

CULTIVATING CUSTOMER LOYALTY IN THE DIGITAL AGE: STRATEGIES, CHALLENGES AND BEST PRACTICES FOR BUSINESSES

Riktesh Srivastava*

Abstract: *This research delves into digital service acceptance in the UAE, scrutinising variables like digital technology adoption, customer engagement tactics and data-driven personalisation. Through arduous data analysis, these variables reveal significant positive impacts on both customer satisfaction and loyalty, emphasising the pivotal role of seamless integration and tailored communications in fostering customer contentment and allegiance. The study advocates for longitudinal research to capture evolving digital trends and behaviours, recognising the need for broader cultural representation in future investigations. The outcomes not only provide valuable insights into the dynamics of digital service acceptance but also underscore the importance of strategic digital integration and personalised engagement in building enduring customer loyalty. This research sets the stage for future investigations to deepen our understanding of evolving trends and further contribute to the dynamic landscape of digital service interactions.*

Keywords: *Customer Engagement Tactics, Customer Satisfaction, Data-Driven Personalisation, Digital Technology Adoption, Customer Loyalty*

INTRODUCTION

The advent of digitisation has brought about a profound shift in the way businesses engage with their customers. In today's dynamic business background, companies are navigating a unique blend of opportunities and challenges to cultivate lasting customer satisfaction and loyalty. This transformation is driven by the increasing inter-connectedness of customers through various digital technologies. The impact of digitisation on customer satisfaction is a central theme in this study. Businesses are leveraging on various digital tools to facilitate customer interactions.

Recognising that information plays a crucial role in customer satisfaction, which is a key driver of customer loyalty, there is a pressing need to understand the optimal volume and nature of information. To achieve this objective, our study will explore the intricate dynamics of customer loyalty, examining the impact of digital technology adoption, customer engagement tactics and data-driven personalisation on customer satisfaction and, subsequently, on customer loyalty.

The subsequent sections of the paper are structured as follows: Section 2 undertakes a comprehensive literature

review, outlining hypotheses derived from existing research. This section also elucidates the conceptual framework adopted for the study. In Section 3, the research methodology is delineated, providing insights into the data collection procedure and the components of the questionnaire. Section 4 presents the research outcomes through a thorough examination of three primary analyses: convergent validity, factor loading and hypothesis testing. Furthermore, Section 5 encapsulates the research findings and concludes with a discussion on the limitations of the study. The final section, Section 6, addresses the research's limitations and outlines future directions

LITERATURE REVIEW AND HYPOTHESES STATEMENTS

The rise of digitisation has triggered a profound shift in how businesses interact with their customers (Kagermann, 2015; Sestino et al., 2020). As companies grapple with the challenges and opportunities presented by the increasing interconnectedness of customers through online platforms and the pervasive influence of digital technology (Gulfraz et al., 2022), the cultivation of enduring customer loyalty

* College of Business, City University Ajman, UAE. Email: r.srivastava@cu.ac.ae

becomes a critical focal point. To thrive in the global market, organisations must actively nurture and sustain positive customer relationships, prompting an exploration into the strategies, challenges and optimal approaches employed by businesses to achieve this objective. Within the existing literature, the primary goal is to discern the variables that delineate the relationship between digitisation and customer loyalty. Three key variables emerge in this context: digital technology adoption, customer engagement tactics and data-driven personalisation, with the mediating role of customer satisfaction on customer loyalty.

Digital Technology Adoption for Customer Satisfaction

Chitturi et al. (2008), Bartl et al. (2013), Hallikainen and Laukkanen (2016), Koilada (2019), Faizal (2021), Khrais and Alghamdi (2021), Krishen et al. (2021) and Pei and Dastane (2021) indicated that the influence of digital technologies on customer satisfaction exists. The research findings reveal that the widespread adoption of digital technologies across various digital services is attributed to the utilisation of diverse online platforms, mobile applications and automated systems. This transformation is observed to have a profound impact on the customer experience. Specifically, digital platforms empower customers to engage with businesses at their convenience, offering a seamless and user-friendly experience that contributes significantly to heightened levels of customer satisfaction.

H1: There is a significant relationship between different digital technology adoption a customer satisfaction.

