

CHAPTER 2

BUILDING CUSTOMER LOYALTY IN THE DIGITAL AGE

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KEYWORDS

TECHNOLOGY,
DIGITAL
PLATFORMS, AI,
AR,
BLOCKCHAIN,
ENVIRONMENTAL
RESPONSIBILITY,
ETHICAL WORK

ABSTRACT

In today's time where the consumer has access to technology and information, developing and keeping customer loyalty is a challenge for the business. This chapter will explore the important strategies to foster loyalty of the customer in the digital age. The evolution and penetration of technology has changed the way brands interact with the customers. Digital platforms have created a great impact on the customers and on their expectations which is crucial for drafting the effective strategy. Key factors that influence digital customer loyalty are trust, security of online financial transactions, personalised experience. Businesses prioritise some factors like transparency and convenience to build trust and increase engagement with the customer. Adoption of technologies like blockchain, AI, AR, VR streamlines the transaction and resonates with the expectations of the customers. Ethical practices play an important role in giving shape to the perceptions of the customer. Environmental responsibility & ethical work standards helps the business to differentiate themselves with the other businesses and

build a strong connection and image in the minds of the customers. By understanding the evolving needs of the customers, businesses can make a long lasting and sustainable relationship with the customer in the digital era.

2.1 INTRODUCTION

A customer is a person who purchases the goods and services in exchange of money to fulfil his needs and wants and continues to buy the same product and service for a longer time period if it satisfies him every time he purchases it. Repeated purchases for a long duration of time makes him a loyal customer. Positive experience and trust makes a customer loyal to the company. Customer loyalty gives a positive impact on the sales, revenue, brand reputation and long term sustainability of the company.

Digital transformation around the world in the last few years has changed the way businesses were operating. Increase in use of internet & mobile devices have promoted the use of digital platforms which has reshaped the business scenario and created new opportunities for the organisations. It has become easy for the company to reach the customers globally at any time which has resulted in fulfilment of demand of the customers and increase in sales of the companies.

2.1.1 DIGITAL CUSTOMER EXPECTATIONS

Shifting Consumer Expectations: Consumer Expectations have been influenced a lot by the advancement of technology & changing market dynamics. Availability of the product around the world has increased the customer's expectations. Consumers are not ready to compromise with their needs and preferences. They expect high quality products, maximum features, ease of using the product at minimum price. E-commerce websites make it easy for the consumers to purchase any product which is available at the website of a company which earlier was not possible in the brick and mortar format due to the constraint of the geographical location.

Influence on Purchase Decisions by Digital Platforms: With the penetration of digital media, the consumer decision making patterns have changed a lot. Various online channels, e-commerce websites, search engines, social media platforms, mobile applications etc play a unique role in shaping the behaviour of the customer. Abundance of information influences the purchase decision of the customers. Online user reviews, product information in detail, testimonials, expert reviews etc.

keeps the customer informed about the quality, suitability and price of the product. Consumers seek validation from social media platforms in the form of likes, comments and shares on the products and checks experiences & recommendations of the other users.

- **Online Discovery of Products:** Digital platforms serve as a primary channel for the consumers to search and discover new products and services. E-Commerce websites are 24x7 available with user friendly interface to give best online experience to the customers. It influences the buying behaviour of the consumers in a positive way.
- **Change in Customer Journey:** The journey of sales has come a long way from the traditional to digital era. There are multiple platforms through which the products and services are advertised. The way the customer discovers, evaluates and purchases the product may vary. The company maps out the stages of the customer journey to build loyalty. It helps the companies to frame effective strategies for customer retention.
- **Impact of Social Media and Online Reviews:** Online reviews play an important role in digital customer experience. Customers get influenced by the online reviews as they feel that it will help in choosing the right product and enhancing customer experience. Youth are more into social media than television or newspapers. Repeated visibility of a product influences the customer to purchase it. Online reviews give them confidence that the product is of good quality and suitable for them. It gives them the insight and strengthens the relationship between the company and the audience.

