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Customer commitment: the role of word-of-mouth advertising, attraction and experience of customer

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ABSTRACT

The purpose of this research was to determine the role of service type and customer type in the relationship between ease of use of services, quality, performance, innovation, customer attraction, customer commitment, and word-of-mouth advertising. The research method of this research was applied in terms of purpose and descriptive-survey research in terms of nature. Cochran's population formula was used to determine the sample size. In this research, 115 questionnaires were made available to bank branch managers with a non-probability approach and have been collected. The questionnaire was approved for validity and reliability before the final distribution. Smart PLS software was used to analyze the data collected in this research. The results of the data analysis indicate the impact of perceived value, usability, and service quality; functional quality, usability, and innovation have a positive impact on the positive customer experience. Perceived risk also had a negative impact on the customer experience. Also, creating a positive experience can provide the basis for improving customer attraction and commitment.

Keywords: customer experience, customer attraction; customer commitment, word of mouth, compensatory services

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1. INTRODUCTION

The use of online space has increased significantly in the last few years. The world today is using these networks that are trying to increase their dynamism and prepare the ground for entrepreneurship in the business space. The approach of social networks can play an important role in the development of businesses by sharing information and opinions about products and services (Cajetan et al., 2018; Rose et al., 2012). Considering the rapid growth in the online space and the high level of competition, attention to customer experience can be considered an important competitive strategy. The market perspective of "pure actors" (banks only) financial institutions is very welcome (Dootson et al., 2016), as innovative online banking services are attracting the attention of many customers due to the convenience and high value they provide. customers and has caused a growing market in this industry (Kim et al., 2009; Chiu et al., 2013). But due to the positive outlook, there are also important challenges in this industry. Among the most important challenges is creating a positive and trusting approach to attracting customers in such spaces, which is the most important challenge for bank managers to advance (Huang et al., 2010; Altaf et al., 2017). However, there is no doubt. Characteristics of second-generation Internets (such as interactivity, online customer-to-customer (C2C) recommendations, online word-of-mouth, or user-generated concepts) enhance the potential of e-retailer-customer

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interaction (Cheng et al., 2018; Monferrer-Tirado et al., 2016). Undoubtedly, the combination of such issues makes the prospect of activities in online banking service markets a little complicated, and the concept of customer experience is recognized as an important issue for bank managers to improve business performance. In fact, banks should understand how an online experience ensures an optimal customer experience within and across channels (Lemke et al., 2009). In this context, a number of studies have shown that website components are a good starting point for creating a customer's online experience (Roy, 2018). But in this research, the researcher states that customer experience is more important than the implementation of website components.

In this research, the main attempt is to examine the antecedents and consequences of creating a favorable online experience, because various results show that a favorable online experience provides companies with the opportunity to improve customer satisfaction, customer loyalty in online environments, and, of course, financial performance. The field surveys conducted indicate that the provision of online services in many online institutions follows a pattern, and this issue undoubtedly causes customers to not have a sense of distinction or a favorable experience with online shopping. This issue proves that even though electronic banking services have advantages in terms of strengthening the perceived value of the customer, they cannot develop the desired customer experience. In other words, the customer experience, which is a good inner sense of past purchases, is created when electronic banking procedures in the bank are different from those in other departments. If a bank does not pay attention to the concept of customer experience in its online marketing department, it cannot take effective measures in order to improve customer satisfaction from online services and increase customer loyalty to the bank brand, which causes it to develop its financial performance with There are problems. In fact, traditional banking has a lot of costs in attracting and keeping customers, while electronic banking has caused many of these costs to be removed. Due to the inability to improve the level of customer loyalty and satisfaction, the cost of re-attracting customers will increase, and this concept will mean a decline in the financial performance of the bank.

1. LITERATURE REVIEW

Human life has always undergone extensive changes from the beginning until now due to the innovations that were made, but the speed of growth of these innovations has increased greatly in the current period. One of the innovations that has greatly affected people's lives in the meantime is web-based applications and the online services of social networks. Paying attention to the mechanisms of online sales behavior, especially using the input-response-output theory, allows companies to better analyze their performance in online financial markets (Garg et al., 2014; Roy, 2018). In fact, this approach allows banks to examine and analyze the amount of energy and resources consumed in relation to the obtained output and make rational decisions in the field of their markets. In the meantime, online customer experience is one of the topics that is a major challenge for managers.

