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Customers' loyalty profiles

Abstract: Brand consumer loyalty is one of the most important issue in the area of consumer behaviour. Companies conduct many researches to find out the needs and preferences of potential buyers because satisfied and happy consumers usually come back and buy products of the same companies or brands. This is only one aspect of consumer loyalty, another one is telling other consumers about the product and brand and encouraging them to buy the product of a particular brand. The article presents results of empirical researches conducted among Polish consumers about their brand loyalty. These results help to construct the loyalty profile of a Polish consumer.

Keywords: consumer behaviour, consumer loyalty, Polish consumers.

JEL codes: D1, E20, E21.

1. Introduction

Consumer behaviour has a decisive impact on the character of business activity. The strategies of companies depend on the particular features of potential buyers which reflect their needs, motivation, lifestyle, values, personal traits etc. Acquisition of new clients and retention of the present ones attached to a brand rely heavily on adaptation of the offer to the customers' demands. An appropriate structure of the offer and meeting the customer expectations condition repeated purchase, in short, customer loyalty and consumer fidelity. The following will discuss the results of a research into the degree and the profile of loyalty as featured among a selected group of Polish customers, and will recommend a strategy for the companies which decide to become players on the Polish market. The measurement used in the presented research was first proposed by N. Hill and J. Alexander [Hill, Alexander, 2003, pp. 273-275].

Various activities of an enterprise invariably focus on meeting customer demands. Yet despite a widespread view that lifestyles and values tend to converge, or at least become similar, the existence of economic and demographic differences, as well of those of social and cultural character is undeniable.

The question which needs to be answered at the outset of a scientific discussion on the topic is the notion of a consumer. Once fully explained, it allows to address the issues regarding their behaviour. The literature provides a choice of definitions of a consumer, depending on the discipline. Psychology, for example, provides, among others, a cognitive view of a consumer which entails all the elements of perception and decision-making process. Polish legislation defines a consumer as a person/entity making the purchase of a given product with a view to satisfy his/her needs or the needs of his/her immediate surroundings (e.g. a household), without the intention of further resale and making a profit¹. A similar definition can be found in economic papers, where a consumer is an individual who in his/her activities seeks to fulfil the consumption needs to the fullest, in others words to maximize utility. The endeavour to achieve maximum utility, from the economic point of view, testifies to the basic rationality of actions. J. Bon and B. Pras provide a very interesting discussion concerning the distinguishing features of three notions, which are often addressed alternatively as a means of referring to the same person (who performs the same functions). The authors emphasizes that various disciplines use notions such as consumer, buyer and payer; nevertheless, alternate uses of these are possible since the buyer is not identical with the consumer, while the buyer and the payer are considered to be the same individuals/entities (use of the notions as alternatives should rather be based on rigidly established and uniform assumptions). J. Bon and B. Pras distinguish the varying roles of the aforementioned individuals as they are defined by their elementary functions, i.e. purchase, payment and consumption. Consequently, the buyer makes the purchase, the payer provides financial means of purchase, and the consumer who is the ultimate beneficiary of the product becomes its user [Bon, Pras, 2001, pp. 150-151].

In this paper the consumer is an individual who assumes the three of the roles (functions) mentioned (yet not as sine qua non assumption – a parent buying toys for their offspring is the consumer, although the latter is the ultimate beneficiary) , i.e. the person who purchases, pays for the purchase and utilizes the product according to their needs (in order to satisfy them). Considering all of the above, the consumer, while planning the purchase, takes into account a variety of factors, including financial limitations (one who does not pay would overlook this issue), then physically acquires the product. It remains to be assumed that such a consumer also possesses a certain amount of experience with respect to the previous use (consumption) of the product.

The person defined as consumer performs certain actions related to the choice, the mode of utilization of the product etc, which, summarily, can be termed consumer behaviour [Bolton, Kannan, Bramlet, 2000, pp. 95-108].

¹ Act on particular conditions of consumer sale and the resulting changes of the Civil Code. Journal of Bills, No. 141, pos. 1176, 5th Sept. 2002 in: Smyczek S., Sowa I., Konsument na rynku. Zachowania, modele, aplikacje, Difin, Warsaw 2005, p. 25.