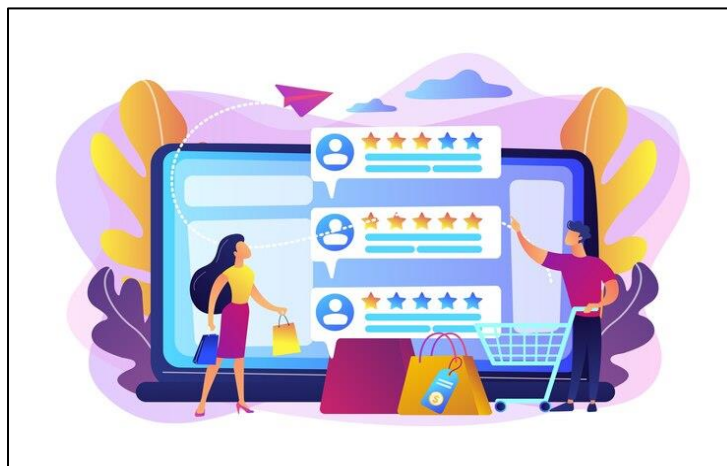


FIGURE 2.1 IMPACT OF SOCIAL MEDIA AND ONLINE REVIEWS

- **Addressing Customer Concerns in Real Time:** Customer feedback and concerns spread rapidly on social media and online channels. Companies address customer concerns instantly as complaints or delay in responses may build a negative image of the company which a company will not want to happen. Companies try to engage the audience actively on social media by posting updates about the product, quizzes, offering discounts etc. and also solving the issue of the customers to turn the negative experience into a positive experience which results in customer loyalty in the long run.

2.1.2 FACTORS INFLUENCING THE DIGITAL CUSTOMER LOYALTY:

- **Experience of a Customer:** Experience plays a vital role in digital customer loyalty. Good online experience like user friendly websites, complete information about the product, tailored products, right suggestion of products, good customer service, quick delivery of product to the customer enhances the customer experience and motivates the customer to purchase the product.
- **Personalization:** It helps the customer to explore and select the product as per his needs and requirements. Websites try to understand the customer choice based on their search history and suggest the best suitable products to them. They also provide the option to customise the product as per their needs for e.g. Dell Laptops gives an option to its customers to choose the configuration of the laptop like RAM, ROM, OS etc. as per the need of the customer. This results in an accurate product with high customer experience. A customer will pay for the things he will use and not for the unnecessary things.
- **Trust and Security:** It is important for a company to develop trust and security in the minds of the customers to establish customer loyalty in the long run. Trust in the digital transactions that their payments are safe and they will receive a genuine product. Trust in the privacy of their data that their personal information is safe and will not be shared anywhere. Trust in cyber security that the payment gateways are safe, encryption technology has been used, and all other cyber security protocols have been taken care of.

- **Social Media Influence:** Social media has shaped the thoughts of the customers. It has changed the customer perception with the help of influencer marketing, brand advocacy and community building. Influencers help the company in creating awareness about the brand and recommending products to them. Bhuvan Bam, Prajakta Koli and Ashish Chanchlani are some of the big names who have taken the role of influencer advertising for some of the companies. These types of collaborations help in developing local awareness about the products among the youths.
- **Comparison Shopping and Price Tracking:** Digital platforms give an option to the consumers to compare the prices, reviews and the features of the product. Track on change in prices helps the customer to purchase the product at the lowest price with the help of informed decision making. It helps them to choose the best deals and get maximum discounts online.
- **Visuals and Interactive Content:** Use of attractive and impressive images and videos increases the customer engagement. Showcasing the product and its uses in detail helps in providing an immersive experience to the potential buyers. Digital Platforms like Facebook, Instagram, YouTube are some of the examples of social media platforms.

