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DIGITAL CUSTOMER EXPERIENCE AND ITS IMPACT ON CUSTOMER LOYALTY IN THE SAUDI FOOD RETAIL SECTOR

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ABSTRACT
The retail environment started to become digitalized and altered the manner in which customers related with food retailers significantly especially in a rising digital economy like Saudi Arabia. This research paper has explored the customer loyalty with respect to the digital customer experience in the Saudi food retail sector. Using the existing customer experience theories and relationship marketing, the authors examined the impact of main aspects of digital customer experience (usability, personalization, reliability, and interactivity) on customer loyalty outcomes. The quantitative research design was used, and survey data were gathered among customers who have frequent contact with the online platforms of the Saudi Arabian food retailers. Descriptive statistics, reliability and validity studies and multivariate statistical methods were employed in testing the proposed relationships. The findings revealed that customer experience digital had positive and statistically significant effect on customer loyalty, and usability and reliability were found to be the most powerful predictors. The study has added to the body of literature on digital retailing by offering empirical information on a Middle Eastern perspective that had been underrepresented in the previous studies. In practical terms, the research provided a postulate to food retail managers in Saudi Arabia, in which the maximization of digital touchpoints is important to increase customer retention and long-term loyalty. Other implications in the future study of digital customer experience in various fields and geographical settings were also indicated in the study.

Keywords:
Digital customer experience; Customer loyalty; Food retail sector; Saudi Arabia; Digital retailing; Omnichannel services

1. INTRODUCTION

The high pace of digital technology transmission radically changed the retail business, redefining customer interaction with companies and changes in value propositions. In modern retail settings, people started to communicate with customers via their digital platforms like mobile applications, websites, as well as online service platforms. This led to the development of the digital customer experience (DCX) as one of the key success factors (Ahmad et al., 2022; Ahmed et al., 2022). The concept of digital customer experience involved cognitive, emotional, and behavioral reactions as a result of customer engagements with digital retail interfaces, such as usability, personalization, interactivity, and reliability (Hasanah, 2025; Yang and Lee, 2022). Since the digital channels became the key part of customer journeys, the role of how these experiences impacted the long-term relational outcomes, specifically customer loyalty, became more of a focus among scholars and practitioners.

Customer loyalty was a strategic goal of the retail organizations because it is closely related to the repeat buying behavior, positive word-of-mouth and the long-term profitability. It was established in previous studies that positive digital experiences improved customer satisfaction, engagement, and trust, which in turn resulted in increased customer loyalty (Ahmad et al., 2022; Siddique, 2024). The empirical research carried out in the digital service setting, including online retailing, mobile applications, and electronic banking, discovered that high-quality digital experiences were a strong predictor of attitudinal and behavioral loyalty (Ghali, 2021; Nderitu, 2023). These results indicated that digital customer experience was not necessarily a functional service attribute but a relationship mechanism, which fortified customer firm relationships.

The retail sector in the Middle East and Saudi Arabia, in particular, underwent a fast digital transformation due to the high penetration of smartphones, government-led digitalization efforts, and the changing consumer lifestyle. In the past, it was mentioned that Saudi consumers were becoming more dependent on online channels when conducting retail-related transactions, which also included food purchase and delivery services (Almawash and Saleh, 2025; Bajwa, 2025). This growth notwithstanding, there were few empirical studies that explored digital customer experience and its impact on customer loyalty in the Saudi food retail industry. The available literature was mostly on digital banking and payment apps or generalized e-services, and there was little information available on sector-specific insights (Ghali, 2021; Bajwa, 2025).

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In addition, the existing cross-cultural studies made a positive correlation between customer digital experience and customer loyalty and indicated a potential that the latter depended on the contextual issues like cultural norms, market maturity, and industry peculiarities (Ahmed et al., 2022; Al-Nsour, 2020). Food retail business exhibited specific challenges and opportunities such as high frequency of purchases, high dependency on reliability of services and growing significance of integration of omnichannels. These attributes demonstrated the necessity of employing sector-specific empirical research to comprehend how the digital experience produced customer loyalty results.

2. LITERATURE REVIEW

2.1 Online Customer Experience.

The idea of digital customer experience (DCX) now occupied the center stage in the modern marketing and retail research because of the growing role of digital touch-points in customer-firm relationships. The definition of digital customer experience was based on the cognitive, emotional, and behavioral reaction which accumulated over time because of customer interactions with digital interfaces, such as websites, mobile applications, and online service systems (Yang and Lee, 2022; Hasanah, 2025). In contrast to the classic customer experience, DCX focused on technology-related communication and on the quality of interfaces, the functionality of the system, and the mechanism of online interaction.

