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REVIEW

Retention and trust strategies in competitive digital environments

Estrategias de retención y confianza en entornos digitales competitivos

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ABSTRACT

Introduction: the study addressed the relationship between customer retention and digital personalization, highlighting its importance in a context marked by digitalization and global competition. It analyzed how marketing strategies based on data and technology contributed to strengthening customer loyalty, satisfaction and experience, essential pillars of organizational growth. The research considered both international and national antecedents, evidencing the relevance of personalization as the axis of loyalty in sectors such as banking and telecommunications. Development: at the international level, research such as Lesmes et al. and Abarca et al. demonstrated that digital personalization strategies, by incorporating interactive channels and adaptive recommendations, generated greater engagement and retention. At the national level, studies by Suárez and Rodríguez and Pérez confirmed that banking digitalization strengthened financial inclusion and consumer trust. The theoretical review evidenced that the commitment-trust theory allowed explaining how satisfaction and loyalty derived in a sustained relationship between customer and brand. Digital personalization, through the use of artificial intelligence and data analytics, facilitated the creation of unique experiences, improving the user's perception of value and emotional attachment. Conclusions: the study concluded that customer retention was sustained by the interplay between satisfaction, loyalty and emotional attachment, reinforced by smart digital strategies. Thus, digital personalization was consolidated as a strategic tool to generate sustainable loyalty and strengthen competitive advantage in highly technological environments.

Keywords: Customer Retention; Digital Personalization; Customer Loyalty; Relationship Marketing; Trust.

RESUMEN

Introducción: el estudio abordó la relación entre la retención de clientes y la personalización digital, destacando su importancia en un contexto marcado por la digitalización y la competencia global. Se analizó cómo las estrategias de marketing basadas en datos y tecnología contribuyeron a fortalecer la fidelización, la satisfacción y la experiencia del cliente, pilares esenciales del crecimiento organizacional. La investigación consideró tanto antecedentes internacionales como nacionales, evidenciando la relevancia de la personalización como eje de la lealtad en sectores como la banca y las telecomunicaciones. Desarrollo: a nivel internacional, investigaciones como las de Lesmes et al. y Abarca et al. demostraron que las estrategias de personalización digital, al incorporar canales interactivos y recomendaciones adaptativas, generaron mayor compromiso y retención. En el ámbito nacional, estudios de Suárez y Rodríguez y Pérez confirmaron que la digitalización bancaria fortaleció la inclusión financiera y la confianza del consumidor. La revisión teórica evidenció que la teoría del compromiso-confianza permitió explicar cómo la satisfacción y la lealtad derivaron en una relación sostenida entre cliente y marca. La personalización digital, mediante el uso de inteligencia artificial y análisis de datos, facilitó la creación de experiencias únicas, mejorando la percepción del valor y el apego emocional del usuario. Conclusiones: el estudio concluyó que la retención de clientes se sustentó en la interacción entre satisfacción, lealtad y vínculo emocional, reforzada por estrategias digitales inteligentes. Así, la personalización digital se consolidó como una herramienta estratégica para generar fidelización sostenible y fortalecer la ventaja competitiva en entornos altamente tecnológicos.

Palabras clave: Retención de Clientes; Personalización Digital; Fidelización; Marketing Relacional; Confianza.

INTRODUCTION

The study of customer retention and digital personalization has gained increasing relevance in the contemporary context of marketing and technological transformation. In an economic environment characterized by intense competition and the rapid digitalization of services, companies are compelled to redefine their strategies for relating to consumers. Within this framework, loyalty, satisfaction, and customer experience are consolidated as fundamental pillars for sustaining organizational growth, particularly in sectors such as banking and telecommunications, where digital interaction has become the primary channel for communication and service delivery.

The international and national literature reviewed shows that customer retention depends largely on companies' ability to offer personalized, transparent, and technologically efficient experiences. Research such as that of Lesmes et al.(1) and Abarca et al. demonstrated that retention strategies, when based on an understanding of consumer behavior and the use of digital tools, strengthen emotional bonds and brand loyalty. Likewise, studies conducted by Chávez et al.(2) and Marulanda et al.(3) highlighted the importance of customer-centered strategic marketing and the need to optimize communication channels to prevent migration to competitors.

