MOBILE APPLICATION BRANDING
The case of Nordea & Danske Bank

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Executive Summary
The number of mobile applications has increased rapidly over the last couple of years and along with the growing attachment and dependency of one’s mobile phone to be reachable and online 24/7 wherever and whenever has shown that technology has yet again managed to change the way we live our lives. The thesis objective was to research and explore the value creation for mobile bank applications and how these values influence the users’ perception of the bank application as well as their perception of their bank. Two cases have been chosen: Nordea and Danske Bank, as they are largest banks in Denmark and were some of the first to launch their mobile bank applications.

For our research, a theoretical framework was created based on brand-consumer relationship theory in order to examine if the bank applications’ value constructs influence the users’ psychological sense of brand community (PSBC), their level of emotional brand attachment and brand loyalty. To test the theoretical framework, ten in-depth interviews were conducted with five respondents from each bank and they also answered a survey. The results were surprising, as the two banks, which were viewed to be similar, showed very different findings. However, the results on the value constructs and on PSBC were the same, as overall none of the respondents felt a sense of community feeling to other users or bank customers. Furthermore, they all found the functional value to be the most important in terms of convenience, timesaving and availability, and the enjoyment value was high on satisfaction and novelty value. From here, the two banks have different findings: based on the bank application, Danske Bank’s respondents felt emotional attached to the application, and would recommend and continue to use the application. Whereas, even though Nordea’s respondents did not feel emotional attached to bank application, they showed a high degree of brand loyalty to both the bank and the application. Thus, results from the survey showed that Danske Bank’s respondents have used the application for a longer time and use it more often, which might be the missing variable for Nordea to create brand attachment to the application. Moreover, suggestions for further research and managerial recommendations also include the level of promotion of the mobile bank application and are discussed to conclude this thesis.

Keywords: mobile bank application, brand equity, brand relationship, brand attachment, brand loyalty.
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PART 1
INTRODUCING MOBILE BANK APPLICATIONS
Part 1 | Introducing Mobile Bank Applications

1. Introduction

During the last decade, the rise of the Internet has truly changed the way we live forever; how we consume, interact, communicate, search for information, and entertain ourselves (Schumann & Thorson, 2007:3). The keywords in this so-called digital age are connectivity and convenience. The arrival of the smart phones further enhanced these keywords, as it’s more advanced computing ability and connectivity opened new opportunities for the consumers to stay connected, interact, search for information, consume and be entertained. Even though the first smart phone was introduced as early as 1996, it was not until the early part of 2000’s it actually gained footing, and with Apple’s launch of the iPhone in 2007 it escalated and quickly became an essential part of the consumer’s everyday life.

Through the smart phone, mobile applications have changed the way we experience and manage our everyday life. The applications have contributed to a new digital marketing communication and branding, allowing brands to connect directly with the consumers through branded offerings such as extra services of high quality in their everyday life. However, the subject on the actually effect mobile applications have on customer-brand relationships is still unexplored.

Today every third Dane owns a smart phone and the numbers are rising rapidly, as it is estimated that 80 percent of the Danes over 18 years will have a smart phone within three years (Dwarf 2011:4-5). The increase within smart phones owners can be seen directly as a result of the technological development and the opening of new possibilities along with the explosive growing supply of mobile applications. Together AppStore and Android Market have over 550,000 applications, making it easy for the consumer to personalize their phone and accommodate convenience in their everyday life through the smart phones (Dwarf 2011:21).

With the rise of both the Internet and smart phones, it quickly became the norm for people to carry smart phones, laptop computers and personal digital assistants almost everywhere they go. Through the growth and evolving appreciation of the smart phone, it has to a great extent
replaced the computer, as more and more people have attuned to use the mobile to what they previously used the computer for. The smart phones make it convenient and easy to follow the technological innovation and development, as they are always turned on, at hand and online 24/7 (Dwarf 2011:4). As the younger generations, born into this digital world grew up with persuasive and ubiquitous use of communication and information technology, it became apparent that they to a higher degree accepted technology changes and the possibilities it opened. These “new” consumers, the digital natives, have different levels of comfort with the digital world and is seen as creators and active participants in the new digital media culture compared to those not born into the digital world, digital immigrants (Vodanovich, Sundaram & Myers 2010:711).

These technological changes, the growing demand for convenient mobile applications and the consumers evolving dependence of, and interest in technology innovation have changed the consumer’s expectations to brands. The digital natives to a higher degree expect a brand to deliver something extra to their relationship, which it is why it has become crucial that the mobile applications create both value and convenience for the users compared to the brand’s other distribution channels (Dwarf 2011:28).

The consumers’ high expectations to and view of the mobile applications as an additional service to existing products, has made the mobile applications especially valuable to Danish companies wanting to improve their product services. As the banking industry according to theorists is a classic example of an industry not placing much emphasis on branding in their marketing effort (Jawahar & Maheswari 2009:7-8), but still being highly depended on their relationship with their customers, the passionate development of Danish mobile bank applications comes as no surprise. Today 24 percent of the Danish smart phones users have tried or use their banks mobile application (Dwarf 2011:18).

The consumers’ high and increasing dependence upon smart phones and the applications’ services are crucial to their lives and the way they live them. The more depended the consumers become to their smart phones, the more emotional attached they get (Kolsaker & Drakatos 2009:269). Hence, it becomes interesting to clarify if the mobile bank applications are capable to create this kind of dependency and emotional attachment to the application and the bank behind it.
1.2. Preliminary Research Objectives
In addition to the above identified and unexplored subject around mobile bank applications it becomes interesting to explore if the mobile bank applications are able to influence the overall brand equity of the bank. Through a delimitation process this preliminary research objectives are further illuminated in connection with specific cases and theories in order to reach the most appropriate research question to explore this subject in detail.

1.3. Thesis Progression

![Thesis Progression Diagram]

Source: Own creation
2. The Smart Phone

Our definition of a smart phone is a mobile phone where the user is able to access the Internet and to download and use mobile applications (Dwarf 2011:3).

We are becoming more dependent on our mobile phones (Wehmeyer 2008:282; Kolsaker & Drakatos 2009:277). It is always switched on, always within reach, friends are just a click away and we are always reachable (Chayko 2008). This increased dependency is seen as a result of the technological development in the market for mobile phones and wireless Internet. We are not only dependent on our phones for communications purposes, but also for self-organization and entertainment purposes (Kolsaker & Drakatos 2009:277). Smart phones have become indispensable in connecting with others frequently and conveniently, because of their small size and portability (Chayko 2008:8).

Some authors have characterized the mobile phone as an extension of one’s body and more specifically as an ‘extension of the hand’ (Wehmeyer 2008:282) as “portable technology [e.g. a mobile phone] is often kept close to one’s actual body – either on the body or in one’s grasp – and it may really be seen as a ‘part’ of us (...) when it is on us or near us we are truly ‘not alone’” (Chayko 2008:26). By describing the mobile phone as being a part of the body, it expresses that some users are so dependent on their phone that they metaphorically speaking cannot live without it. Thus, the mobile phone has become truly embedded on our daily life (Kolsaker & Drakatos 2009:268; Chayko 2008:126).

As a result of this strong mobile phone dependency, the more users become dependent upon their phone in ways that are perceived as crucial to their lives, the more they need it (Kolsaker & Drakatos 2009). Research has further shown that users and mostly teenage users feel lonely (Vincent 2006 in Kolsaker & Drakatos 2009:269) and even lost without their mobile phone (Chayko 2008). These teenage users can be described as digital natives meaning that because they have grown up in a digital world, they are early adaptors of new technology and opposed to digital immigrants; they think differently and live their lives through technology (Vodanovich et al. 2010:712-13). The digital natives are perceived as the younger generation, however, depending on
the user’s experience, older users may also to some degree be natives, when seen as individuals open to technological changes.

2.1. The Need to be Online
One of the main reasons, why users feel this strong need to be online – to be on Facebook, YouTube etc. – is according to Vodanovich, Sundaram and Myers (2010) to feel close and connected to others on a daily basis. The development of the smart phone must say to have truly embraced this need.

In Chayko’s (2008) study one of the respondents said: “I’m addicted – I need to be online and I don’t really know why... it is hard sometimes not being around a computer because you are wondering what your friends are doing”. However, today with the smart phones, the users are able to be online on the Internet, on messenger, Facebook etc. 24/7 and wherever they are. It is, furthermore, quick and more convenient to grasp one’s smart phone and check what your friends are doing on Facebook or check your bank account, because the phone is always with you and always switched on. Thus, it is these features that make the smart phone a portable community, as a portable community is defined as: “…groupings that use small, wireless, easily transportable technologies of communication to facilitate interpersonal connectedness and to make and share a collective identity and culture” (Chayko 2008:8).

2.2. The Mobile Application
With the development of the smart phones with access to the Internet and to applications, the users are now able to find and receive data anytime and anywhere. The smart phones have created a huge demand for mobile applications to fulfill consumers’ need to be online 24/7, to share, to be connected, to pass time, to do business, to learn, to find information about road maps, recipes, concerts, trips and so on in any given situation.

As already mentioned, there are 550.000 applications available for download and the number is still counting. The many applications spanning from social networking, games, music and entertainment to lifestyle, travel, healthcare to finance, business, education and books. If you think it, there is properly an application for it.
The mobile application is a technology that makes it easier for the users to access, navigate on and use the Internet on their smart phones. With an application, companies such as Gmail, Facebook, Nordea and DMI are able to create an application as a supplement to their website. The mobile application is therefore specially designed to make it easier for the user to navigate around and to find information on the smart phone’s smaller screen compared to a computer. The same is the case with Danske Bank and Nordea’s mobile application.

During the last two years, the development of mobile applications has expanded. In the Danish banking industry, the development of mobile bank applications has intensified after Danske Bank launched the first mobile bank application to the Danish market (WEB 1 & Devantier 2010). Today almost all banks have a mobile bank application and it is believed to be a service that customers expect from their bank.

2.2.1. Application Brand Community
As the mobile bank applications examined in this research, are linked to two strong bank brands; Nordea and Danske Bank, and because we can define a smart phone as a portable community, we argue that it is possible to arise a feeling of belonging to a group through using the same mobile bank application. Furthermore, it is possible to view the mobile bank application as a brand community, “because at its center is a branded good or service” (Muniz & O’Guinn 2001:412). However, Muniz and O’Guinn (2001) further define a brand community as “(...) a specialized, non-geographically bound community, based on a structured set of social relationships among admirers of a brand” (ibid), but in the brand community evolving around the application there is no interaction or social relationships between the users. In this kind of brand community, the members may not know the other members, but are still able to feel a kinship with other users of the same mobile bank application. With reference to Turner (1985 in Ren, Kraut & Kielser 2009:380), we say that when users feel an attachment to the group, they perceive others in the group as interchangeable, and the identification with the other users may result in strong attachment to the group and the community the group involves around – here the mobile bank application.
As a result, the attachment and identification with other users as well as with the group are merely a psychological state, which is only present in the mind of the users. Therefore, it is more relevant to use Carlson et al.’s (2007) concept of the psychological sense of brand community to examine the possibilities of a brand community evolving around Nordea andDanske Bank’s mobile bank application.

2.2.2. Smart Phones Change Our Lifestyles
Smart phones have changed how we as users manage our lives and with applications, users are to a large extent able to manage their everyday life whenever and wherever they feel like it. The two banks provide their customers with the possibility of self-organization with their smart phone like an assistant in their daily lives. Therefore, this research will explore these two branded bank applications and their ability to create an emotional attachment to the application as well as to the bank’s brand.
PART 2
INTRODUCING THE CASES &
THE THEORETICAL FRAMEWORK
Part 2 | Delimitation Process

3. Case Delimitation

In recent times, the importance and role of service industries in the economic development has been realized to a great extent, which have made it difficult for participants to differentiate in the highly competitive market (Jawahar & Meheswari 2009:7). This also applies for the Danish banking industry, where the competition in recent years has increased tremendously and new branding strategies have been developed to meet the new evolving brand logic (Merz, He & Vargo 2009:330). The new branding logic acknowledges the brand value as co-created between the firm and its stakeholders, which among others have been embraced in the strategy change of the two largest Danish banks in recent years: Danske Bank and Nordea (Niss 2010). By taking a customer-centric approach and focusing on the customer experience with aligned corporate communication through the strategies: “Bedre Bank” and “A Great European Bank”, the two banks recognized the importance of the customer-firm, customer-brand, and firm-brand relationship in creating a strong, sustainable, and competitive brand through customer-based brand equity (Merz et. al. 2009).

This approach further evolved by the introduction of the first mobile bank application by Danske Bank in September 2010 (Web 1 & Devantier 2010), where Danske Bank became one of the first Danish banks to embrace that: “Mobile banking is the future” (Web 2 & Dwarf 2011). With the launch of the mobile bank, earlier identified as a portable community, and the later use of the social media, Facebook in February 2011, to further develop the application (Web 3), Danske Bank’s approach shifted toward the Stakeholder-Focus Brand Era introduced by Merz, He, and Vargo in 2009. This way Danske Bank recognized that the focus on the value creation is on the stakeholders and that co-creating brand value occurs through dynamic interaction of customers within brand communities as well as social interaction (Merz, He & Vargo 2009:337-338). In the beginning of 2011 Nordea followed suit and surrendered to the new evolving brand logic by introducing a mobile bank application of their own in February (Venderby 2011 & Nordea 1Q 2011, Hansen 2011 & Birkeslund 2011) and a Facebook page in May (Web 4). In the first part of
2011 several other Danish banks followed the example of Danske Bank’s by launching their own mobile bank application.

According to Merz, He, and Vargo (2009) this progression within the Danish banking industry show that it is evolving toward a more service-dominant (SD) logic, suggesting that managers should focus on building and maintaining strong relationship with their stakeholders (e.g. customers) in order to reach strong competitive advantages (p341). As Danske Bank and Nordea are the two largest banks in Denmark, and the first two Danish banks to adopt this new branding logic through the development of a mobile bank application and the use of the social media, it becomes interesting to examine the applications role in the branding context.

3.1. Nordea
Nordea is the second largest bank in Denmark and is seen as a very large financial company in the Nordic countries as well as Eastern Europe (Niss 2010). Also, Nordea have around 11 million customers, 1,400 branches and 33,683 employees in the Nordic countries, Poland, and the Baltic countries (Web 4 & Web 5). The Danish headquarter is located in Copenhagen, where the company also is listed on the stock market (Web 6).

Nordea’s primary area of business is different financial services such as asset management, international trade exchanges, sales and investment of retirement savings, and advisement for private- and business customers (Niss 2010). Furthermore, the overall vision of Nordea is to become a “Great European Bank”, improving customer satisfaction, by listening to and meeting their needs and wants (Web 6 & Niss 2010).

3.1.1. Nordea: A Great European Bank
The underlying values of Nordea’s vision to become a “Great European Bank” began back in 2006, before the economic recession, and have since existed as an indicator of the future Nordea and as the guiding principle to the employees (Ravnsborg 2010:16). For Nordea, the focus is on the customer and the bank has very clear values, which take point of departure in the customer’s needs and wants, trying to make it “all about the people” and create “positive customer experiences” (Web 6 & Niss 2010). By striving at exceeding the customer’s expectations, Nordea is
“making it possible” and trying to create superior value for its customers hoping to create long-term relations and thereby become a “Great European Bank” (Web 6).

Nordea’s striving to become a great European bank has paid off, as their improved customer-focus, on existing customers, has improved the overall earnings (Web 7 & Web 8). Through their customer-centric strategy, Nordea improved its relation to existing customers and thereby nurtured the valuable customer-firm relationship creating a stronger brand.

3.1.2. Mobile Banking & Social Media

Even though Nordea came in second in Denmark with the development of a mobile bank application, the bank actually had bank applications up and running in several Scandinavian countries at the time of the launch of the Danske Bank’s bank application in Denmark (Nymark 2010 & Frederiksen 2010). However, as Nordea wanted to adjust the mobile bank to the Danish market, ensure to address not only Android and iPhone users, and wanted the application to be linked to the new version of Nordea’s internet bank (Frederiksen 2010), the Danish customers had to wait until February 2011, where Nordea finally launched both their iPhone and Android edition of their mobile bank (Birkeslund 2011 & Pedersen 2011b).

As Danske Bank sat the standards of mobile banking and as the interface in Nordea’s bank application lacked functions, which were already develop to Danske Bank’s application, Nordea received a lot of critique for their application (Dwaft 2011:18). It simply did not live up to the customers’ expectations. Thus, Nordea’s entrance in the mobile application era was not viewed as it was in the case of Danske Bank, which is why Danske Bank’s application commonly is viewed as better than the one from Nordea (Dwaft, 2011:18-19).

3.2. Danske Bank

Danske Bank’s vision is to be number one in Denmark (Web 9) and according to Finansrådet, Danske Bank is the largest financial company in Denmark (Web 10) and is among the largest and leading banks in the North European countries based on assets (Årsrapport 2009:23). Danske Bank is a part of the Danske Bank concern with head office in Denmark (Web 11) and serves 4.9 million private customers and several business clients through nine branches nationwide in countries
counting, beside Denmark, Finland, Norway, Sweden, Ireland, Northern Ireland, and the Baltic countries (Web 12). In total, Danske Bank is represented in 16 countries and has almost 22,000 employees (ibid).

Danske Bank is working with a mission to be the best local financial partner (Web 9). Moreover, the bank’s five core values function as guiding principles for the employees to work toward a better customer service and to fulfill the mission objective to be the preferred local financial partner (ibid). This emphasize on improving customer service in order to be the consumers’ preferred bank is also expressed in their latest strategy for the bank called Bedre Bank (better bank).

3.2.1. Danske Bank working for a Better Brand
Danske Bank’s strategy to maintain and improve their strong position in the financial sector in Denmark – and in the Northern countries – is build on increasing customers’ satisfaction (Årsrapport 2009:23). In 2009 and 2010, Danske Bank launched a new strategy based on customers’ opinion of the bank. The customers were asked to share their opinion of the bank on Danske Bank’s website, the bank listen and created the strategy “Bedre Bank” (Bedre Bank). The new strategy focuses on working for a better bank (Munk 2009) and the objective is to improve customer satisfaction and their experience with the bank and has so far implemented 25 initiatives (Web 13). These initiatives include measuring the customers’ satisfaction, no sales bonuses, better and quicker service, making net banking mere user-friendly etc. (Web 13 & Abildgaard 2009). Furthermore, Danske Bank continues the dialogue with their customers on both Facebook and Twitter (ibid). This strategy emphasizes to a large extent the increased focus on building relationships with customers.

In the light of the launch of the Bedre Bank-strategy, Danske Bank launched their mobile bank application as the first bank in Denmark and with great success. In 2011, the phone company 3 elects Danske Bank’s mobile bank applications as the best and the most innovative application (Web 14).
3.2.2. Mobile Banking & Social Media

Danske Bank was as mentioned the first Danish bank to adopt this new customer service with the launch of the first Danish mobile bank application for iPhone back in September 2010 (Devantier 2010 & Web 1). The launch was followed by a massive awareness campaign in most media such as outdoors, online, and offline. Danske Bank’s mobile bank quickly became a huge success and already within the first week 30,000 customers had downloaded the application (Dilling & Svarrer 2010). Then the Android edition was launched in October 2010 (Birkeslund 2010) and by December Danske Bank had acquired 3,000 new customers in the light of the application’s popularity (Fast 2010 & Rudbeck 2010). The efforts paid off as Danske Bank’s mobile bank application won the prizes for “Best Functionality” and “The App of the Year” in the Danish App Award 2011 (Web 15).

In February 2011 Danske Bank decided to develop their mobile bank application through the social media, Facebook, by using their customer’s feedback and input to improve the features of the application. This way, Danske Bank acknowledged that brand value is created through involvement of customers, employees, and other stakeholders in the development of the brand (Merz et. al 2009:338). Further, the social media strategy paid off as Danske Bank was elected as the best company in terms of online communication among the largest companies in Denmark (Web 14). Also, according to Merz, He, and Vargo (2009) this first mover strategy within mobile bank applications made Danske Bank the first bank in the Danish banking industry to embrace the new branding logic perspective. As Danske Bank became a successful first-mover the bank achieved strong advantages such as large and lasting impression on customers, and strong brand recognition (Boulding & Christen 2001:20). Danske Bank further managed to follow up their success with continuance marketing visibility in different media promoting both the mobile bank application and their idea bank on the social media Facebook.

4. Theory Delimitation

In the early 1980s the discussion of marketing changed and focus became directed toward the products’ intangible attributes and the concept of brand equity. One of the challenges within marketing was that brands no longer stood out due to product category or tangible attributes (Keller 2009:15). As the marketers no longer solely could rely on the product category or its
tangible attributes to differentiate its brand from the competitors, brand equity, and thereby the consumers, became an essential part of the marketing competition. Instead of competing on the actual product, the value added to the product e.g. through extra services became the differentiator. It became important to understand consumer motivations and desires and creating relevant and appealing images surrounding their products as: “...the power of the brand lies in what resides in the mind of the customers” (Keller 2009:5). A consumer-based point of view was developed along with the concept of brand equity (Keller 2009), which required an understanding of what the consumer wanted from a brand and how individual value was seen. The notion of added value became focus of interest with an understanding that: “A brand is (...) more than a product, because it can have dimensions that differentiate it in some way from other products designed to satisfy the same need.”

Brand management developed from a brand being “owned” by the marketer and pushed to a passive consumer, to the concept of brand equity as something created in the interaction between marketer and an active consumer (Heding, Knudtzen & Bjerre 2009:21). The branding concept evolved toward a more service-dominant logic (Merz, He & Vargo 2009), as the essence of brand equity is the value created through a long-term relationship between consumer and brand (Keller 2009). A brand should therefore be able to establish relationship with its consumers and continuously maintain and improve the bonds, thus creating brand attachment and loyalty (Keller 2009:57; Merz, He & Vargo 2009). Therefore, for a consumer to engage in a long-term relationship, it will require that the relationship provide the consumer with value.

The customer-brand relationship is the foundation of building a strong brand, as it directly affects the level of customer involvement and thus brand equity. Keller (2009) developed the Customer-Based Brand Equity Model (CBBE-model) in order to clarify how managers or marketers could achieve the strongest and most effective relationship with the consumer. Each of his dimensions assist in creating brand equity and the desire to reach the top level of the pyramid, Brand Resonance, which among others can positively affect the consumer’s level of brand attachment and behavioral loyalty (Keller 2009:72).
4.2. Value-Adding Mobile Application
Furthermore, according to Aaker and Biel (1993) the strategic and subjective understanding of brand equity refers to how the consumers perceive the brand as “A consumer perceives a brand’s equity as the value added to the functional product or service by associating it with the brand name” (Aaker and Biel 1993:2 in Heding et al., 2009:11). Therefore, it becomes interesting to explore whether Danske Bank and Nordea’s strategic decision to invest in mobile bank applications can be seen as an added value by the customers, thus influencing their overall level of brand equity, as brand equity is formed in the minds of the consumers (Keller 2009:48). If the applications can be seen as value adding, it becomes attractive to delve deeper into how the consumers benefit from the perceived value of the mobile bank applications.

4.3. Online Setting
The brand equity theory is developed in an offline setting, whereas the smart phones and the mobile applications function in an online setting. However, we argue that it is possible to use the brand equity theory in this particular online context as Keller (2009:72) argues that brand equity can be seen through the consumers’ level of identification with a brand community. This is possible as the smart phone is identified as a portable community (Chayko 2008:8) and the mobile bank applications is seen as portable brand communities, as they are linked directly to Nordea and Danske Bank’s offline brand (Muniz & O’Guinn 2001:412). This is further supported by the fact that the emotional attachment developed to the smart phones is seen as a result of the content inside e.g. applications (cf. 5.1.1.).

When people in a community feel attached to a group, they perceive others in the group as interchangeable (Turner 1985 in Ren, Kraut & Kielser 2009:380), and the identification with the group may result in strong attachment to the group and the community the group involves around without knowing any of the other members (Ren et. al. 2009:380). The same can be said for the users of Nordea and Danske Bank’s mobile bank applications, which means that the users are able to feel a sense of belonging to the other users and to the bank’s brand through the use of the same mobile technology (Chayko 2008:8). However, as the mobile bank applications do not facilitate any interaction between the users, it is more relevant to classify the users’ possible
feeling of a brand community as merely a psychological sense of belonging to a brand community according to Carlson et al. (2007).

4.4. Brand Loyalty
When building strong and competitive brand equity one of the important benefits according to Keller (2001:15) is also behavioral loyalty, as brand loyalty customers are less vulnerable to competitive marketing actions and more willing to accept price increases (ibid), thereby to a high degree securing the long-term success of the company. However, behavioral loyalty is only necessary but not sufficient to reach the top level of Keller’s (2009) CBBE-pyramid, Brand Resonance, as some consumers may buy out of necessity (Keller 2009:72). On the other hand Brand Resonance actual requires a strong personal attachment, as the achievement of greater loyalty among customers requires a deeper attitudinal attachment between consumer and brand through products and services that fully satisfy consumer needs (ibid.).

Several authors have, before Keller’s development of the CBBE model, discussed the role of loyalty in the brand equity process. They all agree that brand loyalty leads to large marketing advantages such as the consumers engaging in favorable word of mouth and being more resistant towards competitive offerings, reduced marketing costs and increase in new customers (Aaker, 1991 & Dick & Basu 1994 in Chaudhuri & Holbrook 2001:81).

4.5. Clarification of the Discussion
Through the view of customer-based brand equity it appears that the emotional attachment to a brand and a customer’s level of brand loyalty can be seen as a dependent variable expressing the actual success of a brand. The users’ perception of the added value through the use of the bank applications and their psychological sense of belonging to a brand community under the brands of Nordea and Danske Bank together influence how strong the attachment becomes between user and brand. It therefore becomes interesting to explore whether emotional attachment and brand loyalty exists among the current users and how the added value and the customers’ sense of psychological brand community influence the presence of both, determining the long-term success of both Nordea and Danske Bank.
5. Theoretical Framework

The aim of this chapter is to provide an overview of the theories and constructs presented above. Through the framework the context and relationship between used theory and definitions is presented and provided as an outline for the rest of the thesis.

In order to examine how the attitudinal dimension affects the behavioral intentions of the customers, brand commitment is separated into two constructs: Brand Attachment and Brand Loyalty. With inspiration from Jawahar and Maheswari’s (2009) view of emotional attachment, brand attachment is seen as a moderator of the relationship between value and brand loyalty. When the consumers experience a positive added brand value it influences the consumers’ level of brand attachment and consequently their brand loyalty positively. Furthermore, as PSBC is identified as a moderator of the relationship between value and brand attachment, it directly influences the level of brand attachment experienced through the added value, and indirectly influences the consumers’ intentional behavior in form of maintenance of consumer-brand relationships and recommending the brand to others. Hence, this view makes it possible to examine how brand attachment affiliates the consumers’ behavioral intentions toward a specific brand.

Figure 2 | Theoretical Framework

Source: Own creation
5.1. Value
The concept and role of value is in this research defined based on Ravald and Grönross’ (1996) understanding of value in a relationship marketing setting. In this case the value experienced through the use of the mobile bank application varies among the consumers and relates to the consumers’ different personal values, needs, and preferences, as these clearly influence the perceived value (Ravald & Grönross 1996:19). Therefore, value is seen as subjective and individual, which also is supported by Woodruff (1997). Furthermore, as it is the consumer’s perception of the mobile application’s value, through experience and use, which determine the level of value, the applications can be seen as individual “value carriers” (Ravald & Grönross 1996:23).

By believing that the mobile applications are “value carriers”, they are seen as adding value to the bank’s core product portfolio (Ravald & Grönross 1996:19). This way the applications are seen as an approach to improve the perceived quality or supporting services of the banks in the mind of the customers, so that bonds are strengthened and customer loyalty thereby achieved (ibid). So, in order to explain the consumers’ individual perception of the added value within the mobile applications, the values linked to the mobile application will be elaborated in the following.

5.1.1. Value Within Mobile Applications
The concept of added value within mobile applications has been constructed to match the research context, as the study of mobile applications is new in the field. In order to examine value and make the construct reliable, multiple value dimensions are chosen (Sweeney and Soutar 2001:216). Thus, we have selected ‘a mix’ of three types of values taken from several theorists to measure the value construct in our framework.

Commonly used is the value definition of utilitarian and hedonic value (Chaudhuri & Holbrook 2002:36; Keller 2001:9; Arnould et al. 2005:127-131). The two value constructs broadly refers to the value of functionality and the value of feeling happy, joy or pleasure (ibid). Therefore, we have found that both the functional and the hedonic values are valid value categories for the purpose of our research also supported by Yang and Jolly (2006), as the mobile applications offer both functionality in everyday life and arouse the customers with joyful feelings.
The construct of self-expression from personality psychology theory is also a relevant concept in relation to this research’s construct of consumer perceived value as smart phones for many users are seen as an extension of themselves (Kolsaker & Drakatos, 2009:268), and are used to signal social status, and are thus holding a symbolic meaning for the user (Wehmeyer, 2008:282-283).

The symbolic meaning in mobile phones, therefore, provides self-expressive benefits for the user, and we argue that the same must be true for branded mobile applications. Because, according to Kolsaker and Drakatos (2009:269), it is the content inside one’s smart phone such as pictures, applications, messages etc. that holds the symbolic meaning for the user as the smart phone is seen as a device to manage one’s private and emotional life. Thereby, it gives reason to state that through the use of the mobile bank application, besides the functional and enjoyment value, the customers also experience a self-expression value.

Therefore, in order understand the individual’s perception of value and understand the effect value has on the level of consumer attachment to a specific brand through the use of mobile applications; the self-expression, enjoyment and functional value will be elaborated on in the next paragraphs.

5.1.2. The Self-Expression Value
Several theorists agree that brands, products and services may hold symbolic meanings, which consumers use to express themselves (Belk 1988; McCracken 1986; Arnould et al., 2005). According to Belk (1988): “We are what we have...” which indicates that identity directly translates into consumption and that consumption is capable of revealing identity (Shau 2000:50). This is in line with the fact that value from the consumer good transfers directly to the individual consumer (McCracken 1986:72). These theorists clarify how the consumer’s identity is linked to the product or brand, but not how the consumer benefits from the value they obtain through self-expression. Therefore, we need a more nuanced understanding of self-expression in order to relate it to the construct of value.

Arnould et al. (2005) support the fact that self-expression can be related to the construct of value, as they deal with the concept of social meaning. Arnould et al. (2005:132) argue that the value of
consumer goods, services, and experiences relates to the concept of self-expression, as these can acquire social meaning. When the products or services acquire social meaning, they can be: “...expressive of who consumers are and to whom they are connected socially.” This means that the consumer benefits through self-expression value, when it is possible to express one’s self through the product or service.

Therefore, as mobile applications can be identified as a consumer good – holding symbolic meaning – the mobile application thereby assists the consumers’ possibility for self-expression. Thus, we define self-expression value as: “The benefits the individual user obtains when s/he is able to express him- or herself through the use and possession of a mobile bank application.”

5.1.3. The Enjoyment Value
Holbrook and Hirschman (1982) describe hedonic value as emotions and feelings of enjoyment or pleasure (Chaudhuri & Holbrook 2002:36). As opposed to their view on hedonic value, Arnould et al. (2005) argue that the value of goods, services and experiences based on hedonic values facilitate different feelings for the consumer ranging from pleasure to misery. However, for the purpose of our research, it is only interesting to emphasis the feelings of pleasure and enjoyment. Therefore, with reference to both Holbrook and Hirschman (1982 in Chaudhuri & Holbrook 2002) and Arnould et al. (2005), the construct of enjoyment value is seen as the positive feelings the users encounter from their experience with the mobile bank application. Furthermore, as enjoyment means 1) “to receive pleasure,” (2) “to posses and use with satisfaction or benefit”, and (3) “to be provided with joy or satisfaction” (Collins 2007:545), our definition of the enjoyment value is: “the value the customers personally experience through the use of the mobile application facilitating the specific feelings of happiness or pleasure”.

5.1.4. The Functional Value
The functional value is by Chaudhuri & Holbrook (2002:36) defined as “(...) tangible, objective feature that offers functional benefits”. More specific Sweeney & Soutar (2001) add to the definition that the functional value is “(...) the practical or technical benefits that users obtain by using a product or service” (Yang & Jolly 2006:13). The functional value of the mobile bank application is therefore based on the application’s ability to be a practical assistance on a daily
basis to the users. The functional value can therefore lead Nordea and Danske Bank’s customers to adopt and utilize the mobile applications (Yang & Jolly 2006:13), as they provide them with practical and/or technical benefits in their everyday life. Thus, the functional value in this research is defined as: “the perceived benefits the consumer experience in performing everyday functions from using the mobile bank application”.

5.2. Psychological Sense of Brand Community
Carlson et al. (2007:286) define a psychological sense of brand community (PSBC) as “the degree to which an individual perceives relational bonds with other brand users”. They, furthermore, define a psychological brand community as an “unbound group of brand admires, who perceive a sense of community with other brand admires, in the absence of social interaction” (Carlson et al. 2007:285). Hence, it makes sense to elaborate on psychological brand communities in this case, as the mobile bank applications are seen as portable communities, where the users do not socially interact with one another. In this case the lack of social interaction with other application users and the lack of participation within the portable community leads to a brand community, which only exist in the mind of the consumer, hereof the psychological brand community (ibid). It is therefore interesting for our research to explore the concept of PSBC. The further elaboration of PSBC and psychological brand community will take point of departure in both the sense of community feeling the applications users have to other users, of the specific application, as well as to other bank customers.

Carlson et al. (2007:285) draw on social identity theory and find that PSBC is influenced by the individuals’ identification with the brand or with the group of brand admires who purchase and consume the same brand. For a psychological brand community, it is the value of the brand the consumers identify themselves with and not the identity of the group. Borghini & Carú (in Tollin and Carú 2008: 263 & 264) further explain that our identities are enhanced by what we consume, as we tend to choose brands, products and services, which provide us with the values needed to build and communicate our self (image) to other people.

Carlson et al.’s (2007) study indicates that a higher level of PSBC through either a social brand community, with membership and social interaction, or psychological brand commitment, such as
the mobile bank applications, might positively influence the consumers’ level of commitment to the brand. Carlson (2010) defines brand commitment as: “...a deep emotional or psychological attachment to a brand that reflects the degree to which individuals view a brand as the only acceptable choice within a product category” (Madsen 2010:82), which lead us to argue that in our context Carlson’s brand commitment and our brand attachment are different words with the same definition and PSBC must, therefore, be said to influence brand attachment. Hence, Carlson et al.’s (2007:291) findings show that the PSBC’s influence on the psychological brand community lead to favorable brand-related behaviors or intentions as consumers with higher PSBC have (1) a tendency to involve in word-of-mouth brand promotion, (2) brand preference over competitors’ offerings, (3) an interest in attending brand-related events and (4) an interest in the brand’s history.

5.3. Brand Commitment
Brand commitment is defined as having two dimensions; an attitudinal and behavioral dimension (Chaudhuri & Holbrook 2002:38; Louis & Lombart 2010:118). Earlier conceptualizations of brand commitment has been equated with brand loyalty and merely defined in terms of a behavioral construct: repeat-purchase of a specific brand (Engel & Blackwell in Dhalokia 1997:381). This narrow outlook was later expanded, as the understanding of consumer behavior broaden to also include the attitudinal aspect. This made it possible to understand the reasons underlying the frequency of brand purchase (Dhalokia 1997:381), as the additional nature implies: “...that the greater the commitment of an individual to a brand, the more firmly fixed is the brand as the only choice within the product class.” (Taylor 1981 in Dholakia 1997:381).

As several theorists’ agree on the definition and expansion of the brand commitment construct (Dholakia 1997:381; Louis & Lombart 2010:118; Keller 2009:72), and as this research wishes to clarify if the consumer’s attitudinal preferences influence their behavioral intentions toward a brand, Chaudhuri and Holbrook’s (2002:38) definition of brand commitment is applied: “...we define brand commitment as an average consumer’s long term, behavioral and attitudinal disposition toward a relational brand”.

5.3.1. Brand Commitment as Two Separate Constructs
In this research the dimensions of brand commitment will be seen as two separate constructs in order to clarify how the attitudinal dimension influence the behavioral intentions of the consumers. Hence, the attitudinal dimension is viewed as an antecedent to the behavioral intentions. In order to do so, the attitudinal dimension will be further characterized as brand attachment and the behavioral dimension as brand loyalty.

This is possible as the attitudinal dimension represents the relationship between brand and consumer based on positive attitudes and preferences, and thereby represents an emotional link between consumer and brand. Furthermore, brand loyalty is seen as behavioral construct used to identify the consumers’ behavioral intentions toward a brand (Warrington & Shim 2000:764). Both concepts will be elaborated on in the following paragraphs.

5.4. Emotional Brand Attachment
The definition of emotional brand attachment, in this research, takes point of departure in Bowlby’s (1980) emotional attachment theory based on parent-infant relationships, where attachment is: “…emotion-laden target-specific bond between a person and a specific object” (Thomson et. al 2005:77-78). Furthermore, as several theorists argue that: “Attachments vary in strength, and stronger attachments are associated with stronger feelings of connectivity, affection, love, and passion” (Thomson et. al. 2005:78), the emotional brand attachment in this research is therefore seen as: An emotion-laden target-specific bond between a person and a brand that vary in strength, and where strong attachment are associated with strong feelings of connectivity, affection, love, and passion.

Our constructed definition of brand attachment is also in line with several theorists’ definition of brand attachment, as they see it as the emotional bond between consumer and brand (Bozzo et al. 2003 in Louis & Lombart 2010:118; Bowlby, 1980 in Thomsen et al. 2005:77-78; Park. et al. 2010:2). In the context of this research the emotional brand attachment defined above is seen in relation to both the banks and their branded mobile applications.
5.4.1. Emotional Brand Attachment to Mobile Applications
An emotional brand attachment to the mobile applications is possible as the value added through the consumers’ experience with the bank applications can create a new level of emotional attachment to the application itself. An emotional attachment to the application can be seen as the consumer feeling a kind of emotional bond toward the application, as it helps the consumer in everyday life, arouse the consumer with enjoyment, and makes it possible to mirror their own identity and thereby unconsciously becomes an essential part of their life (Kolsaker & Drakatos 2009:267). Over time the consumer’s bond and dependence of the mobile application can develop strong feelings leading to emotional brand attachment.

5.4.2. Emotional Brand Attachment to the Bank
The added value from the consumers’ experience with the mobile applications can also affect the consumer’s emotional attachment to their banks, as the experience directly influence the way the consumers perceived the personal relationship with their bank. In the context of this research the emotional attachment to the bank is present, when the added value seen in the mobile applications, creates or strengthen the feeling of emotional bond toward the bank. This emotional bond can further and over time develop into the consumer feeling more affectionate or connectivity toward the specific bank.

This separation of brand attachment makes it possible for us to investigate whether or not consumers that are emotional attached to a brand in this case either the bank application or the bank itself, are more likely to be loyal to that specific brand. In short, it becomes possible to examine whether or not emotional attachment predict consumers’ brand loyalty.

5.5. Brand Loyalty
Most theorists see brand loyalty as a behavioral concept equals to repeat-purchase, as they define loyalty as repeat-purchase behavior of a single brand over time (Warrington & Shim 2000:764; Dholakia 1997:381). However, in the case of Danske Bank and Nordea it is important to notice that the downloading and use of mobile applications cannot be seen an actual purchase but rather as re-usage. Furthermore, as the behavioral construct of our brand commitment takes point of departure in purchase intentions rather than actual purchases, the same holds true for our
definition of brand loyalty. Therefore, in this research brand loyalty is seen as a behavioral construct used to clarify the consumers’ behavioral intentions toward both bank and mobile bank application.

For the purpose of this research the determinants of brand loyalty are summed into the following concepts, consistent with Keller’s (2009) consumer-centric view of brand loyalty: (a) the intention to create WOM and (b) intended repeat-usage thus the intended willingness to maintain the relationship with the application and the bank.

5.5.1. Brand Loyalty Through Mobile Applications
We want to explore Nordea and Dansk Bank’s customers’ behavioral intentions in order to shed light on first, whether or not the customers get motivated to recommend the application and/or the bank to others through their experience with the mobile applications, second, whether a branded mobile application is able to exhibit maintenance of relationship with the mobile bank application and the bank through re-usage of the application.

5.5.1.1. Word-of-Mouth
With reference to Richins (1984 in Sundaram, Mitra & Webster, 1998:527) word-of-mouth is a form of interpersonal communication among consumers concerning their personal experiences with a firm or a product, and is defined as “…oral, person-to-person communication concerning a brand, a product or a service whereby the communicator is perceived as non-commercial by the receiver” (Arnhold 2010:78). As WOM in this research contains both an offline and online perspective (eWOM), and as the principles of WOM can be transferred from the offline to online context (Arnhold 2010:78), WOM is defined as: offline and online person-to-person communication concerning a brand, a product, a service whereby the communication is perceived as non-commercial by the receiver.

According to Sundaram, Mitra, and Webster (1998) the consumers’ motives to engage in WOM are significantly related to specific consumption experiences (p527). In the case of Nordea and Danske Bank this consumption experience begins when the consumers download the mobile application and their following use of the mobile bank. Following the experience with the mobile
application, the motivation to recommend the application or the bank to others is considered to be WOM. In this case, the offline WOM spreads through physical space in human networks (Arnhold 2010:83), which is seen as oral recommendations of the mobile application or/and the bank to friends, family etc. eWOM, in contrast, is by definition mediated by technology, spreading in viral space in human networks (ibid).

5.5.1.2. Intentions to Maintain Relationship

As mentioned above, it is not possible to establish the consumers’ intention to repeat-purchase the product or service in this context. As repeat-purchase earlier was replaced with re-usage, the definition of the customers’ intention to maintain their relationship with the application is determined by the user’s intention to keep using the mobile bank application. However, the maintenance of the relationship with the bank is twofold and determined both by the continuance use of the application and relationship with the bank in general.

However, it is important to notice that the customers’ intentions to maintain the relationship in this research are twofold: as the continuance use of the application can be perceived as an intention to maintain either the actual relationships with the bank or the mobile bank application. This is possible as the use of the application can be seen as both an on-going contact to the bank, as well as to the mobile application. In the latter, it is merely the service provided by the application itself that foster the customers’ willingness to keep using the application.

This makes it possible for us to investigate if customers with a positive experience with the service the application provides are more likely to become loyal customers in terms of re-using the application.
5.6. Theoretical Definitions

Table 1 | Theoretical Definitions

<table>
<thead>
<tr>
<th>Construct</th>
<th>Definition</th>
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<tbody>
<tr>
<td><strong>VALUE</strong></td>
<td></td>
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<tr>
<td>Self-expression</td>
<td>The benefits the individual user obtain when s/he is able to express him- or herself through using and possessing a mobile bank application</td>
</tr>
<tr>
<td>Enjoyment</td>
<td>The value the customers personally experience through the use of the mobile application facilitating the specific feelings of happiness or pleasure</td>
</tr>
<tr>
<td>Functional</td>
<td>The perceived benefits the consumer experience in performing everyday functions from using the mobile bank application</td>
</tr>
<tr>
<td><strong>PSBC</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The sense of community feeling the application’s users have to other users – of that specific application – as well as to other bank customers</td>
</tr>
<tr>
<td><strong>BRAND ATTACHMENT</strong></td>
<td>Brand attachment is an emotion-laden target-specific bond between a person and a specific object</td>
</tr>
<tr>
<td><strong>BRAND LOYALTY</strong></td>
<td></td>
</tr>
<tr>
<td>Re-usage</td>
<td>Re-usage is the expressed intention to continue to re-use the application or continue to be a customer in the bank</td>
</tr>
<tr>
<td>WOM</td>
<td>WOM is the expressed intention to recommend the application and the bank to others</td>
</tr>
</tbody>
</table>

Source: Own creation inspired by Gøtzsche & Vang Rasmussen (2010)

6. Relationships Between Framework Constructs

6.1. Value & Emotional Attachment

According to our framework the independent variable of value influence the customers’ level of brand attachment, making the added value a determiner of the customers’ level of emotional attachment. This makes it possible to examine whether this added value influence the emotional attachment to the mobile application, the bank, or both. Therefore, the level of emotional brand attachment becomes influenced by the value perceived by the customers. This is also supported
by Monroe’s (1991 in Ravald & Grönroos 1996) claim that buyers tend to be more sensitive to loss than to a gain, and customer-perceived value therefore constitutes a possibility to establish and strengthen a long-term relationship (p21).

