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Client's Acceptability of Loyalty Cards in a Pawnshop

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Abstract:

This study examined how well loyalty cards are accepted at a pawnshop in terms of product, price, place, and promotion for the calendar year 2024. Using a descriptive research design, data was collected from 376 clients through a reliable and valid survey. Most clients were younger, female, married, and had lower income with many transactions. Overall, there was a very high acceptance of loyalty cards across all categories, although the "place" category scored the lowest. The study found no significant differences in acceptance levels based on age, gender, civil status and average family monthly income, except for some variations in the product category related to income and in the place and promotion categories based on age. Both single and married clients, as well as those with varying incomes, showed high acceptance levels. These findings suggest that marketing strategies should be developed to enhance the appeal of loyalty card offerings.

Keywords: Acceptability, clients, loyalty cards, pawnshop

Introduction:

Nature of the Problem

Pawnshops are essential for satisfying the various needs of their clientele because they provide products and services that are of great importance to the clients, such as loyalty cards. Loyalty programs have become more sophisticated and are now a crucial component of customer relationship management and marketing strategy to increase revenue growth for the business (De Jesus et al., 2021).

Significantly, loyalty cards are helpful for both clients and the pawnshop business. It helps establish a pawnshop brand by creating a stronger relationship with the clients and can increase client retention. It is like magic tickets for clients to avail of freebies, discounts, and access to deals. It typically accumulates points that can be used for various rewards such as discounts, free items, or cash back, which boost client happiness and make shopping more enjoyable (Caporaso, 2021).

Despite the abundance of research on customer happiness in the loyalty card program, there are also challenges regarding client perception of the benefits of the loyalty card. Some clients prefer to avoid avail because they are hesitant to share personal information due to concerns about privacy and data security. Some clients think their information will be used for data analytics or targeted marketing in today's data-conscious world. Furthermore, clients must know the existence of the loyalty card and its benefits. They might have had a negative experience, such as difficulty redeeming rewards or points or poor customer service. Moreover, insufficient marketing or communication programs can result in low participation and engagement rates.

With this, the researcher was motivated to conduct this study to understand the dynamics of loyalty card acceptability in the pawnshop industry more profoundly. The researcher wanted to go beyond surface-level metrics and explore what drives client loyalty. The goal was to gain insights that can lead to more personalized and impactful loyalty programs, ultimately enhancing customers' experience and building a more robust brand.

The researcher's passion for this research is fueled by a commitment to improve their connection with their clients. The researcher is excited to uncover insights that can drive positive change and contribute to building loyalty programs that are effective and genuinely meaningful to those they serve.

Current State of Knowledge

Price and quality of goods and services have been and remain dominant motivations in the client decision-making process for loyalty and shopping (Curtis et al., 2021). However, the new additional motivations that strongly impact a client's loyalty are good client service, easy and convenient purchasing, environment-friendly products, and a company that can be trusted with a good reputation. Therefore, when customers decide where to shop or stay loyal to a brand, they often think about two main things: price and quality. However, there are other important reasons, too. They care about getting good customer service, shopping quickly and conveniently, buying products that are good for the environment, and supporting companies they trust and respect. So, businesses must consider these factors to keep their clients happy and make repeat purchases.

According to Thai et al. (2020), client loyalty depends on two main key components, which are the positive and negative attitudes to a company's loyalty program and the company's brand, while the strength of customer loyalty to the brand depends on the strength of brand's loyalty toward. On this note, pawnshops must focus on building client loyalty through their loyalty program and brand. They should ensure that clients receive their loyalty program well and that they feel optimistic about it rather than seeing it as a hassle. They also need to build a strong brand that clients trust and feel loyal to, such as showing loyalty to clients through excellent service and support. When clients feel valued and appreciated, they are more likely to keep coming back and even recommend the pawnshop to others, which helps strengthen the brand's reputation and attract even more loyal clients. Individual acts directly or indirectly related to the endeavor to purchase and consume an essential item or service are defined as consumer purchasing decisions (Tjiptono, 2019).

