

Emotional Experience and Organisational Performance on Financial Product among Selected Commercial Banks in Oyo State

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Abstract

This study examined the effect of emotional experience on organisational performance through financial product adoption in commercial banks in Oyo State, Nigeria. Specifically, it investigated how emotional cues such as trust, empathy, friendliness, and reassurance influence customers' adoption of financial products and, consequently, organisational performance outcomes such as retention, profitability, and product usage. The study employed a cross-sectional explanatory survey design, targeting retail customers of three leading Tier-1 banks (Zenith Bank Plc, Access Bank Plc, and Guaranty Trust Bank Plc). A total of 461 respondents were selected using a two-stage sampling technique combining proportionate stratified and purposive sampling. Primary data were collected via a structured, self-administered questionnaire adapted from validated instruments. Content validity was confirmed by marketing experts and bank managers, and pilot testing yielded Cronbach's α values above 0.87 for all constructs. Ethical clearance was obtained, and informed consent was secured from all participants. Data were analysed using descriptive statistics, hierarchical multiple regression, and bootstrapped mediation analysis (5,000 resamples) in SPSS 25 and PROCESS macro v4.2, controlling for age, gender, income, education, relationship duration, and bank type. Results indicated that emotional experience significantly predicted organisational performance, explaining 71.9% of the variance ($R^2 = 0.719$, $p < 0.001$), while financial product adoption partially mediated this relationship. These findings suggest that customers' emotional responses to banking interactions, particularly trust, empathy, and

friendliness, substantially influence product uptake and performance outcomes. The study concludes that fostering positive emotional experiences should be a strategic priority for banks aiming to enhance organisational performance. Recommendations include personalized customer engagement, empathy-focused staff training, emotionally resonant product communication, and monitoring of emotional experience metrics to strengthen financial product adoption and customer loyalty.

Keywords: commercial banks, emotional experience, financial product adoption, Nigeria, organisational performance, Oyo State.

INTRODUCTION

Organisational performance in the banking sector increasingly depends on how customers experience their interactions with financial service providers. Banks specifically offer highly similar financial products such as savings accounts, electronic banking services, and loan facilities. Recent studies show that customers no longer evaluate banks solely based on efficiency or product availability but also through the emotional quality of their interactions, including trust, empathy, friendliness, and reassurance (Triviño, 2024). These emotional cues have become particularly important as customers engage more frequently through digital channels where perceptions are shaped quickly and publicly (Wrigley & Straker, 2019). In Nigeria, competition among commercial banks has intensified due to regulatory reforms, technological advances, and rising customer expectations. Despite increased investment in digital infrastructure and financial product innovation, banks continue to face issues such as low product uptake, weak customer loyalty, and inconsistent retention rates (Bankuoru Egala et al., 2021). As customers become more informed and emotionally sensitive in their service expectations, emotional experience is emerging as a critical determinant of how customers evaluate and use financial products (Gerou, 2022). However, although the role of emotional experience in customer behaviour is widely acknowledged, empirical evidence linking emotional experience to organisational performance on financial products in Nigerian commercial banks remains sparse, particularly at the city level. Existing research has largely focused on service quality, satisfaction, and technology adoption, leaving a gap in understanding how emotional cues influence performance outcomes such as customer retention, product usage, and overall competitiveness (Qing et al., 2023). This gap is more pronounced in Oyo State, where cultural norms, customer expectations, and local market dynamics differ from other regions, making generalised findings insufficient.

Problem Statement

Despite growing evidence that emotional experience shapes customer behaviour in the banking sector, there is insufficient empirical research on how emotional experience influences organisational performance on financial products among commercial banks in Oyo State. Specifically, it is unclear whether emotional components such as trust, empathy, friendliness, and reassurance significantly affect customers' willingness to adopt and consistently use

financial products. This lack of context-specific evidence limits the ability of banks in Oyo State to design emotionally driven service strategies that enhance performance and sustain long-term growth. This study therefore examines how emotional experience affects organisational performance on financial products in selected commercial banks in Oyo State, providing insights that can support improved customer engagement, retention, and competitiveness.

