

## CUSTOMER EXPERIENCE MANAGEMENT AND E-COMMERCE BRAND PERFORMANCE IN A DIGITAL ENVIRONMENT

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### **Abstract**

This study examines the relationship between customer experience management (CEM) and e-commerce brand performance in a digital environment, with a focus on online shoppers in Abia State, Nigeria. The research adopted a survey design, using both primary and secondary data sources. Primary data were collected through a structured online questionnaire administered via Google Forms. The sample size was determined using the Taro Yamane formula, from a population of 1,651 respondents, yielding 267 valid responses from 322 distributed questionnaire. Data were analyzed using descriptive statistics and Ordinary Least Squares (OLS) regression at a 0.05 level of significance. Findings reveal that website usability, delivery speed and reliability, payment convenience, customer service responsiveness, and complaint handling all have significant positive relationships with e-commerce brand performance. Among these, complaint handling emerged as the strongest predictor, indicating the importance of post-purchase experience in shaping consumer perceptions and trust. The study concludes that customer experience management is a critical driver of e-commerce brand performance, particularly in emerging digital markets. It recommends that e-commerce firms strengthen complaint resolution systems, improve logistics efficiency, enhance payment security, and optimize customer service responsiveness to build trust, improve satisfaction, and sustain long-term customer loyalty.

**Keywords:** Customer experience management, e-commerce, brand performance, digital.

### **Introduction**

The rapid growth of e-commerce has significantly transformed the global retail landscape, creating new opportunities and challenges for firms operating in an increasingly competitive digital environment (Afolabi, Adeyeye, & Bello, 2022). In Nigeria, the adoption of digital platforms has enhanced the accessibility and convenience of online shopping, thereby reshaping consumer purchasing behaviours and expectations (Okeke & Nwankwo, 2023). As competition intensifies, e-commerce firms are increasingly shifting from purely transactional exchanges to the delivery of superior customer experiences as a strategic means of achieving sustainable brand performance (Lemon & Verhoef, 2016).

Customer Experience Management (CEM) has emerged as a critical determinant of success in digital commerce. It encompasses all interactions between a customer and a brand across multiple

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touchpoints, including websites, mobile applications, and customer service interfaces (Schmitt, 2010). Effective CEM contributes to enhanced customer perceptions and stronger brand relationships, which in turn influence key performance outcomes such as customer retention, market share, and profitability (Klaus & Maklan, 2013; Mbama & Ezepue, 2018).

Within the Nigerian context, several operational factors such as website usability, delivery speed and reliability, payment convenience, customer service responsiveness, and complaint handling play a crucial role in shaping customer experience and overall brand perception (Ogunnaike, Salau, & Kehinde, 2021). Additionally, advancements in digital technologies and data analytics have enabled firms to personalize customer interactions, thereby improving engagement and strengthening brand–consumer relationships (Onyeokoro & Obasi, 2025; Chaffey & Ellis-Chadwick, 2019).

Despite these developments, there remains limited empirical evidence on the influence of Customer Experience Management on e-commerce brand performance at the regional level, particularly in Abia State. This gap highlights the need for context-specific studies that examine how experiential factors contribute to competitive advantage in emerging digital markets.

This study, therefore, seeks to examine the relationship between customer experience management and e-commerce brand performance, with a focus on key experiential dimensions that shape consumer perception and drive competitive advantage in the digital marketplace. This research aims to assess the relationship between customer experience management and brand performance of platforms. The specific objectives of the study were outlined as follows:

- i. To determine whether there is a relationship between website usability and e-commerce brand performance.
- ii. To assess whether is a relationship between delivery speed & reliability and e-commerce brand performance.
- iii. To establish whether there is a relationship between payment convenience and e-commerce brand performance.
- iv. To examine whether there is a relationship between customer service responsiveness and e-commerce brand performance.
- v. To evaluate whether there is a relationship between complaint handling and e-commerce brand performance.