G. Antonides and W.F. van Raaij provide one of the most comprehensive definitions, in which “consumer behaviour comprises psychical and physical actions – the behaviour – including their motivations and reasons of persons and (small) groups, with regard to the purchase, utilisation, maintenance and disposal of the product, as well as the production of the products and provision of services in the market, public and home appliance sectors, which enable the consumer to function, achieve goals and realize values (...)” [Antonides, Raaij, 2003, p. 24]. Consumer behaviour is a process consisting of stages, the aim of which is to lead to a choice of the most favourable variant of the product (or service), and subsequently to its consumption. The latter is then one of the terminal stages of the process defined as consumer behaviour [Dick, Basu, 1994, pp. 99-113]. The very choice however, is conditioned by many determinants (internal and external), each of varying importance to the consumer. It follows therefore that the consumer behaviour is a resultant of factors inherent to the consumer – his/her hierarchy of values, needs, preferences and financial abilities which may limit the acquisition range [Sharp B., Sharp A., 1997, pp. 473-486]. This becomes apparent when comparing and contrasting consumers from different cultural backgrounds. The diversity and variability, as well as complexity of the process which underlies consumer behaviour necessitates an interdisciplinary approach (psychology – individual aspects of consumer behaviour, sociology – the social dependence on the environment, anthropology – the influence of the society on the behaviour of individuals, economics – the rationale behind the decisions taken etc.) in research and internal diversity of the research itself (since it may set out to explore different aspects of the issue).

2. Consumer loyalty

One of the prominent aspects of consumer behaviour is the customer loyalty towards a brand² of a given category of products [McAlexander J.H., Schouten J.W., Koenig H.F. 2002, pp. 38-54; Fournier S., Yao J.L., 1997, pp. 451-472]. Normally, one associates loyalty with attachment, dedication, fidelity and integrity in interpersonal relationships or towards an organization or institution. As far as marketing aspects are concerned, loyalty is a marker of a customer’s confidence in a given company or brand and the place of purchase. In other words, a loyal consumer is a person who repeatedly buys products or services of a particular manufacturer/provider over a long period of time [Reinartz, Kumar, 2000, pp. 17-35].

² S. Knox and D. Walker presents detailed review of the term “loyalty” associated with customer behavior. Some researches use the term “customer loyalty”, the others “brand loyalty” or “service loyalty”, etc., in: S. Knox, D. Walker, Measuring and managing brand loyalty, *Journal of Strategic Marketing*, Vol. 9 No. 2, 2001, pp. 111-28.

Brand loyalty is usually and originally referred to consumers' repeated purchasing. Repeat purchasing, however, may only indicate consumers' temporary acceptance of a brand. That is why the concept of brand loyalty is extended over attitudinal and behavioral loyalty [Rong-An Shang, Yu-Chen Chen, Hsueh-Jung Liao, 2006, pp. 398-418]. Behavioral dimension of loyalty means that a customer repeatedly buys the products of the same brand, it is often conditioned by customer satisfaction, and measured by past purchasing of one's brand and competing brands [Mascarenhas, Kesavan, Bernacchi, 2006, pp. 397-405]. Attitudinal dimension of loyalty means a "consumer's commitment or preferences when considering unique values associated with a brand" [Chaudhuri, Holbrook, 2001, pp. 81-93], it is often expressed as "an ongoing relationship to a brand, often conditioned by positive customer preferences towards the brand, and is strongly influenced by significant factors [Mascarenhas, Kesavan, Bernacchi, 2006, pp. 397-405].

The second (attitudinal) dimension of brand loyalty, as a broader one, is much more often researched and described recently in the literature: attitudinal loyalty should lead to an increase in behavioral loyalty [Gounaris and Stathakopoulos, 2004, pp. 283-306]. The most extensive and comprehensive definition can be found in D.L. Stum and A. Thiry, who claim that customer loyalty is reflected in regular, repetitive purchase, the choice of products manufactured by a given company, the distribution of favourable judgements on that particular company, and resilience to the promotional activities of other companies [Stum, Thiry, 1991, pp. 34-36; Griffin, 1997, p. 31]. R.L. Oliver defines consumer loyalty as a "deeply held commitment to re-buy a preferred product consistently in the future..., despite situational influences and marketing efforts having the potential to cause switching behaviour" [Oliver, 1999, pp. 33-44]. This definition helps us to distinguish loyalty as behavioral, attitudinal and situational [Mascarenhas, Kesavan, Bernacchi, 2006, pp. 397-405]. Situational loyalty depends on such factors as for example availability of products (e.g. I will buy it if it is available, or if it is on sale).

