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EXAMINING THE IMPACT OF FLIPKART SUPER COINS ON CUSTOMER SATISFACTION: EVIDENCE FROM BENGALURU

[1]Dr. A Ravi, [2]Dr. Kishore M N

Director - Admin and Research, CHRIST Business School, Alambadi, Malur, Karnataka,Email: admindirector.mba@christcollegemalur.com

Assistant Professor, Department of MBA, SKIBS B School, Bengaluru, Email:kishmn@gmail.com

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Abstract

This study aims to investigate the impact of Flipkart Super Coins on customer satisfaction levels in Bengaluru. Flipkart is a leading e-commerce company in India, and Super Coins is a loyalty program that rewards customers for their purchases. The study will use both primary and secondary data to analyze the satisfaction levels of customers who have used Super Coins. The sample size was of 267 respondents. With the view of analyzing the data through percentage analysis and Pie Charts, correlation and regression analysis. The study will contribute to the existing literature on customer satisfaction towards Flipkart and provide insights into the effectiveness of the Super Coins program. The study also seeks to provide insights into how Flipkart can leverage Super Coins to improve customer satisfaction level. The findings of this study will be useful for Flipkart and other e-commerce companies with similar programs to improve their loyalty programs and enhance customer satisfaction levels.

1. Introduction

PWC (2015), this widespread adoption of technology has fueled domestic e-commerce players like Flipkart and Snapdeal's success as well as attracted international players like Amazon and Alibaba to the Indian market. Almost right after the internet was made accessible in India in 1995, the first wave of e-commerce started. At the start of the 1990s B2B customer services and management portals ruled e-commerce. But by the 1990s' end, it had grown to include B2C, online job sites and matrimonial. Business-to-business e-commerce, or B2B e-trade, often involves a manufacturer and a wholesaler or two enterprises; in contrast, B2C e-trade comprises of organizations that directly sell to their end customers. A new age in India of e-commerce began when IRCTC's e-ticketing portal went live in 2002. The Indian e-commerce market was dominated by travel-related online commerce following this event. According to PwC (2014), it accounted for major percentage of the E-commerce industry's total share of revenue in 2011 and 2013, respectively. Since 2013, when online retail markets began to establish themselves in the e-commerce industry, this trend has begun to reverse. E-tailing or online electronic retailing, attained the same level of contribution to the E-commerce market as the online travelling by the end of 2015, according to PwC (2014). The Indian e-commerce sector grew in the following years to encompass a number of new areas, such as online sales of luxury goods, mobile/DTH recharges, fashion e-commerce, and more. The majority of retail brands entered the market through e-commerce, anticipating that online channels would account for a significant portion of their revenue. E-commerce has emerged as the most widely used means of earning money. People buy online because it's cheaper, easier to find, has more options, etc., Even businesses sell their products online for the reason such as it gives greater margin, the cost of goods sold is low, stock management, and other advantages. The size of the e-commerce market in India is rapidly expanding. This growth has been driven by improvements in technology, internet connectivity, and accessibility to smart phones and other mobile devices. The Indian government's Skill India, Startup-India, Make in India and Digital India initiatives all contribute more to the country's e-commerce sector. In addition to growing in terms of buyers and retail transactions, e-commerce online shopping is expanding and gaining a lot of exposure. An intense conflict between established traditional business practices and ecommerce has emerged since its inception. It's a recent development in business and trade. E-commerce will soon play a crucial role in every industry as well as every facet of our life. It has led to a scenario in the economy where in every company, regardless of its size, will be forced to engage in e-commerce or will be at a risk of losing its customers or going out of business. The manner in which you shop, learn, interact, and conduct business is gradually being altered by e-commerce. E-commerce and e-business have gradually emerged as crucial components of economic development and business strategy in the emerging global economy. India's demographics perfectly position us as an appealing sector for an e-commerce boom. The economy of India is in a situation where there will be an exponential growth in the e-commerce sector as a result of the change in consumer behavior caused by COVID-19.

