ISRG Journal of Arts, Humanities and Social Sciences (ISRGJAHSS)

ISRG PUBLISHERS

Abbreviated Key Title: ISRG J Arts Humanit Soc Sci

ISSN: 2583-7672 (Online)

Journal homepage: https://isrgpublishers.com/isrgjahss

Volume – IV Issue - III (May-June) 2026

Frequency: Bimonthly

Rethinking Customer Loyalty in the Digital Era: Personalization, Emotional Attachment, and the Limits of Reward-Based Programs

Mahdi Amirkhani[1*], Sanam Sabooni[2]

[1] Allianz Technology SE, Germany mehdi_amirkhani@yahoo.com

[2] California State University, Northridge, USA sanam.sabooni@gmail.com

| **Received:** 16.06.2026 | **Accepted:** 21.06.2026 | **Published:** 30.06.2026

***Corresponding author:** Mahdi Amirkhani

Abstract

This paper offers an integrative review of how customer loyalty is conceptualized, cultivated, and measured under conditions of digital saturation. It argues that the dominant managerial reflex of stacking points and discounts rests on an outdated, transaction-centred view of loyalty that recent evidence no longer supports. Synthesizing two large meta-analyses and the foundational conceptual literature, the paper distinguishes behavioral from attitudinal loyalty and shows that affective and relational drivers, rather than cognitive incentives such as price and assortment, increasingly account for durable loyalty, particularly in online and hedonic contexts. It then examines personalization as the principal mechanism through which firms attempt to convert data into attachment, and identifies the personalization–privacy paradox as the central tension constraining that strategy. Four widely cited programs are analysed as contrasting archetypes to illustrate how technology, emotion, and value interact in practice. The paper closes by setting out the unresolved tensions, selection effects in program evaluation, the fragility of self-reported metrics, and the ethics of data use, and proposes an agenda for future research. The contribution is conceptual: a consolidated account of why loyalty has shifted from what customers do to how they feel.

Keywords: customer loyalty; emotional loyalty; personalization; loyalty programs; brand attachment; customer engagement; data privacy; digital marketing

1. Introduction

Few constructs in marketing have proved as durable, or as slippery, as customer loyalty. Firms have pursued it for more than a century, from the trading stamps of nineteenth-century grocers to the points balances that now sit inside hundreds of mobile applications. Yet the question of what loyalty actually is, and of what reliably produces it, remains contested. A central reason is that the digital environment has changed the terms on which loyalty is won. Consumers now move between channels and competitors with almost no friction, compare prices in seconds, and broadcast their grievances to large audiences. Against this backdrop, the inherited

DOI: 10.5281/zenodo.21062069

managerial intuition that loyalty can be purchased through ever larger rewards looks increasingly fragile.

This paper advances a single argument: that the centre of gravity in loyalty has shifted from behavior to attachment, and that firms which continue to treat loyalty primarily as a problem of incentive design are managing the wrong variable. The claim is not that rewards are irrelevant. It is that the cognitive levers on which conventional programs depend, price, discounts, and assortment, have become hygiene factors rather than differentiators, while the affective and relational dimensions of the customer relationship now carry most of the explanatory weight. Recent meta-analytic evidence makes this shift concrete rather than rhetorical.

Three considerations motivate the review. First, the empirical literature on loyalty has matured to the point where pooled, cross-study estimates are available, allowing claims about loyalty drivers to be grounded in aggregate evidence rather than single studies. Second, the rapid diffusion of artificial intelligence, mobile platforms, and granular consumer data has made personalization the operational core of contemporary loyalty strategy, which raises questions that the older program-design literature did not anticipate. Third, the same data practices that enable personalization have provoked a countervailing concern with privacy, producing a tension that firms cannot resolve by technology alone.

The paper proceeds as follows. Section 2 clarifies the construct, separating its behavioral and attitudinal dimensions and reviewing the psychological, social, and economic theories that explain it. Section 3 traces the evolution of loyalty practice from transactional reward schemes to relationship-oriented strategies. Section 4 examines personalization and the privacy paradox it generates. Section 5 considers how specific technologies reconfigure loyalty programs. Section 6 develops the case for emotional loyalty and brand attachment. Section 7 evaluates the metrics used to measure loyalty and their limitations. Section 8 assesses the meta-analytic evidence on program effectiveness. Section 9 analyses four programs as contrasting archetypes. Section 10 sets out the principal tensions and a research agenda, and Section 11 concludes.

