

# Effectiveness of Customer Loyalty Programs on SMEs in Morocco

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*Abstract:* - A worldwide movement is occurring toward relationship marketing, and businesses are putting these techniques into practice in order to build trusting connections with their clients. Most merchants have made a commitment to maintaining customer loyalty and establishing a long-lasting and favourable connection with consumers who are encouraged to often return for more sales due to the growing significance and usefulness that are associated to loyalty programs. This specific research examines the efficacy of consumer loyalty programs in SMEs located in Morocco. An interview and survey were undertaken to gather information from the two samples in order to fulfil the study's goal. A total of (32) sales and marketing staff members working in a variety of SMEs based in Morocco were interviewed via interviews conducted with the use of an interview guide. A total of (56) questionnaires were delivered at random to consumers who patronize different SMEs located in Morocco. The results unmistakably demonstrate that there is substantial proof of the impact of loyalty programs on sales and client retention. Sales revenue statistics showed a significant rise in income during the loyalty programs, which represents an increase in sales, demonstrating the favourable impact of loyalty programs on the sales of different SMEs. Additionally, loyalty programs had a substantial impact on client retention, as seen by the customer base's noticeable expansion; some of these new consumers stayed loyal and were subsequently kept. This study's contribution sheds light on the efficacy of various loyalty program concepts and, more significantly, highlights program design components that may be used to influence consumer choices and develop the best customer loyalty program.

*Key-Words:* Customer Retention, Customer Loyalty Program, Morocco, SMEs, Sales.

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## 1 Introduction

Recently, the significance of customer loyalty to a business' success has come into sharper focus. Profitability and customer loyalty are known to be tightly correlated. Businesses seek to establish enduring relationships with their customers because they believe that they will lead to higher revenues. Entrepreneurs are looking for novel ways to keep clients satisfied and engaged, which encourages them to make further purchases. Effective loyalty programs may aid in retaining pleased clients over time, preserving market shares [1].

There is a global tendency towards loyalty marketing, and businesses are putting these techniques into practice to build trusting connections with their clients [2]. Due to its increasing significance and in reference to new acquisitions. This research examines the efficacy of customer loyalty programs in small and medium scale enterprises (SMEs) in Morocco with the goal of identifying the most crucial programme components that affect consumer choices [3]. According to research from earlier studies, customer loyalty programs' primary goals are to promote client retention by giving certain consumers more value and happiness [4]. [5] is one of many detractors who claims that loyalty programs are

completely worthless only serve to increase marketing costs while failing to provide a compelling value offer.

The current study sheds light on the efficacy of various loyalty plan designs and tries to identify design and implementation of components that affect consumer choices and can potentially be used to develop the ideal customer loyalty program. Additionally, the impact of each program on client retention and satisfaction is investigated. Since there is a scarcity of comparable study in the setting of developing markets, this might be instructive.

### 1.1 Research Objectives

This study's main objective was to assess the effectiveness of customer loyalty programs in SMEs in Morocco.

#### 1.1.1 Specific Objectives

- To determine the impact that customer loyalty programs have on SMEs' sales in Morocco.
- To determine how customer loyalty programs impact SMEs' ability to retain customers in Morocco.
- To determine the role of loyalty programs on the consumer purchasing habits of small and medium-sized businesses in Morocco.

## 2 Literature Review

### 2.1 Customer Loyalty

Both behavioural and attitudinal methods to client loyalty exist, according to [6]. According to the behavioural approach to customer loyalty, customers that regularly and repeatedly purchase from the same source are considered loyal. On the other hand, behavioural loyalty results from a psychological connection with the product or service, which includes a decision as well as components like a positive outlook and devotion. According to [7], one who persistently supports a brand is a devoted customer. It might be seen as a resistance to switch brands despite any situations or problems that develop during the duration of the business. Additionally, they define customer loyalty as continuing to buy the same brand of products.

Loyalty behaviours include making more purchases, bringing in more consumers, and being less price sensitive. Long-term cost savings from promotion are ensured by loyal consumers [8].