The following null hypotheses were formulated to guide this study:

- H<sub>01</sub>:** There is a no significant relationship between website usability and e-commerce brand performance.
- H<sub>02</sub>:** There is no significant relationship between delivery speed and reliability and e-commerce brand performance.
- H<sub>03</sub>:** There is no significant relationship between payment convenience and e-commerce brand performance.
- H<sub>04</sub>:** There is no significant relationship between customer service responsiveness and e-commerce brand performance.
- H<sub>05</sub>:** There is no significant relationship between complaint handling and e-commerce brand performance.

### **Customer Experience Management (CEM)**

Customer Experience Management (CEM) refers to the systematic process of designing, monitoring, and improving customer interactions across multiple touchpoints to shape perceptions of brand value and overall performance (Lemon & Verhoef, 2016). It plays a critical role in attracting and retaining customers, as the quality of experience influences satisfaction, loyalty, and long-term engagement (Homburg, Jozić, & Kuehnl, 2017). In digital environments, customer evaluations are cumulative; consistent positive interactions strengthen brand attachment and encourage repeat purchase behaviour (Klaus & Maklan, 2013; Abass & Obasi, 2025). Meyer and Schwager (2007) further argue that satisfaction arises when expectations are met, while exceeding expectations enhances loyalty.

In e-commerce contexts, effective CEM requires the integration of technological efficiency with human-centered elements such as personalization and relationship management (Rose, Clark, Samouel & Hair 2012; Onyeokoro, 2020). This suggests that firms must continuously adapt to evolving customer expectations to sustain competitiveness. Key dimensions include website usability, delivery speed and reliability, payment convenience, service responsiveness, and complaint handling have been widely identified as critical determinants of customer experience and, by extension, brand performance (Grewal, Roggeveen, & Nordfält, 2017).

## **Dimensions of Customer Experience Management**

### **Website Usability**

Website usability is widely recognized as a core determinant of online customer experience (Rose *et al.*, 2012). Empirical evidence (Flavián, Guinalú, & Gurrea, 2006) shows that ease of navigation and system efficiency significantly enhance user satisfaction and reduce abandonment rates. This is consistent with Klaus (2013), who links usability to improved loyalty and brand advocacy. Thus, website usability directly influences customer satisfaction and retention, key indicators of brand performance.

### **Delivery Speed and Reliability**

Delivery performance is a critical logistics-related dimension of CEM. Hübner, Kuhn, and Wollenburg (2016) and Rao, Goldsby, Griffis, and Iyengar (2011) found that timely and reliable delivery significantly enhances customer satisfaction and trust. Consistent Esper, Jensen, Turnipseed, and Burton (2003), delays and service failures negatively impact customer perceptions and reduce repeat purchase intentions. This highlights delivery reliability as a key driver of both customer retention and brand credibility.

### **Payment Convenience**

Payment convenience influences transaction efficiency and overall customer satisfaction. Studies by Kim, Mirusmonov and Lee (2010) and Oliveira, Thomas, Baptista, and Campos (2016) show that flexible and secure payment systems enhance user trust and adoption. Consistent with Teo, Tan, Ooi, Hew, and Yew (2015), simplified payment processes reduce transaction failures and improve customer retention, thereby contributing to improved business performance.

### **Service Responsiveness**

Service responsiveness, rooted in SERVQUAL theory (Parasuraman, Zeithaml, & Berry, 1988), reflects a firm's ability to respond promptly to customer needs. Empirical findings (Zeithaml, Parasuraman, & Malhotra, 2002); Khan & Fasih, 2014) indicate that timely responses significantly improve customer satisfaction and loyalty. Conversely, poor responsiveness leads to dissatisfaction and customer churn, negatively affecting brand performance.

### **Complaint Handling**

Effective complaint handling is essential for service recovery and relationship management (Davidow, 2003). Studies (Singh & Wilkes, 1996; Agu, Ogbuji, Okpara & Ogwo, 2018) show that efficient resolution of complaints enhances customer trust and retention. Consistent with service recovery theory, unresolved complaints can damage brand reputation, while effective handling strengthens long-term customer relationships.

### **E-Commerce**

E-commerce refers to the buying and selling of goods and services through electronic platforms, encompassing online transactions, digital marketing, and supply chain integration (Laudon & Traver, 2021; Turban, Outland, King, Lee, Liang, & Turban, 2018). It enables firms to reach broader markets, reduce operational costs, and deliver personalized services (Chaffey, 2015). However, beyond these general advantages, recent studies emphasize that competitive success in e-commerce is increasingly driven by customer experience rather than price or product differentiation alone.