A comprehensive model in this field that can create the basis for improving the performance of banks can eliminate this challenge (Martins et al., 2014). Most of the past research has focused on the issue of the quality of websites or web applications, which cannot provide the necessary context for the online customer experience. Examining other features can provide a more comprehensive view of existing models in the field of improving and increasing customer experience management in the online space. Banks undoubtedly need to pay more attention to the category of online customer experience in order to improve their performance, especially in the areas of customer retention and customer churn management. A favorable online experience, if it is properly used in banks, can take the appropriate and favorable step in customer orientation and create the basis for increasing and improving the level of satisfaction and creating a trust-based interaction with their customers.

Cheng et al. (2018) investigated the role of service compensation, customer satisfaction, and customer loyalty. In this research, the service compensation system was examined mainly in terms of distributive, procedural, and transactional justice. The obtained results have confirmed that these three distributives, transactional, and procedural justices affect customer satisfaction, and customer satisfaction has an effect on improving customer loyalty. Cajetan et al. (2018) investigated internet banking, customer experience, satisfaction, loyalty, and financial performance in a research study. In this research, which was conducted among British banks, the main goal of the researcher was to investigate the role of effective factors in enhancing customer experience, satisfaction, loyalty, and improving the financial performance of companies. 9 factors identified in order to improve the customer experience include perceived value, convenience service, performance quality, service quality, brand trust, customer involvement, perceived risk, service innovation, and online service usability. For the analysis, the researcher used the structural equation approach. The

results have proved that factors such as awareness, trust in the brand, and innovation cannot be the basis for improving the experience of customers in the online space, but other things can play a productive role in improving the experience of customers in the banking environment. On the other hand, customer satisfaction affects customer loyalty, and an effective experience improves customer satisfaction and loyalty. Also, the results showed that satisfaction cannot provide the basis for improving financial performance. In his research, Roy (2018) investigated the role of customer experience according to the type of customer, type of service, and time. In this research, the focus has been on examining the type of customer experience in different environments. This research was conducted among two groups of restaurant customers and bank customers in India. The researcher collected these data from 690 people over a period of 60 days. The results obtained in this research proved that customer experience has an impact on customer satisfaction, customer loyalty, and word-of-mouth advertising. On the other hand, the type of service and the type of customer can play a moderating role in this regard.

Kumar et al. (2018) investigated the role of marketing actions in improving brand equity according to the mediating role of perceived customer experience. In this research, the main goal was to investigate the role of marketing actions in improving brand equity, considering the mediating role of customers' perceived experiences. This research has been one of the few. Eight criteria in this research have influenced the customer experience, and they include the service core, physical environment, interpersonal communication, service communication, technical processes, ease of access, social responsibility, and service cost. The results of this section showed that these 8 factors contribute to the improvement of the customer experience. On the side of improving the customer experience, it can be effective for improving brand value. Altaf et al. (2017) investigated the role of perceived customer experience in improving customer brand equity. In this research, the researcher tried to find out what the basis was for the improvement of perceived value in Islamic banking. A questionnaire method was used to collect data from consumers of Islamic banking products. A total of 365 respondents were considered for data analysis. An available sampling method has been used to collect data. For data analysis, correlation, multiple regression, and hierarchical regression techniques were used using SPSS and AMOS software. The results show that perceived quality, brand image, brand experience, brand loyalty, and brand awareness significantly positively affect overall brand value. Based on the results of this study, it is concluded that perceived quality is an important variable in brand equity management in Islamic banking to improve the overall brand value. Therefore, it seems that perceived quality, brand experience, and brand image are the most important areas of focus of brand equity in the management of the brand values of Islamic banks, and their valuation cannot be reduced.

Undoubtedly, companies active in the online space need different approaches to develop and improve their business performance due to changing content (Globe et al., 2018; Kim et al., 2008). Regarding the content of the services provided in the online space, the development of the customer experience is extremely challenging because consumers in the online space have different expectations compared to the traditional space, which has caused the improvement of the customer experience in this space and the development of repetition. Buying them is more difficult for brands active in this field (Xiaodong et al., 2014; Avance, 2015). The reason for the importance of paying attention to the creation of the customer's online experience is that the customer who has a more positive experience in the online space creates a higher interest in line with their commitment to the brand. To create an online experience, brands can take different actions, including paying most attention to the perceived value of the brand (Chen and Hu, 2010; Maher et al., 2014). If brands can convey a higher value to customers in their interaction, the customer will have a more positive experience of communicating with the brand, which will undoubtedly play an important role in the customer's mentality and will prepare the ground for a more positive perception (Wong et al., 2016; Mokherji, 2012). Also, improving the convenience of services and developing service quality, among other issues, can play an effective role in developing an online experience in the online space. When a customer interacts with an online store, he feels that he can meet his needs and even exceed his expectations. This can create a positive experience among customers, which undoubtedly plays an important role in improving and expanding customer commitment to a brand (Kim et al., 2009; Chiu et al., 2013).