Hasan (2020) believes that several parties are involved in purchasing decisions; the initiator is the first person to notice a need that has yet to be met and initiate proposing to buy a particular product. Second is the influencers, who often act as influencers and influence purchasing decisions because of their views, advice, or opinions. Third is the decider, who decides whether the product is purchased, what is purchased, how to buy it, and where it is purchased. Fourth, the buyers are the people who make the actual purchases, and last are the users who consume or use the purchased product. Every one of these functions is crucial to buying and utilizing a product. Every stage of the process, from identifying the need to using the product, features a key player in guaranteeing that the ideal product is selected and appreciated.

In the study of Sumague et al. (2022), clients' acceptability of loyalty cards in pawnshops, particularly in the context of marketing strategies in the Philippines, has received attention in the literature. Researchers have explored the significance of marketing tools in shaping clients' acceptability of loyalty cards in the Philippines. The use of social media marketing in developing advertising is cost-effective. Companies prefer to use social media platforms over traditional marketing tools because they are more cost effective than traditional marketing, which could also be considered time-consuming. Therefore, a marketing specialist needs to focus more on the timing and consistency of posts to grow a social media audience and maintain online engagements.

The product must be included as a marketing strategy, which is a crucial marketing element. In contrast, the product's benefits must significantly impact its quality, especially for Filipinos. To generate the best solutions, businesses must begin with clients' wants and comprehend them. Market acceptability is the degree of a product's demand and acceptance in a specific market. The acceptance of loyalty cards in the market is significantly influenced by the needs of clients who want a unique experience with exclusive offers and convenience in using loyalty cards. This is a result of the business's capacity to listen to clients' opinions and demands; as a result, meeting this customer's requirement can increase the product's marketability (Villanueva, 2022).

Some people make their purchasing decisions solely based on how much something costs. Price is the amount of money paid for goods or services. When shopping, individuals compare the prices of various brands to determine which one aligns best with their budget. Price significantly influences purchasing decisions. However, not everyone prioritizes cost; some focus more on the value a product provides (Cayaban et al., 2023). The acceptance of the products may be impacted by their availability, particularly in well-placed stores, which might increase client convenience. As an illustration, loyalty card products can increase sales in branches with significant client activity and volume, attracting potential clients with awareness and accessibility (Fernandez, 2024). Furthermore, (Espanto & Sigaya Jr., 2024) emphasized that market acceptability is about making a product people want and like. It is about knowing what clients need and like.

According to Alverez (2020), success in marketing a product depends on developing a sound program that addresses every action the company may take to generate demand for its goods and services and persuade the markets to purchase them. Product, pricing, place, and promotion are the four Ps that form the marketing strategy framework. To achieve a larger market share, enhanced caliber of goods and services, and content clients, one should use an effective marketing plan with the marketing mix serving as the tool while using such a method. Moreover, according to Campos (2021), pricing significantly impacts customers' purchasing decisions since it has psychological and financial ramifications. Factors must be considered to determine the best price for goods or services, including input costs, value-added benefits, product features, market conditions, target customer base, positioning strategy, revenue goals, and competitor offerings. This process is known as pricing strategy. Selecting the appropriate pricing plan is crucial since it can quickly and significantly increase a company's profitability.

Theoretical Underpinnings

This study is based on the Theory of Narrative Transportation, introduced by Green and Brock in 2017. This theory explores how storytelling affects people's thoughts and emotions. When people hear engaging stories, they become fully immersed in the narrative, feeling part of it and profoundly experiencing the story's events and emotions.
For loyalty card acceptance, this theory shows how powerful storytelling can shape how people view and respond to the product. By creating vivid stories that show loyalty cards' real-life benefits and relevance, pawn brokers can better capture audiences' attention and help them understand the product's value. These stories help communicate the advantages of loyalty cards to potential clients.

Green and Brock's theory also highlights how storytelling can change attitudes and build positive associations with loyalty cards. By tapping into clients' emotions, hopes, and fears and creating narratives that evoke empathy and trust, pawn brokers can make their products more appealing and overcome resistance. Authenticity and relatability are crucial. Authentic voices, testimonials, and culturally relevant stories make the message more credible and engaging.

Thus, the theory of Narrative Transportation provides a strong foundation for pawn brokers to use storytelling effectively. By crafting immersive and emotionally resonant stories, pawn brokers can better convey the value of loyalty cards, address consumer concerns, and encourage greater acceptance and adoption.