2. E-Commerce Loyalty Program

One thing is certain, loyalty is built over time: individuals are more faithful to vendors that reward them. What could be better for an individual than getting compensated for a good or service they would use anyway? One of the easiest retention strategies that any business can implement is a loyalty program. Rewards, discounts, and other unique incentives are used as marketing tactic to attract and keep customers returning to a store. With the emergence of COVID, the e-commerce industry expanded quite rapidly and even skyrocketed. In order to satisfy both their practical and emotional needs people had no choice but to shop online. E-commerce businesses design a loyalty program as part of their marketing plan to nurture and reward their most loyal customers. It's possible to become a member for fee or for free. Additionally, shoppers who join this membership program will receive exclusive offers, discounts, and prizes for engaging with the business and making purchases. It's a customer retention strategy designed to maintain and engage current customers so they will make greater purchases, visit the store more often, or engage with the brand more regularly. The best kind of programs are those that are easy to understand, provide a clear route to higher tiers and incentives, and provide an enjoyable experience. High churn rates and high purchase frequency are typical characteristics of ecommerce sales. In an effort to differentiate themselves, many businesses offer substantial discounts because they believe that customer loyalty has diminished.

3. Types:

1. Point-based loyalty programs: It includes Earn & Burn, revolves around earning points and then using them. Customers can earn points in a more modern approach for a variety of interactions, including subscribing to a newsletter, filling out their profile, and sharing product pages on social media.

2. Tiered loyalty programs: are popular with online customers because they enable users to advance through the program and obtain better perks as they spend more money or earn more points.

3. Perk programs: It is completely abandoning points, giving all of its member's benefits, unconditionally. It's a great approach to increase goodwill among customers or if your providing a unique service or products.

4. Hybrid programs: This includes the addition of loyalty communities and loyalty logic, such as gamification (such as badges and challenges).

5. Subscription-based loyalty programs: The free nature of online loyalty programs is typically their greatest appeal. Even though receiving these benefits necessitates a purchase or specific action, customers perceive this as a free gift or coupon.

4. Customer Loyalty Program, Customer Satisfaction and Customer Loyalty

Consumer satisfaction refers to how content a consumer is with their interaction with the business. It gauges how well a business can satisfy the requirements of its customers. Because a business cannot keep customers unless its customers are extremely happy, customer satisfaction is an important marketing element. Customer satisfaction plays an important role in business sustainability, especially in case of ecommerce business or online shopping. A business's ability to maintain customer satisfaction can help customers form favorable opinions of its products and services. This positive attitude or favorable view is crucial for future purchases of the item or service. Despite the compelling offers from other sites, pleased consumers will choose to return to the same online retailer. In general, a strong correlation between customer satisfaction and loyalty may serve as the major factor or the middle ground. The product development and quality of a company, as well as its service and efforts to meet customer expectations, influence customer satisfaction. Customer loyalty is one of the strengths of the company. Many companies don't grasp that the customer loyalty consists of several phases, which starts from searching for potential customers to the forming of advocate customer that will bring benefit for the company. The business makes a number of efforts to gain customer loyalty, maintain that loyalty, improve the financial performance of the business, and ensure that the business can continue to operate sustainably. Online businesses have programs where in they often provide reward gift to those who always conduct purchase, or it can also be to provide more acceptance to the consumers to get new items, discount card, or free gifts. By offering incentives to customers who frequently make large purchases, these programs encourage repurchases and increase and maintain sales. Customer loyalty program is an incentive plan that enables the online businesses to get more data about its customer base. The customers get offers in the form of coupons, points, product discount, and merchandise or other rewards. Harmonic relationships with customers are also used in an effort to increase customer loyalty. A loyalty program is not just a means for building customer loyalty but it's also a chance to learn more regarding customers shopping habits and preferences. Such data assist the organization with adjusting its support of its customers. A loyalty program has an impact on the customer satisfaction and customer loyalty.

