



## **Evaluating The Impact Of Loyalty Programmes On Customer Retention**

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### **Abstract**

*The overall research study examines the impact of loyalty programmes on customer retention. A secondary data method has been chosen along with examining them through thematic analysis. The thematic analysis portion of the investigation established in the scope of higher sales and revenue generation for the retail companies with proper loyalty programs. The loyalty programs enabling the customers to claim cashback on the purchases and other gifts increases their satisfaction of purchase and overall brand experience leading to higher retention rates. The conclusion section of the study has laid down a brief analysis of the overall chapter along with linking with objectives. Recommendations based on overall analysis have also been presented within the study. Different retail businesses in the UK employ loyalty programmes in different ways, with some offering clients free shipping, early access to bargains, and earlier notice of notifications to win their loyalty and keep them with the company*

**Key words:** UK, Loyalty programme, purchase intentions, customer service.

## INTRODUCTION

The research study is based on evaluating the impact of loyalty programmes on customer retention. The scholar during the study examines the impact of different loyalty programmes that are being used by UK retail organisations to attract the attention of the customers. As the research goes on, it examines how the loyalty programmes help the organisation in growing their business and open up new business opportunities that contribute to their overall growth (Fook & Dastane, 2021). The different types of loyalty programs that are being undertaken by the retail organisations operating in the UK help them in gaining the attention of the customers and make them loyal to the organisation. The research project focuses on assessing how well loyalty programmes affect customer retention. In the course of the study, the researcher looks into the effects of various customer loyalty programmes used by businesses to draw in new clients (Alshurideh, et al., 2020). To engage with customers and learn about their interests and preferences, loyalty programmes for UK merchants also serve as a middle ground (Fook and Dastane, 2021). Retailers in the UK design and develop their goods and services following consumer expectations, which helps to fuel their overall expansion. Retaining the consumer base is not only effective for maintaining sustainable growth but also for increasing sales and profitability measures. Thus, evaluating the core aspects related is necessary for identifying the factors impacting the customer retain policies are specially required.

Loyalty programmes that are being used by the organisation enable the retailers in growing their customer base such as by rewarding the customers, boosting profits along with improving the brand reputation that contributes to the performance and productivity of the establishment. Based on the opinion of Loyaltylion, (2021), it has been identified that providing loyalty programs to the employees increases the customer retention rate by 5% that in turn increases the profitability rate by 95% within the organisation. Moreover, loyalty programs also help UK retailers in attracting new shoppers while looking after existing ones grows the opportunity for the organisation in growing a new customer base and at the same time increase the profitability rate for the organisations operating in the geographical location of the UK.

Customer loyalty for the retailers operating in the UK turns out to be important because it opens up the door of opportunities for the organisation in growing their overall operations that contribute to the growth of the establishment(Almohaimmeed, 2019). Moreover, loyalty programs also aid the retailers operating in the UK to know about the changing habits of the customers so that better decisions can be undertaken to contribute to their overall growth and productivity. It has been

identified that a loyalty programme also has its disadvantage such as poor benefits and facilities offered to the customers make the customers think twice before making their purchasing decision from that particular retail store (Kim, et al., 2021).

The loyalty of customers towards the UK retail organisation helps them not only grow their business operations but also helps in retaining a competitive advantage. Competitive advantages for the retail firms opening in the UK help in eliminating the competition along with growing the overall performance and productivity of the organisation contributing towards the growth of the overall organisation. The conceptual model also explains the service value that is being offered by different organisations to the customers. Service value in terms of faster delivery of services, making accessibility of goods available and convenience makes it easier for the UK retail organisation in retaining the loyalty of customers towards the organisation. The conceptual model also promotes high and better service quality that is being offered by the retail organisation to its customers enabling them in retaining the trust of customers towards the organisation.

### ***Aim***

The research aim of the topic is to evaluate the impact of loyalty programmes on customer retention of the UK retail organisation

### ***Research objectives***

- To identify the concept and features of loyalty programmes and their impact on the UK retail organisation
- To explore different types of loyalty programmes used to attract the attention of customers towards the UK retail organisations
- To analyse the impact of loyalty programmes on customer retention of the UK retail organisations

## LITERATURE REVIEW

### Contextual Background

The concept of customer retention and its impact on the UK retail organisations

As said by Alshamsi et al. (2020), customer retention is defined as a metric in terms of evaluating customer loyalty and the ability of a company to retain its consumers over time. It helps in identifying the number of loyal customers in terms of predicting as well as reflecting the satisfaction of the associated consumers (Bombaij and Dekimp, 2020). On the other hand, it impacts their decision-making journey while buying a service or a product, repurchase behaviour, engagement, and brand perceptions. Customer retention is mostly associated with obtaining customer satisfaction by offering quality products and services so that the customers' loyalty can be accelerated and brand perceptions can be promoted effectively.

As supported by Bombaij and Dekimp (2020), one way to measure customer loyalty and a company's ability to retain consumers over time is through client retention. It helps determine the number of loyal customers by anticipating and expressing the enjoyment of the related consumers. However, it influences how they decide whether to buy a good or a service, how likely they are to make additional purchases, how involved they are, and how they feel about the brand. Customer retention is generally supposed to refer to the ability to maintain customers' loyalty while also successfully promoting brand perceptions through the provision of high-quality products and services.

