

TOUCHPOINTS AND ENABLERS IN DIGITAL LOYALTY A MODEL FOR DESIGNING CUSTOMER RELATIONSHIPS

The proliferation of digital touchpoints does not in itself guarantee lasting relationships with customers. Indeed, in highly competitive environments where switching is easy, customer loyalty is the result of strategic relationship design. With this in mind, we propose an integrated perspective that distinguishes between touchpoints and enablers, in other words, the conditions that make it possible to transform digital interaction into attitudinal and behavioral loyalty. Starting from a review of the literature, we develop a conceptual framework that highlights how the combination of these elements shapes loyalty outcomes, offering insights for formulating digital marketing strategies

CUSTOMER LOYALTY //DIGITAL TOUCHPOINTS//ENABLING FACTORS //CUSTOMER JOURNEY//DIGITAL MARKETING



ANDREA CIACCI

is an Assistant Professor in the Department of Economics at the University of Genoa. He earned his PhD in Management from the University of Genoa, Department of Economics, and is a member of the Channel and Retail Lab at SDA Bocconi School of Management.

GENEROSO BRANCA

is a Post-Doctoral Researcher in the Department of Marketing at Bocconi University. He is a Fellow in Marketing Management at SDA Bocconi School of Management and a member of the Channel & Retail Lab.

ALICE MANTOVANI

has been a PhD candidate Risk, Security, and Vulnerability in the Management and Security program at the University of Genoa.

In recent years, customer loyalty has become the central focus for managers (Castaldo, 2024), particularly in digital contexts (Castaldo, 2025). In fact, with competition intensifying and switching easier than ever, customer loyalty is an increasingly relevant—yet inconstant—strategic resource. Apps, platforms, digital loyalty programs, chatbots, and omnichannel environments: All these have multiplied the touchpoints that connect businesses and customers, expanding opportunities for interaction throughout the entire customer journey. But despite growing investments in digital technologies and channels (Castaldo and Grosso, 2025), many companies struggle to transform these interactions into lasting, profitable relationships. This paradox reveals a recurring limitation in digitalization practices: the tendency to view

customer loyalty as a direct effect of adopting new touchpoints, rather than as the result of strategic relationship design (Penco and Testa, 2025a). Simply deploying advanced touchpoints does not guarantee customer trust, satisfaction, or engagement. On the contrary, without consistency, transparency, and experiential quality, the proliferation of channels can generate fragmented experiences that erode relational value (Busacca and Bertoli, 2025).

Starting from a systematic review of the literature on customer loyalty in digital contexts, in this article we propose an integrated perspective that analyzes both digital touchpoints (Mantovani et al., 2025a) and enabling factors (Mantovani et al., 2025b). The former represent the architecture of interactions between the company and the customer; the latter constitute the mechanisms through which these interactions can translate into attitudinal and behavioral loyalty. We argue that building digital customer loyalty does not depend directly on using specific touchpoints, but on strategically constructing them, which entails effective design and integration, and regulating them with specific enablers.

This article offers a conceptual model oriented toward strategic marketing practices which frames digital loyalty as a matter of relationship design and conceptualization. By mapping the various characteristics of digital touchpoints, our framework can help managers identify which ones to prioritize, and which enablers to activate to ensure an effective means-ends alignment. Overall, our aim is to provide operational guidance for maximizing investments in digital touchpoints to solidify long-term customer relationships while preventing ineffective technology rollouts.

LOYALTY TOUCHPOINTS IN DIGITAL CONTEXTS

Digital transformation has changed how companies interact with customers, multiplying touchpoints throughout the entire customer journey (Castaldo, 2025). Websites, e-commerce platforms, apps, digital loyalty programs, chatbots, online communities, and omnichannel environments: all these represent

TABLE 1. DIGITAL LOYALTY TOUCHPOINTS GROUPED BY STRATEGIC FUNCTION	
Strategic function	Key elements
Access and transaction touchpoints	Website, e-commerce, payment, functional apps
Relationship and support touchpoints	Chatbots, virtual assistants, digital customer service
Engagement and community touchpoints	Platforms, communities, loyalty programs, gamification
Omnichannel orchestration touchpoints	Online–offline integration, phygital, journey coherence

essential tools for developing a loyalty strategy in digital contexts (Table 1). Through these touchpoints, companies seek to influence consumer attitudes and behaviors stemming from a series of experiences and interactions distributed over time in digital settings.