2. Conceptualizing Customer Loyalty

Much of the confusion surrounding loyalty stems from a failure to specify what is being measured. A customer who buys the same brand repeatedly may be devoted to it, or may simply be cornered by convenience, habit, or a lack of alternatives. Disentangling these cases requires a conceptual apparatus that the field has, in fact, possessed for some time.

2.1 Attitudinal and behavioral dimensions

The most influential framework distinguishes loyalty along two axes: relative attitude toward the brand and patterns of repeat patronage (Dick & Basu, 1994). Crossing these axes yields four conditions. True loyalty combines a favourable attitude with consistent repurchase; spurious loyalty describes repeat buying unaccompanied by genuine preference, the kind produced by inertia or switching costs; latent loyalty captures a strong attitude that fails to translate into purchase, often for situational reasons; and no loyalty denotes the absence of both. The value of this scheme is that it treats behavior and attitude as separable, warning against the common error of inferring commitment from observed repurchase alone.

Oliver (1999) deepened the account by proposing that loyalty develops through phases, cognitive, affective, conative, and finally action loyalty, with the deepest, most defensible form arising when belief, emotion, and intention converge and are reinforced by a supportive social environment. On this view, the genuinely loyal customer is not merely a frequent buyer but one who resists counter-persuasion and competitive inducement. This distinction matters for the argument of the present paper, because incentive-based programs are well suited to producing behavioral repurchase but poorly suited to producing the attitudinal commitment that resists defection.

2.2 Theoretical foundations

Why customers remain loyal can be explained from several disciplinary vantage points, each illuminating a different mechanism. Rather than competing, these perspectives are best read as complementary.

2.2.1 *Psychological mechanisms*

Two psychological theories recur in the loyalty literature. The theory of cognitive dissonance (Festinger, 1957) holds that individuals seek to reduce the discomfort of holding inconsistent beliefs; applied to consumption, customers who have invested in a brand are motivated to maintain attitudes consistent with that investment, which stabilizes loyalty after the fact. Expectancy theory (Vroom, 1964) frames loyal behavior as instrumental: customers persist when they believe that doing so will yield valued outcomes. Together these accounts suggest that loyalty is sustained both by forward-looking expectations of reward and by a backward-looking pressure toward self-consistency.

2.2.2 *Social mechanisms*

Social identity theory (Tajfel & Turner, 1979) explains how affiliation with a brand can become part of the self-concept, so that continued patronage expresses and confirms identity. This mechanism underlies the community-building strategies discussed below. Social exchange theory (Homans, 1958) adds the logic of reciprocity: relationships endure when parties perceive a favourable balance of benefits over costs, and when each anticipates that the other will continue to deliver value. Loyalty, in this framing, is a negotiated and ongoing exchange rather than a fixed disposition.

2.2.3 *Economic mechanisms*

Economic accounts emphasize the calculus of costs and benefits. Customers are modelled as utility-maximizers who remain with a provider when the net advantage of doing so exceeds that of switching, and switching costs, search effort, learning, the forfeiture of accumulated benefits, can lock customers in even absent positive preference. This is precisely the spurious loyalty that Dick and Basu (1994) caution against, and it explains why a program can raise retention statistics while leaving genuine commitment untouched.

3. The Evolution from Transactional to Relational Loyalty

Loyalty practice has passed through recognizable phases, each shaped by the prevailing economics of information. The earliest schemes, punch cards, trading stamps, and coupon collections, were purely transactional. They rewarded frequency mechanically and held no information about the individual customer beyond the

DOI: 10.5281/zenodo.21062069

count of purchases. Their logic was simple reinforcement: buy more, receive more.

The structured loyalty program is conventionally dated to the launch of American Airlines' frequent flyer scheme in 1981, which introduced the practice of tracking individual behavior and tiering rewards according to the customer's value to the firm. This innovation diffused rapidly because it converted loyalty from an anonymous transaction into a recorded relationship, and it established the data-collection rationale that still underpins many programs: the reward is partly an inducement and partly the price the firm pays for information.

