

Escapism and Emotional Clarity in Digital Banking: A Conceptual Model

Ms. Jyoti Kulkarni¹, Prof. Swapna Pradhan PhD²

¹SP Mandali's Prin L N Welingkar Institute of Management Development and Research (PGDM), Mumbai

Email id: jyoti.kulkarni@welingkar.org

²SP Mandali's Prin L N Welingkar Institute of Management Development and Research (PGDM), Mumbai

Email id: swapna.pradhan@welingkar.org

ABSTRACT: This paper conceptualizes digital customer experience in retail banking using escapist experience theory. It shifts focus from functional efficiency to how customers interpret digital interactions to achieve reassurance, control, and confidence. Based on an integrative literature review, the study proposes a conceptual model in which symbolic cues, interface structure, and predictable interactions generate emotional clarity. The framework provides a theory-driven basis for future empirical research and digital banking design.

Keywords: Digital customer experience, Retail banking, Escapist experience, Emotional clarity, Interpretive processes, Digital interfaces, Conceptual model

1. INTRODUCTION:

Over the past few years, day-to-day banking has undergone several changes and a majority of users did not consciously realize when these changes took place. Activities which previously involved verbal communication with a branch representative, like passbook updation, clarifications on transactions or simply sorting out minor problems, have gradually been migrated to telephone interfaces and web portals (Laukkanen, 2016; Shaikh and Karjaluo, 2015).

Since this shift was quite silent, many of the customers now engage with their banks mostly on a digital platform without necessarily realizing the scope of such a shift (Martins et al., 2014; Laukkanen, 2016). For many banking customers, digital interfaces increasingly shape how they perceive and evaluate the bank and such interfaces form the central part of the customer journey (Lemon & Verhoef, 2016).

However, even though digital banking is supposed to simplify routine banking tasks, it often introduces a range of emotional concerns. Perceived risk and uncertainty, often make users hesitate before starting a transaction, recheck that the fund transfer is completed and constantly doubt the security of the transactions (Martins et al., 2014; Zhou, 2012; Baptista & Oliveira, 2015). Such affective states are subtle but meaningful, and they may influence the experience to a greater extent than banks anticipate (Loureiro & Sarmento, 2018).

This paper uses literature on escapist or immersive experiences to explain these emotional reactions. This literature may appear to have little in common with banking, but some of the underlying concepts are familiar. These include environments that allow people to temporarily forget stress, settings that offer the feeling of structure or immersion, and the ones that use symbolic clues to make the user feel comfortable (Pine & Gilmore, 1999; Carù & Cova, 2006).

Studies show that escapist experiences use symbols to help people make sense of the setting. They also create emotional states like clarity or reassurance and direct participants through a narrative process (Pine & Gilmore,

1999; Carù & Cova, 2006; Schouten et al., 2007; Brunner-Sperdin & Peters, 2009).

Similar patterns are observed, when using digital banking interfaces. Many apps use familiar colours and icons since users respond better to design components that they are familiar with (Cyr et al., 2010). Typical bank tasks are mostly organized into a simple process. You usually start at one point, pass through a few stages and finish the process (Sundar et al., 2014).

Users are often described as feeling calmer and in control when the app or website interface is predictable. This change in emotion may be subtle, but it is quite closely aligned with what escapist theorists describe as emotional clarity (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009).

In spite of these similarities, most studies on digital banking continue to emphasize functional aspects like convenience, speed, usability, and efficiency and do not pay much attention to customers' emotional or interpretive responses (Shaikh & Karjaluo, 2015; Malaquias & Silva, 2022). While these factors are important, they do not fully capture the more nuanced and interpretive work customers do when they are trying to make sense of the messages that the interface is sending them. This paper seeks to conceptually link these everyday responses to ideas from the research on escapist experiences. It draws on existing literature to explore how digital experiences may shape customer satisfaction and loyalty and why some design choices may matter emotionally as well as functionally.

In brief, this paper proposes that digital banking should not only be seen as a technological service but as an experience shaped – intentionally or otherwise – by symbols, flow and interpretation (Lemon & Verhoef, 2016; Pine & Gilmore, 1999; Carù & Cova, 2006). It also suggests that certain emotional states such as feelings of clarity or reassurance may be an important channel through which digital interactions influence satisfaction and long-term loyalty.

This builds on evidence that emotions and the quality of digital services strongly influence satisfaction, brand-related outcomes and retention in banking (Loureiro & Sarmento, 2018).

2. LITERATURE REVIEW

2.1. The Shift toward Digital Banking

Retail Banking has undergone a subtle but significant shift towards digital channels. Banking customers who earlier relied on branch personnel to carry out routine tasks, now complete these tasks with the help of mobile apps and banking portals (Laukkanen, 2016; Shaikh & Karjaluo, 2015). This shift has redefined the channels and methods of interaction and has transformed customer evaluations of their banks. Digital interfaces are now the primary touchpoints for many users and exert a greater impact on the overall customer journey than physical interactions (Lemon & Verhoef, 2016; Martins & Oliveira, 2018).

The increasing dependency on digital platforms has altered the foundations on which customers evaluate service quality. Empirical research indicates that consumers' perceptions are now based on responsiveness, interface clarity and perceived reliability of the digital system (Singh & Srivastava, 2020; Ndubueze, 2023). Studies in online financial services show similar patterns; digital channels no longer play only supporting roles but have become essential elements of value creation in banking (Alalwan et al., 2017; Cruz et al., 2010; Poon, 2008). With increasing digital usage of banking channels, customers tend to interpret their experience based on the symbolic and functional indicators embedded in these technologies (Cyr, 2010; Rompay et al., 2012; Hoehle & Venkatesh, 2015; Jun & Palacios, 2016).

