



Proposed A Loyalty Program 3.0. Case Study: Morinaga Rewards Club

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ABSTRACT: Indonesia is predicted to become the fourth largest country by world GDP in 2050 by PWC. Human resources on the skills of Indonesian workers are essential factors. Individual workers must be in good health and not lacking in nutrients to achieve optimal productivity. Nutritional intake should start early or in the first thousand days of life. Unfortunately, the rate of stunting or malnutrition in children under five in Indonesia is still above the WHO standard average. The government has made several efforts, including prioritizing breastfeeding for children under one year of age. Baby milk nutrition companies such as Kalbe Nutritional, through the Morinaga brand, support government regulations and participate in nutrition education for babies under five years old. Through the Morinaga Rewards Club loyalty program on a digital application-based platform, Morinaga focuses on the target market of millennial mothers to provide nutrition education and child development. In order to provide a good user experience, the consumer journey at Morinaga is divided into acquisition, activation, and retention. The system integration approach with retail partners and retention modeling Loyalty 3.0 will be applied to increase the number of active users and consumer retention using the Morinaga Rewards Club application.

KEYWORDS: Baby nutrition, Kalbe nutritionals, Morinaga rewards club, Loyalty program, Retention, loyalty 3.0, Stunting.

1. INTRODUCTION

The global economic change in 2050 by PWC (PriceWaterhouseCoopers) company predicts Indonesia will be in the fourth position under the United States. They projected that the world economy could double with ideal conditions like no major global civilization-threatening catastrophes. Most developing countries will grow and continue to be like engines of the global economy, including Indonesia that is predicted to become fourth largest in GDP in 2050. Indonesia will also develop its institutions in the long run, fostering social stability and strengthening the macroeconomic fundamentals. These actions will affect labor skills and productivity growth rate. Health conditions are one of the supporting factors for the readiness of the talent. In Indonesia, the number of children under age of five who experienced malnutrition in 2019 was 27.7%, which the limit of the World Health Organization (WHO) is 20 percent. Stunting reduces the intelligence quotient (IQ), the measurement of the ability to reason and solve problems, by 5-11 points.

The government, through its health ministry, public health community, and nutrition companies try to help mothers provide all the children with proper healthy nutrition choices. The Government of Indonesia drives Mothers to have exclusive breastfeeding in the early stage of the baby's life until one year old. The promotion activity for Infant Milk Formula until one year is prohibited. The nutritional players of the baby milk category in Fast Moving Consumer Goods (FMCG) spread from specific segments, from the mass category to super-premium. Based on the report of Audit Nielsen, Danone is the market leader with a 55 percent share, followed by Nestle and Kalbe. Each of these players has different ways to introduce and convince the customer, especially the target market of mothers with babies. However, the Grow-up Milk category is allowed considering babies have a portion of additional food and nutrients needed to support their growth. The similar idea is that these companies are trying to educate the mothers on the importance of nutrition intake for their baby's milestones. The effort is not limited to mass media like television, website, sales promotion girl on the store, and social media. In order to do it continuously, these nutrition companies need a platform to have two ways of communication with the customers. Interestingly, all these companies have a membership/loyalty program to connect with their direct customers. Thus, Morinaga Rewards Club program gathers personal information and transaction data. Morinaga, needs to take a role in educating the customers. Through the engagement, customers should get easy access to the information and products of nutrition for the children. Benchmarking the Nielsen standard active users in Loyalty Program, Morinaga has low active users. It may impact the losing market share, which will also impact the business.

2. LITERATURE REVIEW

2.1. Morinaga Target Market

The core business of Morinaga under Kalbe Nutritionals is baby milk powder development and selling of products that contribute to health and nutrition for prolonging healthy life expectancy. Morinaga is tapped into Super Premium and Ultra Premium, which mothers want the best nutrition rather than mainstream products. In this market, pricing is not the main factor in buying in the mother's mind.

