

# Customers To Champions: Curating Customer Experience Through Gamified Loyalty Programs

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## ARTICLE INFO

## ABSTRACT

The success of a brand in the global business environment depends on curating exceptional customer experience. This cross-sectional study empirically investigates the factors of gamified loyalty programs that curate customer experience in users & their impact on customer loyalty. The study also explores the divide existing across genders while engaging in these Gamified loyalty programs. Validated questionnaires were used to collect data from respondents across India. Path analysis using structural equation modelling was used to examine the factors that prompt consumers to continuously engage in gamified loyalty programs. The study demonstrates that Customer needs identification through GLP, Gamified Trouble Shooting, Rewards & challenges had a significantly enhanced customer experience which prompted continuous use of the same brand. The results of the independent sample t-test demonstrate that gender differences exist in preference for gamified loyalty programs. Female consumers showed more inclination towards gamified loyalty programs than male users.

**Keywords:** Curating customer experience, Buyers' journey, gamified troubleshooting, Rewards, Challenge, game mechanics, customer engagement, customer loyalty

## 1. Introduction

Gamification loyalty programs are the use of game design elements by business organizations to reach out to customers, increase their purchasing frequency & enhance the customer lifetime value. Using gamification loyalty programs in mobile applications through points, badges, and rewards can encourage users to repeatedly return to the applications. Gamification can be used in loyalty programs through point systems, where customers earn points for various actions such as making purchases, referring friends, or completing surveys. These points can then be redeemed for rewards such as discounts, free products, or exclusive experiences. Further, it creates habit-forming levels of engagement through the reward system (Hwang and Choi 2020). Tiered loyalty programs in gamification help customers advance to higher levels based on their engagement and activity. The thrills of gaming & gamified features are appealing to the majority of people and very addictive. It gives the user a sense of accomplishment, motivating him to go to higher levels of the game. The reward system stimulates specific tactics & behaviour in consumers making them strive to achieve more milestones & rewards. The gamification apps also help collate data on multiple facets like the preferences of consumers their activity levels & user demographics. The data so collected & analyzed by businesses can be used to craft personalized user experiences. In the contemporary world, gamified loyalty programs have immense untapped potential for businesses. Gamification can also be used to encourage social sharing and advocacy, where customers can earn points or rewards for sharing their experiences on social media Facebook, Twitter, Instagram, Pinterest, etc, or referring friends to the program. Because of the surging interest in gamification, it has been leveraged in varied industries such as Education, Fintech, Health & wellness care,

share trading, insurance, retail, and food & beverages sectors to improve customer conversion rates and ensure ongoing consumer loyalty.

### Statistics on Gamification Marketing

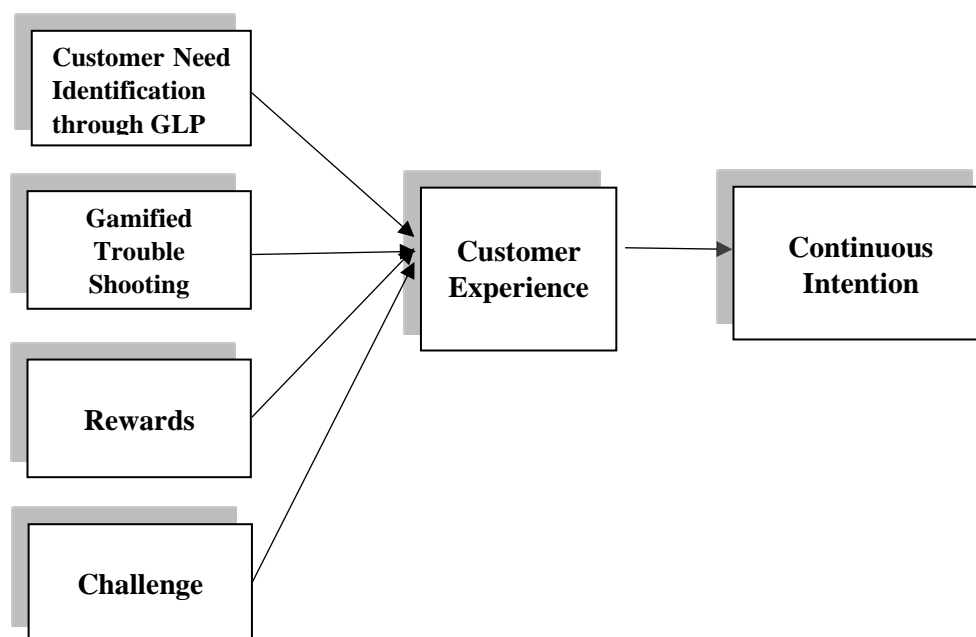
The global gamification market is expected to register a CAGR of 26.5% over the forecast period (2022-2027). The growing penetration of smartphones into all sections of society worldwide has vastly expanded the opportunities for gamification. Gamification is used in advanced applications like crowdsourcing & integrating with social networking platforms. North America & Europe have been receptive markets toward the adoption of gamification solutions. Further, the rising demand for cloud-based gamification solutions due to their low cost of implementation has boosted the sales of companies like Microsoft, SAP, Verint, MPS Interactive Systems, Xoxoday etc....in the global market.

