

The Relationship between Customer Loyalty Program and Customer Retention at Tesco

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Abstract: Customer loyalty programs are becoming more popular as a powerful relationship marketing technique for increasing customer loyalty. The purpose of this study is to identify the relationship between customer loyalty program and customer retention at Tesco. This study focused on respondents who have used or purchased items at Tesco. To achieve the objective of the study, quantitative approach had been used and a survey had been conducted among Tesco's customer with a response rate of 41.16%. The data collected was analyzed using descriptive analysis and correlation analysis. The result shows that there is a significant relationship between customer loyalty program and customer retention at Tesco. Based on the findings, most customers are more confident with Tesco's own brand products. Therefore, Tesco should advertise more of their own brand products and should offer promotions through every channel including online. In addition, Tesco Clubcard users should get more benefits when buying Tesco own brand products. This study recommends that a similar study be conducted on other major supermarkets and sectors such as the banking, transportation or insurance. This study also recommends expansion of the scope particularly regarding loyalty programs other than Clubcards, vouchers, and discounts.

Keywords: Customer loyalty, Loyalty program, Customer retention

1. Introduction

Customer retention is not only an economical and profitable strategy for an organization, even in today's business world it is needed. Molly Galetto (2015) argues that customer retention refers to activities taken by organizations to reduce the number of customer turnover. Successful customer retention begins with the relationship between the organization and the customer and continues throughout the relationship. Customer loyalty is a condition under which consumers have a positive attitude towards the brand, have a commitment to the brand and intend to continue buying in the future.

As Jessy John (2011) states that customer loyalty is a thought pattern that convinces customers to revisit the store to buy more of a particular product, service or brand. Loyal customers will repeatedly buy products from the business and encourage others to buy as well. Customer loyalty programs are marketing strategies that give rewards or gifts to loyal customers who are frequently engaged with the brand of their choice (Berg, 2019). In other words, customer loyalty programs offer rewards, deductions, or other special incentives and are designed as rewards for repeat customer business. An effective customer loyalty program will also increase retention by reducing the value of purchases made through competitors. Loyaltyxpert (2020) argues that sometimes customer loyalty programs fail to deliver the expected results as companies ignore common problems associated with the same thing. Many loyalty programs actually have a bad reputation. If implemented and managed properly, loyalty programs have a lot of potential.

According to a study on e-commerce trends, 14.77% of online customers are returning buyers (Yotpo, 2020). This presents a small percentage overall which means returning customers actually account for around 1/3 of all online shopping revenue. Besides, this is also closely related to customer satisfaction which is one of the factors of customer loyalty to buy goods or services. Based on statistics, 82 percent of people quit their business with a company because of poor customer service (Patel, 2021). This is because, with poor customer service will make customers dissatisfied and causes customers will choose or change other companies that have better customer service, at the same time companies with poor customer service are forced to close the business due to heavy losses. In today's competitive business environment, increased competition in terms of advanced technology and other factors causes businesses to have higher quality, faster to innovate and more competitive on prices causing customers to choose the cheapest price and good service quality. This will cause customers to constantly change their preferences by choosing the cheapest price and quality (Heda et al., 2017). This is associated with higher profit margins, customer loyalty, customer retention, and repeat purchases.

The purpose of this study is to understand the relationship between customer loyalty programs and customer retention. This study will help Tesco grow their promotional activities, increase the value or perks for their loyal consumers, and provide information on the success of marketing initiatives in generating customer satisfaction and loyalty. The relationship between customer loyalty programs and customer satisfaction has been widely researched in the past. Thus, this study wanted to see if there are a relationship between customer loyalty programs and customer retention.

2. Literature Review

A customer loyalty programs, according to Samuel & Wijaya (2008) is a programme that allows customers to form an emotional connect with a company or brand. Through incentive systems, the program aims to expand and retain existing clients while also encouraging repurchases (Doyle et al., 2012). Buyers are encouraged to return to the business where they made their purchase through loyalty programmes (Išoraitė, 2019). Customers that make repeated purchases are offered rewards programs by the firm. Loyalty programs provide incentives by paying out earnings based on a customer's accumulated purchases over time (Bernazzani, 2021). Users are encouraged to convert from short-sighted or one-time choice making to dynamic or multiple choice making through loyalty programs. Many years ago, the first usage of loyalty programmes in industry was in Germany, where the law prohibited pricing settlement (Lewis, 2004). American Airlines was the first to start a loyalty program in 1981, and it was rapidly adopted by other airlines, hotels, car rental businesses, credit card companies, and stores.

