Estimation of Loyalty Programmes from Customers’ Point of View: Cases of Three Retail Store Chains

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Long-term relationships between organization and customers and their loyalty become the most significant assumption of nowadays business success. To achieve customer loyalty and enhance it loyalty programmes are created and implemented. It gains special importance in those fields of activities where competition is strong and supply is standard. But loyalty programme by itself does not guarantee success. Whether it reaches organization’s aims first of all depends on the main thing if the programme is beneficial to its participants. The article deals with how loyalty programmes are estimated by Maxima, Iki and Norfos mažmena retail store chains’ customers.

In the first part of the article concept of customer loyalty, essence of loyalty programme and how its value is perceived by customer are analyzed in theoretical level; in the second part – results of Maxima, Iki and Norfos mažmena retail store chains’ loyalty programme content analysis and questionnaire investigation of customers are presented. Research shows that Maxima, Iki and Norfos mažmena retail store chains’ loyalty programmes are closed; basis of reward (most often financial) is amount of points which depend on how much money customers spend on buying goods. Similar forms of investigated retail store chains’ loyalty programmes do not create special attractiveness which would stimulate customers to be loyal to certain retail store chain. Results of questionnaire investigation prove hypothesis that through discounts investigated retail store chains’ loyalty programmes more stimulate sales than enhance loyalty. Most respondents point that participation in loyalty programmes is beneficial financially but none of them mentioned getting emotional or social value. It means that loyalty of programme participants is rational, so it can be not long-term. Almost one third of respondents states that declared benefit of loyalty programme is bigger than a real one. Possibility of retail store chains’ loyalty programmes to grow loyal behaviour is doubted because only half of respondents buy in the store in which they have loyalty card. Almost one third of respondents has loyalty cards of two-three retail store chains; most of them do their shopping not far from their living/work place or where goods are cheaper. Just a little bit more than a third of Maxima LT and Iki retail store chains’ loyalty programmes participants are satisfied by the services they get but only half of them have intent to recommend these programmes to people they know. Value of loyalty programmes is doubtful even to the respondents who do not participate in any investigated programme while investigation was in progress. Loyalty programmes orientated into sales stimulation and offered by retail store chains lose their attractiveness in the eyes of a customer. It means that to attract independent customers and even more important “to tie” them, retail store chains need a lot of organizational efforts and financial resources. All of that will increase costs of creating and implementing loyalty programmes, that is why retail store chains should choose another type of loyalty programme or look for new instruments to enhance loyalty.

Keywords: loyalty, loyalty programme, customer perceived value, retail store chains, estimation of loyalty programme form participants’ point of view.

Introduction

Long-term relationship between organization and customers becomes the most significant leverage of success in nowadays business: customer loyalty makes assumptions to increase market share and profit, thus to fasten business development, too (Naumann et al., 2001). According to Hoisington and Naumann (2003), it is important not only financial result of customer loyalty but also better image of organization that has positive effect on attracting new customers.

Loyalty programmes with the aim to achieve favour of customers began to develop in the 9th decade of XXth century and still are popular until now. Different aspects of the programmes were rather broadly analysed in publications of western scientists. Butcher (2004) studies how creating loyalty programmes helps to nurture faithfulness of customers based not only on material benefit but more on emotions, trust and partnership. Leenheer et al. (2006) measure the impact of loyalty programmes on consumer loyalty while controlling for endogeneity due to self-selecting members; Banasiewicz (2005) reviews the current state of loyalty programme planning and analytics; Lacey and Sneath (2006) examine the fairness of loyalty programme to consumers regarding emerging criticisms of loyalty programmes; Stauss et al. (2005) analyse the negative effects of loyalty programmes; Lewis (2004) investigates the influence of loyalty programmes on customer retention, Bolton et al. (2000) inquire implications of loyalty programme membership and service experiences for customer retention and value, etc.