Objectives

The study aimed to determine the clients' level of acceptability of loyalty cards in the pawnshop industry in a province in Negros Island Region for the Second Quarter of the Calendar Year 2024 as a basis for a marketing plan. Specifically, the study sought to answer the following questions: 1) the level of clients' acceptability of loyalty cards in a pawnshop according to product, price, place and promotion; and 2) the significant difference in the level of clients' acceptability of loyalty cards when grouped and compared according to the abovementioned variables.

Methodology

This section presents the discussion of the research methodology used, the subjects and respondents of the study, the research instruments used, the validity and reliability of the instruments, the procedure for data gathering, and the statistical tools and procedure for data analysis.

Research Design

The study aimed to determine the clients' level of acceptability of loyalty cards in the pawnshop industry in a province in the Western Visayas Region for the second quarter of the calendar year 2024. Considering the nature of the data involved, the descriptive research design was used in this study. Descriptive research is valuable in providing facts on which scientific judgment may be based, providing essential knowledge about the nature of objects and persons and for closer observation into the practices, behavior, methods, and procedures, and playing a large part in the development of instruments for the measurement of many gathering instruments like questionnaires, tests, interviews, checklists, score cards, rating scales, and observation schedules, and formulating of policies in the local, national, or international level (Calmorin, 2016). This research focuses on an existing phenomenon, the acceptability of loyalty cards in the pawnshop industry; the researcher opted to use the descriptive research design because it simply gathers detailed factual information and describes the phenomenon being studied. Such a research design was the most appropriate for this study.

Study Respondents

The respondents for this study consisted of 376 pawnshop clients from 15,756 clients who engaged in business transactions with the pawnshop. These clients were from fourteen (14) towns and cities where the pawnshop branch operates. The researcher administered the questionnaire to various clients from these towns and cities over seven (7) days to gather data. The sampling method employed in this study is purposive sampling. Purposive sampling is a non-probability sampling technique in which researchers use their judgment to choose individuals from the population to be part of their study. This approach requires researchers to clearly understand their study's objectives to identify and recruit suitable participants accurately. Purposive sampling is employed when researchers aim to target a specific group of individuals, as all participants are chosen based on their alignment with particular criteria (Foley, 2018).

Instruments

The data-gathering instrument used in this study was a self-made survey questionnaire consisting of two (2) parts. Part 1 collected information related to the profile of the respondents, such as age, sex, civil status, average family monthly income, and the frequency of transactions. Part II determined the level of acceptability of loyalty cards in the pawnshop industry according to the following areas: product, price, place, and promotion. It consists of eight (8) line-item questions per area. The obtained scores for the level of acceptability of loyalty cards in the pawnshop industry were rated on a scale of 1-5, with five interpreted as Very High Level, four as High Level, 3 as Moderate Level, two as Low Level, and one as Very Low Level. The research instrument was subjected to validity (4.82-excellent) and reliability (0.972-excellent). All of them were interpreted as worthy and good; respectively.

Data Gathering Procedure

Quantitative data in this study was obtained through a survey questionnaire. According to Good, as cited by (Vega, 2015), a questionnaire is a list of planned, written questions related to a particular topic with a space to indicate the response to each question. In this study, the researcher asked permission from the proper authorities. When permission was granted, the researcher personally administered the instruments to target respondents. Moreover, the raw data were transformed into numerical code guided by a coding manual to determine the level of skills and degree of difficulties. The Statistical Package for Social Science (SPSS) software and Microsoft Excel were used to compute encoded data. Also, statistical tables were constructed based on the problems stated in this investigation.

Data Analysis and Statistical Treatment

Objective No. 1 used a descriptive-analytical scheme and mean to determine the level of acceptability of loyalty cards according to product, price, place, and promotion.

Objective No. 2 utilized a comparative analytical scheme and Mann-Whitney U Test to determine whether or not a significant difference exists in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables.

Ethical Consideration

Ethical considerations in research guide the use of purposive sampling, a form of non-probability sampling in which researchers rely on their judgment when choosing population members to participate in their study. This sampling method requires researchers to have prior knowledge about the purpose of their studies so that they can correctly select and approach eligible participants. Researchers use purposive sampling when they want to access a particular subset of people, as all study participants are chosen because they fit a specific profile (Foley, 2018): research designs and practices. Scientists and researchers must always adhere to a particular code of conduct when collecting data from people (P. Bhandari, 2022). Voluntary participation, Informed consent, confidentiality, and plagiarism were strictly considered. Study participants were not forced or pressured; they could withdraw at any time without giving any reason to cancel. The study participants were thoroughly informed about the purpose and nature of the study, including the benefits, risks, and consequences. The study participants were assured of the confidentially of all information relevant to their personal information or any form of identifying information relating to their person.

