

# **Loyalty cards as a form of sales promotion for retail chains and their impact on customers**

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## **Abstract**

This article deals with a comprehensive of the loyalty program as such, in terms of its functionality and impact on retail customers. The aim of the work is to evaluate the benefits of loyalty cards, customer motivation to purchase and the impact on sales. Furthermore, to assess whether the loyalty program pays off for retailers and which of them offer the most advantageous benefits. With the help of data analysis resulting from a questionnaire survey, the influence of loyalty cards on customers and their regularity in use is determined. Most customers own a loyalty card only because of a possible benefit or reward. However, their frequency of use is mostly exceptional or up to once a week. The comparison method used compares selected retailers to determine the best offer. Using this method, we achieved results show that the retail store Kaufland offers the largest number of benefits in its loyalty program. Together with the Lidl retail store, it offers a large number of benefits, but Lidl's offer seems to be the most advantageous for customers. The SWOT analysis provided results on strengths and weaknesses, including opportunities and threats to retail as such and its loyalty programs. The resulting proposal for retail is the defensive strategy of Terno supermarket and the escape strategy for their loyalty program. The benefit of the work are the results and evaluation of useful loyalty programs for customers, which are based on data. Also, the clarification of the overall benefits of shopping at certain retail stores and the convenience of shopping.

**Keywords:** loyalty program, loyalty cards, customer loyalty, sales support, offer, retail

## **Introduction**

Loyalty cards, as a form of sales promotion for retail chains, are a much-discussed topic among consumers in connection with the current coronavirus situation. This issue needs to be addressed, as retail business activity has still not been fully restored. Tellis (2000) is of the opinion that retailers have been trying for some time to make the offer more attractive to their customers. However, co-participation from the other side is also important, in the form of a purchase. Promoting sales with loyalty cards is important in stores, due to the increase in profits.

Blažková (2005) states that building and gaining customer loyalty is related to market saturation if the company has limited opportunities to gain new customers. If companies are in highly competitive markets, it is difficult for them to maintain a long-term positive and friendly relationship with their customers. The biggest problem occurs with differences, when a strong incentive is the low price when shopping. We encounter this fact most often and nowadays mainly on the Internet. Laštovičková (2012) claims that in order for a company to retain its customer, loyalty programs are used as a way of doing so. For this method of retaining your customer, it is first necessary to know them well, to know their needs, desires. Know what the competition has and use in-depth analysis to create the best conditions on the market.

Valvodová (2016) states that loyalty cards are a great motivator for gaining and retaining your customer. This small change can affect the customer's thinking and actions. Thanks to new technologies, it is now relatively easy to influence customers, but loyalty cards are not always sought after. A retail store will create an imaginary club to which loyalty cards and their benefits apply. Loyalty cards are therefore used to utilize discounts at the first possible opportunity or at another time, at your own discretion (Mulačová et al., 2013).

The aim of this paper is to evaluate the benefits of loyalty cards of selected retail chains that are on the Czech market. Furthermore, their ability to motivate the customer to make a purchase. Based on the set goal, the following research questions can be set:

- V1: What factor, that forces a customer to make a purchase in a given store, is decisive for them?
- V2: To what extent does the loyalty program motivate customers to make a purchase in a retail store?
- V3: Is the loyalty program worth it for the retailer as a tool to support sales?
- V4: Which loyalty program is properly targeted at customers' desires?

## **Literature research**

To increase sales of food retail chains, it is important in the first phase to identify factors that affect customer loyalty (Romanova and Noskova, 2015). Furthermore, it is necessary to get acquainted with the issue of loyalty programs in marketing (Kuš, 2011). Such as advertising, public relations, sponsorship and others. Building customer loyalty affects

business efficiency and profitability (Gang, Peng and Xiufei, 2011). However, an important factor must not be forgotten, and that is customer satisfaction, as this also guarantees customer loyalty (Dayou and Yongju, 2011). Next, it plays the role of effective communication between the customer and the company. This provides feedback and the loyalty program can become more efficient (Curatman, Suroso and Suliyanto, 2021). This should take into account that a company with a loyalty program should be interested in what its loyal customer wants and what kind of behavior it deserves (Hendler, Latour and Cotte, 2021).

