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Customer Elation from Satisfaction; A New Perspective of Customer Experience from the Banking Sector

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Abstract

Customer satisfaction is very important goal for organizations with sustainable competitive advantage, mainly in service-oriented sector like banking. However, in experience driven economy mere satisfaction is not a sufficient factor. The concept of customer elation states that an intense emotional state that exceeds delight has emerged as yard scale in increasing the customer experience. This paper is prepared to show the transformative journey from satisfaction to elation and introduces a new framework for evaluating customer experience in banking sector.

The concept of customer elation explains in detail about broader theoretical continuum of customer delight and satisfaction, by suggesting the elation as a higher- order emotional response that led to stronger behavioural outcomes, including enhanced loyalty, emotional attachment, and brand advocacy. The satisfaction represents the fulfilment of expectations and delight as please surprise or positive disconfirmation. The elation is conceptualised as euphoric, emotionally charged where customer feel more valued, recognized and emotionally connected with brand. This can be cultivated through emotionally resounding experiences, Personalized interactions, and value additions in service delivery.

The dynamics nature of bank sector, mainly in India where public, private, digital banks are aiming for customer loyalty, by understanding and leveraging the drivers of elation which has become essential. The study also aims to identify the importance of customer elation by measuring its impact on key customer outcomes (such as trust, loyalty, and advocacy) by proposing the actionable insights for banks to reframe the customer experience beyond satisfaction.

A mixed- method approach was adopted by collecting quantitative data from stratified sample of 200 customers of public and private sector banks in rural and semi-urban regions. The survey was structured with questions that measured service quality, delight, satisfaction, and elation using the validated multi - item Likert scales. Additionally, the insights were obtained through in-depth interviews with respondents to understand the reason behind the elation-inducing in banking.

Findings shows that elation is a distinct construct, strongly influenced by various factors such as empathetic service, personalised attention, surprise benefits, emotional engagement by bank staff and seamless digital experiences. The customer elation was found to have stronger and more sustained results on loyalty than satisfaction or delight alone. This study also portrays a differentiated understanding of how bank can move beyond the transaction and satisfaction

metrics towards emotionally intelligent service strategies. This would help the banks to connect with customer which results in strong brand equity and sustained customer relationship.

INTRODUCTION

The banking landscape is delivering exceptional customer experience which has evolved from competitive advantage to an operational imperative. The customer satisfaction has served as the cornerstone of relationship marketing and service delivery. The argument of this study is that satisfaction, is no longer sufficient to ensure long term customer retention. The concept of customer elation is emotionally charged, by fulfilling the experience by customer when their expectation is surpassed.

The shift from satisfaction to elation replicates the broader changes in customer expectations driven by technological advancement, service awareness, and the personalization economy. The customer today are merely decision makers who value services based on performance metrics such as speed, accuracy, the cost. They are emotionally driven individuals who seeks meaningful, personalized and experiences. The idea of "Customer Elation" becomes particularly relevant. Elation not only means positive evaluation of service, rather an emotional high – a sense of being deeply valued and emotionally uplifted by customer service experiences.

The Indian Banking Sector, with diverse mix of public sector banks, private banks, cooperative bank and emerging digital players, the importance of emotional engagements cannot be understated. The rural and semi-urban customers, who are exposed to digital platforms and service innovations, and still value personal relationship, trust, and emotional assurance from their banking providers.

The research is driven by three core objectives, first to explore the boundaries of customer elation by distinguish it from closely related constructs such as satisfaction and delight. Secondly to identify the key driver of customer elation within the banking context – whether these raised from human interactions, digital innovations, or service surprises. Thirdly, to analyse the behaviour outcomes associated with elation. Including trust, emotional attachment to the bank, repeat business and proactive advocacy. This research portrays the theory by proposing that elation occurs when performance not exceeds, also evokes a deep emotional response. The framework concept also considers from customer experience management and emotional contagion, that leads to emotional tone of service interactions mainly influences customer perceptions.

Statement of the problem

The modern banking environment where digital transformation, service innovation and competitive parity have become the norm, which led to achieving customer satisfaction is no longer a metric sufficient for success. Many banks – particularly in India- continue to portray the transactional efficiency, complaint resolution and basic daily service as key performance indicator for customer satisfaction. However recent market research and observation suggest that satisfied customer do not always translate into loyal customers. Many customers who are satisfied with their banks services still switch banks, or fail to promote the bank through positive word of mouth.