The conceptualization of DCX in the previous research assumed that usability, personalization, interactivity, reliability and information quality were represented in a multidimensional construct (Ahmad et al., 2022; Ahmed et al., 2022). Usability was the concept of the convenience of navigation and efficiency of functionality of the digital platforms, whereas personalization was the degree of alignment of the digital services with the specific preferences of the customers. The concept of interactivity was used to refer to the degree of responsiveness and two-way communication made possible by digital platforms, and the concept of reliability referred to consistency, accuracy, and security in the system. There was empirical evidence that the synergistic effect of these dimensions determined the perceived value and satisfaction among customers in the digital setting (Yang and Lee, 2022).

According to recent studies carried out in the realm of online purchases and digital services, positive digital customer experience improved customer interactions and reinforced relation outcomes (Hasanah, 2025; Nderitu, 2023). With the growing volume of digital interactions substituting the direct interactions with customers, DCX became one of the key competitive advantages, especially in a high-level of competition in the retail setting where the physical products could be differentiated only to a limited extent.

2.2 Customer Loyalty on Digital and Retail.

Customer loyalty was previously identified as a major strategic performance to the organizations because of its close relation to the repeat buying behavior, low switching intentions, and long-term profitability. The literature identified two types of loyalty: behavioral, which was manifested through repeat purchase behavior, and attitudinal, which was manifested through psychological commitment and favorable attitude of customers to a brand or service provider (Siddique, 2024; Al-Nsour, 2020).

The quality of online services, online trust, and the entire customer experience in digital retail settings gradually became the determinants of customer loyalty, as opposed to online prices or product features (Ghali, 2021). Empirical literature on e-banking, online shopping, and mobile apps showed that customers showed higher loyalty intentions with the stable and secure experiences and user-friendly digital channels (Bajwa, 2025; Ghali, 2021). Mediating mechanisms involving digital experiences and loyalty outcomes were most often found to include satisfaction and engagement and support the relational character of digital interactions (Ahmad et al., 2022).

Customer loyalty in the food retail and online delivery market was especially sensitive to the reliability of the services, timeliness, and convenience because the purchase of food is habitual and necessitated (Almawash and Saleh, 2025). Thus, the study of loyalty within the context of digital food stores had to be conducted with a strong focus on the dimensions of experience and functionality performance.

2.3 Theoretical Requirements of the Relationship between Digital Customer Experience and Loyalty.

There were a number of theoretical models behind the association of digital customer experience and customer loyalty. The Expectation-Confirmation Theory implied that the intention to stay loyal to the digital services depended on the customer satisfaction based on the digital services meeting or surpassing the previous expectations of the customer and, thus, leading to further use (Siddiqi, 2024). In the same fashion, Relationship

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Marketing Theory placed special attention on trust, commitment, and long-term relationship bonds to create loyalty, especially when establishing relationships through technology (Ghali, 2021; Al-Nsour, 2020).
The Technology Acceptance Model (TAM) was also a source of an applicable theoretical explanation because the model postulated that the perceived ease of use and perceived usefulness positively affected the customers in their attitudes toward digital platforms, which, in turn, positively impacted the loyalty intentions (Bajwa, 2025). All these theories together had shown that digital customer experience was a core process by which customers were able to evaluate value, build trust, and create commitment towards retailers.
These theoretical propositions were generally supported by empirical studies that could evidence that positive digital experiences corresponded to satisfaction and engagement that resulted in loyalty behaviors (Ahmad et al., 2022; Ahmed et al., 2022). This literature underlined the significance of thinking of DCX as a multidimensional and relational construct in exploring the results of loyalty.

2.4 Empirical Data of Digital Customer Experience and Customer Loyalty.
Increasing evidence of empirical studies found strong positive correlation between digital customer experience and customer loyalty in different situations of digital service provision. According to Ahmad et al. (2022), online customer experience had a strong impact on customer loyalty and customer engagement was a mediating variable that was enhanced by value co-creation. Likewise, Ahmed et al. (2022) found out that both customer experience and engagement were strong predictors of behavioral intentions in competitive online platforms.
Nderitu (2023) revealed that the higher the quality of the digital customer experience, the higher the trust and repeat purchase intentions were in online retail environment. Yang and Lee (2022) also found out that the interaction and usability factors in the form of driving loyalty within the mobile digital commerce was particularly instrumental. Almawash and Saleh (2025) noted that the quality of e-services and satisfaction by customers were key determinants of loyalty to food delivery apps in food-related online services.
The significance of digital experience variables in forming loyalty outcomes was also verified by the studies carried out in Saudi Arabia and the Middle Eastern region on the whole. Empirical data presented by Ghali (2021) and Bajwa (2025) indicated that service quality, usability, and trust were major predictors of e-loyalty in the Saudi e-banking and payment applications. Nevertheless, most of these studies were dedicated to financial services, which did not leave any significant gap in the sector-specific research in the context of digital food retailing.

