

Qualitative analysis of the role of loyalty programs in the retail sector

Analyse qualitative du rôle des programmes de fidélisation dans les enseignes de la grande distribution

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Date de soumission : 09/03/2020

Date d'acceptation : 23/04/2020

Pour citer cet article :

LAGZOULI A. & BARZI R. (2020) « Qualitative analysis of the role of loyalty programs in the retail sector », Revue Internationale des Sciences de Gestion « Volume 3 : Numéro 2 » pp : 693 – 715

Digital Object Identifier : <https://doi.org/10.5281/zenodo.3778968>

Abstract

This article aims to analyze the influence of the benefits (utilitarian, hedonistic and symbolic) of loyalty programs on store loyalty. This analysis is based on a theoretical work on customer loyalty. Also on an exploratory qualitative study presented by an interview guide for managers in the retail sector. The study with these leaders allowed us to understand the reality of the field and to refine our research question to conduct the quantitative research. The results of this study allowed us to clarify the loyalty consequences: positive word of mouth, loyalty intention, customer portfolio share, resistance to counter-persuasion and repeated purchase.

Keywords: benefits of loyalty programs, store loyalty, store loyalty determinants, store loyalty consequences.

Résumé:

L'objectif de notre étude, est d'analyser l'impact des bénéfices des programmes de fidélisation sur la fidélité à l'enseigne, dans le secteur de la grande distribution au Maroc. La première étape de notre recherche, présente une étude théorique du concept de la fidélité avec ses plusieurs facettes à savoir : la fidélité des clients, la fidélité au programme et la fidélité à l'enseigne. Par la suite, la deuxième étape repose sur une analyse qualitative d'un guide d'entretien mené auprès des grandes et moyennes surfaces à prédominances alimentaires et grandes et moyennes surfaces spécialisées. Les résultats de notre analyse, a permis de confronter la réalité du terrain avec les interrogations de notre problématique. En outre, à l'aide du logiciel Nvivo, nous avons précisé les antécédents (déterminants) et les conséquences de la fidélité à l'enseigne (attitudinales et comportementales).

Mots-clés: bénéfices des programmes de fidélisation, fidélité à l'enseigne, antécédents de la fidélité à l'enseigne, conséquences de la fidélité à l'enseigne.

Introduction

The retail sector is rapidly evolving, characterized by fierce competition in determining market share. This is underlined by the transformation of the environment, the existence of opportunistic and demanding customers, the positioning of classic brands on new values (from the gigantism of the 80s and 90s to local supermarkets), the emergence of drive technology, the preference for organic products, the advent of digital marketing and the revolution in e-commerce technologies. In such an environment, consumers have a wide choice of brands and are able to select those that offer the most value. In these circumstances, maintaining customer loyalty is essential and presents many challenges for retailers (Omar, et al., 2015). One of the methods used by managers to gain supremacy is to differentiate their offerings from those of competitors in target markets. For this reason, relationship marketing tools are operational to improve understanding and improved customer relationships (Bojei, et al., 2013). The main objective of a relationship marketing strategy is to improve customer loyalty through the development of relationships (Aurier and Lanauze 2012). One of the popular techniques in this approach is the implementation of a loyalty program (Kreis and Mafael 2014; Meyer-Waarden, Benavent and Castéran 2013). This program is a very effective way to value the best customers, maintain sales and obtain information on members' preferences. Loyalty programs differ from other forms of promotion in their long-term nature and focus on preserving customer loyalty and increasing the frequency of purchase (Lacey - Sneath 2006). Henderson, Berk and Palmatier, (2011); Meyer-Waarden, (2007 and 2012); Sharp and Sharp (1997) defined loyalty programs as an incentive system that includes a variety of long-term marketing initiatives (loyalty cards, gifts, multi-level additional services, personalized relationships, etc.) as well as other methods that positively influence loyalty attitudes and behaviours towards the program, brand and business. Our study focuses on the retail market in Morocco. This market is of particular interest because of the competitive nature of the retail industry, and the difficulties that stores face in differentiating themselves within that market. Indeed, the government makes of the growth of this sector a priority, by proposing a national programme called Rawaj Vision 2020, this programme is intended for the development of the sector through modernization initiatives and aims to pass the contribution retail to GDP at 15% and create 450,000 additional jobs and annual growth of 8% by 2020 (CCISDT Chamber of Industry and Services Commerce). In the Kingdom, the number of loyalty programs continues to

