



SCHOOL OF
ECONOMICS AND
MANAGEMENT

Mastering the Process of Change

How a Change in a Loyalty Program might affect Customer Expectations and Loyalty

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Abstract

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Thesis Purpose: The purpose of this study is to increase the knowledge and understanding surrounding changes in loyalty programs. The aim is to further examine how a change in loyalty programs affects customer expectations and loyalty. The study also intends to shed some light on how retailers might handle a change in a loyalty program whilst keeping their customers satisfied.

Methodology: This study is a qualitative research with an abductive research approach. A single case method was used together with semi-structured interviews to fulfil the purpose of this study. The chosen sampling method was purposive - and convenience sampling.

Theoretical Perspective: The theoretical framework is mainly based on the Satir Change Process Model. This model was mostly used as a reference and a guide for the researchers to understand how the customers react to changes in loyalty programs, and further use it to manage the effect of change on customers.

Empirical Data: The data was collected through the chosen case study of ICA which focuses on their new loyalty program 'stammis'. In addition, twelve semi-structured interviews were conducted to create an understanding of the chosen phenomenon.

Findings: The findings include a new guideline that the researchers created through analyzing the empirical data in accordance with the theory. This guideline can be used as a tool for retailers and managers when they make a change in a loyalty program.

Practical Implications: The provided guideline can be helpful for retailers and managers that use various versions of loyalty programs. The result can also be helpful in other settings and sectors that use loyalty programs, such as the travel industry and the financial sector.

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1. Introduction

The following chapter introduces the background of the topic and highlights the relevance of conducting further research on the subject. This section introduces the research problem, as well as the research question of this study. Lastly, the scope of the study will be presented.

1.1 Background

It is apparent that loyalty programs are not a new thing, they have been around for over a century (Grewal, 2019). However, they are constantly evolving and come in various types and forms, for example, they can be based on points, tiers, paid programs, and lastly social media (Peacock, 2018). The global study, ‘the loyalty report 2019’ by Bond, states that the average customer is a member of 14,8 loyalty programs, however, only 6,7 of these loyalty programs are actively used (Bond, 2019). According to Bruneau, Swaen and Zidda (2018), the strategy and goal is to increase customer engagement through loyalty programs. However, customer engagement is only achieved if the customer participates, otherwise, the company cannot engage with them through their loyalty programs (Bruneau, Swaen & Zidda, 2018). According to Shopify, a loyalty program is one of the most effective tools to increase revenue (Peacock, 2018). Further, they state that a reason why a company invests in loyalty- and reward programs is due to the fact that it costs less to sell to an already loyal customer than to develop a new relationship with new customers (Peacock, 2018). Loyalty can be seen as part of the ‘loyalty economy’, and according to the business roundtable, in the USA, customer value is just as important as shareholder value (Markey, 2020).

According to Kraljević, Filipović and Zuber (2017), it is essential to invest in the relationship between the retailer and customer, to ensure customer satisfaction and gain loyal customers (Kraljević, Filipović & Zuber, 2017). In Sweden, millions of people are members of food retailer’s loyalty programs, for example, the retailer ICA has 4,8 million participants, Coop has 3,5 million, and Willys has 2,8 million participants (Sundberg, 2020). According to Coop, they use their bonus system to create customer relationships, as loyal, returning customers are the key to success (Sundberg, 2020). ICA says loyalty is important, and that they use their loyalty program to make the customer choose them, and it is a way to handle their competition (Sundberg, 2020).

At the beginning of 2020, the food retailer ICA announced that they are changing their loyalty program and launching the new version ‘stammis’¹ (Holmberg, 2020). The changed conditions created a massive negative reaction and became headline news in Sweden. Many customers displayed their disappointment in different ways, such as posts on Facebook (Sundberg, 2020), through protest actions, and also by signing and collecting petitions to change the new loyalty

¹ Stammis is a Swedish word for a regular customer.

program (Kriisa & Rasper, 2020). From this occasion, it is of interest to study the customer's perspective on a change in a loyalty program, which in this study will be examined through the context of ICA's case.

1.2 Problematization

The retail landscape has undergone a significant transformation and is continuously evolving through, for example, new innovations and behaviors (Biron, 2019; Marr, 2019; Hultman, 2019). There is now, more than ever, competition over the customers, as both physical stores and online stores can be 'fighting' over the same customer. Also, due to globalization, as mentioned by Ghauri and Cateora (2014), businesses from across the world can now be competitors and they are facing competition from all fronts (Ghauri & Cateora, 2014). One might even go so far as to state that it has become a 'battle' over the customers. The possibilities aligned for the customers in becoming members of a retailer's loyalty program is like a candy bag mix, there are many different versions and plenty of options.

Retailers need to have loyal customers, as it is a way of gaining a competitive advantage over their competitors (Kraljević, Filipović & Zuber 2017). The organization Swedish Consumers (Sveriges konsumenter) state that a loyalty program often looks good on the surface, however, in reality, many points and other things connected to the membership will not be fully utilized (Sundberg, 2020). This statement in itself could be the foundation for a potential issue when it comes to customers' expectations. A loyal customer who has chosen a retailer and invested their trust and engagement has expectations that need to be fulfilled. However, problems may arise if the customers feel let down by their chosen retailer. According to Decker (2018), a goal for a retailer should be to create happy customers, as it is a crucial factor for growing a business. Furthermore, it can be calculated as; $\text{happiness} = \text{reality} - \text{expectations}$, "it is not the reality of the situation that creates happiness, it's the reality compared to the expectation" (Decker, 2018).

According to Grewal (2019), customer centricity is an essential mindset for a company to have. However, the author highlights that it is easier for a smaller store to have personal contact with their customers than an International chain (Grewal, 2019). According to CMO Council reports, "only 14 percent of marketers say that customer-centricity is a hallmark of their companies, and only 11 percent believe their customers would agree with that characterization" (Lee Yohn, 2018). Grewal (2019), further emphasizes that game-changing retailers have successfully developed the shopping experience which has made them gain customer-centricity (Grewal, 2019). In some cases, it could be hard for large retailers to see their customers in a personal way and thus, customers might have to fulfil their own shopping experiences. Even though loyalty programs have a lot of data on the customer, customer-centricity can still be an issue. According to Lee Yohn (2018), a big barrier for reaching customer-centricity could be that the organization lacks a 'customer-centric organizational culture (Lee Yohn, 2018).

Thus, as discussed by Rigby (2011), it is apparent that a touchpoint can quickly become a pain point for the customers (Rigby, 2011). Stein & Ramaseshan (2016), highlight that this creates a challenge for retailers to control all the touchpoints that the customer has with the company (Stein & Ramaseshan, 2016). A touchpoint for a loyal customer can be the loyalty program. When ICA launched the new loyalty program 'stammis', it was apparent that it transformed the touchpoint (loyalty program) for many customers into a pain point. That is, since many customers had a strong reaction to the changed conditions and expressed disappointment.

Is it a complex equation, as the retailers have created the foundation for the customer experience? Is it in the hands of the customer to create their own experience? With empowered customers and the expectations on the retailer and their loyalty programs, how should this equation be solved? According to Decker (2018), expectation management is a key aspect in order to create happy customers. Moreover, it can be a challenge as it is a complicated equation of finding a solution between the marketing team, sales and the customer (Decker, 2019). Furthermore, the company can make a bold offer to try to generate sales, but if it does not live up to the customer's expectation, there is a dilemma, as a disappointed customer is not a happy customer (Decker, 2018). Nonetheless, as stated by Decker (2018), happy customers can be seen as loyal customers (Decker, 2018). With that in mind, how is a retailer supposed to carry out a change in a loyalty program and at the same time please both the customers and themselves?

To be able to increase engagement towards a company and their loyalty program it is essential to understand "customers' behavioral manifestations in relation to this more specific, latent construct" (Bruneau, Swaen & Zidda, 2018, p.155). The case of ICA is a 'real-life' example of a loyalty program that changed its conditions. Changes will most likely occur and can be seen as needed. This study aims to bring insights into how to carry out a change in a loyalty program and not jeopardize the loyal customers. Even some of ICA's own store managers also criticized the new loyalty system (Peterson, 2020). Hence, one might ask oneself how ICA would be able to convince their customers to become loyal, if they, themselves, are not satisfied with their own changes in organization.

1.3 Research Purpose and Research Question

The purpose of this study is to increase knowledge and understanding surrounding changes in loyalty programs. There is a lot of previous research on loyalty programs, customer loyalty and customer's expectation, however, the issue found from an academic point of view is that there is a lack of knowledge surrounding customers perspective on a change in a loyalty program and how it affects their expectations. Especially from a Swedish context with a focus on Swedish food retailers in the Swedish market. This study contributes to understanding consumers' needs by studying customer's expectations in relation to changing loyalty programs. Since how to handle a change within a loyalty program has not been discussed, the aim is to study how a change in loyalty programs provided by food retailers, affect customers'

expectations. From a business perspective, this study will also shed light on how retailers should handle a change in a loyalty program. A case study of ICA will be used to study this phenomenon further.

One of the purposes is to illustrate what factors are needed of the food retailers from a marketing perspective, meaning, what the customer needs when it comes to marketing associated with a change in a loyalty program. Loyalty programs are a proven tool to increase revenue (Grewal, 2019), with that said, it is needed to understand how to handle a change in such a program without jeopardizing an essential asset, the loyal customers. That is why it is important to answer the research question for this study.

1.3.1 Research Question

This resulted in the following research question:

- How do changes in a loyalty program affect customer expectations and loyalty?

This question will be answered through examining the case of ICA as they made changes in their loyalty program.

1.4 Scope of the study

This section will explain the scope of this study through various choices made by the researchers. Firstly, this study focuses on one segment of loyalty programs, namely the free loyalty programs where there is no fee included to become a member. That is because it is one of the biggest segments of loyalty programs. The majority of people are members of this category by choice, and as it is free, it results in significant access of people. However, the findings can be taken into consideration for the other forms of loyalty programs as well.

Secondly, this study has chosen the nature of a single case study. The case is a change in a loyalty program in the context of ICA. When ICA introduced the change of their loyalty program and presented the new version called 'stammis' (Holmberg, 2020; ICA, 2020a), the negative reaction by the customers was very noticeable, especially in the media. This study digs deep into this change, as it created the noise surrounding the topic (Holmberg, 2020; Peterson, 2020; Sundberg, 2020). Even though ICA changed back their loyalty program after the strong reactions, that is not the occasion that created the big debate. The central focus of this study lies in what can be referred to as the first and most dramatic change when introducing 'stammis'.

Lastly, as mentioned the customer played a big role in this case as they displayed different emotions on the phenomenon, and this makes it natural to investigate this case from a

customer's perspective as it is of interest to investigate how the customer views a change in a loyalty program. The findings of this study can be used for various businesses that use different forms of loyalty programs since the aim is to highlight how to handle a change in a loyalty program and keep the customers satisfied in the process. All of these choices resulted in the scope of this study.

2. Literature Review

The following chapter will present the literature review, which will include a summary of previous research on topics that are relevant for this study. The chosen themes are: Loyalty Programs, Customer Loyalty, Customer Expectation & Expectation Management and Customer Engagement. These themes are the foundation of the literature review.

2.1 Loyalty Program

In order to answer the research question, the concept of a loyalty program needs to be understood to further investigate how a change within a loyalty program affects customers' expectations. The concept will first be described and then why further research is needed will be explained. The basis of a loyalty program is, according to Clow and Baack (2016), a marketing program that is designed to encourage customers to make repeated purchases. Grewal (2019), states that a loyalty program is both a benefit and a crucial aspect of the marketing mix. He also mentions that the "best" loyalty program is a program that makes the customer go up the loyalty ladder, and shop many items, which means high purchase frequency and spending (Grewal, 2019). The authors Clow and Baack (2016), mention when it comes to a loyalty program from a grocery store, it usually offers special discounts for the customers under a limited time (Clow & Baack, 2016).

Zakaria, Rahman, Othman, Yunus, Dzulkpli & Osman (2014), express that there is an issue amongst supermarket chains loyalty programs, as it does not create loyalty, because there are too many similar loyalty programs offered by retailers. The authors stress that loyalty will not be as powerful since the customers are not loyal to only one supermarket (Zakaria et al. 2014). Grewal (2019), states that if a loyalty program is unengaging, it can drain a retailer and the loyalty program should be revised (Grewal, 2019). He also argues that a traditional loyalty program cannot create customer loyalty (Grewal, 2019). The author suggests that retailers should develop loyalty programs that are not 'one-size fits all', this in order to create long-term loyalty (Grewal, 2019). In addition, he mentions that International chains that offer loyalty programs should make sure that the local store feels like a home for their customers and customize the offers after their purchase pattern (Grewal, 2019).

In an attempt to engage customers in a long-lasting relationship, many businesses use a loyalty program and rely on the loyalty program to achieve this (Bruneau, Swaen & Zidda, 2018). It must be a value for both partners in order to encourage a relationship (Palmatier, Jarvis, Bechkoff & Kardes, 2009). Bruneau, Swaen and Zidda (2018), express that a loyalty program often has companies focus on enrolment, instead of engagement. This can, according to the authors, be a factor that can contribute to failure in the building of the relationship with customers (Bruneau, Swaen & Zidda, 2018). The author's further states that if a customer is not participating, it is difficult to engage customers through the company's loyalty program (Bruneau, Swaen & Zidda, 2018).

It is suggested that in order to build customer loyalty, the retailers need to develop a loyalty system that both reflects customers lifestyle and their attitudes (Magatef & Tomalieh, 2015). Grewal (2019) encourages retailers to put more emphasis on a service-oriented environment and/or customized niched offers when creating the setting for trying to gain loyal customers (Grewal, 2019).

A loyalty program can also be seen as a tool to facilitate a conversation between the customer and the retailer (Grewal, 2019), which can result in a loyalty program that is mutually satisfying. Based on this the retailer can create strategic changes to engage their customers and make them coming back as a loyal customer (Grewal, 2019). Through data drive customization (Clow & Baack, 2016), it opens up for the companies to “see” their customers. For example, the data can revise history of the customer patterns of what they buy and then decide what incentive and information that is suitable (Grewal, 2019), it can help to customize special individual offers (Clow & Baack, 2016). For instance, when a company uses loyalty cards it can “transform cold customer data into warm relationships” (Bruneau, Swaen & Zidda, 2018, p.155). According to Clow and Baack (2016), a successful customer relationship management (CRM) program can create a connection and build long-term loyalty through technology that goes beyond creating a database and other traditional selling tricks. It can help to customize products and the communication (Clow & Baack, 2016).

Loyalty programs have demonstrated that they can increase revenue (Grewal, 2019) and can be a foundation for a long-term relationship (Grewal, 2019). There is a need of getting loyalty programs right, in order to actually achieve loyalty from the customers since an inefficient loyalty program can drain retailers, especially if it is unengaging. As demonstrated by the chosen case, it is clear this is still an issue of getting it right in loyalty programs even if it has been used as a marketing for a long time. What customers need in a change of a loyalty program from the retailer has not yet been discussed.

2.2 Customer Loyalty

A natural continuation of loyalty programs is a discussion of customer loyalty, as it is one of the end goals for the retailers. The following section will discuss customer loyalty as it is needed to understand for this study as well. First, the concept of customer loyalty will be explained and then the reason why further research is needed. The concept of customer loyalty has been a topic of discussion since the 1920s (Copeland, 1923 cited in De Silva Kanakarathne, Bray & Robson, 2020). Vinod (2011), underlines that a successful loyalty program can transform satisfied customers into a loyal customer (Vinod, 2011). According to Cheng (2011), customer loyalty can be divided into two different approaches, behavioral and attitudinal customer loyalty. The author state that behavioral customer loyalty is referred to as a substantial element, which is based on repurchase behavior (Cheng, 2011). Moreover, attitudinal customer

loyalty is more of a psychological construct, which emphasizes on the emotions towards the product and service (Cheng, 2011). Furthermore, as mentioned by Zikmund (2002), the customer can also express loyalty towards not only the company itself, but they can be loyal towards other customers (Zikmund, 2002).

Kraljević, Filipović and Zuber (2017), stress that in order to gain an advantage over competitors that operate in the same sector, retailers need to gain loyal customers. The authors highlight that the retailers need to invest in these relationships with the customers in order to establish satisfied customers, which can generate in the customers wanting to become loyal towards the retailer (Kraljević, Filipović & Zuber, 2017). Rowley (2005), describes customer loyalty as vital for organizations for retaining customers. Grewal (2019), explains that a reason why a loyal customer is important is that it, in many cases, costs ten new customers to replace one loyal customer (Grewal, 2019). It has been proven that customer loyalty has an effect on business financial performance, and this is why customer loyalty is essential (Vinod, 2011).

According to Zakaria et al. (2014), there is a relationship between the loyalty program, customer satisfaction and lastly, customer loyalty. Another aspect of customer loyalty argued by De Silva Kanakarathne, Bray and Robson (2020), is that the national culture and its behaviors can impact customers' loyalty. The authors mention that these two factors do influence not only the perceptions of the loyalty program but also the expectations (De Silva Kanakarathne, Bray & Robson, 2020). Furthermore, a suggestion is to design the loyalty program after culture features (De Silva Kanakarathne, Bray & Robson, 2020). With that said, cultural differences can be seen through behaviors, attitudes, beliefs, values and cognitive patterns from the individuals in society (Bond, 2004). When it comes to behaviors that are common in Sweden, individualism is one of them, which refers to taking care of oneself (Kamann, 2017). Another typical behavior mentioned by the author is the avoidance of conflicts, when a Swede is upset it is hardly recognized, as the facial expression does not change (Kamann, 2017). Furthermore, when expressing conflicts, soft phrases and words are more often used to not create a conflict. Shouting and screaming is rarely used especially in public (Kamann, 2017).

Another aspect of customer loyalty is connected to the data collection the retailers gain through their loyalty programs. Hofman-Kohlmeyer (2016), highlights that when trying to achieve customer loyalty, the managers must protect the customer and their privacy when collecting data because loyalty is based on trust. The author adds that it is of importance since the financial benefits do not guarantee retention of customers (Hofman-Kohlmeyer, 2016).

By the display of previous research on customer loyalty it is clear that customer loyalty is vital for organizations and their business performance. It has also been highlighted that there is a need to invest in the customer relationship to gain loyal customers. However, the case from ICA displayed that the most valuable assets, the loyal customers were all the sudden being jeopardized, as the change in the loyalty program did not take loyal customers into consideration. A big palette of emotions was declared concerning their dissatisfaction. This

reasoning leads to a potential gap since the case demonstrates that there is still a need to further research in how to handle a change in an organization and still keep the loyal customers and make them satisfied in the process of change.

2.3 Customer Expectation and Expectation Management

2.3.1 Customer Expectation

In order to gain a deeper understanding of customers, and further comprehend how they would react to certain changes made within organizations, previous research with focus on customer expectations and how to manage them has been explored. According to Nicolae, Tănăsescu & Popa (2013), customer expectations could be defined as the needs, wants and preconceived ideas that a customer has about a certain product or service (Nicolae, Tănăsescu & Popa, 2013). Customers assess the supplier's standards of service and then anticipate what they might receive from them in the future (Meirovich & Little, 2013). Generally, customers set expectations with regards to their previous consumption experiences and satisfaction (Ofir & Simonson, 2007), which subsequently shapes and predicts their future expectations (Meirovich & Little, 2013). Nevertheless, many factors could affect a customer's expectations such as word of mouth, advertising, previous experience, and brand image (Nicolae, Tănăsescu & Popa, 2013). Also, when it comes to expectations, Steinhoff and Palmatier (2016), stresses that when customers decide if they should engage in some sort of relationship, they weigh their expectations in relation to the benefits and cost (Steinhoff & Palmatier, 2016).

Moreover, it is commonly suggested that if expectations are not met, it results in customer dissatisfaction (Oliver 1981; Swan & Trawick 1981). Nonetheless, if the expectations actually are met, moderate satisfaction is aroused, while in the cases where the expectations are exceeded, high satisfaction is reached (Oliver 1981; Swan & Trawick 1981). Thus, it can be acknowledged that customer expectations are directly related to the satisfaction or dissatisfaction of the customer in regard to the product or service that they have consumed or are consuming (Nicolae, Tănăsescu & Popa, 2013).

Nonetheless, it has become known that surpassing customer expectations is crucial to reach customer satisfaction (Ofir & Simonson, 2007), and if companies are not able to uphold their standard to meet or exceed their customers' expectations, it will result in dissatisfaction (Ofir & Simonson, 2007). However, customer satisfaction is essential for companies since it can, along with high service quality, provide value for the company by assisting in gaining competitive advantage in the market and increasing profitability (Moslehpour, Wong, Lin & Le Huyen Nguyen, 2018). Therefore, it is important for the organization to understand and study the customers' expectations in order to make an effort to keep them fully satisfied.

Moreover, by measuring consumer expectations and understanding how they are developed, one can effectively understand and manage these expectations (Armantier, Topa, van der

Klaauw & Zafar, 2017). However, a contradicting argument can be discussed as well. As mentioned by Ofir and Simonson (2007), companies must be attentive when exploring customers' expectations as previous research has been found suggesting that asking customers about their expectations of a product or service before their purchase can backfire (Ofir & Simonson, 2007). The authors further mention that the rationale behind this occurrence is that when customers are asked about their expectations beforehand, they tend to start looking for negative attributes in the product or service and end up having a negative experience (Ofir & Simonson, 2007). Moreover, the motivations behind this behavior relates to the fact that expressed expectations have a tendency not to be met, and so when customers essentially communicate these expectations, they are more likely to have a worse experience (Ofir & Simonson, 2007). Hence, companies need to keep this issue in mind when exploring customers' expectations.

Moslehpour et al. (2018), suggest that companies should recognize that people are generally diverse and interpret things differently. Thus, it comes as no surprise that customers are diverse too and so are their expectations (Moslehpour et al., 2018). Nonetheless, the authors mention that in order for companies to outshine their customers' expectations, they need to provide products and services that fit with the customers characters and likings (Moslehpour et al., 2018). According to Hofstede (1991), the cultural background of the customer also has an effect on their perceptions, expectations, intentions, choices and behavior. Respectively, this factor should be taken into account as well when companies are determining which products and services are appropriate for the customers (Hofstede, 1991).

2.2.2 Expectation Management

Expectation management could be described as a method that could be utilized when attempting to evaluate and even possibly foretell consumers expectations (Armantier et al, 2017). By doing so, and later trying to create a better experience for the customer that meets these expectations, greater satisfaction can be achieved. As Kopalle, Lehmann and Farley (2010) explain, a person or organization might actually use their knowledge of consumer expectations in their favor by for example lowering expectations during specific times in order to hopefully get an even stronger reaction when they finally meet the customers actual expectations (Kopalle, Lehmann & Farley, 2010). The authors further mention that one could also make consumers wait longer than anticipated before providing them with the product or service that they expect in order to increase their level of satisfaction when they finally do get what they have been waiting for (Kopalle, Lehmann & Farley, 2010). Both these strategies have previously been proven effective in order to manage the consumers expectations.

In this case for ICA, by further understanding what ICAs customers expect from the organization, satisfaction could be promised and granted. Thus, this part of the literature will positively impact the research by providing valuable and relatable information about

customers. However, a gap in the literature can be detected when it comes to studying the expectations and loyalty programs, especially when focusing on a specific sector like the Swedish retail sector.

2.4 Customer Engagement

To be able to answer the research question, there is a need to understand the concept of customer engagement since there was a big discussion surrounding the phenomenon and a big part had to do with the engagement by the customer who displayed various emotions, both in real life, but especially online. Customer engagement is not a new concept when discussing business relationships (e.g. Harvey 2005; Haven 2007 cited in Brodie, Hollebeek, Ilic & Juric, 2011). Hollebeek (2011), explains that customer engagement comes from social science, more specifically from "psychology, sociology, political science and organisational behaviour" (cited in Moliner, Monferrer-Tirado & Estrada-Guillén, 2018, p. 389).

Behaviors such as customer engagement are becoming more important (Beckers, Doorn & Verhoef, 2018). The concept of customer engagement has come to developed in the last decade (e.g. Harvey 2005; Haven 2007 cited in Brodie, Hollebeek, Ilic & Juric, 2011), thanks to digital technology and social media (Gupta, Pansari & Kumar, 2018; Jayasingh, 2019). This has facilitated the possibility for customers to have a discussion of a brand and contribute to the business (Gupta, Pansari & Kumar, 2018; Jayasingh, 2019). For example, through customer suggestions, a company can develop (Carlson, Rahman, Voola & De Vries, 2018). Customer engagement has come to have a role in co-creating of the customer experience and the value of it (Brodie, Hollebeek, Ilic & Juric, 2011).

In this study the term is taken a standpoint from previous research by Beckers, van Doorn and Verhoef's definition: "Behaviors that go beyond customer transactions" (Beckers, van Doorn, Verhoef, 2018, p. 367). It can be described as customer engagement behaviors beyond the purchase, with its starting point from the motivational drivers, for example, behaviors such as customer to customer interactions, word-of-mouth, writing reviews and blogging activity (Van Doorn, Lemon, Mittal, Naß, Pick, Pirner, & Verhoef, 2010). For example, customers engagement on social media can be explained as:

"the degree to which a person participates in and relates to an organisation, the organisation's offerings, and activities through social media sites, which goes beyond service encounters and transactions" (Hall-Phillips, Park, Chung, Anaza and Rathod, 2016, p. 485).

Brodie et al. (2011), claims that through the online brand community, customers can become an active member of the brand communication by expressing both their satisfaction and loyalty for a brand, for example, by recommendations (Brodie et al., 2011). Customer engagement can

also be referred to as the emotional attachment customers can experience, both by repeated and ongoing interactions with a business (Bansal & Chaudhary, 2016). The author further explains that engagement occurs when a customer is excited, satisfied and also through their loyalty towards a brand (Bansal & Chaudhary, 2016).

From a manager's point of view, customer engagement is necessary for the management to invest more in (Bruneau, Swaen & Zidda, 2018). The authors argue that the 'customer engagement perspective' is essential, since it is crucial to pay attention to customer engagement in the loyalty program in order to understand its effectiveness (Bruneau, Swaen & Zidda, 2018). The authors also mention that an objective for a company can be to increase customer engagement through its loyalty program (Bruneau, Swaen & Zidda, 2018). Grewal (2019), emphasizes on engaging the customers, there is a need to have a loyalty program that has a clear commitment. The author further mentions that an engaged customer is a loyal customer (Grewal, 2019). He also suggests that retailers should engage with their customers, as it can result in a long-term relationship, which can not only result in greater profitability, but enhance loyalty and commitment (Grewal, 2019).

The previous chosen research has come to prove that engagement can go beyond transactions. In the case of ICA, it was evident that the engagement from customers did go beyond the transaction. The engagement started a big discussion about the new conditions in the loyalty program. The gap that is needed to investigate more is both the attitudes and behavior in relation to their engagement in the chosen case. It is also of interest to investigate if there is a difference in the engagement in the real world, and in the engagement online. Furthermore, to see if there is a cultural aspect to the engagement of the case. The concept of customer engagement is a great alternative to help to understand the phenomenon of this study.

2.4.1 Conceptual Model of Customer Engagement into Value Creation and Customer Loyalty

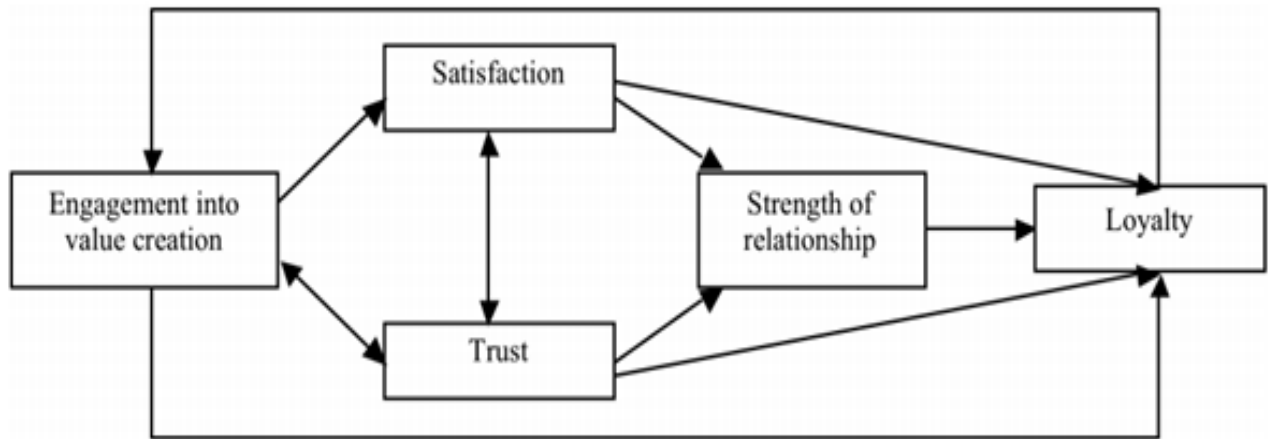
This conceptual model acts as a sort of summary for engagement, loyalty, and satisfaction, as the model links the concepts together, and is seen as a good tool to demonstrate the relation between the various concepts (see Image 1: Conceptual Model of Customer Engagement into Value Creation and Customer Loyalty). According to Banyte & Dovaliene (2014), the demand from customers is increasing, and their participation is present in the creation of both services and products (Banyte & Dovaliene, 2014). The model by Banyte and Dovaliene (2014), highlights and showcases the relation between 'customer engagement into value creation and customer loyalty' through the two constructs and the links between them, both direct and indirect. The conceptual model highlights the "relations between customer engagement into value creation, and customer loyalty reveals not only the relations between the main constructs

of the model” (Banytes & Dovalieneb, 2014, p. 488), but also showcases the intermediate variables and their importance (Banyte & Dovaliene, 2014).

