

IMPACT OF COMMUNICATION, AFTER-SALES SERVICE AND TECHNOLOGY SUPPORT ON CUSTOMER LOYALTY: EVIDENCE FROM RETAIL IN BANGALORE

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Abstract: This study examines the influence of communication, after-sales service, and technological support on customer loyalty in a digitally oriented consumer landscape. The research focuses on Gen Z respondents, using a structured questionnaire and analyzing data with PLS-SEM to investigate both direct and mediated links. The results show that communication and after-sales service have a significant effect on customer loyalty, both directly and indirectly, via technological support. Support for technology is an important middleman that improves digital interactions and the overall consumer experience. The measurement and structural models have good reliability, validity, and predictive capacity. The findings show that using good communication, good after-sales support, and strong technology systems together is becoming increasingly important for retaining customers. This study adds to the body of research by providing real-world evidence of how service quality and digital assistance work together to change people's behaviour, especially among those who use technology extensively.

Keywords: Gen Z, Customer loyalty, Communication, After-sales service, Tech support

1. Introduction

Over the past few years, the retail industry has been experiencing enormous changes due to rapid digitalization, changing customer demands, and growing competition. This change is especially clear in emerging markets such as India, where the physical aspects of the retail format are moving closer to digital to form fluid omnichannel experiences (Sharma & Dutta, 2025). Bangalore is a vibrant retail ecosystem, popularly referred to as a technological hub in India and digitally empowered consumers who seek the availability of products but also expect high-quality service experiences and convenience in terms of technology. In this regard, customer loyalty is becoming a strategic focus for retailers who are aiming to achieve sustainable competitive advantage (Savastano et al., 2019).

Customer loyalty, which can be defined as customer adherence and the desire to repeat purchases by a given retailer, is largely recognized as a key to long-term profitability. Loyal customers help create a stable revenue source, low marketing expenses, and word-of-mouth advertising, thus improving firm performance. Nevertheless, in the modern competitive and technological world of retailing, product quality and prices are no longer the primary factors of loyalty. Rather, it is defined by a complicated interaction between communication efficiency, the quality of services, and the experience provided with technology. This change requires a thorough analysis of the issues that determine customer loyalty in the modern retail environment (Arslan, 2020; Yu Sum & Leung Hui, 2009).

Communication is one of the most critical factors in determining customer loyalty because it influences customer perceptions and experiences. Effective communication ensures that customers receive the right information about products, pricing, and policies in the best possible manner, timely, and correctly. Clarity of information, responsiveness, and transparency are some of the dimensions in which communication can be comprehended in retail settings. Clarity will decrease the ambiguity and increase the confidence of decision-making, responsiveness will indicate the capability of the retailer to respond to the customer queries in a timely manner, and transparency will create trust as it will reduce the perceived danger. All these factors help in creating good customer attitudes, which is critical in developing loyalty (Carpenter & Fairhurst, 2005; Yuen & Chan, 2010).

In addition to communication, after-sales service has become an important part of the customer experience. Although a large amount of retail emphasis has traditionally been on pre-purchase and purchase processes, post-purchase feedback plays an important role in customer retention and satisfaction. Handling of complaints, speed of service, and quality of support are some of the activities involved in after-sales service. An efficient complaint resolution will reduce dissatisfaction and, in effect, may boost customer confidence in terms of service recovery processes. Similarly, immediate service delivery and quality support increase perceived reliability and assurance. In a market characterized by a large number of substitutes among customers, a high-quality after-sales service may be a major advantage in attracting repeat customers and long-term relationships (Omar et al., 2018; Zhang et al., 2019).

In line with these, the use of technology support has emerged as an inseparable part of contemporary retailing. The emergence of online platforms, mobile applications, and sophisticated payment systems has fundamentally changed customers' interactions with retailers (Sivapalan & Jebarajakirthy, 2017). Examples of technology support in retail include the accessibility and usability of apps and websites, digital payment and tracking systems, and customer support technologies, including chatbots and CRM systems. These technologies make things more convenient, efficient, and personalized, which increases customer experience. Notably, they also empower customers by offering more power to the shopping experience, which is a key aspect of behavioral intentions and loyalty (Ahmad et al., 2022; Thanyawatpornkul, 2024).