The literature emphasizes that digital touchpoints constitute the relational infrastructure of loyalty, as the customer evaluates the brand, builds expectations, recognizes value, and decides whether or not to continue the relationship. Due to their distinct technological characteristics, these touchpoints differ in terms of objectives, modes of interaction, and functions along the customer journey, and trigger various loyalty dynamics that extend into functional, emotional, and relational spheres.

Access and transaction touchpoints

These include websites, e-commerce platforms, apps, and digital payment systems (Flavián et al., 2006). Interface quality, ease of use, system speed, and perceived security are key factors in maximizing the potential of these touchpoints, fostering customer satisfaction and encouraging repeat use. An effective digital experience reduces cognitive and transactional costs, prompting continued engagement and repeat purchases. At the same time, by personalizing offerings and content, companies can strengthen the bond with their customers if they perceive these initiatives as fair and transparent. Conversely, when the use of data generates perceptions of opportunism or

privacy violations, the effect of personalization on loyalty tends to be negative, confirming that even the most operationally focused touchpoints have consequential relational implications.

Relationship and support touchpoints

Chatbots, voice assistants, and digital avatars are becoming indispensable tools in forging quality relationships between brand and customer. Recent studies show that the use of natural language, the ability to personalize interactions, and the perception of empathy significantly influence trust, engagement, and attitude toward the brand. This tells us that even with digital touchpoints, the human dimension of interaction is still a critical factor in building loyalty, especially when offering assistance, support, and during crisis management.

Engagement and belonging touchpoints

Another set of touchpoints involves digital loyalty programs, relational platforms, online communities, and gamification initiatives (Carlson et al., 2021). The interaction that occurs here takes on a symbolic and relational significance, stimulating advocacy behaviors, active participation, a sense of belonging—and the positive outcomes are not limited to repeat purchases. These touchpoints can encourage the co-creation of value between the company and the customer by reinforcing the emotional bond with the brand and activating forms of loyalty that go beyond mere economic convenience. Here too, the literature underlines the factors that tend to bolster touchpoint effectiveness: clearer rules, more transparent reward mechanisms, and consistency between brand promises and the actual experience. These are the optimal conditions for creating loyalty.

Omnichannel orchestration touchpoints

Omnichannel and phygital touchpoints integrate digital and physical environments into a single, cohesive experience (Straker and Wrigley, 2016). Indeed, the literature highlights how customer loyalty is increasingly influenced by a company's ability to manage interactions across different

channels in a seamless and consistent manner. Fragmented or inconsistent experiences across channels generate cognitive dissonance that undermines customer trust and satisfaction, while integrated, continuous journeys foster a perception of value and relationship stability. From this perspective, customer loyalty is not an outcome attributable to a single touchpoint, but rather the result of the interaction between multiple touchpoints.

The literature we reviewed shows that touchpoints create strategic environments for nurturing loyalty. However, the mere use of specific digital touchpoints does not automatically guarantee positive results. The same technology can produce different effects depending on how it is designed, managed, and integrated into the customer journey. Therefore, the role of touchpoints should be interpreted within a broader system of conditions that determine their effectiveness in transforming interaction into a lasting relationship.

LOYALTY ENABLERS IN DIGITAL CONTEXTS

To leverage touchpoints as drivers of loyalty, companies must focus on enabling factors (also known as enablers, see Table 2) that is, the elements of design that can turn digital interactions with customers into meaningful and lasting relationships. Put another way, enablers address the questions of “how” and “under what conditions” digital touchpoints function.

Enablers are crucial in the loyalty-building process because they regulate the psychological and relational mechanisms that are conveyed through touchpoints, ultimately shaping customer attitudes and behaviors (Ciacci, Mantovani, and Branca, 2025). In doing so, enablers can strengthen or weaken the effectiveness of touchpoints depending on the context in which they are embedded, the customer segment, and the stage of the customer journey.

Experiential enablers

This first set of enablers, as the name suggests, has to

do with the experiential and perceptual dimension of digital interaction. The user experience—defined in terms of ease of use, interface quality, the fluidity of the path, and the consistency of the customer journey—represents one of the most salient factors. Well-designed, intuitive experiences minimize the customer’s cognitive effort and increase their satisfaction, cultivating continuity in the relationship. Moreover, when the consumer experience involves augmented reality or immersive environments, it takes on a multidimensional quality, involving sensory, emotional, and behavioral aspects that, taken together, make the interaction memorable. However, a positive experience depends not only on the technological components that come into play and their level of sophistication, but also on the ability to align functionality, aesthetics, and perceived utility with the customer’s expectations.

