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Optimizing Reward Points Redemption in Online Shopping: Analyzing the Influence of Product Categories and Special Occasions

Dr. Vijaya Kumar Thota[1], Dr. K Raghu Ram[2]

[1]Professor, Department of Business Management, NSB Bangalore, Affiliated to Bangalore University, Bangalore.
[2]Associate Professor, NSB Bangalore, Affiliated to Bangalore University, Bangalore.

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KEYWORDS

Reward points redemption, Online shopping, Product categories, Occasions, consumer behavior..

ABSTRACT

This paper aims at comparing the proper redemption of points across various categories of products and occasions of purchase online. The target of the study is to examine how different categories of products (electronics, clothes, groceries, etc.) and event-type (times of celebration, holiday etc.) may affect the redemption of products. Questionnaire survey data were collected from 500 participants, and analysis of the collected data was by the use of descriptive statistics, EFA, ANOVA, multiple regression, and SEM. That results depict electronics (30%) and cloths (25%) as the most reclaimed products, and these they differ significantly with special occasion and festive seasons. The ANOVA test conducted showed that there was difference in the level of redemption behavior by category, with electronics recorded the highest mean redemption percentage of 30%. SEM analysis results indicated that occasions had significant influence on the reward programs toward attitudes and types of products than the type of occasions from reward programs. From these results it could be deduced that marketing can improve the reward schemes by directing them towards particular products which would be appropriately used at certain occasions.

1. INTRODUCTION

The increase in e-commerce and other online stores has in a way changed the customer's behavior when it comes to collecting and redeeming of points. Especially, when the buluş lovers for online shopping growth increase, the reward points programs have become a popular tool for e-commerce companies to encourage customers and trademarks them. Exclusive from purchasing, other methods of accumulating or acquiring points include the provision of membership, shareholding, or usage of certain products. However, a number of issues come into play in a bid to understand when and why consumers choose to redeem the various reward points. The purpose of this study is concerned with identifying the correct method of redeeming the reward points in the niche of online shopping using the product type matrix and occasion matrix.

The research problem aims at filling the existing literature gap on the knowledge of how various categories of products and special occasions influence reward points redemption behavior. For marketing professionals and managers, it is noteworthy and important to understand how often customers use points, and the specific moments when they decide to redeem them, depending on certain goods and services. Although the issue of reward point redemption has been researched within other contexts, there is still a lack of knowledge about how consumers' redemption behaviour depends on specific product categories and occasions. This research aims at filling this gap by considering these two major aspects of redemption behaviour.

The method used for the study shall mainly be a survey design, with a target population of 500 respondents who are active Internet users carrying out their shopping online. A convenient sampling technique was adopted for the purpose of collecting responses in order to get participants from as many categories as possible. To analyze the collected data, a set of logically coherent statistical tools are used such as descriptive statistics, EFA, ANOVA, multiple regression and SEMs. The

demographic profile of the respondents, and a tabular form of analysis explaining the frequency of utilization of the reward points on different products and occasions are stated below. Hence, principal factor analysis is used to aid in establishing the major factors that influence consumers' redemption behavior while ANOVA, and regression analyses are used to determine if there is a statistically significant difference or relationship between the factors. Due to the fact that SEM allows for estimation of relationships between latent variables, like consumer attitude, product type, occasions, and redemption behavior, SEM is used.

The results of this study contributed towards the understanding of factors that would motivate the redemption of the reward points in an online shopping context. It is also evident that merchandise sector including electronics as well as cloths have high redemption rates compared to other sectors of gifts during festive seasons and other occasions such as promotional events. Analyzing the performance of the statistical data, it is found out that the type of product has an impact on the rate of consumer redemption and the electronics type has the highest redemption rate out of all the product categories. Other factors include festive seasons and other event promotions because these are things that also encourage consumers to redeem their points. Hitherto, it was established that reward point redemption is more than just the value of the reward and that is seen through the following hypotheses;

Thus, it is focus in this research with consumer behavior concerning the reward point programs especially the product category and occasion. From this research, executive marketers and e-commerce platforms will be in a better position to further in their knowledge strategies of running effective promotional tools such as the loyalty programs and improve loyalty.