Although there has been increased emphasis on communication, after-sales services, and technical support, the literature has analyzed them separately. The gap in knowledge concerning the influence of these dimensions on customer loyalty is still too wide, especially in the realm of emerging markets, including India. Moreover, the rapid introduction of digital technologies into the retail process requires a theoretical framework that can incorporate both behavioral and technological approaches. To cope with this gap, it is necessary to incorporate several theoretical frameworks so that the understanding of customer loyalty formation can be holistic (Kumar et al., 2013; Zephaniah et al., 2020).

This study relies on the theory of planned behavior (TPB), SERVQUAL model, and technology acceptance model (TAM) to create an all-inclusive framework for customer loyalty analysis in retail shops. The TPB provides knowledge of the impact of attitude and perceived control on behavioral intentions; the SERVQUAL model discusses the contribution of service quality to customer satisfaction and trust; and the TAM focuses on the significance of perceived usefulness and ease of use in technology acquisition. By incorporating these theories, this study provides a multi-dimensional viewpoint that captures the behavioral, service, and technological factors of customer loyalty (Tian et al., 2023; Wang et al., 2022).

Focusing on retail stores in Bangalore, this study empirically investigates the roles of communication, after-sales service, and technology support in customer loyalty. The study introduces a sophisticated and context-specific analysis of customer experiences (Sivapalan & Jebarajakirthy, 2017) by operationalizing these constructs using particular measurement items, such as clarity, responsiveness, transparency, complaint handling, speed of service, quality of all-time support, digital platforms, payment systems, and customer support technologies, the study introduces a sophisticated and context-specific analysis of customer experiences (Sivapalan & Jebarajakirthy, 2017). It is anticipated that the findings will be useful in academic literature and managerial practice by providing practical information that can improve retailers' customer loyalty in the rapidly digital and competitive world (Nguyen et al., 2024).

As the retail sector continues to change in the realm of service delivery and technological advancement, the drivers of customer loyalty have never been as vital as they are currently. This research has contributed to the current body of literature on the subject by incorporating the elements of communication, after-sales service, and technology support into one theoretical framework; accordingly, the research has offered a holistic approach to explaining customer loyalty in the modern retail environment in Bangalore, India (Kaura et al., 2015).

2. Review of Literature

2.1 Communication

Communication is also a key construct of relationship marketing and is central to customer perceptions, satisfaction, and loyalty. In a retail setting, communication goes beyond

information to include relational signaling, which leads to the development of trust and perceived uncertainty. According to previous studies, effective communication improves customers' cognitive (e.g., clarity, reliability) and affective (e.g., trust, confidence) evaluations and reactions, which leads to behavioral intentions. In the omnichannel retail setting, it is more complicated because of the presence of multiple touchpoints and the need for a balance of consistency in both digital and physical interfaces. Theoretically, communication is aligned with the attitudinal part of behavioral models and affects customers' assessments of retailers. Although communication is a vital concept, much of the literature views it as unidimensional, whereas in reality, it has multifaceted aspects, such as clarity, responsiveness, and transparency, which this research attempts to solve ([Lazaris et al., 2021](#); [Sayil et al., 2018](#)).

2.1.1 Clarity of Information

Information clarity plays a vital role in ensuring that customers are not left in doubt and in making informed choices. It is the degree to which the information provided by retailers is comprehensible, correct, and exhaustive. Consumer behavior literature also highlights that consumer behavior may result in cognitive dissonance and a lack of trust due to ambiguity in product descriptions, product pricing structures, or product policies. The situation with omnichannel is even more important because customers use both digital interfaces and physical communication. In terms of signaling theory, clear information is a credibility signal that increases perceived credibility. Empirical research indicates that customers' perceived risk and satisfaction are reduced when they perceive information as clear and consistent. Nevertheless, discrepancies between online and offline information may harm trust; therefore, the need to integrate communication strategies in retailing settings is observed ([Mishra et al., 2021](#); [Pereira et al., 2022](#)).