2.2. Morinaga Rewards Club

The main goal of the Morinaga Rewards Club program is to give beyond the experience of mothers who buy the products. The platforms used are web-based, android, ios applications, and WhatsApp Chatbot. Customers could collect the points through these applications by uploading their purchase receipts in stores. The point of banking is only allowed with products above one-year-old or grown-up milk, and every product level has each point calculation. Customers can redeem the points collected in exchange, such as digital wallet Gopay, OVO, Shopee Pay, and physical rewards. Mechanism point banking of Morinaga Rewards Club:

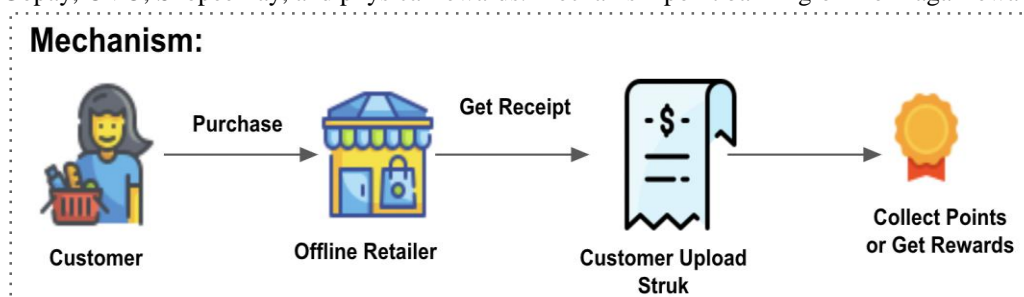


Figure 1. Morinaga Rewards Club Mechanism

2.3. Millennial Mothers in Indonesia

Millennials refer to people born between the mid-80s and the late-90s. This generation grew up in the new millennium's first decade. The mothers in this segment grew up with the internet and digital tools or platforms. Approximately one in five mothers is a Millennial Mom, around 9 million people of the population in Indonesia. Based on the study completed by KRC research, 42% of mothers 18-34 years old stated that most of the advertising and marketing content did not interest them. The on theasianparent.com shows that millennial mothers in Indonesia are the household's caretakers and decision-makers. Among the audience of 670 mothers, 75% take care of their children by themselves.

2.4. Customer Relationship Management (CRM)

Customer Relationship Management, or CRM, is a technology for managing the relationship and interaction between existing and potential customers (salesforce.com, 2021). In simple terms, CRM helps the business to manage the customer data and profile through the connected system. With a CRM system, a brand could view the straightforward customer in one system or tool – a simple, customizable dashboard that can tell the critical insight to the business. The insight is collected from a customer's data website, email, WhatsApp number, Facebook identity, Instagram account, mobile application (Android, Ios), and more across different channels. While customers reach out to the brand from different channels, if the CRM system flags the customer id the same, the brand experience to the customer is seamless.

2.5. Customer Journey

Consumer Journey is the touch point that visualizes the representation of a consumer's experience with a brand. It provides an understanding of the need and journeys of potential consumers that directly influence their actions. The marketers use funnels to help them collect information to boost the consumer experience, leading to higher conversion and retaining loyalists.

- Acquisition Stage

During this stage, the user or customer does the first interaction with the application, and they might find the application in the play store (Android) or AppStore (Ios). In this phase, users will experience things like registration to become a member.



- Activation Stage
If the user is already, the next journey is more into transactional action like updating profile, purchase or transaction, voucher claim, and gamification.
- Retention Stage
While the customer has been making purchases several times, at this stage, the brand could think to give more experience, especially to retain customer loyalty.

