

Maximizing digitalization to maintain consumer loyalty

Muhammad Rayhan Itisham ^{a,1}, Tutut Chusniyah ^{a,2,*}, Shaqilla Aulia Hakim ^{a,3}

^a Faculty of Psychology, Universitas Negeri Malang, Malang, Indonesia

¹ Muhammad.rayhan.2308118@students.um.ac.id; ² tutut.chusniyah.fpsi@um.ac.id; ³ shaqilla.aulia.2108116@students.um.ac.id

* corresponding author

ARTICLE INFO

Article history

Received July 11, 2024

Revised September 18, 2024

Accepted December 14, 2024

Keywords

Application

Consumer loyalty

Digitalization

ABSTRACT

In the digital era, mobile applications have become essential tools for companies to foster consumer loyalty by enabling seamless interactions, efficient transactions, and accessible customer service. This study examines the impact of digitalization on customer loyalty through a qualitative case study of Sociolla, focusing on the SOCO application. Data were collected via purposive sampling involving a company representative and a Sociolla consumer and analyzed using thematic analysis, presenting findings narratively. Sociolla demonstrates the strategic use of digital platforms for branding and consumer engagement. The consumer informant reported increased interest, enthusiastic event participation, app downloads, and a clear understanding of Sociolla's brand identity, highlighting the ecosystem fostered between the company and its customers. These findings underscore the broader applicability of effective digital strategies in engaging customers and enhancing brand loyalty across industries. The study concludes that mobile applications capture customer attention, drive active involvement, and strengthen brand relationships when effectively leveraged. It also identifies a need for future research to quantitatively assess the impact of digital platforms on loyalty, engagement, and brand attachment. However, the study's scope is limited to Sociolla, a cosmetics retail brand with a predominantly female customer base. Expanding research to include diverse demographics, regions, and industries could provide richer insights into the effectiveness of digitalization strategies in maintaining customer loyalty across varied contexts.

This is an open access article under the [CC-BY-SA](#) license.



1. Introduction

Digitalization has drastically changed many business landscapes in recent decades, especially regarding how companies interact with consumers. According to Verhoef [1], digital transformation has shifted the focus from simple transactions to more immersive customer experiences, in which context consumer loyalty has become increasingly complex and dynamic. Kumar and Reinartz [2] explained that in the digital era, consumer loyalty is no longer just about repeat purchases but also includes active engagement and interaction with brands through various digital platforms. Companies must adopt innovative digital strategies to build and maintain consumer loyalty amidst increasingly fierce competition and rising consumer expectations.

Starbucks recently made a breakthrough that took the economic and business world by storm with its unique payment app's ability to raise more money than some major banks. The Starbucks app allows customers to store money in digital form with a value that can be used to pay for orders at Starbucks outlets [3]. The application has made mobile payments one of the essential channels for Starbucks, either to expand its customer base or to raise funds, which could be even higher than some of the large United States banks' deposits [4].

Such applications have since matured, and as reported in Starbucks' 2021 fiscal report, the company has raised over USD 1.6 billion in funds from these apps [5]. M&T Bank and KeyBank are

among the regional banks which do not have that many deposits. This phenomenon shows how successful Starbucks is in building an attractive digital ecosystem for its customers and its ability to mobilize and optimize cash flows through technology [6].

In all likelihood, one of the factors explaining why Starbucks was able to raise so many earnings through its application is the good experience users or consumers have, such as getting transactions done seamlessly [7]. Customers easily add digital currency to the application and settle their purchases when placing orders without needing cash, credit, or debit cards. Furthermore, they also give users points for using the app and give special bonuses or offers, thus driving up usage [8].

Non-financial corporations like Starbucks can adopt digital technology and appropriate strategies to engage actively in the investment and financial services industry [9]. It further indicates that trends in the financial industry are changing, whereby non-financial corporations can access realms previously dominated by commercial banks and other financial entities [8].

Customer loyalty has always been one of the primary components of success for any business. [10] considers consumer loyalty as the tendency of an individual to steadfastly commit to purchasing or using a particular product or service on a habitual basis, irrespective of changes in the environment and marketing strategies, which could lead to a change in behavior. According to [11], consumer loyalty can be defined as the tendency of customers to choose one brand or company over many similar brands or companies to meet their needs. This concept is increasingly important in the modern business landscape, where consumers have many choices and abundant information from the internet and social media.

