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A CONCEPTUAL FRAMEWORK FOR CUSTOMERS' LOYALTY IN MOBILE LOYALTY PROGRAMMES

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ABSTRACT

The increasing number of academic studies on customer loyalty shows the evolution of customer behaviour and the diversity of business offerings. The main purpose of this study is to examine existing academic pieces of literature. The articles discovered are from the last ten years and elaborate on the importance of customer loyalty within the established mobile loyalty programmes. As businesses evolve, the importance of developing long-term relationships with customers becomes increasingly important. This explains the recent trend of loyalty programmes in other industries. This paper aims to establish a conceptual framework that focuses on customer loyalty. Furthermore, the Theory of Planned Behaviour is used as a core element to better understand customers' intentions to accomplish a certain behaviour in the hope that the actions favour businesses. Customer attitude, subjective norms, and customer satisfaction were identified as common antecedents in the literature. The recommended framework in this study may serve as a reference point for practitioners looking to improve current marketing strategies, particularly those focusing on mobile loyalty programmes. This is done to keep businesses up to date on current needs and trends.

Keywords: customer loyalty, loyalty programmes, mobile applications, brand loyalty

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INTRODUCTION

Marketing is more important than ever before, with businesses recognising the importance of marketing not only as a business function but also as a means of maintaining long-term relationships with customers (Belch & Belch, 2018). Especially in today's competitive business environment, businesses strive to build long-term relationships with customers and spend their marketing budget wisely. Besides, the cost of customer acquisition is not getting any cheaper, so businesses are focusing more on existing customers and maintaining good relationships. Loyalty programmes are a popular customer relationship management (CRM) tool for developing and maintaining customer relationships (Alshurideh, Gasaymeh, Ahmed, Alzoubi & Kurd, 2020). In fact, within the scope of loyalty programmes, one can see massive improvements, mainly from physical cards to mobile loyalty programmes applications in which customers can purchase and track their transactions, updates, and earned incentives. For instance, AirAsia's global loyalty programme, the Big Membership programme, allows all customers to save money, manage flight bookings, and earn points toward free flights with the airline. Indeed, Petronas Malaysia has also launched its direct pump fuel payment mobile application that allows customers to earn points for purchases and redeem fuel (Ker, 2020). More businesses believe that loyalty programmes are valuable to them and that they can generate additional revenue (Kihlstrom, 2018).

According to recent research, customers are loyal to a brand when 86 per cent recommend a company to friends and family, 66 per cent write positive feedback and 46 per cent decide to remain loyal despite a bad experience (KPMG, 2019). One of the main advantages of a loyalty programme is that it allows customers to share their experiences or feedback, and this data is used by brands to tweak marketing strategies based on current relevancy (Yuen, 2019). In Malaysia, customer loyalty is surely an important element on which brands should focus, as a study revealed that 47 per cent of Malaysians switch brands when offered price reductions (Warc, 2019). Because alternatives are readily available, 49 per cent claimed that they will switch if they see better value for money (Warc, 2019). With such alarming data, customer loyalty is an important element for brands to focus on to improve customer retention rates. Loyalty programmes and their advantages include the ability of marketers to keep customers loyal and encourage more spending in the long run.

Current technological advancements have not only improved customer lifestyles but have also made it difficult for businesses to remain relevant and provide appropriate value that will ensure customers remain loyal to the loyalty programme. Because of technological advancements, loyalty programmes have become far more sophisticated and engaging than in the past (Mulqueen, 2018). For instance, according to a study conducted by Burnett (2019), 77 per cent of Americans own smartphones and the same percentage are online daily. More than 90 per cent of customers who use digital wallets say they are likely to keep personalised rewards in their mobile applications (Burnett, 2019b). The data shows that American customers are increasingly looking for better mobile application (mobile app) functionalities that are useful for them. Furthermore, approximately 80 per cent of millennials and two-thirds of baby boomers have stated their interest in receiving incentives for purchases (Burnett, 2019a). Some even suggested that games be integrated into mobile loyalty programmes (Burnett, 2019a). The term 'gamification' is applied when the activities provided to customers include game elements that allow them to earn rewards through loyalty programmes (Business News Daily, 2020). According to research published by P & S Market Research, the global gamification market is expected to touch USD 22,913.00 by 2022, owing to the growing involvement of customers on social sites, the adoption of gamification, and the penetration of gadgets and display devices (Global News Wire, 2017).

