

*Article*

# The Impact of Cognitive Dissonance on Customer Experience Quality Mediated by Psychological Stress: An Exploratory Study in the Rafidain Bank and Its Branches in Baghdad

Professor Dr. Rounaq Kadhem Hussein <sup>1</sup>, Professor Dr. Hussein Falah Ward <sup>2</sup>, Tabarak Raad AL – salman <sup>3</sup>

<sup>1 2 3</sup> *University Al-Qadisiyah, College of Administration and Economics*  
[Rounaq.Hussin@qu.edu.iq](mailto:Rounaq.Hussin@qu.edu.iq) <sup>1</sup>, [Wared@qu.edu.iq](mailto:Wared@qu.edu.iq) <sup>2</sup>, [mang.stp24.26@qu.edu.iq](mailto:mang.stp24.26@qu.edu.iq) <sup>3</sup>.

**Abstract:** The current research aims to develop an explanatory and analytical model that clarifies the impact of cognitive dissonance on customer experience quality by examining the mediating role of psychological stress. This was achieved through a study of employees and customers at Al-Rafidain Bank and its branches. The study employed a quantitative approach, utilizing a questionnaire as the primary data collection tool from two different sources: employees (to measure cognitive dissonance) and customers (to measure the quality of customer experience across its three dimensions: brand experience, service provider experience, and post-purchase experience). This two-source design enhanced the reliability of the results and mitigated single-source bias. The data were analyzed using advanced statistical techniques within the AMOS software to test the hypotheses regarding direct, indirect, and mediating effects. The study concluded that cognitive dissonance has a direct impact on customer experience quality, while psychological stress has a negative impact. Furthermore, the study confirmed the mediating role of psychological stress in transmitting the effects of cognitive dissonance to the customer experience. The most important recommendation was that the responsibility for organizing the banking work environment falls on the senior management of Iraqi banks, especially Al-Rafidain Bank, in a way that reduces manifestations of cognitive dissonance among employees, and ensures that it does not turn from an average organizational state into chronic psychological stress that affects the quality of banking service.

**Keywords:** cognitive dissonance, psychological stress, customer experience quality.



This is an open-access article under the [CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/) license

## 1. Introduction

Today's banking institutions face a complex competitive environment characterized by rising customer expectations, a diversification of digital channels, and an expansion of choices available to beneficiaries. This has made the quality of the customer experience a crucial element in building loyalty, enhancing the bank's brand image, and achieving competitive sustainability. The experience is no longer simply defined by the quality of service at the moment of delivery, but has become a cumulative concept shaped through a series of touchpoints before, during, and after service delivery. It encompasses the customer's cognitive perceptions, emotional responses, and behavioral evaluations. In this context,

managing the psychological and organizational factors influencing the behavior of frontline employees becomes a strategic imperative, as employees represent the primary point of convergence between organizational policies and the customer's lived experience.

Cognitive Dissonance Theory is one of the most widely used frameworks for understanding the internal tensions that arise when individuals' beliefs or expectations conflict with their actual practices. In the banking environment, cognitive dissonance can manifest when an employee encounters a gap between the bank's officially adopted service standards and real-world constraints such as time pressure, resource shortages, conflicting instructions, rigid procedures, or a conflict between performance goals and customer satisfaction requirements. This dissonance can produce a state of psychological inconsistency that impacts the quality of customer interaction, either through decreased motivation, reduced attention to detail, or inconsistent service delivery, ultimately leading to a lower-quality customer experience.

Because cognitive dissonance is not merely an isolated cognitive phenomenon, explaining its impact requires understanding the psychological mechanisms through which it operates. Stress emerges as a likely mediating mechanism, as it arises when environmental demands are perceived as exceeding an individual's capacity to adapt and cope, creating a state of cognitive and emotional exhaustion. Therefore, cognitive dissonance in a bank employee can translate into increased psychological stress, particularly in service-oriented roles that require emotional control and continuous interaction with customers. This pressure does not remain confined to the individual, but is likely to extend to service behaviors, weakening the quality of response, reducing empathy, and affecting professional consistency during service delivery, which is ultimately reflected in customer evaluations of their experience.

## **First section: Study methodology**

### **First: The research problem**

Customer experience in banking institutions is one of the most crucial factors in building an institution's public image and fostering customer loyalty, especially in a highly competitive environment characterized by increasing reliance on service quality and interactive experience between employees and customers. The literature confirms that a positive customer experience is not solely shaped by the quality of service provided, but is profoundly influenced by the characteristics of the service provider, their psychological state, and the organizational context in which they perform their duties. Hence, the importance of studying internal employee factors, such as cognitive dissonance and psychological stress, becomes apparent, as they are key determinants that ultimately impact the overall quality of the customer experience.

The core of the research gap lies in the shift from studying individual variables to examining relationships across levels (from employee to customer). According to the researcher's findings, no significant correlation exists between cognitive dissonance, psychological stress, and the overall quality of the customer experience. Despite the wealth of literature addressing cognitive dissonance, such as studies by Festinger and Sweeng et al. most of these studies have focused on post-purchase consumer behavior [1]. [2]. The researcher found a scarcity of studies linking employee cognitive dissonance to the quality of customer experience.

Therefore, the current research problem is framed by the main question: How does the cognitive conflict and psychological stress experienced by employees during their work affect the quality of the customer's experience? And how can the customer experience be protected from collapse in the presence of such stress? Several sub-questions stem from this main question, including:

- 1 .What is the level of cognitive dissonance experienced by employees in the bank within the research population?
- 2 .How intense are the psychological pressures that employees face while performing their job duties?
3. What is the level of quality of experience that customers receive when dealing with the bank within the research population?

### **Second: The importance of the research**

The significance of this research lies in its focus on cognitive dissonance as a psychological factor

affecting employee performance in the service sector. Studies confirm that cognitive dissonance leads to negative emotions, reduced interaction quality, and withdrawal behaviors that impact the quality of customer service. Furthermore, the three dimensions addressed by this research—emotional dimension, purchasing wisdom, and transaction anxiety—remain under-researched in the local banking context. This makes the study a valuable contribution to bridging a significant knowledge gap by providing a deeper understanding of the role of emotions and professional cognition in the banking environment.

The research's importance also stems from its examination of psychological stress as a mediating variable in the relationship between cognitive dissonance and customer experience quality. The literature has established that psychological stress in service work environments is a major factor in explaining variations in service quality, and that employees experiencing high levels of stress are less able to respond to customers and deliver a coherent and satisfactory experience. Therefore, understanding the mediating role of psychological stress enables banks to develop stress management programs and improve employee well-being, which directly impacts the quality of the customer experience.