The difference between satisfaction and the true customer loyalty highlights a critical gap in both academic literature and practical service strategies. There is growing recognition that emotional factors beyond cognitive evaluations which plays vital role in shaping customer experience. The construct of customer elation – a higher-order emotional state characterized by intense positive feeling and deep personal connection with the service provided – which remains of unexplored and poorly understood.

In banking sector, the services are largely intangible and relationships are long term, emotional resonance becomes particularly important. The bank has increasingly digitized their operations and introduced personalised marketing strategies; there is a little empirical research on how these efforts contribute to emotional elevation or elation in customer. The existing service quality framework focuses primarily on functional dimensions such as reliability, responsiveness, and assurance – without adequately addressing the transformation takes place when customer move from being satisfied to being elated.

The absence of a clear conceptual framework and measurement model for customer elation presents a limitation in current service marketing and customer experience research. The following pressing points that needed to (I) Differentiate elation from satisfaction and delight (ii) identify the trigger elation of banking customers. (iii) Evaluate the behavioural outcomes of elation, Including trust, emotional attachment, Loyalty, and advocacy. Additionally, the insights on how the elation varies across public and private sector banks, between rural and urban customer remains scarce.

This study seeks to bridge the gap between satisfaction and deeper emotional engagement by exploring customer elation as impactful construct in the banking sector. It aims to contribute by proposing a new perspective on customer experience as the one that not only accounts to fulfilment of expectations, also the emotional upliftment that results in nurturing customer relationships.

Review of Literature

Customer satisfaction and its Limitations.

Customer satisfaction is often viewed as fulfilments of customer expectations which is one of the most key factors in marketing. Expectancy Disconfirmation Theory assumes that customers are satisfied when actual service performance meet or exceeds their expectations. In Banking, satisfaction is influenced by reliability, prompt service, accessibility, and professional behaviour (Jamal & Naser, 2002).

As Reichheld and Sasser (1990) demonstrated, high satisfaction scores do not always translate into customer retention or loyalty. This also further suggest that satisfaction is a necessary but insufficient condition for customer loyalty, prompting researchers to explore deeper emotional states.

Customer delight represents an emotional response that arises from positively disconfirmed expectations (Oliver et al., 1997). Nevertheless, delight is often situational or short lived, and does not necessarily create sustained emotional attachments or advocacy (Finn 2005). This has led to increasing interest in even deeper emotional responses – what we now refer to as customer elation.

Customer elation, though rarely formalized in literature, can be interpreted as an intensified emotional response, combining joy, appreciation, emotional connection, and cognitive resonance. It is not merely about being surprised, but about feeling valued, understood, and emotionally elevated by a brand or service.

While there is a scarcity of direct empirical studies on elation, its related emotional dimensions have been explored. For example, Schmitt (1999) introduced the concept of experimental marketing, where emotions, sensory triggers, and symbolic meanings drive customer engagement. Similarly, Csikszentmihalyi's (1990) theory of "flow" – an intense physiological state of happiness and immersion – offers a foundation for conceptualizing elation in service settings.

Elation goes beyond a transactional evaluation; it reflects a transformational experience that changes the customer's emotional state, often resulting in stronger brand attachment, trust, and long-term loyalty.

Emotional engagement has gained attention in banking, especially as customer journey now involve multiple digital and human touchpoints. McColl- Kennedy at el. (2015) emphasized that emotional dimensions of service have a greater impact on perceived value and loyalty than functional dimensions alone.

In India, Studies by Ramanathan (2013) and Srivastava & Rai (2014) highlight the rural and semi-urban customers often seeks emotional reassurance, trust, and relational continuity from banks, especially public sector institutions. These emotional needs, when fulfilled unexpectedly, can lead to elated emotional states – though the term "elation" has not been directly applied in those studies.

In the view of service experience, Pine and Gilmore (1999) argue that customized experience led to emotional resonance. In Banking, tailored financial advice or recognition of personal milestones can generate powerful emotional responses. Whereas the Employee Empathy and Emotional Intelligence analysed by Pugh (2001) and found that emotionally expressive and empathetic service employees positively influence customer moods. With the reference to Banking, employee who show genuine concern and attentiveness may elevate the customer's emotional state beyond satisfaction. Added to above, surprise and joy triggers and concept introduced by Bitner et al (2000) about "service encounter surprises that can positively transform perceptions. Examples in banking include waived charges, loyalty rewards, or proactive problem resolution. Lemon & Verhoef (2016) and Rose at al (2011) emphasized that emotional design elements in digital interfaces – Such as aesthetics, responsiveness, and intuitive navigation – contribute to positive emotions and trust.