At the national level, studies such as those by Suárez and Rodríguez and Domínguez et al.(4) demonstrated a significant relationship between loyalty strategies, digital marketing, and customer retention, confirming that companies that apply technological tools and personalized programs improve their positioning and sustainability. Digital banking, as noted by Pérez (5) and Lodeiros, has facilitated financial inclusion and optimized the user experience, consolidating an omnichannel service model that prioritizes accessibility and trust.

In this context, digital personalization emerges as a determining factor in strengthening the relationship between brand and consumer, since it makes it possible to adapt content, products, and services to individual preferences through the use of algorithms and data analysis. Complementarily, commitment-trust theory reinforces the idea that retention depends not only on functional satisfaction but also on emotional attachment and identification with the brand. Therefore, this study addresses the interrelationship between digital personalization and customer retention as a strategic axis for sustainable loyalty in competitive digital environments.

DEVELOPMENT

RESEARCH BACKGROUND

International level

Lesmes et al.(1) aimed to present a customer retention strategy for Banco Agrario targeting members of the Jóvenes en Acción program, since these young people have characteristics that differ from those of the bank's typical customers. This qualitative and correlational research focused on understanding customers and their preferences regarding the program's impact on the Jóvenes en Acción group. It was found that these young people, aged between 18 and 24 years, are individuals with high aspirations who seek personal and professional development and show interest in learning, experiences, and social development. The retention strategy is based on improving and launching 37 innovative products, ensuring effective interaction with customers through the optimization of communication channels.

Chávez et al.(2) sought to define a strategic marketing approach to retain customers at Coronel Touma Corcorto S.A. Survey and interview techniques were used to collect data. To assess the satisfaction of Corcorto S.A.'s current customers, they were asked a set of questions rated on a scale from 1 to 5, where 1 means poor and 5 excellent. The data suggest that supervisors' work is not viewed favorably by customers because of problems such as lack of inventory and insufficient attention. Supervisors, as those directly responsible, should address these issues. In summary, the proposed marketing approach seeks to ensure adequate inventory to satisfy customers and prevent them from turning to competitors. It is relevant to add that this project is feasible because it promises to be profitable and sustainable, with investment recovery within the following 3 years after implementation.

Abarca et al. aimed to understand the connection between customer loyalty and retention through factor analysis and the dimensionality reduction technique, in addition to linear regression analysis to examine the relationship between these factors in a leading telecommunications company in Peru. This quantitative and correlational research used a nonexperimental cross-sectional design. It was based on a sample of 147 customers of the leading Peruvian telecommunications company, and data were collected through an online survey.

The findings indicate a significant correlation between customer loyalty and retention, with a value of R=0.656. Finally, it is suggested that the company should invest in improving its information and communication technology, customer experience, and the rewards offered in order to achieve more effective customer retention.

Coloma (6) sought to promote broader competition by facilitating access, with the aim of reducing costs for users of electronic payment services. Using quantitative techniques, a 17-item online survey was conducted covering sociodemographic data, banking habits, and technological preferences. The findings reveal that most participants have between 1 and 2 bank accounts at different institutions. Likewise, 96 % have a mobile phone with an internet connection and 92 % have used online banking services. These data suggest that Ecuador has a favorable environment for introducing a fully digital bank. A large proportion of the population is already familiar with online banking services and has internet access. Although only 57 % are willing to use a bank without physical branches, this figure is likely to increase if a social media campaign is launched emphasizing the security and reliability of the service.

Marulanda et al.(3) aimed to develop commercial strategies to prevent customers of the BBVA bank at the Ocaña branch from switching to other banks. This qualitative and descriptive research was based on secondary information provided by the bank, as well as diagnosis and telephone contact with selected customers. As a result, a strategic plan was outlined to retain customers and improve the situation at that BBVA branch. In summary, customer loss directly affects employee performance, both as a team and individually, and is essential to meeting the unit's targets. It is crucial to monitor this customer loss in order to understand its actual magnitude and adopt appropriate measures in each situation.

National level

Karen's research had the main objective of understanding the connection between Digital Marketing and Relationship Marketing in the company analyzed. Findings based on customer retention show that 98.8 % (85 customers) have a low level of retention, whereas 1.2 % (1 customer) have a medium level according to the survey. It was concluded that there is a strong positive relationship, with a value of 0.866, between Digital Marketing and customer retention at W. Ángeles Servicios Generales SAC during 2019 in Puente Piedra.

