Organizational Capability integrates these complementary perspectives into a unified organizational framework explaining how banks strategically prepare for, respond to, and continuously improve service recovery within digital banking environments.

From a theoretical perspective, the study contributes by shifting the analytical focus from customer recovery outcomes toward organizational capability development. This shift broadens the existing service recovery literature by emphasizing that sustainable digital service recovery requires organizational systems rather than isolated managerial actions.

Theoretical Implications

This study makes three primary theoretical contributions.

First, it extends the Service Marketing literature by introducing organizational capability as a strategic determinant of effective mobile banking service recovery.

Second, it conceptually integrates **Service Marketing**, **Service-Dominant Logic**, and **Dynamic Capability Theory** into a coherent framework capable of explaining organizational readiness within digital banking.

Third, the study proposes **Strategic Organizational Capability** as a higher-order conceptual framework that connects customer value restoration with strategic organizational adaptation.

Rather than introducing a completely new management theory, the framework offers an integrative perspective that may serve as a foundation for future empirical research.

Managerial Implications

The proposed framework provides several implications for banking practitioners.

First, digital transformation initiatives should be accompanied by organizational capability development rather than focusing solely on technological investment.

Second, effective mobile banking service recovery requires coordinated collaboration among digital banking, information technology, operations, customer service, cybersecurity, compliance, and risk management functions.

Third, banks should establish organizational learning mechanisms that transform every service failure into opportunities for continuous improvement.

Fourth, organizational governance should support rapid decision-making, transparent communication, and customer-centered recovery processes.

Finally, strategic leadership plays a central role in creating organizational resilience capable of sustaining customer trust within increasingly dynamic digital banking environments.

Limitations

This study has several limitations.

First, the proposed framework is conceptual and has not yet been empirically validated.

Second, the systematic review focuses specifically on the banking industry; therefore, the applicability of the framework to other service sectors requires further investigation.

Third, the findings depend upon the scope of the reviewed literature and may evolve as new studies emerge.

These limitations provide opportunities for future empirical refinement and theoretical expansion.

CONCLUSION

This study systematically synthesized the literature on Service Marketing, Service-Dominant Logic, and Dynamic Capability Theory to develop a conceptual framework explaining organizational readiness for mobile banking service recovery within the banking industry.

The findings indicated that effective service recovery depended on the integration of six organizational capability dimensions: Strategic Leadership, Organizational Governance, Digital Infrastructure Capability, Cross-functional Integration, Organizational Learning, and Customer Recovery Management.

These dimensions collectively formed Strategic Organizational Capability, conceptualized as a higher-order organizational capability that enabled banks to anticipate service disruptions, coordinate organizational responses, restore customer trust, facilitate continuous value co-creation, and strengthen long-term organizational resilience.

This study contributed by providing an integrative conceptual perspective that extended existing service recovery literature and offered a strategic foundation for future empirical research on digital banking service recovery.

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