LOYALTY SCHEMES

IMPACTS AND ANALYSIS (VOLUME 2)

TANUJ AHUJA

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4/21B, First Floor, E-Block,
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Tanuj Ahuja
ISBN: 978-93-5590-527-7

Table of Contents

Analysis of Empirical Studies in Design Research

Within Chapter 5, an overview of the study configuration will first be given (Chapter 5.1), followed by a description of the preparatory work necessary to conduct this research endeavor. The first steps in developing a conceptual framework will be discussed (Chapter 5.2) together with an elaboration on potential theoretical reference points for hypotheses formulation (Chapter 5.3). Lastly, the finalization of the conceptual framework (Chapter 5.4) and the process of construct operationalization will be examined (Chapter 5.5).

5.1 Study Configuration

To answer the research questions outlined in the introductory chapter to this paper, this study on customer loyalty schemes in retailing relied on both an empirical qualitative as well as an empirical quantitative component (see Figure 14). As was discussed in detail in Chapter 1.2, Germany was selected as the place to conduct this research, with the focus being put on the fuel retailing market. To be precise, Aral (as a partner company of *Payback* – Germany's biggest multi-partner program) and Shell (with the industry's major stand-alone scheme *Clubsmart*) were selected as two subjects of study that ensure good comparability due to their similarities in terms of size and strength.

In Chapter 5.1.1, the qualitative aspect of the study will now be described, with an elaboration of the quantitative element following in Chapter 5.1.2.

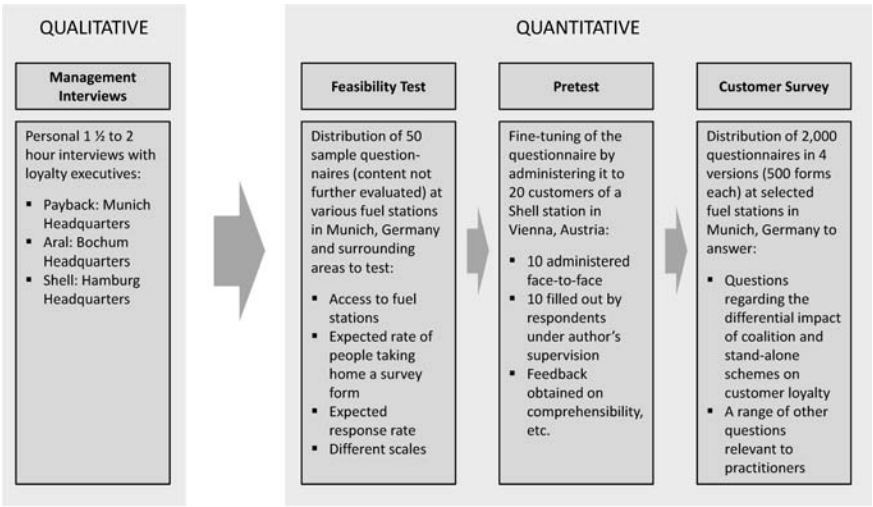


Figure 14: Overview of the Study's Qualitative and Quantitative Components

5.1.1 Qualitative Component

First, qualitative interviews were conducted with the management of the Payback coalition, as well as Aral's and Shell's loyalty department prior to the main quantitative survey. While this certainly had the side-effect of helping the formation of the study framework, the main goal of this exercise was twofold: (1) to assist the formulation of questions relevant to practitioners and (2) to hear about these loyalty executives' views and decisions regarding their programs. Hereby, the following managers were interviewed over a period of 1.5 to 2 hours each:

- Payback: Walter Lukner, Chief of Payback Partner Management, interviewed on location at the Payback headquarter in Munich on 04 June 2009.
- Aral: Björn Schaaf, Loyalty Campaign Manager, interviewed on location at Aral Germany's headquarter in Bochum on 21 July 2009.
- Shell: Jan-Christian Kempin, Loyalty Marketing Manager D-A-CH (Germany/ Austria/ Switzerland), interviewed on location at Shell Germany's headquarter in Hamburg on 07 October 2009.

Next to other company-specific issues, the following topics were discussed during these interviews: advantages and disadvantages of multi-partner and stand-alone schemes, ability of loyalty programs to alter customer behavior, ability to alter customer attitude, goals of the program, success measurement and indicators

used, specific effects of loyalty schemes at the interviewees' companies, financial cost (multi-partner solution compared with a stand-alone program created from scratch, a stand-alone version adapted from an existing scheme in a foreign market, and regular promotions), co-determination rights of program sponsors in a multi-partner platform, specifics of data analysis (level of detail for analyses, outsourcing of analyses, ownership of data, privacy issues, departments that profit from customer data, etc.), use of promotions parallel to operating a loyalty program, success factors for creating a loyalty scheme, ease of copying a program, reasons for choice of loyalty scheme type (in Germany and other markets), use of partnerships in loyalty schemes, differences between industries and companies of different sizes, penetration rates of the program, number of employees, and thoughts about tiering.

Subsequently, the quantitative component of this study was taken on and open questions emanating from these interviews – in part to challenge the established, sometimes contrary views of the interviewed loyalty managers – were taken up.

5.1.2 Quantitative Component

To generate the data necessary to contrast the effect of multi-partner and stand-alone schemes on loyalty, a consumer survey was selected as the appropriate research method for the study's quantitative component. The reasons behind this decision will be laid out in the following sub-section, followed by a brief discussion of sampling as well as a section describing the two test-runs preceding the consumer survey.

1) Reasons for Choosing a Consumer Survey

The decision to administer a questionnaire to consumers was taken in a two-stage approach: first, the established literature on the success of loyalty programs was reviewed in respect of the method employed. In a second step, the advantages and disadvantages of each approach were summarized, and keeping the goals of this study in mind, the decision was made to use a consumer survey.

The literature review comprised the 23 publications analyzed in Chapter 2.3. As seen in Figure 15, surveys and company data served as the dominant methods of data collection, with each one employed in around one third of these investigations. Panels, diary studies, and experiments followed at considerable distance, being used in only around 14%, 11%, and 4% of these studies, respectively.

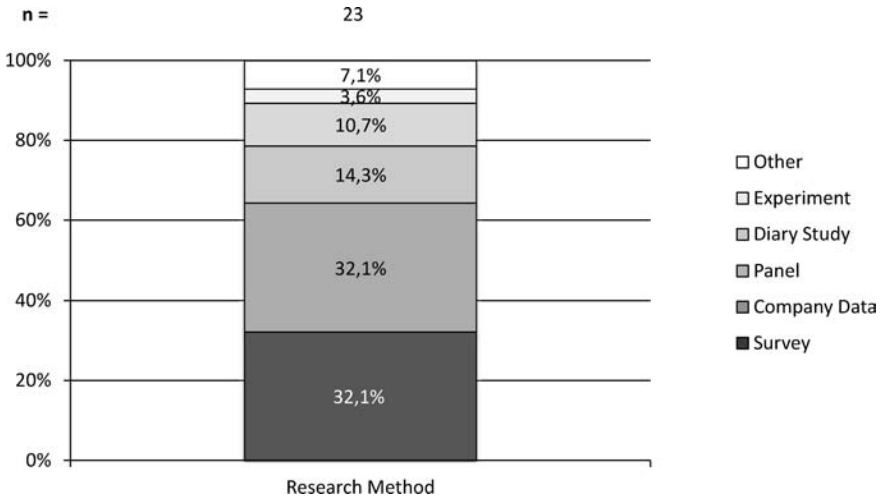


Figure 15: Research Methods Used in Loyalty Scheme Success Research

It needs to be noted beforehand, however, that next to the previously mentioned success research component, the study also aimed to answer a range of practically relevant questions. For that reason, a survey element was deemed unavoidable in any case. The comparison of advantages and disadvantages featured in Table 8 was thus primarily undertaken to decide whether to add an additional source of data. Apart from issues revolving around gaining access to company data, the fundamental problem associated with this approach is that despite offering an accurate data set, information will be limited to purchases made with that company. As, however, share-of-wallet will be used as an indicator of behavioral loyalty (see Chapter 5.5), and furthermore, a control group with no loyalty program membership was to be addressed, company data dropped out of the race. As far as household panels are concerned, the two big players active in the German market were consulted via telephone. Unfortunately, both Nielsen and GfK do not collect data on loyalty schemes anymore (while previously only ownership of a small range of cards was captured, without matching these to the purchase acts). Developing a separate diary study would, of course, have been an option to reduce the reliability problems inherent in survey designs. Still, this alternative was dismissed due to the enormous effort a diary study with a significant amount of participants would have required, particularly because the potential benefits were not perceived to justify these efforts (and given, also, that a survey was to be conducted either way). Eventually, an experimental setup was rejected due to concerns about problems connected with its theoretical setting. In addition

to that, an experimental setup would have required a different study design and corresponding research questions in the first place.

	Survey	Company Data	Panel Data	Diary Study	Experiment
+	▪ Essential to answer whole set of questions ▪ When working with company data, necessary to supplement information on competitors	▪ Offers access to an accurate record of purchase transactions (where the loyalty card has been used)	▪ If available, features access to an accurate record of purchase transactions across competitors	▪ If available, features access to an accurate record of purchase transactions across competitors	▪ Allows for the evaluation of a range of scenarios in a well-controlled setting
-	▪ Declarative survey data suffers from reliability issues	▪ Allows for only limited use of competitive information about purchase behavior ▪ Does not provide access to control group	▪ Aggregated panel data does not take customer heterogeneity into account ▪ Unavailable for Germany at both of the large panel operators	▪ Lengthy and complex data collection process ▪ Bad ratings in terms of "cost-benefit ratio"	▪ Suffers from limitations due to the theoretical nature of an experimental setup ▪ Unfit to fulfill the requirements of the planned study
Verdict					

Table 8: Advantages and Disadvantages of Possible Research Methods

Naturally, other methods are also thinkable, but were not considered in the comparison of advantages and disadvantages due to their underlying inability to answer the research questions evaluated by this study. In addition to that, they also proved unfit for application in previous success research, except for very few, special cases. As for the chosen survey method, associated reliability issues certainly constitute a limitation. Compared with the alternatives, however, a survey was still considered to be the best option.

Following the choice of what survey design to employ, the next question was what kind of survey to use. In this respect, the decision was made to approach respondents in person at selected fuel stations of the respective chains and to hand them the questionnaire with a self-addressed, postage-paid envelope to fill out at home. This procedure was chosen for the following reasons:

- The notoriously low response rate to mail surveys was expected to be optimized by personal contact and the commitment given to take a questionnaire home.
- A take-home survey was considered likely to yield a higher response rate as compared to face-to-face interviews. Especially at a fuel station where people generally do not wish to lose much time, customers would have been unlikely to participate in a comprehensive survey on location.
- Other communication channels (e.g. internet survey, telephone survey, etc.) would not have provided such an efficient access point to potential respondents (i.e. customers of Aral or Shell fuel stations, with or without loyalty card membership).

2) Sampling

Respondents in the different sampling groups were directly approached at specifically selected fuel stations, which represents a quota rather than a convenience sample. With true national representativeness not being the goal of this study and to avoid interference from further covariates, Munich was chosen as the single place to hand out the survey forms. Within the city itself, access to fuel stations was kindly provided by Aral and Shell, as well as the respective tenants. Consequently, almost every Aral and Shell station within the city's boundaries was visited and their adequacy as a location evaluated. The main criteria underlying this evaluation were customer frequency, geographic location, proximity to an autobahn on-ramp, and heterogeneity of the customer base. Following this assessment, two Aral and two Shell stations (in each case with one in the northern and one in the southern part of town) were selected as the places to hand out the questionnaires:

- Aral, Garmischer Straße 138, 80807 Munich, Germany
- Aral, Tegernseer Landstraße 174, 81539 Munich, Germany
- Shell, Leopoldstraße 140, 80804 Munich, Germany
- Shell, Liesl-Karlstadt-Straße 25, 81476 Munich, Germany

	Aral AG	Shell Deutschland Oil GmbH
Sample Type	Quota sample (subjects approached at the fuel station)	
Survey Groups	▪ Group 1: Aral customers with loyalty program membership (Payback) ▪ Group 2 (control group): Aral customers without membership	▪ Group 3: Shell customers with loyalty program membership (Clubsmart) ▪ Group 4 (control group): Shell customers without membership
Sample Size	500 questionnaires per group handed out = **2,000 questionnaires** in total	

Table 9: Sampling Approach

At each fuel station, customers were approached while waiting for their vehicle to be filled up and asked personally by the study author whether they wanted to participate in an anonymous survey for a doctoral thesis on loyalty schemes and fuel-related purchase behavior. For each fuel retailer, two questionnaire versions were procured: one for customers with loyalty program membership (four pages in length; see appendix) and one for customers without program membership (three pages in length; see appendix). For each of these two groups at each of these two fuel retailers 500 questionnaires were provided, resulting in a total of 2,000 distributed survey forms. As for the time of this distribution, three non-consecutive periods of 6, 5, and 4 days respectively were chosen in March 2010 with attendance at the fuel stations between around 7 a.m. and 8 p.m. Alternation between the selected locations took place on a regular basis in an attempt to minimize the potentially disruptive effect of different weekdays, the weather, or the time of the day.

3) Feasibility Test and Pretest

Prior to the actual consumer survey, a feasibility test was conducted. In order to evaluate access to fuel stations, to test different scales, to estimate the number of people who take home a survey form, and to get a feeling for what response rate to expect, 50 sample questionnaires were distributed to Payback members at a range of Aral fuel stations in and around Munich on 04 June 2009. These survey forms were handed out in the same manner as the main consumer survey was intended to take place (i.e. handed out along with a self-addressed, postage-paid envelope). Compared to the main survey, the appearance of these forms was less professional, however (e.g. in terms of graphical layout or use of simple white envelopes, instead of envelopes with the university logo), and furthermore, they

were shorter in length. Taking this into account, the response rate of exactly 50% was nevertheless surprisingly high. Overall, the feasibility test led to two things: (1) the decision to proceed with the described way of administering the questionnaires also in the main consumer survey and (2) the refinement of the scales to be used (e.g. with respect to capturing declarative survey data such as share-of-wallet).

After the draft of the final questionnaire had been created by adhering to the standards of marketing research (e.g. Black 2005) and naturally taking all advice such as that by Temme et al. 2009 for an optimal measurement method into account, the obligatory pretest took place on 25 February 2010 at a Shell station in Vienna (Heiligenstädter Straße 60, 1190 Vienna, Austria). Altogether, 20 questionnaires were completed – 10 of them in a face-to-face interview and 10 by the respondents themselves under the author's supervision. As far as the selection of participants is concerned, it was ensured that both male and female, as well as participants with different social backgrounds (which, despite the limitations associated with this approach, had to be judged by observing external appearance) were represented in the small convenience sample. While the surveys were filled out, behavior was observed (e.g. where respondents hesitated, etc.) and the elapsed time recorded. After the survey form was completed, the participants were asked for their opinion on comprehensibility and clearness of the questions, layout, length, and for any further remarks they had. Needless to say, insights from this pretest were incorporated into the final questionnaire version used during the main consumer survey in Munich.

5.1.3 Overview of the Subjects of Study

Finally, a more detailed overview of the subjects of study will be given. First, Table 10 will illustrate the key facts regarding these two subjects and the loyalty program they have in place, upon which Table 11 will provide some background information on Loyalty Partner (the administrator of the Payback coalition, which Aral is a partner company of).

	Aral AG	Shell Deutschland Oil GmbH
Country	Germany	
Industry	Fuel Retailing	
Number of Fuel Stations[1]	2,513	2,230
Loyalty Program Type	**Coalition: Payback** Administrated by a third party: the Payback GmbH, based in Munich 	**Stand-Alone: Clubsmart** Administrated by Shell itself 
Loyalty Currency	Points	
Points Expiry	After 3 years	After 3 years
Tiering	No	2nd tier: V-Power Club (Upon invitation, once 180 liters of V-Power premium fuel have been purchased by the Clubsmart member within six months)
Partnerships	▪ Partnerships through coalition scheme (see separate overview of the Payback program in Table 11)	▪ Partnerships directly with Shell: - ADAC (German Motoring Association): double points for ADAC members *or* rebate of 1 EUR cent per liter - Sixt: 1,000 points for the first car rental, 500 for every rental thereafter
Products/Occasions Suitable for Point Collection	▪ Fuel and lubricants ▪ Shop/bistro ▪ Car wash	▪ Fuel ▪ Shop/bistro (selected items only)

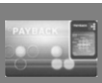
	Aral AG	Shell Deutschland Oil GmbH
Number of Points Earned	▪ At every participating station: - 1 point per 2 full liters of fuel or per 1 full kilogram of natural gas ▪ At most participating stations: - 1 point per EUR of turnover made at the shop/bistro or car wash	▪ At every participating station: - Clubsmart members: 1 point per full liter of fuel - V-Power Club members: 1 point per full liter of regular fuel and 5 points per full liter of V-Power premium fuels ▪ At most participating stations: - Points for selected shop items ▪ ADAC (German Motoring Association) members receive further specials (see above)
Redemption Options	▪ At the fuel station: - Payment with points (made optional in February 2010): 100 points for a rebate of 1 EUR - Car wash: 200 points plus 3 EUR - Sandwich and coffee at the bistro: 200 points plus 1 EUR ▪ Directly via Payback: - A range of options, to be mailed home (e.g. via www.payback.de)	▪ At the fuel station: - A range of options from a catalogue to take away immediately - A range of options from a catalogue to be picked up at the station at a later point in time ▪ At the fuel station or via Shell website: - A range of options to be mailed home
Point Value (Exemplary Calculation)	▪ Optional payment with points (directly at the cashier): 1 EUR cent per point = **0.5 EUR cent per liter** (special promotions not taken into account; note difference in number of points earned per liter)	▪ Optional payment with points (via redemption option for a prepaid voucher): 0.5 EUR cent per point **0.5 EUR cent per liter** (special promotions and V-Power Club or ADAC members not taken into account)
Employees	▪ 3.5 in loyalty department	▪ 10 in loyalty department (with a downward trend)

1 Aral: as of the end of 2009; Shell: as of the middle of 2009

Table 10: Overview of Subjects of Study

Note: Prepared in April 2010

Source: Personal interviews and company homepages

	**Loyalty Partner GmbH (Payback GmbH)**
Start of Operations	▪ March 2000
Organizational Structure	▪ Loyalty Partner with three subsidiaries (acquired by American Express in 2011): - Payback GmbH: loyalty program operator - emnos GmbH: CRM consultant - Loyalty Partner Solutions GmbH: IT consultant and service provider
Purpose	▪ Developing and promoting the Payback platform as a whole (Payback) ▪ Offering communication channels/options to partner companies (Payback) ▪ Offering services regarding data analysis (generally at Payback, but given a special mandate, also at emnos) or IT support (Loyalty Partner Solutions)
Partner Companies	▪ 4 main partners (distributing the physical cards next to Payback itself): - Aral: fuel retailer - dm-drogerie markt: drugstore - real,-: grocery retailer - Galeria Kaufhof: department store ▪ Currently 27 further partner companies from different industries ▪ A range of around 150 online shops ➝ Altogether, 8,000-10,000 physical outlets across Germany
Partner Company Membership Types	▪ Different contract types for partner companies (e.g. platinum or gold), highly correlated with size and determining that partner's rights (e.g. permission to issue cards, offer redemption options, etc.) and voice in the advisory council ▪ Typical contract length (though individual arrangements possible): 5 years ▪ Partner involvement via Payback advisory council (consisting of partner representatives) and several smaller, focused committees (e.g. for strategy)
Turnover (excluding point-related revenues)	▪ Loyalty Partner: 209 million EUR (2009), thereof - Payback: 161 million EUR - emnos & Loyalty Partner Solutions: 48 million EUR ▪ Components: - Fixed management fee (no transaction fees, except in case of a few partners with older contracts) - Payment for individually booked communication channels (e.g. direct mailings, one of the 12 coupons attached to the account statement which is sent out four times a year, etc.) - No earnings resulting from unredeemed points (i.e. no fees for points included in the turnover figures above) ▪ 15 billion EUR in revenues processed via Payback cards (2008)
Cost per Point for Partner Company	▪ 1 EUR cent minus the included 19% German value-added tax = 0.84 EUR cent
Redemption Rate	▪ 90% of total points handed out
Point Clearance	▪ Point balance created once a year by external unincorporated association: the Payback Rabattverein e.V.

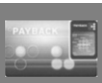
	**Loyalty Partner GmbH (Payback GmbH)**
	▪ Each point handed out is linked to its issuer and upon redemption treated on a first-in, first-out basis at each customer's account ▪ Payback partners pay for every point they hand out, but render account for every point that was redeemed at their company, but originally handed out by another partner ▪ The value of all unredeemed points (the so-called "breakage") is paid back to the partner companies
Additional Services	▪ Payback Credit Card ▪ Payback Maestro Bank Card
Employees	▪ Loyalty Partner: 500-600, thereof - Payback: 130-180 - emnos & Loyalty Partner Solutions: 370-420
Communication Activities	▪ 96 million direct mailings (2008) ▪ 8 million variations per mailing possible ▪ 1.3 million SMS ▪ 167 million email newsletters ▪ 40 million visits per year to the Payback website
Penetration Rate	▪ Close to 40 million cards handed out ▪ 22 million users (in 60% of Germany's households; each account is linked to 1.4 cards on average) ▪ 80% of users active (note: time over which this was measured is unknown) ▪ 3-4 partner companies patronized per Payback member ▪ 4 card usages per month

Table 11: Overview of the Multi-Partner Program Operator

Note: Based on self-reported information!

Source: Personal interviews, company PowerPoint slides, and company homepages

5.2 The First Stage of Developing a Conceptual Framework: A Look at Satisfaction

In the course of this chapter, a conceptual framework will be developed to support the formulation of hypotheses because, as Funk (2005) put it, this helps to structure the perceptions of reality. To avoid an aftertaste of randomness in the process of hypotheses formation, it is necessary to ground one's approach in accepted theory. "To explain a particular circumstance means to derive it from theoretical rules and certain ancillary conditions in a logical-deductive manner," Bea et al. (2000, p. 85, translated) noted. In order to capture, explain, and predict a problem, one can turn to one or several of these theories (Chalmers 2007). Based upon Sir Karl Raimund Popper's idea of critical rationalism, these even-

tually formulated hypotheses, which Popper used to describe with a metaphor by the German philosopher Novalis as "nets we cast out to capture reality" (Kaas 2000, p. 57), then need to be tested in an empirical setting. Unless falsified in repeated examinations, this will count as established knowledge (Popper 1972).

Interestingly, the majority of papers on the success of loyalty schemes reviewed in Chapter 2.3 lack an explicit theory foundation, even when the paper was published in a renowned, first-class international academic journal. This conclusion was confirmed by a similar analysis by Hoffmann (2008), who found that particularly articles published in English-speaking journals did not contain a description of their theoretical underpinning. In fact, only one of 18 papers in English language papers made reference to a particular theory. By contrast, two out of four reviewed German publications made such a reference – a finding which can be explained by the fact that precisely these two were publications of a doctoral thesis. Whether international English journals simply do not attribute as much importance to a solid, theoretical foundation, or whether these are just not elaborated on in the paper due to space constraints, remains an open question.

In any case, like Hoffmann (2008) concluded when talking about the acceptance of loyalty schemes, the behavior resulting from stimulation by a loyalty program is a phenomenon which cannot be directly observed in its entirety. In line with Hoffmann, the S-O-R paradigm was thus introduced in Chapter 2.2.2 as a useful tool to explain measurable consumer behavior by integrating intervening, not directly observable variables.

The S-O-R model is commonly ascribed to what the German literature refers to as the "neobehavioral paradigm" (as opposed to the "neoclassic" one developed by Erich Gutenberg in the 1950s and the comparatively younger "neoinstitutional" one; see Kaas 2000 for a detailed overview of these paradigms rooted in microeconomic theory). The neobehavioral paradigm is centered on consumer research and dates back to the beginning of the 1970s, when Werner Kroeber-Riel (1975) brought English-speaking behavioral research to German literature in a contest of the neoclassical paradigm. As far as its characteristics are concerned, it can be described as interdisciplinary, empirical-positivistic, and is applied in that it attempts to provide decision guidance to marketing managers (Kroeber-Riel et al. 2009). It incorporates theories and methods from sociology, social psychology, behavioral biology, and physiological behavioral sciences and examines consumer behavior as a reaction to a particular stimulus (Kaas 2000). Most importantly, however, this approach is based on the perception that this stimulus does not have a direct effect, but that it functions through intervening processes and variables.

Partly illustrated in Figure 16, neobehavioral research streams include latent variables such as emotions, motivations, or attitudes, as well as perception, deci-

sion, and learning processes as a predecessor to actual (i.e. observable) behavior. Furthermore, the model shows that, preceding the final step to an actual response, the decision processes within the consumer lead to the formation of an *intended* behavior. As everyone has probably experienced first-hand, intended behavior (which could be inquired about with the help of a questionnaire or a personal interview, for example) does not necessarily resemble actual behavior. Naturally, what ultimately counts for an organization is *actual* behavior. On this account, the empirical customer survey described in this paper focuses on questions regarding *past* purchase behavior.

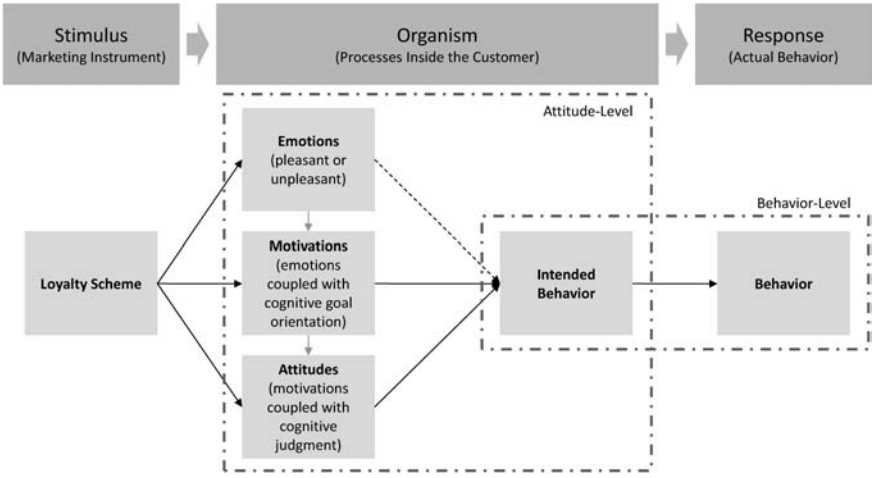


Figure 16: Customer Loyalty from a Behavioral Standpoint

Source: Hoffmann (2008)

The next step in the process toward developing a conceptual framework for this survey is to transform the general model presented in Figure 16 into a more concrete one (depicted in Figure 20 at the end of this section). Given the stimulus of a customer loyalty program as a marketing instrument, the first question was which indicators to consider as response. Based on the discussion in Chapter 2, loyalty in its true sense can only be captured by including both behavioral and attitudinal indicators. While a battery of established scales would suffice for the construct of attitudinal loyalty, it was initially unclear what behavioral indicators should best be used for the purpose of this study. Indicators applied in past publications included the following: share-of-wallet, frequency of purchase, frequency of visits, basket size, lifetime duration, likelihood to defect, and word-of-mouth (e.g. Jones & Sasser 1995, Sharp & Sharp 1997, Nunes & Drèze 2006, Reichheld & Seidensticker 2006,

Meyer-Waarden 2007, Bridson et al. 2008). In addition to that, the ability to acquire new customers is also generally considered to be a valuable success indicator for loyalty schemes. The question of what marker to use was resolved with the help of management interviews conducted with Aral, Shell and Loyalty Partner (see Chapter 5.1.1). The respective executives concluded that the three most important indicators for program success in fuel retailing were

- the increase in share-of-wallet with existing customers,
- the increase in basket size of existing customers through up- and/or cross-selling, and
- the attraction of new customers.

With respect to other commonly used indicators, particularly the frequency of purchase of fuel is unfit to serve as a success marker without an indication of share-of-wallet. Unlike in grocery retailing or the car wash business in itself for example, it is highly unlikely that it will be possible to increase the frequency of purchase through a loyalty card without essentially affecting the share-of-wallet (fuel retailers commonly differentiate between revenues stemming from (1) the sale of fuel, (2) the shop attached to fuel stations, and (3) the car wash business). In other words, it is improbable that a loyalty card owner would consume more fuel than he normally would, just because of the benefits the program has to offer. Consequently, any increase in frequency of purchase will come at the expense of a competitor and result in a shift of share-of-wallet and thus the company's market share (leaving market growth unconsidered). A similar peculiarity of fuel retailing has to do with basket size. As the capacity of the fuel tank is limited, basket size can only be increased through up- or cross-selling in one of yet another three ways:

- up-selling customers to premium fuel (fuel business),
- selling customers more goods from the station's store (shop business), and
- getting the customer to wash his car more often (car wash business).

For the reasons mentioned above, share-of-wallet was chosen as the principal indicator of behavioral loyalty, coupled with frequency of purchase as a backup measure and a range of complementary questions to capture the program's ability to acquire new customers as well as the ability to induce up- and/or cross-selling. In addition to that, following the line taken by Reichheld & Seidensticker (2006), word-of-mouth was measured. Striving to find a good measure for loyalty, Reichheld came up with what he termed the ultimate question: Would you recommend the product/service/firm/etc. to your friends? This, he argued, resembles the definitive measure of positive attitude and indeed, it sounds reasonable that one would only recommend something to a friend, when truly convinced by it. This argument suffers from one deficiency, however: a recommen-

dation to a friend might just as well be given for reasons unrelated to a positive attitude (e.g. because of a good offer). As this measure appears useful nonetheless, the ultimate question was also included in the questionnaire to supplement behavioral and attitudinal indicators.

With both stimulus (i.e. program membership) and response (i.e. loyalty) agreed upon, the most difficult task was to decide on what to include in the organism category. Figure 4 in Chapter 2.2.2 presented an overview of the different possible factors exerting influence within the "black box" – the consumers' organism. Considered the most important driver of loyalty (see e.g. Oliver 1997, Homburg 2006, Kumar & Reinartz 2006), satisfaction was an obvious choice to be examined in the new light of the planned study.

Among many definitions of the term satisfaction, one by Homburg & Giering (2001) was chosen: "customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance. The satisfaction judgment is related to all the experiences made with a certain supplier concerning his products, the sales process, and the after-sales service" (p. 45). The authors summarized that earlier research, largely resting on the confirmation/disconfirmation paradigm, used to regard satisfaction as a "postchoice evaluative judgment concerning a specific purchase decision" (p. 44). This view, represented by authors such as Oliver (1980), Churchill & Surprenant (1982), or Bearden & Teel (1983), was extended by later research in that it included affective processes when attempting to explain customer satisfaction (see e.g. Fornell & Wernerfelt 1987, Westbrook 1987, or Oliver 1997). Furthermore, Homburg & Giering (2001) noted, authors soon concluded that looking at satisfaction in a transaction-based manner was cutting things a little too short. Instead, particularly with regard to the relationship between satisfaction and loyalty, authors began to view satisfaction as the outcome of *cumulative* experiences (see e.g. Bayus 1992, Anderson et al. 1994, Fornell et al. 1996).

In order to better understand the purported links that customer satisfaction has with other constructs such as loyalty, Anderson & Mittal (2000) provided an illustration of what they termed the satisfaction-profit chain (depicted in Figure 17 in the slightly modified form developed by Kumar & Reinartz 2006).

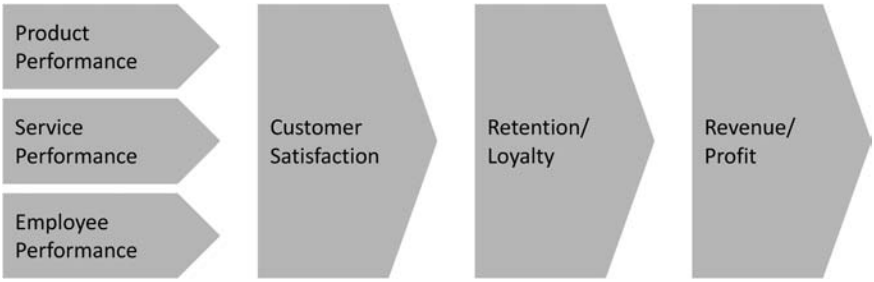


Figure 17: The Satisfaction-Profit Chain

Source: Anderson & Mittal 2000, Kumar & Reinartz 2006

This concept has been popular since the beginning of the 1990s, as Kumar & Reinartz highlighted (as can be witnessed in articles such as that by Heskett et al. 1994). The basic idea of this rather self-explanatory chain seems intuitive: by increasing performance variables related to products, service, or employees, companies can improve customer satisfaction, which leads to increased customer retention (i.e. loyalty), which in turn eventually results in higher revenue and profit.

As far as the literature on the relationship between satisfaction and loyalty is concerned (i.e. the segment of the chain which is most relevant for the present study), three groups of publications can be distinguished (Homburg & Giering 2001):

- those that analyze this relationship without further elaboration,
- those that examine the functional form of this relationship, and
- those that explore the effects of moderating variables.

The first category includes numerous studies which have confirmed a positive correlation between satisfaction and repurchase intentions (e.g. Bitner 1990, Fornell 1992, Anderson et al. 1994, Rust et al. 1995, Hallowell 1996, Jones et al. 2000), as Homburg & Giering (2001) and Mägi (2003) noted. Empirical results for this link have been mixed and it is meanwhile acknowledged that satisfaction does not necessarily result in purchase behavior (e.g. Reichheld 1993, Mägi 1995, Oliver 1999, Mittal & Kamakura 2001, Khatibi et al. 2002). Kumar & Reinartz (2006) pointed out that one issue with many of the studies exploring this relationship is that they concentrated on aggregate, firm-level results. Specifically, these studies looked at satisfaction indices and their link to firm-level performance, while the chain should ideally be implemented on the individual customer level (as resources are also allocated on that level). Kumar & Reinartz eventually concluded that "although one would expect a correlation between

firm-level and individual-level results, it is not clear how strong this correlation really is" (p. 158).

Figure 18: The Asymmetric Link Between Customer Satisfaction and Customer Retention

Source: Anderson & Mittal (2000), Kumar & Reinartz (2006)

Another reason for the differing results is the focus of the research stream represented by the second group. When talking about the relationship between satisfaction and loyalty, it needs to be taken into account that this link is generally asymmetric (Jones & Sasser 1995, Auh & Johnson 1997, Anderson & Mittal 2000, Kumar & Reinartz 2006; see Figure 18). Oliva et al. (1992) highlighted that this relationship can be both linear and nonlinear, depending on transaction costs, but a significant amount of evidence points to its general nonlinearity. This can largely be explained by the fact that a major variable influencing this relationship is that consumers in today's modern world often have many options when making a purchase. In other words, even a high level of satisfaction with a particular product will not guarantee customer retention, as another product might be similarly satisfactory. Apart from the extremes, where the impact of satisfaction on retention has a bigger influence, the flat part of the curve stands out in the illustration. Also referred to as the zone of indifference, Kumar & Reinartz (2006) summarized that the extent of this area (and indeed, the shape of the whole curve) is influenced by a number of factors, including the aggressiveness of competition, the degree of switching costs, and the level of perceived risk.

Particularly the competitive environment needs to be considered when trying to understand why the observed relationship between satisfaction and loyalty

differs between studies. Jones & Sasser (1995) illustrated this discovery with the graph reproduced in Figure 19.

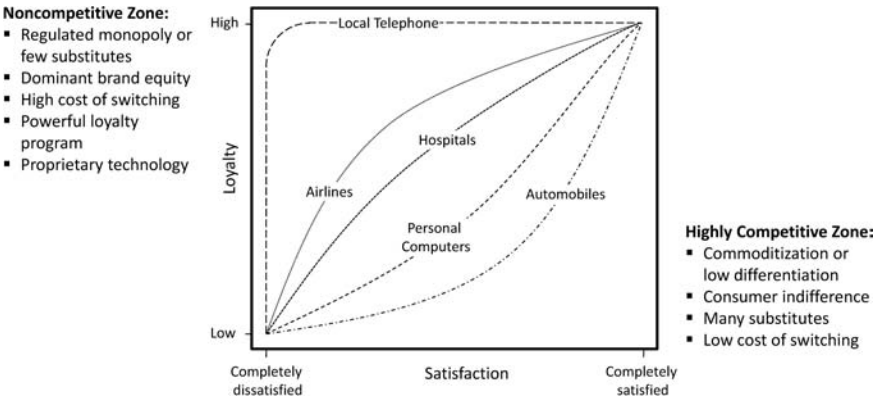


Figure 19: The Influence of the Competitive Environment on the Satisfaction-Loyalty Relationship

Source: Jones & Sasser (1995)

Despite the fact that the competitive conditions within the industries described in Figure 19 are changing constantly and vary from country to country, the basic message remains the same: the characteristics of the satisfaction-loyalty relationship depend on the competitive framework.

At any rate, Mägi (2003) was right in saying that the link between satisfaction and store loyalty demands further attention. A positive relationship between these two was identified in a number of studies. For instance, Reynolds & Arnold (2000) identified this relationship in a survey of customers at two upscale department stores, while Bloemer & de Ruyter (1998) found that satisfaction mediated the influence of store image on store loyalty. One of the newest studies where the satisfaction construct was included in connection with loyalty schemes, is that of Bridson et al. (2008). In a survey of 200 customers of an Australian health and beauty retailer, the authors found that satisfaction was indeed a precursor to loyalty. In addition to that, the loyalty program was confirmed to be a significant predictor of store loyalty. Lastly, Dagger & O'Brien (2010) evaluated this relationship in the context of services and noted significant differences between novice and experienced customers.

Apart from satisfaction, no other factor mentioned in Figure 4 in Chapter 2.2.2 was reported to have such a significant relationship with the development of loyalty. Since, however, evidence for this link is partly negative, further attention seems required. Mägi (1995) discovered, for instance, that 15% of those customers who gave a particular store the highest satisfaction rating, did not

regard it as their primary store. In any case, given some of the negative evidence on this relationship, as well as the differences relating to the study setting, satisfaction was taken up as the main variable in the organism category.

Figure 20: Transforming the General S-O-R Model into the Conceptual Framework's Core Piece

Nevertheless, the first step towards a concrete conceptual framework (see Figure 20) appears incomplete in its current form. In order to finalize the model and formulate the corresponding hypotheses, it will be necessary to identify potential reference points for a theoretical underbody.