This study aims to understand the factors of gamified loyalty programs that curate customer experience in users & their impact on customer loyalty. This research investigates the general perception of people toward gamified loyalty programs of brands and the divide existing across genders that prompt users to continuously engage in these Gamified loyalty programs.

### 2. Curating Customer Experience

In the highly competitive & volatile global market, customers have to make a choice based on a multitude of information available. Hence customers usually experience decision paralysis & in the process, firms are likely to lose customers to other brands. Curated customer experience involves tapping into the innate feeling & desires of customers creating a positive emotional response throughout the buyer’s journey thereby making a lasting impression on the customer. Cultivating a customer experience takes vision and the willingness to change. Gamified marketing of products or services through exciting interactive games & appealing prizes can be more alluring & engaging than pushy marketing campaigns. Gamifying the troubleshooting process or the brand FAQs page can also be very assuring to customers & help reduce their apprehensions. Gamified loyalty programs also drive consumer interaction which enhances purchase intentions & customer loyalty.

Fig 1: Research Model



### 3. Conceptual framework – Value Chain Model of CRM

A value chain is a model developed by Michael Porter to identify & prioritize the most valuable activities of the company and improve processes to gain a competitive advantage. The CRM value chain model applies this principle to customer relationships. The value chain model of Customer Relationship Management developed by Francis Buttle in 2004 (Buttle,2004) propagates the creation of customer experience through a culture that recognizes customers & their needs, documents data & works through IT processes to keep track of customer needs and maintain a positive relationship with the customer. It divides the activities giving CRM into primary stages & secondary stages. The primary stage includes understanding the customer’s needs and developing a network through extensive interaction between the organization & customer. The model emphasizes the

necessity for customer engagement at the Presales, Sales & Post-Sales stages. The secondary stage in this model is a support system for the primary stage & it leverages the Technology, Culture of the organization, the Business Process & People to add value to its customers. Gamification can be a remedy for improving CRM. With exponential digitalization, gamification loyalty programs with their mechanics, reward system & ingrained challenges can enhance customer engagement by creating a positive emotional experience throughout the buyers' journey.



**Fig 2: CRM Value Chain Model**

#### 4. Review of Literature

##### **Customer Need Identification through Gamified Loyalty Programs (GLP):**

A firm must identify customer need & develop a deep understanding of how they relate to the business so as to capture the market. Identifying customer needs is about determining what are the combination of their goals, motivations, desires & challenges that motivate a customer to make a purchase. Conceptualizing consumer needs leads to a product that is desirable, feasible & easily saleable. By utilizing data to identify customer segments & then tailoring experiences based on their interests, companies can build loyalty among the customers (Bayus, B. L& Shane, S. (2008). Customer needs can be broadly classified into Functional needs, Social needs & Emotional needs. Functional needs are intended to fulfill a task or function. A social customer need reflects how a person wants to be perceived by other people due to using a product or service. Emotional needs denote the innate feelings of the consumers.

Hofacker et al.2016 opine that gamification helps to interact with customers, maintain and monitor user groups, and sponsor special events which provide valuable insights about the target audience Further, these insights are used to improve products or services or improve the product description so that customer conversion can be made easier. Anticipating and understanding customer needs help in connecting with customers. Self-expression is greatly possible through gamification & people can interact with the other participants more personally. In gamification, users can earn rewards and also gift these rewards to non-users. Thus, this can be a powerful acquisition and retention mechanism (Suh, A., Wagner, C. & Liu, L.2018).