The impact of customer loyalty on business performance has been the subject of numerous studies. [12] found that an increase in customer retention a company's ability to turn first time customers into repeat customers and not switch to competitors by 5% can increase a company's profits by 25% to 95%. This shows that having loyal customers has a very significant effect on a company's profitability. In addition, asserts that customer loyalty increases a company's market share and revenue. The impact of customer loyalty on business performance has also been proven significant in various recent studies found that customer loyalty has a positive impact on company profitability. Loyal customers tend to make repeat purchases and recommend brands to others.

Furthermore, customer loyalty also positively impacts the company's operational efficiency. shows that loyal customers tend to be easier to serve, more tolerant of mistakes, and require less customer support, indirectly reducing the company's operational costs. Moreover, they also tend to endorse other products or services, which becomes an indirect way of advertising the company free of cost. This idea is becoming more and more relevant as the world turns digital, and customers have varying degrees of information and products at their disposal. In e-commerce and digital business, consumer retention is of greater importance. [13] has discovered that the digital form of client loyalty is positively related to the number of word-of-mouth advertisements for clients. This implies that in an environment where competition is rife, the capacity to gain and retain customers will be a very strategic asset to business firms.

Notwithstanding the above, retaining customers in the digital age has its challenges. There are many options to choose from, and switching costs are minimal. Thus, a company must keep developing newer, more valuable things for its clients. As stated by [14], it is also important to comprehend that the holistic and customer-centric marketing strategies to be applied to the company's sales growth

Mobile applications enable companies to preserve their consumers in this age of information. A well-developed mobile app interface has also been demonstrated to increase customer satisfaction and loyalty, resulting in increased business performance. Today, companies compete with each other using informational technology to achieve better customer loyalty.

Apps are a way for companies to retain consumers by creating interactions among consumers and allowing them to conduct purchasing, ordering, and payment transactions efficiently. Furthermore, it has been demonstrated that these apps not only help to solve simple tasks but also assist in creating outstanding loyalty by providing specialized offers, a responsive center for the customers, and the shopping itself based on their registered records of conduct. By using the application, companies can have a tighter and deeper relationship with their consumers to have accurate information on their likes and habits and give solutions that will add value and enhance the loyalty of the consumers. An

investigation conducted by [15] with retail consumers in Saudi Arabia reported that mobile application quality, consumer trust, and perceived benefits significantly affect consumer loyalty. Thus, there is no doubt about the relevance and significance of such a good app in ensuring continued consumer loyalty in the practices of contemporary commerce.

One company with an application as a tool to run a business and establish good relations with its consumers is PT Social Bella, also known as Sociolla. Sociolla is one of the trusted companies selling beauty products in Indonesia, and it was established in 2015. Sociolla has one of its flagship digital application platforms, SOCO, which combines e-commerce and Sociolla online media, which contains consumer reviews, promos, and other interesting features. The position of Chief Technology Officer in Sociolla's organizational structure proves the seriousness of this company in maximizing the potential of technology for corporate purposes.

While several studies have addressed the role of digitization in nurturing consumer loyalty, there is still a gap in understanding how this strategy is explicitly applied in the beauty industry in Indonesia. This research aims to fill that gap by analyzing PT Social Bella (Sociolla) through a case study. This company has successfully implemented an innovative digitalization strategy within the beauty industry.

The novelty of this research is the emphasis on building up a synergy between mobile applications (SOCO) and branding strategies in the environment of the beauty industry in Indonesia, which is not prominent in previous literature. Through a strategy of combining e-commerce and online media in one platform, Sociolla offers a unique business model that deserves further research. This study also brings valuable knowledge into how local firms can seek to enter and survive in a market where multinationals are dominant players – Korea, in this case, in the cosmetics or beauty industry – by leveraging the power of digital technologies.

This research is set within the broader debate on socio-centric platforms and social practices in e-commerce. As Hajli [16] points out, digital platforms have transformed the social relations and practices of shopping, creating online communities where members can replace experiences, reviews, and recommendations. This trend, sometimes called “social commerce,” has increasingly interwoven social and business activities [17]. This specifically addresses the issue of how Sociolla or e-commerce businesses in Indonesia are utilizing this trend to better relate to their consumers.

The Sociolla case employed in this study brings a unique insight into the investigation of how consumers behave about the use of online platforms within the context of the beauty sector in an emerging economy like Indonesia and its peculiar women-oriented consumers. Unlike previous studies that have mainly concentrated on the developed countries in Western Europe [18] or the enormous size economies like China, this research offers fresh perspectives as to the ways the digitalization strategies are both approached and appreciated in the fast-growing market of Southeast Asia with its center being the consumer-focused Indonesian market. Moreover, the attention to the amalgamation of e-commerce, user-generated content, and community aspects within one site (SOCO) shifts the focus to how firms can significantly enhance consumers' participation through digital applications.

