



Factors Which Influence the Buying Behaviours of Customers with Multiple Regular Customer Cards

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<p>Abstract:</p> <p>The importance of loyal customers and their impact on business profitability is undisputable, but it is more difficult to build customer retention than it may appear. Marketers and for that matter retailers are doing so many things to establish strong relationships with their customers. Various strategies including loyalty schemes and discount cards are sometimes used in an effort to retain customers and also influence their buying behaviours, but their success is questionable. One particular practice commonly seen with most of the retailers in Finland is the issuance of customer cards serving as a strategy to identify and retain the customers. The end result of the implementation of this strategy is that many customers end up owning several customer cards of different shops with similar business line.</p> <p>The main purpose of the study was to find out if the basic idea of issuing customer cards still holds in a situation where a customer owns two or more of such cards. Again, the study looked into factors which possibly influence the buying behaviour of such customers.</p> <p>The theoretical study of the research examined customer relationship management in relation to customer retention, and customer buying behaviour. The answers to the stated research questions were obtained through the use of quantitative questionnaires which were handed out to customers at various schools and shopping centres. After this the research results were examined one after the other showing how the results were connected to the theoretical review. The items on the questionnaire which attracted the highest positive response were considered as key factors influencing consumers' buying behaviours.</p> <p>The results showed that customers mostly buy from their retail partners. However, in the case where a customer has multiple retail partners, the customer mostly buy from a shop which offers quality goods with fair prices. Other factors which are considered are proximity, convenient services among others.</p>	
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FOREWORD

To God be the glory.

My profound gratitude goes to Sveinn Eldon, my supervisor for guiding me through the entire work of this product.

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1.0 INTRODUCTION

1.1 Introduction

This chapter is made up of a number of sections of which section 1.2 describes the background to the topic which explains the motivation for the choice of the research topic, section 1.3 describes the statement of the problem. Section 1.4 explains the purpose of the study, and section 1.5 states the research questions. Among other sections are section 1.6 which briefly describes the research method and materials used in the study, and section 1.7 is about the limitations and scope of the study which explains the parameters within which the study was conducted. Finally, section 1.8 explains the significance of the study.

1.2 Background of the study

Customers are the pivot of every business. For every business to be able to survive will immensely depend on its potential customers. As a result, it will be a flop for any business which does not identify and retain its customers. Businesses are springing up from different corners in Finland thereby increasing the sizes of various industries. Businesses in one industry normally have a common target group of potential customers, thus eventually, as the number of businesses in one industry increases the competition for customers and for that matter market share becomes keen.

A close survey shows that relationships between companies and customers are getting weaker and weaker. Customers do not praise their corporate partners rather they express sentiments about the stress, confusion, and manipulative transactions in which they find themselves trapped and victimized. Ironically, marketers are doing so many things to establish strong relationships with customers, however, most of the things that they do end up destroying those relationships (Berry, 2001, p 134).

One particular practice commonly seen with most of the retailing shops in Finland which is used as a strategy to attract, identify and retain their customers is the issuing of

regular customer cards. Studies show that there are well over two million of these cards in use by the people in Finland (Boedeker, 1997). In marketing and in retailing most especially, a customer card, loyalty card, rewards card, points card, advantage card, or club card is a plastic or paper card, visually similar to a credit card or debit card, that identifies the card holder as a member in a loyalty program. The basic purpose of giving out these customer cards is to identify customers as members as well as promoting loyal buying behaviour (http://en.wikipedia.org/wiki/Loyalty_program).

If owning a card of a company is enough to influence a customer to make all his purchases from that particular shop or company, then how would such customer determine where to make his purchases if he or she has two or more cards of different competitors? In such instance, there is the need to find out which other factors come into play to influence a customer in his buying decision. The study was conducted to determine how customers and for that matter the potential buyers who own multiple regular customer cards decide on where to buy their goods and services.

1.3 Statement of the Problem

Retailing shops especially have a challenge of identifying and retaining their customers. In an attempt to curb these problems retailing shops issue customer cards to customers granting the customers with some benefits. These customer cards eventually end up strengthening customer relationship and for that matter the customer loyal buying behaviour. In recent years, almost every shop issues customer cards which has resulted in several customers owing two or more cards of shops selling similar products. Such situations raise a number of questions such as “does the basic purpose of customer card still hold, and how do customers with more cards decide on which shop they should buy their goods from?”

1.4 Purpose of the study

Customer cards are issued to customers by several major shops as a marketing strategy to strengthen customer relationship and for that matter the customer loyal buying behav-

our. In view of such situation, the researcher wanted to find out which factors possibly influence the buying behaviours of customers with multiple cards.

The main purpose of the study was to find out if the basic idea of issuing customer cards still holds in a situation where a customer owns two or more of such cards, and which factors possibly influence the buying behaviour of such customers.

1.5 Research Questions

The study answered the following questions:

1. Does the basic purpose of customer cards still holds in a situation where a customer has two or more cards?
2. What factors influence the buying behaviour of customers with multiple regular customer cards?

1.6 Description of Materials and Method

In order for the researcher to get a clear view of factors which influence the buying behaviour of customers with two or more similar cards quantitative method seemed to be more appropriate for the study.

The researcher conducted the research using survey method by distributing questionnaires to potential buyers between the ages of 18 and 40.

This group of people was chosen because they were assumed to be price sensitive and also strong to move from one place to the other comparing prices and products before making final purchasing decisions. Again, most of the people within this group are very much willing to try new brands or products and may be compelled to switch from one shop to another.

The questionnaires contained about fifteen different questions which were potential to solicit for answers directly related to the research questions originally stated. Spaces

were also provided for customers to express their views if they were not satisfied with options provided on a particular question.

The researcher distributed the questionnaires to every potential buyer in a random manner at various shopping centres, and different Universities of Applied Sciences. However, the analysis and the final conclusion were made based on the results from customers falling within the target group. The items on the questionnaires which attracted the highest positive response were considered as key factors affecting consumers' buying behaviours.

1.7 Limitations and Scope

The study was basically on the buying behaviours of customers with two or more regular customer cards in Finland. Finland has a total population of a little over five million and Helsinki, the capital city, has the largest population of nearly six hundred thousand people (<http://www.finnfacts.fi/Facts-about-Finland/Finland-in-brief>). Although the study produced interesting and meaningful findings, the limitations and scope of the study need to be discussed.

First, the study was conducted in Helsinki because the city has the largest number of different retailing shops making the competition keener than in other cities. Again, there are quite a number of foreigners living in Helsinki whose opinions would make the result more reliable since they might not have any favourite shops by virtue of any reasons other than the tested factors.

Secondly, the target group for the study was between the age of 18 and 40. Potential buyers below 18 years are regarded as underage and are deemed incapable of taking good decisions on their own. These buyers between the ages of 18 and 40 were chosen because they were assumed to be sensitive to price, strong to be moving around corners, and willing to try new things.

1.8 Significance of the study

This study “factors which influence the buying behaviours of customers with two or more regular customer cards” will serve as basis for further studies for students who are interested to find out more about consumers’ decision-making. Furthermore, the outcome of the research will give competitors insight into how they could identify and retain their customers. The result of this study would also help competitors to improve upon their strategies of predicting their customers’ buying behaviour.

2.0 THEORETICAL FRAMEWORK

2.1 Introduction

The theoretical framework presented in this chapter is divided into two parts. Firstly, buyer behaviour is discussed, more specifically the details of customer decision-making process. The second part deals with creating values for customers which entice customers to buy repeatedly from a particular shop (customer retention).

2.2 Buyer decision-making process

Research shows that customers go through a five-stage decision-making process in any purchases made. The individual stages are summarised in the diagram below followed by brief explanations.

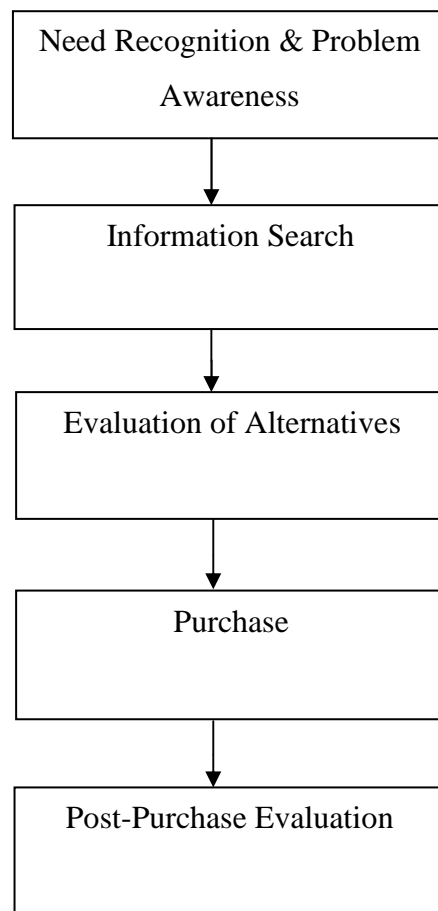


Figure 1: The buyer decision-making process

This model is very paramount for everyone who makes marketing decisions. The model compels marketers to consider the complete buying process rather than just the purchasing decision. The model shows that customers go through five essential stages in every purchase. However, in more frequent purchases, customers sometimes skip some of the stages. For example, someone who is buying a favourite drink would recognise the need for thirst and go straight to the purchase decision, skipping information search and evaluation. However, the model is very important when it comes to understanding any purchase involving some detail considerations (Jobber, 2001, p 65).

2.2.1 Need recognition and problem awareness

The buying process begins with need recognition or problem awareness. At this stage, the customer, firstly, recognises a problem or need (example, I am thirsty, I need a new clothe, I need a house) or attracted to an advertisement (example. you seeing a billboard showing a chilled ice cream on scorching sunny day).

2.2.2 Information search

After the buyer has recognised the need for something or an existing problem, the customer then moves on to the next stage; searching for information. An “aroused” customer then needs to decide how much information, if any, is required. If the need or the problem is so pressing and there is a product or service close at hand that meets the need or solves the problem, then a purchase decision is made immediately. If not, then the process of searching for information begins.

There are several sources that a customer can obtain information. For example;

- Personal sources: family, friends, neighbours
- Commercial sources: advertising, salespeople, retailers, dealers, packaging, point-of-sale displays
- Public sources: newspapers, radio, television, consumer organisations, specialist

magazines

- Experiential sources: handling, examining, using the product

The usefulness and influence of these sources of information will vary by product and by customer. Research suggests that customers value and respect personal sources (the influence of “word of mouth”) more than commercial sources. The challenge for the marketing team is to identify which information sources are most influential in their target markets.

2.2.3 Evaluation of alternatives

The next stage in the model is the evaluation stage, where the customer chooses between the alternative brands, products and services.

The important factor which influences the extent of evaluation is whether the customer feels involved in the purchasing of the product. Involvement here means the degree of perceived relevance and personal importance that goes with the choice of a particular brand (Jobber, 2001, p 65).

Highly involving purchase is where the customer carries out extensive evaluation. On the other hand, the “low involving” purchase does not require extensive evaluation.

High-involvement purchases are mostly those which involve high expenditure or personal risk (for example buying a house or a car).

Under “high-involving” purchases, the buyer is influenced by a number of factors before the final purchase decision is made.

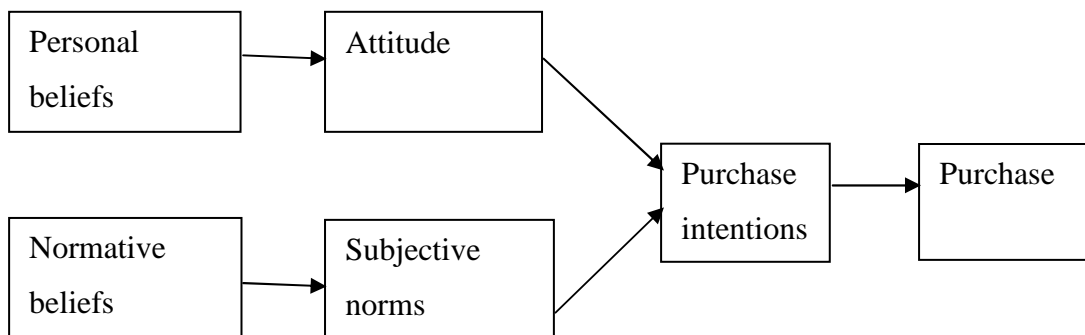


Figure 2: Fishbein and Ajzen model of reasoned action

This model supports the impression that an attitude towards a brand is subjected to a set of beliefs concerning the qualities of the brand, in other words the end result which the buyer is expected to experience after buying the brand (For example, the value relating to the price, and durability).

These qualities are rated as good or bad depending on the level of satisfaction of the consumer. Highly rated qualities serve as criteria for the consumer's choice and they have much influence on the formation of attitude. Attitude is described as the degree to which a consumer likes or dislikes a particular brand (Jobber, 2001, p 66).

