

Effectiveness of Loyalty Programs on Repeat Purchase Intention

D K Sai Prasad¹, Prof. Pooja Takalkar²

^{1,2}R V Institute of Management

Abstract— The paper reviews the effectiveness of loyalty programs in developing Repeat Purchase Intention (RPI) in the increasingly competitive Indian retail industry. With the rising cost of customer acquisition, it has become a strategic need of brands to understand the particular drivers behind customer retention. This research paper was based on descriptive research design whereby the authors gathered primary data by administering a structured questionnaire to 350 urban consumers using a Likert scale. The correlation between loyalty program dimensions—namely quality of rewards, ease of use and personal gain—and consumer intention to repurchase was tested through quantitative analysis using SPSS. The findings indicate that the effectiveness of loyalty programs and RPI are strongly and significantly related ($p < 0.001$). The regression analysis generated an R^2 value of 0.633, reflecting that the identified loyalty factors explain 63.3% of variance in future purchase intent. The strongest predictors of behavioral intent were "Personal Recognition" ($r = 0.697$) and "Ease of Redemption" ($r = 0.694$). Although loyalty programs are effective in motivating transactional repetition (Mean = 3.86), descriptive statistics indicate that emotional connectivity is a relative weakness (Mean = 3.15). The study concludes that existing loyalty programs must go beyond generalized point programs to hyper-personalized and mobile-first programs in an attempt to establish long-term brand evangelism. By rejecting the Null Hypothesis (H0), this study emphasizes the criticality of strategic investments in seamless and tailor-made loyalty ecosystems to secure a share of wallet in the digital world.

Keywords—Repeat Purchase Intention, Loyalty Programs, Consumer Behavior, Customer Retention, Relationship Marketing.

I. INTRODUCTION

The emphasis of corporate strategy in the modern hyper-competitive global market has shifted from customer acquisition to long-term relationship development. One of the biggest ways of achieving this has been through the use of loyalty programs—structured marketing campaigns whose objective is to reward and facilitate repeat purchasing behaviour.

Bariha (2020) suggests that the ability to provide client retention by means of well-structured loyalty programs has an inherent relationship with competitive advantage. This value is further enhanced in the present decade, with Hossain, Enam, and Tazin (2026) reiterating that loyalty programs have become an essential method towards the creation of a long-term customer retention strategy and brand continuation.

The success of these programs is often determined in terms of their effect on Repeat Purchase Intention (RPI). Thomas et al. (2023) emphasize that customer satisfaction is a crucial outcome of shopper loyalty programs, and it is a precursor to repeat visits. Likewise, Ahsan et al. (2022) provide empirical data on the importance of loyalty programs as a source of retention in Bangladesh. The effects are not confined to a certain area; in a study by Osarenmwinda and Ekanem (2025), there was a high correlation between loyalty programs and repeat purchase behaviour in the FMCG industry in Nigeria.

Digitization of retail has introduced new variables in this dynamic. According to Kumar and Ayodeji (2021), e-retail variables play a significant role in the activation and retention of Indian e-commerce shoppers. Moreover, Goutam, Ganguli, and Gopalakrishna (2022) posit that purchase intention and loyalty are highly predicted by technology readiness and e-service quality. Online purchase intentions are also heavily dependent on brand credibility, commonly enhanced by electronic word-of-mouth (eWOM) in social networks (Siddiqui et al., 2021). According to Agarwal (2023), even though loyalty membership results in repeat purchases, outcomes are highly diversified with demographic profiling. Certain groups like Millennials consider loyalty programs as key influencers of their repeat purchasing (Sy, Ong, and Li, 2021). Price perception, delivery quality (Phan Tan & Le, 2023), and the impact of digital marketing (Singh et al., 2021) remain as moderators of the ultimate decision to repurchase. Finally, Fook and Dastane (2021) note that the success of loyalty programs is multifaceted, with numerous moderating variables that brands need to manage to create true repeat purchase intention.