LITERATURE REVIEW

Theoretical Perspectives on Emotional Experience and Organisational Performance

Emotional experience enhances organisational performance in service industries. The Expectancy Disconfirmation Theory (EDT) provides a framework for understanding how emotional experiences influence customer satisfaction and loyalty (Hien et al., 2024). EDT posits that customers compare actual service experiences against prior expectations. Positive disconfirmation when experiences exceed expectations leads to emotional satisfaction, delight, and higher likelihood of product adoption. In banking, this translates into greater uptake of savings, loans, and digital services, directly influencing performance metrics such as retention, profitability, and customer lifetime value. In Oyo State banks, customers hold expectations about how they will be treated (e.g., “Will the staff understand my financial needs?”, “Will I feel respected and safe?”). When frontline staff, call-centre agents, or digital platforms deliver empathy, friendliness, reassurance, and trust that exceed these expectations, customers experience positive emotional disconfirmation. EDT therefore predicts that positive emotional disconfirmation reduces perceived risk and increases willingness to open savings accounts, apply for loans, activate mobile wallets, or purchase insurance/investment products.

The Consumer Culture Theory (CCT) (Triviño, 2024; Andreini *et al.*, 2019) complements EDT by highlighting the co-construction of meaning in customer experiences. Customers interpret emotional cues within broader social and cultural contexts, such as brand reputation and societal norms. In Nigeria, this implies that the emotional experience is shaped not only by interpersonal interactions but also by perceived social responsibility and cultural alignment of the bank (Waqas et al., 2020).

Bank customers in Oyo State evaluate emotional cues, such as friendliness, empathy, and trust, within broader cultural and social contexts. CCT suggests that customers adopt financial products when they feel the bank aligns with their values, identity, and social expectations.

CCT therefore supports how emotional and cultural resonance encourages customers to trust and adopt banking products. CCT explains why emotionally meaningful experiences lead to repeat patronage, positive word-of-mouth, brand loyalty, and increased market share.

Emotional Experience in the Financial Sector

Emotional experience refers to customers’ affective responses during interactions with a service provider, including trust, empathy, friendliness, reassurance, and confidence (Le et al., 2023). In financial services, these emotions are critical due to the intangible and sometimes high-risk nature of banking products. In Nigerian commercial banks, trust and empathy significantly predict customer retention and usage of digital banking services (Abinabo et al., 2025).

The research also show that emotional responses to digital banking interfaces affect adoption rates of mobile banking and online financial products. Customers who report positive emotional experiences with bank personnel are more likely to maintain long-term engagement with savings, loan, and investment products.

Comparative studies in Kenya, Ghana, and South Africa confirm that emotional satisfaction drives adoption of financial products and strengthens organisational performance outcomes. Negative emotional experiences such as anxiety over digital transactions, frustration with service delays, or distrust of banking staff reduce engagement and product adoption, directly impacting organisational performance. These findings suggest that emotional experience is a vital determinant of both financial product usage and overall bank performance in emerging markets.

Organisational Performance in Banking

Organisational performance in commercial banks is increasingly measured by customer retention, financial product adoption, market share, profitability, and brand loyalty (Akanbi & Obafemi, 2024). Emotional experience directly affects these performance indicators by influencing customer behavior: satisfied and emotionally engaged clients are more likely to adopt additional financial products, remain loyal, and generate higher lifetime value. In Nigeria, banks have heavily invested in digital platforms and product diversification, yet low product uptake remains a challenge (Odio et al., 2021) Research indicates that the gap is not technical but emotional: customers need reassurance, trust, and empathy to engage fully with banking products. Emotional experience thus acts as a mediator between service interactions and measurable organisational performance outcomes.

