

Customer satisfaction is not enough: examining the weak link between digital service strategies and customer loyalty

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ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh *CRM personalization*, *service responsiveness*, dan *omnichannel integration* terhadap *customer loyalty* dengan *customer satisfaction* sebagai variabel mediasi pada bisnis digital. Penelitian menggunakan pendekatan kuantitatif dengan metode PLS-SEM. Hasil penelitian menunjukkan bahwa ketiga variabel berpengaruh positif dan signifikan terhadap *customer satisfaction*, namun tidak berpengaruh signifikan secara langsung terhadap *customer loyalty*. *Customer satisfaction* juga tidak mampu memediasi hubungan tersebut secara signifikan. Temuan ini menunjukkan bahwa strategi layanan digital belum cukup untuk membangun loyalitas pelanggan secara berkelanjutan tanpa didukung faktor relasional seperti *trust* dan *emotional engagement*. Penelitian ini memberikan implikasi bahwa bisnis digital perlu mengembangkan hubungan pelanggan yang lebih mendalam untuk meningkatkan loyalitas pelanggan.

Kata Kunci: personalisasi CRM; responsivitas layanan; integrasi omnichannel; kepuasan pelanggan; loyalitas pelanggan

ABSTRACT

This study aims to analyze the influence of CRM personalization, service responsiveness, and omnichannel integration on customer loyalty, with customer satisfaction as a mediating variable in digital businesses. The study used a quantitative approach with the PLS-SEM method. The results showed that all three variables have a positive and significant effect on customer satisfaction, but do not have a significant direct effect on customer loyalty. Customer satisfaction also cannot significantly mediate the relationship. These findings indicate that digital service strategies are not sufficient to build sustainable customer loyalty without the support of relational factors such as trust and emotional engagement. This study implies that digital businesses need to develop deeper customer relationships to increase customer loyalty.

Keyword: CRM personalization; service responsiveness; omnichannel integration; customer satisfaction; customer loyalty

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1. INTRODUCTION

The rapid development of digital technology has fundamentally transformed the way businesses interact with customers, particularly in online entrepreneurship and digital commerce. In highly competitive digital markets, customers are exposed to abundant alternatives, making it increasingly difficult for firms to build and sustain customer loyalty. Unlike traditional markets, digital environments are characterized by low switching costs, high transparency, and dynamic customer expectations, which weaken long-term customer commitment. As a result, firms are required to adopt more sophisticated customer relationship strategies, such as CRM personalization, service responsiveness, and omnichannel integration, to enhance customer experience and maintain competitiveness. However, previous studies indicate that the effectiveness of these strategies in directly fostering customer loyalty remains inconclusive, particularly in digital contexts where customer

behavior is more dynamic and unpredictable (Verhoef et al., 2015; Lemon & Verhoef, 2016; Becker & Jaakkola, 2020; Tafesse, 2016; Ali et al., 2018).

Customer Relationship Management (CRM) personalization has been widely recognized as an important strategy for enhancing customer engagement by delivering tailored experiences based on individual preferences and behavioral data. Through personalization, firms can create more relevant interactions, increase perceived value, and strengthen emotional connections with customers. Likewise, service responsiveness reflects a firm's ability to respond quickly and effectively to customer needs, which is essential in digital environments where immediacy is highly valued. In addition, omnichannel integration enables seamless customer experiences across multiple platforms, reducing friction and improving convenience.

Previous studies have consistently shown that these factors significantly influence customer satisfaction, which is often considered a key antecedent of customer loyalty (Peppers & Rogers, 2016; Parasuraman et al., 1988; Zeithaml et al., 2018; Raza et al., 2021; Hapsari et al., 2017). Nevertheless, the direct relationship between these digital service strategies and customer loyalty remains inconsistent across studies, indicating the existence of underlying mechanisms that require further investigation.

From a theoretical perspective, the relationship between service strategies and customer loyalty is commonly explained through psychological constructs such as customer satisfaction. According to Expectation Confirmation Theory (ECT), satisfaction arises when customer experiences meet or exceed expectations, leading to positive behavioral outcomes, including repeat purchases and loyalty (Oliver, 1980; Bhattacharjee, 2001; Anderson & Srinivasan, 2003).

