

## Omni-channel retail strategies and customer loyalty: A focus on E-commerce stores in Nigeria

Iyadi Rollins Chiyem<sup>1\*</sup>, Peter Nkeonyeasua Ofili<sup>2</sup>, Edeme Chidi Nelson<sup>3</sup>, Eboh Mercy Ebele<sup>4</sup>

<sup>1,2,3,4</sup>Department of Marketing and Entrepreneurship Faculty of Management Sciences Delta State University, Abraka Nigeria; iyadirollins@yahoo.com (I.R.C.).

**Abstract:** The growth of Omni-channel retailing is causing consumers to change their habits and shopping behaviour. It is essential to understand the factors on customer loyalty within the consumer context. The purpose of this paper is to explore factors that are influencing consumer's loyalty when they use omni-channel in their shopping behaviour, specifically in the E-commerce sector in Nigeria. There have been significant developments in the field of retailing with digitalization. One of these developments is the emergence of Omni-channel retailing. Although this has affected both firms and consumers considerably, the literature is dominated by the studies dealing with omni-channel retail strategy and customer loyalty. The purpose of this paper is to empirically investigate the relationship between Omni-channel retail strategy and customer loyalty. Three research objectives were identified and translated into three research questions which were aptly answered by subjecting them to a test of hypotheses. A descriptive survey research method was used to survey selected E-commerce stores (jumia, konga and Jiji) outlets in Delta state, Nigeria. However, the findings of the study revealed that the constructs of Omni-channel retail strategy; online and in-store integration, offering in-store pick up and Mobile apps have significant effect on Customer loyalty. Thus, it was concluded that Omni-channel retail strategy represents the evolution of technology and the full integration of business resources. It empowers customers by giving them the freedom of choice to move across different channels without barriers, directing marketing activities to be customer-centred and designed according to customer's needs. The study recommended that E-commerce stores in Nigeria should develop customized Omni-channel strategies that align with local consumer preferences and market dynamics. This entails leveraging online and offline channels synergistically to deliver seamless shopping experiences.

**Keywords:** Customer loyalty, E-commerce, In store, In-store pickup, Mobile app, Omni-channel, Retail strategies.

### 1. Introduction

The retail industry is in a state of transition, the “omnichannel” retailing phenomenon, which is built on the well-established multichannel retail infrastructure, is continuously increasing (Lazaris&Vrechopoulos, 2014). The distinction between physical and online will vanish as the evolution within the retailing industry leads towards a seamless omnichannel retailing experience, turning the retail world into a showroom without walls (Brynjolfsson, Hu & Rahman, 2013). As Peter Drucker noted, “The greatest danger in times of turbulence is not the turbulence itself, but to act with yesterday's logic (Leeuwen, 2017). As such, retailers are beginning to adapt to this new marketing method. As digital transformation advances, consumers are increasing technology and social media usage (Iyadi, 2023). Consumers who are making heavy use of digital media are bombarded by marketing communication. Companies are leveraging the new communication opportunities brought by digitalization to be more present along the customer journey and to build touch points to acquire and retain customers (Iyadi & Sado, 2023). However, the proliferation of marketing channels increases the level of complexity for companies that want to promote their products online and offline. In particular,

for retailers, the pressure from digital transformation has led to what we call ‘omnichannel retail’ (Iyadi, 2023).

The omnichannel evolution, defined by Levy, Weitz,, and Grewal, (2013) as, “a coordinated multichannel offering that provides a seamless experience when using the entire retailer’s shopping channels”. Thus, the prevalent notions of omnichannel are integrated creating a seamless experience across all channels (Lazaris&Vrechopoulos, 2014). This definition will be used to describe omni-channel throughout this paper. This new marketing strategy is increasing in popularity in business, however, remains scarcely researched in academia. (Iyadi & Oruakpor, 2023). The trend in marketing toward building relationships with customers continues to grow, and marketers have become increasingly interested in retaining customers over the long run, making them loyal (Lemon, White & Winer, 2002). Getting new customers is expensive, as it involves different stages of advertising; costs of promotion and sales; as well as start-up operating expenses (Wilson, Zeithaml, Bitner&Gremler, n.d.). Developing a loyal customer base is, therefore, a significant strategic move for retail companies. “Customer loyalty includes measures that a company takes in order to influence the present and future customer behaviour intentions in a company or its activities in a positive way, to stabilise and develop our relationship with it” (Stanica&Turkes, 2018). Despite this trend occurring, there is little research into the implications and effects omni-channel retail strategy may have on customer loyalty, this gap in the research seeded the aspiration to explore this topic (Iyadi & Ojumude, 2023). Omni-channel retailing refers to the use of a variety of channels to interact with customers and fulfill their orders. The interaction between a customer and a retailer is primarily in terms of three flows—information, product, and funds. The retailer provides product and pricing information to the customer who then places an order. The order information is used by the retailer to move the product to the customer (Iyadi & Itimi, 2023). Finally, payment is transferred from the customer to the retailer. The use of different channels for each flow helps us categorize the components of Omni channel retailing. We argue that a well-structured Omni channel supply chain can be both cost effective and responsive to customer needs by exploiting the complementary strengths that online and brick-and mortar retailers bring to the supply chain (Iyadi, 2023). A partnership between the two channels can create a win-win hybrid structure where local retailers help lower distribution costs and increase access for online retailers while online retail in turn helps strengthen small retailers by providing a wide variety of products (Kifordu, Ogala & Iyadi, 2022). Online players and small local retailers bring complementary strengths that together can create an omni-channel supply chain that is both cost effective and responsive to customer needs.

### *1.1. Statement of the Problem*

Despite the increasing adoption of omni-channel retail strategies by e-commerce stores in Nigeria, there remains a lack of comprehensive understanding regarding the effectiveness of these strategies in cultivating customer loyalty. While omni-channel approaches aim to provide seamless and integrated shopping experiences across multiple channels, including online platforms and physical stores, their impact on customer loyalty within the Nigerian e-commerce landscape remains underexplored. There is a scarcity of empirical research specifically examining the relationship between omni-channel retail strategies and customer loyalty within the context of Nigerian e-commerce stores. However, e-commerce stores in Nigeria may face various operational challenges, including inadequate technological infrastructure, supply chain inefficiencies, and talent shortages, which could hinder the effective execution of omni-channel initiatives and impact customer loyalty outcomes.

In light of these issues and gaps, there is a compelling need for empirical research that examines the relationship between omni-channel retail strategies and customer loyalty specifically within the Nigerian e-commerce context. Such research would not only contribute to academic knowledge but also provide actionable insights for e-commerce practitioners, policymakers, and other stakeholders seeking to enhance the competitiveness and sustainability of the Nigerian e-commerce ecosystem.