Customer Engagement Tactics and Customer Satisfaction

Numerous research articles offer compelling evidence supporting the positive influence of engagement tactics on customer satisfaction. Gummerus et al. (2012) highlighted the utilisation of Facebook communities for customer engagement, showcasing its dual impact on enhancing both customer satisfaction and loyalty. In the hotel and airline industry, So et al. (2016) conducted a study, affirming that customer engagement not only elevates brand evaluation and trust but also serves as a catalyst for amplifying brand loyalty. Thakur (2019) extended this perspective, emphasising that the link between satisfaction and continuance intention is more robust among customers with higher levels of engagement. In parallel, Agnihotri et al. (2016), Santini et al. (2020) and Wang and Kim (2017) underscored the pivotal role of social media platforms in augmenting customer engagement through the generation of satisfaction and positive emotions.

H2: There is a significant relationship between different customer engagement tactics and customer satisfaction.

Data-Driven Personalisation for Customer Satisfaction

Liang et al. (2007) asserted that data-driven personalisation plays a pivotal role in enhancing user satisfaction by mitigating information overloads. Building on this perspective, Halimi et al. (2011) emphasised that personalisation has a positive impact on customer satisfaction and commitment, thereby fostering increased customer loyalty. In the context of online shopping, Sakina and Ali (2021) conducted a study, highlighting the positive influence of personalisation on consumers' purchase intentions. Furthermore, Herbas Torrico and Frank (2019) indicated in their research that the inclination towards personalisation in products and services not only diminishes uncertainty avoidance but also serves as a moderating factor for affective customer satisfaction.

H3: There is a significant relationship between different data-driven personalisation and customer satisfaction.

Digital Technology Adoption for Customer Loyalty

The impact on customer loyalty is equally profound (Bischoff et al., 2019). The study conducted by Casaló Ariño et al. (2008) for the adoption of digital technology adoption for banking industry stated that a positive and streamlined digital experience often translates into increased customer loyalty. Ul Islam and Rahman (2017) mentioned that as customers find it easier to engage with a brand digitally, they are more likely to remain loyal over time. Loyalty programmes, facilitated through digital channels, further incentivise repeat business and foster a sense of loyalty among customers (Bolton et al., 2000; Kang et al., 2015). Dellarocas (2003) further stated that real-time feedback mechanisms enabled by digital technologies allow businesses to promptly address customer concerns and preferences. This responsiveness contributes to customer satisfaction and plays a crucial role in building and maintaining loyalty.

H4: There is a significant relationship between different digital technology adoption and customer loyalty.

Customer Satisfaction and Customer Loyalty

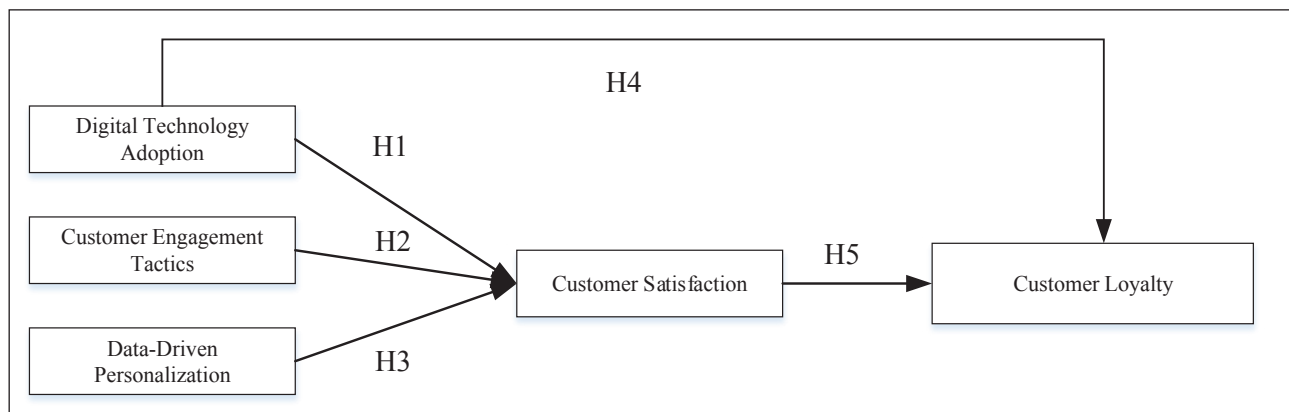
Srinath (2016) underscores the interconnectedness of customer satisfaction and loyalty, emphasising the role of service quality dimensions. In a parallel study, Liu et al. (2018)

