



# The effect of digital design in retail banking on customers' commitment and loyalty: The mediating role of positive affect



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## ABSTRACT

Facing an exodus of customers, some banks want to propose a new customer experience in their branches, notably with digital proposals to enhance positive affective reactions. This article studies the influence of digital design factors and the mediating effect of positive affect on two important relationship marketing outcomes: customer commitment and loyalty. This approach is quite innovative because research on the impact of atmospheric factors, and especially design cues, is quite unusual in retail banking sector. The results show that digital factors have a direct effect on positive affect but no direct influence on attitudinal loyalty or commitment. Positive affect has a mediating role between digital displays and these outcomes.

## 1. Introduction

For a few years, customers have been searching for new, unique and singular relationships with brands or companies. Service providers use the store environment to generate more business and improve customer experiences (Moye and Kincade, 2002). Memorable positive experiences lead to positive behaviours towards the company and in turn forms loyal customers (Straker et al., 2015). To enhance emotional experience, the authors emphasized the notion of *emotional design*, which can be described as the emotional connection with everyday products or services.

Banks have realized significant investment in modernizing their agencies, due to many factors as development of on-line transactions, and low-cost banking extensive debit usage that put pressure on them (Allard et al., 2009). Long-established banks have to make different types of improvements in their branches to attract back customers, such as opening in grocery stores, abolishing waiting lines for sofas (Allard et al., 2009). Long-established French banks faced a decline of visits in their branches about 3% between 2004 and 2012 (Latribune.fr 05/05/2015). In response, new branches have been proposed, integrating new digital technologies (with products and information through digital and interactive displays) and modern and open spaces (new wall and floor covering). Creating a superior customer experience is becoming a central objective for differentiation, notably in retailing environments (Srivastava and Kaul, 2016). Customer experience management includes every point of customer contact with products, services or businesses (Grewal et al., 2009). This customer experience depends

on different determinants, such as the social environment, service interface, assortment, price, promotions and retail atmosphere (Puccinelli et al., 2009; Verhoef et al., 2009).

Retail atmospheric stimuli are manipulated by retailers and recognizable by consumer senses (Turley and Chebat, 2002). More than forty years after Kotler (1973) noted the importance of the retail atmosphere for purchase decisions, marketing literature has affirmed the importance of a range of environmental and atmospheric variables (Poncin and Ben Mimoun, 2014), and numerous studies have established the relationships between store atmospherics and consumer behaviour (Turley and Milliman, and Baker et al., 2000, 2002). The term atmospherics has been described as “the conscious designing” of space to create certain effects in buyers (Kotler, 1973). More specifically, Baker (1986) has developed a typology categorizing the environmental elements into three categories: ambient, design and social factors. Some studies evaluate environments as a whole and others focus on individual aspects (ambient, design or social). In the field of bank, previous researches have studied influence of ambient factors (music) on customer emotional response (Dube and al, 1995) or on perceived wait duration (Hui et al., 1997). Greenland and McGoldrick (2005) identified also positive influence of ambient and design factors on favourable customer reaction. In retail banking, design factors can include both functional (modern and open layout for instance) and aesthetic elements (new colours, new digital technologies, classic versus modern style with wooden floor) (Marans and Spreckelmeyer, 1982). Digital design factors impact on behavioural outcomes, such as commitment and loyalty, have not been yet studied.

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Our research focalises on these digital design factors and the study answers several questions: 1) Do digital design elements, in the bank retailing context, trigger consumer positive affect and influence, commitment and loyalty? 2) Could this positive affect also influence consumer commitment, and loyalty? Specifically, we want to investigate the mediating role of positive affect generated by a digital design on two important relationship marketing outcomes, which are customer commitment, and loyalty.

## 2. Theoretical background

This research investigates the capacity of design elements in retail banking to enhance positive affective reactions and to influence behavioural outcomes such as commitment and loyalty.