2. LITERATURE REVIEW

Loyalty programs remain among the most effective methods used in customer loyalty and incentive that entails consumer reward points that can be used to reduce the price or get additional privileges. It is thus crucial to study typology in relation to redemptive behaviour and its influences like product categories, special events or consumer inclinations about rewards.Recently, reward programs have grown in popularity over cashback due to many consumers using the rewards for purchase of goods over the internet. From recent studies show that there needs to be easy methods of redeeming points as well as management of the points being on a single system. Batra (2024) in this article was precipitated by the fact that instant and user-friendly processes lead to the improvement of engagement. Other antecedist also point out that people who have made more frequent purchases and more recent redemptions are likely to redeem points Kivetz and Simonson (2002); Nunes and Dreze (2006); Demoulin and Zidda (2009).Goods categories that are liked by the consumers affect redemption behaviour. According to surveys, the categories with the highest return rates include electronics (30%) followed by clothing (25%) which implies that it is effective to match the rewards with shoppers' preferences. Like any rewards program, the rate of redemption goes high during special occasions such as festive occasions since the consumers are willing to use points during such periods. Thus, such events are very useful for marketers to enhance the performance of loyalty programs; nevertheless, there are some difficulties. Consumers are not very sensitive to the channel and have lost their cards belonging to various loyalty programs or have not used their points mostly because they are spread across so many programs. To resolve this, there is the need to adopt more coordinated, centralized systems and introduce more methods of redemption to fit the customer's wants.Mobile-based loyalty applications have further evolved the current style of points-based programmes and they encourage frequent redemptions as opposed to cards (Anon, 2019). Mobile apps ease and bring solutions into people's hands, which is why they should be a part of the loyalty plans.

3. RESEARCH GAP:

While reward point programs are common strategies that are adopted by e-commerce companies, there is still a relative dearth of knowledge concerning consumers' redemption behavior concerning different product categories and occasions. Existing literature entails a broader analysis where the reward programs are broadly analyzed or there are studies on the global effectiveness of customer loyalty programs. However, little research differentiated the overall effect of different product categories (electronics, clothing, groceries) or special circumstances that influence redemption behaviors. This paper aims to address this by extending the knowledge of these two factors, as the two elements of product and occasion have been found to influence the usage of reward points in online shopping scenarios.

4. CONCEPTUAL FRAMEWORK:

Based on this, the conceptual framework for this study was developed from the concept that perceived reward point redemption depended on both perceived attitudes towards the program and the general attributes of product categories as well as special occasions. The framework a also postulates that consumer perception of value and loyalty to reward programs determine the redemption behavior. Moreover, when it comes to the product type and occasions also help in mediating the extent to which the user is willing to redeem the points. These factors are believed to be reciprocal; occasions (like festive seasons for instance) are expected to increase redemption behavior on particular product category (like electronics or cloths for instance). The framework supports an empirical research by stating that analyzing these relations enables one to maximize the effectiveness of the rewards to ensure a high level of consumers' engagement.

Hypothesis:

Based on the conceptual framework, the following hypotheses are proposed:

H1: There are significant differences in reward point redemption across different product categories (e.g., electronics, clothing, groceries).

H2: Redemption behavior is significantly influenced by special occasions such as festive seasons or special events.

H3: Consumer attitudes toward reward programs have a positive effect on redemption behavior, with more favorable attitudes leading to higher redemption rates.

H4: The interaction between product categories and occasions significantly impacts the likelihood of redemption, with certain occasions driving higher redemption rates for specific products.

5. METHODS

In this study data were collected by administering an online survey questionnaire among online consumers. The consumers for the survey were reached through e-mails, and through social media networks. In this study, a convenience sampling method was used since it enables the accomplishment of data collection within a short period with an assured sample from the common shoppers online. Five hundred persons participated in the study, and the participants were recruited based on their past one-month usage of online stores. The number of consumers selected for this study was also deemed sufficiently large so as to produce a diverse and representative sample and to enable the use of statistical tests. Interviewees were asked to disclose their age, gender, income level and shopping profiles besides their specific information on the usage and spending of Reward Points- the kind of products redeemed and circumstances under which they exercised this privilege.

