Available online at www. jenams.com

Journal of Engineering and Management Studies

Vol. 1, No. 1, 03, 2025

The Effect of Frontline Employees' Job Performance in Enhancing Customer Experience and Relational Outcomes

Mohamed Youssef*, Aliakbar Jafari*, Spiros Gounaris

[1] Department of Marketing, University of Strathclyde, Glasgow, United Kingdom
* Corresponding author: Mohamed.youssef@strath.ac.uk: Aliakbar.jafari@strath.ac.uk

Received: 15.12.2024; **Accepted**: 15.2.2025; **Available online**: 01.03.2025

ABSTRACT

This systematic review synthesis and critically evaluates the literature concerning the influence of Frontline Employees' job performance (FLEs) on Customer Experience (CX) and its subsequent effects on Relationship Quality (RQ) and customer loyalty in the context of the banking industry. We Analyse the pivotal role of FLEs in shaping CX by synthesising insights from the literature. Through detailed literature analysis, we identify the significance of FLEs' competencies in enhancing CX and fostering positive interactions with customers. Additionally, we explore the moderating effect of customers' interaction with the banking services cape on the relationship between FLEs' job performance and CX enhancement. This review highlights gaps by critically evaluating the extant literature and proposes directions for future investigation. In conclusion, this study emphasises the pivotal role of FLEs in shaping CX and organisations' need to invest in their development to enrich CX, strengthen relationship quality, and foster customer loyalty within the banking sector. This review contributes valuable insights and identifies potential areas for further scholarly exploration.

Keywords: Frontline Employees' job Performance, Customer Experience, Servicescape, Relationship quality.

1. Introduction

Customer experience has become the key focus of management research because generating meaningful customer experience results in customer satisfaction, which is vital to accomplishing competitive advantage (Verhoef et al., 2016; Bueno et al., 2019). Regarding marketing, especially services, academics and practitioners observe that concentrating on customer experience is positive and can construct an exceptional and sustainable benefit for any firm over time (Bueno et al., 2019; Verhoef et al., 2016; Hunter, 2015). The service sector, in general, is important for the economic development of all countries and, therefore, has been increasingly an area of interest in academic research.

Customer experience occurs as a result of contacts or living through things, and it is created as a consequence of external stimuli such as the core service offerings and performance and contacts with firms (Walter et al., 2010; Berry et al., 2006; Schmitt, 1999). Customer experience is typically generated through several determinants, including social environment, service interface, retail environment, price, and promotions, including loyalty schemes (Stein and Ramaseshan, 2016). However, it is essential to not only focus on the interaction between the company or one of its departments with the customer but also to consider the significance of the interaction between customers and its importance in affecting customer experience (Verhoef 2016). Previous research suggested that the social environment significantly impacts the customer experience in the way that customers can positively or negatively influence each other's interactions (Jain et al., 2017; Lin et al., (2019).

The CX refers to how customers perceive their interactions with a company throughout their journey (Verhoef et al., 2009). This includes what they learn and the emotions they feel while using the company's products and services. The concept of CX involves the interactions between customers, companies, and the offers provided by the company. This holistic approach encompasses customers' cognitive, effective, social, behavioural, and sensory responses to all interactions with the company. Creating a memorable and lasting CX can generate positive emotions in customers, leading to increased satisfaction (Becker, 2020). For marketers, creating a positive CX is crucial to growing their customer base, boosting business profitability, and establishing a stronger relationship with their customers (Verhoef et al., 2009; Bustamante and Rubio, 2017).

In the service sector, services' procedural and experiential aspects are recognised as critical aspects significant to customer experience (Dube and Helkkula, 2015; Lemon and Verhoef, 2016). Customer experience is reflected on the customer's cognitive, affective, social, behavioural and sensory responses to a firm (Verhoef et al., 2009). These represent a crucial edge in competitiveness across various service industries (De Keyser et al., 2015b). Research on the drivers of CX has been prompted by the idea that the

interactions between the customer and the service provider, both before and after, contribute to shaping the overall CX (Carreira et al., 2013) and how CX changes during the service process (Kearney, Coughlan and Kennedy, 2023). Numerous models approaches, and comprehensive service structures have been suggested to handle the interconnected nature of procedural and experiential elements in the services (Patrício et al., 2011). However, enhancing and managing CX consistently across various channels and interactions remains a significant research focus in service studies (Lemon and Verhoef, 2016).

1.1 Customer Experience and Business

Improving the CX has become a key goal for many businesses today. Accenture's 2015 study shows that executives ranked it as their top priority. Big companies like Amazon and Google even have chief CX officers who oversee creating and managing their customers' experiences (Lemon and Verhoef, 2016). (Schmitt, 1999) was among the initial academics to highlight the significance of customer experience. Pine and Gilmore (1998) also accentuate the importance of experiences in contemporary society and how companies can benefit by creating powerful and long-lasting customer experiences. Marketing, particularly customer management, has been slow to embrace recent advancements in marketing research. The focus in customer management has mainly been on how customers create value for companies, emphasising metrics such as customer lifetime value (CLV), rather than on how companies can create value for customers (Kumar and Reinartz, 2016).

Over the last decade, there has been a surge of interest in the CX field (Becker and Jaakkola, 2020). As a result, leaders in the business industry now see CX as a critical component in gaining a competitive edge (Keyser et al., 2020). However, due to its relative newness, there is still a lack of clarity and agreement on CX(Becker & Jaakkola, 2020). There is an ongoing debate about the accurate definition of customer experience, as discussed by Lemon and Verhoef in 2016. According to Pine and Gilmore's 1998 perspective, CX is determined by the products and services that companies provide and present. Another way to define CX is to see it as customer reactions to company interactions (Homburg et al. 2015; Lemon & Verhoef 2016). Broadly, CX is shaped by their experiences when using a company's products or services (Lemon & Verhoef 2016).

1.2 Customer Journey

The customer journey refers to the customer's entire experience with a company, from initial awareness through purchasing, consumption, and beyond (Følstad and Kvale, 2018; Becker, 2020). It considers the different touchpoints and interactions that occur throughout the customer's relationship with the company (Verhoef et al., 2009; Lemon and Verhoef, 2016). The customer journey can be divided into three main stages:

1. Pre-purchase - The stage before purchase, including initial awareness, research, and consideration. Key touchpoints may include advertising, website visits, product reviews, store visits, etc.
2. Purchase - The actual moment when the customer exchanges money for a product or service. Touchpoints include the purchase environment, sales interactions, checkout process, etc.
3. Post-purchase - The stage after the purchase, including consumption, engagement, loyalty, and advocacy. Touchpoints include product usage, service requests, customer support, re-purchases, recommendations, etc. By analysing the customer journey, we can gain valuable insight into the entire CX at every touchpoint. This provides a great opportunity to identify any pain points and areas where we can improve customer satisfaction. Furthermore, the process of mapping the customer journey involves understanding the customer's viewpoint and finding opportunities to enhance every interaction to fulfil their requirements. This ultimately leads to a better and more satisfactory customer experience.