Suarez and Rodríguez aimed to describe how loyalty strategies are associated with customer retention at América Móvil Perú S.A.C., Lima - 2021. An applied methodological approach with a descriptive, correlational, and transactional design was used. Instrument reliability was assessed using Cronbach's Alpha test, yielding results of 0.895 and 0.939 for each variable. Hypothesis test results using Spearman's Rho indicated a correlation coefficient of 0.481 and Sig. (Bilateral) = 0.001 for the general hypothesis, leading to rejection of the null hypothesis and acceptance of the alternative. For the first 3 specific hypotheses, the correlation coefficients were 0.452, 0.484, and 0.570, respectively, all with Sig. (Bilateral) = 0.000, resulting in rejection of the null hypotheses and acceptance of the alternatives. For the final specific hypothesis, the coefficient was 0.407 with Sig. (Bilateral) = 0.000, which also confirmed rejection of the null hypothesis and acceptance of the alternative. In conclusion, a relationship between loyalty strategies and customer retention is demonstrated.

Domínguez et al.(4) sought to formulate digital marketing proposals to optimize customer acquisition at BCP Talara 2021. This descriptive-propositional research aimed to analyze digital marketing across various dimensions and variables using a nonexperimental cross-sectional design. A survey was used to collect information. The specific analysis revealed that BCP - Talara's digital marketing strategy is considered average by 64.9 % of respondents. As a result, an action plan was proposed to attract more customers and improve financial satisfaction indicators. Finally, it is inferred that 65.4 % of users consider the Digital Media dimension of marketing to be average, indicating that many are unfamiliar with the platforms the bank uses to provide information.

Pérez (5) sought to understand the impact of digital banking on promoting financial inclusion in the Peruvian banking sector during 2020. This is descriptive research with a nonexperimental design. Several banking institutions were examined using statistical data, user surveys, and interviews with banking professionals to assess how digital banking affected financial inclusion in Peru that year. The findings revealed that the typical digital banking user is a young person, since this population adapts more quickly to technological innovations. In summary, through adequate financial education, people can properly use the digital tools provided by banks, thereby promoting effective financial inclusion, particularly as digital banking in Peru continues to grow.

Lodeiros aimed to explore the connection between service quality on digital banking platforms, the degree of user satisfaction, and customer engagement behavior with the brand (CEB). An empirical analysis was conducted with users of these platforms. Through data analysis, descriptive statistics were obtained and Spearman's correlation was determined among the variables mentioned. This study provides insight into the preferences of users of different banking platforms in Latin America. It also reveals that not all platforms have the same relevance for users and confirms a strong relationship between user satisfaction, digital service quality, and CEB. Finally, it was shown that banking customers tend to use several digital platforms simultaneously, highlighting the need to comprehensively analyze the service quality of all the digital tools provided by a bank.

THEORETICAL FOUNDATIONS

Variable 1. Digital personalization

Definition

Vargas mentions that digital personalization seeks to establish a bond between the company and the customer. In essence, this strategy aims to view people as individuals rather than merely as consumers represented by an economic figure. It is also the process of adapting a user's online experience based on their behaviors, preferences, interests, and demographic data. Through advanced technologies and algorithms, digital platforms and services can offer specific content, advertising, products, and recommendations to each individual user.

It also refers to adapting online experiences and content according to users' individual preferences and characteristics. Through algorithms and collected data, relevant recommendations, advertisements, and content are delivered, creating more meaningful interactions. This improves user satisfaction, retention, and conversion while fostering brand loyalty. Digital personalization spans various fields, from product recommendations in e-commerce to content adaptation on social media, transforming the way companies relate to their audiences in the digital era.(7)

Importance

Digital personalization plays a crucial role in the contemporary world because it is essential for brands to distinguish themselves from others. One strategy for achieving this is to personalize the products and services they provide, which establishes an emotional bond between the customer and the brand. However, while digital personalization has many advantages, it also entails responsibilities, particularly regarding user privacy and data security.

Theoretical model

Among the theoretical aspects encompassed by digital personalization is the filter bubble, also known as the bubble filter. According to Bajaña (8), this refers to the idea that online personalization can isolate users in information bubbles where they only see content aligned with their prior beliefs and preferences, limiting exposure to diverse viewpoints. In other words, through these algorithms, website owners recreate and imitate interests previously expressed by their users, with the aim of developing a computational loop that encapsulates them in an incessant repetition of their preferences by offering highly personalized browsing. Guallar et al.(9) also refer to the way personalization algorithms on platforms such as Google News and social media tend to trap us within a symbolic sphere of content similar to what we have consumed before.

