THE ROLE OF CUSTOMER EXPERIENCE IN THE FORMATION OF CUSTOMER ENGAGEMENT

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By

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DECLARATION

I, Chepur Jyothi, hereby declare that the thesis entitled, The Role of Customer Experience in the Formation of Customer Engagement, submitted by me under the guidance and research supervision of Prof. B. Raja Shekhar is a bonafide research work which is also free from plagiarism. I also declare that it has not been submitted previously in part or in full to this University or any other University or Institution for the award of any degree or diploma. I hereby agree that my thesis can be deposited in Shodganga /INFLIBNET.

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ABSTRACT

In the present competitive world, academicians as well as practitioners recognised the significance of creating strong customer experience and engaged customer base. Both the concepts are related to an important paradigm shift, from customer-centric marketing to customer-driven marketing. Few researchers conceptualized the relationship between customer experience and engagement and recommended that firms and academics can benefit by combining the two perspectives of customer experience and engagement. Empirical studies evidenced that customer engagement enhances the company performance. However, a comprehensive understanding of how to engage the customer toward firm is limited and there has been insufficient empirical examination on this subject matter so far. Hence, this study attempted to address this issue by empirically examining the role of customer experience in the formation of customer engagement with the support of theory of engagement, which argues that satisfied and emotionally connected customer directly and indirectly contribute to the firm. The following are the objectives of present study to address the issues discussed above: (1) develop the integrated model of customer experience and engagement, (2) examining the mediation effect of customer satisfaction and emotions on the relationship between customer experience and direct contribution and on the relationship between Customer experience and indirect contribution of customer, (3) examining the moderation effect of convenience on the relationship between customer satisfaction and direct contribution and on the relationship between emotions and indirect contribution of customer. An on-site survey was conducted at the bank branches on weekdays using purposive sampling technique. The study

has used the cross-sectional research approach. In order to examine the measurement scale properties, initially reliability analysis has been performed by classifying the items according to the three priori theoretical dimensions for customer experience i.e. brand experience, service experience, and post-purchase experience. Principal component Analysis confirmed the construct unidimensional structure. The Partial Least Square Structural Equation Modeling (PLS-SEM) was carried out to develop as well as evaluate the measurement and structural models and examine the structural relationship between the customer experience and customer engagement.

Furthermore, study analysed the mediation effect, moderation effect, and moderated mediation effect of the research model by using the PROCESS macro which exists along with SPSS software. The results showed that the direct and indirect relationship of the integrated research model and all direct relationships are significant. In addition, customer satisfaction and emotions are partially mediating the relationship between customer experience and customer direct contribution and indirect contribution relationship. The analysis and results confirmed the significant interaction effect of service convenience on satisfaction and direct contribution. Similarly, the study examined the interaction effect of convenience on emotions and indirect contribution. However, the statistics showed that there is no interaction effect of convenience. Further, it was thought that the partial mediation effect of satisfaction may become full mediation with the influence of other variables such as convenience and the test was conducted. The test results revealed that the level of convenience provided by the bank will influence the strength of the mediation effect of bank customers' satisfaction and

hence, the study proved the moderated mediation role of service convenience and satisfaction between service experience and repurchases. In the same way, we investigated the strength of the mediation role of customer emotions between superior bank service experiences and indirect contribution by using the variable service convenience. The statistical results did not confirm the moderated mediation effect. Finally, the study concludes with theoretical and practical implications and its limitation and suggestions for future research.

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ABBREVIATIONS

AS	Assurance
AVE	Average Variance Extracted
BIC	Bayesian Information Criterion
CB-SEM	Co-variance Based Structural Equation Modelling
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CHAID	Chi-squared Automatic Interaction Detector
CR	Construct Reliability
CSAT	Customer Satisfaction
CEXP	Customer Experience
CENG	Customer Engagement
CEQ	Customer Experience Quality
DCONT	Direct Contribution
EN	Normed Entropy Values
FIMIX-PLS	Finite mixture- Partial Least Square
GOF	Goodness of Fit Index
IDCONT	Indirect Contribution
MANOVA	Multivariate Analysis of Variance
NFI	Normed Fit Index
PCA	Principle Component Analysis
PLS-SEM	Partial Least Square- Structural Equation Modelling
RL	Reliability
RMSEA	Route Mean Square Error of Approximation
SERVCON	Service Convenience
SERVQUAL	Service Quality Measurement
SPSS	Statistical Package for Social Sciences
SERVQUAL	Service Quality
SOR	Stimulus Organism Response Theory
TLI	Trucker Lewis Index
VIF	Variance Inflation Factor
WENG	Website Engagement

NOTATIONS

%	Percentage
H	Hypothesis
A	Cronbach's Alpha
P	Probability value of significance level
f^2	Effect Size
Q^2	Predictive Relevance
Df	Degrees of freedom
χ^2	Chi-Square
SE	Standard Error
N	Number of observations
M	Mean
B	Unstandardized Beta Coefficient
SD	Standard Deviation
SEB	Standardized Error of Beta
B	Standardized Beta Coefficient
C	Constant
T	t-statistic
R^2	Coefficient of determination

CHAPTER I

INTRODUCTION

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INTRODUCTION

Customer experience (CEXP) is recognized as an imperative factor that affects the survival and success of businesses in today's market. Scholars, researchers and managers agree that providing superior CEXP is an important strategy to retain customers and for the success of a company. In the context of service, a customer interacts with the service provider directly or indirectly throughout his/her purchase journey. The service provider must be attentive to the customer because customer decisions rely on the perception they have towards the service provider (Lemon & Verhoef, 2016). Considering the changing marketing landscape and digitalized environment that have resulted in collaborative, empowered and transparent consumer markets, various researchers have recommended the reconsideration of fundamental marketing methods as well as reconceptualization of marketing strategies (Achrol & Kotler, 2012; Chandler & Lusch, 2015; Day, 2011; Hult, 2011; Webster & Lusch, 2013). As a result, practitioners have started using CEXP management as one of the approaches to overcome marketing challenges.

In the area of marketing, Sorofman (2014) reported that 89 per cent of companies expected to compete principally through efficient management of CEXP (Sorofman, 2014). Another empirical study reported that CEXP management has become the most significant goal of one thousand worldwide most innovative companies (Jaruzelski, Loehr, & Holman, 2011). Thus, Steve Cannon, Chief Executive Officer at Mercedes Benz USA, quoting "customer experience is the new marketing" (Tierney, 2014). Not surprisingly, a study by Accenture and Forrester (2015) found that when

company managers were asked about their top priorities for the next few years, CEXP was their first priority. Various companies like KPMG, Amazon and Google have appointed CEXP Vice Presidents, Chief CEXP Officers or CEXP managers, who are responsible for the creation and management of the experience of their clients or customers.

The increasing focus on CEXP arises from the extensive interaction of customers with companies through numerous touchpoints in several channels and media, which leads to complex customer journeys. The increasing speed and reach of media and channel dissemination poses challenge to companies, and managing the omnichannel has become the latest byword in marketing (Brynjolfsson, Hu, & Rahman, 2013; Peter C Verhoef, Kannan, & Inman, 2015). Furthermore, interactions between customers via social media are generating significant opportunities and challenges for companies (Leeflang, Wittink, Wedel, & Naert, 2013; Libai et al., 2010). Companies now also have very little control over the customer journey and CEXP because customer experiences are largely social in nature, which results in customer behaviours like showrooming (Brynjolfsson et al., 2013; Rapp, Baker, Bachrach, Ogilvie, & Beitelspacher, 2015; Peter C Verhoef et al., 2015). A greater number of customer touchpoints and diminished control of CEXP have resulted in companies incorporating various business functions that include service operations, human resources, marketing, logistics, information technology and external partners, in generating and providing positive customer experiences. As a result, it has become more complicated for companies to provide, manage and control each customer's experience (Edelman & Singer, 2015; Rawson, Duncan, & Jones, 2013).

Pine, Pine, and Gilmore (1999) discussed the significance of the experiences in the modern marketing environment and addressed the opportunities for companies or businesses to benefit from producing superior and persistent CEXPs. Research in the area of marketing science, especially in domains of customer management, has been slow in accepting these changes. Customer management studies have largely emphasised on how customers create value for companies or businesses by focussing on metrics like CLV (customer lifetime value) (Gupta, Lehmann, & Stuart, 2004; V. Kumar & Shah, 2009) rather than value creation to customer (Bügel, 2010; V. Kumar & Reinartz, 2016).

Until date, most CEXP studies have been exploratory attempts made to theorize and measure CEXP (Brakus, Schmitt, & Zarantonello, 2009; Grewal, Levy, & Kumar, 2009; Puccinelli et al., 2009; Peter C Verhoef et al., 2009). Marketing Science Institute (2016) recently posited that CEXP is a significant research area for the upcoming years cause of increasing number of customer touchpoints and complex customer journey. There is increasing belief among researchers and practitioners that producing strong and superior experiences in customer journey leads to better performance at various touchpoints, which would result in bottom line improvements.

Loyalty of customer and word of mouth (WOM) are the consequences of customer experiences (Court, Elzinga, Mulder, & Vetvik, 2009; Edelman, 2010; Homburg, Jozic, & Kühnl, 2015). Although there are few empirical studies directly associated with customer journey and CEXP (Lemon & Verhoef, 2016), there have been studies on particular aspects of customer experience. A recent study by Lemon and Verhoef (2016) examined the existing CEXP definitions and gave a broad definition for the

CEXP as a construct. They also linked CEXP with other more deeply studied facets of marketing and provided historical viewpoints on CEXP in the area of marketing. It is important to note that, though CEXP is a novel concept, it is related to other concepts of marketing such as service quality (SERVQUAL), customer centricity, relationship marketing, customer satisfaction (CSAT), customer relationship management (CRM) and customer engagement (CENG).

Furthermore, along with customer experience, CENG also has become a significant research concept in the area of marketing and is being given considerable importance. Both research concepts are related to an important paradigm shift from customer-centric marketing to customer-driven marketing. A careful attempt to investigate CEXP can be traced back to the 1980s. However, the significance of this topic has been realised only in the past twenty years (Gentile, Spiller, & Noci, 2007).

CEXP provides competitive advantage to companies and also gives rise to positive WOM along with customer satisfaction and loyalty, increased retention and decreased complaints. Hence, in the twenty-first century, firms have started paying attention to experience-based market rather than service-based market that was considered earlier (S. Kim, Cha, Knutson, & Beck, 2011). As a result, CEXP not only elicits interest among academic and industry researchers, but has also become a key measure of organizational performance. Furthermore, the positive or negative experiences of customers influence customer satisfaction levels (Meyer & Schwager, 2007b). These experiences play an important role in the decision of purchasing process of the customer (Wilson, Zeithaml, Bitner, & Gremler, 2012). Consumer-generated content is a recently evolving paradigm, but, there are several aspects in the customer's active

participation in NPD (new product development) and strong customer voice in social media.

In the service eco-system, seminal papers highlight the importance and role of the interactive experiences (Brodie, Hollebeek, Jurić, & Ilić, 2011; Grönroos & Voima, 2013; Vargo & Lusch, 2011). Brodie et al., (2011) claim that CENG arises out of the interactive experiences. Vargo and Lusch (2011) provided a comprehensive viewpoint on the experiences-enabled co-creation. In addition, Grönroos and Voima (2013) state that value creation is value-in-use that customers create during usage and this value is socially built as a result of experiences. In these three seminal papers, considerable common building blocks are interactive experiences. However, it is essential to investigate deeper and explore the interactive experiences and how these experiences result in customer engagement. Two research papers have been inspirational in this field. The observations of Mollen and Wilson (2010) highlighted the significant contribution of experience in engaging the customer. They stated that engagement is a consequence of repetitive interactions that reinforce the customer's emotional and physical investment in a brand. In a following research work, Malthouse and Calder (2011) emphasized that engagement depends on experiences.

Based on previous research studies, it can be understood that in the stream of CEXP and CENG most of the studies are conceptual. Very few research studies have conceptualised the relationship between CEXP and CENG. In the present competitive world, academicians as well as practitioners recognise the significance of creating strong CEXP and engaged customer base. However, a comprehensive understanding on how to accomplish this is limited. Nowadays, the top goal of administrators

(Accenture 2015) is to enhance CEXP and engagement. Furthermore, the Marketing Science Institute (2016) ranked CEXP as one of the most significant challenges for the upcoming years and recognizes CENG as a vital research stream within the comprehensive priority area of "understanding customer experience and behaviour".

With the understanding gleamed from the above earlier research work, Pansari and Kumar (2017) developed a novel viewpoint of theory of engagement that, when a relationship has emotional attachment and satisfaction, the partners engage each other in their concern. This theory focused on how CENG can be introduced or formed by the company towards customer. Venkatesan, Petersen, and Guissoni (2018) also recommend that firms and academicians can benefit by combining the perspectives of CEXP (Lemon & Verhoef, 2016) and CENG literature. However, there has been insufficient empirical examination on this subject matter so far.

The research work reported in this thesis attempted to fill this gap of understanding in the area of CEXP and engagement by empirically analysing the theory of engagement developed by Pansari and Kumar (2017).

Overview of Indian Banking Industry

In the course of the last twenty years, the banking sector has experienced drastic changes, resulting in an environment with deregulation, heightened consumer mobility and demand, globalization and intense competition. However, as most banks provide similar financial products and services, they are reviewing their strategies to transition from being product oriented to consumer oriented, in order stay competitive. Moreover, bank managers recognize that the challenge lies not only in

attracting new customers but also in retaining and improving relationships with existing customers.

The Reserve Bank of India (RBI) reports that India's banking industry is well managed and adequately promoted. The monetary and financial situations within the nation are distinct from those of other nations in the world. Liquidity risk, credit and market research recommend that Indian banks are very strong and can sustain global recession. The banking sector in India has recently seen the launch of inventive banking models such as small funding as well as payment banks. Modern measures of the RBI might make a significant difference in the rebuilding of the domestic banking sector. The computerized transaction model in India is the foremost among 25 nations with IMPS (India's Immediate Payment Service) being the best model with a rating of 5 on 1-5 point scale in the Faster Payments Innovation Index (FPII).

Size of Indian Market for Financial Services

The banking sector in India comprises 93,550 rural cooperative banks, 1589 urban cooperative banks, 56 (RRB) regional rural banks, 44 foreign banks, 22 private sector banks and 27 (PSBs) public sector banks, also additionally cooperative credit institutions. Year-on-year bank credit rose at 12.65 per cent to $ 1,326.78 billion (Rs 85.511 lakh crore) on 11th May, 2018 from $ 1,131.47 (Rs 75.91 lakh crore) on 12th May, 2017. With a population base of approximately 1.3 billion, with approximately 50% being in the 15-25 age bracket, India is a vast and developing market for financial services (Source: Dun and Bradstreet Research, 2016). Financial Inclusion is a significant enabler for the next stage of progress in the banking sector. Its intention is to widely spread financial services to the public and enterprises that do not as yet

have access to financial sector services and products. The objective is to encourage financial literacy and customer protection among the groups so that they can make right financial decisions, as this would also assist in complete economic advancement of the country. India has a great opportunity for the growth of financial inclusion, as the percentage of banking population accounts to only 53.2 per cent as compared to 98.6 per cent in Germany and 93.7 per cent in the United States in 2015. The ratio between adult population and individual bank accounts increased from 35 per cent in 2011 to 53 per cent in 2015 (Source: Dun and Bradstreet Research, 2016).

Indian Banking Industry - Key Developments and Investments

The Government of India's strategy of recapitalization of bank is anticipated to increase the country's credit growth to 15 per cent and thereby assist Gross Domestic Product increase by 7 per cent in the financial year, 2019. PSBs are arranging to increase money with the aid of QIP (Qualified Institutional placements), supported by good investor sentiment towards the Indian Government's idea of bank recapitalization and advancement in sovereign rating of India via MIS (Moody's Investor Service). During the Financial Year-17, the overall value of mergers and acquisitions in the Non-Banking Financial Company (NBFC), differentiated banking and financial services were $ 2,564 billion, $ 103 million and $ 79 million, respectively. The BFIL (Bharat Financial Inclusion Limited) and IBL (IndusInd Bank Limited) merging contract was the largest merger deal with US$ 2.4 billion for the financial year 17 in the segment of microfinance. In May 2018, in the segment of microfinance, whole equity funding increased by 39.88 per cent i.e. from Rs 68.85 billion to Rs 96.31 billion during 2017-18

Government Initiatives

'Udyami Mitra' is a new portal that was initiated by SIDBI (Small Industries Development Bank of India) with the intention of increasing the credit accessibility to India's small and medium scale industry. "The Banking Regulation (Amendment) Bill, 2017", substituting the Banking Regulation Bill 2017, was introduced by the Finance Minister of Government of India, Mr Arun Jaitley, in order to get the RBI (Reserve Bank of India) guidance to solve the issues of stressed assets. From the 2018-19 Union Budget, Rs 3 lakh crores that is $ 46.34 billion was allocated for the Mudra scheme and $586 million (Three thousand seven hundred and ninety four rupees) towards capital, interest subsidy and credit support for MSMEs (Micro, Small and Medium Enterprises). "Pradhan Mantri Vaya Vandana Yojna" (PMVVY) was launched by the Indian government in March 2018 in order to offer ten thousand rupees ($155.16) per month as pension for elderly people. This scheme has a 15 lakh rupees ($23,273.86) investment limit. Under Mudra scheme 120 million beneficiaries were provided $ 93.1 billion (Rs 6 lakh crores) loans by the Indian Government in May 2018. By January 4, 2018, 80, 000 crore rupees ($ 12.62 billion) worth recapitalization bonds were approved by Lok Sabha for PSBs, which will be complemented by a sequence of improvements. In order to strengthen the banking sector in India, the Indian Government and banks regulator have taken a number of actions. A 2-year plan was disclosed by the Indian Government in order to make PSBs (Public Sector Banks) stronger and to support them by means of improvements as well as capital infusion of $ 32.5 billion (RS 2.11 lakh crore). This would support these banks in playing a major role in the economic system and give a lift to the

MSME segment. In this regard, $12.62 billion (Rs 80,000 crore) worth recapitalization bonds were approved by the Lok Sabha for PSBs. India's finance minister during the earlier period announced complementing these efforts through a series of improvement. The Rajya Sabha passed the bill of "Insolvency and Bankruptcy Code Ordinance, 2017" with some amendments and is looking at strengthening the banking sector.

Key Regulation

In addition to the Companies Act 2003, which sets the basic framework for corporate organizations, India's banking sector is administrated by the Parliament's "Banking Regulation Act, 1949", referred to as the Banking Act. The Act's provisions stipulate that a bank may only engage in specific activities, consisting of gathering and transferring of money and securities, underwriting, providing safe deposit vaults, buying and selling foreign exchange, traveller's cheques or letters of credit, issuing or granting currency, drawing and dealing in securities, bills of exchange, debentures, warrants, promissory notes, and other instruments, guarantee, lending and borrowing of money, participating and handling of any issue (private / public) regarding the loans and shares, stock, debentures or debenture stock, and providing money for such purpose, undertaking and implementing trusts and responsible for the management of estates as executor, trustee or otherwise, and purchasing the entire or any portion of the business (if stated under the Banking Act) of any person or firm. Under the Act, banks are now allowed to deal in purchasing, selling or exchanging of goods, except for realisation of security, hold any immobile property, except as required for their own usage, for any period more than seven years from procurement of such assets,

holding the shares in any organization exceeding 30 per cent of the paid-up share capital of that organization or 30 per cent of its reserves, own paid-up share capital and offer loans to any organization for buy-back of its own securities and act as handling agent or secretary or financial officer of an organization.

Recent Trends and Developments

Poor asset quality is the main threat to the banking system with PSB non-performing loan (NPL) ratios at 14.8% in Q118. For example, the fraudulent transactions amounting to INR 113 billion (USD 1.8 billion) by the state-owned Punjab National Bank threatens to undermine other areas of India's public banking sector and has adversely affected banking stocks. We also note that six PSBs (30% of all PSBs) did not meet the minimum Tier 1 ratio under Basel III norms by end-2017 and further recapitalisation would be required to help all Indian state-owned banks meet the minimum 8.25% Tier 1 ratio under Basel III norms, a target that is necessary to ease investor concerns. The overall PSB sector reported a net loss in 2017 in stark contrast to the overall robust profitability of the private banking sector. There are concerns that the Reserve Bank of India (RBI) lacks the regulatory muscle to improve standards in PSBs, although it has acted in recent months to impose fines for non-compliance. The insurance sector is set to see a surge in premiums in both non-life and life segments with double digit annual growth in the coming years. Overall premiums are set to rise by 12.6% (in local currency terms) to reach a total of INR 1.78billion in 2018. Primary drivers of life insurance are raising incomes, growing demand for savings, longer life expectancies and expansion in the national middle class with increased production awareness. Life insurance uptake would also be

driven by aggressive carrier efforts to promote innovative products through new channels such as low-cost micro-policies and mobile phone linked distribution methods.

Meanwhile, robust economic activity by the enterprise sector and exceptionally high infrastructure development capital expenditure programs undertaken by Prime Minister Modi's government are expected to further bolster non-life insurance uptake over the 2018-2022 period. At end-Q118, the mutual fund sector's average assets under management (AAUM) totalled INR 21.36 lakh crores, representing growth of around 350% over 10 years. The number of accounts totalled 71.3million. Equities have driven growth in mutual fund AUM with stock market growth helping to boost growth in the asset management sector. Despite the turbulence in stock markets in February and March 2018, at end-FY2017/18, the AUM of equity mutual funds increased by 38% y-o-y to INR 7.5 lakh crores, representing 35% of total AUM in the sector. The “Securities and Exchange Board of India (SEBI)” now requires mutual funds to re-categorise schemes based on investment strategy to decrease confusion for mutual fund investors and discourage asset management companies (AMC) from providing overlapping goods that just increase their assets under management. AMCs are required to have one scheme per category with the process set to be completed by end-Q218. This will require the merger of many schemes, resulting in lack of performance, which will make selection of schemes difficult for new investors.

The bull market came to an end in February and March due to the impact of the aforementioned fraud revelations at PNB. However, we predict the market will recover strongly from this wobble due to strong FY2017/18 financial results,

economic growth and expectations of good performance in the rural sector with predicted normal monsoon. However, downsides still persist due to bank scandals, political uncertainty, rate hikes, rising crude prices and structural weaknesses in the financial sector. The year got off to a good start, though, with massive oversubscription of Apollo Microsystems' IPO. This bodes well for a slew of promised offerings in the defence, healthcare, pharmacy, logistics, energy, chemicals and financial sector.

Outlook

Enriched spending on the infrastructure, fast projects implementation and continuous improvements are more likely to offer extra motivation for fiscal development. The banking industry in India is expected to experience a strong developmental period because fast developing businesses are increasingly approaching banks for their credit requirements. Furthermore, technology innovations have resulted in online banking and mobile banking services. The banking sector is now focusing on advancements in technology infrastructure and on offering value-added services to customers for enhancing the positive experiences of customers and thereby gaining competitive advantage. Various banks, such as Axis, ICICI and HDFC, are seeking to develop tools to initiate contact-less debit and credit cards in the market. For example, cards using NFC (near field communication) mechanism permit the customers to perform transactions without inserting or swiping. The co-founder of Microsoft Corp, Mr. Bill Gates, posits that India would transition into a digital payment-based economy within seven years, considering that digital bank payments are being linked with digital tools

such as UPI (universal payments interface) and direct benefit transfers, and with national identity through Aadhaar.

Growth in number of ATMs and offices across different regions in India

Banks are gradually increasing the number of ATMs and branches in semi-urban and rural areas to foster wide-ranging development. The number of ATMs in India has increased from 181,253 in financial year 2017 to 198,959 in financial year 2018, reflecting an approximately 10 per cent growth. As of Mar 2018, ATMs of all SCBs in rural and semi urban areas accounted for 44 per cent of the overall ATMS in the country. In terms of CAGR of the ATMs from 2013-2018, rural areas have seen maximum growth of 37 per cent followed by semi-urban areas with 24 per cent; the overall CAGR of all SCBs in India stood at 22% (Source: Dun and Bradstreet Research, 2018).

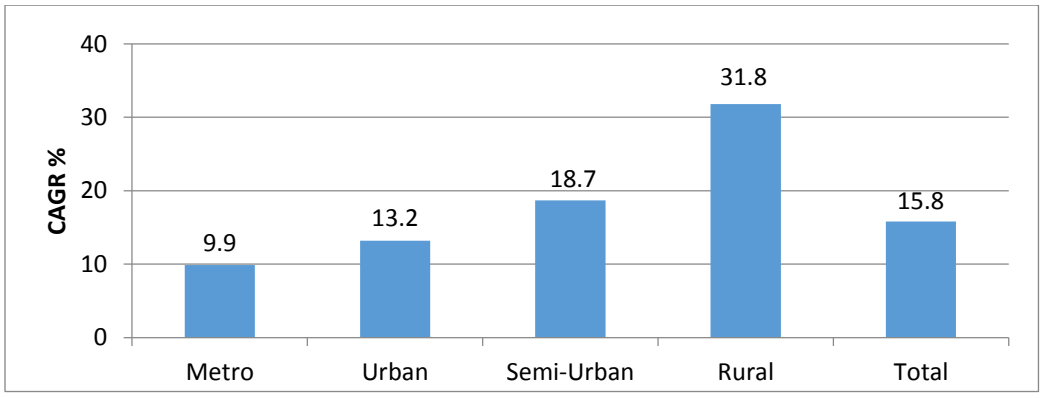
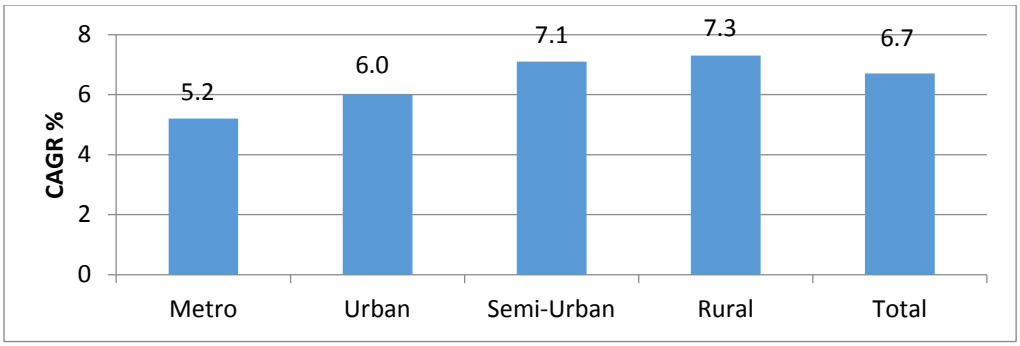


Figure 1 ATM network by area as on end of March 2018

The total number of bank offices in India increased to 132,572 in FY 2018 from 125,864 in FY 2017. Total bank branches increased by 5.3 per cent in FY 2018, with rural areas accounting for the largest share at 38 per cent.



Source: Dun and Bradstreet Research (2018)

Figure 2 Functioning of Bank Branches as at the end of March 2018

Role of Technology – Digital Banking

The past few years have seen a change in banking from a primarily traditional mode to customer focused mode. An efficient payment system can be said to have been the "lubricant" for this transition, because it has hastened liquidity flow in the economy, thereby creating necessary impulse for economic growth. Customer involvement through important channels has become a crucial factor in increasing customer value and in generating newer and more advanced revenue flows for banks. Although some concerns regarding the health of the Indian banking industry prevail, there is a widespread positivity in the Indian economy. The advantage of digital technology and its potential to transform the banking sector are drawing the attention of the banking sector leaders. Enormous opportunities are present in the form of mobile banking, online banking, and mobile wallets, cloud computing, information security and virtualization, amongst others, for making financial infrastructure faster, safer, and smarter. With the new government's vision for digital India, regulatory moves have positioned Indian banking for digital transformation. Table 1 shows the role of technology in digital banking. It can be seen that the Indian banking sector experienced a paradigm change because of the adoption of economic liberalization in

1991. Entrance of private companies has made Indian banking more competitive. There are many service providers and the customers are able to select their banker from a number of banks that provide quality and convenient services.

Table 1: Role of Technology – Digital Banking

Volume (Million)					
Year	RTGS	REC	Cards (Credit, Debit)	PPI	Mobile Banking
2015-16	98.3	3,141.4	10,038.6	748.1	389.4
2014-15	92.7	1,687.3	8,424.1	314.4	171.8
2013-14	81.2	1,108.2	7,219.1	133.5	94.6
2012-13	68.4	694.2	6,174.4	66.8	53.2
2011-12	55.2	512.3	5,731.5	30.2	25.5

Source: Dun and Bradstreet Research (2016), Note: PPI- Prepaid Payment Instruments (Paper Vouchers, PPI cards, mWallets), REC-Retail Electronic Cleaning (IMPS NEFT, ECS)

Banks are initiating new services and products at regular intervals for satisfying and retaining various types of customers. Due to increased competition, there is a pressure on banks to meet customer expectations and their demands. Attracting a potential customer is more expensive than retaining an existing customer. Thus, customer retention has assumed more importance than customer attraction. Therefore, bank personnel are not only focusing on customer satisfaction but also emphasizing on maintaining long-term relationships with customers. In recent investigations related to Indian retail banking, Garg, Rahman, and Qureshi (2014) established a scale to measure CEXP and examined the relationship between CEXP and CSAT. A recent study conducted by Levy and Hino (2016) showed that emotionally involved customers are more loyal to their bank. Shainesh (2012) examined the effect of consumer's perceptions of credibility and trust on their loyalty intentions for Indian

retail banking. In addition, Kaura (2013a) investigated the influence of SERVQUAL dimensions, SERVCON dimensions and perceived price and fairness on CSAT in Indian retail banking. Kaura (2013b) also studied the impact of SERVCON dimensions on CSAT and customer loyalty in Indian retail banking industry. Pansari and Kumar (2017) posited that satisfied and emotionally connected customers directly and indirectly contribute to the firm, in what is called customer engagement.

There have, to the best of our knowledge, been few studies that have examined the role of customer service experience in the generation of customer engagement. Moreover, the role of service convenience as a moderating variable has not been investigated.

This research attempted to address these gaps by investigating the role of CEXP in the initiation or formation of CENG and testing the moderation effect of service convenience in the Indian retail banking industry. The current study contributes to the Indian retail banking sector in the following ways:

1. The study provides insights to service providers to help them understand the significance of providing superior CEXP to engage customers and also helps in developing strategies accordingly.
2. The level of satisfaction can be high or low and the intensity of emotions can also be high or low. Therefore, from the current study, firms would be able to understand how to balance the emotions and level of satisfaction of their customers in order to have a positive influence on direct contribution (DCONTs) and indirect contributions (IDCONTs) of their customers.

Operational Definitions of the Constructs:

In this study, the researcher has identified customer engagement as an outcome variable, customer experience as an independent variable, satisfaction and emotion as mediating variables and convenience as moderating variable. The following are the operational definitions of the terms used in the study to fulfil the purpose of this research.

Customer Experience: "The customer's cognitive and affective assessment of all direct and indirect interactions with the firm relating to their purchasing behaviour" (klaus & Maklan, 2011)

Customer Engagement: "Customer contribution in the form of customer purchases, customer referrals, customer influence, and customer knowledge" (Kumar et al. 2010).

Customer Satisfaction: "A judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment" (Oliver 1997).

Emotions: "Mental states of readiness that arise from cognitive appraisals of events or one's own thoughts" (Bagozzi et al. 1999).

Convenience: "The time and effort that consumers invest in purchasing a product/service or performing an activity rather than a characteristic or attribute of a product" (Brown 1990).

CHAPTER II

REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERATURE

This chapter discusses the theoretical background related to the variables present in the model and presents the proposed hypotheses. This chapter is divided into three parts . The first part reviews pertinent literature on customer experience, customer engagement, service convenience and their dimensions, which emerge in the marketing and banking setting. The second part discusses the direct and indirect relationships among the research variables such as customer experience, customer satisfaction, service convenience, emotions and customer direct and indirect contribution toward firm were presented. The final part of the chapter describes the development of the research hypotheses by building on the theoretical background and literature support.

Review Methodology

The aim of literature review is to collect and create references regarding the identification of research gap from projects, books, research articles and other sources. One hundred and thirty research articles published in reputed journals were analysed systematically in order to obtain important insights on the understanding on customer experience, convenience, satisfaction, emotions, and engagement. Significant research studies published until March, 2018 were downloaded from various databases such as Wily, Taylor and Francis, ProQuest, Elsevier, Springer, Sage, Emerald, EBSCO. Research articles were searched using the following keywords: customer experience, emotions, satisfaction, convenience and engagement.

Most papers reviewed were supported marginally in the present research study. However, in order to focus on the problem taken, only the articles that provide answers for the following questions were considered:

1. Do the research articles provide an understanding of customer experience, satisfaction, emotions, convenience and engagement of banking services?
2. Have the articles investigated the direct and indirect relationships among customer experience, emotions, satisfaction, convenience, and engagement?

Customer Experience

Marketing theory and practice have developed radically through significant changes in the areas of products to services and, more recently, in customer experiences (Maklan & Klaus, 2011). It has been a long time since brand was just a trademark or logo that differentiated the company's products from those of other companies. The companies that offer complex and long-term services are increasing rapidly in today's economy. In this service dominated world, the notion of brand should be re-conceptualized in order to ensure success of service oriented marketing (Maklan & Klaus, 2011).

Holbrook and Hirschman (1982) first identified the significance of experiencial viewpoints of consumption. They built a general framework to signify variables of typical consumer behaviour. Based on this paradigm, the existing information processing model has been differentiated with an experiential point of view that concentrates on the symbolic, aesthetic and hedonic nature of consumption. This notion looks at the consumption experience as a phenomenon leading to creation of feelings, fun and fantasies. Thus, although satisfaction undoubtedly represents one

significant experiential component, daydreams, emotions and imagery may be significant facets of consumer behaviour.

Thompson, Locander, and Pollio (1989) presented existential-phenomenology as a substitute theory for conceptualizing and investigating consumer experience. The tenets of this phenomenology were different from more traditional methods and assumptions used in consumer research. The paper described a phenomenological research method, illustrated the practical implementation of the technique and presented the data types that resulted. Their research analysis discloses that existential- phenomenology can offer a methodologically rigorous and empiricism-based understanding of consumer phenomena. According to Pine and Gilmore (1998), experience is a different economic phenomenon because it is different from service and products.