In this framework, CRM personalization, service responsiveness, and omnichannel integration are expected to influence loyalty indirectly through satisfaction. However, recent studies suggest that the mediating role of satisfaction is not always significant in digital contexts, as customer loyalty may also be influenced by factors such as trust, emotional attachment, and perceived switching benefits (Lemon & Verhoef, 2016; Verhoef et al., 2015; Homburg et al., 2017; Barari et al., 2021; Becker & Jaakkola, 2020). This inconsistency indicates a critical research gap regarding the extent to which satisfaction effectively mediates the relationship between digital service strategies and customer loyalty.

In the context of online entrepreneurship, particularly in emerging markets, this issue becomes increasingly relevant due to the rapid growth of digital businesses and intense competition among online sellers. Despite significant investments in CRM systems, responsive services, and omnichannel platforms, many businesses still struggle to build strong customer loyalty. This phenomenon suggests that enhancing customer satisfaction alone may not be sufficient to ensure long-term loyalty, thereby challenging traditional assumptions in relationship marketing literature. However, empirical evidence examining this phenomenon remains limited, particularly in the context of online businesses in developing economies.

Based on these gaps, this study aims to examine the effect of CRM personalization, service responsiveness, and omnichannel integration on customer loyalty, with customer satisfaction as a mediating variable. The novelty of this study lies in its attempt to provide an integrated model that not only examines the direct and indirect relationships among these variables but also highlights the potential limitations of customer satisfaction as a mediating mechanism in digital business environments. This study contributes theoretically by extending the application of Expectation Confirmation Theory and relationship marketing perspectives in explaining customer loyalty in digital contexts. Practically, the findings are expected to provide insights for digital entrepreneurs and practitioners in designing more effective customer relationship strategies that go beyond satisfaction and incorporate deeper relational factors to sustain customer loyalty.

2. LITERATURE REVIEW

In the digital business environment, customer loyalty has become increasingly difficult to sustain due to low switching barriers and high market transparency. Customers can easily compare alternatives and switch providers, making loyalty more fragile and dynamic. As a result, firms must rely on integrated digital service strategies, including CRM personalization, service responsiveness, and omnichannel integration, to enhance customer experience. However, previous studies suggest that these factors do not always directly translate into customer loyalty, but instead operate through psychological mechanisms such as customer satisfaction (Verhoef et al., 2015; Lemon & Verhoef, 2016; Becker & Jaakkola, 2020; Homburg et al., 2017; Barari et al., 2021). This indicates that loyalty formation in digital contexts is complex and often indirect.

From a theoretical perspective, Customer Relationship Management (CRM) emphasizes the importance of personalized interactions in building long-term relationships. Personalization enables firms to tailor communication, recommendations, and services based on individual customer data, thereby enhancing perceived relevance and value (Peppers & Rogers, 2016; Kumar & Reinartz, 2018; Payne & Frow, 2017; Wedel & Kannan, 2016). Empirical studies consistently show that CRM personalization significantly improves customer satisfaction by creating a sense of individual recognition and emotional connection (Raza et al., 2021;

Kim & Choi, 2020; Bleier et al., 2019; Xu et al., 2020; Tam & Ho, 2006). However, its direct effect on customer loyalty remains inconsistent, as personalization alone may not be sufficient to create long-term commitment without deeper relational factors (Homburg et al., 2017; Becker & Jaakkola, 2020). Therefore, this study proposes:

H1: CRM personalization has a positive effect on customer satisfaction.

H2: CRM personalization has a positive effect on customer loyalty.

Service responsiveness is another critical dimension of digital service quality, reflecting a firm's ability to provide prompt and effective responses to customer needs. According to the SERVQUAL model, responsiveness is a key determinant of perceived service quality and customer satisfaction (Parasuraman et al., 1988; Zeithaml et al., 2018). In digital environments, customers expect real-time responses and efficient problem resolution, making responsiveness a crucial factor in shaping customer experience (Santos & Gonçalves, 2019; Tafesse, 2016; Islam et al., 2020; Ali et al., 2018). While responsiveness has been shown to significantly influence satisfaction, its direct effect on loyalty is often weak or insignificant, as loyalty requires stronger relational dimensions such as trust and commitment (Vun et al., 2013; Hapsari et al., 2017). Based on this reasoning:

H3: Service responsiveness has a positive effect on customer satisfaction.

