USAGE OF DIGITAL LOYALTY PROGRAMS IN THE CITY CENTER AREA IN JYVÄSKYLÄ

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Abstract

This research is conducted for Arena Interactive Ltd, which is a leading vendor of mobile solutions for the media industry in Scandinavia. The goal of this research is to gain information about the usage of digital loyalty programs in the city center area of Jyväskylä and help Arena Interactive Ltd. in their strategic planning.

The research is conducted by utilizing both quantitative and qualitative methods – triangulation. The primary data for this research was collected by conducting a face-to-face company survey and thematic interviews. Secondary data was collected from Internet and book sources. The face-to-face survey was made in 52 different companies located in Jyväskylä. Two carefully chosen companies were also interviewed as thematic interviews.

The main goals of this research were to define the usage of digital loyalty programs, the need for development and the problems and advantages of digital loyalty programs. The theoretical part of this research concentrates on broadly describing the nature of loyalty programs.

The results show that only a handful of companies in the Jyväskylä city center were exploiting digital loyalty programs to their full potential. There is no doubt about the problems of traditional loyalty programs as well as the need for development. The results also discover the currently perceived advantages of digital loyalty programs and give information about the related challenges. The results show the current trend of digital loyalty programs in the city center in Jyväskylä. The valuable insights of the topic are also highlighted.

Keywords Digital loyalty programs, customer loyalty, loyalty program solutions, digital marketing, digital services

Miscellaneous

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Tiivistelmä

Tämä tutkimus on tehty Arena Interactive Oy:n toimesta. Arena Interactive Oy on johtava media-alan mobiilipalveluiden toimittaja Pohjoismaissa. Tämän tutkimuksen tavoitteena on kerätä tietoa digitaalisten kanta-asiakasohjelmien käytöstä Jyväskylän keskustan alueella ja näin ollen auttaa Arena Interactive Oy:tä heidän strategisessa suunnittelussaan.

Tutkimus on toteutettu hyödyntämällä sekä kvantitatiivista että kvalitatiivista tutkimusmenetelmää. Näiden menetelmien yhdistelmää kutsutaan triangulaatioksi. Ensisijainen tietoaineisto kerättiin yrityskyselyllä, joka tapahtui henkilökohtaisesti kutakin yritystä haastatellen sekä teemahaastatteluilla. Toissijainen tietoaineisto on koottu Internet – ja kirjalähteistä. Yrityskysely tehtiin 52 eri yrityksessä Jyväskylässä. Sen lisäksi teemahaastattelut tehtiin kahdessa tarkasti valitussa yrityksessä.

Tutkimuksen pääasialliset tavoitteet olivat määritellä digitaalisten kanta-asiakasohjelmien käyttö, tarve kehitykseen sekä ongelmat ja hyödyt liittyen digitaalisiin kanta-asiakasohjelmiin. Tämän tutkimuksen teoreettinen osa keskittyy laajasti kuvailemaan kanta-asiakasohjelmien luonnetta.

Tulokset näyttävät, että vain muutama yritys Jyväskylän keskustan alueella hyödyntävät potentiaalin, jonka digitaaliset kanta-asiakasohjelmat tarjoavat. Tarve kehitykselle sekä perinteisten kanta-asiakasohjelmien ongelmat ovat selkeästi havaittavissa. Tulokset selvittävät myös etuja, joita digitaalisten kanta-asiakasohjelmien on koettu tuovan sekä niiden ongelmallisuuksia. Tulokset näyttävät nykyisen trendin Jyväskylän keskustan alueella. Tämän lisäksi tutkimus tuo esiin arvokkaita näkemyksiä aiheesta.

Avainsanat (asiasanat)
Digitaaliset kanta-asiakasohjelmat, kanta-asiakkuus, kanta-asiakasratkaisut, digitaalinen markkinointi, digitaaliset palvelut

Muut tiedot

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1   INTRODUCTION

Digitizing in its every sense has come to stay, and businesses around the world have been using the new digital environment for their businesses. Companies may have encountered major challenges but, besides that, also found new opportunities to make their businesses even better. Digitizing has also reached customer loyalty programs. Now we seem to be approaching a breaking point where the upcoming direction will be defined. Mobile phones as customer loyalty platforms have emerged and are already used by some companies also in Finland. This direction will have a major effect on using and utilizing customer loyalty programs. The technological development has allowed, for example, the use of GPS to locate loyal customers or, from their perspective, to locate their favorite stores. This gives the opportunity for businesses to utilize the location information and send direct messages, advertisements, coupons or offers to loyal customer's mobile phones. In addition, measurement systems are getting more and more accurate, and customer behavior can be analyzed and predicted in a way that gives lot more opportunities to companies.

Traditionally, customer loyalty programs have relied on plastic cards, printable coupons and even stamped paper cards, which has often caused customer frustration. The frustration may have aroused at least for the following reasons: the amount of different cards, poor quality cards that may easily be damaged and reward systems that are not attractive from customer's point of view. At the moment, the development of customer loyalty programs is clearly seen, and the direction will be more and more towards digitalizing customer loyalty programs. One of the problems that arose from this development is how small and medium sized companies can easily adopt new technology and systems if their resources: time and money – perspective is taken into account.

At the moment, some of the big chain customer loyalty cards are already working on the mobile phone, and many companies within the IT industry are coming up with different sets of new ways to utilize customer loyalty programs. It will maybe take some years but digital customer loyalty programs are on the way, and the question is when the customers, to a greater extent, adapt them.

For companies, it is very important to perceive the upcoming challenges and the current need for customer loyalty programs to keep up with the competition. This thesis concentrates on the current trend of digital loyalty programs in the city center area in Jyväskylä. The findings of this thesis will reveal the current adaptation percentage and give overall information about the benefits and problems concerning digital customer loyalty programs. The aim of this thesis was also give a sample of the current trends in customer loyalty programs.

1.1   Motivation for the study

JAMK University of Applied sciences had a course called "Hi-Tech Management" during the spring semester 2011. During the course different project were implemented and one of the main projects that the author took part in was concentrating on information technology and media industries. The project team was assigned to search for new information about publishing newspapers and magazines via tablet computers and find the dominant business models behind them. The information was shared with two external clients. Arena Interactive Ltd was one of these clients.

The idea of this thesis emerged soon after the Hi-Tech Management project had been finished. The author had a meeting with Marko Filenius, CEO of Arena Interactive Ltd, and the thesis idea was introduced to the author by him. The idea was interesting and definitely topical. The author thought that it could be a good possibility to make a meaningful thesis that would help Arena Interactive Ltd in their strategic planning concerning the development of loyalty program solutions. In addition to give them beneficial information about the overall situation of loyalty programs in Jyväskylä. The background research started soon after the meeting in May 2011 when the goals of the thesis were defined. The report to Arena Interactive was given already in July, but work for this thesis continued further.

1.2   Arena Interactive Ltd

Arena Interactive Ltd is a Finnish company which operates in information technology industry and specializes in mobile business and solutions. It was founded in 2007

when it separated from Arena Partners Ltd as its own unit. Arena Partners was founded in 2001. Arena Interactive is owned by Arena Partners Ltd, newspaper-enterprises such as Ilkka-Yhtymä and Keskisuomalainen and Alma Media Ltd. Arena Interactive headquarters locate in Jyväskylä, while they have also offices in Vaasa and newest in Helsinki. Arena Interactive has at the moment approximately 20 personnel. They have a gained a wide ranging knowledge and experience in this industry.

Arena Interactive is a leading mobile solutions vendor for media industries in Nordic countries. They offer tools for mobile services to every company regardless the industry, but the biggest clients are newspaper companies. The product repertoire includes mobile services from single solutions to overall mobilization of client's businesses. They offer ready-made mobile services and in addition can create tailored solutions for individual customers. Issues related to operator connections, invoicing and communication traffic are also taken care. Arena Interactive offers solutions for mobile services, mobile marketing, loyal customer marketing, mobile sites, mobile applications and operator connections, so the repertoire is wide. Arena Interactive does currently businesses at least in Sweden, Norway and Germany and has co-operated with information technology and media companies within Finland, Sweden and Norway.

2 THEORETICAL FRAMEWORK

This section gives an overall picture of loyalty programs as a part of companies' marketing strategies and how companies can utilize digital services for implementing or developing their loyalty programs. New digital loyalty programs are also discussed by introducing two different case examples, which both are very modern solutions, since they exploit newest devices and technology. Theoretical framework supports this study and the subject of this thesis by giving the basis for the study.

2.1 What is a loyalty program?

According to Reicheld (Harvard Business Review on Increasing Customer Loyalty 2011, 43) a loyalty means an investment or personal sacrifice which is carried out for the purpose to strengthen a relationship. This is the very basic principle and basis of

loyalty programs. It is about a two-way communication between a company and a customer, which makes it a relationship between two parties. A customer finds loyalty towards a company and is willing to engage to company's messages and spend money in a constant basis to use the company's products and services. This customer is called loyal customer.

Loyalty programs are known also as customer clubs, loyalty schemes, reward programs, frequency programs and membership clubs. Common definition is that loyalty programs have a customer database in a form or another, a way to join as a member of loyalty program and rewards and benefits that are aimed at loyal customers (Arantola 2003, 53). This thesis will follow the use of word "loyalty program" to generally describe these programs.

Definition of a customer club clarifies also the overall meaning of loyalty programs. Customer clubs can be defined as a group of people, who communicate under the operation and initiation of an organization or a company. Organization contacts these members of the group regularly and offers them different benefits, which contain value to the members. The goal of the organization is activate the group of people called as loyal customers and increase their level of loyalty. This is done by creating and maintaining an emotional relationship between loyal customers and organization. (Butscher 2002, 5).

Characteristics of loyalty programs according to Butscher (2003, 5):

- Loyalty programs are planned, implemented and managed by companies not by customers
- They offer value to their members
- They can be used to collect data in order to get more information about the customers
- They aim in customer activation and encouraging customer communicate with the program, buy products or services, or recommend products or services
- They provide opportunities for customers and companies to interact together

Butscher (2002, 6) states that there are three main goals of loyalty programs: increasing company's profit, revenue and market share. Other goals include gaining new customers, creating a strong customer database, creating opportunities between companies and customers to communicate, customer retention and sharing and utilizing the customer information within the company. In addition there is a variety of subsidiary goals such as engaging customers to make more frequent visits, increasing usage of products and services and enhancing public relations and customer service.