increase, with several types of loyalty cards operating nationally. Much of this growth has occurred over the previous five to ten years. According to figures published by the Interbank Monetary Centre, the loyalty platform has more than 50,000 users, this program has allowed an increase in the volume of Moroccan card payment transactions with a rate of 22.5% in 82.1% via the Internet. These figures also show that the number of credit card transactions has changed with a rate of more than 96% and the amount of payment of more than 116% compared to the same period last year. Similarly, in 2019 the Aswak Assalam brand has reached more than one million subscribers to the loyalty card, 50% of whom are still active since 2009, this improvement was confirmed by the brand in a statement of the Chaabi group *"The average basket of customers loyalty card holders have tripled in less than five years and the frequency of visits to hypermarkets has increased from 2 to 5 times per month"*. Moreover, the loyalty programs of Moroccan stores are missing by comparing them to the international offer, in terms of execution, communication and differentiation of its offers. For example, retailers in the United States spend \$48 billion per year in points (miles) (Melnik and Bijmolt, 2015), in France, the cost of the loyalty program is between 80 and 120 million euros depending on the number of members and (Lars Meyer-Waarden 2016). In addition 77% of French consumers participate in at least one loyalty program (Nielsen 2016). Although a number of prominent retailers in Morocco offer loyalty cards, others have not yet adopted them or do not intend to adopt them for this reason, our study will present loyalty programs to managers, information and explanations on loyalty to the sign and whether this construction is affected by the presence of the benefits of a loyalty program. We also examine the factors of satisfaction, trust and attachment that are considered to be the main contributors to loyalty to the program, and in turn, to loyalty to the brand. In addition, the study wonders whether the different forms of benefits of the loyalty program have a greater effect on fidelity especially in large and medium-sized areas and large and medium-sized specialized areas.

In this context, our research question is:

What is the impact of the benefits of loyalty programs on brand loyalty in the retail sector?

In response to this question, the main hypotheses are brought out:

H: The benefits of the loyalty program have a positive impact on satisfaction, trust and attachment;

H: The benefits of the loyalty program have a positive impact on the loyalty to the program;

H: The benefits of the loyalty program have a positive impact on the store loyalty;

H: Satisfaction, trust, attachment and loyalty to the program have a positive influence on the store loyalty.

In order to clarify our problem, an exploratory study was carried out with retailers. Our study is used to testing hypotheses and to producing knowledge to test a pre-defined theoretical framework. According to Birn (2000), a researcher should not necessarily view quantitative research as an autonomous technique, but rather use qualitative techniques first in order to obtain a sense of people's attitudes and opinions, before a final decision be made on what needs to be measured. The qualitative phase is made up of two parts: the first is the collection of information and the methodology chosen. The second features personal interviews with representatives of nine retailers that offer loyalty programs in the retail sector.

These interviews aim to establishing additional details about the types of programs they offer, as well as their attitudes and opinions on the objectives and outcomes of their offerings. These interviews are useful for generating information and deciding how best to conduct additional research. Indeed, interviewees' responses were used to uncover questions that may be important to include in the questionnaire, to explain how respondents think, feel and talk about the subject, and also to understand how customers may react to reward offers. The information obtained from our focus group will help facilitate the design of the questionnaire that will be used in the quantitative phase of the research (Stewart and Shamdasani 2015). In this article we will discuss the following four points: the theoretical framework of the problem, the methodology of the qualitative study, the results and the discussion of research.

1. The Theoretical Framework

The relationship between the benefits of loyalty programs and loyalty to the store. The main objective of marketing managers is customer loyalty. According to Reichheld and Schefter, (2000) the main criterion for a company's success is to ensure customer loyalty. Loyalty is synonymous with relationship continuity, which improves a brand's business performance in terms of increasing sales and repeating long-term purchases. Relationship building is therefore one of the main ways to retain customers. Relationship strength is often measured by the quality

