Regimes of Critique and Conflicts of "Worlds": a Conventionalist Approach to Loyalty Programs

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ABSTRACT

Building on Boltanski and Thévenot's (2006) conventionalist "Economies of Worth" model, this research provides a new theoretical understanding of the difficulty of retaining customers. A qualitative study conducted among 40 consumers reveals that they ground their justifications in a critique of commercial and industrial logic, on the basis of other "worlds" that sustain their frames of judgment.

Keywords: loyalty programs, perceived benefits, consumer resistance, "Economies of Worth", criticism, ethics.

INTRODUCTION

With 96% of French consumers possessing between 3 and 10 cards – and an average of 5.4 per person (Passebois, Trinquecoste and Viot, 2012) – the penetration of loyalty programs shows that the market is close to saturation (INIT, 2012). Such programs offer their members a variety of rewards, widely seen as a set of utilitarian, hedonic and symbolic benefits (Mimouni, 2006; Mimouni-Chaabane and Volle, 2010). From the standpoint of the company, their objective is that "the most valuable and loyal customers are incentivized and retained, so that attrition, i.e., the rate of lost customers, is minimized and/or the volumes purchased are increased" (Benavent and Crié, 1998, p. 83). They *de facto* help increase the loyalty of those who consume more and agree to recommend the company to their circle of friends (Reichheld, 1996). Over time, the information held on customers plays a key role in enabling the company to track their purchasing behavior, their response to promotions and their reactions to different types of rewards on an individualized basis. These devices bring the company greater returns than simply a conquest strategy (Jackson, 1985; Verhoef, 2003; Demoulin and Zidda, 2009).

Despite the claimed effectiveness of these programs (Bolton, Kannan and Bramlett, 2000; Stauss *et al.*, 2001; Verhoef, 2003; Garcia Gomez, Gutierrez Arranz and Gutierrez Cillan, 2006), various studies have questioned their impact on purchasing behavior and customer loyalty (O'Brien and Jones, 1995; Dowling and Uncles, 1997; Sharp and Sharp, 1997; Meyer-Waarden and Benavent, 2009; DeWulf, Odekerken-Schröder and Iacobucci, 2001; Mägi, 2003; Verhoef, 2003; Meyer-Waarden, 2004; Shugan, 2005). The dark side of the relational approaches linked to these devices also raises questions as to their perception by consumers (Fournier, Dobscha and Mick, 1998). Contrary to the feelings of commercial friendship discussed by Price and Arnould (1999), several authors have suggested that these relational strategies could have the effect of making consumers more critical and mistrustful of firms than before their adoption (O'Malley and Prothero, 2004; Danaher, Conroy and McColl-Kennedy, 2008; Ashley *et al.*, 2010).

The most recent figures from loyalty barometers also give grounds for concern. According to the latest report from the *Observatoire de la fidélité et de la fidélisation clientèle* (Passebois, Trinquecoste and Viot, 2012, p. 8), "more than one out of every two French people are in possession of a card they do not use." While the INIT (2012) study of the uses and perceptions of loyalty cards reveals that 18% of cardholders use them infrequently and 1% never use them, it shows in particular that almost half of the customers (49%) felt themselves to be little or not at all advantaged in terms of the treatment they receive and that they do not get sufficient recognition from the company (Mimouni and Volle, 2006). A recent review of the contributions and lines of research on retention emphasizes that understanding the reasons for rejection, loss of interest or the progressive desertion of loyalty programs is still fragmented (Dorotic, Bijmolt and Verhoef, 2012). Seeking to better understand these attitudes and behaviors whose causes the barometers do not reveal, the present study aims to go back to the roots of the critical perceptions of a proportion of consumers with regard to certain loyalty programs and their principles.

Various competing theories – social exchange theory (Lacey and Sneath, 2006), theory of frustration (Stauss, Schmidt and Schoeler, 2005) and emotions (Pez, 2008), role theory (Grayson, 2007), learning theory (Frisou and Yildiz, 2011) and psychological theories on the transactional profile or reactance of customers (Boulaire, 2003; Kivetz and Simonson, 2003; Wendlandt and Schrader, 2007; Frisou and Yildiz, 2009) – have attempted to clarify the exogenous or endogenous motives for resistance to loyalty programs. Yet, the persistence of these behaviors calls for further investigation. Blocker, Houston and Flint (2012) have recently highlighted the distortion of meaning that professional buyers attribute to the term "relationship", compared to the dominant academic consensus on the relational metaphor. Following this orientation, we suggest viewing loyalty as a convention or agreement, the widespread diffusion of which tends to hide alternative interpretations. Understanding the grievances that some consumers have with regard to loyalty programs seems to us to be a rich source of instruction, both at the epistemic level and, in view of the costs of capturing and retaining these customers, at the managerial level. Furthermore, after presenting loyalty programs and

their main characteristics, we show that they are framed by a generally accepted market convention (Gomez, 1996; Orleans, 2004). The results of an exploratory qualitative study of 40 consumers are then used to determine the reasons for non-adherence to this implicit pact. We show that their (total) rejection or their selective, solidarity-related or opportunistic acceptance of all or part of loyalty programs is based on regimes of justification rooted in other «worlds» than those framed by these devices (Boltanski and Thévenot, 2006). These forms of response are opposed in particular to the calculative logic embodied in loyalty programs and to the contradictions that the idea of loyalty sustains on the one hand with the industrial management methods of customer contact and on the other with the expectations that it nourishes in terms of consideration, citizenship, freedom and recognition. Our results thus illuminate a new theoretical approach to the perception of loyalty programs, which the conventionalist model of Boltanski and Thévenot's (2006) "Economies of Worth" allows us to delineate. This analytical framework gives rise to various theoretical and managerial implications, discussed in the concluding section of this paper. These implications underscore the necessary coherence of the discursive and relational dimensions of loyalty programs in the course of their implementation, and the possible differentiation of programs according to the characteristics of customers and the company.

LOYALTY PROGRAMS AT THE SERVICE
OF THE CUSTOMER RELATIONSHIP

Since the 1980s, transactional approaches based on recruiting and attracting new customers have gradually lost ground to relational strategies for creating lasting relationships with them (Berry, 1983; Grönroos, 1994; Sheth and Parvatiyar, 1995; Gummesson, 1996; Reichheld, 1996). Considered one of the best practical devices serving a wider relational strategy (Hart *et al.*, 1999; Mimouni-Chaabane, 2008; Pridmore and Lyon, 2011), the loyalty program, of which Table 1 provides some definitions, aims to reward and incentivize customers who maintain regular relations with the company. At an operational level, these programs can have many forms, types of content, and operating methods (summarized in Table 2): single or multi-retailer, with or without a card, free or paid access, based on reward or on recognition, providing tangible monetary rewards *versus* intangible symbolic rewards or immediate *versus* delayed rewards and, most recently, inflected by militant "localist" arguments rather than by purely individualistic logic (Frisou and Yildiz, 2010; Frisou, 2011). Despite their extreme diversity, loyalty programs and the goals they are given pretty much all have the following features in common: i/ a series of targeted actions, ii/ aiming over time to influence the purchasing behavior of *some* consumers, iii/ with the help of various rewards and incentives and iv/ enabling the company to ensure its long-term financial performance (Henderson, Beck and Palmatier, 2011). However, various studies contend that the design of the loyalty program and rewards it offers play a key role in its adoption, evaluation and ability to influence the behavioral and attitudinal dimensions of loyalty (Meyer-Waarden, 2006; Demoulin and Zidda, 2008, 2009; McCall and Voorhees, 2010; Dorotic, Bijmolt and Verhoef, 2012) (See Table 2). The different approaches to loyalty confirm, however, a generally accepted proposition: the relationship that customers build with the company, punctuated by a series of benefits offered, stabilizes their behavior, increase their loyalty, limits their volatility and reduce their propensity to change. The definitions presented in Table 1 support a conceptualization that places the interest of the company and the benefits provided by the program at the core of the representations. As a result, this pact also serves as a framing argument for the address to customers, aiming to show them the benefits they can derive from frequenting or maintaining a regular relationship with the firm. Consequently, we shall develop the idea of a conventionalist dimension to loyalty, before looking at work that has studied its effects.

Table 1. – Some definitions of loyalty programs in the literature

Authors	Definition
Sharp and Sharp (1997, p. 474)	*Loyalty programs are structured marketing efforts which reward, and therefore encourage, loyal behavior: behavior which is hopefully to benefit to the firm.*
Bolton, Kannan and Bramlett (2000, p. 95)	*Generally, the goal of loyalty programs is to establish a higher level of customer retention in profitable segments by providing increased satisfaction and value to certain customers. The managerial justification for these programs is that the increased customer satisfaction and loyalty have a positive influence on long-term financial performance.*
Yi and Jeon (2003, p. 229)	*A loyalty program, which is often called a reward program, is usually introduced to build customer loyalty through the planned reward scheme based on a customer's purchase history.*
Meyer-Waarden (2004, p. 32)	*[Loyalty programs] fall within the management of customer portfolios and they are a set of more or less structured and targeted marketing actions, organized by one or more companies, in such a way that the most valuable purchasers are recruited, identified, retained and stimulated, so that the volumes purchased by them increase. They seek to create a long-term, preferably affective, value-added and regular relationship, by establishing interactive communication between the company and its members.*
Leenheer et al. (2007, p. 32)	*We define a loyalty program as an integrated system of marketing actions that aims to make member customers more loyal.*
Henderson, Beck and Palmatier (2011, p. 258)	*We define a loyalty program as any institutionalized incentive system that attempts to enhance the consumer's consumption behavior over time beyond the direct effects of changes to the price or the core offering.*

LOYALTY AS A LEGITIMATE CONVENTION

Against a positive conception that would aim to discover or explain the facts from the outside, many studies show that marketers endeavor to reduce uncertainty, align divergent interests and legitimize their activity within a social space (Marion, 1997). To do this, they must build shared reference points and conventions, of which the product, brand or loyalty program is a kriterion, that is to say, a way actualizing a series of mutual expectations between the parties to the exchange (Gomez, 1996).

According to the principles established by Lewis (1969), a convention is defined as a general rule which, even if one does not abide by it, is the accepted standard in the same way for everyone, even though an alternative could be envisaged. Because everyone anticipates the behavior of others and acts in the same way, the convention is self-perpetuating (Sugden, 1986). It thereby founds its own legitimacy (Weber, 1995), that is, the shared belief that it is good to conform to behavior collectively recognized by other people (Gomez and Jones, 2000).

The idea of a "loyalty agreement" (Gadrey, 1994) in the realm of consumer relations has largely supplanted a purely transactional view of market exchanges. Drawing symbolically on the principles

Table 2. – Analysis of the main characteristics of loyalty programs

	Description	Some examples of academic contributions
Type de program		
Single-brand	Single-brand programs are managed by a single company and are currently the most common	Participation in the loyalty program significantly increases the repeat purchase rate, the average basket and the number of purchases (Lewis, 2004). The program thus has a positive effect on sales and customer retention (Meyer-Waarden, 2007). Members of a single-brand program are more loyal, have a positive attitude toward it and have a higher level of satisfaction, trust and commitment than non-members (Garcia Gomez, Gutierrez Arranz and Gutierrez Cillan, 2006). This type of program has a greater effect on brand loyalty than multi-brand programs (Dorotic et al., 2012).
Multi-brand or shared	Several companies together provide the same loyalty program and share its management costs (e.g., S'Miles, Mouvango, Maximiles)	According to Dorotic et al. (2012), multi-brand loyalty programs can cope with multi-consumer loyalty and attract "light purchasers" (Meyer-Waard and Benavent, 2006). They have several advantages for consumers, such as: the rapid accumulation of points in stores (Berman, 2006; Meyer-Waarden and Benavent, 2006), the variety of benefits offered, etc. These programs also increase "cross buzz", intentions with the programs other retail partners (Dorotic et al., 2011). Moreover, De Wulf et al. (2003) suggest that consumers are not concerned about the number of stores participating in the program.
	More recently, a new form of partnership aims to bring together companies around a communitarian or "localist" loyalty program (example: Poitiers, Dijon, Annecy, Versailles, etc.).	The studies by Frisou (2011) and Frisou andYildiz(2010) on communitarian and "localist" programs reveal that the attitude toward the place of residence tends to promote the adoption of these programs.
Program medium		
Loyalty program without a card	The means of contact are mailing lists, newsletters, magazines, websites, free call numbers, blogs, forums and social networks.	Seiders et al. (2005) show that participation in mailing lists with special promotions positively affects the frequency of visits and purchase frequency.
Loyalty program with a card	The card may be free or paid for, and cardboard, with a chip or virtual. It has three possible functions: loyalty, payment, credit.	De Wulf et al. (2003) show that consumers do not want to pay to participate in a loyalty program, because the program should be a recognition of their loyalty.
Nature the loyalty program		
Reward program		This program can encourage repeat purchases over time. The rewards offered increase the perception of the overall utility of the exchange (Lewis, 2004; Liu, 2007).