2.1.3 EMERGING TREND IN DIGITAL CUSTOMER LOYALTY

Innovation and Upgradation are crucial for a business to survive. It builds customer loyalty as the customer always wants to use a new product for a better experience. Here are some of the future oriented trends that will change the face of digital customer loyalty.

- **Artificial Intelligence & Machine Learning:** AI & ML has transformed the impact of customer loyalty programs. The predictive analytics and personalization is enhancing the overall customer experience and building customer loyalty. Loyalty Points can be tokenized which will allow the consumers to transfer or redeem the points across various platforms. Tokenization gives high liquidity & interoperability for digital loyalty. Customer segmentation becomes easy with the help of AI on the basis of similarity in the behaviour or preferences of the customers. Natural Language Processing technique is used to analyse the reviews, feedback and interaction of the customers to understand their sentiments and address

them promptly. AI algorithms detect the fraud and ML model enhances the security of the accounts of the customers.

- **Blockchain Technology:** Blockchain has enhanced the security, transparency and trust in the transactions. It has revolutionised customer loyalty by providing the verified and transparent data history of the loyalty rewards and redemptions. It eliminates the point of failure and risk of data breach due to unauthorised access, Blockchain deploys the automatic distribution of rewards & incentives based on the predefined rules or conditions.
- **Augmented Reality and Virtual Reality:** This technology has enhanced the product interaction and customer engagement. It enables the consumers to overlay the virtual objects into the physical world for high product visualisation & experiential marketing. It allows to explore and experience the product in simulated settings. AR helps to visualise the product and VR Helps the customers to virtually try the product such as accessories, clothing etc. For e.g. Lenskart has a feature to upload your photo and check which frame of eyeglasses are looking better on you. Ikea has the feature to scan the room with the camera and see which furniture you can own as per the look and ambience of the room.

Location based AR enables the delivery of personalised offers to the customer based on their location. VR helps to provide facility of training & educational experience for the customers & employees which increases their knowledge and skills

- **Subscription Based Loyalty Programs:** The traditional loyalty programs such as points based loyalty programs have changed to subscription based loyalty programs to maintain a long term relationship with the customer. It helps in predicting the recurring revenue and financial stability. It gives the benefit of customer retention for a long period of time, Repeat purchases fosters the ongoing relation of the customer with the company. It has helps to collect valuable data of the customer by checking their purchase pattern behaviour, preferences etc. Tiered membership motivates the customer to purchase more and upgrade their perks. It also offers personalised recommendations to the customers.

- **Voice Commerce and Conversational Interfaces:** Voice assistants have increased the interactions between the company and the customers. Chatbots guide the customers and resolve the queries of the customers in real time.
- **Gamification Strategies:** It is a strategy where companies upload a game on the website or on social media websites to engage the audience. Challenges are provided to make the games interesting and rewards are given to increase the customer engagement. Points are provided to the customers for purchases, referrals or engagement of the customer on the social media platform. Badges are given for achievement and for reaching the milestone. Leaderboard shows the top performing customers to foster competition and motivate them to participate more. Daily challenges are given to the customers to complete by visiting the website or watching a video which results in unlocking the reward and incentives. Surprise rewards and limited time offers give unexpected excitement to the customer for the exclusive deals.

Sharing the reward or achievement on the social media platform increases the viability of the brand. Community challenges motivate the customers to collaborate and achieve the common goal. Interactive content increases the entertainment and engagement of the customers. AR and VR offer interactive experiences to the customers.

- **Sustainability and Ethical Loyalty:** Companies are inculcating eco-friendly practices to connect with the environmental conscious consumers. It prioritises social responsibility and ethical business practice along with customer engagement and rewards. It enhances the reputation of the brand and builds trust among the customers who give importance and value to responsible business. It creates a long term relationship with the customers by building brand loyalty and retention along with alignment with the social & environmental values. Green rewards like sustainable products develop environmentally responsible behaviour in the customers. Digital rewards and Green messaging minimise the physical waste & carbon footprints.

