

Impact of Loyalty Card on Philippine Retail Industry

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The goal of this paper is to know the impact of the loyalty card in the Philippine Retail Industry. The paper will show the value of the card to the different aspect in business. It also entails to tackle about the contributions of the card to the customer perspectives and business acumen. It has characterized about the decision basis regarding purchase of the products vis a vis to the loyalty card. It also enables the advantage of bringing the card to the retail industry. This paper signifies the result of using the card to the purchase transactions, redemption of points, and effect to the different business departments. The results will contribute to the attainment of Key Performance Indicator or measurement of a retail company contributing in sales, repeat transactions, and other key success factor. On contrary aspect, it might expose the negativism about the inactive users particularly the discontinuity of the usage of the card regarding the process and dissatisfaction of the users.

Introduction

The Philippine Retail Industry is a diversified conglomerate of different product lines of businesses. It said to be notable or remarkable in terms of business formations, enterprising skills, innovation and creative thinking, and continuing development. Nowadays, several retail businesses have captured the percentage of contributing to the growth of the economy and industry share of business.

One of the trends in the Philippine Market is the fusion of Loyalty Card in the retail word. Loyalty could be found anywhere both local and global market. Big companies in the Philippines had continued competing while maximizing the advantage or the strength of their customized loyalty card. It also signifies different performance measures through using the card.

The researcher's intention is to know and expose the benefits and impacts of the loyalty card in the Philippines. The deliverables of the probable results of the research will might affect the decisions of the business sectors regardless of any business size (small, medium, and large) enterprise. However, the researchers wanted to find the deep understanding of using the card to the following retail companies like SM, Petron, National Book Store, Mercury Drug Store, and

Philippine Airlines. The investigator would also like to expand its horizon by also tapping other retail companies both local and global.

It's been famous to the Philippine consumer that the well-known retailers have been consistently pushing to avail the loyalty card and enjoy the perks of having it. SM Retail company had coined there card as SM Advantage Card (SMAC). Petron is well known for Petron Value Card. National Book Store is legendary for maximizing the Laking National while Mercury Drugstore is for Suki Card. On the other hand, Philippine Airlines had been took advantage the Mabuhay Miles for their clients.

Retail formats like department store, supermarket, hypermarket, convenience store, gasoline station, retail kiosk, retail stores, boutiques, and other tenants within the mall are competing to each other by the way of pulling and pushing their strategies. Loyalty Card is a handy marketing material used by the marketers. Since loyalty card is visible to the wallet and bag of customers along with other cards like ATM Card and Credit Card, then it is believed "a way of life" for both buyers and consumers. In line with, the researchers is seeking for the quantitative and qualitative result that might shake the wisdom of capitalizing the card.

Customer preferences regarding compelling offer is a probable issues to be examined either it is contributory or not. Membership activation rate is another issues that was tackled. How does the different company entice and excite their loyal customers in order to patronize the usage of the card is a mere fact to be looked by the researcher.

The research has provided different inputs about the rationale in purchasing a product, availing loyalty card, and impact to the company. The research also studied about the implications of the card to the customers. Such as goals like, defining the factors and impact of the retail loyalty card. Quantifying the possible results, and locating the domino-effect of the card to the entire organization and external stakeholders. Moreover, the study also emphasize on how to create loyal customers.

The significant of this study has been taken the consideration of finding the intrinsic and extrinsic reward of having the card as a marketing tool. Does the tool is effective in utilizing the resource of the company to attain the departmental objectives? Does it contribute to the company's vision and mission? This is a prevailing study towards confirming the monetary and non-monetary benefits. The researchers also find out reasons about the discontinuity of the usage of the card and its cardholder behavior.

Moreover, this study will surely give empirical and analytical results. This will focus on the consumer behavior, business metrics, marketing and sales metrics, economy, and other contributory factors both internal and external environment. Research respondents are also

qualified and bonafide user of the loyalty card. Some of them are collectors of the mentioned card.

Lastly, the researcher would like to emphasize skepticism is nothing without finding first the reality of the great tool in marketing world which is the Loyalty Card. Impact is a broad terminology for looking the horizon of research, therefore, an enjoyment of knowing the authenticity will make the research process enjoyable and challenging.

Retail Companies

In this study, some facts on different companies have been researched. In the Philippines, here are the following active institutions that promote the usage of the loyalty card: Club Balai Isabel is located near the shores of the world-famous Taal Lake and across from its volcano is a place where you can relax, connect and be with nature. Club Balai Isabel offers an option for an active lifestyle with all the comforts of city living. Fully booked is a retail company, selling books.

In allied health industry, Healthway Medical is the trusted and most preferred network of mall-based clinic in the Philippines, offers a unique one-stop-shop setting where minor surgical operations, special medical examinations and preventive healthcare and specialized medical consultations are performed under the administration of reputable and experienced doctors in the country.

Jollibee Food Corporation abbreviated as JFC and popularly known as Jollibee (PSE: JFC) is a Philippine multinational chain of fast food restaurants headquartered in Pasig City, Philippines. Mercury Drug is a blister pack sold by the piece (tingí-tingì). The company began in March 1, 1945 with a single drugstore owned by Mariano Que. He named it after Mercury, the messenger of the gods in Roman mythology, whose caduceus is sometimes used as a symbol of medicine. Suki Card is a loyalty card produced and marketed by Mercury Drug.

National Book Store (abbreviated as NBS) is the largest bookstore and offices supply store chain based in the Philippines. Their loyalty card produced and marketed is Laking National card.

While in airline industry, Philippine Airlines or known as PAL is a trade name of PAL Holdings, Inc. (PSE: PAL), also known historically (until 1970) as Philippine Air Lines, is the flag carrier of the Philippines.

While in Petron is the largest oil refining and marketing company in the Philippines, supplying more than a third of the country's oil requirements. Shell is another leading company which the United States-based subsidiary of Royal Dutch Shell, a multinational oil company ("oil major") of Anglo-Dutch origins, which is amongst the largest oil companies in the world.