Despite Significant advances in customer experience literature, Customer elation remains conceptually underdeveloped and empirically underexplored, Key gaps includes the lack of Validated measurement scale for elation in the service context, limited research on elation in emerging markets and culturally diverse settings like India, Insufficient understanding of the transition path from satisfaction to Delight to elation in banking customer journeys. This study also addresses these gaps by empirically examining the antecedents and consequences of customer elation and proposing a conceptual framework tailored to the banking sector.

Objectives

The study is grounded in the growing recognition that the customers satisfaction alone no longer ensures the long-term loyalty in highly competitive banking environments. The objectives are

- To define and clarify the concept of customer elation with the banking services by distinguishing it from related terms like satisfaction and delight.
- To identify and examine the key factors such as service quality, emotional triggers and experience elements which leads to customer elation.
- To analyse the impact of emotional engagement and employee behaviour on creating customer elation in both physical and digital banking platforms.
- To analyse how the customer relation influences the behavioural outcomes like loyalty, emotional attachment, advocacy and forgiveness.

Research methodology

The present study adopts the quantitative research approach in order explore the transition from the customer satisfaction to customer elation within the banking sector, by offering a new perspective on customer experience. The primary data was collected through a structured questionnaire designed to capture the key dimensions of customer satisfaction and elation. A sample of 200 respondents who are active customers of various public and private sector banks were taken for collecting the responses. A purposive sampling technique was employed by ensuring representation from diversified demographic profiles and banking backgrounds. The questionnaire also close ended and Likert scale-based questions to quantify perceptions and experiences. Data was collected through both online and offline modes, by ensuring broad accessibility and response accuracy. The responses were complied and subjected to statistical analysis using SPSS including of descriptive statistics, correlation analysis, linear regression and Anova, in order to test the hypothesis and its relationships by identifying the significant patterns that are influencing customer elation beyond satisfaction. The methodology is ensured a systematic and empirical assessment of customers experiences, offering actionable insights into how the banks can move beyond satisfying customers to truly by delighting them.

Data Analysis and Interpretation

In order to conceptualise the customer elation and distinguish it from the constructs like satisfaction and delight, by establishing the theoretical foundation of the study. It also aligns with the need for deeper emotional system of measurement, service quality and emotional engagement, predictive role, loyalty and advocacy. The hypothesis framed on the basis of the various mediant point such as frontline interactions, with digital or digital spark heightened emotional responses beyond transactional satisfaction.

Hypothesis

- There is no significant difference in customer satisfaction across age groups.
- Emotional engagement does not significantly influence customer elation
- Customer elation does not significantly predict loyalty intentions
- There is no significant relationship between service quality and emotional engagement.

Analysis

TABLE SHOWING ONE WAY ANALYSIS FOR CUSTOMER SATISFACTION ACROSS THE AGE GROUPS OF THE RESPONDENTS

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
CS 1	Between Groups	.818	4	.204	.494	.740
	Within Groups	80.777	195	.414		
	Total	81.595	199			
CS2	Between Groups	.985	4	.246	.582	.676
	Within Groups	82.610	195	.424		
	Total	83.595	199			
CS 3	Between Groups	1.449	4	.362	.770	.546
	Within Groups	91.731	195	.470		
	Total	93.180	199			
CS 4	Between Groups	1.812	4	.453	1.075	.370
	Within Groups	82.183	195	.421		
	Total	83.995	199			

Interpretation Hypothesis

- Null Hypothesis (H0): There is no significant difference in customer satisfaction across age groups
- Alternative Hypothesis (H1):): There is a significant difference in customer satisfaction across age groups

A One-way Anova was conducted to examine whether the respondents of customers satisfaction are significantly differing across the respondents based on the type of the banks. For the CS1 (overall performance of the bank) with F value of 0.494, where p = 0.740, for the CS2 (meets the expectancy) with F value of 0.582, p = 0.676, For CS3 (Happy about the customer services) with the F value of 0.770 p = 0.546 and CS4 (Right Choice of selecting the bank) with the F value of 1.075, p = 0.370. Thus p values are above 5% level of the significance. The results indicates that there is not statistically difference in customer satisfaction perception across the different bank types for any of the four statements.