Also, the issue of compensatory services should be well considered in order to improve the ability of companies to attract customers. Many competitive brands try to reduce the defects in their services by using compensatory services, and this will play an important role in gaining customer satisfaction and attraction for the company (Wong et al., 2010; Altaf et al., 2017). In other words, in the communication between customers and the brand, sometimes customers suffer from poor service or perceive a lack of perception in the services received. Also, in some interactions, customers feel that there is a type of discrimination in the services provided, which has a negative role. It will bring in customer

attraction. In other words, when customers see compensatory services from the brand in their interaction, they come to the perception that the brand tends to take compensatory measures in order to compensate for the decline in service quality, and customers are important for companies, which can be a tendency to improve customers' relationships with the company (Osterle and Winter, 2000; Cajetan et al., 2018; Rose et al., 2012). In other words, the company will face fewer problems attracting customers. Also, in the online space, word-of-mouth advertising is one of the topics that will play an important role in improving customer commitment. When a customer is influenced by word of mouth, his attitude towards a brand can change, and it can be expected that he will tend to repeat purchases from the brand (Cajetan et al., 2018).

2. RESEARCH METHOD

In terms of its purpose, the present research is part of applied research; also, in terms of its nature, it is part of descriptive-survey research. The statistical population of the research consists of bank managers, and the sample size is 165 people, which is determined by using Cochran's formula to be 115 people. The available non-probability method has also been used for sampling. Table 1 shows the demographic status of the sample members.

Table 1: Demographic composition of the studied sample

Variables	Components	Criteria	Sources	Cronbach's alpha
Antecedents of online customer experience	perceived value	Meeting expectations, obtaining favorable benefits, meeting needs, differentiated services in relation to competitors	Cajetan et al., (2019)	0.907
	Convenience of service	Feeling comfortable in decision, feeling comfortable in transaction and feeling comfortable in making profit		0.859
	Performance quality	Low level of online services, fulfillment of commitments, desired level of service		0.864
	the quality of service	High capability of online services, reliability, high support		0.811
	Brand trust	Protection of interests, high business reputation and inner peace of purchase		0.766
	Customer deployment	Declaring opinions, source of information and dedication in providing services		0.792
	Perceived risk	Guarantee of privacy, failure to provide correct information, guarantee of security problems		0.867
	Service innovation	Differentiated services, providing different services, meeting new needs of customers		0.821
	Usability	Ease of use, ease of access and compatibility of services with market conditions		0.901
	Online customer experience	The sense of a positive experience, creating an exciting experience, a pleasurable experience, an interesting experience		0.934
Compensation services	Distributive justice	covering the weakness and violation of services; Adequacy of service compensation, fulfillment of expectations by receiving damages, sincerity of service compensation	Cheng et al., (2028)	0.902
	Procedural justice	Creating an opportunity to submit a complaint, enough time to investigate the complaint, a suitable explanation for		0.89
transactional justice	Customer complaints, speed in responding to complaints		Cajetan et al., (2018)	0.899
	Showing concern about service violations, proper training of employees, efforts to provide appropriate services, satisfaction with compensatory services			
Customer attraction	the possibility of using online services in the future; Application to use online services, regular use of online services and use of online services			0.857
Customer commitment	Permanent customer, maintaining connection with the brand, encouraging friends and finally continuing to use online services			0.861
Word of mouth advertising	Transferring positive experiences to customers, expressing opinions on specialized channels, encouraging friends		Roy et al., (2018)	0.847
Type of service	Distinctiveness of services, privatization and customization of services and finally shaping services based on customer demand			0.891
Customer type	Services tailored to customer needs, specialized examination of customer needs, differentiation in providing services to customers			