5. Flipkart Supercoins

The largest online retailer in India, Flipkart, introduced a groundbreaking multi-brand rewards ecosystem called "SuperCoins" on June 26, 2019 in Bangalore. This ecosystem is intended to benefit millions of consumers. SuperCoins serve as a rewards system for purchases made through more than 100 partner businesses, including as Zomato, OYO, UrbanClap, PhonePe, and MakeMyTrip, in addition to those made on Flipkart. With more rewards partners to select from and everything being managed on a single platform, Flipkart users were now rewarded for doing everything they enjoy. Flipkart Plus which is a subscription service that allows one to get early access to deals, exclusive offers, and more, experienced a better rewards store with the introduction of SuperCoins. Customers may earn SuperCoins from all their transactions with

Flipkart and its partner services offered through its platform. SuperCoins can then be exchanged for thrilling prizes from an increasing rewards portfolio, creating each transaction worthwhile for them.

This project opened advantages for a sizable group of previously underserved customers who were making payments for goods and services that they purchased with cash only, unlike the typical credit card rewards programs. Customers may access the SuperCoins ecosystem regardless of the payment method they use. Due to limited chances to convert points to incentives and limitations inside their own business environment, traditional reward programs haven't lived up to their full potential. On the other side, by introducing a wide range of partners from across the travel, food, and entertainment categories, Flipkart's SuperCoins ecosystem substantially overcome these hurdles.With SuperCoins, Flipkart aims to transform the customer rewards industry and establish itself as a one-stop shop for a variety of buying needs

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6. How different are the SuperCoins from other reward programs?

While the typical reward programs are restricted by limitations on redemption and the confines of their own corporate environment. By enlisting several partners from the food, travel, and entertainment industries, Flipkart's SuperCoins ecosystem effectively addresses all these issues. By allowing users to utilize these SuperCoins outside of the Flipkart site as well, it goes one step further.

7. How does Flipkart SuperCoins work?

Earning Flipkart SuperCoins is very easy and it's also effective at the same time. If we buy anything from Flipkart worth Rs.100 then:

- Flipkart Plus member will get 4 Super Coins, maximum 100 Super coins per order.
- Those who are not a Plus member can get 2 Super Coins, maximum 50 Super Coins per order in Flipkart.

There are more ways to earn Super Coins in addition to when we purchase on Flipkart. The plethora of bingeable Flipkart Videos can give everyone a chance to earn coins on every show. That is equivalent to literally earning money while unwinding! Additionally, we may purchase for items that give them a chance to win additional coins. Even better, we may participate in challenges that award coins for each activity we accomplish, while Quiz and a few Flipkart games provide Super Coins as you progress through the game. Using the SuperCoins in Flipkart is very easy, and we can use this from either Flipkart's e-commerce platform or any other platform.

These are some of the ways in which these Flipkart SuperCoins can be used:

- To purchase any item from Flipkart at an additional discount. You can purchase goods through the exchange for as little as Rs. 1. Bedding, kettles, and other items may be found at the Flipkart Rs. 1 product shop.
- To buy movie tickets. clothes, groceries or other household items and electronic things
- To buy coupons, gift vouchers and EGVs from SuperCoins Zone.
- To buy exclusive deals on partner sites like Oyo, Zomato, Swiggy, and other Apps or Websites. And also to pay mobile recharges and bill payments

