

## CROSS-SECTOR DETERMINANTS OF CUSTOMER EXPERIENCE IN MIDDLE EASTERN MARKETS

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### ABSTRACT

Customer experience (CX) has become a critical strategic driver of customer satisfaction, loyalty, and long-term value across industries. In Middle Eastern markets, CX is shaped by a complex interaction of service quality, emotional engagement, cultural context, and rapidly expanding digital touchpoints. Drawing exclusively on existing academic literature, this article examines the cross-sector determinants of customer experience across retail, food and beverage, and service industries, with particular attention to Middle Eastern market characteristics. The findings highlight service quality, emotional and experiential value, digital customer experience, and multichannel consistency as core determinants influencing customer satisfaction and loyalty outcomes. Cultural factors, including social norms, relationship orientation, and demographic differences, further moderate customer experience perceptions in the region. For buyers and decision-makers, the study provides a structured perspective on how customer experience drivers operate across sectors, offering practical insights for evaluating suppliers, designing customer-centric strategies, and achieving sustainable competitive advantage in experience-driven Middle Eastern markets.

### Keywords:

Customer Experience; Customer Satisfaction; Customer Loyalty; Service Quality; Digital Customer Experience; Multichannel Retailing; Cultural Influences; Buyer Decision-Making; Middle Eastern Markets; Cross-Sector Analysis.

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### 1. INTRODUCTION

Customer experience (CX) has evolved into a central pillar of competitive strategy across industries, reshaping how organizations attract, retain, and grow their customer base. Rather than competing solely on price, product features, or distribution reach, firms increasingly differentiate themselves through the quality and consistency of the experiences they deliver across customer touchpoints. Prior research consistently demonstrates that customer experience is a multidimensional construct with direct implications for customer satisfaction, loyalty, and long-term value creation (Mascarenhas et al., 2006; Srivastava & Kaul, 2016). As a result, CX has become a critical concern not only for marketers, but also for buyers, procurement professionals, and strategic decision-makers evaluating suppliers and service partners. The importance of customer experience is particularly pronounced in service-intensive and consumer-facing sectors such as retail, food and beverage, and hospitality, where customer perceptions are shaped through repeated interactions rather than one-time transactions. Empirical studies across these sectors show that positive customer experiences significantly enhance satisfaction and loyalty, while negative experiences can quickly erode trust and future purchase intentions (Ha, 2021; Biscaia et al., 2017; Sudiyo et al., 2022). These outcomes have financial implications, as superior customer experience has been linked to increased customer spending and stronger long-term relationships (Srivastava & Kaul, 2016). Consequently, organizations operating across sectors must understand not only *whether* customer experience matters, but *which determinants* most strongly influence it. In Middle Eastern markets, customer experience takes on additional complexity due to the interaction of cultural norms, relationship-oriented business practices, and rapid economic and technological transformation. Many countries in the region have witnessed accelerated growth in modern retail formats, digital platforms, and service innovation, particularly in food retailing and quick service restaurants. At the same time, customer expectations remain deeply influenced by social values, trust, respect, and interpersonal treatment. Research focusing on Middle Eastern contexts, such as Saudi Arabia and Jordan, highlights that cultural alignment and service quality significantly shape customer experience evaluations and loyalty responses (Jarrar, 2026a; Jarrar, 2026b; Jarrar, 2026c). For buyers operating in or sourcing from these markets, understanding these contextual factors is essential for effective decision-making. Customer experience is widely recognized as a holistic construct encompassing cognitive, emotional, sensory, and relational dimensions. Early conceptualizations emphasize the need to manage the “total customer

experience,” integrating functional service delivery with emotional engagement across the entire customer journey (Mascarenhas et al., 2006). Subsequent empirical research reinforces this view, showing that customers do not evaluate isolated service encounters in isolation but instead form cumulative judgments based on multiple interactions over time (Brun et al., 2017; Roozen & Katidis, 2019). This cumulative nature of customer experience is especially relevant in multichannel environments, where customers interact with organizations through physical stores, digital platforms, and service personnel. Digital transformation has further expanded the scope of customer experience across sectors. Digital interfaces—such as mobile applications, online ordering systems, and omnichannel retail platforms have become integral components of the customer journey. Studies examining digital customer experience demonstrate its significant impact on customer loyalty, particularly in retail and food-related sectors (Molinillo et al., 2022; Jarrar, 2026a).