1.3 Customer Experience Dimensions

Schmitt (1999) outlines five discernible categories of consumer experiences that marketers can intentionally create, namely sensory, affective, cognitive, behavioural, and social experiences. Schmitt's argument revolves around the conception of experiential marketing's ultimate objective: orchestrating a holistic encounter that integrates diverse experiential facets into a unified whole. Pine and Gilmore (1998) argue that the level of sensory stimuli integration in an event directly correlates with its lasting impression and influence. According to this conceptual framework, it is said that the goal of customers is to have a highly memorable and comprehensive experience. The concept employed by the organisation emphasises the idea that experiences arise when advantages are strategically utilised as a foundation and goods are used as facilitators, attracting individual customers and leading to transformational occurrences. This viewpoint conceptualises experiences as intrinsically personal reactions that manifest inside an individual's psyche, encompassing emotional, physical, intellectual, and perhaps spiritual dimensions. Aligned with this theoretical framework, Nigam (2012) contends for the significance of experiential marketing, which encompasses the elements of sensory perception, cognitive processing, emotional response, interpersonal connection, and behavioural engagement, as a crucial factor influencing customers' intentions to make a purchase. Nigam claims that a memorable event has a positive impact on the desire to make purchases, whereas unfavourable experiences have a commensurate negative effect on this intention. The preceding discussion demonstrates that considerable research efforts have been dedicated to comprehending the many aspects of customer experience. However, upon examination of many components of customer experience, one aspect stands out prominently in existing scholarly works: the significant focus on cognitive and emotional reactions. Furthermore, the viewpoints expressed by (Bagdare and Jain, 2013; Klaus and Maklan, 2013; Hwang and Seo, 2016;

Bustamante and Rubio, 2017; Terblanche, 2018; Roozen and Katidis, 2019; Becker, 2020; Keyser et al., 2020) align in highlighting the comprehensive essence that forms the foundation of the customer experience.

1.4 Customer Experience in Services

Since the idea that consumption involves an experiential aspect was introduced by Holbrook and Hirschman in 1982, CX is a central concept in service research and management. It includes fields like services marketing, innovation, and retailing (Jakkola et al., 2015). The emergence of the "experience economy" (Pine and Gilmore, 1998) has led to a body of research focused on the notion of CX(Verhoef et al., 2009). This concept refers to an economic offering that generates a competitive advantage that is challenging to replicate or substitute (De Keyser et al., 2015a). The recognition of CX as a strategic approach to developing value and cultivating satisfaction, distinctiveness, image, loyalty, and word-of-mouth has been fully acknowledged (Lemon and Verhoef, 2016). The holistic approach shifted the focus from outcomes to unique individual experiences (Hwang and Seo, 2016). Broadly speaking, experience is shaped by the complex interactions between customers and other actors, such as companies and their offerings, and is influenced by various characteristics and the interaction context (Akaka, Vargo and Schau, 2015). In recent research, experiences are seen as a core element in the emergence of experiential value, regardless of the hedonic or non-hedonic nature of service (Bagdare and Jain, 2013; Dube and Helkkula, 2015). However, despite the wider conceptual boundaries of experiential domains, academic research primarily focuses on hedonic experiences, as demonstrated by examples such as theme parks and cruise vacations (Hosany and Witham, 2010), music festivals (Manthiou et al., 2014) and wine tourism (Fernandes and Cruz, 2016).

1.5 Customer Experience in retail banking services

The banking industry has seen a period of liberalisation and technology developments, resulting in reduced obstacles to entry and increased competition among financial institutions. Within this broad context, the necessity to achieve concrete distinction has emphasised the importance of strategically managing favourable customer experiences. According to (Barari and Furrer, 2018) the strategic goal is crucial for developing a unique position within the sector. Therefore, banking increasingly focuses on CX to drive competitive advantage (Cambra-Fierro et al., 2016; Klaus and Nguyen, 2013). The experiential perceptions of customers are influenced by the environment in which they occur, leading to variations in the factors that contribute to a pleasant experience across different settings (Lemke et al., 2011). As a result, it is necessary to conduct research unique to the particular context in question. Thus, the contextual characteristics of the banking sector are likely to impact how customers perceive their experience (Fernandes and Cruz, 2016; Fernandes and Pinto, 2019).

1.6 Frontline Employee's Job Performance and Customer

FLEs play a crucial role in service encounters by building and maintaining relationships with customers, which is critical for the survival and success of a service organisation (Ashill et al., 2020). Recruiting and selecting FLEs is crucial for service organisations to be market-oriented (Kim, Lee and Kim, 2019). In the current era of intense competition, the traditional understanding of the relationship between employees and organisations encounters significant challenges. This relates directly to the expected criteria for employee success and the necessity to achieve higher goals. FLEs are receiving more attention in the literature on services marketing (Houston, Grandey and Sawyer, 2018). The increased attention given to this phenomenon can be attributable to the significant role of FLEs in fostering enhanced relationships between customers and employees during service encounters. Consequently, it is expected that FLEs should exhibit positive emotional displays (Yu and Ngan, 2019). The relevance of these displays lies in their role as a determining factor in the quality-of-service interactions.

2. Research Methodology

2.1. Research Design

This study adopted a systematic literature review, which involves a comprehensive, transparent, and reproducible process of searching and analysing relevant literature. A systematic review is a structured process of finding, analysing and interpreting all relevant research about the effect of frontline employees' performance in enhancing customer experience and relational outcomes.

The study adhered to the guidelines outlined by (Kitchenham et al., 2007) for conducting a systematic review, which includes three primary stages: planning, conducting, and reporting. These activities include identifying research questions, developing a review protocol, identifying what should be included and excluded, creating a search strategy, completing a study selection process, performing a quality assessment (QA) process, and extracting and synthesising data. Below, we will provide a more detailed explanation of each activity.

2.2 Review Protocol and Research Question

The study used a review protocol that included the following components: research background, objectives, data sources, search strategies, selection criteria, study quality, data extraction, and data synthesis and analysis.

We oriented a systematic literature review to the following topics: (1) the definition of CX in retail; (2) dimensions, attributes, and factors that influence the CX in retail; and (3) methods that evaluate the CX in retail. The following presents the two research questions defined for our work.

1. How does the FLEs' job performance impact CX enhancement within the physical banking context, and how does this impact relationship quality and customer loyalty?
2. How does the interaction between customers and the servicescape in physical banking moderate the relationship between FLEs'' job performance and CX enhancement?

These questions will serve as a strong foundation for this systematic literature review, allowing us to explore the impact of FLEs and customer interactions within servicescapes on CX and its related outcomes in the physical banking sector.

2.2.1 Selection Process for Studies

The search strategy involves selecting relevant studies for the review's research questions. Its purpose is to identify studies related to the reviewed topic. After defining the keywords, the initial search generated 213 studies from the automatic search. We started with a total of 176 studies after removing duplicates. Next, we reviewed the Abstract and Conclusion of each study and applied inclusion/exclusion criteria. Based on this review, some studies were eliminated. As per Kitchenham and Charters' (2007) suggestion, in this stage, we eliminated studies unrelated to this review's topic.

As of September 2023, our initial search yielded 133 documents. Only 53 of these were deemed pertinent after employing specific inclusion and exclusion criteria. The order of these documents is determined by their publication year and document type. According to Table 1, all relevant documents were categorised as peer-reviewed publications authored by researchers from 10 countries/areas, including Australia, Brazil, Canada, China, Malaysia, South Korea, Taiwan, the UK, and the USA.

Table 1. Publications categorised by respective years.