Table 2. – Analysis of the main characteristics of loyalty programs

Recognition program	The program segments customers according to the value they bring to the company, that is to say, their actual or potential profitability, and provides preferential and adjusted treatment to the most profitable levels which significantly contribute to sales. Examples: Sephora, Fnac, Air France	Drèze and Nunes (2009) point out that to increase the customer's feeling of superiority and recognition and to give him/her an elite status, it is best to segment into three levels rather than two. This segmentation facilitates the company's identification of the customer and his/her involvement in the program.
Nature of the reward		
Utilitarian economic rewards (immediate or delayed)	This form of reward gives customers two types of value: utilitarian and hedonic. Examples: price reductions, discount coupons, vouchers, gift certificates, etc.	Wright and Sparks (1999), Leenheer *et al.* (2007), Demoulin and Zidda (2009) and Mimouni-Chaabane and Volle (2010) show that economic benefits have a significant effect on the decision to join the loyalty program. Several authors also suggest that this is consumers' preferred benefit (Bridson, Evans and Hickman, 2008; Furinto, Pawitra and Balqiah, 2009; Mimouni-Chaabane and Volle, 2010; Dorotic, Bijmolt and Verhoef, 2011). These rewards increase the customer's lasting commitment (Phillips Melancon, Noble and Noble, 2010) and have a positive effect on satisfaction (Bridson, Evans and Hickman, 2008). Indeed, economic rewards in the form of discount coupons have a functional benefit to the consumer by offering a lower price. They can also have a relational benefit by establishing a habit over time. They can also generate feelings of gratitude and a need for reciprocity leading to a relational loyalty in the long term (Morales, 2005; Palmatier *et al.*, 2009; Henderson, Beck and Palmatier, 2011). Regarding the immediate or delayed character of the program, De Wulf *et al.* (2003) show that immediate benefits are preferred by consumers. Keh and Lee (2006) show that satisfied customers prefer high value delayed rewards rather than immediate gratification.
Rewards in the form of services or preferential treatment (immediate or delayed)	These rewards bring the customer two types of value: recognition and hedonic value. Examples: invitations to premieres, birthday card, delivery service, priority check-outs, etc.	Non-economic rewards have a positive effect on loyalty to the point of sale (Bridson, Evans and Hickman, 2008). According to Lacey, Suh and Morgan (2007), preferential treatment reinforces the commitment to the relationship and positively affects word-of-mouth and customer feedback. The personalization of mailings and relational magazines increases the loyalty behavior of members (Verhoef, 2003; Van Heerde and Bijmolt 2005; Meyer Waarden, 2007) and has an effect on customers' emotional commitment (Phillips Melancon, Noble and Noble, 2010).
Comparison of rewards (immediate *versus* delayed)		Leenheer *et al.* (2007) show that non-economic rewards have a positive effect on the recruitment of customers into loyalty programs. Zhang, Krishna and Dhar (2000) suggest that delayed rewards are also more profitable in a market characterized by a high level of variety seeking, whereas immediate rewards are more effective in a market with high inertia. In terms of valuation of the program, "Sunny", Hu, Huang and Chen (2010) show that immediate rewards are more effective than delayed rewards. Indeed, the former encourage the consumer to buy in order to obtain them. However, the latter are justified if they lead to high-value rewards.

of marriage, the relational approach has been presented as a mutual desire for long-term commitment by the parties to an exchange (Dwyer, Schurr and Oh, 1987; Moulins, 1998). Based on the concepts of cooperation, mutuality and trust, this "metaphor" is, however, a rarely questioned paradigm (O'Malley and Tynan, 2000; Marion, 2001; O'Malley, Patterson and Kelly-Holmes, 2008). The shared use of terms specific to loyalty development approaches similarly leads to trivializing its meaning and laying down a set of expectations, to the point where its metaphorical character progressively escapes critical scrutiny or any reflexive feedback (Van den Bulte, 1994; Blocker, Houston and Flint, 2012).

While these conventions are identifiable by a series of discourses and devices, one can however see that the arguments used to enroll consumers into loyalty programs largely draw upon a vocabulary belonging to the market register. The combination of terms serving to designate them clearly illustrate this logic based on calculation.[1] Such a framework seems to inherit from economic culture the idea that the consumer is primarily a *homo economicus* seeking to maximize utility (Mill, 1871). It is therefore a matter of showing him that loyalty is *advantageous*, in the sense that the company participates in what concerns (interests) him and procures him financial advantages (which are in his interest). Consequently, the generalization of a computational view makes loyalty a matter of (self-)interest(s). Nevertheless, and despite the efforts made to reward them, some customers shy away from the idea of maintaining frequent, direct and regular relationships with retailers. Research that seeks to understand the criticisms of and reasons for rejecting loyalty programs falls within two broad categories of theoretical explanation (Table 3): the first, based on an instrumental approach to a certain «control» of the customer (Frisou and Yildiz, 2009), examines the external characteristics of the programs and their potential drawbacks; the second proposes to take account of endogenous factors related to the customer and his learning about loyalty programs (Frisou and Yildiz, 2009, 2011) .

1. For example, "loyalty advantages" (Carrefour), "card advantages" (Intermarché), the "Leclerc Ticket", the "advantage card" of the 3 Fontaines shopping mall in Cergy-Pontoise and of Oparinor in Aulnay-sous-Bois, and the "Confo + Plus" card (Conforama).

With regard to the first category, several reasons for refusing to participate in a loyalty program stem from their characteristics, in particular the perception that the advantages are worth little (Noble and Phillips, 2004; Stauss, Schoeler and Schmidt, 2005) or require effort and energy that makes them difficult to obtain (Kivetz and Simonson, 2003; Noble and Phillips, 2004). The relative flexibility with which the customer manages the accumulation of points and decides on using them in accordance with his objectives (Gustafsson, Roos and Edvardsson, 2004; Nunes and Drèze, 2006; Smith and Sparks, 2009), as well as the alteration of rewards over time, are further possible reasons for dissatisfaction (Haisley and Loewenstein, 2011). Wood and Neal (2009) also point out that the prominence of the instrumentality of the reward systems can disrupt people's purchasing habits by aligning their behavior with the expected rewards. These various studies thus reveal the risks of discouraging customers, their potential refusal of future commitment and their overall (non)-receptiveness to relational strategies (Ashley *et al.*, 2010).

In addition to the efforts needed to obtain the advertised rewards, other costs accompany or result from the enrollment process: passing on one's personal data (Evans, 1999; Hansen, 2000; Lacey and Sneath, 2006) and being subjected to direct marketing pressure. The collection of customer data is a crucial source of value for the company, but remains dependent on its goodwill and sensitivity to the uses that it can be put to it (Wendlandt and Schrader, 2007). Numerous studies highlight the concerns of some customers, which are even greater in that their data may be used to make purchases on the Internet (Graeff and Harmon, 2002; Fournier, Dobscha and Mick, 1998; Noble and Phillips, 2004; Lancelot-Miltgen, 2006, 2009, Milne and Bahl, 2010, Ashley *et al.*, 2010). Petty (2000) shows that the measures introduced to protect against and regulate this misuse are insufficient, with customers experiencing a feeling of loss of control over how their information is used. In fact, confidentiality issues are a major obstacle to the enrollment of some consumers into loyalty programs (Demoulin and Zidda, 2009; Noble and Phillips, 2004). These concerns are compounded by irritation created by the pressure of direct marketing following enrollment (O'Malley and Prothero, 2004). Defined by Micheaux (2007) as "the feeling of receiving too many messages" – e-mails or advertising

Table 3. – Studies on criticisms and reasons for the rejection of loyalty programs

Paper	Context/methodology	Main results
Exogenous factors related to loyalty programs		
O'Malley and Prothero (2004)	Qualitative study Perception of relational devices, including loyalty programs	The inventory of negative perceptions of relational strategies shows the lack of trust that certain practices produce among consumers.
Noble and Phillips (2004)	Qualitative study Perception of relational devices, including loyalty programs	Using a qualitative approach, the authors provide a list of reasons explaining the rejection of loyalty cards. These reasons are classified into four broad categories: 1) the perceived cognitive effort for managing rewards, 2) the time needed to join, read and sort offers, 3) a negative evaluation of the benefits and 4) a perceived sense of loss of privacy.
Lancelot-Miltgen (2006)	Collection of data on the Internet (several methodologies, qualitative and quantitative)	The study analyzes the reactions of consumers opposed to the disclosure of their personal data.
Micheaux (2007)	Experimentation. Perception of direct marketing messages.	Understanding the experienced pressure of direct marketing allows the identification of the behaviors resulting from it.
Endogenous factors related to customer psychology		
Boulaire (2003)	Qualitative study Perception of birthday card	Relational strategies should be adapted to the consumer profile (transactional, relational or conditional).
Stauss, Schmidt and Schoeler (2005)	Qualitative study Loyalty program	Loyalty programs can fuel frustration for four reasons: the number of points is impossible to achieve, the rewards are disappointing compared to the efforts made, the promised benefits are in fact unavailable, customers have difficulty in claiming a privilege in the presence of other customers.
Lacey and Sneath (2006)	Conceptual paper Loyalty program	Through an analysis based on equity theory and social exchange theory, the authors analyze the sources of perceived injustice and show that the current conceptualization of loyalty programs can induce feelings of discrimination and favoritism.
Wendlandt and Schrader (2007)	Questionnaire/scenario Test of a conceptual model	Drawing on the concept of consumer reactance, the authors identify the factors that cause a sense of loss of freedom among consumers.
Frisou and Yildiz (2009, 2011)	Conceptual framework	Loyalty programs should be considered in terms of their being learned over time by the consumer and certain psychological characteristics, such as reactance.
Ashley et al. (2010)	Test of a conceptual model Relational devices, including loyalty programs	This study tests the themes identified by Noble and Phillips (2004) and the role of an individual variable – receptivity to the relational program – which moderates the perception of inconvenience mentioned by the preceding authors.
Frisou and Yildiz (2010) Frisou (2011)	Quantitative study on the perception of "local reach" programs	The attitude toward the place the consumer lives favorably influences the adoption of "local reach" programs.

literature – the pressure of direct marketing is liable to lead to the rejection of the company's advertising and to customer churn. In the broader context of relational strategies, O'Malley and Prothero (2004) show that consumers are especially skeptical about the intentions that inspire these approaches. Thus, they put forward the idea that the benefits are canceled out by the costs that are hidden when joining the program, but which are more clearly visible in the follow-up to the relationship. The loss of trust and the negative reactions displayed by some customers therefore raise questions pertaining to their emotional reactions, as well as their individual characteristics and their learning process regarding loyalty programs (Frisou and Yildiz, 2011).