2.2. Emotional Dimensions of Digital Customer Experience

Digital banking is expected to be more user-friendly than the conventional modes, however, a significant number of customers continue to have a sense of mild anxiety and hesitation. Studies have shown that users often hesitate to complete transactions, continuously check the success of fund transfers and worry about the possibility of making a mistake (Martins et al., 2014; Zhou, 2012; Chawla & Joshi, 2020). These reactions are further augmented by privacy and security issues (Baptista & Oliveira, 2015; Luo et al., 2010; Yousafzai et al., 2003).

These emotional reactions, although humble, have some effect on satisfaction and continued use. Digital customers tend to revisit a given application to recheck the results, which demonstrates a more profound need for reassurance (Makanyeza, 2017). Several studies affirm that long term usage and loyalty in digital banking are strongly correlated with emotional states and perceived safety (Sreelakshmi and Prathap, 2020; Raza et al., 2017; Ndubueze, 2023). The experiential approach to consumption also states that the feelings, interpretation, and symbolic meaning also determine how people evaluate services (Holbrook & Hirschman, 1982; Joy et al., 2014). When taken together, these results imply that digital customer experience cannot be perceived only in terms of task efficiency or convenience.

2.3. Cognitive Load and Mental Effort in Digital Interfaces

In digital banking, customers need to process and use financial information simultaneously as well as navigate through multi-step processes, all of which produces cognitive load. According to the Cognitive Load Theory, people feel more comfortable when the tasks they carry out demand a reduced mental effort (Sweller, 1988, 2011). Interface designs which are clear, simple and predictable minimize mental effort, but cluttered, inconsistent layouts increase uncertainty (Tuch et al., 2012; Young, 2008).

Recent studies support the fact that cognitive load also contributes to emotional experience in some manner. Well-structured and simpler digital interfaces are linked to greater confidence and improved decision-making (Choi & Lee, 2019; Vannucci & Pantano, 2021). On the flip side, overwhelming and chaotic digital interfaces can be the cause of emotional depletion or exhaustion (McLean et al., 2022). Symbolic design cues also simplify user assessment by indicating meaning and directing attention (Rompay et al., 2012). These observations reveal why some banking applications seem to be simpler and more comforting, despite offering similar capabilities.

2.4. Escapist and Immersive Experience Theory

Escapist experience theory, focuses on the role of environments to help people navigate through organized and meaningful experiences. Such experiences are reassuring to users and reduce uncertainty (Pine & Gilmore, 1999). Its principles are applicable to digital interfaces, even though they were initially used in the context of leisure. User interpretation of escapist environments depend on symbolic cues, predictable sequences, and immersive flows (Caru & Cova, 2006).

A key component of such experiences is narrative structure. Consumers are more relaxed when the process has a definite start, middle and end (Schouten et al., 2007). Brunner-Sperdin & Peters (2009) demonstrate that foreseeable patterns help to build confidence and emotional clarity. Latest studies extend such ideas. Experiential value has emotional, cognitive and interpretive dimensions (Gentile, Spiller & Noci, 2007), interpretation of symbols plays a decisive role in experience (Joy et al., 2014), and immersion is not the effect of sensory stimulation alone but also narrative and predictability (Han et al., 2024). These processes are in line with the way users encounter digital financial activity.

2.5. Escapist Mechanisms Reflected in Digital Banking Interfaces

Digital banking interfaces designed with multiple escapist mechanisms which can be deliberate or accidental. Numerous applications use common colours, icons and layout designs to ensure quick identification of functions. These symbolic cues have shown that trust increases and perceived complexity reduces (Cyr et al., 2010). Certain digital banking processes like bill payments and fund

transfers, tend to have clear linear flows that often look like simple narratives (Sundar et al., 2014).

Predictability is particularly significant. Users often report feeling more relaxed when the digital interface is consistent or the information in it is displayed in the usual position. Escapist research explains this effect as emotional clarity - a faint but significant feeling of understanding and reassurance (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009).

Furthermore, the evidence shows that the symbolic cues shape the interpretation (Rompay et al., 2012), environmental cues affect emotional responses (Yani-de-Soriano et al., 2013), and affective experience (Brakus, Schmitt & Zarantonello, 2009). Many recent customer-experience models also acknowledge that digital experiences strongly rely on these interpretive processes (De Keyser et al., 2020; Merhi et al., 2019).

2.6. Emotional Clarity as a Way of Interpreting Digital Customer Experience

Emotional clarity refers to a state of reassurance and understanding that occurs when an interaction is not only easy to understand but also straightforward. According to the literature on experience, emotional clarity is a result of interactions that are organized and meaningful and as opposed to strong affective responses (Schouten et al., 2007). Anticipated patterns, known cues, and clear flow allow users to get their bearings and to have confidence in what is happening. This helps in reducing emotional uncertainty (Brunner-Sperdin & Peters, 2009).

In the context of digital interfaces, it is most appropriate to view emotional clarity as an expression of customer interpretation and not an individual affective state. When interfaces produce explicit signals, coherent flows and consistent feedback, users perceive a feeling of control and which leads to reduced anxiety about the possibilities of errors. Empirical studies support this view by showing that emotional responses are often influenced by the simplicity with which people can decode and contextualise an interaction (Gentile et al., 2007; Joy et al., 2014).

