

Aspect of loyalty system in Hungary

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Gábor Szente and Kitti Horváth

Óbuda University, Alba Regia University Center H-8000, Székesfehérvár Budai str. 45. Hungary
szente.gabor@hok.uni-obuda.hu; horvath.kitti@hok.uni-obuda.hu

Abstract— The choice of topics was done because we realized that the loyalty systems with new promotions, discounts appeared, and the points are collected to pay again, very heavily promoted. In addition, everyone can see that the road is a large portion of people wear FILA, Kappa, Diadora and Wenger bags, which also makes me think, why is such a good reception, business savvy of the entire system. We believe that this subject is available for further research, time is not at all obsolete, as a technical matter, and the cafeteria system due to the transformation of explicit reward system could be used for several large companies, companies. Two directions can get started in this line. One of the cash replacement cards, vouchers role in the business world. Here, for instance the system introduced at service stations, which is a fairly large company (eg a university) lead to a large bill for fuel distribution company. In this case, those who have a card to fill up for the occasion, it is enough to know the PIN in order to refuel, tens of thousands of HUF. Another direction of purchases and the points obtained after collecting stickers nowadays. Usually HUF 100 per 1 liter of petrol or get one point in time from which a fair amount is collected, then we can help you buy - the same as a fully Ft. In many cases the two are on the same card can collect points and then we can pay for it over time. This system encourages shoppers to go to where there is club membership, discount, because leaving him, in addition to the normal discount, will be part of more and better action.

I. INTRODUCTION

Timeliness of the topic shows that in recent years the customer master systems with noticeably more promotions, discounts appeared, and the collected points to pay again, seriously promoted. In addition, eye-catching to the people on the road is a large part of the Fila, Kappa, Diadora and Wenger bag, which also makes me think, why is such a good reception, business savvy of the entire system. We believe that this subject is available for further research, time is not at all obsolete, as a technical matter, and the cafeteria system due to the transformation of explicit reward system could be used for several large companies, venture. Discussion of these topics in more deals.

We approach from two aspects examined in our topic. First, the replacement of cash cards, vouchers role in the business world. Here, for instance the system introduced at service stations, which is a fairly large company (eg University) lead to a large bill for fuel distribution company. In this case, those who have a card to fill up for the occasion, it is enough to know the PIN in order to refuel, tens of thousands of HUF. On the other hand, what is the role of purchases earned points and collecting

stickers nowadays. Usually HUF 100 per 1 liter of petrol or get 1 point from which a fair amount accumulates over time, and can help buy - the same as a fully Ft Left- and right-justify your columns. Use tables and figures to adjust column length. On the last page of your paper, adjust the lengths of the columns so that they are equal. Use automatic hyphenation and check spelling. Digitize or paste down figures.

Move together and in many cases the two are on the same card can collect points and then we can pay for it over time. This system encourages customers to go back to where you have club membership and discounts him beyond the normal discount, will be part of more and better action.

II. MARKETING

Today, the focus on customer retention, companies, corporations, as can be shown that a new user is much higher unit costs for the company as a customer have their own retention. This is due to the fact that markets are saturated, there is no such segment, film market, where a lot of terrible human needs would not be met. In this way, customers know what to do and where to buy, it is difficult to change established habits.

The price-sensitive customers, it certainly is true not only for the Hungarians, because when the relationship between the euro and the Swiss franc Swiss are immediately changed to more of their money was spent in Germany. There are few areas where no replacement product can, find a deal soon. A large, eg.: Tesco, Spar Hungary networks are constantly struggling business and advertise newer and newer actions, potential collection points for customers. Thus, in countries such as the environment, the Hungarians are especially sensitive to price, so each forints, looking for action.

The incentives to consumers:

- 1., price-related promotions: open, or. implicit price reduction, replacement sales, hire purchase or hire purchase, coupon, rebate
- 2., providing additional benefits
Promotions: Bonus pack, gift packaging, product samples
- 3., based promotions to win: Sweepstakes
- 4., Loyalty offers: bonuses, loyalty schemes
- 5., commercial practices: supplementary services

III. WHAT IS THE LOYALTY PROGRAM?

The loyalty program - which is usually loyalty cards and related IT systems embodied - is intended to customer existing shopping habits and the more information we get, and some form of reward repeat customers. Opportunity to build a direct relationship with the customers, and also to encourage them to buy their products. If you have already created a "loyal" customer base, a well thought out system to access bonus to increase the value of their purchases.