### **Brand Performance**

Brand performance reflects a firm's ability to achieve strategic outcomes through customer perceptions, loyalty, and market success (Keller, 1993; Aaker, 1996). In e-commerce, brand performance is commonly measured through indicators such as customer satisfaction, market share, customer retention, profitability, and brand loyalty (Klaus & Maklan, 2013; Mbama & Ezepue, 2018). Existing literature consistently links CEM dimensions to these performance outcomes. For instance:

- Website usability influences customer satisfaction and retention.
- Delivery reliability affects trust and repeat purchase behaviour.
- Payment convenience enhances customer satisfaction and loyalty.
- Responsiveness and complaint handling strengthen customer relationships and brand loyalty.

Empirical studies provide strong evidence on the relationship between customer experience and performance outcomes, although with varying emphases.

Bilgihan, Kandampully, and Zhang (2016), using survey data from online consumers, found that both hedonic and utilitarian experience dimensions significantly influence customer loyalty. Their findings are consistent with Klaus (2013), who identified experience quality (e.g., peace of

mind and moments of truth) as a significant predictor of loyalty and brand advocacy in online retailing. However, while Bilgihan *et al.* emphasize emotional engagement, Klaus (2013) focuses more on functional and cognitive experience components. Similarly, Rose *et al.* (2012), based on empirical analysis of e-retailing environments, demonstrated that website usability, trust, and perceived risk significantly influence customer experience and subsequent behavioural intentions. This aligns with Grewal *et al.* (2017), who argue that seamless and technology-enabled experiences enhance customer engagement and competitive positioning.

In contrast, Sudhir, Swapnil, Mohammad, Akansh, and Archana (2025) highlight the role of big data and analytics in shaping customer experience through personalized engagement and real-time decision-making. While this extends prior studies by incorporating technological advancements, it shifts the focus from traditional service quality dimensions to data-driven experience optimization. This suggests an evolution in CEM practices from operational efficiency to predictive and personalized interaction models. Kavitha and Haritha (2016) and Chandrashekhar (2013) both emphasize the strategic importance of CEM in enhancing customer loyalty and retention. Their findings are consistent with relationship marketing perspectives, which view customer experience as a key driver of long-term engagement. However, these studies are largely conceptual and lack strong empirical validation, limiting their generalizability. Furthermore, Shirin (2012) identifies macro-level drivers such as globalization and technological change as factors reshaping customer experience management. While this provides a broader perspective, it offers limited direct linkage to measurable performance outcomes compared to firm-level empirical studies. Notably, Malynka, Formus, and Ustenko (2019) demonstrate the applicability of CEM in healthcare (orthodontics), showing that effective experience management enhances trust and customer inflow. However, this context-specific study may not fully generalize to e-commerce environments, where digital interfaces and logistics play a more dominant role.

Overall, the literature shows strong consensus that customer experience positively influences customer satisfaction, loyalty, and brand performance. However, differences exist regarding:

- The relative importance of emotional vs. functional experience, and
- The role of emerging technologies (e.g., big data) in shaping customer interactions.

Despite extensive literature on customer experience management and brand performance, several gaps remain.

- First, many studies focus on developed economies, with limited empirical evidence from emerging markets such as Nigeria.
- Second, existing studies often examine CEM as a holistic construct without disaggregating its key dimensions (e.g., website usability, delivery reliability, payment convenience, responsiveness, and complaint handling) in relation to specific brand performance indicators.
- Third, there is insufficient region-specific analysis, particularly at the state level (e.g., Abia State), where contextual factors such as infrastructure and consumer behaviour may influence outcomes.

