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SUBJECT

Banking

RECEIVED 5 June 2022

REVISED 20 August 2022

ACCEPTED 10 October 2022

PUBLISHED 31 December 2022

CITATION

Fatima, S., Hafeez, R. Z., & Saeed, M. K. (2022). The Effect of Customer Education in relation to Banking Transactions on Traditional Retail Business: The Mediating Role of Emotional Design and Experience Design. *Journal of Banking and Social Equity*, 1(2), 101-116.
<https://doi.org/10.52461/jbse.v1i2.1784>

JBSE



DOI



ACADEMIC PAPER

The Effect of Customer Education in relation to Banking Transactions on Traditional Retail Business: The Mediating Role of Emotional Design and Experience Design

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ABSTRACT

The study focuses on how consumer education in relation to banking transactions affects traditional retailing, how emotional design and experience design operate as mediators, and how relevant psychological theory applies to Chinese labour. The project intends to create its own psychological theory and explore the impact on traditional retail and emotional design. The data was analyzed using a survey of 340 employees in China firms that was done both online and in-person. The results of structural equation modelling (SEM) show that traditional retail operations have a favourable influence on customer education. The study's findings also revealed a link between conventional retail business, emotional design, and experience design. Additional research can be carried out to keep the understanding of our model accurate. In China traditional retail, it is customary for the shareholder also serve as the store manager to run the company alongside their family. According to the study site's analysis of the data gathered, the bulk of traditional retail business owners conduct their operations and deal directly with customers. Despite our best efforts, we were only able to use a tiny sample for this inquiry. The major findings of this study could be verified in follow-up investigations using a bigger sample. A number of important policy recommendations, questions for further research, and recommended theoretical and practical repercussions are made.

KEYWORDS

Experience Design, Emotional Design, Psychological Theory, Customer Education, Traditional Retail Business, Banking transactions

1. INTRODUCTION

The biggest supermarket market in the entire planet is found in the China's People's Republic of China. Over the past fifty years, the retail environment of the country has changed a great deal and China has experienced a “retail revolution” (Hardaker, 2018). Marketers predicted that China will reach \$899.09 billion by the close of the year, accounting for 57% of global digital sales and 19.5% of all domestic



retail sales. These businesses' shopping practices are more problematic due to their inadequate product lines, rising prices, and high operation and maintenance and time costs, and they are at a huge risk in the competitive environment (Aiolfi & Sabbadin, 2019). Over time, there have been substantial changes in the retail landscape. The main forces behind change have been: heightened competition, commercial growth, marketization, and the increasingly complicated and diverse perception of customers. A retail business is one that promotes various things to final consumers and is managed by a team of employees or by a single person. A small store, cart, or branch that provides daily necessities is considered traditional retail. A one individual is responsible of running it, according to his or her expertise and preferences (Doherty & Stephens, 2021).

According to Shorey-fennell (2020), the co-creation of worth revolves around customer education. For customers to involved in providing in and add to profit maximization, they must develop skills and behaviours related to the purchase, manufacturing, and consumption of goods and services. A number of educational programmes, including expert guidance, workshops, advertisements, books, websites, and newsgroups, can be used to give customer education on banking transactions. Customer education in relation to banking transactions enables users to make the most of items and services, continue to exploit their potential, and better suit their own requirements (Bell et al., 2017).

Experience design has become more and highly regarded in many traditional retail companies as a strategy for establishing an emotional link with visitors or customers via careful preparation of physical and intangible service components (Mohammed et al., 2022). Developing “experiences” for clients has recently drawn more attention, especially from those working in the service industry. Several authors contend that the service industry has evolved into an economic market (Bell et al., 2017), leisure industry (Ho et al., 2015), vision (Triberti et al., 2017), emotions (Shorey-fennell, 2020), or experiencing business (Hardaker, 2018; Zhang, 2016). A basis for the successful design of experiences inside the employees may be identified in experience design, a complete model influenced by studies and research in a variety of domains. Designing experiences with the intention of making them not just useful and purposeful but also captivating, intriguing, unforgettable, and delightful is the aim of experience design (Mohammed et al., 2022; Shorey-fennell, 2020).

Experiences are essentially intimate and private; numerous variables outside of company's regulation, such as how an individual interprets a given circumstance in light of their ethnic context, previous experience, emotions, pleasure personal qualities, and many other variables (Aiolfi & Sabbadin, 2019; Bell et al., 2017; Chaniago, 2020; Peng & Li, 2021), are examples. The purpose of the current addition is to broaden the discussion of emotional design by emphasising that, experience design can also rely on other factors to produce novel and useful gadgets. Certainly, there are additional components of emotions that could be used by emotional developers. For contrast, emotions are learning theories as well based on the appraisal component and have a significant impact on the general effectiveness of connection (Mohammed et al., 2022; Triberti et al., 2017).

The current study focused on the effect of customer education in relation to banking transactions on traditional retail business and the mediating role of emotional design and experience design. The present study established own Psychological theory. Psychological theory describes as “systems of ideas that can explain certain aspects of human thoughts, behaviors and emotions” (Henderson, 2022). This theory is developed by psychologists to forecast potential future human behaviour or events that might occur if particular behaviours are present. These concepts form the basis of the proposed conceptual framework, which is practically studied in this research.

