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Investigation of Customer Experience, Customer Engagement, Corporate Reputation and Word of Mouth in Banking Sector: Evidence from Pakistan

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Abstract: *This study aims to examine the effect of Customer Experience dimensions (Environment, Moments of Truth, Frontline Personnel, and Product Offerings) on Corporate Reputation and Word of Mouth with the mediating role of Customer Engagement. The quantitative research used convenience sampling to collect primary data. An online questionnaire is developed, and data is collected from people with bank accounts in Punjab, Pakistan. Four hundred (400) complete filled responses were gathered and analyzed with SPSS and SEM-PLS. All measurement scales are taken from previous research. The findings revealed the direct and positive impact of Customer Experience on Customer Engagement, Corporate Reputation, and Word of Mouth. The study's outcome also showed that Customer Engagement positively and significantly impacts Corporate Reputation and Word of Mouth. The study revealed a complementary partial mediation of Customer Engagement between the relationship of Customer Experience and Corporate Reputation, Customer Experience, and Word of Mouth. Managers can use these outcomes for the development of new concepts as well as tactics based on leadership.*

Introduction

The banking industry in particular has adapted to the new global business climate (Kumar & Patro, 2021) which increased focus on service and price by customers in their banking transactions, leading to higher expectations from the banks (Becker & Jaakkola, 2020). Customers anticipate improved service from banks (Kumar & Patro, 2021; Manyanga et al., 2022). Intangible assets now play a more important role in determining the company's performance than classic and economic measurements (Gozukara & Yildirim, 2015).

Financial success alone is no longer enough to keep a corporation afloat in today's competitive business environment. Competition has also affected the banking industry as different banks fight for market share. Banks are worried about keeping customers because many clients are switching banks (Manyanga et al., 2022). One of the most important and challenging duties is managing a corporate reputation (CR) (Gatzert, 2015). The advantages of having a good corporate reputation in various organizational settings have been demonstrated in numerous pieces of research. This viewpoint holds that a reputation is a barometer of its value (Muthoni & Kinyua, 2020).

According to researchers (Islam et al., 2019; Rasool et al., 2020), customer engagement (CEn) is becoming increasingly critical for achieving financial and non-financial success. Banks should provide value to potential clients (Kaabachi et al., 2019). The customer experience (CEx), contentment, and purpose in spreading positive word of mouth (WOM) improve customer loyalty in the banks (Manyanga et al., 2022). WOM is an informal method of spreading information about products and services among consumers (Arndt, 1967). The buying risk consequently rises; customers rely primarily on user recommendations in these circumstances to reduce that risk (Mahaputra, 2021). A positive WOM can influence consumers to try new technology and turn them into supporters (Tamilmani et al., 2020).

A previous study (Silalahi & Suryaputra, 2021) examines the dimensions of customer experience on customer loyalty with customer experience support and relationship quality. A previous study (Fernandes & Pinto, 2019) inspected the influence of CEx dimensions on WOM and retention.

However, this study proposes the theoretical model that consists of CEx dimensions (Environment, Moments of Truth, Frontline Personnel, and Product Offerings), CEn, WOM, and CR inside the Pakistani scenario in terms of "The social exchange theory" developed by George Homans in 1958, widely used in social sciences, explains that the behaviour/decisions of people get affected by their social circle or society. This change in behavior/decision aims to maximize benefits and minimize costs.

Literature Review

Customer Experience

A meaningful distinction can only be attained in an increasingly generic industry by providing positive customer experiences (Barari & Furrer, 2018). "Environment" refers to the immediate environment through banks' gradual more making investments in up-to-date, open, as well as fresh area offices (Olavarría-Jaraba et al., 2018) that could obtain favorable touching responses from clients (Kim et al., 2011).