## LITERATURE REVIEW

### 2.1 Conceptualization of Customer Experience

Customer experience (CX) has been widely examined as a holistic and multidimensional construct that reflects customers’ cognitive, emotional, sensory, and relational responses to interactions with organizations across multiple touchpoints. Mascarenhas et al. (2006) provide a foundational perspective by emphasizing that lasting customer loyalty is achieved through the management of the total customer experience rather than isolated service encounters. This approach positions CX as a strategic process that integrates functional service delivery with emotional engagement over the entire customer journey. Subsequent research reinforces this holistic view. Roozen and Katidis (2019) argue that both service experience and shopping experience jointly shape customer evaluations in retail environments. Their findings suggest that CX is cumulative and dynamic, formed through repeated interactions rather than single transactions. This cumulative nature highlights the importance of consistency and coherence in experience delivery across sectors.

### 2.2 Customer Experience, Satisfaction, and Loyalty

A dominant stream of literature focuses on the relationship between customer experience, customer satisfaction, and customer loyalty. Ha (2021) empirically demonstrates that positive customer experiences significantly enhance customer satisfaction, which subsequently leads to stronger loyalty intentions. This relationship is further supported by Biscaia et al. (2017), who find that customer experience dimensions directly influence satisfaction and loyalty in the retail sector. In service-intensive environments, similar patterns emerge. Azeem et al. (2020) show that customer experience and trust play a significant role in shaping customer loyalty in fast-food settings. These findings suggest that experiential elements are particularly influential in high-contact service environments where customers frequently interact with employees and service systems. Collectively, the literature confirms that CX operates as both a direct driver of loyalty and an indirect driver mediated through satisfaction. The importance of customer experience extends to organizational and B2B contexts. Sudiyono et al. (2022), focusing on the B2B food and beverage sector, demonstrate that customer experience and perceived customer value significantly influence satisfaction and loyalty. Their findings highlight that experiential considerations are not limited to consumer markets but are equally critical in professional buying environments characterized by long-term relationships and repeated transactions.

### 2.3 Service Quality as a Core Determinant

Service quality consistently emerges as a core determinant of customer experience across sectors. Biscaia et al. (2017) identify reliability, responsiveness, and assurance as key service quality dimensions influencing satisfaction and loyalty in retail contexts. Similarly, Azeem et al. (2020) find that service experience significantly predicts loyalty in fast-food environments. These results indicate that functional service performance forms the foundation upon which broader experiential evaluations are built. Evidence from Middle Eastern contexts further reinforces the centrality of service quality. Jarrar (2026) shows that service quality plays a critical role in shaping customer experience in quick service restaurants in Jordan, influencing both emotional responses and loyalty intentions. These findings suggest that while experiential and emotional elements enrich CX, consistent service quality remains a universal and indispensable driver across sectors and cultures.

### 2.4 Emotional and Experiential Value

Beyond functional service delivery, emotional and experiential value plays a crucial role in shaping customer experience outcomes. Mascarenhas et al. (2006) emphasize that emotional engagement is essential for building lasting customer loyalty. Empirical evidence from Ha (2021) supports this view, demonstrating that positive experiential elements enhance satisfaction and loyalty.

Roozen and Katidis (2019) further show that environmental factors, atmosphere, and enjoyment contribute significantly to customer evaluations in retail settings. These findings suggest that emotional and experiential value acts as a mediating mechanism through which service quality translates into satisfaction and repeat purchase behavior. Across sectors, customers respond not only to service outcomes but also to how service encounters make them feel.

### 2.5 Digital and Multichannel Customer Experience

The rise of digital technologies has expanded the scope of customer experience research to include digital and multichannel interactions. Brun et al. (2017) demonstrate that customer experience across multiple channels has a cumulative effect on loyalty, highlighting the importance of consistency between physical and digital touchpoints. Lin and Bennett (2014) further show that loyalty programmes can moderate the customer experience–loyalty relationship in multichannel retail environments. Digital customer experience has become increasingly prominent in recent literature. Molinillo et al. (2022) find that retail app experience significantly influences customer loyalty through usability, engagement, and perceived value. In the Middle Eastern context, Jarrar (2026) provides evidence that digital customer experience positively affects customer loyalty in the Saudi food retail sector. These studies collectively indicate that digital interactions are now integral components of the overall customer experience rather than supplementary channels.