2. LITERATURE REVIEW

This study focused on certain areas based on predetermined objectives to examine the effect of Customer education on traditional retail business and the mediating role of emotional design and experience design, as well as Psychological theory involved.

2.1. Customer Education and Traditional Retail Business



Customer education has been widely regarded as a way to provide customers something of value. It aids clients in taking full advantage of the items they buy, resolving any issues that may emerge, and eventually upgrading to newer, more advanced versions of the item (Peng & Li, 2021). Customers gain the freedom to "shop around" for different options when they no longer require assistance in order to understand the intricacies of a product. In severe circumstances, customers can decide to completely exit the market in favor of providing the service privately (Aiolfi & Sabbadin, 2019). This would be demonstrated in the context of financial advising services by a client self-managing their asset base through an online platform like "e-Trade or Charles Schwab". Therefore, the more financial services assist, educate, and enlighten clients, the more risky it is for them to lose them (Steils, 2021). Customer education refers to the degree to which service personnel in this case, financial advisors give clients the knowledge and skills they need to use data (Chaniago, 2020). According to Aiolfi & Sabbadin (2019), customer education describes the degree to which investment managers educate their buyers on financial perspective, as well as the benefits and drawbacks of the assets they suggest (Sharma and Patterson). Customer education is defined as "the participation of customers in all training initiatives" (Guilbault, 2018). The process by which businesses deliberately impart their expertise and skills to consumers in order to promote the development of favourable attitudes, according to Aiolfi & Sabbadin (2019), is referred to as customer education. This idea was developed by Mohammed et al (2022), who stated that "It directly raises their (customers') levels of pleasure. Customers who have received enough training are more likely to use current products".

The experience and understanding nature of the retail business is changing the skills and abilities needed to succeed in it. According to Aiolfi & Sabbadin (2019), technology advancement can be advantageous to both consumers and businesses. Technologies and shifting market trends are two of the main issues that have led to the necessity to concentrate on expertise for the retail business (Aiolfi & Sabbadin, 2019; Chaniago, 2020; Terano et al., 2014). It is troubling for both retail businesses and learning and training providers that there is a paucity of information regarding the sector's present and future skills needed. A retail business is one that delivers various things to final consumers and is managed by a team of employees or by a single person. The difficulties that retailers encounter were clarified by investigators and the ramifications for members of the supply chain were also examined (Hardaker, 2018; Terano et al., 2014). The resources are being used to create a distinctive and customized purchasing experience. The new multidimensional approaches aim to make technology use more clever, connected, and inventive. Prior studies shows customer education significant and positive effect with emotional satisfaction, experience, customer loyalty and traditional retail business (Aiolfi & Sabbadin, 2019; Steils, 2021). Thus, we hypothesized as;

H1: Customer education significant impact on traditional retail business.

2.2. Customer Education and Emotional Design

Over the past thirty years, customer education has advanced. Customer education by Aiolfi & Sabbadin (2019) noted that "companies should educate their customers on responsibility in order to better market their goods and services and reap more rewards". Customer education is more than traditional company's marketing tactics (such as advertisement, price promotions, etc.), particularly for complicated services that demand a high level of customer interaction (Bell & Eisingerich, 2007; Suh et al., 2015). Additionally, apart from customary client communication strategies like on-site briefing. Customer education is organised, structured, and participatory. According to Mohammed et al (2022), customer education is a meaningful, ongoing, and planned education process that is carried out by businesses with the intention of educating and empowering customers. Customers can increase their knowledge and abilities, comprehend innovation's method and substance better, lessen potential risk, and other benefits (Guilbault, 2018). Customer education enables users to make the most of products and services, fully exploit their potential, and better suit their own requirements. And via customer education initiatives, businesses can increase awareness of their services marketing, considerably lower customers' concerns and abuse of products, lower the cost of technical help and the after facilities, increase customer emotions in businesses, improve service quality perceptions, and build strong



relationships with customers (Chaniago, 2020; Hardaker, 2018; Henderson, 2022; Pellas et al., 2021).

H2: Customer education significant impact on emotional design.

2.3. Customer Education and Experience Design

Customers will feel more comfortable evaluating the level of service they receive and how this compares to offerings from competitors as consumer expertise grows as a result of education (Mohammed et al., 2022; Steils, 2021). Customers with more knowledge of a product's attributes are better able to differentiate between them and recognise their relative strength. Customers can base their buying decision on the features of the products that are most pertinent to their circumstance when they are able to assess them more thoroughly (Chaniago, 2020). Therefore, informed clients may choose to unbundle service offers, cherry-picking components of the service, and engage in more concentrated pricing negotiation instead of employing one budgetary provider for all financial requirements (Aiolfi & Sabbadin, 2019). Additionally, improving customer knowledge lowers observed transaction fees, particularly procedural changing costs (Pellas et al., 2021). For clients with a high degree of skill, operational costs which include those related to competitor's assessment, education, and configure probably lower. Additionally, expert individuals are less inclined to be happy with the service that was provided and are more likely to have higher demands for the quality of the services provided (Henderson, 2022).