Gaps in the Empirical Literature

The first gap is that most Nigerian studies focus on Lagos, Abuja, or Port Harcourt. Evidence from Oyo State is limited, despite distinct cultural and socio-economic dynamics. Existing studies focused heavily on functional service metrics such as tangibles and reliability, leaving emotional experience underexplored. Few studies directly connect emotional experience with adoption and sustained use of specific financial products. Emotional experience across mobile banking, apps, call centers, and social media remains underexamined. There is limited evidence showing how emotional experience translates to measurable organisational performance metrics, including retention, profitability, and product uptake. To conclude, there is insufficient empirical understanding of how emotional experience influences organisational performance via financial product usage in Oyo State. This study aims to address this gap.

Conceptual Model

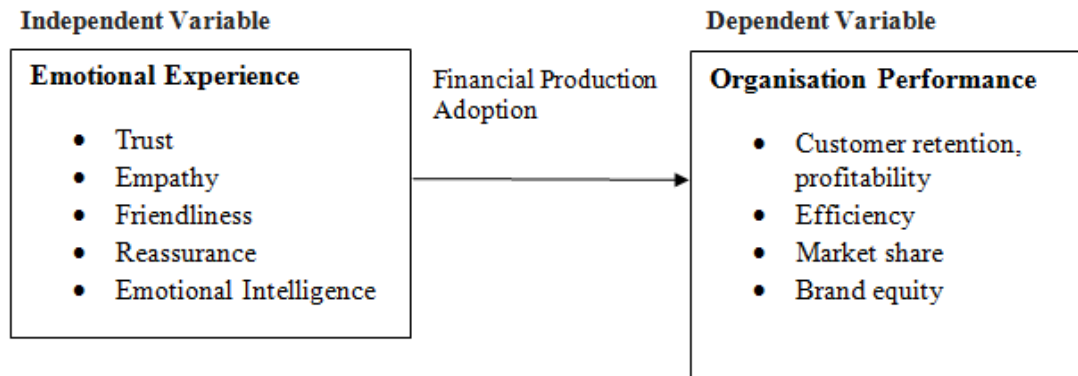


Figure 1: Conceptual Framework

MATERIALS AND METHODS

Research Design

This study employed a cross-sectional explanatory survey design to test the causal relationships between emotional experience, financial product adoption, and organisational performance. A cross-sectional design was appropriate because it allows efficient collection of data at one point in time from a large sample, enabling the testing of mediation hypotheses using regression-based techniques.

Study Area

The research was conducted in Oyo State, Nigeria, between February and May 2025. Oyo State was selected as the study area because it is a major commercial and cultural hub in South-Western Nigeria with a high concentration of bank branches and over 1.8 million active bank accounts. The city's unique blend of traditional values (strong emphasis on personal relationships and trust) and growing digital banking adoption makes it an ideal context for examining emotional drivers of financial product usage.

Population and Sample Size

The population consisted of customers of Zenith Bank Plc, Guaranty Trust Bank Plc, and Access Bank Plc across Oyo State. These banks were purposively selected because they dominate the retail banking market in Oyo State by total assets, customer deposits, and branch network (Makinwa, 2021). Due to the continuously fluctuating nature of customer databases, the population was treated as infinite. Sample size was calculated using Fisher's formula at a 95% confidence level and 5% margin of error. The formula is expressed as;

$$n = \frac{Z^2 pq}{d^2}$$

Where n = the desired sample size

Z = the standard normal deviation of 1.96

p = Proportion of the population with the desired characteristics standard of 0.5 in a normal distribution

$$q = 1-p (1-0.5)$$

d = Degree of accuracy desired set is 0.05

Therefore;

$$n = \frac{1.96^2 * 0.5(1-0.5)}{0.05^2}$$

$$n = \frac{3.842 * 0.25}{0.0025}$$

$$n = \frac{0.9605}{0.0025}$$

$$n = 384.2$$

Therefore, the base sample size for the study was 384. Accounting for a 20% non-response rate, 77 additional responses were targeted, resulting in a total sample size of 461 respondents (Armstrong & Overton, 1977). The formula for proportionate sampling is stated below as:

$$Cn = \frac{CN}{N} * \frac{n}{1}$$

Where Cn = Estimated participant per Bank

CN = Ranked Contribution of the Banks to the Nigerian Banking System in terms of asset size, capital adequacy ratio (CAR) liquidity and non-performing loans (NPL).