The second approach thus argues that the rejection of loyalty programs also depends on the psychology of the customer. Work on the customer's transactional as opposed to relational orientation has opened the way to a differentiation of profiles according to the type of relationship maintained with a company (MacNeil, 1980; Jackson, 1985; Bendapudi and Berry, 1997; Barnes, 1997; Boulaire, 2003). Moreover, psychological reactance has been proposed as an explanation for some people's refusal to participate in loyalty programs and to modify their behavior so as to benefit from the rewards offered (Kivetz, 2005; Wendlandt and Schrader, 2007; Frisou and Yildiz, 2009). Defined as "a motivational state that is hypothesizing to occur when a freedom is eliminated or threatened with elimination". (Brehm and Brehm, 1981, p. 37), reactance causes the person to restore the choice or option he feels has been lost. The role of the emotions has also been discussed by Stauss, Schmidt and Schoeler (2005) and Pez (2008), who have identified a series of critical incidents leading to frustration or negative emotions with regard to the rewards or operational methods of loyalty programs. Furthermore, these programs do not result only in a negatively perceived evaluation of the relationship at an individual level, but also bring into play social comparison mechanisms (Butori, 2010). Hansen (2000) points out the unfairness of programs oriented by the value of the customer, and the feeling of discrimination experienced by customers who do not participate (Lacey and Sneath, 2006). Moreover, even among those who do participate, a feeling of frustration can arise if they have not reached the most advantageous reward levels (Dowling and Uncles,

1997). In addition, over time, the downgrading of customers who have belonged to the so-called "elite" segments also produces adverse effects on loyalty (Wagner, Hennig-Thurau and Rudolph, 2009). Finally, pursuing this temporal perspective, Frisou and Yildiz (2009, 2011) consider that the understanding of consumer behavior should not only be based on psychological states such as reactance, but also on the cognitive learning process that modulates their perceptions in the longer run.

These studies, which all seek to better understand the qualified reception of loyalty programs by consumers, draw on various theories, based either on an interpretation of the exogenous factors of loyalty programs or on a psychological approach around the endogenous characteristics of customers (Frisou and Yildiz, 2009). Neither approach, however, appears to call into question the market and instrumental logic that supports these devices. While Moulins (1998, p. 70) states that loyalty presupposes the "recognition of a significant number of standards and common goals", there still remains the question as to whether the consumer sticks to them when put to "the test of reality" of shopping at the retailers concerned (Boltanski, 2008, p. 31). This comprehensive approach to ways of justifying consumers' criticisms of loyalty programs leads us to clarify our methodology and its implementation.

RESEARCH METHODOLOGY

This exploratory qualitative study is based on the collection and analysis of the comments of 40 respondents progressively and selectively chosen on the basis of their critical attitude toward and refusal to participate in loyalty programs. Respondents were recruited step by step, using a snowball technique among the authors' personal, professional and neighborhood network, without a direct personal relationship between the authors and the respondents (friends of friends, neighbors of relatives, etc.). The first selection criterion was their being known by their entourage as resistant to loyalty programs. With a view to avoiding any misinterpretation (Hollander

and Einwohner, 2004; Sitz, 2009), we asked them, when we recruited them, to say whether or not they possessed any loyalty cards. They all replied in the negative. While nine respondents had never possessed a card and eight had stopped using them, sometimes after a single use on joining a program, 23 respondents acknowledged in the course of the interviews having accepted and/or kept some cards. Three types of reason for doing so were put forward: to remain loyal to certain stores because the offering matched their needs; to "please" sales staff or cashiers without actually using the cards; and taking them opportunistically without feeling tied to that store (Table 4). Despite their varied behavior, all the respondents claimed to be resistant to loyalty programs. The central aim of this study is to analyze the grounds for their criticisms and to better understand their behavior.

The progressive constitution of the sample was also guided by several factors likely to increase the spectrum of responses obtained (Lincoln and Guba, 1985). Since gender, age, and educational and income levels are likely to influence these reactions (Friestad and Wright, 1994), we ensured as homogeneous a distribution as possible of these four criteria. Although the age and educational level of «resistant» consumers are generally above average due to their superior knowledge of persuasive mechanisms (Friestad and Wright, 1994), we tried to ensure that the composition was as balanced as possible on the basis of these two criteria. In fact, half of the sample (19 out of 40) do not have university degrees, and have an average age of 43, close to the national average.[2] It seemed important also to modulate the family situation and household size, since these have an impact on the volume and composition of purchases. In the end, without claiming exact representativeness of the population (which is not possible for a qualitative study), our sample offers a series of "information-rich cases" (Patton, 1990) that most conform to possible variance on key socio-demographic criteria. In addition, since our objective is to understand the reasons for respondents' criticisms, our study does not claim to cover all the loyalty programs present in the market. And although discus-

sions were initiated during the interviews on the perception of new "local reach" programs (Frisou and Yildiz, 2010; Frisou, 2011), our respondents referred to the programs most commonly included in loyalty barometers, that is, in the food retailing, clothing and shoes, perfumery and beauty, and leisure sectors (Passebois, Trinquecoste and Viot, 2012).

Lasting on average an hour and thirty minutes, the interviews were fully recorded, transcribed and sequentially analyzed, thus progressively guiding us in the choice of subsequent profiles. The coding units used in the analysis – words, sentences and paragraphs depending on the homogeneity of meaning (Miles and Huberman, 1994) – were grouped into themes and sub-themes so as to construct the profile of each respondent, summarizing his/her behaviors, representations and characteristics (Table 5). These themes and sub-themes then allowed us to extract the key categories common to several discourses. The interviews used a free format around three main themes: perception of loyalty creation practices and the behavior stemming from them; more general representations of the market system; and the justifications offered for refusing to join or participate in these programs. A phenomenological conversational approach was adopted, favoring the expression and recollection of prior events and experiences. The test situation constituted by the interviews forced respondents *de facto* to justify and explain their attitudes, behavior, representations and emotions. In the course of the interviews, their criticisms progressively revealed the principles on the basis of which loyalty approaches were rejected. To make themselves clearly understood, the respondents sought to go beyond the context of their individual experiences, coming up with arguments of a more general kind to justify their views of possible relationships with the firms (Blocker, Houston and Flint, 2012). This increased generality allowed us to discover/uncover the forms of legitimation from which they articulate their criticisms (Patriotta, Gond and Schultz, 2011). Their discourses reveal a number of representations that are in conflict with the principles underlying loyalty creation. By means of abductive reasoning, our results illustrate these "forms of justification", developed in Boltanski and Thévenot's (2006) "Economies of Worth" (and presented in Tables 6 and 7).

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2. Against 40.4 average age for the French population as a whole (source INSEE (2012), Évolution de l'âge moyen et de l'âge médian de la population jusqu'en 2012):
http://www.insee.fr/fr/themes/tableau.asp?ref_id=NATnon02147.

Table 4. – Structure of sample and respondent behaviors

Id	Gen-der	Age	Occupation	Family situation	Behavior with regard to loyalty cards	Example of verbatim comments on stated in-store behavior
REFUSAL OF LOYALTY CARDS						
¥ Without previous experience						
JE2	M	22	Student	Single, no children	Never had a loyalty card	*No, I ve not had loyalty cards It may be they re worth it, but I ve never really looked into it, whenever it arises, I say to myself, they re going to get their hooks into me and straightaway I back off.*
BO	M	23	Hairdresser	Cohabiting	Never had a loyalty card	*When I m offered a card in a supermarket, I say no. In any case, whenever I m in a supermarket I want to get out as quickly as possible, so I don t want to hang around for another 5 minutes getting a loyalty card.*
EA	F	23	Bank adviser	Single	Never had a loyalty card	*All the check-outs or even on the Internet, at the check-out in a clothing store or stores like Fnac or Darty, I m always asked, Do you want the loyalty card? . No thanks. I don t have any cards.*
JH	M	31	Communication manager	Cohabiting, no children	Never had a loyalty card	*No, it s not worth it. When I m asked Do you have our loyalty card? I say No . Would you like one? I say, No, but thanks anyway . The idea of having just one place to buy the products that interest me is a bit simplistic and that s why I m not interested in being loyal to a particular store with one particular range of products.*
PE	M	42	Manager	Divorced, 1 child	Never had a loyalty card	*No, I don t have a loyalty card because in general our mail boxes will be stuffed full of junk afterwards... I ve never been tempted to have one, in the sense that I don t think they re necessary. I believe that by doing research, you can find similar prices for the product you want, without being tied to the card.*
LT	M	45	Farmer	Married, 2 children	Never had a loyalty card	*Loyalty cards don t appeal to me one little bit. I have a bit of an issue with them. Our way of working with consumers is not to adopt a conquering approach, we simply try to make people go along with our way of working. Do we say to them that a product has a cost, that this cost is related to various things, an environmental approach?*
AA	F	47	Teaching assistant	Single no children	Never had a loyalty card	*No, I don t think I ve ever had a loyalty card. No, because I have no use for them. I m single, I don t have too many expenses. But I think that even if I didn t live alone, I wouldn t have any. When they give me a loyalty card, I cut it up.*
PO	M	55	Brewer	Married	Never had a loyalty card	*I ve never in my life been motivated by them money has never been a driving force for me. I could be a software engineer and makes loads of money instead of working my ass off like an organic farmer, but I prefer being what I am rather than reacting to the carrot of money.*
BCB	M	68	Journalist , ecology teacher	Cohabiting	Never had a loyalty card	*In my area, when I m asked if I have a loyalty card, I say No, I ve never been a fan of scams. There are some check-out girls look at me like I m from the planet Mars and there are others who understand, yes!*

Table 4. – Structure of sample and respondent behaviors (*continued*)

• With previous experience (given up card)						
SA	F	26	Doctoral student	Married, no children	Given up Marionnaud, Camaïeu, Go Sport, Carrefour, Sephora cards	*I'm not interested in these systems, it's especially the sales staff and check-out people at Carrefour or Sephora and other places who've offered me their loyalty card and I've taken them. It wasn't something I really thought about. I did it to please the check-out people. And afterwards I don't use them because I'm sure they'll be of no use to me!*
NI	M	29	Doctoral student	Single, no children	Given up SNCF "12-25" card, used once at time of joining.	*I was offered it [the loyalty card] in the supermarket I go to all the time, but no, I didn't take it. In fact, I have lots of cards in my wallet, but I don't like it. There are practically no cards on me. Afterwards, if I want to change supermarket, I'll have a card that'll always force me to go to the same place.*
RY	M	29	Security agent	Single	Given up Cofinoga Lafayette card, used once at time of joining.	*I don't have any loyalty cards. I'm offered them everywhere, at every shop they offer me a loyalty card. I'm kind of averse to them and that's why I don't have any now.*
ER	M	35	Manager	Married with children	Given up Printemps card, used once at time of joining.	*I don't have any loyalty cards. I think I don't consume a huge amount in typical stores, just enough to find something interesting. Well, I go to the same store often enough to need them. Whenever I'm offered one, I refuse, I don't have the time. I don't really believe in them, I think they'll be a trap and the final result won't be worth it.*
LY	F	52	Personal assistant	Single, no children	Given up BHV Cofinoga and Yves Rocher cards.	*No, I don't like having too many cards. I don't like having too many because I feel I'm in a system. A little, I don't know, not like a customer file and afterwards they hassle you rather. I don't like that, I like being free. The freedom to purchase where I want, as I want. I don't like them forcing me.*
WI	H	63	Assistant professor	Single, no children	Given up Galeries Lafayette and Lufthansa cards, never used.	*I used to have a Lufthansa loyalty card but I didn't keep it, that is to say… I accumulated air miles and I could buy things at reduced prices, for example, drinking glasses, nice glasses. But I never used these facilities and now the card has expired. I don't have any other loyalty cards. No, no, no. They offer them to me… they ask me if I want them. I say, "No, I don't have any for use them."*
MB	M	65	Magistrate	Cohabiting, 2 children	Given up a Paris hospital card and a G 20 card.	*I don't have a loyalty card. What bothers me is the word loyalty. For me, loyalty is something else. Yes, I'm extremely loyal, if may say so. I've been going to the same doctor for thirty years, I trust my garage owner, I tend to be very, very loyal to places and very loyal to people. So I'm not at all someone who switches all the time. So loyalty for me is a far higher value than the idea of commerce.*
JP	M	70	Retired baker	Divorced, 3 children	Given up Monoprix card, never used.	*I had the Monoprix loyalty card, but I didn't use it. There was no point having it with me all the time because I didn't use it. Loyalty cards don't bring you anything, there's no relationship there. The contact I have is human contact and not financial or commercial contact.*