*Table 1. Key Determinants of Customer Experience Across Sectors*

Determinant	Sectoral Context	Key Outcomes
Service Quality	Retail, Fast Food, QSR, B2B F&B	Satisfaction, Loyalty
Emotional & Experiential Value	Retail, Services	Satisfaction, Repeat Purchase
Digital Customer Experience	Retail, Food Retail	Loyalty, Engagement
Multichannel Consistency	Retail, Services	Loyalty, Trust
Cultural & Demographic Factors	Grocery, Retail	Experience Evaluation, Loyalty

### 3. METHODOLOGY

This study adopts a systematic, qualitative literature-based research methodology to examine the cross-sector determinants of customer experience in Middle Eastern markets. Given the objective of synthesizing existing empirical and conceptual insights rather than generating primary data, a structured review and analytical synthesis approach is employed. This methodology is appropriate for identifying recurring determinants of customer experience and understanding how these determinants influence customer satisfaction and loyalty across different sectors, including retail, food and beverage, fast food, and business-to-business environments. The research design is grounded in an integrative literature review, allowing for the consolidation of findings from diverse studies that examine customer experience from multiple sectoral and contextual perspectives. This approach enables the comparison and integration of empirical evidence across industries and geographic settings, with a specific emphasis on Middle Eastern markets. The integrative design supports theory development by identifying common patterns, relationships, and contextual moderators within the customer experience literature. The study relies exclusively on the set of peer-reviewed journal articles and academic working papers previously identified. These sources were selected based on three primary criteria. First, each study explicitly examines customer experience or closely related constructs such as service experience, digital experience, or shopping experience. Second, the selected studies empirically or conceptually analyze the relationship between customer experience and outcomes such as satisfaction, loyalty, trust, or customer value. Third, the sources collectively cover multiple sectors and include evidence relevant to emerging and Middle Eastern market contexts. No additional databases, references, or external sources were introduced beyond the

predefined reference list. This controlled selection ensures consistency and methodological transparency while allowing for focused analysis within the established knowledge base.

### **3.3 Analytical Framework**

To guide the analysis, the study applies a thematic synthesis framework. Each source was systematically reviewed to extract key constructs, methodological approaches, sectoral contexts, and reported outcomes related to customer experience. These elements were then coded into thematic categories reflecting core determinants of customer experience, such as service quality, emotional and experiential value, digital customer experience, multichannel integration, and cultural or demographic moderators. Thematic synthesis enables the identification of recurring determinants across studies while also capturing contextual nuances. This approach is particularly suitable for cross-sector analysis, as it allows findings from consumer-focused retail studies to be compared with those from service and B2B contexts.

### **3.4 Cross-Sector Comparison**

A key methodological feature of this study is its cross-sector comparative analysis. Rather than examining customer experience within a single industry, the methodology explicitly compares determinants across sectors to identify both convergent and divergent patterns. Studies from retail, food and beverage, fast food, and B2B environments were analyzed in parallel to assess whether customer experience drivers operate similarly across contexts. This comparative logic is essential for buyer-oriented research, as it supports generalizable insights that extend beyond sector-specific conditions. It also allows for the identification of sector-dependent variations, such as the heightened importance of service quality in high-contact environments or the stronger influence of digital experience in modern retail settings.

## **4. RESULTS**

This section presents the synthesized results derived from the systematic analysis of the selected literature, focusing on the cross-sector determinants of customer experience and their outcomes in terms of customer satisfaction and loyalty. The results are organized around dominant themes that emerged consistently across sectors, with particular attention to evidence relevant to Middle Eastern markets. Rather than reporting statistical outputs, the results reflect comparative and thematic findings drawn from empirical studies across retail, food and beverage, fast food, digital retail, and B2B contexts.

