

Review Article

The Customer's Experience as a Mediator Variable between Banking Services and the Customer's Pleasure / An Analytical Study of the Opinions of a Sample of Customers of the Private Banks in the City of Mosul

Dr. Munther Khuder Yaqoob^{1*}, Dr. Hind Khuder Ahmed¹, Omar Yaseen AlSaeir¹¹Administration & Economics College, University of Mosul, Mosul, Iraq**Article History**

Received: 20.05.2024

Accepted: 27.06.2024

Published: 02.07.2024

Journal homepage:<https://www.easpublisher.com>**Quick Response Code**

Abstract: The current research aims to demonstrate the mediating role of customer's experience in enhancing the relationship between banking services provided to the customer's Pleasure in light of environmental variables. The research problem examined the influential relationship between banking services and customer's Pleasure in the presence of the mediating variable customer's experience. A number of hypotheses were formulated, including that there is a correlation with Significant statistical significance between the main and mediating research variables. The research sample was (50) permanent customers in banks in the city of Mosul. The research used the descriptive analytical method. The research reached a number of conclusions, including that customer experience has a major role in strengthening the relationship between banking services and customer pleasure, and integrated banking services would Achieve a customer's Pleasure by meeting his needs and desires.

Keywords: Banking services, Customer's experience, Customer pleasure.

Copyright © 2024 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution **4.0 International License (CC BY-NC 4.0)** which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

INTRODUCTION

Importance of Research

The importance of the research stems from the importance of the service topics, as banking services are an inevitable necessity for the continuity of banking activity and the consolidation of the bank's relationship with customers. Customers, through their life and commercial experiences search for services that meet their needs and desires and thus satisfy them and make them loyal to the bank in order to achieve pleasure. Therefore, banks must intensify from its service efforts towards its customers and working with all its material and non-material resources in order to achieve this thing. We also note the importance of research in its nature because it combines three important variables in the practical life of customers. The customer's experience and expertise in choosing the bank according to the services it provides is a priority for achieving pleasure and continuing his banking activities, and vice versa, the customer searches for another bank through a new experience in order to achieve his needs and desires, especially There are many options available in light of the development of banking services and their provision in an easy and rapid manner in light of the existing competitive environment.

Research problem

Our main research problem is to uncover the influential relationship between the Customer's experience, banking service, and customer delight. Through the customer's experience of the services provided by banking organizations, the customer learns about the nature of those services, their quality, and the ease of meeting them. This would be reflected in achieving its satisfaction, gaining its loyalty, and making it happy in a way that enables the bank to overcome its competitors in the sector in which it operates in order to achieve its set.

Thus, the research problem can be formulated in the following question:

1. Is there an impact on the services provided by banks in achieving customer pleasure?
2. Is there an impact on the Customer's experience in achieving customer pleasure?

Objective of Research

After identifying the research problem and its importance, the researchers came up with a statement of a set of goals that they wish to achieve:

1. Learn about the concepts of Customer experience, service, and customer Pleasure.
2. Reaching the influential relationship between the research variables.

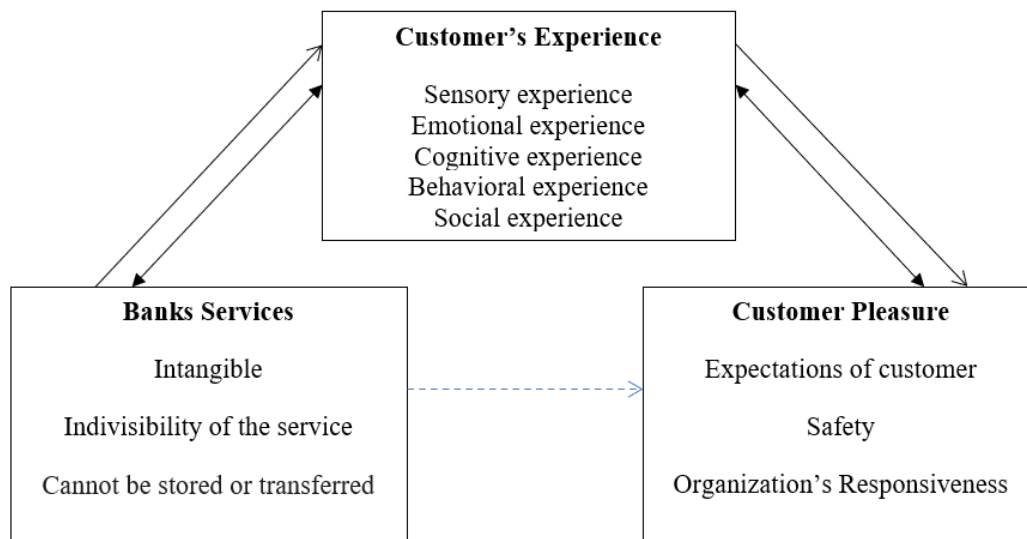
3. Reaching practical results.
4. Reaching conclusions based on the results achieved

Community and its Sample research

The research population was represented by the number of banks operating in the city of Mosul, and as for the research sample, we are selected the branches of Al-Rafidain Banks in the city of Mosul.