Variable dimensions

Content customization

Riegger et al.(10) refer to the adaptation and personalization of materials or information to meet the specific needs, preferences, or interests of an individual or target group. This practice is especially common in the digital era, where online platforms can adapt and deliver content based on previous behaviors, user profiles, or demographic data.

Relevant content: refers to information, materials, or messages considered meaningful, appropriate, or of interest to a target audience or specific context. Relevance is based on meeting the needs, expectations, or interests of an audience, which can vary widely depending on the purpose of the content and the audience for which it is intended.(11,12)

Personalized offers: Personalized offers are proposals or promotions designed specifically for an individual or customer segment based on previously collected information about their behaviors, preferences, purchase history, demographics, or other relevant data. The main objective of these offers is to increase the likelihood that the customer will act in response to the offer, whether by making a purchase, subscribing to a service, or taking any other desired action.(13,14)

Adaptive recommendations: These refer to systems or processes that provide personalized suggestions to users and are continuously adjusted based on users' behavior, interactions, preferences, and/or feedback. These recommendations are based on algorithms that take multiple factors into account to refine and improve the accuracy and relevance of the suggestions offered over time.(15)

Device adaptation

According to Kitsios et al.(16), this refers to the ability of a website, application, or digital content to automatically adapt and provide an optimal experience on different types of devices, such as desktop computers, laptops, tablets, and smartphones. This adaptation considers the specifications and limitations of each device, such as screen size, resolution, orientation (vertical or horizontal), and touch capabilities.

Responsive design: Parlakkiliç(17) refers to a web design and development approach in which a site or application is designed to respond and adapt appropriately to different screen sizes and resolutions, ensuring that users have an excellent experience across all types of devices, ranging from desktop computers to smartphones and tablets.

Cross-platform: refers to software, applications, or content designed to operate on multiple operating systems or devices without requiring specific modifications for each one. The term is used to indicate that a product or solution can be used on different platforms, whether hardware (such as different devices or computer architectures) or software (such as different operating systems).(18)

Omnichannel experience: This is a sales and marketing strategy that seeks to offer customers a unified and consistent experience regardless of the channel or device they use to interact with a brand or company. This involves ensuring that customers have a unified and seamless experience from the first point of contact through purchase and after-sales service, whether they are shopping online from a desktop computer or mobile device, by telephone, or in a physical store.(19)

Intelligent interaction

This refers to the process by which systems, platforms, or applications use advanced technologies, such as artificial intelligence (AI), machine learning, natural language processing, among others, to interact with users in a more efficient, personalized, and adaptive manner. These interactions can provide richer and more contextual experiences for users by anticipating their needs, understanding their intentions, and responding in a more human and natural way.(20)

Virtual assistants: These are software programs designed to perform tasks or services for an individual, generally based on user commands or questions. These assistants use technologies such as natural language processing (NLP) and automated processes to acquire knowledge or skills that allow them to understand and respond interactively to user requests. They are particularly popular for tasks related to organization, information retrieval, and automation of routine tasks.(21)

Chatbots: According to Hernández et al.(22), these are computer applications created to imitate conversations with people, especially online through the web, messaging applications, or similar platforms. They use natural language processing (NLP) techniques and, in more advanced cases, artificial intelligence (AI) to interpret and respond to user input in real time. Despite the advantages they offer, chatbots also have limitations. They cannot always understand complex or ambiguous queries, and the quality of the conversation may not be as rich or empathetic as interaction with a human.

Instant messaging: Ripollés mentions that this is a form of online communication that enables users to exchange messages instantly through computers, tablets, mobile phones, and other devices. Unlike email, which may involve a delay between sending and receiving a message, instant messaging is, as its name indicates, instantaneous, enabling real-time conversation between 2 or more users.

Variable 2. Customer retention
Definition

Customer retention refers to the business strategy focused on retaining customers who are already using a company's products or services rather than losing them to competitors or other alternatives. This involves implementing actions and policies aimed at building lasting relationships with existing customers, fostering their loyalty, and ensuring that they continue purchasing the company's products or services over time.