Customer education has long been considered a way to provide customers something of value. It is related to customer experience and the growth of client competence. Customer experience is the term used to describe a customer's gained knowledge and abilities regarding the effectiveness of a product or business as well as competing brands (Suh et al., 2015). Customer education assists clients in thoroughly comprehending how to use a service and the worth of the product. Consumer education has been shown by an increasing number of studies to be a crucial step in developing, requesting, and improving customer input (Gaggioli, 2016; Guilbault, 2018; Steils, 2021). Advertisement, service agent interaction, pamphlets, workshops, and sites are popular customer education tools. For complicated services, challenging-to-use goods, and new consumers, there is a stronger need for consumer education. Additionally, it is necessary for services with a high level of personalization, regardless of whether they are aimed at humans (like medical services and fitness clubs) or virtual entities (Hardaker, 2018; Zhang, 2016). According to empirical data, customer education increases control, reported faith in the network operator, and pleasure with the company (Chaniago, 2020; Hardaker, 2018; Henderson, 2022; Pellas et al., 2021). Therefore, we anticipate that:

H3: Customer education significant impact on experience design.

2.4. Emotional Design and Traditional Retail Business

A variety of design characteristics are referred to as emotional design in order to influence learners' cognitive and motivational emotions in order to improve learning (Gaggioli, 2016; Guilbault, 2018; Steils, 2021). A few ways that emotion can affect memory demand, reasoning style, and desire were described by Zhang (2016). For instance, regardless of whether they are favorable or negative, individuals' emotional reactions may induce them to (1) concentrate on their own emotional experiences or (2) focus on useless data that is immediately accessed as a consequence of the emotions. According to (Gaggioli, 2016; Guilbault, 2018; Pellas et al., 2021), such processes may contend for active data storage (i.e., superfluous load), which would harm academic achievement. While restarting difficult feelings like fatigue and despair can result in diminished education and both intrinsic and extrinsic commitment, good feelings like joy of learning are linked to better learning and both intrinsic and extrinsic motivation (Mohammed et al., 2022). Additionally, pleasant affect can serve as a cue indicating that requirements and objectives have been met, making computational capacity during training more available and raising the propensity to adopt a much more idea generation style (Aiolfi & Sabbadin, 2019; Hardaker, 2018; Henderson, 2022). Negative affect, on the other hand, can indicate that certain demands or objectives still need to be met, which decreases the amount of appropriate resources for training and hinders originality and learning performance. Positive affect can also raise



interest and motivation in the context of active learning, which improves learning outcomes (Aiolfi & Sabbadin, 2019; Chaniago, 2020). Retailers have started to control the emotional design and combine the retail balance elements of all retail channels in terms of managing the unique disruptive logic and forge a lasting connection with customers. The main super markets have transitioned to multichannel operations, and the most active ones are focused on multimodal, outdoor digital connectivity, and seamless interactions for customers (Zhang, 2016). Previous research demonstrates a large and favourable relationship between emotional design and traditional retail business, pleasure, and loyalty (Chaniago, 2020; Hardaker, 2018; Henderson, 2022; Pellas et al., 2021). Consequently, we made the following hypotheses;

H4: Emotional design significant impact on traditional retail business.

2.5. Experience Design and Traditional Retail Business

The field of experience design has gotten less emphasis than service design in business management studies. Researchers initially examine concepts of experience to discover what it entails to build a service “experience” (Aiolfi & Sabbadin, 2019; Guilbault, 2018; Mostaghel et al., 2022). Chaniago (2020) centered on the event characteristics of an experience. This study asserts that having an experience entails development over duration, expectation, emotional attachment, a distinctiveness that sets it apart from the commonplace, and it eventually comes to an end. According to Mohammed et al (2022), a client has an experience when they have any emotion or effective learning as a consequence of some level of contact with various parts of a setting that a provider has constructed. Successful interactions are those that the client finds distinctive, interesting, and long-lasting, wants to replicate and improve upon, and happily recommends through advertising (Mostaghel et al., 2022). Numerous studies have concentrated on exceptional or ideal experiences. Flow is the term used by Steils (2021) to describe ideal situations. Attention, self-control, pleasure, integrity, originality, and a freshness of vision and activity are all offered by prepared to experience. One's concentration is entirely focused on the task at hand, which also presents a level of difficulty. According to Arrighi et al (2021), remarkable experiences are those that involve prolonged exposure and high degrees of emotionality (often brought on by an uncommon incident). Due to the circumstances, the actions of other clients, and imprecise assumptions, the customer can never be certain of the precise result. The aim of experience design, according to Steils (2021), is to plan encounters that are practical, meaningful, interesting, captivating, and unforgettable. A retail business is one that provides a variety of goods to customers and is run either by a group of employees or by a single manager. Investigators Arrighi et al (2021) clarified the challenges that retailers face and looked at the implications for those in the supply chain. In order to create a unique and personalized purchasing experience, the resources are being used. The new multidimensional approaches seek to increase the sophistication, interconnectedness, and creativity of technology use (Arrighi et al., 2021; Henderson, 2022; Steils, 2021). Consequently, we believe that;

H5: Experience design significant impact on traditional retail business.