Table 4. – Structure of sample and respondent behaviors (*continued*)

ACCEPTANCE OF LOYALTY CARDS • **For selected relationships and not for the principle of reward**						
KT	M	28	Doctoral student	Single, no children	Outright refusal except for Sephora, Fnac and independent.	*Ok, I usually refuse, oddly enough I tend not to take things like that. So I refuse, because I don't want to rummage through cards in my wallet and because I don't know how they work, and if they're really of any use to me, like.*
BS	M	31	Receptionist, switchboard operator	Single	Outright refusal except for specialist store for DVDs and derivative film products	*When I'm asked if I have their card, I say I don't have one, and they don't ask me any more. I don't know even whether they've offered me it in supermarkets, they simply asked me if I had it, and I said no, they didn't take it any further.*
ST	F	31	Activity leader	Married, 2 children	Outright refusal except for organic store	*I've had a discount card with an organic store but I didn't go all the way, or else well, no loyalty cards and I never will, because I'm resistant to mass marketing and all that implies in terms of market domination, their practices in relation to margins on products that don't remunerate the producers, but in general also their employment practices, including store employees, it's exploitation at every level.*
JC	M	32	Quantitative analyst	Married, 3 children	Outright refusal except for Monoprix (self-selection)	*I refuse loyalty cards because, well, afterwards, I have to find out about how it works to understand what it brings me. And you have to remember to bring them with you every time.*
VNE	F	42	HR manager then housewife	Married, 3 children	Outright refusal except for independent florist	*In fact basically, why don't I have any cards? Because one finds that it's all about information, they always ask for information, and we work on the principle it's none of their business. When I go shopping, it's really because it's useful, not to get something else.*
MC	F	47	Head of agency	Divorced, 1 child	Outright refusal except for Sephora.	*The purpose doesn't interest me too much because finally it's to get a certain number of items from a certain number of points, but that doesn't interest me. I'm often offered them, I take them and they're of no use to me, because I don't necessarily go back to the store. In fact, now I tend rather to refuse loyalty cards because I don't get much from them. I don't take cards and generally I forget them anyway.*
EM	F	47	Housewife	Married, 4 children	Outright refusal except for Décathlon, Carrefour and Ikea.	*I refuse, I say no, because I don't want to overload my wallet. I had a few but I've stopped. One day I did a big clear-out, and now it's finished. When I'm offered one, I refuse.*
LR	H	53	Technical manager	Married, 2 children	Outright refusal except for Leclerc (self-selection for weekly shop).	*For things I don't find at Leclerc, like collections of CDs, I go to Auchan, but because I buy just one item or anyway very little, and in general, they never offer me the card. Initially, if they said for instance, "Do you have the Auchan card?", I'd say "No, I don't", and then they don't insist, they see I'm a small consumer [laughs], so they don't insist.*
GI	M	55	IT technician	Cohabiting	Outright refusal except for independent restaurant.	*I don't have any loyalty cards. Once, I should have had a free credit, because I'd bought something. They gave me a card that I threw straight into the trash!*
GL	F	56	Receptionist	Single, 1 child	Outright refusal except for independent hairdesser.	*They offered it to me, but I said no. I said no because I don't really see the advantage. I think loyalty cards encourage people to buy. More than they ought to. Well, that's what I think. I think they're a way of influencing people.*
MY	F	59	Market gardener	Married, 4 children	Outright refusal except for Intermarché (self-selection).	*They offer me them when occasionally I go to the supermarket, it depends on circumstances, but when they offer them to me I don't take them. I have enough with one, and what's more I don't always have it with me.*
AD	M	70	Retired teacher	Divorced, 1 child	Outright refusal except for Fnac (historical attachment).	*I don't have any cards. Yes, sorry, I have a Fnac card because I'm a member, okay but it's not a loyalty card. It's a membership card. I've been a member of Fnac since 1958 and I'm very loyal, I'm loyal to what I choose, because I want to, and not because they entice me with this or that technique or marketing techniques, okay? I'm a free man!*

Table 4. – Structure of sample and respondent behaviors (*continued*)

•			**through solidarity with contact personnel**			
AL	F	24	Home help	Single	Refuses to use it but accepted for please sales staff.	*I have lots of them, I rarely refuse them because I know that the sales staff get bonuses if they hand out a lot, so I take them for the sales staff. But I don't know anything about what they offer in terms of advantages, I barely listen when they give me their speech. When they tell me I get a benefit, I tell them that's cool, but often I forget to get the benefit.*
CZ	M	34	Semi-independent employee	Single	Refuses to use it but accepted to please sales staff. Attitudinal and behavioral loyalty solely with regard to an independent chocolate seller.	*No, I've never had any cards, I've taken none of them and I never will, that's it. They don't interest me in fact. So I say no thanks. For example, you go to Fnac, you buy a product, they give you the loyalty card, I take it but I never use it, I throw it in the trash on the way out. Sometimes the sales staff are remunerated on the number of cards they give out, so you take it, that way they're better paid. Without ever using the card afterwards. I don't need a loyalty card, and anyway it's not going to make me loyal.*
•			**through opportunism: no behavioral or attitudinal loyalty**			
IN	F	27	Doctoral student	Single, no children	Sephora, Carrefour, Auchan, Yves Rocher	*I'm not too interested in supermarket loyalty cards. I've taken them because it's easy. But it's not a question of loyalty, I think it's more a question of being easy for me.*
LI	F	27	Doctoral student	Single, no children	Auchan, Yves Rocher, independent Japanese restaurant	*The cards don't interest me much. When I have a card, I feel I'm forced to spend money and I always feel stuck with the same shop and I don't like that much. So I often try and forget about the card.*
SAR	F	28	Doctoral student	Single, no children	France loisir, Matty, Yves Rocher, Sephora	*Well, I've got lots of them, but I don't use them… When I see the benefits I could get from them, if I have a loyalty card, hey, I join the program, but it's not because they give me a card that I become loyal. Not at all!*
SAN	F	29	Assistant professor	Single. no children	Casino, Yves Rocher, independent fast food outlet	*I think it's a matter of freedom… there's nothing to hold us back. It's not because one benefits from offers that are fairly advantageous that one doesn't look elsewhere.*
DM	M	32	Customer manager	Contractual partnership, no children	Marionnaud, Yves Rocher, Sephora, Total, Intermarché, Castorama, Décathlon	*I've six in all, something like that, but I never use them. I have loyalty cards I've been just given, which I never use. At the time, I need to have an immediate advantage… if they tell me if you take the loyalty card now, you get a 10% discount on what you buy, for once I take the card because it's free and in addition it gives me a reduction on what I then buy.*
BE	F	41	Portfolio manager	Married, 2 children	Petit Bateau, Sephora, Éveil et Jeux, Cyrillus, Monoprix	*I say "No thanks, I'm not interested." I always say that when it involves a bank account and otherwise I try to understand whether they may be useful to me, that is say whether I can get accumulated points that will give me gift certificates, a clear financial benefit, or whether my accumulated expenditure gives me additional purchasing power, then I may say yes…*
CL	F	45	Nurse	Divorced, 1 child	Leclerc, Grand Optical, Yves Rocher, Séphora, Damart, Saint-Algue	*I say yes, I think nothing of it, I use [the card] according to what I need or want, I'm not obsessed by it. Now, if I find something tomorrow that is not available elsewhere, I'll go to them. I don't have a set rule.*
DT	F	46	Assistant professor	Married, 2 children	Yves Rocher, Shopi, Intermarché, Pimkie, Jules, independent beautician	*I don't go because I don't see the advantage, er, I'm not loyal, well yes, there's one thing that makes me laugh, at Fnac where they always ask, "Do you have a loyalty card?" No! I'm not loyal, that's it, I'm not loyal, I have no loyalty.*
CC	F	62	Concierge	Married, 3 children	Auchan, Attac, Champion, Carrefour, Monoprix, Leroy Merlin, Marionnaud	*I said yes because it's a card that doesn't commit you to anything. They show only once that you've paid. They give you points and then there are things that are interesting. At Auchan, I took it because there are gifts, gifts that you pay for anyway…*

LOYALTY PROGRAMS AND THE TEST OF JUSTIFICATION

All the respondents were alike in stating their rejection of the principles and methods of loyalty programs, which they are regularly asked to join, both in stores and through advertising and direct marketing. However, their behavior differs in response to these approaches. After presenting the two major groups of practices that differentiate them, we analyze the content of the arguments and reasoning that they marshal. These logics reveal a process of reinterpretation of the "market" and "domestic" registers, the problematic reconciliation of which gives rise to criticisms in the name of the common good ("the civic world") and the customer's freedom ("the world of inspiration"). Furthermore, the "industrial" aspect of loyalty programs seems to betray the recognition expected in the "world of renown".

Between refusal and acceptance of cards: two types of loyalty program failure

Although the respondents are united in their rejection of loyalty programs and their criticisms of the procedures adopted, their behavior varies. Two groups may be distinguished: those who refuse loyalty cards, with or without prior experience of them; and those who take them and keep some of them. *The first group* includes respondents who have never had cards, and categorically and consistently refuse them. Others in this group have joined a loyalty program but then given up the cards after using them on one or more occasions. *The second group* includes three types of respondents. The first keeps one or more cards from *selected* retailers or stores. While not opposed to the idea of loyalty, these people are against the principle of loyalty interpreted as the instrumentation of relationships through rewards. In other words, these respondents say they are loyal by conviction and not because a store offers them certain benefits or rewards. This rejection of loyalty programs is shared in another way by the second type of respondents, who accept cards for the

benefits that may accrue to the contact staff, and not for themselves. Once they have joined a program, they are not interested in the benefits it confers and do not claim any rewards. The third group accepts cards in a totally opportunistic way, making clear that they do not lead to attitudinal or behavioral loyalty, and their frequentation of retailers still fluctuates, independently of the loyalty programs.

This variability of behavior sheds light on consumers' different "ways of doing" (Certeau, 1990), and makes clear that simply accepting a card does not mean that person concerned necessarily intends being loyal to that retailer. But it is by analyzing the range of criticisms of principles of loyalty programs that these practices can be fully understood. Such analysis shows how the discourses on loyalty are interpreted and how the way they are framed is tested through experiences.

The reinterpretation of discourses around loyalty as a convention

Loyalty programs invite consumers to think in terms of the utility of these programs and to take the rewards offered to them implicitly in exchange for their loyalty (Reichheld, 1996). However, this loyalty compact contains a number of contradictions summarized in Figure 1 and illustrated in Table 8.

The internal contradictions of the "market world"

The discourses firstly question the advantage for the customer as opposed to the advantage for the company. An extensive lexicon illustrates our respondents' distrust. Terms such as "dishonesty", "underhand trick", "scam", "fraud", "lie", "victims" (See extracts 1 to 3)[3] show that they suspect companies of inciting them in to engage in irrational and impulsive consumption (4, 5). "*Previously,I was talked into taking cards in a completely impulsive way, which made me do and consume things I didn't want to do*" (BE);[4] "*You have to buy, and that drives consumption. That's why I don't take them.*" (NI). The respon-

3. Extracts of characteristic verbatim comments are presented in Table 8. They are indicated by number.
4. The reader may refer to the characteristics of respondents presented in Tables 4 and 5.