### **4.1 Customer Experience as a Direct Predictor of Satisfaction and Loyalty**

Across all reviewed studies, customer experience emerges as a strong and consistent predictor of both customer satisfaction and customer loyalty. Empirical evidence demonstrates that positive customer experiences significantly enhance satisfaction, which in turn strengthens loyalty intentions and repeat purchasing behavior. Studies conducted in retail and service environments show that customer experience exerts both direct effects on loyalty and indirect effects mediated through satisfaction. This pattern is evident across consumer-focused sectors as well as in B2B contexts, indicating the broad applicability of customer experience as a strategic performance driver. The findings indicate that customer experience is not a peripheral construct but a central mechanism through which organizations influence long-term customer relationships. In B2B food and beverage settings, customer experience and perceived value jointly explain variations in satisfaction and loyalty, highlighting that experiential considerations extend beyond transactional efficiency. Similarly, in fast food and retail sectors, customer experience significantly predicts loyalty even when controlling for traditional service quality measures.

### **4.2 Service Quality as a Foundational Determinant**

Service quality consistently appears as a foundational determinant shaping customer experience outcomes across sectors. The reviewed studies demonstrate that reliability, responsiveness, assurance, and employee interaction quality strongly influence customer perceptions of experience. In high-contact environments such as fast food, quick service restaurants, and retail stores, service quality is particularly salient due to frequent and direct interactions between customers and service personnel. Evidence from Middle Eastern contexts shows that service quality plays a critical role in shaping emotional responses and satisfaction levels. In quick service restaurant environments, service quality dimensions are closely linked to experiential evaluations, which subsequently drive loyalty intentions. These results suggest that while experiential elements may vary across sectors, service quality provides the baseline upon which positive customer experiences are constructed.

### **4.3 Emotional and Experiential Value Outcomes**

The results further reveal that emotional and experiential value significantly enhance the impact of service quality on satisfaction and loyalty. Studies focusing on retail and shopping environments indicate that enjoyment, atmosphere, and emotional engagement contribute meaningfully to overall customer experience.

Customers respond positively to experiences that go beyond functional service delivery, particularly when interactions evoke positive emotions or a sense of personal connection.

Across sectors, emotional engagement acts as a reinforcing mechanism that strengthens loyalty beyond satisfaction alone. Customers who perceive higher experiential value demonstrate stronger commitment, repeat patronage, and favorable behavioral intentions. These outcomes highlight that customer experience operates not only at a cognitive level but also through affective pathways that deepen customer relationships.

#### 4.4 Digital Customer Experience Results

Digital customer experience emerges as a critical determinant in modern retail and food retail contexts. The reviewed studies demonstrate that usability, interactivity, and perceived value of digital platforms significantly influence customer loyalty. Digital customer experience is shown to complement physical service encounters rather than replace them, contributing to an integrated experience across touchpoints. In Middle Eastern food retail settings, digital customer experience has a direct positive effect on customer loyalty. These findings suggest that customers increasingly evaluate their experiences holistically, incorporating both online and offline interactions. Poor digital experiences weaken overall customer evaluations, even when in-store service quality is strong, underscoring the importance of consistency across channels.

#### 4.5 Multichannel Consistency and Loyalty Effects

The results highlight multichannel consistency as a significant contributor to loyalty outcomes. Studies examining multichannel retail environments demonstrate that seamless integration between physical stores, digital platforms, and loyalty programmes enhances trust and commitment. Customers who experience coherence across channels report stronger loyalty intentions compared to those encountering fragmented or inconsistent experiences. Loyalty programmes are shown to moderate the relationship between customer experience and loyalty by reinforcing perceived value and encouraging repeat engagement. These findings indicate that multichannel strategies are most effective when they are experience-driven rather than transaction-focused.

Determinant	Observed Effect on Satisfaction	Observed Effect on Loyalty	Sectoral Evidence
Customer Experience (Overall)	Strong positive	Strong positive	Retail, F&B, Fast Food, B2B
Service Quality	Strong positive	Moderate to strong	Retail, QSR, Fast Food
Emotional & Experiential Value	Moderate to strong	Strong positive	Retail, Services
Digital Customer Experience	Moderate positive	Strong positive	Retail, Food Retail
Multichannel Consistency	Moderate positive	Strong positive	Retail, Services
Cultural & Demographic Factors	Moderating effect	Moderating effect	Middle Eastern Retail

*Table 1. Summary of Key Results on Customer Experience Determinants*

## DISCUSSION

The purpose of this study was to examine the cross-sector determinants of customer experience and to understand how these determinants influence customer satisfaction and loyalty in Middle Eastern markets. The synthesized findings from the reviewed literature provide strong support for the strategic importance of customer experience as a central driver of relationship outcomes across retail, food and beverage, fast food, digital retail, and B2B contexts. This discussion interprets the results in relation to existing academic evidence, highlights cross-sector implications, and situates the findings within the specific cultural and market dynamics of the Middle East.

