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# The Effectiveness of Digital Customer Loyalty Programs in the Jewellery Sector

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Abstract

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The thesis looks into how those who buy luxury jewellery around the world feel about and engage with digital loyalty programs. The research used qualitative techniques, particularly semi-structured interviews, to collect optimal information from the participants. Although the participants live in Finland at the moment, they have different cultural and national heritages as they come from several other countries. This was done on purpose for the research study because it enabled the study to focus on people in a particular setting, but still consider viewpoints shaped by different cultures. The study combines global and local dynamics by including participants who live in Finland but have connections to other countries. This methodology the study adopted seems to optimally frame the qualitative research within the practical limitations while ensuring that the findings are relevant and representative of a broader range of experiences. Research on the topics suggested that perceptions of gamification, emotional involvement and loyalty and reward schemes are the heart of the issue.

Studies suggest that when gamification aspects in loyalty programs match a luxury brand's values, they are most likely to succeed, as extra or unconnected elements may weaken the brand's exclusivity. Loyalty-brands achieve this by helping to build relationships and making customers feel valued through personalization. Besides, providing unique rewards and offers builds a unique feeling for customers in luxury businesses, essential for their loyalty.

Since the qualitative data was based on a small group, the results may not apply to a broader population. Still, the study offers steps that luxury jewellery firms can take to improve their worldwide loyalty strategies. According to this research, attaching significance to gamification, emotions and exclusive perks improves the connection between luxury jewellery companies and their international shoppers.

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**List of Symbols**

**SDT** – Self-Determination Theory

**FMCG** – Fast-Moving Consumer Goods

**CRM** – Customer Relationship Management

**B2C** – Business-to-Consumer

**GDPR** – General Data Protection Regulation

**FMCG** – Fast-moving consumer goods

## 1 Introduction

### 1.1 Contextual Relevance

Because of the rise of digitalization, customer loyalty has become crucial for any business aiming to be profitable and competitive worldwide. Currently, digital customer loyalty programs are advanced, focusing on customers' experiences and leveraging data, games, cell phones and personalized experiences to grow brand loyalty and nurture relationships with customers (Tripathi & Jaiswal, 2023). These programs matter most in sectors such as the luxury jewellery industry, where customers only shop every so often and treat themselves on special occasions. Since jewellery is both significant and technically difficult to buy, it is very important to form solid relationships with the buyers.

The USA, UK and Finland, among other developed countries with advanced technologies, provide excellent conditions for embracing and improving digital loyalty programs. Many consumers now expect businesses to promote honesty in their practices, provide high-quality goods and offer personalized services. Although USA and UK are highly recognized for being first-adopters of digital loyalty programs, Finland shows a good example since its cities are well developed, have many jewelers and customers have varied preferences, for example in Helsinki.

The study employed qualitative methods, specifically semi-structured interviews, to gather in-depth insights from participants. While the individuals currently reside in Finland, they represent diverse cultural and national backgrounds, originating from several countries. Whilst this research looks closely at Finland, the aim is to come up with ideas that could benefit the global luxury jewellery industry. The research studies the influence of personalization, gamification and emotions on customer loyalty to fill a gap found in similar studies. Research up to now has mainly explored rapid-turnover industries, leaving little attention for approaches to loyalty in sectors such as jewellery (Lewis, 2004).

Because there is not much study on digital loyalty in the global jewellery market, this research offers significant knowledge to readers. Results suggest that research on a greater variety of people from more countries is needed to describe the many forms of loyalty and the preferences each culture holds.

## 1.2 Research Problem

Digital loyalty programs have become successful in many industries and are used in countries all over the world (Lakshman and Faiz, 2021). The use of gems or minerals in the form of jewellery, in any particular jewelry market, is quite unexplored. So, the 'Online jewellery market' acts as an example of the overall jewellery market, meaning some companies are used to represent the focal firms. It is necessary to point out that the research does not exclude companies with physical stores as well; any jeweller, whether digital or both digital and physical, is included. It looks at the effects that digital loyalty strategies have on various consumers and businesses operating in the jewellery sector. Since buying jewellery represents emotions and expectations of exclusivity, designing a loyalty program can be tricky compared to other areas. Most loyalty frameworks are created for industries like FMCG, since their products are purchased more readily, so a jeweller's market is understudied. Also, as people gain more digital skills and expect more from companies, these changes offer ways to do personalised marketing, use games and eventually create a connected loyalty program. However, these strategies do not have sufficient analysis within the jewellery industry (Dobbelstein, Sinemu and Zielke, 2023).

## 1.3 Research Aim & Objective

It investigates the effects of digital loyalty programmes on customers' actions in the global jewelry industry. It looks into how loyalty programs online influence people's choice to return to a business for further purchases. Analysing major highlights, dangers and potential will form part of the approach used to better understand how to design loyalty programs for jewelers. It explores the effects that customer opinions, tailor-made options, approaches using games and a range of ways to stay in touch have on making customers loyal. Most research on loyalty programs looks at fast-moving consumer goods and not as much at products that customers value greatly such as jewellery (Lewis, 2004). Analyzing the use of digital loyalty by jewellery brands based on their individual traits will be useful for both researchers and experts in the field.

It is important to look at the industry globally, as jewellery brands today have customers in various countries and what each individual cares about in loyalty rewards and online services may differ a lot (Nambiar & Rao, 2021). This study will identify rules that are important for the industry overall and also for each local market in the jewellery world.

### **Research Objective**

- a) The purpose of this study is to see how customers respond to digital loyalty programs from jewellery brands all over the world.
- b) The objective is to see how including personalisation, game-like rewards and emotional elements in loyalty programs affects shoppers.
- c) Using the findings from consumer insights, the study recommends effective ways to develop digital loyalty in the jewellery business.

#### 1.4 Research Questions

To ensure clarity and alignment with the study objectives, the research questions have been refined to focus on different aspects.

**Main Research Question:** How do digital customer loyalty programs, particularly personalisation and gamification, influence consumer engagement, purchase behaviour, and long-term loyalty in the jewellery market?

#### **Sub-questions:**

- a) How do people who buy jewellery interpret and use personalization in loyalty programs carried out online?
- b) What is the role of gamification in encouraging customers to stay involved in jewellery loyalty programs?
- c) Why do customers return to a jeweler and remain loyal for a long time?

#### 1.5 Research Strategy, Data Collection & Analysis Methods

Researchers used a qualitative style to get insights into the minds of consumers participating in the jewellery industry's digital loyalty programs. Learning about how people behave, choose and respond emotionally throughout the day, the researcher chose a semi-structured way to conduct the interviews. After gathering the materials, they are looked at using thematic analysis to identify common themes that repeat in the information.

#### 1.6 Research Contributions

This thesis will contribute to both academic research and industry practice.

**Academic Contribution:**

- a) Bridge the existing research gap by offering insights into loyalty program dynamics within the jewellery industry.
- b) Provide empirical evidence on the impact of digital loyalty initiatives in high-involvement purchase environments.

**Industry Contribution:**

- a) Offer actionable recommendations for jewellery businesses to design more effective and personalised loyalty strategies.
- b) Provide insights into customer preferences, behaviours, and expectations, allowing businesses to align loyalty programs with market demands.

**Societal Contribution:**

- a) Enhance customer satisfaction and transparency in the jewellery market, fostering trust and long-term relationships.

**1.7 Expected Results & Outcomes**

The researchers will use the findings to see how loyalty programs affect consumers' brand preferences and their pattern of purchases, as well as how involved consumers are before and after the program. We wish to enhance loyalty programs in the jewellery industry by determining what works well and how to cope with problems that may arise. The study outlines some main problems jewellery companies face when creating digital loyalty campaigns and it also proposes strategies they can use to solve them. Through the thesis, jewellery businesses obtain directions to make their loyalty programs appeal more to customers and help their business grow for a longer time.

**1.8 Structure of dissertation**

The research has been structured into five chapters. This chapter discusses the main research ideas, the statement of the problem, main aims, objectives and questions, together with how digital loyalty programmes play a part in the jewellery industry. Chapter 2 introduces some literature around consumer loyalty, personalization, gamification and emotional engagement and it reveals the knowledge gaps in understanding consumer loyalty in this market. It outlines the semi-

structured interview and thematic analysis used as a qualitative design for good ethical standards. Chapter 4 presents insights that use participants' experiences alongside existing theories to find themes related to personalization, using games and emotions in loyalty plans. To conclude, Chapter 5 outlines the main points, reflects on the significance for jewellery companies and introduces possible research directions.

## 2 THEORETICAL BACKGROUND AND LITERATURE REVIEW

### 2.1 Introduction to the Theoretical Framework

Estimated to be worth around USD 353.26 billion in 2023, the global jewellery market is of considerable importance and is forecasted to experience sustained growth over the forthcoming years. This emphasises the need to develop customer loyalty since brands as they compete on a variety of fronts. Luxury jewellery, in particular, makes up a large portion of this market, fuelled by consumer sentiments, values, self-identification, and personal choices which amplifies the need for effective loyalty programs (Grand View Research, Inc., 2024).

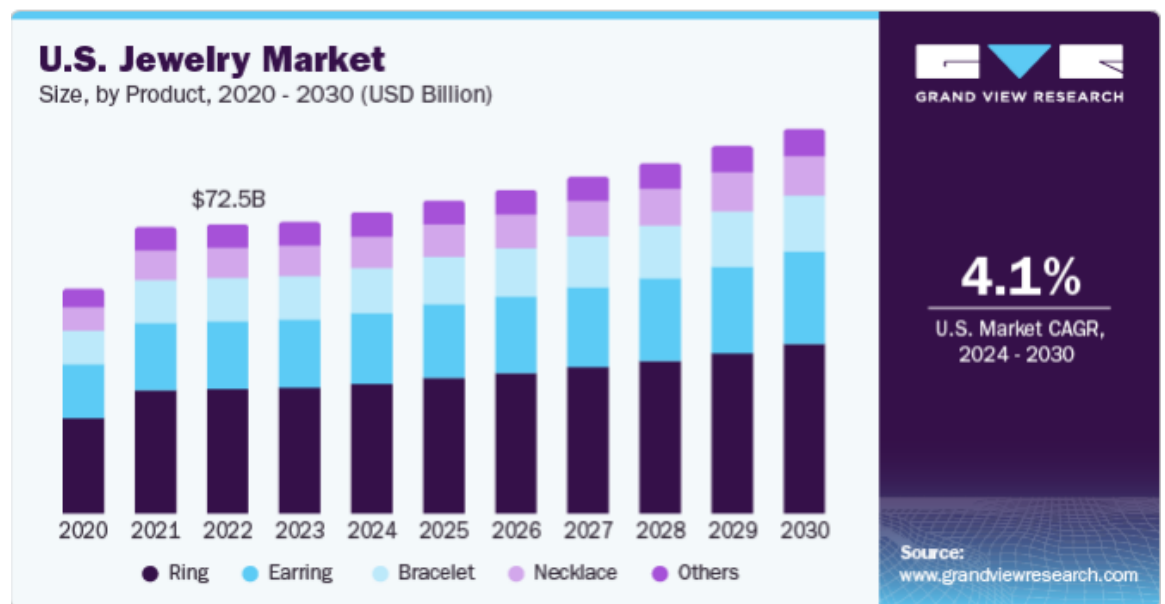


Figure 1: Jewelry Market Size & Trends (Grand View Research, Inc., 2024)

This paper evaluates the jewellery industry using theoretical suggestions. Loyalty among consumers is studied by exploring both what they do such as repeat buying, as well as what they feel such as attaching emotions to a brand and choosing it again. Comprehending how consumers react to loyalty programs is essential, given that these programs wish to sustain customer loyalty in the future (Felix and Rembulan, 2023). In order to measure the role of digital loyalty programs on customers, the theory behind the research will be based on known literature.