### 2.1. Digital design and its effect on in-store emotions

In the field of environmental psychology, Mehrabian and Russell (1974) suggested that environmental stimuli lead to an emotional response, which, in turn, drives customers' behavioural response. According to these authors, customers show three emotional states, pleasure, arousal and dominance, which result in contrasting consumer behaviours. Using this framework, several authors (Baker et al., 1992; Donovan et al., 1994; Kaltcheva and Weitz, 2006) have explored how retail stores might affect the emotional states and subsequent purchasing behaviours of consumers (Ballantine et al., 2010). Pleasure is a powerful determinant of approach avoidance behaviour (Donovan et al., 1994). Likewise, Straker and Wrigley (2016) highlight the important role of customer emotions in the decision-making process. For service firms, emotions play an important mediating role in the link between experiencing the service and the customer's subsequent behaviour. Wrigley (2013) proposed the notion of *emotional design* which fit with the ability of eliciting emotion through the manipulation of the sensory qualities of a product. In this way, the environment within the consumer and the product interact compose a design dialogue which may generate positive affective responses. This positive emotional experience will, in turn, lead to positive behaviour toward the company, such as loyalty (Straker et al., 2015). In the service field, the emotional design will include all the store environmental elements. More specifically, design factors have been defined by Baker (1986) as the store environmental elements that are visual, and may be functional (as layout, comfort, and privacy) and/or aesthetic (as architecture, color, materials and style) (Marans and Spreckelmeyer, 1982). In retail banking, design factors can include both functional (modern and open layout for instance) and aesthetic (new colours, new digital technologies, classic versus modern style with wooden floor) elements. Concerning the functional elements, Greenland and McGoldrick (2005) showed that modern styles designs in retail banking conduce to better emotional response ratings. Concerning the aesthetic elements, Kim et al. (2007), Wang et al. (2012) observed that richer technology leads to greater enjoyment. Pantano and Servidio (2012) considered enjoyment as positively related to users' satisfaction with some specific technologies. Digital can increase the total service experience by stimulating pleasure and evoking an affective experience (Dennis et al., 2013) and also exert a positive impact on shoppers' spending, with a mediating effect of positive affect (Dennis et al., 2010, 2012). Because most retail atmospheric stimuli focus on developing positive affect, we concentrate on the positive affective reactions that consumers feel during their in-store experience with digital elements. The first hypothesis can be formulated as follows:

**H1.** *Digital design will positively influence customers' positive affect.*

### 2.2. Digital design effects on commitment and loyalty

The customer experience induces various attitudinal and behaviour-

al responses. Managing customers' experience is one of the most important ingredients in building customer loyalty (Crosby and Johnson, 2007). Customer loyalty has often been considered as a central issue for business, which can be defined as a customer's sense of identification with the employees, services or products of a company (Jones and Sasser, 1995). Loyalty is a multi-dimensional construct including purchase intention, recommendations, word of mouth, price tolerance, complaint behaviour and propensity to leave (Kumar et al., 2006). Behavioural loyalty and attitudinal loyalty are two distinctive constructs of loyalty (Baumann et al., 2011; Chen, 2012; Srivastava and Kaul, 2016). Attitudinal loyalty explains a consumer's identification with a particular service provider and the preference for one product or service over alternatives (Jones and Taylor, 2007; Kumar and Reinartz, 2006). When a customer is behaviourally loyal, he intends to repurchase the same brand and accordingly maintain a relationship with a particular service provider (Andreasen and Lindestad, 1998; Jones and Taylor, 2007; Russell-Benett et al., 2007). In the banking context, when clients subscribe to credit, they cannot change service provider. Behavioural loyalty may be more difficult to evaluate in the banking context than in other retailing contexts, such as malls. Hence, only attitudinal loyalty will be studied in this context.

Technology is an important element for constructing an appealing store atmosphere (Poncin and Ben Mimoun, 2014). The latter influences attitudinal loyalty (Yeng et al., 2013). When customers have a good experience in a new digitally designed bank agency (creation of positive affect), they will be more loyal toward the bank (positive word of mouth) than to a classical agency without digital design, leading to the following hypothesis:

**H2.** *Digital design will positively influence customers' attitudinal loyalty.*

**H3.** *Influence of digital design on attitudinal loyalty is mediated by positive affect*

Commitment has been identified as one of the most important constructs in the field of relationship marketing (Morgan and Hunt, 1994). It is a pledge of continuity between relational partners (Gundlach et al., 1995). Various definitions are available, suggesting two major dimensions of relationship commitment: affective and continuance (Fullerton, 2003). Continuance commitment is more rational, that is, an economic-based dependence on products' or services' benefits due to a lack of alternative choices (Anderson and Weitz, 1992; Dwyer et al., 1987). Affective commitment is more emotional and is linked to the personal involvement that a customer has with a company (Garbarino and Johnson, 1999; Morgan and Hunt, 1994). Customers tend to acquire an emotional attachment to their partner in a consumption relationship.