Results and Discussion

This section deals with the presentation, analysis and interpretation of data gathered to carry out the objectives of this study. All these were made possible by following certain appropriate procedures so as to give the exact data and solution to each specific problem.

Table 1
Level of Acceptability of Loyalty Cards in a Pawnshop in Product

Area		
A. On Product	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…		
1. offers rewards that are relevant to my pawnshop transactions.	4.61	Very High Level
2. provides exclusive offers or discounts on pawned items.	4.60	Very High Level
3. enhances my overall experience with personalized rewards.	4.63	Very High Level
4. includes features that make pawn transactions more convenient or efficient.	4.56	Very High Level
5. allows me to earn points or rewards for every transaction.	4.57	Very High Level
6. provides additional protection or insurance options for pawned items.	4.59	Very High Level
7. allows me to track my pawn transactions and history easily.	4.61	Very High Level
8. offers flexibility in redeeming rewards (e.g., cash, discounts, merchandise).	4.49	Very High Level
Overall Mean	**4.58**	**Very High Level**

Table 1 shows the level of acceptability of loyalty cards in a pawnshop product. The overall mean score is 4.58, which is interpreted as a very high level. The highest mean score of 4.63, also interpreted as a very high level, is for item

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no. 3: "enhances my overall experience with personalized rewards." The lowest mean score of 4.49, still interpreted as a very high level, is for item no. 8: "offers flexibility in how rewards can be redeemed (e.g., cash, discounts, merchandise)."

This result suggests that while customers recognize the importance of having options for redeeming rewards, this feature is less pivotal in influencing their overall satisfaction with the loyalty program. This reflects a broader trend in the pawnshop context, where customers prioritize immediate benefits and personalized experiences over the complexity of redemption processes. Customers feel that the core value of the loyalty program lies more in the rewards themselves and their relevance to pawn transactions rather than in the mechanics of how those rewards can be used.

Clients' feelings about a company's loyalty program and brand influence their loyalty. Essentially, if a brand shows strong loyalty to its customers, it often results in stronger customer loyalty. Over 70% of customers are likelier to recommend a brand with a solid loyalty program to others (Kim, 2022; Thai et al., 2020).

Table 2
Level of Client Acceptability of Loyalty Cards in a Pawnshop in Price

Area		
B. B. On Price	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…		
1. provides a percentage-based reward on transactions across all services.	4.60	Very High Level
2. that offers incremental discounts based on the frequency of transactions.	4.50	Very High Level
3. provides special promotions or discounts during specific times or seasons.	4.58	Very High Level
4. offers tiered rewards based on the total amount spent on any services.	4.50	Very High Level
5. provides cumulative rewards across different services.	4.58	Very High Level
6. provides benefits that can outweigh any membership fees required to obtain it.	4.54	Very High Level
7. offers reduced fees on money remittance services	4.62	Very High Level
8. provides a discount on pawnshop fees for pawning services.	4.56	Very High Level
Overall Mean	**4.56**	**Very High Level**

Table 2 shows the level of acceptability of loyalty cards in a pawnshop concerning price. The overall mean score is 4.56, which is interpreted as a very high level. The highest mean score of 4.62, also interpreted as a very high level, is for item no. 7: "offers reduced fees on money remittance services." The lowest mean score, still interpreted as a very high level, is 4.50 for item no. 2: "offers incremental discounts based on the frequency of transactions," and 4.50 for item no. 4: "offers tiered rewards based on the total amount spent on any services."

This result suggests that customers prefer straightforward, immediate rewards, such as reduced fees on specific services, over more complex discount structures. In the context of a pawnshop, where urgent needs often drive financial transactions, customers prioritize tangible, immediate benefits that enhance their experience. Therefore, while incremental and tiered discounts can add value, the loyalty program should focus on delivering clear, direct rewards that resonate more with customers' immediate financial considerations.

