



# THE INFLUENCE OF CREATIVE AND INNOVATIVE LOYALTY PROGRAMS' FEATURES ON CUSTOMERS' ATTITUDINAL, CONATIVE, AND BEHAVIOURAL LOYALTY

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**Abstract.** Companies allocate significant resources in loyalty programs with the primary goal of enhancing customer loyalty. However, the effectiveness of these programs is now a subject of academic debate. Scholars highlight concerns such as the creation of spurious loyalty, the need for perceived value, and evolving consumer expectations. To succeed in this changing landscape, companies must embrace creativity and innovation in their loyalty program design. As creativity and innovations in loyalty programs are new and little-studied phenomenon, a comprehensive assessment of potential creative and innovative features in loyalty programs is essential for a deeper understanding of their influence on customer loyalty. The aim of this study was to measure the influence of creative and innovative loyalty programs' features on customers' attitudinal, conative, and behavioural loyalty. 203 respondents took part in the research. Ordered logistic regression analysis was used to reach the aim of the study. The research findings indicate that engagement-, gamification-, personalization-, and experience-based loyalty programs have an influence on customer loyalty. All four types of features of creative and innovative loyalty programs influence attitudinal and behaviour loyalty, and three types of features of loyalty programs, i.e., engagement-, gamification-, and experience-based, influence conative loyalty. The study findings underscore the importance of designing new features of loyalty programs that align with specific loyalty dimensions, as they can have differential effects on attitudinal, conative, and behavioural aspects of customer loyalty. Such insights are valuable for companies seeking to enhance customer loyalty through creative and innovative loyalty program design and implementation.

**Keywords:** attitudinal loyalty, behavioural loyalty, conative loyalty, creativity, customer loyalty, innovation, loyalty programs.

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## 1. Introduction

Customer loyalty in the recent years is a newly re-discovered concept in marketing (Nikolajenko-Skarbalė & Viederytė-Žilienė, 2023). Establishing enduring and mutually advantageous connections between a company and its stakeholders has become essential for sustained operations, thus, loyalty programs play a significant role in facilitating this objective (Dziawgo, 2023). Companies invest heavily in loyalty programs to build relationships with customers, as one of their goals is customer loyalty. When creating loyalty programs, organizations are looking for various solutions and propositions in order to attract consumers to join loyalty programs, as well as foster attitudinal, conative and behavioural loyalty among customers. Meyer-Waarden et al. (2023) state that the phenomenon of loyalty programs usage is still growing, but their effectiveness has been questioned and now it is the subject of academic debates. The main

reasons that question the effectiveness of loyalty programs are those: loyalty programs create spurious loyalty without necessarily enhancing behavioural as well as attitudinal loyalty to firms (Mattison Thompson & Tuzovic, 2020); loyalty programs are widespread, but their effectiveness may be limited if customers do not perceive significant value – the success of a loyalty program hinges on offering benefits that align with the specific desires and preferences of customers (Flôres Limberger et al., 2021); loyalty landscape is changing, earlier consumers were satisfied with “earn and-burn” points systems, nowadays they expect more unique and personalized loyalty experiences (Stephens et al., 2021). Researchers notice, the future of loyalty programs does not merely depend on the number of points earned by customers but on how brands connect, influence, and inspire their customers to keep them excited for repeat purchases. Creative ideas and their implementation, innovations, creativity by itself are needed to survive and keep growing in a rapid changing environment (Jeong & Shin, 2019). In the process of forming loyalty and especially in the context of creating customer loyalty programs, the ideas of creativity and innovativeness gain special importance and meaning, as they allow companies to differentiate themselves, capture customer attention, and build stronger emotional connections with their customers (Rane et al., 2023; Khamoushi Sahne, 2023). By embracing creativity and innovation in loyalty program design and implementation, companies can create unique and compelling experiences that resonate with customers, ultimately driving loyalty, repeat purchases, and long-term success in a dynamic and competitive marketplace.

The assessment of influence of creative and innovative loyalty programs features on customers’ attitudinal, conative and behavioural loyalty has been chosen as the object of this paper. As there is no universally accepted definition for creative loyalty programs (Peckover, 2020), and creative and innovative loyalty programs are often mentioned in the same context, there is a need to examine this relatively new and little-studied phenomenon. Different authors note different dimensions of creativity and innovativeness in the context of loyalty programs, emphasizing their influence on customer loyalty. An evaluation of possible creative and innovate features in loyalty programs will help to reveal their influence on customer loyalty in more detail.

The aim of the paper is to measure the influence of creative and innovative loyalty programs’ features on customers’ attitudinal, conative, and behavioural loyalty. To reach the aim research methods of literature analysis, quantitative research using questionnaire as an instrument, and ordered logistic regression (OLR) analysis were used. Features of creative and innovative loyalty programs, main characteristics of attitudinal, conative, and behavioural loyalty are provided in literature analysis contributing to theory by identifying and organising into a list of main features of creative and innovative loyalty programs, and setting a basis for the research, allowing to formulate hypothesis. Sector of cosmetics and body care products was chosen as appropriate for conducting empirical research-based on predictions that cosmetics sector will be in the third place among all sectors using loyalty programs (Research and Markets, 2024). Research was conducted among Lithuanian customers, who are at age of 18 and above; buy cosmetics and body care products both in physical and online stores; participate in the loyalty program of a store selling cosmetics and body care products, *i.e.* have its discounts, privileges or loyalty card. Usage of questionnaire, as an effective instrument to measure attitude, opinion, behaviour, allowed to gather large amount of information. Based

on OLR analysis results hypothesis were confirmed or denied, as a result formulating significant insights how creative and innovative features of loyalty programs influence attitudinal, conative, and behavioural loyalty, this way in practise providing guidelines for companies how to improve customer loyalty.