Even though the emotional clarity is not operationalised in the current study as a measurable construct, it provides an important conceptual frame of reference to explain the construction of a digital customer experience in high-involvement services like banking. While executing financial tasks, even the slightest ambiguities can create uncertainty whereas clarity of design can create feelings of reassurance. To that end, emotional clarity helps interpret why some digital experiences are perceived as easier and more comfortable as compared to others, despite having similar functional capabilities.

2.7. The Digital Customer Journey in Retail Banking

The digital customer journey in retail banking is a set of touchpoints and steps that stretches beyond the initiation of a transaction and continues long after the completion of the task. The interaction between customers and banks is carried out using various methods like mobile apps, websites, notifications and service interfaces, all of which contribute to the entire experience. According to the previous research, these touchpoints all influence customer perceptions and evaluations, and do not act independently (Lemon & Verhoef, 2016; Voorhees et al., 2017; Becker & Jaakkola, 2020). Therefore, the digital experience must be perceived as an ongoing process and not a collection of discrete engagements (Homburg et al., 2022).

In the digital journey, customers usually pass through recognizable stages, namely preparation for the task, execution of the task, verification, and post-task evaluation. Every stage involves interpretation, judgment and emotional responses. For example, uncertainty can be encountered prior to a transaction, whereas reassurance can be sought after a transaction has been carried out. Therefore, emotional reactions can occur at multiple stages and not a single point in time (McColl-Kennedy et al., 2015; De Keyser et al., 2020). This supports the notion that customer experience is not restricted to usability or system performance, but is influenced by the experiences that people have, their perceptions, and their sensemaking of the interactions in the journey.

Studies on customer journeys also emphasize that the meaning-making process takes place between touchpoints, in which customers combine signals of interface design, system feedback, and past expectations (Lemon & Verhoef, 2016; Becker & Jaakkola, 2020; Homburg et al., 2022). In the context of digital banking, such interpretations often shape whether the experience can be perceived as smooth, stressful, or reassuring. This journey-based view is thus crucial in explaining how emotional reactions evolve with time and how they determine overall assessment of digital services.

2.8. Gaps in Existing Research

Although comprehensive studies have been conducted on the topics of digital banking and customer experience, there are still a number of gaps. A significant portion of existing literature continues to focus on functional aspects like convenience, efficiency, speed, and ease of use when explaining adoption and continued usage of digital banking (Shaikh & Karjaluo, 2015; Malaquias & Silva, 2022). While these factors are significant, the interpretive and emotional aspects of customer experience are not captured in their entirety.

While there are studies that consider the role of emotions in digital interactions, emotional responses are mostly viewed as secondary effects and not as determining factors of experience (Klaus & Maklan, 2013; Loureiro & Sarmiento, 2018). Consequently, there has been a minimal focus on how customers make sense of digital interfaces, how meaning is created during the interaction and how emotional reassurance is created during everyday service encounters. This gap is especially observable in the retail banking industry, where a small degree of uncertainty is

enough to affect the perception of trust, security, and control.

Moreover, although the experiential and the escapist views have found extensive use in the contexts of leisure, tourism and consumption scenarios, their implementation in the context of digital banking is limited (Pine & Gilmore, 1999; Carù & Cova, 2006). Available literature has not yet thoroughly examined the mechanism of concepts like immersion, symbolic interpretation and emotional clarity in highly functional and risk-sensitive contexts like financial services. This gap creates the necessity to develop conceptual methodologies which go beyond functionality and investigate the influence of emotional and interpretative processes on digital customer experience (Becker & Jaakkola, 2020).

2.9. Integrating Escapist Theory into Digital Customer Experience

In continuation with the above discussion, this paper will incorporate ideas presented in the theories on escapist experiences to formulate a conceptual understanding of the digital customer experience in retail banking. The theory on escapism highlights that it is symbolic cues, plot development, and emotional engagement that influences how individuals perceive and navigate the environment (Pine & Gilmore, 1999; Carù & Cova, 2006). When these elements are applied to digital banking, they can be used to understand how customers find meaning and reassurance in otherwise routine and utilitarian interactions (Becker & Jaakkola, 2020).

In this context, symbolic elements like visual indicators, recognizable layouts, and recurring patterns of interaction assist users in interpreting system responses and minimizing uncertainty (Cyr et al., 2010; Rompay et al., 2012). Narrative flow enables customers to have a sense of direction and consistency as they navigate through the tasks (Sundar et al., 2014). Emotional clarity is established when interactions appear predictable and approachable (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009). These factors can contribute to the experience by making it less overwhelming and more in control even in a high-stakes financial situation (Loureiro & Sarmento, 2018).

This conceptual synthesis places emotional clarity as a key explanatory process where digital experiences can affect satisfaction and loyalty (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009; Loureiro & Sarmento, 2018). Emotional clarity has been perceived in this context as a lens to help understand why some digital interactions feel reassuring, intuitive or trustworthy, instead of viewing it as a measurable construct. This paper connects the theory of escapist experiences with digital customer experience research. This synthesis attempts to provide a systematic view on how customer assessments of retail banks are formed when emotional and cognitive processes collaborate.

The Conceptual Model: Escapist Experiences and the Digital Customer Experience

The literature review discussed above points out a significant gap in the current conceptualization of digital customer experience in retail banking. Although the current literature has carefully explored aspects of usability, efficiency and system performance, it lacks the ability to explain the process by which customers cognitively and affectively interpret digital banking transactions. At the same time, research on escapist and immersive experiences sheds some light on how people attribute significance to spaces through symbolic cues, organized sequences, and expected processes. This section integrates these threads of inquiry to define a conceptual framework through which digital customer experience in retail banking is explained using the escapist experience lens.