So, by accompanying the feeling of enjoyment, the perceived functionality, or the possibility to express one’s self through the use of the mobile bank application, favorable customer-perceived value is added to the customer experience, establishing strong emotional bonds between the brand and the customers.

6.2. Value & PSBC
The relationship between the three values and PSBC is seen through the presence of a psychological brand community. As defined earlier, the psychological brand community is seen as a: “...an un-bound group of brand admirers, who perceive a sense of community with other brand admirers...” (Carlson et. al 2007:285), and it is the identification with the brand that creates the sense of belonging between the brand admirers (ibid p290). Therefore, it must be assumed that the sense of community lies within a shared set of values toward a specific brand. This means that the values experienced through the use of the mobile bank application creates the shared identity between the admirers in the psychological brand community.

6.3. PSBC & Emotional Attachment
When the experienced value creates the shared identity in the psychological brand community, PSBC increases and the customers’ level of attachment to the brand, in this case to the bank or the mobile application increases. Despite of the direct link between value and emotional attachment, PSBC can further strengthen the level of emotional attachment. This is possible, as PSBC functions as a moderator between the value of the mobile application and the customer’s level of emotional brand attachment to their bank or the bank application.

As mentioned above there is a direct link between value and emotional brand attachment, however, as PSBC is an independent variable which can further strengthen the level of emotional attachment as it can function as a moderator between the value of the mobile application and the customer’s level of emotional brand attachment to their bank or the bank application.
6.4. Emotional Attachment & Brand Loyalty
As the constructs of brand loyalty and brand attachment in this research is part of the overall construct of brand commitment, these constructs are clearly connected in more than one sense. Besides explaining the attitudinal and behavioral parts of brand commitment, it is commonly verified that emotional attachment to a brand influences the loyalty to that brand (Thomson et. al. 2005:77+88; Keller 2009:72). Keller (2009:72) sees brand loyalty as repeat-purchase and WOM, simultaneously Thomson et al. (2005) identify that strong attachment result in customer seeking to maintain their relationship. Therefore, it can be concluded that the level of emotional attachment influences the customers’ intentions to re-use the application and remain customer in the bank and their intentions to recommend both the bank and the application. This is also in line with the fact mentioned above that high PSBC result in a propensity to consent in WOM as well as preferring the bank or the application over competitor offerings (Carlson et. al. 2005:291).

7. Research Questions
We assume that the value added to the customers’ experience of the bank application facilitates an emotional attachment - an attachment that can further be strengthen through feeling a sense of community. Further, we also argue that the emotional bond between customer and application, or customer and bank will influence customer loyalty positively through either WOM or re-usage. These relationships between the different constructs of the framework makes it interesting to examine whether or not they hold true in the context of mobile bank applications. Therefore, it becomes of great interest to explore:

*To what extent do Nordea and Danske Bank’s mobile bank applications influence the overall brand equity of their brands? Do the perceived values of the mobile applications and the level of PSBC influence the customers’ level of brand attachment and brand loyalty?*
PART 3
METHODOLOGY
PART 3 | Methodology

This research is characterized by being an empirical dissertation by which we seek to explore a ‘real-life’ issue within the consumer-brand relationship and in this part, an outline of how we seek to address our research’s objective will be presented. The part of this research’s methodology is separated into three parts: scientific approach, research design, and research approach.

In the methodology part, we will first, elaborate on our scientific approach explaining how this research view and understand the construct of reality. The way this research comprehends reality will further explain how knowledge is seen and how new knowledge around the subject under investigation is found. Last, the scientific approach tries to explain the concepts of validity and reliability in this research context.

In the second part the research design describes and argues for the chosen design, trying to explain how validity and reliability is accommodated throughout the entire research. Finally, the research approach provides the reader with an overview of how the data have been collected, by giving details on how the research has been conducted and the more practical approaches of the research.

8. Scientific Approach

Generally, there are two scientific main directions within scientific approach: positivism and hermeneutics (Thurén 2004:13). This chapter seeks to clarify the ontological and epistemological differences between the positivistic and hermeneutic approach in order to create an understanding of how science is viewed, analyzed, and used throughout the entire research. This way a deeper understanding of this research’s view of science is given. Furthermore, an elaboration of the research’s method of reasoning seeks to explain how investigation objectives have been created, theoretical arguments formed, and new knowledge obtained.

8.1. Ontology

Ontology is the philosophical study of being, existence or reality as well as the basic categories of the human being and their relations (Buch-Hansen & Nielsen 2005:108; Porta & Keating 2008:23).
The positivism’s underlying ontological perception is that reality exists objectively before us in the light of a positive and objective base of empirical facts (Thisted 2010:39). This means that the world is seen as real and exists independently from the human existence (Kvale 1996:61; Porta & Keating 2008:23). Only what can be observed exists (Thurén 2004:15) and the world is seen as an ordered, structured place that is governed by physical laws and empiric knowledge (Kvale 1996:63). Studying the world from this position is done objectively and without concern for how people create meaning, which best can be done through quantitative methods and strategic analyzes.

Opposite, the hermeneutics believe that the best way to examine the objective reality is by clarifying the understandings subjectively. This means that reality exists based on the human understanding and perception of the world (Henriette Højbjerg in Fulgsang & Olsen, 2003:90), which is subjective and is formed with or between individuals. Therefore, the individual’s pre-understanding is important in the hermeneutics ontological perception of reality, as interpretations of people’s actions is highly based on our pre-understanding (ibid.).

The ontological approach of this research takes point of reference in hermeneutic, as the world is viewed through soft data such as personal values and believes, personal experiences, and subjective understandings. The principal concern is with creating an understanding of the way in which the individual creates, modifies, and interprets the world in which he or she finds himself (Burrell & Morgan 1979:3). Therefore, this research tries to explain the social world through the consumers’ subjective experience with Nordea and Danske Bank’s mobile applications, and seeks explanation within the realm of the individual consciousness and subjectivity.

Through a subjective lens the ontological nature of this research sees the ‘reality’, wished to investigate, as a product of one’s mind (Burrell & Morgan 1979:1). This means that reality of this research is seen as constructed in the interaction between the individuals. Therefore, in order to understand the context (reality) of this research, we have to understand the consumers’ relationships with their bank and mobile bank application through the use of the application.
8.2. Epistemology
As the branch of philosophy concerned with the nature and scope of knowledge, epistemology is theory of science, which deals with what knowledge is, how it is acquired and how we know what we do (Buch-Hansen & Nielsen 2005:108). The positivism’s view of knowledge stems from natural science, and aims at reaching the ultimate and conclusive truth through cognition, observation, and logic (Thurén 2004:13). From a positivistic view humans shall critically examine all statements and observations and can only rely on facts that with a reasonable likelihood can be considered valid (ibid:14), the facts however should be analyzed logically and quantified in order to draw valid conclusions (Kvale 1996:14).

The epistemological approach of hermeneutics on the other hand claims that our pre-understanding represents the knowledge and insights, we as researchers have before entering the field as Birkler (2005) defines pre-understanding as: “the understanding, which always comes before the actual understanding” (p96). By using a hermeneutic approach within epistemology, this pre-understanding provides us with a scientific approach build upon existing knowledge, which through repeatedly regulations from new understandings creates new knowledge (see figure 4), also referred to as the hermeneutic spiral (Thurén 2004:56-57). This way knowledge exists from the individual’s understanding of reality, which is build upon their pre-understanding, and new knowledge is acquired through the development of a new pre-understanding (ibid.). The only reason we know the things we do is because of our understanding of the world, each individual might not see it the same way, but it is the personal pre-understanding that determines how we know what we know. A hermeneutic approach further makes it possible to interpret and analyze this kind of data opposite the positivistic approach, as long as the researchers’ own pre-understanding is accounted for.
As this research tries to explain the level of brand attachment created between users of Nordea and Danske Bank’s mobile bank application, their application and the bank, our pre-determined knowledge is build upon our own pre-understanding that people are very emotional tied to their applications. First, our own pre-understanding of the emotional tie between user and mobile applications is based upon empiric and valid facts from other scientists’ observations, cognitions, and understandings upon a scientific proven emotional attachment between users and their smart phone. Second, it is however important to emphasize that the respondents’ pre-understanding play a crucial role in the development of our knowledge by expanding our own pre-understanding as the subject of this research is clarified into deeper detail. As our framework is build upon our pre-understanding and subsequently modified from our own and other scientists’ understanding of the connection between the constructs, it can be said that this research has a hermeneutic approach to both ontology and epistemology.

8.3. Deduction, Induction & Abduction
The combination of the developed theoretical framework based on other researchers findings and the empirical data gained through our in-depth interviews used in this research makes the process of induction and deduction blurred (Aastrup 2002:57). In this research both methods of reasoning
is used for different parts of the research (see figure 5). The deductive approach primarily tests existing theory as opposed to the inductive approach, which primarily generates new theory (Gummesson 2000:64).

In relation to the first part of our research, we take on a deductive approach, as the theoretical framework is developed from secondary data based on existing and relevant theory with modification to the context of mobile applications (Birkler 2005:67). In contrast, the second part of the research takes on a more inductive approach, as the objective of the empirical method, the interviews, is to gather new knowledge in order to clarify the research objective (Birkler 2005:69; Hair et al., 2009:152). The use of the inductive approach is further supported by the fact that the in-depth interviews create a new pre-understanding of the context of mobile bank applications and brand attachment, as illustrated in figure 5 (Birkler 2005:70).

The concept of abduction is used to describe and explain the appearance of the two different methods of reasoning: deduction and induction. Furthermore, abduction is therefore applied in
this research, as the deduction and induction reasoning are used at different stages. Thus abduction is described as a circle where sequences of induction (empirical method) and deduction (theoretical knowledge) appear affecting each other. For example, in our research knowledge is tested through using empirical method to create new knowledge (new understanding), which again can be tested and so forth, but it can also be the other way around starting with the inductive approach (Birkler 2005:80). Hypothetically, the circle ends when the researchers are satisfied with the explanation achieved and when there no longer is a variation in the findings, more on this in 8.4.3. External Validity (ibid).

8.4. Validity and Reliability
Commonly used in research is the two concepts validity and reliability to measure the extent to which sources of error exist in the research approach (Schmidt & Hollesen 2010:126; Daymon & Holloway 2004:88). Overall, validity is used to test and secure that we are measuring what is supposed to be measured, and reliability means that if this research was carried out by other researchers, they should be able to retrieve the same results (Schmidt & Hollesen 2010:133).

To test and secure the quality of this empirical research, we take point of departure in Yin’s (2003:34) four design tests for case studies: construct validity, internal validity, external validity and reliability. However, according to Yin’s (2003:36) definition of internal validity, it is only relevant when doing casual and explanatory case studies and thus not for descriptive and exploratory case studies. Hence it is obvious that Yin’s internal validity primarily is used in validating quantitative research and, as this qualitative research seeks to clarify the respondents’ attitudes and reasons for their behaviors, Yin’s definition of internal validity cannot be used. Therefore, to supplement Yin, Kvale’s (1996:237) validation at seven stages will be applied to the internal validity.

8.4.1. Construct Validity
Construct validity is the extent to which the variables under investigation are completely and accurately identified prior to hypothesizing any functional relationship (Hair et al. 2009:283). Thus it is important that the theoretical constructs are defined carefully and completely, to know exactly what is being measured. Yin (2003:36 & 83) further notes that to increase construct
validity when doing case studies, can be done by using multiple sources of evidence in the data collection process.

In this research, we had an initial pre-understanding building on our own experience with smartphones and mobile applications. This pre-understanding has evolved during the research process. However, the disadvantage of pre-understanding is the ability to block specific paradigms and theories and thus include relevant data and exclude others (Gummesson 2000:62). Therefore, in order to support our initial pre-understanding, our knowledge of smartphones and consumer behavior is built on existing and already proven theoretical constructs in the theory delimitation process. It is, furthermore, important to justify the choice of data collected to study mobile bank applications and their influence on the proposed theoretical framework (figure 2). By using multiple sources of evidence, the data collected and used to create the definitions and thus the measurement for the theoretical constructs in our framework originates from proven and well-documented theories (Yin 2003:35; Schmidt & Hollesen 2010:130). So, by applying the deductive approach when building the framework, the risk of creating not valid measures will be minimized (Yin 2003:35). Thereby ensuring a higher degree of validity.

According to Schmidt and Hollesen (2010:129) construct validity is about abstract and unobservable constructs and in this research, the constructs we seek to measure are value creation, brand attachment and brand loyalty. In order to measure these so-called unobservable constructs measurements of observable phenomena, which theoretical demonstrate the presence of these constructs are used. For example, to measure the construct of brand loyalty, the level of the users’ intentional re-usage and their level of intentional word-of-mouth is used to theoretical state that these measurement influence brand loyalty (Schmidt & Hollesen 2010:129; Hair et al. 2009:284). So by asking our respondents about their intentions to re-use and to recommend their mobile bank application to others, is to measure their level of brand loyalty. This construct measurement is viewed as being valid; because we use these observable phenomena (e.g. re-usage and WOM) to theoretically demonstrate the presence of our constructs e.g. brand loyalty (ibid). Furthermore, the validity of the questions asked in the interview about these constructs is
important, as the analysis and thus the findings is based on the interviews and thereby the constructs and how these are being measured.

8.4.2. Internal Validity
According to Kvale (1996:236), validation concerns seven stages of the process from designing the research, to interviewing, analyzing and reporting. In this research, there will be an extraction of the interviews (appendix 5), a possibility to listen to the interviews (attached CD), and read an overall description of the respondents (appendix 4). Thus, the stages relevant for securing internal validity through our research are: interviewing, analysis and finally, validating (Kvale 1996:237).

In the interviewing stage, internal validity “pertains to the trustworthiness of the subject’s report and to the quality of the interviewing itself” (Kvale 1996:237). During the interview, it is important that the researchers make sure to fully understand what the respondents mean when they are explaining and answering the questions. Thus, it is highly important that the researchers ask why to every single question in order to get the respondent to further elaborate their meanings and attitudes. To secure this, a structured set of interview questions guided the interviews, which increased our ability to compare the respondents’ answers, but it also minimized asking leading questions. The trustworthiness of the respondents is important as our analysis and thus finding is based on them, therefore, we have to be aware of the influence from the concept social desirability, which in our research could mean that the respondents may say one thing in order to appear as ‘a better person’ in front of the researchers.

The interview and the careful questioning of the respondents’ meanings are critical for the analyzing stage. The internal validity in the analyzing stage concerns “whether the logic of interpretations is sound” (Kvale, 1996:237), as it is based on the researchers’ interpretations of the respondents’ answers and thereby an interpretation of their attitudes. So the more precise detailed the respondents statements are, the lower is the case for misinterpretation by the researchers. Furthermore, through our open-ended socio demographic questions, the respondents have provided us with a good understanding of how they perceive themselves and what they value in their life in order to understand and analyze their answers. This will further make it possible to emphasize why the respondents feel and say as they do.
The final stage, the validating stage, is closely linked to the analyzing stage, as it “entails a reflected judgment as to what forms of validation are relevant to a specific study” (Kvale 1996:237). He also states, that due to the scope of a research, the researcher must decide what the appropriate community is for a dialogue on validity. One way to establish internal validity is to check if the interpretations of the respondents’ answers are compatible with their own perceptions through showing the findings to our respondents (Kvale 1996:237; Daymon & Holloway 2002:95). However, this process is very time consuming for the researchers and for the respondents (Daymon & Holloway 2002:97). Therefore, to secure the internal validity of this research, besides asking deeply into their statements, we have first of all discussed our findings and how we understand and interpret their statements, and in that way the respondents’ statements and attitudes are viewed from two perspectives. Secondly, in appendix 5, extractions of the ten in-depth interviews are provided, where questions and answers are quoted in their full length. Although, because it is only an extraction and not a transcript some statements, which we did not found relevant, are left out.

8.4.3. External Validity
According to Yin (2003:37) external validity is defined as: “…knowing whether a study’s findings are generalizable beyond the immediate case study”. So, if the results of this study are applicable for other case studies within the same industry, and the findings can be replicated through re-discovery of the same phenomenon, concepts and relations without any variation – the research must be external valid. As this qualitative research with a hermeneutic approach wish to explain and understand what is unique and particular to the individual rather than what is general and universal, generalization is not seen as an ideal achievement in this research. Furthermore, due to the scope of this research, it is not possible to re-test the findings until no variation is present, which is why this research’s findings most be seen as initial within this new and unexplored phenomenon.

However, as the research wish to clarify the strength, validity and significance of the proposed theoretical framework, it becomes important that it is possible to use the collected data and findings to either support or reject the theoretical framework. Therefore, it becomes interesting to secure the level of external validity in order to make it possible to try to replicate the study to
clarify if a re-discovery of the framework’s concepts and relations are possible through other case studies. In order to reach a higher applicability of the findings, the phenomenon under investigation has been illuminated from several sides through a multiple case study approach (cf. 9.4.2.), and to further support the level of external validity, the selection criteria for the respondents have been under close consideration (cf. 10.1.). From the basis of this research’s conditions and the applied cautions it is argued that this research is external valid, despite the fact that the level of generalizability has not yet been proven due to the scope of this thesis as argued above.

8.4.4. Reliability
The final measure judging the quality of this research design is reliability, a complex term derived from quantitative research (Daymon & Holloway 2004:88). Ensuring reliability of a research should be done by increasing the likelihood of a later investigator being able to arrive at the same findings and conclusions by following the same procedures and conducting the same case studies all over again (Yin 2003:37). Reliability thereby pertains to the consistency of the research findings (Kvale 1996:235).

In this research, the consistency of the findings have been aligned in the in-depth interviews, by using a structured interview method, securing that all the respondents are given the same questions to each concept, and construct of the theoretical framework. However, as this research wish to examine the individual’s understanding and pre-understanding, some of the clarifying questions might be individual to each of the in-depth interviews. This have made it possible to secure the consistency and at the same time made it possible to uncover the respondents’ individual understanding and pre-understanding to the degree it was permitted. The alignment has further been enhanced through the survey, where all the respondents have had to address the same statements relating to both the concepts and constructs of the framework, as well as the relationship between them.

In a quantitative research the level of reliability is determined by the extent to which a research instrument, such as a questionnaire, when used more than once, will re-produce the same results or answers (Daymon & Holloway 2004:90). However, in a qualitative inquiry the investigators are
the primary research instruments. Therefore, in order to reach some measure of reliability, the data, methods, decisions, and conclusions made during the research should be recorded (ibid).

The overall reliability of this research has therefore been enhanced through the very clarifying scientific approach (cf. 8.) giving insight into our initial pre-understanding and the theoretical framework explaining our understandings of the research context. By continually guiding the reader through the research, introducing them for new understandings and developments changing our initial pre-understanding, makes it possible for other researchers to relate and understand the decisions made and the conclusions reached (ibid), even under a different pre-understanding. This way it is possible to establish and indicate the quality of the study, and at the same time present a mean of evaluating the entire study (ibid).

9. Research Design

9.1. Qualitative Research

In the case of this research and according to our scientific approach the respondents of our interviews are understood to reflect the nature of object researched, and to exist in an interpersonally negotiated social world (Kvale 1996:65). This makes the qualitative research interview a more objective method in the social science than the method of natural sciences (ibid). In this research structured in-depth interviews are conducted in order to approach some objectivity by following a predetermined interview structure in order to come up with closely similar interviews for each respondent (Kvale 1996:65).

9.1.1. In-Depth Interviews

The in-depth interview approach was the best research design to obtain the insights wanted to clarify the respondents’ opinions and attitudes (Kvale 1996:101), and how these influence their intentional behaviors as consumers. This detailed internal and personal information about the respondents, further made it possible to clarify and examine how the framework’s variable are related and affect the intentional behavior of the consumers (Kvale 1996:30-36 & 101).
The primary reason for choosing in-depth interviews were their ability to uncover an insight into what a respondent thinks or believes about a certain topic, and why they exhibit certain behaviors, in this case around Nordea and Danske Bank’s mobile bank application (Hair et al. 2009:159). Furthermore, this research design made it possible to achieve unrestricted and detailed comments including feelings, beliefs, and opinions in order to understand the different elements of the respondent’s thoughts and the reasons to why they exist (ibid). Through our in-depth interviews we got the respondents to explain as detailed as possible their experience of, and intentional behavior toward Nordea and Danske Bank’s application. This gave us a very unique insight into their relation to the mobile bank applications, which also secured a higher level of internal validity (cf. 8.4.2.).

9.2. Quantitative Research
In our research the insights into our research questions have been achieved through our qualitative in-depth interviews. The ten respondents have also answered a survey. The two research designs have been chosen because the qualitative and quantitative approaches should interact in order to explain the social constituted world through the consumers’ subjective experience (Kvale 1996:68). The quantitative survey has been applied in order to gain meaningful insight into the relationships between the theoretical constructs in the proposed framework of this research (cf. 5.) and how they are related (Hair et al. 2009: 154 & 236). This makes it possible to investigate the dependent and independent variables in the framework, thereby ensuring a higher level of internal validity (Hair et al. 2009:232-234).

9.3. Chosen Research Design
Denzin (1978 in Creswell 1994:174) defines triangulation as the combination of different methodologies in the study of the same phenomenon and as Yin (2003:97) explains, a major strength of case study data collection is that it provides an opportunity to use many different sources of evidence. The concept of construct validity, as described above (cf. 8.4.1.), is in this research accommodated by combining different sources of evidence. Through the use of several sources, the researchers are able to address a broader range of e.g. attitudinal and behavioral issue. Hence, any finding or conclusion in a case study is likely to be more convincing and more accurate if it is based on several different sources of information (Yin 2003:98).
Through the combination of both qualitative and quantitative methods, the purpose is what Green et al. (1989 in Creswell 1994:175) term developmentally, which means that the first method is used sequentially to help inform the second method. Thus, our study is overall based on qualitative research approach based on examine our theoretical framework through in-depth interviews, but with a small quantitative survey. This model is by Creswell (1994:177) termed dominant-less dominant design. The dominant design in our study is to uncover the respondents’ pre-understanding, their believes, emotions, perceptions and how these influence their behavioral intentions through in-depth interviews and through the survey, the less dominant design, find the depended and interdependent relationships between the framework’s different constructs. However, with the very small sample size of only ten answers, it is only possible to interpret the quantitative findings in relation to the qualitative analysis context.

9.4. Case Study

As we in this research take on a hermeneu tic perspective, we seek to understand people’s reality and understand their behavior in relation to mobile bank applications, and as mentioned above, qualitative research is preferred (Kvale 1996:66 & 71). Thus, we have chosen the case study approach to test our theoretical framework. When doing case studies, Robert Yin’s (2003:13) definition of a case study is well used: “A case study is an empirical enquiry that: (a) investigates a contemporary phenomenon within its real-life context especially when (b) the boundaries between phenomenon and context are not clearly evident”. This means that we are dealing with phenomena in real-life context with blurred boundaries (Aastrup 2002:59). Compared to for example surveys and experiments, case studies have the ability to seek deeply into context specific causes behind the phenomena (ibid).

Furthermore, in designing the case study, the decision to chose between a single case study and multiple cases is going to reflect how the research question is addressed (Yin 2003:39). There are advantages and disadvantages with each case study design, however, according to Yin (2003:53), if you have the resources and the choice then a multiple case design is preferred over a single case design. This is due to the fact that “analytic conclusions independently arising from two cases (...) will be more powerful than those coming from a single case alone” (ibid).
9.4.1. Single-case design vs. Multiple-case design
Single case studies are argued to be vulnerable when being compared to a multiple-case design. Although there are in some circumstances were the single-case design is more appropriate then multiple case studies, as for example, when testing a well-formulated theory. This means that a single case study is relevant when examine whether a theory’s propositions are correct or whether alternative explanations might be more appropriate (Yin 2003:40). This means, according to the internal validity concept, that choosing a single case study for this research would secure a higher level of internal validity. However, as Yin (2003:53) argues that a multiple case design is preferred over a single case design, thus the analytic conclusions arising from a single case study ought to be more powerful when coming from two cases.

Furthermore, according to Herriott and Firestone (1983 in Yin 2003:46), more often the evidence retrieved from multiple cases is more compelling, and the overall study viewed as more robust. By using this design approach, it allows the researchers to explore a phenomenon through either literal replication or theoretical replication (Yin 2003:47). The latter is used when the researcher seek to predict contrasting results as opposed to literal replication were the chosen cases should predict similar results (ibid). One of the disadvantages in doing multiple case studies is that it is highly time consuming.

9.4.2. Chosen Case Design
To sum up, overall multiple case studies are viewed as favorable over single case studies, as the benefits from having two or more cases will be less vulnerable, more substantial, and finally, analytical conclusions arising from two cases will be more powerful (Yin 2003:53). A long with the benefits from choosing a multiple-case design, as just mentioned, the aim of our research is to explore the relationships between the theoretical constructs in our framework. Mobile applications and how they influence their users are an interesting yet a new a phenomenon and therefore, to understand the underlying dimensions of this phenomenon, two or more cases are needed to provide a comprehensive snapshot of mobile bank applications’ effect on both the user and the bank. By choosing two case studies, the validity is perceived stronger than if only a single case study was chosen. This is due to the fact that the phenomenon under investigation is
illuminated from two sides (the two banks) and the findings from the two banks are assumed to be similar.

10. Research Approach

10.1. Respondent Characteristics
This section introduces the geographic, demographic, and lifestyle criteria that has been applied in the selection of respondents. In terms of geographical location it would be preferable with respondents from different geographical locations. However, as this research’s data is collected primary through face-to-face in-depth interviews, the location possibilities are limited to the greater Copenhagen area.

In order to clarify and investigate the proposed framework, the age of the respondents should range from 18-65, years old, as these are respectively the persons with access to mobile bank applications through smart phones (Dwarf 2011:4). The research from Dwarf (2011) shed light on the spreading within age of the smart phone users, where the buyers of smart phones in the past was mainly wealthy men between 30-49 years old, where today’s buyers are far more average spread on more different age groups, see figure 6.

<table>
<thead>
<tr>
<th></th>
<th>Har købt smartphone for mere end 1 år siden...</th>
<th>...har købt smartphone inden for de seneste 6 måneder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30 år</td>
<td>15%</td>
<td>22%</td>
</tr>
<tr>
<td>Mellem 30 og 49 år</td>
<td>63%</td>
<td>57%</td>
</tr>
<tr>
<td>50 år eller mere</td>
<td>22%</td>
<td>21%</td>
</tr>
<tr>
<td>Indkomst</td>
<td>349.494DKK</td>
<td>354.194DKK</td>
</tr>
<tr>
<td>Mænd</td>
<td>60%</td>
<td>43%</td>
</tr>
<tr>
<td>Kvinder</td>
<td>40%</td>
<td>57%</td>
</tr>
<tr>
<td>N</td>
<td>377</td>
<td>342</td>
</tr>
</tbody>
</table>

Source: Dwarf A/S (2011:6)
Even though the users of smart phones have spread more within genders, the most wanted target group for our in-depth interviews is still individuals between 30-49 years old. Furthermore, as only 24 percent of the smart phone users have actually used their bank application, our target group of Danske Bank and Nordea’s mobile bank application users became even narrower. At the same time, despite an effort to get in contact with respondents outside our primary network through Danske Bank and Nordea’s Facebook pages, most of the respondents are seen to be in our nearest networks. These circumstances made it very difficult to reach the desired target group of this thesis, making the respondent ranging primarily from 23-29 years old with a single exception of a respondent, who are 47 years old, see figure 7. However, we are convinced that these relatively young respondents can provide us with reliable information, since they at the moment are within the fastest growing group of smart phone users (Dwarf 2011:3), and thus might become the primarily target group in the nearest future.

![Figure 7 | Research Respondents](source: Own creation from in-depth interviews)

<table>
<thead>
<tr>
<th>Respondent</th>
<th>Age</th>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heidi</td>
<td>23</td>
<td>Nordea</td>
</tr>
<tr>
<td>Ida</td>
<td>25</td>
<td>Danske Bank</td>
</tr>
<tr>
<td>Line</td>
<td>26</td>
<td>Nordea</td>
</tr>
<tr>
<td>Maria</td>
<td>27</td>
<td>Nordea</td>
</tr>
<tr>
<td>Natja</td>
<td>27</td>
<td>Danske Bank</td>
</tr>
<tr>
<td>Christina</td>
<td>29</td>
<td>Nordea</td>
</tr>
<tr>
<td>Michael</td>
<td>24</td>
<td>Danske Bank</td>
</tr>
<tr>
<td>Rune</td>
<td>27</td>
<td>Danske Bank</td>
</tr>
<tr>
<td>Søren</td>
<td>29</td>
<td>Danske Bank</td>
</tr>
<tr>
<td>Henrik</td>
<td>47</td>
<td>Nordea</td>
</tr>
</tbody>
</table>

Even though the primary users of today’s smart phones are females (Dwarf 2011:6), we wanted to avoid a clear separation between the genders in our research, as male and female users might
have very different priorities to a technology product such as a mobile bank application. Thus, the respondents for both in-depth interviews and the online survey have been selected to reflect an equal collection between male and female and therefore consist of six women and four men.

An essential criterion for this research’s respondents is of course the ownership of a smart phone and the use of either Nordea or Danske Bank’s mobile bank application. The respondents should furthermore display a certain degree of activity with the mobile bank application, on which the interview is based, in order to answer adequate to the questions in both the in-depth interviews and the survey. Therefore, the respondents are seen as brand users, meaning existing customers in either Nordea or Danske Bank.

10.2. Qualitative In-Depth Interviews
The qualitative research of this thesis consisted of ten in-depth interviews with five respondents from each bank. Some of the advantages from doing an in-depth interview is the fact that the interview is face-to-face, which among others allows the researcher to explore unclear answers, explain questions and go into new interesting topics through the interview (Schmidt & Hollesen 2010:139).

The interviews were carried out at the respondents’ home, work, or at Copenhagen Business School; places where the respondents felt comfortable and secure (Schmidt & Hollesen 2010:145). With approval by the respondents, we, furthermore, recorded the in-depth interviews to be able to use the respondents’ answers in our analysis, although as a security measure we both wrote down notes during the interview. For the in-depth interviews, the respondents were asked to assign about an hour to do the interview as Rasmussen, Østergaard and Beckman’s (2006:100) advice is to keep the interview between 30 minutes and no longer than 2 hours. In average the interviews lasted for 45 minutes, which provided enough time to get in depth with the questions.

10.2.1. Question Design
To the in-depth interviews a set of questions was formulated to function as an interview guide (Rasmussen et al. 2006:100) and thus the in-depth interview was somewhat structured (appendix 1). In order to ensure the right understanding and presentation of the question a pilot interview
was conducted before the actual in-depth interviews. As a result of the pre-testing some of the question was re-phrased and the order was changed. This made it possible to ensure that a lower level of misinterpretations occurred during the ten in-depth interviews.

The structured interview guide was divided into questions of socio-demographic character and questions within each of the theoretical constructs in our framework. Each of the interviews began with socio-demographic questions in order to acquire an insight about themselves (Rasmussen et al. 2006:100), and thus to clarify the person’s personality traits and characteristics. This way it was made possible to compare each respondent’s personality traits with their own characterization of the mobile bank application, and thus to clarify the respondents’ unconscious attachment and identification with the application.

10.3. Quantitative Survey

Overall, quantitative research uses formal questions and predetermined response options, and they usually involve a large number of respondents (Hair et al. 2009:154). However, in this research, only the ten respondents from the qualitative in-depth interview were asked to answer the survey. The survey was sent online to our respondents a few days after the in-depth interview to create a distance between the interview and the survey in order to provide the respondents with the possibility to give the interview some more thoughts. Finally, as we have mentioned above, the survey is applied to make accurate predictions on the relationships mentioned in our framework (ibid).

10.3.1. Questionnaire Design

The survey is divided into two parts. In the first part, a nominal scale is used to identify the characteristics of the respondent in terms of gender, age, how long they have used the bank application, been customer in the bank etc. In the second part of the survey, the respondents are asked to rate a series of statements about their attitude toward their bank application. For this purpose the technique of non-comparative rating scales is applied, thus we are using an itemized rating with a 5-point Likert scale (Schmidt & Hollesen 2006:120). For example, the respondents are asked to respond to the statement: “The mobile bank application makes my daily life easier” by choosing from the 5-point Likert scale ranging from strongly agree, agree, neutral, disagree and
strongly disagree. In that way, the scale captures the intensity of their attitude. Moreover, high scores (e.g. strongly agree) are representing favorable responses and low scores (e.g. strongly disagree) are unfavorable response, as we intent to analyze the results on a total basis for all the respondents (appendix 2).
PART 4
ANALYSIS
Part 4 | Analysis

During part four of this research, an analysis of the findings from our qualitative and quantitative studies will be presented and thus related to our developed theoretical framework (figure 2). Based on our findings, we will throughout the analysis try to uncover the existence or the non-existence of the framework’s different constructs and their connections. All questions in the survey are referred to as e.g. Q12-1, for all the results in the survey see appendix 3.

Thus, this part will be divided according to our theoretical framework and separately elaborate on the construct of value, PSBC, emotional brand attachment and brand loyalty. For each part, the findings from the two bank’s respondents will be dealt with separately and will be summarized together to clearly emphasize similarities and differences in the two cases. Extractions from the interviews are provided in appendix 5 and the full length of the interviews is on the CD attached referred to as hh:mm:ss. Furthermore, in some cases the finding will also be reflected on, as constructs such as self-expression and PSBC have been difficult to measure due to face-to-face interviewing and because of their psychological nature.

Finally, in the theoretical framework, the constructs influence each other, as the constructs functions are either independent variables, moderators or dependent variables. So besides revealing the presence of the difference constructs, the connections/the crossovers from one construct to another is further explored in order to reveal the existents or the non-existence of these connections, but first a brief introduction of the ten respondents.

11. Introducing Respondents

The respondents interviewed for the Nordea brand were four women and one male ranging from 23 to 46 years old and named Line (27), Heidi (23), Christina 29, Henrik (47) and Maria (27). As well as ranging in gender and age, the five respondents’ current occupations were also very distinct. Line and Heidi is currently studying at Copenhagen University and the IT University of Copenhagen and thereby separates from the others by having more leisure time, less work experience, and smaller financial issues. Even though both Henrik and Maria have fulltime jobs, they are very diverse as Henrik because of his age have more experience both professionally but also in relation
to financial issues and as department manager have more responsibility. Despite the fact that Maria actually has loaned money in Nordea for an apartment, it is clearly that Henrik has a greater experience with banks and loans because of his age, which is supported through the interview, where it becomes clear that Maria’s parents have been an important part of the process when she raised a loan. Christina as the only one is on maternity leave, which means that she is the one, among the Nordea respondents, with the most leisure time. At the same time, the fact that she works in Nordea makes her very competent within the banking business in general, and as a very structured apartment owner it becomes clear that she also have personal experience with raising a loan.

The Danske Bank’s respondents consist of two girls and three boys between 23 and 29 years old and named, Ida (26), Natja (27), Michael (23), Rune (28) and Søren (29). With different occupations the five of the respondents also differs besides gender and age. Ida is the only one, who is still a current student at Copenhagen Business School, whereas both Natja and Rune quite recently graduated from the same school. This means that Ida is the one of the five with the most leisure time apart from Natja, who is currently unemployed. With fulltime jobs, Rune, Søren, and Michael is still very diverse as Rune works as a project consultant in Nykredit, Søren as insurance agent at Topdanmark, and Michael as a plumber in a company in Rødovre. However, apart from Søren, who is the only one who has borrowed money in Danske Bank to buy an apartment, the others have limited banking business as they are either under education or have just finished their education.
Besides from ranging in age and profession, the ten respondents have diverged personality traits (see figure 8), which were recognized through the socio-demographic questions. Thus, by being in very different places in their lives socially, educationally as well as professionally and family-wise, it was made clear that they added importance to very different values in their life. Despite this, they all highly prioritized their leisure time and near relations. Some of the respondents are highly unstructured and value impulsiveness in their everyday life as opposed to respondents who are emphasizing structure and order in their life. For more information about the ten respondents and their personality traits see appendix 4.

Furthermore, Christina, Henrik and Søren are the only ones who have borrowed money in the bank to finance their house/apartment. The other respondents are either under education or have just finished their education, which in this case limits their banking business. Thus, we are not familiar with whether or not the respondents have consumer loans or overdrafts, as this is something personal and not within the scope of this thesis.
When asked directly in the survey it becomes evident that there is a great difference among how often the bank application is used between the two cases, which might be related with how long they have actually used the application. It is very clear that the respondents from Danske Bank use the application much more frequently than those from Nordea, as they use it two times a week or more, whereas the majority from Nordea only use it approximately 4 times a month (see figure 9). In relation to this it becomes interesting that the average use of the application over time for the Danske Bank respondents is actually higher, with a score of 8,6 months, than the highest rate among all of the respondents from Nordea, which is 6 months (see figure 10).
Next, the interview findings for the first questions in our in-depth interviews concerning the respondents’ general opinion about the bank’s mobile bank application and the bank itself will be presented (appendix 1). The respondents’ answers are arranged into opinion and reason for download of the application, the respondents’ motivations and expectation toward the application, and finally their view their own bank starting with Nordea.

11.1. Nordea
11.1.1. Opinion & Reason for Download
All the Nordea respondents have a general positive opinion toward Nordea’s bank application, which is revealed through the survey (Q10-1). In the in-depth interview it is further uncovered that they also highly favor the new mobile bank initiative, as they express their opinion toward the application with words such as: “Successful” (Line 00:02:05), “Yes, I need to have it!” (Henrik 00:05:41). Maria’s initial respond in the in-depth interview however actually showed a mixed opinion toward the application: “It is mixed (...) Nice to have on the mobile phone but ‘dangerous’…” (Maria 00:04:23). This shows that Maria might actually hold a stronger negative opinion toward the application than the other respondents, as her doubt with the application’s level of security in fact is surpassed by her feelings toward the application.

The danger and mistrust Maria feels toward the technology explains Maria’s mixed opinion toward the application. Furthermore, as Maria is a person that highly value trust and security in her daily life (00:01:36) and even more important when it comes to her bank: “I add a great deal of importance to trusting my bank” (00:03:13), it makes sense that she experience both exceeded expectations and mistrust to the application at the same time. In the end Christina is the most modest, explaining her opinion toward the application by just stating: “It [the application] works fine” (Christina 00:04:10). However, beside the small deviations in opinions, by living up to or exceeding the expectations of the respondents, the application substantiates an overall positive attitude found in both the in-depth interviews and online survey involving Nordea's mobile bank application.

Despite the general positive attitudes toward the application the respondents have very different reasons for downloading it in the first place, differing from: wanting to try all different kinds of
apps, like Line (00:02:49), getting it referred and downloaded by a friend, as Heidi (00:02:54), or by trying to explore the possibilities of this new bank application as Christina and Henrik (Christina 00:04:45; Henrik 00:06:46). Maria being the only one actually referring to the benefits of using the application when asked why she downloaded it: “Because it is quick and easy...” (Maria 00:05:41), yet also supported by Christina’s own elaboration of why she downloaded the application: “Because it is easy” (Christina 00:04:50). However, when asked more directly in the survey through pre-specified categories it is revealed that the general reason for downloading the application was that they all where existing customers in Nordea (Q9-1). This tells us that the respondents have a hard time separating the benefits from the continuance use of the application with their actual reason for downloading it, when asked through open-end questions.

11.1.2. Motivations & Expectations
The motivation toward using Nordea’s mobile bank application differs among the five respondents, however, Line and Heidi agree very heavily on that they are motivated by the fact that the application always are at hand e.g. Line states: “What motivates me to use it, is that it is at hand” (00:03:34). Furthermore, both girls see the application as convenient and Line states, “It’s a question of convenience in some way” (00:03:45) supported by Heidi saying “It makes it [banking business] easy” (00:03:16). Even though Christina to some point also support the motivation grounding of the application being at hand, she also emphasize that she really feels motivated by the application being “A new way to use a bank” (Christina 00:05:47) and the fact that it is “…very fun to sit and play with” (Christina 00:05:51). Henrik and Maria are somewhat in agreement that they feel motivated by the application’s possibility to check and watch ones account balance (Henrik 00:08:48; Maria 00:06:41), however, Maria also feels motivated by the fact she do not need to have a computer to take care of her finances and can do it everywhere she wants, as she continues: “I do not have to wait until I’m home, and I am not depended on having a computer” (Maria 00:06:48).

Generally, all five respondents think that Nordea’s mobile bank application lived up to their expectations as they unanimously and without hesitation answered: “Yes” to the question about their expectations to the application. This was also supported by the survey where all answered
strongly agree or agree to the question except for Henrik, who stated a neutral opinion. Henrik’s neutral answer must be seen in line with the fact that he identifies himself as a technology-nerd and as a person where technology is very important in his everyday life (Henrik 00:06:46).

11.1.3. View of Nordea

The general view of Nordea was also positive in the group of respondents, however Henrik parted from the others, because of his very negative vision of banks in general: “A bank for me is infrastructure (...). It is a necessary evil” (Henrik 00:10:52). It further became very clear that he under no circumstances trusts the bank to be a financial adviser for his private economy: “Absolutely not – they are mediators and salesmen.” (Henrik 00:12:11). This is however not how the other respondents view Nordea. Both Christina and Maria talk very highly of the bank’s financial advisement, as Maria identifies Nordea as “A bank of advising” (00:08:14), “Loyal” (Maria 00:08:13) and as a bank with “Great customer service” (Maria 00:08:38). Heidi and Maria also agree to the fact that they see Nordea as a: “solid” (Heidi 00:05:01) and “good and stable” bank (Maria 00:08:08). Overall is must be said that the opinion of Nordea is positive, however this positive attitude are accommodated by different things for each respondent, even though they agree on some things.

11.2. Danske Bank

11.2.1. Opinion & Reason for Download

Identical for all of them, beside all being customers in Danske Bank, is that they all think highly of Danske Bank’s mobile bank application: Rune: “It performs really great” (00:05:07), Natja: “It is excellent” (00:04:58), and Ida: “I’m really happy for it” (00:02:40). They furthermore, use the application on a regular basis, as according to the survey, Ida and Søren use the application approximately twice a week, whereas the other three respondents use the application more than two times a week (figure 9). Rune and Michael express that they use the application on a daily basis, which is represented by Rune’s answer: “typical it is around 9 o’clock in the morning, when the Stock Exchange opens, I use it to check the exchange prices. If I’m with some friends and I owe some money, then it is quick to transfer them. At home I use it instead of opening a computer” (00:20:06).
Furthermore, Natja was also heavily convinced by her boyfriend to download the mobile bank application and because it was free she might as well download it (Natja 00:13:26). As opposed to Natja, Søren and Michael head about it in the bank or through commercials (Q9), and both Ida and Rune downloaded the application “because someone recommended it and I though, that’s smart” (00:03:16).

11.2.2. Motivations & Expectations

The issue concerning using the mobile bank application instead of online banking on one’s computer, as Rune addresses in the quotation above, is a common tendency among the respondents. They actually rather prefer using the mobile bank application than using online banking on their computer. As Søren puts it: “I think the application is fantastic, and after I downloaded it, I haven’t used anything else. I’m rarely on my online banking, as I can do everything on my mobile phone” (00:04:12). Actually, most of them describe online banking on their computer as something inconvenient compared to the banking application. Ida says: “I like that you don’t have to open your computer and log in, but very quickly can access your bank application on your phone, I find it satisfying” (00:09:36) to this Søren further adds: “you don’t have to sit by a computer and wait for 10 minutes till it starts” (00:04:12). Though, as the only one of our Danske Bank respondents, Natja expresses that she does not find it irritating to use online banking on her computer, as she is on a computer everyday and with NemID it has become easier to use ones online banking on other computers (Natja 00:10:00). Although she further explains that “it was easy before with online banking, but now it is so much more easy, it [the application] is just well functioning” (Natja 00:07:29).