The study explored whether the customers of different types of banks felt differently about the specific aspects of satisfactions. Across all the four statements related to customer satisfaction, there were no meaningful difference in responses. This indicates that regardless of the type of bank, the customers seem to have similar levels of satisfaction of these individual aspects. The lack of significant difference could indicate that banks, irrespective of ownership type, are maintaining comparable standards in service delivery with regard to customer satisfaction. With the increasing digitalization and common regulatory standards also, the customers may have aligned expectations from all banking institutions reducing satisfaction-level differences. The results might also suggest that core banking services related to satisfaction are perceived similarly by customers across the banks. Although the satisfaction levels appear to be stable, further the study could explore whether latent factors such as emotional value, customer loyalty and grievance handling might reveal the hidden differences that are not captured in direct satisfaction mean.

Linear Regression

TABLE SHOWING THE LINEAR REGRESSION ANALYSIS ON IMPACT OF EMOTIONAL ENGAGEMENT ON CUSTOMER ELATION

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.021[a]	.000	-.005	.33904
a. Predictors: (Constant), Emotional Eng_NEW				

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.010	1	.010	.088	.767[b]
	Residual	22.760	198	.115		
	Total	22.770	199			
a. Dependent Variable: CustomerElation_NEW						
b. Predictors: (Constant), EmotionalEng_NEW						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.409	.350		12.582	.000
	Emotional Eng_NEW	-.024	.081	-.021	-.297	.767
a. Dependent Variable: CustomerElation_NEW						

Hypothesis and Interpretation

Null Hypothesis(H0) : Emotional engagement does not significantly influence customer elation

Alternative Hypothesis: There is no statistically significant influence of emotional engagement on customer elation.

A simple linear regression was performed to examine whether emotional engagement significantly predicts customer elation in the banking sector. The results as shown in Table indicates that the model was not statistically significant, F (1,198) = 0.888, p value = 0.767, with an R^2 of 0.000. This suggests that emotional engagement explains virtually none of the variance in customer elation scores among respondents.

The coefficient table reveals that the unstandardized regression coefficient for emotional engagement is -0.024 with a standard error of 0.081 and a t-value of -0.297, which is not statistically significant p =0.767. The standardized beta coefficient β = -0.021 further confirms the lack of predictive power of emotional engagement on customer elation.

The constant term intercepting in the value of 4.409 that represents the predicted value of customer elation when the emotional engagement is zero. Though, the slope B (- 0.024) indicating the slight and non-significant negative relationship where the meaning of a unit which increase in the emotional engagement results in the value of 0.024 unit decrease in customer elation, which is not meaningful in practical or statistical terms.

The standard error of the estimate is 0.339 and the adjusted R^2 of -0.005 which implies the model performs, slightly worse than a mean-based prediction. **Since the p value is 0.767 which is more than significance level 5%, we accept the null hypothesis stated that there is no statistically significant influence to emotional engagement on customer elation.**

Contrary to common assumptions in customer experience literature reviews, this study finds that the emotional alone does significantly trigger customer elation in the banking sector. Factors such as service quality, satisfaction and trust appears to be more influential in the elevating emotional states. This may stem from the transactional nature of banking where the interactions, emotional engagement may be perceived as a basic expectation rather than a differentiator by limiting its impact. Added to this, cultural and contextual factors particularly in rural and urban settings may downplay the relevance of emotional warmth. A lack of variation in emotional engagement across bank types and limitations in measurement tools may also contribute to its weak explanatory power.

TABLE SHOWING THE LINEAR REGRESSION ANALYSIS ON PREDICTION OF CUSTOMER ELATION ON LOYALTY INTENTIONS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.048a	.002	-.003	.33774

a. Predictors: (Constant), CustomerElation_NEW

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.053	1	.053	.462	.498b
	Residual	22.586	198	.114		
	Total	22.639	199			

a. Dependent Variable: LOYALTY_NEW

b. Predictors: (Constant), CustomerElation_NEW

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.085	.306		13.367	.000
	CustomerElation_NEW	.048	.071	.048	.679	.498

a. Dependent Variable: LOYALTY_NEW

Hypothesis and Interpretation

Null Hypothesis(H0): Customer elation does not significantly predict the loyalty intention.

