

THE ROLE OF RELATIONSHIP QUALITY AND LOYALTY PROGRAMS IN GROWING CUSTOMER LOYALTY

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***Abstract**---The aims of this study is to evaluate the role of relationship quality and loyalty program towards customer loyalty. The numbers of market players in the retails and consumer's goods leads to a fierce competition. Customer have been given ample choices whether to buy their groceries from mini market, supermarkets or hypermarkets. There are so many choices and one of the way to keep customer retain is through the loyalty program and possibly the relationship quality. A web based survey was conducted for the purpose of data collections. The questionnaire was made online by with exactly same layout of the paper based concept. There are all together 25 items asked during the survey in which separated into 4 sections. Section A is related to respondent's profile and section B is about the service quality followed by customer satisfaction and customer loyalty in section C and D. The questionnaires used 7 Likert scales to allow and attract more accurate answer in respondents. Respondents may choose their feedback from the rang number 1 to 7. Number 1 is strongly disagreeing and number 7 is strongly agree. A notice boards to announce about the survey was displayed with a barcode. The results show that both factors which are loyalty program and relationship quality do positively influence towards customer loyalty. It is about time where service providers to re-evaluate their marketing strategy and focused on giving additional benefits to the customers as compared to others. Service provider must start searching for their unique features that can be offered to customer. Customer loyalty is important as it provides a long term sustainability and survival in the markets.*

***Keywords**---Loyalty program, Customer loyalty, Relationship quality, Supermarket*

I. Introduction

Businesses required strong support from customer in order to remain valid in the market. Business without customer according to (Kotler, 2017) will not sustain and survive in the industry. Questions that always in the mind of business owner is how to keep consistent support from customer that can foster them for frequent purchase that will lead to increase in revenue (M. F. Shamsudin, Razak, & Salem, 2018) and profit (Mohd Farid Shamsudin, Ali, Wahid, & Nadzri, 2019). Marketing scholars (Kumar, Scheer, & Kotler, 2000) and past researchers (Fernandes & Solimun, 2018) highlighted that the loyalty program can be a tools that support the business with the objectives of keeping the customer in the customer lifecycle and contribute to the business survival.

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Past research (Abdur Rehman, Osman, Aziz, Koh, & Awais, 2019) claimed that more than 60% of businesses especially related to retails faced the challenge in keeping the customer. Retails products for example can easily available anywhere and at the same time the standard and quality are not far different. Few studies (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018) claimed that more than 50% will buy from a store that they become a members of loyalty program in order to gain benefits out of the purchase. Benefits of the loyalty program can be varying according to the type of rewards and concepts (Omoregie, Addae, Coffie, Ampong, & Ofori, 2019). Customer will tend to buy from the store for example, that can provide them the additional benefits compared to others.

The objective of loyalty program is to keep customer in the life cycle. Past research (Fernandes & Solimun, 2018; S. Y. Lee, 2017; Omoregie et al., 2019) claimed that keeping 5% of customer will enable the business organizations to earn average profit from 25% to 95%. The loyalty program, somehow managed to motivate the customer to spend more to the business organizations (M. F. Shamsudin, Shabi, & Salem, 2018). The loyalty program indirectly influences the customer purchase intentions from only to meet their needs but to earn the maximum benefits from the program as well (Tabrani, Amin, & Nizam, 2018).

Past research (S. Y. Lee, 2017; Omoregie et al., 2019) indicates that there is different in purchase behaviour among the generations. The current generations are more concern about the brands (Abdur Rehman et al., 2019) and it was also claimed that their priority is on the quality rather than the price (M. F. Shamsudin, Razak, et al., 2018). The change in purchase attitude and purchase behaviour add more challenge to the business owner in meeting their standards. Business organizations need to ensure that they offered great product or services and focused more on the brand recognition and trust in order to achieve high customer loyalty.

II. Literature review

Customer loyalty

Customer loyalty by definition is an act of customer voluntarily choose for a particular product or services against another in the market (Akroush & Mahadin, 2019). Customer loyalty will tend to support the business organizations in terms of repeat purchase as well as telling people about the product or services (Baharudin Kadir, Shamsudin, Nurul, & Mohd, 2020). The important of loyal customer according to (Thiruvattal, 2017) is because that they perform word of mouth. Happy customer tends to tell and share about their experiences to their closed networking. They wanted to share their moments so that the rest can also get the same enjoyment (Mohd Farid Shamsudin & Razali, 2015). Traditionally it is just a word of mouth where a customer according to a research (Koutsothanassi, Bouranta, & Psomas, 2017) will communicate to 8 to ten people. Today, with the internet and social media, the electronic word of mouth took place the function of word of mouth (Salem, Shawtari, Shamsudin, & Hussain, 2016). Customer will share their moment's in the social media. The coverage is unlimited and it is cost effectively. Customer not only can have highlighted the benefits and customer experiences but may share photos and video for a more realistic approach. Keeping customer satisfied and loyal is definitely benefits the business organizations.

