



Structure and Measurement of Customer Experience Management

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Abstract: This study is built upon empirical testing of an exceedingly important theme of Customer Experience Management (CEM). It prompts positive behavioural intentions of the shoppers visiting the banks with a fundamental component of customer satisfaction by using social exchange theory. Data ($N = 330$) was collected by utilizing a survey strategy through convenience sampling and cross-sectional research design. SPSS 20 and AMOS 22 were applied for the data analysis. To evaluate the hidden system of customer satisfaction in the relationship between CEM and Positive Word of Mouth (PWoM), a contemporary methodology (the process by Andrew Hayes) was exploited. The regression analysis results completely bolstered all the immediate connections of the examination through the outcomes somewhat upheld the mediating role of customer satisfaction with CEM and PWoM. In light of the investigation findings, it is recommended that CEM is a necessary part of the long-haul vision of the banking division to achieve a lasting competitive advantage. This investigation opens up a novel side in the writing of CEM and its association with other emotional and behavioural constructs. The findings of this study will enable managers to understand better the results of satisfied customers in response to the benefits provided by the banks to customers. This will ultimately generate loyal customers with high intentions to spread PWoM related to banking services. Therefore, it is highly recommended that banks concentrate on activities that can create long-term benefits for banks rather than generate short-term profitability benefits.

Keywords: CEM, customer satisfaction, customer PWoM, social exchange theory

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INTRODUCTION

The study of customer experience deliberately started in 1980s, but this issue attained substantial momentum since last twenty years (Gentile, Spiller, & Noci, 2007) based on the fact that at one side positive customer experience helps to attain long term competitive advantage to the organizations and on the other side, it may also create the loyal and satisfied consumers which ultimately result into PWoM, and improved retention rates. Consequently, now-a-days organizations started focusing on experience-based over service-based economy (Kim, Cha, Knutson, & Beck, 2011; Khamitov, Wang, & Thomson, 2019) hence CEM in 21st century not only grabbing attention of practitioners and academicians, but also is considered to be an important measure of firm performance. According to Pine and Gilmore (1998) experiences act as one of the leading economic offerings for the organizations along with products and services. Positive as well as negative experiences related to purchase activities reflects the satisfaction level of the consumers (Meyer & Schwager, 2007), whereas, a customer's decision making process for purchase of any product or service is largely based on these experiences

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(Wilson, Zeithaml, Bitner, & Gremler, 2012). The sets of interactions among customers and organizations are very important for the types of experiences customers encounter, being directly impacting customer's emotional, spiritual and reactional levels (Hoffman & Novak, 2018; Gentile et al., 2007; Recamadas, 2018) and customers evaluate those experiences with fulfilment of their expectations as compared to organizational offerings (Gentile et al., 2007; LaSalle & Britton, 2003; Mansoor, Awan, & Syed, 2020). Multiple conceptualizations that exist in literature stated that it connects customers with organizations emotionally, as it is entirely an internal feeling/thought of consumers based on the moments of interaction between consumers and organizations.

Therefore, there arise some questions related to this indefinable concept (Knutson, Beck, Kim, & Cha, 2007) of customer experience, i.e., What actually constitute customer experience? How it can be measured? Does it impart any effect on satisfaction level of customers? What are the ultimate effects of CEM on behavioral intentions (i.e., PWoM) of the customers? Based on these questions in order to measure CEM and its impacts on other constructs functional and sound instruments are being developed. In order to answer these questions, current study was conducted in banking sector of Pakistan to address the foremost research gap told by (Garg, Rahman, & Qureshi, 2014) allied to empirical testing of CEM and its impact on customers satisfaction and ultimately on behavioral intentions of the retail customers in banks. Homburg, Jozić, and Kuehnl (2017) suggestion to operationalize the CEM in different sectors and its empirical testing related to loyalty intentions was also considered and addressed. The study was divided into multiple sections i.e., first section discussed the hypothesized links in light of previous literature and conceptualizations of the study constructs, second assessed the impact of CEM on customer satisfaction and PWoM along with studying mediating role of customer satisfaction in the relationship of CEM and PWoM and last section related discussed results, study implications, limitations and future research directions.