According to Lynch (1995), there are three different dimensions to the customer retention facilities that are further found to be divided into ethical, psychological and economic which are further found to have distinctive roles in the improvement of success and customer loyalty levels. The economic aspects are important for setting the mindset of the customers of the retail companies as economic opportunities like cash back based on purchase and extra discounts influence the retention rates. The psychological dimension ensures that the customers perceive the loyalty programs as value adding and relate with the philosophy of the organisation offering them special care and attention while shopping leading to greater satisfaction and loyalty. The ethical approach undertaken by businesses displaying their clarity and transparency in the business practices and stating the right prices and quality of the products helps to retain the customers as they are satisfied by the honesty of the business.

In addition to that, the customer retention levels within organisations are found to improve through building efficient customer loyalty programs and trust levels along with proper leveraging of customer data collected (Coelho and Henseler, 2012). On the other hand, words of Prentice and Nguyen (2020) highlight that automation of the services provided to customers is found to improve customer satisfaction and overall retention percentage by business organisations.

As said by Coelho and Henseler (2012), the employment of customer retention techniques or loyalty programmes can be considered a major approach inside the relationship marketing operations and tactics of UK retailer Tesco. The main benefit of using loyalty programmes is the

introduction of components that are helpful to both businesses and customers, increasing sales and market success. Customer loyalty can be seen as an important aspect of developing effective marketing and promotional strategies. Focusing on Tesco's customer retention and loyalty strategy, it becomes clear that the company is heavily reliant on Clubcard issuance to reward loyal customers and provide crucial tracking of customers' buying habits.

According to Septianto et al. (2019), the utilisation of customer retention strategies or loyalty programs can be considered a vital tool for relationship marketing operations and strategies within UK retail organisation Tesco. The utilisation of loyalty programs is mainly associated with introducing beneficial aspects for both the firms and the customers, thus proliferating sales and market success. The loyalty of customers can be regarded as an essential aspect in terms of developing effective marketing and promotional strategies (Chen et al., 2021). Focusing on Tesco's customer retention and loyalty strategy, the company is found to be heavily reliant on its issuance of Clubcard's for rewarding loyal customers with essential tracking of the shopping trends of customers (Reuters, 2022). Moreover, this has also helped them in boosting promotional sales figures while coping with the challenges of inflation and the UK's cut-throat grocery markets by striking efficient supplier deals.

#### The different types of loyalty programmes used to attract the attention of customers

As per the views of Baker and Legendre (2020), loyalty programs can be defined as marketing strategies of firms in attracting and retaining customers by offering them special benefits considering their goods and services. A major type of loyalty program in Tesco is a points program. It is mainly associated with providing customers with specific reward points in terms of offering them discounts or free coupons. The main goal of this program is to attract the loyalty of the customers by establishing a specific brand image. Free membership tends to imply a lower level of barrier in terms of executing entries for joins. It involves an effective acquisition of the members in terms of obtaining valid data and information (Gorlier and Michel, 2020). The members under this loyalty program do not require to be sold on joining. It involves lower levels of risk.

According to Faramarzi and Bhattacharya (2021), another type of loyalty program in Tesco is the cash-back program. It is primarily related to giving clients specific cashback points in exchange for giving those deals or freebies. By creating a distinct brand image, the program's primary objective is to win over clients' loyalty. Free membership typically indicates a lower level of barrier when it comes to executing join entries. Gathering reliable data and information requires an efficient acquisition of the members (Hollebeek et al., 2021). This loyalty program's members don't need to be persuaded to sign up. Lower levels of danger are present. It is mainly associated with providing cashback opportunities for the customers if there is any complaint on their part regarding the product or service of the UK-based retail firm Tesco.

Marks and Spencer are also found to provide a punch card program as a new loyalty program within the UK for attracting customers. As opined by Alshurideh (2019), a type of loyalty

program in Mark and Spencer, another retail giant in the United Kingdom is a punch card program. It is related to providing customers with the benefit of punching cards and accessing discounts and special favours. It is enlaced with easier values that are more accessible for the customers in terms of understanding the effective evaluation of the purchased products and services. In Marks and Spencer, it provides a lower cost to the business in terms of establishing cost-effective operations (Hua *et al.*, 2018). It focuses on encouraging the customers in making additional purchases as they are the associated members who want to obtain more exclusive statuses.

As viewed by Koo *et al.* (2020), in Tesco, a vital loyalty program is the tiered loyalty program. It focuses on high-value customers offering better experiences for them. It has to do with giving customers access to discounts and unique favours as well as value creation benefits (The grocer, 2021). It is interwoven with simpler principles that are easier for customers to comprehend when it comes to the successful evaluation of the goods and services they have acquired (Hwang and Choi, 2020). In terms of setting up cost-effective activities, it offers a cheaper cost to the firm. The emphasis is on getting customers to buy more because they are the connected members seeking higher restricted categories. In addition to that, UK retailer Morrisons is found to offer the “My Morrisons Loyalty Scheme” to the consumers as a personalised money-off offer tracking down their shopping behaviour and can be registered for the card, online (Morrisons-corporate, 2022). Furthermore, Sainsbury is also found to be a part of the Nectar card loyalty scheme that associates with the point withdrawal for each pound spent at the store along with efficiently providing personalised offers towards the subscribers for using the “SmartShop” self-scanning application (Sainsburys.co.uk, 2022).