Based on the main factors that impact consumer brand loyalty, the author describes three key aspects: personalisation, gamification and emotional engagement. How these areas work as factors influencing customer loyalty in digital settings is also discussed in the context of digital loyalty.

When a company personalises, it offers rewards, deals and messages that suit each customer's needs and history of purchases. It has been found that personalisation helps satisfy a customer's needs and emotions, leading to greater loyalty (Ifekanandu et al., 2023).

Gamification involves the incorporation of game-like features, such as points, badges, and challenges, into loyalty programs to increase consumer engagement. By fostering intrinsic motivation, gamification encourages customers to actively participate, thereby promoting long-term brand commitment (Hsu & Chen, 2018).

The theoretical framework underlines the reasons why digital loyalty programs play a key role in building loyal customers in the jewellery industry..

## 2.2 Self-Determination Theory (SDT)

SDT guides us in understanding why people take part in digital loyalty programs. According to the theory, digital loyalty program motivation falls into two groups known as intrinsic and extrinsic motivation. Any time a person feels their achievements are due to wanting to improve themselves, it is considered intrinsic motivation, but when they are inspired by money or financial security, it is considered extrinsic motivation. How much profit will the deal generate and what savings can be achieved as well? SDT highlights the use of loyalty programs by customers and outlines how digital loyalty plans can boost loyalty to brands. Customers usually join loyalty programs because they appreciate the gamification aspect (intrinsic motivation) or because they want to acquire discounts and physical rewards (extrinsic motivation) per Vidani (2024).

In the world of jewellery, where loyalty programs are involved, we tend to focus much on the emotional aspects than just the tangible rewards. Personalised thank-you messages, exclusive access to events, or milestone rewards that acknowledge their loyalty might be important enough to a customer to keep them loyal to a brand Beattie (2023). Studies reveal that it is more effective to create sustainable relationships with customers by using loyalty programs that link intrinsic and extrinsic motivators. Gamified loyalty programs make purchases more interesting: They give shoppers various benefits and also help them feel more involved (Schmäh & Rits, 2021).

SDT illustrates that people are more motivated in the jewellery market by both emotional rewards and incentives. When you shop for luxury jewellery, it's about being recognized, having special access and experiencing an exclusive brand interaction, among other things. Motivation through SDT should support customers' self-efficacy, independence and social interactions. If customers

in a loyalty program feel like they have power over their involvement, feel rewarded for staying loyal and feel connected to the brand, then they remain committed over a longer period of time (Ottenhoff, 2016). This indicates that jewellery businesses should focus on both offering rewards and highlighting personal relationships with their customers to ensure loyal buyers.

### 2.3 Consumer Loyalty

The concept of consumer loyalty is plainly recognized in marketing research, since it helps understand what makes consumers stay loyal to a brand. In general, loyalty is thought of as behavioural such as repeat purchasing and attitudinal, expressed by a strong favoring and attachment to a brand (Dick & Basu, 1994). A customer who keeps buying from a brand again and again is behaving as a behaviorally loyal customer and one who feels fondly toward the brand has attitudinal loyalty (Dandis and Al Haj, 2022). Loyalty from employees and customers can benefit a brand's fortune for years, mainly because buying jewellery for special events can be quite expensive.

**Self-determination theory (SDT)** is a theoretical framework for consumer loyalty (Deci & Ryan, 1985). SDT proposes that people have three basic psychological needs: competence, autonomy, and relatedness. With respect to digital loyalty program

- a) **Personalisation and SDT:** The need for relatedness is satisfied through personalised rewards, offers, and communications that make customers feel understood and valued. When brands offer rewards based on a customer's history of preferences and purchases, they strengthen emotional ties, thus boosting customer satisfaction (Ifekanandu et al., 2023).
- b) **Gamification and SDT:** Gamified elements such as points, badges, and challenges address the needs for competence and autonomy. By meeting their challenges, customers experience satisfaction and decide for themselves how to make use of the loyalty benefits. (Hsu & Chen, 2018).

While the majority of research on loyalty schemes has been conducted in the FMCG and service sectors, the application of personalisation and gamification strategies based on SDT has received less attention in the emotionally charged high-value jewellery market. This study wishes to fill this gap by investigating how these independent variables affect both behavioural and attitudinal loyalty in this highly unique market setting.

## 2.4 Key Drivers of Consumer Loyalty

This research highlights the three main drivers of success for digital loyalty programs in the jewellery industry as personalisation, gamification, and emotional connection. Emotional engagement describes the link formed by customers with programs they use in their usual routines. The study aims to underline this issue to study what influences customer loyalty in the long term and how emotions add to the value of loyalty programs.

### 2.4.1 Gamification Theory

Gamification is the application of game design thinking to non-game domains in order to cheer up the delivery of content with points, badges, levels, leaderboards, and challenges. In the context of digital loyalty, gamification of everyday brand-customer interactions changes repetitive processes into fun ones that encourage customers to engage with the brand (Beattie, 2023). In the jewellery segment, where the purchase intentions are often characterized high value low frequency, gamification becomes an essential means by which continuous customer engagement could be maintained in-between two separate purchases. This way, brands can keep consumers engaged through elements such as challenges in a mobile application, social sharing, and points for hits along target points. The same tactics help to strengthen brand sustainability and encourage both intrinsic (fun, accomplishment) and extrinsic (savings, priority) motivation (Schmäh & Rits, 2021).

The existing studies also favour the argument carried in this paper that adopting gamified loyalty programmes increases satisfaction levels and perceived customer value. Vidani (2024) observe that applying gamification in the context of reward, the accumulation of reward feels more meaningful especially when associated with access to limited edition or early prototype assortment. This is a strong strategy across the category, especially prevalent among young recipient groups pertaining to digital contacts and non-anonymous contacts. However, these new gamified experiences should be in line with customer data when designing the gaming activities to suit the users. This work also shows that ineffective designs that are viewed as formulaic or overly complex make customers increase aggravation or disinterest. Consequently, to accommodate the clients purchasing luxury jewellery, gamification has to fit the emotional and aesthetic perspective.

In reference to the positioning of the premium and luxury brands, it is important that the gamification template be limited to mere transactional incentives. Therefore, unlike the conventional approaches which use the price discount strategies as a key incentive, luxury-oriented programs

should highlight such values as rarity, prestige, and individual treatment. For instance, elite-tier memberships, VIP invitations, premium services, and free and private recovery of collections can create both emotions and symbols of value while preserving brand value (Marcão, Santos and Sampaio, 2024). Organisations use game-like features in their loyalty programs to track member activity while offering achievements and leader boards as well as challenges in order to keep customers active within their programs. Achieving better customer happiness and reduced customer turnover results from adding gamified elements to programs which make regular processes more enjoyable for customers. The infrequent nature of repeat jewellery purchases enables gamification to maintain continuity between consumer interactions with a brand although they are not currently making purchases (Beattie, 2023).

Research has determined that adding goal-based fun aspects to loyalty programs increases participant internal motivation. Brand interaction between customers and companies continues when customers experience success and ongoing progress even when there is no immediate need to purchase. The results of gamified loyalty programs prove successful in customer engagement according to empirical evidence documented by Vidani (2024).

The jewellery industry can take advantage of customer engagement by employing reward-based loyalty programs that include games, virtual treasure hunts, and festivals that celebrate love-struck holidays and yearly milestones. Such schemes could tap into the emotional and experiential components of the customer interaction as indicated by the research on gamified and emotionally engaged loyalty programs. Various studies show that using an experiential element in these high-value retail areas enhances emotional engagement and thus promotes deeper customer loyalty (Hsu & Chen, 2018). The embedding of these cornerstones allows emotional dimensions to appear in loyalty processes thus creating deep and enduring bonds between clients. The implementation of proper gamified systems requires designers to match gamification methods according to customer expectations and taste preferences. Luxury brands such as Cartier should create gamer-focused experiences that revolve around exclusivity values because applying direct discount methods could weaken their brand premium status.

The existing research indicates gamification elevates customer loyalty but neglects to show precise links between gamification and loyalty behaviour in the luxury jewellery market. Research primarily focused on sectors that usually provide discounts and price incentives according to Vidani (2024). Discounts are prohibited on luxury jewellery because they diminish the exclusivity of high-end merchandise in the eyes of customers. The application of gamification requires

special attention in the luxury jewellery sector because it must maintain elite brand standards through targeted customer engagement methods.

#### 2.4.2 Personalisation and Customer Loyalty

One of the main ways to keep customers loyal these days is by personalising the program. It has proven that brand attachment and satisfaction rise whenever a company promotes its brand. Each person is offered advertising and communication that is matched to their preferences. This explains why personalisation encourages not only loyal actions, but also strong loyalty in people's minds (Zikienė et al., 2024). A number of studies agree that personalized experiences provide value, make the relationship more emotional and help people remain engaged (Ifekanandu et al., 2023).

The topic of personalisation's impact on customer loyalty has been explored in almost all industries, starting with retail, hospitality and e-commerce. Peppers and Rogers (2016) note that the chance for a customer to repeat a purchase improves by as much as 80% if they are targeted with a personalised message instead of a general one. Personalisation helps increase customer satisfaction by making things more meaningful for buyers (Kumar & Reinarts, 2018).

In addition, rewards that are made specifically for customers such as personal discounts, a first look at new products and early access, help the customer believe they are important to the company (Schmitt, 2011). Giving attention to customers personally helps them become loyal, express loyalty in their actions and emotions and promote the brand (Dandis and Al Haj, 2022). When it comes to personalised services, it can help the company sustain its customers for a longer period and maintain a strong reputation, highlighting its importance.

