BRAND LOYALTY IN THE DIGITAL AGE: INVESTIGATING THE ROLE OF DIGITAL CUSTOMER EXPERIENCE AND PERSONALIZATION

Lavisha Sachdev*; Shilpa Bagdare**

*Research Scholar,
International Institute of Professional Studies,
Devi Ahilya University, Indore,
Madhya Pradesh, India
Email id: dcbs12lavishasachdev@gmail.com

**Assistant Professor,
International Institute of Professional Studies,
Devi Ahilya University, Indore,
Madhya Pradesh, India
Email id: shilpa.bagdare@iips.edu.in

ABSTRACT:

In today's digitally driven marketplace, brand loyalty has evolved into a multifaceted concept influenced by a myriad of factors. This paper explores the pivotal roles of digital customer experience and personalization in shaping brand loyalty. Through an extensive review of literature and empirical evidence, it aims to uncover how these strategies foster enduring connections between consumers and brands. The study begins by outlining the foundational importance of brand loyalty in the face of heightened competition and technological advancements. It then delves into the digital realm, highlighting digital customer experience as a critical determinant encompassing website usability, mobile responsiveness, and omnichannel coherence. Additionally, the paper scrutinizes the emerging trend of personalization, emphasizing its potential to deepen consumer engagement through tailored offerings. By elucidating the interplay between digital customer experience, personalization, and brand loyalty, the study examines their contributions to trust, satisfaction, and brand attachment. Ultimately, it emphasizes the necessity for firms to invest in these strategies to fortify their competitive edge and foster enduring relationships with digitally empowered consumers.

KEYWORDS: *Brand Loyalty, Digital Customer Experience (Dcx), Personalization, Consumer Engagement, Customer Retention, Digital Marketing.*

INTRODUCTION

The retail landscape is undergoing a transformative shift in the Digital Age, reshaping transactions and redefining exchanges, actors, and offerings (Reynolds and Sundstrom, 2014).The integration of digital technologies into consumer shopping experiences facilitates new avenues for value creation and capture. Retailers are increasingly adopting omnichannel strategies, synchronizing physical and digital channels to optimize customer experiences. Personalization, driven by trends like mobile usage and artificial intelligence, plays a crucial role

in omnichannel retail settings, yet empirical research on its investment returns remains limited. It is reported that there is an interplay between hedonic motivation, personalization, and customer

experiences in the omnichannel context, influencing consumer preferences and loyalty intentions(Hanninen et al., 2019).

The rapid advancement of digital solutions, fuelled by digitization, artificial intelligence (AI), and information and communication technology (ICT), signals the onset of the fourth industrial revolution. AI plays a pivotal role in automating routine functions for firms, offering customization, personalization, and improved service quality, thereby enhancing sales effectiveness (Chatterjee et al., 2019). In response to shifts in consumer behaviour, particularly the increased reliance on online channels, marketing practices are evolving. Corporations must now focus on the entire customer journey, aligning touchpoints with marketing actions to provide relevant information. Consumers, more demanding and value-conscious, necessitate high levels of personalization and customization in the purchase process. Marketing automation tools, projected to see substantial investment, address these challenges by personalizing and customizing the marketing mix(Syam & Sharma, 2018). However, while AI's impact on interactive marketing has been studied, the exploration of personalization remains underexplored. In a study, Paschen et al. (2019) introduced the concept of AI-enabled personalization (AIP) in the Nigerian context, aiming to understand its influence on customer experience and loyalty, filling a gap in existing empirical analyses.

The evolution of the business marketing landscape, driven by technology, has seen a profound impact from social media. Traditionally, brand managers held the power of influence, but social media has empowered consumers, reshaping the dynamics of interaction. With 2.77 billion internet users globally, social media platforms like Facebook, Instagram, and Twitter play a pivotal role. US millennials dominate social media usage at 90.4%, making it a crucial channel for brand communication(Ebrahim, 2020). With a large number of marketers finding social media marketing effective, businesses leverage these platforms for customer engagement, hoping to build brand awareness and foster loyalty. Customer loyalty, recognized for cost-effectiveness and long-term relationships, remains a strategic imperative for enterprises in competitive markets (Amersdorffer et al., 2012).