Therefore, the main task before sales promotion in the style of loyalty cards is for the company to find out what are the desires and needs of their customers. However, Zakaria, Rahman and Othman (2012), add that the mere offer of a retail loyalty program does not guarantee customer loyalty, primarily due to the great similarity of individual loyalty programs. The program that a company offers mainly works on the principle of providing rewards to the customer for their loyalty. This action is based on marketing strategies that influence the customer's thoughts in favor of the company. Although this method seems to be very advantageous, despite the large amount of supply from the competition, it is not suitable for everyone, especially not for small retailers (James et al., 2020). Hrstka (2013) concluded that the analysis of the current situation in a company is suitable for determining a competitive offer and improving customer relationships. This finding was made with the help of an analysis of customer needs and desires and a survey of loyalty programs by competitors. The analysis was performed in the form of a marketing survey. Rubeš (2014) adds that in an effort to influence the customer, it is necessary to identify strategies that will influence the customer's thinking and behavior in favor of the company. Rubeš (2014) further states that, however, not every strategy is usable in the Czech Republic and effective on the customers and their loyalty.

Fedotova et al. (2019) states that one of the ways to obtain the necessary data to ensure sales support is a matrix evaluation. Three-level classifications were used, namely "low level", "medium level" and "high level". To start the research, it was necessary to create a questionnaire or non-participatory observation. Subsequently, the hypothesis is proven or not refuted. Another option is qualitative and quantitative research. This method is used to identify motives, opinions and attitudes that lead to findings regarding customer behavior (Kozel, Mynářová and Svobodová, 2011). Quantitative research can be used to find out who buys what, when, how much and subsequently due to which causes and consequences (Karlíček, 2013). One of the variants for examining customer loyalty is an experimental method called 2x10. It is possible to determine the customer's wishes, preferences and customer loyalty the specific program. Furthermore, it has been found that the promotional effects of loyalty cards are very important for awareness and easy for the customer to remember (Su and Zhao, 2011). ANOVA, or analysis of variance, provides data for testing hypotheses. Through this procedure, it is possible to determine whether customers show possible differences in the use of loyalty cards. Whether it depends on the frequency of purchases in an emerging market or a developed market. The result is the ability to describe the benefits for businesses (Zielke and Komor, 2020).

The prerequisites for this method are the independence of the measurement (across segments), the same variance in a certain group and the normality of the data. Another possible method for collecting data about customers and their behavior is a method called data mining. It has the ability to gather data from large or complex data files (Hand and Adams, 2014). Therefore, it can analyze and collect customer information. Tomanková (2013) used the data mining method together with the marketing mix and came to results that suggest that marketing communication is more important and entices the customer more than the loyalty program itself offered by the company.

Takáč (2012) states that another of the sales promotion options is the use of a competitive environment analysis called SWOT analysis. It will be determined how the company itself and its specific loyalty program are performing. The result of the analysis will identify the strengths and weaknesses of the company, as well as the loyalty program. This is accompanied by findings on threats and opportunities. The pros and cons of loyalty programs can be obtained from this data. These results can be used to identify areas for the business to focus on and promote sales. It also opens up the possibility of greater competitiveness. To support this method, it is possible to use a questionnaire survey for data collection based on correctly formulated questions, where the answers to these questions will bring specific required data. By combining these two methods, results can be obtained that lead to the identification of customer needs, the determination of priorities that lead the customer to shop at a particular retail store, and the mapping of competing loyalty programs. It is important to focus on information on whether the customer shops at a particular store due to a positive relationship with the company, based on the provided loyalty program or if the decisive factor for the purchase is only the price.

## **Data and methods**

### **Data**

The method of questionnaire survey will be used for data collection and the method of comparison and the method of marketing research - SWOT analysis - will be chosen for data processing and evaluation. The data that will be presented can be characterized either as respondents' answers or publicly available information. Furthermore, the data in the methodology are described and characterized with the help of statistical operations. To answer research questions such as: "Which factor, that makes a customer shop at a given retailer, is decisive for them?" "To what extent does a loyalty program motivate customers to shop at a retail store?" The question "Which loyalty program is properly targeted at the interests of customers?" Will be answered using the method of comparison. The question of how the retail loyalty program pays off for the company will be answered with the help of a SWOT analysis.

## **Methods**

The method of questionnaire survey will be used first. It is a qualitative method for data collection. It is a principle that is based on asking a question to the respondent, who then either states their answer or chooses a pre-prepared answer option. The questionnaire survey will be conducted in a CAWI manner. The advantage of this method is that with the help of the Internet and easy promotion, it is possible to address a wider range of potential respondents and thus obtain more information and opinions. Furthermore, it offers low financial and time requirements for processing, promotion and evaluation of the questionnaire. The disadvantage is that responses are not guaranteed.