Due to how meaningful and symbolic buying jewellery can be, personalisation matters even more in this industry. Most people buy jewellery for occasions such as anniversaries, engagement parties and other important dates, also aiming to make jewellery feel special to them (Vidani, 2024). Consumers in this industry expect brands to provide personalised services, including personalised product recommendations, thank-you notes, and exclusive invitations to product launch events (Tripathi & Jaiswal, 2023).

There is a limited understanding of the way 'customer loyalty' in the jewellery market evolves with personalisation. Dobrokhotov, (2023) has shown that personalised offers result in improved customer satisfaction in the jewellery market but does not mention their effect on metrics for

long-term loyalty such as repeat purchases and brand advocacy. This calls for further investigation into the personalisation strategies to foster stronger and deeper customer relationships.

The role of personalisation in creating and sustaining customer loyalty is well known in the general context, but what remains to be understood is how personalisation operates in the particular context of high-value, emotionally driven purchases like jewellery. Furthermore, the literature is very thin regarding personalised loyalty programs influencing both behavioural and attitudinal loyalty in such a unique system. Understanding this relationship is of great importance in designing advanced digital loyalty schemes, which would resonate with the demands of jewellery consumers for uniqueness as well as emotional value. This research aims to fill that gap by looking into how personalisation methods work in relation to the specific characteristics of the jewellery industry. In particular, it sheds light on how customised rewards, personal communications, and tailored experiences contribute to customer loyalty and describes the implications of this work for both academic researchers and industry practitioners involved in developing loyalty programs in high-involvement purchases contexts.

### 3 Methodology

#### 3.1 Introduction

The goal of this chapter is to review the research methodology used in this study which takes a qualitative approach to understand people's views on global jewellery industry's digital loyalty programs. The objective of this research is to identify how using personal and game elements boosts customer loyalty to jewellery companies.

It is possible to study consumer loyalty through the personality of the consumer and the actions they take based on what they have bought in the past, so a qualitative approach is the best method to use. It gives a deeper understanding of why customers are loyal which qualitative research can achieve but not quantitative. Qualitative research is useful in understanding how consumers feel or react to products and services due to the information it provides about their personal feelings and experiences. This research intends to assess how programs offer loyalty through digital services encourage both consumers and customers to remain loyal to a jewellery business. Because buying jewellery means considering one's identity and personal events, using this method is particularly effective for learning about these aspects of decision-making.

Although the analysis also encompasses Finns who permanently reside in Finland as well as international students currently studying there, it is framed with regard to the global jewellery market to maximize applicability and relevance. This helps the study address various consumer angles while still being centered on the global scope of the jewellery business. Adopting this approach, researchers can still explore themes that could be significant across all markets. Given that the study focuses on providing insights for jewellery firms worldwide, concentrating on case-by-case details makes more sense than generalizing the data.

#### 3.2 Research Design

##### 3.2.1 Qualitative, Exploratory Research Design

As for the method of the study, this paper uses a qualitative exploratory research approach to establish the consumer's interaction with digital loyalty programs in the jewelry industry. Exploratory is recommended where little published data is available in a particular field since this type of study enables researchers to embark on discovering data and patterns (George, 2021). Since prior research in the field of digital loyalty programs has paid special attention to FMCGs and general retail sectors, an exploratory framework facilitates filling the gap as to how industries apply loyalty tactics to high-value purchases (Dobbelstein, Sinemus, and Zielke, 2023).

### 3.2.2 Selection of Semi-Structured Interviews

The study selects semi-structured interviewing methods as a primary method for getting detailed consumers' experiences with digital loyalty programs. This technique of questioning affords openness, allowing the researcher to dig deeper into certain areas of discussion, and at the same time ensuring that the flow of discussion is not parroted since there is a specific guideline that has been set. As opposed to structured questionnaires wherein the respondent is restricted to his/her set answers, semi-structured interviews are more descriptive, thus generating more meaningful information (Hollebeek, Das and Shukla, 2021).

As this study entails qualitative research, every question posed to participants is open-ended in a bid to capture the true sentiments of the participant in so far as jewellery loyalty programmes are concerned. Closed questions on the other hand are more defined, precise, and structured and turn out to be very helpful while capturing the motivation, feelings and decision blueprint of the consumer which is so vital while analysing customer loyalty (Hollebeek, Das, and Shukla, 2021). This research employs a qualitative research design to explore consumers' attitudes towards personalisation, gamification, and emotional appeal in digital loyalty programs. Semi-structured interviews have become popular in qualitative research since they allow consistency in interviewing while allowing sequences for individual cases (Kallio et al., 2016). Semi structured interview formats are more flexible than structured ones that are based on pre-defined framework. This flexibility enables the respondents to present richer and more detailed description of their experiences and perspectives as regards loyalty programs and thus help to understand the phenomenon better (Gill et al., 2008). This method is most useful when employed in context to high involvement and emotional products such as jewellery where consumers' war stories, expected value, and feelings matter most.

## 3.3 Sampling Strategy

### 3.3.1 Purposive Sampling Method

There is also a purposive sampling approach used which involves recruiting only participants who have actual experiences in digital jewellery loyalty programs. This is suitable for qualitative research given the focus to capture participants who have certain level of expertise in areas that will correspond with the goal and interests of the study (Nikolopoulou, 2022). Due to the fact that the study aims to identify the perception of consumers, the participants are selected in a way that ensures that they have used loyalty program.

### 3.3.2 Criteria for Participant Selection

According to the objectives of the study, subjects are selected using these characteristics:

- One requirement is that they should have used or seen the concept of loyalty programs in the digital jewellery industry before.
- Participants must own at least one item of jewellery, as this ensures they are real consumers with actual engagement with jewellery brands and loyalty programs.

The reason for excluding such participants is based on their ineligibility for the research and their inability and/or unwillingness to participate in the interviews, respectively.

Table 1: Participant Demographics and Engagement Attributes

Participant Code	Gender	Age	Jewellery Ownership	Experience with Digital Loyalty Programs	Preferred Communication	Origin
P1	Male	25–34	Yes	Moderate	Brochures & Storytelling	Finland
P2	Female	30–40	Yes	High	Mobile App & Surprise Gifting	China
P3	Male	40–50	Yes	Moderate	Functional Offers (Watches, Wallets)	Finland
P4	Female	35–45	Yes	Low	Sustainability & Emotional Touches	India
P5	Male	18–24	Yes	High	Social Media Campaigns	Bangladesh

<b>P6</b>	Female	45–55	No	Moderate	Email Newsletters	Bangladesh
<b>P7</b>	Male	30–40	No	Low	In-store Personalization	Bangladesh
<b>P8</b>	Male	25–34	Yes	High	Influencer Collaborations	Kenya

### 3.4 Sample Size and Diversity Considerations

The study utilizes analysis of **eight** in-depth interviews to drive it. Although smaller than initially proposed, qualitative research is not concerned with breadth, but focus on depth and detail, and every interview yields rich, detailed data. This is consistent with the principle of saturation, at which new data starts to repeat obtained insights. The selected participants were selected strategically to reflect a variety of perspectives which means that despite smaller sample size, its findings are meaningful. Such an approach is relevant to the objective of the study, which aims to investigate subtle consumer concepts of digital loyalty programs in the jewellery industry. Although the sample size is quite limited, qualitative research endeavors to gain in-depth information of consumers and a selected few give a detailed description as opposed to a broad view (Lim, 2024). Users involved are randomly chosen to capture a broad spread of the demographic factors including age appropriate, sex, and the type of jewellery products they physically own. This diversity search helps in the acquisition of a diverse perception on the loyalty programs in a way which ensures that the perception acquired is not that of one segment of the consumers only (Dandis and Al Haj Eid, 2022).

### 3.5 Data Collection Process

#### 3.5.1 Data Collection Method

The major approach whose results will be used in this research is semi-structured online interviews because they allow both subjectivities to guide consumers freely and maintain the structure to stay within key research topics. This approach helps all the participants to give rich experiences of their knowledge and at the same time gives the researcher the chance to follow up on some of the answers that are given (Tenny, Brannan and Brannan, 2022). All interviews will be conducted through application interfaces including Zoom and Microsoft Teams so that all parties can

be accommodated. These channels provide a friendly environment conducive to responding (Holbeek, Das, and Shukla, 2021) for the respondents, thus minimising barrier to participation. This can be further explained by the fact that each interview will typically last between 30 to 40 minutes, to provide enough time for the respondent to give adequate information concerning digital loyalty program without rushing the process due to exhaustion. The two candidates will engage in a conversation strictly based on a simple form that includes topics like personalisation, gamification, and emotional engagement. This would mean that by using open-ended questions, the participants will not be restricted to choosing from several set answers but will be forced to expand on what they have gone through compared to when they have been given an array of multiple-choice questions (Beattie, 2023). Through this data collection technique, it is expected that the study will gain all-round information on possible consumers' perception and usage of digital loyalty programs within the jewellery sector. The interview guide, which outlines the key 20 questions is included in Appendix A.

### 3.6 Data Analysis

#### 3.6.1 Thematic Analysis Approach

The collected qualitative data has been processed using thematic analysis since it is considered one of the most common approaches to analysing data in this kind of research (Tenny, Brannan and Brannan, 2022). This method allows for the kind of analysis while at the same time putting participant responses into feasible thematic groups. The themes and subthemes that emerged in the study, as well as initial coding patterns and quotations, are provided in Appendix B to ensure the reader understands how analysis was conducted and applied to the data (Tenny, Brannan and Brannan, 2022).

#### **Steps for Creating Themes**

Regarding the choice of data analysis type, thematic analysis will be used, for which the following six-step approach is planned:

Participants' responses were documented in English and transcribed verbatim to ensure accuracy. For interviews conducted in other languages such as Hindi and Bangla, they were transcribed initially in the original language and translated into English for analysis later. Efforts were made to ensure that the translations as explained to the participants was captured properly as per the intent behind their responses. With regards to the transcription software used, Microsoft Teams for example, had its own issues of misidentifying speakers or falsely labelling silences as active

speech, all transcripts were carefully skimmed to address any typographical connotations. Final edits ensured that the participants' intent, as captured during the interview, was accurately reflected in the finished transcripts. This helps to narrow down the information gap and it also makes certain that no subtle information is missing (Hollebeek et al., 2021).

**Preliminary Themes:** Literature codes will be grouped in the initial broad categories or initial themes that describe different facets of the consumers' experiences based on the suggestions by Poojaa (2021).