As digital marketing gains prominence, chatbots emerge as crucial tools for enhancing customer experience. These computer software simulate human interactions through text and perform various tasks like answering queries and facilitating transactions. Chat Generative Pre-trained Transformer (ChatGPT), a family of language models by OpenAI, demonstrates human-like responses(Duan and Liu,2020). Despite the growing significance of chatbots in digital marketing, thereiss a notable scarcity of studies on the specific topic of ChatGPT. With applications ranging from translation to content creation, the latest version, ChatGPT-3, boasts billions of parameters(Chen and Chen 2021). While existing research focuses on technical aspects, there's a need for a comprehensive exploration of factors influencing customer experience, including familiarity, personalization, relevance, and convenience (Buchanan and McMullan, 2017).

The imperative for business sustainability in today's fiercely competitive global market has led to a heightened focus on various aspects of sustainability in marketing literature. Among these, sustainable brand loyalty emerges as a critical factor directly contributing to increased market share and profitability. A study by (Zhang et al., 2018)delves into the complex dynamics of brand-loyal behaviour and attitudes, highlighting their role in the survival and sustainability of

businesses Despite extensive studies on brand loyalty, the literature has largely overlooked its moderating impact on consumer acceptance. Examining antecedents such as trust, quality, ease of use, and self-image, and the study found varying effects across different customer loyalty segments, offering crucial insights for marketers striving to convert low loyalty groups into high loyalty segments. Notably, the study explored how technology brands navigate challenges, exploiting customer trust and managing crises to maintain or enhance their positions. The comprehensive examination reported on the intricate relationship between brand loyalty, customer attitudes, and repurchase intentions in today's dynamic market landscape.

Adjei et al. (2010) studied the evolving landscape of online-based brand communities within the context of social media, exploring their mediating role and impact on consumers' purchasing attitudes in the mass-market. As the proliferation of similar products in the market complicates brand identification, their study looked into the interconnection between Social media platforms, OnlineBasedBrand Communities, and consumers' attitudes toward brand relationships. It also investigated the moderating role of social media in brand community engagement and its influence on consumer purchasing attitudes. Further, the studies of Kozinets(2007)and Gong (2018)aim to contribute both theoretically and practically, addressing literature gaps and providing insights for brand community practitioners and are expected to enhance the understanding of consumer-brand community dynamics, brand promise, trust, and loyalty in the context of social media, ultimately offering valuable guidance for effective brand management in the medium to long term.

In the digital era, companies strive to maintain constant online presence to cater to the discerning customer base (Suwono, 2016). The surge in digital options has empowered customers with choices, intensifying the competition. To enhance customer experience and satisfaction, online communication becomes pivotal, necessitating a personalized approach (Ameenet al. 2021). Amidst digital advancements and heightened competition, the role of chatbots emerges as a crucial instrument. Chatbots facilitate proactive engagement, addressing customer inquiries promptly and instilling confidence and satisfaction. It is found that chatbots contribute to increasing customer loyalty, exploring the dynamic in the evolving digital landscape. The research by Crolic et al. (2021)aims to bridge the gap in understanding the connection between chatbots and customer loyalty, shedding light on their role in contemporary customer relationship management. The findings offer valuable insights for companies looking to leverage chatbots for enhanced customer service, satisfaction, and loyalty, ultimately impacting market share and profitability in the digital realm.

In the digital age, brand loyalty faces several challenges. With an abundance of choices and easy access to information, consumers are more discerning and prone to switching brands. Digital platforms also amplify the impact of negative experiences, making brand trust fragile. Moreover, personalized advertising can sometimes be perceived as intrusive, leading to consumer privacy concerns. Additionally, in the fast-paced digital environment, maintaining consistent brand messaging across various channels can be difficult. To thrive, brands must prioritize transparency, deliver exceptional digital experiences, and navigate the fine line between personalization and privacy to foster enduring loyalty in digitally empowered consumers. In view of the recent trends, emerging digital technologies and changing consumer preferences, the present study is aimed at exploring the relationship among personalization, digital customer experience and brand loyalty.