Relational enablers

These vital enablers include customer engagement, brand attachment, and a sense of belonging. As for the first, the literature shows that thanks to the affective, cognitive, and behavioral components, customer engagement represents a fundamental bridge between the digital experience and loyalty. What’s more, touchpoints that foster active participation, co-creation of content, and social interaction tend to generate a deeper and more lasting bond between the brand and the customer, to the point where the customer becomes an integral part of the brand’s ecosystem. In this case, brand connection develops through processes of identification, perceived authenticity, and shared values (Bowden and Mirzaei, 2021). The emergence of these values shifts loyalty away from the mere logic of functional convenience or price.

Trust-building enablers

Another category of enablers concerns trust and perceptions of fairness. These elements are prerequisites for loyalty in digital contexts. Trust acts as a mediator between the digital experience and loyalty, especially in environments characterized by uncertainty, information asymmetries, and limited

TABLE 2. DIGITAL LOYALTY ENABLERS GROUPED BY STRATEGIC FUNCTION	
Strategic function	Key Elements
Experiential enablers	User experience, perceived quality, ease of use
Relational enablers	Engagement, brand connection, sense of belonging
Trust-based enablers	Trust, transparency, fairness (price, data, privacy)
Adaptive enablers	Personalization, gamification, anthropomorphism

direct human interaction (Iglesias et al., 2020). Factors such as transaction security, transparency in data usage, clarity of loyalty program rules, and brand reputation help build a climate of trust that supports the continuity of the relationship. Conversely, practices perceived as opaque or opportunistic (for example, personalized pricing or privacy protection) can erode trust and trigger disengagement even when experiences are effective from a functional standpoint (Chen et al., 2023).

Closely linked to trust is the dimension of satisfaction and perceived quality, which in the literature is recognized as one of the main drivers of digital loyalty. Satisfaction frequently acts as an intermediary variable between touchpoint characteristics and behavioral outcomes, translating positive evaluations of an experience into repurchase intentions and continued use. Moreover, in omnichannel and phygital environments, where inconsistencies across channels or asymmetries in service quality can erode overall satisfaction and weaken loyalty, perceived quality takes on systemic significance (Pangarkar et al., 2022).

Other enablers of loyalty also pertain to the economic and cost dimensions (Victor et al., 2021), to include perceived value, price fairness, and switching costs. Digital channels can reduce transaction costs and augment the accessibility of the offering, reinforcing repeat brand purchases. At the same time, dynamic or personalized pricing strategies can have ambiguous effects: If perceived as fair and

transparent, they contribute to satisfaction and loyalty; conversely, if perceived as discriminatory, they elicit negative reactions that undermine the relationship in the long term. Switching costs also play an ambivalent role, as they can shore up behavioral loyalty, but are effective only when supported by experiences perceived as positive.

Adaptive enablers

Finally, the literature highlights how adaptive and dynamic enablers, such as personalization and gamification, can expand the potential of digital touchpoints, allowing content, interactions, and rewards to be tailored to the customer's individual characteristics. Personalization, in particular, is considered a strategic lever for consolidating the perception of attention and support, while gamification introduces playful and motivational elements that stimulate engagement over time. The effectiveness of these enablers depends on the context, the customer segment, and individual sensitivity to issues such as privacy, control, and authenticity. Excessive or poorly calibrated use of these levers can diminish customer loyalty.

To sum up, the literature on loyalty in digital contexts converges on the critical nature of the enabling conditions that drive the effectiveness of touchpoints. An understanding of the role of enablers helps clarify why similar touchpoints produce different outcomes. This implies moving beyond a channel-centric view to adopt a strategic perspective that considers how touchpoints and enablers interact over time to create a stable, valuable relationship.

A FRAMEWORK FOR INTEGRATING TOUCHPOINTS AND ENABLERS

Evidence from the literature on touchpoints and enablers of digital loyalty suggests that the process of creating customer loyalty cannot be conceived as a simple technological evolution, but rather as the result of specific combinations of touchpoints and enabling factors. Based on this theoretical premise, here we present a framework (Figure 1)