Years										
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
5	4	5	4	3	8	5	9	5	2	3

2.2.2 Quality Assessment (QA) of Primary Studies

Quality assessment of primary studies is essential in conducting a systematic review (Kitchenham et al., 2007). An evaluative framework, influenced by the recommendations of (Kitchenham et al., 2007) and (Jadhav, Gaikwad and Bapat, 2023) have been devised. The specific Quality Assessment criteria established for this review are:

1. QA1: Does the paper's topic align with the review's selected theme?
2. QA2: Is the research methodology delineated within the study?
3. QA3: Does the paper provide clear explanations of data acquisition and analytical processes?

Each primary study was rigorously assessed based on the three-layered quality schema proposed by (Nidhra, 2012), resulting in a high, medium, or low grade.

3. Research Findings

3.1 Descriptive of the Studies

The first analysis was the descriptive of the studies used in the study. The table below summarises the main characteristics of the studies found relevant to the objectives of this study. The aspects covered include authors, objectives, methodology, year, country and findings.

Table 2. Publications categorised by respective years.

Author	Objectives	Methodology	Year	Findings
Hughes, et al (2019))	To determine the Retail salesperson brand identification drives brand sales performance.	Quantitative Methodology	2019	FLEs provide better services by focusing on the customer and exhibit greater overall performance as a result
Sony & Mekoth (2016).	Relationship between emotional intelligence, frontline employee adaptability, job satisfaction and job performance	Quantitative design	2016	Positive relationship between FLEs performance and job satisfaction
Kim Lee and Kim (2019)	The role of grit in enhancing job performance of frontline employees	Quantitative design	2019	Perseverance of effort significantly affects job satisfaction.
Raza, St-Onge and Ali, (2023)	'FLEs' performance in the financial services industry: the significance of trust, empathy and consumer orientation'	Quantitative design – multi level model	2023	A higher level of collective mindfulness had a profound cross-level effect on the association between customer incivility and service sabotage through psychological well-being
Zameer, et al., 2018	Corporate image and customer satisfaction by virtue of employee engagement	Quantitative method	2018	Service quality has a significant positive effect both on customer satisfaction and on corporate image
Hansika & Amarathunga (2016)	Impact of Office Design on Employees' Productivity; A Case Study of Banking Organizations	Correlation analysis	2016	There is a high (significant) relationship between the office design and the employees' productivity
Hussein, G. A. (2020).	Influence Of Servicescape On Employee Performance In Commercial Banks In Kenya:	Quantitative study	2020	Servicescape has significant influence on Employee Performance
Nguyen, N., & LeBlanc, G. (2021).	The impact of service employees and servicescape on customers perception of quality improvement efforts	Quantitative - hierarchical multiple regression with interaction	2021	significant effect of service employees and servicescape on customers' perception of quality improvement efforts
Kukiqi, E. (2017)	'Environmental conditions and work satisfaction in institutions in the Republic of Kosovo	Quantitative analysis	2017	Environment has a significant effect on the satisfaction of employees in public institutions.
Bose, T. K., Sarker, S., & Hossain, D. (2013).	Comparing the outcome of SERVQUAL and SERVICESCAPE model in evaluating customer satisfaction	Quantitative analysis	2013	Servicescape influences customer satisfaction

Soe, Z. (2022).	*The Effect of Servicescape and Hospitality on Customer Loyalty at AYA Bank*	descriptive method and multiple linear regression method	2022	Servicescape had significant and positive effect on customer satisfaction.
Andriani, P., Setyorini, N., & Shibghatalloh, A. H. (2021).	e-servicescape influence to customer response in digital Islamic Banking	Structural Equation Modelling (SEM).	2021	e-servicescape has a positive and significant effect on trust,
Ramaseshan, B., & Stein, A. (2014).	Connecting the dots between brand experience and brand loyalty: The mediating role of brand personality and brand relationships	Quantitative methodology	2014	Brand customer experience has significant influence on customer loyalty
Francisco-Maffezzolli, Semprebon, and Muller Prado (2014)	Construing loyalty through brand experience	Survey-based quantitative approach	2014	No direct impact between brand experience and brand loyalty
Orhan, M. A., & MacIlvaine, C. (2020).	Examining digital brand experiences as a predictor of brand relationship quality and loyalty	Quantitative study	2020	A positive impacts of perceived brand relationship quality and brand experiences on brand satisfaction and loyalty
Silalahi, B. C., & Suryaputra, R. (2021).	Effect of environment, frontline personnel, moments of truth, product offerings on customer loyalty through customer experience quality and relationship quality	Quantitative study using SEM analysis	2021	Customer experience has significant influence on customer loyalty
Rajaobelina, L. (2018).	The impact of customer experience on relationship quality with travel agencies in a multichannel environment.	Quantitative study using SEM techniques	2018	Various aspects of customer experience (think and feel) influence relationship quality
Jeon, G., & Yoo, H. (2016).	The effects of customer experience at the banks on customer loyalty	Survey - multi-regression analysis	2016	customer experience influences customer loyalty
Manyanga, Makanyeza & Muranda (2022).	Effect of customer experience, customer satisfaction and word of mouth intention on customer loyalty	Quantitative method	2022	Customer experience and satisfaction have a direct positive effect on loyalty
Fernandes, T., & Pinto, T. (2019).	Relationship quality determinants and outcomes in retail banking services	Quantitative study using SEM techniques	2019	A significant relationship between customer experience and relationship quality
Mujahidin et al., (2022)	Effect of Relationship Marketing and Relationship Quality on Customer Loyalty	Quantitative method with multiple linear regression analysis	2022	Relationship quality has a positive effect on the variable customer loyalty
Rahmani-Nejad, Firoozbakht & Taghipoor, (2014).	The relationship between Service quality, relationship quality and customer loyalty	Quantitative analysis	2014	Service quality and relationship quality has significant influence on customer loyalty
Garepasha, Aali, Zendeh & Iranzadeh (2020)	Relationship quality and customer loyalty in Iranian banks	Quantitative analysis – SEM technique	2020	Customer relationship has an effect of relationship quality and customer loyalty in e-banking
Farooq, A., & Moon, M. A. (2020).	Service fairness, relationship quality and customer loyalty in the banking sector of Pakistan	Quantitative study	2020	Relationship quality has a significant influence on customer loyalty.

3.2 Effect of FLEs Capabilities and Performance

The effect of FLEs capabilities and performance on customers' experience was the major objective of this study. As a result, critical literature was conducted to this regard. Several studies were identified that have evaluated the role of frontline employees in an organization. While some call them frontline employees, other studies call them the front office salespersons. A study by Hughes, et al (2019) FLEs provide better services by focusing on the customer and exhibit greater overall performance as a result. Regarding the Frontline employees (FLEs) job performance, Sony & Mekoth (2016) indicated that they play a pivotal role in direct customer interactions, significantly influencing customer perceptions of service quality, satisfaction, and value. They considered employee job performance as a behaviours that align with organisational objectives and are under individual employee control. Zameer, et al., (2018) also researched on the influence of frontline employees, indicating positive behaviour demonstrated by service employees has the capacity to enhance the perceived worth in the eyes of customers.