N= Ranking of the Selected Bank.

n = Sample size of the study

Zenith Bank
 $Cn = \frac{1}{6} * 461$

Access Bank
 $Cn = \frac{2}{6} * 461$

Guaranty Trust Bank
 $Cn = \frac{3}{6} * 461$

$$Cn = 0.17 * 461 = 78 \quad Cn = 0.33 * 461 = 152 \quad Cn = 0.5 * 461 = 231$$

Table 1: Proportionate Distribution of Sample among the Selected Bank Customers.

S/N	Bank	Proportionate Sample Size
1	Zenith Bank	78
2	Access Bank	152
3	Guaranty Trust Bank	231
Total		461

Source: Author's Computation, 2025

Sampling Technique

A two-stage sampling technique was adopted. First, proportionate stratified sampling allocated the 461 questionnaires according to each bank's relative share of customer deposits in Oyo State (CBN Q4 2023): Zenith Bank (20% → 92 respondents), Access Bank (35% → 161 respondents), GTBank (45% → 208 respondents). Second, purposive (judgmental) sampling was applied within selected branches and ATM galleries to include only customers who had transacted at least once in the past six months. Although purposive sampling is non-probability, it is widely accepted in banking studies when the goal is to reach active users rather than the general public (Shamsudin et al., 2024). Potential bias from excluding purely digital customers was minimized by data collection at high-traffic ATM locations and inclusion of digital usage questions.

Research Instruments

The primary data was collected from sample respondents through the medium of a structured and self-administered open and close-ended questionnaire. This instrument was used since it has the potential of generating higher response rate compared with open-ended alternative. The questionnaire consists of three parts, in order to gather relevant data from the sample chosen. Section A elicited information on the socio-economic characteristics of the respondents, such as sex, age, marital status, educational level and income while sections B and C were centered on the information on service quality and customer experience on the organizational performance of deposit money banks in Southwest Nigeria.

Nature and Source of Data

The data used in this study were primary in nature, sourced directly from customers of selected banks. The self-administered questionnaire method ensured real-time responses, improved response rates, and minimized misinterpretation. Questionnaires were distributed and retrieved with the help of trained research assistants.

Ethical Considerations

Ethical approval was obtained from the Research Ethics Committee, Faculty of Management Sciences of the university. Informed consent was printed on the questionnaire cover page. Participation was voluntary, anonymous, and respondents were assured of confidentiality.

Model Specification

To test the hypothesized relationship between emotional experience (independent variables) and organisational performance (dependent variable), the following hierarchical multiple regression models were specified and tested using ordinary least squares estimation. The general functional form is:

$$OP_i = \beta_0 + \beta_1 EE_i + \mu \dots\dots\dots(i)$$

$$FP_i = \beta_0 + \beta_1 EE_i + \mu \dots\dots\dots(ii)$$

$$OP_i = \beta_0 + \beta_1 FP_i + \mu \dots\dots\dots(iii)$$

$$OP_i = \beta_0 + \beta_1 EE_i + \beta_2 FP_i + \beta_3 - \beta_4 + \mu \dots\dots\dots(iv)$$

Where;

OP = Organizational Performance

FP = Financial Product Adoption

EE = Emotional Experience

μ = Error Term

The controls in this case are age, gender, monthly income, educational level, length of relationship with bank, and bank type (Zenith = 1, Access = 2, GTBank = 3). These models allow for the independent and combined impact of emotional experiences on organisational performance to be analysed.