H4: Service responsiveness has a positive effect on customer loyalty.

Omnichannel integration refers to the seamless coordination of multiple customer touchpoints, enabling consistent and unified customer experiences across channels. Omnichannel customer experience theory suggests that integrated interactions enhance perceived convenience, reduce customer effort, and improve satisfaction (Verhoef et al., 2015; Lemon & Verhoef, 2016; Piotrowicz & Cuthbertson, 2018; Kazancoglu & Aydin, 2018). Empirical evidence shows that omnichannel integration significantly affects customer satisfaction but has limited direct influence on customer loyalty, as its impact is often mediated by customer perceptions and experiences (Juaneda-Ayensa et al., 2016; Herhausen et al., 2015; Barari et al., 2021). Therefore:

H5: Omnichannel integration has a positive effect on customer satisfaction.

H6: Omnichannel integration has a positive effect on customer loyalty.

Customer satisfaction is widely recognized as a key determinant of customer loyalty. According to Expectation Confirmation Theory (ECT), satisfaction arises when customer experiences meet or exceed expectations, leading to repeat purchase behavior and long-term commitment (Oliver, 1980; Bhattacharjee, 2001; Anderson & Srinivasan, 2003). Numerous studies confirm that satisfaction significantly influences loyalty across various industries, particularly in digital and service-based contexts (Chen & Lin, 2019; Hapsari et al., 2017; Rather & Sharma, 2019; Tzavlopoulos et al., 2019). However, in highly competitive digital markets, the strength of this relationship may weaken due to low switching costs and abundant alternatives. Thus:

H7: Customer satisfaction has a positive effect on customer loyalty.

Furthermore, customer satisfaction is often conceptualized as a mediating variable that links service strategies to loyalty outcomes. Prior studies suggest that satisfaction serves as a psychological mechanism through which service quality, personalization, and omnichannel experience influence loyalty (Raza et al., 2021; Barari et al., 2021; Becker & Jaakkola, 2020; Homburg et al., 2017). However, recent evidence highlights that this mediating role is not always significant, particularly in digital environments where customer behavior is more volatile and influenced by external factors such as price competition and platform switching (Lemon & Verhoef, 2016; Verhoef et al., 2015). Therefore:

H8: Customer satisfaction mediates the relationship between CRM personalization and customer loyalty.

H9: Customer satisfaction mediates the relationship between service responsiveness and customer loyalty.

H10: Customer satisfaction mediates the relationship between omnichannel integration and customer loyalty.

3. RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design to examine the relationships among CRM personalization, service responsiveness, omnichannel integration, customer satisfaction, and customer loyalty in the context of online businesses. A quantitative approach is considered appropriate because it enables the measurement of latent constructs through numerical data and facilitates hypothesis testing using statistical analysis. The explanatory design is specifically applied to analyze both direct and indirect relationships among variables, particularly the mediating role of customer satisfaction in linking digital service strategies to customer loyalty. In addition, this study adopts a cross-sectional design, where data are collected at a single point in time to capture respondents' perceptions and experiences in interacting with online businesses.

The population of this study consists of customers who have conducted online transactions and interacted with digital business platforms. This population is considered relevant because it represents actual

users of CRM-based services and omnichannel systems. The sampling technique employed is purposive sampling, allowing respondents to be selected based on criteria relevant to the research objectives. The criteria include: (1) individuals who have made at least one online purchase within the last six months, (2) individuals who have interacted with customer service or digital communication channels, and (3) individuals who have used multiple service channels such as websites, mobile applications, or social media platforms. The sample size determination follows the rule of thumb in Partial Least Squares Structural Equation Modeling (PLS-SEM), which recommends a minimum sample size of 10 times the maximum number of structural paths directed at a construct. Based on the model complexity, a sample size of 100–150 respondents is considered sufficient to ensure statistical reliability and robustness.

Data collection was conducted using a structured questionnaire distributed through online platforms to efficiently reach respondents. The questionnaire items were adapted from previous studies to ensure content validity and relevance to the research context. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to measure respondents' perceptions of each construct. Prior to the main survey, a pilot test was conducted to evaluate the clarity and reliability of the instrument, ensuring that all items could accurately measure the intended constructs.

