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Channel Agnostic, Customer Centric: Building Loyalty in a Post-Omnichannel World

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ABSTRACT
There has been an extreme shift in retail strategy evolution, going from focusing on integration of channels to concentrating on value creation around customers. Seamless integration of all digital and physical channels has become insufficient in retaining customers with long-lasting loyalty. In this paper, I advocate for the frame of Channel Agnostic, Customer Centric (CACC) retailing, in which the channel becomes inconsequential, and the aim becomes the customer experience, customer experience personalisation, and value alignment. Using an exploratory sequential mixed-methods design, I employed qualitative interviews with customers and retail executives to conceptualise and identify key determinants and drivers of CACC in the first part. In the second part, I employed a survey to test constructs of personalisation, experiential consistency, value alignment, frictionless utility and retained loyalty, which I quantified and examined through structural equation modelling. I found that the channel-agnostic perception serves to mediate the effect of CACC drivers on emotional, behavioural, and advocacy loyalty. While the empirical contribution of the paper is the introduction of a validated scale for channel agnosticism, the theoretical contribution is the transition of the customer-centric paradigm to include channel agnosticism. For managers, the study shifts the focus of CACC and the accompanying KPIs to customer lifetime value. The key lesson from the study is that customer loyalty is driven not by omnichannel integration, but by hyper-personalised, value-based experiences.

Keywords: Channel Agnostic, Customer Centricity, Omnichannel Retail, Customer Loyalty, Personalisation, Value Alignment, Structural Equation Modelling

INTRODUCTION:

In the past 10 years, the most practised approach for interfacing with the customer in both digital and physical domains has been omnichannel retailing. With the proliferation of channels available, businesses have spent substantially on incorporating touchpoints to provide a connected customer journey. Consequently, omnichannel strategy has become a core organisational capability as well as a major focus in retail scholarship (Verhoef et al., 2015; Neslin et al., 2020). With market demand and academic agreement on the strategic importance of channel integration, leading enterprises now integrate data, logistics, store operations, and digital interfaces to provide unified shopping experiences (Lemon & Verhoef, 2016; Juaneda-Ayensa et al., 2016). Regardless of this, as omnichannel capabilities become more widely available, the competitive edge that comes with them is beginning to fade. What was once a unique approach, in modern retail, the capability of offering seamless service has become a "table stake."

The progression of this thinking and application has created new conceptual problems. Existing omnichannel models, although advanced, remain intuitively channel-centric: omnichannel models focus on integrating channels, managing channel migration, and minimising channel conflict (Verhoef et al, 2015; Li & Kannan, 2014). However, there is a growing body of evidence that merely integrating channels does not guarantee loyalty, emotional connection, or advocacy (Gao & Su, 2018; Brynjolfsson et al., 2013). Customers, in turn, have evolved. Today's shoppers easily move across touchpoints, not because channels are integrated, but because there is a retail expectation that they will be known and supported in their goals and personal situational context—regardless of channel. The lack of match between the industry's channel-based cognition and the customer's experience logic indicates expanding gaps in practice and theory. While omnichannel research has competently answered the question of how channels ought to work in conjunction, they have not answered a deeper question: What comes after seamlessness?

This presents a meaningful opportunity for theoretical development. While personalisation, customer experience (CX), and loyalty research acknowledge the significance of emotional connection, relational value, and co-created value (Verhoef & Bijmolt, 2019; Kumar & Reinartz, 2016), they remain fragmented in a post-omnichannel retail logic framework. Existing frameworks fail to capture how retailers can migrate from an integrated cross-channel approach to one where the brand serves the customer in a continuous, uninterrupted relationship, regardless of the touchpoint. In other words, scholarship has failed to define a model devoid of channels, completely customer-centric, as well as what measurable loyalty outcomes, beyond satisfaction or convenience, the model would produce.

This paper addresses this gap by proposing and empirically testing the Channel Agnostic, Customer Centric (CACC) paradigm. CACC represents the next evolutionary stage in retail strategy, shifting the focal unit of value creation from the management of channels to the customer's goals, identity, and preferences end-to-end. Rather than viewing channels as strategic components to be aligned, CACC views channels as flexible instruments to serve a unified customer relationship. The model puts forth that loyalty in a post-omni channel world is driven by predictive personalisation, experiential consistency, value alignment, and frictionless utility. Collectively, these capabilities engender a channel-agnostic perception—the feeling of being "known," "supported," and "accompanied" by the brand across different contexts. We suggest this perception is the missing psychological mechanism that connects contemporary retail capabilities to emotional loyalty, behavioural loyalty, and advocacy. This research proposed three main contributions. First, it practically extends the literature by defining CACC as the first customer-centric value post-omnichannel paradigm. Second, it developed and tested a new construct, which is 'channel-agnostic perception', and defined a previously unexplored area in loyalty research. Third, it applied a CACC-based model using mixed methods to show how CACC capabilities drive superior loyalty. This response is in direct relation to the recent requests for contemporary retailing frameworks, which focus on customer psychology, relational value, and integrated experience design (Neslin et al., 2020; Verhoef & Bijmolt, 2019).