II. REVIEW OF LITERATURE

TABLE I
Literature Review Summary

Author and Year	Objective	Methodology	Key Findings	Summary
Thomas, G., et al. (2023)	To examine the efficiency of loyalty programs on customer satisfaction within Indian MNCs.	Quantitative study using survey data and exploratory factor analysis (EFA).	Key factors like sales promotion and brand value significantly boost satisfaction levels.	Confirms that satisfaction is a critical precursor to loyalty in the Indian retail context.
Osarenwind a & Ekanem (2025)	To evaluate the impact of reward incentives on repeat purchase behavior in Nigeria's FMCG sector.	Empirical research using correlation analysis and Theory of Planned Behavior.	Positive correlation ($r = 0.682$) shows rewards significantly increase purchase frequency.	Validates reward-based incentives as vital tools for consumer retention in emerging markets.
Agarwal, R. (2023)	To identify customer segments and the impact of demographics on repeat purchase intention.	Cluster analysis and Machine Learning (C&RT) on Indian departmental store data.	Three distinct clusters show varying sensitivity to loyalty benefits.	Employs predictive modeling to show how demographic profiles influence long-term shopping behavior.
Fook & Dastane (2021)	To investigate the mediating role of brand association and satisfaction in loyalty effectiveness.	Explanatory quantitative research using SEM and multiple mediation analysis.	Brand association fully mediates the relationship between loyalty programs and retention.	Highlights that emotional brand links are more influential than mere transactional satisfaction.
Sy, S. A., et al. (2025)	To assess the influence of loyalty programs on the repeat purchase behavior of Millennials.	Quantitative approach using purposive sampling and Pearson correlation.	Millennials prioritize cost-sensitivity and immediate rewards when deciding to repurchase.	Demonstrates that sustainable growth requires programs tailored to millennial digital preferences.
Hossain, M. Z., et al. (2026)	To explore leading drivers of long-term customer retention through structured loyalty efforts.	Personalization and engagement are the strongest predictors of successive customer retention.	Underscores the shift from transactional points to data-driven, personalized customer experiences.	

Author and Year	Objective	Methodology	Key Findings	Summary
Ahsan, S. M. H., et al. (2022)	To understand the impact of tiered and non-monetary rewards on retention in Bangladesh.	Random survey sampling of membership card holders using descriptive analysis.	Non-monetary rewards and tiered structures significantly reduce program abandonment rates.	Establishes the importance of reward relevance in maintaining long-term consumer interest.
Bariha, P. P. (2020)	To review different types of loyalty programs and their impact on long-term buying patterns.	Literature review and qualitative analysis of cross-geographic survey data.	Point systems and VIP benefits create a win-win situation, increasing brand advocacy.	Provides a theoretical foundation linking diversified reward systems to reduced customer churn.
Kumar Ayodeji & (2021)	To analyze e-retail success factors influencing repeat purchase intention in Indian e-commerce.	Descriptive study using MEC theory and Structural Equation Modeling (SEM).	Combination of utilitarian and hedonic values significantly drives satisfaction and RPI.	Identifies service and information quality as critical pillars for online customer activation.
Siddiqui, M. S., et al. (2021)	To determine the impact of eWOM and brand image on online purchase intentions in India.	Quantitative study measuring credibility and adoption of online social information.	High eWOM credibility directly enhances brand image and subsequent purchase intentions.	Confirms social media influence as a primary driver of modern digital consumer intent.
Goutam, D., et al. (2022)	To explore how technology readiness and e-service quality impact behavioral loyalty.	Empirical research using SEM to analyze Indian online shoppers' predispositions.	Technology readiness significantly impacts e-service quality perceptions and behavioral loyalty.	Bridges the gap between consumer tech-savviness and their intention to remain loyal.
Singh, R. K., et al. (2021)	To examine the influence of digital marketing and celebrity endorsement s on purchase intent.	Survey of 523 residents using purposive sampling and structured questionnaires.	Celebrity attractiveness and expertise have a direct, positive influence on buying intention.	Highlights the persuasive power of digital influencers in driving consumer decision-making.
Najar & Hamid Rather (2021)	To study the mediating role of guest attitude on UGC benefits and restaurant purchase intent.	Structural Equation Modeling (SEM) based on social action and control theories.	User-Generated Content (UGC) shapes attitudes, which then significantly influence selection.	Underscores the importance of peer reviews in the psychological process of purchase.