The diffusion of customer relationship management systems and, later, the internet transformed what could be done with that information. Firms acquired the capacity to segment customers finely and to tailor offers, moving loyalty from uniform reward schedules toward differentiated treatment. Mobile applications and social platforms extended this further, supplying continuous channels for engagement and turning the program from an occasional point of contact into an ambient presence. The most recent phase, examined in Section 6, is the deliberate cultivation of emotional bonds: an acknowledgement, prompted by saturation and by the limits of incentive-based differentiation, that durable loyalty requires more than a favourable transaction.

It would be a mistake, however, to read this sequence as simple progress. Each phase added capability without retiring the underlying tension between extracting value from customers and creating value for them. The transactional logic of the punch card persists inside the most sophisticated contemporary program, and the question of whether firms have genuinely moved from extraction to relationship, or merely dressed extraction in relational language, remains live.

4. Personalization as a Driver of Loyalty

If emotional and relational loyalty is the destination, personalization is the principal vehicle by which firms now attempt to reach it. Personalization refers to the tailoring of offers, communications, and experiences to the inferred preferences of the individual, drawing on behavioral and transactional data. Industry evidence indicates that personalization shapes loyalty for a substantial share of consumers, though it also reveals a persistent gap between what firms believe they deliver and what customers perceive (Deloitte, 2024).

4.1 Mechanisms of influence

Personalization is thought to enhance loyalty through several interlocking mechanisms. The first is relevance: tailored content raises the perceived value of an interaction by filtering out the irrelevant, which reduces the cognitive cost the customer bears in each encounter with the brand. The second is recognition. When a firm demonstrates that it remembers and anticipates an individual, it signals that the customer is seen as a person rather than an account, and this perceived recognition has been linked to stronger emotional attachment. The third is experiential: adaptive interfaces and contextually appropriate recommendations smooth the customer journey, and accumulated frictionless experiences foster the affective disposition that Oliver (1999) places at the heart of mature loyalty.

These mechanisms help explain a finding that recurs across the recent literature: personalization appears to act on loyalty not only through utilitarian convenience but through emotion. Customers who feel understood report greater attachment and stronger repurchase intention than those offered equivalent but generic treatment. The implication is that personalization, done well, is less a discounting strategy than a relationship strategy, and that its returns depend on the quality of inference rather than the volume of messages.

4.2 The personalization–privacy paradox

Personalization is constrained by a structural tension. The same data that make tailored experiences possible are the data whose collection consumers increasingly resist. Awad and Krishnan (2006) formalized this as the personalization–privacy paradox: customers who most value personalized service are frequently those least willing to be profiled, so that firms pursuing personalization risk alienating the very segment they seek to serve. The paradox cannot be engineered away, because it reflects a genuine conflict of interests rather than a technical deficiency.

Two practical correlates follow. First, transparency and perceived control over data mediate consumer tolerance: customers extend more latitude to firms that explain what is collected and why, and that offer meaningful choice. Second, the boundary between helpful and intrusive is narrow and context-dependent, so that a degree of personalization experienced as attentive in one setting reads as surveillance in another. Industry data underscore the stakes: a large share of brands now share loyalty data with advertising platforms, a practice that may serve short-term monetization while quietly eroding the trust on which loyalty depends (Deloitte, 2024). Personalization, in short, is not a free lever; it is purchased with a trust budget that can be overdrawn.

5. Technology and the Reconfiguration of Loyalty Programs

Technology does not merely make existing programs more efficient; it changes what a loyalty program can be. Four developments are particularly consequential, and each carries an attendant risk.

5.1 Artificial intelligence and predictive personalization

Machine learning extends personalization from descriptive segmentation to prediction, allowing firms to anticipate preferences and to intervene before a customer disengages. The promise is a loyalty program that adapts in real time to the individual. The hazard is twofold: prediction depends on the data practices that provoke the privacy paradox, and automated personalization can fail conspicuously, since a recommendation that misreads the customer signals inattention rather than attention. The managerial lesson is that the marginal value of personalization lies in accuracy, not reach.

