The Impact of Customer Experience Management on Customer Loyalty in the Banking Sector: The Mediating Role of Customer Attitude

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Abstract

Recent meta-analyses of the consumer behavior literature show gaps in the research. This study seeks to fill several of those gaps by examining the impact of customer experience management on customer attitude and loyalty. The study also investigates to understand how different interaction environments physical, virtual, and service as sub dimensions of customer experience management affect customer attitude and loyalty in an increasingly digitalized market. The study employs a quantitative research methodology, utilizing a structured questionnaire to collect data from a sample size of 240 respondents, selected through convenience sampling. Data were analyzed using multiple regression and mediation analysis to test ten hypotheses. The results reveal that virtual and service interaction management significantly impact customer loyalty, with positive beta values and statistically significant p-values. However, physical interaction management did not show a significant effect on loyalty, suggesting a shift in customer engagement towards virtual and service-based experiences. Additionally, customer attitude was found to mediate the relationships between physical and virtual interactions and customer loyalty, but not between service interactions and loyalty. The findings highlight the growing importance of virtual and service interactions in customer retention while indicating a reduced role for physical environments in digital transformation. Limitations and areas for future research, particularly in the context of evolving customer preferences, are also discussed. These insights offer valuable implications for businesses transitioning to digital platforms, emphasizing the need to prioritize virtual and service interactions to enhance customer loyalty. This research contributes to the existing literature by providing empirical evidence on the shifting dynamics of customer interaction management in a digitalized environment.

Keywords: Customer Attitude, Customer Loyalty, Physical Interaction Management, Service Interaction Management, Virtual Interaction Management

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Introduction

According to Kavitha and Haritha, (2018) and Lundaeva, (2019) managing the customer experience is essential to improving business performance. To achieve long-term success, businesses and customers must strengthen their relationship, which is the essence of customer experience management (Makudza, 2021). This is especially significant for the services industry, as the strength of service interactions has a significant impact on service quality (Hashemi et al., 2021). Global banking companies now place a high priority on customer experience management. Digital interactions have become commonplace in the United Kingdom, for example, as banks work to improve the customer experience (Sudiyono et al., 2022). Customers can now access banking services more conveniently due to the shift to digital banking, which has increased customer satisfaction (Garg et al., 2014; Omoregie et al., 2019).

The implementation of contemporary banking technologies in India has greatly enhanced the customer experience. As noted by Suvarchala & Narasimha, (2018), these developments have given consumers a more seamless and effective service in addition to streamlining banking procedures. Enhancing the overall banking experience in India has been made possible through the integration of technologies like internet, mobile, and automated customer service platforms (Bick et al., 2010; Garg et al., 2014; Sudiyono et al., 2022).

The significance of customer experience management (CEM) in promoting customer loyalty is widely acknowledged; however, there are still substantial gaps in the theoretical knowledge and empirical research regarding this relationship, especially with regard to the banking sector. The inadequate investigation of customer attitude as a mediating variable between CEM and customer loyalty represents a significant theoretical gap. The role of customer attitude, which encompasses overall evaluations and emotional responses towards a service, has been largely overlooked, despite the fact that numerous studies have highlighted the direct effects of service quality and customer satisfaction on loyalty (Oliver, 1999; Zeithaml et al., 1996). This gap indicates that the mechanisms through which customer experiences translate into loyalty may not be fully captured by the existing models, which would limit their predictive power and usefulness.

Moreover, there is a substantial knowledge gap concerning the impact of CEM on customer loyalty within the specific context of the Sri Lankan banking industry. While international research has provided valuable insights, these findings are not always directly transferable to the Sri Lankan context due to cultural, economic, and regulatory differences (Perera & Fernando, 2020). The unique customer expectations and banking practices in Sri Lanka necessitate localized studies to understand how CEM strategies can be optimized to enhance customer loyalty effectively. Despite the critical role of CEM, there is a dearth of empirical research focusing on how Sri Lankan banks manage customer experiences and the subsequent effects on customer loyalty. This gap underscores the need for more context-specific studies that take into account the peculiarities of the Sri Lankan banking sector. This gap highlights how much more context-specific research is needed, one that takes into consideration the unique characteristics of the banking industry in Sri Lanka.

The fast digitalization of Sri Lanka's banking sector is exacerbating the contextual divide nonetheless. Customer attitudes and loyalty are being impacted by digital experiences, and this has to be understood given the growing use of digital banking platforms. The relationship in Sri Lanka between digital customer experiences and loyalty has not, however, been adequately covered by previous research. The dynamics of consumer interactions with digital banking platforms can vary greatly from those of traditional banking methods, as highlighted by Karunasingha & Abeysekera, (2022) and can have a special impact on customer attitudes and loyalty.