### **Customer Experience (CX) Theory**

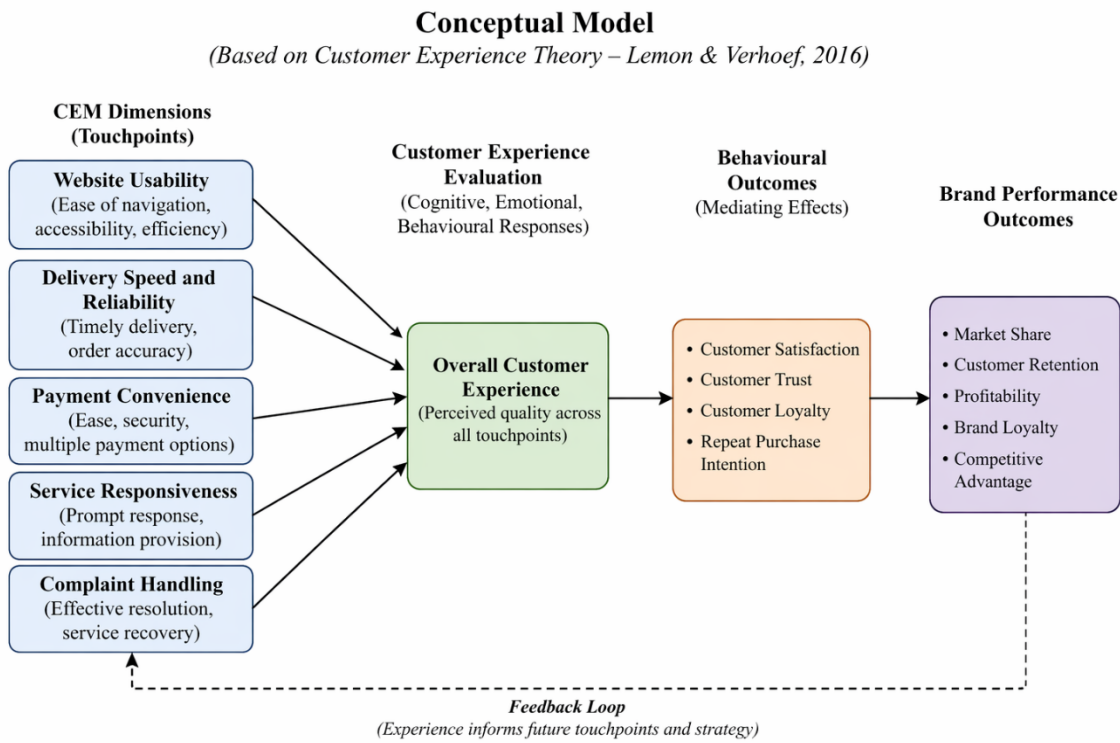
Customer Experience (CX) Theory, as advanced by Lemon and Verhoef (2016), provides a comprehensive framework for understanding how customer interactions across multiple touchpoints shape overall perceptions, attitudes, and behavioural outcomes. The theory conceptualizes customer experience as a multidimensional construct that evolves the customer journey—pre-purchase, purchase, and post-purchase stages through cognitive, emotional, behavioural, and social responses. A key proposition of CX theory is that customer experience is not limited to isolated interactions, but rather represents the cumulative effect of all touchpoints over time. These touchpoints include firm-controlled elements (e.g., website design), partner-controlled elements (e.g., logistics and delivery systems), and customer-controlled elements (e.g., reviews and word-of-mouth). The integration of these touchpoints determines overall experience quality and subsequent behavioural outcomes such as satisfaction, loyalty, and brand advocacy (Lemon & Verhoef, 2016). Within this framework, Customer Experience Management (CEM) can be understood as the strategic coordination of touchpoints to influence customer perceptions and drive performance outcomes. The key variables of this study align directly with CX theory as follows:

**Website Usability** → Represents firm-controlled touchpoints influencing cognitive evaluations (ease of use, efficiency); **Delivery Speed and Reliability** → Reflects partner-controlled touchpoints affecting trust and perceived service quality; **Payment Convenience** → Represents transactional touchpoints influencing perceived risk and satisfaction; **Service Responsiveness** → Reflects

interactive touchpoints shaping emotional and relational experiences; Complaint Handling → Represents post-purchase touchpoints influencing service recovery and long-term loyalty.