Table 5. – Examples of respondents' profiles according to their behavior

Refusal of loyalty cards without previous experience: EA
Civil status: Female, 23 – single *Educational level: 2 years' higher education* *Occupation:* adviser in a bank *Behavior in relation to loyalty cards:* never had a card, always refuses ### Factors related to consumption and non-consumption *Retailers/companies frequented:* Carrefour, Auchan, Leclerc, Zara, Boulanger, Darty, Fnac, websites (particularly secondhand items between individuals), (independent) neighborhood stores, picking fruit and vegetables. *Fair-trade products bought:* food products, textile products. *Other channels frequented:* secondhand markets and garage sales *Attitude toward money*: sensitive to price/quality ratio *Trade union or militant activities:* none *Proportion of fair-trade purchase:* large *Environmental concern:* high *Concern for the respect of privacy:* high
Refusal of loyalty cards with previous experience: WI
Civil status: Male, 63 – single, no children *Educational level*: 8 years' higher education *Occupation:* assistant professor *Behavior in relation to loyalty cards:* given up two cards (Lufthansa and Galéries Lafayette), never used ### Factors related to consumption and non-consumption *Retailers/companies frequented:* Lidl, Aldi, Monoprix, Fnac, Printemps, C&A, Air France *Fair-trade products bought:* none *Other channels frequented:* none *Attitude toward money*: very sensitive to price *Trade union or militant activities*: political sympathies without activism *Environmental concern:* moderate *Proportion of fair-trade purchase:* none *Concern for the respect of privacy:* very high (never gives out personal information, never pays through the Internet)
Acceptance of loyalty cards for selected relationships: LR
Civil status: Male, 53 – Married, 2 children *Educational level*: 2 years' higher education *Occupation:* technical manager *Behavior in relation to loyalty cards:* Outright refusal except for the Leclerc card for weekly shopping ### Factors related to consumption and non-consumption *Retailers/companies frequented:* Leclerc, IT stores on the rue Montgallet, websites *Fair-trade products bought:* Artisans du Monde *Other channels frequented:* secondhand markets, garage sales, bulky items left on the street for municipal collection. Makes his own compost, cultivates a vegetable garden *Attitude toward money*: fairly sensitive to price, economical, compares prices *Trade union or militant activities*: trade union activist, subscribes to associations (WWF, UNF-Que Choisir) *Environmental concern:* very high (recycling and retrieval) *Proportion of fair-trade purchase:* low *Concern for the respect of privacy:* moderate

Table 5. – Examples of respondents' profiles according to their behavior (*continued*)

Acceptance of cards out of solidarity with contact personnel: AL

Civil status: Female, 24 – single
Educational level: high school graduate
Occupation: home help
Behavior in relation to loyalty cards: refuses to use them but accepts them to please sales staff

Factors related to consumption and non-consumption

Retailers/companies frequented: Intermarché, Monoprix, 3 Suisses, websites
Fair-trade products bought: coffee
Other channels frequented: secondhand markets, garage sales
Attitude toward money: economical but makes "must have" purchases
Trade union or militant activities: none
Environmental concern: high (recycling, walks rather than drives)
Proportion of fair-trade purchase: low
Concern for the respect of privacy: low

Acceptance of cards out of opportunism: CL

Civil status: Female, 45 – divorced, 1 child
Educational level: 3 years' higher education
Occupation: nurse
Behavior in relation to loyalty cards: purely opportunistic acceptance and self-selection

Factors related to consumption and non-consumption

Retailers/companies frequented: Leclerc, Grand Optical, Yves Rocher, Séphora, Damart, Saint-Algue, C&A
Fair-trade products bought: none
Other channels frequented: none
Attitude toward money: very sensitive to price and to product durability
Trade union or militant activities: none
Environmental concern: moderate
Proportion of fair-trade purchase: none
Concern for the respect of privacy: low

dents also infer that the conditions offered by the programs are not to their advantage, but to the company's. "*The benefit from cards is greater than their cost. It brings them a lot of money*" (GI); "*People necessarily lose out. I don't see a large multinational losing out, they're not so stupid as to give you any real benefits, that's obvious*" (AL). As a result, the respondents view loyalty programs as traps. "*It's a trick, it's a lure, it's for suckers*" (GI). Moreover, although they are not fooled by them, these practices which they view as "*deceptive*" or "*manipulative*" (BO) are sharply criticized. Some respondents consequently refuse or sidestep the offer of cards in stores. "*I discard them, I avoid them, it's way of avoiding being solicited*" (BE). Other respondents take them,

on the grounds that: "*I'm not going to be drawn into their loyalty program*" (AL). This particular young respondent says her approach primarily seeks to "*make the salesperson happy*", but that she has no real interest in the program and its rewards: "*I rarely refuse because I know that the salespeople get bonuses if they shift a lot of them... When they tell me that I get a reward, I tell them that's cool, but I often forget to take the benefit*" (AL). As for the more opportunistic among the respondents, they happily take cards on a purely calculative basis. They are cherry pickers (Leenheer *et al.*, 2007; Meyer-Waarden, 2007), who view the rewards simply as promotions and accepting cards as in no way stopping them going elsewhere if it's more advantageous.

Table 6. – Interpreting the "Economies of Worth" model

The Economies of Worth model is derived from conventional approaches. It is concerned with conflict situations and the study of the reasons given by actors to justify their judgments in "tests" or "critical moments". It reveals the arguments they mobilize in these situations of conflict or disagreement to legitimize their complaints, support their viewpoints and "increase the generality" of their particular case.

Six "worlds" or "orders" form the bedrock of the value systems identified by the authors and described in Table 3: the world of inspiration, the domestic world, the world of renown, the civic world, the market world and the industrial world. These "worlds" are derived both from works of political philosophy and practical studies intended to clarify action in situations of everyday life. Each of the "worlds" conveys values (or "worths") that people call upon in disputes in order to give coherence to their discourses and opinions. Two additional "polities" were recently added by the authors: the polity by "project" typical of the contemporary emergence of networked worlds (Boltanski and Chiapello, 1999) and the "green" polity centered on the ecological and environmental argument (Lafaye and Thévenot, 1993).

Sources.

• **The world of inspiration** is based on Saint Augustine's *City of God* and the book *La Créativité en pratique* by B. Demory. The value lies in the attainment of a state of grace, an outburst of inspiration, sanctity and artistic sensibility.

• **The domestic world** is based on de Bossuet's *La Politique*, drawn from the words of the scriptures and the book *Savoir-vivre et promotion* by P. Camusat. The domestic world emphasizes personal relationships. It is characterized by hierarchy, tradition, and relationships of interdependence between people.

• **The world of renown** has its theoretical basis in Hobbes's *Leviathan*, particularly the chapter on honor, and the book *Principes et Techniques des Relations Publiques* by C. Schneider. These two books celebrate the art of public relations, relations that aim to build a reputation and where people are in quest of renown.

• **The civic world** draws on Rousseau's treatise *Du Contrat Social* and two books from the French trade union organization CFDT, *La Section syndicale* and *Pour élire ou désigner les délégués*. The higher common principle is achieved by the convergence of the human wills of citizens who renounce their personal interest and concern themselves with the pursuit of the general interest and the common good.

• **The market world** is based on Adam Smith's *The Theory of Moral Sentiments* and on the book by M. H. McCormack, *What They Don't Teach You at Harvard Business School. Notes from a Street-Smart Executive*. This world is governed by competition and the scarcity of goods that determinate the price people are prepared to pay to acquire them.

• **The industrial world** is developed from the work by Saint-Simon, *Du système industriel*, and M. Pierrot's book *Productivité et conditions de travail: un guide diagnostic pour entrer dans l'action*. The occupants of this world attribute great importance to technical objects and to scientific methods. Efficiency and performance are its keywords.

Table 7. – Presentation of Boltanski and Thévenot's (2006) common "orders" or worlds

	Higher common principle[5]	State of worthiness[6]	Investment formula (price to pay)[7]	Natural relations[8]	Harmonious figures[9]	Mode of expression of judgment[10]	State of deficiency / Decline[11]
The domestic world (Bossuet, *La Politique*)	Tradition, Generation, Hierarchy, The figure of the father	The hierarchical superiority, Politeness, Continuity	Rejection of egoism, Duty, Helpfulness	Education, Manners, Decorum	Principles, Usage, Conventions	Demonstration of trust or admonition of the hierarchical superior	Tolerance of inconsiderateness, Familiarity, Tactlessness
The civic world (Rousseau, *Du contrat social*)	Pre-eminence of communities, The general will	The masses and communities, Representativeness	Renunciation of the particular, Going beyond individual interests	Mobilization, Membership, Debate, Dialogue	Democracy, The Republic, Institutions	The verdict of the ballot, Voting, Consultation, Awareness	Division, The private person, The individual, Arbitrariness
The world of inspiration (Saint-Augustin, *City of God*)	The outpouring of inspiration	Spontaneity, Illumination, Extravagance	Breaking habits, Risk taking, Questioning	Creative relationships, Unexpected encounters	The imaginary, The unconscious	Flash of genius, Illumination, Intuition, Ferment of ideas	Habits, Routine, The temptation to return to earth
The world of renown (Hobbes, *Leviathan*)	Reactions of public opinion	Renown, Success, Distinction	Renunciation of secrecy, Visibility	Persuasion, Influence	Public image, Audiences	Judgment of opinion, Image, Awareness	Indifference, Banality, Forgetting
The market world (Adam Smith, *The Wealth of Nations*)	Competition, Rivalry, Competitiveness	Wealth, Value	Opportunism, Emotional distance	Business, Transactions, Trade	The market, Contract	Price	Failure, Bankruptcy, Enslavement to money
The industrial world (Saint-Simon, *Le système industriel*)	Efficiency, Performance, Proper functioning	Performance, Control	Progress, Investment, Effort, Adaptation	Production, Management of constraints	Organization, System, Structure	Frequency, Averages, Regularity	Instrumental action, Treatment of people as objects

5. **The higher common** principle is a convention of agreement and coordination between people that allows persons and objects to be compared and ranked.
6. **State of worthiness** characterizes the different states of worth. Superior beings are outstanding people who serve as standards in accordance with the higher common principle.
7. **The investment formula** designates the main condition for equilibrium of the city. It concerns sacrifice, or an economy of worth that gives access to the superior state.
8. **Natural relations among beings** describe the relationships that unite subjects and objects in accordance with the equivalence relationship and the order of each world.
9. **The harmonious figures of the natural order** is expressed as a reality reflecting the principle of equity pertaining to each world and conforms to its investment formula.
10. **Mode of expression of judgment** characterizes the form of expression of the higher common good and the sanction of the test.
11. **The state of deficiency and decline of the polity** describes the undesirable state of the world concerned.
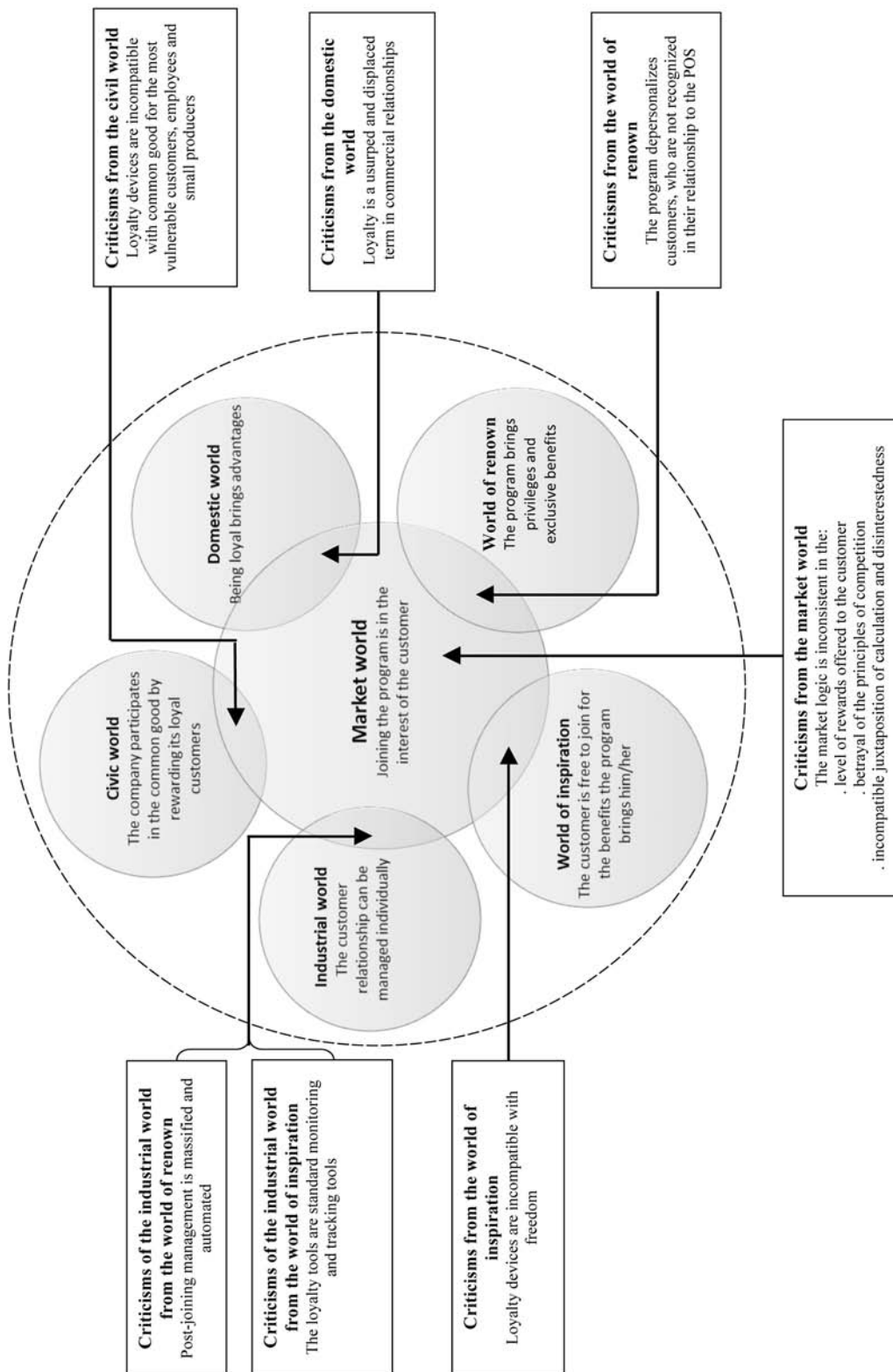
Figure 1. – Justificatory regimes of criticism pertaining to loyalty programs