For the banking sector in Sri Lanka, particularly NSB Bank, to gain a thorough understanding of Customer Experience Management (CEM), it is essential to address the existing theoretical, knowledge, and contextual gaps. To better comprehend how customer experiences, affect loyalty, future research should focus on incorporating customer attitude as a mediating variable in customer loyalty models. Localized research is necessary to develop effective CEM strategies, considering the unique cultural and economic context of Sri Lanka. By filling these gaps, researchers and practitioners can enhance their understanding and improvement of customer loyalty within NSB Bank and the broader Sri Lankan banking sector, ultimately contributing to the industry's competitiveness and long-term growth.

This study aims to evaluate the impact of CEM on customer loyalty, with a specific focus on the mediating role of customer attitude within the banking industry of Sri Lanka. The primary focus is on NSB Bank, providing insights directly applicable to the local context. By investigating this relationship, the study seeks to offer actionable recommendations for improving customer loyalty through targeted CEM strategies tailored to the unique needs of NSB Bank's customers and the Sri Lankan banking environment.

Literature Review

Customer Loyalty

Customer loyalty, defined as the extent to which customers remain committed to a particular brand, product, or service over time, is a multifaceted concept that has garnered significant attention in academic literature. It encompasses various behaviors and attitudes, including repeat purchasing, positive word-of-mouth, and emotional attachment (Ou et al., 2011). The critical importance of customer loyalty lies in its impact on a company's profitability, sustainability, and competitive advantage. This comprehensive review explores the dimensions, antecedents, and outcomes of customer loyalty as presented in scholarly research. Customer loyalty is often conceptualized as comprising both behavioral and attitudinal dimensions. Behavioral loyalty refers to the actual repeat purchase behavior exhibited by customers, while attitudinal loyalty reflects the emotional and psychological commitment to a brand (Alawamleh, 2017). True loyalty, as described by Fungai, (2017), involves a deep-seated attachment to a brand, leading to consistent repurchase behavior and positive referrals. This dual nature of loyalty is crucial for businesses, as it not only ensures steady revenue through repeat sales but also promotes brand advocacy (Yuliyasti et al., 2018).

Several factors influence customer loyalty, with customer satisfaction being a primary antecedent. Satisfaction results from a positive evaluation of a product or service experience,

leading to repeated patronage (Fook & Dastane, 2021). However, satisfaction alone may not suffice to guarantee loyalty.

Trust, perceived value, and commitment are additional critical factors. Trust, defined as the belief in a brand's reliability and integrity, fosters long-term loyalty as it reduces perceived risk and increases customer confidence (Almohaimmeed, 2019). Perceived value, which considers the balance between the benefits received and the costs incurred, significantly impacts customer loyalty (Fojt, 2016). Customers who perceive high value in their transactions are more likely to remain loyal. Commitment, both affective and calculative, also plays a pivotal role. Affective commitment is the emotional attachment a customer feels towards a brand, while calculative commitment involves a rational assessment of the benefits of staying loyal versus switching (Adeiza et al., 2022). High levels of affective commitment often result in stronger loyalty, as customers develop a personal connection with the brand that goes beyond mere transactional benefits. Brand image and reputation further influence loyalty. A positive brand image, characterized by favorable associations and perceptions, enhances loyalty by creating a sense of trust and reliability (Sciarelli et al., 2017). Moreover, corporate social responsibility (CSR) initiatives can bolster a brand's reputation and foster loyalty. Customers increasingly prefer brands that demonstrate social and environmental responsibility, perceiving them as more trustworthy and aligned with their values (Wanninayake, Mahakumbura & Hapugoda 2019).

Customer relationship management (CRM) strategies are essential in cultivating and maintaining loyalty. CRM involves using data-driven approaches to understand customer needs, personalize interactions, and foster long-term relationships (Haenlein & Kaplan, 2012). Effective CRM systems enable businesses to track customer preferences and behaviors, allowing for tailored marketing efforts and improved customer satisfaction. Loyalty programs, which reward repeat customers with incentives such as discounts, points, or exclusive offers, are a popular CRM tool that can enhance customer retention and loyalty (Rafiq et al., 2013). The role of digital transformation in customer loyalty has become increasingly prominent. The rise of e-commerce and digital platforms has reshaped the ways businesses interact with customers. Online reviews, social media engagement, and digital loyalty programs are now integral to the customer experience (Verhoef et al., 2009). Companies that effectively leverage digital tools to engage with customers, gather feedback, and provide seamless online experiences can strengthen customer loyalty.

For instance, personalized email marketing campaigns and targeted promotions based on customer data enhance the relevance of communications and encourage repeat purchases (Kassim & Abdullah, 2010; Sashi, 2012; Silva & Yapa, 2009).