According to (Baker et al., 2002), Frontline Personnel is employees who stand at the forefront of a company and are willing to help customers and provide fast service. An employee's interpersonal abilities could impact the actual worth-generating experience when interacting with consumers (Barari & Furrer, 2018). "Moments-of-Truth" talk about financial services' adaptability while selling to consumers, mainly when issues or unforeseen circumstances occur (Popli & Rishi, 2021). "Product Offerings" is referred to the bank's leading service, which includes the variety as well as elements of its services and products and the expectation of the client that they have options and sufficient knowledge to evaluate themselves (Garg et al., 2014).

Customer Engagement

CEn has gained importance within different studies (Islam et al., 2019; Rasool et al., 2020) indicating concern that scholars as well as practitioners striving to comprehend in what way businesses may enable customer engagement effectively (Rather, 2020). CEn is essential for businesses. After all, it can increase customer loyalty and trust because it helps to achieve financial and non-financial success, banks should give value to prospective customers (Bravo et al., 2019; Kaabachi et al., 2019). Consequently, telling and teaching consumers about their goods and services, financial portals need to provide great engagement and interaction (Shin et al., 2019).

Corporate Reputation

(Ruiz et al., 2014) define a company's reputation as "a perceptual representation of past actions and prospects of a firm that describes its appeal in specific contextual circumstances, concerning the different criteria and a specific stakeholder, compared against some standard." In order to build a robust and favorable CR globally aimed at a broader range of customers and stakeholders, the business must meet each of its specific needs (Heinberg et al., 2018). CR is a critical intangible asset of the company (Heinberg et al., 2018).

Word of Mouth

WOM has developed from a theoretical concept in 1955 to a crucial technique in the commercial exchange of information/knowledge. WOM is interpersonal information sharing about a business, product, or service not for sale (Arndt, 1967). WOM affects several components of the purchase context, including awareness and behavioral intentions (Reingen, 1987). The antecedents of WOM are satisfaction, loyalty and quality (Harris & Khatami, 2017).

Customer Experience and Customer Engagement

CEx and environment have a considerable beneficial outcome on CEn (Mohammed et al., 2022). According to research by (Ghlichlee & Bayat, 2020), customer-focused behaviors acted as a mediator between frontline staff' engagement and the financial performance of bank branches, and increased levels of frontline staff engagement improve customer-focused actions. Moment of Truth and CEn are positively related. Moment of Truth has a beneficial influence on CEn, according to the research of (Le et al., 2021).

Customer Experience and Corporate Reputation

CEx, trust, and product advantages have a positive impact on CR (Abdullah, 2022). (Choi et al., 2022) checked the relationship between CR (customer-based) and customer engagement behavior with mediating effect of brand love and customer identification and the moderating effect of industry type. The result revealed that brand love and customer identification mediate between CR and customer engagement behavior. (Khan et al., 2022) checked company CR and customer relationship management have a significant link with customer loyalty.

Customer Experience and Word of Mouth

Research by (Manyanga et al., 2022) examined the influence of satisfaction, CEx, and WOM on customer loyalty. The study showed that satisfaction, CEx, and WOM have significant impact on customer loyalty. A study in China examined WOM, brand innovativeness, CEx, and brand equity. This study enhances brand equity (Yang et al., 2022). A study by (Ali & Gaber, 2022) found that dimensions of guests' experience significantly impact revisit intention and WOM. Another study explained that product and service quality increases satisfaction (Seopela & Zulu, 2022).

Customer Engagement and Corporate Reputation

According to the research of (Gomez-Trujillo et al., 2020), sustainability is, in the majority of cases, a predicate of Corporate Reputation and an instrument to improve interested party acceptability as well as observations of business operations. (Rodell et al., 2020) found that customers' engagement in such efforts is correlated with their favorable perceptions of the company (i.e., Corporate Reputation). Establishing consumer involvement is advantageous for the business because it will enhance brand loyalty and Corporate Reputation (Le, 2022).

