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## Journal of Retailing and Consumer Services

journal homepage: [www.elsevier.com/locate/jretconser](https://www.elsevier.com/locate/jretconser)

# Framing the attitude-behavior gap as structural disconnection: A dual-level diagnostic of customer experience quality

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## ARTICLE INFO

## Keywords:

Customer experience  
Customer experience quality (EXQ)  
Share of wallet  
Psychological network analysis  
Structural disconnection

## ABSTRACT

Retail and consumer-service managers often face an attitude–behavior gap: high satisfaction does not translate into higher share of wallet (SoW). This study frames this gap as structural disconnection and examines the links among customer experience quality (EXQ), relative satisfaction (RSAT), and SoW in Japan. Survey data from repeat customers of face-to-face services ( $n = 532$ ) were analyzed using structural equation modeling (SEM) and psychological network analysis (PNA). SEM supports EXQ as a higher-order construct and shows a clear positive association between EXQ and RSAT, but the RSAT  $\rightarrow$  SoW path is small and explains little variance in SoW ( $R^2 = 0.008$ ). In the network, SoW is isolated from a dense EXQ–RSAT core, suggesting that wallet allocation is structurally disconnected from experience evaluations within the measured system. This study proposes a dual-level diagnostic workflow that uses SEM to assess global associations and PNA to map microstructure and the (dis)connection of behavioral outcomes, providing context-specific evidence from Japan.

## 1. Introduction

Retail and consumer-service managers face a persistent challenge: why do high satisfaction scores often fail to translate into greater share of wallet (SoW)? This long-standing attitude–behavior gap calls into question the return on customer experience (CX) investments (Jones and Sasser, 1995; Kumar et al., 2013). While CX is increasingly viewed as a source of advantage, provider-centric scales have struggled to capture the cumulative, end-to-end nature of customer journeys. Recent work therefore advances customer experience quality (EXQ) as a holistic, journey-spanning construct (De Keyser et al., 2020; Klaus and Maklan, 2012, 2013; Lemon and Verhoef, 2016).

Despite this progress, the conditions under which CX translates into spending allocation remain unclear. Relative satisfaction (RSAT) and SoW are argued to be more behavior-proximal than absolute satisfaction, yet findings on the EXQ–RSAT–SoW chain are mixed (Keiningham et al., 2011; Aksoy et al., 2015). Latent-variable models, such as structural equation modeling (SEM), illuminate macro-level associations but may mask interactions among specific experience elements. Complementing this macro-level lens, psychological network analysis (PNA) maps item-level conditional relations, offering a diagnostic view of how evaluations connect—or fail to connect—to behavior (McColl-Kennedy et al., 2015; McColl-Kennedy and Zaki, 2022; Epskamp and Fried, 2018; Borsboom et al., 2021).

Context likely shapes how evaluative judgments translate into spending. Prior evidence on the satisfaction–loyalty link is largely drawn from Western, low-context markets, whereas Japan's high-context setting may place greater weight on relational ease and feeling understood when customers evaluate their experiences and form comparative judgments (Minami and Dawson, 2008). Accordingly, this study provides context-specific evidence from Japan and discusses how the observed pattern aligns with, or diverges from, prior findings reported in predominantly Western settings.

This study integrates SEM and PNA with Japanese repeat-customer data to ask: (1) Does EXQ predict RSAT, and does RSAT have a meaningful association with SoW? (2) When modeled at the item level, is SoW structurally integrated into the EXQ–RSAT system, or does it appear weakly connected or disconnected? (3) Which specific experience elements are structurally central and which bridge across the brand, service-provider, and post-purchase domains? In this study, structural disconnection refers primarily to weak or absent conditional dependencies between SoW and the EXQ–RSAT evaluative core in the item-level network. SEM is used as a complementary macro-level check rather than as part of the definition itself: a substantively weak RSAT  $\rightarrow$  SoW association and trivial explained variance in SoW are interpreted as convergent evidence that is consistent with network-level disconnection.

This study contributes in three ways. First, it frames the

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<https://doi.org/10.1016/j.jretconser.2026.104814>

Received 15 September 2025; Received in revised form 16 March 2026; Accepted 19 March 2026

Available online 25 March 2026

0969-6989/© 2026 Published by Elsevier Ltd.