2.6. Loyalty 3.0

Loyalty 3.0 combines the latest research by Rajat Paharia on human motivation with the big data generated by the customer, partners, and employees as they interact with the platform to empower the business to motivate, engage, and create true loyalty. Loyalty 3.0 has three major enabling components as follows:

1. Motivation

Motivation is something clearly defined that causes customers to do things or not in life and the workplace; in this context it is on the loyalty platform. Knowing what truly motivates customers and what does not enables brands or businesses to create strong engagement and long-lasting loyalty. Based on the study from academic and combined with the Bunchball experience in real-world applications platform, there are five key intrinsic motivations for Loyalty 3.0:

- Autonomy is the urge to direct own lives ("I control")
- Mastery is the desire to get better at something that matters ("I improve")
- Propose is the yearning to do what customers do in the service of something larger ("I make a difference")
- Progress is the desire to see result in the direction of mastery and the greater purpose ("I achieve")
- Social Interaction is the need to belong and to be connected to interact with others ("I connect with others")

2. Big data

According to Rajat Paharia, Big Data refers to the explosion in the size, amount, and information available around any individual, organization, or event. Recently, some businesses had a standard, structured record database with name, address, phone number, email, historical data transactions, profiling, and others. Some databases have supplemented that with externally sourced marketing information such as interest or subscription status. These resources are almost unlimited and significantly expand the amount of data being generated and available for businesses to consume. The applications in marketing are numerous and straightforward – from targeting advertisement, email marketing, and conversion funnel. The question is, how does big data help businesses or brands to engage with their customers? The answer is by the utilization of big-data collection and analysis; the following example is:

- Cluster Analysis
Cluster analysis is a classification technique that divides a set of objects into smaller groups so that objects in the same cluster have a similarity.
- A/B Testing
The technique used in which control group (A) is compared with a test group (B) to determine what treatments (changes) will improve a given objective, for example, a marketing response or an engagement rate – typically referred to as a conversion rate. For example, the use of the wording button "Join Now" and "Buy Now" to see the effectiveness which customers prefer.
- Predictive Modeling
It uses the mathematical modeling technique created to predict an outcome best. It is more profound than cluster analysis, where not only the similar behavior or attributes but also it predicts what that group might do under certain circumstances based on concurrent and historical facts and data.
- Sentiment Analysis
Sentiment Analysis applies the natural-language processing (using computers to understand human language) and algorithm technique to large quantities of source text material. In addition, social media, e-commerce reviews, blogs, forums and communities, and others identify and extract personal information.
- Stream Processing



It refers to the continuous and real-time analysis of data streams from various resources. The stream processing works together with all techniques mentioned to adapt and modify the digital experience in real-time.

3. Gamification

Gamification uses the motivational techniques that video game designers have used for years to motivate players in a non-game context. According to the Buchball study, the ten most crucial individual gamification mechanics and how they might be deployed in a business are:

- Fast Feedback

In video gameplay, the players will take action and get real-time feedback. The more points gained, the more opportunities the player can take to buy items. The positive feedback reinforces good behavior, strategy, and tactics, whereas negative feedback enables the players to learn and adjust quickly. The feedback should be instant and quick; slow feedback loops disconnect the action from the result, making learning difficult and motivation harder.

- Transparency

The customer can track their progress in real-time, see how they are doing now and how they have done historically, and compare themselves with other individuals and the overall communities. Gamification motivates people through data, so a big part of the user experience is making that data visible and digestible to users.

- Goals

The purpose of loyalty programs is to create good customer experiences and engage them. In order to achieve it, one of them is creating a goal for customers to strive. Customers will be involved in the experience, such as describing what needs to be done to accomplish it. It should give a visual indicator showing the user's progress toward the goal and the indicator of others in the community working toward or have accomplished this goal. Other things indicate how much time is left before it expires and the description of any reward for completing it.

- Badges

A badge indicates a specific accomplishment or conquest of a specific task or skill. Badges will be awarded for completing goals, so this gamification mechanic and the previous one are often intimately tied together. Other exciting ways to use badges include: tapping into people's desire to collect and complete sets (such as baseball cards or any other collectible hobby)

- Leveling Up

While badges are used as a shorthand way of indicators of specific accomplishments or skills, levels are used as a shorthand way of indicating long-term, sustained achievement and status. Levels are frequently displayed anywhere a user's name is shown as a critical, obvious shorthand indicator of the user's status in the community.