5.3 Theoretical Reference Points

Before turning to the development of the final model, different theoretical perspectives rooted in the study of human behavior will be presented in this chapter. This excursion on consumer behavior seems useful when illustrating the overall path from external stimuli to the generation of loyalty. In addition to a short description of each theory, a reflection on their explanatory value in the context of hypotheses generation will be provided. All these theories have proven their value in marketing research, and in fact, most of them have previously been used in studies related to customer loyalty schemes (see e.g. Hoffmann 2008). In any case, those theories that appear useful for the formulation of hypotheses will be adopted for the underlying study (following Fischer & Wiswede 2009). In that sense, this paper relies on theoretical pluralism, as the questions covered in this study cannot be explained by a single theory. The actual selection of theories presented in this chapter was inspired by the contributions of Künzel (2002), Hoffmann (2008), and Homburg & Bruhn (2008).

5.3.1 Motivational Theories

At the very basic level, theories of motivation explain what it is that drives human behavior. There are numerous theories in this category, including that of Maslow

(1943), Herzberg et al. (1959; originally published in 1957), or Alderfer (1969). Together with a more business-oriented approach by Hanna (1980), these three will briefly be described. Subsequently, they will be joined together in an integrative categorization and evaluated based upon their connection with loyalty programs.

Probably the most famous of the three, Abraham Harold Maslow's (1943) hierarchy of human needs categorized these needs into five layers and postulated that each has to be at least partly satisfied, before a person can advance to the next category. These needs, listed from the lowest to the highest hierarchical layer, are:

- Physiological needs (e.g. for water, air, or shelter)
- Safety needs (e.g. for order, stability, or health)
- Belongingness needs (e.g. for love or friendship)
- Esteem needs (e.g. for recognition or respect)
- Self-actualization needs (i.e. for self-realization)

Herzberg et al. (1959) looked at human motivation from a worker's point of view and concluded that satisfaction and dissatisfaction were unrelated in that they develop based on two categories of influencing factors:

- Hygiene factors which influence dissatisfaction (e.g. salary or working conditions)
- Motivators which, mostly immaterial by nature, influence satisfaction (e.g. recognition or success)

Another example is that of Alderfer (1969) who, building on Maslow's hierarchy of needs, found only three distinct motivational groups:

- Existence motives, physiological or material by nature (e.g. food, water, shelter, or material security)
- Belongingness motives (e.g. friendship or love)
- Growth motives (e.g. self-actualization)

A final example that shall be presented is the motivational theory of Hanna (1980), who took a more focused approach in examining the motivations behind consumer behavior. Hereby, the author distilled seven different kinds of motives:

- Physical safety motives (i.e. the product needs to be safe)
- Material safety motives (i.e. the product has to match the consumer's expectations)
- Material comfort motives (i.e. the product has to fulfill the desire for material comfort)
- Acceptance motives (i.e. products are bought in an attempt to reach a feeling of belongingness or acceptance)
- Influence motives (i.e. consumers want to influence other consumers in their purchase decisions)

- Self-confirmation motives (i.e. products are bought for recognition)
- Personal growth motives (i.e. products are bought to improve self-esteem)

To ascertain the explanatory value of these motivational theories for a study on customer loyalty schemes, Künzel's (2002) useful approach of grouping these authors' categories into another four clusters will now be applied:

(1) **Elementary motives** encompass both physiological and safety needs (i.e. they include Maslow's (1943) first two categories, Alderfer's (1969) existence motives, and Hanna's (1980) first three groups) and are rather unlikely to have an effect on the link between loyalty program participation, satisfaction, and loyalty.

(2) **Social motives** include needs such as those for friendship and belonging (i.e. they comprise Maslow's (1943) and Alderfer's (1969) belongingness as well as Hanna's (1980) acceptance and influence motives) and might have some effect on loyalty program participation, as membership in a club is a classic example of this motivational category. This effect is expected to be rather small, however, as loyalty schemes usually do not stipulate personal contact with other members of the program (with the exception of customer clubs, such as the Harley Davidson Owner's Club, for example).

(3) **Recognition motives** are driven by the customer's desire for recognition by other people (i.e. they contain Maslow's (1943) esteem and Hanna's (1980) self-confirmation needs) and might have some effect on loyalty program membership, particularly when these schemes appear in a tiered form. Especially frequent flyer programs fall into this category, being a strong example of a loyalty program where the ability to use the business lounge, a special check-in, the provision of a particular leather baggage tag, or preferred boarding might evoke a feeling of recognition. Within retailer loyalty schemes, this effect can be expected to be smaller in tiered programs, as there tend to be fewer possibilities to provide recognition. In untiered programs where everyone can be a member, this effect is likely to wear off almost completely.

(4) **Self-actualization motives**, characterized by the customers' wish for self-fulfillment (i.e. they include Maslow's (1943) self-actualization, as well as Alderfer's (1969) and Hanna's (1980) growth motives), are rather unlikely to have a significant influence on the loyalty program-loyalty relationship. Künzel (2002) argued that an effect might be given when a feeling of self-satisfaction results from the decision to participate in the program – a rather improbable and rare occasion. Another possibility would be an effect arising from the redemption of a big reward, which somehow contributes to the self-fulfillment of the customer. All in all, however, it might be taking things a little too far to expect an influence of loyalty schemes on the customers' need for self-actualization.

5.3.2 Transaction Cost Theory

A possible external stimulant to customer behavior is transaction cost theory. Initially devised by Coase (1937) in an attempt to define the firm in relation to the market (e.g. the reason for its existence, its characteristics, its size, etc.), Williamson (1975, 1985; to name just two examples) remains its most famous ambassador in the more recent literature. Largely focused on contracts, this theory propagates that initiating, executing, controlling, adapting, and dissolving contracts creates transaction costs, which are further augmented by opportunity costs (Homburg & Bruhn 2008). The underlying idea is that these costs will rise in a disproportionate manner, depending on the frequency of the transaction, its specificity, and increasing uncertainty. This in turn has various implications on both internal (e.g. organizational or investment-related) and external issues (e.g. relationships with other firms or the competitive positioning in the market) affecting the firm. As all action underlying transaction cost theory is tailored to the dominating principle of minimizing the bespoken costs, they eventually determine the development of business relations (Plinke & Söllner 2008). Consequently, transaction cost theory predicts that customers will be loyal to that company, where the transaction costs appear to be the lowest.

In order to understand the explanatory value of transaction cost theory for the underlying study, it is necessary to realize that all costs associated with the change of a business partner are also part of transaction costs. These can be differentiated into the following groups: costs to build up or enter a business relationship, contract-related costs, psychological costs, and continuity costs (i.e. costs related to the fact that the new business partner of a company might not know about the needs and wishes of the customer) (Künzel 2002). As far as membership in a loyalty scheme is concerned, it is indeed possible that these costs could hinder a change from one program to another (Kim et al. 2001, Kopalle & Neslin 2003). Particularly programs that involve the collection of points are often argued to form a barrier of exit, as the current point balance would be forfeited once customers switch to another loyalty scheme (see e.g. Caminal & Claici 2007 for a general discussion on loyalty schemes serving as a barrier of exit). At the same time, the question remains under what conditions customers consider switching costs to be significant. After all, the current point balance could simply be used up to receive a reward, upon which the point balance would be zero at both the old and the new loyalty scheme. Still, this is a danger the company may face, with the exception of the small group of customers that simply like to collect points and are happy about a high point balance without ever redeeming them for a reward. Likewise, a company could, for example, insulate itself from this danger by designing the program in a way that the relative value of big rewards appears to be higher to

the customer than that of a small reward. In any case, the role of costs associated with a change of the business partner seems to demand further attention.

5.3.3 Social Exchange Theory

Social exchange theory is another example of what is theorized to be influencing the development of loyalty. Contrary to what Homburg & Bruhn (2008) suggested, it was not developed by one team of authors alone, however. Instead, as Emerson (1976) noted, credit is due to four people: Homans (1958), Thibaut & Kelley (1967; originally published in 1959) and Blau (1992; originally published in 1964). Still, these authors took different routes in approaching this topic, and in line with Homburg & Bruhn's (2008) perception, Thibaut & Kelley's (1967) work is probably best suited to explain this theory. Social exchange theory makes use of concepts such as rewards (i.e. satisfaction, pleasures, and gratifications) and costs (e.g. energy invested in the relationship or rewards forfeited by taking one action over another). The outcome of a relationship (such as satisfaction or discontent) is what remains after the incurred costs are subtracted from the received rewards. In order to judge the relative degree of this outcome, the authors created the concept of comparison levels (CL). Individuals enter a relationship possessing a particular comparison level which has been influenced by previous experiences. The type of outcome is then determined by an evaluation against this comparison level, thereby essentially representing what the person believes he or she "deserves."

Following this assessment, the individual makes another one: that against what has been called the comparison level for alternatives (CL_{alt}). Constituting the lowest level of outcome that is acceptable given other alternatives, this contrast is what determines whether to leave the relationship or to remain loyal. Herkner (2001) summarized that this could lead to one of three particular scenarios (see Figure 21):

- Scenario 1: the comparison level is lower than the comparison level for alternatives, which in turn is lower than the actual outcome ($CL < CL_{alt} < O$). The relationship is thus attractive, but not characterized by total dependence, as the alternative is still better than the expected outcome.
- Scenario 2: the comparison level is lower than the actual outcome and higher than the comparison level for alternatives ($CL_{alt} < CL < O$). Consequently, the relationship is attractive and designated by a high level of dependence, as the alternative would provide a worse than expected outcome.
- Scenario 3: the comparison level is higher than the actual outcome, which in turn is higher than the comparison level for alternatives ($CL_{alt} < O < CL$).

The relationship is unattractive, and nevertheless, a high level of dependence present, as the alternative would provide an even worse outcome.

Of course, another three scenarios are thinkable given the possible combinations of three variables, but Herkner's limited elaboration illustrates the main idea: relationships are denoted by different levels of attractiveness and dependence, contingent upon the status of the perceived comparison level, the comparison level for alternatives, and the actual outcome.

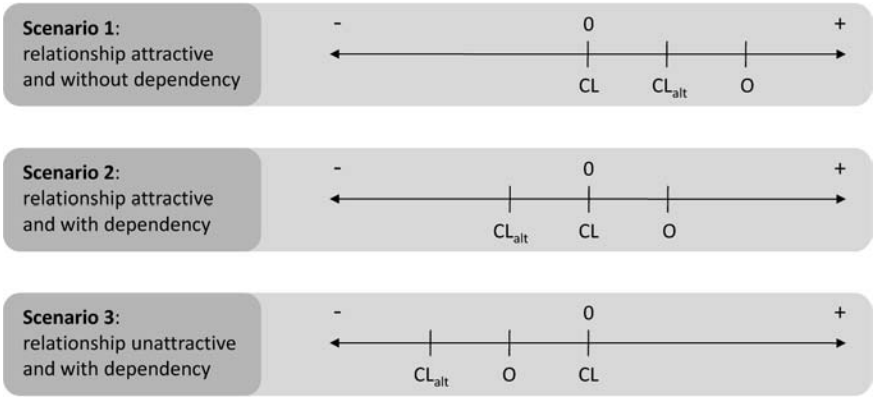


Figure 21: Attractivity and Dependence in Business Relationships

Source: Herkner (2001)

As was witnessed in Chapter 2.2, there are more factors than just satisfaction and a comparison against alternatives that influence the development of a relationship and consequently its intensity. Still, social exchange theory might be viewed as a sort of essential, elementary basis in the quest for decoding customer loyalty. The idea is that customers become members of loyalty programs, because they perceive the benefits associated with this membership to be higher than the costs (with costs forming a part of this theory, a certain overlap with transaction cost theory is present). In addition to that, the relationship will not be endangered, as long as their expectations as well as the perceived benefits from a competitive program are lower than the actual outcome.

5.3.4 Learning Theory

A whole range of different theories has developed over time, trying to permeate the complexities surrounding the process of human learning (Bower & Hilgard

1981, Kroeber-Riel et al. 2009). For a brief overview, four distinct mechanisms of learning will be presented (Sheth et al. 1999):

- **Cognitive learning** is based on the idea that learning takes place whenever people acquire information, be it in an active or passive manner, through their eyes or ears, or deliberately or incidentally. This type of learning can be further differentiated into plain memorization as well as problem solving.
- **Classical conditioning** is probably best known from Ivan Petrovich Pavlov's dog, but applicable to humans as well (see e.g. Shimp et al. 1991). By repeatedly experiencing two paired stimuli (e.g. as it is the case in certain television advertisements where the product is coupled with a distinct jingle), people learn an association between them.
- **Instrumental conditioning** is a process proven by yet another well-known experiment conducted with animals. Pigeons were taught that pushing a button mounted in their cage dispenses food (Skinner 1965). In that they are equally motivated by the promise of rewards, humans are not so very different. Be it through promotions that lure us to a particular supermarket, or delicious food that promises good value for money at a certain restaurant, instrumental conditioning is constantly taking place.
- **Modeling** is a way of learning that refers to the imitation of someone else. Miller & Dollard (1947) discovered that there were four classes of people which are most prone to being imitated: those superior in terms of age, social status, intelligence, or technological competence. Culture, Sheth et al. (1999) complemented, is, among other things, influencing which one of them is more likely to be chosen as a model.

Among these theories of learning, instrumental conditioning might very well be the most useful one for understanding customer loyalty at least in its behavioral sense, Homburg et al. (2008) mentioned by pointing to Engel et al. (1995). It is often either a reward or some form of negative consequence that shapes human behavior. After all, Engel et al. noted, is this form of conditioning "concerned with how the consequences of a behavior will affect the frequency or probability of the behavior performed again" (p. 539). Accordingly, repurchase behavior can at least to some extent be explained by learning theory. Customers receive a reward or a discount, consequently use their loyalty card, and learn that this behavior will lead to another reward in the future. Unfortunately, Künzel (2002) summarized, does the consumers' interest in these rewards decline over time, creating a situation where the company is forced to regularly provide more or at least new rewards to their customers. For the context of this study, this would mean that customer loyalty schemes can only work if customers perceive the rewards to be interesting and attractive. Following the withdrawal of the rewards, customers were generally found to resume their original pre-reward behavior

(Rothschild & Gaidis 1981). Evidence for both other extremes has been found as well, however. Kohn (1999), for instance, emphasized that a so-called "contrast effect" might occur in some cases (i.e. behavior even more negative than originally), while Taylor & Neslin (2005) found evidence for what they termed "rewarded behavior" (i.e. behavior more positive than originally).

At least with regard to the insight that rewards work as a stimulator for behavior, it seems important to investigate the common claim that multi-partner schemes are more appealing to customers, because it is arguably easier for members of such programs to accumulate enough points for a big, attractive reward. If program participants were really found to consider the rewards the multi-partner program has to offer to be more attractive than those of the comparable stand-alone scheme, learning theory would imply a higher usage rate and hence, a better basis for program success.

5.3.5 Theory of Perceived Risk

Bauer (1967; first published in 1960) is considered by many to be the founding father of the theory of perceived risk (Ring et al. 1980). The basic idea is that humans try to minimize risk in their daily action. Naturally, risk propensity varies among individuals (Sitkin & Weingart 1995, Sharma et al. in press) and is further influenced by the individual's level of commitment (Beatty et al. 1988). Every human is, in addition to that, subjective in the way that risk is experienced. Two factors exert influence on this perception: the amount at stake and the feeling of subjective certainty (i.e. how safe a person feels regarding the occurrence of that risk).

Regarding a classification of the types of risk, Kuß & Diller (2001) shall be exemplarily named. As one possible solution, they distinguished between functional (e.g. malfunction of a product), financial (e.g. loss of money), physiological (e.g. threat to personal health), and social risk (e.g. mismatch with the accepted social norm). By relying on trusted and proven products, services, or retail outlets, and thereby reducing the risk of dissatisfaction, Homburg et al. (2008) summarized, can loyal buying behavior serve as a way to minimize these risks. Somehow interlinked with the theory of cognitive dissonance, this would be equally applicable to loyalty program members. In fact, it might even be viewed as preceding transaction cost theory, when the costs of changing to another program are unclear, and consequently posing a risk. In that sense, following the idea of theoretical pluralism, the theory of perceived risk could be viewed as complementary.

5.3.6 Theory of Cognitive Dissonance

Developed by Festinger (1970; first published in 1957), the theory of cognitive dissonance proposes that humans are continuously seeking to reduce dissonance in their cognitive system. The basic idea is that dissonance is perceived as so psychologically uncomfortable, that individuals attempt to keep their cognitive system (as Raffée et al. 1973 described it: the sum of knowledge, beliefs and experiences, as well as the relationship they have with each other) in a state of balance. Furthermore, when faced with a state of dissonance, human beings will avoid any further information or situation that has the potential to increase this dissonance (Festinger 1970).

Loyalty – attitudinal or behavioral – can assist in maintaining a state of balance, as any deviation from loyal behavior creates the risk of dissatisfaction, and consequently, cognitive dissonance (Hennig-Thurau et al. 2000). As far as loyalty schemes are concerned, the risk persists that customers could be disappointed if they were unable to accumulate enough points for a reward they had expected to be able to get. A possible source of dissonance would thus be to think "I am a member in loyalty program X" and "loyalty program X does not offer attractive rewards." Furthermore, consonance is at risk once information about a superior competitive program is processed by the customer or if friends or other people whose opinion the customer values do not favor the program membership (Raffée et al. 1973, Künzel 2002). Raffée et al. (1973) described four ways to reduce any form of dissonance:

- Changing the scope
  - Adding new cognitive elements to reduce the impact of the dissonance (e.g. a program member frustrated by rewards seeks information about competitive schemes and finds out that rewards there are not attractive either)
  - Forgetting, ignoring, or blocking out the cognitions causing the dissonance (e.g. a program member frustrated by rewards simply does not think about their unattractiveness anymore)
- Changing the content
  - Interpreting existing cognitions differently (e.g. a program member frustrated by rewards starts to focus more on other positive effects of the scheme, such as special services, for example, and at the same time attaches less importance to the rewards)
  - Changing cognitive elements by changing own behavior (e.g. a program member frustrated by rewards cancels the membership or stops buying from the company)

From a practical point of view, there are many things to take away from Festinger's (1970) theory of cognitive dissonance. Partly, these concern the actual development of the program, but to a larger extent, they have to do with commu-

nication policies. At any rate, it will be interesting to explore how customers value the rewards of a multi-partner and stand-alone scheme differently and to find out, whether a status of cognitive dissonance might be present.

5.3.7 Other Theories

Apart from the major theories mentioned so far, other ones have also been brought in connection with loyalty and customer loyalty schemes. As they provide only limited additional explanatory value, only a brief description will be provided:

- Attribution Theory: developed and advanced by authors such as Heider (1958), Jones (1972), and Kelley (1973), this theory in concerned with the way people attribute (i.e. explain) their own or other people's behavior to some reason. At the most basic level, people attribute events either to external causes or internal ones (i.e. to oneself). In addition to that, Weiner (1985) explained, is it possible to further differentiate into stable (i.e. remaining unchanged over time) and unstable factors (e.g. coincidence), as well as controllable (e.g. by making an effort) and uncontrollable factors (e.g. talent). Interestingly, positive experiences are often self-attributed, while negative experiences are attributed to external causes such as the organization – probably the most important realization to consider in the context of loyalty programs.
- Theory of Psychological Reactance: dating back to the work of Brehm (1966), this theory focuses on how people react to limited personal freedom. Specifically, Brehm defined it as the "motivational state directed toward the reestablishment of the free behaviors which have been eliminated or threatened with elimination" (p. 9). As far as loyalty schemes are concerned, Hoffmann (2008) summarized that the build-up of barriers of exit or a perceived intention to influence the customer might provoke a negative reaction. By contrast, exclusivity, for example in tiered programs, might lead to positive reactions in terms of a wish to participate.
- Organizational Theory: stemming, among others, from the works of Barnard (1938) and Simon (1948), the initial purpose was to evaluate the decision-making process. Later, the authors tried to determine how organizations can motivate their employees to work and make a contribution (March & Simon 1976). This idea of incentive and contribution feels fairly intuitive and can easily be transferred to the topic of customer loyalty programs. As, however, organizational theory almost appears to be an early version of social exchange theory, it will also not be further elaborated on in this paper.
- Confirmation/Disconfirmation Theory: covered by various authors such as Olshavsky & Miller (1972), Oliver (1980), Churchill & Suprenant (1982), Bearden & Teel (1983) or Oliver & DeSarbo (1988), the confirmation/dis-

confirmation theory suggests that people compare their actual experience with their expectations. If the actual experience equals or exceeds the expectations, a status of confirmation or positive disconfirmation, respectively, will be given. This will then lead to satisfaction, while negative disconfirmation (i.e. the actual experience falls short of expectations) would result in dissatisfaction (Homburg et al. 2008).

5.4 Finalizing the Conceptual Model and the Hypotheses

With the first steps in creating a conceptual model presented in Chapter 5.2 and different theoretical reference points elaborated on in Chapter 5.3, the model will now be finalized and the corresponding hypotheses penned (for an overview, please refer to Figure 22).

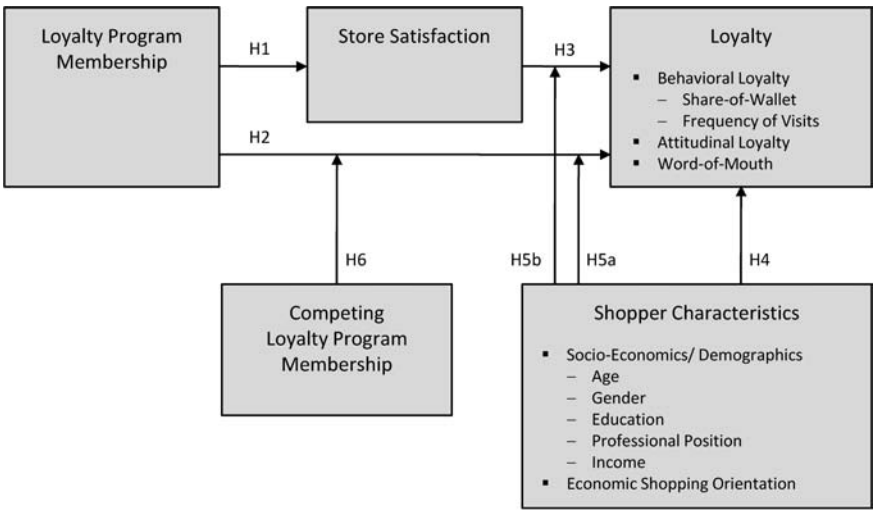


Figure 22: Study Framework

5.4.1 The Relationship between Loyalty Program Membership, Store Satisfaction, and Loyalty

As was established in the elaboration on satisfaction in Chapter 5.2, satisfaction is commonly cited to precede loyalty (Homburg & Giering 2001, Homburg et al. 2008). While this relationship has received a lot of attention (see e.g. Homburg et al. 2008 for an extensive literature review), the opposite is true for the impact

of loyalty program membership on satisfaction. Given the varying empirical results for loyalty scheme participation on loyalty (see Chapter 2.3), Bridson et al. (2008) argued that "the benefit of these programs perhaps lies first in their impact on customer satisfaction" (p. 367). While this view might be taking things a little too far, it seems at least appropriate to investigate this relationship. To a limited extent, social exchange theory, but even more so the confirmation/disconfirmation theory might help to understand the link between loyalty program membership and store satisfaction. Both theories share the notion that customers possess a particular comparison level (i.e. expectation) to which the actual outcome is matched. Given that customers value the loyalty scheme (i.e. find the rewards attractive, etc.), confirmation/disconfirmation theory proposes that this will lead to customer satisfaction. At this stage, customer satisfaction might be present both with regard to the loyalty scheme (see e.g. Hoffmann 2008 for an empirical test of this relationship), as well as the store itself. Following Homburg & Giering's (2001) definition, "the satisfaction judgment is related to all experiences made with a certain supplier concerning his products, the sales process, and the after-sale service" (p. 45). This gives reason to believe that the loyalty scheme as a marketing tool also has some effect on store satisfaction. This shall be further explored in this study's context.

***Hypothesis 1**: Loyalty program membership has a positive effect on store satisfaction.*

Excluding the role of satisfaction, the direct relationship between loyalty program membership and loyalty has almost traditionally been part of the majority of studies on the effectiveness of loyalty schemes such as those featured in Chapter 2.3. It was concluded in that section's review, that a lot of the differences can be explained either by the particular definition of success, the set-up of the program, or the specific conditions in the investigated industry. Influenced by the basic notion of social exchange theory which postulates that customers will remain loyal to the company if the actual outcome exceeds their comparison level, it can be assumed that loyalty program membership has a positive effect on loyalty. This idea is naturally based on the assumption that customers find the program and its rewards attractive – a factor that was also included in the study. Furthermore, transaction costs (especially in the form of switching costs) are thought to create a barrier of exit, thereby fostering loyalty if they are perceived to be significant enough. In addition to that, learning theory as well as the theory of perceived risk (e.g. when facing the decision to cancel the membership or switch to a competitive program) would similarly explain why consumers remain loyal to the company, while the theory of cognitive dissonance purports that

customers would have already ended their membership or stopped using the loyalty card if they had found the rewards unattractive. As this study is again set in different conditions and includes a comparison of multi-partner and stand-alone solutions, this proposition – explainable with a whole range of theoretical reference points and as old as research on loyalty schemes – shall also be tested.

***Hypothesis 2**: Loyalty program membership has a positive effect on loyalty.*

Lastly, the final relationship which has already been proposed in the first development stage of the conceptual framework (see Chapter 5.2), is that between store satisfaction and loyalty. As was previously mentioned, this link has received a lot of attention (see e.g. Homburg et al. 2008) and emerging evidence yielded mixed results. This relation may not be present under specific conditions, but it seems fair to say that satisfaction and loyalty appear together more often than not. Given the presence of satisfaction, Festinger's (1970; first published in 1957) theory of cognitive dissonance predicts that customers will not deviate from their loyal behavior and risk a state of cognitive dissonance created by potential dissatisfaction (a prospect overlapping with the theory of risk's projection). To name a few examples from a loyalty program setting, Mägi (2003), Bridson et al. (2008), and Vesel & Zabkar (2009) analyzed this relationship and found support for a positive link. Interestingly, however, the strength of this effect varied noticeably. Mägi (2003), who conducted her study in the context of grocery retailing in Sweden found this effect to be much lower than Bridson et al. (2008), who carried out their research with customers of an Australian health and beauty retailer, or Vesel & Zabkar (2009) who addressed customers of a DIY retailer in a Central European country. To determine the strength of this effect in yet another industry, the following hypothesis shall be tested:

***Hypothesis 3**: Store satisfaction has a positive effect on loyalty.*

5.4.2 The Effect of Shopper Characteristics

Shopper characteristics have been examined on various occasions in terms of their influence on customer loyalty. Particularly in studies on store patronage behavior, these variables are a common sight. McGoldrick & Andre (1997), for example, found that age and income were among the major determinants of loyalty (next to travel times). To be more specific, married customers in the middle age bands, who belong to a higher social class and income group and who have a large family and shop by car in large quantities, are more likely to be loyal shoppers. Interestingly, East et al. (1995) found no relationship between loyal-

ty and income, while discovering a tendency for loyal consumers to stem from the 25-44 year-old age group. In a later study, East et al. (2000) concluded that loyalty (measured as first-store loyalty, i.e. loyalty to the store most of the study participant's category expenditures go to) rises with income and falls with age. Given that this study featured only three age groups (<45, 45-64 and 65+), the findings related to age conformed to the older study. The authors speculated that this might be due to the fact that older customers have more time to allot to shopping and picking the best store, which consequently results in the selection of different stores. As far as monetary means are concerned, Knox & Denison (2000) ascertained that customers with a smaller budget were more loyal than those with a bigger one. In fact, customers with fewer resources spent twice as much at their preferred store (again, first-store loyalty was measured). While the budget allotted to a particular category expense is certainly a different indicator to income, it seems intuitive to presume a positive correlation between these two. If this was true, findings would be contradictory to those in East et al.'s (1995, 2000) work.

In a more recent study, Mägi (2003) evaluated the influence of both age and purchase volume on loyalty to the primary store and, in addition to that, examined how various shopper types differed in their purchase behavior. For the three kinds of shopping orientation the author used, Mägi relied on the work of Stone (1954), who identified a range of customer types, which were later adapted in studies such as that by Laaksonen (1993): the first, the consumer's economic shopping orientation, presumes that price-conscious customers are less likely to be loyal, as they will compare prices across stores and shop wherever they get the best deal (see e.g. Kim et al. 1999). The second, consumer's apathetic shopping orientation, implies that apathetic customers (i.e. those who show low involvement with shopping) will be more likely to remain loyal to one store as they seek to reduce the effort put into the process of shopping (Williams et al. 1978). Finally, consumer's personalizing shopping orientation assumes that customers who enjoy the social aspect of building up relationships with store personnel will remain loyal to one store (Laaksonen 1993). Out of all these shopper types as well as the variables of age and purchase volume, only the economic shopping orientation proved to have a significant direct effect on loyalty in Mägi's (2003) investigation.

Given the varying outcomes in previous studies, the influence of demographic and socio-economic indicators shall be reevaluated (building on East et al. 2000, among others) and in addition to that, an attempt will be made to corroborate Mägi's (2003) findings on the influence of the economic shopping orientation by exploring their external validity in the new setting of this study.

Hypothesis 4: *Shopper characteristics influence the degree of developed loyalty.*

Of even greater importance for the core objective of this study – namely to determine the influence of loyalty schemes on loyalty – is a potential moderating effect of shopper characteristics on this relationship as well as that between store satisfaction and loyalty. Mägi hypothesized that it is indeed "plausible that any effects of loyalty cards would be moderated by consumer characteristics since consumers could be expected to react differently to the loyalty program once enrolled" (p. 99). An example the author brings forth is that of a price-conscious shopper who, despite having become a member of a loyalty scheme, might still be less likely to change his behavior than a customer with low economic shopping orientation (an argument that works just as well with store satisfaction). Mägi continued to point out that no previous research on the moderating role of customer characteristics was to be found and justified the inclusion in her study with the benefits of identifying such moderators. Out of the factors included (age, purchase volume, and gender, as well as the three shopper types), however, none proved significant. Again, this shall be reevaluated in a new context, but while building on the work of Mägi, with an adjusted focus. On the one hand, emphasis shall be placed on the economic shopping orientation as the one shopper type that proved important in the examination of the direct effect on loyalty. On the other hand, the range of factors to be included in the research process will be extended by three further variables (income, education, and professional position), while purchase volume shall be excluded for the sake of concentrating on demographic and socio-economic characteristics only (after all, it has been shown that loyalty schemes impact purchase volume; in other words, the direction of the relationship of this particular variable would be a different one). It is thereby hypothesized that:

Hypothesis 5a: *Shopper characteristics moderate the effect of loyalty program membership on loyalty.*

Hypothesis 5b: *Shopper characteristics moderate the effect of store satisfaction on loyalty.*

5.4.3 The Influence of Competing Loyalty Program Memberships

In the discussion section of her article on the effects of customer satisfaction, loyalty cards, and shopper characteristics, Mägi (2003) noted that "taking into consideration the large number of multiple-card holders the results indicate that the effects of competing loyalty programs may well cancel each other out. From a firm perspective these results suggest that it is necessary to take into account cardholders' "card portfolios" when evaluating the effectiveness of loyalty programs"

(p. 104). The author based this notion on the study's finding of a significant negative effect on share-of-wallet being caused by the possession of a competing loyalty card. This problem has received a good deal of attention in the relevant literature (e.g. in Dowling & Uncles 1997, Passingham 1998, Wright & Sparks 1999, Bellizzi & Bristol 2004, Meyer-Waarden & Benavent 2006, Meyer-Waarden 2007) and has already been discussed in both Chapter 2.3.3 and Chapter 3.5.2. Uncles (1994) and Dowling & Uncles (1997) hypothesized that as soon as competitive offerings enter the market, this will eventually lead to a loyalty scheme's effect being cancelled out. Except for the contributions by Mägi (2003) and Meyer-Waarden (2007), however, the other papers are limited to untested hypotheses or simple statistics on card possession. Still, the two pieces of empirical evidence known to the author, both underpin the view that the possession of multiple competing loyalty cards will have a negative influence on each of these cards' performance. Next to Mägi's (2003) conclusions mentioned previously, Meyer-Waarden (2007) noticed that multiple memberships of geographically close retailers lead to a reduction of lifetime duration.

It should not be forgotten, however, that programs often do differ to some extent in practice, causing customers to prefer one over the other. Furthermore, next to the case of customers exhibiting polygamous loyalty, other settings are thinkable to explain why customers hold multiple cards (e.g. the "just-in-case scenario" where a consumer possesses a competing loyalty card to take advantage of that program just in case he is once in a while unable to patronize his preferred company; see Chapter 2.3.3).

Social exchange theory argues that customers become members of loyalty programs, because they perceive the benefits associated with this membership to be higher than the costs. According to this theory, membership will not be endangered as long as their expectations as well as the perceived benefits from a competitive program are lower than the actual outcome. What remains unanswered, is how customers perceive the benefits and the costs that characterize multi-partner programs (as opposed to stand-alone solutions). Relying on social exchange theory, a conclusion about the relative effectiveness of these two program types can be drawn if a significant difference between them can be made out. Likewise, it might be possible to determine whether cognitive dissonance theory has effect in this case. In order to better understand consumer behavior when membership with multiple competitive cards is given, it will further be necessary to capture the usage frequency in respect of these other loyalty schemes. Enhancing previous studies in that regard, it is hypothesized that:

Hypothesis 6: *Memberships in competing loyalty programs have a negative effect on the relationship between loyalty program membership and loyalty.*

5.5 Construct Operationalization

When operationalizing the constructs of the study framework, particular attention was paid to building on previous literature and using established scales that have proven their worth in a similar study setting. Furthermore, following the movement initiated by authors like Jacoby (1978), Churchill (1979), and Peter (1979), multi-item measures were used wherever necessary. In fact, for this study, a uniformly 3-tiered design has been employed for all multi-item measures (see e.g. Sarstedt & Wilczynski 2009 or Fuchs & Diamantopoulos 2009 for criteria to assess where single-item measures can be feasible).

As far as the different constructs are concerned, in particular store satisfaction, loyalty (i.e. attitudinal loyalty and word-of-mouth), and the economic shopping orientation demand special consideration, as these are constructs that were operationalized by three-item measures. By comparison, loyalty program membership was examined with a simple question asked verbally when handing out the survey, while socio-economic and demographic shopper characteristics, as well as competing loyalty program memberships were captured with brief questions as part of the questionnaire.

5.5.1 Store Satisfaction

No general agreement exists among authors on how to measure satisfaction. In an article on measurement scales in customer satisfaction/dissatisfaction, Hausknecht (1990) identified more than 30 different measures that have previously been used. Reporting on a national product-related customer satisfaction barometer in Sweden that covers more than 100 companies in 30 industries, Fornell (1992) summarized that this barometer was intended to measure three distinct components of satisfaction: (1) The degree of general satisfaction (see e.g. Westbrook 1980, Oliver 1981), (2) the degree of confirmation of expectations (see e.g. Oliver 1977, Swan et al. 1981), and (3) the distance from the customer's hypothetical ideal product (see e.g. Sirgy 1984, Tse & Wilton 1988). Similarly, the American Customer Satisfaction Index described by Bryant & Cha (1996), encompassed 200 companies in 40 industries when it was first conducted in 1994 and included questions regarding the same three categories: overall satisfaction, confirmation or disconfirmation of expectations, and the comparison to an ideal.

Viewing satisfaction as the outcome of cumulative experiences (see e.g. Bayus 1992, Anderson et al. 1994, Fornell et al. 1996) and not in a transaction-based manner as authors had previously done, Mägi (2003) adopted the approach used by the American and the Swedish satisfaction indices. Characterized by a

good Cronbach's alpha of 0.84, the following three items were employed: (1) how satisfied are you with your primary grocery store (very dissatisfied – very satisfied)? (2) How well does your primary grocery store match your expectations (not at all – completely)? (3) Imagine a perfect grocery store. How close to this ideal is your primary grocery store (not at all close – very close)?

Given the myriad of options when it comes to operationalizing customer satisfaction, it was decided to adjust Mägi's items for the purpose of this study, particularly because the quality of this approach has been demonstrated not only in the context of the author's examination of loyalty schemes, but also in two extensive, nation-wide studies on customer satisfaction. After an important modification in that the questions were adapted to match with the uniform Likert scale employed throughout the study, the following items were eventually chosen for the survey (note: the English statements were translated from the German original):

- I am satisfied with XYZ fuel stations.
  Ich bin mit XYZ Tankstellen zufrieden.
- XYZ fuel stations match my expectations.
  XYZ Tankstellen entsprechen meinen Erwartungen.
- XYZ fuel stations come close to my image of a perfect fuel station.
  XYZ Tankstellen sind nah dran an meiner Vorstellung einer perfekten Tankstelle.

5.5.2 Loyalty

1) Behavioral Loyalty

In Chapter 5.2, the different components of the loyalty construct were agreed upon, and following the discussion in Chapter 2, both behavioral and attitudinal measures were included (see e.g. Day 1969, Jacoby & Chestnut 1978, Oliver 1997). The more difficult part was then to decide on how to operationalize the behavioral measure. Trying to capture behavioral loyalty in apparel stores and supermarkets, De Wulf et al. (2001), for example, successfully employed measures which directly asked for an estimation of share-of-wallet and frequency of visits. The three items the authors used were: (1) What percentage of your total expenditures for clothing do you spend at this store? (2) Of the 10 times you select a store to buy clothes at, how many times do you select this store? (3) How often do you buy clothes in this store compared to other stores where you buy clothes? In a similar study, De Wulf & Odekerken-Schröder (2003) reduced the number of items to two, and likewise, Noordhoff et al. (2004) employed such an approach, asking for the percent of budget spent in the store as well as the number

of visits to the store out of 10 shopping trips. A final example in this sample listing of authors is that of Bowman & Narayandas (2001), who asked customers to determine the number in ten purchases of a particular brand during a telephone interview (see e.g. Verhoef 2003 or Wirtz et al. 2007 for further examples).