In the case of an airport environment, Straker and Wrigley (2016) have shown, that customer emotional experience can be different across the service's stages, and in some cases, digital channel design can enhance positive reactions, and also customers' engagement. Therefore, digital design may have influence on customer behaviour and will strengthen the sense of identification (affective commitment) and the willingness to stay with the bank (meaning that it is more difficult to leave, that is, continuance commitment). Moreover, a customer who experiences positive affect in a new digital agency will probably feel more attached and will have a great sense of identification with the agency. Thus, in-agency positive emotions lead to a high level of customer affective commitment. In the same way, we suppose that a customer who experiences positive affect in a new digital agency will consider that there is no valid alternative in another bank and that it will be too expensive to change to another bank. Consequently, positive affect felt in an agency with digital design will produce a high level of continuance commitment, leading to the following hypothesis.

**H4.** *Digital design will positively influence customers' affective commitment.*

**H5.** *Influence of digital design on affective commitment is mediated by*

A graphical presentation of these hypotheses can be found in figure 1.

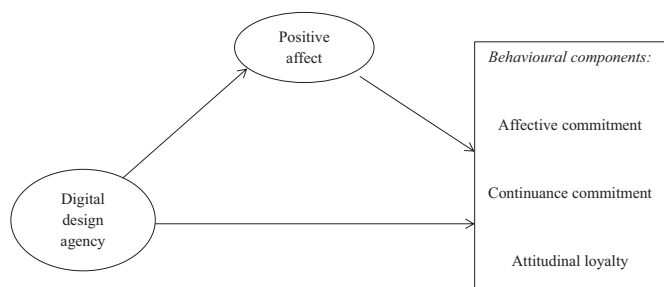


Fig. 1. Direct and indirect effects of design on behavioural elements.

positive affect

**H6.** Digital design will positively influence customers' continuance commitment.

**H7.** Influence of digital design on continuance commitment is mediated by positive affect

A graphical presentation of these hypotheses can be found in Fig. 1.

Commitment has been recognized as a potential driver of customer loyalty (Fullerton, 2011; Meyer and Allen, 1997; Morgan and Hunt, 1994). The effects of affective commitment are positive (Bansal et al., 2004; Fullerton, 2003; Gruen et al., 2000; Harrison-Walker, 2001; Morgan and Hunt, 1994). When customers are affectively committed to an organization, they want that organization to succeed and they would recommend it (Fullerton, 2011). The positive impact of continuance commitment on customer loyalty has also been supported by a few empirical studies (Gustafsson et al., 2005; Ruyter et al., 2001). Positive affect enhances commitments, which can in turn influence loyalty, leading to the following hypotheses (Fig. 2).

**H8.** Affective commitment mediates the relation between positive affect and loyalty.

**H9.** Continuance commitment mediates the relation between positive affect and loyalty.

**3. Method**

**3.1. Context**

For many years, retail banking is facing development of digital technologies as on-line banking, even if as postulated by Greenland and McGoldrick (2005), customers still prefer face to face service and the branch remains the most important mode of distribution (finance.sia-partners.com, 21/07/2015). The branch is one of the few tangible elements available and it is essential that customers perceive it positively. Greenland (1994), Greenland and McGoldrick (2005) showed that in UK, standardized retail branch formats evolved. Today many networks comprise a mix of both modern and more traditional layouts, and also the development of retail merchandising and cross selling activities. French retail banking responses are less advanced. Credit Agricole is one of the long-established retail French banks, and

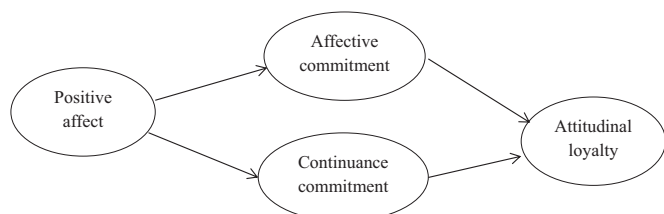


Fig. 2. Mediating effects of commitment between positive affect and attitudinal loyalty.