of relationships that consists of three elements: satisfaction, trust, and attachment (Vesel and Zabkar, 2010). Satisfaction is the result of contentment, as customer expectations are met or exceeded (Van Vuuren, et al., 2012). Trust is a crucial factor in the transition from discrete market transactions to continuous trading relationships (Dwyer, Schurr and Oh, 1987) in order to develop and maintain customer relationships (Morgan and Hunt 1994). Attachment is described as the product of behaviors that focus on researching and maintaining the proximity of a specific person (brand and or sign) (John Bowlby, 1969). Loyalty programs are a set of methods that positively influence loyalty attitudes and behaviors towards the program, brand and business (Henderson, Berk and Palmatier, 2011; Meyer-Waarden, 2007 and 2012; Sharp and Sharp, 1997). Retailers make significant investments in loyalty programs, but the question is whether it is worth it. Some researchers argue that loyalty programs are not necessary (Kreis and Mafael, 2014), because they consider that these rewards are not used to enriching the cardholder, but it is just benevolence on the part of signs to thank customers for their purchases, which does not necessarily lead to loyalty. On the other hand, other researchers validate the importance of the benefits of loyalty programs for customer loyalty. They explain that these benefits are used to both modify and encourage purchasing behavior (Kearney, 2013). The benefits of loyalty programs come in different formats, with varying effects on relationship quality and loyalty. The study focused on three forms of benefits that are evident in loyalty programs. The first is the utilitarian profit and probably the most common. Described as economic and monetary, this type of benefit is illustrated by rewards such as cash-back, discounts, free products and prizes (Eason, Bing and Smothers, 2015). The other two categories of benefits can be considered intangible, despite the fact that it carries tangible elements that are exchanged as part of the transaction. One is described as hedonic, more personal with resulting emotions, such as the pleasure of gaining points, preferential treatment (Feiler, Tost and Grant, 2012) and feelings attached to rewards that are given to another party (Kareklas, Carlson Muehling, 2014). Then the other is symbolic, more social that evolves around feelings of belonging and affiliation. The relationship between the benefits of loyalty programs and brand loyalty is the result of several researches. Mainly, Demoulin and Zidda (2008), which have validated that loyalty card holders are considered the most loyal customers to a store and or store. Garcia-Gomez et al (2012) have confirmed that PCs lead to emotional loyalty to the store. Demoulin and Zidda (2009) also show that the benefits in

general and symbolic in particular influence loyalty to the store. Meyer-Waarden (2013), indicate in his study that rewards increase loyalty. In the end, brahim Idir, 2018, validated that loyalty to the loyalty program is a determining and intermediate variable between the benefits of LPs and loyalty to the store. Any research on this subject must be of both academic and managerial interest, in order to provide answers to the signs that still question the usefulness of loyalty programs. Our next step will present the research methodology pursued to establish and analyze the results of the maintenance guides.

2. Methodology of the exploratory study.

The objective of the qualitative study is to provide the answers to our problem and to explore the relationship of customers with loyalty programs in the retail sector. Indeed, we seek to identify the levers of success of store loyalty programs. Our methodology is based on an interview guide for professionals in charge of loyalty programs.

2.1 Content Analysis

The purpose of data analysis is to study the relationships between variables and the items associated with them in a text. Thus, this analysis can be seen as a process of interpretation of the data that allows answers to questions to be answered. Bardin, (2003) indicates that the most widely used form in this context is the thematic content analysis, based on the identification of recurring themes. The difference between speech analysis and content analysis is that content analysis aims to study a person, a word and extract information from a corpus without taking into account its linguistic structuring (Bardin, 2003; Berelson, 1952) in contrast to speech analysis. In general, according to Bardin (2007), Miles and Huberman (2003) each data analysis can take place in three stages: pre-analysis, which deals with the study and organization of corpuses, the capture of objectives according to the problem studied and the division into analysis units.

2.2 Semi-direct maintenance

Maintenance is one of the main methods used for data collection (Romelaer, 2005). There are different types of maintenance depending on their level of directivity, mainly direct maintenance, semi-direct maintenance and non-direct maintenance. Semi-direct maintenance is the most

widely used qualitative technique in the field. It is appropriate for our research because it deals with a specific questioning and allows comparison of the interviews of several respondents (Jolibert and Jourdan, 2011). At the level of this interview we can address several themes in the form of an informal discussion based on spontaneous responses without constraints of the interviewee.

2.3 Maintenance Guide

The conduct of interviews with marketing managers, requires first of all a collection of information about each store from: websites, brochures and online press releases etc. The marketing managers interviewed were selected based on their experiences and positions in the selected stores, particularly on customer retention. Our sample size was determined on the principle of theoretical semantic saturation of qualitative interviews (Glaser and Strauss, 2006). In addition, the sample represents criteria that reflect possible cases of the problem studied (Evrard et al., 2009). Our selection criteria are as follows: have an activity in the retail sector; have loyalty programs; our maintenance guide (see appendix) is conducted with a sample of nine signs, based on six themes. So our sample appears in the following table:

Tableau 1: Presentation of the stores interviewed

Compagnies	Cities
Aswak Assalam	Mohammedia
Marjane	Rabat / Casablanca
Market plus	Casablanca
Atacadao	Skhirat / Salé
Ikea	Casablanca
Mr Bricolage	Casablanca
Brico déco	Casablanca
Virgin Mégastore	Casablanca / Rabat
Bricoma	Aïn Sebaâ / Salé