Hypothetical research model

The following figure shows the hypothetical research scheme between each of the mediating variables (**Customer's Experience**), the independent variable (**Banking services**), and the dependent variable (**Customer Pleasure**), as it is noted that there is a direct and indirect influential relationship between the independent and dependent variables.



Hypothesis Research Scheme

After developing a hypothetical research plan, the researchers were able to formulate three main hypotheses as follows:

1. There is a significant correlation between customer's experience and banking services.
2. There is a significant correlation between customer's experience and customer pleasure.
3. There is a significant impact the banking services in achieving customer's experience.
4. There is a significant impact of the banking services in achieving customer pleasure.
5. There is a significant impact of the customer's experience in achieving customer pleasure.

Statistics tools

We are used a number of statistical tools and methods, which consisted of extracting coefficients of R² values, t-values, and f-values to demonstrate the strength of the influence of the independent variable on the dependent variable in the presence of the mediating variable.

Theoretical Framework

Concept of Banks Service

(Mualla, 2007) indicated that it is the result of the interaction between the customer and the bank, which consists of a group of tangible and intangible factors through which the customer's financial needs are satisfied, while (Al-Jayashi, 2010) explained that it is a

reciprocal relationship between the bank and the customer, as it is Through it, the customer's needs are satisfied to ensure the continuity of his relationship with the bank. We believe that they are activities, benefits, or satisfactions that the bank provides to its customers. They are by their nature intangible and their sale does not result in a transfer of ownership. Their production and provision may or may not be linked to a tangible material product.

Characteristics (Dimensions) of Banking Services

There are a set of characteristics that can be clarified through the following (Sanji, 2015):

- 1) Intangible products are a basic feature that characterizes services in general, and this characteristic lies in the fact that the services provided in banks cannot be touched, carried, or stored by the customer.
- 2) The characteristic shows that banking services are produced and consumed directly. They do not appear and cannot be sold or benefited from except when the customer is present or requests them. However, this is not the rule at the present time, or the customer may not know about the reality of this service, which necessitates the matter in Request facts and information sufficient to give a clear picture of the banking service.
- 3) Indivisibility of the service: The banking service, like other services, is characterized by

indivisibility, as it is supposed to be exploited or implemented in an integrated manner without deficiency in any party to achieve temporal and spatial benefits.

- 4) The Services cannot be stored or transferred: The services are consumed as soon as the customer obtains them. They are instantaneous and cannot be stored, as in airline reservation services, hotel room reservation services, and money transfer services in banks. They also cannot be transferred from one location to another, as the customer is ready to pay. The amount for obtaining the service.

Types of Banking services

The great development witnessed by the banking sector has cast a shadow over the services it provides Banks, these services varied between traditional and modern electronic ones, and the most important traditional services can be referred to as follows (Kharis *et al.*, 2012) (Mukhtar, 2005):

- 1) It provides various types of loans, whether short or long-term, and it is considered the best way to finance projects.
- 2) Guarantees and documentary credits.
- 3) Buying and selling securities and providing various advisory services.
- 4) Opening the promotion of shares and managing their subscription.
- 5) Follow up on economic conditions and present a set of proposals, including encouraging investment operations and developing exports and savings.

Modern banking services include the following (Cox, 2004) (Ismail, 2007):

- a) Magnetic plastic cards, which are prepaid cards that are charged with certain amounts of money and are of several types, such as smart cards, credit cards, and others.
- b) Automated teller machines. Through this service, banks reduce the various administrative services related to customers and meet their needs during holidays and events.
- c) Internet banking is one of the latest banking systems that relies on the Internet and its various technologies.

Concept of Customer's Experience

The concept of customer experience dates back to the 1980s, which was proposed by researchers (Hollebeek *et al.*, 2020)). Its concept was formulated as "those events that involve individuals in a personal way," and that the physical, intellectual, and emotional involvement of each customer is related to the experience. It is also noted that experience It appears in customers when they gain knowledge and a sense of it, and thus we see the emphasis on the subjective nature of the Customer's experience as an experiential approach related to the customer's behavior.

The concept of customer's experience drew the attention of researchers to interest in it, especially in the late nineties, specifically in the year 1997, when a number of researchers at Harvard University published a basic book titled (The Service Profit Chain), meaning the transition from the service economy to the experience economy. The customer wants to have... Increased experience as a result of the events he experiences during the shopping process. Satisfactory products are no longer sufficient for him. Rather, he prefers to participate in the marketing process in a personal way (Pine, 2020). This means that what customers desire is not only products and their diversity and multiple forms. Rather, they are increasing and satisfying experiences (Khan, *et al.*, 2020).

Customer's experience can be defined as "the process of creating value for the customer through developing a regular plan and implementing it accurately, which results in evidence that combines products and customer behavior (Molinillo, *et al.*, 2020), while (Sundstrom & Kashyap, 2016) define Customer's experience Customer's experience is "a process in which the entire Customer's experience of products and organization is managed strategically."