### 1.2. Objectives of the Study

The main primary objective of this research is to investigate the concept of Omni-channel retail strategy from a holistic, multidimensional perspective, using the customer-brand channels narrative by considering both online and offline retail environments under a single study.

While the specific objectives are to;

1. examine how online and in-store integration influences consumer loyalty of selected e-commerce stores in Nigeria.
2. determine the extent to which in-store pick up strategy influences consumer loyalty of selected e-commerce stores in Nigeria.
3. determine the extent to which Mobile apps strategy influences consumer loyalty of selected e-commerce stores in Nigeria.

### 1.3. Research Questions

The following research questions were posed to guide the study

1. how do online and in-store integration influence consumer loyalty of selected e-commerce stores in Nigeria?
2. to what extent do offering in-store pickup strategy influence consumer loyalty of selected e-commerce stores in Nigeria?
3. to what extent do Mobile apps strategy influence consumer loyalty of selected e-commerce stores in Nigeria?

### 1.4. Statement of Hypotheses

In line with the study objectives as earlier highlighted, the following hypotheses have been formulated;

*HO<sub>1</sub>: Online and in-store strategy have no significant influence consumer loyalty of selected e-commerce stores in Nigeria*

*HO<sub>2</sub>: Offering in-store pickup do not significantly influence consumer loyalty of selected e-commerce stores in Nigeria*

*HO<sub>3</sub>: Mobile apps strategy do not influence consumer loyalty of selected e-commerce stores in Nigeria*

### 1.5. Scope of the Study

This comprises selected online firms located in Delta State which are kongra, Jumia, and jiji in Warri, Asaba and Sapele. The unit of analysis for this study are the customers of this selected e-commerce stores (kongra, Jumia and jiji)

## 2. Review of Related Literature

### 2.1. Omni- Channel Retail Strategy

Omni-channel retailing is a comprehensive approach that integrates various sales and communication channels to create a seamless and unified shopping experience for customers. This strategy allows consumers to interact with a retailer through multiple touch points, including physical stores, websites, mobile apps, social media, and more (Onuorah, et al, 2022).. The evolution of omni-channel retailing has been marked by significant developments in technology and changes in consumer behavior. "Omni-channel retailing represents a transformative concept in the world of commerce, one that has evolved in response to dynamic shifts in consumer preferences and technological advancements (Igwebuike & Iyadi, 2021). The concept of omnichannel retail became popular in 2003, when the company Best Buy used this term for the first time to describe their customer-centric approach to retail. They realised that customers were using multiple channels to shop, and they wanted to create a seamless experience for them, no matter how they chose to shop. In the academic literature, Rigby (2011) was the first author to give a definition to omnichannel. He described omnichannel retail as an integrated sales experience which benefits from the advantages of physical stores and online shopping at the same time. This definition highlights the double nature of sales channels (online and offline) and their integration. Moreover, the author mentions the concept of 'experience', calling attention to the

consumer perspective (Iyadi & Edeme, 2022). Not only Rigby, but also other authors relate to omnichannel retail as an ‘experience’. In fact, the concept of omnichannel not only refers to a firm’s strategy, but it also involves the customer experience.

In this modern business era, there are many activities, places, platforms or campaigns that companies carry out to reach their customers, and a “channel” is one of the places where companies can communicate directly with their customers. channel strategy is a series of planned activities to reach consumers with company products, both services and goods by selling activities to consumers and providing experiences with these products (Iyadi, 2023). More precisely, channel strategy is a company effort to find the best way to expose service, product and brand identity to the right consumers through the right channel (quoted from rocketmanagement.com). Maybe we’ve all heard the term omnichannel in marketing. According to Muliadi W Jeo (PT InovasiInformasi Indonesia), Omnichannel is a cross-channel business model that prioritizes their customer experience (Iyadi, 2022). Customers of companies that practice Omnichannel can shop using multiple channels both online and offline. According to him, Omnichannel is a combination of various ways and channels to shop, but still gives the same brand feeling. It’s like when we buy. from a physical store, webstore, smartphone, television, or social media. Along with the development of technology, consumers can also easily find out what they want to buy through the media anytime and anywhere (Iyadi & Assay, 2019). This is what makes consumers expect to be able to shop in any way, anytime, as easily as possible, and with the same brand experience.

## 2.2. Customer Loyalty

Customer loyalty is considered among one of the key elements to a firm’s success (Senić and Marinković, 2014). Loyalty can be defined as an attitude that refers to the individual’s overall attachment to the brand or the company (Hallowell, 1996). Additionally, loyalty can also be defined as a behaviour that reflects customers repeatedly buying the same product or service from the same company, even if other alternatives in the market are available (Lenka et al., 2009). (Arumugam, Thangaraja, 2014) Applications and systems of supermarket towards marketing intelligence that becomes vital and many organizations recent times concentrate highly on this way. For a long time, the behaviour component was considered to be the most important for understanding consumer loyalty; however, taking into account only this component subsequently proved to be insufficient to capture the essence of the customer loyalty (Han and Back, 2008).

Customer loyalty is a customer's commitment to a brand, store, or supplier based on a very positive nature and is reflected in consistent repeat purchases (Iyadi & Christopher, 2022). The indicators used as a reference in the research based on research by Griffin (2005) Make regular repeat purchases, purchases across product and service lines, refer others (recommend to others), and demonstrate immunity to the pull of the competition.

Customer loyalty has been defined as a commitment to rebuy or reconsider a preferred product or service that leads to repeated purchase of the same brand, regardless of marketing communications from different brands (Oliver, 1999). In the earliest definitions, loyalty was considered more from a transactional point of view, as a repurchase intention (Iyadi & Edeme, 2022). Based on this perspective, customer loyalty can be calculated as follows:

$$\text{Share of wallet} = \frac{\text{Amount on product X}}{\text{Total amount spend on category of product X}}$$

Lately, loyalty has been defined more as a feeling of attachment to a product or brand, rather than simply the action of purchasing multiple times (Casidy&Wymer, 2016). Chaudhuri and Hoolbrook (2001) explained that loyalty can have a behavioural or attitudinal nature. Behavioural loyalty refers more to the concept of transactional loyalty, as it occurs when a customer makes repeated purchases of the same brand or product, but without an emotional attachment. In this case, the customer might have faced a lack of choice or impossibility to choose a different brand. On the other hand, attitudinal loyalty is characterised by a real preference for a product or brand that may or may not lead to repurchase. As this type of loyalty does not necessarily lead to purchasing a product more times, marketers have developed the concept of “advocacy” to describe a specific situation of attachment to a brand that leads to word of mouth instead of repeated purchase (De Regt et al., 2021). Previous research explained that

customers who are considered loyal to a brand have the willingness to endorse and recommend the brand to their friends and family (Kotler et al., 2017). Some authors have focused on analysing loyalty in an omnichannel context. By focusing on omnichannel loyalty, companies aim to maximise customer experience across all channels throughout the entire customer journey. In particular, the omnichannel communication is delivered at the right time and on the right channel for each consumer (Hemsey, 2012). With this new approach to loyalty, companies need to structure a solid omnichannel communication strategy, focusing on the design and management of the different touchpoints that the customer will interact with, to make sure they can build the foundations for customer loyalty since the first interactions between brand and consumers (Homburg et. al, 2015; Ziliani&Leva, 2020).