8. Review of Literature

- Shrey Nougarahiya, Gaurav Shetty and Dheeraj Mandloi (2021) investigate the causes of the e-commerce explosion in India and to offer tactics to hasten the industry's expansion. It includes data on how the Indian e-commerce market is set up for an exponential expansion using historical patterns. The influence of COVID-19 on the sector as well as developing markets and trends were also noted. They recognized the need to move the emphasis on the interventions and assistance to the supply side of the industry with remarkable success in that area, also provided policymakers with a series of recommendations based on previous trends for accelerating this sector's growth.
- Salihah Khairawati (2020). examines the relationship between the customer loyalty program of Alfamart and their customer satisfaction and loyalty. They found that customer loyalty can only if achieved with optimal customer satisfaction and company's income will always be at its highest level if its customers remain loyal. The research is carried out through the use of a survey. The research concluded that customer loyalty program through member card program and discount promo prices directly impacts customer loyalty. The role of customer satisfaction is moderator variable and

doesn't have significant influence on customer loyalty. It is generally accepted that Alfamart's member card or discount promotion-based customer loyalty program has an effect on customer satisfaction and loyalty. Using the information from this research the managers of retail businesses can better manage their customer satisfaction by developing customer loyalty programs.

- Srishti Dixena, Suman Sahu (2018) studies goal was to assess consumer satisfaction with Flipkart's online buying experience. The survey concentrated on the preferences, satisfaction, and issues that online shoppers had with Flipkart's online retailers. the majority of undergraduate students are better knowledgeable about purchasing on Flipkart. The majority of their survey participants were pleased with Flipkart and its offerings.
- S.Sudheer and SK. Fayaz (2019) analyses know that most of the people who use Flipkart are for the reasons such as for time saving and for obtaining the goods or products easily. They also found that the satisfied customers help Flipkart in advertising more. The study also identified that the best competitor for Flipkart is Amazon.
- Neetu Kumari (2021) describes which focuses on using quantitative method to test the customer satisfaction among the online shopping users by use of convenience sampling and questionnaire for collection data. The study indicated that among all factors discount and offers, availability of product and the competitive price are the three major elements that affect the satisfaction level of customers. The study also found that the customers prefer to shop more during festive season as offers and discount rates are high during this time. The researcher concluded that customers prefer Amazon more than Flipkart.
- Anurag Pandey and Jitesh S. Parmar (2021) identified that most of the Flipkart customers got to know about the website from internet. Most of the consumers prefer Flipkart due to their delivery time than other factors such as discount and customer services etc. Customers shop at Flipkart mostly for Clothes and Shoes. The research concluded stating that the two factors that affect the consumer's online shopping buying behavior are perceived ease of use and perceived risk.
- Gajendra Sharma (2021) primarily focuses on factors that influence consumer happiness with regard to online shopping in the Kathmandu Valley and measures satisfaction level. The study found that the major reason the respondents use online shopping is because it very convenient and time saving as well as the availability variety of products. The most preferred item of online shopping is Electronic and home application. Product review and being able to do comparison of prices is also one of the major reasons for shopping online. Most of its respondents prefer cash on delivery mode for payment.
- Prajwal M.S and Rashmi R. Hannur (2022), determines if customers are ready to make online purchases in conditions of post-pandemic and the most popular website among Bagalkot customers, to learn the key variables influencing customers' online purchasing decisions in post-pandemic conditions in Bagalkot, and to determine the tactics employed by Flipkart and Amazon India in post-pandemic conditions. According to the survey, both online retailers are doing well and competing at the same rate. The survey also revealed that although Flipkart excels in areas like shipping costs, payment choices, offers and discounts, and return and refund policies, Amazon excels in areas like product quality and more secure payment methods. Because it is situated in India, Flipkart is able to better serve Indian clients than Amazon by identifying their requirements and problems.
- Nadia Chalotra and OP Midha (2017), has done a comparative analysis of e-commerce portal which have been mentioned above. The study found that female responds demonstrate more interest towards online shopping. The customers prefer quality even if it's a bit more expensive. In the study which they conducted Amazon was leading in the most of the aspects such as price, preferred and suggesting it to others.
- In a press release titled "Flipkart introduces 'SuperCoins' - A first-of-its-kind, Multi-Brand Reward Ecosystem, strengthening its Flipkart Plus program" on 26th June 2019, Bengaluru, SuperCoins were first launched by Flipkart. This article highlights the use of SuperCoins and how their introduction has made Flipkart Plus stronger. This entails that Flipkart Plus users receive 2X as many SuperCoins as non-Plus members, may use SuperCoins in conjunction with their desired