### Third: Research Objectives

The main objective of this research is to develop and select a model that illustrates how cognitive dissonance impacts customer experience quality through the mediating role of psychological stress, aiming to mitigate the negative effects of cognitive and psychological conflicts among employees. The following sub-objectives stem from this main objective:

- 1 .To determine the level of cognitive dissonance among employees across its three dimensions (emotional, purchasing wisdom, and transaction anxiety).
- 2 .To measure the level of psychological stress experienced by employees in the banks within the research population.
- 3 .To survey customer opinions regarding the quality of their experience with the banks within the research population.
- 4 .To determine the nature of the direct relationship between cognitive dissonance and both psychological stress and customer experience quality.
5. To identify the mediating role of psychological stress in the relationship between cognitive dissonance and customer experience quality.

### Fourth: The hypothetical research plan:

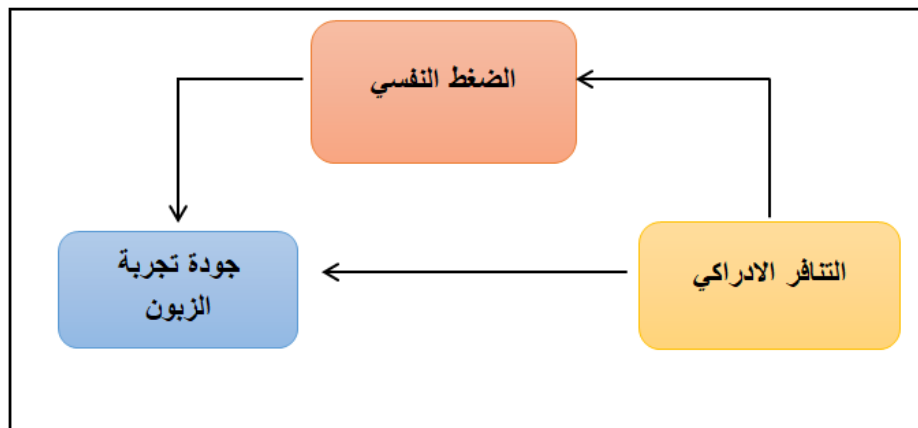


Figure 1: Hypothetical study plan

### Fifth: Research hypotheses

H1: There is a statistically significant direct effect of cognitive dissonance on psychological stress.

H2: There is a statistically significant direct effect of psychological stress on customer experience quality.

H3: There is a statistically significant direct effect of cognitive dissonance on customer experience quality.

H4: Psychological stress plays a mediating role in the relationship between cognitive dissonance and customer experience quality.

### **Sixth: Scope of the research**

This study focuses on the banking sector in Iraq, specifically Al-Rafidain Bank – Baghdad Branch, given its significant financial and historical weight as one of the oldest and largest government-owned banks in the country. The study encompassed employees working in the bank's branches and departments within Baghdad Governorate, as they are the primary providers of government banking services and are also the most exposed to professional pressures and changing work environments. Data collection was limited to the timeframe specified in the research plan, utilizing a questionnaire as a quantitative and objective tool to achieve accurate and objective measurements of the variables. While the study's findings are not directly applicable to Al-Rafidain Bank, they provide important indicators that can be applied to other government and private banks in Iraq.

### **Seventh: The research community and the research sample**

A. Research Population: In this research, the population consists of employees working at Al-Rafidain Bank, Baghdad branch.

B. Research Sample: Based on the above, the research will employ a purposive sample selection method, using statistical tables.

As outlined in the theoretical review, and given the research's requirement to analyze phenomena related to the research variables, and as presented in the hypothetical research model, employees working at Al-Rafidain Bank, Baghdad branch, were selected as the research sample. This selection was based on the employees' high level of understanding of customer experience quality and its impact on the research sample. This facilitates the researcher's ability to obtain accurate results and data that can be generalized to the research population. Based on these parameters, the researchers used a purposive sample of ( ) individuals, representing the actual total. However, only ( ) managers responded, i.e., ( ) of the original sample. This was achieved by distributing the research questionnaire to clarify inquiries regarding any question in the questionnaire. ( ) individuals were excluded as they did not meet the criteria.

### **Eighth: Data collection and analysis methods**

#### **A- Data Collection**

The researcher relied on a range of important sources to gather data and information that aided in writing the theoretical and practical aspects of the research, leading to the conclusions and findings. These sources included various Arabic and foreign materials such as books, theses, dissertations, scientific research papers, and reputable journals, as well as online resources.

#### **B- Statistical Methods for Data Analysis**

To complete the practical aspect of the study, readily available statistical software such as SPSS version 20 and Amos (version 28) was used. The following statistical methods were employed in the analysis:

1. Testing the Fit of the Study Instrument: This included confirmatory factor analysis and Cronbach's alpha.
2. Descriptive Statistical Analysis: This involved using standard regression, the arithmetic mean, response level, response intensity, and ordinal significance.
3. Hypothesis testing: This involves using a simple correlation matrix and a structural modeling equation to examine direct and interaction effects.

## **Section Two: Theoretical Aspect**

### **First: Perceptual Dissonance**

#### **1- The Concept of Perceptual Dissonance**

The concept of cognitive dissonance specifically refers to a state of inconsistency that occurs when an individual's perception (such as their beliefs or values) conflicts with their actual behavior, or when two

perceptions conflict [3]. In this context, perception—according to the Psychological Dictionary—is defined as encompassing all mental processes, including sensation, perception, and knowledge, making it a comprehensive concept that includes beliefs, attitudes, and behaviors alike.

Perceptual dissonance theory has significantly contributed to the development of social psychology. Jones & Mills noted that it formed the theoretical basis for hundreds of studies addressing topics such as attitude formation and change, value adoption, and behavioral justification mechanisms [4]. In its original form, the theory focused on the idea that relationships between perceptions can be either harmonious (consistent) or dissonant (conflicting), emphasizing that the intensity of dissonance is determined by the number and importance of dissonant perceptual elements compared to harmonious ones [5]. From a neuropsychological perspective, Al-Adamat and Atoum indicated that the human mind functions as a dynamic information processing device that constantly strives for internal harmony [6]. This harmony is a prerequisite for psychological comfort and self-stability, which explains why perceptual dissonance is a source of psychological distress that affects not only temporary mood but can also extend to self-esteem and effectiveness. The decision-making process.

The importance of this theory is particularly evident in applied fields such as marketing, education, and mental health. As Borah et al. observed, individuals often tend to justify their inconsistencies rather than change their behavior, especially when behavior change is difficult or costly [7]. This is clearly seen in cases such as quitting unhealthy habits, where many prefer to justify continuing these habits rather than face the challenge of changing them.

Harmon-Jones & Mills defines cognitive dissonance as the psychological tension that arises when a person's behavior contradicts their beliefs or attitudes, thus motivating a change in attitude [8]. Borah, Gogoi, and Dutta describe it as the discomfort one experiences due to discrepancies between actions and beliefs [9].