Methods of Data Analysis

Data was analysed using descriptive and inferential statistics to derive useful meaning from the generated data. Descriptive statistics involves the use of frequencies, mean, and percentages. The simple percentage and graphs will be used to test direct effects while controlling for demographic and bank-specific confounders. In each model, the first step is the control variables only, and the second is entering the main predictors.

All classical regression assumptions were tested and met:

- Multicollinearity: VIF < 2.5 for all predictors
- Normality of residuals: Shapiro-Wilk test ($p > 0.05$) and normal P-P plots
- Homoscedasticity: Breusch-Pagan test ($p > 0.05$)
- Linearity and independence: Durbin-Watson = 1.89 (close to 2)

Mediation (H_4) was tested using PROCESS Model 4 with 5,000 bootstrap samples. A significant indirect effect is confirmed when the 95% bias-corrected confidence interval does not contain zero. Model fit was evaluated using R^2 , adjusted R^2 , ΔR^2 , F-statistic, and standardised β coefficients. Tolerance for Type I error was set at $\alpha = 0.05$ (two-tailed). Results are reported with adjusted R^2 to account for the number of predictors and to guard against inflated explanatory power.

Textual/Data Analysis and Results

Demographic Profile of Respondents

The demographic characteristics of respondents were first analysed to ensure the sample adequately represented active bank customers within the study area. The results show a diverse and well-educated population. Females constituted 62.6% of the respondents, while males accounted for 37.4%. The most represented age category was 35–45 years (42.8%), followed by respondents aged 46 years and above. A large proportion of the sample was married (81.2%), and most respondents (85.7%) possessed tertiary education or higher qualifications. In terms of employment, 61.4% reported 5–10 years of work experience, indicating a mature and economically active group.

Respondents were drawn from the three focal Tier-1 commercial banks operating in the region: Guaranty Trust Bank (50%), Access Bank (33%), and Zenith Bank (17%). This distribution reflects their relative customer strength within the study areas. Overall, the demographic structure indicates that the respondents were knowledgeable and experienced bank users, providing a reliable basis for assessing emotional experience, social experience, and organisational performance.

Definition and Measurement of Variables

Every construct was explicitly defined and measured using validated scales adapted from prior studies to ensure conceptual clarity and methodological transparency. On the Likert scale, emotional experience was measured as the affective responses customers develop during

service interactions with their banks. Items captured trust, empathy, friendliness, reassurance, and perceived respect. The financial product adoption is the variable that assesses the extent to which customers adopt and consistently use banking services such as mobile banking, savings products, loans, and investment platforms. It uses the 5-point Likert scale to assess usage frequency and adoption intention. Organisational Performance refers to customers' perceptions of the bank's effectiveness, including retention, service efficiency, brand loyalty, product uptake, and overall customer satisfaction.

Descriptive Statistics of Key Constructs

These statistics provide insight into respondents' perceptions of Emotional Experience, Social Experience, and Organizational Performance using a 5-point Likert scale.

Table 2: Descriptive Statistics of Constructs

Constructs	Mean	Std. Deviation	Minimum	Maximum	Range
Emotional Experience	4.852	0.363	2.2	5.0	2.83
Organizational Performance	4.756	0.272	3.1	5.0	1.90

All constructs had mean scores above 4.7, indicating strong positive responses across emotional experience, and perceived organizational performance. SDs below 0.4 reflect low variability.

Reliability Tests of the Items-Scaled Construct

To ensure the reliability and internal consistency of the scales used in this study, Cronbach's Alpha was computed for each construct. The constructs measured included Emotional Experience and Organizational Performance

Table 3: Reliability Tests of the Construct Items

Measures	Cronbach's Alpha
Emotional Experience	0.917
Organization performance	0.784

Source: Author's computation 2025

Emotional experience showed excellent consistency while organizational performance also demonstrated good reliability ($\alpha = 0.784$), confirming the reliability of the measurement scales.