Emotional connections also significantly impact customer loyalty. Fournier (1998) introduces the concept of brand relationships, where customers form deep, emotional bonds with brands that mirror personal relationships. These emotional connections are often more resilient to competitive pressures and price changes. Customers who feel a personal connection to a brand are less likely to switch to competitors, even if offered lower prices or similar products (Shanka, 2012) Despite numerous strategies to enhance loyalty, maintaining it in a competitive market is challenging. One significant challenge is the rise of empowered customers who have access to abundant information and alternatives. Today's customers are more informed and

have higher expectations, making it essential for businesses to continuously innovate and adapt to changing needs (Sashi, 2012). Additionally, economic factors and market dynamics can influence customer loyalty. During economic downturns, customers may prioritize price over loyalty, seeking more affordable alternatives.

Addressing these challenges requires a holistic approach to customer loyalty that integrates various strategies and considers the entire customer journey. A customer-centric culture, where every aspect of the business is aligned with delivering superior customer value, is crucial. This involves not only frontline employees but also back-office operations, product development, and marketing efforts (Fungai, 2017). Leadership commitment to customer loyalty, clear communication of customer-centric values, and continuous measurement and improvement of loyalty initiatives are essential components of a successful loyalty strategy. Moreover, leveraging technology to gain insights into customer behavior and preferences is critical. Advanced analytics and artificial intelligence (AI) can provide deeper understanding and predictive capabilities, enabling businesses to anticipate customer needs and proactively address potential issues (Yuliyasti et al., 2018). For example, predictive analytics can identify at-risk customers and trigger retention efforts before they defect, while AI-driven Chabot's can enhance customer service efficiency and availability.

The customer loyalty is a complex and dynamic construct that requires a strategic and integrated approach. Factors such as customer satisfaction, perceived value, trust, and commitment are fundamental to building loyalty, while CRM strategies, digital transformation, and emotional connections further enhance it. Businesses must adopt a holistic, customer-centric approach that leverages technological advancements to maintain and strengthen customer loyalty (Orel & Kara, 2014). By understanding and addressing the various dimensions and antecedents of loyalty, companies can cultivate lasting relationships with their customers, ensuring sustained success and competitive advantage (Sathiyavany & Shivany, 2018).

Customer Attitude

Customer attitude acts as a pivotal mediator in the relationship between service quality and customer loyalty, significantly influencing how customers perceive and engage with a brand (Garrouch, 2022). Attitude encompasses the overall evaluation and emotional response customers have towards a product or service, which in turn affects their loyalty behaviors. In the banking sector, understanding the mediating role of customer attitude is crucial for fostering long-term relationships and customer retention (AlKailani, 2016).

When customers experience high service quality, their attitudes towards the bank become more favorable. Key dimensions of service quality such as reliability, responsiveness, assurance, empathy, and tangibles play a significant role in shaping these attitudes (Hartmann & Apaolaza-Ibáñez, 2012). This positive attitude serves as a mediator, translating high service quality into increased customer loyalty. Empirical studies support the idea that customer satisfaction, a critical component of customer attitude, directly impacts loyalty intentions (Arasli et al., 2005; Sohail & Shaikh, 2007; Yi, 2014). Satisfied customers are more likely to develop favorable attitudes, leading to repeat business and positive word-of-mouth referrals. Therefore, customer attitude bridges the gap between initial service experiences and sustained

loyalty, making it a crucial focal point for banks aiming to improve customer retention (Bebli, 2012; Priyanth & Perera, 2018; Raza et al., 2020).

Emotional responses are another vital aspect of customer attitude. Positive emotional interactions with bank staff, such as friendly and empathetic service, can create a strong emotional bond with the brand (Wu et al., 2012). This emotional connection enhances customer loyalty by fostering a sense of belonging and attachment. For instance, personalized services that exceed customer expectations can evoke feelings of appreciation and trust, reinforcing the relationship between service quality and loyalty through positive attitudes (Fojt, 2016; Tharanikaran et al., 2017).

Perceived value is also integral to customer attitude. When customers believe they are receiving good value for their money, their attitudes towards the bank improve. This perception of value mediates the effect of service quality on loyalty by reinforcing the benefits of maintaining the banking relationship (Sheng & Liu, 2010; Yavas et al., 2010). The customer attitude serves as a critical mediator in the link between service quality and customer loyalty. Banks that focus on enhancing service quality and creating positive, valuable, and emotionally satisfying experiences can cultivate favorable customer attitudes, leading to increased loyalty (Jun & Cai, 2001). Understanding this dynamic helps banks develop effective strategies for customer retention, ensuring long-term success in a competitive market (Hammoud et al., 2018; Sinaga & Suroso, 2023).

Customer Experience Management

Customer Experience Management (CEM) has emerged as a critical area of focus for businesses seeking to differentiate themselves in a highly competitive market. The concept of CEM involves the strategic management of a customer's interactions with a brand across all touch points to foster customer satisfaction, loyalty, and advocacy. This literature review synthesizes key insights and findings from existing research on CEM, highlighting its significance, strategies, and outcomes. The significance of CEM is underscored by its direct impact on customer satisfaction and business performance. For instance, Makudza, (2021) define CEM as a process that companies use to oversee and track all interactions with customers throughout the customer lifecycle, aiming to optimize these interactions to enhance customer loyalty. They argue that successful CEM strategies lead to improved customer satisfaction, which in turn drives higher customer retention rates and profitability. Similarly, Farro-Gómez De La Torre et al., (2022) emphasize that CEM involves not only the functional aspects of product and service delivery but also the emotional and psychological dimensions of customer interactions. Their research suggests that businesses that excel in managing customer experiences can create a significant competitive advantage.

