International Review of Management and Marketing

ISSN: 2146-4405

available at http: www.econjournals.com

International Review of Management and Marketing, 2026, 16(3), 119-128.

Development and Validation of the Loyalty Program Composition Scale

Lokman Ercin*

Karadeniz Technical University, Trabzon, Turkiye. *Email: lokmanercin@gmail.com

Received: 14 October 2025 **Accepted:** 25 February 2026 **DOI:** https://doi.org/10.32479/irmm.22694

ABSTRACT

Modern loyalty programs have evolved from simple point systems to complex platforms that combine economic benefits with experiential elements. However, despite the widespread use of loyalty programs, existing measurement tools often focus on single dimensions or binary distinctions and remain insufficient in reflecting the complex nature of contemporary programs. This study aims to develop a valid and reliable "Loyalty Program Composition Scale" to measure this multidimensional structure from the customer's perspective. Data were collected using purposive sampling from consumers actively using the Migros Money loyalty program in Turkey (N = 785). Exploratory factor analysis revealed a five-factor structure (Reward/Incentive, Convenience, Price Advantage, Gamification, and Status). Confirmatory factor analysis demonstrated good model fit. All dimensions exhibited high internal consistency, convergent validity, and discriminant validity. Criterion validity was established through significant positive correlations with loyalty program satisfaction. This scale fills gaps in the national and international literature by integrating traditional economic benefits with contemporary elements such as gamification and status, offering researchers and practitioners the potential for a comprehensive diagnostic tool to evaluate and design effective loyalty programs.

Keywords: Loyalty Programs, Customer Loyalty, Loyalty Program Composition, Scale Development
JEL Classifications: M31, C38, L81

1. INTRODUCTION

Loyalty programs have become one of the most critical marketing tools that businesses employ to establish long-term relationships with their customers and ensure sustainable profitability under today's intense competitive conditions. In markets where product and service differentiation has become challenging and acquiring new customers has become increasingly costly, efforts to retain existing customers and create relational value with these customers have taken center stage in marketing management (Türk and Eker İşcioğlu, 2020; Wendlandt and Schrader, 2007). The relational marketing approach positions the establishment and maintenance of trust-based, mutually beneficial, and long-term relationships with profitable customers as a fundamental objective (Sari and Göktaş Kulualp, 2019; Yeniçeri and Erten, 2008). Within this framework, customer loyalty is viewed both as a central determinant of business performance and as the ultimate outcome of relational marketing; it becomes a strategic goal through indicators such as repeat purchase behavior, share of wallet, positive word-of-mouth communication, and resistance to competitive offers (Belli et al., 2022; Terblanche, 2015).

It is emphasized that customer loyalty is strongly associated with business profitability, customer lifetime value, and long-term financial performance (Alshurideh et al., 2020; Baloglu et al., 2014). In this context, loyalty programs are defined as institutionalized incentive systems that reward customers' repeat purchase behaviors, deepen the customer-firm relationship, and systematically collect customer data to inform marketing decisions; they have become widespread and almost standard practice, particularly in sectors such as retail, services, tourism, and finance (Dorotic et al., 2012; Ma et al., 2018; Türk and Eker

İşcioğlu, 2020). Research conducted in different geographies reveals that loyalty program memberships per household have increased exponentially over the years (Alshurideh et al., 2020; Mimouni-Chaabane and Volle, 2010; Shulga and Tanford, 2018).

1.1. The Paradox and Evolution of Loyalty Programs

Despite the volumetric growth of loyalty programs, the fact that active participation rates remain low and decline over time presents a complex picture in the literature (Bruneau et al., 2018; Ha and Stoel, 2014; Hollebeek et al., 2021). Consumers' membership in numerous programs simultaneously while searching for the "best deal" across stores has given rise to the concept of "polygamous loyalty"; this situation has increased criticism that the concept of "loyalty" has been hollowed out and that programs create "spurious" loyalty (Corbishley et al., 2020; Leenheer et al., 2007; Nobre and Rodrigues, 2018; Voorhees et al., 2015). The fact that programs offer standard reward mechanisms that imitate each other weakens their differentiation value capacity and prevents consumers from developing deepened commitment (Hwang and Choi, 2020; Winters and Ha, 2012; Xie et al., 2015).

This inefficiency paradox can be better understood through the historical evolution of loyalty programs. Transaction-oriented and one-dimensional point systems, initially accepted as the default design (Bose and Rao, 2011; Kim et al., 2021), have proven inadequate in ensuring sustainable participation and generating expected return on investment (Radder et al., 2015; Xie et al., 2015). These limitations have necessitated the evolution of programs from purely economic "hard" rewards to hybrid models that also include "soft" benefits providing status, priority service, and emotional satisfaction (Arbore and Estes, 2013; Baloglu et al., 2014; Terblanche, 2015).

Today, this evolution has gained a new dimension with the integration of information technologies and game design principles. Modern loyalty programs aim to appeal not only to extrinsic motivation but also to intrinsic motivation by using gamification elements such as badges, levels, and missions along with multi-tiered status structures (Drèze and Nunes, 2009; Lopes and Casais, 2025; Mardani et al., 2024). The transformation of programs from being merely economic benefit tools to complex relationship platforms offering entertainment, status, and experience (Breugelmans et al., 2015; Henderson et al., 2011) demonstrates that customer loyalty can no longer be explained by a single factor. In this context, examining the "loyalty program composition" that expresses the totality of value components perceived by customers has become a critical need to understand program success (Alshurideh et al., 2020; Mimouni-Chaabane and Volle, 2010).

1.2. Loyalty Program Composition

Studies addressing how loyalty programs are perceived by customers propose various frameworks to explain program value and benefits derived from programs. Perceived program value is addressed through dimensions such as functional, psychological, financial, and externality value (Xie and Chen, 2014); in the context of consumption values theory, it is revealed that functional, social, emotional, epistemic, and conditional value dimensions shape program preferences (Voorhees et al., 2015). Benefits obtained from participation in loyalty programs are frequently examined under a threefold distinction as utilitarian (monetary savings and convenience), hedonic (entertainment, exploration, experience), and symbolic (recognition, status, social acceptance) benefits (Bose and Rao, 2011; Kim et al., 2013; Kyguoliene et al., 2017; Terblanche, 2015).

This literature foundation demonstrates that modern loyalty programs are perceived as a multi-dimensional structure from customers' perspective. Particularly (1) reward/incentive system, (2) ease of use of the program, (3) price advantage it provides, (4) experiential/hedonic value it offers through gamification, and (5) status-based privileges emerge as the fundamental components of this multi-dimensional structure.