Some authors claim that the true "loyalty" does not consist in the purchase of a certain product due to sudden emergence of various incentives at a particular moment, such as massive promotional price reductions. A loyal customer is resistant to a range of techniques employed by the competition to lure him/her into buying, or at least trying the products from their shelves. In a nutshell, loyal customers have two characteristic features: first, they are attached to the products of one manufacturer, and second, they buy the products continually [Gounaris and Stathakopoulos, 2004, pp. 283-306]. Researches suggest that customer involvement is strictly connected with the loyalty, the less involvement the less brand loyalty. The higher the involvement, the greater the commitment, and hence, loyalty to the brand [Tyebjee, 1977; Iwasaki, Havitz, 1998, pp. 337-347]. Based on different points of view of many authors, C.F. Curasi and K.N. Kennedy give a broad definition of customer loyalty which consists of three elements, firstly it is behavioral element of consumers' re-

peat purchasing, secondly it is an attitudinal component of customer satisfaction and commitment, and thirdly it is the availability of choices to customer [Curasi, Kennedy, 2002, pp. 322-341].

To mould the consumer loyalty a company is required to engage in a process in which a firm relationship between the producer and the consumer will be built. On the one hand, the manufacturer strives to supply merchandise of an established (usually high) quality, in other words to satisfy the expectations of the consumer, who, in turn, will purchase these, and not other, products [Brookman, 1998, p. 14]. Consequently, the consumer loyalty depends on a variety of factors, some of which lie within the responsibility of the manufacturer, the others depend on the consumer. The first group of determinants comprises the high quality of the merchandise, avoidance of techniques which mislead the consumer (e.g. downsizing) and maximize gain, competent and polite customer service, patronage schemes, high product availability, flexibility of the offer under changing needs and preferences (an issue of utmost importance on foreign markets characterised by cultural difference) etc. The factors which condition customer loyalty include the level of satisfaction provided by the product, a significant degree of attachment, consumption habits, degree of ethnocentric choices (purchase of national products), susceptibility to techniques employed by the producers (patronage schemes), conservatism, traditionalism and many others [Dowling, Uncles, 1997, pp. 71-82].

Competition on the market of a given product and the character of the merchandise constitute another crucial determinant of the customer loyalty. The higher the number of brands, the more probable are the deficiencies in loyalty towards brands. Such a phenomenon is easily observed on the FMCG market, which is a direct consequence of the specificity of the merchandise, as the very name implies (“fast moving”). It is incomparably easier to find a replacement or equivalent to a yoghurt or a washing powder with which the consumer does not feel satisfied than a car or furniture. Dissatisfaction with durable goods lasts much longer since the costs of changing them are high. In effect, the results of the dissatisfaction weigh on the manufacturers to a much greater extent than in the case of FMCGs.

In the literature on the subject several types of consumer loyalty are distinguished, with regard to particular criteria (Table 1) [Wansink, Scott, 2001, pp. 211-222]:

- the “truthfulness” criterion – genuine loyalty (purchasing the products of particular brands – also because of the individual’s attachment to them) and ostensible loyalty (characterised by lack of the feeling of obligation to purchase the same product/brand again) ;
- the “divisibility” criterion – divisible loyalty (multiple purchase of products of two or more brands) and indivisible loyalty (a multiple purchase within one brand).