The model consists of two parts. The first part is the structure part, which has its foundation from various authors (Auh, Bell, McLeod & Shih, 2007; Rajah, Marshall & Nam, 2008; Grisseemann & Stockburger-Sauer, 2012 cited in Banyte & Dovaliene, 2014), through the relations between their different construction merged into the model (Banyte & Dovaliene, 2014). The second part of the model is the application of customer engagement, which is based on Verhoef, Reinartz, and Krafft (2010), model together with the different versions of views of customer engagement from the previous mentioned authors (Auh et al., 2007; Rajah, Marshall & Nam, 2008; Grisseemann & Stockburger-Sauer, 2012; Verhoef, Reinartz, & Krafft, 2010 cited in Banyte & Dovaliene, 2014), They describe engagement in various ways, such as co-production, co-creation and the degree of co-creation (Banyte & Dovaliene, 2014).

When it comes to customer loyalty, it can be an outcome of customer engagement in the value creation and is seen as necessary for the activity of the company (Banyte & Dovaliene, 2014). One suggestion was one-dimensional through customer intentions and integrated W-O-M recommendations (Grisseemann & Stokburger-Sauer, 2012 cited in Banyte & Dovaliene, 2014). Alternatively, it can be seen as two-dimensional with both behavioral and attitudinal loyalty. Rajah, Marshall and Nam (2008), has contributed to the intermediate variables in the model, which considers trust and customer satisfaction since this is the foundation to create a long-term relationship (Rajah, Marshall & Nam, 2008 cited in Banyte & Dovaliene, 2014).

The relation between the links between the two constructs in the conceptual model was seen as different from the authors, for example, by empathizing on “customer engagement into value creation and customer loyalty” (Auh et al., 2007 cited in Banyte & Dovaliene, 2014, p. 487), and also “the dependence of customer loyalty on a higher degree of customer engagement into value creation” (Grisseemann & Stokburger-Sauer, 2012 cited in Banyte & Dovaliene, 2014, p. 487). Additionally, the discussion of involving customers in the process, is seen as the base for developing a long-term relationship with the customers, which then can results in both loyalty and customer retention (Egan, 2011 cited in Banyte & Dovaliene, 2014).



(Image 1: Conceptual Model of Customer Engagement into Value Creation and Customer Loyalty by Banyte & Dovaliene, 2014).

The model by Banyte and Dovaliene (2014), has acknowledged previous research with its importance of customer engagement concerning the value creation and customer loyalty through satisfaction and trust. However, there is a gap in the model regarding the relationship between dissatisfaction and customer engagement in relation to customer loyalty in the context of a loyalty program from a food retailer. Another gap in the model is that it does not either take into consideration how other customers can interfere with customers engagement and loyalty. And lastly, where the company affects both customer engagement and loyalty seen from customer engagement and loyalty programs.

3. Theoretical Framework

The following chapter will present the theoretical framework and includes a description of the chosen 'Satir Change Process Model' and motivations to why this model is useful and important for this study.

3.1 Satir Change Process Model

Theory can be seen as a “set of interrelated concepts, definitions, and propositions that explains or predicts events or situations by specifying relations among variables” (Office of Behavioral & Social Sciences Research, 2020), and is needed in order to understand behaviors, situations and events.

When searching for relevant theories to understand the phenomenon at hand, a few factors were taken into account. First of all, this study focuses more or less on the consumers. Accordingly, consumer expectations are thoroughly examined in this research as well as customer loyalty and engagement. This has all been done to allow further understanding of how changes in loyalty programs might affect the consumers' expectations. Since the perception of change is undeniable (Gross, 1994) and is indeed one of the main themes of this research, applying a change process theory seems to be an appropriate choice. Although the Satir Change Process Model by Virginia Satir is more commonly applied when it comes to studies about family therapy (Gross, 1994), this model could still be applied as a reference to understand how individuals process and adjust to change. Nonetheless, since Satir herself was a family therapy innovator and former president of the Association for Human Psychology (Gross, 1994), her expertise and knowledge within this area can be an indicator of credibility and trustworthiness.

In this model, the general aim is to be able to change the behavior of individuals and assist them in transforming their basic beliefs (Sayles, 2002). However, in the case of this study, the model will be used as a tool to understand the behavior and the process of customers who are going through changes, specifically in a loyalty program. By understanding this process from a therapeutic way, it might help to understand the unusual case of ICA and the considerable chaos that it caused. This could further facilitate the development of alternative methods that can be used by companies and retailers when they make changes in loyalty programs.

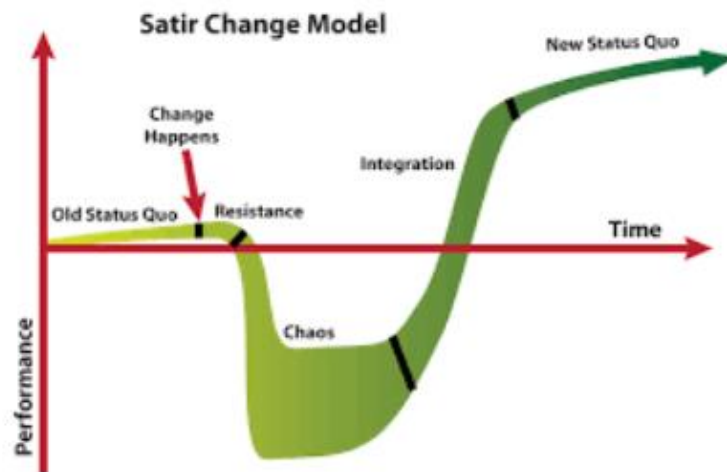
The change process model originally consists of six different steps or levels (Sayles, 2002), however, for this study, we will be using the version that includes the transformation phase which was introduced by Banmen (1998). The stages start with the *Status Quo*, then the *Foreign Element*, *Chaos*, *Transformation*, *Integration*, *Practice* and lastly the *New Status Quo* (Banmen, 1998; Satir, Banmen, Gerber & Gamori, 1991; Sayles, 2002).

The first stage, the status quo, is usually a place of balance and familiarity within a system and is commonly where the need for change is presented (Satir et al., 1991; Sayles, 2002). During the second phase, the foreign element, something new is introduced that might disrupt the norms of the status quo and is not considered part of the system (Sayles, 2002). Thus, it is important to create a safe space and security for individuals in this phase since people's expectations and beliefs have been built throughout the years during the status quo since a foreign element could create a sense of instability and can be met with resistance from those affected (Satir et al., 1991; Sayles, 2002).

Nonetheless, by taking people away from their familiar status quo, chaos is most likely to occur (Sayles, 2002). This explains the third phase of the change process model, which is the chaos phase. When transitioning into the stage referred to as chaos, individuals are on unfamiliar grounds. Although there is a healthy type of chaos in which individuals are willing to take the risk and step onto the foreign territory (Satir & Baldwin, 1983; Sayles, 2002), the uncertainty can create great fear for many others (Sayles, 2002). According to Satir et al. (1991), the chaos phase is an important part of the change process that needs to be experienced in order to move further and transition into the transformation phase (Satir et al., 1991).

During the fourth phase, the transformation phase, people start to acknowledge the change and can start processing it (Sayles, 2002). Consequently, previous expectations get reconstructed, and individuals are able to manage their feelings, and from there on, transformation takes effect (Sayles, 2002). Moreover, this step is followed by the integration and practice phases, which are meant to anchor and stabilize the changes and integrate the new foreign element and manage it (Sayles, 2002).

The last and final stage is the new status quo. In this phase, individuals have familiarized themselves with the newly introduced change which has now become the new norm (Sayles, 2002), meaning that this could be seen as the end goal of the whole process. This model can be further presented with a downward sloping curve that starts from the foreign element stage and goes further down to the chaos phase, as displayed in the image below (Image 2: Satir Change Model). From there on, the slope starts to flatten out and then diverts back up during the transformation stage with an aim towards the integration phase and finally reaching the new status quo. Furthermore, the attempted goal of this research is to flatten this curve and minimize the chaos phase by carefully examining the model and relating it to the ICA case and other empirical findings related to this study.



(Image 2: Satir Change Model by Pathak, 2019)

4. Methodology

The following chapter intends to give a clear picture of the chosen choice within the methodology, which is the foundation for the study. Therefore, this section both demonstrates the choices and the motivation behind them in the: research design, the methods for collecting data, the data analysis, the quality of the research, ethical consideration and lastly the limitations of the method.

4.1 Research Design

4.1.1 Ontology, Epistemology & Methodology

In order to explain the research process, the three metaphors by Easterby-Smith, Thorpe, Jackson and Jaspersen (2018), were used to describe the research process. The core of the research process is ontology, which refers to “the basic assumption that a researcher makes about the nature of reality” (Easterby-Smith et al., 2018, p. 61). This study tends to lean towards a relativist standpoint which views the phenomena depending on what perspective the researcher wishes to study it from (Easterby-Smith et al., 2018). Because it is of interest to study customers' perspectives on the phenomenon from multiple angles, a version of this research approach is considered suitable.

The second layer in the research process is epistemology, and it refers to the “assumptions about the best ways of inquiring into the nature of the world” (Easterby-Smith et al., 2018, p. 61). The epistemology choice tends to lean more towards a constructionist viewpoint. This choice aligns with a relativist ontology and aims to create a general understanding of the phenomenon (Easterby-Smith et al., 2018). Constructionist viewpoints can help to facilitate a theoretical generalization from a small number of cases (Easterby-Smith et al., 2018), and in this case a single case study of ICA. The generalization goes beyond the sample which can result in a richer deeper understanding of the phenomenon.

The third layer in the research process is the methodology which is “a combination of methods used to enquire into a specific situation”, it ties up the methods and research techniques to be able to provide a ‘coherent picture’ (Easterby-Smith et al., 2018, p. 61). The combination will allow investigating a specific situation (Easterby-Smith et al., 2018). In this study, the qualitative method is chosen. This since qualitative research “aims to develop knowledge on how participant’s understandings are created through patterns of social interactions” (Easterby-Smith et al., 2018, p. 229). The qualitative method was suitable since it highlights the participant's view and opinions on the subject through words by identifying patterns, that will create more in-depth knowledge on the phenomenon (Bryman & Bell, 2015; Graziano & Raulin, 2013). Other reasons for using a qualitative method is that it can be tailored to the situation (Eliasson, 2013), and adapt to the new information (Easterby-Smith et al., 2018).

Since the purpose is to draw general conclusions on the topic through customer expectations and attitudes, the qualitative method suits best.

The last and fourth layer is methods and individual techniques which include the process and instruments for both data collecting, making of the analysis which lands in the conclusion (Easterby-Smith et al., 2018). The data collection comes from interviews which helps to study the phenomenon.

4.1.2. Research Approach

When it comes to choosing a research approach, there are three different approaches to choose from deductive, inductive, and abductive (Patton, 2002). In this study, an abductive research approach is chosen, and it is a combination of a deductive and inductive approach (Dubois & Gadde, 2002). However, the abductive approach has a stronger connection to the inductive approach (Bryman & Bell, 2015). The abductive approach enables new findings along the research process to be included since it allows the researcher to go back and forward between theory and empirical findings (Frejes & Thornberg, 2015; Seale, Gobo, Gubrium & Silverman 2007). This is possible since this approach does not rely on a specific order (Seale et al., 2007), and is flexible, which results in that the research does not hold back by the limitations from an inductive or deductive approach (Patel & Davidson, 2011).

Frejes and Thornberg (2015), highlight that a study with an abductive approach will result in provisional answers, which enables the possibility for further research on the subject and develop the research (Frejes & Thornberg, 2015). The abductive approach suits the research process as semi-structure interviews is used (see more in 4.2.1 Interviews) and also for further research to be made on the phenomenon.

4.1.3 Case Study Method

The case study method is a common method within social research and in qualitative researchers (Denscombe, 2016). The choice of case study provides an opportunity to go in-depth and explain the phenomenon, which is the motive behind the choice to use a case study method in this research. According to Easterby-Smith et al. (2018), the case method is a research design which focuses on one or several events, organizations, or individuals in-depth, over a period in time (Easterby-Smith et al., 2018). According to Yin (2009), a case study method provides a more detailed and rich qualitative information (Yin, 2009), meaning it examines a present phenomenon in a real-life context (Yin, 2003). The purpose of a case study is to "highlight the general through looking at the specific" (Denscombe, 2016, p. 91). When a research question is based on 'how' or 'why', a case study approach is considered suitable (Yin, 2003). The case study method was chosen since the research question is based on 'how' and since it harmonizes with the study's aim which is to investigate the case of a loyalty program

that did change, and it is in the context of ICA. This case study is a single case study, and it goes in line with one of Yin's (2009), categories of case studies in the form of explanatory design, which means that the study seeks to gain an explanation of a situation or/and problem (Yin, 2009). According to Gummesson (2000), explanatory is a strategy that facilitates the research process in a company (Gummesson, 2000). The background of the single case is that the loyalty program of ICA underwent a change and introduced a new version of their loyalty program called 'stammis' (Holmberg, 2020). The sudden change created a massive reaction from the public, and it became headline news, as several customers displayed their dissatisfaction over the situation (Holmberg, 2020, Peterson, 2020, Sundberg, 2020). (see more in 5. Empirical Findings & Analysis)

Criticism against single case studies is that it is not generalizable, However, as Lipset, Trow and Colman (1956) stated in their single-case research "the goal is to do a 'generalization' and not 'particularizing' analysis" (Lipset, Trow & Coleman, 1956 cited in Yin, 2018, p. 20). This mindset was chosen for this study as the goal was to generate insights for retailers and not only ICA. It is argued that single cases are suitable when the purpose is to study a group of people and if the research is based on an old concept that has a proven established relationship between each since before (e.g. Yin, 2003). In this case, the purpose is to get customers opinions and other individuals that were engaged in the discussion on the phenomenon. Moreover, as mentioned earlier the concepts are not new (see 2 Literature Review), however, the change that was in focus in the loyalty program explores a new connection, and this makes the single-case choice appropriate.

Easterby-Smith et al. (2018), state that some single cases can be seen as 'uniquely interesting', for example, if the company does something significant, better or worse (Easterby-Smith et al., 2018). According to Yin (2018), a single case can be chosen by its nature of the case, such if it is an extreme and unusual case. If the single case takes characters of extreme and unusual, it can generate value to other people beyond the context of the case (Yin, 2018). The case of the changed loyalty program from ICA is seen as a big debate case and to some extent, an 'extreme' case due to the big reactions for customers and in the media, since the change can be referred to when a loyalty program goes wrong. From this perspective, this specific case is of interest.

A case study that tends to have a character of a constructionist viewpoint is based on several different aspects (Easterby-Smith et al., 2018). Firstly, through direct observation and personal connections, and this is often generated through interviews (Easterby-Smith et al., 2018). Secondly, it takes place in a single organization and involves a sample of individuals and can focus on behaviors in groups or in an organization (Easterby-Smith et al., 2018). Lastly, the data collected concerns of observations and retrospective, which accounts of what has happened over a period (Easterby-Smith et al., 2018). In this study, the chosen case of ICA is an isolated incident that is the central phenomenon. This study can give a rich picture of this incident through a small sample of interviews with individuals. Together they will facilitate different aspects to be able to understand the phenomenon.

4.2 Method for Collecting Data

4.2.1 Interviews

One of the methods for collecting data is through interviews, and the purpose is to explore the individual thoughts, motives, and experience of a specific situation. The qualitative interview was an appropriate choice since it is a study of explorative nature, which involves open-ended questions (Easterby-Smith et al., 2018). The qualitative interviews aim to "capture the meaning and interpretation of the phenomena in relation to the interviewee's worldviews" (Kvale & Brinkmann 2009 in Easterby-Smith et al., 2018, p. 179). Quinlan (2011), claims that qualitative interviews can be seen as a conversation, since the interviewees are allowed to go in the different directions they feel for and give personal examples (Quinlan, 2011). In this study, it is appropriate to use interviews because it is of interest to get individual answers on the phenomenon. The various answers facilitate the possibility to achieve a broad perspective on the subject.

The interview method chosen for this research is of a semi-structured character, with open questions, to be able to have a flexible conversation (Bryman & Bell, 2013). This method allows the interviewees to speak more freely around the subject, which can result in individual viewpoints of the phenomenon and also explanations to why they have that opinion (Easterby-Smith et al., 2018; Quinlan, 2011). This choice of the semi-structured interview also considers who will answer the questions (Bryman & Bell, 2015). Quinlan (2011), adds that this type of data from interviews enables for richer data, however it can be complex to interpret (Quinlan, 2011). The reason for choosing semi-structured interviews was to make it possible for the interviewer to ask additional questions to get a more clear picture of the situation, which resulted in the choice being suitable since it gave the possibility to adjust to the situation within the interviews.

In this research process twelve interviews were conducted in total. The first four interviews were a part of a pilot study for this research and are marked with a star * in table 1 (see Image 3: Table Over all Interviewees in 4.2.1 Sampling Method for Interviews) which showcases all the participants from the interviews. In addition, eight more interviews were conducted during this research process before saturation was reached. The longest interview was approximately 45 minutes and the shortest interview was approximately 20 minutes. However, the average time for the interviews lasted between 40-45 minutes. Moreover, in this study the interviewees were given anonymity and were referred to a combination of a number and letter in the analysis part, for example, 1-A. This since it is more relevant to showcase what is said, rather than who said it. By having relevant background information of the interviewees (see Image 3: Table Over all Interviewees in 4.2.1 Sampling Method for Interviews), it is considered as enough of personal information to be able to analyze their opinions and underlying motivations of the phenomenon. The interviews were conducted by both researchers. One reason behind this

choice was firstly due to the time limit of this study as it is time consuming. Therefore, by both researchers conducting the interviews separately, the process was more effective. Another reason why there was a division of conducting the interviews was due to making the chosen participants that are a part of the non-random sampling (4.2.1 Sampling Method for Interviews) feel more comfortable. It helped to facilitate a more natural conversation as there was no stranger that conducted the interviews. However, this could have influenced the trustworthiness of this study (see more in 4.4.3 Other Criteria's).

According to Easterby-Smith et al. (2018), the role the research has is to lead the interviews by acting as a moderator, and the key is to have the ability to recognize what is of relevance. The author's emphasis on that the interviewer needs to be sensitive to adapt to the events in the interviews (Easterby-Smith et al. (2018). Kvale and Brinkmann (1996), have identified nine different types of interview questions that can be used when conducting interviews. These include introduction questions, direct questions, indirect questions, follow up questions, probing questions, structuring questions, interpreting questions and lastly silence (Kvale & Brickman, 1996). All of these different types of questions were used during the interviews in this study.

However, as every interview is unique and the base is semi-structured, depending on the conversation with the interview objects, these different types are used when it is suitable. The purpose is to let the interviewees speak freely, and the flexibility in a semi-structured interview makes it possible for the interviewees to add their own thoughts and reflections, and also makes it possible for the interviewer to guide the interviewees if necessary. Since this study is interested in customers' expectations on a change in a loyalty program, semi-structured interviews generate a conversation on the topic which is considered a good match to achieve knowledge to support the customer perspective on the topic.

Moreover, to avoid bias when conducting interviews, it is of essence that the interviewer avoids projecting their own opinions, feelings, and judgments, since it can influence the response from the interviewees (Easterby-Smith et al., 2018). Furthermore, Easterby-Smith et al., 2018 mentioned that recording the interview can help to minimize bias. In this study there was a relationship between the interviewees, and which might have resulted in bias when interviewing (see more in 4.6 Method Limitations). However, to try to reduce the bias, recording of the conversations were made which will be helpful to try to minimize bias when transforming oral into written words (see more in 4.4.1 Validity).

Another important component, in addition to the interviewer's skills are the location of the interview, which can have an impact on establishing trust and create a natural social interaction (Easterby-Smith et al., 2018). The location was in a way chosen by the interviewees themselves as the interviews were conducted over Skype, phone, and face to face interviews in person. The participants could choose themselves where they wanted to be during the interview. The

participants were all at home during their interview. This can have a positive impact on the interviewees since when the interviews are in their own environment, they might feel a bit more relaxed, which can generate a more transparent conversation since the setting can influence them to speak more freely.

The reason this is considered the best choice for this study is first that interviews make it possible to come closer to the subject through conversations with individuals. It creates a deeper understanding and knowledge of customers' expectations on a change in a loyalty program, and not only on the surface. Furthermore, this study uses a case study method, and by adding interviews to the mix, it is an excellent supporting method that works well together with the case study method. The method of interviews can also help to answer the research question since the topic is related to customers, and it is of the essence to get their picture of the phenomenon through conversations with them. The choice of semi-structured interviews was a great choice since it corresponds well with the purpose of this study.

4.2.1.1 Interview Guide

According to Bryman and Bell (2015), in order to conduct the interviews, an interview guide was developed from the research purpose and research questions. The authors further explain that an interview guide will help to guide the interviews towards the topic through different themes and potential questions developed from the literature review (Bryman & Bell, 2015). The interview guide has five themes: Loyalty Programs, Customer Loyalty, Customer Engagement, Customer Expectation and Expectation Management (see Appendix 1. Interview Guide). This study is of the explorative character, which means that questions can be modified during the interview process to be able to cover new perspectives (Kvale & Brinkmann, 2009), on the phenomena. This was done for example after conducting the pilot study, as questions were moved into another section of the interview guide. The semi-structured interviews also mean that the interview guide will not be followed strictly as it is flexible to suit the conversation with the interviewees. The interview guide was often translated into Swedish since most people were more comfortable with Swedish. However, two of the interviews were conducted in English directly from the start as the interviewees were comfortable with English.

4.2.1.2 Recording and Transcribing of Interviews

A part of the interview process is recording and transcribing. A recording device makes it easier for the researcher to be 'in the moment', and not having to stress about missing parts (Bryman, 2016). The interviewer becomes more alert and can follow the interviewees easier in the conversation (Bryman & Bell, 2015). Furthermore, it also makes it easier for transcribing the interviews (Bryman & Bell, 2015), and according to Easterby-Smith et al. (2018), recording

can help to avoid bias in the study and reduce misshape of the data from its origin and stay true to its originality (Creswell & Poth, 2018). Ethical principles are of importance when protecting the participants to show them respect and make sure the participants give their consent to use the data in the specific study (Bryman & Bell, 2007 cited in Easterby-Smith et al., 2018). Before starting the recording, the interviewees that were chosen for the interviews were first informed of the nature of the study and that the material was going to be used in a study that is being published. After they gave their approval the interviewees were also asked for consent to be recorded. Only after interviewees gave their full approval to be recorded, the interviews were started. In this study, a recording app on mobile phones was used to record the interviews.

As stated by Bryman (2016), it is important to not only listen to what the interviewees say but also how they express themselves (Bryman, 2016). Since the interviews were done over skype, the body language of the participants could also be studied and helped to form the conversation. However, in six of the interviews, skype was not an option due to various reasons such as inconsistent video quality, or that it was not accessible for various reasons. Therefore, the interviews were in some cases continuing only in audio over skype, while others were over a phone which meant that the tone of the voice was needed to pay even more attention to. In three cases face to face interviews were made as this was a suitable choice for these interviews, which facilitated that the body language could still be studied.

After conducting the interviews, transcription was made. The transcription resulted in 47 pages in total for this study. As mentioned, some of the interviews were conducted in Swedish, and those were transcribed into Swedish at first and the three who was made in English was transcribed into English directly. Then for the purpose of this study, the transcribed interviews in Swedish were translated into English and this was made in the fourth stage of coding and analyzing data (see more in 4.3.2 Coding and Analyzing Empirical Material). Furthermore, a way to come closer to the data is by the researcher transcribing the material themselves, since it is easier to identify themes (Bryman, 2016), In this study, the transcription of the interviews were made by the two researchers of this study and no external help or tool was used. For full transcribe interviews see Appendix 2. Transcribed Interviews.

4.2.2 Sampling Method for Interviews

The sampling method for collecting data in the semi-structured interviews was a mix of two sampling methods, purposive - and convenience sampling (Easterby-Smith et al., 2018). Purposive sampling is a strategy where the participants are included on specific criteria that are defined from the start, and after evaluation, the participants are included (Easterby-Smith et al., 2018). Firstly, the participants must fulfil the criteria of the first sampling method, the purposive method. The participants were selected on the following criteria's:

- Swedish
- Member in a loyalty program from a Swedish food retailer
- The individual that does the shopping in the household

Moreover, the participants were secondly chosen on the basis of the convenience sampling method as a complement to the first method strategy, since convenience and easy access was needed due to the circumstances (see more in 4.6 Method Limitations). All the participants are known by the researchers beforehand and are considered non-random. The limitation of non-random in the convenience sampling method was that everyone could not be chosen, and it can be seen as an exclusion that might have resulted in a not so broad and diverse group.

According to (Easterby-Smith et al. (2018), a non-random sampling method can be seen as a reflection of the researcher's own social network. However, the chosen sample was a mixed group of various ages, genders and backgrounds (see Image 1: Table of all Interviews), which enables not only a broader perspective, but this sample group is a good representation, since it is diverse. It also enables the possibility to receive different perspectives on the phenomenon, which goes in line with the constructionist choice and the purpose of the study (Easterby-Smith et al., 2018). The table display all interviewees:

| Nr. | Interviewees | Gender | Age | Date | Time | Type of household |
|------------|---------------------|---------------|------------|-------------|-------------|--------------------------|
| 1 | (1-A*) | Female | 23 | 2020-03-19 | ~ 45 | Single |
| 2 | (2-B*) | Female | 27 | 2020-03-19 | ~ 45 | Couple |
| 3 | (3-C*) | Female | 68 | 2020-03-20 | ~ 30 | Senior couple |
| 4 | (4-D*) | Female | 56 | 2020-03-20 | ~ 20 | Family |
| 5 | (5-E) | Female | 29 | 2020-04-19 | ~ 45 | Single |
| 6 | (6-F) | Female | 76 | 2020-04-22 | ~ 45 | Senior couple |
| 7 | (7-G) | Male | 73 | 2020-04-22 | ~ 25 | Senior, family |
| 8 | (8-H) | Male | 57 | 2020-04-26 | ~ 40 | Couple |
| 9 | (9-I) | Female | 50 | 2020-05-08 | ~ 45 | Single |
| 10 | (10-J) | Male | 28 | 2020-05-04 | ~ 20 | Couple |
| 11 | (11-K) | Female | 30 | 2020-05-04 | ~ 25 | Couple |
| 12 | (12- L) | Female | 77 | 2020-05-05 | ~ 45 | Senior couple |

(Image 3: Table of all Interviewees)

Furthermore, since the participants meet the criteria for both sampling methods, the individuals were chosen for interviews and are considered good candidates for the study. Since they can contribute with a different perspective on the subject.

4.3 Data Analysis

4.3.1 Interpretation of the Analysis

To interpret the data, a hermeneutic approach was chosen, and it can, for example, be an interpretation of texts, experiences, symbols, and actions (Wallén, 1996). The choice of hermeneutic approach also harmonies with a constructionist epistemology (Easterby-Smith et al., 2018). The authors further stress that the material, in this case the data from the interviews should be understood in the setting that it is written in (Easterby-Smith et al., 2018). However, they also highlight that there is a possibility that there is “no single correct interpretation” since both the interpretation of writing and the reading is seen as ‘context-dependent’ (Easterby-Smith et al., 2018, p. 82). Since this study does not result in absolute truth, but rather an understanding of the chosen phenomenon, it goes in line with a hermeneutic interpretation method.

According to Patel and Davidson (2011), the hermeneutic approach is putting together the whole with the parts, this to create an understanding of the chosen phenomenon. Firstly, it starts with getting an overview in the interviews, then understanding the meaning of the text, and analyzing part for part. Lastly, interpreting the relation to the holistic view. This process is described more in detail in 4.3.2 Coding and Analyzing Empirical Material. The interpretation process can be explained as the circular interpretation process (Backman, Gardelli, Gardelli & Persson, 2012). When analyzing some parts, it can give a new understanding of the whole, and the other way around. By going back and forth in the data analysis, it can be seen as a form of interplay to analyze data from different perspectives. It facilitated an overall understanding and goes in line with the abductive research approach (Frejes & Thornberg, 2015; Seale, Gobo, Gubrium & Silverman 2007).

When it comes to the understanding of the meaning, Backman et al. (2012), explains the researchers have an ‘understanding horizon’, which means that the researchers own unconscious and conscious perceptions, values and attitudes (Backman et al. 2012). The researchers’ fusion of horizons’ can have been impacted by the researcher not being completely objective in the interpretation of the data. It can have had both a positive and negative effect on the interpretation. Unconsciously, the researchers may have influenced the significance of respondents’ responses (see more in 4.4.4 Reflexivity). On the other hand, the researcher’s pre-knowledge can have helped to understand. Which goes in line with Patel and Davidson (2011),

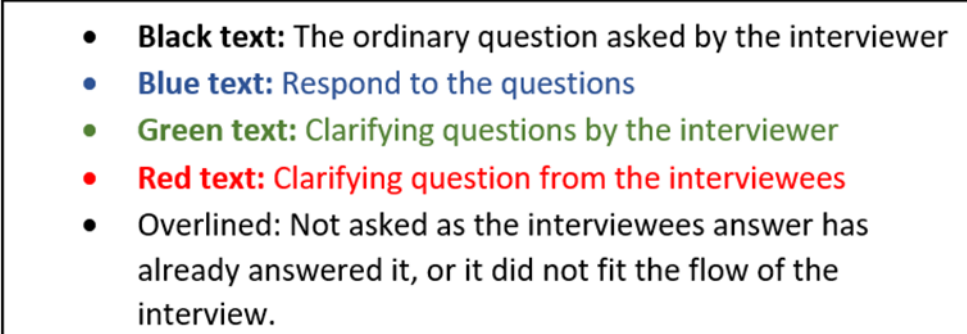
statement that researchers can be helped through their subjectivity in a hermeneutic approach since the previous knowledge can be helpful to understand the data better.

4.3.2 Coding and Analyzing Empirical Material

After conducting the transcription, the interviews were read through several times to try to get an overview of the content from each interview. A metaphor for the analysis process can be Lego building, there is not a given way to categories the pieces before starting to build, and there is more than one way to connect the pieces (Rennstam & Wästerfors, 2019).