Table 8. – Extracts of verbatim comments by theme

Themes		Comment
Internal contradictions of the market world		
1. Programs favoring the interest of firms more than that of customers	1.	"[There is] more and more dishonesty on the part of business people. I don't mean everyone, of course! But unfortunately most of them, hence deceitful and misleading ads. They promise you the moon!" (AD)
	2.	"It's a scam and it's a way of getting information about people." (BCB)
	3.	"I know that people are victims of these loyalty cards … The question of loyalty, it's a question of trust or all the organizations handing out loyalty cards deceive you." (MB)
	4.	"I'm trapped in the system which says: 'if you buy you get one for free'. It's happened to me a lot." (DT)
	5.	"They don't bring me anything in principle. Except getting promotions and the like, but which are just to make me go there, which on the pretext of saving me 20% will make me buy things I don't need." (EM)
2. Market logic is not consistent with: a. the level of reward promised to the customer	6.	"I think this reward is derisory compared to what one really buys." (SA)
	7.	"For me, it is very difficult to get the number of points required. That's why these cards don't really interest me. In addition, I find that even if I could reach that minimum, I only get a small gift. The reward they offer doesn't really interest me"(LI)
	8.	"I have trouble with loyalty cards because you don't get very much from them. They're minor savings that don't really affect me, so I'm not really interested. I know that small streams make big rivers, but these little economies, they don't appeal to me, they're too small to really make a difference." (RY)
b. its own principles of competition, competitiveness and rivalry	9.	"One's tempted to no longer look at what there is at the competitor, to no longer look at all… there's a tendency not to look at the competition any more and as a result one misses offers or products, etc." (SAN)
	10.	"I've not got anything against loyalty cards, it's rather the principle behind all the advertising of a monopoly brand and everything that makes people be conditioned like that. One doesn't have to think and one does things mechanically." (JE1)
	11.	"You don't have to be loyal to a store, you do your thing, you're not tied, that's the rules of free competition." (BS)
c. the juxtaposition of disinterestedness and calculation	12.	"Here are the advantages, they're not giving me a present, it's not for my beautiful eyes, obviously not, and that's normal (…) it's normal because it's in the company's interest. Okay! I defend myself! That's to say, if it gives me something, it's in return, not because they take something away from me, but it makes me pay for it. It makes me pay, not directly but indirectly. Anyway, it's obvious I can't win, okay? Because if I was a winner, they'd be the loser." (AD)
	13.	"They think they're getting a good deal, but they're not getting a good deal! Because the cost of what's given to them, like profit, is included in the selling price, so they pay for the gifts in advance." (BCB)

Table 8. – Extracts of verbatim comments by theme (*continued*)

Contradictions of the "market world" and the "domestic world"	
1. Loyalty is incompatible with calculation	14. "I'm loyal by myself, I don't need to be bought to make me loyal." (CZ) 15. "We're not permanently engaged in consumption, I reject that! Going by the Internet alone, one would say we're consumption machines, and I completely reject that. It's pretty relaxing coming to our place, we don't talk about money, we're not all interested in relations around money. What we like doing is talking about our products, of the quality of our products, and that's it." (LT) 16. "… because if there's an item that's really nice and you've got have a loyalty card to get the 50% discount, okay, I'll do it. But I'm not saying I'll do it with this card! But I won't buy anything else, that's to say, there's nothing that… as if the card didn't exist, or as if this loyalty didn't exist and the choice was just for itself and deliberate. And if it exists, it's simply a way of getting what one wants at a better price, but no more than that." (JE1)
2. The use of the term loyalty is inappropriate	17. "Loyalty's now entered into the language, but being loyal to a store, I think that's a bit much, a bit excessive…" (MY) 18. "I wouldn't want to be married to Fnac, I mean, I'd feel under an obligation." (PE)
3. Loyalty is the result of a basic exchange, not the search for rewards	19. "I accepted [the card] because the pizzas were good, so it wasn't for the card; it was because the product was good. I'd go there with or without the card and as I got a free pizza for every 10 bought, so much the better, but I didn't go there for that, it was a plus, that's all." (GI) 20. "It was a restaurant. I went there frequently because it was near my workplace and there was a set menu, it was at the far end of the 7th [arrondissement], and there, whatever, I don't give a damn [about having a card]. Liked eating there, it was pleasant and the service was good. But the restaurant is something else…" (BO) 21. "Financial advantage has never motivated me in my life. Money has never been a driving force for me. I could be a software engineer and make loads of money instead of working my ass off like an organic farmer, but I prefer being what I am rather than reacting to the carrot of money." (PO)
Criticisms made in the name of the "civic world"	
1. Denunciation of wastage	22. "I think that for ecology and the environment it's a great waste, the number of trees killed to make the paper, to make leaflets, especially at a time when one wants information on this or that, it's not difficult to find. So I think it's pretty pointless, these millions of tons of paper, which are used for advertising." (PE)
2. Risk and unfairness for the customer	23. "I think it's shameful, taking the risk of putting people in difficult financial situations, offering them credit always to drive consumption… people who are not able to repay. So, this kind of practice should not exist. Under cover of wanting to help you buy what you want, they offer you credit." (VNE) 24. "What socio-professional category do you belong to? I don't see why loyalty, it it's loyalty, should be determined by your social rank, I'm shocked for those people they're not going to give it to." (MB) 25. "I believe that loyalty cards should reward every customer, big or small. They should reward everyone! It's not right that people with money are entitled to the advantages. But I think that they favor people with money, that's all." (JP)
3. Employees' working conditions	26. "Since I'm not interested in these systems, it's to please the cashiers and sales staff, so when Carrefour or Sephora or the like have offered me their loyalty card, I've taken it." (SA). 27. "It [the Cyrillus card] was to please the sales person. When he insists, I take it. He can get commissions, things like that, on the number of cards he gives out. While we, it doesn't affect us, it doesn't tie us down, in quotation marks, it doesn't bother me (…) because having to ask the question n times a day, poor guys, I feel sorry for them!" (VNE) 28. "I take them for the sales staff, but I don't know anything about what they offer in terms of advantages, I barely listen when they give me their speech. Because I know that they get a bonus and with their crappy wages… their bonus is their wage, it's not their fixed wage that enables them to live."(AL)

Table 8. – Extracts of verbatim comments by theme (*continued*)

3. Living conditions of small producers	29. "They [supermarkets] have breathtaking margins by letting the producers starve, because it's not the people who feed us who collect the money, it's the middlemen, so in my view there's a problem here. It's especially that." (BO)
	30. "Also it's often that when you're a farmer, a producer, you see how they can sometimes sell our products at cut rates, promotions where meat is not sold at its true price, so I'm not going to get into that system." (MY)

Contradictions between the "domestic world" and the "world of inspiration"

1. Loyalty programs tie customers to the company and compromise their freedom	31. "Always giving my money to the same company or having always to do so, no, I think that's worrying." (PE)
	32. "[Being] free of the *where*, free of the *when*, because the when is really important. So the *when*, that's okay being there one day, it's okay going the next day, it's better going there, because there's no longer any choice. I don't want to be dictated to either by the *where* or the *when*." (DT)
	33. "I don't want to be tied to the same brand every day and I'd rather keep this idea of freedom, and do my shopping where I see fit." (RY)
	34. "I work on the principle that you should be as least indebted as possible to organizations… I don't like the idea of being restrained, of being chained up." (BS)
2. The physical card is a constraint …	35. "I think that having another card would complicate my life. I think I've already got two debit cards…it's too much!" (ER)
	36. "I don't need to have another card, and have to lug it around with me, and get it out. Afterwards, I'd be forced to have a bulging wallet!" (PE)
but making it wholly electronic engenders risks	37. "It's like geolocation, I removed it because it bugged me to be told that something's really close. If I want to find something, I'll find it. All these things that are supposed to make life easier, but which you've never asked for, that irritates me! I don't want to be tracked. There are things that develop with stores with geolocation, it's to make you go there. I understand, but first make good products and afterwards I'll come." (EM)
3. Loyalty programs condition and standardize the world	38. "They appropriate the customer, that's what loyalty means, they appropriate you completely." (BO)
	39. "There's also the approach of wanting to condition a bit. It's a little bit like *1984*. Just a little bit… I don't know whether you've read the book *1984*, it talks about conditioning people, and it's somewhat like that, anyway… I've not got anything against loyalty cards, it's rather the principle behind all the advertising of a monopoly brand and everything that makes people be conditioned like that. One doesn't have to think and one does things mechanically." (JEI)
	40. "Even when one feels one wants something, this desire has been created by the company and if in addition it knows what I have consumed, on what day, at what time, I don't want to have my needs anticipated, I want to feel free in my consumption." (EA)
	41. "Now these cards are distributed by retailers with really standardized consumption concepts, and I don't trust them. Uniformity is frustrating, it's the opposite of creativity, it doesn't stimulate the imagination much, or the consumer's critical point of view, it gives him an extremely limited horizon and to me that's inhuman, it's very totalitarian, ultimately everyone thinking the same thing, consuming the same things, that's very totalitarian." (BE)

Table 8. – Extracts of verbatim comments by theme (*continued*)

Contradictions of "the industrial world" and of the "world of renown"	
1. Loyalty programs do not create a real recognition of the customer	**42.** "Once in their files, that's worrying. You're recorded without knowing quite why, moreover." (AA) **43.** "I feel I'm in a system, a bit, I don't know… like a customer file." (LY) **44.** "They try and make me believe I'm a special customer… You'll be entitled to that, whereas the others won't, I half believe it… It's marketing operations. I want to understand, but I don't support it too much, because I know that it's done in that environment and to hook the customer, basically the technique is to tell her she's different from the rest… that there's a relationship set up just between the customer and the company. What I see as the purpose of it is to make a profit at any price. So that's why I think it's rather distressing that they pretend to be interested." (JE2) **45.** "It's for purely commercial reasons, sales for them. They hand over a card to someone who, as a result, will come to that store more often rather than go to another one and, for sure too, spend more in their store. But I don't see the social side of cards. There isn't any! I only see the mercenary side of the retailer, its commercial advantage. I don't see the customer's advantage." (VNE)
2. The direct marketing pressures that follow membership contradict the idea of recognition of the customer	**46.** "I also get [sales literature] pertaining to death… for death benefit, for funerals. I think these people are jumping the gun, we're not dead yet but they're sending us advertisements. I think that's a bit much! They send you a pile of junk mail every day! I tell you, I don't want it, I really don't! It's harassment!" (CC) **47.** "It's not the cards I have a problem with, because I can put them away somewhere and forget about them. It's all the harassment around them, mail, especially mail. A bunch of stuff I have to put in the trash, because, because but once I get involved they obviously feel compelled to restimulate me five minutes later… and then, that's it, I ignore it." (DT). **48.** "I think there are programs that harass the customer. I don't know, every morning, you'll get an e-mail from this or that brand saying there's something really new. I don't like that at all. I want it to be well managed, that they send me something when there's really an important event. I don't want it to be trivialized." (SAR)
3. The relationship experienced at the point of sale does not indicate that people are recognized customers	**49.** "But not for them [the retailers], it's: 'Do you want a card?'. This is not experienced as a personalization of the relationship that is linked to existing loyalty, which as a result may give rise to a reward. It's really experienced as purely commercial, mercenary, to discourage people going elsewhere." (VNE) **50.** In shops, I like listening to what the sales staff say. Sometimes I ask them questions so I can hear their answers and I know they're obviously false… You can clearly see it when it works, the formulaic phrases, the things they've been asked to say. Right away, you know…" (CZ). **51.** "Large supermarkets represent mass activity, they're convenient, they stay open late, but there is no relationship. I don't think I'm going to meet nice people, say hello to them, in the store. Whereas in the neighborhood store round the corner, something else other than commerce will be created." (EA)

"*What I dislike is their trying to influence and entice customers at any price. Anyway, I compare everything... And since they can sell the same things at a lower price, I don't see why I should pay 20% more when two stores are right next to each other*" (CL).