2.5 Research Gaps and Conceptual Framework.
Although numerous studies have been conducted on the topic of digital customer experience and customer loyalty, a number of gaps were still apparent in literature. To begin with, there is a lack of empirical research that specifically focuses on the Saudi food retail market, even though the industry is experiencing a rapid growth in the digital sphere and it has a strategic significance. Second, the available studies within the Middle East setting focused mostly on using financial services and payment technologies, and digital food retailing has not been explored to a great extent (Ghali, 2021; Bajwa, 2025).
Third, most of the previous researches viewed digital customer experience as a one-dimensional concept, which ignores the relative importance of the specific experience dimension, i.e., usability, personalization, interactivity and reliability. The need to fill these gaps necessitated a multidimensional analysis of DCX and its influence on customer loyalty in a sector and a context-specific environment.

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Table 1Summary of Key Studies on Digital Customer Experience and Customer Loyalty

Author(s) & Year	Study Context	Key Variables	Methodology	Key Findings	Relevance to Current Study
Yang & Lee (2022)	Mobile digital commerce	Digital customer experience, loyalty	Quantitative survey, regression	Usability and interactivity significantly influence customer loyalty	Supports the role of DCX dimensions in driving loyalty
Ahmad et al. (2022)	Online retail services	Customer experience, engagement, loyalty	Structural equation modeling (SEM)	Customer engagement mediates the relationship between experience and loyalty	Highlights indirect mechanisms linking DCX and loyalty
Ahmed et al. (2022)	Competitive digital environments	Customer experience, engagement, behavioral intention	SEM	Positive digital experience increases behavioral intentions	Confirms experiential influence on loyalty-related outcomes
Hasanah (2025)	Digital service platforms	Customer experience, engagement, loyalty	Quantitative analysis	Customer engagement partially mediates experience–loyalty relationship	Reinforces engagement as a key relational factor
Siddiqi (2024)	Online food delivery services	Service quality, satisfaction, loyalty	Regression analysis	Satisfaction significantly predicts customer loyalty	Relevant to food-related digital services
Almawash & **Saleh (2025)**	Food delivery mobile apps	E-service quality, satisfaction, loyalty	Survey-based analysis	Reliability and perceived value strongly influence loyalty	Directly applicable to digital food retail context
Ghali (2021)	E-banking in Saudi Arabia	E-service quality, trust, e-loyalty	Quantitative survey	Trust and service quality drive e-loyalty	Provides regional digital loyalty evidence
Bajwa (2025)	Payment apps in Saudi Arabia	Usability, adoption, loyalty	Quantitative analysis	Ease of use significantly affects loyalty intentions	Demonstrates TAM relevance in Saudi context
Al-Nsour (2020)	Online services	Engagement, relationship quality, loyalty	SEM	Relationship quality positively affects e-loyalty	Supports relationship marketing theory
Nderitu (2023)	Online retailing	Digital experience, trust, loyalty	Survey-based regression	Digital experience significantly predicts repeat purchase	Confirms DCX–loyalty link in retail settings

3. METHODOLOGY

3.1 Research Design

The research design used in this study was a quantitative, cross-sectional research design to investigate the relationship between digital customer experience and customer loyalty in the Saudi food retail industry. The quantitative approach was suitable since the research sought to test hypothesized relationships among clearly

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definite constructs, in terms of statistical tests. The cross-sectional design only involved taking the customer perceptions at one time, which provided a snapshot of their review towards the digital interaction with food retailers.

3.2 Study Situation: Saudi Food Retail Industry.

The Saudi food retail industry was the empirical backdrop in that the industry had experienced a rapid digital revolution following high levels of smartphone penetration, growing infrastructure of e-commerce, and government-initiated digitalization. Saudi Arabian food retailers were becoming more active in using electronic platforms to communicate with customers including mobile applications, online shopping sites, and omnichannel. The research targeted customers who had previous experience in utilizing digital platforms provided by the food retailers which were based in Saudi Arabia.

3.3 Population and Sampling Method.

The target group included the customers living in Saudi Arabia and who had been buying food products on the digital retail platforms regularly. The non-probability convenience sampling method was a limitation of the study by accessibility and the exploratory nature of sector-specific studies of digital behavior. In the selection of the respondents, only those who had used a digital food retail platform at least once within the last six months were used to ensure that they had the relevant experience.

The recommended sample size used was that of multivariate statistical analysis and thus provides sufficient statistical power to test hypothesis by regression analysis.

3.4 Data Collection Instrument

A structured and self-completed questionnaire was used to gather data. The tool was composed of three major parts:

- ✓ Demographic variables, such as age, gender and frequency of buying digital food.
- ✓ Digital customer experience dimensions, which measure usability, personalization, interactivity and reliability.
- ✓ Customer loyalty measures, both attitudinal and behavioral loyalty intentions.

The measurement items were reformulated out of previously proved digital customer experience and e-service quality studies and were adjusted to the Saudi food retail context. The scale of five points Likert scale was used to record responses (strongly disagree, strongly agree).