Low involvement purchases have very simple evaluation processes. For example, buying a soft drink, or choosing some breakfast cereals in the supermarket.

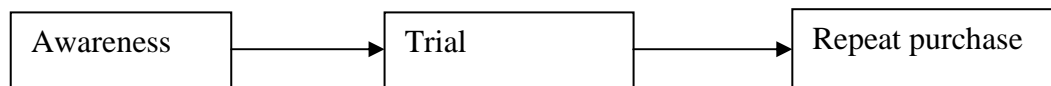


Figure 3: Ehrenberg and Goodhart repeat purchase model

This model simply shows that awareness is followed by trial, and if the consumer is satisfied with the qualities of the brand the consumer will surely buy the brand again (Jobber, 2001, p 66).

This presupposes that the marketer needs to understand the customer evaluation process, especially in the high-involvement situation, in order to provide the customer with a good deal of information about the positive consequences of buying. The sales representatives also need to emphasise on the important characteristics of the product, the advantages as compared with other substitutes. Sometimes the customer could be encouraged to try free samples of the product with the hope of getting the customer back to make more purchases of such brand.

2.2.4 Post-purchase evaluation – Cognitive Dissonance

The last stage is the post-purchase evaluation of the decision. After the customer has made the purchase, it is usually common for the customer to deliberate on the purchase decision. The customer, after buying the product, may feel that the alternative would

have been better. This situation arises from a concept known as “cognitive dissonance”. In such situations the customer will not repurchase brand immediately, but will likely try other brands next time. Dissonance mostly increases in a situation whereby each of the alternatives offers a unique attribute or benefit which is not available with others. Dissonance which arises in the post-purchase stage could be managed or reduced by encouraging the customers, through advertisements or brochures, that they have made the right decision (Jobber, 2001, p 67-69).

2.3 Creating Value for Customers/ Customer Retention

After a customer has been able to determine a solution to his needs and wants, the next line of action is where to visit for optimum services to solve his problems. To make it simple, service providers or retailers are expected to offer good measures that will entice customers to visit their shops. Most importantly, the retailers try to establish a strong relationship with the customers such that they will continue to buy regularly from their shops, instead of other competitors.

Successful retailers, in this regard, are very much concern about customer retention. **Customer retention** could be described as the activity that is performed by organisations to establish long-term relationships with customers in order to reduce customer defections (Jobber, 2001, p 689).

When a customer is ready to make a buying decision, individual retailers are expecting to be chosen over other service providers. However, other service providers will also be ready to provide solutions to customers’ needs and wants. Therefore, what makes a customer choose a particular retailer over others?

Why customers choose one shop over another is quite difficult to determine. Customers themselves do not have much idea. Most of them are of the view that they visit a particular shop because the products or services are better, but, in reality, it is because they trust the source which gave them the information about the shop.

Many factors determine why a customer will buy goods or services from a particular service provider rather than other competitors (Abrams, 2008).

Studies show that retailers who thoughtfully and effectively operate around the following five “pillars” end up, not only satisfying customers but also retaining old customers and attracting new ones (Berry, 2001, p 66).

2.3.1 Solve your customers’ problems

Companies emphasise on selling solutions rather than products or services. This simply means customers usually buy for a reason: they have a problem or a need and the retailer is expected to provide the solution. Selling high-quality items is not enough. However, retailers must understand the needs of the customer and how these needs could be solved better than other competitors (Berry, 2001, p 52; Debelak, 2006; Rust et al, 1993, p 201).

2.3.2 Treat Customers with respect

Retailers should observe fair treatment of customers regardless of their age, gender, race, appearance, or size of purchase. At the same time, their prices, and advertisements should be transparent. There should not be any hidden policies with the view of exploiting customers. Retailers should demonstrate competence, and a high sense of respect when interacting with customers (Berry, 2001, p 53). Customers will not buy from you if they entertain fears, and do not trust in you, or have ever had any bad past experience (Debelak, 2006).

2.3.3 Connect with your customers’ emotion

Retailers should endeavour to get emotionally connected with consumers. It is a matter of establishing feelings of closeness, affection, and trust with the potential customers (Berry, 2001, p 58). Customers prefer buying from retailers who share their emotions with them. Retailers should connect emotionally with customers by making them feel at

home, telling them the truth, impressing them, and showing love and appreciation (Debelak, 2006; Rust et al, 1993, p 201).

Customers feel more related to retailers who exhibit the following qualities;

- Coaching skills or expert in the area of the business
- Friendly or Caring
- Have same goals as customers (customers want to be convinced that your goal is to help them solve their problems but not just taking their money)
- Relationship marketing (establish a sense of being related) (Debelak, 2006; Rust et al, 1993, p 201).

Customers choose you over your competitors because you are a good business to deal with. You are friendly, approachable and offer better service than other service providers. You have **higher knowledge levels and expertise** that other competitors do not seem to have. These put you on top or the best over your competitors (Chartrand, 2008).

2.3.4 Set the fairest prices

Customers mostly suffer from psychological cost if they get the impression that the retailer is not fair with prices. Potential customers do not feel comfortable buying from a shop which they anticipate possible prices reduction in a few days ahead, or if they doubt the authenticity of sale prices presented in an advertisement. Thoughtful retailers endeavour to curb or reduce the psychological costs which go with manipulative pricing. Building trust in customers through fair pricing has a positive long term effect (Berry, 2001, p 60). Quality goes with price, low quality with low price and high quality with high price. Most customers seek “value pricing” expecting to get the most value for their money (Abrams, 2008)

2.3.5 Save Your Customers' Time

To be more attractive to customers, retailers must offer their customers with convenient transaction in four ways. Retailers must ensure convenient retail locations and reliable operating hours (access convenience). They must put in place good measures for consumers to locate and pick up their desired products easily (search convenience). They must have enough stock of products at any point in time, in order for customers to get what they want, to avoid disappointment (possession convenience). And they need to maintain enough space for consumers to be able to pay for their selected items without wasting much time (transaction convenience) (Berry, 2001, p 63). Customers prefer visiting shops where they will spend less money to locate, where it could easily be seen by passing cars, or with good signs for easy location (Abrams, 2008; Debelak, 2006; Rust et al, 1993, p 201).

3.0 REVIEW OF THE LITERATURE

3.1 Introduction

In this chapter, section 3.2 describes the background upon which the study was carried out, section 3.3 talks about customer relationship marketing, section 3.4 is about loyalty programmes, section 3.5 describes regular customer cards, section 3.6 discusses customer satisfaction, and section 3.7 summarises customer retention.

3.2 Background

Studies show that retailers are of the view that their businesses could grow vigorously if they relate better with customers through e-mail, employ hidden cameras to learn how customers make purchase decisions, among others. However, the key to thrive in any business is to offer customers with better solutions to their problems, give them the due respect, connect with them on emotional level, offer them with fair prices, and making it easy for customers to find what they need, pay for it and move on without much delay (Berry, 2001, p 51). If the above mentioned factors are true, then why should retailers issue customer cards instead of concentrating on these factors?

Buying situation, personal influences, and social influences are the three major factors identified as other key factors that influence consumers buying behaviour (David Jobber & Geoff Lancaster, 2000, p 40).

In today's competitive retail environment, the idea of retaining customers is a tough task. The successful ones are those who are able to establish and maintain more competitive advantages in their customers. Hence a loyalty program is considered as one of the reliable means of compelling potential customers to see their business partners on top of others (http://www.vantagecard.com/giftcards/slide_7.html. Accessed on 4/10/2011).

There are many theoretical reasons supporting the reward-based loyalty program as a positive measure affecting both customer retention and customer share development.

Firstly, psychological studies conducted by Latham and Locke, showed that rewards could be very motivating (Peter C. 2003, p 35). Research also shows that people have a strong drive to react in such a way necessary to gain some sort of future rewards (Nicholls, 1989, p 96). According to Roehm, Pullins, and Roehm it is logical to assume that in the event of loyalty program, a customer could be motivated to buy the programme sponsor's brand repeatedly by awarding programme incentives (Peter C. 2003, p 36).

Again, because the programme's reward structure usually depends on the past customer behaviour, loyalty programs could prevent customers from switching to other competitors. For example, if the reward structure depends on the length of the relationship, customers would be reluctant to switch (because of a time lag before the same level of rewards can be received from another supplier). Klemperer, Dick and Basu share the view that switching costs are an important antecedent of customer loyalty (Peter C. 2003, p 36).

In spite of the theoretical arguments in support of the positive effect of loyalty programs on customer retention and customer share development, many researchers like Dowling, among others, have questioned this effect. In contrast, Bolton, and Rust have revealed that loyalty programs have a significant, positive effect on customer retention (Peter C. 2003, p 36).

3.3 Customer Relationship Marketing

Gronroos describes customer relationship marketing as the process of identifying and establishing, maintaining, and enhancing, and when necessary also breaking up the relationships with customers and other stakeholders.

Relationship marketing, as described by Bennett, Copulsky and Wolf, and Halinen, basically emphasises on generating a continuous relationship between buyers and sellers, not just attracting, but also retaining customers and other stakeholders in the marketplace, so that the ultimate goals of the stakeholders involved are met. Such relationships are in most cases long-term, as well as dynamic (Boedeker, 1997).

Bennett emphasises that bidirectional communication results in a strong relationship satisfying the parties involved, which in the end promotes loyalty (Boedeker, 1997).

3.4 Loyalty programmes

Competition in the retailing industry is intense, and this is increasingly evident as customers seek for retailers that offer the best value for their money. However, price is just one of the factors that influence customer choice. Recommendations from friends, positive past experiences and a close relationship with service providers can all lead to customers coming back to a particular shop or retailer.

There are several examples of programmes used to build customer loyalty and retention which include regular customer cards, mostly used by daily products retailers. Basically, these programmes motivate customers and encourage them to repeat buying from the same retailer. Loyalty programmes are implemented to encourage customers to establish a long-term relationship with an organisation by offering customers with some benefits for their regular visits (Barnett et al, 2000).

Godfrey Rooke, chairman of Hong Kong DMA, cited in Australian Banking & Finance, commented that “Most people think issuing cards will make customers automatically loyal ... it won't. People tend to buy just to get a discount which is detrimental to many businesses as it affects retail margins (Barnett et al, 2000).

3.5 Regular customer cards

The regular customer cards have some kind of bonus systems, which reward the customer with some bonus points for being loyal to the organization, or they entitle the holder to enjoy different kinds of special offers schemed for these card holders. The cards come in two different versions with different uses. However, the basic idea of the cards is to function as a tool for customer relationship marketing in order to promote customer loyalty, cited in Korttitapahtumat (Boedeker, 1997).

Long term relationship is one major objective of the regular customer cards (RCC). However, in the case of daily products the function may not be reliable, because switching to another retailer is quite easy in some situations. Jackson (1985) describes this kind of situation the “always-a-share model”, which means a customer can easily switch or move from one retailer to another and many more.

Kilpailjoiden explains that many companies and organizations in Finland implement what is called “regular customer programmes” to attract and retain customers. This implies there have been different kinds of “regular customer cards” implement in Finland at a faster rate. In Finland, there are about four key retailers in the daily product sector which issue some kind of card systems to their regular customers as a tool in practicing customer relationship marketing. Among a population of a little over five million, there are well over two million of these cards in use (Boedeker, 1997).

The objective of the retail shops which issue customer cards is to tie the customers to the shop so that the customers will concentrate their purchases from that particular shop. Organizations may, to some extent, succeed in this objective but the assumption that special offers or bonus points are the only objective of the customer may be too simplistic. There is a vast amount of research on the subject of “why do people shop” (Boedeker, 1993) and the economic aspects are only one dimension of the benefits for which consumers expect. Therefore regular customer cards have only limited effect with this aspect of relationship marketing (Boedeker, 1997). This raises the question on what other factors influence customers to visit a particular shop.

3.6 Customer satisfaction

Customer satisfaction is very important when developing a customer loyalty programme. Satisfaction is a measure of how well a customer’s expectations are met while customer loyalty is a measure of how likely a customer is to repurchase and engage in relationship activities. Loyalty is very weak and could easily be broken because even if customers are well satisfied with the service they will likely visit other service providers if they sense they can get better value, convenience or quality services. Knowledge of business, academic, and the consulting community is that customer satisfaction is a very

important element and a backbone of total quality, and that, if it is met, the customer will remain loyal (Lowenstein, 1995, p. 10).

Customer satisfaction is not a perfect indicator of customer loyalty. However, satisfaction is very important but not enough to promote customer loyalty. A customer may be very satisfied with the services of a particular shop, but will not necessarily visit that shop again. Other elements which may have impact on the customer's choice include price, location and convenience (McIlroy & Barnett, 2000).

3.7 Customer retention

Customer retention could be described as the activity that is performed by organisations to establish long-term relationships with customers in order to reduce customer defections (Jobber, 2001, p 689). It is the expected ultimate result of relationship marketing.

