

Estimation of Loyalty Programmes from Customers' Point of View: Cases of Three Retail Store Chains

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Long-term relationships between organization and customers and their loyalty become the most significant assumption of nowadays business success. To achieve customer loyalty and enhance it loyalty programmes are created and implemented. It gains special importance in those fields of activities where competition is strong and supply is standard. But loyalty programme by itself does not guarantee success. Whether it reaches organization's aims first of all depends on the main thing if the programme is beneficial to its participants. The article deals with how loyalty programmes are estimated by Maxima, Iki and Norfos mažmena retail store chains' customers.

In the first part of the article concept of customer loyalty, essence of loyalty programme and how its value is perceived by customer are analyzed in theoretical level; in the second part – results of Maxima, Iki and Norfos mažmena retail store chains' loyalty programme content analysis and questionnaire investigation of customers are presented. Research shows that Maxima, Iki and Norfos mažmena retail store chains' loyalty programmes are closed; basis of reward (most often financial) is amount of points which depend on how much money customers spend on buying goods. Similar forms of investigated retail store chains' loyalty programmes do not create special attractiveness which would stimulate customers to be loyal to certain retail store chain. Results of questionnaire investigation prove hypothesis that through discounts investigated retail store chains' loyalty programmes more stimulate sales than enhance loyalty. Most respondents point that participation in loyalty programmes is beneficial financially but none of them mentioned getting emotional or social value. It means that loyalty of programme participants is rational, so it can be not long-term. Almost one third of respondents states that declared benefit of loyalty programme is bigger than a real one. Possibility of retail store chains' loyalty programmes to grow loyal behaviour is doubted because only half of respondents buy in the store in which they have loyalty card. Almost one third of respondents has loyalty cards of two-three retail store chains; most of them do their shopping not far from their living/work place or where goods are cheaper. Just a little bit more than a third of Maxima LT and Iki retail store chains' loyalty programmes participants are satisfied by the services they get but only half of them have intent to recommend these programmes to people they know. Value of loyalty programmes is doubtful even to the respondents who do not participate in any investigated programme while investigation was in progress. Loyalty programmes

orientated into sales stimulation and offered by retail store chains lose their attractiveness in the eyes of a customer. It means that to attract independent customers and even more important "to tie" them, retail store chains need a lot of organizational efforts and financial resources. All of that will increase costs of creating and implementing loyalty programmes, that is why retail store chains should choose another type of loyalty programme or look for new instruments to enhance loyalty.

Keywords: *loyalty, loyalty programme, customer perceived value, retail store chains, estimation of loyalty programme form participants' point of view.*

Introduction

Long-term relationship between organization and customers becomes the most significant leverage of success in nowadays business: customer loyalty makes assumptions to increase market share and profit, thus to fasten business development, too (Naumann et al., 2001). According to Hoisington and Naumann (2003), it is important not only financial result of customer loyalty but also better image of organization that has positive effect on attracting new customers.

Loyalty programmes with the aim to achieve favour of customers began to develop in the 9th decade of XXth century and still are popular until now. Different aspects of the programmes were rather broadly analysed in publications of western scientists. Butcher (2004) studies how creating loyalty programmes helps to nurture faithfulness of customers based not only on material benefit but more on emotions, trust and partnership. Leenheer et al. (2006) measure the impact of loyalty programmes on consumer loyalty while controlling for endogeneity due to self-selecting members; Banasiewicz (2005) reviews the current state of loyalty programme planning and analytics; Lacey and Sneath (2006) examine the fairness of loyalty programme to consumers regarding emerging criticisms of loyalty programmes; Stauss et al. (2005) analyse the negative effects of loyalty programmes; Lewis (2004) investigates the influence of loyalty programmes on customer retention, Bolton et al. (2000) inquire implications of loyalty programme membership and service experiences for customer retention and value, etc.

Customer loyalty programmes gain special significance in those fields, where competition is strong and supply is standard (Schmid, 1997). It is typical of retail store chains. In order to achieve favour of customers, retail store chain seeks to offer them bigger value (bene-

fit) than they can get in competing retail store chains by purchasing goods or services. Leenheer et al. (2006), Turner and Wilson (2006), Bellizzi and Bristol (2004), Kumar and Rao (2003), Wright and Sparks (1999) and others study peculiarities of loyalty programmes in the field of retail store chains.