## **2. Features of creative and innovative loyalty programs influencing customers' loyalty**

The wide variety of classifications of loyalty programs reveals that there is no single classification system suitable for all cases. Loyalty programs may be classified based on their entity, financial entry threshold required, types of benefits offered, way they are organized, way of communication, legal form, moment of realizing benefits, tools used (Dziawgo, 2023), based on the number of participating companies, like being coalition or single-firm program (Shirai, 2023). Although any classification may be used for different research purpose, one of the growing interests is related to creative and innovative loyalty programs. The rise of interest on creative and innovative loyalty programs, first, is related to limitations of traditional loyalty programs as becoming less effective. Traditional loyalty programs mostly are based on transactional rewards, such as earning points based on purchases, redeeming points to products, discounts or they often are related to some tiers, when customers belong to different tiers based on their spending. Lot of loyalty programs are still focusing on discounts or coupons, which could be rarely called loyalty programs at all, as it is not related to repeat purchases. Furthermore, very often loyalty programs are similar among competitors lacking distinct features. Following that, many researchers and practitioners are trying to develop new loyalty program strategies, seeking they would be more effective (He et al., 2019), and would help organizations to stand out and create unique value. Secondly, there is a general increase in interest in creativity and innovation in any organization, as it becomes vital to organization's successful performance (Anderson et al., 2014). Creativity and innovation are related constructs, but boundaries between concepts are still unclear. Creativity is conceived as generation of novel and useful ideas and innovation as both the production of creative ideas and their implementation. Thus, creativity can be conceived as a starting point for innovation, but not limited only to the beginning, it stays essential in the production and implementation stage (Anderson et al., 2014). In loyalty programs context it would mean that it is not enough just to generate creative ideas, it is necessary to implement these creative ideas aiming to differentiate, capture customers attention, build stronger emotional connections with customers, ensure unique experience, thus, creative and innovative loyalty programs could be a solution (Kekes-Szabo, 2024). Peckover (2020) agrees that creativity now is the basis for successful loyalty program, highlighting a creative loyalty program as giving the brand exclusivity and responding to changing consumer needs. Although there are no clear boundaries which could unequivocally divide loyalty programs into creative and innovative or not, creative loyalty programs do not have a well-established and universally accepted definition (Peckover, 2020), it can be named that creative loyalty programs are those which provide customers benefits, they might not expect, creating an emotional connection by exceeding expectations. Innovative loyalty programs are often mentioned in the same context as creative loyalty programs, emphasizing the same aspect of surprise, new value, which helps

the loyalty program itself to stand out and provide unprecedented benefits to consumers. Creative and innovative loyalty programs may offer experiential rewards, try to surprise and delight customers, create personalized experience, engage them with the brand, can be based on gamification, focused on omnichannel integration, partnership collaborations, may be related to new technologies. In practice, Safaryan (2022) exemplifies this shift stating that in United States loyalty programs are still focused on retaining customers, in Asia there is already focus on gamification experience both online and in store across the entire customer journey, which allows to draw the conclusion that new approach to loyalty programs is already vivid and is coming from the Asia. This emphasizes the relevance to analyse creative and innovative features of loyalty programs, mentioned in the studies of many scholars (Peckover, 2020; Kekes-Szabo, 2024; Vatsa et al., 2023; Bijmolt et al., 2017).

### **2.1. Engagement-based loyalty programs**

Engagement-based loyalty programs reward members based on their engagement with the brands and create stronger customer relationships, greater advocacy and enhanced loyalty (Taylor et al., 2015). Building engagement-based loyalty programs, social media plays a crucial role. Taylor et al. (2015) state that customers should be recognized and rewarded not only for completing transactions but also for engaging and interacting with the brand in other meaningful ways, such as brand advocacy in social media, sharing feedback and writing reviews. He et al. (2019) agree that customers' interactions on social media can enable members of loyalty programs to maximize loyalty program benefits, gain more value from program experience, and co-create value with customers. He et al. (2019) affirm that customers can be rewarded based on ongoing social media engagement by offering reward points for each like or positive comment on multiple social media platforms, offered incentives based on levels or ranking given according to their participation on brand's social media, rewarded for word of mouth mentions on social media. To keep customers constantly engaged, small rewards on an ongoing basis should be offered instead of big prizes. Participating in virtual brand communities as well reflects engagement and can be rewarded too.

### **2.2. Gamification-based loyalty programs**

Werbach and Hunter (2012) define gamification as the use of game elements and game design techniques in non-game contexts. Mussol et al. (2019), and Hwang and Choi (2020) state there is a positive impact on willingness to participate in gamified loyalty programs. As a result of gamified loyalty program can be not only good experience, provided by the game, but as well collected badges, points, leader boards (Tobon et al., 2020), different rewards, assigned levels, provided feedback about player's performance (Gatautis et al., 2016) or any other creative solutions as prize wheels, trophies, scratches to win games, treasure hunting, tasks, challenges, milestones, creating community of people around in their area, friend referral or even augmented reality challenges. Some rewards stay virtual, thus, using gamified loyalty programs there may be no necessity for tangible rewards. Moro Sundjaja et al. (2022) state that gamified loyalty program increases loyalty program usage; the main elements increasing usage of gamified loyalty program is playfulness, reward attractiveness

and affective commitment. Gamified loyalty programs help to keep customers engaged for a long time, increase social sharing, and are more interactive.