This research aims to determine how Sociolla, a trading company in beauty goods, utilizes the online world to retain and cultivate clients. Based on the Sociolla case study, this research is envisaged to demonstrate customer loyalty-building tactics in the digital world and how this impacts business growth.

2. Method

The method used in this research is qualitative with a case study approach. A case study is an exploration or search for "a bounded system" or can also be interpreted as "a case or various cases" which, over time, are explored through in-depth data collection and involving various sources of information [19]. This study involved two informants: one resource person from the company who represented and Sociolla consumers who used the SOCO application. Informants who represent Sociolla consumers are obtained using a purposive snowball sampling technique.

Informants were taken with inclusion criteria aged over 17 years and using the SOCO application as consumers of Sociolla. The exclusion criteria for rejected participants are those unwilling to

participate in this study. The profile of informants in this study can be seen in Table 1. This research takes data from interviews with informants using semi-structured techniques to make interview guidelines and literature studies in the form of relevant previous research documents.

Table.1 Informant Details

Informant	Code	Background	Age	Gender
MOZ	E01	Sociolla Employee	26	Female
SAH	C01	Sociolla Consumer	21	Female

The data in this study were analyzed through thematic analysis techniques and presented in a descriptive narrative with the help of Nvivo software version 12 Pro with stages according to [20]. The stages include organizing data by organizing data sets from interviews and other documents; reading and memoing by reading all data repeatedly to gain a thorough understanding; case descriptions of research data in the form of facts and contexts; coding and theme development by involving data identification and grouping them based on specific themes or codes that are following the research objectives; interpretation of data that has been coded, looking for patterns, relationships, and interpreting findings by connecting them with existing theories or literature; finally, the presentation and visualization of data which is then presented in narrative form to facilitate reader understanding.

NVivo qualitative data analysis software assisted with the thematic analysis process. NVivo was chosen for its ability to manage and organize complex qualitative data and its features that support comprehensive thematic analysis [21]. NVivo facilitates the coding and categorization of data, assists in identifying patterns and themes that emerge from the data, and increases researchers' transparency and analytical rigor [22]. The software allows researchers to organize, explore, and discover insights from interview data more efficiently and systematically, thereby increasing the validity and reliability of research results [23]. In addition, NVivo supports data triangulation and facilitates a clear audit trail, which is crucial in ensuring the credibility of qualitative research [24].

3. Results and Discussion

3.1. Maximizing Digitalization through Apps

In the case study on Sociolla, they use a unique application related to all the company's commercial activities to maximize digital potential. The SOCO application contains various interesting things, such as promos or events held by the company.

"Not yet from the company, but we collaborate with several brands periodically. So, for example, yesterday, it was with Barenbliss, but now it is with YOU. Usually, when we collaborate with several brands, it becomes like this: for example, this is a collaboration with YOU; if there is a YOU product, you will get 10 points. If it is usually just 5 points, it becomes 10 points like that if there is YOU. So it just depends on the period, depending on the company". (E01)

This allows companies to optimize marketing and promotion strategies. Sociolla, a business entity, has a relationship with its consumers through applications installed on gadgets or smartphones and used by consumers. Various kinds of offers such as discounts, special price promos, and interesting events can directly reach their consumers. In addition, there are attractive offers related to the advantages of transacting using the application as a member. These provide additional benefits, such as points to make consumers want to use the SOCO application from Sociolla.

This is in line with research [25], which found that mobile applications can also assist trading companies in optimizing marketing and promotion strategies. Applications allow companies to disseminate offers and promotions directly to consumers and collect consumer shopping behavior data for future product and service development. Of course, this data is crucial. A more effective marketing strategy can increase the company's competitiveness and provide opportunities to gain a larger market share, which will positively impact the company's financial performance [26].

"I usually shop at Sociolla. I use SOCO because every time I shop, the cashier always offers me to download SOCO because I can get points and get discounts, so I was interested, so I downloaded it." (C01)

"It is fun, it is good, it helps, so I often get notifications too if, for example, there are events or promos, it is also interactive, funny, it helps" (C01).

"The application is cute, easy to use, just useful. Then also, when shopping, I like to be offered to download SOCO to get points, right, at first, it might be useful or not, but after several times being offered and explained the benefits, I finally downloaded it" (C01).

The results of interviews with Sociolla consumer informants who use the SOCO application showed that the SOCO application is beneficial in providing information on events or promos that are taking place at Sociolla. Informants feel that the notifications provided by using the application are quite helpful. Informants also stated that the sound quality of the application and the ease of use gave a positive impression of Sociolla as a business entity.