LITERATURE REVIEW

CEM is defined as a customer's entire range of experiences he/she has with providers of products/services and can be termed as personal experiences instead of transactions (Pine & Gilmore, 1998). According to Smith and Wheeler (2002) CEM is the evaluation of important experience of the customer's satisfaction with organizations. Similarly, Schmitt (2010) defined CEM as a process based on complete experience of a customer with any organization or its products or services. According to Verhoef et al. (2009) CEM controls the experiences of customers in retail environments through different elements of businesses i.e., services, social environment, atmosphere, supermarkets' characteristics etc. in order to differentiate consumers and to make their experiences worthwhile. Furthermore, according to Grewal, Levy, and Kumar (2009) there are several factors which can generate inordinate feeling to the customers i.e., pricing, promotion, location, merchandise etc.

Customer satisfaction has been conceptualized by many scholars differently and the common in all is existence of a particular purpose of any organization to achieve satisfaction level of customers through products or services (Ali, Kim, & Ryu, 2016). Satisfaction as told by (R. L. Oliver, 1997) is a positive emotion which arises in customers when their expectations related to any product or service are satisfied.

Word-of-Mouth (WoM) was initially introduced by George Silverman in 1970. Soscia (2007) defined WoM as the incessant desire of consumers to spread positive information about any particular brand, product or service as well as about the organizations (Fazal, Hasan, Mortimer, Lings, & Neale, 2017). WoM is also referred to all kinds of transmission of informal communication about any product, service or organization by the people through personal interaction as well as social media (Brown & Reingen, 1987; Westbrook, 1987).

THEORETICAL BACKGROUND AND HYPOTHESES DEVELOPMENT

Social Exchange Theory

Social exchange theory suggests that exchange processes results into social behavior (Lawler & Thye, 1999). Customers always seek maximum benefits with least costs (Markin, 1979). Therefore, organizations always tend to satisfy consumers by offering benefits according to their expectations to make them loyal (Settoon, Bennett, & Liden, 1996). Consequently, many organizations are focusing and investing significantly in managing experiences of consumers with them as when customers perceive that organization has made noteworthy investments and work out into building and managing these relationships, there ultimately arise a feeling of satisfaction in customers which in turn encourages customers to invest in the relationship, through patronizing, increased spending or engaging in PWoM.

Relationship of CEM with PVoM and Customer Satisfaction

Kamaladevi (2010) revealed the positive impact of CEM on customer satisfaction. Ceribeli, Merlo, Senesi, and Palau (2012) recommended that customer satisfaction is the result of positive experience encounter by customers in the procurement process. Positive impact of CEM on customer satisfaction was also testified by (Garg et al., 2014). As service quality plays an important role in CEM, results of a study conducted by Andaleeb and Conway (2006) on the restaurant industry, depicted the positive association of service quality with satisfaction of consumers which intern indicates that managing positive experience of consumers is very important to achieve their satisfaction level. Therefore, based on these evidences and social exchange theory which states that positive relationships with service providers experienced by customers always result in positive outcomes, it can be hypothesized that:

H1: *There exists a positive association between CEM and PVoM.*

H2: *There exists a positive association between CEM and customer satisfaction.*

Relationship of Customer Satisfaction and PVoM

It is evident from past literature that customer satisfaction significantly influences loyalty intentions of the consumers (Ali et al., 2016; Lam, Chan, Fong, & Lo, 2011; Ryu, Lee, & Kim, 2012). Extensive research was found on customer satisfaction (Gregory, Severt, & Hahm, 2016) which defined customer satisfaction as the degree to which the level of fulfillment was pleasant or unpleasant (P. Oliver, 2010) p. 23); representing a retroactive nature (Zeithaml et al., 2006). It was reported by Ranaweera and Jayawardhena (2014) that customer satisfaction is one of the utmost reliable predictor of customers intention to spread PVoM (Szymanski & Henard, 2001). Accordingly, de Matos, Henrique, and de Rosa (2013) reported linear positive effect of satisfaction level of customers on PVoM. In contrast to other variables, there are comparatively inadequate studies existing on the relationship of customer satisfaction and VoM despite of the fact that customers PVoM is regarded as foremost predictor of the loyalty intentions (Antón, Camarero, & Laguna-García, 2017). Therefore, based on these evidences and social exchange theory, this study will enhance the body of knowledge by supporting the direct relationship of customers satisfaction and PVoM and it is hypothesized that:

H3: *There exists a positive association between customer satisfaction and PVoM.*

Mediating Relationship of Customer Satisfaction between the Relationship of CEM and PVoM

To elaborate the effect of CEM on customer satisfaction, Kamaladevi (2010) reported positive association between the two constructs. According to Ceribeli et al. (2012), in procurement procedures, there is a dominance of customers experiences over their satisfaction levels. On the other side, there is a close link of customer satisfaction with loyalty intentions. Many scholars have mentioned VoM as one of the utmost relevant components of loyalty intentions (Gremler, Gwinner, & Brown, 2001). According to a study of banking and hotel industries conducted by Zhorik and Rust (1993), there is a close association between customers satisfaction and their loyalty. Similarly Fornell, Johnson, Anderson, Cha, and Bryant (1996) recommended that increasing the level of customers satisfaction will increase their intentions to recommend and repeat purchase rates. Therefore, based on above arguments and social exchange theory, it is stated that in exchange of positive experiences with the banks customers will feel satisfied and will spread PVoM related to different features provided by the banks. Therefore, it is hypothesized that:

H4: *Customer satisfaction mediates the relationship between CEM and PVoM spread by customers.*

The associations/hypotheses are depicted in Figure 1.

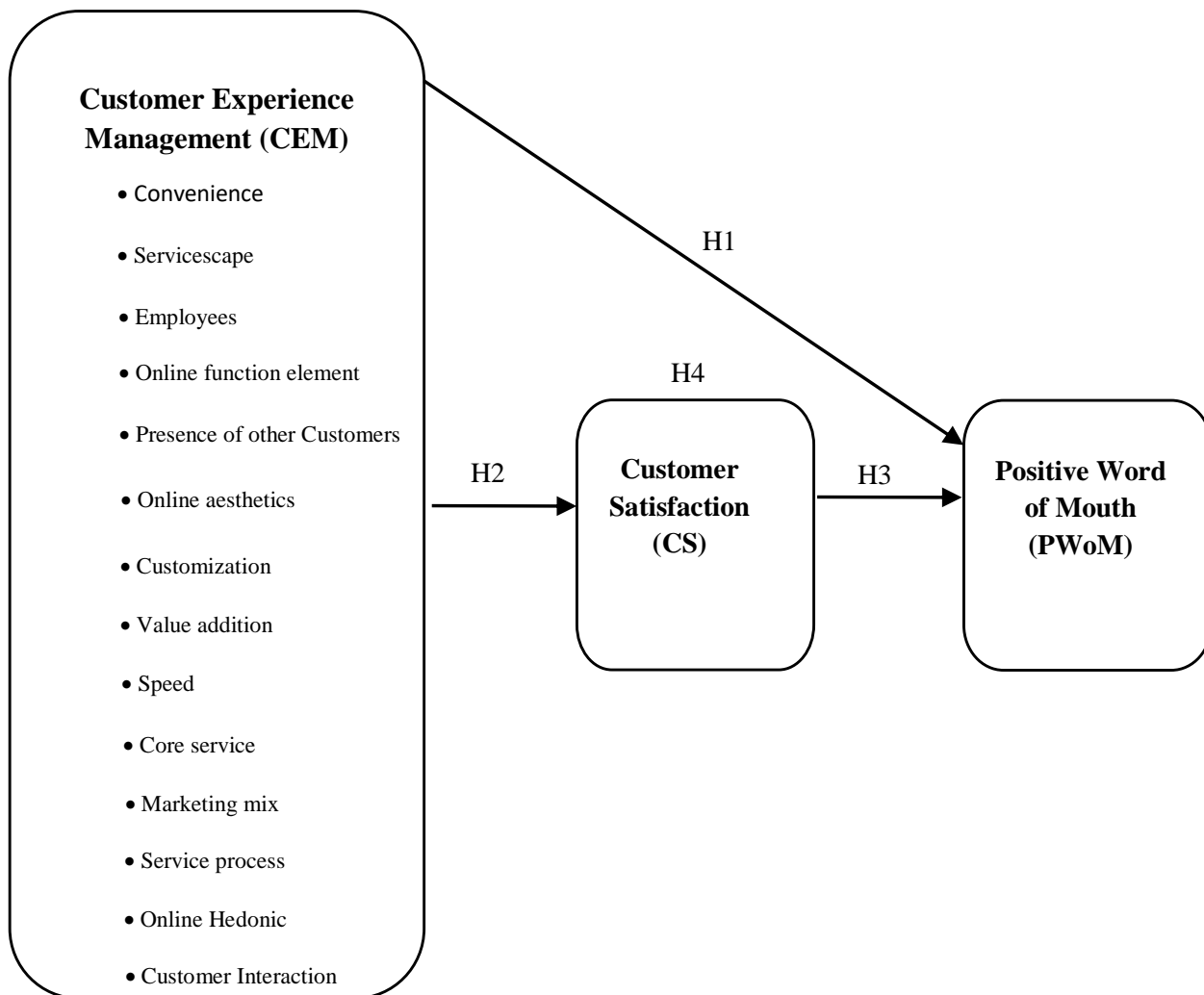


Figure 1 *Theoretical framework*

RESEARCH METHODOLOGY

This study has been conducted in context of banking sector of Pakistan by employing survey methodology. Banks were the sample sites for respondents of the study with minimum age group of 20 years and were selected through convenience sampling technique using cross sectional research design. A total of 330 respondents were selected as usable sample, approached personally and were asked to fill the questionnaires of study on intended basis. A