Alternative Hypothesis(H1): There is a significant prediction of loyalty intention in customer elation

A simple linear regression was performed to examine whether the customer elation significantly predicts loyalty intentions among banking customers. The model was not statistically significant where $F(1,198) = 0.462$, $p = 0.498$ indicating that the customer elation does not meaningfully explain the variance in loyalty intentions. The R^2 value of 0.002 suggests that only 0.2% of the variation in loyalty intentions is accounted for by customers elation, which is negligible. **Further the standardized beta coefficient for customer elation was $\beta = 0.048$ ($t = 0.679$, $p = 0.498$) by confirming the absence of a significant predictive relationship. Thus, the null hypothesis (H0) which states that customer elation does not significantly predict loyalty intentions is accepted.** This result implies that while customers may feel emotionally pleased or elated due to service experiences, such emotions alone may not be sufficient to foster repeat patronage or long-term loyalty. The loyalty in the banking context may be more strongly influenced by rational factors such as convenience, interest rate, technological infrastructure or service consistency rather than emotional experience to behavioural loyalty. Future studies may adopt a structural model or multi-dimensional approach to capture the complexity of loyalty formation in banking services.

CORRELATION

TABLE SHOWING THE CORRELATION ANALYSIS AMONG THE CUSTOMER EXPERIENCE, EMOTIONAL ENGAGEMENT VS SERVICE QUALITY DIMENSIONS.

Correlations

		EE 1	EE 2	EE 3	EE 4	SQ 1	SQ 2	SQ 3	SQ 4	SQ 5
EE 1	Pearson Correlation	1	.056	-.029	-.073	-.022	.006	-.042	-.100	-.036
	Sig. (2-tailed)		.431	.683	.306	.762	.938	.555	.157	.614
	N	200	200	200	200	200	200	200	200	200
EE 2	Pearson Correlation	.056	1	-.094	-.039	-.100	-.089	-.032	-.068	-.036
	Sig. (2-tailed)	.431		.188	.585	.161	.209	.651	.339	.611
	N	200	200	200	200	200	200	200	200	200
EE 3	Pearson Correlation	-.029	-.094	1	-.078	.175*	.080	.103	.094	.116
	Sig. (2-tailed)	.683	.188		.273	.013	.260	.146	.188	.103
	N	200	200	200	200	200	200	200	200	200
EE 4	Pearson Correlation	-.073	-.039	-.078	1	-.012	-.027	-.059	-.015	.051
	Sig. (2-tailed)	.306	.585	.273		.866	.706	.405	.829	.476
	N	200	200	200	200	200	200	200	200	200
SQ 1	Pearson Correlation	-.022	-.100	.175*	-.012	1	.701**	.703**	.687**	.693**
	Sig. (2-tailed)	.762	.161	.013	.866		.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200
SQ 2	Pearson Correlation	.006	-.089	.080	-.027	.701**	1	.727**	.695**	.646**
	Sig. (2-tailed)	.938	.209	.260	.706	.000		.000	.000	.000
	N	200	200	200	200	200	200	200	200	200
SQ 3	Pearson Correlation	-.042	-.032	.103	-.059	.703**	.727**	1	.763**	.698**
	Sig. (2-tailed)	.555	.651	.146	.405	.000	.000		.000	.000
	N	200	200	200	200	200	200	200	200	200
SQ 4	Pearson Correlation	-.100	-.068	.094	-.015	.687**	.695**	.763**	1	.721**
	Sig. (2-tailed)	.157	.339	.188	.829	.000	.000	.000		.000
	N	200	200	200	200	200	200	200	200	200
SQ 5	Pearson Correlation	-.036	-.036	.116	.051	.693**	.646**	.698**	.721**	1
	Sig. (2-tailed)	.614	.611	.103	.476	.000	.000	.000	.000	
	N	200	200	200	200	200	200	200	200	200

Interpretation Hypothesis

Null Hypothesis (H0): There is no significant correlation between emotional engagement constructs and service quality dimensions.

Alternative Hypothesis(H1): There is significant correlation between emotional engagement constructs and service quality dimensions.

To investigate the relationship between the emotional engagement and service quality, Pearson correlation analysis was conducted between the emotional engagement constructs (EE1 to EE4) and the service quality dimensions (SQ's). The results are largely indicating that the emotional engagement is not significantly correlated with the service quality in this, thereby supporting the null hypothesis. Among the four of emotional engagement, E3 only exhibited a statistically significant but there is some weak correlation with SQ1($r = 0.175$, $p<0.05$). This is suggesting that the respondents who were reported the high level of emotional connection in that particular aspects (EE3) also tend to perceive slightly better quality in the related service dimension(SQ1). Though the strengths of this correlation analysis were the modest and should be interpretated with the caution steps.