In line with the findings of research conducted by [27] on retail mobile application users in France, application quality and perceived consumer value positively influence consumer loyalty. The better the application quality and the greater the value consumers perceive, the higher their loyalty to the company. This high consumer loyalty can improve the company's financial performance through increased sales, revenue, and profitability [28]. Adjustments to the form of applications, such as interfaces and icons in applications tailored to their target market, give digital applications from a business entity a positive impression, make them feel close, and allow them to be used according to their purpose.

Furthermore, mobile apps enable companies to provide consumers with a more personalized, convenient, and efficient shopping experience [28]. With apps, consumers can easily browse products, place orders, and track shipments without visiting a physical store or website. This can increase consumer satisfaction and loyalty to the company [25].

Overall, good utilization of mobile applications by trading companies can create added value for consumers, increase consumer loyalty, and ultimately result in improved company financial performance through increased sales, revenue, and profitability [25], [28], [29].

3.2. Apps to Maintain Customer Loyalty

Applications integrated with various features that pamper consumers and are connected to the company are a strength in maximizing digitalization. However, in practice, applications made by companies must still be promoted so that consumers want to download and use applications provided by a brand or company. From the interviews with two informants with different roles, each representing the company and consumers, it was found that Sociolla utilizes and maximizes digitalization by making applications, integrated promos, and advertisements that penetrate social media.

"There are many. Previously, I did not have SOCO, and I had never shopped at Sociolla, but suddenly, it came out on the Tiktok. FYP, influencers usually drop by here. So finally, people immediately dropped and created an account and shop like that a lot". (E01)

Sociolla promotes its SOCO application through social media platforms, including TikTok, which targets young people who want to participate and use the SOCO application. This is in line with research conducted by [30], who found that the effectiveness of promotions on digital media is quite favored because of the interesting content.

"We must register and verify a Sociolla application for the first time. After that, we can drop it here through the staff at the front, and then after that, we can say, "You want to deposit empties" like that. Make sure you have a SOCO account and have been verified, then make sure the packaging is clean. For one drop, the maximum is 20 bottles per month". (E01)

Apart from using digital and social media advertising, Sociolla also does SOCO application marketing by providing promos to consumers. However, the promo can only be obtained or used in the SOCO application, which ultimately requires consumers to download and use the SOCO application for various interesting promos. Based on the interview results, Sociolla elaborates promos to make consumers use the SOCO application with events or missions that carry a message of

environmental sustainability, where one of the programs is to exchange skincare waste into SOCO points.

"The SOCO Point can be used as a shopping discount; for every 100 points, the value of the discount will be 10 thousand, and it applies multiples. So if, for example, you want to redeem points, for example, you have 400 points, but you cannot redeem everything, it has to be 50% of the price of the item like that". (E01)

Customer loyalty will be impacted by the skincare waste exchange program into SOCO points, which can later be exchanged as discounts when shopping. It can ultimately impact business sustainability because this is undoubtedly an interesting program, considering that the need to use skincare is increasing. In addition, Sociolla also has ethics in doing business, as obtained from the results of the interview above. When customers do not know the benefits of this program, they will happily socialize with it.

The findings of this study indicate that PT Social Bella (Sociolla) has successfully utilized digitalization through the SOCO application to maintain and increase consumer loyalty. This aligns with the views of [14], which emphasizes the importance of companies adapting to the times, one of which is utilizing technology to build stronger relationships with consumers. As a digital platform that provides various features such as promos and engaging events, the SOCO application has become an effective means for Sociolla to connect with its consumers more personally and interactively.

The success of the SOCO application in increasing customer loyalty can be explained through the customer engagement concept proposed by [31]. They argue that high customer engagement can result in stronger loyalty. Within the framework of Sociolla, the application SOCO creates virtual interaction that allows consumers to interact more proactively with the brand by attending events and using the promotions offered. Using applications installed on the consumers' smartphones, the consumers are indirectly always close to Sociolla. This gives a good experience that may enhance the emotional relationship of consumers with the brands.

Additionally, this observation that consumers consider themselves as belonging together through the use of the SOCO app is supported by the research of [32], which discusses the role of digital community development in marketing nowadays. They argue that online communities are a powerful marketing tool for fostering brand loyalty. Sociolla has built a virtual community through SOCO and customer participation in enjoyable activities such as promo, discounts, and waste exchange for environmental purposes. This fosters and increases brand ownership and brand love.