Customer loyalty programmes gain special significance in those fields, where competition is strong and supply is standard (Schmid, 1997). It is typical of retail store chains. In order to achieve favour of customers, retail store chain seeks to offer them bigger value (bene-
Concept of customer loyalty

Customer loyalty is the highest valuable result of marketing efforts (Bellizzi, Bristol, 2004), thus the development of customer loyalty has become an important focus on marketing strategy. The customer loyalty is winning the confidence of the customer in favour of an organization so that the relationship becomes a win-win situation for both the organization as well as the customer. Rowley (2005) affirms the benefits of customer loyalty to provider inclusive lower customer price sensitivity, reduced expenditure on attracting new customers and improved organization’s profitability. Dowling and Uncles (1997) note that loyal customers pass on favourable word-of-mouth comments about a company or product.

The customer loyalty is termed as customer commitment to do business with particular organization, purchasing their goods or/and services repeatedly and recommending the products and services to friends, acquaintances and associates (Turner, Wilson, 2006). But Reichheld (2003) highlights that loyalty is more than just repeat purchase. Someone who keeps buying may be doing so out of inertia, indiff erence or exit barriers rather than loyalty. Hallowell (1996) stresses, that customer loyalty has evidence not only as behaviour but also as attitude. The latter as a certain belief and feeling stimulates to react in a certain way towards things, people and events, determines attachment to goods, service or organization. A richer understanding of the attitudinal component of loyalty is crucial, as it has been shown to be linked to future usage, enhanced word-of-mouth recommendations, and ultimately to customer profitability (Wirtz et al., 2007). Loyalty based on the attitude is less faithful than loyal behaviour; moreover both attitude and behaviour are changing over time (Dick, Basu, 1994). In other words loyalty is not a static state. According to Gamble et al. (2002), customer loyalty has emotional and rational background. Emotional loyalty is determined by feelings, expectations, relations with staff of the organization, whereas rational loyalty is determined by thinking, availability of information and its understanding, cognition of organization activities’ processes. Cognitional processes as integrate part of loyalty are accentuated by Yu and Dean (2000).

Dick and Basu (1994) created a framework of four different categories of loyalty, based on the factor of behaviour and attitude: true loyalty, spurious loyalty, latent loyalty and no loyalty, Sopanen (1996) – six types: monopoly loyalty, inertia loyalty, convenience loyalty, price loyalty, incentivised loyalty and emotional loyalty. Currasi and Kennedy (2002) highlight that customers can be loyal forcibly when they have not another choice (prisoners), can be loyal in several cases (detached loyalists), can be venally loyal (purchased loyalists), can be loyal from satisfaction (satisfied loyalists) and can be loyal implicitly (apostles). Heskett (2002) points one more level of loyalty – ownership, when customer as owner takes responsibility for further success of goods and services.

 Variety of loyalty categories shows not only different possibilities of choice to customers, different degree of obligation and different level of satisfaction, but also different interest to participate in loyalty programme. Vaitiekūnienė (2006) stresses that the most effective programmes are those programmes, when balance between stimulation of behavioural loyalty and stimulation of emotional loyalty is kept. So, before making managerial decisions, it is important to identify category of loyalty properly.

Essence of customer loyalty programme

Loyalty programmes are created and implemented with the purpose to achieve customer loyalty. A loyalty programme is an integrated system of marketing actions that aims to make member customer more loyal (Leenheer et al., 2006). The goal of these programmes is to enhance customer relationships by offering high value to profitable market segments (Wirtz et al., 2007). In practice variety of loyalty programmes can be met. Kuitinauskas (2004) referring to results of Weaver & Partners’ research maintains that types of loyalty programmes can be six: estimation, reward, partnership, discounts, collaboration and coalition.
Development of loyalty programmes goes through several steps – from setting up a target group to preparation of concept of programme success. At the beginning of programme development, organization should know what can be considered as a programme success and how to measure it, because success is not separable from the set aims (Butcher, 2004; Benavent et al., 2000).

According to Wansik and Seed (2001), the main criteria of loyalty programme success should be customer’s perceivable value, which, as Reicheld (1996) stresses, is background to his/her loyalty. Perceivable value stimulates customer to purchase goods and/or services and stops from looking for other alternative deals (Pura, 2005). The loyalty programme must enhance the value proposition of the product or service (Dowling and Uncles, 1997). So, perceivable value should be reflected in concept of loyalty programme’s success (Arantola, 2002).