5.2 Mobile and omnichannel integration

Mobile applications have become the connective tissue of contemporary programs, collapsing payment, reward tracking, and communication into a single interface and enabling location-aware and time-sensitive engagement. Their strategic significance is that they make loyalty continuous rather than episodic. The corresponding requirement is consistency: customers now expect a coherent experience across physical and digital touchpoints, and a

DOI: 10.5281/zenodo.21062069

program that fragments across channels undermines the seamlessness that justified the investment in the first place.

5.3 Gamification

The incorporation of game elements, challenges, tiers, badges, and progress mechanics, seeks to sustain engagement in the intervals between purchases by drawing on intrinsic motivations such as achievement and status. Tiered and gamified structures are associated in industry reporting with markedly higher returns than static point schemes. The caution is that gamification engineers behavior more readily than it engineers attitude; absent an underlying relationship, its effects may prove shallow and contingent on the continued novelty of the mechanics.

5.4 Blockchain and tokenized rewards

Distributed-ledger technologies have been proposed as a means of increasing the transparency and security of loyalty transactions and of enabling the exchange of tokenized rewards across partners, which would raise the liquidity and perceived value of accumulated points. The proposition is promising in principle and largely unproven at scale; its eventual contribution will depend less on the cryptographic substrate than on whether interoperable rewards genuinely solve a problem that customers experience as pressing.

6. Emotional Loyalty and Brand Attachment

The strongest empirical warrant for the paper's central argument comes from research on emotional loyalty and brand attachment. Brand attachment denotes the affective bond a customer forms with a brand, a bond characterized by connection, affection, and the incorporation of the brand into the self (Thomson, MacInnis, & Park, 2005; Park, MacInnis, & Priester, 2006). This bond is conceptually distinct from satisfaction or from a favourable cost–benefit assessment, and it predicts behavior that purely cognitive loyalty does not: a willingness to pay premium prices, resilience in the face of negative information, forgiveness of service failures, and active advocacy.

Customer engagement provides a complementary lens. Pansari and Kumar (2017) theorize engagement as emerging once a relationship is grounded in satisfaction and emotion, after which customers contribute value beyond their own transactions through referrals, feedback, and influence. Engagement thus links the affective bond to measurable commercial outcomes, and it reframes the loyal customer as a contributor to the firm's value creation rather than merely a recipient of its rewards.

The meta-analytic evidence is decisive on the relative weight of these drivers. Synthesizing 1,908 effect sizes from 319 studies spanning five decades, Liu-Thompkins, Khoshghadam, Attar Shoushtari, and Zal (2022) find that affective experience has the largest impact on retailer loyalty, approximately 24% greater than that of social drivers and 50% greater than that of cognitive drivers, and that its influence has grown over time, particularly in online settings and for hedonic or low-involvement products. Their conclusion is pointed: traditional cognitive differentiators such as price and product assortment are no longer sufficient to sustain loyalty, and positive affective and social experiences offer a more defensible path. This finding, more than any single case study, justifies the reorientation from transaction to attachment that this paper advocates.

Two qualifications temper the practical optimism this might invite. First, emotional bonds are difficult to build and easy to damage; they require consistency, authenticity, and the patient accumulation of positive experiences, and they cannot be manufactured by communication alone. Second, attachment is harder to measure than behavior, which means that firms attempting to manage it operate with noisier feedback than those managing repurchase, a measurement problem taken up in the next section.

7. Measuring Loyalty: Metrics and Their Limits

A construct can only be managed as well as it is measured, and the dominant loyalty metrics each capture part of the phenomenon while obscuring the rest. Three are reviewed here and summarized in Table 1.

7.1 Net Promoter Score

The Net Promoter Score, introduced by Reichheld (2003), reduces loyalty to a single question concerning a customer's willingness to recommend, classifying respondents as promoters, passives, or detractors and reporting the net difference. Its appeal is simplicity and a claimed association with growth, and it has been adopted widely. Its limitations are equally well documented: it measures stated intention rather than behavior, compresses a multidimensional construct into one number, and is silent on the reasons behind a customer's disposition, leaving managers with a score but no diagnosis.