According to CX theory, these dimensions collectively shape overall customer experience, which subsequently drives brand performance outcomes such as customer satisfaction, retention, loyalty, and profitability. Customer Experience Touchpoints (CEM Dimensions) → Customer Experience Evaluation → Behavioural Outcomes → Brand Performance. This implies that effective management of experience dimensions enhances customer perceptions, which translate into improved behavioural responses and ultimately stronger brand performance.

**Conceptual Model (Customer Experience (CX) Theory)**



Source: Adapted from Lemon and Verhoef (2016)

Based on CX theory, this study adopts the following conceptual relationship:

CEM Dimensions (Touchpoints) → Overall Customer Experience → Behavioural Outcomes → Brand Performance

This model reflects the mediating role of customer experience in translating operational service elements into measurable firm performance outcomes. It also incorporates a feedback mechanism, where prior experiences influence future expectations and interactions.

### **Research Methods**

The study adopted a survey research design, which enabled the collection of quantitative data from respondents to examine the relationship between customer experience management and e-commerce brand performance. Both primary and secondary data sources were utilized to ensure a comprehensive analysis. The population of the study comprised online shoppers in Abia State who engage in e-commerce transactions, estimated at 1,651 respondents. A non-probability sampling technique, specifically convenience sampling, was adopted in selecting respondents. This approach was considered appropriate given the exploratory nature of the study and the reliance on digitally active participants. Respondents were reached through various social media platforms, including WhatsApp, Facebook, TikTok, X (formerly Twitter), and YouTube, and were invited to participate in an online survey administered via Google Forms. The sample size of 322 respondents was determined using the Taro Yamane (1967) formula for sample size determination. Out of the 322 questionnaire, 267 were successfully completed and feedback was gotten, representing the valid responses used for data analysis. To ensure the validity of the research instrument, the questionnaire was subjected to both face and content validation by three experts in marketing. Their feedback led to necessary revisions, including the modification and elimination of ambiguous or irrelevant items, thereby improving the clarity and structure of the instrument. The reliability of the instrument was assessed using the test-retest method. A pilot study was conducted with 100 online shoppers in Imo State, outside the main study area. After an interval of two weeks, the same questionnaire was re-administered to the same respondents. The two sets of scores were analyzed using the Pearson Product-Moment Correlation Coefficient ( $r$ ) to determine the degree of consistency over time. The reliability coefficient obtained was 0.991, indicating a very high level of reliability. This exceeds the acceptable threshold recommended by Ahmad *et al.* (2024), who suggest that a coefficient of 0.50 or above is adequate for exploratory studies. Ethical considerations were strictly observed throughout the study. Participation was voluntary, and respondents were assured of anonymity and

confidentiality. Informed consent was obtained before administering the questionnaire, and respondents were informed of their right to withdraw from the study at any stage without penalty.

**Data Presentation and Analysis**

**Table 1: Descriptive Statistics Presentation of the Analytical Questions**

Statements	Mean	Std. Deviation
The website of my preferred e-commerce provider is easy to navigate.	4.47	.895
The layout and design of the platform make it easy to find what I need.	4.57	.790
I can complete transactions quickly and efficiently on the platform.	4.62	.733
My orders are delivered within the expected time frame.	4.27	.949
The delivery service of my preferred provider is consistent and dependable.	4.30	.847
I receive my orders in good condition without errors or delays.	4.24	.874
The payment methods offered are easy to use.	4.37	.656
I feel secure when making payments on the platform.	4.40	.747
The platform provides flexible payment options that suit my needs.	4.32	.737
Customer service responds promptly to my inquiries.	4.26	.808
The support team effectively resolves my issues when contacted.	4.40	.791
It is easy to reach customer service when I need assistance.	4.33	.804
My complaints are resolved satisfactorily by the provider.	4.33	.707
The platform handles customer complaints fairly and professionally.	4.39	.719
The provider takes customer complaints seriously and acts on them promptly.	4.35	.686

**Source: Primary data, 2026**

Table 1 presents the descriptive statistics for the study variables. The mean scores range from 4.24 to 4.62, indicating a generally high level of agreement among respondents regarding the quality of customer experience provided by e-commerce platforms. Items related to website usability recorded the highest mean values (4.47–4.62), suggesting that respondents perceive online platforms as efficient, user-friendly, and easy to navigate. In contrast, relatively lower mean scores were observed for delivery-related items (4.24–4.27), indicating that logistics performance remains an area with comparatively weaker perceptions. The standard deviation values (0.656–0.949) indicate moderate variability in responses. Higher dispersion in delivery-related items suggests inconsistencies in customer experiences, whereas lower variability in payment and complaint handling items reflects stronger consensus among respondents. Overall, the descriptive results indicate that while all dimensions of customer experience are positively perceived, delivery performance and service responsiveness require improvement.