(Pei, *et al.*, 2020) also believes that customer's experience means "the personal and internal reaction in direct and indirect communication and communication processes between the customer and the organization, as well as other aspects and services provided by the organization." As for (Bascur & Rusu, 2020), they define it as "A personal concept that depends on each individual and his experiences through dealing with stores and the market or while purchasing products over different periods of time."

Other researchers believe that there is still a vague understanding of the concept of Customer's experience, despite the presentation of customer's experience management as a recovery process, or a strategic approach and an ongoing process aimed at achieving a sustainable competitive advantage for the organization by integrating emotional and relational experience and managing the organization's touch points effectively (Pekovic & Rolland, 2020). While (Atiyeh, 2018) defines it as "A type of knowledge management which works to manage customer relationships as it represents one of the organization's assets." This means that it aims to create a base of the organization's current customers and work to achieve their satisfaction, gain their loyalty, and retain them, as they are the ones who defend the organization's products and its brand.

In this context, we see that customer's experience and its management is a marketing and strategic approach that can be described as a permanent process that seeks to achieve competitive advantage by integrating rational experiences with emotional experiences. As for, (Patel & Patel, 2020), they define

Customer's experience as "how to perform the service in a way that is consistent with the customer's services and meets his needs and desires in an appropriate manner." As for (Zaho & Deng, 2020) they see it as "the feeling of customers in the shopping process that is affected by the retailer's services, the shopping environment, and the price and quality of the product."

Thus, we see that customer's experience is "an internal, personal reaction in the process of direct and indirect communication between the customer and the organization and includes a set of physical, emotional, and spiritual experiences for the customer when interacting with products and brands". Customer's experience also increases the organization's performance, capabilities, and competitive capabilities through customers' participation in innovation and creativity processes (Trejo, *et al.*, 2016).

The organization's support for Customer's experience works to eliminate the traditional differences between goods and services, due to its focus on the value of customers and the benefits derived from consumption, which arise from customer groups, the voice of customers, and the spoken word, and this would reflect the difficulty of measuring experience from one customer to another, and here. The complexity lies in the measurement (Havir, 2016).

Dimensions of Customer's Experience

The researchers agreed, according to (Dutta & Abrol, 2017), (Liu & Jo, 2020), that the dimensions of Customer's experience lie in the following:

1. **Sensory experience:** This means the experience that is perceived through the five senses (hearing, sight, smell, touch, and taste).
2. **Emotional experience:** which is evident through paying attention to the customer's inner sensations and feelings, and feeling confident and safe while dealing with the organization's products and its brand.
3. **Cognitive experience:** which concerns and addresses the customer's mind, with the aim of participating in cognitive creativity (Patel & Patel, 2020).
4. **Behavioral experience:** which reflects the customer's physical behavior and actions during shopping operations. It is linked to the customer's lifestyle and the various alternative options and products he is exposed to. He works to choose what suits his needs and desires (Lemon & Verhoef, 2016).
5. **Social experience:** This arises through attachment to reference groups, a specific culture, or a language, which indicates the customer's connection to the broad and comprehensive social system such as customs, traditions, and lifestyle (Zaho & Deng, 2020).

While the researchers indicated that the dimensions of Customer's experience are determined as follows: (Obednikovska, *et al.*, 2019), (Asfahani, 2021).

- a) **Customer interaction:** Customer interaction is a cognitive connection that arises between two or more individuals through their interaction with others to achieve a common goal, as in language, feeling, attitudes, and emotion. Schutz stated that customer interaction is important and necessary and has three types of conditions, which are: acceptance, control, and emotion. And all customers need to interact with the organization, its products, and its brand, and from the early stages of starting, establishing, or changing, it depends on the customers' market activities and activities, their personality, and their relationships with others (Chuang, *et al.*, 2012).
- b) **Human Resources:** As it is known and clear that the human resource is today considered a strategic resource for the organization, it plays an important role in determining the level of Customer's experience, which represents the creative, innovative and motivating spirit towards satisfying customers to accept the organization's products, that is, increasing demand and reducing marketing supply. It is also known that human resources within the organization are internal customers, which is known as internal marketing (Ding, *et al.*, 2021). Thus, the human resource in the organization is an effective element in deciding to achieve its goals. Through them, challenges are overcome, weaknesses and potential threats are confronted, and their effects on the organization's products, position, and brand are overcome.
- c) **The organization's website:** The websites of organizations have become tools and means for promoting their activities and products, as most organizations have websites to communicate with their current customers, and strive to attract prospective customers, especially in cases of electronic shopping via social media platforms and the organization's official websites on the Internet. Which led to increased interaction and communication between customers, organization and achieved customer satisfaction by achieving, the customer's ability to access products easily, effortlessly and in record time (Gronholdt, *et al.*, 2015). Therefore, marketing strategies today focus on supporting, enhancing, and improving websites' advertising content, as they are an outlet for communication and attracting customers at low cost and little effort. Through websites, communication is direct between the customer and the organization without the need for intermediaries, and this would reduce indirect and variable costs. In addition to the

organization's response to customer requests at specified times.