questionnaire was developed including the demographic section followed by items on CEM, Customer satisfaction, and PWoM using 5-point likert scale (i.e., 1= strongly disagree to 5 = strongly agree) to measure study constructs. The questionnaire consists of adapted 50 out of 58 items (from (Garg et al., 2014) with Cronbachs alpha value of 0.9) to measure CEM, 5-items of customer satisfaction (from Heskett, Jones, Loveman, Sasser, and Schlesinger (1994)) with Cronbachs alpha = 0.9, and 3-items to measure PWoM developed by Babin, Lee, Kim, and Griffin (2005) with Cronbach's alpha value of 0.80. SPSS 20 and AMOS 22 were used for analysis of study. Prior to analysis, data was checked for outliers and normality, was cleaned by removing missing and unengaged responses. Tests of validity and reliability were performed in order to establish the discriminant validity amongst variables. Descriptive as well as correlational analyses were performed. For direct hypothesis testing, simple regression was checked and for testing mediation hypotheses model 4 in Andrew Hayes process was used, and bootstrapping was conducted.

RESULTS

Sample Characteristics

Table 1 depicts the demographic characteristics of the respondents of the study. 51.5% of the total respondents were male and remaining 48.5% were female with 37.3% respondents married and 62.7% were unmarried. Majority of the respondents (63.9%) were of age group between 20-30 years, whereas, 22.4% were of about 31-40 years old and 6.1% were 41 to 50 years old. Only 7.6% of the respondents were 51 years and elder than that. Most of the respondents were graduates and post graduates (50.6% and 40.3% respectively), whereas, only 9.1% were intermediate and below. 36.7% were students, 42.1% employees, 14.2% self-employed, 2.4% retired personals and 4.5% were house ladies. As far as income is concerned the respondents earning less than 25 thousand were 31.6%, 26k-40k were 27.9%, 41k-55k 18.8% and 56k-70k and 71k and above were 10.9% and 11.2%.