They all indicate that they are having a busy life spending a lot of time on school or work, friends and family, sports etc. (figure 8), and thus the motivation for using the application is about making their daily life easier and the fact that the application overall is smart and easy to use. For Ida “it is all about the fact that it is smart that you are able to transfer money here and now, if someone has paid for me” (00:04.30) and Rune’s motivation for keep using the application is because “it is easy and quick to get an overview of how ones financial situation is” (00:07:33).
Therefore, something they all value about the mobile bank application is that the application matches their way of living even though the respondents value highly different lifestyle, as we mentioned in the beginning. Natja’s motivation for using the application is that it keeps her in control of both her economy and herself as she states: “I spend disproportionate a lot of money all the time and I’m able to be in control of myself” (Natja 00:11:58) and further adds that the application “has become a ‘control-organ’ for my economy” (Natja 00:12:15). Thereby, the mobile bank application makes it possible for Natja to be in and keep control of her economy and at the same time continue her busy lifestyle. The same is the case with Søren, who enjoy being impulsive and not having a planned schedule (Søren 00:03:37). He explains: “Earlier when you had to transfer money or pay some bill, well, it just had to wait for several days until you had the time to sit down and log in to your online bank. Now you just get it fixed right away. Now it can be done from the couch” (Søren 00:07:10).

They all find the mobile bank application to live up to their expectations and in some cases the application exceed the respondents expectations as for example Ida and Michael who did not think it was possible to pay bills with the application “(...) I use if to check my accounts, transfer money and pay bills, which I did not expect you could” (Michael 00:04:59). The application’s ability to offer account overview, to transfer money and pay bills is all the respondents use and hence the application satisfies their needs: “(...) I cannot come up with more things it should be able to do then the features it has today” (Søren 00:06:08). Further, Rune explains that he had low expectations to the application in the beginning, but today as new features is added to the application, he thinks “I could be cool if you could this or this” (00:10:00) e.g. in terms of stock trading. He is not wondering why it is not there, but more it could be cool if it was possible, which is because he through his work in Nykredit knows the difficulties in developing new software to mobile applications.

11.2.3. View on Danske Bank

The respondents’ overall opinion about Danske Bank is influenced by the fact that most of the respondents do not seem to be or have been much involved with the bank and their bank adviser, as they do not have real estate loans or so. Although, the respondents view on and attitude toward Danske Bank and the service it provides are mostly positive. Ida and Søren emphasize the
personal relationship and the good service they receive from their bank adviser, where Rune and Natja describe the bank as: “the Danish peoples preferred bank, the easy choice, because with them, you know you are secured” (Rune 00:12:25). In the other end of the scale is Michael, who has had bad experiences with the service personnel in Danske Bank, though what is interesting is that he desiptes bad experiences still is a customer in the bank due to primarily their mobile bank application as “the application is a reason for why I’m still in Danske Bank” (Michael 00:27:27).

The overall attitude toward Danske Bank and its services including their mobile bank application is positive. The respondents’ partly positive attitude toward their bank is further improved through the positive experiences and attitude the respondents have toward the application. This is clarified in the survey as they all highly agree (Ida just ‘agree’) with the statement that the “due to application, I think more positive about me bank” (Q10-3).

12. Value

After having explored the respondents’ opinion, motivation and expectations toward Nordea’s and Danske Bank’s mobile bank applications as well as their overall attitude towards the bank and its service, the following paragraph will shed light on the respondents’ attitude toward the value or values they perceive in the application.

The analysis of the value concept is divided into three parts according to functional value, enjoyment value and self-expression value. Within each value part, the respondents from respectively Nordea and Danske Bank will be analyzed separately in order to compare the two group of respondents’ attitude towards the value concepts. Thus, before asking specific questions about the three value components during the interview, the respondents were asked a broad question: “What does the bank application means to you?” The purpose of this question was to get the respondents to tell how the mobile bank application is significant to them using their own words, which will be further elaborate on next.

Application significance

When asked about the general significance of Nordea’s mobile bank application four of the five respondents: Line, Heidi, Henrik and Maria ascribe it a more practical value, as it provide them
with convenience, availability, and saves time in their daily routines with longer banking opening hours, e.g. as Maria states: “It [Nordea] is available 24 hours [a day]” (00:09:38). Christina is, however, the only one who assigns the general significance with an entertainment value, as she argues: “In the moment it [Nordea’s bank application] is more fun than anything else” (Christina 00:09:24).

Similar to Nordea’s respondents’ answer, the Danske Bank’s respondents also answered that they in one way or another benefit from the application in their everyday life as represented with Rune’s answer: “It ease my everyday” (00:13:32). For Søren the application is “a brilliant tool” (00:09:50) and with Ida saying “it is easiness and overview” (00:07:10) tells us that the mobile bank application means a lot to the respondents. In relation to the ease of using the application, the application is also viewed to be a time saver in a busy everyday life. Natja says, “with the application, it is easier and you save time that you didn’t know you wanted to save” (00:19:23).

From the perspective of the respondents’ answers to the open-ended question about the application general significance, it becomes obviously that they highly value the functional values of the mobile bank application. It is clear that the respondents from both Nordea and Danske Bank see the mobile bank applications as a daily life tool, which provides them with convenience, availability and extra time.

12.1. Functional Value
The functional value was earlier defined as “the perceived benefits the consumer experience in performing everyday functions from using the mobile bank application” (figure 3). Thus to reveal the respondents’ opinions and perception of the functional value two questions were asked: (1) how is the application an extra help in your daily life and (2) in what ways is the application practical.

However, it became clear through the open-ended question about the applications significance that the respondents do not distinguish between the help the application provide in the everyday life and the practical value connected to the application, which further was not distinguished in the survey. Therefore, it has not been possible to separately review the respondents’ answer to
the two questions in the analysis of the functional value below. Instead a merged view of the functional value has been used to the analysis with point of departure in the respondents’ answers to the open-ended question about the applications’ significance.

12.1.2 Convenience, Availability & Time Saving

12.1.2.1. Nordea

When asking the Nordea respondents directly whether the application is seen as an extra help in their everyday life, all the five respondents agree that they see the application as convenient in their daily life: “…It is a nice-to-have thing, you might say” (Henrik 00:15:20). Christina however do not exactly recognize it yet: “It can become [an extra help in my daily life]” however, “The need have not been there yet…” (Christina 00:09:59).

Furthermore, they all see the application as practical as it helps them save time when paying bills and repay friends and family: “It is quick and often I think it is all about just getting it done” (Heidi 00:10:11). At the same time Christina, Henrik, and Maria recognize that the application gives them an overview of their economy and their account balance, quick and easy where ever they are: “You can just go in and check…” (Maria 00:11:28). All of these points make it possible to have structure and control of your economy, even when you are a busy person.

12.1.2.2. Danske Bank

To a large degree the respondents benefits from the application on a daily basis as Natja states: “Yes [the application is an extra help in my daily life], it simplifies life” (00:19:48). Søren supports this as he thinks that: “it is an extra help, because you carry your bank with you everywhere, so in that area we have become more mobile. You even have it with you on vacation” (00:10:40). In the survey, the respondents all highly agree that the application provides them with a tool that makes their banking business and thus their daily life easier (Q15).

Above it was mentioned that comparing the application with the online banking, the respondents preferred to use the mobile bank application rather than the online banking on their computer. Due to the ‘new’ mobility of the bank with the mobile bank application, the respondents value the flexibility to pay bills or transfer money where ever and whenever, which saves the time spend in
front of the computer as well as avoiding to have to think about how much money have I left and remembering to pay my bills. “Now you don’t have to think: do I have enough money, because it only takes a second to find out. It just means that you save some extra time” (Michael 00:08:04). Ida further clarify “The fact that I can transfer money, see how much money I have, pay my bill, and it is a huge help that I can do this on my phone” (00:09:59) and states that the smart phone is practical as it is always near her hand and it is always switched on (00:10:40). For Søren, mobile applications in general are practical as “you can take them with anywhere, and that’s cool, and it is what is demanded in today’s market, when you are busy with anything else. Those everyday chores should be made easier, so you have more spare time in the end” (00:11:28). Søren’s last statement nicely sums up that for our Danske Bank respondents, to a large degree perceived the mobile bank application as providing a functional value in which they can highly benefits from, on a daily basis.

12.1.3. Sum up
Generally seen, both the respondents from Nordea and Danske Bank sees the mobile applications as tools providing them with functional benefits, by making it convenient and time saving to handle their bank business. At the same time the application makes it possible for the respondents to “visit” their banks 24/7 and thereby gives them the benefit of higher availability of their banks. Even though each respondent had different answers to what convenience, time saving and availability is, they all touch upon the categories with their own words, which makes it possible to conclude that the functional value is present and closely related to those categories. These three categories are thereby closely linked to the perceived benefits of the respondents’ experience with the mobile bank applications, which makes it possible to claim that the functional value in a particularly high degree have significant influence on the overall experience of the value through the mobile bank applications.

12.2. Enjoyment Value
Enjoyment value is defined as: “the value the customers personally experience through the use of the mobile application facilitating the specific feelings of happiness or pleasure” (figure 3). In the interview and the survey, we asked questions about both whether the mobile bank application provide the respondents with (1) a sense of pleasure and (2) whether the application is fun to use. However, during the interviews, it became clear that the respondents think of pleasure in different
ways and it was difficult for us to find an adequate Danish word for pleasure. Thus, we have emphasized the importance of this aspect in our analysis of the enjoyment value. In the following, the two questions to enjoyment value will be dealt with separately and then a sum up of both banks’ respondents will be provided.

12.2.1. Feeling of Pleasure
12.2.1.1. Nordea

When asking whether or not the application gives a feeling of pleasure, Line, Heidi, Christina, and Henrik agrees to have experienced the feeling through the use of the application even though Henrik mainly recognized the feeling the first time he used it. However, Maria connects the application with the negative feeling of an economic lose: “...I use money every time I use it” (Maria 00:14:19) and sees the use more as a duty than actual pleasure: “You could call it a duty” (Maria 00:14:31). Most of the respondents have recognized the feeling of pleasure and highly connect it with the application solving a problem or task for them; “...The fact that I can file it under ‘done’, it makes me feel very happy” (Line 00:10:25). However, Christina elaborates and also talks about how the nice layout and the user-friendly structure of the application affiliates the feeling of pleasure and makes it even more well-arranged than Nordea’s normal online bank.

When asked more directly through the survey (Q13-1), if they experience a feeling of pleasure when using Nordea’s application, everybody agreed except Henrik, who strongly disagree. However, this is also in line with the findings from the in-depth interviews, and thereby supports our argument of Maria not being able to separate the feeling of paying bills through her phone with the feeling connected with the actual use the application. When it comes to Henrik, it makes sense that he strongly disagree toward feeling any kind of pleasure, as he as stated in the in-depth interviews only felt pleasure the first time (Henrik 00:19:53).

12.2.1.2. Danske Bank

To the questions about whether the mobile bank application provides a feeling of pleasure, they all, except for Natja, agree that the application facilitate some kind of pleasure. Although their perception of pleasure is very different: “Yes it does [give me pleasure] on the basis of it is as
simple as it is” (Søren 00:14:24), “It makes me happy, because it is easy to use” (Ida 00:09:07), “it is a pleasure to see that your payment is on your account” (Michael 00:11:50).

Moreover, Natja, the only respondent who does not feel pleasure when using the application, explains: “could you say satisfaction? Then I feel satisfied when I use it, I accomplish something by having used it, if I owe someone money or I have paid a bill or I just got an overview” (Natja 00:26:23). Thus, in the survey, the word tilfredsstillelse (eng: satisfaction) were used to measure the pleasure in using the application. To the statement in the survey: “when I use the application, I get a feel of satisfaction” all the respondents agreed (Q13-1).

12.2.2. Feeling of Fun
12.2.2.1. Nordea
In the in-depth interviews all of the respondents express that some level of fun has been present during their use of Nordea’s bank application. However, Heidi, Line and Henrik very clearly states that it was only in the beginning when it was new and exciting: “The first time [it was fun to use the application] – afterwards it just have to work” (Henrik 00:21:30). Christina and Maria assigns the answer more directly by expressing a high level of entertainment value through the use of the application, as they both believe it is fun to use: “I actually think it is quite fun to fiddle with it” (Maria 00:14:43) and explore the application and all the new possibilities it opens: “…always fun with changes, get some new impressions...” (Christina 00:14:07).

The in-depth interviews clearly state that all the respondents have felt fun during their use of the application. However, the novelty value is an important aspect in the feeling of fun for these respondents, as the experience of fun decline as the news value decreases, which Line, Henrik and Heidi is clear examples of. Therefore, it cannot be said that the use of the application overall is associated with the feeling of fun, even though it to some degree have been experienced and for some still are.

12.2.2.2. Danske Bank
The Danske Bank’s respondents have split opinions to whether the mobile bank application is fun to use. Some of the respondents do not find the application fun, because the application is closely
connected to their bank and economy and it is, therefore, seen as something serious. Ida and Søren hold this view and Søren explains that it is not fun to use the mobile bank application, as “it is more a necessity. It is usually serious when you have to deal with your economy” (Søren 00:15:04). As the only one Rune still finds it fun to use the application and to explore new features, where Michael thought it was fun in the beginning as he states that: “...because it is easy to use. It is just simple. Now it is just a part of the smart phone” (Michael 00:12:23). This disagreement of opinions highly marches the results from the survey (Q13-2).

12.2.3. Sum up
All of the respondents have felt some kind of enjoyment through both feeling pleasure and fun when using the mobile bank application. However, it is important to notice that there are certain limitations to the two enjoyment factors feeling pleasure or fun with the application, which will be elaborated on in the following.

As mentioned above, the word pleasure provided some trouble during the interviews, as the respondent had different understandings of the word. Therefore, it is important to state that the word tilfredstillelse (satisfaction) was used in relation to uncover the respondents’ feeling of pleasure through the use of the application. In the survey all the respondents, except for Henrik, agreed or highly agreed with the statement that the mobile bank application provided a feeling of tilfredsstillelse (pleasure/satisfaction). In terms of the application being able to facilitate a feeling of fun (happiness), it should be noted that the novelty value has a large impact on the construct of enjoyment. The application was described as being fun in the beginning, when it was new and exciting and after a while it becomes a part of one’s phone, one’s daily life, the bank’s expected service, and it is just expected to work. Moreover, the mobile bank application is by some of the respondents not viewed as being fun at all, as it is about their economy and paying bills or checking one’s account is linked to losing money. Thus using the mobile bank application is perceived more as a necessity.

In sum, we argue that it is possible to conclude that the enjoyment value is present in the relationship between users and the mobile bank applications, as either the feeling of pleasure or the feeling of fun have been present.
12.3. Self-Expression
The final value, the concept self-expression, is a difficult concept, because the respondents, and people in general, are not always aware of the fact that they do express themselves and their values through consumer goods. It is mostly in their subconscious and it can therefore be difficult to ask about. Furthermore, the term social desirability might play a role in measuring self-expression. Social desirability is the tendency of respondents to answer questions in a manner that will be viewed favorably by others, thus the respondents might not want to appear as someone who likes to show off.

Self-expression value is in this research defined as: “The benefits the individual user obtain when s/he is able to express him- or herself through using and possessing a mobile bank application” (figure 3). Thus, the first part will look further into the possible benefits from expressing oneself through a mobile bank application and second, if the application provides some kind of positive attention to the user.

12.3.1. Benefit of Expressing One’s Self
12.3.1.1. Nordea
Within the in-depth interviews Christina is the only respondent, who thinks that Nordea’s application makes it possible to show who she is, as her answer to the question clearly clarify: “Yes, however that is not the reason why I have it…” (Christina 00:11:19). Christina thereby makes it very clear that even though she can express who she are, through the application, it is not the reason for her to have it: “It is more for my own sake [that I have the application].” (Christina 00:11:22). In the rest of the in-depth interviews, it becomes very clear that the last four respondents do not recognize any self-expression through the application at all. However, in the survey only Heidi and Henrik actually disagree to the exact same subject just formed as a statement (Q11-1), whereas Maria and Line both remain neutral to the statement even though they had the possibility to opt out by choosing the “do not know” category. This shows that only two of the respondents actually dismiss the possibility of self-expression to exist through the mobile bank application, the rest cannot dismiss it nor confirm it.
12.3.1.2. Danske Bank
To the question: Does the application provide you with the opportunity to show others who you are? Many of Danske Bank’s respondents answered that they have not thought about it. For example, Natja says: “No, it is not something I think about at all” (00:23:38) and as Ida says: “There may be a message value in it. I see it more as a tool, also because I don’t talk to a lot of people about the apps I have” (00:08:12). Rune was the only one among the Danske Bank respondents who answered: “Yes, it might actually do that”, and he further adds, “I think it depends on the forum you are in. For example, at work they all have a mobile bank application, so there I’m just one of many, but when I’m outside work, then you may separate yourself like that and thereby seem a little trendy. So yes, it does to some degree give an image of who you are” (Rune 00:15:41).

Rune’s point with the forums is interesting as all of Natja’s friends have the application and Michael and Ida express that they do not talk to others about which applications they have on their smart phones. Thereby, the forums can be seen as a determiner for whether or not our respondents feel or think that they express themselves through the use of the mobile bank application. For example, if the respondent is in a forum where everybody else has the application or opposite no one talks about it, then it is viewed as being difficult to stand out, because the use of the application is not seen as something special as Natja explains: “I couldn’t imagine what it [using Danske Bank’s mobile application] should signal or something, and moreover, because they [friends] all have some kind of bank application” (00:23:57).

12.3.2. Personal Attention
12.3.2.1. Nordea
When asked in the in-depth interviews whether or not the use of Nordea’s application gave them any attention as persons, the respondents were at the same clear opinion as with the question about showing who they are. Henrik was the only one answering yes, but mainly did, as he explained that people expected him to be up-to-date with technology among others because of his work in an IT company: “I probably do... in my daily environment everybody knows I am a nerd with something like that [technology]” (Henrik 00:18:27). This was further supported by the survey where he strongly disagreed to have any interest in people knowing he has the application (Q11-1). Therefore, Henrik’s identification of getting attention through the application actually relates
quite a lot to the person he is. Actually only Henrik and Heidi disagreed with the statement concerning personal attention in the survey (Q11-2); all the other respondents remained neutral. By remaining neutral most of the respondents cannot recognize any personal attention through the use of the application, however they do not dismiss it either, which indicates some kind of resistance to the category of self-expression.

In relation to the question about personal attention in the in-depth interviews Christina mentioned that following the technological innovation by having a mobile bank application, gives her a feeling of being up-to-date (Christina 00:11:25). When asked to elaborate she explains that when she is up-to-date, she is not behind technology-wise and thereby achieves some kind of status (Christina 00:11:57). So, it should be concluded that she experiences some kind of personal benefit supporting the person she want to be through the fact that she is up-to-date technological e.g. by having Nordea’s mobile bank application. Even though she did not recognize that she as a person achieved any attention by using the application.

At the same time Maria, when first answering “no” to the question involving the attention through the application, considers and continues: “Yes, there was one who said (…) Oh, that is smart” (00:13:31). This shows that Maria does not see this kind of attention as involving her personally but exclusively relates it to the application. However, it could be argued that Maria could achieve some personal benefits in the eyes of others by projecting this attention toward the application to herself, making her recognize herself as smart. Therefore, the statements from the respondents do not generally conclude that any special attention is given toward the users and owners of Nordea’s mobile bank application. This can be explained by the fact that today most Danish banks have a mobile bank application available for their customers, and thereby making it less special and exquisite to have and use one. The bank applications have more or less become an expected service from the banks in the mind of their customers.

12.3.2.2. Danske Bank
Rune upfront recognizes the attention he receives from other people, who do not have mobile bank application, or in general who do not own a smart phone, Søren or any of the three others do not think the application give them attention around their persons and who they are. Ida and
Michael do not really know other people, who use applications and all Natja’s friends also use banks’ applications (Natja 00:23:57), which might explain why they do not feel that they get much attention from using the application.

Rune explains: “In this way it makes me a little cool/smart, if you can put in that way so to speak” (00:14:14) and adds: “my dad thinks it is smart [he saw Rune with it] and it comes from time to time [a comment that it is smart] (...) and then you can quickly show how smart and easy it is” (00:15:41). In the same manner, Michael and Søren state that they have recommended it to others, but not got attention when doing so, as Søren’s answer to the questions was: “ahr... I have shown it to others and told them it was smart, because I'm surprised by how smart a solution it was” (00:13:43).

Although, what is interesting is that despite Rune’s statement in the interview, neither him nor any of the other respondents agree with the survey statement concerning their interest in that other people know, they are using the mobile bank application (Q11-2).

12.3.3 Subconscious Self-Expression

The self-expression value is a difficult concept to measure, as most of the respondents clearly state that they do not use the application to show whom they are or get personal attention. Even though the respondents do not generally recognize self-expression, there are several factors concerning self-expression benefits in this case, which we would like to elaborate on because actually two respondents recognize some kind of self-expressive benefit through the bank application.

First, the neutral answers in the survey are of great interest even though it is not the majority of the respondents, who make use of this answer-category, because it is striking that the neutral respondents in the survey actually very directly dismiss the possibility of self-expression in the in-depth interviews. The survey thereby indicates that the respondents for some reason cannot seem to dismiss the fact that some kind of self-expression is possible through the application.
Secondly, above we mentioned that the concept of social desirability might play an important role when measuring self-expression, as the respondents are likely to give answers they think will be viewed favorably by others (us as interviewers) in the face-to-face interview. This illuminates the fact that the subject of self-expression is a very delicate subject especially in Denmark because of the who-do-you-think-you-are mentality, which makes it hard for individuals to institute one’s self and admit the possibility of expressing oneself through an object like a mobile application without being viewed as a person with a supercilious attitude.

Furthermore, by comparing how the respondents characterize the mobile bank application, what it means to them, with who they are, we find that to a large degree the two things matches. This means that because the mobile application matches the respondents’ way of living, we argue that the application thereby shows who they are or who they want to be whether they value a busy lifestyle or a ‘relaxed’ lifestyle, which indicates a transfer of the application’s values to the individual. This is why we argue that there is self-expression on a subconscious level, as the consumer’s identity gets directly linked to the values of the application, which according to our definition and McCracken’s (1984) arguments clearly emphasize the presence of self-expression benefits. This is supported through for example Søren (Danske Bank) and Line (Nordea), who are both unstructured and value a busy and impulsive lifestyle, as Line’s statement represent: “I am not the most organized person, who always remembers to put the bills in a nice stack and then pay them the right date, so it is very cool for me to have the opportunity to do it on my way to school, work…” (Line 00:02:55). With the mobile bank application as Søren explains “(...) you get things done, because you carry it [the smart phone] with you where ever you go” (00:05:05), thus the convenience and availability of the mobile bank application support their way of life. Likewise Michael points out: “(...) you don’t have to turn on your computer or go to the bank, you can do it [bank business] in the bed, in the car or wherever you are” (00:07:24). This way the application also matches Michael’s needs even though he focuses on having time to immerse himself, as he during his interview said that he values having time to walk his dog, painting, listening to music and he does not like things that are too rigid (Michael 00:04:47).
12.3.4. Sum Up
Despite the thoughts of subconscious self-expression, the in-depth interviews quite clearly states that the researched and more conscious self-expression is not present through either of the applications, even though Christina and Rune do recognize the possibility of expressing one’s self through the mobile banks. This is supported by the fact that Rune disagrees with and Christina remains neutral to the statement concerning the personal attention in the survey (Q11-2), which indicates that they only experience part of the self-expression possible through the application. The rest of the respondents clearly state in the in-depth interviews that neither self-expression nor personal attention is present, however most remain neutral regarding the statements in the survey (Q11-1 & 11-2). So, the overall conclusion must be that neither of the respondents, in either of the banks, directly has experienced the benefits followed by the possibility of expressing one’s self through the mobile bank application.

13. PSBC
In the proposed Framework, PSBC was defined as “the sense of community feeling the application’s users have to other users – of that specific application – as well as to other bank customers”.

Therefore, in order to measure PSBC for the users of the mobile bank applications, we have outlined two situations in which the respondents had to imaging themselves in – each situation will be presented below. Our reason to measure PSBC in this way was due to our pilot interview, where we quickly learned that it is difficult to measure and ask about whether people through the application’s values feel a psychological sense of community with other bank application users and to other customers of the same bank. Furthermore, it is difficult to measure PSCB, because the respondents are asked questions about how they perceive other people and therefore, they could hesitate and even leave out some aspects when answering.

13.1. Case Situation One
The first situation concerns the respondents’ thoughts about other mobile bank application’s users and how they would characterize the users they might think have and use a bank application. The respondents were asked: If you somewhere see another person use Nordea’s/Danske Bank’s
mobile bank application, what is your immediate thought about him or her? Who would you expect to see? The purpose with this situation was to reveal to what extend the respondents view themselves as similar or equal to other users, which is the basis for sharing the same values toward the brand and thus feeling a sense of community with other users.

13.1.1. Sense of Community to Mobile Bank Application Users
13.1.1.1. Nordea
When confronted directly with the first situation, each of the respondents describes this person with their own words. Christina and Line both identify themselves with the person in the situation: “I think that I immediately would think that they [the persons with the application] would be a little like me (…) I just think that I would identify myself with them.” (Line 00:11:40 & 00:12:01) and “Then I believe I would see her a lot like me actually.” (Christina 00:15:39). However, Christina further emphasizes that she also would see the person as an individual concerned with serious banking like her responsible self (appendix 4): “…the person prioritizes [financial] advising and seriousness in some way…” (Christina 00:05:17). This is supported by the fact that Heidi views the person in the situation as an individual concerned with or having a relative solid economy: “…Has a rather solid economy or anyway is concerned about it in one way or another.” (Heidi 00:13:03).

As Heidi continues, she also connects the user with some form of conservatism (Heidi 00:13:10), which makes her relate the individual directly to her earlier identified values of Nordea as she: “…also have become aware of that it [Nordea] probably is more conservative than so many other [banks].” (Heidi 00:05:06). Heidi’s characterization of the user actually relates a lot to how she sees herself as person, as she strongly argues in the in-depth interview that she is a very deliberate and sensible when it comes to her economy (appendix 4).

Maria on the other hand comes with contradictory statements when confronted with the first situation. First, she rejects any identification with the user of the application (Maria 00:16:29), but when asked to characterize the person in the situation she states: “Then I would describe them [the application users] like myself.” (00:17:02). To some of her later responses in the in-depth interview, it is however made clear that she: “…do not identify with another user [of the application]…” (Maria: 00:25:40). This is also in line with her first description of the user, as she identifies the individual as updated person (Maria 00:16:10), which is not at all how she
characterize herself: “...But I do not know how much I dare to use it [the application] as I’m not so sure on all that technology...” (Maria 00:23:36). However, Maria does recognize an important detail also stated by Henrik, who imagine to see a young man driven by technology in the situation (Henrik 00:23:36).

With these descriptions in mind, it is overall seen that the majority of the respondents, except for Maria, either directly like Line and Christina or indirectly like Heidi and Henrik, identify common features between themselves and the user of the application. This is further directly supported with all the respondents’ answers to the question: Does the use of the application give you a sense of community feeling or attachment toward other users of Nordea’s mobile bank? Here Heidi, Line, and Christina very firmly identify a level of identification, attachment, community, or cohesion: “In some way or another I would identify a little with them [the other users] and feel some sort of attachment.” (Line 00:12:51) or “…You do have the same [application] and something in common by using the same [application].” (Christina 00:18:00). Heidi, however, emphasizes that this kind of identification or attachment to a high degree are more subconscious, as it happens automatically and without wanting to admit it, because it is not how you want to see yourself (Heidi 00:13:39; 00:13:35 & 00:13:57).

To the same question Henrik also answers that there to some degree is an attachment or identification with other users, however, when hearing the way he concludes it and elaborates on it, it is made clear that he does not feel any identification or attachment to other users through the application. Maria as the last one answers both yes and no, as she does not think that you become the same human being just by using the same bank application (Maria 00:28:47), but she feels that: “…You get some sort of affiliation [toward other users]…” (Maria 00:19:19). Comparing these qualitative findings with the responses from the survey, show incoherence. Only Christina and Maria actually agree to statement Q17-1 relating to whether or not the use of the application have made them feel a sense of community toward other of Nordea’s bank application users, whereas Henrik as expected strongly disagree. Line strangely enough remains neutral, which has to be seen in relation to her hesitation in the beginning of her answer in the in-depth interview where she states: “…It is to read a lot into a very small sign...” (Line 00:12:29). However, Heidi
expressing disagreement to the statement is rather unexpected, but must in some way relate to her own description of not wanting to admit the sense of community feeling or to the fact that she identifies the awareness of it on a more subconscious level. Line, Heidi, Henrik, and Maria are the only ones directly being asked whether or not they identify themselves with Nordea’s other application users (Q17-3), but even though all of the respondents just moments before identified that the use of the application made it possible for them to feel a sense of community toward other bank application users, only Line actually feels she can identify with them: “So, there must be some identification…” (Line 00:14:00).

It should, however, be emphasized that most of the respondents are very attentive not to try generalizing or type casting other application users in relation to the same two questions: “So, there I probably would label them a little unfortunately.” (Christina 00.20.24), “But I do not think that I from only that consideration would judge [the other application users].” (Heidi 00:12:33) and Henrik saying: “It might be a somewhat prejudiced view.” (Henrik 00:23:45). As this indicates that a high level of social desirability is present among the majority of the Nordea respondents, the overall lack of coherence within identification with other customers and application users can be seen as a result of favorable answering in the in-depth interviews.

13.1.1.2. Danske Bank
The respondents from Danske Bank first thoughts when imaging them seeing another person using Danske Bank’s mobile bank application was for example as Rune puts it: “Of cause they use it (...) Then I would think that there is another, where the penny dropped” (00:21:38). Furthermore, their overall description of the user they think they may see using the application is merely the same such as “they are on one’s toes, they know what it is about [the technological development]” (Michael 00:13:23), “and one who likes that it is easy” (Ida 00:12:33).

Apart from Natja, the other respondents actually describe a person who is similar to their own perception of themselves. For example, Søren directly states that he would compare himself with the other user meaning that s/he would have the same life values. He describes the person he would expect to see using the application as: “... he is not too old, because it is not the older consumers I see use the application. He lives in the city and he is updated when it comes to
technology” (Søren 00:17:15) and he further says that “I could properly see more males use the application” (00:17:39). Also Rune’s description of the application’s user to some degree matches himself as he is a busy man and recently graduated says: “… typical a student actually, again it is also some of those who has a busy daily life. Properly busy people in general (...) People with a certain interest in their own economy” (Rune 00:22:01).

In relation to this, when the respondents were asked if they felt a sense of community with other users of Danske Bank’s application, they had very different opinions. In most cases the respondents answered the same in the survey as they did in the interview, except for Natja and Rune who’s answers were not consistent (appendix 5 & Q17-1). During the interview they both expressed that they did not feel a sense of community with other users, but in the survey they both answered ‘agree’ to Q17-1. They both expressed that it was more the owner of a smart phone they could relate to than the bank application’s users as Natja says: “No, I don’t think about what app’s I have, as opposed to before I had a iPhone and saw other with one I thought to myself: ‘I want one of those’” (00:39:54). However, some minutes later in the interview when Rune answers the question: Do the use of the application strengthen you sense of community with other customers in the bank? He then answered: “Yes, it does, but it is to those who also have the application, not necessarily the rest of the customers. There are many different customers in Danske Bank” (00:28:38).

Like Natja and Rune’s statement, either Ida or Michael feel a sense of community with other application users as they both emphasis that they do not know these people and if they have other things in common besides the bank and the application (Ida 00:14:00; Michael 00:15:18). However, in relation to feeling a sense of community involves only around the mobile bank application, and it is therefore not interesting in this research if the application’s user have other things in common. Thus, they have misunderstood the question and/or the question was not asked properly, as it has nothing to do with the personal connection between users. Finally, Søren who above compared himself with his perception of an application’s user also recognizes a sense of community feeling with the other users in both the interview and in the survey. Thus he was asked: “Do you feel a sense of community, because you share the same values? Yes, it properly is
(...) he [the user] also saves time by using the application. So it is clear that it is something he has chosen for himself, but whether he is structured or not [Søren is very unstructured], it doesn’t matter for the usage of the application” (Søren 00:18:18).

Søren is the only one of the five Danske Bank’s respondents who during the interview perceives a sense of community with other bank application’s users, although in the survey also Natja and Rune support this point of view. One reason could be that they simply changed their minds when doing the survey a couple of days after the interview. On the other hand, it could also be a misunderstanding or a misinterpretation of the question.

In addition to the questions on feeling a sense of community with other application’s users, the next questions will shed light on whether the respondents are able to identify themselves with these other users (in the interview) and if they perceive other users as being like themselves (in the survey). The respondents’ answers also here reflects Søren’s perception of other user’s as being similar to him, thus he is also able to identify with these users. Michael and Ida’s disagreement to this question reflects their previous statements, where neither of them felt a sense of community with other users. Ida says: “No, I merely think that it is the fact that it is an application, meaning that they use it for banking business and that I can recognize (00:15:02). As mentioned above, in the survey Natja felt a sense of community even though the interview says otherwise, but it fits with the fact that she agrees to be able to identify with the other users. Rune on the other hand does not identify with other user, but as his answer the question: Do you feel that you can identify with others who also have the bank application? “Yes, those who also use it [the application] to ease their daily life and gets a mini rush by scanning giro forms (...) I don’t think that I can identify myself with him or her 100 per cent” (00:24:12).

13.1.2. Sum Up
It is clear that almost all of the respondents from both Nordea and Danske Bank in the first situation describe a person like themselves or emphasize that this person must hold some of the values earlier identified with the respondent’s bank or themselves. However, as highlighted by Heidi these matching values or personality traits could be more indirect than direct, as most people probably will not up front admit any coherence with other bank application users. In
relation to feeling a sense of community toward other users it is very clear that the Nordea respondents experience this stronger and more consistently, when asked in the in-depth interviews, than Danske Bank’s, even though some incoherence is present with especially Natja, Rune, and Maria. The Danske Bank’s respondents’ sense of community feeling is however present to some degree but rather blurred because of the high presence of incoherence between the qualitative and quantitative findings.

The uncertainty among the results and the actual difficulty of measuring a psychological construct makes it almost impossible to say to which degree the respondent’s actually feel a sense of community. Nevertheless, Søren and Christina’s very distinctive answers imply that the presence of PSBC is linked to the very individual and personal experience with the brand, as they as the only ones feel both identification with and a sense of community toward other mobile bank application users. Many of the respondents also touch upon the subject of social desirability, as almost all of them are afraid of generalizing or type cast other users. So, it could be that some of the respondents have been answering the questions in a manner that will be viewed favorably, which might makes the quantitative findings more reliable and reflective of reality.

13.2. Case Situation Two
In the second situation presented to our respondents emphasize was placed upon whether the respondents may feel a sense of community with other bank customers and hence to what extent they can identify with other bank customers. For situation two, the respondents have to imaging that they sit around a table with four other people and one person has another bank e.g. a smaller bank and the four others have the same bank (either Nordea or Danske Bank), and the question is: Would you feel a sense of community with the persons who has the same bank as you? What would you immediate think?

Analogous to situation one, the purpose of the second situation was to measure the concept of PSBC somewhat differently and indirectly in order to uncover if the respondents identify themselves with other customers in the same bank and thereby feel a sense of brand community. The fact that the respondents may distinguish themselves from the person with another/a smaller bank could indicate a stronger sense of community to customers from the same bank.
13.2.1. Sense of Community With Other Nordea Customers

13.2.1.1. Nordea

When presented with the second situation of the in-depth interview Heidi, Line and Henrik rejects feeling any sense of belonging to the other Nordea customers. Henrik does not elaborate, as he from the beginning is very reluctant toward the questions concerning any affiliation regarding the use of the application. However, Heidi and Line’s elaborations are very dissimilar, as Line’s reason for not feeling any sense of community is that the bank is too big: “...Nordea is just such a big bank...” (Line 00:14:39), whereas Heidi clarifies that it is not possible to determine it only on the background of belonging to a specific bank: “...No (...) not only from this consideration, there clearly has to be something more behind [such a feeling of community].” (Heidi 00:16:42). Christina and Maria on the other hand both identify a group affiliation toward the Nordea customers, as Maria states: “You belong because you have the same bank (...) then you have some things in common.” (Maria 00:22:40). However, Maria also states that she would feel some sense of belonging or community with the person, who had the local bank (Maria 00:23:03).

When asked more directly whether the use of the application have made them feel a sense of belonging or attachment to other customers in Nordea, only Christina actually expresses that this is the case in the in-depth interview (Christina 00:22:09). The rest dismiss it very clearly, as Line states: “It is [only] the use of the application I’m able to identify with.” (Line 00:13:11), whereas Heidi to some degree identify a companionship with other customers as it would be more likely for her to talk with another Nordea customer in a situation like the one expressed in situation two, but she does not identify any sense of community feeling through the use of the application (Heidi 00:18:09). These findings are only partly supported by the survey, as both Christina and Maria support the statement Q17-2, where they have to consider whether or not the use of the application have made them feel a sense of community toward other Nordea customers. This is, however, inconsistent with Maria’s answers in the in-depth interview where she very obvious rejects that the application has made her feel any sense of community feeling toward other customers: “No, it is not the same, because I don’t identify with the others that uses it [the application]...” (Maria 00:25:38).
In this case, the findings in the survey confirm the respondents’ opinion toward the situation presented in the in-depth interviews. This is seen as Christina clearly agrees with the statements in Q17-2 and Q17-4 and does acknowledge feeling a sense of community with other customers in Nordea. At the same time, Maria only agrees with Q17-2 and remains neutral to Q17-4, which fits rather well with her expressing a group affiliation with other Nordea customers, but at the same time also feels a connection with customers from other banks. Line, however, remains neutral, which confirms her view of the situation, as she in her elaboration does not totally reject the possibility of some sense of community feeling being present, and touch upon the fact that she would feel more connected with the other customers if she had had a little local bank: “If it had been the other way around (…) then I would probably [feel the sense of community].” (Line 00:14:43). Line, however, also makes it clear that she only feels a form of identification with the actual use of the application and not with Nordea’s customers as such: “It is the use of the application I can identify with…” (Line 00:13:11). Last, Henrik and Heidi both disagree or strongly disagree to the statements. This is also in line with the fact that Heidi rejects feeling a sense of belonging to the other customers (Heidi 00:18:09) and the fact that Henrik rejects feeling any sense of community toward Nordea (Henrik 00:28:04), making it very unlikely to feel it toward its customers. Despite the inconsistent findings and blurred answers, it is obvious that the respondents use of the application overall have not made them feel a sense of belonging to other Nordea customers.

In order to further illuminate whether or not Nordea’s respondents acknowledge PSBC toward other Nordea customers, they were asked in the in-depth interviews whether or not they could identify themselves with other customers in Nordea. Actually only Line and Henrik were asked directly, as it during the interview situation felt like Heidi, Christina, and Maria would have to repeat themselves over again. However, when analyzing the results this must be seen as a big error, as it would have been useful to have this question illuminated from all the respondents. Both Henrik and Line dismiss an actual identification with other customers but in very different ways. Line states that: “...we do have things in common (…) like the same interest rates (…) but other than that I don’t think we have anything [in common].” (Line 00:16:29 & 00:16:44), whereas Henrik rather quickly says that: “I do not have any sense of community feeling with a bank.”
(Henrik 00:28:04). It is hard to say whether the survey supports any overall findings because of the missing questions in the in-depth interviews, but it is seen that Henrik strongly disagrees together with Heidi to the Q17-4 in the survey, evolving around whether or not the respondents can identify with other customers in Nordea, which is very much in line with at least Henrik’s answers in the in-depth interview. Line on the other hand remains neutral together with Maria, despite the fact that she actually dismisses the question evolving around the same subject in the in-depth interview. Christina is the only one to agree to the statement, which together with the low findings of any general identification with other Nordea customers, strongly suggest that the respondents do not overall identify with other customers in their bank.

13.2.1.2. Danske Bank
Most of Danske Bank’s respondents did not distinguish between the people around the table and especially not dependent on their choice of bank, as Michael puts it: “As I said, I don’t care much about these things” (00:17:21) as he views choice of bank as: “It is a little like walking in red pants or blue pants to me” (Michael 00:19:08). Rune is the only one, who directly states that he would feel more related to the other customers in Danske Bank “It is not possible to avoid, I think” (00:25:57) and “I think that you would in a nice way bully a little (...): do they [the smaller bank] at all have a mobile application, can they do anything for you, do they have an online banking” (Rune 00:26:01). Furthermore, Søren explains: “As I also said before, I might be able to do so in some cases [feel related to other customers]. That you have some of these ... common characteristics” (00:20:26), but on the other hand and despite his critical view on smaller banks, he does not perceive the last person as different even though s/he has a smaller bank: “I wouldn’t transfer that [Søren’s critical view on smaller bank as being less serious] to that person. That I’m able to distinguish between” (00:21:15). Similar to Søren, Michael does not want to pigeonhole anyone, and this could be seen as a reflection of who they are, but it could also be a reflection of social desirability.

To the question of the respondents feeling any sense of community with other bank customers, in the interview we asked if this was true through the application, all but Natja disagree. She said: “Yes it does” (00:44:30) “It makes it possible for you to talk about the application with others, which is nice and actually very essential” (00:44:39), as Natja finds it highly annoying if she does
not know what others are talking about. In the survey, we asked whether they feel a sense of community with other bank customers, and here all but Søren disagreed. As this is not directly reflected in the interview, it is assumed that this felt sense of community feeling with other bank customers is due to Søren’s identification with the other customers, as he sees them as “also being stable and having a solid economy (...) and be somewhat conservative, because they choose Danske Bank, which I view as a little conservative” (00:24:24). Elaborating further on the respondents’ identification with the other customers none of the other respondents seems to share Søren’s point of view.

Last, the respondents were asked if the application provides identification with the bank’s brand, and here all four respondents who were asked about this agreed. Ida was not asked about this question in her interview as she answered: “I haven’t thought that I have a relation to Danske Bank or to the other customers” (Ida 00:15:02) to an earlier question about PSBC. The respondents emphasize that the mobile bank application generates a stronger relationship to the bank and also emphasize the niceness of having one’s bank in one’s pocket as Natja’s statement illustrates: “(...) and the relationship with the bank, I definitely think, that it is strengthen. It strengthens [the relationship], that you carry your bank around in your pocket” (00:45:10). As we mentioned above, Michael have had some bad experiences with the personnel in his bank, but stayed after the launch of the mobile bank application, in this part of the interview he further says: “Yes [the application has strengthen my relationship], it has something to do with the fact that I don’t need to be in telephonic contact with them. Of cause I may need to talk to them sometimes, but it is very nice just to have it [the bank] in my pocket” (Michael 00:19:27).

13.2.2. Sum Up
Both the quantitative and qualitative findings supports that the majority in both banks do not recognize any sense of PSBC to either other customer or the bank it-self. This is for Nordea explained with the size of the bank, as the respondents see Nordea as an organization too big to develop this kind of close identification with. They further explain that they because of Nordea’s size and the fact that the bank provides service to many different customers with very different values, recognition of mutual connections cannot be acknowledged. The same can be said for the respondents of Danske Bank, as the respondents argue that people’s reason for choosing a bank is
different, thereby saying they not necessarily posses the same values, and that it is hard to identify with so many different customers in such a large bank. However, as the only ones, Christina and Søren have a very strong sense of community feeling toward other customers, as they believe they have something in common, sharing the same values and beliefs, which makes it possible to identify directly with them. In spite of some evidences of PSBC being present to other bank customers, the majority of the respondents clearly do not feel the same way. This indicates that this kind of mutual connection is very individual and relates to the very personally experience with the brand and other brand admires.

13.2.3. PSBC Reflections
The blurred and inconsistent answers to PSBC, makes its presence best explained through two very different scenarios.

First, in the context of Nordea and Danske Bank’s mobile bank applications PSBC is not present nor affecting the users’ level of brand attachment. This is very clearly seen through the qualitative findings, where the majority of the respondents overall reject feeling any sense of community or identification with other mobile bank users of the same brand, despite the fact that Christina and Maria actually confirm it very strongly both qualitatively as well as quantitatively. The quantitative findings also only partly support these findings, because many of the respondents remain neutral, this scenario can be accepted as this thesis’ main research source is the qualitative in-depth interviews. This means that it is possible overall to reject the quantitative findings, which secure a higher level of coherence in the answers and thereby makes it easier to reach a valid conclusion. If chosen the findings suggest that PSBC is not present between a mobile bank application and its users.