While the basic coding captured any commonalities, the changes and refinement applied to the data always fit within the theoretical framework used in the literature review. Thanks to the method, we could verify existing theories and learn new things. Where notions were similar and appeared more than once, simplifying them ensured our information did not repeat and that our analysis reflected the correct understandings and experiences of the participants. This offers a fusion of rigid frameworks within theory-based coding and open attitude toward the unexpected results while applying controlled, relaxed guidelines for the analysis.

**Final Analysis:** The refined themes will be evaluated in connection with the research questions and give valuable conclusions concerning consumer's attitudes to jewellery loyalty programs.

### 3.6.2 Key Themes

From the existing literature, three broad categories of social issues are expected in the data. The analysis will try to find patterns that either support, elaborate upon, or contradict these expected patterns, employing a deductive approach.

- **Gamification and Engagement:** Electronic customer engagement; the impact of points, badges and game-interaction, and their perception by the consumers (Hsu and Chen 2018).
- **Emotional Engagement and Brand Loyalty:** Analysing the role of emotional connections, recognition, and status in long-term brand (loyalty Poojaa , 2021)
- **Reward Structures and Personalised Offers for Customer Retention:** Investigating into the factors that affect customer retention and satisfaction (Dandis and Al Haj Eid, 2022).

Conducting thematic analysis of the responses provided by the participants, it will help identify patterns which are quite helpful in understanding consumers' behaviour in the jewellery industry influenced by digital loyalty programmes.

## 4 Findings and Discussion

### 4.1 Introduction

This chapter explores the results of the study, the purpose of which was to understand how digital customer loyalty programs affect customer behaviour in the jewellery industry. Semi-structured interviews were used to get data from eight people who purchase jewellery. Their thoughts and experiences were analysed by studying the interview transcripts through thematic analysis. By carefully reviewing what people said in their interviews, the research team observed that gamification, personalisation and engaging the customer's emotions are the main aspects of using digital loyalty programs in the jewellery sector. They also show how Loyalty strategies (LOY) is respected, highly valued and practiced through the lens of jewellery buyers. This chapter prefers to examine participant observation and narratives rather than giving an overview of LOY Strategies, so I can clearly show how things like points, stories, the best rewards and status are important to both customers and brands. To analyse the themes, we turned to Braun and Clark's (2006) text categorisation system, making the process orderly and practical and including most of the participants' statements for context.

According to the findings, when it comes to jewellery, loyalty is more than just making purchases; people much prefer programs that offer personalized experiences. It was also found that being able to switch between online and physical stores played a major role in keeping customers loyal, as they expected everything to be seamless during this process.

### 4.2 Theme 1: Gamification in Loyalty Programs

#### 4.2.1 Understanding Gamification in Loyalty Programs

Gamification is the use of concept of game in other not gaming context to make it engaging by employing components like points, level, social component, and others. In the case of jewellery/consumer loyalty programmes, these are designed to maintain the visitor traffic rate even when there are long breaks between purchases.

The results showed that people understood and appreciated the added game-like features where incentives supported the using of a particular feature. Regarding simplicity as well as motivation in the context of a gamified loyalty program, one participant Participant 8 stated:

*“Well, there are a few reasons why I might lose interest in a loyalty program. One major factor would be if the rewards become too difficult to attain, or if the redemption process was overly*

*complicated. If I feel like I am accumulating points but never quite reaching a meaningful reward, that program would lose its appeal. Additionally, if the points expire too quickly or the program starts to feel irrelevant, offering rewards that don't align with my preferences, I'll be less motivated to engage. A lack of transparency regarding how points are earned and redeemed could also create frustration, making me feel less inclined to participate."*

This point of view stresses the importance of creating gamification systems that are easy to use and engaging enough to sustain the users' motivation towards efforts aimed at attaining rewards. Participants also noted that through social shares, rewarded challenges, and recording progress, they engaged with jewellery brands even when they were not buying. Respondents always underscored how essential the engagement and participation components of loyalty programs are. As one participant 2 noted, rather sophisticated forms of gamification well beyond simple point accrual are notable, especially the social and the competitive dimensions.

*"I would recommend a loyalty program that feels rewarding and well-structured. If I had a good experience, I would want others to enjoy it too. Referral rewards can also be a strong motivator. A program with useful perks and transparency is worth sharing. It helps when the brand makes members feel special."*

This captures a more general perception whereby loyalty programs should include entertainment and engagement elements in order to maintain user interest. These comments lead to two general conclusions about the application of gamification that it has the potential to maintain engagement and activation, thus supporting continuous brand awareness and associations outside of purchase-related experiences.

Such mechanisms also encouraged advocacy. As for the other positive outcome, one respondent said that the invitations to friends and the interaction with branded content made the brand itself seem more inviting and fun. As such, there was no perfunctory classification of gamification as a rewards tool, but to extend lifestyles and identify with the brand.

Nevertheless, this positive perception hinged on the usability and look in as far as the gamified tools were concerned. In general, respondents appreciated the clear and aesthetically pleasing design that would emphasise the specificity of the brand rather than such functions as search, history, or favourites.

#### 4.2.2 Challenges and Limitations of Gamification in Luxury Jewellery

While participants expressed overall positive attitudes toward gamification of loyalty programs, there were concerns about the relevance and implementation of gamified loyalty programs in the context of luxury jewellery. Another Participant 8 said,

*“Exclusive access is incredibly important in a loyalty program, particularly in sectors like Jewellery where the perceived value of the product is often associated with luxury and rarity. Being granted early access to new collections or private sales would create a sense of privilege and special treatment. It's almost like being in a selective club, which adds to the overall allure of the brand. Furthermore, it fosters a sense of anticipation, knowing that I might get to see and purchase a product before it's available to the general public makes the experience more curated and personalized. This kind of exclusivity would not only make the program more desirable, but also strengthen the emotional connection to the brand.”*

This infers that the price of the reward and its outlooks as luxury are cardinal in its acceptance. Some of the participants noted that transactional designs, which are more basic award prices at every point of sale or use of repeatedly used coupons that seem quite cliché to them felt uninspired. This likely lead to disinterest or even disengagement. ‘The system shouldn’t feel like a supermarket scheme, it should feel premium,’ another participant opined. As Participant 2 said

*“Simplify the process and make benefits clearly visible. Offer more unique luxury rewards, not just discounts. Incorporate emotional elements like storytelling or community. Make the program mobile-friendly and easy to navigate. Transparency in earning and redeeming points is crucial.”*

It was also mentioned that there were problems of disconnection between the gamified elements and the consumer needs. when gamification is none or over personalised, they create an effect of customer frustration and not loyalty. As Participant 8 said

*“Well, if I were to design the perfect Jewellery program, it would combine the best aspects of gamification, personalization and exclusive access. First, it would include a tiered points system with clearly defined milestones allowing members to track their progress and unlock increasingly valuable rewards. The rewards themselves would go beyond standard discounts and include customizable pieces, limited edition collections and unique experiences like private styling sessions or exclusive events. Additionally, personalization would be a key component, offering targeted*

*rewards based on past purchases, special occasions and personal preferences. Communication would be a mix of app notifications for immediate updates, emails for more in-depth content and social media for visually engaging promotions. Finally, the program would foster a sense of community by creating opportunities for members to participate in special events, share their stories, and feel like they're part of an exclusive circle of loyal customers.”*

The participants also reported a threat of brand dilution when playful elements appeared unrelated to brand image of luxury or timeless jewellery brands. It's an emotionally charged practice that has cultural implications and, when incorporated into a jewellery purchase, can clash with a gamified, hyper consumerist approach if done without agility and discretion. Participant 3 said:

*“I would first think about customer convenience. What would make customers fully satisfied, what they like, what they prefer - keeping all these in mind, I would try to bring things that ensure 100% customer service satisfaction*

Thus, although gamification does have the potential for increasing loyalty engagement, its application has to be considered within a premium context focusing on quality, design, and significance over quantity.

#### 4.3 Theme 2: Emotional Engagement and Brand Loyalty

##### 4.3.1 Factors Influencing Emotional Attachment to Jewellery Brands

Authenticity was another important factor with people's passion running high when brands communicated their culture, narrative, or fair-trade origin. These factors were perceived by many as being at the centre of the concept of long-standing client relationships. Such response bears testimony to the ways that narrative identity helps foster association between the brand and the consumer. Specifically, several interviewees pointed to craftsmanship and sustainability as key values, which were synonyms for trust and respect (Vidani, 2024). Like Participant 6 said,

*“I think it plays a very big role. I always want to learn about the brand's history, its craftsmanship, and how it sources materials responsibly. It builds trust and makes me feel like I'm supporting something meaningful. Brand loyalty is very important to me, especially in Jewellery . In previous times, people would purchase Jewellery directly from shops, but this is a digital era now, and we're in a digital phase where we can use these types of programs. Loyalty is very important and meaningful to me.”*

Participant 7 said:

*“Gold is never cheap. You can not buy it for 10-20 rupees. So you have to go with a particular management. So you have to go together. This is a particular thing that I recommend to most people. If you invest in gold, you will get double their return in life. That's what I mean. Most of the savings in gold are due to the fact that in life, after 10-20 years, its price is going to increase, so you are going to get its double in life.”*

This underscores that sustainability deepens their connection with brands by adding an ethical dimension to their shopping experience. This shows how symbolically linked jewellery, as a so-called lifestyle accessory typically associated with a life cycle, is much more than a product – it is the reflection of values.

Another important finding was related to the emotive nature and structure of the customer journey. People reminisced over the feelings evoked by products, like gifts made on special occasions, personalised items. They have developed strong associations with the brands contributing to brand identity because they were periodically effective in rewarding their loyalty (Dobrokhotov, 2023). To summarise, emotions, therefore, were not periphery in public diplomacy they were core. Consumers' expectations were focused on receiving the reflection of themselves, company's values, and the narrative it promotes.