### *2.3. Online and in-Store Integration*

The online environment is found to be more attractive as it presents more opportunities to exploit by marketers (Shankar et al., 2003). It offers opportunities for interactive and personalised marketing tools that can positively influence customer satisfaction. Consumers who conduct transactions and shop online, can with ease compare different alternatives and available offers, which increases the competition level between businesses (Shankar et al., 2003). In-store integration refers to the convergence of physical retail spaces with digital technologies to enhance the overall shopping experience for customers. It involves the integration of technologies like mobile apps, RFID tags, and interactive displays within brick-and-mortar stores to streamline operations, personalize customer interactions, and bridge the gap between offline and online shopping channels. By some standards, the online channel is seen as a riskier medium to pursue than the offline, and simultaneously harder to manage and maintain customers. It has been shown that online channels tend to suit shoppers who are price concerned and prefer to search for more information to compare the different offers (van Baal & Dach, 2005). Whereas, Shankar et al., (2003), states that customers tend to be less sensitive to price in the online environment, and brand names have potential to strike a higher effect online rather than offline. However, increased online satisfaction does not necessarily generate loyalty in the same means as in the offline channel. According to Brynjolfsson et al. (2013), this is because of the instant gratification, trust and service which consumers experience when shopping in physical stores. From the producer's point of view, the online channel may present a more difficult circumstance to manage and retain customers (Shankar et al., 2003). The physical store presents other challenges as it requires crucial location and store-design decisions to be made (Bell et al., 2014). Additionally, stores have to be readily accessible to consumers across a 16 respective region and large enough to hold inventory and meet local demand (Bell et al., 2014)

### *2.4. In-Store Pickup*

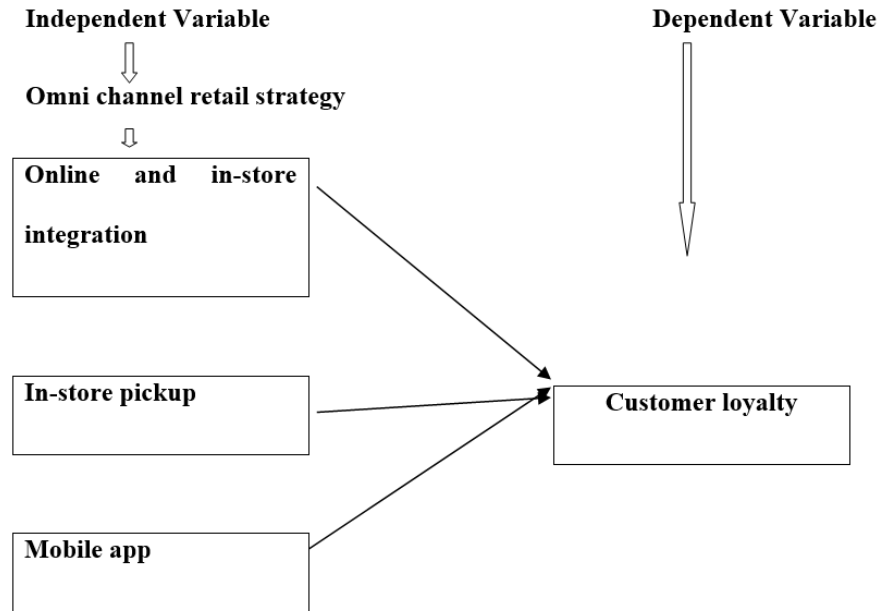
Offering in-store pick up is a strategic initiative for retailers to optimize their omnichannel capabilities and provide customers with a seamless shopping experience. By integrating online and offline channels, businesses can meet the demands of modern consumers for convenience, speed, and flexibility, ultimately driving sales and fostering Customer loyalty. Many studies agree that the physical stores act as an experience factory for consumers (Peck and Childers, 2003; Gentile et al., 2007; Borghini et al., 2009; Verhoef et al., 2009; Dolbec and Chebat, 2013; Bustamante et al., 2017; Levy et al., 2018). In-store experience allows retailers to express their vision, values, and points of view to their consumers. Grewal et al. (2009) argue that an experience is evoked at every point of contact at which the consumer interacts with the retailer and that physical stores are the key contact points. It is in the physical stores that consumers touch, feel, smell, taste, inspect, test and try the products and hence can be argued that physical stores are environment where an experience is lived by the customer (Gentile et al., 2007; Bustamante et al., 2016). In-store pick up, also known as click-and-collect or buy online, pick up in-store (BOPIS), is a retail service that allows customers to purchase items online and then pick them up at a physical store location. It offers consumers the convenience of shopping online while still having the option to receive their purchases quickly and avoid shipping fees. In-store pick up also enables retailers to leverage their existing brick-and-mortar infrastructure to fulfill online orders efficiently and enhance customer satisfaction.

### 2.5. *Mobile App*

Mobile apps are integral to Omni-channel retail strategy, enabling retailers to provide cohesive and personalized experiences that span online and offline channels. By leveraging mobile technology effectively, retailers can enhance customer engagement, drive sales, and build lasting relationships with consumers in today's digitally-driven retail environment. Store website is the next most predominant channel (online) in which consumers interact in the case of fashion retailer brands (Zarantonello and Schmitt, 2013). Mobile apps play a pivotal role in omnichannel retail strategy, serving as a key touchpoint for engaging customers across various channels, including online, in-store, and on-the-go. These apps allow retailers to offer seamless experiences by integrating features such as browsing, purchasing, loyalty programs, and in-store pick-up, thereby bridging the gap between digital and physical retail environments. Mobile apps enable retailers to provide personalized recommendations, real-time updates, and convenient access to products and services, enhancing customer satisfaction and driving sales across all channels. From the consumer's perspective, online shopping through the website refers to several stages of interaction related to information searching, browsing, ordering, payment, customer service, product delivery, post-purchase problems/solutions, and finally, satisfaction with the purchases (Constantinides, 2004). The experience related to these interactions differ from those found in traditional brick-and-mortar shopping. Hence it is argued that the consumer evaluation of online shopping experience through the website may differ from in-store shopping experience. Mobile apps offer unparalleled convenience, allowing customers to browse, shop, and interact with retailers anytime, anywhere, directly from their smartphones or tablets. With just a few taps, shoppers can access a vast array of products, view detailed descriptions, compare prices, and make purchases on-the-go, eliminating the constraints of time and location associated with traditional brick-and-mortar stores.