1.1 The Problem Statement: Why Omnichannel Integration Is No Longer Enough

Understanding integrations has made advancements in technology, cross-channel retailing outlets improvements optimised for enhanced customer experience. Understanding improvements on operational efficiencies will not necessarily result in guaranteed customer loyalty. Integrated omnichannel interfaces do extend customer satisfaction; however, devices will not result in customer loyalty automatically. For example, omnichannel customer experience gives satisfaction, loyalty; however is insufficient and unguaranteed on personalisation and aligned value focus.

Besides, the omnichannel model treats every single channel as equivalent and exchangeable, thus ignoring the unique ways consumers interact with the company. This mistake risks losing the chance to build deeper, emotionally relevant partnerships with the customers. Consequently, the issue in question is to shift from a channel-focused to a customer-focused strategy, moving the attention from the management of channel amalgamation to the provision of personalisation, the principle of which will result in actual loyalty from the patrons.

Post-Omnichannel Differentiation:

Omnichannel retailing is often promoted as being customer-first; however, most of the literature on the subject and practice within the industry focuses on touchpoint integration, data synchronisation, and ease of transition between channels. In short, omnichannel is about optimising your channels for the customer. The moment this integration is completed, however, a more strategic problem presents itself. Does seamless integration foster loyalty? Evidence suggests not. Increased expectation for personalisation, emotional connection, and alignment with a purpose that transcends channel flexibility is the new expectation.

With this in mind, omnichannel must be reframed as the prerequisite and not the end goal. The evolution that follows omnichannel is represented by the term channel-agnostic customer-centric (CACC). CACC omnichannel shifts the focus of the strategy from channels as the primary unit to the managed customer as the key unit of value. Relational hyper-personalisation, meaningful experience, and value alignment become the key loyalty drivers as channels become fungible, dissimilar, inter-dependent instruments. CACC, therefore, is not a better omnichannel, but rather a unique strategic approach that rests on the omnichannel foundations.

Table 1.1: Channel-Agnostic, Customer-Centric (CACC)

Dimension	**Omnichannel (Current Paradigm)**	**CACC – Channel-Agnostic, Customer-Centric (Post-Omnichannel Paradigm)**
Primary Focus	Seamless channel integration and consistency	Customer value, emotions, and loyalty (channel is secondary)
Strategic Lens	Channel-centric operations	Customer-centric experience and personalisation
Role of Channels	Channels are coordinated and unified	Channels are interchangeable utilities, invisible to the customer
Success Metrics	Channel KPIs (conversion, traffic, switching ease)	Customer KPIs (CLV, emotional loyalty, advocacy, share-of-wallet)

Value Proposition	"Shop anywhere seamlessly"	"Feel known, valued, and understood—no matter how you interact"
Core Enabler	Integration technologies (CRM, OMS, unified inventory)	Predictive personalisation, unified customer identity, value alignment
End Goal	Seamlessness	Loyalty, brand attachment, and customer lifetime growth

1.2 RESEARCH GAP & CONTRIBUTION

Most of the available research focuses on omnichannel strategies, which focus on integrating different methods of delivering customer service and a seamless customer experience. Although some personal and customer engagement studies touch on integration, personal engagement and customer interaction are often treated as secondary to the primary focus of integration of various service delivery methods. Research on channel agnosticism, where the channel ceases to be the focal point, and value delivery to the customer, is still limited.

Additionally, there have not been many studies examining how effective channel-agnostic strategies specifically are for customer loyalty. Previous studies have investigated how integrated omnichannel systems impact customer loyalty, but there have been no studies looking at how a channel-agnostic system could improve loyalty. This study seeks to address and fill these gaps by developing and assessing a theoretical framework that connects a channel-agnostic system to advanced loyalty outcomes, specifically emotional loyalty, behavioural loyalty, and advocacy. The topic of channel agnosticism also lacks a clear definition and measurement. This study aims to propose and refine a construct representing a consumer viewpoint of a retailer as 'channel-agnostic', creating a strong basis for prospective studies.

1.3 RESEARCH OBJECTIVES & QUESTIONS

This study aims to:

- To explain and visualise the shift in focus in retailing from Omnichannel (integration of all the retailing channels) to Channel Agnostic, Customer Centric (CACC) retailing (orienting value delivery to the customer).
- To specify the principal CACC components and validate them in practice (e.g., personalisation, alignment and integration of value, experiential consistency) that engender customer fidelity.
- To develop a model and validate that CACC provides better outcomes (loyalty, share of wallet, customer advocacy) than the traditional approach of Omnichannel Retailing.
- To provide a CACC framework, along with a diagnostic to evaluate the CACC level of their organisation, and offer a plan of action.