Benefits for loyal customers can be divided into monetary benefits and appreciation benefits. Monetary benefits can be for example a certain amount of rebate for purchases, collectable points that unlock different price products and special offers for loyal customers. Monetary benefits are aimed to create more value to loyal customers by decreasing the costs. Appreciation benefits can be for example faster delivering times, home delivery service, logistical services, VIP-cards for passing the lines, own customer service numbers, own contact persons, free of charge help desk, special events for loyal customers, invitations and possibility to make pre-orders or getting the latest news of products and services first. Appreciation benefits are aimed to appeal to the emotional purchasing causes of customers. (Pöllänen 1995, 70)

Loyalty programs started to become common in different countries during 1990's. In Finland, Finnair Plus was launched in 1992 and Kesko's Plussa – card in 1997. The number of users of different loyalty programs grew highly during 90's. The main strategy for companies with loyalty programs was to offer more than others. In practice it meant bigger bonus percentages, more outlets or generally better benefits. As an example Finnair, Silja Line and Yliopiston Apteekki have gained 300 000 – 500 000 loyal customers during these years. (Arantola 2003, 57)

Why then have a loyalty program? According to the article named "Putting the service-profit chain to work" by Heskett, Jones, Loveman, Sasser and Schlesinger (Harvard Business Review on Increasing Customer Loyalty 2011, 82) there are too many companies that are mainly focusing on getting new customers, rather than keeping the old ones. The reason for this is simple: the cost. It is much more

profitable for the company to have existing customers, compared if they would use a great amount of money in marketing while trying to attract new customers.

Hughes (2003, 293-295) also claims that most companies prefer acquiring new customers and states that customer retention is more profitable than acquisition. Hughes (2003, 9-10) gives an example of a major US bank, which noticed while ranking all their customers by profitability that 80 % of their profits come from the customers that are in the top 5 % – group. The bottom of the chart was a group of 28 % of customers, who lost 22 % of their profits. This example shows that it might be a small group of people that keep the business running and bring the most of the revenues. That is the reason about why it is really important to know who your customers are. These finding emphasize the importance of loyalty programs and that a company collects the customer information.

2.2   Loyalty programs as part of the marketing mix

The marketing mix is a set of marketing tools used for strategic marketing purposes that a firm chooses and blends in order to achieve the wanted response in the target market. These tools consist of the common known four P's of marketing which are product, price, place and promotion. Basically, everything that a firm can do to influence the demand of their products belongs to marketing mix.   (Kotler, Wong, Sanders, Armstrong 2005, 34)

Outdated strategic marketing thinking recommends that marketing mainly focuses on acquiring new customers and getting immediate transactions and revenue. Marketing expenditures are also seen as expenses. New strategic marketing thinking suggests that marketing should focus on building loyalty, retaining customers and capturing the lifetime value of customers. Many marketing expenditures could be viewed as investments rather than expenses. In terms of new strategic marketing thinking also "permission" marketing should be preferred in comparison to "interruption" marketing. Permission marketing means gaining contact permissions from customers in order to communicate and build relationships with them. (Kotler, Jain, Maesincee 2002, 40-42)

Pöllänen (1995, 19) defines loyal customer marketing as a systematic operation, where a company together with its loyal customers maintain and develop individually the customer relationships by taking into account the value of these relationships. The goal is to make sure that both the parties involved are satisfied with the way how the customer relationship is developing.

Pöllänen (1995, 19-20) also defines the characteristics of loyalty marketing in his book "Kanta-asiakasmarkkinointi". He states that one of the key factors is to put loyal customers into separate database, give them credit, and identify them systematically by utilizing this database. The goal of loyalty marketing is to get loyal customers to buy constantly and to buy more; also to recommend a company's services and products to other people. To know the level of satisfaction of loyal customers a company must have a feedback system. The feedback system should be used to constantly collect and analyze the customer feedback information.

As Jeff Lipp (Kurtz 2008) states, many small businesses have found loyalty programs and are using them to retain their customers and boost sales. Small businesses can utilize loyalty programs to identify their most profitable customers, personalize their rewards and target offers to these customer segments in order to increase profitability and brand loyalty.

In Finland, it is very hard to find a branch of business which would be operating completely without loyalty programs. Even small businesses such as hairdressers, ice cream stalls and shoemakers have stamped cards made of cardboard. These cards do not generate customer information, but are meant to bring the customer back again. (Arantola 2003, 72)

There are six basic factors in how customer retention influences customer profitability. First of all customer acquisition expenses can be so high that positive cash flow starts as late as during the second or third year. Secondly, long term customers bring constant revenue. The third thing is that already established customerships give the possibility of increasing revenues by additional sales and cross-sales and may lead to customers to increase the use of services and to buy more products. The fourth thing is that in terms of money, serving long term

customers might be more advantageous than serving new customers, because long term customers have already learned the service process and do not overload it. Fifthly, long term customers might help companies to get new customers by word-of-mouth or by formal member-get-member programs. The sixth factor is that companies can get a better price from long term customers during the time. (Arantola 2003, 22)

As for the problems of loyalty programs, Arantola (2003, 49-55) states that companies have created a market, where customers take part in many different loyalty programs and passively collect points because they are used to doing that. It has become a habit for many of the customers. The problem is that companies cannot get the customers to visit them more often or buy more at once. Loyalty programs are rewarding all the spending equally which means that also disloyal customers get rewarded. In addition, modern customers seem to be more and more unwilling the share their own personal information with companies. It is said that loyalty programs suffer from lack of effectiveness due to the numerous different loyalty cards**.**

While keeping these in mind, we can see how clearly and tightly loyalty programs are connected to the marketing mix. Nowadays, loyalty programs have their own channels which can replace the traditional "place" and "promotion" of marketing mix; now loyal customers can have the offered benefits wherever they are regardless of their location.

The theory section so far has been introducing the different viewpoints of loyalty programs in order to give a basis to the research subject of this thesis. As we can see, the whole spectrum of subjects concerning loyalty programs is very wide. Next section will concentrate on the possibilities of digital loyalty programs, after which two different case programs are introduced.

2.3   Possibilities of digital loyalty programs

Monetary benefits, which can be gained through loyalty programs, have been usually given to loyal customers in the form of paper coupons with discounts. Traditionally it has not been possible to combine all the loyalty cards into one card or identify as

loyal customer through mobile phones. It has been studied that especially Finnish people find that weird. (Arantola 2003, 123)

According to José Alvarez, the senior lecturer in Harvard Business School, (Starvish 2011) we have now reached the point where technologies have allowed back-and-forth interactions with customers. This means that retailers can have two-way interactions with their loyal customers. Smartphones allow the usage of location-based information; therefore retailers can reach their customers and contact them where they actually are. This gives advantages to companies that can reach their loyal customers through digital channels.

Alvarez (Starvish 2011) also states that it is needed to have advanced technology combined with age-old techniques, in order to create successful loyalty schemes. Retailers have to remember the origins of retailing, which means that they need to find out what their customers really want by communicating with them and getting them what they want. New technologies allow even better communication capabilities and insights, which can push the retailers toward achieving the best results in the crowded space of loyalty programs. Retailers can surprise their customers with services and goods that necessarily they even did not know to exist. This can be achieved by combining the possibilities of new technologies and old knowledge about what it is all about. (Starvish 2011)

Alvarez (Starvish 2011) points out the meaning of face-to-face contacts and interactions between the retailer and customer. Development of self-service retail has saved labor costs and customers time, but it has also left many customers wandering all alone. According to Alvarez (Starvish 2011) well-run loyalty schemes are an answer to this problem and can bring customers back in action. Because of technological development and digitalization retailers have now countless ways to collect and store customer information. This information called as customer data can be utilized likewise. The combination of getting most of information and utilizing most of it is the key towards to better customer service. (Starvish 2011)

There was an example in the article called "Diamonds in the Data Mine" by Gary Loveman (Harvard Business Review on Increasing Customer Loyalty 2011, 153) about Harrah's Entertainment, which had recorded 16 straight quarters of revenue growth

in 2002, when rivals were struggling. This revenue growth covered all of its 26 casinos. The secret behind this was their carefully planned customer service. As an example their employees greet loyal customers by name, rewards are given for choosing their casinos and hosts ensure that customers stay happy during their visits.

These actions are not done by trusting on the intuition or assumptions, but trusting on the customer information database. Harrah's Entertainment uses the help of technology to deeply mine the database. They collect the customer information such as the amount of spent money and the game preferences of Total Gold customers, who put their cards in slot machines. Total Gold customers get extra rewards while playing. The information, which is gained from card usage, is carefully sorted and sliced to very fine segmentations. As the amount of information grows, Harrah's Entertainment can serve their loyal customers even better and offer them what they really want.

Digital channels such as Internet, mobile, digital television and e-mail have created new opportunities to customer marketing. By using these channels it is even easier to offer beneficial information to customers. This information can include for example reminders, instructions and information about new events, products and services in addition to traditional offers. Content could also include entertainment. It has been studied, that constant dialog and contacts from companies to customers enhance and strengthen the customer relationships. (Merisavo, Vesanen, Raulas & Virtanen 2006, 43)

Communication via digital channels is more cost-efficient compared to traditional communication. For example it is cheaper to send e-mails than send straight mail to customers' post addresses. Digital channels allow companies to contact their customers more often and in more diverse ways. Also communication can be targeted and personated depending on different customer segments, so that the right message goes to the right customer segments. (Merisavo, Vesanen, Raulas & Virtanen 2006, 44)

According to the research of one of the world's leading cosmetic manufacturers L'Oréal's e-mail marketing, especially consumers that are committed to the company, respect constant communication. It actually gives a positive effect to their

attitude towards the brand and to their purchasing behavior. (Merisavo & Raulas 2004)

As mentioned before, the possibilities of digital loyalty programs allow the companies to reach their loyal customers wherever they are. For example if company has a strong online presence and utilizes different digital channels in their marketing they can reach the wider audience who get their messages. Facebook has recently launched "Check-in Deals" – service in Finland. The main principle is that users share their location and companies can send the offers to users that are near their stores. For example Elisa Corporation is one of the first companies that have started their campaign on Check-in Deals – service. (Metsämäki, 2011)

Another example of a similar service is Foursquare, which is a location-based social networking website and application for mobile phones. It shows companies and offers near its users' locations. Companies can claim their own venues and after the claim it will be shown to the users of Foursquare when their location is nearby. (Foursquare Labs, Inc., 2011) There are numerous possibilities about how companies can use digital channels in order to reach their loyal customers. Furthermore it is instant, accurate and cost-efficient way. Companies may also reach new customers from different customer segmentations, because people are increasingly purchasing new smartphones, using wireless networks and learning to use mobile applications.

2.4   Case examples of digital loyalty programs

To support the theoretical framework of this thesis two of the brand new digital loyalty programs will be introduced. The information concerning these loyalty programs is based on the official websites of the companies, which have developed these programs. Since the information is so new, there are not known any literature or research articles concerning these two specific loyalty programs. Altogether it is challenging to find any extensive research articles that concern the characteristics of loyalty programs launched in 2011. These two examples are introduced to give an overall view of the direction and the trend with modern loyalty programs.