Application and gamification data contains valuable information about users and their behaviour. Gamification Element Analytics supports gamification experts in monitoring the game state. Moreover, they can learn which game elements attract particular types of users and how interaction with game elements influences their behaviour (Heilbrunn, B., Herzig, P., & Schill, A. 2014). Thus, the target of gamification is to support the achievement of business goals by identifying the social & psychological needs of the user.

H1: Customer Need Identification through GLP has a direct positive effect on User experience Gamified Trouble Shooting

Troubleshooting with GLP in the context of customer support refers to the technique of understanding the customer problem using the process of gaming elements, diagnosing the root cause & providing an effective solution. Gamification can enhance customer service by getting a deeper understanding of customer needs & providing service with real-time insights, and Q&A (Weese, A. & Peiffer, D. 2013). Service desk gamification can instill the adoption of new processes, improving team consultation thereby boosting overall service & support levels. After-sales service is the service given to customers after the product has been purchased & it includes the onboarding period, extended customer support, and proactive support outreach to identify bottlenecks before they become major impediments. Making high-end customer support is an integral part of the customer post-purchase journey. GLP is an effective tool for collecting regular customer feedback & improving engagements. They add excitement with games as the customer waits for services ensuring a better brand recall. Thus, gamification can create a framework for troubleshooting, effectively closing sales performance gaps (Pei, X. L., Guo, J. N., Wu, T. J., Zhou, W. X., & Yeh, S. P. (2020)

H2: Gamified troubleshooting has a direct positive effect on User experience Reward system

A key component of successful gamification is providing users with meaningful rewards that are attractive enough to motivate them to continue playing. Rewards are the benefits received for action or achievement” (Werbach & Hunter, 2012). Rewards include anything from bonus points, cash prize, discounts on products or services,

exclusive access to content, recognition for achievements, points that may eventually be converted into monetary reward systems, badges, freebies or even simply boasting rights within the community. The user enjoys the unpredictability or uncertainty or randomness of rewards offered to players in the game environment (Paharia, 2013). Also, the user cannot predict when the rewards will be given out (Hussain, Williams, & Griffiths, 2015). Thus, making these rewards distinct from the traditional rewards given out by businesses. Earlier studies emphasize that rewards offered through gamification are different from traditional motivations given in business by means of incentives or bonuses because game elements themselves are rewarding. Further, these rewards can be tailored to the user's preference so that they become more priceless & meaningful. (Kim, H., Suh, K. S., & Lee, U. K. 2013).

H3: Rewards have a direct positive effect on User experience Challenge.

Gaming involves providing customers with attainable challenges. These challenges keep the customer focused on the brand while making them feel their contribution is vital to the brand-making process Poncin et al. G (2017). The element of challenge involved in gamification excites people & appeals to their intellect. De Canio, F., Fuentes-Blasco, M., & Martinelli, E. (2021) emphasize the importance of the element of challenge involved in gamification applications giving customers intrinsic motivation & a sense of accomplishment. The challenge involved in the gamification programs helps users to redefine themselves by moving out of their comfort zones & empowering them to reach new heights.

H4: Challenges in GLP have a direct positive effect on User experience.

H5: User Experience has a direct positive effect on the Continuous intention to use a brand.

## 5. Research Methodology

A survey was conducted through a mall intercept method to collect the primary data from the public. The survey was conducted using a structured questionnaire.

### Measurement Development

The questionnaire was developed based on the research model that was proposed after conducting an extensive literature review. The first part of the questionnaire focused on the demographic data of the participants, like age, gender, income, occupation, etc. The second section consisted of questions on the experience of the respondents with gamified loyalty programs. The three parts consisted of 18 items that were used to measure the six constructs. All of the constructs used in this study were taken from existing sources to ensure content validity. The constructs for measuring variables such as Customer Experience and Users' continuous intentions were adapted from Rahi, Khan, & Alghizzawi, (2020). Customer Need Identification was measured using Buttle, 2004. The impact of the Reward & challenge aspect of gamified loyalty programs was measured using Choi, D. H., Kim, J., & Kim, S. H. (2007). The items were measured using a 5-point Likert scale ranging from 1 for "strongly disagree" to 5 for "strongly agree."