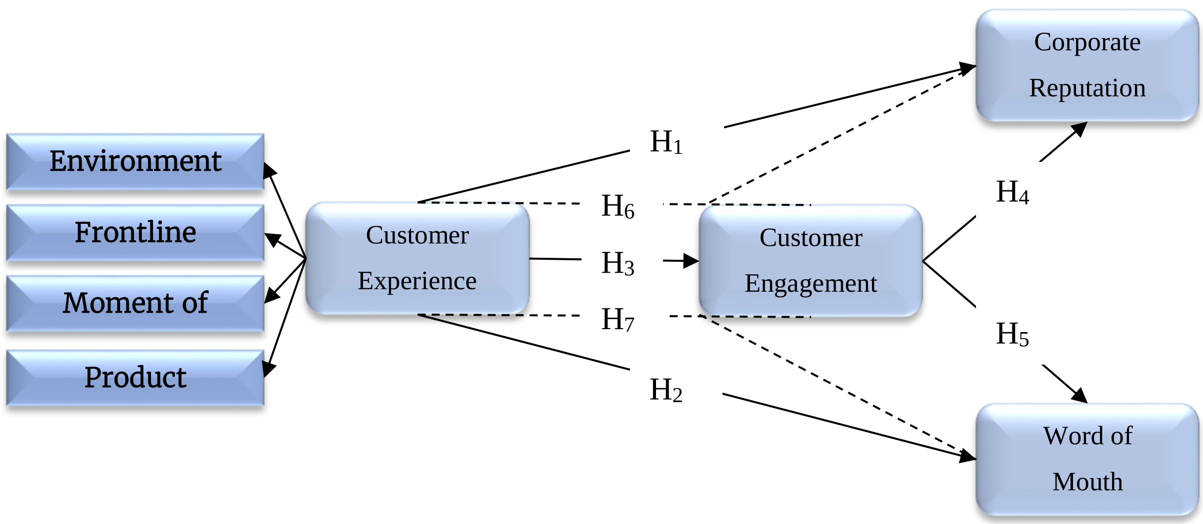
Customer Engagement and Word of Mouth

Research by Demir and Yldz (2021) showed consumer involvement is a mediator between social media marketing and WOM intention. Behavioral and affective CEn have a good relationship with WOM seeking, giving, and passing behaviors ((Kanje et al., 2020). (Islam & Rahman, 2016) noted the spread of client WOM as a crucial result of CEn. So, the following hypotheses are proposed.

H1: CEx has a positive and significant impact on CR.

H2: CEx has a positive and significant impact on WOM.
H3: CEx has a positive and significant impact on CEn.
H4: CEn has a positive and significant impact on CR.
H5: CEn has a positive and significant impact on WOM.
H6: CEn mediates between the relationship of CEx and CR.
H7: CEn mediates the relationship of CEx and WOM.

Figure 1
Framework



Research Methodology

The study aims to extract knowledge about the influence of CEx dimensions on CR and WOM with mediating role of CEn. The study is quantitative according to its characteristics. The survey method is the most effective and extensively utilized for gathering primary data in quantitative research. The researcher collected data from respondents by sending a survey questionnaire to bank account holders. The Data were collected through convenience sampling techniques. SPSS-21 and smartPLS-3.29 were used to analyze 400 responses.

A "five-point Likert" scale was used in order to get the outcomes of this study. Three items for each were taken to measure the environment, Frontline Personnel, Moments of truth, and Product offerings (Brun et al., 2014; Garg et al., 2014; Klaus et al., 2012; Sharma & Chaubey, 2014). CEn (Three Items) taken from the study by (Brun et al., 2014; Klaus et al., 2012). CR is taken from a previous study (Nguyen & Leblanc, 2001; Walsh & Beatty, 2007). WOM (Three items) taken from a study by (Hennig-Thurau et al., 2004).

Results and Discussion

Demographic information (see Table 1) shows that most of the respondents were male, aged 18-27 years (54.50%). Descriptive and correlation analyses were performed with SPSS-21 (see Table 2). The correlation values below 0.7 show moderating and those above 0.7 show a strong positive relationship (Morgan et al., 2004).