**Test of Hypotheses**

**Model Summary**

**Table 2: Model Summary of Regression Analysis**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error
1	0.921	0.848	0.845	0.312

Source: SPSS Output, 2026

The model summary indicates that the independent variables jointly explain approximately 84.8% ( $R^2 = 0.848$ ) of the variation in e-commerce brand performance. The high Adjusted  $R^2$  (0.845) confirms the robustness of the model, suggesting strong explanatory power.

**ANOVA Results**

**Table 3: ANOVA (Overall Model Significance)**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	412.563	5	82.513	847.326	0.000
Residual	73.428	261	0.281		
Total	485.991	266			

Source: SPSS Output, 2026

The ANOVA results show that the overall regression model is statistically significant ( $F = 847.326$ ,  $p < 0.05$ ), indicating that the set of customer experience variables significantly predicts brand performance.

**Hypotheses Testing (Regression Coefficients)**

**Table 4: Regression Coefficients Summary**

Variable	Beta	t-value	Sig.	Decision
Website Usability	0.819	23.275	0.000	Significant
Delivery Speed and Reliability	0.800	21.737	0.000	Significant
Payment Convenience	0.829	24.085	0.000	Significant
Service Responsiveness	0.833	24.548	0.000	Significant
Complaint Handling	0.856	26.983	0.000	Significant

Source: SPSS Output, 2026

The regression results reveal that all five dimensions of customer experience management have positive and statistically significant effects on e-commerce brand performance ( $p < 0.05$ ). Among the variables, complaint handling ( $\beta = 0.856$ ) emerged as the strongest predictor, indicating that effective resolution of customer issues plays a critical role in shaping brand perception and performance. This highlights the importance of post-purchase service in retaining customers and building trust. Customer service responsiveness ( $\beta = 0.833$ ) and payment convenience ( $\beta = 0.829$ ) also demonstrate strong effects, suggesting that timely interaction and seamless transaction processes significantly enhance customer satisfaction and loyalty. Similarly, website usability ( $\beta = 0.819$ ) and delivery speed and reliability ( $\beta = 0.800$ ) show substantial contributions, confirming that both digital interface quality and logistics efficiency are essential components of customer experience. Overall, the findings suggest that customer experience management is a strong predictor of brand performance, with both operational (delivery, payment) and relational (responsiveness, complaint handling) factors playing complementary roles.

### **Decision on Hypotheses**

H<sub>01</sub>: Rejected; H<sub>02</sub>: Rejected; H<sub>03</sub>: Rejected; H<sub>04</sub>: Rejected and H<sub>05</sub>: Rejected

This indicates that all dimensions of customer experience management have a significant relationship with e-commerce brand performance.

### **Diagnostic Tests and Model Assumptions**

To ensure the validity of the regression results, key assumptions were examined:

**Multicollinearity:** Assessed using Variance Inflation Factor (VIF). All VIF values were below the threshold of 10, indicating no multicollinearity issues among the independent variables.

**Normality:** Residuals were approximately normally distributed, satisfying the normality assumption;

**Homoscedasticity:** The variance of residuals was constant across predicted values, indicating no heteroscedasticity;

**Linearity:** The relationship between independent variables and the dependent variable was linear. These diagnostic results confirm that the regression model is statistically reliable and appropriate for inference.