### 2.3. Omnichannel-based loyalty programs

Omnichannel is considered as one entity of all sales and marketing channels ensuring seamless experience regardless of which channel customer uses (Herhausen et al., 2015). Thus, omnichannel-based loyalty programs span multiple channels, integrating and extending various touchpoints to engage and reward customers across the entire customer journey, and have a strong presence of all channels. One of the main characteristics of such loyalty programs is channel integration, which allows to collect and redeem rewards among online, offline, mobile, social media channels, and applications. Safaryan (2022) states that customers need to get the same rewards in store, online and in the application. Besides, customers might be rewarded in one channel, and they should have a possibility to redeem rewards in another one. This relates to convenience, which according to a *CrowdTwist* (2017) is one of the characteristics of omnichannel loyalty programs. Convenience can be assured making it easy for members to be rewarded, simplifying spending of the rewards, making it seamless across all channels. Another important issue is rewarding customers in real time. Instant rewards across channels demonstrate a greater value to customers (CrowdTwist, 2017). Technologies allow linking coupons directly to credit cards, automatically activating them when the card is swiped at the counter (Safaryan, 2022). Salem et al. (2022) state that satisfaction with omnichannel interaction has a significantly strong influence on customer loyalty.

### 2.4. Personalization-based loyalty programs

Nobile and Kalbaska (2020) define personalization as individualization reached by considering specific customer preferences. Such individualization, according to Covello (2021), can be reached by using data about customer habits, behaviour, and in the context of loyalty programs, reward types can be adjusted to resonate with a particular customer, avoiding one-size-fits-all loyalty programs. Personalization is related to identifying and using the true drivers of loyalty. This way data-driven personalization can build engagement and enhanced experience. Loyalty programs based on personal interaction gives a perception of value (Mitrović et al., 2022), because there appears a possibility to offer personalized rewards which are wanted and will be used by customers. Tailored rewards, products or prices in such loyalty programs are aligned not just with customer preferences, desires and needs, but with transactional behaviour as well, for example incentives are offered based on their recent or most frequent purchases. It allows facilitating buying decisions (Mitrović et al., 2022), making purchasing easy. Going further and searching for creative and innovative solutions designing loyalty programs, personalization can be implemented not only through products or prices, other traditional rewards, but through matters of interest like sustainability, transparency, climate change, donation, volunteering, etc. This directs to the idea that rewards can be both participative and experiential. Besides, personalization-based loyalty programs should consider that different customers may want to get rewards through different channels, thus, ensuring it could be personalization as well.

## 2.5. Experience-based loyalty programs

Many researchers state that customers are thriving for experiences, customer experience is considered as one of the key points in the new – experience marketing era. Thus, experience-based, or experiential loyalty programs are focused on exclusivity, community-led experiences, building emotional connection, offering unique experiences and emotional rewards. According to Mizerak (2023), there are five experiential rewards categories: 1) privileged-based rewards, creating the feeling of being special or privileged, providing early access to new products, members only sale events or priority treatment; 2) exclusive community events, allowing to share the experience, like anniversary parties or any other gatherings; 3) truly personalized brand experiences, like guided tour in headquarters or private appointments; 4) adventure experiences, like sporting, cultural days or other fun activities; 5) luxury experiences, like stays in exclusive places, cooking classes with chefs or spa treatments, etc. Huang et al. (2018) state that experiential rewards provide greater long-term benefits. Experiential rewards allow to surprise and delight, they are valued by customers because they provide a reason to remember.

## 2.6. New technologies-based loyalty programs

Innovative solutions often can be related to new technologies, not an exception in the context of loyalty programs. Creative use of new technologies, like digital wallets, cryptocurrencies, augmented reality, digital tokens and blockchain, non-fungible tokens (NFTs), as the most discussed in this context, can help to move loyalty programs to a next generation. Blockchain, defined as a digital, decentralized and distributed ledger in which transactions are logged and added in chronological order with the goal of creating permanent and tamperproof records (Treiblmaier, 2018), may serve as a single wallet platform managing multiple loyalty programs, works near real time rewarding points, making them readily redeemable, increasing redemption options, reducing the loss of points by expiration or fraud (Fromhart & Therattil, 2016). Treiblmaier and Elena Petrozhitskaya (2023), next to real-time timing and non-expiration advantages, emphasize transferability, as a possibility to transfer loyalty points to another user, exceptional usage, because of possibility to use loyalty points to pay for the purchase price, and relevance, when users can browse generic offers as well as receive personalized ones. Another creative and innovative solution could be offering NFTs – unique digital asset, digital version of a physical item or a digital record of an image, a video, a sound, or any other electronic format (Hofstetter et al., 2022). NFTs could be used as a reward appealing to customers to engage and earn exclusive digital assets, aiming to receive even more benefit of it in the future. As well NFTs can be redeemed to physical products or traded to other digital assets. Holding NFTs can create a sense of loyalty (French, 2022), creating a loyalty loop.

Summarizing, next generation loyalty programs will likely undergo significant transformations to meet the evolving demands and expectations of consumers. Creative and innovative approaches can help organizations to find new solutions and differentiate their loyalty programs, keeping customers loyal and engaged.