One of the benefits of having large pool of loyal customer is that it can helps the business organization to grow (B. Kadir & Shamsudin, 2019). Recent research (Akroush & Mahadin, 2019) claimed the loyal customer is going to contribute to a long term revenue. Having as many as possible group of loyal customer will enhance the financial situation of the business organizations. It was also said (Koutsothanassi et al., 2017) that business organizations may keep the list of loyal customer and keep in touch with them frequently. Communication and relationship between customer and business

organizations may lead to a win-win situation by implementing the loyalty program where business will gain revenue and customer earn points (Hasim, Shamsudin, Ali, & Shabi, 2018).

Past studies (Tabrani et al., 2018) also suggested that business organizations to focused on customer satisfaction in order to enhance the numbers of customer loyalty. Business organizations must understand the needs and expectations of customers in order to satisfied customer. The flow of customer journey towards loyalty will begins from the moment they become customer, getting satisfied, being keep in retention and finally becoming loyal (S. Hassan, Shamsudin, & Mustapha, 2019). The process must be adhering strictly but the business organizations I order to stay longer in the industry,

It was suggested by (Fernandes & Solimun, 2018) that business organizations to provide superior services to customer in order to enhance the level of customer loyalty. Business organizations should provide excellent customer service in order to keep customer with the brand and business. A good customer services according to (M.F. Shamsudin, Ali, Ali, & Shabi, 2019) can convert “sometime” customer to a “all the time” customers. There are many factors that contribute customer satisfied and loyal and one of it is by providing loyalty programs.

Loyal customer tends to promote their experiences and convey good things about the business organizations. They are even willing to provide their testimonial for other people to know and explore further about the product or services (M.F. Shamsudin, Razak, & Salem, 2018). Past or current customer is more trusted rather than the spoke person from the internal. Therefore, getting loyal customer involved in making a statements or share experiences are significant enough to attract new customer.

The trends on going in current world is to bind customer with the loyalty program. Loyalty program is one of the tool used to keep customer in the cycle while at the same time makes the brand as priority. It also helps the business organizations to segments their group of customer into specific segments (Mohd Farid Shamsudin et al., 2019). Such thing can make them easy to focused more on the segment that generate more money rather than the low purchased. It was also suggested by (Tabrani et al., 2018) that business organizations to keep communicate with the business organizations and provide a feedback towards improvements for the benefits of future customer.

Loyalty program

One of the purpose of creating the loyalty program is to cultivate the customer retention. Service provider need to keep the customer as it is one of the source for profit. Recent report by KPMG related to customer retention and loyalty described that customer retention contributed to the highest revenue drivers among all the possible marketing strategies (Tabrani et al., 2018). Customer retention contributed to 52% of revenue drives as compared to only 45% derived from the customer acquisition (Akroush & Mahadin, 2019). The reports indicate that keeping customer is important as they are proven support the increased of revenue and profits. The findings are actually being align with previous past research that indicates that cost for new acquisition new customer is 20 times more expensive than keeping the current one (Akroush & Mahadin, 2019). Business organizations should take note on the statements and focusing more on the current customer as they contributed more than the new one. It was also reported that business that managed to keep 5% of their customer may enjoyed 25 – 95% of additional revenue from the customer (Amoako, Anabila, Asare Effah, & Kumi, 2017).

Loyalty program is created with intentions to keep customer in the customer life cycle longer than others. There are many types of customer loyalty program that has been practised by various type of industry (Hamzah, A. A., Shamsudin, 2020). The objective is the same among all the program which is to aim for consistent revenue stream and keep them in the cycle (Hapsari, Clemes, & Dean, 2017). Loyalty program indirectly influence customer to keep purchase from the same business organizations and as in returns they will have enjoyed the benefits. The benefits could be in terms of point or

value. Point system is among the most popular system in the world. Each time customer purchase will be given a point rewards (Nur, Wan, Tajuddin, & Nayan, 2020). The point can later be exchange in the dollar value to be exchange with products or services. Customer for example can also redeem their reward based on the point collected. The more points mean the more purchased items made by the customer. There is also program that reward customer based on spending amount. The concept is almost the same with point system but the mechanic could be made more flexible based on the type of business or industry (Izarul, Syed, & Nayan, 2020). Bottom line, all loyalty program is moving towards to benefits the business organizations towards getting more sales, and earn more profit.