Another study by Kim Lee and Kim (2019) evaluated the role of grit in enhancing job performance of frontline employees. They indicated that an employee's job performance is reliant on the customer's service expectations, as the employee's behaviours may be notably effective in achieving desirable customer outcomes. They further elaborate that since customer satisfaction and quality perceptions are strongly dependent on employees' service delivery behaviours, frontline employees are expected to interact with customers in a pleasant and reactive way. On their view, a study by Raza, St-Onge and Ali (2023) indicated that FLEs empathy can strengthen relationships, leading to increased satisfaction and loyalty. They pointed out that customers who perceive frontline employees as more empathetic are more likely to forgive mistakes and place greater trust, satisfaction, and loyalty towards the company.

3.3 The Servicescape Influence

The study investigated the influence of servicescape within the banking sector. The interest was in research focusing on the influence of servicescape on FLEs performance and the customers' perspective. Several interesting studies were identified. For instance, Hansika & Amarathunga (2016) evaluated servicescape from the perspective of the effect of office design on employees' productivity in a case study of a banking organisation. Their study illuminated that compared to other service providers, servicescape has a substantial impact on the banking sector. Effective servicescape utilisation can boost employee motivation and customer responses, providing a competitive edge. Another interesting study was by Hussein (2020). They investigated the influence of servicescape on employee performance in commercial banks in Kenya. They observed that the physical environment directly impacts the experiences of both customers and frontline employees.

Nguyen & LeBlanc, G. (2021) evaluated the service employees and servicescape on customers' perception of quality improvement efforts. Their findings indicated that

service employees, servicescape, and the interaction between service employees and servicescape influence customers' perception of quality improvement efforts. Kukiqi (2017) also had an interest on servicescape influence. The study examined public organisations in Kosovo, focusing on the impact of physical and mental environments on employee performance. The findings revealed that most employees in public institutions were content with their physical work settings. Other studies that informed this research on the influence of servicescape on customers and FLEs capabilities and job performance include Soe (2022), Bose Sarker & Hossain (2013), and Andriani, Setyorini, & Shibghatalloh (2021).

3.4 Effect of Customer Experience

The critical part of this study was to investigate the influence of customer experiences on other aspects such as relationship quality and customer loyalty. As a result, studies on customer experience from the perspective of its effect were critically analysed to inform us of this objective.

The first study highlighted was by Ramaseshan & Stein (2014), whose study evaluated the relationship between customer brand experience and loyalty. They observed that brand experience, personality and relationship variables (brand attachment and brand commitment) all affect the degree to which a consumer is loyal to a brand. Orhan & MacIlvaine (2020) examined the influence of brand experience on relationship quality and customer loyalty within the current era of experience economy. Their findings indicated that there is a positive impact of perceived brand relationship quality and brand experiences on brand satisfaction and loyalty. Another study by Francisco-Maffezzolli, Semprebon and Muller Prado (2014) evaluated how customers' brand experience influences customer loyalty. Their results were interesting, as they found no direct impact between brand experience and brand loyalty. However, they highlighted that brand experience can influence brand relationship quality.

Silalahi & Suryaputra (2021) was another study interested in this subject. They studied the frontline personnel customer experience initiative on relationship quality and revealed that customer experience quality is critical when considering the aspects that influence relationship quality. Similar studies investigated the relationship between customer experience and relationship quality (Rajaobelina et al., 2018; Jeon & Yoo, 2016; Manyanga, Makanyeza & Muranda, 2022). The interesting findings by Jeon & Yoo (2016) were that customer experience influences customer satisfaction, which in turn has a statistically significant influence on customer loyalty. Manyanga, Makanyeza & Muranda (2022) study on the effect of customer experience was on the banking sector. They observed that customer experience significantly influences customer loyalty directly. A study by Fernandes & Pinto (2019) established a significant relationship between customer experience and relationship quality (RQ).

3.5 Influence of Relationship Quality

This study was also interested in investigating the effect of relationship quality on customer loyalty within the banking environment. This study evaluated various previous studies that had researched on this relationship. A study by Mujahidin et al. (2022) investigated the relationship between relationship quality and customer loyalty in a case study of the banking environment. They observed that relationship quality positively affects the variable customer loyalty. Another study evaluating this relationship was by Rahmani-Nejad, Firoozbakht & Taghipoor (2014) on the effect of relationship quality on customer loyalty. Their findings indicated that relationship quality has a significant influence on customer loyalty. A study by Garepasha, Aali, Zendeh & Iranzadeh (2020) evaluated the effect of relationship marketing and relationship quality on customer loyalty. The study indicated that there is a significant relationship between customer relationships ' impact on relationship quality and customer loyalty in e-banking. Another study was conducted by Farooq & Moon (2020) to investigate the relationship between quality and customer loyalty in Iranian banks. The study findings indicated that relationship quality significantly influences customer loyalty.

4. Discussions

4.1. FLEs and Customer Experience

The critical review of the current literature found that FLEs hold immense importance in enhancing services, especially in banking (Sok, Danaher and Sok, 2021). They serve as the face and voice of the bank, directly interacting with customers and shaping their overall experience (Raza, St-Onge and Ali, 2023). The significance of capable frontline workers in the service industry has been emphasised more by marketers and academics (Liewendahl and Heinonen, 2020). FLEs can build customer trust and rapport through face-to-face interactions (Shahid et al., 2022). A positive and empathetic attitude can foster a sense of trust, making customers feel valued and understood (Brun et al., 2017). Trust is essential for maintaining long-term customer relationships (Rajaobelina, 2018; Fernandes and Pinto, 2019).

In physical banking, FLEs' are crucial in improving CX and establishing strong relationships (Boninsegni, Furrer and Mattila, 2020). They achieve this through personalised services, efficient resolution of issues, sharing accurate information, creating emotional connections, collecting feedback, and strategic cross-selling. Their importance is further highlighted in a competitive environment, where exceptional customer-centric interactions lead to loyalty and positive word-of-mouth and ultimately set the bank apart from its competitors. Although the ideas and concepts of the academic study of CX have progressed significantly, there is still a research gap that can provide practical assistance to businesses. In other words, there is not enough CX research that managers can use to improve their companies, particularly in a physical context. Without this practical focus, CX research may not deliver on its promise to make real improvements for customers and their experiences.

One notable gap in the current literature is the insufficient exploration of the antecedents and consequences of CX from a holistic perspective. Although a wealth of research is available on this topic, it frequently lacks the level of detail necessary to offer precise guidance to companies. For instance, the role of FLEs in enhancing CX remains underexplored. FLEs who directly interact with customers can significantly influence CX. Their job performance, interpersonal skills, and ability to resolve issues are pivotal in shaping customer perceptions and loyalty. Furthermore, the relational consequences of CX, such as customer retention and advocacy, require deeper investigation. FLEs' contribution to improving customer experiences in physical settings (e.g., banks) is noticeably absent from the current body of literature. Front-line employees play a pivotal role in shaping customer perceptions and interactions, yet this aspect remains largely unaddressed in research. Understanding the impact of employee job performance on CX and its relational consequences is vital for companies seeking to optimise customer interactions and relationships.