## **2- Dimensions of perceptual dissonance**

The concept of cognitive dissonance has garnered significant attention in psychological and sociological literature, having been addressed in various contexts such as individual behavior, decision-making, and self-justification. Despite the abundance of studies exploring this concept, the majority of this literature has not adequately focused on its applications in marketing, particularly concerning consumer behavior after purchasing decisions. Much research has concentrated on the general psychological dimensions of cognitive dissonance without delving into its specifics within the market environment and its impact on satisfaction, loyalty, and subsequent product and service evaluation. However, several studies have emerged that have sought to explore the dimensions of cognitive dissonance within a behavioral context [2], [10]–[12], addressing the impact of this dissonance on future purchase intention, brand interaction, and the strategies companies use to reduce employee dissonance. This study contributes to this field by analyzing the dimensions of cognitive dissonance more deeply within the marketing environment and highlighting how employees perceive and cope with this dissonance. The researcher adopted the dimensions addressed in the Sweeney et al. study, as they are the most suitable for the theoretical and applied problem of this research [2].

### **A. The Emotional Dimension**

In the context of marketing, the emotional dimension is a vital element for understanding post-purchase consumer behavior, especially when it comes to experiencing satisfaction or regret over a purchase decision. This dimension refers to the feelings and emotions that accompany a consumer after making a purchase decision, which may include anxiety, tension, regret, or even sadness, particularly when they realize that the product did not live up to expectations or when they feel that a better decision could have been made [13]. According to Sweeney et al., the cognitive dissonance that a consumer may experience after a purchase is not only a result of rational thinking but also an uncomfortable psychological state of an emotional nature [2]. They explained that this emotional dimension is what makes the post-purchase experience so impactful and can influence future purchasing decisions and even the level of consumer loyalty to the brand. For example, a consumer might feel upset, angry, or sad if they later realize that the

product they purchased doesn't align with their expectations or personal values. Furthermore, the emotional dimension becomes significant when discussing the need to justify a purchase decision. Consumers seek to reduce this emotional distress by searching for information that confirms their decision, avoiding information that contradicts it, or even convincing themselves that they made the best choice. These behaviors are mechanisms for minimizing the emotional dissonance that arises from dissatisfaction.

### **B. The Wisdom of Purchase Dimension**

The concept of wisdom of purchase is a key dimension of the cognitive dissonance experienced by consumers after making a purchase decision, especially in high-value purchases or those involving complex choices. This dimension reflects the doubts and regrets a consumer may feel about the wisdom of their decision, whether regarding the necessity of the purchase in the first place or their choice of a specific product from among available alternatives [2]. According to Festinger's theory of cognitive dissonance, individuals seek to reduce the psychological stress resulting from the inconsistency between their beliefs and decisions [1]. This often manifests in the context of purchasing through attempts to justify the decision or seek information to confirm it [14].

Therefore, the concept of purchasing wisdom is a crucial component in understanding post-purchase consumer behavior, as it reveals the psychological conflict individuals experience when evaluating their decisions. By adopting strategies that promote transparency and trust, companies can mitigate this dissonance and improve customer satisfaction and long-term loyalty. (This refers to a state of doubt and uncertainty regarding the effectiveness of services provided due to the absence of objective evaluation and professional reviews.)

### **C. The dimension of transaction anxiety**

In the field of consumer behavior, transaction anxiety (COD) is a crucial dimension of cognitive dissonance, reflecting the consumer's post-purchase concern about whether they were overly influenced by salespeople or misled into making a purchase that contradicts their initial beliefs or expectations [2]. This concept embodies the psychological distress consumers experience when they suspect their purchasing decision may have been influenced by persuasive sales techniques or misleading information.

Or external pressures, rather than their rational judgment [11]. Concern about the transaction is particularly important in high-involve purchases, where the stakes are higher and the consequences of a poor decision are more pronounced [12]. When a discrepancy arises—such as a feeling of being manipulated by the seller—consumers experience dissonance, prompting them to seek ways to alleviate this discomfort [10]. For example, a buyer may question the fairness of the transaction after realizing that the seller exaggerated the product's benefits or overlooked significant flaws [2]. This dissonance can manifest as regret, frustration, or distrust of the brand or retailer, potentially leading to negative news circulation or a change of brand [12].

## **Second: Psychological Stress**

### **1- The Concept of Psychological Stress**

Stress is a daily phenomenon accompanying a variety of emotional experiences, from simple situations to major events such as the loss of loved ones. It is defined as any potential threat to an individual's physical or psychological equilibrium. The sources of this stress may be tangible or abstract, and may be physical or psychological in nature [15]. Stress arises when an individual perceives that environmental demands exceed their coping capacity. Studies typically focus on analyzing environmental events that are considered burdensome beyond an individual's ability to cope, or on individual responses that reflect this burden, such as the subjective perception of stress and the resulting negative emotional effects. It is worth noting that the academic definition of stress excludes psychological disorders resulting from chronic stress exposure, as well as associated behaviors such as aggression [16]. The strength of this concept lies in its ability to express an individual's response to challenges. However, the term carries some ambiguity due to its geometric origins (referring to the force causing pressure), while in human physiology it is used to describe both the cause (stressors) and the response (stress). To avoid this confusion, research

prefers to distinguish between stressors (external stimuli) and the response to stress (physiological or psychological reaction) [17].

Theoretical frameworks for interpreting psychological stress vary. Hans Selye offered the first scientific definition as a non-specific biological response to any external stimulus. He emphasized that the body has a limited capacity to resist chronic stress, especially in work environments that impose multiple pressures that may deplete an individual's resources [18]. Siegrist (2010) defined stress as the limitation of an individual's ability to cope with or be threatened by psychological stress due to their limited capacity to deal with it [19]. As defined by Chrousos, it is a threatened or perceived imbalance that is restored through adaptive responses.

### **3- The importance of studying psychological stress**

Stress is a multidisciplinary research topic that has attracted the attention of medical, social, anthropological, and psychological scientists alike [20]. Its importance lies in its being a comprehensive phenomenon affecting both the individual and the organization, although most research focuses on individual practitioners with relative neglect of the broader organizational context [21]. The stress system operates on two levels: basal daily activity and an emergency stress response. A balance between these levels is essential for maintaining mental and physical health. Disruptions in this system—whether in intensity or duration—lead to behavioral, endocrine, and metabolic disorders, which may be exacerbated by genetic factors or exposure to stress during critical developmental stages [22].

The study of work-related stress is of paramount importance in both academia and the professional world due to its profound effects on both individuals and organizations. Recent research indicates that work-related stress is a complex, multidimensional phenomenon that negatively impacts the mental and physical health of employees. It also leads to significant economic losses for organizations due to decreased productivity, increased absenteeism, and higher employee turnover [23]. Individually, chronic work-related stress is associated with an increased risk of cardiovascular disease, sleep disorders, depression, and anxiety. A longitudinal study by Kivimäki et al. showed that employees experiencing high levels of work-related stress have a 23% higher risk of coronary artery disease compared to those without [24]. Work-related stress also negatively affects cognitive performance, leading to impaired concentration, reduced working memory, and decreased decision-making abilities, which in turn impacts work quality and efficiency [25]. At the organizational level, work-related stress carries significant economic costs. The World Health Organization estimates that annual losses due to work-related stress reach \$1 trillion globally due to decreased productivity and increased absenteeism [26]. Studies also indicate that work-related stress contributes to increased employee turnover. A study by Griffeth et al. found that employees experiencing high levels of work-related stress are 50% more likely to leave their jobs compared to their less stressed colleagues [27]. Furthermore, work-related stress negatively impacts organizational climate and work culture, leading to increased tension among colleagues, decreased morale, and reduced job satisfaction [28].