#### 4.3.2 Role of Loyalty Programs in Maintaining Long-Term Relationships

Loyalty programs were defined as ways of emotionally engaging the customer for the brand as the consumer seeks its services periodically or frequently in the future after purchase. People liked it when some brands used loyalty programs to stay in touch purposefully. Participant 2 said

*“Storytelling makes me feel more connected to the brand. Knowing about heritage and craftsmanship builds trust. Sustainability adds ethical value to my purchase decisions. Emotional narrative strengthens long-term loyalty. It turns buying into part of a meaningful journey.”*

Participants 2 pointed to a program that involved a birthday saying

*“I engage with Jewellery loyalty programs a few times a year, usually around birthdays, holidays, or gifting seasons. If there's a good reward or personalized offer, I am more likely to participate. I don't check in daily, but I do when there's a reminder. Frequency depends on how relevant the offer is.”*

While earlier identified as having primarily commercial functions, loyalty programs were established and perceived as relational maintainers of continuity of relationship. This was highly relevant in Jewellery products, as their buying process is rare, but is considered a high involvement buying process. Customers were particularly delighted with programs that offered them more than mere incentives; that made them feel acknowledged over the whole customer life cycle (Kimura, 2021). Participant 1 said:

*“It's not very frequent, but as I mentioned earlier, when I bought a diamond locket for my daughter, they enrolled me in their loyalty program. After that, they remind me when ever they have new offer.”*

The self-sustaining engagement was most appreciated when it was perceived to be particular to the individual, relevant, and had a clear agent-motivated purpose instead of being mass and commercial. The emotive approach proved effective in turning the stock or ‘hit and running customers into brand loyal customers.

#### 4.3.3 Perceived Importance of Recognition, Status, and Trust

Some of the participants highlighted the breakdown of loyalty programs in terms of recognition and symbolic status. People wanted not only to elevate their desire to the level of a business agreement level. One of the participant’s remarked: ‘It is the ways in which customers feel that they are not just being customers. Engagement with customers at a granular level was crucial for respondents. Deeper customer interactions were preferable to simply being recognized as transactions. Customers valued experiences where they were acknowledged as people, not just numbers. As one respondent Participant 6 pointed out,

*“If the program provides real value like good discounts or unique gifts, I think they would benefit, and that makes me happy. I would recommend it, especially if there's a referral bonus or welcome offer for new users. That's even better.”*

Early access, Platinum/Gold memberships, and access to preview events were viewed as communally validating the consumer’s worth.

This sense of recognition was as tied to trust; Interviewees reported appreciating a greater sense of loyalty if the brand acknowledges and respects the person’s self-identity. These expressions of trust enhanced by other signs of loyalty such as giving tokens like souvenirs or simple thank-you calls actions that promoted feelings of trust in the relationship (George, 2021). Participant 4 said:

*“I think the basic reason is the quality of the product. And of course, the promotion is important. When I know there is some discount, I will be more interested in it. And the service quality is equally important. If I don't feel comfortable, of course I will move to another brand.”*

Trust was not only established through aspects such as ethics and product quality, but it was also supplemented through the Employee Experience of loyalty. To the current analysis, the more ostensibly customers were receiving this form of recognition, the greater the extent to which their positive emotional bond with the brand strengthened (Kumar and Shah, 2004).

#### 4.4 Theme 3: Reward Structures and Personalised Offers for Customer Retention

Customer retention is very important for luxury jewellery brands that use loyalty programs to keep customers coming back. This theme looks at how offering rewards, personalized tips, and special deals can help keep customers happy and make sure they come back in the future. Participants pointed out that companies should give rewards people actually want and also match them up with what the brand stands for, and they also said it's important to keep talking with customers often, so they feel listened to and part of the family.

##### 4.4.1 Reward Structure and Alignment with Customer Expectations

Participants said that rewards should match what people expect from luxury brands but also make sense for what customers like and want. Generic discounts were usually seen as not enough or even hurt the way people saw the brand. One participant Participant 5 remarked:

*“I think that in the case of Jewellery brands, they should not just offer discounts. Instead, Jewellery brands should offer additional items such as good quality wallets, watches, or other items that complement the Jewellery . For example, if they offer gold Jewellery with loyalty benefits, they could include a watch with a golden color. They can also offer a golden-colored wallet or other matching items.”*

This quotation points out that rewards shouldn't just mean giving out lower prices but should try to show the luxury brand's rare quality by offering nice, special products or unique experiences. Another participant pointed out that it's important for the reward to actually match what you are supposed to get for doing a task, like getting points for solving math problems. Participant 8 said

*“Well, there are a few reasons why I might lose interest in a loyalty program. One major factor would be if the rewards become too difficult to attain, or if the redemption process was overly*

*complicated. If I feel like I am accumulating points but never quite reaching a meaningful reward, that program would lose its appeal. Additionally, if the points expire too quickly or the program starts to feel irrelevant, offering rewards that don't align with my preferences, I'll be less motivated to engage. A lack of transparency regarding how points are earned and redeemed could also create frustration, making me less inclined to participate."*

This statement means that when the rewards don't match up with what customers want or expect, they might not pay attention and feel less loyal to the program. It also shows how important it is for brands to really get what each customer wants and likes. Moreover, participants liked a system that let them earn rewards and keep track of their progress, so they knew exactly how they were doing as they played. Participant 2 said

*"Yes, I enjoy the points accumulation the most. It feels rewarding. Personalized offers also make me feel seen and valued. Special access to products or early previews is appealing. The digital interface makes it easy to track rewards. It gives a sense of exclusivity and preferential treatment."*

The desire for a clear and simple way to get rewards shows that customers like it when there are goals, they can work towards, helping them stay motivated and keep playing. However, when it comes to luxury, using gamification needs to be done in a way that doesn't make the brand feel less valuable. Participant 6 said

*"It's very important for me. It makes me feel like an insider and gives me the advantage of seeing or buying items before they go public. It also makes the program feel premium and worth participating in."*

Participant 1 said:

*"Yes, in my opinion, a Jewellery loyalty program can be successful, but for specific customers, not for everyone. Your product should target premium customers, not general customers. You need to target a specific market segment with your loyalty program."*

This sentiment means brands need to be careful not to lose the feeling of luxury people want from jewellery while also trying to add in games or rewards. Programs should come up with attractive, special, and one-of-a-kind rewards. While gamification can help keep people interested, it's important to make the design tasteful so it encourages people to take part without making

the brand feel cheap. Customers really appreciate being able to see and understand what they need to do to get rewards, so companies should have clear and easy-to-use reward programs.

#### 4.4.2 Personalized Recommendations and Exclusive Offers as Drivers of Retention

Beyond rewards, people said that getting their own offers and special communications really helped them feel closer to the brand and made them want to keep coming back. Such signs showed that the company really cared about each customer and wanted to meet their needs. A participant Participant 2 shared:

*“Personalized messages make me feel acknowledged and appreciated. It shows the brand values my relationship with them. Birthday greetings or thank you messages go a long way. It humanizes the brand and adds warmth to the experience. Such efforts often make me think positively of the brand.”*

This quotation means that when a brand makes offers or messages that feel special and made for me, it helps me feel valued beyond just buying things, which in turn makes me want to keep coming back. Another person Participant 8 talked to said that exclusivity on a dating app helps people feel special and set apart.

*“Exclusive access is incredibly important in a loyalty program, particularly in sectors like Jewellery where the perceived value of the product is often associated with luxury and rarity. Being granted early access to new collections or private sales would create a sense of privilege and special treatment. It's almost like being in a selective club, which adds to the overall allure of the brand. Furthermore, it fosters a sense of anticipation, knowing that I might get to see and purchase a product before it's available to the general public makes the experience more curated and personalized. This kind of exclusivity would not only make the program more desirable, but also strengthen the emotional connection to the brand.”*

Exclusivity, shown through special deals or early access, really helped people feel loyal to Amazon, making them feel like they belonged to the brand and were recognized by it. Personalized recommendations also mattered a lot, as it helped the website decide what kind of content to show me. Participant 8 said

*“Well, for me, loyalty to a brand is driven by a combination of factors like value, relevance and the overall experience. If a loyalty program rewards that feel genuinely valuable and attainable, I am more likely to stay engaged. Additionally, the program needs to be easy to navigate and*

*understand. Overly complicated structures can become frustrating and demotivating. Finally, a sense of personalization can make a big difference. If the brand acknowledges my specific preferences and shopping habits, it creates a more meaningful connection and reinforces the feeling that my loyalty is being recognized and rewarded in a thoughtful way."*

This shows that when we make suggestions to shoppers based on what they like, it helps them feel more connected and trusted with the brand, which leads them to be more satisfied. Furthermore, many people talked about how the messages from the programs made them feel good or closer to the brands. Participant 2 said

*"Receiving a reward gives me a sense of joy and surprise. Not only me, everyone. It makes the brand feel more personal and thoughtful. Even small gestures can create a big emotional impact. It encourages positive word of mouth and loyalty. It's about feeling noticed, not just being a customer."*

Such communication helps connect customers to the brand and makes them feel like they are part of the company. Personalized recommendations and special deals are not about money; they show that the brand cares about the people they are trying to reach. These actions help customers feel noticed and important, which makes them more likely to come back to the brand even when other options are out there. Loyalty programs work best when they help make customers feel like they are important, not just another number in the mix.

In summary, making sure the rewards, suggestions, and exclusive offers are managed well is especially important if a luxury jewellery company wants to keep their loyal customers. Rewards must be special, match what the brand stands for, and fit to the customer so people keep liking them, but they still have to feel like something special and not too easy to get. Gamified elements like milestones can help motivate people more, but you have to pay attention to how you set them up, so they actually help people.

Simultaneously, personalized communication like giving custom suggestions, showing early looks, and sending happy birthday notes helps customers feel closer to the brand and want to keep coming back. These findings are in line with what other studies have shown, that how connected customers feel with a brand and the symbols it uses can really help keep them as customers for a long time.

#### 4.5 Discussion

It establishes that emotional engagement, personalisation, and gamification are not proprietary aspects of loyalty programs; rather, they are deeply interconnected. Thus, substantial emotional engagement is revealed as the anchor, a unifying technique that enhances and fortifies both gameful experiences and personalisation.

For example, some of the more general gamificative elements as the goal setting and the challenges completed were more significantly motivating if associated with reward referring to involve strong emotions; similarly, personalisation became more motivating if the feedback was meant to be as real as possible and indicating a level increase (Lewis, 2004). The observations presented herein are anchored in Self-Determination Theory (SDT) emphasising that loyalty behaviours are supported when the psychological needs to control, mastery and relatedness apply.

Personalisation enhances autonomy and competence through what the users receive from the gamification process while autonomy improves the competence of the users in the same process (Khademi Zare et al., 2024). Thus, the need for relatedness is met by engaging the customer emotionally, for instance, through narration or acknowledgment.

Furthermore, the participants did not embrace loyalty programs as discounts but as relationship-driver mechanisms that highlighted the fact that loyalty in the jewellery industry is sentimental, value-based expression (Felix and Rembulan, 2023). This makes it different to franchise and other loyalty programs that are applied in fast moving consumer goods where frequency and price are the main factors.