2.6. Mediating role of Emotional Design

Even though a consumer's emotional labour strategy is a crucial prior element, sometimes only making a basic decision is enough to influence a customer's decision to buy. According to Arrighi et al (2021), there is compelling proof that the emotional design of the client influences their opinions. In specific, customers who feel “in-store positive moods” are probable to see the staff as friendlier, engage in-store, and favourably influence consumer behavioural motives (i.e., to buy a product). The emotional convenience factor is likely to have a major impact on intentions. Additionally, experiences between employees and customers frequently lead to these good mood sensations (Aiolfi & Sabbadin, 2019). Furthermore, as was already said, emotion is the act through which one person's feelings are gestures communicated to another (Arrighi et al., 2021). By copying and synchronizing with another person's emotional cues, including their facial expressions, vocalizations, and gestures, this is achieved. According to Guilbault (2018), public trying to act refers to “faking or magnifying emotions by showing feelings not actually felt” whereas deep acting refers to “attempting to adjust felt emotional responses



so that a true emotional presentation follows” (Pellas et al., 2021). Deep acting, which demands the employee to reevaluate their sentiments, occurs when an employee tries to change their own inner emotions (for instance, they actually try to change their fundamental emotion to better match the proper needs for their work) (Steils, 2021). Therefore, employees using emotional labour strategies in especially, deep face acting should be more likely to exhibit the kinds of joyful emotions that clients are likely to copy. Customers who are experiencing happy emotions are also anticipated to be more inclined to buy an item. In accordance with the notion of mood positive correlations, cheerful feelings may lead to more favourable purchasing decisions (Doherty & Stephens, 2021; Shorey-fennell, 2020).

H6: Emotional design mediates the impact between customer education and traditional retail business.

2.7. Mediating role of Experience Design

Consumer experience is the accumulated information a customer has about a product's quality as well as a general comprehension of how other brands in the same area function (Shorey-fennell, 2020). Bell et al (2017) made reference to three factors: (a) the capacity to complete tasks relating to a given product; (b) the development of knowledge system, which result in the formation of more connections with a specific product (Doherty & Stephens, 2021); and (c) the development of brain functions (consumers' capacity to make decisions of high quality; (Chaniago, 2020). According to Arrighi et al (2021), experience is the capacity of customers to carry out tasks relating to an item or service effectively as well as their comprehension of and awareness of various features in an item or service. Through educational initiatives, customers' experience and comprehension of the service transaction will grow (Pellas et al., 2021). According to research on consumer experiences, a customer's level of prior product knowledge is likely to affect how they evaluate data and make choices (Mostaghel et al., 2022). As clients increase their skills, they become more adept at extracting information from their adviser; information can be evaluated in light of earlier experience and learning (Pellas et al., 2021). Consumers with expert knowledge can evaluate a service's essential or technical features while looking past its functional levels. As a conclusion, knowledgeable customers will feel more at ease assessing the general quality of a service based on technical characteristics (Guilbault, 2018). Therefore, individuals with less knowledge are more inclined to rely on the interpersonal and physical cues typical of the elements of the business (Arrighi et al., 2021). When making decisions, they are more likely to perceive increased risk, so they will assess service quality in relation to a variety of product features to reduce that risk (Arrighi et al., 2021; Guilbault, 2018; Hardaker, 2018; Pellas et al., 2021; Zhang, 2016).As a result, we propose:

H7: Experience design mediates the impact between customer education and traditional retail business.

2.8. Conceptual Framework

This framework, which we developed utilising the materials mentioned above, is represented in figure 1 below.

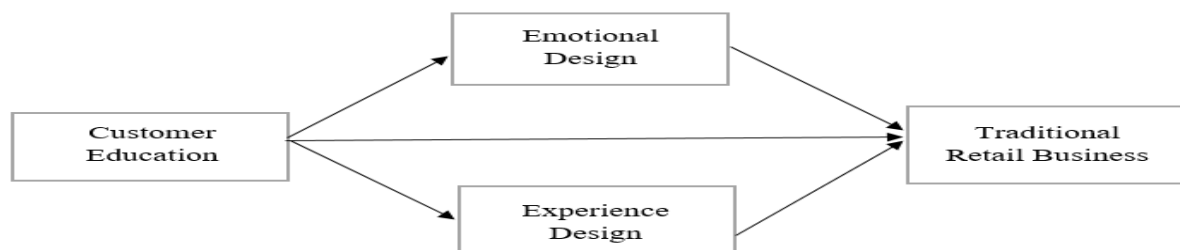


FIGURE 1. Conceptual Framework

3. METHODOLOGY

Psychological theory was used to develop the conceptual framework for the investigation and its hypotheses. The current study concentrated on the impact of customer education in relation to banking



transactions on conventional retailing, the mediating function of emotional design and experience design, as well as the relevant psychological theory in Chinese workers. Additionally, only the study's aggregate data conclusions were made public, and all participant responses were totally kept private.

3.1. Participants

The study involved Chinese employees working in organizations who were recruited as research participants. Each participant was sent a cover letter and a survey questionnaire, and their voluntary participation in the study was sought after obtaining approval from the relevant department. The survey was conducted both in person and online, and participants were asked to provide information about their language proficiency in the cover letter, as the survey was conducted in English. The study ensured the anonymity of all participant responses, and only the aggregate data conclusions were made public. According to the authors, 340 willing participants who were familiar with the survey's terminology and were willing to participate willingly granted their approval.