7.2 Customer lifetime value

Customer lifetime value estimates the net revenue a customer is expected to generate over the duration of the relationship, incorporating acquisition and servicing costs (Kumar & Reinartz, 2016). As a metric it has the virtue of orienting attention toward the long run and toward differential investment in high-value customers. Its drawbacks are practical and conceptual: it is data-intensive and assumption-laden, and as a projection of value it speaks to the worth of a relationship rather than to its emotional quality, so that two customers with identical lifetime value may differ entirely in their vulnerability to a competitor.

7.3 Repeat purchase and behavioral measures

Direct measures of repurchase frequency and consistency have the advantage of recording behavior rather than intention. But behavior, as the conceptual discussion in Section 2 established, is an ambiguous signal: repeat purchase may reflect devotion or merely the absence of alternatives, convenience, or the friction of switching. Behavioral metrics therefore risk flattering the firm by counting spurious loyalty as the genuine article. No single metric resolves these difficulties; the prudent course is triangulation across attitudinal, behavioral, and value-based measures, interpreted in light of the construct they are meant to track.

8. How Effective Are Loyalty Programs? Evidence from Meta-Analyses

The question of whether loyalty programs work has divided researchers for decades, in part because individual studies reach conflicting conclusions and in part because naive evaluations confound the program's effect with the self-selection of already-loyal customers into it. Leenheer, van Heerde, Bijmolt, and Smidt

DOI: 10.5281/zenodo.21062069

(2007) demonstrated that failing to correct for such selection substantially inflates estimates of program effectiveness, and that the true behavioral effect, while positive, is more modest than uncorrected figures suggest. This methodological point should temper any confident reading of program success drawn from membership data alone.

The arrival of meta-analysis has clarified the picture. Belli, O'Rourke, Carrillat, and colleagues (2022), pooling 429 effect sizes from studies published between 1990 and 2020, find robust evidence that loyalty programs do enhance loyalty, but with an important asymmetry: programs are markedly more effective at strengthening behavioral loyalty than at shifting attitudinal loyalty, which proves more resistant to incentive. Effectiveness varies systematically with program design, its structure, and the content and delivery of rewards, and with industry context, and the underlying mechanisms involve cognitive and affective drivers acting in sequence rather than in isolation.

Read together with the Liu-Thompkins et al. (2022) finding on the primacy of affective drivers, these results crystallize the paper's thesis. Conventional programs are competent instruments for moving the behavioral dimension of loyalty, which is real but defensively weak, and comparatively impotent on the attitudinal dimension, which is precisely where durable, competition-resistant loyalty resides. A firm that measures the success of its program by behavioral metrics may therefore be congratulating itself on the easier and less valuable achievement. The strategic implication is not to abandon programs but to design them so that their cognitive incentives serve as an entry point to an affective relationship, rather than as a substitute for one.

9. Illustrative Practice: Four Program Archetypes

Four frequently cited programs illustrate how the elements discussed above, incentive, personalization, emotion, and technology, combine in practice. They are presented not as proof but as contrasting archetypes that make the preceding arguments concrete.

Convenience and data as the relationship (Starbucks). The Starbucks Rewards program integrates payment, reward accrual, and tailored offers within a single mobile application, using transaction data to personalize recommendations. Its design exemplifies the convergence of personalization and mobile integration: the reward is the visible inducement, but the data captured at each visit feed the personalization engine that sustains engagement between purchases. The archetype demonstrates how a transactional shell can house a personalization strategy.

Lock-in through bundled value (Amazon Prime). Prime departs from the points paradigm entirely, charging a fee for a bundle of benefits, expedited delivery, media, and exclusive access. Its loyalty effect operates partly through value and partly through a sunk-cost dynamic: having paid for membership, customers concentrate purchasing to justify the outlay. In the vocabulary of Section 2, Prime is an efficient generator of behavioral loyalty and an instructive case of how switching costs and accumulated benefits can produce retention that is robust without necessarily being affective.

Community and experience (Sephora). Sephora's Beauty Insider program supplements conventional rewards with experiential redemptions and an online community in which members exchange advice. Here the design reaches deliberately for the social and affective drivers that the meta-analytic evidence identifies as most potent, using identity and belonging rather than discount as the primary bond. The archetype shows a program engineered toward attitudinal rather than merely behavioral loyalty.