### **3 -Dimensions of Psychological Stress**

Cohen was among the first studies to highlight the importance of social support in mitigating psychological stress [29]. Cooper & Marshall addressed stress from a comprehensive organizational perspective, emphasizing the role of interpersonal relationships and the nature of tasks [30]. Karasek developed the demands and control model, which underscored the importance of balancing work demands with employee autonomy [31].

Expanding the study of these dimensions has led to the development of various measurement tools used to diagnose employee stress levels and provide effective intervention programs. Contemporary researchers have contributed to a more integrated understanding of the dimensions of stress by combining psychological, organizational, and contextual factors into comprehensive analytical models. By understanding these dimensions, organizations can build healthy work environments, enhance employee resilience, and improve performance. The adoption of the Perceived Stress Scale (PSS) by Cohen et al. was based on several methodological and theoretical justifications, most notably the need to develop a tool that measures subjective perceptions of stress rather than simply listing stressful life events [32]. The researchers

observed that most tools used at the time relied on lists of external events whose stressors were generally assumed, without considering individual differences in assessment and impact. Therefore, the development of the scale was based on Cognitive Appraisal Theory, which posits that the feeling of stress stems from an individual's perception of their inability to control life's events or cope with its demands. This perception can only be observed through subjective questionnaires that reflect an individual's psychological experience.

The researchers also emphasized the need for a simple, comprehensive, and universally valid tool suitable for different age groups and cultural backgrounds, without being tied to a specific context or event. The scale's items were carefully selected to measure feelings such as loss of control, unpredictability, and excessive pressure—all central elements in the contemporary definition of stress. Thus, the PSS scale provided a more practical and accurate alternative to traditional scales, enhancing the ability to predict an individual's health and psychological outcomes and allowing for a more realistic assessment of their stressful experience.

### **The Cohen scale was used in this study for the following reasons:**

- 1 -Widespread use and scientific validity: The Cohen scale is one of the most widely used scientifically for measuring psychological stress. It has been applied in diverse environments and cultures, enhancing its reliability and comparability with previous studies.
- 2 -Validity and reliability: The scale has demonstrated high levels of validity and reliability in numerous studies, making it a suitable tool for measuring psychological stress in individuals.
- 3 -Suitability to the study topic: The scale measures subjective perception of psychological stress, which aligns with the nature of this study, which focuses on self-assessment of stress rather than solely on objective indicators.
- 4- Ease of application and interpretation: The scale is characterized by its simple wording and limited number of items, making it easier for researchers to complete and reducing the potential for bias or boredom. The Cohen scale is a one-dimensional scale that measures a holistic concept of perceived psychological stress, with all items falling under a single dimension that reflects the degree to which an individual perceives stress in their life. Although some studies have indicated the existence of sub-dimensions (such as positive and negative perception),

### **Third: Customer Experience Quality**

#### **1- The Concept of Customer Experience Quality**

The concept of Customer Experience Quality (CEQ) has undergone significant development over the past four decades, tracing its origins from service quality research to multidimensional models that dynamically address the customer journey. The starting point was the SERVQUAL model developed by Parasuraman and colleagues, which established a framework for assessing functional quality dimensions: tangibility, reliability, responsiveness, assurance, and empathy [33]. This model emphasized that service quality is measured by the gap between customer expectations and their perception of performance. While this model established a functional approach, it remained limited because it focused more on instantaneous service elements than on the overall customer experience over time.

Later, Gentile et al. expanded the theoretical understanding of the concept of experience by proposing a multidimensional model encompassing cognitive, emotional, sensory, physical, and spiritual aspects. They emphasized that experience is an internal construct of the consumer, formed through sequential interactions with the environment and the product, thus transcending its reduction to indicators of instant satisfaction [34]. In a parallel vein, Verhoef et al. addressed experience as a dynamic timeline (Customer Journey) extending through the stages of research, purchase, consumption, and after-sales, and influenced by the surrounding regulatory, social, and digital environment [35]. Customer experience quality is defined as the personal and unique experience that creates an emotional connection between the customer and the brand through personalization and innovation [36]. It is also defined as a process encompassing service efficiency and the quality of human interaction, where the customer evaluates each stage of the service [37]. Furthermore, customer experience quality is described as the overall impression

that combines service quality, ease of use, and value, with a focus on digital integration [38].

## **2 -Dimensions of Customer Experience Quality**

The dimensions of customer service quality have garnered significant attention from researchers in management and marketing due to their vital role in enhancing customer satisfaction and ensuring the sustainability of organizations in a constantly evolving competitive environment. Academic literature has addressed this concept from multiple perspectives, with most studies agreeing that service quality is embodied in a set of key dimensions that determine how the customer perceives the level of service. Among these tangible dimensions, which relate to the physical aspects of the service such as facilities, equipment, and staff appearance, is the customer's first impression. Several researchers have also highlighted the importance of reliability, which refers to an organization's ability to deliver accurate and dependable service according to its promises.

### **A. Brand Experience**

Among the important aspects of this experience is brand experience, a key dimension that shapes the quality of customer experience. Brakus et al. defined this concept as a set of sensory, emotional, intellectual, and behavioral responses that a customer experiences as a result of interacting with various brand elements, such as design, identity, packaging, communication style, and the environment in which the brand is present [39].

Brand experience is significant because it represents the intersection between the values and image an organization offers and what the customer feels and evaluates. Numerous studies have demonstrated that this experience directly impacts customer satisfaction, loyalty, and recommendation behavior. For example, a study in the healthcare sector revealed that the emotional, behavioral, and cognitive dimensions of brand experience have a strong impact on customer loyalty [40]. Other studies, such as have also shown that increased strength of these dimensions is associated with higher levels of customer trust, satisfaction, and loyalty [39], [41], [42].

To gain a deeper understanding of this experience and transform it into a measurable tool, researchers have turned to big data analytics, as in the study which redefined the concept of brand experience based on actual consumer behaviors and confirmed that integrating sensory, emotional, and behavioral influences into digital environments produces more sustainable and engaging experiences [43]. This aligns with the concept of the "experience economy" introduced by Pine & Gilmore (1998: 102), which emphasizes that the value of a product or service increasingly depends on the customer's experience during their interaction with the brand [44].

### **B. Service Provider Experience**

Service provider experience is a pivotal element in the success of service organizations. Recent research indicates that this experience extends beyond simply providing the service to represent a complex system of interactions between employees, systems, and the customer. According to Bitner et al. service provider experience encompasses "all organizational and individual aspects that affect employees' ability to deliver exceptional service." [45]. This concept is gaining increasing importance in today's competitive environment, where the focus is no longer solely on service quality but also on the overall experience of service delivery.