Through the use of a thorough, purposeful selection approach, the study's sample was selected. According to Hamdollah & Baghaei (2016), this refers to a method of sample collection in which samples are collected from locations or Internet service providers that are geographically convenient for the sample collection process. The PLS-SEM Smart PLS 3 method is used in this study to analyze the data and evaluate the research's hypotheses (Avotra et al., 2021; Yingfei et al., 2021). Authors began calling people who hadn't responded after two weeks. Beginning on September 1st, 2022, and ending on November 1st, 2022, the whole data collection procedure was in progress. After receiving 340 completed surveys, the authors decided to halt data collection.

The study gathered 340 thorough and informative survey responses from 550 workers in China, resulting in an overall response rate of 62%. The employees are all native Chinese speakers and are all from China. A short description of the study's goals, an invitation to participate, and a face-to-face and online survey were all used by these researchers to gather data. Given the scale and scope of the investigation, non-probability sampling based on a practical sample approach was adopted in this study. 340 Chinese organizations' workers will provide the necessary information.

3.2. Measurement Scale

A 15-item questionnaire was devised to determine the areas based on predetermined objectives to examine the effect of Customer education on traditional retail business and the mediating role of emotional design and experience design, as well as Psychological theory involved.

A 4-item scale of customer education include "my advisor keeps me very well informed about what is going on with my investments" and "my advisor always offers me as much information as I need" was adopted by (Bell & Eisingerich, 2007). A 3-item scale of emotional design include "In most ways my life is close to ideal" and "I have so much in life to be thankful for" was adopted by (Triberti et al., 2017). A 3-item scale of experience design include "I know about the services associated with my customer experience very well" was adopted by (Bell & Eisingerich, 2007). A 3-item scale of traditional retail business include "Appearance, layout, location, store/retail facilities and atmosphere, store area" was adopted by (Zhang, 2016).

4. RESULTS

Based on a preliminary examination of respondent data, Table 1 shows the demographic characteristics and descriptive statistics of the sample for the current study (N=340). The measurement and structural models were evaluated using SmartPLS3.

4.1. Demographics

According to the model evaluation of the recent study on the impact of customer education on traditional retail businesses in China and the mediating function of emotional design and experience design, as well as the psychological theory involved.



TABLE 1. Demographic Profile

Demography	Description	No. of Responses	%
Gender	Male	190	56
	Female	150	44
Age	25-35	120	35
	Above 35	220	65
Qualification	BS	180	53
	MS	160	47
Experience	2 year	130	38
	More than 2 years	210	62

In the table above, gender of male employees 56% and gender of female employees 44% in China. Age of 25-35 employees was 35% while above 35 was 65%. BS qualified 53% of respondents, while 47% were MS qualified. Experience of employees of 2 year were 38% respondents and more than 2 years were 62% respondents.

4.2. Measurement model

Initially, the data collected from 340 employees was subjected to an evaluation of factor loadings, validity, and reliability using PLS-SEM. This evaluation involved testing the factor loading, validity, and reliability of the PLS measurement model's items. The internal consistency of each item was determined using the Cronbach's alpha test, which requires a value of 0.70 or higher. The Cronbach's Alpha and CR scores for the variables being studied exceeded this threshold. The discriminant validity was confirmed through average variance extracted (AVE) values, which were higher than 0.50. The results demonstrated high reliability and convergence validity, as outlined in Fornell & Larcker (2014).

4.2.1. Composite Reliability and Validity

Information from 340 workers was analysed using PLS-SEM to determine factor loadings, validity, and reliability. Factor loading, validity, and reliability information for the PLS measurement model may be found in Table 2. The Cronbach's alpha test value is commonly used to evaluate an item's internal consistency; it should be at least 0.70 to be considered reliable (Fornell & Larcker, 2014). Cronbach's Alpha and CR scores for the factors under study were both above 0.70. Discriminant validity AVE scores above 0.50 demonstrated convergence validity and good reliability (Fornell & Larcker, 2014). CR scores above the minimum requirement of 0.70 and ranged from 0.861 to 0.927.

TABLE 2. Composite reliability, Cronbach's Alpha and AVE values

Construct	Item	Loadings	CA	CR	AVE
Customer Education	CE1	0.796	0.841	0.891	0.637
	CE2	0.866			
	CE3	0.815			
	CE4	0.802			
Emotional Design	ED1	0.788	0.794	0.878	0.707
	ED2	0.868			
	ED3	0.863			
Experience Design	ExD1	0.855	0.755	0.861	0.674
	ExD2	0.873			
	ExD3	0.728			
Traditional Retail Business	TRB1	0.839	0.902	0.927	0.718
	TRB2	0.858			
	TRB3	0.867			
	TRB4	0.848			
	TRB5	0.824			



“Note: CR=composite reliability; AVE=average variance extracted; CA= Cronbach’s Alpha”

Using the PLS-SEM technique, we looked at the outer loading of lower-order constructions. The research shows that the Cronbach's Alpha for all versions is more than 0.861. Hence, there is a great deal of uniformity across all of the survey's criteria. The AVE is larger than the threshold value of 0.50, hence the measurement model is accurate.

4.2.2. Discriminant Validity

In addition, it is crucial that the discriminant validity of any data analysis be demonstrated. Discriminant validity refers to a latent variable's ability to differentiate itself from other latent variables, as defined by Hair et al. (2019). Further studies were done for architectural route analysis when we determined that all prerequisites for the reliability and validity of the variables had been met. Its discriminant validity was further supported by HTMT values being smaller than 1. The value of HTMT is displayed in Table 3.