Several strategies have been identified in the literature for effective CEM. One critical strategy is the integration of customer feedback into business processes. According to Syaifullah & Honantha, (2020), systematically collecting and analyzing customer feedback allows businesses to identify pain points and areas for improvement.

They highlight the importance of real-time feedback mechanisms, such as surveys and social media monitoring, which enable companies to respond promptly to customer concerns and

enhance their experience. Furthermore, Homburg et al., (2017) suggest that personalization is a powerful tool in CEM. By leveraging data analytics, companies can tailor their interactions to individual customer preferences, thereby creating more meaningful and engaging experiences.

Another essential strategy in CEM is the alignment of organizational culture with customer-centric principles. Kandampully et al., (2018) argue that a customer-centric culture, where employees at all levels prioritize customer needs and experiences, is fundamental to effective CEM. Their study indicates that organizations with strong customer-centric cultures tend to perform better in terms of customer satisfaction and loyalty. Moreover, this cultural alignment requires leadership commitment and the empowerment of employees to make decisions that enhance customer experiences (Lemon & Verhoef, 2016).

Technology also plays a crucial role in CEM, particularly through the use of Customer Relationship Management systems. As noted by Dube & Chari, (2019) CRM systems enable businesses to manage customer data effectively, track interactions, and deliver personalized experiences at scale. These systems provide a comprehensive view of the customer journey, helping businesses to identify key touch points and optimize them for better customer experiences. Additionally, advancements in artificial intelligence (AI) and machine learning are further enhancing the capabilities of CEM by enabling predictive analytics and automated customer interactions (Havr, 2018).

The outcomes of effective CEM are multifaceted and extend beyond immediate customer satisfaction. For example, Kavitha & Haritha, (2018) found that superior customer experiences lead to higher levels of customer loyalty, which translates into increased lifetime value and repeat business. Furthermore, Lima, (2019) highlight the role of positive customer experiences in generating word-of-mouth referrals, which are invaluable for acquiring new customers and building brand reputation. Their research demonstrates that customers who have had positive experiences with a brand are more likely to recommend it to others, thereby amplifying the impact of CEM efforts.

However, the implementation of CEM is not without challenges. One significant challenge is the complexity of managing customer experiences across multiple channels and touch points. As highlighted by Munatsi & Zhuwau, (2019), the rise of digital channels has increased the number of interactions that businesses must manage, making it more difficult to maintain a consistent and high-quality customer experience. They suggest that businesses need to adopt an Omni channel approach, where customer experiences are seamlessly integrated across all channels, to address this challenge effectively. Another challenge is measuring the impact of CEM initiatives. Despite the clear benefits of CEM, quantifying its return on investment (ROI) can be difficult. McColl-Kennedy et al. (2015) note that traditional financial metrics often fail to capture the intangible benefits of enhanced customer experiences, such as increased customer trust and emotional engagement. They propose the use of customer-centric metrics, such as Net Promoter Score (NPS) and Customer Effort Score (CES), to better assess the effectiveness of CEM strategies.

Theoretical Background and Hypotheses Development

Physical Environment Management and Consumer Loyalty
Physical environment management is crucial in shaping customer perceptions and loyalty in the banking sector. A well-maintained physical environment, including branch layout, cleanliness, and ambience, can significantly enhance customer satisfaction and loyalty (Syaifullah & Honantha, 2020). Studies have shown that a positive physical environment leads to increased customer comfort and trust, which are essential components of loyalty (Fojt, 2016). Moreover, in a competitive banking market, the physical environment can serve as a differentiator, providing a tangible aspect of service quality that customers can directly experience (Sciarelli et al., 2017). Therefore, effective management of the physical environment is expected to influence consumer loyalty at positively.

Hypothesis 1: Physical environment management positively affects consumer loyalty

Virtual Environment Management and Consumer Loyalty
Virtual environment management is increasingly vital in influencing customer loyalty in the banking sector, particularly with the growing adoption of digital banking services. A seamless, user-friendly virtual environment, encompassing online and mobile banking platforms, significantly enhances customer satisfaction and loyalty (Ladhari, 2010). Effective virtual environment management ensures that customers experience minimal disruptions, easy navigation, and quick transaction processing, fostering a positive user experience (Ameen & Mustafi, 2020). For bank, optimizing their digital interfaces to meet customer expectations is crucial in retaining and attracting customers in a competitive market. Research indicates that a well-managed virtual environment can build trust and loyalty by providing convenience and efficiency (Hmoud et al., 2022). Thus, it is expected that the quality bank's virtual environment management will have a positive impact on consumer loyalty, as customers increasingly rely on digital platforms for their banking needs.