Table 1
Demographic information

Question	Detail	Frequency	Percent
Gender	Male	298	74.50%
	Female	102	25.50%
Age in years	18-27	218	54.50%
	28-37	112	28.00%
	38-47	45	11.25%
	48 or above	25	6.25%
Level of Education	Matriculation	12	3.00%
	Intermediate	14	3.50%
	Bachelor	199	49.80%
	MS/M.Phil.	155	38.80%
	PhD	20	5.00%
Profession	Employee	88	22.20%
	Own business	211	52.80%
	Student	75	18.80%
	Unemployed	26	6.50%
Banking Experience in years	0-1	44	11.00%
	2-3	90	22.50%
	4-5	156	39.00%
	More than 5	110	27.50%

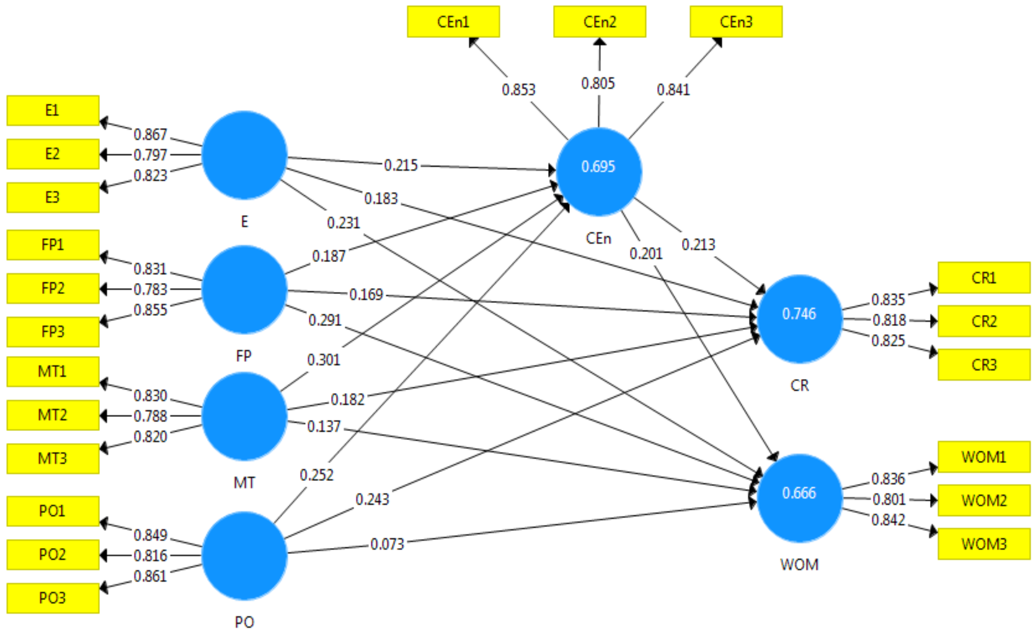
Table 2
Descriptive statistics and correlation analysis

Construct	Mean	Std. Dev.	E	FP	MT	PO	CEn	CR	WOM
E	4.483	0.609	1						
FP	4.490	0.594	0.671**	1					
MT	4.476	0.631	0.607**	0.674**	1				
PO	4.447	0.666	0.640**	0.694**	0.723**	1			
CEn	4.466	0.701	0.680**	0.709**	0.740**	0.736**	1		
CR	4.434	0.755	0.708**	0.736**	0.743**	0.768**	0.774**	1	
WOM	4.467	0.677	0.689**	0.729**	0.677**	0.674**	0.721**	0.727**	1

Notes: E, environment; FP, frontline personnel; MT, moments of truth; PO, product offerings; CEn, customer engagement; CR, Corporate Reputation; WOM, word of mouth.