Lifestyle integration (Nike Membership). Nike's membership offering bundles exclusive products with training applications and personalized programming, embedding the brand in customers' health routines. By tying loyalty to a valued activity rather than to purchase frequency alone, it cultivates the kind of self-concept connection that social identity theory describes, illustrating how a brand can become part of how customers see themselves.

Across the four, a pattern emerges that mirrors the argument of this paper. The programs that appear most defensible are those that use incentive and technology in the service of an affective or social relationship, rather than as a replacement for one. Convenience and bundled value reliably move behavior; community and lifestyle integration reach for attachment. The distinction is not absolute, and most strong programs operate on several levels at once, but it tracks the difference between loyalty that competitors can outbid and loyalty that they cannot.

10. Challenges, Tensions, and a Research Agenda

The preceding analysis surfaces several tensions that neither firms nor researchers have resolved, and these define a forward agenda.

The privacy–personalization frontier. As personalization deepens, the trade-off identified by Awad and Krishnan (2006) intensifies rather than abates. Future research should move beyond establishing that the paradox exists toward specifying the conditions, transparency, control, perceived benefit, and context, under which customers experience data use as service rather than surveillance, and toward quantifying the trust costs that data monetization imposes on loyalty over time.

The measurement of attachment. If affective loyalty is what matters most, the field's reliance on behavioral and intention-based metrics is a liability. Developing validated, scalable measures of emotional loyalty that managers can act upon, and that distinguish genuine attachment from spurious repurchase, is among the most consequential open problems.

Selection effects and causal identification. Because loyal customers select into programs, credible evaluation requires designs that isolate the program's causal contribution (Leenheer et al., 2007). Wider use of field experiments and quasi-experimental methods would strengthen claims about what programs actually achieve, as distinct from what membership data appear to show.

Heterogeneity across consumers and contexts. The meta-analytic finding that affective drivers matter most is an average, and it varies by product type, channel, and segment (Liu-Thompkins et al., 2022). Generational differences, cross-cultural variation, and the distinction between hedonic and utilitarian categories all warrant closer study, since loyalty strategy that ignores this heterogeneity will misallocate effort.

Ethics and sustainability as loyalty drivers. A growing segment of consumers attends to firms' social and environmental conduct. Whether and how alignment with such values translates into durable loyalty, and whether values-based loyalty differs in kind

DOI: 10.5281/zenodo.21062069

from affective loyalty, remains insufficiently theorized and merits empirical attention.

11. Conclusion

This paper has argued that the locus of customer loyalty has shifted from what customers do to how they feel, and that strategies anchored in incentive design are increasingly mismatched to the loyalty that matters. The conceptual literature has long distinguished behavioral from attitudinal loyalty and warned that the former can be spurious; the recent meta-analytic evidence shows that affective drivers now outweigh cognitive ones, and that programs excel precisely on the behavioral dimension that is easiest for competitors to contest. Personalization is the principal means by which firms attempt to convert data into attachment, but it is bounded by a privacy paradox that no technology dissolves.

The contribution is integrative rather than empirical: a consolidated account that connects the conceptual foundations, the mechanisms of personalization, the role of enabling technologies, and the meta-analytic record into a single argument about where loyalty is won. The practical reading is restrained. Firms need not dismantle their reward structures, but they should stop mistaking behavioral retention for loyalty and should treat incentives as the entrance to a relationship rather than its substance. The decisive question for the coming decade is not how to reward customers more efficiently, but how to earn an attachment that price cannot purchase and competitors cannot outbid, and, no less importantly, how to do so without spending the trust on which that attachment depends.

