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The Role of Touchpoints in Shaping Customer Loyalty

Utilizing Touchpoint Categories, Stages, and Environments to Foster Customer Loyalty

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Abstract

This study specifically investigates the relationship between touchpoints and customer loyalty through the lens of antecedents like relationship quality and customer satisfaction. Brand-owned and social/external touchpoints have the most positive effects on loyalty formation. Additionally, the research discusses the varying significance of touchpoint stages—prepurchase, purchase, and postpurchase—in loyalty formation, and the purchase stage arises as the key builder of loyalty. Differences between loyalty formed in online and offline environments are examined and contradicting results arise. Both online and offline environments can foster loyalty, but the most recent result is that omnichannel customers exhibit highest levels of loyalty.

Keywords Touchpoints, Customer Loyalty, Customer Journey Stages, Word of Mouth, Customer Segments, Online, Offline

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Abbreviations and AI Statement

CJ	Customer Journey
WOM	Word of Mouth

Artificial Intelligence Statement

In this thesis, AI was used to assist in literature synthesis, the search for references, and help with the readability of the academic references. However, AI-generated content was never copied, and it was solely used as an aid to improve the grammatical integrity of the thesis and help with the research process. All interpretations, summaries, and findings are of my own or based on my analysis of the referenced academic sources. The integrity and authenticity of this thesis are ensured.
The AI aid used is ChatGPT.com.

1 Introduction

Customer loyalty has long been a cornerstone of marketing strategies, serving as a critical driver for gaining a competitive advantage (Herhausen et al., 2019; Watson et al., 2015). Both academia and the business world have recognized its value. According to Harvard Business School and Marketing Metrics, brands that successfully cultivate loyalty benefit from advantages such as sales probability rise and customer retention (Rioux, 2020). These benefits increase profits, which proves customer loyalty's financial and strategic significance.

Yet, the relevance of it is debated. Some argue that the rationality of a customer diminishes the significance of loyalty (Oliver, 1999). Why would anyone close a blind eye to competitor offerings and simply rely on one brand? Despite this, customers' loyalty behaviors persist, and companies with loyal customer bases benefit generously (Oliver, 1999). This paradox highlights the importance of understanding how loyalty can be influenced and encouraged.

While customer loyalty is generally acknowledged as essential, the methods for building it remain debated (Watson et al., 2015). A promising approach to address this issue has risen from customer experience management, which emphasizes improving customer interactions to enhance loyalty (Ieva & Ziliani, 2018). Homburg et al. (2015) emphasize the importance of repeatedly optimizing touchpoint journeys, arguing that it is critical to achieving long-term loyalty. This perspective highlights the need for a detailed exploration of touchpoints' role in shaping customer loyalty and how specific interactions within the journey affect loyalty.

Moreover, the growing popularity of digital touchpoints and the rise customer-controlled touchpoints has raised concerns among managers about

their effectiveness in building loyalty (Herhausen et al., 2019; Yakhlef & Nordin, 2021). To address this concern, it is crucial to examine the differences between online and offline environments and the how vital non-brand-controlled touchpoints are within the customer journey, as they likely influence customer experiences and loyalty differently.

To achieve consensus on how to gain loyalty and address managerial concerns, this bachelor's thesis explores the role of touchpoints and their qualities in customer loyalty formation, offering a literature-based analysis of how touchpoint characteristics, stages, and environments affect loyalty. The review begins by defining touchpoints and their categories and stages, followed by defining customer loyalty through behavioral and attitudinal lenses. Five loyalty antecedents are introduced to broaden the view of customer loyalty. After defining touchpoints and loyalty, the study moves on to examine the relationship between the two. First, the relationship is introduced from touchpoint qualities, reaches, and positivity's viewpoint. Secondly, the different touchpoint stages—prepurchase, purchase, and postpurchase—varying significance in loyalty formation is discussed. Furthermore, the thesis reviews loyalty formation across different customer segments, contrasting the impacts of online and offline touchpoints. Lastly, the findings are summarized and interpreted, and managerial and theoretical implications and limitations are introduced.

The scope of this literature review focuses on touchpoints within various industries and emphasizes their impact on loyalty formation. This literature review addresses the following research questions:

RQ1: Which touchpoint categories are the most influential in building customer loyalty?
RQ2: How do touchpoint stages influence attitudinal factors?

RQ3: Do online and offline touchpoints have different influences on loyalty formation?

By answering these questions, the thesis aims to clarify the role of touchpoints in shaping loyalty, identify the most impactful touchpoint categories, and examine the significance of various stages and environments in customer interactions.

To answer the research questions, the approach of a traditional literature review has been applied. The research method includes collecting and synthesizing key findings from academic studies focused on the research question (Rozas & Klein, 2010). The approach of traditional literature reviews remains a valuable and essential method for identifying existing patterns and gaps and thus has been chosen for this thesis.

To apply the approach, sources have been collected via academic databases such as Google Scholar, Web of Science, and Aalto University School of Business course 23C72050 - Capstone: Customer Experience Management to search relevant references. After defining the scope of the review, articles that directly examine touchpoint effects on loyalty or one of its antecedents were selected via keyword searches with a filter for only journal articles, such as "touchpoints," "customer loyalty," and "antecedents of customer loyalty." Most fitting search results were examined thoroughly to fit the intended scope or to give insights on touchpoints, their phases and categories, and customer loyalty. To fill research gaps, a few non-journal articles were included, with journal-based findings validating these insights, and searches through ChatGPT.com with commands such as "Give me an academic journal article that discusses the relationship between touchpoints and customer loyalty" were made to find supporting articles. Additionally, to preserve reliability, most selected journals had a journal impact score over 5.0.

2 Theoretical background of Touchpoints

Touchpoints are the different interactions customers have with a brand (Lemon & Verhoef, 2016), which can be either direct or indirect to the brand (Baxendale et al., 2015) . More specifically, a touchpoint entails a stimulus, an interface, and an encounter (Barann et al., 2022). The stimulus is the fulfillment of a distinct function within the customer journey, and it is accessed through an interface. A person, a physical item, or a technological medium in either a digital or a physical environment can facilitate the interface. Lastly, when the customer interacts with the interface, it creates the encounter.