3. FINDINGS

Model measurement

In evaluating the measurement model, construct validity (convergent validity and divergent validity) and their reliability have been measured. The reliability of the indicators is confirmed when the standardized factor load is above 0.6, and the reliability of the measurement model is also confirmed if the composite reliability coefficient is greater than 0.7. As Table 2 shows, the standardized factor loadings are between 0.745 and 0.934, and the combined reliability coefficient for all constructs is greater than 0.6; in other words, the measurement tools are reliable. If the average variance extracted is greater than 0.5, the convergent validity of the measurement model is confirmed. Examining the results obtained in Table 1 shows that the average variance extracted for all constructs is greater than 0.5. As a result, the convergent validity of the measurement tools is confirmed. Also, Cronbach's alpha should be higher than 0.7 for each structure, and as you mentioned, all structures are higher than 0.7. In this way, the square root of the average variance extracted for a specific construct should be greater than the correlation of that construct with other constructs; thus, each construct (the latent variable) has the most variance with the set of indicators compared to other constructs. Examining the results obtained in Table 3 shows that the correlation coefficients of each construct with other constructs are lower than the square root of the extracted average variance of that construct, so the divergent validity of the measurement models is also confirmed.

Table 2: Convergent validity and reliability of the measurement tool

Variables	Factor analysis	AVE	Composite reliability	Cronbach's alpha
Perceived value	0.958	0.728	0.889	0.847
	0.784			
	0.809			
Convenience of service	0.822	0.511	0.875	0.844
	0.798			
	0.769			
Functional quality	0.611	0.624	0.82	0.897
	0.993			
	0.771			
Quality of service	0.994	0.677	0.854	0.775
	0.965			
	0.927			
Brand trust	0.901	0.596	0.813	0.766
	0.663			
	0.732			
Customer recruitment	0.835	0.628	0.833	0.722
	0.656			
	0.868			
Perceived risk	0.906	0.828	0.935	0.897
	0.899			
	0.924			
Usability	0.925	0.583	0.806	0.86
	0.937			
	0.833			
Service innovation	0.858	0.809	0.927	0.888
	0.746			
	0.677			
Customer experience	0.841	0.572	0.84	0.748
	0.934			
	0.917			
Distributive justice	0.892	0.55	0.827	0.844
	0.676			
	0.754			
Procedural justice	0.617	0.534	0.818	0.733
	0.591			
	0.712			
Relational justice	0.717	0.532	0.788	0.718
	0.877			
	0.938			

Variables	Factor analysis	AVE	Composite reliability	Cronbach's alpha
	0.796	0.614	0.86	0.785
	0.95			
	0.961			
	0.917			
Word of mouth advertising	0.927	0.634	0.87	0.793
	0.963			
	0.871			
	0.661			
Customer attraction	0.689	0.584	0.848	0.758
	0.671			
	0.669			
	0.553			
Customer commitment	0.889	0.697	0.872	0.794
	0.762			
	0.883			
	0.794			
Type of service	0.934	0.652	0.846	0.785
	0.768			
	0.952			
	0.803			
Customer type	0.638			

Structural model

Table 4 shows the results of the evaluation of the structural model and the relationships between the dimensions of knowledge management infrastructure, job satisfaction, and organizational culture. The main criterion in the evaluation of the structural model based on variance is the coefficient of determination (R^2), which refers to the amount of variance explained by exogenous structures, and there is no single criterion to judge the appropriate value of the coefficient of determination. Depending on the field of study and the nature of the structural model, different evaluations may be made of it. As Table 4 shows, 0.29% of the job satisfaction structure changes under the influence of technical, structural, and cultural infrastructure as well as organizational culture. Q2 index, which shows the ability of the exogenous construct to predict the endogenous construct. Another criteria for judging the structural equation model is based on variance, which must be greater than zero, and the obtained values of the Q2 coefficients for each of the structures show the appropriate ability of the structural equation model in prediction. There is no collinearity between the constructs because the VIF index for all constructs is smaller than 5.