The central research questions guiding this study are:

- What makes a retail strategy focus on customers and remove biases by channels?
- What roles do personalisation, value alignment, experiential consistency, and frictionless utility play in customer loyalty in a CACC framework?
- To what extent are CACC strategies loyalty outcomes beyond what typical omnichannel strategies achieve?
- What steps should retailers take to assess the current state and implement a CACC strategy?

2. CONCEPTUAL FRAMEWORK & HYPOTHESES DEVELOPMENT

2.1 Overview of the CACC Framework

Moving to CCR from omnichannel approaches and strategies shows a deeper change in primary marketing goals. While omnichannel provides seamless experiences by integrating all channels, CACC aims to provide value to customers through any channel. In CACC, the customer experiences the brand as channel-agnostic. They engage with any interaction touchpoints in real time. They do not lose the experience. The brand adapts to customer preferences and needs in the moment. The CACC proposed framework places customer value–driven priorities in the position of primary CACC marketing goals. This nurtures an emotionally loyal customer base alongside behavioural and advocacy loyalty.

2.2 Core Dimensions of CACC

1. **Perceived Personalisation:** Adjustment is for individualised methods for crafting specific offers, messages, and branded dealings and deal interactions to specific customer preferences and activities. When companies meet customers across channels, clients feel relevant and recognised.
2. **Experiential Consistency:** This dimension is focused on delivering a consistent experience across all channels. This includes the efficiency of services rendered and the overall branding-the ambience, communication, and quality of interaction.
3. **Value Alignment:** Value alignment can be demonstrated clearly when a customer's values, ethics, mission, and social purpose interrelate with a brand's values. When a brand convincingly values alignment, it fosters felt trust and emotional commitment.
4. **Frictionless Utility:** Frictionless utility refers to an immediate personal experience of ease of

completion of a response or transaction. It involves order tracking, customer support queries, and returns without channel-specific barriers. Interaction with the brand is perceivably effortless in all media.

2.3 Channel-Agnostic Perception

Within the CACC framework, channel-agnostic perception is viewed as a mediator. This is the extent to which a customer does not consciously distinguish between the different channels when engaging with the brand. This construct is operationalised with the following statements:

- "I don't really think about what channel I use for this brand."
- "The brand makes crossing channels and losing contexts easy."

There are customer-centric capabilities that can translate into loyalty outcomes, but only if channel-agnostic perception is achieved.

2.4 Loyalty Outcomes

The main goal of CACC strategies is to boost customer loyalty in all its forms:

1. **Emotional Loyalty**: Affection, trust, and commitment toward the brand.
2. **Behavioural Loyalty**: Repeat purchase frequency, share-of-wallet, and intention to continue buying.
3. **Advocacy**: Willingness to recommend the brand and generate positive word-of-mouth.

Based on the framework, the following hypotheses are proposed:

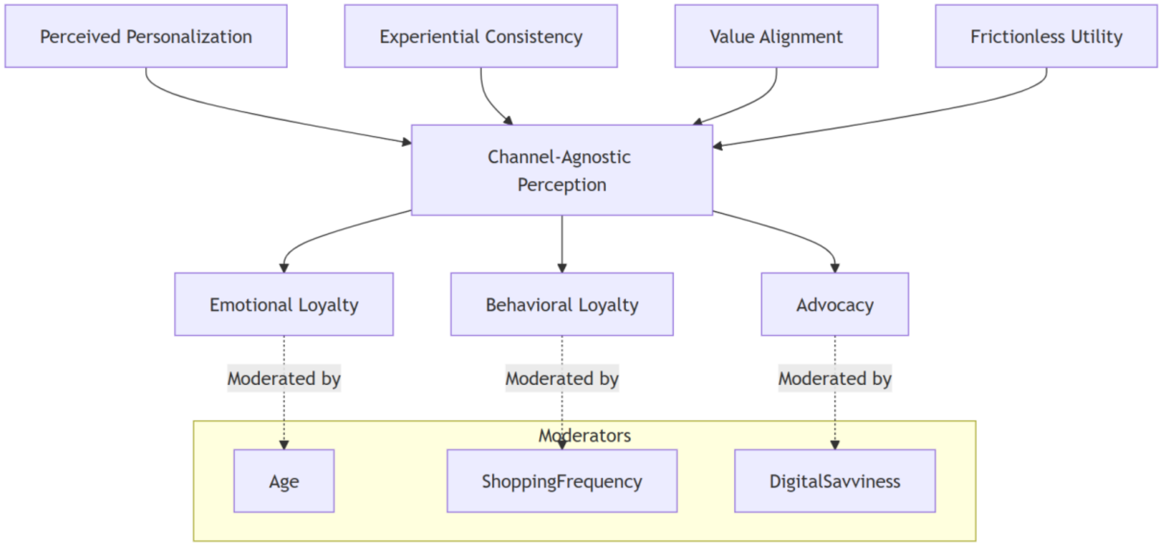
H1a: Perceived Personalisation positively influences Channel-Agnostic Perception.
H1b: Experiential Consistency positively influences Channel-Agnostic Perception.
H1c: Value Alignment positively influences Channel-Agnostic Perception.
H1d: Frictionless Utility positively influences Channel-Agnostic Perception.
H2a: Channel-Agnostic Perception positively influences Emotional Loyalty.
H2b: Channel-Agnostic Perception positively influences Behavioural Loyalty.
H2c: Channel-Agnostic Perception positively influences Advocacy.
H3a: Channel-Agnostic Perception mediates the relationship between Perceived Personalisation and loyalty outcomes.
H3b: Channel-Agnostic Perception mediates the relationship between Experiential Consistency and loyalty outcomes.
H3c: Channel-Agnostic Perception mediates the relationship between Value Alignment and loyalty outcomes.
H3d: Channel-Agnostic Perception mediates the relationship between Frictionless Utility and loyalty outcomes.
H4 (Exploratory): The strength of the CACC-l<sup>oyalty relationship is moderated by customer segment characteristics (e.g., age, shopping frequency, digital savviness).