Second, as social desirability clearly are in the mind of the customers when asked about PSBC in the in-depth interviews, it could be that the respondents have been answering favorable in order not to type-cast or generalize other users of the mobile bank applications, instead of actually answering truthfully. This means that the qualitative findings can be rejected as invalid and the quantitative findings seen as more accurate, as the in-depth interview more easily provoke social desirability because of the interview situation. If the last scenario is chosen and the conclusions
are drawn only from the quantitative findings, the existence of PSBC in this context is rather strongly stated in at least the sense of community feeling toward other application users. This is seen as half of the respondents agree to the statements Q17-1, whereas only two remain neutral and three disagree or strongly disagree (Q17-1). This confirms that the use of the bank application have made the respondents feel a sense of community toward other users from their bank. However, the identification with other users and bank customers is rejected along with the sense of community feeling to other customers in the same bank.

As we see the inconsistency between the qualitative and quantitative findings, as a result of the respondents’ social desirability, we argue that the construct of PSBC in this research is more correctly explained through scenario two. This makes PSBS present, however only in relation to other application users. It further makes it possible to investigate whether or not the proposed connection between value and PSBC from the theoretical framework is actually present.

14. Brand Attachment

The definition of emotional brand attachment in our theoretical framework derives from Thomsen et al. (2005) stating that brand attachment is the emotional bond between consumer and brand thus an: “…emotion-laden target-specific bond between a person and a specific object” (figure 3). In the in-depth interviews the respondents were asked if they felt emotional attached to the application and to what degree this attachment have influenced their attachment to their bank.

14.2 Nordea

14.2.1. The Application’s influence on Emotional Attachment to the Bank

Within Nordea’s respondents there are no broader or overall agreement upon the bank application’s influence on their emotional attachment to the bank. Line, Heidi, and Henrik all answer in the in-depth interviews that the application does not have any influence on their emotional attachment to Nordea: “I do not have any attachment to Nordea.” (Henrik 00:30:59; Heidi 00:20:11; Line 00:18:37), however, when elaborating Line states: “…but some way or another it [the application] makes the bank more present in my everyday life.” (Line 00:18:41). Further, Henrik recognizes that a bank application from a more local bank, such as Amagerbanken,
would affect his emotional attachment to the bank: “I think there is more identity in it [an application from Amagerbanken].” (Henrik 00:31:23). Heidi more detailed explains that she, in step with the technological development and the loss of personal contact, does not feel any personal attachment to her bank and does not expect to do so in the future – just the opposite.

These findings are only somewhat supported in the quantitative findings, where Henrik strongly disagrees to the statement: The application have made me more fond of my bank, and the statement: Through the use of the application I today feel more emotional attached to my bank (Q19-5 & Q19-6), which makes sense as the statements are fixed upon the Nordea mobile bank application and not bank applications in general. Further, Line agrees to the first one but remains neutral to the second, which shows that the stronger presence of Nordea in her everyday life created by the application, actually affects her emotional attachment toward Nordea as a bank. In the end Heidi remains neutral and thereby neither rejects nor confirms that the application has any kind of influence to her emotional attachment to Nordea.

At first, in the in-depth interview both Christina and Maria answer that they feel the application has influenced their attachment to Nordea, however, when elaborating both seem to retrieve their answers declaring the application of course gives them greater independence in their daily life, but that they could easily live without it: “… it gives me a greater freedom that I do not need to speak with the bank…” (Maria 00:26:59) and “…If you ask me today, then I would be able to live without it…” (Christina 00:14:14). In the elaboration it is however revealed that Christina could see herself become rather dependent upon the application through use over a longer time period, and that she could see this affecting her attachment to the bank if the application was suddenly removed: “If it [the application] is something you become so fond of, then it could add so much importance that you would reflect upon you attachment to your bank.” (Christina 00:24:50).

On the other hand Maria’s elaboration shows that she feels the application has weakened her relationship with the bank, as she does not have as much personal contact with Nordea as previously: “…Because then [through the use of the application] I eliminate some of the personal contact.” (Maria 00:26:48). So, it is obvious that both respondents are confused about whether or
not the application actually has influenced their attachment to Nordea, but by looking closely into the answers of both respondents it is clear that Christina feels that the significance of the application influences her emotional attachment to Nordea, whereas Maria does not. These findings are to some degree supported by the quantitative findings, where Christina as expected agrees but where Maria only remains neutral to the statements about whether the application has made them more fond of the bank and the use of the application has strengthen their emotional attachment to Nordea (Q19-5 & Q19-6).

14.2.2. Emotional Attachment to the Application
When asked directly about whether or not they are emotional attached to the mobile bank application four out of five respondents answer “no” (Line 00:19:20; Christina 00:25:15; Henrik 00:31:21; Maria 00:27:35). The same four also express that they would not miss the application if it was taken away tomorrow: “Let me put it like this: I would not miss it!” (Line 00:19:32). However, they think it would be a shame and send the wrong signal to the customers and the marked in general: “It would of course be a shame. But my world would not perish.” (Christina 00:25:25) and “It would clearly be a weird signal to send to the marked...” (Henrik 00:34:41).

As the only one, Heidi actually recognizes herself, as a person that has become emotional attached to her application: “So... Yes I have become [emotional attached].” (Heidi 00:21:32). However, through her own elaboration this emotional attachment is not seen as strong in her eyes as her first answer actually expresses, as she relates it to self-created dependence: “But it is more the dependency you yourself create.” (00:21:32). Despite the fact that she herself recognized the dependence, the qualitative findings in some way actually suggest that Heidi is not experiencing any emotional attachment to the application, which is further supported by her own elaboration: “…It is not as if I would not be able to do without it [the application].” (Heidi 00:21:40). Generally, the qualitative findings dismiss the emotional attachment toward the application, which is only to a very low degree supported in the survey, as only Henrik and Heidi of the five respondents actually reject the statement relating to their emotional attachment to Nordea’s bank application. The rest remains neutral, which again imply and support the initial findings that the respondents from Nordea has a hard time relating to the construct of emotional attachment toward something as impersonal as a bank application.
14.2.3. The Application’s Significance to the Relationship with Nordea
When asked deeper into the application’s significance in coherence with their relationship with Nordea, the in-depth interviews again reveal very different answers. At first glance, it seems that it has had a greater significance for Heidi and Christina, as both, even though answering differently, relate it to something positive: Christina stating that: “*I actually think it [the significance in relation to the bank] has been strengthened after it [the application] has arrived...*” (Christina 00:25:53) and Heidi arguing that even though the application has not changed her relationship with the bank it has however: “...confirmed my idea of the bank and their concept as a whole, as they are being in lead (...) and service minded to the customers...” (Heidi 00:23:09). So, even though Heidi actually does not recognize the application having any significance to her relationship with Nordea, her own elaboration actually revealed that it does and that she now sees the bank more positively. These findings are not directly supported in the survey where Christina and Heidi actually both remain neutral to the statement relating to whether or not the application have made them see Nordea as more than just a bank (Q19-3). However, the quantitative findings make sense, as Christina not very strongly recognizes the application’s significance to her relationship with Nordea, as she states: “*I actually think it...*” (Christina 00:23:53), which reveals that in some way, it comes a bit like a surprise for her that the application actually has changed her relationship with Nordea. Further, it makes a lot of sense that Heidi stays neutral, as her answers in the in-depth interview reveal significance without her being aware of the fact that the application has changed her view and relationship to Nordea.

Line, Henrik, and Maria all reject that the application has any important significance to their relationship with Nordea in the in-depth interviews. Line does not totally dismiss the fact that the application somewhat influence her relationship with the bank, however it is merely directly related to the benefit she achieves through the use of the application: “*It is only at a pinch that I think the application is a great advantages. Actually I think that the attachment is greater to my online bank or even stronger through a visit in the bank.*” (Line 00:20:50). On the other hand, Henrik very clearly dismisses the application of having any form of significance to his non-existing relationship with Nordea (Henrik 00:33:00), whereas Maria is more elaborating when explaining that: “*It [the application] entail that I do not speak very much with my financial adviser...*” (Maria 00:28:25). This shows that Henrik is actually the only one that directly dismiss the possibility of the
bank application having any influence on his relationship with Nordea, which is also supported in the survey, where Henrik is the only one strongly disagreeing to the statement: *The application have made me see my bank as being more than just a bank* (Q19-3). However, the rest again remain neutral, which could be seen in line with the fact that none besides Henrik actually with words, directly dismisses that the application have an influence to their relationship with Nordea.

**14.2.4. Relationship with the Bank Application**

All of the respondents from Nordea make it rather apparent in the in-depth interviews that they can all survive without the bank application, and that it does not satisfy any important need making them utterly dependent upon it. With this in mind they actually describe their relationship very differently. Both Line and Christina describes their relationship with the application through the values such as convenience, independence, and flexibility (Line 00:21:48; Christina 00:26:46), which they also identified earlier in the value construct. Line continues explaining: *“It is just like having your bank in your pocket...”* (Line 00:21:53), whereas Christina emphasizes that beyond the independence and the flexibility: *“I do not think I have a more seriously relationship than that.* (Christina 00:26:54). Heidi once more relate her relationship to the application with the self-created dependence, and explain in detail that she does not reckon being as dependent of the application as to her other, more personal relationships (Heidi 00:24:39). Henrik very strongly dismisses any relationship with the application itself, but on the other hand recognizes a dependence relationship with his iPhone (Henrik 00:33:19; 00:33:41). Last, Maria explains that she through more usage would become more emotional toward the application as the dependence would grow and that it could affect her relation with the bank if the application in the future would disappear (Maria 00:26:56; 00:30:18).

The qualitative findings clearly suggest that all of the respondents except Henrik compare their relationship with the application to the more functional benefits of the application. However, as most of them identify that they easy could live without the application, it is made clear the convenience and flexibility, the application gives them, can be achieved through other devices such as their online bank. This is also supported through the survey, where only Heidi agrees to use the application instead of her online bank, whereas Henrik strongly disagrees and Christina disagrees while Line and Maria remain neutral (Q19-8). On the other hand the majority of the
respondents agree that they would use the application rather than going physically down to the bank (Q19-9).

14.3. Danske Bank
Compared to Nordea, the survey shows that Danske Bank’s mobile bank application to a larger degree provides the respondents with a ‘special value’ and they are more ‘crazy’ about the application (Q19-5 & 19-7). Overall, Danske Bank’s respondents are more positive and more dependent on the application.

14.3.1. The Application’s Significance to the Relationship with Danske Bank
The respondents’ view on Danske Bank has been positively influenced by the presence of the mobile bank application. To the questions what does the application mean to your emotional attachment to Danske Bank, all favor the bank more, except for Michael due to his bad experiences with the personnel at his local branch and Ida answered don’t know in the survey. Rune, Natja and Søren emphasize the coolness that Danske Bank was the first with a mobile bank application on the Danish market. Søren’s statement illustrates this: “It is cool that they create such a new thinking in the banking industry, despite the fact that they are known to be conservative and traditional” (00:24:54). Furthermore, they also express that the application has become an important part in their relationship with the bank, as Natja says: “Exactly, because it is all about being online and to manage everything, wherever you are” (00:52:33). For Rune the first-mover aspect is one of the reasons why he will try to avoid switching to another bank, when he one day needs to borrow money, as he will “see another bank and maybe I can borrow more money to a lower interest rate, I will properly ask Danske Bank if I somehow can receive the same terms with them, so I don’t have to switch bank” (00:30:21).

As mentioned earlier, the application has proven to have great significance for Michael’s relationship to his bank since he despite bad experiences still is a customer in Danske Bank. For Rune and Søren the application has also influenced their relationship to Danske Bank: “It [the application] has properly had a larger significance than I wanted to realize” (Rune 00:32:56). The survey findings supports this, Rune, Michael and Søren all agree to the statement the application is reason that I view my bank as more than just a bank (Q19-3).
14.3.2. Emotional Attachment to the Application
In the survey, three out of five agree (Natja and Michael were neutral) that they are emotional attached to Danske Bank’s mobile bank application. During the interview Natja was the only one who denied any emotional attachment to the application, as she is “… only emotional attached to other people” (00:51:33). Rune also denied it at first, but when he was asked if he would miss the application if it went away he said: “Oh, like that, yes then I’m, then I would say that I’m actually pretty much emotional attached to it [the application]” (00:31:09). The same is the case with Ida, who also says that she would properly feel irritated if it was not there (Ida 00:19:39). Michael and Søren describe the application as a dependency in their daily life and without it they, together with Rune, would feel annoyed and a waste of time if they had to use a computer again to do their bank business, as Michael says: “If I didn’t have it, I have to turn on my computer every time (…) Many of the times when I use it I’m at work or in a shop or in a another country. If I didn’t have it, it would be annoying to turn on a computer” (00.24:46). Thus, they would all feel irritated if the application went away, because they are all very pleased with the application.

14.3.3. Relationship With the Bank Application
The respondents characterized their relationship with Danske Bank’s application as good and Rune, Ida, Michael and Søren firmly emphasize that the application is viewed as a helping tool, they use every day. Rune’s statement represents this when he describes his relationship with the application as “good… Because I think that it is user-friendly. I find it easy to use and I can use it for many of the things I need” (00:33:33). They furthermore use the mobile bank application instead of their online banking on their computer, as question 18-1 shows (appendix 3). However, to this question Natja answered neutral, which is consistent with the fact that she as the only one of the five respondents does not find it annoying to use online banking on the computer (Natja 00:12:15).

Thus, we further asked the respondents if they could come up with a similar relationship, they would compare their relationship with the mobile bank application and both Rune and Søren actually compared it to the Facebook application as Søren explains: “I spent more time on Facebook than I do on my mobile bank application, but it [Facebook application] is also something that I use to check up on status etc.” (00:27:02). Additional, Rune elaborates that “Facebook also
ease my daily life concerning my friends (...) quickly, I’m able to get an overview of what my friends’ status updates say right now” (00:34:44).

Finally, as the respondents are very dependent (expect for Natja) on the mobile bank application’s service and have a good relationship with the application, even Natja states that she would definitely chose a bank that has a mobile bank application, if she was in a position to switch bank (Natja 00:52:57). Although, the application would not be the primary determiner when choosing a bank, it would be in their considerations, but as Natja nicely says: “Well you don’t know it [the application] before you are a customer in a new bank and use it. I don’t know if I could switch bank, realize that their application it bad and then change again, that is too exaggerated” (00:53:17).

14.4. Sum Up
Overall it is clear that the majority of the Nordea respondents do not recognize any emotional attachment toward the application, as it is indicated that almost all of the respondents either reject it or have a hard time relating to feeling this kind of attachment to a functional tool such as a bank application. Further, the answers also indicate that the Nordea respondents do not recognize any influence from the application to their relationship with their bank. However, as it becomes apparent that most of the respondents view their relationship with the application as purely functional, it makes sense that none of them are able to feel strongly attached to the mobile bank application or feel that it has strengthened their overall relationship with Nordea. This is further supported by the fact that actually all of the respondents do not feel they would miss the application if it were removed tomorrow, which implies that they would be able to get their functional needs from the bank application satisfied elsewhere e.g. by the online bank. It also makes sense that the respondents mainly are neutral in the survey, as they are not able to either reject or confirm the feeling of attachment, as they both feel very positive toward the application and the new opportunities it opens, but at the same time do not feel as if they have developed a strong emotional relationship to it.

All the respondents from Danske Bank, with the exception of Natja, state that they are emotionally attached to the mobile bank application, and some of them further state that they are
highly dependent on it in their daily life. Thus, they all expressed that they would feel irritated if the application went away and Søren and Rune say that they would actually miss it, as the application has become a large part of their life due to its functionality. The fact that the application has made the respondents’ daily life easier and they all almost use it every day has also created a good relationship between the respondents and the application. Even though only Michael and Søren describe them, as dependent on the application, we argue that also Ida and Rune is, as these four do not use their online banking and would hate if they had to use it again. This also shows that the respondents value to continue to have a mobile bank application, even if they would have to switch bank. So, Danske Bank’s respondents are emotional attached to Danske Bank’s mobile bank application through having a good relationship with it, as it eases their daily life. The mobile bank application has further created a dependency among Danske Bank’s respondents, but merely to a bank application in general and not to specifically Danske Bank’s application. However, this could be cause by the fact that the respondents not really are aware of the actual large differences in what the mobile bank applications offers in terms of features. Especially Danske Bank’s mobile bank application has features, which none of the other banks have.

Even though the cases of Nordea and Danske Bank are very similar it becomes obvious that only the respondents from Danske Bank experience an emotional attachment to the application and to a high degree feels that the application has strengthened their overall relationship with the bank. This is interesting, as it appears that the first-mover strategy of Danske Bank has had a direct influence on this, as the Danske Bank respondents clearly feel more proud of being a Danske Bank customer, and thereby to a higher degree feel a personal relationship with the application and the bank itself.

15. Brand Loyalty

Brand loyalty is measured through re-usage and WOM, where re-usage is defined as: “the expressed intention to continue to re-use the application or continue to be a customer in the bank”, and WOM is seen as: “the expressed intention to recommend both the bank application and the bank to others.” (figure 3). In order to clarify the existence of brand loyalty it will be examined
first, in relation to the bank application and second, in the relation to the bank based on the two defined measurements.

15.1. Loyalty to Nordea’s Application
From the in-depth interviews it is strongly recognized from all of the five respondents that they will indeed continue to use Nordea’s bank application (Line 00:23:07; Heidi 00:27:38; Christina 00:27:49; Henrik 00:35:11; Maria 00:32:22). Line is actually the only one expressing any concern toward the continuance use of the application, as she would re-consider the use, if it suddenly would cost money to use it: “If it continues to be free to the extent it is now, then I’m totally sure that I would continue to use it.” (Line 00:23:07). Maria on the other hand further explains that: “...I will definitely use it more and more, as I find out how it function and get to look into it all [the features].” (Maria 00:33:22). This high expressed willingness to continue to use the application is supported further in the in-depth interviews through the respondents’ high motivation to recommend the application to others, where all five without doubt state that they would recommend it to others if they have not already done so (Line 00:23.18; Heidi 00:27:46; Christina 00:28:04; Henrik 00:37:06; Maria 00:33:35). The interviews further implies that the respondents mainly would recommend it to close friends or family in face-to-face situations, but both Henrik and Christina explain that they have or would recommend it to everybody that have a smart phone: “Well, to everybody who have a smart phone...” (Christina 00:28:11). Maria on the other hand is a little more specific stating that she would recommend it to: “Other customers in Nordea... or everybody with a bank actually... because most banks do have an application nowadays.” (Maria 00:33:38) This is very strongly supported in the survey, where all five respondents agree to the statements Q22-1 and Q22-4, concerning the willingness to continue to use the application and whether or not they would recommend it to others. These findings overall suggest a high loyalty toward the application among the Nordea respondents.

15.2. Loyalty to Nordea
Despite the agreement in relation to the overall loyalty toward Nordea’s mobile bank application, the respondents answer very differently in relation to their loyalty to Nordea in general. Most of the respondents do not answer directly if the application has influenced their probability to stay in Nordea as Line, who answers that for her it is important that the bank follow the technological
development and value to make it easy for her to have a bank (Line 00:26:10 & 00:26:15). However, when further elaborating it is made evident that Line acknowledges Nordea to meet these demands: “...The fact that they follow the development, they got net banking, which is very cool and rarely crashes – it means a lot, so in that manner the application is part of the things, which makes me want to continue having the bank [Nordea].” (Line 00:26:20). Heidi on the other hand more directly answers that the application is part of the overall picture of why she is customer in Nordea (Heidi 00:29:51), which is related to the fact she earlier identified that the application confirmed her view of Nordea (Heidi 00:23:09). Christina is the only one who answers the question very vaguely and blurred as she indirectly state that Nordea has to follow the development in order for her to stay and that she could see herself switch to another bank if she could get the same advantages. Henrik and Maria more directly state that the application does not have any influence on them being a customer at Nordea as: “...it is possible that other providers [banks] could offer me better loans, and then I would have to take it, as it has something to do with my entire economy and not just the application.” (Maria 00:37:49). The survey again supports all of the findings as Line and Heidi both confirm that the application have influenced their continuance relationship with Nordea by agreeing to statement Q22-2, whereas Heidi and Henrik disagree and Christina remains neutral. Therefore, the quantitative findings not only support the qualitative, but also determine the fact that Christina really is undecided in the matter. However, the survey also revealed that the application does not have any influence on their overall relationship with the bank, as all five respondents agree that they would stay in Nordea even if they removed the application (Q22-3).

When asking the respondents which influence the application has on the possibility for them to recommend Nordea to others, it overall becomes clear that the application influences somehow, but is not recognized as a crucial factor for them to recommend Nordea: “...An application can do much, but it does not define the entire bank and what the bank offers in interest rate to or a loan.” (Maria 00:38:15). Christina also recognizes this in some way, as she further states that the application gives her more positive things to pass on to others (Christina 00:31:46). Henrik as the only one does not recognize the application to have any influence on his recommendations of the bank as he states: “I perceive that now everybody [banks] has it [an application] (...) it is just
something banks should have.” (Henrik 00:40:16). The fact that the application is not seen as a key factor for the respondents to recommend Nordea is also seen in the survey as all except for a neutral Henrik would recommend Nordea to others (Q22-5).

15.3. Loyalty to the Danske Bank’s Application
As the findings from the analysis of brand attachment showed, the respondents from Danske Bank are highly emotional attached to the mobile bank application and this emotional attachment furthermore, highly influences the respondents’ likelihood to the use the application with 100 percent (Michael 00:24:46 & Rune 00:36:01). Ida answered: “I will continue to use it. It is such a thing, that here to stay in my life” (00:21:36), which is overall in supported in the survey, as all the respondents highly agree that they are so please with the application that they will continue to use it. This positive attitude toward the application is further expressed through the respondents’ willingness to recommend it to others, which is illustrated in Q22-. During the interview, Danske Bank’s respondents all emphasized that they indeed would recommend the application to others if the topic of the conversation were about banks or smart phones as Michael says: “Well, as I said, if the conversation is about it, it is a topic of conversation, when you talk about banks, then you can quickly say: if you have online banking [on your computer] that download it [application] (Michael 00:26:10; e.g. Søren 00:32:15). Apart from the others, Rune and Natja would also be able to recommend the application to people that they do not know very well: “If it came up in some context then I would recommend the application to everyone” (Natja 00:56:14) as she talks about everything with everybody (Natja 01:02:39). The other respondents would mostly talk to and therefore recommend the application to friends, family and co-workers thus someone in their close network.

15.4. Loyalty to the Danske Bank
The respondents’ loyalty to Danske Bank is based on their emotional attachment to Danske Bank’s mobile bank application, which influence the respondents differently, as Rune, Michael and Søren state that “it [the application] might have had a larger impact that I would have giving it” (Rune 00:38:42). Whereas, Natja and Ida do not address the application to have a large influence on their relationship to Danske Bank, as they both emphasize that all banks have applications, Ida says: “The application would not be the decisive [if she had to switch bank]” (00:23:46) and “I think that
many of the banks have applications by now, so I don’t see that Danske Bank’s would differentiate a lot. I haven’t tried the other applications, but I could imaging that they work somewhat similar” (Ida 00:24:23). However, in the interviews it is clear that especially Natja and Ida are not aware of the fact that Danske Bank’s mobile bank application has more features and work differently than the others bank application on the market.

Although the respondents had different meanings about whether the application has affected their view on Danske Bank, all but Michael would recommend the bank to others. Moreover, the respondents highlight that like with the application, they would recommend the bank if they had a conversation about banks and mostly they would talk to friends and family about this topic, as Ida explains: “It could for example be to family or friends or co-workers, someone I talk to […] or someone I talk about finances or bank with and I don’t talk to many about this” (00:25:01). However, as Ida says to the recommendation of the bank: “It is not something that I have done. I might do so if there were someone who has a bank, which didn’t have a mobile bank application (...) then I would recommend Danske Bank” (00:24:23). Similar to Ida, Rune explains that he immediately would not recommend the bank, but he “could imaging if I had a good experience when I had to borrow money or something, then I would properly say: they are really nice in Danske Bank” (00:40:23). A reason for Ida’s statement could be that she is not emotional attached to the bank as the other respondents.

Last Michael’s bad experience with the service personnel at Danske Bank means that he would not recommend Danske Bank to others, however, he would not dissuade Danske Bank: “No… If you sit and talk about it, then I could say the things I have had with them and the conflicts there had been, but I would not thereby say that they [the bank] is directly a bad choice. Because I have had some good experiences, but it is just those people” (00:29:28). Therefore, Ida and Rune is neutral and Michael disagrees with the statement in the survey to recommend the bank to others (Q22-5).

In the survey we furthermore asked: If Danske Bank eliminated their mobile bank application would you continue to be a customer in the bank? (Q22-3). Unsurprisingly, Michael highly disagrees with this statement, and Søren also disagrees, which could be seen in relation to: “It [the
application] helps me, it helps Danske Bank to keep me a little longer as a customer. It is not the only thing that keeps me a customer, but it is plus to remain a customers with them” (Søren 00:36:02). Ida is neutral and more interesting is that Rune and Natja agreed to continue to be customers in the bank even without the application. Natja has earlier claimed that the application is not decisive in her life; however, this is exactly how Rune describes his relationship with the application and how the application has improved his relationship to the bank. He even states: “... in this interview, I think I have realized that the application has properly meant more to me then I actually expected, as it ease my daily life” (Rune 00:42:47).

15.5. Sum Up
The findings from the Nordea respondents very clearly state that they are all to some degree brand loyal, however when combining the qualitative and quantitative findings it is revealed that Nordea is more loyal toward the bank without any influence or loyalty from the mobile bank application itself. This can be seen as a result of the lack of created brand attachment through the application to both the bank and the application itself, as it indicates that the respondents’ loyalty has not been influenced by the bank application. On the other hand Danske Bank’s respondents are more loyal to the mobile bank application, but not necessary to the brand and thus the bank that provides the application. There may be several reasons for this; first of all, the analysis of brand attachment showed that the respondents only held an emotional attachment towards the application and not to the bank. Secondly, the fact that the respondents are not aware of the somewhat large difference there is between the mobile bank applications concerning log in functionality, features provided etc. influence their view on banks and their mobile bank applications and thus hold not preference to the choice of bank based on the application.

15. Connections: Theoretical Framework

15.1. Values Influence on PSBC & Brand Attachment
As it is proposed in our theoretical framework, the three concepts of value are presumed to create PSBC and brand attachment through the values the respondents experience when using the mobile bank application. As the three value concepts influence both the level of PSBC to other users and/or bank customers, and the level of brand attachment to the application and/or the bank, these connections (value-PSBC and value-brand attachment) will be dealt with in each of the
three value concepts: self-expression, enjoyment and functional value. Therefore, this section tries to analysis the findings of the connections between the self-expression, enjoyment, and functional value and PSBC, and brand attachment found in the quantitative survey (appendix 3).

15.1.1. Self-Expression Value & PSBC
As the majority of the respondents dismissed the presence of PSBC among the incoherent qualitative and quantitative findings, and as no direct level of self-expression value was measured as well as only recognized on a subconscious level, the analysis of the answers relating to the connection between the two constructs are expected to be very complex (Q12-3 & 12-4).

Even though the quantitative findings for Nordea’s respondents at first glance seem to be clearly separated into the categories: agree or no, as no is an indicator that the respondent does not feel self-expression and thus does not have the connection, it is, however, not fully the case, as this statement of the connection only should have been considered if the respondents agreed in either of the former statements concerning the self-expression value (Q11-1 & 11-2). Christina and Maria are the only two respondents from Nordea identifying the connection between the self-expression value and PSBC, as both feel a sense of belonging to other of Nordea’s application users and customers. However, as Maria to both Q11-1 and Q11-2 remained neutral the accuracy of her identification of a connection between the self-expression value and PSBC is seen as invalid. When it is not possible for her to relate to the existence of the self-expression value, it is argued that she is not capable of identifying the actual connection between the two constructs. Therefore, Christina is the only one actually identifying the relation between the self-expression value and the sense of community toward both other application users but also other Nordea customers.

The results of the respondents from Danske Bank only show one case of self-expression value, Rune agrees with the statement that the application makes it possible to express his identity. Therefore, as mentioned above, Rune is the only one to actually recognize a connection between self-expression value and PSBC. However, Søren does also recognize this connection, but his answer is viewed as invalid like Maria’s, because he has dismissed both statements related to self-expression value (Q11-1 & Q11-2). Rune only recognizes the connection partly, as he merely feels a sense of belonging to other users of Danske Bank’s application and not the other customers in
Danske Bank. Although, it is furthermore, interesting as Rune throughout the survey answers that he feel a sense of community to the other users and that Søren likewise feel a sense of community with other bank customers based on all three values (Q12-3+4; 14-3+4; 16-3+4).

15.1.2. Self-Expression Value and Brand Attachment
As we just mentioned above, only Christina (Nordea) and Rune (Danske Bank) recognize the self-expression value and are therefore, they are the only ones who are able to feel a sense of community and emotional attachment in the survey. Thus, as the only Nordea respondent, Christina agrees that, because she is able to express herself through the mobile bank application, she feels a stronger emotional attachment to the bank, but is neutral to an emotional attachment to the application. Where Rune feels an emotional attachment to both the bank and the application (see Q12-1 & 12-2).

15.1.3. Sum up: The Influence of the Self-Expression Value
To summarize upon self-expression value’s influence on both PSBC and emotional attachment it is rather weak in both cases as only two respondents out of ten recognize this connection. This is also in line with the results gained from the in-depth interviews, where a large part of the respondents did not think of the mobile bank application as something they could express themselves through. Furthermore, during the interviews, Christina and Rune were also the only respondents who clearly stated that the application’s facilitates an image of who they are.

15.1.4. Enjoyment Value and PSBC
In the analysis, it was concluded that the enjoyment value is present, but in the appearance of creating novelty value and a feeling of pleasure (satisfaction) among the respondents. Both banks have managed through their mobile bank application to provide the respondents with a feeling of pleasure (satisfaction). This is supported in the survey, as all the respondents except for Henrik agree to gain a feeling of enjoyment when using the application, thus Danske Bank’s application is fulfilling the respondents’ banking needs better then Nordea’s application as only two respondents from Nordea agree on this aspect, whereas all the respondents from Danske Bank agrees (Q13-3).
Nevertheless, contrary to Danske Bank, Nordea’s respondents to a larger extend feel a sense of community with other application users based on the enjoyment feeling aroused by the application as three out of five agree to Q14-3. Again, in the case of Danske Bank, even though all of the respondent’s agree to the enjoyment feeling only Rune agrees on the community feeling to other users and Søren to other bank customers. Thus, from the survey findings it is obvious that the enjoyment feeling does not influence feeling a sense of belonging to either the users or the customers in the case of Danske Bank, where Nordea’s respondents perceive a connection to the other application users. However, the interesting aspect is the enjoyment value’s ability to provide four out of ten respondents with a sense of community feeling toward other users (Q14-3).

15.1.5. Enjoyment Value & Brand Attachment
As the respondents from Nordea viewed a stronger sense of community feeling to other application users than to the customers when overall compared to Danske Bank based on their feeling of enjoyment when using the application. It is interesting that the enjoyment value has a larger influence on the Danske Bank’s respondents’ perception of an emotional attachment to both the application and to some degree to the bank as well (Q14-1 & 14-2).

Only two of the respondents Maria and Christina from Nordea agree to feel a stronger emotional attachment to the bank, but are neutral to the statement that the enjoyment of the application leads to a stronger emotional attachment to the application. Whereas Danske Bank respondents Ida, Rune and Søren agree that the enjoyment of the application create a stronger emotional attachment to the application, hence only Rune and Søren also feel more emotional attached to the bank. The rest of the Danske Bank’s respondents remain neutral to the statements, which is somewhat the same case in Nordea, as Henrik answers don’t know to both statements, Heidi disagree to feel a stronger emotional attachment to the bank and the rest remain neutral.

15.1.6. Sum up: The Influence of the Enjoyment Value
The presence of the enjoyment value is supported in both the in-depth interviews and in the survey, and from the survey in the case of Danske Bank, the enjoyment value influences the respondents’ emotional attachment to the application. Overall, four out of nine (Henrik did not feel any enjoyment) respondents agree that the enjoyment value influences the emotional
attachment they have to their bank, and because the others remain neutral and only one disagree, the connection between enjoyment value and the emotional attachment to the bank is to some degree present.

15.1.7. Functional Value & PSBC
The respondents view the functional value as the strongest and as the most visible value. In the interview and in the survey it is obvious that the respondents value the functionality of the mobile bank application as important. Although, similar to the two other value concepts the presence of a link between the functional value and PSBC is small. Only two respondents from each bank acknowledge a sense of community due to the functional value(s) they perceive in the application (Q16-3 & 16-4). Furthermore, it comes as no surprise that it is Christina (Nordea) who recognizes to feel a sense of community with both other users as well as with other bank customers, as she throughout the survey feel a sense of community based on the three types of values. For Danske Bank, it is also Rune and Søren who experience a sense of community based on the functional value, as they too for all three types of values agree that they feel a sense of community to respectively other users of the mobile application (Rune) and to the other bank customers (Søren).

15.1.8. Functional Value & Brand Attachment
In the statements of whether the functionality of the mobile bank application creates a stronger emotional attachment to the other user and/or to the other bank customers, Christina is the only one among Nordea’s respondents to recognize this. According to the answers from Danske Bank four out of five agree to feel a stronger emotional attachment to the application (Q16-2), where only two, again Rune and Søren, also feel that the functional value leads to stronger emotional attachment to the bank (Q16-1).

15.1.9. Sum Up: The Influence of the Functional Value
In sum, even though all the respondents highly agree in both the in-depth interview and in the survey that the mobile bank application holds a strong favorable functional value in making their daily life easier, there are only a very few cases of PSBC to other users and other bank customers for all the respondents. However, the functional value highly influences the respondents from
Danske Bank and does indeed lead to a stronger emotional attachment to the mobile bank application.

15.2. PSBC’s Influence on Brand Attachment
As we described in our analysis of PSBC above, we argue that the level of experienced PSBC in our quantitative findings even though it is only found in relation to the application users is enough to find it interesting to look further into if PSBC lead to brand attachment. However, a quick look at the survey findings reveal that the respondents do not perceive any connection between PSBC and their emotional attachment to either the application or the bank (Q18-1 to 18-4). However, Søren is the only one of all ten respondents who firmly recognizes this connection, and it is therefore not enough to state that PSBC influences the respondents’ level of emotional attachment to the mobile bank application and to the bank. Thus, this further indicates that because PSBC is not recognized by the respondents and not found to influence the level of the respondents’ brand attachment, PSBC is not found in this research. We will discuss this aspect further in part 6.

15.3. Brand Attachment’s Influence on Brand Loyalty
The analysis of brand attachment for the two bank’s respondents clearly showed that the respondents from Danske Bank are emotionally attached to the application, but not the bank, and the respondents from Nordea did not have any emotional attachment to either the application or the bank. The connection between brand attachment and brand loyalty is measured based on first the respondents emotional attachment to the application and second on the emotional attachment to the bank, which was not found in the analysis. Thus it is interesting that in the survey even though Nordea’s respondents, through the application, are not emotional attachment to either the application or the bank, most of them would recommend and continue to use the application due to their emotional attachment (Q20-1 to 20-4). Whereas, Danske Bank’s respondents state that based on their emotional attachment to the application, they would recommend it and continue to use it. Only Søren is in favor for also recommending and continue to be a customer in Danske Bank based on the application. Furthermore, he and Rune are also the only two, who based on being emotionally attached to the bank, would recommend and continue to use the bank (Q21-2 to 21-4). Again despite any emotional attachment to the bank, Christina, Maria and Heidi agree to the statements of recommending and continuing to use Nordea.
A reason for the Nordea’s respondents’ answers could be that despite that the application has not made them emotional attached to the application or the bank, they are still loyal toward the application but mostly toward their bank. Actually, the survey shows that the respondents from Nordea are more loyal to their bank than the respondents from Danske Bank (Q22-2; Q22-3 & 22-5) for which the applications means a lot for the relationship to their bank.
PART 5
CONCLUSION
16. Conclusion

In general, mobile applications have gained ground during the last couple of years in Denmark due to the rapidly rise in the number of smart phone users. Today we are more mobile, online and researchable at all times and wherever we are, and we develop higher expectations to the technology to make everything quick and easy. Along with the dependency and attachment users develop to their smart phones, the different mobile applications function as an assistant in managing our daily life functions such as our bank affairs. In the banking industry, providing a mobile bank application to one’s customers has become paramount, as all banks now have one. Therefore, this research has investigated to what degree the mobile bank application influences a bank’s brand equity, and thus whether it has an effect on the users and how this has influenced the customers’ perception of their bank.

To explore the influence of mobile bank applications, a multiple-case study method were used to provide a more comprehensive snapshot of mobile bank applications, hence, the two largest banks in Denmark were chosen namely Nordea and Danske Bank. Furthermore, a theoretical framework was developed to further examine the mobile bank applications’ influence on a bank’s brand equity. The framework is based on other researchers’ findings and acknowledgements, and because mobile applications are still an unexplored phenomenon much of the theory was applied to an online setting. In our theoretical framework, the constructs relevant to explore the mobile bank applications’ influence on the bank and on the users as well as how the constructs influence each other were identified. The constructs recognized were respectively value, which is seen as an independent variable, PSBC and brand attachment, which function as moderator between value and the dependent variable brand loyalty.

The approach of this research takes on a hermeneutic approach meaning that knowledge exists from the individual’s understanding of reality, which is build upon their pre-understanding, which has been uncovered through a qualitative research method making our findings primarily based on qualitative data. For the qualitative research, ten respondents, five from each of the two banks
were found through our network e.g. on Facebook. Through the in-depth interviews, the respondents were first asked to describe themselves by answering some socio-demographic questions in order to obtain a more thorough understanding of how and why the respondents might answer the way they do. However, the primary objective with the ten in-depth interviews was to illuminate the presence and the level of the framework’s constructs in creating brand equity. Moreover, as our research design is inspired by triangulation, the respondents participated in an in-depth interview as well as answered a quantitative survey. The research data gained from the survey was used to support the findings in the survey and furthermore, to shed light on the links between the constructs developed in the theoretical framework.

During the analysis, it quickly became obvious that the two cases which in the first place were thought to be similar due to their similar characteristics, actually gave highly distinct results. The findings were twofold, as the theoretical framework was not confirmed in the case of Nordea and confirmed for Danske Bank. Despite the differences there are still some similarities between the two banks; all the respondents said that the bank application provided a functional value in terms of convenience, timesaving and availability and in regard to the other two value constructs, self-expression were not found in either case, and enjoyment value was only present in relation to satisfaction when using the bank application as well the application’s novelty value. Also for most all of the respondents the bank application as such is not fun to use, as it concerns one’s banking business and it therefore viewed as something seriously, however, a novelty value was found that when using the application for the first times or using new features e.g. taking pictures of giro forms when paying bills were perceived as being fun.

Furthermore, when using the bank application only a very few respondents felt a sense of community with other users and bank customers, thus PSBC is very low. However, PSBC was a difficult concept to measure due to the fact that the concept is in the mind of the users and in some cases the respondents were influence by social desirability. Therefore, different kind of measurement of PSBC would perhaps provide a different set of findings. In relation the brand attachment the two cases become different, for the Danske Bank respondents, the perceived functional value lead to brand attachment, although they only felt
emotional attached to the bank application, through expressing a feeling of irritation and loss if the application went away, but were not emotional attached to the bank itself. The Nordea respondents did not feel any emotional attachment to either the bank application or the bank. Thereby, the Danske Bank’s application has strengthened the respondents’ relationship with the bank, however the same does not hold true for Nordea’s application. It is therefore important to notice that in the interviews with the Nordea respondents, they did not upfront say they would miss the application if it went away, but after a while they admitted to feel a loss. It can therefore be questionable whether the Nordea respondent may actually feel some kind of emotional attachment.

The next results showed to be interesting, because brand loyalty is recognized in both cases. As Danske Bank’s respondents were emotional attached to the bank application this lead to loyalty, but only towards the application not the bank. However, even though, emotional attachment was not found in the case of Nordea, the respondents were still loyal towards the application, and compared to Danske Bank, they were to a higher degree more loyal to their bank. Though it should be emphasized that the reason why a large part did not want to recommend Danske Bank was because they had not been most involved with the bank.

Based on the findings, it is possible to overall conclude that Danske Bank has strengthen their brand equity through the bank application, as opposed to Nordea’s application, which is not perceived to have intensified the bank’s brand equity yet. The reason for this could be explained through the usage time and frequency, which is over a longer time period and more often in the case of Danske Bank compared to Nordea. These factors could also explain why the perceived values did not influenced the respondent’s level of brand attachment or influenced the loyalty directly, regardless of a presence of loyalty to both the application and the bank. For Danske Bank the case was another, with the exception of PSBC; the perceived values for the application influenced their emotional attachment to the application and thus their loyalty to the application. Danske Bank’s respondents are happier with their bank due to the bank application, but in relation to the framework the bank application did not create emotional attachment or increased the brand loyalty to the bank.
PART 6
DISCUSSION & PERSPECTIVES
17. Reflections & Discussion

When reflecting upon our findings throughout the research it becomes evident that the proposed framework in this context is not overall valid, as it only has been confirmed for Danske Bank. Through our findings new knowledge and understandings have been achieved and have created input for a new pre-understanding, which prospectively could be used in future research of the subject to explore mobile bank application’s influence on banks’ level of brand equity.

This part of the thesis tries to explain, through both the research findings and theoretical arguments, why the framework was not confirmed and how mobile bank applications’ influence on brand equity should be explored onward. Finally, our findings in our research will create basis for a revised framework and managerial implications.

17.1. Reflections on Value

Value was defined to relate to the users’ personality values, needs and preferences, which influence their perceived value of the mobile bank application. The three proposed value concepts; self-expression, enjoyment and the functional value were applied to the online setting through the already proven status signals in consumers’ mobile phones. However, based on our analysis, it is somewhat obviously that the findings for the mobile phones in our cases are not overall applicable for mobile bank applications. Apart from the functional value, and to some degree the enjoyment value, the analysis revealed that the respondents perceived other values in connection to the functional value. Our reflections on each of the three values concepts will be presented below.

17.1.1. Self-Expression Value

In defining self-expression value, a comparison was made with mobile phones, as other researches show that consumers show and express their social status through the phone and furthermore, that the mobile phones hold a symbolic meaning. Although this research reveals that the mobile bank applications do not conscious hold a symbolic meaning for the users, and thus the bank application can in our case not be view as a good that transfer meaning e.g. social meaning of who
the application is a service inside one’s smart phone and thereby not visible to others than the user, could be a reason for the lack of self-expression value. On the other hand, we ascribed that the self-expression value might be subconsciously, as the respondents’ description of the mobile bank application matches their characterization of who they are.

These reflections made us return to our starting point for the self-expression value and found that Belk (1988:140) states that self-expression does not necessarily have to find correspondence between perceived characteristics of the object and the perceived characteristics of the self, as an object can be a part of one’s identity without having to hold a self-concept composed of the object perceived characteristics attributes. Therefore, as the self-expression value in relation to bank applications is not about the application’s possibility to express one’s value and beliefs through, but perhaps merely, as Belk states above, that the application becomes part of one’s identity without holding the same characteristics as the users. Thus, what is interesting is that even though this was not uncovered directly in our research, all the respondents clearly stated that the mobile bank application has become a central element in their daily life and when doing their banking business. Therefore, future research might take this into consideration.

17.1.2. Enjoyment Value
The fact that the respondents’ mainly tie their experience with enjoyment value to the satisfaction potential of the applications and reject both the pleasure and fun potential, makes us argue that the satisfaction potential has a direct impact on how influential the enjoyment value is in this context. This is seen as both the qualitative and quantitative findings somewhat dismissed the experience of pleasure and fun in the research. Furthermore, the novelty value plays an important role in the respondents’ experience of fun, as it is recognized through their own elaborations. It, however, does not strengthen the level of enjoyment value, as it is not recognized as either pleasure, fun or satisfaction, as identified in the theory extraction of enjoyment value. With this in mind the results imply that even though the application’s satisfaction potential exists very strongly among most of the respondents the enjoyment value is not seen as strong and influential as first assumed due to the submitted arguments.
With these findings it is seen that it prospectively would be more interesting to illuminate how the satisfaction potential of a mobile bank application separately influence the users’ level of brand attachment to the application as well as the bank, as it was very strongly experienced among all except one of the respondents. Furthermore, it would also be of interest to determine if the novelty value of the application has a direct influence on the users’ attachment to the application and thereby the relationship with the bank.