A consumer does not become loyal to a brand or company at the first purchase, it may also happen that the confidence in any given producer will not be built. Loyalty

Table 1. Consumer loyalty types

Types of loyalty	Kinds of loyalty	Loyalty illustrated
Constant loyalty	Exclusive	A - A - A - A - A -
	Divided	A - B - A - B - A - B -
Variable loyalty	Transitory	A - A - A - B - B - B -
	Periodical	A - B - C - D - A - B - C - D -
Lack of loyalty		A - B - C - D - E - F - G - H -

A, B, C, D, E – products of different producers (different brands)
 Source: Aaker,1991.

is influenced not only by the experience related to a product but also the consumer's character (his/her attitude, personality etc.) At the bottom of the loyalty ladder (pyramid) one finds a consumer who makes a purchase in order to become acquainted with it and evaluate it (probable or potential consumer). One step above there is the candidate consumer, who already feels the need to make the purchase (the need being a result of background knowledge), but has not entered the buying stage yet. Occasional/incidental buyers, i.e. those who have made, make or will make one purchase are a level further up. Still higher one encounters those who buy once, and having acquired positive experience with respect to the product decide to buy the product again (on the loyalty ladder this level is frequently addressed to as "client/customer"), then becomes a patron and eventually a consumer – advocate of a given brand by encouraging others to buy the product.

T. Jones and W.E. Sasser postulate a following consumer typology according to the loyalty degree, based on the TRI*M indexation [Jones, Sasser, 1995, pp. 88-99]:

- "followers/apostles" – satisfied and loyal,
- "hostages" – loyal, but dissatisfied,
- "the cunning/misers" – satisfied but disloyal,
- "terrorists" – dissatisfied and disloyal.

The above classification illustrates the dependencies between customers' satisfaction and their loyalty. A consumer satisfied with the choice he/she has made often remains loyal whereas the dissatisfaction is directly proportional to the degree of loyalty the consumer displays in his/her behaviour towards the brand. Nevertheless, there have been claims that the customer satisfaction merely creates favourable conditions for the loyalty to develop, not determining it, and, similarly, lack of loyalty is not directly determined by dissatisfaction, although the latter is a fertile ground for it.

From the point of view of the manufacturer/provider, the most desired group are the "followers/apostles", as these individuals constitute an efficient element in the promotional chain. Satisfied and loyal consumers usually recommend the tried-and-tested merchandise to their acquaintances, who, in turn, become the future buyers. The "hostage" customers are a group which certainly deserves some attention. Such

individuals, regardless of their dissatisfaction, remain loyal to the product. This is often the case when the competition on the market is weak, and the consumers' choice in a given category is limited. "The cunning/misers" usually attach no significance to the brand of the products they acquire; their satisfaction level is high, and yet it often happens that at the next purchase their choice falls on a different brand, and the selection is accidental. "Terrorists" appear as the most dangerous group, as their dissatisfaction is often given vent in display of unfavourable opinions and judgements on a product. The knowledge of the group size fluctuations is indispensable when embarking on particular promotional activities aimed at increasing the numbers of the satisfied and the loyal [Curasi, Kennedy, 2002, pp. 322-341].

Many techniques and methods are used to measure the loyalty of consumers. This is a very important and interesting field especially from the companies' point of view. Knowledge about the level of loyalty of specific segment of purchasers is very helpful in preparing adequate promotional instruments. Literature review shows the differentiation and complexity of the points of view of researchers. For example, R. McMullan presents the researchers (among ferry passengers) of the customer loyalty development, where the Oliver's model of customer loyalty was used [Oliver, 1999, pp. 33-44]. She concludes that "customer loyalty development is a composite mix of antecedents, sustaining and vulnerability elements" and "the loyalty is present only when there is evidence of each of the phases" [McMullan, 2005, pp. 470-481]. Another researcher – S. Rundle-Thiele – conducted many projects concerning consumer loyalty in different branches [Rundle-Thiele, 2005a, pp. 492-500; 2005b, pp. 333-344]. The latest research of that author was done on the consumers of beer products, where main conclusions for marketers were "to build consumer loyalty marketers need to be market focused, not competition focused and (...) to build and maintain loyalty marketers must consider how they can look after their customers and consumers". The findings of that research show that companies need to adopt a loyal or "look after me and I will look after you" philosophy [Rundle-Thiele, 2006, pp. 414-420].

In order to measure the loyalty rates, a variety of indicator methods is employed. These can be divided into three main categories:

- the intention of repeat purchase,
- basic consumer behaviour (date of last purchase, frequency, financial resources spent etc.),
- and additional consumer behaviour (recommendations given, dissemination of positive opinions etc.).

Three questions concerning those indicators were used in the presented research to measure the consumer fidelity as loyalty profiles among a selected group of Polish consumers.