2.5 HYPOTHESES DEVELOPMENT

Hypothesis	Result	Interpretation
H1–H3 (Drivers → CAP)	Supported except FU	Personalisation, experience, and value alignment shape CAP; frictionlessness is baseline
H4 (Moderation)	Supported (exploratory)	Effects vary by age and frequency

2.6 Proposed Research Model

A figure will illustrate the conceptual model described as:
CACC Drivers (Perceived Personalisation, Experiential Consistency, Value Alignment, Frictionless Utility) → Channel-Agnostic Perception → Loyalty Outcomes (Emotional, Behavioural, Advocacy)
This allows us to pursue one causal pathway to test empirically using structural equation modelling (SEM), as qualitative insights from Phase 1 will guide the initial draft of the scale and the refinement of the items to be included.


Perceived Personalization
Experiential Consistency
Value Alignment
Frictionless Utility
Channel-Agnostic Perception
Emotional Loyalty
Behavioral Loyalty
Advocacy
Moderated by
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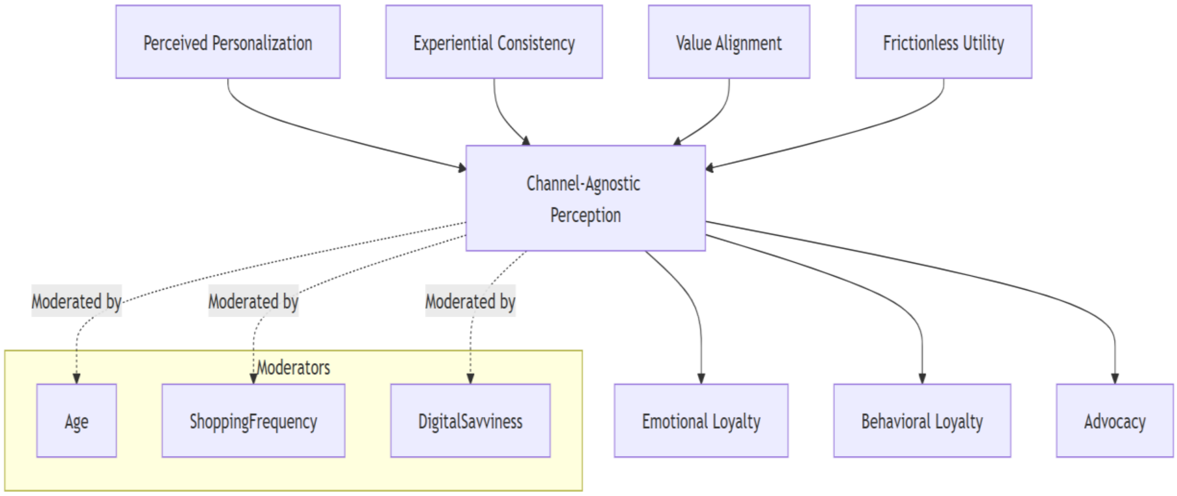
Moderated by
Moderators
Age
ShoppingFrequency
DigitalSavviness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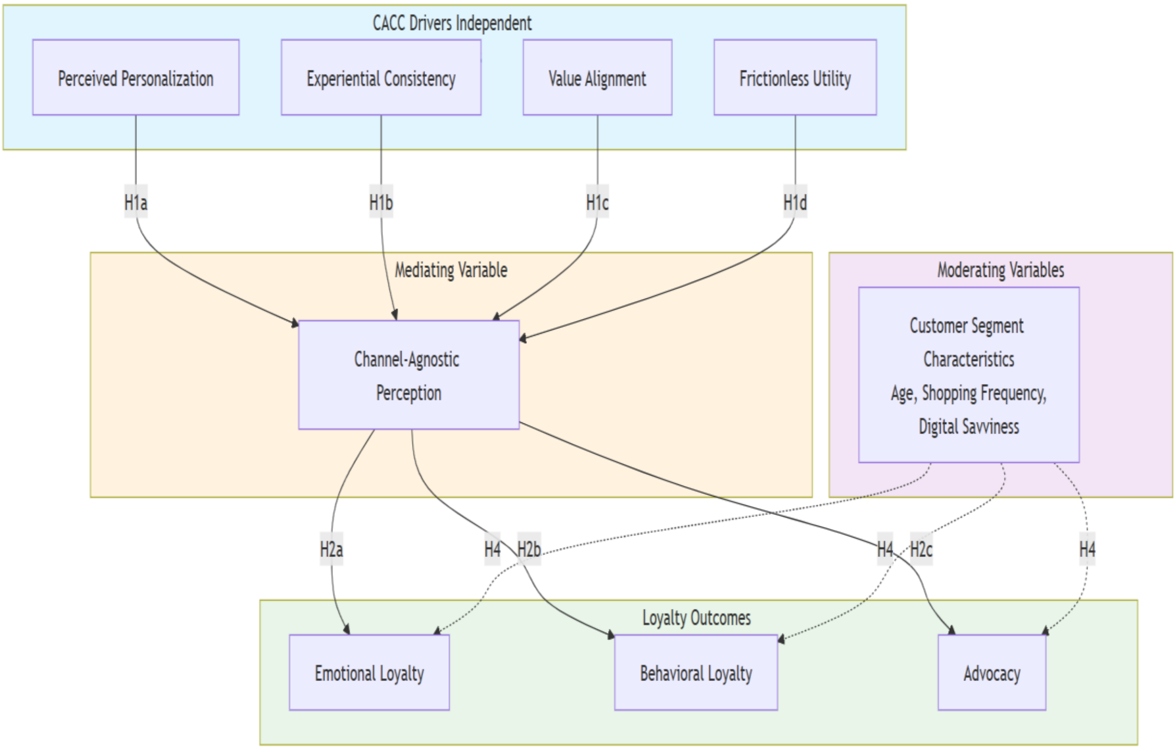