SM is giant retail company in the Philippines. Under the SM group companies are SM Department Store, SM Supermarket, SM Hypermarket, Savemore, SM Prime Holdings Inc, Banco De Oro, Chinabank, SM Development Corporation, Highlands Prime Inc, Taal Vista Hotel, SM Bay City, Hamilo Coast, SM Foundation Inc. Other affiliates are Storyland, SM Shoemart, SM Appliance Center, SM Advantage, SM Cinema, Megatrade hall, Toy Kingdom, Toy World, Watsons, and SM Investments Corporation. SM Supermalls is owned by SM Prime Holdings, Inc., is a chain of shopping malls in the Philippines, with 48 malls across the Philippines as well as branches in China. The primary task of Marketing Convergence, Inc. is to operate and manage the program for SM Advantage loyalty.

Synthesis

The implementation of using the loyalty cards creates meaningful impact to customers and companies. Both foreign and local companies magnifies or their customers through the benefits of using the loyalty cards. The cards is associated and collaborated for the development customer relationship management, inventory management, marketing management, sales, accounting and customer life time value to the company.

In developing the customer relationship management (CRM), the monitoring and analysing of customer frequency rate and amount of transaction / purchase will be studied. Knowing the behaviour of customers with the help of profiling it might help the company to create right and timing strategy.

Summary or detailed history of items / products movement is quantified in the card. A purchaser might use the data gathered from the card and will serve as a good facts for ordering. Classification of customers buying movement could be also examined.

In marketing arena, the tool of using the patronage card a depth evaluation of customer's behaviour and attitude will be formulated. This creates a significant fact for market research. Formulation of strategies and tactics could stratify with the support of the card. It simply says that the loyalty card gives right approach to the intended customers of a company.

In sales management, specifically increasing sales and addressing sales gap will further subsidize the company because of the influence of the card. Repetition of purchase either increasing the frequency and amount of transaction will be generated. It is also work together with promotional gimmicks of a company. In a card, an earning points activity could motivate a customer. Then later, the customer might use the points and redeem for a prize. The prizes are part of the benefits of the loyalty programs.

Some companies use the card as mode of payment for the customers. They tied up with credit card companies and banks. Good to know, that the card could is multi-beneficial to the stakeholders. The accumulated point could be used for payment of product. The card also use for debit and credit transaction.

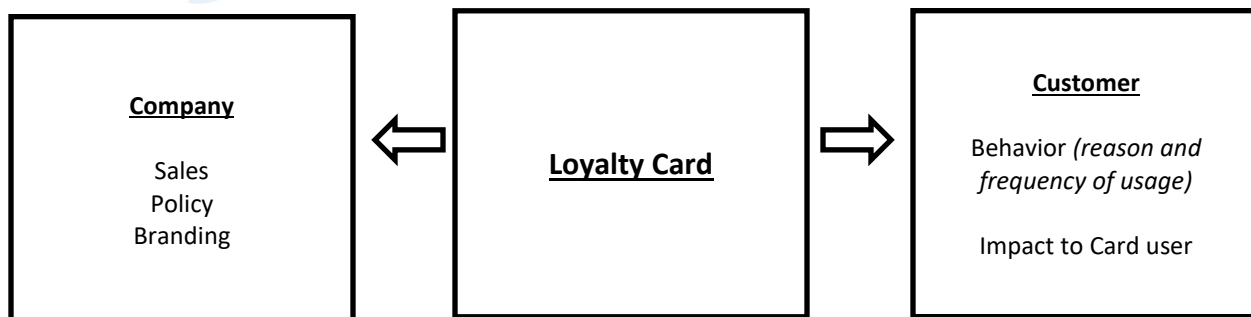
The frequent use of the patronage card produces a customer life time value for the company. Customers are attracted to the perks like periodical promotional, earning money value, awareness, customer touch point, and serving them as a special one for the company.

The card serves as identification, in order to fasten the transaction. There are many special privileges for the cardholder / member that they could enjoy compared to non-users. The attraction of freebies, discounts, savings, and invitation for events makes their customers loyal to them.

Moreover, a loyalty reward system works best with retail businesses but in the service industry such as spas, facial centers, laundry centers, and the like, giving vouchers is ideal.

However, this card has its cons or weaknesses. Does it really create a turnaround performance for attaining the company KPIs? Does it really satisfy or delight the customers feeling? Does it give sustainability for the company? Does it attract customers to increase its behavior like frequency of buying, and quantity of purchasing?

Conceptual Framework



A framework for measuring the impact to both company and cardholder.

Customers buy products in form of goods or services. Once they buy the product, they are given the chance to avail for the loyalty card of a company. The loyalty card has so many benefits and advantages that will gained positivity for customers and company. The loyalty card is part of a retention strategy.

Encouragement to diverse line of businesses could be possible. Private businesses and government agency are subject for the investment of the card. The card could make a milestone results for a company.

In a company, customer relationship management – will fabricate customer database, customer classification data, customer wants/ needs and expectations. The inventory management will strengthen the history of purchase, amount of purchase, average purchase, classification of item movement, and quantity ordering.

Stiff competition in the market, with the aid of the loyalty card ; marketing management will reinforce research as primary data, sales management, promotional tie up, below the line marketing strategy, repeat purchase, frequency of visit, customer lifetime value, and market penetration.

Method

This paper aims to gather feedback, identify the differences, define the structure, present, interpret, and analyze data about the impact of the loyalty card to the customers and companies. The research design is grouped into two structured which intended for the users and business sectors. The questionnaires were categorically classified into three such as demographic profile, consumer behavior, and attitude. Problem was identified according to the key result areas which needed by the customers such as ownership, believability, brand, knowledge, benefits, and frequency of use, status symbol, and activation of the card. Problems for companies was basically identify into different perspectives like contribution to sales, profit, customer population, inventory turnover, retain of existing customers, customer lifetime value, relationships, image, and effect of the card to the company.

In terms of methods of collecting data, the research was done through survey questionnaires with 200 respondents for customers and limited numbers for companies. Meaningfully, the researcher used sample which the data gathered from representative. Research design was constructed from descriptive analysis. The research design was conducted under actual conditions or field and cross sectional. Lastly, the researcher has no control on the variables which was classified as ex post facto, statistically studied, and formal in nature.