A method where a business rewards clients that regularly make purchases is considered a customer loyalty programme (Ladeira *et al.* 2018). It is a strategy adopted by businesses to entice clients to make repeated purchases from them. According to the view of Le Roux (2019), there are many different kinds of customer loyalty programmes, including reward point systems, programmes that offer freebies, and refer-a-friend programmes that give clients discounts if their friends sign up or make purchases. One of the most well-liked categories of customer loyalty programmes is the point system. Such point systems increase client loyalty by promoting frequent, repeat purchases. As per the consideration of Imbug, Ambad and Bujang (2018), spending a given amount and receiving a certain amount back, is typically in the form of coupons or cash that is only redeemable at a specific retailer. They are incredibly simple to comprehend and understand.

Instead of giving the consumer a gift, a business that offers value-based loyalty programmes distributes a portion of its sales earnings to a cause or organisation. This is an effective opportunity for brands to support campaigning for different social, environmental, and financial issues. As per the illustration of Le Roux (2019), knowing that their purchase from the brand contributed to

something good for society is a gift for the consumer. One programme type is not the only one that brands can use. Along with this, combining various approaches might be a creative strategy to win consumer loyalty and create a distinctive and successful loyalty programme.

### The impact of loyalty programmes on customer retention of the UK retail organisation considering relevant theoretical frameworks

According to Saeed (2019), the *theory of expectancy* can be considered a relevant framework for assessing customer retention strategies and loyalty programs by the UK-based retail firm Tesco. It involves a long-term development of insights considering the achievement of positive customer perceptions, thus accelerating their satisfaction and loyalty (Kwiattek *et al.*, 2020). Producing and delivering quality goods and services is the major criterion of the theory aligning with customer retention strategies (Kim *et al.*, 2021). If the customers get maximum satisfaction from the firm considering effective quality, they will not be shifting to any other organisation for purchasing products and services.

As said by Gao *et al.* (2021), the *conceptual model* can be incorporated into Tesco for understanding their strategic conquests for attracting and retaining customers' loyalty. The retail organisation must ensure the personalisation of products for obtaining positive perceptions from customers. Application of the theoretical framework entails a long-term insight for the firm in terms of driving customer satisfaction (Koo *et al.*, 2020). On the other hand, customers frequently register personal information and data with the business, such as membership cards or numerical identifiers in Marks and Spencer (Marksandspencer, 2022). They typically concentrate on recognising that specific identifier while thinking about purchasing a good or service. Personalisation of products by the conceptual model may help determine positive perceptions of the customers in this regard.

The theory of expectancy relates to the desire of the retail consumers to attend high discounts and reward points ultimately providing them economic benefits while purchasing products. The loyalty programs function by either offering additional discounts to the pool of customers who are included in the program or offering them some retail products as gifts monthly (Kwiattek *et al.*, 2020). However, the conceptual offers higher customisation to the loyalty programs as they offer a wide array of opportunities to the customers to benefit themselves from the program by using the loyalty points for making recharges, purchasing products, ordering food or purchasing petrol for their vehicles. Hence the application of the theory of expectancy leads to the alignment of the choices and perceptions as the parameters of satisfaction of the customers to some basic and predefined points (Bruneau *et al.*, 2018). However, the utilisation of the conceptual model renders

the customer choices and expectations for satisfaction to be variable and hence provides them with the flexibility to choose the rewards from the loyalty program.

As opined by Bombaij and Dekimpe (2020), the incentives of customer retention strategies vary. The types of incentives in the loyalty programs of the UK retail firm Tesco involve advanced notices, early accessibility to sales, free merchandise for the customers considering enhanced services, special services such as free shipping or extended shipping aspects, and discounts for the loyal members, according to the *corporate social responsibility theory* (Baker and Legendre, 2020). In terms of joining a loyalty program, rewards points are introduced for rating the roadmap of a loyal customer in the UK-based retail firm Tesco. Customers usually tend to register their data and information with the firm like a membership card or numerical identities. They usually focus on recognising that particular identification considering a purchase of a service or an item. Loyalty programs in the UK retail business Tesco are mainly associated with several major operations (Kwiatek *et al.*, 2020).

#### Relationship between loyalty programs and customer retention in the UK retail organisations

As said by Hwang and Choi (2020), the rewards offered by loyalty programmes differ. Advance alerts, early access to deals, free products for consumers contemplating expanded services, special services like free shipping or longer shipping options, and discounts for loyal members are just a few of the incentives offered by loyalty programmes in the UK retail sector. When signing up for a loyalty programme, UK-based retail company Tesco now offer reward points for assessing the journey of a devoted consumer (Loyaltylion, 2021). Customers frequently enrol personally identifiable information with the business, such as membership cards or alphanumeric identities. They typically concentrate on recognising that specific identifier while thinking about purchasing a good or service. In the UK retail firm Tesco, loyalty programmes are mostly connected to a few key operations. To evaluate consumers' behaviour based on their purchases, loyalty programmes are linked to giving them a unique identifier (Alshurideh, 2019).