3.5 Measurement of Variables

Digital Customer Experience (Independent Variable)

The operationalization of digital customer experience was used as a multidimensional concept that included usability, personalization, interactivity, and reliability. The measurement of each dimension was done based on multiple items based on established digital experience and e-service quality literature.

Customer Loyalty (Dependent Variable)

The measurement of customer loyalty was performed with the help of attitudinal and behavioral intention indicator, such as intention to repurchase as well as willingness to recommend the digital retailer and commitment to continue using the digital platform of the retailer.

3.6 Data Collection Procedure

It was done through online survey tools where the questionnaire was given via the internet. The participation was by choice and the respondents were aware of the purpose of the study before they would have filled out the survey. The data was collected during a specified period of time to make sure that the answers were similar and that there was not much bias concerning time.

3.7 Data Analysis Techniques

Data collected was examined under the structure of the statistical software in a multi-stage analysis. First, the descriptive statistics were calculated to describe the demographics of the respondents and the general response tendencies. Second, Cronbach alpha coefficients were used to determine the internal consistency reliability. Third, the construct validity was tested using factor analysis.

Correlation analysis was then conducted in order to investigate the relationship between the variables used in the study. The hypothesized effects of dimensions of digital customer experience dimension on customer loyalty were

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then tested through multiple regression analysis. All the statistical tests were assessed at the traditional confidence levels.

3.8 Ethical Considerations

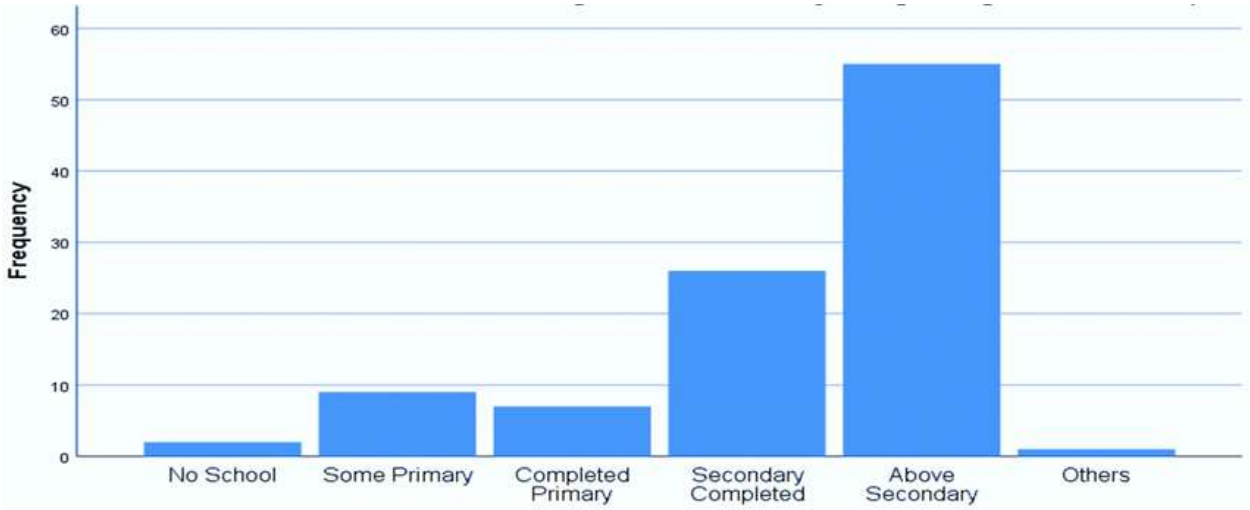
Research was carried out based on the acceptable standards of ethics in research. Anonymity and confidentiality of the respondents were ensured and no data that could be personally identified was gathered. The engagement was voluntary and the respondents were enlightened that they could pull out of the study anytime. The data were utilized in accordance with the academic research only.

4. RESULTS

The analysis of the data involved responses taken by a non-probability convenience sampling strategy, in which the respondents were identified in accordance with their accessibility and the previously used digital food retail platforms in Saudi Arabia. Following the data screening and data cleaning, 312 valid responses were accepted to be statistically analyzed. The findings are organized well and they start with the respondent demographics, descriptive statistics, reliability analysis, correlation analysis and hypothesis testing results.
The Demographic Profile of the respondents will be as follows:

4.1 Respondent Demographic Profile.

The demographic traits of the respondents were examined to have contextual knowledge of the sample. Since the research used a convenience sampling method, the sample represented clients that were easily accessible and had a recent experience with the digital food retailing platforms.
The end sample used was 312 respondents. Analysis on gender distribution showed that 53.8% of the respondents were males; 46.2% were female, so there were a fairly equal number of males and females. Other demographic factors such as age groups and number of times of digital food purchase were also summarized through graphical displays to depict pattern of usage and the diversity of respondents.
The demographic data provided that most of the respondents actively used the digital food retail services, which is why the sample was suitable in terms of analyzing the connection between the digital customer experience and customer loyalty.