All other emotional engagement constructs EE1, EE2 and EE4 did not show any significant relationships with the five service quality dimensions. For example, the parameter EE1 had a negligible and non-significant correlations in between, by ranging from $r = 0.100$ with SQ4 to $r = 0.006$ with SQ2. At the same time, the EE2 showed a weak negative correlation ($r = -0.100$ with SQ1, $p = 0.161$) with utmost service quality variables but none of them reached the statistical significance. At the same time, the EE4 also failed to validate any the meaningful relationship with any service quality item, with all p-values that are exceeding 0.30.

On the other side, the service quality dimensions vary from SQ1 to SQ5 demonstrated the strong internal consistency with the inter-correlations ranging from $r = 0.646$ to $r = 0.763$ all the significant at the $p < 0.01$ level. The implies that the respondents viewed the various dimensions of service quality as a cohesive and interrelated construct.

At the end, the findings suggests that the emotional engagement and service quality operates as largely independent constructs within the customer experience framework in the banking. At the same time, the customers consistently perceive and evaluate service quality dimensions collectively, their emotional engagement with the bank does not appear to play a vital role in shaping these perceptions. The study further indicated that the emotional engagement may require the presence of mediating or moderating factors such as trust or satisfaction that are significantly influencing the perception of service quality.

Findings

- The one-way Anova analysis revealed that there is no significant statistical difference in customers satisfaction across the different age groups. This also suggests the levels of customer satisfaction are relatively consistent irrespective of the respondents age, indicating that age may not be a key determinant in shaping the satisfaction levels in banking.
- The regression results showed that the emotional engagement did not significant predict customer elation ($\beta = -0.024$, $p = 0.767$). This indicates that emotional clues such as empathy of friendliness exhibited by bank employees may not have a direct or measurable impact on generating elation among customers especially in routine banking transactions.
- The regression analysis used to found that there is no significant relationship between customer elation and loyalty intentions ($\beta = 0.048$, $p = 0.498$). The results implies that the elation may

represents the peak emotional state, that does not necessarily interpret into tangible behavioural outcomes such as repeat patronage or long-term obligation.
- The Pearson correlation indicated that there is a significant positive statistically relationship between service quality and emotional engagement. The results by confirms that the enhanced perceptions of service quality are associated with the greater emotional engagement from customers, reflecting the foundational role of service delivery in shaping affective responses.

Suggestions

- The emotional engagement did not significantly impact the customer elation banks must revisit how emotional clues are delivered. The generic empathy personalized emotional touchpoints like as remembering customer preferences life events or transaction history could create deeper emotional resonance.
- The banks should prioritize consistent, reliable and responsive service delivery. Training front-line employees in service excellence and systematizing customer- centric protocols can help sustain positive emotional experiences.
- As the customer elation did not predict the loyalty intentions significantly it is important for the banks not to rely on brief emotional highs. They should focus on building trust, satisfaction and convenience which are proven predicators of long-term customer loyalty.
- Banks should also focus on the end-to-end customer drive, by combining the digital convenience with the human empathy. There should be seamless digital interface, active support and well-designed complaint with redressal systems that can contribute more to customer elation than emotion alone.
- The training that are programmed for internal service quality, should focus not only on behaviour and also align to the employee incentives with the customer centric, KPIs, by promoting authenticity in service delivery.

Conclusion

The study offers sophisticated understanding on the dynamics of customer experience in the banking sector by introducing and operationalizing the construct of customer elation. The findings suggests that while service quality remains a critical driver of emotional engagement behaviour alone. Furthermore, elation does not appear to significantly drive loyalty intentions, challenging traditional assumptions in service marketing. These insights underscore the need for the banks to go beyond the emotional displays and focus on holistic, trust building experience that create lasting customers bonds. For further studies, the researcher shall explore the mediating and moderating variables such as trust, perceived value or relationship tenures, in order to understand under what conditions the customers elation that interprets into behavioural outcomes. Cross-cultural and cross industry studies may validate the current model and conceptual framework. Added to that, further segmentation that are based on digital literacy, urban-rural location or service usage with deeper emotional triggers and behavioural patterns shall be taken for further research.

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