Hypothesis 2: Virtual environment management positively affects consumer loyalty

Service Interaction and Consumer Loyalty
Service interaction is a pivotal factor in shaping consumer loyalty in the banking sector. High-quality service interactions, characterized by responsiveness, empathy, and competence of bank employees, can significantly enhance customer satisfaction and loyalty (Yapa & Fernando, 2023). Effective service interactions build trust and rapport with customers, making them feel valued and understood, which are critical elements for fostering loyalty (Yilmaz & Gültekin, 2016). For bank, ensuring that employees are well-trained and capable of delivering excellent service interactions can improve customer experiences, leading to higher retention rates and positive word-of-mouth referrals. Research indicates that customers who perceive their interactions with service staff as positive are more likely to remain loyal and continue using the bank's services (Lovelock & Wirtz, 2011). Therefore, it is anticipated that the quality of service interactions at bank will positively impact consumer loyalty, reinforcing the importance of personal connections in banking.

Hypothesis 3: Service interaction positively affects consumer loyalty

Customer Attitude on Physical Environment and Customer Loyalty
Customer attitude serves as a crucial mediator in the relationship between physical environment management and customer loyalty. The physical environment of a bank, including aspects like branch layout, cleanliness, and ambiance, directly influences customer perceptions and attitudes (Toor et al., 2019). Positive customer attitudes, shaped by a favorable physical environment, lead to higher levels of satisfaction and emotional attachment to the bank (Yuliyasti et al., 2018). These positive attitudes are instrumental in fostering customer loyalty, as satisfied customers are more likely to develop trust and a sense of loyalty toward the bank (Liyanage et al., 2020). For National Savings Bank, investing in an appealing and well-maintained physical environment can enhance customer attitudes, which in turn, strengthens customer loyalty. By understanding and leveraging the mediating role of customer attitude, bank can effectively translate improvements in the physical environment into increased customer loyalty.

Hypothesis 4: Customer attitude mediates the relationship between physical interaction management and customer loyalty.

Customer Attitude on Virtual Environment and Customer Loyalty
Customer attitude mediates the relationship between virtual environment management and customer loyalty. A user-friendly, reliable, and secure virtual environment enhances customer attitudes, leading to greater satisfaction and emotional connection (Ladhari, 2010; Nuseir & Aljumah, 2020). Positive attitudes foster trust and loyalty, making it crucial for National Savings Bank to optimize their digital platforms for long-term success (Alawamleh, 2017).

Hypothesis 5: The mediator impact of customer attitude on virtual environment dimension and customer loyalty

Customer Attitude on Service Interaction and Customer Loyalty
Customer attitude mediates the relationship between service interaction and customer loyalty. High-quality interactions, marked by responsiveness and empathy, enhance customer attitudes and satisfaction (Al-Debei et al., 2015; Ajai Krishnan & Nandhini, 2017). Satisfied customers are more likely to remain loyal and recommend the bank (Toor et al., 2019). Investing in staff training is essential for improving customer attitudes and loyalty.

Hypothesis 6: Customer attitude mediates the relationship between service interaction and customer loyalty

Physical Environment Management and Customer Attitude
Customer attitudes towards banks are positively influenced by effective physical environment management, including factors like cleanliness and branch facilities (Chahal & Dutta, 2014). A clean and welcoming atmosphere enhances customer satisfaction and fosters positive perceptions of the bank (Verhoef et al., 2009). Thus, improving the physical environment is likely to boost customer loyalty and repeat business.

Hypothesis 7: Physical environment management positively affects customer attitude
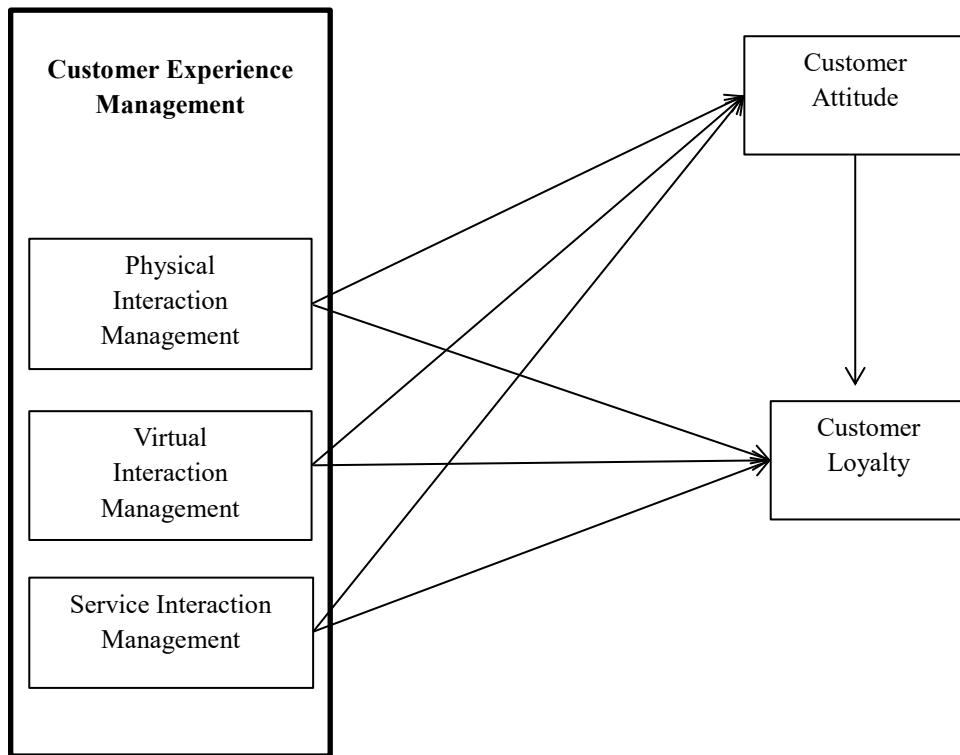
Figure 1: Conceptual framework
Source: Developed for the study (2024)