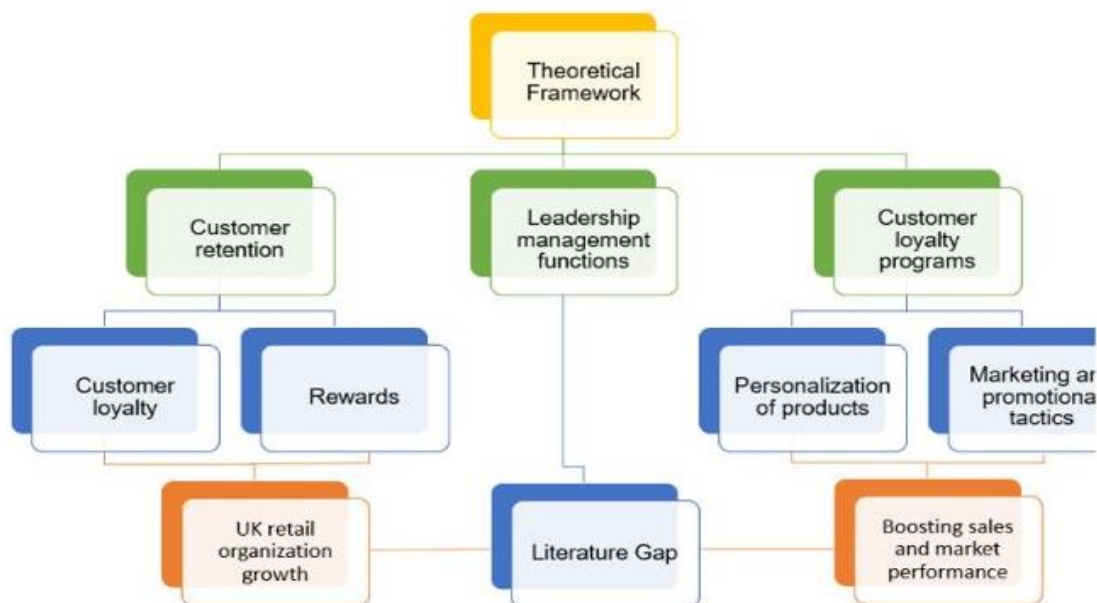
As opined by Chen *et al.* (2021), in terms of giving the issuing company a wealth of consumer data and information, loyalty programmes are related to rewarding customers based on their frequent purchases. While businesses may analyse anonymous sales, the use of loyalty programmes provides a piece of extra information based on the kinds of goods and services that can be purchased in tandem. It also considers if certain incentives are more effective than others. It involves important steps including offering incentives, getting client feedback and evaluation so they may modify or improve their current products and services, and more (Saeed, 2019). The use of loyalty programmes in high-volume sales and commercial processes is typically connected with them. It involves businesses that have a particular market reputation. Companies that make an effort to prosper from repeat business are typically those with loyalty programmes.



The loyalty programs associated with Tesco Plc have significantly emerged to help the customers in further improvement of the overall reduction of spending thereby increasing chances of cost savings by the same. On the contrary, Marks and Spencer have also emerged to focus on increasing their customer loyalty levels and improving their corporate social responsibilities through the inclusion of charities made for every purchase.

By keeping clients from switching to the competition, loyalty programmes are successful in keeping them. In addition to that, by providing incentives to invest more and purchase more frequently, these programmes can help increase a customer's lifetime value. As per the view of (Osakwe and Yusuf 2021), customer loyalty programmes offer a great way to tailor the customer experience by utilising relevant data. Since loyalty programmes gather vital data from clients, it only makes sense to save payment information to enable speedy upgrades and transactions. Discovering new ways to engage and excite customers is essential for building customer loyalty. In a competitive retail market in the UK, it is not easy to have effective customer satisfaction, however, customer loyalty programmes do have the capability to operate efficiently.

Consumers used more channels while researching and buying. Consumers can also want to use online video chats in person retail phone calls along with self-service e-commerce platforms. Tools such as a customer relationship management system are helping the companies to keep cross channel experience to the customer as smooth as possible as these tools are keeping the track of all information on a single customer which the company can have the access to (Duffy, 1998).



**FIGURE 2: RELATIONSHIP BETWEEN LOYALTY PROGRAMS AND CUSTOMER RETENTION,  
SOURCE: AUTHOR**

The theoretical overview in relation to the above image and the components of customer relation as well as an element of loyalty program it can be stated that in order to increase the profit organisations should focus on the marketing effort for the most important customer which is also known as customer prioritisation. Traditional bright side mediator like commitment and trust can go beyond entitlement and gratitude for customer prioritisation with the objective of developing an integrated framework (Evanschitzky *et al.*, 2012). Different prioritization tactics like concrete symbolic and hybrid can yield incremental benefit to the organisation under different conditions in terms of customer satisfaction and retention. In addition to that business strategy of the organisation is to frame the service and sales employee by considering the satisfaction and needs of the consumer which is referred as the customer orientation. Consideration of the extent to which the customer follows or not only the neighbour defection decision but also the choice by choosing the same new source keeping in mind the product or service organisation is providing to its customer directly impacts the customer orientation (Luarn and Lin, 2003).

