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MODERN APPROACHES TO THE INTEGRATION OF LOYALTY PROGRAMS: EVALUATION METHODOLOGIES AND MANAGERIAL DECISIONS

Summary

Relevance. Problem statement. The article examines modern approaches to integrating loyalty programs, which are a critical tool for enhancing the competitiveness of enterprises in the dynamic market environment. The relevance of the study is driven by the growing importance of customer retention and the development of long-term interactions with them, which is particularly significant in the context of globalization, the digitalization of the economy, and increasing consumer demands for personalized service.

The challenges of loyalty program integration encompass issues related to the effective implementation of technological solutions that enable personalized communication with customers, adaptation of offers to their needs, and improvement of customer satisfaction levels. A particularly important aspect is the optimization of methods for evaluating the effectiveness of loyalty programs, as flawed approaches to analysis may lead to erroneous managerial decisions and inefficient use of resources.

The aim of the article is to analyze and justify modern approaches to the integration of loyalty programs, develop effective methods for evaluating their performance, and identify managerial decisions aimed at enhancing business competitiveness through the establishment of long-term relationships with customers. The article also discusses the primary goals of the evaluation **methodology**.

Results. The article explores modern approaches to the integration of loyalty programs into company operations, aimed at enhancing customer engagement and loyalty. It highlights the main methods for evaluating the effectiveness of loyalty programs, including the analysis of both financial and non-financial indicators.

The key challenges include: the need to adapt loyalty programs to rapid market changes; the integration of modern digital technologies, such as artificial intelligence and Big Data, for analyzing customer behavior; and ensuring the profitability of loyalty programs through strategically sound management of costs and revenues associated with their implementation.



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Practical significance. A model for the integration of loyalty programs is proposed, which combines a personalized approach to customers with the use of modern digital technologies.

Keywords: loyalty programs, integration, management decisions, competitiveness, customer experience.

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СУЧАСНІ ПІДХОДИ ДО ІНТЕГРАЦІЇ ПРОГРАМ ЛОЯЛЬНОСТІ: МЕТОДИКИ ОЦІНКИ ТА УПРАВЛІНСЬКІ РІШЕННЯ

Анотація

У статті розглядаються сучасні підходи до інтеграції програм лояльності, які є важливим інструментом підвищення конкурентоспроможності підприємств у динамічних умовах ринку. Актуальність дослідження зумовлена зростаючою важливістю утримання клієнтів і формування довгострокової взаємодії з ними, що є особливо важливим в умовах глобалізації, цифровізації економіки та підвищення вимог споживачів до персоналізації обслуговування.

Проблематика інтеграції програм лояльності охоплює питання ефективного впровадження технологічних рішень, які дозволяють здійснювати персоналізовану комунікацію з клієнтами, адаптувати пропозиції до їхніх потреб і підвищувати рівень їхньої задоволеності. Особливо важливим аспектом стає оптимізація методик оцінки ефективності програм лояльності, оскільки недосконалій підхід до аналізу може призводити до хибних управлінських рішень і нераціонального використання ресурсів.

Мета дослідження – аналіз та обґрунтування сучасних підходів до інтеграції програм лояльності, розробка ефективних методик оцінки їхньої результативності, а також визначення управлінських рішень, спрямованих на підвищення конкурентоспроможності бізнесу через формування довгострокових відносин із клієнтами. Вирішення поставлених у статті завдань здійснено за допомогою загальнонаукових методів дослідження, а саме: аналізу, систематизації та узагальнення. Методологічну основу дослідження складають логічно-діалектичні методи наукового пізнання, методи системного аналізу, а також спеціальні методи, зокрема, методи аналізу та синтезу.

У статті досліджено сучасні підходи до інтеграції програм лояльності в діяльність компаній, що дозволяють підвищити рівень клієнтської залученості та лояльності. Висвітлено основні методики оцінки ефективності програм лояльності, включаючи аналіз фінансових та нефінансових показників і розглянуто її основні цілі. Ключовими викликами є: необхідність адаптації програм лояльності до швидких змін на ринку; інтеграція сучасних цифрових технологій, таких як штучний інтелект і Big Data, для

аналізу поведінки клієнтів; забезпечення окупності програм через стратегічно обґрунтоване управління витратами і доходами, пов'язаними з їх реалізацією.