Source: Author's own design

2.4 Analysis of data using the "Nvivo" software

The transcript was established on the "NVivo" software to carry an analysis of thematic content applied by units of cutting, coding and, then, analysis (Evrard et al., 2009). According to Berelson (1952) (quoted in Evrard et al., 2009) explains that it is "a research technique for the objective, systematic, and quantitative description of the overt content of communications intended to interpret them." Thus our exploratory analysis allowed us to fulfill the "understand" function (Bardin, 2007). The lexical analysis presents the reduction in the volume of information to be analyzed, especially large corpuses. The "NVivo" software also offers the possibility of drawing tables, graphs, etc. to facilitate reading, interpretation of speeches and classification of results in order of frequency. The results proposed by the software are adapted to the objectives of the exploratory studies of our research. Based on the methodology of data collection and analysis, we will present, in the next step, the results obtained.

3. The results of the qualitative study.

Results from our interview guides showed that most respondents want immediate and tangible rewards (utility benefits), especially in large and medium-sized areas. Indeed, customers prefer to associate the purchase with the advantage. Interviewees explained that members appreciate being recognized for their buying habits, as well as taking advantage of monetary rewards. However, this has not necessarily translated into loyalty, as members can choose a store based on the benefits presented by these signs. Loyalty does not seem to be a conclusion when consumers have a loyalty card, despite the positive experience of receiving a reward. On the other hand, loyalty is the result of customer satisfaction, trust and attachment (variable from our qualitative study) in the benefits of the loyalty program through loyalty to the program. Loyalty to a sign can be described when the customer regularly visits the store and makes positive recommendations to other customers (Cant and du Toit, 2012). The main findings of our qualitative research are presented in the following points:

3.1 Building loyalty to the program

Utilitarian, hedonic and symbolic dimensions are important determinants of program fidelity (through satisfaction, trust and attachment). These dimensions are well presented in the verbatim of interviewees who evoke that the members have emotions of satisfaction, joy as well as other playful and social feelings related to preferential treatment, invitations to events a sense of belonging and recognition, etc. The construction of fidelity to the program from our exploratory qualitative study and literature allowed us to present the novelties introduced in our following conceptual model: Introducing attachment as a determinant of the program's loyalty and store loyalty variable. Proposal to cancel the assumption between the benefits of PPs and loyalty to the program (if there is no introduction of the variables satisfaction, trust).

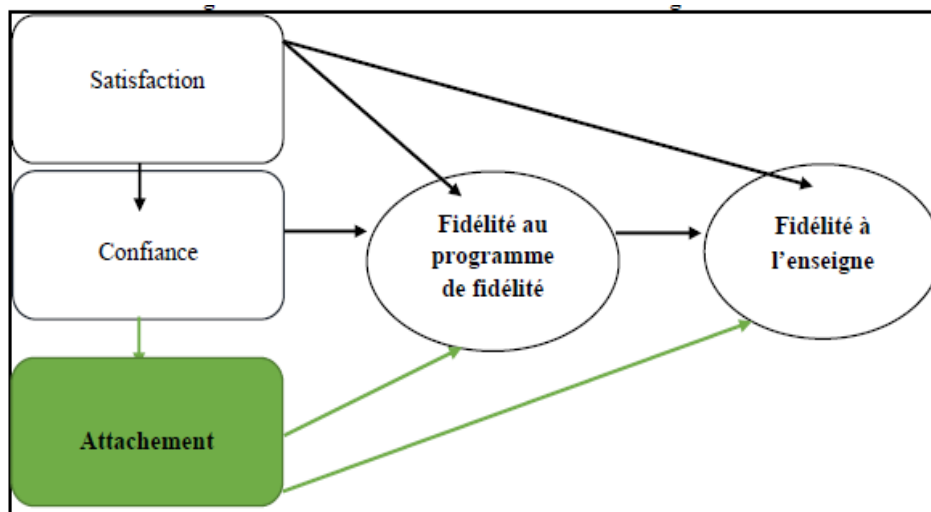
3.2 Building store loyalty

The determinants of store loyalty are presented by the following variables:

- **Satisfaction:** Satisfaction with PTs reflects the client's emotional state resulting from an overall assessment of the benefits received from LP (Oliver, 1997). Customer satisfaction with the benefits of loyalty programs is a very important variable explaining customer loyalty to the program and the store. Indeed, research, for example, Mimouni-Chaabane and Volle, (2010); Yi and Jeon, (2003) suggest that customers are more satisfied with their LP when they perceive its benefits as important.
- **Trust:** There are several works in the marketing literature that have validated the positive influence of trust on customer loyalty for example: Chaudhuri and Holbrook, (2001); Sirdeshmukh, et al., (2002); Aurier et al., (2001/2010); Roostika, (2011). It is a cognitive variable presented in our study through two dimensions "integrity" and "benevolence." According to Morgan and Hunt, 1994 trust strengthens social exchange based on "reliability" and "integrity" between customer and store.
- **Attachment:** it is a variable built through several psychological states. In this same sense, it reflects an emotional relationship between the customer and the brand/store (Lacoeuilhe, 2000/2007). This variable takes the last place in the relational chain of loyalty according to Aurier et al., (2001) and (2007).