The encounters i.e. touchpoints create a customer journey (CJ), which entails all stages and the touchpoints they consist of. The CJ is typically described as a sequence or a process a customer experiences when engaging with a company's services or products (Følstad & Kvale, 2018). Throughout the CJ, different touchpoints become relevant to the customer, which determines the stages of the CJ (De Keyser et al., 2020). The CJ and its touchpoint create the whole customer experience, as well as the experiences before and after the interactions (Berry et al., 2002; Lemon & Verhoef, 2016).

This chapter dives into the framework of Lemon and Verhoef (2016), supported by additional sources, building a comprehensive understanding of touchpoints and their different categories and stages.

2.1 Touchpoint Categories

Touchpoints can either be categorized based on the subject overseeing them or based on their purpose (Salvietti et al., 2024). In this thesis, the former is used. Different management categories can be identified within the CJ (Baxendale et al., 2015; Lemon & Verhoef, 2016). The use of each touchpoint category differs based on the attributes of the product or service and the CJ

(Lemon & Verhoef, 2016). Many different terms for these categories are used in literature, and common agreement for the number of categories is yet to be found, but the overall consensus is that two different categories based on touchpoint ownership are capable of defining all touchpoints (Towers & Towers, 2022). First, the touchpoints owned and controlled by the brand are defined, and second, the touchpoints outside the brand's control are discussed.

Brand-Controlled Touchpoints

Lemon and Verhoef (2016) define touchpoints within this category as touchpoints that the brand has designed and are completely controlled by the brand. They are the direct interactions between the customer and the brand (Baxendale et al., 2015). These touchpoints include the brand's advertising and websites and the attributes of a product or service. The growing variety of different touchpoints diminishes the control of the brand on the CJ, thus, the influence of brand-controlled touchpoints on the customer experience is reducing over time (Salvietti et al., 2024).

Another type of brand-controlled touchpoint is a partner-owned touchpoint. These touchpoints are managed and designed by the partner in cooperation with the brand; therefore, the brand remains in control of these touchpoints (Lemon & Verhoef, 2016). While the brand is in control of the media, it is ultimately produced by the partner, thus differentiating it from brand-owned touchpoints. For example, an influencer creating content online on behalf of the brand would be a partner-owned touchpoint. These touchpoints are relevant depending on the service. For instance, for accommodation platforms such as Airbnb, multiple significant partner-owned touchpoints were recognized within the customer journey (Ozgen & Bıçakcıoğlu-Peynirci, 2020) , and retail environments are particularly vital for many product manufacturers dependent on partner-owned touchpoints (Baxendale et al., 2015).

Non-Brand-Controlled Touchpoints

Non-brand-controlled touchpoints hold substantial but sparsely studied opportunities for brands (Kranzbühler et al., 2018). Managing these touchpoints can be difficult as brands do not have the same amount of control over them as they have of brand-controlled touchpoints (Siqueira et al., 2020). Two different non-brand-controlled touchpoints are recognized in literature based on Lemon's and Verhoef's (2016) framework: customer-owned and social/external.

Customer-owned touchpoints are the points of interaction customers have with the brand that the brand or its partners do not control (Lemon & Verhoef, 2016). These touchpoints are controlled by the customer itself and the interaction is influenced by the customer's needs, abilities, and preferences (De Keyser et al., 2020). These touchpoints become vital in the postpurchase phase when the product or service is used by the customer (Sultan, 2018). While the qualities of the product or service are in the control of the brand and a big part of the postpurchase stage, touchpoints like the fulfillment of the customer's personal needs and the customer's ability to use the product overtake this stage (Lemon & Verhoef, 2016).

The other non-brand-controlled touchpoints, the social/external touchpoints, are combined of the world outside the brand and the customer (Lemon & Verhoef, 2016). This includes other customers, environments, peers, and the word of mouth (WOM) heard from them (Baxendale et al., 2015). These touchpoints are controlled by other brands, influencers, and peers/other customers (De Keyser et al., 2020). A rowdy customer in a restaurant may affect the other customer's experience or a negative review on the internet can cause the purchase phase to fall through entirely. These interactions might not be predictable and happen at random, yet still have extreme effects on the purchase decision and experience (Siqueira et al., 2020). Social media is comprised of these touchpoints except for the content created by the brand or its

partners. Thus, more online-inclined customers may meet these touchpoints more often. All in all, both customer and social/external touchpoints are not initiated by the brand or its partners and tend to have a stronger impact on the experience than traditional marketing (Baxendale et al., 2015).

2.2 Customer Journey Stages

The customer journey can be taken apart into CJ stages (Sultan, 2018). As there are many different touchpoints within the CJ and the relevance of each touchpoint depends on the phase of the journey, it is helpful to divide the touchpoints into stages (Lemon & Verhoef, 2016).

Prepurchase

The prepurchase stage includes all touchpoints with the brand, the market category, and its environments before the customer purchases the product/service (Lemon & Verhoef, 2016). Essentially, this stage covers the customer's journey from recognizing a need, impulse, or desire to considering purchasing to fulfill that need, impulse, or desire (Hoyer, 1984; Pieters et al., 1995). In this stage, the search for information is at the core of the interactions, and touchpoints like peer evaluation, WOM, and brand advertisements become relevant (Sultan, 2018). Brand-owned, partner-owned, and social/external touchpoints are particularly vital for this phase. Behaviorally, the consumer considers, searches, and recognizes their needs (Lemon & Verhoef, 2016).

Purchase

As the customer moves on to buy the service or product from the prepurchase stage, they are in the purchase stage (Sultan, 2018). It consists of all touchpoints within the purchase, such as customer service interactions, locating a store, and shopping on the brand's website (De Keyser et al., 2020). Behaviorally, this stage consists of choosing, ordering, and paying (Lemon & Verhoef, 2016). As the name suggests, the touchpoints the customer faces are all involved with fulfilling the purchase of the product or service (Sultan, 2018).