”...every sorting process serves as a preparation for different projects. A project where color plays an important role is facilitated by sorting according to colour, whereas other project may be facilitated by sorting according to the function” (Rennstam & Wästerfors, 2018, p. 70).

After the transcription phase, the text in the data collected from the interviews was color-coded to identify and visualize who said what, and what question was not asked thanks to the flow in the interviews (see Image 4: Color Coding in Transcribing Phase). This step was done before the categorization process in the analysis process.

- 
- **Black text:** The ordinary question asked by the interviewer
 - **Blue text:** Respond to the questions
 - **Green text:** Clarifying questions by the interviewer
 - **Red text:** Clarifying question from the interviewees
 - **Overlined:** Not asked as the interviewees answer has already answered it, or it did not fit the flow of the interview.

(Image 4: Color Coding in Transcribing Phase)

The analysis process has mainly been based on Hedin’s (1996), process for analyzing qualitative data. The *first* step into categorizing the data for the analysis was to use the headlines from the interview guide when breaking down the interviews into smaller sections to get a better overview. The categories were: loyalty programs, customer loyalty, customer engagement, customer expectations and expectation management. The themes were used as a form of keywords, which were helpful in the process of categorizing the data (Hedin, 1996), from the interviews. This is showcased in Image 5: First Step in Categorizing of Empirical

Material, as the keyword is marked in turquoise and to the left side of the images are the headlines which are the smaller sections during this categorization stage.

The image shows a data analysis interface. On the left, there is a list of interview questions categorized by section (1-A, 2-B, 3-C, 4-D). On the right, the responses are displayed under the heading 'Data Analysis'. The word 'Loyalty program' is highlighted in turquoise in the response text.

Loyalty program

1-A

Det spelar ingen roll
menar du från matbutiker?
Om vi tar det mer som en hypot...

2-B

Ja då klassar vi det som med...

3-C

Hur är det med Coop kostar ...
Hur tänker du där?

4-D

Förklar igen, utveckla, jag för...
Är det bara matbutiker?

Data Analysis

Loyalty program

1-A

Loyalty programs

- How many loyalty programs are you members of? Of these, how many are food retailers? From food retailers it is ICA Maxi, City Gross och Hemköp. Och ca 15-20 från ungefär.
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?

Jag tycker om Kicks program, där de har olika nivåer som man kommer upp i, ju högre nivå

(Image 5: First Step in Categorizing of Empirical Material)

The *second* part of coding data was to identify themes in the data (Hedin,1996). Firstly in step two, all sections in each the interviews were inserted with the respondents identification number, for example 1-A, to facilitate a more clear view of who said what as all the text from the respondents was now listed under an interview question, for example ‘what makes you want to stay loyal’. To try to identify common keywords and patterns, turquoise highlighter was used to categories themes in what was said by the respondents (see Image 6: Second Step in Categorization of Empirical Material).

What makes you want to stay loyal?

- Jag menar deras program. Ofta är det så att de som jag märker att jag är medlem i, de handlar jag oftast av och jag ser att jag får **personliga erbjudanden** och du **email** ibland för dig med erbjudanden, det blir **exklusiva erbjudande** för dig som är medlem och då blir det alltid något lyxigt att vara exklusive. Att jag stannar medlem, i och med att jag inte betalar något, det gör inte mig något att jag är medlem för det kostar ju inte mig något, jag får ju erbjudande lite då och då. (1-A)
- Dels för att jag är **vanemänniska**, jag tänker det har fungerat länge varför ska jag byta, två för att det inte kostar någonting, så varför ska jag byta, varför ska jag ha flera när jag har ett som fungerar. Och jag känner att jag vet hur det funkar och vet vad jag får, det gör att man behåller det, varför byta ut något som fungerar. Det är den största anledningen. (2-B)
- Det är **lathet**, nej men, där jag varit medlem och fått för mycket och känt att det inte har varit relevant, där har jag gått ur. När du säger, **inte relevant**, är det då att du får **för mycket information** eller? Ja för mycket information. Jag känner att en 70 årig inte ska åka skidor, nej tack, men tack ändå.(3-C)

(Image 6: Second Step in Categorization of Empirical Material)

This way of categorizing (second step), from one section to another was used throughout, to see in which part the data was suited in. The researchers did go through each answer to the questions in the related section. Since the interviews were of a semi-structured character, this resulted in that there was a need to always look in other sections when going through the respondents answers, as the interviewees were allowed to talk freely, which resulted in that they could have indirectly already answered a question asked in under another heading.

The *third* step in the process was to code the data within each under category (Hedin, 1996). The categorization in this step is based on the researcher's interpretation of what goes well together, for example, the underlying meaning behind the words (Hedin, 1996). In this stage of categorizing sub-categories was identified by highlighting parts in various colors. Such as green highlight for an opinion. The underlying motives such a need was highlighted with pink. Lastly, if a sentence within a quote was more suitable somewhere else it was highlighted with orange, to be moved to another more suitable place (see Image 7: Third Step in Categorization of Empirical Material).

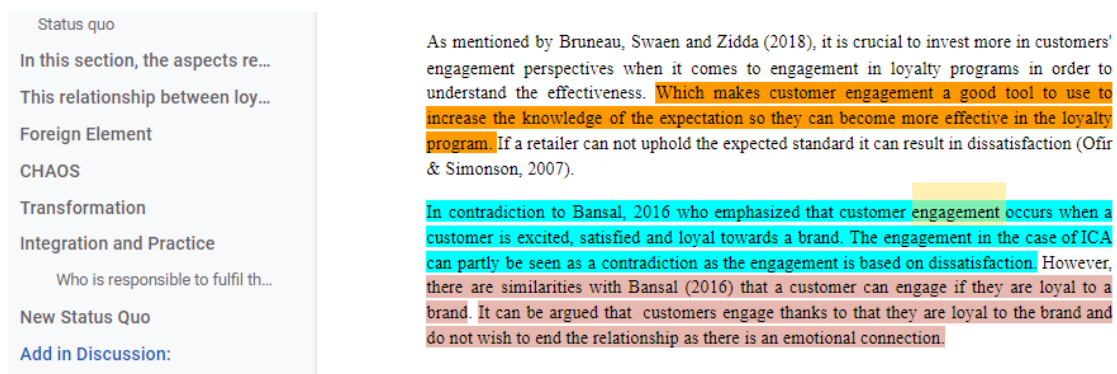
- och varje vecka får man som stammis olika erbjuden, rabatter och kolla vart det är extrapris. Jag brukar gå in kolla där och se att det är mycket rabatter (motivationsfaktor). Då åker jag heller till ICA och att handla än på hemköp på vägen hem från jobbet. (1-A). Nej, det ska vara rabatter som passar mitt behov. Vad jag vill ha, vad jag behöver och vad jag äter. Jag tycker ICA är duktiga att sprida ut behovet, varje vecka är det nästan någonting som passar alla. (1-A)
- Ja, det tycker jag. Vet jag att jag kan samla poäng och på så vis kan få ett tex ett värde, en check eller att man får information att de här varorna passar bäst, då blir det att man känner, varför ska jag byta när jag får de här fördelarna. Då blir det att man känner att man vill vara kvar. Allt annars känns ju ologiskt. Jag har alltid varit med i ICA, allt ifrån lojalitet, bankkort, scanning kort, smidigt på många sätt. (2-B)
 - Nej. (3-C) Jag tänker att om ICA som till exempel har gått över mer och mer till sina egna varor. Vilket irriterar mig, som lojal kund. Som kanske inte vill äta ICA basic i allting. Då får jag välja att gå till andra ställen där det inte är basic varor. (3-C)
 - De ändrade precis ICA:s, det upplever jag inte att det kom att förändra så mycket. För några sen ändrade de Coop. Det blev en jättestor skillnad till det sämre för mig. Där krävdes att man skulle handla för mycket mycket mer och de vänder sig som de flesta andra, för bara barnfamiljer. När man storhandlar, för man kommer aldrig upp i de poängen annars. (4-D) Ja, men HM ändrade ju också nyligen och där vet jag inte om det blev bättre eller sämre. Jag vet inte hur det blev där faktiskt. Det jag faktiskt minns är Konsum som blev betydligt sämre. Men det jag minns är att Konsum som blev betydligt sämre. (4-D).

(Image 7: Third Step in Categorization of Empirical Material)

The fourth and last step is Hedin's process (1996), is to search for patterns that can be connected to each other (Hedin, 1996). Firstly, parts from the chapter 2 Literature Review were inserted to the analysis to merge with the empirical findings. In this stage the Swedish quotes was translated into English. Furthermore, the categorization continued by dividing the parts up in similerters (pink highlight), contradictions (turquoise highlight) and contributions (orange

highlight) in each subcategory. After this was done all the sub head titles in the subcategories, that was from the beginning an interview question was changed into a new tile that suited the section better. For example, the two sections, ‘What makes you want to become loyal?’ and ‘What makes you want to stay loyal?’ was transformed into the ideal loyalty program.

The last step in this phase by the help of the structure from the chosen theory model ‘Satir Change Process Model’ (Banmen, 1998; Satir et. al, 1991; Sayles 2002). The subcategories of for example, ideal loyalty program was now merged into the steps of the chosen theory which were: Status Quo, Foreign Element, Chaos, Transformation/Integration/Practice and New Status Quo (Banmen, 1998; Satir et. al, 1991; Sayles 2002) (see Image 8: Fourth Step in Categorization of Empirical Material). Which resulted in chapter 5. Empirical Findings and Analysis and the discussion chapter 6. Managing Expectations and Flattening the Curve.



(Image 8: Fourth Step in Categorization of Empirical Material)

After conducting the analysis, the headlines were decided for each section. In this whole process, the researchers have together interpreted each step through a discussion, which also was helpful to reach consensus in each part (Hedin, 1996).

4.4 Quality of Research

When it comes to case studies, Yin (2009), argues that the concepts, validity, and reliability are good choices for measuring the quality of a study when using case study as a method (Yin, 2009).

4.4.1 Validity

Validity is essential to have in mind in every step throughout the whole process, to make sure the study is measuring what is supposed to be measured (Kvale & Brinkmann, 2014; Wallén, 1996). To be able to live up to the criteria for validity, critical thinking has been used from the

researcher's side to make sure the congruence between the choices made in every step of the process. This to reassure that it harmonizes with the research question. According to Easterby-Smith et al. (2018), the quality of the research has an effect from the epistemology choice, constructionist, and it affects both the design and conduct of this study (Easterby-Smith et al., 2018). The authors state that validity in constructionist viewpoint emphasizes on the use of the necessary amount of perspectives to be included (Easterby-Smith et al., 2018). The use of a mixed group for interviews and an interview guide that covers different aspects and was used in a flexible manner by not strictly following it has enabled the inclusion of different perspectives of the phenomenon.

According to Larsen, Kärnekull and Kärnekull (2014), a way to achieve high validity is through the choice of qualitative studies, since participants in interviews can give more information and their own explanations, which facilitate the possibility for high validity (Larsen, Kärnekull & Kärnekull, 2014). By using semi-structured interviews, the interviewees could speak freely and give different perspectives on the topic. The validity can be seen as high, even though it was a small sample from interviews.

Lastly, another aspect of validity is the transformation from oral into written words, which can have affected the final result (Kvale & Brinkmann, 2014), and the trustworthiness (see more in 4.4.3 Other Criteria's). The key is not to lose the correct meaning of what the interviewees said and how the data is interpreted and analyzed. In this study, the transformation from oral to written words was helped through the recording of interviews when transcribing, and this choice minimizes the risk of jeopardizing the interviewees real meaning of what was said in the interviews.

4.4.2 Reliability

Bryman and Bell (2017), divided reliability into internal- and external reliability. The internal reliability is referred to as the interpretation process (Bryman & Bell, 2017). Reliability can be used in various ways in qualitative studies, for example in the coding of the analysis when there is more than one coder in the process and also in the quality of the research (Creswell & Poth, 2018). The internal reliability can have been affected in various aspects. Firstly, since there are two researchers with different backgrounds, this can have affected the reliability. Secondly, in the transformation phase of language, in this case from Swedish to English, which was done in the coding and analysis stage (4.3.2 Coding and Analyzing Empirical Material), can have affected the reliability. However, the coding and analysis of the data was conducted together as a team to be consistent in our judgment through discussion, and this could have minimized deviations.

According to Wallén (1996), reliability can be seen from if the study is replicable (Wallén, 1996), meaning if similar observations can be reached through other studies (Easterby-Smith

et al., 2018). If that is the case, it is considered reliable (Wallén, 1996). Furthermore, Bryman and Bell (2017), refer replicable as external reliability. According to Kvale and Brinkmann (2014), it is difficult to achieve high reliability when using qualitative interviews since it is unlikely it will be interpreted as it depends on the researcher (Kvale and Brinkmann, 2014). It can be questioned if the study is replicable (external reliability) and would receive the same result since the use of semi-structured interviews with individual answers has been used. The likelihood that the interviewees would answer exactly the same in another study is unlikely, since the interview guide is not strictly followed, and the questions might be asked differently, and so the follow-up questions. However, the general discussion on the topic is replicable.

According to Bryman and Bell (2015), transparency is vital in all types of studies throughout the whole process (Bryman & Bell, 2015). What often is criticized in qualitative research is the lack of transparency in the process and what the researcher actually did, for example, in the analyzing phase (Bryman, 2016). In this study transparency is a mindset that was used throughout the whole study. To facilitate and achieve transparency the researchers have been demonstrating why the choices have been made for example in the sampling methods and in the recording of interviews. Also, by demonstrating the whole process of transforming raw data material into categories in the analyzing phase (see more in 4.3.2 Coding and Analyzing Empirical Material).

4.4.3 Other Criteria's

Generalizability addresses the extent to which for example observations from one context can be applied to other contexts (Easterby-Smith et al., 2018). Generalizability can in some cases be referred to external validity (Easterby-Smith et al., 2018). From a constructionist viewpoint a theoretical generalization can be made from a small number of cases (Easterby-Smith et al., 2018) and in this case a single case study of ICA.

It has been highlighted that trustworthiness is important in qualitative studies by Bryman and Bell (2017), and the different aspects of *trustworthiness* chosen for this study was *transferability*, and *credibility* (Bryman & Bell, 2017). Since the purpose of this qualitative study is to provide a richer understating of the phenomenon through a single case, trustworthiness is seen as important (Morrow, 2005).

Transferability is the extent that the result can be transferred into another setting and is seen as a parallel to external validity (Bryman & Bell, 2017). Firstly, this study result can be transferred to other food retailers that use various versions of a loyalty program, such as paid membership programs. Secondly, it can also be helpful for other retailers, sectors and industries that use loyalty programs when they are planning to carry out a change in their loyalty program.

Credibility can be seen as internal validity (Bryman & Bell, 2017). As mentioned in 4.2.1 Interviews and 4.4.1 Validity, the *credibility* in the phase of conducting the interviews can have

affected the trustworthiness and credibility as two different researchers did conduct the interviews. However, as the two researchers for example did practice on beforehand in how to ask a question, and what to avoid during interviews, the effect on trustworthiness is not seen as high.

4.4.4 Reflexivity

In social science, reflexivity can have several meanings (Bryman, 2016). When it comes to the quality of the analysis, reflexivity can be used as a critical mindset (Easterby-Smith et al., 2018). Reflexivity is a mix of the reflection and recursively, meaning it takes consideration to setting, the once performing the action, and how it shapes the outcome of the research (Hibbert, 2010; Schulz, Kajamaa & Kerosuo, 2015). Reflexivity has become a central element in qualitative research when it comes to both the collection and the representation of the qualitative data (Easterby-Smith et al., 2018), and is essential in qualitative research (Barrett, Kajamaa & Johnston, 2020). According to Anderson (2008), reflexivity is the:

“quality that enables the researcher to be aware of their effect on the process and outcomes of research based on the premise that knowledge cannot be separated in front of the knower” (Easterby-Smith et al., 2018, p. 229).

According to Alvesson (2013), reflexivity is a way to achieve both meaningful and useful findings in a study. Reflexivity is an ongoing process that involves reflection on personal understanding, social experiences, and interaction with others and the experience (Cunliffe, 2003). Reflexivity thinking was used throughout the research process by the researchers, especially during the coding and analyzing (see more in 4.3.2 Coding and Analyzing Empirical Material) the empirical material. Moreover, the researcher has from their best ability, been trying to be reflexive and consider other alternatives that go against their own viewpoints.

The researcher needs to think about their role and how it can affect the research process (Easterby-Smith et al., 2018), for example, the relationship between the interviewer and the interviewees (see more in 4.6 Method limitations). However, according to Verdonk (2015), it can be argued that the researcher is not aware of their own position, prejudices, and relationship to their cultural environment (Verdonk, 2015). The background of the researchers can have been affecting the study see more in 4.6 Method Limitations.

4.5 Ethical Considerations

Ethical principles are essential for all studies in social science (Bryman & Bell, 2007). They need to be thought of from the start of the design in qualitative studies since ethical issues can occur in various phases of the study (Creswell & Poth, 2018). This has been taken into consideration during the whole research process, for example as mentioned in the section 4.2.1 Interviews, the interviewees were asked for permission to be recorded and they were given anonymity through referring them to a combination of a letter and a number. This choice can be seen as an ethical principle to protect the participant's and their privacy (Bryman & Bell, 2007 cited in Easterby-Smith et al., 2018).

Another aspect important in relation to asking for permission of the interviewees to be recorded and then use the material in this study has to do with the rules and regulation on Lund University, since this study is a thesis in a master program and it is published on the university website. Lund university is a part of the Swedish education system, which requires public publication of a thesis and open access for the public (Johansson, 2020; Lund University, 2019).

4.6 Method Limitations

From the beginning, the strategy for collecting data was planned for interviews outside of different ICA stores in Lund, Sweden. But due to the global outbreak of the coronavirus pandemic, a need for a changed strategy was needed to collect data. Since the outbreak interfered in everyday life, the choice of interviewing people that had a connection to use was made and therefore the addition of a non-random sampling was used together with purposive sampling. This since easy access was a necessary criterion to be able to conduct the study. Qualitative research is often criticized for its subjectivity as the researchers own perception and interpretation can influence the process and result (Bryman & Bell, 2017). The background of the researchers can have been affecting the study and the result through the perceptions and interpretations made by the researchers.

Bryman and Bell (2017), also mention that there can be an issue with subjectivity if the researcher has a relationship to the interviewees, which can affect the process of interpretation due to the relationship. As there was a need to use a non-random sampling, the relationship with the interviews was inevitable. However, this sampling method was also an important factor to be able to carry out this research during the pandemic. Although, it is difficult to argue otherwise, then that it can have had an effect on the study.

Other limitations were that all interviews could not be recorded on the mobile phone and that all interviews were not used over skype. However, more follow up questions were asked to minimize the risk of not understanding it correctly since there was no recording to go back a double-check and even more effort was made to listen to how the interviewees said things.

5. Empirical Findings and Analysis

The following chapter will display the empirical findings along with the analysis. The empirical findings consist of a case study and interviews that are presented together in accordance with the steps of the theoretical model, the 'Satir Change Process Model'.

In this segment, the empirical material that has been provided through the interviews and the case study will be presented. Sections will be divided in accordance to the Satir Change Model that has previously been explained in the theoretical framework (Satir et al., 1991; Banmen, 1998; Sayles, 2002). Additionally, the case study of ICA (Holmberg, 2020; ICA, 2020a), will be explained and linked to each stage, following ICA's customers and the retailer's path through the different phases of the change process. By doing so, one can further comprehend how the process of change can affect the loyal customers of a retailer as well as the retailer themselves.

The first section will outline the status quo. In this phase, no changes have occurred yet and the customers have not been affected in any way. In the second section, the foreign element is introduced, which in this case is ICA's new loyalty program 'stammis'. The third section will outline the third phase of the Satir Change Process Model which is the chaos phase (Satir et al., 1991; Banmen, 1998; Sayles, 2002). During this phase, customers are unhappy with the circumstances and the retailer is trying to 'calm the storm' and the chaos that is happening due to the changes that were made. Lastly, the transformation, integration and practice stages will be presented in one section since in this case, they are seen as complementary and intertwined. At the end of the chapter, the end goal of the change process is achieved, which is the status quo.

Before starting this section, a brief background about the food retailer ICA will be explained. ICA Gruppen is a Nordic corporation that started a century ago in 1917 (ICA Historien, 2017; ICA Gruppen, 2020). Today there are stores in Sweden, Norway and in the Baltic region (ICA Gruppen, 2020). One part of the group is ICA Sweden, which does retail grocery business (Industri värden, 2019). ICA is one of the leading retail companies (ICA Gruppen, 2020), and has around 1400 stores across Sweden (ICA, 2020b). The stores are either owned by ICA themselves or as franchises by free ICA retailers which operate together with ICA Sweden (ICA Gruppen, 2020).

5.1 Status quo

In this section, the aspects regarding the first phase of the change process model, status quo will be examined. At this stage, the loyalty program at ICA was still the same as per usual which means that customers received a bonus check of 25SEK when they reached the lowest limit of 2000 points each month (Holmberg, 2020). In case the customer did not reach this

limit, their points would be transferred over to the next month (Holmberg, 2020). Since the customers received the basic benefits that they were expecting and that they had consistently been offered, they were satisfied and loyal to ICA as a retailer.

This relationship between loyalty programs, customer loyalty and satisfaction was highlighted by Zakaria et al. (2014). Accordingly, the respondents in this study agreed that good discounts and offers are what they generally expect to get out of the loyalty programs in order to be satisfied. Some supporting responses concerning these expectations include, “*varied and good discounts.*” (11-K), and “*extra offers of course*” (7-G). Moreover, respondent 9-I explains that the loyalty program is seen as a discount system, where they can earn money by receiving bonus checks. Other respondents also mentioned that the staff's attitude, friendliness and engagement could also be a reason for a customer's loyalty (5-E; 6-F; 7-G; 8-H; 12-L) as well as the availability of products (6-F; 7-G; 12-L).

As previously mentioned, the phase of the status quo is commonly the phase in which individuals are familiar with the settings. This goes hand in hand with the empirical findings regarding that customers appreciate and expect to re-experience the usual assortment of products in the store and recurring offers (5-E; 8-H; 12-L). Respondent 8-H clarifies this point further by giving an example with regards to the food retailer ‘Coop’:

“It has to do with experiencing the same thing again. That they have the goods that you want. The problem is that when I became loyal, Coop had another assortment. Then they got a new CEO and they got rid of a lot of products, and it became more of a standard shop. Now I often do not choose Coop, because everything is no longer there” (8-H).

The respondent clearly suggests that it is important to offer the same things over and over again in order to make customers re-experience what they have been experiencing from the beginning. This keeps the customers satisfied and keeps them loyal to the store and their loyalty program. This concept of behavioral customer loyalty, which is based on repurchase behavior, is considered to be a significant aspect in customer loyalty (Cheng, 2011). To just have an offer as a onetime phenomenon, is not generally appreciated. In addition, the previous experience and satisfaction shapes and predicts the expectations of future experiences (Meirovich & Little, 2013; Ofir & Simonson, 2007). Which means that the status quo includes the minimum expectations that the customers want to re-experience in the future.

Additionally, other important factors that are expected from a loyalty program were expressed, such as good service, which consists of the staff's attitude, friendliness and engagement (5-E; 6-F; 7-G; 8-H; 12-L). Respondent 8-H mentioned that “*it is also important that the staff is nice and accommodating, and that is the reason why I have chosen Coop since they know and see*

you.” (8-H), which highlights that the staff can make customers choose to be loyal to the retailer.

The status quo includes the familiar part of the loyalty program (Satir et al., 1991; Banmen, 1998; Sayles, 2002). Customers know what they get, and they expect that they will always get the same things as they usually do. In the case of ICA, the above-mentioned expectations seem to have been met during the phase of the status quo since customers were satisfied with the retailer and their loyalty program. However, the issues arose in the second phase of the change process, namely, when the foreign element was introduced.

5.2 Foreign Element

During the second phase of the change process model, a foreign element is announced and introduced (Satir et al., 1991; Banmen, 1998; Sayles, 2002). At this stage, individuals will start reacting to the changes and try to understand them. Disruptions are most likely to occur in this phase since introducing a foreign element might create a sense of instability (Sayles, 2002). According to the ICA case, the foreign element that is being introduced is ICA’s new loyalty program “Stammis”.

On the first of February 2020, ICA launched their new loyalty program (Holmberg, 2020: ICA, 2020c).

*“Become a stammis at ICA- Get More out of the Good Life” (ICA, 2020c)
(own translation).*

“We are going to spoil you! Bonus and benefits for you who are a stammis” (ICA, 2020d) (Own translation)

“Hurray! As ‘stammis’, we want you to get that little extra. Everything from fine prices on selected products and discounts from our partners, to smart everyday services that makes your life a little easier” (ICA, 2020d) (Own translation)

This new loyalty program eliminated the possibility for customers to save points and transfer them to the next month. If 2000 points were not reached each month, they would be zeroed and the customer would now need to start over each month (Holmberg, 2020).

After ICA introduced this new loyalty program, many of their customers agreed that the changes applied were negative, meaning that they did not meet the expectations of the

customers. From there on, the issues arose, and the case entered the downward slope of the change process model that leads towards chaos (Satir et al., 1991; Banmen, 1998; Sayles, 2002). Due to the unmet expectations, customers became dissatisfied and thus started contemplating whether to stay loyal to ICA or if they should start going to other stores instead (7-G; 12-L). As Meirovich & Little (2013), explained, customer dissatisfaction occurs as a result of unmet expectations, which in this case drove customers to consider changing stores and boycotting ICA. These changes in ICA's loyalty program also led their customers to consider the notion that ICA was not being loyal towards their own devoted customers. The idea of disloyalty from the retailer was a bothering thought for some of the respondents (e.g. 2-B)

As respondent 1-A clearly states, *"...if you make changes, then it evokes strong reactions"* (1-A). This statement complies well with the case of ICA. Nonetheless, all these mentioned aspects of unmet expectations, dissatisfaction, and disloyalty, leads this case on to the next stage of the change process model which is the chaos phase.

5.3 Chaos

According to the Satir change process model, the chaos phase is the stage in which customers are on unknown territory (Satir & Baldwin, 1983), and are still processing the changes that were made to the status quo. This concept of the unknown can create fear for individuals, however it is one of the essential phases in order to progress to the transformation stage (Satir et al., 1991).

During this phase, with regards to the case of ICA, strong reactions from the customers surfaced and protests were initiated against the launch of "stammis". Even some of ICA's own retail managers agreed with the disappointed customers and criticized the new loyalty program (Peterson, 2020). Respondent 8-H described a discussion with an employee at ICA saying:

"Someone who worked at ICA told me that it was a decision that came from the head office and when he said it, he rolled his eyes. It was just silly what they [ICA] were trying to do, not well thought out" (8-H).

This statement further highlights the fact that ICA's own employees were very critical to the change. Moreover, the extensive backlash from the customers of ICA (Peterson, 2020) became headline news in Sweden (Holmberg, 2020; Peterson, 2020), as customers continued to display their anger and dissatisfaction through social media and other mediums (Sundberg, 2020). Additionally, some customers started petitions and gathered names to try and change back the loyalty program to the older version that they were used to (Kriisa & Rasper, 2020).

Furthermore, as mentioned by some of the respondents, not all dissatisfied customers engaged in the online discussions but rather had ongoing conversations about the incident with closer

friends and family (2-B; 5-E), and kept themselves updated about the case and the critiques against ICA and “stammis” (3-C; 5-E; 7-G; 8-H). This could be considered another form of action since engagement goes beyond transaction, as explained by Beckers, van Doorn, Verhoef (2018). Also, a sense of confusion created further uncertainty for the customers of ICA since they did not feel that they had been correctly informed about the changes which resulted in dissatisfied customers as well.

Since customers were still dissatisfied with the changes in the loyalty program, the thought of going to another store and discarding their loyalty to ICA was further triggered by their displeasure. As respondent 2-B expresses, “...you are loyal for a reason and therefore one tries to be loyal as far as possible, until it breaks” (2-B). This remark demonstrates the fact that customer dissatisfaction can end customer loyalty.

As customers were still unaccepting of the changes that were made to ICAs loyalty program, the situation worsened and thus the case continued deeper into the chaos phase due to the extreme and unusual circumstances. This means that the slope of the change process curve was still declining. Thus, as an attempt to solve this major chaos, ICA decided to take action and adjust the new loyalty program by adhering to the customers demand and restoring customer satisfaction.

By making these adjustments, ICA’s customers started to unwind, which means that the curve of the chaos phase started to flatten out and even move slightly upwards approaching the transition phase, as customers became more satisfied.

5.4 Transformation and Integration

During the fourth part of the model, the transformation phase (Satir et al., 1991; Sayles 2002), individuals start to acknowledge the change that has happened and can therefore begin to process it (Sayles, 2002). This can divert the downward sloping curve of the Satir change process model and guide the individuals through the transformation phase which will bring them one step closer to the new status quo. Nonetheless, in the case of ICA, the transformation phase could be interlinked with the integration and the practice phases as well, since the transition between the three stages are rather blurry when it comes to ICA’s situation. However, these phases can lead the customers towards integration with the foreign element ‘stammis’ and stabilize the changes (Sayles, 20020).

The integration and practice phases are the last stages that individuals will go through before they reach the new status quo, which is considered the end goal. These phases could be considered tryout phases in order to make sure that the changes have been introduced properly and that customers are fully satisfied with them. Also, a few aspects from the customer's point of view could be studied and then acted upon by the retailer to further enhance the customers fulfillment.

However, during the transition between the chaos phase and the transformation phase, some customers might still be dissatisfied and unsure about the changes that have been made. Even though ICA had applied to their customers' needs by making alterations to the program, customers were still hesitant with regards to the situation. These customer's ongoing uncertainty will most likely cause them to continue exhibiting their displeasure in ways such as boycotting ICA or shopping there less frequently than usual. This could relate back to the previously mentioned aspect of customers feeling that their retailer is not being loyal to them as respondent 4-D explained, "... then I would not shop there as much.... but one might not stop shopping there completely, but for a period [of time] you would avoid shopping there" (4-D).