The retail banking environment is both highly utilitarian and emotionally charged. Digital banking transactions have financial risk, individual responsibility and the possibility of irreversible errors. As a result, customers interact with digital interfaces not only to realize their transactional objectives but also to constantly decode cues affecting safety, control, and accuracy. The conceptual framework used in this paper is based on the idea that the interpretive processes that form the digital customer experience go beyond simple completion of tasks. Escapist mechanisms incorporated into digital interfaces consequently define customers' interpretive judgments as well as their evaluation of such interactions.

3.1. Rationale for the Conceptual Model

A critical review of the available literature indicates that there is an obvious gap in the current conceptualization of the digital customer experience in retail banking. The previous literature has provided important knowledge related to usability, efficiency, service quality, and technology acceptance. However, these studies are more likely to underline visible system attributes and outcomes. Therefore they give an inadequate explanation about how customers internally interpret their digital banking interactions, especially in situations of uncertainty, risk and personal responsibility.

Studies on customer experience are acknowledging the fact that service encounters are not judged based on functional performance alone (Klaus & Maklan, 2013; Becker & Jaakkola, 2020). To evaluate control, reliability and reassurance, customers actively interpret cues, signals, and feedback given by the service environment. Such interpretations are particularly important in digital banking, where customer interactions are largely self-directed and mediated through interfaces (De Keyser et al., 2020). Customers are expected to understand what is happening on the screen, foresee a result, and convince themselves that they have performed the actions correctly.

Research on escapist and immersive experiences can be a useful conceptual framework to bridge this gap (Pine &

Gilmore, 1999; Carù & Cova, 2006). Escapist theory was originally formulated for application in non-utilitarian settings. However this theory also describes how organized settings, symbolic clues, and series of predictable structures guide people to cope with complicated or challenging conditions (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009). These mechanisms lessen cognitive load and facilitate meaning-making by giving users of a feeling of direction and unity. Escapist concepts, when used prudently, can help understand how digital banking interfaces can recreate certain mechanisms to lessen uncertainty and build an atmosphere of reassurance (Becker & Jaakkola, 2020).

Expanding upon this argument, this paper puts forward a conceptual model, wherein escapist experience mechanisms can be incorporated into the research on digital customer experiences in retail banking. The model does not view emotional reactions as secondary consequences but concentrates on the explanatory processes in which customers feel clear, reassured, and in control during digital interactions. Emotional clarity is placed as the key explanatory frame, which connects the features of interface design to the overall customer experience outcomes.

The objective of this conceptual model is not to propose a new measurable construct or test causal relationships. It outlines a systematic framework to understand how customers perceive and assess digital banking experiences by incorporating insights from digital experience studies and escapist experience. It thereby provides, a more refined perspective into the role of meaning, emotion, and interpretation in customer experience of high-involvement digital services.

3.2. Core Constructs of the Conceptual Model

The proposed conceptual model in this paper is based on 4 inter-connected constructs which when combined, describe the interpretation and evaluation of the digital experience in retail banking. These constructs are not measurable variables or relationships that can be tested. Rather, they serve as conceptual building blocks used to explain the interpretive processes through which digital banking interactions are experienced.

The model has four main constructs, namely:

Escapist Experience Mechanisms,

Digital Interface Structure,

Emotional Clarity as a linking interpretive process, and

Digital Customer Experience Outcomes

Each construct is described below to explain its meaning and role in the model.

Escapist Experience Mechanisms

Escapist experience mechanisms are a combination of design related and structural components that help users steer through an interaction in a way that is perceived to be organized, coherent, and reassuring. The mechanisms within the framework of escapist theory include symbolic cues, predictable patterns and immersive or narrative-like flows that direct participants through an experience. Such mechanisms do not always entail sensory immersion or pleasure. Instead, they assist users in temporarily overcoming uncertainty by giving them a sense of direction, structure and meaning (Pine & Gilmore, 1999; Carù & Cova, 2006).

Escapist mechanisms in digital environments are very subtle. They influence the way users perceive what is taking place in a given interaction, how confident they feel as they move through a task, and how easily they can foresee what follows next. This conceptual model considers escapist mechanisms as design principles that affect interpretation and not as attributes that determine satisfaction and loyalty.

Digital Interface Structure

Digital interface structure can be understood as the method in which the elements in a digital banking interface are organized, laid out and sequenced. This consists of the visual layout of the interface, the uniformity across screens, feedback clarity and the sequential flow of actions needed to accomplish a task. The structure of the interface determines the setting in which customers engage with the bank and creates the immediate context within which such interpretation occurs.

The interface structure is not considered as a technical or usability oriented construct, in the proposed model. It represents the method through which escapist mechanisms play out. A well-designed interface can strengthen the predictability, reduce uncertainty and facilitate the formation of reassuring interpretations. On the other hand, poorly designed interfaces can increase uncertainty and mental effort. Therefore, interface design becomes a vital aspect in the perception and experience of escapist mechanisms (Cyr et al., 2010; Rompay et al., 2012).