The reward/incentive dimension is directly related to the reinforcement logic at the core of loyalty programs. It is emphasized that rewards such as points, discounts, gifts, badges, and levels function as positive reinforcers that motivate the repetition of certain behaviors (Bridson et al., 2008; Hollebeek et al., 2021; Lopes and Casais, 2025). The cash value, variety, aspirational nature, and accessibility of rewards are defined as fundamental elements determining the attractiveness of loyalty programs (Hu et al., 2010; Mimouni-Chaabane and Volle, 2010).

The convenience dimension is related to the perceived effort level in the membership, point accumulation, and point redemption processes of the loyalty program. Functional value, perceived program complexity, transaction costs, and ease of use emerge as determining factors in attitudes toward loyalty programs and participation decisions (Kim et al., 2012; Voorhees et al., 2015; Xie and Chen, 2014). Increased perceived complexity can negatively affect both program entry and program continuation decisions; conversely, simple, transparent, and understandable program structures are received more favorably (Kovač et al., 2018).

The price advantage dimension is directly linked to monetary savings, economic value, and reduction in price sensitivity frequently emphasized in the literature. One of the most prominent benefits of loyalty programs is reducing shopping costs by offering discounts and financial advantages to customers who make repeat purchases (Bose and Rao, 2011; Omar et al., 2015). Monetary savings are defined as a critical determinant of customer satisfaction and program commitment, particularly in retail and service sectors (Cizrelioğulları et al., 2020; Hu et al., 2010; Kim et al., 2013; Koo et al., 2020; Mimouni-Chaabane and Volle, 2010; Voorhees et al., 2015).

The gamification dimension corresponds to one of the newest and most dynamic components of the evolution of loyalty programs. It is revealed that game elements such as points, badges, levels, missions, challenges, and social interaction activate users' intrinsic motivations, creating feelings of entertainment, challenge, and achievement (Hollebeek et al., 2021; Lopes and Casais, 2025; Mardani et al., 2024). In the context of loyalty programs, gamification goes beyond traditional point/discount systems,

transforming the program into a more enjoyable, interactive, and experiential platform (Hwang and Choi, 2020).

The status dimension is related to the increasingly important social and symbolic benefits in loyalty programs. Multi-tiered status structures not only provide customers with different levels of economic benefits but also strengthen feelings of recognition, privilege, prestige, and belonging (Baloglu et al., 2014; Drèze and Nunes, 2009; Terblanche, 2015). It is demonstrated that status-based privileges can create strong effects on loyalty through making customers feel special, supporting their social identity, and increasing emotional commitment (Mimouni-Chaabane and Volle, 2010; Voorhees et al., 2015; Xie and Chen, 2014).

1.3. Limitations of Current Measurement Instruments

Scales developed to measure program perception in the loyalty programs literature have made important contributions to the theoretical and methodological development of the field. However, a significant portion of these scales focus in-depth on a particular aspect of the program or conceptualize the structure through binary distinctions (such as economic-non-economic, hard-soft benefits). The need for integrative measurement tools that address current dynamics (elements such as gamification, status, convenience) together with traditional dimensions as a multi-dimensional composition continues.

When the international literature is examined, it is observed that most scales concentrate either on the status and privilege axis or on the economic value axis. For example, Arbore and Estes (2013) examined the status dimension in depth through "Perceived Exclusivity" but left operational processes outside the scope. Ma et al. (2018) focused on "tangible rewards," "preferential treatment," and "perceived status" dimensions but did not include the ease of use or entertainment dimension. Hu et al. (2010) and Nobre and Rodrigues (2018) addressed programs predominantly from a rational cost-benefit analysis perspective. Similarly, Voorhees et al. (2015) and Wendlandt and Schrader (2007) conceptualized loyalty program value as a general and one-dimensional structure; Ashley et al. (2016) examined attitude toward the program, program value, and program benefits with separate scales but did not present these dimensions within an integrative composition framework.

Efforts to classify program features in the literature largely rely on the distinction between "hard features" and "soft features" introduced by Bridson et al. (2008). Leenheer et al. (2007) reformulated this distinction as "economic" and "non-economic" benefits; Kreis and Mafael (2014) as "economic" and "socio-psychological" motives. There are also some attempts to transcend this binary classification tradition. Mimouni-Chaabane and Volle (2010) developed a multi-dimensional scale based on utilitarian, hedonic, and symbolic benefits, revealing dimensions of monetary savings, exploration, entertainment, recognition, and social benefits. Omar et al. (2015) proposed a tripartite structure through utilitarian, hedonic, and symbolic benefits with a similar approach; Corbishley et al. (2020) offered an alternative perspective with the distinction of consumerist, egoistic, and altruistic benefits. However, these binary or tripartite distinctions also remain limited in fully reflecting the complex and multi-layered experience offered by modern loyalty programs. Hwang and Choi (2020) took an important step by examining gamified structures with the "enjoyment" dimension, but this study also did not address the economic and functional dimensions of the program holistically as a composition in the same model.

Studies focusing on more specific dimensions also exist in the literature. Rosenbaum et al. (2005) highlighted social dimensions such as membership, influence, integration, and shared emotional connections based on sense of community theory; Ha and Stoel (2014) investigated the place of program membership in consumer identity through the concept of identity salience. So et al. (2015) proposed a comprehensive six-dimensional structure including reward attractiveness, information benefits, experiential benefits, group belonging, ease of disclosure, and required effort. Baloglu et al. (2014) evaluated tangible and intangible benefits specific to the gaming sector; Winters and Ha (2012) addressed program value with the distinction of cash value and emotional value. Xie et al. (2015) offered a conceptualization with the triad of functional, psychological, and economic value; Koo et al. (2020) presented a similar conceptualization with functional, psychological, and external value dimensions. However, while each of these studies examines certain aspects of loyalty program composition in depth, they do not bring together all the fundamental components offered by modern programs (reward variety, convenience, price advantage, gamification, and status) within the same measurement framework.

A notable inconsistency is observed in the literature regarding how the "convenience" dimension is addressed. While Radder et al. (2015), Terblanche (2015), and Xie and Chen (2014) measured "convenience" or "functional value" as a separate dimension, Mimouni-Chaabane and Volle (2010) initially included the convenience dimension in the conceptual framework but removed it from the structure as a result of analysis. Kim et al. (2012) addressed this concept inversely as "perceived complexity"; So et al. (2015) included convenience in measurement in a reverse-coded manner with the "required effort" dimension. This situation indicates that although the conceptual importance of the convenience dimension is acknowledged, a consensus on its operational definition and measurement has not yet been achieved.

The gap appears more clearly in the national literature. The vast majority of scales developed or adapted in Turkey focus on general satisfaction or attitude rather than differentiating the structural components of loyalty programs. While Cizrelioğulları et al. (2020) offered a structure focused on "satisfaction" and "trust," Türk and Eker İşcioğlu (2020) and Yeniçeri and Erten (2008) addressed loyalty program perception as a one-dimensional structure. The scale used by Sari and Göktaş Kulualp (2019), although including elements such as campaigns, ease of use, and discounts, presented them not as differentiated dimensions of a modern loyalty program but as a general perception list.