In Lithuania issues of loyalty programmes offered to retail store chain's customers were studied by Bagdonienė and Jakštaitė (2005; 2006; 2007), Vaitekūnienė (2006), Arnatkevičiūtė and Klebanskaja (2005), Kuitinauskas (2004), etc. It is important to mention that despite of variety of researched loyalty programmes' aspects, researches that reveal *factors of loyalty programme success* are not often. Benavent et al. (2000) maintain that properly set aims of loyalty programme and properly chosen target group of participants determine success of loyalty programme. Wansik and Seed (2001) accent that success of loyalty programme depends on how its value is accepted by participants of the programme. Loyalty programmes in retail store chains are common for long time. Even before a decade customer loyalty programmemes were accepted as part of UK contemporary life (Worthington, 1996). In the United States almost 80% of all households have at least one retail store chain's loyalty card, in Canada this is even 90% (Leenheer et al., 2006). Wright and Sparks (1999) stress, that analysis of card holdings indicates a degree of card saturation within the retail market. Nunes and Drèze (2006) the typical retail store loyalty programme do not reward loyal behaviour; it rewards card ownership. So we can formulate such a **problem**: can retail store chains' customers to penetrate value of loyalty programme and participation in loyalty programme to enhance their loyalty? The **aim** of the paper is to reveal how customers evaluate loyalty programmes of retail store chains such as *Maxima*, *Iki* and *Norfos mažmena*. **Methods** of the research are: exploratory research of literature, content analysis, questionnaire investigation, systematic and comparative analysis.

Concept of customer loyalty

Customer loyalty is the highest valuable result of marketing efforts (Bellizzi, Bristol, 2004), thus the development of customer loyalty has become an important focus on marketing strategy. The customer loyalty is winning the confidence of the customer in favour of an organization so that the relationship becomes a win-win situation for both the organization as well as the customer. Rowley (2005) affirms the benefits of customer loyalty to provider inclusive lower customer price sensitivity, reduced expenditure on attracting new customers and improved organization's profitability. Dowling and Uncles (1997) note that loyal customers pass on favourable word-of-mouth comments about a company or product.

The customer loyalty is termed as customer commitment to do business with particular organization, purchasing their goods or/and services repeatedly and recommending the products and services to friends, acquaintances and associates (Turner, Wilson, 2006). But Reichheld (2003) highlights that loyalty is more than just repeat purchase. Someone who keeps buying may be doing so

out of inertia, indifference or exit barriers rather than loyalty. Hallowell (1996) stresses, that customer loyalty has evidence not only as behaviour but also as attitude. The latter as a certain belief and feeling stimulates to react in a certain way towards things, people and events, determines attachment to goods, service or organization. A richer understanding of the attitudinal component of loyalty is crucial, as it has been shown to be linked to future usage, enhanced word-of-mouth recommendations, and ultimately to customer profitability (Wirtz et al., 2007). Loyalty based on the attitude is less faithful than loyal behaviour; moreover both attitude and behaviour are changing over time (Dick, Basu, 1994). In other words loyalty is not a static state. According to Gamble et al. (2002), customer loyalty has emotional and rational background. Emotional loyalty is determined by feelings, expectations, relations with staff of the organization, whereas rational loyalty is determined by thinking, availability of information and its understanding, cognition of organization activities' processes. Cognition processes as integrate part of loyalty are accented by Yu and Dean (2000).

Dick and Basu (1994) created a framework of four different categories of loyalty, based on the factor of behaviour and attitude: true loyalty, spurious loyalty, latent loyalty and no loyalty, Sopianen (1996) – six types: monopoly loyalty, inertia loyalty, convenience loyalty, price loyalty, incentivised loyalty and emotional loyalty. Curasi and Kennedy (2002) highlight that customers can be loyal forcibly when they have not another choice (*prisoners*), can be loyal in several cases (*detached loyalists*), can be venally loyal (*purchased loyalists*), can be loyal from satisfaction (*satisfied loyalists*) and can be loyal implicitly (*apostles*). Heskett (2002) points one more level of loyalty – ownership, when customer as owner takes responsibility for further success of goods and services.

Variety of loyalty categories shows not only different possibilities of choice to customers, different degree of obligation and different level of satisfaction, but also different interest to participate in loyalty programme. Vaitiekūnienė (2006) stresses that the most effective programmes are those programmes, when balance between stimulation of behavioural loyalty and stimulation of emotional loyalty is kept. So, before making managerial decisions, it is important to identify category of loyalty properly.

Essence of customer loyalty programme

Loyalty programmes are created and implemented with the purpose to achieve customer loyalty. A loyalty programme is an integrated system of marketing actions that aims to make member customer more loyal (Leenheer et al., 2006). The goal of these programmes is to enhance customer relationships by offering high value to profitable market segments (Wirtz et al., 2007). In practice variety of loyalty programmes can be met. Kuitinauskas (2004) referring to results of Weaver & Partners' research maintains that types of loyalty programmes can be six: estimation, reward, partnership, discounts, collaboration and coalition.

Development of loyalty programmes goes through several steps – from setting up a target group to preparation of concept of programme success. At the beginning of programme development, organization should know what can be considered as a programme success and how to measure it, because success is not separable from the set aims (Butcher, 2004; Benavent et al., 2000).

According to Wansik and Seed (2001), the main criteria of loyalty programme success should be customer's perceivable value, which, as Reicheld (1996) stresses, is background to his/her loyalty. Perceivable value stimulates customer to purchase goods and/or services and stops from looking for other alternative deals (Pura, 2005). The loyalty programme must enhance the value proposition of the product or service (Dowling and Uncles, 1997). So, perceivable value should be reflected in concept of loyalty programme's success (Arantola, 2002).