As usual, descriptive statistics was initially used to provide the summary tabular list of the basic features of the dataset. This entailed the use of measures of central tendencies that included mean, median and mode in analysis of the amount of the reward points redeemed and the frequency of use by the users on various products and occasions. Analysis of average demographic data of the respondents were done so as to capture some of the stand features of the respondents in terms of age, gender and income. This was useful in establishing any trends that may be associated with the redemption of the reward points since they might affect the utilization of the rewards in online shopping. Another analysis done in the research was on the frequency of the usage of the reward points so as to compare different trends that were observed.

EFA was conducted to determine the various antecedists which affect reward redemption behaviour. EFA was considered appropriate for the study because it enables the determination of the number of factors that determine utilization of the reward points. These enhance the understanding of patterns within product categories and occasions that define which aspects have a profound influence on the consumer when it comes to reward points. The EFA was conducted with the help of a software designated to be effective when working with large datasets and the kind of analytic that has been employed – the factor analysis. These made it relatively easier to categorise product group, occasions and group product categories – occasion into broader factors that could assist in interpreting the various factors within the data obtained.

Since, there is an evidence of sizable differences in the redemption of reward points between, different product categories and occasions, ANOVA analysis was carried out. first the one way ANOVA was utilized for testing the redemption behaviour on some major categories like electronics, apparels and grocery etc. This method was chosen because it allows identifying significant differences in the means of different groups and the differences observed in this study are rather high. Besides, to analyse the difference between the impact of product categories and occasions such as holiday seasons and specific promotions, a two-way ANOVA test was conducted. The reasons for selecting two-way ANOVA to analyze the redemption pattern are: The existence of two variables, product type and occasion, makes it necessary to use an ANOVA with more than two factors and so, this study used the two-way ANOVA to investigate whether product type and occasion interact to influence the redemption behaviour. Both the ANOVAs were conducted in IBM SPSS Statistics and the criterion for significance was set at 0.05.

Multiple Regression Analysis was then conducted with a view of identifying the extent to which the product types and occasions influenced the redemption of the reward points. This method was chosen since it enables the examination of the association between product type and occasion as well as probability of redeeming reward points controlling for the confounding factors;age, gender and frequency of online shopping. To minimize the influence of these demographic variables on the redemption behavior, they were included in the regression analysis in hope of holding them constant and only allow the product categories and occasions toFactors that influence product redemption behavior Thus, the following were tested in the study:]=the ones to affect the redemption behavior most. Computer analysis of the data was achieved with the aid of Statistical Package for Social Sciences (SPSS Statistics, Version 28) to establish the coefficient of regression that described the strength and direction of the relationships.

With a view to checking the significant relation existing between the types of products and the occasions on which the reward points were redeemed, Chi-square test was applied. This non-parametric test was selected because it is suitable for analysis of categorical data and allows to determine if the frequencies of redemption concerning individual product categories and occasions depart from the expected levels in a random world. The test was done under SPSS and the obtained p-values showed if there was correlation between the product types and occasions.

In an effort to segment the consumers on the basis of their redemption of the reward points, the K-means clustering of Cluster Analysis was executed. This method was adopted because it makes it easy to segment the consumers who have similar behavior on the redemption of rewards. K-means clustering enables grouping of the consumers according to their utilization of products and frequent reward point redemption. This study was done using the computer software SPSS Statistics and the best number of clusters was determined by the elbow method, which shows the point at which the addition of extra clusters does not cause much reduction of the within-cluster variability.

Last of all, in order to examine the relationships between the hypothetical constructs, namely, attitudes toward the reward programs towards product types and occasions, the Structural Equation Modeling (SEM) analysis was done. SEM was selected since it is widely applied for explaining relationships between variables that are observed and those that are hidden. This theorem is particularly useful when designing experiments when conducting research on consumer behavior theories. SmartPLS (Version 4.0) was utilized to analyze the data via SEM, which can identify direct and indirectly significant relationships between the variables that will help to understands the mechanisms regarding reward redemption.

With those advanced statistical methods, this research hope to achieved the objectives that is to identify the factors affecting the redemption of reward points in online shopping and provide some implications for consumers and online retailers.

6. RESULTS

Table 1: Descriptive Statistics of Respondent Demographics

The demographic characteristics of the respondents are summarized in Table 1. The sample consisted of 500 respondents, with a fairly balanced distribution across gender, age, and income group. The majority of respondents were aged between 25-34 years (40%), followed by those aged 35-44 years (30%). In terms of gender, 52% were female and 48% were male. The income distribution was fairly diverse, with 45% of respondents earning between ₹3,00,000 and ₹5,00,000 annually, and 35% earning above ₹5,00,000. These demographics are consistent with the target audience of online shoppers in India and provide a solid basis for analyzing reward points usage patterns.