2.1.2 Responsiveness

Responsiveness is one dimension that has been widely cited as a major determinant of service quality and the effectiveness with which retailers can offer timely and efficient service to customers. It is particularly applicable in vibrant retailing settings where customer demands for immediacy have been augmented because of digitalization. Recent studies have shown that responsiveness is a relevant factor in determining perceived service quality and customer satisfaction, which consequently determine customer loyalty intentions. Responsiveness in an omnichannel retail environment occurs across various channels, including in-store, mobile applications, and online customer support systems. In theory, the factor of responsiveness is positively related to two dimensions of SERVQUAL and perceived behavioral control, because a timely response decreases effort and boosts customer confidence. Research has also indicated that a slow or poor response can enhance dissatisfaction, particularly in the event of a service failure. As such, responsiveness is a service attribute as well as a determinant of the quality of relationships, which is critical ([Lazaris et al., 2021](#); [Rahman et](#)

[al., 2022](#)).

2.1.3 Transparency

Transparency refers to candidness and fairness in communicating the information associated with pricing, policies, and product characteristics that retailers convey. It plays a vital role in developing trust, especially in situations of information asymmetry. The perceived risk is minimized through transparent communication and boosted customer trust in the retailer according to the literature. Transparency in retail settings is manifested in transparent pricing, refund policies, and product descriptions. With respect to trust, transparency implies ethical conduct and integrity, which are critical in the process of forming relationships in the long term. It has been empirically confirmed that the absence of transparency may result in doubt and a negative attitude, eventually leading to a lack of loyalty. One of the most difficult but necessary tasks in the omnichannel environment is to ensure transparency over the platforms, and inconsistency between them may undermine trust and ruin relationships with customers ([Agarwal & Narayana, 2020](#); [Viktoria Rampl et al., 2012](#)).

2.2 After-Sales Service

Service after sales is an important follow-up to customer experience and influences post-purchase assessment. However, in contrast to pre-purchase factors, after-sales service has a direct impact on customer retention in responding to problems occurring after the transaction. As noted in the literature, quality after sales service increases customer satisfaction, trust, and perceived value, thereby leading to loyalty. This is especially relevant in purchases involving high involvement and technology-based retail settings, where customers may need continuous assistance. Considering SERVQUAL, aftersales service can be summed up as covering various dimensions, such as responsiveness, assurance, and empathy. In addition, it helps in relationship marketing by strengthening interactions with customers after the first purchase. Although after-sales service is an important aspect, research on this topic in the retail setting of emerging markets has not been explored, which implies research ([Fam et al., 2021](#); [Muharam et al., 2021](#); [Nasir et al., 2021](#)).

2.2.1 Complaint Handling

Service recovery is an important element in handling complaints that greatly contributes to customers' perceptions of fairness and justice. Dissatisfaction can be reduced, and increased loyalty can be created by effective complaint resolution in the service recovery paradox. It has been proposed in the literature that customers consider complaint handling through the procedural fairness, interactional fairness and outcome fairness. A timely and empathetic response is important to restore trust and satisfaction. In the retail business, poor complaint management may result in poor word of mouth and loss of customers. By contrast, proper management displays the seriousness of the retailer towards the customers, which reinforces

relationships. Theoretically, complaint handling is in line with the theory of justice and the SERVQUAL dimensions, which advise on the significance of fairness and responsiveness in service recovery (Park et al., 2024; Tax et al., 1998).

2.2.2 Service Speed

Service speed refers to the responsiveness of retailers in providing services and addressing customer problems. Speed is an important factor in customer satisfaction in modern retail settings as customers demand greater immediacy. The literature shows that customers' perceived efficiency and perceived effort are both positively related to the speed at which services are delivered. Delays in after-sales situations may increase dissatisfaction and reduce trust. Service speed is particularly applicable to omnichannel retail, where consumers demand immediate channel updates and channel-independent rapid solutions. On a behavioral dimension, the speed of service decreases perceived behavioral barriers, as individuals are more likely to become repeat customers. Nevertheless, too much emphasis on speed and a lack of focus on quality could negatively affect service outcomes; therefore, there should be a sense of balance (Hoe & Mansori, 2018; Lazaris et al., 2021).