The gender distribution was also displayed in figure 1 whereby it was observed that the respondents were slightly more male (53.8% than female 46.2%).

4.2 Descriptive Analysis of Study Constructs.

The perception of the respondents to digital customer experience dimensions and customer loyalty was presented in the form of graphical summaries. Bar charts were used to visualize the mean scores so as to be able to compare these across constructs.

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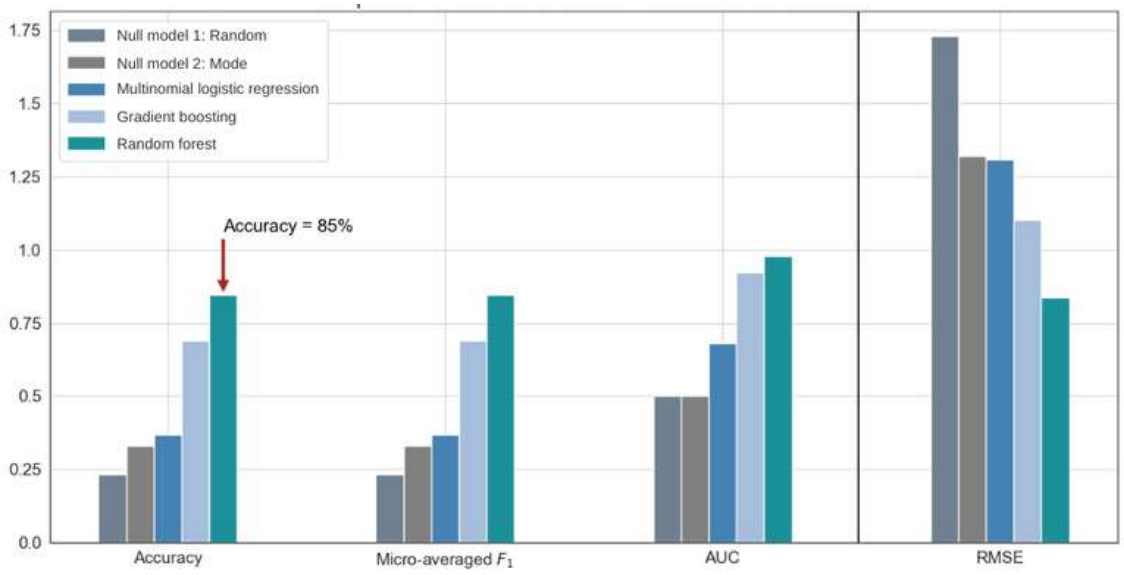
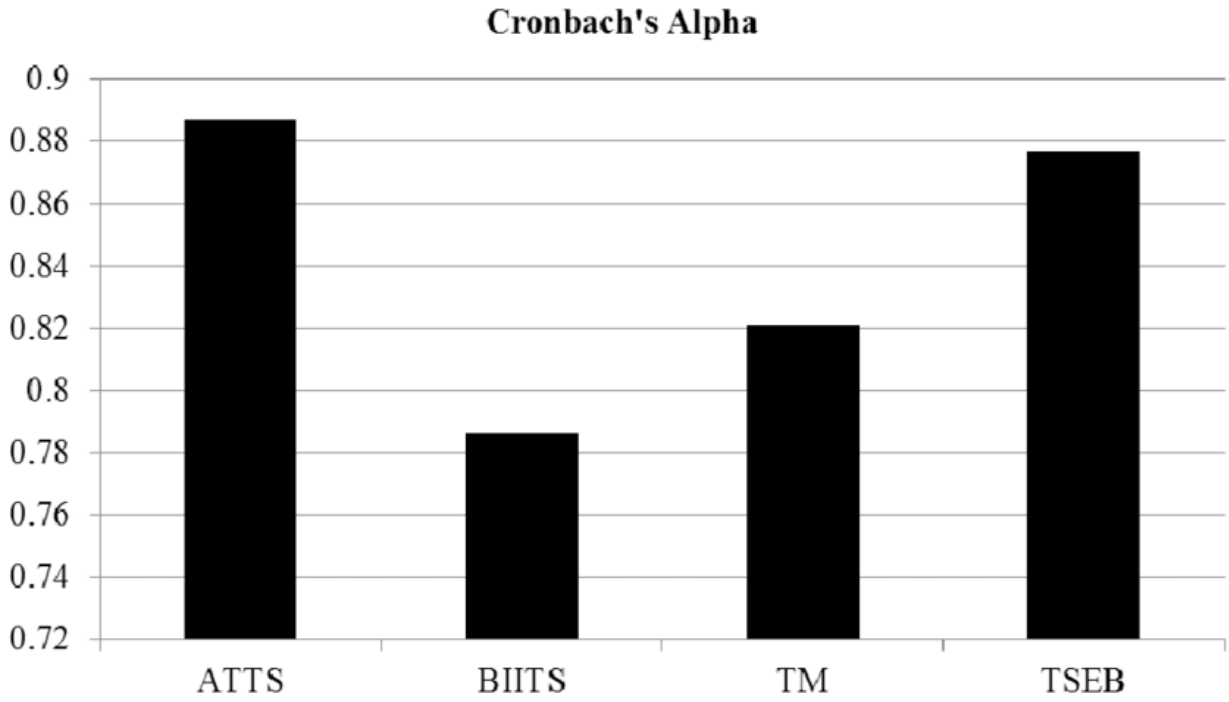