Is loyalty programme unambiguously useful marketing instrument? Dowling and Uncles (1997) take notice of some lessons from loyalty programmes: these programmes can directly enhance the product/service value proposition, and/or broaden the availability of the product/service, and/or neutralize a competitor's programme. Mauri (2003) notices loyalty programmes and their loyalty cards, which allow retailers to transform cold data on consumer behaviour into warm relationships and eventually into genuine customer loyalty, founded on mutual understanding and trust. Dowling and Uncles (1997) notice that it is a mistake to introduce a loyalty programme if a company sells parity brand in a competitive market. Leenheer et al. (2006) stress, that most loyalty programmes do not turn all disloyal customers into loyal or make customers exclusively loyal. But this does not mean that a loyalty programme cannot be a useful tool.

Customers' perceivable value of loyalty programme

Ulaga and Eggert (2005) identify four recurring characteristics of value: 1) customer value is a subjective concept, 2) it is conceptualised as trade-off between benefits and sacrifices, 3) benefits and sacrifices can be multifaceted, and 4) value perceptions are relative to competition.

Customer value is defined as trade-off between the benefits and the sacrifices in a market exchange (Zeithaml, et al., 2006; Ulaga, Eggert, 2005; Grönroos, 2004; Bettinger, 2002; etc.). According to scientists, value is a miscellaneous benefit that is perceived by customer and is estimated comparing it with costs of achieving benefit. Definition of value is complicated because perceivable value is changing continuously (Griffin, 2004; Grönroos, 2004). Benefit obtained by customer can be material or intangible, costs – monetary or non-monetary (time, search, learning, emotional and physical), related with financial, social and/or psychological risk (Khalifa, 2004). Ravald and Grönroos (1996) distinguish indirect and psychological costs. According to scientists, it is possible to create more value in two ways: increasing benefit to customer or diminishing possible costs. Increasing benefit to customer means that core

goods/services are supplemented by things that are important to customer (for example, delivering goods home, education programmes to customer, etc.). Benefit and costs are two related elements, so, increased benefit should diminish perceived costs too. In case of diminishing costs, it is possible to reduce price of goods/services or to make more convenient conditions to purchase goods or services (for example, self-service). According to Ravald and Grönroos (1996), the optimal variant creating value for target group should be combination of cost leadership and differentiation. Scientists highlight that cost leadership does not mean that organization should compete only by price; conversely, organization should look for ways how to create more value by offering competitive price.

Customers join loyalty programme only when obtainable benefit exceeds the costs (input) of loyalty programme. O'Brien and Jones (1995) suggest that there are five elements which combine to determine a loyalty programme's value: cash value of the redemption rewards, the range of choice of these rewards, the aspirational value of the rewards, the perceived likelihood of achieving the rewards, and the ease of use of the loyalty card. To this list Dowling and Uncles (1997) add the psychological benefits of taking part in the programme and participating in accumulating (collecting) points, O'Malley (1998) – relevance (the extends to which rewards are achievable); end convenience (ease of participation in the programme) elements. It means that the potential of a loyalty programme to attract members depends not only on the value of the rewards it offers, but also on when the rewards are available (Dowling and Uncles, 1997).

Therefore value of loyalty programme is created by financial and non-financial privileges which proper setting is chosen according to research of customers' expectations and priorities. Financial privileges to customer are discounts, gifts, free services related with supply of organization, etc., non-financial – special status, special attention, services not-related with supply of organization and supporting status of programme participant, etc. Matveičiūtė (2005) states that organizations implementing loyalty programmes cannot be narrow in providing discounts because competitors often do the same, so further price will be the main factor of choosing organization. Financial privileges are more valuable when customers are high-involved (Yi and Jeon, 2003). In other words, privileges should be attractive to potential participant of loyalty programme and should distinguish from privileges of competing organizations. Otherwise they can be copied easily, participants habituate to them quickly and organization does not avoid increasing costs (Arnatkevičiūtė, Klebankaja, 2005).

Costs (input) of loyalty programme's participant can be fee of membership, providing personal information, duties of programme participant and even price of privileges.

It is important to point that value of loyalty programme is estimated in the market, not in the service organization, otherwise, value is not what provider is offering, but it is how customers perceive what they are getting (Khalifa, 2004).

Methodology of the research

Empirical research has been accomplished by the following two steps:

- 1) conditions (nature of programme, input of potential participant, privileges rewarding loyalty) of *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains' loyalty programmes were analysed;
- 2) participants of *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains' loyalty programmes were investigated.

The tasks for questionnaire investigation were set:

- 1) to compare how participants and other buyers of *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains evaluate loyalty programmes;
- 2) to find out differences between estimation of investigated retail store chains' loyalty programmes;
- 3) to determine influence of demographical factors to

estimation of retail store chains' loyalty programmes.

Before questionnaire investigation hypothesis was set: investigated retail store chains' loyalty programmes perform functions more as stimulating sales than enhancing loyalty.