### Data Collection

This study targeted laymen in India & a mall intercept method was used to collect data. The researchers intercepted target populations in major malls in India. This method was selected as target audiences of different demographics could be intercepted for data collection. In some cases, the survey was administered on the spot; in others, the Google Form was sent to their email address or WhatsApp. A pilot study of 25 respondents was conducted to ensure there was clarity in the questions, and based on their responses, a few questions were rephrased and one additional question was incorporated into the final questionnaire. The reliability of the constructs was computed using Cronbach alpha values, and it was found to be greater than 0.75 for all 6 constructs, thereby satisfactory (Malhotra & Dash, 2020). The questionnaire was circulated to 350 members of the target population, but only 240 responses were received, of which 217 were valid and were taken for further research. 50% of the participants were male & 49% were female, 82% of those polled were under the age of 56, while 18% were over the age of 56. The minimum age of the respondents was 25 years, and the maximum was 70 years. Of the 217 respondents, 5% were entrepreneurs, 66.8% were employed, 16% were students, and 4% were retired & 8% of the respondents were homemakers. Surprisingly, more than 93% of respondents had a bachelor's degree or higher. With respect to their behaviour with gamification programs, 45% said engage in gamification programs regularly, while 37% often engage in GLP, 10 % rarely engage in gamification & 8% people never engaged in any gamification programs.

### Data Analysis and Results

The main objective of this study is to understand the factors of gamified loyalty programs that curate customer experience & their impact on the customer's intention to continue using the brand. This objective was assessed using path analysis using structural equation modelling (SEM), which is a tool to empirically test the proposed research model. SEM is a very useful confirmatory model in research to evaluate the measurement instrument and test the hypothesis (Malhotra & Dash, 2020). The second objective is to evaluate the existence of a divide across genders while engaging in gamification loyalty programs. An independent sample t test, a technique used to compare the means of two independent groups, was used to ascertain if the two samples were identical or different.

### Measurement Model- Path Analysis

The first step in SEM is to assess the measurement model. The construct reliability was measured using Cronbach's alpha, and the alpha value was found to be greater than 0.75 for all the items, thereby confirming adequate reliability. The SEM results show good model fit (refer to Table 1). In this case, the structural model yielded a CMIN/DF ratio of 2.79 (Table 1), which is within the threshold value of 3.00 (Hair, Black, Babin, & Anderson, 2010). **Error! Reference source not found. Error! Reference source not found. Error! Reference source not found.**

#### INSERT TABLE: 1 HERE

The goodness-of-fit statistic (GFI), which calculates the proportion of variance, demonstrates a value of 0.989. The comparative fit index (CFI) is an extended form of the NFI that considers sample size. Its threshold values are also similar to those of NFI, with values closer to 1 considered good fits; values 0.90 (Hair, Black, Babin, & Anderson, 2010) is also considered to be good. The study reports CFI = 0.989 and NFI = 0.985 (Table 1), indicating a good model. The adjusted goodness-of-fit index (AGFI) evaluates the issue of bias from model complexity. The Tucker Lewis Index (TLI) is an incremental conformity index that compares the model tested with the baseline model. In this study, TLI was 0.917. The values for the AGFI also range between 0 and 1, with values closer to 1 indicating a good fit. However, threshold values greater than 0.85 may be considered an acceptable fit (Schermelleh-Engel, Moosbrugger, & Müller, 2003). IFI, also known as Bollen's IFI, is also relatively insensitive to sample size. Zero indicates having the worst possible model, and a value of one indicates having the best possible.

The study reports IFI = 0.989 (Table 1). The p-close value was 0.089, which was greater than the acceptable threshold limit of greater than 0.05 (Hair, Black, Babin, & Anderson, 2010).

With all the indices collectively indicating a good fit, the hypothesized model depicting the relationship between the drivers of e-wallet users and its impact on continual intention was found to be fit for further analysis. Path analysis using SEM was conducted to test the hypothesis. The hypothesis was tested, and the results are as given in Table No. 2.

#### INSERT TABLE 2 HERE

The result of the path analysis shows that customer needs identification, rewards & challenges embedded in gamification loyalty programs have a significant role in creating the user experience. Of the four, customer needs identification has the greatest influence on user experience with a regression coefficient of 0.335. This signifies that firms should employ gamification programs to explore the innate feelings of consumers in order to ensure continued usage of the brand. In line with the previous literature, rewards & challenges were found to have a positive impact on user experience. However, the effect of troubleshooting with gamified loyalty programs on customer experience was found to be insignificant but it was found to have a direct impact on continuous intention to use the brand. That is to say, the firms have to ensure that troubleshooting with help of GLP is effective & efficient to have a continual usage intention of the brand. In other words, troubleshooting with help of GLP helps enhance brand loyalty. These results are in agreement with the existing study on Gamification loyalty programs done by Suh et. al. (2015), Kim et al. (2008), P. Herzig et al. (2012).