### 2.2 Customer Loyalty Programmes

Customer loyalty programs are often described as an interconnected solution of marketing initiatives that seeks to increase consumer loyalty by forging individualized connections with each customer [9]. These initiatives serve as value-sharing tools to raise and improve customers' impressions of the company's overall product offers. Because the capacity to offer higher value is essential to consumer relationship commencement and sustenance, this value generation role is crucial.

Improved value perceptions is seen to be essential for a loyalty program to succeed [17]. The success of loyalty programs has proved to be challenging to determine experimentally and is still a hotly contested topic. While some scholars have been able to conclusively demonstrate the benefits of the systems via several experiments [18], others have been unable to do so. The literature on customer loyalty programs has a variety of shortcomings and gaps as a consequence of the absence of actual data to support these assertions [19]. According to the bulk of the literature from earlier research, the primary goals of customer loyalty programs are to promote customer retention by giving certain consumers more happiness and value. A few crucial characteristics that come together to form the program's framework and structure have a significant impact on the efficacy and worth of customer loyalty programs. It is significant to note that although these characteristics

apply to any loyalty program, they will differ depending on the design specifications and uniqueness of the business' value offer. Usability is irrelevant to the applications being studied, hence the research will not address it.

### 2.3 Customer loyalty programs' effects on retaining customers

In recent years, more Moroccan firms have offered customer loyalty programs. Several studies have examined how these programs effect national client retention. [20] surveyed customers of a major Moroccan retail chain to determine how loyalty programs affect customer retention. The study concluded that loyalty programs increase customer happiness, trust, and commitment to the retailer. Another study by [21] examined how loyalty programs affect Moroccan banks client retention. The study found that loyalty programs improved consumer happiness, trust, and commitment to the bank, boosting client retention. [22] explored how loyalty programs affect Moroccan fast-food consumer retention. The study found that loyalty programs significantly increased customer retention, as they improved customer satisfaction, loyalty, and perceived value of the restaurant. These studies collectively imply that Moroccan customer retention is positively impacted by loyalty program implementation. They raise levels of customer retention by enhancing customer satisfaction, trust, loyalty, and perceived value. As such, businesses in Morocco should consider investing in loyalty programs as a way to retain their customers and increase their profitability.

Nevertheless, their research does not take into account the total impact, whether or not the incentives was financial, or the sales that are created from keeping these consumers. The study on the impact of loyalty programs on revenue and consumer acquisition will fill this new gap as well as any others it produces.

### 2.4 Important elements for fostering loyalty

The four pillars of "attitude, satisfaction, trust, and commitment" are essential for fostering customer loyalty.

- An attitude is an enduring enthusiasm for something or some event. Genuine loyalty cannot be developed without a positive mind set [23].
- The evaluation of the observed discrepancy between prior expectations and the service's actual performance is the concept of satisfaction. The realization or rejection of

ambitions is connected with subjective enjoyment in the context of operations.

- Retaining customers depends heavily on trust. Clients should have confidence in the companies providing their services or goods and know that any data they provide will be kept confidential.
- A relationship is considered to be devoted when there is both an emotional and rational connection. According to some experts, there cannot be client loyalty without psychological components.

[24] stress on how crucial it is for managers to set up loyalty programs. Maintaining long-term customer loyalty is crucial. Rewards motivate customers to make occasional expenditures and boost loyalty. The loyalty card expiration dates assist administration in achieving their short-term income goals. It is probable that customers will try the company's products, but it is hard to know which products they will select the next time. When customers get a reduction or a free present, especially when buying an expensive item, loyalty programs not only provide cash benefits but also a feeling of accomplishment and success to the customers. When consumers feel recognized as distinct customers, they start to develop a closer relationship with the company [9].

## 2.5 Virtual communities and incentive structures

The position of the internet to enterprise has increased widespread recognition in recent years, particularly when it comes to the sale of goods via online stores. Virtual networks and motivating tactics are two separate sorts of programs used in e-commerce. Rewards program customers get cash benefits [10]. The most common kind is based on cash-back incentive programs, where providers pay a certain sum for each eligible transaction that is equal to a specific portion of the total cost. Despite the fact that this kind of incentive program increases sales in a short amount of time, customers don't always make further transactions [11]. Virtual communities are social components that include things like online forums for addressing product-related concerns. Since digital networks has gained popularity, businesses have begun to engage with customers via loyalty programs on various social media platforms [1].