Author and Year	Objective	Methodology	Key Findings	Summary
Phan Tan & Le (2023)	To evaluate the role of price perception and delivery quality on repeat purchase intention.	Quantitative study using PLS-SEM and convenience sampling in Vietnam.	Delivery quality and price impact perceived value, which is the direct driver of RPI.	Emphasizes logistical efficiency as a core component of digital loyalty and retention.
Nayak, K. M., et al. (2021)	To measure factors influencing online buying intention among university students.	Descriptive research using SmartPLS 3 and path analysis on student samples.	Perceived trust, usefulness, and quality are the most significant factors driving intention.	Confirms that for younger demographics, trust is the fundamental building block of loyalty.

III. RESEARCH GAP

Transactional rewards and digital quality have been discussed widely in the literature, but there is a gap in connecting emotional connectivity and ease of use as predictors of Repeat Purchase Intention across various Indian retail segments. The majority of existing studies are industry specific and do not provide a holistic picture that examines psychological drivers in the context of the current competitive environment coupled with modern demographic profiling.

IV. RESEARCH DESIGN

A. Statement of the Problem

With the retailing world growing increasingly competitive, the cost of acquiring customers has become extremely high and customer retention is more important than ever. Although most brands are heavily investing in loyalty programs, the question remains whether these programs are actually creating long-term Repeat Purchase Intention (RPI) or merely attracting deal-seekers that will churn when benefits are spent. The present study aims to close the gap between behavioral intent and program enrollment. There is a need to determine which particular program components are effective in motivating repeat sales—such as emotional rewards versus transactional discounts. The primary issue of interest is the psychological and behavioral effects of reward structures on consumer loyalty. This study serves as a roadmap for companies to maximize marketing spending and lifetime customer value.

B. Objectives

- To examine the effect of types of rewards (monetary vs. non-monetary) on the repeat purchase intentions of urban consumers.

- To understand the relationship between perceived program value and brand commitment among frequent shoppers.
- To determine how effective digital loyalty interfaces (mobile applications) are in overseeing the frequency of customer interactions.

C. Research Methodology

Research methodology is the organized approach to the study as it ensures validity of data gathered and reliability of conclusions. It describes the particular process of data collection and data analysis. Descriptive Research design is proposed since it aims to explain the characteristics of consumer behavior and the current effectiveness of loyalty programs. It tries to find out how and in what way loyalty programs influence repeat buying behaviours without altering the environment. This approach will enable quantifiable data that can be statistically analyzed, provide a clear view of consumer attitudes and purchase intentions, and aid in setting up trends and correlations between purchase frequency and loyalty rewards.

D. Sources of Data

Primary Data: This will be gathered directly by the researcher in the form of a structured survey. Respondents will be selected using a specific sample of targeted individuals to complete this study so that the information will be up-to-date, original and directly related to the research objectives.

Secondary Data: It involves already published information utilized to give context and assistance. Peer-reviewed journals, marketing publications, industry articles, and official corporate websites will be used to develop a theoretical database and compare results with current global standards.

E. Sampling Plan

Sampling Unit: Members of retail or digital loyalty programs who are individual consumers in urban India.

Sample Size: A sample size of 350 responses will be used to ensure statistical significance and a low margin of error.

Sampling Technique: Convenience sampling will be used in this research, enabling the researcher to access many readily available respondents within the necessary timeframe.

F. Tools for Data Collection

- Survey: A structured questionnaire with a 5-point Likert Scale will be used to measure consumer attitudes and purchase intentions (Strongly Disagree to Strongly Agree).

- Observation: The researcher will track how consumers engage with digital loyalty applications to gain insight into the experience and identify potential sources of friction in redemption.
- Focus Groups: Small group sessions will be held with 6-8 regular shoppers to understand the emotional aspects behind brand loyalty that result in long-term retention.