- d) **The process of providing the electronic service:** The process of providing the product is linked to the customer through displaying it through social networking sites or through salesmen via video broadcasting of the products electronically over the Internet. The process of providing the electronic service is a process that supports the purchasing decision adopted by the customer, as it is a type of Types of self-service that require the customer to serve himself, as the service is obtained electronically without the intervention of working individuals. It is an automatic and mutual interaction between electronic technologies and customers requesting the service. Therefore, it is necessary that the design of the electronic service provision process be based primarily on meeting customers' needs and desires and providing what exceeds their expectations and the customer's experience. Realistic examples include fast food restaurant services (MacDonald, KFC), and electronic publishing of research, articles, magazines, and books, such as on Amazon.com. They are flexible service sites that employ modern technologies that allow content to be displayed clearly and easy to use.

(Kotler, 2018) believe that the process of providing electronic service achieves high profits for organizations, whether through immediate, rapid delivery, responding to customer reactions, responding to inquiries, or solving problems faced by customers regarding the organization's products.

Concepts of Customer pleasure

Customer's Pleasure in terms of value can be defined as range of usefulness of a merchandise on the basis of customers' insight of what has been given and received. (Zeithaml, 1988). It concerns the interests that customers perceive as arising from the utilize of a merchandise or service. (Hollebeek, 2010). Taking a cue from the traditional theory of utility as suggested by (Bentham,1996), the conception of utility can be deliberated to be observed wealth or value. Utility was primarily existing as the degree of pleasure or pleasure sensed by an individual as a portion of the theory of utilitarianism recommended by academics (Bentham & John, 2011).

Satisfaction of the father, but making the father happy is considered a component Distinctive compared to the satisfaction of the father, although in general the satisfaction of the father is considered to be more than expectations. However, making the father pleasure requires that the father receive a positive surprise that exceeds his expectations. (Magnini, *et al.*, 2011), Customer's Pleasure in representing value can be well-

defined as the usefulness of merchandise based on the customer's insight into what is given and received (Zeithaml, 1988).

Pleasure derivative in this background can take both hedonic and utilitarian formulae One of the most essential policies for business progression is to choose suitable influences that impact on customer's Pleasure (Kumar & Pansari, 2017). Surveys display that customer satisfaction has received substantial attention from investigators over three decades ago. Pleasure refers to supreme happiness of Customer's experience, affecting their whole satisfaction (Lyubomirsky, *et al.*, 2006; Yi & Gong, 2018; Ding, *et al.*, 2021). Customer retention is determined by customer's Pleasure anywhere merchandises, services and other societal factors play an vital role in the business (Yi & Gong, 2018).

Completely of these are the main components in the service segment, particularly in the vehicle industry, where customers stay in systematic touch with workshops for healing and care needs. Customers are becoming more ordering with more factors influencing customer's Pleasure and business long-term sustainability in the rival atmosphere (Lyubomirsky, *et al.*, 2006; Nicolao, *et al.*, 2009; Ding, *et al.*, 2021). (Lyubomirsky, *et al.*, 2006) enlightened in their research that the pleasure of services plays a critical role in forming customers' opinions. They noted the linking between pleasure and obligation.

(Dehejia *et al.*, 2007) examined the link between pleasure and the origin of the company. While (Nicolao, *et al.*, 2009) recommended that the pleasure of the customer associated to the amount of money spent on the experience (Oderlund & Rosengren, 2010) explained that the attitude of service employees can influence customer satisfaction.

When customers are glad during visits, they provide positive feedback and suggest areas for upgrading; A unhappy customer can have the opposite effect (Thomas & Millar, 2013; Aksoy, *et al.*, 2015) made a rigorous experimental study and recognized.

Two faithful groups. i.e., abstraction and concrete have a powerful combination. (Shao, 2017) driven on influencing factors to enable maintainable depletion and customer pleasure.

Dimensions of Customer Pleasure

Customer pleasure: (Filip, 2009), (Lemon & Verhoef, 2016) and (Adday, 2017) although the dimensions of Customer's Pleasure are represented by the following:

- 1) **Expectations of customer:** A set of beliefs and ideas that the customer maintains internally, linked to the customer's expectations and standards, comes back to me when I need it, to give me permission With customer satisfaction,

there is a criterion that reflects customer satisfaction and through which the strength of expectations is determined the customer

- 2) **Safety:** Organizations that seek to Pleasure their customers must understand their basic human needs the most important of which is safety (Ball & Barnes, 2017). Another believes that customer's Pleasure lies in saving money A safe environment when shopping, as the customer has a high desire to feel safe and protect his interests When shopping, we also hope that these organizations will provide guarantees for their products for life as well Allowing them to try products with frequent thanks enhances their confidence in them (Kwong & Yau, 2002), Safety is the feeling that drives the customer's emotions towards his organization and he needs that in his dealings with The organization operates with a high level of security, and its data is preserved and no one can access it You are exposed to the risk of loss or loss, which is reflected in increasing his loyalty to the organization and achieving his pleasure (Coetzee & Coetzee, 2014).
- 3) **Organization's Responsiveness:** The rapid response dimension refers to the organization's ability to deliver the product to the customer accurately and reliably at the right time, online consumers seem to want the right quality and the right quantity and at the right time (Jun & Kim, 2004).