According to a study, the number of internet users in Malaysia increased to 26.69 million in January 2020, with 61 per cent using shopping applications, 98 per cent using social networking sites, and 97 per cent using chat applications (Kemp, 2020). Furthermore, according to the study, 91 per cent of customers search online for a product or service to buy, 90 per cent visit an online retail store (any device), and 82 per cent purchase a product online (any device) (Kemp, 2020). This data demonstrates that Malaysian customers have the ability and knowledge to conduct online activities, particularly online purchases, with ease. This proves that technology self-efficacy in Malaysian customers is improving in tandem with the business ecosystem. For instance, mobile commerce (m-commerce) in Malaysia is growing, and it is predicted that mobile wallets will be the next thing to trend, according to Chan Kok Long, co-founder of Ipay88 (the Malaysian payment gateway leader) (Retail News Asia, 2017). It is true, as the rise of ride-hailing applications in Malaysia seems to be very popular, with the

country ranking third in the world (Bernama, 2019). Businesses must keep up with the trend and capitalise on advancing technology and demand to provide better services that are relevant to our current lifestyle.

Therefore, customer loyalty is a crucial element that businesses consider when evaluating and justifying marketing costs. Loyalty is an attitude that customers have toward a brand that leads to repeat purchase behaviour, which is often measured using either attitudinal or behavioural aspects (Boateng, 2019). The theory of customer loyalty lacks a definite scale to measure because some studies claim that customer engagement improves customer loyalty, whereas others claim that satisfaction creates a stronger emotional attachment to the brand (Kandampully, Zhang, & Bilgihan, 2015). Therefore, there are no specific factors that strongly influence customer loyalty, including a lack of knowledge about mobile loyalty programmes. The majority of available studies have focused on loyalty programmes. However, it is now more crucial than ever to identify practical solutions to fill the gap for mobile loyalty programmes. The objective of this paper is to identify the variables associated with customer loyalty, with a focus on mobile loyalty programmes.

Research Questions and Objectives

The research question that will be investigated is 'what happens to customers' loyalty after the implementation of a mobile loyalty programme'. The objective of this paper is to develop a research framework for mobile loyalty programmes that focuses on customer loyalty after the adoption of mobile loyalty programmes. Based on the data discussed, it is evident that businesses in Malaysia are already implementing mobile advertising, and therefore, it is important for businesses to consider their relevance to customers. Businesses must ensure that their mobile loyalty programmes can add value to their customers' daily lives.

LITERATURE REVIEW

For a long time, the theoretical foundation of the use and adoption of new technologies has been in the spotlight. The determinants of user acceptance of new technologies are investigated commonly with theoretical models such

as the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975), the Theory of Planned Behaviour (TPB) by Ajzen (1985) and the Technology Acceptance Model (TAM) by Davis (1989) (Law & Ng, 2016). Following the adoption of technology and understanding customers' behaviour, models such as TPB, TAM, and TRA continue to be an important foundation. For instance, the TAM model is a hybrid of the TRA and TPB models that are effective in elaborating customers' technological adoption behaviours (Law & Ng, 2016). The TPB model is an extension of the TRA model, and it is limited in its ability to deal with behaviours over which people have only limited volitional control (Ajzen, 1985). As shown in Figure 1, the TPB model explains that an individual's behavioural intention is a function of attitude toward the behaviour, subjective norm, and perceived behavioural control (Fishbein & Ajzen, 1975). The TPB model focuses on an individual's intention to perform a given behaviour, which can be defined as the willingness to perform the outcome (Ajzen, 1991).
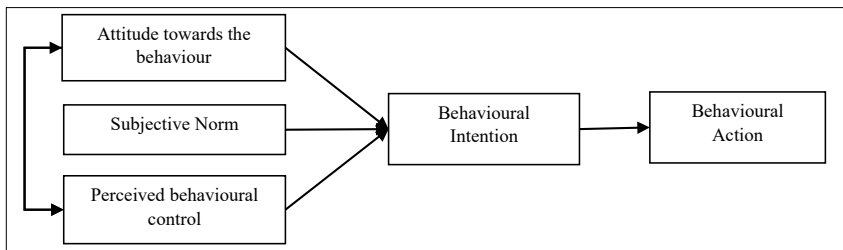
Figure 1: The Theory of Planned Behaviour

The interesting aspect of this model is that intentions are not always determined by the three main determinants, but also other possible variables that can be identified and assessed to determine intentions and behaviour (Ajzen, 2011). Moreover, the TPB model served as the foundation for many other new models, including the TAM and the Technology-organisation-environment (TOE) model (Chau & Hu, 2002). One of the TPB model's strengths is that it has served as a foundation for many researchers to understand customer behaviour, especially in the use of information systems. This could range from mobile applications to financial banking tools. Understanding the shift in customer behaviour from various perspectives is important for businesses to remain competitive.