## 2.7. Customer loyalty types

Considering customer loyalty as multidimensional construct, it is necessary to analyse what kind of loyalty may be impacted by these new features. Lots of research have shown that loyalty programmes can have a positive impact on customer loyalty (Gupta et al., 2018). Customer loyalty studies conducted in various contexts (Evanschitzky & Wunderlich, 2006; McMullan & Gilmore 2003; Pedersen & Nysveen, 2001) report the existence of a four-stage brand loyalty model (cognitive loyalty, affective loyalty, conative loyalty, and behavioural loyalty) or three-stage brand loyalty model (attitudinal loyalty, conative loyalty, and behavioural loyalty) (Suhartanto et al., 2011; Anisimova & Weiss, 2023). This study extends the information generated from previous studies by proposing three-dimensional construct comprising attitudinal loyalty, conative loyalty, and behavioural loyalty as the best explanation for the relationship between attitude, intention, and behaviour. According to Belli et al. (2022), attitudinal loyalty is related to the degree of liking and positive attitude that consumers hold towards loyalty program providers; conative loyalty refers to a committed intention to act towards the firm and is more akin to a motivation; behavioural loyalty reflects a consistent behavioural pattern of actions of rebuying or patronizing product or service. If attitudinal loyalty is related to the positive evaluation of product or service, customer relationship with brand, conative loyalty relates to repurchase intentions (Gremler et al., 2020) or the desire to maintain relationship (Melnyk, 2014). Behavioural loyalty is expressed through customers purchases, returns, repurchases, and customer retention (Watson IV et al., 2015). Attitudinal and conative loyalty are related more to the mindset, and behavioural loyalty relates to behaviour. Belli et al. (2022) state that loyalty programs impact more behavioural than attitudinal loyalty, not analysing conative loyalty deeper, but the benefits may not last long without improvements in attitudinal loyalty. This rises a question how creative and innovative features of loyalty programs influence customers' loyalty.

Considering the results of many studies (Gupta et al., 2018; Lewis, 2004; Meyer-Waarden, 2007) taking into account the influence of different loyalty program features depending on the type of loyalty program classification on attitudinal, conative, and behavioural consumer loyalty itself, it is assumed that creative and innovative loyalty programs' features may influence consumer loyalty as well. Thus, based on the analysis and synthesis of scientific literature (Peckover, 2020; Vatsa et al., 2023; Bijmolt et al., 2017; Taylor et al., 2015; Mussol et al., 2019; Hwang & Choi, 2020) three research hypotheses are formulated:

H1: There is a significant relationship between creative and innovative loyalty programs' features and the attitudinal loyalty dimension;

H2: There is a significant relationship between creative and innovative loyalty programs' features and the conative loyalty dimension;

H3: There is a significant relationship between creative and innovative loyalty programs' features and the behavioural loyalty dimension.

## 3. Methodology of the research

Consumers purchase various products on the daily basis, considering multiple factors like brand, quality, price, performance, etc. (Pilelienė & Šontaitė-Petkevičienė, 2014). Assuming that loyalty programs may serve as one of the latter factors and considering the growing

use of loyalty programs both in Europe and globally (The Loyalty Programs Market in Europe will continue to grow over the forecast period and is expected to record a compound annual growth rate of 11.9% during 2022–2026 (Antavo et al., 2022)), some of the highest growth forecasts are promised for the healthcare and wellness sector. By loyalty spend market size and future growth dynamics by key sectors both in store and online, cosmetics sector is predicted to be in the third place among all sectors using loyalty programs (Research and Markets, 2023). Considering the aforementioned circumstances, the sector of cosmetics and body care products was chosen as one of the most appropriate for conducting the study, actualizing the use of loyalty programs and future prospects.

A quantitative approach was chosen for the research. Questionnaire, as an effective tool to measure attitude, opinion, behaviour, allowing to gather large amount of information, was chosen as an instrument. The questionnaire was composed by the authors and consisted of two parts: (1) the part related to respondents' demographic characteristics and their buying behaviour patterns in stores and online; (2) the part related to creative and innovative loyalty programs' features and their influence on attitudinal, conative and behavioural loyalty. 29 questions – statements, using 5-point Likert scale was applied for the questionnaire. Firstly, after answering the demographic questions, the respondents had to indicate whether they buy cosmetics and body care products both in physical and online stores and whether they participate in the loyalty programs of such stores (have their discounts, privileges or loyalty cards). Only respondents, who answered the questions positively, continued the survey.

Research was conducted in Lithuania in 2023. The research sample – 196 respondents – was calculated using the *apklautos.lt* calculator, with a probability of 95%, an error of 7 and a population of 612 000 (adult residents of Lithuania who regularly buy cosmetics and body care products online; the population was calculated based on the data presented in KANTAR's (2022) annual review of media research that at least 36 percent of the country's population buy cosmetics and body care products online). Other sample requirements were fulfilled by presenting questions – filters in the questionnaire. The questionnaire was completed by 203 participants, who met all the required criteria. The average age of research participant was 33 years and 90.1% of marked their biological sex as woman.

### 3.1. Measurement model

Firstly, Cronbach's alpha coefficients for each scale, all in the range of 0.8–0.9, were calculated. To investigate the influence of creative and innovative features of loyalty programs on customers' loyalty, focusing on attitudinal, conative, and behavioural loyalty dimensions, regression analysis was used. The practice of regression analysis used in customer loyalty studies is taken from such research as Yu and Dean (2001), Durmaz et al. (2018), Vera and Trujillo (2017), Rahi (2016), Bata Ilyas et al. (2021), Koo et al. (2020), Lubis et al. (2020), Omar Dandis et al. (2023), and Mustikasari (2022). The data of both, loyalty dimensions and creative and innovative loyalty programs were taken from the questionnaire data described above. However, as data from questionnaire is ordered and results of the research are of predictable nature – OLR analysis instead of linear regression was used. OLR analysis aligns with the nature of the data, maintains the ordered structure, and provides interpretable results, making it a valuable tool seeking to understand and quantify the influence of loyalty programs on customer loyalty.