In contrasting with the traditional marketing, Schmitt (1999) explained a novel approach to marketing called experiential marketing and designed a strategic Experiential Marketing framework. He opined that conventional marketing treats customers as rational individuals who care about benefits and functional features whereas experiential marketers believe that consumers are rational as well as emotional individuals who care about accomplishing pleasing experiences. Based on that, Schmitt (1999) provided five kinds of experiences that are called strategic experiential modules(SEM). They are FEEL (affective experiences), SENSE (sensory experiences), RELATE (social-identity experiences which come out from culture or reference group), THINK (creative cognitive experiences), and ACT (physical experiences, life styles and behaviours).These experiences are executed via so-called

ExPros (experience providers) like electronic media, visual and verbal identity, product presence, communications,etc. Ultimately, holistic experiences are the main aim of Experiential marketing (Schmitt, 1999). Extending this research, (Brun, Rajaobelina, Ricard, & Berthiaume, 2017) investigated the relationship between the five dimensions of CEXP provided by Schmitt (1999) (sensory, affective, cognitive, social and behavioural) and loyalty of customer toward service provider. This investigation was focused on two diverse channels – physical (branch or agency) and Web-based (online) in the banking context and it was replicated in tourism context. Results showed that affective dimension was the key dimension to influencee (negatively) loyalty, channel choice moderated the different CEXP dimensions impacting loyalty and that results differ between fields and industries. Thus, by choosing multidimensional, multi sector and multi-channel approach, one can validate CEXP as multifaceted and context specific.

It is crucial that a firm's recovery efforts must be uniformly strong and effective because customers often respond strongly to service failures. The CSAT model was developed with service failure/recovery encounters depends on an exchange framework that incorporates ideas from both the social justice and consumer satisfaction literature, using principles of mental accounting, resource exchange and prospect theory (Stuart & Tax, 2004). The research was implemented in two service settings - hotels and restaurants and the results showed that customers accept recovery resources that "match" the failure type they experience in "volumes" that are equal with the degree of the failure that happens. Later, a research was conducted in the context of theatre and examined the process through which the plays are selected,

planned and developed, with the aim of best understanding how performance excellence is recognised. Finally, it was concluded that a significant component in creating a new service and eventually accomplishing customer delight and loyalty, specifically for the services where the service provider and customer interface is high, involves providing memorable personal experiences (Stuart & Tax, 2004). In the same way, Peter C. Verhoef, Antonides, & de Hoog (2004) posited that a service encounter can be taken as a series of events; literature in the field of service shows that during a service encounter, organizations must show consistent performance. On the other hand, psychology research studies state that this need not be true. The peaks in the performance are also essential along with the average performance. Hence, in order to further elevate satisfaction, positive peak experiences could also be provided along with overall performance during service encounter (Peter C. Verhoef et al., 2004).

Gentile et al., 2007 opined that in order to determine the success of a company's service or product, the factor, experience, plays a significant role. The authors conducted a study to understand how right setting and environment for superior CEXP play a role in the value creation for the company and customers. This study aimed at understanding the role of various experiential attributes in the success accomplished by certain well-known products. Subsequent to the empirical examination, this study also recommended an interpretative model to encourage the marketing manager in creating the proper stimuli for several elements of the CEXP.

For almost two decades, SERVQUAL was used to measure the quality of service provided at any contact point of customer and company. Later, researchers questioned this mode of measuring quality of service because it fails to evaluate that which really develops brands in a service dominated economy. In order to survive in the current economic environment, the retail climate needs more than just lower prices and state-of-the-art products (Grewal et al., 2009). To manage CEXP, retailers must know the actual meaning of "customer experience". P. Klaus and Maklan (2007) provided the experience quality concept, which integrates SERVQUAL, but extends into CEXP aspects. Further, Meyer & Schwager (2007a) postulated that CEXP comprises all views of a firm's offerings i.e. packaging, service features, product, customer care quality, advertising and reliability. They also defined CEXP as "the internal and subjective response customers have to any direct or indirect contact with the company". Direct interaction usually happens while purchasing, utilising, and at the time of service and it is generally initiated by the consumer. Indirect contacts often include unplanned or accidental encounters of a firm's goods, brands and also WOM criticisms or recommendations, reviews, advertising, etc. CEXP includes each contact point where the customer contacts with the company, or its service.

CEXP management implies a business plan intended to handle the CEXP. It also indicates a plan that leads to a win–win value exchange among customers and its retailers (Grewal et al., 2009). The quality of service and scope are important, along with the variety of features on goods and services, for superior experience, especially when the company's primary offering is a ervice (Meyer & Schwager, 2007a).

J. Joško Brakus, Bernd H. Schmitt, & Zarantonello (2009) described brand experience (BEXP) as "sensations, cognitions, feelings, and behavioural responses aroused by the brand related stimuli which will be part of a brand's identity and design, communications, packaging, and environments". Various dimensions of experience were differentiated and a BEXP scale was developed to include four components, viz. behavioural, intellectual, sensory and affective. Many studies have validated the scale and have shown that the scale is different from other brand-related measures such as brand personality, brand evaluations, brand involvement, brand attachment, and customer delight. Consumer behaviour elements such as schema, goals, memory, affective processing, attitudes, information processing, atmospherics, involvement, and customer choices and attributions perform significant roles in several phases of the consumer's decision-making process (Puccinelli et al., 2009).

Research with industry practitioners has shown that most firms use CSAT or Net Promoter Score (NPS) to evaluate CEXP. Every stage has its own viewpoint on measurements, marketing's target, and the nature of customer value, which standardize performance and direct managerial decisions (Maklan & Klaus, 2011). Organizations continue to measure CEXP with criteria for assessing product or service marketing.

Peter C Verhoef et al., (2009) offered an outline of the available literature on CEXP and extended it to investigate the creation of CEXP from a holistic viewpoint. They offered a theoretical model and discussed the factors of CEXP. They explicitly considered the dynamic aspect and argued that past CEXPs would have an impact on

future CEXP. In addition, the authors discussed the significance of the self-service technology, social environment and company brand.

Lemke, Clark, & Wilson (2011) proposed a theoretical framework for CEQ (customer experience quality) and its influence on outcomes of customer relationship. The authors conceptualized CEXP as the customer's subjective reaction during direct or indirect encounters with the company and its offerings, and perceived superiority and excellence. The researchers conducted forty interviews in the B2B and B2C context, in 40 interviews and employed the repertory grid technique for analysing the data acquired. In addition, they assessed CEQ in terms of its contribution to value-in-use. They posited that CEQ includes appraisals of customer-to-customer and complementary supplier interactions, along with company products and services. They concluded that, customer emphasise more on the company activities that concentrate on comprehending and providing value-in-use in the B2B case than the B2C setting. They also showed that market researchers help firms and consumers well when they update CEXP measurements and match them with advance conceptualizations of the company's offers to its customers.

"Phil" Klaus & Maklan (2012) conducted an exploratory research study, based on the significance of SEXP measure (CEQ), conceptualized the concept, constructed a scale and refined it. The scale for Customer SEXP included four dimensions, viz., POM (Peace of Mind), MOT (Moments of Truth), OF (Outcome Focus) and PE (Product Experience), and consisted of 19 items. Further, this multiple-item scale was empirically validated to assess the customer SEXP. Thus, CEXP would be produced in customer-company interactions through various channels, and is created through

both emotional and functional clues (P. P. Klaus & Maklan, 2013). P. P. Klaus and Maklan (2013) extended this work and compared the predictive power of EXQ (Customer experience quality) with the CSAT and established that EXQ explains and better predicts customer loyalty and recommendations than CSAT (customer satisfcation).

CEXP management studies gradually transitioned towards understanding aspects such as the extent to which experience –based trade generates growth (Peter C Verhoef et al., 2009). Although there have been a few arguments about the future of CEXP as a marketing concept, most experts consider CEXP Management as an important and challenging marketing method in customer sectors. In order to understand the CEXP management concept better, Homburg, Jozić, & Kuehnl, (2017) provided a theoretically and empirically strong conceptualization by incorporating practical intuitions of fifty two managers involved in CEXP management. Their study introduced CEXP management as a higher order source of cultural attitudes in the direction of CEXPs, strategic instructions for planning CEXPs, and company competences for persistently renovating CEXPs, with the aim of accomplishing and sustaining the loyalty of customer. Moreover, nowadays, in recent times, companies are increasingly adopting co-creation processes by engaging customers in the development of new service and products. Verleye (2015) provided a theoretical model addressing CEXP in co-creation contexts and established a multidimensional scale of co-creation experience. Moreover, empirical studies have shown that customer higher-level role readiness, connectivity and technology adoption have positively impacted different dimensions of the co-creation experience. However, the

co-creation experience varies according to the customer's expectations of co-creation benefits (Verleye, 2015).

Moreover, Rawson et al. (2013) state that several companies do extremly well in individual customer interactions, but fail in providing for the customer's complete experience before and after purchase. They argue that firms that invest in improving the customer's journey, reap rewards such as enhanced employee and CSAT, decreased costs, increased incomes, reduced customer turnover, and enhanced co-operation throughout the firm. Hence, the solution is that firms are required to combine bottom-up, top-down, data-driven analysis, judgement-based appraisals, and engage the whole firm in restructuring the CEXP. This requires a transition to cross-functional methods and a shift to journey-orientation from a touch point (Rawson et al., 2013). However, marketers and service organizations have concentrated too much on performance of their core services and paid little attention on planning customer journey that can improve the entire CEXP (N. Bolton, Gustafsson, McColl-Kennedy, J. Sirianni, & K. Tse, 2014). CEXP includes the customer's social, affective, cognitive, emotional, sensory responses toward firm. Hence, for understanding CEXP accurately, organizations require a holistic understanding of all customer interactions with them at all contact points/touch points i.e. while searching, buying, consuming and after consumption (N. Bolton et al., 2014).

Voorhees et al., (2017) provided a model for SEXP. They defined (1) post-core service, pre-core service, core service encounters as separate periods in the SEXP. Grewal et al., (2009) concentrated on the role of the macro factors in the retail setting and how they would be able to form CEXPs and customer behaviours; they also

recognised various ways (e.g., price, promotion, merchandise, location and supply chain) for delivering a superior CEXP, all of which could result in larger CSAT, larger wallet shares, repeat shopping visits, and high profits (Grewal et al., 2009). J. Joško Brakus et al., (2009) found that BEXP influences CSAT and loyalty, both directly and indirectly, via brand personality associations and business performance can be enhanced with better understanding of consumers (Puccinelli et al., 2009). Value-in-use was found to perform a mediator role between the CEQ and relationship outcomes. SEXP was found to considerably influence CSAT, WOM and loyalty intentions. This was perhaps the first empirically established conceptualization and measure of customer/SEXP.

Previous researches have overlooked the combined impacts of economic and CEXP factors on behaviours of service purchase. Service organizations have a tendency to make significant investments in increasing CEXP, mitigating the bad impacts of service failures with the recovery efforts and enhancing the entire CSAT. V. Kumar, Umashankar, Kim, & Bhagwat, (2014) have reported that because of a scarcity of data, we have little knowledge about how the economic condition impacts the way in which customers utilize previous SEXPs to make decisions about future purchase. The authors theorized that there is a moderation effect of economy on the relationship between the factors of CEXP and behaviours of customers' service purchase. Additionally, they have also shown how personal income affects the extent to which the aggregate economy impacts the decisions of service purchase. They also found that the economy aggregate measures can be employed to forecast individual perceptions and buying intentions.

CEXP matters more if the economy is performing well. Customers with low income are more sensitive to fluctuations in the economy than higher income customers (V. Kumar, Umashankar, et al., 2014). Schmitt, Joško Brakus, & Zarantonello, (2015) commented on the observations of Gilovich and colleagues' on happiness that results from experiential and material purchases, and refuted their claim that people derive more happiness from experiences than material possessions.

Some researchers believe that experiences cannot be bought; they are not like goods and goods and experiences do not appear as endpoints in the same continuum. In contrast, a framework of consumer-experience was presented explaining experientialism and materialism as two different dimensions whose impact on consumer happiness, both in the mode of pleasure and also in the mode of meaning, based on different BEXPs aroused (Schmitt et al., 2015). Therefore, a good life in a consumer group stands for incorporating experiential as well as material consumptions rather than moving spending from material purchase to experiential purchases.

Service researchers have stressed on the significance of examining the CEXP associated with service encounters. Hence, academic researchers and industry practitioners must into account all phases of SEXP in order to make key contributions to the SEXP literature (Voorhees et al., 2017).

Table 2 Summary of CEXP antecedents and consequences

Source	Instrument and sample	Objective	Area	Findings		
				Dimensions	Antecedents	Consequences
Novak, Hoffman, and Yung (2000)	Web-based survey with sample size: 147	Measuring CEXP	Online		Involvement, time distortion, telepresence, skill, interactivity, focused attention, control, challenge, Arousal,	Exploratory behaviour and positive effect
Grace and O'Cass (2004)	Deep Interviews with bank consumers	Finding the influence of SEXP on Brand attitude, stimulated feelings, and satisfaction	Bank		Servicescape, employee service, and Core service	Brand attitude, aroused feelings, and Satisfaction,
Stadlmayr, Schneider, Amsler, Bürgin, and Bitzer (2004)	Survey with sample size: 251	Examining the outcome of obstetric components on the dimensions of birth experience.	Birth experience/ Germany	negative emotional experience, fulfilment, Physical discomfort, Emotional adaptation,		
O'Cass and Grace (2004)	Survey with sample size: 70,	Finding the service brand dimensions as per customer's perspective.	Bank		Brand stimulated feelings, word of mouth, publicity, brand name, country of origin, self-image congruence, advertising services cape, interpersonal services	Usage of service brand intention and attitude

Mascarenhas, Kesavan, and Bernacchi (2006)	Conceptual	For sustaining customer loyalty, understanding and deliver the total CEXP	General	Value chain, Emotional involvement and Physical moments,		Loyalty
Nowak and Newton (2006)	Survey with 89 students	Finding the influence of positive effect on feelings of commitment, fair pricing, and product quality, can lead to more satisfaction and repurchase intentions.	Wine industry/ California		Pricing, operations and product quality	Preference, repurchase Intentions, satisfaction, and Positive emotions,
Oh, Fiore, and Jeoung (2007)	questionnaire survey operators and 419 guests	developed the scale for testing the model of experience economy concept.	Bread and breakfast industry/USA	Escapist, entertainment, and educational, aesthetic, .		Memories, arousal, overall quality, Customer satisfaction,
Kao, Huang, and Yang (2007)	Survey with sample size: 452	Identifying the influence of experiential elements on satisfaction and loyalty intentions.	Base ball game/Taiwan		Immersion participation, and Surprise	recommendation intention, repurchaseintention, satisfaction, and Attitude.
Peter C Verhoef et al. (2009)	Conceptual	A conceptual model has been proposed for creating customer experience along with the moderators and determinants which influence the CExp	Retail	Physical, social, affective, and cognitive,	Past experience, channels, assortment, price, atmosphere, service interface, and Social environment,	

Grewal et al. (2009)	Conceptual	Finding the seven article contributions regarding customer experience in retailing.	Retail		Location, Supply chain, merchandise, price promotion, economic, political.	CSAT, Frequently shopping, Profits and wallet shares
Jain and Bagdare (2009)	Survey with sample size 218	Finding the factors of CEXP in new Retail format	Retail/India	Physiological, cognitive, social, behavioural and emotional	Value added service, amenities, audio visual, convenience, merchandise, customer delight, visual scape, customer service and Physical environment,	
Yu and Fang (2009)	Questionnaire survey with sample size: 147	Finding the influence of SERVQUAL, contextual experience quality, and product quality, on intention to shop and perceived customer value.	Coffee shop market/Taiwan	Educational, aesthetic, entertainment and escapist		Customer Intention to shop and perceived value
Chan (2013)	Qualitative Approach with 53 foreigners	Finding the key advantages achieved by the visitors.	Museum/ Malaysia	reflective, Cognitive and affective	Social Interaction, Physical environment, and delivery service	Benefits
Ek, Larsen, Hornskov, and Mansfeldt (2008)	Conceptual	By using conceptual model, discussing the tourist's experience	Tourism	entertainment, Educational and aesthetic escapist		Experience design wheel
K.-M. Lin, Chang, Lin, Tseng, and Lan (2009)	Questionnaire Survey with sample size: 527 guests	A frame work for finding a relationship between the satisfaction perceived	Hot-spring hotel/Taiwan	Think, Relate, act, feel and sense		Loyalty of customer

		value, experiential marketing, and loyalty,				
Zarantonello and Schmitt (2010)	Questionnaire survey in ten cities	Developing a typology of consumers with various experiential profiles and examining differences regarding the attitudes-intention	Brand/Italy	intellectual, Sensory and behavioural and affective		purchase intentions and Brand attitude
S. Kim et al. (2011)	Online survey with sample size: 506	Developing a customer experience index in order to authenticate the dimensionality aspect of the experience constructs.	General/ diverse business sectors		Trust, incentive, Utility, convenience, accessibility, benefit and Environment	CSAT
Su (2011)	Questionnaire survey with sample size: 322	Finding and understand the link of behavioural intention with CEXP and service innovation	Ethnic restaurants	think, feel, Sense, act and relate	Service innovation	Behavioural intention

Customer Engagement

In the current highly dynamic and interactive business setting, customer engagement (CENG) plays a vital role in co-creating value and CEXP and is thus eliciting much interest among academic researchers and industry practitioners (Brodie et al., 2011). Conventional CSAT methods have been criticized for not capturing all customer responses towards toward service performance. Hence, Bowden (2009) developed a CSAT method that included trust, involvement, and commitment role in the generation of loyal and engaged customers. This paper proposed a theoretical model to categorize customer-brand relationships dependin on the degree to which consumers are either potential or repeat buyers of a particular brand (Bowden, 2009).

Customers interact with the organizations and generate value for organizations in various means and ways (V. Kumar et al., 2010). Hence, evaluating the customer's value exclusively on the basis of their activities with the company may not adequate, and it is essential to assess engagement more thoroughly in order to avoid overvaluation and undervaluation of customers.

V. Kumar et al., (2010) proposed four CEV (customer's engagement value) components towards this goal - customer purchase behaviour (Customer Lifetime Value), incentivized referrals (customer referral value), customer influencing behaviour (customer influencer value) they increases acquisition, customer retention as well as share of wallet via existing customer's WOM and prospects, and customer feedback (customer knowledge value). CEV gives a broad framework that can produce more effective marketing strategies that facilitate greater long-term support from the customer.

In order to measure CEV, metrics were proposed and propositions concerning relationships between the CEV components were suggested for future research.

van Doorn et al., (2010) discussed the idea of customer engagement behaviour (CEB). CEB can be described as the customer's behaviour towards a firm, beyond buying, that results from motivational stimuli. CEBs consist of a range of behaviours comprising blogging, WOM action, and recommendations, helping other customers, writing reviews, and engaging in legal activities. Later, a conceptual framework was established, comprising of antecedents and outcomes (firm, societal, and consumer) of CEBs. Similarly, Vivek, Beatty, & Morgan, (2012) performed a qualitative study involving customers as well as executives, and explored the nature and scope of CENG, which is a key element of relationship marketing and defined CENG as "the intensity of an individual's participation in and connection with an organization's offerings and/or organizational activities, which either the customer or the organization initiate". They also claimed that CENG comprises emotional, cognitive, behavioural, and social elements. They proposed a CENG model in which, the current and potential customers' participation and involvement act as CENG antecedents, whereas values, brand community involvement, affective commitment, loyalty, trust, WOM are possible consequences. In the same way, Javornik & Mandelli, (2012) discussed various viewpoints of the phenomenon of CENG and provided the framework within which the concept could be examined further. They explored behavioural perspective in depth and examined customer readiness to engage, online and offline, with the three premium food brands of Switzerland. The findings showed that when customers are not being provided a unique value proposition, they are unwilling to engage with FMCG products.

Brodie et al. (2011) explored the theoretical foundations of CENG through the theory of relationship marketing and service-dominant logic (SDL). Their analysis investigated the usage of the word "engagement" in academic literature of marketing, management and social science, and also in applications of particular business practices. A general CENG definition was developed by employing the five FPs (fundamental propositions) that were derived from analysis and differentiated the construct from other related marketing concepts, including "involvement" and "participation". In addition, these five propositions were employed for model development aimed at future studies that enabled the improvements in the theoretical area of CENG.

L. D. Hollebeek, Srivastava, & Chen (2016) established a consolidative, service-dominant logic- informed model of CENG (consisting three CENG foundational procedures), which are needed (for the integration of customer resource), or favourable (for learning or knowledge sharing of customer) CENG antecedents. They opined that although resource integration of customer, in certain forms, broadens to coincide with CENG, customer learning or sharing of knowledge can also work. Hence, they identified three CENG advantages (cocreation, resource development, customer interpersonal or individual operant) as CENG outcomes that concur with CENG. Employing the model, the authors amended the fundamental propositions of CENG recommended by Brodie et al. (2011).

For improving awareness of customer contribution (CCONT) and its components, Fliess, Dyck, & Schmelter (2014) examined the perceptions of customers on their own contribution toward service provider. Their research identified emotional, physical and mental factors. The mental and physical components of CCONT were denoted by

activities and emotions involved mood and emotional states. Connections within the three components were established. Specifically, the impact of mental and physical activities on customer emotions was identified. The understanding of the contribution of a customer toward firm is crucial for designing a service. The same study also included an analysis of the dimensionality of the contributions of the customer to the firm and its nature. This qualitative study looked at customer contribution in diverse service environments, concentrating on perceptions of customer in the form of emotional, physical and mental contributions to service firm.

H. Y. Wong & Merrilees, 2015 established and empirically investigated the framework of brand engagement (BENG). Their objective was to assess both antecedents and outcomes of BENG, from an organization point of view. A valid and reliable BENG measure has developed and the investigation proved that there are important brand performance advantages (consequences) of BENG. In addition, the results showed that brand orientation was a main BENG antecedent.

BENG is a twofold concept that reflects the perspectives of the firm and the consumer (H. Y. Wong & Merrilees, 2015). Similarly, Chathoth, Ungson, Harrington, & Chan (2016) presented a framework for co-creation and CENG with application to hospitality transactions.. On the basis of this synthesis, relations and differences of these changing research areas were presented along with a discussion of the vital features of each and how these can be implemented within the context of hospitality management. The researchers also found that in service transactions, modalities change among co-creation, conventional production, and co-production depending on attitudes variations, supporting technology and the ideology or logic facilitating the change. The authors also developed

a dynamic model employing the features of co-creation that incorporates several phases of value creation – input, throughput, and output.

In the online context, retail website visits of a customer is a significant "moment of truth" in the process in which other retailers make a simultaneous attempt, in the course of navigation of a single web page, in order to attract a customer's attention, develop the bond, and encourage customers to perform (Demangeot & Broderick, 2016). The notion of customer website engagement (CWENG), has been conceptualized as "the process of developing cognitive, affective and behavioural commitment to an active relationship with the website", concentrate on strategic issues. Demangeot and Broderick also developed a theoretical framework of CWENG, supported by communication knowledge and relationship marketing, to show how sense-making potential and website's exploration perceptions can stimulate CENG. Survey data were used and four components of engagement i.e. communication, interaction, behavioural and activity engagement were studied, of which three were established and validated. The results of this research supported the engagement process conceptualization, which recognizes organismic and conative phases, and show the different roles performed by sense making, informational exploration perceptions, and experiential exploration perceptions in stimulating engagement. Thus study discussed the online retailing method with an established framework that helped managers of online retailing in redesigning their website in order to ideally create CENG. Thus, the authors contributed towards understanding of online retailing and marketing by showing the importance of the notion of ENG as related to single visits of customers on retail websites. They also showed through an empirical study using a parsimonious framework, how engagement would be

stimulated and developed. Moreover, Dessart (2017) examined the individual-level antecedents and consequences of social media engagement. In this study, social media engagement was considered a latent construct and included three factors, viz., affective, cognitive, and behavioural. More than 48 Facebook pages were considered in the survey, spanning nine categories of products and 448 consumers. The results showed that social media engagement is influenced by online interaction propensity, attitude towards the community and product involvement. Furthermore, the study disclosed that if social media engagement is high then brand relationships increase significantly, specifically influencing brand trust, loyalty and commitment. In addition, the author stated that community engagement appears to be an antecedent of BENG.This has given the overview of ENG outcomes and antecedents for academic research and provides value to online community and brand management.

Despite CENG being extensively studied among practitioners and in academic literature, there was no consensus on its meaning, processes that compose the ENG, and the predecessors and outcomes. Hence, Maslowska, Malthouse, & Collinger (2016) proposed the ecosystem of CENG, a theoretical model that comprises brand actions, customer BEXP, brand consumption, other actors, and brand-dialogue behaviours. This framework posited that connections among these components are reactive and non-linear. Additionally, So, King, Sparks, & Wang (2016) extended the present understanding of CENG and found that CENG is a major factor in developing customer loyalty as well as quality of customer-brand relationship. Venkatesan (2017) recognised CENG as a priority for companies when he interacted with senior executives. However, managers identified the challenges in creating and implementing a ENG. This has afforded a chance

for academics to improve models in various research analysis areas including CRM, CEXP, customer centric organizations, and social media and device strategies for efficient customer management and relating views from (Venkatesan, 2017). Pansari & Kumar (2017) developed the theory of engagement stating that "when a relationship is satisfying and has emotional connectedness, the partners become engaged in their concern for each other". Consequently, the elements of CENG include both customers IDCONT and DCONTs toward firm. Depending on the theoretical support, the authors developed a conceptual framework that explains the components of CENG and also the precursors (emotion & satisfaction) and outcomes (intangible & tangible outcomes) of CENG. In addition they discussed how industry type (product v/s service), convenience, company nature (B2C v/s B2B), involvement level (high v/s low) brand value (low v/s. high) moderate the link of DCONT and CSAT as well as of IDCONT and emotions of CENG. Furthermore, they have conceptually explained how CENG can be achieved and how performance of the company can be increased by deliberating on suitable strategies. However, there is a need to empirically investigate the formation of CENG (Pansari & Kumar, 2017).

Although important understanding on CENG has been gleaned in recent literature, the nature and dynamics of customer's engagement with mobile devices, especially from a longitudinal view point, is not yet fully understood (Viswanathan et al., 2017). Viswanathan et al. (2017) used a distinctive database for the analysis of CENG with mobile technology in terms of purchase behaviour of customers, and the results with the vector auto regressive (VAR) model showed that customer mobile disengagement has a significant negative long-term influence on purchase behaviour. Therefore their study

offered new findings related to the dynamic connection of CENG with digital technology and customer purchase behaviours. In addition to the Zhang, Guo, Hu, & Liu (2017) opined that the social links of a company are an important route to socialized marketing, and offer an opportunity to firms to attract customers. On the basis of theories such as relationship marketing, CENG, and value co-creation, the authors presented a framework showing the effect of CENG on retention and found that CENG has positively influence on the retention of customer and also indirectly influences via customer value creation. Thus, their study deepened earlier studies on existing theories like customer retention, CENG and value co-creation, and offered practical direction to firms to improve customer retention through social networks and to promote CENG. Beckers, van Doorn, & Verhoef (2018) studied the value-related consequences of company-initiated CENG activities or behaviours, using shareholder assessments of public announcements related to such activities. They found that firm-initiated CENG reduces market value, which may be due to investors' sensitiveness to risk of failing of these ideas. On the other hand, ideas that encourage WOM are positively seen than customer feedback as they are supported by social media.

Grewal, Roggeveen, Sisodia, and Nordfält (2017) proposed that firms that use consciousness as a basic philosophy can form a more engaging and significant CEXP. A service provider or retailer that focuses on consciousness would have good values and purpose, which would help in enhancing gains among its stakeholders (employees, suppliers, customers, investors, community and environment). Companies can then attain deeper ENG with customers, build emotional bonds with customers, provide great CEXPs, and create a shared identity on the basis of values and a clear purpose (Grewal et

al., 2017). Harrigan, Evers, Miles, and Daly (2017) conducted a study in the tourism domain in which, CENG was found to improve trust, brand evaluations and loyalty. The authors validated the 25-item scale of CENG with Tourism Brands offered by So, King & Sparks (2014) in the social media setting, and presented an alternative scale with a three-factor, 11-item version. They also replicated their recommended structural model, and examined an alternative model, in order to predict the loyalty from engagement, and tested customer involvement as a precursor to engagement. Interpersonal or social influence contains an expands into the virtual environment in the form of eWOM, in the process, converting customers into producers of information. However, companies oftenfind it challenging to induce customers to engage in online feedback, especially in appreciating or endorsing the product/service(Morrongiello, N'Goala, & Kreziak, 2017). Hence, the psychological empowerment of the customer i.e. the degree to which customers believe that they utilise power in the marketplace was studied, and found to possibly increase BENG. Findings revealed that customers engage for three reasons: confidence that they can assist firms without resorting to the expression of negative feelings (punishment), attachment with brand, and mutuality on the bases of perceived sincerity of online statements or comments left by other customers.

Deviating from the conceptual research studies to empirical studies, a research model was developed by Roy, Shekhar, Lassar, & Chen (2018) considering the constructs SERVQUAL, SERVCON, CENG, and service fairness. The authors investigated the link between SERVQUAL, service fairness and various CEBs and the moderating role of SERVCON. The authors used data obtained from bank customers who use retail banking and mobile services, and analysed the survey data using PLS path modelling. They found

that perceived service fairness and SERVCON positively influences various forms of CEBs and SERVCON has negative moderation effect on the link between service fairness and CENG behaviours. Thus, researchers have contributed to the existing literature on CENG by examining how effectively the conventional company-based antecedents such as SERVQUAL and service fairness stimulate CENG behaviours in all forms i.e. WOM, customer helping customer, and customer helping company.

Table 3 Select studies on customer engagement

Author &Year	Conceptual/ empirical	Industry Type	Attitude/Behaviour based	Definition	Remarks/comments
Bowden (2009)	Conceptual study	Business to consumer	Attitude and Behaviour	"A psychological process that models the underlying mechanisms by which customer loyalty forms for new customers of a service brand as well as the mechanisms by which loyalty may be maintained for repeat purchase customers of a service brand".	For explaining the CENG process, commitment and satisfaction for potential customers, trust and involvement for current customers, brand loyalty and affective commitment are the different measurement used.
van Doorn et al. (2010)	Conceptual study	Business to consumer	Behaviour	"Customers' behavioural manifestation toward a brand or firm, beyond purchase, resulting from motivational drivers such as word-of mouth activity, recommendations, helping other customers, blogging, writing reviews".	Customer goals, nature of impact, scope, form/modality and valence are the CE dimensions.
Brodie et al. (2011)	Conceptual study	Business to consumer	Attitude based	"A psychological state that occurs by virtue of interactive, co-creative CEXPs with a focal agent/object (e.g., a brand) in focal service relationships. It occurs under a specific set of context dependent conditions generating differing CE levels; and exists as a dynamic, iterative process within service relationships that concrete value. CE	Explained the CENG theoretical domain by using service dominant logic.

				plays a central role in a nomological network governing service relationships in which other relational concepts (e.g., involvement, loyalty) are antecedents and/or consequences in iterative CE processes. It is a multidimensional concept subject to a context- and/or stakeholder-specific expression of relevant cognitive, emotional, and/or behavioural dimensions"	
Vivek et al. (2012)	Conceptual study	Business to consumer	Attitude and Behaviour based	"The intensity of an individual's participation and connection with the organizations offerings and activities initiated by either the customer or organization"	Community involvement, brand, loyalty, word-of mouth, trust, affective commitment, and value are CENG outcomes.
L. Hollebeek (2011)	Conceptual study	Business to consumer	Attitude and Behaviour	"The level of customers' motivational, brand-related, and context-dependent state of mind characterized by specific levels of cognitive, emotional, and behavioral activity in brand interactions".	Customer BENG consists of, and behavioural ,cognitive and emotional activity
V. Kumar et al. (2010)	Conceptual study	Business to business & Business to customer	Behaviour and Attitude	"(1) Customer purchasing behavior, whether it be repeat purchases or additional purchases through up-selling and cross-selling (corresponding to Customer Lifetime Value [CLV]). (2) Customer referral behavior as it relates to the acquisition of new customers	Customer Lifetime Value (CLV), Customer Referral Value (CRV), Customer Influence Value (CIV), and Customer Knowledge Values (CKV) are the components of the CE framework.

				through a firm initiated and incentivized formal referral programs (extrinsicallymotivated; corresponding to Customer Referral Value [CRV]).(3) Customer influencer behavior through customers'influence on other acquired customers as well as on prospects [CIV]).(4) Customer knowledge behavior via feedback provided to the firm for ideas for innovations and improvements, and contributing to knowledge development (extrinsically or intrinsically motivated; corresponding to Customer Knowledge Value [CKV])".	
V. Kumar and Pansari (2016)	Empirical study	B2B & B2C	Behaviour based	Similar to Kumar et al. (2010)	Developed a 16-item scale for measuring CENG. The scale minimum score was 16, and the maximum was 80. Customers were divided into four groups basedon the scores i.e., disengaged (score from 16 to 31), somewhat engaged (from 32 to 47), moderately engaged (from 48 to 63), and super-engaged (from 64 to 80).

Service convenience

Convenience has been defined and conceptualized in terms of five dimensions: place, time, use, acquisition and execution and a conceptual framework was developed by L.G. Brown (1989) to examine the convenience of consumer products. Further, the researchers recommended that marketers attain an enhanced awareness of convenience given the anticipated progress of the sector. L. G. Brown (1990) has also reported that the concept of convenience was not clearly conceptualized and defined and must be considered as multidimensional, and proposed a framework to investigate the convenience of services, thus permitting strategic and tactical opportunities of marketing. Geissler, Rucks, & Edison, (2006) used SERVCON model as the theoretical framework in order to explore important services of art museum and SERVCON components in the US tourism context. Based on four focus group discussions with art museum visitors, they found that several factors impact access, decision, and transaction convenience.