Tools for Analysis

The tools used in the study for analysis of data are simple percentage analysis and Chi Square. Percentage method is used in making comparisons between two or more series of data.

The percentage method is adopted to analyze the data in most comprehensible way. The percentage data was shown through the pie charts, bar diagrams and tables. Percentage conversion was used as a formula.

Chi-Square

The chi-square is one of the most popular statistics because it is easy to calculate and interpret. There are two kinds of chi-square tests. The first is called a one-way analysis, and the second is called a two-way analysis. The purpose of both is to determine whether the observed frequencies (counts) markedly differ from the frequencies that we would expect by chance.

$$\text{Chi-square test } \chi^2 = \sum \frac{(O - E)^2}{E}$$

Where,

O = Observed frequency
E = Expected frequency

d.f. = Degrees of freedom = $(r-1)(c-1)$

Descriptive Analysis

In this paper, detailed information acquired from the questionnaire survey is presented according to the research objectives. The results presentation consists of 3 parts as follows:

1. The results of customer's demographic data by using descriptive statistic and presented value in frequency and percentage.
2. The results of consumer's behavior toward loyalty cards by using descriptive statistic, presented values in frequency and percentage.
3. The results of consumer's attitude towards loyalty cards by using the descriptive statistic and presented values in frequency and percentage.

Results and Analysis

**The results of customer's demographic data by using descriptive statistics
(Frequency and Percentage)**

Problem 1: What is the customer's profile with respect to the demographic profile?

Table 4.1 Demographic Profiles Classified by Gender

Gender	Frequency	Percent
Male	67	33.50
Female	133	66.50
Total	200	100.00

Result from Table 4.1 indicates that 33.50% are male respondents and 66.50% are female respondents. It shows that female is more interested in using loyalty cards.

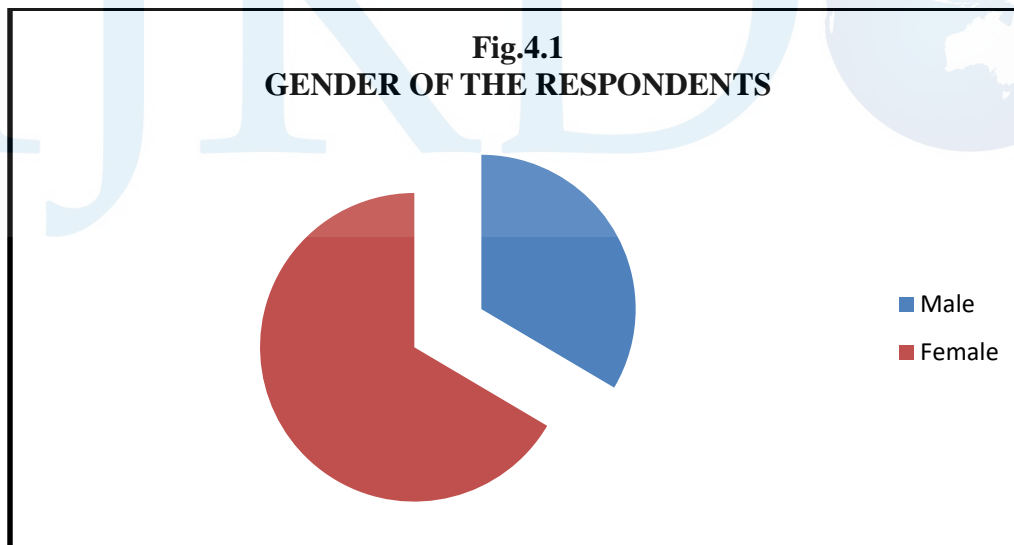
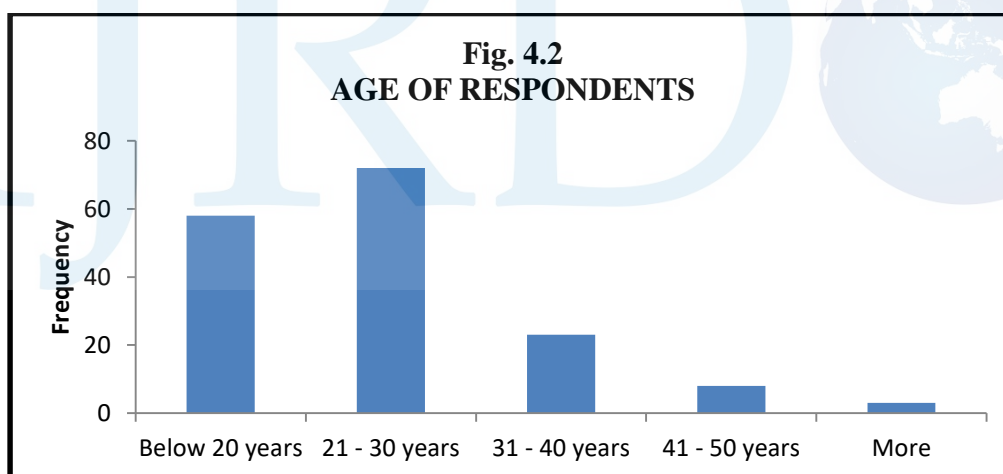


Table 4.2 Demographic Profiles Classified by Age

Age Group	Frequency	Percent
Below 20 years	58	29.00
21 – 30 years	72	36.00
31 – 40 years	23	11.50
41 – 50 years	14	7.00
51 years and above	3	1.50
Total	200	100.00

Result from Table 4.2 presents the results of the survey by the age of the respondents. It shows that 36.00% belongs to the age group 21 – 30 years, 29.00% of the respondents are below 20 years, 11.50% belongs to the age group 31 – 40 years and 7.00% are under 41 – 50 years while 1.50% falls at the age group of 51 years and above. It shows that majority of the respondents are 21 – 30 years old.

**Table 4.3** Demographic Profiles Classified by Occupation

Occupation	Frequency	Percent
Student	53	26.50
Private company employee	87	43.50
Government employee	39	19.50
Business owner	18	9.00
Others	3	1.50
Total	200	100.00

Result from Table 4.3 indicates that most of the respondents are private company employees (43.50%), followed by student and government employee (26.50% and 19.50% respectively), and followed by business owner (9.00%) and the last one others (1.50%). It shows that majority of the respondents work in a private company.