A company should nevertheless focus on a very narrow notion, namely, the consumer fidelity, as a quality which frequently features in the consumer behaviour pat-

terms [Hill, Alexander, 2003, p. 30]. The degree of fidelity can be presented in the loyalty profile formula, estimated by means of a loyalty indicator (Figure 1). The latter, in turn, is calculated on the proportion of customers who, e.g. continuously buy the product, or intend or not to do so.

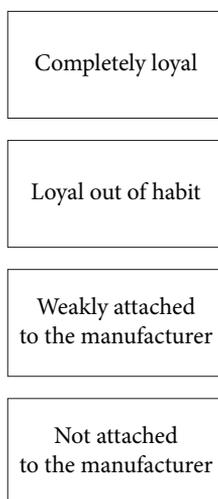


Figure 1. Loyalty profiles

Source: Hill, Alexander (2003, pp. 273-275)

The loyalty degree may also serve as a criterion upon which the segmentation of consumers is based. Once the groups of the most loyal consumers (loyal to the given producer) and those who are weakly attached to the brand are established, it allows for an appropriate strategy to be employed for each of the separate segments. In order to satisfy the needs of particular groups separate schemes are devised. For example, the loyal customers are often rewarded, encouraged to recommend the company to others, their customer service is constantly improved. The non- or weakly attached are exposed to various promotional techniques such as advertising campaigns, patronage schemes etc. [Hill, Alexander, 2003, pp. 277-279].

This paper presents the results of the research showing the loyalty levels of Polish consumers and their loyalty profiles.

3. Hypothesis

The main purpose of presented researches is to show the generalization of loyalty level among the selected group of Polish consumers by using the Hill's and Alexander's "loyalty profiles" model.

Based on observations and literature, the following hypothesis was generated concerning the above-mentioned issue, which was verified:

Hypothesis 1: Polish consumers do not pay attention to the brand of products they buy (each time they may buy the same category products of different brands)

The situation of majority of the Polish households (low incomes and high cost of living) causes that people take into account other factors than brands during purchasing. The most important thing which is usually considered is price. It has to be added that such a situation is not characteristic for all branches, it usually occurs when consumers purchase FMCG products.

Hypothesis 2: Polish consumers usually recommend the products they buy to the others purchasers

Hypothesis 3: Polish consumers usually praise the products they buy or just bought

Polish people like to be advisers even if they do not have any idea about what is going on. Majority of them usually think that their choices and decisions are the best (also consumer decisions), that is why they like to recommend the products they bought. What is more, they usually judge better their products in comparison with competitive offers (products).

4. Methodology

Empirical research on consumer behaviour, including the issue of loyalty towards the brands of the purchased goods was carried out in 2005-2006, among 787 respondents of Polish nationality. The individuals who contributed come from different cities, towns and villages from all administrative areas of the Polish territory. Table 2 shows demography of the participants and relevant quantities.

Table 2. Location of residence of the participants

Location of residence						
Village	130 (16,5%)					
Town/City	657 (83,5%)					
	Up to 10 000 inhabitants	11 000– 50 000 inhabitants	51 000– 100 000 inhabitants	101 000– 250 000 inhabitants	251 000– 500 000 inhabitants	Above 500 000 inhabitants
	67 (8,5%)	157 (19,9%)	79 (10%)	110 (14%)	68 (8,6%)	174 (22,1%)

Source: Own study.

Among the participants 475 (60.4 %) were women and 312 (39.6%)- men. 11 respondents (1.4%) have completed primary education, 308 (39,1%) possessed sec-

ondary education certificates and 468 (59.5%) were graduates of higher education establishments.

The research relies mainly on the non-random selection – the convenient selection, which consisted in subjective and “convenient” choice of individuals for research groups, with a view to obtaining the most comprehensive answers. A questionnaire has been employed as the main research tool, with questions about the frequency, the purchase of products of the same brand (or those that were manufactured in the same countries), recommendations given to other customers. The participants were also asked to share their opinion on the products and assess them. The questionnaire was used to conduct a distributional survey which constituted the leading research method of the project.