According to this quote, it can be argued that some customers had an urge to demonstrate their dissatisfaction and make a statement by pausing their loyalty to ICA for a period of time. However, it can be debated that the customers are still undecided but wish to be loyal to their retailer. Also, some customers might want to wait and see if their expectations will be met in the future or not (5-E), so they stay loyal and hold off on taking any sort of action. This repeated uncertainty could be a common part of the transformation phase since individuals at this stage are still attempting to reconstruct their expectations and adjust to the changes (Sayles, 2002).

However, according to some respondents in this study, customers might be loyal to a certain store because of habit (2-B; 11-K), laziness (3-C; 9-I) or convenience or maybe even a combination of either (6-F; 10-J; 11-K). It can be claimed that once a customer is loyal towards a retailer, they can be willing to make an extra effort and go the extra mile in order to continue shopping at their preferred store. This means that for some customers, the transformation phase does not proceed for long as they might be willing to integrate with the foreign element without any complications since their priorities might be different from other customers, meaning that they would move on to the integration and practice phase earlier than other customers.

Nonetheless, in light of the immense negative reaction that ICA got due to changing their loyalty program to 'stammis' (Holmberg, 2020), a relation between the loyalty program and customer expectations was noticed. As previously mentioned, the whole case started because the customers were dissatisfied since the new loyalty program did not meet their underlying expectations. In addition, almost all respondents agreed on the fact that loyalty programs do, indeed, create customer expectations. These expectations might depend on different things such as the size of the retailer, the usual discounts that are provided and the variety of the products in the store (1-A; 7-G; 10-J).

Furthermore, this could be considered the whole point of a loyalty program as stated by 9-I, "Yes that is the whole point of this, because that is supposedly what they want, otherwise they have failed" (9-I). The respondent explains that the main reason for a retailer to create and uphold a loyalty program is to be able to form and set expectations for their customers. Hence, if they do not achieve this, they have failed to accomplish the main goal and the main purpose of having a loyalty program. In ICA's situation, it seems as if this concept was not being considered or given as much attention as it should. If ICA would have realized this earlier, then

maybe they would have transitioned faster from the chaos phase and through to the transformation and integration phase.

Nonetheless, as mentioned by Nicolae, Tănăsescu and Popa (2013), expectations are connected to the customer's satisfaction or dissatisfaction when it comes to the experience of the product and services offered by the company (Nicolae, Tănăsescu & Popa, 2013). Therefore, since a loyalty program can create expectations it is vital that the retailers live up to the expectations that they have created through the loyalty programs to satisfy customers' needs. Nonetheless, it could be acknowledged that ICA did not meet their customers' expectations, which resulted in extreme protests due to the customers dissatisfaction. Thus, during the transformation and integration phases, the retailer should make sure that the customers' expectations are met at all times in order to keep their loyal customers content and not lose them along the way.

According to the respondents in this research, when it comes to who is responsible to fulfil the customers' expectations, there was a noticeable trend showing that they felt that the retailer and the store managers are supposed to be responsible (3-C; 4-D; 6-F; 7-G; 10-J; 12-L). *"The store is responsible for that"* (12-L), *"I feel they have the responsibility to fulfill those expectations"* (10-J), *"It is the store manager and the company of course"* (7-G). On the other hand, another identified pattern was that some respondents expressed that they do not see it as a one-sided issue, but rather that the responsibility is on both the customer and the retailer. There is some sort of cooperation between the two sides since this program is supposed to benefit both (2-B; 11-K). Hence, respondent 9-I explains that:

"A part of the responsibility is mine ... But let's say this, it could be a combination, me, them, and [both of] us together" (9-I).

Even though the respondent claims that the responsibility lies on both the customer and the retailer, what can be implied is that the retailer should make more of an effort to figure out the customers' expectations and so the retailers should have some sort of dialogue with the customers. However, the concept of both the customer and the retailer having responsibility for the customer's satisfaction could aid in managing the integration of the foreign element during the last phases of the change process model. This means that if customers are willing to take responsibility for their own satisfaction, they will most probably integrate faster to the changes that are made. However, the retailer should also do their part and meet their customers' expectations. By focusing on these aspects, retailers should be able to accommodate their customers to the new loyalty program.

When going further into the transformation, integration and practice stages, more customers will have settled and accepted the new changes. Therefore, since the 'storm has passed', some of the customers might start reflecting on the situation that happened with ICA. According to

some of the respondents, they felt that the reaction towards this whole ICA case was a bit overwhelming and a bit too much (e.g. 1-A; 2-B; 3-C). As demonstrated by 2-B:

“A change is a change and it is usually something that people have difficulty with...it felt like it was a little too big of a clash. One remembers that it was talking a lot about it, it was a storm...” (2-B).

This could relate to the fact that not all customers saw the change as an issue as they might have not been as affected by them as others were and felt that their expectations were still fulfilled. Others saw the disorder that occurred as ‘unnecessary’ in a way which could be linked to the cultural aspects of the individuals since such a big display of emotions is not in the nature of a Swede, as it is generally not seen as appropriate to be that loud (Bond, 2004; Kamann, 2019).

Moreover, towards the end of the transformation phase, the curve of the change process model (Banmen, 1998; Satir et al., 1991; Sayles 2002), will have reached the same level of satisfaction that was found during the status quo, meaning that most probably customers’ expectations are being met and they will have become at least moderately satisfied with the retailer (Oliver 1981, Swan & Trawick, 1981). At this stage, customers will have understood the new changes, and accepted them and have therefore become more satisfied as customers.

After achieving a successful integration and keeping the customers satisfied throughout the last stages of integration and practice, the hard work is over, and the new status quo can officially begin. The new status quo is the end phase of the Satir change process model (Banmen, 1998; Satir et al., 1991; Sayles 2002), and thus, when it is reached, the end goal has been successfully accomplished.

Nonetheless, after the ICA case was considered ‘over’, and the new status quo had been reached, an interesting aspect was brought up by the respondents. Since ICA actually did change the loyalty program when the customers voiced their concerns about it, a few respondents agreed on the fact that they do indeed feel like they have the power as customers to change the loyalty program (2-B; 11-K). As respondent 11-K indicated, *“Yes. You feel that they listen to their customers and that gives you a sense of security and appreciation”* (11-K). This statement further demonstrates that the aspect of ICA changing their loyalty program to satisfy their customers, creates a sense of security for the customer and turns dissatisfied customers into satisfied customers.

Nonetheless, alternative views were also mentioned, expressing the fact that some respondents would still claim that customers do not have the power to change the loyalty programs (1-A; 6-F). At least not on their own. As 5-E mentioned, customers might not be able to make a change individually, but they could make changes as a group. This aspect was further discussed

by 10-J who explained that, “...*considering how big the store is and the chain, I do not feel that me complaining to them would do very much*” (10-J). Meaning, that as an individual, the respondent does not feel that there is any use in trying to make a change. However, as mentioned above, if the customers joined as a group, it is more likely for them to be able to make an actual change. This contradicts with Cova (1997), who explains that the postmodern individual tends to be free of collective ideals and usually searches for ways to stand out as an individual, which was not the case during the ICA situation.

However, the findings correlate with Cova (1997), concerning the fact that tribalism and sense of belonging gives individuals a sense of identity and they feel emotionally connected through consumption. That could explain the fact that many ICA members decided to join forces and actually protest against the changes as a group in order to protect and stay loyal to their brand community. This engagement in the ICA case also contradicts the individualism behavior that is common in Sweden, as the Swedish attitude usually is to mind your own business and not engage in unnecessary conflicts (Kamann, 2017).

6. Managing Expectations and Flattening the Curve

This chapter is a discussion section which will provide a new guideline for managers and retailers to handle a change in their loyalty program. The Satir Change Process Model has been used along with the empirical findings to find a solution and create new guidelines for retailers to use during the change process.

As previously mentioned in this study, the Satir Change Model (Satir et al., 1991; Banmen, 1998; Sayes, 2002), will be used in order to provide a deeper understanding of the findings. The seven different stages provided a clearer structure which influenced the creation of new guidelines on how retailers and companies should make changes in their loyalty program without resulting in extreme chaos as ICA did when introducing ‘stammis’.

In addition, only a few steps of Kotter’s ‘8-step change model’ (Kotter, 2014), were used as inspiration to categorize the change process used for this study. The following steps from Kotter’s model were chosen to motivate the process; Step 4, communicating the vision, step six: create quick wins, and step seven: build on the change (Kotter, 2014). These steps influenced a new version of steps that could be included in the change process. These steps were then put together to form a suggested guideline. The guideline is created as a tool for managers to handle a change in their loyalty program. These new steps include step one: Involving the customers in the decision making (pre-phase), step two: communicating through all channels (transformation-phase) and step three: create long term loyalty (end-phase).

6.1 Involving the Customer in the Decision-making Process

As mentioned by Armantier et al. (2017), expectation management could be utilized while attempting to evaluate consumers expectations and hopefully even foretell them. In an organization, it can be useful to involve the customers and gain knowledge of their expectations to be able to fulfill them (Kopalle, Lehmann & Farley, 2010). Moreover, when it comes to the expectations that the customers have on the management, a pattern was identified in the empirical findings in which the lack of involvement of the customers was highlighted (e.g. 8-H). According to these findings, customers want to be involved when a change is being made in a loyalty program (1-A; 2-B; 3-C; 5-E; 6-F; 7-G). Therefore, interacting with customers is considered crucial before making any changes.

6.1.1 Interact with the Customers

Interacting with customers could be more beneficial to retailers than what they might expect. A pattern identified in the empirical findings was that the management should handle change

through both involving and engaging the customers in the actual process of the said change (3-C; 5-E; 7-G). For example, to contact the members of the loyalty program through customer surveys (3-C; 5-E; 7-G), through for example mail, email or by distributing surveys in-store. Thereby, the customers can express their needs and wants, which facilitates the important aspect that retailers should be “*listening to their customers*” (3-C). Creating a discussion with the customers and reaching out to them (12-L) is also a way of understanding what the customers require in order to stay satisfied.

6.1.2 Forewarning

In some cases, giving someone a heads up could help save you from an unwanted reaction. Accordingly, a pattern was noticed in the findings, which suggests that customers would appreciate some sort of forewarning when a change is going to happen. Some respondents (e.g. 3-C; 5-E) mentioned that the changes made in the case of ICA seemed unexpected (Holmberg, 2020; ICA, 2020a). As explained by 5-E and 3-C:

“I did not know they were going to make that change until it became an uproar surrounding it. I cannot remember if one got an email, but they presented it as if it would be very positive, which it turned out not to be for many [customers]” (5-E) ... “It came from one day to another, and suddenly if one did not shop for a certain amount, they would withdraw the magazine. There were many such things in that [change] that they had to back on as well” (3-C).

The changes made by ICA (ICA, 2020a), came as a surprise for their customers as respondents 5-E and 3-C explained above. This element of surprise created dissatisfaction which further caused the extreme backlash of the ICA case (Holmberg, 2020; Peterson, 2020). Retailers should instead make the customers become a part of the change process itself, and not just introduce the end result. To avoid making the customers feel overruled and neglected, it is vital that the customers should be a part of the whole change process and involved in the transformation. Therefore, clear communication with the customers and considering their needs is suggested. If the managers want loyal customers, they need to work for the customers and let their voice be heard.

6.1.3 Transparency

Taking the customers for granted is not the right way to go, especially as there should be a partnership between both the customers and the retailer. Therefore, it is important to be transparent in the whole process, this was expressed by respondent 11-K, “*...if you change the*

loyalty program, be clear about that, do not try to do it behind the customers back” (11-K). It is essential that the retailers especially respect their customers during the change process by being transparent with them. This can be further demonstrated by 9-I who expressed the following in regards to ‘stammis’:

“Where was that information? That was not nicely done, not cool! I have not gotten any paper or stuff, and I expect to get that.”...” I want information, because I have not received that. It should go out to everyone in the agreement, and there should have been an opportunity to withdraw. And a reasonable time to say no if you wanted too. The agreement is broken if you make changes”... “Now that I think about it, I have not received checks from ICA in a long time. Before that, the check came often, but now it has not come” (9-I).

This statement indicates that the respondent felt fooled by ICA, as they were not informed of the changes when ‘stammis’ was introduced (Holmberg, 2020). The respondent 9-I expressed surprise when realizing that the changes had actually affected them as well by not receiving any bonus checks anymore. If the retailer had been more transparent in the process, the respondent might not have felt irrelevant and betrayed. In a way, one can argue that the respondent felt excluded in the relationship, even though the respondent was loyal and a part of the old loyalty program from ICA (Holmberg, 2020). Although ICA promised “*Become a ‘stammis’ at ICA- Get More of the Good Life*” (ICA, 2020c), one can argue that the respondents had an opposite experience as one can identify that customers felt a mix of betrayal, disappointment and dissatisfaction.

There should have been a partnership between the retailer and the customer. However, there was no communication in the relationship and customers were not asked if they would agree to the new conditions of the loyalty program. This view on the customers by ICA (Holmberg; 2020) can be an indicator of how they perceive their loyal customers. It can be claimed that the relationship is seen as top-down by ICA, which can result in an unequal relationship. By adding more of a “bottom up” perspective, the relationship can be more equal between the retailer and the customer and generate stronger relationships.

An additional aspect of transparency identified was the security surrounding the data collection, which the companies receive through the individual’s membership in the loyalty program. Respondent 9-I expressed particular concerns on the matter:

“... now after watching the TV yesterday, which was about data misuse [in loyalty programs], something I had never thought about... that you do not have the full picture. How your data is collected and used and shared with others “...” they leaned out [data], little here and little there. They say it is anonymous, but it is not...I, as a loyal customer, have not been asked. I have

not signed on any paper. I, as a loyal customer, should have been asked. I do not want them to interact without my permission” (9-I).

The respondent is clearly concerned about how companies share personal data, that they gather from the members of their loyalty programs, with other companies without the consent of the individual customers. This could be seen as a violation of the customers’ trust and creates a rather negative experience for the members of the loyalty program, which generates dissatisfied customers. As respondent 9-1 also mentioned is that computerized programs do not see ethics, morals, and loyalty the same as humans, as might share more data than required.

Even though many retailers use data that they gathered from their loyalty programs, there is an urge for transparency when doing so, especially when it involves sharing data with other companies. The retailers should ask their customers for permission as this creates a trustworthy relationship and results with satisfied customers.

6.2 Communicating Through all Channels

6.2.1 More Information Through all Channels

Keeping customers informed about ongoing changes and other relevant information was found to be rather crucial according to the empirical findings. This highlights the need for retailers to provide more information through all channels. For instance, information could be provided through events in the store and campaigns (1-A; 2-B). This aspect will be explained further by respondent 1-A:

“When stores make such a change, I expect it to be informative and good. With email, TV advertising and that they have a lot of information in the store” (1-A).

It is apparent that reaching out to the customers and providing the necessary information about the changes through all accessible channels is essential. The information needs to be available wherever the customers are, which means that the information should be provided on all channels that are administered by the retailer. In doing so, the customers will feel that they are part of the change and also on board with the transformation. In addition, a noticeable trend was that the information that is being sent out to the customer needs to both be informative and relevant (2-B; 3-C; 6-F; 7-G; 9-I).

6.2.2 Clear Communication

Clear communication with the customers should be an essential and obvious point for companies. Despite it being seemingly obvious, a pattern identified from the respondents (1-A; 2-B; 4-D; 5-E; 6-F; 11-K) was that a lack of understanding occurred when the changes were introduced to the loyalty program ‘stammis’ (ICA, 2020a). Especially the name of it, ‘stammis’ was rather misleading for some of the respondents (e.g. 2-B; 6-F). Respondent 2-B further explains this:

“I do not remember exactly, I had looked at the commercials a little, considering that ICA: s advertising goes on TV every week. You had been given the term “stammis”, but then you had not really been given the information about what it really meant” (2-B).

It can be highlighted that even though respondent 2-B has seen various tv commercials from ICA on a weekly basis for a long time and was familiar with them, the respondent could still not understand the meaning of the tv commercial that announced the new loyalty program ‘stammis’. This indicates a failure of providing clear communication as the commercial was not understood. It can be argued that the tv commercial “ICA commercial 2020 week.4 - Welcome stammis” ‘stammis’ (2020, 00:00:35), core message was simply ‘lost in translation’ as it was not clear to the respondents what it meant.

Another aspect of the word ‘stammis’ was the association made by 6-F in which the respondent explained that the word ‘stammis’ in the tv commercial “ICA commercial 2020 week.4 - Welcome stammis” (2020, 00:00:35), was seen as only targeting new customers as the respondent already identified as a ‘stammis’ and did not see the commercial as targeting them. This further emphasizes that the target “group”, which includes ICA’s loyal customers, were unaware that this commercial was meant for them as well as for others. This could indicate that the overall message of the commercial was weak.

6.2.3 Keep the Sense of Belonging

Out with the old and in with the new, as they say, is often what happens when a change is introduced. However, keeping some of the old might make customers more content and thus, more accepting of the changes made. With that in mind, an identified pattern was recognized in the empirical findings which is the fact that ICA removed a part of their loyalty program that the customers were already used to and expected (Holmberg, 2020). It was voiced that the customers generally become familiar with the standard parts of the loyalty program and would be disappointed if these parts were removed (8-H; 10-J), as further expressed by 10-J:

“...if it is something that they have been offering us for a while and then all of a sudden change it and take it away, I think I would react like many other people, maybe not complain, but show my protest by going to shop somewhere else. There are a lot of options and competition, so that is how I would show my unhappiness” (10-J).

Part of the disappointment concerning the change was that the customers were already accustomed to the prior conditions. This new introduction of ‘stammis’ was not seen as an upgrade, but rather a deterioration for the customers. This could be considered a reason why the case of ICA became as major and chaotic as it did (Holmberg, 2020; Peterson, 2020; Sundberg, 2020). It could be argued that if the change were made as an addition rather than eliminating the usual part of the loyalty program, then some customers would probably have reacted to the change of ‘stammis’ in a more positive way.

To further exemplify, an explanation from respondent 6-F is used to demonstrate their opinion concerning the change in ICA’s loyalty program:

“I think it was idiotic! It was so good before, that you could take the points with you and save them for the next month and you could follow it on the bill, all the way ... It was really stupid, ICA that is rich could have given a little” (6-F).

This statement can be seen as a good example of the reactions from some of the customers in the case of ICA, as similar notions were voiced in both media and social media (Holmberg, 2020; Kriisa & Rasper, 2020; Petersson 2020), and in the store (3-C). The promise by ICA was that the new loyalty program ‘stammis’ would give the customers, *“...everything from fine prices on selected products and discounts from our partners, to smart everyday services that makes your life a little easier”* (ICA, 2020d). However, all these promises were made but not fulfilled. This aspect could additionally explain the backlash from the customers (Petersson, 2020), which resulted in dissatisfied customers who did not feel rewarded for their loyalty. Another aspect voiced by some of the respondents (3-C; 6-F) is the fact that ICA is a successful company with great financial status, and so it seems petty that their changes affected the segment of their loyal customers that have a tight budget and thus have difficulties of reaching the bonus that they were usually provided.

6.2.4 Do not Rush it

Generally, by rushing into things, one does not necessarily acquire the best outcome. Nonetheless, an additional pattern was identified concerning the concept of not rushing into a change. As 3-C states, *“A change needs to be thought through before carrying it out, that you cannot blame ICA for”* (3-C). This statement mentions something that might seem obvious, ‘think before doing’, however, when related to the case of ICA (Holmberg 2020; ICA, 2020a), it appears not to be that obvious since such a backlash occurred as a response from the customers (Peterson, 2020). This is a good example of what a retailer should avoid doing as it is important not to stress a change.

6.2.5 Strategy for Dealing with Criticism

As a retailer, learning how to deal with criticism could play a vital part in building a strong relationship with customers. A suggestion by respondent 1-A is to create a strategy on how to handle criticism from the customers. This was highlighted as an issue in the chosen case of ICA (Holmberg 2020; Petersson, 2020) as ICA did not respond well to the customers’ strong reactions at first. As explained by 1-A:

“It is a shame, because I think it makes people break the loyalty program. For not getting answers to their questions. I almost think that this is something that you have to include in this transformation plan from the beginning” (1-A).

The argument emphasizes the consequences a company might face if it does not communicate well with the customers. By disregarding this aspect, the company might jeopardize their loyal customers. If a change upsets the customers, it is highly important to respect them and respond well to them. Nonetheless, this situation needs to be planned for beforehand by the company in case they were to be put in such a situation.

6.3 Create Long-term Loyalty

6.3.1 Personalize the Experience

In order to create long term loyalty, a more personalized experience should be provided through the loyalty program. Respondent 8-H mentioned the idea of using logarithms more resourcefully, to further personalize offers. *“I would like their logarithms to be smarter at seeing what I am actually shopping for and give me extra prices on that”* (8-H).

The respondent suggests that by using these algorithms more, the retailer will be able to customize offers and discounts after the individual needs and wants of each customer which will make the offers more personal. By studying customers' buying patterns and revising the data gathered on each customer through data drive customization, companies can decide on suitable and customized individual offers (Clow & Baack, 2016; Grewal, 2019). Even though many retailers use data that they gathered from their loyalty programs, there is an urge for an even larger increase of individual offers rather than mass offers.

Another aspect that was mentioned in relation to the personal experience was customers' expectations on the management of the store and that they need to focus more overall on the customers and what they need in order to be satisfied. 8-H demonstrated this point further by saying that:

“As a customer, I expect the management of all chains to have a customer focus and understand their customer groups and how they act and they have thoughts about the customer's interest in general because it can give a lot of info of how to consume and understand their customer ... As in Stockholm single households, packing goods in a [certain] way” (8-H).

The respondent explains the expectations on the management and that they should see to the local customers' needs and interests. For example, the area in which the store is placed should be taken into consideration as customer behavior might be different depending on the location. For instance, if there are more single households than the food should be packed in another way that suits the needs of those customers. This goes in line with Grewal (2019), argument that international chains such as ICA should create a store that feels like 'home', which can be achieved if the retailers start to think less standardized and more personalized.

6.3.2 Positivity in Change

As previously mentioned, change is inevitable (Gross, 1994), but not necessarily preferred as some respondents mentioned (1-A; 2-B). Therefore, retailers should attempt to make changes that will satisfy the customers and make things more convenient for them. Moreover, respondent 5-E highlighted that change should not make matters worse for the customers. However, other respondents suggested that if negative changes are to be introduced there are other expectations on the management (8-H; 10-J). This concept was further explained by 10-J as they emphasized that some form of compensation could be provided:

“...if it is a change that maybe is more beneficial to them or at least seems more beneficial to them, and not me, I would expect them to motivate somehow [to me] as a customer, how I am compensated or what I would get out of it instead...it would be easier to accept a change if I can understand why they are doing it” (10-J).

Thus, if changes have been made by the retailer that customers might perceive as negative should be compensated for. According to the respondents, this could keep them satisfied in spite of the change. Also, what is evident here is that there is a need for the customers to understand why the change is occurring. Therefore, if an explanation is provided, it can be easier for the customers to accept the change.

Furthermore, another aspect was emphasized with regards to change by 9-I which is that the retailer should not do a change if it is not done as a form of correction. 9-I further explains that, *“Very rarely a change becomes better for the customer. So why should they do that?” (9-I).* This argument can be seen as the customer being happy with the conditions as they are and does not see the need for changes. However, it can be argued that this critical viewpoint on a change can be associated with the fact that humans tend to be resistant to change overall, which highlights the importance to include the customers when making any changes in order to make it as positive as possible for them.

6.4 Conclusion of the Change Process

Firstly, providing clear information is a must. In the case of ICA (Holmberg, 2020; ICA, 2020a), many customers did not understand what was happening due to unclear communication. Besides, the information from ICA’s tv commercial “ICA commercial 2020 week.4 - Welcome stammis”, did not clarify what “stammis” meant (2020, 00:00:35), thus causing further confusion for the customers. Therefore, ICA should not have assumed that the customers understand the association made to the name “stammis” as it is very individual. Secondly, keeping the customers on board with the decisions and changes that are made, by giving some form of forewarning is essential. The change made by ICA (Holmberg, 2020; ICA, 2020a) was seen as an occasion that happened overnight and took the customers by surprise, which caused chaos.

Lastly, the retailers should reach out to their most valuable asset, their loyal customers, in a personal way. A metaphor that can be used to describe the customer’s feelings in the situation of the ICA case is that it can be seen as a rollercoaster ride. They got through it somewhat safely in the end, but the conditions that the customers were put through caused a variety of effects. Some felt that it all went fine, others were torn, some felt bruised and out of shape and

others thought that they would never do it again. However, by following the provided guideline with the three steps, the rollercoaster ride might become more of a smooth transition phase with the aim of keeping customers satisfied even while undergoing changes in loyalty programs.

During step one of the process, involving the customers in the decision making is vital. Interacting with the customers, keeping them in the loop, and studying their needs and wants can definitely prevent retailers or companies from making decisions or changes that will have a major negative reaction from their customers. Also, being transparent with the customers helps the retailer become more trusted and thus, customers will become more loyal.

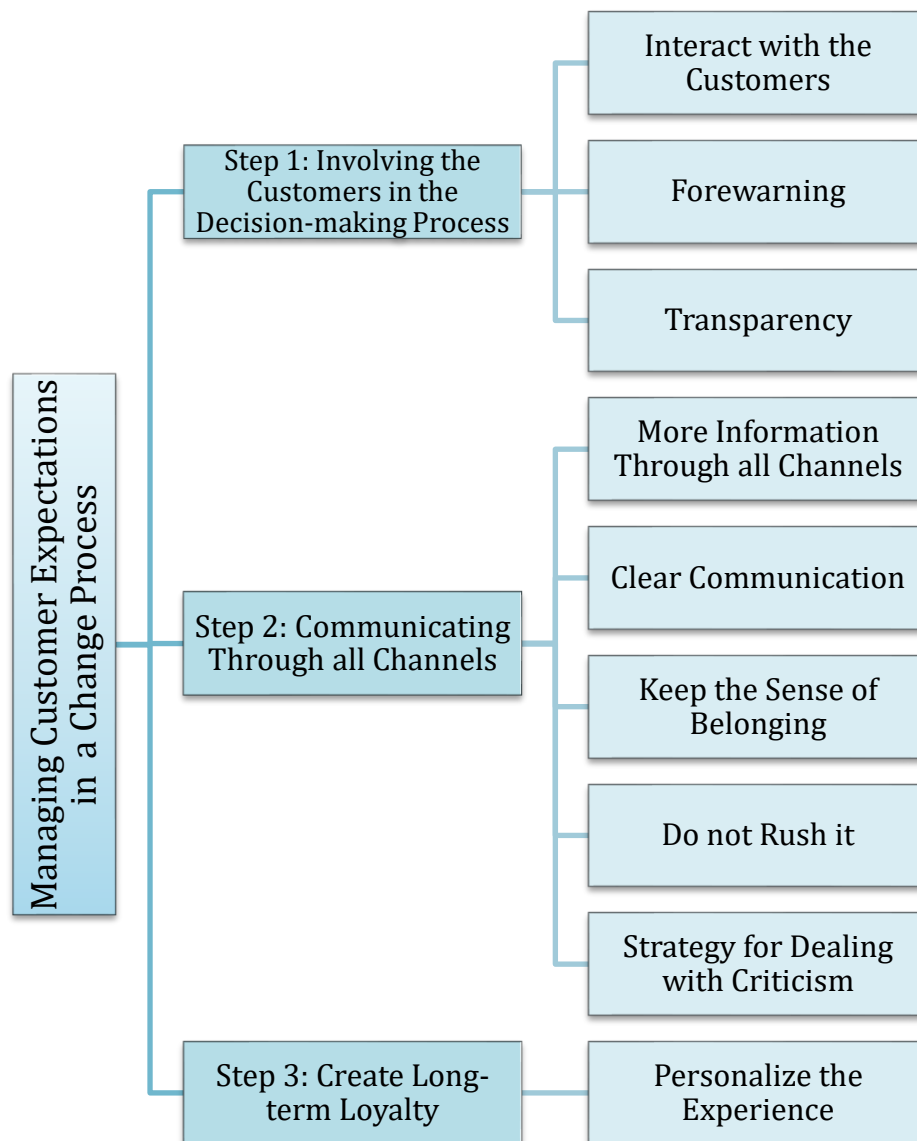
In step two, communication is the main focus. After observing the empirical findings, it was realized that communicating with customers through all accessible channels is an important part of creating loyal and satisfied customers. The information should be clear in order to avoid confusion and misunderstandings that might destroy the customers' trust. Also, people tend to feel more secure if they feel some sort of familiarity when they are exposed to new things. Thus, when changes are made, the retailers should make sure to keep some of the main and standard parts of the loyalty program in order to let the customers have a sense of belonging. Nonetheless, rushing into a change can lead to unwanted consequences since the idea or the plan might not be well thought through. Nonetheless, an important part of any change process is to have a strategy to cope with criticism. There will always be customers that are unhappy with the outcome of a change and will most likely start criticizing it. However, that does not mean that they should be ignored, but rather that the retailer communicates with them and tries to reach an understanding.

The third and last step is to create long term loyalty. This could be considered one of the main goals of any retailer or company. Moreover, in order to reach this type of loyalty from the customers, retailers need to step up their game even further. After following the first two steps, retailers must understand that in order for customers to stay satisfied in the long run, they need to make changes seem as positive as possible for the customer. That is why it is recommended that compensations should be provided to the customers in case a change is made that might be perceived as negative. Also, making changes in general should not be considered often if they are not mainly corrections of the standard loyalty program. However, another aspect that could create long-term loyalty is personalized offers. By using algorithms more efficiently, retailers can create more personalized offers for each individual, which is appreciated by the customers (see Image 10: Own Model - Managing Customers Expectations in a Change Process).