Handy non-probability sample of respondents have been chosen for questionnaire investigation. In the investigation 336 respondents from such towns as Vilnius, Kaunas and Mažeikiai have participated (accordingly 104, 124, 108). Data of questionnaire investigation were processed using statistical package of data analysis SPSS 13.0. Hypothesis of variables independence were tested using χ^2 criteria. Decision of variables independence was made referring to p value. When p value was less than 0.05, hypothesis of variables independence was rejected – variables were dependent statistically (Čekavičius and Murauskas, 2001).

Table 1

Summary of forms of *Maxima LT*, *Iki* and *Norfos mažmena* loyalty programmes and their privileges

Attributes of the programme	Maxima LT/ Maxima	Norfos mažmena	Iki/ Iki premija
Nature of registration	closed	closed	closed
Conditions to join the programme	<ol style="list-style-type: none"> 1) to purchase special <i>Maxima LT</i> card (price 4,99 Lt); 2) to have <i>Hansabankas</i>, <i>SEB Vilniaus bankas</i> VISA, <i>Ūkio bankas</i> leasing, <i>NORD/LB</i> payment card; 3) 3) to have <i>Maxima LT</i> (universal, credit or junior), <i>Maxima/Senukai</i> VISA ELECTORON, <i>Ermitažas</i> cards 	<ol style="list-style-type: none"> 1) to purchase goods for over than 50 Lt and to fill a form; 2) to purchase a special card (price 2 Lt) and to fill a form. 	Participants should contribute more than 50 Lt into store card <i>Iki premija</i>
Basis for rewards	Sum of expenses to purchase goods marked by special sign	Fixed sum of expenses	Sum of expenses to purchase goods marked by special sign
Variety of rewards' forms	Possibility to pay part of sum by collected points for goods in retail store chains such as <i>Maxima LT</i> , <i>Ermitažas</i>	Different discounts on goods in <i>Norfos mažmena</i> retail store chain; discounts on partners' fuel and services	Goods, discounts on goods and services provided by partners

Results of the research

Nature of loyalty programmes, privileges and basis of giving privileges of *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains' loyalty programmes are summarized in Table 1. As we can see from Table 1, loyalty programmes are closed and basis of giving privileges is concrete sum of points counted when goods are purchased. Amount of loyalty programmes' points usually depends on sum of expenses spend purchasing goods. Privileges rewarding participants' loyalty are rather traditional. In all investigated retail store chains cards are used for accounting of participants' purchasing. In our opinion, privileges given not only by programme organizer but also by its partners have positive influence; for example, *Norfos mažmena* retail store chain gives discounts on fuel in chains of petrol stations *Neste A24* and *Lukoil*, in the latter car-wash service is cheaper too. *Iki* retail store chain has especially big number of loyalty programme's partners. The loyalty programme of this retail store chain

offers special loyalty programme *Iki premija* for old age pensioners, socially supported people and disable people. Loyalty programme *Maximum* of *Maxima LT* retail store chain is known for the fact that it is possible to become a participant of the programme when getting or changing credit or payment card in the bank. It allows increase availability of the loyalty programme. Thus, summarizing results of content analysis of *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains' loyalty programmes, assumption can be made that there are not many differences between their offered loyalty programmes which can effectively stimulate sales. So these programmes do not distinguish by their exclusive attractiveness because of their similarities.

Results of the questionnaire investigation reveal how customers estimate loyalty programmes of investigated retail store chains. 53.3% of all 336 respondents are participants of loyalty programmes (34.6% of participants are from Kaunas, 24.6% - from Mažeikiai and 38.5% -

from Vilnius). The rest 46.7% of all respondents haven't got any loyalty card of investigated retail store chains. But these respondents can be considered as potential participants of loyalty programmes, so their estimation of loyalty programmes is also important and are analysed in parallel with estimation of the participants. Table 2 shows which retail store chains' loyalty cards respondents have. As we can see from Table 2, the most popular is *Norfos mažmena* retail store chain's loyalty programme (42.5% of all participants have its loyalty card). But almost a third (26.9%) of all participants participates in several retail store chains' loyalty programmes and has their loyalty cards. Analysing behaviour of all participants, it is identified that only 45.8% of them purchase goods in the retail store chain of which loyalty programme they participate. More often they purchase goods in retail store chains which are not far from home (58.3%) or not far from workplace (10.4%); or where goods are cheaper (12.5%). Even if we estimate that satisfaction of retail store chain service (16.7%) can be trait of loyal behaviour, customers should be very deliberately considered as loyal customers. In our opinion, referring to Currasi and Kennedy (2002) classification, they should be labelled as venally loyal.

