

## Debit and Credit Card Loyalty Programmes

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*Abstract: Banks always try to obtain customers' loyalty by various ways. Retail banks issue reward cards to persuade customers not to change bank. By collecting points clients can take extra services like purchasing at certain stores discount of some percent or getting an airplane ticket free if enough point is accumulated. Financial institutions issue cashback cards by the other hand. By using them card holders can receive back a few percent of the amount of their purchasing as an annual rebate. However collecting points seems to be a good opportunity to keep customers, the relation is not definite. In this working paper based on a preceding research we present some examples how banks try to keep their clients.*