17.1.3. Functional Value
It was clear from the beginning of the interviews that the mobile bank applications hold several perceived functional benefits and thus being an overall helpful tool in the users’ everyday life. However, the respondents further emphasized the applications’ ability to make their daily life easier, as they independently of each other described the application as convenient, timesaving, and emphasized its and the bank’s availability. It is therefore interesting that there is more to the functional value than overall ‘just’ performing everyday functions. Thus, the definition of the functional value emphasized the perceived benefits the user experience with the application, which in the analysis was revealed as the convenient, the timesaving and the availability aspect.

The three values are further used in our revised framework, as these nicely summarize the basic for a bank application and in general for any functional application. Moreover, similar to the functional value defined in our framework, these values are assumed to over time create a dependency and thereby influence the users’ emotional attachment to the application as it is seen in the Danske Bank case. What is interesting is that all the respondents valued the same functional features with the mobile bank applications. However, as these perceived functional values only lead to brand attachment to Danske Bank’s mobile bank application and not Nordea’s, it is difficult to explain why the perceived functional values of the mobile bank application influences the respondents’ emotional attachment to the bank application and/or to the bank. This will be further elaborated on below in Reflections on Brand Attachment (cf. 17.3.).

17.2. Reflections on PSBC
The reason for the incoherent qualitative and quantitative results relating to the construct of PSBC can be directly related to the actual definition of the construct. First, Carlson et al. (2007) compare
the psychological sense of brand communities with Anderson’s (1983) imagined community and emphasize the fact that this kind of community only exists in the mind of the individual (Carlson et al. 2007:285). Second, if is further argued that members of these communities not necessary see themselves as an actual part of the community. Third, the drive behind the psychological sense of community is the brand it-self and not any communal relations or shared values between the members. This psychological nature of the construct implies that it actually is possible for the individual not to be aware of a so-called “membership”, as the perception of relational bonds with other users only exist in the mind of the individual and only relates to the brand, and therefore can exist on more than one level: consciously and subconsciously. So, it the psychological sense of brand community is present on a more subconscious level without an actual awareness from the individual it will be very hard to measure both in a qualitative and quantitative manner.

In order to argue that PSBC is present on a more subconscious level in this research, it is, however, important to emphasize that the context of Carlson et al.’s (2007) PSBC is within a more social interactive environment than the case with Nordea and Danske Bank’s mobile bank applications. As the contexts are not the same, a direct claim of the above is not possible. However, Gøtzsche and Vang Rasmussen (2010) have researched PSBC within a similar social universe, Facebook, where PSBC was either nonexistent or insignificant to the respondents even though they did have considerations about other fans, which strongly support the fact that as a psychological construct PSBC is very hard to measure. This helps explain the very incoherent and weak findings of PSBC in both the qualitative and quantitative findings.

17.3. Reflections on Brand Attachment
Our research findings revealed an emotional attachment to Danske Bank’s mobile bank application, but found no attachment among the respondents from Nordea. However, through the interviews, the respondents from Nordea did express to feel some loss if the bank application went away. Therefore, based on these finding we argue that Nordea’s respondent to some extent are emotional attached to Nordea’s mobile bank application, but not to the same extent as Danske Bank’s respondents.
As Nordea respondents do not directly recognize any emotional attachment to either the bank or the application, it becomes difficult to state that the functional and enjoyment value actually influence the emotional attachment, as proposed in the theoretical framework. Therefore, it is interesting to reflect on the fact that there might be another unidentified influencer, which has caused this difference in our findings for the two banks. Several aspects may have influenced the brand attachment concept.

17.3.1. Dependency on the Application
First of all, Danske Bank’s application has been on the market longer than all the other bank’s applications including Nordea’s. This is interesting, as the CBBE-model focuses on the creation of long-term relationships. The longest a Nordea respondent has had the application is six months, which is the shortest a Danske Bank respondent has had hers (figure 9). Hence, the rather large difference in the time aspect are likely to influence the respondents, as the longer time they use it, the more they get dependent, which also is directly implied by some of the respondents in the in-depth interviews: “If you ask me today then I would probably be able to do without, but in a year, when I’ve got used to it [the application], then I actually think I would miss it [if it was removed].” (Christina 00:24:14). So, it is argued that longer usage could create a stronger dependence and the Nordea respondents might value the bank application as important as the Danske Bank respondents. Christina from Nordea is a clear example of this, as she as the only one from Nordea feeling emotional attached to the application and is the respondent from Nordea who have had it the longest, 6 months (figure 9). However, it is important to notice that the respondents from this research are primarily digital immigrants, which clearly has a longer adoption period than digital natives.

17.3.2. Mobile Bank Application Branding
Second, through the interviews all the respondents expressed to value innovation and Danske Bank’s respondents emphasized the coolness of being in a bank that is first-mover and still is the leading bank within mobile bank applications in the Danish market. In addition to the first-mover strategy, the survey question 9 (appendix 3) reveals that two of the respondents from Danske Bank heard about the application through commercials, whereas none from Nordea heard about it
thought this channel. On their websites, it is obviously that Danske Bank to higher extent branded their bank application than Nordea.

To further elaborate on these two reasons for the differences in the respondents’ brand attachment, we return to the CBBE-model mentioned in Theory Delimitation (cf. 4.). As our findings show, Danske Bank has managed to achieve brand attachment to their mobile bank application, and we believe that this is achieved among others through their focus on branding the bank application. Through their advertising, Danske Bank made it possible to ensure that the desired thoughts, feelings, images, beliefs, perceptions and opinions have become linked to the brand and have established brand meaning in the minds of the customers. Moreover, the purpose of the CBBE-model is to establish long-term relationships between consumer and brand, thus as the results show for Danske Bank, emotional attachment to the mobile bank application is developed over time through experiences with and use of the application. So, it may be assumed that it will take time and continual use of the application before Nordea’s respondents feel emotional attached to it: the more they use it and the more it becomes an essential part of their life, as we see it with Danske Bank’s respondents, they may become more dependent on the application and thus their bank.

17.4. Reflections on Brand Loyalty
Our proposed theoretical framework and the CBBE-model are described as a linear process in which one stage or step has to be achieved to reach the next and so forth. When reaching brand resonance in the CBBE-model, the brand achieves both behavioral loyalty and attitudinal attachment. In our framework we proposed that attachment would influence loyalty, but not the reversed. Thus, as the mobile bank application did not influence Nordea’s respondents’ emotional attachment to either the bank or the application, why were Nordea’s respondents loyal to both the bank and the application?

One important factor and influencer, the framework immediately did not cope with, was the present awareness and knowledge of the two banks’ brand and what the brands represented. Therefore, even though we have separated the two constructs (brand attachment and brand loyalty), one of the constructs may actually be present without the other. As most of the
respondents have been customers in their bank for many years (appendix 3:Q4), this maintained relationship with the bank (loyalty) is assumed to influence their loyalty towards their bank’s other services such as the application. Therefore, in the case of Nordea, the respondents’ loyalty influences the loyalty to the application, even though the respondents are (not yet) emotional attached to the application. Furthermore, the framework only considered the influence of the mobile bank application on the banks’ overall brand equity; therefore it could be interesting to research the same respondents’ level of emotional attachment to their banks in order to compare these findings and shed further light on Nordea’s respondents’ high level of brand loyalty toward the bank found in this research.

17.5. Revised Framework
Based on our findings and reflections a new revised framework (figure 11) has been developed trying to meet the lacking perspectives of the initial theoretical framework (figure 2). Through our reflections we have tried to explain why the theoretical framework did not hold for both cases through the research’s findings and other theoretical arguments. First, the only thing in the findings able to explain the different outcomes for each case is the fact that Danske Bank from the beginning have branded their application very strongly supporting their first-mover strategy, and that the users have been able to use the application over a longer time period than Nordea’s customers. With this in mind, it became obvious that the usage time clearly influence the respondents’ level of attachment, as they over time become more dependent of the value benefits obtained through the application, as it is the case with the respondents from Danske Bank. Furthermore, Danske Bank’s application branding strategy clearly stated the application’s point of differences and point of parities, creating stronger perceived values of the application in the mind of the customers as shown in the research, which in sum creates a stronger foundation for the development of emotional attachment over time. Therefore, in the revised framework, it is argued that the independent variable time directly influence the strength of the application’s branding strategy as well as the perceived value and the dependence of them through the use of the application. Furthermore, the branding strategy also influences the perceived values of the application in the mind of the customer. Together, both the values and the application’s branding strategy influence are linked to the achievement of emotional attachment to either the bank or the application.
Second, as the research illuminated the fact that the Nordea’s customers actually felt loyal toward the bank through the use of the application without feeling any emotional attachment to the application itself, it was made clear that it is important to separate brand loyalty and attachment in two categories in order to get a valid picture of the connection between the two constructs. Consequently, the revised framework distinguishes between emotional attachment and loyalty toward the bank and the application as seen in figure 11.

Third, it is furthermore argued in the revised framework that loyalty toward the bank can directly influence the level of loyalty to the application as well as the other way around. As the respondents’ emotional attachment to the bank itself has not been researched due to the scope of this thesis, it is impossible to prove that any emotional attachment to the bank is in fact present. However, in the case of Nordea, the research shows a very strong loyalty to the bank, which makes it possible to assume that Nordea’s respondents feel attached to Nordea as a bank. The dynamic relationship between the two levels of loyalty is therefore seen, as the respondents from
Nordea are both loyal toward the application as well as the bank without having an emotional attachment to the application.

18. Managerial Implications
Through the following interviews with both Nordea and Danske Bank, it has become apparent that our revised framework (figure 11) to a high degree is valid, as the two banks’ different strategy approaches to the mobile bank applications can be directly reflected in the framework. This is seen as the two cases differently demonstrate how the independent variables of time, value, and application branding have influenced their users’ level of emotional attachment and loyalty to the bank and the application, which will be further elaborated on in the next paragraphs.

We have interviewed key persons from the two banks. Jesper Berg Sørensen works in Nordea’s online banking department with user interface, user-friendly tests etc, and Per Gjessø works with Nordea’s mobile solutions including their mobile bank application. Stefan Funch Jensen is manager for Danske Bank’s online and mobile development.

18.1. Time & Novelty Value
The majority of the mobile bank application users are today characterized as technology immigrants, which are supposed to use longer time to adapt to new technologies than the younger generation, the digital natives (Vodanovich et al. 2010:716). This could mean that the curve for creating brand attachment to a bank application goes faster as these digital natives to a higher degree become the users of the bank applications, consequently the time aspect might then be less influential. Therefore, by accommodating the novelty value through providing ongoing new application features it will enhance the users’ experience over a short time frame. Hence, in the interviews with the banks, they emphasized that with the application: “it should be an experience and something fun when using the application. You are willing to wait four seconds on a turning wheel or something that pops up” (Nordea 00:15:46). However, compared to Danske Bank, who focuses on providing added value to their users (Danske Bank 00:00:52), Nordea was more about keeping the application simple (Nordea 00:20:20).
18.2. Value
In terms of the five values found, the functionality of the application: the convenience, the availability and the timesaving aspect was significant. Both banks, however, also recognized the convenience and availability values, as Nordea’s philosophy was to create an application that was easy to use, but they did not focus on making it fun to use (Nordea 00:20:20), whereas Danske Bank focused on creating a convenient application emphasizing its innovativeness and advancement (Danske Bank 00:03:12 & 00:25:59). Furthermore, the research by Dwaft (2011) reveals that the most popular mobile applications use the possibilities the smart phones possess. Besides the GPS function in locating ATMs, with Danske Bank’s application users are also able to pay bills by taking a picture of it, which also according to our analysis is making the application more fun to use, thus enhancing the user’s overall experience. Moreover, using the phones functionalities to create value is one thing; another is that a long the future technological development, the users will begin to expect more benefits from their mobile bank application. Therefore, it could be argued that the first stage was reaching the market and the customers with a bank application, the next stage is to a large degree about creating an experience for the users e.g. personalize the application to the individual’s specific needs.

18.3. Application Branding
Through the interviews with the two banks it further became apparent that there were two very different strategies behind the launch of the mobile bank applications. The strategy for Danske Bank according to Stefan was to be “not first mover but best prover” (Danske Bank 00:28:11), with focus on developing the very best and innovative mobile application. Nordea on the other hand focused more on “…we had to go live with something, and then we take it from there.” (Nordea 00:19:48), and how all of their customers could benefit from using the solutions rather than just Android and iPhone owners. These differences were further enhanced after the launch were Danske Bank very proudly advertised their application’s points of differences (e.g. giro form payment) and points of parities (e.g. convenience and availability) through multiple media channels, whereas Nordea has not been as good at branding their application (Nordea 00:21:04 & 00:21:33). As it is clear that Danske Bank’s application success stems from the value-adding benefits the user experience through the use of the application, which has been clarified to be the same for Nordea’s users in this research, the interviews with Nordea and Danske Bank highly
support the revised framework and the fact that more intense application branding can influence the users level of emotional attachment and thereby loyalty. Furthermore, as time passes, technology evolves, and more digital natives are to be found, the time factor’s influence will decrease in line with the technological developments getting adopted much faster, thus it is important to acknowledge the branding strategy behind the application and its influence of the application’s success.

18.4. Application Importance
As described above the three independent variables; time, value and branding are found to have great importance when dealing with mobile bank applications, as they determine the user’s experience with the application. These findings show that in order to create a mobile bank application that can strengthen a brand’s equity, these three values have to be fulfilled in order to influence the users’ emotional brand attachment and thereby their loyalty to the application and the bank. Therefore, it is decisive not to underestimate the influence of the mobile bank application today, tomorrow or in the future.
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Gøtzsche, I. & Rasmussen, K. V. (2010). *Value Creation on Facebook – a Casestudy of How a Facebook Page can Strengthen the relation between consumer & brand*.

**Websites**


PART 7
APPENDICES
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Appendix 1 | In-Dept Interview Questions

Socio-Demographic Questions
- Kan du kort fortælle lidt om dig selv:
  o Hvad laver du til hverdag/dit arbejde?
  o Dine fritidsinteresser?
  o Hvilke værdier vægter du højt dit liv?
  o Hvad vægter du at bruge din tid på?

General Questions
- Hvad er din overordnede mening omkring Nordeas/ Danske Banks mobile bank applikation?
- Hvorfor downloadede du Nordeas Danske Banks mobilapplikation?
- Hvad motiverer dig til at bruge bank applikationen?
  o Lever bank applikationen op til dine forventninger? Hvordan?
- Hvad er din overordnede mening omkring Nordea/Danske Bank?
- Hvilke ord ville du beskrive Nordea/Danske Bank med?

Value
- Hvad betyder din bankapplikation for dig?
- **Hvilken værdi/værdier får du ud af at bruge din bank applikation?**
  o Føler du, at applikationen er en ekstra hjælp i hverdagen? Hvordan?
  o På hvilken måde synes du applikationen er praktisk? (I hvilke situationer bruger du applikationen?)
  o Når du bruger applikationen, får du så en følelse af pleasure? Hvordan?
  o Er det sjovt at bruge applikationen? Hvordan?
  o Giver applikationen dig mulighed for at vise andre, hvem du er? Hvordan?
  o Giver applikationen dig opmærksomhed omkring din person?

PSBC
Situation 1: Hvis du ser en anden bruge Nordeas/Danske Banks applikation, hvad er din umiddelbare tanke omkring ham/hende? – hvem ville du forvente at se?
- Giver brugen af mobilapplikationen dig en følelse af samhørighed eller tilknytning med andre mobile bank brugere? (besidder nogle fælles værdier)
  o Kan du uddybe det?
  o Giver den følelse af samhørighed en identifikation med mobil applikationen?
- Kan du identificere dig med ham eller hende?

Situation 2: Hvis I sidder 5 om et bord, 4 af jer har den samme bank og den sidste har en anden bank, føler du så en form for samhørighed eller tilknytning til de personer, som har den samme bank, som dig? Hvordan? Hvad tænker du?
• Giver brugen af mobilapplikationen dig en følelse af samhørighed eller tilknytning med andre kunder i Nordea/Danske Bank?
  o Kan du uddybe det?
  o Giver de/den følelse(er) af samhørighed en identifikation med bankens brand?
• I hvilken grad føler du, at du kan identificere/har noget til fælles dig med andre Nordea/Danske Bank kunder

Brand Attachment
• Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Nordea/Danske Bank?
• Føler du dig følelsesmæssigt tilknyttet til selve applikationen? Hvordan/hvorfor?
• Hvad betyder applikationen for dit forhold til din bank?
• Hvordan vil du beskrive dit forhold til applikationen?

Brand Loyalty
• Ud fra den følelsesmæssige tilknytning, du har til applikationen, hvad er sandsynligheden så for at du vil fortsætte med at bruge den?
  o Kunne du finde på at anbefale applikationen til andre?
  o Hvis du vil anbefale applikationen, til hvem?
  o Hvordan vil du anbefale den? (giv dem til tid til at tænke!)
• I og med at du har en følelsesmæssig tilknytning (forhold) til applikationen, hvad er så sandsynligheden for, at du vil fortsætte med at være kunde i banken?
  o Hvordan har det så indflydelse på om du vil anbefale banken til andre?
  o Hvis du vil anbefale banken og dens services, hvem ville du anbefale banken til hvem?
  o Hvordan ville du gøre det?

Extra Questions
• Du nævnte tidligere at applikationen ikke levede op til dine forventninger – er du stadig loyal på trods af det? Og vil du fortsætte med bruge applikationen/være kunde i banken?
• Hvis du skulle gå ud og vælge bank i morgen, kunne du så finde på at vælge bank på baggrund af deres applikation?
Appendix 2 | Survey Questions

### *8. Hvilken mobiltelefon har du?*
- Android telefon
- Apple telefon

### *9. Hvor mange måneder har du brugt smartphones?*
- Mindre end 3 måneder
- 3-6 måneder
- 6-12 måneder
- 1-2 år
- Mere end 2 år

### *10. Hvor ofte bruker du banken?*
- Mere end 1 gang om ugen
- 1 gang om ugen
- 4 gange om måneden
- Færre end 4 gange om måneden

### *11. Jeg valgte mobil applikationen først: (venlig gerne flere)
- Jeg er kund i banken
- Antakelig af vennemiljø
- Den havde gode ratinger i AppStore eller Android Market
- Jeg blev gjort opmærksom på applikationen af min bank
- Jeg har set hvert af reklamer for applikationen (fx TV, billboard, radio etc)

### *12. Hvilken bank er du kunde i?*
- Danske Bank
- Nordea

### *13. Hvor mange år har du været kunde i banken?*
- Mindre end 1 år
- 1-4 år
- 5-9 år
- Over 10 år

### *14. I hvor høj grad er du enig i følgende udadg?*

<table>
<thead>
<tr>
<th>Oplevning</th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applikationen er god</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Applikationen lever op til mine forventninger</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Applikationen har gjort, at jeg synes bedre om min bank</td>
<td>0</td>
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### *15. I hvor høj grad er du enig i følgende udadg?*

<table>
<thead>
<tr>
<th>Oplevning</th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeg er interessé i at bruge applikationen</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### *16. Hvis du ikke føler, at du kan udtrykke dig ligesom applikationen klart, vent det til spørgsmålene idet applikationen giver mulighed for at udtrykke mig...

<table>
<thead>
<tr>
<th>Oplevning</th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
<th>Nej</th>
</tr>
</thead>
<tbody>
<tr>
<td>... føler jeg en stærkere følelsemæssig tilknytning til banken</td>
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<tr>
<td>... føler jeg en stærkere følelsemæssig tilknytning til applikationen</td>
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<tr>
<td>... føler jeg en form for tilknytning til andre applikationsbrugere</td>
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<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>... føler jeg en form for tilknytning til andre banker</td>
<td>0</td>
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<td>0</td>
<td>0</td>
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<td></td>
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</tbody>
</table>
### *13. I hvor høj grad er du enig i følgende udsagn?*

<table>
<thead>
<tr>
<th>Når jeg bruger applikationen, giver den mig en fejlsense af tilfredsstillelse</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeg føler glade, når jeg bruger applikationen</td>
<td></td>
</tr>
<tr>
<td>Mine bank behver bliver tilfredsstillt gennem applikationen</td>
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</tbody>
</table>

**Reset**

### *14. Hvis du ikke føler glade eller tilfredsstillt ved at bruge applikationen, klik venligst 'nej'*

Igennem gliden ved at bruge applikationen...

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<tbody>
<tr>
<td>... føler jeg en stærker fejlsense tilknytning til banken</td>
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</tr>
<tr>
<td>... føler jeg en stærker fejlsense tilknytning til applikationen</td>
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<td></td>
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<tr>
<td>... føler jeg en form til tilknytning til andre applikationsbrugere</td>
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</table>

**Reset**

### *15. I hvor høj grad er du enig i følgende udsagn?*

<table>
<thead>
<tr>
<th>Bank applikationen ger min hverdag nemmere</th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank applikationen ger mine bank antaliggende/efterlære lettere</td>
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**Reset**

### *16. Hvis du ikke synes, at applikationen ikke praktisk, klik venligst 'nej'*

Idet applikationen er en praktisk hjælp i hverdagen, at jeg...

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<tbody>
<tr>
<td>... føler en stærker fejlsense tilknytning til banken</td>
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</tr>
<tr>
<td>... føler en stærker fejlsense tilknytning til applikationen</td>
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<tr>
<td>... føler en form til tilknytning til andre applikationsbrugere</td>
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</tr>
</tbody>
</table>

**Reset**

### *17. I hvor høj grad er du enig i følgende udsagn?*

<table>
<thead>
<tr>
<th>Brugen af applikationen har gjort, at jeg føler en samarbejde til andre brugere af applikationen</th>
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<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Brugen af applikationen har gjort, at jeg føler en samarbejde til andre kunder i min bank</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Jeg ser andre bruger af applikationen som værende ligesom mig</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Jeg ser andre kunder i min bank som værende ligesom mig</td>
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</tr>
</tbody>
</table>

**Reset**

### *18. Hvis du ikke føler, nogen form for tilknytning til hverken brugen, applikationen eller banken, klik venligst 'nej'*

Fejlsiden af samarbejde til andre app-brugere ger, at jeg føler en stærker fejlsense tilknytning til banken

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Fejlsiden af samarbejde til andre app-brugere ger, at jeg føler en stærker fejlsense tilknytning til applikationen</td>
<td></td>
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**Reset**

### *19. I hvor høj grad er du enig i følgende udsagn?*

<table>
<thead>
<tr>
<th>Jeg er fejlsense tilknyttet til min bankapplikation</th>
<th></th>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeg føler, at applikationen er mere end bare en ekstra bank service</td>
<td></td>
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<td></td>
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<tr>
<td>Applikationen har gjort, at jeg ser min bank, som værende mere end bare en bank</td>
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<td></td>
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</tbody>
</table>

**Reset**
### *20. Hvis du ikke føler dig følelsesmæssigt tilknyttet til applikationen, klik venligst ’nej’*

Min følelsesmæssige tilknytning til **APPLIKATIONEN**, ger, at jeg vil...

<table>
<thead>
<tr>
<th></th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
<th>Nej</th>
</tr>
</thead>
<tbody>
<tr>
<td>... anbefale applikationen til andre</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<td>□</td>
</tr>
<tr>
<td>... anbefale banken til andre</td>
<td>□</td>
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<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>... fortsætte med at bruge applikationen</td>
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<td>□</td>
<td>□</td>
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<tr>
<td>... fortsætte med at være kunde i banken</td>
<td>□</td>
<td>□</td>
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<td>□</td>
<td>□</td>
<td>□</td>
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</tbody>
</table>

**Reset**

### *21. Hvis du ikke føler dig følelsesmæssigt tilknyttet til banken, klik venligst ’nej’*

Min følelsesmæssige tilknytning til **BANKEN**, ger, at jeg vil...

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<tr>
<th></th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
<th>Nej</th>
</tr>
</thead>
<tbody>
<tr>
<td>... anbefale applikationen til andre</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<td>□</td>
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<tr>
<td>... anbefale banken til andre</td>
<td>□</td>
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<tr>
<td>... fortsætte med at bruge applikationen</td>
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</tr>
<tr>
<td>... fortsætte med at være kunde i banken</td>
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**Reset**

### *22. I hvor høj grad er du enig i følgende udssagn?*

<table>
<thead>
<tr>
<th></th>
<th>Meget enig</th>
<th>Enig</th>
<th>Neutral</th>
<th>Uenig</th>
<th>Meget uenig</th>
<th>Ved ikke</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeg er så glad for applikationen, at jeg vil blive ved med at bruge den</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Applikationen har gjort, at jeg fortsat gerne vil være kunde i min bank</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Hvis min bank afskaffer deres bank applikation, vil jeg stadig blive i banken</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Jeg kunne godt finde på at anbefale applikationen til andre</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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</tr>
<tr>
<td>Jeg kunne godt finde på at anbefale min bank til andre</td>
<td>□</td>
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**Reset**
# Appendix 3 | Survey Answers

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<td>6</td>
<td>4</td>
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</tbody>
</table>

**Svarmuligheder**

1: Danske Bank
2: Nordea
1: mindre end et år
2: 1-4 år
1: Android
2: iPhone
2: 2-6 mrd
3: 7-12 mrd
Antal måneder
2: < to gange om ugen
2: 2 gange om ugen
3: 5-9 år
4: 1-2 år
3: 4 gange om måneden
4: over 10 år
4: > 4 gange om måneden
5: mere end 2 år
4: > 4 gange om måneden
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<thead>
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<th>Hvorfor downloaded du applikationen?</th>
<th>Hvad synes du om applikationen?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeg er kunde i banken</td>
<td>Jeg blev gjort opmærksom på applikationen af min bank</td>
</tr>
<tr>
<td>Anbefalet af venner/familie</td>
<td>Jeg har set/hørt reklame for applikationen (fx TV, billboard, radio, etc)</td>
</tr>
<tr>
<td>Den havde gode ratings i AppStore eller Androidmarket</td>
<td>Applikationen er god</td>
</tr>
<tr>
<td></td>
<td>Applikationen lever op til mine forventninger</td>
</tr>
<tr>
<td></td>
<td>Applikationen har gjort, at jeg synes bedre om min bank</td>
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</tbody>
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1: Ja 2: Ja 3: Ja 4: Ja 5: Ja 1: Meget enig 2: Enig 3: Neutral 4: Uenig 5: Meget uenig 6: ved ikke
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<tr>
<th>Værdi: Self-expression Value</th>
<th>11-1</th>
<th>11-2</th>
<th>12</th>
<th>Link to Emotional Attachment</th>
<th>Link to PSBC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applikationen gør det muligt for mig at udtrykke, hvem jeg er</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jeg er interesseret i at Andre ved, at jeg bruger applikationen</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Idet applikationen giver mig mulighed for at udtrykke mig...</td>
<td></td>
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<td></td>
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<td></td>
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<tr>
<td>... føler jeg en stærkere følelsesmæssig tilknytning til banken</td>
<td>7</td>
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<tr>
<td>... føler jeg en stærkere følelsesmæssig tilknytning til applikationen</td>
<td>7</td>
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<tr>
<td>... føler jeg en form for tilknytning til andre applikations- brugere</td>
<td>7</td>
<td>7</td>
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<tr>
<td>... føler jeg en form for tilknytning til andre bankkunder</td>
<td>7</td>
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1: Meget enig  
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3: Neutral  
4: Uenig  
5: Meget uenig  
6: ved ikke  
7: Nej
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<td>13-1</td>
<td>13-2</td>
<td>13-3</td>
<td>14</td>
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<tr>
<td>Når jeg bruger applikationen, giver den mig en følelse af tilfredsstilles</td>
<td>Jeg føler glæde, når jeg bruge applikationen</td>
<td>Mine bank behov bliver tilfredsstillte gennem at applikationen</td>
<td>Igennem glæden ved applikationen...</td>
</tr>
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1: Meget enig  
2: Enig  
3: Neutral  
4: Uenig  
5: Meget uenig  
6: ved ikke  
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2: Enig  
3: Neutral  
4: Uenig  
5: Meget uenig  
6: ved ikke
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<th>17-1</th>
<th>17-2</th>
<th>17-3</th>
<th>17-4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idet applikationen er en praktisk hjælp i hverdagen gør, at jeg...</td>
<td>... føler en stærkere følelsesmæssig tilknytning til banken</td>
<td>... føler en stærkere følelsesmæssig tilknytning til applikationen</td>
<td>... føler en form for tilknytning til andre applikationsbrugere</td>
<td>Brugen af applikationen har gjort, at jeg føler en samhørighed til andre kunder</td>
<td>Brugen af applikationen har gjort, at jeg føler en samhørighed til andre kunder</td>
<td>Jeg ser andre bruger af applikationen som værende ligesom mig</td>
<td>Jeg ser andre kunder i min bank som værende ligesom mig</td>
<td></td>
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<td>3</td>
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2: Enig  
3: Neutral  
4: Uenig  
5: Meget uenig  
6: ved ikke  
7: Nej
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<td>Følelsen af samhørighed til andre app-brugere gør, at jeg føler en stærkere følelsesmæssig tilknytning til banken</td>
<td>Følelsen af samhørighed til andre app-brugere gør, at jeg føler en stærkere følelsesmæssig tilknytning til banken</td>
<td>Følelsen af samhørighed til andre bankkunder gør, at jeg føler en stærkere følelsesmæssig tilknytning til banken</td>
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Appendix 4 | Respondent Profiles

4.1. Nordea

Christina Koefoed, 29 years old
*Bank Assistant*

When Christina is not on maternity leave, she works at Nordea as...

Christina likes being active and uses some of her spare time in a fitness center. Christina sees herself as an extrovert person, who likes meeting new people, and at the same time values her close relations such as family and friends.

Christina describes herself as methodical person, who values a very structured everyday life. For her it is important as a new mother to be responsible. She further emphasize that she highly value both loyalty and honesty between people and in her life in general.

*Interview August 24th, 2011*

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Heidi Sørensen, 23 years old
*Undergraduate student Copenhagen University, Psychology*

Heidi’s student job is in within day nursery, where she works as a substitute when needed.

As a very active person, Heidi uses a lot of her spare time on training and has been active within handball as well as soccer. Heidi is a person, who enjoys being busy most of the time, and as an extrovert person she likes being with friends as well as family. Further, she is very deliberate and sensible when it comes to her economy.

The human relations within her life is very important, as Heidi highly value socializing with other people.

*Interview August 22nd, 2011*
Henrik Melberg Hansen, 47 years old  
IT Assistant  
Henrik works as head of department in the Copenhagen division of the it-company, Symfoni.

In his spare time, Henrik uses all of his time on ice hockey both as a member of the club committee, but also as a dad following his children’s sports activities. As a person Henrik likes to be active and enjoys running and ice-skating. Henrik further describes himself as family man with great interest in both sport and technology.

In his life Henrik value honesty, integrity and trust among people and it is important for him to know people before he opens up and shows his real self. This also relates to the fact that Henrik sees himself as introvert and as a good judged of character.

Interview August 24th, 2011

Line Juhler Schmidt, 27 years old  
Grad student Copenhagen IT-University, Digital Design & Communication  
Line is at the moment between student jobs but does a lot of volunteer work in relation to her study e.g. tutoring.

When she is off from her study, Line enjoys her spare time on especially friends, music, and creative work. Line is a very unstructured and extrovert person, who likes to attend social events, be busy, and be surrounded by others. However, she does not like to be depended on others or things in general.

In her life she value the importance of honesty, equal rights - both gender and human wise, and she put an honor in being a decent person.

Interview August 22nd, 2011
Maria Gøttsche, 27 years old
*Marketing Economist*

Maria works as ATC Aviation as sales and service agent.

Maria sees herself as a person, who is up-to-date. In her spare time Maria enjoys being both socially and physical active, through her association with her handball club, where she also has been a former member of the committee. At the same time she prioritizes her time to friends and family.

As a person Maria value loyalty, extroversion, honesty and trust, this also is how she sees herself. In her professional life, a good and exciting work life is important to her but without her career being crucial for her happiness. She likes being busy, however she values very highly to have time for herself at least once or twice a week.

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4.2. Danske Bank

Ida Voss, 26 years old
*Grad student*

She studies for master degree in psychology at Copenhagen Business School and works part time at the Ministry of Economic and Business Affairs in Copenhagen.

She enjoys being active and beside running and practicing Kung Fu, she spends a lot of time at her student job and being with friends and family. She further likes to do stuff with her friends.

As a person, she characterizes herself as introvert when meeting new people, but very social when she is with friends and people she knows. She values good and close relationships.

*Interview August 24th, 2011*

*Interview August 22nd, 2011*
Michael Jakobsen, 23 years old
Plumber

He is a newly qualified plumber with specialization within energy and natural gas and works for a company in Rødovre.

He put much emphasis in doing a good job and providing a good service for his customers. When he is not working, his dog, girlfriend and friends take much of his time. He skates and plays roller hockey sometimes, but he also likes to relax; play Play station, listen to music, and then he paints and draws.

Michael values to be surrounded by people he likes and is very social, but describes himself as somewhat retiring towards new people.

Interview August 23rd, 2011

Natja Grønvaldt, 27 years old
Cand.ling.merc. English and Intercultural Market Studies

She just graduated from Copenhagen Business School and still works at her student job at Ricoh Danmark A/S.

Her everyday life is busy and she has a tight schedule although she is highly unstructured. She plays handball and spends a lot of time to be with her friends and boyfriend. She is a very social person and is rarely alone.

Natja has a highly extrovert personality and likes being the centre of attention. At the moment, her carrier is the central point of her life, which reflects her values as she strive for being appreciated and manage herself well when she gets a fulltime job.

Interview August 23rd, 2011
Rune Hansen, 28 years old
*Project consultant*

Graduated from Copenhagen Business School with a Master in English and Intercultural Market Studies in 2010, and currently works as a project consultant at Nykredit.

Rune practices different kind of sports; work out, football and badminton. He is very structured and schedules his busy daily life to have time to practice, work and to be with his friends and girlfriend. Friendships and family life is very important.

He is outgoing and would be bored if he is not busy, therefore there are always people around him and things to do. Rune describes himself as exploring and both dutiful and a bad boy. The exploring gen has come into its own with his passion for technology.

*Interview August 25th, 2011*

Søren Robert Pedersen, 29 years old
*Certified insurance agent*

Søren works as a certified insurance agent for Topdanmark.

He is very sociable and finds it important to use one’s spare time properly and not sit at home alone. Søren therefore spends all his spare time on doing things with friends, family and his girlfriend.

Søren values to be impulsive, and likes the fact that even though he is not all structured, it works anyway. In his work and his social life he is very outgoing and likes getting attention. Søren sees himself as one who cares for other people and is a helpful and positive person.

*Interview August 28th, 2011*
Appendix 5 | Extraction of interviews

This appendix gives an overview of the most important findings from the in-depth interviews used throughout the analysis for this research. The extraction will be in Danish in order for the reader to see actually what have been said compared to the English translations in the analysis. The appendix is separated between the respondents of Nordea and Danske, and it further divided into subcategories concerning each of the constructs in the proposed framework.

5.1. Nordea
5.1.1. Christina Kofoed
5.1.1.1. Generally About the Bank & the Application

Hvad er din overordnede mening om Nordeas mobile bank applikation?
"Jamen, jeg synes egentlig den fungerer fint og kan det jeg skal bruge kan man sige." (00:04:10)

"Overførsler, man kan gå ind og få et overblik og ja.. (00:04:16) så kan man lave nogle omregninger, valutaomregninger." (00:04:20)

"Det eneste jeg synes der mangler det er at man ikke kan komme på online investering, så vidt jeg kan se. Det tror jeg er en mangelvare for mange der føler med i det, aktiemarked. Hvis man gerne lige vil se hvad status er på ens investeringer ikke." (00:04:15)

Hvorfor downloadede du Nordeas mobilapplikation?
"Jeg synes bare, det skulle man jo ligesom prøve ikke.” (00:04:48)
"Og så er det jo sådan set også nemt ikke.” (00:04:50)

Bruger du den så primært herhjemme eller når du er ude?
"Øhhh, altså det er nok faktisk mest herhjemme. For det er jo typisk der at jeg bruger den.” (00:05:16)

Hvad motiverer dig til at bruge bankapplikationen?
"Øhmmm, det er jo åndsvagt, men det er jo nok det der med at det er på telefonen og det er nyt og det er egentlig meget spændende.” (00:05:41)
"Fordi at det er jo en ny måde at bruge en bank på.” (00:05:47)
"Jeg synes egentlig det er meget sjovt at sidde og lege lidt med.” (00:05:51)

Lever applikationen op til dine forventninger?
"Ja, det synes jeg faktisk.” (00:06:00)

Kan du uddybe?
"Jamen jeg havde egentlig ikke de store forventninger, fordi det er sådan man bruger den til.. i dagligdagen, der er jo det egentlig bare at kunne overføre penge og kunne tjekke saldo, overfører og betale regninger.” (00:06:05)
Hvad er din overordnede mening omkring Nordea?
"Jamen jeg synes egentlig, det er jo svært for jeg er selvfølgelig farvet. Men jeg synes i og med at vi vægter rådgivning, så meget som vi gør, så er det en rigtig god bank. " (00:07:21)

"Normalvis er det rådgivning, og det er jo det man får brug for når man kommer til det stadie, hvor man ser på bolig og købe hus og alle de her ting det..." (00:07:39) "Det er sådan det essentielle og den personlige relation” (00:07:44)

Kan du sætte noget ord på Nordea som bank?
"Jamen jeg tænker at øhhm, netop at den personlige relation. Og det er øhhm..rådgivningsbank og øhhhmm...” (00:08:14)

5.1.1.2. Value
Hvad betyder din bankapplikation for dig?
"Jamen jeg tror egentlig i øjeblikket er den mere for sjov end den er så meget andet. For det er jo ikke fordi det er en jeg kan undvære i og med jeg har min computer og kan gå på netbank. " (00:09:24)

"Men jeg synes den er ret skæg, og den er egentlig selve opbygningen af den synes jeg egentlig også er meget sjov. (00:09:30) Den er lidt anderledes ikke.” (00:09:42)

"Der går lidt sport i det tror jeg, det er jo lidt moderne og alt mulig andet, og så skal man jo lære de apps der ikke.” (00:09:43)

Føler du, at applikationen er en ekstra hjælp i hverdagen?
"Det kan den blive. Altså det gør jo at du kan komme på lige meget hvor du er henne, så ja!”(00:09:59)
"Behovet har ikke været der endnu, men det kan den sagtens, hvis man vil det ikke.” (00:10:05)

På hvilken måde synes du applikationen er praktisk?
"Ja, det synes jeg vel egentlig.” (00:10:12)
"For det kan jo være man er i situation, hvor man ikke lige har overblikket.” (00:10:13)
"Og netop fordi jeg er bankdamen, så synes jeg det er rart lige at have styr på hvordan økonomien ser ud ikke.” (00:10.16)

Giver applikationen dig mulighed for at vise, hvem du er?
"Ja, altså det er ikke derfor jeg har den vil jeg sige.” (00:11:19)

"Jeg er lidt ligeglad med om folk ved jeg har den. (00:11:22) Det er sådan mere for min egen skyld” (00:11.24)

"Fordi jeg er rigtig dårlig til alle de der ting der [teknologi], så det er mere for .. jeg bliver nødt til at følge lidt med. (00:11:25) Så det er mere for min egen skyld – udvide min egen horisont...” (00:11:30).
Synes du det giver status, at du følger med de andre?
"Jo, det kan man sige. For ellers ville jeg jo være bagud." (00:11:57)

Når du bruger applikationen, får du så en følelse af glæde/pleasure?
"Jeg kan faktisk godt lide ... ja...faktisk fordi jeg synes egentlig at selve opbygningen kan jeg rigtig godt lide i forhold til netbanken." (00:13:01)

"Til de helt grundlæggende ting, der er den faktisk næsten mere overskuelig end netbanken er." (00:13:08)

"Der kunne jeg næsten godt finde på at tage den frem for det, hvis jeg bare vidste jeg skulle ind og lave en overførsel." (00:13:22)

"Så kunne jeg godt finde på at tage telefonen fordi det bare er lettere at gå den vej ikke. Det er da en fornøjelse." (00:13:26)

Er det sjovt at bruge applikationen?
"Ja, det synes jeg." (00:13.39)
"Jamen jeg tænker bare altså jeg kan godt lide selve opbygningen." (00:13:50)

"Jeg synes layoutet ... betyder rigtig meget for mig, hvordan man nu har det og hvilke muligheder der er." (00:13:53)

5.1.1.3. PSBC
"Jeg tænker sådan lidt at man vægter rådgivning og noget seriøsitet på en eller anden måde i forhold til Jyske Banks måde at markedsføre sig på at man går ind på en kaffebar og sådan noget ikke altså." (00:05:17)

"Der tror jeg bare jeg sidestiller Danske Bank og Nordea, vi er meget lig hinanden. Så jeg tror jeg ville se hende meget ligesom mig egentlig." (00:15:35)

Føler du en form for samhørighed eller form tilknytning til andre brugere?
"Ja, det gør man jo nok... øhhhm... fordi det er jo en form for fællesskab, man har jo det samme og noget tilfælles i og med at man bruger det samme så..." (00:18:00)

Synes du det giver en følelse af form for samhørighed med mobilapplikationen? Kan du se dig selv eller nogen af de ting du vægter højt, i mobilapplikationen?
"Ja, for det er jo alt hvad jeg skal bruge i min dagligdag, der er der faktisk." (00:18:51)

Så du kan godt identificere dine egne værdier i mobilapplikationen?
"Lige præcis ja. Det eneste del er selvfølgelig rådgivningen, men det kan jo ikke hverken via netbank eller noget andet så... Så det er jo så det personlige der kommer der..." (00:19:07)
Situation 2: Men hvis du sidder om et bord med nogle veninder og 4 af jer har den samme bank, og den sidste har noget lokalt som fx Mors Sparekasse – vil du så føle en samhørighed med dem som har den samme bank?
"Ja. Der er jo igen noget fællesskab omkring det ikke. Jeg kunne nok godt være så strenge at prøve at overtale hende til at komme over til vores." (00:19:47)

Ville du tænke noget specielt om den ene person som har en anden bank?
"Ja, altså jo Lyske er lidt yngre mennesker, som ikke har brug for så meget seriøsitet." (00:20:23)

"Men mere dem som tager nogle lavrentebanker, det er mere dem der kun vægter det, og så er man jo ikke interesseret i rådgivning, og der går man altså glip af rigtig meget, ikke.” (00:20:33)

"Så der ville jeg jo nok sætte dem lidt i bås desværre.” (00:20:45)

Føler du der er en form for samhørighed til selve banken og dens værdier?
"Ja, det har jeg jo i og med at jeg arbejder der, igen så er jeg rimelig farvet.” (00:21:22)

"Men ja, det er jo netop fordi vi står for rådgivning og det er øhhh det personlige, og det er de ting, som jeg synes er enormt vigtige i forhold til bank.” (00:21:22)

Giver brugen af applikationen dig en følelse af samhørighed/tilknytning med andre kunder i Nordea? Altså har den styrket den relation du selv har identificeret med andre kunder?
"Ja, for man kan sige man bliver mindet om det i flere situationer i og med man kan sidde ude og tjekke den hvis det var det man ville.” (00:22:09)

5.1.1.4. Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Nordea?
"Det er faktisk positivt jo, netop fordi jeg synes den er mere overskuelig ikke.” (00:23:53)

"Den giver...det må give noget frihed i virkeligheden på et senere tidspunkt ikke.” (00:23:57)

Så hvis applikationen lige pludselig ikke var der, ville du så mangle den i hverdagen?
"Altså spørger du mig i dag så ville jeg nok godt kunne undvære den. (00:24:14). ...men om et år når man har vænnet sig til den, så tror jeg faktisk det ville være en mangelvare.” (00:24:17)

Hvad ville du føle?
"Jeg tror egentlig jeg ville se det som noget negativt faktisk.” (00:24:35)

"Men mere fordi de så ikke følger med udviklingen, fordi hvis andre banker har den og de så lige pludselig fjerner den så gav det jo ikke rigtig nogen mening vel.” (00:24:39)

"Er det noget man bliver så glad for, så kunne det da godt gå hen og vægte så meget, at man ville overveje sin tilknytning til banken ikke.” (00:24:50)