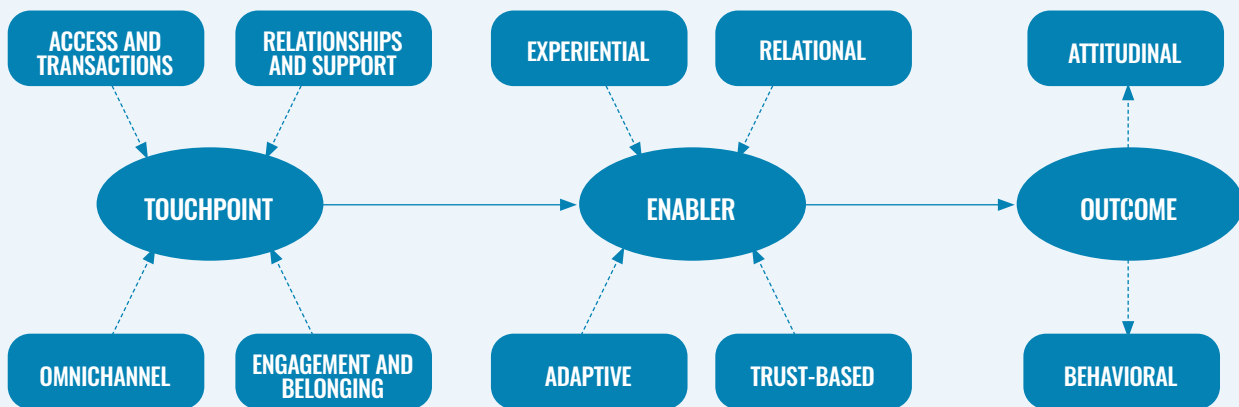
that integrates touchpoints, enablers, and loyalty outcomes, offering a useful map for guiding strategic marketing decisions.

The framework is structured across three interconnected levels. The first concerns digital touchpoints understood as strategic levers; the second considers enablers as mechanisms for transforming interaction into a lasting relationship; the third distinguishes loyalty outcomes, separating attitudinal components from behavioral ones.

Starting with the first level, touchpoints are classified based on their strategic function within the business-customer relationship. Some primarily focus on access and transactions, such as websites, e-commerce platforms, functional apps, and digital payment systems. In these environments, loyalty is often tied to the ability to guarantee continuity of use, efficiency, and a reduction in perceived costs. Other touchpoints, instead, serve a relational and support function, such as chatbots, virtual assistants, and digital customer service, which directly impact trust and the quality of the relationship. Next come touchpoints centering around engagement and belonging, such as relational platforms, online communities, loyalty programs, and gamification initiatives, which encourage active customer involvement and emotional bond-building with the brand. Finally, touchpoints related to the phygital dimension and online-offline integration are essential for ensuring a coherent and effective omnichannel experience and informing the overall perception of the relationship.

The second level of the framework addresses enablers, which are conceived as mechanisms that make it possible to realize of the strategic potential of touchpoints. Experiential enablers, such as user experience, perceived quality, and ease of use, form the foundation underpinning the effectiveness of any digital touchpoint. Without a consistent and seamless experience, even the most advanced touchpoints risk triggering frustration and disengagement. Alongside these, we have relational enablers, for example, engagement, brand connection, and a sense of belonging; these are particularly relevant when interaction goes

FIGURE 1. THE DESIGN PROCESS FOR CUSTOMER RELATIONSHIPS BASED ON LOYALTY



Source: Authors' own work

beyond the transaction and takes on symbolic and participatory meaning. Trust-based enablers, which include trust, transparency, and perceived fairness in terms of pricing, data usage, and privacy protection, are cross-cutting prerequisites: Without them, loyalty can deteriorate even when the experience is positive and engagement is high. Finally, adaptive enablers, such as personalization, gamification, and the use of artificial intelligence, amplify the potential of touchpoints by allowing interactions to be tailored to the customer's individual characteristics. However, they also introduce noteworthy strategic trade-offs.

The third level of the framework distinguishes the outcomes of loyalty, separating attitudinal components such as attachment, preference, and intention to continue the relationship from behavioral ones like repurchase, continued use, and advocacy. This distinction is crucial, as the literature shows that improvements at the attitudinal level do not automatically translate into loyal behavior, especially in digital markets characterized by low switching costs and high transparency of the value proposition.

The framework's central contribution lies in the idea that the creation of customer loyalty depends on the combination of touchpoints and enablers. For certain categories of touchpoints to be effective, some enablers must be activated rather than others. For example, transaction- and efficiency-oriented

touchpoints tend to generate loyalty only when they are supported by positive user experience as well as high perceived quality and trust in transactions. Conversely, touchpoints focused on engagement and belonging are particularly reactive to relational and emotional enablers. Moreover, omnichannel strategies produce positive effects on loyalty only when accompanied by experiential consistency and transparency, while a lack of integration between channels can erode trust and satisfaction even when well-designed individual touchpoints are in place.

Recurring errors in digital loyalty strategies stem from a misalignment between touchpoints and enablers. This might be the result of personalizations that come at the expense of adequate guarantees of transparency and privacy protection, or digital loyalty programs based on gamification mechanics that don't elicit genuine relational engagement. In these cases, the absence of critical enablers neutralizes the touchpoint's potential and undermines loyalty, creating perceptions of opportunism or strategic inconsistency.