Past research indicates that main reason why customer supported the loyalty program because they want to save money from their regular purchase (Afif, Razak, & Nayan, 2020). The loyalty program provides the members to enjoyed certain discount or different tier of pricing for all their members. That is one of the way that business organizations can appreciate their support towards the business and at the same time secured with the certain numbers of frequent numbers of buyers based on loyalty level and pattern in purchase (Abror et al., 2019). On the same vein, (M. F. Shamsudin, Nurana, et al., 2018) claimed that customer participated in the loyalty program because they liked to receive rewards. Customer may buy from other supplier or business organizations but they could have missed the opportunity to gain the rewards. Most of the time the rewards will be given based on certain limit and the rewards is normally being worth for being loyal. Besides that, other research (M. F. Shamsudin, Shabi, et al., 2018) claimed that loyalty program provides a win-win situation where customer earn points and rewards while the business organizations earn revenue.

Past research (Abu-Alhaija, Raja Yusof, Hashim, & Jaharuddin, 2019; Shankar & Jebarajakirthy, 2019) claimed that there are many drivers that lead to the support of customer towards the customer loyalty. The study focused on the elements that can attract more customer in participated in the program, one of the research (M. F. Shamsudin, Razak, et al., 2018) highlighted that the loyalty program should fit with the customer expectations. It should provide the benefits to the customer in order for them to support the business organizations. Customer today is smart enough to compare the benefits given by one business organizations to another. They even compared the loyalty program across the industry (Yusoff & Nayan, 2020). The program must meet the customer needs (Muhammad, Farid Shamsudin, & Hadi, 2016). Similar research on loyalty program (Zamry & Nayan, 2020) highlighted that the program must be a reasonable for the customer to participate. The limit or threshold set for earning a point and rewards are achievable and not bias towards the business organizations (Abror et al., 2019). It was stated by (Keshavarz & Jamshidi, 2018) that customer will support the loyalty program that can be redeem easily. Meaning to say, the process of redemption or cashing the points can be made easily at all touch points (M. F. M. F. Shamsudin, Esa, & Ali, 2019). Besides that, business organizations should cater the loyalty program towards creating a better customer experiences (Hapsari et al., 2017).

Past studies (M. Shamsudin et al., 2015) also shown that the best loyalty program is the one that can lead to a customer acquisition. Meaning that the strength of the program indirectly invites none customer to part of it members (Razak & Shamsudin, 2019). The program managed to market to attract more new customer beside the main objectives is to retain the existing customers (Sallaudin Hassan & Shamsudin, 2019). A good loyalty program should drive towards positive overall customer experiences. Customer expectations continuously satisfied and earn strong relationship from time to time (Keshavarz & Jamshidi, 2018). The loyalty program should also have the elements of customer engagements where there will be a constant communication from business to customer and vice versa.

Overall, the loyalty program provides both parties in a win situation where customer gain satisfaction with all kind of benefits that may add more value as their customer experiences and at the same time business organisations earn increased in revenue and profit.

Relationship quality

According to (Xia & Jin, 2008) relationship quality is the overall feeling of customer towards the relationship between a customer and service providers. The relationship feelings could be positive or negative based on the perceived by the customer on their overall experiences. (Segarra-Moliner & Moliner-Tena, 2016) claimed that relationship quality involves nurturance (Chen & Yang, 2015), friendliness and appreciative (D. J. Lee & Ahn, 2007) in between the relationship ongoing.

Relationship quality have been recorded as one of the factors towards customer loyalty (Mohd Farid Shamsudin & Razali, 2015). It was mentioned that the overall quality includes the amount of information shared between the service providers to customer within a stipulated period of times. Good sharing of information will keep customer satisfied and may lead to customer loyalty. Information sharing is related to information that is concerns to customer that may bring benefits to customer. (S. A. Lee, 2018) suggested that in the case of loyalty program, customer being informed regularly about their status or any promotions to the members that may bring additional advantages to the membership. The communication will make customer feel appreciated and cultivate the sense of belongings (Zarifah, Azahari, & Nayan, 2020). Service provider are responsible to communicate the relevant information that not only increase sales or revenue to service provider but provide opportunity to customer to enjoyed additional benefits as a member.