Thus, mostly brand-owned and partner-owned (if the purchase is made through a partner) touchpoints come into play. As a result of a new behavior found in this stage, where customers are eager to share their purchase with others, non-brand-controlled touchpoints are increasingly appearing (Van Bruggen et al., 2010).

Postpurchase

After the purchase, the customer moves on to the postpurchase stage. Behaviorally, this stage consists of postpurchase engaging, service-requesting, using, and consuming the product/service (De Keyser et al., 2020). In this phase, consumption of the service or product is central, and some of the touchpoints involved in this stage are communicating with brand communities, the WOM of the customer, and using different platforms with other customers (Sultan, 2018). The postpurchase stage entails service failure if the product/service has failed and does not fulfill the intended purpose, but some research separates these stages into their own. All in all, this stage involves all the touchpoints after purchase that are involved with the brand or either their products or services, thus, the stage centers around brand-owned, customer-owned touchpoints and social/external touchpoints (Lemon & Verhoef, 2016). A similar phenomenon can be found in this stage as in the purchase stage: customers desire to share the experience, which creates more customer-owned and social/external touchpoints within the experience (Van Bruggen et al., 2010).

3 Theoretical Background on Customer Loyalty

Customer loyalty is the blend of a multitude of behaviors and attitudes that make a customer prefer one business over its competitors (Watson et al., 2015). The definition of loyalty has transformed over time, and a consensus on the definition has not yet been achieved (Oliver, 1999; Watson et al., 2015). Some define loyalty as purely behavioral; customer loyalty is achieved if the consumer repurchases the brand (Newman & Werbel, 1973; Tellis, 1988). While repurchasing or the consideration of only one brand are aspects of customer loyalty, they lack the psychological dimension (Oliver, 1999). The issue that comes with only considering behavioral factors is that the irrationality of a customer is ignored. Thus, in recent research loyalty's primary elements are both behavioral and attitudinal loyalty (Watson et al., 2015).

Attitudinal Loyalty

Attitudinal loyalty describes the attitudes and preferences of a customer that create loyalty (Watson et al., 2015). These attitudes can even make the customer resist objectively superior competitor offerings if the attitudes are strong and positive (Ahluwalia, 2000). Attitudinal loyalty captures the irrational traits of a consumer and can be described as an attachment toward a brand and "situational influences" and "marketing efforts" are ignored by the customer (Oliver, 1999). It is a strong inner motivation that habits the customer due to positive attitudes towards the brand (Amine, 1998). Attitudinal loyalty is affected by changes in cognitive loyalty, and turbulent events like losing a job or reading a negative review of the brand, even if the consumer is satisfied with the product, may disrupt it (Oliver, 1999).

Behavioral Loyalty

Behavioral loyalty includes the purchase behaviors mentioned before. It refers to the repeated buying behavior that stems from a strong intent or willingness to act in favor of a certain brand or service (Oliver, 1999). The

customer's attachment to the brand is based on repeated purchases, and the ongoing behavior is driven by the value they see in continuing their relationship with the brand (Amine, 1998). The behaviors include the readiness to choose and support that entity over others, often based on previous experiences or preferences (Oliver, 1999; Watson et al., 2015). The availability or accessibility of the brand can influence this type of loyalty, as the loyalty might be disrupted if the brand, for example, moves locations further from the customer (Oliver, 1999).

There are differences between attitudinal and behavioral loyalty, but as the studies examined within this review combine the construct of loyalty into one, it is not separated further in this article.

3.1 Antecedents of Customer Loyalty

An antecedent can be defined as a predictor or a factor that influences a phenomenon, in this case, customer loyalty (Herhausen et al., 2019). Antecedents can serve as cues, indicating that a reward or reinforcement is accessible or as modifiers, influencing the significance or desirability of outcomes (Smith & Iwata, 1997). While customer loyalty has many different antecedents, the five elaborated below are relevant in terms of touchpoints and their effect on customer loyalty.

Customer Satisfaction

Customer satisfaction refers to how much a customer believes a brand has fulfilled or surpassed their expectations, including their needs and desires. (Shankar et al., 2003). Oliver (1999) defines satisfaction as "pleasurable fulfillment". The sense of gratification derives from achieving a desired outcome, which leads to a positive emotional state. The pleasure is a result of comparing expectations to the reality of the performance of the product/service (Kotler, 2000).

For customer satisfaction to be defined as an antecedent to loyalty, it requires the customer to be satisfied frequently, and it must be noted that customer satisfaction does not assure loyalty (Oliver, 1999). However, most loyal customers are satisfied, making it a driver of customer loyalty. Unless the customer is satisfied with the brand, it is very unlikely that they will develop any type of loyalty. Additionally, Hennig-Thurau et al. (2002) have found in their research that out of five different components of relationship quality, customer satisfaction showed the strongest effect on customer loyalty. Based on their research satisfaction is the strongest predictor of customer loyalty.

Journey and Product Satisfaction

Herhausen et al. (2019) have researched the relationship between journey and product satisfaction and customer loyalty, and from their study, it can be concluded that journey and product satisfaction predict customer loyalty. Customer journey satisfaction arises if the customer's perceptions exceed their expectations (Canfield & Basso, 2017). Product satisfaction is based on the same construct, but center's around the product's performance (Richins & Bloch, 1991).

The impact of journey and product satisfaction on customer loyalty mostly depends on the importance the consumer places on the product search and evaluation process (Herhausen et al., 2019). Process-oriented customers focus on each step of their shopping experience, such as how easy it is to navigate, search, or interact with the brand. For them, the quality of the journey is crucial to achieve their satisfaction and loyalty (Thompson et al., 2009). For a customer who values journey satisfaction, the outcome of the product or service is less important in the overall satisfaction, and for a product-oriented customer it is the contrary (Herhausen et al., 2019).