Figure 2

Measurement model



The measurement model (see Table 3) is performed with smartPLS-3. Loading of all constructs is in a good range, and there is no need to remove any item of the construct; loading above 0.7 is a preferred value (Vinzi et al., 2010). The values of the variance inflation factor (VIF) for all constructs are given, which are in the acceptable range, less than 5 (Gareth et al., 2013). The Cronbach's alpha and composite reliability (CR) values showing suitable constructs' reliability (Hair Jr et al., 2014). The average variance extracted (AVE) values of all constructs are above 0.5, recommended value. Fornell and Larker Criterion test (see Table 4) was performed, which showed that construct has better discriminent validity. The values of R^2 showed the amount of change in dependent variables due to independent variables. The R2 values for CEn, CR, and WOM are 0.695, 0.746, and 0.666, respectively.

Table 3

Reliability and validity

Construct	Items	Loadings	VIF	α	rho_A	CR	AVE	R^2
Environment	E1	0.867	1.711	0.774	0.785	0.868	0.688	
	E2	0.797	1.557					
	E3	0.823	1.540					
Frontline personnel	FP1	0.831	1.533	0.763	0.771	0.863	0.678	
	FP2	0.783	1.484					
	FP3	0.855	1.673					
Moment of truth	MT1	0.830	1.512	0.744	0.748	0.854	0.661	
	MT2	0.788	1.446					
	MT3	0.820	1.491					
Product offerings	PO1	0.849	1.717	0.795	0.798	0.879	0.709	
	PO2	0.816	1.599					

	PO3	0.861	1.762					
Customer Engagement	CEn1	0.853	1.675	0.780	0.784	0.872	0.694	0.695
	CEn2	0.805	1.539					
	CEn3	0.841	1.658					
Corporate Reputation	CR1	0.835	1.611	0.767	0.769	0.866	0.682	0.746
	CR2	0.818	1.534					
	CR3	0.825	1.549					
Word of Mouth	WOM1	0.836	1.581	0.768	0.771	0.866	0.683	0.666
	WOM2	0.801	1.509					
	WOM3	0.842	1.621					