This study verifies that emotional engagement, personalization, and gamification are not stand-alone features of loyalty programs. In fact, they are deeply interrelated. The emotional engagement gets us to “upload” and “download” experiences since it acts as the glue that consolidates all gameful activities and personalized policies. Customers are not only captivated but maintained over time as loyal patrons because of the integration of emotional engagement, personalization, and gamification. The emotional engagement together with personalization and gamification aligns to form an effective loyalty infrastructure brand can leverage (Krajcovicova, 2025).

Take, for example, the fulfilment of goals through challenge-based gameplay. Additional personalization only increases the appeal and motivational force of feedback when it feels real and flows. For instance, real-time progress indicators, like those showing leveling up, make engagement feel

animated and dynamic. Tagging emotionally salient achievements with rewards makes milestone representation impactful and resonates deeply. As Lewis (2004) described, emotional reinforcement enhances the value associated with gamification and personalization by making them focal, relevant, and engaging to users (Canaple, 2025).

The results of this research study are in congruence with Self-Determination Theory (SDT) that discusses the crucial nature of motivating factors such as autonomy, competence, and relatedness, which incite loyalty behaviors. Personalization enhances autonomy and competence since users are able to customize the unlockable content of the gamified system to suit their needs. Autonomy is experienced when users are in control of the journey and competence is experienced through leveling up with progressive achievement feedback. This synergy enhances overall satisfaction while deepening the bond and connection with the loyalty program (Adeniyi, 2025).

Furthermore, relatedness, the third component of SDT, is achieved by emotionally attaching participants using storytelling, recognition, and emotional glue. It allows participants to feel that they are part of something important when brands employ narratives that speak to what the customers believe in or when they recognize them for achieving milestones. For instance, strong emotional or attachment responses can be elicited by sponsoring messages portraying sustainability and those acknowledging milestones with personalized messages (Wpab & Wpab, 2025).

Participants' qualitative insights highlight the significance of loyalty programs as relationship-driven frameworks rather than simply transactional interfaces. Different from FMCG sectors' loyalty programs which focus heavily on volume and price, in the jewellery sector, loyalty is much more personal, sentimental, and value expressive. As noted by participants, their loyalty has not been influenced by financial discounts but rather, by stronger emotional ties, shared values, and more personal engagement. Felix and Rembulan (2023) also noticed this difference, stating that jewellery loyalty programs are required to go beyond offers restricted to pricing to include the intangible and symbolic value offered by these products.

Enhanced emotional engagement because of personalized experiences becomes more evident with gamification. When properly implemented, gamification strategies can trigger various positive feelings such as joy, pride, or even nostalgia thus forging a deeper relationship between the customer and the brand. For instance, participants garnering exclusive rewards for attaining specific goals often feel pride from achieving these challenges, especially if the tokens or virtual badges redeemable represent personal milestones. Furthermore, social galleries or leaderboard

features that connect participants with other like-minded individuals serve more than just a community but foster relatedness (Incentive Research Foundation, 2025).

Personalization within loyalty programs encompasses more than tailoring offers or recommendations. It includes creating unique user experiences bespoke to the individual's preferences, principles, and goals. For example, a loyalty program that suggests specific milestones for customizable jewellery pieces focuses on previous purchases and provides a strong level of personalization, which enhances exclusivity and offers a feeling of care. This form of personalization improves independence and reinforces the competence the customer feels by valuing their preferences (Karlsson & Ryberg, 2024).

One more aspect which needs to be addressed from the findings of the study is the change in perception of loyalty programs among participants. Instead of perceiving them as financial tools, participants viewed them as channels to connect deeply with brands. This change highlights the need for emotional and value-driven connections in business domains where purchases have emotional meaning, in this case, jewellery (Sylvestre & Co., 2024). Unlike FMCG loyalty programs, which often tend to focus on frequency and bulk purchasing discounts, jewellery loyalty programs need to operate on emotional appeal and shared values to be effective. Blending storytelling into loyalty programs has been shown to be quite effective in achieving emotional engagement. Customers with stories relevant to their lives or values are more likely to remember them due to the strong emotions associated with those memories. Take, for instance, a loyalty program that tells narratives explaining the social responsibility of sourcing or the artistry involved in creating a piece of Jewellery . Such narratives can be fundamentally appealing, causing customers to remember them fondly instead of merely appreciating them. Milestones like anniversaries or other special achievements can also be acknowledged through personalized messages or gifts, which further strengthens the emotional bond and deepens customers' satisfaction (Tiiri, 2024).

It appears that consumers also want loyalty programs which feature social and environmental sustainability elements seamlessly integrated into their stories. Highlighting green initiatives or supporting social causes allows brands to foster a sense of purpose that serves a customer's deeper needs, which fits the overarching trend of value-based consumption, where customers seek aligned brands (Airola, 2024).

To sum up, emotional engagement, personalization, and gamification together, form the backbone of loyalty programs and are not features that stand alone by themselves. Emotional engagement is the anchor, supporting the impact of gamification and personalization. Loyalty programs

are able to serve meaningful and lasting bonds with customers by fulfilling psychological needs of autonomy, competence, and relatedness. The jewellery sector especially stands out from other transactional industries because they are able to differentiate themselves with value driven, emotionally resonant loyalty programs. Brands can develop loyalty programs that not only capture but retain customers for years by integrating storytelling, sustainability, and personalization, ultimately building relationships rooted in trust, sentiment, and shared values.

## 5 Conclusion and Recommendations

### 5.1 Introduction

The final chapter of the study is an overview of the main conclusions of the research and discusses their significant relevance to the field of the jewellery industry, development of the pertinent theory, methodological limitations, and prospects of future studies. The study aimed to investigate the customer's perception towards the usage of digital loyalty programme strategies like gamification, personalisation, and emotional appeals in the jewellery industry. The information was obtained to define how these elements affect customer behaviour, satisfaction rates, and loyalty in the long run. The conclusion that can be drawn from the survey of Chapter 4 is that general point systems of gamification may be less suitable for the luxury jewellery category because purchases are less frequent. It was found that personalisation played a major role in customer satisfaction; recommendations and achievements made while interacting with the brand further enhanced the bond shared. Two aspects of the present rewards were significantly connected with loyalty, which included emotional engagement due to the manifestation of the perceived reward elements such as trust and recognition, and the element of exclusivity. This chapter explains the findings, its theoretical contributions and the recommendations for future research are also presented.

### 5.2 Summary of Key Findings

**Gamification:** The research established that there are several benefits and risks in applying gamification in the luxury jewellery segment loyalty programmes. Although points, badges, and challenges would improve activity, some participants suggested that these engagement or loyalty tools are not important when shopping for high-price valuables with personal emotional connotations. Thus, the purchased product is meaningful and not frequently acquired; that is why programmes that imply a continuous accumulation of points and the subsequent exchange of those points for gifts sound uninteresting to people buying jewellery (Hsu and Chen, 2018). Nevertheless, the VIP status, the invitation-only, and the milestone-based incentives were regarded as more appropriate gamification techniques in this sector.

**Emotional Engagement:** There were three principal areas shown that could affect customer loyalty, one of which was emotional engagement. Ethical issues that client's value in brands include acknowledgment of special occasions, product access, and Company acts of transparency. There was also an indication of trust about product attributions concerning ethical issues of sourcing of material and sustainability. These results are captured by earlier studies on the importance that

emotional bonding plays in the process of establishing enduring customer relationships (Beattie, 2023).

**Reward Structures and Personalised Offers:** Among the main attributes of the loyalty programs, personalisation was one of the most appreciated aspects. From the various responses received, it was highly evident that personalised offers, specials, and other incentives such as celebrations when using the brand were also valued by the participants. Yet, if the type of personalisation was generic or irrelevant, it had disengagement consequences. Based on the research, there is a need for brands to adopt the use of data analytics to post the right messages with proper segmentation to make meaningful consumer experiences (Zikienė, Kyguolienė and Kisieliauskas, 2024).

### ***Link to Research Questions and Literature***

The research validates the argument that digital loyalty programs impact buyer behaviour, although it still requires consideration of how they can be properly implemented to meet the needs of luxury jewellery consumers. Although the literature has covered gamification and personalisation in the conventional M-Commerce and retail store, this research enhances the knowledge regarding loyalty in high-value and emotionally salient products (Hollebeek, Das, and Shukla, 2021).

### **5.3 Implications for Jewellery Brands**

**Gamification Strategies:** It is proposed that jewellery brands should modify the kind of gamification according to the niche nature of the products being sold. Brands should use VIP level membership, invitations and achievement-based reward and promotion programs, not point-based plans. This approach does not compromise the brand image, though it still tries to capture the essence of the gamification theory (Marcão, Santos and Sampaio, 2024).

**Personalisation Strategies:** Most brands should design better digital experiences through data analytics and artificial intelligence to give out very customised experiences. This customisation should depend on the buyer's choice, prior buying behaviour, and special occasions. First of all, loyalty programs must reflect consumers' duration and provide an opportunity to get a variety of privileges as well as moments instead of discounts (Dobrokhoto, 2023).

**Emotional Engagement Strategies:** Engagement based on emotions has to be the focal point of loyalty programs existing in the sphere of luxury jewellery. To motivate clients, they should be given brands to buy them appreciation gifts, thank them in the form of a card, and invite them to

exclusive events on special occasions. Moreover, it is suggested to ensure the ethical transparency of the sources and sustainability to be incorporated into the loyalty program, given that contemporary customers crave trust and genuineness in brand connections (Felix and Rembulan, 2023).

#### 5.4 Theoretical Contributions

**Contribution to Self-Determination Theory (SDT):** In this research, SDT is expanded to show that autonomy, competence, and relatedness pathways define consumer's interactions with digital loyalty programmes (Gilal et al. 2019). The research emphasises that with the help of gamification, consumers gain competence, and the discussed advantage is characterised by the achievement of rewards such as tiered membership, milestone rewards, and point-based activities. These mechanisms give a feeling of progress and control, making customers persist in using a particular brand (Hollebeek, Das and Shukla, 2021). In addition, personalisation as well as emotional appeal, improves the dimensions of relatedness and autonomy. Personalised communications for repeat customers, like invitations, special product suggestions and offers, and incentive and recognition promotions, deepen the customers' feeling of ownership towards the businesses' brands. The idea of choice is the other support for autonomy; for example, by offering the option to choose reward personalisation or specific features of the loyalty program. These findings also provide strong support for the relevancy of SDT in the context of contemporary consumption in applied digital environment, especially when the consumer interacts with the product category that carries high importance to the self and concerns emotional values.