Nonetheless, the retailer should also take into consideration which area the store is located in since customers in some areas require different products and offers in order to be fully content. If customers are satisfied with the services that they are provided with, there is a much higher chance of them accepting further changes that might be presented by the retailer. Thus, in

accordance with the previously mentioned theory, the discoveries made throughout this research could support the retailer while introducing changes in their loyalty program.

In accordance with the theoretical aspect of this research, by following this provided guideline, a retailer would confidently be able to lessen the chaos phase, decrease the downward slope and start to flatten out the curve and move smoothly through the transformation and integration phase and reach the new status quo. By doing this, the retailers will end up having a smooth transition together with satisfied and loyal customers.



(Image 9: Own Model - Managing Customers Expectations in a Change Process)

7. Conclusion and Recommendations

In this section, a summary of the research is provided as well as a demonstration of the theoretical and managerial implications. Furthermore, recommendations for future research are provided.

This study aims to answer the research question of *how changes in loyalty programs affect customer expectations and loyalty*. For this purpose, relevant literature was chosen in order to get an overview of the previous conducted research. This literature consists of topics such as customer loyalty, customer expectations, expectation management and engagement.

In order to proceed with the study, theory was applied. For this particular study, the theory chosen is the Satir Change Process Model as portrayed by Banmen (1998). This model consists of seven different steps starting from the status quo, foreign element, chaos, transformation, integration, practice and new status quo (Banmen, 1998; Satir, Banmen, Gerber & Gamori, 1991; Sayles 2002). This model assists in understanding how individuals react to change and the phases that they go through in the process and was used as a tool to further understand the effect of changes on customers and how it can affect their expectations and loyalty.

Moreover, this study has used a qualitative method and a combination of both a case study and interviews. The chosen case study is the food retailer ICA who in 2020 launched their new loyalty program 'stammis' (Holmberg, 2020, ICA, 2020a). In addition, twelve interviews in total were conducted. The chosen sampling method was a mix of purposive - and convenience sampling (Easterby-Smith et al., 2018).

By studying the case of ICA in relation to the theory and the empirical findings, a guideline was created. This guideline works as a tool for retailers to use when making changes in their loyalty program and is divided into three main steps.

The *first* step is: involving the customer in the decision making, which includes interacting with the customers, giving them a fair warning before any changes occur and always being transparent with them.

The *second* step is: communicating with the customers through all accessible channels. According to the findings, communication with the customers is essential for a company. Thus, if a retailer wants to make a change in their loyalty program, they should consider providing more information to their customers through all available channels and being very clear when communicating with them. Also, when making changes, a retailer should make sure to keep some of the old standard parts of the loyalty program as customers wish to feel a sense of belonging. Moreover, a change should not be rushed since it can result in chaos. Additionally, any retailer needs to have a strategy for dealing with criticism in case a situation calls for it, since being prepared could make a big difference for a company.

Lastly, the *third* step is: creating long term loyalty with the customers. By personalizing offers and making the customers feel special, they will most likely become loyal towards the retailer. Moreover, if a retailer is going to make a change, they should form it to be as positive as possible in the minds of the customers in order for them to stay loyal.

These guidelines could be used by retailers as well as managers and could help them change their view on how loyalty programs should be handled. In conclusion, this research has provided a suggested solution and guideline for retailers in order for them to make changes in loyalty programs without creating chaos and losing their loyal customers, which facilitate an answer to the research question.

7.1 Theoretical Implications

From a theoretical point of view the results of this study contributed to the academic research as there is a research gap surrounding customers' expectations when a change is made in a loyalty program. The result can for example contribute regarding the relationship between dissatisfaction and customer engagement in relation to customer loyalty in the context of a loyalty program from a food retailer. Another noticeable gap was the aspect of other customers influencing each other through their dissatisfaction in relation to loyalty in a loyalty program. Through the results of this study it can lead to a contribution to the conceptual model of Customer Engagement into Value Creation and Customer Loyalty (Auh et al., 2007; Egan, 2011; Rajah, Marshall & Nam, 2008; Grisseemann & Stockburger-Sauer, 2012 cited in Banyte & Dovaliene, 2014), through the relation of dissatisfaction and other customers dissatisfaction.

Another visible gap is that customers collectively felt that they had the power to change a loyalty program. This contradicts with Cova (1997), who claims that individuals in a postmodern society tend to free themselves from collective ideals and rather express individualism. The findings of this research have shed light on that loyal customers tend to build a sense of belonging to the retailer and feel emotionally connected through consumption and thus will find their power together collectively. This collectivist ideal creates a sense of solidarity between consumers which is a rather unusual thing in today's individualistic society. This finding can contribute to consumer culture theory (CCT) research. From a theoretical point of view the provided guideline can be seen as a general principle which result in a theoretical contribution.

7.2 Managerial Implications

Firstly, this study resulted in a guideline with several steps which can be helpful for retailers in general, as well as for managers when carrying out a change in a loyalty program and at the same time keep the loyal customers satisfied in a the change process. The guideline can be

helpful in various forms of loyalty programs such as paid membership programs and also for the loyalty programs that are a mix of both membership - and loyalty programs. The result can also be helpful in other settings and sectors that use loyalty programs, such as the travel industry and in the financial sector.

Furthermore, the results from this study can be useful for various types of organizations when making a change in their company in which individuals are a part of the equation, for example when making changes in the healthcare system, governmental changes or when reorganizing a company internally.

7.3 Future Research

The findings of the study can be seen as shedding light on how retail managers should manage a change in a loyalty program and at the same time, fulfill the expectations of the customers. Moreover, this study can be a starting point for future research on loyalty programs and also for continuing this research on a change in a loyalty program and customers' expectations.

Firstly, a more extensive study can be conducted with more respondents involved, as this study has a smaller number of respondents. A suggestion would be to do a mix of two qualitative methods together, such as interviews and netnography. This case of ICA had much engagement online, and it would be interesting to add another perspective on this phenomenon. Furthermore, a mix method study of both qualitative and quantitative methods could be a suggestion to get an even more broad picture of the chosen phenomenon.

Other aspects that could be interesting to research further which were found in the study is the use of data when it comes to loyalty programs and the need for transparency. This could be a suggestion for further research in relation to for example GDPR (The General Data Protection Regulation) a regulation from the European Union for protection of the personal data (Datainspektionen, 2020). The next aspect worth mentioning is the view that managers have on the loyalty program, which was introduced as a top-down view and a suggestion is to include a more bottom-up perspective as more research could be done about this concept.

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Appendix

1. Interview Guide

Themes: Loyalty programs, Customer Loyalty, Customer Engagement/involvement, Expectation Management

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers?
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?
- How you experienced a change of conditions in a loyalty program? How was that perceived by you?
- Does the loyalty program make you loyal towards the food retailer?
- Who do you think the loyalty program is for?
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?
Or
What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program?
- What is (the) most important thing in a loyalty program?

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)?
- What makes you want to stay loyal?
- What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions?
- Have you stopped being loyal towards a food retailer, if so, why?

Customer Engagement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement.
- Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How?
- What are your thoughts on the reactions from other customers (online)?
- Why were you engaged in the discussion of the loyalty program?
Or
What would make you engage in a loyalty program?
- What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.
- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in?
- If your expectations are not met, how would you act/react?
- How does/can a change in a loyalty program affect your expectations?
- Who is responsible to fulfil your expectations? You or whom?
- Can loyalty programs create customer expectations? Explain

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program?

Note: If the interviews are not aware of the ICA:s loyalty programs 'stammis', the case was described. and the following questions were asked.

- When thinking of the ICA case, what is your opinion/reaction of this?
 - What attitudes/feelings do you feel against the change?
 - How would you feel if this (change) happend to you? Or, if you already have.
- When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change?
 - How do you think a change should be made in a loyalty program? (for example in communication and so on)?
 - What is your (last) recommendation for a retailer when they make changes in loyalty programs

2. Transcribed Interviews

Interview (1-A*)

Loyalty Programs

FF= Följdfråga

How many loyalty programs are you members of? Of these, how many are food retailers? From food retailers it is ICA Maxi, City Gross och Hemköp. Och ca 15-20 från ungefär.

- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?

Jag tycker om Kicks program, där de har olika nivåer som man kommer upp i, ju högre nivå du är, desto bättre rabatter får du och dyrare presenter om du beställer online något. Jag tycker det är kul när man får något kul, lyxigt, som man tjänar ihop. Jag tänkte på ICA, men nu har ICA tagit bort det iochförsig .

Det spelar ingen roll

Okej jag tycker det var bra att man samlade poäng och så fick man en bonuscheck. Det är många som gör så, och det är så trevligt när man kommer till kassan och de säger ”jag ser att du har en bonuscheck, vill du handla för den?”. Ja tack. Det är alltid trevligt att man spara pengar tycker jag.

- Have you experienced a change of conditions in a loyalty program? How was that perceived by you? Ja det är ICA, ska jag vara ärlig så förstod jag inte riktigt förändringen. De säger att det ska vara ungefär som vanligt, men samtidigt skulle de göra om det. Jag har inte satt mig in i det heller så jättemycket. Jag vet bara att jag inte får en bonuscheck varje månad. Men sen vet jag inte riktigt om förändring, inget jag kan komma på så. det är väl typ det här att det har tagit bort korten, vilket jag tycker är väldigt bra. Då slipper jag springa runt med en jätteplånbok, utan allt är kopplat till antingen din mail, personnummer, telefonnummer. det är väldigt skönt, förut hade man en jättebunt med medlemskort.
- Does loyalty program make you loyal towards the food retailer? Ja det beror vad jag får för att jag köper saker där. Jag vet att på kicks handlar man för en viss summa får man en bonuscheck. Och du kommer högre och högre upp där och så går jag hellre och köper en produkt där, än någon annanstans, där jag inte får något alls. Så är det om jag till exempel har en liten summa kvar till en bonuscheck, så handlar för att komma upp i den summan.

Gör du samma saker i en matbutik, som ICA (FF)? Nej, det gör jag inte.

Vill du förklara mer(FF)? Jag har faktiskt ICA:s App i min telefonen och varje vecka får man som stammis olika erbjuden, rabatter och kolla vart det är extrapris. Jag brukar gå in kolla där och se att det är mycket rabatter. Då åker jag heller till ICA och att handla än på hemköp på vägen hem från jobbet.

Är det då rabatter som passar ditt behov eller är det oavsett vad det är för rabatter så åker du ditt (FF)? Nej, det ska vara rabatter som passar mitt behov. Vad jag vill ha, vad jag behöver och vad jag äter. Jag tycker ICA är duktiga att sprida ut behovet, varje vecka är det nästan någonting som passar alla.

Who do you think the loyalty program is for?

menar du från matbutiker?

Ja, det gör jag. Om det är matbutikerna tänker jag att det är till för dem som inte har så mycket pengar, pensionärer, student, de som kollar efter bra priser. Eller barnfamiljer, de som får ut saker utav det. Det är inte alla som är i behov av det. Jag menar, min uppfattning är att jag har iallafall tänkt så när jag har pluggat att jag åker hellre till samma matvarubutik, för då vet jag att när jag registrera mitt kort när jag köper, för då vet jag att jag får poäng. Som sen genererar i en bonuscheck.

Have you ever felt /experienced that a company is not loyal, how does that affect your view of the loyalty program? Vet inte, tro inte det, har inte tänkt på det.

Om vi tar det mer som en hypotetisk fråga istället (FF).

What if a company is not loyal, what does that do with the loyalty program? How does that effect the loyalty program? Grejen är väl att själva funktionen med ett lojalitetsprogram är väl att man ska vara lojal mot båda håll. Är inte de lojala mot mig, då går jag hellre till en annan butik och handlar. Men det beror även helt och hållet vad de gör. Om de skulle slopa massa saker. Jag vet att det blev en massa tjafs med det här med ICA, men det har inte gjort att jag slutat handla på ICA. Som sagt jag har inte riktigt förstått vad det har varit och jag får ändå min bonuscheck, för jag kommer oftast upp i den summan som krävs varje månad ändå. Men jag förstår de som bojkottat ICA, för det blir lojalitetsprogram, iochmed att de inte får sin bonus när de handlar.

Customer Loyalty

What makes you want to become loyal, tips du kan tänka på tre värdeord?

Du menar varför jag vill ingå i deras lojalitetprogram?

Ja precis, varför vill du bli medlem?

för det första ska det ska vara att jag handlar där, att de har produkter som jag vill ha från början. Jag får ofta massmail från alla, och det är jag inte intresserad av få från som tex biltema, Det ska finnas saker som är av intresse för mig. Jag

är inte så kräsen, finns det saker som jag kan tänka mig att köpa där, så blir jag oftast medlem. Det blir ofta mer förmåner och jag tycker det är bra att stötta företagen, för det bygger oftast mycket på lojalitetsprogram, deras kundkrets och företagen, det är nice och det kostar oftast ingenting. Det ska finnas saker som jag är intresserad. Sen så tycker jag att den personliga servicen spelar roll. Skulle den som frågar mig i kassan vara jätteotrevlig, så skulle jag inte säga ja. Men sen är det alltid trevligt att få en bonus på en gång, du vet när man signar upp sig nu och får 20% på första köpet. Det är också en motivationsfaktor att signa upp sig, för då får man det oftast väldigt billigt.

What makes you want to stay loyal in their program?

Menar du varför jag handlar? Eller varför jag är kvar i deras program?

Jag menar deras program. Ofta är det så att de som jag märker att jag är medlem i, de handlar jag oftast av och jag ser att jag får personliga erbjudanden och du email ibland för dig med erbjudanden, det blir exklusiva erbjudande för dig som är medlem och då blir det alltid något lyxigt att vara exklusive. Att jag stannar medlem, i och med att jag inte betalar något, det gör inte mig något att jag är medlem för det kostar ju inte mig något, jag får ju erbjudande lite då och då.

What is most important in a loyalty program? Att jag ska få något av att vara lojal. Det finns hur mycket andra butiker och butikskedjor. Ska jag vara lojal och handla på Maxi. Då tycker jag man nästan kan kräva att få något i utbyte. Jag lika gärna kan handla mina varor på Citygross eller Coop. Det påverkar inte mig vart jag handlar mina matvaror, men det påverkar min matbutik.

Menar du att det inte påverkar dig lika mycket som matbutiken? Det påverkar ju inte mig lika mycket som en butiken. Bara jag får min mat så är jag nöjd, men vart jag handlar den det ju skitsamma. Iochmed att jag vet om jag handlar mat på Maxi varje månad så får jag något tillbaka. Jag har personliga erbjudanden varje vecka, då blir det en motivationsfaktor att ta mig dit ut till och inte åka till City Gross där jag inte har de erbjudandena.

What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions? Jag tror de flesta är det egentligen. Jag tror inte det är många butiker som bryr sig mer om kunderna mer än sig själva egentligen. Annars hade det ju varit en väldigt dålig affärsidé att ha ett sånt här lojalitetsprogram. Jag är väl nöjd bara jag får någonting, sen struntar jag om det är 50kr eller 75 kr i månaden.

Vill du förtydliga lite mer, menar du att de bryr sig mer om sig själva än om er kunder (FF)?

De bryr sig mer om sig själva, det är ju ett företag så det måste de väl göra. Jag vet om jag hade haft en matbutik som hade ett lojalitetsprogram så hade jag sett det så att det är förmånligt för kunden, men samtidigt se till att jag inte går back

på det. Utan har en liten vinst. Men sen hur man beräknar den vinsten, det beror ju på vad man räknar, lojalitet eller pengar.

Have you stopped being loyal towards a food retailer, why? Nej, det har jag inte. Jag är med i flera butikens lojalitetsprogram, men jag är ju lite lika aktiv i dem som jag är på ICA Maxi. Jag skulle ändå inte kunna säga att jag slutat eftersom jag inte påbörjar dem. Jag valde Maxi, så nej det skulle jag inte säga att jag gjort.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. Nej, det skulle inte säga. Hur gör man sånt?
- Om du tänker på det som hände med ICA, att de gjorde en förändring, så blev det en stor diskussion. Då genom att delta i diskussionen, kan man visa sitt engagemang (FF, men leder in på frågan under)Nej det har jag inte gjort.
- Thinking of the ICA incident, did you become engaged in the discussion and/or was you effected? How? När detta hände med ICA, du som är ICA Maxi kund, tyckte du att det påverkade dig (FF)? Nej, som sagt det tycker jag inte. det är klart jag tyckte det men jag brydde mig inte. Förstår du vad jag menar? Det här lojalitetsprogrammet , jag kan gå dit och handla mat. Jag bryr mig inte riktigt om det där, på samma sätt som vissa andra gör, jag orkar inte bryr mig. Jag hade säkert kunnat engagera mig, men ja... nej. men jag tror också att när det kom som så fattade jag inte riktigt som sagt vad det skulle innebära. Det dröjde 1-2 månader innan egentligen fattade vad det innebar och jag kände då att jag oftast kommer upp i min bonus summa ändå.

Why are you engaged in the loyalty program? (besvarad genom svaret ovan)

What can make you become engaged in a loyalty program. I do not know. Kan inte komma på något nu på rak arm (underliggande attitudes)

What other occasions (similar to ICA) would make you become engaged? Specify why. Nej, det har jag inte.

~~Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?~~

Customer Expectation

- What expectation do you have on a loyalty program (Food retail)? What type of value? De förväntningar jag har som ICA har i deras app så har de skraddarsydda erbjudanden på det jag köper ofta. Och det är väldigt trevligt. Det är något jag brukar köpa ändå och då ser dem de och ger mig rabatt på det jag faktiskt köper. Annars kan mycket av rabatterna som man ser i butiker är

rabatter på udda saker som jag ändå inte skulle köpa. Jag uppskattar inte rabatt på bacon, för jag köper inte bacon. De har fattat att jag är vegetarian så jag får veggo erbjudanden, vilket är jättetrevligt.

Ja de brukar vara lite dyrare också. Ja de brukar de. Då blir det att det ser en, men det gör de väl egentligen inte, men de känns så.

- If your expectations are not meet, how would you act? Jag vet inte, ja egentligen skulle jag säga att då slutar jag att handla där, men samtidigt skulle jag inte göra det. De här förväntningar jag har nu på maxi, att jag får personliga erbjudanden, det var ingenting jag hade från början. Utan då tänkte jag "va kul att få lite bättre priser", och det är en förväntningen som jag förväntar mig att ha men sen att det är personliga rabatter är inget jag förväntar mig. Men skulle jag inte få rabatterade priser, så skulle jag nog inte gå dit och handla igen. Då hade jag kunnat gå till någon annan som ger mig det. Jag tänker varje, är på Coop att jag ska bli medlem där. En diskussion om coop och att det kostar. Men gud, då skulle jag aldrig bli medlem om det kostar.

How does/can a change in loyalty program affect customer expectations? Svår! Jag tänker inte på de här förändringarna. Det blir lite såhär, jaha okej. Men det har att göra med hur stora ändringar det blir. Skulle de till exempel slopa allt, så skulle jag inte fortsätta att gå dit. Den här förändringen som skedde nu, har inte påverkat min lojalitet mot ICA. Jag tycker det är svårt med förväntningar, för jag har egentligen inga förväntningar på ett lojalitetsprogram hos en matbutik. Utan jag går dit och köper mat och så får jag personliga erbjudanden som en bonus. Jag måste ju ändå handla min mat. Jag tror att en sån förändring hade påverkat mer om det hade var ett online företag, mer, påverkat min syn. Men i en matbutiken, där har jag inte det intresset av att få massa saker.

Så om kicks hade gjort det här, då hade det varit värre? Jo men precis, jag vet det var något företag som tog bort gratis frakt för medlemmar, då känner jag att jag kan lika gärna gå till butik, det påverkade mig mer, eftersom jag har ett intresse där.

- How are to fulfill your expectations? You or whom? Det är egentligen de som lovar saker, till exempel själva butiken/företaget. Går jag med i ett lojalitetsprogram och jag får att det här ingår och då är det väl klart att det blir mina förväntningar och då är det ansvar att se till att de förväntningar uppfylls. Det är inget jag kan påverka ändå. Som nu med ICA, det står att kommer du upp i 2000 poäng så får du en bonuscheck på 25 kr. Det är klart att det är en förväntan jag har om jag kommer upp i 2000 poäng. Men skulle jag sen inte få den där bonuschecken så skulle jag blir... inte besviken, men skulle bli fundersam på varför jag inte får den. Det är deras ansvar skulle jag säga.

Menar du att du blir fundersam när du inte når upp eller menar du om du når upp och inte får den? Om jag skulle nå upp och inte får den. den förväntan som jag på dem där.

Har detta hänt eller är det hypotetiskt? Ja hypotetisk

Men om du skulle skulle få 1999, vad hade du känt då?

Ja men man drar en gräns någonstans och jag vet att gränsen är 1999 poäng. Jag hade känt att det var sugit, men jag hade kunnat handla för en krona mer. Men de har ju lovat en bonus vid 2000 poäng, då är det orimligt de ska ge mig den om jag inte når upp. Jag känner när jag inte upp, då kan jag inte skylla på dem. Det är orimligt när jag inte når upp till det man ska.

- Can loyalty in a LP create customer expectations? Ja, det tror jag. Jag förväntar mig med av mitt medlemskap att jag ska få mer förmåner på mitt ICA-medlemskap, än hemköps-medlemskapet för att de är en mindre kedja. Ica är ju en jättestor koncern och då tänker jag att jag har högre förväntningar på ICA, att de faktiskt kan göra saker för mig och personliga erbjudande. Medans jag inte har det på Hemköp. Jag hade inte det förväntningarna när jag blev medlem på ICA utan det är något som skapats under tiden. det är något jag uppskattar.

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty Program? Jag ska var ärlig, jag brydde mig inte riktigt heller för jag sökte inte riktigt den informationen. Jag vet inte vad ICA gjorde i sig. Jag kan lika gärna ha missat det totalt. När butiker gör en sån här förändring så förväntar jag mig att det ska informera mycket och bra. Med email, tv-reklam och att de har mycket information i butiken. Jag tror kanske att ICA gjorde det men att jag missade det.

du trycker mer på att du missat det, inte att de skulle gjort något annorlunda? Nej det vet jag ju inte, för jag var inte uppmärksam på det. Jag brydde mig inte riktigt om detta för jag förstod inte vad förändringen gick ut på. Så jag vet inte hur man ska nå ut till massa människor. Vi fick information, bara att jag inte tog in den. Jag var medveten om förändringen när den skedde, men det var bara det att jag var....

~~-Are you aware of the ICA incident?~~

~~-When you think of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?~~

~~-How do you think a change should be made (Communication and so on?)~~

~~-How would you feel if this happened to you (Or if it already have)~~

~~What is your recommendation for a retailer when they make changes in a loyalty program? Det blev väldigt starka reaktioner och jag kan ändå förstår att det blev starka reaktioner för det var ändå en förändring som skedde och gör man förändringar så väcker det starka reaktioner. Och vad jag har förstått så bemötte inte ICA det här jättebra från en början. och det är synd, för jag tror att det gör~~

att folk bryter lojalitesprogrammet. För att de inte får svar på sina frågor. Jag tror nästan att det är något man får ha med i den här förvandlingsplanen från början. Lägga upp en strategi för hur vi ska bemöta kritik.

Interview (2-B*)

Loyalty Programs

How many loyalty programs are you members of? Of these, how many are food retailers? Jag är bara medlem i ICA. Jag har inget annat kort än ICA, vilket jag egentligen inte vet varför för jag handlar på andra ställen och det kostar ju inget. Men det kanske är för det kostar,

Ja då klassar vi det som medlemskap när det kostar.

How would you describe the ideal loyalty program? And what factors are needed for you in a loyalty program to be satisfied? Att det ska gynna mig så bra som möjligt, man vill kunna få information, erbjudanden, och känna sig som en lojalitetskund. Om det är att de skickar ut info eller erbjudande för att göra det, det kan säkert göras på många sätt. Man vill känna att det gynnar mig, om det inte gynnar så vill man inte signa upp, ska inte bara vara en massa reklam skräp.

Have you experienced a change of conditions in a loyalty program? How was that perceived by you? Ja jag har det jag med ICA. Jag är inte den mest pålästa, men det lät mycket negativt när man inte skulle få spara sina poäng. Och att man hela tiden skulle nollställas. Det är ju inte för kundens bästa, för då kan man aldrig komma upp i högre. Nollställning varje månad gör att folk inte kommer upp lika mycket poäng och lär inte få lika stor checkar. Och checkar är ju alltid trevligt. Sen ändrade de ju det, justerade det för att folk reagerade på det så starkt. Man vill ju få det som gynnsamt som möjligt, det är därför man är kvar i systemet, annars kan man lika gärna dra till någon annan. säga upp sig. (2-B)

Does loyalty program make you loyal towards the food retailer? Ja, det tycker jag. Vet jag att jag kan samla poäng och på så vis kan få ett tex ett värde, en check eller att man får information att de här varorna passar bäst, då blir det att man känner, varför ska jag byta när jag får de här fördelarna. Då blir det att man känner att man vill vara kvar. Allt annars känns ju ologiskt. Jag har alltid varit med i ICA, allt ifrån lojalitet, bankkort, scanning kort, smidigt på många sätt. (2-B)

Who do you think the loyalty program is for? Egentligen för alla som köper mat, för alla kan gynnas. Men säkert de som är mer i behov av det, studenter och äldre, som känns som att de är mer medvetna och koll på sin budget.

Menar du att de har mer koll för att de har en strikt budget.? Ja Att de har mer koll för de har mer behov,. (2-B)

- Have you ever felt /experienced that a company is not loyal, how does that affect your view of the loyalty program? ICA, att det skulle bli mer gynnsamt, men folk

reagerade annorlunda och de tog tillbaka det. Att de togs tillbaka de då kändes det som att det inte var helt vattentät och bäst för kunden. Så kanske lite där, men jag tänker att det gör så gott de kan. Men med tanke på att det inte kostar något kan man inte begära för mycket heller. Coop tror jag har medlemskap och att det kostar men man får tillbaka återbäring med det kostar. Jag fick förfrågan för ett par år om att gå med i Coops. då kände jag nej, 1. jag har redan ett. 2. Det kostar inte, och vad ska jag få av detta. Så för höga förväntningar kan man inte ha. men man vill att det ska vara så bra som möjligt. Men jag tänker det finns en anledning till varför de har lojalitetsprogram tänker jag för att kunna säkerställa kunden. (2-B)

Customer Loyalty

What makes you want to become (motives) loyal?

Hmm , vad menar du?

Jag säger frågan igen och trycker på motivet bakom? Motiven är att det ska vara gynnsamma förhållande som möjligt, rabattcheck eller nedsatt vara som jag får för att jag har handlat så här många gånger, nu är det billigare på det här och här så de tillgodose en att vilja vara med. så att de tillgodoser en, det är ett motiv till vilja vara med. Att bli informerad och få information, eventuella fördelar, gynnsamma förhållanden. Ja det är de motiven man har. (2-B)

- What make you want to stay loyal? Dels för att jag är vanemänniska, jag tänker det har fungerat länge varför ska jag byta, två för att det inte kostar någonting, så varför ska jag byta, varför ska jag ha flera när jag har ett som fungerar. Och jag känner att jag vet hur det funkar och vet vad jag får, det gör att man behåller det, varför byta ut något som fungerar. Det är den största anledningen. (2-B)

~~What do you think is most important in a loyalty program? (indirekt svarad)~~

- What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions? Ja, det skulle sticka i ögonen, det skulle man ju inte vilja. Sen vet inte jag om jag hade bytt på grund av det eller om jag hade försöka framföra min åsikt på något sätt, som många gör och läsa debatter och får en anledning till det och faktiskt byte. Med tanke på att jag haft det så länge och den butiken jag handlar mest på, för att det är lätt att hitta och beställa varor och handla osv. Det ska vara mycket innan jag skulle reagerar, eller, reagera gör man ju, men snarare agera. Man är ju lojal av en anledning och så man försöker ju vara lojal så långt det går, tills att det brister. (2-B)
- Have you stopped being loyal towards a food retailer, why? Nej, jag har alltid handlat på ICA, sen är det klart att all handling inte är där. Deras drömscenario är ju att man bara ska vara på den butiken. Och så lojal är jag inte. Jag är inte den mest lojala handlaren.(2-B)

Men du är bara med i deras lojalitetsprogram, du är inte med i någon annans? Nej det är jag inte så på så vis är jag ju lojal. Så egentligen är kanske jag är, jag vet inte? Om jag är den perfekta lojal, för jag inte handla alls. Jag får ju inte alla fördelar för att jag handlar på andra ställen trots att jag har lojalitets, ja jag vet inte. det sitter inne så länge, det går, mina föräldrar, de är den butiken vi handlar i. Det hade kanske sett annorlunda ut om fler i vår närhet handlade och promota något annat lojalitetsprogram. Då kanske man hade överväga och sätta sig in och få information , men nu är det inte så många så då har jag bara har ett. (2-B)

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. Inte mycket, det bara flyter på.
- Thinking of the ICA stammis change, did you become engage in the discussion and/or was you effected? How?

Kan du säga den igen?

Jag upprepar frågan

Jag engagerade mig lite och diskuterade det med vänner. För jag ville höra lite vad de tyckte. Men, jag tyckte ändå inte att det påverkade mig, med tanke på att de ändrade sina regler ganska snabbt. Jag gjorde ingen mer 'action', förutom att sätta mig in och informera mig, upplysa mig och sen diskutera det och försöka förstå, vad gäller det mig och i vilken bemärkelse jag kommer bli påverkad av det här. Så så mycket action gjorde jag inte. Men jag tycker det är bra att de uppmärksammades för då vet man ändå att de lyssnar tanke på att det blev sån stor grej av det. och att de agerade utefter vad deras kunder tyckte och kände. Och det tror jag de vann ganska mycket på, att inte stå kvar med beslutet. Och det också en anledning till att man är kvar i ett lojalitesprogram att de tar till sig av kritiken och agerar och acceptera att nu kanske vi gick för fort fram här. Sen kanske de gör den här saken igen. Men då kanske det är mer accepterat. Men, göra en sån kontrast och att det väckte så mycket känslor och att de ändå lyssnade på det och de gjorde en förändring, gör ju att man ändå känner att de lyssnar på sina kunder.