Table 4

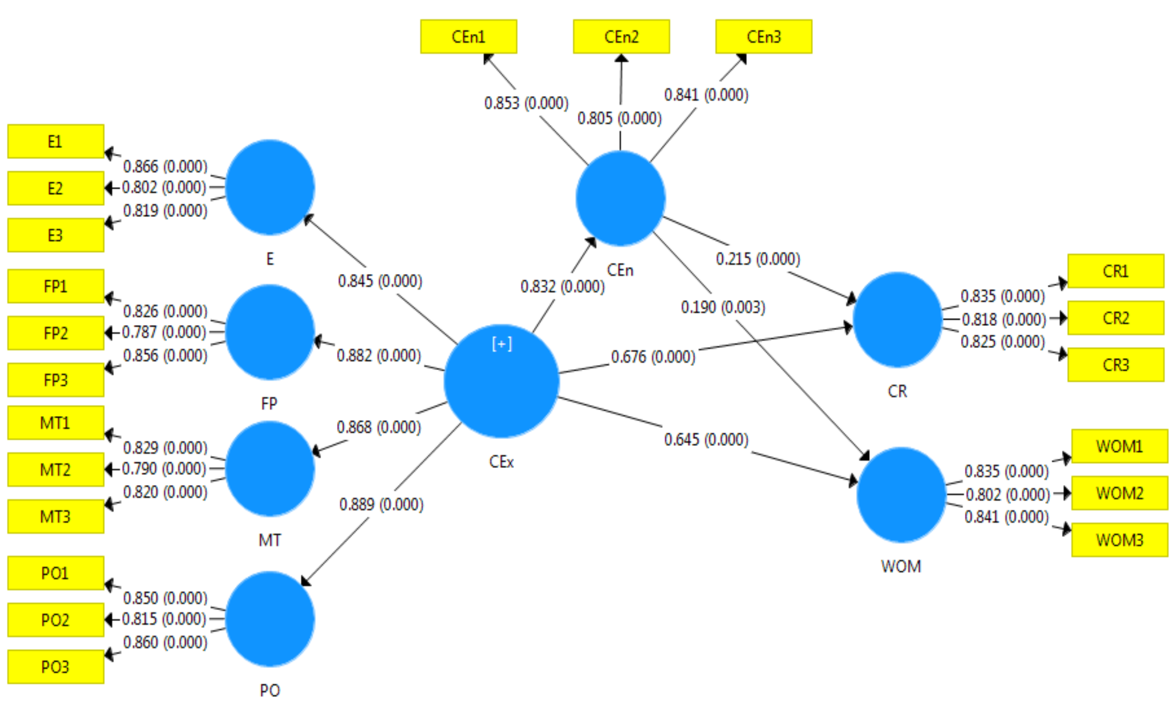
Fornell and Larker Criterian

Construct	E	FP	MT	PO	CEn	CR	WOM
E	0.829						
FP	0.686	0.823					
MT	0.619	0.684	0.813				
PO	0.651	0.703	0.731	0.842			
CEn	0.693	0.718	0.746	0.743	0.833		
CR	0.717	0.743	0.747	0.772	0.777	0.826	
WOM	0.702	0.739	0.682	0.677	0.726	0.731	0.826

Notes: E, environment; FP, frontline personnel; MT, moments of truth; PO, product offerings; CEn, customer engagement; CR, Corporate Reputation; WOM, word of mouth.

Figure 3

Structural model



The purpose is to investigate the impact of CEx on CR and WOM with mediating effect of CEn. H_1 evaluates whether CEx significantly and positively affects CEn. The result revealed that CEx significantly and positively influences CEn (β=0.832, T=37.782, p=0.000), so H_1 was accepted (see Table 5). Research by (Mohd-Ramly & Omar, 2017), conducted in Malaysia, and revealed that customer experience has significant impact on engagement. An empirical study by (NasarAmini Jeloudarlou et al., 2022) showed the same results customer experience work as mediator between CEn and Servicescape. H_2 result revealed that CEx significantly and positively influences CR (β=0.855, T=47.149, p=0.000), so H_2 was accepted (see Table 5). (Abdullah, 2022) conducted a study in Indonesia that provided the same results. Results indicated that Corporate Reputation impacted by customer experience; trust is an essential element in the banking sector. A study by (Khan et al., 2022) examined that customer satisfaction and customer relationship management and are important for loyalty and reputation. H_3 showed that CEx significantly and positively influences WOM (β=0.803, T=30.184, p=0.000), so H_3 was accepted (see Table 5). Research revealed that dimensions of customer experience (education, entertainment, escapism, and aesthetics) significantly impact word of mouth (Ali & Gaber, 2022). The result of H_4 revealed that CEn significantly and positively influences CR (β=0.215, T=4.214, p=0.000), so H_4 was accepted (see Table 5). The same results are shown by (Rodell et al., 2020), customer engagement strongly correlates with the company's Corporate Reputation. H_5 evaluates CEn significantly and positively influences WOM (β=0.190, t=2.994, p=0.003), so H_5 was accepted (see Table 5). Research by (Kanje et al., 2020) found effective and behavioral engagement is link to word of mouth.

Table 5

Path coefficients of total effect

Construct	β	SD	T-Statistics	p-value
CEx -> CEn	0.832	0.022	37.782	0.000
CEx -> CR	0.855	0.018	47.149	0.000
CEx -> WOM	0.803	0.027	30.184	0.000
CEn -> CR	0.215	0.051	4.214	0.000
CEn -> WOM	0.19	0.063	2.994	0.003

Notes: β, beta coefficient; SD, standard deviation.

Table 6

Mediation analysis

	Total effect			Direct effect			Indirect effect			
Construct	β	T	P	β	T	P	β	SD	T	p
CEx_CEn_CR	0.855	47.14	0.000	0.67	13.5	0.000	0.179	0.044	4.02	0.000
CEx_CEn_WOM	0.803	30.18	0.000	0.64	11.1	0.000	0.158	0.054	2.94	0.003

Notes: β, beta coefficient; SD, standard deviation; T, T-statistics; p, p-value.