Since customers demand convenience in the service settings, researchers have assimilated the convenience construct into their theoretical frameworks and empirical studies; however, a comprehensive and valid convenience measure was lacking until 2007. Seiders, Voss, Godfrey, & Grewal (2007) recognized the need of convenience and conceptualized the SERVCON as a higher-order construct with five components i.e. access, transaction, decision, benefit, and post-benefit conveniences, which reflects s customer's perceived time and effort during their purchase or use of a service. The dimensions of SERVCON are relevant at various phases of the purchasing decision process. Based on this description, the authors developed and

validated the SERVCON scale, which is a comprehensive tool to measure SERVCON. The dimensions of SERVCON are independent on each other and explain different antecedent and consequent influences, and results strengthen the multidimensionality, providing views into different relationships among each dimension of SERVCON and its precursors, like competitive intensity, and outcomes, like repeat purchases. Thus, this research work by Seiders and coworkers helped the managers and researchers understand a conceptualized construct of convenience and enabled measurement of convenience for further empirical studies. Furthermore,

Colwell, Aung, Kanetkar, & Holden (2008) conducted a research to report on the five dimension 17-item SERVCON (access, decision, benefit, transaction, and post-benefit conveniences) measure development as well as nomological validity, which has been proposed by Seiders et al., (2007). For this, the authors conducted a cross-sectional survey to collect data and reliability and validity evaluation showed the psychometric properties of the measurement. In the context of mobile phone and internet usage, SERVCON has been recognized to be a key precursor of total satisfaction. Colwell and coworker's study also offered psychometrically valid SERVCON measures. Further, with growing indication that convenience is vital to customers, the researchers opined that convenience concept and construct is at the customer forefront and customer assessment of SEXPs must play a more important role in marketing theory than it currently does. In view of this, Farquhar and Rowley (2009) offered a definition for convenience, proposed research questions for further investigation based on the criticisms of existing models/literature of convenience, and

positioned convenience with related concepts like customer value, experiential consumption, and co-production.

K. C. Chang, Chen, Hsu, and Kuo (2010) examined the causal relationships among perceived service value, SERVCON, CSAT, service guarantee, and loyalty. They confirmed that CSAT positively affected by SERVCON, while loyalty of customer is positively affected by CSAT. Moreover, CSAT has indirect influence by SERVCON via perceived service value. Finally, one more important finding was that the influence of SERVCON on satisfaction is stronger if service guarantee strength is more and the influence is weak if they perceive less service guarantee strength. Thus, the authors contributed to the theoretical model indicating the SERVCON influence on post-purchase behaviour of customers reflecting the mediation and moderation roles of service value and strength service guarantee. Later, Hsu, Chen, Chang, and Chao (2010) aimed to examine the link of SERVQUAL and loyalty of customer in the home delivery sector by using the notion of loss aversion and also studied the SERVCON moderation effect on SERVQUAL and loyalty of customer relationship. Furthermore, their study attempted to prove moderation effect on SQLOSS (Service quality loss) and loyalty of customer link or on SQGAIN (Service quality gain) and loyalty of customer link. The findings showed that SQLOSS has a larger effect on loyalty of customer than SQGAIN in the context of home delivery industry and it also proved that SERVCON moderates the SERVQUAL and loyalty relationship. Customer retention became imperative in the highly economical business atmosphere in India after liberalization. In recent times, some researchers tried to develop and connect the SERVCON concept to satisfaction of customer and repeat or frequent

purchases from a service firm. “Service convenience - a multidimensional construct with five dimensions, involves aspects beyond locational nearness or convenient operating hours” (Seiders et al., 2007). Further, a study conducted by Aagja, Mammen, and Saraswat (2011) aimed at SERVCON scale validation which was originally constructed in the context of organised retail food industry in India, and built relation of SERVCON with satisfaction/ customer behavioural intentions. Convenience samples of SEC A and B respondents with shopping experience of food and grocery outlets were chosen. As a result of validation, five dimensions, like original SERVCON scale, with 15 items were emerged. It has been found that access, benefit, and decision conveniences are significant dimensions in the Indian context whereas transaction and post-benefit convenience components are less significant. And also, it has been found that more the perceived SERVCON more will be the behavioural intensions of shoppers when compared to satisfaction. Moreover, Chen, Chang, Hsu, and Yang (2011) applied a Kano model to categorize the elements of home delivery services and gender has been incorporated in order to know the distinct between perception of customer and quality elements obtained. Positive correlation has been identified between CSAT and various kinds of SERVCON.

Moreover, by using SERVQUAL and SERVCON as substitute constructs of suppliers and customer’s contributions, researchers (Ngoc Thuy, 2011) co-create customer value. The relation of SERVCON with CSAT on the basis of indirect and direct paths through perceived SERVQUAL, it has been explored the relative significance of different SERVCON components. On the basis of five consumption stages, SERVCON construct was operationalized. This research supported the opinion that

customers utilise the judgement of their own contribution (through convenience) to assess the supplier contribution (through SERVQUAL), and both sides resource contribution co-creates value to customers. Finally, the researchers advised service providers that they must pay attention to convenience for the customers in the process of service and they must design the service in order to offer more convenience to the customers in every stage of service consumption. Moreover, Service firms are looking for various ways to produce better consumer value and to enhance purchase intentions of customers. Firms can distinguish themselves by providing the most convenient services to the customers. The construct SERVCON includes five convenience elements i.e. decision, transaction, benefit, access, and post-benefit convenience. Extending this study, Y.-W. Chang & Polonsky (2012) investigated the convenience elements impact on experiences and intentions of customers. Mediation role has been played by the CSAT which partially mediated the link for two convenience elements, namely, benefit convenience and post-benefit convenience which associate with enhanced behavioural intentions.

Later, a conceptual model was constructed by Kuo, Chang, Chen, & Hsu (2012) showing the customer post-purchase behaviour influence with the SERVQUAL in the hotel sector by including mediation and moderation effects of CSAT and perceived customer SERVCON respectively. However, (Nguyen, DeWitt, & Russell-Bennett, 2012) identified the gap that there are number of researches regarding the inputs and outcomes of the SERVQUAL and very little research was conducted for the SERVQUAL moderators. Hence, the authors aimed to test the moderation effect of social servicescape and SERVCON has been tested in two service contexts i.e.

retail and hedonic (concert). Results revealed that SERVCON moderated the perceived SERVQUAL link with its three dimensions such as environment, interaction, and outcome quality in a different manner in different situations like hedonic/retail. Findings implied that the quality of interaction and environment factors likely to be more significant in hedonic settings whereas outcome dimension likely to be more significant in retail settings. The authors suggested to the managers that they need to utilize diverse service management strategies in hedonic and retail service settings, particularly, retail managers, required to pay additional attention to SERVCON to achieve SERVQUAL and managers who are operating in hedonic settings should focus on the social servicescape. Hence, the author filled the gap in SERVQUAL area by testing the moderation effects of two constructs i.e. social servicescape and SERVCON. Moreover, for return business, post purchase service is going beyond a just value-added advantage to revenue generating trade. Hence, M.-Y. Chang, Chen, Pang, Chen, and Yen (2013) looked into SERVQUAL and SERVCON for their influence on return intetion. Service quality's original dimensionality was confirmed partly whereas the identified components had a different influence on future return intentions. This kind of relation stays stable though SERVCON is employed as a moderator. It was found that reliablity has huge impact on return intention, and then by tangibles and empathy. Their study gives additional cicumstantial implimentation of SERVQUAL to service centers (M.-Y. Chang et al., 2013). The Table 4 shows the summary of service convenience dimentions.

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Table 4 Summary of convenience dimensions

Author	**Convenience type**	**Empirical study**	**Convenience dimensions**	**Definition**
Kelly (1958)	General convenience	No	Spatial	Convenience of place
			Temporal	Costs of time
			Social	Community identification
			Aesthetic	Physical location pleasing appearance
Yale and Venkatesh (1986)	Goods convenience	No	Time utilization	Timesavings or time buying utility.
			Accessibility	Proximity of location and flexibility of delivery.
			Appropriateness	Fittingness to specific needs
			Portability	Ability to consume the product in any desired location
			Handiness	Effort saving capability
			Avoidance of unpleasantness	Forgo an activity that consumer does not enjoy performing
L. G. Brown (1990)	SERVCON	No	Time	Service provided at the most convenient time for customer.
			Place	Service provided at the most convenient place for customer
			Acquisition	Financial ease of purchase for the customer
			Use	Services are more convenient to use for costumer
			Execution	Having someone else provide the service
Gehrt and Yale (1993)	General convenience	Yes, qualitative	Temporal	"[...]the ability to do two things at the same time,[...] he necessity of waiting [...], the extent to which something is done quickly[...] and the ability to postpone something to later time"
			Spatial	"Minimizing shopping ravel by patronizing retailers on the way to and from0 work[...]by visiting only one retailer, foregoing comparison shopping[...]by

				selecting the closest retailer[...] by choosing al locating that offers one-stop shopping"
			Effort	"the ability to minimize mess[...]whether a procedure is cumbersome[...] the extent to which packaging is handy [...] and the ability to minimize the amount of cash carried"
Seiders, Berry, and Gresham (2000)	Retail convenience		Access	"The speed and ease with which consumers can reach retailer"
			Search	"The speed and ease with which consumers identify and select products they wish to buy"
			Possession	" The speed and ease with which consumers can obtain desired products"
			Transaction	"The speed and ease with which consumers can effect or amend transactions"
Leonard L. Berry, Kathleen Seiders, and Grewal (2002)	SERVCON	No	Decision	"Consumers' perceived time and effort expenditures to make service purchase or use decisions"
			Access	"Consumers' perceived time and effort expenditures to initiate service delivery"
			Transaction	"Consumers' perceived time and effort expenditures to effect a transaction"
			Benefit	"Consumers' perceived time and effort expenditures to experience the service's core benefits"
			Post benefit	"Consumers' perceived time and effort expenditures to reinitiate contact with the service provider after the benefit stage of the service"
Kathleen Seiders, Glenn B. Voss, Dhruv Grewal, and	SERVCON	Yes , Quantitave	Decision	Similar to Berry et al.(2002)

Godfrey (2005)				
			Access	Similar to Berry et al.(2002)
			Transaction	Similar to Berry et al.(2002)
			Benefit	Similar to Berry et al.(2002)
			Post benefit	Similar to Berry et al.(2002)
Colwell et al. (2008)	SERVCON	Yes, mixed methods	Decision	Similar to Berry et al.(2002)
			Access	Similar to Berry et al.(2002)
			Transaction	Similar to Berry et al.(2002)
			Benefit	Similar to Berry et al.(2002)
			Post benefit	Similar to Berry et al.(2002)
Seiders et al. (2007)	SERVCON	Yes, Quantitative	Decision	"The availability and quality of information about the service provider and its competitors"
			Access	"The physical location, operating hours, and availability online by phone, or in person"
			Transaction	"The time spent in physical or remote queues, which can be problematic for firms because wait ties commonly are perceived as longer than they actually are ad negatively influence overall service evaluations"
			Benefit	"The fundamental SEXP"
			Post benefit	"Often relates to service recovery efforts, in which exchanges frequently represent responses to defective products or services, transaction errors, or a customer's change of mind".

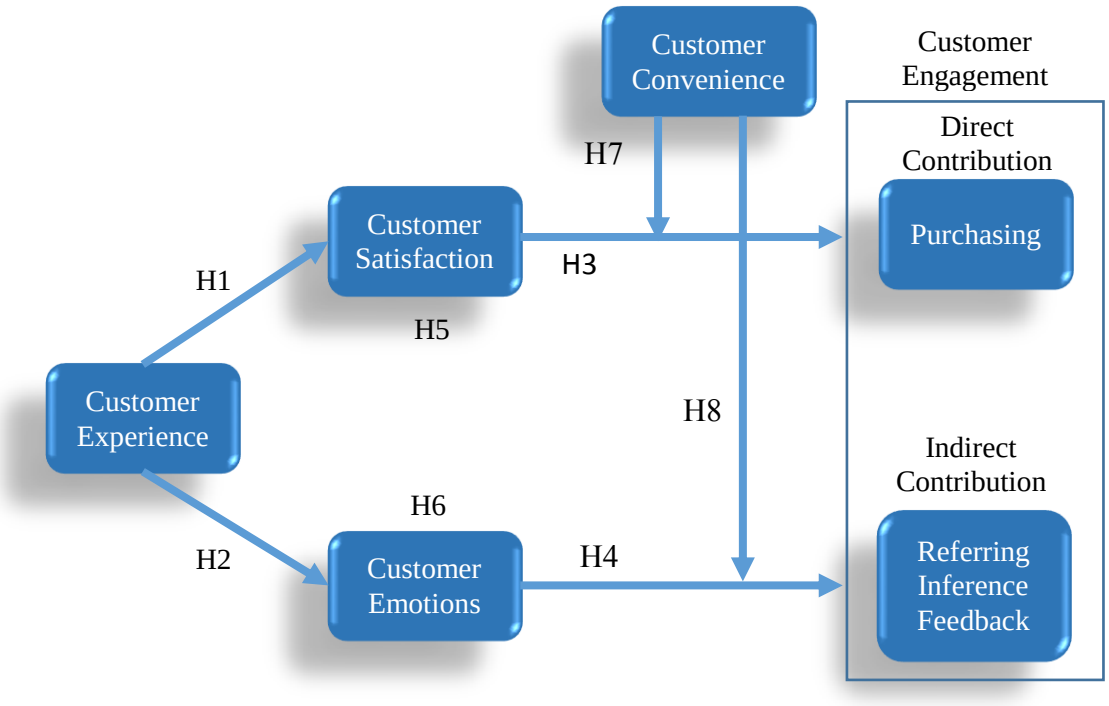

Figure 3 Research model

Based on the extensive literature review the research model (Figure 3) is developed and rest of the section explains about hypoteses development based on theory and literature support.

Influence of customer experience on customer satisfaction

Researchers consented that SEXP impacts the overall satisfaction of customers with services provider (Grace & O'Cass, 2004). Satisfaction would be the instant response to both intangible as well as tangible brand stimuli as normally a customer gets associated with a specific activity at a specific time (Cronin, Brady, & Hult, 2000). Many research studies have given evidence from the literature of service marketing that service setting physical environment will impact the CSAT (Han & Ryu, 2009; Martín-Ruiz, Barroso-Castro, & Rosa-Díaz, 2012; Wakefield & Blodgett, 1996; I. A. Wong, 2013). In the same way, it has been argued that the satisfaction is directly

affected by the employee service, core service, and feelings stimulated in the course of service consumption (Grace & O'Cass, 2004). Literature regarding the environmental psychology also deliberated the link between the CSAT and service environment (J. S. C. Lin & Liang, 2011). Furthermore, Grace and O'Cass (2004) recommended that the existence of other consumers' in the same service setting or setting with several factors and cues in physical settings can be resulted in enhanced CSAT. Hence, it is conjectured that;

H1: Customer experience positively related to customer satisfaction.

Influence of customer experience on emotions

It has been presented empirically that emotional reaction can be stimulated from the customers when he interact with different components of SEXP incorporating employees, physical environments, and other customers (Ali & Amin, 2014; Bitner, 1992; Ladhari, 2009; Pareigis, Edvardsson, & Enquist, 2011) also disclosed a positive impact of customers' SEXP on their emotions. Additionally, Ali and Amin (2014) as well investigated the customer's experience with Chinese resort hotels and established the relationship with their emotions. In tourism and cruise holidays setting, Hosany and Gilbert (2010) and Hosany and Witham (2010) also detected a substantial effect of SEXP on customer emotions. Thus, this deliberation concludes that dimensions of SEXP, along with the factors of environmental factors, physical factors and contact with employees of service firm and other consumers (Grace & O'Cass, 2004; Grove & Fisk, 1997; Walsh, Shiu, Hassan, Michaelidou, & Beatty, 2011) might impact the customers' emotional states. Hence, it is conjectured that;

H2: Customer experience positively related to customer emotions.

Effect of customer satisfaction on direct contribution

It has been very well consented premise by both academics and practitioners that the CSAT consequences the customer behavioural patterns which has a positive influence on business outcomes (Vavra, 1997). CSAT has been considered as a fundamental contributing factor of longstanding consumer behaviour (Richard L. Oliver, 1980; Yi, 1990). Previous research studies have identified that CSAT contain a considerable effect on customer retention (Vikas Mittal & Kamakura, 2001), intention to purchase (Bolton & Drew, 1991), and on performance of business in terms of profit (Anderson, Fornell, & Lehmann, 1994; Keiningham, Goddard, Vavra, & Iaci, 1999). The researches which recognised the link of performance of firm and satisfaction performed the same at the comprehensive level. And even at the specific/individual level, this link ought to be positive. This is for the reason that if a consumer is contented, then it will be reflected in his actions toward the company (V. Kumar, Zhang, & Luo, 2014). Customer repurchase would be one indicator of a customer positive behaviour (Pansari & Kumar, 2017). Therefore, we hypothesise that

H3: Customer satisfaction positively related to direct contribution

Effect of emotion on indirect contribution

Researches have given a demonstration that "emotions act as a better predictor of behaviour than do cognitive evaluations" (Allen, Machleit, & Kleine, 1992). Though behaviour can incorporate purchases, it is mostly considered that WOM and feedback impacted by emotions as customer believes company as their own. CSAT predominantly influences the purchase behaviour and only to a little extent purchase behaviour impacted by emotions given the value resulted from consumption has to be

increased. Therefore, customer emotions and buying behaviour showed a weak relation (Pansari & Kumar, 2017). The consumer behaviour models such as Theory of Reasoned Action (Engel, Blackwell, & Miniard, 1995) observe that consumer actions are stimulated by emotions. When service provider earn customers' minds and hearts, then he can easily hold and obtain customers. As stated previously, CCONTs are not only limited to customer repurchases but also consists of interactions with social media, referrals, and feedback to the firm (V. Kumar, 2013). Persons with PE assess product/ services more favourably when compare to the customers with neutral or NE (Isen, Means, Patrick, & Nowicki, 1982); therefore, their activities with service provider also would be favourable. The individuals who emotionally connect to the service provider would consider the service provider/ brand as their own and they speak about the service provider in offline and online discussions (Fedorikhin, Park, & Thomson, 2008), might give feedback regarding the service provider (Nyer, 1997), and recommend the service provider to their relatives and friends (Baumeister, Vohs, Nathan DeWall, & Zhang, 2007). Thus, it was hypothesised that:

H4: There is a relationship between Customer emotions and indirect contribution

Customer Satisfaction as a mediator

Within the Stimulus–Organism–Response model, stimulus is theorized as an impact that stimulates the individual. In retail banking environment, we define the stimulus as the sum total of experience a service provider provide at all the touch points (customer indirect and direct interactions with a firm) throughout the customer purchase journey. As per S –O–R model, organism is denoted by affective and cognitive states or processes that intervene the link of stimulus and individual's

responses. Cognitions refer to customer internal mental processes or states which comprise knowledge, memory, comprehension, attention, beliefs, and attitudes, In contemporary scenario of banking services, our model concentrates on the customer internal state/reaction regarding the overall customer SEXP at all (touch points) with the service provider when he interacts with the service provider directly and indirectly (through offline and online) given that significant impact on consumer attitudinal behaviour (Jang & Namkung, 2009). More specifically, overall experience of the bank customer with the service provider was examined via CSAT to engage the customer directly with the firm (purchases). In forming this cognitive state, the bank customer deals with questions such as whether this service provider is good or bad substitute for them, whether customer likes or dislikes the process and how favourable or unfavourable the customers are towards service provider. Thus, the cognitive (internal reaction) state which is influenced by the overall SEXP, then, affect consumers purchase decisions which are called customer DCONT toward the service provider. Hence, it is theorized that

H5: Customer satisfaction mediates the link relationship between customers' service experience and their direct contribution

Customer Emotion as a mediator

The SOR framework has been established long ago for assisting researchers in understanding the behaviour of customer (Turley & Milliman, 2000). It has been adopted extensively in order to understand behaviour and experiences of consumer (Luqman, Cao, Ali, Masood, & Yu, 2017). Investigation on the SOR framework in the area of service marketing has been increasing consistently. Many previous

researches consent on interlink among stimulus, organism, and response as the foundation of a model of consumer behaviour. On the other hand, Daunt and Harris (2012) research concentrated on the relation of stimulus with consumer response, ignoring the mediator role. Moreover, I. Y. Lin (2004) recommended that consumers are not able to offer a direct behavioural reaction to the stimulus without moving through the process beginning from stimulus to organism and from organism to response. Organism denotes internal and the mediating process that comprises of feelings, physiological activities, thinking, perceptions (A. Kumar & Kim, 2014). On the basis of Lam, Chan, Fong, and Lo (2011) research, satisfaction was selected as organism and separated into affective satisfaction as well as cognitive satisfaction. On the other hand, W. G. Kim and Moon (2009) separated organism into emotion and perceived service. Even though extensive research was done on the S-O-R framework, in an organism most of the dimensions are not identical. An exciting research by I. Y. Lin (2004) recommended three organisms, namely, affective, cognitive, and cognitive process. On the other hand, I. Y. Lin (2016) employed diverse variables of organism, that is, arousal, pleasure, and experience. Stimulus is a firm created physical, tangible or manmade environment which influences customers (W. G. Kim & Moon, 2009). Several components of stimulus were presented in the service industry with different conceptualizations. For instance, K.-C. Chang (2016), Jani and Han (2015), Durna, Dedeoglu, and Balikçioglu (2015), and Daunt and Harris (2012) have investigated the model of SOR in the context of hospitality, however, the dimensions are not same. Further, because of the vague definition of stimulus, Fiore and Kim (2007) reviewed the previous studies and determined that the stimulus

dimensions can be classified into social and design factors. And also, previous studies agreed that the human elements can also be included in stimulus (K.-C. Chang, 2016; Daunt & Harris, 2012; Dong & Siu, 2013; Durna et al., 2015). Moreover, K.-C. Chang (2016) identified that there is a more probability that stimulus effect customer SEXPs and emotions. CEXP comprises each contact point where customers interact with services and service provider (Grewal et al., 2009). Abdullah, Wasiuzzaman, and Musa (2015) demonstrated that emotion is more significant than satisfaction for the services of long-standing relationships such as banks, education etc. The most significant drive of constructing an SOR framework is that variations in stimulus and organism may cause a considerable variation in individual's response. And, Fiore and Kim (2007) described that organism is the precursor to response which is shown as approach or avoidance behaviours, decision, choice, and intentions. In the area of service marketing, behavioural responses have been generally consented in evaluating consumers' reactions. The behavioural viewpoint evaluates consumers' reaction in the form of patronage intention (K.-C. Chang, 2016; W. G. Kim & Moon, 2009; Lam et al., 2011), loyalty (Harris & Ezeh, 2008; Jani & Han, 2015; Walsh et al., 2011), and from the affective viewpoint, Daunt and Harris (2012), Siu, Wan, and Dong (2012), and Walsh et al. (2011) presented satisfaction. Dong and Siu (2013) described that customer response or reaction cannot just concentrate on long-term consequences, but also immediate consequences that consist of affective and cognitive results. Hence, this study hypothesize that

H6: customer emotions mediate the relationship between customers' service experience and their indirect contribution.

Table 5 Summary of Stimulus-Organism-Response model in service sector

Author	Industry	Stimulus	Organism	Response
I. Y. Lin (2004)	Hospitality	Auditory cues and Visual cues	Cognitive and affective process	Customer behaviour
Harris and Ezeh (2008)	Restaurant	Design, ambient conditions, staff image and staff behaviour.		Customer loyalty intentions
Jang and Namkung (2009)	Restaurant	SERVQUAL, atmospherics, and product quality	Emotion	Customer behavioural intentions
W. G. Kim and Moon (2009)	Restaurant	Ambient conditions, seating comfort, electrical equipment, layout, and facility aesthetics	Emotion	Repurchase intention
Brüggen, Foubert, and Gremler (2011)	Fast-food	Paintings, furnishing, layout, colour, lighting.		Cognitive, affective and behavioural
Walsh et al. (2011)	Coffee shop	Price, SERVQUAL, merchandise quality, in-store aroma, in-store music	Emotions	Satisfaction and loyalty
Lam et al. (2011)	Casino	Cleanliness, interior décor, seating comfort, navigation, ambience.	CSAT	desire to stay and revisit intention
Siu et al. (2012)	Exhibition centre	Cleanliness, artifacts, symbols, signs, functionality, spatial layout, ambient conditions	Affect	customer intention to stay and Satisfaction
Daunt and Harris (2012)	Hospitality	Social and Physical		Customer dissatisfaction
Dong and Siu (2013)	Visitors of theme park	Atmospherics, cultural, employee image, employee behaviour, functional and ackground	Evaluation of SEXP	CEXP
Durna et al. (2015)	Hospitality	Communicative staging and substantive staging	Corporate image	WOM and repurchase intention
Jani and Han (2015)	Hospitality	Ambience	Emotional	Loyalty
K.-C. Chang (2016)	Hospitality	Communicative and substantive staging	Emotions of customer	Customer behavioural intentions

Moderation effect of convenience on the relationship between customer satisfaction and direct contribution

As a part of strategic move to more efficient management of customers, most of the organizations are allocating more funds in order to offering convenience. Because, convenience decreases the nonmonetary cost of a product or service Etgar (1978). In the present market setup, there exists a demand for the convenience, which can be accredited to technological improvements, opportunity costs, more business competition, and socioeconomic changes, which increased with increase in the income of consumer (Seiders et al., 2000). Providing internet shopping with in-store buying and/or send-backs by means of accelerated distribution, recording the details of customer in online databases, as well as offering customized buying suggestions/recommendations are few of the activities organizations perform in order to make sure enhanced CCONT. The relation from satisfaction level to DCONT would be improved when the convenience level for both product availability and the ease of use is high, because this would make sure that the customer will again buy the service or product (Pansari & Kumar, 2017). For instance, when an individual is attempting to buy a product which is always not available in his/her area retail shop and when the individual needed to travel some miles only for buying it, the individual would quickly identify a substitution for the same (Pansari & Kumar, 2017). In the same way, an individual would also search for a substitution for products which are hard to use for the reason that the sort of wrapping. Thus, it was hypothesised that:

H7: Level of convenience influence the relationship between customer satisfaction and direct contribution.

Moderation effect of convenience on the relationship between customer emotions and indirect contributions

Convenience effects customer assessment and purchase behaviour (Seiders, Voss, Grewal, & Godfrey, 2005). Confirming loyalty of customer is insufficient; on the other hand, it is essential for sustaining customer relationships positively (Keaveney, 1995). Convenience offers customers many opportunities in order to accomplish their target because convenience saves time and effort. The target of a customer with organization goes beyond purchases based on the discussion happened in the CENG concept (V. Kumar, 2013). The customers will be ready to provide feedback, references, also can promote the brand by discussing about it on several social media platforms (Pansari & Kumar, 2017) (V. Kumar & Pansari, 2016)when they are provided the convenience for interacting with the service provider throughout each possible touch point. Hence, we hypothesise that,

H8: Level of convenience influence the relationship between customer emotions and indirect contribution.

Moderated mediation (convenience and satisfaction)

Previous research supported the moderation effect of SERVCON on the relationship between CSAT and CEBs (Hsu et al., 2010; V. Kumar & Pansari, 2016). Similarly, Seiders et al. (2005) emphasized the moderating role of SERVCON and mentioned that convenient service offerings enable customer's capacity to achieve his preferred role in service. Though SERVCON reflects on customers' immediate benefits, unexpected or accumulated favours might be perceived by customers as greater than fair, it gives a situation for customers to perform CEBs (Roy et al., 2018).

Particularly, CEBs are related with assisting, which they will get some value from assisting others (Deci & Ryan, 2008). That kind of situations emphasise the significance to examine the moderation effect of SERVCON. Superior CEXP is related to customer DCONT (partially) via enhancing CSAT. In contrast, under the boundary condition of less convenience individuals are less likely to convert their satisfaction into ensuring their level of DCONT (positive behavioural attitude). Hence, we propose that convenience will weaken the role of CSAT in mediating the effect of independent variable (CEXP) on dependent variable (customer DCONT) because it restricts the customer to purchase the product/service from the service provider though they satisfy with their products and services. As convenience decreases, customers perceive less SEXP that is likely to influence customer cognitive process to focus their attention on the stimuli and satisfaction that are most relevant to make purchase decision and show retention behaviour. Hence, we expect that, under less convenience individual's cognitive process for activating satisfaction would be constrained by the service provider's dominant focus on quality. As such, satisfaction of customer more affected by the convenience that service provider provide to the customer to make the customer to purchase various products/services and retain with the same service provider. Hence, we hypothesise that

H_9: Convenience will moderate the strength of the mediated relationship between customer experience and direct contribution via customer satisfaction such that the mediated relationship will be stronger under high convenience than the low convenience.

Moderated mediation (Convenience and Emotions)

Past research identified that there is a more probability that stimulus effect customer SEXPs and emotions (K.-C. Chang, 2016). Abdullah et al. (2015) demonstrated that emotion is more significant than satisfaction for the services of long-standing relationships such as banks, education etc. The target of a customer with the organization goes beyond purchases as per the discussion happened in the concept of CENG (V. Kumar, 2013). As stated by V. Kumar (2013) previously, CCONTs are not only restricted to repurchases but also consist of interactions with social media, referrals, and giving suggestions to the firm which are called as IDCONTs of customers. However, a customer can contribute when he feel convenient to approach the service provider or firm through various medium. SERVCON reflects customer's perceived time and effort when during their purchase or use of a service and moreover, the components of SERVCON are relevant at various stages of the process of purchase decision. Convenience offers customers many opportunities in order to accomplish their target because convenience saves time and effort. Thus, it is understood that the convenience has considerable influence on customer IDCONTs though the customer PE. Hence, the mediation effect of emotions on CEXP and IDCONT depends upon the level of the convenience provided to the customer. Therefore, it is hypothesized that

H_{10}: Convenience will moderate the strength of the mediated relationship between customer experience and indirect contribution via customer emotions such that the mediated relationship will be stronger under high convenience than the low convenience.

CHAPTER III

METHODOLOGY

CHAPTER III

METHODOLOGY

This chapter describes the procedures and statistical techniques that have been employed for ensuring the validity and reliability of the construct measurement tool. It also describes the procedures and methodology that have been employed in analysing the survey data for the research. Finally, the justification for the statistical investigation procedures employed for examining the research questions and related hypotheses proposed are deliberated in detail.

Method

The determination of the role of customer service experience on customer engagement is important, but is not a trivial task. Surveys are fast, economical and effective methods of data collection (Zikmund, Babin, Carr, & Griffin, 2012). The approach of this study was the use of quantitative methods in survey methods.

Since 1960s, survey samples and statistical analysis have been employed for consumer research (Belk, 2009). Quantitative methods are more frequently used over qualitative methods for analysing numerical data to investigate hypotheses in the area of marketing. The quantitative approach is suitable for investigating the customers' perception as an important factor in determining CSAT; exploring an individual's experiences may also provide social insight (Vallack, 2010). Numerous quantitative investigations have been carried out in the banking sector, to find the variables that impact CSAT (Awan & Shahzad Bukhari, 2011; Berg, 2008; Sharma, 2008; Soomro, Jatoi, & Gilal, 2011). However, the qualitative technique has not been chosen as this research hasn't collected data through the observation of a context or find out data from particular general subjects or

themes with the researcher for the interpretation of the data (Venkatesh, Brown, & Bala, 2013).

Research Design

The proposed research has employed cross-sectional research approach. The data were collected only once from bank customers, at a time.

Population and Sampling

This research concentrated on measuring the level of service experience provided by Indian public and private retail banking industry and how this helps in engaging the customer. A well-known business magazine 'Business Today' provides the list of "The Best Banks" every year. The selection of banks in this work was based on the list provided by this magazine. With reference to the Business Today-2016 report, among all public sector banks, top three best banks and among all private sector banks top three best banks in India were selected for the study. These ratings or rankings were given based on strength, size, and growth of the banks. Surprisingly, the consumers who really experience the services had not been evaluated to identify the customer contribution toward bank and the quality of service experiences delivered by the Indian retail banks.

Sampling technique

This study aimed at assessing the customer retail bank service experiences and at investigating how this experience leads to customer contributions to the service provider. Therefore, the targets for this research comprised retail-banking customers who have experience with Indian retail-banking services. It was difficult to adopt random sampling technique because of unavailability of the entire customers list. In fact, there is duplication of account holders, because one customer could have account in more than one bank. Hence, non-probability

sampling technique such as purposive sampling was adopted in this current research. The respondents were selected from top three private sector banks and top three public sector banks in India. Data were gathered from selected bank customers using mall-intercept (branch intercept) survey method in this study; i.e. data were collected onsite. Eight hundred questionnaires were distributed to the customers. The sample size of 467 retail-banking customers has been wasdrawn from six major banks that consisted of 3 government banks and 3 national private banks in four major cities in India after eliminating the incomplete questionnaires and duplicate responses. Joseph F Hair, Anderson, Tatham, and William (1998) stated that for using structural equation modeling sample sizes of 100 to 200 are adequate.

Sample size

The study justifies the sample size requirement according the following recommendations: (1) Barclay, Higgins, and Thompson (1995) recommended 1:10 (item to response) sample size in the most complex construct (Gefen & Devine, 2001), (2) Chin and Newsted (1999) suggested ten times the maximum number of independent variables based on the factor with the greater number of independent variables, and (3) Joseph F Hair, Ringle, and Sarstedt (2013) suggested that if the measurement and structural models have maximum seven predictor variables then 75 observations would be required in order to accomplish 80 per cent of statistical power for identifying R^2 (coefficient of determination) values of at least 25 per cent (with a 5 per cent of probability error). The sample size in this work was comparatively more than those in prior studies in customer experience and bank related investigations (Garg et al., 2014; Khan, Rahman, &

Fatma, 2016; P. Klaus, Gorgoglione, Buonamassa, Panniello, & Nguyen, 2013; Levy & Hino, 2016).