Virtual Environment Management and Customer Attitude
Effective virtual environment management, including user-friendly online platforms and secure digital transactions, positively influences customer attitudes towards banks (Chahal & Dutta, 2014; Kajetan, 2018). By ensuring reliability and ease of navigation, banks can enhance customer satisfaction and foster loyalty. A well-managed virtual environment meets the needs of tech-savvy customers, building trust through a seamless banking experience (Buttle, 2009; Du Plessis & de Vries, 2016).

Hypothesis 8: Virtual environment management positively affects customer attitude

Service Interaction and Customer Attitude
Quality service interactions, including those with bank tellers and representatives, significantly enhance customer attitudes towards the bank (Parasuraman et al., 2005; Buttle, 2009). Reliable and knowledgeable employees improve customer experiences, fostering positive perceptions and loyalty (Kajetan, 2018; Du Plessis & de Vries, 2016). Effective interactions build trust and satisfaction, encouraging favorable views of the bank (Chahal & Dutta, 2014).

Hypothesis 9: Service interaction positively affects customer attitude

Customer Attitude and Customer Loyalty
Customer attitudes significantly influence loyalty in the banking sector. Positive experiences and satisfaction with the bank's services lead to favorable attitudes, increasing the likelihood of continued usage, recommendations, and reduced intent to switch (Shanka, 2012; Chahal & Dutta, 2014). Maintaining high customer satisfaction is crucial for fostering loyalty, which is vital for sustained growth and competitive advantage (Jun & Cai, 2001).

Hypothesis 10: Customer attitude positively affects customer loyalty

Study Design and Methods

This research adopts a positivist philosophy, characterized by an objective approach where the researcher is not involved in the process. Positivism emphasizes measurable social realities, with findings that are generalizable. The study focuses on Customer Experience Management (CEM) and its impact on customer loyalty, with customer attitude acting as a mediating variable. The research is conducted in the context of National Savings Bank in Sri Lanka, addressing a gap in the literature concerning this relationship in a local context. Data collection employs a self-administered questionnaire distributed to 265 National Savings Bank customers. The study uses a descriptive research design, relying on quantitative data analyzed through SPSS software and smart PLS. The sampling technique employed is convenience sampling.

Out of 265 distributed surveys, 240 were returned, resulting in a response rate of 90.6%. The operationalization table used in this study includes key variables such as Customer Experience Management, Customer Attitude, and Customer Loyalty, each measured using a primarily using a 5-point Likert scale ranging from "strongly disagree" to "strongly agree. The customer experience management variable is further divided into three dimensions: physical interaction management, virtual interaction management, and service interaction management, drawing on Makudza (2021). Items were adopted to measure customer experience management and customer loyalty from Makudza, (2021) and Customer Attitude variable sourced from Kaakeh et al. (2019). Altogether, the study uses 21 items across different variables, employing the Likert scale to capture varying degrees of agreement or disagreement with statements related to banking experiences, attitudes, and loyalty, ensuring a robust evaluation of customer behavior and perceptions.

Data Analysis

The discriminant validity of the latent variables was tested using Fornell & Larcker, (1981) approach. Table 1 illustrates the discriminant validity of each latent variable. The diagonals of table 1 show the average variance extracted (AVE) from each variable.

Structural Equation Modeling (SEM) was utilized for data analysis, as it is particularly suited for inferring causal relationships (Henseler et al., 2009). Two main approaches to SEM include Covariance-Based SEM (CBSEM) and Partial Least Squares (PLS) path modeling. PLS, developed by Herman Wold, differs from CBSEM in that it operates with block variables rather than latent variables (Garg et al., 2014). PLS is especially effective for analyzing high-

dimensional data in less structured environments (Henseler et al., 2009). This makes PLS a valuable tool for modeling complex relationships and working with datasets where traditional covariance-based methods may be limited.