To determine first-hand how customers would react to such direct questions, a separate sample study has been carried out. To this end, 50 questionnaires were distributed to customers in the same way the main survey was to be undertaken (see Chapter 5.1.2 for a description of this sample study). In addition to that, the possibility of letting customers freely note down the average number of visits per month, as well as the percentages of their budget spent at different fuel stations was explored (as opposed to forcing them to determine the number of visits out of 10, for instance). With a response rate of exactly 50%, the 25 usable questionnaires suggested good acceptance of these questions. In fact, many respondents distributed their budget in a very detailed manner (e.g. one customer allotted 95% to one fuel chain, as well as 2%, 2%, and 1% to three others). Naturally, the reliability of such answers is not bulletproof. In order to gain access to more detailed information, other possibilities such as company or panel data were explored, though eventually rejected, as neither fuel retailers, nor administrators of household panels had access to a full set of information themselves. The only other real option, a diary study, was rejected for a lack of feasibility (see Chapter 5.1.2 for a full explanation of the reasons for choosing this study design).

Building on the experiences of prior studies as well as the aforementioned separate sample study, share-of-wallet was selected as the principal measure for behavioral loyalty (note: the English statements were translated from the German original):

- Share-of-wallet:
  Please estimate how your total expenditure for fuel is divided up among the following fuel stations. Please distribute 100% among the different chains (leave fuel chains you do not visit blank).

  Bitte schätzen Sie, wie sich Ihre gesamten Ausgaben für Treibstoff auf die folgenden Tankstellenketten aufteilen. Teilen Sie hierzu bitte 100% auf (nicht besuchte Tankstellenketten frei lassen).

In addition to that, the survey included a measure of frequency of visits, the absolute amount spent on fuel per month, and an estimate of the price of an average tank of fuel. Thus, it was possible to assess both the “monetary attractiveness” of the customer, as well as to evaluate the congruence of different estimates (i.e. the amount of money spent on fuel per month should ideally equal the price of an average tank times the frequency of visits per month).

2) Attitudinal Loyalty

Following the line of argumentation in Chapter 2, an attitudinal measure complemented the behavioral one in order to be able to capture loyalty to its full extent. Similar to the other constructs, operationalization was primarily attempted by building on existing literature and using established and proven scales. As quite a significant amount of literature exists on the measurement of attitudinal loyalty (see e.g. Jacoby & Chestnut 1978 or Hill & Alexander 2006), particular attention will be given to studies in the field of CRM and loyalty schemes. Verhoef's (2003) work is one publication falling into that category. The author focused on what he called "affective commitment," which, following Bhattacharya et al. (1995) and Gundlach et al. (1995), he described as "the psychological attachment, based on loyalty and affiliation, of one exchange partner to the other" (Verhoef 2003, p. 31). This, authors such as Hallberg (2004) or Kumar & Shah (2004) argued, is also what customer loyalty schemes ought to achieve, although the ability of loyalty programs to do so remains largely in doubt. In any case, Verhoef (2003) went on to explain that this commitment, a term used by various authors synonymously with attitudinal loyalty (see e.g. Bloemer & De Ruyter 1998, De Wulf & Odekerken-Schröder 2003, or Bridson et al. 2008), has a positive effect on behavioral loyalty (see also Morgan & Hunt 1994, Garbarino & Johnson 1999). Testing this relationship, Verhoef (2003) used three items to operationalize the affective commitment construct (Cronbach's alpha = 0.77): (1) I am a loyal customer of XYZ. (2) Because I feel a strong attachment to XYZ, I remain a customer of XYZ. (3) Because I feel a strong sense of belonging with XYZ, I want to remain a customer of XYZ. De Wulf & Odekerken-Schröder (2003) applied a scale with two similar items and extended it by two further questions (comparable to Bridson et al. 2008): (1) Even if this retailer would be more difficult to reach, I would still keep buying there. (2) I am willing to 'go the extra mile' to remain a customer of this retailer.

It is argued that it will not be possible to measure pure attitudinal loyalty with the latter two items, as the motivation to overcome the geographical distance to a retailer does not necessarily result from a positive attitude. For that reason, Verhoef's (2003) items were adopted with minor adjustments (note: the English statements were translated from the German original):

- I feel I am a loyal customer of XYZ.
  Ich fühle mich als loyale/r XYZ-Kunde/in.
- Because I feel a strong attachment to XYZ, I remain a customer of XYZ.
  Weil ich eine starke Verbundenheit zu XYZ empfinde, bleibe ich Kunde/in von XYZ.

- Because I feel a strong sense of belonging with XYZ, I want to remain a customer of XYZ.
  Weil ich ein starkes Zugehörigkeitsgefühl zu XYZ empfinde, möchte ich Kunde/in von XYZ bleiben.

3) Word-of-Mouth

Wirtz & Chew (2002) provided a good overview of word-of-mouth research, dealing, among other things, with satisfaction as an important antecedent (see e.g. Engel et al. 1969, Bitner 1990, Reichheld & Sasser 1990). Interestingly, Wirtz & Chew (2002) summarized that this relationship between satisfaction and word-of-mouth is u-shaped in that consumers' engagement in word-of-mouth is higher when they are extremely satisfied or extremely dissatisfied, as opposed to being moderately satisfied (see also Anderson 1998).

As far as the measurement is concerned, it has already been mentioned in Chapter 5.2 that Reichheld & Seidensticker (2006) have provided an interesting method of measuring loyalty by capturing word-of-mouth behavior via what they termed the ultimate question: "Would you recommend the product/service/firm/ etc. to your friends?" Following the principle of using multi-item measures (Sarstedt & Wilczynski 2009), this question shall be further amended to fit the pattern of three-item-scales. Bridson et al. (2008), for instance, utilized the following questions in their study (Cronbach's alpha = 0.90): (1) I often find myself telling people about the positive experiences I have had with this retailer. (2) Because of my experiences with this retailer, I try to convince friends, family, and co-workers to switch to this retailer. (3) I say positive things about this retailer to other people. (4) I would recommend this retailer to someone who seeks my advice. (5) I encourage others to do business with this retailer.

Out of these items, the following three were chosen (note: the English statements were translated from the German original):

- I often tell friends, family, or colleagues about the positive experiences with XYZ.
  Ich erzähle häufig Freunden, Familienangehörigen oder Kollegen über die positiven Erfahrungen mit XYZ.
- Because of my experiences with XYZ, I try to convince friends, family, or colleagues to switch to XYZ.
  Wegen meiner Erfahrungen mit XYZ versuche ich Freunde, Familienangehörige oder Kollegen davon zu überzeugen, zu XYZ zu wechseln.
- I would recommend XYZ to someone who seeks my advice.
  Ich würde XYZ jemandem empfehlen, der meinen Rat sucht.

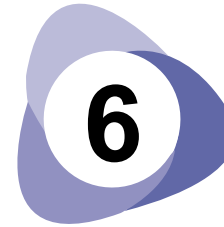
5.5.3 Economic Shopping Orientation

To operationalize the construct of economic shopping orientation, a variation of Laaksonen's (1993) shopping orientation scales have been used. While the author based his work on Stone's (1954) shopper typologies, Mägi (2003) has in turn slightly adapted and enhanced Laaksonen's scales for use in her study on customer loyalty schemes. Characterized by a solid Cronbach's alpha of 0.76, Mägi formulated a four-item scale with the following questions: (1) I choose to shop at the grocery store that has the best deals at the time. (2) I compare what I get for my money at different stores. (3) You profit from comparing prices across stores. (4) I choose what store to go to on the basis of where I find what I need for the best prices.

As other constructs of this study were also measured by three-item scales and as they were furthermore expected to lead to a better customer response, the first three items used by Mägi were chosen over the fourth one for their succinct phrasing. Furthermore, the items were slightly adapted for their use in the underlying study, resulting in the following statements (note: the English statements were translated from the German original):

- I refuel at the fuel station which currently has the lowest prices.
  Ich tanke an der Tankstelle mit den aktuell niedrigsten Preisen.
- I compare what I get for my money at different fuel stations.
  Ich vergleiche an verschiedenen Tankstellen was ich für mein Geld bekomme.
- You profit from comparing prices across fuel stations.
  Man profitiert vom Preisvergleich bei unterschiedlichen Tankstellen.

Following the conception of the study framework, the formulation of the hypotheses, and the operationalization of the constructs employed, the questionnaire was finalized and the study conducted. The findings of this investigation will now be discussed in Chapter 6.



Outcomes of Empirical Study

In the course of this chapter, findings from the empirical study will be presented. Specifically, a description of the sample and data cleansing processes will be given (Chapter 6.1), followed by a comprehensive section on descriptive statistics (Chapter 6.2), where those survey questions not included in the main model test will also be addressed. Subsequently, a documentation of the main model test will be provided (Chapter 6.3), with a quick roundup of the qualitative study component concluding the chapter (Chapter 6.4).

6.1 Sample Description and Data Cleansing Processes

Table 12 gives an overview of the key data associated with the sample of this customer survey. Altogether, 8,260 people were approached to hand out the 2,000 questionnaires. Next to the quota of people willing to participate in the study, the quota of loyalty program members acted as the second important driver of the number of people that had to be addressed. 1,149 of the 2,000 distributed survey forms were returned, resulting in a surprisingly high response rate of 57.5%. Out of those returned, 65 questionnaires had to be excluded for one of two reasons: (1) either because the respondent turned out to belong to the wrong target group (e.g. the possession of a Clubsmart card was indicated on a Shell control group form meant for non-members – despite the fact that the membership status was checked verbally when handing out the questionnaires) or (2) because a significant segment of the questions was not answered (i.e. when more than 50% of a whole section of the survey, and not just individual answers, were omitted; see Backhaus & Blechschmidt 2009 for further details on possible ways of handling missing values). Ultimately, 1,084 filled-out forms were used for this study.

Prior to all statistical evaluations, a systematic process of data cleansing was conducted. Hereby, the following five issues were addressed (see appendix for the original questionnaires):

(1) Affected Question: “Which type of loyalty scheme do you like best?”
Problem: Some respondents indicated more than one answer.
Solution: All answer pairs of a specific kind were selected (e.g. all instances where both Type 1 and Type 2 were indicated) and one of these two answers

deleted in an alternating manner. This process was conducted separately for each of the four sample groups and applied to all answer pair variations.

(2) Affected Question: "Please estimate how your total expenditure for fuel is divided up among the following fuel stations. Please distribute 100% among the different chains (leave chains you do not visit blank)."
Problem: The sum of percentages allocated by respondents did not always add up to exactly 100%.
Solution: The allocated percentage values were reduced (if the sum exceeded 100%) or increased (if the sum turned out to be below 100%) according to their proportions to reach a total of 100%.

Overview	Aral	Shell
Survey take-home quota (eligible)[1]	34.8%	31.9%
Loyalty program membership quota	42.7%	32.1%
Number of surveys distributed	1,000	1,000
Absolute number of people approached	3,364	4,896
Survey take-home quota (overall)[2]	29.7%	20.4%

	Response Rate	Aral	Aral Control	Shell	Shell Control
distr.	Number distributed	500	500	500	500
returned	Number returned	312	267	299	271
	Response rate	62.4%	53.4%	59.8%	54.2%
	Number returned (total)	1,149			
	Response rate (total, returned)	57.5%			
usable	Number excluded wrong target group – signif. incomplete –	8 7 1	25 15 10	6 4 2	26 15 11
	Number usable	304	242	293	245
	Response rate	60.8%	48.4%	58.6%	49.0%
	Number usable (total)	1,084			
	Response rate (total, usable)	54.2%			

1 Percentage of *eligible* people that was willing to take the questionnaire home (i.e. only non-members were eligible to receive a control group survey form, while program members were the target for the main group questionnaires)

2 Taking all approached people into account; calculation based on two variables: (1) the quota of eligible people that was willing to take the questionnaire home and (2) the loyalty program membership quote (i.e. as this quota is below 50% for both Aral and Shell, control group questionnaires were distributed faster than those for program members)

Table 12: Study Sample Description

(3) Affected Question: "Please indicate your highest, already completed level of education."
Problem: Some respondents indicated more than one answer.
Solution: As the different answer options were considered ordinal, all but the highest indicated level of education were removed.

(4) Affected Question: "Please indicate the professional position you currently hold."
Problem: Some respondents indicated more than one answer.
Solution: In cases of answer pairs where only one generates income (e.g. student and employee, homemaker and freelancer, etc.), the professional position which generates income was selected as the single answer. In cases where the answer pair includes two types of professional position that the respondent gets paid for, the same process used for issue 1 was applied (i.e. within all instances of each type of answer pairs, one answer was deleted in an alternating manner).

(5) Affected Question: "Lastly, please indicate your approximate monthly net-income (= income at your disposition after taxes and social insurance contributions are deducted)."
Problem: Some respondents indicated very high monthly net-incomes (i.e. among the 1,149 returned questionnaires, 22 out of the 1,024 respondents who had answered this question indicated net-incomes of more than 15,000 EUR per month. Answers ranged from 17,000 to 180,000 EUR).
Solution: It was decided to treat all answers above 15,000 EUR as missing values to prevent these few extreme cases from interfering with the analysis. This decision was made, as it was unclear whether the respondents had unintentionally indicated their yearly instead of monthly net-income, whether they indicated their household instead of their personal net-income, whether any other error caused this outcome, or whether they really made that much money.

6.2 Extended Descriptive Statistics

In the course of this chapter, descriptive statistics contrasting all four survey groups will be presented covering all questions of the survey form. As far as the sequence is concerned, demographic and socio-economic characteristics will be dealt with first (Chapter 6.2.1), followed by the other questionnaire segments in the order found on the survey form (Chapter 6.2.2-6.2.4). The only exceptions to this approach are the questions exclusive for the main groups (i.e. page 2 of the main group questionnaires), which will be the last ones to be attended to. In that specific case, a comparison will be made across the two main groups wherever

possible (Chapter 6.2.5), followed by simple frequency tables for coalition scheme-specific (Chapter 6.2.6) and stand-alone scheme-specific items (Chapter 6.2.7). Depending on the nature of the question, classical examinations of distribution, central tendency, and/or dispersion will be performed, with a test of significance supplementing these evaluations (which is why this chapter on descriptive statistics is called "extended"). Contingent upon the explaining variable, either a one-way ANOVA or a χ^2 test will be used for comparisons across four groups, while either a t-test or a χ^2 test will be employed when two groups are contrasted (Freedman et al. 2007). Furthermore, a post hoc test (i.e. a Duncan test) will be performed in addition to the one-way ANOVA to determine the differences between groups.

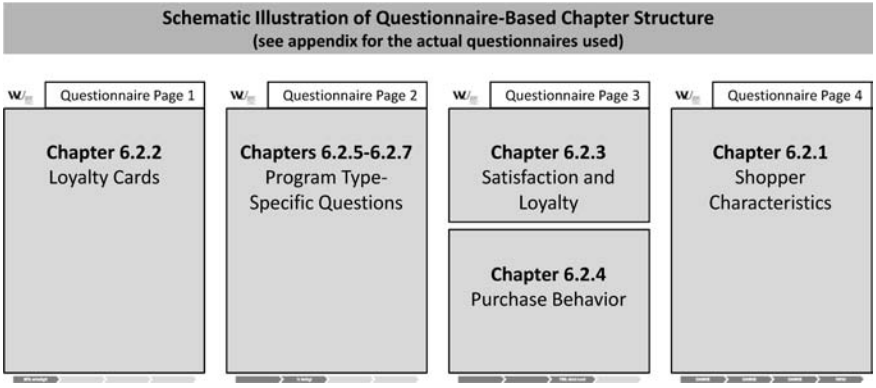


Figure 23: Schematic Illustration of Chapter Structure

Note: Main group questionnaire depicted

6.2.1 Demographic, Socio-Economic, and Other Shopper Characteristics

1) Gender

"Please indicate your gender."

While the various sample groups should preferably not differ with regard to the demographic variables, this is the case with gender in the underlying survey. It seems a fair assessment that men generally are the more dominant customer group when it comes to fuel retailing virtually anywhere on earth. This is also reflected within the two control groups with a comparatively similar distribution of men and women between the groups, but things are not quite that clear when it comes to the two main groups (see Figure 24). The principal reason for the

above-average dominance of men in the Shell main group is that the Clubsmart loyalty program is primarily positioned for men, while the opposite is true for the Payback scheme. Furthermore, the higher representation of women in the latter group has certainly also been influenced by the fact that most of the Payback coalition partners are retailers that are generally patronized by a higher share of women than fuel stations (e.g. drug store, grocery store, etc.). Naturally, that highly significant difference between the survey groups (Pearson's χ^2 test: $p < 0.001$) has the potential to interfere with the study results – that is, if men and women really were to behave differently when it comes to a membership in a fuel retailing loyalty scheme. Whether or not (and if yes, to what extent) this is the case is unknown and thus remains a possible limitation to keep in mind.

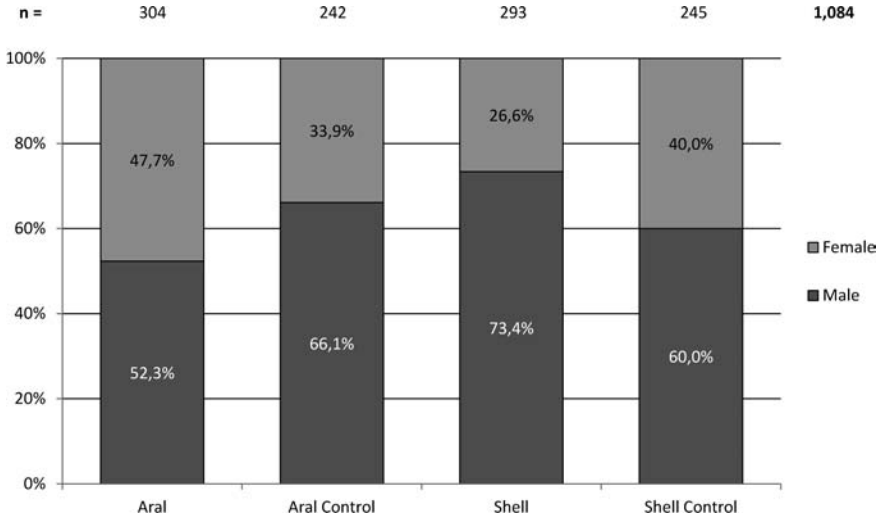


Figure 24: Descriptive Statistics – Gender

2) Age

"Please indicate your age."

In the questionnaire, age has been captured on a metric scale, but for a better visual comparison, categories were introduced ex post (see Figure 25). Within all four groups, 40 to 49 year olds form the largest group of respondents, followed by the 30 to 39 year olds. Notable differences include a comparatively bigger dominance of the 40-49 year old age bracket at Shell, as well as a greater percentage of up to 29 year olds in the Aral control group as compared to the Shell control group. In return, the Shell control group is characterized by a few more

respondents aged 60 and above. Calculated across all four groups using the original metric data, the one-way ANOVA led to a significant result ($p = 0.005$; Duncan test-group assignment: Group 1: Aral Control, Aral – Group 2: Aral, Shell – Group 3: Shell, Shell Control).

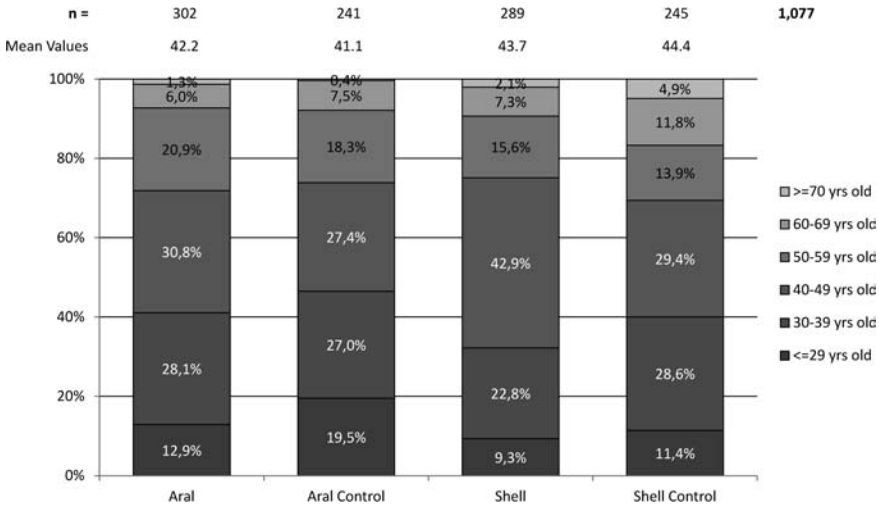


Figure 25: Descriptive Statistics – Age

3) Education

"Please indicate your highest, already completed level of education."

In the customer survey, respondents were asked to indicate their highest, already completed level of education. The different options, ranging from compulsory schooling to a doctoral degree, were considered ordinal. The clear majority of respondents marked a diploma degree as the highest completed level of education. While the low quota of bachelors and masters (which might be surprising to readers from the Anglo-American educational system) can easily be explained by the fact that these degree types were only recently established in the German educational system, the same is not true for the high overall quota of people having completed tertiary education (i.e. bachelor, diploma, master's, or doctoral degree holders). For all four groups, these values lie well above national average. The most likely explanation for this is this study's focus on fuel stations within the city of Munich – as compared to the rest of Germany an area with above-average levels of education and income. While the process of selecting the specific stations where the survey forms were handed out was aimed at reducing the

negative influence of covariates and making the sample as representative as possible, it should be noted that it is unclear whether absolute generalizability is given. The Pearson's χ^2 value turned out to be significant ($p = 0.020$) across all groups.

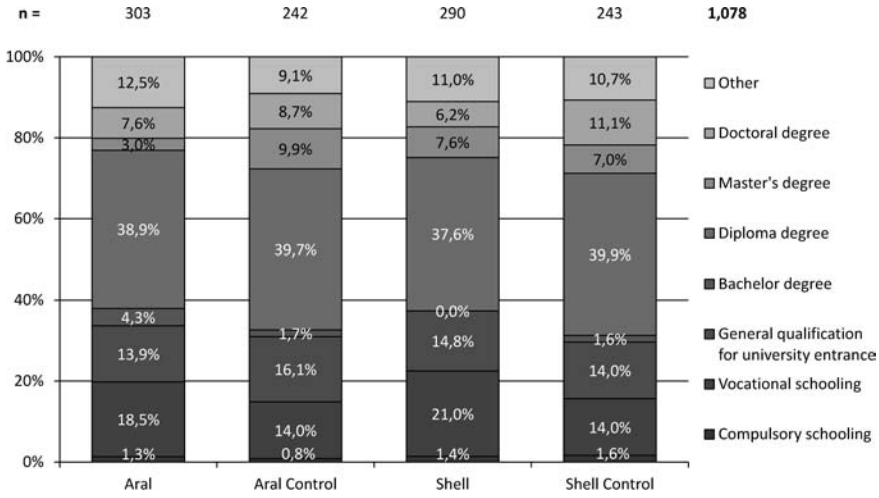
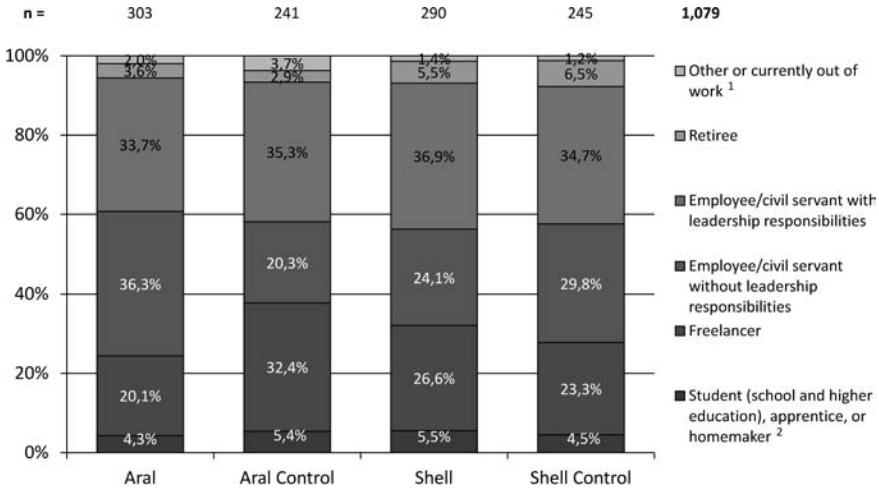


Figure 26: Descriptive Statistics – Education

4) Professional Position

"Please indicate the professional position you currently hold."

As illustrated in Figure 27, employees and civil servants with leadership responsibility made up the majority of respondents, followed by those without leadership responsibility and freelancers. Together, these three groups encompassed roughly 88% of study participants. It should further be noted that some of the six categories displayed in Figure 27 are actually an aggregation of further categories that were part of the original questionnaire. Altogether, respondents had ten options to indicate their current professional position, of which some have been consolidated for this illustration due to their small size. The Pearson's χ^2 value was found to be highly significant ($p = 0.001$).



1 Originally captured as two separate categories
2 Originally captured as four separate categories

Figure 27: Descriptive Statistics – Professional Position

5) Income

> *"Lastly, please indicate your approximate monthly net-income (= income at your disposition after taxes and social insurance contributions are deducted)."*

Next to gender, age, educational background, and professional position, customers were asked for their monthly net-income. Due to a couple of well-earning outliers, the median remains consistently below the average. It can be seen that overall, the income of Shell patrons is higher than that of Aral customers. Still, the difference between the median of the Aral and the Shell main group turned out to be 500 EUR, while that between the corresponding control groups equaled only 200 EUR and goes in the opposite direction. In addition to the overall mean and median, Table 13 also includes an overview based on gender in order to check whether this disparity has been caused by a differing composition of the customer base in terms of that variable. When looking at the gender-specific median, differences between the two Aral groups disappear. The two Shell groups still differ by 200 to 300 EUR, while interestingly, a discrepancy between the Aral and Shell main group exists only for male customers. Nevertheless, a consistent discrepancy of 200 EUR between the two control groups confirms the impression of Shell having customers with a slightly higher income. Overall, the one-way ANOVA proved to be significant ($p = 0.006$; Duncan test-group assignment: Group 1: Aral, Shell Control – Group 2: Shell Control, Aral Control, Shell).

	Aral		Aral Control		Shell		Shell Control	
	m	f	m	f	m	f	m	f
Median	3,000	2,000	3,000	2,000	3,500	2,000	3,200	2,200
Median (total)	2,500		2,800		3,000		3,000	
Mean	3,679	2,149	4,021	2,238	4,062	2,276	3,763	2,631
Mean (total)	2,954		3,438		3,626		3,328	
n	141	127	142	69	189	61	136	85
n (total)	268		211		250		221	

Table 13: Descriptive Statistics – Income

Note: Mean values in EUR per month; listed by gender

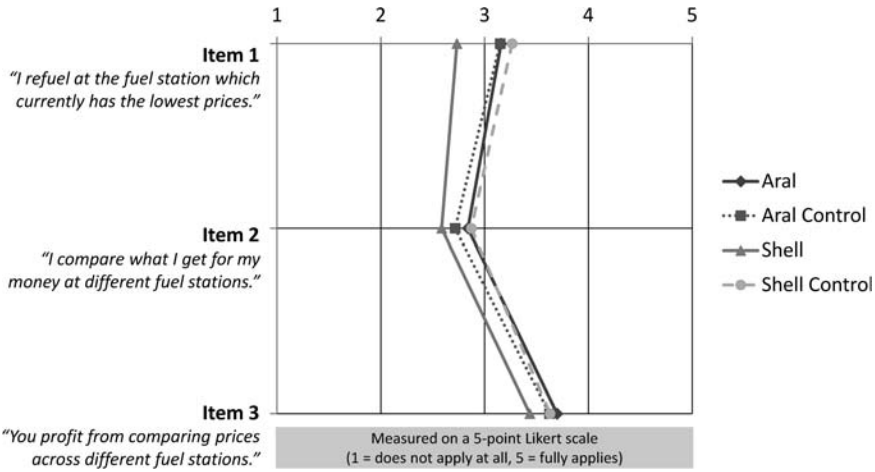


Figure 28: Descriptive Statistics – Economic Shopping Orientation

6) Economic Shopper Orientation

The construct of economic shopper orientation was operationalized with three items and measured on a 5-point Likert scale to complement the demographic and socio-economic shopper characteristics. Figure 28 provides an illustration of the mean values calculated for the four study groups. Surprisingly, only the Shell main group sticks out from the crowd. As its values differ significantly from the Shell control group (at least as far as statement 1 is concerned), it can be assumed that either the varying gender structure (possibly coupled with the underlying income levels) or the Clubsmart membership caused these different attitudes in terms of

economic shopper orientation. Across all four groups, the one-way ANOVA showed highly significant values for Item 1 ($p < 0.001$; Duncan test-group assignment: Group 1: Shell – Group 2: Aral Control, Aral, Shell Control), while Item 2 ($p = 0.053$; Duncan test-group assignment: Group 1: Shell, Aral Control – Group 2: Aral Control, Aral, Shell Control) and Item 3 were significant only at the 10% level ($p = 0.060$; Duncan test-group assignment: Group 1: Shell, Aral Control, Shell Control – Group 2: Aral Control, Shell Control, Aral).

7) Convenience Orientation

Mixed into the latter three items operationalizing economic shopper orientation was one statement concerning the convenience orientation of customers, or specifically, a question asking customers whether they usually refuel at the fuel station with the most convenient location. Both control groups demonstrated a significantly higher level of agreement with the statement than the main groups. In addition to that, both Shell groups turned out to be slightly less convenience-oriented than their respective Aral counterpart (though not by a significant margin). Overall, the one-way ANOVA returned a highly significant value ($p < 0.001$; Duncan test-group assignment: Group 1: Shell, Aral – Group 2: Aral, Shell Control, Aral Control).

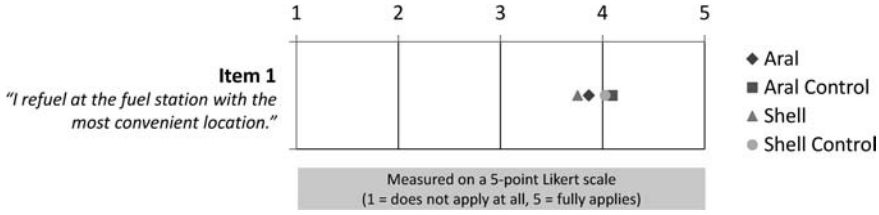


Figure 29: Descriptive Statistics – Convenience Orientation

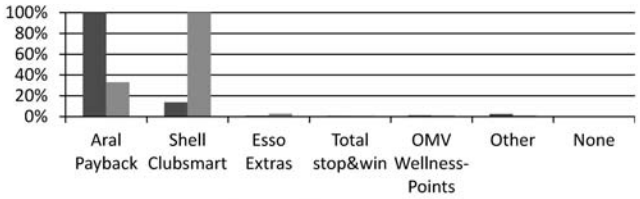
6.2.2 Loyalty Cards

1) Memberships in Loyalty Schemes in the Industry

> *"Which one of these fuel station loyalty cards do you possess and/or at which of these campaigns do you collect sticker points (multiple answers possible)?"*

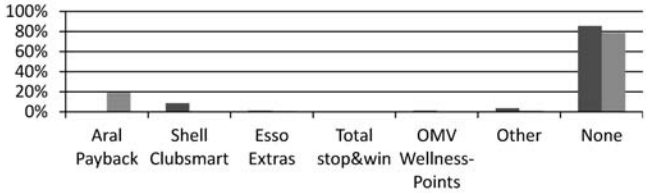
It can be seen in Figure 30, that while all respondents in the Aral and Shell main group were naturally members in their respective loyalty scheme, around 86% of the Aral control group and 79% of the Shell control group possessed no loyalty card at all. Another noteworthy point is that while only 14% of the main Aral

group and 9% of the Aral control group were members in the Clubsmart scheme, 33% of the main Shell group and 19% of the Shell control group were members in the Payback coalition – clearly illustrating the fact that a high penetration rate is one of the key strengths of multi-partner schemes. The undoubted dominance of Payback and Clubsmart in the German fuel loyalty market, coupled with this study's focus on customers encountered at Aral and Shell fuel stations, was destined to lead to comparatively lower possession rates of other competitive loyalty cards. Still, the average membership rate with each of the remaining programs turned out at a surprisingly low 1.2% across all four groups.



	Aral (absolute)	304	42	3	2	4	8	0
	Aral (relative)	100.0%	13.8%	1.0%	0.7%	1.3%	2.6%	0.0%
	Shell (absolute)	97	293	8	2	3	3	0
	Shell (relative)	33.1%	100.0%	2.7%	0.7%	1.0%	1.0%	0.0%

n = 304 293



	Aral Control (absolute)	0	21	3	0	3	9	207
	Aral Control (relative)	0.0%	8.7%	1.2%	0.0%	1.2%	3.7%	85.5%
	Shell Control (absolute)	47	0	2	0	1	3	193
	Shell Control (relative)	19.2%	0.0%	0.8%	0.0%	0.4%	1.2%	78.8%

n = 242 245

Figure 30: Descriptive Statistics – Memberships in Loyalty Schemes in the Industry

2) Memberships in Other Coalition Schemes

"Which one of these two loyalty cards do you possess (multiple answers possible; please skip question if you possess neither one)?"

In addition to memberships in other fuel station schemes, the customers' participation in Germany's two other big, national coalition schemes was captured. In that regard, HappyPoints (formerly known as HappyDigits, the country's second largest multi-partner program) clearly outrivaled the Deutschland Card (the number 3 in the market). Roughly a quarter of the Aral main group and 18% of the Shell main group also holds a HappyPoints card, as compared with 4% in the Aral control group and an unexpected 10% in the Shell control group (see Figure 31). By contrast, only a rounded 9% of the Aral main group, 8% of the Shell main group, 3% of the Aral control group, and 2% of the Shell control group are members of the Deutschland Card program.

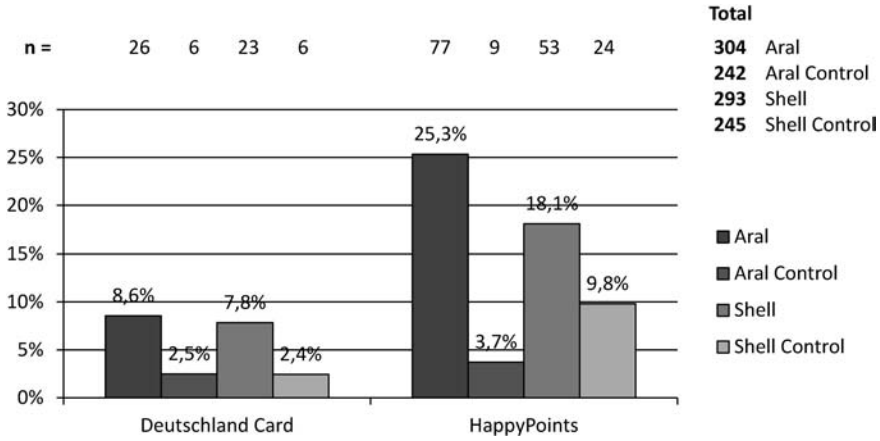


Figure 31: Descriptive Statistics – Memberships in Other Coalition Schemes

3) Number of Loyalty Cards Carried

"Altogether, how many loyalty cards do you usually carry with you (e.g. in your wallet; including all loyalty cards, not only those of fuel stations)?"

Broadening the scope to loyalty schemes in general, customers were asked how many cards they usually carry with them. While the figures for the two main groups look fairly similar at first sight, it can still be noticed that the segment of customers carrying no card at all is considerably larger at Shell than it is at Aral. Taking the common complaint of wallets overflowing with loyalty cards into consideration, this finding supports the claim that, as compared to stand-alone solu-

tions, members of coalition schemes are more likely to carry the loyalty card (and hence have the opportunity to use it in the first place). Why, however, the amount of respondents in the Aral control group carrying no card exceeds that in the Shell control group by such a large extent is unclear. Unsurprisingly, the Pearson's χ^2 value turned out to be highly significant ($p < 0.001$) across all groups.

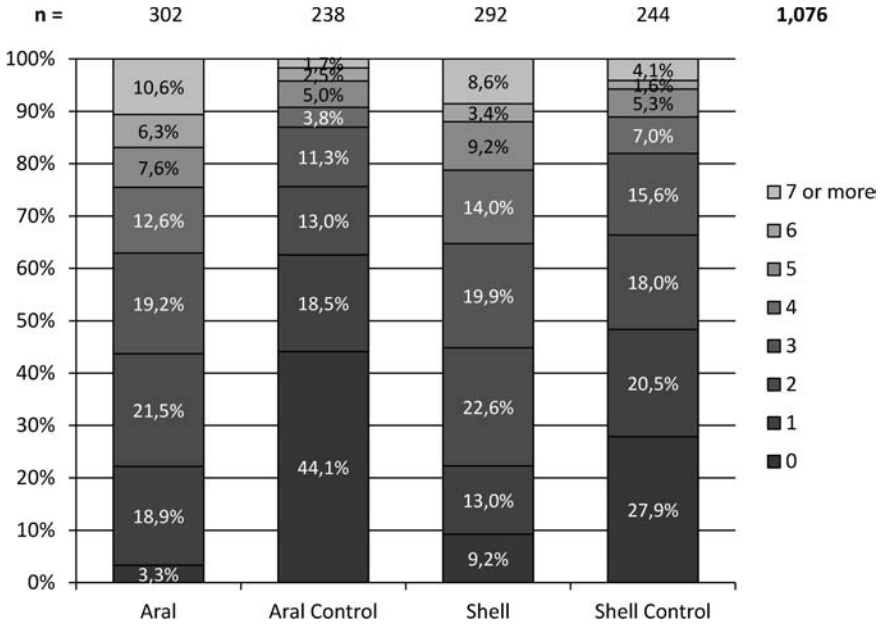


Figure 32: Descriptive Statistics – Number of Loyalty Cards Carried

4) Preferred Type of Loyalty Scheme

"Which type of loyalty program do you like best?"

Asked for their preference of one of the three basic types of loyalty scheme (sticker point/stamp collection, electronic points accumulation, or immediate discount), customers generally preferred those with immediate discount. That in itself might not have been such a surprising finding, but interestingly, in neither study group did more than 54% show a preference for that type. Whether points are redeemed for a free product or other rewards, in practice they rarely match a direct discount in terms of its monetary value (i.e. the point value of most retail loyalty schemes hovers around 0.5 to 1%, while direct discounts given with a loyalty card often reach 2% and more; likewise, stamp cards frequently feature higher discount rates when completed – for instance, 9.1% in case of a "buy ten,

get one free" stamp card). Taking that and the low diffusion of stamp cards in retailing into account, the amount favoring direct discounts still appears fairly low. Two other noteworthy points include the following: (1) the quota of respondents favoring point collection schemes is obviously biggest among the Aral and Shell main groups, but significantly larger at Shell than at Aral (even outmatching the segment preferring a direct discount). (2) The amount of people favoring a classic stamp or sticker collection scheme reaches only around 3% in the main groups, but 8-9% in the control groups (possibly due to fewer privacy issues associated with stamp cards). Across all groups, then, the Pearson's χ^2 value turned out to be highly significant ($p < 0.001$).