Emotional Clarity as a Linking Interpretive Process

Emotional clarity is placed at the centre of the conceptual model as an interpretive process, not as an emotional outcome or psychological characteristic. It indicates a condition where users are reassured, oriented and certain about what is transpiring in a digital encounter. Emotional clarity becomes apparent when customers are capable of interpreting the interface, predicting results and believing that their actions are being performed properly (Schouten et al., 2007; Brunner-Sperdin & Peters, 2009).

Notably, emotional clarity here, is not defined as a powerful emotional reaction like excitement or delight. It is a reflection of a mild emotional state where there is reduced uncertainty and increased confidence. When applied to digital banking, emotional clarity helps in understanding why some interactions seem comfortable and manageable despite the potential risks and complexity of the underlying tasks. In the proposed model, emotional clarity serves as the key explanatory lens which links design features and interpretive processes that are connected with the overall evaluations of experience.

Digital Customer Experience Outcomes

Digital Customer Experience Outcomes denote the customers' overall evaluations of their experiences with digital banking platforms. The outcomes are perceptions of comfort, trustworthiness, ease and overall satisfaction with the digital experience. These results are interpreted as the consequences of accrued meaning throughout the interaction instead of being viewed as a direct result of certain interface features.

The outcomes of the experience are indirectly influenced by emotional clarity. Users are more likely to rate the experience positively when there are elements of clarity, reassurance and control in their transactions. This view shifts the focus from individual performance measures to the interpretive measures behind customer evaluations of digital services (Lemon & Verhoef, 2016; Loureiro & Sarmento, 2018).

Summary of Constructs

The conceptual foundation of the proposed model is created by these 4 constructs. The digital interface structure and escapist experience mechanisms describe the organization of digital spaces and how they are displayed to the users. Emotional clarity describes the way customers make sense of and emotionally engage with these environments. The outcomes of digital customer experience are an indicator of broader evaluations that is a result of these interpretive processes. The sections that follow build on these constructs to explain how escapist theory can be applied to digital banking contexts and how emotional clarity can be used as a connecting interpretive process in the proposed model.

3.3. Escapist Experience Mechanisms in Digital Banking

The theory on escapist experiences was originally formulated to explain the way people interacted with environments that offered temporary relief from mental or emotional stress. Most applications of this theory have been in retail, leisure and consumption contexts. But the underlying mechanisms are not limited to only hedonic or entertainment based contexts. Fundamentally, this theory explains the role of structured environments, symbolic cues and predictable patterns in assisting individuals deal with situations that feel confusing or intimidating (Pine & Gilmore, 1999; Carù & Cova, 2006).

Escapist mechanisms do not mean pleasure, fantasy or a withdrawal from reality in the context of digital banking. Rather, they manifest in more subtle ways which facilitate customers as they undertake high-responsibility and risk-sensitive activities. Digital banking interfaces often use symbolic cues like familiar icons, colours and labels that assist users in identifying functions easily. These indicators minimize the amount of cognitive effort users need to exert and help users navigate the interface (Cyr et al., 2010; Rompay et al., 2012).

Another important escapist mechanism is predictability via structured flow. Digital banking is usually a series of tasks that have definite starting points, intermediate steps and endpoints. These flows are similar to straightforward narrative steps where users go through an experience and anticipate what will happen next. As the sequences are predictable, users can anticipate outcomes which reduces uncertainty and perceived risks during the transaction.

Notably, escapist mechanisms have not been intentionally designed in digital banking. Standardization, design conventions or regulations which encourage uniformity across screens and processes can make such mechanisms emerge by accidentally. Whether such mechanisms are intended or not, they influence customer perceptions of digital interactions. Such mechanisms also determine whether the environment appears controlled, trustworthy and manageable.

This paper proposes that design characteristics are not just usability features but serve as interpretive structures when we analyse digital banking interfaces through the lens of escapist experience mechanisms. These structures help customers through complicated transactions, help them create meaning and establish the circumstances under which reassurance and confidence can be built during encounters with digital services.

3.4. Digital Interface Structure

Digital interface structure describes how the digital banking interface elements are arranged, sequenced and presented to the users during an interaction. This structure includes layout uniformity across screens, simplicity of visual hierarchy, feedback methods, and stage-wise progress required to complete a task. In the proposed conceptual model, interface structure is not treated as a usability or technical construct per se, but as an environment where sense making and interpretation takes place.

Digital banking involves customer interaction with systems that demand precision, focus and accountability. Unlike physical service encounters, there is a lack of external reassurance, and customers depend on the interface to tell them whether the actions are performed correctly or not. Consequently, interface design plays a vital role in influencing customer perception of what is happening in the transaction. To enable users to find their way and reduce ambiguity as they execute a task, the digital interface needs clear sequencing, consistent placement of information and predictable transitions.

Conceptually, interface structure serves as the mode through which escapist experience mechanisms are portrayed. The design and organization of the structure includes symbolic cues, predictable flows and a narrative like progression. A structured interface allows customers to predict the next steps, identify typical patterns and develop expectations about the outcomes. This predictability aids in the feeling of order and coherence, which is especially important in high-involvement and risk sensitive services like banking.

Significantly, the proposed model does not suggest that interface structure is a determinant of satisfaction and loyalty. Rather, it is considered as a contextual condition that affects how customers perceive and emotionally respond to the interaction. Interfaces that are not coherent, provide inconsistent feedback or disrupt anticipated flows can increase uncertainty and cognitive effort even if the functional capabilities do not change. On the other hand, structured interfaces result in situations where customers feel oriented and assured throughout the interaction.