Relationship Quality

The primary goal of relationship marketing, relationship quality, consists of dimensions such as commitment, customer satisfaction, and trust (Hennig-Thurau et al., 2002). These aspects all have a positive relationship with customer loyalty, either directly or indirectly. Thus, the relationship between the brand and the customer is seen to be an antecedent of a loyal customer (Sultan, 2018). Relationship quality is dependent on the emphasis the customer places on the five components: commitment, satisfaction, confidence, social and special treatment benefits. All five, except for special treatment benefits, affect customer loyalty significantly and positively. If the customer values commitment, satisfaction, and social benefits, they are more likely to be loyal, as those components are the strongest predictors of customer loyalty. Additionally, high relationship quality affects the quality the customer perceives and makes customer retention more likely (Gummesson, 1987).

Customer Inspiration

Customer inspiration is a construct that is measured by the customer's response to inspirational customer experiences (Herhausen et al., 2019). Inspiration is the shift from being influenced by an external source to actively working on bringing a new idea to life (Böttger et al., 2017). Customers who are imaginative, detail-oriented, and curious value customer inspiration (Herhausen et al., 2019).

The connection between loyalty and customer inspiration can differ among various customer segments, as the emotional, behavioral, cognitive, and sensory elements that drive customer inspiration can influence each segment uniquely (Brakus et al., 2009). Physical stores often provide more opportunities for inspiration and richer sensory experiences than online touchpoints. Thus, customers who prefer physical touchpoints may gain customer loyalty through inspiration (Kleinlercher et al., 2018). This is because they allow customers to interact with products firsthand, such as by touching or testing

them, which can enhance the overall shopping experience. Thus, customer inspiration is an antecedent of customer loyalty, but only for certain customer segments (Herhausen et al., 2019).

4 Touchpoints Influence on Building Customer Loyalty

In this section, we delve into how touchpoints influence customer loyalty formation through touchpoint positivity and reach, how different customer journey stages affect attitudinal outcomes, and whether online versus offline customer journeys affect loyalty and satisfaction formation differently.

4.1 Touchpoint Positivity and Touchpoint Categories' Effects on Loyalty Formation

Touchpoint positivity, defined as how positively a customer perceives a touchpoint (Ieva & Ziliani, 2018), plays a critical role in shaping valuable encounters with customers (Kahn & Isen, 1993). Kahn's and Isen's (1993) work shows the effect of positive interactions on customers, as positive emotional experiences influence consumer behavior and enhance retention. Further supporting these findings, Morgan and Hunt (1994) have found that positive interactions at similar touchpoints are foundational to the building blocks of loyalty: trust and commitment.

Ieva's and Ziliani's (2017, 2018) studies extend the aforementioned findings. The authors emphasize that touchpoint positivity significantly influences customer loyalty among mobile and smartphone users and show that positive experiences with brand-owned touchpoints (see Figure 1) improve loyalty formation (Ieva & Ziliani, 2018). The more positive the experience is with a significant touchpoint, the more loyal the customer is. The same phenomenon is seen in retail banking as the significant touchpoints (see Figure 1) that increase the likelihood of loyalty are mostly brand-owned touchpoints (Ieva & Ziliani, 2017). In both studies from the authors from 2017 to 2018, customer service, websites, stores, and WOM consistently emerged as significant touchpoints. This indicates that physical locations, online touchpoints and,

even more importantly, service encounters hold substantial value, which brands can nurture through positive customer journeys. Supporting these findings, research demonstrated that service quality—comprised of brand- and partner-owned touchpoints—directly affects customer satisfaction positively and and indirectly customer loyalty (Supriyanto et al., 2021). From the perspective of brand consideration, Baxendale et al. (2015) found that in-store communications, a brand-owned touchpoint was the most influential in terms of touchpoint positivity and frequency. Both Baxendale et al. (2015) and Supriyanto et al. (2021) works confirm Ieva's and Ziliani's (2017, 2018) findings that positive affiliations to brand-controlled touchpoints enhance the likelihood of customer loyalty.