Data Collection Technique

Data were collected from the survey using a questionnaire as a measurement instrument. The first portion of the questionnaire concentrated on customer-bank relationship questions such as the period (number of years) for which the respondent was a a customer of the bank, and how often they visited the bank. The second part concentrated on customer perceptions of service experience, which is the major independent variable of this study. The third, fourth and fifth parts concentrated on customer service convenience, customer satisfaction, and emotion, which are dependent/predictor variables in this research. The sixth part of the instrument focused on customer engagement, which is the main dependent variable in the study. The seventh part of the instrument gathered demographic information such as "age, gender, education, marital status, and employment". After administering the questionnaire and selecting the sample, a pilot study was conducted. The intention of the pilot study was to make sure that the questions provide valid and reliable information. The pilot study facilitated the researcher to record whether participants understood the queries and variables included in the study (Lancsar & Louviere, 2008), recorded the response rate, and provided responses that were appropriate for the research. Respondents were chosen arbitrarily and asked whether they are willing to participate in the survey. Individuals who met the minimum criteria of age (eighteen years or older) and holding a bank a/c, were chosen. The survey statements were administered two times to fifteen respondents within a timeframe of two weeks to improve it if necessary.

After completing the pilot study, no modifications were required for the survey. The survey has not been organised or conducted from random sample of participants and data were collected from the non-random sample which is a purposive sample. This researcher visited each bank before collecting the data and setup a day and time to organise the survey. The participants were asked if they would like to take part in the survey. Data were collected from one location with a paper survey consisting of 108-statements administered to participants in four major cities Hyderabad, Bengaluru, Chennai and Mumbai in India. The questionnaire was explained to the participants, in order to provide clarity.

Respondents answered the questionnaire in person and assistance was provided by the researcher present to anyone with questions. After completion of the survey, the filled questionnaires were collected and checked that all statements or questions were addressed. When the questions were not answered then the participant was asked to respond to the remaining statements or questions. No advice was offered and the participants were not coerced to share their opinion in order to avoid bias. Participants had the right to stop participating in the survey for any reason. The questionnaire took about 10 minutes for each participant to respond completely. The researchers remained in the venue of survey until the required number of filled questionnaires was received. Unfinished questionnaires were not used for the analysis. A total of 800 questionnaires were distributed to the participants in the four major cities of India. Of 800 questionnaires, 467 valid questionnaires were received, providing a response rate of about 60 per cent, which was considered adequate for subsequent analysis.

Participants

The retail bank customers in both public sector and private sector banks in south India were preferred for the current research. These customers satisfy the following criteria (Kaura, Durga Prasad, & Sharma, 2015): The customers who often visit the bank premises for making their transactions were chosen for the study. This was because, not all bank customers may have adequate awareness on several banking operations and customers who often visit the premises of bank regarding the transactions likely had better knowledge of banking features. The customers who make minimum two bank transactions online or offline or both medium were considered for the study. As the aim of the study was to measure CEXP with the bank and how it motivates customers to engage with the firm, the account holders of top three private and top three public sector banks were considered in order to draw reliable conclusions from the investigation. In addition, the customers who subscribed to a minimum of one information technology-based service such as mobile banking, ATM facility, and online banking were taken into consideration. Account holders who had a minimum of one year of experience of using banking services and who made a minimum of two transactions in a month, were chosen. Such customers would be able to recognize the experience of service delivery. The customers with less than one year of experience of using banking services and who made less than two transactions were excluded from the study. Valued customers including customers who are a part of the government social responsibility criterion like “Below Poverty Line account” (BPL), “National Rural Employment Guarantee Act account” (NREGA), and government welfare related schemes beneficiaries were excluded from the purview of current study.

Table 6 Demographic profile of the participants

		Frequency	**Percent**
Gender	Male	245	52.5
	Female	222	47.5
Marital Status	Single	158	33.8
	Married	309	66.2
Education	SSC	3	.6
	HSC	26	5.6
	UG	161	34.5
	PG	236	50.5
	Others	41	8.8
Employment	Unemployed	4	.9
	Student	111	23.8
	Private Employee	275	58.9
	Govt Employee	30	6.4
	Own Business	41	8.8
	Others	6	1.3
Major Bank A/c	SBI	67	14.3
	PNB	56	12.0
	Canara Bank	100	21.4
	ICICI	82	17.6
	HDFC	79	16.9
	AXIS	70	15.0
	Others	13	2.8
Medium	Online	133	28.5
	Offline	30	6.4
	Both	304	65.1

The officials of the bank communicated that top valued bank customers usually do not visit the bank and the bank itself provides services at their homes/offices or such customers interact through their employees and assistants, and not directly. Therefore, top valued customers were ignored in the current research study, and the bottom level valued customers were also ignored in the study because they may not be aware of the gamut of services offered by the bank. Table 6 shows the demographic profile of the respondents.

Measurement of Constructs

The constructs employed in the study were latent constructs that cannot be observed directly ut can be measured with a set of statements. For measuring the constructs in the proposed study, well-established scales constructed by various researchers have been adopted. Questions or statements from 6 to 17 related to the variables of customer service experience, questions 18 to 34 are were on the variables of service convenience, questions 35 to 37 were regarding the variables of customer satisfaction, 38 to 84 are regarding the variables of customer emotions, and 85 to 100 were about the variables of customer contribution or customer engagement. The remaining questions were related to customer demographics.

Customer Experience

Customer experience was measured using a three-dimensional and 12-item scale developed by P. P. Klaus and Maklan (2013). This measure was developed in the retail banking context. The scale encompasses "brand experience, service experience, and post-purchase experience" with each dimension consisting of four items explaining the customer's perceptions about their experience of bank services. The statements of the scale had seven anchor points on Likert scale ranged from "1-Strongly Disagree" to "7-Strongly Agree". From 1 to 4, the items represented brand experience, from 5 to 8, the items represented service experience, and from 9 to 12, the items represented post-purchase experience. The reliability score of this instrument was 0.93.

Customer satisfaction

CSAT has been measured with a scale consisting of three items, established by Cronin et al. (2000). Scale items or statements were measured on a Likert Scale

with nine anchor points. These anchor points were from “1-Strongly Disagree” to “9-Strongly Agree”. The customers of the bank circled the appropriate option based on their satisfaction levels with bank experience. Higher scores meant that the customer was satisfied overall with their experience of bank services and lower scores indicated that the customer was dissatisfied with their experience. The reliability of the scale was over 0.9. Furthermore, there are other instruments in order to measure satisfaction which are established by Spreng, MacKenzie, and Olshavsky (1996) and Spreng and Mackoy (1996).

Emotions

Consumer emotions were measured using Richins (1997) scale of 17 dimensions with 47 items. Based on the theories of consumer research and six empirical research studies that evaluated the area of consumption related emotions, a suitable set of consumption- emotion descriptors were identified by Richins (1997). This scale could differentiate the different types of emotions related to the different product or service categories than other measures developed for other purposes (Richins, 1997). The scale composed of positive emotions (PE) and negative emotions (NE). The dimensions of PEs included in the scale were: love, romantic love, surprise, excitement, joy, optimism, contentment, and peacefulness and the NEs included in the scale were loneliness, envy, shame, fear, sadness, worry, discontent, anger. Scale items were measured on a 4-point Likert Scale. The Likert scale was used with four anchor points and these four anchor points ranged from “1-Not at all likely” to “4-Strongly Likely”. From 1 to 3, the items represented anger, from 4 to 5, the items represented discontent, from 6 to 8, the items represented worry, from 9 to 11, the items represented sadness, from 12 to 14, the items represented fear, from 15 to 17, the items represented shame, from

18 to 19, the items represented envy, from 20 to 21, the items represented loneliness, from 22 to 24, the items represented romantic love, from 25 to 27, the items represented love, from 28 to 29, the items represented peacefulness, from 30 to 31, the items represented contentment, from 32 to 34, the items represented optimism, from 35 to 37, the items represented joy, from 38 to 40, the items represented excitement, from 41 to 43, the items represented surprise and there were other items from 44 to 47. The customers were asked to circle the appropriate number of options based on the possibility of negative emotions or positive emotions after the overall experience of customers in the Bank (i.e. online &offline services, responses, care about the customer etc.). The reliability of the instrument was above 0.80 on an average. There is another scale to measure this construct i.e. Moore, Harris, and Chen (1995).

Service convenience

SERVCON was measured by employing a 17-item instrument established by Colwell et al. (2008) which was validated in the banking context. This scale consisted of five dimensions, namely, "decision convenience, access convenience, transaction convenience, benefit convenience and post-benefit convenience". Scale items were measured on Likert Scale that contained seven anchor points. These anchor points ranged from "1-Strongly Disagree" to "7-Strongly Agree". From 1 to 4 items represented decision convenience, 5 to 8 items represented access convenience, 9 to 11 items represented transaction convenience, 12 to 14 items represented benefit convenience, and 15 to 17 items represent post-benefit convenience. Customers chose one option based on their perception on convenience provided by the service provider. Higher scores showed that the customer felt that banking activities were convenient and lower scores showed the

dissatisfaction the customer felt about convenience in their banking experience. The instruments reliability score was about 0.75.

The five dimensions of the SERVCON construct were identified in the scenario of implementing "economic utility theory" and specified that customers want convenience in terms of acquisition, place, use, time, and execution (L. G. Brown, 1990). In the shopping context, Seiders et al. (2000) showed retail convenience, which refers to the shopping comfort and speed and recommended four main paths to make better convenience in customers' whole shopping experience: "access, search, procession, and transaction". Based on earlier theories on spending time and effort, and customer psychological effort, Berry, Seiders, and Grewal (2002) offered five service convenience dimensions, namely, "decision convenience, access convenience, transaction convenience, benefit convenience, and post-benefit convenience". Further, Seiders et al. (2007) constructed the SERVCON scale and validated the SERVCON scale empirically in the setting of conventional service consumption. This instrument was also validated empirically in banking context (Colwell et al., 2008) and was adopted for the current study. There are also other instruments constructed by various authors in order to measure convenience i.e. Jiang, Yang, and Jun (2013).

Customer engagement

For measuring the customer engagement (customer contribution) four-dimensional 16- item instrument developed by V. Kumar and Pansari (2015) were employed. The four dimensions were "customer Lifetime Value, Customer Referral Value, Customer Influence Value, Customer Knowledge Value". Scale items or statements were measured on Likert Scale containing five anchor points. The five anchor points ranged from "1-Strongly Disagree" to "5-Strongly Agree".

1 to 4 scale items represented the customer repurchases, 5 to 8 scale items represented customer referral attitude, 9 to 12 items represented behavior of customer influence, and 13 to 15 represented customer feedback or suggestions to firm. Customers choose one option among these five, based on their willingness to contribute to the service provider. Higher scores showed that the customer was willing to contribute to the firm whereas lower scores showed the unwillingness of the customer to contribute to the firm. The reliability score of the construct was 0.8. Many Researchers conceptualized and defined the notion of CENG in different ways. V. Kumar and Pansari (2015) understood the significance of customer engagement and highlighted the need and developed a conceptual model for engagement, by revising the pertinent literature, and examining standard press articles. They discussed the various definitions of the construct- "Customer Engagement" in the Engagement model. Based on the model offered by Churchill Jr (1979), they created a list of items for all dimensions and captured the multidimensionality, and established and refined the items for measuring CENG. Subsequently, the proposed framework was validated using data from 120 organizations over two periods and they framed the strategies for companies to enhance their customers' level of engagement. Table 7 shows the latent constructs used in the model and recommended scales.

Table 7 Latent constructs used in the model and recommended scales

Construct employed in the research	Construct Definition	Recommended scale
Customer experience	"Holistic in nature involving the customer's cognitive, affective, emotional, social, and physical responses to the entity, product, or service (Peter C Verhoef et al., 2009)".	Maklan and Klaus (2011) recommended a Likert scale of 7-points with 19 statements or items considering the factors of peace of mind (PoM), moments-of truth (MoT), outcome focus (OCF), and product experience (PE), which contain a reliability or internal consistency score of α=0.93. There are other instruments for measuring experience which are Froehle and Roth (2004) and Olson, Walker Jr, and Ruekert (1995).
Customer Satisfaction	"A judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment (Richard L Oliver, Rust, & Varki, 1997)".	Cronin et al. (2000) recommended a set of 3-item instrument for measuring several facets of the purchase and usage of the service and product with a high average internal consistency or reliability of above 0.9. There are other instruments in order to measure satisfaction are Spreng and Mackoy (1996) and Spreng et al. (1996).
Customer emotions	"Mental states of readiness that arise from cognitive appraisals of events or one's own thoughts (Richard P. Bagozzi, Gopinath, & Nyer, 1999)".	Richins (1997) employ a Likert scale of 4 points. The instrument ranges from Not at all likely to Very likely. The emotions contained within in the instrument are anger, discontent, worry, sadness, fear, shame, envy, loneliness, romantic love, love, peacefulness, contentment, optimism, joy, excitement, and surprise. The reliability or internal consistancy of these items is observed is on an average more than α=0.80. And another instrument which measures emotions is Moore et al. (1995).
Service convenience	"The time and effort that consumers invest in purchasing a product rather than a characteristic or attribute of a product (L. G. Brown, 1990)".	Seiders et al. (2007) offered instrument which considers 5 main characteristics of convenience: access, transaction, benefit, decision, and post benefit. The instrument for determining the convenience five dimensions has 17 variables measured on a Likert scale with 5-points with an average reliability of over α=0.75. And the other instruments in order to measure the convenience are Colwell et al. (2008).
Customer engagement	"Customer contribution in the form of customer purchases, customer referrals, customer influence, and customer knowledge (V. Kumar et al., 2010)".	V. Kumar and Pansari (2015) employ a Likert scale of five points with 16 statements or items. The reliability or internal consistency of the measure in study go above (Cronbach alpha) α=0.8.

Procedure of Data Analysis

The gathered survey data was analysed using principal component analysis (PCA) for recognising the core factors of bank CEXP and CENG. For examining the measurement scale properties, the researcher initially performed reliability analysis by classifying the items according to the three-priori theoretical dimensions for customer experience and four dimensions for customer engagement from previous literature. Then, the list of items was reduced within dimension by investigating the corrected item-to-total correlations and removing items whose removal enhanced coefficient of reliability (alpha).

By employing SPSS 21.0 and Smart PLS-3.0 Software, this study analysed data using the methods of descriptive and inferential statistics. The study employed Partial Least Square (PLS) to calibrate the model because it offers several benefits over other multivariate approaches such as covariance based structural equation modelling and OLS regression. For instance, it posits minimal limitations (i.e., soft modeling approach) on sample size, measurement scales, and residual distributions (Chin, Marcolin, & Newsted, 2003; Vinzi, Trinchera, & Amato, 2010). Additionally, PLS method is better suited for models that consist of complex relationships and large number of manifest variables (greater than twenty) (Chin, 1998; Fornell, Lorange, & Roos, 1990; Kleijnen, De Ruyter, & Wetzels, 2007). Specifically, the basic idea of PLS follows three clear-cut steps. First, the indicator's weight relationships that indicate the unobservable variables predicted. Next, each indicator case values computed by taking into consideration the averaged weights of its corresponding indicators. The weights employed in order to predict this total are attained by a same way as principal component analysis especially for reflective formation (Cassel, Hackl, & Westlund, 1999).

Finally, these computed values are employed in a set of regression analysis for predicting the exogenous and endogenous variable relationship structural parameters (Fornell & Bookstein, 1982).

Thus, the main advantage of PLS over regression or covariance-based approaches (e.g., LISREL) is that it uses a principal component analysis to increase the variance explained without supposing variance of random error (Chin et al., 2003). This results in a large percentage of the variance explained in the observed variables. More precisely, the purpose of SEM is to reproduce the hypothetical covariance matrix employing Maximum Likelihood function in order to concentrate on goodness of fit instead of explained variance. However, PLS concentrates on increasing the variance explained by the independent on dependent variables whereby it tries to recognize factors optimizing the considered endogenous variable's overall variance in the proposed framework. Additionally, PLS facilitates one to concurrently analyse theorized relationships at the hypothetical level and measuring relationships to every construct. The competence to incorporate various measures for each construct gives more precise estimates of the paths between the constructs, which are normally downward biased by measurement errors while using multiple regression analysis (Chin, 1998; Haenlein & Kaplan, 2004). The PLS procedure increases the variance of dependent variables rather than explaining the covariance, and avoids unacceptable solutions (Fornell & Bookstein, 1982). These make the PLS less demanding on measurement instrument, residual distributions, sample size, and normal distribution (Urbach & Ahlemann, 2010; Wold, 1985). Therefore, based on modelling assumption and purpose of the study, it has been argued that PLS is a suitable statistical method for this research (Haenlein & Kaplan, 2004;

Tenenhaus, Vinzi, Chatelin, & Lauro, 2005). Indeed, PLS consists of a measurement combination (or outer model) that explains the links among the constructs and their dimensions, and structural models (or inner model) that specify the relationships between constructs to be precisely predicted (Urbach & Ahlemann, 2010). A common problem in data analysis of Likert response scales is the suitability of various statistical methods. DeVellis Robert (2003) identified that data gathered by Likert-type measurement might be taken into consideration as ordinal by a few researchers; and, also mentioned that prosperity of gathered experience and established viewpoints encouraged employing interval-based analytic techniques to Likert scales (S. W. Brown & Swartz, 1989; Hampton, 1993; Parasuraman, Zeithaml, & Berry, 1988; Schwantz, 1996). From another point of view, as per DeVellis Robert (2003), most of the behavioural researchers agree with Nunnally (1978) recommendation that "it is permissible to treat most of the measurement methods in psychology and other behavioural sciences as leading to interval scales," and claimed that "no harm is done in most studies in the behavioural sciences by employing methods of mathematical and statistical analysis which take intervals seriously". PLS-SEM is a suitable method for handling formative constructs. In the current research, customer service experience and customer engagement constructs have been considered as a reflective-formative second-order construct (Maklan & Klaus, 2011; Seiders et al., 2007). In order to examine the reflective-formative hierarchical latent constructs, the repeated indicator technique with mode B and path weighting system was employed. This method is better than other methods with biased lesser amount, and subsequently, more precise parameter estimations and a more consistent higher-order construct result (Becker, Klein, & Wetzels, 2012).

Common Method bias

For minimizing the common method bias, this research used Post hoc test (Harman one factor) which was suggested by Podsakoff, MacKenzie, Lee, and Podsakoff (2003). In this study, it was found that items were not loaded on single factor and the variance extracted was 35 per cent. Hence, it was clear that there was no common method bias in the data.

Testing the measurement model

First, SPSS was used to estimate that dimensionality of the respective constructs using Principal Component Analysis (PCA); in this study there were six constructs (i.e., customer experience, satisfaction, customer direct and indirect contributions, service convenience and an affective construct (i.e., emotion). The cut-off point of 0.65 was the appropriate cut-off, as suggested by Gefen and Straub (2005). Since PCA enables researchers to explore the core factor structure of a list of observed variables without imposing a preconceived structure on the outcome (Child, 1990), it was employed as the first step in estimating the validity by examining factor loadings. Cronbach's alpha coefficient for every construct was successively computed to evaluate the internal consistency reliability with the cut-off point at 0.6 (Nunnally & Bernstein, 1994). After the exploratory test, Confirmatory Factor Analysis (CFA), correlation, and Average Variance Extracted (AVE) were used for evaluating the validity of the six latent variables included in the proposed model. It is argued that CFA rather than EFA is better suited to measure the ability of each indicator composing the latent variables. In terms of indicator reliability, the indicator's loadings obtained by CFA were assessed. Specifically, the factor loadings should be statistically significant and greater than .70 factor scores (Chin, 1998). To address convergent validity

recognizing, the degree to which indicators that reflect a latent variable converge compared to indicators that aim to measure different constructs, AVE was estimated based on two assessment criteria. First, the estimated value was recommended as at least more than .50 for each construct, indicating that the latent variable accounts for greater than half of the variance in its items. The value of AVE must be larger than the correlation with any other latent variables, which provides the evidence of discriminant validity (Chin, 1998; Fornell & Larcker, 1981). Next, cross-loadings in the CFA were checked to address discriminant validity. The factor loadings were compared with other component scores of each item measuring different constructs. If each loading for its designed construct was higher than the ones for other constructs, and the factor loadings for each relevant construct indicated the highest value, it meant there was appropriately recognized discriminant validity. Composite reliability estimating internal consistency, established by Werts, Linn, & Jöreskog, 1974), is subsequently calculated and is recommended above .70 as an acceptable level (Fornell et al., 1990; Joseph F Hair, Anderson, Tatham, & Black, 1998). Table 8 provides a summary of the list of criteria to assess the PLS reflective measurement model. For checking the validity of CEXP and engagement, correlation analysis was conducted between CEXP questions including all three facets (pre-purchase, purchase, post purchase) and overall customer experience measurement as well as customer engagement questions, including all four facets (repurchase, influence, referral, and feedback) and overall customer engagement measurement. If the correlation value was significant and positive, it would suggest that the comprehensive customer service experience reflects the perceived evaluations of bank products and services rather than focuses on a specific product or service attributes.

Table 8 Summary of the principles for assessing measurement model

Purpose	Criteria	Cut-off values	Justification
Item-Reliability	"Item Loadings (λ) Target Constructs"	"Item Loadings of 0.70 or higher are recommended widely, For exploratory models or new measurement scales, a threshold value of 0.60 can be used (Richard P Bagozzi & Yi, 1988; Nunnally, 1978)"	"The item loadings on their target constructs represent the strength of substantive association between items and their constructs"
CV (Convergent Validity)	"Communality Index or Average Variance Extracted (AVE) for a Construct"	"Value of Communality Index or AVE should be greater than .50 (Chin, 1998; Fornell & Larcker, 1981)"	"Communality Index or AVE shows a measure of the proportion of variance captured by a construct from its indicators AVE of .50
CR (Composite Reliability)	"Value of composite reliability should be greater than .60 (Richard P Bagozzi & Yi, 1988), or according to some researchers, it should be greater than .70 (Fornell & Larcker, 1981)"	"Composite reliability is a measure of internal consistency reliability of a construct as compared with other constructs in the model"	
Cronbach's Alpha (α)	"Value of Cronbach's alpha should exceed 0.70 (Chin, 1998; Cronbach, 1951; Gefen & Straub, 2005; Nunnally, 1978)."	"Cronbach's alpha also measures the internal consistency reliability of a construct but only on the basis of a single construct, i.e. it is not a relative index like composite reliability"	
DV (Discriminant Validity)	"Inter correlation among constructs cross tabulated with square roots of AVE"	"The square root of AVE should exceed the inter correlations of a construct with other constructs in the model (Chin, 1998; Fornell & Larcker, 1981; Gefen & Straub, 2005)"	"A construct should have discernible as a valid individual component within the overall model"
Cross-Loadings	"Item Correlations with Target Construct should be higher as compared to its correlations with other constructs in the model (Chin, 1998)."	"Indicators that are meant to measure their target construct should be more strongly associated with them as compared to other constructs in the model"	

Table 9 Summary of structural model evaluation criteria

Purpose	Test criteria	Heuristics applied	Explanation
Nomological Validity	"Model Fit/ Predictability Variance Explained (R) for all constructs in the model"	"No specific heuristics available Value needs to be interpreted in comparison with other similar studies or norms in the discipline (Gefen & Straub, 2005)"	"R2 value for an endogenous variable represents the proportion of its variance that can be explained by the predictors in the model"
Path Coefficients (β)	"Inner model paths should be significant at $p < .05$ level to provide support for propositions in the theoretical model. The paths can also be interpreted relative to one another using the magnitude of relationship as represented by low or high coefficient values (β)"	"A significant path represents that an association between two latent variables was not a chance happening. Paths with higher coefficients represent stronger associations between variables"	
Effect Size (f^2)	Predictability Effect Size Effect Size (f^2) for criterion variables based on the exclusion of a predictor variable from the model	"Predictor variables should ideally have a large or medium effect The following scheme can be used to determine effect sizes Small Effect .02 , Medium Effect .15, Large Effect .35 (Chin, 1998)"	"F^2 value between a predictor and a criterion variable represents the effect of the predictor on the criterion variable Higher values imply that greater importance"
Predictive Relevance (Q^2)	"Predictive Relevance Stone-Geisser (Q^2) for all constructs in the model"	"Value of Q2 should be greater than zero (Chin, 1998; Tenenhaus et al., 2005)"	"Q2 value represents how well the observed values of manifest variables can be reconstructed from the model parameters"

Assessment of structural model

For estimating the structural model, bootstrapping technique was used for assessing the significance of path loadings in the structural model (T-statistic). Bootstraping techniques are non-parametric methods that are taken from the original sample with replacement (e.g., 5000). It means that, every time a case is drawn randomly from sampling population, it returns to the sampling population before drawing next case. Total bootstrap samples should be more than the valid cases; normally, 5,000 bootstrap samples were suggested (Joseph F Hair et al., 2013). Bootstrap method was given preference over other methods as it gives stable estimates for model parameters (Efron & Tibshirani, 1997). Moreover, opposing t-test, bootstrap method permit the testing of the significance of parameter estimates from non-normal data (Chin, 2001; Fornell & Barclay, 1983). Additionally, *blindfolding* technique was employed for generating cross validated construct redundancy, which helps in establishing the predictive relevance of structural model and assessing structural equations and quality of measurement blocks (Chin, 1998; Tenenhaus et al., 2005). In this research, the "cross-validated redundancy" indices were employed to calculate the "Stone-Geisser Q^2 coefficient" for assessing the how well a manifest variables' observed values can be rebuilt from the model parameters (Chin, 1998; Tenenhaus et al., 2005).Same like variance explained, Q^2 values as well as coefficient of determination (R^2) required to be considered for all dependent variables in the research framework. The test criteria and their related heuristics used to ascertain the quality and relevance of the structural model are summarised in table 9.

CHAPTER IV

RESULTS

CHAPTER IV

RESULTS

This chapter comprises of three sections. First section explains the descriptive statistics of the constructs present in the model such as customer experience, emotions, satisfaction, convenience, and engagement. Second section explain the measurement model & structural model (dimensionality, reliability and validity) assessment and the third section discusses the PLS results and mediation, moderation and moderated mediation analysis results. SPSS software has been used for obtaining the descriptive statistics as well as for performing the principal component analysis. Further, confirmatory factor analysis was also performed by using SPSS to validate the dimensions of customer experience. PLS-SEM has been used for evaluating the measurement model and structural model. Furthermore, mediation, moderation and moderated mediation analysis was performed by using PROCESS macro.

Descriptive statistics

Table 10 depicts the descriptive statistics of all the items of the measurement instrument of customer experience. Both the principal component analysis (PCA) and the partial least squares procedure do not work if the missing data is present (Enders, 2006) Due to the missing values some cases have been deleted and then the researcher checked for duplicate responses and deleted the duplicate cases as well. Finally, 467 valid cases have been considered for the analysis. When the unfinished cases were simply excluded, the responses of the survey participants who didn't have experience with any kind of bank were not included then the research biases can be reduced (Allison, 2001). Therefore, the missing values required to be imputed. Although data normality is not the assumption of PLS, the

data has been checked for the normality. Two criteria for measuring the data normality distribution, skewness and kurtosis have been depicted in the Table 10 for customer experience, the standardised statistics of skewness for each individual variable were ranged between -1.108 and -.988 for the dimension brand experience (before purchase), between -1.135 and -.813 for the dimension service experience, and between -1.102 and -.843 for the dimension post-purchase experience. Statistics of standardised kurtosis for each variable have been ranged between .518 and 1.236 for the dimension brand experience (before purchase), between .335 and 1.188 for the dimension service experience, between .328 and .934 for the dimension post-purchase experience. All the items' skewness values met the standard requirement of skewness which were laid within -3 and +3. And also, for the test of kurtosis, all items laid within -3 and +3 following the stringent limit of kurtosis. Thus, this shown satisfactory data normality for all individual variables of customer experience. In addition, the mean values of the construct items are laid between 5.615 and 4.955 and standard deviation is from 1.2735 to 1.3870.

Table 10 Summary of descriptive statistics of the latent construct CEX

	M	SD	Variance	Skewness	Kurtosis	Alpha
CEX_B1	5.615	1.3157	1.731	-1.108	1.236	0.884
CEX_B2	5.325	1.3870	1.924	-1.024	.691	
CEX_B3	4.987	1.3521	1.828	-.887	.591	
CEX_B4	5.229	1.3901	1.932	-.988	.518	
CEX_D1	5.604	1.2735	1.622	-1.135	1.188	0.918
CEX_D2	5.443	1.3372	1.788	-.962	.525	
CEX_D3	5.283	1.3141	1.727	-.915	.353	
CEX_D4	5.058	1.2900	1.664	-.813	.335	
CEX_A1	5.482	1.3318	1.774	-1.102	.934	0.914
CEX_A2	5.366	1.2690	1.610	-.954	.654	
CEX_A3	5.180	1.3077	1.710	-.891	.372	
CEX_A4	4.955	1.3314	1.773	-.843	.328	

Note: CEX-Customer experience, M-Mean, SD-Standard deviation, Alpha-Cronbach Alpha

Among all customer experience items CEX_B1 item scored highest mean value i.e. 5.615. For customer satisfaction (refer table 10), the standardised statistics of skewness for each individual variable were varied between -1.188 and -.917 and for kurtosis test, standardised statistics varied between .653 and .900 which are within the boundary of skewness and kurtosis standard values and hence normality has been achieved for the construct. The mean values varied between 6.206 and 6.690 and standard deviation varied between 1.5364 and 1.6195. Among all customer satisfaction items CS3 item scored highest mean value i.e. 7.094. For service convenience (refer table 11), the standardised statistics of skewness for each individual variable were varied between -1.056 and -.695 and for kurtosis test,

Table 11 Descriptive statistics of Convenience and Satisfaction

	M	SD	Variance	Skewness	Kurtosis	Alpha
CON_DC1	4.983	1.6456	2.708	-.695	-.523	.988
CON_DC2	4.854	1.5751	2.481	-.989	-.138	
CON_DC3	4.889	1.5642	2.447	-.885	.018	
CON_DC4	4.713	1.5597	2.433	-1.056	.088	
CON_AC1	4.835	1.6406	2.692	-.975	-.209	
CON_AC2	5.338	1.7049	2.907	-.751	-.593	
CON_AC3	5.390	1.6187	2.620	-.979	-.279	
CON_AC4	5.443	1.8032	3.252	-1.041	-.291	
CON_TC1	5.319	1.7017	2.896	-1.010	-.223	
CON_TC2	5.030	1.6674	2.780	-.854	-.310	
CON_TC3	4.923	1.6800	2.822	-1.100	-.335	
CON_BC1	4.801	1.5672	2.456	-.977	-.259	
CON_BC2	4.835	1.7360	3.014	-.872	-.312	
CON_BC3	5.152	1.6182	2.618	-.867	-.387	
CON_PBC1	4.925	1.6036	2.572	-.906	-.395	
CON_PBC2	4.790	1.5760	2.484	-1.101	.125	
CON_PBC3	4.859	1.7088	2.920	-.989	-.193	
CS1	6.206	1.6195	2.623	-.917	.653	.915
CS2	6.690	1.5364	2.360	-1.188	.900	
CS3	7.094	1.7976	3.231	-1.094	.437	

Note: CON_DC1 to CON_PBC3-service convenience, CS-Customer satisfaction, M-Mean, SD-Standard Deviation

standardised statistics varied between -.523 and .125 which are within the boundary of skewness and kurtosis standard values and hence normality has been achieved for the construct. The mean values varied between 4.713 and 5.390 and standard deviation varied between 1.5597 and 1.7088. Among all convenience items CON_AC3 item scored highest mean value i.e. 5.443. For Customer engagement (refer table 12), the standardised statistics of skewness for each individual variable were ranged between -0.406 and -0.935 for the dimension customer repurchase, between -0.485 and -0.743 for the dimension customer reference behaviour, between -0.232 and -0.791 for the dimension customer influence behaviour and between -0.555 and -0.879 for the dimension customer feedback.

Table 12 Descriptive statistics of customer engagement

	M	SD	Variance	Skewness	Kurtosis	Alpha
CE_RP1	3.77	1.017	1.033	-.935	.463	
CE_RP2	3.58	.943	.889	-.406	-.385	
CE_RP3	3.31	.989	.978	-.467	-.156	
CE_RP4	3.47	.977	.954	-.619	-.145	0.894
CE_RF1	3.43	1.041	1.083	-.743	-.088	
CE_RF2	3.42	1.043	1.089	-.702	-.241	
CE_RF3	3.27	1.119	1.251	-.621	-.532	
CE_RF4	3.18	1.118	1.249	-.485	-.661	0.951
CE_IB1	3.46	1.123	1.262	-.623	-.243	
CE_IB2	3.42	1.123	1.261	-.232	-.606	
CE_IB3	3.44	.982	.964	-.749	.266	
CE_IB4	3.27	.967	.936	-.791	.227	0.941
CE_FB1	3.70	1.158	1.341	-.879	-.041	
CE_FB2	3.67	1.095	1.199	-.816	-.082	
CE_FB3	3.61	1.016	1.031	-.764	-.014	
CE_FB4	3.45	.971	.943	-.555	.017	0.960

Note: CE_RP1 to CE_FB4- Customer engagement items, SD-Standard Deviation

Statistics of standardised kurtosis for each variable have been ranged between -0.145 and 0.463 for the dimension customer repurchase, between -0.088 and -0.661 for the dimension customer reference behaviour, between -0.606 and 0.266 for the dimension customer influence behaviour and between -0.082 and 0.017 for

the dimension customer feedback. All the items' skewness values met the standard requirement of skewness which were laid within -3 and +3. And also, for the test of kurtosis, all items laid within -3 and +3 following the stringent limit of kurtosis. Thus, this shown satisfactory data normality for all individual variables of customer experience. And additionally, the mean values of the construct items were laid between 3.18 and 3.77 and standard deviation is from 0.943 to 1.158. Among all customer engagement items CE_RP1 item scored highest mean value i.e. 3.77.

For Negative emotions, the standardised statistics of skewness for each individual variable were varied between - 1.484 and 5.405 and for kurtosis test, standardised statistics varied between .910 and 32.644 which are not within the boundary of skewness and kurtosis standard values for the data normality and hence normality has not been achieved for the construct. The mean values varied between 1.081 and 1.544 and standard deviation varied between .3545 and .9517. Among all negative emotions items NE_A2 item scored highest mean value i.e. 1.544. For positive emotions, the standardised statistics of skewness for each individual variable were varied between -1.486 and 6.990 and for kurtosis test, standardised statistics varied between -.727 and 52.660 which are not within the boundary of skewness and kurtosis standard values for the data normality and hence normality has not been achieved for the construct. The mean values varied between 1.049 and 3.460 and standard deviation varied between .3137 and 1.0994. Among all positive emotions items PE1_C2 item scored highest mean value i.e. 3.460. Thus, data for the constructs customer experience, customer service convenience, customer satisfaction, customer engagement is following the normal distribution by satisfying the requirements of skewness and kurtosis.