assert a robust correlation between customer satisfaction and loyalty, fostering heightened trust, word-of-mouth promotion, recommendations, commitment and intentions for future purchases. Tjahjaningsih et al. (2021) contribute insights from their research on customer experience and service quality, highlighting the positive impact of both on customer satisfaction, consequently enhancing customer loyalty. B elas and Gab ciova (2016) affirm that customer satisfaction serves as a precursor to customer loyalty, influencing the inclination to make additional product purchases. In the realm of public transport, van Lierop and El-Geneidy (2016) explore the dynamics of customer satisfaction and loyalty, revealing that improvements in service quality and customer

satisfaction can lead to increased loyalty among diverse user groups, potentially boosting ridership. Jiang and Zhang (2016) study on the China airline market delves into the significant impact of service quality and ticket pricing on customer satisfaction and loyalty. Collectively, these studies contribute to a comprehensive understanding of the intricate relationships between customer satisfaction, loyalty and various influencing factors across diverse industries.

H5: There is a significant relationship between customer satisfaction and customer loyalty.

The proposed relationships are shown in Fig. 1.



Source: Author.

Fig. 1: Conceptual Framework

RESEARCH METHODOLOGY

Procedure to Collect Data

A survey was conducted targeting 155 respondents from the UAE who are frequent users of various digital services. The research employed a five-point Likert scale, utilising an ordinal measurement, to gather responses. Invitations to participate in the questionnaire study were distributed via email. The survey period spanned from October 1 to November 30, 2023, with follow-up reminders sent to participants. The survey system was designed to allow each respondent to submit data only once, and after the specified end date, the questionnaire was closed, rendering further participation unavailable.

Questionnaire

The questionnaire was structured into five main sections:

The first part addressed questions about the integration of various web platforms, mobile apps and automated systems

for digital services (Q1). This part additionally examines how digital adoption affects the consumer experience (Q2). The second section delves into the importance of customer involvement in improving brand assessment and trust (Q3) and the impact of social media in increasing customer satisfaction (Q4). The third section included questions about data-driven adaptability. It investigated the significance of tailored communications from businesses (Q5) and the level of trust that customisation generates in terms of consumer satisfaction (Q6). Moving on to the fourth section, the questions focused on the impact of digital adoption on customer loyalty. This includes the ease of interacting with businesses via digital tools (Q7) and the effectiveness of real-time input via numerous digital choices (Q8). The fifth and final section investigated whether increased customer satisfaction leads to increased customer loyalty. The queries looked at how increased customer satisfaction leads to increased trust, word-of-mouth advertising and commitment, eventually leading to increased customer loyalty (Q9). It also explored if customer satisfaction leads to purchase intent, hence adding to customer loyalty (Q10).

DATA ANALYSIS

The data analysis comprises three main analyses: convergent validity, factor loading and hypothesis testing.

Convergent Validity

Convergent validity is demonstrated when all items in a

measurement instrument consistently reflect the underlying concept. The parameters of convergent validity, composite reliability (with >0.70) and average variance extracted (with >0.5) confirms the credibility of the variables for further analysis (as given in Table 1 below).

Table 1: Convergent Validity using Composite Reliability and Average Variance

Variables	Composite Reliability (CR)	Average Variance Extracted (AVE)
Customer Engagement Tactics	0.823	0.7
Customer Loyalty	0.86	0.755
Customer Satisfaction	0.746	0.597
Data-Driven Personalization	0.885	0.794
Digital Technology Adoption	0.714	0.587

Factor Loading

Factor loading (shown in Fig. 2) checked how well it fits the data. During research it was decided that if factor loading was weaker than 0.70, it might be removed because

it's considered not very strong. Only one factor of Digital technology adoption was lower than 0.70, it was kept in the model because when it was removed, it didn't make the other parts of the model work significantly better.