Theoretically, service provider experience can be analyzed through the lens of the Job Demands-Resources (JD-R) model developed by Bakker & Demerouti [46]. This model illustrates how organizational resources (such as training and technical support) can alleviate job demands (such as work pressure and complexity), leading to improved employee performance. A study by Guchait et al. in the hospitality sector showed that providing psychological support to employees increases their ability to deliver an exceptional customer experience by 37. [47].

On a practical level, research indicates that there are three key components to an effective service provider experience:

1. **Technical competence:** This refers to The study concluded that "possessing specialized technical skills remains the cornerstone of service delivery" [48]. A case study in the banking sector showed that investing in employee training on new digital systems led to a 28% improvement in service efficiency [49].
2. **Social Skills:** Groth et al. explained that "the ability to manage emotional interactions with customers accounts for up to 40% of the variance in customer satisfaction ratings." [50]. In the healthcare sector, results showed that physicians who received emotional intelligence training received 22% higher patient ratings [51].
3. **A Supportive Organizational Environment:** According to Schneider et al., "a positive organizational climate promotes spontaneous employee service behaviors." [52]. Research in the airline industry revealed that organizations implementing employee recognition programs experienced an 18% decrease in employee turnover [53].

**C. Post-Purchase Experience**

2. The post-purchase experience is a crucial stage in the customer journey, determining their satisfaction with the product or service and directly influencing their future decisions regarding repurchase or brand recommendation. This experience encompasses all interactions between the customer and the organization after the purchase is complete, from receiving the product and using it to customer service and technical support if needed. Studies show that a positive post-purchase experience fosters brand loyalty, while a negative experience can lead to customer loss and damage the organization's reputation [54].

**Third section: The practical aspect**

First: Lost and extreme values

Researchers find it difficult to address the concerns raised by missing data regarding the generalizability of findings. Many are frustrated by this [55]. missing data may result from either a respondent action (such as refusal to answer) or a systemic event beyond their control (such as data entry errors or collection problems) [56]. The sequence mean, which is the average of all other observations for that variable, is commonly used to address the missing data problem [57].

Values that deviate from the normal in a dataset are known as outliers, and they can have a significant impact on statistical studies and distort hypothesis testing results. To obtain reliable results, potential outliers must be carefully identified and properly addressed. Unfortunately, there are no established statistical guidelines for identifying outliers. Furthermore, there is no reliable mathematical definition of the term, so their detection relies on field experience and an understanding of data collection procedures. Manually identifying missing data in the questionnaire items is difficult due to the relatively large dataset, and this process is also unreliable. Therefore, we will use frequency analysis with SPSS version 24. As shown in Table 1, this analysis revealed no missing data in the search items.

**Table 1.** Results of missing data for questionnaire items.

Paragraph	N	Paragraph	N	Paragraph	N	Paragraph	N
M1	430	M14	430	P5	430	O4	430
M2	430	M15	430	P6	430	O5	430
M3	430	W1	430	P7	430	O6	430
M4	430	W2	430	P8	430	O7	430
M5	430	W3	430	P9	430	O8	430
M6	430	W4	430	P10	430	O9	430
M7	430	C1	430	P11	430	O10	430
M8	430	C2	430	P12	430	O11	430

M9	430	C3	430	P13	430	O12	430
M10	430	P1	430	P14	430	O13	430
M11	430	P2	430	O1	430		
M12	430	P3	430	O2	430		
M13	430	P4	430	O3	430		
BE1	430	BE7	430	S6	430	PE1	430
BE2	430	S1	430	S7	430	PE2	430
BE3	430	S2	430	S8	430	PE3	430
BE4	430	S3	430	S9	430	PE4	430
BE5	430	S4	430	S10	430	PE5	430
BE6	430	S5	430	S11	430	PE6	430

Source: Prepared by the researcher using SPSS software, version 24

**Second: Honesty and consistency**

This outlines a set of procedures designed to ensure that the visual representation of the scale, when translated into Arabic, accurately reflects its meaning and content in English. This type of validation is used when the scale, or most of its components, are derived from external sources. To achieve this, the researcher employed the following techniques: the researcher translated the materials with the assistance of supervising professors. Cronbach's alpha was used to confirm the validity of the data collection instrument (the questionnaire). As shown in Table 2, the alpha value must be greater than 7.0 to maintain sufficient internal consistency reliability [58], [59].

**Types of truthfulness and consistency**

Validity and reliability are among the most important quality criteria for scientific research measures, as they reflect the instrument's accuracy and its ability to measure accurately and consistently.

1 .Validity: This refers to the extent to which a measure can actually measure what it was designed to measure. Its most prominent types include [60], [61]:

- Face validity: The apparent clarity and suitability of the scale items to the variable.
- Content validity: The extent to which the items cover all dimensions of the concept, usually assessed by experts.
- Construct validity: The extent to which the scale aligns with the theoretical framework, tested through factor analysis (exploratory and confirmatory).
- Concurrent and predictive validity: The extent to which the scale relates to an external (current or future) standard.

2 .Reliability: This refers to the degree of consistency of the scale's results when measurements are repeated. Its types include:

- Internal consistency reliability: This measures the homogeneity of the items.
- Test-retest reliability: The stability of results over time.
- Split-half reliability: Comparing the results of the two halves of the scale.

Therefore, a good scale must be both valid and reliable to ensure the accuracy of scientific results.

**Reliability Table 2. Reliability Test.**

Cronbach Alpha Value ( $\alpha$ )	Number of paragraphs	variables and their dimensions
0.859	22	Perceptual dissonance
.891	15	emotional

.930	4	<b>Wisdom</b>
.929	3	<b>Anxiety</b>
0.873	14	<b>psychological stress</b>
0.928	13	<b>regulatory support climate</b>
0.875	25	<b>Customer experience quality</b>
0.931	7	<b>Brand Experience</b>
0.912	11	<b>Service provider experience</b>
0.916	7	<b>Post-purchase experience</b>

Source: Prepared by the researcher according to the SPSS program, V.24

**Third: Data distribution test**

Whether a data distribution is normal or non-normal determines the most appropriate statistical method for the numerical variables. Both central limit theory and inferential statistics rely on the normal distribution. Furthermore, the data must be uniformly distributed to use the AMOS program [62].

When both skewness and kurtosis are close to zero, they are important indicators of a normal distribution. One criticism of PLSSEM structural equation models is that a normal distribution is required across multiple variables and with a large sample size. Although these conditions are rarely met in practice, they are necessary to leverage the advantages of this approach in testing maximum likelihood predictions [63].