Rewards programs are used by businesses to keep their top customers. Customers are given redeemable points on a regular basis, which may be exchanged for free services, in-class upgrades, and other product and service swaps. Customers are divided into categories and then contacted in various

ways as a result of this. Customer loyalty programmes should improve customer retention and happiness. According to Peter (2010), an effective loyalty program should be designed with the goal of attracting customers who are inclined to repurchase. Next, determine which consumers are most unlikely to repurchase and allocate marketing resources appropriately. Lastly, target your marketing spending on people who have the same profile as previous repurchases but haven't purchased again.

2.1 Loyalty Program at Tesco

Tesco has introduced a customer loyalty program with the use of membership cards. The membership card is known as a clubcard. This clubcard was a major customer loyalty program for Tesco in 1994 (Marr, 2020). The clubcard nowadays not only measures the behaviour of its customers, but also rewards its customers, as Tesco's customers may earn reward points through purchasing products. By earning reward points for every RM1 they spend, they will get one reward point. After collecting 400 points, their points can be redeemed into clubcard vouchers for shopping. Based on past research, 85% of clubcard owners state that the returns from loyalty cards are satisfactory (Turner & Wilson, 2006). This indicated that respondents were generally satisfied with returns from the clubcard, and highlighting the popularity of the clubcard.

Besides, Tesco also provides redeemable coupons for discounts. These coupons are categorized around three different levels of spending, such as low, medium and high, with withdrawals at each level increasing. In seasonal and non-seasonal seasons, mechanics change between single and multiple stages. Premium customers receive higher returns when accessing clubcard deals for their level of spending with Tesco (Rowley, 2005). In order to understand the nature of this clubcard offer, Tesco encourages and rewards their customers, especially with higher spending.

Tesco runs one of the best-known loyalty programmes ever produced through the use of a clubcard. This clubcard program enables Tesco to collect detailed transaction data of all shopping carts performed with over 16,5 million customers. It is important that Tesco turns their data into customer knowledge that it can apply to ensure that this program continues to be effective.

2.2 Types of Customer Loyalty Programs

One of the most effective strategies to keep people buying from the company is to implement a loyalty program. Businesses have a variety of loyalty programs from which to pick. To provide the most value to customers, the company must choose the correct form of loyalty program to drive them. Customers' loyalty has been rewarded by organizations with better services or discounts. Loyalty reward schemes have recently become popular in a variety of industries. A loyalty or membership program is a planned marketing effort that rewards faithful purchasing behaviours that might be profitable to the business. Loyalty cards, gift cards, point cards, advantage cards, and club cards are examples of retail marketing cards that identify the cardholder as a member of a loyalty program.

(a) Point system program

Points systems are the most frequent sort of customer loyalty program in most businesses, ranging from retail to petrol stations. This is predicated on the concept that customers will be more driven to spend more money in order to earn more points. Regular customers accumulate points, which may be used for discounts, cash vouchers, enhanced services, gift items, and other benefits. In the transportation and hotel industries, reward schemes based on service utilisation have grown standard. This form of reward programme is best suited for companies that make regular, short-term purchases (Bernazzani, 2021).

The consumer needs to acquire a certain amount of points in order to perceive the value in the points programme. While they are excellent at persuading individuals to make a decision, they are less effective in increasing engagement and expenditure (Wolfer, 2021). As a result, the time it takes to

produce a profit might be lengthy. Because of the disparities and low value, the points programme is wonderful for attracting a lot of people to sign up, but not so great for driving engagement. These initiatives are mostly focused on acquisition. While certain point schemes are effective and give greater value, these programmes are usually accompanied with a high level of loyalty.

Frequency programs and marketing programs like as club or membership cards are the most often used customer loyalty programs in businesses. Companies can establish a database or acquire clients from competitors via the club's marketing campaign, which uses membership cards. Customer loyalty programs are known by a variety of titles in the retail business, including program incentives, customer cards, customer clubs, membership cards, flying purchases, and more. Loyalty programmes have been shown to be effective in attracting and maintaining clients (Li, 2017). Membership card ownership has a major impact on customer happiness, trust, and commitment. Customer behaviour toward membership card programmes is generally favourable, according to studies done Li (2017) in research on customer behaviour toward membership card programmes, which suggests that customers who respond to membership card programs are favourable.