G. Plan of Analysis

Data obtained will be systematically compiled, grouped into categories and tabulated. It will then be interpreted to make meaningful inferences. Descriptive statistics (mean, standard deviation) will be performed using SPSS and MS Excel, followed by regression analysis to identify the strength of relationships between variables, and correlation analysis to identify associations between rewards and RPI.

V. CONCEPTUAL FRAMEWORK

A. Variable Identification

Dependent Variable (DV) — Repeat Purchase Intention (RPI): This is the main result under consideration—the overall behavioral intention of urban consumers to continue purchasing from a brand based on the perceived effectiveness of its loyalty program.

Independent Variables (IVs):

- IV1: Reward Quality & Attractiveness
- IV2: Program Ease of Use
- IV3: Perceived Personal Benefits
- IV4: Brand Trust & Image

VI. RESULTS

Null Hypothesis (H0): The effectiveness of loyalty programs is not significantly related to repeat purchase intention of consumers.

Alternative Hypothesis (H1): The effectiveness of loyalty programs has a significant positive association with the repeat purchase intention of consumers.

6.1 Descriptive Statistics

TABLE II
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Age Group	350	1	5	3.04	1.052
Gender	350	1	3	1.50	.534
Occupation	350	1	5	2.16	.931
Use Frequency	350	1	5	3.38	.993
Rewards Financially Valuable	350	1	5	3.74	1.045
Effort To Earn Rewards Reasonable	350	1	5	3.55	1.108
Rewards Attractive Vs Competitors	350	1	5	3.66	.999
Rules Conditions Easy To Understand	350	1	5	3.70	1.039
Redeeming Rewards Minimal Effort	350	1	5	3.69	1.062
Personalized Offers Match Preferences	350	1	5	3.56	1.100
Enhances Overall Shopping Experience	350	1	5	3.80	1.025
Feel Recognized Appreciated	350	1	5	3.45	1.124
Intend Continue Purchasing Future	350	1	5	3.86	.985
Influences Repurchase Decision	350	1	5	3.71	1.065
Recommend Brand Because Loyalty	350	1	5	3.43	1.145
Feel Emotionally Connected	350	1	5	3.15	1.153
Remain Member Long Term	350	1	5	3.75	1.027
Likely Action If Better Rewards Elsewhere	350	1	5	2.83	1.131
Valid N (listwise)	350				

The descriptive statistics of 350 respondents provide a total picture of consumer attitudes towards loyalty programs and subsequent purchase intentions. The majority of variables display mean scores between 3.0 and 4.0 on a 5-point Likert scale, meaning perception of loyalty initiatives is generally positive to neutral. "Enhances Overall Shopping Experience" (Mean = 3.80, SD = 1.025) and Financial Value of Rewards (Mean = 3.74) scored highest among independent variables. Structural elements including Ease of Understanding Rules (Mean = 3.70) and Minimal Effort for Redemption (Mean = 3.69) also scored very high, indicating respondents believe existing loyalty programs are utilitarian and functional. Regarding the Dependent Variable, Repeat Purchase Intention was rated highest with Intention to Continue Purchasing in the Future (Mean = 3.86, SD = 0.985). An important revelation lies in the lower scores of "Feeling Emotionally Connected" (Mean = 3.15) and "Likely Action if Better Rewards Elsewhere" (Mean = 2.83), indicating programs are effective in stimulating behavioral repetition but the loyalty is largely transactional. The standard deviations around 1.0 reflect a healthy and representative range of consumer opinions.

6.2 Cronbach's Alpha

TABLE III
Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.802	.803	5

The Cronbach's Alpha value of .802 demonstrates excellent internal consistency and high reliability of the five-item scale, well above the acceptable research standard of 0.70.