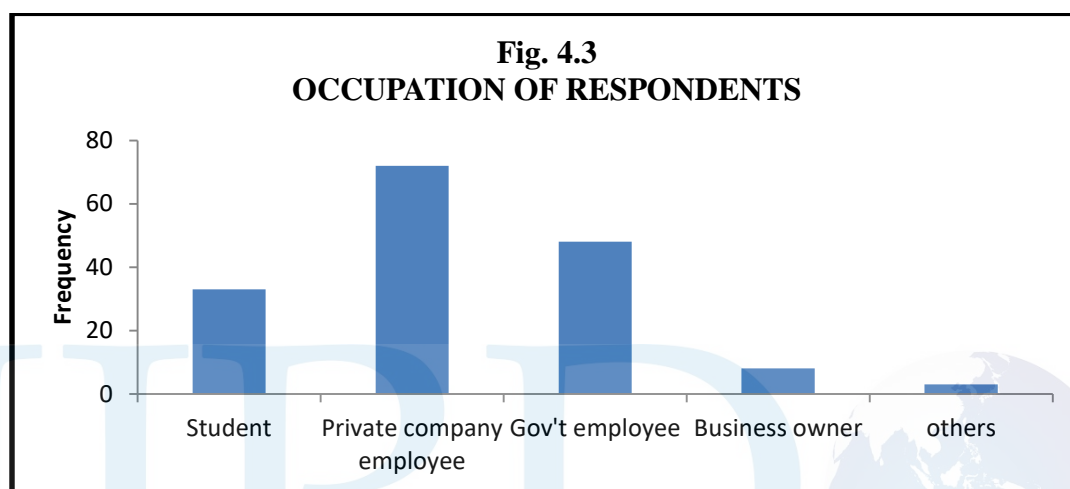


Table 4.4 Demographic Profiles Classified by Income

Income level	Frequency	Percent
Below PhP10,000	46	23.00
PhP10,000 - 20,000	52	26.00
PhP20,000 - 30,000	33	16.50
PhP30,00 - 40,000	26	13.00
Above 40,000	43	21.50
Total	200	100.00

Results from table 4.4 stated that majority of the respondents have income between 10,000 – 20,000 pesos per month (26.00%), followed below 10,000 pesos per month (23%), above 40,000 per month (21.50%), 20,000 – 30,000 pesos per month (16.50%), and 30,000-40,000 per month (13.00%).

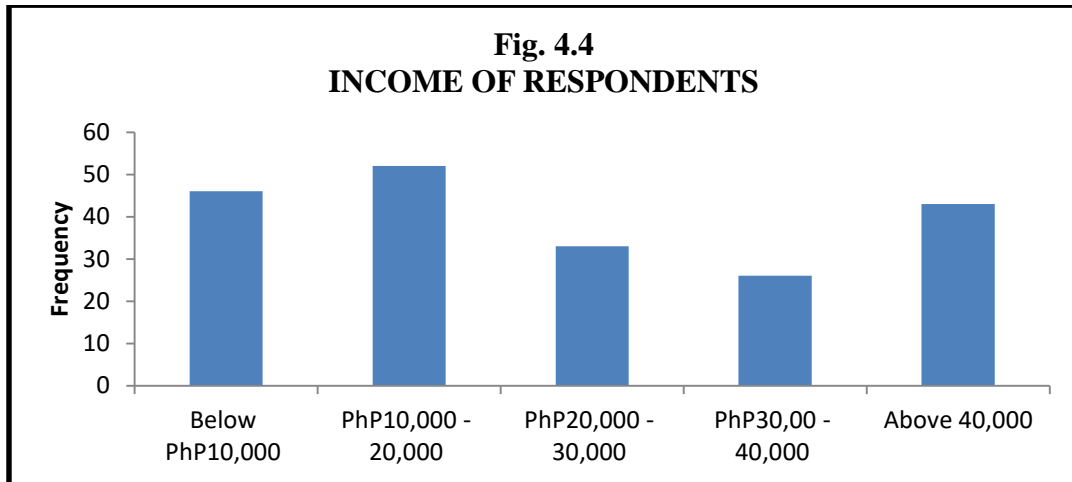


Table 4.5 Frequency and Percentage Distribution of Respondents by Ownership

Owner of Loyalty Cards	Frequency	Percent
Yes	164	82.00
No	36	18.00
Total	200	100.00

Result from Table 4.5 clearly shows that 82.00% of the respondents are loyalty card owners and 18.00% of respondents do not have loyalty cards. It shows that majority of the respondents avail loyalty cards.

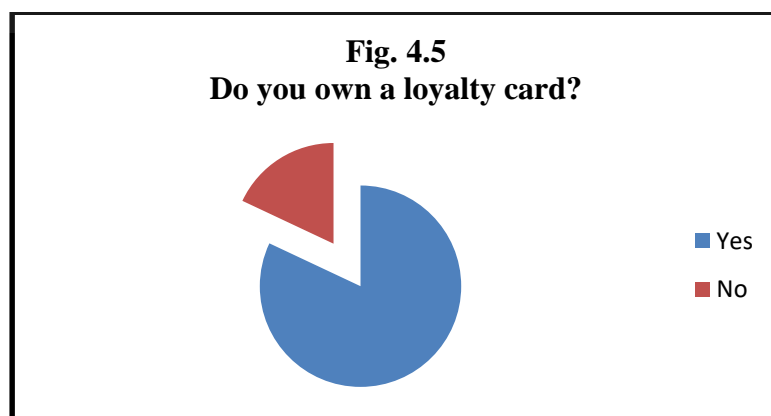


Table 4.6 Frequency and Percentage Distribution of Respondents
by Loyalty Card Brands

Owner of Loyalty Cards	Frequency	Percent
SM Advantage Card	68	41.46
NBS Laking National	14	8.54
Mercury Drugstore Suki Card	44	26.83
Petron Value Card	9	5.49
Jollibee Happy Plus	26	15.85
Others	3	1.83
Total	164	100.00

Result from Table 4.6 clearly shows that 41.46% of the respondents are SM Advantage Card holders, followed by 26.83% Mercury Drugstore Suki Card holders, followed by 15.85% Jollibee Happy Plus holders, 5.49% Petron Value Card holders and 1.83% others. It shows that majority of the respondents own SM Advantage Card.