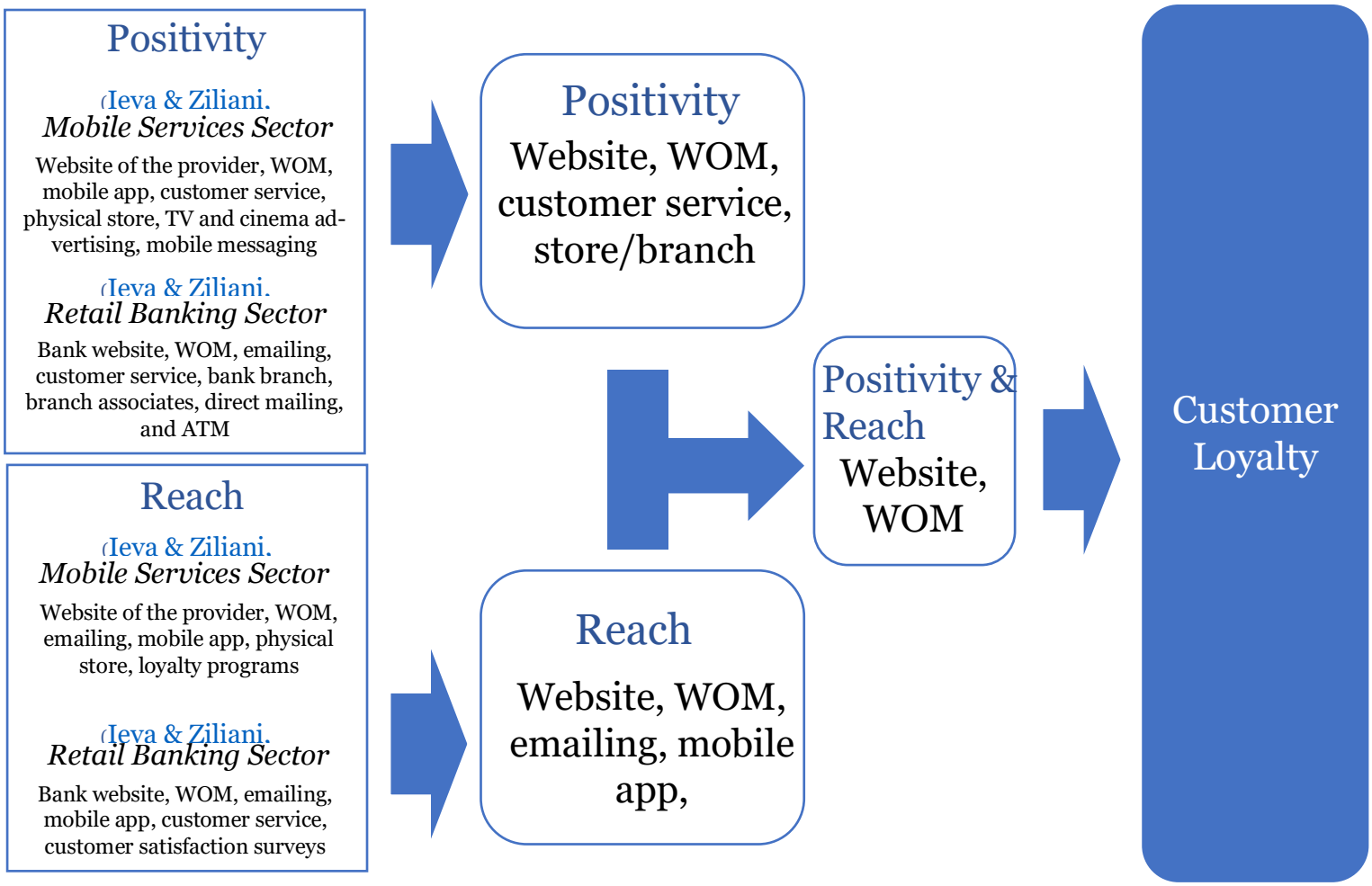

Figure 1. Touchpoints with a positive relationship with customer loyalty.

Another notable phenomenon found is that social/external touchpoints consistently emerge to be influential across research. WOM is the second most influential touchpoint in both of Ieva and Zilliani's (2017, 2018) studies, proving its significance across industries. Peer observation is found to be the second most influential touchpoint and WOM is the third most influential in brand consideration when measuring touchpoint positivity (Baxendale et al., 2015). These findings raise the question of how influential non-brand-controlled touchpoints actually are. The studies discussed only included WOM or peer observation. Could the significance of non-brand-controlled touchpoints be stronger if they were correctly assessed in research?

4.2 Touchpoint Reach and Touchpoint Categories' Effects on Loyalty Formation

Purchase behavior, an aspect of loyalty, and touchpoint exposure have been found to have a strong connection within specific environments (Romaniuk et al., 2013). To measure this exposure, touchpoint reach and frequency are used in research. Reach refers to the exposure a customer has to a touchpoint over a set period (Ieva & Ziliani, 2017, 2018). It represents whether a customer has or has not interacted with a certain touchpoint (Salvietti et al., 2024). Reach is vital in determining how different touchpoints shape customer experiences and loyalty, as it influences customers' behaviors and attitudes (Barann et al., 2022).

The studies by Ieva and Ziliani (2017, 2018) build upon the previously mentioned findings. In retail banking, a similar pattern can be found with touchpoint reach as with touchpoint positivity (Ieva & Ziliani, 2017). As seen in Figure 1, all the most effective touchpoints were found to be brand-owned touchpoints, except for WOM. The same pattern arises in Baxendale et al. (2015) research as brand-owned touchpoints and WOM is the most significant through frequency on brand consideration. Supporting findings have been discovered in the mobile services sector (Ieva & Ziliani, 2018). In the study, six

out of 24 touchpoints are found to positively impact loyalty through reach exposure, with effective touchpoints closely resembling those in banking (see Figure 1). These findings lead us to believe that among industries, brands' websites, WOM, e-mailing, and mobile apps have the most significant effect on customer loyalty in terms of reach.

In addition, it should be noted that certain touchpoints—such as mobile apps, customer satisfaction surveys, direct mail, and bank associates—may not influence loyalty as strongly through reach because they primarily reach already loyal customers (Ieva & Ziliani, 2017, 2018). This may reflect a tendency among highly loyal customers to maintain their loyalty levels or, occasionally, to experience a slight decline (Baxendale et al., 2015). Highly loyal customers display less increased loyalty in terms of touchpoints; thus, they possibly show a negative relationship with customer loyalty. Furthermore, satisfaction with product/service features may decrease over time (Slotegraaf & Inman, 2004), which can prove why mobile apps and bank associates are not as influential, especially if the respondents were long-term clients of the companies.

Notably, in both industries, websites and WOM effectively drive both reach and positivity (Ieva & Ziliani, 2017, 2018). Baxendale et al. (2015) partially support this finding as in-store communications and WOM affected customer satisfaction positively both through touchpoint positivity and frequency. As WOM is one of the most vital outcomes of the customer experience, (Siqueira et al., 2020) its effects on customer loyalty are no surprise. Additionally, these touchpoints' strong relationship with loyalty might be a result of the touchpoint's unavoidable nature. They have the influence of affecting the customer experience broadly and directly. For instance, when relationship quality develops during the prepurchase and postpurchase stages, customers are more likely to engage in positive WOM, which in turn influences possible new customers in the prepurchase stage (Richins & Bloch, 1991; Sultan, 2018). This

makes WOM a frequent touchpoint in the customer journey. It is almost impossible to use these services without these touchpoints, possibly resulting in their significance through reach and positivity.

4.3 Customer Journey Stages' Role in Loyalty Development

All three stages of customer experience - prepurchase, purchase, and postpurchase – and the additional service failure stage, significantly impact relationship quality, an antecedent of customer loyalty (Hennig-Thurau et al., 2002; Sultan, 2018). The prepurchase, purchase and postpurchase stages had significant positive relationships with relationship quality in the telecom industry (Sultan, 2018). Overall, the purchase stage is the most influential in terms of relationship quality. This aligns with Rudkowski et al. (2020) research, which shows that the purchase phase plays a key role in shaping customer experiences in short-lived pop-up markets. It highlights how important transactional interactions are, no matter the industry.