The given method allows for the best data gathering for this research. Regarding this data collection, it will be constructed as a semi-structured type of questionnaire. In order for the respondents to be able to express their opinion in open-ended questions as well as to evaluate the process in choice questions. It will be in the form of a qualitative analysis, thanks to which the data will be evaluated on the basis of motivation, behavior and opinions of respondents. The results will then be evaluated and the main reason for participating in retail loyalty programs will be identified. Following obtaining answers from respondents, the reason for the purchase in the given retail store will be found and, on the basis of the most frequent answers, it will be determined what customers really find important. The answers will be graphically processed, and it will be verbally described what the finding was.

Another method that will be used for data processing and evaluation is the comparative method. It consists of comparing subjects that have common features or characteristics. This means finding out what the subjects agree on and vice versa. The method of comparison will be applied to the results of three observations in three retail loyalty programs, namely Kaufland, Terno supermarket and Lidl, for the processing and evaluation of data comparing the three loyalty programs and their listed benefits. The comparison will be made on the basis of the created table and the identified loyalty benefits of individual retail stores. The information that will be presented in the tables is freely available on their websites ([www.lidl.cz/lidl-plus](http://www.lidl.cz/lidl-plus) (Lidl Plus, 2021), [www.kaufland.cz](http://www.kaufland.cz) (Kaufland, 2021), [www.jednotavimperk.cz](http://www.jednotavimperk.cz) (Jednota Vimperk, 2021)). The result will be the mapping of loyalty programs and determining their suitability for customers, as well as suitability for retail as such.

The SWOT analysis will be used to identify the strengths and weaknesses, opportunities and threats of the selected loyalty program, specifically the one that will be the weakest in terms of benefits. First, the individual parts of the SWOT analysis will be determined and described in a table. The information that will be provided will be obtained through long-term observation and subjective judgment. Each piece of information in a given criterium will be scored according to its importance, starting from 0-1. The importance in the sum must result in the number 1 or 100%. The rating is derived from the importance, with numbers 1-5. Where the highest number means the best or the most advantageous

for the strengths, and conversely for weaknesses, the highest number means the worst that could happen. In each section, the sum will be calculated, which will be determined by multiplying each line by the rating and adding it to the second line, where the same action will be performed as in the case of the first line. This will be performed until it happens with each row.

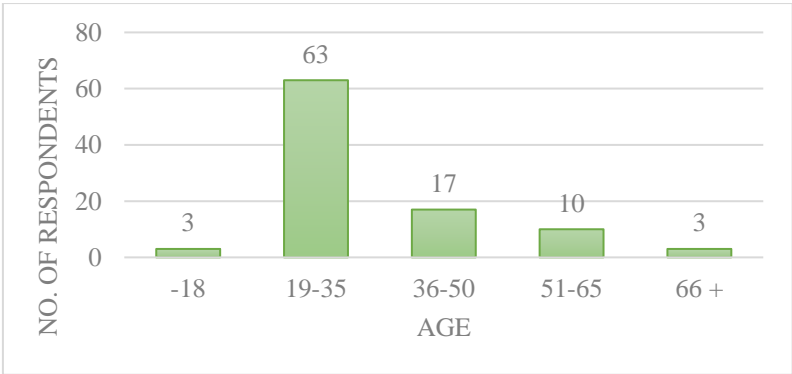
Then there is the part titled SWOT results. Here, the name of the strengths and weaknesses will be written according to observation and subjective opinion, and a known number from the sum will be added to them. Below these two pieces of information, there will be the internal total and in addition there will be a number which will be determined by subtracting the number for the strengths minus the one for weaknesses. Next, the opportunities and threats will be listed, and the number from the sum will be written again. Also, under these two pieces of information external total will be written, in addition to a number which will be determined by subtracting threats from opportunities.

The results of the SWOT analysis will be graphically represented by plotting them in the Cartesian coordinate system. The numbers for such a display will be obtained from the overall results of the SWOT analysis described above, where the internal and external values are data that will then be plotted in individual quadrants. This will achieve results that determine the most advantageous strategy for the company and its loyalty program.

### Results

As shown in Figure 1, respondents who participated in the questionnaire survey fall into these age categories. The highest number of respondents, i.e. 63, answered that they belong to the age group of 19-35 years. The next age category was the age of 36-50 years, which included 17 respondents. 10 respondents answered that their age is in the range of 51-65. The smallest age group consisted of the age of younger than 18 and over 66 years, where the sum of respondents is 6.