IV. ADVANTAGES OF LOYALTY SYSTEM

View point of customer a visible benefit to get better pricing for certain products, and personalized e-mail messages, or SMS messages to receive promotions in 1-2 days.

For the sale interest the database, which includes the buying habits, such as buying product groups, and the value of the purchase period. These data, there are two options before the marketing group:

- Draw up a package where the discounts on the products for which the consumer regularly consumes large quantities, so the current flow, it is possible that you can keep the same level or even increased capability. or,
- Draw up a package, which the consumer can not buy or sell in small quantities, or a new product is.

This discount can reach the seller to the buyer of the all-new, or just to buy new products regularly.

V. LOYALTY CARDS

The loyalty card program involved five kinds:

- "Show off" card
- Cards with a magnetic stripe
- Smart card
- Barcode
- Combined with a credit card function, which the

creator of the program together with a financial institution issue.

A. Show off cards

This is used by Tesco to think of barcode identification. The advantage is that the magnetic strip does not break down the reading, identification is much faster than other systems used in engineering.

B. Card with magnetic stripe

The back of the card to the track on which the credit card associated with the identification of a variety of information stored in the issuer. Not common, but this part become worn, damaged, in which case the card unusable.

In 1968, IBM developed the technology for recording data on a magnetic stripe. The magnetic strip is placed in a process known as Hot Stamping cards. The IBM quickly realized that the magnetic stripe on the bill of entry systems, vending machines, etc.. The easy way to identify clients and decided to use it as an open standard. Today's addition to the magnetic stripe payment cards are often found on the chip itself.

C. Smart card

At the card type, the card holder's data and uses the data to the central database in addition, can also be stored on the card itself, can be collected. This is generally manage variety in the card accepting credit card terminal, or a PC fitted, chip card reader is required. This system is the safest and also the most flexible. The card's lifespan and reliability of multiple cards with a magnetic stripe. Use of national loyalty systems, eg too. the old phone card, student ID and the documents are.

Also want to lead our country abroad has been successfully used for smartcard pass and highway user fees.

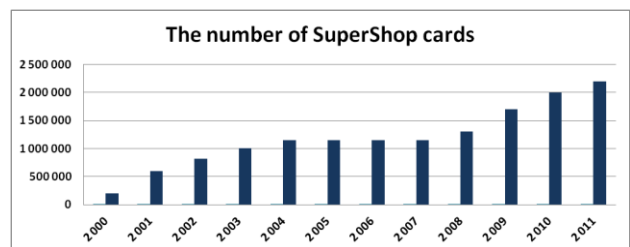
D. Combined card

A card can be a combination of several types, eg. student card is accepted in some shops holding up, others only when the bar code is read about it.

VI. SUPERSHOP LOYALTY SYSTEM

In the of the card holders (card identification after) immediately to the card will receive points (also network), which, as cash, to pay for the following purchases or the cardholder receives the products defined benefit or for the products plus points of the card (which is also used as a cash payment). Interestingly, it has been 1-2 months for certain products is much better than average, if you're handing your card to pay for the occasion. Thus forcing the users to act on that "to enter the club" and replace their own card, entering their own data.

The program SuperShop the country's largest multi-partneres customer loyalty program. The families are present in 51%. With more than two million cardholders, and nearly 800 branch locations acceptance exploit the advantages offered by partners. In recent years, more than 200 thousand new cardholder has been added to the system by the next chart by year are also presented. There's more visible when entering the new user, the cause of these phenomena, a partner joined the SuperShop acceptance range, so the customer community card is required.



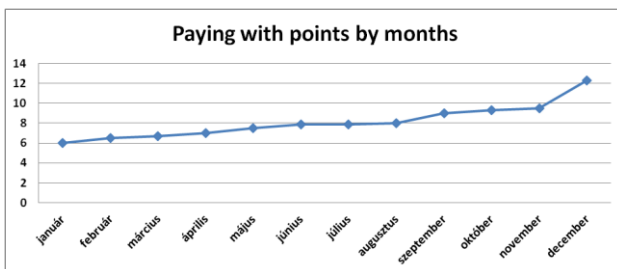
1. diagram: The number of SuperShop cards

The 12-year Super loyalty programs and millions of cards issued 12.5 billion beyond acting, of which more than 10.5 billion has been redeemed. Every £ 100 spent on the card is 1 point will be credited with £ 1 for counts and freedom purchase. The standard collection of points, in addition to partners often initiate actions that are available only to registered customers. The average daily

SuperShop system 500 thousand, up to 1.3 million transactions prominent days are done. This is the number of transactions, by comparison, the total Hungarian credit card sales double meaning. Cardholders nearly 300 billion turnover in partners, nearly 150 million transaction, on an annual basis.