The researcher believes that the response. The speed has become a source of pleasure and pleasure for customers instantly. Winning customers and obtaining their loyalty on a permanent basis are essential for the sustainability of organizations As well as sustaining its competitive advantage and achieving the goal of profitability, since the customer is the center of the game,

in other words He is the one who identifies his needs and desires, and then it is the organization's role to meet those needs, but here in The competitive digital era depends on who meets the customer's needs with a unique and preferred quality It has a quick response that precedes competitors in the same industry (Coetzee, *et al.*, 2010) Responsiveness also represents the decisive and important element in the organization's process of containing its customers, respect their orientations and work to meet their current and future expectations.

When the two parties interact, it becomes the organization's mission is to continue responding quickly to customer preferences in a timely manner. Especially if the has negative reactions to its product or any questions regarding consuming it. Its producer (Jun & Kim, 2004).

Measuring the correlation between the studied variables:

The correlation coefficient (Pearson Correlation) is used to determine the direction, strength, and nature of the relationship between any two variables. We infer the direction of the relationship in terms of whether it is a relationship (direct or inverse) through the indication of the value of the correlation coefficient. As for the strength of the relationship, we infer this through the closeness of the value of the correlation coefficient. From the value (± 1), since the closer this value is to the correct one, this is evidence of the strength of the relationship between these two variables. Finally, as for the nature of the relationship between any two variables, we infer it by observing the probability value (P-value) accompanying the value of the correlation coefficient, and it indicates Studies indicate that if this value is less than (0.05), this is evidence of the significance of the relationship between the two variables.

Testing of the hypothesis of the correlation between customer experience and banking services.

Table (1): Values of correlation coefficients between customer's experience and banking services

Correlations		
		Banking Services
Customer's Experience	Pearson Correlation	.652**
	P-value	.000
	N	50

From observing the results of Table (1), we find that there is a direct and significant correlation between customer's experience and banking services in terms of the value of the correlation coefficient, which appeared

equal to (0.652), and this correlation is significant based on the probability value (P-value), which appeared equal to (0.000) which is less than (0.05).

Table (2): Values of correlation coefficients between of customer's experience dimensions and banking services

Correlations						
Customer's Experience		Sensory experience	Emotional experience	Cognitive experience	Behavioral experience	Social experience
Banking services	Pearson Correlation	.611**	.582**	.540**	.271**	.682**
	P-value	.000	.000	.000	.000	.000
	N	50	50	50	50	50

Observing the results of Table (2), we find that there is a direct and significant correlation between banking services and each dimension of the customer's experience, in terms of the value of the correlation coefficient, all of which appeared positive. These correlations are also significant based on the probability value (P-value), which all appeared equal to (0.000), which is less than (0.05), and in line with the above, the

first main hypothesis will be accepted, which states that there is a correlation between the customer's experience in its dimensions and the banking services provided to customers at the macro and micro levels.

Testing the hypothesis of the correlation between customer's experience and customer pleasure.

Table (3): Values of correlation coefficients between customer's experience dimension and customer pleasure.

Correlations		Customer Pleasure
Customer's Experience	Pearson Correlation	.766**
	Sig. (2-tailed)	.000
	N	50

Observing the results of Table (3), we find that there is a direct and significant correlation between customer's experience and customer pleasure, in terms of the correlation coefficient value that appeared equal to (0.766), and this correlation is significant based on the

probability value (P-value) that appeared equal to (0.000). which is less than (0.05), and this leads us to say that the greater the customer's experience, the greater the customer's pleasure regarding the services provided by the organization under investigation.

Table (4): Values of correlation coefficients between of customer's experience dimensions and customer pleasure

Customer's Experience		Correlations				
		Sensory experience	Emotional experience	Cognitive experience	Behavioral experience	Social experience
Customer pleasure	Pearson Correlation	.672**	.694**	.690**	.691**	.885**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	50	50	50	50	50

Observing the results of Table (4), we find that there is a direct and significant correlation between each dimension of customer's experience and the customer pleasure, in terms of the value of the correlation coefficient, which appeared equal to (0.670), (0.696), (0.693), and (0.693). and (0.883), respectively. This correlation is significant based on the probability value (P-value), which all appeared to be equal to (0.000), which is less than (0.05). Consistent with the above, the

second main hypothesis is accepted, which states that there is a statistically significant correlation. Significant relationship between customer's experience and customer's Pleasure in the organization under investigation.

Testing the hypothesis of the impact the banking services in customer's experience

Table (5): The impact of the banking services in customer's experience

Sig.	F	df	R ²	R	B	beta	Model
.000	128.105 (4.1)	(1, 49)	0.762	0.861	0.810 Constant (0.549)	0.843	1
Dependent variable: a. customer's experience, Predictors: b. (Constant) Banking services							

The value of f was (128.105) for the model at a level of significance (0.01). This means that there is a statistically significant effect of banking services on Customer's experience with a degree of confidence (99%). The value of (R²) was also (76%). This means that banking services are able to explain (76%) of the changes that occur in the customer's experience, while the remaining percentage (34%) is due to variables not included in the model. As for the value of (b), it reached

(0.810). This means that the availability of banking services by one standard deviation unit will increase the customer's experience by (84%). Therefore, the hypothesis is accepted which states that there is a statistically significant effect of services in banking on the Customer's experience.