Table 1: Discriminant Validity of the Latent Variables

Variables	AT	CY	PI	SI	VI
Customer Attitude	**0.800**				
Customer Loyalty	0.495	**0.796**			
Physical Interaction Management	0.755	0.399	**0.830**		
Service Interaction Management	0.500	0.382	0.425	**0.850**	
Virtual Interaction Management	0.707	0.477	0.651	0.496	**0.822**

All hypotheses were supported. Table 2 summarizes these relationships and shows the values of standardized path coefficients (β), standard errors (se), t-values (t), and significance values (p) of path coefficients.

Table 2 presents the results of the PLS path model estimation, showing the relationships between various interaction management dimensions, customer attitude, and customer loyalty. The findings indicate that customer attitude significantly influences customer loyalty (H1: β = 0.283, p = 0.017), confirming that positive attitudes toward a bank enhance loyalty. Physical interaction management strongly impacts customer attitude (H2: β = 0.487, p = 0.000), but its direct effect on customer loyalty is insignificant (H3: β = -0.016, p = 0.872). Service interaction management also positively influences customer attitude (H4: β = 0.132, p = 0.016) and customer loyalty (H5: β = 0.138, p = 0.024). Virtual interaction management has a notable impact on both customer attitude (H6: β = 0.325, p = 0.000) and customer loyalty (H7: β = 0.218, p = 0.025). The mediation analysis reveals that customer attitude mediates the relationships between physical (H8: β = 0.138, p = 0.022) and virtual interaction management (H10: β = 0.092, p = 0.026) and customer loyalty, but not for service interaction management (H9: β = 0.037, p = 0.123). Model fit statistics indicate an acceptable fit (SRMR = 0.078, NFI = 0.718), with a strong explained variance for customer attitude (R^2 = 0.659) and moderate for customer loyalty (R^2 = 0.279).

Table 2: Results of PLS path model estimation

H	Path	β	t value	p value	Results
H1	Customer Attitude -> Customer Loyalty		2.380	0.017	Accepted
		0.283			
H2	Physical Interaction Management -> Customer Attitude		10.085	0.000	Accepted
		0.487			

H3	Physical Interaction Management -> Customer Loyalty	-0.016	0.162	0.872	Rejected
H4	Service Interaction Management -> Customer Attitude	0.132	2.416	0.016	Accepted
H5	Service Interaction Management -> Customer Loyalty	0.138	2.262	0.024	Accepted
H6	Virtual Interaction Management -> Customer Attitude	0.325	5.612	0.000	Accepted
H7	Virtual Interaction Management -> Customer Loyalty	0.218	2.238	0.025	Accepted
H8	Physical Interaction Management -> Customer Attitude -> Customer Loyalty	0.138	2.288	0.022	Accepted
H9	Service Interaction Management -> Customer Attitude -> Customer Loyalty	0.037	1.542	0.123	Rejected
H10	Virtual Interaction Management -> Customer Attitude -> Customer Loyalty	0.092	2.230	0.026	Accepted

Table 3: Model goodness-of-fit statistics

Chi-Square statistic (X^2)	602.246
SRMR	0.078
d_ULS	0.926
NFI	0.718
R-square adjusted (Customer Attitude)	0.659
R-square adjusted (Customer Loyalty)	0.279

Table 4: Confirmatory factor analysis of constructs

Category		Factors Loading (T value)	Cronbach's alpha	CR	AVE
Dimensions	Items				
Customer Loyalty					
I will recommend the online banking to other people	CY1	0.809(11.869)	0.808	0.815	0.634
I prefer the online banking above others	CY2	0.804(11.641)			
I would like to say positive things about online banking to other people	CY3	0.808(9.955)			

I would recommend online banking to someone who seeks advice	CY4	0.762(9.897)			
Physical Interaction Management					
I like the interior decoration at the bank	PI 1	0.792(15.813)	0.774	0.776	0.689
I appreciate how the design of the bank is customer-friendly	PI 2	0.867(16.561)			
I noticed that the furniture at the bank, including the chairs, counters, and booths, is of high quality and adds to the overall comfort and functionality of the space	PI 3	0.830(17.363)			
Service Interaction Management					
The staff at my bank treat me as an individual and not just anyhow	SI 1	0.823(13.083)	0.808	0.811	0.722
I find it easy to discuss matters with my bank's staff	SI 2	0.871(13.756)			
I am usually first-to-market with new products and services	SI 3	0.855(12.309)			
Virtual Interaction Management					
The ATMs of my bank are technologically well equipped	VI 1	0.877(21.784)	0.758	0.773	0.676
I find the mobile applications of my bank very appealing	VI 2	0.848(19.459)			
I find the telephone banking services of this bank to be well-managed, making it easy to handle my banking needs	VI3	0.734(13.345)			
Customer Attitude					
I feel that choosing NSB banking is a wise idea	AT 1	0.845(17.020)	0.813	0.818	0.640
I feel that choosing NSB banking is a good idea	AT 2	0.784(19.148)			
I like to choose NSB banking	AT 3	0.779(16.883)			
I believe that NSB banking provides excellent value for its services	AT 4	0.790(18.924)			