(b) Discount price program

According to MBA Skool (2020), a discount is a reduced fee offered by a seller to a customer as a reward for specific acts performed by the customer that make the seller pleased. In a study of Traveloka consumers in Surabaya who buy tickets online utilising discount rates, Dewi and Kusumawati (2018) found that the discount price variable had a substantial impact on consumer loyalty. Customers are drawn to businesses that provide discounts.

Zhang and Prasongsukarn (2017) investigated the relationship between promotional pricing and consumer evaluations of quality, customer happiness, and repurchase intensity of such promotional pricing on customer loyalty in a study done at Starbucks in Thailand. According to Kim (2019), who conducted study on the effect of promotional pricing on customer loss and discount pricing strategy on buying choice, providing customers a discount price can avoid customer loss and impact customer purchasing decisions. As a result, pricing becomes a significant predictor of satisfaction, either directly or indirectly, influencing consumer loyalty. If a customer is in the shop with the aim of purchasing a specific item, knowing the status of that item is more interesting than a customer who is at the shop but has no intention of purchasing the preceding extension item. This increases the likelihood of a purchase.

2.3 Customer Retention

Customer retention refers to a company's commitment to offering a positive customer experience. Customer retention is critical to a company's long-term success. The emotions created by the customer experience, paired with a good corporate reputation, are important factors in customer retention. Customer loyalty is unlikely to occur without the emotional intimacy that is necessary for customer retention. For most businesses, customer retention is critical since the cost of gaining new customers is higher than the cost of sustaining connections with existing customers (Singh & Khan, 2012). Companies are seeking for innovative strategies to recruit and keep loyal clients since the cost of losing clients rises every day.

Customer retention has traditionally been a key aspect, and recent study reveals that it is now more vital than ever and will continue to rise in the future. In a competitive market, customer retention helps a company build a positive reputation and goodwill (Singh & Khan, 2012). Customer retention is all about the customer's experience. Customer relationship management is the process of studying and exploiting communication technologies to discover corporate policies and procedures that optimise each customer's lifetime worth to the organisation (Reinartz et al., 2004). Customer retention is commonly recognised as a primary goal in relationship marketing. Customer retention is linked to repeat purchases since it focuses on the protection of repeat marketers or suppliers.

2.4 The Relationship between Customer Loyalty Program and Customer Retention

All loyalty programs are effective and crucial for creating and maintaining customer retention, according to the conclusions of the present study by Magatef and Tomalieh (2015). This implies that all loyalty program initiatives are built on the foundation of customer retention. According to the findings of a study conducted by Kamau (2017), customer loyalty programs and customer retention have a substantial beneficial association. This shows that various loyalty programs can be run by a company in the interest of a company's business to gain customer retention in the future. Customers have remarked that the use of the point system in all locations is one of the reasons they return to supermarkets. Customer's points should be swapped on a frequent basis to promote and incentivize loyal customers.

3. Research Methodology

The purpose of the research design is to offer a suitable framework for a study. Research design, according to Kamau (2017), may be viewed of as the foundation of ideas or the end strategy of a study that offers a concept of how the investigation executed. In this research, a quantitative approach has been used. Quantitative research is used because this method is simple and can cover a variety of situations by selecting a sample to indicate the population to be studied. In particular, the primary data collected through questionnaire surveys and secondary data provide more reliable results.

A study's population refers to the entire group of individuals or things about whom researchers want to draw broad conclusions (Kamau, 2017). Customers of Tesco are the target population, which is refer to the follower in Shopee. There are about 181.6 thousand people who use the Shopee platform to buy a Tesco product (Tesco, 2021). The study's sample size is 384 respondents, and the questionnaire distributed through the chat room on Shopee by chatting each customer of Tesco.

The focus of this study was to obtain primary data by adopting a questionnaire to collect data from the targeted sample. The questionnaires are one of the techniques used to collect structured data from individuals using quantitative methods. The questionnaire is divided into three sections such section A, B, and C. Section A is about demographic of respondent. Section B is about customer loyalty programs at Tesco. Section C is about customer retention at Tesco. To test the relationship between loyalty programs and customer retention, the instrument uses a five-point Likert Scale with a range of 1 (strongly disagree) to 5 (strongly agree).

In this study, descriptive analysis has been used to determine the frequency, percentage, mean, and standard deviation for the research based on outcomes and data information. This study will use the correlation analysis to determine how the variables correspond. To indicate the correlation between the variables, Pearson or spearman correlation coefficient method has been used..

4. Results and Discussion

A total of 384 questionnaires were distributed among Tesco customers, where 158 questionnaires were returned which reflect the response rate of 41.16%.