2.7. Internal Analysis

VRIO stands for Value, Rareness, Imitability, Organization, and is an analysis to evaluate the business resources and define the competitive advantages of the business or organization or company. VRIO analysis was developed by Barney, J. B. (1991) in his work 'Firm Resources and Sustained Competitive Advantage'. Barney, J. B. identified four attributes that organization resources must possess in order to become a source of sustained competitive advantage. Such user experience, technical expertise, digital assets, product mix, and talent capability are basically easy to imitate by other players in the market. The key strong's points are as a nutritional company that keeps innovating, having strong data consumer insight, able to do retailer sales integration, and the possibility to run gamification programs. VRIO for Morinaga Rewards Club as shown below:

Core Competencies	Valuable	Rare	Inimitable	Organized	Result
Nutritional Innovation	✓	✓	✓	✓	Sustainable Competitive Advantages
User Experience	✓	✗	✗	✓	Temporary Advantages
Technical Expertise	✓	✓	✓	✗	Temporary Advantages
Digital Assets and Infrastructure	✓	✗	✗	✓	Temporary Advantages
Product Mix / Customization	✓	✗	✗	✓	Temporary Advantages
Talent Capability / Qualified Employee	✓	✓	✗	✓	Temporary Advantages
Consumers Data & Insight	✓	✓	✓	✓	Sustainable Competitive Advantages
Retailer Sales Integration	✓	✓	✓	✓	Sustainable Competitive Advantages
Gamification Loyalty	✓	✓	✓	✓	Sustainable Competitive Advantages

Figure 2. VRIO Analysis Morinaga Rewards Club

2.8. External Analysis

Knowing the competitors or similar players in the same industry is one of the keys to survival and growth. One of the ways to know where the business stands in the industry is using Porter's Five Forces Analysis. It has been designed from industrial organization economics to derive five forces that determine the competitive intensity. This tool was conducted by Harvard Business School's Michael E. Porter in 1979. Morinaga has a business with a category that is basically quite massive in daily consumption, and the mother is the main customer; the milk will be consumed by their kids. The baby milk industry is not easy to enter; products can be categorized sensitive, and all the products are tightly regulated and monitored by the government. To assess the business condition, below is Porter's Five Forces analysis from Morinaga:

Threat of New Entrants	Competitive Rivalry	Supplier Powers	Threat of Substitute	Buyer Power
<ul style="list-style-type: none"> - Time and cost of entry (High): not easy for a company to develop a nutrition powder milk and integrated system with e-health - Specialist knowledge (High): need an expertise and high skillset to create kind of this project - Barriers to Entry (High): It is a challenge to get permission from the food department and other regulatory 	<ul style="list-style-type: none"> - Number of competitors (Low): not so many players are having both side of being principle and also the product platform owners - Quality difference (High): consumer may value the ecosystem more compare to others competitors - Consumer Loyalty (Medium): consumer may tend to loyal to the Kalbe Nutritional brand but may tend to try other brand as well 	<ul style="list-style-type: none"> - Number of suppliers (Low): not so many suppliers specific to these kind of products and platform-based will be handled in-house - Size of supplier (High): supplier has the important role - Ability to substitute (Low): very specific supplier can do the same with the current ones 	<ul style="list-style-type: none"> - Substitute Performance (Medium): consumer can easily find the product of competitor but may not find easily the e-health platform - Price of Change (Low): substitute can even slower 	<ul style="list-style-type: none"> - Number of Consumer (High): the penetration keep higher and higher - Size of Orders (High): the variant of products can be consumed by more than one person in an average family size of Indonesia (4 people) - Price sensitivity: depends on the segment and macro economic situation

Figure 3. Five Porters Analysis Morinaga Rewards Club

2.9. Competitor Analysis

Although Morinaga is not the leader in market share in the baby powder milk category, Morinaga has a strong presence in the Super Premium and Ultra Premium segments. It is important to analyze the competition to get a business overview and keep growing the business. Among nutrition baby milk powder players, some of the companies run the loyalty program. The main goal is to track

customer data and make them loyal to the brand through a retention program. A summary of the loyalty program conducted by baby milk brands in Indonesia:







#	Items	Lactagrow 	Bebelac 	Pediasure 	S-26 	Nutrilon 	Enfa 
1	Platform	Website, WABA	Website, Apps	Website, microsite registration	Website, WABA	Website	WABA
2	Banking	Website, Email, WABA	Website, Email, Apps	Website, Email	Website, Email	Website, Email	WABA
3	Redeem	Website, WABA	Website, Apps	Website	Website, WABA, Email	Indomaret	WABA
4	Point/Price	Product Weight	Max 10.000/Month	Product Weight	Product Weight	1 stamp/Rp. 50.000	Tiering point/Rp. 10,000 purchase
5	Rewards	Household appliance, Voucher, Pulsa	Household appliance, Voucher, Pulsa + Digital sampling JD ID	Household appliance	Kid's Stuff	Household appliance and voucher	E-wallet GoPay dan OVO
6	Media Awareness	Website, Social Media	Website, Social Media	Website, Social Media	Website, Social Media	Website, Social Media	Website, Social Media
7	Methodology	Unique Code	CRM2CRM (Alfamart), Receipt Upload	CRM2CRM (Alfamart), Product Barcode Scan	Receipt Upload	Product purchase at Indomaret only	Receipt Upload
8	Member/programme	Grow happy club	Bebelclub			Nutriclub	Enfa Chatbot Loyalty
9	#Platform member	<50K total visit, presumably, 15.000 active *not specified to loyalty program	100K+ Install from playstore, presumably 500K+ active	<50.000 total visit, presumably, 15.000 active *not specified to loyalty program	116.1k visit, presumably 35k active *not specified to loyalty program	518k visit, presumably 155k active *not specified to loyalty program	>10K user, >3k active *specified to loyalty program

Figure 4. Competitor Analysis

3. METHODOLOGY

3.1. Conceptual Framework

The conceptual framework objective is to innovate or improve the process or tools that are able to help the growing business of Morinaga by adapting to the digital era and ecosystem in Indonesia. While strategizing the framework of business strategy, to get the helicopter view and understand the business issue, in this study, the author needs to analyze the internal and external factors.