On the contrary, a significant negative relationship between the service-failure stage and relationship quality appears (Sultan, 2018). The negative relationship stems from the negative nature of the service failure stage, where more encounters lead to a weaker customer relationship. Aside from the negative nature, positive encounters can still arise from this phase. Both Lemon and Verhoef (2016), and Sultan (2018) mention that this stage offers critical opportunities for rebuilding relationships. For instance, touchpoints such as problem resolution and compensation, highlighted in both studies, demonstrate the potential for brands to reduce dissatisfaction and rebuild trust. Trust is an additional driver of customer loyalty, further enforcing the relevance of the brand-owned service failure touchpoints (Pan et al., 2012).

A closer examination of specific touchpoints reveals more consistency across research. In the prepurchase stage, the most significant touchpoints influencing relationship quality are centered around information search. These

include product inquiries at branches and subscription procedures, all of which are brand-owned touchpoints (Sultan, 2018). In this context, significance refers to touchpoints with high loadings that most accurately. represent the stage. The prominence of brand-owned touchpoints' in shaping loyalty further supports these findings (Ieva & Ziliani, 2017, 2018). Moreover, these results align with Lemon's and Verhoef's (2016) discoveries, which reveal that behaviors like search and consideration are essential in this stage. The consideration of fulfilling a need, impulse, or desire being a key characteristic of this stage (Hoyer, 1984; Pieters et al., 1995) explains why information-seeking touchpoints are the most significant.

Similar cohesion is detected in the purchase stage, where employee professionalism, interaction, and credibility were identified as the most significant touchpoints (Sultan, 2018), further emphasizing brand-owned touchpoints' importance. This finding aligns with the behaviors highlighted by Lemon and Verhoef (2016), as in retail environments, ordering and payment are heavily dependent on interactions with employees. Interestingly, while the rise of non-brand-controlled touchpoints is noted in previous research (Van Bruggen et al., 2010), Sultan's (2018) did not observe this trend in the purchase stage. However, non-brand-controlled touchpoints become more prominent in the postpurchase stage, where product performance, ease of use, and personal needs fulfillment appear as the most significant touchpoints. While the ease of use is partially brand- and customer-owned, the fulfillment of personal needs influence strongly supports the growing significance of non-brand-controlled touchpoints. Furthermore, the importance of the postpurchase stage on relationship quality imitates Lemon's and Verhoef's (2016) findings of postpurchase experiences' importance in building customer loyalty.

4.4 Customer Segments Effect on Touchpoint Management – Online versus Offline Environments

As customer journeys increasingly transition to online environments, understanding the differences between online and offline interactions becomes critical (Shankar et al., 2003). Research has shown that online and offline touchpoints have varying impacts on customer loyalty and satisfaction. While Shankar et al. (2003) segmented customers into online and offline groups, more recent studies, such as Herhausen et al. (2019), provide a more detailed approach by identifying five distinct customer segments (see Figure 2). These segments were categorized using dummy variables to capture touchpoint usage during the prepurchase and purchase stages, as well as the role of mobile devices in the customer journey.

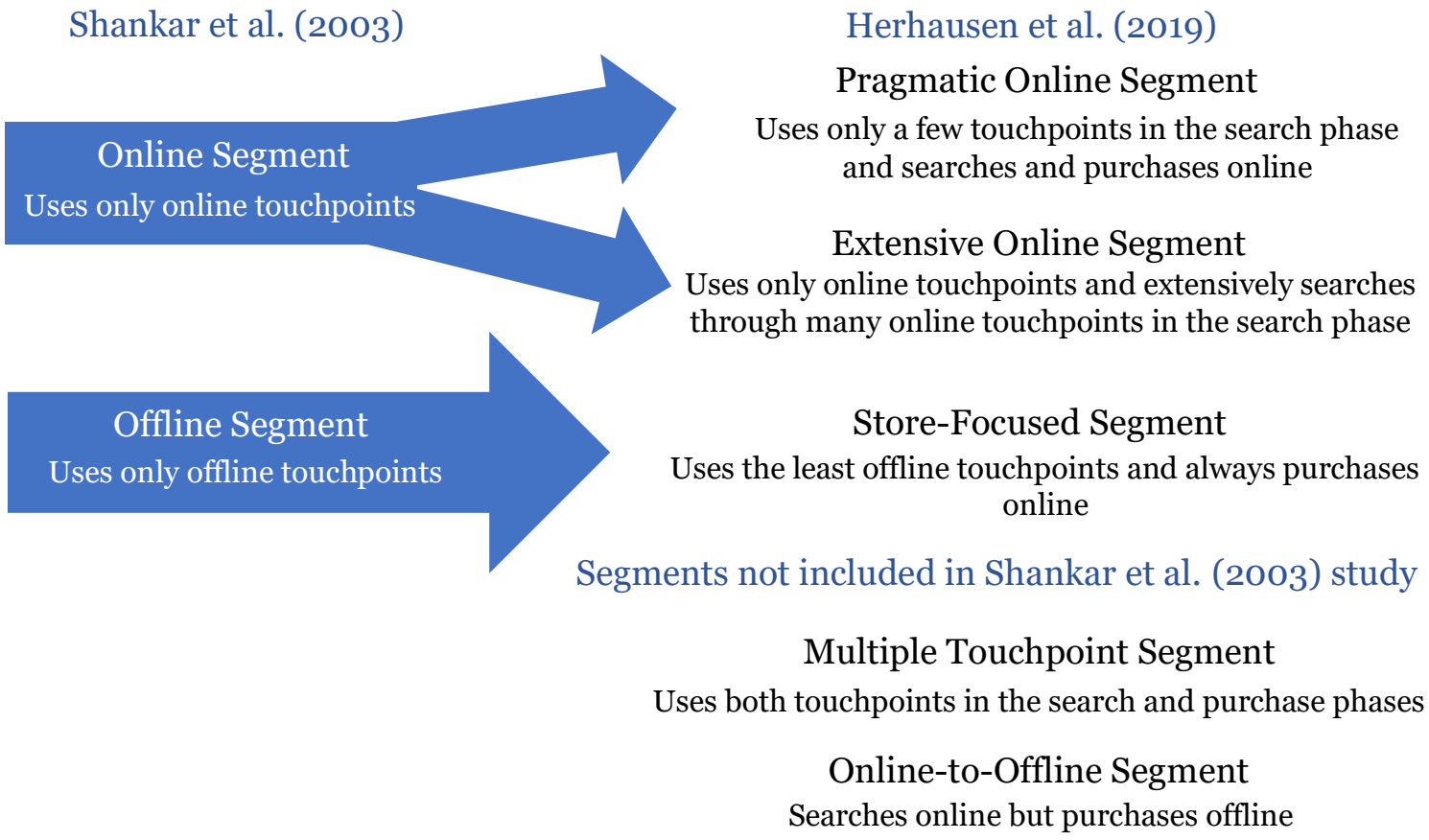

Figure 2. Customer segment characteristics and comparison

Shankar et al. (2003) found that online customers tend to exhibit higher levels of loyalty, and have a stronger relationship between satisfaction and