Companies collaborate with the suppliers who follow the fair, ethical and socially responsible practices. Transparent and traceable supply chain provides more visibility to the customers. Charitable donations for social

causes and social initiatives empowers the customers and create a positive impact on them.

- **Mobile Wallets and Contactless Payment:** Modern methods of mobile wallets, UPI & contactless payments gives ease of payment to the customers which builds the customer loyalty. Quick and hassle free payment can be made at any place at any time, to the person who is having a bank account. Contactless payment methods like NFC or mobile wallet reduce the processing time of the transaction, reducing the wait time of the customer. Tokenization & encryption protects the sensitive data of the customers, reducing the risk of fraud. Companies provide tailored rewards or incentives to the customers who use contactless payment methods for purchases. Points or badges are assigned to the loyal customers to motivate them to use this method more.

These are the emerging trends in technology which are changing and shaping the thoughts of the consumers and hence changing the purchasing behaviour of the customers.

2.2 THE DIGITAL CUSTOMER JOURNEY

It is essential to understand the journey of a customer if a business is aiming to engage the customers and enhance their experience. It is important to understand the different stages of the life cycle of the digital customers to build and maintain the customer loyalty.

2.2.1 UNDERSTANDING THE CUSTOMER LIFECYCLE

- **Awareness:** The first step of the journey where it begins is being aware about the product & service. The business uses the strategies to enhance the brand visibility, create an impression in the minds of the customers during the awareness. Without awareness it is impossible for the customer to purchase the product as he will not come to know about it.
- **Consideration:** Customer when becomes aware about the product and service, the next stage is to consider and evaluate them. Businesses use digital tools for detailed information and comparison to help or assist the customers in taking appropriate decisions.

- **Purchase:** It is the conversion of the previous stage of consideration into purchase. There comes the role of digital platforms which facilitate the transactions easily, helps in easy checkout and offering personalised products and services to the customers to encourage conversion of consideration into purchase.
- **Retention:** Consumer may switch from the previously purchased brand if he is not satisfied with the product or the service. It results in loss for the company. Here the retention becomes crucial. Companies use post sale engagement strategy by providing recommendations, advice and other valuable information to the customer to improve the experience of the customer.

Customers also need such advice to understand the proper use of the product and for maintaining the product. This guidance helps the company to retain the customers.

2.2.2 TOUCH POINTS IN THE DIGITAL AGE

- **E-Commerce Platforms and Website:** Exchange of goods and services through the internet is incomplete without a website. User friendly websites that display the product beautifully and are easy to search plays a crucial role in attracting the customers. Personalised experience of e-commerce and seamless navigation enhances the conversion and the customer satisfaction.
- **Mobile Applications:** With the increase in the rise of mobile phones, the usage of mobile applications also increased. Mobile applications give the facility to access the websites on the go, from anywhere, at any time. The facility of personalised services keeps the customer engaged and hence converts him into a loyal customer in the long run.
- **Social Media Platforms:** It serves as a dynamic medium for brand awareness as a large number of youth uses the social media platform to stay connected socially. Facebook, Instagram are some examples of social media platforms. Users stay connected to it for a long period of time therefore it is easy to engage the customers, create a sense of community to improve the overall journey of the customer.

2.3 STRATEGIES TO BUILD DIGITAL CUSTOMER LOYALTY

- **Customer Centric Approach:** Exploring and understanding the needs & preference of the customers is the foundation of customer loyalty. Customer needs are identified by doing customer research which includes collecting the data of the customers, their requirements, product or service they are using at present, ability and willingness to pay for the price of the product etc. Feedback mechanism helps the company to collect the views on the liking or disliking of the customers towards the product.

It gives insight into the behaviour of the customer, his expectations and that point that has the pain so that it can be healed by the company by offering a suitable product.

Tailored products & service builds a favourable image in the eyes of the customers as it fulfils the specific needs of the customers. It ultimately builds customer loyalty and a long term relationship.