**METHODOLOGY**

Research methodology addresses a specific set of processes and techniques used by researchers to explore the research variables and identify the information regarding the research work, apart from that researcher has selected data collection and analysis techniques based on the set methodology. As per the deliberation of Mohajan (2018), Methodology works as a guideline of the research work, which is set before imitating the research in the development of this study, the researcher has selected the interpretivism research philosophy for exploiting the factual knowledge gained during the research work. In addition, the researcher has proceeded with an inductive approach for analysing and outlining the core findings based on it. The scholar has designed the research work in an explanatory manner for elaborating on the core aspects of the research comprehensively. For the research data, the focus needs to be only on secondary sources such as books, journal articles, news websites etc. Thematic analysis is going to be carried out in the data analysis chapter where themes will be developed and explained. All the ethical considerations, accessibility issues, and reach validation are going to be justified in the methodology section.

**DISCUSSION AND RESULTS**

### Thematic analysis

The data in this investigation had been collected from secondary sources of information. The qualitative data collected in this investigation had been initially represented in the literature review from which topic sentences have been extracted to derive codes and shorter things for further exploration.

Topic	Code	Themes
Customer retention can be referred to as a metric in terms of evaluating customer loyalty and the ability of a company to retain its consumers over time. It helps in identifying the number of loyal customers in terms of predicting as well as reflecting the satisfaction of the associated consumers (Bombajj and Dekimp, 2020).	Customer retention is mostly associated with obtaining customer satisfaction by offering quality products and services so that the customers' loyalty can be accelerated and brand perceptions can be promoted effectively.	Impact of loyalty programmes on customer retention
Loyalty programs can be defined as marketing strategies of firms in attracting and retaining customers by offering them special benefits considering their goods and services. The main goal of this program is to attract the loyalty of the customers by establishing a specific brand image.	Loyalty program in organisations operating in the United Kingdom uses a punch card program. It is related to providing customers with the benefit of punching cards and accessing discounts and special favours.	Effectiveness of different loyalty programmes in growing customer trust towards the organisation.
Theoretical frameworks help in developing long-term development insights considering the achievement of positive customer perceptions, thus accelerating their satisfaction and loyalty (Kwiatek <i>et al.</i> , 2020). The conceptual model can be incorporated into organisations for understanding their strategic	Application of the theoretical framework entails a long-term insight for the firm in terms of driving customer satisfaction (Koo <i>et al.</i> , 2020). The conceptual model typically concentrates on recognising that specific identifier while thinking about purchasing a good or service.	Significance of conceptual model in retaining the customer's loyalty and satisfaction in the UK retail organisation.

conquests for attracting and retaining customers' loyalty.		
The loyalty program in Tesco is the cashback program. It is primarily related to giving clients specific cashback points in exchange for giving those deals or freebies.	The cashback program is mainly associated with providing cashback opportunities for the customers if there is any complaint on their part regarding the product or service of the UK-based retail firm Tesco.	Discuss how the cashback program has helped Tesco in attracting customers and make them loyal.
Loyalty programmes are mostly connected to a few key operations. To evaluate consumers' behaviour is based on their purchases; loyalty programmes are linked to giving them a unique identifier (Alshurideh, 2019).	The use of loyalty programmes provides a piece of extra information based on the kinds of goods and services that can be purchased in tandem. It also considers if certain incentives are more effective than others.	The usefulness of loyalty programmes in providing customised offerings to the customers of the UK retail organisations.

### **Theme 1: Impact of loyalty programmes on customer retention**

Focusing on the grounded theory and the customer relationship management it can be stated that inter organisation customer relationship management process as a pathway to competitive advantage through strengthening and generation of inter organisational learning and inter organisation shapes which gives the company with opportunity to develop majors and framework for cognitive and empirically validating model relationship through focus group interview survey within members and companies involved in the joint customer relationship management effort in the value chain (Heskett, 2002). The cognitive based motivation highlights the functional relationship outcome and the emotion based motivation explain the greater form of dedication to the provider like switching intention and acquiescence using the longitudinal design for better addressing the dynamics of customer relationship and retention. Happiness and satisfaction of the customer play a great role in effective commitment, trust and retention.

The pieces of evidence gathered from the literature review section of the study explain that factors contributing to the growth of customer retention in the UK retail organisation include service quality, satisfaction, trust and commitment. The retail organisation operating in the UK focuses on offering a high quality of services to the customers such as delivering their orders on time and maintaining service effectiveness. UK retail organisations such as Tesco and Marks and Spencer

offer a great quality of services to their customers that help them in retaining their customers. Service quality for the UK retail organisation helps them in retaining a higher percentage of existing customers and attracting more customers through positive word of mouth contributing to the growth of retail organisations operating in the UK. Customer satisfaction is also considered the major factor that helps in growing customer retention in the UK retail organisation as 86% of buyers are willing to pay more for the great experiences that are being offered by the retail organisations operating in the UK. Happy and satisfied customers will help the UK retail organisation in increasing the revenue earning capacity within the organisation. Satisfied customers for the UK retail organisation help them in retaining customers and growing their overall business operations. Furthermore, the satisfied customer also increases the brand loyalty for the retail organisation operating in the UK which grows the overall capability of the firm in retaining a competitive advantage over its competitors. Satisfaction among the customers benefits the UK retail firm in retaining customer loyalty towards the business establishment.