payment method on Flipkart, and can exchange a greater variety of incentives. Additionally, it notes that, in contrast to credit card reward programs, SuperCoins can provide advantages for a sizable group of previously untapped consumers who were previously making payment for goods and services via cash only because it is available regardless of the method of payment that they select. These SuperCoins can also be used for a varied range of partners of Flipkart from across the travel, food and entertainment segments like Zomato, OYO, UrbanClap, PhonePe and MakeMyTrip etc.

9. Methodology

Statement Of Problem:

Most of the studies and research conducted till date have shown that Flipkart has been very successful in attracting and satisfying them in various ways. However, the specific focus of the research study will be how the introduction of Flipkart Super Coins has affected the level of customer satisfaction in Bengaluru. Thus, the problem statement of the study is to examine the impact of Flipkart SuperCoins on the customer satisfaction level in Bengaluru. The research will also explore the strategies that Flipkart can adopt to improve the satisfaction level of their customers.

Objectives of the study:

- To study the satisfaction levels of Bengaluru customers towards Flipkart Super Coins.
- To identify the various factors that influence customer's satisfaction towards Flipkart Super Coins.
- To analyze the impact of Flipkart Super Coins on loyalty of customer's and their repeat purchase behavior.

Methodology of the Study:

Descriptive and exploratory studies adopted with primary and secondary data collections from exclusively from flip kart customers of Bengaluru through questionnaires and personal interviews of sample size of 267 respondents through purposive sampling method.

Limitations of the study:

- Limited sample data
- The study is only in selected Bengaluru customers
- The study didn't take into account the perspective of non-Flipkart customers, which could have given a more comprehensive understanding of customer satisfaction in the e-commerce industry.
- The study has specifically focused on the impact of SuperCoins on customer satisfaction and didn't consider the other factors that may have an effect on customer satisfaction.

Analysis

Summary of Responses on Flipkart Super Coins and Customer Satisfaction (N = 267)

1-Strongly Disagree, 2-Disagree, 3-Neutra, 4- Agree, 5-Strongly Agree								
Items	1	2	3	4	5	N	%	SD
Frequency of Shopping on Flipkart	28	35	82	74	48	267	3.30	1.14
Importance of Loyalty Program	18	29	56	92	72	267	3.64	1.07
Ease of Earning SuperCoins	25	41	78	73	50	267	3.31	1.15
Redeemed SuperCoi	32	44	69	76	46	267	3.23	1.20

ns								
Satisfaction with Redemption Process	21	34	81	83	48	267	3.39	1.09
Value Added to Shopping Experience	24	46	85	72	40	267	3.22	1.11
Impact on Repeat Purchase Decision	39	58	74	63	33	267	2.97	1.18
Willingness to Recommend Flipkart	16	27	64	89	71	267	3.64	1.05
Likelihood to Continue Shopping	14	26	61	96	70	267	3.68	1.02
Impact on Overall Satisfaction	29	51	88	63	36	267	3.10	1.14
Experience Rating (1–5)	22	37	92	74	42	267	3.29	1.08

The descriptive analysis of 267 respondents indicates an overall moderate level of agreement toward Flipkart SuperCoins and related shopping behaviors. The highest mean scores were observed for Likelihood to Continue Shopping (M = 3.68, SD = 1.02) and Willingness to Recommend Flipkart (M = 3.64, SD = 1.05), suggesting strong platform loyalty and positive word-of-mouth intentions. Similarly, respondents acknowledged the Importance of Loyalty Programs (M = 3.64, SD = 1.07), indicating that reward mechanisms are valued in online shopping contexts.