Føler du dig følelsesmæssigt tilknyttet til applikationen?
”Nej. Det er nok så meget sagt tror jeg.” (00:25:15)
Så du ville ikke føle irritation eller noget andet hvis den blev fjernet?
”Jo, det ville da være ærgerligt. Men min verden ville ikke gå under.” (00:25:25)

Hvad betyder applikationen for dit forhold til din bank?
”Jeg synes egentlig det er blevet styrket efter den er kommet, fordi jeg synes det er et positivt tiltag og det betyder jo meget i forhold til relationen ikke.” (00:25:53)

Ville forholdet blive svækket hvis applikationen forsvandt?
”Det ville det jo nok, fordi det er jo lidt ligesom at give et barn en pose slik og så tage det fra dem igen. Det giver jo ikke nogen mening.” (00:26:16)
”Det ville nok næsten skade mere end det gavner.” (00:26:23)

 Hvordan vil du beskrive dit forhold til selve applikationen?
”Det er lidt det samme med.. Den giver noget frihed og fleksibilitet.” (00:26:46)
”Jeg tror ikke vi har et mere seriøst forhold end det.” (00:26:54)

Kunne du forstille dig at få et tættere forhold til din applikation?
”Jamen jeg tror jeg kommer til at bruge den anderledes til den tid [når barslen er slut]. (00:27:03). ...Og jeg tror også i og med at den bliver udviklet løbende, det er jeg overbevist om at det gør... (00:27:06). Så tror jeg også man kommer til at bruge den anderledes.” (00:27:10)

5.1.1.5. Brand Loyalty
Ud fra den følelsesmæssige tilknytning du har til applikationen, hvad er sandsynligheden så for at du vil fortsætte med at bruge den?
”Ja, selvfølgelig.” (00:27:49)

Du kunne ikke finde på at stoppe med at bruge den i morgen?
”Ej, jeg synes den er rigtig god. (00:27:55). Jeg synes netop den giver noget fleksibilitet og noget frihed i hverdagen.” (00:27:57)

Kunne du finde på at anbefale den til andre?
”Det gør jeg allerede. Så ja.” (00:28:04)

Hvem har du anbefalet den til?
”Jamen alle der har en smart phone...og selvfølgelig netbank.” (00:28:11)
”Jeg synes den er rigtig god, jeg synes i hvert fald det er rigtig rart at den giver lidt mere frihed.” (00:28:23)

I hvilken sammenhæng kunne du finde på at anbefale den og til hvem?
”Men jeg tænker sådan en som arbejder skæve tider og som ikke lige kan komme på banken...øhhh netbanken når det passer en.” (00:28:48)

”Men ellers hvis jeg sidder og snakker med mine veninder og de også...snakker om det, så er det jo en oplagt mulighed at forklare dem om det, hvor let og overskuelig den er og…” (00:29:01)
Så du vil sådan primært anbefale den face-to-face?
"Ja, ja – bestemt! Det ville nok være den eneste situation." (00:29:13)

Ud fra din følelsesmæssige tilknytning til applikationen hvad er så sandsynligheden for, at du ville fortsætte med at være kunde i banken?
"Ja, men hvis man igen ser ud fra...hvis jeg tænker ud fra mine egne kunder og kan se at Danske Bank bliver ved med at udvikle på deres og den gik hen og blev rigtig rigtig god i forhold til vores, så tror jeg vi ville have lidt hård konkurrence. For det vil helt klart være den vej udviklingen vil gå ikke." (00:29:44)

I og med at de have applikationen, så har det jo styrket dit forhold, så hvis du ikke rigtig var i banken, så sandsynligheden for at du måske ville blive i banken den er jo så høj?
"Lad os sige vi ikke var der mere [i Nordea], så kunne jeg godt finde på at skifte bank, hvis jeg kunne se den anden havde de samme fordele og måske bare havde en bedre applikation eller tilsvarende netbank i den anden bank." (00:30:28)

Hvordan har det indflydelse på om du vil anbefale banken?
"Jamen det gør kun at jeg kan tale varmere om den. 30:53 Jeg vil da klart anbefale den." (00:30:49)

Til hvem?
"Det kan være til hvem som helst. (00:31:01) ...men alle der er en lille bitte smule med på noderne." (00:31:03)

Hvorfor skal man være med på noderne?
"Man er nødt til ligesom at have en smart phones for at kunne have en app kan man sige og så skal du ligesom være en lille smule up-to-date." (00:31:17)

Kunne du finde på at anbefale banken?
"Det vil jeg jo stadig gøre og måske endda mere fordi der nogle flere ting jeg kan anbefale. (00:31:37) ...hvor før var det både netbank og rådgivning, nu kan det så også være app’en.31:46 Der er flere positive ting at kunne give videre.” (00:31:41)

Hvordan ville du anbefale banken, kunne du finde på andet end face-to-face?
"Nej.” (00:32:17)

"Det er typisk sådan man er i kontakt med folk, det er også igen netop fordi jeg vægter det personlige, så synes jeg da også det skal være når man er ansigt til ansigt.” (00: 32:19)

5.1.2. Heidi Sørensen
5.1.2.1. Generally about the bank and the application
Hvad er din overordnede mening om Nordeas mobile bank applikation?
"Den er faktisk overraskende positiv.” (00:02:21)

"Jeg har brugt netbank rigtig meget på computeren (00:02:31) - begge mine forældres arbejder I Nordea og har altid haft Nordea, blev lært op med netbank, så snart jeg kunne
finde ud af det, så derfor hjælper det mig rigtig meget at jeg også har det på min telefon.”
(00:02:44)

**Hvorfor downloadede du Nordeas mobilapplikation?**
"Jeg havde en veninde som downloadede nogle apps til mig, dem her kan du ikke undvære. Hun havde Danske Bank – hvad er det for en bank du har? Så skal du helt sikkert have det.”
(00:02:54)

**Hvad motiverer dig til at bruge bankapplikationen?**
"Det gør at det er nemt.”
"At det er sådan er lige ved hånden, jeg har rigtig tit øhhh... sådan en som har en masse forskellige konti, sådan en der altid... der overfører rigtig meget generelt.”
(00:03:18)

"...Sådan lige en halvtredser der og hist og her og flytter lidt rundt på konti (00:03:28), så derfor synes jeg det er rigtigt nemt, at den er så tilgængelig som den er.”
(00:03:31)

**Lever applikationen op til dine forventninger?**
"Ja, altså det gør den hovedsagelig. Jeg øhhh...synes den er meget sådan meget brugervenlig når man går ind i det og meget sådan overskuelig i forhold til hvordan den er delt op.”
(00:03:46)

"Det eneste negative jeg har at sige, som er noget jeg håber der snart kommer, det er at man ikke kan betale regninger, så vidt jeg ved. At jeg kun kan overføre penge. Jeg kan kun lave betalingsoverføringer.”
(00:04:05)

**Hvad er din overordnede mening omkring Nordea?**
Det er øhhh, nu er jeg nok lidt indoktrineret hjemmefra, men det er overvejende positivt.”
(00:04:49)

"Altså jeg vil sige, selvom sådan i forhold til finanskrisen og alt det som har været det sidste år (00:04:56) at øhhh.. jeg er kun blevet bekræftet i min teori om, at det er en meget solid bank og har nok også har fået øjnene op for at det nok er lidt mere konservativ end mange andre.”
(00:05:01)

"Det er sværere at få lov til nogle ting, men til gengæld er der også en anden sikkerhed indenfor det, som der nok ikke hos så mange andre... ”
(00:05:15).

"Nu har jeg ikke været ude og skulle låne store beløb til lejlighed eller noget, men af hvad jeg kan høre og hvad når jeg selv sådan undersøger, kan jeg hurtigt se det ikke er noget man bare får lov til ved bare at knipse med fingrene.”
(00:05:24)

"Man have... øhh.. man skal kunne bevise en forholdsvis solid økonomi før at man få lov.”
(00:05:39)

"Så vil jeg nok sige: konservativ i hvert fald, solid... og så bærer det også præg af at det er så stor en virksomhed i forhold til mange små banker, derfor kan man sige den nok ikke er så intim, som så mange andre er. Men det har jeg aldrig haft brug for.”
(00:05:47)
5.1.2.2.. Value
Hvad betyder din bankapplikation for dig?
"Den betyder meget i forhold til.. nu vil jeg sige det er også nemt at blive afhængig af det også med sådan en iPhone - det gør man også lynhurtig.” (00:06:38)

"Det betyder rigtig meget for mig i forhold til at jeg ikke skal... at det ikke når at blive noget problem.” (00:06:45)

"Det der med at man har det lige ved hånden og det er det tilgængelige og jeg har altid mit NemID i pungen og sådan...” (00:06:49)

"Så lige så snart der er noget, så gør det det rigtig nemt sådan ude i min hverdag...” (00:06:55)

"Det der med at man faktisk gør det med det samme i stedet for det er noget som når at blive et problem, noget der hober så op, så glemmer man det ikke, fordi man bare kan gøre det med det samme.” (00:07:03)

Så på den måde er jeg generelt meget glad for det.” (00:07:15)

Giver applikationen dig mulighed for at vise hvem du er?
"Nej, umiddelbart nej. Jeg tænker det ikke som noget der afspejler mig.” (00:07:39)

"Altså man kan sige, den måde, den side det gør det på, det er nok det der med at man er lidt hurtig og har lidt travlt. Så på den måde er det selvfølgelig... så er den er den lettere tilgængelig og det er hurtigere at få overstået.” (00:07:44)

"Men det er ikke sådan at den afspejler ikke en masse af mine dybere værdier, det tror jeg.. det er den jo for overfladisk til.” (00:07:56)

Giver applikationen dig opmærksomhed omkring din person?
"Nej! Sådan tænker jeg ikke på det.” (00:08:19)

Når du bruger applikationen, får du så en følelse af glæde/pleasure?
"Altså det gør jeg nok på den måde at det er så øhhhm... at det er nemt at få tingene ud af verden.” (00:08:37)

"Det er ikke noget der når at blive et problem...” (00:08:43)

"Men det er ikke fordi.. det er ikke på den måde pleasure at jeg synes det sådan er cool eller fedt, at jeg kan gøre det på den måde. Fordi det synes jeg egentlig også det sådan lidt er på en computer” (00:08:46)

"Det er sådan rent funktionelt og ikke så meget image vil jeg sige.” (00:09:01)

Er det sjovt at bruge applikationen?
"Ja, altså... jeg ved ikke om man kan sige det er sjovt, men ja det kan man nok godt."
(00:09:14)

"Fordi det er sådan.. jeg kan hurtigt få det overstået." (00:09:18)

"Det gør da, at det gør nogle ting nemmere for en ikke, end hvis man selv skulle have gjort det. Så på den måde kan man godt sige det er lidt sjovt at bruge den." (00:09:34)

Føler du, at applikationen er en ekstra hjælp i hverdagen?
"Ja, det føler jeg." (00:09:49)

**Hvordan?**
"Der tror jeg kun det er det med at den er lettere tilgængelig og jeg har den ved hånden, så dermed er den både...det er tidsbesparende ... det er hurtigt og tit tror jeg det er det der med at få det gjort.” (00:10:11)

**Er der andre situationer eller steder, sådan fysisk?**
"Nej det tror jeg faktisk ikke. Ikke endnu i hvert fald at jeg har gjort... andet end det med valutaberegneren hvor jeg har været ude og rejse. Ellers tror jeg faktisk øhhh...” (00:11:09)

"Så er det faktisk lige så meget hjemme. Altså der er flere gange hvor jeg tænker, jeg kunne ligeså godt gøre det her på computeren ikk’...(00:11:20)... og så er det et spørgsmål om at computeren er to meter væk og telefonen er lige ved siden er... altså.. så er vi jo derude i... hvor det er bagateller.” (00:11:25)

5.1.2.3. PSBC
**Situation 1: Hvis du står et sted i en butik eller supermarked ser en anden bruge mobilapplikationen. Hvad er din umiddelbare tanke om en person der står og bruger den?**
"Jeg tror det kommer meget an på hvordan personen ser ud og hvordan jeg.. om... altså er det ung er det gammel? For jeg tror tit hvis nu jeg så en smart fyr i jakkesæt med mappen under armen og loggede ind der, så ville jeg nok tænke – det passer meget godt. Men samtidig kunne det også ligeså godt være en dame på min mors alder, så altså...” (00:12:09)

"Men jeg tror ikke kun ud fra den betragtning ville jeg ikke dømme. For det alligevel er så stor en virksomhed, så der er så mange forskellige.” (00:12:33)

**Hvad for en person ville du så regnede med du så? Du må gerne dømme...**
"...oftest tænker jeg, at det var en som bekymrer sig om hvordan sin økonomi er, og ikke bare er ligeglad med det og måske...” (00:12:55)

"...men har en forholdsvis solid økonomi, eller i hvert fald bekymrer sig om den på den ene eller anden måde i hvert fald.” (00:13:03)

"Tit spiller der nok også en form for konservativisme ind over på en eller anden måde.”
(00:13:10)

Når du bruger applikationen, giver det dig så en følelse af samhørighed/tilknytning med andre mobile bank brugere? Besidder i nogle fælles værdier?
"Ja det tror jeg vi gør – selvom langt hen af vejen ville jeg nok have tendens til ikke at indrømme det. Men det tror jeg man gør automatisk...." (00:13:39)

Måske mere ubevidst end bevidst?
"Ja, det tror jeg.” (00:13:50)
"Jeg tror tit det er nogen værdier der stemmer overens men... ja, det er svært at sige, for der er måske også nogle ting, som ikke umiddelbart er det man ville sige om sig selv ikke?” (00:13:57)

"Men når man ser dybere er der nok nogle ting der stemmer overens.” (00:14:08)

"Men det er ikke sådan at jeg gør det ikke før på nogen måde at opnå den sammenhørighed, altså sådan at... det ville jeg gerne...”(00:14:12)

Nu siger du det er ubevidst hvad det skulle være, men du kunne godt forestille dig, at der var noget. Hvis du nu skulle prøve at sætte en finger på, kan du så nævne nogle ting?
"Det ville nok være noget med, en eller anden form for ansvarsbevidsthed omkring nogle ting, som jeg også var inde på tidligere i forhold til at... (00:14:47) ...hvert fald en eller anden form for bekymringsfaktor ... (00:14:58) ...at man ikke er ligeglad med hvad det er for en bank eller hvordan man er som person for den sags skyld.” (00:15:00)

Synes du det form for samhørighed giver en følelse af identifikation med mobilapplikationen?
"Ja, på en måde, men samtidig tror jeg også bare at jeg... iPhone er allerede så udbredt og der er så mange, vil jeg tro, der også har den applikation... (00:15:38) ...Så man skal nok også passe på med at tillægge den en større værdi end som sådan.” (00:15:45)

"Men overordnet, ja – så tror jeg godt man kan sige det!” (00:15:58)

Situation 2: Men hvis du sidder om et bord med nogle veninder og 4 af jer har den samme bank, og den sidste har noget lokalt som fx Mors Sparekasse – vil du så føle en samhørighed med dem som har den samme bank?
"Nej, det samme igen - ikke kun ud fra den betragtning, der skulle klart ligge noget mere bag...” (00:16:42)
"...og jeg vil sige nu er det også i min alder tror jeg også tit at... eller oftest er det sådan at man har den bank man har fordi sine forældre har det, og det kunne typisk også være derfor folk har lokalbanker.” (00:16:48)

Du ville ikke tillægge personen fra Mors bank en bestemt værdi?
"Nej det ville jeg ikke.” (00:17:15)

Giver brugen af mobilapplikationen dig en følelse af samhørighed og tilknytning med andre kunder i Nordea
"Altså man kan sige lige i den pågældende situation ville det selvfølgelig være oplagt, at der nok var større chance for at man begyndte at snakke med dem om noget eller.”(00:17:49)
"Men ikke sådan ellers tror jeg!” (00:18:09)
5.1.2.4. Brand Attachment

Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Nordea?
"Jeg tror faktisk den har ændret sig sådan øhhh, både i forhold til at jeg selvfølkelig er blevet ældre men også i forhold til sådan hele krisen perspektiv." (00:19:02)

"Men jeg har helt klart fået en anden.. fået større forståelse eller i hvert fald indsigt i deres stabilitet sådan hen over krisen... og at stort set alle banker på en eller anden måde har været ude i noget... ikke at de er gået fri, men de har måske minimeret deres tab og sådan nogle ting i forhold til hvad man kunne have gjort. " (00:19:39)

"Men mine følelser til selve app’en tænker jeg ikke er noget sådan.” (00:20:01)

Så app’en har ikke har betydning for den måde du føler dig knyttet til Nordea?
"Nej, altså nej.”(00:20:11)

"Og man kan sige sådan generelt sådan elektronikkens udvikling så bevæger det sig nok kun væk fra, at man har det der personlige forhold til det, fordi man efterhånden kan gøre alt der...nu har jeg ikke været en af dem som har siddet og hængt i røret, men jeg kan kun forestille mig at det jo kun bliver mere den vej, og det bliver papirløst og det ene og andet.” (00:20:13)

Føler du dig sådan følelsesmæssigt tilknyttet til selve applikationen?
"Altså ja, det er jeg jo så blevet. (00:21:32). Men det er nok mere sådan, jeg tror det er meget den der afhængighed man selv skaber. (00:21:35). ...den er så tæt på, hvor det er jo ikke fordi, at jeg ikke vil kunne undvære den.” (00:21:40)

"I så fald, sådan som det er lige nu, så er det på bekostning af at det så ikke lige fungerer på computeren, (00:21:44) ...men ellers så er det et spørgsmål om, hvis jeg i hvert fald gør det hjemme, om den er tættest på eller computeren.” (00:21:49)

"Men det er klart jeg skaber min egen afhængighed, ved at jeg netop kan gøre det når jeg er ude og man .. det der lige med at..hvis jeg nu... (00:21:56). ...for eksempel har jeg lige været ude og rejse eller hvis der er noget at man så kan tjekke saldo og alle de der ting sådan undervejs, hvor jeg ikke lige har min computer med... (00:22:02) ...så på den måde så gør den jo helt klart at jeg [bliver mere afhængig].” (00:22:10)

Hvad så hvis den ikke var der i morgen?
"Så ville man komme til at mangle den... (00:22:14). Ligesom hvis med så mange andre ting på iPhonen, så skaber man virkelig hurtigt en afhængighed.” (00:22:16)

Så du ville mangle den hvis den ikke var der?
"Ja, helt sikkert.” (00:22:47)

Hvad betyder applikationen for dit forhold til banken?
Jeg tror ikke det har ændret det, men det har nok bekræftet nogen af de altså sådan min forestilling omkring banken og sådan hele deres koncept i forhold til at de er altså...(00:23:09) ...det ville være det, hvis det ikke var der. Så ville jeg synes det var underligt
at sådan en stor bank som dem ikke sådan ligesom var up-to-date på sådan et marked.”
(00:23:20)

”Det har nok bare bekræftet mig i at det passer meget godt til det koncept og den ide jeg har om Nordea.” (00:23:27)

**Hvad bekræfter det præcist?**
”Jamen det er nok det der med at de er med og de sådan er .. ved jeg ikke om man kan sige...
(00:23:42)...fremme i skoene og de forstår sådan at advertise og reklamere for det...
øhhhm...” (00:23:48)

”Også sådan være serviceminded overfor kunderne ikke…” (00:23:58)

**Hvordan vil du beskrive dit forhold til applikationen?**
”Det bliver nok aldrig øhhh... altså en så stor afhængighed som mine forhold eller
relationer til mange andre, fordi at det stadig ikke er noget der er så ... øhhh.. sådan
livsvigtigt for mig. (00:24:39). Det er ikke noget sådan basalt behov, at jeg har brug for hver
eneste dag, at kunne gå ind og tjekke mig saldo... og kunne gå ind og de der ting. (00:23:52)
Godt nok kan man skabe sig nogle vaner, men det vil aldrig blive de der basale behov, at..
også fordi jeg ikke har flere end jeg har... i for at jeg ikke er ældre og ikke sidder med en
masse gæld eller noget der virkelig er vigtigt, hvor man kan sige hvor jeg skal sidde og sørge
for at købe og sælge eller være opdateret med et eller andet.” (00:24:58)

”Så på den måde bliver den nok ikke så, altså... er det ikke nu og kan ikke forestille mig eller
håber at det bliver så livsvigtigt, så jeg synes det er noget jeg skal tage med mig over alt.”
(00:25:14)

”Men jeg tror ikke man skal undervurdere den der afhængighed man får af den lynhurtigt.”
(00:25:23)

**Er mobilbanken din vigtigste applikation?**
”Det er faktisk en af dem jeg bruger allermest udover lige sådan noget Facebook og mail, så
er det faktisk en af de sådan...” (00:25:30)
”Det er klart den sådan mest funktionelle jeg bruger.” (00:25:40)

**Hvor ligger applikationen henne på iPhonen?**
”Den ligger aller forrest. (00:25:49). Lige indenfor tommelfinger vidde.” (00:25:54)
”Det siger selvfølgelig også noget om at det er en der bliver brugt.” (00:25:57)

**Hvis du var mere involveret i din bank i form af lån, aktier eller lignende, tror du så
applikationen ville betyde endnu mere for dig?**
”Det tror jeg den ville – helt automatisk.” (00:26:27). Ligesom at netbank også på min
computer ville det. (00:26.29). Altså jeg solgte sidste år nogle værdipapirer og der var jeg...
selvom jeg aldrig.. altså har haft den store forstand på det, så bliver man alligevel
interesseret og går lige ind og tjekker noget for lige at se hvordan.” (00:26:31)
"Så hvis jeg havde det og når jeg en dag får det ene eller andet, så tror jeg også, at så bliver man lidt mere afhængig af... (00:26:54)...selvom det ikke er noget, altså... så kommer man til at skabe sig det der behov igen, som man også gør for bare at tjekke en eller anden åndsvag saldo eller sådan noget ikke..." (00:27:00)

5.1.2.4. Brand Loyalty
Ud fra den følelsesmæssige tilknytning til applikationen, hvad er sandsynligheden så for at du vil fortsætte med at bruge den? Har du lyst til at fortsætte med at bruge den?
"Ja, det har jeg helt sikkert." (00:27:38)

Så du kunne ikke foretrække dig ikke at have den i din hverdag?
"Nej, det kunne jeg ikke." (00:27:43)

Kunne du finde på at anbefale den til andre?
"Det kunne jeg – og det gør jeg også." (00:27:46)
"Det sådan ligger ret naturligt, det der med at man selv synes at den er nem og let tilgængelig, så..." (00:27:48)

"Hvis jeg har nogle veninder som jeg ved at de har Nordea eller lige har fået iPhone eller sådan noget, så er det sådan ret naturligt, at jeg sådan lige ser hey... " (00:27:55)

Er det så sådan primært i dine nære relationer du anbefaler den?
"Ja, altså jeg tror også sagtens jeg kunne finde på det hvis det var en eller anden jeg faldt i snak med og emnet faldt på det. (00:28:06). Så ville jeg ikke være bleg for det, det er ikke sådan at jeg tænker... uhh folk må ikke vide jeg har den." (00:28:10)

Du har altså kun anbefalet den Face-to-Face?
"Ja, det har jeg. (00:28:18). Men det har også noget at gøre med at jeg ikke har haft den så længe tror jeg...." (00:28:20)

Hvordan tror du at du fremadrettet at du kunne finde på anbefale den?
"Det er egentlig ikke noget jeg ville lægge op på Facebook og ... men en eller anden statusopdatering og sige det var det nye vidunder, (00:28:57) men jeg ville ikke have noget problem med, hvis jeg skrev med en eller anden [på Facebook] som ikke var mig så nær og så sige det." (00:29:04)

I forhold til din følelsesmæssige tilknytning til applikationen, hvad er sandsynligheden så for at du ville forsætte med at være kunde i banken?
"Altså den [applikationen] er nok med til ... sådan altså det samlede billede af hvorfor det er jeg er kunde i Nordea." (00:29:51)

"Hvis jeg endelig skulle skifte bank ville det nok ikke være til en lille bank, fordi jeg måske ville frygte de ikke havde det [en applikation]. (00:29:59). Så på den måde er det ikke rigtig et issue som sådan." (00:30:04)

"Men jeg tror sådan samlet set, så har det da en indflydelse på en eller anden måde, fordi det også er en del af deres koncept et eller andet sted nu ikke.." (00:30:09)
"Det ville kun tale positivt for at jeg ville blive i banken kan man sige. (00:30:19). ...og i så fald, hvis jeg skiftede, så ville det nok være ...Så ville jeg nok synes det på en eller anden måde synes det ville være et problem, hvis det var en som ikke havde en app i hvert fald fordi." (00:30:26).

**Hvordan har det indflydelse på om du kunne finde at anbefale banken til andre?**
"Det ville nok også være en del af det samlede billede af i forvejen hvis jeg talte godt om Nordea og deres sådan koncept og hvad de stod for, så ville jeg nok også komme til at nævne det på en eller anden måde, at det passer godt ind i deres ansigt udadtil." (00:30:44)

**Hvis du skulle anbefale banken og dens services til nogen, hvem ville det så være til?**
"Jeg tror ikke der ville være nogen forbehold for nogen jeg ikke ville anbefale den til. (00:31:17) ...så jeg tror det kunne være stort set alle.” (00:31:20)

**Hvordan ville du anbefale banken, hvis du skulle gøre det? Ville det være samtale eller Face-2-face?**
"Ja, det ville det nok være. (00:32:01)...det ville nok være der at det højst sandsynlig ville komme på tale eller ...altå sådan falde mig ind.” (00:31:03)

5.1.3. Henrik Melberg Hansen

5.1.3.1.. Generally About the Bank & the Application

**Hvad er din overordnede mening om Nordeas mobile bank applikation?**
"Jamen min først tanke var, da jeg så at det fandtes det var: YES, det skal jeg have.” (00:05:41)
"Og så...øhhh...Skyndte jeg mig at downloade applikationen.” (00:05:46)

**Hvorfor downloadede du Nordeas mobilapplikation?**
"Jeg er jo bare tekniknørd, det var smart. For mig var det primært et spørgsmål om det virkede.”(00:06:46). Det gør det jo så. Det må jeg jo så sige.” (00:06:55)

**Hvad motiverer dig til at bruge bankapplikationen?**
"Jamen det er jo, hvis vi står i en eller anden diskussion om: hvad står der på kontoen, derhjemme.” (00:08:48)

"Så jeg har ikke brugt det til andet end at tjekke balancen på konti.”(00:09:03)

"Jeg har ikke lavet overførsler, jeg har godt set at man kan. Det har jeg ikke gjort.” (00:09:09)

"Jeg har også brugt det til valutakurser.” (00:10:19)

**Lever applikationen op til dine forventninger?**
"Jamen det øhhh.. jeg synes det var fint.. altså.. jeg synes det er fint.” (00:10:25)
"Den gør det jeg forventer og den viser mig, hvad der står, og jeg kan se transaktioner og sådan nogle ting.” (00:10:28)

**Hvad er din overordnede mening omkring Nordea?**
"Det er jo en bank.” (00:10:48)
"En bank er for mig er det en infrastruktur, det er ligesom en... når man har el i væggen eller et eller andet. Det er et nødvendigt onde." (00:10:52)

Stoler du så ikke på banker?
"Nej! Ikke som rådgivere. Absolut ikke – de er formidlere og de er sælgere." (00:12:11)
"Jeg har ikke noget til overs for banker – det er bare noget jeg skal bruge for at formidle penge.” (00:13:26)

5.1.3.2. Value
Hvad betyder din bankapplikation for dig?
"Jamen det er jo bare noget der gør det nemmere for mig i hverdagen, hvis jeg har behov for øhhh..at tjekke et eller andet.” (00:13:39)

Er det en nødvendighed for dig, bankapplikationen?
"Nej. Den kunne godt undværes.” (00:14:26)

Giver applikationen dig mulighed for at vise hvem du er?
"Nej det tænker jeg ikke over.” (00:17:55)

Du snakkede bare om: kan man det – så er jeg nødt til at have det?
"For min egen skyld – ikke for andres.” (00:18:12)

Giver applikationen dig opmærksomhed omkring din person?
"Det gør jeg garanteret... i det miljø jeg bevæger mig i til daglig, der ved alle jo at jeg er en nørd med sådan noget der. Men det er jo ikke derfor jeg gør det.” (00:18:27)

"Altså jeg opfatter det ikke som en del af min identitet.” (00:19:11)

"Det er jo bare.. teknologi driver mig, fordi det er det jeg arbejder med til daglig” (00:19:12)

Når du bruger applikationen, får du så en følelse af glæde/pleasure?
"Jamen altså jeg vil sige... første gang, det at man kommer ind og det virker – YES, det er sgu smart. Så har man den fornemmelse. (00:19:53). Så bliver det jo hverdag ikke?” (00:20:01)

Er det sjovt at bruge applikationen?
"Første gang – så skal det bare fungerer.” (00:21:30)

Føler du, at applikationen er en ekstra hjælp i hverdagen?
"Ja, lidt!” (00:15:17)

"Men det er ikke nødvendigt for mig for mig vel – altså men det er en nice-to-have ting kan man sige.” (00.15.20). Jeg kunne sagens leve uden.” (00.15.25).

Gør den nogen ting nemmere for dig?
"Jamen det gør det jo nemmere hvis jeg står i en eller anden situation, hvor vi har behov for at tjekke et eller andet ikke.” (00:15:43)
"Jamen, jeg synes da det er smart." (00:15:51)

På hvilken måde synes du applikationen er praktisk?
"Jaaah, det er da praktisk, at jeg altid har det tilgængeligt." (00:16:59)

5.1.3.3. PSBC
Situation 1: Hvis du står et sted i en butik eller supermarked ser en anden bruge mobilapplikationen. Hvad er din umiddelbare tanke om en person der står og bruger den? Hvilken person ville du forvente at se med applikationen?
"Et ungt menneske." (00:22: 34)

Uddyb?
"Jamen sådan 20-25 årige." (00:22:43)

Andre karaktertræk?
"Jeg ville nok forvente det var en mand." (00:22:49)

Hvad med karrierer?
"Ej, det ville jeg ikke øhhh... jeg ville ikke forvente det var et jakkesæt." (00:23:04)

Værdier, i forhold til bankanliggende? Hvilken person?
"Men jeg tror sådan umiddelbart (...) umiddelbart ville jeg tro det var unge mænd, som var drevet af den der teknik der." (00:23:36)

"Det kan godt være det er fordosmusuldt." (00:23;53)

Giver brugen af mobilapplikationen en form for samhørighed eller tilknytning til den her person du nu vil karakterisere som den generelle bruger på en eller anden måde?
"Ja, det er der vel nok." (00:24:32)

"Men jeg tror ikke det er noget, som sådan almindelige mennesker bare tager til sig. Det tror jeg ikke." (00:24:50)

"Jeg tror at de vil tro, at det bliver usikkert for eksempel – det tror jeg." (00:24:58)

Gør det det muligt at identificere dig med mobilapplikationen på en eller anden måde?
"Det var langhåret – jeg har ikke tænkt så meget over det..." (00:26:22)

"Jamen jeg tror den har et begrænset publikum. Det tror jeg." (00:26:26)

Situation 2: Men hvis du sidder om et bord med nogle veninder og 4 af jer har den samme bank, og den sidste har noget lokalt som fx Mors Sparekasse – vil du så føle en samhørighed med dem som har den samme bank?
"Næhhh...." (00:27:47)

hvad med ham der havde den anden bank?
"Igen, det er bare infrastruktur. Det skal bare være et eller andet sted man formidler..øhh..." (00:27:57)

"Jeg har ikke nogen samhørighed med en bank." (00:28:04)

Når du bruger applikationen føler du så en nærmere tilknytning til andre kunder i banken?
"Nej." (00:28:33)

Trods din skepsis – er du så kommet tættere på banken igennem brugen af applikationen?
"Næææhh. Tvært imod synes jeg jo de var langsomme fordi jeg sag jo Danske Bank havde den. Men jeg ved ikke om det havde den samtidig, det ved jeg faktisk ikke." (00:28:54)

(Her er der en snak om at han bedre ville kunne se sig i Amagerbanken, hvor der er fokus på noget mere lokalt, i stedet for at blive glemt blandt de store. Ville kunne forhandle sig til bedre vilkår!)

5.1.3.4. Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Nordea?
"Ingen." (00:30:59)

Hvorfor?
"Jeg har ikke rigtig nogen følelsesmæssig tilknytning til min bank." (00:31:05)

Hvad nu hvis det var Amagerbanken
"Det kunne være det var anderledes faktisk, fordi det ville virke sådan mere lokalt for mig ikke." (00:31:13)
"Jeg har ikke rigtig nogen tilknytning til Nordea." (00:31:17)

Hvorfor ville det være anderledes med Amagerbanken?
"Nu er jeg jo fra Amager. Det er jo... vi er jo lidt specielle herude. Støtter op om det lokale måske." (00:31:23)
"Jeg tror der er noget mere identitet i det." (00:31:32)

Ville du så være mere glad for applikationen i Amagerbanken?
"Jeg ville nok være mere imponeret over de havde en end de andre har. Det forventer jeg jo. Det skal de bare have." (00:32:57)

"Men jeg blev faktisk lidt overrasket, da jeg opdagede at Amagerbanken havde en – det kan jeg da godt huske." (00:32:05)

Føler du en eller anden form for følelsesmæssig tilknytning til selve applikationen? (Hvis den ikke var her i morgen?)
"Det tror jeg ikke [altså ville savne den]." (00:32:21)

Du ville ikke mangle den?
"Bruger jo bare computeren som jeg plejer." (00:32:24)
”Altså for mig kunne det jo ... det kunne være man skulle lave en sms-tjeneste, hvor man kunne sms’e og så fik man balancen på sin konto.” (00:32:29)

Hvad betyder applikationen for dit forhold til banken?
”Nej. Det gør ingen forskel.” (00:33:00)

Hvordan vil du beskrive dit forhold til applikationen?
”Jeg tror ikke jeg har et så stærkt følelsesmæssigt forhold til telefonen. Det kan godt være unge mennesker har det, det ved jeg ikke.” (00:33:19)

Forhold til selve telefonen?
”Den er svær at leve uden ikke.” (00:33:41)

Er det ikke applikationerne som gør den svær at leve uden?
”Jo, det er det vel nok. (00:33:49). Men altså jeg synes måske ikke at øhhh... bankapplikationen er... den er ikke så væsentlig for mig, i hvert fald ikke endnu. (00:33:53.) Måske er den om et stykke tid, og så kan man ikke leve uden den.

Hvis den blev fjernet fra markedet?
”Det er klart at det ville være et underligt signal at sende til markedet, at Nordea melder ud, at nu understøtter de ikke længere mobilapplikationen.” (00:34:41)
”Det et tilbageskridt – det er klart!” (00:34.50)

Ville det påvirke dig på nogen måde?
”Det ville da påvirke mig negativt, det er da klart.” (00:34:54)
”Det ville jeg synes var noget mærkelig noget. Hvis der ikke var en anden måde at gøre det på ikke.” (00:34:59)

5.1.3.5. Brand Loyalty
Hvad er sandsynligheden så for at du ville fortsætte med at bruge applikationen?
”Det er jo 100 %. Selvfølgelig vil jeg det.” (00:35:11)

Kunne du finde på at anbefale applikationen til andre?
”Ja det ville... det kunne jeg da sagtens.” (00:37:06)

Hvem kunne du finde på at anbefale den til?
”Til folk som har sådan et dyr [smart phone]...” (00:37:13)

Du ville altså primært anbefale i Face-to-Face situationer?
”Ja.” (00:37:50)

Kunne du finde på at anbefale den på nogen andre måder?
”Altså jeg kunne ikke finde på at gå ind og skrive om det på nettet og sådan noget.” (00:37:58)

Hvorfor ikke?
”Jeg tror ikke jeg tilhører den generation som [gør det]...” (00:38:06)
Ud fra brugen af applikationen hvad er sandsynligheden så for, at du vil fortsætte med at være kunder i Nordea? Hvis du ser bort fra at Karina [hans kone] arbejder der. "Ja, det er jo svært ikke. For det er jo altafgørende." (00:39:07)

"Altså applikationen får mig ikke til at blive, nu har alle [andre banker] den alligevel." (00:39.12)

"Jeg ville ikke skifte til Danske Bank fordi jeg kunne tage billeder af mine girokort." (00:39:29)

**Hvordan har brugen af applikationen indflydelse på om du vil anbefale banken til andre?**
"Det har den ikke." (00:40:13)

**Hvorfør ikke?**
"Fordi at jeg opfatter nu at alle har den. (00:40:16). Det er bare noget banker skal have.” (00:40:25)

**Hvis du skulle anbefale banken og den services, hvem ville du så anbefale den til?**
"Jamen jeg tror ikke jeg ville rende og sige jeg synes du skal være i den her bank.” (00:41:07)

"Jeg ville nærmere sig at I skal holde jer væk fra banker og alle deres dårlige råd.” (00:41:18)

**5.1.4. Line Juhler Schmidt**
**5.1.4.1. Generally About the Bank & the Application**

**Hvad er din overordnede mening omkring Nordeas mobile bank application?**
"Min overordnet mening er at jeg synes den er vellykket (00:02:05). Øhhmmm... når det er sagt så skal jeg lige understrege at jeg ikke har prøvet alle features, men dem jeg har brugt har jeg været yderst tilfreds med.” (00:02:13)

**Hvorfør downloadede du Nordeas mobilapplikation?**
"Fordi jeg lige havde fået en iPhone. Og så skulle jeg jo bare have apps der kunne alting."(00:02:49). Men også fordi jeg synes.. jeg er ikke er det mest struktureret menneske som altid lige husker at ligge regninger i en fin stak og så betale dem den dato, så det er enormt fedt for mig at jeg kan gøre det på vej i skole eller på arbejde eller på over til nogle venner eller et eller andet” (00:02:55)

**Hvad motiverer dig til at bruge applikationen?**
"Altså jeg tror jeg bruger den lige så som jeg bruger deres almindelige netbank. Nu er det primært netbankfunktionen jeg bruger i applikationen. (00:03:27). Men det der motivere mig til at bruge den, er jo at den er ved hånden. Altså at det ikke altid er at jeg lige har min computer tændt, jeg har altid min mobiltelefon tændt... 00.00.34) øhhhhmm..Så det er simpelthen et spørgsmål om bekvemmelighed på ene eller anden måde.”(00:03:45)

**Lever applikationen op til forventninger?**
"Ja, det synes jeg." (00:04:01)

**Hvad er din overordnede mening omkring Nordea?**
Umiddelbart rigtig godt. Jeg synes aldrig jeg har haft bøvl med den.” (00:04:53)

5.1.4.2. Value
Hvad betyder din bankapplikation for dig?
"Jamen udover det der med at det er bekvemt, så øhhh tror jeg ikke det betyder så meget
altså i forhold til øhhhm altså at have det på computer altså (00.06.34), men jeg er meget
afhængig af at jeg har, må jeg sige homebanking på en eller anden måde via telefonen,
internettet, mobilen eller computeren.” (00.06.53)

Føler du at applikationen er en ekstra hjælp i hverdagen?
"Ja, ikke sådan vanvittig stort men ja jeg synes det er lækkert at have.” (00:07:25)

Uddyb?
"Jamen så er det netop det der med at det er bekvemt, fordi man ikke sådan skal til at tænde
computeren op og slet ikke skal ned i filialen eller sådan noget, for det ville jeg aldrig få gjort.
(00:07:35).

"Det der med at have det ved hånden når det er jeg skal gøre det når jeg lige kommer i tanke
om det, står med regningen i hånden (00:07:53). Det synes jeg er enormt bekvemt altså.”
(00:08:00).

På hvilken måde føler du at applikationen er praktisk?
"Det er netop det der, når jeg står med regningen i hånden og tænker jeg skal også lige
huske at betale de der penge.” (00:08:11)

"Det er sådan nogle situationer, hvor jeg synes det er en fordel fordi som sagt, er jeg ikke det
mest sådan struktureret menneske (00:08:32) – og øhh nogen gange så øhh er det sådan at
jeg kommer i tanke om det og hvis jeg så ikke lige får det gjort, så glemmer jeg det igen
(00:08:27).