2.2.3 Support Quality

Retailers' quality of support is about the effectiveness, professionalism, and competence of customer support. Qualified support ensures that issues are resolved correctly and increases customer trust. In the literature, it is noted that knowledgeable and sensitive service personnel are important in creating customer experiences. Omnichannel retail adds digital support systems, such as chatbots and automated responses. Support quality is also related to SERVQUAL dimensions of assurance and empathy, which bring trust and satisfaction. Empirical research indicates that loyalty and relationship reinforcements among customers are supported by high-quality support. However, the quality of support may be low, which may result in frustration and disengagement (Lazaris et al., 2021; Tran Xuan et al., 2023).

2.3 Technology Support

Technology support is now an integral part of contemporary retail, especially because of the use of omnichannel tactics. It improves customer experience by allowing unhindered interactions on both the digital and physical fronts. Theories based on technology adoption imply that technology support enhances perceived usefulness and ease of use, as well as the level of general satisfaction. It also enables customization and effectiveness, which is essential in modern retail settings. Technology support improves operational efficiency and influences customers' perceptions regarding innovation and the quality of service. Although the significance of technology support is increasing, little research has been conducted on combining technology support and conventional service quality dimensions in retail, and the need to adopt a holistic approach is evident (Akter et al., 2018; Chang et al., 2022).

2.3.1 Apps / Websites

Customer touchpoints are retail apps and websites, which are important for generating interactions and engagement. They offer access to product details, promotional services, and personalized services. The literature suggests that customer satisfaction and adoption of these platforms are greatly affected by their usability, design, and functionality. Based on TAM, usefulness and ease of use are the most important factors for technology acceptance. Consistency of the digital platforms and physical stores is needed in omnichannel retail, wherein both platforms are needed to ensure a smooth experience. Ill-usability or technical problems may result in frustration and decreased involvement. Thus, proper online platforms are essential for boosting customer loyalty (Lazaris et al., 2021; Parveen Roja et al., 2024).

2.3.2 Digital Payment / Tracking

The significance of digital payment and tracking systems is that it helps to improve the convenience and transparency of retail transactions. It is outlined in the literature that trusted and effective payment systems will enhance the trustworthiness of customers and minimize perceived risk. The tracking system will allow real-time tracking of order status, and this increases transparency and customer confidence. These technologies can be applied to allow the seamless implementation of online and offline channels in omnichannel retail. Rationally, digital payment and tracking systems ease the burden and improve the sensation of control, which has a positive impact on customer intentions. Nonetheless, issues of security and privacy can have an impact on adoption meaning that there must be powerful systems and trust building measures (Lazaris et al., 2021; Wu & Tang, 2022).

2.4 Customer Loyalty

Customer loyalty is a primary focus in marketing and retail research, concerning customers' desire to repurchase and maintain a relationship with a specific retailer over a long period. It encompasses behavioral loyalty (repeat purchases) and attitudinal loyalty (emotional attachment and advocacy). Experience aspects are becoming more and more defining of loyalty in the modern retail setting, as opposed to simple and transactional determiners of price or product availability. In theory, loyalty of customers is usually idealized to result of cumulative customer experiences, which depend on the perceptions of satisfaction, trust and value. In the Theory of Planned Behavior (TPB), loyalty may be viewed as a behavioral intention which is induced by positive attitude and the perception of control. On the same note, the SERVQUAL model indicates that satisfaction and trust, which is a result of high service quality, are likely to boost loyalty. This concept is further supported by the Technology Acceptance Model (TAM), which highlights the impact of technology-based experiences on customer engagement and the intention to continue using technology (Lazaris et al., 2021; Salem & Alanadoly, 2023). Customer loyalty is more complicated in the context of an omnichannel retail environment, as it implies the integration of a variety of touchpoints.