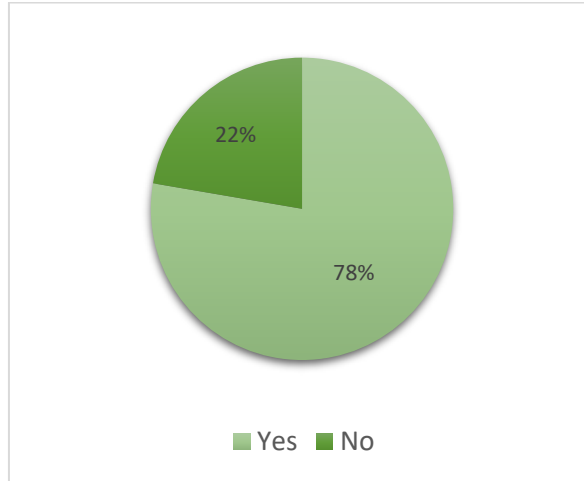
Figure 1: Age category of respondents



Source: Author.

The next fact is that 78%, or 73 respondents answered that they own a loyalty card. On the other hand, 22%, i.e. 21 respondents, stated that they do not own any loyalty card. These results are shown in Figure 2.

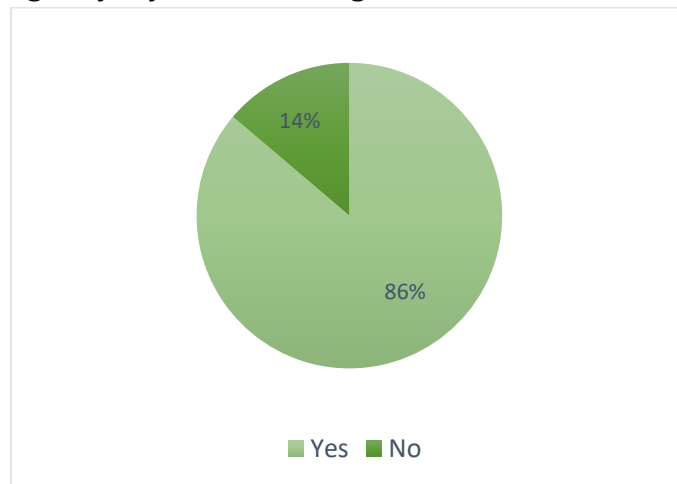
Figure 2: Loyalty card ownership



Source: Author.

Figure 3 shows that if a loyalty card were to bring any benefit to a potential retail loyalty program applicant, 86% of respondents said they would set up a loyalty card. This answer was chosen by 81 respondents. Only 14% of respondents would not set up a loyalty card despite the potential benefits. 13 respondents chose this answer.

Figure 3: Establishing a loyalty card if it brings a benefit

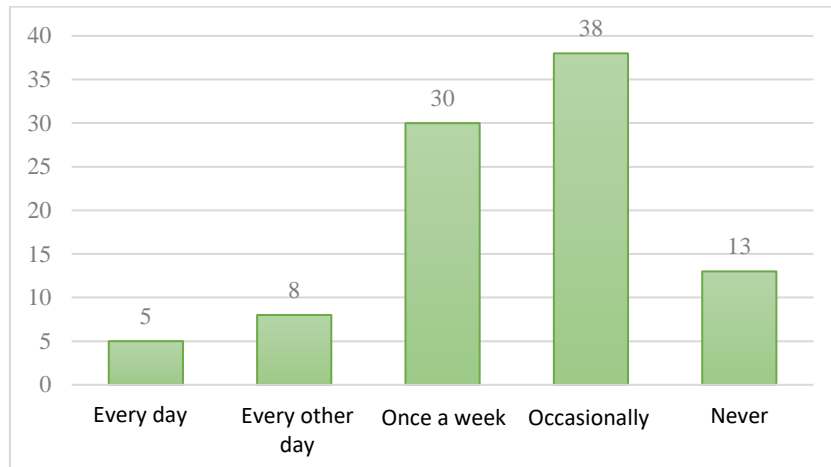


Source: Author.

When asked how often the respondent uses the loyalty card, 38 respondents answered that they use their card only in exceptional cases. 30 respondents stated that they use the loyalty program once a week. Furthermore, 13 respondents stated that, despite having a loyalty card, they do not use it. 8 respondents choose to use the card every other day. Only

5 respondents answered that they use the loyalty program every day. The visual representation is in Figure 4.

Figure 1: Frequency of loyalty card usage



Source: Author.