### 5.1 Customer Experience as a Strategic Relationship Driver

The findings confirm that customer experience operates as a comprehensive and strategic construct rather than a peripheral service outcome. Across all sectors, positive customer experience consistently enhances customer satisfaction and strengthens loyalty intentions. This supports the view that organizations seeking sustainable competitive advantage must manage the entire customer journey rather than focusing on isolated touchpoints. The convergence of results across consumer and B2B contexts further demonstrates that experiential considerations are equally relevant in professional buying environments, where long-term relationships and trust

are critical. The observed direct and indirect effects of customer experience on loyalty suggest that experience functions both as an outcome of service delivery and as a mechanism shaping future customer behavior. Satisfaction frequently mediates this relationship, but the evidence also indicates that customer experience can independently influence loyalty, reinforcing its strategic significance.

### **5.2 Role of Service Quality in Experience Formation**

Service quality emerges as a foundational element in shaping customer experience across sectors. The results indicate that reliability, responsiveness, and interpersonal service interactions form the baseline upon which experiential evaluations are built. In high-contact environments such as quick service restaurants and fast food outlets, service quality is particularly influential due to frequent customer–employee interactions.

In Middle Eastern markets, service quality assumes added importance due to cultural expectations surrounding respect, attentiveness, and personal interaction. The findings suggest that service quality is not merely a functional requirement but also a symbolic signal of organizational commitment to customers. As such, service quality deficiencies can undermine experiential efforts, regardless of investments in digital platforms or atmospheric enhancements.

### **5.3 Emotional and Experiential Value as Loyalty Reinforcers**

Beyond functional service delivery, emotional and experiential value plays a critical role in strengthening customer loyalty. The results demonstrate that customers respond positively to experiences that evoke enjoyment, comfort, and emotional engagement. These affective responses amplify the impact of satisfaction on loyalty, creating deeper relational bonds between customers and organizations. This finding has important implications for sectors characterized by intense competition and low product differentiation. By focusing on emotional engagement and experiential enrichment, organizations can differentiate themselves even when core offerings are similar. In Middle Eastern contexts, where social interaction and relationship orientation are culturally embedded, emotional value becomes a particularly powerful lever for loyalty creation.

### **5.4 Digital Customer Experience and Experience Integration**

The results highlight the growing importance of digital customer experience as an integral component of overall customer experience. Digital platforms, mobile applications, and online service interfaces significantly influence customer loyalty, especially in modern retail and food retail sectors. Importantly, the findings suggest that digital experience does not operate in isolation but interacts with physical service encounters to shape holistic customer evaluations. In Middle Eastern markets undergoing rapid digital transformation, customers increasingly expect seamless integration between online and offline channels. Poor digital usability or inconsistency across touchpoints can weaken overall customer experience, even when in-store service quality is strong. This underscores the need for experience-centric digital strategies that prioritize usability, engagement, and consistency.

### **5.5 Multichannel Consistency and Trust Development**

Multichannel consistency emerges as a key determinant of loyalty outcomes, reinforcing the importance of coherence across customer touchpoints. The findings indicate that customers value consistency in service standards, communication, and value propositions across physical and digital channels. When multichannel experiences are aligned, customers develop greater trust and commitment toward the organization. Loyalty programmes further strengthen this relationship by reinforcing perceived value and encouraging repeated engagement. However, the results suggest that loyalty initiatives are most effective when they are embedded within a broader experience strategy rather than functioning as isolated promotional tools.

## **CONCLUSION**

This study set out to examine the cross-sector determinants of customer experience and to understand how these determinants influence customer satisfaction and loyalty within Middle Eastern markets. By synthesizing evidence from existing academic literature across retail, food and beverage, fast food, digital retail, and business-to-business contexts, the study provides a comprehensive perspective on how customer experience functions as a strategic driver of long-term customer relationships. The findings collectively demonstrate that customer experience is a multidimensional construct shaped by both universal service-related factors and context-specific cultural and digital influences.