5. Analysis

To verify the hypotheses which were constructed above, the loyalty level among Polish consumers was measured by means of three questions, with their focus on the following aspects:

- customer keeping/retaining the client: “Will you buy products of the same brand in a month’s time?”
- brand recommendation: “Have you recommended the brands you buy to anyone?”
- competitive attraction: “How would you assess the products of the brand you buy, in comparison with the available equivalents of other manufacturers?”

Figures 2 to 4 show the percentage of answers to each of the questions. From the analysis of the answers to the first question it appears (Figure 2) that a decisive majority (62%) will probably or certainly choose to purchase the product of the same brand. Few of the respondents declared that they will not or they probably will not buy the product of the same brand in a month’s time. 29.4 % of the participants indicated lack of unequivocal opinion marking the option “I am not sure”. Members of this group may equally likely shift in the future to the more or less loyal sections.

Presented results show that hypothesis 1 can be presumed untrue because majority of the respondents probably or certainly will buy the product of particular category of the same brand in the future (in one month). Only 7,9% of Polish consumers said that they were certain they would not (or probably not) purchase the same brand’s product in the future.

Loyalty towards brands may be reflected not only in the frequency and repetitiveness of the purchase. The buyers’ attitude plays also a vital role here, as well as their opinions and “individual promotional campaigns” of a given product in the

“Will you buy products of the same brand in a month’s time?”

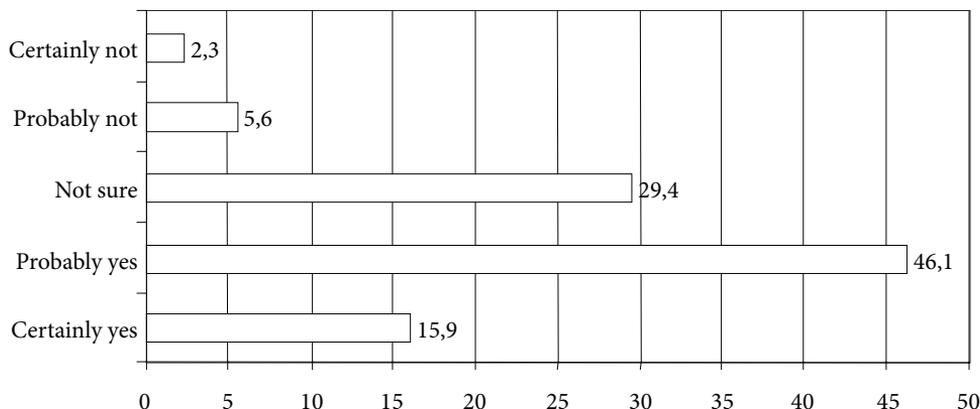


Figure 2. Numbers (in %) of indication of variants to the question

Source: Own study

form of recommendations and encouragement given to others. The results of the research in this aspect can be found in Figures 3 and 4.

Majority of the group in question – 459 (58.3 %) of the participants – confirmed the fact of having recommended the products they purchase several times. 293 (37.2%) stated that they do so frequently, whereas only an insignificant percentage (4,3%) of the participants admitted to never having recommended the products they choose to buy to others.

“Have you recommended the brands you buy to anyone?”

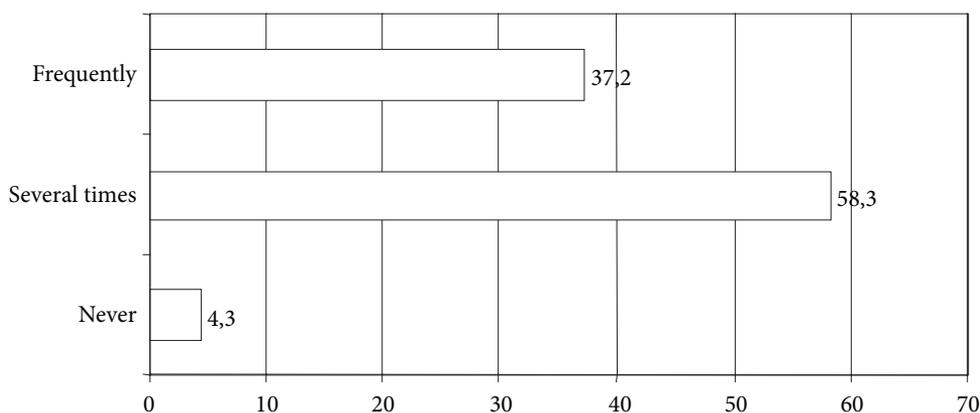


Figure 3. Numbers (in %) of indication of variants to the question

Source: Own study

Verifying the second hypothesis with the results presented in Figure 3, it can be concluded that the second thesis is true because majority of the respondents participating in presented research claim that they frequently or several times recommended the brands they purchase to the other customers.