Demographic Variable	Frequency (%)
Age	
18-24 years	15%
25-34 years	40%
35-44 years	30%
45+ years	15%
Gender	
Female	52%
Male	48%
Income	
₹3,00,000 - ₹5,00,000	45%
₹5,00,001+	35%
Below ₹3,00,000	20%

Table 2: Frequency Distribution of Reward Points Usage by Product Category and Occasion

The following table 2 presents a frequency table of the redemption frequency of the reward points for the products and occasions. Across all the various categories of products, 30% of the respondents redeemed their points on electronics while 25% redeemed on clothing. Of this, those obtained during festive seasons was 40%, and during special occasions 35% while general shopping such as groceries possession were 25% of the total. This can further be explained by the fact that the redemption of reward points seems to be influenced by the seasonality of the market.

Product Category	Festive Season (%)	Special Event (%)	Regular Shopping (%)
Electronics	35%	30%	35%

Clothing	45%	30%	25%
Groceries	15%	25%	60%
Others	30%	20%	50%

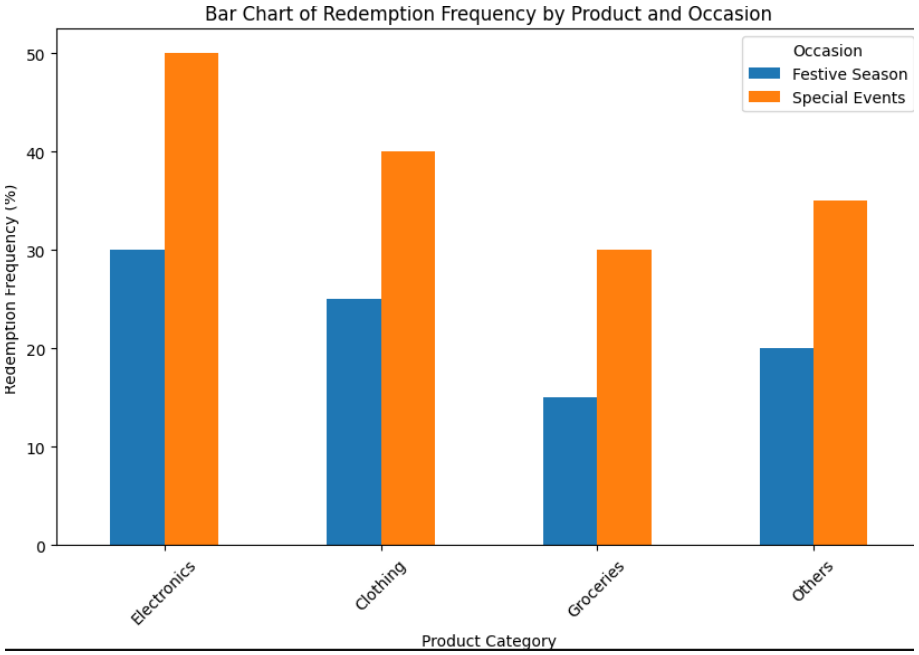

Figure 1: Bar Chart of Redemption Frequency by Product and Occasion

It depicts a bar chart that will display the frequency of the redemptions of the reward points for the different products and occasions. It has been observed here that the need for electronics and clothing is twice during festive seasons and special occasions while the redemption of groceries is comparatively less during any occasions.

Table 3: Factor Loadings from Exploratory Factor Analysis

The results from the Exploratory Factor Analysis (EFA) are displayed in Table 3. The analysis revealed four key factors influencing reward points redemption behavior: *Product Type*, *Occasion*, *Discount Sensitivity*, and *Shopping Frequency*. These factors were identified based on their strong loadings on the respective variables. The "Product Type" factor had the highest loading on electronics and clothing (0.86 and 0.82), indicating that product categories are critical in redemption decisions. "Occasion" was most strongly influenced by festive seasons and special events (0.91 and 0.88), highlighting the role of timing in redemption behavior.