Table 2

Distribution of respondents according to participation in retail store chains' loyalty programmes (%)

Retail store chains	Living place of respondents		
	Kaunas	Mažeikiai	Vilnius
Maxima LT	14.0	5.0	0.6
Iki	5.0	3.4	0.6
Norfos mažmena	9.5	11.2	21.8
Maxima LT, Iki, Norfos mažmena	0.6	0.0	2.8
Maxima LT, Iki	1.7	0.6	0.0
Iki, Norfos mažmena	1.7	0.6	4.5
Maxima LT, Norfos mažmena	2.2	3.9	7.8

Satisfaction and loyalty are usually close related factors, so it should mean that participants of retail store chain's loyalty programme are satisfied with supply and quality of goods and services and etc. of their *own* chain. Results of investigation show that only 39.7% of participants of *Maxima LT* retail store chain's loyalty programme are satisfied with the store chain. Even smaller part of *Iki* and *Norfos mažmena* retail store chains' loyalty programmes' participants is satisfied with those chains (accordingly 32.5% and 26.4%). These respondents who participate in several retail store chains' loyalty programmes do not express special satisfaction to any of these retail store chains; only *Maxima LT* retail store chain has a little bit more satisfied participants. The results confirm once again that investigated retail store chain's programmes have obvious traits of sales stimulation programme.

Results of exploratory research of literature show that loyalty programme creates multi-component value and customer's commitment to organization is enhanced by emotional/social value of loyalty programme. Unfortunately none of respondents point that they feel that they are treated as special clients of retail store chains. Most of them (52%) point that they get financial benefit, 29% of respondents do not notice significant benefit from loyalty programmes, and 18% of respondents think that declared benefit is bigger than a real one. Figure represents how estimation of loyalty programmes depends on that, by which retail store chain it is offered. As we can see from Figure, most of respondents, who think that loyalty programmes are beneficial financially, participate in *Norfos mažmena* retail store chain's programme, less of respondents – in *Iki* retail store chain's programme. What declared benefit is bigger than a real one, most of all as respondents pointed, taking part in *Maxima LT* retail store chain's loyalty programme, and least of them – *Norfos mažmena* retail store chain's loyalty programme's participants.

Estimation of retail store chains' loyalty programmes has statistically significant difference depending on respondents' living place. Most of respondents (59%), who maintain that loyalty programmes are beneficial financially, live in Mažeikiai, least of them (42%) – in Kaunas ($p = 0,005$, $\chi^2 = 18,480$, $df = 6$). Therefore, most of respondents (27%), who point that declared benefit is bigger than a real one, live in Kaunas, least of them (5%) – in Mažeikiai.

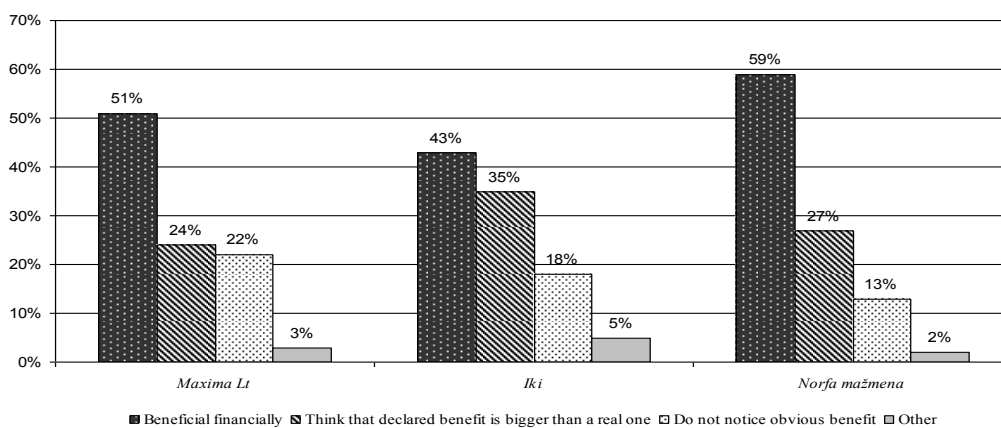


Figure. Estimation of loyalty programmes' benefit from participants' point of view

Participant's efforts perceived as costs influence perceivable value of loyalty programme. Respondents, who have participated in the investigation, gain loyalty cards when they fill a form in the store of retail store chain (47.6%) or purchase goods for certain sum of money (28.3%). It should be noted that respondents could become participants of loyalty programme when they get new bank card or pay the certain fee (accordingly 13.1% and 11.5%). In other words, respondents do not need special efforts to become participants of loyalty programme. In our opinion it can be valued positively because difficulties to join the programme make it less attractive but otherwise the fact shows that creators of loyalty programmes do not segment the market.

Tendency to recommend participation in retail store chains' loyalty programmes to other customers is trait of loyal behaviour. But only 47% of participants of *Maxima LT* retail store chain's loyalty programme, 43% of *Iki* retail store chain's loyalty programme's participants and 53% of *Norfos mažmena* retail store chain's loyalty programme's participants have intent to recommend joining the programme to other customers. The most loyal participants, who got intent in recommending, are *Norfos mažmena* retail store chain's loyalty programme participants (26.4%). Only 10% of *Iki* retail store chain's loyalty programme's participants and 26% of *Maxima LT* retail store chain's loyalty programme's participants have such an intention. In our opinion, once again results show that it is assumed customer loyalty but not a real one.

Analysis of the investigation results shows that estimation of loyalty programme also depends on revenue per month for one family member ($p = 0,043$, $\chi^2 = 29,484$, $df = 18$). Financial benefit of the programme is accentuated by respondents which incomes are less than 700 Lt per month for one family member; on the other hand, respondents, which incomes are more than 700 Lt per month for one family member, state that declared benefit is bigger than a real one. It means that now existing retail store chains' loyalty programmes are more attractive to people with small incomes. Other demographical factors (age, education, social and family state) have not impact on programmes' evaluation.