Customers engage retailers through physical stores, mobile applications, websites, and online payment systems, which produce a holistic experience that defines loyalty. Research has shown that a smooth flow between these channels will boost customer satisfaction and increase loyalty. In contrast, any discrepancy or failure of service delivery by the channels may undermine customer relationships. Although there is a lot of literature on the topic of customer loyalty, there has been an appreciation of the fact that the traditional models might not adequately describe the dynamic nature of customer loyalty in the technologically-driven retail sectors. In particular, the influence of a combination of communication, after-sales service, and technology support on loyalty has not been studied to the full extent (Joudeh & Dandis, 2018; Nasir et al., 2021). This study fills this gap by discussing the overall impact of these multidimensional factors on customer loyalty in the omnichannel retail environment in Bangalore.

The literature review has demonstrated that there are a few knowledge gaps regarding customer loyalty in the modern retail environment. The previous research does not show a rigorous study on the basis of communication, service quality and technology adoption in a combined model. Aftersales service, especially complaint handling, speed of service delivery, and the quality of support, remains unexplored. Moreover, little literature combines both service and technology viewpoints using theories such as TAM and SERVQUAL. It is common to use communication as a construct that is one-dimensional without taking into account the finer elements of communication. In addition, the developed markets are given the majority of the attention in most of the studies, with little concern about emerging economies such as India and the retail environment of omnichannel. This study fills these gaps in a multidimensional, theoretically combined manner.

3. Methodology

The research design used in this study is descriptive research, which will investigate the effects of communication, after-sale service, and technology support on customer loyalty in the framework of omnichannel retail. A descriptive approach is appropriate because it allows for a systematic knowledge of the relationship between variables in terms of consumer perceptions in the real world. The intended audience of this research includes Generation Z consumers in Bangalore's electronic city, a major technology-driven retail location. This population is targeted specifically because they are high digital users who have been exposed to both online and offline stores and are therefore the best population to analyze the retail experience supported by technology. The sampling method will be purposive to ensure that respondents have experience with retail processes and online platforms. Of the 400

questionnaires issued, 312 full responses were obtained and analyzed, which is a sufficient sample size for structural modelling. The collected data were gathered using a structured questionnaire based on a Likert scale, which allowed the measurement of attitudes and perceptions regarding the variables of several constructs and sub-dimensions.

The research questions that guided this study were as follows: (1) How does communication, in addition to clarity, responsiveness, and transparency, affect customer loyalty in retail locations? (2) How do the dimensions of after-sales services, including complaint handling, speed of service, and quality of support, affect customer loyalty? (3) What is the role of technology supporting, such as apps, digital payments, and tracking systems, in customer loyalty among Gen Z consumers? Accordingly, the study objectives are as follows: (1) to test how communication affects customer retention, (2) to test how after-sales service impacts customer retention, and (3) to test how technology support affects customer retention within the context of omnichannel retail. In the data analysis, the study will use partial least squares structural equation Modeling (PLS-SEM) to establish the functionality of the proposed relationships and theoretical model.

4. Results and Discussion

Table 1: Demographic Profile of Respondents (N = 312)

Variable	Category	Frequency	Percentage (%)
Age	21–23	128	41.00%
	24–27	112	35.90%
	28–30	72	23.10%
Gender	Male	162	51.90%
	Female	150	48.10%
Education	Undergraduate	182	58.30%
	Postgraduate	96	30.80%
	Others	34	10.90%
Occupation	Private Employee	272	87.20%
	Freelancer	24	7.70%
	Business	16	5.10%

	Daily Users	248	79.50%
Digital Usage	Frequent Users	48	15.40%
	Occasional Users	16	5.10%
	Total	312	100%

Table 1 shows how the 312 people who answered were divided by age, gender, and other factors. The bulk of them are between the ages of 21 and 23 (128; 41.0%), followed by 24 and 27 (112; 35.9%) and 28 and 30 (72; 23.1%). This shows that there are a lot of young adults. There is a good mix between men and women: 162 men (51.9%) and 150 women (48.1%). The majority of responders are undergraduates (182; 58.3%), with postgraduates following (96; 30.8%). A large number of them work for private companies (272; 87.2%). A significant 248 respondents (79.5%) are everyday digital users, underscoring substantial digital involvement, essential for examining technology-driven consumer loyalty behavior.