Vavra and Pruden are of the view that any organization which is unable to establish long-term relationships with customers, most of the time, operates with one time off transactions. It is stated again that "Discussions of customer retention seem to be dominated by loyalty programmes and customer discounts. But research shows that what really drives repurchase is high-quality customer service and well-managed, strategically delivered, formal and informal communications" (McIlroy & Barnett, 2000).

Morris and other researchers are of the view that customers do not continue to buy from a particular retailer just because of the bonuses that are offered to customers or the special loyalty programme that is available. However, any retailing shop which wants to retain customers should "... enable customers to receive what they want, when they want it (just-in-time), and a perfect delivery each and every time with the desired levels of service that appeal to the consumer" (McIlroy & Barnett, 2000).

4.0 RESEARCH METHODOLOGY

4.1 Introduction

Research is defined as an original investigation executed in order to add up to the existing knowledge and understanding in a particular discipline (Myers 2009, p 6). He further stated that research is a creative activity which contributes to the production of new knowledge. The knowledge could be said to be new because the facts, the interpretation of those facts, or the theories that are used to explain the findings might not have been used in a certain way before in that particular discipline.

Concerning the reliability of research work, the best way to show that the research findings are reliable and original is if those findings are subject to further scrutiny by experts in a specific field. If these experts, in scrutinising the research, indicate that the results are genuine and the findings are new to them then one can admit that the research project represents an original contribution to knowledge (Myers 2009, 7). By virtue of reliability and for that matter dependability of research findings, any research study must be executed with the appropriate research method.

This chapter describes the applied research methodology framework which includes the research strategy, and research approach. Then, the sample selection and the data collection methods are discussed, followed by the validity and reliability of this thesis.

4.2 Research strategy

Basically, there are five research strategies in social science: experiments, surveys, archival analysis, case studies and histories. The usage of any of these strategies depends on what kind of research one is conducting (Yin, 1994, p 6). In this study, the researcher is trying to find out the effect of some variables on the buying behaviour of customers. Survey is mostly used to evaluate some conclusions, so in this study the research strategy selected by the researcher was survey.

4.3 Research approach

Quantitative research approach was selected as the research approach of this thesis. The reason is that the quantitative research approach focuses more on analysis of the different variables and the relation between them. This study tries to find how some factors actually contribute to one goal. It is more appropriate to use numbers to determine how many customers share the same opinion than words. The process of this research is to review several existing theories, and then develop a research strategy to test the theory, so this research is deductive in nature. Reviewing several existing studies provides a better and deeper theoretical understanding of this problem domain.

4.3.1 Quantitative research

Quantitative research was considered to be the appropriate research approach for this study. The method chosen for collecting the data was questionnaire. Quantitative study has a number of advantages. For instance, it is easy to be administered, and simple to code due to structured questionnaire. The data can easily be analysed using statistical instruments and it facilitates comparison of several products. The weakness side of quantitative approach is that, the study involves many participants, and the responses given by the research participants are not much in detail. Answers have to be superficial, they are mostly controlled by the researcher, or else the researcher will be supplied with overwhelmed quantum of information that cannot effectively be analysed (Metin Kozak, 2004, p 138).

4.4 Data collection

Data collection can simply be described as the technique that is used to collect empirical research data. It is, more or less, how researchers gather their information. The six common methods that are used for data collection are questionnaires, observation, interviews, focus groups, tests, and secondary data (Teddlie & Tashakkori, 2003, p 298).

There are basically two types of data, the primary data and the secondary data. The primary data are those which are collected afresh, and thus happen to be original in nature. The secondary data, on the other hand, are those which have already been collected by someone else and have been passed through some statistical process (Dhawan 2010, p 98).

The researcher in this study reviewed a number of literature books, articles, and related studies that have been done by other researchers. In the case of the primary data, the researcher used questionnaire.

Questionnaire seemed to be the most suitable method of this thesis because the researcher was trying to find out the opinions of customers towards the contributions of certain factors to customer retention. The questionnaire has the ability to clearly show these opinions in a numeric way.

Questionnaire: Questionnaire is a way of asking questions without personal interaction. It can be used for various situations in a research project.

Questionnaires help the researcher to gather enough information from often large groups of people, and are useful for generating numerical data. Questionnaire provides a good picture for the data collected and also makes it easy to compare the individual results. Setbacks for questionnaires is that, it takes a considerable amount of time to develop, they have to be piloted, and may need refining before they are finally used.

The questionnaire contained eighteen questions. The first three questions were the basic information of the respondent's gender, age range, and the number of regular customer cards owned. Then each of the remaining questions presents a factor that leads to customer retention. For each question, a scale of five opinions were set from 1 (strongly disagree) to 5 (strongly agree). This makes it easier for the respondents to understand and have enough measurable choices to express their opinions. A space was also provided, after the last question, for respondents to state one major reason why they buy regularly from a particular shop.

4.5 Sample selection

In this study, the writer distributed the questionnaires directly to randomly selected respondents from a number of shopping centres in Helsinki. Some students from the Universities of Applied Sciences were also randomly selected to complete samples of the questionnaires. This method had the advantage of ensuring that most of the questionnaires distributed were returned, and also it motivated the respondents to give quality answers.

In this study, the writer distributed about 110 questionnaires. All the questionnaires were received but only three of the respondents were below 18 years, 5 had only one customer card, and 102 responds were declared valid for the purpose of the study.

4.6 Validity and reliability

For any scientific research to be credible, it has to be valid and reliable.

Reliability can simply be described as the consistency of the measurements and validity as the accuracy of the measurements used in the study. The quality of a research can be tested using validity and reliability. The credibility of the research can be enhanced by looking at the strengths and weaknesses of the research (Ghauri & Gonhaug 2002, p 139).

The questions were designed in a way such that the respondents could understand without difference. Some people were made to read and explain to the researcher to make sure there were no misunderstanding in the language and the translation.

The questions did not contain any preference words that could lead the respondents to certain answers. This structure ensured that the respondents would answer these questions without any influences.

The questions were set based on the specified study problem and on the aims, which were given for this study. These questions were essential for the study because they were constructed based on the literature and the theories for the study.

The research advisor also checked the questions in the questionnaire to make sure the questions were relevant and would give the right results.

The sample group was general and chosen at random.

5.0 EMPIRICAL FINDINGS AND DATA ANALYSIS

5.1 Introduction

The general objective of this empirical study was to find out the effectiveness of some elements on the buying behaviours of customers with multiple customer cards. This chapter shows the analyses of the real data gathered from the survey questionnaire. Section 5.2 gives the basic information of the respondents, section 5.3 looks at the influence factors in relation to the general population, and section 5.4 looks at the extra suggestions made by the respondents. Section 5.5 gives a brief description of the chi-square goodness of fit test, and section 5.6 looks at the cluster analysis of the respondents.

The researcher sent out about 110 questionnaires across schools and shopping centres whereby 102 were declared valid because 3 respondents were below 18 years and 5 had only one customer card.

The data was analyzed by the researcher based on the literature, theories and the use of SPSS.

The questionnaire is divided into three sections. The first section looks at the basic information of the responder, the second section deals with the questions about the influencing factors, and the last section asks for further suggestions.

The English version of the questionnaire and its Finnish version are in the appendices I and II respectively.

5.2 Basic information of the respondents

The first three questions are Gender, age range, and the number of regular customer cards own by the responder. The purpose of these questions is to determine which responder qualifies for the purpose of the study.

Table 1: Basic information of respondents

	Males	Females	0-18 (yrs)	18- 45 (yrs)	45+ (yrs)	0	1	2+
Gender	43	67						
Age Range			3	107	0			
Number of cards						0	5	105

5.3 Influencing factors

There are 15 questions in this section about factors that influence the buying behaviour of customers. Based on these questions the factors which influence the buying behaviours of customers can be determined.

Using the formula $P \pm Z_c \cdot \sqrt{P \cdot (1-P)/N}$, where P is the percentage of the sample which agree or disagree with the tested variable, Z_c is the confidence interval, and N is the sample size, estimates were made to show the percentages of the general population which agree or disagree with the questions.

$P - Z_c \cdot \sqrt{P \cdot (1-P)/N}$ gives the lowest value and $P + Z_c \cdot \sqrt{P \cdot (1-P)/N}$ also gives the highest or upper value for the estimation.

Those who chose “do not know” were not considered in the estimation of the general population.

N is 102, and Z_c (confidence interval) at 95% is 1.96.

Save your customer’s time

Question: I buy mostly from the shop which is closest to me. This question links to access convenience which eventually saves customer’s time. The aim is to find out if customers consider the distances from their destinations to shops when going out for shopping.

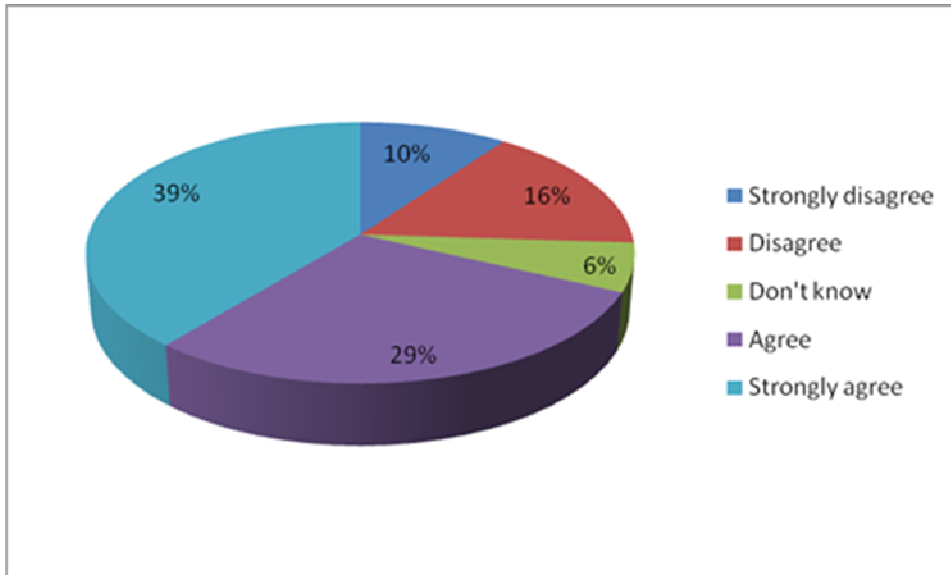


Figure 4: The effect of closeness location of shop on customer's buying decision

The result of this question shows that 70 of the respondents which constitute 68% agree that they buy mostly from the shop which is closest to them. On the other hand, 26 respondents who constitute 26% do not buy mostly from a shop just because it is closer to them.

10 (10%) out of the 102 respondents do not know the effect of the closeness of a shop on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

26% of the sample population disagree ($P = 26.00\%$), therefore between 17.49% and 34.51% of the general population disagree.

68% of the sample population agree ($P = 68.00\%$), then between 58.95% and 77.05% of the general population agree.

Comparatively, the upper value of disagreed population (34.51%) is below the lower value of the agreed population (58.95%) which means the factor has a strong influence on customers' buying behaviours.

Question: I buy mostly from the shop which is located where transportation or transiting is easier (access convenience). The aim is to find out if customers consider which shop they can transport their goods back home without wasting time.

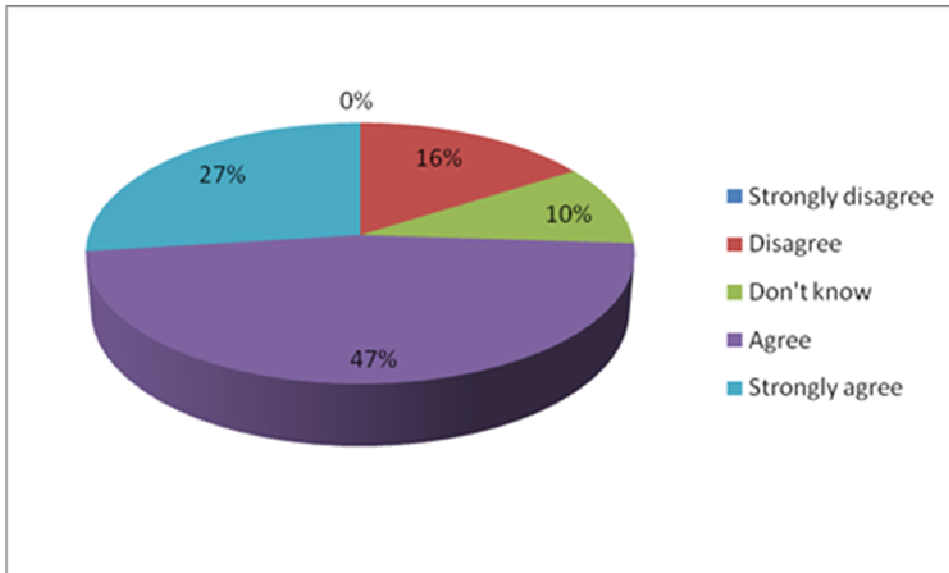


Figure 5: The effect of easy transportation on customer's buying decision

Out of the 102 respondents, 76 of them which constitute 74% agree that they mostly buy from shops which are located in places where transporting and or transiting of their goods back home is easier. 16 (16%) out of the 102 respondents disagree to the fact that easy access to transportation is a factor to be considered when thinking of which shop to visit.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

16% of the sample population disagree ($P = 16.00\%$), therefore between 8.89% and 23.11% of the general population disagree.