Table 1 DEMOGRAPHIC CHARACTERISTICS

Demographics	Categories	Frequency	Percentage
Gender	Male	170	51.5
	Female	160	48.5
Marital Status	Married	123	37.3
	Unmarried	207	62.7
Age	20-30 years	211	63.9
	31-40years	74	22.4
	41-50years	20	6.1
	51years and above	25	7.6
Education	Intermediate and below	30	9.1
	Graduates	167	50.6
	Post-graduates	133	40.3
Occupation	Student	121	36.7
	Employees	139	42.1
	Business man	47	14.2
	Retired	8	2.4
	House lady	15	4.5
Income	Less than 25k	103	31.6
	26k-40k	92	27.9
	41k-55k	62	18.8
	56k-70k	36	10.9
	71k and above	37	11.2

Descriptive Statistics and Bivariate Correlations

Table 2 shows the values of mean, standard deviations, Cronbach alpha reliabilities and bivariate correlation of main constructs of the study. The mean value for CEM was found to be 3.44 for customer satisfaction, 3.37 whereas for PVoM it was found to be 2.96. The values of standard deviation for each variable; CEM, customer satisfaction, and PVoM mouth are 0.65, 0.90, and 0.93 respectively. Correlation results provide support for the hypotheses of study as they illustrate that CEM has a substantial and positive correlation with customer satisfaction ($r = .67, p < .01$), and PVoM ($r = .47, p < .01$). Similarly, customer satisfaction is positively and significantly related to PVoM ($r = .42, p < .01$).

Table 2 MEANS, STANDARD DEVIATIONS, CORRELATIONS, AND RELIABILITIES OF THE MAIN CONSTRUCTS

Sr. No.	Variable	Mean	SD	1	2	3
1	CEM	3.44	0.65	(.90)		
2	Customers satisfaction	3.37	0.90	.67**	(.90)	
3	PWom	2.96	0.93	.47**	.42**	(.80)

Note. $N = 180$; ** $p < .01$, Cronbach's alpha are reported in parenthesis.

Control Variables

To explore the influence of demographic variables on dependent variable, Analysis of Variance (ANOVA) and independent Sample t -test were conducted. The results (shown in Table 3) revealed that customers age and occupation had significant variance with dependent variables and was controlled during regression analysis.

Table 3 ANOVA ANALYSIS FOR OUTCOMES ACROSS AGE AND OCCUPATION

Outcome Variable			Sum of Squares	df	Mean Square	F	Sig.
PWom	1.Age	Between Groups	24.86	3	8.28	10.33	.000
		Within Groups	261.62	326	.80		
		Total	286.48	329			
	2.Occupation	Between Groups	21.81	4	5.45	6.70	.000
		Within Groups	264.87	325	.81		
		Total	286.48	329			

Exploratory Factor Analysis (EFA), Convergent and Discriminant Validity

Convergent validity was examined through factor loading, Average Variance Extracted (AVE) and composite Construct Reliability (CR) depicted in Table 4. Recent studies (Ainin, Naqshbandi, & Dezdard, 2016) termed these measures appropriate for testing of convergent validity, hence used for the current study as well. We checked the suitability of the data for doing EFA (using KMO, Bartlett's test of sphericity, correlation coefficients between variables). Then EFA was conducted. It is evident from the results that the total factor loadings of the items included in the measurement model were greater than 0.65 and each item loaded significantly ($p < .01$) on its underlying construct whereas, 15 items with low factor loadings i.e., CON4, CON5, SS3, SS4, SS5, EMP4, OFE1, POOC1, POOC4, OA4, CS3, VA1, MM1, CL1 and CL2 were excluded. Furthermore, the composite reliabilities of all the constructs were greater than 0.70 which is a generally accepted range. Lastly, all AVE values were above the suggested level of 0.50 resulting in appropriate convergent validity of all latent variables, as suggested by (Hair, Ringle, & Sarstedt, 2013). To check the Discriminant Validity, (Fornell et al., 1996) method was used and it was found that all the correlational coefficients of the latent constructs were less than the square root of AVE establishing the discriminant validity of the constructs (Fornell et al., 1996).