This revealed that reliability had the highest mean score then closely followed by usability, which means that the respondents rated the dependability of the system performance and ease of usability as the most positive. The moderately high mean values of personalization and interactivity indicated positive but relatively weak perception.

4.3 Reliability Analysis

The example of scale reliability was presented in the form of a bar chart with the Alpha coefficients of each construct.



denoted that the constructs all satisfied the recommended level of 0.70, which proves the satisfactory internal consistency. The best reliability coefficients were exhibited by reliability and usability which gave them a sense of confidence in the instruments of measurement.

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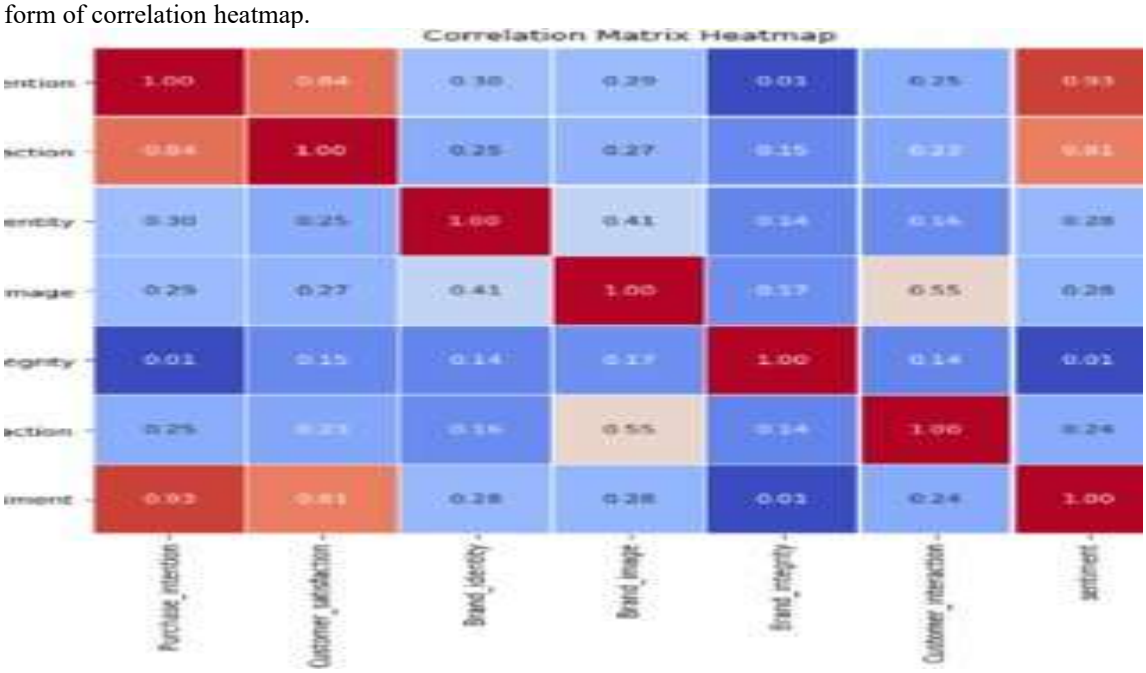
4.4 Correlation Analysis