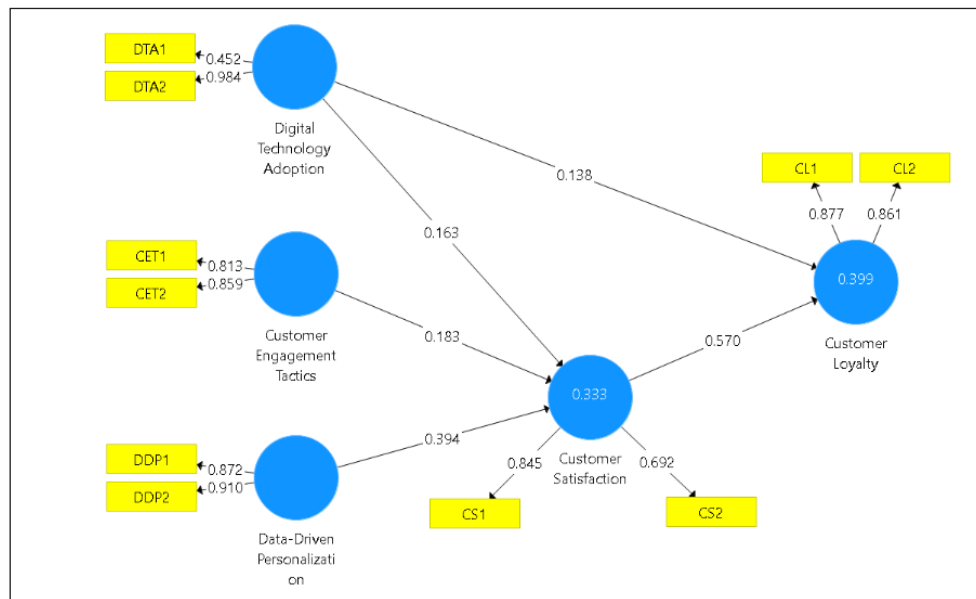


Fig. 2: Factor Loading for the Proposed Theoretical Framework

Hypotheses Testing

After confirming that the measurement model aligns with conventional standards of reliability and validity, the subsequent phase of the analysis involved evaluating the structural model and testing the proposed hypotheses.

The direct relationships were examined through PLS bootstrapping procedures, utilising 155 samples and SmartPLS Version 3.4. The findings are outlined in Table 2. Regarding the structural paths, both the standardised path coefficients and their corresponding significance values were employed to test the hypotheses.

Table 2: Results of Hypotheses Statements

Hypotheses	Relationship	P-Value	Interpretation
H1	Digital Technology Adoption -> Customer Satisfaction	0.035	Statistically significant, positive impact on Customer Satisfaction. Thus <i>H5</i> is accepted
H2	Customer Engagement Tactics -> Customer Satisfaction	0.018	Statistically significant, positive impact on Customer Satisfaction. Thus <i>H1</i> is accepted.
H3	Data-Driven Personalization -> Customer Satisfaction	0.000	Highly statistically significant, positive impact on Customer Satisfaction. Thus <i>H3</i> is accepted
H4	Digital Technology Adoption -> Customer Loyalty	0.049	Statistically significant, positive impact on Customer Loyalty. Thus <i>H4</i> is accepted
H5	Customer Satisfaction -> Customer Loyalty	0.000	Highly statistically significant, positive impact on Customer Loyalty. Thus <i>H2</i> is accepted

Table 2 and Fig. 2 provide a comprehensive overview of the results from testing the research hypotheses. The key findings indicate a significant and positive impact of digitisation on customer loyalty, primarily mediated through customer satisfaction. Moreover, the results highlight that customer satisfaction is positively influenced by the digital technology adoption, customer engagement strategies and data-driven personalisation. Notably, data-driven personalisation emerges as the most influential driver of customer satisfaction, supported by a statistically significant p-value of 0.000. Consequently, all relevant hypotheses find support in the empirical findings. The results also reveal a substantial and influential effect of customer satisfaction on customer loyalty, as evidenced by a statistically significant p-value of 0.000.