74% of the sample population agree ($P = 74.00\%$), therefore between 65.49% and 82.51% of the general population agree.

Comparatively, the upper value of disagreed population (23.11%) is far below the lower value of the agreed population (65.49%) which means the factor has a very strong influence on customers' buying behaviours.

Question: I buy mostly from the shop where the needed items can easily be located (search convenience). This question is to find out if customers consider which shop they can easily find what they need without wasting much time.

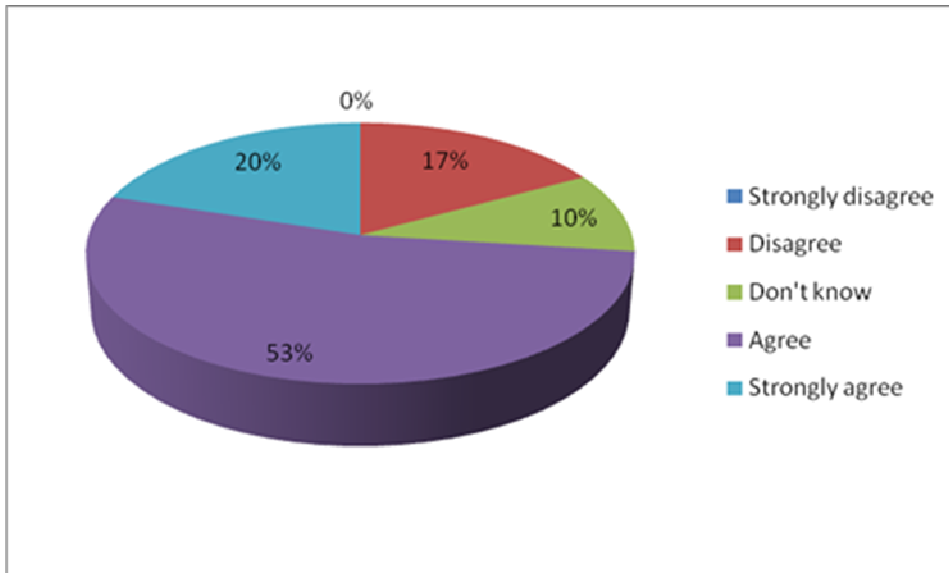


Figure 6: The effect of finding the needed items on customer's buying decision

The result shows that 75 of the respondents which constitute 73% agree that they buy mostly from the shop where the needed items can easily be obtained on time.

On the other hand, 17 respondents who constitute 17% do not buy mostly from a shop just because the needed items can easily be located.

10 (10%) out of 102 respondents do not know the effect of easy location of the needed items on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

17% of the sample population disagree ($P = 17.00\%$), therefore between 9.71% and 24.29% of the general population disagree.

73% of the sample population agree ($P = 73.00\%$), therefore between 64.38% and 81.62% of the general population agree.

Comparatively, the upper value of disagreed population (24.29%) is far below the lower value of the agreed population (64.38%) which means the factor has a strong influence on customers' buying behaviours.

Question: I buy mostly from the shop where I spend less time in my transaction (transaction convenience). This question is to find out if customers think of which shop they can pick what they want and pay for it as quickly as possible.

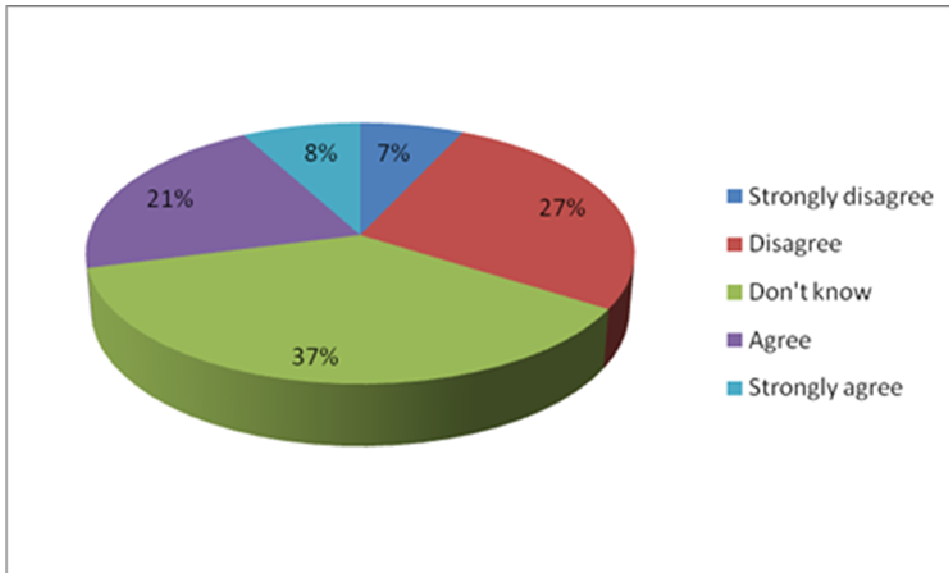


Figure 7: The effect of easy transaction on customer's buying decision

From the result, it shows that 35 of the respondents which constitute 34% disagree that spending less time in transaction affect their buying decision on which shop to buy their goods and services from.

On the other hand, 29 respondents who constitute 29% buy mostly from a shop where they can pick and pay for what they want as quickly as possible.

As much as 38 (37%) out of 102 do not know the effect of spending less time in a transaction on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

34% of the sample population disagree ($P = 34.00\%$), therefore between 24.81% and 43.19% of the population disagree.

29% of the sample population agree ($P = 29.00\%$), therefore between 20.19% and 37.81% of the general population agree.

Comparatively, the upper value of disagreed population (43.19%) is above the upper value of the agreed population (37.81%) which means the factor has no influence on customers' buying behaviours.

Fair Prices

Question: I buy mostly from the shop which offers low prices. This question is to determine if customers look for shops which offer low prices irrespective of the nature of the goods.

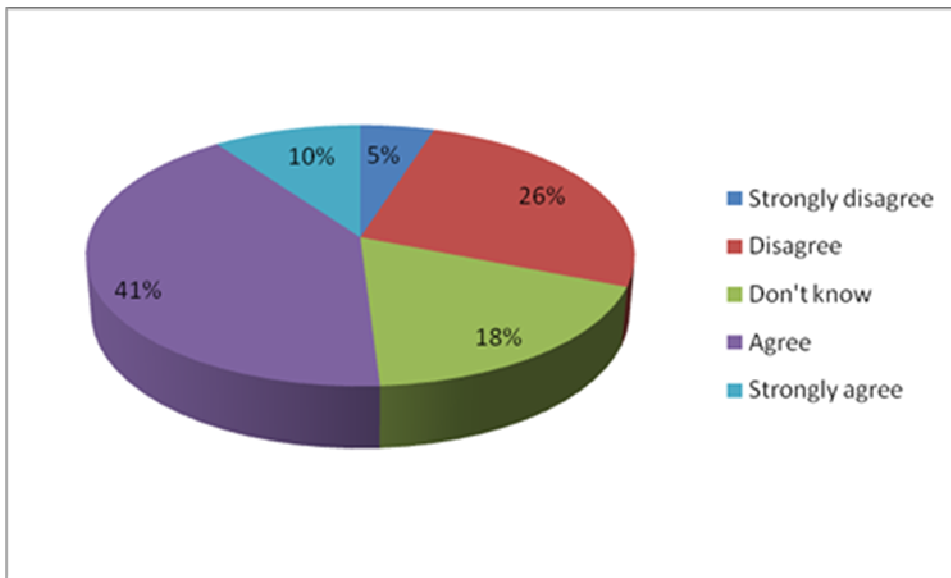


Figure 8: The effect of low prices on customer's buying decision

The result indicates that 52 of the respondents which constitute 51% agree that they buy from shops which offer low prices for their goods and services. This shows that customers compare prices of goods sold in various shops and finally choose to buy from shops which offer low prices for their goods and services.

On the other hand, 32 respondents who constitute 31% do not buy mostly from a shop because it offers low prices for goods and services. This indicates that low prices for goods and services do not influence their decision to buy mostly from such shop.

As much as 18 (18%) out of 102 do not know the effect of low prices of goods and services on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

31% of the sample population disagree ($P= 31.00\%$), therefore between 22.02% and 39.98% of the population disagree.

51% of the sample population agree ($P= 51.00\%$), therefore between 41.30% and 60.70% of the general population agree.

Comparatively, the upper value of disagreed population (39.98%) is below the lower value of the agreed population (41.30%) which means the factor has a strong influence on customers' buying behaviours.

Question: I buy mostly from the shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality). The aim is to find out if customers visit shops which offer fair prices for their goods.

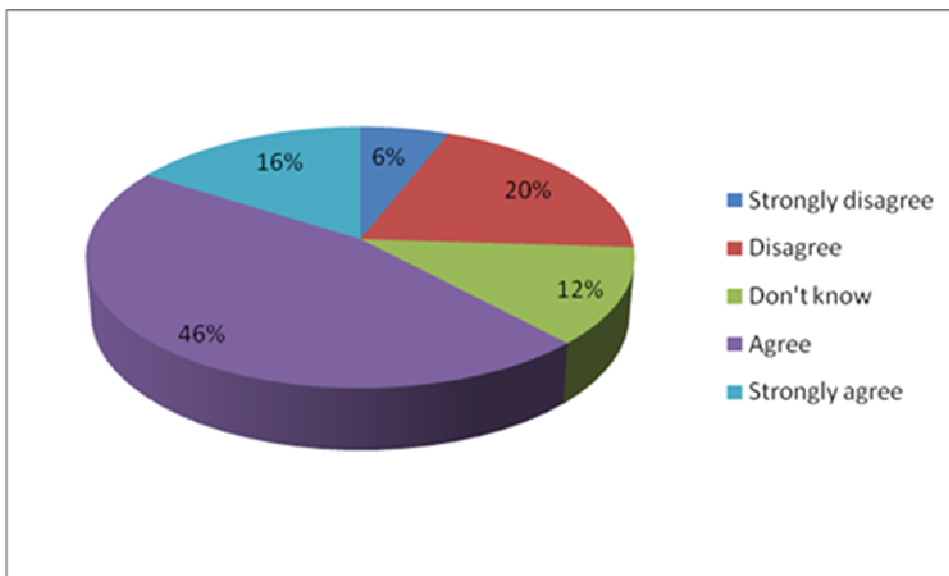


Figure 9: The effect of fair prices on customer's buying decision

The outcome of this question indicates that 63 of the respondents which constitute 62% agree that they buy mostly from shops which offer fair prices for their goods and services. This implies customers compare prices of goods sold in various shops and finally choose to buy from shops which offer low prices for goods of low quality and high prices for goods of high quality.

On the other hand, 27 respondents who constitute 26% do not buy mostly from a shop because it offers fair prices for goods and services. This indicates that fair prices for goods and services do not influence their decision to buy mostly from such shops.

Out of 102, 12 (12%) of the respondents do not know the effect of fair prices of goods and services on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

26% of the sample population disagree ($P= 26.00\%$), therefore between 17.49% and 34.51% of the general population disagree.

62% of the sample population agree ($P= 62.00\%$), therefore between 52.58% and 71.42% of the general population agree.

Comparatively, the upper value of disagreed population (34.51%) is below the lower value of the agreed population (52.58%) which means the factor has a strong influence on customers' buying behaviours.

Treat customers with respect

Question: I buy mostly from the shop where I am treated with respect. This question is to determine if customers think of which shops they are treated with respect.

