III Międzynarodowa Konferencja Naukowa
Instytutu Zarządzania UEP
ZRÓWNOWAŻONE ZARZĄDZANIE ORGANIZACJĄ
3rd International Scientific Conference
of the PUEB Institute of Management
SUSTAINABLE ORGANIZATION MANAGEMENT
21–22 października / October 2026

Responsible Management of Customer Service Quality in Mobile Banking – Application of the IFA–IEA–IJA Model

Sebastian Łukaszewski, PhD
University of Applied Sciences in Konin

Introduction and Research Aim

A mobile banking app is an autonomous customer service environment. Service quality depends on the scope of self-service as well as the usability and clarity of user journeys.

RESEARCH GAP
There is no comparable, repeatable and diagnostic model for assessing a banking app as an autonomous customer service environment that combines functionality and usability.

AIM
To operationalise app quality and use the IFA–IEA–IJA model to identify priorities for responsible management of mobile banking customer service.

RESEARCH QUESTION
How does combining functionality and usability support the diagnosis of customer service quality in mobile banking?

Empirical Data and Methods

13	1,950	148
banks	tests / 5 years	functionalities

30 testers and 390 tests (2026) • 22 IFA areas • 11 IEA areas

IFA area weights: user survey, n = 1,000.

IFA: 2022–2026 | IEA and IJA: comparable in 2023–2026

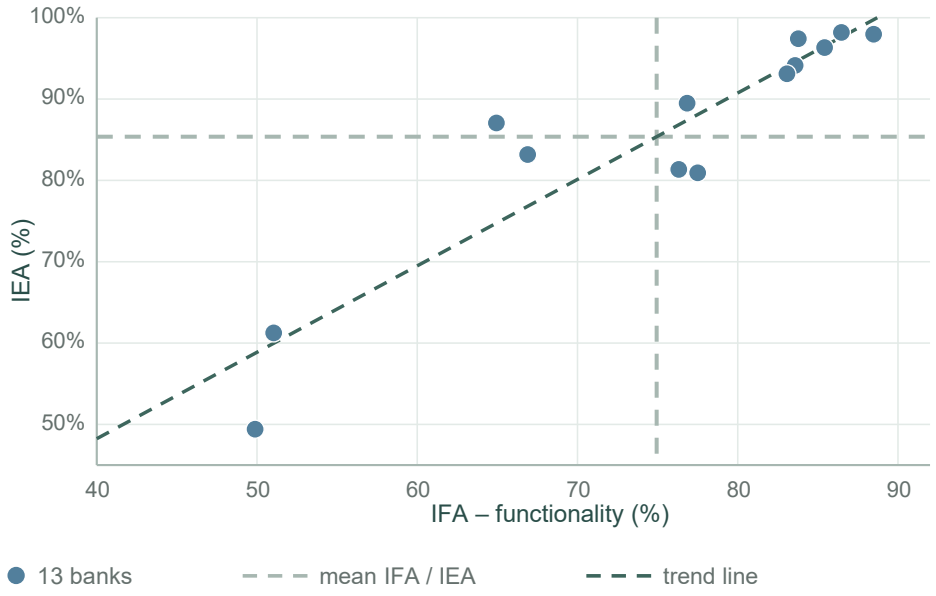
IFA–IEA–IJA MODEL

IFA	**WHAT?** Scope of self-service	**IEA**	**HOW WELL?** User-journey usability

IFA – App Functionality Index, IEA – App Usability Index, IJA – App Quality Index

Research Findings – IFA–IEA Relationship

13 BANKS · IFA (X) AND IEA (Y) · 2026



IFA · 2023–2026	IEA · 2023–2026	IJA · 2023–2026
67.61% → 74.94%	74.91% → 85.37%	69.44% → 77.55%
+7.33 pp	**+10.46 pp**	**+8.11 pp**

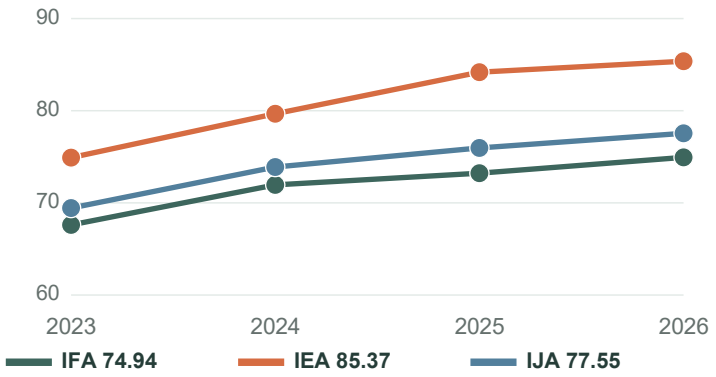
SOURCE:

Author's own analysis based on data from the Instytucja Roku project (2022–2026).

Łukaszewski, S. (2026). *Aplikacje mobilne jako determinanta jakości obsługi klienta w bankach komercyjnych*. Difin.

Trends and Conclusions

MEAN INDICES · 2023–2026



MEAN IJA	2023: 69.44%	+8.11 pp
	2026: 77.55%	

IMPLICATIONS FOR RESPONSIBLE MANAGEMENT

- High IFA, lower IEA: simplify user journeys.
- Lower IFA, high IEA: develop key functions.
- Area-level scores pinpoint improvement priorities.