The effect of the Sociolla SOCO application in increasing customer loyalty may also be viewed from the perspective of the customer value theory as propounded by [33]. This theory states customer loyalty is formed when they feel superior value from a product or service. In the case of Sociolla, the SOCO application provides added value to consumers through exclusive access to promos and events, which can only be accessed through the SOCO application. Such a scenario will likely create a high perception of value in consumers' eyes, increasing their loyalty to the Sociolla brand.

The results of this study further support the views outlined in the studies of Jaworski and Lowe that underline personalization in developing consumer loyalty in the digital age. They assert that personalization is the primary way to build stronger consumer bonds. CASE STUDY, the SOCO app, delivered a more customized experience to each user by showcasing content and offers that match the user's unique characteristics. Consumer behavior data, namely consumer dislikes, transaction history, and likes, become a core resource for Sociolla to craft and orientate its services into the appropriate marketplace. This enhances the salience of the brand-consumer engagement and reinforces the perception of worth and comprehension bestowed by the brand.

The other evidence supporting Sociolla's resourcefulness in optimizing the use of technology in enhancing digitalization through the SOCO application to retain customers can further be attributed to their efficient omnichannel strategy, as an analysis that focuses on the conjunction of many distinct marketing channels for positive customer experience across all of them. The SOCO app, the bricks of Sociolla, and the e-commerce websites helped establish an ecosystem that will wrap around the consumers' shopping time. This enhances efficiency and deepens consumers' engagement with the brands at multiple points.

In light of this study, it can be concluded that digitization positively affects customer loyalty. However, mentioning that it is not an easy achievement is pertinent. As put forth by [34], even in the digital age, customer loyalty is not built overnight; instead, it requires a consistent effort over the long run in order to innovate and respond to changing consumer behaviors. Therefore, Sociolla must constantly improve and upgrade the SOCO app to maintain its usefulness in the distant future. This may add new functionalities, enhance customization, or incorporate AR and AI to enrich the consumers further. In addition, the evidence pointed at is a serious issue today, as the Internet era requires data-gathering firms to be accountable for their consumers. If this is a clear hurdle, this paradox can be an added advantage for an organization that capitalizes on digitalization.

3.3. Learning from Sociolla for Industries in Different Sectors

The applicability of digitalization as a strategy for consumer loyalty development can be explored further by juxtaposing the results of this research with research works in other areas or spatial regions. As an illustration, the banking sector in Europe has been reported to utilize mobile banking applications to digitalize their services, thereby increasing customer loyalty, which is supported by the findings on Sociolla [35]. Nevertheless, more difficulties in data security, which impacts their digitalization strategies, are in the banking structure, which differs from the beauty and skincare markets. It can probably be explained by the differences in the products and consumption patterns in the various sectors/industries. This comparison suggests that although most forms of digitization will increase consumer loyalty, strategies must be adjusted to the industry, country, and culture prevailing in that area.

In the context of this research, there are practical implications for industry practitioners. Regarding the Sociolla case study, companies might want to consider adopting complex user personalization techniques using big data gathered through mobile apps. This big data would help identify how consumers behave regarding the products they market on their platforms. This could be processed further to personalize recommendations so that tailored special offers or content matching users' interests could easily be provided. Industrial practitioners can also draw lessons from Sociolla's experience in bringing together their digital and physical stores, ensuring customers have a good experience throughout all the stores.

On the other hand, building digital communities through applications that allow, for example, discussion and product review can boost customer retention and engagement. Using such programs as point systems that grant users the right to make one or more purchase transactions and permanent mobile applications that provide users with all rewards and access to special offers is also effective. Companies may also wish to extend educational content regarding products or industries to their App audiences, thus adding value to the customers and strengthening the brand as an industry leader.

Analyzing customer data through the apps offered helps to know the customers' likes and dislikes, which can be helpful in product development and marketing strategies. However, the protection and confidentiality of client data must be safeguarded as one of the priorities so that trust and long-term loyalty can be achieved with time. Lastly, consistent updates and add-ons to new app features ensure that customer boredom and disengagement are minimized in the long run.

4. Conclusion

This study emphasizes the fundamental nature of social and commercial perspectives on building a loyal clientele with an all-around approach to digitization. Technological advancements serve Sociolla to brand the company's offerings on digital platforms. This is also obvious from Sociolla customers whom the company engages, who are active followers of its events, who download the SOCO app, and thus get sensitized to Sociolla branding and the overall ecosystem created by the company.