4.1 Results

Table 1 shows the result of reliability test for the actual study. The value of Cronbach's Alpha for loyalty program is 0.944, and customer retention is 0.948. Moreover, the overall reliability test result is above 0.5 which indicate the good reliability and validity scale.

Table 1: Result of reliability test

Factors	Cronbach's Alpha (N=158)	Items
Customer loyalty	0.944	9
Customer retention	0.948	8

Table 2 summarize the demography of the respondents of this survey. The results show that most of the respondents of this research consist of female (60.8%), aged between 21 to 30 years old (41.8%). In addition, 61.4% were married, private employee (52.5%), and with income between RM1001 to RM2000 (32.9%).

Table 2: Demography of respondents

		Frequency	Percentage (%)
Gender	Male	62	39.2
	Female	96	60.8
Age	Under 20	3	1.9
	21- 30	66	41.8
	31- 40	45	28.5
	41 and above	44	27.8
Marital Status	Single	61	38.6
	Married	97	61.4
	Student	16	10.1
Work Status	Private employee	83	52.5
	Government employee	23	14.6
	Self-employed	27	17.1
	Other	9	5.7
Income	RM 1000 and below	22	13.9
	RM 1001 – RM 2000	52	32.9
	RM 2001 – RM 3000	49	31
	RM 3001 – RM 4000	22	13.9
	RM 4001 and above	13	8.2
Do you have a Tesco Clubcard?	Yes	112	70.9
	No	46	29.1
If "yes", how often you use your Clubcard when purchasing goods or services with Tesco.	Always	54	34.2
	Frequently	32	20.3
	Little	32	20.3
	Never	40	25.3
Do you know that spending RM1 will give you 1 Clubcard point?	Yes	120	75.9
	No	38	24.1
Are you aware Tesco gives additional coupons each week as a reward?	Yes	101	63.9
	No	57	36.1
Do you know that voucher coupons will be awarded according to the points that have been set, which is 400 points equivalent to 2 cash vouchers?	Yes	99	62.7
	No	59	37.3

(a) Loyalty program

Table 3 shows the results of descriptive analysis for items used to measure loyalty program at Tesco.

Table 3: Descriptive analysis results of loyalty programs

	Mean	Std. Deviation	Level
Tesco Clubcard program is an effective method of attracting customers.	4.0696	0.87511	High
The collection of points influenced me to buy more products that offer bonus points and vouchers to redeem.	4.0253	0.97058	High
The more points collected, the more voucher coupons will be received.	4.0506	0.94967	High
The amount of discounts offered for Tesco products is affordable.	3.9494	0.92245	High
I think Tesco has the best discount offer.	3.9494	0.94294	High
I am satisfied with the discount offered by Tesco.	3.9557	0.91932	High
The discount pricing program is better than other competitors.	3.8734	0.91508	High
Discounts on festive days are better than normal days.	3.9937	0.91343	High
Display discounted items in the catalog to make it easier for customers to know which items are discounted.	4.1709	0.86836	High
Total Average	4.0042	0.92633	High

Based on Table 3, it can be clearly seen that the highest value of mean with the statement "Display discounted items in the catalog to make it easier for customers to know which items are discounted" which is 4.1709 and the standard deviation is 0.86836. While the lowest mean score through the statement "The discount pricing program is better than other competitors" which is 3.8734 and the standard deviation is 0.91508. The total average for mean score is 4.0042 which considered as high level and the standard deviation is 0.92633.

(b) Customer retention

Table 4 shows the results of descriptive analysis for customer retention.

Table 4: Descriptive analysis results of customer retention

	Mean	Std. Deviation	Level
I believe Tesco deserves my loyalty based on their loyalty program.	4.0000	0.97745	High
I expect rewards to be a part of my regular shopping experience.	4.0316	0.94039	High
I buy products from Tesco because I want to, not because of the rewards Tesco offers.	4.0127	0.96425	High

Over the past year, my loyalty to Tesco's has grown stronger.	3.8481	1.02315	High
I prefer to shop at Tesco instead of other retailers.	3.8038	1.10274	High
Having a Clubcard makes me shop at Tesco more often.	3.8987	1.04784	High
I trust Tesco products and their image.	4.0570	0.97904	High
I think Tesco is very innovative.	4.0127	0.94422	High
Total Average	3.9580	0.99739	High

Based on Table 4, it can be seen that the highest value of mean with the statement "I trust Tesco products and their image" which is 4.0570 and the standard deviation is 0.97904. While the lowest mean score through the statement "I prefer to shop at Tesco instead of other retailers" which is 3.8038 and the standard deviation is 1.10274. The total average for mean score is 3.9580 which considered as high level and the standard deviation is 0.99739.