The testing the hypothesis of the impact the banking services in customer pleasure

Table (6): The impact of the banking services in customer pleasure

Sig.	F	df	R ²	R	B	Beta	Model
.000	20.225 (4.1)	(1, 49)	0.352	0.585	0.279 Constant (2.457)	0.599	1
Dependent variable: a. customer's Pleasure, Predictors: b. (Constant) banking services							

The value of f was (20.225) for the model at a level of significance (0.01). This means that there is a statistically significant effect of banking services on Customer's experience with a degree of confidence (99%). The value of (R²) was also (35%). This means that banking services are able to explain (35%) of the changes that occur in the customer pleasure, while the remaining percentage (65%) is due to variables not included in the model. As for the value of (b), it reached

(0.279). This means that the availability of banking services by one standard deviation unit will increase the customer's Pleasure by (60%). Therefore, the hypothesis is accepted which states that there is a statistically significant effect of banking services on the customer pleasure.

The testing the hypothesis of the impact the customer's experience in customer pleasure

Table (7): The impact of the customer's experience in customer pleasure

Sig.	F	df	R ²	R	B	beta	Model
.000	35.775 (4.1)	(1, 49)	0.468	0.690	0.358 Constant (2.250)	0.685	1
Dependent variable: a. customer's Pleasure Predictors: b. (Constant) customer's experience							

The value of f was (35.775) for the model at a level of significance (0.01). This means that there is a statistically significant effect of customer's experience on customer's Pleasure with a degree of confidence (99%). The value of (R²) was also (47%). This means that customer's experience are able to explain (47%) of the changes that occur in the customer's experience, while the remaining percentage (53%) is due to variables not included in the model. As for the value of (b), it reached (0.358). This means that the availability of customer's experience by one standard deviation unit will increase the customer's experience by (68%). Therefore, the hypothesis is accepted which states that there is a statistically significant effect of services in banking on the Customer's experience.

1. The Consultation

- 1- The results of the research showed that there is a significant correlation between banking services and customer's experience, in terms of correlation value (65.2%) at a significant level 0.000. This is evidence that customer's experience contributes effectively to identifying banking services provided to customers.
- 2- The results of the research showed that there is a significant correlation between banking services and each dimension of customer's experience. It was found that social experience had a strong correlation reaching its value (68.2%), while behavioral experience had the least significant correlation reaching its value (27.1%). This indicates that all dimensions of Customer's experience came There are significant correlations with banking services, but they vary in strength and contribution.
- 3- The results of the research showed that there is a significant correlation between the customer's experience and customer pleasure, we can see that by the value of correlation between them that calculated (76.6%) in a significant (0.000).
- 4- The results of the research showed that there is a significant correlation between customer's

Pleasure and each dimension of customer's experience. It was found that social experience had a strong correlation reaching its value (88.5%), while sensory experience had the least significant correlation reaching its value (67.2%). This indicates that all dimensions of Customer's experience came There are significant correlations with customer pleasure, but they vary in strength and contribution.

- 5- It became clear from reading the results that there is an impact of the banking services provided on the customer's experience. Excellent services affect the customer's cognitive and behavioral accumulation, and this in turn gives an incentive to the customer in his dealings with the bank with high-quality services. This is what is reflected to us by the value of R², which appeared to be significant and realistically high (76.2%) and the value of f (128.125), It is greater than the table value (4.1).
- 6- Through statistical analyzes and reaching results, it was shown that banking services affect customer pleasure, and this is reflected in the value of R², which amounted to (35.2%) and the value of f (20.225), It is greater than the table value (4.1)
- 7- Through statistical analyzes and reaching results, it was shown that customer's experience affect customer pleasure, and this is reflected in the value of R², which amounted to (46.8%) and the value of f (35.775), It is greater than the table value (4.1).

Acknowledgment:

The authors **Dr. Munther Khuder Yaqoob, Dr.Hind Khuder Ahmed and Omer Yaseen AlSaeir** are very grateful to the University of Mosul / College of Administration and Economics for their provided facilities, which helped to improve the quality of this work.