- **Loyalty to the program:** According to Evanschitzky et al., (2012), loyalty to the program is loyalty based on economic benefits. It is a fidelity by which the perceived value of profits is a major predictor of program loyalty. In general, our analysis confirms that satisfaction reinforces the confidence that is a determinant of attachment. These three variables lead to loyalty to the program and subsequently to loyalty to the store. The construction of fidelity to the sign from verbatim and literature, allowed us to present the following model:

Figure 1: building loyalty to the store



Source: Author's own design

3.3 Consequences of Loyalty

From our qualitative study and marketing literature, we were able to enrich our conceptual model with the following new variables (the consequences of store loyalty): Positive word-of-mouth: According to Dick and Basu, (1994) customers can express their satisfaction/dissatisfaction with those around them as a result of using a service/product (in our study it is the experience with a sign), this is called word of mouth. The latter can be positive or negative (Reichheld, 2003). The intention to loyalty: it is the positive response to customer satisfaction. According to the managers of the signs this intention is considered a consequence of loyalty to the store. Resistance to counter persuasion: it is a process associated with the attitude by which customers can remain loyal despite opportunities with other competitors. According to N'Goala (2010) fidelity is seen as an expression of resistance to opportunism. The share of the customer portfolio: this share is represented in our study by the number of members of the loyalty card of the stores, who have an active status. Repeated purchase: One of the main consequences of store loyalty is repeated purchase. The repetition of the purchase represents the satisfaction, confidence and even attachment of the members in the benefits of the LP of the store. Jean Frisou (2006) explains the theory of repeated buying fidelity by repeating the buying behavior. If loyalty card members get a reward, it will have a higher probability of repeating the purchase.

3.4 Presentation of results according to Nvivo software

The results of the Nvivo software will be presented by the following figures: the word cloud, hierarchical diagram of the nodes and the dendrogram of the parent nodes by word similarity.

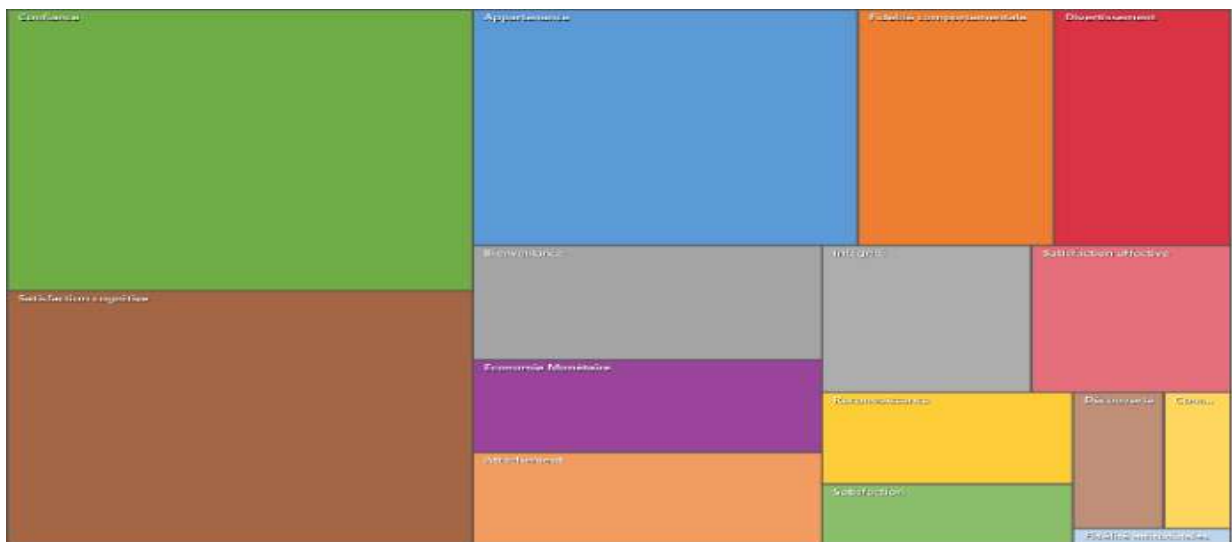
Figure 2: Word cloud of the nine interviews