## 2.6 The Essence of loyalty program

An organization's plan for customer relationship administration should include a loyalty program as an advertising tool that helps in achieving the broad objectives of acceptable promotional strategies and fosters stronger ties with consumers.

Consequently, a loyalty program can be described as a marketing strategy that focuses on the long run and rewards loyal customers with virtual points for each subsequent purchase. These points can be used in the future to obtain physical rewards such as free products, incentives, or discounts [1], [12]. The main objective of any loyalty program is to make consumers feel more connected to the products or services they favour. This is accomplished by using a well-designed set of marketing strategies that collectively make up a business's loyalty program. All loyalty programs are implemented in addition to their behavioural components to achieve a number of financial and economic objectives, including: lowering operational costs related to customer interaction, increasing total combined revenue volume and gross margins, and increasing the valuation of the client investment.

## 2.7 Factors affecting loyalty programme effectiveness

Efficiency of a loyalty program is measured by how well a plan achieves a set of specific goals. Based on its intended objectives, each initiative may have a different set of success metrics, which makes it difficult to evaluate a scheme's efficacy objectively, particularly in highly competing marketplaces.

Today's consumers often participate in a variety of loyalty programs that are frequently offered by businesses and are in direct rivalry with one another. Consequently, it can be established that the effectiveness of a loyalty program relies not only on the initiative itself but also on other enabling and limiting elements existing in the internal and external surroundings of a firm.

The following are application variables that describe a company's internal strategy that may help a loyalty program succeed:

- Conditions for participating in the program
- Program point arrangement (point issuance and point collection convenience).
- Structure of program incentives
- Program management (collecting and analysing consumer information, securing corporate backing, and determining where a loyalty program fits into a company's broader marketing plan).

The following are success elements that are part of a firm's surrounding factors and cannot be entirely regulated:

- The requirements and desires of stakeholders (such as their use patterns and desire to stand out).
- Generic qualities and attributes of customers (demographics, current and expected shopping orientation)
- Features of effective loyalty programs (loyalty program saturation, loyalty program awareness).

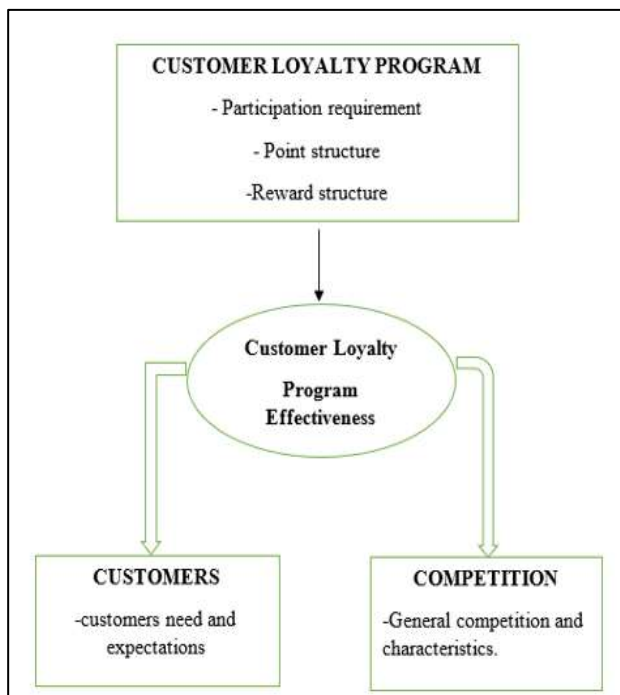


Fig. 1: Factors affecting loyalty program effectiveness.

### 2.8 Small and Medium Enterprises (SMEs)

SMEs, according to the Central Bureau of statistics (BPS), may be divided into several groups on the basis of the number of employees or workers. Medium-sized enterprises employ 20 to 99 people, whereas small businesses employ 5 to 19. SMEs are further described by OECD (2000) as autonomous, non-subsidiary companies having less than a certain number of employees. SMEs are jobs creators for employees where the motivation and flexibility are better. Additionally, SMEs have increased market competition, which has improved customer requirements fulfilment. SMEs also provide some of the tasks that large businesses need in order to produce products and services more effectively. Focusing on innovative management and technological processes is another key characteristic of SMEs. They contribute to a nation's GDP

formation, national export growth, and social and political stability as a result.