CONCLUSION AND RECOMMENDATIONS

The goal of this research is to identify factors that impact customer loyalty in the use of digital services provided by companies. As a result, this research included variables such as digital technology adoption, customer engagement tactics and data personalisation in the framework. According to the findings, consumer satisfaction has a major impact on customer loyalty. As a result, the findings of this study have important theoretical, practical and methodological consequences, which will be discussed in depth in the following subsections.

Theoretical Implication

The theoretical implications of this study are significant, adding to the understanding of the complex relationship between digitisation, customer satisfaction and loyalty. By actually confirming the suggested conceptual framework, the study improves existing theories related to digital technology usage, customer engagement tactics and data-

driven personalisation. The results underscore the key role of these factors in shaping customer satisfaction, which is a critical precursor to customer loyalty. This complex understanding improves academic views on the changing environment of customer relations in the digital age. The studies thorough method also shows the moderating role of customer satisfaction in the relationship between digital technology uptake and customer loyalty, confirming the importance of creating positive digital experiences for continued customer loyalty. Overall, the study adds useful insights to the theoretical roots of customer-centric strategies in the digital business environment.

Practical Implication

The practical effects of this study are significant for companies looking to improve their digital services and enhance customer satisfaction and loyalty. Firstly, the results highlight the importance of digital technology usage in creating customer satisfaction and loyalty. Companies should value the smooth merging of online platforms, mobile apps and automatic systems to provide easy and user-friendly experiences for customers. Secondly, the positive effect of customer engagement tactics on satisfaction underscores the importance of creating useful relationships. Businesses can harness social media and other interaction tactics to enhance brand review, trust and loyalty. Thirdly, the substantial impact of data-driven tailoring on customer satisfaction conveys the need for tailored communication and unique encounters. Companies should invest in data analytics and customisation tools to meet individual customer tastes successfully. Additionally, understanding the moderating role of customer satisfaction in the link between digital technology uptake and loyalty, companies should prioritise customer satisfaction efforts to drive long-term loyalty. Overall, the study offers practical insights for companies to carefully apply digital tools, connect customers effectively and embrace data-driven personalisation to build long customer relationships and loyalty.

Methodological Implication

The methodological implications of this research study are notable, giving insights that can influence future research efforts. The use of SmartPLS for analysing the reflected measurement criteria, including convergent validity, factor loadings and hypothesis testing, offers a solid scientific framework. The application of an online survey with an organised questionnaire and a varied group of 155 respondents from the UAE adds to the methodological strength, giving a base for generalisability. The specific description of the questionnaire sections, focusing on digital technology acceptance, customer interaction methods, data-driven personalisation, customer satisfaction and loyalty, adds methodological clarity, improving replicability and similarity for future studies. Additionally, the addition of both composite reliability and average variance recovered in measuring convergent validity adds scientific accuracy. The factor loading analysis, combined with the decision-making process for keeping a variable despite reduced loading, shows a careful and informed approach. The use of PLS bootstrapping methods for hypothesis testing further fits with best practices in structural equation modeling. Overall, the study methodology sets a sound basis for advancing the field, giving a methodological plan for scholars interested in exploring the detailed dynamics of digital services, customer satisfaction and loyalty.

RESEARCH LIMITATIONS AND FUTURE DIRECTIONS

This study, while useful in its exploration of digital service acceptance, is not without limitations. The primary limit lies in the regional reach, as the study focused solely on participants from the UAE. This limitation limits the generalisability of results to a specific culture and regional setting. To handle this, future study should expand its regional reach, covering varied places to improve the external validity of results.

Another limitation comes from time limits, as the study was performed within a particular period (October 1–November 30, 2023). This time restriction might limit the study's ability to detect dynamic changes in digital trends and customer behaviours over more extended periods. To avoid this limitation, future research attempts should consider taking a continuous method. Longitudinal studies would offer a more complete view of changing trends in the acceptance of digital services.

The reliance on a survey-based technique adds possible flaws such as respondent self-reporting and social desirability, presenting a further disadvantage. To counteract this, future study could benefit from adding varied research

methods, such as interviews or observational studies. This multi-method approach would provide a more complete and detailed view of the factors affecting the acceptance of digital services. Moreover, while the study involved 155 individuals, a bigger sample size could improve statistical power and generalisability. Future research might aim for a more extensive and diverse participant pool to strengthen the robustness of the findings.

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