- **Personalization & Data Analytics:** Companies always are eager to collect the data of the customer as it helps them to understand and predict the preferences of the customers understand their behaviour and provide them the personalised experience that will incline them towards their company and its products.
- **Building Trust:** Cyber security and customer privacy are the two main concerns that should be taken care of as it instils confidence in the customer for the digital interactions. Clear and transparent communication is required to establish and maintain trust.

The policies should be clearly communicated and any changes should also be updated without delay to have a positive impact on the customer experience.

- **Engagement through Social Media:** Social media helps in social interaction which provides the opportunities to build communities. User generated content helps to build a sense of belongingness among the customers.

Customer sentiments, real time address to problems, demonstration of the product etc. is available at the digital space.

2.4 SUCCESSFUL EXAMPLES OF DIGITAL CUSTOMER LOYALTY

- **Amazon- Personalization and Convenience**

Amazon has a big customer base. It uses the data of the customer to personalise and recommend the product to improve the shopping experience. It has streamlined the purchasing process by giving one click order facility to fast delivery service of the product. Amazon Prime Membership is a loyalty program of Amazon. It is fostering loyalty of the customer through the monthly or yearly subscription based model and offering many benefits like fast delivery of goods, exclusive deals, free shipping, and access to online streaming services etc.

- **Starbucks- Loyalty Programs & Mobile Apps**

Starbucks has a robust ecosystem of digital loyalty programs which includes the tiered membership, personalised rewards, use of points. The Starbucks app enhances the experience of the customers by allowing them to order ahead of their visit in the store, pay digitally through the mobile and earn rewards. Personalised offers, element of gamification, feature of mobile ordering etc. are the features of Starbucks's success in building a loyal customer base.

2.5 MEASURING AND IMPROVING CUSTOMER LOYALTY

2.5.1 KEY PERFORMANCE INDICATOR FOR DIGITAL LOYALTY

- **Customer Lifetime Value & Retention Rates:** It is an important metric for measuring the effectiveness of the digital loyalty & overall performance of the business. These metrics can help a business to build a long term relationship with profitability by measuring the value that can be obtained from the customer and by their retention.
- **Customer Lifetime Value:** It is a measurable value of the total revenue that is expected from a customer to be generated over their entire relationship with the company. Calculation of CLV involves forecasting the revenue that streams from the customer. It considers some factors like frequency of purchase, retention period, average value of the order. This calculation helps in understanding the revenue received from a customer and allocating resources more effectively & prioritising efforts to retain the customers of high value.

- **Retention Rates:** It indicates the percentage of consumers who will stay engaged with the company for a specific period of time. High rate of retention suggests strong loyalty of the customers and high satisfaction. Low rate of retention indicates the need for intervention. An eye on the retention rate allows the company to assess the loyalty of the customers and implement the strategies of retention. Personalised Offers, Customer Feedback, Customer Satisfaction, Loyalty Programs, Excellent Customer Service and continuous improvement are some of the strategies for improvement of Customer Lifetime Value & Retention Rate which will lead to increase in profitability of the company.
- **Net Promoter Score and Customer Satisfaction Metrics:**It provides a valuable insight of the customers' sentiments & loyalty. It helps to identify the areas of improvement & keep a track of the effectiveness of the initiatives of the loyalty.
- **Net Promoter Score:** It measures the loyalty of the customers and their satisfaction on the basis of a question which is: Will you recommend our product or service to your friend or colleague? Customers respond on a scale of 0-10 where 10 indicates the Promoters and 0 indicates the Detractors. NPS is calculated by deducting the percentage of detractors from the promoters resulting in a score that can be between -100 to +100. High NPS shows high/strong customer advocacy & loyalty and low NPS shows area of improvement and potential risk.
- **Customer Satisfaction Metrics:** It measures the satisfaction of the customer's happiness & contentment with a product & service. It includes CSAT i.e. Customer Satisfaction Score which measures the satisfaction level based on their experience, sentiments, feedback and their retention rate. The business can track the changes in the satisfaction level of the customers over the period of time and implement the strategies to improve the customer satisfaction.