The first introduced loyalty program is created by StickyStreet LLC, which is a Washington DC based company, founded in 2005. Their goal is to provide "world-

class loyalty, stored value, and membership tracking, management and marketing services" around the world. Their services are aimed for the small and medium sized businesses all around the world. (StickyStreet LLC, 2011)

StickyStreet has developed a modern loyalty program which can be modified for different purposes and different functions. Companies can buy their StickyStreet platform license that enables them the use of the program. StickyStreet platform allows the management of loyalty and gift card programs under companies own label brands. It can also be used by retail stores, businesses, e-commerce sites, chain stores, associations and even schools or churches. Their platform is flexible and it allows several different loyalty program styles, such as: gift cards, points programs, coalition programs, earn based on actions or visits – programs and other campaigns.

StickyStreet is hosted in the cloud and it is compatible with different operating systems, web browsers, terminals and smartphones. It also includes possibility for sending digital coupons for loyal customers. The loyal customers can check their real-time activity through StickyStreet websites and also get to know information about their current balances.
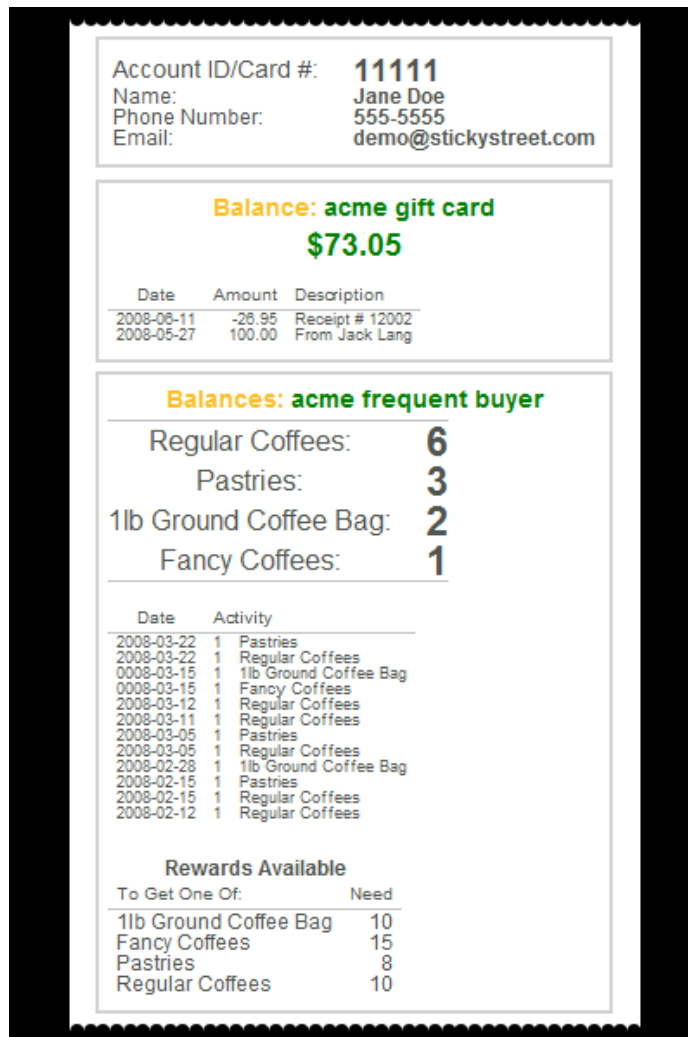
FIGURE 1. Example of a loyal customer's digital account view on Sticky Street - program. (The figure is extracted from StickyStreet LLC websites 2011)

Figure 1 shows that customer's basic information is in the upper side and below that there is customer's account balance, recent activity and rewards that are currently available. Additionally it shows the required steps to unlock different rewards. The information updates automatically whenever customer buys something from the store. The possibilities to create and maintain different campaigns are wide, since there are seven different campaigns that companies can choose. Customers can see their own information by logging in with their username and password for example by smartphones. So the customers can check their balances any time they want if they only have a device with an Internet connection.

StickyStreet allows companies to keep track of their loyal customers and gives statistics about customer visits and purchases. Companies can utilize this information in segmenting their loyal customers and to find out which ones are actually the most profitable customers. This information can be reached on real-time. From the company's point of view Sticky Street could be beneficial because it allows the creating of multiple different loyalty programs and it can be used to get accurate customer information.

Another loyalty program that will be introduced is created by Punchd Labs Inc, which is a US based startup company that focuses on advertising services. What makes this case reasonable and relevant to the topic is that their innovation was so respected, that in July 11, 2011 they were acquired by Google Inc. Now they are operating as Google subsidiary. What they offer is basically loyalty cards on smartphones. Their idea is very simple; they have digitalized traditional paper loyalty cards. Their program is called "Punchd" and it can be downloaded for free in the App Store and Android Market. (Punchd Labs Inc, 2011)

Punchd exploits QR-codes. As an example a customer could visit his or her favorite coffee shop that uses Punchd, scan QR-code at the checkout after buying a coffee, and get a virtual stamp on the own Punchd account. After 10 collected stamps the customer could get a free coffee. These virtual stamps are stored in the cloud service of Punchd and also on customer's mobile phone memory. (Punchd Labs Inc, 2011)

When considering it from the company's perspective, it does not require a lot of work or time to get Punchd started. Signing up takes around 10 minutes and after that, the only thing that a company needs to do is to decide a campaign, print a paper with a QR code and put it near desk. Punchd is free to use while it's still in beta version. With Punchd, the companies can print customized marketing materials, check their daily statistics and interactive graphics and charts and get overviews of previous weeks delivered to e-mail. With customer data companies can see if their campaigns are effective or not. (Punchd Labs Inc, 2011)

These two examples are modern digital loyalty programs, which utilize the newest technology. By knowing these programs it is easier to adjust the thinking in the

research problem of this thesis and to understand the scope of different loyalty programs out there.

3   RESEARCH PROBLEM AND RESEARCH QUESTIONS

The purpose of this study is to collect information for Arena Interactive Ltd about the overall usage of digital loyalty programs in the city center area in Jyväskylä, the current need of companies to develop their existing loyalty programs in the same sample area and generally, give information about the benefits and problems that might be encountered with digital loyalty programs.

The goal of this thesis was to offer an intensive package of information to be gained from the sample area. The current trend should be found when exploring the information of this thesis. It should also give sightings about the the upcoming direction of digital loyalty programs. This study will concentrate on studying the following questions and finding the solutions, suggestions or answers to them:

Research questions:

1.   What is the usage of digital loyalty programs in the city center area in Jyväskylä?

2.   What is the current need to develop loyalty programs?

3.   How can digital loyalty programs solve current problems?

4.   What problems may digital loyalty programs cause?

4   RESEARCH STRATEGY

4.1   Method

This thesis relies on qualitative and quantitative methods, which together are known as triangulation. Triangulation means that different methods are used to get understanding of a phenomenon. It is used because the author was not sure if some theory could totally explain the phenomenon. Collateral research is done through qualitative methods in order to strengthen the results of the research that have been gained earlier by quantitative methods. (Kananen 2010, 42)

Qualitative research differs from quantitative research in several different ways. For example sampling in qualitative research is more purposive and typically not random. It means that research targets are chosen to have certain characteristics that would be beneficial in getting the results that meet the aims of the research and answer to the research questions. Another thing is that the role of researcher is different. In qualitative research, a researcher must reflect his or her role in the research process and clearly expose this in the analysis. In addition the methods of data analyzing differ in qualitative and in quantitative researches. Overall, a qualitative research is more exploratory, while quantitative is more focused. Also the data gained by qualitative research can be very useful in explaining the quantitative results. (Glenn 2010, 96)

As its stated qualitative and quantitative research methods differ and as used together they can bring the wider perspectives to the results of the research and thus give broad understanding of the researched phenomenon. This is the main reason why the author chose to use both: qualitative and quantitative research methods.

Qualitative research aims to find out more understanding and reasons behind the behavior of researched phenomenon. Results gained from qualitative research should give more depth to the phenomenon and should answer to more complex questions, because the researched area is more focused than in quantitative research. The results from qualitative research should be able to answer to more

focused questions. Qualitative research brings answers to questions such as "why?" and "how?" not just what, where and when. (Hirsjärvi, Remes & Sajavaara 2009, 160-161) In this thesis the qualitative data is collected through two thematic interviews, which bring the more depth to the study.

In quantitative research, a survey form or a questionnaire is utilized to collect quantitative data, so these two can work as a data gathering method. The data is collected from target group that belongs to the researched area. Very elaborate numeral information can be gained by quantitative research. The sample of research subjects should be chosen before the actual research. The methods of actual research can be postal questionnaire, personal interview or Internet survey. After data gathering the results are analyzed by utilizing computer softwares. Finally interpretations are made by obeying rules of statistics and report of final results is created. (Kananen 2010, 74-75)

The sample of companies for quantitative research of this thesis is reasonable, because it follows the commonly created and confirmed plan and meets the requirements that were set by the assignor company. Also the way how sample area was chosen can be justified. There was no need for more complex analyzing methods, because the set research questions were simple and the researched area is very new. As you can see in the survey form (see Appendix 1. Face-to-Face Survey Questionnaire) it leaves room for gathering the additional information. This proved to be very useful and give comprehensive information about the researched subject.

Triangulation was preferred because of the nature of this thesis. Two qualitative thematic interviews generating qualitative data combined with fifty-two company interviews to provide quantitative data seemed to give a reasonable amount of information in order to fulfill the goal and purpose of this thesis. According to Kananen (2010, 73), triangulation raises the confidentiality of the research and, in addition, gives a better and more versatile overall view about the phenomenon being researched. Different viewpoints are examined in order to confirm common results of the research. Using triangulation supports the forming of collective interpretation.

4.2   Data gathering survey

Face-to-face surveys were made during June 2011 in fifty-two (52) different companies, operating in different industries and located in the city center area in Jyväskylä. The target companies of the survey were chosen by using the random sample method, which basically means that there was no prepared plan for which companies to approach. To make the survey more reliable, it was decided to use this method and choose the target companies randomly. The only prepared factor that concerned all the surveyed companies was that they all located in the city center area in Jyväskylä. Also all the companies that were surveyed were doing business to consumers, not business to businesses. Some of these companies were multinational chains and some had only one place of businesses. Face-to-face surveys took time approximately 10 – 15 minutes per company.

The goal of these interviews was to gain quantitative data and information about the usage of digital loyalty programs in the city center area in Jyväskylä and the need to development the current loyalty programs at use. In addition, also more precise information was asked and surveys were based on casual, but informative discussions. Features of different loyalty programs and the overall adaptation rate of any kind of loyalty program were also found out. Along with the discussion there also arose some trends about the development of loyalty programs. These trends and other important insights are discussed more accurately in the section 5.2.