References

1. Awad, N. F., & Krishnan, M. S. (2006). The personalization privacy paradox: An empirical evaluation of information transparency and the willingness to be profiled online for personalization. *MIS Quarterly, 30*(1), 13–28. https://doi.org/10.2307/25148715
2. Belli, A., O'Rourke, A. M., Carrillat, F. A., Pupovac, L., Melnyk, V., & Napolova, E. (2022). 40 years of loyalty programs: How effective are they? Generalizations from a meta-analysis. *Journal of the Academy of Marketing Science, 50*, 147–173. https://doi.org/10.1007/s11747-021-00804-z
3. Deloitte. (2024). *2024 consumer loyalty survey: Evolving loyalty programs to build stronger connections*. Deloitte Insights.
4. Dick, A. S., & Basu, K. (1994). Customer loyalty: Toward an integrated conceptual framework. *Journal of the Academy of Marketing Science, 22*(2), 99–113. https://doi.org/10.1177/0092070394222001
5. Festinger, L. (1957). *A theory of cognitive dissonance*. Stanford University Press.
6. Homans, G. C. (1958). Social behavior as exchange. *American Journal of Sociology, 63*(6), 597–606. https://doi.org/10.1086/222355
7. Kumar, V., & Reinartz, W. (2016). Creating enduring customer value. *Journal of Marketing, 80*(6), 36–68. https://doi.org/10.1509/jm.15.0414
8. Leenheer, J., van Heerde, H. J., Bijmolt, T. H. A., & Smidts, A. (2007). Do loyalty programs really enhance behavioral loyalty? An empirical analysis accounting for self-selecting members. *International Journal of Research in Marketing, 24*(1), 31–47. https://doi.org/10.1016/j.ijresmar.2006.10.005
9. Liu-Thompkins, Y., Khoshghadam, L., Attar Shoushtari, A., & Zal, S. (2022). What drives retailer loyalty? A meta-analysis of the role of cognitive, affective, and social factors across five decades. *Journal of Retailing, 98*(1), 92–110. https://doi.org/10.1016/j.jretai.2022.02.005
10. Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing, 63*(Special Issue), 33–44. https://doi.org/10.1177/00222429990634s105
11. Pansari, A., & Kumar, V. (2017). Customer engagement: The construct, antecedents, and consequences. *Journal of the Academy of Marketing Science, 45*(3), 294–311. https://doi.org/10.1007/s11747-016-0485-6
12. Park, C. W., MacInnis, D. J., & Priester, J. (2006). Brand attachment: Constructs, consequences, and causes. *Foundations and Trends in Marketing, 1*(3), 191–230. https://doi.org/10.1561/1700000006
13. Reichheld, F. F. (2003). The one number you need to grow. *Harvard Business Review, 81*(12), 46–54.
14. Tajfel, H., & Turner, J. C. (1979). An integrative theory of intergroup conflict. In W. G. Austin & S. Worchel (Eds.), *The social psychology of intergroup relations* (pp. 33–47). Brooks/Cole.
15. Thomson, M., MacInnis, D. J., & Park, C. W. (2005). The ties that bind: Measuring the strength of consumers' emotional attachments to brands. *Journal of Consumer Psychology, 15*(1), 77–91. https://doi.org/10.1207/s15327663jcp1501_10
16. Vroom, V. H. (1964). *Work and motivation*. Wiley.

Table 1

A Comparison of Principal Customer-Loyalty Metrics

Metric	What it captures	Strengths	Limitations
Net Promoter Score (NPS)	Stated willingness to recommend	Simple; comparable; linked to growth	Intention not behavior; one-dimensional; no diagnosis of cause
Customer Lifetime Value (CLV)	Projected net revenue over the relationship	Long-run focus; guides differential investment	Data- and assumption-intensive; silent on emotional quality
Repeat purchase / behavioral	Observed frequency and consistency of purchase	Grounded in actual behavior; revenue-linked	Cannot distinguish true from spurious loyalty

Note. Drawn from Reichheld (2003); Kumar and Reinartz (2016); and Dick and Basu (1994).

DOI: 10.5281/zenodo.21062069

Table 2

Relative Influence of Loyalty Drivers: Meta-Analytic Summary

Driver	**Relative impact on retailer loyalty**	**Notable conditions**
Affective (emotional)	Highest impact; ≈50% greater than cognitive and ≈24% greater than social	Especially strong online and for hedonic / low-involvement products; growing over time
Social	Second-highest impact	Strongest on attitudinal loyalty; the fastest-growing driver
Cognitive (e.g., price, assortment)	Lowest of the three	Necessary but no longer sufficient to sustain loyalty

Note. Adapted from the meta-analysis of 1,908 effect sizes across 319 studies reported by Liu-Thompkins, Khoshghadam, Attar Shoushtari, and Zal (2022).

DOI: 10.5281/zenodo.21062069