TABLE 3. Discriminant validity

	CE	ED	ExD	TRB
Customer Education	0.820			
Emotional Design	0.621	0.841		
Experience Design	0.661	0.637	0.821	
Traditional Retail Business	0.671	0.661	0.653	0.847

4.2.3. R Square

R square value ranges from 0 to 1. Additionally, according to R square values strong 0.67, moderate 0.33, and weak 0.13, respectively, should be considered. The table displays the determination coefficients for the internal variables. The R square values for emotional design value 0.385, experience design value 0.437 and traditional retail business are 0.577, respectively.

TABLE 4. Assessment of R square

	R ²
Emotional Design	0.385
Experience Design	0.437
Traditional Retail Business	0.577

The survey's measurements all show a high degree of consistency as a result. Since the average variance extracted (AVE) is more than the threshold value of 0.50, the measurement model is legitimate.

4.3. Structural Equation Model

The bootstrapping methodology of PLS-SEM was utilized to calculate the statistical determination of the structural model route coefficients that indicate the expected correlations. It illustrates the relationships between the routes and the options for testing hypotheses, the PLS-SEM assessment for determining the areas based on predetermined objectives to examine the impact of customer education on conventional retail business and the mediating function of emotional design and experience design, as well as psychological theory involved. Bootstrapping receives ratings for accuracy, including biases, variance, standard errors, coefficient of determination, etc. By employing this method, it is possible to estimate the sample distribution for virtually every statistic that uses the survey method. Another application of this is to generate experiments for propositions. When a parametric model is imprecise, inaccessible, or necessitates the employment of complex formulas for the determination of standard errors, it is typically utilised as an alternative to statistical methods (Hair & Sarstedt, 2021).



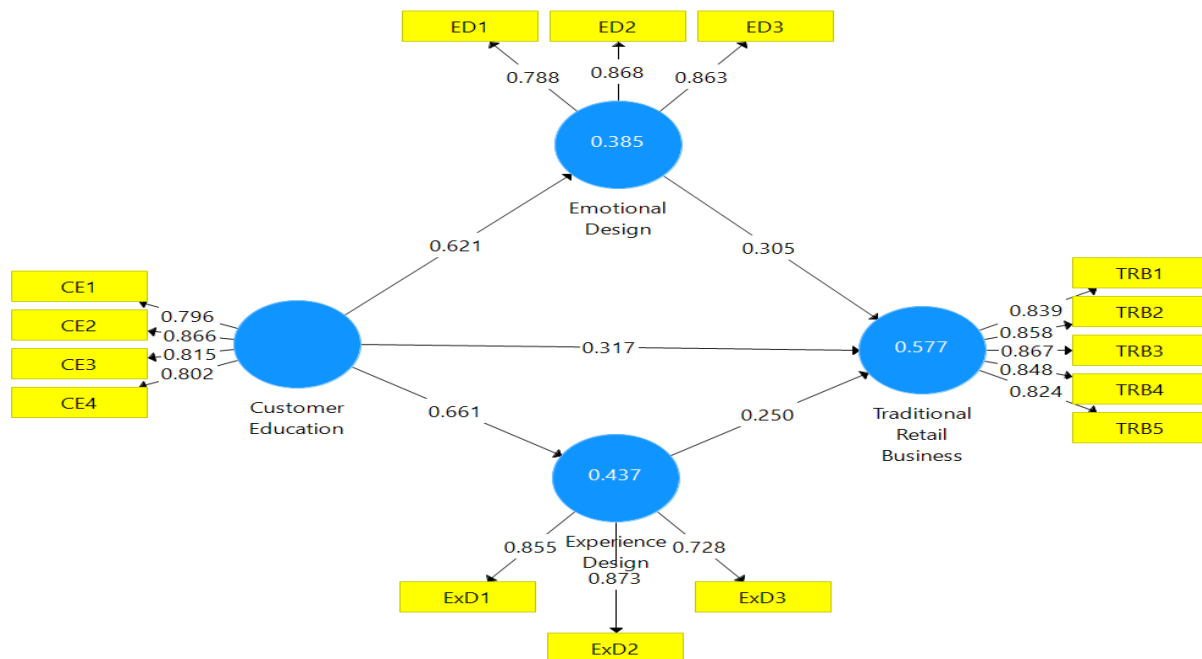


FIGURE 2. Assessment of Algorithm

4.3.1. Direct Relation

Structural model route coefficients indicating hypothesised relationships were statistically determined using PLS-SEM bootstrapping. It highlights the links between the potential paths for testing hypotheses, the PLS-SEM evaluation for customer education on traditional retail, the mediating function of experience design and emotional design, and related psychological theory. Customer education affects emotional design ($\beta = 0.621$, $t = 11.881$, $p = 0.000$). H1 is accepted. Customer education affects experience design ($\beta = 0.661$, $t = 15.402$, $p = 0.000$). H2 is acceptable. Customer education and conventional retail business are related ($\beta = 0.317$, $t = 4.550$, $p = 0.000$). H3 is acceptable. Emotional design significantly affects traditional retail company success ($\beta = 0.305$, $t = 4.575$, $p = 0.000$). H4 is acceptable. Emotional design significantly affects traditional retail company success ($\beta = 0.250$, $t = 3.358$, $p < 0.001$). H5 is acceptable.