The skewness test is suitable for determining the normality of data when the dataset is relatively large. Next, we determine the Z-value. Data are considered highly dispersed at the 0.05 level if their Z-value is greater than 1.96. The skewness coefficient indicates how flat or curved the distribution is compared to a normal distribution. A positive number indicates a relatively sloping distribution, while a negative number indicates a relatively flat distribution. In addition, graphical assessments of normality will be used. Examining the graph and comparing the observed data values to a distribution resembling the normal distribution is the simplest diagnostic test for normality. The simplicity of this approach makes it attractive, but it faces difficulties when dealing with small samples [55]. Another problem is that any large deviation from the normal distribution can significantly affect the results, and sample size affects statistical power by reducing the sampling error. These effects can be negligible for sample sizes of 200 or more. Normality is usually assumed through the standard errors of parametric statistics [64]. highlighted the kurtosis value, which should not exceed 7 and is preferably used as close to zero as possible, to assess whether the research variables are normally distributed [62]. The SPSS analysis results show that the search variables are normally distributed, as shown in Table (3).

**Table 3.** Results of the normal distribution analysis of the study variables.

Variables	Torsion value (Skewness)		squamity value (Kurtosis)	
	Statistical value	standard error (Std. Error)	Statistical value	standard error (Std. Error)
Perceptual dissonance	0.295	0.118	0.211	0.235
psychological stress	0.059	0.118	0.173	0.235
regulatory support climate	0.021	0.118	0.812	0.235
Customer experience quality	0.164	0.221	0.118	0.438

Source: Prepared by the researcher according to the SPSS program, V.24

**Fourth: Descriptive Statistics**

The dimensions and variables were organized according to the highest value of the arithmetic mean

and relative importance. A relative importance value below 36% is considered very weak, between 36% and 52% weak, between 52% and 68% moderate, between 68% and 84% good, and above 84% excellent. Results obtained according to this indicator that were above 70% indicate high levels of consistency and coherence in the responses of the selected sample.

- Summary of Indicators for the Descriptive Analysis of Research Variables:

The table below summarizes the results obtained for the research variables, explaining the following: The variable (cognitive dissonance) ranked first in terms of relative importance and homogeneity, achieving a relative importance of (84.7%), an arithmetic mean of (4.10), and a standard deviation of (.0.553)

The variable "Customer Experience Quality" ranked second in relative importance, with a relative importance of 78.6%, a mean of 3.91, and a standard deviation of 0.641.

The variable "Psychological Stress" ranked third in relative importance, with a relative importance of 71.2%, a mean of 3.70, and a standard deviation of 0.767.

**Table 4.** Descriptive statistics for research variables.

Search variables	average	standard deviation	Direction of answer	relative importance	Answer level	Sequence
Perceptual dissonance	4.10	0.553	I strongly agree	84.7%	high	1
psychological stress	3.70	0.767	I agree	71.2%	high	3
Customer experience quality	3.91	0.641	I agree	78.6%	high	2

**Fifth: Testing the research hypotheses**

This research employed Structural Equation Modeling (SEM), a sophisticated statistical technique used to study complex relationships involving more than two variables. SEM determines how one or more variables (independent variables) can influence other variables (dependent variables), potentially including a mediating variable, which explains the mechanism by which the independent variable affects the dependent variable.

This section will discuss the results of the hypothesis testing, which will be conducted sequentially. 1 -Main Hypothesis 1 (H1): There is a direct and statistically significant effect of cognitive dissonance on psychological stress.

To determine whether the data supports the research hypotheses, a structural model was designed. The table below reveals the results obtained by the researcher using statistical analysis, which includes acceptance or rejection criteria:

**Table 5.** Direct and indirect impact of research hypotheses.

The path	indirect effect	direct impact	standard error	Critical value	R <sup>2</sup> value	Sig.
Perceptual dissonance <--- psychological stress	---	0.677	0.068	12.410	0.463	<b>0.000</b>
psychological stress <--- Customer experience quality	---	0.756-	0.059	13.320	0.687	<b>0.000</b>
Perceptual dissonance <--- Customer experience quality	---	-0.675	0.204	3.762	0.185	<b>0.000</b>
Perceptual dissonance < psychological stress < Customer experience quality	0.828-	---	0.044	17.741	0.740	<b>0.000</b>

The amount of improvement brought about by psychological pressure										
Perceptual dissonance	<	psychological stress	<	Customer experience quality	-0.554	---	0.161	15.217	0.554	<b>0.000</b>

**The source was prepared by the researcher based on the outputs of the (AMOS.V.24) program.**

Table (5) reveals a statistically significant direct positive effect of the cognitive dissonance axis on the psychological stress axis, below the significance level of 0.05. The effect value reached (0.677), with a critical ratio of (12.410), which is considered a significant value. Therefore, the p-value is equal to zero, as this value is less than the significance level of 0.05. We conclude from this that there is a direct effect relationship, meaning that an increase in the cognitive dissonance value by a certain amount results in an increase in psychological stress by (0.677). Furthermore, cognitive dissonance explains (46.3%) of the variance in psychological stress, while the remaining percentage of (53.7%) explains the effect of other variables not studied in the research model.

2- The second main hypothesis (H2): There is a direct and statistically significant effect of psychological stress on the quality of customer experience.

Table (5) shows that there is a direct inverse effect below the significance level of 0.05 for the psychological stress axis on the customer experience quality axis, as the effect value reached (-0.756), and with a critical percentage (13.320), which is a significant value. Therefore, the p-value is equal to zero, as this value is less than the significance level of 0.05. We conclude from this that there is an inverse effect relationship, meaning that an increase in the value of psychological stress by a certain amount results in a decrease in the customer experience quality by (-0.756). Moreover, psychological stress explains (68.7%) of the variance that occurs in the customer experience quality, while the remaining percentage of (31.3%) explains the effect of other variables not studied in the research model.

3- The third main hypothesis (H3): There is a direct and statistically significant effect of perceptual dissonance on the quality of customer experience.

Table (5) shows that there is a direct inverse effect under the significance level of 0.05 for the perceptual dissonance axis in the customer experience quality axis, as the value of the effect reached (0.675-), and with a critical percentage (3.762), which is a significant value. Therefore, the p-value is equal to zero, as this value is less than the significance level of 0.05. We conclude from this that there is an inverse effect relationship, meaning that an increase in the value of perceptual dissonance by a certain amount results in a decrease in the customer experience quality by (0.675-). In addition, perceptual dissonance explains the percentage of (18.5%) of the variance that occurs in the customer experience quality, and the remaining percentage of (81.5%) explains the effect of other variables not studied in the research model.

4- The fourth sub-hypothesis (H4) There is a statistically significant indirect effect of perceptual dissonance on the quality of customer experience through psychological stress.

Table (5) shows that an increase in perceptual dissonance in the presence of psychological stress by a certain amount results in a negative change in customer experience quality by a standard weight of (-0.828), with a critical value of (17.741) and a standard error of.(0.044)

The results in Table (5) also reveal that perceptual dissonance contributes to explaining (74%) of the variance in customer experience quality in the presence of psychological stress. The remaining percentage explains factors not studied in this research. Based on the results in Table (5), we can say that psychological stress contributed to an inverse change in the strength of the effect relationship of cognitive dissonance on the quality of customer experience. The results show a change of (0.554-) in the effect, and this was accompanied by an increase of (0.161) in the standard error, and a change in the critical value of (15.217), i.e., an increase in the amount of risk that can reflect the organization’s ability to make improvements in the quality of customer experience. The results also showed a clear decrease in the interpretation of the quality of customer experience by the presence of psychological stress, amounting to (0.554-) of the variance in the quality of customer experience.