As it was mentioned before, it is important how loyalty programmes are estimated not only by participants but also by those who do not participate in any retail store chain's programme. The reason pointed why respondents do not participate in programme usually is that they are not interested in them (45%). Almost third part (26%) of these respondents has doubt of its benefit. The biggest part of people who are not interested in participating and have doubts of loyalty programmes' benefit consists of respondents who live in Vilnius (accordingly 40% and 47.4%). Besides, respondents point not willing to be "tied" to the certain retail store chain or state that loyalty programmes are not relevant to them. In our opinion, seeking to increase amount of loyal customers, retail store chains should consider about loyalty programme's concept from the beginning again.

Conclusions

1. Customer loyalty programme as efficient marketing instrument is significant to both organization

and customer. Loyalty programme helps to increase market share and profitability of activities to organization, and to customer – to get more value. Organization seeking to combine its own and customers' interests can create loyalty programmes based on estimation, reward, partnership, discounts, collaboration and coalition.

2. Loyalty programme's success should be estimated not only by organization but also by customers' point of view. Estimation of customer perceivable value depending on needs, values, financial resources, conditions of consumption and other factors is subjective and dynamic. Value is multi-component, perceivable as ratio between benefit and costs. Customer will join the programme if gained benefit covers costs. Benefit is created by financial and non-material privileges for rewarding loyalty; costs are considered such as fee of membership, losing privacy within providing personal information and etc.
3. *Maxima LT*, *Iki* and *Norfos mažmena* retail store chains' loyalty programmes are closed; basis of privileges are points which earning depends on sum spend on goods; privileges are based on financial benefit. Keeping on mind standard retail store chains' supply, similarities of programmes do not create special attractiveness to customers. This fault is partly compensated by the fact that retail store chains offer discounts on their partners' (especially petrol station) goods and services to participants of loyalty programmes.
4. Results of questionnaire investigation prove hypothesis that through discounts investigated retail store chains loyalty programmes more stimulate sales than enhance loyalty. The most of respondents' point that participation in loyalty programmes is beneficial financially but none of them mentioned getting emotional or social value. It means that loyalty of programme participants is rational, so it can not be long-term. Almost a third of respondents' states that declared benefit of loyalty programme is bigger than a real one. Possibility of retail store chains' loyalty programmes to enhance loyal behaviour is doubted because only half of respondents buy in the store which loyalty card he/she has. Almost a third of respondents has loyalty cards of two-three retail store chains; most of them do their shopping not far from their living/work place or where goods are cheaper. Just a little bit more than third part of *Maxima LT* and *Iki* retail store chains' loyalty programmes' participants are satisfied by the services they get but only half of them have intent to recommend these programmes to people they know. Value of loyalty programmes is doubtful even to respondents who do not participate in any investigated programme while investigation was in progress.
5. Loyalty programmes orientated into sales stimulation and offered by retail store chains lose their attractiveness in the eyes of customers. It means that to attract independent customers and even more important "to tie" them, retail store chains need a

lot of organizational efforts and financial resources. All of that will increase costs of creating and implementing loyalty programmes, that is why retail store chains should choose another type of loyalty programme or look for new instruments to enhance loyalty.

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Lojalumo programų vertinimas vartotojų požiūriu: trijų Lietuvos prekybos tinklų atvejis

Santrauka

Ilgalaikiai organizacijos ryšiai su vartotojais ir šių lojalumas tampa reikšmingiausiu šiuolaikinio verslo sėkmės svertu. Vartotojų lojalumas sudaro prielaidas didinti rinkos dalį, pelną, taigi ir spartinti verslo plėtrą. Organizacijai svarbus ne tik finansinis vartotojų lojalumo rezultatas, bet ir geresnis jos įvaizdis, teigiamai veikiantis naujų vartotojų pritraukimą. Laimėti ir stiprinti vartotojų ištikimybę padeda lojalumo programos, kurios įgauna ypatingą reikšmę tose srityse, kur konkurencija stipri, o pasiūla standartinė, pavyzdžiui, mažmeninėje prekyboje. Lojalumo programų ypatumas mažmeninės prekybos sektoriuje analizuoja Leenheer ir kt. (2006), Turner ir Wilson (2006), Bellizzi ir Bristol (2004), Kumar ir Rao (2003), Wright ir Sparks (1999) ir kt. Lietuvoje šia problematika domisi Bagdonienė ir Jakštaitė (2005; 2006; 2007), Vaitiekūnienė (2006), Arnatkevičiūtė ir Klebanskaja (2005), Kuitinauskas (2004) ir kt. Lojalumo programų vertinimas vartotojų požiūriu ir Vakaruose, ir Lietuvoje tyrinėjamas nedažnai, nors mokslininkai akcentuoja, kad lojalumo programų sėkmė priklauso nuo to, ar naudinga (vertinga) ji yra dalyviams. Tai, kad šiandieniai vartotojai turi kelių ar net keliolikos prekybos tinklų lojalumo korteles, verčia abejoti, ar programos gali padėti išugdyti lojalų pirkėją. Straipsnyje keliami **problema**: ar įžvelgia mažmeninės prekybos lojalumo programos naudą vartotojas ir ar dalyvavimas sustiprina vartotojo lojalumą. Straipsnio **tikslas** – atskleisti, kaip Lietuvos prekybos tinklų *Maxima LT*, *Iki* ir *Norfos mažmena* lojalumo programos vertina vartotojai. Iškelta **hipotezė**: tiriamų prekybos tinklų lojalumo programos atlieka daugiau pardavimų skatinimo nei vartotojų lojalumo stiprinimo funkcijas.