Moreover, even when reasoning according to a market logic, the respondents consider loyalty programs are not necessarily consistent with the principles that they defend (Noble and Phillips, 2004). First, the rewards offered are often viewed as "*derisory*", "*minor*", "*inadequate*" and "*difficult to obtain*" (6-8). "*Nice stories, you earn points and stuff... with a million points you get a piece of candy. It's not worth it!*" (GI). Second, the reward system gives some respondents the impression that the programs make no sense in terms of economic reasoning, as the following extract makes clear. "*You normally reason on the basis of utility, you weigh it up. Is it worth the price? Will you find better elsewhere? Is it worth your while waiting? They hurry you. You can no longer make comparisons. At root, they take away the rationality of the exchange*" (WI). By depriving them of the choice of alternatives and evaluation, the rewards obliterate the notions of rivalry and competition, which are the foundations of market logic (9-11). A final contradiction lies in the opposition between what is free and what is governed by commercial logic: companies are suspected of concealing the inclusion of the price of the gift, which is indirectly paid for in the price of the product (12, 13). "*All the companies offering loyalty cards are deceiving you... You're offered a contract with the loyalty card, it's not free, even if you pay nothing for it, you get nothing in exchange... They tell you it's free, but it's not*" (MB). The problem with these supposedly free gifts is also connected to the principle of collecting personal data. In the opinion of some respondents, companies should transparently compensate customers for their information and be consistent with the market principles that govern them. "*It's their logic, they [companies] want to make a profit. But they want to make a profit thanks to my data, so we share... I use their logic and I refuse, I push their logic to its limit. We share the profit fifty-fifty!*" (CZ). Consequently, by not complying with the principle that every good and service has a price, the operation of loyalty programs is interpreted by some respondents as an underhand way of making a profit. "*After making money with this data without asking my opi-*

nion... What's more, if you start talking about the CNIL [French data privacy commission], I can assure you they'll be annoyed" (CZ). These concerns are all the greater since the discursive framework of loyalty programs borrow terms from the "*domestic world*" that seem to the respondents to contradict the computational logic of a system based on reward.

Contradictions between the "market world" and the "domestic world"

The respondents emphasize that loyalty programs wrongly hijack values pertaining to the "domestic world". In particular, criticism stems from the idea that loyalty is not something one pays for, but concerns agape (Boltanski, 1990), i.e., a purely disinterested expression of love, without expectation of reciprocity and free of any of pecuniary aspect (14-16). Thus, many comments illustrate the incongruence of a loyalty relationship in the context of market exchange. "*There's no human relationship the commercial world. The whole aim is to make people believe that there can be such a relationship*" (BCB). These perceptions lead the respondents to think that companies make illegitimate use of ideas pertaining to the private sphere (17, 18), creating considerable distortion of the notion of relationship (Blocker, Houston and Flint, 2011). "*I've nothing against relationships, as long as the contracting parties remain contracting parties. You can have dealings with a storekeeper, but you don't enter into a close relationship with him. The relations are all the clearer since there is not loyalty relationship. In a commercial company, they try and recreate this feeling of loyalty. There is this idea of trust, of a specific relationship with a store, which seems to me to be inappropriate and perverse. Because ultimately, [loyalty] is a matter of kinship, of family, and it has nothing to do with a business or market institution*" (WI). In fact, some respondents question the use of the term "loyalty", recognizing that it is "*carefully considered*" (BCB) or "*very well chosen... because it is honest – we are loyal to you, so you be loyal to us*" (EA), but also being highly critical regarding the real purposes of these devices. "*A loyalty card serves to make the customer loyal, it's aptly named, it's not a matter of generosity*" (BS). Indeed, the most resistant respondents say that they do not see the point of

loyalty programs, since their going to a store primarily depends on it fulfilling a basic promise: good products, good service and a quality relationship (19, 20). "*When I like a product... I go there whether or not I have loyalty card*" (MY); "*When I've been treated well somewhere, I go back. If I go to a restaurant where I get a good meal, or where I'm made welcome, I go back. I'm loyal in relation to a quality product, and services*" (GI). In fact, although this particular respondent resistant to all loyalty programs nevertheless kept just one card, that of the restaurant, others say that no commercial relationship, even based on values they believe in, warrants or entails belonging to a loyalty program (21). "*No, there is no call for specific recognition. Even if after a while you're no longer in commercial relationships (...), [a loyalty card] biases the relationship*" (LT). The "*domestic*" values that these respondents wish not to link to the «market world» also induce them not to remain trapped within the individualistic logic that is presented to them. They then go on to consider how these devices contribute, or do not contribute, to the public good.

Criticisms made in the name of the "civic world"

This type of criticism is found particularly among people who categorically refuse loyalty cards and those who accept them for reasons of solidarity. Apart from the question of the customer's interest, these respondents question the ideas of justice and ethics used by these devices. With reference to ecological values, they firstly criticize the "waste" involved in the proliferation of sales literature (22). These arguments in defense of the common good are also in evidence when the advantages promised are offset against – because the two are viewed as indissociable – the threats posed by some market actors to three categories of the population: consumers, employees and small producers. "*The customers are swindled, the staff are swindled, and the producers are swindled, all that to hand out dosh to the shareholders*" (GI). Regarding consumers, some respondents criticize the risk of indebtedness run by the most vulnerable consumers through loyalty programs that incite them to buy (23). "*I've seen that it's a trap for people who are less well off... So, I tell you, out of solidarity I don't want to be part of this system, because there*

are too many people who are conned" (MB). Other respondents mention occupational segmentation and the use of preferential treatment, that is viewed as inappropriate (Hennig-Thurau, Gwinner and Gremler, 2002; Butori, 2010) (24, 25). With regard to employees, this "*vicarious*" resistance leads some respondents to accept rather than refuse cards, "*out of solidarity*" with the salespeople and cashiers responsible for handing them out (26-28). "*Sometimes, the sales staff are remunerated according to the number of cards they give, so you take them, and that way they're better paid. But without using the card afterwards*" (CZ). Regarding small producers, those respondents who are most conscious of their food choices or are themselves involved in organic agriculture view loyalty programs as the crystallization of a system that is diametrically opposed to the one they defend (29, 30). "*I don't actually have a loyalty card and I never will have one. Out of resistance to mass retailing and all that it implies in terms of dominating the market. Their practices in relation to the margins they have on products which do not remunerate the producers, but in general also their employment practices, including store staff, it's exploitation at every level, it's especially that*" (ST). Behind this predisposition to act on behalf of other people's well-being, it is essential to see the danger of communication based solely on the customer's calculative orientation. This risk is also weighed up together with perceptions of the loss of freedom – which again opens up another series of criticisms.

Contradictions between the "domestic world" and the "world of inspiration"

Loyalty gives rise to constraints specific to the "domestic world". It binds the customer by material devices, the important role of which in customer capture mechanisms has been shown by Cochoy (2004). "*Prevented from looking elsewhere*" (WI): awareness of this constraint lays claim to the freedom associated with the "world of inspiration" (31-34). The retention device constituting loyalty programs is rejected by some respondents precisely because it limits their leeway and threatens their sense of freedom (Brehm and Brehm, 1981). "*I go to the store I want, when I want*" (MY); "*If there's an underlying constraint to go to a particular store, you have to make an effort...*

I don't want to be restricted" (BS). This control of people's behavior is perceived through a series of devices that attempt "*to understand the purchaser's behavior, to set their sights on him and to make him a target by means of a loyalty card*" (JE1). It is linked, for example, to the feeling that one's route through the store is pre-determined. "*All those supermarket shelves... the programmed route of your cart down the aisles... all are part of the effort to catch the consumer's interest and collar him*" (BE). Second, control stems from the fact of having a physical card. Being required to keep it on one and to show it every time one goes through the check-out points to the disjunction between expected freedom and the constraint represented by the card (35, 36). In fact, several respondents free themselves by throwing it away or forgetting it (Passebois, Trinquecoste and Viot, 2012). "*I'll forget it's buried somewhere in my wallet, such is my desire for diversity, in fact*" (JE1). However, when asked about the benefits to be gained from a purely electronic system rather than a physical card, some respondents liked the idea, while others saw the risk of intrusion into their private life (37). "*If it means having lots of information about me, no! And if in addition they have my phone number, that's even worse*" (EA). The third theme related to the loss of freedom shows that loyalty programs are felt to hinder the possibility of new experiences. Since loyalty entails habit and regularity, it compromises their chances of finding something else, by keeping them in the same store. "*They add an idea that corners you emotionally. They make you emotionally dependent, in the same way as you're emotionally dependent on your family, on your brother, your father, your mother. You can't behave freely*" (WI). Indeed, "*wanting to search by oneself*" and "*needing to look elsewhere*" are reasons for refusing loyalty cards. Such criticisms bring to mind restraining devices (Foucault, 1975), including the appropriation and conditioning of the customer, which the following comment illustrates. "*Locking up, prison, etc. The word loyalty is much nicer, of course. You're not in prison, but it's a kind of variation on it*" (AD). Finally, loyalty programs are seen as contributing to the standardization of the world and threaten the variety, diversity and the customer's inspiration (41). These various grievances underline the perceived discrepancies between the "domestic world" and the "world of inspiration". Furthermore, for some

respondents the practical experience of the «industrial» dimension of loyalty programs runs counter to the need for consideration and recognition associated with the "world of renown".

Contradictions of the "industrial world" and the "world of renown"

The linkage of the promised recognition of the consumer – privileges, preferential treatment, appreciation – to the highly standardized nature of loyalty programs strikes a discordant note. The fact of "*listing*" customers and "*inserting them into a system*" first removes any kind of individuality visible in direct marketing efforts. Respondents feel that they are not viewed by the company as human beings, but as "*pawns*" or "*a file in a computer*" (42, 43). Such treatment symbolizes their depersonalization and, amalgamating them into a mass, give the impression that they are not recognized. Thus, this respondent deplores the lack of recognition given him by his retailer, even though he has been going there for years. "*They've never sent me anything. I've had nothing from them. I've been going there for 14 years. I grew up in the neighborhood, I've never had a gift, or anything. Never. It's never happened*" (JP). Loyalty is perceived as a discourse masking the real intentions of companies with regard to their customers (44, 45). "*What is distressing about Yves Rocher is that both times I went there, the cashier [said], 'Do you want the card?' Come on! At a certain point, it gets annoying! Because the people don't know us. Ok, I get it! Their interest is not the customer's interest, it's: 'Do you want the card?' It's not: 'Are you one of our customers? How often do you use our products?', because look, this may be of interest to you*" (VNE).