REFERENCES

1. Adday, Ali Hussein, (2017), "Application of the Kano Model to Determining Customer Satisfaction with Service Quality/Applied Research in Dora Municipality", Higher Diploma equivalent Master's degree, College of Administration and Economics, University of Baghdad, Iraq, (P.35-37)
2. Aksoy, L., Keiningham, T. L., Buoye, A., Larivière, B., Williams, L., & Wilson, I. (2015). Does loyalty span domains? Examining the relationship between consumer loyalty, other loyalties and happiness. *Journal of Business Research*, 68, 2464-2476.
3. Al-Jayashi, Ali Abdel-Ridha, (2010), "Modeling the relationship between perception of service quality and customer loyalty/ A field study in the commercial banking sector in Jordan".
4. Asfahani, A. M. (2021), The complementary relationship between human resources accounting and human resources information system, *Open Journal of Accounting*, 10(2), (pp. 30-41).
5. Ball, J., & Barnes, D. C. (2017). Pleasure and the grateful customer: Beyond joy and surprise. *Journal of Service Theory and Practice*, 27(1), (pp. 250–269). doi:10.1108/JSTP-01-2016-0013
6. Bascur, C., & Rusu, C. (2020). Customer's experience in retail: A systematic literature review. *Applied Sciences*, 10(21), (p. 7644).
7. Bentham, Jeremy, (1996), "An Introduction to the Principles of Morals and Legislation", Clarendon Press, Oxford, 1996 DOI : 10.1093/actrade/9780198205166.book.1 [https://doi.org/10.1016/S2212-5671\(15\)00516-X](https://doi.org/10.1016/S2212-5671(15)00516-X)
8. Chuang Li-Min, Tsai, M. T., Wu, Z. X., & Jung-Jeng, S. (2012), The impact of customer interaction on customer loyalty in Taiwan's international tourist hotels: the mediating effect of service quality and trust, *Innovative Marketing*, 8(2).
9. Coetzee A., Coetzee J. (2014). Service quality and attitudinal loyalty: the mediating effect of Pleasure on retail banking relationships. *Glob. Bus. Econ. Rev.* 21, (pp. 120–138). 10.1504/GBER.2019.096856.
10. Coetzee, M., Bergh, Z.C., & Schreuder, A.M.G. (2010). The influence of career orientations on subjective work experiences. *South African Journal of Human Resource Management*, 8(1), Art. #279, 13 pages. <http://dx.doi.org/10.4102/sajhrm.v8i1.279>
11. Cox, Barbara, (2004), "Internet Marketing" 3rd edition, Pearson Prentice Hall , Upper Saddle River, New Jersey .
12. Dehejia, Rajeev, DeLeire, Thomas, Luttmer, Erzo F.P., (2007). Insuring consumption and happiness through religious organizations. National Bureau of Economic Research Working Paper, 1(2). (p. 11576).
13. Ding, S., Lin, J., & Zhang, Z. (2021), The influences of consumer-to-consumer interaction on dissatisfactory consumers' repetitive purchases in network communities, *Sustainability*, 13(2), (p.869).
14. Dutta, K., & Abrol, D. (2017). Examining the Impact of Customer's experience in Apparel Stores. In 9th International Conference on Recent Development in Engineering Science, Humanities and Management (pp. 401-411)
15. Filip, A. & Constantinescu, M. (2009) Customer Retention and Customer Loyalty in the Financial Services Industry: Definitions, Importance and Benefits, *Revista Român de Marketing*, 2 (1), (pp. 221-237)
16. Havir, D. Customer's experience Management Overview (2016), Customer's experience Creation: Determinants, Dynamics and Management Strategies, *Journal of Retailing*, 85(1).
17. Gronholdt, L., Martensen, A., Jørgensen, S., & Jensen, P. (2015), Customer's experience management and business performance. *International journal of quality and service sciences*, 36(46).
18. Hollebeek, L. D., Khan, I., Fatma, M., Islam, J. U., & Riiivits-Arkonsuo, I. (2020), Customer's experience and commitment in retailing: Does customer age matter. *Journal of Retailing and Consumer Services*, 57(11), (p. 102219).
19. Hollebeek, L.D. (2010). Demystifying customer brand engagement: Exploring the loyalty nexus. *Journal of Marketing Management*, In press, DOI: 10.1080/0267257X.2010.500132.
20. Ismail, Shaker, (2007), "Electronic banking marketing and the competitiveness of Jordanian banks", Fifth Scientific Conference, Faculty of Financial and Administrative Sciences, University of Philadelphia, Jordan.
21. Jing, Zhou, Mavondo, F. T., & Saunders, S. G. (2019), The relationship between marketing agility and financial performance under different levels of market turbulence, *Industrial Marketing Management*, 83(12), (pp. 31-41).
22. Jun, M., Yang, Z., & Kim, D., (2004), "Customers' perceptions of online retailing service quality and their satisfaction". *International Journal of Quality & Reliability Management*, 21 (8), (PP. 775-810).
23. Khan, H. (2020), "Is marketing agility important for emerging market firms in advanced markets?", *International Business Review*, 29(5), (p. 101733).
24. Kharis, Jamal, Abu Khader, Ayman and Khasawneh Imad, (2012), "Money and Banks", Dar Al-Maysar for Publishing and Distribution, 1st edition, Beirut, Lebanon.
25. Kogut, B., and H. Singh (1988). "The Effect of National Culture on the Choice of Entry Mode." *Journal of International Business Studies*, 19 (3), (pp. 411-32).
26. Kotler, Philip, (2018), "Marketing", 11th edition, McGraw-Hill, U.S.A.
27. Kumar, V., & Pansari, A., (2017), "Competitive Advantage through Engagement. *Journal of Marketing Research*, 53(4), (pp. 497-514)
28. Kwong, K., & Yau, O.H. (2002). The Conceptualization of Customer Pleasure: A