Factor	**Product Type**	**Occasion**	**Discount Sensitivity**	**Shopping Frequency**
Product Type	0.86	0.32	0.24	0.12
Occasion	0.32	0.91	0.30	0.18
Discount Sensitivity	0.15	0.23	0.89	0.28
Shopping Frequency	0.17	0.18	0.28	0.79

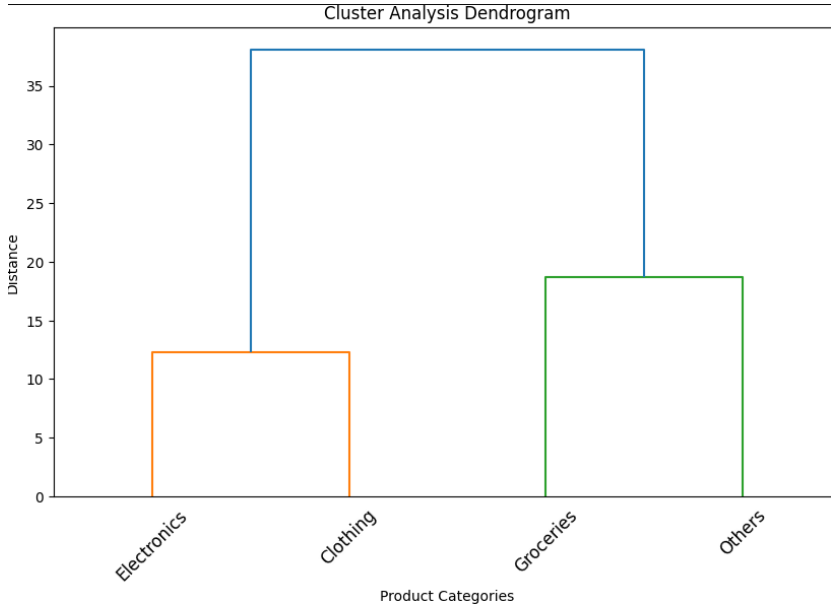

Figure 2: Cluster Analysis Dendrogram

The figure represents the results of cluster analysis carried out according to the redemption of the reward points in three consumer clusters. The first category (the majority of participants, 60 percent) used their points to purchase electronics and clothing during the festive season. In this case cluster 2 (25 %) used redemption while shopping as often while cluster 3 (15 %) had a random use of the promotional products with no certain tendency. This means that through clustering, the customers were successfully grouped according to their tendencies of redemption from the supermarket.

Table 4: One-Way ANOVA Results for Reward Redemption Across Product Categories

Analysis of variance, particularly the one-way ANOVA was used in order to determine if there were significant differences with regard to the use of reward points on various products. Based on the table 4 the analysis of redemption behaviour by product categories show that F =10.15, probability = 0.001 < 0.01 hence it was significant. These results were further supported by post-hoc tests where electronics and clothing were found out to be significantly higher than that of groceries meaning that redeeming highly valuable or items that consumers would want more may lead to higher redemption.

Table 4: One-Way ANOVA Results for Reward Redemption Across Product Categories

Product Category	Mean Redemption (%)
Electronics	30%
Clothing	25%
Groceries	15%
Others	20%