Запропоновано модель інтеграції програм лояльності, яка передбачає поєднання персоналізованого підходу до клієнтів з використанням сучасних цифрових технологій. Подальші дослідження передбачають розробку інноваційних підходів до інтеграції програм лояльності в цифрових екосистемах, дослідження можливостей використання штучного інтелекту для персоналізації програм лояльності, а також вивчення впливу таких програм на поведінку споживачів у різних галузях економіки.

Ключові слова: програми лояльності, інтеграція, управлінські рішення, конкурентоспроможність, клієнтський досвід.

Кількість джерел: 8; кількість таблиць: 1; кількість рисунків: 1.

Problem Statement. For Ukraine, which is on the path of European integration and post-war reconstruction, ensuring sustainable eco-economic growth is a critically important task. The successful transition to a more sustainable development model faces a number of significant challenges. The main barriers remain limited financing opportunities for environmentally-oriented projects, a lack of investment for infrastructure renewal, and insufficient support for scientific research and innovation. Among other issues, instability in governance and limited access to modern technologies, which are necessary to enhance the country's competitiveness in the European economic environment, stand out.

Analysis of Recent Research and Publications. Among the scholars who have also conducted research in the field of loyalty program integration, evaluation of their effectiveness, and management decisions are: Ivanikova M. M. — focused on the study of modern loyalty strategies and methods for integrating them into business practices, particularly through the use of digital technologies to create personalized loyalty programs; Ivanova L. O., Muzika O. M. — studied the evaluation of loyalty program effectiveness; Klyachenko I. O., Zozulov O. V. — focused on the development and improvement of methods for measuring customer loyalty, helping to form more effective loyalty strategies in the context of high market competition; Vdovichenko O. — researched strategies for integrating loyalty programs into the organizational structure of businesses, emphasizing the need to adapt business models to support continuous relationships with customers;

Moskivna M. Y., Skryhun N. P. — analyzed modern approaches to building comprehensive loyalty programs and their integration into strategic management to enhance competitiveness; Kazimirova O., Skryhun N. — studied the relationship between loyalty programs and brand identity, exploring methods for attracting and retaining loyal customers through emotional and functional components of interaction, among others.

Formulation of the Article's Objectives and Argumentation of the Relevance of the Task. The purpose of the article is to analyze the main stages and methods of integrating loyalty programs into a company's organizational structure, particularly in the context of high competition, as well as to evaluate the effectiveness of the methods used to assess consumer loyalty. This will enable companies to better understand their customers' behavior, adjust strategies, and enhance competitiveness through effective loyalty programs.

To achieve this objective, the following tasks should be completed: explore the main stages of integrating loyalty programs into the company's organizational structure; review the methods and techniques for assessing consumer loyalty, their indicators, advantages, and disadvantages, in order to choose the most effective ones for a specific business; evaluate modern approaches to personalizing loyalty programs, particularly the use of digital technologies and analytical platforms to predict customer needs and enhance program effectiveness; analyze the impact of loyalty programs on the company's financial results.

Main Material of the Study. Integrating loyalty programs into a company's organizational structure is a key element in creating a lasting connection with customers and ensuring their satisfaction. Properly implemented loyalty programs can increase a company's competitiveness and financial results. This section will discuss the main stages and methods of their integration.