The Relationship between Emotional Experience and Organisational Performance

The correlation coefficient between emotional experience and organizational performance was $r = 0.848$ ($p < 0.01$), indicating a very strong and statistically significant positive relationship. Further regression analysis confirmed this result. Emotional experience had a standardized beta coefficient (β) of 0.848 and a significant p-value of <0.001 , with a t-statistic of 33.737, indicating a robust individual contribution to predicting organizational performance. The R^2 value of 0.719 implies that emotional experience alone accounts for 71.9% of the variance in organizational performance.

Table 4: Relationship between Emotional Experience and Organizational Performance

Model	Unstandardized Coefficients		Standardized Coefficients	T-Statistics	Prob	95% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	1.672	0.092		18.243	0.000	1.492	1.852
Emotional Experience	0.636	0.019	0.848	33.737	0.000	0.598	.673

$F(1,444) = 1138.20, p < .001, R^2 = 0.719$

In summary, emotional experience is the strongest predictor of organisational performance and high customer ratings across all constructs indicate positive service perceptions overall. Emotional cues such as trust, empathy, and friendliness drive performance more powerfully as compared to social reputation and community engagement.

Discussion of Findings

Emotional experience emerged as a significant predictor of organisational performance accounting for 71.9% of variance. This suggests that the emotional connection customers have with the organization, including feelings of satisfaction, friendliness, and trust, plays a substantial role in influencing organizational outcomes. Thus, emotional experiences foster customer loyalty, positive word-of-mouth recommendations, and long-term commitment, all of which contribute to organizational growth and profitability. The significance of emotional experience underscores the importance of fostering meaningful and personalized interactions to evoke positive emotions among customers, as found by Borishade *et al.* (2018).

Secondly, social experience had a weak influence on organizational performance among the individual predictors, accounting for 40.7% of the variation, thus indicating that social experiences, such as the organization’s social media presence, inclusivity, and community engagement, play a role in shaping performance outcomes but are less impactful compared to cognitive and emotional experiences. While social experiences may not directly drive performance, they contribute to brand image and customer perceptions, which indirectly influence organizational success. The findings, as related to Khan *et al.* (2020), and Bilal *et al.* (2024) suggest that organizations should focus on leveraging social platforms and community engagement to strengthen relationships with their customers

The standardized beta coefficient ($\beta = 0.848$) and the high t-value ($t = 33.737, p < .001$) indicate that emotional cues such as friendliness, warmth, empathy, reassurance, and perceived respect significantly enhance customers’ evaluation of the bank. This means that the better customers feel during interactions with bank employees, the more positively they evaluate the bank’s performance. These results show that emotional cues are not just peripheral but central components of performance assessment in the service industry, particularly in banking where trust, confidence, and long-term relational bonds are essential.

The research found that emotional satisfaction significantly increases customer loyalty in service firms. Borishade *et al.* (2018) showed that customers who experience positive emotions

during service encounters are more likely to trust the bank and engage in long-term relationships. Adebayo (2025) demonstrated that emotional elements such as empathy and personalized service significantly enhance organizational performance among Nigerian banks. Across these studies, emotional experience consistently emerges as a major driver of satisfaction, loyalty, and performance. The results of the present study confirm these findings, reinforcing the strategic importance of emotional engagement in service delivery.

The effect size in this study appears even stronger than some previous findings, indicating that emotional engagement may be growing in importance, especially as customer expectations rise and banking services become more competitive. The findings strongly support Expectancy Disconfirmation Theory, which argues that performance outcomes are shaped by whether customer expectations are met or exceeded. Emotional experience serves as a key avenue through which expectations are disconfirmed. When customers encounter unexpected friendliness, empathy, or personalized support, the positive emotional disconfirmation enhances satisfaction and drives stronger evaluations of performance. The study demonstrates that emotional experience functions as a relational resource that banks can leverage to strengthen customer relationships. This aligns with service-dominant logic, which views emotional and experiential elements as essential to value creation.