### 2.6. *E-commerce*

E-commerce involves buying and selling processes that take place over the Internet (Maamar, 2003) and its occurrence managed to compete rapidly with the traditional physical stores by offering a wider product range, better prices, the opportunity to provide customer reviews, and more (Brynjolfsson et al., 2013). E-commerce has noticeable advantages compared to physical stores due to the unlimited availability and the ability to offer an even larger selection of products. Furthermore, e-commerce is not limited by opening hours and offers a convenient buying process, which is highly valued by customers (Enders & Jelassi, 2000). However, the existence of the internet and the ever-increasing online commerce have contributed to more well-informed customers who have more informational support on which to base their purchasing decisions (Maamar, 2003). This brings a challenge for companies as well as a necessity of providing unique offers and communication to customers in order to maintain competitiveness. Consequently, the absence of direct customer contact can be seen as a disadvantage of e-commerce, which thus makes it a greater challenge to create trust with customers (Enders & Jelassi, 2000). E-commerce is the use of the internet for marketing, identification, payment and delivery of goods and services. Through the e-commerce technology, the internet has revolutionised the mode of business transactions by providing customers with the ability to bank, invest, purchase, distribute, communicate, explore and research from virtually anywhere, anytime where there is internet access (Anup, 1997; Ayo, Adewoye & Oni, 2011).



**Figure 1.**  
Conceptual framework.

### 2.7. Omni Channel Retail Strategy and Customer Loyalty

Omni-channel retail strategy refers to the coordinated use of multiple channels, including online platforms, physical stores, mobile apps, and social media, to provide customers with seamless and integrated shopping experiences. It emphasizes continuity and consistency across channels, allowing customers to interact with the retailer seamlessly regardless of the channel they choose. Currently, in the retail sector, we are witnessing a true revolution, the changes that occur in this field being comparable with the ones from the 60's when the emergence of the hypermarket took place. Today, the distribution companies have to adapt their strategy according to the evolution of key factors, such as: consumer behaviour, the behavior of competition, and the social-economic environment, behavior of the supply chain, the local and ethical system or the state of technology. (Dunne; Lusch; Carver, 2011) The new technologies create trade premises that focus specifically on the client and take place anywhere, anytime, with any device, leading to an Omni channel distribution. Customer loyalty is a critical metric in retailing, representing the likelihood of customers to make repeat purchases, recommend the brand to others, and exhibit positive behaviors such as brand advocacy and resistance to competitors. Loyalty is influenced by various factors, including product quality, pricing, customer service, and overall shopping experience. Research indicates a strong positive relationship between omni-channel retail strategy and customer loyalty. By providing customers with seamless and integrated experiences across multiple channels, retailers can enhance customer satisfaction, engagement, and retention, ultimately driving loyalty and repeat purchases. Implementing omni-channel retail strategy offers numerous benefits for fostering customer loyalty. These include increased customer satisfaction and engagement, improved brand perception and loyalty, enhanced customer lifetime value, and reduced churn rates. By offering cohesive and personalized experiences across channels, retailers can build stronger relationships with customers and drive long-term loyalty. Channel retail strategy has emerged as a transformative approach in the retail industry, emphasizing the integration of multiple channels to provide customers with seamless shopping experiences. This integrated approach has a profound influence on customer loyalty, driving repeat purchases, brand advocacy, and long-term relationships.

## 2.8. Theoretical Framework

### 2.8.1. The Stimulus-Organism-Response Model

The theoretical framework of the research presented is developed based on the adaptation of the Stimulus-Organism-Response (S-O-R) Model (Mehrabian and Russell, 1974; Bagozzi, 1986). The model is grounded in environmental psychology and suggests that a setting or the various environmental aspects can act as a stimulus (S) and can stimulate consumer psychology or an internal state (O), which subsequently affects the consumer's behavioural response (R) (Eroglu, S.A., Machleit, K.A. & Davis, L.M.2001). According to Bagozzi (1986), when consumer behaviour is represented as an S-O-R system, the stimuli is external to the person and consist of marketing mix variables and environmental inputs. Organism refers to the “internal processes and structures intervening between stimuli external to the person, and the final actions, reactions or responses emitted. The intervening processes and structures consist of perceptual, physiological, feeling and thinking activities” (Bagozzi 1986, p.46). Response in the S-O-R paradigm represents the outcomes and the final decisions of consumers, which can be approach or avoidance. The framework is used in different retail studies, making it possible to perceive different 83 variables used as stimulus (eg: quality of products and services (Jang and Namkung, 2009), purchase points (Chang et al., 2014), convenience (Shankar et al., 2021), channel integration (Chen and Chi, 2021), content attractiveness (Huang, 2016), store atmosphere (Barros et al., 2019), omnichannel capability (Urguplu and Huseyinoglu, 2021 ), etc.). In the traditional retail context specifically, a wide range of research has used the S-O-R framework to investigate the influence of the buying environment on consumer expectations, cognition, and emotion (Bitner, 1990; Wakefield and Blodgett, 1996; Turley and Milliman, 2000; Kaltcheva and Weitz, 2006; Jani and Han, 2015; Barros et al., 2019; Chen and Chi, 2021), hence a well-evaluated framework in the retail and consumer behaviour context. behaviours (Bagozzi, 1986; Donovan et al., 1994).

The model is also customised to fit in both the offline (Bitner, 1992; Donovan et al., 2002; Chang, Eckman and Yan, 2011) and the online (Eroglu et al., 2001; Mathwick et al., 2001; Ha and Lennon, 2010; Song and Kim, 2012; Gurra and Sanclemente, 2014; Mosquera et al., 2018) shopping context to determine consumer behaviour in the retail environment and has been incorporated effectively in many studies (Eroglu et al., 2001; Chang and Chen, 2008; Harris and Goode, 2010; Kim and Lennon, 2010; Lee et al., 2010; Hewei and Youngsook, 2022) making it an apt framework for omnichannel research. Thus, the S-O-R framework suits well with the theoretical foundation for the research, which investigates Omni-channel retail strategy and customer loyalty. Stimulus-Organism-Response (S-O-R) model provides a comprehensive framework for analyzing the relationship between omnichannel retail strategies and customer loyalty in e-commerce stores in Delta State, Nigeria. By considering how various stimuli influence customers' internal states and subsequent behavioral responses, this theory enables a nuanced understanding of the factors driving customer loyalty in the context of diverse cultural and contextual influences. Using the S-O-R model allows for a structured examination of the complex interactions between stimuli, organism, and response variables, thus facilitating insightful conclusions and strategic recommendations for enhancing customer loyalty in e-commerce retail settings.