Is loyalty programme unambiguously useful marketing instrument? Dowling and Uncles (1997) take notice of some lessons from loyalty programmes: these programmes can directly enhance the product/service value proposition, and/or broaden the availability of the product/service, and/or neutralize a competitor’s programme. Mauri (2003) notices loyalty programmes and their loyalty cards, which allow retailers to transform cold data on consumer behaviour into warm relationships and eventually into genuine customer loyalty, founded on mutual understanding and trust. Dowling and Uncles (1997) notice that it is a mistake to introduce a loyalty programme if a company sells parity brand in a competitive market. Leenheer et al. (2006) stress, that most loyalty programmes do not turn all disloyal customers into loyal or make customers exclusively loyal. But this does not mean that a loyalty programme cannot be a useful tool.

**Customers’ perceivable value of loyalty programme**

Ulaga and Eggert (2005) identify four recurring characteristics of value: 1) customer value is a subjective concept, 2) it is conceptualised as trade-off between benefits and sacrifices, 3) benefits and sacrifices can be multifaceted, and 4) value perceptions are relative to competition.

Customer value is defined as trade-off between the benefits and the sacrifices in a market exchange (Zeithaml, et al., 2006; Ulaga, Eggert, 2005; Grönroos, 2004; Bettinger, 2002; etc.). According to scientists, value is a miscellaneous benefit that is perceived by customer and is estimated comparing it with costs of achieving benefit. Definition of value is complicated because perceivable value is changing continuously (Griffin, 2004; Grönroos, 2004). Benefit obtained by customer can be material or intangible, costs – monetary or non-monetary (time, search, learning, emotional and physical), related with financial, social and/or psychological risk (Khalifa, 2004). Ravald and Grönroos (1996) distinguish indirect and psychological costs. According to scientists, it is possible to create more value in two ways: increasing benefit to customer or diminishing possible costs. Increasing benefit to customer means that core goods/services are supplemented by things that are important to customer (for example, delivering goods home, education programmes to customer, etc.). Benefit and costs are two related elements, so, increased benefit should diminish perceived costs too. In case of diminishing costs, it is possible to reduce price of goods/services or to make more convenient conditions to purchase goods or services (for example, self-service). According to Ravald and Grönroos (1996), the optimal variant creating value for target group should be combination of cost leadership and differentiation. Scientists highlight that cost leadership does not mean that organization should compete only by price; conversely, organization should look for ways how to create more value by offering competitive price.

Customers join loyalty programme only when obtainable benefit exceeds the costs (input) of loyalty programme. O’Brien and Jones (1995) suggest that there are five elements which combine to determine a loyalty programme’s value: cash value of the redemption rewards, the range of choice of these rewards, the aspirational value of the rewards, the perceived likelihood of achieving the rewards, and the ease of use of the loyalty card. To this list Dowling and Uncles (1997) add the psychological benefits of taking part in the programme and participating in accumulating (collecting) points, O’Malley (1998) – relevance (the extends to which rewards are achievable); end convenience (ease of participation in the programme) elements. It means that the potential of a loyalty programme to attract members depends not only on the value of the rewards it offers, but also on when the rewards are available (Dowling and Uncles, 1997).

Therefore value of loyalty programme is created by financial and non-financial privileges which proper setting is chosen according to research of customers’ expectations and priorities. Financial privileges to customer are discounts, gifts, free services related with supply of organization, etc., non-financial – special status, special attention, services not-related with supply of organization and supporting status of programme participant, etc. Matlevičiūtė (2005) states that organizations implementing loyalty programmes cannot be narrow in providing discounts because competitors often do the same, so further price will be the main factor of choosing organization. Financial privileges are more valuable when customers are high-involved (Yi and Jeon, 2003). In other words, privileges should be attractive to potential participant of loyalty programme and should distinguish from privileges of competing organizations. Otherwise they can be copied easily, participants habituate to them quickly and organization does not avoid increasing costs (Arnatkevičiūtė, Klebanskaja, 2005).

Costs (input) of loyalty programme’s participant can be fee of membership, providing personal information, duties of programme participant and even price of privileges.