4.2. Servicescape and Customer Experience

The literature review indicated that the physical environment of a servicescape affects the quality and the nature of interactions between employees and customers of the company and customer-to-customer interactions (Petermans et al., 2013). It implies that successful companies incorporate features of the physical environment to provide listing integration to their customers and, thus, engage customers to be occupied in their own phenomenological experience (Petermans et al., 2013). In service and retail settings, the physical servicescape provides customers with an immersive experience that can deliver lasting memories and emotional moments (Giraldi et al., 2016). However, the effect deriving from servicescape on the influences between FLEs and customer experience is limited, which this study will investigate. Specific environmental stimuli initiate experiences. They are not self-generated but are driven, and they have a reason and goal (Giraldi et al., 2016; Schmitt, 1999a). Thus, experiences are not assessments or emotional states of the individual but rather states that develop in response to a stimulus (Brakus et al., 2009). Goode et al. (2010) define an experience's component elements as thoughts, emotions, behaviours, and evaluations occurring during or in response to a stimulus, and therefore, these moods are highly interrelated and feedback on themselves as the experience progresses. Thus, experience in the context of retail is the consequence of interaction between a subject (the customer) and an object (the provider's experience), as well as the act of co-creation between the two.

Servicescape can have both positive and negative effects on customer experience outcomes. It has been stated that the atmosphere of service would influence the customer mood during or after the interaction, and the positive atmosphere might lead to "approach behaviours, which infers those customers stay for a longer time in the store and may spend more and/or the tendency for purchasing increases (Barari and Furrer, 2018; Kotler, 1973). Differently, a negative atmosphere results in avoidance behaviours (e.g., desire to leave, sense of dissatisfaction). The emphasis on servicescape is due to the recent nature of the competitive atmosphere in service contexts that has generated an immense pattern shift concentrating on the physical environment in addition to the service set (Barari and Furrer, 2018; Fatma & Rahman, 2016). This is because distinction of service environment represents key importance for both employees and customers (Hansika & Amarathunga, 2016).

The literature consistently emphasises the importance of servicescapes, which include the physical environment and atmosphere of customer-company interactions. This notion has become more important in the field of studying customer experiences. However, in the specific context of physical banking, an evident knowledge gap exists regarding how servicescapes influence the interactions between front-line employees' job performance and the resulting impact on the overall customer experience. The term service refers to the different aspects of a physical banking environment, including the branch's layout, design, lighting, signage, furniture, and overall atmosphere. These elements work together to create an environment where customers can use the bank's services and interact with the front-line. Understanding how these servicescape factors interact with front-line employee job performance is critical for banks aiming to optimise customer experiences and foster positive relationships.

4.3. Customer Experience, Relationship Quality and Loyalty

Customer loyalty is a key outcome variable of the customer experience (Srivatava and Kaul, 2016). Customer experience, according to Srivastava and Kaul (2016), may enhance both attitudinal and behavioural loyalty to the service provider. There is a significant relationship between customer experience and customer loyalty in previous studies. They also expect a relationship between service assessments and customer behaviour via customer experience, and they argue that customer experience predicts loyalty better than customer satisfaction. Likewise, Sirapracha and Tocquer (2012) indicate that customer experience has a beneficial influence on customer loyalty, defined as a lower tendency to shift brands. Fernandes and Pinto (2019) identify a significant relationship between customer experience and relationship quality (RQ), customer retention, WOM intentions, and customer tolerance using a sample of 227 retail bank customers and accordingly reveal that relationship quality (RQ) is a major mediator between customer experience and loyalty-related outcomes.

According to marketing literature, there is a positive correlation between relationship quality and customer loyalty (Al-alak, 2014). Previous research has demonstrated that relationship quality positively affects loyalty behaviour (Naoui and Zaiem, 2021). In the service industry, it has been demonstrated that relationship quality positively affects consumer loyalty (Izogo et al., 2017). Service providers, of course, hope that a favourable customer experience will extend into real life. They hope that positive customer experience can not only foster long-term relational outcomes,

but it may also inspire immediate loyalty behaviours (Fernandes and Pinto, 2019; Srivastava and Kaul (2016). Consequently, a well-organized experience by a firm is a key contributor to generating customer loyalty and following the emerging customer experience literature, a positive experience can be converted into a loyal customer

This study findings have identified that superior experiences build trust and commitment (Collier et al., 2018; Francisco-Maffezzolli, 2014). Relationship quality has been established to involve two major constructs (satisfaction and trust). Satisfaction has been described as not merely a cognitive assessment but also as customers' affective status consequential to an overall evaluation of all facets of a relationship with a company (Arcand et al., 2017). However, academics suggest that the assessment of relationship quality should be built upon evidence of experience provided to customers, since positive contacts encourage customers to construct a relationship with the service providers consumer based on confidence, trust, and dedication (Fernandes and Pinto, 2019; Francisco-Maffezzolli et al., 2014).

Further quality of relationship is a key predictor of customer loyalty in financial services (Fernandes and Pinto, 2019), and that retaining higher level of quality relationships is supposed to upsurge customers' willingness to deliver referrals, to pay premium price and buy and spent more (Wu and Li, 2011). Previous studies also imply that relationship quality components (e.g., satisfaction) result in a high level of tolerance associated with e.g., increase in price (Maunier and Camelis, 2013). Thus, the relationship quality approach is amongst the utmost significant predictor or the determinants of relationship marketing consequences (Rajaobelina and Bergeron, 2009; Fernandes and Pinto, 2019).

5. Conclusions

In the banking industry, the CX is centered on FLEs'. Their competencies play a decisive role in moulding positive customer interactions and experiences. Beyond direct interactions, the broader banking servicescape also influences the impact of employee performance on customer experience. However, despite a wealth of available information, there are evident gaps in the literature that merit further investigation. As the banking industry strives for excellence, organisations must recognise and invest in the growth and development of FLEs'. This improves CX and strengthens the foundation for long-term customer relationships and loyalty. This systematic review serves as both a testament to the FLEs'' significance and a roadmap indicating avenues awaiting scholarly inquiry in the domain of banking CX.

The research methods employed in CX research between 2013 and 2023 can serve as a valuable resource for researchers seeking appropriate methodologies in the field of CX. They offer insight into the methodologies used by fellow researchers, providing a clearer picture of the landscape. Despite the advancements in technology, it remains crucial to understand the CX in the physical context. Many challenges persist for businesses, and these can be further explored to bridge the existing gap between markets and companies. Progress in the existing body of literature is necessary to benefit a wider audience. The findings and issues discussed in this paper can be highly beneficial for CX practitioners in shaping their strategies. They also hold significance for the academic community, offering avenues for further research in light of evolving market dynamics. In conclusion, the role of the physical environment in shaping the CX remains a topic of extensive research and debate. While it undeniably holds sway in various sectors, the evolving digital landscape and the emergence of omnichannel experiences necessitate a broader and more holistic approach to CX research. Understanding that the CX is not solely bound by context but rather comprises multifaceted dimensions will aid in advancing our understanding of how the physical environment influences CX in a rapidly changing world.

In conclusion, our systematic review sheds light on the dynamic landscape of CX with a specific focus on the existence of physical strategies among companies. While companies adjust to the changing business environment, there is a lack of comprehensive understanding of the causes and effects of customer experience. Additionally, the important role of front-line employees in physical settings is often overlooked. Addressing these gaps is essential for businesses aiming to navigate the marketing transformation effectively and enhance customer experiences to build lasting relationships. Future research should prioritise these aspects to provide actionable guidance for companies in this ever-evolving marketing landscape.