According to (Nur et al., 2020) communication is important in maintaining the relationship quality. The mode of communications must be made exclusive to members in order to cultivate strong loyalty relationships between customer and service provider. It was mentioned by (D. J. Lee & Ahn, 2007) that proper communications to customer will increase the level of customer loyalty. The communication methods and interval should be made consistent and using the method that preferred by customers (Segarra-Moliner & Moliner-Tena, 2016). It was also recommended by (Amin et al., 2017) that customer should be made available to communicate with service provider at any point of time. Customer may have wanted to do enquires or seek helps on their matters and the channel should be made available with immediate response time. Beside that (Amin et al., 2019), recommended that service provider to focused on the long term relationship efforts. It should have focused on the best approach to keep the relationship fresh over a long term of period. The longer the customer stay in the lifecycle, the more opportunity the service provider can enjoy the share of wallets. In order to maintain that, a regular engagements need to be conducted to updates customer on the service provider marketing strategy, promotions and offering that can benefit the customers.

Overall, the most important in relationship quality is the customer satisfaction. Service provider need to seek feedback whether customer happy with the current communication methods (Aminuddin, Don, & Shamsudin, 2020) and request suggestion on the best method that they feel that service providers can improve further (Afif et al., 2020). The customer satisfaction is important as it is the bride towards customer retention and customer loyalty.

III. Methodology

A web based survey was conducted for the purpose of data collections. The questionnaire was made online by with exactly same layout of the paper based concept. There are all together 25 items asked during the survey in which separated into 4 sections. Section A is related to respondent's profile and section B is about the service quality followed by customer satisfaction and customer loyalty in section C and D. The questionnaires used 7 Likert scales to allow and attract more accurate answer in respondents. Respondents may choose their feedback from the rang number 1 to 7. Number 1 is strongly disagreeing and number 7 is strongly agree. A notice boards to announce about the survey was displayed with a barcode. Customer who are interested to participate in the survey voluntarily may just scan the code using their mobile

phones and answered the survey. There are all together 789 respondents participated in the survey over a period of 7 days. The survey was conducted in 7 different supermarkets in Jakarta. Number of respondents can be considered good as the minimum respondents required based on Krejic and Morgan (1970) is only 384.

IV. Results

Table 1: Summary of statistics of the questionnaire survey

Constructs	No. of items	Mean	SD	α
Relationship quality	5	5.20	1.028	0.813
Loyalty program	4	5.15	1.019	0.804
Customer loyalty	4	5.20	1.568	0.915

Notes: SD, standard deviation; α , Cronbach's α ; overall $\alpha = 0.857$

PCA intends to explain the maximum amount of variance with the fewest number of primary components. The PCA was conducted to apprehend the fundamental association of factors data decline and to escape multicollinearity. In the PCA, cut-off point was 0.50 (absolute value less than 0.50 should be quashed), which ensures the questionnaire reliability. Table 1 presents the descriptive statistics and Cronbach's α values of the 3 constructs. Table 2 indicates the rotated factor loadings and their corresponding eigenvalues. The rule of thumb for Cronbach's α is 0.70 (Nunnally, 1978). In this study, the α values of each item are higher than the broadly diagnosed rule of thumb, thereby indicating a good internal consistency.

Table 2: Result of principal component analysis

No	Relationship quality	Loyalty program	Customer loyalty
RQ 1	0.854		
RQ 2	0.752		
RQ 3	0.822		
RQ 4	0.893		
RQ 5	0.754		
LP 1		0.878	
LP 2		0.865	
LP 3		0.877	
LP 4		0.787	
CL 1			0.866
CL 2			0.814
CL 3			0.697
CL 4			0.811
Eigenvalue	8.021	4.027	2.563
Variance	31.522	14.135	12.41

explained (%)

Table 3: Measurement model results

Constructs variables	Standardized loadings	t-statistics	CR	AVE
Relationship quality				
RQ 1	0.813	15.413**	0.81	0.62
RQ 2	0.920	16.231**		
RQ 3	0.720	12.477**		
RQ 4	0.686	11.202**		
RQ 5	0.678	11.637**		
Loyalty program				
LP 1	0.802	12.568**	0.92	0.76
LP 2	0.853	13.364**		
LP 3	0.903	14.204**		
LP 4	0.853	13.315**		
Customer loyalty				
CL 1	0.913	18.215**	0.91	0.78
CL 2	0.914	11.348**		
CL 3	0.711	19.304**		
CL 4	0.822	10.207**		