In this digital age, a company's application is shown to be enticing for customers and deepens their engagement with the company. The SOCO app enables the personalization of targeted messages based on each consumer's profile, opening possibilities for deeper interaction. Moreover, "the strategy of Sociolla in turning the SOCO app as an add-on for physical stores and e-commerce sites has been such a success in creating a digital landscape that enhances the consumer engagement when shopping." Together with the advances in technologies and transformations in consumers' habits, firms across industries must keep redefining their digital strategies as Brescia focuses on the value to

be created through social, personalized, experiential, and multi-benefit interactions with consumers and society.

The success attained in garnering consumer loyalty via the maximization of digitalization through SOCO by Sociolla should be an invaluable lesson to other companies in the modern age of technology and communication. However, This is followed by another set of challenges that concern the maintenance of consumer loyalty, which negatively impacts the overall society in which consumers operate and is in itself a field that requires constant development and evolution. Future challenges that must be faced are developing new features, increasing personalization, and handling consumer data security. Along with technological developments and changes in consumer behavior, companies in various sectors need to continue to innovate in their digital strategies, focusing on creating value through social interactions, personalized experiences, and programs that provide multiple benefits for consumers and the environment. Sociolla's success in maximizing digitalization through SOCO provides a valuable blueprint for other companies that want to increase consumer loyalty in the digital era.

It is hoped that further research can quantitatively test the effect of application use or satisfaction on other variables such as loyalty, involvement, and a sense of belonging to a brand. On the limitations, this research examines Sociolla, a cosmetic retail brand in the beauty industry sector, which women demographically dominate. On the other hand, the limitations and findings of this study have specific uniqueness that can be applied to similar businesses whose target consumers are women. Data richness related to other demographics, such as gender, age, region, and different industrial fields outside the beauty industry, can be used in future research.

Acknowledgment

Special thanks to PT Social Bella (Sociolla) for being willing to be a case study on its success in utilizing digitalization.

References

- [1] P. C. Verhoef *et al.*, "Digital transformation: A multidisciplinary reflection and research agenda," *J. Bus. Res.*, vol. 122, pp. 889–901, Jan. 2021, doi: [10.1016/j.jbusres.2019.09.022](https://doi.org/10.1016/j.jbusres.2019.09.022).
- [2] V. Kumar and W. Reinartz, *Customer Relationship Management*. Berlin, Heidelberg: Springer Berlin Heidelberg, pp. 1-326, 2018, doi: [10.1007/978-3-662-55381-7](https://doi.org/10.1007/978-3-662-55381-7).
- [3] S.-Y. Lee, "Study on Digital Transformation Strategies: Starbucks Case Study," *J. Digit. Contents Soc.*, vol. 21, no. 10, pp. 1809–1816, Oct. 2020, doi: [10.9728/dcs.2020.21.10.1809](https://doi.org/10.9728/dcs.2020.21.10.1809).
- [4] D. Belanche, M. Guinalíu, and P. Albás, "Customer adoption of p2p mobile payment systems: The role of perceived risk," *Telemat. Informatics*, vol. 72, p. 101851, Aug. 2022, doi: [10.1016/j.tele.2022.101851](https://doi.org/10.1016/j.tele.2022.101851).
- [5] "Starbucks Coffee Company - Financials - Annual Reports." [Online]. Available at: <https://investor.starbucks.com/financials/annual-reports/default.aspx>.
- [6] Z. J. Acs, A. K. Song, L. Szerb, D. B. Audretsch, and É. Komlósi, "The evolution of the global digital platform economy: 1971–2021," *Small Bus. Econ.*, vol. 57, no. 4, pp. 1629–1659, Dec. 2021, doi: [10.1007/s11187-021-00561-x](https://doi.org/10.1007/s11187-021-00561-x).
- [7] T. Nguyen, "Starbucks Loyalty Reward application in Vietnam – identifying the impact of the app on Starbucks' customers in Vietnam using the technology acceptance model," pp. 1-49, 2020. [Online]. Available at: <http://www.theseus.fi/handle/10024/335323>.
- [8] T. Dahlberg, J. Guo, and J. Ondrus, "A critical review of mobile payment research," *Electron. Commer. Res. Appl.*, vol. 14, no. 5, pp. 265–284, Sep. 2015, doi: [10.1016/j.elerap.2015.07.006](https://doi.org/10.1016/j.elerap.2015.07.006).
- [9] E. Kim, M. Kim, and Y. Kyung, "A Case Study of Digital Transformation : Focusing on the Financial Sector in South Korea and Overseas," *Asia Pacific J. Inf. Syst.*, vol. 32, no. 3, pp. 537–563, Sep. 2022, doi: [10.14329/apjis.2022.32.3.537](https://doi.org/10.14329/apjis.2022.32.3.537).
- [10] R. L. Oliver, "Whence Consumer Loyalty?," *J. Mark.*, vol. 63, no. 4_suppl1, pp. 33–44, Oct. 1999, doi: [10.1177/00222429990634s105](https://doi.org/10.1177/00222429990634s105).