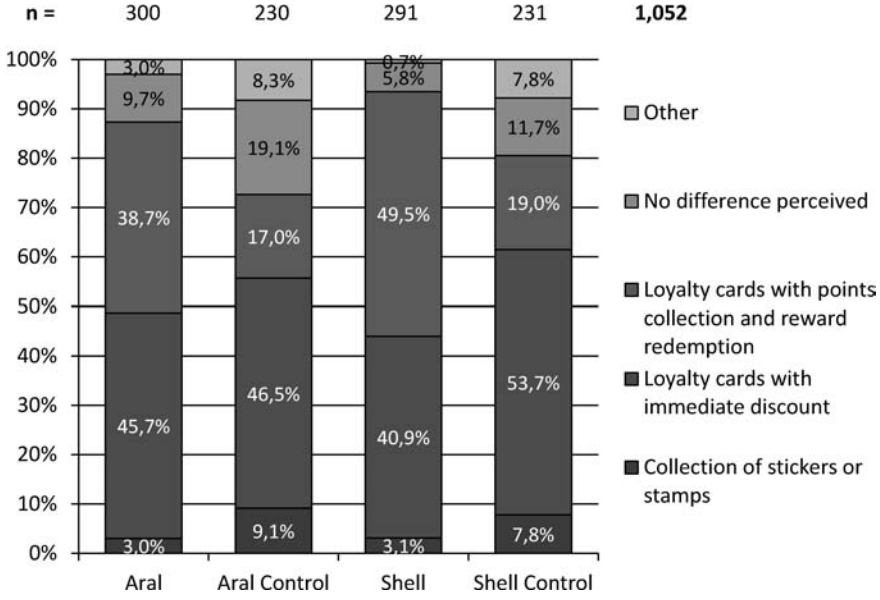


Figure 33: Descriptive Statistics – Preferred Type of Loyalty Scheme

5) Barriers of Exit

The barriers of exit construct, although not included in the main study framework, has been accommodated in this study to find out how significant loyalty card users and non-users perceive costs of change to a competitive loyalty card to be. Loyalty scheme advocates do not tire of praising point accumulation programs for their ability to create such barriers of exit. Mean values between 2 and 2.3 on the 5-point Likert scale indicate that customers are not really convinced that a switch to another fuel station loyalty card would incur a high loss of points

and consequently rewards. While a minor difference between the main and control groups exists, it is not significant. Despite the fact that a coalition scheme might arguably be able to establish higher exit barriers as customers have higher point balances in their accounts and might consequently be aiming for a bigger reward, Shell came out slightly better than Aral in this respect. On the other hand, however, customers might have thought that with a coalition scheme, points are not entirely lost as they can still be used (and indeed, the balance further increased) with their regular purchase activity at other partner companies. As mentioned before, however, the differences between the groups proved to be non-significant (though in case of question 1, only by a small margin), with a one-way ANOVA returning a p-value of 0.051 for Item 1 (Duncan test-group assignment: Group 1: Aral Control, Shell Control, Aral – Group 2: Shell Control, Aral, Shell) and 0.070 for Item 2 (Duncan test-group assignment: Group 1: Aral Control, Shell Control, Aral – Group 2: Shell Control, Aral, Shell).

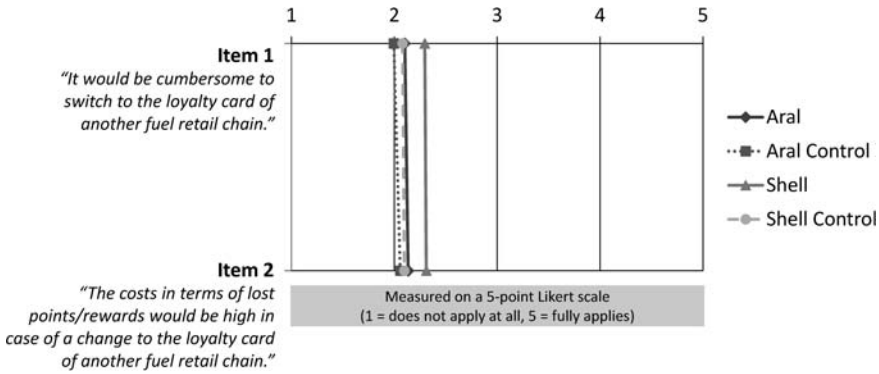


Figure 34: Descriptive Statistics – Barriers of Exit

6) General Attitude Towards Loyalty Programs

What is presented here under the headline "general attitude" is an accumulation of questions revolving around general attitudes customers have towards loyalty schemes. As seen in Figure 35, the differences between the groups are highly significant. While the mean values of respondents from the Aral and Shell main groups are almost identical, these from the two control groups vary slightly. In any case, members of the Aral or Shell program turned out to be significantly more convinced than their non-member counterparts, that loyalty cards are generally good and a good way for companies to show their appreciation to customers, as well as that they help a company to get customers committed. They also found loyalty cards less annoying and are less bothered by carrying cards of

different companies with them. While these results were again fairly predictable, a look at both the average level of agreement with these statements as well as the differences between the main and control groups yields some remarkable insights: (1) the difference between the main and control groups is smaller for statements regarding the effect of the loyalty schemes on the issuing company (i.e. Item 1 and 3) as opposed to effects on the customers (i.e. Items 2, 4, and 5). (2) Across all four groups, the statement about loyalty cards helping companies to get customers committed found the highest agreement with mean values around 4 on the 5-point Likert scale. In other words, both members and non-members of loyalty schemes are convinced that they do indeed work. (3) The largest difference between the main and the control groups exists with regard to the statement pair "loyalty schemes are good/annoying" (Items 2 and 4). (4) The statement attracting the single highest amount of agreement is that concerning the annoyance felt when having to carry around many cards of different programs. In this case, both control groups clearly surpassed the threshold of a mean value of 4 on the 5-point scale with an average of around 4.2. The p-values calculated by the one-way ANOVA proved highly significant ($p < 0.001$) across all groups for all five statements (Duncan test-group assignment – **Item 1**: Group 1: Aral Control, Shell Control – Group 2: Aral, Shell; **Item 2**: Group 1: Aral Control – Group 2: Shell Control – Group 3: Shell, Aral; **Item 3**: Group 1: Aral Control, Shell Control – Group 2: Shell Control, Aral – Group 3: Aral, Shell; **Item 4**: Group 1: Shell, Aral – Group 2: Shell Control – Group 3: Aral Control; **Item 5**: Group 1: Aral, Shell – Group 2: Shell Control, Aral Control).

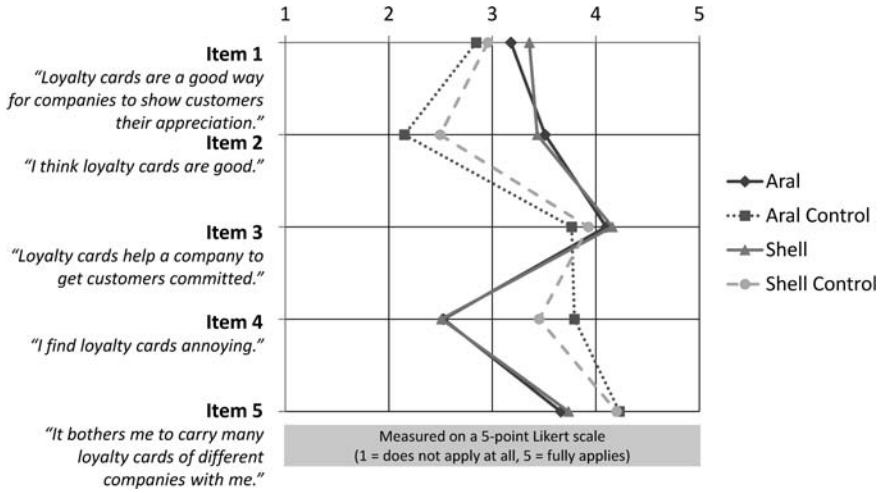


Figure 35: Descriptive Statistics – General Attitude Towards Loyalty Programs

7) Privacy Concerns

Ending the general segment on loyalty cards, customers were asked whether (1) they are and whether (2) program members generally should be concerned about their privacy. Again, two distinct groups can be made out in Figure 36, with respondents of the control groups naturally being the bigger skeptics with regard to the privacy issue. Interestingly though, even within the main groups respondents indicated a privacy concern more often than not (with mean values between 2.5 and 3 for Item 1 and between 3 and 3.5 for Item 2). Moreover, customers were more likely to agree with the statement that holders of loyalty cards should generally be afraid, as opposed to the statement that they themselves are afraid. Most likely, however, this discrepancy can be explained by the disrupting effect of social desirability – giving room to the speculation that the responses to Item 2 are the more accurate ones. The one-way ANOVA yielded highly significant p-values ($p < 0.001$) for both items (Duncan test-group assignment – **Item 1**: Group 1: Aral, Shell – Group 2: Shell Control, Aral Control; **Item 2**: Group 1: Aral, Shell – Group 2: Shell Control, Aral Control).

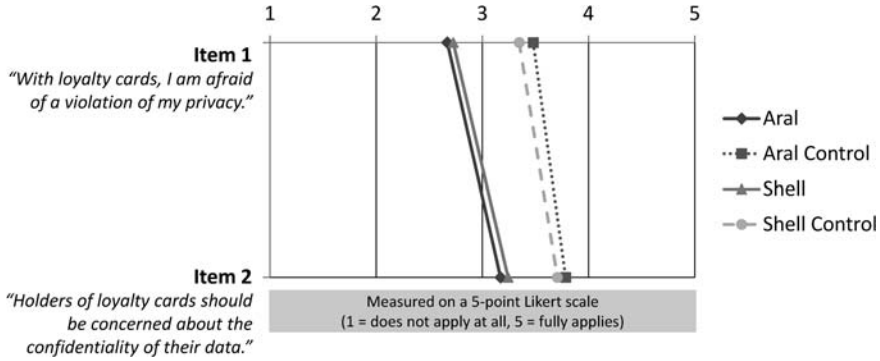


Figure 36: Descriptive Statistics – Privacy Concerns

6.2.3 Satisfaction and Loyalty

1) Store Satisfaction

Following the introductory section on loyalty cards in general (and a special segment for the main groups covered in Chapters 6.2.5 to 6.2.7), a passage on store satisfaction and loyalty was presented to respondents. Satisfaction was operationalized with three items, largely based on Mägi's (2003) work (see Chapter 5.5). As illustrated in Figure 37, answers were very similar within the

main and within the control groups, but significantly different between these two. The slight drop for Item 3 can probably be explained almost entirely by the rather extreme wording used (a "perfect" fuel station), but also here, the absolute difference between the mean values for the main and control groups remains the same. Specifically, loyalty program members were found to be consistently more satisfied than non-members across all items. Whether or not this excess in satisfaction is entirely due to the loyalty program, however, is unclear. A possible explanation would be the same as often cited in relation to loyalty: customers who are already very loyal to a retailer are the ones most likely to become members of the loyalty program, as they draw the biggest benefit from it. Given, then, that satisfaction is a precursor to loyalty, it could be the case that customers within the main group have already been more satisfied in the first place. While this might be true at least for a part of the respondents, it is not unlikely, however, that the loyalty program indeed played a role. As for the result of the one-way ANOVA across all groups, values proved to be significant (Item 1: p = 0.002, Item 2: p = 0.001, Item 3: p =0.008; Duncan test-group assignment – **Item 1**: Group 1: Aral Control, Shell Control – Group 2: Aral, Shell; **Item 2**: Group 1: Aral Control, Shell Control – Group 2: Aral, Shell; **Item 3**: Group 1: Shell Control, Aral Control – Group 2: Aral, Shell).

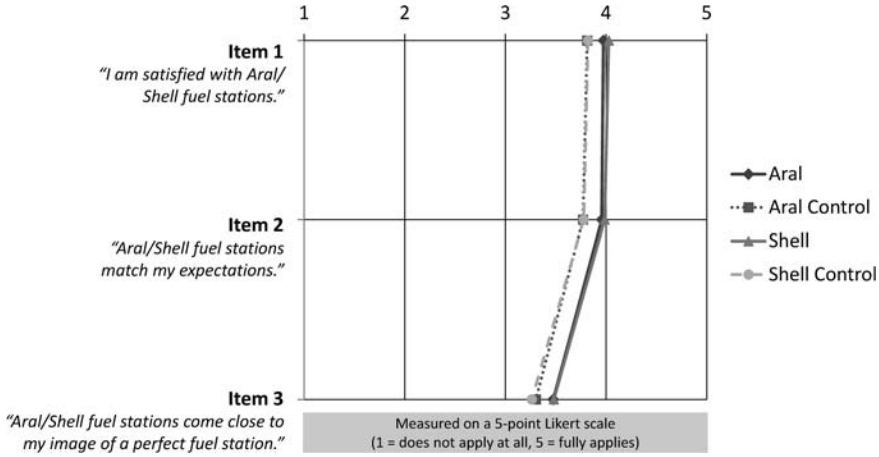


Figure 37: Descriptive Statistics – Store Satisfaction

2) Attitudinal Loyalty

In the questionnaire, attitudinal loyalty represented the first component of the loyalty construct to be checked. In order to determine the attitude (i.e. feel-

ing/mind-set) customers have towards the company, they were asked to indicate their answer to three statements relating to their loyalty. This led to a couple of interesting findings: (1) members of the loyalty schemes were found to be significantly more loyal than members of the control group. (2) Members of the stand-alone program turned out to be significantly more loyal than those of the coalition scheme, while no significant difference was to be found between the two control groups (see Chapter 6.3.8 for a more detailed discussion of these findings). (3) The agreement with the attitudinal loyalty statements was clearly lower than that with the satisfaction statements. In other words, satisfaction did not fully translate into attitudinal loyalty. As far as the one-way ANOVA is concerned, p-values proved to be highly significant for all three statements ($p < 0.001$; Duncan test-group assignment – **Item 1**: Group 1: Aral Control, Shell Control – Group 2: Aral – Group 3: Shell; **Item 2**: Group 1: Aral Control, Shell Control – Group 2: Aral – Group 3: Shell; **Item 3**: Group 1: Aral Control, Shell Control – Group 2: Aral – Group 3: Shell).

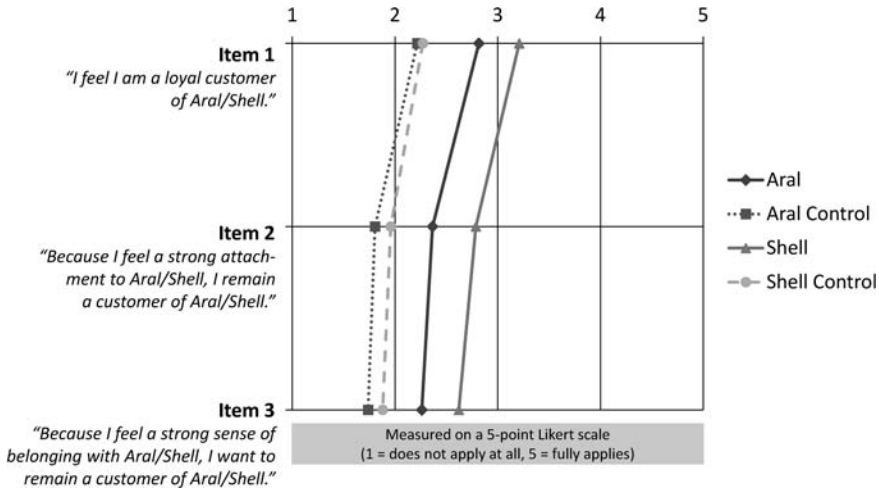


Figure 38: Descriptive Statistics – Attitudinal Loyalty

3) Word-of-Mouth

As part of the loyalty construct, word-of-mouth was operationalized as a three-item construct. Particularly the first and third items, adopted from the work of Bridson et al. (2008), were naturally destined to lead to low levels of agreement with customers of a fuel retailer. While owners of the newest sports car or electronic gadget would clearly have been more likely to "tell friends, family, or

colleagues about the positive experiences" with their recent purchase, patrons of a fuel stations probably would not. Nevertheless, even Item 2, which queried customers whether they would recommend the fuel station upon being asked, led to rather low levels of agreement (with mean values of around 1.8 within the control groups and 2.4 within the main groups). Still, the data revealed some noteworthy differences. Similar to the attitudinal loyalty construct, both control groups were well below the Shell main group. This time, however, the Aral main group was only able to gain significant ground over the control groups with regard to Item 2. All in all, then, the Aral group received a significantly better response than the control groups (albeit by a comparatively low margin), but clearly failed to achieve the high levels of Shell. Altogether, the one-way ANOVA delivered highly significant p-values for all three items ($p < 0.001$; Duncan test-group assignment – **Item 1**: Group 1: Aral Control, Shell Control, Aral – Group 2: Shell; **Item 2**: Group 1: Aral Control, Shell Control – Group 2: Aral – Group 3: Shell; **Item 3**: Group 1: Aral Control, Shell Control – Group 2: Shell Control, Aral – Group 3: Shell).

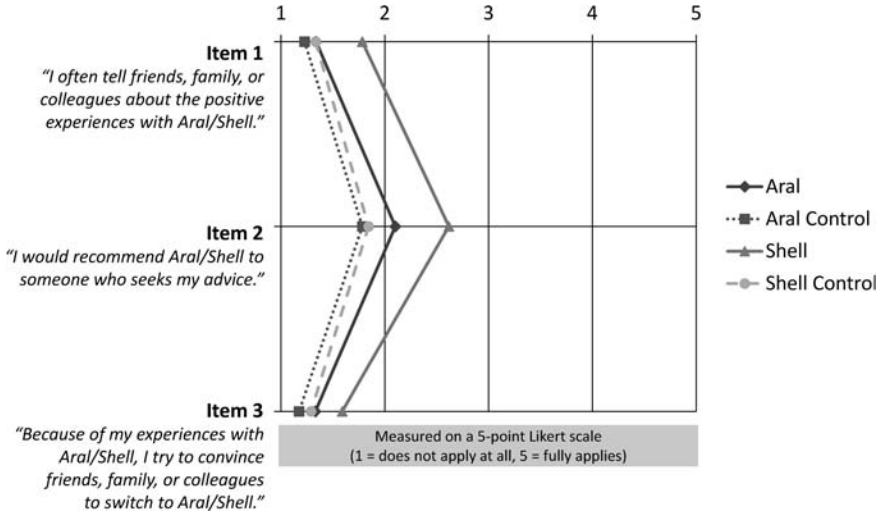


Figure 39: Descriptive Statistics – Word-of-Mouth

4) Loyalty Scheme-Related Loyalty

Mixed into the section containing the items of the satisfaction, attitudinal loyalty and word-of-mouth construct was a single direct question asking customers whether they would continue to patronize the fuel station even if the loyalty

program did not exist. For control purposes (and despite the loss of content-wise relevance), this question was also included in the control group survey forms. Yet again, the values of the two control groups turned out to be fairly similar, with Aral one step and Shell two steps ahead. In this case, however, a high level of agreement signifies a lower dependency on the loyalty scheme, or in other words, a higher level of non-scheme-related loyalty. One possible source of error, discovered only after the collection of data, is that the phrasing of the statement asks whether customers would still "prefer" to refuel at the station, instead of "continue to patronize it the way have done so far" (which could be a problem for respondents who did not *prefer* to refuel there before either). This, in fact, is also the most probable reason for the low mean values within the control groups. To test this hypothesis, a one-way ANOVA was performed only with those respondents who had a share-of-wallet of 50% or higher at their respective chain. A p-value of 0.824 confirmed that all behaviorally loyal customers really do behave the same, as far as this issue is concerned. Only when using the full data set, did the one-way ANOVA return a highly significant p-value ($p < 0.001$; Duncan test-group assignment: Group 1: Shell Control, Aral Control – Group 2: Aral – Group 3: Shell) – supporting the hypothesis that it is indeed in relation to the behaviorally less loyal customers that the difference comes into play, as it is they who would have been affected by this phrasing problem. In any case, these limitations simply need to be kept in mind when interpreting the result that program members were characterized by a fairly high level of scheme-related loyalty.

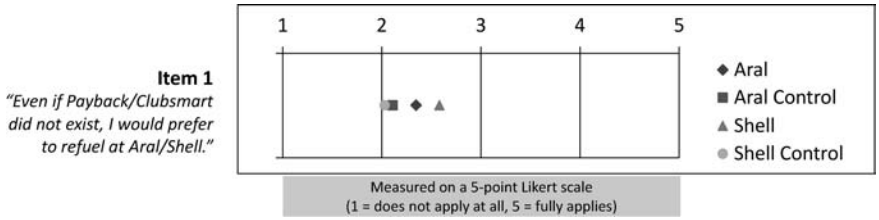


Figure 40: Descriptive Statistics – Loyalty Scheme-Related Loyalty

6.2.4 Purchase Behavior

1) Share-of-Wallet

> *"Please estimate how your total expenditure for fuel is divided up among the following fuel stations. Please distribute 100% among the different chains (leave chains you do not visit blank)."*

To determine the purchase behavior across the whole category, customers were asked to indicate how their spending on fuel is divided up between the different fuel chains. Next to the eight largest national competitors, respondents also had the option of picking an "other" category, summing up the remaining small, regional and other independent fuel chains or individual stations. Similar to the share of around 9% that Aral program members spent at Shell stations, Shell program members spent roughly 12% of their category expenditure at Aral stations. As far as the patronization of the own chain is concerned, things look different though. While the share-of-wallet allotted by the Aral main group to Aral stations equals 49% on average, members of the Shell main group spend a stunning 66% of their budget at Shell stations. Between the two control groups, only minor differences could be discovered (see Table 14) and it should also be emphasized, that no significant discrepancy in the availability of competitive options between the fuel stations where the survey was conducted could be noted.

	Aral	Shell	Esso	Jet	Avia	Total	Agip	OMV	Other	*TOTAL*
Aral	48.9%	9.3%	5.5%	8.8%	1.0%	1.2%	4.7%	6.9%	13.8%	*100%*
Shell	12.1%	65.6%	3.3%	4.7%	0.5%	1.1%	4.0%	2.1%	6.8%	*100%*
Aral Control	31.9%	13.7%	8.2%	9.9%	1.5%	3.4%	6.9%	8.9%	15.4%	*100%*
Shell Control	17.4%	30.9%	8.3%	9.1%	0.8%	1.6%	7.4%	5.9%	18.6%	*100%*

Table 14: Descriptive Statistics – Share-of-Wallet

Note: n = 1,065 (Aral: 297, Shell: 291, Aral Control: 236, Shell Control: 241)

2) Purchase Frequency

"Please estimate how often per month you visit a fuel station to refuel your vehicle."

In addition to share-of-wallet, purchase frequency was measured as another indicator for behavioral loyalty, with the data gathered revealing an unexpected picture. While the frequency of purchase was lower in the Shell control group as compared to the Shell main group, the opposite was found to be the case for Aral. At the same time, a notable difference turned out to exist between the two control groups – suggesting interferences by other variables. What is particularly startling about this is the fact that the purchase frequency is higher at the Shell main group as compared to the Aral main group, but lower at the Shell control group as compared to the Aral control group.

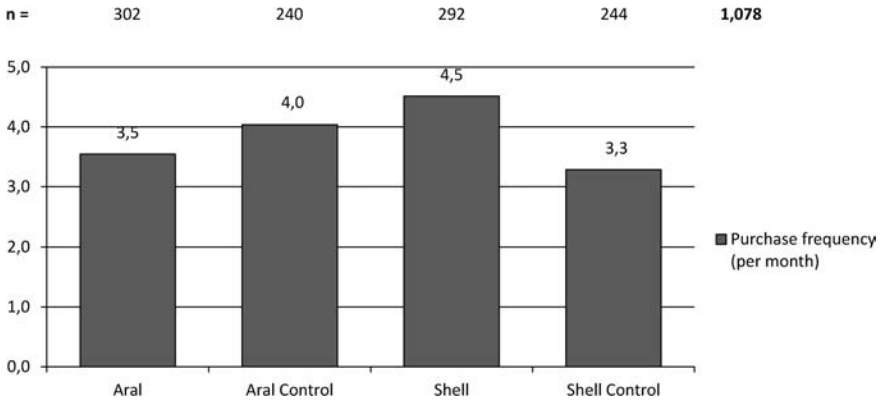


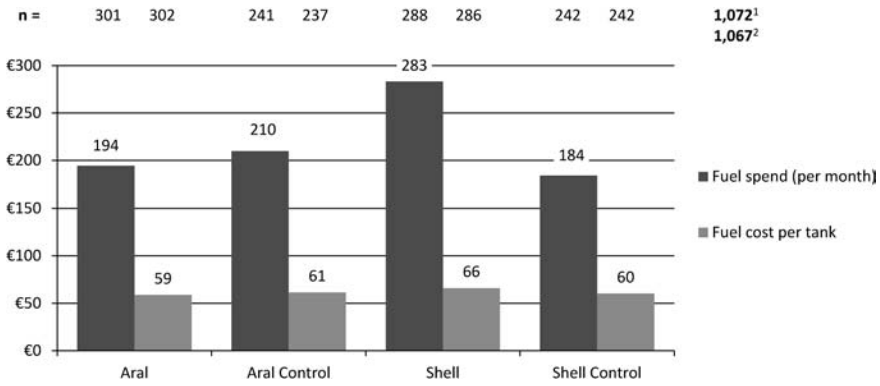
Figure 41: Descriptive Statistics – Purchase Frequency

3) Monthly Category Spend and Cost per Tank

"Please estimate how much money you currently spend on fuel per month."

"Please estimate how much you currently pay for an average tank of fuel."

Similar to the frequency of purchase, the mean values for the Shell main group clearly exceeded those of both the Aral groups as well as the Shell control group, while at the same time, the Aral control group exceeded the Shell control group. Although at least part of the high monthly spend of members of the Shell main group can be explained by the higher average fuel cost per tank in combination with the higher frequency of purchase, there appears to be more to it. This becomes apparent when looking at the Aral control group, where, as compared to the other three groups, the multiplication of purchase frequency times average fuel tank leads to the outcome with the biggest difference to the declarations for monthly fuel spend. It should be noted that while this calculation is never far from accurate (i.e. the difference equals around 14 EUR for all, except the Aral control group), individual respondents might nevertheless have misunderstood the question in that some indicated the average amount of fuel they usually fill into their tank (e.g. somebody might refuel exactly 20 liters every visit, no matter how empty the tank is), while others indicated the amount it would take to fill up a completely empty tank.



1 Fuel spend
2 Fuel cost per tank

Figure 42: Descriptive Statistics – Monthly Category Spend and Cost per Tank

6.2.5 Common Loyalty Program Member-Specific Items

While the questions covered so far were the same for all four groups, there were some that only the survey form for the main group contained. Out of those questions on the "extra page" (control group forms were 3 pages and main group forms 4 pages long), some were tailored to the respective loyalty program, while others were identical for both main groups and thus allow for a comparison. This comparison will be presented in this section.

1) Place Where Loyalty Card is Kept

"Where do you usually keep your Payback/Clubsmart card?"

The wallet is, with 92% for Aral and 69% for Shell, the clear number 1 place to keep the loyalty card. Compared to Aral, however, Shell customers were significantly more likely to keep the card in the car. Two factors are assumed to be responsible for this: (1) the Aral Payback scheme is a loyalty coalition with other partner companies where customers do not necessarily go to shop at with their car. Keeping the loyalty card of a fuel station in one's personal vehicle, however, ensures that it is always there when a purchase is made (with the exception of people owning more than one car). Furthermore, no wallet space is used up in that case. (2) The quota of women participating in the Payback scheme is higher than that in the Clubsmart program, and as women generally do not carry their

wallet in a pocket of their pants, they are also less likely to be bothered by a purse bloated with loyalty cards. Finally, it should be noted that the "other place" category also includes respondents who do not use the card anymore and, for instance, have it lying around somewhere at home. With 3.3% for Aral and 4.5% for Shell, these groups are not very large, however. Across both sample groups, the Pearson's χ^2 value turned out to be highly significant ($p < 0.001$).

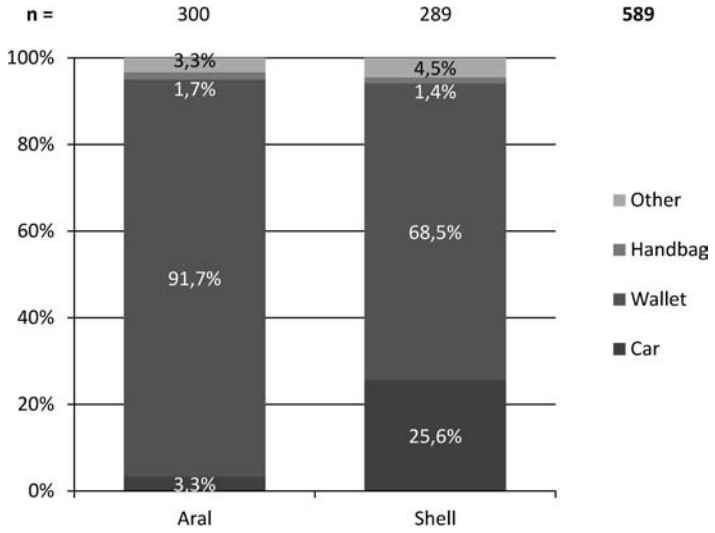


Figure 43: Descriptive Statistics – Place Where Loyalty Card is Kept

2) Reward Redemption Behavior

"Have you ever redeemed Payback/Clubsmart points for a reward?"

In the questionnaire, customers had to pick from the answer options presented in Figure 45 and thereby indicate both whether and where they had ever redeemed points for a reward. As these answer options are not comparable, however, yes/no categories were introduced ex post in order to engage in at least some degree of comparison. This comparison, illustrated in Figure 44, shows that the percentage of respondents in the Aral group who had at least once redeemed points for a reward exceeds that of Shell by a small, albeit significant margin. Specifically, the Pearson's χ^2 test delivered a p-value of 0.045. While the Payback scheme offers a wider range of redemption options without connection to fuel retailing (due to its connection with a range of different partner companies),

Shell offers an narrower set of items overall with more (though not exclusively) firm-related rewards. Even more important, however, is the fact that Aral offers only three firm-related options to be redeemed at the fuel station (i.e. payment with points, a car wash, or coffee and a sandwich; see Table 10 in Chapter 5.1.3), while the majority of Shell's rewards can be picked up at the station. While firm-related rewards have been found to generally be the better choice for a company running a loyalty program (see Chapter 3.3.8), the coalition scheme still appeared to be able to convince more customers to redeem their points (which customers did primarily via Payback directly or other Payback partners). Next to other things, different communication activities might have helped as well, of course, leaving it open how big a role the redemption options themselves really played.

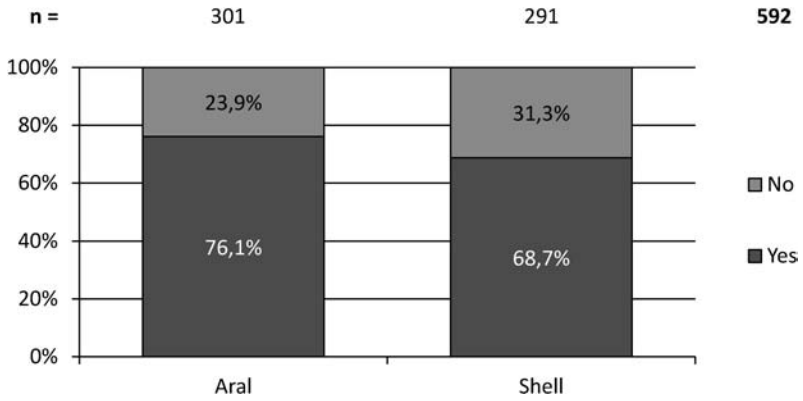
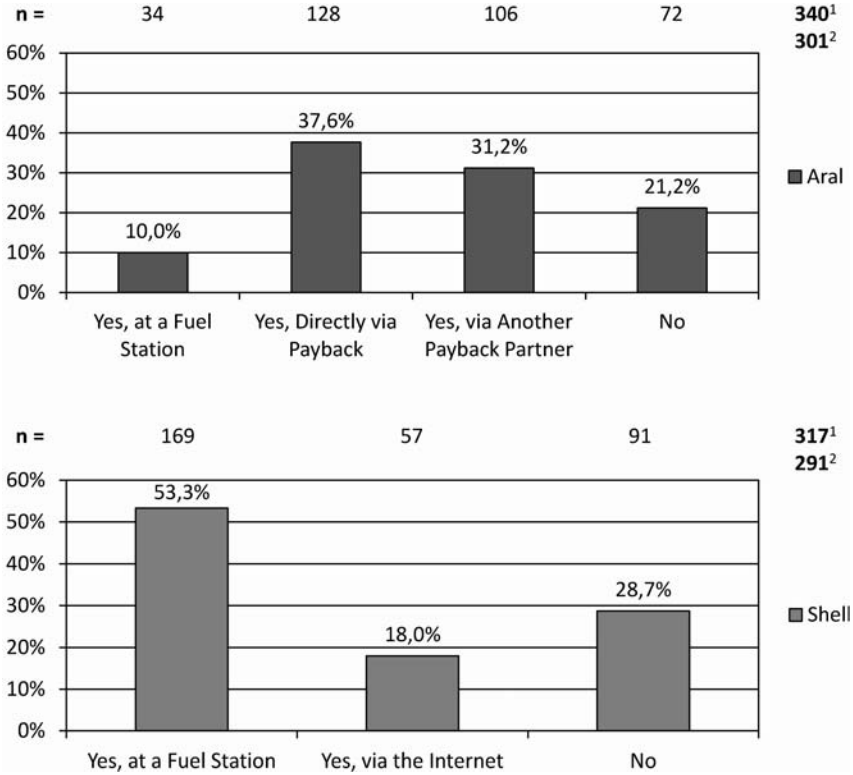


Figure 44: Descriptive Statistics – Reward Redemption Behavior

Note: Customers were asked whether they have ever redeemed points for a reward



1 Including multiple answers (= number of answers given)
2 Excluding multiple answers (= number of respondents)

Figure 45: Descriptive Statistics – Reward Redemption Behavior (Details)

Note: Customers were asked whether and via what channel they have ever redeemed points for a reward

3) Patronization Prior to Program Membership

> *"Did you already visit Aral/Shell stations to refuel before you became a member of Payback/Clubsmart?"*
>
> *"If yes (otherwise please skip question): Compared to today, did you refuel there … in the past?" [options: rather less frequenlyt, about the same amount of times, rather more frequently]*

Respondents were faced with these questions to determine two things: (1) whether the loyalty program might have caused them to start patronizing the fuel station and (2) whether the membership might have caused them to intensify the

patronization of the fuel station (e.g. by increasing the share-of-wallet). In case of question 1, no significant difference could be made out between the two groups. Within both the Aral and Shell main group, around 6% of respondents declared that they had not refueled their vehicle at these fuel stations prior to their loyalty program membership. In other words, roughly 6% of the chains' customers can be considered new customers that were acquired through the loyalty program.

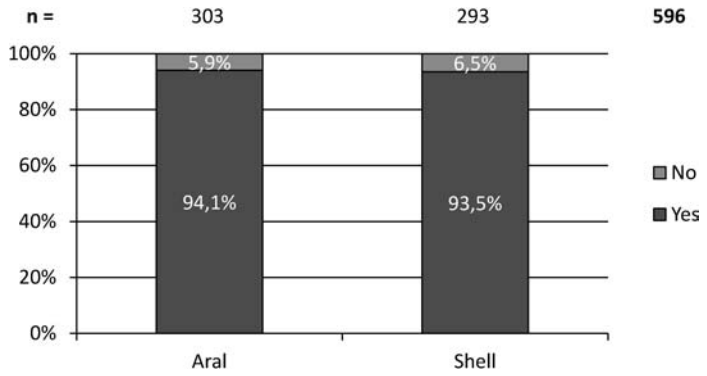


Figure 46: Descriptive Statistics – Patronization Prior to Program Membership

In case of question 2, significant differences do exist, however. While the amount of people indicating more frequent purchases in the past was found to be similar for both groups with a value of around 10%, 27% of Aral customers stated that they had purchased there rather less frequently in the past, as compared with 38% of Shell customers. The p-values calculated by Pearson's χ^2 equaled 0.783 for question 1 and 0.012 for question 2.

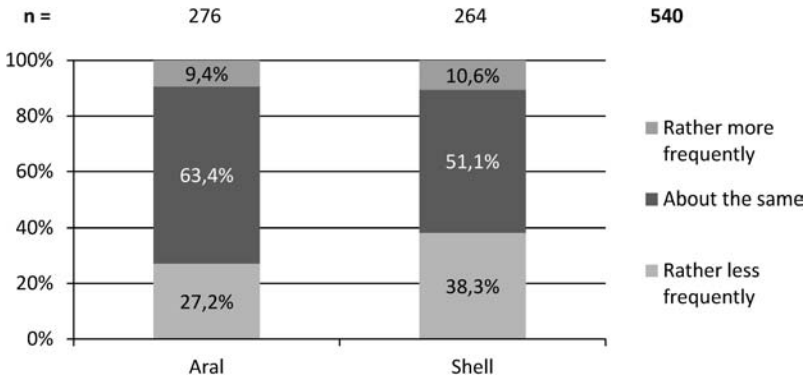
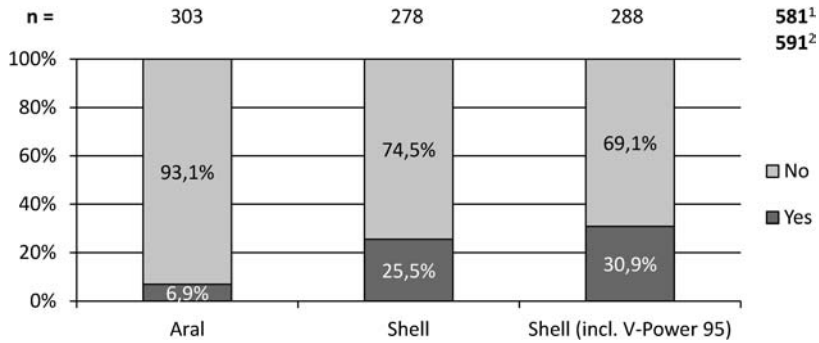


Figure 47: Descriptive Statistics – Past Purchase Frequency

4) Reaction to Up-Selling Incentives

> *"Have you ever been motivated by extra Payback/Clubsmart points to refuel with Ultimate 100 or Ultimate Diesel/V-Power Racing 100 or V-Power Diesel, even though you would have normally purchased regular fuel or diesel?"*

It should be noted that the original Shell survey form contained an additional category for V-Power 95, which was listed separately to permit a clean comparison [V-Power 95 is a premium version of its regular fuel, but with the same octane number. Specifically, Shell offers (1) regular 95 octane fuel and (2) regular Diesel, plus (3) a premium fuel with 95 octane, (4) a premium fuel with 100 octane, and (5) a premium Diesel. Except for the premium fuel with 95 octane, Aral offers the same range at most fuel stations.]. It can be seen in Figure 48 that as compared to the Aral main group, significantly more members of the Shell loyalty program declared that they had previously been persuaded by extra points to try out a premium fuel (26% as opposed to 7% at Aral). The Pearson's χ^2 value turned out to be highly significant ($p < 0.001$) across these two groups.