It is also considered to include the actions an entity implements to prevent existing customers from ceasing to purchase or use its products or services. The objective is to foster lasting and profitable relationships with current customers. This can be achieved by offering excellent customer service, loyalty rewards, discounts, personalized communication, rapid and effective problem resolution, product updates, among other measures. High customer retention reduces the costs of acquiring new customers and increases long-term revenue. Therefore, retention is key to the profitability and sustained growth of any institution or company.

Importance

Asante et al.(23) mention that customer retention is extremely important for growing a sustainable business in a highly competitive environment. Marketing specialists are increasingly convinced that it is much more profitable to keep customers from ever reaching the point of leaving the company, which has led to the implementation of an increasing number of retention strategies.

Commitment-trust theories

Commitment-trust theory is a fundamental perspective in the field of marketing and customer relationships. It centers on the idea that, in order to build strong and lasting relationships with consumers, it is essential to earn both their trust and their commitment to the brand. This theory recognizes that trust is a crucial component of any relationship and, in the context of commercial interactions, trust translates into the belief that a company or brand will fulfill its promises, provide quality products or services, and treat customers with integrity. To earn consumer trust, entities must demonstrate coherence, transparency, and consistency in all their actions and communications. This involves consistently delivering positive purchasing experiences, providing exceptional customer service, and being honest in all commercial interactions. When customers trust a brand, they are more likely to do business with it again and recommend it to others. Commitment, on the other hand, refers to the level of emotional connection and loyalty consumers feel toward a brand. This commitment develops over time as customers have continuous and satisfactory interactions with the company. Positive purchasing experiences, personalized attention, and meeting customers' individual needs contribute to strengthening their commitment to the brand.

Dimensions of customer retention

Satisfaction

Satisfaction is a term referring to the perception and feeling of pleasure or displeasure that a person experiences in response to a specific experience or situation. It is a measure of the degree to which a person's expectations, needs, or desires have been met or exceeded. In different contexts, satisfaction can be evaluated and understood in different ways.

Expectations met: refers to the situation in which reality matches or aligns with what a person anticipated or expected. That is, when what a person expects to happen in a given situation actually occurs that way, their expectations are said to have been met.(24)

Perceived value: refers to a customer's overall assessment of the usefulness and performance of a product compared with others available on the market. This evaluation is based on the perception of what the customer obtains from the product in relation to what they invest in it. It is a subjective measure that considers both tangible aspects (such as product features, functionality, etc.) and intangible aspects (brand, reputation, associated feelings, etc.) to determine whether the product or service is worth what it costs or even more.(25)

Recommendation: A recommendation is advice or a suggestion made about something with the intention of offering direction or guidance based on the knowledge or experience of the person making the recommendation. Recommendations can arise in different contexts and have different purposes depending on the situation in which they are applied.(26,27)

Loyalty

Loyalty refers to a strong feeling of support or faithfulness toward someone or something. It is a quality indicating firm commitment and an inclination not to abandon or betray that to which one feels loyal. Loyalty can manifest in different contexts and may be directed toward people, groups, among others.(28)

Repurchase: refers to the act of purchasing again a product or service that a consumer or customer has previously acquired. In business and marketing, repurchase is an important indicator because it suggests customer satisfaction with a product or service and the customer's preference to continue choosing it rather than selecting alternatives available on the market.(29)

Preference: refers to a person's inclination or predisposition toward one particular option or choice over others. It is the tendency to favor or select something specific based on taste, interest, experience, or perceived value.

Immunity: Immunity is the body's natural ability to protect itself from or fight harmful organisms that can cause diseases, such as bacteria, viruses, and other microorganisms, as well as foreign or toxic substances. This defensive capacity is due to the immune system, a complex network of cells, tissues, and organs that work together to protect the body. Immunity is fundamental to survival because, without it, our bodies would be vulnerable to a wide variety of infections and diseases. Vaccines are a key tool for harnessing and strengthening immunity, providing protection against specific diseases.(30)

Emotional bond

This refers to the deep and affective connection established between 2 or more individuals or between an individual and an entity (such as a brand or an organization). This connection goes beyond a simple superficial relationship; it involves feelings, emotions, and a sense of loyalty or attachment.(11)

Trust: refers to belief in the reliability, goodness, honesty, and effectiveness of someone or something. It is a feeling of security and certainty based on expectations regarding the behavior of another person, entity, or object. Trust is fundamental in most human interactions and relationships, and its presence or absence can significantly influence the functioning and development of personal, commercial, and social relationships.