It is important to point that value of loyalty programme is estimated in the market, not in the service organization, otherwise, value is not what provider is offering, but it is how customers perceive what they are getting (Khalifa, 2004).
Methodology of the research

Empirical research has been accomplished by the following two steps:

1) conditions (nature of programme, input of potential participant, privileges rewarding loyalty) of Maxima LT, Iki and Norfos mažmena retail store chains’ loyalty programmes were analysed;
2) participants of Maxima LT, Iki and Norfos mažmena retail store chains’ loyalty programmes were investigated.

The tasks for questionnaire investigation were set:
1) to compare how participants and other buyers of Maxima LT, Iki and Norfos mažmena retail store chains evaluate loyalty programmes;
2) to find out differences between estimation of investigated retail store chains’ loyalty programmes; 
3) to determine influence of demographical factors to estimation of retail store chains’ loyalty programmes.

Before questionnaire investigation hypothesis was set: investigated retail store chains’ loyalty programmes perform functions more as stimulating sales than enhancing loyalty.

Handy non-probability sample of respondents have been chosen for questionnaire investigation. In the investigation 336 respondents from such towns as Vilnius, Kaunas and Mažeikiai have participated (accordingly 104, 124, 108). Data of questionnaire investigation were processed using statistical package of data analysis SPSS 13.0. Hypothesis of variables independence were tested using \( \chi^2 \) criteria. Decision of variables independence was made referring to p value. When p value was less than 0.05, hypothesis of variables independence was rejected – variables were dependent statistically (Čekanavičius and Murauskas, 2001).

<table>
<thead>
<tr>
<th>Attributes of the programme</th>
<th>Maxima LT/ Maxima</th>
<th>Norfos mažmena</th>
<th>Iki/ Iki premija</th>
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</thead>
<tbody>
<tr>
<td>Nature of registration</td>
<td>closed</td>
<td>closed</td>
<td>closed</td>
</tr>
<tr>
<td>Conditions to join the pro-</td>
<td>1) to purchase special Maxima LT card (price 4,99 Lt); 2) to have Hansabankas, SEB Viliaus bankas VISA, Ūkio bankas leasing, NORD/LB payment card; 3) to have Maxima LT (universal, credit or junior), Maxima/Senukai VISA ELECTORON, Ermitažas cards</td>
<td></td>
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<tr>
<td>programme</td>
<td></td>
<td>1) to purchase goods for over 50 Lt and to fill a form; 2) to purchase a special card (price 2 Lt) and to fill a form.</td>
<td></td>
</tr>
<tr>
<td>Basis for rewards</td>
<td>Sum of expenses to purchase goods marked by special sign</td>
<td>Fixed sum of expenses</td>
<td>Sum of expenses to purchase goods marked by special sign</td>
</tr>
<tr>
<td>Variety of rewards’ forms</td>
<td>Possibility to pay part of sum by collected points for goods in retail store chains such as Maxima LT, Ermitažas</td>
<td>Different discounts on goods in Norfos mažmena retail store chain; discounts on partners’ fuel and services</td>
<td>Goods, discounts on goods and services provided by partners</td>
</tr>
</tbody>
</table>

Table 1

Summary of forms of Maxima LT, Iki and Norfos mažmena loyalty programmes and their privileges

Results of the research

Nature of loyalty programmes, privileges and basis of giving privileges of Maxima LT, Iki and Norfos mažmena retail store chains’ loyalty programmes are summarized in Table 1. As we can see from Table 1, loyalty programmes are closed and basis of giving privileges is concrete sum of points counted when goods are purchased. Amount of loyalty programmes’ points usually depends on sum of expenses spend purchasing goods. Privileges rewarding participants’ loyalty are rather traditional. In all investigated retail store chains cards are used for accounting of participants’ purchasing. In our opinion, privileges given not only by programme organizer but also by its partners have positive influence; for example, Norfos mažmena retail store chain gives discounts on fuel in chains of petrol stations Neste A24 and Lukoil, in the latter car-wash service is cheaper too. Iki retail store chain has especially big number of loyalty programme’s partners. The loyalty programme of this retail store chain offers special loyalty programme Iki premija for old age pensioners, socially supported people and disable people. Loyalty programme Maximum of Maxima LT retail store chain is known for the fact that it is possible to become a participant of the programme when getting or changing credit or payment card in the bank. It allows increase availability of the loyalty programme. Thus, summarizing results of content analysis of Maxima LT, Iki and Norfos mažmena retail store chains’ loyalty programmes, assumption can be made that there are not many differences between their offered loyalty programmes which can effectively stimulate sales. So these programmes do not distinguish by their exclusive attractiveness because of their similarities.