**Table 1**  
Survey participants' characteristics.

Characteristics	Number	Percentage
<b>Gender</b>		
Male	71	50
Female	71	50
<b>Age</b>		
Younger than 25 years old	17	12
25–34 years old	30	21.1
35–44 years old	28	19.7
45–54 years old	34	23.9
55–64 years old	21	14.8
More than 65 years old	12	8.5
<b>Place of residence</b>		
Rhône-Alps region	142	100
<b>Is Credit Agricole your unique bank?</b>		
Yes	84	59.2
No	58	40.8
<b>Relationship duration</b>		
Less than 1 year	10	7
1–5 years	35	24.6
6–10 years	44	31
More than 10 years	53	37.3

has started modernizing its branches in Rhône-Alps region. These pilot branches, initiated in 2012, highlight modern layout, with special spaces allocated to customers (for specific themes) and digital factors (touch screen, touchscreen tablets and interactive touch screen terminal).

To assess the influence of digital design on affect, commitment and consumer loyalty, an experience was conducted using a design of one factor (no digital agency design versus digital agency design). Four agencies of Credit Agricole were chosen in Rhône-Alps region. Two of the agencies have an old design without digital and may be considered as the control group, whereas two others have a new design, including digital elements (the experimental group). In the latter, the design was recently converted when data were collected. A sample of 142 clients of Credit Agricole bank participated in this survey (Table 1). They consist of the same number of men and women; two-thirds of the respondents are more than 35 years old and have been clients for more than 6 years. All the respondents are living in Rhône-Alps region. Data were collected using an intercept survey in the agencies.

Of the respondents, 51.4 per cent were clients of old-design agencies and 48.6 per cent were clients of new-design agencies. There is no statistical difference between the clients' distribution between the control group and the experimental group for retail size (small versus big agency) ( $\chi^2=0.00$ ;  $p=0.989$ ; Table 2). Likewise, there is no statistical difference between the repartition between groups for different respondents' characteristics, like age ( $\chi^2=3.49$ ,  $p=0.62$ ), gender ( $\chi^2=3.41$ ,  $p=0.06$ ), relationship duration ( $\chi^2=1.62$ ,  $p=0.65$ ) and unique bank ( $\chi^2=1.18$ ,  $p=0.27$ ). The size of the agency concerns the number of client advisers; small agencies are managed by fewer than 5 advisers.

**3.2. Concept measures**

In this quantitative survey, in-store positive affect, continuance and affective commitment and attitudinal loyalty were measured. All the

**Table 2**  
Number of respondents depending on design (no digital / digital) and agency size.

	No digital design	Digital design
Small agency	35 (24.7%)	33 (23.3%)
Big agency	38 (26.7%)	36 (25.3%)

items were measured on a five-point Likert scale. In-store positive affect was measured with four items adapted from the scale proposed by Yoo et al. (1998). Continuance and affective commitment were measured with three items each, adapted from Allen and Meyer (1990) scale and used by Bansal et al. (2004) and Fullerton, (2003, 2011). Attitudinal loyalty was measured with two items adapted from Zeithaml et al., 1996 measure of loyalty and Fullerton (2011) advocacy scale. The items used in all the scales are presented in Appendix A. The measurement scales showed sufficient reliability (Cronbach's alpha > 0.8) and, for each of them, an average score was then computed for each respondent. Discriminant validity was assessed according to the methods put forward by Fornell and Larcker (1981). A matrix of latent construct correlations and factor loadings appears in appendix B. The loading of each item is greater than 0.7. Furthermore, the average variance extracted (AVE, shown on the diagonal of the matrix) is above 0.5. Discriminant validity is established when the squared correlation between constructs is less than the AVE of each construct (Fornell and Larcker, 1981). Using this criterion, discriminant validity was also established for these constructs.

4. Results

To test the hypotheses, SPSS statistical software was used and mediation models with the bootstrapping approach were conducted (Preacher and Hayes, 2008). To examine the mediation hypotheses, we ran a conditional process analysis (Hayes, 2013) using the SPSS macro PROCESS (model 4, 1000 bootstrap samples), with design group conditions (coded with 1 = no digital design, 2 = digital design) serving as the predictor, positive affect as the mediator, and each behavioural component (affective and continuance commitments, attitudinal loyalty) as criterions.