### **6.1 Summary of Key Findings**

The analysis confirms that customer experience consistently exerts a strong positive influence on customer satisfaction and customer loyalty across sectors. Regardless of industry context, positive customer experiences enhance satisfaction levels and increase the likelihood of repeat patronage, commitment, and favorable behavioral intentions. Importantly, customer experience operates not only indirectly through satisfaction but

also directly influences loyalty outcomes, underscoring its strategic importance beyond traditional service quality metrics. Service quality emerges as a foundational determinant of customer experience. Across all sectors, reliable service delivery, responsiveness, and quality interpersonal interactions form the baseline upon which broader experiential evaluations are constructed. While experiential and emotional elements enrich customer experience, the absence of consistent service quality can significantly weaken satisfaction and loyalty. This finding reinforces the need for organizations to prioritize service excellence as a prerequisite for effective experience management. Emotional and experiential value further strengthens the impact of customer experience on loyalty. Customers respond positively to experiences that evoke enjoyment, comfort, and emotional engagement, particularly in competitive environments where functional differentiation is limited. Emotional engagement deepens customer relationships by creating affective bonds that extend beyond transactional satisfaction. This is especially relevant in Middle Eastern markets, where relationship orientation and social interaction play a central role in customer evaluations.

### **6.2 Digital and Multichannel Contributions**

The findings highlight the growing importance of digital customer experience as an integral component of overall customer experience. Digital platforms, mobile applications, and online service interfaces significantly influence customer loyalty, particularly in modern retail and food retail environments. Customers increasingly evaluate their experiences holistically, incorporating both physical and digital interactions. As a result, inconsistencies or deficiencies in digital touchpoints can undermine otherwise positive in-store experiences. Multichannel consistency further enhances customer experience outcomes by reinforcing trust and perceived value. When customers encounter seamless and coherent experiences across channels, they develop stronger loyalty intentions. Loyalty programmes are most effective when integrated into an experience-focused strategy rather than functioning solely as transactional incentives.

### **6.3 Cultural and Contextual Implications**

A key contribution of this study lies in its emphasis on cultural and contextual factors shaping customer experience in Middle Eastern markets. Cultural norms related to respect, trust, and interpersonal relationships significantly influence how customers perceive service encounters and experiential cues. Experience strategies that align with local cultural expectations are more likely to generate positive emotional responses and sustained loyalty. Conversely, standardized or culturally misaligned approaches risk weakening customer relationships. Demographic factors, including gender differences, further moderate customer experience outcomes in certain retail contexts. These findings suggest that customer experience management should incorporate segmentation and customization to address heterogeneous customer needs and expectations.

### **6.4 Cross-Sector and Buyer-Oriented Implications**

The cross-sector synthesis reveals strong convergence around core determinants of customer experience across industries. Service quality, emotional engagement, digital experience, and multichannel integration consistently influence satisfaction and loyalty, regardless of sector. Sectoral differences primarily affect the relative importance of these determinants rather than their relevance. This convergence provides valuable insights for buyers and decision-makers seeking transferable experience strategies across industries. For buyers operating in Middle Eastern markets, the findings underscore the importance of evaluating suppliers and partners not only on cost and efficiency but also on their ability to deliver consistent and culturally aligned customer experiences. Experience capability emerges as a key criterion for sustainable value creation and competitive differentiation.

### **6.4 Theoretical and Practical Contributions**

From a theoretical perspective, this study reinforces the conceptualization of customer experience as a holistic and dynamic construct. By integrating evidence across sectors and contexts, it contributes to a more unified understanding of how customer experience drives satisfaction and loyalty. Practically, the study provides decision-makers with a structured framework for identifying and prioritizing customer experience determinants in experience-driven markets.

### **6.5 Limitations and Future Research Directions**

While this study offers valuable insights, it is limited by its reliance on secondary data and existing literature. Future research could build on these findings by conducting empirical investigations within specific Middle Eastern sectors or by examining longitudinal changes in customer experience perceptions. Further exploration of emerging digital technologies and their impact on experience formation would also enrich the literature.

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