4.3   Thematic interviews

Thematic interviews were aimed to two different companies located in the city center area in Jyväskylä. These companies were utilizing their loyalty programs and developing their knowledge along the digitalization. The both interviews gave very beneficial information about the usage of digital loyalty programs, benefits and problems of digital loyalty programs, and about the overall situation with loyalty programs. Target companies of thematic interviews were chosen by relying on the information gained during data gathering survey. These two companies were rightly located, both were putting a lot of effort for digital marketing and both were having good-sized loyal customer groups.

Thematic interviews were made to provide qualitative data. Kananen (2010, 53) describes thematic interviews as the most used data gathering method of qualitative research. It is a way to get information about unknown phenomenon, by approaching the researched phenomenon from different and various angles. Different themes of researched phenomenon are discussed with interviewee, without any subjectivity or prompt by interviewer.

Thematic interviews of this study were made during the autumn 2011 and the interviews were recorded with a digital recorder and analyzed by studying and choosing the most relevant information. Interviewees were working in a store manager's and a storekeeper's roles. And it was confirmed before the thematic interviews that correct persons were planned to interview. Interviewees deal with loyalty programs almost every day and know what is currently happening with their loyalty programs.

5   RESULTS

5.1   Company survey

The survey was conducted through face-to-face interviews during June 2011. The survey consisted of 52 different companies located in the city center area in Jyväskylä. The results gave information about the current situation of loyalty programs in the city center area in Jyväskylä and some insights of upcoming direction.
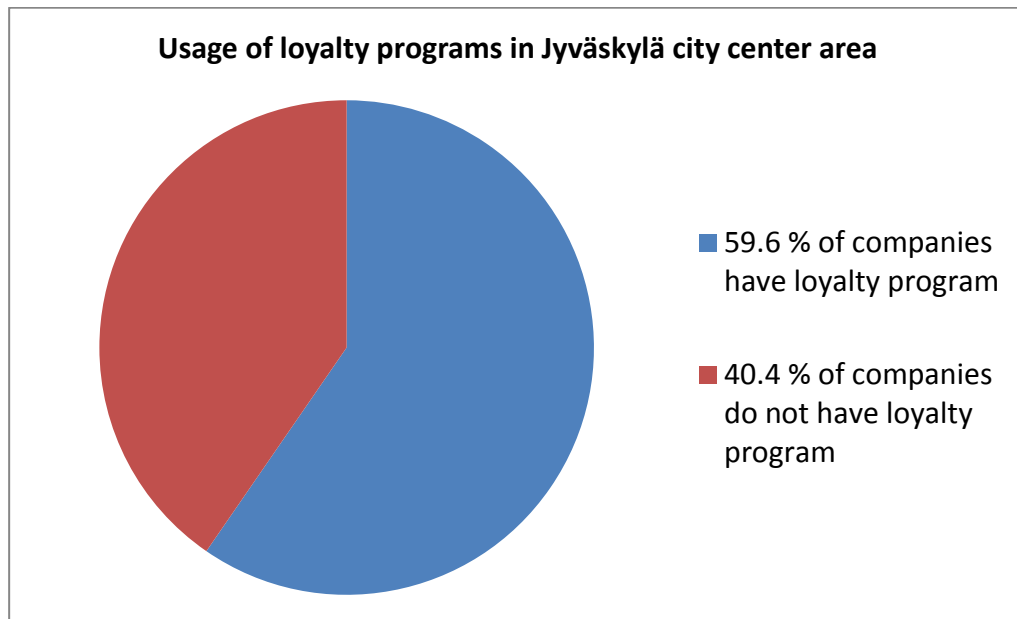
FIGURE 2. Usage of loyalty programs in the city center area in Jyväskylä.

The survey revealed that approximately 60 % of companies have a loyalty program. Surprisingly, approximately 40 % of companies do not have any kind of loyalty program, since all the surveyed companies are doing business to consumers.

The range of loyalty programs was wide, but main features were mainly the same. These features could be divided into four. See figure 3.

Features of loyalty programs at use

- 51.6 % stamped paper cards
- 35.5 % plastic cards
- 9.7 % PC software
- 3.2 % mobile phone application
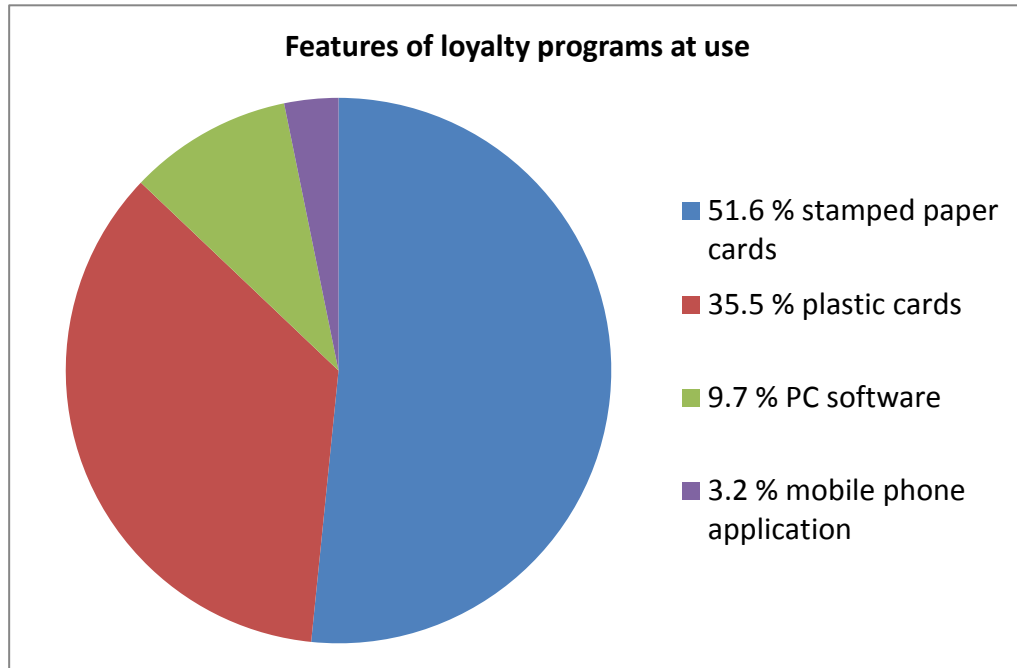
FIGURE 3. Features of loyalty programs at use.

More than half, 16 of the companies that were surveyed and had loyalty program have traditional stamped paper cards as a part of their loyalty programs. This is the most used form of a loyalty program. Plastic cards were also presented in 35.5 % (11) of companies. The trend of digitalization also starts to appear in Jyväskylä. Totally, three companies already had a loyalty program, which was entirely run by PC-software, and one company had extended their own loyalty program in the form of a light mobile phone application.
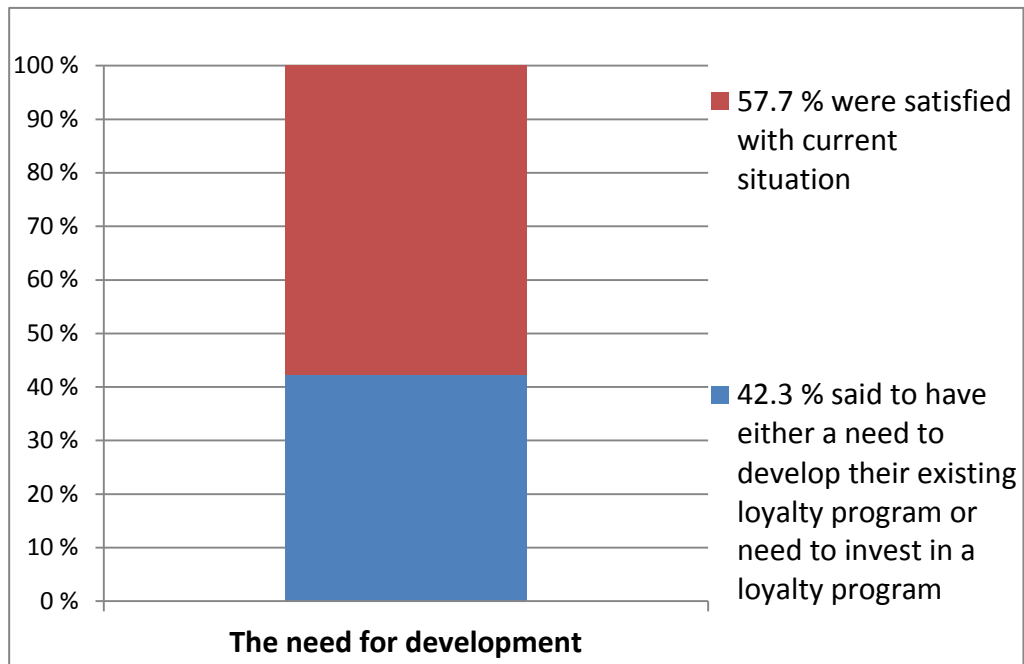
FIGURE 4. The need for development.

According to the survey, 57.7 % (30) of companies were satisfied with their existing loyalty program or satisfied without any loyalty program at all. This leaves room for 22 companies that said that they felt that their loyalty programs could be developed or that they should invest in a completely new loyalty program. The main point in this section of the survey was to research the current need of development. 42.3 % of all surveyed companies felt that they should develop their loyalty programs. Some of these were companies without an existing loyalty program.

FIGURE 5. Collection and storage of customer information of companies that use a loyalty program.

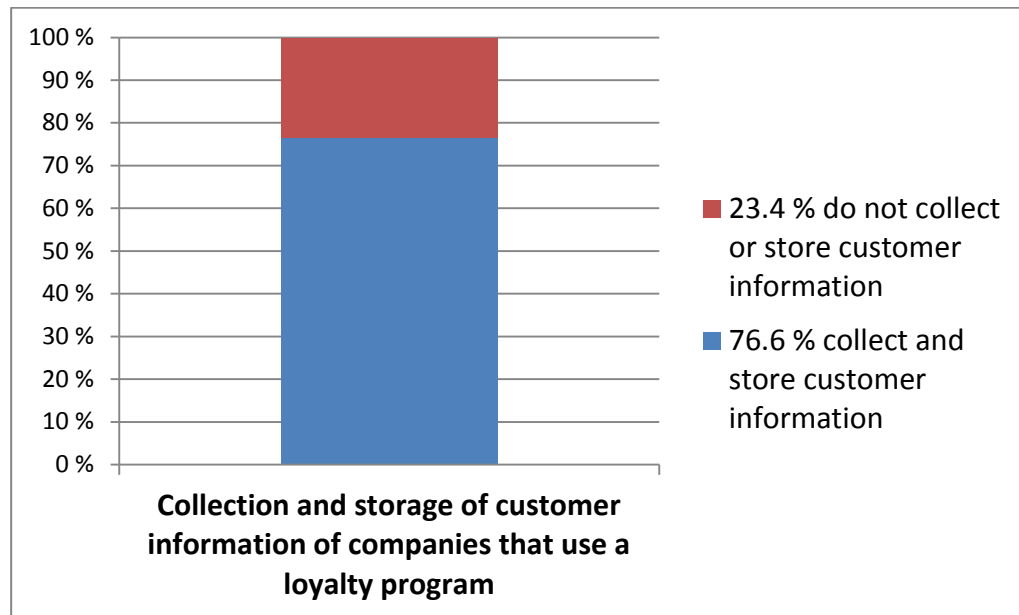Figure 5 shows that 23.4 % of the surveyed companies do not collect or store customer information. This concerns seven of the companies. The main reason for this is that these companies mostly use stamped paper cards and they use them as inducements for customers. These companies cannot segment their loyal customers or get any relevant information about them. This means that they do not actually know who their loyal customers are.