1.4. The Purpose of the Study

Based on this gap, the main purpose of this study is to develop a valid and reliable Turkish scale to measure "Loyalty Program

Composition," which reflects the multi-dimensional structure of modern loyalty programs from the customer's perspective. The study conceptualizes and operationalizes loyalty programs as a five-dimensional compositional structure consisting of reward/incentive, convenience, price advantage, gamification, and status.

This scale is expected to address the lack of measurement tools in the national literature that address loyalty programs with their current components; and to offer the international literature a new measurement framework that integrates hard and soft benefits, utilitarian, hedonic, and symbolic value dimensions with contemporary elements such as gamification and status. Thus, the study aims to present an original contribution that both creates a theoretical and methodological foundation for academic research to analyze loyalty program design in a more refined manner and provides rich and diagnostic information potential regarding which components loyalty programs should be differentiated on in practice.

2. METHODOLOGY

2.1. Participants

The participants of the research were selected using purposive sampling method from among consumers who actively use the "Money" loyalty card of the Migros retail chain in Turkey. A cross-validation approach was adopted in the research, and two independent datasets were collected to perform exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) on different samples. The first dataset consisted of 385 participants (for EFA), and the second dataset consisted of 400 participants (for CFA). The total sample size is 785. According to Comrey and Lee (2013), a sample of 300 is considered good for factor analysis, while Bryman and Cramer (2002) state that the sample size should be at least five times the number of items in scale development studies. Both samples meet these criteria.

The demographic characteristics of participants are presented in Table 1. The gender distribution is balanced, with women comprising 49.0% and men 51.0%. When age groups are examined, it is observed that the majority of participants are in the 35-44 age range (44.5%). In terms of marital status, married participants constitute the majority (64.1%). In terms of education level, the majority of the sample consists of undergraduate graduates (66.4%). Regarding Money loyalty program membership duration, the majority of participants are individuals who have been members of the program for 1-5 years (39.4%) and 6-10 years (38.7%). There is no significant difference in demographic characteristics between the two samples.

Table 1: Demographic characteristics of participants

Characteristic	Sample 1 (n=385)		Sample 2 (n=400)		Total (N=785)	
	n	%	n	%	n	%
Gender						
Female	189	49.1	196	49.0	385	49.0
Male	196	50.9	204	51.0	400	51.0
Age						
18-24	33	8.6	34	8.5	67	8.5
25-34	84	21.8	90	22.5	174	22.2
35-44	172	44.7	177	44.3	349	44.5
45-54	80	20.8	83	20.8	163	20.8
55-64	16	4.2	16	4.0	32	4.1
Marital Status						
Married	248	64.4	255	63.8	503	64.1
Single	111	28.8	114	28.5	225	28.7
Divorced	26	6.8	31	7.8	57	7.3
Education						
High school and below	32	8.3	32	8.0	64	8.2
Undergraduate	255	66.2	266	66.5	521	66.4
Graduate	98	25.5	102	25.5	200	25.5
Money loyalty program membership duration (years)						
1-5 years	153	39.7	156	39.0	309	39.4
6-10 years	149	38.7	155	38.8	304	38.7
11-15 years	61	15.8	66	16.5	127	16.2
16-20 years	22	5.7	23	5.8	45	5.7

2.2. Measures

2.2.1. Loyalty program composition scale

In the present study, an original measurement instrument was developed to determine consumers' evaluations of loyalty programs. The scale was structured based on five dimensions (reward/incentive, convenience, price advantage, gamification, and status) that emerge as fundamental components of loyalty programs in the literature. In creating the item pool, relevant literature (Bravo et al., 2023; Chaabane et al., 2024; Kimura, 2022) was reviewed and an initial item pool was created by drawing on these studies.

To ensure the content validity of the scale, the evaluation of five faculty members working in the field of marketing and consumer behavior was sought. Experts were asked to classify each statement as "necessary," "useful but not necessary," and "unnecessary." Additionally, they were asked to provide suggestions regarding the linguistic clarity of the statements, quality of expression, and conceptual consistency of the dimensions. Following revisions made in light of the evaluations obtained from the expert panel, a draft form consisting of 10 statements was prepared.

Before starting the actual data collection process, a pilot test application was conducted on a group of 58 people (32 women, 26 men) to test the functionality and comprehensibility of the draft scale. After the pilot test, face-to-face interviews were conducted with participants to obtain evaluations regarding the clarity of statements, difficulty of answering, and the overall structure of the scale. A significant portion of participants found the statements sufficiently clear. At this stage, improvements were made to some statements to increase clarity and precision based on the collected views, and the final version of the scale was formed (Appendix 1).

The final scale consists of a total of 10 items comprising five dimensions with two items each. The Reward/Incentive dimension (items 1 and 2) measures perceptions regarding the variety and usage flexibility of rewards offered by loyalty programs. The Convenience dimension (items 3 and 4) evaluates the extent to which program membership and point management processes are easy and effortless. The Price Advantage dimension (items 5 and 6) measures perceptions regarding the economic benefits and price discounts provided by the program. The Gamification

dimension (items 7 and 8) evaluates the entertainment value of the program and the contribution of interactive elements to consumer experience. The Status dimension (items 9 and 10) measures the effect of different membership levels and status progression on consumer motivation.

All statements in the measurement instrument are arranged in a seven-point Likert format scored from 1 (strongly disagree) to 7 (strongly agree). There are no reverse-scored statements in the scale. High scores obtained from sub-dimensions indicate that the characteristic in question is perceived more positively by the participant.

2.2.2. Loyalty program satisfaction scale

To test the criterion validity of the developed scale, the Loyalty Program Satisfaction Scale developed by De Wulf et al. (2001) and adapted to Turkish by Cizrelioğulları et al. (2020) was used. The scale has a single-factor structure and consists of four statements. The statements in the scale evaluate consumers' general satisfaction levels with the loyalty program. Sample statements from the scale are "Overall, my evaluation of this program is good" and "All in all, I am satisfied with this program." The statements in the scale are answered with a seven-point Likert-type rating ranging from 1 (strongly disagree) to 7 (strongly agree). In the Turkish adaptation study, the internal consistency coefficient of the scale was reported as $\alpha = 0.84$ (Cizrelioğulları et al., 2020). In the present research, the Cronbach's alpha reliability coefficient of the scale was calculated as $\alpha = 0.92$, which indicates that the scale is highly reliable.