Table 13 Customer emotions descriptive statistics

	M	SD	Variance	Skewness	Kurtosis
NE_A1	1.537	.9517	.906	1.595	1.175
NE_A2	1.544	.9147	.837	1.484	.910
NE_A3	1.495	.8450	.714	1.581	1.392
NE_DC1	1.460	.8050	.648	1.678	1.844
NE_DC2	1.448	.8202	.673	1.775	2.122
NE_W1	1.370	.7220	.521	1.989	3.249
NE_W2	1.304	.6160	.379	2.080	3.858
NE_W3	1.270	.5932	.352	2.375	5.537
NE_S1	1.195	.5348	.286	3.095	9.971
NE_S2	1.171	.5165	.267	3.407	12.089
NE_S3	1.152	.4448	.198	3.313	12.065
NE_F1	1.171	.5038	.254	3.418	12.624
NE_F2	1.148	.4963	.246	3.994	17.173
NE_F3	1.152	.4863	.236	3.731	15.030
NE_SM1	1.113	.4065	.165	3.919	15.900
NE_SM2	1.113	.4320	.187	4.294	19.517
NE_SM3	1.146	.5034	.253	3.800	14.638
NE_E1	1.081	.3674	.135	5.405	32.644
NE_E2	1.086	.3545	.126	4.674	23.711
NE_L1	1.094	.3981	.158	5.080	28.653
NE_2	1.096	.4161	.173	4.766	23.611
PE_RL1	1.049	.3137	.098	6.990	51.409
PE_RL2	1.058	.3386	.115	6.972	52.660
PE_RL3	1.109	.4477	.200	4.507	20.890
PE_L1	3.146	1.0462	1.095	-.949	-.399
PE_L2	2.953	1.0348	1.071	-.664	-.727
PE_L3	3.002	1.0369	1.075	-.712	-.695
PE_P1	3.000	1.0254	1.052	-.624	-.829
PE_P2	3.116	1.0104	1.021	-.785	-.630
PE_C1	3.392	.9841	.968	-1.338	.354
PE1_C2	3.460	.8983	.807	-1.486	.975
PE_O1	3.394	.9734	.947	-1.375	.523

PE_O2	3.373	.9255	.857	-1.295	.513
PE_O3	3.340	.9880	.976	-1.247	.207
PE_J1	3.191	1.0584	1.120	-.943	-.539
PE_J2	3.201	1.0097	1.019	-.889	-.561
PE_J3	3.195	1.0994	1.209	-.976	-.578
PE_E1	1.298	.7319	.536	2.439	4.876
PE_E2	1.261	.6488	.421	2.573	5.925
PE_E3	1.803	.8590	.738	.900	.134
PE_S1	1.405	.7244	.525	1.833	2.768
PE_S2	1.433	.6974	.486	1.653	2.396
PE_S3	1.375	.6574	.432	1.881	3.454
PE_OT1	1.148	.5216	.272	3.906	15.420
PE_OT2	1.242	.6578	.433	2.831	7.272
PE_OT3	1.212	.6250	.391	3.044	8.502
PE_OT4	1.734	.9019	.813	1.077	.262

Note: M-Mean, SD-Standard deviation, NE_A1 to PE_OT4-customer emotions

However, the negative and positive emotions are not following the normal distribution of data by exceeding the boundary conditions of skewness and kurtosis (-3 to +3).

Evaluation of Measurement Model

Dimensionalities of latent constructs have been evaluated by employing the principal component factor analysis and measurement model estimation. Principal component Analysis (PCA) provided views of the possible dimensionalities of reflective kind of measurements. Assessment of measurement model was for both reflective and formative kind of constructs. First, the statistics of KMO (Kaiser-Meyer-Olkin) and Bartlett's Test of Sphericity tests have been conducted in order to ensure that the data could be factored. For each construct the total KMO must be greater than equal to .60, and the Bartlett's test must be significant. Then, PCA has been employed for extracting the factor solution. The number of dimensions

has been decided based on the rule that eigenvalue-greater-than one. In order to simplify the factors' structure the method of varimax rotation was employed. The items whose factor loadings were higher than .05 have been retained. The assessment criteria for evaluating the measurement model of reflective and formative constructs is different. For a reflective item the considerable factor loading is .50, and for a formative indicator the considerable factor weight is .1 besides a significant value of t-statistic (Duarte & Raposo, 2010).

The reliability test predominantly focused on the evaluation of internal consistency which means the inter-relatedness among set of items. Cronbach's alpha is the most commonly used statistic for evaluating the reliability of reflective item. Yaffee (1998) recommended that the items with greater than .70 alpha values can be employed as a scale. And also, the item-to-total correlation has been tested. Whenever the item-total correlations were negative, then the items' coding has been examined and rectified before computing the Cronbach's alpha (Nunnally, 1978). The considerable value for this indicator was .40. Regarding structural equation modeling, communality, composite reliability (CR) and average variance extracted (AVE) have been computed straight from the SmartPLS output. According to Fornell and Larcker (1981), the composite reliability values and AVE ought to be more than .60 and .50 respectively. The communality minimum threshold is .50. When the communality is low then it specifies that the items cannot explain the latent construct well. By employing a combination of mentioned criteria that is item-to-total correlation, the Cronbach's alpha, composite reliability, communality and AVE, measurements can be established in a well-organized manner without leaving internal consistency.

Regarding the evaluation of validity, convergent validity and discriminant validity were addressed on the basis of empirical analysis of survey data. Convergent validity means "the degree to which two constructs designed to be correlated are observed to be related". Discriminant validity evaluates "the degree to which two constructs which are conceptually different should not be related to each other" (DeVellis Robert, 2003). For evaluating the convergent and discriminant validities the correlation values between items have been reviewed carefully.

Principal component analysis for the constructs

PCA has been employed for identifying the major dimensions of a construct. Hence, the current study has used SPSS to perform PCA. Table 14-16 presents the PCA results for the customer experience construct. By employing varimax rotation, principal component analysis extracted three dimensions. The result represent the construct unidimensionality with above 0.70 factor loadings, the twelve items contain satisfactory eigenvalues (above 1.0), variance explained is 78.51 and reliability of the construct attained with Cronbach alpha (α) for the dimension brand experience is 0.884, for service experience dimension 0.918 and for post-purchase experience 0.914 which indicates internal consistency of the latent variable.

Table 14 Summary of KMO and Bartlett's Test

Sampling Adequacy Test		.949
BTS	Chi-Square (Approx.)	4863.791
	Degrees of freedom	66
	Significance	0.000

Note: BTS-Bartlett's Test of Sphericity

Table 15 Summary of identified dimensions using total variance explained

C	IEV			ESSL			RSSL		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.127	67.727	67.727	8.127	67.727	67.727	3.228	26.900	26.900
2	.715	5.959	73.686	.715	5.959	73.686	3.115	25.962	52.862
3	.580	4.833	78.519	.580	4.833	78.519	3.079	25.657	78.519
4	.427	3.558	82.078						
5	.380	3.163	85.241						
6	.349	2.906	88.147						
7	.332	2.767	90.914						
8	.279	2.323	93.237						
9	.272	2.266	95.504						
10	.218	1.819	97.323						
11	.187	1.560	98.883						
12	.134	1.117	100.000						

Note: IEV-Initial Eigenvalues, ESSL-Extraction Sums of Squared Loadings, RSSL- Rotation Sums of Squared Loadings, C-Component, Extraction Method: Principal Component Analysis.

Table 16 Rotated Component Matrix

	Component		
	1	2	3
CEX_A3	.817		
CEX_A4	.782		
CEX_A2	.741		
CEX_A1	.646		
CEX_B1		.771	
CEX_B3		.761	
CEX_B2		.693	
CEX_B4		.687	
CEX_D2			.792
CEX_D1			.755
CEX_D3			.738
CEX_D4			.579

Similarly, PCA has also been performed for the construct customer engagement.

Evaluation of Measurement and Structural Model

The assessment of measurement and structural models has been dealt in this section. In order to illustrate the path model Smart PLS 3.0 has been employed

(Ringle, Sarstedt, Schlittgen, & Taylor, 2013), based on the path weighting scheme, parameter estimation has been performed (Henseler, Ringle, & Sinkovics, 2009). The current study followed the recommendations given by Chin (2010) and Joseph F Hair et al. (2013) in order to evaluate as well as developing the measurement and structural models employing PLS-SEM. The study analysed mediation effect, moderation effect , moderated mediation effect of the research model by employing the PROCESS macro which is existing along with SPSS software (Hayes, 2013). After that, the important performance matrix (IPMA) has been carried out for identifying the degree to which the strength of relationship among independent and dependent variables could be obtained. And, the benefits factor has been presented as a highest significance and performance for determining customer satisfaction and customer engagement.

Latent constructs have been involved in the study with various measurement items in order to explain the predictor variables of the main outcome (customer engagement).Whenever the study examines this model, both the measurement and structural elements need to be considered simultaneously. In order to investigate this type of model, the study can employ covariance based SEM (CB-SEM) or Partial Least squares SEM (PLS-SEM), in which the study should simultaneously estimate the factor loadings and path coefficients of measurement and structural models respectively. However, in order to employ covariance based SEM multivariate normal distributions need to be met (Joe F Hair, Ringle, & Sarstedt, 2011). On the other hand researches in marketing have often showed that the measures of the repurchases and satisfaction are actually skewed (Peterson & Wilson, 1992) and will not meet the multivariate normality requirement of the CB-SEM methods. In such situations, the authors (Chin, Peterson, & Brown,

2008) supported the use of PLS structural equation modelling (PLS-SEM) rather than the conventional CB-SEM method. According to Shah and Goldstein (2006), on an average a CB-SEM accommodates only 4.4 latent constructs, while the current study has six latent variables in the framework. Chin et al. (2008) suggested employing PLS-SEM when researcher needs to investigate the bigger complex frameworks. In addition, CB-SEM will be full of information processes. Hence, even if one structural path in the model is specified incorrectly (be it an omission or commission) or if any construct is reported with weak measure, all other estimates will be having effect across the CB-SEM (Chin et al., 2008). Therefore, PLS-SEM is more robust in accommodating all these issues as it is a component based least square choice. Furthermore, Joe F Hair et al. (2011) advocated employing PLS-SEM when the study contains formative constructs. In the current research, the constructs, customer experience, emotions and convenience have been conceptualised as a reflective-formative kind construct. This kind of constructs preferred mostly PLS-SEM methods for the analysis.

Data cleaning and purification process

Questionnaire surveys may give biased results when there are non-response questionnaires because of the difference between the respondents who systematically response and the non-respondents. Data investigation suggested that in the current data set the non-response bias was not detected. The respondents who didn't respond or fill the questionnaires properly those questionnaires were removed and the questionnaires with the duplicate responses were also have been eliminated in order to get unbiased results. Assessing the data's nature and quality is one of the vital steps in quantitative researches. Related to this, there are various significant issues to be considered. They involve

handling the missing values, outliers in the dataset and also it involves handling the issues related to common method bias. Moreover, it is vital to make sure that the data should not violate the assumptions related to the standard distribution pattern, or in general, make sure that there should not be any violations related to multivariate assumptions which are regarding the specific mode of analysis.

Addressing common method bias

The likelihood of common method bias has been tackled in the current study. There is a possibility of getting biasedness when the data will be collected employing the similar processes at different times. In the current study, self-reported survey has been employed for collecting the data which is a part of cross sectional study. Hence, there is a possibility of having common method bias which can't be avoided and need to be investigated. However, it is important to notice that there is no world-wide agreement on the occurrence and influence of CMB (Spector, 2006). Harman's single factor test is one of the statistical methods which has been advocated by Podsakoff et al. (2003) used to evaluate the CMB. By using this method, an exploratory factor analysis has been conducted by considering all factors. Even if there is one dominant factor arises from un-rotated factor solutions or in principal component analysis, if majority of variance explained by the first factor then common method bias was expected to be present (Podsakoff et al., 2003). The investigation of the PCA and FA (Factor analysis) showed that the result hasn't supported CMB (common method bias). Dominant factor has not been emerged and also majority of variance has not been accounted by any factor in the dataset. Hence, the current study can dismiss the likelihood of common method bias. Ultimately, it has to be considered that the correlation

matrix has not shown high correlations (r >.90) among various latent constructs, which will not support the presence of CMB (Pavlou, Liang, & Xue, 2007).

Path modelling using Partial Least Squares (PLS)

For testing the model, PLS path modelling approach has been used. It is a modelling technique which facilitate the researcher who have data sets that earlier were not cooperative to other techniques of causal modelling such as CB- SEM (covariance based structural equation modelling (Haenlein & Kaplan, 2004; Hulland, 1999). The variance-based approach mainly deals with the creation of weighted approach which increases the explained variance of dependent variables. Traditional methods of path modelling have strict assumptions on sample size target recommendation as well as on nature of the data whereas in the PLS, as it is a limited information method (Dijkstra, 1983), the assumptions on measurement scale will not show any effect (Fornell & Bookstein, 1982). Moreover, since PLS does not make these prerequisites, this is a robust approach against multicollinearity, skewness, and specification error (Cassel et al., 1999). For performing PLS estimation model, the procedure starts with computing the case values where the latent constructs will be assessed as exact linear combinations of their empirical indicators (Dijkstra, 1983; Haenlein & Kaplan, 2004). And next, weights are formulated for every case value, in order to capture the good amount of explained variance for every dependent variable in the framework. Further, latent variable values were formulated which composed of a weighted average of latent variable's indicators. The key aspect of PLS steps is to estimate the weights of case values and subsequently implementing them in generating the values of latent variables (Haenlein & Kaplan, 2004). PLS analysis is a distinctive approach to the common forms of structural equation modelling as well as more commonly

undertaken covariance-based technique. When compare to the traditional structural equation modelling techniques such as covariance-based method, the variance-based method is recognised as the more suitable method when deals with small sample size, for exploratory research, or when the latent constructs possess excessively large number of indicators. In order to test the inner and outer models, the standard PLS method which was suggested by Joseph F Hair et al. (2013) has been followed. By employing the PLS algorithm, the total hypothesized framework was examined and the significance of path loadings has been assessed by means of 5000 bootstrap sample estimation.

In this step, for analysing the structural model, the total sample has been involved. By employing the approach of factor weighting scheme and the bootstrap method, boot strap process and estimation of structural model were performed with SmartPLS. Consequently, structural model has shown the relationships among constructs which have been conjectured in the research framework of the current study. All the hypotheses testing were being addressed by the results. The predictive relevance of latent variables was analysed by the strength of the coefficient of each structural path. Each path coefficient's statistical significance was assessed by conducting the bootstrap analysis. Exogenous latent variables' combined predictive power (R^2) for each endogenous variable should be more than .10. This R^2 shows the predictor variable's predictive power. Table 17 depicts the outer loadings of the constructs customer experience, emotions, customer satisfaction, service convenience and customer engagement which includes customer direct and indirect contribution. The results have shown that all the indicators are statistically significant, where $p<.005$, in their corresponding constructs except the two items PE_E1 and PE_E2 whose p-value is exceeding

.005. Table 17 indicates the first order constructs' path coefficients and the path significances. In addition, figure 4 and figure 5 visually displays the first order constructs' causal relationships. Moreover, this section presented the hypothetical correlations of exogenous and endogenous variables which are present in the current research framework. Analysis has been done in two levels i.e. considering latent variables as first order constructs as well as considering as second order constructs.

Measurement Model

By evaluating the reliability and validity, measurement model has been investigated ensuring that the indicators significantly as well as precisely measure the latent variable (Aibinu & Al-Lawati, 2010; Joseph F Hair, Anderson, Babin, & Black, 2010). The main intention of this evaluation was to decide whether the indicators still need to be considered in the framework. As the research framework consists of the constructs with two layers, the reliability and validity for lower order constructs as well as higher order constructs required to be evaluated. Then, by running the software, the scores of latent constructs attained from the lower order construct can be employed to evaluate the higher order construct.

First Order Measurement Model

Error! Reference source not found. depicts the outer loadings of the constructs customer experience, emotions, customer satisfaction, service convenience and customer engagement which includes customer direct and indirect contribution. The results have shown that all the indicators are statistically significant, where $p<.005$, in their corresponding constructs except the two items PE_E1 and PE_E2 whose p-value is exceeding .005.

Table 17 Outer loadings first order measurement model

Items	O	M	STDEV	T-values	P Values
CEX_A1	0.854	0.854	0.015	56.219	0.000
CEX_A2	0.805	0.805	0.025	32.069	0.000
CEX_A3	0.821	0.820	0.019	43.231	0.000
CEX_B1	0.768	0.767	0.020	39.146	0.000
CEX_B2	0.809	0.808	0.022	36.174	0.000
CEX_B3	0.777	0.777	0.025	31.074	0.000
CEX_B4	0.827	0.827	0.020	42.171	0.000
CEX_D1	0.859	0.858	0.018	48.676	0.000
CEX_D2	0.845	0.844	0.020	42.364	0.000
CEX_D3	0.850	0.849	0.018	47.666	0.000
CEX_D4	0.824	0.824	0.020	41.043	0.000
CE_FB1	0.922	0.922	0.008	120.559	0.000
CE_FB2	0.923	0.923	0.008	120.926	0.000
CE_FB3	0.901	0.901	0.009	103.155	0.000
CE_FB4	0.860	0.860	0.012	72.500	0.000
CE_IB1	0.821	0.820	0.023	35.037	0.000
CE_IB2	0.812	0.812	0.018	44.345	0.000
CE_IB3	0.874	0.873	0.016	53.228	0.000
CE_IB4	0.857	0.857	0.018	47.976	0.000
CE_RF1	0.878	0.878	0.015	56.625	0.000
CE_RF2	0.892	0.892	0.012	71.686	0.000
CE_RF3	0.865	0.865	0.016	54.172	0.000
CE_RF4	0.849	0.848	0.015	56.337	0.000
CE_RP1	0.882	0.881	0.013	68.416	0.000
CE_RP2	0.874	0.873	0.013	67.056	0.000
CE_RP3	0.854	0.854	0.016	52.774	0.000
CE_RP4	0.878	0.878	0.016	55.181	0.000
CON_AC1	0.920	0.919	0.011	84.202	0.000
CON_AC2	0.894	0.894	0.013	71.527	0.000
CON_AC3	0.928	0.928	0.011	81.722	0.000
CON_AC4	0.910	0.910	0.012	72.955	0.000
CON_BC1	0.928	0.928	0.012	74.870	0.000
CON_BC2	0.914	0.914	0.011	85.761	0.000
CON_BC3	0.928	0.928	0.008	116.218	0.000
CON_DC1	0.919	0.919	0.008	109.729	0.000
CON_DC2	0.942	0.942	0.008	114.407	0.000
CON_DC3	0.909	0.909	0.010	92.355	0.000
CON_DC4	0.921	0.921	0.012	78.867	0.000
CON_PBC1	0.922	0.922	0.013	71.507	0.000
CON_PBC2	0.918	0.918	0.009	100.674	0.000
CON_PBC3	0.922	0.922	0.009	104.088	0.000
CON_TC1	0.932	0.932	0.007	128.667	0.000
CON_TC2	0.938	0.939	0.008	117.007	0.000
CON_TC3	0.890	0.889	0.015	59.943	0.000

CS1	0.914	0.915	0.011	82.354	0.000
CS2	0.965	0.965	0.004	251.174	0.000
CS3	0.904	0.904	0.013	69.928	0.000
NE_A1	0.867	0.868	0.016	55.260	0.000
NE_A2	0.870	0.870	0.014	61.084	0.000
NE_A3	0.877	0.876	0.017	51.938	0.000
NE_DC1	0.831	0.831	0.020	41.155	0.000
NE_DC2	0.867	0.868	0.017	49.958	0.000
NE_F1	0.696	0.696	0.038	18.081	0.000
NE_F2	0.520	0.520	0.044	11.899	0.000
NE_F3	0.568	0.567	0.049	11.494	0.000
NE_L1	0.434	0.430	0.053	8.146	0.000
NE_S1	0.758	0.756	0.037	20.352	0.000
NE_S2	0.710	0.709	0.034	20.593	0.000
NE_S3	0.668	0.666	0.046	14.594	0.000
NE_SM1	0.509	0.505	0.053	9.663	0.000
NE_SM2	0.456	0.453	0.056	8.079	0.000
NE_SM3	0.456	0.453	0.053	8.555	0.000
NE_W1	0.859	0.858	0.022	39.144	0.000
NE_W2	0.858	0.857	0.020	42.986	0.000
NE_W3	0.837	0.836	0.025	34.050	0.000
PE1_C2	0.839	0.838	0.017	50.186	0.000
PE_C1	0.848	0.847	0.016	53.114	0.000
PE_E1	0.026	0.026	0.043	0.617	0.537
PE_E2	0.016	0.017	0.044	0.365	0.715
PE_E3	0.529	0.530	0.026	19.950	0.000
PE_J1	0.905	0.904	0.011	82.346	0.000
PE_J2	0.909	0.909	0.010	93.765	0.000
PE_J3	0.923	0.923	0.007	125.683	0.000
PE_L1	0.870	0.869	0.016	53.105	0.000
PE_L2	0.847	0.846	0.018	47.895	0.000
PE_L3	0.888	0.887	0.014	63.849	0.000
PE_O1	0.849	0.849	0.017	50.957	0.000
PE_O2	0.914	0.913	0.009	99.073	0.000
PE_O3	0.915	0.915	0.009	104.601	0.000
PE_P1	0.865	0.865	0.012	70.165	0.000
PE_P2	0.844	0.844	0.016	52.696	0.000
PE_S1	0.221	0.222	0.039	5.691	0.000
PE_S2	0.291	0.293	0.039	7.565	0.000
PE_S3	0.279	0.280	0.038	7.359	0.000

Note: O-Original Sample, M-Mean of Sample, STDEV-Std. Deviation, T- values= (|O/STDEV|)

Reliability

Reliability of the measurement scale is confirmed mainly by the values of "Cronbach's Alpha" and the values of "composite reliability". The reliability and validity were examined by investigating the reflective measurement scale (Henseler et al., 2009). In this research framework, in first order measurement model, Cronbach's Alpha values by the constructs are: for convenience α= .989, for customer experience α = .952, for direct contribution α= .896, for indirect contribution α= .971, for negative emotions α= 0.948, for positive emotions α=0.939, and for satisfaction α= 0.919. All the latent constructs obtained the satisfactory alpha values which are greater than the minimum threshold of .70. (Roldán & Sánchez-Franco, 2012). Thus, these scores denote that all reflective measures in the framework of current study are reliable sufficiently. In addition to that, test of composite reliability also given the highly acceptable values which determine the internal consistency of each latent variable, including convenience (0.989), customer experience (0.958), direct contribution (0.927), indirect contribution (0.974), negative emotions (0.949), positive emotions (0.951) and satisfaction (0.949). Both Cronbach's Alpha and composite reliability values confirmed the reliability of the constructs (refer table 18).

Table 18 Construct Reliability and Convergent Validity

	Alpha	CR	(AVE)
Convenience	0.989	0.989	0.846
Customer Experience	0.952	0.958	0.676
Direct Contribution	0.895	0.927	0.760
Indirect Contribution	0.971	0.974	0.760
Negative Emotions	0.948	0.949	0.520
Positive Emotions	0.939	0.951	0.554
Satisfaction	0.919	0.949	0.862

Note: AVE-Average Variance Extracted, CR-Composite Reliability

Convergent validity

Convergent validity evaluate to what extent the survey items of a construct strongly correlate or converge when compared to items measuring constructs. In order to obtain convergent validity, all factor loadings (standardised) must be more than 0.70 and the AVE value for measures or constructs must be more than 0.50 (Fornell & Larcker, 1981). The standardised factor loadings of all items for the construct customer experience lies between 0.76 and 0.85, for convenience 0.89 and 0.94, for satisfaction 0.90 and 0.96, for negative emotions 0.43 and 0.87, for positive emotions 0.22 and 0.92, for direct contribution 0.85 and 0.88, and for indirect contribution item factor loadings lies between 0.81 and 0.92. Moreover, all item factor loadings are statistically significant though they are less than 0.70 except PE_E1 and PE_E2. These items' standardised factor loadings are 0.02 and 0.01 respectively which are not even statistically significant (P>0.005). Though they are not statistically significant, the items cannot be simply removed from the model as they are from the established and validated measure. That is the reason why, the combined score of the construct has been taken for the analysis.

Discriminant validity

Discriminant validity evaluates to what extent the items of a construct don't measure other construct unintentionally. Table 19 indicates the discriminant validity test results by providing the proof that every reflective item strongly relates to its own measure/construct rather than relating to other remaining constructs in the model. Discriminant validity is attained by comparing the square root of AVE and correlations. The diagonal values must be significantly higher than the off-diagonal values in the respective columns and rows (Roldán & Sánchez-Franco, 2012).

Table 19 Discriminant Validity of first order measurement model: Fornell-Larcker Criterion

	1	2	3	4	5	6	7
1. Convenience	0.920						
2. Customer Experience	0.804	0.872					
3. Direct Contribution	0.843	0.780	0.872				
4. Indirect Contribution	0.805	0.875	0.870	0.877			
5. Negative Emotions	-0.752	-0.780	-0.656	-0.670	0.771		
6. Positive Emotions	0.823	0.868	0.655	0.773	-0.729	0.884	
7. Satisfaction	0.903	0.866	0.824	0.865	-0.719	0.789	0.928

Note: Diagonal elements are the square root of AVE and highlighted in bold. Off-diagonal elements are simple bivariate correlations between the constructs

Structural model of first order constructs

Once measurement model has been confirmed with sufficient reliability and validity, the structural model has examined employing PLS-SEM. The main aim of this step is to analyse the model ability to predict the relationship among the various constructs present in the model (Ringle et al., 2013). This analysis includes evaluating the coefficient of determination (R^2), collinearity of structural model, predictive relevance (Q^2), significance of path coefficient (β), Global fit indices and effect size. In order to evaluate the path estimate's significance, bootstrap analysis has been done with 5000 subsamples. This analysis results have been used for testing the proposed hypotheses of the model. Figures 5 & 6 depict the results of the analysis of structural model employing PLS-SEM.

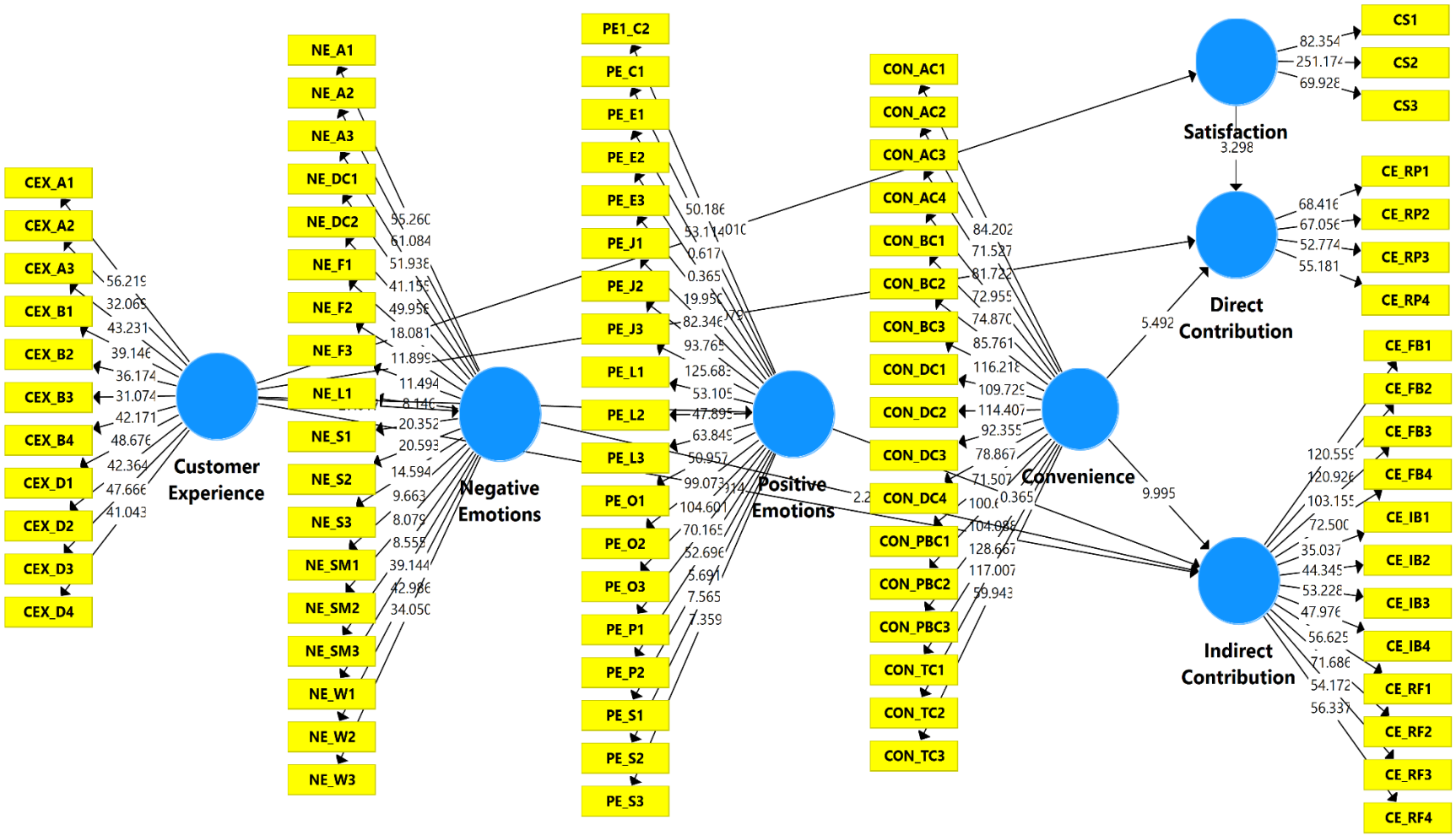

Figure 4 Measurement model

Evaluation of Collinearity

Collinearity is assessed with scores of the latent constructs which are generated by employing the PLS software (Ringle, Wende, & Will, 2005). The scores of latent construct have been employed to test multiple linear regressions with a group of exogenous variables or any other variable that do not work as endogenous variable. Table 20 presents the VIF (variance inflation factor) results for first order constructs. In order to determine that there is no collinearity the VIF values should be less than 5 (Very good) or less than 10 (satisfactory). All VIF values are obtained satisfactorily which are below 10 that declare that no collinearity among the constructs. It means, in order to measure the same variable, the other latent variables do not contain the similar information. As a result, no redundant construct existed in the framework. Therefore, in the structural model all constructs, which have been measured in current study, can be incorporated.

Table 20 Statistics of collinearity (VIF)

	Direct Contribution	Indirect Contribution	Negative Emotions	Positive Emotions	Satisfaction
Convenience	7.946	5.766			
Customer Experience	5.903	7.895	1.000	1.000	1.000
Negative Emotions		2.684			
Positive Emotions		4.282			
Satisfaction	5.837				

Path coefficient (β) significance

The path estimates of first order structural model are presented in table 21 and Figure 5. The results have showed that the existence of significant relationship between convenience to direct contribution ($\beta=0.52$, $p<.01$) and indirect contribution ($\beta=0.65$, $p<.01$). Similarly, customer experience to indirect

contribution (β=0.38, p<.01), negative emotions (β= -0.78, p<.01), positive emotions (β=0.86, p<.01) and customer satisfaction (β=0.86, p<.01). In the same way, customer satisfaction significantly correlates with direct contribution (β=0.34 p<.01). However, the relationship of negative emotions with indirect contribution is also significant (β=0.10, p<0.05). On the other hand, the relationship between customer experience and direct contribution (β=0.008, p>0.93) and between positive emotions and indirect contribution (β= -0.024, p>0.71) were not significant.

Table 21 Direct relationship among latent constructs

	O	T Statistics	P Values
Convenience -> Direct Contribution	0.529	5.492	0.000
Convenience -> Indirect Contribution	0.655	9.995	0.000
Customer Experience -> Direct Contribution	0.008	0.079	0.937
Customer Experience -> Indirect Contribution	0.387	4.914	0.000
Customer Experience -> Negative Emotions	-0.780	27.617	0.000
Customer Experience -> Positive Emotions	0.868	43.585	0.000
Customer Experience -> Satisfaction	0.866	48.010	0.000
Negative Emotions -> Indirect Contribution	0.107	2.224	0.026
Positive Emotions -> Indirect Contribution	-0.024	0.365	0.715
Satisfaction -> Direct Contribution	0.340	3.298	0.001

Note: O-Original Sample

Coefficient of determination (R_2)

"Coefficient of determination" or R^2 is the most widely used one to assess the structural model in order to predict the accuracy of the model. Table 22 displays the coefficient of determination values for the current research model. The coefficient of determination for the direct contribution is 0.73. The 73 % of the variance explained by its antecedent variables in the model is higher (Joe F Hair et al., 2011; Henseler et al., 2009). In the same way, the coefficient of determination

for indirect contribution is R^2= 0.84, for negative emotions R^2 =0.60, for positive emotions R^2 = 0.75 and for satisfaction R^2=0.751.