Results of the questionnaire investigation reveal how customers estimate loyalty programmes of investigated retail store chains. 53.3% of all 336 respondents are participants of loyalty programmes (34.6% of participants are from Kaunas, 24.6% - from Mažeikiai and 38.5% -
Satisfaction and loyalty are usually close related factors, so it should mean that participants of retail store chain’s loyalty programme are satisfied with supply and quality of goods and services and etc. of their own chain. Results of investigation show that only 39.7% of participants of Maxima LT retail store chain’s loyalty programme are satisfied with the store chain. Even smaller part of Iki and Norfos mažmena retail store chains’ loyalty programmes’ participants is satisfied with those chains (accordingly 32.5% and 26.4%). These respondents who participate in several retail store chains’ loyalty programmes do not express special satisfaction to any of these retail store chains; only Maxima LT retail store chain has a little bit more satisfied participants. The results confirm once again that investigated retail store chain’s programmes have obvious traits of sales stimulation programme.

Results of exploratory research of literature show that loyalty programme creates multi-component value and customer’s commitment to organization is enhanced by emotional/social value of loyalty programme. Unfortunately none of respondents point that they feel that they are treated as special clients of retail store chains. Most of them (52%) point that they get financial benefit, 29% of respondents do not notice significant benefit from loyalty programmes, and 18% of respondents think that declared benefit is bigger than a real one. Figure represents how estimation of loyalty programmes depends on that, by which retail store chain it is offered. As we can see from Figure, most of respondents, who think that loyalty programmes are beneficial financially, participate in Norfos mažmena retail store chain’s programme, less of respondents – in Iki retail store chain’s programme. What declared benefit is bigger than a real one, most of all as respondents pointed, taking part in Maxima LT retail store chain’s loyalty programme, and least of them – Norfos mažmena retail store chain’s loyalty programme’s participants.

Estimation of retail store chains’ loyalty programmes has statistically significant difference depending on respondents’ living place. Most of respondents (59%), who maintain that loyalty programmes are beneficial financially, live in Mažeikiai, least of them (42%) – in Kaunas (p = 0.005, $\chi^2 = 18,480$, df = 6). Therefore, most of respondents (27%), who point that declared benefit is bigger that a real one, live in Kaunas, least of them (5%) – in Mažeikiai.

Table 2

<table>
<thead>
<tr>
<th>Retail store chains</th>
<th>Living place of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Kaunas</td>
</tr>
<tr>
<td>Maxima LT</td>
<td>14.0</td>
</tr>
<tr>
<td>Iki</td>
<td>5.0</td>
</tr>
<tr>
<td>Norfos mažmena</td>
<td>9.5</td>
</tr>
<tr>
<td>Maxima LT, Iki, Norfos mažmena</td>
<td>0.6</td>
</tr>
<tr>
<td>Maxima LT, Iki</td>
<td>1.7</td>
</tr>
<tr>
<td>Iki, Norfos mažmena</td>
<td>1.7</td>
</tr>
<tr>
<td>Maxima LT, Norfos mažmena</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Figure. Estimation of loyalty programmes’ benefit from participants’ point of view
Participant’s efforts perceived as costs influence perceivable value of loyalty programme. Respondents, who have participated in the investigation, gain loyalty cards when they fill a form in the store of retail store chain (47.6%) or purchase goods for certain sum of money (28.3%). It should be noted that respondents could become participants of loyalty programme when they get new bank card or pay the certain fee (accordingly 13.1% and 11.5%). In other words, respondents do not need special efforts to become participants of loyalty programme. In our opinion it can be valued positively because difficulties to join the programme make it less attractive but otherwise the fact shows that creators of loyalty programmes do not segment the market.