2.3. Procedure

Ethical approval to conduct the research was obtained from the Ethics Committee of Karadeniz Technical University on 25/09/2025 with the decision number E-82554930-050.01.04-116321. The data collection process was carried out through a digital survey platform. Potential participantswere accessed through various social networking sites (Instagram, Facebook, Twitter). The inclusion criteria for the research were defined as individuals who regularly use the "Money" loyalty program of Migros retail stores for at least 1 year and who are at least 18 years old. Participation in the research was entirely based on the principle of voluntariness, and no reward or financial compensation was offered to participants. Informed consent forms were obtained from all participants before starting the data collection process. Subsequently, the Loyalty Program Composition Scale developed within the scope of the research, along with the Loyalty Program Satisfaction Scale and demographic characteristics form, were presented to participants in digital format.

Analysis of the collected data was conducted using SPSS 26.0 and AMOS 22.0 statistical software packages. Before proceeding to the analysis stage, Harman's single-factor approach was applied to determine whether common method bias existed in the data. In this approach, all scale statements used in the research are subjected to factor analysis without rotation, and the variance ratio explained by a single factor is examined. If a single factor explains less than 50% of the total variance, common method bias is accepted as not constituting a serious problem (Podsakoff et al., 2003). According to the analysis results, the variance explained by a single factor was determined as 37.7% in the first dataset and 39.5% in the second dataset. These results reveal that common method bias does not constitute a significant threat in either dataset.

3. FINDINGS

3.1. Exploratory Factor Analysis

To examine the construct validity of the Loyalty Program Composition Scale, exploratory factor analysis (EFA) was conducted on data collected from the first sample (n = 385). In the first stage, the suitability of the dataset for factor analysis was evaluated with Kaiser-Meyer-Olkin (KMO) and Bartlett tests. The KMO coefficient was calculated as 0.894. Bartlett's test of sphericity results were statistically significant ($\chi^2 = 1678.03$, $df = 45$, $P < 0.001$). These findings reveal that the dataset is at a sufficient level for factor analysis (Tabachnick and Fidell, 2013).

As a result of EFA conducted using principal components method and varimax axis rotation technique, a five-factor structure with eigenvalues above 1 was determined. These five factors explain 86.25% of the total variance. The variance percentages explained by the factors were determined as 37.7%, 14.8%, 12.3%, 11.1%, and 10.4%, respectively. When the scree plot presented in Figure 1 is examined, it is observed that there is a sharp decrease in eigenvalues after the fifth component and the graph begins to follow a horizontal course.

Factor loadings obtained after rotation are presented in Table 2. Analysis results showed that the scale exhibited a five-factor structure and statements were distributed to theoretically predicted dimensions. It was determined that all statements had factor loading values above the 0.40 threshold (ranging from 0.88 to 0.91) and each statement loaded on only one factor. Additionally, the reliability levels of the five sub-dimensions of the scale were tested with Cronbach's Alpha internal consistency coefficient. Findings revealed that all sub-dimensions exhibited high reliability. Cronbach's Alpha coefficients range from 0.82 to 0.85 and are above the 0.70 value, which is the acceptable limit for all dimensions (Hair et al., 2010).

3.2. Confirmatory Factor Analysis

To test the validity of the five-factor structure determined by EFA conducted on the first sample, confirmatory factor analysis (CFA)

Figure 1: Loyalty program composition scale EFA scree plot

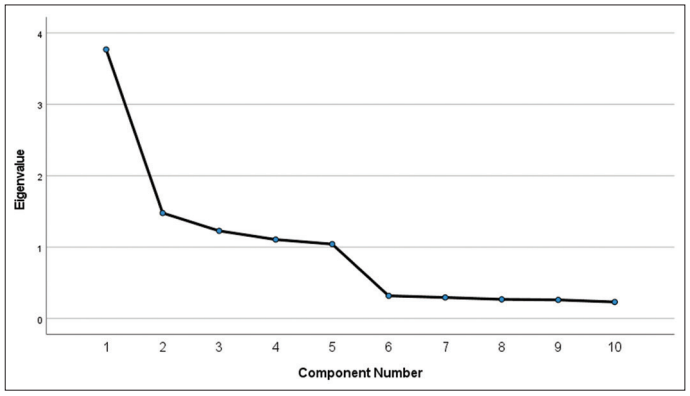


Table 2: Loyalty program composition scale EFA results

Factor	Item	Factor loadings				
		(1)	(2)	(3)	(4)	(5)
Reward/ Incentive (α=0.85)	Item 1	0.90				
	Item 2	0.89				
Convenience (α=0.85)	Item 3		0.90			
	Item 4		0.89			
Price Advantage (α=0.85)	Item 5			0.90		
	Item 6			0.88		
Gamification (α=0.85)	Item 7				0.91	
	Item 8				0.90	
Status (α=0.85)	Item 9					0.90
	Item 10					0.90

was applied using data obtained from the second sample (n = 400). Various goodness-of-fit indices were calculated to determine the extent to which the model is compatible with the data. In this study, χ^2 statistic, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Standardized Root Mean Square Residual (SRMR), and Root Mean Square Error of Approximation (RMSEA) values were reported. CFI and TLI values exceeding 0.90 indicate adequate fit, while exceeding 0.95 indicates very good fit. For SRMR, values below 0.10 indicate adequate fit, while those below 0.05 indicate very good fit. For RMSEA, values smaller than 0.08 reflect adequate fit, while values smaller than 0.05 reflect very good fit (Kline, 2011; Schumacker and Lomax, 2004).

Analysis findings revealed that the tested model exhibited good fit with the data (χ^2 = 1682.46, P < 0.001, CFI = 0.99, TLI = 0.98, SRMR = 0.02, RMSEA = 0.01). Additionally, it was determined that all path coefficients in the model were significant and standardized factor loadings ranged from 0.75 to 0.91 (Figure 2).

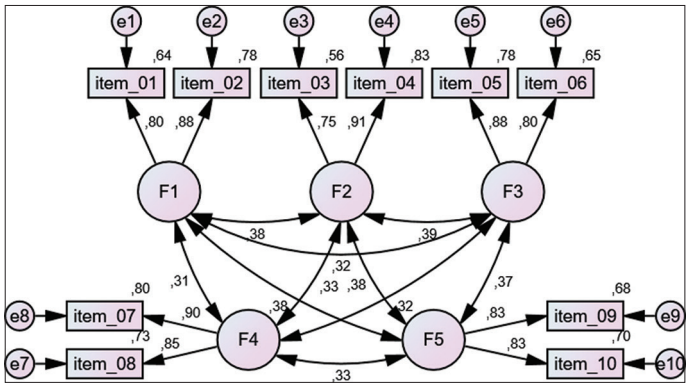
3.3. Convergent and Discriminant Validity

Using CFA results applied on the second sample, Composite Reliability (CR) and Average Variance Extracted (AVE) coefficients were calculated for the sub-dimensions of the scale. AVE coefficients were used as the basis for evaluating convergent validity. According to the criterion proposed by Fornell and Larcker (1981), AVE values are expected to exceed 0.50. Findings presented in Table 3 show that the AVE coefficients of all sub-dimensions are above this threshold value, thus indicating that convergent validity is achieved.