All variables in this study are conceptualized as latent constructs measured using reflective indicators. CRM personalization is measured through indicators related to customized communication, recommendations, and services based on customer preferences and behavior. Service responsiveness is measured through indicators reflecting the speed, accuracy, and effectiveness of responses provided to customers. Omnichannel integration reflects the extent to which service channels are seamlessly connected to provide a consistent customer experience. Customer satisfaction is measured based on customers' overall evaluation of their experiences, while customer loyalty is reflected through repeat purchase intention, recommendation behavior, and long-term commitment.

The data analysis technique employed in this study is Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4 software. PLS-SEM is selected because of its suitability for predictive analysis, its ability to handle complex models with multiple constructs and indicators, and its flexibility in dealing with non-normal data distributions. The analysis is conducted in two stages: measurement model evaluation (outer model) and structural model evaluation (inner model). The measurement model is assessed through convergent validity, discriminant validity, and internal consistency reliability. Convergent validity is evaluated using outer loadings and Average Variance Extracted (AVE), while discriminant validity is assessed using the Fornell-Larcker criterion and cross-loadings. Reliability is measured using Composite Reliability and Cronbach's Alpha.

The structural model is evaluated by examining path coefficients, coefficients of determination (R^2), effect size (f^2), predictive relevance (Q^2), and model fit (SRMR). The R^2 values indicate the explanatory power of endogenous variables, while f^2 measures the contribution of exogenous variables to the model. Predictive relevance (Q^2) is used to assess the predictive capability of the model, and SRMR is employed to evaluate model fit. Hypothesis testing is conducted using a bootstrapping procedure with 5,000 resamples to generate t-statistics and p-values, with a significance level of 5% ($p < 0.05$). Furthermore, mediation analysis is conducted to examine the role of customer satisfaction in mediating the relationship between CRM personalization, service responsiveness, omnichannel integration, and customer loyalty. The mediation effect is assessed through indirect path coefficients generated from the bootstrapping procedure. A significant indirect effect indicates the presence of mediation, while a non-significant result indicates that the mediating role is not supported. This approach provides a comprehensive understanding of how digital service strategies influence customer loyalty through psychological mechanisms.

4. RESULTS AND DISCUSSION

The structural model results, as presented in Figure 1, provide a comprehensive understanding of the relationships among CRM personalization, service responsiveness, omnichannel integration, customer satisfaction, and customer loyalty. The model demonstrates strong explanatory power for customer satisfaction, with an R-square value of 0.842, indicating that 84.2% of the variance in customer satisfaction is explained by CRM personalization, service responsiveness, and omnichannel integration. This finding suggests that digital service strategies play a substantial role in shaping customer satisfaction within online business environments. Meanwhile, customer loyalty shows an R-square value of 0.551, indicating that 55.1% of its variance is explained by the model, which can be categorized as moderate explanatory power in behavioral research.