**Expansion of Consumer Loyalty Theory in Luxury Retail:** Classical theories of consumer loyalty have mainly addressed the idea of rewarding the consumers through points that can be redeemed with great discounts and cash back, among other things (Beattie, 2023). However, this study questions the relevancy of such strategies for sales promotion in luxury retail businesses, especially in the Jewellery business. The results prove that the motivation of luxury consumers is not financial but based on relational, experiential and status rewards. This paper further develops consumer loyalty theory by explaining that relationship-oriented loyalty programs that focus on personalisation and prestige, together with emotions, are a better way of customer retention for high-value customers. Status and symbolic significance are also very appreciated or exist in luxury Jewellery because the customer needs more than just a saving when buying it. This research has evidence that it is necessary to continue the development of future loyalty strategies considering the affective and some aspects of the hedonic measures beyond the point-based approach and to look at such kind of rewards as acknowledgment strategies.

**Role of Digital Engagement in High-Value Purchases:** One of the major contributions of this research is that it looks at the use of digital in the purchase process of high involvement and affective products. Essentially, the process of purchasing luxury Jewellery is not the same as anyone else's domain buy-sell mechanism through attractive offers and convenience (Adis and Haj-Eid, 2022). From the above research findings, it was demonstrated that for digital loyalty programs to work, they need to be aligned in respect to the above – mentioned emotional contexts. The research indicates that the major experiences, such as artificial intelligence-based personalisation and prevailing digitalised and trustful transparency, are highly significant and matter for driving consumer involvement in high-ticket investment (Khademi Zare et al., 2024). For instance, the luxury brands that embraced blockchain to authenticate the ethical sourcing of their products and businesses using digital technology to provide virtual fitting services experienced an improved popularity among customers and retained loyalty in the long run. These findings extend knowledge of how the engagement models of digitally enabled touchpoints should be optimised for emotionally path-breaking markets and will serve as a starting model for subsequent research on technology-enabled loyalty programmes in luxury retailing.

#### 5.5 Limitations of the Study

**Small Sample Size and Generalisability:** However, the results from this study are limited because of the small number of participants involved. Although qualitative research stresses depth over a broad study, having more and more diverse subjects could have led to finding both more and unique perspectives. Because the study included fewer people, the results may not apply to all cases. However, according to Kimura (2021), since qualitative studies focus on a fewer number of features, it is better to include a bigger sample to ensure the findings can be applied to a larger population. Later studies could include a mix of people with diverse ages and living in different areas to provide more insights into loyalty via apps.

**Geographical and Market Limitations:** People from various part of the world were included in the research, not only those living in Finland. Even though the study included students from other countries studying in Finland, its purpose was to understand the opinions of consumers from around the world about brand loyalty. At the same time, important issues need to be kept in mind. A lot of the people who took part in the research were international students, so their preferences in brands may differ from those of Finnish residents. The study gave only a general overview of

how culture influences loyalty programs. Saunders et al. (2019) found that culture, the market and region all affect consumer attitudes and activities with digital loyalty programs.

Analyzing how loyalty programs perform in different parts of the world would help researchers find the similarities and differences among different elements of loyalty programs across various cultures.

Since the study investigates consumers globally, the findings should not be applied to all cultures and economies. How reward programs are used in a market mostly depends on cultural backgrounds and the local economy. It is possible for future studies to focus on comparing the presented results with other areas (Nikolopoulou, 2022). Like in many qualitative studies, interviews may see respondents answering in ways that favor one outcome. They are often overconfident about their experiences due to how they want to be viewed by society. While open answers were encouraged, there is still a problem in qualitative research with institutions (Shi, 2023). Such issues can be addressed in follow-up studies and form the basis for understanding the results of this research. In future, the scope of the study can be expanded to examine different areas for comparison.

**Potential Participant Bias:** The second reason has to do with data collection method which is a self-administered interview, introducing the possibility of participant bias. Respondent answers could have been distorted due to their attempts to provide socially pleasing narratives or due to the reliance on recall as opposed to actual preferences (Patton, 2015). This was minimized by ensuring that the interviews were conducted in a non-leading manner. The study design made it possible for respondents to freely state and describe the views that they held without the influence of the interviewer's opinion or outlook or viewpoints. Rather than directly asking whether personalisation was important, respondents were asked to discuss their experiences and thoughts regarding loyalty programs so that the idea of personalisation could be addressed effortlessly if it was relevant. That way, the study was able to limit bias and consequently obtain data that was relevant and accurate in relation to their perceptions. As a result, it is hard to pin down exactly what evidence there is for brand loyalty and engagement, as everyone may interpret these terms in different ways. To conquer this problem in the future, examining observation studies or behavioural data of several months or years of replenishing the card could be used.

**Time Constraints and Longitudinal Insights:** The type of research can only gather consumer opinions at one specific moment. Still, digital loyalty programs change as the market and technology progress. Rane et al. (2023) argue that to understand how loyalty programs are used over time,

it would help to observe consumer actions over a long period. It would help develop better models for how consumers' actions in the jewellery sector could vary.

Even so, this study gives useful insights into digital loyalty in jewellery and its key findings can benefit not only researchers but also those working in the field, always remembering other important contexts should be examined.

## 5.6 Recommendations for Future Research

**Larger and More Diverse Sample:** Future studies may examine the progress of engagement with the digital loyalty programs over some time. Longitudinal research could include such aspects as customer retention rates, purchase frequency and changes in the level of activity, which can be useful when assessing the long-term effectiveness of the given program (Lin and Wang, 2005).

**Longitudinal Studies on Loyalty Program Effectiveness:** Researching both the digital and the traditional models and comparing the two could help us understand which one is more suitable for the luxury retail environment (Marcão et al., 2024). While digital-based values of the subject loyalty platforms confer collective, quantified user personalisation, emotional influence may be better embodied by such gross types of programs as in-store VIP services and prodigious physical experiences.

**Comparing Digital vs. Traditional Loyalty Programs:** A comparative study between digital and traditional loyalty programs could provide a deeper understanding of which model is more effective in luxury retail (Mukhtar et al., 2023). While digital loyalty platforms offer data-driven personalisation, traditional programs (such as in-store VIP services and exclusive physical experiences) may provide stronger emotional engagement.

## 5.7 Conclusion

In conclusion, the findings of this study have contributed to the understanding of digital loyalty programmes, particularly in the context of jewellery and suggested that utilising gamification, personalisation, and emotional elements to engage customers creates loyalty and increases brand loyalty. From the research, it is clear that luxury consumers are most comfortable with experience-oriented loyalty programs that give preference to recognition, privileges, personalisation, and exclusivity instead of points. The current trend of consumers that requires the reconsideration of basic principles of loyalty programs is necessitated by the fact that jewellery brands should focus on the creation of more value through the cultivation of sincere relationships, trust,

and, ultimately, the emotional bond with the customer. What this means is that today's digital loyalty strategies must be much more fitting to nature and characteristics of high value to ensure that overall luxury jewellery loyalty programs must be more prestigious, exclusive, and emotionally appealing. In the future, further investigations will be carried out. The value of digital connectivity, AI technologies in personalisation, and cross-cultural loyalty factors will be crucial in the enhancement of customer retention techniques in the luxury fashion sector. Overall, to increase consumer loyalty and keep long-term advocacy for the jewellery brand, it is necessary to promote personalisation, ethical transparency, and high-status rewards.

## Declaration

we acknowledge the use of Claude 3.7 Sonnet (<https://claude.ai>) to assist with text enhancement in this thesis.

Purpose: We used this AI tool to help refine language and improve clarity in our writing.

Use: All ideas, analytical work, and substantive content in this thesis are entirely our own. The AI was used solely to enhance the presentation of our original work. we have thoroughly reviewed all AI-assisted text and take full responsibility for the final content of this thesis.

The following tools have been used to do the thesis:

Claude. (2025). Anthropic. 3.7 Sonnet. Used for text enhancement while maintaining our own ideas, analysis, and important content, May 2025. <https://claude.ai>

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## Appendix A: Interview Guide

### Interview Guide

**Title:** *The Effectiveness of Digital Customer Loyalty Programs in the Jewellery Sector*

#### Introduction

Thank you for agreeing to take part in this interview. This study aims to understand your thoughts and experiences with digital loyalty programs in the jewellery sector. Your insights are invaluable and will help provide a better understanding of consumer preferences and expectations in this area.

The interview is designed to be semi-structured, so while we have prepared questions, feel free to expand on your answers or share any added thoughts. This conversation should take about 30–40 minutes. Your responses will remain confidential and will only be used for academic purposes.

Let us begin with the questions:

#### Questions

1. Can you describe your experience, if any, with joining a digital loyalty program for a jewellery brand?
2. How often do you find yourself engaging with jewellery loyalty programs, and why?
3. What aspects of digital loyalty programs do you find most enjoyable or valuable?
4. In what ways have you noticed personalised offers being used in jewellery loyalty programs, and how did they affect your experience?
5. How do you feel about gamified features like collecting points, unlocking rewards, or completing challenges in loyalty programs?
6. Can you share how personalised messages or offers from jewellery brands have made you feel about the brand?
7. What factors are most important to you in staying loyal to a particular jewellery brand?
8. What would motivate you to recommend a jewellery loyalty program to your friends or family?
9. How would personalise experiences and gamified rewards influence your decision to continue using a jewellery loyalty program?

10. What suggestions do you have for jewellery brands to improve their loyalty programs and better meet customer expectations?
11. What motivates you the most to sign up for a jewellery brand's loyalty program?
12. Can you describe a memorable experience you've had with any loyalty program, jewellery-related or not?
13. How important is exclusive access (such as early product launches or private sales) to you in a loyalty program?
14. In your opinion, what rewards or benefits would make a jewellery loyalty program feel truly special or luxurious?
15. How do you prefer to be communicated with by jewellery brands (e.g., app notifications, emails, SMS, social media)?
16. What would make you abandon or stop using a jewellery loyalty program?
17. How do you feel about brands using your purchase history and preferences to personalise your loyalty rewards?
18. Can you describe the emotions you associate with receiving a reward or recognition from a jewellery loyalty program?
19. What role does brand storytelling (heritage, craftsmanship, sustainability) play in your loyalty to a jewellery brand?
20. If you could design the perfect jewellery loyalty program, what features would it include?

**Closing Statement**

Thank you for your time and for sharing your thoughts with us today. Your feedback will significantly contribute to understanding how jewellery brands can enhance their digital loyalty programs. If you have any added insights or questions about the study, please feel free to reach out to us.