In testing discriminant validity, the square root values of AVE located on the diagonal of Table 3 were compared with inter-dimensional correlation coefficients. As stated by Hair et al. (2010), the square root values of AVE should exceed inter-factor correlations. Analysis findings revealed that the square root values of AVE calculated for each dimension were higher than the correlation coefficients of the relevant dimension with other dimensions. This indicates that discriminant validity is satisfied.

On the other hand, it was determined that CR coefficients calculated for sub-dimensions ranged from 0.82 to 0.87 and exceeded the critical value of 0.70 proposed by Fornell and Larcker (1981). The high CR coefficients obtained confirm that the scale dimensions are at a sufficient level in terms of internal consistency and reliability.

Figure 2: Loyalty program composition scale CFA measurement model



3.4. Criterion Validity

To test the criterion validity of the Loyalty Program Composition Scale, the relationships between the sub-dimensions of the scale and the Loyalty Program Satisfaction Scale were investigated using data collected from the second sample. For this purpose, Pearson correlation coefficients were calculated and findings are reported in Table 4.

Analysis results revealed moderate and positive significant relationships between loyalty program satisfaction and the reward/incentive (r = 0.44, P < 0.001), convenience (r = 0.38, P < 0.001), price advantage (r = 0.42, P < 0.001), gamification (r = 0.37, P < 0.001), and status (r = 0.31, P < 0.001) dimensions of the developed scale. The findings obtained reveal that the sub-dimensions of the scale are related to external criteria in a manner consistent with the theoretical framework. These results support that the scale has criterion validity.

4. DISCUSSION AND CONCLUSION

This research aimed to develop the Loyalty Program Composition Scale, which reflects the multi-dimensional structure of modern loyalty programs from the customer's perspective and consists of reward/incentive, convenience, price advantage, gamification, and status dimensions, and to test its psychometric properties. The findings obtained reveal that the scale exhibits a structure that is both consistent with the theoretical framework and statistically very strong. As a result of exploratory factor analysis, a five-factor structure with eigenvalues above one was obtained, and the fact that these factors explained 86.25% of the total variance indicated the high explanatory power of the scale. The fact that all items had factor loadings in the range of 0.88–0.91 and loaded only on theoretically predicted factors strongly supported the construct validity of the scale. Confirmatory factor analysis conducted on the second sample showed that the five-factor model fit the data extremely well, and the fact that AVE and CR values were above threshold values revealed that both convergent and discriminant validity were achieved. The moderate and positive relationships between the sub-dimensions of the scale and loyalty program satisfaction also point to criterion validity consistent with theoretical expectations.

Table 3: Convergent and discriminant validity results

Variable	CR	AVE	Correlations				
			(1)	(2)	(3)	(4)	(5)
(1) Reward/Incentive	0.83	0.71	(0.84)				
(2) Convenience	0.82	0.69	0.32***	(0.83)			
(3) Price advantage	0.83	0.71	0.25***	0.33***	(0.84)		
(4) Gamification	0.87	0.76	0.26***	0.28***	0.27***	(0.87)	
(5) Status	0.82	0.69	0.30***	0.32***	0.31***	0.28***	(0.83)

Values in parentheses are square root of AVE values. CR: Composite Reliability, AVE: Average Variance Extracted. ***P<0.001

Table 4: Criterion validity results

Variable	M	SD	Correlations					
			(1)	(2)	(3)	(4)	(5)	(6)
(1) Reward/Incentive	5.25	0.93	1					
(2) Convenience	5.39	0.89	0.32***	1				
(3) Price advantage	5.15	0.93	0.25***	0.33***	1			
(4) Gamification	5.14	0.92	0.26***	0.28***	0.27***	1		
(5) Status	5.28	0.90	0.30***	0.32***	0.31***	0.28***	1	
(6) Loyalty program satisfaction	5.61	1.39	0.44***	0.38***	0.42***	0.37***	0.31***	1

***P<0.001

Although many scales have been developed in the international literature to measure the perceived value of loyalty programs, a significant portion of these scales either concentrate on a particular dimension of the structure (such as status, economic benefit, entertainment, recognition) or make conceptualizations through binary/tripartite distinctions (such as hard/soft benefits, economic/non-economic benefits, utilitarian–hedonic–symbolic values, functional–psychological–financial values) (Bridson et al., 2008; Kim et al., 2013; Koo et al., 2020; Kreis and Mafael, 2014; Mimouni-Chaabane and Volle, 2010; Omar et al., 2015; Xie and Chen, 2014; Xie et al., 2015). This study reformulates these distinctions within a framework of five concrete components that can be directly linked to program design, defining the reward/incentive, convenience, price advantage, gamification, and status dimensions as the fundamental building blocks of loyalty program composition. Thus, utilitarian, hedonic, symbolic, hard, soft, functional, and psychological value components addressed in a scattered manner in the literature are transformed into measurable sub-areas directly connected to program design. This approach offers a new composition-based perspective that integrates conceptual categories that have been largely examined separately in the loyalty programs literature to date.

One of the important theoretical contributions of the study is the integration of gamification and status elements as explicit and independent dimensions into loyalty program composition. When the historical evolution of loyalty programs is examined, it is observed that gamification elements such as badges, level systems, missions, and challenges, along with multi-tiered status structures, play an increasingly central role (Drèze and Nunes, 2009; Henderson et al., 2011; Hwang and Choi, 2020; Lopes and Casais, 2025; Mardani et al., 2024). However, a significant portion of existing scales either left these elements outside the model or addressed them in a limited manner under general "psychological" or "experiential" benefit headings. In this study, gamification was scaled as an independent dimension carrying the entertainment, interaction, and experiential aspects of loyalty programs, thus moving Hwang and Choi's (2020) emphasis on enjoyment and Lopes and Casais's (2025) findings on game elements to a systematic measurement framework at the program composition level. Similarly, the status dimension models elements such as perceived status, preferential treatment, and elite membership that are prominent in studies such as Arbore and Estes (2013), Baloglu et al. (2014), Ma et al. (2018), and Terblanche (2015) as a separate component under the name "status" and differentiates them from the general psychological value concept. This situation generates new research questions that allow examination of the different effects of status and gamification on attitudinal and behavioral loyalty, particularly in the context of the spurious loyalty–true loyalty distinction.