Source: Author's own design

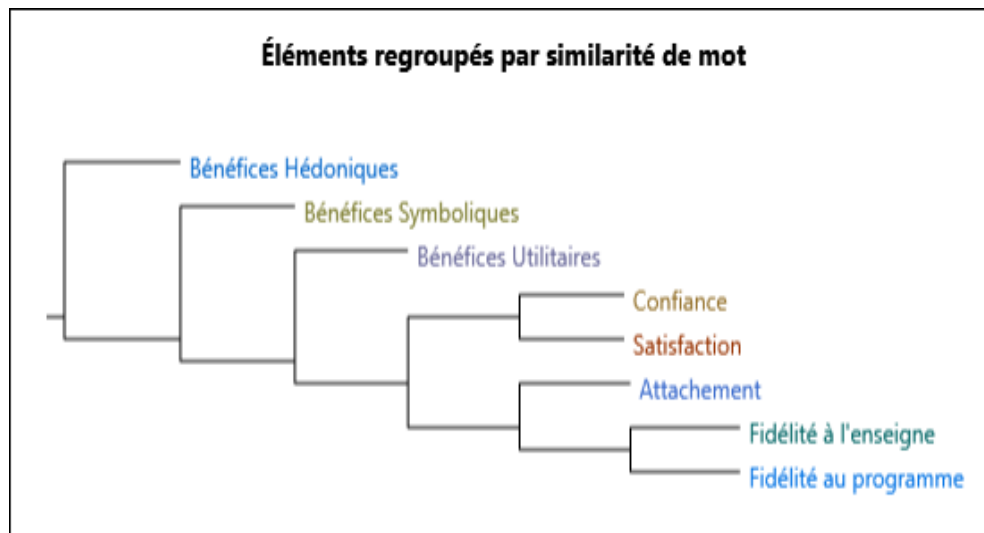
The presentation of word clouds indicates that the term customer takes the lead in the totality of the transcribed analyzed, followed, by loyalty and profits.

Figure 3: Hierarchical diagram of nodes



Source: Author's own design

According to this hierarchical diagram, trust takes the first position followed by cognitive satisfaction to ultimately reach attitudinal fidelity.

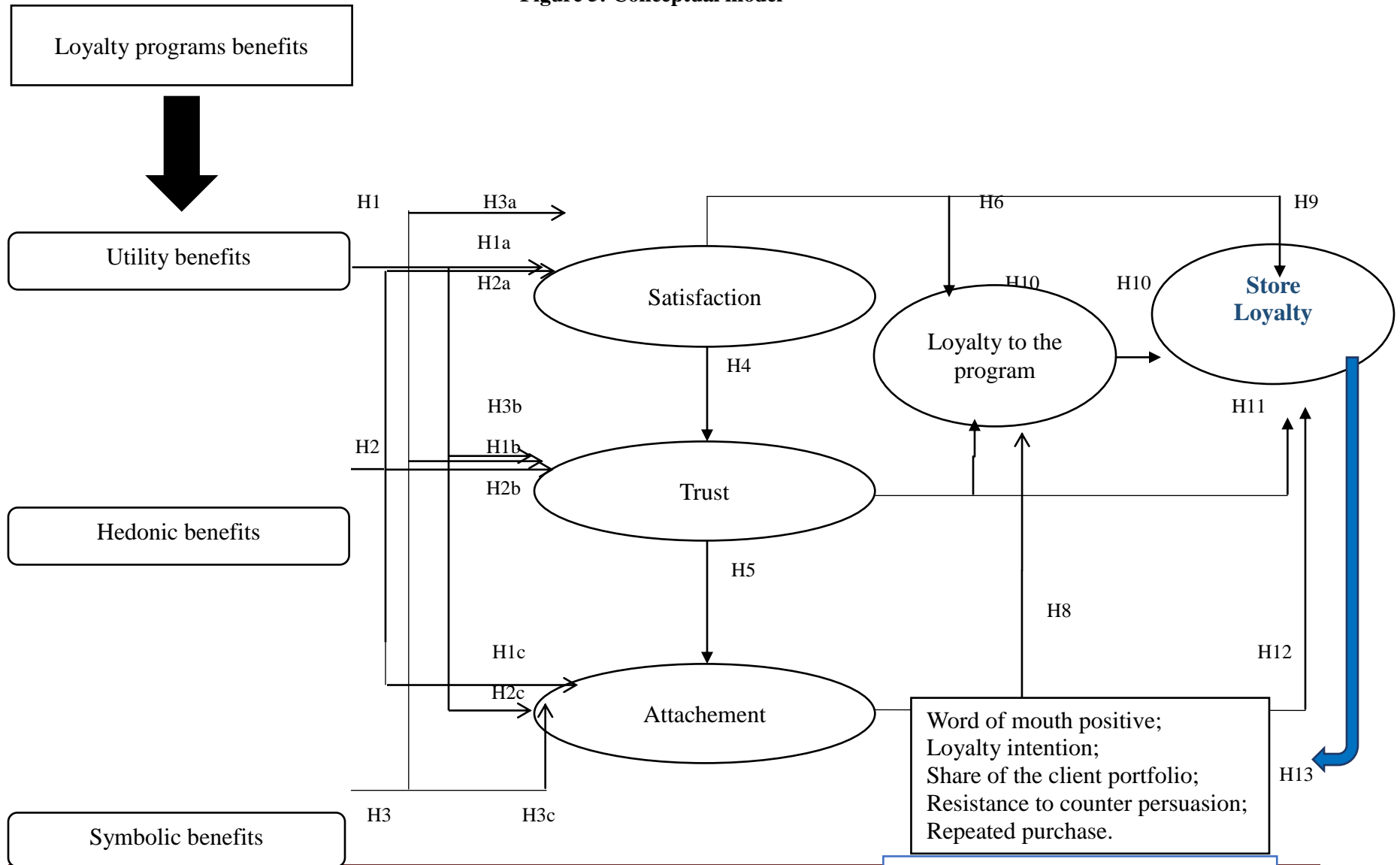
Figure 4: Dendrogram of parent nodes by word similarity**Source: Author's own design**