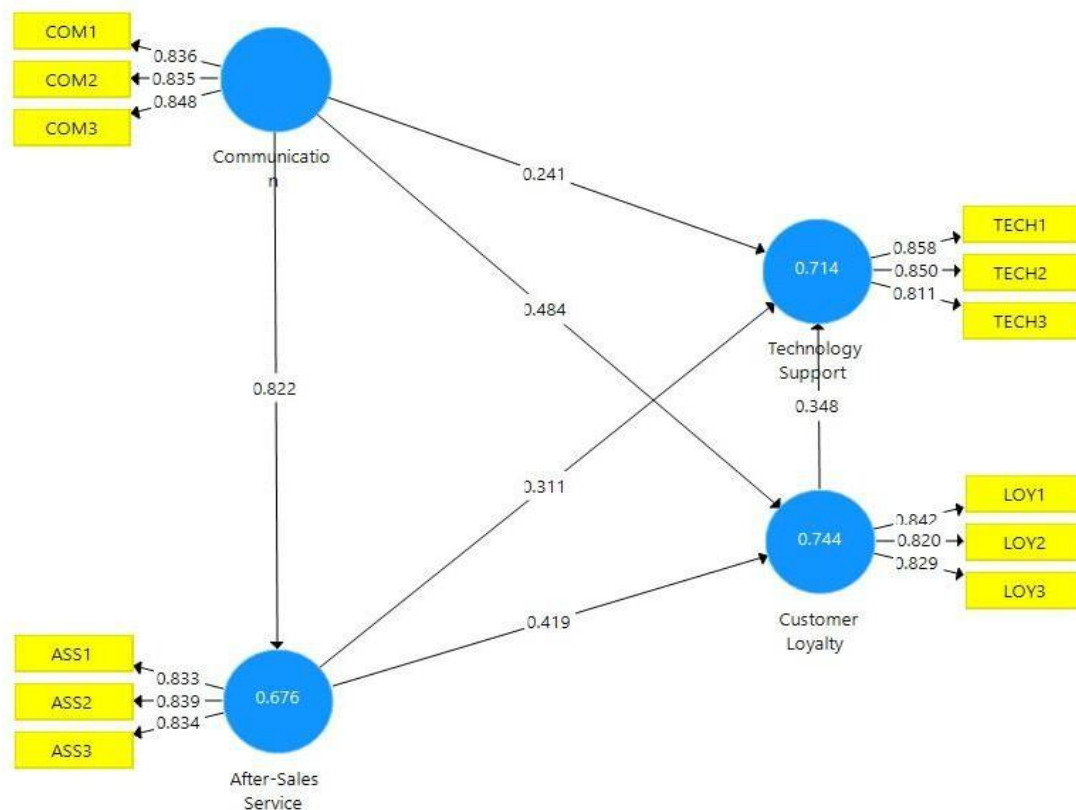


Figure 1: Measurement Model

Table 2: Measurement Model Assessment

Items	Outer Loading	VIF	Cronbach's Alpha	Composite Reliability	AVE
COM1	0.836	1.627			
COM2	0.835	1.637	0.791	0.878	0.705
COM3	0.848	1.626			
ASS1	0.833	1.66			
ASS2	0.839	1.655	0.783	0.874	0.698
ASS3	0.834	1.685			
TECH1	0.858	1.634			
TECH2	0.850	1.579	0.792	0.878	0.706
TECH3	0.811	1.571			
LOY1	0.842	1.721			
LOY2	0.820	1.719	0.775	0.869	0.689
LOY3	0.829	1.589			

Table 2 presents a strong assessment of the reflecting measurement model, indicating that the constructs are both reliable and valid. The outer loadings for all indicators are between 0.811 and 0.858, which is higher than the suggested threshold of 0.70. This indicates that the indicators are very reliable, and each item accurately reflects its underlying construct. The variance inflation factor (VIF) values range from 1.571 to 1.721, which is far below the crucial threshold of 3.00. This means that there is no multicollinearity, and the estimates are stable. Cronbach's alpha levels for internal consistency are between 0.775 and 0.792, while composite reliability (CR) values are between 0.869 and 0.878. These numbers are higher than the acceptable threshold of 0.70, indicating that the construct is reliable. In addition, the average variance extracted (AVE) values vary from 0.689 to 0.706, which is higher than the minimum threshold of 0.50. This indicates convergent validity. These findings show that the measurement model meets all important standards for reliability and validity. This means it is a good basis for testing hypotheses and evaluating the structural model.