Attitude towards the Behaviour

The TPB model defines attitude toward behaviour as 'the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question.' (Ajzen, 1991) Attitudes develop reasonably from people's beliefs about the object of the attitude (Mohd Noor, Sreenivasan, & Ismail, 2013). Overall, it means that the more an individual has a positive attitude toward a behaviour, the more likely he or she is to perform it. It is believed that attitudes are restricted to those individuals who are prominent and, as a result, customers are easily reminded of them (Hegner, Fenko, & Teravest, 2017). Customers are often compelled to use mobile loyalty programmes because of their positive experiences with the services, functions, and outcomes. In Malaysia, for instance, 92 per cent of respondents in a recent study said they had signed up for loyalty or rewards programmes and were actively using them because of the free rewards and that the brand provided a valuable shopping experience (Aun Qi, 2019). Therefore, the strength of an attitude leads to more frequent consideration and experience with the brand (Hegner *et al*., 2017).

Subjective Norm

Subjective norm refers to the individual's perceptions of general social pressure to perform or not perform a behaviour (Ajzen, 1991). For instance, if a person perceives that significant others recommend (or disagree) with the behaviour, he or she is more likely (or less likely) to plan to exhibit the behaviour (Hegner *et al*., 2017). Individuals define other people's opinions or influences as psychological motives for their behaviour, so subjective norms are seen as equivalent to social influences (Taylor & Todd, 1995). Social influence or pressure can be exerted by family members, friends, colleagues, celebrities, and social media influencers. According to the loyalty programme study, 61 per cent of respondents said they learned most about loyalty programmes through social media, including social media advertisements (Aun Qi, 2019). This demonstrates the importance of social media, especially social media influencers. The findings of Ajzen (1991) are even more relevant because an individual's behaviour is influenced by subjective norms, and the stronger the influence, the more likely the individual will perform the behaviour. In terms of mobile loyalty programmes, the more people who promote them (family,

friends, influencers), the more customers who are willing to join the loyalty programme.

Perceived Behavioural Control

The third determinant of the TPB model is perceived behavioural control that refers to people's perceptions of the ease of performing a behaviour, which is frequently influenced by the individual's past experiences (Ajzen, 1991). This determinant is added to the TRA model as an extension to ensure that the behaviour is controlled. Aside from perceived behavioural control factors, there is concern about the perceived influence of certain factors on behaviour facilitation (Ajzen, 1991). For instance, if an individual has a positive attitude towards social pressure, he or she will not have behavioural intention in the absence of knowledge or money (Kim & Lee, 2019). Perceived behavioural control is influenced by both internal control factors (e.g., skills, abilities, and information) and external difficulty factors (e.g., income, reliance on others, and facilitating conditions) (Belkhamza & Niasin, 2017). Facilitating conditions are defined as the extent to which people believe an organisational and technical infrastructure exists to support the use of innovation (Venkatesh, Morris, Davis, & Davis, 2003). Therefore, businesses must ensure that mobile loyalty programmes can fulfil both internal and external control factors.

RESEARCH METHODOLOGY

This study used a systematic approach to content search, as well as extensive research on loyalty programmes in Malaysia. The search was conducted on Google search, with content selected from reliable sources, such as news. A total of 62,500 results were returned, all of which contained content about brands from various industries as well as general information about loyalty programmes. Because this study focuses specifically on the Food and Beverage (F&B) industry, the search was limited to content related to the F&B industry. The results revealed data from mobile loyalty programmes both locally and internationally, allowing researchers to understand the topic's market environment, challenges, and the development of customer loyalty as the dependent variable in this study. It was further investigated to determine loyalty status following the implementation of mobile loyalty