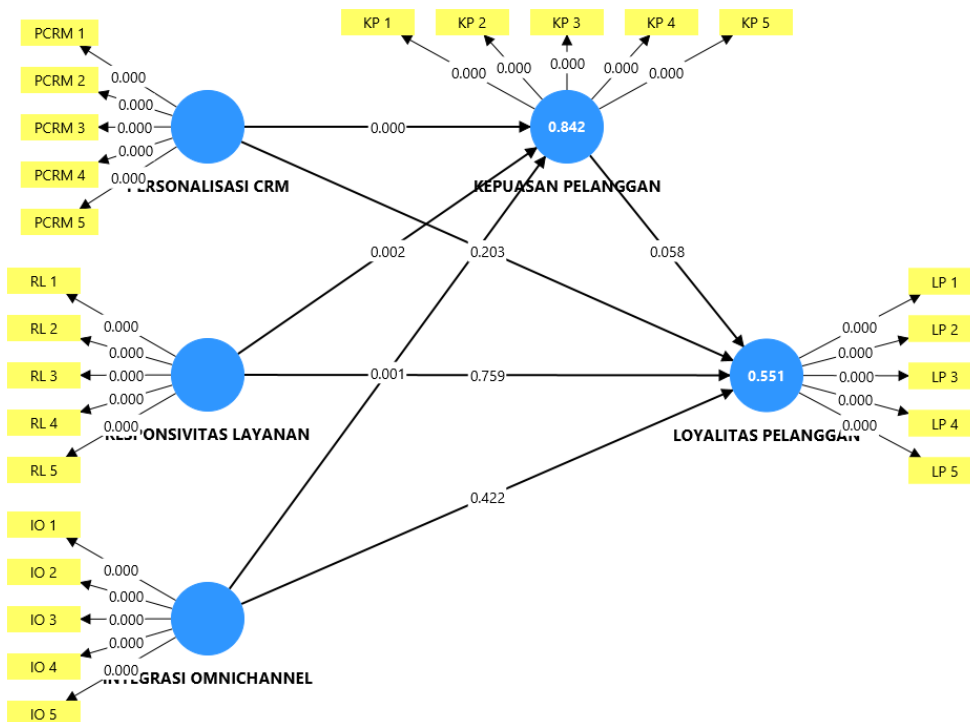


Figure 1. Structural Model Results Using PLS-SEM

The evaluation of the measurement model indicates that all constructs meet the required standards of validity and reliability. The outer loading values of all indicators exceed the acceptable threshold, confirming strong convergent validity, while the Average Variance Extracted (AVE) values are above 0.50, indicating that each construct adequately explains the variance of its indicators. In addition, the Composite Reliability and Cronbach's Alpha values are above 0.70, demonstrating high internal consistency among the measurement items. Discriminant validity is also confirmed through the Fornell-Larcker criterion and cross-loading analysis, ensuring that each construct is empirically distinct from the others. These results indicate that the measurement model is robust and appropriate for further structural model evaluation.

The structural model assessment further reveals that the model has moderate explanatory power in explaining both customer satisfaction and customer loyalty. The coefficient of determination (R^2) indicates that customer satisfaction is substantially influenced by CRM personalization, service responsiveness, and omnichannel integration, while customer loyalty is moderately explained by customer satisfaction and the three exogenous variables. The predictive relevance (Q^2) values demonstrate that the model has adequate predictive capability, and the Standardized Root Mean Square Residual (SRMR) falls within the acceptable range, indicating a good model fit. Furthermore, the effect size (f^2) analysis shows that CRM personalization and service responsiveness have moderate effects on customer satisfaction, while omnichannel integration contributes at a relatively smaller yet still meaningful level. These findings confirm that the structural model is statistically acceptable and capable of explaining relationships among variables in the context of digital customer behavior.

The hypothesis testing results demonstrate that CRM personalization has a positive and significant effect on customer satisfaction, indicating that tailored interactions and customized services enhance customers' perceived value and overall experience. This finding supports the core principle of Customer Relationship Management theory, which emphasizes individualized engagement in improving customer satisfaction (Peppers & Rogers, 2016; Kumar & Reinartz, 2018). It also aligns with previous studies suggesting that personalization increases emotional connection and perceived relevance, thereby improving customer evaluations of service quality (Bleier et al., 2019; Raza et al., 2021; Xu et al., 2020). However, CRM personalization does not have a significant direct effect on customer loyalty, suggesting that personalization alone is insufficient to create long-term commitment. This finding is consistent with previous studies indicating that while personalization enhances immediate satisfaction, loyalty formation requires deeper relational elements such as trust and emotional attachment (Homburg et al., 2017; Becker & Jaakkola, 2020). Therefore, personalization functions more effectively as a driver of satisfaction rather than a direct determinant of loyalty.

Similarly, the results show that service responsiveness has a positive and significant effect on customer satisfaction, highlighting the importance of timely and effective responses in shaping customer experience. This finding supports the SERVQUAL framework, where responsiveness is considered a key dimension of service quality influencing satisfaction (Parasuraman et al., 1988; Zeithaml et al., 2018). In digital

environments, where customers expect immediate interaction and efficient problem resolution, responsiveness becomes a crucial factor in enhancing perceived service performance (Tafesse, 2016; Santos & Gonçalves, 2019). However, service responsiveness does not have a significant direct effect on customer loyalty, indicating that quick responses alone do not guarantee long-term customer commitment. This result reinforces prior findings suggesting that operational service quality contributes mainly to satisfaction rather than loyalty, as loyalty requires stronger relational bonds beyond functional service performance (Vun et al., 2013; Hapsari et al., 2017).