### **Effectiveness of different loyalty programmes in growing customer trust towards the organisation.**

A loyalty program is referred to as a marketing strategy that is designed to encourage customers to continue to shop at or use the services of a business associated with the program. Loyalty programs are being undertaken by the organisation because it is a great way of increasing customer engagement helping the firm in knowing about the taste and preferences of the customers towards the organisation. Loyalty programmes that are being undertaken by an organisation such as Tesco comprise of points program as it is mainly associated with providing the customers with specific points to offer discounts and free coupons to the customers. Tesco point program helps the organisation in growing the brand image of the organisation by obtaining valid data and information helping the organisation in offering the best quality of products and services to the customers. Tesco's point program for the customers helps them gather points while they shop, the points then are redeemed by them helping Tesco in growing the overall customer trust of customers towards the organisation. Tesco organisation also undertakes a cashback program as it offers customer-specific cashback points in exchange for giving those deals or freebies. The cash-back program that is being undertaken by Tesco helps them in creating a distinct brand image that contributes to the growth of the organisation. Cash back programmes provided by Tesco help in providing free membership to the customers helping in purchasing a large number of products and services that benefits Tesco in gaining a large number of customer trust in the organisation.

Loyalty programmes that are being provided by Marks and Spencer to gain customer trust include providing a punch card program as this loyalty programme lets the customers punch cards and access discounts and special favours. Through this loyalty programme Marks and Spencer also

focuses on encouraging the customers in making additional purchases as they are associated members who want to obtain more exclusive status. Tesco organisation's loyalty programme in growing customer trust towards the organisation includes providing a vital loyalty program that focuses on the high-value customer and unique favours along with value creation benefits. The loyalty programmes that are being offered by the UK retail organisations help in growing customer trust towards the organisation which increases the overall growth opportunities for the UK retail organisations. Hence, loyalty programmes help in retaining the trust of customers towards the organisation.

One of the loyalty programmes provided by Marks & Spencer to gain customers' trust is the punch card programme. Customers can utilise their punch cards to participate in this programme and receive discounts and preferential treatment. Marks & Spencer additionally focuses on encouraging the clients to make more purchases through this loyalty programme as linked members who aspire to a more privileged status. The Tesco company's loyalty programme includes providing a critical loyalty programme that concentrates on the high-value client and unique favours in addition to value creation advantages. The UK retail industry's overall growth prospects are increased by the loyalty programmes offered by these companies, which work to increase client confidence in the brand. Customers submit the information that is retained and protected within the organisation, assisting retail businesses in understanding customer behaviour.

### **Discuss how the cash-back program has helped Tesco in attracting customers and make them loyal.**

Tesco is a well-known retail organisation in the UK that offers a wide variety of products to customers in terms of making them loyal and repeat customers. Tesco's organisation operating in the UK uses a cashback program to attract customers and make them loyal to the organisation. The cashback program act as a loyalty scheme to drive business success as it is used as a promotional tool by the organisation to promote the different type of products that are being offered by the organisation to its customers in terms of satisfying their needs and gaining their loyalty. The cashback program for Tesco also helps them in receiving the personal information of the customers that are being used by the organisation to design more customised services for the customers. Customers enrol themselves in Tesco's cashback program where they register their name, address and personal details that are being stored in the database of the organisation. The available data improves a retailer's ability to make the whole shopping experience more compelling with the right products on the shelves at the right prices and with the right promotions. The cashback program has enabled Tesco in attracting a large number of customers by incentivising regular purchases and loyalty making them habitual to purchasing regularly from Tesco which helps the organisation in attracting repeat purchases from the customers along with growing the overall profitability of the organisation.

Retail organisations operating in the UK such as Tesco and Marks and Spencer offer different types of loyalty programs such as the Tesco point program, cash back program and Marks and Spencer punch card program are being offered by the organisations to attract the attention of customers of the organisation. The discussion that has been underlaid within the study explains about significance of the conceptual model in retaining customers' loyalty and satisfaction in the UK retail organisation. Moreover, the discussion section of the study also explains how the cash back program has helped Tesco in attracting customers and makes them loyal. The research scholar during the discussion section has also explained the usefulness of loyalty programmes in providing customised offerings to the customers of UK retail organisations. There are 3 separate dimensions to customer loyalty facilities, which have also been classified as ethical, psychological, and economic, each of which plays a distinct role in the improvement of success and customer loyalty levels. Furthermore, it has been discovered that building efficient customer loyalty programmes and trust levels, as well as proper leveraging of customer data collected, improves customer retention levels within organisations (Coelho and Henseler, 2012).

#### **Usefulness of loyalty programmes in providing customised offerings to the customers of UK retail organisations.**

Loyalty programmes are being used by different retail organisations differently in the UK retail organisations as some of the firms offer advance alerts, early access to deals and free shipping services to the customers to make the customer loyal and true to the organisation. When the customers sign through the loyalty program, UK-based retail companies offer regard points for determining the journey of customers. Customers provide their details that are being stored and secured within the organisation helping the retail firms in determining the behaviour of customers. The organisation undertakes the data of customers to know about their purchasing habits and behaviours, based on the customer's taste and preferences the product and services are being designed accordingly to offer customised offerings to the customers contributing towards their overall growth. Loyalty programs also help the retail firms operating in the UK to know about the behaviour of customers so that a particular product can be designed that caters to the need of a particular target segment increasing the ability of the organisation to grow their overall business success. Loyalty programmes are also useful in providing customised offerings to the customers of the UK retail organisation because it uses the customer's voice rather than developing a new marketing campaign. Organisations ask the customers to review the products and services so that changes in them can be made according to their tastes and preferences. Considering the customer voice retail firms operating in the UK provide customised offerings to the customers to gain their loyalty and trust in the organisation.