- [11] B. Ramaseshan and A. Stein, "Connecting the dots between brand experience and brand loyalty: The mediating role of brand personality and brand relationships," *J. Brand Manag.*, vol. 21, no. 7–8, pp. 664–683, Nov. 2014, doi: [10.1057/bm.2014.23](https://doi.org/10.1057/bm.2014.23).
- [12] M. Asim and Y. Hashmi, "E-Loyalty : companies secret weapon on the Web," pp. 1-77, 2005. [Online]. Available at: <https://urn.kb.se/resolve?urn=urn:nbn:se:ltu:diva-58524>.
- [13] A. S. Al Adwan, H. Kokash, A. Al Adwan, A. Alhorani, and H. Yaseen, "Building customer loyalty in online shopping: the role of online trust, online satisfaction and electronic word of mouth," *Int. J. Electron. Mark. Retail.*, vol. 11, no. 3, p. 278, 2020, doi: [10.1504/IJEMR.2020.108132](https://doi.org/10.1504/IJEMR.2020.108132).
- [14] P. Kotler, H. Kartajaya, and I. Setiawan, *Marketing 5.0: Technology for Humanity*. John Wiley & Sons, Inc., p. 224, 2021. [Online]. Available at: <https://www.wiley.com/en-br/Marketing+5.0%3A+Technology+for+Humanity-p-9781119668510>.
- [15] A. M. Baabdullah, A. A. Alalwan, N. P. Rana, H. Kizgin, and P. Patil, "Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model," *Int. J. Inf. Manage.*, vol. 44, pp. 38–52, Feb. 2019, doi: [10.1016/j.ijinfomgt.2018.09.002](https://doi.org/10.1016/j.ijinfomgt.2018.09.002).
- [16] N. Hajli, "Social commerce constructs and consumer's intention to buy," *Int. J. Inf. Manage.*, vol. 35, no. 2, pp. 183–191, Apr. 2015, doi: [10.1016/j.ijinfomgt.2014.12.005](https://doi.org/10.1016/j.ijinfomgt.2014.12.005).
- [17] S. Camacho and A. Barrios, "Social commerce affordances for female entrepreneurship: the case of Facebook," *Electron. Mark.*, vol. 32, no. 3, pp. 1145–1167, Sep. 2022, doi: [10.1007/s12525-021-00487-y](https://doi.org/10.1007/s12525-021-00487-y).
- [18] A. Bleier, A. Goldfarb, and C. Tucker, "Consumer privacy and the future of data-based innovation and marketing," *Int. J. Res. Mark.*, vol. 37, no. 3, pp. 466–480, Sep. 2020, doi: [10.1016/j.ijresmar.2020.03.006](https://doi.org/10.1016/j.ijresmar.2020.03.006).
- [19] J. W. Creswell, *Case Study (John W. Creswell)* By Yani Kusmarni. p. 12, 2012. [Online]. Available at: http://file.upi.edu/Direktori/FPIPS/JUR._PEND._SEJARAH/196601131990012-YANI_KUSMARNI/Laporan_Studi_Kasus.pdf.
- [20] J. W. . Creswell and C. N. . Poth, *Qualitative inquiry & research design : choosing among five approaches*. Sage, p. 515, 2025. [Online]. Available at: <https://us.sagepub.com/en-us/nam/qualitative-inquiry-and-research-design/book266033>.
- [21] K. Jackson and P. Bazeley, *Qualitative Data Analysis with NVivo, 3rd Edition*. pp. 1-346, 2019. [Online]. Available at: <https://uk.sagepub.com/en-gb/eur/qualitative-data-analysis-with-nvivo/book261349>.
- [22] F. Zamawe, "The Implication of Using NVivo Software in Qualitative Data Analysis: Evidence-Based Reflections," *Malawi Med. J.*, vol. 27, no. 1, p. 13, Apr. 2015, doi: [10.4314/mmj.v27i1.4](https://doi.org/10.4314/mmj.v27i1.4).
- [23] M. Woods, T. Paulus, D. P. Atkins, and R. Macklin, "Advancing Qualitative Research Using Qualitative Data Analysis Software (QDAS)? Reviewing Potential Versus Practice in Published Studies using ATLAS.ti and NVivo, 1994–2013," *Soc. Sci. Comput. Rev.*, vol. 34, no. 5, pp. 597–617, Oct. 2016, doi: [10.1177/0894439315596311](https://doi.org/10.1177/0894439315596311).
- [24] C. Houghton, K. Murphy, B. Meehan, J. Thomas, D. Brooker, and D. Casey, "From screening to synthesis: using nvivo to enhance transparency in qualitative evidence synthesis," *J. Clin. Nurs.*, vol. 26, no. 5–6, pp. 873–881, Mar. 2017, doi: [10.1111/jocn.13443](https://doi.org/10.1111/jocn.13443).
- [25] A. Malik, S. Suresh, and S. Sharma, "An empirical study of factors influencing consumers' attitude towards adoption of wallet apps," *Int. J. Manag. Pract.*, vol. 12, no. 4, p. 426, 2019, doi: [10.1504/IJMP.2019.102534](https://doi.org/10.1504/IJMP.2019.102534).
- [26] C. N. Yatna and Y. Yulianah, "Marketing Strategy To Increase Market Share In The Retail Industry," *J. Ekon.*, vol. 13, no. 03, pp. 666–680, Aug. 2024. [Online]. Available at: <https://www.ejournal.seaninstitute.or.id/index.php/Ekonomi/article/view/5104>.
- [27] S. Agrebi and J. Jallais, "Explain the intention to use smartphones for mobile shopping," *J. Retail. Consum. Serv.*, vol. 22, pp. 16–23, Jan. 2015, doi: [10.1016/j.jretconser.2014.09.003](https://doi.org/10.1016/j.jretconser.2014.09.003).