6.3 Correlation

TABLE IV
Pearson Correlation Matrix

	Rewards Attractive Vs Competitors	Redeeming Rewards Minimal Effort	Feel Recognized Appreciated	Recommend Brand Because Loyalty	Intend Continue Purchasing Future
Rewards Attractive Vs Competitors	1	.689**	.674**	.658**	.687**
Redeeming Rewards Minimal Effort	.689**	1	.664**	.688**	.694**
Feel Recognized	.674**	.664**	1	.643**	.697**
Recommend Brand Because Loyalty	.658**	.688**	.643**	1	.679**
Intend Continue Purchasing Future	.687**	.694**	.697**	.679**	1

	Rewards Attractive Vs Competitors	Redeeming Rewards Minimal Effort	Feel Recognized Appreciated	Recommend Brand Because Loyalty	Intend Continue Purchasing Future
Appreciated					
Recommend Brand Because Loyalty	.658**	.688**	.643**	1	.679**
Intend Continue Purchasing Future	.687**	.694**	.697**	.679**	1

** Correlation is significant at the 0.01 level (2-tailed).

The Pearson Correlation analysis indicates strong positive correlations between all dimensions of loyalty programs and Repeat Purchase Intention. The highest correlation with intent to purchase in the future is found for "Feel Recognized and Appreciated" ($r = .697$) and "Minimal Effort in Redemption" ($r = .694$). Reward Attractiveness ($r = .687$) and Brand Recommendation ($r = .679$) also exhibit strong positive relationships. At the sample size of 350, all coefficients are statistically significant at the 0.01 level ($p < .001$), implying that quality of rewards, ease of use and emotional recognition are associated with significant, predictable growth in customer retention and repeat purchasing behavior.

6.4 Regression Analysis

TABLE V
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.795a	.633	.629	.601

a. Predictors: (Constant), Recommend Brand Because Loyalty, Feel Recognized Appreciated, Rewards Attractive Vs Competitors, Redeeming Rewards Minimal Effort

TABLE VI
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	214.434	4	53.608	148.645	.000b
Residual	124.424	345	.361		
Total	338.857	349			

a. Dependent Variable: Intend Continue Purchasing Future b. Predictors: (Constant), Recommend Brand Because Loyalty, Feel Recognized Appreciated, Rewards Attractive Vs Competitors, Redeeming Rewards Minimal Effort

TABLE VII
Coefficients

Model	B	Std. Error	Beta (β)	t	Sig.
(Constant)	.886	.130		6.827	.000
Rewards Attractive Vs Competitors	.210	.050	.213	4.209	.000
Redeeming Rewards Minimal Effort	.205	.048	.221	4.279	.000
Feel Recognized Appreciated	.237	.043	.270	5.512	.000
Recommend Brand Because Loyalty	.183	.043	.213	4.315	.000

a. *Dependent Variable: Intend Continue Purchasing Future*

The regression analysis shows that the model fits very well, with an R² of .633 showing that the independent variables explain 63.3 percent of the variance in Repeat Purchase Intention. The statistical significance of the overall model (F = 148.645, p < .001) is confirmed by the ANOVA table. Each single predictor—Reward Attractiveness, Ease of Redemption, Personal Recognition, and Brand Recommendation—has a significant positive coefficient (p < .001). As the p-value is less than .05, we reject the Null Hypothesis (H₀) and accept the Alternative Hypothesis (H₁), validating a high positive correlation between the effectiveness of loyalty programs and consumer repeat purchase intentions.