The results of the questionnaire survey in Figure 5 show the fact that the factor that forces a customer to buy is primarily the price. It became the most common answer, with 27 respondents mentioning this factor. Another common answer is the range of products in the store, as it was mentioned 23 times. 22 respondents stated that the quality of the assortment is also important. The fourth place of frequent answer is occupied by the location; how important the distance of store is for the respondents.

Figure 2: What influences the customer during shopping

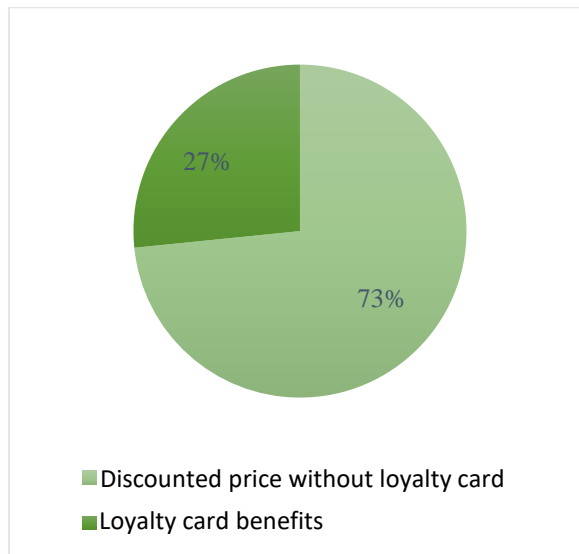


Source: Author.

If the customer must decide between two retailers, the determining factor for them is the discounted price without a loyalty card; this answer was chosen by 69 (73%) respondents, as shown in Figure 6. The remaining 25 (27%) respondents prefer loyalty benefits.



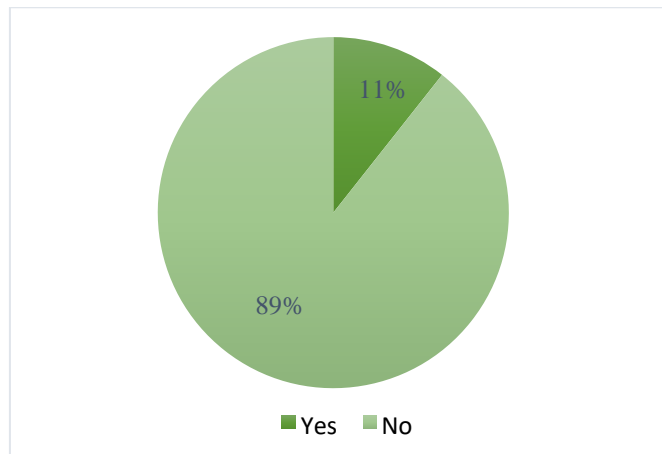
Figure 3: Factor which influences the decision



Source: Author.

When asked about the importance of the loyalty program, as seen in Figure 7, 84 (89%) respondents answered that it is important for them whether the retailer has a loyalty program. Only 10 (11%) respondents said they did not care if the retailer has a loyalty program.

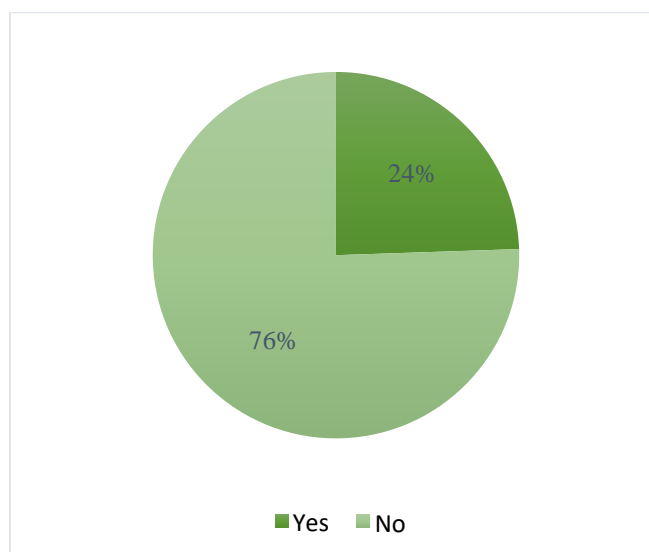
Figure 4: Importance of the loyalty program



Source: Author.

Only 23 (24%) respondents have a favorite loyalty program, as shown in Figure 8. The remaining 71 (76%) respondents stated that they do not have a favorite loyalty program.

Figure 5: Favorite loyalty program



Source: Author.