## Discussion of Findings

The study achieved a complete response rate of 100% (267 respondents), providing a reliable dataset for analysis. The demographic structure indicates that respondents were predominantly young to middle-aged and educated, suggesting a sample that is highly familiar with digital platforms. This demographic profile is important because it helps explain the generally high perception of customer experience, as such users are more adaptable to e-commerce technologies and expectations. Although males constituted a larger proportion of the sample, the more important insight is that e-commerce usage cuts across key demographic groups, reinforcing the growing relevance of digital commerce in the Nigerian context. The dominance of Jumia as the preferred platform reflects market leadership driven by brand visibility, logistics capacity, and customer familiarity, rather than merely user preference. Descriptive analysis revealed consistently high mean scores (4.24–4.62), indicating strong positive perceptions of customer experience. However, a more critical observation is that transaction efficiency and website usability ranked highest, while delivery-related items ranked comparatively lower. This suggests that firms have made greater progress in front-end digital optimization than in back-end logistics execution, highlighting a structural imbalance in service delivery. The regression results showed that all dimensions of customer experience management significantly influence e-commerce brand performance. Notably, complaint handling emerged as the strongest predictor ( $\beta = 0.856$ ). This finding is particularly important because it suggests that post-purchase experience has a more decisive impact on brand perception than pre-purchase interactions. In other words, how firms handle problems matters more than how smoothly transactions initially occur. Similarly, the strong effects of service responsiveness and payment convenience indicate that trust and interaction quality are central to customer retention in digital environments. This can be explained by the inherent uncertainty in online transactions, where customers rely heavily on responsiveness and secure payment systems to reduce perceived risk.

The uniformly strong relationships across all variables may be attributed to the integrated nature of customer experience, where multiple touchpoints reinforce each other. However, this also raises a critical insight such as the absence of weak relationships suggests that customers evaluate e-commerce platforms holistically rather than in isolation. Importantly, no contradictory or insignificant relationships were found, which may indicate either “A genuinely strong effect of CEM dimensions

in the study context” or “A potential limitation in response variation due to highly positive perception bias among respondents”.

The findings are largely consistent with prior studies but extend them in meaningful ways. For instance, the significant effect of website usability supports Bilgihan *et al.* (2016) and Rose *et al.* (2012). However, this study goes further by showing that usability, while important, is not the strongest driver, suggesting a shift from interface quality to relationship and recovery-based factors. Similarly, the importance of delivery reliability aligns with Sudhir *et al.* (2025), but the comparatively lower descriptive ratings indicate that logistics remains a weak link in emerging markets, unlike in more developed economies. The strong influence of complaint handling and responsiveness reinforces service recovery theory (Istanbulluoglu, 2017; Orsingher *et al.*, 2010), but this study highlights that these factors may have greater impact in e-commerce contexts, where physical interaction is absent and trust must be continuously reinforced.

## Conclusion

The study concludes that customer experience management is a critical determinant of e-commerce brand performance, with all examined dimensions exerting significant influence. However, beyond this general conclusion, the findings reveal that not all dimensions contribute equally. Post-purchase experience particularly complaint handling and service responsiveness plays a more dominant role in shaping customer perceptions than pre-purchase factors such as website usability. This indicates a shift from traditional views of service quality toward a relationship-centered and recovery-driven model of customer experience. Furthermore, the findings suggest that e-commerce success in emerging markets like Nigeria depends not only on digital platform efficiency but also on the ability to manage trust, resolve issues, and deliver consistently across all touchpoints.

## Recommendations

Based on the findings and their implications, the following recommendations are proposed:

- i. E-commerce firms should invest more in complaint resolution systems and after-sales support, as these have the strongest impact on brand performance. Fast and fair resolution mechanisms should be treated as a strategic priority rather than a support function.

- ii. Given the relatively weaker perception of delivery performance, firms should improve last-mile delivery through better logistics partnerships, real-time tracking, and delivery accuracy. Enhancing this area will address a key gap between customer expectations and actual experience.
- iii. Firms should expand secure payment options and integrate advanced fraud protection systems. Building trust in financial transactions is essential for sustaining customer engagement in digital environments.
- iv. Customer service should be optimized across multiple channels (live chat, social media, email) to ensure rapid and consistent responses. Responsiveness should be measured and managed as a core performance indicator.
- v. Rather than managing each touchpoint independently, firms should adopt a holistic CEM approach, ensuring consistency across all stages of the customer journey. This integration is crucial, as the study shows that customers evaluate experience collectively.

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