Mediation analysis was performed to check CEn's mediating role in the relationship between CEx and CR. The impact of CEx on CR without mediating effect was significant, with inclusion of mediation, the direct and indirect effect was also significant. The current study shows a complementary partial mediation of CEn between CEx and CR, so H_6 was accepted (see Table 6). Another Mediation analysis was performed to check CEn's mediating role in the relationship between CEx and WOM. The impact of CEx on WOM without mediating effect was significant, with inclusion of mediation, the direct and indirect effect was also significant. The study shows a complementary partial mediation of CEn between Customer experience and WOM, so H_7 was accepted (see Table 6).

A small group of researchers advocate calculating f^2 (see Table 7). If an exogenous construct significantly affects the endogenous construct, it can be seen from the value of f^2 (Götz et al., 2010). The effect size was 0.02, 0.15, and 0.35 for small, medium and large effect (Cohen, 1998). The blindfold procedure in smartPLS yields the Q^2 value (Geisser, 1974; Stone, 1974), which measures a model's predictive relevance. Q^2 (see Table 7) should ideally be greater than zero (Chin, 1998).

Table 7

Effect size of the model and predictive relevance

Construct	E	FP	MT	PO	CEn	CR	WOM	Q^2
E					0.070	0.057	0.069	
FP					0.044	0.041	0.093	
MT					0.119	0.046	0.023	
PO					0.077	0.079	0.015	
CEn						0.054	0.037	0.475
CR								0.504
WOM								0.444

Conclusion

Primary data was collected from account holders of banks in province Punjab, Pakistan. For this persistence, the quantitative research design was adopted. This study adds to a broader knowledge of customer experience dimensions ("Environment, Frontline Personnel, Moments of Truth, Product offerings") as critical antecedents of CR and WOM. Therefore, the mediating factor of CEn is critical in the finance segment. It provides a detailed plan for CEx dimensions ("Environment, Frontline Personnel, Moments of Truth, Product offerings") and assists managers in creating appropriate activities to develop CR and WOM. Third, it applies to any business, organization, or association.

Theoretical Contribution

First, this research contributes to the creation of the conceptual framework. As a result, this study contributes to academic learning by using PLS-SEM to evaluate the theoretical framework and hypothesis testing. The social exchange theory fully supports the constructs of the framework of this study. It will be beneficial for bank management to train their employees. Second, by analyzing CR and WOM in Pakistan's economy, this study conceptually relates to organizations that work to increase their CR and WOM. Third, the study confirms that there is a good connection between CEx dimensions, CEn, CR, and WOM.

Practical Contributions

Managers may strengthen CEn with the help of the environment. Managers must focus on providing customer friendly environment for banks by maintaining all-important physical and non-physical aspects of the environment to build CEn. Managers and employees may facilitate customers with the best clean sitting chairs and air-conditioned waiting in banks as well, as managers and employees must show their banks' environment sound to build strong CEn. Banks employee having excellent working behavior with customers, managers, and employees help illiterate customers in all aspects, creating a pleasant CEn. Every interaction between customers with bank employees should be moment-creating. Bank staff helps customers in transaction-related matters and gives the customer's good sitting place that leads to building the bank's reputation. Managers may respect all bank account holders and give them the best suggestion and accurate information related to taxes and other bank matters. It will make CEn, which is beneficial for word of mouth because engaged customers recommend their friends and family members about easy methods of banks and create positive WOM about the bank.

Limitations

This research has significant drawbacks that reduce generalization for its discoveries and offer new opportunities for future investigation. Current study is quantitative in deals. There are 400 respondents in the survey. Study is conducted on banking sector only. Customers were respondents and unit of analysis was a single account holder. Resources and time constraint was a limitation also.

Recommendations for Future Research

The sample size can increase for future research. Study employed a convenience sampling approach since the equal selection opportunity was given to all world members. In future, researcher can test this framework on other geographical region or industry. Future studies can use qualitative methodologies such as interviews and observations to create more prosperous and trustworthy data. In addition, software like AMOS and R can use in future. Other variables can use in this framework such as social media advertising, e-WOM and Purchase Intention.

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