-
- [28] M. H. U. Rashid, M. Nurunnabi, M. Rahman, and M. A. K. Masud, "Exploring the Relationship between Customer Loyalty and Financial Performance of Banks: Customer Open Innovation Perspective," *J. Open Innov. Technol. Mark. Complex.*, vol. 6, no. 4, p. 108, Dec. 2020, doi: [10.3390/joitmc6040108](https://doi.org/10.3390/joitmc6040108).
- [29] D. E. Boyd, P. K. Kannan, and R. J. Slotegraaf, "Branded Apps and Their Impact on Firm Value: A Design Perspective," *J. Mark. Res.*, vol. 56, no. 1, pp. 76–88, Feb. 2019, doi: [10.1177/0022243718820588](https://doi.org/10.1177/0022243718820588).
- [30] R. R. Ahmed, D. Streimikiene, G. Berchtold, J. Vveinhardt, Z. A. Channar, and R. H. Soomro, "Effectiveness of Online Digital Media Advertising as A Strategic Tool for Building Brand Sustainability: Evidence from FMCGs and Services Sectors of Pakistan," *Sustainability*, vol. 11, no. 12, p. 3436, Jun. 2019, doi: [10.3390/su11123436](https://doi.org/10.3390/su11123436).
- [31] S. D. Febilincia and R. A. Nasution, "The Effect of Customer Experience Towards Engagement in Soco by Sociolla," *J. Manaj. Teknol.*, vol. 19, no. 3, pp. 249–265, 2020, doi: [10.12695/jmt.2020.19.3.3](https://doi.org/10.12695/jmt.2020.19.3.3).
- [32] M. Stansfield, "Internet marketing: strategy, implementation and practice," *Int. J. Inf. Manage.*, vol. 24, no. 1, pp. 108–110, Feb. 2004, doi: [10.1016/j.ijinfomgt.2003.09.009](https://doi.org/10.1016/j.ijinfomgt.2003.09.009).
- [33] R. B. Woodruff, "Customer value: The next source for competitive advantage," *J. Acad. Mark. Sci.*, vol. 25, no. 2, pp. 139–153, Mar. 1997, doi: [10.1007/BF02894350](https://doi.org/10.1007/BF02894350).
- [34] E. Manser Payne, J. W. Peltier, and V. A. Barger, "Omni-channel marketing, integrated marketing communications and consumer engagement," *J. Res. Interact. Mark.*, vol. 11, no. 2, pp. 185–197, Jun. 2017, doi: [10.1108/JRIM-08-2016-0091](https://doi.org/10.1108/JRIM-08-2016-0091).
- [35] C. I. Mbama, P. Ezepue, L. Alboul, and M. Beer, "Digital banking, customer experience and financial performance," *J. Res. Interact. Mark.*, vol. 12, no. 4, pp. 432–451, Oct. 2018, doi: [10.1108/JRIM-01-2018-0026](https://doi.org/10.1108/JRIM-01-2018-0026).