1 Excluding V-Power 95 (= clean comparison)
2 Including V-Power 95

Figure 48: Descriptive Statistics – Reaction to Up-Selling Incentives

In addition to the comparison given above, further details about (1) the answers of the Shell main group, as well as (2) the response to a follow-up question also belong in this paragraph. The more detailed view available for the Shell main group is presented in Figure 49. With around 20%, V-Power Diesel is clearly Shell's most successful premium product, followed by V-Power 95 and Shell's most expensive product – V-Power Racing 100. These figures need to be interpreted with care, however, as no information about the type of fuel the respondents' cars require was captured. The only thing that can be added to this analysis are the statistics prepared by Germany's Federal Motor Transport Authority (Kraftfahrt-

Bundesamt). The Kraftfahrt-Bundesamt (2010) reported that the share of diesel cars on the road on January 1, 2010, equaled 25.9%, compared with 73% powered by regular fuel and 1.1% by gas, electricity, or a hybrid. Given the dominance of vehicles powered by regular fuel, the high proportion of people purchasing premium diesel is thus fairly impressive.

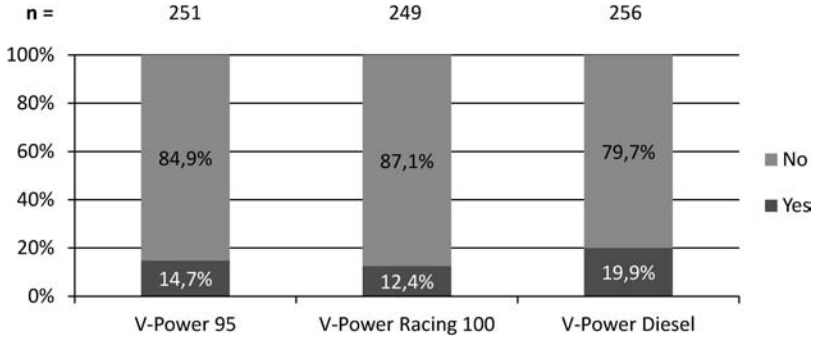
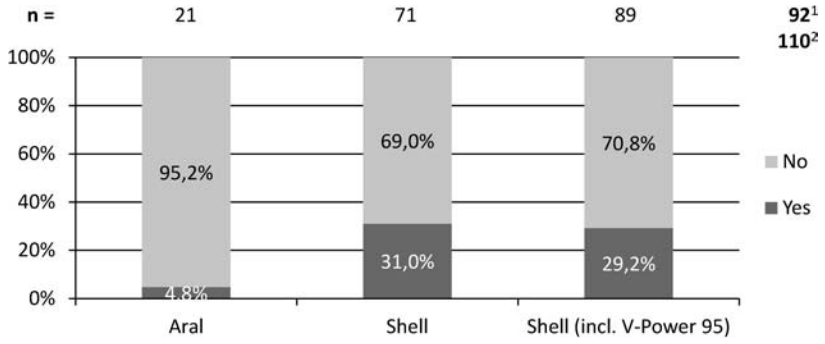


Figure 49: Descriptive Statistics – Reaction to Up-Selling Incentives (Details Stand-Alone Program)

"If yes (otherwise please skip question): Did you permanently stick with Ultimate/V-Power fuels afterwards?"

The follow-up question mentioned in the previous paragraph was whether customers who tried out premium fuels due to a point incentive continued to purchase them afterwards. The number of respondents listed in Figure 50 corresponds to those in Figure 48 who have tried out premium fuels (e.g. *303 * 6.9% = 21* in case of Aral). Like the higher percentage of customers persuaded to try these fuels at Shell, a larger percentage did stick with them later on. In the direct comparison with premium 100 octane fuel and premium diesel only (left two columns in Figure 50), Shell again clearly outrivaled Aral. 31% of Shell customers, as opposed to around 5% of Aral patrons who have tried out the fuels (note: which equates to only *one* customer, due to the small sample of 21 users), decided to also buy them afterwards. A further point that should be noted is the fact that customers did not seem to be as convinced of V-Power 95 as they were of the other two types of premium fuels. While the overall sample size increases with the inclusion of V-Power 95 (see right column in Figure 50), the quota of people continuing to buy premium fuels decreases.



1 Excluding V-Power 95 (= clean comparison)
2 Including V-Power 95

Figure 50: Descriptive Statistics – Permanent Change to Premium Product

5) Rating of Own Program

It can be seen in Figure 51 that as compared to the stand-alone solution, members of the coalition scheme were significantly more convinced of the quality of their loyalty program and the benefits it has to offer. Still, with values between 3.0 and 3.5 in the case of Shell and 3.5 and 4.0 in the case of Aral, both programs attain rather high levels of agreement to these statements on the 5-point Likert scale. The t-test delivered highly significant p-values ($p < 0.001$) for both statements.

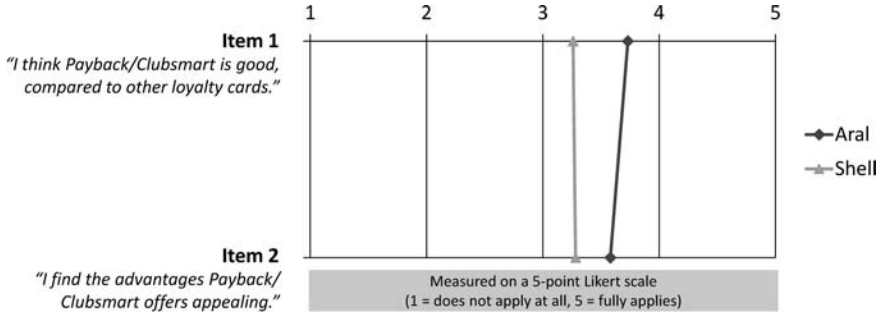


Figure 51: Descriptive Statistics – Rating of Own Program

6) Assessment of Point and Reward Structure

In all four areas – reward attractiveness, fairness of amount of points received, speed with which a good reward can be attained, and strenuousness of collecting points – the coalition scheme had the edge over the stand-alone program. For the first two statements, however, the difference proved to be insignificant. With mean values between 3.0 and 3.5 for both Aral and Shell, perception of reward attractiveness as well as the fairness of the amount of points received average to rather positive ratings. Clearer differences between the two groups become evident when looking at the latter two statements regarding the speed with which good rewards can be obtained and concerning the effort required to collect points. Members of the coalition scheme found it significantly easier to collect points and to quickly attain a good reward. Across these two groups, insignificant p-values for Item 1 ($p = 0.078$) and Item 2 ($p = 0.150$), but highly significant values for Item 3 ($p < 0.001$) and Item 4 ($p = 0.002$) were calculated by the t-test.

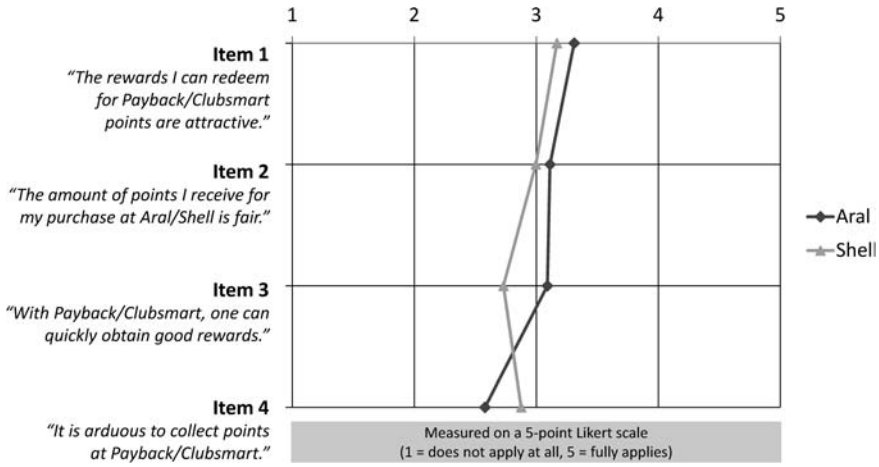


Figure 52: Descriptive Statistics – Assessment of Point and Reward Structure

7) Regularity of Use

With mean values between 4 and 4.5, this statement inquiring about the respondents' regularity of use of the loyalty card received some of the highest approval ratings in the study. In other words, both Payback and Clubsmart members used their loyalty card very regularly (albeit not always), although this time Shell turned out to have the lead over Aral. According to the t-test, which computed a p-value of 0.030, the difference is also significant.

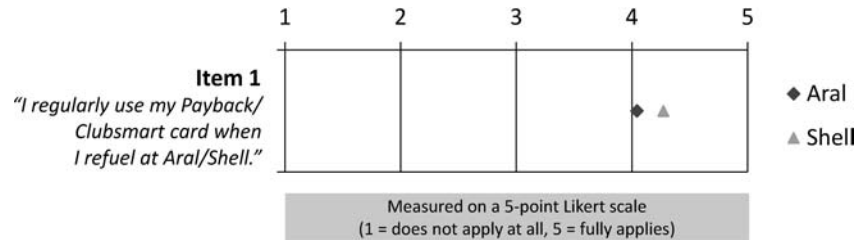


Figure 53: Descriptive Statistics – Regularity of Use

8) Alteration of Purchase Behavior Through Membership

Interestingly, no other Likert-scale question in the survey form revealed such big differences between the two main groups as these statements asking whether customers actively favored the fuel station since they became a member of that chain's program or whether they were willing to make a detour or at least postpone their next fuel stop to reach another station of that chain. With these questions of high practical relevance, the stand-alone program comes out as the clear winner over the coalition. In fact, Shell even achieved slightly higher agreement values for Item 3 than Aral did for Item 1, or in other words, compared to the coalition, the stand-alone solution seems to be significantly more successful at causing customers to prefer to refuel at their stations. The t-test produced highly significant p-values for all three items ($p < 0.001$).

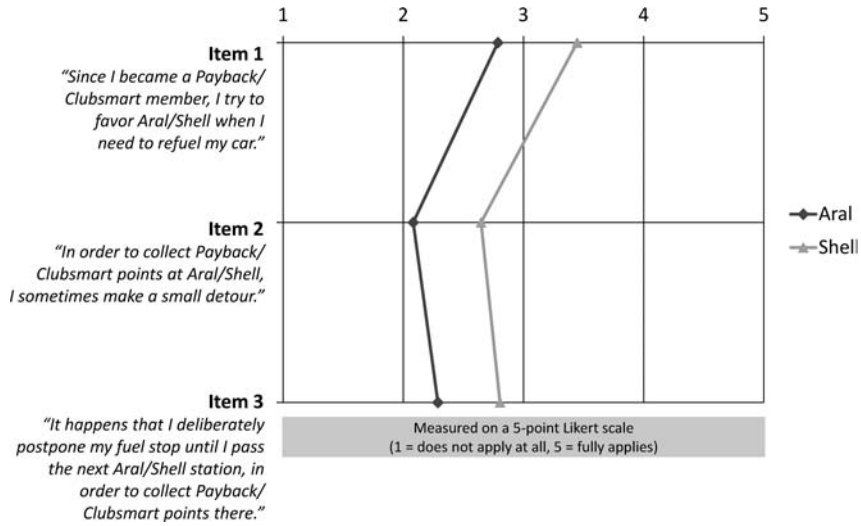


Figure 54: Descriptive Statistics – Alteration of Purchase Behavior Through Membership

6.2.6 Remaining Coalition Scheme-Specific Items

1) Coalition Partner Where Membership was Concluded

"Where did you become a Payback member?"

With Payback founded in March 2000 and Aral having joined the loyalty coalition in May 2006, the quota of people having become a Payback member at Aral was expected to be comparatively low. Customers with membership concluded at a different company are not necessarily a bad thing. In fact, the high quota of around 78% of respondents holding a Payback card issued by another partner would theoretically speak for the ability of the multi-partner scheme to potentially stimulate cross-partner sales. Looking at section 3 in Chapter 6.2.5, however, it can be seen that no significant advantage of the coalition scheme over the stand-alone program was found to exist.

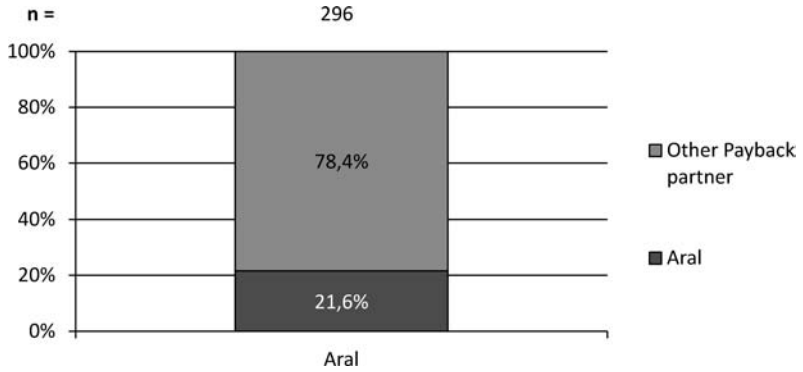


Figure 55: Descriptive Statistics – Coalition Partner Where Membership was Concluded

2) Number of Coalition Partners Patronized

"At how many partner companies of Payback have you shopped in the last year and used your Payback card during the purchase (including Aral; please estimate if necessary)."

The data resulting from this question confirms the impression given in the previous section on the company where the membership was concluded: for the most part, Payback members do patronize more than one partner company. Specifically, over 90% of Aral customers have collected points at at least one other coalition partner. With 38%, the biggest group was that with respondents shopping at three coalition partners, followed by 23% of customers patronizing four and 19% purchasing goods at two partners.

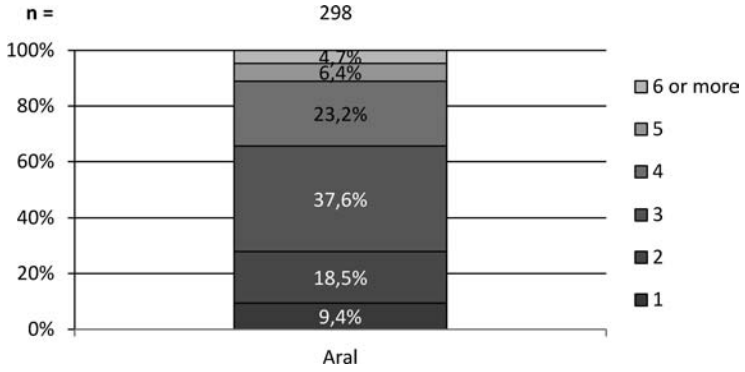


Figure 56: Descriptive Statistics – Number of Partner Companies Shopped at in the Past Year

3) *Collection of Sticker Points Prior to the Coalition Start*

"Have you ever collected sticker points at Aral prior to the introduction of Payback in May 2006?"

Around 26% of respondents indicated that they had already collected sticker points prior to the introduction of Payback. This promotional tool, which could also be called the simplest form of a loyalty program, was used by Aral before becoming a partner in the Payback coalition scheme.

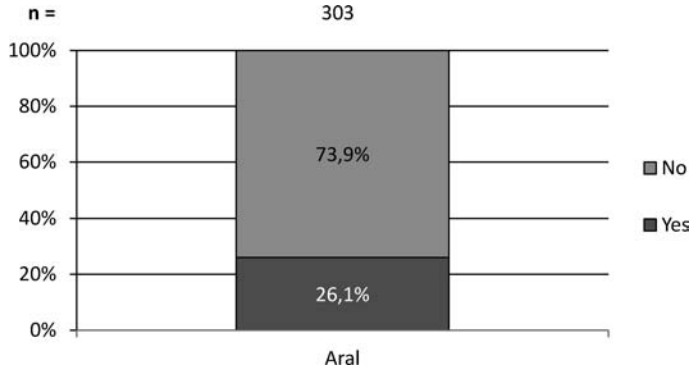


Figure 57: Descriptive Statistics – Collection of Sticker Points Prior to the Coalition Start

4) *Reaction to Cross-Selling Incentives*

"Have you ever been motivated by extra Payback points to wash your car or purchase something at the fuel station's store, even though you normally had not planned this?"

Like the question asking whether the customers were motivated by points to purchase premium fuels, this question was aimed at finding out whether respondents were motivated to wash their car or buy something at the shop. Clubsmart members received a comparable question, but without the segment on the car wash, as no points can be collected for that at Shell stations. Consequently, no comparison was made between the answers of Aral and Shell. Altogether, almost 19% of Aral customers stated that extra points had motivated them to wash their car or buy something at the shop without having normally planned to do so.

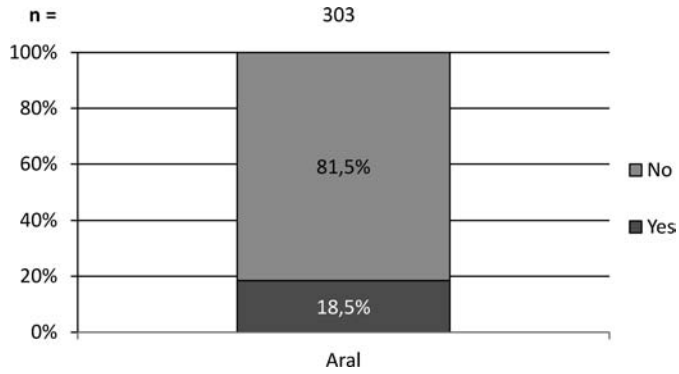


Figure 58: Descriptive Statistics – Reaction to Cross-Selling Incentives (Coalition Scheme)

Note: Incentives targeted at either store or car wash

6.2.7 Remaining Stand-Alone Scheme-Specific Items

1) Membership in Special Program Tier

> *"Are you, next to the regular Clubsmart program, also a member of the Shell V-Power Club?"*

In addition to the regular Clubsmart program, Shell has introduced the so-called V-Power Club, which Clubsmart members are invited to join, once they have purchased 180 liters of V-Power premium fuels within 6 months. V-Power Club members then receive five points for every liter of V-Power fuel they purchase, as compared to one point per liter that normal Clubsmart members collect. Within the sample of 293 Clubsmart customers, 16% were members of the V-Power Club. The remaining 84% non-members were made up of 60% who at least knew of the 2nd tier club and 24% who had not heard of it before.

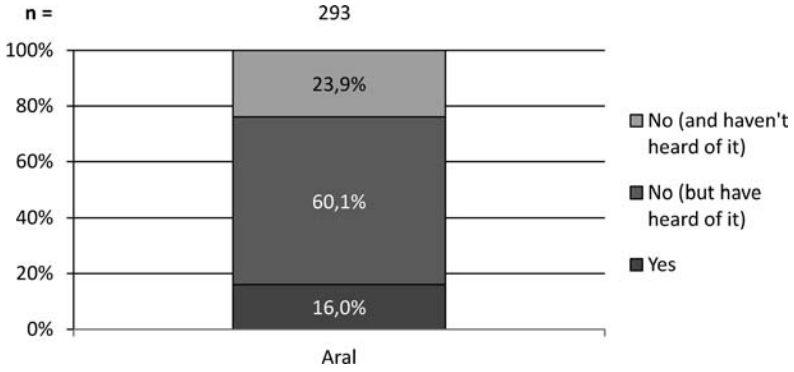
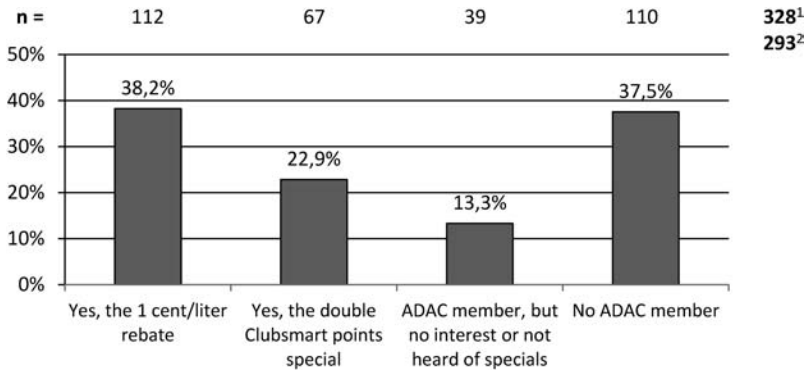


Figure 59: Descriptive Statistics – Membership in Special Program Tier

2) Response to Specials From Stand-Alone Program Partner

"Have you ever used the special offers for ADAC members at Shell?"

Shell offers two types of specials to all members of ADAC (Germany's main motoring club): (1) either a direct rebate of 1 cent per liter or (2) double Clubsmart points on the purchase. Given that the value of a point equals around 0.5 cents (see Table 10 in Chapter 5.1.3 for the exact calculation), regular Clubsmart customers would theoretically receive the same value with both options. V-Power Club members, on the other hand, could benefit more from the double point special when purchasing V-Power fuels. For every liter of premium fuel a V-Power Club member buys, he would receive a 1 cent discount plus 2.5 cents in points value if he makes use of the discount special (= 3.5 cents total value, as he still receives 5 points for that liter in addition to the discount), but 5 cent in points value if he capitalizes on the double points special (as he gets 10 points per liter). When interpreting Figure 60, it should be noted that multiple answers were possible only for the first two options (as a customer might have tried out both the rebate and the double points option), but not for the latter two. Altogether, 38% of all respondents were not a member of the ADAC, while 13% were members, but had no interest in the specials or had not heard of them. In other words, 49% of the respondents had already used either one or both of these specials, with the majority preferring the 1 cent rebate. As hypothesized before, this direction of preference turned out differently for V-Power Club members (who were also ADAC members). Out of 39 respondents falling into that category, 14 had used the rebate option, while 25 had used the double points option.



1 Including multiple answers (= number of answers given)
2 Excluding multiple answers (= number of respondents)

Figure 60: Descriptive Statistics – Response to Specials From Stand-Alone Program Partner

3) Reaction to Cross-Selling Incentives

> *"Have you ever been motivated by extra Clubsmart points to purchase something at the fuel station's store, even though you normally had not planned this?"*

As mentioned before in the section on coalition scheme-specific questions, no comparison can be made with the similar question for Aral, as they differ with regard to the car wash element (Aral customers can receive points at the car wash, while Shell customers cannot). Focused purely on the motivation to trigger purchases at the shop, roughly 17% of respondents declared that they had previously responded to such an incentive.

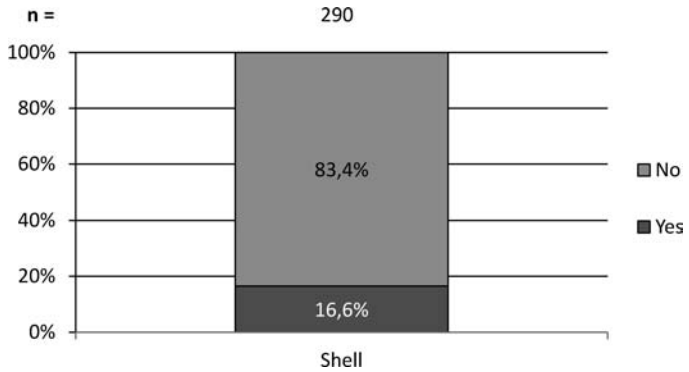
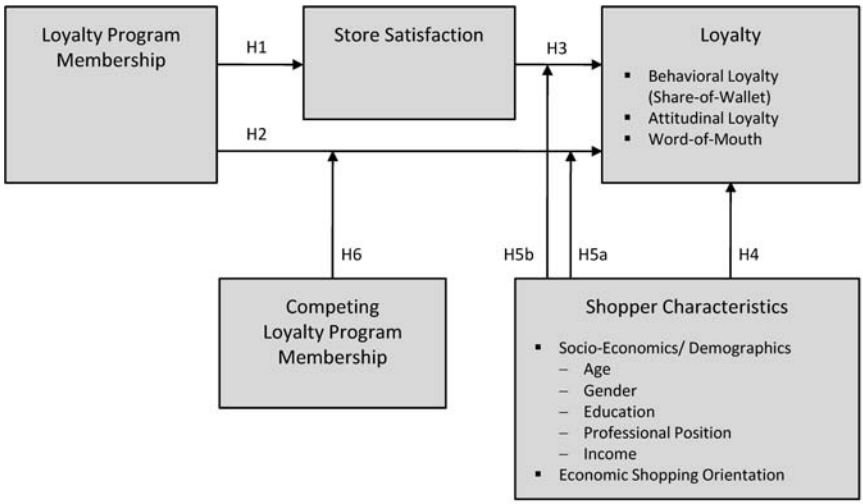


Figure 61: Descriptive Statistics – Reaction to Cross-Selling Incentives (Stand-Alone Scheme)

Note: Incentives targeted at store or only

6.3 Main Model Test



H1: Loyalty program membership has a positive effect on store satisfaction.
H2: Loyalty program membership has a positive effect on loyalty.
H3: Store satisfaction has a positive effect on loyalty.
H4: Shopper characteristics influence the degree of developed loyalty.
H5a: Shopper characteristics moderate the effects of loyalty program membership on loyalty.
H5b: Shopper characteristics moderate the effects of store satisfaction on loyalty.
H6: Memberships in competing loyalty programs have a negative effect on the relationship between loyalty program membership and loyalty.

Figure 62: Study Framework and Hypotheses

To test the hypotheses illustrated in Figure 62, an analysis of covariance (ANCOVA) was selected as the statistical method to be used. Essentially, the ANCOVA is a combination of an analysis of variance and a regression, in that it allows both categorical and metric independent variables to be included in one single model test (Hatzinger & Nagel 2009, Backhaus et al. 2011). Simply put, it was deemed the best statistical test to answer the questions discussed in this study and also, it is a method well proven and established in literature.

While taking a defensive position might be considered an uncommon or unnecessary thing to do, the option of using a structural equation model (SEM) shall nevertheless be commented on, as currently its use appears to be somewhat "trendy" in marketing research. In a range of cases, however, one might easily get the impression that, as the saying goes, a sledgehammer has been used to

crack the nut. In the context of this study, the ANCOVA was found to feature several distinct advantages over an SEM:

- With 20 variables (prior to any aggregating measures), it is unlikely that a model fit would be given in an SEM.
- The multivariate normal distribution required for an SEM might not be achieved by a study using questionnaires.
- Furthermore, SEMs have rarely been used in the field of loyalty scheme success research. For example, in the 23 studies reviewed in Chapter 2.3, structural equation modeling found application in only a few rare cases where it was used in an *exploratory manner* prior to the actual analytical work. The only exception was one instance, where an SEM was used to test a single hypothesis out of many others in that particular study. Consequently, no reference values would have been available if the model did not fit.

Thus, with the exception of Hypothesis 1, where a separate linear regression was performed due to a different dependent variable, all hypotheses were tested using the ANCOVA within a single model. As far as the dependent variable loyalty is concerned, the options of using a principal component analysis or possibly an index were evaluated to deal with the three dimensions underlying this construct. Eventually, however, it was decided that three separate tests would be carried out to discover potential differences (i.e. one each for behavioral loyalty, attitudinal loyalty, and word-of-mouth). To further mark out the differences between the two loyalty scheme types, these tests were performed once with the Aral data set (main and control group) and once with Shell data (main and control group), resulting in six individual tests altogether. Consequently, six p-values will be presented in the detailed evaluation of Hypotheses 2 to 6.

6.3.1 Reliability and Validity

Prior to the main model test, one last step needs to be taken and the reliability and validity of the employed constructs determined. Hereby, the measurement accuracy was captured by calculating the reliability coefficient Cronbach's ǧ using SPSS 18 (see e.g. Schermelleh-Engel & Werner 2007 for further details). Whether or not the attribute that is supposed to be measured is actually measured (and not something else) is what a validity analysis generally seeks to find out (Hartig et al. 2007). The specific type of validity that was tested here is that of construct validity, which Moosbrugger & Kelava (2007) characterized as dealing with the theoretical foundations of the trait that is being measured. In other words, the question is whether the scale actually measures the theorized construct which it is supposed to measure (see Cronbach & Meehl 1955 for a look

on the origins of this topic). To determine whether a common factor really underlies the different measures performed by the individual items, a confirmatory factor analysis was performed using AMOS 18 (Thompson 2008, Backhaus et al. 2011). As far as the outcome is concerned, standardized regression weights will be presented for each item, together with the Normed-Fit-Index (NFI) as a baseline comparison for model fit. Devised by Bentler & Bonnet (1980), the NFI has been selected as one representative from a range of fit indicators due to its time-tested use in marketing research. While it can take on a value between 0 and 1, anything above 0.9 can be considered evidence of a good model fit (Backhaus et al. 2011).

Before continuing this chapter on reliability and validity tests, a brief excursion will be made on the subject of reflective and formative models. This distinction is of particular importance to structural equation modeling, which found application in the context of the confirmatory factor analysis to determine the validity of the constructs. As described in Chapter 5.5, three-item measures were used for construct operationalization, with the loyalty construct being special in that it appears to be a multidimensional, second-order model (see e.g. Albers & Götz 2006 for further details on multidimensional models). In the latter case, however, the decision was taken to conduct separate tests with each component of the loyalty construct (i.e. behavioral and attitudinal loyalty, as well as word-of-mouth; see introduction to Chapter 6.3).

As far as operationalizing a construct is concerned, the basic question is always that regarding the direction of the relationship with its indicators (i.e. items) (Götz & Liehr-Gobbers 2004). In *reflective models*, the observed variables (x) constitute a representation of the underlying construct (ǧ) and it is those variables that are afflicted with a measurement error (ǧ) (see Figure 63). Within these models, a change of the construct will automatically have a causal effect on the individual indicators (Hildebrandt & Temme 2006). Consequently, the correlation (r) between these items will generally be high. By contrast, in *formative models*, the construct is explained by the indicators, or as Eberl (2006) put it, each indicator represents one material component of the construct. In other words, the construct is made up by the entirety of indicators, meaning also that these items are not necessarily correlated.

Jarvis et al. (2003) have provided a useful list of criteria which can be used to determine the reflective or formative nature of a construct. Similarly, Coltman et al. (2008) summarized both the theoretical and the empirical considerations necessary to establish the nature of the measurement model. Some controversy has sprouted meanwhile as to whether certain constructs can actually be conceptualized as both reflective and formative or not. For example, while discussing Gaski & Nevin's (1985) measure of coercive power, Wilcox et al. (2008) noted that "the same list of items might, depending on the wording of the general instructions, be conceptualized as either formative or reflective" (p. 1220). Building on this

and, among others, Diamantopoulos et al.'s (2008) contribution, Baxter (2009) concluded that "a construct is not intrinsically either formative or reflective: construct conceptualization determines the formative or reflective nature" (p. 1377). In response, Diamantopoulos (2010) agreed with this statement, but added that a controversy is often rooted in unclear conceptual definitions.

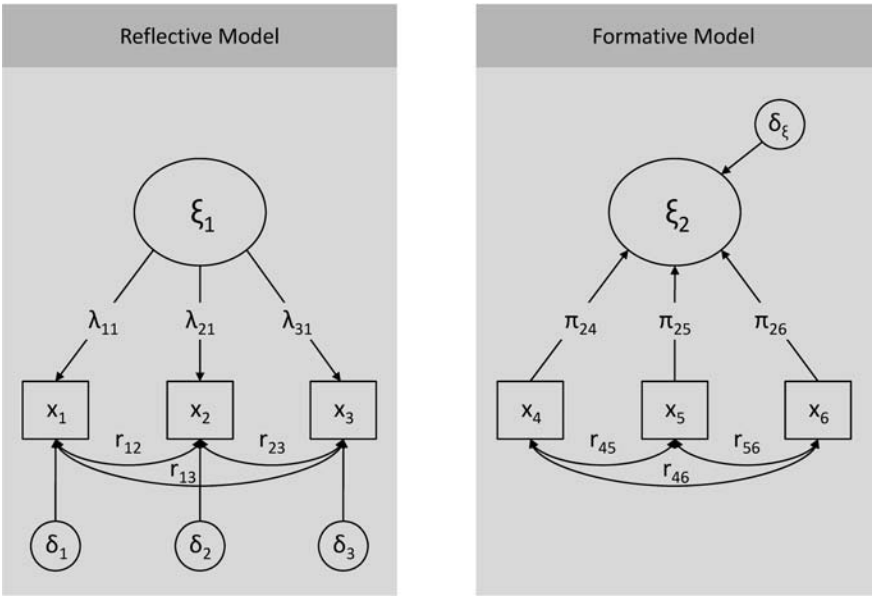


Figure 63: Reflective vs. Formative Models

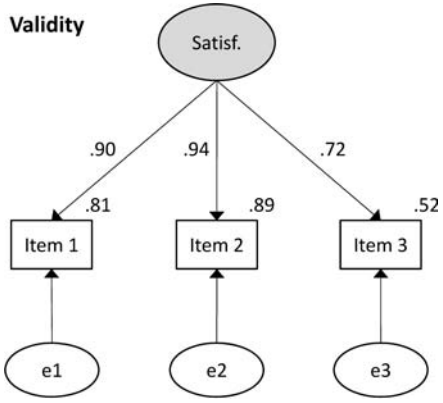
Source: Götz & Liehr-Gobbers 2004

As far as the constructs employed in this study are concerned, a reflective nature was presumed. Specifically, both a reliability and a validity test were conducted with the following four constructs:

- Store satisfaction
- Economic shopping orientation
- Attitudinal loyalty
- Word-of-mouth

1) Store Satisfaction

Item 1: I am satisfied with Aral/Shell fuel stations
Item 2: Aral/Shell fuel stations match my expectations
Item 3: Aral/Shell fuel stations come close to my image of a perfect fuel station



Reliability	Cronbach's α	n
Store Satisfaction	0.883	1,057

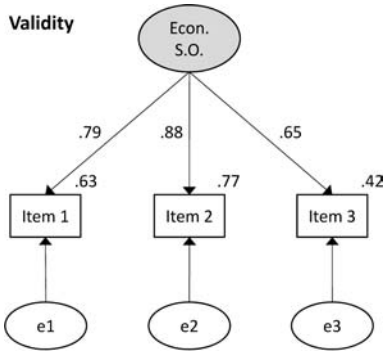
Figure 64: Validity/Reliability Test – Satisfaction Construct

Note: Validity figure shows standardized estimates

As seen in Figure 64, the validity test delivered standardized regression weights between 0.72 and 0.94 for the three items (NFI = 1), while the reliability test turned out a Cronbach's ǧ of 0.88. Statistical significance was determined for the three regression weights, while the Cronbach's ǧ can be considered more than acceptable (Schermelleh-Engel & Werner 2007).

2) Economic Shopping Orientation

Item 1: I refuel at the fuel station which currently has the lowest prices
Item 2: I compare what I get for my money at different fuel stations
Item 3: You profit from comparing prices across different fuel stations



Reliability	Cronbach's α	n
Econ. Shopping Orientation	0.815	1,066

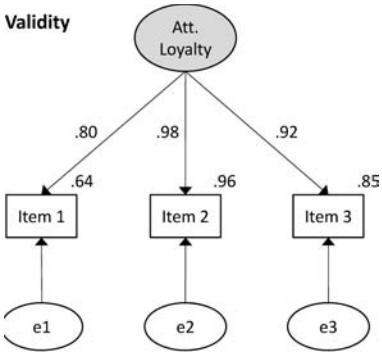
Figure 65: Validity/Reliability Test – Economic Shopping Orientation Construct

Note: Validity figure shows standardized estimates

In case of the economic shopping orientation construct, standardized regression weights between 0.65 and 0.88 were calculated for the three items in the confirmatory factor analysis (NFI = 1). As far as the reliability test is concerned, a Cronbach's ǧ of 0.82 was observed. Similar to the previous construct, statistical significance could be established for the three regression weights, while a Cronbach's ǧ above 0.8 can be deemed satisfactory.

3) Attitudinal Loyalty

Item 1: I feel I am a loyal customer of Aral/Shell
Item 2: Because I feel a strong attachment to Aral/Shell, I remain a customer of Aral/Shell
Item 3: Because I feel a strong sense of belonging with Aral/Shell, I want to remain a customer of Aral/Shell



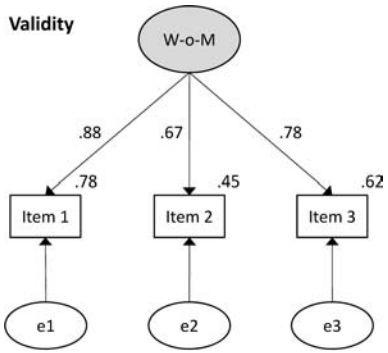
Reliability	Cronbach's α	n
Attitudinal Loyalty	0.924	1,055

Figure 66: Validity/Reliability Test – Attitudinal Loyalty Construct
Note: Validity figure shows standardized estimates

Evaluating the attitudinal loyalty construct, the confirmatory factor analysis found standardized regression weights between 0.80 and 0.98 for the three items (NFI = 1), while a Cronbach's ǧ of 0.92 was determined in the reliability analysis. Given these high values, statistical significance was naturally given for the three regression weights and also a Cronbach's ǧ of 0.92 can be considered very satisfactory.

4) Word-of-Mouth

Item 1: I often tell friends, family, or colleagues about the positive experiences with Aral/Shell
Item 2: I would recommend Aral/Shell to someone who seeks my advice
Item 3: Because of my experiences with Aral/Shell, I try to convince friends, family, or colleagues to switch to Aral/Shell



Reliability	Cronbach's α	n
Word-of-Mouth	0.790	1,080

Figure 67: Validity/Reliability Test – Word-of-Mouth Construct

Note: Validity figure shows standardized estimates

For the final construct of word-of-mouth, standardized regression weights between 0.67 and 0.88 were calculated for the three items (NFI = 1), with the reliability analysis showing a Cronbach's ǧ of 0.79. Though not as high as with the attitudinal loyalty construct, statistical significance was nevertheless given for the three regression weights, while a Cronbach's ǧ slightly below 0.8 can still be regarded as acceptable.