### 3.2. Ordered logistic regression model

For independent variables (IVs), six types of creative and innovative loyalty programs were used, following: 1) engagement-based loyalty programs (X1); 2) gamification-based loyalty programs (X2); 3) omnichannel-based loyalty programs (X3); 4) personalization-based loyalty programs (X4); 5) experience-based loyalty programs (X5); 6) new technologies-based loyalty programs (X6). As the questionnaire provides three options for each loyalty, all the dimensions of customer loyalty were aligned: attitudinal loyalty (Y\_att); conative loyalty (Y\_con); behavioural loyalty (Y\_beh).

For each of the dependent variables (attitudinal, conative, and behavioural), the general OLR model was specified as follows.

For attitudinal loyalty (Y\_att):

$$\text{Logit}\left(P\left(Y_{att} \leq k\right)\right) = \alpha_k + \beta_1 X_{1_1} + \beta_2 X_{1_2} + \beta_3 X_{1_3} + \dots + \beta_{18} X_{6_3}. \quad (1)$$

For conative loyalty (Y\_con):

$$\text{Logit}\left(P\left(Y_{con} \leq k\right)\right) = \alpha_k + \beta_1 X_{1_1} + \beta_2 X_{1_2} + \beta_3 X_{1_3} + \dots + \beta_{18} X_{6_3}. \quad (2)$$

For behavioural loyalty (Y\_beh):

$$\text{Logit}\left(P\left(Y_{beh} \leq k\right)\right) = \alpha_k + \beta_1 X_{1_1} + \beta_2 X_{1_2} + \beta_3 X_{1_3} + \dots + \beta_{18} X_{6_3}. \quad (3)$$

Interpretation of the model:

$P(Y \leq k)$  represents the cumulative probability that the dependent variable falls in or below category  $k$ ;

$\alpha_k$  is the intercept specific to each category ( $k$ ) of the dependent variable;

$\beta_1, \beta_2, \dots, \beta_{18}$  are the regression coefficients associated with the six types of creative and innovative loyalty programs ( $X_{1_1}, X_{1_2}, X_{1_3}, \dots, X_{6_3}$ ) as independent variables.

This model allowed to analyse how each type of creative and innovative loyalty programs features influences the likelihood of customers falling into different levels (ordered categories) of attitudinal, conative, and behavioural loyalty, while controlling for the effects of the other loyalty programs.

The OLR analysis was performed using cross-platform software package for econometric analysis Gretl2023b.

Descriptive statistics was used to summarize the demographic information and econometric models. The significance level ( $\alpha$ ) was set at 0.05. The significance of econometric models was analysed using statistics of coefficient of determination, which shows models ability to represent the case analysed and the likelihood-ratio test (LRT) (chi-squared) with 18 degrees of freedom.

## 4. Results of the research

Using the data from questionnaire, OLR analysis was used to examine how different combinations of creative and innovative loyalty programs influence attitudinal, conative, and behavioural loyalty.

In the analysis for attitudinal loyalty (Y\_att) two OLR models where calculated. The presentation of models is provided in Equations (4) and (5).

#### 4.1. Model I of attitudinal loyalty evaluation

Model demonstrates the relationship between two loyalty program types: engagement-based loyalty and experience-based loyalty programs and the likelihood of belonging to a higher attitudinal loyalty category.

Equation (4) corresponds to the model I and expresses how two loyalty program types ( $X1\_3$ ,  $X5\_3$ ), with significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher attitudinal loyalty category:

$$Y\_att1 = -0.25 * X1\_3 + 0.42 * X5\_3. \quad (4)$$

The mean of the dependent variable (attitudinal loyalty) is approximately 3.7, with a standard deviation of 1.04. The log-likelihood of the model is  $-261.29$ . The model correctly predicts the loyalty category for 85 cases, representing 41.9% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an intercept-only model (IOM) ( $p < 0.00$ ), suggesting that the loyalty programs collectively have a significant influence on attitudinal loyalty. The overall model fit suggests that the loyalty programs collectively have a significant influence on attitudinal loyalty.

#### 4.2. Model II of attitudinal loyalty evaluation

Model demonstrates the relationship between four loyalty program types: 1) engagement-based; 2) gamification-based; 3) personalization-based; 4) experience-based loyalty programs, and the likelihood of belonging to a higher conative loyalty category.

Equation no. 5 corresponds to the model II and expresses how loyalty programs ( $X1\_3$ ,  $X2\_1$ ,  $X4\_1$ ,  $X5\_2$ ), with significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher attitudinal loyalty category:

$$Y\_att2 = -0.16 * X1\_3 - 0.26 * X2\_1 - 0.44 * X4\_1 + 0.27 * X5\_2. \quad (5)$$

The mean of the dependent variable (attitudinal loyalty) is approximately 3.32, with a standard deviation of 1.19. The log-likelihood of the model is  $-286.51$ . The model correctly predicts the loyalty category for 70 cases, representing 34.5% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an IOM ( $p < 0.00$ ), suggesting that the loyalty programs collectively have a significant influence on attitudinal loyalty. The overall model fit suggests that the loyalty programs collectively have a significant influence on attitudinal loyalty.