~~Why are you engaged in the loyalty program? (underliggande attitudes)~~
besvarade ovan

- What other occasions (similar to ICA) would make you become engaged? Specify why, Nej tror inte det. Borde jag gjort det?

Jag frågar så jag inte missar något, kan finnas saker som jag inte vet om.

- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program? Ja på sätt och vis har de ju makt. De är klart de ska "speak their minds", det är klart de gör vad de kan för att få det så bra som möjligt. Men samtidigt kan man ju inte sätta för mycket krav heller. Det är ju inget som egentligen kostar, att det har varit så förmånligt innan, någon gång, jag menar utvecklingen förändras ju och då måste saker och ting förändras. Och det måste vi någonstans acceptera att de gör ändringar. På sätt och vis, både och. Alla har ju rätten att uttrycka sig såklart, sen tycker jag inte att man har superrätt att bojkotta av en sån anledning. De måste ju som sagt få göra ändringar, utvecklingen gör ju att det inte kan stanna, bara för att det varit så för alltid, så innebär det inte att det är det bästa. Det är lite med det här att folk inte gillar förändring, tror jag med är bidragade. Man kan återkoppla till att uppdatera en telfon. Man hatar att uppdatera, fan kommer det verkligen bli bättre? Men sen efter ett tag när man anpassat sig så tänker man, "att det här vart ju bättre". Men just övergångsfasen, förändringsfasen är man ju alltid skeptiskt till oavsett om det är något som kan gynna en eller inte. Man är kritisk, till saker och ting, vilket folk var i detta sammanhang, varför ändra när det är så bra som det är nu? Kan det verkligen bli bättre? Det här med förändringar har folk lite svårt med. Funkade så funkade, men saker och ting kan ju också bli bättre.

Customer Expectation

- What expectation do you have on a loyalty program (Food retail)? What type of value? Återigen, att jag vill ändå får information, och få eventuellt ta del av fördelar, om du ändå handlar i samma butik, varför inte vara med i deras program och få fördelar once in a while. Det är ju inget som skadar. Sen skulle jag som sagt inte gå ur om jag inte får rabatter. Ibland får man ju det, det behöver inte vara snabba avkastningar.

Menar du då att det är relationen som är mer värdefull (FF)?

Ja, med tanke på att jag handlar där, så blir det naturligt tänker jag. Med tanke på om man när lojalitetskund då känns det som att man kan uttrycka sig, vilket många gjorde när man ändå har en relation. Du kan ju inte komma och tycka saker är dåligt om du inte är en del av det. Då tycker jag inte att det är befogat. Så någonstans man kan påverka eller jag hoppas det i alla fall.

- If your expectations are not meet, how would you act? Då blir jag skitförbanad, hahah, Nej det blir jag inte. Om de inte möts så ja, det vore ju tråkigt, men jag tror fortfarande inte jag skulle byta. Det skulle vara om jag hör något annat som skulle vara betydligt bättre. Jag tänker det är därför man är med. Jag vet inte, svår fråga. Jag förväntar mig inte att jag ska få en värdecheck på 100 kr varje månad. Utan fördelar på andra sätt, som att de upplyser om saker som man inte tänker på. Sen är jag den personen som utgår ifrån, att det ska vara utnyttjar, jag köper saker bara för att nu är det så här och här. Jag köper utefter det jag känner.

Bara för att förtydliga, du menar att du köper de det du känner för, inte för att det är nedsatt den här veckan, utan vad du vill? Nej exakt. Sen kan man bli inspirerad av saker och ting och ibland anpassar jag, men det är inte så att jag lever efter det, att nu jag måste handla och nu måste jag äta det här för att ICA visar det just nu.

- Did the change in ICAs loyalty program affect your expectations? De ändras ganska snabbt, så det är klart man reagerade över det och tänkte, hur blir det nu? Men, så drabbad blev man inte.
- How are to fulfill your expectations? You or whom? Det är säkert ett samarbete där med. De ska ju återigen göra det så gynnsamt för mig, med då måste jag också handla där. Handlar jag på flera olika ställen så då är det klart jag inte får lika fördelaktigt även om jag är med i deras program. Jag måste ju göra min del och de sin.
- Can loyalty create customer expectations? Ja det tycker jag, för jag förväntar mig att man ska få något fördelaktigt. Alltid när man går med i/ registrera sig i butiken, så förväntar man sig att man någon gång ska få något för det, för att man visar här går jag och handlar, för jag kan handla någon annanstans. Så det tycker jag att man har. Jag tror som sagt att vissa är mer måna om det.

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty Program?

Hur menar du då?

Jag tänker att den förändringen som genomfördes innan med ICA, du har sagt innan om kommunikationen. du pratade om att de lyssnade på kunderna. var det en förväntan du hade innan med butiken. Sen upprepar jag frågan igen. Jag tänker att de ska försöka tillgodose kundens behov så bra som möjligt. anledning till att man är med är att man vill gynnas på något sätt. Om det är i form av kupong, eller genom ett jippo i butik, eller kampanjer eller så vidare, det är sak samman. man ska ju ändå få något för det. De måste var måna om sina kunder att vilja göra det så bra som möjligt för kunden, för att behålla dem. Sen har de förväntningar på att kunden också tycker att förändringarna och förväntningarna är bra så att de tillgodoses. Det är därför det är en relation, en kommunikation även om vi har lite att säga till om. Man vill att det ska vara så smidigt och gynnsamt som möjligt. Och så anpassat till kund som möjligt, man vill att det ska kännas personligt, även om man vet att det inte är det.

~~Are you aware of the ICA incident?~~ (indirekt svarat på)

- When you think of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change? Jag tänker att det kanske blev

lite för stor reaktionen, på sätt och vis. Samtidigt som jag tänker att det var väldigt... jag vet inte. Jag tror inte att ICA tänkte sig helt igenom, det var en god tanke att man skulle bli 'stammis', att det skulle kännas mer personligt att var stammis, eller vad det nu kallades innan, förmånskund eller vad man nu var, det skulle bli mer personligt. Jag tror de var lite för snabba, det gick lite fort. En förändring är en förändring och det är ju oftast något som folk har svårt för, det kanske hade gått från företaget sätt att utvärdera och gjort det på ett annat sätt. Sen vet jag inte om det blivit bemött annorlunda eller inte. Med det kändes som att det blev en lite för stor krock. Man minns att det pratades en hel del om det, det vart ju storm kring det.

- How do you think a change should be made (Communication and so on?), do you have any recommendations? Jag minns inte exakt, jag hade sett lite på reklamen, med tanke på att ICA -reklamen går på tv varje vecka. Man hade fått uttrycket "stammis", men sen hade man inte riktigt fått informationen om vad det innebar riktigt. Med tanke på att motreaktionen blev så stor, så känns det som att utförandet inte gjordes på bästa sätt. Som sagt människor och förändringar, en del klagar ju bara för klagandets skull och andra blev genuint upprörda och kände att det skulle påverka dem direkt i hur de handlar och vad de får tillbaka. Svårt att vet hur det skulle gjort det på bästa sätt, för reaktion hade de fått oavsett med tanke på att det är ett sånt stort företag, och att det länge varit som det varit. Men kanske försökt informerar lite mer. Göra en övergångsperiod eller testperiod eller jag vet inte och testat det. Kanske hört med kunder innan om förändringar och vad det skulle innebära få lite mer... det är ju ändå en relation och de som handlar och nyttjar programmet och höra med dem om vad de tycker om de tycker det är en bra grej att implementera och höra med dem vad de tycker.

Tänker du som en omröstning då med kunderna eller hur menar du?

Ja lite så, jag tro inte det var en omröstning nu. Utan nu helt plötsligt var det bara en benämning och sen så visste man inte riktigt. Det målades upp som att det skulle vara jättepositivt, men sen när man läste villkoren så var det inte helt sanningsenligt. En omröstning, över saker och ting hade kanske gjort att folk kunde varit mer beredda på det, vilket kan göra att de kunde ställa sig in, med tanke på förändringen. et kommer komma en förändring och såhär kommer det att innebära för mig.

~~How would you feel if this happened to you (Or if it already have)~~

- ~~What is your recommendation for a retailer when they make changes in a loyalty program? (indirekt besvarade)~~

Interview (3-C*)

Loyalty Programs

How many loyalty programs are you members of? Of these, how many are food retailers? Bara MaxiICA, Hemköp, Coop., det blev 3.

Hur är det med Coop kostar det? Ja, 100 kr för hundra år sen.

Och hur många andra är du med i?

Lindex, Kappahl, Estrad, Cassels, Arkens Zoo, (5st). Jag är livrädd för sådana där saker, det blir för mycket reklam annars.

- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? Relevant information, tycker jag är viktigt. Det är det som jag tycker är viktigast. Ibland kan jag tycka det är för mycket information. Att det är relevant information och inte massa lull lull runt omkring.
- How you experienced a change of conditions in a loyalty program? How was that perceived by you? Det är i så fall ICA:s, de andra har inte förändrats. Men ICA förändrade ju, mig drabbade det inte, men det kan drabba de som handla för väldigt lite per månad, att de inte få med sig intjänade poäng. Det är så jag tänker.

Does loyalty program make you loyal towards the food retailer? Nej.

Hur tänker du där?

Jag tänker att om ICA som till exempel har gått över mer och mer till sina egna varor. Vilket irriterar mig, som lojal kund. Som kanske inte vill äta ICA basic i allting. Då får jag välja att gå till andra ställen där det inte är basic varor.

- Who do you think the loyalty program is for? För butiken att locka till sig mer kunder. Skicka ut så mycket info, så man är tvungen att gå dit och titta, vilket jag ändå inte orkar.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program? Nej, kommer jag tillbaka med en vara som jag av någon anledning klaga på, så har jag inte någonstans blivit illa bemött. Oavsett om jag skickar efter på postorder från Lindex på postorder, då kan jag lämna det tillbaka i butiken, Ica likadant, aldrig några problem.

Or

~~What if a company is not loyal, what does that do with the loyalty program?
How does that effect the loyalty program?~~

Customer Loyalty

- What makes you want to become loyal (tänk på 3 värdeord)? Vissa erbjudanden och rabatter kan locka in mig, får man 30% på en vara för att man är medlem, då är det en självklarhet att var det tycker jag.
- What make you want to stay loyal? Det är lathet, nej men, där jag varit medlem och fått för mycket och känt att det inte har varit relevant, där har jag gått ur.

När du säger, inte relevant, är det då att du får för mycket information eller? Ja för mycket information. Jag känner att en 70 årig inte ska åka skidor, nej tack, men tack ändå.

- What is the most important aspect in a loyalty program? Att annonserade varor finns. det är en aspekt på det.

What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions?

Have you stopped being loyal towards a food retailer, why? Ja, det har jag. (se ovan)

Customer Engagement/Involvement

How engaged are you in your loyalty program from a food retailer? Describe your engagement. Det har jag inte gjort, så aktiv är jag inte.

- Thinking of the ICA incident, did you become engage in the discussion and/or were you affected? How? Nej, jag läste det som det som kom ut. Stod på maxi i informationen och då hörde jag pensionärer som nästan stod och vrålade rätt uta att de skulle sluta handla där för det här var inte rätt, mot pensionärer framförallt. Då kunde jag, vad är jag då? Det var galet många som stod i butiken och hade åsikter och pratade väldigt högt om vad de tyckte. Jag läste det och tänkte det är synd om dem som inte kanske handlar för mer än 1000 kr i månaden och inte har pengarna. Och att man då inte får spara, men sådant kan inte hetsa upp mig.
- What are your thoughts on the reactions (online)? Galet mycket, de ändrade väl och gick tillbaka också ICA. Jag läste lite grann och tycker synd om dem som inte har pengar att handla för, där 25 kr kanske är jättemycket för en pensionär. Jag kan tycka synd om de som blev drabbade av det. När ett sådant stort företag så tycker jag det är småaktigt att ändra.

Why are you engaged in a loyalty program? (underliggande attitudes)

What other types of occasions (similar to ICA) would make you become engaged? Specify why. Nej, det har jag inte.

- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program? Nej, då får man aktivera sig lite mer än vad jag gjort och protestera lite. Det var ju mycket av protesterna i media som gjorde att de ändrade sitt program. Jag aktiverade mig inte där. Men där har media en jättestor funktion, som visade sig tydligt i detta.

Customer Expectation

- What expectation do you have on a loyalty program from a food retail)? What type of value? Söker värde kan jag inte säga att jag gör. Men, jag kanske bitvis handlar för att någonting ingår i lojalitetsprogrammet som rabatt. Men kan inte säga att jag söker, många söker ju resor, men jag gör inte det. Det kanske kan vara någon grej som det är rabatt på för att jag är stammis- kund som det heter. Jag har inte valt att handla på hjärtat, som ICA äger. Så, så lojal är jag inte. Jag har inte på de senaste 10 åren handlat så mycket på Coop som jag har gjort sista året, för att det har blivit bättre på att ha sina egna produkter, utan andra märken. Inte bara Basic produkter som jag inte alltid gillar.
- If your expectations are not meet, how would you act? Jag är inte så hetsig i det fallet, så nej, jag reagerar nog inte. Känns inte som jag är så där himla lojal.
- How does/can a change in a loyalty program affect customer expectations? Nej, det kan jag säga, det gjorde de ju inte med ICA och de andra lojalitetsprogram har ju inte gjort några förändringar som jag blivit berörd av, så nej.
- Who are to fulfill your expectations? You or whom? Företaget, att det måste ha relevanta erbjudande att komma med till sina kunder för att man ska vara lojal mot företaget.
- Can loyalty programs create customer expectations? Explain. Inte för mig personligen, men det kan göra det för många. Ekonomin påverkar folk att handla för att det är rabatter och billigare. Så kan jag tänka mig.

Expectation Management

What expectations do you have on the retailer when they make a change in the loyalty Program? Att det är väl genomtänkt, det kan man ju inte beskylla ICA för, eftersom de fick backa. Jag känner jag inte har varit utsatt för en förändring.

Om du tänker på denna enskilda "incidenten" med ICA, när de gjorde förändringen, vad tycker du om sättet de gjorde det på, hur skulle de gjort annars? De kunde gjort en form av kundenkät, de har mycket pensionärer som handlar. Dåligt genomtänkt eftersom de fick backa.

Är det något du tänker de skulle gjort i butiken? I din egen närbutik? De kunde gått ut till medlemmar, kunder. Så alla hade en chans att läsa in sig på det. Det kanske inte hade blivit en sån storm det blev. Det kom kastat från en dag till en

annan. Och plötsligt handlade man inte för en viss summa skulle de dra in den här tidningen. Det var många sådana saker i den vevan som de fick backa på också.

~~Are you aware of the ICA incident?~~

~~When you think of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?~~

How do you think a change should be made (Communication and so on)?

~~How would you feel if this happened to you (Or if it already have) ?~~

What is your recommendation for a retailer when they make changes in a loyalty program? Tydlig information.

Interview (4-D*)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers? Väldigt många lojalitetsprogram, väldigt många säkert 20 st och i matbutiker, Hemköp, Coop, ICA City Gross

How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?

Förklara igen, utveckla, jag förstår inte vad du menar?

Vad är det som gör att du vill vara med i ett lojalitetsprogram, vad ger det för värde till dig? Det är att man får pengar tillbaka och extra priser och sånt.

How you experienced a change of conditions in a loyalty program? How was that perceived by you? De ändrade precis ICA:s, det upplever jag inte att det kom att förändra så mycket. För några sen ändrade de Coop. Det blev en jättestor skillnad till det sämre för mig. Där krävdes att man skulle handla för mycket mycket mer och de vänder sig som de flesta andra, för bara barnfamiljer. När man storhandlar, för man kommer aldrig upp i de poängen annars.

Är det bara matbutiker?

Ja, främst, men, har du andra alternativ får du gärna säga det med.

Ja, men HM ändrade ju också nyligen och där vet jag inte om det blev bättre eller sämre. Jag vet inte hur det blev där faktiskt. Det jag faktiskt minns är Konsum som blev betydligt sämre. Men det jag minns är att Konsum som blev betydligt sämre.

Does loyalty program make you loyal towards the food retailer? Ja, lite så iallafall.

Vill du utveckla ditt svar (FF)? Jag tänker att jag gick till exempel med i Hunkemöller och då tänker jag faktiskt att om jag ska handla något som inte då är de här billighets butiker, då tänker jag att jag ska gå ditt. Men när det gäller mat så tänker jag inte så, där är jag istället med i allting. Men säg såhär, förut när Konsum var bra, eller Coop var bra, då handlade jag bara på Coop. Men det har inte blivit så sen, eftersom man aldrig kom upp i de poängen.

- Who do you think the loyalty program is for? Jag tror att det är skapat för att butikerna ska säkra sin kundstock. Och för att de tror att man är mer lojal, vilket man nog är också. Säg såhär, jag tror inte de gör det för min skull. Det tror jag inte.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program? Ja, då är det stackars Konsum som åker ditt nu igen. När de slutade ta emot kontanter, då var de inte längre lojala med mig, eller sina kunder tycker jag och då slutade jag handla. Så jag handlar inte på konsum längre. Det är ett par år sen det här.

Är det såhär i alla konsum-butiker, eller var det din närbutik?

Nej, med det är så i min närbutik. Och det är samma sak med Vero Moda, de tar ju inte heller kontanter, så då handlar jag inte där heller. Det har inte med lojalitetsprogrammet att göra, men det var en förändring. Men sen är jag så dum om vi säger med Vero Moda, så jag beställer jag på nätet istället. Du vet ingen rim eller rison någonstans.

Customer Loyalty

- What makes you want to become loyal? Det är att de har varor anpassad efter mina behov och att man får en lite grej tillbaka. Hemköp hade mycket ett tag att man fick ett paket ägg.

What make you want to stay loyal?

Med en butik?

Ja. Det har med servicen i butiken att göra, om jag tycker att det är schysst personal. Och det har även naturligtvis med varorna att göra, men varorna är oftast detsamma. Antingen köper man ICA:s egna varor, eller garant, eller heter det Änglamark eller Coop. Det spelar egentligen inge roll, utan det är mer om trevliga och om butiken är trevlig.

När det kommer till ett lojalitetsprogram och anledning till att du stannar där, hur tänker du då? Ja då tänker jag att man får bra erbjudanden.

What is most important in a loyalty program? Det är bra erbjudanden.

- What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions? Jag skulle vilja svara att då handlar jag inte där lika mycket. Och så är det nog också. Men man kanske inte slutar att handla där helt och hållet. Men under en period undviker man att handla där då.
- Have you stopped being loyal towards a food retailer, why? Ja, stackars konsum och kanske ICA med också.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. Nej jag har inte engagerat mig.

Thinking of the ICA incident, did you become engaged in the discussion and/or were you affected? How? Nej jag fattade egentligen inte själva grejen. Vad är det som är skillnaden, fattade du det?

Ja nu gör jag gjort min research. Jag beskriver caset.

Jaha, men då passade det ju mig! Då är jag väldigt nöjd!. Jag handlar många gånger på en dag. Hahaha, det kan de stora barnfamiljerna ha. Men synd om pensionärerna. Men handla många gånger det gör jag. Det var en riktigt bra förändring.

Du sa att du inte läst några debatter om detta?

Nej jag känner att det här är aldrig bra för mig. Vi får se om jag få någon bonus.

~~What are your thoughts on the reactions (online)?~~

~~Why are you engaged in a loyalty program? (underliggande attitudes)~~

- What other types of occasions (similar to ICA) would make you become engaged? Specify why. Nej, det har jag inte. För länge sen så var Akademibokhandeln, där man samlade på Coop, och det är där jag vet att det var en förändring. Jag tror även att Kappahl var kopplat. Man fick mycket poäng, de gick ihop på något sätt, detta är många år sen de slutade. Det var ju trevligt. Det var även visa butiker på nätet som var kopplat till det här med mera kortet. Det var tråkigt när det försvann.

Ja det har du nog rätt i, är nog inte så vanligt längre, att de har det kopplade.

Ja, det var ju en stor kooperativ förening.

- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?

Customer Expectation

- What expectation do you have on a loyalty program from a food retail)? What type of value? Nej, det har jag inte, jag förväntar mig något typ av erbjudande som ska passa alla men ändå mest mig. Det är ju ingen idè att det har en massa erbjudande på raklödder Utan ägg och mjölk är trevligt, sånt som alla kan använda.
- If your expectations are not meet, how would you act? Jag reagerar nog inte alls, jag tänker nog inte på det. I och med att det är gratis att vara med i de här lojalitetsprogrammen, så passar det mig inte så struntar man i det. de hade de inget den här veckan.

~~How does/can a change in a loyalty program affect customer expectations?~~

- Who are to fulfill your expectations? You or whom? Jag tycker att de är dem, men i och med att jag betalar med kort idag, så vet de vad jag handlade sist. Så då får man erbjudande på de, de är ju riktade, sen är det jobbigt när det bara kommer på choklad och coca cola och sånt, haha. Men då beror ju dem förväntningarna på mig själv.

Can loyalty programs create customer expectations? Explain Ja,

Hur då? Har man väldigt mycket erbjudande, och sen har man inget erbjudande, då blir man lite besviken. Så tyckte jag det var med Hemköp när de var nya stan. Det var väldigt mycket när de ville få igång sin online-butik också. Men det har blivit mindre och mindre, men det är ju fullt förståeligt.

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty Program? Jag har inga förväntningar, det själv sanerat, gör det inget bra jobb, så sluta man att handla.

~~Are you aware of the ICA incident?~~

- ~~When you think of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?~~

How do you think a change should be made (Communication and so on)? Nej, jag har ingen åsikt om det.

~~How would you feel if this happened to you (Or if it already have)?~~

What is your recommendation for a retailer when they make changes in a loyalty program? Nej, det har jag inte.

Interview (5-E)

Loyalty Programs

How many loyalty programs are you members of? Of these, how many are food retailers? **Hm, där måste man betala om man inte når upp till en viss summa. Räknas den som medlemskap eller lojalitetsprogram?**

Ja i denna studie, så är jag mest intresserad av lojalitetsprogram och jag har fått frågan innan, så denna är lite tveksam.

Ja, men då räknar jag den som lojalitetsprogram. Oj vad svårt, man är med i så mycket som man inte har koll på.

Man kan nästan tänka på sin mailbox och tänka på vad man får där och vilka får jag veckovis information från.

Med en gång kan jag säga att jag är medlem i Ica och Willys, så två matbutiken. Och sen kanske typ 8 och några som jag inte är aktiv i, inklusive matbutikerna.

How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? Det ultimata är att man ska ge något, man ska ändå någon form av mervärde. Jag vill ha bra erbjudanden och det ska löna sig att vara medlem, det som jag spendera vill jag ändå få tillbaka någonting. Som när man är medlem på IKEA family, där får man ingenting för att man köper hur mycket som helst. Där handlade jag hela mitt kök och där får man ingenting för någonting, man får bara erbjudande, eller ja egentligen bara information, det blir lite långtråkigt. Jag är lite girig, jag vill ha något, Haha! Ja det är väl så att bra gynnsamma erbjudande som man kanske inte får om man inte varit medlem.

How you experienced a change of conditions in a loyalty program? How was that perceived by you? ICA är ju ett väldigt bra exempel. Där blev man ju faktiskt besviken. Det kändes som att de hävdade att det skulle bli en bra förändring och de som faktiskt var stammisar, skulle tjäna väldigt mycket på det, även om man är stamiss, det betyder inte att man har så mycket pengar att spendera som vissa andra stammisar gör. Och då blev man helt plötsligt bortsållade och då spelar inte ens lojalitet någon roll kändes det som. Så det var de och då känner man då kan jag lika gärna byta butik, varför ska jag handla där. För det är de poängen, bonuschecken som gör att man faktiskt handlar där. Ja menar, det finns ju andra bra matbutiker också. Jag tycker ändå att ICA, eller jag upplever det som lite dyrare där. Sen beror det till vilken butik man går till, som ICAmaxi eller snabbköpet, men på supermarketen som jag handlar på, och man ändå väljer att handla där, då vill man ändå få något av den där extra kronan. Det är inte mycket men det gör, ändå att man känner sig lite mer uppskattade på något sätt. Det var den stora förändringen som jag tänkt på, annars har jag nog inte riktigt märkt någon annan förändring. Det känns inte som att en förändring har påverkat en så mycket i alla fall. Det skulle vara om man på något sätt att man måste betal. Det har alltid varit så på HMs medlemskap att man behöver betala 100 kr om man inte spenderar en viss summa pengar och det känns konstigt. Den typ av medlemskap känns så fel.

Jag berättade om när jag blev medlem i HM och när jag var i Australien fick jag betala medlemskap.

Det känns konstigt att det inte är worldwide. Med tanke på hur stor kedjan är så känns det som att det borde kunna fixas. Bara en sådan grej att man inte kan vara medlem, man blir ändå bombarderad av deras Nyhetsbrev, det är ju ändå reklam. Det ska ju vara tacksamma att skicka ut till en, det ska man ju inte behöva betala för. Det är ju ingen förändring, det har ju alltid varit så. Nej, ICA är den enda jag kommer på.

Does the loyalty program make you loyal towards the food retailer? Ja det gör det. Jag väljer alltid ICA förre Copp, eftersom jag har ett ICA konto.

Who do you think the loyalty program is for?

Hmm, menar du kunden eller företaget själv?

Ja, precis.

Ja rent spontant tänker man att det är kunden, men man vet också att, jag tänker att varje krona jag spenderar så har de lagt på en liten summa för att kunna få tillbaka. De kanske har lite högre pris för att man ska kunna få tillbaka 50 kr eller bonuscheck. Så man kanske inte tjänar något på det. Man vet att det är marknadsföring egentligen. Men, på något sätt vill man tro att det är för kunderna även om man vet om. Den är svår. Det är klart att det inte är för kunderna utan företaget självt. Det tänker man inte på, förrän man sätter sig i det, att man börjar reflektera lite mer över det.

Som typ nu, eller?

Ja, men precis, typ nu.

Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?

Menar du på ICA?

Nja, det kan vara ICA eller någon annan, det är upp till dig.

På något sätt upplevde jag att lojaliteten förändrades lite där (ICA). I och med att de valde...men sen ändrade de tillbaka. De förändrade sig faktiskt när de märkte att folk blev upprörda, då kan man ändå tänka att de tar hänsyn till vad folk tycker. Jag kan inte komma på något annat än det. Kanske som med HM, bara för att man bott utomlands så ska man betala för kortet. Det var ju inte så att du inte var lojal, som med dig, utan de var inte lojala mot dig. Du fick ingenting för det du spenderade där, du fick en straffavgift typ. Det är ju inte särskilt lojal mot sin kund (Är det så att lojalitet sågs från ett hål, och inte båda eftersom kunderna aldrig blev involverade?)

Or

What if a company is not loyal, what does that do with the loyalty program? How does that effect the loyalty program?

Customer Loyalty

What makes you want to become loyal (Tänk på 3 värde ord)? För det första känns det som att bra varor, de behöver inte vara högst kvalité, man ska få lite "value for money". Återigen, bra erbjudanden.

Vad är bra erbjudanden för dig?

Ja det beror på om man tänker på matbutik eller klädaffär. Men tar vi matbutik att man får, jag tycker om att de ser vad man faktiskt brukar handla. Så som när de känner av vad jag brukar handla. Som när jag fyller år, "hej, här får du en kladdkaka som du alltid köper". Sånt att man får något att man blir uppmärksammad är så lätt för dem att ha en gåva någon gång vid högtider. Att man får någonting att man blir uppmärksammad, här får du extrapris på fetaost, för du köper alltid det. Den typen, då är det bra att de följer ens mönster att man är lite övervakad. Jag tycker det skillnad beroende på vad för butik det faktiskt är. Jag tycker att bra priser är ganska lockande och vi kollar klädbutiker. Jag är ganska lojal mot Åhlens, men hittar jag ett bättre pris, det kan skilja 200 kr på nätet, då väljer jag ju att inte Åhlens. Priset påverkar väldigt

mycket. Men sen finns det också en viss typ av expertis som också är ett viktigt inslag. Jag tycker det är en svår balansgång med pris och expertis, man vill köpa så billigt som möjligt men också ha rätt sak.

What makes you want to stay loyal? Att de uppehåller erbjudande, att de fortsätter, att det inte blir en engångsföreteelser utan att det blir återkommande erbjudanden.

What is the most important thing in a loyalty program? Erbjudandena att man får något. De ska ge ett mervärde som bättre priser. Jag tycker det är bra att man får ett email med veckans erbjudande, så man ser det. Det är ett litet mervärde, men då ska det också vara bra saker som kommer där. Sen kan man tycka att de ska göra mer undersökningar, att man får svara på frågan vad man tycker för om deras lojalitetsprogram, för att vissa att de vill förändras, det har jag inte varit med om att de gjort. ska se vad vi som kunder tycker om lojalitetsprogrammet. (att vilja förändras med sina kunder, det förändrade för sig själva och inte för kunden, men att vilja utvecklas med kunden vänder på synsättet och vara mer inkluderande)

What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions?

Kan du säga den igen, jag förstår inte riktigt?

Jag upprepar frågan.

Det kändes som ICA såg ett sätt att tjäna mer pengar, och det märkte man, det kändes som det blev lite genomskinligt. I grund och botten vet man att alla vet man att alla lojalitetsprogram är till för att tjäna pengar. Det ska ju vara en balans däremellan.

Have you stopped being loyal towards a food retailer, why? Nej, det har jag inte. Men just när ICA, jag slutade inte handla där, men tankar gick att jag lika gärna kunde sluta handla där. Men sen handlar det lite om läge också såklart. Det är ICA jag har närmst till. Tankar gick, ”Va fan är detta!”. Men sen gjorde de om och gjorde rätt igen och då kändes det rätt okej igen.