Table 4 DISCRIMINANT VALIDITY, CONVERGENT VALIDITY AND RELIABILITY OF MEASURES

Construct	Dimensions	Items	Factor Loadings	Cronbachs Alpha	AVE
CEM	Convenience	CON1	0.775	0.85	0.66
		CON2	0.897		
		CON3	0.768		
	Servicescape	SS1	0.785	0.75	0.61
		SS2	0.779		
	Employees	EMP1	0.799	0.90	0.70
		EMP2	0.832		
		EMP3	0.862		
		EMP5	0.858		
	Online function element	OFE2	0.718	0.84	0.56
		OFE3	0.798		
		OFE4	0.764		
	Presence of other customers	POOC2	0.686	0.84	0.51
		POOC3	0.742		
	Online aesthetics	OA1	0.752	0.90	0.54
		OA2	0.777		
		OA3	0.670		
	Customization	CUS1	0.686	0.91	0.50
		CUS2	0.713		
		CUS3	0.731		
	Core service	CS1	0.765	0.89	0.59
CS2		0.769			
Value addition	VA2	0.712	0.90	0.50	
	VA3	0.705			
Speed	SPE1	0.834	0.90	0.67	
	SPE2	0.859			
	SPE3	0.848			
	SPE4	0.734			
Marketing mix	MM2	0.697	0.82	0.51	
	MM3	0.731			
Service process	SP1	0.833	0.87	0.60	
	SP2	0.737			
	SP3	0.759			
Online hedonic element	OHE1	0.704	0.76	0.66	
	OHE2	0.903			
Customer Satisfaction	CAST1	0.737	0.90	0.54	
	CAST2	0.670			
	CAST3	0.711			
	CAST4	0.723			
	CAST5	0.824			
PWOM	PWOM1	0.720	0.80	0.57	
	PWOM2	0.810			
	PWOM3	0.727			

Confirmatory Factor Analysis (CFA)

EFA was conducted and fitness of the attained structure of data was established through CFA by AMOS 22 in order to confirm that the measured indicator variables are measuring the latent variables accurately. The results of the CFA are shown in Table 5.

Table 5 CFA

Measurement Models	χ^2	Df	CFI	GFI	AGFI	TLI	RMSEA
CEM-CSAT-PWOM(3fac)	2430.25	811	.90	.88	.89	.91	.061
CEM-CSAT-PWOM(1fac)	7311.39	820	.50	.42	.37	.48	.154

Bold values represent the better model fit results. Over all satisfactory model fit results were attained for three factor model (CFI = .90, GFI = .88, AGFI = .89, TLI = .91, RMRSE = .061) as compared to 1 factor model (CFI = .50, GFI = .42, AGFI = .37, TLI = .48, RMRSE = .154) representing the appropriateness of the model with selected dimensions and/or items of latent variables.

Hypothesis Testing

Linear regression technique was used to test proposed relationships of study. The first hypothesis (H1) of this study proposed a positive relationship CEM and PWoM which was supported ($\beta = 0.67$, $p < 0.00$), the second hypothesis (H2) assumed a positive association between CEM and customer satisfaction, and is also supported ($\beta = 0.94$, $p < 0.00$). Similarly, the third hypothesis (H3) is also supported ($\beta = 0.43$, $p < 0.00$) which proposed a positive relationship between customer satisfaction and PWOM (See Table 6).

Table 6 REGRESSION ANALYSIS

Relationship	Unstandardized β	S.E	t	p
(H1) PWOM ← CEM	.67	.070	9.65	.000
(H2) CSAT ← CEM	.94	.057	16.57	.000
(H3) PWOM ← CAST	.43	.051	8.45	.000

Notes: CEM, customer experience management; CSAT customer satisfaction, inbound open innovation; PWOM positive word of mouth

Mediation

To assess the underlying mechanism of customer satisfaction in association between CEM and PWoM, a contemporary approach i.e., process by Andrew Hayes was used (Hayes, 2017). The bootstrapping method with 5000 resamples was used with bias-corrected confidence intervals. Table 7 indicates, first, the direct effect of CEM on PWoM ($\beta = .49$, $p < .000$, r -squared = .54) next, LLCI and ULCI were obtained for the indirect effect of CEM on PWoM through customer satisfaction (LLCI = 0.0453 and ULCI = 0.3165). Since in the case of PWoM ← CS ← CEM, the lower and the upper confidence intervals do not include zero between them, it can be inferred that the indirect effect of CEM on PWoM is significant, indicating that customer satisfaction mediates the relationship between CEM and PWoM providing support for H4.