From the analysis of the dendrogram we find that loyalty to the program and fidelity to the sign are the resulting nodes. The organization of the word similarity dendrogram based on the Pearson correlation coefficient gives us a pattern similar to that of our conceptual model.

3.5 Presentation of the Final Conceptual Model

The study of the results obtained from the Nvivo software and the analysis of content allowed us to present our final conceptual model:

Figure 5: Conceptual model



4. Discussion

The exploratory qualitative study allowed us to enrich our conceptual model by the appearance of new variables. In particular, the attachment and consequences of loyalty: positive word of mouth, the share of the customer portfolio, resistance to counter persuasion, the intention of loyalty and repeated purchase. Attachment is a variable expressed by a sense of closeness between the consumer and the brand (and/or store) (Lacoeuilhe, 2000a). It is an emotional and emotional link to the brand (and/or the store) (Lacoeuille, 2000b; Fournier, 1998; Aurier et al., 2001). Similarly, J. Lacoeuille (1997) indicated that attachment is a factor in the reason for fidelity. Regarding the consequences of fidelity, many studies have explained its components: repeated buying is considered a behavior that leads to fidelity. According to Noble and Phillips, (2004) loyalty programs are commonly used by retailers to strengthen customer relationships and encourage sponsorship by rewarding them with benefits for every repeated behavior. For the portfolio share, Omar et al. (2011b) and other researchers validated the positive relationship between store loyalty and the evolution of the share of the client portfolio due to the benefits of loyalty programs. Gâmez, Arranz and Cillon (2006) indicated that loyalty has a positive influence on the consumer's propensity to emit positive word-of-mouth. It is also added that many studies have examined the positive relationship between satisfaction and the intention to remain faithful to the brand and/or store (Zeithaml et al., 1996; Leenheer et al, 2007). In the end, resistance to counter persuasion is the fact of staying faithful despite the opportunities of the competitors. According to N'Goala (2010) fidelity is an expression of resistance to opportunism. Analysis of the data from this study allowed us to release other results. In particular, the existence of several facets of loyalty: the "false faithful" and the "multi-faithful" where the customer can have at the same time, several loyalty cards and seek profits from a large number of stores. These clients are opportunistic, also known as "promotion hunters" (Meyer-Waarden, 2002). It is added that, utilitarian profits are most preferred by customers in the retail sector except for expensive (luxury) products where the customer remains demanding in terms of quality of service and preferential treatment (hedonic and symbolic benefits). We also found that there is a single loyalty program system, which the point management card, presented by each sign. However, it is proposed to create a customer loyalty card that allows users to benefit from benefits with several partners in several sectors (automotive, tourism, retail, transport, etc.).