loyalty compared to the offline segment. The researchers suggest that online platforms make loyalty formation easier, as digital tools such as bookmarks and search histories help customers remember services. Moreover, online customers enjoy service convenience, which can result in a more positive relationship with the brand and the customer (Zhao et al., 2022). Overall, access to information is easier and was found to have a more powerful impact on both loyalty and satisfaction within the online segment. However, Herhausen et al. (2019) offer contrasting findings, as their research reveals that the store-focused segment exhibited higher levels of loyalty through all three antecedents: product and journey satisfaction and customer inspiration. The strongest connection to loyalty was found in the multiple touchpoint segment, where customer inspiration and journey satisfaction played a crucial role. This partially supports Shankar et al. (2003) findings, as this segment uses online touchpoints. Both perspectives are supported by Zhao et al. (2022) as both online and offline channels can have a positive influence on relationship quality.

Furthermore, the five-segment model captures the variations in loyalty antecedents throughout the segments more accurately (Herhausen et al., 2019). In the multiple touchpoint segment, store-focused segment, and online-to-offline segment, both product and journey satisfaction and customer inspiration were found to positively influence loyalty. Offline environments offer unique advantages such as servicescape aesthetics, sales assistance, and the opportunity for direct product interaction, all of which impact these key antecedents (Zhao et al., 2022). These advantages can improve relationship quality, in turn leading to improved loyalty. In contrast, online segments lack the opportunity for customer inspiration, which can reduce loyalty formation (Herhausen et al., 2019; Zhao et al., 2022)

Supporting the findings of Herhausen et al. (2019), Makudza (2021) discovered that service interaction and the virtual environment were particularly

influential in building loyalty. Singular touchpoints were pooled into three dimensions: service interaction, physical environment, and the virtual environment. While the physical environment, i.e. how it looks inside a bank, positively impacts loyalty, it is less significant than the other dimensions. The difference between service interaction and the virtual environment is minor, further proving that the touchpoints involved in traditional offline service encounters should not be overlooked. The minimal distinction additionally supports the significance of the multiple touchpoint segment, where customers interact with both environments. However, Makudza's findings partially agree with Shankar et al. (2003) as some offline touchpoints, particularly the physical environment, were found to have less impact on building loyalty.

Ultimately, Herhausen et al. (2019) and Shankar et al. (2003) provide valuable insights into the differences of service users. Although the studies were conducted in different industries and decades, which may explain their opposing results, they provide valuable insight into how touchpoints and customer journey patterns influence loyalty. The contradicting findings can be a result of the challenge of capturing the value that online and offline touchpoints bring to customers (Larke et al., 2018). While the importance of the offline versus the online segments remains unknown, it can be concluded that the need to recognize the diversity of customer preferences and behaviors is essential for fostering loyalty formation.

5 Discussion

This section will interpret and conclude the findings of the thesis. Theoretical and managerial implications are presented, limitations are discussed and a conclusion to the entire literature review will be provided.

5.1 Interpretation of Findings

This review highlights the critical role touchpoints play in shaping customer loyalty. The findings contribute to the understanding of how different touchpoint categories can foster loyalty. Specifically, the answer to RQ1 reveals that brand-owned touchpoints are the most influential in building customer loyalty. This finding stays consistent across research and emphasizes the category's importance. The value of the significant brand-owned touchpoints rises from their ability to provide broad reach and foster positive customer interactions. The second most impactful category identified is social/external touchpoints, particularly WOM, which consistently emerged as a critical driver of loyalty due to its impressive influence. This touchpoint should not be overlooked, as WOM's ability to change customer perception through authenticity and persuasion makes it a powerful tool in loyalty formation.

These findings highlight the importance of prioritizing brand-owned touchpoints while also strategically leveraging the impact of external touchpoints to create a balanced and effective approach. The insights lead us to consider more comprehensive implications. How can organizations design touchpoint strategies that integrate these two categories effectively? Customer loyalty is not only an outcome of individual touchpoints but is also built on the experience these touchpoints create. Furthermore, the findings challenge brands and scholars to think of non-brand-controlled touchpoints' true effects and to challenge the current findings of brand-owned touchpoints' influence.

When examining RQ2, Sultan (2018) highlights the purchase stage as the most influential in driving customer loyalty. These findings are reinforced by Rudkowski et al. (2020) who similarly recognized the purchase stage's importance. The purchase stage is not only about transaction completion but is also vital in reinforcing trust and satisfaction. Companies are in luck of the purchase stage's prevalence, as it is the stage the brand has the most control over. Through purchase stage improvements, the ability to improve loyalty increases, benefiting both the customer and the brand.

Regarding RQ3, the online and offline touchpoints display both contrasting and complementary effects on loyalty. Although their relative effectiveness remains debated, certain patterns emerge. Shankar et al. (2003) suggest that online environments foster loyalty more efficiently due to tools and aids, such as bookmarks, for memorizing the brand, while Herhausen et al. (2019) highlight the importance of offline experiences, which provide multisensory engagement which is valuable for loyalty formation. In addition, Herhausen et al. (2019) found that a combination of online and offline touchpoints is particularly effective in nurturing loyalty, which suggests that mixed customer journeys lead to the most sought outcomes.

This leads us to believe that the most effective approach in actuality is recognizing one's customers and not trusting blindly on set rules. Even tough online touchpoints seem attractive in today's internet-inclined world, omnichannel experiences need to be kept in mind. Leveraging online and offline touchpoints' strengths could lead to the best possible outcome: satisfied customers turning into loyal customers.