Mobile marketing was used in 16 % of the companies. According to the Aberdeen Group report, the current percentage of retailers using mobile marketing is 17 % (Aberdeen Group 2011, 9), which supports the information gained during the company surveys. Additionally, their report indicates that mobile loyalty applications which are tied to a centralized loyalty system are currently used by 4 % of the retailers (Aberdeen Group 2011, 9). The face-to-face survey of this thesis indicates that in the city center area in Jyväskylä the percentage is currently 3.2 %. The most mobile marketing companies were currently running these campaigns as tests. Most of them could not yet analyze the results of mobile campaigns.

 A loyalty program in the form of a light mobile phone application was used by only one company. This company belongs to the group of pioneers which utilize the

possibilities of loyalty programs in other ways. They have a light mobile application which can be used as loyalty card to get the same benefits as the users that still use plastic cards. This mobile loyalty card can also be used as a channel to communicate with customers. Customers can be reached by a mobile phone and offers can be sent directly via this application. The same company also has stamped paper cards, along with plastic and mobile loyalty cards. They analytically and systematically gain customer information. This data includes for example information about purchases, the time that they spend in a shop, how much they spend during their visits and during a defined period of time, customer preferences. The company in question exploits the broad possibilities of technology in order to manage their loyalty programs and know their customers.

These simple matrixes, which were shown before, were created from the material of the survey in order to narrow the most relevant findings and to show them clearly. According to the objectives of the study, it was found, that the significant amount of information could be carried out by creating simple matrixes from the results of the survey. Consequently there was no need for cross tabulation in order to get the needed information, as variables of the survey were dichotomic.

5.2   Additional insights of the survey

This section gives additional insights of the survey and is a summary of the key issues that turned out during the survey. Along with the face-to-face surveys there came up also some additional information, which supports the study. As the survey was carried out in 52 different companies the amount of gained information was huge. Even though the response options in this survey were yes-or-no, the answers of the interviewees were wide-ranging, and many of them had lots of noteworthy issues to express. As the surveys were filled, the notes were made by the author.

The first issue to give insights is about reasons behind the decision: why companies do not use any kind of loyalty programs? It turned out that some of the companies do not feel that they get any kind of benefits from having a loyalty program. Some companies rely on their brands and do not feel that loyalty program would be valuable for them. Some representatives of the smallest businesses said that their

staff already knows their loyal customers by name and appearance, so their loyalty program is based on the memory and knowledge of their staff. Still they give offers and benefits to those customers that they know and who have gained the reputation of a loyal customer. Also from an entrepreneur's point of view, the offered loyalty programs have been many times too expensive to invest in, and too complicated to use.

The one important feature of loyalty programs, which came up many times, was that they should be very easy to install and use. In addition, entrepreneurs may not have enough time to manage a loyalty program. Many of the company representatives stated that many times the offered loyalty programs have been overpriced from their point of view. Time and money to adapt highly developed and heavily running programs is limited. Time wise the offered programs may require too much learning before the company can actually adapt them. Moneywise the problem is that companies do not find it necessarily valuable to invest in new digital loyalty programs. Many of them rely on more traditional forms of customer loyalty programs and are content with their situations.

The problems with loyalty programs according to interviewees include the amount of plastic loyalty cards that people have and the fact that many times customers lose and can't find their plastic or paper cards. Also customers might not find the loyalty program valuable or the expectations of customers do not meet the offered benefits. Some customers might also think that marketing messages without real value are sent too often to them.

Other problems that came out during the surveys included lack of segmented benefits and the topicality of benefits, which may be forgotten during couple of days after receiving them. Overall, segmentation was one of the topics that came up many times during these surveys. One of the problems that were mentioned was that customer behavior is not necessarily registered and analyzed, which causes that the same benefits go to every loyal customer. In an ideal world customers would be segmented and given the benefits of those products or services that they really want to have.

One problem is amount of time that salespersons have to use in registering new loyal customer information into database. This can cause slowdown in other services. Some customers might feel that it is too hard to gain points in point-based loyalty programs, such as buy 10 coffees and get 1 free – programs, compared to the benefits that could be received by collecting the points. Couple of company representatives stated that loyalty programs do not belong to the values of their companies. In other words: they do not want to collect customer information and want to respect the privacy of their customers.

Mobile marketing as a direct marketing tool polarized the opinion of surveyed companies. It turned up that the opinions varied a lot. Some of the companies were really against mobile marketing. Some of them did not know more accurately about mobile marketing or have not tested it. Some of them had tested mobile marketing and ended up having negative customer feedback. While some of the companies were really into mobile marketing and doing it on a constant basis. The overall opinion was that the content of mobile marketing messages is the most important thing to consider. Some customers might feel SMS's as disturbing. Hence the content should include either very valuable information or very valuable benefits. More accurate survey in the future could study that if a company receives negative customer feedback by using mobile marketing, what are the main reasons behind? Is the content of marketing messages valuable enough from customer's point of view? Do loyal customers get what they want?

The opinions about new digital customer loyalty programs also arose during the surveys. Even though not all the surveyed companies were aiming to get a new digital customer loyalty program, still the most of them found out that digital loyalty programs could be, at its best, more easy and effortless to use and could spare both: customers and retailers time. One reason is that there probably would not be any tangible loyalty card. This would also make it as ecological solution. The better possibilities of creating statistics about customer behavior would help in doing more accurate segmentation. It would be customers' and retailers' advantage, because customers could get the information that they want to have and retailers could be more effective and efficient in their businesses.

5.3   Discoveries of thematic interviews

Two thematic interviews were made to strengthen the information gained during face-to-face surveys and to get better understanding of the theme of this study. These interviews were aimed at two companies, Vila and Andiamo, which Jyväskylä units locate in the city center area in Jyväskylä. Both companies belong to high-profile business owners; Bestseller is a multinational privately-owned family company, which includes several different brands such as Vila, Jack & Jones and Vero Moda while Kesko is national conglomerate and operates in retailing industry. Regardless the interviews were targeted to gain information from both of these individual stores.

Vila is a clothing store that is located in Torikeskus, which is a shopping center in the city center area in Jyväskylä. The reason why this store was specially chosen as a target was their current mobile and e-mail marketing efforts and their loyal customer register that encompasses over 3500 loyal customers. The aim of this thematic interview was to find out how Vila Jyväskylä utilizes technology in their loyal customer marketing and how they see the trend of digital loyalty programs. Further to get discoveries of possible problems in loyal customer marketing.

According to the interview with the store manager of Vila, they use mobile and e-mail marketing, because it is low-priced and loyal customers can be reached in a more targeted way via these channels. Mobile and e-mail marketing are also their mostly used marketing channels. For example traditional mail is never sent.

They send two e-mails and two SMS's each month. Part of these messages goes to every Vila clothes store in Finland and part of them is sent only to loyal customers of Jyväskylä Vila store. They have also presence in social media, not widely though. They have own Facebook page, which is used to inform all the page members about the benefits of loyal customers. This is done to attract people to join their loyalty program.

Overall, marketing has moved into digital channels such as previously mentioned e-mail and mobile. One of the main reasons was that print advertisements in local newspapers were not found to be beneficial. When they compared the price of print

advertisements to price of using digital marketing channels and the possibilities of both of them, they noticed that digital channels are more flexible, low-priced, quick and accurate. Marketing by digital channels can allow more accurate segmentation and it is possible to reach directly the potential customers of different products and services.

During the thematic interview it was highlighted that Vila's customers have given lot of positive feedback about their loyalty program. Mainly mentioned reasons were that their loyalty program does not require any tangible loyalty card and that the messages that are sent straight to mobile phones of loyal customers include content that is valued by them. The form of their messages is usually not formal; it is almost like as a friend would be sending an SMS to another. The staff aims to create amusing and interesting messages. Many loyal customers have appreciated Vila's way to communicate with them, because messages are not following any patterns that would constantly make the messages look the same. It was also said that messages that include a percentage discount have been noticed as a best way to bring loyal customers in store.

Newest thing that concerns Vila's loyalty program in their store is iPad, a tablet computer, which is placed right at their checkout. The iPad can be used to join their loyalty program or to leave feedback. By the time the thematic interview was made it had been there for three days, thus the meaning of the device could not be analyzed yet. In a good case it would save the time of the staff and make the joining easier to customers. Before the installing of iPad, loyal customer acquisition relied on Vila's staff. They were briefed to ask customers if they were already loyal customers and would they like to join as one. After that it took time to get the joining procedures done. Vila is looking forward to see if iPad helps them in this process.

As problems, it was stated that occasionally they encounter technological errors. For example SMS's might not go or arrive to loyal customers for one reason or another. Additionally e-mail is not necessarily reaching their long-term loyal customers, because e-mail addresses can change in process of time. This means that the customer information can get outdated very easily and one of the named challenges is the updating of loyal customers' information. One problem which was brought to

discussion is that when customers change their mobile phone numbers, people who have never joined to their loyalty program might get their marketing messages, because the operator has given out the old numbers of loyal customers. There have been some complaints about these situations.

About the trend in loyalty programs, it was said that mobile marketing has started recently to appear more, even though it has been known for a long time. Whereas e-mail marketing has been used for a longer time period, it has lost its meaning. The store manager of Vila said also that at least in their store they have found that mobile marketing is more effective way than e-mail marketing, because customers get the message straight to their mobile phones and they will read them more often, usually instantly. E-mail marketing messages might get lost to the masses of other e-mails.

Another thematic interview was targeted to Andiamo. The interviewee was the storekeeper of Andiamo and K-Kenkä, which both are shoe stores. The interview in question concerned precisely Andiamo, which locates in Jyväskeskus, Jyväskylä. They have gained a loyal customer register, which covers the information of approximately 11 000 customers, which is a huge amount of people when considering that only one store has gained them. Andiamo seems to be a pioneer of loyalty programs in the city center area in Jyväskylä as they have created their own mobile application of their loyalty program.