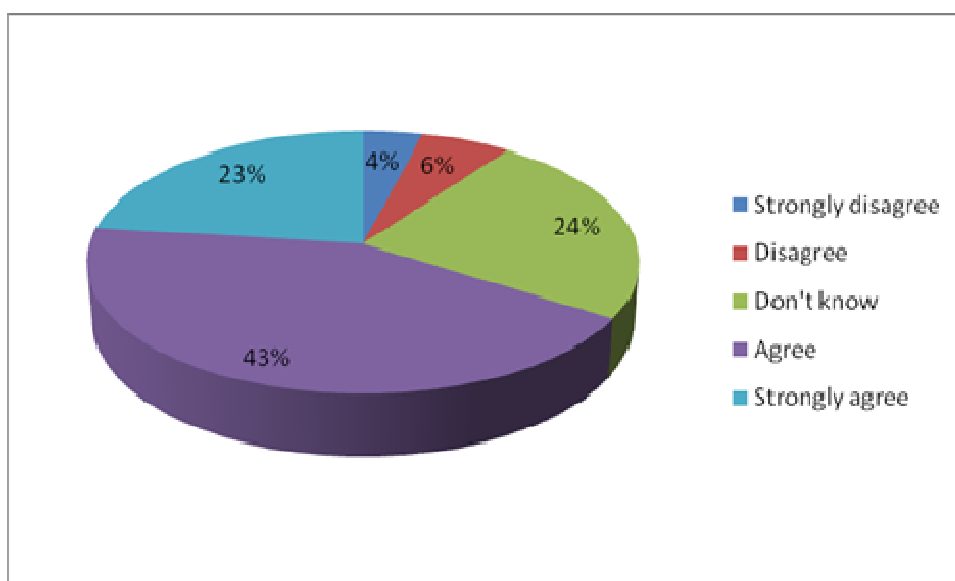


Figure 10: The effect of treating customers with respect on customer's buying decision

From the result, as many as 67 (66%) out of 102 respondents agree that they buy mostly from shops where they are treated with respect.

On the other hand, 10 respondents who constitute 10% do not buy repeatedly from a particular shop because they are treated with much respect.

Out of 102, as many as 25 (24%) of the respondents do not know the effect of how they are treated by shop attendants on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

10% of the sample population disagree ($P= 10.00\%$), therefore between 4.18% and 15.82% of the general population disagree.

66% of the sample population agree ($P= 66.00\%$), therefore between 56.81% and 75.19% of the general population agree.

Comparatively, the upper value of disagreed population (15.82%) is below the lower value of the agreed population (56.81%) which means the factor has a strong influence on customers' buying behaviours. This implies customers are influenced by how they are treated by the attendants when deciding on which shop that they should buy their goods and services. Customers prefer buying repeatedly from shops where they are given the due respect irrespective of how much they are buying, age, gender, and race.

Solve customer's problem

Question: I buy mostly from the shop where the attendants are experts in the area of the business. The aim is to find out if customers are attracted to shops where the attendants have enough knowledge in their areas of business and can help them solve their problems.

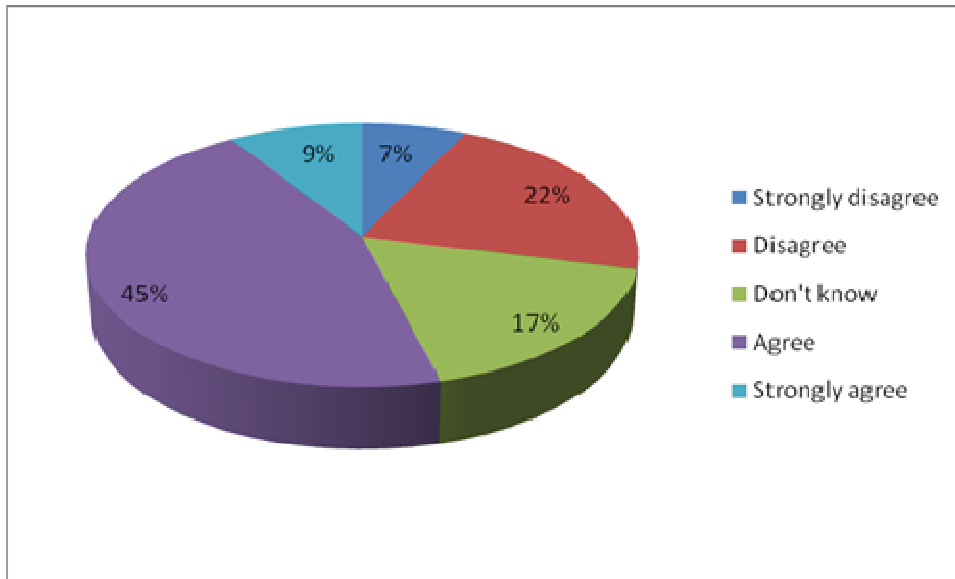


Figure 11: The effect of expert shop attendants on customer's buying decision

About 54% (55/102) respondents agree that they buy mostly from shops where the sales personnel have credible knowledge in their area of the business. On the contrary, 29 (29%) of the respondents disagree with the fact that shop attendants who are experts in their area of the business influence their decision to buy repeatedly from the shop.

In all, 18 (17%) of the respondents do not know the effect of expert shop attendants on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

29% of the sample population disagree ($P = 29.00\%$), therefore between 20.19% and 37.81% of the general population disagree.

54% of the sample population agree ($P = 54.00\%$), therefore between 44.33% and 63.67% of the population agree.

Comparatively, the upper value of disagreed population (37.81%) is below the lower value of the agreed population (44.33%) which means the factor has a strong influence on customers' buying behaviours. The result indicates that customers prefer buying repeatedly from shops where the attendants have credible knowledge in their area of the business. The implication is that customers feel more satisfied when they are served by expert attendants, and by so doing they are influenced to buy repeatedly from such shops.

Question: I buy mostly from the shop which offers additional services for free. The question aims to find out if customers visit shops where they can enjoy extra services for free.

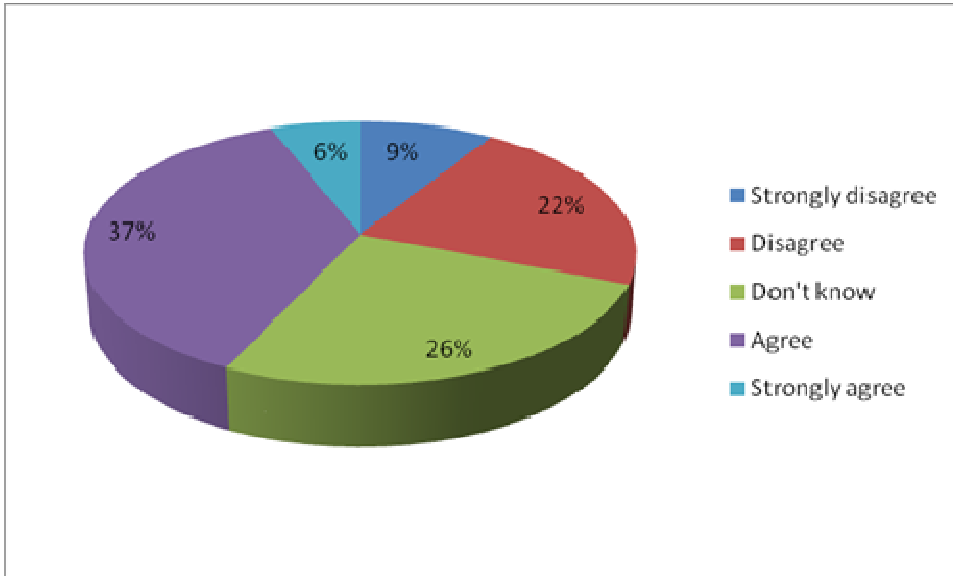


Figure 12: The effect of free additional services on customer's buying decision

About 43% (44/102) respondents agree that they buy mostly from shops where additional services are offered for free. On the contrary, as many as 31 (31%) of the respondents disagree with the fact that enjoying extra services for free influence their decisions to buy repeatedly from such shops.

Surprisingly, 27 (26%) of the respondents do not know the effect of free extra services on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

31% of the sample population disagree ($P = 31.00\%$), therefore between 22.02% and 39.98% of the general population disagree.

43% of the sample population agree ($P = 43.00\%$), therefore between 33.39% and 52.61% of the population agree.

Comparatively, the upper value of disagreed population (39.98%) is above the lower value of the agreed population (33.39%) and below the upper value (52.61%) which means the factor has little influence on customers' buying behaviours. It is obvious from

the result that shops which offer free extra services to their customers end up attracting and retaining more customers. Again, customers prefer buying repeatedly from shops which give surprises in the form of extra services that cannot be obtained from other service providers for free.

Question: I buy mostly from the shop which sells current and fashionable or trendy goods. The question aims to find out if customers are attracted to visit shops where they can find new goods that fit the new life style.

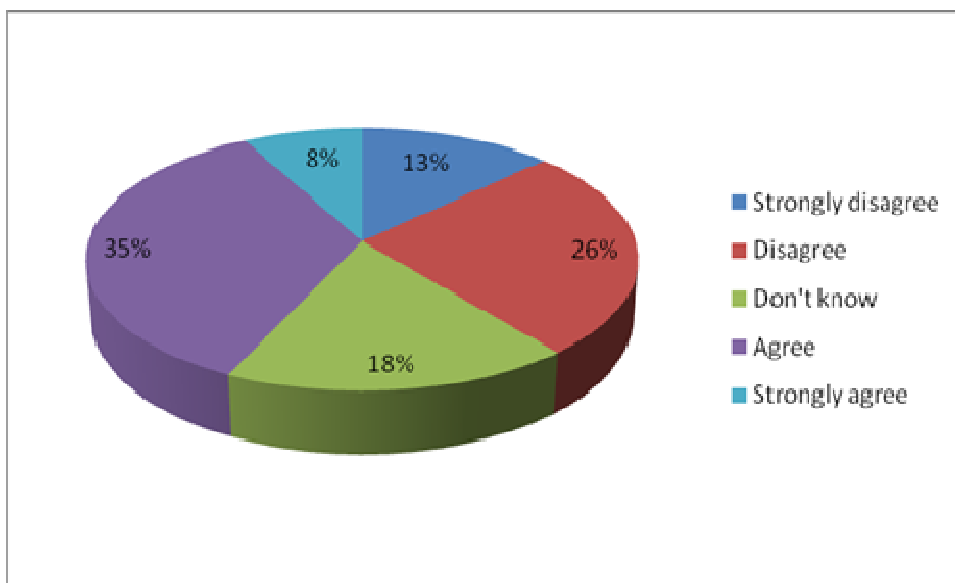


Figure 13: The effect of current and trendy goods on customer's buying decision

Looking at this result, about 43% (44/102) of the respondents accept that shops which sell current and trendy goods influence them to buy mostly from such shops. On the contrary, 39% (40/102) of the respondents do not agree with this fact.

Finally, as many as 18% (18/102) of the respondents do not know the effect of the type of goods and services offered by shops on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

39% of the sample population disagree ($P = 39.00\%$), therefore between 29.53% and 48.47% of the general population disagree.

43% of the sample population agree (P= 43.00%), therefore between 33.39% and 52.61% of the general population agree.

Comparatively, the upper value of disagreed population (48.47%) is above the lower value of the agreed population (33.39%) and below the upper value (52.61%) which means the factor has little influence on customers' buying behaviours. This indicates that the factor is not very strong to influence customers to decide which shop they should visit mostly. Despite the strength of this factor, the result means customers are influenced to buy repeatedly from a particular shop based on the fact that the goods sold are current, fashionable or trendy.

Connect to customer's emotion

Question: I buy mostly from the shop where attendants show concern about my problems. This question is to determine if customer are influenced to visit shops where the attendants show a sense of love, care, and concern about their problems.

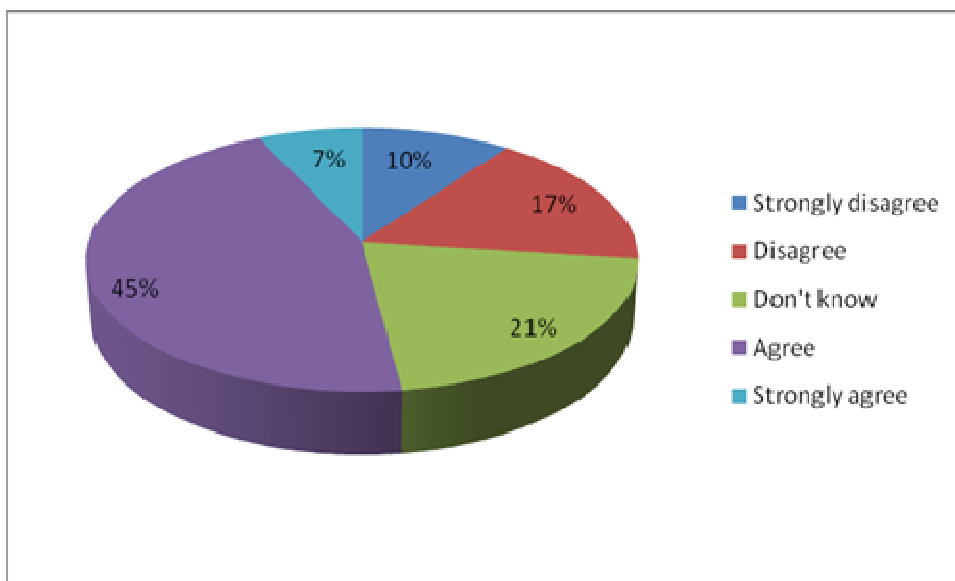


Figure 14: The effect of shop attendants' emotional care on customer's buying decision

The result of this question shows that 53 (52%) respondents agree that they prefer buying from shops where the attendants show much concern about their problems.