LITERATUREREVIEW

Online Customer Experience: Customer experience has emerged as a pivotal marketing tool, epitomizing the evolving relationship between brands and consumers (Gentile et al., 2007). It entails the strategic creation of consumer value through memorable interactions (Jain et al., 2017). Shaw (2007) underscores that the online consumer experience integrates physical performance with sensory and emotional stimuli. This complex concept encompasses sensory, affective, intellectual, and behavioural outcomes across brand touchpoints (Brakus et al., 2009). Customer experience is integral to marketing strategies, emphasizing the creation and implementation of experiences tailored to consumer needs (Bolton et al., 2018).

In today's experience economy, digital evolution shapes experiential marketing strategies, giving rise to online customer experience—a psychological state resulting from interactions with online brands (Rose et al., 2012). Consumers form impressions of brands based on cognitive and affective components encountered online. Marketing efforts focus on stimuli like informative content, visual imagery, videos, and audio to enhance online experiences (Rose et al., 2012). Bleier et al.'s (2019) framework identifies informativeness, entertainment, social presence, and sensory appeal as key components of online customer experience.

Informativeness aids decision-making, while entertainment offers pleasure and fun (Mathwick& Malhotra, 2001). Social presence fosters human-like interaction, and sensory appeal aims to stimulate multiple senses (Bleier et al., 2019). Though replicating physical sensations online poses challenges, innovative digital technologies enable multisensory experiences through imagery (Brakus et al., 2009).

Online Brand loyalty: Brand loyalty denotes the enduring relationship between a customer and a brand or a company, marked by resistance to external pressures and positive emotions towards the e-business (Aspinall et al., 2001). While the theoretical underpinnings of offline and online loyalty are similar, online loyalty has evolved alongside digital marketplaces, representing favourable attitudes towards a brand (Kandampully et al., 2015). It often manifests as repeat

purchasing from a specific website, with customers likely to remain loyal to the same e-business (Srinivasan et al., 2002; Al-Adwan & Al-Horani, 2019).

Fulfilment of personal needs enhances brand consistency, enabling e-businesses to foster positive customer experiences that encourage return visits and loyalty (Luo et al., 2011). Loyal consumers contribute significantly to a company's profitabilityM. Customer loyalty encompasses behavioural aspects such as repeat purchases and word-of-mouth marketing, as well as attitudinal components including commitment, trust, and emotional attachment (Mohammad et al., 2015; Luo et al., 2011).

Online customer loyalty involves stable, favourable attitudes and behaviours towards a specific online brand, evidenced by repeat purchases (Amy Gallo, 2014). Given the higher cost of acquiring new customers, digital businesses prioritize strategies to design digital customer experiences that foster attitudes and behaviours conducive to customer loyalty.

Artificial Intelligence and Personalization: In recent years, a considerable body of research has explored the intersection between artificial intelligence (AI) and personalization within the marketing domain, focusing on AI-enabled personalization in interactive marketing, mapping it across the customer journey stages. Their findings elucidated various manifestations of AI-based personalization, including personalized profiling, nudges, navigation, and retention strategies.

Anticipating the increasing impact of AI on personalization in marketing, Paschen et al. (2019) highlighted its growing significance. Kumar et al. (2019) further underscored the convergence of AI and personalization, emphasizing the pivotal role of personalization in driving the popularity and adoption of AI. Unlike earlier limitations imposed by data quality and volume, AI has revolutionized personalization by internalizing it within corporations worldwide, facilitating improved personalized services. The complexity of AI required for personalization varies depending on the desired level of personalization. Huang and Rust (2018) differentiated between analytical intelligence for mass personalization and intuitive intelligence for offering personalized, quality services based on intuition.