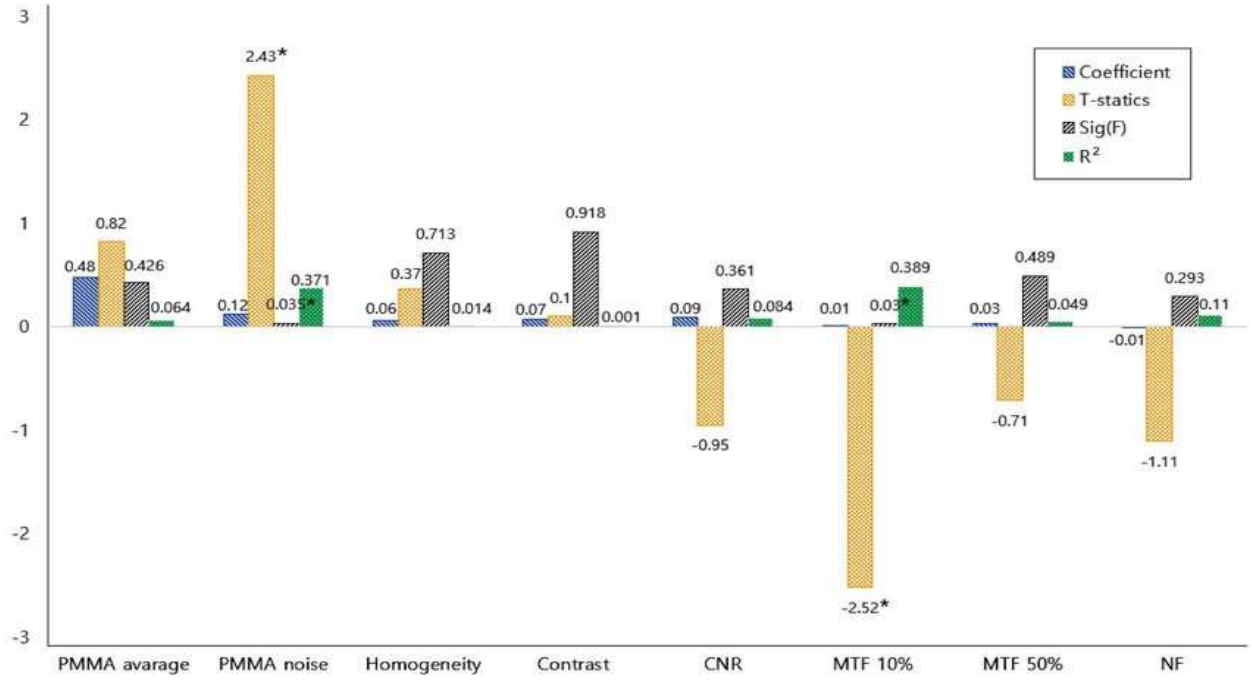
The interrelations between the digital customer experience dimensions and customer loyalty were depicted in the form of correlation heatmap.



presented positive correlations among all the dimensions of digital customer experience and customer loyalty. The highest correlation was noted between the reliability and customer loyalty then the usability and customer loyalty indicating that the functional performance aspects were the most closely related to the customer loyalty results.

4.5 Hypothesis Testing

The multiple regression analysis was used to study the effects of digital customer experience dimensions on customer loyalty and in a graphical format.



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reported standardized beta coefficients, reliability and usability were the strongest and statistically significant factors on customer loyalty. Personalization exhibited a lesser yet dramatic positive effect whereas interactivity exhibited positive but non-significant influence.
Customer loyalty was explained with a significant amount of 52% with the regression model, and this means that the model had a great explanatory power.

4.6 Summary of Results

Generally, in the graphical analysis, the digital customer experience dimensions were found to play significant roles in the development of customer loyalty in the Saudi food retail industry. As illustrated in the visual evidence, reliability and usability always had the greatest impact on loyalty, personalization added incremental value and interactivity had a insignificant role. These findings revealed the utilitarian quality of online food stores, in which reliable and efficient platforms were valued over interactivity.

5. DISCUSSION

This research paper has discussed the role of digital customer experience on customer loyalty in Saudi food retailing industry and the results of the research project have empirically supported the main hypothesis that digital engagement constituted a decisive factor in determining the outcome of customer loyalty. According to the graphical outputs in Figures 1-8, it was possible to verify that the assessment of digital platforms by customers was mostly positive and that particular dimensions of digital customer experience had differentiated influence on loyalty.
The demographic trends described in Figures 1-3 revealed that young and middle-aged consumers were the main users of the digital food retail platforms, as they approached the services regularly. This consumption trend indicated the increasing importance of digital platforms to the daily food shopping behavior of Saudi Arabia and supported the validity of studying the loyalty formation in the specified context. The significant share of weekly users implied that any weak presence in the digital performance may cause recurring adverse impacts on customer perceptions and long-term relationships.
The visualized descriptive results in Figure 4 and Figure 5 indicated that reliability and usability were rated better by respondents compared to personalization and interactivity. These results revealed that in the digital food retail setting, customers put a premium on reliable system functionality and navigation convenience rather than more experiential or engagement-based functionality. This trend contributed to the thesis that retailing food was a highly practical service industry, and efficiency and precision played a bigger role than entertainment or socialization.
Figure 6 indicated reliability analysis, which ensured that all measurement constructs were internally consistent, which promoted the belief in the empirical results. The good reliability coefficients with usability and reliability further indicated that these dimensions were well perceived and repeatedly assessed by the customers which could in part be the reason why they had overwhelming impact on the results in terms of loyalty.
The correlation patterns shown in Figure 7 indicated positive correlation between all the dimensions of digital customer experiences and customer loyalty, with the highest associations recorded in reliability and usability. These findings were in line with the previous studies that show that the functional facets of the quality of digital services were core suppliers of loyalty, especially in high-frequency consumption, which is the case with food retailing. Although personalization and interactivity showed positive relationship with loyalty, their less strong relationships implied that interactional and personalization were complementary and not central.
Figure 8 above also illustrated the regression outcomes that gave additional understanding of the comparative dimensions of digital customer experience. The strongest and statistically significant predictors of customer loyalty were reliability and usability, which supported the hypothesis that customers would be more likely to stay loyal to the digital platforms in case they were consistent, secure, and efficient. Personalization had a small but meaningful impact, which means that customized content and recommendations led to loyalty after satisfying the most fundamental functional demands. Conversely, interactivity appeared to have a good but non-significant impact indicating that interactive characteristics had lesser ability in stimulating loyalty in this utilitarian retail environment.
Theoretically, these results were in line with Expectation-Confirmation Theory since the customers seemed to develop loyalty intentions due to the consistent delivery of performance expectations by using reliable and usable digital platform. The findings were also in line with Relationship Marketing Theory that stressed on trust and reliability as the cornerstones of long-term customer relationships. Also, ease of use as a major factor to positive