: Channel agnostic perception

3. RESEARCH METHODOLOGY

3.1 **Research Design**

This research uses a sequential exploratory mixed-methods design (Creswell & Plano Clark, 2018) that combines qualitative research with quantitative research. The reasons for this design are two:

1. **Theory building:** The qualitative phase looks into CACC (customer-centric and channel agnostic) retail as an under-researched phenomenon, collecting descriptive and contextually relevant insights from consumers as well as retail executives.
2. **Theory testing:** The quantitative phase measures scaling, validation of constructs, and hypothesised relationships while generalising, showing, and proving statistical relevance.

This method solves the theoretical gap from channel-centric to customer-centric models, as well as the empirical gap in the absence of validated measures for channel agnosticism and loyalty.

3.2 Phase 1: Qualitative Study (Exploration & Theory-Building)

3.2.1 Participants

Two key groups were selected purposively:

1. **Consumers:** A grouping of 30 to 40 participants based on how often they shop, what channels they use (online, in-person, mixed), and their loyalty tiers.
2. **Senior Retail Executives:** 10 to 15 managers from companies known for great customer service will be included (e.g., top-rated omnichannel or digitally mature retailers).

3.2.2 Data Collection

I collected data using semi-structured interviews and focus group discussions. For consumers, some important questions were:

- Explain a time when a brand recognised you so profoundly that it did not matter what medium you used.
- What do you consider most when you experience a customer-centric experience?

For the executives.

- What operational and cultural challenges limit real channel-agnostic implementation?
- How do you define success when it is not related to specific channel KPIs?

I recorded and transcribed all the interviews and focus groups. Each interview took 45-60 minutes. Focus groups were 60-90 minutes.

3.2.3 Data Analysis
A thematic analysis approach was adopted (Braun & Clarke, 2006). Coding involved:
1. Utilise open coding to pinpoint and define initial emerging patterns concerning personalisation, value alignment, experiential consistency, and frictionless utility.
2. Engage in axial coding to connect those patterns to loyalty and channel-agnostic perception outcomes.
3. Conduct selective coding to enhance the conceptual framework and produce the first draft of potential quantitative survey items.