Customer Engagement/Involvement

How engaged are you in your loyalty program from a food retailer? Describe your engagement (tank på ica online).

Hur menar du med engagemang?

Just i denna context är det med ICA i bakgrunden, då det var många som engagerade sig online och visade sitt engagemang genom att posta online och gå med i protester och liknande. Skulle du säga att du är så engagerad i ditt lojalitetsprogram? Eller skulle du kunna tänka dig att engagera dig så mycket?

Om jag fick en form av undersökning, då hade jag kunnat skriva det där, men jag skulle nog inte posta något på Facebook eller något sånt. Men om de undrade vad jag tyckte och får möjlighet att besvara den frågan, då hade jag kunnat säga det. (Svensk kultur?)

Thinking of the ICA “incident”, did you become engaged in the discussion and/or were you affected? How? Jag blev lite irriterad, det måste jag säga. Det var mycket skrivelser och folk var upprörda. Det är klart att jag blev allt lite irriterad. Och även fler som jag pratade med var upprörda, man var ju inte ensam om att vara irriterad, det var många som verkade vara irriterade.

Vilka var det du pratade med? Var det familj, vänner eller arbetskamrater? Eller var det allt? Det var nog lite allt, med familj och på jobbet.

What are your thoughts on the reactions (online)? Det ledde till något bra, att de tog till sig av kritiken och gjorde rätt för sig. Det visar ändå på något positivt.

Why are you engaged in a loyalty program?

What would make you become engaged in an online conversation (underliggande attitudes).

Det skulle vara om det var något riktigt riktigt illa.

Du menar att man skulle kommentera saker?

Ja, precis.

Jag skulle nog aldrig lägga upp någonting, det handlar att jag inte skulle gör sånt.

Är det för du inte gör det i vanliga fall menar du? Ja precis, Jag skulle inte göra det.

Om jag skulle det är om det kommer någon form av undersökning.

What other types of occasions (similar to ICA) would make you become engaged?

Specify why. Nej, det är nog det som är det mest radikala förändringsmässigt som hänt.

Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program? Inte som ensam individ, men när det blev något som är så uppenbart fel, då känns det som att den stora massan har möjligheten att ändra.

Customer Expectation

What expectation do you have on a loyalty program from a food retail)? What type of value?

What type of value are you looking for in a loyaltyprogram? Mervärde, och bra erbjudanden, det ska vara lönsamt. Det är det man är ute efter, när man väljer att vara medlem. Och det känns som att oftast kommer mervärdet att man får ett bättre pris. Det kan vara så att man får ett nyhetsbrev med bra recept och så. Men det känns inte som att det ger lika mycket mervärde som ett bra pris gör på en viss vara. Att de sätter bra erbjudanden på varor som man normalt sätt tycker är för dyra. De saker som vanligtvis är billigt gör inte så stor skillnad, men om man någon gång har möjligheter att köpa någonting som är lite mer exklusivt till ett bättre pris. Då kanske man väljer att testa. Det tycker jag ger mervärde. (underliggande lyx i vardagen/lisstil). Det är inte så att jag blir överlycklig när de sätter ned böror som kostar 8 till 5 kr. Det är inte så att jag jublar. Det känns lite som "ah ja". Ibland pasta, det är ju billigt, det är mer nice om de säljer ut dyra pecolion tomat, som kostar 30 spänn oh så får jag det för 20kr, eller vindruvor, såna saker som är mer dyrt.

If your expectations are not meet in lp, how would you act?

På lojalitetsprogrammet?

Ja, precis. Det är om det skulle vara över en längre tid för att tycka det. Nu är det erbjudande som kommer veckovis, men om märket att det skulle ta stop under längre period, då skulle man känna "gud, vad tråkigt". Då skulle det inte kännas värt. Men om det är en kortare period, så skulle jag inte reagera så mycket.

How does/can a change in a loyalty program affect customer expectations? Det beror på vad förändringen är, och hur förändringen skulle påverka mig personligen.

Who are to fulfill your expectations? You or whom? Det är från företagets sida, de som bestämmer vad det är för erbjudande. Ibland kan det vara lokale erbjuden och att butiken har sina egna. Ibland får man storpack rabatter och de kan vara i den lokala butiken. Det kan diffa lite emellan de olika butikerna och jag utgår ifrån matbutiker nu, men annars är det dem.

Vem bär ansvar att förfylla dina förväntningar. De kör mycket spårningar, med dagens verktyg, de har ganska mycket metoder för att kunna göra ett bra unikt erbjudande, egentligen. Det är från den sidan de är.

Är det mer personliga erbjudande den menar här?

Ja, kanske.

Can loyalty programs create customer expectations? Explain Ja det gör det, man går med i någonting för att man tror det ska ge en någonting. Om det är bra erbjudanden

eller om det bara är...info om vad som gäller. Uppdaterad information, så jo det gör det absolut.

Expectation Management

What expectations do you have on the retailer when they make a change in the loyalty Program ex? Att de inte bara ska se till vinsten. Men de ska också tänka på hur de utformar den här förändringen. Det får ju inte gå till det sämre, inte att några missgynnas av det. (gör som tillägg)

When thinking of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?

How do you think a change in LP from a retailer should be made (Communication and so on)? Först ska de bara visa att de lyssnar på folk, börja med att göra research. Med kunder som varit lojal men även nya och fråga vad de skulle uppskatta. Hur tänker du att det ska gör det då, vilka verktyg för att nå dessa kunder?

Antingen att man skickar ut på email undersökningar eller så kan man fylla i en undersökning när man besöker en vis butik eller på post då. Beroende på vad man angett. Det kanske är en generationsfråga och att man kanske faktiskt tar hänsyn till generationsfråga, då folk är ute efter olika saker.

What is your last recommendation for a retailer when they make changes in a loyalty program?

Jag förklarade mer då jag märker att personen behöver lite mer information

Tänk på vad som saknades i ICAs förändring, vad upplever du att du haft behov av, som du hade du velat ha i förändringen? Någon form av förvarning. Jag tycker det kom så plötsligt. Jag visste inte att de skulle göra den förändringen, förrän de blev lite rabalder över det hela. Jag kommer inte ihåg om man fick ett mail. Men, de la fram det som att det skulle vara så himla positivt, vilket det inte visade sig vara för väldigt väldigt många. Mer lyhördhet för vad kunden vill ha. Det är väl det som är känns som det viktigaste i ett lojalitesprogram för att folk faktiskt ska välja det. Jag kan tycka att utan att någon form av lyhördhet om vad kunderna vill ha, då känns det helt meningslöst, då är det bara en massa skräpmail man får istället. (Hur lojalitet kan omvändas om förväntningen inte är uppfylld. Innan mervärde nu skräp)

Interview (6-F)

Loyalty Programs

How many loyalty programs are you members of? Of these, how many are food retailers?

Som ICA?

Ja precis, kan vara annat som Clase Olsson

Apoteket, Lindex, Stadium, Intersport, men säg 5 st och sen då ICA som matbutik.

- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? Vi får Ica reklamblad, där vi kan gå in och välja det som är bra pris och det passar oss pensionärer att kunna handla billigt ibland. utifrån det som finns, det passar pensionärer att handla lite billig ibland.
- How you experienced a change of conditions in a loyalty program? How was that perceived by you? Jag vet i lojalitesprogrammet, men om man tänker i butiken.

Tänker du så?

Ja butiken kan man ju säga blir en del av lojalitesprogrammet, så säg det du tänkte. Ja om jag tänker på ICA så är jag störd av att det är för mycket ICA produkter, och plockar bort andra varumärken. Jag vill ha utbudet kvar att kunna välja alla, som Önos sylt om jag vill hellre ha det eller gelé eller vad det är för varor. Och inte bara ICAs varor.

- Does the loyalty program make you loyal towards the food retailer? Ja det är egentligen det praktiska att vi har ett ICA kundkort, och att man får rabatt på det kundkortet. Man får ett utdrag varje månad också hur mycket rabatt man får och hur mycket jag handlat för. Det kan man se på året hur mycket man handlar och det bli många tusenlappar om man är kundtrogen mot den butiken man handlar.
- Who do you think the loyalty program is for? Det är skapat för att binda oss till butiken, det tror jag.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program? Vet inte. Inget jag kommer på nu. Måste varit något jag kommer ihåg och det ända jag tänker på är det om ICA produkter som jag sa.

Or

~~What if a company is not loyal, what does that do with the loyalty program? How does that effect the loyalty program?~~

Customer Loyalty

- What makes you want to become loyal? Dels rabatterna man får, sen får man pensionärs rabatter, som inte ingår nu när man beställer på nätet, det kan vara en lojalitets miss.
skriv upp det på det steget innan om du vill backa på det.
Även om jag beställer på tisdag nu så får jag ingen rabatt på tisdagr på nätet. Annars får man 7% , och det är rätt mycket. Sen tycker jag av lojalitesskäl kvar vår ICA-butik kvar i stan och den ligger mitt i stan istället för att ligga...här kan vi gå till butiken. Närheten är viktigt.
- What makes you want to stay loyal? Att de försöker lyssna in på ens om man har önskemål, det går att beställa mat som inte finns. Mer begränsat än tidigare nu. Jag skulle beställa fisk som jag gjorde 14 dagar innan, men sen kunde jag inte få det ändå när jag skulle ha det. Det är inte så lätt med en lite butik.

Vad var frågan igen?

Jag upprepar frågan

Man är känd i butiken och det är lätt att hitta. Att man är känd i butiken det märks på semestrar på sommaren, när det är en massa ungdomar där. De är hjälpsamma kan man säga.

På vilket sätt menar du med hjälpsamma? Om jag inte hittar något, de möblerade om för 3 år sen, men jag har fortfarande inte vant mig vad de finns.

Såna där udda saker, om jag vill beställa, eller lämna tillbaka, det är aldrig problem att de köper tillbaka om det blivit fel. Så är det väldigt hjälpsamma.

- What is most important in a loyalty program? Bemötandet är viktigt, att man blir sedd i butiken.
- What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions? Jag är ganska bra på att genomskåda sånt, det är klart att matbutiker är till både för vår skull, men även för deras skull. De som jobbar i butiken är ju till för kundernas skull, och det är viktigt att den som är chef trycker på det att kunderna är det viktigast de har. Om de inte är trevliga och lojala mot kunderna, det märks också. Då skulle jag kanske byta, men här i Mariefred finns bara en Coop det bär emot att handla på Coop.
- Have you stopped being loyal towards a food retailer, why? Nej, oavsett var jag är Nykvarn, Kalmar, på drag och handla i Rockneby så blir det att man handlar jag på ICA butiker och här handlar jag på ICA. Det blir mycket så, det är klart skulle butiken gå ned sig...jag vet inte riktigt. Men jag kan komplettera i andra affärer, och gärna kompletterar gärna när det är frukt och grönt på torget. Jag åker ibland ut och handlar på gårdar från gårdsförsäljning och fisk ibland från en fiskbutik. Vi har en som gör hemstoppade korvar en mil bort. Så jag kan komplettera när det passar. Men om jag ska ha gäster så kör jag inte flera mil extra för att handla mat.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. När de kommer med enkäter på nätet så går jag in och svara och talar om vad jag tycker.
Hur ofta brukar såna saker hända?
Jag tror det kommer en gång om året
- Thinking of the ICA introduces their new loyalty program "stammis", did you become engaged in the discussion and/or were you affected? How? Jag blev inte så positivt påverkad, även om jag är en stammis så tycker jag att det är att knyta, jag förstår deras tanke. Det är som deras egna varor att de ska knyta en ännu hårdare till att köpa deras saker där. Jag vet inte, jag tycker om rabatterna men inte ordet stammis direkt, jag förstod tanken, men det är som de egna varor att de ska knyta om en.
Deltog du i någon diskussion som blev kring dem här förändringen?
Nej, eller hur menar du?
Till exempel om du pratade om detta med vänner, engagerade dig online, eller om du pratade i butiken. Nej jag har bara noterat det. Men jag har noterat att vissa varor får bara vi som är stammisar rabatt på. När jag är stammis så behöver jag inte bry mig, för jag får ju den rabatt ändå.
Kan man säga att du inte kände dig berörd av förändringen som hände? Nej jag engagerade mig inte, men noterade det.
- What are your thoughts on the reactions (online)? Jag har inte läst så mycket. Jag har inte Facebook, så jag har inte bryt mig, tyvärr.
Men har det varit negativt då?

Om vi säger såhär, det är lite grunden för att jag valde detta ämne.

Jag kan ha noterat något. När hände detta?

I början av året, de hade reklamen på tv om stammis.

Det fattade inte jag att det var det dem menade.

- Why are you engaged in a loyalty program? (underliggande attitudes) , Egentligen, varför ska jag ta mig tid till de? Jag har liksom, min tid behöver jag ju inte använda till deras lojalitetsprogram, det är deras sak, inte min sak egentligen.
- What other types of occasions (similar to ICA) would make you become engaged? Specify why. Nej, det vet jag inte, vi var med i NK, de började ta betalt så då tog det slut, nu är jag inte med i något som kostar pengar, som apoteket att man får mer rabatt efter ett antal inköp.
- Now I know you are not familiar with ICA change in itself, but if you think of the change, do you think the customer has the power to change a loyalty program? Nej, det tror jag absolute inte! Sen vet jag inte om de gjorde en kundundersökning innan, det vet jag inte om de gjorde, men jag var inte med på en kundundersökning innan de genomförde den.

Customer Expectation

- What expectation do you have on a loyalty program from a food retail)? What type of value are looking for? Det viktigaste för mig är att det finns fräscha varor, att de är kundvänliga och hjälpsamma och att jag får rabatt om jag handlar mycket där. Det tycker jag är okej.
- If your expectations are not meet, how would you act? Dåliga varor, och luktar illa i butiken så då är det inte så fräscht. Måste vara fräscht, matvaror måste vara fräscht. Att man plockar bort sånt som är ruttet och så.
- How does/can a change in a loyalty program affect customer expectations? Ja det kan det, men eftersom jag inte noterat har noterat det så mycket utan bara observerat det, så är frågan lite svår. Förväntningar är att butiken ska var fräsch och göra sitt bästa på kunden.
Om du tänker mer på själva förväntningen på lojalitetsprogrammet, hur tänker du då? Jag får ju en glad gubbe som säger att detta är stammis priser och det är bara för mig och att jag blir uppmärksammad lite. Jag vet inte om jag skulle välja att handla i den butiken bara för det. Utan gör det för närheten, att den är fräsch, att de är vänliga, det skulle inte överväga det här. Sen kan jag förstå att ICA vill profilera sig på det här sättet.
- Who are to fulfill your expectations? You or whom? Det tycker jag butiksägaren gör. Den enskilda butiksägaren.
- Can loyalty programs create customer expectations? Explain Ja, eventuellt om jag inte blir irriterade på det. Är man irriterad så blir man bara irriterad på det. Men är man som jag som är lite, ska vi säga, ganska neutral, då kan det kanske väcka ett intresse, ”jaha vad har de idag, är det något jag kan ha nytta av?”.

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty Program? Ja egentligen så tänker jag att de kanske kan skicka ut något mer personligt. Det här kommer ju mer centralt, sen vet jag inte om även ICA bladet är centralt eller lokalt. Tror det kan vara olika. Men att de kan välja varor utöver ICAs koncept. Men det måste finnas tillräckligt med varor när det är extra pris, och det som

händer ibland i en liten butik är att varorna tar slut och det är negativt! Att lojalitetsvaraorna tar slut som de har försökt lockar med.

- When thinking of the ICA case 'stammis', what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?

Jag beskriver caset

Jag tycker det var idiotiskt! Det var så bra innan, att man fick ta med sig poängen och sen fick man spara dem till nästa månad och så kunde man följa det på sin räkning, hela vägen.

Hur är det nu?

Tror det gjort en kombination nu.

Det var detta som de fick sån kritik på, just bonusen. Det var jättedumt, ICA som är så rika de kunde gått ge lite.

Ni blev aldrig drabbade av något?

Vi skulle kunna ha kommit i skarven, men de har aldrig riktigt genomföra den, det fick ju ändra sig. SÅ jag märker aldrig något för det lever ju på nu som det ska göra.

- How do you think a change should be made (Communication and so on o)?

Ja antingen var jag slarvig. Jag uppfattar det mest på ICABladet eller på sin räkning, och sen så läste jag det inte så noga om jag tyckte att jag är berörd mig så mycket. Jag kan vara lite slarvig så ibland. Men jag räknade att jag är stammis och att det bara byter namn på något som jag redan är (folk trorde kanske det var ett namnbyte bara, ingen förändring) Men sen håller jag med de som tycker att det här med att poängen inte fick föras med till nästa månad. Det tycker jag är idiotiskt. Men de tog tillbaka det efter några veckor. Och ibland är det såna här förändrings konsulter, som lyckas sälja in något radikalt och så går ICA med på det. Jag ser de här skickliga såna här som kan prata ihjäl folk och då tror de på det. De höga cheferna tror på det med, sen tänker de inte på konsekvenserna ute bland folket sen.

- What is your (last) recommendation for a retailer when they make changes in a loyalty program? Kanske skrivit ett personligt brev hur just vi skulle bli berörda, och sen tycker jag inte man ska förändra för förändringens skull.

Interview (7-G)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers? 4 och 2 av dem är matbutiker, Citygross, och Ica. Sen Coop med.
Så det blir 5 och 3 matbutik
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? Utbud av varor och priserna.
- När du säger utbud av varor, är det specifika varor eller vad menar du?
Nej, i allmänhet.
- Och priser vad menar du med det? Vill du utveckla?
Ja det är extra priser om de har nedsatta varor.
- How you experienced a change of conditions in a loyalty program? How was that perceived by you? Nej, det har jag inte.
- Does loyalty program make you loyal towards the food retailer? Ja det kan man säga, Vill du utveckla?

- Ja, man handlar där man har sitt kort. Det blir en slentrian, man åker ditt där man brukar handla och där har man lojalitet till.
- Who do you think the loyalty program is for? Jag tror det är skapat för, en form av marknadsföring som matbutikerna har. De binder upp kunderna med de här programmen. Det är ett konkurrensmedel kan man säga. Alla företag har det numera i sort sett.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program? Nej.
Då kan vi fråga mer hyptesiskt istället, What if a company is not loyal, what does that do with the loyalty program? How do you think that it will effect the loyalty program? Eftersom konkurrensen är så hård så skulle man kunna byta företag/leverantör eller matgrossit. konkurrensen är så hård och sköter de sig inte, så byter man helt enkelt.
- What is most important in a loyalty program?
Vad menar du?
Vad är det viktigaste för att du ska vara med?
Service, prissättning och varor naturligtvis.

Customer Loyalty

- What makes you want to become loyal (tänk på 3 värdeord? Servicen, utbudet av varor och personalens inställnings och vänlighet och engagemang. Från personalen.
- What make you want to stay loyal? Servicen de erbjuder.
- What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions? Är det något man märker så byter man företag/matbutik. Det är inget som jag har märkt, det kan jag påstå.
- Have you stopped being loyal towards a food retailer, why? Det har hänt, när de ändrar utbud av varor och i samband med ombyggnationer och om när de ändrar utbudet av varor.

Customer Engagement

How engaged are you in your loyalty program from a food retailer? Describe your engagement.

Mitt engagemang i matbutiken?

Ja eller i lojalitetsprogrammet. OBS! jag noterar av tonen och kroppsspråket att det behövs en förklaring: Denna fråga bygger på att ICA gjorde en förändring av lojalitetsprogram och det blev en reaktion att många kunder engagerade sig online

Ja, de ändrade väl poängställningen på korten?

Ja precis, så denna sektion har med det att göra, att man kan engagerade sig och diskutera ämnet, läser kommentarer online. Så om vi går tillbaka till frågan, hur engagerad är du i ditt lojalitetsprogram? Nej, jag har inte engagerat mig särskilt mycket eftersom de inte gjorde några förändringar. Men jag kan tänka mig att ICAs kunder engagerade sig mycket eftersom det tog bort kortinställningarna och är det så att det byter till något negativt, då byter man bara företag.

Du nämnde här att ICAs kunder blev nog mer berörda, men samtligt sa du innan att du är medlem där? Jag har ett ICA kort som jag använder väldigt lite. Så poängställningen berörde mig inte ett dugg eftersom jag inte handlar där.

- Thinking of the ICA incident, did you become engaged in the discussion and/or were you affected? How?
- What are your thoughts on the reactions (online)? Det ger en negativ image till hela ICA koncernen, eftersom de gick upp i media så mycket som de gjorde, då uppfattar folk det som negativ kritik.
- Why would you engage in a loyalty program? (underliggande attitudes) Om de ändrar förutsättningarna för att använda av kort, men får ju en viss kundrabatt, med jämna mellanrum får man 10% och det är ett skäl till att vara kvar.
- What other types of occasions (similar to ICA) would make you become engaged? Specify why. Nej, man blev rätt förvånade att de gick ut och ändrade så. Det var väl att de nollställde efter två månader, var det inte så?
Varje månad. Ja jag förstår inte det. Men de backade på det ju.
Jag vet inte vad som hände sen?
Jag tror det är nu att de gäller på två månader, men vi fokusera mer på den förändringen, den stora grejen och inte korrigeringen.
Vad är skälet till det?
Skälet till?
Nollställas, att de skulle tjäna mer pengar?
Jag vet inte riktigt. Ah ja, men det var ett dumt förslag. Jag har ett Coop kort, som använts i 100 år och det nollställs aldrig, jag har över 30 000 poäng där nu!
- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program? Jag är inte kunde där, men de kunderna som är där hade möjlighet att påverka i och med att de gick ihop, det blev ju en protest. De påverkade på så sätt att de förlängde den här tiden med nollställningen, så det kan man väl säga.

Customer Expectation

- What expectation do you have on a loyalty program from a food retail)? What type of value? Extra erbjudande naturligtvis, man kollar ju på de extra erbjudanden som finns. Det är ju det man utnyttjar. (7-G)
- If your expectations are not met, how would you act? Då byter jag leverantör eller matbutik. (7-G)
- How does/can a change in a loyalty program affect customer expectations? Ja de kan de.
Kan du utveckla där, på vilket sätt? Ja om det till exempel inte skulle skicka ut rabattkuponger längre då skulle jag byta affär/matbutik. Konkurrensen är ju så hård så det är lätt att byta. Utbudet är ju bra överallt. (7-G)
- Who are responsible to fulfill your expectations? You or whom? Det är butikens chef och företaget naturligtvis (7-G)
- Do you think loyalty programs can create customer expectations? Explain. Ja det kan det göra.
På vilket sätt?
Man har ju förväntningar på utbudet och programmen naturligtvis. Vi går ju in och tittar varje vecka som framför allt citygross har och då tittar man och jämför priser. (7-G)

Expectation Management (det är förväntningar på butiken, butiksägaren, koncernen)

- What expectations do you have on the retailer when they make a change in the loyalty program?
Vad ska jag svara på det?
Du kan tänka på det här med ICA när de genomförde sin förändring. Nu vet jag att du sagt att du inte kände dig jättepåverkad.
Nej, jag läste om det, men eftersom vi inte hanlar där så struntade jag i det kan man i princip säga.
Men om du tänker på själva situationen, kan du tänka på något som saknades när den här förändringen genomfördes? Ja, de skulle gjort en kundorientering, en kundenkät och då hade de fått tummen ner direkt. Då hade de aldrig behövt inför det då. Kundenkät hade varit viktigt att göra innan de genomförde det. (7-G)
- ~~When thinking of the ICA case, what are your opinion/reaction on this? What attitudes/feelings do you feel against this change?~~
- How do you think a change should be made (Communication and so on)? Man borde göra en markandsanlysa innan av kunderna naturligtvis och höra vad kunderna tycker.
- Hur tänker du att man kontaktar kunderna?
De har väl ett kundregister, och då får de gå ut med en enkätundersökning alla svara ju inte med det blir ett visst kundunderlag (7-G)
- What is your recommendation for a retailer when they make changes in a loyalty program?

Interview (8-H)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers? 2 st när det kommer till mat, ICA och Coop. Sen är jag med i SAS, och var nyligen med i NK, men sagt upp det nu då det kostar mig.
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? Jag skulle vilja att deras logaritmer var smartare på att se vad jag faktiskt handlar och ge mig extra priser på det. På Coop förslår de saker som jag inte gillar, det gillar jag inte. Coop kallar det för förslag, oftast är det saker som jag inte tycker om. Kanske bara är en eller två som jag gillar och ibland inget. Jag får email, där jag kan få 10% på ett helt köp, men sen finns det inget inlagt i deras system i butiken att jag ska få 10%. Vad man skickar ut stämmer inte överens sen. På ICA är det mer för att de har så bra sortiment, har man handlat där föregående månad så får man 25 till 50 kr rabatt. Sen har ICA ett bredare och mer attraktivt sortiment och bättre priser än Coop. Det är högre kvalitet på ICA vid den jag går till i sthlm än andra ICA butiker som den vid söderstationen. ICA är lite bättre på logaritmer, men som konsument är jag sämre på att komma ihåg vad de har för mig denna månad, jag undrar om jag någonsin har lämnat in en kupong. Så det är väl det, förut, hade de ett kontokort, vilket är lite... alla vill ha ett system som vi som kunder skulle delta in, så då ska vi som konsument ha många kort men nu kan det kopplas till körkort eller kreditkort, vilket är mycket bra. Hemköp, är jag medlem i också, är inte där så ofta, men dit går jag enstaka gånger, är en bra butik, men lite långt att ta sig dit. Jag får ett papper därifrån, sist jag var där såg jag att de har mitt kort kopplat, då det stod kundkort draget på kvittot.

- How you experienced a change of conditions in a loyalty program? How was that perceived by you? På ICA, men de tog bort det fort, för det blev ett sånt ramaskri, så de gick nog tillbaka till samma som innan tror jag. Och på sas, då de ändrade hur många poäng man fick, så sas har blivit lite snålare på sina saker, med det tror jag har att göra med att SAS ingår i Star alliance, att alla inom det ska ha samma poäng.
- Does the loyalty program make you loyal towards the food retailer? Inte nämnvärt, eftersom alla har lojalitetsprogram idag. Det blir inte så mycket lojalitet då. Det är mer att jag tittat på vad jag har för behov, ska det vara festligare, då kan jag gå längre (avstånd till butiken), så det har mer med att göra vilken typ av konsumtion jag har. Basvaror eller om jag ska laga middag. Basvaror köper jag i den som ligger närmast för att det är mest bekvämt.
- Who do you think the loyalty program is for? Det är för att vi kunder ska känna en community och vilja vara med i den communityn och sen för att binda upp oss lite.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?
Or
What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program? Nej, det har jag ingen upplevelse av när det kommer till lojalitetsprogram, men däremot när de kommer till försäkringar. Både ICA och Coop är flexibla idag. Även på sas och euro bonus längre fram.
What is (the) most important thing in a loyalty program? Att algoritmerna ger mig rabatter på det jag är intresserad av.