27 (27%) out of 102 respondents disagree with the idea that they are attracted to buy mostly from shops where the attendants show emotional concern about their problems.

The remaining 22 (21%) of the respondents do not know the effect of shop attendants' emotional care on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT}(P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

27% of the sample population disagree ($P= 27.00\%$), therefore between 18.38% and 35.62% of the general population disagree.

52% of the sample population agree ($P= 52.00\%$), therefore between 43.31% and 62.69% of the general population agree.

Comparatively, the upper value of disagreed population (35.62%) is below the lower value of the agreed population (43.31%) which means the factor has a strong influence on customers' buying behaviours. In effect, the result indicates that customers are influenced to buy repeatedly from shops where the attendants demonstrate emotional concern about their problems. This kind of attitude boosts customers' confidence in the shop attendants, and, as a result, the customers end up feeling satisfied with the services obtained from them.

Motivating customers

Question: I buy mostly from the shop which offers regular sales promotion. This is to find out if customers are influenced to visit shops which offer regular sales promotion.

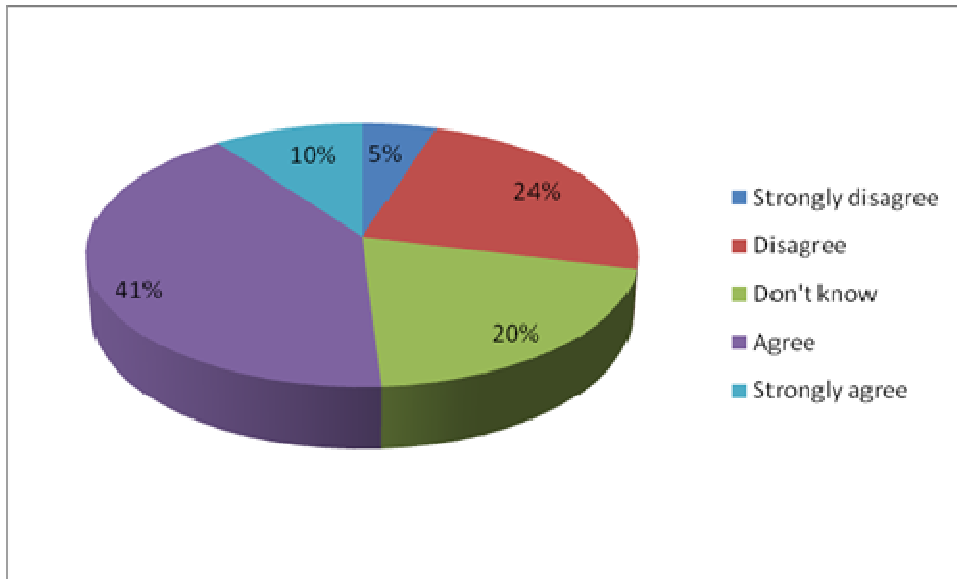


Figure 15: The effect of regular sales promotion on customer's buying decision

The result of this question shows that 52 (51%) respondents agree that they prefer buying from shops which offer regular sales promotion. 30 (29%) out of 102 respondents disagree with the idea that they are attracted to buy mostly from a particular shop because it offers regular sales promotion.

The remaining 20 (20%) of the respondents do not know the effect of regular sales promotion on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1 - P) / N)$, $N = 102$, $Z_c = 1.96$.

29% of the sample population disagree ($P = 29.00\%$), therefore between 20.19% and 37.81% of the general population disagree.

51% of the sample population agree ($P = 51.00\%$), therefore between 41.30% and 60.70% of the general population agree.

Comparatively, the upper value of disagreed population (37.81%) is below the lower value of the agreed population (41.30%) which means the factor has a strong influence on customers' buying behaviours. The result finally implies customers are influenced to buy repeatedly from a particular shop which offers regular sales promotion. This, in effect, shows that customers are price sensitive and also prefer enjoying instant benefit from their transactions.

Question: I buy mostly from the shop which has the best rewards for loyal customers. This question is to find out if customers are influenced to visit shops which give their loyal customers the best reward packages.

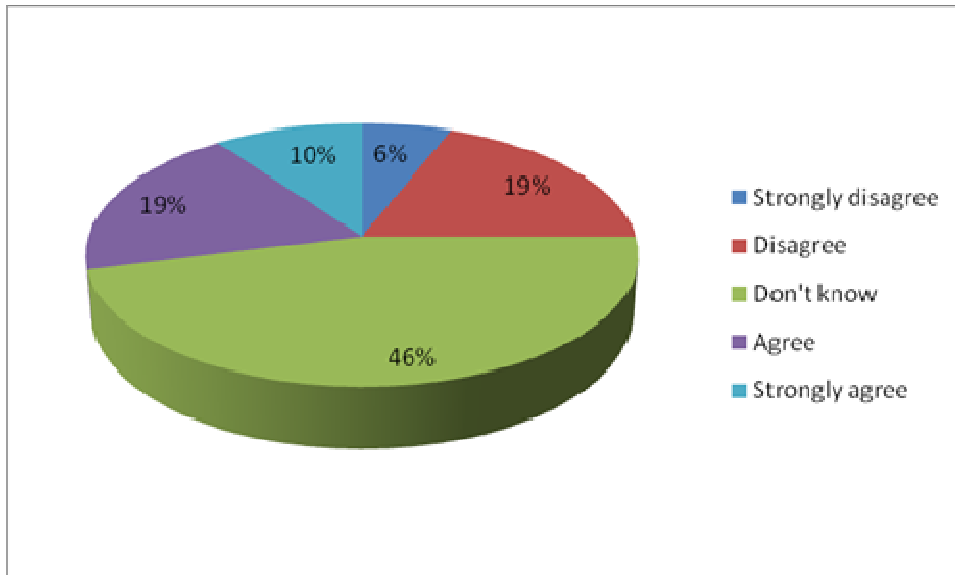


Figure 16: The effect of best rewards on customer's buying decision

29% (30/102) of the respondents agree that they prefer buying from shops which grants the best rewards to loyal customers. 25 (25%) out of 102 respondents disagree with the idea that they are attracted to buy mostly from a particular shop because it offers the best rewards to loyal customers.

Surprisingly as many as 47 (46%) of the respondents do not know the effect of the best rewards to customers on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P * (1-P) / N)$, $N = 102$, $Z_c = 1.96$.

25% of the sample population disagree ($P = 25.00\%$), therefore between 16.60% and 33.40% of the general population disagree.

29% of the sample population agree ($P = 29.00\%$), between 20.19% and 37.81% of the general population agree.

Comparatively, the upper value of disagreed population (33.40%) is above the lower value of the agreed population (20.19%) and below the upper value (37.81%) which means the factor has little influence on customers' buying behaviours. Based on the re-

sult, it shows that customers are influenced to buy most of the time from the shop which grants the best rewards to loyal customers. The implication is that if customers know how much rewards or benefits granted by a particular shop, then, comparatively, they are influenced to buy repeatedly from the shop which grants the best rewards or benefits.

Looking at the grand rate (46%) of respondents which do not know the effect of this fact, the reason may be due to the fact that customers do not know how much rewards or benefits granted to loyal customers by the various shops.

Question: I buy mostly from the shop which granted me with the first card. This question is to determine if customers are influenced by the conditions of the customer cards.

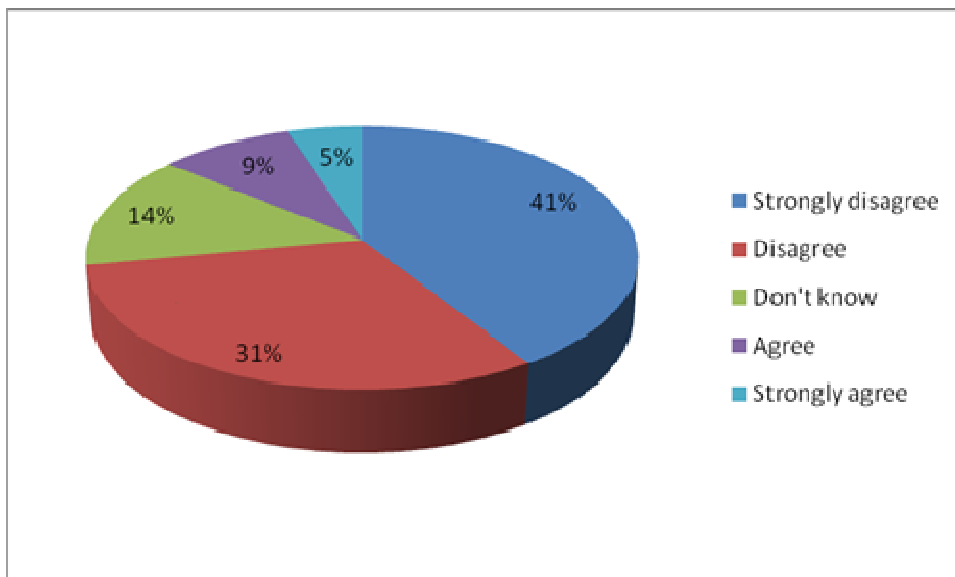


Figure 17: The effect of first customer card on customer's buying decision

From the result, 72% (74/102) of the respondents do not accept the fact that they are influenced to buy repeatedly from a particular shop because the shop offered them with their first regular customer cards. Only 14% (14/102) of the respondents are of the view that they are influenced to buy mostly from the shop which granted them with their first customer cards.

The remaining 14% (14/102) of the respondents do not know the effect of first regular customer card on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

72% of the sample population disagree ($P= 72.00\%$), therefore between 63.29% and 80.71% of the general population disagree.

14% of the sample population agree ($P= 14.00\%$), therefore between 7.27% and 20.73% of the general population agree.

Comparatively, the upper value of disagreed population (80.71%) is far above the upper value of the agreed population (20.73%) which means the factor has no influence at all on customers' buying behaviours. The result implies customers do not buy from a particular shop because that shop granted them with their first regular customer cards. Moreover, how long a particular card has been with a customer has no positive effect on the customer's decision to buy repeatedly from such shops.

Question: I buy mostly from shops which have granted me with customer cards. The question is to find out if customers are influenced by the customer cards on where to go for their shopping.

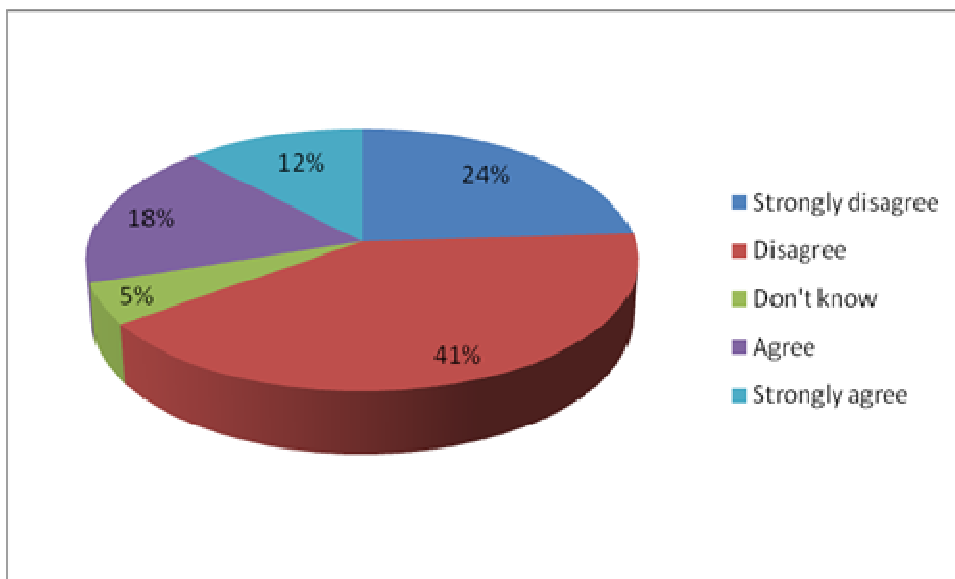


Figure 18: The effect of regular customer cards on customer's buying decision

With regard to the result of the question, 65% (67/102) of the respondents do not accept the fact that they are influenced to buy repeatedly from a particular shop because the

shop has offered them with regular customer cards. 30% (30/102) of the respondents are of the view that they are influenced to buy mostly from the shops which have granted them with regular customer cards.

The remaining 5% (5/102) of the respondents do not know the effect of regular customer cards on their buying decisions.

Using the formula $P \pm Z_c * \text{SQRT} (P*(1-P)/N)$, $N= 102$, $Z_c=1.96$.

65% of the sample population disagree ($P= 65.00\%$), therefore between 55.74% and 74.26% of the general population disagree.

30% of the sample population agree ($P= 30.00\%$), therefore between 21.11% and 38.89% of the general population agree.