Table 22 Coefficient of determination (R2):

	R Square	R Square Adjusted
Direct Contribution	0.732	0.730
Indirect Contribution	0.842	0.841
Negative Emotions	0.608	0.607
Positive Emotions	0.754	0.753
Satisfaction	0.751	0.750

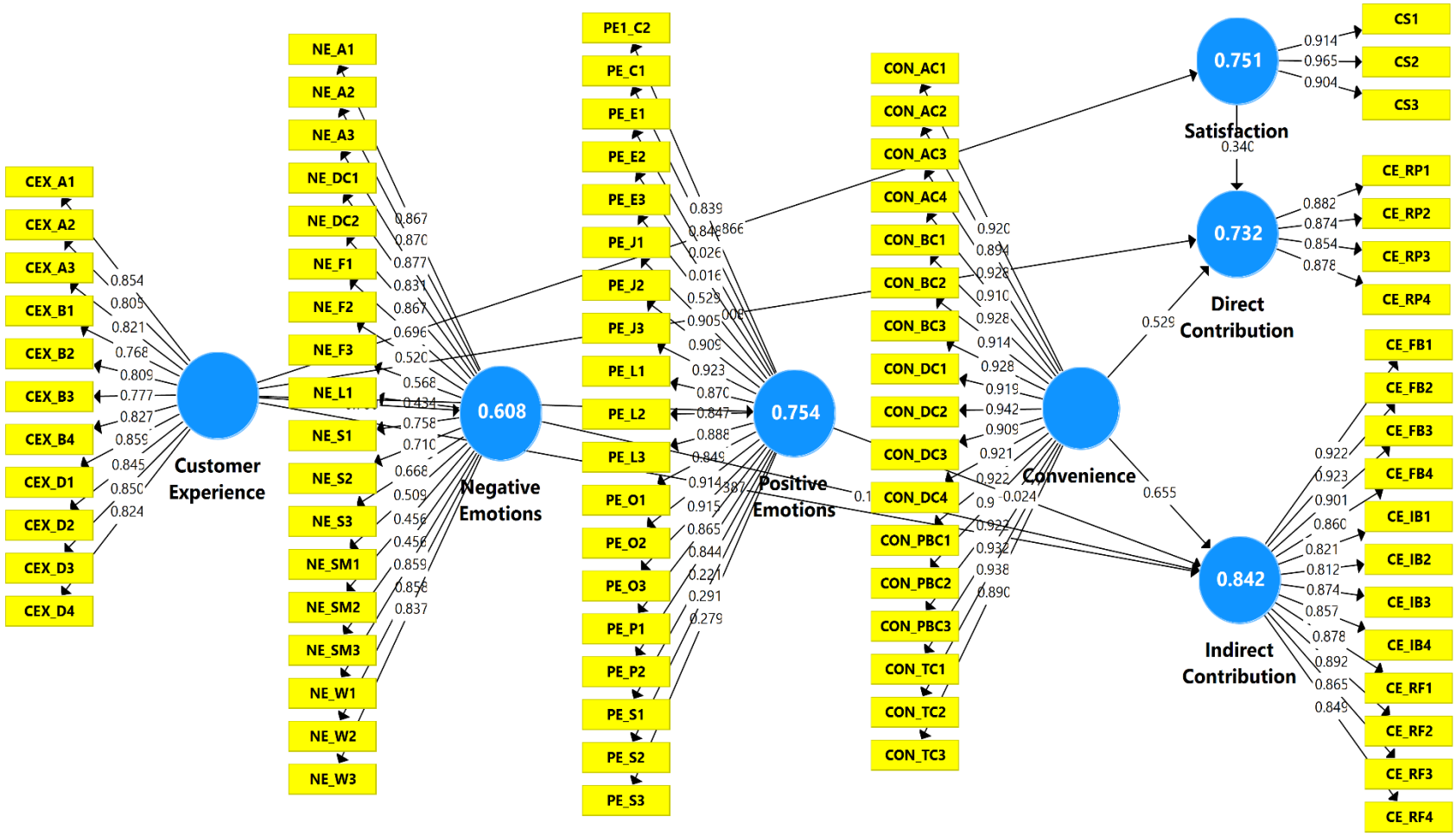

Figure 5 summary of Coefficient of determination (R^2) and path coefficients (β) of latent construct

Effect size (f^2)

In addition to the assessment of R^2 values of all dependent variables, the variation in R^2 value, if a predictor variable is omitted from the model can analyse whether the omitted variable or construct has an influence on the dependent variables. The Cohen's f^2 has been employed for analysing the effect size of PLS first order structural model (Cohen, 2013). This will be attained with the variation in the coefficient of determining whether an independent variable has considerable influence on dependent variable. Therefore, the change was calculated with the independent latent variable and one without the independent latent variable. In the current research framework, all latent variables' effect size was above zero except customer experience on direct contribution. The reason may be the influence of satisfaction and convenience variables.

Table 23 Effect size (f2)

	Direct Contribution	Indirect Contribution	Negative Emotions	Positive Emotions	Satisfaction
Convenience	0.131	0.471			
Customer Experience	0.000	0.120	1.549	3.064	3.008
Negative Emotions		0.027			
Positive Emotions		0.001			
Satisfaction	0.074				

Predictive relevance (Q^2)

The predictive relevance of the model was analysed by employing the recommendations given by Henseler et al. (2014). By using Q^2 measure, the predictive relevance of the manifest variables to its latent variable was evaluated. Blindfolding algorithm that was available in Smart PLS software has been used to obtain the Q^2 measure. Cross Validated Redundancy index has been employed in order to indicate the Q^2 measure. If the Q^2 (predictive relevance) is greater than the zero (Q^2) then it is

considered as accepted (Chin, 2010). The current model Q^2 statistics are obtained between 0.275 and 0.612 (see the table 24). Thus, all statistics are within the specified cut off limit and it declares that the research model has predictive relevance. Thus, this section has dealt with the assessment of the first order measurement model as well as structural model. And the results of this analysis are also satisfactory.

Table 24 Construct Cross-validated Redundancy (Q^2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Convenience	7,939.000	7,939.000	
Customer Experience	5,137.000	5,137.000	
Direct Contribution	1,868.000	891.174	0.523
Indirect Contribution	5,604.000	2,272.671	0.594
Negative Emotions	8,406.000	6,094.427	0.275
Positive Emotions	8,873.000	5,441.927	0.387
Satisfaction	1,401.000	544.057	0.612

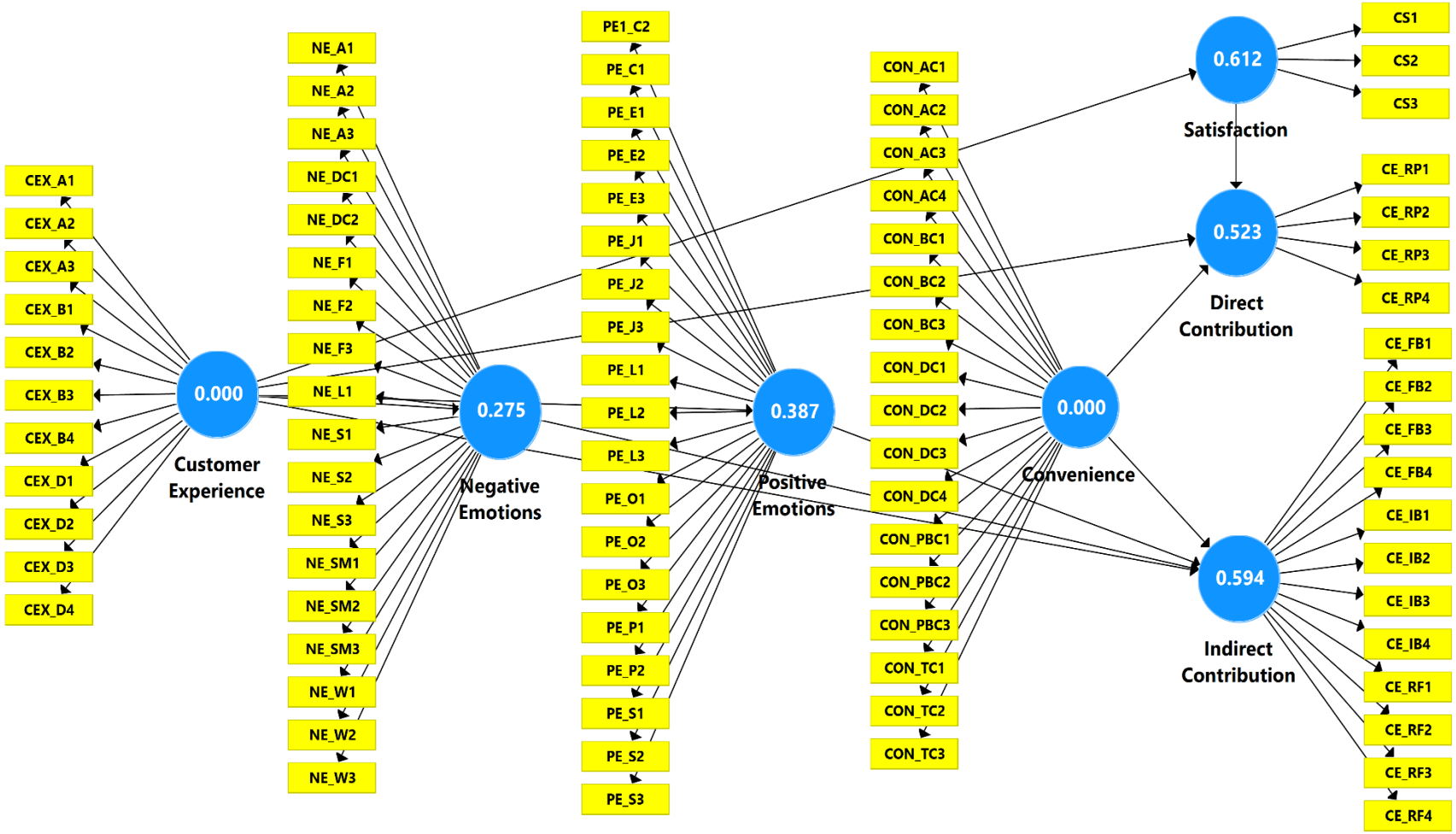

Figure 6 Predictive relevance (Q^2) first order model

Table 25 Outer Loadings Higher Order (or) Second Order Model

Items	O	M	STDEV	T-values	P Values
CEX_A1 <- After	0.909	0.910	0.014	63.798	0.000
CEX_A2 <- After	0.903	0.903	0.016	54.848	0.000
CEX_A3 <- After	0.900	0.900	0.011	81.637	0.000
CEX_B1 <- Before	0.848	0.847	0.016	53.763	0.000
CEX_B2 <- Before	0.868	0.868	0.019	44.694	0.000
CEX_B3 <- Before	0.852	0.853	0.020	43.294	0.000
CEX_B4 <- Before	0.878	0.878	0.015	56.776	0.000
CEX_D1 <- During	0.906	0.906	0.009	98.046	0.000
CEX_D2 <- During	0.905	0.905	0.011	85.071	0.000
CEX_D3 <- During	0.900	0.901	0.011	78.973	0.000
CEX_D4 <- During	0.857	0.857	0.021	40.532	0.000
CE_FB1 <- Feedback	0.951	0.951	0.006	166.773	0.000
CE_FB2 <- Feedback	0.965	0.965	0.004	230.773	0.000
CE_FB3 <- Feedback	0.961	0.961	0.003	283.913	0.000
CE_FB4 <- Feedback	0.908	0.909	0.010	95.584	0.000
CE_IB1 <- Influence	0.894	0.894	0.016	56.077	0.000
CE_IB2 <- Influence	0.877	0.876	0.013	66.143	0.000
CE_IB3 <- Influence	0.917	0.917	0.011	80.161	0.000
CE_IB4 <- Influence	0.886	0.886	0.013	65.977	0.000
CE_RF1 <- Reference	0.926	0.926	0.012	77.147	0.000
CE_RF2 <- Reference	0.952	0.952	0.006	168.583	0.000
CE_RF3 <- Reference	0.936	0.936	0.007	140.320	0.000
CE_RF4 <- Reference	0.924	0.924	0.008	110.617	0.000
CE_RP2 <- Direct Contribution	0.874	0.874	0.012	71.904	0.000
CE_RP3 <- Direct Contribution	0.854	0.854	0.015	55.452	0.000
CE_RP4 <- Direct Contribution	0.879	0.879	0.015	56.922	0.000
CON_AC1 <- Access	0.932	0.932	0.010	94.329	0.000
CON_AC2 <- Access	0.922	0.922	0.010	92.291	0.000
CON_AC3 <- Access	0.951	0.951	0.008	126.692	0.000
CON_AC4 <- Access	0.922	0.922	0.011	87.723	0.000
CON_BC1 <- Benefit	0.964	0.964	0.007	146.033	0.000
CON_BC2 <- Benefit	0.959	0.958	0.006	164.545	0.000
CON_BC3 <- Benefit	0.946	0.946	0.007	138.089	0.000
CON_DC1 <- Decision	0.939	0.939	0.007	136.846	0.000
CON_DC2 <- Decision	0.960	0.960	0.005	181.456	0.000
CON_DC3 <- Decision	0.940	0.940	0.008	123.364	0.000
CON_DC4 <- Decision	0.935	0.935	0.011	83.607	0.000
CON_PBC1 <- Post Benefit	0.937	0.937	0.009	108.731	0.000
CON_PBC2 <- Post Benefit	0.964	0.964	0.005	204.776	0.000
CON_PBC3 <- Post Benefit	0.963	0.963	0.006	167.280	0.000
CON_TC1 <- Transaction	0.957	0.957	0.006	173.201	0.000
CON_TC2 <- Transaction	0.953	0.953	0.005	182.553	0.000

CON_TC3 <- Transaction	0.934	0.934	0.012	78.047	0.000
CS1 <- Satisfaction	0.915	0.915	0.011	81.077	0.000
CS2 <- Satisfaction	0.966	0.966	0.004	241.369	0.000
CS3 <- Satisfaction	0.903	0.903	0.013	67.314	0.000
NE_A1 <- Negative Emotions	0.867	0.868	0.016	55.26	0.000
NE_A2 <- Negative Emotions	0.87	0.87	0.014	61.084	0.000
NE_A3 <- Negative Emotions	0.877	0.876	0.017	51.938	0.000
NE_DC1 <- Negative Emotions	0.831	0.831	0.02	41.155	0.000
NE_DC2 <- Negative Emotions	0.867	0.868	0.017	49.958	0.000
NE_F1 <- Negative Emotions	0.696	0.696	0.038	18.081	0.000
NE_F2 <- Negative Emotions	0.52	0.52	0.044	11.899	0.000
NE_F3 <- Negative Emotions	0.568	0.567	0.049	11.494	0.000
NE_L1 <- Negative Emotions	0.434	0.43	0.053	8.146	0.000
NE_S1 <- Negative Emotions	0.758	0.756	0.037	20.352	0.000
NE_S2 <- Negative Emotions	0.71	0.709	0.034	20.593	0.000
NE_S3 <- Negative Emotions	0.668	0.666	0.046	14.594	0.000
NE_SM1 <- Negative Emotions	0.509	0.505	0.053	9.663	0.000
NE_SM2 <- Negative Emotions	0.456	0.453	0.056	8.079	0.000
NE_SM3 <- Negative Emotions	0.456	0.453	0.053	8.555	0.000
NE_W1 <- Negative Emotions	0.859	0.858	0.022	39.144	0.000
NE_W2 <- Negative Emotions	0.858	0.857	0.02	42.986	0.000
NE_W3 <- Negative Emotions	0.837	0.836	0.025	34.05	0.000
PE1_C2 <- Positive Emotions	0.839	0.838	0.017	50.186	0.000
PE_C1 <- Positive Emotions	0.848	0.847	0.016	53.114	0.000
PE_E1 <- Positive Emotions	0.026	0.026	0.043	0.617	0.537
PE_E2 <- Positive Emotions	0.016	0.017	0.044	0.365	0.715
PE_E3 <- Positive Emotions	0.529	0.53	0.026	19.95	0.000
PE_J1 <- Positive Emotions	0.905	0.904	0.011	82.346	0.000
PE_J2 <- Positive Emotions	0.909	0.909	0.01	93.765	0.000
PE_J3 <- Positive Emotions	0.923	0.923	0.007	125.683	0.000
PE_L1 <- Positive Emotions	0.87	0.869	0.016	53.105	0.000
PE_L2 <- Positive Emotions	0.847	0.846	0.018	47.895	0.000
PE_L3 <- Positive Emotions	0.888	0.887	0.014	63.849	0.000
PE_O1 <- Positive Emotions	0.849	0.849	0.017	50.957	0.000
PE_O2 <- Positive Emotions	0.914	0.913	0.009	99.073	0.000
PE_O3 <- Positive Emotions	0.915	0.915	0.009	104.601	0.000
PE_P1 <- Positive Emotions	0.865	0.865	0.012	70.165	0.000
PE_P2 <- Positive Emotions	0.844	0.844	0.016	52.696	0.000
PE_S1 <- Positive Emotions	0.221	0.222	0.039	5.691	0.000
PE_S2 <- Positive Emotions	0.291	0.293	0.039	7.565	0.000
PE_S3 <- Positive Emotions	0.279	0.28	0.038	7.359	0.000

Note: O-Original Sample, M-Mean of Sample, STDEV-Std. Deviation, T- values= (|O/STDEV|)

Table 25 depicts the outer loadings of the constructs customer experience, emotions, customer satisfaction, service convenience and customer engagement which includes customer direct and indirect contribution. The results have shown that all the indicators are statistically significant, where p<.005 in their corresponding constructs except the two items PE_E1 and PE_E2 whose p-value is exceeding .005. In addition, the most of the outer weights of the constructs have given insignificant values which are shown in table 26.

Table 26 Outer weights

Items	O	M	STDEV	T-values	P Values
CEX_A1 -> Customer Experience	0.015	0.011	0.047	0.315	0.753
CEX_A2 -> Customer Experience	0.199	0.198	0.044	4.486	0.000
CEX_A3 -> Customer Experience	0.274	0.276	0.047	5.809	0.000
CEX_B1 -> Customer Experience	0.105	0.103	0.035	3.023	0.003
CEX_B2 -> Customer Experience	0.029	0.028	0.042	0.708	0.479
CEX_B3 -> Customer Experience	0.148	0.147	0.047	3.155	0.002
CEX_B4 -> Customer Experience	0.090	0.090	0.042	2.139	0.033
CEX_D1 -> Customer Experience	0.099	0.101	0.043	2.311	0.021
CEX_D2 -> Customer Experience	0.069	0.065	0.044	1.588	0.113
CEX_D3 -> Customer Experience	0.113	0.108	0.041	2.729	0.006
CEX_D4 -> Customer Experience	0.073	0.081	0.039	1.857	0.064
CON_AC1 -> Convenience	-0.102	-0.099	0.051	1.979	0.048
CON_AC2 -> Convenience	0.161	0.159	0.059	2.743	0.006
CON_AC3 -> Convenience	-0.148	-0.152	0.059	2.485	0.013
CON_AC4 -> Convenience	0.027	0.030	0.065	0.413	0.680
CON_BC1 -> Convenience	0.032	0.037	0.066	0.477	0.634
CON_BC2 -> Convenience	-0.016	-0.018	0.049	0.324	0.746
CON_BC3 -> Convenience	0.046	0.037	0.063	0.736	0.462
CON_DC1 -> Convenience	0.105	0.095	0.068	1.549	0.122
CON_DC2 -> Convenience	0.105	0.116	0.078	1.337	0.181
CON_DC3 -> Convenience	0.231	0.229	0.054	4.295	0.000
CON_DC4 -> Convenience	0.126	0.123	0.061	2.060	0.040
CON_PBC1 -> Convenience	0.099	0.102	0.061	1.634	0.103
CON_PBC2 -> Convenience	0.210	0.220	0.064	3.273	0.001
CON_PBC3 -> Convenience	0.147	0.141	0.055	2.641	0.008
CON_TC1 -> Convenience	0.064	0.062	0.061	1.043	0.297
CON_TC2 -> Convenience	0.076	0.084	0.060	1.262	0.207
CON_TC3 -> Convenience	-0.093	-0.104	0.053	1.763	0.078
NE_A1 -> Customer Emotions	-0.003	-0.009	0.068	0.044	0.965

NE_A2 -> Customer Emotions	-0.022	-0.023	0.067	0.333	0.739
NE_A3 -> Customer Emotions	-0.073	-0.082	0.064	1.141	0.254
NE_DC1 -> Customer Emotions	-0.075	-0.061	0.045	1.664	0.097
NE_DC2 -> Customer Emotions	-0.120	-0.115	0.049	2.439	0.015
NE_F1 -> Customer Emotions	-0.079	-0.080	0.059	1.350	0.177
NE_F2 -> Customer Emotions	0.058	0.074	0.046	1.259	0.208
NE_F3 -> Customer Emotions	-0.006	-0.002	0.043	0.141	0.888
NE_L1 -> Customer Emotions	0.048	0.043	0.050	0.961	0.337
NE_S1 -> Customer Emotions	-0.049	-0.058	0.057	0.859	0.391
NE_S2 -> Customer Emotions	0.024	0.022	0.046	0.528	0.597
NE_S3 -> Customer Emotions	-0.053	-0.055	0.049	1.092	0.275
NE_SM1 -> Customer Emotions	0.003	0.001	0.050	0.067	0.947
NE_SM2 -> Customer Emotions	0.034	0.036	0.057	0.601	0.548
NE_SM3 -> Customer Emotions	-0.005	-0.001	0.063	0.078	0.938
NE_W1 -> Customer Emotions	-0.010	-0.016	0.050	0.196	0.845
NE_W2 -> Customer Emotions	-0.060	-0.057	0.042	1.427	0.154
NE_W3 -> Customer Emotions	0.003	0.010	0.044	0.075	0.940
PE1_C2 -> Customer Emotions	0.079	0.086	0.078	1.005	0.315
PE_C1 -> Customer Emotions	-0.107	-0.114	0.075	1.421	0.156
PE_E1 -> Customer Emotions	0.104	0.112	0.061	1.700	0.089
PE_E2 -> Customer Emotions	-0.098	-0.114	0.069	1.407	0.160
PE_E3 -> Customer Emotions	0.120	0.126	0.030	3.937	0.000
PE_J1 -> Customer Emotions	0.245	0.268	0.069	3.576	0.000
PE_J2 -> Customer Emotions	-0.002	-0.016	0.064	0.035	0.972
PE_J3 -> Customer Emotions	-0.012	-0.027	0.079	0.150	0.881
PE_L1 -> Customer Emotions	0.059	0.043	0.052	1.143	0.253
PE_L2 -> Customer Emotions	0.038	0.046	0.053	0.704	0.481
PE_L3 -> Customer Emotions	0.126	0.122	0.062	2.052	0.040
PE_O1 -> Customer Emotions	0.086	0.094	0.076	1.126	0.261
PE_O2 -> Customer Emotions	-0.034	-0.052	0.067	0.505	0.614
PE_O3 -> Customer Emotions	0.024	0.029	0.074	0.325	0.745
PE_P1 -> Customer Emotions	0.044	0.044	0.060	0.736	0.462
PE_P2 -> Customer Emotions	0.102	0.111	0.052	1.967	0.049
PE_S1 -> Customer Emotions	0.081	0.083	0.053	1.538	0.124
PE_S2 -> Customer Emotions	0.052	0.070	0.057	0.914	0.361
PE_S3 -> Customer Emotions	0.002	-0.015	0.040	0.044	0.965

Note: O-Original Sample, M-Mean of Sample, STDEV-Std. Deviation, T- values= (|O/STDEV|)

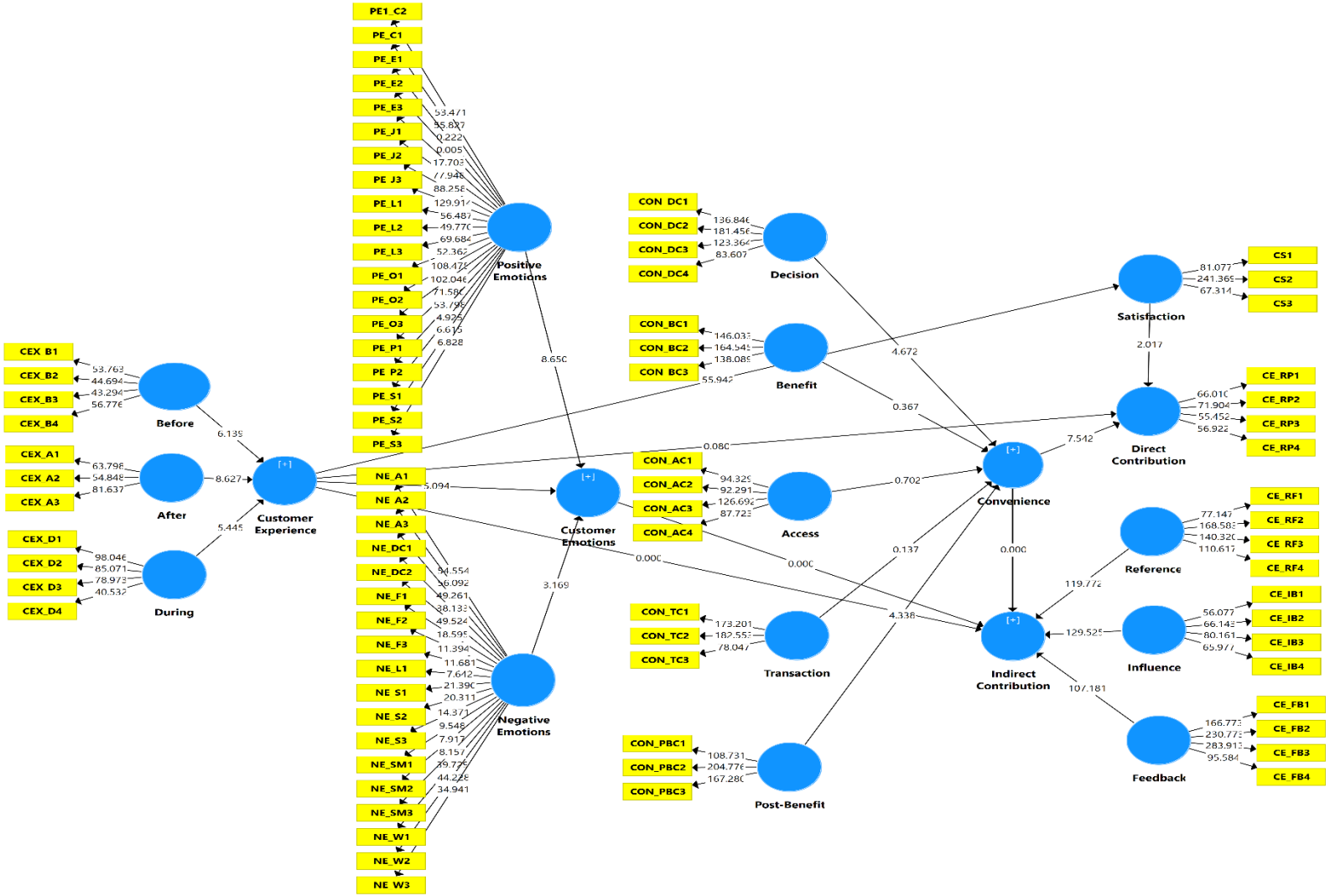

Figure 7 Customer experience and customer engagement higher order model

Reliability

Reliability of the measurement scale was determined mainly by the values of Cronbach's Alpha and the values of composite reliability. The reliability and validity were examined by investigating the second order measurement scale. In the current research framework, in second order measurement model, Cronbach's Alpha values of the dimension variables/constructs are: for before purchase (customer experience) α= 0.884, for after purchase (customer experience) α= 0.888, for during service (customer experience) α = 0.914, for negative emotions α= 0.948, for positive emotions α=0.939, for satisfaction α= 0.919, for direct contribution α=0.896, for reference behaviour (indirect contribution) α= 0.952, for influence behaviour (indirect contribution) α=0.916, for feedback or suggestions (indirect contribution) α=0.96, for access convenience α=0.950, for decision convenience α=0.959, for benefit convenience α=0.953, for transaction convenience α=0.944, for post-benefit convenience α=0.952. All the latent constructs obtained the satisfactory alpha values which are greater than the minimum threshold of .70. (Roldán & Sánchez-Franco, 2012). Thus, these scores denote that all second order measures in the framework of current research are reliable sufficiently. In addition to that, test of composite reliability also given the highly acceptable values which determine the internal consistency of each latent variable, including before purchase (0.92), after purchase (0.93), during service (0.94), negative emotions (0.94), positive emotions (0.95), satisfaction (0.94), direct contribution (0.92), reference behaviour (0.96), influence behaviour (0.94), feedback or suggestions (0.97), access convenience (0.96), decision convenience (0.97), benefit convenience (0.97), transaction convenience (0.96), and post-benefit convenience (0.96). table 27 depicts the values of composite reliability.

Table 27 Construct Reliability and Validity

	Alpha	CR	AVE
Access	0.950	0.964	0.869
After	0.888	0.931	0.817
Before	0.884	0.920	0.743
Benefit	0.953	0.970	0.915
Decision	0.959	0.970	0.891
Direct Contribution	0.895	0.927	0.760
During	0.914	0.940	0.796
Feedback	0.961	0.972	0.896
Influence	0.916	0.941	0.799
Negative Emotions	0.948	0.949	0.522
Positive Emotions	0.939	0.950	0.555
Post Benefit	0.952	0.969	0.912
Reference	0.952	0.965	0.873
Satisfaction	0.919	0.949	0.862
Transaction	0.944	0.964	0.899

Note: Alpha-Cronbach's Alpha, CR- Composite Reliability, AVE- Average Variance Extracted

Convergent validity

In order to obtain convergent validity, all factor loadings (standardised) must be more than 0.70 and the AVE (average variance extracted) value for measures or constructs must be more than 0.50 (Fornell & Larcker, 1981). The factor loadings have not been considered for second order measurement model. The AVE value for before purchase is 0.74, for after purchase is 0.81, for during service is 0.79, for negative emotions is 0.52, for positive emotions is 0.55, for satisfaction is 0.86, for direct contribution is 0.76, for reference behaviour is 0.87, for influence behaviour is 0.79, for feedback or suggestions is 0.89, for access convenience is 0.86, for decision convenience is 0.89, for benefit convenience is 0.91, for transaction convenience is 0.89, and for post-benefit convenience is 0.91. Thus, all constructs are showing convergent validity.

Discriminant validity

Discriminant validity evaluates to what extent the items of a construct do not measure other construct unintentionally. Table 28 indicates the discriminant validity test results by providing the proof that every item strongly relates to its own measure/construct rather than relating to other remaining constructs in the model. Discriminant validity is obtained by comparing the square root of average variance extracted (AVE) and correlations. The diagonal values must be significantly higher than the off-diagonal values in the respective columns and rows (Roldán & Sánchez-Franco, 2012).

Table 28 summary of discriminant validity of higher order construct

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1. Access	0.932																		
2. After	0.850	0.904																	
3. Before	0.799	0.761	0.862																
4. Benefit	0.928	0.807	0.760	0.956															
5. Convenience	0.946	0.828	0.809	0.939															
6. Customer Emotions	0.891	0.849	0.838	0.871	0.893														
7. Customer Experience	0.904	0.940	0.901	0.859	0.900	0.909													
8. Decision	0.943	0.827	0.811	0.939	0.983	0.889	0.896	0.944											
9. Direct Contribution	0.801	0.740	0.707	0.805	0.871	0.785	0.798	0.844	0.872										
10. During	0.847	0.814	0.805	0.795	0.843	0.856	0.926	0.835	0.730	0.892									
11. Feedback	0.815	0.788	0.775	0.775	0.849	0.831	0.845	0.832	0.806	0.782	0.947								
12. Indirect Contribution	0.879	0.833	0.797	0.864	0.920	0.870	0.887	0.904	0.871	0.813	0.953								
13. Influence	0.829	0.797	0.757	0.827	0.869	0.819	0.844	0.855	0.805	0.776	0.865	0.943	0.894						
14. Negative Emotions	0.738	0.737	0.703	0.703	0.717	0.820	0.774	0.715	0.651	0.727	0.643	0.664	0.621	0.722					
15. Positive Emotions	0.817	0.800	0.799	0.776	0.791	0.947	0.853	0.794	0.648	0.816	0.751	0.766	0.722	0.730	0.745				
16. Post Benefit	0.937	0.817	0.799	0.906	0.966	0.880	0.894	0.926	0.834	0.844	0.825	0.882	0.826	0.719	0.795	0.955			
17. Reference	0.842	0.770	0.720	0.843	0.883	0.808	0.818	0.868	0.849	0.740	0.825	0.931	0.806	0.613	0.693	0.843	0.934		
18. Satisfaction	0.873	0.833	0.780	0.854	0.906	0.856	0.882	0.880	0.824	0.807	0.821	0.865	0.816	0.714	0.785	0.905	0.808	0.928	
19. Transaction	0.947	0.831	0.783	0.928	0.938	0.884	0.886	0.931	0.809	0.829	0.801	0.858	0.802	0.754	0.798	0.922	0.822	0.876	0.948

Structural model of second order constructs

Once measurement model has been confirmed with sufficient reliability and validity, the second order structural model has been examined employing PLS-SEM. The main aim of this step is to analyse the model ability to predict the relationship among the various constructs present in the model (Ringle et al., 2013). This analysis includes evaluating the coefficient of determination (R2), predictive relevance (Q2), significance of path coefficient (β). In order to evaluate the path estimate's significance, bootstrap analysis has been done with 5000 subsamples. This analysis results have been used for testing the proposed hypotheses of the model. Figure 8 & 9 depicts the results of the analysis of second order structural model employing PLS-SEM.