Consumer loyalty is also reflected in the high marks given by the buyers to the products they purchase. Figure 4 shows the layout of answers with regard to this aspect.

“How would you assess the products of the brand you buy, in comparison with the available equivalents of other manufacturers?”

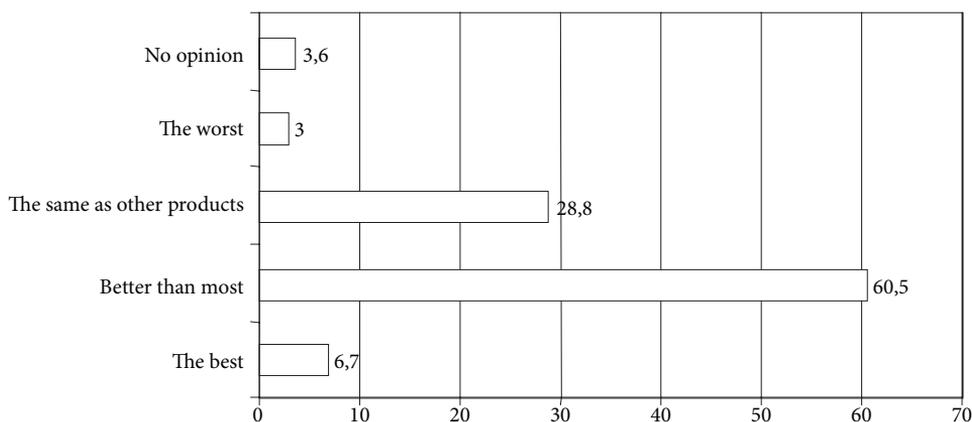


Figure 4. Numbers (in %) of indication of variants to the question

Source: Own study

Again, a decisive majority – 476 (60.5%) – of the participants are of the opinion that their chosen products are better than most within the range. 53 (6.7%) of the respondents found their purchase to be the best. Ca. 29% of the respondents feel their purchase is comparable to others.

Verifying the third hypothesis with the results presented in Figure 4, it can be concluded that the third hypothesis can be presumed true. A great number of the researched people claim that they judge chosen products as better than products of competitive brands. This fact is strictly associated with mentality of the Poles who usually believe in the righteousness of their decisions (also consumer decisions) and think “what I do and choose is the best”.

To sum up the results, one may freely claim that the Polish consumers are mostly loyal. They do not display the loyalty in its highest degree, since the number of answers in this respect is relatively small. Answers indicating the second degree of loyalty are most frequent. By mapping the answers from Figures 2 and 4, which

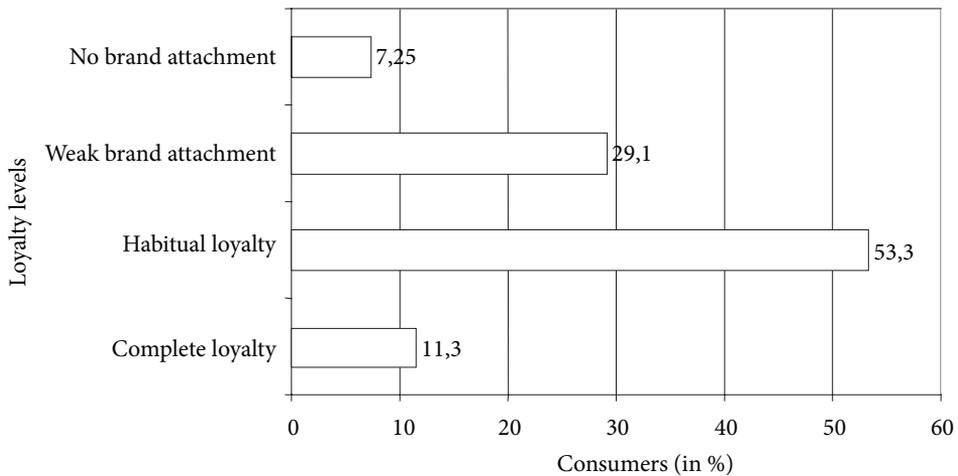


Figure 5. Polish consumer loyalty profile

Source: Own study

comprise the same number of variants with identical features, one can establish the loyalty profile of the Polish consumers, based on average percentage values.