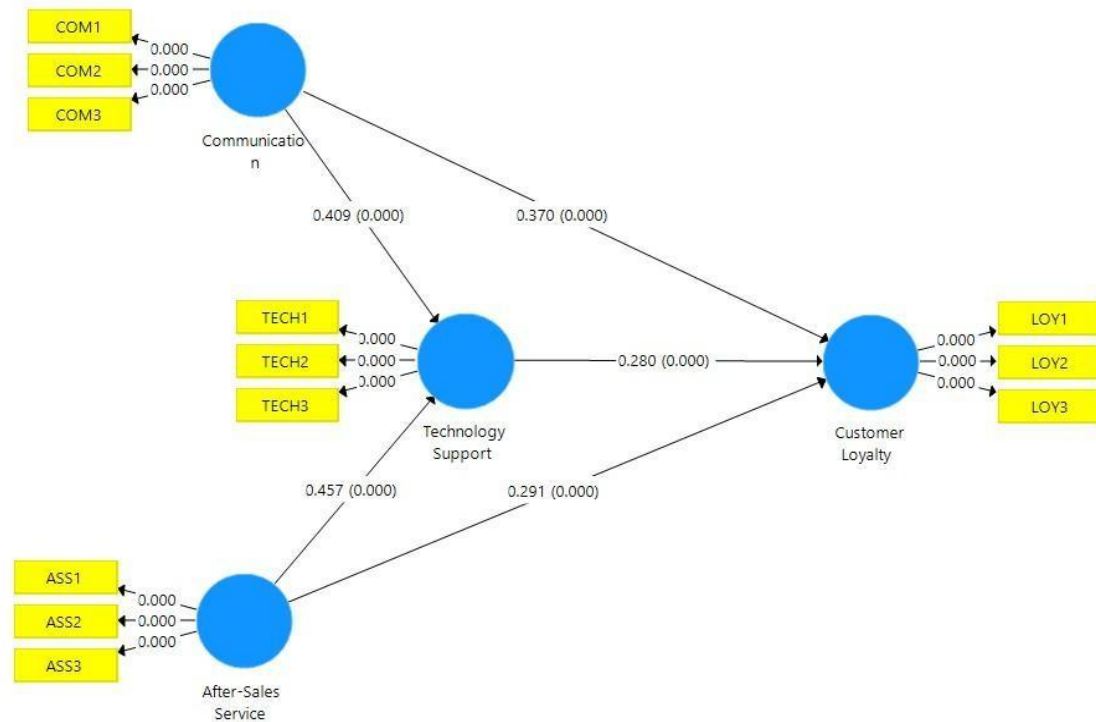


Figure 2: Structural Model

Table 3: Structural Model

Hypotheses	β	SD	T-Statistics	P Values
H1 Communication -> Customer Loyalty	0.49	0.05	10.56	0.002
H2 Communication -> Technology Support	0.41	0.06	7.40	0.000
H3 After-Sales Service -> Customer Loyalty	0.42	0.05	9.23	0.001
H4 After-Sales Service -> Technology Support	0.46	0.05	8.40	0.001
H5 Technology Support -> Customer Loyalty	0.28	0.05	5.34	0.000

Figure 2 and Table 3 present the findings of the structural model. All of the associations that were expected to be positive and statistically significant were supported. H1 (Communication $\rightarrow$ client loyalty) is substantiated ($\beta = 0.49$, $t = 10.56$, $p = 0.002$), signifying that proficient communication significantly bolsters client loyalty. H2 (Communication $\rightarrow$ technology assistance) is also supported ($\beta = 0.41$, $t = 7.40$, $p = 0.000$), indicating that improved communication makes people feel better about technology

assistance. Additionally, H3 (After-sales service $\rightarrow$ customer loyalty) is validated ($\beta = 0.42$, $t = 9.23$, $p = 0.001$), emphasizing the significance of service quality in cultivating loyalty. H4 (After-sales service $\rightarrow$ technology support) is supported ($\beta = 0.46$, $t = 8.40$, $p = 0.001$), indicating that good after-sales service makes technology-related experiences better. Lastly, H5 (technological assistance $\rightarrow$ customer loyalty) is supported ($\beta = 0.28$, $t = 5.34$, $p = 0.000$), showing that technological assistance does help keep customers loyal. In general, the findings show that both communication and after-sales service have a direct and indirect effect on customer loyalty via technical support.