CONCLUSIONS AND MANAGERIAL IMPLICATIONS

In this article, we provide an integrated analysis of touchpoints and enablers of customer loyalty in digital contexts, demonstrating that the effective

implementation of loyalty-building processes does not stem from the mere adoption of advanced touchpoints, but rather from their strategic design through specific enabling factors (Castaldo, 2025). Loyalty emerges from coherent combinations of touchpoints, relational mechanisms, and attitudinal and behavioral outcomes (Castaldo, 2024; Penco and Testa, 2025b).

The framework we propose offers a conceptual

map to support strategic marketing decisions aimed at developing long-term relationships with customers in digital markets, taking into account the different strategic functions performed by touchpoints and enablers. For management, this means shifting from adopting individual technologies to designing the customer relationship in an integrated fashion, ensuring a consistent experience, perceived quality, and clear rules.



REFERENCES

- Bowden, J., Mirzaei, A. (2021). "Consumer engagement within retail communication channels: an examination of online brand communities and digital content marketing initiatives." *European Journal of Marketing*, 55(5), 1411–1439.
- Busacca, B., Bertoli, G. (2025). "The Strategic Power of Customer Relationships: Leveraging Loyalty to Create Value." *Economia & Management*, 1/2025, 7.
- Carlson, J., et al. (2021). "Engaging Gen Y customers in online brand communities: A cross-national assessment." *International Journal of Information Management*, 56, 102252.
- Castaldo, S. (2024). *Customer Loyalty. Theory, Measurement, and Management*. Egea.
- Castaldo, S. (2025). *Digital Loyalty. Leveraging Digital Touchpoints, Big Data, and AI to Boost Shopper Trust*. Egea.
- Castaldo, S., Grosso, M. (2025). "Omni-channel marketing: the customer at the center of channels." In Castaldo, S. (ed.). *Digital Loyalty. Leveraging Digital Touchpoints, Big Data, and AI to Boost Shopper Trust*, Egea.
- Chen, Q., et al. (2023). "Ripping off regular consumers? The antecedents and consequences of consumers' perceptions of e-commerce platforms' digital power abuse." *Journal of Business Research*, 166, 114123.
- Ciacchi, A., Mantovani, A., Branca, G. (2025). "Analyzing the Concept of Loyalty: A Four-Dimensional Relationship with the Brand." *Economia & Management*, 1/2025, 22.
- Flavián, C., Guinalíu, M., Gurrea, R. (2006). "The influence of familiarity and usability on loyalty to online journalistic services: The role of user experience." *Journal of Retailing and Consumer Services*, 13(5), 363–375.
- Iglesias, O., et al. (2020). "Co-creation: A key link between corporate social responsibility, customer trust, and customer loyalty." *Journal of Business Ethics*, 163(1), 151–166.
- Mantovani, A., Ciacchi, A., Branca, G. (2025a). "Digital Touchpoints for Loyalty Building." In S. Castaldo (ed.), *Digital Loyalty. Leveraging Digital Touchpoints, Big Data, and AI to Boost Shopper Trust*, 31–51, Egea.
- Mantovani, A., Ciacchi, A., Branca, G. (2025b). "The Enabling Factors of Loyalty in Digital Contexts." In S. Castaldo (ed.), *Digital Loyalty. Leveraging Digital Touchpoints, Big Data, and AI to Boost Shopper Trust*, 51–65, Egea.
- Pangarkar, A., Arora, V., Shukla, Y. (2022). "Exploring phygital omnichannel luxury retailing for immersive customer experience: The role of rapport and social engagement." *Journal of Retailing and Consumer Services*, 68, 103001.
- Penco, L., Testa, G. (2025a). "Loyalty in the Context of Digital Transformation: Perspectives and Trends Emerging from Informants." In *Digital Loyalty: Integrating Digital Touchpoints, Big Data, and AI to Build Customer Trust*, 83–121, Egea.
- Penco, L., Testa, G. (2025b). "Short- and Long-Term Metrics: Key Loyalty Indicators That Truly Matter." *Economia & Management*, 1/2025, 32.
- Straker, K., Wrigley, C. (2016). "Designing an emotional strategy: Strengthening digital channel engagements." *Business Horizons*, 59(3), 339–346.
- Victor, V., Nathan, R.J., Fekete-Farkas, M. (2021). "Consumer response to personalized pricing strategies in online marketing." *International Journal of Technology Marketing*, 15(2–3), 223–265.