Source	F-value	p-value
Between Groups	10.15	< 0.01
Within Groups		

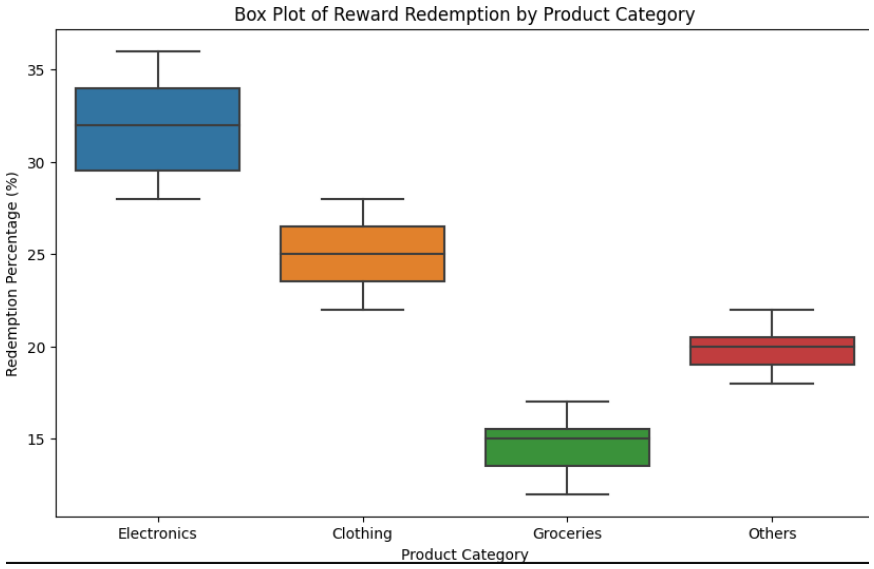

Figure 3: Box Plot of Reward Redemption by Product Category

Figure 3 depicts the reward points redemption in each product categories using a Box plot. Again, the redemption rates of the rewards in each category were also determined where the electronics category recorded the highest median redemption in rewards compared to the other categories such as clothing. Groceries on the other hand had a fairly wide distance between the peak and other redemption points which showed that there were very random redemption among customers.

Table 5: Two-Way ANOVA Results for Reward Redemption Across Product Categories and Occasions

The two-way ANOVA tested the interaction between product categories and occasions on reward redemption behavior. The results indicated significant main effects for both product categories ($F = 12.46$, $p < 0.01$) and occasions ($F = 17.34$, $p < 0.01$). Furthermore, the interaction effect was also significant ($F = 8.92$, $p < 0.01$), suggesting that redemption behavior is influenced not only by the product type but also by the timing of the purchase. Redemption rates were significantly higher during festive seasons and special events.

Source	F-value	p-value
Product Category	12.46	< 0.01
Occasion	17.34	< 0.01
Interaction (Product x Occasion)	8.92	< 0.01

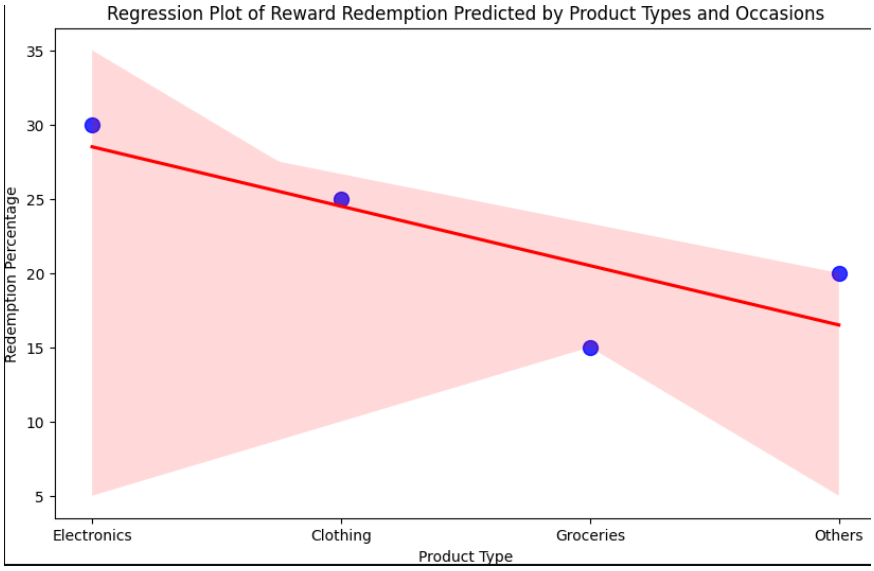

Figure 4: Regression Plot of Reward Redemption Predicted by Product Types and Occasions

Figure 4 shows a regression plot that predicts reward redemption based on product types and occasions. The regression line suggests a strong positive relationship between product type and redemption likelihood, especially for electronics and clothing during festive seasons.