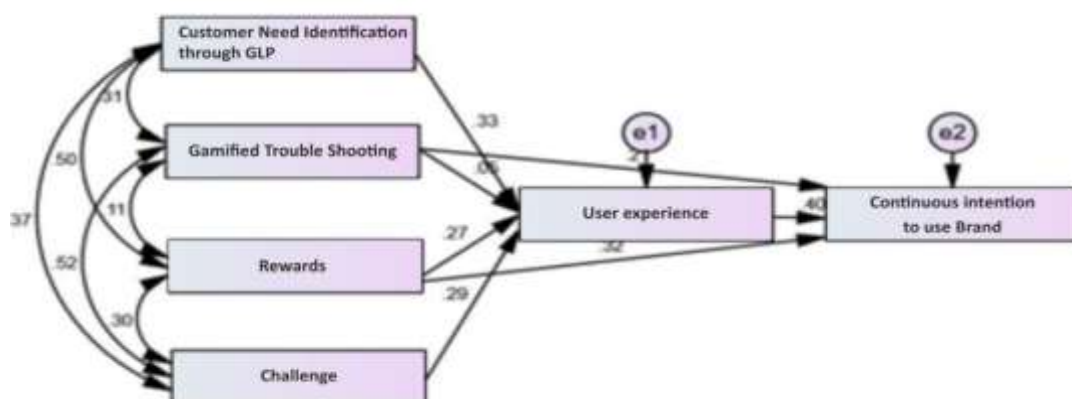


Figure 2: Path Analysis using Structural Equational Modelling

### Cross-sectional Analysis using Independent Sample T Test

The study's second goal was to see if the adoption of e-wallets differed across genders. The researchers used an independent sample T-test to assess if the perceptions of males & females towards gamification had any difference.

#### INSERT TABLE 3 HERE

Table 3 demonstrates the results of the independent sample t-test, indicating that the two groups did not show homogeneity of variance on the dependent variables. Since the P value is less than 0.01 there is a significant difference between male & female respondents with regard to Troubleshooting and Challenges associated with gamification. Based on mean scores, female consumers showed a greater inclination for Troubleshooting and Challenges associated with gamified loyalty programs than male users. Moreover, there is also a significant difference in the male & female participants with regard to Customer Need identification & Rewards. Based on the mean score females showed greater preference for customer need identification & rewards than male consumers. This demonstrates that gender parity exists meaning that men and women may have different perceptions of game mechanics.

## 6. Discussion and Practical Implications

The present study investigated the role of gamified loyalty programs in enhancing customer experience & their influence on user's intention to continue using the same brand. Overall the study augments the body of knowledge specifically in understanding factors contributing to customer experience & customer engagement. Most importantly it sheds light on the importance of customer experience in ameliorating customer loyalty. The result of the path analysis shows that all three variables Customer need identification, Reward & Challenges involved in Gamified Loyalty Programs had a profound impact on user experience. This is in congruence with earlier studies De Canio, F., Fuentes-Blasco, M., & Martinelli, E. (2021), Heilbrunn (2014). This implies that firms & brands have to strive to bring personalization across the buyer's journey. The firms have to leverage technology to design gamification into the marketing strategy. The gamification loyalty programs must be challenging & captivating & should be well-balanced with rewards. This study proves that gamification reinforces the value of the brand & brings the customer closer to the brand by curating customer experience. The firms have to strive to design critical gamification techniques which have the right balance of challenge & reward. When applied well, gamification can be a significant driver of customer loyalty. The effect of Troubleshooting with gamified loyalty programs is found to be insignificant on user experience but has a direct impact on continuous intention to use the brand. Hence firms must ensure the availability of robust service desk gamification that boosts overall service & support levels so as to enhance brand loyalty.

This study also investigated the existence of the gender divide concerning the preference for gamified loyalty programs. The results of the independent sample t-test demonstrate that gender differences exist in preference for gamified loyalty programs. Female consumers showed more inclination towards gamified loyalty programs. This could be because loyalty programs involve many stages & women are more attracted to games that involve long-term relationship building while men are more inclined to more competitive online games that yield quick results & have more adrenaline rush. Previous literature by Yee, N. (2006), Nakamura, R., & Wirman, H. (2005) also substantiates that gender disparity exists for game & technology acceptance.