The direct effect of the independent variable (digital design or not) on the dependent variables (positive affect, affective and continuance commitments and attitudinal loyalty) and the indirect effect of the independent variable on dependent variables via mediator were analysed following this approach.

4.1. Direct effects of agency design on positive affect, affective and continuance commitments and attitudinal loyalty

The first set of hypotheses (H1, H2, H4 and H6) investigates the role of agency design on positive affect, affective and continuance commitments and attitudinal loyalty, the results of the analysis are summarized in Table 3.

H1, H2, H4 and H6 predict that digital design will have a direct and positive influence on customers' positive affect, affective and continuance commitments and attitudinal loyalty. Only H1 is supported, digital design has a direct and positive impact on consumers' positive affect ( $\beta = 0.86$ ,  $p = 0.00$ ; Table 3). H2, H4 and H6, which state that digital design has a direct influence on customers' affective and continuance commitments and attitudinal loyalty, are not supported (respectively  $\beta = 0.21$ ,  $p = 0.18$ ;  $\beta = -0.04$ ,  $p = 0.81$ ;  $\beta = 0.23$ ,  $p = 0.11$ ; Table 3). Thus, digital design does not have a direct and significant impact on these behavioural elements.

Table 3 Results for direct effects of agency design on positive affect, affective and continuance commitments and attitudinal loyalty.

Agency design (no digital /digital) (X)	Direct effect			
	$\beta$	SE	T	p
X → Positive affect	0.86	0.11	7.70	0.00
X → Affective commitment	0.21	0.16	1.34	0.18
X → continuance commitment	-0.04	0.16	-0.24	0.81
X → Attitudinal loyalty	0.23	0.14	1.60	0.11

Table 4 Results for positive affect and continuance commitment as a mediator between digital design and attitudinal loyalty.

Design (no digital versus digital) (X)	Indirect effect			
	$\beta$	SE	LLCI	ULCI
X → positive affect → affective commitment	0.25	0.09	0.09	0.47
X → positive affect → continuance commitment	0.36	0.10	0.18	0.58
X → positive affect → attitudinal loyalty	0.50	0.11	0.30	0.76

4.2. Mediating role of positive affect between agency design and behavioural elements

The second sequence of hypotheses (H3, H5 and H7) investigates the mediating role of positive affect between digital design and affective and continuance commitments and attitudinal loyalty (see Table 4 for the results).

H3, H5 and H7 which state that digital design has an indirect influence on affective and continuance commitments and attitudinal loyalty via positive affect, are all supported (respectively  $\beta = 0.25$ ,  $\beta = 0.36$ ,  $\beta = 0.50$ ; Table 4). The results (Table 4) show that positive affect have a mediating role between digital design and affective and continuance commitments and attitudinal loyalty.

4.3. Mediating role of continuance and affective commitments between positive affect and attitudinal loyalty

H8 and H9 investigate mediating role of commitments between positive affect and attitudinal loyalty (Table 5).

The results (Table 5) show that affective commitment has a mediating role between positive affect and attitudinal loyalty ( $\beta = 0.16$ ), confirming H8. The relation between positive affect and customers' attitudinal loyalty is mediated by affective commitment but there is also a significant positive direct effect of positive affect on attitudinal loyalty ( $\beta = 0.53$ ).

H9 predicts that continuance commitment mediates the relation between positive affect and loyalty. The results (Table 5) show that continuance commitment has no mediating role between positive affect and attitudinal loyalty ( $\beta = -0.03$ , NS), disconfirming H9. The relation between positive affect and customers' attitudinal loyalty is direct or only mediated by affective commitment.

5. Discussion

Many studies have supported the assertion that environmental cues will have an impact on consumers' affect (Chebat and Michon, 2003; Chebat et al., 2014). Kim et al. (2007), Wang et al. (2012) observed that richer technology leads to greater enjoyment. Digital design can contribute to consumer's emotion (Straker et al., 2015; Straker and

Table 5 Results for affective and continuance commitments as mediators between positive affect and attitudinal loyalty.