References

[1] "Phil" Klaus, P. and Maklan, S. (2012) 'EXQ: A multiple-item scale for assessing service experience', Journal of Service Management, 23(1), pp. 5–33. doi: 10.1108/09564231211208952.

[2] Adhikari, A. and Bhattacharya, S. (2016) 'Appraisal of literature on CXin tourism sector: review and framework', Current Issues in Tourism. Taylor & Francis, 19(4), pp. 296–321. doi: 10.1080/13683500.2015.1082538.

[3] Akaka, M. A., Vargo, S. L. and Schau, H. J. (2015) 'The context of experience', Journal of Service Management, 26(2), pp. 206–223. doi: 10.1108/JOSM-10-2014-0270.

[4] Al Halbusi, H. et al. (2020) 'The roles of the physical environment, social servicescape, co-created value, and customer satisfaction in determining tourists' citizenship behavior: Malaysian cultural and creative industries', Sustainability (Switzerland), 12(8), pp. 1–23. doi: 10.3390/SU12083229.

[5] Al-alak, B. A. (2014) 'Impact of marketing activities on relationship quality in the Malaysian banking sector', Journal of Retailing and Consumer Services. Elsevier, 21(3), pp. 347–356. doi: 10.1016/j.jretconser.2013.07.001.

[6] Andriani, P., Setyorini, N., & Shibghatalloh, A. H. (2021). Investigating e-servicescape influence to

customer response in digital Islamic Banking. International Journal of Islamic Economics and Finance (IJIEF), 4(1), 101-120.

[7] Anifowose, A.A., Alaba, A.F. and Olatunde, O.P. (2021) 'Relationship quality and customer retention among fast food vendors in Ekiti state, Nigeria', British Journal of Management and Marketing Studies, 4(2), pp. 89–103.

[8] Ashill, N. J. et al. (2020) 'Personality trait determinants of frontline employee customer orientation and job performance: a Russian study', International Journal of Bank Marketing, 38(5), pp. 1215–1234. doi: 10.1108/IJBM-11-2019-0407.

[9] Bagdare, S. and Jain, R. (2013) 'Measuring retail customer experience', International Journal of Retail and Distribution Management, 41(10), pp. 790–804. doi: 10.1108/IJRDM-08-2012-0084.

[10] Barari, M. and Furrer, O. (2018) 'The CXecosystem in two cultural contexts', Journal of Financial Services Marketing. Palgrave Macmillan UK, 23(3–4), pp. 234–243. doi: 10.1057/s41264-018-0053-x.

[11] Becker, L. (2020) Toward a Customer- Centric Perspective of Customer Experience.

[12] Becker, L. and Jaakkola, E. (2020) 'Customer experience: fundamental premises and implications for research', Journal of the Academy of Marketing Science. Journal of the Academy of Marketing Science, 48(4), pp. 630–648. doi: 10.1007/s11747-019-00718-x.

[13] Boninsegni, M. F., Furrer, O. and Mattila, A. S. (2020) 'Dimensionality of frontline employee friendliness in service encounters', Journal of Service Management, 32(3), pp. 346–382. doi: 10.1108/JOSM-07-2019-0214.

[14] Bose, T. K., Sarker, S., & Hossain, D. (2013). Comparing the outcome of SERVQUAL and SERVICESCAPE model in evaluating customer satisfaction. A case study on EXIM Bank Limited. Universal Journal of Marketing and Business Research, 2(2), 044-063.

[15] Brakus, J. J., Schmitt, B. H. and Zarantonello, L. (2009) 'Brand Experience: What Is It? How Is It Measured? Does It Affect Loyalty?', Journal of Marketing, 73(3), pp. 52–68. doi: 10.1509/jmkg.73.3.52.

[16] Brun, I. et al. (2017) 'Impact of CX on loyalty: a multichannel examination', Service Industries Journal. Taylor & Francis, 37(5–6), pp. 317–340. doi: 10.1080/02642069.2017.1322959.

[17] Bueno, E. V. et al. (2019) 'Measuring CXin service: A systematic review', Service Industries Journal. Taylor & Francis, 39(11–12), pp. 779–798. doi: 10.1080/02642069.2018.1561873.

[18] Bustamante, J. C. and Rubio, N. (2017) 'Measuring CXin physical retail environments', Journal of Service Management, 28(5), pp. 884–913. doi: 10.1108/JOSM-06-2016-0142.

[19] Carreira, R. et al. (2013) 'Towards a holistic approach to the travel experience: A qualitative study of bus transportation', Transport Policy, 25, pp. 233–243. doi: 10.1016/j.tranpol.2012.11.009.

[20] Ciriello, R. F., Richter, A. and Schwabe, G. (2018) 'Digital Innovation', Business and Information Systems Engineering, 60(6), pp. 563–569. doi: 10.1007/s12599-018-0559-8.

[21] Crosby, L. A., Evans, K. R. and Cowles, D. (1990) 'Relationship Quality in Services Selling: An Interpersonal Influence Perspective', Journal of Marketing, 54(3), p. 68. doi: 10.2307/1251817.

[22] De Keyser, A. et al. (2015a) 'A Framework for Understanding and Managing the Customer Experience', Marketing Science Institute Working Paper Series 2015, Report No. 15-121, forthcoming, (Report No. 15-121), pp. 1–47.

[23] De Keyser, A. et al. (2015b) 'A Framework for Understanding and Managing the CX', Working Paper Series, 15(121), pp. 1–47.

[24] Dong, P. and Siu, N. Y. M. (2013) 'Servicescape elements, customer predispositions and service experience: The case of theme park visitors', Tourism Management. Elsevier, 36, pp. 541–551. doi: 10.1016/j.tourman.2012.09.004.

[25] Dube, A. and Helkkula, A. (2015) 'Service experiences beyond the direct use: Indirect customer use experiences of smartphone apps', Journal of Service Management, 26(2), pp. 224–248. doi: 10.1108/JOSM-11-2014-0308.

[26] Dwyer, F. R. and Oh, S. (1987) 'Output Sector Munificence Effects on the Internal Political Economy of Marketing Channels', Journal of Marketing Research, 24(4), p. 347. doi: 10.2307/3151382.

[27] Eckhardt, G. M. et al. (2019) 'Marketing in the Sharing Economy', Journal of Marketing, 83(5), pp. 5–27. doi: 10.1177/0022242919861929.

[28] Engel, J. et al. (2013) 'The Impact of Friendliness on Brand Perception', Marketing Review St. Gallen, 30(6), pp. 82–95. doi: 10.1365/s11621-013-0302-2.

[29] Farooq, A., & Moon, M. A. (2020). Service fairness, relationship quality and customer loyalty in the banking sector of Pakistan. Pakistan Journal of Commerce and Social Sciences (PJCSS), 14(2), 484-507.

[30] Fatma, M. and Rahman, Z. (2016) 'The CSR's influence on customer responses in Indian banking sector', Journal of Retailing and Consumer Services. Elsevier, 29(May 2020), pp. 49–57. doi: 10.1016/j.jretconser.2015.11.008.

[31] Fernandes, T. and Cruz, M. (2016) 'Dimensions and outcomes of experience quality in tourism: The case of Port wine cellars', Journal of Retailing and Consumer Services, 31, pp. 371–379. doi: 10.1016/j.jretconser.2016.05.002.