Table 1 shows the differences in the loyalty programs between the individual retailers, namely Kaufland, Lidl and Terno supermarket. Using the comparison method, it was found that from the customer's point of view, Kaufland offers a wider range of benefits than the Terno supermarket, but quite similar to Lidl.

Tab. 1: Loyalty benefits

Loyalty benefits	Kaufland	Lidl	Terno supermarket
Loyalty discounts	x	x	x*
Smartphone app	x	x	
Online leaflet	x	x	
Personalized coupons	x	x	
Digital card	x	x	x
K-scan	x		
Notification function	x		
Collecting points	x		x**
Online cookbook	x		
Shopping list	x		
Store finder tool	x		
Promotional competitions	x		
Scratch off cards		x	
Electronic receipts		x	

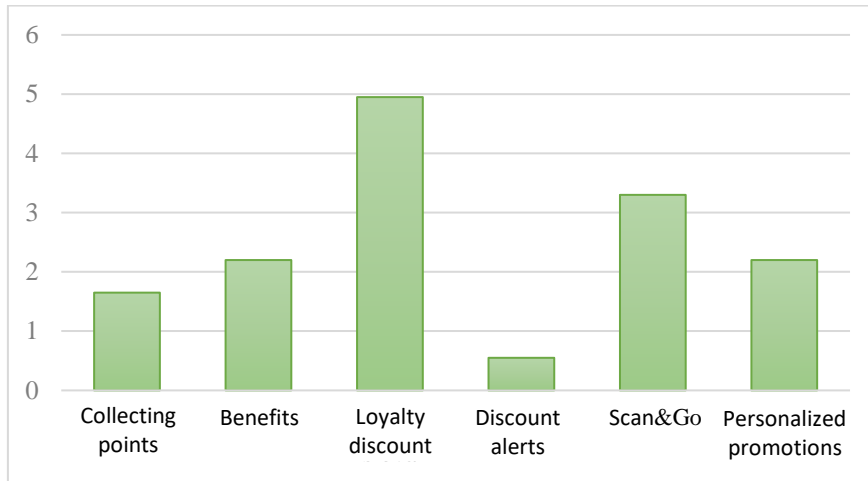
\* The 0.8% discount that is offered can be used from 5,000 points and up. These purchases do not take into account cigarettes and other tobacco products, returnable packaging, and recharging mobile phone credit. Cash payment only.

\*\* Collecting points (1 CZK = 1 point)

Source: Author.

The main benefits mentioned by customers include the loyalty discount. Furthermore, Scan&Go is a great advantage for loyalty program customers. The benefits as such are also a popular part of the loyalty program along with personalized promotions. Other benefits listed in Figure 9 were point collection and discount alerts.

Figure 6: Reasons for the popularity of the loyalty program



Source: Author.

The last method is a SWOT analysis shown in Table 2. The result is the determining of strategy for Terno supermarket. The strategy that emerged from the analysis is defensive, with the result expressed graphically in Figure 10. The data are obtained from observation, where the strengths of Terno supermarket have a sum of 4. And the most appropriate is its location. Weaknesses have a sum of 3.7, while the weakest side is considered the low level of communication with customers. Furthermore, the improvement of communication with customers appears to be an opportunity, where the sum is equal to 2.3. The threat of the given retail store is a lot of competition on the market, with a total of 3.4.

Tab. 2: SWOT analysis of Terno supermarket

Positive				Negative/harmful			
STRENGTHS				WEAKNESSES			
		importance	rating			importance	rating
1	Tradition	0,2	3	1	Low level of communication with customers	0,4	3
2	Location	0,6	5	2	Not innovative	0,1	3
3	Affordability	0,2	2	3	Increasing competition	0,2	5
4				4	Declining customer satisfaction	0,3	4
<b>Sum</b>		4				3,7	
OPPORTUNITIES				THREATS			
		importance	rating			importance	rating
1	Improving communication with customers	0,4	2	1	High competition	0,5	4
2	Increasing the volume of assortment	0,3	2	2	Reduced product quality	0,3	2
3	Increase in profit due to the temporary closure of a competitor	0,2	4	3	Change in customer priorities	0,2	4
4	Improving the environment (atmosphere)	0,1	1	4			
<b>Sum</b>		2,3				3,4	

SWOT - results		TOTAL
<b>Strenghts</b>	4	<b>-0,8</b>
<b>Weaknesses</b>	3,7	
<b>Total internal</b>	<b>0,3</b>	
<b>Opportunities</b>	2,3	
<b>Threats</b>	3,4	
<b>Total external</b>	<b>-1,1</b>	

Source: Author based on (Lasák, 2004).