"Det er ret fedt, at man kan få det ud af verden med det samme.” (00:08:46)

Giver applikationen dig mulighed for at vise andre hvem du er?
"Nej! Ikke rigtig. Det kan godt være der er et eller andet man kan gøre med den. Dele og like
– det er jeg stået lidt af på i sådan nogle situationer.” (00:09:28)

"I sådan nogle situationer er det ikke vigtigt for mig at vise, at jeg er Nordea-kunde.”
(00.09.46)

Giver applikationen opmærksomhed omkring din person?
"Næh.” (00:10:05) (No elaboration on this question as she during the entire interview makes
it very clear that it is not important for her that others know she have or uses the
application)

Når du bruger applikationen, får du så en følelse af glæde/pleasure?
"Ja, det kan man godt sige…” (00:10:22).
Uddyb?
”Jamen det er netop det der, så er det done – hvor det der med, jeg kan godt lide at få ting overstået hurtigt, når det lige falder mig ind, så jeg ikke skal sidde og planlægge, nu skal jeg også huske, så det der med ligesom at arkivere det under afsluttet (00:10:25), det øhhh gør mig enormt godt.” (00:10:44)

Synes du det er sjovt at bruge applikationen?
”Sjovt, nej – det tror jeg ikke.” (00:10:49)

Hvorfor ikke?
”Det ved jeg ikke, altså jo i starten var det sjovt, men der var alt på en iPhone jo sjovt.” (00:10:55)

”...men ikke umiddelbart – tror det er meget en praktisk ting for mig.” (00:11:04)

5.1.4.3. PSBC
Situation 1: Hvis du står et sted i en butik eller supermarked ser en anden bruge mobilapplikationen. Hvad er din umiddelbare tanke om en person der står og bruger den? Hvilkken person ville du forvente at se med applikationen?
”Jeg tror umiddelbart, at det jeg ville tænke var nok at de måske havde det lidt ligesom mig. (00:11:40). Det der med godt kunne lide at få tingene ud af verden og ikke altid fik gjort tingene sådan...med det samme, men sådan lige gjorde det på farten og når det lige faldt dem ind. (00:11:45). ...så det er ikke... jeg tror ikke jeg ville tænke sådan: wauw han er tjekket eller..wow hun er utjekket fordi hun ikke betaler sine regninger derhjemme.” (00:11:55)

”Jeg tror måske bare jeg ville identificere mig lidt med dem og øhhh... tænke det kan jeg godt forstå – det virker sgu også godt for mig.” (00:12:01)

Så du vil umiddelbart sige den slags person hun/han er – er noget du kan forholde dig til?
”Ja, det tror jeg faktisk.” (00:12:13)

Giver applikationen dig en form for samhørighed/tilknytning med andre mobil bank brugere?
”Altså nu er det kan man sige at læse meget ind i et meget lille tegn – men på en eller anden måde så tror jeg måske ja.” (00:12:29)
”Altså jeg tror ikke sådan at jeg ville tænke... jeg ville gå hen og slå dem på skulderen og sige: det gør jeg hahaha det gør også det der. (00:12:37). Men øhhh det kan da godt være hvis man står nede i Netto eller Kvickly eller et eller andet og tænker: hvor mange penge har jeg overhovedet på kontoen, at man lige er nødt til at gå ind og tjekke. Altså det kunne jeg også godt finde på.” (00:12:42)

”Så øhhh altså jo, på en eller anden måde så tror jeg at jeg vil identificere mig lidt med dem – og føle en eller anden form for tilknytning.” (00:12:51)

Giver den samhørighed/identifikation en følelse af samhørighed med applikationen?
”Ej, det tror jeg måske jeg er at tage den for vidt på en eller anden måde.” (00:13:08)
"Det er brugen af applikationen jeg identificere med mig.” (00:13:11)

Føler du at du kan identificere dig med den anden bruger?
"Jaaaa... men ja! Jo.” (00:13:42)

"Det er nok igen fordi jeg læser enormt meget ind i folks sådan øhh underlige vaner eller sådan. Jeg tænker meget over hvis folk gør sådan et eller andet: hvorfor gør de det? (00:13:46). "Og sådan netop, så tror jeg at jeg ville læse det ind i det at de har det nok ligesom mig agtigt. (00:13:54). Så der er jeg nok en del identificering der.” (00:14:00)

Situation 2: Men hvis du sidder om et bord med nogle veninder og 4 af jer har den samme bank, og den sidste har noget lokalt som fx Mors Sparekasse – vil du så føle en samhørighed med dem som har den samme bank?
"Ikke altså... nu er det også sådan lidt, fordi Nordea er så stor en bank ikke. (00:14:38). Så hvis det havde været omvendt og jeg havde haft Mors Sparekasse og der var en eller 4 andre eller et andet, der også havde det, så ville jeg nok. (00:14:43). Men fordi Nordea er så udbredt og har så stort et klientel, så tror jeg ikke umiddelbart, at jeg ville sådan andet end hvis jeg sådan skulle til at diskutere rentesatser eller øhh fordelpluskunde status eller et eller andet, så tror jeg ikke at jeg sådan ville have noget jeg sådan tænkte: Ej, det er sjovt. Heller ikke sådan i forhold til dem der så netop havde en anden bank.” (00:14:49)

"Jeg tror måske det der med at sådan at føle samhørighed med nogen på grund af banken, det er måske også mere præget af at det ville være pudsigt. (00:15:47) og ikke så meget jeg at jeg ville tænke: så er vi virkelig i samme båd. (00:15:53). Så jeg tror ikke det sådan er på den måde er nogen [dem fra Mors Sparekasse] jeg ville tage afstand fra. Det lyder også sådan så voldsomt.” (00:15:57)

I hvilken grad føler du, at du kan identificere dig eller har et eller andet tilfælles med andre Nordea kunder?
"Altså det er svært at sige ikke, fordi vi har jo nogle ting til fælles i og med at vi har... vel de nogenlunde samme rentesatser og øhhh.. samme muligheder for hæveautomater og sådan noget.. øhh samme gebyrer og sådan noget i nogen grad. (00:16:29). Men derudover tror jeg ikke rigtig der er noget.. men det har også noget at gøre med, at det er så stor en virksomhed.” (00:16:44)

Så hvis du skulle putte nogle ord på Nordea? 3 ord der beskriver Nordea (ikke værdier)
"Umiddelbart også rigtig tjekket, altså har styr på tingene.” (00:17:08)
"Og igen... bekvemt, altså – det passer mig godt at der er hæveautomater så mange steder for eksempel. (00:17:08). Og man aldrig er vidt langt fra en filial heller.” (00:17:23)

5.1.4.4. Brand Attachment

Hvad betyder applikationen for din følelsesmæssige tilknytning til Nordea?
"Det ved jeg sgu ikke, det har jeg ikke lige studset så meget over.” (00:18:37)

"Men det gør da at banken på en eller anden måde er mere tilstede i min verden altså. (00:18:41). Ikke meget fordi det er også nemt at komme på netbank ikke, men. (00:18:48). Og det er også nemt at tjekke valutakurser på deres hjemmeside og sådan... de der ting. (00:18:53)
Føler du at du har et følelsesmæssigt forhold til selve applikationen?
"Nej, det tror jeg ikke." (00:19:20)

Så hvis nu den ikke var der i morgen – så ville det ikke betyde noget?
"Jeg ville nok undre mig. Men det ville ikke være sådan det store tab på den måde.” (00:19:26)

Du ville ikke mangle den altså?
"Jeg ville ikke savne den, lad mig sige det sådan.” (00:19:32)
"Jeg ville selvfølgelig ærger mig over den ikke var der, men det er så igen bekvemmeligheden ikke.” (00:19:34)

Hvad hvis den kom til at koste noget, ville det have en påvirkning?
"Det ville det helt sikkert (00:19:48)
"Hvis det var gratis at gå på netbank, og applikationen kostede penge, så ville jeg helt klart vælge netbank altså.” (00:19:50)

Hvad betyder applikationen for dig forhold til banken?
"Ikke så meget.” (00:20:21)

"Altså jeg synes stadig at netbank sådan på computeren er en grundigere indblik i min økonomi og der…” (00:20:24)

"Det er kun i en snæver vending, at jeg synes den der app er en stor fordel.” (00:20:50)

"Altså i virkeligheden synes jeg at tilknytningen er stærkere ved netbank og endnu stærkere selvfølgelig ved at du går op i banken og får den sludder eller går ned og hæver penge på den måde.” (00:19:56)

Hvordan vil du beskrive dit forhold til applikationen?
"Det er netop det der, at jeg synes det er rigtig lækkert at man sådan kan komme direkte ind og gøre det med det sammen. (00:21:21). Altså jeg synes det er en ligesom en genvej på en eller anden måde ikke. (00:21:27)
"Jeg synes den er rigtig rar at have. (00:21:48). Den er som sagt meget bekvem og..” (00:21:51)

"Det er sådan ligesom at have sin bank i lommen på en eller anden måde ikke.” (00:21:53)

"Det ville ikke koste mig noget, hvis jeg skulle sige farvel til den. (00:22.01). Det ville selvfølgelig bare være lækrest at den er der.” (00:22:06)

"Men jeg har den jo lige inde på min computer også.” (00:22:15)

"...Altså det er vildt lækkert at have den med sig, ligesom så mange andre ting. (00:22:21). Det er også fedt, at jeg kan tjekke mails på farten også sådan.” (00:22:23)
”Men skulle jeg hjem eller til en anden computer med internet for at gøre det, ville det ikke altså. (00.22.26) Der ville ikke gå skår af mig af den grund, det andet er bare lækrere.” (00.22.31)

”Det er sådan luksus.” (00:22:35)

5.1.4.5. Brand Loyalty
Hvad er sandsynligheden for at du ville fortsætte med at bruge applikationen?
”Hvis den fortsætter med at være gratis i det omfang den er nu, så er jeg helt sikker på at jeg vil fortsætte med at bruge den.” (00:23:07)

Kunne du finde på at anbefale applikationen til andre?
”Helt sikkert.” (00:23:18)

 Hvordan kunne du finde på at anbefale den?
”Jamen jeg tror jeg ville prøve at sælge den til nogen (...) jeg ville selvfølgelig fremhæve nogen af de ting den gør for mig.” (00:23:36)

”Altså sige, hvis du har de her behov som jeg også har, så er det en super nem måde at håndtere dine penge på... og bekvemt og lige til.” (00:23:47)

”Jeg ville bare nævne hvad jeg synes der er fedt ved den.” (00:24:07)

Er det så primært Face-to-face du kunne finde på at anbefale den?
”Ja, det tror jeg.” (00:24:31)

”Altså det ville være hvis nogen ytrede et behov, eller jeg kunne se at nogen havde et behov for at bruge den, at jeg ville anbefale den.” (00:24:33)

”Jeg ville ikke sige til alle... sende mails rundt eller på Facebook.” (00:24:40)

Hvordan med reviews i AppStore?
”Det har jeg ikke gjort, men det kunne jeg nok godt finde på.” (00:24:56)

Hvad er sandsynligheden for at du vil fortsætte med at være kunde i Nordea på baggrund af applikationen?
”Jeg synes det er vigtigt at de følger med [teknologisk], så ja på en eller anden måde er det.” (00:26:10)

”Altså at de ligesom sætter det højt også at det skal være nemt at have en bank.” (00:26:15)

”Så på den måde er det ikke alene applikationen, men det at de følger udviklingen, at de har netbank og at det er enormt tjekket og sjældent den går ned. Det betyder meget. (00:26:20).
...så på den måde er applikationen en af de ting, som gør at jeg gerne vil fortsætte med at have den bank.” (00:26:29)

Så du kunne godt finde på at vælge bank på baggrund af applikationen? Altså vælge en anden bank som havde en bedre applikation?
“Så det skulle være sådan en mærkelig forskel i hvert fald. (00:26:48). Eller nogen mærkbart andre priser tror jeg måske snarere jeg ville gå efter.” (00:26:52)

“Men jeg synes også det er et vigtigt element at de ligesom har ny teknologi i højsædet og sådan noget.” (00:26:56)

Hvordan har applikationen indflydelse på om du vil anbefale banken til andre?
"Det er ikke sådan det der ligesom sælger hele pakken for mig, men det er en af mange faktorer som jeg synes er lækre.” (00:27:28)

"Så det her med at der er de her små fordele, det er helt klart med til at jeg synes det er en fed oplevelse og jeg også vil anbefale andre det.” (00:27:51)

Hvis du skulle/ville anbefale banken og dens services, hvem ville det så være til?
"Jamen nok primært mine jævnaldrende tror jeg. (00:28:08). Og folk der måske ligesom mig godt kan lide at ting er bekvemme og man ikke skal sætte en halv dag af for at få betalt regninger og sådan noget.” (00:28:12)

"Også folk som er sådan lidt, hvad hedder det gadetofile [vilde med gadget] eller sådan et eller andet.” (00:28:26)

"Folk der har brug for den stabilitet det er at have en stor bank. (00:29:42). De [Nordea] har nogle måde at tilgodese de fleste på...” (00:29:50)

"Det som trækker ned, er måske at det godt kan blive lidt upersonligt [fordi det er sådan en stor bank].” (00:30:19)

Hvordan ville du anbefale banken, hvis du skulle anbefale den?
"Jeg tror umiddelbart, at det jeg ville fremhæve det var måske nok at der jo er hæveautomater fra Nordea overalt i landet – også i udlandet nogen steder, i Skandinavien i hvert fald.” (00:30:52)

"Så ville jeg... nævne det der med at de har nogle fine pakkeløsninger og så ville netop også nævne det der med at det er så bekvemt som det er. (00:31:04). Altså at man netop har netbank og en applikation som ligesom kan lette det der.” (00:31:15)

"Jeg tror at der skulle mere til for at jeg ville skifte bank end at det var en konkurrerende bank, der havde en vildt fed applikation.” (00:32:18)

5.1.5. Maria Gøttsche
5.1.5.1. Generally About the Bank & the Application
Hvad er din overordnede mening omkring Nordeas mobile bank application?
"Den er lidt blandet.” (00:04:23)

"Jeg synes det er skide godt at kunne have den på mobile, men jeg synes også det er farligt. (00:04:25). Derfor bruger jeg det kun til normale små overførsler og tjekke min konto, men jeg ville aldrig kontakte banken via min telefon på den måde. Der ville jeg logge på en
computer og bruge min netbank. (00.05.54). ...og så tjekker jeg engang imellem kursen på mine lån.” (00.05.15)

”Så som sådan har jeg tillid til det, men jeg ved ikke hvor meget jeg tør bruge det også fordi jeg ikke er så sikker på alt det der teknologi. Også når man er... iPhone er kommet meget i spil jo. Mange der snakker om at de går ind og hacker.” (00:05:22)

Hvorfør downloadede du Nordeas mobilapplikation?
"Fordi det er hurtigt og nemt. Når... jeg har ikke internet herhjemme.” (00:05:41)

Hvad motivere dig til at bruge bankapplikationen?
"Fordi jeg synes det er smart. Jeg skal ikke vente på at jeg kommer hjem [med at overfører]. (00:06.48). Eller skal have en computer for at ordne mine ting.” (00:06:55)

"Eller hvis jeg føler at man.. der er et eller andet med min konto øhhh kontoudtog, når jeg står i en automat – det her forstår jeg ikke. Så kan jeg logge ind på min telefon og se hvad der sket og hvorfor det er sket.” (00:07:00)

Lever applikationen op til dine forventninger?
Ja!” (00:07:34)

"Jeg forventede ikke særlig meget, så derfor lever den selvfølgelig op til det. (00.07.37). "Så det eneste jeg forventede det var faktisk bare at man kunne tjekke sin konto og så kunne overføre penge. (00.07.50). Men har fundet ud af det kan meget mere end det.” (00:07:54)

Hvad er din overordnede mening omkring Nordea?
"Det er en god og en stabil bank.” (00:08:08)

"I forhold til mig synes jeg det er godt at have en stor og stabil bank, fordi så chancen for de krakker den er ikke så stor, som det er med de små banker.” (00:08:13)

Kan du sætte ord på Nordea som bank?
"Jeg tror de står for loyalitet. (00:08:38). God kundeservice.” (00:08:42)

5.1.5.1. Value
Hvad betyder din bankapplikation for dig?
”Den betyder jo at, jeg kan bruge mine ting her og nu.” (00:09:30)

”Den [min bank] står til rådighed 24 timer [i døgnet].” (00:09:38)

"At jeg ikke behøver en computer. (00:09:42). At jeg sådan set bare kan bruge min telefon.” (00:09:45)

Hvad giver det dig?
”Frihed.” (00:09:54)

Går op i du ikke skal bruge computeren, hvorfor?
"Fordi jeg skal ikke sætte mig ned og tænde den og vente 10 min på at den faktisk tænder.” (00:10:11)
Det har altså noget med tid at gøre?
"Ja." (00:10:17)

Føler du, at applikationen er en ekstra hjælp i hverdagen?
"Ja, helt sikkert." (00:10:38)

Hvordan?
"Fordi hvis jeg lige står og tænker.. nej nu kunne jeg godt tænke mig at købe et eller andet, så kan jeg lige tjekke om jeg har råd til at købe det, uden at jeg behøver at tænde computeren, og tænke over hvad står der på kontoen, og hvor hvordan og hvorledes.” (00:10:45)

"Så har jeg den faktisk lige ved hånden – hele tiden ved hånden.” (00:10:59)

På hvilken måde synes du applikationen er praktisk?
"Jamen altså du kan gøre det nu.” (00:11:21).
"Du skal ikke, altså altting er jo lige og nu.” (00:11:23)

Giver applikationen dig mulighed for at vise hvem du er?
"Nej! (00:12:01). Det synes jeg faktisk ikke. (00:12:04). Det er jo det samme som netbank jo.” (00:12:06)

Mere tillid har det indflydelse på om du kan vise hvem du er?
"Ja, helt sikkert.” (00:12:34)

Hvis nu du var 100 % sikker på der ikke ville ske noget, og du kunne bruge applikationen fuldt ud. Tror du så er du bedre ville kunne se dig selv i applikationen?
"Det ville jeg helt sikkert nok kunne.”(00:12:49)

Giver applikationen dig opmærksomhed omkring din person?
"[Udadtil] Næhh!” (00:13:21)

Tæt på venner, at man lige tager den op og overfører pengene med det samme?
"Jo, der var en der sagde... nej hvor er det smart.” (00:13:31)

Når du bruger applikationen, får du så en følelse af glæde/pleasure?
"Nej.” (00:14:10)

"Nej for jeg bruger penge hver gang jeg bruger den. (00:14:19). Jeg synes ikke alttid lige man bliver lykkelig af at kigge på det. (00:14:25). Man kan jo sige det er en pligt.” (00:14:31)

Er det sjovt at bruge applikationen?
"Ja, det synes jeg.” (00:14:41)

"Jeg synes faktisk det er meget sjovt at sidde og rode med.” (00:14:43).
"Men jeg synes da stadig det er sjovt at gå ind og kigge på, hvad er der nu her og hvad er det seneste nyt? (00:14:48). Grave lidt rundt i det og se.. hvad kan den egentlig? (00:14:56). Kan den noget nyt som den ikke kunne for 3 uger siden? (00:14:58). Kan man downloade en nyere version eller?" (00:15:02)

5.1.5.3. PSBC

Hvad for nogle værdier vil du tillægge ham/hende?
"En opdateret person.” (00:16:10)
"Med på det sidste kan man sige, selvom det måske ikke lige er den sidste nye. (00:16:18). Men man skal jo have en speciel telefon for at kunne have den [applikationen].” (00:16:21)

Tror du at du ville kunne se dig selv i den her person? (værdimæssigt)
"Ikke altid – nej! ” (00:16:29)
"Nej, det tror jeg ikke, for jeg tror man bruger den af forskellige grunde.” (00:16:41)

"Selvom man bruger den vil jeg ikke sige at man ... øhhh har de samme værdier og man tror på det samme – det vil jeg ikke mene nej.” (00:16:45)

Karakterisering af person?
"Så ville jeg beskrive dem ligesom mig selv.” (00:17:02)

Giver brugen af mobilapplikationen dig en følelse af samhørighed eller tilknytning til andre mobilbank brugere.
"Både ja og nej. (00:18:45). Fordi jeg vil sige: ja selvfølgelige fordi man bruger den samme applikation, men det betyder jo ikke at man er det samme menneske fordi man bruger den.” (00:18:47)

"Man hører jo ikke sammen fordi man bruger applikationen.. og alligevel føler man jo man gør det fordi det er jo folk, som gør det samme som en.” (00:19:04)

"Det er jo det samme hvis du spiller håndbold, så spiller alle håndbold.” (00:19:14)

"Så man får jo på en eller anden måde et tilhørsforhold, hvis man kan sige det sådan.” (00:19:19)

Giver den her følelse dig en samhørighed/identifikation med selve applikationen?
"Både ja, det vil jeg sige ja.” (00:19:41)

Uddyb
"Det er jo min økonomi – det er jo min identitet. Hvordan har økonomien det? Har man det selv godt.” (00:19:51)
Situation 2: Men hvis du sidder om et bord med nogle veninder og 4 af jer har den samme bank, og den sidste har noget lokalt som fx Mors Sparekasse – vil du så føle en samhørighed med dem som har den samme bank?

"Ja." (00:22:31)

Uddyb?

"Man hører jo til en bestemt ting ikke. Selvom det lyder lidt mærkeligt. (00:22:35). Så hører man jo til, for nu har man den samme bank, når man så er der nogle ting man har ens.


Tilhørsforhold til ham fra Mors Sparekasse?

"Jo, det ville jeg også, fordi det er jo stadig en bank." (00:23:03)

Kan du identificere dig med Nordeas brand?

"Nej … ikke på en et personligt plan, fordi jeg ikke går særlig meget op i det." (00:24:28)

Har applikationen styrket din tilknytning til andre kunder?

"Nej – det er det samme. (00:25:38) For jeg identificerer mig ikke med en anden der bruger den også, så er det jo det samme som hvis man stod og snakkede om det." (00:25:40)

5.1.5.4. Brand Attachment

Hvilken betydning har applikationen på din følelsesmæssige tilknytning til Nordea?

"Den har stor indvirkning, for jeg skal jo jeg kunne stole på dem." (00:26:02)

Hvilken betydning har applikationen så? Er det det med tilliden?

"Ja, det vil jeg sige – det er det jo for mig." (00:26:22)

Så det knækker tilliden lidt at bruge applikationen?

"Både ja og nej. (00:26:29). Fordi så skærer jeg jo noget af den personlige kontakt væk ikke." (00:26:31)

Vil du så sige at jeres personlige forhold er blevet svækket igennem applikationen?

"Ja, for jeg taler ikke så meget med banken." (00:26:48)

Så du ser applikationen som noget negativt?

"Det kan man sige… både ja og nej." (00:26:57)

"Altså det giver mig en større frihed, jeg ikke skal tale med banken, ikke skal ringe op og tænke på, nu skal jeg altså bruge penge på at ringe op." (00:26:59)

"Men samtidig giver dig mig jo også…den anden… man skubber folk længere væk. Ved at man ikke taler til dem.. at man ikke taler med kunderne længere. At det hele skal foregå elektronisk." (00:27:08)

Så du føler ikke du er kommet tættere på banken igennem applikationen?

"Nøj." (00:27:22)

Føler du dig følelsesmæssigt tilknyttet til selve applikationen?
"Nej." (00:27:35)
"Jeg har ikke nogen følelser overfor den – om den er der eller ej!" (00:27:38)
"Jeg skal jo nok få overført mine penge alligevel." (00:27:40)

Så det ville være lige meget for dig, hvis den ikke var der i morgen?
"Altså vil jeg sige, det ville ikke være lige meget. Men så ville de penge man så skulle give til nogen tage lidt længere tid. Fordi jeg skulle kunne logge ind på en computer." (00:27:46)

Hvad betyder applikationen for dit forhold til banken?
"Det betyder at jeg taler ikke særlig meget med min bankrådgiver." (00.28.25)
"Det er kun hvis der er noget galt med mit lån eller mine lån." (00.28.29)

I forhold til da du havde netbank?
"Der talte jeg mere med banken." (00:28:37)

Hvordan vil du beskrive dit forhold til applikationen?
"Jeg ville sagtens kunne leve uden den. (00:29:35). Det ville ikke være et stort problem.” (00:29:37)

Tror du jo mere du kommer til at bruge den?
"Ja, det tror jeg helt sikkert." (00:29:54)
"Så tror jeg at jeg ville blive mere ... altså følsom over for det. (00:29:56). ...og sige nej...nu forsvarer den, hvad skal jeg så gøre? (00:29:57)

På sigt også indflydelse på din relation til banken hvis den forsvandt?
"Ja, det kunne jeg godt. (00:30:18). For hvis den forsvinder, så har jeg jo ikke nogen muligheder for at kunne gøre noget som helst jo på nuværende tidspunkt, når jeg ikke har internet... (00:30:19)

Hvis du får internet og netbank igen – hvad tror du så du ville bruge mest?
"Jeg tror stadig jeg ville bruge applikationen mere. (00.30.55). Fordi det er hurtigere.” (00.31.00)

5.1.5.5. Brand Loyalty
Hvad er sandsynligheden ud fra din tilknytning til applikationen, at du vil fortsætte med at bruge den?
"Jamen det er stadig, at jeg ikke skal tænde computeren.” (00:33:06)
"Det er jo friheden af den kan man sige ikke. (00:33:10) ...af at man ikke skal tænde en computer for at bruge sin netbank for lige at kunne gøre nogle hurtige ting.” (00:33:14)

Så du ville fortsætte med at bruge den?
"Ja det ville jeg sikkert. Helt sikkert."(00:33:22). Og jeg vil sikkert også bruge den mere og mere, eftersom som jeg finder ud af hvordan det fungerer og får kigget rundt i det hele.” (00:33:25)

Kunne du finde på at anbefale applikationen til andre?
"Ja, det kunne jeg sagtens.” (00:33:35)
Hvem skulle det være til?
"Andre Nordeakunder. (00:33:38). Eller andre der har en bank faktisk generelt bare." (00:33:41). Fordi de fleste banker har jo en applikation nu til dags. (00:33:44)

Hvordan ville du anbefale den?
"Hvis man sidder og snakker om et eller andet med lån eller lånetyper eller snakker om bank, eller man skylder nogen nogle penge..." (00:33:59)

Kunne du finde på at gøre det på anden vis [anbefale]?
"Facebook måske." (00:34:58)

På baggrund af din tilknytning til applikationen, hvad er så sandsynligheden for at du vil anbefale banken til andre?
"Nej [Ikke nogen indflydelse på om jeg vil blive i Nordea].” (00:37:38)

"Ikke hvis deres renter stiger højt over loftet og det så kun er applikationen der holder mig tilbage.” (00:37:40)

"Fordi at det kan gøre være at andre banker tilbyder mig et meget bedre lån, så er jeg jo på et eller andet plan nødt til at tage det. Det har jo noget med hele min økonomi at gøre, og ikke bare med applikationen.” (00:37:49)

Hvordan har det indflydelse på om du vil anbefale banken til andre?
"Det er jo lidt svært ikke, fordi jo en applikation kan da gøre meget, men det definere jo ikke hele banken, om hvad der foregår i banken og hvad banken udbyder en rente til for eksempel eller et lån til.” (00:38:15)

"Så ud fra applikationen vil jeg nok ikke nej ikke anbefale den, der vil jeg nok sige at man skulle gå ind og tjekke hvad man kunne få og høre forskellige tilbud i flere forskellige banker. (00:28:29). I hvert fald på nuværende tidspunkt. 38:40 Jeg skal ikke kunne sige om applikationen får større indflydelse.” (00:38:39)

Hvis du skulle anbefale banken og dens services. Hvem ville du så anbefale banken til?
"Til venner.” (00:38:57)

Så det er de nære relationer?
"Ja.” (00:39:01)

Hvordan ville du primært gøre det [anbefale den]?
"Det var vist det kommer op i en samtale. (00:39:07). Det har penge det jo med at gøre.” (00:39:11)

Der ville ikke være nogen Facebook status?
"Nej ikke på den måde, men det kunne der godt være. Det kunne jeg nok godt finde på, men det kommer an på situationen. (00:39:19). For jeg blander mig ikke så meget i hvad for en anden bank folk har (00:29:26)m For det har man jo af forskellige grunde.” (00:29:31)
Andet?
“Altså man kan jo sige at applikationen skaber jo et behov. Spørgsmålet er om man har det behov så.” (00:39:50). Om man gør applikationen til noget mere end den rent faktisk er?” (00:39:57)

5.2. Danske Bank
5.2.1. Ida Voss
5.2.1.1. Generally About the Bank & the Application
Hvad er din overordnede mening om Danske Banks mobil bank applikation?
“Jeg bruger den rigtig meget, jeg er rigtig glad for den, jeg synes, at den er rigtig god, og den kan det jeg plejer at bruge min netbank til. Tjek min konto og overføre penge, det er det jeg bruger den mest til, og det synes jeg er rigtig smart” (00:02:40)

Så den har erstattet din netbank?
“Ja, det har den faktisk – også fordi, at der har været en længere periode, hvor mit netbank på computeren ikke har virket, så har jeg så brugt den [applikationen] rigtig meget” (00:02:59)

Hvordan lever den op til dine forventninger?
“Ja, det gør den – fuldt ud” (00:04:43)

Hveren lever den op til dine forventninger, kan du uddybe lidt?
“Mine forventninger var jo bare, at jeg kunne se, hvad jeg havde på min konto, så den lever faktisk ud over mine forventninger, at jeg kan rytke rundt på penge. Nu har jeg jo et ret simpelt behov” (00:04:59)

Hvad er din overordnede mening omkring Danske Bank?
“Jeg har en rigtig god bankrådgiver, og det har gjort, at jeg har et rigtig godt billede af min bank, fordi det jo ligesom er ham, som repræsenterer banken til mig som kunde” (00:05:38)

Har applikationen påvirket din mening til Danske Bank?
"Altså kun til det bedre, hvis det skulle være noget. Det har nok vist, at øh, de er lidt mere med på hvad der sker, altså teknologisk udvikling end jeg havde tænkt over før" (00:06:38)

5.2.1.2. Value
Kan du putte noget ord på, hvad bank applikationen gør for dig?
“Den gør det nemmere, og den giver overblik, og styring, den er god til bedre at styre, hvad der er på de forskellige konti. Det er nemhed og overblik” (7:10)

Synes du, at applikationen giver du mulighed for at vise andre, hvem du er?
“Nej!” (7:46) “Jeg taler ikke med så mange om, at jeg bruger den” (7:49)
“Det kan godt være, at der er nogle signalværdier i det (læs: at bruge applikationen). Jeg ser det mere som et redskab, også fordi, jeg går ikke og taler med så mange om hvilke apps jeg har” (8:12)

Når du bruger applikationen, får du så en følelse af glæde?
“Det gør mig glad fordi det er nemt” (9:02)
“Det kan jeg god lide, at man ikke behøver åbne en computer og logge ind, men at man bare lynhurtigt kan komme ind på det, det er da tilfredsstillende” (9:07)

Er det sjovt at bruge applikationen?
“Nej ikke udpræget” (9:23)

Hvorfor er det ikke sjovt?
“Fordi det er noget med bare er at kigge på sin økonomi, det er ikke de store overraskelser der er derinde, det er så’en praktisk gøremål” (9:36)

Føler du, at applikationen er en ekstra hjælp i hverdagen?
“Ja, bestemt!” (00:09:59)

Kan du udybde, hvordan?
“Det der ligesom er i det, er at jeg kan overføre penge, se hvad jeg har på kontoen og betale regninger, og det er en kæmpe hjælp, at jeg kan gøre det lynhurtigt der. Altså så ser jeg ikke så mange andre muligheder i den for mig” (00:10.10)

“Det er den, jeg har den jo altid ved hånden, og den er altid åben” (10:40)

Hvornår og hvor bruger du primært applikationen?
“Hvis jeg nu tænker, okay jeg har brugt lidt mange penge, hvad har jeg egentlig tilbage”
(00:11:17)
Det er når jeg kommer til at tænke på det, det er nok mest derhjemme, når jeg kommer hjem (læs: fra en shopping tur). Men jeg kunne også sagtens finde på at gøre det, når jeg var ude”
(00:11:34)

5.2.1.2. PSBC
Hvis du nu står i en kø og foran er der en som bruger Danske Banks applikation, hvad er din umiddelbare tanke omkring ham eller hende?
”Altså, hvis jeg skal være helt ærlig, så ville jeg bare tænke, nå den har jeg også. Altså jo, ubevist, tror jeg måske, at jeg ville tænke, okay det er en som også kan lide teknologi, en som godt kan lidt at det er nemt” (00:12:33)

Det er jo de samme værdier som du selv lagde i applikationen før?
”Men jeg tror ikke, at det ville sige mig så meget om selve personen, at de har en applikation. Men mere sådan, nå altså, de har også det redskab i hverdagen. Der er noget genkendelighed over det” (00:13:07)

Når du bruger applikationen føler du en samhørighed med andre brugere – til den person du lige så bruger applikationen i butikken?
”Nej det gør jeg ikke. Altså andet end ’den har jeg også’, men det er så’en applikationen jeg har. Jeg ved jo ikke om jeg deler andre ting med vedkommende” (00:14:00)

Føler du, at du kan identificere dig med andre brugere af applikationen?
”Nej, jeg tror mere, at det er det der med, at det er en applikation, altså at de bruger den til at gøre deres banksager, at jeg ville kunne genkende mig (...) jeg sagde, at jeg havde en god relation til min bankrådgiver, men jeg har ikke tænkt så meget over, at jeg har en relation til Danske Banke eller de andre kunder” (00:15:02)

I sidder fem om et bord og finder ud af, at fire af jer har Danske Bank og den sidste har en lokal vestjysk bank, føler du så en form for tilknytning til de andre Danske Bank kunder?
”Nej, fordi jeg tænker ikke så meget over hvad bank jeg har. Jeg ville nok tænke over det, hvis nu det var en bank, der var ved at gå konkurs eller et eller andet, så ville jeg nok føle en samhørighed, hvis ens penge var i fare sammen med de andre kunders” (00:16:11)

5.2.1 3.Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Danske Bank?
”Altså på en eller anden måde, kan man jo sige, at... som jeg sagde før har jeg telefonen med mig altid og min bank applikation ligger faktisk på forside, så jeg hurtigt kan gå ind på den. Så jeg ser Danske Banks logo rigtig mange gange i løbet af en dag. Jeg har den altid med mig, jeg har altid min bank med mig kan man sige” (00:18:19)

”Det giver muligvis også en eller anden form for trøjghed, at jeg altid kan logge ind på den” (00:18:45)

Har applikationen tilført noget ekstra til dit forhold til banken?
”Jamen det har den helt bestemt, jo det har den” (00:18:58)

Føler du dig så følelsesmæssigt tilknyttet til applikationen?
”Jeg ville da nok blive irriteret, hvis den ikke var det. Det ville jeg synes var rigtig ærgerligt i og med, at jeg bruger den så meget” (00:19:39)

Jeg ville da nok være villig til at betale lidt for den, men så ville jeg sige, at der ville gå noget af mit billede af Danske Bank af, hvis jeg nu skulle det” (00:20:03)
Kan du prøve at beskrive dit forhold til applikationen?
”Jeg bruger den meget og er rigtig glad for den, og den er sådan en hjælpen hånd i hverdagen” (00:20:51)

5.2.1.4. Brand Loyalty
På baggrund af din følelsesmæssige tilknytning, hvor sandsynligt er det så, at du vil fortsætte med at bruge applikationen?
”Jeg ville blive ved med at bruge den. Det er sådan en ting, der er kommet for at blive kan man sige i mit liv – forhåbentlig så længe den er tilgængelig. Fordi den gør ting meget lettere. Den har jo afløst min netbank, hvilket jeg også synes var rigtig rigtig smart for det er jo bare sådan som tingene udvikler sig, tingene bliver nemmere og nemmere, og det synes jeg jo kun er rart” (00:21:36)

Kunne du finde på at anbefale applikationen til andre?
”Helt bestemt og det har jeg også allerede gjort” (00:22:02)

Hvem har du anbefalet den til?
”Kollegaer, veninder og familie. Dem der nu har Danske Bank og så en telefon, de har mulighed for applikationer” Så det er primært face-to-face du anbefaler den? “Ja” (00:22:10)

Hvad er sandsynligheden for at du fortsat er kunde i banken på baggrund af din følelsesmæssige tilknytning til applikationen?
”Altså, hvis jeg skulle have en ny bank (...) så ville det da være en af de ting jeg også kiggede med på. Jeg tror ikke, at det ville være den afgørende, hvis jeg nu skulle købe et hus eller et eller andet, og jeg kunne få en bedre rente et andet sted. Så ville det ikke være applikationen, som ville være afgørende” (00:22:58)

”Jeg tænker, at der er så mange banker, der har applikationer efterhånden, så jeg ser ikke, at Danske Bank skiller sig helt vildt meget ud. Nu har jeg jo så ikke prøvet de andres applikationer, men jeg kunne forestille mig, at det fungere nogenlunde på samme måde” (00:23:46)

Kunne du finde på at anbefale banken til andre på baggrund af applikationen?
”Det har jeg ikke gjort i hvert fald. Jeg kunne godt finde på, hvis der var en som havde en bank, der ikke havde en applikation, at så sige, at det er rigtig smart, at man kan det her med Danske Bank og på den måde anbefale det” (00:24:23)

Til hvem kunne du finde på at anbefale banken til?
”Det kunne for eksempel være familie eller veninder eller kollegaer, altså face-to-face igen. Nogle jeg taler med” Nogle du er tætte med? ”Ja, eller nogle jeg taler økonomi med eller bank med og det taler jeg ikke med så mange, som jeg ikke er så nærme med sædvanligvis” (00:25:01)

Andet?
”Med designet i hvert fald, det synes jeg stemmer meget overens med Danske Banks image ellers. Det har I faktisk ikke været inde på, som jeg faktisk godt kan synes: banker har jo et lidt kedelig image og den ser også lidt kedelig ud applikationen synes jeg, men altså jeg synes det er smart med det der klik-hjul” (00:26:12)
”De ville have mulighed for at påvirke forbrugeren billede af dem med ved at lave lidt om på designet” Ja, som du selv siger: du ser deres logo og designet hver dag: ”Men det kommer jo også an på, hvad de ønsker at signalere, det har de jo sikkert tænkt meget på” (00:27:06)

5.2.2. Michael Jakobsen
5.2.2.1. Generally About the Bank & the Application
Hvad er din overordnede mening om Danske Banks mobil bank applikation?
”Den synes jeg er rigtig god” (3:10)

Kan du uddybe lidt, hvorfor du synes, at den er god?
”Den måde man kan betale regninger på, at man kan tage et billede af selve cifret og at man ikke behøver trykke det hele ind, det er et kæmpe plus, og så også, at man kan gå ind på sin konto og overføre penge. Jeg bruger Danske Banks netbank næste hver dag på telefonen – jeg bruger den stort set ikke på computere mere” (00:03.17)

Hvorfor downloadede du Danske Banks mobil applikation?
”Fordi jeg godt ville tjekke, hvor mange penge jeg havde på min konto. Og så fandt jeg så bare ud af, at det var nemmere at betale regninger osv.” (00:03:45)

Fik du applikationen anbefalet eller så du en reklame for den?
”Jeg tror bare, at jeg så den i banken” (00:04:00)
”Jeg kender faktisk ikke overdrevet mange, der bruger den” (4.06)

Hvad motiverer dig til at bruge bank applikationen?
”Jamen, jeg kan se hvor meget jeg har på min budgetkonto, hvor meget jeg har på min løn konto, og jeg kan overføre penge, hvis jeg kan se, at den er ved at blive trukket over det ene sted, så kan jeg ordne det med det sammen i stedet for at skulle i banken eller sidde ved en computer” (00:04:21)

Lever bank applikationen op til dine forventninger?
”Det er bedre!” (00:04:40)

Kan du uddybe det?
”Jeg troede, at det ville være meget firkantet, bare boom bom bom, men det er jo lidt lækkert, at man kan ligge og køre rundt (hjulet), og at er så’en meget lige til. Der er ikke noget med, at man først skal ind i menu og så videre, det er bare konti og så bom bom bom. Der er ikke så meget der” (4:46)
”Alle mennesker vil kunne finde ud af det, hvis de kan håndtere en telefon” (5:02)

Hvad er din overordnede mening omkring Danske Bank?
”Både-og. Jeg har haft mine op og nedture må man sige. Men øh, jeg har overvejet at skifte nogle gange” (00:05:24)

Kan du uddybe det?
”At jeg er blevet smidt igennem 3 eller 4 rådgivere uden at jeg rigtig har vidst det. Det er med forskellige ting jeg har spurt om, og er røget til den ene og den anden, og så har de ikke haft ringet” (00:05:40)
“Altså selve banken har jeg ikke noget direkte problemer med, det er bare nogle af de personer, som arbejder i banken. Det er jo ligesom også det der gør om man vælger at blive i banken eller ej” (00:06:27)

5.2.2.2. Value

Hvad betyder bank applikationen for dig?
“Det betyder, at jeg kan se mine konti og ved hvordan jeg står økonomisk” (6:56)
“Det er også meget rart, hvis man lige står og kigger på noget man gerne vil have, at man lige kan gå ind og tjekke om man har penge til at købe det” (7:04)

Hvad betyder det for dig, at du kan tjekke dine konti i din hverdag?
“Det er bare mere enkelt. Det gør hverdagen nemmere, at man ikke behøver at tænde en computer eller kører i banken, at man bare kan gøre det i sengen eller i bilen, eller hvor man nu sidder” (00:07:24)

Hvornår og hvor bruger du primært applikationen?
“Der hvor jeg er. Det er både i forretninger og hvis jeg ligger i sengen om aftenen og lige tænker over, hvor meget har jeg eller lige inden jeg skal betale en regning, eller når jeg sidder i sofaen, eller inden jeg skal i byen. Det så’en set meget alsidig” (00:07:42)

Føler du applikationen er en ekstra hjælp i hverdagen?
“JA, helt sikker!” (00:08:04)

Kan du uddybe det?
“Man behøver ikke tænke over jamen har jeg nu [penge nok], for det taget et split sekund at finde ud af det… Og det er med, at du ikke skal tænde computeren, det gør bare, at man spare lidt ekstra tid” (00:08:09)

Synes du, at applikationen giver du mulighed for at vise andre, hvem du er?
“Nej, det vil jeg ikke sige. Bankverden og Skattevæsenet og alle sådan nogle ting, jeg ved ikke så meget om det, jeg ved bare hvordan man bruger det og så er det det” (9:47)

Du synes ikke, at du er smartere end dem, som ikke har en bank applikation?
“Nej” (00:10:09)
“Hvis jeg heller ikke havde haft sådan en telefon [smart phone], på min gamle telefon havde jeg ikke brugt den. Fordi der kunne jeg ikke downloade app’en” (00:10:12)

Giver applikationen dig opmærksomhed?
“Altså jeg har anbefalet den til andre, der også har haft Danske Bank, hvorfor har du ikke hente den [applikationen]? Det er har trukket de fleste til er det der med, at man kan tage et billede af girokortet” (00:10:40)

Føler du en glæde ved at bruge applikationen?
“Det er glædelig at kunne se, at man har fået sin løn og om det stemmer overens med sine timer jeg har osv.” (11:47)
Er det sjovt at bruge applikationen?
“I starten var det jo, fordi det var nyt og fordi man ikke havde prøvet det før, og så også fordi det er så nemt som det er. Det er jo som sagt bare lige til” (00:12:23)

Er det også sjovt at bruge den nu?
“Nu er det bare en del af telefonen, og jeg skal helt sikker have det igen, når jeg skifter telefon” (00:12:34)

5.2.2.3. PSBC
Hvis du ser en anden bruge Danske Banks mobil applikationen, det kunne være foran et butiksvindue, hvad du vil tænke af ham eller hende så være?
“De er fremme, de ved ligesom hvad de går ud på. Fordi hvis man har en netbank, så er det næsten dumt andet end ikke at have netbank på telefonen, hvis du selvfølgelig har en smart phone” (00:13:23)

Hvilke værdier ville du tillægge personen?
“Nej. Nej sådan skær jeg ikke mennesker ud på den måde. Fordi det er så stort og bredt forskellige mennesker som også går rundt med telefonen [smart phone], der er jo småbørn som render rundt med dem og så ser du også en ældre dame på 80 år” (00:13:45)

Føler du, at applikationen på en eller anden måde giver dig en følelse af samhørighed med andre, der bruger applikationen?
“Det kan selvfølgelig fremhæve et samtale emne, men det er ikke noget jeg ville tilknytte mig en person, fordi personen bruger app’en eller fordi personen har netbank eller mobilbank” (00:15:18)

Kan du identificere dig med de værdier som du har tillagt applikationen?
“Ja, det er lige på og det er ligetil og der er ikke nogen ’dikkedar’ eller hvad man skal sige, det ikke er så firkantet” (00:16:20) Så du ser dig selv om en lidt afslappet fyr? “Ja, helt sikkert.. Jeg har et meget afslappet forhold til mange ting, og dømmer heller ikke folk på udseendet, eller på væremåde. Jeg vil først bedømme folk, når man ligesom har snakket med personen” (00:16:33)

I sidder fem om et bord og fire af jer har den samme bank som dig, og den sidste har en anden bank. Vil du så føle en større form for samhørighed til dem med Danske Bank end til den, der har den anden bank?
“Nej, det vil jeg ikke. Fordi som sagt, jeg går ikke så meget i de ting. Jeg vil bare gerne have, at mine penge kan være et sted, hvor jeg kan stole på det, at det ikke går ned. Jeg vil bare føle mig tryk. Skulle jeg skifte, ville det være over til en af de større banker” (00:17:21)

Hvis nu den sidste om bordet har Mors Sparekasse ville du kunne forhold dig til det?
“Så ville jeg spørge hvorfor?” (00:17:59) “Det er lidt ligesom at gå i røde busker eller bukser, for mig i hvert fald” (00:19:08)
Giver brugen af applikationen dig en følelse af en højere tilknytning til banken? – har den påvirket dit forhold til banken?

"Ja, måske lidt det der med, at jeg ikke behøver at være i telefonisk kontakt så meget. Selvfølgelig skal man snakke med dem engang imellem, men det er meget rart bare have den i lommen" (00:19:27)

Føler du en form for samhørighed med andre kunder i Danske Bank?

"Hmm, ja måske, ellers så har det også det der med, at det er trygheden ellers også er det den bank der lå tættest, da de skulle flytte sparekasse eller bare var utilfredse med deres bank. Igen jeg kan se ikke rigtig se, at man kan karakterisere mennesker på en bank de vælger" (00:20:31)

Hvorfor har du Danske Bank?

"Jeg havde BG Bank før og så blev det til Danske Bank" (00:20:59) Havde dine forældre også BG Bank? "Ja, jeg har altid haft BG Bank" (00:21:05)

5.2.2.4. Brand Attachment

Hvilken betydning har applikationen haft for din følelsesmæssige tilknytning til Danske Bank?

"Øhm, ikke noget, fordi jeg har min følelsesmæssige er jo ikke skidegodt, fordi nogle af dem jeg har været i kontakt med, har ikke været så flinke (...) ligesom det står pt. har jeg ikke lyst til at skifte, fordi nu spiller det bare til og kører" (00:21:42)

Har applikationen gjort at du er blevet i Danske Bank?

"Jamen jo, ja lidt, fordi det er Danske Bank, der har den der og jeg ved, at Nordea også har en lignende" (00:22:25) Alle banker har en bank applikation. "Ja ja, men skulle jeg have skiftet bank, så havde det også været over til Nordea" (00:22:38)

Hvad ville det betyde for dig, hvis applikationen en dag ikke var der mere?

"Jamen så ville det da være irriterende. Helt sikkert, det er jo ligesom en del af ens hverdag, at man kan gå ind og tjekke de ting man nu kan – også valutaomregneren det synes jeg er fedt, når man skal sidde og bestille ting over nettet” (00:22:57)

Hvis Danske Bank’s applikation forsvandt, ville du så gøre alvor af at skifte bank?

"Ja, jeg ville da overveje det en ekstra gang i forhold til, hvis jeg var i en bank, som havde det og kørte med det [applikationen]. Så det kunne godt have en faktor” (00:23:22)

Føler du dig følelsesmæssig tilknyttet til applikationen?