SMEs in Morocco are defined as enterprises that have between 10 and 250 employees, with an annual turnover of less than MAD 200 million (approximately USD 22 million) [13]. According to the latest available data, there are approximately 1.3 million SMEs in Morocco, which account for over 95% of all enterprises in the country (World Bank, 2021). These SMEs are active in a wide range of sectors, including manufacturing, services, construction, and agriculture.

### 2.9 Economic contribution of SMEs

SMEs play a crucial role in the Moroccan economy, contributing to employment creation, economic growth, and poverty reduction. According to the Moroccan Ministry of Industry, Trade, and the Green and Digital Economy, SMEs account for around 30% of GDP and provide employment to over 4 million people [14]. In addition, SMEs are essential in promoting regional development, particularly in rural areas, where they provide employment and contribute to the development of local economies. Enhanced productivity and, by extensions, industrial development are significantly impacted by the competition that emerges from the rise and decline, entry and exit of smaller businesses.

A crucial element of the competitive process and systemic change in this process is increased job turnover and labour market volatility. Small start-ups seldom last longer than five years, and even fewer make up the core of high-performing firms that are in charge of driving efficiency and industrial growth. In order to maximize the achievements that small businesses may make to development, authorities must overhaul the laws and regulatory environment that affect company formation and growth.

### 2.10 Types of Customer loyalty programmes

For this particular research we will be looking at two types of customer loyalty programmes they include:

- Accumulated point reward (APR)
- Item based discount programme (IBD)

#### 2.10.1 Accumulated point reward (APR)

This kind of program encourages customer loyalty over time by allowing users to accrue points so as to ultimately get free prizes when they make recurrent purchases from a business [15]. Due to the lack of a joining charge and the use of an intuitive membership card for all transactions, these

programs are attractive to clients from a cost-benefit analysis provided they are handy [16].

A few crucial components that work together to form the project's framework and design have a significant impact on the efficiency and worth of the APR loyalty program. These components, according to [17], are essential indicators of the programs' worth since they relate to and directly connect to customer choices.

#### **2.10.2 Item based discount (IBD) programme**

The primary distinction between this design and the cumulative points reward system is that instead of points being rewarded depending on the overall number of things bought inside the shop, price reductions are given for specific single items [19]. These components are comparable to the system being examined; however, it should be emphasized that how the program is designed will determine how they affect customers. A customer loyalty program's design and effective execution obviously depend on the time and kind of rewards it offers. In terms of the IBD program, these characteristics could be more strongly influenced by consumer choices than the other factors already mentioned, which might boost client satisfaction and loyalty.

#### **2.11 Customer Satisfaction within Loyalty programme**

Customer satisfaction is a crucial component of a company's value delivery process, and both academics and business professionals agree that it is the primary driver of loyalty, which in turn affects a company's revenue [25]. Therefore, it can be argued that customer loyalty and both loyalty characteristics should be positively impacted by satisfaction. Retailers are only able to use their promotional strategies and instruments to cultivate customer loyalty among contented consumers, which leads to the realization that consumer pleasure cannot be disregarded or replaced since it may really affect a shop.

According to [26] model, the benefits of joining a loyalty program have a favourable impact on satisfaction levels. The authors found that the advantages of being a member of the program had a direct impact on loyalty program satisfaction levels. This research takes into account factors such as client preferences within the system, program assessment, benefits obtained from the scheme, and, most importantly, the level of fulfilment generated by the program to provide a total satisfaction rating for a customer loyalty program.

Finally, it's important to realize that contentment and loyalty are not the same thing. [4] use the

illustration of consumers who often patronize the same store over the over a long period of time and seem to be happy, but who may easily shift to a rival store for a variety of reasons, to support their claim that customers may be satisfied but not loyal.

### **3 Methodology**

#### **3.1 Research design**

The quantitative nature of this investigation makes the descriptive research approach appropriate [27]. A quantitative, descriptive research strategy provides a broad overview of the importance of the variables under investigation and allows for the empirical testing of certain hypotheses (theoretical claims). With such a methodology, this research can really determine which loyalty program leads to better levels of consumer satisfaction and retention, the study's dependent variables.