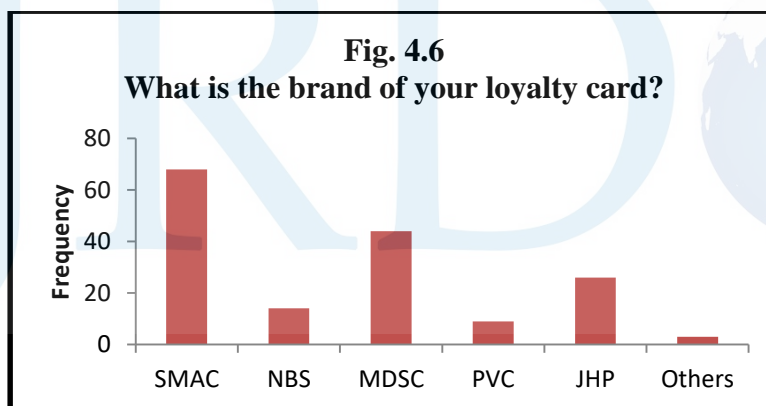
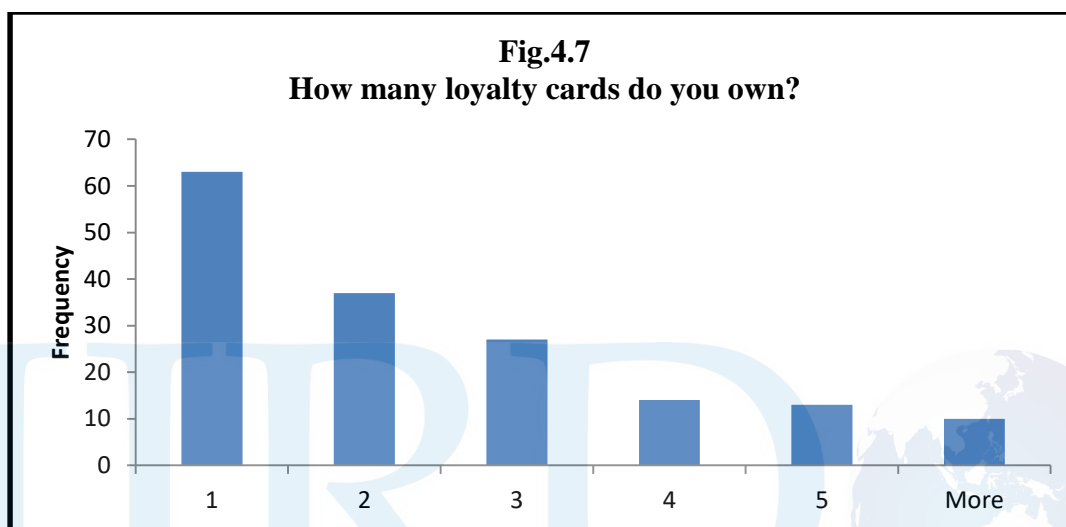


Table 4.7 Frequency and Percentage Distribution of Respondents
by Number of Loyalty Cards Owned

Particulars	Frequency	Percent
1 loyalty card	63	38.41
2 loyalty cards	37	22.56
3 loyalty cards	27	16.46
4 loyalty cards	14	8.54
5 loyalty cards	13	7.93
More than 5	10	6.10
Total	164	100.00

Result from Table 4.7 clearly shows that 38.41% of the respondents own only 1 loyalty card, followed by 22.56% of the respondents who own 2 loyalty cards, followed by 16.46% of respondents who 3 loyalty cards, 8.54% of the respondents who own 4 loyalty cards, followed by 7.93% of the respondents who own 5 loyalty cards and 6.10% of the respondents own more than 5 loyalty cards. It shows that majority of the respondents own only one loyalty card.



**The results of customer's behavior toward loyalty cards
by using descriptive statistics (Frequency and Percentage)**

Problem 2: How do respondents access the benefits after having a loyalty card according to the level of usage?

Table 4.8 Frequency of Usage made by the Respondents who have loyalty cards

Usage of Loyalty Card	Frequency	Percent
Once a week	33	20.12
2 – 3 times a week	52	31.71
Once a month	49	29.88
During sale event	23	14.02
During other promos	7	4.27
Total	164	100.00

Result from Table 4.2.4 clearly shows that 31.71% of the respondents are using loyalty cards 2 – 3 times a week, 29.88% are using loyalty card once a month, 20.12% are using loyalty cards once a week, 14.02% are using loyalty card during sale event and 4.27% during other promos. It shows that majority of the respondents use loyalty cards 2 – 3 times a week.

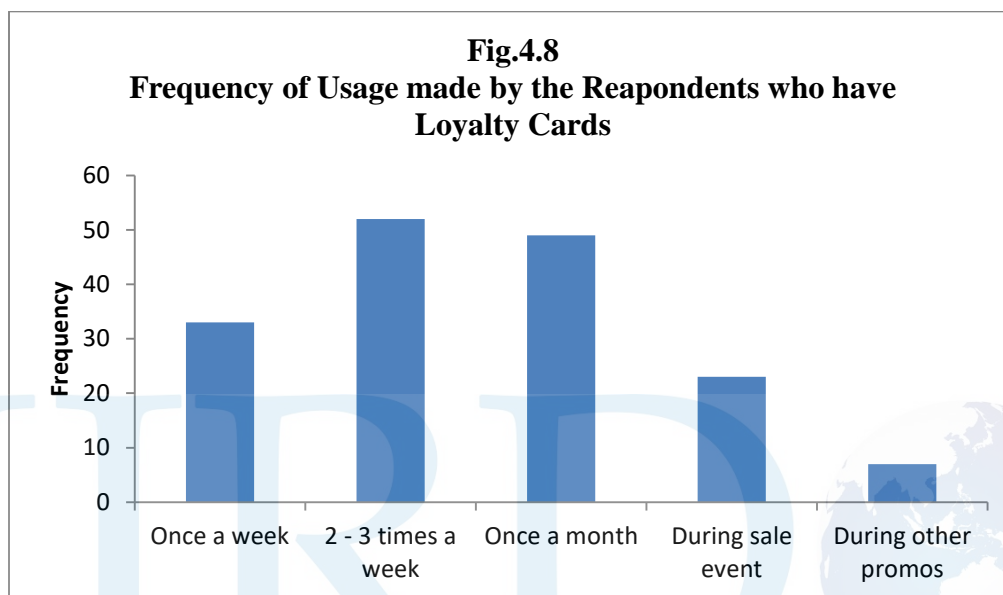


Table 4.9 Immediate Activation of Loyalty Card made by Respondents

Loyalty Card Activation	Frequency	Percent
Respondents who immediately activate their loyalty card	103	62.80
Respondents who do not immediately activate their loyalty card	61	37.20
Total	164	100.00