Table 3 presents the confirmatory factor analysis (CFA) results for the constructs in the study, providing insight into the reliability and validity of the measurement items. For customer loyalty, all four items had high factor loadings, with values ranging from 0.762 to 0.809, and a Cronbach's alpha of 0.808, indicating good internal consistency. The construct's composite reliability (CR) was 0.815, and the average variance extracted (AVE) was 0.634, demonstrating sufficient convergent validity. Physical interaction management showed strong factor loadings (0.792 to 0.867), with a Cronbach's alpha of 0.774, CR of 0.776, and AVE of 0.689, suggesting a well-defined construct. Service interaction management also demonstrated robust reliability, with loadings between 0.823 and 0.871, a Cronbach's alpha of 0.808, CR of 0.811, and AVE of 0.722. Virtual interaction management had slightly lower factor loadings, ranging from 0.734 to 0.877, but still met the acceptable thresholds, with a Cronbach's alpha of 0.758, CR of 0.773, and AVE of 0.676. Finally, customer attitude had strong loadings (0.779 to 0.845), a Cronbach's alpha of 0.813, CR of 0.818, and AVE of 0.640, confirming the reliability and validity of the construct.

Discussion

The purposes of this study concerned the associations between physical, virtual and service interaction management and customer attitude and customer loyalty. The findings are therefore useful in contributing to the knowledge base and where necessary extending or differing from prior research work.

Hypothesis H1 was not supported and this was in connection to physical environment management which it was hypothesized would have a positive influence on customer loyalty. The beta value for the stimuli was negative; the p-value was not statistically significant. This is in contrast to previous research where the focus was on how the physical surroundings influence customers' feelings and their loyalty (Adeiza et al., 2022; Sathiyavany & Shivany, 2018; Setó-Pamies, 2012). One possible reason might lie in the fact that today people interact more and more online and via services which are in the process of shifting industrial sectors (Verhoef et al. 2009).

Virtual environment management was found to have an effect on customer loyalty thus Hypothesis H2 was supported. The positive sign of beta coefficient and the statistically significant p value supports theoretical propositions found in prior studies that underscore the increasing importance of virtual contact in improving customer satisfaction and their behaviors online (AlKailani, 2016). This is because with time customers are likely to engage with the brands through online platforms hence the nature of the interactions has to facilitate the retention of the customer (Sashi, 2012).

Based on the findings the following hypothesis was also confirmed: This is in line with earlier works stating that service quality and the direct impact on the customer loyalty are strategic factors that should be given priority. Mutual trust and long term relationships are built through quality interactions during service delivery as supported by this study (Ladhari, 2010). All propositions of Hypotheses H7, H8, H9 which focused on the association of physical, virtual and service interaction management with customer attitude were confirmed. These findings accord with evidence from earlier studies that suggest that positive reactions in various context

predict customers' attitudes (Chen et al., 2021). It also supports Hypothesis H10 of the fact that brand or service attitude can result to brand loyalty.

Hypotheses H4 and H5, testing the mediating role of customers' attitude towards interaction management in physical and virtual environment and their loyalty, were confirmed. This is in line with previous knowledge where customer attitude plays a role of interactions between customer experiences and customer loyalty (Adeiza et al., 2022; Almohaimmeed, 2019; Gruen et al., 2005; Haenlein & Kaplan, 2012). Similarly, Hypothesis H6, whereby the independent variable customer attitude moderates between the service interaction variable and the dependent variable customer loyalty, was rejected contrary to the strong positive findings between service interaction, attitude, and loyalty, (Fojt, 2016; Hapsari et al., 2017).

Therefore, majority of the results conform with previous studies, thereby re-emphasizing the role of virtual and service contact in customer loyalty. However, the study revealed an insight into the dynamic role of physical environments which could be less relevant comparing to virtual and service interactions today and especially in the light of the digital dispensation.

Limitations and Future Research

Although this study has provided valuable insights, several limitations should be acknowledged. First, the cross-sectional design limits the ability to draw firm causal conclusions. Future research could adopt a longitudinal approach to better capture changes over time in interaction management, customer loyalty, and attitudes. Second, the study focuses on specific aspects of physical, virtual, and service interactions but may overlook other important factors like emotional appeal or brand personality. Future studies could broaden the analysis of customer loyalty by including these additional determinants. Third, the data was collected from a specific geographic region, limiting the generalizability of the findings. To verify these results, future research could replicate the study in different cultural and market settings. Lastly, the use of self-report measures introduces potential social desirability bias. Incorporating behavioral data or other objective measures in future research could help validate the findings and enhance reliability. These limitations highlight areas for further exploration in customer interaction management research.

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