The UK-based retail companies are focused on presenting top-notch offerings to the clients which include delivering their orders on time and retaining provider effectiveness. As per Alharahsheh *et al.* (2021), UK retail companies which include Tesco and Marks and Spencer provide a top-notch high-satisfactory of offerings to their clients that assist them in keeping their clients. Service high-satisfactory for the UK retail enterprise facilitates them in keeping a better per cent of existing clients and attracting greater clients thru tremendous phrase of mouth contributing to the boom of retail companies working withinside the UK. Customer pride is likewise taken into consideration as the important thing that facilitates the development of customer retention withinside the UK retail enterprise as 86% of customers are inclined to pay greater for the top-notch studies which might be being supplied with the aid of using the retail companies working withinside the UK (Sánchez-Casado *et al.* 2019). Happy and satisfied customers will help the UK retail organisation in increasing the revenue earning capacity within the organisation. The Tesco company also runs a cashback programme, giving customers particular cashback points in return for special discounts or freebies. Tesco's cash-back programme aids in the development of a distinctive brand identity that supports the expansion of the business.

The findings of the study explain evaluating the impact of loyalty programmes on customer retention in UK retail organisations. Thematic analysis is drawn out in the literature review section where themes and codes are being examined to draw out information that contributes to the growth of the overall organisation. Findings gathered from the study explain the different factors that contribute to growing customer retention in the UK retail organisation. Customer satisfaction, service quality and trust are considered the major factor that helps the UK retail organisation in growing overall customer retention. Satisfied customers for the organisation open up the new door of opportunities for the organisation helping them in earning high revenue and profitability. The finding section of the study also discusses the effectiveness of different loyalty programmes in the growing customer trust in the organisation. According to Prentice and Nguyen (2020), automation of customer services has been discovered to increase customer satisfaction as well as retention percentage by industry groups. According to Coelho and Henseler (2012), using consumer retention strategies or loyalty programmes is a tremendous method inside the dating advertising and marketing operations and procedures of the UK store Tesco. The fundamental gain of the use of loyalty programmes is the advent of additives that advantage each company and client, ensuing in extended income and marketplace success. Customer loyalty is crucial attention while growing powerful advertising and marketing and promotional strategies. When it involves Tesco's patron retention and loyalty strategy, it is clear that the organisation is based closely on Clubcard issuance to praise dependable clients and offer vital monitoring of clients' shopping habits.

Based on the discussion it can be stated that retaining the existing customer can help the business to lay the foundation for stronger business growth in the marketplace. As customer retention is typically cheaper than attracting a new set of consumers it is also a cost effective way for driving profitability and revenue. Customer research which is also an omni channel approach to customer





segmentation and focus on the consumer experience can help the businesses retain more customers. Understanding the customers is particularly important and using the information sources like a customer service call and survey can help the business to better understand the concern and needs of the consumer. Every business wants to attract a new set of consumers but holding on to the existing customer is also equally important. Converting new consumers is considered as an expensive approach rather than securing the repetitive consumer. Customers having a positive experience with the brand already have an idea about the offer of the company or what the products are like and therefore expect a particular standard of purchase. Knowing the way in which retaining the consumer can help the business secure repeat sales and also drive growth is widely done by the companies through loyalty programs. For retaining the consumer the companies need to know the customers as much as possible. Understanding the ways in which customers act through their preference, motivations, needs and concerns can make it easier for the company to secure the business and provide the service which is needed.

The ability to keep consumers' loyalty while simultaneously successfully enhancing brand perceptions by offering high-quality goods and services is usually understood to be the definition of customer retention (Diaw and Asare 2018). As per the findings, the client retention facilities are further found to be split into three different dimensions: ethical, psychological, and economic, each of which is found to play a unique function in increasing success and customer loyalty levels. Along with that, effective customer loyalty programmes, high levels of trust, and good use of customer data obtained are known to increase customer retention rates inside organisations. As per the illustration of Fortenberry and McGoldrick (2020), for relationship marketing operations and strategies inside UK retail organisations such as Tesco, the use of client retention techniques or loyalty programmes can be regarded a crucial instrument. The use of loyalty programmes is primarily linked to the introduction of advantageous elements for both businesses and customers, hence expanding sales and market success. According to the pieces of evidence acquired throughout the study's literature assessment, factors that are growing customer retention in UK retail organisations include service quality, contentment, trust, and commitment. The UK-based retail company is committed to providing its consumers with high-quality services, such as timely order delivery and service effectiveness. Retail businesses in the UK like Tesco and Marks and Spencer provide excellent customer services that aid in client retention. As a result of providing high-quality service, UK retail businesses can retain a larger proportion of their current clientele and draw in new clients as a result of strong word-of-mouth marketing. As 86% of customers are willing to pay extra for the wonderful experiences that are being provided by the retail organisations operating in the UK, customer satisfaction is also thought to be a significant component in growing customer retention. Customers that are happy and satisfied will aid the UK

retail company in boosting internal income generation. For the UK retail company, happy customers aid in both client retention and expansion of their overall business operations.