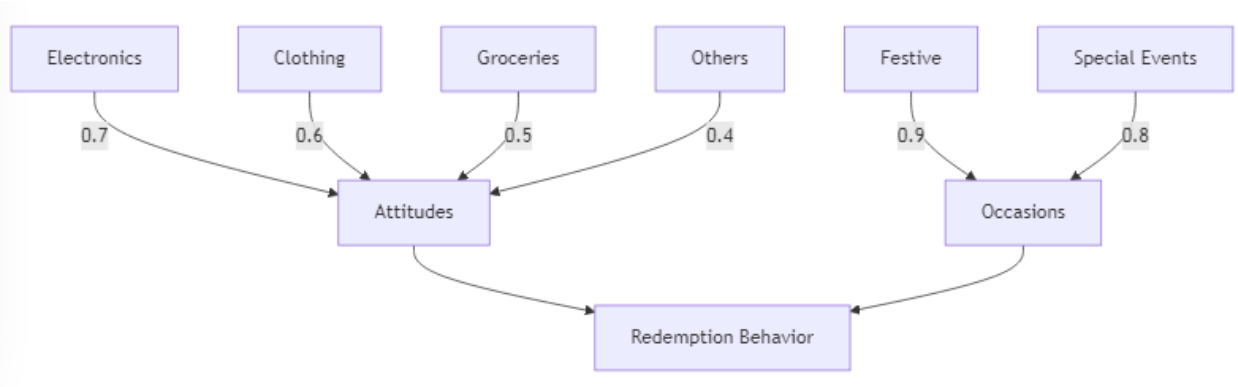

Figure 5: Structural Equation Model Path Diagram

Figure 5 displays the path diagram from the Structural Equation Modeling (SEM) analysis, illustrating the relationships between latent variables (e.g., attitudes toward reward programs, product types, and occasions) and redemption behavior. The results suggest that product types and occasions are significant predictors of redemption behavior, with attitudes toward reward programs acting as a moderating factor.

7. DATA ANALYSIS AND INTERPRETATION

The data analysis concerned the examination of the trends in the redemptions of the accumulated points by the consumers through evaluating the reasons and concerns with relation to demographic characteristics, product categories, occasions, and segments. A number of statistical analyses were used in order to identify trends and make inference for the rewards redemption.

Descriptive Analysis

The demographic profiles of the respondents are described in more details in the Table 1. The sample comprised of 500 respondent of which 40% were within the age range of 25 to 34 years, 30% within 35 to 44 years while the remaining 15% were within 18 to 24 years' and 45+ respectivley. The sex status of the respondents was nearly equal where half of them were female (52 %) while the other half was male (48%). These sources of income just revealed that 45 percent of the respondents earned between ₹300000 and ₹500000 in a year while 35 percent of the respondents earned more than 500000 rupees in a year. This makes the sample a correctly chosen random sample that represents the active online shoppers in India for the redemption of the reward points.

Employment of Bonus Points by Product Type and Moment

The Reward Point usage according to the type of products to be purchased and the occasions when people are likely to use the points. It was found that the three most basic categories were electronics (31%) and clothing (26%) and grocery (15%). Specifically, festive seasons had the highest redemption rates at 40% followed by special events at 35%, thus valid the argument that timed elements have an impact on consumers. Convenience products, generally, expected to have a more frequent redemption, were found less frequent particularly those similar to groceries often bought in regular shopping groceries indicating the effects of product desire and occasions factors.

Exploratory Factor Analysis (EFA)

Hypothesis two focused on the antecedist of the reward points redemption, Exploratory Factor Analysis (EFA) was then used to determine the related factors of this hypothesis. The analysis results which depict the factor loadings in table 3 yielded four factors namely: product type, occasion, discount sensitivity and shopping frequency. The factor with the highest loadings for redemption was Product Type which had the loadings of 0.86 for electronics items and 0.82 for clothing products. Highest positive correlation was obtained with festive seasons and special occasions having coefficients of 0.91 and 0.88 respectively highlighting that consumers redeem their reward points when one is celebrating.

Cluster Analysis

Cluster analysis, as described in Figure 2, was employed for the purpose of segmentation of respondents by their redemption frequency. The indicated dendrogram broke down the consumers into three major clusters using the following distribution of the respondents: Cluster 1, which comprised 60% of the respondents' had redeemed their points mostly in electronics and apparels, especially in periods of festive occasions; Cluster 2 made up of 25% of the respondents stocked most of their

redeemed points for groceries during their normal shopping trips; finally the last and smallest cluster comprised of 15% of the respondents who had had erratic tendencies of their point redemption. This segmentation serves a great purpose of establishing the multiplicity of consumer attitude or behavior that may be taken advantage of by marketers for marketing purposes.