AI has revolutionized various personalization applications, notably recommender systems (RS). RSrecommends items based on user behaviour or preferences, serving personalized product recommendations to fulfil consumer needs. Prominent examples include Amazon and Netflix, which employ advanced RS to suggest products or content based on user behaviour.

Moreover, automated generation of personalized marketing messages has gained traction, with systems capable of tailoring advertising content to individual customer needs (Deng et al., 2019). As per Anzén& Ekberg (2020) the study indicates higher click-through rates for personalized marketing content. AI has significantly enhanced personalization across various marketing functions, from recommending products to generating tailored marketing messages. As AI continues to evolve, its integration with personalization is expected to deepen, reshaping marketing practices and customer experiences in the digital age.

Digital Customer Experience: In brand management, the ability to leverage customer experience as a competitive advantage is paramount for success. However, challenges arise, particularly in managing direct touchpoints during customer interactions. The overall customer experience is shaped by engagement with personnel, product/service functionality, and mechanical aspects throughout various touchpoints in the customer journey (Prentice & Nguyen, 2020). Digital technologies, including AI, significantly influence business initiatives and customer experiences, impacting consumer habits, sales cycles, and overall service quality (Davenport et al., 2020).

Empirical reviews identify cognitive, emotional, sensory, bodily, and social components of the customer experience. Dwivedi et al. (2019) emphasize cognitive components related to speed, usefulness, and accessibility. Sensory and corporeal aspects differentiate offline and online experiences, encompassing factors like layout, lighting, and technological structure (Davenport et al., 2020).

Mixed realities and virtual realities enhance the buying experience, impacting consumer cognition through machine learning and augmented reality. AI facilitates personalized engagement by analyzing consumer interests and past experiences.

AI technologies such as natural-language understanding, machine learning, and natural-language processing enable precise analysis of customer sentiments and feedback at scale (Gartner, 2020). This empowers marketers to improve customer interactions, gain insights into customer needs, and automate processes for enhanced efficiency (Newman, 2019). In retail, AI complements technologies like computer vision-driven image recognition and predictive inventory management. AI's role is significant in improving customer experience through enhanced insight, interaction, and automation. Integrating AI into customer experiences yields superior service delivery, as evidenced by studies on drone delivery and AI-driven customer data analysis (Dahlhoff et al., 2018). Overall, AI emerges as a pivotal tool for marketers to enhance the

customer experience, gain valuable insights, and drive efficiency, ultimately strengthening their competitive edge (Jeffs, 2018).

Objectives: The present study was aimed at investigating the Influence of Digital Customer Experience and Personalization on Brand Loyalty.

RESEARCH METHODOLOGY

The study adopted a mixed-methods approach combining quantitative and literature research methods to gain a comprehensive understanding of the brand loyalty, brand experience and personalization in the digital age. The Quantitative Data was Collected via an online survey based on the three scales for Brand Loyalty (Thirteen Items); Digital Customer Experience (Ten Items) and Personalization (Six Items). The target population was the Online shoppers across various age groups, genders, and educational backgrounds.Sampling Method used wasconvenience sample. A sample size of 77 respondents was used for the purpose of data

analysis. Inferential Statistics tools were used such as: Correlation and Regression Analysis for testing the relationships between digital customer experience, personalization, and brand loyalty.

RESULTS AND DISCUSSION

The scores for the three variables were calculated with the help of three scales used of collecting data for Brand Loyalty (Thirteen Items); Digital Customer Experience (Ten Items) and Personalization (Six Items).

The correlation analysis revealed a significant positive correlation between Brand Loyalty and Digital Customer Experience and Personalization (Table – 1). The results further reveal the Digital Customer Experience has relatively stronger correlation (0.328) with Brand Loyalty as compared to Personalization (0.250).

Table – 1 Correlations		DIGITAL CUSTOMER EXPERIENCE	PERSONALIZATION
BRAND LOYALTY	Pearson Correlation	.328[**]	.250[*]
	Sig. (2-tailed)	.004	.033
	N	74	73
**. Correlation is significant at the 0.01 level (2-tailed).			
*. Correlation is significant at the 0.05 level (2-tailed).			