**Section Four: Conclusions and Recommendations**

---

**First: Conclusions**

1 .The level of cognitive dissonance among Rafidain Bank employees is moderate, tending towards high in the service anxiety dimension, moderate and stable in the wisdom dimension, and moderately variable in the emotional dimension. This pattern is an important indicator for decision-makers that the banking work environment contains the seeds of manageable and improveable cognitive-emotional tension if treated as an organizational phenomenon open to intervention, rather than an isolated individual issue.

2 .Psychological stress among Rafidain Bank employees is clearly present but has not reached critical levels. This opens the door for preventative organizational interventions before it becomes chronic stress that affects performance, mental health, and service quality. Psychological stress is the central link through which the effects of cognitive dissonance are transmitted to customer service quality. Any administrative intervention aimed at improving service quality without addressing the sources of psychological stress and cognitive dissonance will have limited impact.

3 .The results regarding customer experience quality show that the overall quality level and its three dimensions fall within a moderate level that tends towards acceptable. These results have significant managerial implications, indicating that the relative strength lies in the moment of direct service delivery (transaction, style, professionalism), while the post-service stage represents the weakest link in the customer experience, such as follow-up, complaint handling, after-communication, or ensuring continued satisfaction.

4 .The results indicate that an increase in the level of cognitive dissonance is associated with a corresponding increase in the level of psychological stress. This aligns with the theoretical basis of cognitive dissonance theory, which posits that the conflict between an individual's professional beliefs and the demands of organizational reality generates a state of tension and psychological distress, which the individual seeks to alleviate through cognitive or emotional means. In the banking context, this dissonance becomes apparent when an employee encounters contradictory instructions or a gap between the standards of ideal service and the actual ability to provide it under time and resource constraints, thus transforming cognitive tension into continuous psychological stress.

5 .The results indicate, firstly, that cognitive dissonance does not directly affect the quality of customer service after introducing the mediating variable, as the direct path coefficient (CD → CEQ) was not statistically significant. This means that the cognitive contradictions experienced by bank employees—such as the conflict between job requirements and performance pressures, or between professional values and procedural instructions—are not directly reflected on the customer. Rather, an internal psychological mechanism is required to transform this effect. This conclusion aligns with the logic of cognitive dissonance theory, which posits that the behavioral impact of dissonance is often indirect, manifesting through mediating psychological variables such as anxiety or stress.

**Second: Recommendations**

1 .Senior management should work on organizing the organizational structure and distributing operational burdens: A balanced organizational structure is a key approach to reducing cognitive dissonance, particularly its emotional dimension and service-related anxiety. The disparities shown in the results among employees reflect differences in work pressure between branches and departments. Therefore, the study recommends reconsidering the distribution of operational burdens and the number of clients to achieve a degree of job fairness and help employees reconcile their professional values with the demands of daily performance. Such an organization reduces the discrepancy between what should be delivered and what can actually be delivered.

2 .The bank's culture must be aligned with the reality of service pressures: The results show that employees possess a stable level of wisdom and rational evaluation, meaning they recognize and cognitively adapt to professional dissonances. However, this adaptation can turn into an unhealthy normalization of dissonances if not culturally managed. Accordingly, the study recommends that senior management integrate the values of realism and transparency into the organizational culture, so that operational inconsistencies are viewed as organizational issues open to discussion and resolution, not as fixed realities to be tolerated without accountability.

3 .Implementing preventative organizational mental health programs: Since moderate cognitive dissonance

can lead to gradual psychological burnout, the study recommends adopting preventative organizational programs focused on employee mental health, such as career counseling sessions, stress management workshops, and work-life balance programs. This prevents dissonance from escalating from a manageable level to chronic stress.

4 .Restructuring work to reduce sources of psychological stress: Given that psychological stress is a common phenomenon among most employees, the study recommends that senior management restructure banking operations to alleviate task accumulation and time pressure, particularly in high-traffic branches. This requires reviewing work distribution mechanisms, task scheduling, and clearly defining priorities to reduce employees' feelings of losing control over work demands. Such an organization aligns with the logic of proactive stress management, which emphasizes that reducing the sources of stress is more effective than addressing its consequences later.

5 .Developing Employees' Stress Management Capabilities: The study recommends adopting training programs focused on stress management and job adaptation. These programs should not be limited to technical skills but should also include time management, emotional control, and interpersonal skills in stressful situations. The study's findings indicate a relatively limited ability among employees to manage stress, necessitating systematic institutional support to enhance their psychological resources and prevent moderate stress from becoming chronic.

6. Improving Customer Experience Quality from a Holistic Perspective: The results show that the quality of customer experience is at an acceptable average level, with relative excellence in the direct service delivery phase and weakness in the post-service phase. Therefore, the study recommends that senior management adopt an integrated customer journey perspective by developing post-service follow-up mechanisms, strengthening complaint channels, and ensuring subsequent responses. This will prevent the erosion of the positive impression resulting from direct interaction.

## References

- [1] L. Festinger, *A Theory of Cognitive Dissonance*. Stanford, CA, USA: Stanford University Press, 1957.
- [2] J. C. Sweeney, G. N. Soutar, and L. W. Johnson, "The role of perceived risk in the quality-value relationship: A study in a retail environment," *J. Retailing*, vol. 76, no. 1, pp. 77–105, 2000.
- [3] R. Meierink, "Cognitive dissonance in organizational contexts," 2019.
- [4] E. Harmon-Jones and J. Mills, *Cognitive Dissonance: Reexamining a Pivotal Theory in Psychology*, 2nd ed. Washington, DC, USA: APA, 2019.
- [5] A. Wasaya et al., "Cognitive dissonance and consumer behavior," *J. Consumer Behaviour*, vol. 15, no. 2, pp. 150–160, 2016.
- [6] A. Al-Adamat and A. Atoum, "The impact of organizational support on employee performance," *Int. J. Bus. Manag.*, vol. 17, no. 3, pp. 45–60, 2022.
- [7] A. Borah, D. Gogoi, and D. Dutta, "Customer experience in digital environments," *J. Interactive Marketing*, vol. 49, pp. 39–54, 2020.
- [8] E. Harmon-Jones and J. Mills, *Cognitive Dissonance: Progress on a Pivotal Theory in Social Psychology*. Washington, DC, USA: APA, 1999.
- [9] A. Borah, D. Gogoi, and D. Dutta, "Customer experience in digital environments," *J. Interactive Marketing*, vol. 49, pp. 39–54, 2020.
- [10] M. Telci, M. Maden, and O. Kantur, "The theory of cognitive dissonance in consumer behavior," *Procedia Soc. Behav. Sci.*, vol. 24, pp. 378–386, 2011.
- [11] P. Ravimohan et al., "Consumer dissonance and post-purchase behavior," *Int. J. Market Stud.*, vol. 10, no. 2, pp. 20–25, 2018.
- [12] S. Ward and M. Mohammed, "Consumer purchase behavior and dissonance," *J. Marketing Dev.*, vol. 12, no. 1, pp. 89–92, 2020.
- [13] G. Luintel and S. Timsina, "Cognitive dissonance and psychological discomfort," *Int. J. Psychol. Stud.*, vol. 16, no. 1, pp. 130–140, 2024.
- [14] C. Gan and H. Ting, "Consumer decision justification," 2021.