- Research Framework, *Asia-Pacific Management Review*, (7), (pp. 255-265) https://www.researchgate.net/publication/265755253_The_Conceptualization_of_Customer_Deligh_A_Research_Framework
29. Lemon, K. N., & Verhoef, P. C. (2016). Understanding Customer's experience throughout the customer journey. *Journal of marketing*, 80(6), pp. (69-96).
 30. Liu, J., & Jo, W. (2020). Value co-creation behaviors and hotel loyalty program member satisfaction based on engagement and involvement: Moderating effect of company support. *Journal of Hospitality and Tourism Management*, (pp. 43, 23-31).
 31. Lyubomirsky, Sonja, Kennon M. Sheldon, and David Schkade, (2006), "Pursuing Happiness: The Architecture of Sustainable Change," *Review of General Psychology*, 9 (2), (pp.111–31)
 32. Magnini, V.P., Crotts, J.C. & Zehrer, A., (2011), "Understanding customer Pleasure: an application of travel blog analysis", *Journal of Travel Research*, 50 (5), (pp. 535-545).
 33. Molinillo, S., Navarro-García, A., Anaya-Sánchez, R., & Japutra, A. (2020), The impact of affective and cognitive app experiences on loyalty towards retailers, *Journal of Retailing and Consumer Services*, 54(11), 101948.
 34. Mukhtar, Ibrahim, (2005), "A Study on Egyptian Banks in a Changing World", Central Administration of the Ministry of Finance.
 35. Mualla, Najj, (2007), *Scientific Principles of Banking Marketing*, Amman, Jordan.
 36. Nicolao, L., Irwin, J. R., & Goodman, J. K. (2009). Happiness for sale: Do experiential purchases make consumers happier than material purchases? *Journal of Consumer Research*, 36, 188-198
 37. Obednikovska, S., Sotiroski, K., & Mateska, E. (2019), Web site–basic internet marketing strategy tool of digital companies. *Annals of the Constantin Brâncuși, University of Târgu Jiu, Economy Series*, 19(3), 82-91.
 38. Sanjiv Mittal, Rajat Gera, Dharminder Kumar Batra, (2015) "An evaluation of an integrated perspective of perceived service quality for retail banking services in India", *International Journal of Bank Marketing*, Vol. 33 Iss: 3, p
 39. Patel, K., & Patel, P. (2020). A Study on Customer's experience Towards Coffee Culture with Special Reference to Surat, Adajan. *International Journal of Research in Engineering, Science and Management*, 3(3), 596-602.
 40. Pei, X. L., Guo, J. N., Wu, T. J., Zhou, W. X., & Yeh, S. P. (2020). Does the effect of Customer's experience on customer satisfaction create a sustainable competitive advantage? A comparative study of different shopping situations. *Sustainability*, 12(18), 7436.
 41. Pekovic, S., & Rolland, S. (2020), Recipes for achieving customer loyalty: A qualitative comparative analysis of the dimensions of Customer's experience, *Journal of Retailing and Consumer Services*, 56(9), 1-15.
 42. Pine II, B. J. (2020), Designing employee experiences to create Customer's experience value, *Strategy & leadership*.
 43. Shao, J., (2017) Influencing factors to facilitate sustainable consumption: from the experts' viewpoints *Clean. Prod.*
 44. Sundström, G., & Kashyap, G. (2016), CEMenting Growth: Customer's experience Management as a driver of Growth.
 45. Söderlund, M., & Rosengren, S. (2010). The happy versus unhappy service worker in the service
 46. Thomas R., Millar R. (2013). The effects of material and experiential discretionary purchases on consumer happiness: moderators and mediators. *The Journal of Psychology*, 147 (4), pp. 345-356
 47. Trejo, J., Sánchez Gutiérrez, J., & Maldonado Guzman, G. (2016), The customer knowledge management and innovation, *Contaduría y administración*, 61(3), 456-477.
 48. Verhoef, P.C., Lemon, K.N., Parasuraman, A., Roggeveen, A., Tsiros, M., & Schlesinger, L.A. (2009). Customer's experience creation: Determinants, dynamics and management strategies, *Journal of Retailing*, 85(1), 31-41
 49. Yi, Y., & Gong, T. (2018). The electronic service quality model: The moderating effect of customer self-efficacy. *Psychology & Marketing*, 25, 587-601
 50. Zaichkowsky, J. L. (1985). Measuring the Involvement Construct. *Journal of Consumer Research*, 12(3), 341-352.
 51. Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *the Journal of Marketing*, 2(3), PP. 2-22.
 52. Zhao, W., & Deng, N. (2020). Examining the channel choice of experience-oriented customers in Omni-Channel retailing. *International Journal of Information Systems in the Service Sector (IJISSS)*, 12(1), 16-27.

Cite This Article: Munther Khuder Yaqoob, Hind Khuder Ahmed, Omar Yaseen AlSaeir (2024). The Customer's Experience as a Mediator Variable between Banking Services and the Customer's Pleasure / An Analytical Study of the Opinions of a Sample of Customers of the Private Banks in the City of Mosul. *East African Scholars J Econ Bus Manag*, 7(7), 286-295.