## 2.9. Empirical Review

Dovalienė, Piligrimienė, and Masiulytė (2016), in their study of mobile applications, examine the factors influencing customer engagement. The empirical study adopts a quantitative approach and performs a research survey using an online multiple item questionnaire to collect primary data. The study evaluates the responses of 196 participants using descriptive statistics, correlational analysis, and multiple regression analysis.

A study conducted by Wallacea, Giese and Johnson (2021) highlighted the significant linkage between the concept of multichannel and its impact on customers, concerning customer loyalty. Multichannel retail strategies improve the value of service outputs presented to the consumer, stating that customer loyalty derives from enhanced and focused customer satisfaction (Wallace et al., 2004). On the other hand, some studies argue that multichannel buyers are not as loyal compared to single channel buyers (Verhoef&Donkers, 2022). The reason behind that, is they tend to be more conscious in



term of prices and are mainly focused on finding the best offer, thus the tendency to switch retailers and channels (Bolton, Lemon & Verhoef, 2004).

### 3. Methodology

The research design took on with the end goal of this study is the survey research design. This design allowed the assortment of unique or essential information implied for portraying enormous populace with people as Units of investigation.

#### 3.1. Population of the Study

For the purpose of this study, the daily users of online shopping malls in Delta State has been regarded as the study population. According to Statista Online (see [statista.com](https://www.statista.com)), there are approximately 3000 visits per second to an online shopping malls in Nigeria, but 95% of these visits are from major online traffic cities in Nigeria. The study adopted only to administer online shopping customers in Asaba, Warri and Sapele Delta State of Jumia, Konga and Jiji users. The population of a study simply refers to the area or segment from which data are expected to be collected for the purpose for analysis and test of hypotheses formulated (Olannye, 2017). A sample of one hundred and fifty (150) respondents which represents 5% of the visits per second to online shopping mall in Nigeria was drawn from the population of users of online shopping to proxy the total in Asaba, Warri and Sapele in Delta State Nigeria. The choice of this sample size is deemed necessary to achieve the objectives of the study. This is determined as follows;

**Table 1.**  
Sample size determination

| Items                             | %   | No.  |
|-----------------------------------|-----|------|
| Total estimated visits per second | 100 | 3000 |
| Proportion from traffic cities    | 95  | 2850 |
| Proportion from other cities      | 5   | 150  |

Source: Statista Online ([www.statista.com](https://www.statista.com), 2024).

Given that the three places in Delta State (Asaba, Warri and Sapele) are not an online traffic city, it can be classified under the 5% of total visits to online shopping platforms based on the number of visits per second. However, for the purpose of this study, the sample size is determined as follows;

Sample Size =  $0.05 \times 3000$  visits

Sample Size = 150 respondents

The judgmental sampling technique was adopted by the researcher in determining the specific users to be included in the sample. The choice of this sampling technique is based on the availability and willingness of users to participate in the survey. However, for the purpose of this study, the locations for questionnaire distribution in Asaba, Warri and Sapele Delta State, were selected using the stratified random sampling technique. The closed-ended questionnaire types were physically distributed to those selected as part of the sample.

To validate the instrument for data collection, the questionnaire was given to prior researchers in this field. This is expected to help establish the face and content of the instrument. Also, to establish the reliability of the research instrument, the Cronbach's alphas was used as a basis of judgment. This study relied on a Cronbach Alpha score of at least 70% with 4 items per variable. The reliability scores are presented below.

**Table 2.**  
Summary of reliability test scores.

| Variables                       | Cronbach's alpha | No. of items |
|---------------------------------|------------------|--------------|
| Online and in-store (OAIIS)     | 0.801            | 4            |
| Offering in-store pickup (OISP) | 0.715            | 4            |
| Mobile Apps (MA)                | 0.817            | 4            |
| Customer loyalty (CL)           | 0.812            | 4            |

### 3.2. Sources of Data

The data that was used for this research study came from two main sources: primary source and secondary source. For the purpose of this study structured questionnaire was adopted to collect data from primary source. The secondary source of data was through intensive review of literature. This source of data was used in order to augment the information from the primary source of data and enabled the researchers to gather corroborative information in order to make objective analysis.

### 3.3. Technique for Data Analysis

The data collected are analyzed using multiple regression estimation technique. The regression model for the purpose of this study is presented as follows;

Model Specification:

$$CL = \alpha_0 + \beta_1 O AIS + \beta_2 OISP + \beta_3 MA \epsilon_i \quad (1)$$

Where:

CL: Customer Loyalty

O AIS: Online and in-store Pickup

OISP: Offering In-store Pickup

MA: Mobile Apps

$\alpha_0$ : A constant, equals the value of Y when the value of X = 0

$\beta$ : Coefficient of the independent variables

$\epsilon_i$ : The error term

Following the decision to use a sample of 150 respondents (users Online e-commerce store), a total of 200 copies questionnaire were distributed to respondents in Asaba, Warri and Sapele in Delta State. The researcher's decision to increase the number of distributed questionnaire above the sample size was aimed at ensuring that the total number of valid copies of questionnaire after collection from respondents did not fall below the sample size of the study.

**Table 3.**  
Analysis of questionnaire distributed.

| Decision stage                             | Response rate<br>(No. of questionnaire) |
|--|---|
| Total distributed                          | 200                                     |
| Total collected                            | 180                                     |
| Total collected but not properly completed | 30                                      |
| Total questionnaire missing                | 20                                      |
| Total considered for the study             | 150                                     |

## 4. Data Analysis and Discussion of Results

Table above indicates that out of the 200 copies questionnaire distributed, only 180 copies questionnaire were collected (copies questionnaire were missing). However, of the total number of questionnaire collected, 30 were not properly completed by respondents and hence, placing the total number useful questionnaire at 150. The researcher finally made use of the 150 copies questionnaire which although falls short of the expected sample size but falls around the acceptable range of Yemeni's assumption (i.e.  $\geq n - (10\% + n)$  and/or  $\leq n + (10\% + n)$ ).

### 4.1. Analysis of Data from Respondents

The responses gathered from the selected sample of the study with regard to their personal information are hereby presented and discussed below.

**Table 4.**  
Sex distribution of the respondents.

|     | <b>Sex</b>   | <b>No.</b> | <b>Percentage (%)</b> |
|-----|--------------|------------|-----------------------|
| i.  | Male         | 95         | 63.33                 |
| ii. | Female       | 55         | 36.67                 |
|     | <i>Total</i> | 150        | 100                   |

#### 4.2. Analysis of the Sex Distribution of the Respondents

Table above indicates the sex distribution of the respondents from which data have been gathered for the purpose of analyses and test of hypotheses. Of the 150 respondents considered, 95 are males and 55 are females which represent 63.33% and 36.67% respectively.