"Ja, fordi altså, hvis jeg ikke har den nu her, hvis den bare forsvinder lad os sige pr. dags dato, så havde jeg da blevet irriteret. Så jo på et vis området, så er man vel tilknyttet et eller andet sted” (00:23.44)

Kan du uddybe din følelsesmæssige tilknytning udover de følelser du ville have hvis den forsvandt?

"Jamen den gør mig glad at man kan gå ind og tjekke det med det samme og at man ligesom ved hvordan man står rent økonomisk konstant og hele tiden. Det synes jeg er rigtig fedt, så
jo, jeg er da glad for, rigtig glad for at jeg har den og hvis den ikke var der, ville jeg da blive rigtig irriteret, men så går der en måned og så har man glemt alt om den” (00:24:05)

Hvordan vil du så beskrive dit forhold til applikationen?
“Godt. fordi jeg bruger den næsten dagligt jo, så det er rigtig godt”
(00:24:34) Er det noget du er afhængig af din daglige dag?
“Ja-jo lidt, det er det, fordi hvis jeg ikke havde den skulle jeg tænde en computer op hver gang og det gør meget at jeg ikke bruger min computer. Mange af gangene er man også på arbejde eller står i en butik eller er i udlandet eller et eller andet. Hvis jeg ikke havde den ville det bare være irriterende [at tænde for en computer i stedet]”
(00:24:46)

5.2.2.4. Brand Loyalty
På baggrund af din følelsesmæssige tilknytning, hvor sandsynligt er det så, at du vil fortsætte med at bruge applikationen?
“Jeg vil 100 procent bruge den, og det vil jeg også blive ved med.. Så lang tid den er der”
(00:25:56)

Kunne du så finde på at anbefale den til andre?
“Jamen helt sikkert” (00:26:04)

Hvem ville du anbefale den til?
“Venner og bekendte, kollegaer” Så de nære relationer i din hverdag? “Jamen som sagt, hvis man kommer ind på det, det er som sagt et samtalte emne, når man snakker om banker, så kan man hurtig sige, hvis du har netbank, så hente også den [applikationen]. Alt andet ville være dumt” (00:26:10)

Kunne du finde på at rate bank applikationen i Android Market?
“Nej, det er jeg fuldstændigt ligeglad med” Går du ind og læser, hvordan andre har rate den?
“Jo jo, jeg går ind og læser, hvad andre siger og hvad deres holdning er, men det er ikke noget jeg selv gider” Betyder det noget for dit valg af applikationer, hvad andre har rated?
“Ja, hvis (...) for eksempel med valutaomregner, så går og ser, hvad danskerne har skrevet og hvad de har giet af stjerner, for det er ligesom det der er vigtigst med dem, som man går op og ned af hvad de synes i forhold til amerikanere, tyskere” (00:26:37)

På baggrund af din følelsesmæssige tilknytning, hvor sandsynligt er det så, at du vil fortsætte med at være kunde i banken?
“Applikationen har jo været en grund til at jeg også er blevet i banken” (00:27:28) Vil det også være en af grundene til, at du i fremtiden vil blive i banken? “Ja, som sagt, hvis den ikke var der, så havde jeg nok også overvejet stærkt at flytte” (00:27:42)

Hvordan har dette indflydelse på om du vil anbefale banken til andre?
“Banken ville jeg ikke anbefale til andre” (00:28:02)
“Bare overblikket, at man kan se, hvad der foregår, om du har fået det du skal have, om der er blevet trykket de penge der skal trækkes over PBS” Det er det der er det væsentligst i det?
“Ja, lige præcis” (00:29:05) Altså det handler ikke om det smart ‘tag billede af giro kort’, men bare om overblik.
Kunne du finde på at fraråde andre til at vælge Danske Bank?

“Nej… Hvis man sidder og snakker om det og hvis det er fremme, så kan jeg godt sige, de ting som jeg har haft med dem og de konflikter der har været, men det er ikke dermed sige, at de direkte er dårlige. Fordi der jo også, jeg har også haft nogle gode tider med dem, det er bare lige de mennesker, der har fået mig til at rykke lidt på hovedet” (00:29:28)

Hvis du skulle ud og vælge en ny bank i morgen, kunne du så finde på at vælge en bank på baggrund af dens applikation og hvad andre siger om den(?)?

“Nej, så ville jeg forhøre mig om, hvad andre folk synes decideret om banken og så ville jeg selvfølgelig også høre om applikationen og dem der bruge den. Men altså det er ikke det, der ville være væsentlig” (00:30:13)

“Jeg ville spørge folk, jeg ville ikke gå ind og tjekke, hvordan folk snakker om de forskellige apps (...) Så er det bare med, hvad andre folk synes om dem, hvilke konflikter eller ikke-konflikter de har haft med dem” (00:30:29)

Hvad du ville du ellers kigge efter hos en ny bank?

“Jamen, så ville jeg da også kigge efter rente, hvis jeg skulle ud og låne penge (...) Jamen så stoler jeg også bare på, hvad andre folk siger angående sådan noget der, fordi jeg er ikke så meget inde i det altså, hvis andre folk har nogle gode erfaringer med lige den bank” (00:31:05)

Det er lidt irriterende, at man skal sidde og skrive det der nummer ind fra NemID hver gang du skal betale en regning, det er en lille belastning. Og så også mange gange, første gang man går ind på applikationen så går den på fejl og så skal den lige genstarte programmet for at kunne du igen” (00:32:01) Så alle disse forhindringer, er de et irritations moment? “Ja, en lille smule, det tager jo fem sekunder, så er mange inde i det” (00:32:32)

5.2.3. Natja Grønvaldt

5.2.3.1. Generally About the Bank & the Application

Hvad er din overordnede mening om Danske Banks mobil bank applikation?

“Har ikke noget sammenligningsgrund i og med jeg kun har brugt Danske Banks applikation, men jeg synes, at den er fremragende” (00:04:58)

“Det er super nemt at navigere rundt i den, overføre penge, det er super intuitivt, det er ikke sådan at man tænker, hvor skal trykke henne nu” (00:05:14)

“Jeg bruger primært kontofunktionen, hvor man ligesom lynhurtigt, bare ved at du åbner applikationen, indtaster din kode og du skal ikke have dit NemID frem for at tjekke din saldo. Det synes jeg er vildt lækkert” (00:05:27)

“Det er fedt, at jeg bare lige kan tage min telefon op, og sige, okay nu har jeg faktisk lige været på Strøget en hel med en veninde og vi har både drukket kaffe og så var vi der, og hvad har jeg egentlig brugt? Bom, så kan du tjekke det og det er super nemt” (00:05:59)

“Det var også nemt før med netbank, men nu er det bare mega nemt, fordi det, det spiller jo bare” (00:07:29)

Hvorför downloadede du Danske Banks mobil applikation?
"Det var fordi, at jeg havde fået det anbefalet af min kæreste" (00:07:54)

**Hvis den i dag kostede penge, ville du så betale for applikationen?**
"Det ville komme an på hvor meget, for som jeg selv siger, så synes jeg ikke, at det er irriterende at skulle på sin netbank, overhovedet (..) Men i et eller andet omfang vil jeg altid være på computeren hver dag" (00:10:29)

**Hvad motiverer dig til at bruge bank applikationen?**
"Det at det er nemt, jeg bruger uforholdsmæssigt mange penge hele tiden og det er øh, jeg kan holde styr på mig selv hele tiden" (11:58)

"Den er blevet et kontrolorgan for min økonomi (..) Det er rigtig tit, at man lige har 5 eller 10 minutter i en bus (..), så har man ikke sin bærbarcomputer og sidder der med sin NemID og taster sig ind på din netbank, men med mobiltelefonen, så tager du lige din smart phone op og tænker, jeg skal have 5 minutter til at gå, øh, jeg kan lige tjekke min konto" (12:15)

**Lever bank applikationen op til dine forventninger?**
"Den er praktisk og den er smart og så downloadede jeg den, den var jo gratis og det kunne jeg ligeså godt – og så var den bare smart“ (13:26)

"- men jeg loggede jeg mig ind på applikationen, så var der hjulet, konto –yes, overfør penge –yes, find nærmeste automat –yes. Det er det jeg skal bruge (00:13:47)

**Hvad er din overordnede mening omkring Danske Bank?**
"Overordnet indtryk af Danske Bank er at de er en bank med styr på sagerne“ (00:14:39)
"Jeg har den, fordi min forælder har den” (00:14:55)

"Var lige startet på studiet, og så skulle man have bøger (...) så jeg ringer da lige til banken og få hævet eller oprettet en kredit. Næ næ, så skulle jeg ned og snakke med dem (...)” (00:15:42)

5.2.3.2. Value

**Hvad betyder din bank applikationen for dig?**
"Hvis man skal sammenligne den lidt med nogle af de andre applikationer til smart phones, hvad de har gjort, så har de jo gjort, at man hele tiden kan være på. Det betyder at, alt jo er blevet nemmere, det var nemt i forvejen, men nu det blevet nemmere. Det blevet nemmer, det blevet mindre tidskrævende” (18:21)

"Det er nemmere og man spare tid, man ikke vidste man havde lyst til at spare” (19.23)

**Føler du applikationen er en ekstra hjælp i hverdagen?**
"Ja!“ (00:19:38)

**Vil du udbyde?**
*Jamen det synes jeg, at den er, fordi den simplificere tilværelsen“ (19:44)
”Altså, hvis der var nogle, som spurgte mig, om det at have en smart phone har gjort det nemmere i dit liv – ja, det har det. Fordi den applikation gør, at alt kan ordnes her og nu alt kan lige betales, alt kan lige klares” (00:20:01)

På hvilken måde er applikationen praktisk?
”Det er sjældent at jeg tjekker applikationen fordi der rigtigt er en grund til det, det er egentlig fordi, at den er der er der” (00:22:44)

Er det tidsfordriv?
”Jamen ja, jeg kunne ligeså godt gå på Facebook eller tjekke min mail” (00:22:56)

Synes du, at applikationen giver du mulighed for at vise andre, hvem du er?
”Nej, det er ikke noget jeg tænker over overhovedet” (23:38)
”Jeg kunne slet ikke forestille mig hvad det skulle signalere eller noget – og i øvrigt fordi, de alle sammen [veninderne] (...) man tænker ikke over, når men du har den fordi jeg har den også selv... (00:24:00)

Føler du en glæde ved at bruge applikationen?
”Nej....” (00:24.47)
”... for eksempel da jeg betalte min bøde i metroen, så er det bare, nu er det klaret. Men ved ikke om jeg ville kalde det pleasure, at betale en lorte metrobøde, men det var rart at, så er det overstået. Så er der styr på det, det giver mig ikke.... pleasure” (00:24:57)

Kan du uddybe hvilken følelse det giver dig, at få tingene ordnet?
”Men kunne man sige tilfredshed, så kunne man godt sige, at jeg føler en tilfredshed, når jeg bruger den, fordi jeg opnår altid noget ved at have brugt den enten har jeg ordnet, hvis jeg skylder nogle penge eller har betalt en regning eller også har jeg bare lige fået overblik” (26:23)
”Så tilfredshed, man får sådan en: det var da rart man lige kunne det!” (27:01)

Er det sjovt at bruge applikationen?
”Nej, jeg synes, at det er sjovt at spille Angry Birds” (00:28:17)

”Det er en tidsfordrivs-dims applikation, som alt muligt andet, fordi Danske Bank er aldrig den jeg tjekker først, det er aldrig det jeg, nu skal jeg også huske at overføre de her penge, nej, først tjekke jeg Facebook, så går jeg på min mail, så går jeg sandsynligvis på TV2 nyhedsapp, og hvis reklame pausen ikke er slut så tjekker jeg den” (00:28:51)

5.2.3.3. PSBC
Hvad tænker du, hvad er dit indtryk af dine veninder, som også bruger applikationen?
”At de også synes, at det er nemt” (00:31:08)
”Jeg tænker ikke sådan noget med, ej, vi har det sammen eller.. (00:31:50)

Det kan være hvilken som helst butik og der står en person foran dig i køen, og du kan se personen bruger Danske Banks applikation, hvad er din umiddelbare tanke ham eller hende være?
"Jeg ville synes, at det var et lidt sjovt tidspunkt at gøre det på. Skal du virkelig tjekke før du betaler om du virkelig har råd til at købe det her mad" (00:31:32)

Det er en anden bruger af mobil bank applikationen
"Det ville jeg vel også tage som et tegn (jeg kan ikke lade være med at tænke på teori nu), men det er selvfølgelig et tegn på, at det fungerer" (00:35:10)

Hvilke slags person ville du tror du ville se bruge applikationen?
"Nu vil jeg så beskrive en person jeg tror kunne have en smart phone (…) en bruger af en smart phone, der var mellem typisk 18 og (…) i øjeblikket nok sådan noget som 45, og den alder vil jo sikkert skubbe sig. Fordi jeg har en smart phone og vil nok også have en, når jeg er 50” (00:35:56)

"En forholdsvis teknologisk oplyst person, som de yngre mennesker typisk er og jeg vil ikke tænke noget om du har et vis uddannelsesniveau” (00:36:51)

Når du bruger applikationen, føler du en form for samhørighed til andre, der også bruger applikationen?
"Nej (…) Jeg tænker ikke over, hvilke app jeg har, hvorimod før jeg havde en iPhone og så andre med en iPhone var jeg sådan: ejj, sådan en vil jeg også gerne have” (00:39:54)
"Nu når jeg ser en anden med en iPhone tænker jeg: neeeji, ham/hun har bare et super nemmere liv” (00:40:38)

Hvis nu havde fire personer, kunne du se forskel på hvem, der mon havde en bank applikation?
"Det ville jeg måske godt kunne, for hvis der stod to på 60, to på 30, så var det helt klart, hvordan ser du ellers ud i din påklædning, virker du som om, at du ved at det [applikationen ] overhovedet findes, og de muligheder det giver og hvilken slags job, tror jeg du har. Tror jeg du har et job, hvor du er teknologisk med, så tror jeg også du har en bank app.” (00:41:09)

Føler du en samhørighed med andre, som bruger applikationen fx dine veninder og kæreste – deler I de samme værdier?
"Jeg tænker, når den har du også, og hvis ikke du havde ville jeg anbefale dig den” (00:43:04)
"Jeg synes ikke, at der ligger nogen værdi i en bank app. (…) En bank app er software, det er ikke noget du kan se, det er noget du selv ved du bruger og det som ligesom er skjult for andre, tror jeg ligesom ikke rigtig man tillægger nogle værdier” (00:43:14)

Giver applikationen dig en følelse af samhørighed med andre bank brugere?
"Ja, det gør det.” (00:44:30)
"Det gør jo, at man kan snakke med og det er jo egentlig rart væsentligt og det kan man – eller det kan jeg i hvert fald ikke lide, hvis man ikke ved, hvad der bliver snakket om. Det synes jeg er vildt irriterende” (00:44:39)
"- og hvad du så siger med i forhold til banken, så tror jeg helt sikkert, at det styrker. Det styrker, at du hele tiden har din bank i lommen” (00:45:10)
"Du kan lige gå in på app’en og så har du din bank i lommen og det styrker i helt sikkert min identifikation med banken” (00:45:55)
I hvilken grad føler du, at du kan identificere dig og har noget tilfælles med andre Danske Bank kunder?
“Altså ikke rigtigt. En bank er jo noget alle mennesker skal have. Du kan ikke møde en person, der ikke har en bank” (00:46:26)

5.2.3.4. Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Danske Bank?
“Jeg kan godt lide den” (00:50:04)

Hvad vil du synes, hvis applikationen ikke var der?
“Jamen, så ville jeg synes, at det var lidt irriterende. Så vil jeg synes, at nu havde det fundet et eller andet guldæg, som de tilbød gratis og nu vil man kun kunne få den, hvis den kostede penge. Faktisk ville jeg blive lidt irriteret på banken” (00:50:16)

Vil du beskrive, at du er følelsesmæssigt tilknyttet til applikationen?
“Nej, det ville jeg ikke, fordi jeg kun er følelsesmæssigt tilknyttet til andre mennesker” (00:51:33)

Ville du savne applikationen, hvis den ikke var her mere?
“Ja, for jeg bruger den hele tiden. Og hvis det var en tilpas dårlig forklaring på hvorfor den ikke var der mere, så kunne jeg godt blive så sur, at jeg skiftede bank” (00:51:54)

Er applikationen en vigtig del i forhold til dit forhold til banken?
“Ja, det tror jeg, at det er blevet. Netop fordi det handler om, at man er blevet online og man kan klare al ting, hvor er” (00:52:33)

Kunne du finde på at vælge bank på baggrund af, hvor god applikationen er?
“Kun hvis... så skal de andre være rigtig dårlige og Danske Banks er ikke rigtig dårlig overhovedet. Og man ved jo ikke hvordan de er før man er kunder der og bruger den. Jeg ved ikke om jeg kunne finde på at skifte bank og se at applikationen var dårlig og så skifte igen, det er ligesom lige overdrevet nok” (00:53:17)

”Men det ville jeg, jeg vil aldrig vælge en bank, der ikke havde en app!” (00:54:03)

Hvad hun synes om, at Danske Bank er first-mover på det danske marked indenfor applikationer til banker
“At man er sådan lidt overrasket over, at hey, de kan faktisk godt være first-movers på noget, det var lidt sejt. Så nu er de ikke kun den der store bank med et godt sikkerhedsnet og rådgiver og den gode økonomiske politik, de er også lidt seje” (00:55:11)

5.2.3.5. Brand Loyalty
Du har tidligere sagt, at du godt kunne finde på at anbefale applikationen til andre, men til hvem ville du anbefale den til?
“Hvis det kom i en eller anden kontekst så ville jeg anbefale de til alle” (00:56:14)

Hvordan kunne du så finde på at anbefale den?
"Jamen i face-to-face situationer, men jeg kunne også godt forestille mig en i forbindelse med Facebook og man chatter, jamen alle tidspunkter, hvor man finder det passende, hvor jeg er kommet i tanke om det“ (00:56:42)

Ud fra dit forhold til applikationen, hvad er så sandsynligheden for, at du vil fortsætte med at være kunde i banken? (hun sagde nej til at have et følelsesmæssigt bånd til applikationen) "Det ville ikke betyde særligt meget, fordi det [applikationen] er blevet sådan en ting, som alle banker har, hvis nu det stadig var meget unikt for Danske Bank så ville jeg blive i Danske Bank, men det er bare ikke unikt for Danske Bank, at de har en mobil app. Hvis en anden bank kan tilbyde bedre renter og betingelser generelt og har en mobile app, så ville jeg skifte uden at blinke” (00:59:25)

Hvad hvis du skiftede til en bank, hvis applikation ikke kunne det samme? “Så ville jeg nok bare æde den, så ville jeg så, det var fandme ærgerlig eller også ville jeg gå tilbage til Danske Bank og sige, de har tilbudt mig det her, jeg synes I har en pisse fed service i form af jeres mobil app, der er røv smart og jeg vil gerne beholde muligheden for at kunne bruge jeres app, men skal I altså lige gå 1 procent point ned på jeres rent” (01:00:26)

Har applikationen så indflydelse på om du vil anbefale banken til andre? “Ja, men det... Altså i min verden kan alle apps det samme, men det kan de jo så nok ikke, kan ejg forstå. Så før i dag ville jeg bare anbefale, at den bank man nu havde, at man downloadede deres app, fordi det er godt nok smart, og hvis så nogle kom og sagde, du sagde man kunne betale regninger, men det kan man ikke. Så er det bare ærgerligt for det kan man med Danske Banks app, det er jeg ked af, så må du skifte bank. Det kunne jeg godt finde på at sige” (01:01:00)

Hvis du skulle anbefale banken generelt til nogen, hvem skulle det så være til? “Det ville jeg gøre til veninder, venner, kollegaer, bekendte. Igen alle, fordi jeg er fuldt ud tilfreds med Danske Bank og deres app. Og jeg snakke meget vidt of bredt om ting, jeg godt kan lide og er tilfredse med, med alle” (01:02:39)

"Til gengæld ville jeg også snakke til alle om alt jeg ikke kan lide, så det bliver også spredt ret hurtigt, hvis jeg er utilfreds“ (01:03:09)

5.2.4. Rune Hansen
5.2.4.1. Generally About the Bank & the Application

Hvad er din overordnede mening om Danske Banks mobil bank applikation? "Jeg synes, at den fungere rigtig fedt. Det letter i hvert fald min egen dagligdag meget, også bare generelt. Så noget som simple overførsler mellem mig og min kæreste, som også har Danske Bank, det er enormt nemt” (5:07)

"Jeg vil sige, i stedet for lige at åbne computeren og lige taste det selv, så synes jeg, at det er sjovere lige at bruge et minut mere på lige at lære hvordan man gør helt nøjagtigt [bruger girokortfunktionen]” (00:06:17)

Hvorfor downloadede du Danske Banks mobil applikation?
”Nu er jeg Danske Bankkunde i forvejen, så var de meget hurtig ude med en mobil applikation og det skulle da prøves. Som jeg sagde før, kan jeg godt lide at udforske ting, når der er et eller andet jeg ikke lige ved hvordan virker skal det da prøves” (6:47)

Gør de nye features til mobil bank applikationen, at du bliver ved med at bruge den?
”Nej, det er ikke kun de nye features, som jeg sagde før, det letter min daglig dag meget. Det er nemt hurtigt lige at få et overblik over hvordan ens økonomiske situation er” (00:07:27)

Er du vigtigt, at du har en let hverdag?
”Jeg vil sige, at det er vigtigere i forhold til, at jeg har en travl hverdag, at jeg kan lette den lidt, så ja” (00:07:42)

Hvad motiverer dig til at bruge bank applikationen, foruden at det letter hverdagen?
”Så kan jeg få lov til at nørde med min iPhone, det er jo også en del af det” (8:11)

Lever bank applikationen op til dine forventninger?
”Ja og nej, ved ikke hvad jeg skal kunne forvente, eftersom der ikke er noget alternativ endnu. Jo, der er andre banker, der er begyndt stille og rolig at komme med noget, men så vidt jeg kan fornemme (...) så er der overhovedet ikke lige så mange features i fx Nykredits, som der er i Danske Banks” (8:32)

”Det jeg synes er fedt ved det her, er at du meget nemt kan tage din iPhone og lige og lave nogle småting rent økonomisk i hverdagen i stedet for at du skal til at starte en computer op og det ene og det andet og det tredje” (9:19)

Hvad var dine forventninger til applikationen, da du downloadede den?
”Efterhånden som man få udforsket den lidt og ser hvad den kan, så bliver forventningerne også højere. Så tænker man nå den kan det her, og det kan den også, og så tænker man hvorfor kan den måske ikke det her” (00:09:43)

Hvad er din overordnede mening omkring Danske Bank?
”Det er jo en stabil bank, jeg vil også sige, at det lidt er favorit banken i Danmark set med statslige øjne” (10:31)
”Det er dem, der leverer nogle knaldgode løsninger til deres brugere” (00:11:11)

Er du stolt af dit valg af bank?
”Nu tænker jeg mere i forhold til brugervenlighed og hvad de har, fordi sådan rent finansieringsmæssigt så ved jeg det faktisk ikke endnu, fordi jeg har hverken køb hus eller lejlighed, hvor jeg skulle låne penge, så på den måde så aner jeg det” (00:11:36)

5.2.4.2. Value
Hvad betyder din bank applikationen for dig?
”Den letter min hverdag, men den gør jo også at jeg er sådan lidt trendy på den lidt nørdede måde” (00:13:32)
”Min far har først lige fornyelig fået en iPhone, fordi han kunne se alle de smarte ting jeg kunne med min. Og så sidder han jo og tænker, ej, det er så smart, det han kan med sin iPhone og det han kan på mobilbanken” (00:14:05)
”På den måde gør det mig lidt smart, hvis man kan sige det så’en i gåseøjne” (14:14)

Giver applikationen dig en mulighed for at vise andre, hvem du er?
“Ja, det kan da egentlig godt være, at den gør det” (00:15:41)

Kan du uddybe det?
”Jeg tror, at det komme an på hvilket forum man er i, fx på arbejdet er det miljø jeg sidder i, hvor alle i gåseøjne er trendy i og med at de jo stort set har en smart phone, og har en eller anden form for bank applikation, så på den måde er jeg jo bare en del af mængden, men når man kommer udenfor arbejdsomgivelserne, så kan man jo godt skille sig ud på den måde og derved virke lidt trendy. Så ja det giver jo lidt et billede af hvordan man er” (00:15:50)

”Ligegyldigt om jeg ville have en HTC eller iPhone, så ville jeg have applikationen, fordi den er så let at bruge og letter min hverdag” (00:18:16)

Når du bruger applikationen, får du så en følelse af glæde?
”Ja, det synes jeg, lidt ligesom, at man måske første gang godt vil bruge et minut eller to på lige at finde ud af, hvordan er det virker det her med at indscanne et girokort” (00:18:55)

Er det stadigvæk sjov?
Ja, jeg synes stadig at det er lidt sjovt lige at skulle aktivere kamera, og så lige og ja så virkede det lige igen” (00:19:12)

Synes det generelt er sjovt at bruge applikationen?
”Jeg synes generelt at det er sjovt at bruge applikationen, det ikke sjovt at overføre store mængder penge, men ellers er det meget sjovt” (00:19:29)

Hvor bruger du primært applikationen?
”Meget forskelligt, typisk omkring 9-tiden om morgen, når børsen åbner, bruger jeg den til at tjekke kurslister. Hvis der er et tidspunkt, hvor man lige er sammen med nogle venner og hvor man skylder nogle penge, kan man lige hurtigt overføre dem, så gør jeg det på den måde. Derhjemme bruger jeg den også i stedet for, at jeg skal til åbne en computer” (00:20:06)

5.2.4.3. PSBC
Det kunne være hvilket som helst sted, hvor du se en, som bruger Danske Banks applikation, hvad er din umiddelbare tanke omkring han eller hun?
”Nok at selvfølkelig gør de da det. Det er da før nemt.. Så tænker jeg nok, at der er en til [referer til ham selv], hvor lyset er gået op for ham” (00:21:38)

Hvilken person ville du forvente at se, værdier og karakteristika?
”Jeg tror, at det ville være... meget typisk en studerende faktisk, igen det er også nogle af dem, som har en travl hverdag. Nok også travle folk generelt. Kan jo se bare på min arbejdsplads [Nykredit], der har de alle med en smart phone og laver alle nørderi med netbank, men jeg tror måske... generelt folk med smart phone. Folk med en vis interesse i deres egen økonomi” (00:22:01)
Giver brugen af applikationen dig en samhørighed med andre, som bruger samme mobil bank som dig?
“Nej, det tror jeg faktisk ikke. Jeg tror mere, at det er spørgsmålet om, hvilken telefon de har” (00:23:16)

Føler du på en eller anden måde, at du kan identificere dig med dem som har applikationen (en hvilken som helt mobil bank applikation)?
“Ja, dem som bruger den for at lette sig hverdag og får et mini-rush af at scanne girokort (...) Jeg tror ikke, at det er noget med, at hende eller ham kan jeg identificere mig 100 procent med” (00:24:12)

Føler du en samhørighed med applikationen i sig selv?
“Ja, det tror jeg, eller nok ikke med applikationen nok nærmere med banken. Fordi Danske Bank er jo og bliver Danmarks største bank og det er jo dem, der er længst fremme i skoene, når der skal laves noget nyt, kreativt, der skal ud til brugerne” (00:24:57)

I sidder fem personer ved et bord og fire af jer har Danske Bank og den sidste måske har en lokal bank, føler du så en form for samhørighed til de personer, som har samme bank som dig?
“Ja, det tror jeg. Det vil man ikke kunne undgå, tror jeg” (00:25:57)
“Jeg tror da, at man ville komme til at små mobbe lidt: ‘hvorfor sidder du med sådan lille bank, har du, laver de overhovedet sådan en applikation, kan du overhovedet noget med dem? Har de overhovedet netbank” (00:26:01)

Kunne du have fundet på at skifte bank, for at kunne få en mobil bank applikation?
“Ja, hvis jeg kunne få samme muligheder, som i min foregående bank, så kunne jeg godt, hvis det ikke ville koste noget at lægge over til en anden bank. Men jeg ville ikke sige, at det er et kæmpe must for mig at skifte bank fordi de har en mobil bank applikation” (00:27:46)

Styrker brugen af applikationen din samhørighed med andre kunder i banken?
“Ja, det gør den jo, men det er jo også dem, som har applikationen, men ikke nødvendigvis ikke de resterende kunder. For der er jo mange forskellige kunder i Danske Bank” (00:28:38)

“Mere en samhørighed til banken måske. Gav det mening?” (00:29:20). I forhold til at det er bankens værdier I alle sammen deler? “Ja, præcis” (00:29:28).

5.2.4.4. Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Danske Bank?
”Jeg tror jeg kommer til at se mere positivt på dem. Jeg synes, at det er fedt, at de kommer med sådan noget her, det tror jeg nok også er en af de grunde, når jeg nok på et tidspunkt skal til at låne penge til et eller andet, at jeg klar lige vil spørge Danske Bank først” (00:29:51)
"Hvis det er jeg skal ud og låne penge på et tidspunkt (...) og går ud til en konkurrerende bank og måske kan låne flere penge til en lavere rent, vil jeg da måske nok gå tilbage til Danske Bank og sige: Kan jeg få lov at få de sammen vilkår her hos jer? Så jeg nødvendigvis ikke skifter bank" (00:30:21)

Føler du dig følelsesmæssigt tilknyttet til selve applikationen
"Nej..." Så hvis den ikke var der i morgen ville du ikke savne den? "Nå på den måde, jo så er jeg, så vil jeg sige så er jeg nok, faktisk rimeligt meget følelsesmæssigt tilknyttet til den" (00:31:09)

Hvad ville du føle, hvis applikationen forsvandt?
"Nok en lidt øv-fornemmelse, fordi så skal jeg til at sidde og fedte rundt på en PC igen, skulle til at logge in og ditten og datten og det tredje" Kan du uddybe din øv-fornemmelse? "Ja, nok det der med at så skal man til igennem alt det der med at logge ind, det er tidskrævende, og så letter det jo lige pludselig ikke min hverdag, som det har været før" (00:31:26)

Hvor stor en betydning har applikationen for dit forhold til banken?
"Den har nok fået en større betydning end, hvad jeg vil indse. Jeg tror inderst inde, at der har den en større betydning end jeg selv egentlig går og tror, hvilket jeg selv måske også lidt har fået bekræftet nu her" (00:32:56)

5.2.4.5. Brand Loyalty
Hvad er sandsynligheden for at fortsat vil være kunde i bank på baggrund af din følelsesmæssige tilknytning til applikationen?
"Ja, den er nok 100 procent" (00:36:01)

Kunne du finde på at anbefale applikationen til andre?
"Vil der komme en eller anden, jeg vil jeg ikke sige totalt fremmed, men bare en man ikke kender super godt og ville man komme til at snakke om det, så ville jeg da anbefale den også" (00:36:57)

Kunne du finde på at anbefale banken til andre?
"Ikke nødvendigvis, ikke... Relationen til banken, den har jeg egentlig ikke så meget til, fordi jeg har ikke haft så meget kontakt. Jeg har ikke haft det store behov til at skulle bruge en bank til andet end at sætte penge ind og få penge tilført via min lønkonto (...)" (00:39:19)

Kunne du forestille dig at en dag anbefale banken til nogle?
"Jeg kunne forestille mig, Hvis jeg får en god behandling i forbindelse med at skulle låne penge på et eller andet tidspunkt, hvis jeg får en god oplevelse ud af, så ville jeg da nok gøre det. Sige: de er simpelt hen så søde i Danske Bank’’ (00:41:13)

Andet?
"Jeg tror nok, at jeg lige i det her interview, at jeg har fået øjnene op for, at den her applikation nok betyder lidt mere for mig end jeg egentlig selv går og regner med i og med, at den letter min hverdag. Den er så nem at bruge’’ (00:42:47)

5.2.5 Søren Robert Pedersen
5.2.5.1. Generally About the Bank & the Application

Hvad er din overordnede mening om Danske Banks mobil bank applikation?
"Min overordnede mening er, at jeg synes, at den er fantastisk, og efter at jeg har fået den bruger jeg faktisk ikke rigtigt andet end den. Det er sjældent at jeg logger på den rigtige netbank, for jeg kan ordne de ting jeg skal på mobilapplikationen. Jeg kan betale regninger, de få man får efterhånden, dem som ikke er meldt til betalingsservice, overføre penge og tjekke mine konti, og det er jo primært det jeg bruger og ellers havde brugt min netbank til” (00:04:12)

Hvorfor downloadede du Danske Banks mobil applikation?
"Fordi jeg havde, jeg skiftede omtrent bank, som den kom, så det var helt naturligt og der var masser af reklamer for den. Jeg tror endda, at de nævnte det nede i banken” (00:05:20)

Hvad motiverer dig til at bruge bank applikationen?
"Det er nemt, det er sådan set det eneste, havde netbanken på computeren været nemmer havde jeg brugt den” (00:05:42)

Hvordan lever den op til dine forventninger, kan du uddybe lidt?
”100 %, jeg kan ikke kommer på mere den skulle kunne end den kan i dag” (00:06:08)

Det at det skal være nemt har det noget at gøre med, at du har travlt i hverdagen?
"Ja det har det da. 100 %, fordi tidligere hvis man skulle overføre nogle penge eller man skulle betale et eller andet girokort, jamen så fik det lov at ligge i mange dage, indtil man lige havde tid til at sætte sig ned og fordyte sig i sin netbank osv. Det får man ordnet med det samme nu. Det kan man ordne fra sofaen nu” (00:07:10)

Det at du ikke er struktureret, hvordan har det påvirket brugen af applikationen?
"Det er blevet meget nemmere, man kan gøre det når man vil, tidligere skulle man planlægge, nu tager jeg regningerne på torsdag, hvor jeg lige har en halv time ved min private computer. Nu har jeg den [applikationen] med på arbejde, på kontoret, i bilen, på weekend” (00:07:45)

Hvad er din overordnede mening omkring Danske Bank?
“Professionelt, det var grunden til at jeg blev privatkunder der, at de var professionelle fra første møde af, og de har været proaktive i forbindelse med lejlighedshandel. Det fungerer, når jeg skal have lavet noget om, jeg får svar med det samme” (00:08:19)
Er det vigtigt, at din rådgiver ved hvem du er?
“Ja, det er noget af det jeg vælger bank på” (00:09:15)

5.2.5.2. Value
Hvad betyder applikationen for dig?
“Jamen, jeg synes bare, at det er et genialt værktøj. Nyskabende indenfor bank. Hvis jeg skulle skifte bank senere, så var det noget af det jeg ville savne, hvis de ikke have en applikation” (00:09:50)

Føler du applikationen er en ekstra hjælp i hverdagen?
“Ja det synes jeg. Det er en ekstra hjælp i form af, at man har sin netbank med sig alle steder, så man er blevet meget mere mobil på det område. Man har den endda med på ferie” (00:10:36)

På hvilken måde synes du, at applikationen er praktisk?
“Helt klart, mobilapplikationer er nemme og de er overskuelige, de tager ingen ting og du har dem med overalt. Og det er fedt, og det er det som tiden kræver i dag, når man har så trivlt med alt muligt andet. Så skal der hverdagsting gøres enklere, så man har mere fritid i sidste ende” (11:28)

Synes du, at applikationen giver du mulighed for at vise andre, hvem du er?
“Næ, det har jeg aldrig tænkt over” (00:13:07)

Hvorfor tror du ikke det er tilfældet?
“Jamen, det er da muligt at, hvad hedder det… øh, nej…. Jeg har ikke tænkt over det” (00:13:17)

Giver applikationen dig opmærksomhed omkring din person?
“Nej” (00:13:37)

Du har ikke været i situationer, hvor fik du opmærksomhed omkring omtale eller brug af applikationen?
“Ej, har jo vist den nogle gang til venner og bekendte og sagt, at den var smart” (00:13:42)

Hvorfor viste du den til andre?
“- fordi jeg er overrasker over hvor smart en løsning det var” (00:13:49)

Når du bruger applikationen, får du så en følelse af pleasure?
“Ja, det gør den ud fra, at det er så simpelt som det er. Der er ikke noget være end ting, som er indviklede og snorklede til at få til at du, som almindelig netbank engang tidligere har været” (00:14:24)

Er det sjovt at bruge applikation?
“Arh, jeg ville ikke sige, at jeg synes, at det er sjovt… Det er en nødvendighed” (00:14:47)
“Det er som regel seriøst, når man skal ind og ordne sine finanser” (00:15:04)

Men er det sjovt at bruge selve applikationen?
”Ja, det er okay, det fungerer. Jeg vil ikke beskrive det som sjovt, men det fungerer” (00:15:20)

5.2.5.3. PSBC
Det kan være et hvilket som helst sted og du ser en anden person bruge Danske Banks applikation, hvad vil din umiddelbare tanke omkring ham eller hende være?
”At de har en fornuftig bank... Eller... jeg ser det lidt som, det er gode kunder, der er i danske Bank, det er fornuftige, konservative klientel de har. Jeg tænker lidt, når jeg ser, at de har styr på det, på finanserne – ellers var de ikke kunder i Danske Bank” (00:15:46)

Hvad hvis personen brugte en anden mobil bank applikation?
”Jamen altså, det kommer selvfølgelig an på, hvad det var, men altså havde det været nogle af de små banker og sådan noget, så har jeg måske. Jeg synes, at de små banker er lidt mere krejl over dem i min verden – og det er bare mig som er gammeldags og konservativ” (00:16:27)

Hvis du skulle beskrive den person du regner med at se bruge Danske Banks applikation?
”Jamen, så vil jeg sige, at han er ikke alt for gammel, fordi det er ikke det ældre publikum jeg ser bruge applikationen. Han bor i byen, og han er med på beatet, der gælder alt sådan noget teknologi” (00:17:15)
”Jeg kunne nok kunne se flere hanner bruge det [bank applikationen]” (00:17:39)

Giver brugen af applikationen dig en følelse af samhørighed eller tilknytning til de andre, der bruger applikationen?
”Jamen, jeg nok lyst til at sammenligne lidt” [sammenligne med sig selv] (00:18:01)

Føler du en tilknytning, fordi du ser I har de sammen værdier: med på beatet, fornuftig og konservativ?
”Ja, det er det nok...(...) han sparer også tid ved at bruge applikationen frem for alt muligt andet. Så det er jo klart, det har han valgt til, men om han er struktureret eller ej, det er ligegyldigt for brug af applikationen” (00:18:18)

Giver denne samhørighed med andre brugere en identifikation med applikationen og hvad den står for?
”Nej, det synes jeg ikke... Jeg tager det bare som et redskab, jeg tænker ikke dybere ind end det, end at det er et redskab til at gøre hverdagen lettere” (00:19:03)

Det kunne være hvilket som helst sted, hvis I sidder fem personer omkring et bord og finder ud af, at fire af jer har Danske Bank og den sidste har en lokal sparekasse eller Nordea, føler du så at du har en form for samhørighed eller tilknytning til de personer der har samme bank?
”Som jeg også sagde før, det kan jeg nok i nogle tilfælde. At man så har nogle ... fællestræk” (00:20:36)
”Jeg ville ikke overføre det [at små banker er mere useriøse kunder] til den person, som sidder der. Det kan jeg skelne imellem” (00:21:15)
”Alt afhængigt af hvor man er henne, så er det ens personlighed, hvis man er på jobbet, mine kolleger har samme profil som mig og så kunne jeg forestille mig, at vi så vælger de sammen ting nogle steder, på nogle punkter, uafhængigt af hinanden” (00:22:08)

Samhørigheden til andre Danske Banks kunder, giver den dig en følelse af identifikation med bankens brand?
”Ja det synes jeg faktisk godt, at den kan fordi jeg ser Danske Banks brand som noget stabilt og stærkt og.... noget man kan regne med både i krisetider og i fremgang, så jo det kan jeg godt” (00:22:57)

Når du bruger applikationen giver det så dig en følelse af samhørighed til andre kunder i banken?
”Nej, ikke så’en umiddelbart” (00:23:32)
”Jeg tror, at der er mange, der bruger applikationen (...) men samhørighed med andre kunder, det har jeg ikke tænkt over (...) igen det er et redskab” (00:23:41)

I hvilken grad føler du, at du kan identificere dig med andre kunder i Danske Bank?
”Det er ikke mere end hvad jeg har sagt, de må også være stabile og have en god økonomi (...) og være lidt konservative, fordi de vælger Danske Bank, som jeg ser som lidt konservativ” (00:24:24)

5.3.5.4. Brand Attachment
Hvilken betydning har applikationen for din følelsesmæssige tilknytning til Danske Bank?
”Jamen jeg synes, at det er fedt, at de er med og kan komme ud og skabe sådan et nytænkning indenfor bankverdenen. På trods af, at de er en, er kendt for at være en konservativ og holde fast i traditionerne osv. Så det synes jeg da er fedt, at de kan springe lidt ud af den rolle og så være first-movers på applikationsmarkedet” (00:24:54)

Har det tilført noget i forhold til den følelsesmæssige tilknytning til Danske Bank?
”Jamen, det har været positivt. Og som sagt, det var jo ikke det der gjorde, at jeg valgte Danske Bank alene, men det er fedt de har det. Hvis jeg havde en bank, der ikke havde det, ville jeg nok være træt af det” (00:25:33)

Ville du savne den, hvis den ikke var der?
”Jo, 100 procent”
”Så ville de have et holdepunkt mindre på mig [hvis den forsvandt] hvert fald” (00:26:20)

Føler du en følelsesmæssigt tilknyttet til applikationen?
”Ja, men kan godt sige, at jeg er afhængig af den. I og med at jeg også ville synes, at det var super træls, hvis den var væk. Jeg er ligeså afhængig af den, som man er af netbank, da det kom” (00:26:36)

Kan du sidestille dit forhold til applikationen med et andet forhold?
”Tjo, Facebook vil jeg tro. Jeg er meget på Facebook end jeg er på min netbank eller min bank applikation, men det er jo også noget jeg bruger for at tjekke op på status osv.” (00:27:02)

Er du blevet gladere for bank pga. applikationen?
”Ja, det vil jeg sige” Synes du, at du er kommet tættere på banken? ”Nej, det vil jeg ikke sige, men det er blevet nemmere, de har hjulpet mig med at gøre det nemt” (00:28:58)

Hvordan vil du beskrive dit forhold til applikationen?
”Positivt forhold. Den har ikke skuffet mig ret meget (...) Så jeg har et godt forhold til applikationen” (00:29:42)

Kan du beskrive forholdet evt. sammenligne det med et andet forhold?
”Professionelt. Jeg går kun ind på den, hvis jeg har en eller andet bank relation, men det kan være tjek valuta, det kan være tjek min konto, se hvad der ligger af betalinger” (00:30:08)

5.2.5.5. Brand Loyalty
Hvad er sandsynligheden for at fortsat vil være kunde i bank på baggrund af din følelsesmæssige tilknytning til applikationen?
”Jamen det er høj, fordi det er det nemmeste jeg har oplevet indenfor ens bank, som de har lavet til dato” (00:31:41) Lidt smartere (nemmere og mere enkelte) ligesom netbank var engang

Kunne du finde på at anbefale applikationen til andre?
”Det har jeg allerede gjort” Hvem har du anbefalet den til? ”Venner og bekendte og når man har siddet og snakken har faldet på det bank eller betaling, så har jeg lige hevet den frem og vist at det er sådan jeg gør” (00:32:15) Primært F2F anbefaling

Hvad er sandsynligheden for at du fortsat er kunde i banken på baggrund af din følelsesmæssige tilknytning til applikationen?
”Den hjælper mig, den hjælper Danske Bank til, at jeg nok bliver længere som kunde. Den holder ikke på mig fuldstændigt, men det da en af dem, der trækker det op af ad til at jeg skulle forblive kunde hos dem” (00:36:02)

Hvordan har dette så indflydelse på, om du vil anbefale banke til andre?
”Der har det selvfølgelig også en positiv indflydelse, det er et godt værktøj, som man får med i pakken med de andre godt ting, som de [banken] tilbyder” (00:36:25)

Hvem kunne du finde på at anbefale banken til?
”Alle (...) ja, hvis snakken falder på banker og hvis de var utilfredse med det de har, så ville jeg da helt sikkert tale et godt ord for min bank, for de har ikke skuffet mig endnu. Tværtimod har de været gode” (00:37:02)