TABLE 5. Direct Relation

	Original Sample	T Statistics	P Values	Decision
Customer Education -> Emotional Design	0.621	11.881	0.000	Accepted
Customer Education -> Experience Design	0.661	15.402	0.000	Accepted
Customer Education -> Traditional Retail Business	0.317	4.550	0.000	Accepted
Emotional Design -> Traditional Retail Business	0.305	4.575	0.000	Accepted
Experience Design -> Traditional Retail Business	0.250	3.358	0.001	Accepted

4.3.2. Mediating Effect

The term "mediation" is used to describe a process wherein disputants meet with a third party who is both neutral and objective and helps them work out their issues (Hair & Sarstedt, 2021). Adding the mediating variable of emotional design to the model did not change the statistical significance of the relationship between customer education and conventional retail ($\beta = 0.189$, $t = 4.021$, $p = 0.000$). When



include the mediating variable of experience design, the relationship between customer education and conventional retail remained statistically significant ($\beta = 0.165$, $t = 3.194$, $p < 0.001$).

TABLE 6. Mediating Effect

	Original Sample (O)	T Statistics	P Values
Customer Education -> Emotional Design -> Traditional Retail Business	0.189	4.021	0.000
Customer Education -> Experience Design -> Traditional Retail Business	0.165	3.194	0.001

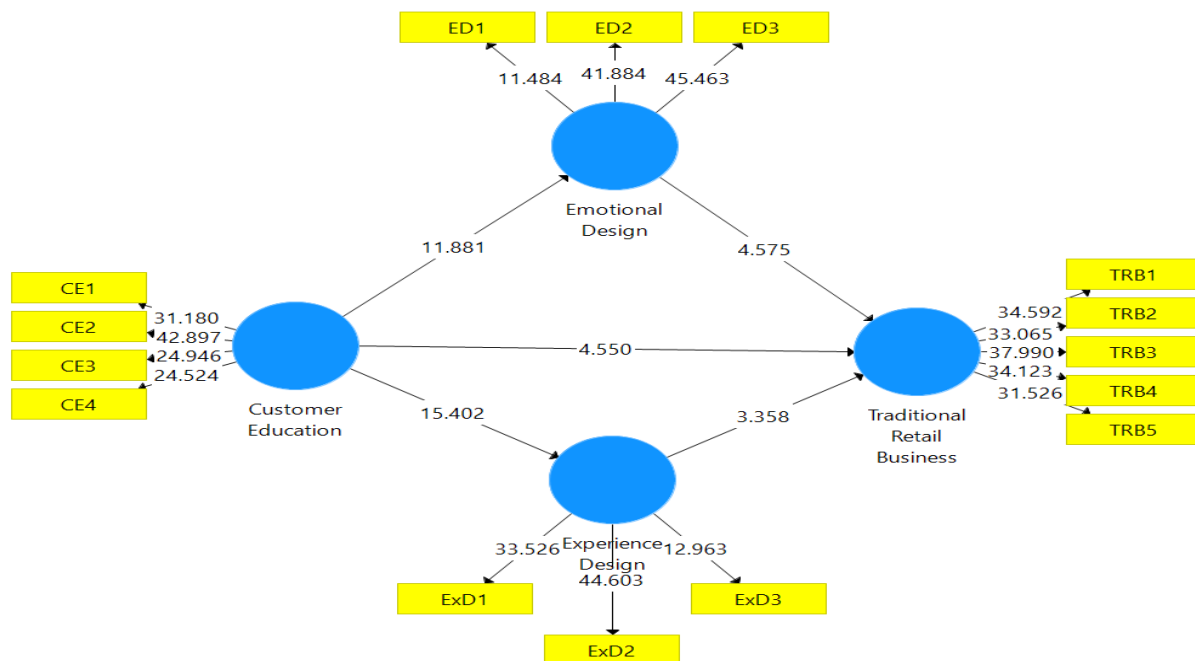


FIGURE 3. Assessment of Bootstrapping

Using a PLS-SEM technique, the exterior loading of lower-order constructs was examined. The results show that Cronbach's Alpha values for all builds are higher than 0.861. The survey's measurements all show a high degree of consistency as a result. Since the average variance extracted (AVE) is more than the threshold value of 0.50, the measurement model is legitimate.

5. DISCUSSION

This study focuses to examine the effect of Customer education in relation to the banking transactions on traditional retail business and the mediating role of emotional design and experience design, as well as Psychological theory involved. It is also determined how emotions and experience affects the traditional retail business. Each hypothesis is significantly supported by the evidence.

The result shows the significant and positive relationship between customer education and traditional retail business. Customers are, nonetheless, ready to gather, adopt, or communicate pertinent information in order to feel more in control of their participation in retail business services (Bell et al., 2017). As a result, service companies provide expertise and skill training to clients in an effort to properly transmit knowledge and lower the unknown risk they face ((Suh et al., 2015). The most substantial impact on information exchange among them comes from knowledge education, whereas the impact of skills education is greater. Knowledge education is more likely to involve multiple



information exchange, whereas capabilities education is more likely to involve consumer involvement and communication with traditional business. Specific designs can be produced while performing customer education activities in accordance with the distinction between experience and skills-based learning.