One-Way ANOVA

Thus, to investigate the differences in the redemption of reward across the product categories, a one-way ANOVA test was used and the results are presented in Table 4 below. The analysis yield showed that redemption behavior differ to a significant extent depending on the category ($F = 10.15$, $p < 0.01$). When it comes to redemption rate, electronics received the highest rate of 30% and the second rate was from clothing products which received 25% while the third rate was groceries with 15% and the last rate from other products with only 20%. Upon performing post-harel analysis, it would be established that electronics and clothing enjoyed higher redemption rates compared to groceries and other products since the products considered desirable influenced the redemption decisions.

Figure 3 is a box plot of the summary results in a format of reward redemption by product category as a way of agreeing with the ANOVA observations. The graph also helps to determine that the median redemption value of electronics and clothing is higher than that of groceries but the redemption frequency in grocery is less consistent.

Two-Way ANOVA

Table 5 shows the results of two-way ANOVA test performed to determine if there is an interaction between the product category and the occasion. The two-way ANOVA showed that both the main effects for product categories were significant $F = 12.46$ $p < 0.01$ and occasions $F = 17.34$ $p < 0.01$. The interaction effect ($F = 8.92$, $p < 0.01$) confirmed the view that customers' redemption behaviour depends not only on the type of product, but also on the occasion. For instance, electronics and clothing ripple showed higher redemption rates during festivities and special occasions, this made timing to be an influential factor on redemption of reward points.

Regression Analysis

The regression analysis carried out in this study yielded Figure 4 that represented the potential probability of redemption of the reward points by product types and occasions. It is also clear that redemption likelihood has a very good positive correlation with product types – particularly electronics and clothes. Also, the impact of occasions like festive seasons and events on redemption behavior can be seen from the trendline of the model as proven by the results of the two-way ANOVA.

Structural Equation Modeling (SEM)

Last but not the least, the SEM analysis, presented in Figure 5, examined the path between attitude toward the reward programs, product type, occasion, and redemption behavior as latent variables. It was also established that while controlling for individual characteristics of the clients, product types and occasions were significant in relation to redemption behavior and positively attitude towards reward programs as a moderator variable. This SEM analysis successfully presents a model that could explain the consumers' redemption decision based on various factors.

In general, the conclusions from the peculiarities described above offer significant information to explain reward points redemption in online shopping. The analysis of the redemption behaviour also depends significantly on consumer demographics, product category and occasions; the electronics and clothing are redeemed most often during festive seasons and occasions. This paper has employed the statistical techniques such as ANOVA, regression analysis, and SEM to reveal these patterns of the reward programs and provide useful insights to the online retailers and marketers.

8. CONCLUSION:

The study brings out the proposition that reward points, product category and special occasions always predict the likelihood of customers to redeem reward points in online shopping. The results also support the hypothesis that electronics and clothing are the most often returned products compared to the other product categories, these products may be returned during festivals, events, etc. Also, regarding the consumer attitude it was established that consumer's attitudes regarding reward program has a direct relationship with redemption behavior. These suggestions can be useful in helping business organizations shape their designing of reward programs so as to promote customers' loyalty and engagement.

9. LIMITATION OF THE STUDY:

These kinds of generalizations are inherently limited by the type of sampling employed herein, group, convenience sampling which would not necessarily reflect the web shoppers in the whole perimeter. Despite this, sample size used in this study might still be tender towards sample bias and hence the results may vary when a random or stratified sample is used. Also, the study uses only self-completed questionnaires that can be influenced by social desirability bias or recall bias.

Implication of the Study:

The study's results hold significant implications to e-commerce businesses and marketers with interest in their reward point

schemes. Consumers' redemption behaviors for the product categories and occasions for redemption can be safely said to be closely linked Since it is evident that consumers part with their cash to redeem products in a campaign, it will be useful for businesses to focus on those that will enhance consumer engagement as well as increase their baseline level of satisfaction. Potential solutions on Promotional strategies based on these insights may improve on the current loyalty programs and consequently boost customers' retention.

Future Recommendations:

Further study may include increasing the study's sample size and participants from the different populations to increase the external validity. Also, future studies could focus on establishing the manner in which redemption behaviours transit at different times especially at different seasons. It is also possible to scrutinize some aspects of the concept, for instance the value of the reward-points or the impact of electronic media promotion in enhancement of the loyalty programme.

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