Coefficient of determination (R2)

R^2 is the most widely used one to assess the structural model in order to predict the accuracy of the model. Table 29 displays the coefficient of determination values for the second order research model. The coefficient of determination for the direct contribution is 0.76. The 76 % of the variance explained by its antecedent variables in the second order model is higher (Joe F Hair et al., 2011; Henseler et al., 2009). In the same way, the coefficient of determination for indirect contribution is R^2= 1.00, for customer emotions R^2 =0.94, for customer experience R^2 = 0.99, for convenience R^2 = 0.98 and for satisfaction R^2=0.77

Table 29 Coefficient of determination (R2)

	R Square	R Square Adjusted
Convenience	0.989	0.989
Customer Emotions	0.948	0.947
Customer Experience	0.990	0.990
Direct Contribution	0.765	0.763
Indirect Contribution	1.000	1.000
Satisfaction	0.778	0.778

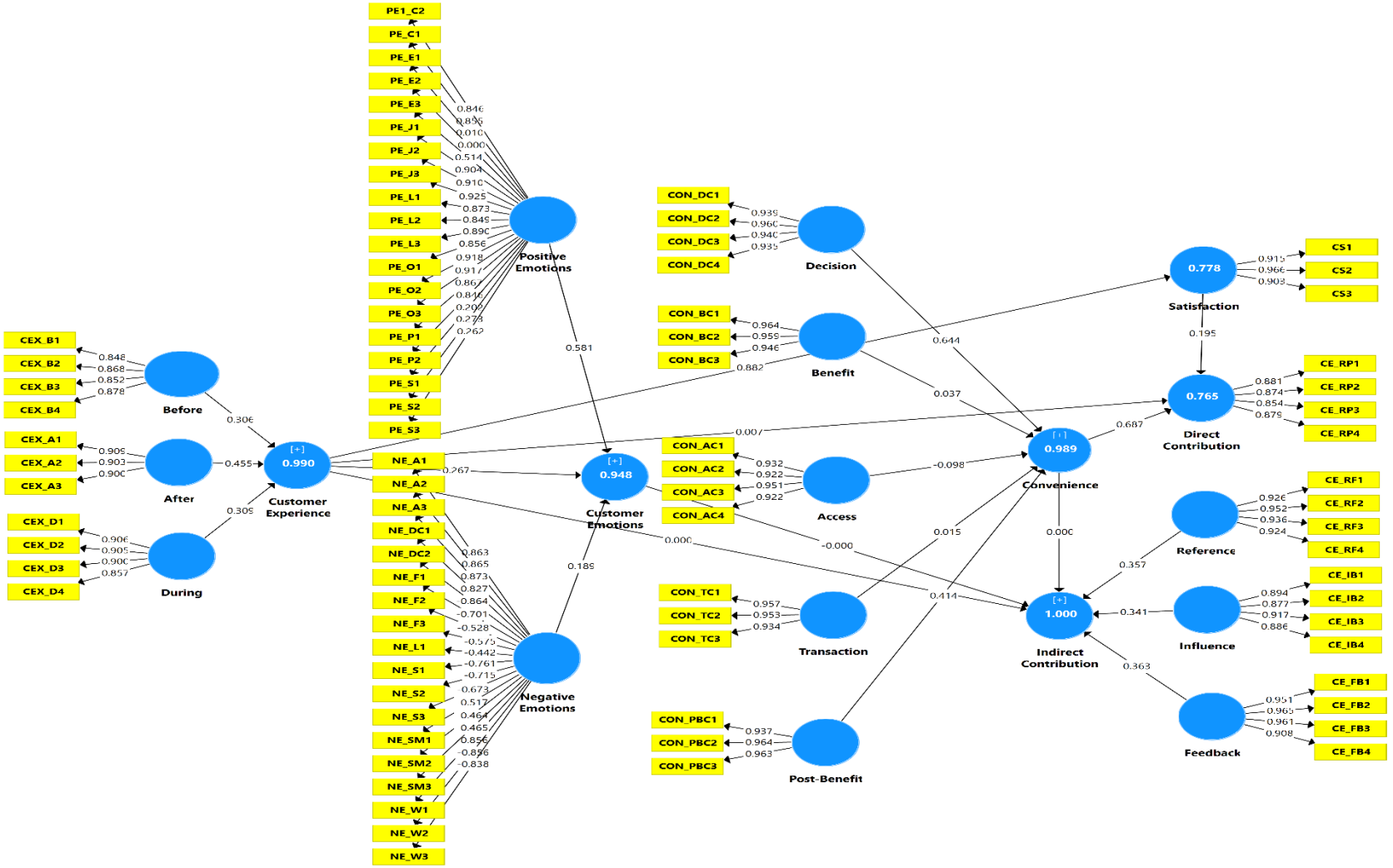

Figure 8 Coefficient of determination (R^2) of higher order model

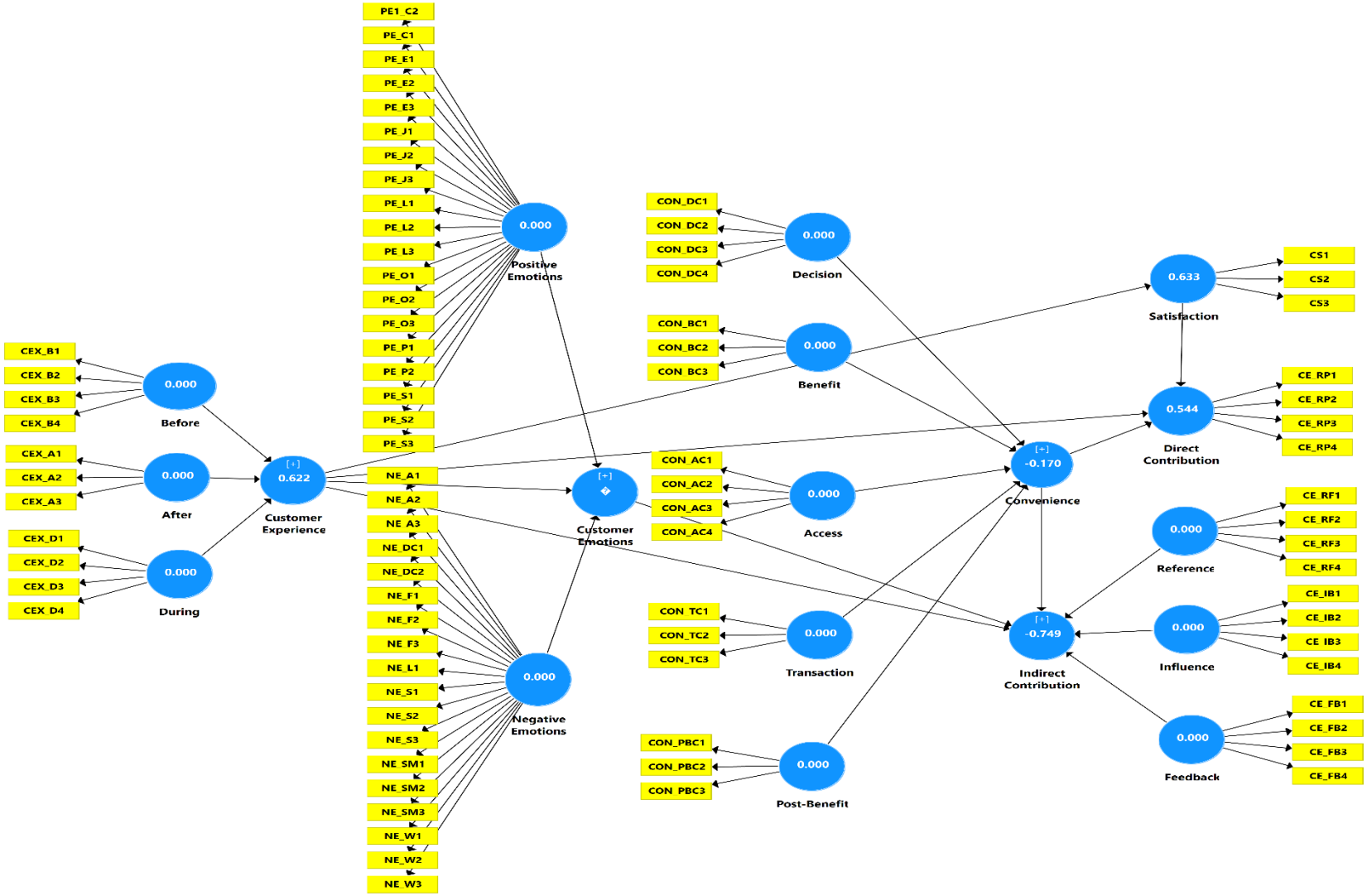

Figure 9 Predictive relevance ($Q^{2)}$ of higher order model

Effect size (f^2)

In addition to the assessment of R^2 values of all dependent variables, the change in R^2 value, if a predictor variable is omitted from the model can analyse whether the omitted variable or construct has an influence on the dependent variables. The Cohen's f^2 has been employed for analysing the effect size of PLS first order structural model (Cohen, 2013). This will be attained with the change in the coefficient of determining whether an independent variable has considerable influence on dependent variable. Therefore, the change was calculated with the independent latent variable and one without the independent latent variable. In the current research framework, all latent variables' effect size was above zero (refer table 30) except customer experience on direct contribution. The reason may be the influence of satisfaction and convenience variables.

Table 30 Effect size (f Square)

	Convenience	Customer Emotions	Customer Experience	Direct Contribution	Indirect Contribution	Satisfaction
Access	0.056					
After			6.183			
Before			2.908			
Benefit	0.011					
Convenience				0.267	0.222	
Customer Emotions					0.222	
Customer Experience		0.304		0.000	0.111	3.514
Decision	2.720					
During			2.379			
Negative Emotions		0.262				
Positive Emotions		1.674				
Post Benefit	1.544					
Satisfaction				0.025		
Transaction	0.002					

Predictive relevance (Q^2)

The predictive relevance of the model was analysed by employing the recommendations given by Henseler et al. (2014). Cross Validated Redundancy index has been employed in order to indicate the Q^2 measure. If the Q^2 (predictive relevance) is greater than the zero (Q^2) then it is considered as accepted (Chin, 2010). The current model Q^2 statistics are obtained between -0.70 and 0.633 (see table 31). Thus, all statistics are within the specified cut off limit and it declares that the research model has predictive relevance. Thus, this section has dealt with the assessment of the first order measurement model as well as structural model. And the results of this analysis are also satisfactory.

Table 31 Construct Cross-validated Redundancy (Q2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Convenience	7,939.000	9,288.148	-0.170
Customer Experience	5,137.000	1,939.291	0.622
Direct Contribution	1,868.000	851.418	0.544
Indirect Contribution	5,604.000	9,801.116	-0.749
Satisfaction	1,401.000	514.539	0.633

Based on the literatures and theory support the direct relationship of the study variables are tested in the previous section. Table 3 presents the summary of direct hypotheses results. The results shows that hypothesis 1 “there is a *positive relationship between customer service experience and customer satisfaction”* (B=.866, $p<0.01$) is statistically significant. Hence hypothesis 1 is supported and the result in line with the previous researchers (Grace & O'Cass, 2004; Cronin, Brady, & Hult, 2000; Han & Ryu, 2009; Martín-Ruiz et al., 2012; Wakefield & Blodgett, 1996; I. A. Wong, 2013).

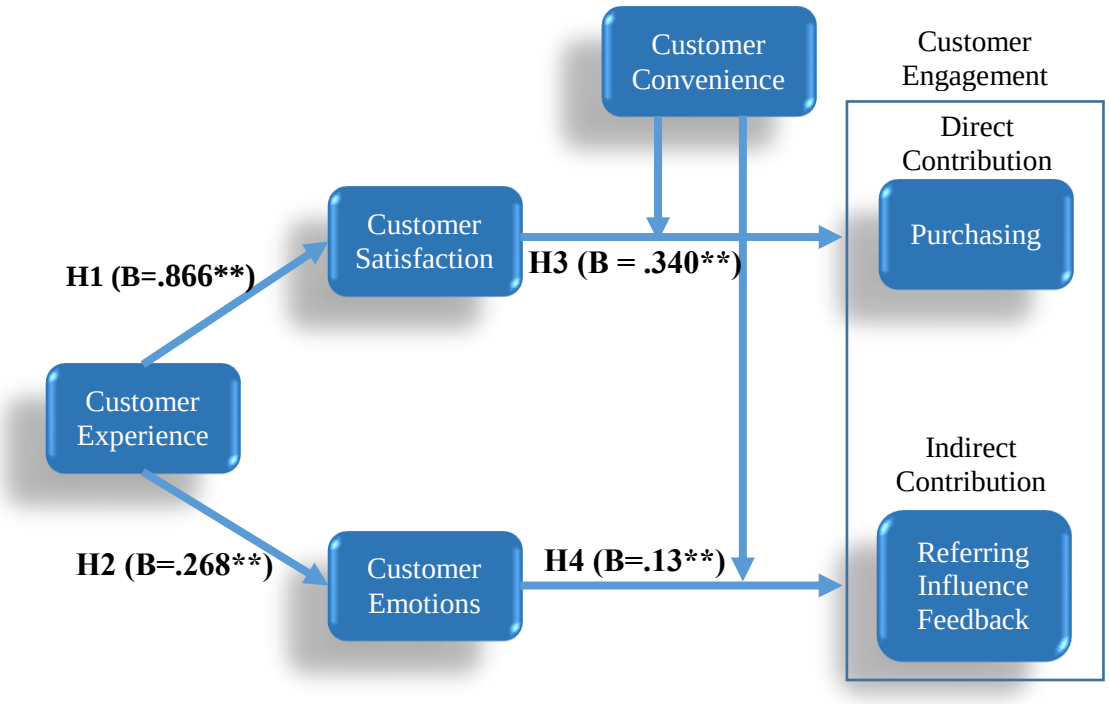

Figure 10 Results of direct relationship

The second hypothesis "*There is a positive relationship between customer service experience and customer emotion"* is statistically significant (B=.268, p<0.01), hence hypothesis 2 is supported. The result in line with the previous researchers (Grace & O'Cass, 2004; Grove & Fisk, 1997; Walsh et al., 2011). Third hypothesis "*there is a positive relationship between customer satisfaction and direct contribution (purchasing)"* is statistically significant (B = .340, p<0.01), hence hypothesis 3 supported. The result in line with the previous researchers (Anderson et al., 1994; Keiningham et al., 1999; V. Kumar, Zhang, et al., 2014; Pansari & Kumar, 2017). Finally, the hypothesis 4 "*there is a positive relationship between customer emotions and indirect contribution (referring, influence, feedback)"* is statistically significant (B=.13, p<0.01), hence hypothesis 4 is supported. The result in line with the previous researchers (Baumeister et al., 2007; V. Kumar, 2013; Pansari & Kumar, 2017).

Mediation models

Based on the social exchange theory (SET) (Emerson, 1976) hypothesis 5 "Customer satisfaction mediates the relationship between the customer experience and direct contribution" proposed is tested using Hayes (2013) process macro (Model 4) with 5000 bootstrap samples approach. Finally results proved that the customer satisfaction is partially mediates the relationship between the customer experience and direct contribution Table 32. The indirect effect of customer satisfaction (β=.131, p<.001, SE=.023, LLCI=.089, ULCI=0.178) is statistically significant. The total effect of customer experience on direct contribution (c) is statistically significant (β=.20, p<.001, SE=.007, t=27.75, LLCI=.191, ULCI=.220, r^2= 0.63). Similarly, the customer experience on direct contribution (c') was also statistically significant (β=.07, p<.001, SE=.001, t=5.49, LLCI=.048, ULCI=.101, r^2= 0.71).

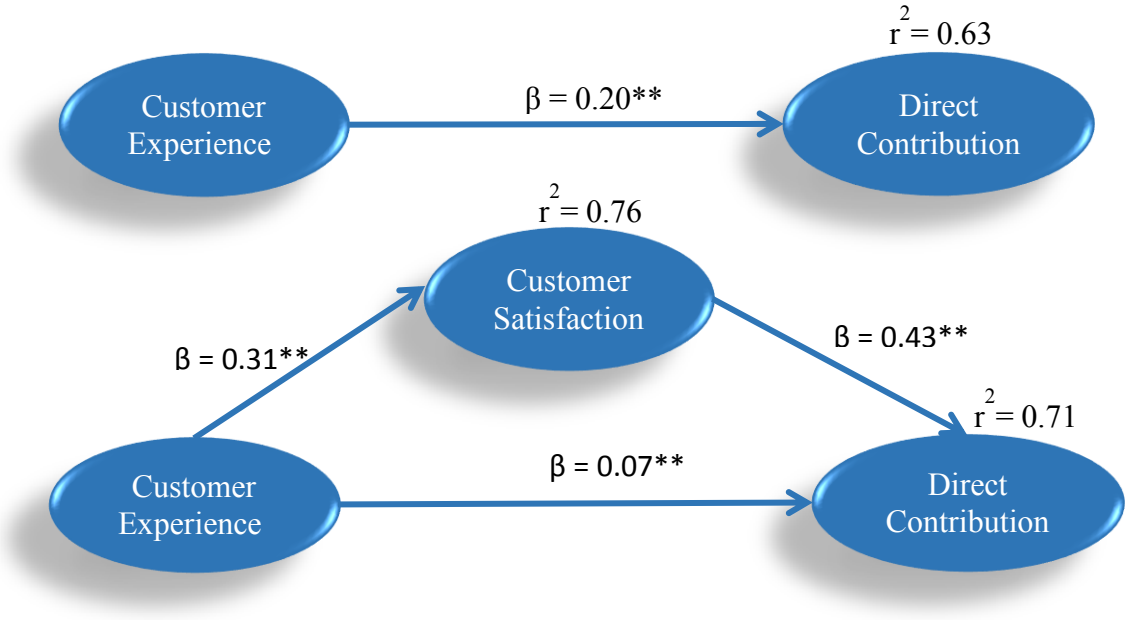

Figure 11 Role of customer satisfaction-mediation model

Finally, results proved that the customer satisfaction is partially mediate relationship between customer experience and direct contribution.

Table 32 Model Summary Outcome Variable: Customer Satisfaction

	B	se	t	p	LLCI	ULCI
Total effect (c)	0.206**	0.007	27.749	0.000	0.191	0.220
Direct effect (c')	0.075**	0.014	5.498	0.000	0.048	0.101
CEX->CS->CE_RP	0.131**	0.023			0.089	0.178

Based on the Stimulus-Organism-Response (S-O-R) theory (Mehrabian & Russell, 1974), hypothesis 6 "customer emotions mediates the relationship between the customer experience and indirect contribution" proposed is tested using Hayes (2013) process macro (Model 4) with 5000 bootstrap samples approach. The results of mediational hypothesis are presented in Figure 12 and table 33.

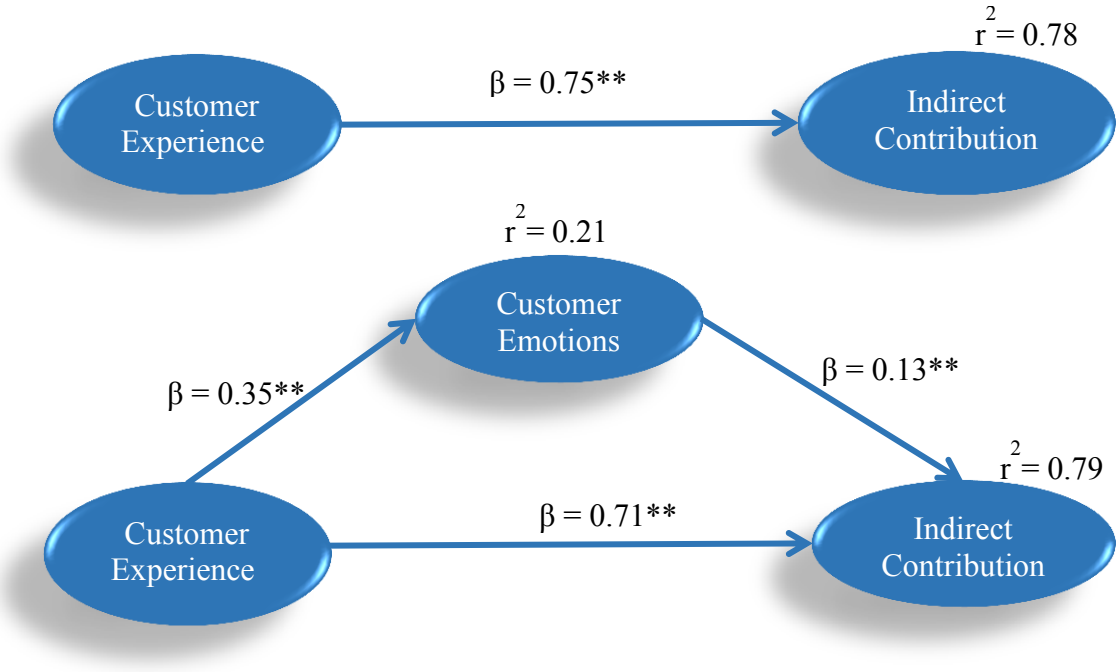

Figure 12 Role of customer emotions mediation model

Similarly, the customer experience on direct contribution (c') is also statistically significant (β=.709, p<.001, SE=.020, t=34.762, LLCI=.669, ULCI=.749, r^2= 0.79). Finally, results proved that the customer emotions are partially mediate relationship between customer experience and indirect contribution. The indirect effect of customer emotions (β=.044, p<.001, SE=.016, LLCI=.011, ULCI=.075) is statistically significant. The total effect of customer experience on indirect contribution (c) is statistically significant (β=.753, p<.001, SE=.019, t=40.58, LLCI=.716, ULCI=.789, r^2= 0.78).

Table 33 Model Summary Outcome Variable: Customer emotions

	Effect	se	t	p	LLCI	ULCI
Total effect (c)	0.753I**	0.019	40.584	0	0.716	0.789
Direct effect (c')	0.709**	0.02	34.762	0	0.669	0.749
CEX->CE->CE_IC	0.044**	0.016			0.011	0.075

Note: CEX-Customer experience, CE-Customer emotions, CE-IC-Indirect Contribution, se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval, t-t statistics, **p<.001.

Moderation Models

To test the hypothesis 7 "Level of convenience influence the relationship between customer satisfaction and direct contribution", Hayes (2013) process macro (Model 1) with 5000 bootstrap samples approach is used. The moderation analysis results are presented in table 34-36. Moderation results shown up by a significant interaction effect, and in this case the interaction of customer convenience is highly significant, β= -0.003, 95% CI [-.004, -.001], t=3.16, p<.01, indicating that the relationship between customer satisfaction and direct contribution is moderated by customer convenience. The results also evidenced that R-square increase (0.006) due to interaction(s).

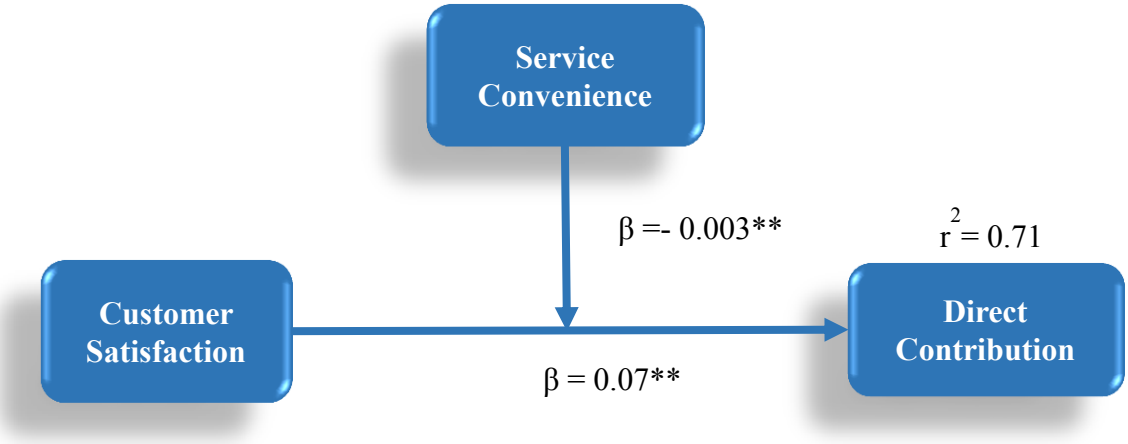

Figure 13 Service convenience moderation model

Table 34 Direct effect

	B	se	t	p	LLCI	ULCI
constant	14.384	0.363	39.611	0.000	13.670	15.097
CS	0.206	0.044	4.691	0.000	0.120	0.293
Convenience	0.066	0.007	9.001	0.000	0.052	0.081
Int_1	-0.003	0.001	-3.157	0.002	-0.004	-0.001
Age	-0.007	0.012	-0.602	0.547	-0.031	0.017
Income	0.000	0.000	1.488	0.138	0.000	0.000

Note: B- Beta coefficient, CS-Customer satisfaction, se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval

Table 35 R-square increase due to interaction(s)

	R2-chng	F	df1	df2	p
CS x Convenience	0.006	9.969	1	449	0.002

Table 36 conditional effect

	Convenience	Effect	se	t	p	LLCI	ULCI
Convenience-Low	-25.871	0.272	0.041	6.570	0.000	0.190	0.353
Convenience-High	25.871	0.141	0.055	2.570	0.011	0.033	0.249

Note; B- Beta coefficient se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval

When the customer convenience is low, there is a positive significant relationship between customer satisfaction and direct contribution β=0.141, SE=0.055, CI [.033, .249], p<05, t=2.57 and the strength of the relationship is strong. When the customer convenience is high, there is a positive significant relationship between customer satisfaction and direct contribution β=0.141, SE=0.055, CI [.033, .249], p<05, t=2.57 and the strength of the relationship is low. Hence, the results supported the hypothesis 7. Hypothesis 8 "Level of customer convenience influence the relationship between customer emotions and indirect contribution" is tested using Hayes (2013) process macro (Model 1) with 5000 bootstrap samples approach is used. The moderation analysis results are presented in table 37. Moderation results showed that there is no significant interaction effect (β =-.002, CI [-.004, .000], t=1.84, p>.05) of customer convenience between customer emotions and indirect contribution. Hence, the results do not supported the Hypothesis 8.

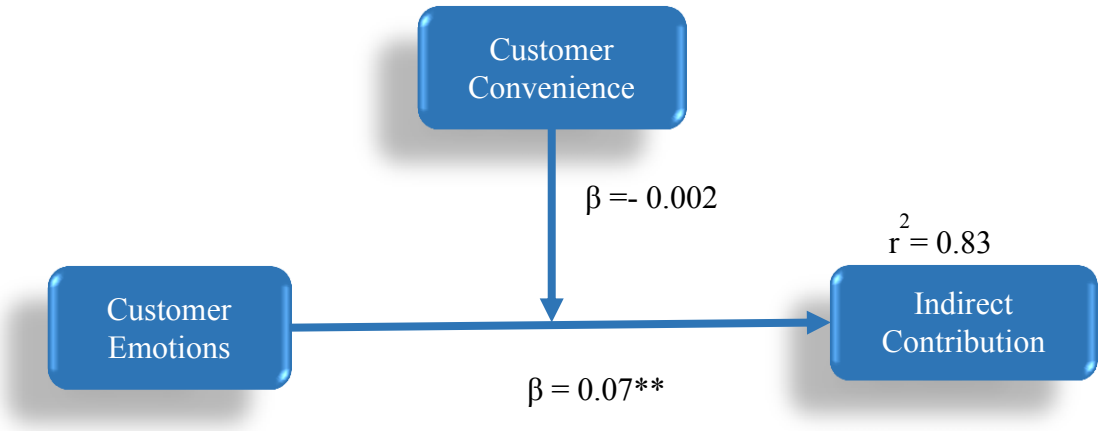

Figure 14 Service convenience moderation model

Table 37 Results of interaction effect of customer convenience

	B	se	t	p	LLCI	ULCI
CS x Convenience	-0.002	0.001	-1.84	0.066	-0.004	0

Note: se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval

Moderated Mediation Models

The moderated mediation Hypothesis 9 "Convenience will moderate the strength of the mediated relationship between customer experience and direct contribution via customer satisfaction such that the mediated relationship will be stronger under high convenience than the low convenience" is tested using Hayes (2013) process macro (Model 14) with 5000 bootstrap samples. First, we tested the mediating role of customer satisfaction between customer experience and direct contribution is statistically significant (β =.131, p<.001, SE=.023, LLCI=.089, ULCI=0.178). Similarly, the moderating role of customer convenience between customer satisfaction and direct contribution is significant (β= - 0.003, 95% CI [-.004, -.001], t=3.16, p<.01). Finally, we tested the moderated mediation model. The results are presented in the table 38.

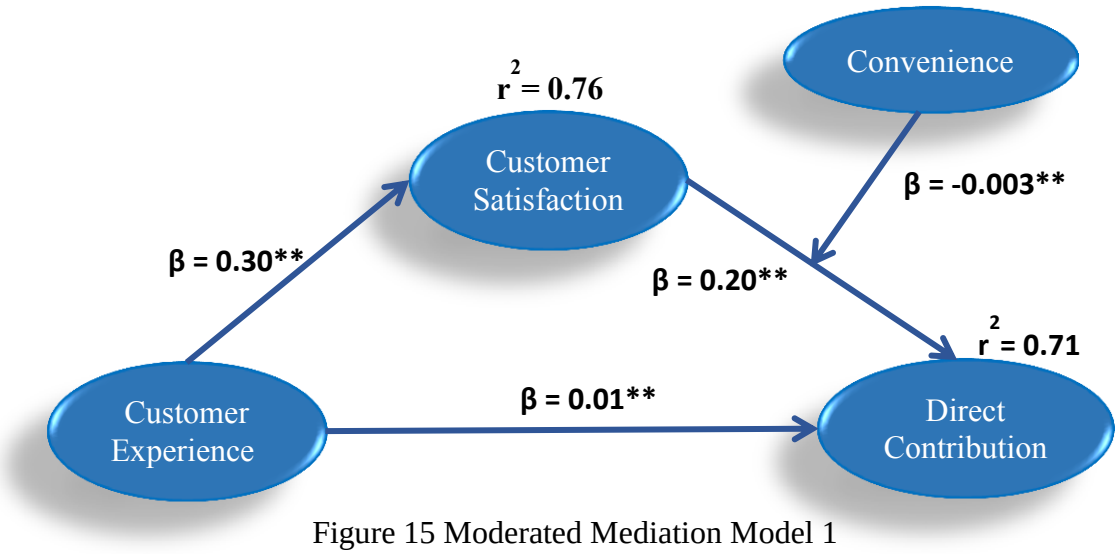

Figure 15 Moderated Mediation Model 1

In the moderated mediation model the direct effect i.e., the relationship between customer experience and direct contribution is significant (β=.294, p<.001, SE=.036, LLCI=.223, ULCI=0.366). Thus, there exists a partial mediation effect. The overall

the moderated mediation hypothesis that predicts the customer convenience will moderate the strength of the mediated relationships between customer experience and direct contribution via customer satisfaction such that the mediated relationship will be stronger under low customer convenience than high customer convenience is significant.

Table 38 Summary of results of moderated mediation model 1

Direct effect of Customer Experience on Direct Contribution					
Effect	se	t	p	LLCI	ULCI
0.0121	0.0152	0.7993	0.4245	-0.0177	0.0419
Conditional indirect effects of Customer Experience on Direct Contribution					
	Convenience	Effect	BootSE	BootLLCI	BootULCI
Convenience-Low	58.796	0.08	0.025	0.033	0.132
Convenience-Mean	84.666	0.06	0.027	0.009	0.116
Convenience-High	110.536	0.04	0.031	-0.018	0.103
Index of moderated mediation					
	Index	BootSE	BootLLCI	BootULCI	
Convenience	-0.0008	0.0003	-0.001	-0.0002	

Note: se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval

The moderating role of customer convenience at low (β=.080, p<.001, SE=.025, LLCI=.033, ULCI=0.132) and mean (β=.060 p<.001, SE=.027, LLCI=.009, ULCI=0.116) level is positively mediates the effect of customer satisfaction between customer experience and direct contribution, but the moderating role of customer convenience at high level is not significant. The index of moderated mediation is also significant (β=.0008, p<.005, SE=.0003, LLCI= -.0003, ULCI= -0.0002).

Figure 15 Interaction Graph: Customer convenience as a moderator between customer satisfaction and direct contribution

The another moderated mediation Hypothesis 10 "customer convenience will moderated the strength of the mediated relationship between customer experience and indirect contribution via customer emotions such that the mediated relationship will be stronger under high convenience than the low convenience" is tested using Hayes (2013) process macro (Model 14) with 5000 bootstrap samples.

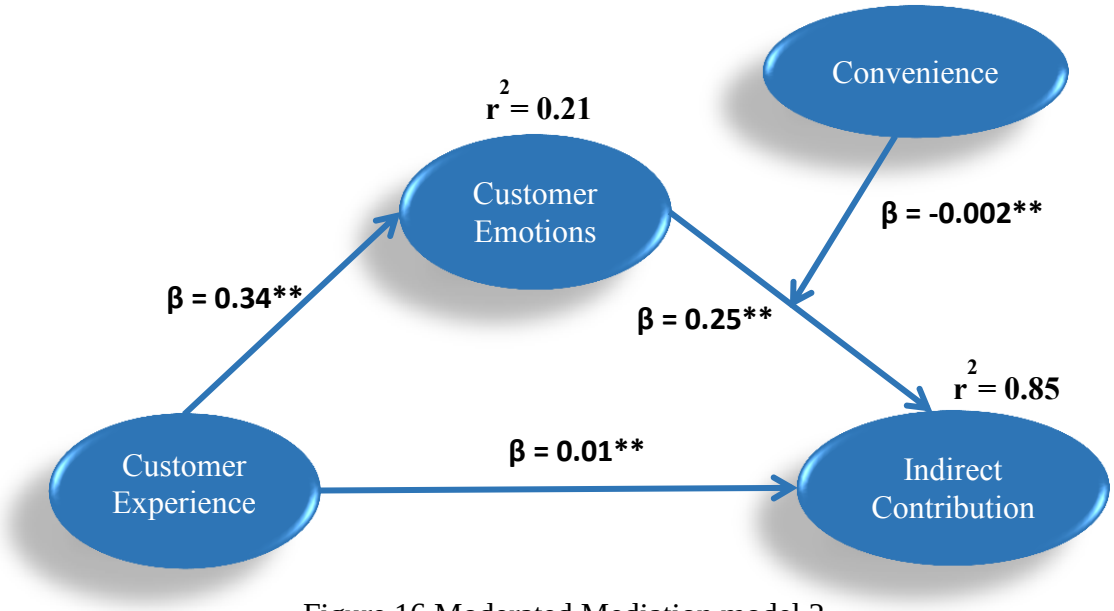

Figure 16 Moderated Mediation model 2

Table 39 Summary of results of moderated mediation model 2

Direct effect of Experience on Indirect Contribution					
Effect	se	t	p	LLCI	ULCI
0.294	0.036	8.101	0.000	0.223	0.366
Conditional indirect effects Experience on Indirect Contribution					
	Convenience	Effect	BootSE	BootLLCI	BootULCI
Convenience-Low	58.796	0.046	0.013	0.021	0.074
Convenience-Mean	84.666	0.028	0.015	0.000	0.059
Convenience-High	110.536	0.009	0.023	-0.032	0.057
Index of moderated mediation					
	Index	BootSE	BootLLCI	BootULCI	
Convenience	-0.001	0.000	-0.002	0.000	

Note: se= standard error, LLCI=Lower limit confidence Interval, ULCI=Upper limit confidence interval

The results are presented in table 39. First, we tested the mediating role of customer emotions between customer experience and indirect contribution is statistically significant (β=.044, p<.001, SE=.016, LLCI=.011, ULCI=.075). Similarly, the moderating role of customer convenience between customer emotions and indirect contribution is not significant (β =-.002, CI [-.004, .000], t=1.84, p>.05). Hence, we could not test the moderated mediation model. Finally, we conclude that the results do not support Hypothesis 10.