The digital interface structure functions as the foundational layer in the conceptual model. It creates the experiential setting for escapist mechanisms to operate and where emotional clarity can manifest. In the model, the interface structure has been proposed as interpretive in nature instead of a purely technical attribute. When that happens, the model brings forth its fundamental role in the understanding and evaluation of digital banking experiences by customers.

3.5. Emotional Clarity as a Linking Interpretive Process

Emotional clarity is placed at the centre of the proposed conceptual model. It functions as the primary interpretive process whereby customers make sense of their digital banking experiences. In this paper, emotional clarity is not considered as an independent emotional outcome nor as a quantifiable psychological characteristic. Instead it is framed as a state of reassurance and orientation that occurs when customers feel secure while carrying out a digital transaction and feel that their actions are being performed correctly.

Emotional clarity is not a strong affective response like delight or excitement. It is very subtle and it may not be noticed unless it is absent. It is apparent when users can decode interface cues, predict future steps, and trust the feedback provided by the system during a transaction. In high-involvement services like banking, the slightest ambiguity can cause tension, hesitation and repetitive verification behaviour. Emotional clarity can be used to explain why some online transactions feel comfortable and manageable in spite of the inherent financial risk and liability.

In the proposed conceptual model, emotional clarity acts as a connecting interpretive process between interface structure, escapist experience mechanisms and the overall

customer experience outcomes. Elements like structured interfaces, symbolic cues and predictable flows do not create satisfaction and loyalty directly. Instead, they determine the interpretive conditions under which customers experience a sense of control, assurance and comprehension. Emotional clarity depicts this sense-making process by which customers assess the safety, reliability and trustworthiness of a transaction.

Notably, the model does not postulate that emotional clarity is a causal antecedent of behavioural outcomes. Rather, it is framed here as a clarifying lens that can assist in explaining the difference in customer ratings of digital banking transactions which may functionally be identical. Emotional clarity, will therefore, help customers feel that the experience is smooth and reliable. In its absence, efficient systems may seem dominated by uncertainty and discomfort.

The paper places emotional clarity at the centre of the model. This placement highlights the significance of interpretive and emotional processes in comprehending digital customer experience. This construct plays the role of a conceptual bridge between design features and experience assessments. It emphasizes how meaning, reassurance and confidence are built in everyday digital banking transactions.

3.6. Digital Customer Experience Outcomes

Digital customer experience outcomes in the proposed conceptual model represent the overall customer evaluations of their interaction with digital banking platforms. These outcomes do not arise from just interface features or indicators of system performance. Rather, they represent the cumulative meaning of the interaction as it evolves over the digital interface. Customers do not only evaluate the technical execution of the transaction. Assessments like comfort, perceived reliability, trustworthiness and overall satisfaction are influenced by the meaning customers attribute to the experience.

In this context, customer experience outcomes are interpreted as judgements which are formed after customers complete a digital task and ponder over the interaction. Perceived coherence, predictability and reassurance during instances of decision making and risk are the influencers of such judgements. Whenever customers perceive emotional clarity in the interaction they will tend to evaluate the experience as smooth and reliable, even when the underlying transaction is complex and involves financial liability.

Notably, the model proposed does not consider experience outcomes as a direct effect of design factors and escapist mechanisms. These outcomes are framed as interpretive processes that develop in the course of the interaction. Similar digital banking systems can yield varied evaluations across users or contexts because such evaluations depend on how easily customers were able to make sense of the transaction and feel confident while executing the task.

When we conceptualize the outcomes of digital customer experience in this manner, ensures that the model moves beyond performance metrics and instead focuses on the

experiential logic behind customer assessments. This view emphasizes the role of assurance, confidence and perceived control in evaluating experiences in high-involvement digital services thus providing a more refined way of understanding customer experience in retail banking.

3.7. The Proposed Conceptual Model

The paper introduces a conceptual framework which explains digital customer experience in retail banking using an interpretive approach based on the theory of escapist experiences. The model does not position interface features or design elements as direct determinants of satisfaction or loyalty. It emphasizes the mechanisms through which customers derive meaning from digital banking transactions.

The model combines four key constructs: escapist experience mechanisms, digital interface structure, emotional clarity and digital customer experience outcomes. Digital interface structure offers the experiential context in which interactions occur while escapist experience mechanisms explain symbolic cues, predictable patterns and structured flows integrated into these interfaces. These aspects do not work in isolation; they influence how customers interpret digital banking activities while interacting with them.

Emotional clarity is at the centre of the model as a connecting interpretive process. It describes the way customers gain a sense of reassurance, control and comprehension in high-involvement digital transactions. Customer experience outcomes are seen as judgements that arise from this interpretive process and not as immediate consequences of the interface features.

The proposed model offers a conceptual base to understand why functionally similar digital banking interfaces may be perceived as different by customers. This is carried out by framing the digital customer experience as a result of sense-making and emotional orientation. This model can be used as a framework for

future empirical research aimed at exploring interpretive processes in digital financial services.

4. Discussion and Implications

This paper proposes an interpretive view of digital customer experience in retail banking by placing emotional clarity as a key explanatory process. The proposed model focuses on how customers interpret digital banking interactions in contexts of risk, responsibility and self-directed action. It does not focus on digital interfaces as a functional system or emotions as secondary outcomes.

This paper adds to the body of research on customer experience by extending escapist experience theory to a utilitarian and high involvement service environment. Earlier applications of this theory has been to leisure and hedonic contexts. But the current study demonstrates that symbolic cues, structured flows and predictability are also relevant in a functional digital service. These mechanisms help customers reduce uncertainty and make sense of what is going on in an interaction. By presenting emotional clarity as an interpretive framework and not as a measurable construct, this paper provides a fresh perspective on why functionally similar digital banking interfaces may be perceived differently by customers.