Another important theoretical contribution of the study is clarifying the place and nature of the convenience dimension within loyalty program composition. In the literature, convenience or functional value is addressed as a separate dimension in some studies (Radder et al., 2015; Terblanche, 2015; Xie and Chen, 2014), while in some studies it was removed from the model because it did not find support in factor analyses (Mimouni-Chaabane and Volle, 2010) or measured inversely with negative expressions such as "perceived complexity" and "required effort" (Kim et al., 2012; So et al., 2015). In this study, convenience was defined as a positive component related to the perceived effort level of loyalty program membership, point accumulation, and point redemption processes, differentiated as theoretically predicted in both exploratory and confirmatory analyses, and exhibited high factor loadings. Thus, the "ease of use" and "transaction cost" dimensions long emphasized in the functional value literature were made measurable as a separate and clear factor specific to loyalty programs. This result carries the nature of a concrete warning for designers by showing that not only "what" programs offer but also "how effortlessly" they offer it is critical for customer evaluations.

From the perspective of the national literature, it is observed that the study fills a significant gap, particularly in the context of scale development. In studies in Turkey, loyalty programs are mostly addressed with one-dimensional satisfaction or general

attitude scales (Cizrelioğulları et al., 2020; Türk and Eker İşcioğlu, 2020; Yeniçeri and Erten, 2008), and multi-dimensional measurement frameworks aimed at differentiating the structural components of programs remain limited. Although elements such as campaigns, ease of use, and discounts were addressed in the study by Sari and Göktaş Kulualp (2019), they were evaluated not as differentiated dimensions of a modern loyalty program but as a general perception list. This study, for the first time in the Turkish context, models loyalty program perception within a five-dimensional, psychometrically tested composition structure that includes current components, thus proposing a more refined measurement level that goes beyond the one-dimensional approach in the national literature.

The findings obtained also have important implications for practitioners. The five-dimensional composition structure offers managers who design loyalty programs the opportunity to evaluate their programs through five fundamental components. The reward/incentive dimension is related to the variety, accessibility, and usage flexibility of reinforcers such as points, discounts, and gifts offered by the program, and findings show that this dimension still plays a fundamental role in program attractiveness (Hu et al., 2010; Mimouni-Chaabane and Volle, 2010; So et al., 2015). The convenience dimension is related to the effortlessness and comprehensibility of membership and point processes and reveals that programs are evaluated not only through the value they provide but also through the difficulty of accessing that value. The price advantage dimension encompasses perceptions regarding monetary savings, discounts, and promotions; the strong positive relationship between price advantage and loyalty program satisfaction reinforces the importance of this dimension, particularly in retail categories where price competition is intense (Bose and Rao, 2011; Mimouni-Chaabane and Volle, 2010; Omar et al., 2015). The gamification dimension points to the entertaining, interactive, and experiential nature of the program; the significant relationship of this dimension with satisfaction shows that adding game elements to traditional point/discount systems positively affects program evaluations (Hollebeek et al., 2021; Hwang and Choi, 2020). The status dimension reflects the symbolic and identity-based value of the program through tiered membership structures, elite levels, and increasing privileges as status progresses (Baloglu et al., 2014; Drèze and Nunes, 2009; Ma et al., 2018). The relationship of status with satisfaction reveals that loyalty programs are perceived more strongly when they create not only economic but also social and symbolic satisfaction.

This framework encourages more flexible and targeted design approaches that take into account the importance different customer segments place on different dimensions, rather than designing loyalty programs as a "one-size-fits-all" package. The polygamous loyalty phenomenon emphasized in the literature and the increasing similarity of programs (Bridson et al., 2008; Leenheer et al., 2007; Voorhees et al., 2015; Xie et al., 2015) make it difficult for firms to differentiate themselves solely on the basis of reward amount. This study, by measuring loyalty program composition in five dimensions, offers firms the opportunity to see "which component is more critical for which customer segment" and customize program design accordingly. For example, while price advantage and convenience may be determinative in some segments, gamification and status elements may create more value in other segments. The scale enables these differences to be tracked quantitatively, helping to position programs more accurately.

On the other hand, it can be said that the mixed findings observed in the literature regarding the effectiveness of loyalty programs (Corbishley et al., 2020; Ha and Stoel, 2014; Rosenbaum et al., 2005; Voorhees et al., 2015) partly result from evaluating programs through a single outcome variable. The scale presented by this study offers the opportunity to monitor program performance not only with singular indicators such as general satisfaction or repeat purchase intention but as a multi-dimensional profile showing which components are strong and which are weak. In this respect, the scale can serve both as a diagnostic tool (showing which dimensions need to be improved) and as a monitoring tool (measuring the effect of design interventions over time) for loyalty program managers.

The study has some limitations due to the nature of scale development literature, and these limitations also provide direction for future research. First, the scale was developed in the context of a single brand operating in the retail sector in Turkey, Migros's "Money" loyalty program. While this situation provides advantages in terms of internal consistency and contextual homogeneity, it limits generalizability to different sectors and program types. Retesting the scale in different sectors (such as airlines, hospitality, banking) and different program designs (such as coalition programs, digital-only programs, paid membership programs) will both strengthen validity and reliability findings and reveal sectoral differences in loyalty program composition.

Second, the sample consists of individuals who actively use the Migros Money program in the Turkish context and are predominantly in the 35–44 age range, largely undergraduate graduates. Therefore, how scale scores will be distributed and how the dimensional structure will function in very young or very old groups, at different education levels, or in different cultural contexts is not yet known. Testing the scale in different demographic and cultural groups in future studies will be an important step in terms of cross-cultural validity.

Third, the study is based on a cross-sectional design and self-report data. Although Harman's single-factor test revealed that common method bias is not at a critical level, interpretations regarding causal relationships are limited. Longitudinal designs and relating scale scores to actual behavioral indicators (shopping frequency, basket size, active program usage rates, etc.) will help more clearly reveal the link between loyalty program composition and actual loyalty behaviors. Additionally, in subsequent studies, testing the five dimensions together with variables such as attitude toward loyalty program, program loyalty, brand loyalty, customer engagement, and customer lifetime value through structural equation modeling will enable examination of whether dimensions such as gamification and status produce indirect effects through reward/incentive and price advantage perception, and which dimension is more determinative under which conditions.

When evaluated overall, this study presents an original Loyalty Program Composition Scale that conceptualizes and measures the customer-perceived structure of modern loyalty programs through five fundamental components. While the scale transforms the hard/soft, economic/non-economic, utilitarian–hedonic–symbolic, and functional–psychological–financial distinctions in the international literature into concrete dimensions that can be directly linked to program design, it also integrates contemporary components such as gamification, status, and convenience within the same framework. The strong findings obtained psychometrically show that the scale both offers an integrative measurement tool to the international loyalty programs literature and makes possible a compositional and multi-dimensional perspective that goes beyond one-dimensional satisfaction or attitude structures in the Turkish context by moving loyalty programs beyond them. In this respect, the study both creates a theoretical and methodological foundation for academic research and presents rich and diagnostic information potential regarding which components loyalty programs should be differentiated on in practice.