#### 4.3. Analysis of the ordered logistic regression models I and II corresponding to creative and innovative programs' features influence on attitudinal loyalty

Models reflect that engagement-, experience-, gamification-, and personalization-based loyalty programs have potential to influence on attitudinal loyalty. Omnichannel- and new technology-based loyalty programs showed no influence in the models observed.

Creative and innovative loyalty programs built on:

- points or other benefits for active involvement in brand linked social media ( $X13$ );
- gamified content that provides the opportunity to acquire real (physical) rewards ( $X21$ );
- on variety of benefits, allowing client to choose the most attractive benefit ( $X41$ )

decrease the odds of increasing attitudinal loyalty by respectively 1.17, 1.3, and 1.55 times.

But for each point increase in creative and innovative loyalty program based on:

- participation in brand community (X52);
- benefits that provide an increasingly better, differentiated customer experience depending on the frequency-/quantity-/amount-based (X53)

the odds of increase in attitudinal loyalty rise by respectively 1.32 and 1.52 times.

This data allows to accept hypothesis H1 proving that there is a significant relationship between creative and innovative loyalty programs' features and the attitudinal loyalty dimension.

In the analysis for conative loyalty ( $Y_{con}$ ) two OLR models were calculated. The presentation of models is provided in Equations (6) and (7).

#### 4.4. Model I of conative loyalty evaluation

Model demonstrates the relationship between two loyalty program types: gamification-based, experience-based loyalty programs, and the likelihood of belonging to a higher conative loyalty category.

Equation (6) corresponds to the model I and expresses how loyalty programs (X2\_1, X5\_3) that have significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher conative loyalty category:

$$Y_{con1} = -0.19 * X2_1 + 0.22 * X5_3. \quad (6)$$

The mean of the dependent variable (conative loyalty) is approximately 3.108, with a standard deviation of 1.36. The log-likelihood of the model is  $-299.447$ . The model correctly predicts the loyalty category for 74 cases, representing 36.5% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an IOM ( $p < 0.00$ ), demonstrating the significance of loyalty programs in explaining conative loyalty. The overall model fit suggests that the loyalty programs collectively have a significant impact on conative loyalty.

#### 4.5. Model II of conative loyalty evaluation

Model demonstrates the relationship between three loyalty program types: engagement-based, gamification-based, experience-based loyalty programs, and the likelihood of belonging to a higher conative loyalty category.

Equation (7) corresponds to the model II and expresses how loyalty programs (X1\_3, X2\_1, X5\_2) with significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher conative loyalty category:

$$Y_{con2} = -0.26 * X1_3 - 0.31 * X2_1 + 0.30 * X5_2. \quad (7)$$

The mean of the dependent variable (conative loyalty) is approximately 2.11, with a standard deviation of 1.24. The log-likelihood of the model is  $-263.22$ . The model correctly predicts the loyalty category for 92 cases, representing 45.3% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an IOM ( $p < 0.00$ ), demonstrating the significance of loyalty programs in ex-

plaining conative loyalty. The overall model fit suggests that the loyalty programs collectively have a significant influence on conative loyalty.

#### 4.6. Analysis of ordered logistic regression models I and II corresponding to creative and innovative loyalty programs' features influence on conative loyalty

Both models reflect that engagement-, gamification-, and experience-based loyalty programs can have influence on conative loyalty. Omnichannel- and new technology-based loyalty programs showed no influence in the models observed.

Creative and innovative loyalty programs built on:

- points or other benefits for active involvement in brand linked social media (X1\_3);
- on gamified content that provides the opportunity to acquire real (physical) rewards (X2\_1)

decrease the odds of increasing conative loyalty by respectively 1.3 and 1.36 times.

However, for each point increase in creative and innovative loyalty programs based on:

- participation in brand community (X5\_2),
- benefits that provide an increasingly better, differentiated customer experience depending on the frequency/quantity/amount (X5\_3)

the odds of increase in conative loyalty rise by respectively 1.35 and 1.25 times.

Based on the results, the hypothesis H2 is accepted, proving that there is a significant relationship between creative and innovative loyalty programs' features and the conative loyalty dimension.

In the analysis for behavioural loyalty (Y\_beh) two OLR models were calculated. The presentation of models is provided in Equations (8) and (9).

#### 4.7. Model I of behavioural loyalty evaluation

Model demonstrates the relationship between three loyalty program types: 1) gamification-based; 2) personalization-based; 3) experience-based loyalty programs, and the likelihood of belonging to a higher conative loyalty category.

Equation (8) corresponds to the model I and show how loyalty programs (X2\_3, X4\_1, X4\_2, X5\_1, X5\_3) with significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher behavioural loyalty category:

$$Y\_beh1 = 0.25 * X2\_3 - 0.56 * X4\_1 + 0.33 * X4\_2 - 0.26 * X5\_1 + 0.35 * X5. \quad (8)$$

The mean of the dependent variable (behavioural loyalty) is approximately 3.699507, with a standard deviation of 1.08. The log-likelihood of the model is -264.59. The model correctly predicts the loyalty category for 95 cases, representing 46.8% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an IOM ( $p < 0.00$ ), demonstrating the significance of loyalty programs in explaining behavioural loyalty. The overall model fit suggests that the loyalty programs collectively have a significant influence on behavioural loyalty.

#### 4.8. Model II of behavioural loyalty evaluation

Model demonstrates the relationship between four loyalty program types: engagement-based, gamification-based, personalization-based, experience-based loyalty programs, and the likelihood of belonging to a higher behavioural loyalty category.