programmes. The search began with Google Scholar and progressed to e-resources such as EBSCO, Science Direct and Emerald. Based on the research, there were only a few results for articles about mobile loyalty programmes. Loyalty programmes, mobile loyalty programmes, and customer loyalty are examples of keywords that must be varied. It was crucial to identify articles from other industries that support mobile application adoption and customer loyalty status. The search was primarily limited to academic publications written in English. The articles had to be chosen within the last ten years, from 2011 to the current year, 2021. The search yielded 3,024 articles for keyword loyalty programmes, 608 articles for mobile loyalty programmes, and 3,272 articles for customer loyalty. This study was successful in locating articles from reputable index journals such as Scopus, ISI (International Scientific Indexing) and ERA (Excellence in Research for Australia). A screening process was conducted to evaluate the articles' relevance to the Theory of Planned Behaviour. A total of 32 articles from scientific journals were selected because they meet the objective of this study on mobile loyalty programmes. Figure 2 displays the methods for conducting a literature search.
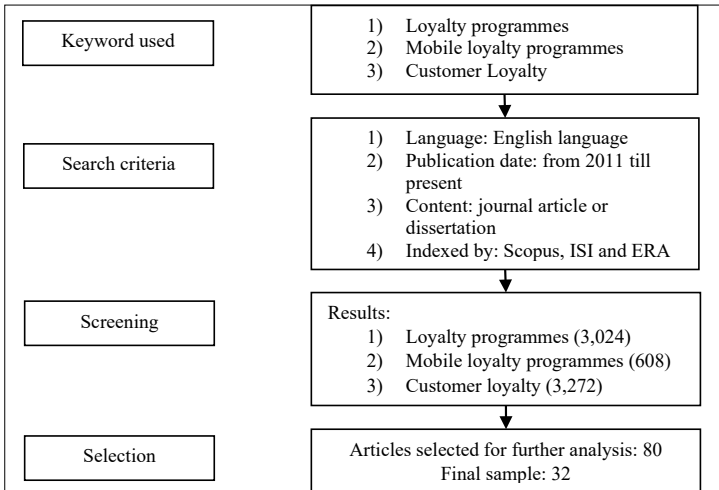

Figure 2: Methods to Search for Literature

FINDINGS

Asia is one of the world's leading regions for mobile applications, whether

for information search, social networking, gaming, or purchasing, and mobile applications are regarded as an integral part of customers' lifestyle (Marketing Magazine, 2017; Tiongson, 2015). Most businesses consider loyalty programme applications to be the best channel of communication for driving business and collecting personal data from customers (Comarch, 2019). Based on this, brands can create personalised customer journeys and product offers that seem to encourage customer loyalty more effectively (Comarch, 2019). Therefore, in addition to contributing to the literature on the post-use of mobile loyalty programmes, this study conducts a review of other findings related to loyalty programmes and the application of various theories and models to better comprehend the study's outcomes. The majority of the articles found on mobile loyalty programmes did not focus on a specific industry. The results varied depending on the research objectives and nature. The majority of the studies were conducted in the education, travel, fashion, health and apparel industries (Carter & Yeo, 2016; Dale, White, Mitchell, & Faulkner, 2019; Thakur, 2019). However, in some articles, researchers chose a broad evaluation rather than focusing on a specific industry to evaluate customers' attitudes toward mobile commerce and mobile loyalty programmes (Singh, Zolkepli, & Kit, 2018; Yang, 2013). The research method used is also a crucial element that can contribute to deeper insights on the subject. For instance, some researchers used a qualitative and mixed-mode (Carter & Yeo, 2016; Kim, Wang, & Malthouse, 2015). Baek and Yoo (2018) used a focus group interview, expert review, and an online survey focused on undergraduate students to develop a reliable measure for branded application usability. Furthermore, some studies have used various theories such as TAM, Unified Theory of Acceptance and Use of Technology (UTAUT), Service-Dominant Logic (SDL), and the Value-In-Use (VIU) model to evaluate and analyse customer intentions with the use of mobile loyalty programmes (Carter & Yeo, 2016; Fang, 2019; Jeon, Ali, & Lee, 2019; Thakur, 2019). To strategize on relevant content, it is important to analyse customer behaviour during the pre- and post-adoption stages of the mobile loyalty programmes. Yang's (2013) study was based on mobile application adoption, whereas Kim et al. (2015) focused on a coalition of loyalty programmes that compared the spending levels of application adapters and non-application users. Based on previous research, some of the most commonly used antecedents and their findings are discussed further.

Customer Attitude

Attitude is often viewed as a behavioural intention of customers' feelings about the performance of a particular behaviour (Fishbein & Ajzen, 1975). According to a study, customers who have used the services of premium airline passengers have a more positive attitude and are more likely to repurchase (Kim & Lee, 2019). This study utilised the TPB model to examine the relationship between psychological factors such as attitude, perceived service quality, and the results showed that attitude, in particular, has a positive effect on repurchase intention (Kim & Lee, 2019).

Furthermore, another study looked at customer attitudes toward application usage behaviour based on moral, ethical, frequency, clear vision, data entry proficiency, and stable connectivity, and the results showed a strong influence on application usage behaviour (Carter & Yeo, 2016). The attitude was also used as the mediating variable in a few studies where the results indicated a positive or strong influence on customers' behaviour toward the mobile applications. According to Singh et al. (2018), all four independent variables (perceived ease of use, perceived usefulness, perceived trust, and self-efficacy) positively influence mobile adoption.