Comparatively, the upper value of disagreed population (74.26%) is far above the upper value of the agreed population (38.89%) which means the factor has no influence on customers' buying behaviours.

The implication of the result is that customers do not buy from a particular shop just because that shop has granted them with regular customer cards. Again, it shows that owning a regular customer card of a particular shop has no positive effect on the customer's decision to buy repeatedly from such shops.

However, 30% of the respondents agree that they buy regularly from a shop which has offered them with a regular customer card. This means that owning a customer card has some amount of positive effect on customers' buying decision.

5.4 Extra question

In this section, the respondents were asked to state one major reason why they buy repeatedly from a particular shop.

Question: Give one major reason why you buy mostly from a particular shop.

Among the reasons given, the most common factor was that customers buy repeatedly from a particular shop because they could easily find what they need. Among others are:

“because I get fair prices”

“because the shop is closer to me and I spend less time”, and

“because the shop sells quality goods”

5.5 Chi-Square Goodness of Fit Test

Chi-square goodness of fit test was performed at a significance level of 0.05 to determine the manner in which the males and the females answered the various questions.

Hypotheses:

H_0 : the manner in which the females and the males answered the question is unrelated (independent)

H_1 : the manner in which the females and the males answered the question is related (dependent)

Significance level

$\alpha = 0.05$

Critical value and rejection level

Reject the null hypothesis if $p\text{-value} \leq 0.05$

Table 2: Chi-square goodness of fit test for respondents

Statements/ Factors	Chi-square	Degrees of freedom (df)	p-value	Remarks
I buy mostly from the shop which is closest to me * Gender	6.961	4	0.138	Not significance
I buy mostly from the shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality) * Gender	22.750	4	0.000	Significance
I buy mostly from the shop which offers low prices * Gender	9.938	4	0.041	Significance
I buy mostly from the shop which sells current and fashionable or trendy goods * Gender	8.897	4	0.064	Not significance
I buy mostly from the shop where I am treated with respect * Gender	4.943	4	0.293	Not significance
I buy mostly from the shop where attendants show concern about my problem * Gender	7.451	4	0.114	Not significance
I buy mostly from the shop where I spend less time in my transaction * Gender	25.698	4	0.000	Significance
I buy mostly from the shop which is located where transportation or transiting is easier * Gender	23.802	3	0.000	Significance
I buy mostly from the shop where the attendants are experts in the area of business * Gender	10.408	4	0.034	Significance
I buy mostly from the shop which offers additional services for free * Gender	8.307	4	0.081	Not significance
I buy mostly from the shop which offers regular sales promotion * Gender	12.071	4	0.017	Significance
I buy mostly from the shop which has the best rewards for loyal customers * Gender	11.117	4	0.025	Significance
I buy mostly from the shop which granted me with the first card * Gender	17.956	4	0.001	Significance
I buy mostly from the shop where the needed items can easily be located * Gender	3.998	3	0.262	Not significance
I buy mostly from shops which have granted me with customer cards * Gender	14.639	4	0.006	Significance

5.6 Cluster Analysis

Cluster analysis was performed to classify the people into various groups of consumers with similar buying behaviours.

In the first step, a hierarchical method was used to classify the respondents into groups of 3, 4, and 5. Three of the statements or factors were skipped because there were no differences in how the respondents answered those questions. Each of these statements had a sig-value of more than 0.05 in the ANOVA. After that a non-hierarchical text was performed with k-means of 5 on the remaining statements which had a sig-value of less than or equal to 0.05. K=5 because 5 clusters in the hierarchical text seemed to be given a clear distinction among the groups.

Table 3: Final Cluster Centres

	Cluster				
	1	2	3	4	5
I buy mostly from the shop which is closest to me	4,54	1,00	3,29	4,19	1,86
I buy mostly from the shop which offers low prices	3,96	3,00	3,13	2,78	3,14
I buy mostly from the shop which sells current and fashionable or trendy goods	3,00	1,25	2,68	3,69	2,14
I buy mostly from the shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality)	2,96	1,00	4,00	3,97	2,00
I buy mostly from the shop where I am treated with respect	3,79	3,00	3,74	4,22	1,86
I buy mostly from the shop where attendants show concern about my problem	3,82	2,00	3,71	2,75	1,57
I buy mostly from the shop where I spend less time in my transaction	3,00	4,00	3,35	2,66	1,71
I buy mostly from the shop which offers additional services for free	3,25	1,00	3,61	2,53	4,00
I buy mostly from the shop which has the best rewards for loyal customers	3,11	1,00	3,26	3,09	3,43
I buy mostly from the shop which granted me with the first card	3,18	1,00	1,48	1,66	2,43
I buy mostly from the shop where the needed items can easily be located	3,79	3,00	4,32	3,66	2,29
I buy mostly from shops which have granted me with customer cards	2,75	1,00	3,68	1,66	1,14

Table 4: ANOVA

ANOVA

	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
I buy mostly from the shop which is closest to me	21,308	4	1,104	97	19,301	,000
I buy mostly from the shop which offers low prices	5,525	4	1,039	97	5,318	,001
I buy mostly from the shop which sells current and fashionable or trendy goods	8,933	4	1,147	97	7,789	,000
I buy mostly from the shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality)	15,830	4	,742	97	21,347	,000
I buy mostly from the shop where I am treated with respect	8,599	4	,690	97	12,454	,000
I buy mostly from the shop where attendants show concern about my problem	12,401	4	,786	97	15,785	,000
I buy mostly from the shop where I spend less time in my transaction	5,753	4	,884	97	6,508	,000
I buy mostly from the shop which offers additional services for free	10,612	4	,789	97	13,442	,000
I buy mostly from the shop which has the best rewards for loyal customers	4,790	4	,856	97	5,594	,000
I buy mostly from the shop which granted me with the first card	13,993	4	,833	97	16,802	,000
I buy mostly from the shop where the needed items can easily be located	6,919	4	,682	97	10,149	,000
I buy mostly from shops which have granted me with customer cards	22,348	4	,970	97	23,036	,000

The F tests should be used only for descriptive purposes because the clusters have been chosen to maximize the differences among cases in different clusters. The observed significance levels are not corrected for this and thus cannot be interpreted as tests of the hypothesis that the cluster means are equal.

Table 5: Number of Cases in each Cluster

Cluster 1	28,000
2	4,000
3	31,000
4	32,000
5	7,000
Valid	102,000
Missing	,000

The five (5) groups of customers which were determined from the sample population and the factors which influence the buying behaviours of each group have been summarised in the table below. The groups were named based on the factors which positively influence their buying behaviours.

Table 6: Summary of Five groups of customers

Group	Proportion	Influence Factors	Mean Score	Name
1	27,5% (28/102)	a) shop which is closest to me	4,54	Low-pricing customers
		b) shop which offers low prices	3,96	
		c) shop where I am treated with respect	3,79	
		d) shop where attendants show concern about my problem	3,82	
		e) shop which offers additional services for free	3,25	
		f) shop where the needed items can easily be located	3,79	
2	3,9% (4/102)	a) shop where I spend less time in my transaction	4,00	Quick-transaction Customers
3	30,4% (31/102)	a) shop which is closest to me	3,29	Hobby shopping customers
		b) shop which offers fair prices	4,00	
		c) shop where I am treated with respect	3,74	
		d) shop where attendants show concern about my problem	3,71	
		e) shop where I spend less time in my transaction	3,35	
		f) shop which offers additional services for free	3,61	
		g) shop which has the best rewards for loyal customers	3,26	
		h) shop where the needed items can easily be located	4,32	
		i) shops which have granted me with customer cards	3,68	
4	31,4% (32/102)	a) shop which is closest to me	4,19	Ideal customers
		b) shop which sells current and fashionable or trendy goods	3,69	
		c) shop which offers fair prices	3,97	
		d) shop where I am treated with respect	4,22	
		e) shop where the needed items can easily be located	3,66	
5	6,8% (7/102)	a) shop which offers additional services for free	4,00	Discount/ Opportunistic customers
		b) shop which has the best rewards for loyal customers	3,43	

The output of the “final cluster centres” shows how the buying behaviours of the individual groups are affected by the tested factors. A score less than 3 (<3) means disagree or not influenced by the factor, and a score greater than 3 (>3) means agree or is influenced by the factor.

Five groups were chosen as the ideal number of groups that can be drawn from the customers. From the results it shows that the buying behaviours of groups 1 (Low-pricing customers), 3 (Hobby shopping customers), and 4 (Ideal customers) are much influenced by most of the factors. For instance, groups 1 (Low-pricing customers), 3 (Hobby shopping customers), and 4 (Ideal customers) scored points 4.54, 3.29, and 4.19 respectively for the factor of “shops that are closest to me.” The implication is that these groups of customers agree to the fact that they buy mostly from shops which are closest to them. On the other hand, groups 2 (Quick transaction customers), and 5 (Discount customers) scored points 1.00 and 1.86 respectively for the same factor indicating that their buying behaviours are not influenced by the factor of “shops that are closest.”

Therefore, based on the result, if any retailer wants to attract more customers then locating the shop very close to the customers is highly recommended. Similar implications go with all other factors with a score greater than 3 (>3). On the contrary, factors with scores less than 3 (<3) has no positive effect and are not recommended for the corresponding groups.

6.0 DISCUSSIONS AND CONCLUSIONS

6.1 Introduction

The second section in this chapter looks at the detailed discussions of the results about the research questions and final conclusion. The last section of this chapter discusses the limitation of the study.

6.2 Discussions

The framework concept of this study is designed into three aspects: constructs, factors, and goal.

The constructs are the theoretical items which influence the goal. The goal is customer retention or the concept of attracting and retaining customers with multiple regular customer cards to buy repeatedly from a particular shop over other competitors.

The constructs are six in numbers: Save customer's time, Price, Treat customers with respect, Solve customer's problem, Connect to customer's emotionally, and Motivating customers.

The factors are the operational items which contribute to the positive effect of the individual constructs. In all, there are fifteen (15) factors which are grouped under the six constructs depending on the basic relationship between them.

In the study, customers were asked about how these factors influence them in deciding on which shop they should visit repeatedly over other service providers. Most of these factors have a very positive impact on the constructs.

THE CONSTRUCTS

1) Save your customer's time

- a) shop which is closest to me (access convenience) +68%
- b) where transportation or transiting is easier (access convenience) +74%
- c) where the needed items can easily be located (search convenience) +73%

d) where I spend less time in my transaction (transaction convenience) -34%

With regard to the factors which affect “saving customers’ time”, three of them had a high positive rate. The highest positive rate is 74% by the factor of “shops which are located where transportation or transiting is easier.” This implies customers with multiple cards choose to buy frequently from the shop which is located where customers can transport their purchased goods back home without wasting much time. The next factor is “shops where the needed item can easily be located,” with a score of 73%. The implication is that customers do not want to waste much time to find solutions to their needs. They prefer visiting the shop where the needed items can easily be located so that they will not be frustrated for spending more time going round in searching for what they need. The remaining factor is “shops located closer to the customer” with a score of 68%, which implies customers prefer visiting shops that are closer to their homes and work places.

On the other hand, the fourth factor which was “shops where customers spend less time in paying for their goods” had a high negative rate of 34%. This means customers do not see the time spent at counters for payments as a factor which influences their decisions on which shop that they should visit.

In a nutshell, the result confirms the fact that customers with multiple cards are attracted to buy repeatedly from shops which save customers’ time in three ways: shops which are located where transportation or transiting is easier, shops where the needed item can easily be located, and shops located closer to the customer (Berry, 2001, p 51-63). Again, it confirms that Customers prefer visiting shops where they will spend less money to locate, where it could easily be seen by passing cars, or with good signs for easy location (Abrams, 2008; Debelak, 2006).

2) Prices

a) shop which offers low prices. +51%

b) shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality) +62%

All the factors which affect “Price” had a high positive rate. The highest positive rate is 62% by the factor of “shop which offers fair prices.” This shows that customers with multiple cards choose to buy mostly from shops which offer low prices for goods of low quality and high prices for goods of high quality. The other factor is “shop which offers low prices” with a score of 51%. This means customers are attracted to buy from shops which offer low prices for goods which could be as a result of the location of the shop, the nature of the goods, among others.

The result confirms the fact that customers mostly suffer from psychological cost if they get the impression that the retailer is not fair with prices. Therefore, building trust in customers through fair pricing has a positive long term effect (Berry, 2001, p 60). Again, most customers seek “value pricing” expecting to get the most value for their money (Abrams, 2008). This means that potential customers feel comfortable buying from a shop which they are optimistic about the authenticity of sale prices presented in an advertisement.

3) Treat Customers with Respect

a) shop where I am treated with respect. +66%

The only factor which was tested for the construct “Treating Customers with Respect” was “shop where I am treated with respect” which had a high positive rate of 66%. The implication is that customers prefer buying repeatedly from shops where they are given the due respect, irrespective of how much they are buying, age, gender, and race.