Tendency to recommend participation in retail store chains’ loyalty programmes to other customers is trait of loyal behaviour. But only 47% of participants of Maxima LT retail store chain’s loyalty programme, 43% of Iki retail store chain’s loyalty programme’s participants and 53% of Norfos mažmena retail store chain’s loyalty programme’s participants have intent to recommend joining the programme to other customers. The most loyal participants, who got intent in recommending, are Norfos mažmena retail store chain’s loyalty programme’s participants (26.4%). Only 10% of Iki retail store chain’s loyalty programme’s participants and 26% of Maxima LT retail store chain’s loyalty programme’s participants have such an intention. In our opinion, once again results show that it is assumed customer loyalty but not a real one.

Analysis of the investigation results shows that estimation of loyalty programme also depends on revenue per month for one family member (\( p = 0.043, \chi^2 = 29.484, df = 18 \)). Financial benefit of the programme is accentuated by respondents which incomes are less than 700 Lt per month for one family member; on the other hand, respondents, which incomes are more than 700 Lt per month for one family member, state that declared benefit is bigger than a real one. It means that now existing retail store chains’ loyalty programmes are more attractive to people with small incomes. Other demographical factors (age, education, social and family state) have not impact on programmes’ evaluation.

As it was mentioned before, it is important how loyalty programmes are estimated not only by participants but also by those who do not participate in any retail store chain’s programme. The reason pointed why respondents do not participate in programme usually is that they are not interested in them (45%). Almost third part (26%) of these respondents has doubt of its benefit. The biggest part of people who are not interested in participating and have doubts of loyalty programmes’ benefit consists of respondents who live in Vilnius (accordingly 40% and 47.4%). Besides, respondents point not willing to be “tied” to certain retail store chain or state that loyalty programmes are not relevant to them. In our opinion, seeking to increase amount of loyal customers, retail store chains should consider about loyalty programme’s concept from the beginning again.

Conclusions

1. Customer loyalty programme as efficient marketing instrument is significant to both organization and customer. Loyalty programme helps to increase market share and profitability of activities to organization, and to customer – to get more value. Organization seeking to combine its own and customers’ interests can create loyalty programmes based on estimation, reward, partnership, discounts, collaboration and coalition.

2. Loyalty programme’s success should be estimated not only by organization but also by customers’ point of view. Estimation of customer perceivable value depending on needs, values, financial resources, conditions of consumption and other factors is subjective and dynamic. Value is multi-component, perceivable as ratio between benefit and costs. Customer will join the programme if gained benefit covers costs. Benefit is created by financial and non-material privileges for rewarding loyalty; costs are considered such as fee of membership, loosing privacy within providing personal information and etc.

3. Maxima LT, Iki and Norfos mažmena retail store chains’ loyalty programmes are closed; basis of privileges are points which earning depends on sum spend on goods; privileges are based on financial benefit. Keeping on mind standard retail store chains’ supply, similarities of programmes do not create special attractiveness to customers. This fault is partly compensated by the fact that retail store chains offer discounts on their partners’ (especially petrol station) goods and services to participants of loyalty programmes.

4. Results of questionnaire investigation prove hypothesis that through discounts investigated retail store chains loyalty programmes more stimulate sales than enhance loyalty. The most of respondents’ point that participation in loyalty programmes is beneficial financially but none of them mentioned getting emotional or social value. It means that loyalty of programme participants is rational, so it can not be long-term. Almost a third of respondents’ states that declared benefit of loyalty programme is bigger than a real one. Possibility of retail store chains’ loyalty programmes to enhance loyal behaviour is doubted because only half of respondents buy in the store which loyalty card he/she has. Almost a third of respondents has loyalty cards of two-three retail store chains; most of them do their shopping not far from their living/work place or where goods are cheaper. Just a little bit more than third part of Maxima LT and Iki retail store chains’ loyalty programmes’ participants are satisfied by the services they get but only half of them have intent to recommend these programmes to people they know. Value of loyalty programmes is doubtful even to respondents who do not participate in any investigated programme while investigation was in progress.

5. Loyalty programmes orientated into sales stimulation and offered by retail store chains lose their attractiveness in the eyes of customers. It means that to attract independent customers and even more important “to tie” them, retail store chains need a
lot of organizational efforts and financial resources. All of that will increase costs of creating and implementing loyalty programmes, that is why retail store chains should choose another type of loyalty programme or look for new instruments to enhance loyalty.

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