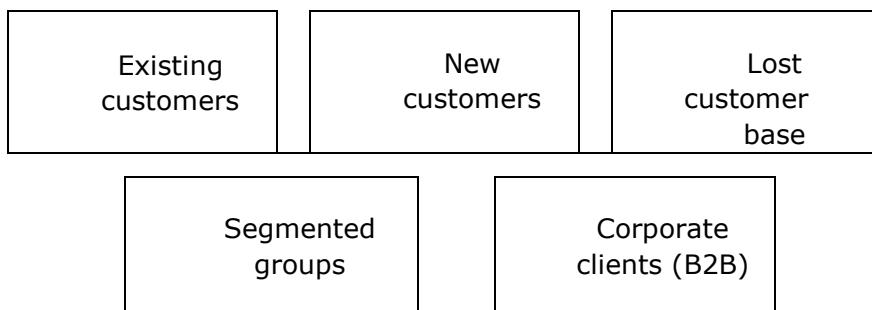
In the context of fierce market competition, businesses focus on strengthening relationships with customers and increasing their loyalty, as retaining existing customers is generally more economically advantageous than acquiring new ones. Loyal customers tend to spend more, return more frequently, and

recommend the company and its products to others, which positively impacts business profitability. Therefore, creating a loyalty program becomes an important task for enterprises.

The methodology for assessing consumer loyalty to an organization is an essential tool for understanding the level of customer attachment to the brand, products, or services of the organization. This allows for determining the effectiveness of loyalty programs and adjusting strategies to improve outcomes. Let's consider modern methodologies for assessing consumer loyalty, their indicators, advantages, and disadvantages (see Table 1).

The use of these methodologies depends on the organization's goals, available resources, and industry specifics. In many cases, the most effective approach is combining several methods to gain a comprehensive understanding of customer loyalty [1; 2].

The assessment methodology can be targeted at different consumer categories, depending on the nature of the business (see Drawing 1).



Draw. 1. Categories of consumers, depending on the specifics of the business

Consumer loyalty assessment methodologies are aimed at collecting data that allows for the analysis of customer behavior, the development of effective retention strategies, and the enhancement of customer satisfaction. The main goals of the methodology include:

1. *Determining the level of consumer loyalty.* This involves assessing the degree of customer attachment to the brand, product, or service in order to understand the current state of customer loyalty, which serves as a foundation for decision-making.

Table 1

Methodologies for Assessing Consumer Loyalty

<i>Methodology for Assessing Consumer Loyalty</i>	<i>Indicators</i>	<i>Advantages</i>	<i>Disadvantages</i>
Net Promoter Score (NPS) Consumer Support Index	The result is calculated as the difference between the share of "promoters."	Simplicity and speed of data collection. Wide usage across various industries, allowing comparison of results with competitors. Helps understand customers' willingness to recommend the brand.	Does not provide a detailed understanding of the reasons why customers are loyal or disloyal. Does not account for the specifics of brand interaction across different segments.
Customer Satisfaction Index (CSI)	The level of customer satisfaction is determined through surveys that include questions about product quality, service, etc.	Allows for the assessment of individual aspects of brand interaction (service, product). Easily integrates into CRM systems.	Subjectivity of ratings. May not always correlate with actual customer loyalty. Customers tend to provide "average" ratings.
Customer Retention Rate (CRR)	The percentage of customers who stay with the company over a defined period of time.	Allows for the assessment of long-term customer loyalty. Can be used as a key performance indicator for a loyalty program.	Does not account for the reasons behind customer retention or churn. Requires accurate tracking of the customer base.
Customer Lifetime Value (CLV)	Determines the total value of a customer to the company throughout their "lifetime."	Helps identify the most profitable customers. Used to evaluate the effectiveness of investments in loyalty programs.	The calculation can be complex due to the large number of variables. Does not account for the emotional aspect of loyalty.
Customer Effort Score (CES)	Measures the effort a customer puts in to resolve their issue or make a purchase.	Focuses on improving the customer experience. Easily implemented in customer service processes.	Does not account for other aspects of loyalty beyond convenience. Can have different interpretations depending on the individual customer's experience.

2. *Identifying key loyalty factors.* Understanding the factors that influence customer loyalty (product quality, service, price, brand

image, etc.) so that resources can be focused on improving the aspects that are most important to consumers.

3. *Analyzing customer satisfaction.* Assessing how well products or services meet customer expectations in order to gather data for adjusting strategies aimed at improving the customer experience.

4. *Predicting repeat purchases.* Evaluating the likelihood that customers will continue using the company's services or purchasing its products, in order to plan long-term financial and marketing strategies.