Result from Table 4.9 clearly shows that 62.80% of the respondents immediately activate their loyalty card by registration, redemption of points or other process while 37.20% do not immediately activate their loyalty card. It shows that majority of the respondents immediately activate their card by registration, redemption of points and other process to fully access the benefits that loyalty card can offer.

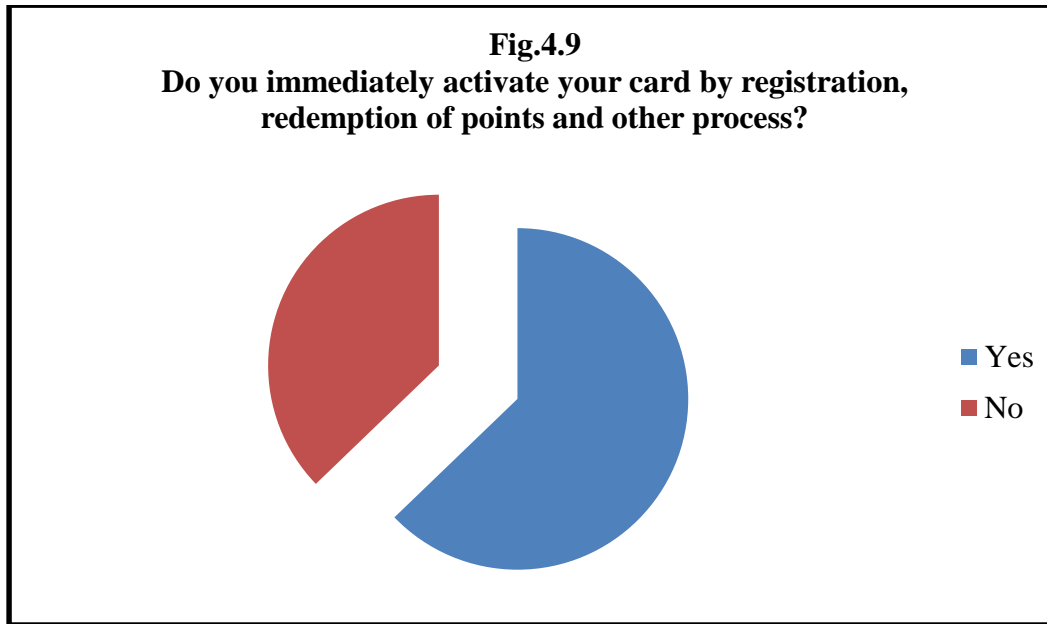
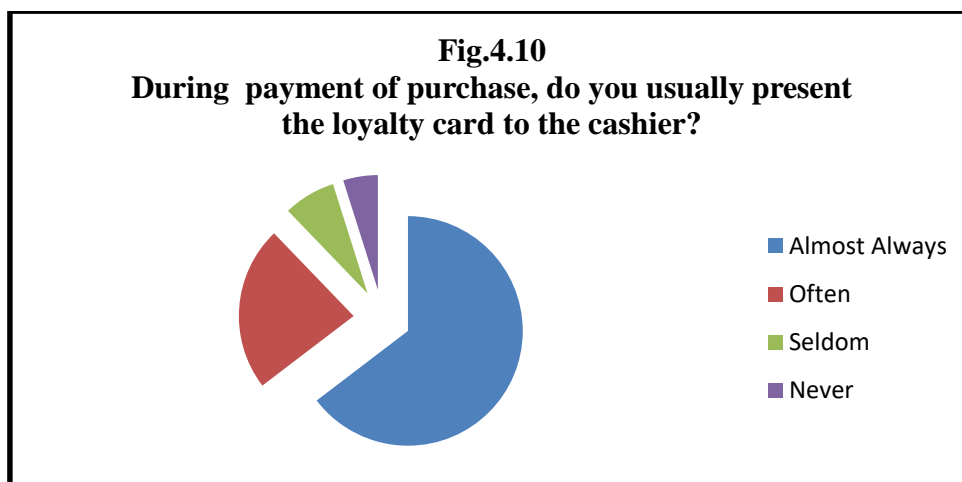


Table 4.10 Opinion about the benefits of loyalty card as perceived by Respondents

Belief on Benefits offered by Loyalty Cards	Frequency	Percent
Almost Always	106	64.63
Often	38	23.17
Seldom	12	7.32
Never	8	4.88
Total	164	100.00

Result from Table 4.10 clearly shows that 64.63% of the respondents almost always present their loyalty card during payment of purchase, 23.17% of the respondents often present their card during payment of purchase, 7.32% of the respondents seldom present their card during payment of purchase and only 4.88% of the respondents do not usually present their card during payment of purchase. It shows that majority of the respondents always present their loyalty card upon payment of purchase to avail the benefits that the loyalty card can give.