6.3.2 Hypothesis 1

"Loyalty program membership has a positive effect on store satisfaction"

Coalition: Null hypothesis has been rejected
Stand-Alone: Null hypothesis has been rejected

Membership	Test Group	p-value
Satisfaction	▪ Coalition: ▪ Stand-Alone:	0.009 0.001

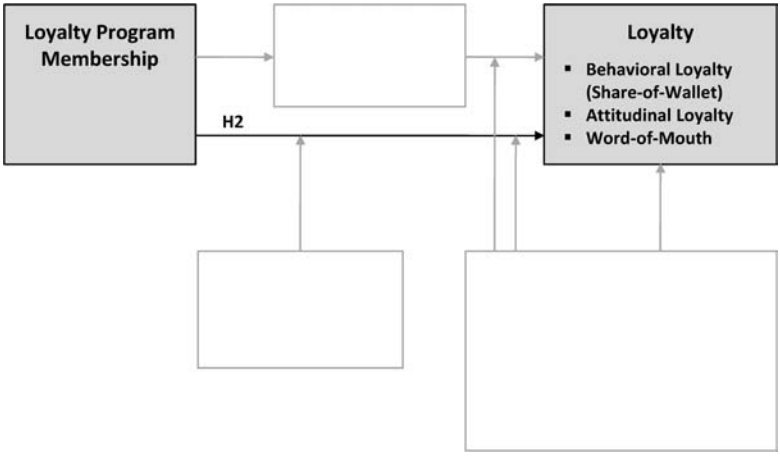
Figure 68: Main Model Test – Hypothesis 1

Note: n = 1,081 (Coalition: 544, Stand-Alone: 537)

As mentioned before, Hypothesis 1 is the only hypothesis that has not been evaluated by performing the ANCOVA with the main model. Instead, a separate linear regression was carried out to determine the effect of loyalty program membership on store satisfaction. As seen in Figure 68, this effect turned out to be highly significant for both the loyalty coalition and the stand-alone program. Clearly, these findings give further reason to believe that loyalty programs as a marketing tool do indeed have an effect on satisfaction with the store (which in turn is known to be an important antecedent to customer loyalty).

6.3.3 Hypothesis 2

"Loyalty program membership has a positive effect on loyalty"



Coalition: *Null hypothesis has been rejected with regard to two of the three dependent variables*
Stand-Alone: *Null hypothesis has been rejected*

Membership	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	< 0.001 < 0.001
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.004 < 0.001
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.468 < 0.001

Figure 69: Main Model Test – Hypothesis 2

Note: *n = 742 (Coalition: 377, Stand-Alone: 365)*

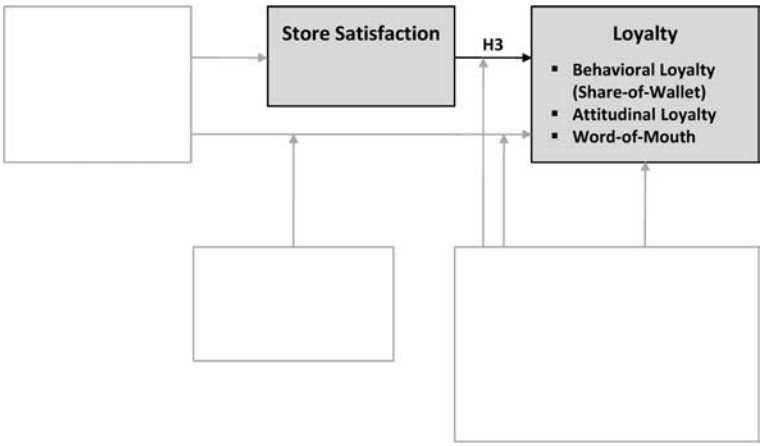
Constituting the core of this work, Hypothesis 2 dealt with the question of whether loyalty program membership has an effect on customer loyalty or not. As mentioned in the literature review of Chapter 2.3, previous evidence on this matter is somewhat mixed. Summarizing that evidence, it was concluded that a positive effect can be expected for behavioral loyalty, while the opposite is true for attitudinal loyalty (depending on program and industry structure).

Particularly in the case of the stand-alone scheme, evidence indicated a highly significant relationship between loyalty program membership and all three dependent variables (including attitudinal loyalty). Thus, contradictory to the general reasoning in Chapter 2.3, evidence points towards the ability of loyalty schemes to engender attitudinal loyalty in the fuel retailing industry. It has been said that a program's ability to do so is dependent on both its configuration and the industry and apparently, these conditions were both favorable for the subjects of study.

While all tests delivered positive results for the stand-alone solution, particularly with regard to word-of-mouth, things turned out differently for the coalition, where that test was clearly insignificant with a p-value of around 0.47. Positive word-of-mouth, a measure often named in connection with attitudinal loyalty, can arguably also be caused by non-attitudinal motivation (e.g. one might recommend a fuel station to a friend simply because the chain's loyalty program offers attractive rewards and not because of attitudinal loyalty to that chain). As seen in the results for word-of-mouth in the case of the coalition, there seems to be more to it, however. While the effect on both the behavioral and the attitudinal indicators was significant, this was not the case for word-of-mouth. It has already been demonstrated in the descriptive statistics section that within the three items making up the construct of word-of-mouth, only one of them showed a significant difference between the multi-partner main and control group. It is difficult to interpret why this is the case, but it is possible to ascertain one thing: the stand-alone program seems to be better able to stimulate its members to engage in positive word-of-mouth.

6.3.4 Hypothesis 3

"Store satisfaction has a positive effect on loyalty"



Coalition: Null hypothesis has been rejected
Stand-Alone: Null hypothesis has been rejected

Satisfaction	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	< 0.001 < 0.001
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	< 0.001 < 0.001
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	< 0.001 < 0.001

Figure 70: Main Model Test – Hypothesis 3

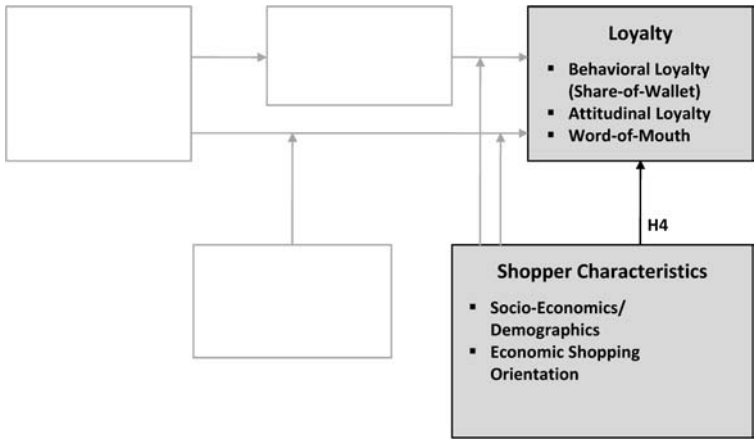
Note: n = 742 (Coalition: 377, Stand-Alone: 365)

Whether or not satisfaction has an effect on loyalty has been the subject of many pieces of research (see e.g. Homburg et al. 2008). Even though this relationship might not always be present (Jones & Sasser 1995), it certainly is more often than not. In any case, previous studies set in the context of loyalty schemes found differing magnitudes of this effect (e.g. Mägi 2003 for a grocery retailer or Bridson et al. 2008 for a health and beauty retailer). In this study covering the fuel retail industry, results were outright positive for all three elements making up the loyalty construct. With p-values of less than 0.001 for both the multi-partner and the stand-alone program in every single test performed, it seems

clear that store satisfaction indeed has a highly significant effect on customer loyalty in the fuel retailing industry.

6.3.5 Hypothesis 4

"Shopper characteristics influence the degree of developed loyalty"



Age	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.175 0.547
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.384 0.393
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.397 0.238

Gender	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.223 0.801
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.814 0.292
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.588 0.458

Education	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.198 0.208
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.249 0.011 *
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.052 0.047 *

Prof. Position	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.911 0.213
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.712 0.140
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.011 * 0.073

Income	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.733 0.784
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.427 0.772
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.980 0.249

Economic S. O.	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	< 0.001 * < 0.001 *
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.008 * < 0.001 *
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.140 0.135

Figure 71: Main Model Test – Hypothesis 4

Note: n = 742 (Coalition: 377, Stand-Alone: 365)

All p-values significant at the 5% level have been marked with an asterisk (*)

Coalition: Null hypothesis has been rejected (Economic Shopping Orientation: with regard to two of the three dependent variables, Professional Position: with regard to one of the three dependent variables)

Stand-Alone: Null hypothesis has been rejected (Economic Shopping Orientation: with regard to two of the three dependent variables, Education: with regard to two of the three dependent variables)

Intentionally formulated in a very broad manner, Hypothesis 4 encompasses a range of five individual demographic and socio-economic variables as well as the construct termed economic shopping orientation (i.e. price consciousness). Thus, while the null hypothesis has been rejected, it is still necessary to review in detail which particular shopper characteristics have turned out to influence customer loyalty. When looking at the overview of all calculated p-values (Figure 71), it can be seen that age, gender, and income had no significant effect, while at least with regard to one of the three dependent variables and at least one of the two test groups, education, professional position, and economic shopping orientation did have such an effect.

In the case of the coalition, the type of professional position held significantly influenced the degree to which customers engaged in positive word-of-mouth. To be specific, employees and civil servants *without* leadership responsibilities showed the highest level of word-of-mouth behavior, followed by employees and civil servants *with* leadership responsibilities, and finally freelancers exhibiting the lowest level. Interestingly, this effect could not be observed for either behavioral or attitudinal loyalty indicators. The second variable where a significant effect on loyalty could be noticed was that of economic shopping orientation. This effect was observed for both behavioral and attitudinal loyalty, with loyalty naturally declining with an increase in economic shopping orientation (i.e. with higher price consciousness).

For the stand-alone program, the effect of economic shopping orientation corresponded to that of the multi-partner solution, but things looked somewhat different in relation to the other variables. At a 5% level, professional position was insignificant, while education was significant for determining both attitudin-

al loyalty and word-of-mouth behavior. For the purpose of the model test, educational background was compressed to the two levels of basic education (anything below university/college level) and higher education (university/college level) and results have shown that those respondents with a lower level of education exhibited a higher level of loyalty.

To determine whether any interaction effects between education and professional position exist, a χ^2 test for independence was performed. With a Pearson's χ^2 value of 0.020, the null hypothesis that these two variables are unrelated had to be rejected. When interpreting the results of the model test with regard to Hypothesis 4, it should thus be kept in mind that the notion that educational background correlates with professional position has been confirmed.

6.3.6 Hypotheses 5a + b

5a: "Shopper characteristics moderate the effects of loyalty program membership on loyalty"

5b: "Shopper characteristics moderate the effects of store satisfaction on loyalty"

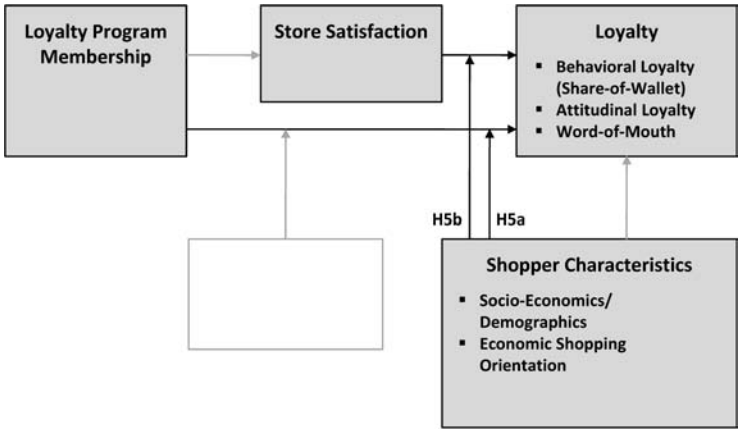


Figure 72: Main Model Test – Hypothesis 5a + b

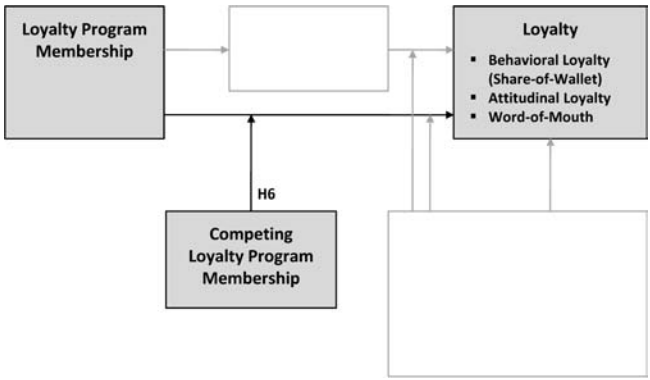
Note: n = 742 (Coalition: 377, Stand-Alone: 365)
Coalition: H5a: Null hypothesis has been maintained
H5b: Null hypothesis has been maintained
Stand-Alone: H5a: Null hypothesis has been maintained
H5b: Null hypothesis has been maintained

Due to the issues associated with interpreting any significant effects with multiple interactions (i.e. anything more than 2-way), the decision has been made to focus on 2-way interactions only. As all of these effects, multiplied by three tests for the different dependent variables, multiplied by the two fuel station data sets

equal a fairly high number of p-values, it has been decided to omit the overview tables for Hypotheses 5a and 5b. One further reason that contributed to this decision was the fact that none of the 2-way interaction effects between the six shopper characteristics variables and either loyalty program membership or store satisfaction turned out to be significant. This proved to be the case for all three dependent variables and both the multi-partner and the stand-alone scheme. In other words, no moderating effects could be observed.

6.3.7 Hypothesis 6

"Memberships in competing loyalty programs have a negative effect on the relationship between loyalty program membership and loyalty"



Competing Membership	Test Group	p-value
Behavioral Loyalty	▪ Coalition: ▪ Stand-Alone:	0.488 0.611
Attitudinal Loyalty	▪ Coalition: ▪ Stand-Alone:	0.999 0.020
Word-of-Mouth	▪ Coalition: ▪ Stand-Alone:	0.696 0.251

Figure 73: Main Model Test – Hypothesis 6

Note: n = 742 (Coalition: 377, Stand-Alone: 365)
Coalition: Null hypothesis has been maintained
Stand-Alone: Null hypothesis has been rejected with regard to one of the three dependent variables

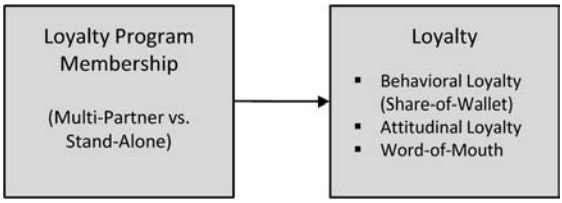
Contradictory to previous studies in the field (e.g. Mägi 2003 or Meyer-Waarden 2007, who discussed this issue in relation to lifetime duration), competing loyalty schemes were not found to have a moderating effect on the relationship be-

tween loyalty program membership and loyalty in the case of the coalition. While it sounds perfectly logical in theory that the effects of multiple competing loyalty cards would cancel each other out (Dowling & Uncles 1997), this need not necessarily be the case in practice. As far as Aral is concerned, possible reasons for this include the following: (1) weak competitive programs in the industry (with the exception of Shell Clubsmart), (2) a relatively low percentage of multiple card holders (among Payback members, only 19.5% held at least one competitive card – and in most cases it was not more than one), (3) a strong program of its own with an attractive configuration.

Nevertheless, what may come as a surprise is the fact that a significant moderating effect of competitive programs on the relationship between membership in the own loyalty scheme and attitudinal loyalty could be observed during the evaluation of the stand-alone program data ($p = 0.020$). This is even more curious, as it is this dependent variable where the smallest possible interaction effect was found for the coalition ($p = 0.999$). In any case, for the stand-alone solution, the moderating effect of memberships in competing loyalty schemes on the relationship between program membership and attitudinal loyalty turned out to be significantly negative. The reasons behind these discrepancies between the test groups are not fully known. However, what should be taken into account when interpreting these findings is the fact that the percentage of competitive card holders was lower among the coalition than among the stand-alone members. To be precise, 34.8% of Shell Clubsmart card holders were members in at least one other fuel station scheme (i.e. Aral Payback, in the majority of cases), while only 19.5% of Aral Payback members held at least one other competitive loyalty card (i.e. predominantly the Shell Clubsmart card). In other words, stand-alone scheme members had more opportunities to be disloyal due to temptation through a competitive scheme. Still, why this affected attitudinal loyalty in particular is not entirely clear. In any case, one thing is apparent: while the attitude of stand-alone program members might be negatively influenced by competitive card ownership, actual behavior is not!

6.3.8 The Multi-Partner vs. Stand-Alone Comparison

Up to now, the main model has been separately fed with two data sets consisting of a main and a control group each. In doing so, the question of whether multi-partner or stand-alone schemes really work better has not been addressed yet. In order to answer this question, a one-way ANOVA was performed for each of the three dependent loyalty-variables with the data of all four study groups. In addition to that, a post-hoc test (Duncan) was carried out to discover potential differences and determine homogeneous sub-groups.



Program Type Membership	p-value
Behavioral Loyalty	< 0.001
Attitudinal Loyalty	< 0.001
Word-of-Mouth	< 0.001

Figure 74: The Multi-Partner vs. Stand-Alone Comparison – Concept and p-values

Note: n = 1,083 (minus 4 in the case of attitudinal loyalty)

It can be seen in Figure 74, that the four sample groups differ significantly. Referring to the output of the Duncan test illustrated in Table 15, it can further be noted that no significant differences were found to exist between the control groups – no matter what dependent variable the test was performed with. When turning to the main groups, however, things look different. With regard to both behavioral and attitudinal loyalty as well as word-of-mouth, the multi-partner group differs significantly from the stand-alone group.

	Original Test Group	Group 1 (Duncan)	Group 2 (Duncan)	Group 3 (Duncan)
Behavioral Loyalty (Mean Share-of-Wallet)	▪ Aral Control: ▪ Shell Control: ▪ Aral: ▪ Shell	31.2% 30.4%	 47.8%	 65.1%
Attitudinal Loyalty (Mean Likert Scale Declarations)	▪ Aral Control: ▪ Shell Control: ▪ Aral: ▪ Shell	1.92 2.03	 2.48	 2.87
Word-of-Mouth (Mean Likert Scale Declarations)	▪ Aral Control: ▪ Shell Control: ▪ Aral: ▪ Shell	1.40 1.49	 1.49 1.59	 2.00

Table 15: Program Type Comparison – Determination of Homogeneous Sub-Groups

Note: Post-hoc test type conducted: Duncan; minor differences in mean values as compared to those reported in the descriptive statistics section are due to a slightly different sample size

So which program type performs better? As mentioned in Chapter 4 (and section 4.5 in particular), the majority of both practitioners and academics have praised multi-partner schemes as being superior to stand-alone programs. While it is certainly true that loyalty coalitions feature certain distinct advantages, light still

needed to be shed on the question as to which type really offers the better performance in terms of influencing customer loyalty. The answer to this question is illustrated in Figure 75 (representing a graphic summary of the data presented in Table 15): the stand-alone scheme outperforms the multi-partner solution in all three areas! Figuratively speaking, the multi-partner program managed to take an effective step in the direction of manipulating customer loyalty. At the same time, however, the stand-alone solution was able to take two.

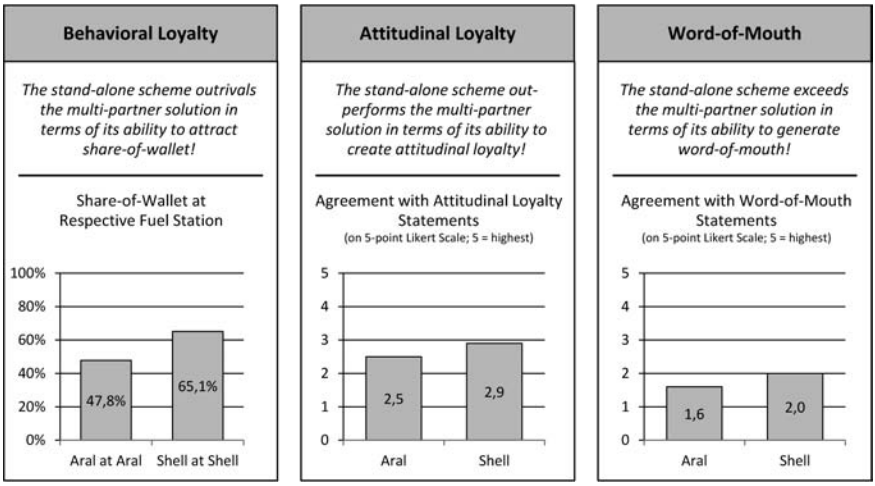


Figure 75: The Multi-Partner vs. Stand-Alone Comparison – Findings

Note: Minor differences in mean values as compared to those reported in the descriptive statistics section are due to a slightly different sample size

Naturally, the next question that comes to mind is that of the "why." At this point, no empirically validated answer can be given, but nevertheless, possible options can be discussed. It might very well be, for instance, that customers who participate in a multi-partner program simply are not that eager to earn the maximum number of points with every single partner they patronize from time to time, because either way they will be earning points somewhere else sooner or later. For example, a customer who became a Payback member at the German grocery chain "*real,-*" (which also results in him receiving a Payback card branded with that company's logo) might not be all that motivated to pool his fuel spend at Aral stations to earn points, because he will earn points during his next visit at *real,-* anyway. On the other hand, if a member of Shell's stand-alone program was driven to collect points, perhaps to receive a specific award, he inevitably has to make sure to refuel his car at that chain as often as possible. In that sense, the more focused nature of a stand-alone program might be paying off!

6.4 Qualitative Study Roundup

As discussed in Chapter 5.1.1, the purpose of the qualitative component of this empirical study was twofold: (1) to serve as a source of input for the creation of the consumer survey, but also (2) to hear about the views and decisions of loyalty executives regarding a variety of subjects linked to the customer loyalty schemes they used. While the first point needs no further explanation, it is particularly the second one which shall not go completely unnoted in this paper.

"A significant disadvantage certainly is the speed at which own ideas can be implemented, simply because in a multi-partner program, they need to be approved by a committee first."

Björn Schaaf, Loyalty Campaign Manager, Aral
[concerning disadvantages of coalition schemes]

"...profit margins look different in every country. Consequently, one can afford things in some countries you can't in others, as far as forgoing profit margin is concerned."

Björn Schaaf
[concerning the fact that BP/Aral operates different loyalty scheme types in different countries]

"Well these numbers seem realistic, yes."

Jan-Christian Kempin, Loyalty Marketing Manager D-A-CH, Shell
[concerning the rise in Aral's market share from 22.5% to 23% after joining Payback in 2006]

"If we deduct existing customers that have previously patronized us and used Clubsmart, one can certainly speak of one million new customers. [...] We realize that partnerships are very, very important to us, because they bring new customers and we build on that. We will certainly further pursue that path."

Jan-Christian Kempin
[concerning Shell's partnership with the German Motoring Association ADAC]

"You're gonna have to go through that, yes. You gotta be creative, whether you can come up with something to protect yourself a little bit, but you're gonna have to go through that. I mean, that's just how it is."

Walter Lukner, Head of Partner Management, Payback
[concerning the alleged disadvantage for coalition partners that customers develop loyalty towards the coalition program instead of the partner company]

"It won't be 10% of turnover, but you will clearly notice it in the [development of] market share."

Walter Lukner
[concerning the effect that a multi-partner program can have]

Figure 76: Sample Expert Interview Quotes

Note: Translated from German to English

Three personal interviews lasting between 1 ½ and 2 hours each resulted in a total transcript length of 84 single-spaced pages written in font size 11. As both space constraints as well as the focus on the main model do not permit presenting these in their entirety, the decision has been made to summarize the interview output and depict it selectively. To be specific, findings from the interviews found their way into this paper in one of two places: (1) in the program overview of the subjects of study in Chapter 5.1.3 and (2) in the elaborations presented within this section. As far as this chapter is concerned, a few sample quotes are illustrated in Figure 76 in order to get a feeling for how these dialogues went, while the more comprehensive Table 16 contrasts the interviewees' statements concerning a selected range of subjects in a succinct form. To prepare this table, 14 topics were chosen based on their degree of perceived interest, given that at least two of the three interview partners had commented on the issue.

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
1) Advantages of Loyalty Coalitions Over Stand-Alone Programs		
▪ Immediate market penetration upon joining the program ▪ Higher point value perceived by customer (due to the lack of transparency caused by the differing point values given out by each partner). "As opposed to a stand-alone program, I can probably save 30-40% of the costs per point handed out, simply because I suggest a higher value" ▪ Consequently lower variable cost ▪ Immediate access to know-how concerning data mining, CRM and communication activities, etc. ▪ Regular access to a high number of customers via the account statement with costs being shared among partners (in case of Payback sent out four times a year)	▪ Higher customer interest in the case of a strong partner portfolio (as points can be collected at different partners through regular every-day shopping behavior) ▪ Theoretically, the ability to run cross-selling promotions	▪ Access to a higher number of customers and a bigger amount of data ▪ Higher attractiveness for the customer (more collection, but also redemption options) ▪ Ability to induce cross-selling ▪ Lower costs for the same output ▪ Competitive advantage if an exclusive partnership with each industry's market leader is formed in a coalition ▪ Advantages bigger when the partner company starts from scratch and has no stand-alone program in place already

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
2) Disadvantages of Loyalty Coalitions in Comparison to Stand-Alone Programs		
▪ Need for coordination in the steering committee when own ideas are to be implemented (delays might arise) ▪ In absolute terms, more expensive than a stand-alone scheme in the long run (although at the same time higher volume gains can be realized)	▪ Own experiences with Payback during a previous job with the former coalition partner DEA have shown that the partners' focus on their own goals often causes cross-selling efforts to miscarry ▪ Smaller amount of flexibility and consequently a longer time for implementation of innovation ▪ Marketing activities less effective ▪ Difficult for customer to focus on a single brand, due to a big clutter of program partners ▪ Expensive address list rental for big mailings	▪ Smaller amount of flexibility ▪ Customers could become loyal to the coalition instead of the partner brand ▪ IT systems need to be compatible to introduce a coalition scheme
3) Ability of Loyalty Programs to Alter Customer Behavior		
▪ Increase of share-of-wallet ▪ Acquisition of new customers (whereby these need to overcompensate the negative effect on the profit margin caused by existing customers) ▪ Cross- and up-selling effects can be realized (customer development) ▪ Churn prevention possible ▪ The initial effect of an increase in market share from 22.5% to 23% as reported by Aral upon the start of its Payback partnership deemed realistic	▪ Increase of share-of-wallet ▪ Acquisition of new customers (e.g. around 1 million new customers through the partnership with the German Motoring Association ADAC) ▪ Cross- and up-selling effects can be realized (20-30% uplift effect for premium fuels with customers who respond well) ▪ Aral's reported rise in market share from 22.5% to 23% and also the increase in purchase frequency observed with around 20% of Aral Payback members since the introduction of the program deemed realistic. "In the case of Shell, this latter figure is certainly more like 30%"	▪ A bump in sales can be realized with any program type, although it is more sustainable in a loyalty coalition, as compared with a stand-alone program that does not continue to invest. The bump "won't be 10% of turnover, but you will clearly notice it in the [development of] market share" ▪ Acquisition of new customers ▪ The initial effect of an increase in market share from 22.5% to 23% as reported by Aral upon the start of its Payback partnership deemed realistic

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
4) Ability of Loyalty Programs to Alter Customer Attitude		
▪ Expected to be the case, but it is unclear whether customers really respond that way	▪ It is a clear goal of the program to cause a stronger identification with Shell and increase loyalty to the brand (e.g. in the case of the V-Power Club with strong emotional value) ▪ Not only simple incentives, but also emotions are part of the strategy	▪ Payback aims to build up relationships
5) Measurement of Success		
▪ There is no long-term control/measurement mechanism possible ▪ No control group exists (except for specific promotional activities) ▪ However, groups are sometimes formed from Payback members who appear to act like non-members (as indicated by their past purchase behavior) ▪ The only thing that can be measured: uplift effect upon introduction of the program (e.g. one day or 2 months after) ▪ Still, Aral has reports based on all Payback customers where customer life cycles are modeled, where one can see how many customers have stopped patronizing the company, etc. ▪ Also, one piece of market research was conducted monthly over a period of years (plus a conjoint analysis), where Aral could experiment with different scenarios, see what the drivers of value are, and how they influence market share ▪ In the end, however, "it is partly about gut feeling!"	▪ Market research is conducted ▪ Regular tracking in the form of cost effectiveness studies: standardized across all countries, conducted to capture the volume uplift in connection with the current margin per liter and, of course, the costs ▪ Calculations take place with a particular "experience value," a percentage derived from loyalty measures ▪ Control groups are used	▪ Except for the beginning, the effect caused by the loyalty program is difficult to separate from other variables ▪ Effects derived from loyalty measures only measurable by stopping the program ▪ Possibly, small geographic areas could be excluded from the program, although this would be problematic ▪ Test groups are used for promotional activities ▪ Groups are formed from Payback members who are expected to act like non-members (i.e. who behave as if they were in a stand-alone program and patronize only one partner company) and compared against the other customers: how many new customers could be won for the other partners, how many reacted to promotions, has the average spend increased, etc.

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
6) Data		
▪ The level of detail at which Payback or emnos (the Payback subsidiary dealing with data mining requests) capture and store data varies between partner companies ▪ Emnos is heavily used by Aral due to the small size of the loyalty department ▪ Aral possesses all data at article-level for both shop items and fuel sales ▪ To conduct analyses, Payback receives data only at a higher level of aggregation ▪ Each partner only has direct access to his own data, but via Payback, the data of different members can be analyzed together upon request ▪ According to the general terms and conditions, Payback is the owner of the complete set of data	▪ Shell captures data at article-level for both shop items and fuel sales ▪ Data analysis is conducted by a Shell business unit in Hungary, but at the same time, all data can be accessed and viewed online by Shell Germany (e.g. by the call center staff, etc.)	▪ Four of the Payback partner companies can also issue cards branded with their name: in these cases the customer is more or less "shared" between Payback and the respective company ▪ Payback possesses the registration data, transaction data is owned both by Payback and the partner ▪ All partners can store transaction data at article-level, but for analysis, data is pretty much always dealt with at a lower level of detail (which level that is, is decided individually by each partner) ▪ Data analysis generally happens at Payback, with the subsidiary emnos only active upon request ▪ Payback partners do not have direct access to each others' data
7) Tiering		
▪ Unknown whether this has ever been discussed	▪ Shell V-Power Club for customers of "differentiated fuels:" membership upon invitation after 180 liters of V-Power fuel have been purchased within 6 months ▪ No additional measures planned	▪ Status is an important element of loyalty, but difficult to implement in a multi-partner program due to its heterogeneous nature ▪ Marketing research shows that being a member of a loyalty scheme and showing your card during a regular act of purchase has a status element to it

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
8) Industry-Specific Success		
▪ Particular industries can certainly benefit more from a loyalty scheme, because they follow a different business model (e.g. retailers with many articles from different manufacturers can sell data to these companies and thus probably recuperate most of the costs of the program)	▪ Information about other industries unknown	▪ Unsure, but what is important for becoming a partner in a coalition scheme is a certain industry-specific purchase frequency (e.g. for a manufacturer of windows to become a partner would not make a lot of sense)
9) Costs and Other Financial Aspects		
▪ In the long run, looking at fixed costs only (and disregarding effectiveness, efficiency, etc.): - Stand-alone version (with an existing system that can be adapted – e.g. the scheme is already in place in a different country): cheapest - Stand-alone version (from scratch): second-cheapest - Multi-partner version: most expensive	▪ Looking at fixed costs: - Stand-alone version (adapted): cheapest - Stand-alone version (from scratch): second-cheapest - Multi-partner solution: most expensive ▪ For Shell, the break-even point was reached after around 3 years (adaption of existing stand-alone version vs. multi-partner program) ▪ Costs of 20-40 million GBP for the conception from scratch in the case of Shell's program in the United Kingdom sound plausible (this figure was reported by Berman 2006) ▪ The biggest cost-component are the points (= variable cost)	▪ It is "probably not wrong" that multi-partner programs are more expensive than stand-alone solutions when only looking at the bottom-line ▪ Given a particular output, however, the multi-partner solution will be cheaper, as point costs, redemption channel management costs, communication costs, etc. can all be shared by the program partners ▪ Variable (i.e. point) costs will be lower in a coalition, as each partner can afford to hand out fewer points to achieve the same effect as a stand-alone program would have achieved (due to the fact that either way, customers collect a high number of points by patronizing different partners; i.e. the perceived value per point is higher for the customer) ▪ In any case, it is important to employ a holistic perspective when looking at costs (loyalty programs have a lot of hidden costs as well, such as left over rewards, etc.)

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
10) Are Loyalty Coalitions the Next Evolutionary Step?		
▪ When talking about technical complexity and possibly also scientific relevance: yes ▪ Developing the transparent customer, engaging in cross- and up-selling, etc. is highly interesting in theory, but often limited by privacy regulations in practice	▪ Strong partners are important for growth, as you get access to unused customer potential ▪ Shell has realized this, begun to develop in this direction, and will increasingly build on partnerships in the future (though not in the form of a coalition scheme, where brand awareness might be lost among a whole range of partners)	
11) Success Factors for a Loyalty Scheme		
▪ Strong partner network (if possible with market leaders, characterized by high purchase frequency), good communication measures, high perceived value		▪ Continuous good brand position and brand building, strong partners
12) Program Types Used in Other Countries		
▪ BP/Aral with coalition schemes in Germany and UK, simple promotions in Austria, Switzerland, and Turkey, and stand-alone schemes in a range of other countries: based on the belief that customers in each country are different in terms of their loyalty behavior (e.g. the convenience retail business is different: in Germany, car wash and shops are very strong, but there are other countries where that is not the case) ▪ Furthermore, profit margins are different in every country, which in turn determines what program BP/Aral can afford (e.g. as the output volume of refineries cannot be	▪ Fairly standardized approach across countries with stand-alone scheme (possibly coupled with promotions; coalition scheme membership in the S'Miles program in France was terminated at the end of 2009) ▪ Unknown why the Shell Smart Program (today called Driver's Club) failed to set up a form of multi-partner solution (see e.g. Tapp & Stone 2004)	

Aral (partner in a coalition)	**Shell** (operator of a stand-alone scheme)	**Loyalty Partner** (administrator of a coalition)
easily reduced or increased, it might make more business sense to sell excess volume on the German market with a rebate in the form of loyalty points as opposed to shipping it to the USA, for example)		
13) Threat of Cannibalization		
▪ "We believe that we have a positive effect, that new customers have overcompensated the cannibalization effect with existing customers" (data concerning this issue cannot be made public, however)	▪ "Shell has analysts dealing with this"	
14) The Fuel Chain DEA's Decision to Leave Payback (Thereby Making Aral's Membership Possible)		
▪ DEA's termination of its Payback membership following its acquisition by Shell probably caused by a different strategy, where a uniform European strategy has trumped a localized approach	▪ Limited flexibility, access to customer data from other program partners only temporary and costly	▪ That was a simple strategic decision. For Shell, "control comes first. He [the Shell CEO] probably wouldn't say it like that, but control comes before customer offer"

Table 16: Comparison of Statements from Expert Interviews

Note: Quotes were translated from German to English; statements included in this table were not subjected to criticism by the author

Final Analysis

Based on an extensive literature review, an overview of the loyalty concept (Chapter 2), customer loyalty schemes in general (Chapter 3), and coalition schemes as a particular type of these programs (Chapter 4) has been given in the course of this paper. While this review has revealed a whole range of topics that would require further research, the focus of this study has always been the success impact of loyalty programs. In addition, a range of more general questions was included in the empirical part of this study, which addressed both loyalty managers and consumers. An overview of this empirical part, including the subjects of study, the development of its theoretical base and underlying study framework and hypotheses can be found in Chapter 5, while the detailed documentation of this study's findings forms part of Chapter 6.

Chapter 7 will be structured as follows: first, a summary of the findings from the empirical study will be presented (Chapter 7.1), followed by a discussion on emanating managerial implications (Chapter 7.2). Subsequently, the limitations of the applied empirical approach will be pointed out, suggestions for future research endeavors given (Chapter 7.3), and finally, a critical reflection on the research area in general provided (Chapter 7.4).

7.1 Summary

In the following section, a brief summary of each of the four research questions illustrated in Figure 77 will be presented.

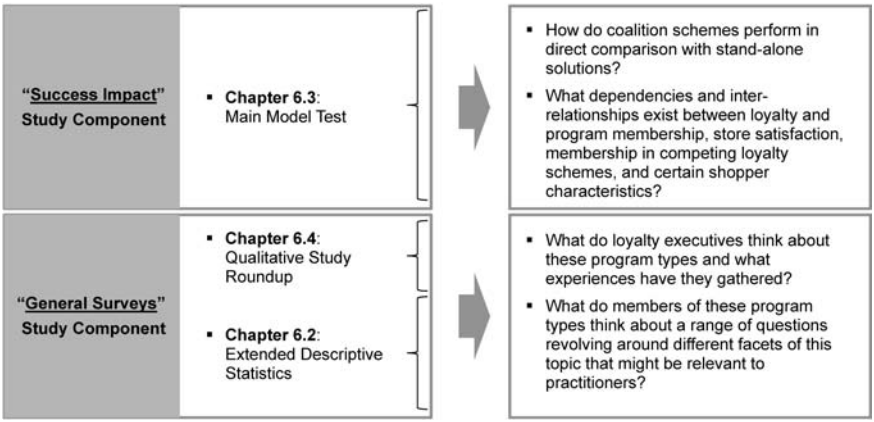


Figure 77: Research Questions and Where They are Evaluated Within This Paper

1) How do coalition schemes perform in direct comparison with stand-alone solutions?

Stand-alone programs were found to outperform multi-partner schemes in their ability to engender behavioral loyalty, attitudinal loyalty, and word-of-mouth behavior. In other words, stand-alone scheme members distributed a higher share-of-wallet to the company, were characterized by a more positive attitude towards the organization, and were more likely to talk positively about the firm and recommend it to friends, family, or coworkers. While generally, members of loyalty programs showed significantly higher levels of loyalty than non-members, those of the stand-alone solution did so to an even greater extent than those of the coalition scheme.

