

## Slovenia

### The majority of Slovenians possess retailers' loyalty cards

For some time now it has been possible to observe quite a battle for the consumers among Slovene retailers of everyday goods (FMCG). One of the weapons the retailers use in their campaign is the loyalty scheme, which has already "conquered" the Slovene consumers.

According to the most recent data from the GfK Focus on Loyalty Cards research, conducted in Slovenia in the spring, the 85% of Slovene consumers who are responsible for the purchases of everyday goods already possess at least one loyalty card from an FMCG retailer. On average, consumers possess 1.6 retailers' loyalty cards with 48% having one card, 42% two cards and 10% of consumers having three or more.

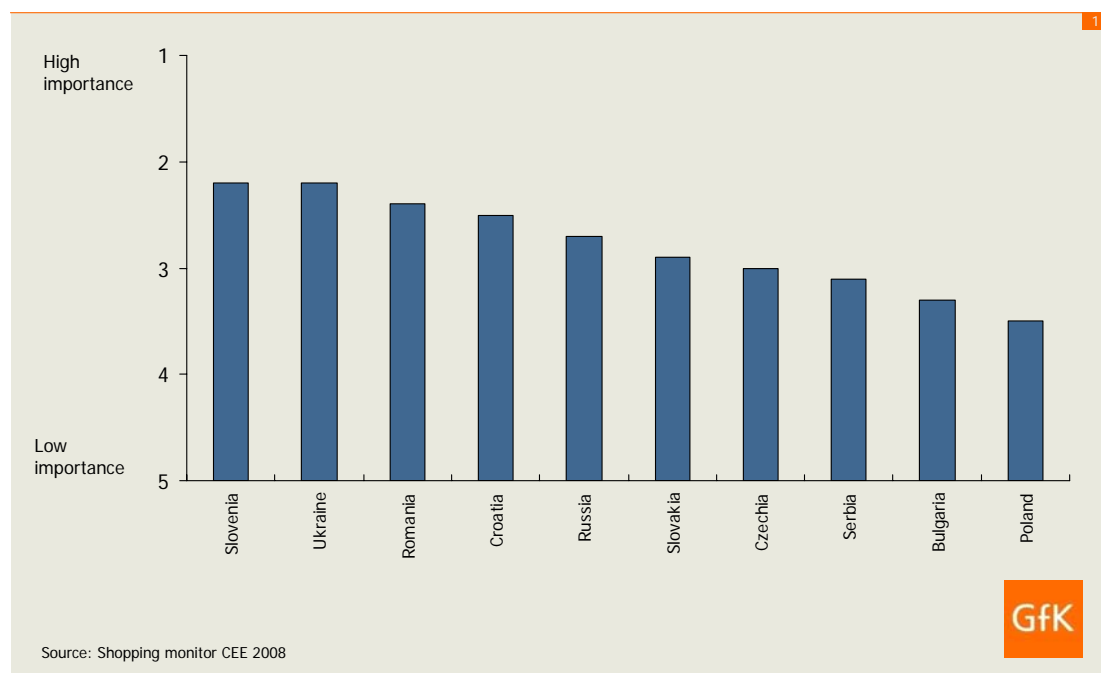
### Loyalty programs are important to Slovenians but ...

However, in general, the loyalty programs are at the bottom of the list in terms of importance for the factors considered when making purchases of everyday goods in the various stores. They achieve an average score of 2.2 for importance on a scale from 1 (very important) to 5 (not important at all). Higher on the list are, as is to be expected, the selection of (quality) products in a store, prices, proximity of a store etc. Nevertheless, if the importance of loyalty programs is compared to other countries in the CEE region we can safely say that Slovenians are among the ones who attach great importance to them.

GfK Slovenija

Majority of Slovenians own retailers' Loyalty cards

### Importance of loyalty schemes



The importance that Slovene consumers attach to the loyalty programs is mostly related to the store format where they spend most of their money in the purchase of everyday goods. The programs are most important to the shoppers who use hypermarkets, followed by the shoppers in supermarkets whilst the loyalty programs are relatively less important to the consumers who buy their everyday goods in superettes. The exceptions are the consumers who shop in discount stores who pay noticeably less attention to any retailer loyalty schemes. In this regard Slovenia is very different from other countries in the CEE region where, if discount stores are present, their customers pay a relatively high level of attention to the loyalty programs compared to those in other store formats. The lower prices in the discount stores are obviously of more importance to the Slovene shoppers than other benefits of loyalty schemes (which accumulate over a longer period).

### **Educated consumers have the most loyalty cards**

It is interesting to note that there are no significant differences between the consumers without loyalty cards and those with one or two cards. The main characteristic of non-card owners is that they mostly buy everyday goods from Spar/Interspar (to an above average extent), a logical consequence as Spar/Interspar is the only leading retailer in Slovenia with no loyalty scheme.

On the other hand, the owners of three or more loyalty cards also demonstrate an interesting characteristic: they include an above average share of consumers with higher and university education who have at least an average or higher income.

### **Slovenians like to participate in other loyalty programs too**

Slovene consumers also like to participate in other loyalty programs which are not associated with cards. The collection of points or loyalty stickers is the most commonly used approach among Slovene retailers: a certain number of points or stickers is accrued according to the value of the purchase and when enough points/stickers have been collected the consumer can choose to buy certain products (chosen from a predetermined selection) at a reduced price. Almost 80% of Slovene consumers have already participated in this.

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