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)? Först delen är att det är viktigt med läget av butiken, att det är nära. Min närmsta butik är konsum och sen är det viktigt att personalen är trevlig och tillmötesgående och de är anledning till varför och det är därför jag väljer Coop. De känner en och ser en. På ICA är det inte samma förhållande till personalen, utan där är utbudet av varor som gör att jag blev lojal.
- What makes you want to stay loyal? Det har att göra med att uppleva samma sak om igen. Att det har de varor man vill ha, problemet är när jag blev lojal så hade Coop ett annat sortiment. Sen de fick en norsk vd och gjorde de sig av med mycket varor, och mer till en standardbutik, nu väljer jag oftare bort Coop, för allt finns inte längre. På ICA, är jag mindre lojal, men går dit oftare nu på grund av att produktutbudet har ändrats på Coop. ICA har med grönsaker, färsk fisk och kött, massa olika färska juicer och laktosfria produkter finns det mer av och även då en massa bra grejer.
- What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions? Det måste innebära att jag inte i någon aspekt som kund inte blir sedd. Är det inte en trevlig atmosfär, bra priser eller varor som riktat sig mot mig och då är hela vitsen med lojalitetsprogrammet förlorad, det bygger på att jag ska bli sedd, då finns det ingen anledning att vara med eller stanna kvar i lojalitetsprogrammet.
- Have you stopped being loyal towards a food retailer, if so, why? Nej.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. Det består endast av att jag läser medlems-tidningarna och recepten och

sen på deras extra erbjudande den veckan. Lokalt och dels som kommer hem via direktreklam

- Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How? Nej, jag bara läste att de fick massiv kritik, någon som jobbade på ICA sa till mig att det är ett beslut som kommit från huvudkontoret, när han sa det så himlade han med ögonen samtidigt. Det var bara trams det de försökte göra, inte genomtänkt.
- What are your thoughts on the reactions from other customers (online)? Det är bra att det finns ett konsument uppror om man känner att det är helt upp åt väggarna. Vi konsument kan påverka utformningen på ett lojalitetsprogram, annars hade vi kanske hade slutat att handla, då kanske det hade varit värt att handla på till exempel hemköp även fast det är långt dit.
- Why were you engage in the discussion of loyalty program? (underliggande attitudes, follow up from the one before)

What would make you engage in a loyalty program? (underliggande attitudes, follow up from the one before). vet inte om det skulle engagera mig. handla, mer om handlar om sync och effekter, men det tror jag inte ett lojalitetsprogram skulle ta upp som kalorier. Jag letar inte , ibland ekologiskt, jag är inte logiskt och samma pris, så tar jag de ekologiska. Gin och tonic. (OBS! Ej sammanhängande, men har ingen inspelning, dock det viktiga om eko)

- ~~What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.~~
- ~~Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?~~

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in? det är att det är bra erbjudande som är kopplade till min konsumtion, varor som är passar säsongen, bra priser på vit sparris till jul, finns en prisbild med det man konsumerar mycket av under en viss period, saker som överraskar mig hade är roligt som på ICA hade de italienska och franska veckor. Saker som jag vanligtvis inte hade provat. Coop och ICA har bra tidningar med recept och det är en förväntning jag har at jag ska blir intresserad av att laga mat. (8-H)
- If your expectations are not met, how would you act/react? Jag köper mindre då och då kopplas det att det kan finnas på andra ställen, då tänker man nog i alternativ konsumtion. (8-H)
- How does/can a change in a loyalty program affect your expectations?
- Who is responsible to fulfil your expectations? You or whom? Det ska vara kluriga marknadsföring människor på kontoret, de har som mycket hjälpmedel, när de ser mina varor så har den en möjlighet att skraddarsy om de vill, och kring aktiviteter som recept, konsum har att man kan ha en gratis dag på Skansen, sånt kan också skapa lojalitet. Jag kan omvandla mina konsum poäng till eurobonus poäng. Som biobiljett, finns som en bank med massa olika saker. ICA har inte alls samma, konsum kom från förenings värld det kooperativa, socialdemokratiska, och det är att man kan skaffa förmåner på andra ställen någon gång per år som lever kvar. (8-H)
- Can loyalty programs create expectations? Explain
Ja absolut, det är det som ICA är ett bevis på, om man haft en viss nivå och försöka gå ifrån det och det hände ICA, de försökte dra ned på sin lojalitets nivå, och det funkar inte eftersom kunderna hade vant sig vid det systemet och den nivån. (8-H)

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program? Som kund förväntar jag mig att management delen av alla kedjor har kundfokus och förstår sina kundgrupper och hur de agerar och de har tankar kring kundens intresse i övrigt, för det kan ge mycket info av hur man konsumera och förstå sin kund, en god bild av kunden, sätta kluster runt sina kundgrupper. Som i Stockholm singelhushåll, packa varor på ett sätt, att det finns storpack och att de förstår vad vi handlar och mängden vi handlar. Jag förväntar mig idag ekologiskt och förpackningvinkel på det. För det skapas också lojalitet att de förpackar på ett sätt. Papper istället för plats, och många trycker upp sin logga på tygkassar och har smarta förpackningar. Kvalité före kvantitet. (8-H)
- ~~When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change?~~
- How do you think a change should be made in a loyalty program? (for example in communication and so on)? Man måste vara otroligt försiktig om det är en försämring. Gör förändringen då under lång tid och gradvis, och kanske utforma det så inte kunderna märker det. ICA gick för fort fram och det straffade sig på en gång! Oftast så gäller det att lojalitetsprogram är genomtänkt innan man genomför det, sen är det svårt att ändra, då kommer man ha missnöjda kunder, genomför man en försämring så samtligt bör man marknadsföra en förbättring. Om man gör en försämring för att kunna genomföra den andra förbättringen, då kanske man kan få en förståelse för en försämring från kunderna. (8-H)
- What is your last recommendation for a retailer when they make changes in a loyalty program? (Think of ICA or other food retailer and what was lacking for you to be satisfied in their change in the loyalty program)

Jag tycker att matbutikerna är så på tårna nu för tiden, det är att de så fall ska skapa mer köp glädje. På Coop, är det mer som en väl tvättad lagerlokal, men behöver se över sortimentet, kakor och kex som funnits sen 70-talet, köper folk fortfarande det? Den känslan har jag inte på ICA, de är mer uppdaterade. Förändringensheten i sortiment behöver vara större, med ICA, deras lokaler kan vara röriga/stökiga speciellt de nära pendelstationen, de har ingen självscanning. Det kan kännas lite skitigt i hörnet, kännas inte ren och det är a och o, och inte ren som på zinkensdamm. Då faller det på det. Sortiment som sorterat efter läget och där tror jag Coop gjort fel med att streamlina, det har gjort att min lojalitet har minskat. ICA kan jag tycka att jag undviker, det blir lätt köer och då är det rörigt i butikerna och skitigt. (8-H)

Interview (9-I)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers? 10 st och 3 matbutiker, Willys, coop, ICA
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program? När någon frågar mig vill du bli medlem, då tänker jag på Coop och att man får någon form av rabatt, oavsett vad jag köper. Det som är mesigt, är att jag får skicka mig en kupong på en produkt som jag redan köpt. Jag vill kunna

köpa vad jag vill för mina 25 kr, så jag inte nichade att köpa vetemjöl, utan kan köpa vad jag vill, det är det optimala.

- How you experienced a change of conditions in a loyalty program? How was that perceived by you? Nej, det skulle jag inte säga.
- Does the loyalty program make you loyal towards the food retailer? Nej, därför att de har för dåliga rabatter.
- Who do you think the loyalty program is for? Lättlurade kunder, som är kvar även fast det är dåliga erbjudanden.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program? Om man säger vill du bli medlem, då ber de om mobilnummer och email, och lik förbannat måste man klicka på en länk som de skickar ut på email eller sms för att bekräfta. De säger en sak först att det inte behövs göra något mer i kassan, men menar en annan, det kanske kan räknas som ilojalt?.

Or

~~What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program?~~

What is (the) most important thing in a loyalty program? Innan hade jag sagt bra rabatter, men nu efter tv inslaget igår, så är om data missbrukas, på ett sätt som jag inte har tänkt på. Då går det fett bort. Att man inte har hela bilden klar för sig. Hur ens uppgifter samlas och används och samkörs.

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)? Rabatt, jag ser det inte som lojalites program, utan som rabattsystem, där jag tänker som en smålänning (de är kända för att vara sparsamma ”snåla”), ju mer jag köper ju mer rabatt får jag. Som på kicks. Så mina värdeord är pengar, pengar pengar.
Vill du utveckla vad menar med pengar?
Hur menar du?
Tycker du att du tjänar pengar eller hur tänker du?
Antingen att man dra in pengar, det är ett smart sätt. Att jag tjänar, för att jag får pengar ”checkar”, men jag bortser att jag betalat för att få den fjantiga check. Kicks har ett bra system, de har rabatterade produkter jämnt och sen har de sitt bonussystem, brons, silver och guld. Jag tycker jag både spara och tjänar pengar. Om jag tänker på kicks så är det så. Men med matbutiken så tjänar jag pengar, eftersom jag drar mitt kort. Så när de säger i kassan att jag har 25 spänn, då kände jag att jag fick de pengarna.
- What makes you want to stay loyal? Det är för att man är lat för att ta tag i det, men egentligen skulle man inte vara med i lojalites programet, lättja och slöhet. Jag blir ju uppmärksam genom denna intervju om mitt beteende.
- What happens if a food retailer is more loyal towards themselves than the customer? What is your reaction/thoughts/opinions? Jag skulle bli lojala om det var mer lojal mot kunderna än de själva. De måste ju få, om de ska kunna bedriva en verksamhet hålla igång ekonomi. Man är lojal mot sig själv, (cynism), för de är inte lojala mot kunden. ~~Varför idka företag donationer, de drar bara av I sin deklaration. De drar bara de som de får tillbaka på skatten. De tjänar på detta, men detta har inte med lojaliet och lojalitesprogram så strunta i det.~~
- Have you stopped being loyal towards a food retailer, if so, why? Nej,... inte än.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement. *Inte alls,*
- ~~Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How?~~
- What are your thoughts on the reactions from other customers (online)? *Fullständigt ointressant*
- Why were you engage in the discussion of loyalty program? (underliggande attitudes, follow up from the one before)

What would make you engage in a loyalty program? (underliggande attitudes, follow up from the one before) *Om jag skulle få jätterabatter*

- ~~What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.~~
- ~~Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?~~

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in? *Rabatter, det är pengarna. Jag såg på ett program häromdagen som har med lojalitets program att göra. Det är en ren försämring att de hantera data. De ska inte samköra. Att de lånar ut lite där och lite där (data). Man säger att det är anonymt, men det är det inte. Hur AI upplevelser med etik, lojalitet och moral är inte detsamma som den mänskliga faktorn. För datorn är mer generös och människan är mer stram och vill inte låna ut pengar. (9-I)*
- If your expectations are not met, how would you act/react? *Jag borde göra mig av med programmet. (9-I)*
- How does/can a change in a loyalty program affect your expectations? *Ja, både positivt och negativt, är det beroende på förändringen. Om jag får 50% rabatt och köper mer, och så känner man att jag gör ett bra köp, sen nästa vecka har de höjt så att samma produkt kan kosta samma nu med rabatten. (9-I)*
- Who is responsible to fulfil your expectations? You or whom? *En del av ansvaret är mitt och jag kan kolla upp. Men tror jag på dem då kanske jag borde kollat, då kanske jag var slö. Men säg så här det kan vara en kombination, jag själv och dem och tillsammans. (9-I)*
- Can loyalty programs create expectations? Explain *Ja det är hela poäng med det här, för de vill de väl, annars har de misslyckat. (9-I)*

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program? *Att de inte gör det, om de inte korrigerar ett fel. Väldigt sällan en förändring bli bättre för kunden. Så varför ska de göra det?*
Jag beskriver caset of ICA
Stammis, då tänker jag på någon som är alkoholiserad, vad tänker du?
För mig betyder ordet stamkund som klipper sig hos mig från mitt förra yrke (9-I)

- When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change? Vad stod den här information någonstans? Det var ju inte så snyggt, va fult! Jag har inte fått några papper eller sånt och det förväntar jag mig att få det (9-I)
- How do you think a change should be made in a loyalty program? (for example, in communication and so on)? Jag vill ha information, för detta har jag inte fått. Den ska gå till alla i avtalet och möjlighet att dra sig ur. Och en rimlig tid att tacka nej om man vill. Avtalet är ju brutet om man gör förändringar (9-I)
- What is your last recommendation for a retailer when they make changes in a loyalty program? (Think of ICA or other food retailer and what was lacking for you to be satisfied in their change in the loyalty program)
Det jag sa innan om det nödvändigtvis ska göras. När jag nu tänker efter så har jag inte fått checkar på länge på ICA. Innan så kom en check ofta, men nu kommer den inte (9-I)

Interview (10-J)

Loyalty Programs

How many loyalty programs are you members of? Of these, how many are food retailers?

I don't know the exact number, but a few.

And of these how many are food retailers?

Only one food retailer.

Which one if I may ask?

Willys.

- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?
I expect every since in a while to get offers or deals that make it worth the hassle of signing up for it.
- How you experienced a change of conditions in a loyalty program? How was that perceived by you?
I think it's been more or less the same from what I can notice.
- Does the loyalty program make you loyal towards the food retailer?
Both yes and no. I think I would still go there even if I wasn't a member, but being a member makes it more of a go to place, yes.
- Who do you think the loyalty program is for?
I think there's, or I expect there's a reason why it's there, they have to benefit from it somehow, probably by having more loyal customers and maybe it works better with some consumers than others, that they stay very loyal to one place and in that case I think the company benefits quite a bit from it to tie the customer up for only them. For me I think, maybe I'm not the most loyal but it probably works.
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?
Or
What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program?

Personally, I do not expect very much or expect to get very much from it. The way I see it is that if I can benefit from it every now and then, I see it as a bonus, I do not really expect anything and I will still be buying probably the same stuff whether they were giving me a special deal or not. More or less.

What is (the) most important thing in a loyalty program?

I think that from a consumer point of view, you do it to benefit and probably to benefit economically, so getting good offers continuously otherwise you might as well shop somewhere else.

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)?
I think it is practical, convenient to not really have to think very much on where to go every time since grocery shopping is something you do on a very regular basis, it's nice to just have a go to a place where you can stop by and not have to spend time looking around and comparing very much.
- What makes you want to stay loyal?
Of course the convenience is a big part of it like we were talking about earlier that I probably might have gone to the same place still, but of course if the benefits are big enough then you might be willing to spend a bit more time or going there and shopping maybe a bit further away, so I think there is a balance between the convenience and what you get out of it. The more you get, the less convenient it can be.
- What happens if a food retailer is more loyal towards themselves than the customer?
What is your reaction/thoughts/opinions?
- Have you stopped being loyal towards a food retailer, if so, why?
Yes I have, and in my case it was that there was another place, like a competitor that was located closer to where I live and I felt like their loyalty program was offering more or less the same, so it wasn't really worth the extra effort to keep shopping at that place.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement.
How loyal I am, I would say I go grocery shopping there maybe 8 out of 10 times, so I would say pretty loyal and it's been like that for the last ten years maybe so yes.
How engaged I am in which sense?
Like do you maybe get personalized offers online so you maybe go get those?
(Example)
I do get, well they are probably not personalized but they're sent to my private email and phone, but I think more of a spontaneous shopper and I don't really plan my shopping the way other people do so I think the benefits I get are the ones found in the store.
Would you for example be engaged as in do you think that you would, if they changed something in the loyalty program, would you tell them what you think and what you want?
Yes absolutely.
- Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How?
- What are your thoughts on the reactions from other customers (online)?

- Why were you engaged in the discussion of loyalty program? (underliggende attitudes, follow up from the one before)

or

What would make you engage in a loyalty program? (underliggende attitudes, follow up from the one before)

I haven't really thought about it and I haven't felt that I am missing anything. I think that groceries is something we need either way and that we are going to buy probably whether we like it or not. But of course, maybe if you are offered something outside of what you usually buy you might add that to your list, but I think when it comes to groceries, it is quite inelastic and you stick to your list.

- What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.
- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in?

Expectations I have are from what I have seen and I expect it to continue kind of the way I have always perceived it and that there are always some offers at the store that are open for everyone and then there are a few that are available and can be benefited from only for members at that particular store. And also that you have some offers on things that you usually buy and at the same time maybe a few things that you only buy every since in a while so that you at least every time you're there, you can feel that you get something out of being a member there. (10-J)

- If your expectations are not met, how would you act/react?

For me, like I said earlier, I do not expect very much. I see it as more of a bonus and considering how big the store is and the chain, I do not feel that me complaining to them would do very much.

Maybe not only to them, but you could complain maybe on facebook etc.?

People talk about everything and the place that I used to shop at before I stopped shopping at and so did a few people I know as well, so yeah maybe I could comment it or comment about it when talking to other people, but I would not consider it a problem somehow. (10-J)

- How does/can a change in a loyalty program affect your expectations?

- Who is responsible to fulfil your expectations? You or whom?

I feel they have the responsibility to fulfill those expectations. As members we are not very involved in what we are offered and what we get and we do not get so, I think it is their responsibility to check with us what we need and what we are interested in and offer us something that can bring value. (10-J)

- Can loyalty programs create customer expectations? Explain

Yes. Like we said earlier, my expectations are derived from what I see when I am there, so if I have seen them offering a few things here and there, that is what I expect the next time I go. (10-J)

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program?
- When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change?

I think that if that would happen, if it is something that they had been offering us for a while and then all of a sudden change it and take it away, I think I would react like many other people and maybe not complain, but show my protest by going to shop somewhere else. There are a lot of options and competition, so that is how I would show my unhappiness. (10-J)

How do you think a change should be made in a loyalty program? (for example in communication and so on)?

Well if it is a change to the better, then it is easy, but if it is a change that maybe is more beneficial to them or at least seems more beneficial to them and not me I would expect them to motivate somehow what I as a customer or consumer, how I am compensated or what I would get out of it instead for it to be a complete win for them and loss for, I do not think it is very easy for them to justify, but maybe they are rearranging the store, renovating, making it bigger, cleaner, more fresh, better, longer opening hours, then yeah I get some kind of positive thing out of it, then it would be easier to accept a change if I can understand why they are doing it. (10-J)

Interview (11-K)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers?

A lot. Thirty maybe?

How many of these are food retailers?

3 of them are food retailers.

Which ones?

ICA, Willys and City Gross

- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?

Of course what they already have, the offers of course.

Is there anything else, like maybe the way they do the offers? Like if you can maybe differentiate how you feel as a member in ICA for example or in Willys?

For example ICA you feel more special because they have offers for everyone, and then they have offers for those with the ICA card and then they have offers special for you, but they also have discount cards, so you actually, if you shop enough every month, you get a discount code, so lets say if you reach a certain limit you get 25 kr discount, if you shop more, you get 50kr discount. I think that it is good and a lot of

time you get mail home with coupons with like 10 percent discount and I think that is pretty good actually.

- How you experienced a change of conditions in a loyalty program? How was that perceived by you?

Yes, recently ICA did a big change.

And how would you perceive what happened?

I mean as an ICA customer I was not very happy, but that would not deter me from going to my own ICA store because it is the one that I always go to. But at the same time, they did listen to their customers and they changed back. Not to the old one but they did some kind of compromise which was good of course because otherwise you would feel like everyone complained but nothing happened but this time something actually happened. And then changes happened recently as well with the GDPR. So, for example earlier, I had my Willys plus account and my sister could use it by using my personal number, but now she cannot because you have to show the ID. And for example, if I am shopping with my boyfriend and I do not have my purse, I cannot use my discount which I think kind of sucks. But it is GDPR. But the thing is that not everyone applies it like in ICA you can still just say your personal number, you do not need to actually show or scan the ID.

And which do you think is better? Would you rather that it is not that way?

I would rather that it is flexible because it is not like it is banking or something.

- Does the loyalty program make you loyal towards the food retailer?

To a certain extent of course, but not completely. So for example let's say if you have the loyalty program and you get emails or sms or posts or you see that they have, I don't know, say an offer on something that you use very often, then of course maybe I would think maybe, oh I would go to let's say in this case ICA because then I might as well buy this and I might as well buy extra and have it at home because I always need it. But on the other side, the loyalty program is not the most important factor, the location is the most important factor for me and honestly the display of the store, like if I feel that the store is welcoming, so all the factors, the display, the people who work there, what they offer and so on.

- Who do you think the loyalty program is for?

Of course it is for the retailer, it is marketing.

But, do you think it is more built for the people or just how convenient it is for the store?

To be honest, I think it is always what is more convenient for the store. It is not a non profit organization.

- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?

Or

What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program?

I would not say that I feel like they are not loyal to me but you do have differences between the different loyalty programs. Some are more personalized than others. So, for example some loyalty programs will send you an extra coupon or lets say a free cake when it is your birthday while others will not and will treat it as usual. That is the difference, but I do not know if that's loyalty.

What is (the) most important thing in a loyalty program?

Discounts.

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)?
Of course what I just mentioned as the most important factor, the discounts, and something that is quite important to me is how I feel when I enter the store, so let's say the display, I like the fact that the goods are displayed in a nice way, in an appealing way, there are actual shelves and it is not let's say like a low cost, where you have the packages in baskets etc and of course the personnel, especially if you buy meat from the "delikatess" area, it is always nice when they are nice. It makes you want to go there, if they are not nice you just skip it. So, that is two things, and this personalized factor is also quite important I think, it is the small things that make you feel that you are a valued customer, even though you know that they do it for everyone, it's still nice.
- What makes you want to stay loyal?
I would say the same things as before, but of course location is important, but also here, I think what plays a big role is habit. If you have a habit of going to that store, you might move and still go to that store because it is your store. You are used to how it is displayed, and even though they change the display from time to time, they do it at every store, but you still feel at home there.
So, would you say that it is more of a habit than loyalty?

Yes, I think so. The thing is, if you move, you will probably have another willys or ICA close to you because they are so many, and you are still in their loyalty program, it will not differ from store to store, but you might still go to your old one out of habit at least for a while.
But kind of as a chain in general, so not necessarily a certain store.
Location. Also, the range of products they offer or variety of products. If you have specific things that you like from a certain store, then I think that would also be a factor.
- What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions?
- Have you stopped being loyal towards a food retailer, if so, why?
No, I haven't, but I was actually a part of Coop's loyalty program, but that was just because I had the coop card since I was small for some reason, I do not remember the exact reason, but there is no coop close to where I live so I never go there, so I did not continue my loyalty to them. So, it was just that, because of location I never go there, so there was no use to have the card.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement.
I would say that I am moderately engaged, like I always make sure that if I shop somewhere often or fairly often, I always make sure to join the loyalty program, I always make sure to let's say, If you can match it to your credit card I always do that because then you never need the actual card, you can just when you pay it automatically goes to your loyalty program. And, if I see that they have an interesting offer for me, I will think twice before going to another store. And then for example, at the same time now when ICA changed it's loyalty program, I wasn't engaged in that debate. I did not think that it affected me so much. But, of course I do understand

that maybe for larger families, people with kids, every discount or every bonus makes a difference.

- Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How?
Of course I was affected, but I didn't notice it. It didn't bother me. I understand that you have to make your programs more rentable and your company.
- What are your thoughts on the reactions from other customers (online)?
To be honest, I wasn't following it that closely, I know what ICA changed, but I didn't go online and read people's reactions and so on. Of course I saw in the newspapers that people went out of their minds, but at the same time, it worked! ICA changed their point of view, they backed off. Okay, the loyalty program is not exactly the same anymore, but they made it better for the customers than the plan and I think that was a good reaction because that means that they actually listened to their customers. I mean this wouldn't make me not go to the store that I like.
- Why were you engage in the discussion of loyalty program? (underliggende attitudes, follow up from the one before)

or

What would make you engage in a loyalty program? (underliggende attitudes, follow up from the one before)

Of course, if something would affect me enough. But I don't think of a specific thing that could be.

- What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.
- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?
I mean I haven't really thought about it but now that we are talking about it, yes. You feel that they listen to their customers and that gives you a sense of security and appreciation.

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in?
Varied and good discounts and the personalization factor is important as well. (11-K)
- If your expectations are not met, how would you act/react?
I do not think that I would stop going to the store, but maybe let's say you would somehow go to another store often if they have better prices. Because I mean ICA is not the cheapest, everyone knows that, but they have good discounts and that makes everything balanced. Because yes you pay more for some things and then you pay less for other things.
But, as an expectation for loyalty programs, you do not feel like they give you better offers, how do you think you would react? Or maybe you would not?
Maybe in the long run you would go more to another store, but I do not think I would react, I mean I do not think that I would change my way of shopping that much because the things that you need to buy, you need to buy anyway. (11-K)
- How does/can a change in a loyalty program affect your expectations?
- Who is responsible to fulfil your expectations? You or whom?

Of course I expect the retailer to fulfill my expectations, to a certain extent, I mean I understand that it is a two way process and I understand that they have let's say limits, like if you shop for a certain amount you get this discount, if you shop for more you get more discount, I understand that, but I would still expect them to give these kinds of discounts and give these offers in the stores, not only the discounts they send home to you or the ones you get on your card, but the actual offers in the store are maybe more important because these are the ones you see when you are walking around and you think "oh yeah I might as well buy this because I will need it someday". (11-K)

- Can loyalty programs create customer expectations? Explain
Yes of course, because if you are used to this loyalty program sending you discounts now and then and sending you let's say birthday appreciation like an extra discount for your birthday, then you would probably notice if they stopped doing it. But if they never did it, then you would just take it for granted or you would just be like "whatever", so yes, they do build your expectations. (11-K)

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program?
I think the most important factor here would be transparency. If you change the loyalty program, be clear about that, do not try to do it behind the customers back. And, of course, do not make too big of a change, so for example with ICA they doubled the limit, maybe that was too much in one go, then they backed off. So, I think these are quite important. (11-K)
- When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change?

How do you think a change should be made in a loyalty program? (for example in communication and so on)?

As I just said, I think transparency and not making too big of a change is really important, but then maybe also compensate. Give your loyal customers an extra benefit, and attract new customers by giving them an extra benefit, so like make it a bit perky. (11-K)

Interview (12- L)

Loyalty Programs

- How many loyalty programs are you members of? Of these, how many are food retailers?
3-4. 3 mataffärer – Citygross, hemköp och willys
- How would you describe an ideal loyalty program? And what factors are needed for you in a loyalty program?
Mycket olika rabatter.
- How you experienced a change of conditions in a loyalty program? How was that perceived by you?

En del ändringar. Mest positiva ändringar med nya ideer

- Does the loyalty program make you loyal towards the food retailer?
Ja absolut
- Who do you think the loyalty program is for?
Upplever att de är inriktade på konsumenter
- Have you ever felt /experienced that a company is not loyal, how did that affect your view of the loyalty program?
O
What if a company is not loyal, what does that do with the loyalty program? How does that affect the loyalty program?
Nej har inte upplevt det. Tycker det har varit bra för det mesta. Men när man kommer på torsdagen efter att man sett reklamen så kan det redan vara slut på de nedsatta varorna vilket är irriterande. Ibland säger dem att de inte ens fick leveransen även om de gjort reklam för det. Men då kanske dem fick fel leverans eller felbeställning. Men detta händer ganska ofta.
- What is (the) most important thing in a loyalty program?
- Att varje vecka få deras utbud, utskickat så att man kan köpa på sig det som är billigt jus den veckan. Reklam så man kan se utbudet är viktigt.

Customer Loyalty

- What makes you want to become loyal (you can think of 3 value words (värdeord)?
- Ligger nära, läget.. Har ett bra utbud, och bra varor som man känner sig nöjd.. priserna ligger bra
- What makes you want to stay loyal?
- Allt är inte jättebra på city gross men för mig är det ändå ett bra val.. inte nöjd med precis allt som bemötande. Dem kan ju hälsa på kunder dem har sett i tjugo år.. Dem har hela tiden uppackningar. Fråga inte mig nånting .. har inte tid.. Willys har ett annat bemötande, dem ser kunden, mycket trevligare. City gross har stressigt hela tiden. Men jag väljer city gross ändå för de har annat jag tycker är bra. City gross saknar bas varor vilket känns irriterande.. Har haft tankar på att byta affär.. Får inte alltid handlat färdigt vilket är irriterande.
- What happens if a food retailer is more loyal towards themselves then the customer? What is your reaction/thoughts/opinions?
- Svårt att komma tillrätta med det. Hur ska kunden kunna nå fram till dem. Brukade ju finnas klagomål låda men det har tagits bort. Hade det blivit för drastiska beslut och försämringar så hade jag bytt affär helt klart. Finns en gräns och att de borde förlora lite kunder. Finns andra.
- Have you stopped being loyal towards a food retailer, if so, why?
- Inte på många år men för längesen så kanske jag gjorde. Mest för sortimentet, eller rörigt i affären, kändes inte seriöst och lite smutsigt. Kändes som att ingen brydde sig och att inget var fräscht. Gick i konkurs (Best, bäst?). Men inget i nutid.

Customer Engagement/Involvement

- How engaged are you in your loyalty program from a food retailer? Describe your engagement.
- Dem har ju möjlighet för pensionärer att få 5 procent rabatt på tisdagar men det utnyttjar inte jag. Vi utnyttjar deras rabatter och förmåner alltid. Var fjärde vecka så får vi 10 procent på hela köpet . Kollar reklamen på söndagar innan vi handlar och förbereder vad vi ska handla och äta. Dem skickar också meddelanden med olika rabatter som vi utnyttjar. Inte bara en som kan få rabatten i samma hushåll utan alla kan. (12-L)
- Thinking of the ICA incident, did you become engaged in the discussion (online) and/or were you affected? How?
- What are your thoughts on the reactions from other customers (online)?
- Why were you engage in the discussion of loyalty program? (underliggande attitudes, follow up from the one before)

or

What would make you engage in a loyalty program? (underliggande attitudes, follow up from the one before)

- What other types of occasions (similar to ICA) have/would make you become engaged? Specify why.
- Thinking of this situation with ICA, do you as a customer feel you have the power to change a loyalty program?

Customer Expectation

- What expectation do you have on a loyalty program from food retailers)? What type of value are you interested in?
- Rabatter, att förmåner ska fortsätta som det är. Tycker att dem kunde ge något tillbaka för de stora summor pengar som man handlat för. Att man skulle kunna få någon sorts prioritering för att man är lojal. Om man handlar över en viss summa per år. Borde ge förmåner för lojala konsumenter. (12-L)
- If your expectations are not met, how would you act/react?
- Då hade jag funderat på att lämna om de hade börjat dra ner på kvaliteten. Man ska inte utnyttja sina kunder. Att försäkra är ju som att utnyttja sina kunder. Man tycker ju att dem borde reagera i tid, själv. Många chefer som inte uppehåller. Inte lönt att klaga alltid, inte ens med butikschefen för de kan ju inte direkt göra någonting. Vill man klaga på något i själva affären så kan man ju det men annars känns det inte lönt om det är något större. (12-L)
- How does/can a change in a loyalty program affect your expectations?
- Om de hade ändrats till det sämre så hade man ju ändrat affär och man hade tänkt att det inte är lönt att bli kvar. Mindre förmåner vill man inte acceptera. Ibland även smyg förhöjningar i pris. Om det hade varit till det bättre så hade det ju varit kul att handla där och tyckt att det var väldigt bra. Hade gjort att blir mer lojal och mer nöjd. (12-L)
- Who is responsible to fulfil your expectations? You or whom?
- Affären har ansvar för det. (12-L)
- Can loyalty programs create customer expectations? Explain
- Ja det tycker jag. (12-L)

Expectation Management

- What expectations do you have on the retailer when they make a change in the loyalty program?
 - Att fråga vad konsumenterna vill innan dem ändrar något. Dem borde veta vad kunderna tycker för att få fler kunder. (12-L)
- When thinking of the ICA case, what is your opinion/reaction on this? What attitudes/feelings do you feel against this change?
 - Att de underskattar sina kunder och kör över dem. De tror att detta ska accepteras vilket visar att de har en dålig syn på sina kunder. Förvånar mig att de tycker att kunder ska bli kvar efter att de gör de så mycket sämre för dem. De förminskar sina kunder, som ett slag i ansiktet. Mycket dåligt. Bra att de tog tillbaka det men tycker det är konstigt att de inte märkte hur dåligt det var från början. Känns fegt och att de sedan på grund av protester tog de tillbaka det. (12-L)

How do you think a change should be made in a loyalty program? (for example in communication and so on)?

- Dem måste nå ut till kunderna på något sätt. Gå ut och tala om vad dem tänker göra. Om de ska göra något negativt så måste dem komma med riktigt bra förklaringar, och varför de gör som de gör. Dem kanske kan kommunicera via mejl eller något med sina kunder och fråga dem vad de tycker. Forma en diskussion. (12-L)