What is particularly interesting is that falling in line with theory, coalition members found their program more appealing than stand-alone members. For instance, they found the program better as compared with competitors, the advantages it had to offer more appealing, and also, they found it less arduous to collect points and felt they could obtain good rewards more quickly. In addition, members of the multi-partner scheme were also more likely to have redeemed their points for a reward at least once. For some reason, however, the coalition seemed to have problems translating this edge into actual results. To be specific, multi-partner program members were characterized by a (slightly) lower regularity of use, they were less easily persuaded by a program-related up-selling incentive, and fewer respondents indicated that they had increased their frequency of purchase since becoming a member of the scheme.

A good indicator for the ability to affect the bottom-line in the study's context of fuel retailing is probably the program members' answers to the following three questions asked in the survey: whether they try to favor the company when having to refuel, whether they sometimes make a little detour to reach the respective chain, or whether they even purposely postpone their next fuel stop to be able to collect points. With regard to all these questions, the stand-alone scheme clearly outrivaled the multi-partner program, and it is probably the combination of all these factors that has led to the significantly better performance of the company-owned stand-alone solution in terms of affecting customer loyalty. While loyalty is a multifaceted construct, behavioral loyalty is sometimes considered the real bottom-line of business. Leaving any judgment on this matter aside, it is this factor that most clearly differentiates the program types: the average share-of-wallet of both control groups hovered around 31-32%, while that of the coalition members turned out to be roughly 49% and that of stand-alone members an astonishing 66% (see Table 14 in Chapter 6.2.4).

2) *What dependencies and interrelationships exist between loyalty, program membership and store satisfaction, membership in competing loyalty schemes, and certain shopper characteristics?*

Loyalty program membership was found to have a significant positive effect on satisfaction, with satisfaction in turn having a significant positive effect on loyalty. As far as memberships in competing schemes are concerned, the negative effects on the relationship between membership in the original program and loyalty were not as strong as expected. Most importantly, a moderating effect of competitive schemes on this relationship was non-existent in relation to behavioral loyalty as the dependent variable for both the stand-alone and the coalition program. A similar situation persisted in case of word-of-mouth, with the single exception being attitudinal loyalty. Under these circumstances, it was only the stand-alone program that experienced a negative effect. Why this was the case is not entirely clear. It should be noted, however, that the percentage of multiple card holders was generally very low (the average number of cards within the industry under review was 1.2 per customer for coalition scheme and 1.4 for stand-alone scheme members) and in most cases, the second card held was that of the competitive scheme also evaluated in this study. This can easily be explained by the fact that the two evaluated programs are also the two strongest in the industry, with the difference in card ownership attributed to the coalition's higher overall penetration rate. Therefore, it may have been due to the greater likelihood of being tempted by membership in a competitive scheme to become disloyal that led to the slightly more negative outcome in case of the stand-alone program.

The last set of variables included in the study's main model was that of shopper characteristics. Together with a construct termed economic shopping orientation (i.e. price-consciousness), five demographic and socio-economic variables were tested for their direct or moderating effect on loyalty. Among these six variables, none were found to have a significant moderating effect on either the relationship between satisfaction and loyalty or that between loyalty program membership and loyalty. Effects were only observed with regard to the direct impact on the loyalty construct. Specifically, price consciousness had a significant negative effect on behavioral and attitudinal loyalty for both program types, while a significant effect of educational background on at least one loyalty component could only be witnessed in case of the stand-alone program (here, a lower level of education was found to be associated with higher levels of attitudinal loyalty and word-of-mouth). As for the coalition scheme, the only other shopper characteristic, aside from price consciousness, where an effect could be noted was professional position (employees and civil servants *without* leadership responsibilities showed the highest level of word-of-mouth behavior, followed by employees and civil servants *with* leadership responsibilities, and finally freelancers exhibiting the lowest level). All other tested variables – namely gender, age, and income – had neither a direct, nor a moderating effect.

3) *What do loyalty executives think about these program types and what experiences have they gathered?*

A summary of the three 1 ½-2 hour long personal interviews with the loyalty managers of the two subjects of study, as well as an executive of the third party administrating the multi-party program, has been presented in Chapter 6.4. In an attempt to provide nothing but the distillate of what was discussed, a single bullet point will now be listed for each of the 14 topics that were covered without distinguishing between the three interviewed parties (and without passing judgment on the interviewees' statements):

- **Advantages of coalitions over stand-alone programs**: immediate high market penetration, access to know-how, and access to high data volume; higher perceived point value; lower variable cost; higher customer interest in the case of a strong partner portfolio; cross-/up-selling potential, competitive advantage when the partner portfolio is made up of market leaders
- **Disadvantages of coalitions in comparison to stand-alone programs**: smaller amount of flexibility; higher cost in absolute terms; potentially egoistic behavior of other partners; less effective marketing activities; no brand focus of consumer due to big clutter of partners; loyalty of the consumer towards

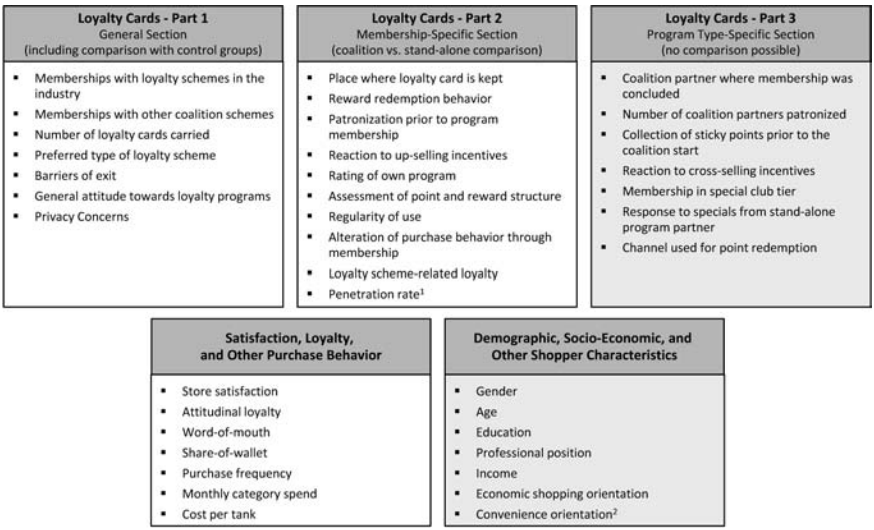
the program instead of the partners; expensive address list rental; potential complications with IT

- **Ability of loyalty programs to alter customer behavior**: share-of-wallet can be increased; new customers can be acquired; churn can be prevented and cross-/up-selling measures implemented
- **Ability of loyalty programs to alter customer attitude**: this is the goal of the program; it is unclear whether customers really respond with increased attitudinal loyalty (note: differing opinions given by interviewees)
- **Measurement of success**: uplift effect upon introduction of the program is measurable; no long-term control mechanism is possible; pseudo-control groups are formed with program members who behave like non-members; calculations are conducted with experience values; market research is commissioned; cost-effectiveness studies are carried out; the only long-term option of measurement would be to terminate the program; "in the end, it's partly about gut feeling!"
- **Data**: available at article level per transaction; usually processed at a higher level of aggregation (particularly by the coalition scheme administrator); analysis of data by the administrator possible upon request from other coalition members; administrator possesses registration data while transaction data is owned by both administrator and partner
- **Tiering**: difficult to implement tiers in a heterogeneous program like a loyalty coalition; showing the card during a regular act of purchase was shown to have a status element to it; implemented in the stand-alone scheme in a mild form, but no further measures are planned
- **Industry-specific success**: companies in other industries certainly benefit more from a loyalty program due to a different business model (e.g. some retailers are better able to recuperate costs from manufacturers than others)
- **Costs and other financial aspects**: looking at fixed costs, a coalition is the most expensive in the long run, followed by a stand-alone program developed from scratch and finally, a stand-alone program adapted from another country; in terms of efficiency, however, the coalition scheme is the least expensive (cost-sharing among partners); variable costs (i.e. the points) are the biggest cost component; value per point is perceived to be higher in a coalition and thus the variable costs will be lower as fewer points need to be handed out; compared to a coalition, a break-even time of three years was experienced for the stand-alone scheme with adaptation from a program active in another country; 20-40 million GBP to develop a big fuel retailing scheme from scratch sound plausible
- **Are loyalty coalitions the next evolutionary step?**: in terms of technical complexity and possibly also scientific relevance, yes; limitations are mostly due to privacy regulations; access to new customers through strong program

partners is very important; partnerships are important, but can also be established with a stand-alone program
- **Success factors for a loyalty scheme**: good communication measures; offer of a high perceived value; in case of coalitions, a strong partner network, strong brand positioning, and brand building
- **Program types used in other countries**: standardized approach works well; each country is different in terms of customers' loyalty behavior, thus requiring a different approach (note: differing opinions given by interviewees); also profit margins are different in every country and determine what one can afford to forfeit in terms of margin; program is used to facilitate selling of excess capacities (e.g. as the output volume of refineries cannot easily be reduced or increased it might make more business sense to sell excess volume on the German market with a rebate in the form of loyalty points as opposed to shipping it to the USA, for example)
- **Cannibalization effect**: it is believed that other benefits have overcompensated for this problem
- **The fuel chain DEA's decision to leave Payback** (thereby making Aral's membership in 2006 possible): this was due to a different strategy of Shell (DEA's acquirer), whereby a uniform European strategy has trumped a localized approach; this was a case where "control came before customer offer;" the decision was taken due to limited flexibility and only temporary and costly access to customer data from other coalition partners (note: differing opinions given by interviewees)

4) *What do members of these program types think about a whole range of questions revolving around different facets of this topic that might be relevant to practitioners?*

Figure 78 gives an overview of all the topics that were covered in the questionnaires filled out by respondents to the survey. While all these have been processed in detail in Chapter 6.2 as part of the descriptive statistics section, only three of the five groups of topics featured in Figure 78 will now be summarized (as one of these groups does not permit an intra-group comparison and the other one contains only demographic and other characteristics of the respondents). Similar to the previous paragraph outlining the qualitative study component, this will be done by condensing the findings into roughly one bullet point per topic. In this respect, a distinction will be made between the stand-alone program, the coalition, and the control groups (where applicable), whereby in the latter case, a single weighted average value will be presented for the two control groups.



1 Not covered in Chapter 6.2, but in the sample description of Chapter 6.1
2 Not used for main model test

Figure 78: Topics Addressed by the Consumer Survey

Note: Boxes shaded in gray will not be part of this chapter's summary

Tables 17, 18, and 19 each cover one of the three highlighted groups in Figure 78. The key findings from the general section on loyalty programs will be presented in Table 17 (questions which members of the control groups have also answered), those from the membership-specific comparison condensed in Table 18 (contrasting multi-partner and stand-alone schemes), and findings regarding satisfaction, loyalty, and other purchase behavior illustrated in Table 19. To verbalize answers that were captured on a 5-point Likert scale (5 being highest), the following mechanism was applied: average values from 1-1.9 were termed "very low," from 2.0-2.9 "rather low," from 3.0-3.9 "rather high," and from 4.0-5.0 "very high." Any values around the midpoint of the scale (3.0) were further referred to as "average" in some instances.

	Test Group	Key Findings	Inter-Group Differences
Memberships in loyalty schemes in the industry	▪ Coalition:	1.2 memberships on average	yes
	▪ Stand-Alone:	1.4 memberships on average	
	▪ Control Groups:	0.2 memberships on average	
Memberships in other coalition schemes	▪ Coalition:	25% were also members in Germany's second-biggest, 9% in the third-biggest coalition[1]	yes

	Test Group	Key Findings	Inter-Group Differences
	▪ Stand-Alone:	33% were members in the nation's biggest, 18% in second-biggest, 8% in third-biggest	
	▪ Control Groups:	19% were members in the nation's biggest, 8% in second-biggest, 2% in third-biggest	
Number of loyalty cards carried[2] (from all industries)	▪ Coalition:	3.2 on average; 3% carried no loyalty card, most two or three cards (22% and 19% respectively)	yes
	▪ Stand-Alone:	3.0 on average; 9% carried no loyalty card, most two or three cards (23% and 20% respectively)	
	▪ Control Groups:	1.7 on average; 36% carried no loyalty card, the next biggest group is that carrying one card (20%)	
Preferred type of loyalty scheme	▪ Coalition:	46%: immediate discount 39%: point collection 3%: sticker or stamp collection 12%: other or no difference perceived	yes
	▪ Stand-Alone:	50%: point collection 41%: immediate discount 3%: sticker or stamp collection 6%: other or no difference perceived	
	▪ Control Groups:	50%: immediate discount 18%: point collection 8%: sticker or stamp collection 24%: other or no difference perceived	
Barriers of exit	▪ All Groups:	Agreement is rather low that it is cumbersome to change program or that the number of lost points would be high (ratings between 2 and 2.5)	no
General attitude towards loyalty programs	▪ Coalition:	Rather high positive attitude towards loyalty cards along all statements, except: rather high level of annoyance at carrying many loyalty cards (ratings between 3.5 and 4)	yes
	▪ Stand-Alone:	Likewise, rather high positive attitude towards loyalty cards along all statements, except: rather high level of annoyance at carrying many loyalty cards (ratings between 3.5 and 4)	
	▪ Control Groups:	Not characterized by a generally bad attitude, but also most annoyed at carrying many loyalty cards of different companies (ratings between 4 and 4.5)	

	Test Group	Key Findings	Inter-Group Differences
Privacy concerns	▪ Coalition:	Similar to stand-alone program, around average privacy concerns (2.9)	yes
	▪ Stand-Alone:	Similar to multi-partner program, around average privacy concerns (3.0)	
	▪ Control Groups:	Rather high levels of concern about privacy (3.6)	

1 All respondents in this group were member in the nation's largest coalition scheme
2 Averages are slightly understated, as the "more than 7" category was set to 7 for this calculation

Table 17: Summary – General Findings Regarding Loyalty Cards

Note: Ratings were indicated on a 5-point Likert scale (5 being highest)

	Test Group	Key Findings	Inter-Group Differences
Place where loyalty card is kept	▪ Coalition:	92%: wallet, 3%: car, 5%: other	yes
	▪ Stand-Alone:	69%: wallet, 26%: car, 5%: other	
Reward redemption behavior	▪ Coalition:	76% have redeemed at least once	yes
	▪ Stand-Alone:	69% have redeemed at least once	
Patronization prior to program membership	▪ Coalition:	94% patronization rate prior to membership; past purchase frequency: 27% rather less frequent	yes (for 1 of 2 components)
	▪ Stand-Alone:	94% patronization rate prior to membership; past purchase frequency: 38% rather less frequent	
Reaction to up-selling incentives	▪ Coalition:	7% persuaded by point incentive to try out premium fuels; out of the 100% who tried, 5% continued to purchase them permanently	yes
	▪ Stand-Alone:	26% persuaded by point incentive to try out premium fuels; out of the 100% who tried, 31% continued to purchase them permanently	
Rating of own program	▪ Coalition:	Rather high appeal of own program (3.7)	yes
	▪ Stand-Alone:	Also rather high, but compared to multi-partner program, still somewhat smaller appeal of own program (3.3)	
Assessment of point and reward structure	▪ Coalition:	Rather high rating of attractiveness of rewards (3.3) and fairness of points (3.1); slightly above average agreement that good rewards can be obtained quickly (3.1) and rather low agreement that it is arduous to collect points (2.6)	yes (for 2 of 4 components)

	Test Group	Key Findings	Inter-Group Differences
	▪ Stand-Alone:	Rather high rating of attractiveness of rewards (3.2) and fairness of points (3.2) (= no significant difference to coalition); rather low agreement that good rewards can be obtained quickly (2.7) and that it is arduous to collect points (2.9) (= significant difference to coalition)	
Regularity of use	▪ Coalition:	Very high usage rates, though below stand-alone program (4.0)	yes
	▪ Stand-Alone:	Very high usage rates (4.3)	
Alteration of purchase behavior through member-ship	▪ Coalition:	Rather low tendency to favor own fuel chain, make a small detour, or postpone the fuel stop to collect points (2.4)	yes
	▪ Stand-Alone:	Average tendency to favor own fuel chain, make a small detour, or postpone the fuel stop to collect points (3.0) (= biggest difference to coalition among all Likert scale questions)	
Loyalty scheme-related loyalty	▪ Coalition:	Rather low likelihood to refuel at chain even if program did not exist (2.4)	yes
	▪ Stand-Alone:	Rather low likelihood to refuel at chain even if program did not exist (2.6) (meaning more loyalty to the chain and less to the program itself)	
Penetration rate	▪ Coalition:	43% program membership quota	yes
	▪ Stand-Alone:	32% program membership quota	

Table 18: Summary – Membership-Specific Findings Regarding Loyalty Cards

Note: Ratings were indicated on a 5-point Likert scale (5 being highest)

	Test Group	Key Findings	Inter-Group Differences
Store satisfaction	▪ Coalition:	Rather high level of store satisfaction with differences only to control groups (3.8)	yes
	▪ Stand-Alone:	Rather high level of store satisfaction with differences only to control groups (3.8)	
	▪ Control Groups:	Also rather high, but still significantly smaller level of satisfaction than among program members (3.6)	
Attitudinal loyalty	▪ Coalition:	Rather low levels of attitudinal loyalty (2.5)	yes

	Test Group	Key Findings	Inter-Group Differences
	▪ Stand-Alone:	Slightly below average levels of attitudinal loyalty (2.9)	
	▪ Control Groups:	Rather low levels of attitudinal loyalty (2.0)	
Word-of-mouth	▪ Coalition:	Very low levels of word-of-mouth behavior (1.6)	yes
	▪ Stand-Alone:	Rather low levels of word-of-mouth behavior (2.0)	
	▪ Control Groups:	Very low levels of word-of-mouth behavior (1.4); difference to multi-partner program small, albeit significant	
Share-of-wallet	▪ Coalition:	Average share-of-wallet of 49%	yes
	▪ Stand-Alone:	Average share-of-wallet of 66%	
	▪ Control Groups:	Average share-of-wallet of 31%	
Purchase frequency	▪ Coalition:	3.5 purchases per month (= lower value than for control groups)	yes
	▪ Stand-Alone:	4.5 purchases per month (= a lot higher value than for control groups)	
	▪ Control Groups:	Significant differences among control groups: 4.0 for multi-partner and 3.3 for stand-alone control group	
Monthly category spend	▪ Coalition:	194 EUR of category expenditure per month (= lower value than for control groups)	yes
	▪ Stand-Alone:	283 EUR of category expenditure per month (= a lot higher value than for control groups)	
	▪ Control Groups:	Significant differences among control groups: 210 EUR for multi-partner and 184 EUR for stand-alone control group	
Cost per tank	▪ Coalition:	Average cost per tank of 59 EUR (no significant difference to control groups)	yes
	▪ Stand-Alone:	Average cost per tank of 66 EUR	
	▪ Control Groups:	Average cost per tank of 61 EUR	

Table 19: Summary – Satisfaction, Loyalty, and Other Purchase Behavior

Note: Ratings were indicated on a 5-point Likert scale (5 being highest)

7.2 Managerial Implications

The fundamental goal of this paper was two-fold in that it was written to advance academic research on loyalty programs while at the same time being practically relevant. To fulfill these demands, care was taken to ensure that neither the literature review nor the empirical study developed in only one of these directions. After all, academic rigor and practical relevance certainly do not have to be mutually exclusive. As far as managerial relevance is concerned, the literature review can be considered a baseline overview. Particularly the outline of issues surrounding loyalty schemes, such as data mining, ways to structure a program, its positive and negative effects (Chapter 3), or the idiosyncrasies of loyalty coalitions (Chapter 4) form a frame of reference for managerial decisions on the subject. The primary contribution of the empirical study to academic literature was to provide a comparison between multi-partner programs and stand-alone solutions in terms of their effect on customer loyalty. In addition to that, however, various other findings of this study are expected to have further enhanced the managerial decision base on which to draw from when dealing with a range of subjects related to loyalty schemes. Furthermore, several independent issues surrounding that topic have also been evaluated in this study.

Within this chapter on managerial implications, a general overview of considerations necessary for deciding between the implementation of either a multi-partner or a stand-alone program will be given first. Subsequently, a range of further implications will be formulated based upon the various remaining individual findings of this study.

1) Multi-Partner or Stand-Alone Program?

A high-level comparison of the two program types under review can be found in Figure 79. In essence, these are the primary criteria that would need to be evaluated when deciding between these two program formats. On the one hand, the cost-side will be taken into account, including both fixed costs (i.e. especially the program infrastructure) and variable costs (i.e. particularly points and communication costs). A stand-alone program would require a larger up-front investment, while annual management fees will need to be paid to become a partner in a coalition. On the other hand, potential benefits of the two types need be considered. It was discovered in this study that as far as the bottom-line is concerned (namely the effect of program membership on customer loyalty), it is the well-managed stand-alone scheme that can generate a higher impact due to its more focused nature. It needs to be kept in mind, however, that there are many other factors that cannot be neglected when taking such a decision (see Figure 79).

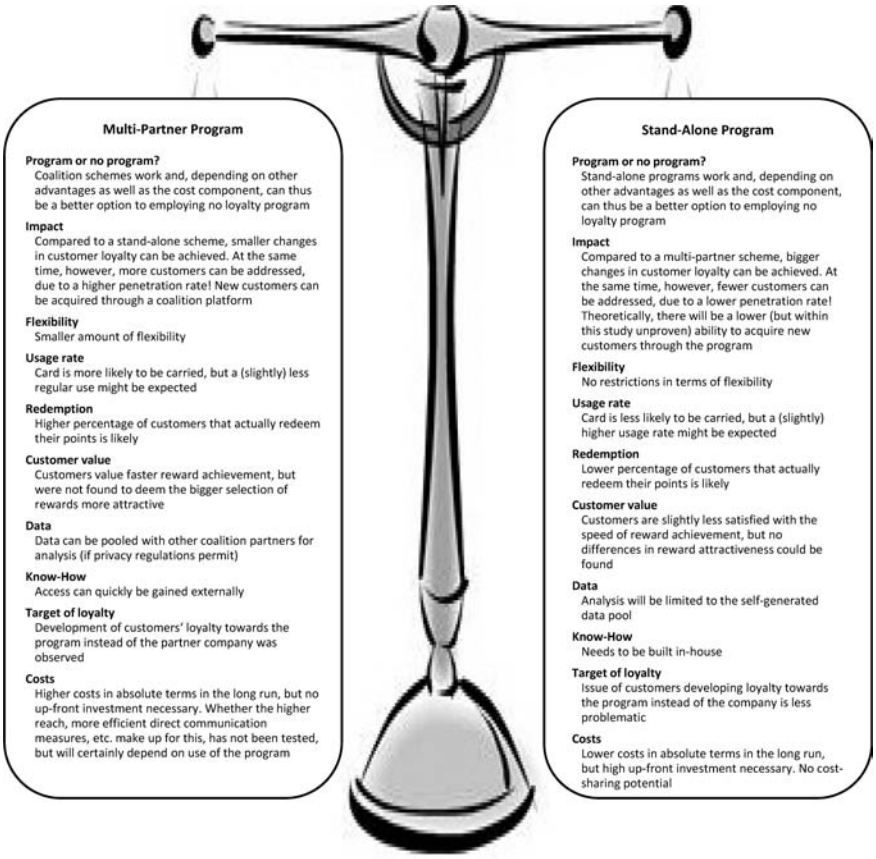


Figure 79: Cost/Benefit Comparison for Multi-Partner and Stand-Alone Programs

When joining a coalition scheme, certain things will be handed to you on a plate (albeit for a price). For example, a larger number of customers can be reached with a multi-partner program, and necessary know-how for program administration and data analysis does not have to be built in-house. At the same time, to name just one other example, flexibility will be lost in a loyalty coalition because changes to the program structure cannot be made without the prior consent of the steering committee, and furthermore, partnerships are also established for a minimum amount of time. Thus, it is a strategic decision that needs to be based on the specific situation of the company and its goals.

2) Other Implications

Aside from the comparison of multi-partner and stand-alone programs, a couple of other general topics concerning loyalty schemes yielded noteworthy results. Having been summarized in a very descriptive and data-oriented manner in Table 17, they shall now be translated into actionable managerial implications (see Table 20).

	Key Finding	Implication
Memberships in loyalty schemes in the industry	Low percentage of multiple card holders among members of the leading schemes of the industry	Strive to establish the industry's strongest scheme to create insulation from competitors
Memberships in other coalition schemes	Low membership rates in me-too coalitions	Consider a partnership with a coalition scheme primarily with the country's strongest program. If the circle of partner companies is made up of each retail sector's market leader, an additional source of competitive advantage might be attained
Number of loyalty cards carried (from all industries)	Most consumers carry a range of loyalty cards in their wallet. At the same time, most customers are bothered by carrying many cards with them	Refrain from putting another card in customers' wallets by using innovative measures tailored to the needs of different customer segments (e.g. provide options to register the customer with his debit card's chip, use bar code stickers for the customer to put on the back of other cards or items he carries, use a key fob, or possibly allow for the cashier to quickly look up the customer's name in the membership database at check-out)
Preferred type of loyalty scheme	Programs providing a direct discount are generally favored by customers, even though members of a strong point collection program might be convinced otherwise. Sticker or stamp collection schemes are the least preferred type	Despite the fact that direct discount schemes are generally favored, put the focus on point collection schemes, as only they can provide the psychological stimuli that cause the customer to keep returning for a reason other than having been offered an outright bribe. Furthermore, these programs will be harder to copy, better able to engender attitudinal loyalty (depending on the rewards issued), and in some cases, barriers of exit might be built up. Sticker or stamp collection solutions are generally not recommended, but depending on size and financial means of the company, might be an option upon careful examination of the competitive situation

	Key Finding	Implication
Barriers of exit	Rather low agreement of customers that it is cumbersome to change program or that the number of lost points would be high upon a change to a competitive program	Make sure that the program remains attractive, as barriers of exit are not considered particularly high by the average customer
General attitude towards loyalty programs	Even non-members of loyalty schemes do not have a generally bad attitude towards loyalty programs, but they are highly concerned about certain aspects, such as threats to their privacy or having to carry many cards	Make sure to address these issues that customers might be concerned or annoyed about to provide the best package possible and to attain the maximum membership rate (see e.g. row "number of loyalty cards carried" or "privacy concerns" in this table)
Privacy concerns	Particularly non-members show a rather high level of concern about an infringement of privacy, but even the program members' level of concern was found to be around average	Openly communicate the company's data protection policy, emphasizing what will be done with the data and that no address lists will be sold, etc. (plus, possibly come up with a measure to guarantee this to the consumer)

Table 20: General Managerial Implications

It should be noted that the implications presented in this chapter are naturally not all-encompassing as far as information that can be derived from this paper is concerned. A look into the literature review could, for example, give valuable inputs to a loyalty manager who needs to decide upon his program's reward configuration (Chapter 3.3.8). Alternatively, a manager of a fuel station scheme might draw conclusions for his program when learning that a quarter of the members in the stand-alone program under review kept their card in their car (e.g. in relation to the issue of consumers' wallets overflowing with loyalty cards).

The focus of this section has been directed towards findings from this paper's empirical component, and specifically to those findings that can be generalized to loyalty schemes of all retail sectors. An interested reader can find further details on all reviewed as well as empirically tested subjects in Chapters 2 to 6.

7.3 Limitations and Further Research

Like every empirical investigation, this study suffers from various limitations. These will be discussed in the course of this section and furthermore, links to potential future research endeavors established.

Limitations of the consumer survey revolve around the following issues:

- First, Munich was selected as the single place to conduct the study. Possible nation-wide differences have thus not been taken into account and despite the fact that multiple locations within Munich were carefully selected to minimize bias, neither can it be ensured that the sample is perfectly representative of the city itself. While the usable sample size of 1,084 appeared satisfactory, a possible step to remedy this situation might be to extend the focus of a future survey into rural areas to include the effect of a lack of competitive options. In any case, the sampling process pursued was not necessarily designed to guarantee for external validity.
- Second, perfect comparability of the two programs under review can naturally not be warranted either. Again, care has been taken to minimize potential interferences by choosing programs of two competitors with similar size and regional strength, comparable differentiated strategic positioning, similar program configurations (e.g. value per point, redemption options, etc.), and which had no particular loyalty campaign in progress during the study. Nevertheless, certainly not all covariates could be accounted for. For example, gender and income were found to differ between the two main sample groups. It should be noted, however, that these two demographic/socio-economic characteristics had no direct or moderating effect on the model. Still, control groups are expected to have held off potential negative interferences.
- Third, the general success research bias of customers having joined the program because they already were loyal customers of the company and hence got the biggest benefit out of becoming a member is also a limiting factor of this study. What came first, the chicken or the egg? Or in other words, was the difference in observed loyalty really caused by the program membership or rather by the higher likelihood that already loyal customers join the program? One of the few attempts to account for these self-selecting members was made by Leenheer et al. (2007), who compared their observations with a model that tries to predict attraction of customers. Leenheer et al.'s approach is somewhat similar to the work of Lewis (2004), who tried to model the optimizing behavior of the consumer. It is important to note that these approaches naturally also suffer from a range of limitations in that they simply *model the expected* customer behavior or attraction, as it is highly difficult to measure the actual impact of self-selecting members (plus, any model is incomplete in the first place). Despite these measures to account for this issue, however, these authors come to the conclusion that program membership has a significant effect on behavioral loyalty. This survey's conclusion is thus perfectly in line with their findings on the positive nature of this relationship

– an outcome that has further been backed by the answers to two questions included in the survey: (1) while around 94% of respondents declared that they had patronized the company prior to becoming a program member, between 27% and 38% (depending on program type) of these also stated that their frequency of purchase had been "rather less frequent" before. (2) Furthermore, program members only indicated an agreement of between 2.4 and 2.6 on the 5-point Likert scale (5 being highest; value depending on program type) with the statement that they would continue to prefer patronizing the company if the respective loyalty scheme no longer existed.

- Fourth, this study was conducted with members of two strong German fuel retailing schemes. Further studies could contribute to the generalizability of these findings on the differences between loyalty coalitions and stand-alone programs by evaluating these in the context of other retail sectors and possibly also multiple geographical regions.
- Fifth, limitations regarding the methodological approach include the following: (1) reliability issues inherent to a survey design relying on self-reported data were certainly a problem associated with this study, but had to be accepted due to a lack of better alternatives. (2) A common method bias might be present due to the focus on questionnaires as the primary instrument of data collection (Homburg et al. 2009, Homburg & Klarmann 2009). While adding a qualitative component to the study could be interpreted as an attempt to counteract this issue, this really is the case only to a very limited extent. However, common method variance (i.e. variance caused by the measurement method instead of the construct that is supposed to be measured) has been minimized by following Temme et al.'s (2009) recommendations. (3) A key informant bias might be present in relation to the qualitative study component (Homburg & Klarmann 2009). However, the threat of a biased view or incomplete information due to interviewing only one representative of each company is deemed to be rather small at least with Aral and Shell, because their loyalty departments consist of only 3 to 10 people. Furthermore, in each case the most suitable employee was selected for the interview (which was of particular importance in the case of Payback, which employs around 130-180 people).

The field of loyalty schemes still offers a lot of potential for further research into a wide range of topics. As it would go a little too far to elaborate on all these topics, this paper's discussion on future research opportunities will focus on success research, the study's primary objective. In addition to the suggestions that have been formulated in the previous paragraphs on this study's limitations, the following research endeavors would be worthwhile: (1) what just might be

the holy grail of loyalty scheme success research is a longitudinal study with customers both before and after their membership in a loyalty program and/or during their membership and after the termination of that scheme. If a practicable way of capturing the purchase data of a range of customers prior to a program membership could be found and it could be compared with data from a later (uninfluenced) scheme participation, precise conclusions could then be drawn about the actual magnitude of the program's effects as well as that of self-selecting members (e.g. Meyer-Waarden & Benavent 2009 made a noteworthy step in that direction using panel data). (2) It would be interesting to find out what really determines the strength or weakness of a loyalty program and to consequently compare strong and weak schemes in terms of their effect on loyalty, ability to insulate from competitive programs, effect on satisfaction, etc. (3) In addition to that, it might be fascinating to contrast the effectiveness of different coalition schemes based on the strength of their partner portfolio. (4) Apart from extending the comparison of multi-partner and stand-alone programs into other industries or geographical regions, further research projects could focus on advantages and disadvantages of these scheme types, aside from just their effect on customer loyalty. From a practical point of view, it appears particularly necessary to shed more light on the cost component of these options in order to be able to conduct a meaningful cost-benefit analysis. Furthermore, the relative ability of different program types to acquire new customers is a severely understudied subject. It remains untested whether coalition partners can really afford to hand out fewer points due to the purported fact that customers perceive these points as more valuable (as suggested by the interviewed coalition scheme manager). (5) Still loosely connected to the topic of success research is the question of how other factors that even program members rated negatively influence their behavior (e.g. privacy concerns, having to carry many cards in the wallet, etc.). Likewise, what are the most important considerations for non-members? (6) Moreover, further insight is required in order to determine what reward configurations are most effective at positively influencing customer loyalty (see Chapter 3.3.8 for a review of the available body of knowledge).

7.4 Concluding Reflection

"Are coalition schemes the next evolutionary step?" is the question that was asked in the introduction and repeated throughout this paper. To answer this question, one should keep in mind that natural selection is a key mechanism of evolution. It is, in essence, a process during which the specific traits of individuals become more or less common in the general population, depending on the

fitness of these individuals (Darwin 1859, Futuyma 2009). Applied to the context of this paper, this would mean that to be the next evolutionary step, the net positive characteristics inherent in multi-partner schemes would have to be superior to those of stand-alone programs. Thinking this logic through, this would also mean that coalitions would eventually become the dominant loyalty solution.

This is not believed to be the case, however, for the simple reason that both multi-partner and stand-alone programs offer distinct advantages. These two program types complement one another and neither one should be seen as the logical replacement for the other. Which type is chosen by the company will depend on the specific situation, with factors such as the willingness to commit to a high up-front investment in program infrastructure, marketing, and human resources or the amount of desired flexibility in relation to the scheme's configuration influencing this decision. Each program type offers a unique combination of costs and benefits and it will be up to the loyalty manager to decide which profile best fits the requirements of his company.

What is important for every organization to understand is that loyalty programs will not work wonders in terms of influencing customer loyalty and increasing turnover. This, in fact, is the task of the core activities of the company, such as offering a desirable product at a good price, coupled with sound customer service (Volk 2010). These activities are the actual, fundamental drivers of satisfaction and customer loyalty, and only once these are taken care of, should the company consider boosting loyalty further with the help of a loyalty program. With a well-managed solution, the resulting effect on turnover and consequently profits will certainly be noticeable, but should not be overestimated. Furthermore, one needs to remember that this impact will not be the sole benefit of such a scheme. The ability to generate customer data probably constitutes the single most important source of additional value.

Moreover, the administration of a loyalty program will require a continuous and not a one-off effort. Customer loyalty schemes rely on the idea of developing the customer over time and whenever an effect is to be measured, companies need to take several time periods into account. As far as multiple time intervals are concerned, these programs follow the basic idea of Gutenberg (1955), sometimes referred to as the father of modern business studies in the German-speaking area (Pierenkemper 2000). Among other things, he criticized the previously very constricted view on specific elements of business, while the consideration of different time periods was neglected (Homburg & Fürst 2008). For loyalty schemes, this not only includes providing novelty to the customer to maintain interest over time, but also primarily focusing on optimizing customer lifetime value in the long run.

In any case, loyalty programs have generally been shown to work, but how well they perform will depend on the specific industry conditions and the particular program configuration. This study has focused on one specific industry only and the applied sampling approach needs to be kept in mind when making judgments about external validity. Stories of both success and failure exist within the very same sector and geographical market, illustrating that the outcome is above all influenced by the administrator of the loyalty solution. In the end, what loyalty schemes need to do is to deliver value to the customer. Hopefully, this paper has helped to strengthen the decision base for loyalty managers, while at the same time contributing a further piece of the puzzle to academic research.

Appendix

Appendix A: Survey Form Cover Page

Institut für Handel und Marketing

Studie

Tankverhalten und Kundenkarten

Liebe Damen und Herren,

ich möchte mich herzlich bedanken, dass Sie sich ein paar Minuten Zeit nehmen, um bei dieser Studie mitzumachen!

Dieser Fragebogen umfasst allgemeine Fragen zu Besitz, Nutzung und Einstellungen zu Kundenkarten, sowie zum Tankverhalten. Die Ergebnisse werden für meine **Doktorarbeit** am Institut für Handel & Marketing der **Wirtschaftsuniversität Wien** verwendet.

Bitte **beantworten Sie die Fragen vollständig** – Ihre Angaben bleiben dabei **absolut anonym**! Geben Sie danach den Fragebogen im beiliegenden, schon frankierten Umschlag einfach bei der Post ab oder werfen Sie ihn in den nächsten Briefkasten. Insgesamt sollte das Ausfüllen maximal 10-15 Minuten in Anspruch nehmen.

Bei Rückfragen, sowie bei Interesse an den Ergebnissen der Studie, bin ich für Sie jederzeit via Email unter nicolas.hoffmann@wu.ac.at erreichbar.

Mit freundlichen Grüßen

N. Hoffmann

Nicolas Hoffmann

Institut für Handel und Marketing, UZA 1/Kern D/3. Stock, Augasse 2-6, A-1090 Wien
Telefon: +43 1 31336 4622

Appendix B: Survey Form 1 – Aral Main Group

Tankverhalten und Kundenkarten

1. Kundenkarten allgemein:

(Bitte kreuzen Sie das jeweils zutreffende Kästchen an!)

- Welche dieser Kundenkarten **von Tankstellen** besitzen Sie bzw. bei welchen dieser Punktesammelaktionen sammeln Sie Punkte (mehrere Antworten möglich)?
  - ☐ Aral: Payback
  - ☐ Shell: Clubsmart
  - ☐ Esso: Extras
  - ☐ Total: stop&win
  - ☐ OMV: Wellness-Punkte
  - ☐ Andere: _____
  - ☐ Keine/ Ich sammle bei keiner Aktion
- Welche dieser beiden Kundenkarten besitzen Sie noch?
  (mehrere Antworten möglich; falls Sie keine der beiden besitzen, bitte Frage überspringen)
  - ☐ Deutschland Card
  - ☐ HappyPoints (= HappyDigits)
- Wieviele Kundenkarten tragen Sie insgesamt (also nicht nur Karten von Tankstellen) normalerweise **bei sich** (z.B. in Ihrer Geldbörse)?
  - ☐ Keine
  - ☐ 1
  - ☐ 2
  - ☐ 3
  - ☐ 4
  - ☐ 5
  - ☐ 6
  - ☐ 7 oder mehr
- Welche Art von Kundenbindungsprogramm finden Sie am besten?
  - ☐ Sammeln von Klebemarken oder Stempeln
  - ☐ Kundenkarten mit Sofortrabatt
  - ☐ Kundenkarten zum Punktesammeln und Eintausch gegen Prämien
  - ☐ Empfinde keinen Unterschied
  - ☐ Andere: _____

(Wie sehr treffen die folgenden Aussagen zu? Bitte kreuzen Sie in jeder Zeile das zutreffende Kästchen an!)