Not only are the joining procedures viewed as impersonal, so too are their follow-ups. After filling out a membership form, some respondents experience solely the mechanical nature of the processing applied to them. The volume of unsolicited requests received from customer service departments after the acceptance of a loyalty card is, for some respondents, often a major reason for refusing to join. Pressure from e-mails, phone calls, and advertising through the mail is experienced as "*harassment*" (46-48). Some of them react by physically destroying this

material, such as "*cutting up the card*" (AA) or "*throwing the mail in the trash*" (JC). The suspected connection between joining a program and annoyances of this kind illustrate the constraints associated with relational marketing practices. Far from achieving their goal, they add to consumers' suspicions regarding influence devices and potentially amplify their resistance behavior (Friestad and Wright, 1994). "*Now I think of it, that's one of the reasons why I no longer take cards, because I've noticed that as soon as I give out my e-mail address, I get loads of junk mail*" (JC). Loyalty can only be legitimately built up through human relations. But the impersonal character of relations at the point of sale frequently invalidates the closeness that is expected from it. Unlike small stores with which it is possible to establish relations of trust, or even intimacy (Price and Arnould, 1999), large retailers are subject to particularly harsh criticism. Some respondents say that "*human relationship does not exist*" and that it is reduced to an "*organized, sequenced, computerized*" exchange (BCB), closer to industrial rationality than the relational dimension that the marketer claims to value. The eternal question "Do you have a loyalty card?", the fact that the salesperson always inserts a proposal into the exchange, illustrates for some respondents that the tools and devices are endowed with a «relational structure» (Marion, 2001, p. 8), and not the relationships themselves, which are often stripped of their human and disinterested dimensions (49). Other respondents detect the orchestration of a script intended to enroll them in loyalty programs. They know that the salesperson has a prepared scenario and a well-defined argument, as extract 50 illustrates. Many respondents also note that the role of mass retail sales staff is simply to sell, and not to advise (51). "*If I want to buy something – I obviously know in advance that I'm going to buy, I'm well informed – I go there, I buy it and I leave immediately*" (AD). Nevertheless, the fact that the sales staff do not have any leeway in the negotiation or are subject to rapid turnover requirements is also mentioned as evidence of the impossibility of ending up with a genuine loyalty approach. "*I'm not interested in developing a relationship of trust with a saleswoman who'll forget me if even if I buy a lot of stuff on that day*" (BE); "*That's another difference between a small store and mass retail. In the first, you can discuss things with the storekeeper. He can give you a dis-count, you can negotiate a price. Whereas the check-out person can't do this. Even if she wanted to, she couldn't. She has no room for maneuver*" (GI).

DISCUSSION, LIMITATIONS, IMPLICATIONS AND FUTURE RESEARCH

This exploratory research reveals the bases for the arguments of customers put in a situation of justifying their refusal to join and participate in loyalty programs (Boltanski and Thévenot, 2006). The model stemming from the analysis is of twofold interest. It decenters the analysis of loyalty programs in relation to the dominant logic of the relational paradigm and of market exchange viewed as self-evident (Blocker, Houston and Flint, 2012). It makes visible the range of motives rooted in other logics, whose forms the grammar provided by the model makes more recognizable in the coding (Jagd, 2011). Compared to previous studies, it goes beyond the contributions focused on exogenous characteristics of loyalty programs and those which simply make an inventory of grievances against relational strategies, revealing "economies of worth" from which the market convention is called into question (Boltanski and Thévenot, 2006). It shows that loyalty programs are rejected not so much for their intrinsic characteristics (Frisou and Yildiz, 2009) as for the internal contradictions that concern the coexistence of calculative, domestic and industrial logics, and the antagonisms that these have with other "worlds" – civic, renown and inspiration – which some consumers lay claim to. This fraction of consumers resistant to loyalty creation devices is not a representative sample of the population as a whole. The limitations of an exploratory qualitative approach thus rule out any wish to generalize the results. However, since it satisfies variance criteria in its composition, the sample allows a number of lessons to be drawn, from which our contributions stem, along with potential theoretical research and managerial implications.

Contributions and future theoretical research

First, revealing the various reasons for refusing to join or belong to loyalty programs invites us to deconstruct the apparent evidence of a purely calculative logic. While the majority of consumers adhere to this market convention, others do not subscribe to it. Second, the implicit trade-off of "rewards *versus* loyalty" requires introducing coherence between the discursive usage of a market register and domestic values on the one hand and between discourses and the industrial reality of customer contact management on the other. Our results show that loyalty programs are "composite" devices (Boltanski and Thévenot, 2006, p. 337), that is to say, framed by different worlds that may be interpreted in terms of incompatibilities. Although these authors consider that loyalty creation approaches are already a kind of compromise between the "market" and "domestic" worlds, we show that they also include in their material deployment an industrial dimension that is perceived negatively by our respondents. The hybrid aspect of these devices makes them fragile, easy to condemn and objects of controversy, through the very fact that they reveal potentially contradictory logics.

Third, this work opens up perspectives for the analysis of customers' characteristics in relation to their opinion of loyalty programs. Criticisms emanating from the "world of inspiration" confirm the importance of psychological reactance, already noted by Frisou and Yildiz (2009). The dichotomy between the transactional profile and the relational profile (Boulaire, 2003) may be perceived among people who, from the standpoint of the "domestic world", criticize as inappropriate the use of an affective register in market relationships. Our results also reveal other variables that shape their representations of the right way to act. Respondents who refer to the "world of renown" emphasize the lack of recognition they receive, for which their need to be unique (Tian, Bearden and Hunter, 2001), that is, the desire to discover "a difference relative to others that is achieved through the acquisition, utilization and disposition of products for the purpose of enhancing one's social and personal identity", could be a good predictor. For those who refer to the "civic world" and a collective conception of the common good, it would be appropriate to consider, for example, the level of "environmental awareness" characterizing their tendency to purchase the goods or services they perceive as having a positive impact on the environment or their desire to use their purchasing power to express their social concerns (Parguel, Benoît-Moreau and Larceneux, 2011). Finally, and more generally, it would be interesting to examine certain characteristics common to all these profiles. The cynicism characterizing the suspicion they share about "motives, faithfulness, and goodwill" of firms (Kanter and Wortzel, 1985, p. 6) and the skepticism embodied in the "tendency not to believe in the truthfulness of [companies'] messages" (Boyer, Albert and Valette-Florence, 2006), could be useful variables for characterizing these profiles. Their strong need for cognition also seems germane for understanding their tendency to explain situations (Cacioppo and Petty, 1982). Many transcripts reveal a high level of metacognition, indicating the considerable effort made by these respondents to find out about market influence mechanisms (Frisou and Yildiz, 2009). Following Friestad and Wright (1994), one line of research could therefore try to determine whether their negative perceptions of loyalty programs are liable to affect other assessments, particularly those they make about the quality of the firm's products or services. It would also be worthwhile examining whether these negative perceptions result in exit from conventional retail channels (Hirschman, 1970), in favor of alternative channels, such as the secondhand markets mentioned by several respondents. Lastly, consideration of these negative emotions constitutes another basic line of research for understanding what circumstances cause these consumers to leave or reject loyalty programs (Pez, 2008; Wagner, Hennig-Thurau and Rudolph, 2009).

Managerial implications

At the managerial level, the contributions of this research suggest various kinds of response on the part of companies. Since the criticisms mainly apply to large retailers, i.e., to the loyalty programs most frequently offered on the market, it is advisable to take them into account. Knowing what they are allows them to be better understood. Responding to them would require implementing a series of "compromises" (Boltanski and Thévenot, 2006), the benefits of which are uncertain and need to be evaluated.

Nothing says, indeed, that these profiles never join programs that they consider irrelevant or even contrary to their values. The most resistant of them in particular would not change their behavior until such time as the "worlds" or "orders of worth" on which they base their criticisms are taken into account in the company's discourse and practices. More radically still, some respondents want to have nothing to do with loyalty devices in which small independent stores are typically swallowed up. They remain primarily sensitive to a product, a service, a relationship, that is to say, to a basic promise in terms of quality, price and exchange, but not to a system that ties them down or offers rewards deemed to be of no consequence. The most opportunistic respondents are no less sensitive and intend continuing in their non-loyalty behavior. Any attempt to reduce their grievances and change their negative attitude would entail thinking about the following considerations.

i/ For self-service stores, it would be important to return to "straight talking", so as to break with what is seen as falling short of the values of the "domestic world". Although conscious of the financial advantages accruing to retailers from these devices, our respondents deplore the hijacking of a vocabulary – disinterestedness, gift, loyalty – that inherently belongs to the domestic world. Indeed, breaking the taboo around talking about money, as the BNP bank did in 1973 with the advertising slogan "Frankly speaking, your money interests us", would in our opinion be perceived as more consistent. Replacing terms such as "rewards", "gifts" and "bonuses" by "pay" or "compensation" would, for example, more clearly signal to customers that the company is remunerating their direct contribution to the company's sales. The fair treatment of customers would not only ensure greater transparency, but would also be an effective way to reassure the more cynical customers about the nature of the exchange.

ii/ For stores that have an in-store sales force, giving the customer recognition as a person would help close the gap between expectations and reality. A compromise between the "market" and "industrial" worlds and the "world of renown" should aim to enhance the quality of the customer's welcome. It seems essential in our view to be concerned as to how customers are treated, because only interactions that are relevant, appropriate and consistent with their expectations can maintain satisfactory relation-

ships in a market framework (Price and Arnould, 1999). These relationships must under no circumstances be standardized and guided by too obvious a profit motive. The question of the sales force monitoring and motivation system is central to this issue and to trade-offs between orientation by results against orientation by behavior (Oliver and Anderson, 1994) or through hybrid systems, whose problems of coherence have been underscored (Rouziès and Besson, 1998; Ahearne *et al.*, 2010). Maintaining spontaneous and flexible interactions with the customer also requires keeping an eye on the psychological characteristics of sales staff. The role of emotional intelligence, defined by Mayer and Salovey (1995) as the ability to process information relevant to the recognition, construction, and regulation of one's emotions and those of other people, is positively related to customer focus and the salesperson's performance (Rozell, Pettijohn and Parker, 2004). In fact, setting up effective customer relationship management is not only a matter of technical systems, but is also a strategic decision at an organizational level (Payne and Frow, 2005) and an intentional managerial orientation (Slater and Narver, 1995), which requires training and motivating staff so as to give meaning to the notion of recognition at the point of sale.

iii/ Respect the customer's freedom and promote non-interventionism ("*faire laissez-faire*", Cochoy, 2004, p. 16). A compromise with the "world of inspiration" should aim to recognize and accept the multiple loyalty of customers, especially the most opportunistic, limit the most obvious constraints, time pressures, cost and barriers to exit, regularly renew incentives so as to reduce the feeling of routine of loyalty programs, and take account of their sensitivity to disclosure of their personal data (Lancelot-Miltgen, 2007). A Vendor Relationship Management system (Searls, 2012) could give back consumers control over their information and allow them to choose for themselves the benefits they would like to have. Offering them the opportunity to have their own personal data center, which they would have the choice of selectively sharing with companies, would be a good way of overcoming the problems of intrusion alluded to by our respondents. Such a procedure would also limit the negative perception of the techniques through which they feel retailers try to influence them.

Furthermore, this research shows that, depending on the company's positioning, business and mission,

other logics can be mobilized to frame a loyalty program, such as those based on «local reach» arguments (Frisou, 2011). Their success stems in particular from a shift from the market logic currently put forward by the majority of firms, to other value propositions apart from rewards. Because respondents sensitive to a «civic» logic attach great importance to the meaning given to their consumption and to corporate ethics, joining programs based on community, social or environmental projects might make sense, if the arguments are sincere and the practices consistent. These recent initiatives support the idea that calculative considerations have the merit of attracting the majority of consumers, but these benefits are not the only ones that could be offered in the longer term.

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