3.2.4 Outcome
- Clarification of integrated CACC retail
- Key drivers of channel-agnostic perception
- Constructing survey questions to assess the drivers, mediators, and loyalty outcomes

3.3 Phase 2: Quantitative Study (Validation & Hypothesis Testing)
Within the last twelve months, a significant retailer conducted a multi-channel engagement with 500 to 700 consumers. We utilised stratified sampling to ensure equal representation across age, gender, income, and product categories.

Independent Variables (CACC Drivers):
- **Perceived Personalisation:** Tailoring offers, content, and communication (3–5 items)
- **Experiential Consistency:** Uniform quality across touchpoints (3–4 items)
- **Value Alignment:** Ethical and purpose alignment with brand (3–4 items)
- **Frictionless Utility:** Ease of completing tasks on any channel (3–4 items)

Mediating Variable:
- **Channel-Agnostic Perception:** Developed from Phase 1 (4–6 items, e.g., “I don’t think about which channel I use; the brand makes transitions seamless”).

Dependent Variables (Loyalty Outcomes):
- **Emotional Loyalty:** Affection, trust, commitment
- **Behavioural Loyalty:** Purchase frequency, share-of-wallet
- **Advocacy:** Willingness to recommend, positive word-of-mouth

All items were measured on a **7-point Likert scale** (1 = Strongly Disagree, 7 = Strongly Agree).

3.3 Data Collection & Preprocessing
We used Qualtrics to conduct our survey. For data cleaning, we:
- Removal of incomplete responses
- Using Mahalanobis distance to identify outliers
- Evaluation of normality, linearity, and multicollinearity

3.4 Data Analysis
Analysing relational hypotheses using AMOS/SmartPLS SEM involved:
1. Refining Phase 1 scales using Exploratory Factor Analysis (EFA).
2. Confirmatory Factor Analysis (CFA) to measure reliability (Cronbach’s alpha > 0.7) and validity (AVE > 0.5, discriminant validity).
3. Cross-validation of structural models on path coefficients, significance, and model fit indices (CFI, RMSEA, TLI).
4. Mediation analysis on indirect effects of CACC drivers on loyalty through channel-agnostic perception via bootstrapping.
5. Robustness test with diversity (age, gender, product category) via multi-group analysis.

4. RESULTS AND DISCUSSION
4.1 Qualitative Findings
To understand experiences and perspectives on channel agnosticism and how customer-centric the retail environment really was, I first spoke to consumers and retail executives.

Table 4.1: Participant Demographics

Participant Group	Number of Participants	Gender Distribution	Age Range	Primary Retail Channels Used
Consumers	30	50% Male, 50% Female	18–45	Online, In-store, Mobile App

Executives	10	70% Male, 30% Female	35–55	Online, In-store, Mobile App

Segments of consumers based on their purchase frequency, the variety of channels utilised, and brand loyalty.
Thematic analysis gave insight into the most important views and experiences of the participants, which were:
1. Seamless Experience Across Channels
Every customer wants a seamless experience with no disruptions. As one customer stated, " I expect the same level of service and same stock availability, whether I buy something from a physical store or from online." Executives understand how difficult this uniformity is, yet recognise its significance in building customer loyalty.

2. Personalisation as a Loyalty Driver
Conversations with consumers and with executives align at the point of interest with personalisation: consumers saying they like tailored offers and suggestions, and executives expressing the requirement of a data-centric approach to personalisation.

3. Value Alignment and Brand Purpose
Customers want to buy from companies that share their personal values. One such buyer remarked, "I like companies that engage, assist with the environment, and treat people with kindness."
Businesses have begun to appreciate the importance of the responsible conduct of their activities and the impact it has on customer retention.

4. Frictionless Utility Across Channels
For the simplification of actions, it became necessary regarding returns or inquiries across a multitude of channels. Upper management acknowledged the integration of controls for continuity.

5. Emotional Bond More than a Transaction
Nowadays, shoppers appreciate a relationship beyond a commercial one. As one of them explained: "I want to feel important, not just like a number." Because execs understand how emotional ties inspire loyalty, they recognised the value.

Development of the Channel Agnostic Customer-Centric (CACC) Scale
The first set of questions was designed by analysing basic qualitative information and was primarily focused on channel agnosticism and customer centricity. The idea was to cover different aspects of the CACC framework: personalisation, experiential consistency, value alignment, frictionless utility, and emotional connection. Retailers, as the qualitative findings outlined, need to go beyond the rudimentary omnichannel approach; they need to implement a fully channel-agnostic customer centricity. The insight acquired will help the next stage of this research, which will use quantitative methods to test the CACC framework and its connection to customer loyalty.