(c) *Correlation analysis*

A Spearman's rho correlation analysis was conducted to identify the relationship between customer loyalty program and customer retention at Tesco. Spearman's rho was used since the data distribution is not normal based on Kolmogorov-Smirnov test of normality. Table 5 shows the results of the correlation analysis. The findings reveal that Spearman's correlation coefficient between loyalty program and customer retention is 0.916 which is statistically significant at *p*-value 0.000. This indicates that there is strong, positive correlation between loyalty program and customer retention.

Table 5: Correlation analysis between customer loyalty program and customer retention

		Loyalty Program	Customer Retention
Spearman's rho	Correlation Coefficient	1.000	0.916
	Loyalty Program Sig. (2-tailed)	.	0.000
	N	158	158
	Correlation Coefficient	0.916	1.000
	Customer Retention Sig. (2-tailed)	0.000	.
	N	158	158

4.2 Discussions

The results showed that out of a sample of 384 respondents, a total of 112 respondents (70.9%) owned a Tesco Clubcard, with 73.4 percent of respondents stating that the Tesco Clubcard program is an effective method of attracting customers. These results show that customers are generally happy with the return from the Clubcard which is one point for every RM1 spent on Tesco products.

In the opinion of Turner & Wilson (2006), customers have a good perception of the Tesco Clubcard because they feel that they are rewarded for themselves when they use it. With the use of Clubcard also customers are excited about the rewards they get from the redemption of points and the rewards they get from their points make them loyal and stay with Tesco (Kamau, 2017). This is supported by this research with 73.4 per cent of the overall respondents thinking that the returns from Clubcard are satisfactory and positive. Respondents who have a Clubcard are more likely to show customer loyalty. However, Clubcard is not the only reason for customer retention to Tesco, on the contrary, the findings reveal that price discounts also contribute to customer retention.

The main objective of this research was to identify the relationship between customer loyalty programs and customer retention at Tesco. Customer loyalty through cards and discount programs was identified as one of the key programs for the Tesco company. As a result of the study, it was found that there is a strong significant relationship between customer loyalty program and customer retention that is the correlation coefficient is 0.916 and the significant value is 0.000. As the correlation coefficient of loyalty programs and customer retention is strong, it proves that this study is parallel with Magatef & Tomalieh, (2015) previous study, which they state that loyalty programs are useful and important for maintaining customer retention.

As many as 70.9 percent of respondents who have a Clubcard showed loyalty. This indicates that the hypothesis for there is positive relationship between customer loyalty programs and the customer retention is accepted. This can be linked to the expectancy theory on customer loyalty programs and customer retention which suggests that in order to get more rewards, company and customers need to put in more effort to earn them.

5. Conclusion

According to the findings of the current study loyalty programs are useful and important for building and maintaining customer retention. This means customer retention benefits as the foundation of all loyalty program initiatives. Loyalty programs benefit the organization, because the revenue generated by loyal user organizations is stable and has a tendency to increase, loyal customers are cheaper to retain the organization than attracting new loyal users respond positively to the organization by spreading information from word of mouth, loyal consumers are less sensitive to price changes and are willing to pay more. With a loyalty program, any sales network provides an opportunity to attract more customers.

Based on the results and findings, some recommendations can be given for both the company and the customer. First, Tesco should target the customer as supporters that they are doing marketing for the company. Taking into account the results, nearly 70 percent of respondents said that owning a Clubcard made them shop at Tesco more often. Thus, just to increase this percentage company should provide such offers on Clubcard to their regular buyers. Second, most customers are more confident with Tesco's own brand products. Therefore, companies should advertise more of their own brand products and should make offers through every channel including online channels also Tesco Clubcard users should get more benefits in buying their own brand products. Lastly, repeat purchases yield product and service results. Therefore, customers should try Tesco's services and products at least more than once to check or compare with other markets without judging.

This study also recommends that a similar study be conducted based on other major supermarkets and other sectors such as the banking sector, transportation sector or insurance sector. This study also recommends expansion of the scope particularly regarding loyalty programs other than Clubcards, vouchers, and discounts. Finally, this research has limitation in terms of the variables that are investigated. Further research should include factors such as respondents demography and culture to determine the influence of these factors on customer loyalty

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