Their loyalty program is called Andiamo-club. It is a club where you can join traditionally by filling the form at their store or digitally via mobile phones or computers that have access to Internet. You do not get any tangible loyalty card, but you can download their mobile application which works as a loyalty card and a platform. As an extra they still have a traditional paper card for shoe-buyers (buy a pair and get a stamp), but in 2012 it will be left in history.

Customers who want to join their club leave contact information including required fields, which are name, gender, age, home address and preferred store location to get the benefits. In addition they can leave optional information such as mobile phone number, shoe size and number of K-Plussa card, as Andiamo is part of Kesko. By giving the mobile phone numbers, customers get the right to download their

mobile application and get also SMS benefits. It turned up that some customers, in order to receive current offers, have joined the loyalty program during their visit by using mobile phones. Also Andiamo uses iPad to help customers to join their club. Also in this case it has been available only for couple of days by the time the thematic interview was made, so it is still on testing-phase.

Andiamo uses both: traditional print advertisement and digital marketing. For example their catalogue is only available in digital format. Club members get the link to their catalogue as associated with Andiamo club e-mail. New technologies have been beneficial to their loyalty program. Some of the reasons that were mentioned were concerning time and money issues. The time when the message leaves from sender and arrives to receiver is very short, if we talk about messaging through digital channels. As an example, many of their loyal customers come and exploit the benefits already during their lunch breaks, when the message has been sent on the same day at morning.

About overall attitude towards mobile marketing it was said that it greatly divides the opinions. Some of the customers like to receive SMS messages, while some are immediately against it. According to the interview, e-mail is more preferred among Andiamo's loyal customers, because it is not so disruptive.

The interviewee states that print advertisement does not guarantee visitors to their store and most of their customers might not even see their print advertisements, because the customers might not even subscribe to newspapers anymore. In addition, the advertisement should also be placed to the websites of newspaper, if some of their customers are now reading the news from the websites. In other words when Andiamo Jyväskylä has a database of around 11 000 loyal customers, it allows them to reach the right target group that really visits their store anyway.

The problems that were mentioned during the thematic interview support the earlier findings of this study. Andiamo's storekeeper said their problems concern at least the following: lack of tools for customer segmentation and the amount of different loyalty programs, which may cause information overload for consumers. Another mentioned problem was identification of loyal customers. Since they do not have any tangible loyalty card, there is not necessarily a way of proofing if someone is their

loyal customer or not. The problem with segmentation means that if they design certain discounts for certain products, they cannot narrow the target group where to send the offer. This means that some loyal customers may not find the received information relevant and may leave the loyalty program, or just find it valueless and ignore it. The information overload was mentioned, because of the concern of too much information coming to consumers from all sides. They were trying to find the ways to develop their program to distinguish themselves from the mass of the loyalty programs.

Good sides of digital channels in their point of view include the fact that they can actually reach their core customers; the customers who want to be updated about current trends and fashion and who buy lot of shoes – the most valuable and loyal customers.

6   DISCUSSION

6.1   Conclusions

In the starting point of this study there was uncertainty about the current circumstances concerning digital loyalty programs. The target area of the study was defined to be business to consumers companies located in the city center in Jyväskylä. The study was planned to bring the answers and suggestion to advantages and problems related to digital loyalty programs and also give insights from company perspectives. Likewise the usage, the need for development and the main features of loyalty programs arouse questions and these questions were approached and discovered during this study. The sample was taken and results were analyzed. Now it is time for discussion, about the overall process and about what conclusion there came.

When taking theoretical framework, case examples and results of this thesis into account, it can be seen that digital loyalty programs are on their way, but mostly the companies in the city center area in Jyväskylä have not adapted them yet. It was a small percentage of companies that were currently using digital loyalty programs. However, as stated earlier in this study, the trend in Jyväskylä goes along with the

overall outlook of digital loyalty programs and companies and customers are increasing the usage of digital channels to get what they desire, whether it is a digital coupon or a channel for marketing.

The mobile applications may not be very popular yet, but there are coming new products that obey the same guidelines all the time, which means that consumers are driven to learn new and better ways to get what they want. Already some bigger chain retailers in Finland are using digital third-party services in order to offer benefits, deals and discounts to consumers. In process of time more companies will try digital channels in their loyalty programs, but it might take time before consumers are ready to move totally to digital environment and forget the physical coupons, cards or advertisements. In addition, what works and what does not depends on the different target groups of companies.

The study revealed that need for development is notable. We can conclude this in a way that if a company wants to keep along with the competition, it must be prepared to change and develop its operations. The study shows that 4 of 10 companies find that there is a need for development. This means that these companies will offer their customers more developed loyalty programs, which might appeal more than the loyalty programs of companies that are not going to develop and are happy with their current situation. The digital development is something that is happening all the time and based on this study, if a company does not develop its operations it might lose its competitive position. Naturally the area of businesses must be considered – digital loyalty programs are not necessary or reasonable for all of the companies.

The main problems of traditional loyalty programs included problems concerning physical loyalty cards, such as the amount of different cards and sustainability and awkwardness of them. Digital loyalty programs can solve this problem. Without a doubt, most of the people in Finland own a mobile phone nowadays. It is obvious that for example mobile phones and increasing broadband connections of them, give the base for new digital loyalty programs and digital loyalty cards. However it is unpredictable which programs consumers will adopt and what will be the most common form of future loyalty programs. At least there is quantity of possibilities.

Also it is difficult to collect customer behavior statistics without a help of any digital software. Traditionally, the communication between companies and their customers have been based on channels such as mail, printed media, radio channels and television advertisements. Many small and medium sized companies have relied on sending mails and creating print advertisements. E-mail has been adapted since and currently mobile marketing is increasing. Digital loyalty programs can give the companies the possibility to segment their loyal customers, accumulate information about their behavior and movement and reach the customers instantly.

During the study there turned up some key problems with digital loyalty programs, such as the lack of common form, possible technological errors and changing customer e-mail addresses or mobile phone numbers. These were the main problems of digital loyalty programs that were mentioned during the face-to-face surveys and thematic interviews. The reason why there was not enough information to answer to the problems of digital loyalty programs, was the low rate of usage. Digital loyalty programs have not reached the mainstream yet. This question, in wide scale, remains still unsolved.

Reliability and validity of the study was taken into consideration at the same time when research problems and questions were defined. Face-to-face company survey included simple questions, where the facts could be easily defined. Insights from the survey and two thematic interviews provided additional information, which was really important for the purposes of this study. The interviewees of this study were mostly store managers or storekeepers to get the newest and most essential information from companies. After the study, the amount of surveyed and interviewed companies seems to be reasonable. Nevertheless, there are more companies in the city center area in Jyväskylä and this study does not include all of them, but this study should work as a guideline and give a direction about the topic.

6.2   Ideas for future research

One should bear in mind that this study is conducted in a focused area of the city center in Jyväskylä. All the surveyed companies, including two companies where thematic interviews were made, locate within a 500 meter radious of "Kompanssi",

which is a flagstone mark on the intersection of Kauppakatu and Asemakatu, in the city center in Jyväskylä. In other words, this study gives viewpoints and answers to the issues related to companies located in this particular area. A further larger scale study could be made by using totally quantitative methods.

According to the research of European Commission, as much as 87 % of Finnish people have some kind of a loyalty card. In European Union area average is 47 %. (Ainola, 2011). The research shows that Finnish people are willing to belong to loyalty programs. When thinking about the reasons why the percentage is so high, a future research, which concentrates on the customers' viewpoints, could be conducted. The questions that could be the basis of the research could include the following:

- What makes loyalty programs attracting for customers?
- Why customers join in loyalty programs?

It would be beneficial to study what customers think about loyalty programs and what features would customers like to have in the loyalty programs that they participate in. Considering new daily deals trend, where different website based services offer surprisingly great discounts of products and services of different companies, it would be reasonable to study what are the reasons why people join loyalty programs and are current loyalty programs attracting enough. If there are two companies operating in the same area of businesses and offering nearly the same products or services and located in the same city – what happens to the loyalty of the customers when other company offers their products or services at huge discount?

Another research could study if customers are ready to move totally to digital environment, meaning that a company would only communicate with their customers via digital channels and every coupons and offers would be available only in digital environment. In other words this could be put in one question:

- Are customers ready to use digital loyalty programs?

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APPENDICES

APPENDIX 1. FACE-TO-FACE SURVEY QUESTIONNAIRE

OPINNÄYTETYÖN KYSELYLOMAKE

Yrityksen nimi:

Perustietoa:

Kanta-asiakasjärjestelmä käytössä?   Kyllä [ ]   Ei [ ]

Jos ei, miksi?

_____
_____
_____
_____
_____

Kerätäänkö kanta-asiakkaista asiakastietoja?   Kyllä [ ]   Ei [ ]

Kommentit:

_____
_____
_____
_____
_____

Kanta-asiakasjärjelmään kuuluvat seuraavat ominaisuudet:

Leimattavat pahvi/paperikortit?   Kyllä [ ]   Ei [ ]

Muovikortit?   Kyllä [ ]   Ei [ ]

Tietokonepohjainen järjestelmä?   Kyllä [ ]   Ei [ ]

Matkapuhelinapplikaatio?   Kyllä [ ]   Ei [ ]

Kommentit:

_____
_____
_____
_____
_____

Onko tarvetta kehittää kanta-asiakasohjelmaa?   Kyllä [ ]   Ei [ ]

Kommentit:

_____
_____
_____
_____
_____

Oletteko käyttäneet mobiilimarkkinointia?   Kyllä [ ]   Ei [ ]

Kommentit:

_____
_____
_____
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APPENDIX 2. THEMATIC INTERVIEW WITH STORE MANAGER OF VILA JYVÄSKYLÄ

NL = Niko Liukkonen

LS = Leena Sarpola

NL: Voitaisiin aloittaa, eli jos voisit ensin esitellä itsesi sekä kertoa toimenkuvasi?

LS: Olen Leena Sarpola ja Vila Jyväskylä liikkeen myymäläpäällikkö.

NL: Ensimmäinen kysymys on minkälainen kanta-asiakasohjelma teillä on? Kertoisitko ylipäänsä kanta-asiakasohjelmastanne?

LS: Eli meidän kanta-asiakasohjelmaan kuuluu tällä hetkellä reilu 3000 kanta-asiakasta ja me hirmu vähän markkinoidaan lehdissä tai yleensäkään TV mediassa ja näissä. Me käytetään pitkälle tekstiviesti ja sähköpostimarkkinointia. Se on meille edullista ja se tavoittaa paljon kohdennetummin kanta-asiakkaat.

NL: Millä tavalla se käytännössä toimii?