[32] Fernandes, T. and Pinto, T. (2019) 'Relationship quality determinants and outcomes in retail banking services: The role of customer experience', Journal of Retailing and Consumer Services. Elsevier Ltd, 50(May), pp. 30–41. doi: 10.1016/j.jretconser.2019.01.018.

[33] Fernandes, T., & Pinto, T. (2019). Relationship quality determinants and outcomes in retail banking services: The role of customer experience. Journal of Retailing and Consumer Services, 50, 30-41.

[34] Følstad, A. and Kvale, K. (2018) 'Customer journeys: a systematic literature review', Journal of Service Theory and Practice, 28(2), pp. 196–227. doi: 10.1108/JSTP-11-2014-0261.

[35] Francisco-Maffezzolli, E.C., Semprebon, E. and Muller Prado, P.H. (2014) 'Construing loyalty through brand experience: The mediating role of brand relationship

quality', Journal of Brand Management, 21(5), pp. 446-458.

[36] Garepasha, A., Aali, S., Zendeh, A. B., & Iranzadeh, S. (2020). Dynamics of online relationship marketing: Relationship quality and customer loyalty in Iranian banks. Revista brasileira de gestão de negócios, 22, 140-162.

[37] Grace, D. and O'Cass, A. (2004) 'Examining service experiences and post-consumption evaluations', Journal of Services Marketing, 18(6), pp. 450–461. doi: 10.1108/08876040410557230.

[38] Hansika, W. A. M. and Amarathunga, P. A. B. H. (2017) 'Impact of Office Design on Employees' Productivity; A Case Study of Banking Organizations of Northwestern Province in Sri Lanka', SSRN Electronic Journal. doi: 10.2139/ssrn.2910255.

[39] Hansika, W. A., & Amarathunga, B. (2016, December). Impact of Office Design on Employees' Productivity; A Case Study of Banking Organizations of Northwestern Province in Sri Lanka. In University of Sri Jayewardenepura, Sri Lanka, 13th international conference on business management (ICBM).

[40] Hosany, S. and Gilbert, D. (2009) Dimensions of Tourists ' Emotional Experiences towards Hedonic Holiday Destinations Copyright © S . Hosany and D . Gilbert ISBN : 978-1-905846-35-1, Focus.

[41] Hosany, S. and Witham, M. (2010) 'Dimensions of cruisers' experiences, satisfaction, and intention to recommend', Journal of Travel Research, 49(3), pp. 351–364. doi: 10.1177/0047287509346859.

[42] Houston, L., Grandey, A. A. and Sawyer, K. (2018) 'Who cares if "service with a smile" is authentic? An expectancy-based model of customer race and differential service reactions', Organizational Behavior and Human Decision Processes. Elsevier, 144(November 2017), pp. 85–96. doi: 10.1016/j.obhdp.2017.10.001.

[43] Hughes, D. E., Richards, K. A., Calantone, R., Baldus, B. and Spreng, R. A. (2019) 'Driving in-role and extra-role brand performance among retail frontline salespeople: Antecedents and the moderating role of customer orientation', Journal of Retailing, 95(2), pp. 130-143.

[44] Hussein, G. A. (2020). Influence of Servicescape on Employee Performance in Commercial Banks in Kenya: The Moderating Role of Employee Motivation: A Survey Of Mombasa County.

[45] Hwang, J. and Seo, S. (2016) 'A critical review of research on CXmanagement: Theoretical, methodological and cultural perspectives', International Journal of Contemporary Hospitality Management, 28(10), pp. 2218–2246. doi: 10.1108/IJCHM-04-2015-0192.

[46] Jadhav, G. G., Gaikwad, S. V. and Bapat, D. (2023) 'A systematic literature review: digital marketing and its impact on SMEs', Journal of Indian Business Research, 15(1), pp. 76–91. doi: 10.1108/JIBR-05-2022-0129.

[47] Jeon, G., & Yoo, H. (2016). The effects of customer experience at the banks on customer loyalty. Journal of Korean Society for Quality Management, 44(2), 357-372.

[48] Kandampully, J., Zhang, T. and Jaakkola, E. (2018) 'CXmanagement in hospitality: A literature synthesis, new understanding and research agenda', International Journal of Contemporary Hospitality Management, 30(1), pp. 21–56. doi: 10.1108/IJCHM-10-2015-0549.

[49] Kearney, T., Coughlan, J. and Kennedy, A. (2023) 'The influence of the physical work environment on retail employees', Journal of Services Marketing, 37(6), pp. 719–731. doi: 10.1108/JSM-04-2022-0130.

[50] Keyser, A. De et al. (2020) Moving the CXField Forward: Introducing the Touchpoints, Context, Qualities (TCQ) Nomenclature Arne De Keyser, Katrien Verleye, Katherine N. Lemon, Timothy L. Keiningham, and Phil Klaus.

[51] Kim, M., Lee, J. and Kim, J. (2019) 'the Role of Grit in Enhancing Job Performance of FLEs': the Moderating Role of Organizational Tenure', Advances in Hospitality and Leisure, 15, pp. 61–84. doi: 10.1108/S1745-354220190000015004.

[52] Kim, M., Lee, J. and Kim, J. (2019) 'The role of grit in enhancing job performance of frontline employees: the moderating role of organizational tenure', in M. Kozak and N. Kozak (eds.) Advances in Hospitality and Leisure. Bingley: Emerald Publishing Limited, pp. 61-84

[53] Kim, S. et al. (2011) 'Development and testing of the Consumer Experience Index (CEI)', Managing Service Quality: An International Journal, 21(2), pp. 112–132. doi: 10.1108/09604521111113429.

[54] Kitchenham, B. et al. (2007) 'Large-scale software engineering questions - Expert opinion or empirical evidence?', IET Software, 1(5), pp. 161–171. doi: 10.1049/iet-sen:20060052.

[55] Klaus, P. (2023) 'Where is CX(CX) research heading? A personal commentary', Journal of Services Marketing, 37(6), pp. 700–705. doi: 10.1108/JSM-05-2022-0169.

[56] Klaus, P. and Maklan, S. (2013) 'Towards a better measure of customer experience', International Journal of Market Research, 55(2), pp. 227–246. doi: 10.2501/IJMR-2013-021.

[57] Kraus, S. et al. (2019) 'Digital entrepreneurship: A research agenda on new business models for the twenty-first century', International Journal of Entrepreneurial Behaviour and Research, 25(2), pp. 353–375. doi: 10.1108/IJEBR-06-2018-0425.

[58] Kukiqi, E. (2017) 'Environmental conditions and work satisfaction in institutions in the Republic of Kosovo', International Journal of Education and Research, 5(7), pp. 187-192.

[59] Kumar, V. and Reinartz, W. (2016) 'Creating enduring customer value', Journal of Marketing, 80(6). doi: 10.1509/jm.15.0414.

[60] Kuppelwieser, V. G. and Klaus, P. (2021) 'Measuring CXquality: The EXQ scale revisited', Journal of Business Research. Elsevier Inc., 126(January 2020), pp. 624–633. doi: 10.1016/j.jbusres.2020.01.042.

[61] Lemon, K. N. and Verhoef, P. C. (2016) 'Understanding CXthroughout the customer journey', Journal of Marketing, 80(6), pp. 69–96. doi: 10.1509/jm.15.0420.