By showing that emotional experience alone accounts for over 70% of performance variance, the study highlights that emotional dimensions of experience may carry more weight than functional, cognitive, or social dimensions in certain contexts, especially in highly interpersonal banking settings. The magnitude of predictive power of emotional experience ($\beta = 0.848$) was unexpectedly high. The reasons are that banking services are intangible; customers rely on emotional assurance from staff to evaluate service quality. Nigerian customers often rely on the emotional reassurance of staff due to concerns about fraud, errors, and financial uncertainty. In Nigerian culture, interpersonal warmth, politeness, and respect strongly influence perceptions of service quality. With similar product offerings across banks, emotional experience becomes a major differentiator. These insights indicate that emotional experience may be even more central to performance in banking than in other service industries. Therefore, emotional experience is a dominant predictor of organisational performance in banks. Emotional cues generate trust, loyalty, satisfaction, and long-term positive customer behaviour. Emotional engagement accounts for the majority of the variance in performance, making it a strategic priority. Theoretical frameworks such as EDT are affirmed and expanded by the findings.

CONCLUSION AND RECOMMENDATIONS

The study concluded that emotional experience plays a highly significant role explaining over 71% of the variation in organisational performance. This result shows how customers' emotional responses to banking services such as satisfaction, responsiveness, friendliness and trust shape their perception of performance and loyalty toward the bank. Beyond confirming the significant role of emotional experience, the study contributes novel insights by showing that in highly competitive and increasingly digital banking environments, emotional engagement can serve as a strategic differentiator. While prior research often emphasized functional service quality or technology adoption, this study highlights that customers prioritize relational and affective elements when evaluating performance outcomes. The findings

reinforce Expectancy Disconfirmation Theory, showing that positive emotional disconfirmation where customers' experiences exceed expectations enhances satisfaction, financial product adoption, and long-term commitment.

Furthermore, the study demonstrates the practical and theoretical importance of emotional experience as a standalone predictor, suggesting that banks' investment in digital infrastructure and product innovation must be complemented by deliberate efforts to create emotionally meaningful customer interactions. This insight fills a key gap in the literature on Nigerian banking, particularly in city-level contexts like Oyo State, where cultural norms amplify the impact of relational and emotional factors.

The following recommendations are offered based on the conclusions above:

- Banks should move beyond routine birthday greetings and festive broadcasts and implement relationship-based interactions such as milestone recognition calls and exclusive loyalty offers reinforce trust, satisfaction, and emotional connection. Evidence from this study shows that emotional experience (trust, empathy, and friendliness) accounted for 71.9% of the variance in organisational performance, indicating that personalized engagement directly strengthens customer loyalty and product adoption.
- Banks must train staff and customer service teams in empathy-driven communication through digital channels and help desks to ensure issues are resolved with care and urgency to maintain positive customer sentiment and loyalty.
- Staff handling branches, call centers, and digital platforms should receive continuous training in empathy, active listening, and problem resolution, ensuring that customers' emotional needs are met efficiently. The regression results demonstrate that positive emotional interactions strongly influence organizational performance, suggesting that employee behaviors that reinforce trust and reassurance can enhance satisfaction and retention.
- Social media accounts and online service platforms should be managed by personnel who understand customer demographics, local culture, and emotional triggers. Responses should be prompt, empathetic, and solution-oriented, highlighting community involvement and inclusivity. Although this study focused on emotional rather than social experience, addressing customer emotions via digital platforms can amplify positive perceptions, reinforce trust, and indirectly support financial product uptake.
- Marketing and product teams should emphasize trust-building messages and reassurance in product launches, promotions, and digital campaigns, particularly for loans, savings, and investment products. The findings indicate that customers respond positively to emotional cues, which influence both adoption and long-term engagement. Emotionally resonant communications can therefore increase uptake and retention..

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