Figure 7: SWOT analysis of Terno supermarket

		Opportunities 2,3	
Alliance strategy			Offensive strategy
Weaknesses -3,7		0,3	Strengths 4
		-1,1	
Escape strategy			Defensive strategy
		Threats -3,4	

Source: Author.

Defensive strategy: possibility to use the strategy if the Terno supermarket is strong enough to pose a threat with the aim of achieving something new. The point is for the retail business to ensure that the operation and development is better or the same as the competition. The main focus is on the strengths and threats that may threaten the retail business.

The results of the second SWOT analysis are in Table 3 and are focused on the analysis of the Terno supermarket loyalty program. The result of the analysis is a determined escape strategy, for which the result is shown graphically in Figure 11. Data are obtained from observations. The strengths of the business have a sum of 3.8 and the strengths of the loyalty program are the location and comprehensibility of the program. The weak point is mainly the non-innovative loyalty program, the sum overall is 4.4. Opportunities include increasing the volume of the assortment and increasing the use of the loyalty program thanks to quality; the sum is 3.8. The biggest threat to the retail business is competition, where the sum is 4.4.

Tab. 3: SWOT analysis of the Terno supermarket loyalty program

Positive				Negative/harmful			
STRENGTHS				WEAKNESSES			
		importance	rating		support	importance	rating
1	Location	0,4	4	1	No (line,...)	0,2	4
2	Program comprehensibility	0,4	4	2	No social network	0,1	3
3	Better utilization	0,2	3	3	Non-innovation of the loyalty program	0,5	5
4				4	No promotion	0,2	4
<b>Sum</b>		3,8				4,4	
OPPORTUNITIES				THREATS			
		importance	rating			importance	rating
1	Introduction of a discount voucher	0,2	3	1	Competition	0,6	5
2	Increasing the volume of assortment	0,4	4	2	Low innovation	0,2	4
3	Increased utilization due to program quality	0,4	4	3	Selection of benefits	0,2	3
4				4			
<b>Sum</b>		3,8				4,4	

<b>SWOT - results</b>	<b>Total</b>	<b>-1,2</b>
<b>Strengths</b>	3,8	
<b>Weaknesses</b>	4,4	
<b>Total internal</b>	<b>-0,6</b>	
<b>Opportunities</b>	3,8	
<b>Threats</b>	4,4	
<b>Total external</b>	<b>-0,6</b>	

Source: Author based on (Lasák, 2004).

Figure 8: SWOT analysis of the Terno supermarket loyalty program

					Opportunities 3,8		
	Ally strategy					Offensive strategy	
	Weaknesses -4,4			-0,6		Strengths 3,8	
					-0,6		
	Escape strategy					Defensive strategy	
					Threats -4,4		

Source: Author.

Escape strategy: it is primarily a matter of eliminating weaknesses and threats to the loyalty program. In this case, it is a matter of maintaining the basic functions of the loyalty program. The main focus is on weaknesses and circumstances that threaten the business.

## Discussion

The questionnaire survey took place in April 2021 using an Internet link. 100 respondents answered the questionnaire and 47 did not answer. Responses were recorded from more than half of women. The results show that the questionnaire survey was filled out mainly by people under 35 years of age. Furthermore, the respondents were in the range of 36-50 years and the other age categories were less occupied. The questionnaire survey found that  $\frac{3}{4}$  of the respondents own a loyalty card or would sign up for it if it brought them a benefit. It follows that people like benefits and reduced prices. Alternatively, they also like whatever will speed up or make their purchase easier. However, they use their cards either once a week or only exceptionally. Due to not so frequent store visits. Most respondents do not even have a favorite loyalty program. To the question "To what extent does a loyalty program motivate the customer shop at the store?", the answer is that whether or not a company has a loyalty program is irrelevant to customers. Furthermore, the question "What factor is decisive and will influence the customer to shop at the store?" can be answered that the most decisive factor is the price. Furthermore, the range of products and their quality. Despite these facts, the loyalty program pays off.

Table No. 1 shows the individual loyalty programs offered by select retailers. Using the method of comparison, the following question was answered: "Which loyalty program is properly targeted at customers' desires?" - thanks to the large range of benefits offered by Kaufland and Lidl, these two retailers are the most advantageous for potential shoppers. These retailers have more interesting loyalty programs.