Regression analysis revealed a significant effect of Digital Customer Experience on Brand Loyalty with R Square value 0.108 (Table 2a and 2b). The functional relationship between these two variables can be described by the following regression equation:

Brand Loyalty = 32.358 + .27 Digital Customer Experience

Table – 2 (a) Regression –Effect of Digital Customer Experience on Brand Loyalty Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.328[a]	.108	.095	3.49965
a. Predictors: (Constant), DIGITAL CUSTOMER EXPERIENCE				

Table – 2(b) Regression –Effect of Digital Customer Experience on Brand Loyalty Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	32.358	3.861		8.380	.000
	DIGITAL CUSTOMER EXPERIENCE	.270	.092	.328	2.947	.004
a. Dependent Variable: BRAND LOYALTY						

Regression analysis further revealed a significant effect of Personalization on Brand Loyalty with R Square value 0.63 (Table 3a and 3b). The effect of Personalization on Brand Loyalty is relatively weak as compared to Digital Customer Experience. The functional relationship between these two variables can be described by the following regression equation:

Brand Loyalty = 36.869 + .381 Personalization

Table – 3 (a) Regression – Effect of Personalization on Brand Loyalty Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.250[a]	.063	.050	3.53702
a. Predictors: (Constant), PERSONALIZATION				

Table – 3 (b) Regression – Effect of Personalization on Brand Loyalty Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	36.869	3.111		11.851	.000
	Personalization	.381	.175	.250	2.179	.033
a. Dependent Variable: BRAND LOYALTY						

Regression analysis, to study the combined effect, further revealed a significant effect of Digital Customer Experience and Personalization on Brand Loyalty with R Square value 0.154 (Table 4a and 4b). The functional relationship among these variables can be described by the following regression equation:

Brand Loyalty = 26.997 + .254 Digital Customer Experience + .339 Personalization

Table – 4 (a) Regression – Effect of Brand Experience and Personalization on Brand Loyalty Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.392[a]	.154	.131	3.39670
a. Predictors: (Constant), PERSONALIZATION, DIGITAL CUSTOMER EXPERIENCE				

Table – 4 (b) Regression – Effect of Brand Experience and Personalization on Brand Loyalty Model Summary Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	26.997	4.588		5.884	.000
DIGITAL CUSTOMER EXPERIENCE	.254	.089	.308	2.850	.006
PERSONALIZATION	.339	.169	.218	2.013	.048
a. Dependent Variable: BRAND LOYALTY					

The correlation analysis and regression analysis between Brand Loyalty as a dependent variable and Digital Customer Experience and Personalization as independent variables, shows that there is a significant positive relationship among these variables. The Digital Customer Experience, which is described in terms of ten factors related to different customer interface with the digital platform, seem to develop perceptions and feelings towards the brand.In a similar manner,

Personalization, described in terms of six items representing different aspects of customization and personalization, has attempted to capture customers preferences for personalized solutions. The findings are in line with the earlier studies reaffirming the crucial role of emerging digital technologies, including AI, in shaping personalization and customer experience, which interact with customers to develop loyalty towards such brands and company.

CONCLUSION

In an era of increasing competition, proliferation of brands and use of digital technologies in all aspects of marketing activities, brand loyalty is a significant measure of sustained growth and profitability for any organization. Marketers are adopting innovative practices to attract and retain customers to achieve sustainable competitive advantage. The present study has established the role of two critical elements – Digital Customer Experience and Personalization on Brand Loyalty. It is found that both these constructs play a significant role in shaping the brand loyalty. The study suggests that marketer should identify and use appropriate digital tools and technologies, suitable for their target customers, for crafting seamless pleasurable customer experience and personalize the solutions as per the unique personality and preferences of individual customers. There is also a need for further studies in this direction to explore the role of other related constructs in shaping brand loyalty in the digital era.

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