Straipsnis sudarytas iš dviejų dalių. Pirmojoje dalyje teoriniu lygmeniu analizuojama vartotojo lojalumo koncepcija, lojalumo programos esmė ir tai, kaip jos vertę suvokia vartotojas; antrojoje – pateikiami trijų Lietuvos prekybos tinklų – *Maxima LT*, *Iki* ir *Norfos mažmena* – turinio analizės ir vartotojų apklausos rezultatai.

Vartotojo lojalumo koncepcijai atskleisti remiamasi Bellizzi ir Bristol (2004), Rowley (2005), Dowling ir Uncles (1997), Turner ir Wilson (2006), Reicheld (2003) ir kt. mokslininkų nuostatomis. Mokslinės literatūros analizė leidžia tvirtinti, kad vartotojų lojalumas yra aukščiausiai vertinamas marketingo pastangų rezultatas. Turėdama lojalų vartotojų, organizacija gali sumažinti išlaidas naujiems vartotojams pritraukti, taikyti lankstesnę kainodarą, nes lojalūs vartotojai mažiau jautrūs kainai, tikėtis iš jų gerų atsiliepimų, skatinančių nevertotųjų pirkti organizacijos siūlomas prekes ir paslaugas. Vartotojų lojalumas pasireiškia elgsena ir nuostata, turi emocinį arba racionalų pagrindą. Lojalumas nėra statinė būseną, laikui bėgant, jis kinta. Mokslinėje literatūroje plačiai diskutuojama lojalumo kategorijų įvairovė ir jų kaita. Tai rodo ne tik nevienodas vartotojų pasirinkimo galimybes, jų išpareigojimo organizacijai laipsnį ir pasitenkinimo lygį, bet ir dalyvavimo lojalumo programoje suinteresuotumą.

Vartotojų lojalumui ugdyti kuriamos ir įgyvendinamos lojalumo programos. Jų esmė, įvairovė ir kūrimo principams bei eigai atskleisti straipsnio autorės remiasi Wirtz ir kt. (2007), Leenheer ir kt. (2006), Kuitinausko (2004), Butcher (2004), Benavent, Meyer-Waarden ir Crié (2000), Wansik ir Seed (2001), Reicheld (1996), Pura (2005), Dowling ir Uncles (1997) darbais. Lojalumo programa – tai marketingų integruotų veiksmų, skirtų programos dalyvių lojalumui sustiprinti, visuma. Praktiškai pasitaiko nemaža lojalumo programų įvairovė: įvertinimo, apdovanojimo, partnerystės, nuolaidų, bendradarbiavimo ir koalicijos. Lojalumo programų kūrimas pereina keletą etapų – nuo tikslinių dalyvių nustatymo iki programos sėkmės koncepcijos parengimo. Pagrindinis lojalumo programos sėkmės kriterijus turėtų būti vartotojo suvokiama vertė, kuri yra jo lojalumo pagrindas.

Vartotojo suvokiama lojalumo programos vertė atskleidžiama remiantis Ulaga ir Eggert (2005) Zeithaml, Bitner ir Gremler (2006), Grönroos (2004), Bettinger (2002), Griffin (2004), Khalifa (2004), Ravalid ir Grönroos (1996), O'Brien ir Jones (1995) O'Malley (1998), Yi ir Jeon (2003), Matevičiūtės (2005), Arnatkevičiūtės ir Klebanskajos (2005) požiūriais. Dauguma minėtų mokslininkų laikosi nuostatos, kad, vertė – tai įvairialypė nauda, kurią vartotojas suvokia ir įvertina tik palyginęs su sąnaudomis jai gauti. Vertės supratimą apsunkina tai, kad jos suvokimas nuolat keičiasi. Sukurti didesnę vertę vartotojui galima didinant naudą vartotojui arba mažinant jo galimas sąnaudas. Naudos vartotojui didinimas reiškia, kad pagrindinė prekė (paslauga) papildoma tuo, kas svarbu ir naudinga vartotojui. Kadangi nauda ir sąnaudos yra du susiję elementai, tai naudos didinimas turėtų sumažinti ir vartotojo suvokiamas sąnaudas. Mažinant sąnaudas, galima sumažinti prekę (paslaugos) kainą, sudaryti sąlygas vartotojams patogiau įsigyti prekę ar naudotis paslauga.