#### **3.2 Study Population and Sampling**

A research sample was selected from the target audience, which for this study comprised of 120 participants recruited from the sales and marketing teams of different SMEs situated around Morocco as well as consumers who make purchases from these SMEs. Due to time constraints, limited funding and resources, and access issues, it proved challenging for the researcher to gather and analyse all the material that was accessible for the majority of study questions and goals.

A sample of 80 consumers served as participants in the first research, and questionnaires were utilized to gather data. After receiving a short explanation of the study's objectives, participants were given questionnaires to complete at their own leisure. 40 sales and marketing personnel from diverse SMEs in Morocco who were responders for the second sample set were interrogated using a structured interview.

As long as they were willing to volunteer a few minutes, the participants were interrogated. As shown in the table below, a total of 120 participants—40 sales and marketing staff members working in different SMEs around Morocco and 80 consumers who regularly patronize SMEs—represented the target audience.

Table 1: The Target population for the study.

Survey Sample Source	Target Population	Total Respondents
SMEs Customers	80	60
Sales and Marketing Personnel	40	20
<b>Total</b>	<b>120</b>	<b>80 Respondents</b>

### 3.3 Data Analysis

The employment of the two collecting techniques gives the study a comprehensive framework for comprehending the issue. In this study, data were concurrently gathered and independently analysed. The researcher used SPSS (Statistical Package for Social Sciences), version 16.0, a statistical analysis program, to analyse all the data they had gathered.

In addition to using spreadsheets or Microsoft Excel, the researcher chose to analyse the data using the specialist statistical program (SPSS) version 16.0 as an investigation tool since it is quicker and more accurate than spreadsheets.

## 4 Results and Discussion

### 4.1 Response rate Sample

Only 80% of the interviewees were able to find free time to participate in interviews, compared to the individual participants' 70% questionnaire response rate. This was brought on by the fact that some of the respondents were not available, and it also resulted from the researcher's need to be adaptable in order to make sure that the interviews were performed at the interviewees' convenience. Table 2 below shows the response rates in detail.

Table 2: Response Rate of participants.

	Sample size	Participants	Percentage
Questionnaires	80	56	70%
Interview guides	40	32	80%
<b>Total</b>	<b>120</b>	<b>88</b>	

### 4.2 Profile of Participants

Among the 56 people who filled out the survey, 67.9% of them were men and 32.1% were women. Figure 2 below displays the participant profile based on a cross-tabulation of gender by profession. The 38 male respondents were split into 19 full-time workers, 8 part-time employees, 5 self-employed individuals, 4 jobless individuals, and 2 retirees. The 18 female participants in the survey were divided into 10 full-time workers, 3 part-time employees, and 2 respondents who were both self-employed and jobless. Individuals from the working class make up the majority (both full and part time).

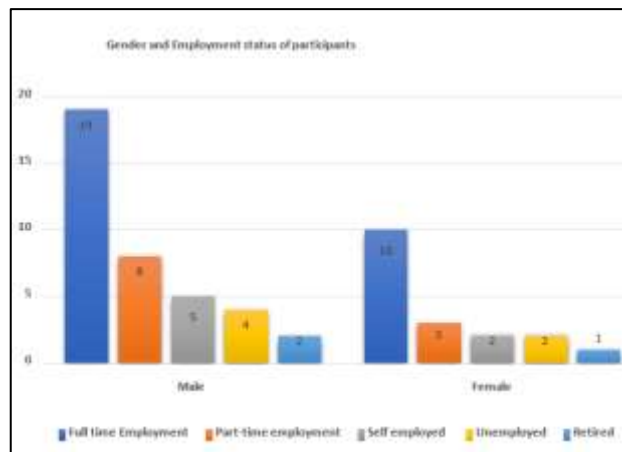


Fig. 2: Gender and Employment status of participants.

### 4.3 Effect of Customer loyalty programme on Expenditure

From the 56 people who responded to the study, 75% said they did not buy anything when there was no loyalty program active from which they might profit. While 25% of the respondents said they continued to buy goods even when there was no active reward program. This result is strongly supports previous works which suggests that consumer prefer to purchase items or goods when there is an ongoing loyalty programme than when there is none [18]. The following Figure 3 shows this.