**Table 5.**  
Age distribution of the respondents.

|      | <b>Age range</b> | <b>No.</b> | <b>Percentage (%)</b> |
|------|------------------|------------|-----------------------|
| i.   | Below 20 years   | 5          | 3.33                  |
| ii.  | 20-29 years      | 15         | 10.00                 |
| iii. | 30-39 years      | 52         | 34.67                 |
| iv.  | 40-49 years      | 48         | 32.00                 |
| v.   | 50 years or more | 30         | 20.00                 |
|      | <i>Total</i>     | 150        | 100                   |

#### 4.3. Analysis of the Age Distribution of the Respondents

Table above indicates the age distribution of the respondents from which data have been gathered for the purpose of analyses and test of hypotheses. Of the 150 respondents considered, 5 respondents (i.e. 3.33% of the sample) fall below 30 years, 15 respondents (i.e. 10%) fall within 30-39 years, 52 respondents (i.e. 34.67%) fall within 40-49 years, 48 respondents (i.e. 32%) fall within 50-59 years, while the remaining 30 respondents (i.e. 20%) are either 60 years of above.

**Table 6.**  
Marital distribution of the respondents.

|      | <b>Marital status</b> | <b>No.</b> | <b>Percentage (%)</b> |
|------|-----------------------|------------|-----------------------|
| i.   | Single                | 45         | 30                    |
| ii.  | Married               | 93         | 62                    |
| iii. | Divorced              | 12         | 8                     |
|      | <i>Total</i>          | 150        | 100                   |

#### 4.4. Analysis of the Marital Status of the Respondents

Table above indicates the marital status distribution of the respondents from which data have been gathered for the purpose of analyses and test of hypotheses. Of the 150 respondents considered, 45 are single, 93 are married and 12 are separated, which represent 30%, 62% and 8% respectively.

**Table 7.**  
Categories of the respondents.

|      | <b>Age range</b> | <b>No.</b> | <b>Percentage (%)</b> |
|------|------------------|------------|-----------------------|
| i.   | Doctors          | 40         | 26.67                 |
| ii.  | Surgeons         | 20         | 13.33                 |
| iii. | Pharmacists      | 15         | 10.00                 |
| iv.  | Nurses           | 65         | 43.33                 |
| v.   | Other employees  | 10         | 6.67                  |
|      | <i>Total</i>     | 150        | 100                   |

#### 4.5. Analysis of the Occupation of Respondents in the Survey

Table above indicates the distribution of respondents from which data have been gathered for the purpose of analyses and test of hypotheses, based on the categories they belong to in the hospital. Of the 150 respondents considered, 40 respondents (i.e. 26% of the sample) are doctors, 20 respondents (i.e. 13.33%) are surgeons, 15 (i.e. 10%) are pharmacists, 65 respondents (i.e. 43.33%) are engaged in service rendering, while 10 respondents (i.e. 6.67% of the sample) belong to other categories like janitors, launderers etc.

**Table 8.**  
Distribution of the Respondents' E-commerce store rate.

|      | Annual earnings range | No. | Percentage (%) |
|------|-----------------------|-----|----------------|
| i.   | Very scarcely         | 10  | 6.67           |
| ii.  | Scarcely              | 10  | 10.67          |
| iii. | Sometimes             | 40  | 23.33          |
| iv.  | Often                 | 40  | 23.33          |
| v.   | Very Often            | 50  | 33.33          |
|      | <i>Total</i>          | 150 | 100            |

#### 4.6. Analysis of the Respondents' Rate of E-Commerce Store

Table above indicates the distribution of the respondents' rate of online shopping from which data have been gathered for the purpose of analyses and test of hypotheses. Of the 150 respondents considered, 10 respondents (representing 6.67% of the sample) shop online very scarcely; 10 respondents also scarcely engage in online shopping (i.e., 6.67% of the sample); 40 respondents (representing 26.67% of the sample) engage in online shopping sometimes; while another 40 respondents (representing 26.67% of the sample) often shop online in Asaba, warri and Sapele in Delta State. Finally, of all the respondents that participated in the survey, 50 respondents (i.e., representing 33.33% of the sample) engage in online shopping activities very often.

#### 4.7. Regression Results Presentation

##### 4.7.1. Regression Estimation for Model

**Table 9.**  
**Coefficients<sup>a</sup>**

| Model |            | Unstandardized coefficients |            | Standardized coefficients | t      | Sig.  |
|-------|------------|-----------------------------|------------|---------------------------|--------|-------|
|       |            | B                           | Std. error | Beta                      |        |       |
| 1     | (Constant) | 0.801                       | 0.112      |                           | 2.231  | 0.000 |
|       | OIS        | 0.753                       | 0.060      | 0.847                     | 10.282 | 0.004 |
|       | OISP       | 0.700                       | 0.043      | 0.751                     | 15.103 | 0.000 |
|       | MA         | 0.782                       | 0.041      | 0.825                     | 10.231 | 0.010 |

**Note:** a. Dependent variable: CL

#### 4.8. Test of Hypotheses

From the regression results, we examined how consumer will react to online and in-store strategy and the influence on their consumers and users of online shopping platforms will react to online reviews about reliability of the products they intend to buy or order for. The result simply shows that online and in-store have a positive and significant effect on customer loyalty (Coefficient, 0.753; Significance, 0.0037). The results suggest that the integration of online and in-store strategies significantly influences customer loyalty in the context of e-commerce platforms in Nigeria. Also the researcher examined how offering in-store pick up affect customer loyalty of e-commerce users. The result simply shows that; offering in-store pick up have a positive and significant effect on customer loyalty (Coefficient, 0.700; Significance, 0.004). The results suggest that offering in-store pick-up as a fulfillment option significantly influences customer loyalty in the context of e-commerce platforms in Nigeria. Lastly the researcher examined how Mobile apps consumers and users of e-commerce to the

usage of mobile app when purchasing goods. The result simply shows that; Mobile Apps have a positive and significant effect on customer loyalty (Coefficient, 0.782; Significance, 0.000). The implication of this result is that, as consumers increasingly utilize mobile apps for purchasing goods, their loyalty to the e-commerce platform also increases. Mobile apps offer convenience, accessibility, and personalized experiences, enhancing customer satisfaction and engagement. By investing in mobile app development and optimization, e-commerce businesses can differentiate themselves, drive customer loyalty, and gain valuable insights into customer behavior. Following this result, we hereby reject the null hypothesis which states that Mobile apps do not significantly influence customer loyalty.