Positive affect (X)	Direct effect			
	$\beta$	SE	T	p
X → Attitudinal loyalty (Y)	0.53	0.07	6.96	0.00
X → Affective commitment (M1)	0.37	0.08	4.36	0.00
X → Continuance commitment (M2)	0.40	0.08	4.65	0.00
M1 → Y	0.44	0.08	5.08	0.00
M2 → Y	-0.09	0.08	-1.05	0.29
	Indirect effect			
	$\beta$	SE	LLCI	ULCI
X → M1 → Y	0.16	0.04	0.09	0.26
X → M2 → Y	-0.03	0.03	-0.11	0.02

Wrigley, 2016). Greenland and McGoldrick (2005) showed that modern styles designs (with notably more recent layouts) in retail banking conduce to better emotional response ratings than classical style design. Confirming these previous results, digital design agency leads to consumer's positive affect. This result suggests that digital design improvements in retail banking (including digital technologies) are able to enhance customer's emotional responses.

Appealing store atmosphere influences attitudinal loyalty (Yeng et al., 2013). Partially confirming this previous research, digital design agency influences attitudinal loyalty indirectly; same results have been found with commitments. Agency's digital design influences positive affect that in turn positively influences commitments and attitudinal loyalty. We can draw a parallel between these results and those of El-Adly and Eid (2016). These authors found that a mall environment has an insignificant direct influence on customer loyalty but a strong indirect effect. The mediating effect of positive affect fits also with the results of Dennis et al., (2010, 2012) in another service atmosphere.

Positive affect serves as an important facilitator of the new commercial distribution in banks. However, most of all our results confirm that digital design agencies are a stimulus in the retail atmosphere with a substantial effect on commitment and loyalty. Following the results of Srivastava and Kaul (2016), our study suggests that customer attitudinal loyalty can be initiated by customer positive affective experience. Moreover, positive affect mediates the impact of digital design agency on both affective and continuance commitment. The positive affective experience created in bank agencies seems to be enough to enhance customers' perceptions, especially positive word of mouth; customers want to share their positive experience with others. This endorses the idea that customers tend to be loyal to their bank when they experience positive affect. The latter creates pleasure and well-being, and customers feel a sense of belonging to the bank, which generates a high perceived value (El-Adly and Eid, 2016).

When customers are affectively committed to an organization, they want that organization to succeed and they would recommend it (Fullerton, 2011). The positive impact of continuance commitment on customer loyalty has also been supported by a few empirical studies (Gustafsson et al., 2005; Ruyter et al., 2001). Our results partially confirm these researches because only affective commitment mediates relation between positive affect and attitudinal loyalty.

Digital design agency creates positive affect which in turn influences affective and continuance commitments and attitudinal loyalty, confirming Mehrabian and Russell (1974) suggestion that environmental stimuli lead to an emotional response, which, in turn, drives customers' behavioural response.

## 6. Contributions

This research provides some empirical evidence that digital design styles have a favourable influence upon customers, thereby, helping to justify the considerable refurbishment expenditure and pursuit of the ideal branch format. From the managerial point of view, these results incite banks to continue modernization of their agencies in order to enhance positive affective responses. Clearly, customers do not feel disrupted by thematic spaces and digital tools. We can suppose that digital design is able to provide a service environment that fulfils consumer needs, with both facilitating self-service (with digital simulator for instance) and a new sharing of information with consumer adviser (in a private room). Digital design can become a strategic advantage that is able to generate customer pleasure and affective commitment and finally can initiate a new relation between customers and their bank based on a personalized accompanying. Finally, digital design seems to be able to engage customers through positive experiences to promote the company.

## 7. Limitations and future research

This research investigates the role of digital design in retail banking context. Future research activities might involve further exploration of the interrelationship between components in environment response model, as well as testing it out in other settings. For example, it would be interesting to explore the role of digital design in insurance or telecommunication sector, in which it is also problematic to seduce and retain customers.

This research has explored the role of digital design in customer experience and the mediating role of positive affect on affective and continuance commitment and attitudinal loyalty. For the studied bank, it is interesting to know that digital design promote positive affect, which may encourage customers to be more committed. Other outcomes could be investigated in future research, such as behavioural loyalty, with a longitudinal approach to measure the frequency of visits and number of contracts signed.