The result shows the significant and positive relationship between customer education in relation to the banking transactions and emotional design. Existing researches on emotional design methods relied on important to note that self and personal observation analysis rather than consumer views and actual customer education (Mohammed et al., 2022). In this research, we looked at how an employee's behaving style deep or surface affected the real consumer purchase choice. The study also offered proof of the way in which this link works. Furthermore, the study's inclusion of perspectives on customers' and workers' educational experiences shows that the results can be trusted more.

The result shows the significant and positive relationship between customer education and experience design. Experience design takes into account both parts of the designing issue, which has significant effects on how educational experiences are created. As this present study has demonstrated, at the intersection of many disciplines that have an impact on design, such as electronic commerce, behavioral science, cultural studies, messaging, operations research, theatre, and enjoyment, strong conceptual frameworks and tried-and-true practices are arising in experience design (Peng & Li, 2021). Customers' relatively high ratings of customer experience could mean that they received best experience compared to rivals and that knowledgeable clients chose to stick with the firm regardless a careful analysis of the alternatives.

The results shows the experience design and emotional design mediates significant relationship between customer education and traditional retail business. Thus, it is essential for food merchants in both sectors to comprehend customer's education for retail format selection and the variables that affect their decision to buy fresh food goods. We show how it benefits service providers when customers become knowledgeable (Mohammed et al., 2022). It improves quality of the service and improves the business connection by reducing risk. Consumer education has a favourable impact on customer emotional design, a separate study finding. Customers can better comprehend the features and applications of products through customer education. Customers are empowered and have better self as a result of the experiences it gives them to make difficult decisions.

5.1. Implications

The policymakers, administrators, and decision-makers could benefit much from this study. New determinants need to be examined in order to reduce unknowable contributory effects. This study's practical implications include consumer education on traditional retailing, the mediating roles of emotional design and experience design, as well as the pertinent psychological theory in Chinese workers. The best experience design and emotional design for employees are the most important factors, above all others, to improve differentiated handling inside an organisation. This study confirms up the idea that customer education can give a business a competitive edge. Therefore, service providers must be aware of any potential challenges that may develop with consumer education. Customers' levels of competence and attitudes rise as they grow more educated. Depending on it, businesses should not only increase the conceptual understanding but also give a realistic service experience context while executing customer education courses for customer experience and emotion. Customers might therefore swiftly pick up involvement abilities through observation and education. Research that have already been conducted on this topic have focused on the importance of customer education in the method of service revolution growth.

5.2. Limitations and future Research

Even though the study had a number of severe faults, fresh directions were recommended to fix them. A survey cannot fully capture the emotional reactions or feelings of participants. It's probable that survey participants don't always provide truthful responses. Participants could give varied answers to questions. Sometimes answers are selected without reading the question or every response. The validity



of the statistics will typically be impacted by respondents' tendencies to omit information or make hasty decisions (Jamal et al., 2021; Shafique, 2017; Shafique & Habib, 2020; Shafique & Khan, 2020; Shafique & Siddique, 2020). Due to the small number of participants, this study's significant limitations rendered it difficult to get better and more reliable results. A customer's education is an independent variable that is used across the full body of study. The researcher had to combine and analyze the data to create a structured plan and comprehend the results. Using a closed-ended questionnaire that was quantitative had a drawback. The cross-sectional approach of the study made it challenging to establish a direct cause-and-effect relationship. However, qualitative studies and educational practices can help address these issues by determining the most effective ways to use ideas and develop strategies to enhance their usability and adaptability. Future studies in this topic should use longitudinal or field testing to demonstrate the causal links between the constructs under investigation.

The fact that there were so few individuals was yet another problem, since it prevented the mediators of the interaction, such as experience design and emotional design, from aligning effectively. Findings would have been more accurate had there been more participants. Nevertheless, it was challenging to combine the data from the questionnaire method into a single plan, even with certain organisation authorities' assistance. In the future, customer expertise, perceived information quality and trust use as mediator for better understanding. In order to enhance future research, it is recommended to increase the number of participants and adopt innovative methods for case studies in addition to questionnaires. This research may have been conducted using focus groups, surveys, and interviews.

5.3. Conclusion

The current study focused on how consumer education affected traditional retailing, how emotional design and experience design acted as mediators, and how applicable psychology theory applied to Chinese labour. Additionally, the confidentiality of all participants' responses was maintained, and solely the general data findings of the study were made available to the public. Both parties must adopt a friendly and upbeat attitude, show more compassion and understanding, and cooperate amicably in order to get the greatest results. Both parties will gain from this secure trading connection and be able to acquire the positive outcomes they require. Both parties must adopt a friendly and upbeat attitude, show more compassion and understanding, and cooperate amicably in order to get the greatest results. Both parties will gain from this secure trading connection and be able to acquire the positive outcomes they require. It is quite uncommon for a traditional retail store to not have its owner handle transactions personally. When they prefer to pay with card or money, customers can express their preferences to the company personally. Typically, consumers just purchase items for daily requirements. But there has been a lot of research on experience design, little is known about how customers come to possess such information. We think that our research has meaningfully answered this demand. We hope that our methodology, which will surely need to be replicated and modified in the future, has added to the existing body of knowledge about customer education in relation to the banking transactions, its effects on experience and emotional design.

Conflict of interest

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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