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
Es wäre beschwerlich, zur Kundenkarte einer anderen Tankstellenkette zu wechseln.	☐	☐	☐	☐	☐
Die Kosten in Bezug auf verlorene Punkte/Prämien wären groß beim Wechsel zur Kundenkarte einer anderen Tankstellenkette.	☐	☐	☐	☐	☐
Kundenkarten sind für ein Unternehmen eine gute Möglichkeit, Kunden Wertschätzung entgegen zu bringen.	☐	☐	☐	☐	☐
Ich finde Kundenkarten gut.	☐	☐	☐	☐	☐
Kundenkarten helfen dem Unternehmen, Kunden an sich zu binden.	☐	☐	☐	☐	☐
Kundenkarten finde ich lästig.	☐	☐	☐	☐	☐
Mich stört es, viele Kundenkarten von verschiedenen Unternehmen bei mir zu tragen.	☐	☐	☐	☐	☐
Bei Kundenkarten habe ich Angst um meine Privatsphäre.	☐	☐	☐	☐	☐
Besitzer von Kundenkarten sollten sich Sorgen um die Vertraulichkeit ihrer Daten machen.	☐	☐	☐	☐	☐

25% erledigt!

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Tankverhalten und Kundenkarten

2. Payback:

- Bei welchem Unternehmen sind Sie Payback-Mitglied geworden?
  - ☐ Bei Aral
  - ☐ Bei einem anderen Payback-Partnerunternehmen
- Wo bewahren Sie Ihre Payback-Karte normalerweise auf?
  - ☐ Im Auto
  - ☐ In der Handtasche
  - ☐ In der Geldbörse
  - ☐ An einem anderen Platz
- Haben Sie schon einmal Payback-Punkte gegen Prämien eingelöst (mehrere Antworten möglich)?
  - ☐ Ja, bei Aral
  - ☐ Ja, bei einem anderen Partnerunternehmen
  - ☐ Ja, direkt über Payback
  - ☐ Nein
- Bei wievielen Partnerunternehmen von Payback haben Sie im letzten Jahr eingekauft und dabei Ihre Payback-Karte verwendet (Aral mitgezählt; bitte schätzen Sie, falls notwendig)?
  - ☐ 1
  - ☐ 2
  - ☐ 3
  - ☐ 4
  - ☐ 5
  - ☐ 6 oder mehr
- Haben Sie schon bei Aral getankt, bevor Sie Payback-Mitglied wurden?
  - ☐ Ja
  - ☐ Nein

  Falls ja (sonst bitte Frage überspringen): Haben Sie **damals** im Vergleich zu heute
  - ☐ eher seltener
  - ☐ etwa gleich häufig
  - ☐ eher häufiger

  bei Aral getankt?

	ja	**nein**
▪ Haben Sie bei Aral vor Einführung von Payback im Mai 2006 jemals Klebemarken gesammelt?	☐	☐
▪ Haben Sie sich schon einmal durch Payback-Zusatzpunkte motivieren lassen, Ultimate 100 bzw. Ultimate Diesel zu tanken, auch wenn Sie normalerweise reguläres Benzin/ Super bzw. Diesel gekauft hätten?	☐	☐
Falls ja (sonst bitte Frage überspringen): Sind Sie danach dauerhaft bei Ultimate Treibstoffen geblieben?	☐	☐
▪ Haben Sie sich schon einmal durch Payback-Zusatzpunkte motivieren lassen, ihr Auto zu waschen **oder** im Tankstellen-Shop einzukaufen, auch wenn Sie dies normalerweise nicht geplant hatten?	☐	☐

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Verglichen mit anderen Kundenkarten finde ich Payback gut.	☐	☐	☐	☐	☐
▪ Ich finde die Vorteile, die Payback bietet, ansprechend.	☐	☐	☐	☐	☐
▪ Die Prämien, die ich gegen Payback-Punkte eintauschen kann, sind attraktiv.	☐	☐	☐	☐	☐
▪ Ich finde die Anzahl der Punkte, die ich bei Aral für meinen Einkauf bekomme, fair.	☐	☐	☐	☐	☐
▪ Man kann bei Payback schnell zu guten Prämien kommen.	☐	☐	☐	☐	☐
▪ Es ist mühsam, bei Payback Punkte zu sammeln.	☐	☐	☐	☐	☐
▪ Ich verwende die Payback-Karte regelmäßig, wenn ich bei Aral tanke.	☐	☐	☐	☐	☐
▪ Seit ich Mitglied bei Payback bin und dort Punkte sammle, versuche ich bevorzugt bei Aral zu tanken.	☐	☐	☐	☐	☐
▪ Um Payback-Punkte bei Aral zu sammeln, nehme ich manchmal auch einen kleinen Umweg in Kauf.	☐	☐	☐	☐	☐
▪ Es kommt vor, dass ich meinen Tankstopp extra bis zur nächsten Aral Tankstelle hinauszögere, um dort Payback-Punkte sammeln zu können.	☐	☐	☐	☐	☐

½ fertig!

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Tankverhalten und Kundenkarten

3. Aral:

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich bin mit Aral Tankstellen zufrieden.	☐	☐	☐	☐	☐
▪ Aral Tankstellen entsprechen meinen Erwartungen.	☐	☐	☐	☐	☐
▪ Aral Tankstellen sind nah dran an meiner Vorstellung einer perfekten Tankstelle.	☐	☐	☐	☐	☐
▪ Ich fühle mich als loyale/r Aral-Kunde/in.	☐	☐	☐	☐	☐
▪ Weil ich eine starke Verbundenheit zu Aral empfinde, bleibe ich Kunde/in von Aral.	☐	☐	☐	☐	☐
▪ Weil ich ein starkes Zugehörigkeitsgefühl zu Aral empfinde, möchte ich ein/e Kunde/in von Aral bleiben.	☐	☐	☐	☐	☐
▪ Auch wenn es Payback nicht gäbe, würde ich bevorzugt bei Aral tanken.	☐	☐	☐	☐	☐
▪ Ich erzähle häufig Freunden, Familienangehörigen oder Kollegen über die positiven Erfahrungen mit Aral.	☐	☐	☐	☐	☐
▪ Ich würde Aral jemandem empfehlen, der meinen Rat sucht.	☐	☐	☐	☐	☐
▪ Wegen meiner Erfahrungen mit Aral versuche ich Freunde, Familienangehörige oder Kollegen davon zu überzeugen, zu Aral zu wechseln.	☐	☐	☐	☐	☐

4. Tankverhalten:

Die folgenden vier Fragen lassen sich natürlich nicht ganz genau beantworten.
*Bitte überlegen Sie einfach kurz und versuchen Sie die **Antworten bestmöglich zu schätzen**.*

- Bitte schätzen Sie, wie sich aktuell Ihre gesamten Ausgaben für Treibstoff auf die folgenden Tankstellenketten aufteilen. Teilen Sie hierzu bitte 100% auf (nicht besuchte Tankstellen frei lassen).

  _____% bei Aral _____% bei Avia _____% bei (anderer:) _____
  _____% bei Shell _____% bei Total _____% bei (anderer:) _____
  _____% bei Esso _____% bei Agip _____% bei (anderer:) _____
  _____% bei Jet _____% bei OMV

- Bitte schätzen Sie, wieviel Geld Sie aktuell **im Monat** für Treibstoff ausgeben.

  _____ EUR

- Bitte schätzen Sie, wie oft Sie **im Monat** tanken.

  _____ Mal

- Bitte schätzen Sie, wieviel Sie aktuell eine durchschnittliche Tankfüllung kostet.

  _____ EUR

WU WIRTSCHAFTS UNIVERSITÄT WIEN VIENNA UNIVERSITY OF ECONOMICS AND BUSINESS

Tankverhalten und Kundenkarten

5. Einstellung zum Tanken :

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich tanke an der Tankstelle mit den aktuell niedrigsten Preisen.	☐	☐	☐	☐	☐
▪ Ich tanke an der Tankstelle, die für mich am besten gelegen ist.	☐	☐	☐	☐	☐
▪ Ich vergleiche an verschiedenen Tankstellen, was ich für mein Geld bekomme.	☐	☐	☐	☐	☐
▪ Man profitiert vom Preisvergleich bei unterschiedlichen Tankstellen.	☐	☐	☐	☐	☐

6. Informationen über den/die Umfrageteilnehmer/in

*Wie eingangs erwähnt, bleiben sämtliche Antworten dieser Studie **anonym** und können **nicht** auf den/die Umfrageteilnehmer/in zurückverfolgt werden. Dies gilt natürlich auch für diesen Abschnitt, welcher lediglich zur Einordnung der Ergebnisse verwendet wird.*

- Bitte geben Sie Ihr Geschlecht an.
  - ☐ Männlich
  - ☐ Weiblich

- Bitte geben Sie Ihr Alter an.

  _____ Jahre

- Bitte geben Sie Ihren **höchsten, bereits erreichten** schulischen Abschluss an.
  - ☐ Pflichtschulabschluss
  - ☐ Berufsschulabschluss
  - ☐ Abitur
  - ☐ Bakkalaureat
  - ☐ Diplomstudium
  - ☐ Master
  - ☐ Promotion
  - ☐ Anderer: _____

- Bitte geben Sie an, welche berufliche Position auf Sie zutrifft.
  - ☐ Schüler(in)
  - ☐ Student(in)
  - ☐ Auszubildende(r) im Lehrberuf
  - ☐ Hausfrau/ Hausmann
  - ☐ Selbständig
  - ☐ Angestellte(r)/ Beamte(r) ohne Führungsverantwortung
  - ☐ Angestellte(r)/ Beamte(r) mit Führungsverantwortung
  - ☐ Renter(in)/ Pensionär(in)
  - ☐ Zur Zeit ohne Erwerbstätigkeit
  - ☐ Sonstiges

- Bitte geben Sie zuletzt Ihr ungefähres **monatliches Netto**einkommen an.
  (= das Einkommen, das Ihnen **nach** Abzug von Steuern und Sozialabgaben zur Verfügung steht)

  _____ EUR

Vielen herzlichen Dank für Ihre Teilnahme und die Zeit, die Sie dafür investiert haben!
Bitte überprüfen Sie noch einmal, ob alle Fragen vollständig beantwortet wurden.
Geben Sie danach den Fragebogen im beiliegenden, schon frankierten Umschlag einfach bei der Post ab oder werfen Sie ihn in den nächsten Briefkasten.

DANKE DANKE DANKE 100%!

Appendix C: Survey Form 2 – Shell Main Group

WU

Tankverhalten und Kundenkarten

1. Kundenkarten allgemein:

(Bitte kreuzen Sie das jeweils zutreffende Kästchen an!)

- Welche dieser Kundenkarten **von Tankstellen** besitzen Sie bzw. bei welchen dieser Punktesammelaktionen sammeln Sie Punkte (mehrere Antworten möglich)?
  - ☐ Shell: Clubsmart
  - ☐ Aral: Payback
  - ☐ Esso: Extras
  - ☐ Total: stop&win
  - ☐ OMV: Wellness-Punkte
  - ☐ Andere: _____
  - ☐ Keine/ Ich sammle bei keiner Aktion

- Welche dieser beiden Kundenkarten besitzen Sie noch?
  (mehrere Antworten möglich; falls Sie keine der beiden besitzen, bitte Frage überspringen)
  - ☐ Deutschland Card
  - ☐ HappyPoints (= HappyDigits)

- Wieviele Kundenkarten tragen Sie insgesamt (also nicht nur Karten von Tankstellen) normalerweise **bei sich** (z.B. in Ihrer Geldbörse)?
  - ☐ Keine
  - ☐ 1
  - ☐ 2
  - ☐ 3
  - ☐ 4
  - ☐ 5
  - ☐ 6
  - ☐ 7 oder mehr

- Welche Art von Kundenbindungsprogramm finden Sie am besten?
  - ☐ Sammeln von Klebemarken oder Stempeln
  - ☐ Kundenkarten mit Sofortrabatt
  - ☐ Kundenkarten zum Punktesammeln und Eintausch gegen Prämien
  - ☐ Empfinde keinen Unterschied
  - ☐ Andere: _____

(Wie sehr treffen die folgenden Aussagen zu? Bitte kreuzen Sie in jeder Zeile das zutreffende Kästchen an!)

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Es wäre beschwerlich, zur Kundenkarte einer anderen Tankstellenkette zu wechseln.	☐	☐	☐	☐	☐
▪ Die Kosten in Bezug auf verlorene Punkte/Prämien wären groß beim Wechsel zur Kundenkarte einer anderen Tankstellenkette.	☐	☐	☐	☐	☐
▪ Kundenkarten sind für ein Unternehmen eine gute Möglichkeit, Kunden Wertschätzung entgegen zu bringen.	☐	☐	☐	☐	☐
▪ Ich finde Kundenkarten gut.	☐	☐	☐	☐	☐
▪ Kundenkarten helfen dem Unternehmen, Kunden an sich zu binden.	☐	☐	☐	☐	☐
▪ Kundenkarten finde ich lästig.	☐	☐	☐	☐	☐
▪ Mich stört es, viele Kundenkarten von verschiedenen Unternehmen bei mir zu tragen.	☐	☐	☐	☐	☐
▪ Bei Kundenkarten habe ich Angst um meine Privatsphäre.	☐	☐	☐	☐	☐
▪ Besitzer von Kundenkarten sollten sich Sorgen um die Vertraulichkeit ihrer Daten machen.	☐	☐	☐	☐	☐

25% erledigt!

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Kundenkarten und der Erwerb von Treibstoffen

2. Clubsmart:

- Sind Sie neben dem regulären Clubsmart-Programm auch Mitglied im Shell V-Power Club?
  ☐ Ja ☐ Nein ☐ Kenne ich nicht

  - Haben Sie bei Shell schon einmal die Aktionen für ADAC Mitglieder genutzt?
  ☐ Ja, den Rabatt von 1 Cent je Liter
  ☐ Ja, die Aktion für doppelte Clubsmart-Punkte
  ☐ Ich bin zwar ADAC Mitglied, habe aber kein Interesse an den Aktionen **bzw**. kenne diese nicht
  ☐ Ich bin **kein** ADAC Mitglied

- Wo bewahren Sie Ihre Clubsmart-Karte normalerweise auf?
  ☐ Im Auto ☐ In der Handtasche
  ☐ In der Geldbörse ☐ An einem anderen Platz

- Haben Sie schon einmal Clubsmart-Punkte gegen Prämien eingelöst (mehrere Antworten möglich)?
  ☐ Ja, bei einer Tankstelle ☐ Nein
  ☐ Ja, über das Internet

- Haben Sie schon bei Shell getankt, bevor Sie Clubsmart-Mitglied wurden?
  ☐ Ja ☐ Nein

  Falls ja (sonst bitte Frage überspringen): Haben Sie **damals** im Vergleich zu heute
  ☐ eher seltener ☐ etwa gleich häufig ☐ eher häufiger
  bei Shell getankt?

	ja	nein
- Haben Sie sich schon einmal durch Clubsmart-Zusatzpunkte motivieren lassen, V-Power Treibstoffe zu tanken, auch wenn Sie normalerweise reguläres Benzin/Super bzw. Diesel gekauft hätten?		
- V-Power 95	☐	☐
- V-Power Racing 100	☐	☐
- V-Power Diesel	☐	☐
Falls ja (sonst bitte Frage überspringen): Sind Sie danach dauerhaft bei V-Power Treibstoffen geblieben?	☐	☐
- Haben Sie sich schon einmal durch Clubsmart-Zusatzpunkte motivieren lassen im Tankstellen-Shop einzukaufen, auch wenn Sie dies normalerweise nicht geplant hatten?	☐	☐

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
- Verglichen mit anderen Kundenkarten finde ich Clubsmart gut.	☐	☐	☐	☐	☐
- Ich finde die Vorteile, die Clubsmart bietet, ansprechend.	☐	☐	☐	☐	☐
- Die Prämien, die ich gegen Clubsmart-Punkte eintauschen kann, sind attraktiv.	☐	☐	☐	☐	☐
- Ich finde die Anzahl der Punkte, die ich bei Shell für meinen Einkauf bekomme, fair.	☐	☐	☐	☐	☐
- Man kann bei Clubsmart schnell zu guten Prämien kommen.	☐	☐	☐	☐	☐
- Es ist mühsam, bei Clubsmart Punkte zu sammeln.	☐	☐	☐	☐	☐
- Ich verwende die Clubsmart-Karte regelmäßig, wenn ich bei Shell tanke.	☐	☐	☐	☐	☐
- Seit ich Mitglied bei Clubsmart bin und dort Punkte sammle, versuche ich bevorzugt bei Shell zu tanken.	☐	☐	☐	☐	☐
- Um Clubsmart-Punkte bei Shell zu sammeln, nehme ich manchmal auch einen kleinen Umweg in Kauf.	☐	☐	☐	☐	☐
- Es kommt vor, dass ich meinen Tankstopp extra bis zur nächsten Shell Tankstelle hinauszögere, um dort Clubsmart-Punkte sammeln zu können.	☐	☐	☐	☐	☐

½ fertig!

Tankverhalten und Kundenkarten

3. Shell:

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich bin mit Shell Tankstellen zufrieden.	☐	☐	☐	☐	☐
▪ Shell Tankstellen entsprechen meinen Erwartungen.	☐	☐	☐	☐	☐
▪ Shell Tankstellen sind nah dran an meiner Vorstellung einer perfekten Tankstelle.	☐	☐	☐	☐	☐
▪ Ich fühle mich als loyale/r Shell-Kunde/in.	☐	☐	☐	☐	☐
▪ Weil ich eine starke Verbundenheit zu Shell empfinde, bleibe ich Kunde/in von Shell.	☐	☐	☐	☐	☐
▪ Weil ich ein starkes Zugehörigkeitsgefühl zu Shell empfinde, möchte ich ein/e Kunde/in von Shell bleiben.	☐	☐	☐	☐	☐
▪ Auch wenn es Clubsmart nicht gäbe, würde ich bevorzugt bei Shell tanken.	☐	☐	☐	☐	☐
▪ Ich erzähle häufig Freunden, Familienangehörigen oder Kollegen über die positiven Erfahrungen mit Shell.	☐	☐	☐	☐	☐
▪ Ich würde Shell jemandem empfehlen, der meinen Rat sucht.	☐	☐	☐	☐	☐
▪ Wegen meiner Erfahrungen mit Shell versuche ich Freunde, Familienangehörige oder Kollegen davon zu überzeugen, zu Shell zu wechseln.	☐	☐	☐	☐	☐

4. Tankverhalten:

Die folgenden vier Fragen lassen sich natürlich nicht ganz genau beantworten.
*Bitte überlegen Sie einfach kurz und versuchen Sie die **Antworten bestmöglich zu schätzen**.*

- Bitte schätzen Sie, wie sich aktuell Ihre gesamten Ausgaben für Treibstoff auf die folgenden Tankstellenketten aufteilen. Teilen Sie hierzu bitte 100% auf (nicht besuchte Tankstellen frei lassen).

  _____% bei Shell _____% bei Avia _____% bei (anderer:) _____
  _____% bei Aral _____% bei Total _____% bei (anderer:) _____
  _____% bei Esso _____% bei Agip _____% bei (anderer:) _____
  _____% bei Jet _____% bei OMV

- Bitte schätzen Sie, wieviel Geld Sie aktuell **im Monat** für Treibstoff ausgeben.

  _____ EUR

- Bitte schätzen Sie, wie oft Sie **im Monat** tanken.

  _____ Mal

- Bitte schätzen Sie, wieviel Sie aktuell eine durchschnittliche Tankfüllung kostet.

  _____ EUR

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Tankverhalten und Kundenkarten

5. Einstellung zum Tanken :

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich tanke an der Tankstelle mit den aktuell niedrigsten Preisen.	☐	☐	☐	☐	☐
▪ Ich tanke an der Tankstelle, die für mich am besten gelegen ist.	☐	☐	☐	☐	☐
▪ Ich vergleiche an verschiedenen Tankstellen, was ich für mein Geld bekomme.	☐	☐	☐	☐	☐
▪ Man profitiert vom Preisvergleich bei unterschiedlichen Tankstellen.	☐	☐	☐	☐	☐

6. Informationen über den/die Umfrageteilnehmer/in

*Wie eingangs erwähnt, bleiben sämtliche Antworten dieser Studie **anonym** und können **nicht** auf den/die Umfrageteilnehmer/in zurückverfolgt werden. Dies gilt natürlich auch für diesen Abschnitt, welcher lediglich zur Einordnung der Ergebnisse verwendet wird.*

- Bitte geben Sie Ihr Geschlecht an.
  - ☐ Männlich
  - ☐ Weiblich

- Bitte geben Sie Ihr Alter an.

  _____ Jahre

- Bitte geben Sie Ihren **höchsten, bereits erreichten** schulischen Abschluss an.
  - ☐ Pflichtschulabschluss
  - ☐ Berufsschulabschluss
  - ☐ Abitur
  - ☐ Bakkalaureat
  - ☐ Diplomstudium
  - ☐ Master
  - ☐ Promotion
  - ☐ Anderer: _____

- Bitte geben Sie an, welche berufliche Position auf Sie zutrifft.
  - ☐ Schüler(in)
  - ☐ Student(in)
  - ☐ Auszubildende(r) im Lehrberuf
  - ☐ Hausfrau/ Hausmann
  - ☐ Selbständig
  - ☐ Angestellte(r)/ Beamte(r) ohne Führungsverantwortung
  - ☐ Angestellte(r)/ Beamte(r) mit Führungsverantwortung
  - ☐ Renter(in)/ Pensionär(in)
  - ☐ Zur Zeit ohne Erwerbstätigkeit
  - ☐ Sonstiges

- Bitte geben Sie zuletzt Ihr ungefähres **monatliches Netto**einkommen an.
  (= das Einkommen, das Ihnen **nach** Abzug von Steuern und Sozialabgaben zur Verfügung steht)

  _____ EUR

Vielen herzlichen Dank für Ihre Teilnahme und die Zeit, die Sie dafür investiert haben!
Bitte überprüfen Sie noch einmal, ob alle Fragen vollständig beantwortet wurden.
Geben Sie danach den Fragebogen im beiliegenden, schon frankierten Umschlag einfach bei der Post ab oder werfen Sie ihn in den nächsten Briefkasten.

DANKE DANKE DANKE 100%!

Appendix D: Survey Form 3 – Aral Control Group

WU

Tankverhalten und Kundenkarten

1. Kundenkarten allgemein:

(Bitte kreuzen Sie das jeweils zutreffende Kästchen an!)

- Welche dieser Kundenkarten **von Tankstellen** besitzen Sie bzw. bei welchen dieser Punktesammelaktionen sammeln Sie Punkte (mehrere Antworten möglich)?
  - ☐ Aral: Payback
  - ☐ Shell: Clubsmart
  - ☐ Esso: Extras
  - ☐ Total: stop&win
  - ☐ OMV: Wellness-Punkte
  - ☐ Andere: _____
  - ☐ Keine/ Ich sammle bei keiner Aktion
- Welche dieser beiden Kundenkarten besitzen Sie noch?
  (mehrere Antworten möglich; falls Sie keine der beiden besitzen, bitte Frage überspringen)
  - ☐ Deutschland Card
  - ☐ HappyPoints (= HappyDigits)
- Wieviele Kundenkarten tragen Sie insgesamt (also nicht nur Karten von Tankstellen) normalerweise **bei sich** (z.B. in Ihrer Geldbörse)?
  - ☐ Keine
  - ☐ 1
  - ☐ 2
  - ☐ 3
  - ☐ 4
  - ☐ 5
  - ☐ 6
  - ☐ 7 oder mehr
- Welche Art von Kundenbindungsprogramm finden Sie am besten?
  - ☐ Sammeln von Klebemarken oder Stempeln
  - ☐ Kundenkarten mit Sofortrabatt
  - ☐ Kundenkarten zum Punktesammeln und Eintausch gegen Prämien
  - ☐ Empfinde keinen Unterschied
  - ☐ Andere: _____

(Wie sehr treffen die folgenden Aussagen zu? Bitte kreuzen Sie in jeder Zeile das zutreffende Kästchen an!)

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Es wäre beschwerlich, zur Kundenkarte einer anderen Tankstellenkette zu wechseln.	☐	☐	☐	☐	☐
▪ Die Kosten in Bezug auf verlorene Punkte/Prämien wären groß beim Wechsel zur Kundenkarte einer anderen Tankstellenkette.	☐	☐	☐	☐	☐
▪ Kundenkarten sind für ein Unternehmen eine gute Möglichkeit, Kunden Wertschätzung entgegen zu bringen.	☐	☐	☐	☐	☐
▪ Ich finde Kundenkarten gut.	☐	☐	☐	☐	☐
▪ Kundenkarten helfen dem Unternehmen, Kunden an sich zu binden.	☐	☐	☐	☐	☐
▪ Kundenkarten finde ich lästig.	☐	☐	☐	☐	☐
▪ Mich stört es, viele Kundenkarten von verschiedenen Unternehmen bei mir zu tragen.	☐	☐	☐	☐	☐
▪ Bei Kundenkarten habe ich Angst um meine Privatsphäre.	☐	☐	☐	☐	☐
▪ Besitzer von Kundenkarten sollten sich Sorgen um die Vertraulichkeit ihrer Daten machen.	☐	☐	☐	☐	☐

1/3 erledigt!

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Tankverhalten und Kundenkarten

2. Aral:

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich bin mit Aral Tankstellen zufrieden.	☐	☐	☐	☐	☐
▪ Aral Tankstellen entsprechen meinen Erwartungen.	☐	☐	☐	☐	☐
▪ Aral Tankstellen sind nah dran an meiner Vorstellung einer perfekten Tankstelle.	☐	☐	☐	☐	☐
▪ Ich fühle mich als loyale/r Aral-Kunde/in.	☐	☐	☐	☐	☐
▪ Weil ich eine starke Verbundenheit zu Aral empfinde, bleibe ich Kunde/in von Aral.	☐	☐	☐	☐	☐
▪ Weil ich ein starkes Zugehörigkeitsgefühl zu Aral empfinde, möchte ich ein/e Kunde/in von Aral bleiben.	☐	☐	☐	☐	☐
▪ Auch wenn es Payback nicht gäbe, würde ich bevorzugt bei Aral tanken.	☐	☐	☐	☐	☐
▪ Ich erzähle häufig Freunden, Familienangehörigen oder Kollegen über die positiven Erfahrungen mit Aral.	☐	☐	☐	☐	☐
▪ Ich würde Aral jemandem empfehlen, der meinen Rat sucht.	☐	☐	☐	☐	☐
▪ Wegen meiner Erfahrungen mit Aral versuche ich Freunde, Familienangehörige oder Kollegen davon zu überzeugen, zu Aral zu wechseln.	☐	☐	☐	☐	☐

3. Tankverhalten:

Die folgenden vier Fragen lassen sich natürlich nicht ganz genau beantworten.
*Bitte überlegen Sie einfach kurz und versuchen Sie die **Antworten bestmöglich zu schätzen**.*

- Bitte schätzen Sie, wie sich aktuell Ihre gesamten Ausgaben für Treibstoff auf die folgenden Tankstellenketten aufteilen. Teilen Sie hierzu bitte 100% auf (nicht besuchte Tankstellen frei lassen).

  _____% bei Aral _____% bei Avia _____% bei (anderer:) _____
  _____% bei Shell _____% bei Total _____% bei (anderer:) _____
  _____% bei Esso _____% bei Agip _____% bei (anderer:) _____
  _____% bei Jet _____% bei OMV

- Bitte schätzen Sie, wieviel Geld Sie aktuell **im Monat** für Treibstoff ausgeben.

  _____ EUR

- Bitte schätzen Sie, wie oft Sie **im Monat** tanken.

  _____ Mal

- Bitte schätzen Sie, wieviel Sie aktuell eine durchschnittliche Tankfüllung kostet.

  _____ EUR

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Tankverhalten und Kundenkarten

4. Einstellung zum Tanken :

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich tanke an der Tankstelle mit den aktuell niedrigsten Preisen.	☐	☐	☐	☐	☐
▪ Ich tanke an der Tankstelle, die für mich am besten gelegen ist.	☐	☐	☐	☐	☐
▪ Ich vergleiche an verschiedenen Tankstellen, was ich für mein Geld bekomme.	☐	☐	☐	☐	☐
▪ Man profitiert vom Preisvergleich bei unterschiedlichen Tankstellen.	☐	☐	☐	☐	☐

5. Informationen über den/die Umfrageteilnehmer/in

*Wie eingangs erwähnt, bleiben sämtliche Antworten dieser Studie **anonym** und können **nicht** auf den/die Umfrageteilnehmer/in zurückverfolgt werden. Dies gilt natürlich auch für diesen Abschnitt, welcher lediglich zur Einordnung der Ergebnisse verwendet wird.*

- Bitte geben Sie Ihr Geschlecht an.
  - ☐ Männlich
  - ☐ Weiblich

- Bitte geben Sie Ihr Alter an.

  _____ Jahre

- Bitte geben Sie Ihren **höchsten, bereits erreichten** schulischen Abschluss an.
  - ☐ Pflichtschulabschluss
  - ☐ Berufsschulabschluss
  - ☐ Abitur
  - ☐ Bakkalaureat
  - ☐ Diplomstudium
  - ☐ Master
  - ☐ Promotion
  - ☐ Anderer: _____

- Bitte geben Sie an, welche berufliche Position auf Sie zutrifft.
  - ☐ Schüler(in)
  - ☐ Student(in)
  - ☐ Auszubildende(r) im Lehrberuf
  - ☐ Hausfrau/ Hausmann
  - ☐ Selbständig
  - ☐ Angestellte(r)/ Beamte(r) ohne Führungsverantwortung
  - ☐ Angestellte(r)/ Beamte(r) mit Führungsverantwortung
  - ☐ Renter(in)/ Pensionär(in)
  - ☐ Zur Zeit ohne Erwerbstätigkeit
  - ☐ Sonstiges

- Bitte geben Sie zuletzt Ihr ungefähres **monatliches Netto**einkommen an.
  (= das Einkommen, das Ihnen **nach** Abzug von Steuern und Sozialabgaben zur Verfügung steht)

  _____ EUR

Vielen herzlichen Dank für Ihre Teilnahme und die Zeit, die Sie dafür investiert haben!
Bitte überprüfen Sie noch einmal, ob alle Fragen vollständig beantwortet wurden.
Geben Sie danach den Fragebogen im beiliegenden, schon frankierten Umschlag einfach bei der Post ab oder werfen Sie ihn in den nächsten Briefkasten.

Danke → Danke → FERTIG!

Appendix E: Survey Form 4 – Shell Control Group

WU

Tankverhalten und Kundenkarten

1. Kundenkarten allgemein:

(Bitte kreuzen Sie das jeweils zutreffende Kästchen an!)

- Welche dieser Kundenkarten **von Tankstellen** besitzen Sie bzw. bei welchen dieser Punktesammelaktionen sammeln Sie Punkte (mehrere Antworten möglich)?
  - ☐ Shell: Clubsmart
  - ☐ Aral: Payback
  - ☐ Esso: Extras
  - ☐ Total: stop&win
  - ☐ OMV: Wellness-Punkte
  - ☐ Andere: _____
  - ☐ Keine/ Ich sammle bei keiner Aktion
- Welche dieser beiden Kundenkarten besitzen Sie noch?
  (mehrere Antworten möglich; falls Sie keine der beiden besitzen, bitte Frage überspringen)
  - ☐ Deutschland Card
  - ☐ HappyPoints (= HappyDigits)
- Wieviele Kundenkarten tragen Sie insgesamt (also nicht nur Karten von Tankstellen) normalerweise **bei sich** (z.B. in Ihrer Geldbörse)?
  - ☐ Keine
  - ☐ 1
  - ☐ 2
  - ☐ 3
  - ☐ 4
  - ☐ 5
  - ☐ 6
  - ☐ 7 oder mehr
- Welche Art von Kundenbindungsprogramm finden Sie am besten?
  - ☐ Sammeln von Klebemarken oder Stempeln
  - ☐ Kundenkarten mit Sofortrabatt
  - ☐ Kundenkarten zum Punktesammeln und Eintausch gegen Prämien
  - ☐ Empfinde keinen Unterschied
  - ☐ Andere: _____

(Wie sehr treffen die folgenden Aussagen zu? Bitte kreuzen Sie in jeder Zeile das zutreffende Kästchen an!)

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
Es wäre beschwerlich, zur Kundenkarte einer anderen Tankstellenkette zu wechseln.	☐	☐	☐	☐	☐
Die Kosten in Bezug auf verlorene Punkte/Prämien wären groß beim Wechsel zur Kundenkarte einer anderen Tankstellenkette.	☐	☐	☐	☐	☐
Kundenkarten sind für ein Unternehmen eine gute Möglichkeit, Kunden Wertschätzung entgegen zu bringen.	☐	☐	☐	☐	☐
Ich finde Kundenkarten gut.	☐	☐	☐	☐	☐
Kundenkarten helfen dem Unternehmen, Kunden an sich zu binden.	☐	☐	☐	☐	☐
Kundenkarten finde ich lästig.	☐	☐	☐	☐	☐
Mich stört es, viele Kundenkarten von verschiedenen Unternehmen bei mir zu tragen.	☐	☐	☐	☐	☐
Bei Kundenkarten habe ich Angst um meine Privatsphäre.	☐	☐	☐	☐	☐
Besitzer von Kundenkarten sollten sich Sorgen um die Vertraulichkeit ihrer Daten machen.	☐	☐	☐	☐	☐

1/3 erledigt!

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Tankverhalten und Kundenkarten

2. Shell:

	trifft **gar nicht** zu	trifft eher nicht zu	teils, teils	trifft eher zu	trifft **voll** zu
▪ Ich bin mit Shell Tankstellen zufrieden.	☐	☐	☐	☐	☐
▪ Shell Tankstellen entsprechen meinen Erwartungen.	☐	☐	☐	☐	☐
▪ Shell Tankstellen sind nah dran an meiner Vorstellung einer perfekten Tankstelle.	☐	☐	☐	☐	☐
▪ Ich fühle mich als loyale/r Shell-Kunde/in.	☐	☐	☐	☐	☐
▪ Weil ich eine starke Verbundenheit zu Shell empfinde, bleibe ich Kunde/in von Shell.	☐	☐	☐	☐	☐
▪ Weil ich ein starkes Zugehörigkeitsgefühl zu Shell empfinde, möchte ich ein/e Kunde/in von Shell bleiben.	☐	☐	☐	☐	☐
▪ Auch wenn es Clubsmart nicht gäbe, würde ich bevorzugt bei Shell tanken.	☐	☐	☐	☐	☐
▪ Ich erzähle häufig Freunden, Familienangehörigen oder Kollegen über die positiven Erfahrungen mit Shell.	☐	☐	☐	☐	☐
▪ Ich würde Shell jemandem empfehlen, der meinen Rat sucht.	☐	☐	☐	☐	☐
▪ Wegen meiner Erfahrungen mit Shell versuche ich Freunde, Familienangehörige oder Kollegen davon zu überzeugen, zu Shell zu wechseln.	☐	☐	☐	☐	☐

3. Tankverhalten:

Die folgenden vier Fragen lassen sich natürlich nicht ganz genau beantworten.
*Bitte überlegen Sie einfach kurz und versuchen Sie die **Antworten bestmöglich zu schätzen**.*

- Bitte schätzen Sie, wie sich aktuell Ihre gesamten Ausgaben für Treibstoff auf die folgenden Tankstellenketten aufteilen. Teilen Sie hierzu bitte 100% auf (nicht besuchte Tankstellen frei lassen).

  _____% bei Shell _____% bei Avia _____% bei (anderer:) _____
  _____% bei Aral _____% bei Total _____% bei (anderer:) _____
  _____% bei Esso _____% bei Agip _____% bei (anderer:) _____
  _____% bei Jet _____% bei OMV

- Bitte schätzen Sie, wieviel Geld Sie aktuell **im Monat** für Treibstoff ausgeben.

  _____ EUR

- Bitte schätzen Sie, wie oft Sie **im Monat** tanken.

  _____ Mal

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  _____ EUR

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Tankverhalten und Kundenkarten

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▪ Ich tanke an der Tankstelle, die für mich am besten gelegen ist.	☐	☐	☐	☐	☐
▪ Ich vergleiche an verschiedenen Tankstellen, was ich für mein Geld bekomme.	☐	☐	☐	☐	☐
▪ Man profitiert vom Preisvergleich bei unterschiedlichen Tankstellen.	☐	☐	☐	☐	☐

5. Informationen über den/die Umfrageteilnehmer/in

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- Bitte geben Sie Ihr Alter an.

  _____ Jahre

- Bitte geben Sie Ihren **höchsten, bereits erreichten** schulischen Abschluss an.
  - ☐ Pflichtschulabschluss
  - ☐ Berufsschulabschluss
  - ☐ Abitur
  - ☐ Bakkalaureat
  - ☐ Diplomstudium
  - ☐ Master
  - ☐ Promotion
  - ☐ Anderer: _____

- Bitte geben Sie an, welche berufliche Position auf Sie zutrifft.
  - ☐ Schüler(in)
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  - ☐ Auszubildende(r) im Lehrberuf
  - ☐ Hausfrau/ Hausmann
  - ☐ Selbständig
  - ☐ Angestellte(r)/ Beamte(r) ohne Führungsverantwortung
  - ☐ Angestellte(r)/ Beamte(r) mit Führungsverantwortung
  - ☐ Renter(in)/ Pensionär(in)
  - ☐ Zur Zeit ohne Erwerbstätigkeit
  - ☐ Sonstiges

- Bitte geben Sie zuletzt Ihr ungefähres **monatliches Netto**einkommen an.
  (= das Einkommen, das Ihnen **nach** Abzug von Steuern und Sozialabgaben zur Verfügung steht)

  _____ EUR

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Danke → Danke → FERTIG!

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