5. *Determining the willingness to recommend.* Understanding how likely customers are to recommend the brand to others (using, for example, the Net Promoter Score — NPS) to gather insights on the power of word-of-mouth as a marketing tool.

6. *Identification of at-risk groups.* Identifying customers who are likely to churn or are dissatisfied with the brand in order to take timely actions to reduce customer attrition.

7. *Customer segmentation.* Segmenting the customer base based on loyalty, behavior, and other characteristics in order to personalize interaction strategies with different consumer groups.

8. *Improving loyalty program effectiveness.* Assessing the success of existing loyalty programs in order to improve them and create new ones that better meet customer needs.

9. *Evaluating the impact of competition.* Determining how competitors affect consumer loyalty to understand the competitive environment and build effective strategies for winning customers.

10. *Supporting strategic planning.* Providing data for the development of long-term marketing and business strategies to create an analytical foundation for optimizing resources and making decisions that drive business growth [4].

However, without a clear and structured approach, it is difficult for companies to develop a loyalty program that meets the expectations of the target audience and provides a competitive advantage. Adopting a systematic approach allows businesses to create programs that align harmoniously with the brand identity, consider consumer preferences, and aim to encourage desired behaviors. Moreover, the stages of developing such programs help identify potential issues at early

stages, allowing them to be addressed and strategies to be adjusted in a timely manner.

We propose a model for integrating loyalty programs, which combines a personalized approach to customers with the use of modern digital technologies. It consists of five key components:

1. *Data processing analytical platform.* This platform allows for the creation of personalized customer profiles, predicting their needs, and recommending relevant products or services.

2. *Personalized offer system.* Implementation of automation mechanisms to create individual offers based on the analysis of purchase history, interests, and demographic characteristics. These could include special discounts, bonus offers, or access to exclusive content.

3. *Multichannel integration.* Ensuring the operation of loyalty programs across all interaction channels: mobile apps, websites, social media, and offline points of sale. Integration ensures a seamless user experience and easy access to the loyalty program through any convenient channel.

4. *Open loyalty program ecosystem.* Creating partnership programs with other brands and companies to form an open ecosystem. This allows customers to exchange bonuses or points between different programs, expanding the opportunities to redeem rewards.

5. *Continuous communication technologies.* Using automated chatbots, voice assistants, and artificial intelligence platforms to maintain constant communication with customers, address their inquiries promptly, and provide recommendations.

Loyalty programs are an important tool for attracting and retaining customers. Specifically, over 83% of consumers state that participation in a loyalty program influences their decision to make repeat purchases from a brand. Additionally, 82% of customers choose a brand because of its loyalty program. Loyalty programs can reduce customer churn by 30%. The modern consumer is registered in 19 loyalty programs but actively participates in only a few of them. Furthermore, 64% of customers are willing to spend more money to earn and redeem loyalty points, and 72% are willing to recommend brands with good loyalty programs [6; 7].

Conclusions. The assessment of consumer loyalty is an integral element of loyalty program management, enabling companies to establish long-term, mutually beneficial relationships with consumers. The methodology for assessing consumer loyalty encompasses the determination of customer satisfaction levels, the analysis of factors influencing their attachment to the brand, and the development of strategies to enhance repeat purchases.

Modern customer relationship management is based on the application of advanced technologies and methods, such as personalized offers, automation of data collection and processing, and the integration of loyalty programs into the organizational structure of the company. The use of loyalty programs not only boosts customer retention but also fosters financial growth through increased purchase volumes and improved customer experiences.

Databases play a pivotal role in the implementation of loyalty programs, allowing for the accumulation and analysis of information regarding consumer behavior, preferences, and purchase frequency. This data serves as the foundation for developing personalized marketing strategies that enhance the effectiveness of loyalty programs.

Therefore, the methodology for assessing consumer loyalty and the effective management of loyalty programs based on modern approaches are key factors in the successful operation of organizations in competitive markets. The application of databases, in combination with advanced methods for developing loyalty programs, ensures a profound understanding of customer needs, which is fundamental to their long-term loyalty.

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