LS: Kanta-asiakasohjelmaa hallinnoidaan Tanskasta käsin, kun olemme valtakunnallinen ketju. me lähetetään kaksi tekstiviestiä ja kaksi mailia kuukaudessa kanta-asiakkaille. Osa näistä lähtee valtakunnallisesti koko Suomeen ja osa kohdennetusti vain Jyväskylän kanta-asiakkaille.

NL: Kuinka kauan tämä ohjelma on ollut käytössä?

LS: Muistaakseni 5 vuotta tähän mennessä.

NL: Onko sähköposti ja tekstiviesti olleet alusta asti mukana?

LS: Kyllä muistaakseni ihan alusta asti.

NL: Minkälaisia etuja tulee jos on kanta-asiakas?

LS: Pari kertaa kuukaudessa on pelkästään kanta-asiakkaille alepäiviä että he saavat esim. – 20 % edun tiettyinä kanta-asiakaspäivinä, joista lähtee

tekstiviesti kanta-asiakkaille. Sitten lisäksi kanta-asiakkaille tulee kutsuja kanta-asiakasiltoihin. Ne on ne miten asiakas siitä hyötyy ja tietenkin saa myös trendi-infoa ja vastaavaa sitten.

NL: Joo… Mitäs tietoja teille tulee sitten kanta-asiakkaista?

LS: Eli meille tulee asiakkaan mailiosoite, puhelinnumero, ikä ja muut osoitetiedot.

NL: Mitä kanavia käytetään kanta-asiakasmarkkinoinnissa?

LS: Maili ja tekstiviesti on tärkeimpiä.

NL: Onko muita kanavia?

LS: Kirjeposteja hyvin harvoin. Esim kutsuja kanta-asiakasiltoihin on voitu lähettää kirjepostilla, kuitenkin ehkä vain yhden kerran tämän viiden vuoden aikana.

LS: Ja sit toi Facebook on sellainen mitä me hyödynnetään ja se toimii meillä.

NL: Onko siellä Facebookissa sitten kanta-asiakastarjouksia vai miten se toimii?

LS: Joo. Siellä me myös ilmoitetaan niistä kanta-asiakastarjouksista. Ne on periaatteessa sillä menetelmällä, että koska kaikki ketkä ne ihmiset jotka on siellä Facebookissa ja tykkää meidän sivustosta, ei välttämättä ole meidän kanta-asiakkaista.Siellä tarjoukset on että kun liityt kanta-asiakkaaksi niin saat sellaisen edun. Siellä markkinoidaan sitä puolta sitten.

NL: Onko yleisiä etuja kaikille Facebook ryhmäläisille?

LS: No periaatteessa ei että me mennään aikalailla…joskus meillä on tällaisia etuisuuspäiviä että tänään kaikki tuotteet – 15 prosenttia ja se on sitten kaikille, mutta pääsääntöisesti se on niin että kun sä liityt kanta-asiakkaaksi tai olet kanta-asiakas niin sä saat sen edun.

NL: Sitten kysymys markkinoinnista eli miten olette mainostaneet paikallisesti?

LS: Lehdissä aiemmin mainostettiin jonkun verran…paikallislehdissä…mutta se ei kuitenkaan tuonut sitä rahallista hyötyä siihen verrattuna kun lehtimainonta

on kuitenkin aika kallista. Enemmän on pyritty hyödyntämään meidän e-mailia ja sitten sitä tekstarimainontaa.

NL: Onko teillä netissä maksettua mainontaa? Esim Facebook tai Google – mainontaa?

LS: Ei.. ei mitään maksettua mainontaa ole niissä. Facebookia käytetään ilmaisena markkinointikanavana. Netin puolella ei ole siis mitään maksettua.

NL: No sitten ois tuottavuudesta kysymys. Eli onko kanta-asiakasohjelman tuottavuus muuttunut jossain vaiheessa ?

LS: No ei että meillä on periaatteessa jos mä ajattelen siltä kannalta että esim se tekstiviestimainonta toimii todella hyvin, koska niitä kanta-asiakkaita on suhteellisen paljon. Tietenkin mitä enemmän niitä kanta-asiakkaita on niin sitä parempihan se tuottavuus on ja siinä mielessä se on muuttunut että niitä kanta-asiakkaita on tullut koko ajan lisää ja se toimii sitä paremmin mitä enemmän niitä asiakkaita on. Sinänsä muuten ei ole muuttunut ja tosiaan tekstiviestimainonta on se joka toimii meillä todella hyvin täällä Jyväskylän liikkeellä.

NL: Minkälaista palautetta olette saaneet kanta-asiakkailta tästä kanta-asiakasohjelmastanne?

LS: Monet tykkää siitä sen takia että kun useimmilla liikkeillä on joku kanta-asiakaskortti..ja niitä nyt niitä kortteja on joka paikkaan…niin monet kanta-asiakkaat tykkää siitä just sen takia kun sitä korttia ei ole ja sitä ei tarvii olla aina muistamassa näyttää.. ja että tosiaan tulee meidän kautta sitä tekstiviestiä ja mailia.

Tietenkin osa voi olla siinä mielessä ärtyneitä että jos he kokee että niitä viestejä tulee liikaa mutta meillä niitä tulee korkeintaan se 2 kuukaudessa ja se on ollu silleen toimiva mun mielestä että sitä ei oo koettu liian häiritsevänä. Ja meillä nää yleensä nää tekstiviestit on semmosia tosi ns vapaamuotoisia että me saadaan ne ite täällä muokata ja muotoille. Ne on

vähän niinku kavereilta kavereille tekstiviestejä ja tosi monet on antanut siitä positiivista palautetta että niitä on mukava lukea..

NL: Onko viesteissä tietty kaava joka toistuu?

LS: Ei.. ne vaihtelevat aina. Niistä pyritään tekemään mahdollisimman hauskoja ja mielenkiintoisia. Prosenttitarjous vetoaa kaikista parhaiten kanta-asiakkaisiin. On kokeiltu monesti sitä että siinä olisi joku tietty tuote, mutta ei se vetoa läheskään niin hyvin kuin että jos sä saat jonkun prosenttitarjouksen tai etusetelin tai vastaavan.

NL: No mites sitten yleensä tuo palaute sähköposti ja tekstiviestimainonnasta?

LS: Joo meillä tosiaan tulee tosi paljon positiiviivista palautetta viesteistä, koska ne ei ole sellaisia perus-mainosviestejä vaan niissä on aina joku hauska idea ja niinku että asiakat on tykänneet niistä siinä mielessä. Jonkun verran on tullut negatiivista palautetta siinä mielessä kun näissä on aina ongelmana se että ihmisten puhelinnumerot muuttuu ja se uusi numero on voinut olla jollain ihan eri ihmisellä ja se on saanut meidän mainosviestejä. Mutta ei sinänsä muuten ole tullut negatiivista palautetta.

NL: Sitten kysymys kehityksestä. Onko teillä tarvetta kehittää kanta-asiakasohjelmaa tai mitään suuntaa mihin sitä voisi kehittää?

LS: No en tiedä itse kanta-asiakasohjelmaa, mutta kanta-asiakkaita olisi aina mukava saada lisää. Siihen pitäisi löytää jokin kehittämisidea että mistä saataisiin kerättyä mahdollisimman paljon lisää. Meillä on tosiaan se sen varassa että myyjä kassalla muistaa sanoa että "hei olethan kanta-asiakas" tai "jos et ole niin liitytkö meidän kanta-asiakkaaksi", että se ei ois pelkästään sen myyjän sanomisen varassa vaan me saatais jotenkin aktiivisesti kerättyä koko ajan niitä kanta-asiakkaita. Ja siinähän meillä nyt auttaa tuo uusi ohjelma tossa kassalla. Se iPad missä voi itse liittyä kanta-asiakkaaksi.

NL: Niin joo.. voisitko siitä vielä kertoa vähän?

LS: Joo eli meillä on kassalla tällainen iPad tietokone, missä pystyy sitten itse liittymään kanta-asiakkaaksi tai antamaan sitten asiakaspalautetta.

NL: Mites esim toi palaute käsitellään jos siihen jättää palautteen… tuleeko se teille tänne suoraan vai miten?

LS: Joo se tulee meille tänne koontina. Nähdään tietenkin myös nopeammin ne. Me saadaan niistä kuukausittain koonnit.

NL: Tuota.. onko esim sellaista mahdollisesti tulossa että kun teillä on tätä tekstiviestimainontaa että teille tulisi jossain vaiheessa oma ohjelma jonka voisi ladata esim älypuhelimeen?

LS: Voihan se olla mahdollista.. niitä on ihan mielenkiintoista kokeilla tuollaisia uusia ohjelmia.

NL: Sitten olisi vielä tällainen kysymys että oletteko nähneet ongelmia kanta-asiakasohjelmissa niiden kehityksen aikana?

LS: Tietenkin sellaisia ongelmia että joskus ne koneet ei välttämättä toimi. niin hyvin kuin pitäisi eli välillä on tullut ongelmia siinä että tekstiviestit ei ole lähteneet kanta-asiakkaille vaikka olisi pitänyt. Ja maili ei välttämättä tavoita ihmisiä jos ne on ollut kauan meidän kanta-asiakkaina koska mailiosoitteet muuttuu ja näin poispäin.. ja sitten ne kanta-asiakastiedot vanhentuu hyvin helposti ja siinä mielessä se ois yksi kehittämishaaste että miten saisi aina päivitetysti uudet kanta-asiakastiedot.

NL: Mikä on teidän mielestä nykyinen suunta kanta-asiakasohjelmista? Onko havaittavissa tiettyä trendiä mihin suuntaan ollaan menossa?

LS: Toi tekstiviesti on sellainen joka pikkuhiljaa alkaa näkymään vasta nyt vaikka se on ollut tiedossa jo kauan.. Mailiahan on nyt hyödynnetty jo kauemman aikaa ja mun mielestä ne on menettänyt sen merkityksen… et ne ei ainakaan mitä mä koen meidän liikkeessä ei ole läheskään niin toimiva maili kuin tekstiviesti.. kun sä saat sen viestin suoraan puhelimeen ja sä luet sen välittömästi ja mailia sä luet sitten kuitenkin harvemmin.

NL: Tässä olikin sitten kaikki kysymykset. Kiitos paljon!

LS: Ei mitään. Toivottavasti tästä on apua!

APPENDIX 3. THEMATIC INTERVIEW WITH VIRPI HYPPÖNEN, STOREKEEPER OF ANDIAMO AND K-KENKÄ

Niko Liukkonen = NL

Virpi Hyppönen = VH

NL: Aloitetaan eli esittelisitkö itsesi sekä toimenkuvasi?

VH: Joo elikkä mä oon Virpi Hyppönen ja kauppiaana Andiamossa ja K-Kengässä Jyväskylässä.