Table 4: Structural model evaluation results

Variables	R^2	CV.Red	VIF
perceived value		0.728	1.516
Brand trust		0.596	1.121
Customer deployment		0.628	1.256
Word of mouth advertising	0.37	0.192	1.428
Customer experience	0.864	0.489	1.34
Customer commitment	0.705	0.408	1.85
Customer attraction	0.523	0.331	1.62
Convenience of service		0.511	1.83
Perceived risk		0.828	1.42
Distributive justice		0.55	2.4
procedural justice		0.534	1.81
transactional justice		0.532	1.96
Usability		0.583	1.42
Service innovation		0.809	1.92
Type of service		0.697	1.52
Customer type		0.652	1.46
the quality of service		0.677	1.11
Performance quality		0.625	1.09

Further in Table 5, the researcher tries to look at the results of relationships. It should be noted that to confirm the relationship, the t statistic in the model is cited; if its absolute value is higher than 1.96, it means that the above

assumption has been confirmed, as well as the path coefficients, if positive, indicate a positive effect, and if negative, indicate a negative influence.

Table 5: Summary of research results

Variables				(β)	T
Independent	Dependent	Mediator	Moderator		
perceived value	Customer experience			0.258	5.49
Convenience of service				0.385	2.301
Performance quality				0.232	3.532
the quality of service				0.377	3.333
Brand trust				0.323	2.539
Customer deployment				0.531	9.886
Perceived risk				-0.731	10.252
Service innovation				0.397	8.007
Usability				0.333	4.177
Customer experience	Customer attraction Customer commitment Customer word of mouth			0.201	2.937
	Customer attraction Customer commitment Customer word of mouth			0.377	2.718
	Customer attraction Customer commitment Customer word of mouth			0.336	2.517
transactional justice	Customer attraction			0.567	11.959
Distributive justice				0.309	4.243
Procedural justice				0.321	2.93
Customer attraction	Customer commitment			0.621	7.763
Word of mouth advertising	Customer commitment			0.367	10.215
Customer experience	Customer commitment	Customer attraction			
Word of mouth advertising	Customer experience	Customer commitment			
Customer experience	Customer attraction		Customer type	0.538	2.409
Customer experience	Customer commitment			0.287	2.892
Customer experience	Word of mouth advertising			0.417	2.41
Customer experience	Customer attraction		Type of service	0.364	2.199
Customer experience	Customer commitment			0.213	2.671
Customer experience	Word of mouth advertising			0.252	2.64

4. CONCLUSION

As mentioned, one of the major topics in the online space is directing the behavior of customers and attracting them to such spaces. Undoubtedly, considering the very high level of competition that exists in the online space today, the tools that companies and brands use in order to meet needs and provide platforms to attract and retain customers can be very extensive. In the meantime, creating a positive experience is one of the topics that can play an important role in increasing the possibility of attracting customers, improving customer commitment, and increasing word-of-mouth advertising for a brand in competitive markets. This is an issue that can be considered an important competitive lever for companies. In this research, the results obtained proved that in order to create a positive experience among customers, one should pay attention to several factors: firstly, the perceived value; secondly, the convenience of the service; thirdly, the quality of the performance; fourthly, the quality of the service; trust in the brand; customer adoption; perceived risk; service innovation; and usability. These results confirm that if the customer perceives a higher value in dealing with the online brand, he will gain a positive experience from the relationship with the brand, which can have positive consequences. On the other hand, among the factors, attention to the perceived risk and its negative impact has been an issue that online brands should pay attention to. In other words, when a brand imposes higher risks on customers in relation to customers, it increases uncertainty and creates negative experiences among customers, which will reduce the positive consequences of customer-brand communication. Also, among other results obtained in this research, we can mention the role of compensatory services in improving customer attraction. When an online brand provides common procedures for providing customer service or seeks to resolve a problem when there

is a problem, it will play a positive role in attracting customers online. On the other hand, the role of three attraction factors—customer word-of-mouth advertising and customer experience—in building customer commitment should also be mentioned. The more these events happen among the brands, it can provide a more positive role in the field of increasing customer commitment and retention, which is considered a positive point for banks in line with the development of competitive ability.

Based on the index of meeting the expectations of customers, it is suggested to the managers of banks to look for online services to count the benefits that are provided to the customer and try to achieve them. In using online services, customers should be given incentives such as free charging and more financial transaction limits so that they can gain more value from using online services. Based on the ease of decision-making index, it is suggested to the managers of the bank that in the online services section, additional information should be provided through virtual pages, as well as a section under the title of expert and customer opinion in line with the use of online services and their ease, so that from this, the necessary context can be provided to increase the customer's perception of the convenience of services and make decisions in this direction. The more these events happen among brands, the more positive they can be in terms of increasing customer commitment and retention. This issue is considered a positive point for the bank in line with the development of competitive capability.

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