Similarly, we noted that, despite the popularity of PPs, some clients still have gaps in understanding the benefits of these programs (Meyer-Waarden, Benavent and Castéran, 2013). Interviewees indicate that a number of clients have difficulty understanding how the program works, exchanging rewards and having reliable information about what was actually available to them as program members. For this reason, customer satisfaction, trust and attachment to benefits vary depending on the understanding of the types of programs. Some respondents indicated that customers are satisfied with their programs, these are mainly programs where the cardholder has been well informed and can clearly link purchases to their reward. On the other hand, the satisfaction was less obvious when the programs were difficult to understand by customers, due to the lack of explanation and publicity. The element of trust has been linked to the same issues. Clients feel more confident when communication is clearly part of the program. Cardholders who feel they have been deceived if they have not been able to take advantage of their benefits due to the complication and lack of explanation of the program. Attachment was increased when cardholders felt that the benefits of the program covered a portion of the costs incurred. To this end, we propose to the stores to present an effective, simple, clear program with a relevant and targeted communication and advertising strategy. Finally, we find that our sample interview validated the positive relationship between the benefits of LPs and loyalty to the brand through the variables satisfaction, trust, attachment and loyalty to the program.

Conclusion

Loyalty programs are in the midst of a revival. The trend today is focused on the interest of customers, especially loyalty card members. Cardholders are diverse, better informed and value-aware customers. Moreover, they are more looking for sensations and discoveries. They want to feel valued and privileged, in short, they want the stores to understand them and find them important. Indeed, retaining the existing customer in this competitive world is a difficult task. It requires immense efforts, various strategies and innovative loyalty programs. For this reason, in recent years, customer loyalty programs have changed dramatically. The new programs have become digital, effective and unique in order to make the customer happy and increase their commitment. Our qualitative research is a precursor to a more relevant quantitative study. The results obtained from the study of the maintenance guides allowed us to confirm or disprove our

research hypotheses and variables. In addition, it will serve us to detail the choice of the themes of the questionnaire. These results have shown that the benefits of loyalty programs are essential to establish long-term loyalty relationships. In addition, programs must be simple and clearly defined to promote satisfaction, trust and attachment. The study also found that the behavioral and attitudinal consequences of fidelity are presented by: repeated buying, positive word of mouth, resistance to counter persuasion, loyalty intent and the share of the client portfolio. In general, retailers offer rewards to customers in exchange for the costs incurred, in order to achieve a single goal: loyalty to the store. Subsequently, this study should help retailers isolate the types of rewards that have a small effect on customer loyalty. Research on this topic is both academic and practical, providing answers to stores that may question the usefulness of loyalty programs and/or considering the types of programs most likely to contribute to customer loyalty. It will also allow national retailers to create offers that allow them to differentiate themselves from their competitors. Loyalty programs are expensive to start and run, so it is necessary to consider whether companies are paying large sums of money in vain or whether programs are actually increasing their revenues. It also categorizes the perceived benefits of loyalty programs into three areas: utilitarian, hedonic and symbolic (such as: points gain, promotions, gifts, social rewards, etc.) and questions how each form contributes to program loyalty and signage. The limits of this exploratory qualitative study are presented the following point: the results of our research are limited to only one sector that is mass distribution and only one territory that is the Moroccan market, this can lead to the future development of our research in other cultures. In the end, we propose to conduct and extend our research by studying theories and models on customer motivation and innovation in the benefits of loyalty programs. Similarly, it is proposed to extend this study to the telecommunications market in particular the telecom operator Inwi which is the most avant-garde company in terms of profit from the loyalty program through the "Inwi Club".

Annex: Interview Guide

Theme 1: General presentation of the company (Store)

- 1- Can you introduce your company (Store)?
- 2- Who are your customers, products and competitors?

Theme 2: The Company's loyalty program system (Store)

- 1- What loyalty programs do you adopt? What are the benefits of these programs?
- 2- What is the budget and management cost for loyalty programs?
- 3- Does the company have a clearly defined marketing strategy within the framework of LPs?
How?

Theme 3: The benefits of the loyalty program and satisfaction.

- 1- In your experience, are customers satisfied with the benefits of the LP? In what capacity?
- 2- How do you think you became aware of this information?
- 3- Are satisfied customers the most confident in LP?

Theme 4: The benefits of the loyalty program and trust.

- 1- In your experience, do customers trust the benefits of the LP? In what capacity?
- 2- What do you think makes you think that customers trust the programs?

Theme 5: The benefits of the loyalty program and loyalty to the program.

- 1- Do the profits offered by your company (store) encourage customers to be faithful to the programs?
- 2- Do you think customers who are satisfied with the profits are the most loyal to the programs?
- 3- Are profit-confident customers the most loyal to the programs?

Theme 6: The benefits of the loyalty program and loyalty to the store.

- 1- Are satisfied customers the most loyal to the brand? How?
- 2- Are profit-confident customers the most loyal to the store? How?
- 3- Is there a relationship between loyalty to the program and loyalty to the store? What for?
- 4- Is there any other information that you think is important.

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