## Appendix B: Themes, Subthemes, and Supporting Quotations

Theme	Subtheme	Key Findings	Supporting Quotations
1. Perceptions of Gamification -	1.1 Understanding Gamification	<p>Gamification keeps customers engaged between purchases.</p> <p>User-friendly and aesthetically pleasing interfaces are appreciated.</p>	<p>"Yes, I enjoy the points accumulation the most. It feels rewarding. Personalized offers also make me feel seen and valued. Special access to products or early previews is appealing. The digital interface makes it easy to track rewards. It gives a sense of exclusivity and preferential treatment." (P2)</p>
-	1.2 Challenges in Luxury Jewellery	<p>Rewards must align with the luxury brand's image.</p> <p>Over-personalization or irrelevant elements caused frustration.</p> <p>Risks of brand dilution with playful features.</p>	<p>"If the program provides real value like good discounts or unique gifts, I think they would benefit, and that makes me happy. I would recommend it, especially if there's a referral bonus or welcome offer for new users. That's even better." (P6)</p> <p>"Well, if I were to design the perfect Jewellery program, it would combine the best aspects of gamification, personalization and exclusive access. First, it would include a tiered</p>

		<p>points system with clearly defined milestones allowing members to track their progress and unlock increasingly valuable rewards. The rewards themselves would go beyond standard discounts and include customizable pieces, limited edition collections and unique experiences like private styling sessions or exclusive events. Additionally, personalization would be a key component, offering targeted rewards based on past purchases, special occasions and personal preferences. Communication would be a mix of app notifications for immediate updates, emails for more in-depth content and social media for visually engaging promotions. Finally, the program would foster a sense of community by creating opportunities for members to participate in special events, share their stories, and feel like they're part of an exclusive circle of loyal customers." (P8)</p>
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<p>2. Emotional Engagement</p> <p>-</p>	<p>2.1 Emotional Attachment Factors</p>	<p>Authenticity in storytelling, sustainability, and craftsmanship strengthened bonds.</p> <p>Personalized rewards during special occasions elicited positive emotions.</p>	<p>"I know that. I know that value is important. In my country, Bangladesh, there is a village called Jungle Bhunu which is also a dance. It comes from very old times, about 18th century, and it has been available throughout our history. So whenever you are recounting history, Jewellery takes a role. And every Jewellery carries its own story. For women, there are lots of Jewellery pieces they wear in their culture. Most of the time we see that there are some people who carry their culture through their Jewellery . But yeah, if we do very vintage Jewellery ." (P1)</p> <p>"And gold is never cheap. You can buy it for 10-20 rupees. So you have to go with a particular management. So you have to go together. I mean, for yourself, to achieve something, you feel like you have to achieve something. Along with that, you have to save for yourself. This is a particular thing that I</p>
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			<p>recommend to most people. If you invest in gold, you will get double their return in life. That's what I mean. Most of the savings in gold are due to the fact that in life, after 10-20 years, its price is going to increase, so you are going to get its double in life." (P7)</p>
	<p>2.2 Loyalty Programs for Relationships</p>	<p>Loyalty programs seen as tools for ongoing relationships.</p> <p>Personalized gestures (e.g., birthday messages) enhanced engagement.</p>	<p>"I have already mentioned that I have received discounts during festivals, especially two festivals. Some Jewellery brands offer discounts and some Jewellery brands offer special items with them, such as special bags and other items. I feel that it's good." (P5)</p> <p>"It must be 100% importance carry call ekaron amito money. Product Ashley Amazon Fastenit a party bad dictate party talk on a shop by a. Not on offer will akia Cham me all the time to party. She had to like Ajay Amish option my. Party. I'm not opportune to shop so much. Use limited kitchen design, limited to 80 koala so i'mitted faster</p>

			than the pie. Talk on that Kaji. I mean, faster. Faster.” (p3)
	2.3 Recognition, Status, and Trust	<p>Symbolic status (e.g., early access) is valued.</p> <p>Recognition actions (e.g., thank-you calls, tokens) reinforced trust and loyalty.</p>	<p>“Yes, in this case, we sometimes take advantage of those kinds of opportunities.” (P5)</p> <p>“I have been in a loyalty program of a Chinese brand. I think the most attractive aspect for me is that if I am not satisfied with the products I bought earlier and I want a new product, they can redesign the Jewellery for me. And it's free - I don't need to pay the design fee or other fees. They use the materials from my Jewellery I bought before and redesign it to a new one.” (P4)</p> <p>“Yeah, I have a lot of friends who buy Jewellery . Most of the time it's honestly purchased by women, so you have to think about women's mentality, how women try to get Jewellery frequently and what designs and features they care about. So you have to keep this in mind whenever</p>

		<p>you're launching a program. And apart from that, when a customer gets your product from online or offline, you have to take their full details - even their date of birth, even if they're married, their anniversary date. Please collect all these details. You can get information from customers, and from that day you can send messages or even send some gifts which will interest customers to buy your product again. This is a loyalty program where customers feel that this is their product, not just a product they're going to buy from the market. This is their product, their family's product. They are integrated with the Jewellery brand. So in my opinion, whenever you are selling Jewellery to customers, you have to collect all information, and during special dates you can send some details or promotions. That's the thing I would suggest whenever you are</p>
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			launching a loyalty program." (P1)
3. Reward Structures and Personalised Offers -	3.1 Aligning Rewards with Expectations	Rewards should align with preferences and brand values.  Tiered rewards motivate long-term commitment.	"I find gamification fun and motivating, especially when there's a clear reward at the end. Completing challenges like referring friends or making purchases during a limited time can be exciting. It adds a playful element to shopping and makes me feel more engaged." (P6)
-	3.2 Offers to Enhance Retention	Personalized recommendations based on past purchases drive engagement.  Limited-time exclusive deals create urgency and exclusivity.	"I'm open to it as long as it's done respectfully and the information is used to improve my experience. If I get better offers or suggestions that match my style, it should be helpful to me." (P6)

## Appendix D: Data Management Plan

### 1. General Description of the Data

Papers collected interview data from customers who purchased Jewellery and used digital loyalty programs. Audio recordings and interview transcripts, together with researcher notes, served as the data collection instruments which documented participants' views and activities related to personalization approaches and gamification elements as well as emotional bonding in loyalty programs.

### 2. Documentation and Quality of the Data

The researchers received consent from participants to record interviews that became part of analysis through transcription. The authors normalized all transcripts while erasing all personal data that could identify participants. The analysis of transcribed data utilized thematic methods through systematic coding which allowed identification of common themes. The research team verified the transcripts against audio recordings while their members received access to key findings during a check-up process.

### 3. Storage and Backup

Only through an encrypted cloud storage system did the researcher hold access to the interview data files. The researcher secured backup copies within a protected external hard drive to help avoid data loss while retaining the anonymous transcripts. After digitization of physical notes, the researcher safely preserved digital versions before completely destroying original documents.

### 4. Ethical and Legal Issues Related to Storage

The data handling process followed GDPR regulations together with institutional ethical guidelines. The research participants learned that their data would stay private while researchers erased all personal identifying information from eventually released data transcripts. The study obtained informed consent from participants for each interview while allowing them to stop the interview procedure at any time during the research process. After transcription, the study team erased all audio recordings to showcase superior participant confidentiality measures.

### 5. Data Access and Long-Term Storage

The complete dataset remains unavailable to the public because of privacy and ethical reasons. Academic publications as well as presentations may contain combined research results together with generic transcript excerpts. The transcripts will be stored for five years in secure facilities as per institutional guidelines before destruction.

## Appendix E: Research Timetable

<b>PHASE</b>	<b>TASKS</b>	<b>ASSIGNED TO</b>	<b>TIME-LINE</b>
<b>PREPARATION PHASE</b>	Develop research strategy, finalize interview questions, and refine theoretical framework.	Md Arif Sadeque	1 week
<b>OBTAIN ETHICAL APPROVAL AND PREPARE PARTICIPANT CONSENT FORMS.</b>	Rupali Swain		1 week
<b>DATA COLLECTION PHASE</b>	Recruit participants and schedule interviews.	Rupali Swain	2 weeks
<b>CONDUCT SEMI-STRUCTURED INTERVIEWS (ONLINE AND IN-PERSON).</b>	Md Arif Sadeque & Rupali Swain		3 weeks
<b>DATA PROCESSING PHASE</b>	Transcribe interview recordings and anonymize data.	Rupali Swain & Md Arif Sadeque	2 weeks
<b>CONDUCT INITIAL REVIEW OF TRANSCRIPTS AND CROSS-CHECK FOR ACCURACY.</b>	Md Arif Sadeque		1 week
<b>ANALYSIS PHASE</b>	Apply thematic analysis: coding, identifying themes, and categorizing responses.	Md Arif Sadeque & Rupali Swain	2 weeks
<b>CONDUCT MEMBER CHECKING TO ENSURE ACCURACY OF INTERPRETATIONS.</b>	Md Arif Sadeque & Rupali Swain		1 week
<b>WRITING PHASE</b>	Draft empirical findings, discussion, and conclusions.	Md Arif Sadeque & Rupali Swain	2 weeks
<b>REVISE THE REPORT BASED ON SUPERVISOR FEEDBACK.</b>	Rupali Swain & Md Arif Sadeque		1 week

## Appendix F: Ethical Considerations

### 1. Informed Consent

Participants were given comprehensive briefing on both study goals and data collection procedures and their rights as part of interview preparations. Each interviewee signed an agreement, either in written form or orally, that they would be recorded while being interviewed. Each participant retained total freedom to exit the research study whenever they wanted with no need to offer any specific reason guaranteeing their free choice to participate.

### 2. Data Privacy and Confidentiality

The raw interview transcript contained no identifiers of name or other contact data of the participants that were kept scored in the separate collection from the data collected. Stored safely in encrypted cloud storage by the researcher, these were only the entries made in the interview data. Procedures of data storage included full anonymity to the participants. Recorded audio information erased through transcription in order to maintain the privacy of participants.

### 3. Transparency and Data Usage

The participants received information about data utilisation and researchers reported combined results, so individual responses remained unidentifiable. The researcher removed all direct participant quotes from the published report for confidentiality purposes yet maintained their original factual quality.

### 4. Ethical Approval and Compliance

Prior to starting data collection procedures, the study obtained essential ethical approval from the board handling such matters. The study maintained all procedures which respected GDPR regulations as well as institutional research ethics guidelines to fulfil responsible data practices and protect participant privacy.

### 5. Honesty and Research Integrity

Research findings presented genuine results obtained without any modifications or incorrect interpretation of participant survey data. The research produced unbiased data through objective observation which was further strengthened by reflexivity methods including journal keeping.

The research process stayed true to ethical principles by establishing these measures which protected credibility and integrity while creating conditions of trust with study participants.

Appendix G: Interviews

[The Effectiveness of Digital Customer Loyalty Programs in the Jewellery Sector](#)