5.2 Theoretical Implications

The findings challenge existing models that prioritize brand-controlled touchpoints by emphasizing the significant influence of social/external factors. The influence of WOM as a social/external touchpoint emphasizes the interconnected nature of brand-owned and non-brand-controlled touchpoints. Theories on customer loyalty should expand to consider the synergistic effects between these categories. Specifically, future theoretical research could explore how WOM amplifies the impact of brand-owned touchpoints.

Additionally, the importance of combining online and offline touchpoints in fostering loyalty highlights the relevance of multichannel and omnichannel theories. The existing theoretical frameworks on customer loyalty could be expanded to include the interactions between different touchpoints across various stages of the customer journey. This would reflect the growing reality that many customers engage with brands through both online and offline channels and that smooth switching between these touchpoints can strengthen customer relationships.

5.3 Implications for Marketing Strategies

Building on Ieva and Zillianis's (2017, 2018) research, WOM is a critical touchpoint in building customer loyalty. WOM is not only a significant indicator of loyalty but also a cost-effective method to drive sales compared to traditional marketing efforts, the most worthwhile and profitable outcome that a company can gain from its most loyal customers (Heskett, 1997; Sultan, 2018). To capitalize on WOM, companies should emphasize the postpurchase stage, where the likelihood of generating WOM is the highest. Managers should prioritize significant touchpoints, such as product performance, ease of use, and fulfillment of personal needs. In addition, customer satisfaction should be fostered, as satisfied customers are more likely to partake in WOM (Hennig-Thurau et al., 2002)

Moreover, managers should segment their customers based on their use of touchpoints and tailor strategies according to the segment to ease the formation of loyalty. The opposing views of Herhausen et al. (2019) and Shankar et al. (2003) prove that touchpoint design should be customer-focused, as within one company, there can be customers from different segments. For example, store-focused customers value product quality and in-store experiences. Enhancing the quality of the most frequently purchased products from this segment and improving the busiest stores could be effective. The pragmatic online customers value efficiency thus streamlining the touchpoints used by them could improve their overall journey. Omnichannel customers expect inspiring experiences across multiple touchpoints. Managers should ensure consistency and creativity across the most used touchpoints used by these customers.

Given that not all touchpoints are significant for loyalty formation, companies should conduct touchpoint analyses or customer journey mapping to identify and optimize their most critical touchpoints. By doing so, managers can allocate resources effectively and eliminate investments in low-impact touchpoints (Ieva & Ziliani, 2017, 2018). If customer journey mapping is not viable for the company, enhancing brand-owned touchpoints such as websites and leveraging WOM could lead to substantial benefits. Negatively perceived touchpoints should be approached with caution, as they may reduce loyalty if the customer reaches them excessively.

5.4 Limitations of Existing Research

Some limitations arise within the reviewed studies. One significant challenge is the impact of past experiences on current evaluations. Previous experiences can influence current experiences by forming expectations and creating a lasting impression of the evaluation of experiences, which in turn affects customer satisfaction and future usage (Bolton & Lemon, 1999; Lervik-Olsen et

al., 2015). As customers change their experiences can change too (Lemon & Verhoef, 2016) and the surveys conducted in these studies lack this variable.

Another limitation lies in the narrow scope of touchpoint categories in existing studies. Many of the reviewed articles focus primarily on brand-owned touchpoints. This leads to gaps in understanding the influence of social/external and customer-owned touchpoints. This restricted scope limits the ability to thoroughly evaluate how different touchpoint categories affect customer loyalty and may result in a subjective evaluation of touchpoints' influences. Additionally, the dominant effect of brand-owned touchpoints can be caused by the difficulty of recognizing non-brand-controlled touchpoints. Respondents may find it easier to recognize the effect of customer service on their loyalty versus their personal budget's effect on loyalty.

Moreover, the relationship between CJ stages and attitudinal factors requires further exploration. Sultan's (2018) findings on the influence of journey stages on emotional and cognitive responses are under-researched. Supporting data can be found on the behavioral effects of the stages, but more research is needed on this topic.

Finally, the differences in loyalty formation across online and offline environments remain unresolved. The contrasting conclusions of Shankar et al. (2003) and Herhausen et al. (2019), underscore the need for further research to understand how these environments influence loyalty. Shankar et al. research was conducted in 2003 when online touchpoints were much less prevalent than what they are now, which possibly leads to this contrast in findings. As online interactions become increasingly more frequent, in-depth insights into their effects on loyalty are essential.

5.5 Conclusions

This thesis provides a comprehensive review of the role of touchpoints in fostering customer loyalty, emphasizing the effects of brand-controlled, social/external, and customer-owned touchpoints across different stages of the customer journey. The findings result in significant insights for both theoretical and practical applications in marketing.

First, the various research confirms the dominant role of brand-owned touchpoints in driving customer loyalty. Their ability to deliver consistent, controlled, and impactful interactions makes the most helpful for loyalty formation strategies. However the influence of social/external touchpoints, particularly WOM, cannot be overlooked. WOM's authenticity and persuasive capabilities emphasize its supporting role in reinforcing brand-controlled efforts.

Second, the review highlights the crucial importance of the purchase stage within the customer journey. This stage represents the highest level of control for brands and serves as a critical touchpoint for building trust and satisfaction. By optimizing interactions within the purchase stage, brands can capitalize on benefits from increased customer loyalty.

Third, the comparative analysis of online and offline touchpoints reveals a need for a detailed approach to touchpoint management. While online environments excel in efficiency and accessibility, offline touchpoints provide the multisensory experiences that are often critical for loyalty formation. The combination of these environments through omnichannel strategies is a highly effective approach to creating customer journeys, that forster loyalty formation.

In conclusion, this thesis underscores the importance of viewing touchpoints from multiple angles. By fostering meaningful and consistent interactions across all significant touchpoints and their stages and environments, brands can attain improved customer loyalty. The findings serve as a basis for future academic research and provide strategies for marketers aiming to build stronger, more loyal customer relationships.

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