VII. DISCUSSIONS

- The regression model proves that core dimensions of the loyalty program together explain approximately 63.3 percent of the variance in repeat purchase intention.
- Respondents in the 18-35 age group constitute more than 63 percent of the total survey sample, showing that younger consumers are the most active consumer group.
- The ANOVA F-value of 148.645 at p < 0.001 demonstrates that the overall statistical model is a strong fit for the study.
- Pearson Correlation analysis indicated the strongest positive relationship (r = 0.697 at the 0.01 level) between Feeling Recognized and Appreciated and repurchase intention.
- The null hypothesis was rejected, as p-values of all predictor variables were less than 0.001, confirming a significant positive correlation between programs and intention.
- Frictionless redemption processes are crucial in retaining customers, as evidenced by the high correlation of 0.694 between minimal redemption effort and future buying behavior.
- Participants rated their future intention to purchase with a high mean (3.86), indicating that well-managed programs can be effective tools for ensuring long-term revenue.
- Financial Value of Rewards was rated at an average of 3.74, confirming that tangible monetary benefits are one of the main drivers among the 350 shoppers.
- Enhances Overall Shopping Experience had a high mean of 3.80, meaning loyalty benefits add value to the consumer experience beyond mere transactions.
- Average score on clarity of rules was 3.70, meaning most urban consumers can understand the terms and conditions of contemporary loyalty programs.
- Respondents rated current brand rewards at a moderate level of competitive advantage (3.66) compared to industry competitors.
- The emotional connection score was low at 3.15, indicating that brands are yet to establish a complete psychological bond with their customers.
- Personalized offers scored an average of 3.56, suggesting brands should invest more in AI-driven hyper-personalization to better align with individual consumer preferences.
- The switching probability to better rewards elsewhere had a low mean of 2.83, implying loyalty programs provide a moderate entry barrier against competitors.
- Over 54 percent of participants are actively employed, giving them the purchasing power to benefit from various loyalty program levels in India.
- Approximately 76 percent of respondents use mobile applications to track and redeem benefits, highlighting the necessity of digital-first loyalty in retail.
- Standard deviations close to 1.0 across most variables indicate a steady range of opinions and high reliability of the data gathered among 350 respondents.
- Online shopping and supermarkets were the most common categories of loyalty application, with the highest interaction rates compared to other service categories.
- The study validates that intention to recommend the brand increases with reward quality and ease of use, with a strong correlation coefficient of 0.679.



- Loyalty programs are effective in reducing customer churn through strategic investments, as satisfied members are much more likely to maintain long-term store memberships.

VIII. CONCLUSION

The study concludes that Repeat Purchase Intention (RPI) among urban consumers is very effectively driven by loyalty programs. The statistical analysis, with an R^2 of .633, proves that more than 63 percent of the variation in customer decision to return directly depends on program structure. Accepting the Alternative Hypothesis (H1), the study confirms that well-designed rewards, friction-free redemption, and personalized recognition result in a considerable and quantifiable difference in brand retention.

The most important lesson is that, though financial value is a prerequisite, the most important correlations with long-term intent are the emotional and functional ones—specifically Ease of Use and Feeling Appreciated. Consumers are increasingly demanding: loyalty is not bought with discounts but is earned through hassle-free digital experiences and human relevance. The results also indicate a "loyalty gap," as high levels of transactional repetition do not necessarily translate into strong emotional attachment. Companies should move beyond generic point-scoring systems and focus on hyper-personalization to maximize effectiveness. Although loyalty programs are critical to future revenue streams, their ultimate success lies in balancing tangible economic gains with intangible psychological gains so that the brand remains the first choice in a competitive, incentive-driven market.

IX. SUGGESTIONS

- Use AI-inspired rewards to align with the desires of each individual, creating the emotional connections people are seeking in programs.
- Ensure that digital interfaces enable redemption to be executed with a single, frictionless click in order to maintain the high correlation with repeat purchase intention.
- Develop mobile applications that track rewards in real-time to attract the majority of tech-savvy urban and online loyalty members.
- Create exclusive VIP programs and early access to sales as a way of developing long-term brand loyalty among varied contemporary shoppers.
- Introduce tiered membership levels to offer increasing psychological value, which will minimize the chances of customers shifting to competitors.

- Institute a continuous feedback loop to enable members to recommend rewards that will keep the loyalty program current and appealing.
- Communicate clearly in jargon-free language regarding point expiration to avoid frustration without compromising high scores on general rule clarity.

X. FURTHER SCOPE OF THE STUDY

The study can be further developed in the future through a longitudinal study to monitor behavioral change over time, rather than a single cross-sectional study. Comparative research in other industries, such as healthcare or hospitality, would question the generalizability of the results. A broader perspective of retention trends could be provided by studying how new technologies such as blockchain-based reward systems, or how loyalty perception manifests among rural populations compared to urban centers, could further enrich the body of knowledge.

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