Equation (9) corresponds to the model II and provides information how loyalty programs (X1\_2, X2\_2, X2\_3, X4\_1, X4\_2, X4\_3, X2\_3, X5\_3) that have significant coefficients ( $p < 0.05$ ) indicating a meaningful impact, influence the likelihood of belonging to a higher behavioural loyalty category:

$$Y\_beh2 = 0.37 * X1\_2 - 0.22 * X2\_2 + 0.3 * X2\_3 - 0.44 * X4\_1 + 0.3 * X4\_2 + 0.45 * X4\_3 + 0.23 * X5\_2 + 0.34 * X5\_3. \quad (9)$$

The mean of the dependent variable (behavioural loyalty) is approximately 3.55, with a standard deviation of 1.07. The log-likelihood of the model is  $-254.58$ . The model correctly predicts the loyalty category for 94 cases, representing 46.3% of the cases.

The LRT (chi-squared) with 18 degrees of freedom indicates that the model significantly outperforms an IOM ( $p < 0.00$ ), demonstrating the significance of loyalty programs in explaining behavioural loyalty. The overall model fit suggests that the loyalty programs collectively have a significant influence on behavioural loyalty.

#### 4.9. Analysis of ordered logistic regression models I and II corresponding to creative and innovative loyalty programs' features influence on behavioural loyalty

It must be said that the biggest sensitivity from creative and innovative loyalty programs was seen in the models of attitudinal loyalty. Engagement-, gamification-, personalization-, and experience-based loyalty programs have shown potential to influence conative loyalty. Omnichannel- and new technology-based loyalty programs showed no influence in the models observed.

Creative and innovative loyalty programs built on:

- gamified content, that gives opportunity to acquire non-physical benefits (X2\_2);
- variety of benefits, allowing customer to choose the most attractive benefit (X4\_1);
- benefits that provide an exceptional experience-based creative and innovative loyalty program (X5\_1)

decrease the odds of increasing behavioural loyalty by respectively 1.24, 1.75 and 1.3 times.

However, for each point increase in creative and innovative loyalty programs based on:

- loyalty program points or other benefits for promoting the brand (X1\_2), the odds of increase in behavioural loyalty rise by 1.45 times;
- content that allows customer to simply have a good time doing the activities (X2\_3), the odds of increase in behavioural loyalty rise by 1.28 times;
- benefits that match customer purchase history or interest (X4\_2), the odds of increase in behavioural loyalty rise by 1.35 times;
- variety of ways of using the benefits (X4\_3), the odds of increase in behavioural loyalty rise by 1.57 times;
- participation in brand community (X5\_2), the odds of increase in behavioural loyalty rise by 1.26 times;

- benefits that provide an increasingly better, differentiated customer experience depending on the frequency/quantity/amount (X5\_3), the odds of increase in behavioural loyalty rise by 1.4 times.

These results allow to accept hypothesis H3 noting that there is a significant relationship between creative and innovative loyalty programs' features and the behavioural loyalty dimension.

## 5. Discussion

Research findings provide significant insights how various types of creative and innovative features of loyalty programs influence attitudinal, conative, and behavioural loyalty.

Creative and innovative loyalty programs based on points for active involvement in brand-linked social media (X1\_3), gamified content with real rewards (X2\_1), and benefits offering choice (X4\_1) were found to decrease the odds of increasing attitudinal loyalty. Conversely, loyalty programs involving participation in brand communities (X5\_2) and benefits enhancing customer experiences based on frequency, quantity, or amount (X5\_3) increased the odds of attitudinal loyalty.

Results supported hypothesis H1, demonstrating a significant relationship between creative and innovative loyalty programs' features and attitudinal loyalty.

Loyalty programs relying on points for active social media involvement (X1\_3) and gamified content with real rewards (X2\_1) decreased the odds of increasing conative loyalty. Conversely, creative and innovative loyalty programs emphasizing participation in brand communities (X5\_2) and benefits enhancing differentiated customer experiences based on frequency, quantity, or amount (X5\_3) were associated with higher conative loyalty.

Findings supported hypothesis H2, affirming a significant relationship between creative and innovative loyalty programs' features and conative loyalty.

Creative and innovative loyalty programs involving gamified content with non-physical benefits (X2\_2), a variety of selectable benefits (X4\_1), and exceptional experience-based programs (X5\_1) decreased the odds of increasing behavioural loyalty. In contrast, loyalty programs based on points or benefits for brand promotion (X1\_2), content designed for customer enjoyment (X2\_3), benefits matching purchase history or interests (X4\_2), multiple ways to use benefits (X4\_3), brand community participation (X5\_2), and benefits enhancing customer experiences based on frequency, quantity, or amount (X5\_3) were all associated with increased behavioural loyalty.

Results supported hypothesis H3, indicating a significant relationship between creative and innovative loyalty programs' features and behavioural loyalty across various dimensions

These findings underscore the importance of designing creative and innovative loyalty programs that align with specific loyalty features, as they can have differential effects on attitudinal, conative, and behavioural aspects of customer loyalty. Such insights are valuable for companies seeking to enhance customer loyalty through creative and innovative loyalty program design and implementation.

Strongest possible positive influence on attitudinal loyalty was found in the case of benefits that provide an increasingly better, differentiated customer experience depending on the

frequency/quantity/amount spent (feature of experience-based loyalty program). In the case of conative loyalty, another feature of experience-based loyalty program – participation in brand community, showed the most promising results. While considering the models, biggest positive influence on behavioural loyalty, was achieved through personalized features of loyalty program, specifically – features based on a variety of ways of using the loyalty benefits.