Future research can also be based on the proposed model. It can be used as a framework for future empirical research on exploring interpretive mechanisms in digital financial services or investigate the influence interface design and conventions may have on customer experience over time.

In practical terms, the model prompts practitioners to consider alternative metrics of assessing digital banking platforms, rather than usability and efficiency indicators. Although it does not come with design prescriptions, the framework emphasizes that coherence, predictability, and reassurance are important elements used to create customer experience within high-risk digital environments.

REFERENCES

- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2017). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125–138. <https://doi.org/10.1016/j.jretconser.2017.08.001>
- Baptista, G., & Oliveira, T. (2015). Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior*, 50, 418–430. <https://doi.org/10.1016/j.chb.2015.04.024>
- Becker, L., & Jaakkola, E. (2020). Customer experience: Fundamental premises and implications for research. *Journal of the Academy of Marketing Science*, 48(4), 630–648. <https://doi.org/10.1007/s11747-019-00718-x>
- Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: What is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 52–68. <https://doi.org/10.1509/jmkg.73.3.52>
- Brunner-Sperdin, A., & Peters, M. (2009). What influences guests' emotions? The case of alpine skiing. *Tourism Management*, 30(4), 476–487. <https://doi.org/10.1016/j.tourman.2008.09.006>
- Carù, A., & Cova, B. (2006). How to facilitate immersion in a consumption experience: Appropriation operations and service elements. *Journal of Consumer Behaviour*, 5(1), 4–14. <https://doi.org/10.1002/cb.30>
- Chawla, D., & Joshi, H. (2020). Role of mediator in examining the influence of antecedents of mobile banking adoption on satisfaction. *Journal of Retailing and Consumer Services*, 51, 102–123. <https://doi.org/10.1016/j.jretconser.2019.102123>
- Choi, Y. K., & Lee, J. (2019). The role of mental workload in digital interface usability. *International Journal of Human-Computer Interaction*, 35(10), 321

- 875–887.
<https://doi.org/10.1080/10447318.2018.1519253>
9. Cruz, P., Neto, L. B., Muñoz-Gallego, P., & Laukkanen, T. (2010). Mobile banking rollout in emerging markets: Evidence from Brazil. *International Journal of Bank Marketing*, 28(5), 342–371. <https://doi.org/10.1108/02652321011064881>
10. Cyr, D. (2010). Website design, trust and culture: An eight-country investigation. *Electronic Commerce Research and Applications*, 9(6), 538–548. <https://doi.org/10.1016/j.elerap.2010.04.003>
11. De Keyser, A., Verleye, K., Lemon, K. N., Keiningham, T., & Klaus, P. (2020). Moving the customer experience field forward: Introducing the touchpoints, context, qualities (TCQ) nomenclature. *Journal of Service Research*, 23(4), 433–455. <https://doi.org/10.1177/1094670520922229>
12. Gentile, C., Spiller, N., & Noci, G. (2007). How to sustain the customer experience: An overview of experience components that co-create value with the customer. *European Management Journal*, 25(5), 395–410. <https://doi.org/10.1016/j.emj.2007.08.005>
13. Han, S., Kim, J., & Lee, Y. (2024). Narrative structure and immersion in digital experiences. *Journal of Interactive Marketing*, 67, 1–14. <https://doi.org/10.1016/j.intmar.2023.11.001>
14. Hoehle, H., & Venkatesh, V. (2015). Mobile application usability: Conceptualization and instrument development. *MIS Quarterly*, 39(2), 435–472. <https://doi.org/10.25300/MISQ/2015/39.2.08>
15. Holbrook, M. B., & Hirschman, E. C. (1982). The experiential aspects of consumption: Consumer fantasies, feelings, and fun. *Journal of Consumer Research*, 9(2), 132–140. <https://doi.org/10.1086/208906>
16. Homburg, C., Jozić, D., & Kuehnl, C. (2022). Customer experience management: Toward implementing an evolving marketing concept. *Journal of the Academy of Marketing Science*, 50(3), 401–425. <https://doi.org/10.1007/s11747-021-00794-0>
17. Joy, A., Sherry, J. F., Venkatesh, A., Wang, J., & Chan, R. (2014). Fast fashion, sustainability, and the ethical appeal of luxury brands. *Fashion Theory*, 18(3), 273–295. <https://doi.org/10.2752/175174114X13990430828081>
18. Jun, M., & Palacios, S. (2016). Examining the key dimensions of mobile banking service quality: An exploratory study. *International Journal of Bank Marketing*, 34(3), 307–326. <https://doi.org/10.1108/IJBM-01-2015-0015>
19. Klaus, P., & Maklan, S. (2013). Towards a better measure of customer experience. *International Journal of Market Research*, 55(2), 227–246. <https://doi.org/10.2501/IJMR-2013-021>
20. Laukkanen, T. (2016). Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of mobile banking. *Journal of Business Research*, 69(7), 2432–2439. <https://doi.org/10.1016/j.jbusres.2016.01.013>
21. Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
22. Loureiro, S. M. C., & Sarmento, E. M. (2018). Exploring the determinants of customer satisfaction and loyalty in banking. *International Journal of Bank Marketing*, 36(3), 390–406. <https://doi.org/10.1108/IJBM-06-2017-0114>
23. Makanyeza, C. (2017). Determinants of consumers' intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing*, 35(6), 997–1017. <https://doi.org/10.1108/IJBM-07-2016-0099>
24. Malaquias, R. F., & Silva, A. F. (2022). Understanding the use of mobile banking in emerging markets. *Information Development*, 38(2), 245–258. <https://doi.org/10.1177/0266666920971144>
25. Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 34(1), 1–13. <https://doi.org/10.1016/j.ijinfomgt.2013.06.002>
26. Martins, C., & Oliveira, T. (2018). Determinants of digital banking adoption: Application of an extended TAM. *Journal of Retailing and Consumer Services*, 42, 1–8. <https://doi.org/10.1016/j.jretconser.2018.01.012>
27. McColl-Kennedy, J. R., Zaki, M., Lemon, K. N., Urmetzer, F., & Neely, A. (2015). Gaining customer experience insights that matter. *Journal of Service Research*, 18(3), 265–280. <https://doi.org/10.1177/1094670515583405>
28. McLean, G., Osei-Frimpong, K., Al-Nabhani, K., & Marriott, H. (2022). Examining consumer attitudes towards digital interfaces: The role of cognitive effort. *Computers in Human Behavior*, 130, 107–124. <https://doi.org/10.1016/j.chb.2021.107124>
29. Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking: A structural equation modelling approach. *Information Systems and e-Business Management*, 17, 1–23. <https://doi.org/10.1007/s10257-018-0394-4>
30. Ndubueze, S. (2023). Digital banking service quality and customer experience: An empirical study. *Journal of Financial Services Marketing*, 28(2), 215–229. <https://doi.org/10.1057/s41264-023-00177-3>
31. Pine, B. J., & Gilmore, J. H. (1999). *The experience economy: Work is theatre and every business a stage*. Harvard Business School Press.
32. Poon, W. C. (2008). Users' adoption of e-banking services: The Malaysian perspective. *International Journal of Bank Marketing*, 26(1), 5–19. <https://doi.org/10.1108/02652320810849417>
33. Rompay, T. J. L. van, Fransen, M. L., & Borgelink, B. G. D. (2012). Light as a determinant of atmosphere and consumer response. *Journal of Environmental Psychology*, 32(4), 431–438. <https://doi.org/10.1016/j.jenvp.2012.09.002>
34. Schouten, J. W., McAlexander, J. H., & Koenig, H. F. (2007). Transcendent customer experience and brand community. *Journal of the Academy of Marketing Science*, 35(3), 357–368. <https://doi.org/10.1007/s11747-007-0034-4>
35. Shaikh, A. A., & Karjaluto, H. (2015). Mobile