REFERENCES

Alshurideh, M., Gasaymeh, A., Ahmed, G., Alzoubi, H., Al Kurd, B. (2020), Loyalty program effectiveness: Theoretical reviews and practical proofs. Uncertain Supply Chain Management, 8(3), 599-612.

Arbore, A., Estes, Z. (2013), Loyalty program structure and consumers' perceptions of status: Feeling special in a grocery store? Journal of Retailing and Consumer Services, 20(5), 439-444.

Ashley, C., Gillespie, E.A., Noble, S.M. (2016), The effect of loyalty program fees on program perceptions and engagement. Journal of Business Research, 69(2), 964-973.

Baloglu, S., Zhong, Y.Y., Tanford, S. (2014), Casino loyalty: The influence of loyalty program, switching costs, and trust. Journal of Hospitality and Tourism Research, 41(7), 846-868.

Belli, A., O'Rourke, A.M., Carrillat, F.A., Pupovac, L., Melnyk, V., Napolova, E. (2022), 40 years of loyalty programs: How effective are they? Generalizations from a meta-analysis. Journal of the Academy of Marketing Science, 50(1), 147-173.

Bose, S., Rao, V.G. (2011), Perceived benefits of customer loyalty programs: Validating the scale in the Indian context. Management and Marketing Challenges for the Knowledge Society, 6(4), 543-560.

Bravo, R., Catalán, S., Pina, J.M. (2023), The impact of gamified loyalty programmes on customer engagement behaviours. A hotel industry application. Journal of Hospitality and Tourism Technology, 14(5), 925-940.

Breugelmans, E., Bijmolt, T.H.A., Zhang, J., Basso, L.J., Dorotic, M., Kopalle, P., Minnema, A., Mijnlieff, W.J., Wünderlich, N.V. (2015), Advancing research on loyalty programs: A future research Agenda. Marketing Letters, 26(2), 127-139.

Bridson, K., Evans, J., Hickman, M. (2008), Assessing the relationship between loyalty program attributes, store satisfaction and store loyalty. Journal of Retailing and Consumer Services, 15(5), 364-374.

Bruneau, V., Swaen, V., Zidda, P. (2018), Are loyalty program members really engaged? Measuring customer engagement with loyalty programs. Journal of Business Research, 91, 144-158.

Chaabane, A.M., Pez, V., Butori, R. (2024), Call it a customer club! How reward programme's name impacts programme effectiveness. International Journal of Retail and Distribution Management, 52(3), 312-326.

Cizrelioğulları, M.N., Kilili, R., Girgen, M. (2020), The effect of customer satisfaction and customer loyalty programs on customer retention: The example of five star hotels in Kyrenia. Business and Management Studies an International Journal, 8(2), 1658-1686.

Comrey, A.L., Lee, H.B. (2013), A First Course in Factor Analysis. England: Psychology Press.

Corbishley, K.M., Mason, R.B., Meintjes, C. (2020), Perceived benefits of loyalty programs and relationship quality. International Journal of Customer Relationship Marketing and Management, 11(1), 1-18.

De Wulf, K., Odekerken-Schröder, G., Iacobucci, D. (2001), Investments in consumer relationships: A cross-country and cross-industry exploration. Journal of Marketing, 65(4), 33-50.

Dorotic, M., Bijmolt, T.H., Verhoef, P.C. (2012), Loyalty programmes: Current knowledge and research directions. International Journal of Management Reviews, 14(3), 217-237.

Drèze, X., Nunes, J.C. (2009), Feeling superior: The impact of loyalty program structure on consumers' perceptions of status. Journal of Consumer Research, 35(6), 890-905.

Fornell, C., Larcker, D.F. (1981), Evaluating structural equation models with unobservable variables and measurement error. Journal of Marketing Research, 18(1), 39-50.

Ha, S., Stoel, L. (2014), Designing loyalty programs that matter to customers. The Service Industries Journal, 34(6), 495-514.

Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E. (2010), Multivariate Data Analysis. 7th ed. London: Pearson.

Henderson, C.M., Beck, J.T., Palmatier, R.W. (2011), Review of the theoretical underpinnings of loyalty programs. Journal of Consumer Psychology, 21(3), 256-276.

Hollebeek, L.D., Das, K., Shukla, Y. (2021), Game on! How gamified loyalty programs boost customer engagement value. International Journal of Information Management, 61, 102308.

Hu, H.H., Huang, C.T., Chen, P.T. (2010), Do reward programs truly build loyalty for lodging industry? International Journal of Hospitality Management, 29(1), 128-135.

Hwang, J., Choi, L. (2020), Having fun while receiving rewards? Exploration of gamification in loyalty programs for consumer loyalty. Journal of Business Research, 106, 365-376.

Kim, H.Y., Kang, J.Y.M., Johnson, K.K.P. (2012), Effect of consumer relationship proneness on perceived loyalty program attributes and resistance to change. International Journal of Retail and Distribution Management, 40(5), 376-387.

Kim, H.Y., Lee, J.Y., Choi, D., Wu, J., Johnson, K.K.P. (2013), Perceived benefits of retail loyalty programs: Their effects on program loyalty and customer loyalty. Journal of Relationship Marketing, 12(2), 95-113.

Kim, J.J., Steinhoff, L., Palmatier, R.W. (2021), An emerging theory of loyalty program dynamics. Journal of the Academy of Marketing Science, 49(1), 71-95.

Kimura, M. (2022), Customer segment transition through the customer loyalty program. Asia Pacific Journal of Marketing and Logistics, 34(3), 611-626.

Kline, R. (2011), Principles and Practice of Structural Equation Modeling. 3rd ed. New York: Guilford Press.

Koo, B., Yu, J., Han, H. (2020), The role of loyalty programs in boosting hotel guest loyalty: Impact of switching barriers. International Journal of Hospitality Management, 84, 102328.

Kovač, I., Novak, I., Brezović, D. (2018), Customer perception and attitude of loyalty programs in Croatia. Intereulaweast, 5(1), 121-138.

Kreis, H., Mafael, A. (2014), The influence of customer loyalty program design on the relationship between customer motives and value perception. Journal of Retailing and Consumer Services, 21(4), 590-600.

Kyguoliene, A., Zikiene, K., Grigaliunaite, V. (2017), The influence of perceived benefits on the satisfaction with the loyalty program.