The result finally confirms the fact that retailers should demonstrate competence, and a high sense of respect when interacting with customers (Berry, 2001, pg 53). Customers will not buy from you if they entertain fears, and do not trust in you, or have ever had any bad past experience (Debelak, 2006). Therefore, interacting with customers in a high sense of respect has a positive influence on customers as they tend to buy from you over other competitors.

4) Solve customer's problem

- a) shop where the attendants are experts in their area of the business. +54%
- b) shop which offers additional services for free. +43%
- c) shop which sells current and fashionable or trendy goods. +43%
- d) where the needed items can easily be located +73%

In the case of all the factors which affect “Solving customer’s problem”, each of them had the highest positive rate. The highest among the four factors tested is “shops where the needed items can easily be located,” with a score of 73%. This means shops where customers can easily find the needed items as a solution to their problems influence customers to buy repeatedly from such shops. Besides, the layout of the shop such that customers can easily locate what they need also influence their buying from such shops. The next factor is “shop where the attendants are experts in their area of the business” with a score of 54%. Shop attendants with credible knowledge in their area of the business help customers to solve their problems, which leads to a high satisfaction on behalf of the customer. Having higher knowledge levels and expertise that other competitors do not seem to have, will make you on top or the best over your competitors (Chartrand, 2008).

For example, service expertise is very important in the case of electrical gadgets. Customers feel very relieved if there are such expertise to install the product or give pieces of advice on how to use the product effectively and efficiently. A customer might be interested in a product but might not have enough knowledge beside the basic functions of the product. In such situation, the service experts could educate the customer on the additional functions of the product, thereby helping the customer to gain more insight into the product and realize full benefits and value for the product. These additional services will influence the customer to show up again any time there is the need to buy something.

Each of the other two factors being “shop which offers additional services for free” and “shop which sells current and fashionable or trendy goods” had a score of 43%. Shops emphasise on selling solutions rather than products or services. However, the products

and the services intend to solve the problems of the customers must meet the expectations and satisfactions of the customer.

The result confirms the fact that customers usually buy for a reason; they have a problem or a need and are expecting retailers to provide them with the solution. Therefore, retailers must understand the needs of the customer and how these needs could be solved better than other competitors (Berry, 2001, pg 52; Debelak, 2006).

5) Connect to customer's emotion

- a) the shop where attendants show concern about my problem. +52%
- b) shop where I am treated with respect. +66%

The two factors tested for the effect of “Connecting to customer's emotion” had a high positive rate. The highest positive rate is 66% by the factor of “shop where customers are treated with respect.” Customers feel more related to retailers who are friendly or caring. The other factor is “shop attendants showing concern about the problems of the customers.” Customers want to be convinced that your goal is to help them solve their problems but not just taking their money.

The result supports the fact that retailers should endeavour to get emotionally connected with consumers as a way of establishing feelings of closeness, affection, and trust with the potential customers (Berry, 2001, p 58). Customers prefer buying from retailers who share their emotions with them.

6) Motivating customers

- a) shop which offers regular sales promotion. +51%
- b) shop which has the best rewards for loyal customers. +29% against 26%
- c) shop which granted me with the first card. -72%
- d) shops which have granted me with customer cards. -65%

With regard to the effect of “motivating customers,” four factors were tested but only two of them had positive rates and the other two had high negative rates.

The first factor with the highest positive rate is “offering regular sales promotion” with a score of 51%, followed by “offering best reward to customers” with a score of 29%.

These confirm the psychological studies revealed by Latham and Locke, that rewards could be very motivating compelling customers to buy repeatedly from a particular shop. The score further confirms the statement made by Pullins, and Roehm that in the event of loyalty program, a customer could be motivated to buy repeatedly by awarding programme incentives. The implication is that customers with multiple regular cards are influenced to buy repeatedly from a particular shop if they are motivated by offering regular sales promotion and offering best reward to customers (Peter C. 2003, P 36).

The other two factors which had high negative rates are “first to grant customers with card” with a score of -72% and “granting customers with cards” with a score of -65%. The former implies the fact that the first card is granted by a particular shop does not influence the customer to buy mostly from that particular shop. Finally, the latter also implies that customers are not very much influenced to buy from a particular shop which has granted them with regular customer cards. These confirm the studies which revealed that regular customer cards had only limited effect with the aspect of relationship marketing (Boedeker, 1997). Furthermore, the result confirms the statement made by Godfrey Rooke, chairman of Hong Kong DMA, in Australian Banking & Finance, who commented that “Most people think issuing cards will make customers automatically loyal ... it won't. People tend to buy just to get a discount which is detrimental to many businesses as it affects retail margins (Barnett et al, 2000).

In a nutshell, the result means that, only the first two factors: offering regular sales promotion and offering best reward to customers, with positive rates can be applied to achieve the objective of motivating customers. On the other hand, the other two factors: first to grant customers with cards, and granting customers with cards, with negative rates do not have much effect on the grounds of achieving customer motivation which is eventually expected to influence customers to buy repeatedly from a particular shop.

6.3 Conclusion

Based on the outcomes of all the constructs and the discussion above, the following conclusion can be made concerning factors which influence the buying behaviour of customers with multiple regular customer cards.

The buying behaviour of customers with multiple cards is influenced by

a) Saving customer's time

- locating the shop closer to the customer (access convenience)
- locating the shop where transportation or transiting is easier (access convenience)
- convenient layout such that the needed items can easily be located (search convenience)

b) Price

- offering low prices which may be as a result of the nature of the goods or where the shop is located
- offering fair prices (low prices for goods of low quality and high prices for goods of high quality)

c) Treating Customers with Respect

- Treat customers with respect by being fair to all customers

d) Solve customer's problem

- Customers can easily find what they need
- shop attendants are experts in their area of the business
- offer additional services for free
- sell current and fashionable or trendy goods

e) Connect with customers emotionally

- treat customers with respect by being fair

- shop attendants showing concern about customer's problems

f) Motivating customers

- offering regular sales promotion
- offering the best rewards for loyal customers by giving a clear description about the rules of the rewards

Finally, the basic idea of issuing regular customer cards; to function as a tool for customer relationship marketing in order to promote customer loyalty, cited in Korttitapahumat (Boedeker, 1997), does not seem to be very much effective.

Again, the event of saving customers' time by creating a convenient layout such that it will be easier for customer to pay for their goods as early as possible (transaction convenience), does not seem to have much positive influence on customers' buying decision. However, any shop or retailer which efficiently applies the model discussed above will eventually increase in its customer retention, market share, and profits.

6.4 Limitations of the study

This study was successfully carried out but not without limitations. The first limitation was that, the sampling could not cover most of the customers from the shopping centres since there were no convenient places for respondents to answer the questionnaires. Secondly, the questions in the questionnaire could be designed more skilfully.

7.0 CONCLUSION

This chapter briefly describes the topic of the thesis, why the researcher chose this topic (why is it an interesting topic?), how the study was carried out (method), the main findings, and final suggestions for further research.

The topic of this study was “Factors which influence the buying behaviours of customers with multiple regular customer cards”. The purpose was to find out about how customers with multiple regular customer cards decide on which shop (among those which have issued the customer cards) they should make their purchases in Finland, and possibly, how the findings can be applied in future to improve the effectiveness of the customer retention aspect of the retailing business.

Interestingly, most of the retailing shops in Finland adopt the common practice of issuing regular customer cards to their customers. The basic idea behind the issuance of these cards is to establish a long term relationship with these customers, which will eventually result in customer retention and for that matter customer loyalty, cited in Korttitapahtumat, 1995 (Boedeker, 1997). In effect, one customer will end up owning two or more of such cards. In such circumstances the question that one could ask is “which shop is to be chosen over which?” then, “what factors influence the buying decision of the customer at this point?” this critical point is very crucial and it is very important to find out how a customer in this situation decides on which shop to make his or her purchases. It is by virtue of this crucial situation that the researcher deemed it interesting to find out about what factors influence the buying decision of such customers.

By the nature of the topic, a number of literature books and articles of relating topics were reviewed in the secondary research. A survey method was used for the primary research where some constructs (elements) were tested to find out the degree to which they influence the buying decision of customers with multiple regular customer cards. Questionnaire of fifteen questions (factors), making up the constructs, were tested to find out how they affect the constructs.

By the end of the study, it was confirmed that customers choose to make their purchases from a shop where much time is not wasted to find solutions to their needs (for example, locating the shop very close to the customer), a shop which offers fair prices, a shop

which treats customers with respect, a shop which solves customers problem, a shop where the sales personnel connect emotionally with customers, and a shop which motivates the customers (for example, offering regular sales promotion). On the other hand, the effectiveness of a card on the buying behaviour of a customer was discovered to be very limited. Therefore, the researcher will like to suggest that retailing shops in Finland should concentrate on improving the elements mentioned above in order to entice customers to make their regular purchases from them without relegating the cards.

Suggestion for Further studies

In the event of the research process some interesting research area came out.

- How regular customer cards can be improved to influence the buying decisions of customers.

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APPENDICES

Appendix I

Please, Answer The Following Questions As Thorough as Possible.

How Do You Decide On Which Shop To Buy Your Goods And Services?

1. I buy mostly from the shop which is closest to me.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

2. I buy mostly from the shop which offers low prices.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

3. I buy mostly from the shop which sells current and fashionable or trendy goods.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

4. I buy mostly from the shop which offers fair prices (low prices for goods of low quality and high prices for goods of high quality).

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

5. I buy mostly from the shop where I am treated with respect.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

6. I buy mostly from the shop where attendants show concern about my problem.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

7. I buy mostly from the shop where I spend less time in my transaction.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

8. I buy mostly from the shop which is located where transportation or transiting is easier.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

9. I buy mostly from the shop where the attendants are experts in the area of business.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

10. I buy mostly from the shop which offers additional services for free.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

11. I buy mostly from the shop which offers regular sales promotion.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

12. I buy mostly from the shop which has the best rewards for loyal customers.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

13. I buy mostly from the shop which granted me with the first card.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

14. I buy mostly from the shop where the needed items can easily be located.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

15. I buy mostly from shops which have granted me with customer cards.

a) Strongly disagree b) disagree c) don't know d) agree e) strongly agree

Give one major reason why you buy mostly from a particular shop.

.....

1. Gender: Male Female

2. Age: 0 – 18 18 – 45 45+

3. How many regular customer cards do you have? 0 1 2+

Thank you!

Appendix II

Ole Ystävällinen Ja Vastaa Alla Oleviin Kysymyksiin Mahdollisimman Täsmällisesti.

Kuinka päätät mistä liikkeestä ostat tavarat ja palvelut?

1. Asioin pääsääntöisesti minua lähinnä sijaitsevassa liikkeessä.

a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

2. Asioin pääsääntöisesti liikkeessä jolla on halvimmat hinnat.

a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

3. Asioin pääsääntöisesti liikkeessä joka tarjoaa nykyaikaisia uutuuksia ja muodikkaita tuotteita.

a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

4. Asioin pääsääntöisesti liikkeessä jonka hinnat ovat oikeudenmukaiset (alhaiset hinnat huonolaatuisille tuotteille ja korkeat hinnat korkealaatuisille tuotteille).

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

5. Asioin pääsääntöisesti liikkeessä jossa minua kohdellaan kunnioittaen.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

6. Asioin pääsääntöisesti liikkeessä joissa myyjät välittävät tarpeistani.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

7. Asioin pääsääntöisesti liikkeessä joissa asiointi on nopeaa.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

8. Asioin pääsääntöisesti liikkeessä joka sijaitsee hyvien kulkuyhteyksien varrella.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

9. Asioin pääsääntöisesti liikkeessä jonka myyjät ovat alansa asiantuntijoita.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

10. Asioin pääsääntöisesti liikkeessä joka tarjoaa maksuttomia oheistuotteita ja – palveluita.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

11. Asioin pääsääntöisesti liikkeessä jolla on säännöllisesti erikoistarjouksia.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

12. Asioin pääsääntöisesti liikkeessä joilla on parhaat kanta-asiakasedut.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

13. Asioin pääsääntöisesti liikkeessä joka myönsi minulle ensimmäisenä kanta-asiakaskortin.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

14. Asioin pääsääntöisesti liikkeessä jossa tarvitsemani tuotteet ovat helposti löydettävissä.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

15. Asioin pääsääntöisesti liikkeissä jotka ovat myöntäneet minulle kanta-asiakaskortin.

- a) Täysin eri mieltä b) Eri mieltä c) En osaa sanoa d) Samaa mieltä
e) Täysin samaa mieltä

Nimeä yksi tärkeä syy miksi asioit pääsääntöisesti yhdessä liikkeessä.

1. Sukupuoli: Mies Nainen

2. Ikä: 0-18 18-45 45+

3. Kuinka monta kanta-asiakaskorttia omistat? 0 1 2+

Kiitos!