5. Findings

The results of this study provide strong evidence for the suggested model, showing that technological support, communication, and after-sales care are all important for building customer loyalty among those who use digital devices. The findings show that communication is a strong predictor of customer loyalty. This means that being clear, responsive, and open in interactions builds trust and keeps customers engaged over time. This is in line with relationship marketing, which states that good communication strengthens the connections between businesses and consumers.

Moreover, communication substantially impacts technological support, suggesting that well-organized communication enhances the use and perception of digital platforms. This study aligns with the technology acceptance model, which underscores that user perceptions of usability and utility are influenced by information clarity and system interaction. After-sales service is also a significant factor in customer loyalty and technological support. The findings indicate that effective complaint resolution, prompt service provision, and superior assistance improve the overall customer experience. This supports the SERVQUAL model, especially the parts about responsiveness and certainty, which are important when judging a purchase. The impact of after-sales service on technological support further demonstrates that service quality transcends physical encounters to include digital touchpoints. Technology support has a significant effect on customer loyalty, confirming its function as a middleman in the strategy. This shows how digital infrastructure, such as easy-to-use apps, smooth payment systems, and real-time monitoring, is becoming increasingly important in changing how customers think and act in terms of loyalty. This discovery is especially important for Gen Z customers, who rely heavily on digital channels to help them make purchasing decisions.

The research illustrates that customer loyalty is influenced by a composite of factors, including communication efficacy, service excellence, and technology assistance. The findings enhance the current literature by highlighting the complementary function of conventional service components and contemporary digital technologies in shaping customer behavior. From a management perspective, businesses need to adopt a holistic strategy to improve customer loyalty in competitive retail settings.

This entails harmonizing communication strategies, improving after-sales support, and investing in robust technology systems.

6. Conclusion and Suggestions

This study examined how communication, after-sales service, and technical support affect customer loyalty in a world where consumers are becoming more digital. The results show that all three categories have a significant impact on customer loyalty. Communication and after-sales service have both direct and indirect impacts via technological support. The findings show that product quality is no longer the only factor that makes customers loyal; the quality of the complete service experience and digital interactions is becoming more important. Building trust and maintaining long-term relationships depend on clear, responsive, and open communication. Similarly, good after-sales service makes customers happy by taking care of their worries after they buy something and ensuring that the service is reliable.

Technology assistance makes this connection even stronger by making digital interactions seamless. This is especially crucial for customers who are engaged online and want things to be easy and quick. Several recommendations are made based on these results. Organizations should put integrated communication plans at the top of their list. These plans should ensure that all consumer touchpoints receive timely and correct information. Companies also need to improve their after-sales service operations by investing in quick support systems and effective ways to handle complaints. To keep up with changing customer needs, digital platforms also need to be constantly improved. This includes making them easier to use, safer for payments, and able to monitor things in real time. In conclusion, businesses that do a good job of combining great communication, great service, and new technology are more likely to retain customers and stay ahead of the competition in today's market.

Contributions to theory: This research enhances the literature by amalgamating communication, aftersales service, and technological support into a cohesive model of client loyalty. It expands current frameworks by highlighting the mediating function of technological assistance and offering empirical data in a Gen Z context, enhancing ideas of service and technology adoption in modern retail settings. **Limitations and future research:** This study is confined to a particular demographic and geographical environment, thereby impacting its generalizability. Subsequent studies may investigate various demographics, including longitudinal data, and analyze supplementary factors, such as trust or perceived worth. Comparative analyses across several sectors or generational cohorts might further augment the validity and applicability of the results.

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