## 5. Discussion of Findings

The first objective of this study was to examine how online & in-store influence customer loyalty. The result simply shows that E-commerce platforms should adopt a cohesive approach across various channels to provide consistent experiences and offerings. This integration enhances customer satisfaction, engagement, and retention, leading to improved loyalty. This study confirms the findings of Bell, Gallia, and Moreno (2022), customers are increasingly omnichannel - implementing online and offline channels - into their thoughts and behaviors. Using data from an experiment conducted at Crate & Barrel, a retailer of furniture, home décor, and home appliances (cookware, dinnerware), the authors show that by providing accurate pricing and inventory information online, a traditional retailer can significantly increase sales and traffic to offline stores.

The second objective of this study was to find out the extent to which in-store pick up influence customer loyalty. The result simply shows providing flexible and convenient delivery options, such as in-store pickup, aligns with customer preferences and lifestyle. This enhances customer satisfaction and engagement, ultimately fostering loyalty and repeat purchases. In line with the study of Herhausen, Binder, Schoegel, and Herrmann (2023) examine the impact of offline retail integration, defined as the integration of access and knowledge about the offline channel in an online channel.

The third objective of this study was to determine the extent to which Mobile apps usage influence customer loyalty. As consumers increasingly utilize mobile apps for purchasing goods, their loyalty to the platform increases. Mobile apps offer convenience, accessibility, and personalized experiences, enhancing customer satisfaction and engagement. Investing in mobile app development and optimization can differentiate e-commerce businesses, drive customer loyalty, and provide valuable insights into customer behavior.

According to Gallino, Moreno, and Stamatopoulos (2022) Omni-channel functionality that is the online purchase delivery in the closest store chosen by the customer. It is based on the hypothesis that retailers prioritize the transportation of products for which local demand is high, causing the sale of other products to be impaired by their absence in the on-to-de-sale. The model promotes increased sales dispersion and suggests the readjustment of the inventory level.

## 6. Conclusion

Omni-channel represents the evolution of technology and the full integration of business resources. It empowers customers by giving them the freedom of choice to move across different channels without barriers, directing marketing activities to be customer-centred and designed according to customer's needs. The study underscores the significance of omni-channel retail strategy in shaping customer loyalty within the Nigerian e-commerce landscape. While acknowledging limitations, it provides valuable insights into the complex interplay between omni-channel initiatives and consumer behavior. Despite certain limitations inherent in the study, such as geographical scope and data collection constraints, the research contributes valuable insights that can inform strategic decision-making, operational planning, and policy formulation within the Nigerian e-commerce sector. By prioritizing customer-centric approaches and embracing the interconnected nature of online and offline channels, e-commerce platforms can position themselves for sustainable growth and success in the dynamic Nigerian retail landscape.

## 7. Recommendations

Having X-rayed the subject matter, the study recommended the following:

1. The light of the study to overcome operational challenges hindering effective omni-channel execution, e-commerce firms should prioritize investments in technology, logistics, and talent development.
2. Building robust technological infrastructure and supply chain networks is crucial for enhancing customer experiences and fostering loyalty.
3. E-commerce firms should adopt a customer-centric approach in their omni-channel strategies, prioritizing the needs, preferences, and expectations of their target audience.
4. By focusing on delivering value, convenience, and personalized experiences across all touchpoints, e-commerce firms can forge strong emotional connections with customers, thereby fostering loyalty and long-term relationships.

## Copyright:

© 2024 by the authors. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

## References

- [1] Arumugam, T., Vimala, K., Khuan, W. S., & Rasu, F. (2019). Employee Engagement and Retention in Automotive Industry in Malaysian Context. Job Stress as a Moderator. *International Journal of Engineering and Advanced Technology (IJEAT)*, 607-617.
- [2] Bagozzi, R.P. & Yi, Y. (2012a) Specification, evaluation, and interpretation of structural equation models. *Journal of the Academy of Marketing Science*. 40(1) .8-34.
- [3] Bandung :PenerbitAlfabeta. Jinzhe Yan, KyuseopKwak. 2016.
- [4] Bandyopadhyay, S., & Martell, M. (2007). Does attitudinal loyalty influence behavioral loyalty? A theoretical and empirical study. *Journal Of Retailing And Consumer Services*, 14(1), 35-44.
- [5] Bell, D. R., Gallino, S., & Moreno, A. (2022). Offline Showrooms in Omnichannel Retail: Demand and Operational Benefits. *Management Science*, 64(4), 1629-1651.
- [6] Bhasin, Harmeet Kaur. 2013. Omni-Channel Retailing A New Strategy Of Retail.
- [7] Casidy, R., & Wymer, W. (2016). A risk worth taking: Perceived risk as moderator of satisfaction, loyalty, and willingness-to-pay premium price. *Journal of Retailing and Consumer Services*, 32, 189-197.
- [8] Chaudhuri, A., & Holbrook, M. (2001). The Chain of Effects From Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty. *Journal of Marketing*, 65, 81-93.
- [9] De Regt, A., Plangger, K., & Barnes, S. J. (2021). Virtual reality marketing and customer advocacy: Transforming experiences from story-telling to story-doing. *Journal of Business Research*, 136, 513-522.
- [10] Dunne, Patrick M.; Lusch, Robert F; Carver, James R., *Retailing*, Seventh Edition, South-Western, Cengage Learning, 2011
- [11] Empirical Study on Omni-Channel Effect: Eviden form Departement Store Kotler, Philip danAmstrong, Gary. 2012. PrinsipPrinsipPemasaran. Edisi 13. JilidPertama. Jakarta :Erlangga.
- [12] Eroglu, S.A., Machleit, K.A. & Davis, L.M. (2001) Atmospheric qualities of online retailing: A conceptual model and implications. *Journal of Business Research*. 54(2) pp.177-184.
- [13] FailliForzoni, B., Reyes-Menendez, A., & Herráez, B. (2022). Evaluating the Benefits of Omnichannel Retail: A Systematic Literature Review Focused on Consumers 176-203.
- [14] FailliForzoni, B., Reyes-Menendez, A., & Herráez, B. (2022). Evaluating the Benefits of Omnichannel Retail: A Systematic Literature Review Focused on Consumers .176-203
- [15] Griffin, J. (2005). *Customer Loyalty: Menumbuhkan dan Mempertahankan Kesetiaan Nasabah*. Jakarta: Erlangga.
- [16] Herhausen, D., Binder, J., Schoegel, M., & Herrmann, A. (2023). Integrating Bricks with Clicks: Retailer-Level and Channel-Level Outcomes of Online-Offline Channel Integration. *Journal of Retailing*, 91(2), 309-325.
- [17] Hermes, A., & Riedl, R. (2021). Dimensions of Retail Customer Experience and Its Outcomes: A Literature Review and Directions for Future Research. In F. F.-H. Nah & K. Siau (Eds.), *HCI in Business, Government and Organizations* (12783,71-89). Springer International Publishing.
- [18] Homburg, C., Jozić, D., & Kuehn, C. (2015). Customer experience management: Toward implementing an evolving marketing concept. *Journal of the Academy of Marketing Science*, 45.
- [19] <https://dailysocial.id/post/blibli-lakukan-penyesuaian-strategi-omnichannel>, Acces by author in Oktober 11, 2020
- [20] <https://inet.detik.com/business/d-3837908/omnichannel-strategi-baru-peritel-bersaing-di-ranah-digital> Acces by author in Oktober 11, 2020
- [21] <https://mix.co.id/marcomm/brand-insight/marketingstrategy/tiga-strategi-omni-channel-bibli-com-di-2020/> Acces by author in Oktober 11, 2020