These results should be generalized cautiously, and there is a need to retest the framework in some months' time to evaluate the temporal impact of digital design on generating positive affect to be sure that it is not an instantaneous or exaggerated effect that may lead to an over-estimation of customers' expectations and may lower their level of commitment or satisfaction for instance (Ha and Jang, 2010). In this research new and old clients were questioned, but, for all of them, it was the first time that they had entered the new agency. It would be interesting to compare the mediating role of positive affect in affective and continuance commitment after six months or one year, when customers have become familiar with digital agencies.

This research has explored design features in isolation from other environmental cues. It would be interesting to evaluate the impact of the retail design as a whole (Bitner, 1992), including modern layouts, digital tools, spatial arrangement, clearly demarcated zones and personal spaces, to measure their contribution to cognitive affective and behavioural customer responses. It would be interesting to know if digital factors can be considered as design facilitating elements, as suggested by Greenland and McGoldrick (2005) and combined with comfy and modern spaces can generate pleasure and cooperative behaviour. Moreover, it would be interesting to further explore success of a global retail environment modification in terms of its congruency with banking sector, as suggested by Allard et al. (2009). Their results showed that a highly arousing environment, even if pleasurable, does not appeal to bank customers. More generally, we should further explore how to generate a consistent global emotional experience across physical and digital channels, used in a complementary way to suit customers' needs (Straker et al., 2015).

Finally, this study focuses only on digital design, but further investigation into new clientele approaches, notably the combination of digital factors and new organizational customer advisers, would be interesting to undertake. A previous study (El-Adly and Eid, 2016) found that mall environment has a direct positive significant effect on customer perceived value of malls, including notably utilitarian, hedonistic or social interaction dimensions. The role of customer advisers and their ability to maintain positive affect by empathy, attentiveness and expertise should be explored further in retail banking context. The role of trust toward banking advisers could also be investigated along with its links with satisfaction and commitment, notably affective commitment. Our results show that affective and continuance commitments are important drivers of customers' willingness to give favourable recommendations to other customers, and we can suppose that trust in the service provider should increase the sense of attachment and lead consumers to be stronger ambassadors of their bank, redefining customer relationship.

**Appendix A. Items and reliability**

Concepts	Items	Cronbach's alpha
<i>In-store positive affect</i>	When I am in this agency I feel: - Pleased - Excited - Contented - Satisfied	0.90
<i>Affective commitment</i>	- I feel emotionally attached to this bank - This bank has a great deal of personal meaning for me - I feel a strong sense of identification with this bank agency	0.91
<i>Continuance commitment</i>	- It would be very hard for me to switch away from this bank right now even if I wanted to - My life would be disrupted if I switched away from this bank - It would be too costly for me to switch from this bank right now	0.83
<i>Attitudinal loyalty</i>	- I say positive things about this bank to other people - I would recommend this bank to someone who seeks your advice	0.81

**Appendix B. Commitment scale: factor loadings and discriminant validity**

see: [Tables B1 and B2.](#)

**Table B1**  
Factor loadings.

Concepts	Items	loadings
<i>In-store positive affect</i>	When I am in this agency I feel:	
	- Pleased	0.877
	- Excited	0.877
	- Contented	0.910
<i>Affective commitment</i>	- Satisfied	0.863
	- I feel emotionally attached to this bank	0.916
	- This bank has a great deal of personal meaning for me	0.947
	- I feel a strong sense of identification with this bank agency	0.912
<i>Continuance commitment</i>	- It would be very hard for me to switch away from this bank right now even if I wanted to	0.929
	- My life would be disrupted if I switched away from this bank	0.886
	- It would be too costly for me to switch from this bank right now	0.780
	- I say positive things about this bank to other people	0.914
<i>Attitudinal loyalty</i>	- I would recommend this bank to someone who seeks your advice	0.921

**Table B2**  
Discriminant validity.

	Positive affect	Continuance commitment	Affective commitment	Attitudinal loyalty	AVE
Positive affect	1	0.162	0.156	0.398	0.778
Continuance commitment	0.162	1	0.436	0.135	0.752
Affective commitment	0.156	0.436	1	0.280	0.856
Attitudinal loyalty	0.398	0.135	0.280	1	0.842

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