**The results of customer's attitude toward loyalty cards
by using descriptive statistics (Frequency and Percentage)**

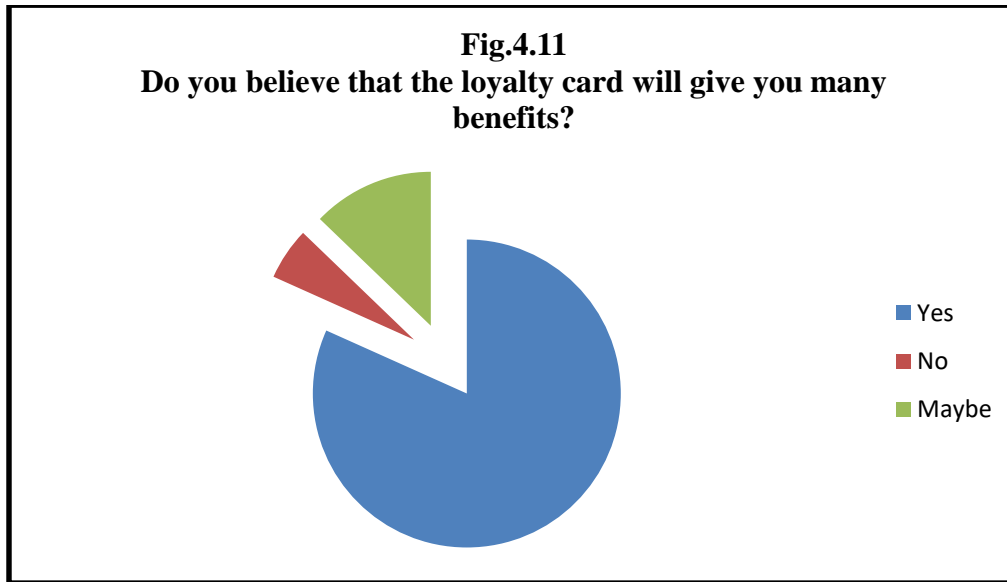
Problem 3: In terms of loyalty card components:

Problem 3.1: How do respondents rate the reasons on why customers avail loyalty card according to level of importance?

Table 4.11 Opinion about the benefits of loyalty card as perceived by Respondents

Belief on Benefits offered by Loyalty Cards	Frequency	Percent
Yes	134	81.71
No	9	5.49
Total	164	100.00

Result from Table 4.2.2 clearly shows that 81.71% of the respondents believe that the loyalty card will give them many benefits while 5.49% do not believe. It shows that majority of the respondents believe that loyalty cards can give them many benefits upon repeated usage.



Problem 3.2: How do respondents (companies) rank the benefits in terms of degree of implementation?

Table 4.12 Opinion about the benefits of loyalty card as perceived by Respondents (Companies)

Belief on Benefits offered by Loyalty Cards	Frequency	Percent
Yes	10	100.00
No	0	0
Total	10	100.00

Result from Table 4.2.3 clearly shows that 100% of the respondents (companies) believe that the loyalty cards can help increase the following:

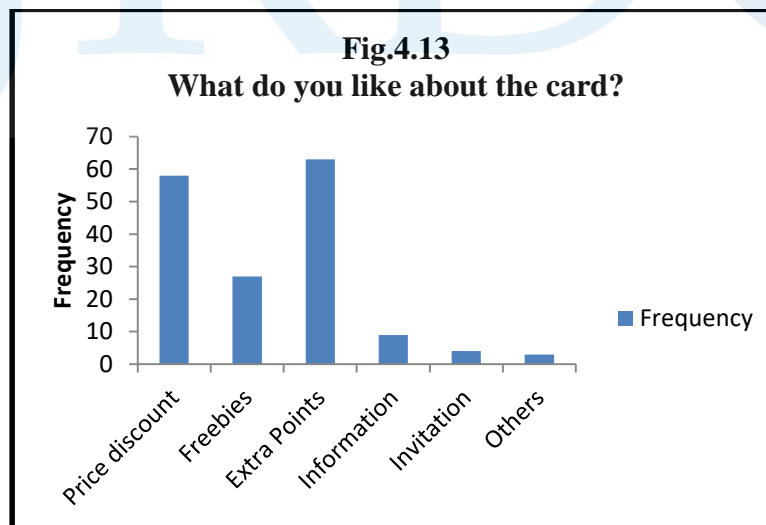
1. Sales
2. Profit
3. Population of Customer
4. Inventory
5. Customer Lifetime Value

Problem 3.3: How do the respondents rank the benefits of loyalty card in terms of degree of implementation?

Table 4.13 Reasons for repeated Usage of Loyalty Card

Reasons of Usage	Percent	Ranking
Extra points	38.41	1
Price discount	35.37	2
Freebies	16.46	3
Information about latest promos	5.49	4
Invitation to events	2.44	5
Others	1.83	6

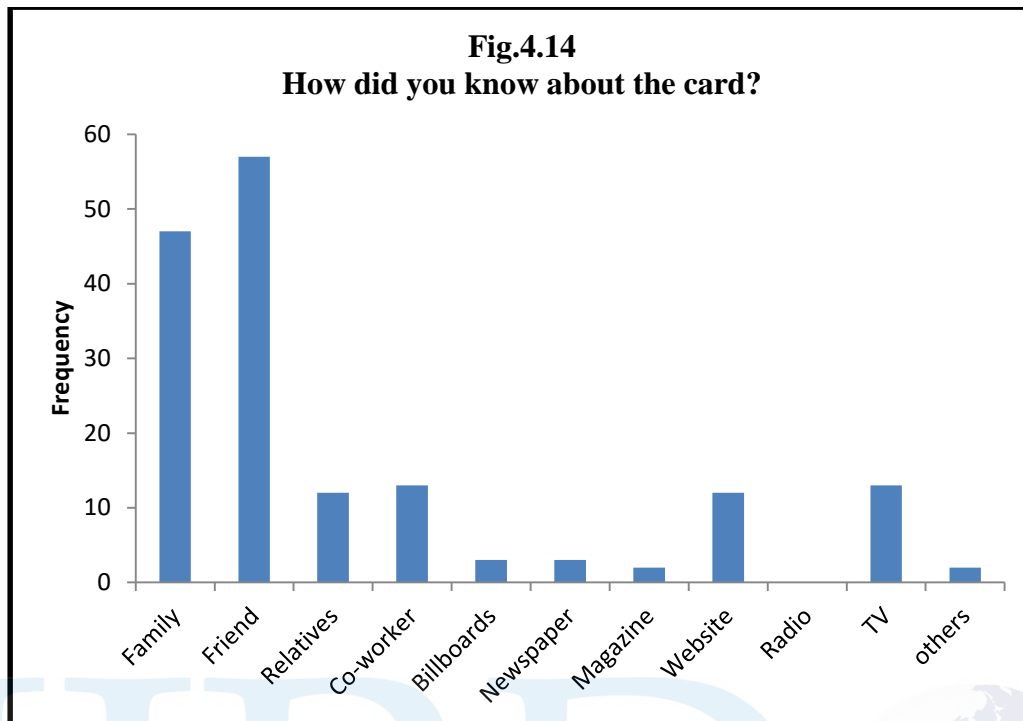
The first reason the customers gave for their repeat usage of loyalty card of 38.41% was the extra points, followed by price discount 35.37%, freebies 16.49%, information about latest promos 5.49%, invitation to events 2.44% and others 1.83%. It shows that majority of the respondents use their loyalty card to earn extra points or avail price discounts.