- banking adoption: A literature review. *Telematics and Informatics*, 32(1), 129–142. <https://doi.org/10.1016/j.tele.2014.05.003>
36. Singh, N., & Srivastava, S. (2020). Customer experience in digital banking: A review and future research directions. *Journal of Financial Services Marketing*, 25(1–2), 11–26. <https://doi.org/10.1057/s41264-020-00071-w>
37. Sreelakshmi, C. C., & Prathap, S. K. (2020). Continuance adoption of mobile banking apps: A study on emerging markets. *International Journal of Bank Marketing*, 38(4), 987–1007. <https://doi.org/10.1108/IJBM-10-2019-0368>
38. Sundar, S. S., Bellur, S., Oh, J., Xu, Q., & Jia, H. (2014). User experience of interactive media: A communication framework. *Human Communication Research*, 40(3), 375–401. <https://doi.org/10.1111/hcre.12028>
39. Sweller, J. (1988). Cognitive load during problem solving: Effects on learning. *Cognitive Science*, 12(2), 257–285. https://doi.org/10.1207/s15516709cog1202_4
40. Sweller, J. (2011). Cognitive load theory. *Psychology of Learning and Motivation*, 55, 37–76. <https://doi.org/10.1016/B978-0-12-387691-1.00002-8>
41. Tuch, A. N., Presslauer, E. E., Stocklin, M., Opwis, K., & Bargas-Avila, J. A. (2012). The role of visual complexity and prototypicality regarding first impression of websites: Working towards understanding aesthetic judgments. *International Journal of Human–Computer Studies*, 70(11), 794–811. <https://doi.org/10.1016/j.ijhcs.2012.06.003>
42. Voorhees, C. M., Fombelle, P. W., Gregoire, Y., Bone, S., Gustafsson, A., Sousa, R., & Walkowiak, T. (2017). Service encounters, experiences and customer engagement: Foundations and future directions. *Journal of Service Research*, 20(3), 269–284. <https://doi.org/10.1177/1094670516687711>
43. Yani-de-Soriano, M., Javed, U., & Yousafzai, S. (2013). Can emotional contagion and argument strength explain consumer attitudes toward sustainable products and services? *Journal of Retailing and Consumer Services*, 20(1), 1–9. <https://doi.org/10.1016/j.jretconser.2012.07.001>
44. Yousafzai, S. Y., Pallister, J. G., & Foxall, G. R. (2003). A proposed model of e-trust for electronic banking. *Technovation*, 23(11), 847–860. [https://doi.org/10.1016/S0166-4972\(03\)00130-5](https://doi.org/10.1016/S0166-4972(03)00130-5)
45. Zhou, T. (2012). Examining mobile banking user adoption from the perspective of trust, risk and financial cost. *Computers in Human Behavior*, 28(4), 1342–1351. <https://doi.org/10.1016/j.chb.2012.02.025>