CHAPTER V

DISCUSSION AND CONCLUSION

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This chapter mainly deals with the discussion of the outcomes of the empirical research by answering the research questions. Further, this chapter highlights the research contributions to theory and practice, study limitations and the scope for future research. Finally, the study concludes with the consequence of insights, ideas and outcomes of the research. The primary objective of the research is to study the role of customer experience in the formation of customer engagement. As mentioned in the literature review, service quality, disconfirmation, customer expectations, satisfaction or dissatisfaction are the main research emphases in the area of service industry. This study set out with the aim of assessing the importance of customer service experience influences the development and formation of customer engagement through various factors such as customer positive or negative emotional responses, satisfaction and convenience. Having these hypotheses in mind, a study was organised to collect and analyse the data in order to support our arguments and framed hypotheses. The following section exhibit the findings of this research.

Determining the role of customer service experience to form customer engagement is important to understand but very difficult to observe. Survey method identified as quick, economical and efficient form of data collection (Zikmund et al., 2012). From many years in the banking sector, number of quantitative investigations have been organised in order to find the factors impacting customer satisfaction (Awan & Shahzad Bukhari, 2011; Berg, 2008; Sharma, 2008; Soomro et al., 2011). In line with the studies in banking sector, a quantitative methodology was employed for investigating what customers

perceive as principal factors or most important factors in the deterioration of the customer satisfaction and customer emotions in banking elaborated by employing quantitative analysis. All the study variables were measured using well-established, validated measurement scales constructed by various researchers.

In order to examine the measurement scale properties, initially reliability analysis has been performed by classifying the items according to the three-priori theoretical dimensions for customer experience and four dimensions for customer engagement from previous literature. The list of items has been decreased within dimension by investigating the corrected item-to-total correlations. Principal component Analysis confirmed the unidimensionality of the constructs. The important dimensions of customer engagement is identified using principal component analysis (PCA) in IBMSPSS software with varimax rotation. The result represented the constructs' unidimensional structure with above 0.70 factor loadings. For both the constructs, all the items contain satisfactory eigenvalues (above 1.0), variance explained is 78.51and 84.43 for customer experience and customer engagement respectively. Reliability of the customer experience construct attained with cronbach's alpha (α) for the dimension brand experience is 0.884, for service experience dimension 0.918 and for post-purchase experience 0.914 which indicates internal consistency of the latent variable. The results met the minimum reliability criteria of the measurements and in line with the established customer experience scale by P. P. Klaus and Maklan (2013) and customer engagement scale by V. Kumar and Pansari (2015). The customer experience dimensions were similar to the previous literature on bank related studies (P. P. Klaus & Maklan, 2013). In addition to that, reliability analysis was conducted for other measurements employed in the study namely customer

emotions, satisfaction and service convenience and achieved satisfactory reliability coefficient values (alpha) which are above 0.70. Moreover, these measurements were also used as it is with similar factors of the past studies i.e., a study by Cronin et al. (2000) for customer satisfaction, Richins (1997) for emotions and Colwell et al. (2008) for bank service convenience. Furthermore, the likelihood of common method bias has been tackled in the current study. It has been found that the correlation among the latent constructs did not exceed 0.90 (i.e. r>0.90) and no single dominant factor has been found (Podsakoff et al., 2003) from un-rotated factor solution after performing principal component analysis. Regarding the evaluation of validity, convergent validity and discriminant validity have been addressed on the basis of empirical analysis of survey data. In order to evaluate convergent and discriminant validities the correlation values between items have been reviewed carefully. The current study followed the recommendations given by Chin (2010) and Joseph F Hair et al. (2013) in order to evaluate as well as developing the measurement and structural models employing PLS-SEM. The study analysed mediation effect, moderation effect, moderated mediation effect, serial mediation effect as well as serial moderated mediation effect of the research model by employing the PROCESS macro which is existing along with SPSS software (Hayes, 2013).

The results have showed that the existence of significant relationship between convenience to direct contribution (β=0.52, p<.01) and indirect contribution (β=0.65, p<.01). Similarly, customer experience to indirect contribution (β=0.38, p<.01), negative emotions (β= -0.78, p<.01), positive emotions (β=0.86, p<.01) and customer satisfaction (β=0.86, p<.01). In the same way, customer satisfaction significantly correlates with direct contribution (β=0.34 p<.01). However, the

relationship of negative emotions with indirect contribution is also significant (β=0.10, p<0.05). On the other hand, the relationship between customer experience and direct contribution (β=0.008, p>0.93) and between positive emotions and indirect contribution (β= -0.024, p>0.71) were not significant. These insignificant relationships could be due to the influence of other variables or factors or these relationships could be significant through mediator or moderator variables. Coefficient of determination values for the construct's direct contribution, indirect contribution, positive and negative emotions and satisfaction are above 70 per cent. According to Joe F Hair et al. (2011) if R^2 value is above 0.70 then the variance explained by their independent variables is higher.

Furthermore, the study analysed the second order measurement model and structural models. All the latent constructs obtained the satisfactory alpha values which are greater than the minimum cut off of 0.70. (Roldán & Sánchez-Franco, 2012). The results denote that all higher order measures in the framework of current research are reliable sufficiently. And the study analysed second order structural model ability to predict the relationship among the various constructs present in the model (Ringle et al., 2013). The coefficient of determination has given significant results; however, predictive relevance and effect size has given insignificant results for higher order structural model. Based on the model comparison, the results showed that the first order model gave better results than the higher order model. Hence, the study considered first order model for the subsequent analysis using PROCESS macro to test the framed hypotheses, which include mediation model, moderation model, mediated moderation model, serial mediation model and serial moderated mediation model.

This study has given significant focus to the customer service experience and how it is forming customer engagement which includes customer direct and indirect contributions to firm. The current study has drawn from the theory of engagement, theory of reasoned action and stimulus-organism-response theory in order to examine the mechanism through which customer experience is effecting the customer direct and indirect contributions. Based on the theories and past literature, research model and hypotheses were proposed and investigated.

The results of analysis showed that customer service experience has positive effect on satisfaction of the customer. The finding implies that customer who received superior experiences before, during and after purchasing the service or product would form satisfaction. Superior experience makes a customer feel positive and it assists in determining the customer satisfaction. Customers go through many touch points in his purchase journey. Customer experience includes all customer touch points before, during and after his purchase. Satisfaction would be the instant response to both intangible as well as tangible brand stimuli as normally a customer gets associated with a specific transaction at a specific time (Cronin et al., 2000). In the previous studies, authors concluded that service experience considerably influence the customer satisfaction (“Phil” Klaus & Maklan, 2012). Moreover, it has been consented normally that Service experience impacts the overall satisfaction of customers with the services provider (Grace & O'Cass, 2004). Therefore, it is essential for the service firms to improve their service experience, especially in bank services because they offer similar products and services and hence, superior customer experience differentiates from other banks.

And Service experience has shown positive impact on positive or negative emotional states of customer. Even though we believe the influence of emotions and experience, it was recognised that both from previous studies and this study, that service experience remains a main factor of customer satisfaction. In addition, it was learned that service experience has a strong impact on customer emotions as well. This is because customer experience includes both cognitive and emotional aspects. This implies that, even though there is a strong positive impact of superior service experience on customer satisfaction, still customers' positive and negative emotions paly vital role in evaluating the experience. When a customer interact with the service provider through different media throughout his purchase journey if a customer feel bad, for example, bank is not proving independent advises, do not taking care throughout the banking process, not providing up-to-date information about the transactions or new offers, etc., a customer do not feel happy just for the reason that the staff talking to him nicely. Hence, the service provider needs to be taken care of each and every touch point of customer to provide good experience to form satisfaction and positive emotions as the customer considers every interaction with the firm. Moreover, the study results suggest that the banks should focus on all three stages/components of customer journey experiences i.e. brand experience, service experience, post-purchase experience. Because the statistics of the study revealed that combination of all these has significant impact on satisfaction as well as emotions rather than the individual experiences. This result is in line with the study conducted by P. P. Klaus and Maklan (2013).

According to the statistics of the study, customer satisfaction with the bank service provider has strong effect on customer direct contribution toward service

provider. Customer satisfaction has been considered as a fundamental contributing factor of longstanding consumer behaviour (Richard L. Oliver, 1980; Yi, 1990). In the current study, direct contribution was measured in terms of customer repurchases. The findings are in consistent with the previous studies by various researchers in the marketing area. Previous research studies have identified that customer satisfaction contain a considerable effect on customer retention (Vikas Mittal & Kamakura, 2001), on purchase intentions (PI) (Bolton & Drew, 1991), and on performance of business in terms of profit (Anderson et al., 1994; Keiningham et al., 1999). All the researches that have recognised the link between satisfaction and performance of firm have performed the same at the comprehensive or aggregate level. And even at the specific/individual level, this link ought to be positive. This is for the reason that when a customer is contented, this would be reflected in his/her actions toward the company (V. Kumar, Zhang, et al., 2014). According to Pansari and Kumar (2017), Customer repurchase would be one indicator of a customer positive behaviour. Thus, it is essential for the bank to handle core service products as well as the system of service delivery for improved satisfaction judgements and thereby customer repurchases.

The findings confirmed the positive relationship of emotions and indirect contributions. Researches have given a demonstration that "emotions act as a better predictor of behaviour than do cognitive evaluations (Allen et al., 1992)". Though behaviour can incorporate purchases, it is mostly considered word-of-mouth and feedback that is impacted by emotions as the customer believes part of the company. Customer satisfaction predominantly influences the purchase behaviour and only to a little extent purchase behaviour impacted by emotions given the value resulted from consumption has to be increased. Therefore, Pansari

and Kumar (2017) were explained that there is a weak connection between emotions and customer purchases. Hence, emotions make the customer think beyond purchases such as referring the brand, influence other customers, and provide suggestions etc. which indirectly add value to the service provider. According to the Theory of Reasoned Action (Engel et al., 1995) consumer emotions are significant force to action and emotions show direct influences in showing positive attitude; specifically, positive emotion is comparatively more significant in developing attitude toward the bank than negative emotion, with respect to the statistical coefficients among the constructs. Hence, the study tested and confirmed the impact of emotions on indirect contribution.

Further, the analysis results confirmed the significant interaction effect of service convenience on satisfaction and direct contribution. Results showed that for low level of convenience, the relationship of satisfaction and direct contribution becoming weak and for high level of convenience the relationship is becoming strong and significant. Thus, based on the results, it can be concluded that convenience determines the strength of the relationship of satisfaction and repurchases. This suggests that the relation from satisfaction level to direct contribution would be improved if the convenience level for both product availability and the ease of use is high, because this would make sure that the customer can again purchase the product or service (Pansari & Kumar, 2017). In the same way, Pansari and Kumar (2017) opined that individual would also search for a substitution for products which are hard to use for the reason that the sort of wrapping. The results confirmed these notions. Service convenience consists of access, decision, transaction, benefit, and post-benefit convenience.

The past studies found that decision convenience, transaction, and access convenience has a considerable effect on satisfaction of customer (Aagja et al., 2011; Colwell et al., 2008). When a customer personally interacts with the managers of the bank, the information delivery about benefits of up-to-date investment and financial choices will assist customers make knowledgeable decisions (Lenka, Suar, & Mohapatra, 2009). And also, access convenience deals with the availability of service providers when customers need contact with them for banking services, approachability of service providers by means of different ways (ATM, in person, telephone, online,), and convenient bank hours. Moreover, When a customer could conveniently get the service benefits, there is more probability that the customers will be satisfied (Aagja et al., 2011; Colwell et al., 2008). Thus, when a customer is able acquire the service benefits with very less effort and the time need to receive the benefits is minimal, then the customers satisfy with the service provider and will be willing to revisit or make repurchases. The study examined the interaction effect of convenience on emotions and indirect contribution. However, the statistics showed that there is no interaction effect of convenience. It means that emotions have a direct significant influence on the customer indirect contributions without the effect of convenience. When a customer feels very happy about the service provider after experiencing the service or products, they keep discussing about the service and products with their friends, relatives, colleagues etc. And according to the theory of reasoned action, emotions are predecessors to customer actions. Emotions will not last for longer time and hence, show immediate actions. This could be the reason that the emotions are directly leading to various actions towards firm. And the previous literature has recommended that type of firm (B2B Vs B2C), industry nature

(service Vs manufacturing) may influence the relationship between emotions and indirect contribution of customers (Pansari & Kumar, 2017).

According to the S –O–R paradigm, organism is represented by affective and cognitive intermediary states and processes that intervene the relationship between the stimulus and individual's responses. Cognitive state, in a broad sense, refers to everything that goes in the consumers' minds concerning the acquisition, processing, retention, and retrieval of information. Cognitions describe consumers' internal mental processes and states, and include attitudes, beliefs, attention, comprehension, memory, and knowledge. In the present context of banking services, our model focuses on the customer internal state/reaction regarding the overall customer service experience at all touch points with the service provider when he interacts with the service provider directly and indirectly (through offline and online) given that significant impact on consumer attitudinal behaviour (Peter C Verhoef et al., 2009). I. Y. Lin (2004) recommended that consumers are not able to offer a direct behavioural reaction to the stimulus without moving through the process beginning from stimulus to organism and from organism to response. Organism denotes internal and the mediating process that comprises of thinking, perceptual, feeling, and physiological activities (A. Kumar & Kim, 2014). On the basis of Lam et al. (2011) research, organism has been selected as satisfaction and separated into cognitive and affective satisfaction**.** Within the Stimulus–Organism–Response framework, stimulus is theorized as an impact that stimulates the individual. In the context of retail banking, we define the stimulus as the sum total of experience a service provider provide at all the touch points (customer direct and indirect interactions with a firm) throughout the customer purchase journey. Customer satisfaction which is

customer cognitive evaluation considered as the organism and customer repurchases behaviour has been considered as response. The mediation model has been tested and the results revealed that satisfaction is partially mediating the relationship of experience and repurchases. The experience and repurchase path should be insignificant in the presence satisfaction. The direct relationship is significant even in the presence of mediator. There could be the influence of other variables to make full mediation effect of satisfaction. It means customer satisfaction could mediate the link along with other variable or some other variable or variables fully mediate the link.

Furthermore, based on the hypothesis framed in the study investigated the emotions role as mediator between stimulus and the customer response. The hypothesis testing resulted in partial mediation effect of emotions between experience and indirect contribution. Most of the previous studies have examined the emotions in hedonic settings such as hospitality industry and confirmed the full mediation effect. These results were in line with the S-O-R model. However, the current study attempted to test emotions in utilitarian services i.e. banks which resulted in partial mediation. This result could be because of the other factors which influence the relationship among customer experience, emotions and indirect contribution. According to the statistical coefficients obtained, the direct impact of customer experience on direct contribution is significant even in the presence of emotions.

Based on the relationships i.e., from experience to satisfaction and satisfaction to repurchases of customer, suggested by various authors, the current research examined the mediation effect of satisfaction of bank customers on customer bank service experience and repurchases. It has given significant result for partial

mediation, not full mediation. Further, it has been thought that the partial mediation effect of satisfaction may become full mediation with the influence of other variables such as convenience. Hence, in order to examine the strength of the mediation effect of bank customer's satisfaction between their service experience and customer purchases, interaction effect of convenience has been tested based on the literature support (Pansari & Kumar, 2017). The test results revealed that there is interaction effect of convenience on mediating role of bank customer satisfaction. It implies that the level of convenience provided by the bank will influence the strength of the mediation effect of bank customers' satisfaction and hence, moderated mediation of service convenience and satisfaction between service experience and repurchases was proved. These results are supported by the recent study of Venkatesan et al. (2018). Most of the deliberations to this fact in the previous literature regarding customer engagement are about how to obtain value from the customers (Lemon & Verhoef, 2016). Latest research by Pansari & Kumar (2016) as well concentrates on how organizations can start developing customer engagement. It is an initial step in a very significant direction toward creation of value for various customer types. The most of the studies on value creation are around the customer journey or the customer experience.

The strength of the mediation role of bank customer emotions between superior bank service experiences and customer indirect contribution has been investigated by using the variable service convenience. The statistical results did not confirm the moderated mediation effect. The results suggest that superior experiences provided by the bank to its customer have strong and significant relation with the customer indirect contributions in terms of customer recommendations, discussing

about the brand, providing suggestions to service provider etc. and customer emotional responses partially mediating this relationship. As per the analysis statistics, customer emotions are playing considerable role and convenience also showing partial interaction effect on emotions. There could be some other variables along with the convenience to influence this partial mediation relationship to make it full mediation. Pansari and Kumar (2017) also suggested that the link between emotions and indirect contribution could be affected by the level of involvement of customer and brand value.

Theoretical Contribution

From theoretical perspective, the current study findings widen the knowledge base related to customer experience as well as customer engagement given that lack of research linking these two constructs. This contribution is significant where several researchers are investigating what leads to engagement. This study suggests that customer cognitive (satisfaction) and affective (emotions) evaluations are very important to engage the customers. This is the major contribution to the theory of engagement which says, a satisfied and emotionally connected customer directly or indirectly contributes to the service provider. And service convenience was introduced as a moderator in the relationship of satisfaction and direct contribution which advance the theory of engagement. The mediation role of satisfaction and emotions on customer experience and engagement relationship is better understood by the integration of theory of engagement, theory of reasoned action and stimulus-organism-response theory. In addition to that, previous service related research studies emphasised more on quality of service where only cognitive aspects involved, however, this study focused on customer service experience which includes cognitive as well as

emotional aspects of consumer. And, the previous literature highlights the role of emotions in experiential as well as hedonic service contexts (Kwortnik Jr & Ross Jr, 2007). In spite of this, less attention was paid for customer emotional responses in utilitarian service settings. Therefore, this research contributes to the existing literature by investigating the role of emotions when a functional service is offered.

Managerial implications

This study offers valuable insights into customer experience, engagement and facilitating engagement for organisational leaders and marketing managers who deal with strategy development. Our findings indicate that customer all direct and indirect interactions with the company are most important throughout the three phases of customer experience i.e. pre-purchase, during purchase, and post-purchase. During all points of contact with the bank, customers expect high service levels. In such case, the actions taken by the bank improve only one phase of customer experience may lead to the delivery of insufficient experiences expected by the customers. Each direct and indirect interaction with bank influences the perceptions of customers about quality and, hence, it is significant to improve all contact points as parts of a continuum. Hence, the banks' customer experience strategy needs to concentrate on the continuum, and not on single interactions. Evaluating customer experience helps the bank in calibrating marketing actions to particular phases in customer purchase journey. Thus, the banks can take right actions at right time. For example, if a customer is in pre-purchase phase, the bank needs to send messages to improve the customer perceptions regarding this phase, such as the independence of advice, guarantees on capital, the impression that the bank takes care of other financial products also

and significance of the “local nature” of bank. And customers desire different experiences in the purchasing phase, such as the ability to recognize the needs of the customers, expertise, providing guidance, expressing the care, and bank personnel flexibility. And also, in the post-purchase stage customer requires a concentration on their personal relationships, hence the bank should explain how simple and comfortable their processes when compare with other banks, state the significance of future transactions on total customer life cycle. Inappropriate marketing actions to different phases in the customer journey may lead to unfavourable behaviour of customer and lower marketing performance. Hence, marketing actions need to be customised according to the customer’s state in the purchase journey.

All divisions of organisation contributing to customer experience required to be integrated into customer experience program. Often, various units or teams deal with customers at different phases. For instance, decisions corresponding to pre-purchase stage are highly impacted by bank marketing activities. During purchase stage, customer-facing employees are crucial interaction points for customers, while customer service managers handle the issues arising in the post-purchase phase. Though, various units of bank focus in their respective areas, efforts of all staff people need to be integrated for designing the effective customer experience strategies to deal with the customers in each phase. Moreover, the research results indicate that customer satisfactions and emotions are the major outcomes of customer experience. And also, the study revealed that customer satisfaction significantly influences direct contribution as well as emotions significantly influence customer indirect contribution. Hence, the banks need to find ways to monitor or balance both satisfaction and emotions of customers in a certain way to

extract value from customer in terms of direct and indirect contribution. In addition to that, banks offer similar products and services to customers and in such case convenience can differentiate one bank services from other banks services (Colwell et al., 2008). And the study results have shown that level of convenience provided by the firm will influence the level of satisfaction which leads to customer direct contribution. This gives an insight that providing high convenience helps the service provider to gain competitive advantage in the market where firm offerings are similar, particularly bank services. Thus, Indian retail banks would benefit from this research by understanding where they are lacking in terms of providing superior customer experiences and convenience to enable them to engage with the service provider.

Conclusion

The current study validated the psychometric properties of customer experience scale consists of 12 items under three dimensions (pre-purchase experience, service experience, post-purchase experience) to evaluate the retail bank services experiences of customer and it also validated customer engagement scale consists of 16 items under four dimensions (repurchases, referrals, influence and feedback) to assess the bank customer direct and indirect contributions toward bank. The results revealed that reliability and validity of the measurements are good in the banking sector. The study examined the integrated model on customer service experience and customer engagement. The study progress the theory by testing the moderation effect of service convenience on customer satisfaction and direct contribution. Conceptual as well as empirical literature is available supporting the hypothesised relationships among satisfaction, service convenience, customer direct contribution to service provider. This moderation effect reveals that the

relationship between satisfaction and direct contribution is moderated by convenience provided by the service provider to the customer. Moreover, it is confirmed from the study that both satisfaction and emotions of the bank customers which resulted out of the overall experience with the bank play crucial role in engaging the customers. Hence, overall results showing the strong relationship between two broad constructs customer experience and engagement indicate the significance of superior customer experiences in engaging the customers with service provider.

Limitations and scope for further research

Though this study enhances our understanding of the role of customer experience in forming the customer engagement in retail banking service industry, it is subject to few limitations regarding the generalizability of findings. In spite of this, these limitations can suggest the path for future research. The current study is a cross sectional research. The longitudinal research is needed to determine the causality. Further researches can conduct comparative study to assess and compare the service experiences of public sector bank and private sector bank customers. While it is a common practice, purposive sample could be another limitation for the study. Hence, the model need to be further examined in more representative or random sample settings to increase the generalization. This research examined the moderation effect of only convenience variable. Further studies can include other variables such as customer level of involvement and brand value, as moderators in the framework (Pansari & Kumar, 2017). Furthermore, as the model was examined in B2C (Business to Consumer) type of service setting, it is required to test in manufacturing as well as B2B type of setting for validating the model.

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APPENDICES

Annexure 1

SURVEY INSTRUMENT

Dear Sir/Madam

I am Ch. Jyothi, pursuing Ph.D. (Management) in University of Hyderabad. This survey includes questions on demographics and customer perceptions. Participation in this survey is voluntary, confidential and anonymous. Please respond to each question based on how it relate to you personally. In case of any queries, feel free to ask me.

1.Which bank services do you use?

☐ SBI ☐ PNB ☐CANARA
☐ ICICI ☐ HDFC ☐AXIS Others_____

2.Among the above mentioned banks which bank services you use more? :
---------- (Only One bank)

3.How long you experiencing this bank services? _____
(Years)

4. Which of the following products do you have with the bank?

☐ Savings account ☐ Bonds
☐ Personal loans ☐ Stocks
☐ Mutual funds ☐ Credit cards
☐ Mortgages
☐ Others_____

5. How frequent do you utilize Bank's services in a month? ----------

Customer Experience Measurement

Direction: The following statements are related to your feelings about Retail Bank Services experiences in India. For example, when you approach _____ bank for any information/clarification or for purchasing any product/service or after purchasing the product/service or when you performing online/offline transactions how you feel about their service, care and responses after interacting with your service provider. Keeping in mind the bank whose services you use more, please respond to the following statements.

Please circle the appropriate number: 1-Strongly Disagree, 2-Disagree, 3-Somewhat Disagree, 4-Neutral, 5-Somewhat Agree, 6-Agree and 7-Strongly Agree

Statements							
I want to have a guaranteed capital, a guaranteed investment.	1	2	3	4	5	6	7
I choose this bank because they give independent advice	1	2	3	4	5	6	7
It is important to me that the bank I am dealing with is "local"	1	2	3	4	5	6	7
It was important to me that the bank also took care of all the other products I needed.	1	2	3	4	5	6	7
It was important that the bank was flexible in dealing with me and looking out for my needs	1	2	3	4	5	6	7
I receive any guidance and as a result I will look for someone else in the future	1	2	3	4	5	6	7
I am confident in their expertise, they know what they are doing	1	2	3	4	5	6	7
It was important to me that the bank also took care of all the other products I needed	1	2	3	4	5	6	7
It was more important to get what I needed than to shop around for a better rate	1	2	3	4	5	6	7
I am already a customer; they know me and take good care of me, there is no need for me to go somewhere else	1	2	3	4	5	6	7
Yes, there are other banks, but I would rather stay with mine, it makes the process much easier	1	2	3	4	5	6	7
It is not just about the now; this bank will look after me for a long time.	1	2	3	4	5	6	7

Customer Satisfaction

Direction: After the overall experience with the bank (i.e. online &offline services, their responses, care about you etc.), please indicate your feelings towards the Bank. Please circle the appropriate number: 1-Strongly Disagree, 2-Disagree, 3-Somewhat Disagree, 4-Neutral, 5-Somewhat Agree, 6-Agree and 7-Strongly Agree.

My choice to avail this bank service is a wise one.	1	2	3	4	5	6	7	8	9
I did the right thing when I chose this bank for its services.	1	2	3	4	5	6	7	8	9
Services of this bank are exactly same what I need.	1	2	3	4	5	6	7	8	9

Service Convenience:

Direction: The following statements are related to service convenience _____bank provides you. Meaning, how easily you get the information/service/product from the bank and their quick response to your problem. Please circle the appropriate number. Please circle the appropriate number: 1-Strongly Disagree, 2-Disagree, 3-Somewhat Disagree, 4-Neutral, 5-Somewhat Agree, 6-Agree and 7-Strongly Agree

Statements							
The information I receive from this bank makes it easy for me to choose what to buy.	1	2	3	4	5	6	7
Making up my mind about what service I want to buy is easy.	1	2	3	4	5	6	7
The information that I receive from this bank is clear and easy to understand.	1	2	3	4	5	6	7
The service provider let me know the exact interest rate or service charges or special offer	1	2	3	4	5	6	7
The service provider is available when I need to talk to him.	1	2	3	4	5	6	7
The service provider is accessible through various ways (online, telephone, in person, ATM).	1	2	3	4	5	6	7
The hours of operation of the service provider are convenient (Bank service hours).	1	2	3	4	5	6	7
Location of this bank branches are easy to access.	1	2	3	4	5	6	7
I find it easy to complete my service purchase with this bank.	1	2	3	4	5	6	7
I am able to complete the purchase of my service quickly with this bank.	1	2	3	4	5	6	7
It takes little effort to deal with this bank during transaction/purchase.	1	2	3	4	5	6	7
I am able to get the benefits of this service with little effort.	1	2	3	4	5	6	7
The time required to receive the benefits of service is reasonable.	1	2	3	4	5	6	7
Products of this bank are easy to use (Ex: ATM, Credit Card etc.).	1	2	3	4	5	6	7

My service provider quickly resolves problem/s I have with the service.	1	2	3	4	5	6	7
It is easy for me to obtain follow up service from the provider after my transaction/purchase.	1	2	3	4	5	6	7
When I have questions about my service, my service provider is able to resolve my problem	1	2	3	4	5	6	7

Customer Emotions:

Direction: After the overall experience you get from Bank (i.e. online &offline services, responses, care about you etc.), please indicate how much possibility is there to get the negative emotions/ positive emotions with you.

Please circle the appropriate number: 1-Not at all likely, 2-Somewhat Likely, 3-Moderately likely, 4-Strongly Likely

Statements					statements				
I feel frustrated	1	2	3	4	I feel loving	1	2	3	4
I feel angry	1	2	3	4	I feel sentimental	1	2	3	4
I feel irritated	1	2	3	4	I feel warm hearted	1	2	3	4
I feel unfulfilled	1	2	3	4	I feel calm	1	2	3	4
I feel discontented	1	2	3	4	I feel peaceful	1	2	3	4
I feel nervous	1	2	3	4	I feel contended	1	2	3	4
I feel worried	1	2	3	4	I feel fulfilled	1	2	3	4
I feel tense	1	2	3	4	I feel optimistic	1	2	3	4
I feel depressed	1	2	3	4	I feel encouraged	1	2	3	4
I feel sad	1	2	3	4	I feel hopeful	1	2	3	4
I feel miserable	1	2	3	4	I feel happy	1	2	3	4
I feel scared	1	2	3	4	I feel pleased	1	2	3	4
I feel afraid	1	2	3	4	I feel joyful	1	2	3	4
I feel panicky	1	2	3	4	I feel excited	1	2	3	4
I feel embarrassed	1	2	3	4	I feel thrilled	1	2	3	4
I feel ashamed	1	2	3	4	I feel enthusiastic	1	2	3	4
I feel humiliated	1	2	3	4	I feel surprised	1	2	3	4
I feel envious	1	2	3	4	I feel amazed	1	2	3	4
I feel jealous	1	2	3	4	I feel astonished	1	2	3	4
I feel lonely	1	2	3	4	I feel guilty	1	2	3	4
I feel homesick	1	2	3	4	I feel proud	1	2	3	4
I feel sexy	1	2	3	4	I feel eager	1	2	3	4
I feel romantic	1	2	3	4	I feel relieved	1	2	3	4
I feel passionate	1	2	3	4					

Customer Engagement:

Direction: Based on your overall experience you get from Bank, how you're going to contribute towards _____ bank. Please indicate your agreeableness to take the following actions. Circle the number which best reflects your opinion of taking each action.

Please circle the number: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4- Agree, 5-Strongly Agree

Statements					
I will continue buying the products/services of this bank in the near future.	1	2	3	4	5
My purchases/transactions with this bank make me content.	1	2	3	4	5
I get my money's worth when I purchase this bank products/services.	1	2	3	4	5
Owning the products/services of this bank makes me happy.	1	2	3	4	5
I promote the bank because of the monetary referral benefits provided by the bank	1	2	3	4	5
In addition to the value derived from the product/services the monetary referral incentives also encourage me to refer this brand to my friends and relatives.	1	2	3	4	5
I enjoy referring this bank to my friends and relatives because of the monetary referral incentives.	1	2	3	4	5
Given that I use this bank products/services, I refer my friends and relatives to this bank because of the monetary referral incentives.	1	2	3	4	5
I actively discuss this bank products/services on any media.	1	2	3	4	5
I love talking about my bank experience.	1	2	3	4	5
I discuss the benefits that I get from this bank with others.	1	2	3	4	5
I am a part of this bank and mention it in my conversations.	1	2	3	4	5
I provide feedback about my experiences with the products/services to the bank.	1	2	3	4	5
I provide suggestions for improving the performance of the bank.	1	2	3	4	5
I provide suggestions/feedbacks about the new product/services of the bank.	1	2	3	4	5
I provide feedback/suggestions for developing new products/services for this bank	1	2	3	4	5

Demographic Information:

1. Gender: Male ☐ Female ☐

2. Age: _____ (yrs)

3. Marital Status: Single ☐ Married ☐

4. Family Size: _____

5. Family Income_____(Year)

6. State you belongs to_____

7. Highest level of education completed:
   - ☐ SSC ☐ Graduate
   - ☐ HSC ☐ Post Graduate
   - ☐ Others_____

8. Employment status:
   - ☐ Unemployed ☐ Student
   - ☐ Private Employee ☐ Own Business
   - ☐ Own Business ☐ Retired
   - ☐ Others_____

Annexure-2

Publication

Published a paper in the Journal of Academy of Marketing Studies which is Scopus indexed.

1. Chepur.J., & Bellamkonda. R. (2019). Examining the Conceptualizations of Customer Experience as a Construct. *Academy of Marketing Studies Journal*, *23*(1), 19.

EXAMINING THE CONCEPTUALIZATIONS OF CUSTOMER EXPERIENCE AS A CONSTRUCT

Jyothi Chepur, University of Hyderabad
Rajashekhar Bellamkonda, University of Hyderabad

ABSTRACT

The customer experience concept stands for measuring the overall perception of the customer towards firm's offerings throughout his purchase journey. However, providing an exact definition of customer experience is hard to come by as researchers have been using different definitions to describe customer experience. It is vital to clarify what does customer experience mean before continuing any research in this field. Hence, this paper presents and examines the customer experience definitions and conceptualizations from various perspectives and explains how the conceptualizations transform in this new digital era by reviewing the past and recent research in this field. A systematic process was used to gather data in the form of articles published in different management journals and books that are available online through open and resourced databases.

Keywords: Customer Experience, Customer Journey, Customer Interaction, Service Quality, Touch Points.

INTRODUCTION

Now-a-days customer experience became an important factor in order to determine the success of company's offering. It is important for the firm to create and deliver the positive customer experiences to gain and retain the customers. However, now customers are interacting with the firm through many touch points in multiple channels and media and it is more social as well (Lemon & Verhoef, 2016). Klaus & Maklan (2013) state that defining and improving customer experience is a growing priority for market research. Thus, it is vital to the academicians and practitioners to understand the customer experience and customer purchase journey over time. However, research on the customer experience is still in its early stages. So far, researchers have mainly focused on exploratory studies to conceptualize and measure customer experience (Grewal et al., 2009; Jošk o et al., 2009; Puccinelli et al., 2009; Verhoef et al., 2009). Moreover, researchers (Klaus & Maklan, 2013) state that customer experience is generated through a long process of company-customer interaction across multiple channels, generated through both functional and emotional clues. In addition, Srivastava & Kaul (2016) pointed out that understanding the process of customer experience creation in retailing is important which is formed of many independent touch points or contact points during the exchange journey.

Providing good Customer experience results in customer satisfaction (Liljander & Strandvik, 1997), customer loyalty (Mascarenhas et al., 2006), influencing expectations (Flanagan et al., 2005; Johnson & Mathews, 1997), supporting the brand (Berry & Carbone, 2007) and also creating emotional bonds with customers (Pullman & Gross, 2004). As a consequence, interest in customer experience is increasing among service executives and service

THE ROLE OF CUSTOMER EXPERIENCE IN THE FORMATION OF CUSTOMER ENGAGEMENT

by Jyothi Chepur

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