On the contrary, Terno supermarket presents a very limited offer of benefits for customers with a loyalty card, where attractive-sounding discounts are only attained by collecting a certain amount of points. If it is a discount on an offered product, it's for everyone, both a customer with a loyalty card and a customer without a loyalty card. The only advantage and difference between this and other loyalty programs is the choice of reward. This means that if a customer has collected, for example, 50,000 points on their loyalty card, they can choose (from the previously published catalog) what they would like as a reward, and it will then be provided. These rewards range from a bottle of alcohol to bed linen and end with rewards the type of a lawn mower. Each item has a value of a different amount of points. On the other hand, Lidl is somewhere in between these companies. Their offer covers the most important benefits, and what the customer needs. A great advantage seems to be the electronic receipt stored in the application on the user's phone. Furthermore, "scratch off tickets" are more of a novelty but it distinguishes their loyalty program from others. The result of the comparison method is that the Kaufland and Lidl appear to have the most suitable and usable loyalty program. Despite the fact that some of the features offered are not necessarily used by everyone, such as the store locator. Their loyalty benefits cover everything a potential loyalty program applicant might need.

Last but not least, the results of the SWOT analysis, which answer the question of how a retail loyalty program pays off as a sales promotion. The choice of retail unit for this job was due to the fact that these retail chains are in the city where I live. The selection of the Terno supermarket for the SWOT analysis was due to the fact that it is the least popular in the city. I wanted to find out why this is happening and whether the company has a chance to change this feeling. The results suggest choosing a strategy that could work for the Terno retail supermarket. From this, the retailer can determine where they stand on the market and what threatens it, and vice versa, what it excels in on the market. Furthermore, the company as such shows results that are focused on strengths and threats. Where it comes mainly to using the company's strengths to avoid threats that could weaken them.

The second SWOT analysis shows another strategy, namely the escape strategy, which is applied to the Terno supermarket loyalty program. The business is based on this result, as it shows how their retail loyalty program pays off. The analysis shows that the loyalty program is not doing best and there is a risk of deterioration of its market position. It is focused on weaknesses and threats to the company. The starting point seems to be a change of focus, assortment or offer.

Kotler and Keller (2007) state the fact that price competition can be circumvented by means of a difference in offer or the introduction of a service beyond the original offer. It is also possible to improve the environment and atmosphere of the company. The results of the survey agree that market saturation is related to the acquisition of new customers. Furthermore, it is important to know your customers and to offer them benefits according to their needs and desires. It is also important to know the competition and their offers.

Zakaria, Rahman and Othman (2012) state that the offer of a loyalty program does not in itself guarantee customer loyalty, due to the similarity of individual loyalty programs. The most important factor is customer satisfaction. This ensures their loyalty to the given store (Dayou and Yongju, 2011). This factor also coincides with the results of the survey. The results of this work can be used by companies to find out the customers' views loyalty programs. Subsequently, what strategy they can use for their company or loyalty program. On the basis of the results, questions that arise are "Why do people use loyalty cards less often when they want and like their benefits?" And "What is behind the declining prosperity of the analyzed store and its loyalty program".

## **Conclusion**

The thesis deals with loyalty cards and their impact on customers. How hard it is to get regular customers and how to keep them. When in the beginning it is necessary to introduce the reader to the issue and gradually deepen the information obtained. Subsequently, the data and methods for further work are determined. The obtained results are described and then evaluated.

The aim of the work was to find out how much of a motivator the loyalty program is for a customer to visit the store. Furthermore, what factor affects the customer during shopping. These questions were answered using a questionnaire survey for data collection. The method of comparison was used to find out and evaluate what benefits these retailers offer and how their offer appears to customers. The SWOT analysis provided information on the strategies that were established both for the given retail business and for their loyalty program. The fulfillment of the objectives is stated in the results section and the subsequent discussion. Where respondents' answers, subjective view and observation of activity are given. Subsequent processing of information, their description and creation of graphs or tables. The main obstacle was the collection of respondents' answers, when not everyone was willing to respond to the questionnaire. Furthermore, not all information obtained was publishable and was therefore not beneficiary for their processing.

Other possible topics that can be addressed after the completion of this research are, for example: the reasons for owning a loyalty card of a certain store with low utilization or possible promotion of the loyalty program. Furthermore, the willingness to fill out questionnaires. Whether it is mainly distrust, especially by the older generation and their work with Internet questionnaires and general work with the Internet. The general lesson from this work is to obtain as many respondents as possible, information and, last but not least, an overview of the topic. These things serve to facilitate the work and its research.



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