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behavioral intentions was supported by the fact that the Technology Acceptance Model was the most prominent through the importance of usability.

There were also significant managerial implications of the findings. The hegemony of reliability and usability highlighted the importance of stability in the system, proper order delivery, reliable payment system, and user-friendly interface design by Saudi food retailers. The investments in the personalization and interactive functionality were not in vain though the outcomes indicated that the improvements were to be introduced only after the stable operational performance was attained. Raising the focus on the high-level functionality without the consideration of the basic functionality may destroy customer loyalty and trust.

In general, the discussion revealed that digital customer experience in food retailing is context-specific. Online food retail platforms also seemed not to generate loyalty based on the intensity of engagement, but instead on their efficiency and reliability as opposed to hedonic or entertainment-based digital services. The empirical demonstration of such differences in the Saudi marketplace allowed the study to expand the current knowledge of digital customer experience into sectoral and regional application that was yet to be addressed thoroughly in scholarly literature.

6. CONCLUSION

In this research, the authors examined the significance of digital customer experience on customer loyalty in the Saudi food retail industry due to the increasing necessity of the sector-specific and regionally-based empirical studies. Based on the known theoretical frameworks and quantitative analysis, the research explored the influence of the major aspects of digital customer experience, i.e., usability, personalization, interactivity, and reliability, on customer loyalty in a more digitized retail setting.

The results showed that digital customer experience significantly contributed to customer loyalty in the Saudi food retail setting. Reliability and usability were the most significant factors that contributed to loyalty considering the analyzed dimensions which means that customers have prioritized the ability of the system to be reliable, secure transactions, and user-friendly. All these findings highlighted the utilitarianism of digital food retailing, in which the functional efficiency overtook the experience or engagement-related features. Though personalization caused a favorable effect on the loyalty, the influence was relatively small, whereas the impact of interactivity was minor, which led to the conclusion that the interactive factors were not as crucial in a daily, need-based purchasing process.

Theoretically, the research was an addition to the literature of digital customer experience and relationship marketing by empirically confirming developed models in the Saudi food retail sector, which had remained underrepresented in the previous literature. The multidimensional conceptualization of digital customer experience ensured the implementation of a more subtle understanding of how various experience constituents affected the result of loyalty differently. The study helped to narrow down the current theories by showing the upper importance of functional performance dimensions in determining long-term relational outcomes in relation to digital experience quality.

The research also had significant managerial implications on the food retailers in Saudi Arabia. The results implied that system reliability, platform usability, and operational accuracy should be considered among the main priorities in digital strategy investments to enhance customer confidence and retention. Personalization and interactive capabilities had the potential to make customers perceive the company in a more positive light and this was most effective when used in platforms that provided customers with consistent and efficient core services. It is thus advised that retail managers should have a gradual digital development strategy that focused on operational excellence, then introduced enhanced improvements of an advanced experience.

Regardless of its provisions, the research had a number of limitations. The cross-sectional research design did not allow concluding on causal relationships between digital customer experience and customer loyalty. Also, the use of self-reported survey data could have created common method bias. The Saudi food retail industry, which the study dealt with, also restricted the extrapolation of the findings to other industries and cultural backgrounds.

Longitudinal design was suggested as an approach to future research in order to capture the dynamics of customer perception, as well as to include objective behavioral evidence, including transaction history or platform usage indicators. It can be further examined too that the possible mediating and moderating variables, such as customer satisfaction, trust, and cultural values, may be studied in further research to understand more about the mediating mechanisms through which digital customer experience is connected to loyalty. The strength and utility of digital customer experience research would also be improved by making comparisons across sectors and nations.

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