[62] Liewendahl, H. E. and Heinonen, K. (2020) 'FLEs''

motivation to align with value propositions', Journal of Business and Industrial Marketing, 35(3), pp. 420–436. doi: 10.1108/JBIM-02-2019-0084.

[63] Liu, M. T. et al. (2016) 'Integrating Chinese cultural philosophies on the effects of employee friendliness, helpfulness and respectfulness on customer satisfaction', European Journal of Marketing, 50(3–4), pp. 464–487. doi: 10.1108/EJM-01-2015-0025.

[64] Lu, H. Te and Lien, M. C. (2014) 'Exploring the effects of servicescape, brand image, and experiential marketing on customer satisfaction', Proceedings - 2014 International Symposium on Computer, Consumer and Control, IS3C 2014. IEEE, pp. 669–672. doi: 10.1109/IS3C.2014.179.

[65] Lucia-Palacios, L., Pérez-López, R. and Polo-Redondo, Y. (2020) 'How situational circumstances modify the effects of FLEs'' competences on customer satisfaction with the store', Journal of Retailing and Consumer Services. Elsevier Ltd, 52(August 2019), p. 101905. doi: 10.1016/j.jretconser.2019.101905.

[66] Manthiou, A. et al. (2014) 'The experience economy approach to festival marketing: Vivid memory and attendee loyalty', Journal of Services Marketing, 28(1), pp. 22–35. doi: 10.1108/JSM-06-2012-0105.

[67] Manyanga, W., Makanyeza, C., & Muranda, Z. (2022). The effect of customer experience, customer satisfaction and word of mouth intention on customer loyalty: The moderating role of consumer demographics. Cogent Business & Management, 9(1), 2082015.

[68] Mujahidin; Yusuf, Muhammad; Ardianto, Rian; Sutaguna, I. Nyoman Tri; Sampe, Ferdianndus. (2022). The Effect of Relationship Marketing and Relationship Quality on Customer Loyalty (Bank Muamalat Indonesia). Technium Soc. Sci. J., 38, 312.

[69] Nguyen, N., & LeBlanc, G. (2021). The impact of service employees and servicescape on customers perception of quality improvement efforts. Athens journal of business & economics, 7(2), 123-144.

[70] Nidhra, S. (2012) 'Black Box and White Box Testing Techniques - A Literature Review', International Journal of Embedded Systems and Applications, 2(2), pp. 29–50. doi: 10.5121/ijesa.2012.2204.

[71] Orhan, M. A., & MacIlvaine, C. (2020). Examining digital brand experiences as a predictor of brand relationship quality and loyalty. International Journal of Marketing, Communication and New Media, 8(15).

[72] Otto, J. E. and Brent Ritchie, J. R. (2012) 'The service experience in tourism', Tourism Management, 17(3), pp. 404–419. doi: 10.4324/9780080519449-38.

[73] Patrício, L. et al. (2011) 'Multilevel service design: From customer value constellation to service experience blueprinting', Journal of Service Research, 14(2), pp. 180–200. doi: 10.1177/1094670511401901.

[74] Pauwels, K. and Neslin, S. A. (2015) 'Building With Bricks and Mortar: The Revenue Impact of Opening Physical Stores in a Multichannel Environment', Journal of Retailing. New York University, 91(2), pp. 182–197. doi: 10.1016/j.jretai.2015.02.001.

[75] Rahmani-Nejad, L., Firoozbakht, Z., & Taghipoor, A. (2014). Service quality, relationship quality and customer loyalty (Case study: Banking industry in Iran). Open Journal of Social Sciences, 2(04), 262.

[76] Rajaobelina, L. (2018) 'The Impact of CXon Relationship Quality with Travel Agencies in a Multichannel Environment', Journal of Travel Research, 57(2). doi: 10.1177/0047287516688565.

[77] Rajaobelina, L. (2018). The impact of customer experience on relationship quality with travel agencies in a multichannel environment. Journal of Travel Research, 57(2), 206-217.

[78] Rajaobelina, L. et al. (2018) 'Towards a better understanding of mobile banking: the impact of CXon trust and commitment', Journal of Financial Services Marketing. Palgrave Macmillan UK, 23(3–4), pp. 141–152. doi: 10.1057/s41264-018-0051-z.

[79] Ramaseshan, B., & Stein, A. (2014). Connecting the dots between brand experience and brand loyalty: The mediating role of brand personality and brand relationships. Journal of Brand Management, 21, 664-683.

[80] Raza, B., St-Onge, S. and Ali, M. (2023) 'FLEs'' performance in the financial services industry: the significance of trust, empathy and consumer orientation', International Journal of Bank Marketing, 41(3), pp. 527–549. doi: 10.1108/IJBM-06-2022-0237.

[81] Raza, B., St-Onge, S. and Ali, M. (2023) 'FLEs' performance in the financial services industry: the significance of trust, empathy and consumer orientation', International Journal of Bank Marketing, 41(3), pp. 527-549.

[82] Roozen, I. and Katidis, P. I. (2019) 'The Importance of the Service and Shopping CXin a Retail Environment', Journal of Relationship Marketing. Routledge, 18(4), pp. 247–279. doi: 10.1080/15332667.2019.1619064.

[83] Rusli, N. (2013) 'To Study the Relationship Between Bank Layout and Customer', (December).

[84] Salesforce (2021) 'CXin Retail', Harvard Business Review. Available at: https://hbr.org/sponsored/2021/04/customer-experience-in-retail.

[85] Schmitt, B. (1999) 'Experiential Marketing', Journal of Marketing Management, 15(1–3), pp. 53–67. doi: 10.1362/026725799784870496.

[86] Shahid, S. et al. (2022) 'Examining consumer experience in using m-banking apps: A study of its antecedents and outcomes', Journal of Retailing and Consumer Services. Elsevier Ltd, 65(December 2021), p. 102870. doi: 10.1016/j.jretconser.2021.102870.

[87] Silalahi, B. C., & Suryaputra, R. (2021). Analysis of the effect of environment, frontline personnel, moments of truth, product offerings on customer loyalty through customer experience quality and relationship quality to Nobu bank customers in Surabaya. 69(1), 16-16.

[88] Soe, Z. (2022). The Effect of Servicescape and Hospitality on Customer Loyalty at AYA Bank, Nay Pyi Taw (Doctoral dissertation, MERAL Portal).

[89] Sony, M., & Mekoth, N. (2016). The relationship between emotional intelligence, frontline employee adaptability, job satisfaction and job performance. Journal of Retailing and Consumer Services, 30, 20-32.

[90] Thaichon, P., Phau, I. and Weaven, S. (2022) 'Moving from multi-channel to Omni-channel retailing: Special

issue introduction', Journal of Retailing and Consumer Services. Elsevier Ltd, 65(September 2020), p. 102311. doi: 10.1016/j.jretconser.2020.102311.

[91] Verhoef, P. C. et al. (2009) 'CXCreation: Determinants, Dynamics and Management Strategies', Journal of Retailing, 85(1), pp. 31–41. doi: 10.1016/j.jretai.2008.11.001.

[92] Walter, U., Edvardsson, B. and Öström, Å. (2010) 'Drivers of customers' service experiences: A study in the restaurant industry', Managing Service Quality, 20(3), pp. 236–258. doi: 10.1108/09604521011041961.