Inzinerine Ekonomika Engineering Economics, 28(1), 101-109.
Leenheer, J., Van Heerde, H.J., Bijmolt, T.H., Smidts, A. (2007), Do loyalty programs really enhance behavioral loyalty? An empirical analysis accounting for self-selecting members. International Journal of Research in Marketing, 24(1), 31-47.
Lopes, J.V., Casais, B. (2025), Longitudinal perceptions of gamified loyalty programs (GLPs): A mix of slot machines and entertainment toys. Journal of Research in Interactive Marketing, 19(2), 268-286.
Ma, B., Li, X., Zhang, L. (2018), The effects of loyalty programs in services - a double-edged sword? Journal of Services Marketing, 32(3), 300-310.
Mardani, A.D., Evrina, E., Hartati, B. (2024), Redefining loyalty programs: Gamification in marketing. Escalate Economics and Business Journal, 2(2), 78-89.
Mimouni-Chaabane, A., Volle, P. (2010), Perceived benefits of loyalty programs: Scale development and implications for relational strategies. Journal of Business Research, 63(1), 32-37.
Nobre, H., Rodrigues, C. (2018), Loyalty programs in the pharmaceutical retail: The impact of a network loyalty program on the pharmacy loyalty. International Journal of Business Excellence, 14(4), 454-469.
Omar, N.A., Mohd Ramly, S., Alam, S.S., Nazri, M.A. (2015), Assessing the effect of loyalty program benefits in satisfaction-loyalty relationship: Evidence from Malaysia. Jurnal Pengurusan, 43, 145-159.
Podsakoff, P.M., MacKenzie, S.B., Lee, J.Y., Podsakoff, N.P. (2003), Common method biases in behavioral research: A critical review of the literature and recommended remedies. Journal of Applied Psychology, 88(5), 879-903.
Radder, L., Van Eyk, M., Swiegelaar, C. (2015), Levels of customer loyalty and perceptions of loyalty programme benefits: A South African retail example. The Retail and Marketing Review, 11(1), 92-105.
Rosenbaum, M.S., Ostrom, A.L., Kuntze, R. (2005), Loyalty programs and a sense of community. Journal of Services Marketing, 19(4), 222-233.
Sari, Ö., Göktaş Kulualp, H. (2019), Investigation of the perception of the customer loyalty program on related marketing. IBAD Journal of Social Sciences, 5, 48-69.
Schumacker, R.E., Lomax, R.G. (2004), A Beginner's Guide to Structural Equation Modeling. England: Psychology Press.
Shulga, L., Tanford, S. (2018), Measuring perceptions of fairness of loyalty program members. Journal of Hospitality Marketing and Management, 27(3), 346-365.
So, J.T., Danaher, T., Gupta, S. (2015), What do customers get and give in return for loyalty program membership? Australasian Marketing Journal, 23(3), 196-206.
Tabachnick, B.G., Fidell, L.S. (2013), Using Multivariate Statistics. 6th ed. London: Pearson.
Terblanche, N.S. (2015), Customers' perceived benefits of a frequent-flyer program. Journal of Travel and Tourism Marketing, 32(3), 199-210.
Türk, M., Eker İşcioğlu, T. (2020), The interaction between attitude towards loyalty programs on store satisfaction, store loyalty and purchase intention: The case of cosmetics retailers. Anadolu University Journal of Social Sciences, 20(2), 103-126.
Voorhees, C.M., White, R.C., McCall, M., Randhawa, P. (2015), Fool's gold? Assessing the impact of the value of airline loyalty programs on brand equity perceptions and share of wallet. Cornell Hospitality Quarterly, 56(2), 202-212.
Wendlandt, M., Schrader, U. (2007), Consumer reactance against loyalty programs. Journal of Consumer Marketing, 24(5), 293-304.
Winters, E., Ha, S. (2012), Consumer evaluation of customer loyalty programs: The role of customization in customer loyalty program involvement. Journal of Global Scholars of Marketing Science, 22(4), 370-385.
Xie, K.L., Xiong, L., Chen, C.C., Hu, C. (2015), Understanding active loyalty behavior in hotel reward programs through customers' switching costs and perceived program value. Journal of Travel and Tourism Marketing, 32(3), 308-324.
Xie, L.K., Chen, C.C. (2014), Hotel loyalty programs: How valuable is valuable enough? International Journal of Contemporary Hospitality Management, 26(1), 107-129.
Yeniçeri, T., Erten, E. (2008), Analyzing the relationships among perceptions on store loyalty programs, trust, customer commitment to the relationship and store loyalty through structural equation modeling. Doğuş University Journal, 9(2), 232-247.

APPENDIX

Appendix 1: Loyalty program composition scale items

Factor	Item
Reward/ Incentive	1. Program kapsamında sunulan ödüllerin (puan, indirim vb.) çeşitliliğini çekici buluyorum. *[I find the variety of rewards (points, discounts, etc.) offered within the program attractive.]*
	2. Sahip olduğum puan veya ödülleri farklı şekillerde (indirim, hediye vb.) kullanabilmeyi önemli buluyorum. *[I find it important to be able to use my points or rewards in different ways (discounts, gifts, etc.).]*
Convenience	3. Sadakat programına üye olmak ve yönetmek (kayıt, üyelik vb.) benim için oldukça kolay. *[Joining and managing the loyalty program (registration, membership, etc.) is quite easy for me.]*
	4. Puan biriktirme ve kullanma sürecinde ekstra çaba sarf etmeden işlemleri tamamlayabiliyorum. *[I can complete transactions in the process of accumulating and using points without exerting extra effort.]*
Price Advantage	5. Bu programın bana sağladığı en önemli fayda, alışverişimi daha ucuza mal edebilmemdir. *[The most important benefit this program provides me is being able to make my shopping more affordable.]*
	6. Program, düzenli olarak indirim ve promosyonlarla fiyat avantajı sağlayarak beni memnun ediyor. *[The program satisfies me by regularly providing price advantages through discounts and promotions.]*
Gamification	7. Programın oyunlaştırma unsurları (rozet, seviye vb.), alışverişi daha eğlenceli hale getiriyor. *[The gamification elements of the program (badges, levels, etc.) make shopping more enjoyable.]*
	8. Program, sıradan bir indirim sistemine kıyasla daha keyifli ve etkileşimli bir deneyim sunuyor. *[The program offers a more enjoyable and interactive experience compared to an ordinary discount system.]*
Status	9. Farklı statü seviyelerinin (ör. bronz, gümüş, altın) olması, alışveriş yapma motivasyonumu artırıyor. *[Having different status levels (e.g., bronze, silver, gold) increases my motivation to shop.]*
	10. Statü yükseldikçe elde ettiğim avantajların/artıların belirgin şekilde arttığına inanıyor ve bu nedenle programa devam etme isteği duyuyorum. *[I believe that the advantages/benefits I gain increase significantly as my status rises, and therefore I feel motivated to continue with the program.]*