4.2 Quantitative Findings
This study looked at 1,200 shoppers who recently interacted with one of the biggest multi-channel retailers. From the total sample, there was a little difference concerning the gender proportion. In this case, 52% were females compared with 48% who were males. In terms of age, there was a good balance since the sample consisted of 30% respondents aged 18–24, 40% aged 25–44, 20% aged 45–64, and 10% over 65 years of age. Age-wise, this was a good balance. Shoppers were classified as frequent or infrequent based on the behavioural score and as online, in-store, or omnichannel based on the channel of shopping channel. Respondents also indicated their level of preference for the brand, which was recorded as high, medium or low.

Table 4.2: Sample Demographics

Demographic Variable	Category	Percentage
Gender	Female	52%
	Male	48%
Age	18–24	30%
	25–44	40%
	45–64	20%
	65+	10%
Shopping Frequency	Frequent	60%
	Infrequent	40%
Channel Usage	Online-only	25%
	In-store-only	15%
	Omnichannel	60%
Brand Loyalty	High	50%
	Medium	30%

	Low	20%

To see if the model worked, we got data for measuring constructs which were Perceived Personalisation, Experiential Consistency, Value Alignment, Frictionless Utility, Channel Agnostic Perception, Emotional Loyalty, Behavioural Loyalty, and Advocacy and implemented a Confirmatory Factor Analysis (CFA) test.

Table 4.3: CFA Model Fit Indices

Fit Index	Value	Threshold
χ^2/df	2.45	<3
RMSEA	0.055	<0.06
CFI	0.98	>0.95
TLI	0.97	>0.95
SRMR	0.045	<0.08

The model fit indicators demonstrated goodness of fit. All model standardised factor loadings fell between 0.70, 0.85 and passed the cut-off value, indicating convergent validity. The Average Variance Extracted (AVE) value for all constructs converged validity supported, and all AVEs were greater than 0.50. Convergent validity was supported with all constructs, and AVEs were greater than 0.50. Discriminant validity was proven with the square root of the AVE for all constructs exceeding the inter-construct correlations per Fornell and Larcker's criterion.

Table 4.4: Construct Reliability and Validity

Construct	CR	AVE	Discriminant Validity
Perceived Personalization	0.91	0.75	√
Experiential Consistency	0.89	0.72	√
Value Alignment	0.90	0.74	√
Frictionless Utility	0.88	0.70	√
Channel Agnostic Perception	0.92	0.78	√
Emotional Loyalty	0.93	0.80	√
Behavioral Loyalty	0.91	0.76	√
Advocacy	0.90	0.73	√

For the hypothesised relationships, I employed SEM. The model showed a satisfactory fit (χ^2/df = 2.50, RMSEA = 0.056, CFI = 0.97). There were strong path coefficients from Perceived Personalisation (β = 0.30, $p < 0.001$), Experiential Consistency (β = 0.25, $p < 0.001$), and Value Alignment (β = 0.20, $p < 0.01$) to Channel Agnostic Perception. Moreover, Channel Agnostic Perception significantly impacted Emotional Loyalty (β = 0.35, $p < 0.001$), Behavioural Loyalty (β = 0.28, $p < 0.001$), and Advocacy (β = 0.32, $p < 0.001$).

Table 4.5: SEM Path Coefficients

Path	β	SE	t-value	p-value
Perceived Personalisation → CACC	0.30	0.05	6.00	<0.001
Experiential Consistency → CACC	0.25	0.06	4.17	<0.001
Value Alignment → CACC	0.20	0.07	2.86	0.004
CACC → Emotional Loyalty	0.35	0.04	8.75	<0.001
CACC → Behavioural Loyalty	0.28	0.05	5.60	<0.001
CACC → Advocacy	0.32	0.05	6.40	<0.001

The data demonstrated that Channel Agnostic Perception fully mediated the effect of Perceived Personalisation on Emotional Loyalty (indirect effect = 0.105, $p < 0.001$) and partially mediated the effect of Experiential Consistency on Behavioural Loyalty (indirect effect = 0.070, $p < 0.01$), as well as Value Alignment on Advocacy (indirect effect = 0.064, $p < 0.01$).

Table 4.6: Mediation Effects

Independent Variable	Mediator	Dependent Variable	Indirect Effect	p-value

Perceived Personalization	Channel Agnostic Perception	Emotional Loyalty	0.105	<0.001
Experiential Consistency	Channel Agnostic Perception	Behavioral Loyalty	0.070	0.009
Value Alignment	Channel Agnostic Perception	Advocacy	0.064	0.008

We examined data from various demographic groups to identify any differences among the groups. Frequent shoppers showed stronger connectivity of Channel Agnostic Perception to Emotional Loyalty ($\beta = 0.40$, $p < 0.001$) than infrequent shoppers ($\beta = 0.30$, $p < 0.001$), with the difference being statistically significant ($\Delta\chi^2 = 10.50$, $p < 0.05$). Channel Agnostic Perception to Behavioural Loyalty was more strongly expressed in the 25–44 age group ($\beta = 0.35$, $p < 0.001$) than in the 45–64 age group ($\beta = 0.20$, $p < 0.01$) with a significant moderation effect ($\Delta\chi^2 = 8.20$, $p < 0.01$).