However, perceptions regarding the direct effectiveness of SuperCoins were comparatively moderate. Variables such as Ease of Earning SuperCoins (M = 3.31, SD = 1.15), Satisfaction with Redemption Process (M = 3.39, SD = 1.09), Value Added to Shopping Experience (M = 3.22, SD = 1.11), and Impact on Overall Satisfaction (M = 3.10, SD = 1.14) reflect neutral to slightly positive evaluations. Importantly, the Impact on Repeat Purchase Decision (M = 2.97, SD = 1.18) recorded the lowest mean, indicating that SuperCoins may not significantly drive repeat buying behavior. The standard deviation values (ranging from 1.02 to 1.20) suggest moderate variability in responses, reflecting differing customer perceptions. Overall, while customers value loyalty programs and demonstrate strong intention to continue shopping on Flipkart, SuperCoins appear to function as a supplementary benefit rather than a primary determinant of customer satisfaction or behavioral loyalty.

H0: To examine the no relationship between SuperCoins-related factors and overall satisfaction.

H1: To examine the relationship between SuperCoins-related factors and overall satisfaction.

Correlation Analysis

A Pearson product–moment correlation was conducted to examine the relationship between SuperCoins-related factors and overall satisfaction.

Table: Correlation Matrix (N = 267)

Items	1	2	3	4	5	6
Ease of Earning	—					
Redemption Behavior	.52	—				
Satisfaction with Redemption	.61	.58	—			
Value Added	.63	.55	.69	—		
Impact on Repeat Purchase	.48	.46	.57	.62	—	
Overall Satisfaction	.54	.49	.66	.71	.59	—

Note. $p < .01$

The results indicate significant positive correlations between all SuperCoins-related variables and overall satisfaction. The strongest relationship was observed between Value Added and Overall Satisfaction ($r = .71$, $p < .01$), followed by Satisfaction with Redemption ($r = .66$, $p < .01$). This suggests that perceived value and redemption satisfaction are key contributors to customer satisfaction. Moderate correlations were found with Ease of Earning ($r = .54$) and Impact on Repeat Purchase ($r = .59$), indicating meaningful but comparatively weaker associations.

Regression Analysis

A multiple regression analysis was conducted to examine whether Super Coins-related factors significantly predict Overall Satisfaction.

R	R²	Adjusted R²	F	p
.78	.61	.60	82.45	< .001

The regression model was statistically significant, $F(5, 261) = 82.45$, $p < .001$, explaining 61% of the variance ($R^2 = .61$) in overall satisfaction. This indicates that SuperCoins-related variables collectively have a strong explanatory power.

Regression Coefficients

Predictor	B	Beta (β)	t	p
Ease of Earning	.12	.10	2.11	.036
Redemption Behavior	.09	.08	1.89	.060
Satisfaction with Redemption	.24	.26	4.98	< .001
Value Added	.31	.35	6.42	< .001
Impact on Repeat Purchase	.18	.17	3.54	.001

Among the predictors, Value Added ($\beta = .35$, $p < .001$) emerged as the strongest predictor of overall satisfaction, followed by Satisfaction with Redemption ($\beta = .26$, $p < .001$). Impact on Repeat Purchase also significantly predicted satisfaction ($\beta = .17$, $p = .001$). Ease of Earning showed a weaker but significant effect, while Redemption Behavior was marginally insignificant ($p = .060$).

This suggests that customers' perception of tangible value and a smooth redemption experience are the primary drivers of satisfaction, rather than mere participation in the SuperCoins program.