- [22] <https://www.antaraneews.com/berita/1269187/bliblicomperbanyak-layanan-omnichannel>, Acces by author in Oktober 11, 2020
- [23] Igwebuike, K.C & Iyadi, R.C. (2021). Marketing and the Politics of Economic Development: The Nigeria Experience. *Journal of Management Sciences*, 5(2), 29–35.
- [24] Iyadi, R. C. & Edeme, N. C. (2022). Organizational culture and consumer buying behaviour: A focus on fashion industry in Nigeria. *Journal of Xidian University*, 16(12), 663–674.
- [25] Iyadi, R. C. (2023). Social media platforms and consumer purchase behaviour: evidence from fashion industry in Nigeria. *Journal of Xi'an University of Architecture & Technology*, 15(6), 286–312.
- [26] Iyadi, R. C (2022). Customer Relationship Management and Its Effect on Business Growth: A Focus on Microfinance Banks in Delta State, Nigeria. *International Journal of Academic Accounting, Finance & Management Research(IJAAFMR)*, 6(7), 33–44.
- [27] Iyadi, R. C. (2023). Niche marketing technique and firms survival in the Nigeria telecommunication sector. *Journal of Emerging Trends in Management Sciences and Entrepreneurship*, 5(1), 154–176.
- [28] Iyadi, R.C & Assay, B. (2019). The impact of social media networks on insecurity in Nigeria. *Lapai International Journal of Management and Social Sciences*, 11(2),154–161.
- [29] Iyadi, R.C & Christopher, N. C. (2022). Marketing research and organizational performance: A Study of Cadbury Nigeria Plc. *International Journal of Intellectual Discourse*, 221 – 233.
- [30] Iyadi, R.C & Edeme, N.C. (2022). Consumer Behaviour Strategy and Consumer Purchase Intention of made Nigeria Fabrics: A study of Abraka, Delta State, Nigeria. *Journal of Management Sciences*, 20(1)22–39.
- [31] Iyadi, R.C & Itimi, L. (2023). Sustainability: A focus on fast consumer moving goods firms in Nigeria. *British Journal of Business and Marketing Research*, 6(5), 1–17.
- [32] Iyadi, R.C & Ojumude, M. J. (2023). Product positioning strategies and customer patronage. *Advance Journal of Economics and Marketing Research*, 8(9), 1–16.
- [33] Iyadi, R.C & Oruakpor, J. (2023). Services uniqueness and sales force creativity in the Nigeria Telecommunication Sector. *European Journal of Marketing and Management Sciences*, 6(5), 1– 12.
- [34] Iyadi, R.C. & Sado, P. (2023). Marketing strategies and consumer purchase behaviour: A focus on manufacturing firms. *Advance Journal of Business and Entrepreneurship Development*, 7(5), 1– 24.
- [35] Iyadi, R.C. (2023). Customer complain handling strategies and customer retention: evidence from bakery sub-sector of food processing industry in Nigeria. *Journal of Management and Entrepreneurship Research*, 5(6), 1036–1053.
- [36] Iyadi, R.C. (2023). Social media platforms and consumer purchase behaviour: A evidence from fashion industry in Nigeria. *Journal of Xi'an University of Architecture and Technology*, 15(6), 286–312.
- [37] Jang, S.S. and Namkung, Y., 2009. Perceived quality, emotions, and behavioral intentions: Application of an extended Mehrabian–Russell model to restaurants. *Journal of Business research*, 62(4), 451–460.
- [38] Kifordu, A. A., Ogala, S. C. & Iyadi, R. C. (2022). Relationship between technological disruption and business performance in Nigeria: Covid-19 in Focus. *The Academy of Management (TAMN) Journal*, 17(3), 129–138.
- [39] Kotler, Philip and Kevin Lane Keller. 2012. *Marketing Management* 13. New Jersey: Pearson Prentice Hall, Inc.
- [40] Lazaris, C., & Vrechopoulos, A. (2014). From Multichannel to "Omnichannel" Retailing: Review of the Literature and Calls for Research, 1–4.
- [41] Leeuwen, D. v. (2017). Words of wisdom from Peter Drucker - Tomorrow Trends. Tomorrow Trends. Retrieved 13 March 2018
- [42] Lemon, K., White, T., & Winer, R. (2002). Dynamic Customer Relationship Management: Incorporating Future Considerations into the Service Retention Decision. *Journal Of Marketing*, 66(1), 1–14.
- [43] Levy, M., Weitz, B., & Grewal, D. (2013), *Retailing Management* - 9th Edition, McGraw-Hill Education, New York, USA.
- [44] M., 2023. Impulse buying behaviour in omnichannel retail: an approach through the stimulusorganism-response theory. *International Journal of Retail & Distribution Management*, 51(1).39–58.
- [45] Neslin, S. A. (2022). The omnichannel continuum: Integrating online and offline channels along the customer journey. *Journal of Retailing*, 98(1), 111–132.
- [46] Onuorah, A.C. , Iyadi, R. C. Kifordu, A. A. & Ofili, P. N. (2022). Financial creativity and innovative marketing on business performance: A collaborative study of selected commercial banks in Nigeria. *International Journal of Advance Science and Technology*, 14297–14308.
- [47] Stanica, C., &Turkes. (2018). Customer Loyalty and Retention - New Trend on the Traditional/Virtual Market. *Ideas.repec.org*. Retrieved 11 March 2018.
- [48] Webber, C., Vanin, M., &Severo, E. (2016). O Processo de Inovação no Varejo. *Revista GEINTEC - Gestão, Inovação e Tecnologias*, 6(3), 3377–3391.
- [49] Wilson, A., Zeithaml, V., Bitner, M., &Gremler, D. *Services marketing* (3rd ed., p. 404). Maidenhead: McGraw-Hill Education.
- [50] Ziliani, C., &Ieva, M. (2019). *Loyalty Management: From Loyalty Programs to Omnichannel Customer Experiences* (1st edition). Routledge