The resulting profile clearly shows that the Poles will not be found among the most ardent consumers, nor are they completely indifferent to the brand of the product they buy. The largest group falls into the category of “habitual loyalty”. Marketing specialists often refer to this group as the uncertain or ostensibly loyal, where the degree of loyalty is moderate. Such customers require a certain amount of promotional activity on the part of the companies, which will ensure that the customers are retained and do not decide to switch their loyalty in favour of a different manufacturer/provider.

Some further data regarding age, sex, education and residence may be called for in order to demonstrate the features of a Polish consumer. Detailed information has been provided below.

It would be difficult to indicate an age group which is distinguished in terms of loyalty relying exclusively on the age criterion. It needs to be emphasized that the chosen age divisions are equal in number. The outermost sections are not as numerous as the others, which influences the results. In the remaining three sections the respondents choose similar answers with ca. 3 % deviation. If any age group were to be termed as the most loyal it would be the 26 – 30, its level of loyalty still being moderate.

When analysing the layout in respect to the sex division, it becomes apparent that the Polish male consumer is more loyal. Such conclusions might be of paramount importance to those companies which devise promotional strategies aimed at retaining or acquiring new customers. In this case one could think of loyalty programmes

designed especially for women, thereby encouraging them to purchase products of a given brand/manufacturer [Lacey, Sneath, 2006, pp. 458-464]. Such promotional tools as free samples of, for example, cosmetics, are a well-suited choice here, and never fail to arouse interest, especially if delivered to a residential address. Care needs to be taken while maintaining the relationship with the client also by means of sending catalogues or holiday cards via post, patron club cards etc.

As far as education criterion is concerned, only the secondary and higher education groups can be considered conclusive: the degree of loyalty is directly proportional to the educational status achieved by the consumer.

The analysis of numerical data with regard to residence location layout, shows that a marginally higher degree of loyalty is a feature of the inhabitants of large cities.

6. Conclusions

From a detailed analysis of the research data the image of a Polish consumer whose loyalty is at its peak emerges. He is male, relatively young or middle-aged, well-educated and a large city dweller.

All analyses carried out so far clearly indicate that a company which desires to acquire a new customer has to reckon with costs which are a multiple of the expenditure customer retention involves. It is essential therefore, to take proper care and give enough attention to one's own customers.

The research presented and discussed in this paper allows one to conclude that Polish consumers (presented group) display loyalty to a moderate degree, it is then one of the main tasks for the companies to contrive appropriate promotional instruments. The "middle ground" consumers are likely to be lost to competition, much more than those whose opinion, whether negative or positive, is well-established.

Most players on the Polish market employ many well-known methods of keeping the customer attached to the brand. Nevertheless, the one that enjoys a particular popularity is the patronage scheme, the use of which has become widespread due to its undeniable efficacy. An effectively designed patronage scheme can markedly increase customer attachment to the brand and his\her loyalty. Research reveals that more than 30 % of Polish customers benefit from patron membership in the schemes of petrol companies, supermarket chains and mobile network service providers.

Other surveys demonstrate that the Poles favour such promotional instruments which offer them an opportunity to win quick prizes; even the most attractive reward loses its charm when customers have to live on its promise for a longer period of time. Such immediate rewards include price discounts, gifts, 2-in-1s, more for the same price, free samples, sample tasting and trials.

To sum up, it needs to be clearly stated that the Polish consumer cannot be counted among the “easy” ones. The companies which enter the Polish market or launch a new product should thoroughly investigate their consumers’ needs, preferences and tastes of their prospective buyers.

7. Future researches

A key limitation of this study is the sampling frame and the method of selection (not-random). Future studies should be conducted in different branches and categories of products because customer loyalty is certainly different when we consider, for example, cars or food.

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