2.5.2 STRATEGIES FOR THE IMPROVEMENT OF NPS & CUSTOMER SATISFACTION

- **Enhancing Customer Experience:** The focus of the company is on to provide exceptional customer experience from searching for the product to the post purchase support to gain a high satisfaction score from the customer.

- **Empower Employees:** The Company empowers the frontline staff with the tools and the authority to resolve the issues of the customers quickly and effectively to live up to their expectations. It creates a favourable image of the company in the minds of the customers.
- **Action on Feedback:** The Company listens to the feedback of the customers and addresses their concerns instantly to show their level of responsiveness & commitment towards the customers. It makes the customer happy and satisfied with the company.
- **Personalised Interactions:** Customer data is collected on a continuous basis to get the insights of the customer expectations and needs so that personalised interactions can be provided to gain high customer satisfaction. Personalised interactions make the customer feel special and privileged.
- **Measure and Perform:** NPS and CSAT analyses the trends and measures the performance and then the strategies are formed to improve alignment of the customer satisfaction and make them loyal with the company in long run.

2.6 CONTINUOUS IMPROVEMENT STRATEGIES

- **Feedback Loops & Customer Surveys:** Continuous feedback & customer surveys are used as a tool to gather insight about the customers. The feedback is collected through various channels which may include surveys, direct communication, social media. Survey data is used to improve the digital loyalty of the customers by the companies.
- **Strategies based on the Feedback of the Customer:** Strategies are adopted on the basis of the feedback received from the customers. The trends are identified, areas of improvement are prioritised and tailored strategies are adopted on the basis of the customer's needs and preferences.

2.7 CHALLENGES IN BUILDING DIGITAL CUSTOMER LOYALTY

2.7.1 DATA PRIVACY

It is a major issue in building digital loyalty. Data protection Regulations such as General Data Protection Regulation in EU and California Consumer Privacy Act in

US have played a significant impact in handling the business and managing the data of the customer. The aims of the regulations are to enhance the security and protection of the personal data & empower the individuals to have control over their collection of data, its usage and sharing to the organisations.

2.7.2 GENERAL DATA PROTECTION REGULATION (GDPR)

It is a data privacy regulation which came into effect in May, 2018 and was applicable to all the companies that are processing the personal data of the people residing in the European Union.

Provisions of GDPR are:

- **Consent Requirement:** The companies must obtain a consent from the consumers whose data are collected before processing it.
- **Expand the rights of Individuals:** It grants the rights to the individuals such as to access, to rectify and to erase their personal data whenever they feel so.
- **Notification of Data Breach:** Companies are required to report the breach of data to the authorities & affected individuals within the time period of 72 hours.
- **Accountability & Governance:** GDPR creates an obligation on the companies to implement appropriate measures to ensure the compliance of data protection.

2.7.3 CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

It is a state level privacy law by California which came into effect on 1 January 2020. It gives certain rights to the residents over their personal information. It also imposes certain obligations on the companies which collect, process or sell the personal data of the customers.

2.7.3.1 KEY PROVISIONS

- **Non Discrimination:** Companies are not allowed to discriminate against the consumers who wish to exercise their rights of privacy.
- **Right to Know:** Consumers have all the right to know what information businesses are collecting about them and how they are using it.
- **Right to Opt-Out:** Consumers have the right to opt out and stop the sale of their information to third parties.

- **Tight to Deletion:** Consumers can use their right to request for deletion of their information held by the companies.

2.7.3.2 IMPACT ON BUSINESSES

GDPR and CCPA have made a paradigm shift in the regulation of data privacy. It has laid emphasis on the importance of protecting individual's privacy and rights. It is essential for the organisations operating in EU & California to follow the provisions and protect the personal data of the people residing there.