10. Discussion and Implications

The findings of this study indicate that Flipkart SuperCoins have a moderate but significant influence on overall customer satisfaction, primarily through perceived value addition and satisfaction with the redemption process. Consistent with relationship marketing and loyalty theory, customers tend to respond positively when rewards are perceived as meaningful and easy to utilize. The strongest predictor of satisfaction was perceived value, suggesting that customers evaluate loyalty programs not merely by their existence, but by the tangible benefits they deliver. Similarly, satisfaction with the redemption process significantly enhanced overall satisfaction, reinforcing the importance of seamless reward utilization. However, the impact of SuperCoins on repeat purchase behavior was comparatively weaker, indicating that while loyalty programs may enhance attitudinal loyalty (positive feelings and satisfaction), they do not independently drive strong behavioral loyalty. Other platform factors such as convenience, product variety, and pricing likely play a more dominant role in influencing repeat purchases.

From a managerial perspective, the results imply that Flipkart should focus on enhancing the perceived value of SuperCoins by increasing reward attractiveness, simplifying earning mechanisms, and ensuring transparency in redemption policies. Improving communication about reward benefits may reduce customer uncertainty and strengthen program engagement. Strategically, integrating SuperCoins with personalized offers and tier-based benefits could increase their influence on repeat purchase behavior. For researchers, the study highlights the importance of distinguishing between perceived value and behavioral loyalty when evaluating digital loyalty programs. Overall, SuperCoins function as a supportive engagement tool rather than a standalone driver of customer retention, emphasizing the need for a holistic loyalty strategy.

11. Conclusion

This study examined the impact of Flipkart SuperCoins on customer satisfaction among 267 respondents in Bengaluru. The findings reveal that SuperCoins have a positive but moderate influence on overall customer satisfaction. While respondents generally perceive loyalty programs as important and express willingness to continue shopping and recommend Flipkart, the direct effect of SuperCoins on repeat purchase behavior is comparatively limited. The results indicate that perceived value addition and satisfaction with the redemption process are the most significant contributors to overall satisfaction, rather than mere participation in the loyalty program.

The study concludes that Flipkart SuperCoins function as a supplementary engagement mechanism that enhances the shopping experience but does not independently drive strong behavioral loyalty. Customers' continued patronage appears to be influenced more by broader platform attributes such as convenience, product variety, competitive pricing, and service quality. Therefore, loyalty programs like SuperCoins should be strategically integrated with overall customer experience management to maximize their effectiveness. Overall, this research contributes to the understanding of digital loyalty programs in e-commerce by demonstrating that while reward systems positively influence attitudinal satisfaction, their impact on behavioral outcomes depends largely on perceived value and execution quality. Future research may further explore mediation effects, demographic influences, or comparative analysis with other e-commerce platforms to deepen insights into loyalty program effectiveness.

Future scope

The present study provides valuable insights into the impact of Flipkart SuperCoins on customer satisfaction; however, several avenues remain open for future research. First, the study was geographically limited to Bengaluru, which restricts generalizability. Future research can expand the sample to multiple cities or conduct a pan-India study to compare regional differences in loyalty program effectiveness. A larger and more diverse sample would enhance the external validity of findings. Second, this study primarily used descriptive and regression analysis. Future researchers may employ advanced techniques such as Structural Equation Modeling (SEM) to examine mediation and moderation effects—for instance, whether perceived value mediates the relationship between SuperCoins and overall satisfaction, or whether demographic factors (age, income, shopping frequency) moderate loyalty outcomes. Longitudinal studies could also be conducted to examine how loyalty perceptions evolve over time. Third, comparative studies between different e-commerce platforms (e.g., Amazon Prime Rewards vs. Flipkart SuperCoins) would provide deeper strategic insights into competitive loyalty program design. Additionally, qualitative research methods such as interviews or focus groups may help uncover psychological and emotional factors influencing loyalty behavior. Future research may also explore the integration of personalization, gamification, and tier-based rewards in digital loyalty programs to assess their impact on behavioral loyalty and long-term customer retention.

Overall, future studies can build upon this research by adopting broader samples, advanced analytical techniques, and comparative frameworks to strengthen theoretical and managerial contributions in the domain of digital loyalty programs.

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