NL: Ja sitten heti aiheeseen eli jos voisit kertoa Andiamon kanta-asiakasohjelmasta?

VH: Joo eli Andiamo-klubi on meidän ohjelman nimi tällä hetkellä, ja siitä jatkossa tulee Koo-klubi kun Andiamo ja K-Kenkä yhdistyvät. Eli periaate säilyy samana mutta nimi vain muuttuu.

VH: Andiamo klubiin voi liittyä pääosin netissä, voi siihen liittyä myös täällä myymälässä..siihen varten on lomakkeita. Netissä voi liittyä lomakkeella ja kyseinen sivusto.

NL: Voiko kännykällä liittyä myös?

VH: Joo eli se sivusto toimii myös kännykällä ja jotkut asiakkaat onkin liittynyt suoraan kassalla omilla kännyköillään jos on ollut esim Andiamo-klubi tarjous meneillään.

VH: Mutta nythän meillä on tuo iPad vihdoin ja viimein tuolla. Se on tällä hetkellä testissä. Sillä voi liittyä kanta-asiakkaaksi.

NL: Voiko siitä antaa myös palautetta?

VH: Periaatteessa voi suoraan laittaa palautetta, se menee sitten Keskolle.

VH: Se on nyt ollut vain pari päivää. Tavoitteena on myös että työntekijät voi hyödyntää sitä iPadia ja auttaa asiakkaita liittymään.

NL: Miten kauan tämä nykyinen kanta-asiakasohjelma on ollut? Onko jossain vaiheessa ollut muutoksia?

VH: Andiamo klubi on Kenkä-Keskon omistama klubi ja se on ollut käytössä 2006 tai 2007 vuodesta asti.

NL: Mitä hyötyjä asiakkaille tulee kun he liittyvät kanta-asiakkaaksi?

VH: Meillä on ihan kuukausittain vaihtuvia etuja, joskus tulee etuseteleitä että saa ihan rahallista hyötyä. Joskus tulee tällaisia etuja että voi noutaa meiltä esimerkiksi lehtiä tai saapastukia tai kemikaalituotteita kengille. Eli on pieniä juttuja ja välillä vähän isompia. Esim joskus on vaikka joku merkki esim Nike:n kengät klubilaisille tietyssä prosenttialennuksessa.

NL: Onko asiakkaalla mahdollisuus saada näitä kuponkeja kännykkään?

VH: Joo eli ne voi tilata tekstiviestinä tai toinen vaihtoehtohan on mobiilikortti mikä nykyään alkaa jo toimimaan aika useassa puhelimessa. Siis meillähän ei ole olemassa sellaista fyysistä korttia klubilaisille. Eli meillä on sovellus jonka voi ladata ja tallentaa matkapuhelimeen.

NL: Onko teillä ollut sitten perinteistä leimattavaa korttia?

VH: Meillä on ollut myös leimattava kortti käytössä, mutta nyt kun tulee tämä yhdistyminen niin se jää pois. Eli kun ostaa kengät niin saa leiman.

NL: Mitä tietoja yritys saa kanta-asiakkaista?

VH: Sähköpostiosoite, puhelinnumero jos asiakas haluaa antaa sen, koska sitten me lähetetään aika-ajoin myös tekstiviestitarjouksia ja jos asiakas on antanut puhelinnumeron niin hän voi tilata sen puhelinkortin. Joissakin kyselyissä on kerätty jotain tietoja mutta ei mitään yksittäisiä tietoja eli sehän on aika simppeli se liittyminen. Sitten osoitetiedot ja ikä. Kengän koon voi myös ilmoittaa ja sen mistä kaupasta tulee todennäköisesti hakemaan etuja.

NL: Tilastoitteko tietoja kanta-asiakkaista?

VH: Plussa-asiakkaista tulee tietoja, joilla on siis plussa-kortti käytössä mutta muuten ei tilastoida. Mutta se ei kyllä liity sitten tähän klubiin.

NL: Mites teidän markkinointi? Miten sähköinen ja perinteinen viestintä jakautuu?

VH: Käytetään molempia. Perinteistä printtimainontaa, TV mainontaa, sähköinen markkinointi on sillälailla esim että Andiamon kuvasto on pelkästään sähköinen. Eli esim klubilaisille se lähtee klubikirjeessä (sähköpostiviesti) eli siellä on linkki siihen kuvastoon.

NL: Onko nykytekniikka ollut hyödyksi kanta-asiakasohjelmallenne?

VH: On se ollut. Vaikea kuvitella muuten sitä kirjepostilla hyödynnettäväksi. Kyllähän se on nopeaa. Sä voit tänään tehdä kirjeen ja lähettää sen päivän tai kahden päästä. Riippuen siitä kuka sen muokkaa siihen muotoon että sen voi lähettää digitaalisesti.

NL: Tuottavuudesta sellainen kysymys, että onko kanta-asiakasohjelman tuottavuus muuttunut jossain vaiheessa?

VH: Silloin alussa varmaan kun ei ollut niin paljon sähköisiä klubeja niin sillon mä luulen että enemmän asiakkaat palautti niitä kuponkeja. Ja esim silloin kun järjestettiin klubi-iltoja ja lähetettiin se klubikirje kun se on ollut siinä 11 000 tienoilla se kanta-asiakasmäärä niin…

NL: Niin siis täällä Jyväskylässä?

VH: Joo pelkästään Jyväskylän Andiamossa. Niin ensimmäinen klubi-ilta täällä Andiamossa vuonna 2008. Niin tänne palautui kuitenkin 300 kutsukorttia, osa tuli sitten kännykäviestillä sisään ja osa niillä papereilla mitkä oli tulostaneet. Laskin että eihän se prosentuaalisesti ole paljon jos verrataan kokonaismäärään, mutta se on iso määrä saada asiakkaita paikalle yhdeksi illaksi. Kyllähän se vaatii paljon sitä potentiaalista asiakaskuntaa. Se oli noin 3 % kanta-asiakasmäärästä.

NL: Minkälaista palautetta on tullut kanta-asiakasohjelmasta?

VH: Palaute menee suoraan Kenkä-Keskolle, mutta yleisesti ottaen konkreettinen palaute tässä myymälässä on ollut pääosin todella hyvää. Ne on ollu tosi

tyytyväisiä. Moni käy jo lounastauolla ostamassa kengät kun jos esim tulee ne setelit sähköpostiin. Ja sitten niistä klubi-illoista on tullu hyvää palautetta.

NL: Minkälainen suhtauminen asiakkailla on ollu tekstiviesteihin?

VH: No jotkut tykkää mutta toiset on taas heti että ei. Niistä kirjeistä ne tykkää ja sähköposteista kun ne voi periaatteessa deletoida heti, mutta kun se kännykkä on semmonen kun se viesti tulee tohon niin sitä ollaan että "plaah..taas joku markkinointiviesti"..mutta toisille se on ihan hyvä.

NL: Mihin suuntaan kanta-asiakasohjelmanne kehittyy?

VH: Meillä itsellä todennäköisesti tullaan lisäämään kanta-asiakasmarkkinointia ja pyritään hankkimaan lisää kanta-asiakkaita kun meillä yhdistyy Andiamo ja K-Kenkä. Andiamossa on noin 11 000 kanta-asiakasta ja K-Kengän Jyväskylän liikkeessä vain muutama sata. Jonkun verran varmaan lisätään markkinointia sähköpostilla. Nykyään kun laittaa lehti-ilmoituksen niin ne asiakkaat joko käy tai ei. Jos sä laitat Keskisuomalaiseen ilmoituksen niin suurin osa ei näe edes niitä ilmoituksia kun ei ne tilaa lehtiä enää, sitten se pitäisi laittaa myös Keskisuomalaisen verkkosivuille että jos siellä käydään lukemassa uutiset. Mutta jos sulla on tollainen rekisteri asiakkaita niin sä voit tavoittaa sen oikean porukan joka oikeesti käy meillä muutenkin. Että varmaankin sellaisia Koo-klubi päiviä tullaan pitää jatkossa enemmän.

NL: Joo tuota mikä teidän mielestänne on nykyään suunta kanta-asiakasohjelmissa tai miten näette näiden ohjelmien kehityksen tulevaisuudessa?

VH: Kun niitä alkaa olla jo niin paljon kaikkia erilaisia niin ihmisille alkaa tulla sellainen informaatiotulva, niin pitäisi eroittua sieltä ja päästä esille sieltä massasta. Niin että tällä hetkellä kun esim meillä on ne kaikki kirjemuodossa niin jatkossa varmaan otetaan selkeesti enemmän markkinointihenkinen ote ja aletaan lähettä enemmän tarjouksia täsmäiskuina.

Sitten meillä on pieni ongelma siinä että eihän me saada rajattua sieltä eri asiakasryhmiä. Eli jos me laitetaan joku viesti menemään esim lasten kengistä

jotain tietoa.. niin meillä on sellainen riski että osa porukasta saattaa karsiutua.. ja ajatella että ei ne halua olla enää mukana tässä.

NL: Eli teillä ei ole mahdollisuutta segmentoida kanta-asiakkaita?

VH: Ei ainakaan tällä hetkellä. En tiedä kuitenkaan onko ketjulla mitään suunnitelmia siihen.

NL: Lyhyesti voisin vielä kysyä että kun digitaalisten markkinointikanavien käyttö lisääntyy koko ajan niin osaisitko sanoa vielä näiden etuja ja huonoja puolia?

VH: No etuina ainakin se että saadaan tavoitettua ne ydinasiakkaat jotka ostaa paljon kenkiä ja haluaa tietoa trendeistä ja muodista. Ongelmana on se että miten me saataisiin segmentoitua, koska osalle porukasta saattaa lähteä vääräntyyppisiä viestejä. Lisäksi pienenä ongelmana on se että millä asiakkaat todistaa sen että ne on kanta-asiakkaita, että siitä on jotkut kauppiaat antanu palautetta että ketjussa pitäisi olla se kortti. Mutta me on joustettu tällaisissa tapauksissa melko hyvin. Kuitenkin se todistettavuus on pieni ongelma.

NL: Sitten vielä viimeisenä kysymyksenä voisitko kertoa siitä teidän mobiiliapplikaatiosta?

VH: Lyhyesti sanottuna sen voi ladata puhelimeen sovelluksena ja sitä kautta pystyy näkemään ajankohtaiset edut Internet yhteyden kautta. Se on ollut käytössä jo useamman vuoden.

NL: Okei. Oikeestaan tässä oli tärkeimmät kysymykset. Kiitos ajasta!

VH: Ole hyvä. Minä annan sulle vielä ne yhteystiedot sinne Keskolle niin voit kysyä lisää tarvittaessa. *(Viittaus ennen teemahaastattelua käytiin keskusteluun lisätietojen hankkimisesta heidän kanta-asiakasohjelmastaan.)*