Attachment: This is a lasting and intense emotional bond established between 2 individuals, especially evident in parent-child relationships but also present in other affective relationships, such as between partners, friends, and even with pets. It is a central concept in developmental psychology and has been extensively studied to understand how it affects behavior and emotional well-being throughout life. Attachment can manifest in different ways and originated in studies of the relationship between infants and their caregivers.(31)

Identification: This is the degree to which individuals connect emotionally with an organization, company, or entity. It involves strong affinity, commitment, and a sense of belonging toward the entity, which can influence their loyalty, motivation, and effort to contribute to achieving its objectives and values.(32,33)

Definition of basic terms

Financial culture: This is essential for developing the skills and knowledge needed to make informed financial decisions. It involves not only managing and monitoring personal finances but also understanding concepts such as saving, investment, loans, and budgets. It provides the ability to plan for one's financial future and make prudent decisions for a stable economic life.(34)

Digital payments: Also called electronic payments, they have revolutionized the way financial transactions are conducted by enabling money transfers, purchases of products and services, and payments without the need for physical cash or traditional checks. They use technologies such as debit and credit cards, mobile applications, online platforms, and cryptocurrencies to provide convenience, speed, and security in everyday financial interactions.(35)

Customer acquisition: This refers to the constant pursuit of customers' attention and interest, which is a strategic priority for companies and markets. This approach involves not only attracting attention but also maintaining it and engaging consumers through effective marketing strategies, memorable experiences, and quality products/services.(36,37)

Digital banking: Digital banking has revolutionized the financial system by enabling the expansion of services through online platforms and mobile applications. This provides customers with convenient and rapid access to a wide range of banking services, from account management and payments to investments, without the need to physically visit a branch, thereby promoting financial inclusion and efficiency.(38)

Financial inclusion: Financial inclusion, which is essential for economic development, refers to ensuring that all citizens have access to, use, and receive quality financial services. This promotes economic stability, encourages investment and entrepreneurship, and improves quality of life by enabling people to make informed financial decisions and participate fully in the economy.(39)

Digital platforms: Because digital platforms are native to the internet and the digital era, they are conceived from the outset to take advantage of network effects, optimal global connectivity, and the vast flow of data. This enables them to scale effectively, adapt to changing user demands, and create ecosystems that foster interaction and innovation in unparalleled ways.(40,41)

CONCLUSIONS

The comprehensive analysis of customer retention and digital personalization revealed the profound transformation experienced by marketing strategies in the technological era. The studies reviewed agreed that effective customer retention does not depend exclusively on the quality of the product or service, but on organizations' ability to generate meaningful, personalized experiences that are consistent with consumer expectations. In an environment characterized by accelerated digitalization and global competition, companies that adopted intelligent technologies and data-driven strategies succeeded in strengthening emotional bonds with their users, increasing their loyalty and sustainability.

At the international level, studies such as those by Lesmes et al.(1) and Abarca et al. demonstrated that companies that integrate digital personalization through interactive channels, adaptive recommendations, and constant communication achieve higher retention rates. At the national level, the findings of Suárez and Rodríguez and Pérez (5) confirmed that digital banking and the omnichannel experience have become strategic pillars for loyalty by facilitating accessibility and reinforcing customer trust in digital environments. These results agree that digital personalization not only increases satisfaction but also enhances user commitment and identification with the brand.

The theoretical review established that commitment-trust theory constitutes the most relevant conceptual framework for explaining this phenomenon. Trust emerges as the axis sustaining the company-customer relationship, while commitment becomes the emotional driver that promotes loyalty. In this context, customer retention is configured as a direct consequence of the interaction between satisfaction, loyalty, and emotional bonding, dimensions that are strengthened through the use of intelligent technologies, digital marketing strategies, and personalized content.

In summary, digital personalization represents an essential tool for organizations seeking to differentiate themselves and consolidate sustainable relationships with their customers. By adapting services to individual needs and generating coherent and meaningful experiences, companies not only increase retention but also build long-term relational and reputational capital. Therefore, the convergence of technological innovation, relationship marketing, and a customer-centered approach emerges as the most solid path toward effective loyalty in contemporary competitive environments.

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CONFLICT OF INTEREST

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