## 7. Limitations of the Study

This study has accomplished its objectives, but it has a few limitations that need to be mentioned. Since the mall intercept method was used for data collection, a representative sample could not be attained. Secondly, the researcher explored only four variables related to gamified loyalty programs which had a predominant impact on the continued intention to use a brand. Since the brands use AI & Virtual reality for upgrading their gamification programs, more relevant variables can be added to the study in the future. Further, this study has not explored the divide across gender & age concerning gamification programs. Also, this result cannot be generalized for the rural population, as this study was conducted among tier 2 cities and metros.

## 8. Conclusion

Customer engagement & Customer Experience is critical for firms to enhance customer loyalty. The findings of this study validate that curating customer experience through gamified loyalty programs can enhance customers' continued purchase intention of a brand thereby improving customer loyalty. The study emphasizes the role of all three variables Customer need identification, Reward & Challenges involved in Gamified Loyalty Programs in curating User experience. This research shows that in the contemporary business world, curating customer experience involves exploring the innate feelings & needs of customers & creating a positive emotional response throughout the buyer's journey thereby making a lasting impression on the customer. So when gamification is applied well, it can be a significant driver of revenue growth and customer loyalty.

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**Table 1: Goodness of fit indicators in structural model**

Fit Indices	Observed value	Acceptable Threshold Value
CMIN/DF	2.79	≤ 3 ( Hair, Black, Babin, & Anderson, 2010)
GFI	0.989	>0.90 ( Hair, Black, Babin, & Anderson, 2010)
CFI	0.989	≥ 0.90 ( Hair, Black, Babin, & Anderson, 2010)
TLI	0.917	≥ 0.90(Marsh, Hau, & Grayson, 2005)
IFI	0.989	≥ 0.90 ( Hair, Black, Babin, & Anderson, 2010)
AGFI	0.886	≥ 0.85 ( Schermelleh-Engel, Moosbrugger, & Müller, 2003)
NFI	0.985	≤ 0.08 (Bentler & Dudgeon, 1996)
P Close	0.089	> 0.05 (Hu & Bentler, 2009)

CMIN/DF: Minimum discrepancy function by degrees of freedom; GFI: Goodness of Fit Index; CFI: Comparative Fit Index; TLI: IFI: Bollen's IFI Tucker-Lewis's index; AGFI: Adjusted Goodness of Fit Index; NFI: Normed Fit Index Source: Primary Data Analysis

**Table No 2: Outcome of the hypothesis evaluation of the structural model**

Hypothesis		Std. Reg. Wts.	S.E.	Critical Value	Significance	Results
User experience	<--- Customer need identification	.34	.05	5.77	<0.05	Significant
User experience	<--- Gamified trouble shooting	.05	.05	.90	.37	Not Significant
User experience	<--- Reward	.27	.05	4.83	<0.05	Significant
User experience	<--- Challenge	.29	.05	5.01	<0.05	Significant
Continuous Intention to use the brand	<--- User experience	.40	.07	6.70	<0.05	Significant



Hypothesis	Std. Reg. Wts.	S.E.	Critical Value	Significance	Results	
Continuous Intention to use <--- the brand	Gamified Trouble shooting	.21	.06	4.04	<0.05	Significant
Continuous Intention to use <--- the brand	Rewards	.32	.07	5.63	<0.05	Significant

Std. Reg. Wts: Standardised Regression Weights Source: Primary Data Analysis

**Table No 3 t-test for investigating gender divide on gamification loyalty program.**

Customer need identification through GLP	Gender	N	Mean	Std. deviation	t value	P value
Customer need identification through GLP	Male	109	2.9740	0.87382	2.504	.013*
	Female	104	3.2170	1.08132	2.502	
Gamified Troubleshooting	Male	109	3.3301	0.88377	4.000	<.001**
	Female	104	3.6561	0.76174	4.003	
Challenges	Male	109	3.0650	0.95419	6.093	<.001**
	Female	104	3.5850	0.76234	6.099	
Rewards	Male	109	3.3627	0.87237	2.446	.015*
	Female	104	3.5649	0.79888	2.447	

\*\* denotes significant at 1% level, \* denotes significant at 5% level.

No star denotes not significant.