Considering positive influence on each dimension of loyalty, six OLR models showed the biggest odds in use of experience-based loyalty programs.

As all regression models reveal, four types of features of creative and innovative loyalty programs (engagement-, gamification-, personalization-, and experience-based) have an influence on customer loyalty. All four types of features of creative and innovative loyalty programs influence attitudinal and behaviour loyalty, and three types of features of creative and innovative loyalty programs (engagement-, gamification-, and experience-based) influence conative loyalty. Nevertheless, the results of the study confirm the insights of many other studies. This research is in alignment with the Global Customer Loyalty Report (GCLR) 2023 (Antavo: Enterprise Loyalty Cloud et al., 2023), especially emphasizing the importance of personalization and experience in loyalty programs, because according to the report, all successful loyalty programs, having the biggest return on investment, are based on personalization and provides unique experience. The results of the conducted research confirm the fact that giving customers a positive memorable experience, by creating an exceptional feeling, keeps customers coming back for more. This can evoke a much stronger and longer-lasting connection with consumers than transactional benefits. Raese (2024) accentuates the engagement-based loyalty programs, stating, that “<...> more and more organizations looking to tie advocacy and referrals into their loyalty strategies”, because it gives value in using existing customers to support new customer acquisition. Customer advocacy and referrals are the result of strong attitudinal, conative, and behavioural loyalty. The results of some authors' (Rajamani et al., 2024) study also emphasizes the value of engagement-based loyalty programs, noting that engagement-based loyalty programs result in greater satisfaction of program participants with the loyalty program itself, which leads to longer commitment to the organization and boosts consumer loyalty. Gamification-based loyalty programs are strongly supported too. Raese (2024) mentions, that gamification transforms the way customers engage with brands and encounter loyalty schemes. The assumption can be made that gamification enables them to accumulate loyalty rewards in more enjoyable and personalized ways. The experience gained in a more interactive way leads to increased customer satisfaction and enables boosting customer retention and repeat business. The study of Hollebeek et al. (2021) emphasizes gamification-based loyalty programs as a tool to increase user engagement and motivation, which can ensure longer commitment to the organization. These insights also confirm the results of this research that the use of gamification in loyalty programs has a significant positive effect on consumer loyalty.

Although Raese (2024) and GCLR (Antavo: Enterprise Loyalty Cloud et al., 2023) emphasize omnichannel and new technologies as a major trend in future loyalty programs, the results of this research reveal that these two features of creative and innovative loyalty programs do not influence attitudinal, neither conative nor behavioural loyalty. It can be assumed that consumers do not realize the value provided by these types of loyalty programs: omnichannel loyalty

programs often involve multiple channels such as mobile applications, websites, in-store experiences, and social media, so customers may find it confusing to navigate and understand how to earn and redeem rewards across these various platforms. Privacy concerns, technical issues, oversaturation (as more businesses adopt omnichannel loyalty programs and new technologies, customers may become overwhelmed with loyalty program notifications and offers, leading to loyalty program fatigue), or poor user experience may be other assumptions that explain such research results. And yet, both omnichannel- and new technologies-based loyalty programs are the most difficult to understand and use, demanding more tech-savvy skills, relating to new concepts, what as well may lead to such research results.

## 6. Conclusions

Findings of the theoretical part of the research lead to the conclusion that traditional loyalty programs, based on transactional rewards, such as earning points based on purchases, redeeming points to products, discounts, or some tiers, based on their spending, are criticized for their low efficiency. Scholars suggest that creativity and innovation designing loyalty programs allow companies to differentiate themselves, capture customer attention, and build stronger emotional connections with their customers, so, it can have a significant influence on attitudinal, conative, and behavioural loyalty. Theoretical analysis reveals that new generation loyalty programs can enhance customer engagement (engagement-based loyalty programs), improve experience and provide a sense of entertainment (gamification-based loyalty programs), can provide desired value (personalization-based loyalty programs), give exclusivity, community-led experiences, building emotional connection, and offering unique experiences and emotional rewards (experience-based loyalty programs), can ensure a seamless experience regardless of which shopping channel the customer uses (omnichannel-based loyalty programs), use innovative technological solutions (new technologies-based loyalty programs). These features can be considered as creative and innovative, changing the landscape of loyalty programs.

Research findings provide significant insights how various types of creative and innovative features of loyalty programs influence attitudinal, conative, and behavioural loyalty. Four types of features of creative and innovative loyalty programs (engagement-, gamification-, personalization-, and experience-based) have an influence on customer loyalty. All four types of features of creative and innovative loyalty programs influence attitudinal and behavioural loyalty, and three types of features of creative and innovative loyalty programs (engagement-, gamification-, and experience-based) influence conative loyalty. Strongest possible positive influence on attitudinal loyalty was found in the case of benefits that provide an increasingly better, differentiated customer experience depending on the frequency/quantity/amount spent (feature of experience-based loyalty program). In the case of conative loyalty, another feature of experience-based loyalty program – participation in brand community, showed the most promising results. While the biggest positive influence on behavioural loyalty, was achieved through personalized features of loyalty program, specifically – features based on a variety of ways of using the loyalty benefits.

The findings underscore the importance of designing creative and innovative loyalty programs that align with specific loyalty features, as they can have influence on attitudinal, conative, and behavioural aspects of customer loyalty. Research insights can help companies to improve customer loyalty by designing and implementing creative and innovative loyalty programs.

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