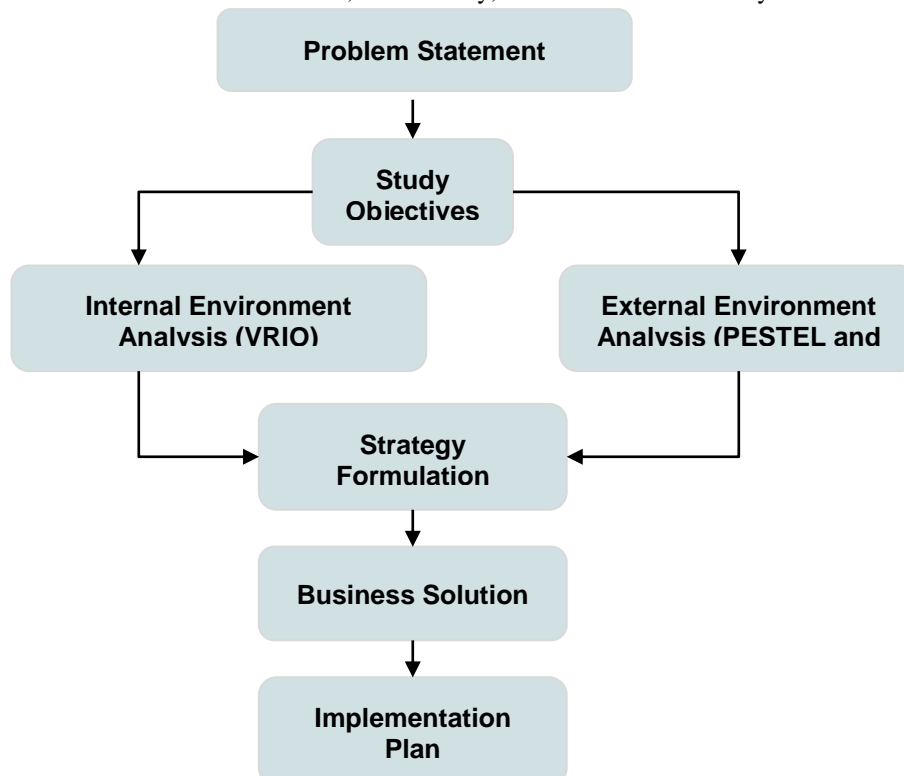


Figure 5. Conceptual Framework

3.2. Strategy Formulation Customer Journey

The author offers a business solution to overcome the issue or problems mentioned in the previous chapter by defining the consumer journey of the loyalty program Morinaga Rewards Club from the acquisition channel, Activation, and Retention and applying the loyalty 3.0 model as the emotional touch to the customers. The platforms used are WhatsApp Official with a chatbot embedded and Mobile Application which is accessible from the website, android, and iOS. The objective of WhatsApp Official that is embedded with a chatbot is to give customers easy access to the loyalty program. Mobile applications that are based on websites, android, and iOS are provided to give a more interactive experience. All the back-end of the platform will be integrated and single sign-on to each other, meaning while a customer accesses the same phone number through WhatsApp Official and Android Application, the system will identify as the same customer. In the development of that platform, the author will suggest the consumer journey mapping that adapts to the current market behavior as discussed previously:

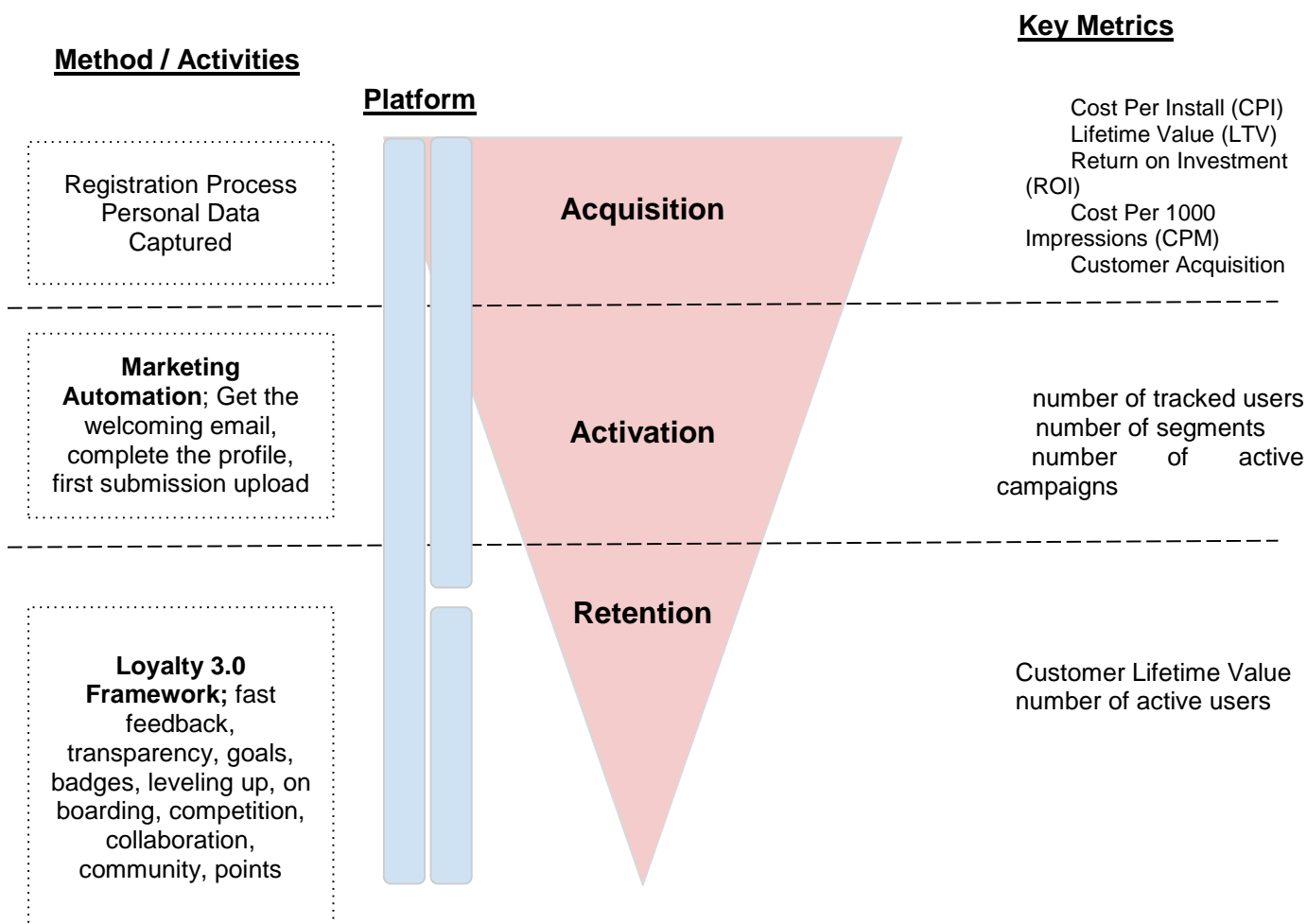


Figure 6. Customer Journey

- Acquisition
The first and most important step from the consumer journey perspective is the acquisition phase. Customers will do the first interaction through the platform WhatsApp Official or Mobile Application. The interaction will cover the step of registration, where the customer needs to fill in some personal data information in order to continue to the next step.
- Activation
The registered customer will have experience in the activation stage, like receiving a welcoming email as part of onboarding. The goal in this stage is to keep the engagement as long as possible with the customer. A marketing automation

tool is a must to help the marketer create some campaigns based on the segmentation. An example of the possibility of the boarding process of the new customer is a campaign “first submission campaign”.

- Retention

If the segment of customers has been acquired and activated, it is important as well to retain them and win them back while the customers lapse or churn. It is not only the campaign of Retention as the implication action, but the preventive action needs to be taken first to avoid segments getting lapsed. One of the preventive solutions that the author suggests is to implement the loyalty 3.0 concept framework.

4. LOYALTY DESIGN

With the ten pillars of the loyalty 3.0 framework that has discussed in the previous chapter, some of the ideas that are possible to apply are divided into three parts:

- Motivation

In the concept of loyalty 3.0, motivation can come from within a person as well as outside the person factor. Loyalty 3.0 is not about passively receiving, but it is more about action. At the end of the day, if the customer is motivated to accomplish or achieve something, it has some "reward value" for themselves. The ideas of motivation of Morinaga Rewards Club that combine with the emotional touch to the mothers:

- Send the tracking of customer baby information through personalized notification

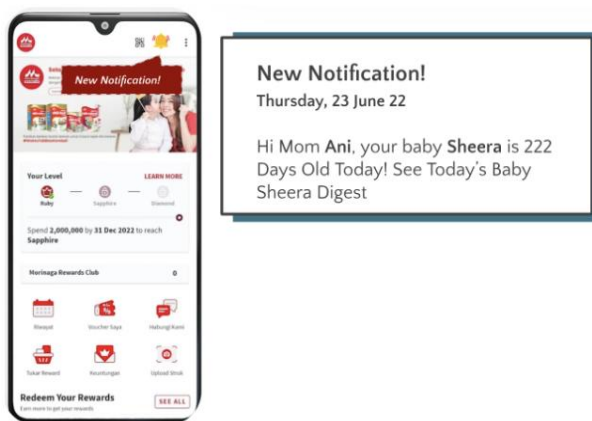


Figure 7. Baby Tracking Push Notifications

- Sent the education content that related to baby growth development through personalized notifications:

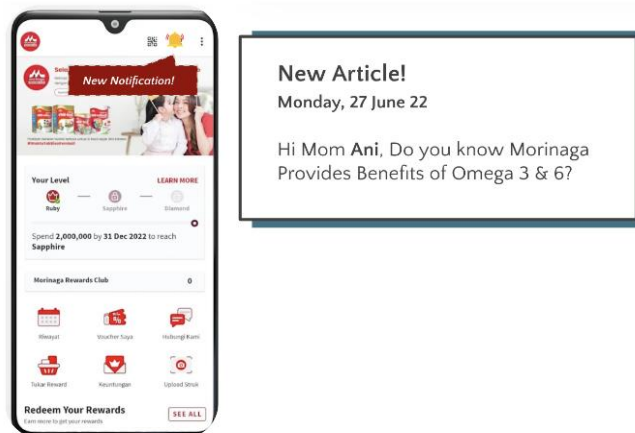


Figure 8. Article Push Notifications



2. Big Data

One of the data that is able to be managed in Morinaga Rewards Club is data purchase or transaction products from customers. Customers collect the point of the reward from uploading the receipt as their proof of purchase. The parameter of customer purchases captured in the database are: Name of retailer, Date and time of purchase, Single Keeping Unit (SKU) name, Location of the store that connects to the location of the customer purchase, Quantity of the purchase SKU, Price of purchase.

3. Gamification

One of the gamification ideas that can apply to the Morinaga Rewards Club is member leveling. Levels are the indicator for the customers where they stand at the present. Morinaga can set the level tiering based on the power spending, nudging them to spend more to way up to more benefit. The tactical campaign ran to give more motivation to a certain segment or cohort. The possibility of leveling member in Morinaga Rewards Club as described in the table below:

#	Level	Minimum Spending	Benefit
1	Ruby	0	<ul style="list-style-type: none"> ✓ 1% point ratio ✓ Regular e-Newsletter ✓ Update promo Blast
2	Sapphire	IDR 2,000,000	<ul style="list-style-type: none"> ✓ 1.5 % point ratio ✓ Regular e-Newsletter ✓ Double Point Promo ✓ Exclusive Package
3	Diamond	IDR 8,000,000	<ul style="list-style-type: none"> ✓ 2.5 % point ratio ✓ Tripple ✓ Regular e-Newsletter ✓ Privilege Access to Partners Experience ✓ Exclusive Package

Figure 9. Member Tiering and Leveling

5. CONCLUSION

According to WHO, Indonesia was still higher than the standard. Some efforts have been taken, including regulating the breastfeeding period for babies under six months old. Therefore, Kalbe Nutritional, with the brand Morinaga, actively educates mothers through marketing efforts, especially digital platform tools like CRM and loyalty programs Morinaga Rewards Club. To the extent of the business problem, Morinaga Rewards has low active users and retention rate. Morinaga, as a firm in the marketing of baby milk powder products, understands and supports the government policy in breastfeeding practice until six months old, even one year old. Morinaga works to support the government mission and also the company mission to give the best nutrition for early life Indonesian children. Morinaga approached the customer in the form of a loyalty program with the hope of having a direct connection. Using the right approach of the Loyalty 3.0 framework by Rajat Paharia, Morinaga has to aim for an active rate of five times or 19% to get closer to the Nielsen benchmark. The approach of Loyalty 3.0 also will make the retention rate increase two times to 70% and above Nielsen standard. The fresh program that the author proposed in Morinaga Rewards Club will give the customer a better experience.

5.1 Implementation Plan

The implementation will be divided into four steps with the detail as follow:

- 1) Plan
 - a) Budgeting
 - b) Establishing key metrics
 - c) Partnership dealing
 - d) Assigning the squad/team



- 2) *Design*
 - a) Creating user experience
 - b) Deciding what users need to do
 - c) Designing the experience of loyalty
 - d) Mockup process and wireframing
 - e) WhatsApp chatbot dialog flow
 - f) Application and design
- 3) *Build*
 - a) Development WhatsApp and Mobile Application
 - b) User Acceptance Test
 - c) Bug Fixing
- 4) *Optimize*
 - a) Monitoring
 - b) Bug Fixing
 - c) Continuous Improvement Development

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