Furthermore, omnichannel integration is found to have a positive and significant effect on customer satisfaction, indicating that seamless and consistent experiences across multiple channels enhance customer convenience and reduce customer effort. This finding is consistent with omnichannel customer experience theory, which emphasizes the importance of integrated interactions in improving customer perceptions (Verhoef et al., 2015; Lemon & Verhoef, 2016). However, similar to the previous variables, omnichannel integration does not significantly influence customer loyalty directly, suggesting that convenience and consistency alone are insufficient to foster long-term loyalty. This finding supports prior studies indicating that omnichannel strategies primarily improve satisfaction but do not necessarily generate loyalty without emotional or relational engagement (Herhausen et al., 2015; Barari et al., 2021).

In addition, the results indicate that customer satisfaction has a positive but relatively weak effect on customer loyalty, suggesting that satisfaction alone is not a strong predictor of loyalty in digital business contexts. While this finding is partially consistent with Expectation Confirmation Theory (Oliver, 1980; Bhattacharjee, 2001), it also reflects the evolving nature of customer behavior in digital markets, where satisfied customers may still switch to competitors due to low switching costs and abundant alternatives. Previous studies have highlighted that the satisfaction–loyalty relationship becomes weaker in highly competitive environments, where factors such as price sensitivity, promotional offers, and platform convenience also influence customer decisions (Lemon & Verhoef, 2016; Becker & Jaakkola, 2020). This indicates that satisfaction is necessary but not sufficient for building loyalty.

The mediation analysis further reveals that customer satisfaction does not significantly mediate the relationship between CRM personalization, service responsiveness, omnichannel integration, and customer loyalty. This finding indicates that the indirect pathways through satisfaction are not strong enough to explain the formation of customer loyalty. This result contrasts with traditional relationship marketing models, which position satisfaction as a central mediating variable, but aligns with more recent studies suggesting that digital customer behavior is influenced by multiple factors beyond satisfaction (Verhoef et al., 2015; Barari et al., 2021). The absence of a significant mediating effect suggests that customer loyalty in digital environments is more complex and may require the inclusion of additional variables such as trust, perceived value, brand attachment, or emotional engagement. Overall, the findings of this study provide important insights into customer behavior in digital business environments. While CRM personalization, service responsiveness, and omnichannel integration are effective in enhancing customer satisfaction, they do not directly translate into customer loyalty. Furthermore, customer satisfaction itself is not a strong mediator in this relationship, indicating a shift from traditional loyalty models toward more complex and multidimensional frameworks. These results suggest that businesses need to move beyond functional service improvements and focus on building deeper relational connections with customers in order to achieve sustainable customer loyalty.

5. CONCLUSION

This study concludes that CRM personalization, service responsiveness, and omnichannel integration play significant roles in enhancing customer satisfaction in digital business environments. The findings demonstrate that all three variables have positive and significant effects on customer satisfaction, indicating that digital service strategies are effective in improving customers' perceived experiences. The strong explanatory power of the model further reinforces the importance of integrating personalization, responsiveness, and seamless channel interaction in delivering superior service quality.

However, the findings also reveal that these variables do not have significant direct effects on customer loyalty. This indicates that although digital service excellence can improve customer satisfaction, it does not automatically lead to long-term customer commitment. Furthermore, customer satisfaction itself is found to have a positive but statistically insignificant effect on customer loyalty, suggesting that satisfaction alone is insufficient to drive loyalty in highly competitive digital environments. These results reflect a shift in customer behavior, where satisfied customers may still switch to competitors due to low switching costs, high market transparency, and abundant alternatives.

In addition, the mediation analysis shows that customer satisfaction does not significantly mediate the relationship between CRM personalization, service responsiveness, omnichannel integration, and customer loyalty. This finding challenges the traditional assumption in relationship marketing that satisfaction functions

as the primary mechanism linking service quality to loyalty. Instead, the results suggest that customer loyalty formation in digital contexts is more complex and cannot be fully explained by satisfaction alone.

Overall, this study provides important theoretical and practical implications. Theoretically, the findings extend Expectation Confirmation Theory and relationship marketing literature by highlighting the weakening role of customer satisfaction as both a predictor and mediator of loyalty in digital environments. Practically, the results suggest that businesses should move beyond functional service improvements and focus on building deeper relational factors, such as trust, emotional engagement, and relational-level customer experience personalization, in order to achieve sustainable customer loyalty.

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