- 
- [15] M. Joëls, H. Karst, and R. Sarabdjitsingh, "The stressed brain," *Nat. Rev. Neurosci.*, vol. 9, no. 1, pp. 1–13, 2008.
- [16] S. Cohen et al., "Psychological stress and disease," *JAMA*, vol. 298, no. 14, pp. 1685–1687, 2007.
- [17] J. E. Dimsdale, "Psychological stress and disease," *JAMA*, vol. 298, no. 14, pp. 1685–1687, 2008.
- [18] H. Selye, *The Stress of Life*. New York, NY, USA: McGraw-Hill, 1976.
- [19] J. Siegrist, "Stress in the workplace," Springer, 2010.
- [20] H. Selye, *The Stress of Life*. New York, NY, USA: McGraw-Hill, 1956.
- [21] M. Calnan et al., "Stress in health professions," *Soc. Sci. Med.*, vol. 52, no. 5, pp. 789–801, 2001.
- [22] G. P. Chrousos, "Stress and disorders," *Nat. Rev. Endocrinol.*, vol. 5, no. 7, pp. 374–381, 2009.
- [23] D. C. Ganster and C. C. Rosen, "Work stress," *J. Manage.*, vol. 39, no. 5, pp. 1085–1122, 2013.
- [24] M. Kivimäki et al., "Long working hours and coronary heart disease," *Lancet*, vol. 386, pp. 1653–1664, 2015.
- [25] R. P. Juster, B. S. McEwen, and S. J. Lupien, "Allostatic load biomarkers," *Neurosci. Biobehav. Rev.*, vol. 35, no. 1, pp. 89–97, 2011.
- [26] World Health Organization, *Mental Health at Work*. Geneva: WHO, 2020.
- [27] R. W. Griffeth et al., "Employee turnover," *J. Manage.*, vol. 26, no. 3, pp. 463–488, 2000.
- [28] S. K. Parker et al., "Work design influences," *Acad. Manage. Ann.*, vol. 14, no. 1, pp. 106–138, 2020.
- [29] S. Cohen, T. Kamarck, and R. Mermelstein, "A global measure of perceived stress," *J. Health Soc. Behav.*, vol. 24, no. 4, pp. 385–396, 1983.
- [30] C. L. Cooper and J. Marshall, "Occupational sources of stress," *J. Occup. Psychol.*, 1985.
- [31] R. Karasek and T. Theorell, *Healthy Work*. New York: Basic Books, 1990.
- [32] S. Cohen et al., "Perceived stress scale," 1988.
- [33] A. Parasuraman, V. Zeithaml, and L. Berry, "SERVQUAL," *J. Retailing*, vol. 64, no. 1, pp. 12–40, 1988.
- [34] C. Gentile, N. Spiller, and G. Noci, "Customer experience," *Eur. Manage. J.*, vol. 25, no. 5, pp. 395–410, 2007.
- [35] P. C. Verhoef et al., "Customer experience creation," *J. Retailing*, vol. 85, no. 1, pp. 31–41, 2009.
- [36] Accenture, "Customer experience report," 2021.
- [37] C. Grönroos, *Service Management and Marketing*, 5th ed. Wiley, 2022.
- [38] A. Tandon et al., *Digital Customer Experience*. Harvard Business Press, 2023.
- [39] J. Brakus et al., "Brand experience," *J. Marketing*, vol. 73, no. 3, pp. 52–68, 2009.
- [40] H. Al-Abdallah, "Brand experience in healthcare," 2023.
- [41] J. Schlesinger and A. Cervera, "Customer loyalty," *Serv. Ind. J.*, 2008.
- [42] H. Nysveen et al., "Brand relationships," *J. Bus. Res.*, 2013.
- [43] J. Kim et al., "Big data and customer experience," *J. Service Res.*, 2021.
- [44] B. Pine and J. Gilmore, *The Experience Economy*. Harvard Business Press, 1999.
- [45] M. J. Bitner, "Evaluating service encounters," *J. Marketing*, vol. 54, no. 2, pp. 69–82, 1990.
- [46] A. B. Bakker and E. Demerouti, "Job demands–resources theory," *J. Occup. Health Psychol.*, vol. 22, no. 3, pp. 273–285, 2017.
- [47] P. Guchait et al., "Hospitality employee stress," *Int. J. Hosp. Manage.*, vol. 92, 2021.
- [48] A. Parasuraman et al., "Service quality," 2020.
- [49] M.-H. Huang and R. T. Rust, "AI in service," *J. Service Res.*, vol. 24, no. 1, pp. 3–24, 2021.
- [50] M. Groth et al., "Service interactions," *J. Service Res.*, vol. 22, no. 3, pp. 327–342, 2019.
- [51] J. M. Diefendorff et al., "Emotional labor," *J. Appl. Psychol.*, vol. 105, no. 2, pp. 123–145, 2020.
- [52] B. Schneider et al., "Organizational climate," *Annu. Rev. Organ. Psychol.*, vol. 7, pp. 91–116, 2020.
- [53] O. Yagil and G. Luria, "Employee recognition," 2020.
- [54] K. N. Lemon and P. C. Verhoef, "Customer journey," *J. Marketing*, vol. 80, no. 6, pp. 69–96, 2016.
- [55] J. F. Hair et al., *Multivariate Data Analysis*, 7th ed. Pearson, 2014.
- [56] J. F. Hair et al., *Multivariate Data Analysis*, 8th ed. Cengage, 2018.
- [57] D. J. Denis, *SPSS Data Analysis*. Wiley, 2019.
- [58] G. A. Morgan et al., *SPSS for Introductory Statistics*. Lawrence Erlbaum, 2004.
- [59] J. F. Hair et al., *Multivariate Data Analysis*, 2018.
-

- [60] J. W. Creswell, *Research Design*, 4th ed. Sage, 2014.
- [61] U. Sekaran and R. Bougie, *Research Methods for Business*, 7th ed. Wiley, 2016.
- [62] B. M. Byrne, *Structural Equation Modeling with AMOS*, 2nd ed. Routledge, 2010.
- [63] R. H. Hoyle, *Handbook of Structural Equation Modeling*. Guilford, 2012.
- [64] D. A. Kenny et al., "The performance of RMSEA," *Sociol. Methods Res.*, vol. 44, no. 3, pp. 486–507, 2016.