Table 7 MEDIATION ANALYSIS

Direct effect of CEM on PWOM					
Effect	SE	<i>t</i>	<i>p</i>	LLCI	ULCI
.49	.09	5.27	.000	.03106	.6806
Indirect effect of CEM on PWOM					
	Estimate	Boot SE	Percentile Bootstrap 95% Confidence Interval		
			Lower	Upper	
(H4) PWOM<-CAST<- CEM	.18	.068	.0453	.3165	
Indirect Effect and Significance using normal distribution					
Sobel Test	Effect	SE	Z	<i>p</i>	
	.18	.065	2.82	.000	

DISCUSSION, STRENGTHS, LIMITATIONS AND IMPLICATIONS

The current study examined the underlying mechanism of customer satisfaction between the relationship of CEM and PWoM. H1 proposed a positive association between CEM and PWoM and results of regression fully supported this association. H2 proposed positive relationship of the CEM with customer satisfaction and support was found using regression analysis for this hypothesis too. These results are consistent with (Garg et al., 2014; Kamaladevi, 2010; Thuan, Ngoc, & Trang, 2018). H3 proposed a positive relationship between customer satisfaction and PWoM and results fully supported this hypothesis as forecasted by (Ali et al., 2016; Lam et al., 2011; Ryu et al., 2012). The results of current study are in line with the findings of the Ranaweera and Jayawardhena (2014). As all the direct hypotheses were supported by regression analysis results, so mediation analysis was conducted. H4 proposed mediation of customer satisfaction between CEM and PWoM and partial mediation was found, hence H4 was accepted with partial support of mediating relationship. It can be said that CEM has a strong direct influence on loyalty intentions of consumers as customers behavioral intentions are always influenced by the positive experiences consumers encounter with service providers.

Theoretical and Practical Implications

The underlying association of this study is considered to be one of the most debatable and important topics in marketing research domains, with minimal information and literature available related to the underlying mechanism through which CEM can be used to attain maximum competitive advantage and to build enduring customers relationships. Therefore, current study will generate a valuable addition to the body of knowledge related to mechanisms involved for turning the positive experiences of the customers with the organizations into intentions to recommend those organizations to others. As most of the previous researches on CEM have been grounded in marketing, without any such empirical testing study. This research is also distinctive as it is established on social exchange theory to enhance the prevailing literature on CEM, customer satisfaction, PWoM, and provides an insight that what triggers customers to be satisfied after experiencing positive relationships with service providers and has been conducted in context of banks of Pakistan by utilizing survey methodology.

Current study established a general discussion of all aspects of the organizations to deliberately manage the experiences of the customers. Based on the findings of the study it is suggested that management of customer experiences must be an integral part of the long-term vision of the service sectors and they must acknowledge that experiences are always co-experienced by consumers and workers while providing services along with many other factors which are equally important. Highly successful banks manage to establish an environment of cooperation and enthusiasm in employees to meet the perceived needs of customers. Thus, findings of this study will enable managers to understand better, the results of satisfied customers in response to the benefits provided by the banks to customers. This will ultimately generate loyal customers with high intentions to spread PWoM related to banking services. Therefore, it is highly recommended that banks must concentrate on activities that can create the long-term benefits for banks rather than generating short term profitability benefits.

Strengths, Limitations and Future Research Directions

Along with multiple strengths i.e., empirical testing of CEM and its impact on customer emotions and behavioral intentions, refinement of the scale of CEM from 50 item scale to 35 item scale based on EFA and CFAs, this study also has some shortcomings i.e., this study is established on cross-sectional research design based on the fact that to contact the same respondents at different time periods was very difficult to manage, so a longitudinal research design can be used by the future researchers in different sectors where its relatively easy to contact the same respondents at multiple times. Another limitation is that this study analysed only mediator variable, whereas, future researches may be executed with moderator variable like, commitment and trust to check the interaction effects of these moderators with predictor variables on behavioral intentions and positive behaviors. A mixed method approach or experimental design can also be used by the future researchers to better understand the enduring relationship of CEM with positive behaviors of customers.

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