From 2011 the Super System issued a joint bank and credit cards, Erste Bank, which provides additional benefits to the customer. This promotion is entered in the OMW as club membership, because the OMW by fueling stations where Erste Card Super Shop price we pay for fuel 4% drop out. The Super Shop-cent credit card £ 100 at 2, while the credit card to purchase the owner gets 3 points.

The latest partner to join the program SuperShop existing partners of the following: OMW, Spar, Spar International, OBI, BurgerKing and wellnesszallas.hu side, the Union shall ensure, in September 2012. The partners regularly advertise their own actions when users double points or other discounts for a certain period of time. One effect of such an action, the other partner know this because SuperShop acceptance of the cross within a circle use to encourage customers. Thus, it is also proved, when one of the partners in a prominent promotional items divided for the other partner can increase the traffic.



2. diagram: Paying with points by months

Some partners main results:

- OBI store chain, the average increase in the consumer basket of years after the introduction of 17-19% and a stable, without any special actions other
- The OMW retail network market share of 10% to 12%, respectively.

VII. OTP MULTIPONT

This is a multi-partner loyalty program Multipoint, which is constantly evolving. Two founding members of two different areas of some big company, OTP Bank Plc and MOL

The program issued by OTP bank card Multipoint be involved, either alone or together with family members. Over the years, additional partners have joined the program, such as the CBA, Vodafone, Gulliver and the Bambini gaming business, as well as the fast-food chain KFC.

Collection point: the different partners in different amounts credited points. For example, the program partners are joining every £ 100 spent at one point after

the act, as well as any shops to purchase every 500 secured £ 1 per point.

The points collected discount card, 1 point = 1 USD terms, the MOL petrol station, the CBA stores, department stores Gulliver's, KFC restaurants, theaters and museums, as well as some as well.

The cardholder points collecting the other benefits it can take, such as domestic tourist discounts, discount tickets, and discount sports.

Every purchase automatically collect points.

A number of current accounts Multipoint card is also available, which the whole family can collect the points.

The Multi-Point card is both bank and loyalty cards.

VIII. NFC TECHNOLOGY

NFC (Near Field Communication)

NFC is a RFID system that allows two-way communication. The credit cards and loyalty cards, a new, safer era to live, because without contact, from a distance of a few centimeters can pay securely. NFC is capable of existing in our plastic card into a virtual card, eliminating the need for each and loyalty card points us to wear collection as an NFC chip phone can replace them, instead.

The Hungarian Association of prognosis according to Wallet after a year at least 20,000 will be paid in this way, and their production in the first quarter of 2013, this service will be available. The Association was established in June 2011, Magyar Telekom, Vodafone, Telenor, OTP, MasterCard and collaboration of the Super Shop.



3. figure: NFC Chip

The first mobile phone that allowed the execution of payment transactions made mobile phone, the Nokia 3220 device type was.

IX. SUMMARY

In our opinion , it is clearly seen from the dissertation that an ordinary consumer use of the system has a positive impact on traffic.

The well-established loyalty program:

- Skip discount to be used
-
- o No periodic gives vouchers that you have to wait for months until we get, but even small surrogates function.

- Multiple card be empowered
 - o This ensures that a family get together in a shared virtual balance used (eg Tesco's three-card straight to the port of entry.)
- A large number of acceptors, the system has an advantage over many partners
 - o Here we consider that the rest of the market should work in a system. Because of the cross of use, is an important feature.
- Barcode scanning, identification
 - o This point was done, because the basis of personal experiences set the barcode identification is significantly faster than a magnetic stripe, chip and identification. Think for example of a Tesco supermarket checkouts in regular running speed faster than in a SPAR.

These qualities are essential to succeed it takes a long-term customer loyalty system to remain marketable. Such a system to the development of technical assumptions, the implementation has taken place in many places he went. The only problem is that it has not yet been integrated into a single system, these positive properties.

Plans for the future as we search for potential feasibility of such a system, obstacles.



4. figure: An average Hungarian person has this amount of loyalty card

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