2.7.3.3 SATURATION OF LOYALTY PROGRAMS

Too much of loyalty programs across the companies has resulted in the saturation point of the loyalty programs where the consumers either feel overwhelmed or indifferent to them. Businesses make strategies to maintain the engagement with the customers. Following are the issues and strategies to address them:

2.7.3.4 CHALLENGES

- **High Competition:** Proliferation of loyalty programs have given numerous offers, rewards & incentives to the customers. High competition makes it difficult for the companies to capture & retain the attention of the customers.
- **Fatigue of Loyalty Programs:** Too much exposure to loyalty programs causes a fatigue to the customers which make them indifferent to the loyalty programs and disengage them from participating in the loyalty programs. It decreases the effectiveness of the loyalty initiatives.
- **Lack of Differentiation:** Loyalty programs by the companies offer similar benefits to the customers which makes it difficult for the consumers to find a difference between the different programs. It hinders the acquisition and retention of the customers, making the loyalty programs less effective.

2.7.3.5 STRATEGIES TO ADDRESS THE SATURATION

- **Focus on Value Proposition:** Business should offer a unique proposition of value that resonates with the values of the customers. It may be done by

providing them with the balanced value of exclusive experience, personalised rewards or customised offers.

- **Segmentation & Targeting:** Companies must utilise the data analytics to group the customers in different segments on the basis of their engagement, behaviour and preferences. This helps the business to target the right audience with the suitable loyalty program to maximise its effectiveness.
- **Innovative Rewards & Engagement Strategies:** Companies must offer unique and innovative rewards to capture the attention of the customers. Experiential rewards, gamification and partnership with the other complementary brands enhance the value perceived by the customers.
- **Omnichannel Integration:** Companies can integrate with various touch points including online & in-store experience. It ensures equal access of the customers of various channels to the benefits of the loyalty programs.
- **Continuous Evaluation:** Businesses must regularly evaluate the benefits of the loyalty programs on a regular basis by gathering the feedback from the customers and take action to address the requirement of the dynamic market. Continuous evaluation keeps them updated and connected with the customers.

By implementing and adopting the strategies, businesses can differentiate themselves in the competitive space of digital customer loyalty.

2.8 RECOMMENDATIONS FOR BUSINESS

2.8.1 PRACTICAL STRATEGIES

- **Adoption of Advanced Technologies**

Use of Block chain, AI, ML and AR, VR enhances the engagement and efficiency of the company. Data analytics helps to gain insight of the preferences of the company and tailor the offers and rewards for the individuals. Mobile wallets, integration of channels, contactless payment methods gives an equal loyalty experience across every touch point.

- **Customer Advocacy**

Prioritising the needs of the customers, social media engagement, encourages customer advocacy. Exceptional service to the customer makes the satisfied customers loyal advocates. They promote your product and brand & attract new customers through recommendations.

2.8.2 BUILDING AN ADAPTIVE LOYALTY STRATEGY

- **Continuous Monitoring:** Regular monitoring of the Key Performance Indicators and market trends helps to assess the effectiveness of the customer loyalty programs. Companies should stay responsive to the changing needs of the customers & technological advancement to remain relevant in the market.
- **Innovation:** Companies must embrace innovation with the help of technologies and features in the products and the organisations. It encourages creativity and reduces risk for the company.

By implementing the above recommendations, businesses can develop robust digital loyalty strategies to develop long term growth & success.

2.9 CONCLUSION

Throughout the study of digital customer loyalty, many insights have appeared. The above chapter covers the evolution of customer loyalty strategy in the digital age. It highlights the impact of advancement in technology, change in the consumer preference, and change in behaviour of the customers, company ethics & sustainability.

It is important to understand the journey of the customer to enhance personalization, customer engagement to build successful customer loyalty programs.

Also the integration of the contactless payment methods, AI, Gamification strategy etc. gives an opportunity to the businesses to enhance the experiences of the customers and build loyalty in the digital era.

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