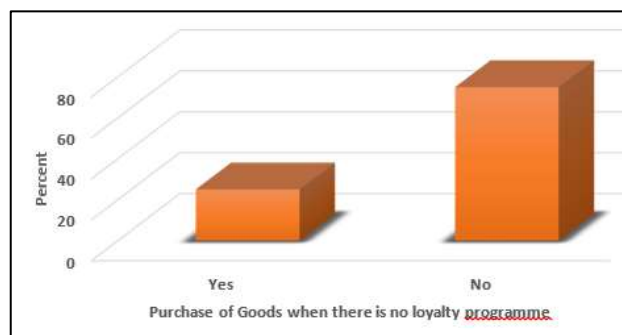


Fig. 3: Purchasing products without a rewards program

### 4.4 Sales revenue of various SMEs in Morocco (pre, during, and post loyalty programmes)

Figure 4 reveals that there was a 38.2% gain in sales income from the time before the customer loyalty program to the time it was operating, then decreased to 8.4% after the program ended. This is a blatant example of how consumers are prone to rewards and are prepared to spend more money, particularly if they believe they will get rewards for their loyalty.



Fig. 4: Sales Revenue of various SMEs in Morocco pre, during and post loyalty programme

#### 4.5 Customer retention through loyalty Programmes

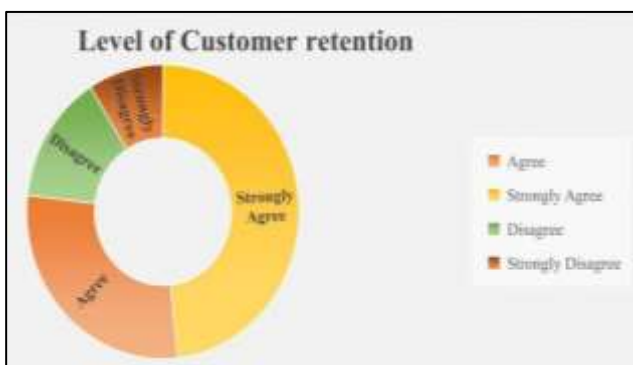


Fig. 5: Customer retention through loyalty programmes

According to the above illustration, 76.8% of the workers agreed that using loyalty programs accelerated the percentage of retained clients, while just 23.2% disagreed. This demonstrates that loyalty programs have a significant role in retaining customers.

According to the research, loyalty programs and retaining customers have a significant and favourable cause and effect connection. Retention is improved through loyalty programs that provide incentives for cumulative purchases. By offering incentives for clients to buy more often and in greater quantities, these programs promote repeat purchases and enhance retention rates. It is important to analyse the same programme's effectiveness on customer retention.

The outcome in terms of customer retention is consistent with the study of [28], who discovered that customers' decisions to make repeat purchases are based on future assumptions of the company's value proposal, and these projections are impacted by prior satisfaction with the enterprise. This creates the crucial connection between retention and satisfaction.

## 5 Conclusion

Loyalty programs are considered one of the key elements of a company's client contact management platform. A loyalty program should be prepared, implemented, and maintained over the long term since doing so incurs considerable expenditures. As a result, it needs to be considered not only as a long-term dedication but also as an integral part of a lasting marketing strategy.

The implementation of such programs is often seen by companies as a defensive strategy that keeps their most important customers and puts major barriers in the way of their switching providers. This is especially true in areas where there are a lot of competing loyalty programs. According to the study, customer loyalty programs run by different SMEs in Morocco had a beneficial impact on sales. The loyalty program resulted in a significant rise in income, which corresponds to an increase in sales, according to sales revenue statistics. Customer loyalty programs significantly impacted brand loyalty, showing a notable increase in the consumer base at the time of the program's debut. Customers were obtained, and some of them showed loyalty and were thereafter kept.

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### **Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)**

The authors equally contributed in the present research, at all stages from the formulation of the problem to the final findings and solution.

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No funding was received for conducting this study.

### **Conflict of Interest**

The authors have no conflicts of interest to declare that are relevant to the content of this article.

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