Notes: CR = $(\sum \text{Standardized loadings})^2 / [(\sum \text{Standardized loadings})^2 + \sum (\text{measurement indicator error})]$; AVE = $\sum (\text{Standardized loadings}^2) / [\sum (\text{Standardized loadings}^2) + \sum (\text{measurement indicator error})]$. **Significant at p < 0.01 level

Table 3 presents the values of AVE for constructs ranged from 0.62 to 0.78, which surpassed the threshold value 0.50, thus ensuring the convergent validity. To assess convergent validity, t-statistics related to factor loadings are also taken under consideration (Rao and Troshani, 2007). Table 3 shows the t-statistics values of all items that are significant at the 0.01 level and established the convergent validity of the constructs. To test discriminant validity, AVE is also used (Fornell and Larcker, 1981). The rule of thumb is that AVE values should be higher than corresponding squared inter-construct correlation estimates (SIC) in the model (Churchill, 1979). Table 4 presents SIC values, and the supportive evidence for discriminant validity was found. For example, (Table 4), in case of relationship quality, SIC values were 0.12, 0.06, and 0.11 for relationship quality, loyalty program and customer loyalty, respectively, which is an indication of discriminant validity. Therefore, all latent construct confirmed the discriminant validity

Table 4: Squared correlations between constructs

	Relationship quality	Loyalty program	Customer loyalty
Relationship	0.12		

quality			
Loyalty program	0.06	0.05	
Customer loyalty	0.11	0.09	0.08

Table 5 below presenting the results of the relationship between the predictors towards customer loyalty. Both relationship quality and loyalty program were found significant towards the customer loyalty. Figure 1, is the illustrations of the hypothesized path based on the results of table 5.

Table 5: Path analysis of structural model

Casual path	Path coefficient	t-statistics	Results
Relationship quality → Customer loyalty	0.365*	2.002	Supported
Loyalty program → Customer loyalty	0.394*	2.528	Supported

Note: *,**Significant at $p < 0.05$ and $p < 0.01$ levels, respectively

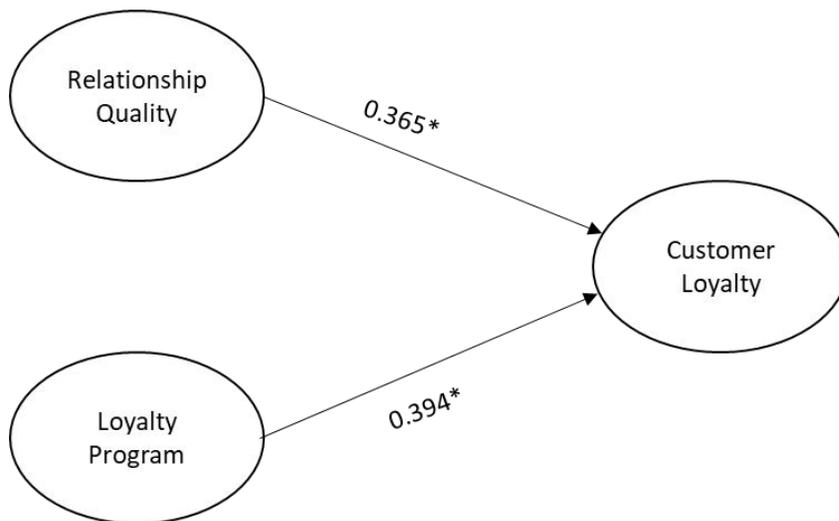


Figure 1: Hypothesized relationship

V. Discussion and conclusion

The results indicate that the role of relationship quality and loyalty program are equally important towards the customer loyalty. Both have their own strength to compliments each other in providing customer overall satisfaction and loyalty. Loyalty program as mentioned above is important to keep the customer stay in the lifecycle and contribute higher in their share of wallet. Activities conducted under the loyalty program may create a strong bonding between customer and brand. Customer will stay loyal and support the products or services by gaining advantages and benefits. Both customer and service provider will secure themselves with win-win situation.

As for the relationship quality, it shows that service provider need to continuously communicate with their customer on regular basis. Relationship quality may help to contribute towards higher customer loyalty and it will lead to higher revenue streams and eventually profits.

It is recommended that service provider to be more focused in creating customer loyalty and evaluate their customer experiences model so that it will ended towards the positive benefits to the organizations. Organizations need to ask

customer more frequent on their feedback so that improvement can be done to match the changing patterns and preferences of customer from time to time.

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