Problem 4: Is there a significant impact of loyalty card to customers?**Table 4.14** Interested in Knowing about Loyalty Cards in Different Mode by the Respondents

Gender	Frequency	Percent
Family	47	28.66
Friend	57	34.76
Relatives	12	7.32
Co – worker	13	7.93
Website	12	7.32
TV	13	7.93
Radio	0	0.00
Billboards	3	1.83
Newspaper	3	1.83
Magazine	2	1.22
Other sources	2	1.22
Total	164	100.00

Result from Table 4.14 clearly shows that majority of the respondents gain information about loyalty card through recommendation from a friend (34.76%), followed by 28.66% from their family, followed by 7.93% both coming from their co-worker and TV Ads, followed by 7.32% either coming from their relatives or the website and the rest coming from billboards and newspaper (1.83%) and from magazine and other sources (1.22%).



Problem 5: Is there a significant impact of loyalty card to Philippine Retail Companies?

Table 4.15 Opinion about the impact of loyalty card as perceived by Philippine Retail Companies

Impact of Loyalty Card to the company	Frequency	Percent
Yes	10	100.00
No	0	0
Total	10	100.00

Result from Table 4.15 clearly shows that 100% of the respondents (companies) believe that the loyalty cards have an impact to their company in terms of:

1. Retaining of existing customer
2. Building personal relationships between the company and its customers
3. Promoting the good image of the company
4. Implementing the business policy
5. Increasing the purchasing power of valued customers

Table 4.16 Chi-Square Test

Null Hypothesis:

Ho: There is no significant relation between the loyalty card option and the purchase made by the respondents in the favorite retail store.

Alternative Hypothesis:

H1: There is significant relation between the loyalty card option and the purchase made by the respondents in the favorite retail store

**OBSERVED
FREQUENCIES**

No.	Make shopping in favorite retail store even if no loyalty card	Increases purchase value if the shop provide loyalty card			Total
		yes	no	Possibilities are there	
1	Yes	91	2	1	95
2	No	54	1	2	57
3	No idea	31	10	7	48
	Total	176	14	10	200

**EXPECTED
FREQUENCIES**

No.	Make shopping in	Increases purchase value if the shop provide loyalty card			
	favorite retail store even if no loyalty card	yes	no	Possibilities are there	Total
1	Yes	84	6	5	95
2	No	50	4	3	57
3	No idea	42	4	2	48
	Total	176	14	10	200

OBSERVED	EXPECTED	(O-E)	(O-E) ²	(O-E) ² / E
91	84	7	14	0.167
54	50	4	16	0.320
31	42	-11	121	2.880
2	6	3	9	1.500
1	4	-3	9	2.250
10	4	6	36	9.000
1	5	-4	16	3.200
2	3	-1	1	2.383
7	2	5	25	12.500
			Total	34.150

Table 4.17 The purchasing behavior of Respondents in relation to loyalty card option

Alpha Value	Chi-Square	Df	Tabular Value
0.05	34.150	4	9.488

Null Hypothesis:

Ho: There is no significant relation between the loyalty card option and the purchase made by the respondents in the favorite retail store.

Alternative Hypothesis:

H1: There is significant relation between the loyalty card option and the purchase made by the respondents in the favorite retail store

Decision Rule: If the chi-square computed value is greater than the chi-square tabular value, reject H_0 .

Conclusion

The chi-square computed value of 34.150 is greater than the chi-square tabular value of 9.488 at .05 level of significance with 4 degree of freedom. This leads to the confirmation of the research hypothesis which means that there is significant relation between the loyalty card option and the purchase made by the respondents in their favorite retail store.

The researcher's proves that loyalty card in the Philippines has a positive impact both in consumer and companies. The research has created meaningful implication for the utilization of the card by the respondents which may attribute to the benefits both intrinsic and extrinsic. Marketers may opt to continue the greatness of the loyalty card for the attaining or accomplishing the goal or objectives of institutions. In relation to the impact the customers has strengthen the value of the card towards benefits and advantages that they experienced.

This paper gives understanding about the variety of impacts of the cards towards maximization. For short, the card is a must use every time a shopper goes for purchasing of goods or services in retail companies. Meaningfully to say, that both consumer and companies equates to the positive impact of the undying effect of the loyalty card. The result of the research clearly shows that the card is undeniable needed in marketing arena as a tool for increasing sales, profit, frequency of purchase, and other necessary key performance areas of a company. On the side of consumers, they see to it that the loyalty card is beneficial during shopping or buying experiences because it simply provides more advantages.

Recommendation

Now, another challenge for this research in the future is to know about the sustainability of the loyalty card in the Philippines. Five years from now, how the companies will reinvent the card in order to achieve their own goals? How would they make competitive differences of their card since most of their rival companies or competitors are using same marketing tool? Would it have

same effect of patronization and support of customer cardholders to avail and frequently use the card? How does the decision makers of a company will exploit or take advantage the technology?

Currently, I recommend this research to the future researcher to know more about the application and expound knowledge and skills of using the marketing tool of card. As a Filipino educator and researcher, this study was personally inspired and motivated by me regarding the timeliness effect of the card to the Filipino community. As a marketing professional, I am dreaming to produce a tool like a loyalty card that not is only a bandwagon but will help our community in shaping our world.

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