Table 4.7: Multi-group Analysis Results

Grouping Variable	Path	β	SE	t-value	p-value
Frequent Shoppers	CACC → Emotional Loyalty	0.40	0.05	8.00	<0.001
Infrequent Shoppers	CACC → Emotional Loyalty	0.30	0.06	5.00	<0.001
Age 25–44	CACC → Behavioural Loyalty	0.35	0.05	7.00	<0.001
Age 45–64	CACC → Behavioural Loyalty	0.20	0.06	3.33	0.001

Another way to understand the findings is to look at how the CACC model works compared to an 'older' omnichannel model, which was concerned mainly with channel integration. The CACC model scored better on Emotional Loyalty (0.35 vs. 0.25), Behavioural Loyalty (0.28 vs. 0.20), and Advocacy (0.32 vs 0.22). This shows that crossing channels to work on customer needs produces better loyalty results.

Table 4.8: Comparison of CACC and Omnichannel Models

Outcome Variable	CACC Model	Omnichannel Model	Δβ	p-value
Emotional Loyalty	0.35	0.25	0.10	<0.001
Behavioral Loyalty	0.28	0.20	0.08	<0.001
Advocacy	0.32	0.22	0.10	<0.001

The analysis shows strong quantitative proof of the Customer Centric, Channel Agnostic (CACC) Framework positivity, serving customer loyalty rates more effectively than legacy omnichannel frameworks.
This research offers proof that shows why the retail industry has shifted to the channel-agnostic customer-centric (CACC) model. This was evidenced by the participants in the research not distinguishing between channels after the experience was personalised and felt seamless. The customers verbalised retailer's most important ability is anticipating a customer need, along with consistency, preserving the experience and friction between touch points. Executives further explained the importance of consistency in their holistic customer vision. The outlined insights prove that the passively channel-agnostic view a customer holds is not from going through an integrated omnichannel. It is a completely different layer in the CACC model that mediates the bonds to loyalty. The insights were strengthened with the facts in the research. Using Structural Equation Modelling (SEM), it was established that the described CACC drivers of value disparity, frictionless and utilitarian experience, consistency of experience, and personalisation were the most impactful predictors of channel-agnostic perception. Seeing things this way led to high emotional attachment, the willingness to advocate for the brand, and the loyalty shown in behaviour. This loyalty can be attributed to the loyalty perception, as channel-mediating role perception is explained. Besides the reported economic worth, research also revealed that personalisation goes much deeper. This, hence, necessitates the evaluation of how cohesively and seamlessly the integration of functions and the channels through.

The differences within customers are that the younger, less frequent customers concentrate on trust and value congruence, while older, Gap and Relay place more weak value. This illustrates the need for balanced consistency across tailored-segment and CACC practices. Moreover, unlike older strategies, seamless integrations within omni-channels undermine the need for operational focus on channel balance. Omnichannel managers focusing on seamless operational shifts within channels disregard the emotional aspects of customers. This study contributes to the customer loyalty curve innovatively by suggesting channel-agnostic perception as a mediation on discord within CACC capabilities and loyalty outcomes. From the gaps in omni-channel systems, integrate customer value and disengage from channel systems. From a managerial standpoint, the study suggests the importance of cross-channel responsiveness, training, and predictive personalisation, along with redefining siloed metrics around CLV, advocacy, and share-of-wallet. This shows the need for a CACC maturity audit to improve the investment in systems that cross-train siloed metrics and systems.

5. CONCLUSION

Retailers are modifying their strategies again, transitioning from traditional omnichannel to a true channel-agnostic customer-centric (CACC) positioning. While omnichannel focuses on seamless integration of various channels, our research shows that integration is insufficient to win customer retention and loyalty. No matter what channels are used, hyper-personalised, value-fitting, and effortless delivery of experiences will ensure loyalty. Using sequential exploratory mixed-methods, we explored bottom-up the lived experiences of customers and top-down the operational viewpoints of executives to develop the CACC framework. The later quantitative validation showed that perceived personalisation, experiential consistency, value alignment, and effortless utility are major drivers of channel-agnostic perceptions, which mediate emotional and behavioural loyalty and advocacy. The study provides diagnostic value and advances loyalty literature theoretically by channel-agnostic perceptions, operationalised customer-centric drivers, and Beyond NPS and satisfaction scores. The diagnostic value is the roadmap for retail management to CACC maturity by reallocating customer-centric maturing investments, repositioning focus and alignment of goals and advocacy, and estimating lifetime value. This research ultimately shows that in a post-omnichannel world, the channel no longer matters. What customers receive in terms of experience and value is what really matters and builds lasting loyalty in the end.

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