Vartotojas išsitraukia į lojalumo programą, kai jos nauda viršija sąnaudas. Moksliniai tyrimai įrodo, kad lojalumo programos nauda gali būti ne tik pinigine. Vartotojui taip pat svarbi nauda, kurią jis įgyja su galimybe pasirinkti atlygį. Nauda priklauso ir nuo to, ko tikisi programos dalyvis bei kaip suvokia tai, ką gauna dalyvaudamas programoje, taip pat ir nuo, ar lengva, ar sunku prisijungti prie programos. Be minėtų lojalumo programos naudos elementų, mokslininkai akcentuoja ir psichologinę vertę, kurią lemia priklausomybės (bendrumo) pojūtis. Lojalumo programos dalyvio sąnaudos (indėlis) gali būti narystės mokestis, asmeninės informacijos suteikimas, kuris vartotojo gali būti suprantamas kaip privatumo pažeidimas, programos dalyvio pareigos ir netgi atlygio kaina. Lojalumo programos vertė nusistovi rinkoje, o ne ją siūlančioje organizacijoje. Kitaip tariant, vertė yra ne tai, ką siūlo teikėjas, bet tai, ką suvokia gaunąs vartotojas.

Siekiant iširti, kaip Lietuvos didžiųjų prekybos tinklų siūlomas lojalumo programos vertina vartotojai, atliktas dvitapis empirinis tyrimas. Pirmajame etape atlikta prekybos tinklų *Maxima LT*, *Iki* ir *Norfos mažmena* lojalumų programų turinio analizė, antrajame – apklausti tiriamų prekybos tinklų pirkėjai. Atliekant anketinę apklausą buvo siekiama palyginti, kaip lojalumo programos vertina jų dalyviai ir pirkėjai, nedalyvaujantys programose, išaiškinti tiriamų prekybos tinklų lojalumo programų vertinimo skirtumus ir nustatyti demografinių požymių įtaką prekybos tinklų lojalumo programų vertinimui. Anketinei apklausai pasirinkta paranki netikimybinė respondentų atranka. Tyrimo dalyvavo 336 respondentai iš Vilniaus, Kauno ir Mažeikių.

Atlikus *Maxima LT*, *Iki* ir *Norfos mažmena* prekybos tinklų lojalumo programų turinio analizę, nustatyta, kad jos yra uždaros, atlygio pagrindas – taškų skaičius, kuris priklauso nuo pinigų sumos prekėms įsigyti, atlygis dažniausiai finansinis. Visos nagrinėtos programos panašios, todėl nesukuria ypatingo patrauklumo, kuris skatintų vartotoją būti lojaliam konkrečiam prekybos tinklui. Šį ribotumą iš dalies kompensuoja tai, kad lojalumo programų dalyviai įgyja teisę pirkti prekybos tinklų partnerių prekių ir paslaugų su nuolaidomis.

Anketinės apklausos rezultatai patvirtina iškeltą hipotezę, kad tiriamų prekybos tinklų lojalumo programos turi daugiau pardavimų skatinimo per nuolaidas nei lojalumo stiprinimo paskirtį. Dauguma respondentų patvirtino, kad dalyvavimas prekybos tinklų lojalumo programose vertingas finansiskai, tačiau nė vienas nenurodė programos emocinės ar socialinės vertės. Tai reiškia, kad programų dalyvių lojalumas racionalus, todėl gali būti neilgalaikis. Beveik trečdalis respondentų teigia, kad skelbiama lojalumo programos nauda didesnė nei reali. Abejoti prekybos tinklų lojalumo programų galimybėmis ugdyti lojalų elgseną verčia ir tai, kad tik pusė respondentų perka tame prekybos tinkle, kurio kortelę turi. Beveik trečdalis apklaustųjų naudojami dviejų trijų tinklų kortelėmis, dauguma jų linkę prekes pirkti netoli gyvenamosios ir (ar) darbo vietos arba ten, kur jos pigesnės. Vos daugiau nei trečdalis *Maxima LT* ir *Iki* prekybos tinklų lojalumo programų dalyvių patenkinti jų veikla, tik apie pusę jų turi ketinimų rekomenduoti šias programas pažįstamiems. Lojalumo programų vertė abejoja ir tie respondentai, kurie apklausos metu nedalyvavo nė vienoje tirtų programų. Prekybos tinklų siūlomos į pardavimų skatinimą nukreiptos lojalumo programos praranda patrauklumą vartotojui. Tai reiškia, kad pritraukti nepriklausomus pirkėjus, svarbiausia – juos *prisirišti*, prekybos tinklams reikės nemažai organizacinių pastangų ir finansinių išteklių. Visa tai didina lojalumo programų kūrimo ir įgyvendinimo sąnaudas, todėl prekybos tinklai turės rinktis kitą lojalumo programos tipą arba ieškoti naujų lojalumą stiprinančių instrumentų.

Raktažodžiai: lojalumas, lojalumo programa, vartotojo suvokiama vertė, prekybos tinklai, lojalumo programų dalyvių vertinimas.

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