Subjective Norm

Subjective norm refers to the concept of referring to someone else's behaviour or expecting validation of certain behavioural patterns (Ajzen, 1991). It is also known as peer pressure, social norm, or social influence, and it occurs when an individual goes through the process of self-regulation (Bandura, 1991; Hamilton & White, 2008). Carter and Yeo (2016) conducted a study with business undergraduate and postgraduate students to examine consumers' application usage behaviour, and the findings revealed that undergraduates are more influenced by friends and family on their attitudes. People's perception and opinions are influenced by the rise in social media usage and the influences that comes with it. Jalilvand and Samiei (2012) conducted a study on the tourism industry, where electronic word of mouth had a significant impact on customers' attitudes. In this study, the researcher used the TPB model to evaluate customers' intent to travel about Isfahan, and 296 samples were collected as a result (Jalilvand & Samiei, 2012). People trust information spread through word of mouth sources more than

traditional advertisements, so social media influences are common (Sa'ait, Kanyan, & Nazrin, 2016). This proves to show that customers who obtain information from family and friends have nothing to gain personally from promoting the businesses or brands (Kozinets, 2002). Cheung and To (2017) investigated in-app advertisements to find the propensity to trust, which leads to favourable attitudes toward in-app advertisements. According to the findings of the study, customers' intention to watch in-app advertisements was positive and significant to their attitudes, subjective norm, and perceived behavioural control (Cheung & To, 2017).

Customer Satisfaction

Customer satisfaction is often used as a post-evaluation judgement to evaluate customer experience with brands. According to Tripathi (2018), customer satisfaction reflects customer experience and serves as the foundation for strengthening customer relationships with the brand to improve long-term loyalty and profitability. Furthermore, customer satisfaction contributes to the development of customer loyalty and is a crucial variable that influences the quality of businesses (Fu, Zhang, & Chan, 2018). Because of the increased emphasis on customer loyalty, marketers are almost obligated to analyse the challenges that stand in the way of fulfilling customer satisfaction through mobile applications among customers (Thakur, 2018). The study looked at the relationship between post-adoption, satisfaction, and loyalty in the use of mobile shopping applications. According to the study's findings, self-efficacy and satisfaction have a strong and positive impact on usage intention (Thakur, 2018). Another study, which was conducted to analyse customer value, satisfaction and loyalty in mobile application recommendations, also resulted in positive results, lending credence to this study. According to the findings, the intention to continue to use applications, satisfaction with applications, and hedonic benefits obtained from using the applications all have a direct influence on the customer's intention to recommend the applications to others (Xu, Peak, & Prybutok, 2015). Based on an analysis of previous literature reviews, this study aims to propose two independent variables (customer attitude and subjective norm) and one mediating variable (customer satisfaction) within the setting of customer loyalty for Malaysia-based mobile loyalty programmes.
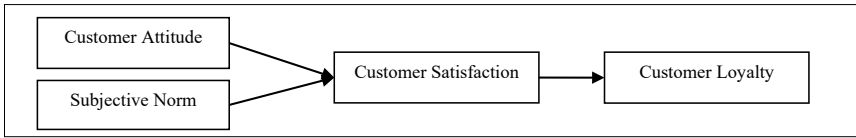
Figure 3: Proposed Conceptual Framework

CONCLUSION

This study aims to provide an overview of customer loyalty in the context of mobile loyalty programmes in Malaysia, with a focus on the F&B industry. This review is sought to identify a research framework that can help brands to increase customer loyalty. In this study, the Theory of Planned Behaviour was used to understand customers' intentions to perform favourable behaviour toward the brand concerning mobile loyalty programmes. The research method used will highlight potential keywords associated with mobile loyalty programmes. The methods for selecting relevant articles about the research topic were identified. This literature review may provide a starting point for discussion among marketing practitioners evaluating the relevance of mobile loyalty programmes. For instance, understanding customer behaviour and their post-adoption attitude toward mobile loyalty programmes may shed light on appropriate strategies for F&B industries to implement their loyalty programmes. According to the literature review, customer attitude, subjective norms, and satisfaction are among the variables most commonly studied by researchers in developed countries. The paper's contribution can be seen in its systematic literature review, which highlights the factors that can be tested in the context of a developing country such as Malaysia. This may contribute to the scarcity of literature on customer loyalty in the F&B industry.

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