When creating successful marketing and promotional tactics, consumer loyalty can be viewed as a crucial factor. Customer retention helps determine the number of valuable customers by predicting as well as expressing the contentment of the related consumers (Kim 2019). It influences how they choose a product or service, how likely they are to buy it again, how engaged they are, and how they view the brand. The fundamental objective of customer loyalty programmes is to entice clients' loyalty by creating a distinct brand image. Free membership typically indicates a lower level of barrier when it comes to executing joint entries. It entails a successful acquisition of the members to gather accurate data and information. The main focus of a loyalty programme is to reward customers with specific payback points in return for special offers or freebies.

The program's main goal is to gain customers' loyalty by developing a distinctive brand image. It has to do with giving customers access to punch cards so they can receive discounts and special treatment. It is interwoven with simpler values that are easier for customers to understand when it comes to the successful evaluation of the goods and services they have acquired. The emphasis is on getting customers to buy more because they are the associated members seeking higher exclusive statuses. Based on the findings, a tiered loyalty programme is an essential form of a consumer loyalty programme. It emphasises providing superior experiences for high-value clients. Giving customers access to special favours and discounts as well as a value-generating advantage is involved. It offers the organisation a lower cost when setting up cost-effective activities.

## **RECOMMENDATIONS**

- UK retail organisations operating in the UK can look to consider a particular case study upon an organisation that will be helping the researcher in gathering information about the different loyalty programs that are being undertaken by the firm to attract the attention of customers. The undertaking case study will also be helping the research in identifying challenges that creates hindrance in the path of development.
- Campaigns to keep consumers are typically seen as building enduring ties with them. In addition to that, customer retention can be viewed as a metric for evaluating client loyalty and a company's ability to retain consumers over time (Kim *et al.* 2019). It is to be recommended that, retention marketing techniques will have various benefits for retail enterprises, including

improved operational efficiency, consumers who buy at full price rather than a discount, and consumers who spend more money over time. Moreover, as the relationship between the retailer and the customer develops, the account will be more profitable and relationship management expenses could eventually decrease.

- Through the use of cost reductions, loyalty programs run by UK-based retail companies can give clients customised options. Along with this, trust, service excellence, and customer happiness can be the main drivers of increased client retention for UK retail businesses (Karunaratna 2021). For an organisation, happy customers offer up new doors of opportunity, assisting them in generating high income and profitability. Therefore, it can be recommended that retail enterprises operating in the UK need to implement effective customer loyalty programs to retain their valuable customers along with attracting new consumers. Customized customer products help the UK retail company increase overall customer engagement, which creates a potential for the company to generate significant revenue and profitability.
- The UK-based retail enterprises are committed to providing their consumers with high-quality services, such as timely order delivery and service effectiveness. To provide high-quality customer service, UK retail businesses need to maintain a larger proportion of their current clientele and draw in new clients as a result of strong word-of-mouth marketing. As per the view of Keeling (2022), the UK retail company's ability to generate more income will increase as a result of their valuable and satisfied customers. Customers who are satisfied aid UK retailers in retaining customers and expanding their entire business operations.
- Building trust and commitment are two factors that help the UK retail industry increase client retention. In addition to that, building client trust is a customer-centric process that supports retail businesses in a variety of ways, including by assisting them in luring and keeping valuable customers (Bó Milan and Toni 2018). Along with this, by offering high-quality goods and services, quick shipping, and a wide range of retail goods, the UK retail industry will be able to win over customers' trust and loyalty. Moreover, the UK retail sector benefits from customer satisfaction if they keep customers loyal to the company.

## CONCLUSION

The loyalty programs that are being offered to the customers help in increasing the overall status and reputation of the firm in the competitive business environment. Cashback opportunities for the customers help them in purchasing in large quality as a result of which it increases the overall reputation for the UK retail organisation.

Building trust and commitment are two factors that help the UK retail industry increase client retention. Building client trust is a customer-centric process that supports retail businesses in a variety of ways, including by assisting them in luring and keeping on board devoted patrons. By offering high-quality goods and services, quick shipping, and a wide range of retail goods, the UK retail industry can win over customers' trust and loyalty.

Loyalty programs that are being offered by the UK retail organisation to its customers include of punch card program this is a new form of loyalty program within the UK for attracting the attention of customers. The punch card program turns out to be beneficial for the customers as it enables them in accessing discounts and special favours. The loyalty program is enlaced with easier values that are more accessible for the customers in terms of understanding the effective evaluation of the purchased products and services.

Loyalty programmes on customer retention of the UK retail organisations involve in growing long-term development of insights considering the achievement of positive customer perceptions that accelerates their satisfaction and loyalty. Different loyalty programmes that are being undertaken by the UK retail firm help in retaining the loyalty of customers by delivering quality goods and services that help in retaining their overall trust and loyalty of them towards the organisation. Satisfied customers for the UK retail firms open up the door of opportunities for the organisation that increases revenue for the retail firms operating in the UK.

The future scope of the study may cover the step-by-step implications of loyalty programs in influencing the purchasing decision of customers. It may focus on highlighting the impact of loyalty programs on consumer decision-making. The researcher the study has undertaken secondary data to perform the study that fails the investigator in completing the study successfully. Secondary data lack relevance and accuracy which makes it challenging for the investigator in completing the study on time. To carry out the study in a more cohesive manner research scholars can undertake primary data that will be helping them in comparing data such as statistical data helping the investigator in making the study generalised and contributing towards making the study

successful. The primary data method will also help the research scholar in maintaining authenticity and data information that contribute to making the research comprehensive.

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