Some people make their purchasing decisions solely based on how much something costs. Price is simply the amount of money you pay for stuff you buy. So, when someone is shopping, they compare the prices of different brands to figure out which one fits their budget best. Price plays a significant role in helping people decide what to buy. However, only some people care so much about how much something costs but how valuable the product is for them (Cayaban et al., 2023).

Table 3
Level of Client Acceptability of Loyalty Cards in a Pawnshop in Place

Area		
C. On Place	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…		
1. can be conveniently used at multiple pawnshop locations.	4.56	Very High Level
2. integrates seamlessly with online pawn transactions and in-store visits.	4.51	Very High Level
3. allows me to earn rewards regardless of which branch or location I transact at.	4.47	High Level
4. offers unique benefits or rewards when I visit a pawnshop location frequently.	4.51	Very High Level
5. provides benefits that are accessible and easy to understand across all pawnshop locations.	4.55	Very High Level

6. integrates with mobile wallets or payment apps for convenient transactions.	4.55	Very High Level
7. provides benefits for using specific payment methods (e.g., direct debit, online payment).	4.53	Very High Level
8. provides priority access or express service lanes during busy times at pawnshop locations.	4.52	Very High Level
Overall Mean	**4.52**	**Very High Level**

Table 3 shows the level of acceptability of loyalty cards in a pawnshop concerning their place of use. The overall mean score is 4.52, which is interpreted as a very high level. The highest mean score of 4.56, also interpreted as a very high level, is for item no. 1: "can be conveniently used at multiple pawnshop locations." The lowest mean score, still interpreted as a very high level, is 4.47 for item no. 3: "allows me to earn rewards regardless of which branch or location I transact at."

This suggests that, while customers value the ability to earn rewards at different locations, this feature is less impactful than the convenience of using the loyalty card across multiple pawnshop branches. This reflects a preference for the straightforward usability of the loyalty program over the flexibility in earning rewards. In a pawnshop setting, where customers often seek quick and efficient transactions, the immediate convenience of using the loyalty card at various locations takes precedence over the ability to accumulate rewards across branches.

According to Echdar (2019), location selection is essential. It should make it easy for the clients to reach the place of the business with a parking lot, comfortable surrounding environment, accessibility or location that is easily reached using public transportation, and visibility, which means a location or store that can be seen clearly from typical visibility.

Table 4

Level of Client Acceptability of Loyalty Cards in a Pawnshop in Promotion

Area		
D. On Promotion	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…		
1. offers initial signup bonuses or incentives.	4.55	Very High Level
2. regularly communicates exclusive offers or promotions via email or SMS.	4.58	Very High Level
3. provides promotional discounts or bonus points during specific times of the year (e.g., holidays, special events).	4.58	Very High Level
4. rewards referrals or recommendations of the pawnshop to friends or family.	4.58	Very High Level
5. offers gamified experiences or challenges that enhance engagement and rewards.	4.56	Very High Level
6. offers anniversary bonuses or rewards for continued membership.	4.62	Very High Level
7. partners with local businesses to offer joint promotions or discounts.	4.60	Very High Level
8. offers digital badges or achievements for reaching milestones in pawn transactions.	4.59	Very High Level
Overall Mean	**4.58**	**Very High Level**

Table 4 shows the level of acceptability of loyalty cards in a pawnshop concerning promotion. The overall mean score is 4.58, which is interpreted as a very high level. The highest mean score of 4.62, also interpreted as a very high level, is for item no. 6: "offers anniversary bonuses or rewards for continued membership." The lowest mean score, still interpreted as a very high level, is 4.55 for item no. 1: "offers initial signup bonuses or incentives."

This result indicates that, while customers appreciate these bonuses, they are less influential in fostering long-term engagement than ongoing rewards such as anniversary bonuses. This suggests that initial incentives draw customers in, but sustaining their interest and loyalty over time relies more heavily on continued benefits and recognition of their loyalty. In a pawnshop environment, where customer relationships can be transactional, it is crucial to ensure that loyalty programs emphasize long-term rewards that reinforce ongoing engagement and satisfaction.

According to a study by Nurgiyantoro (2021), promotional strategies affect the individual's purchasing behavior. Social media marketing strategy and ads, sales promotions, and word of mouth help customers become aware of and interested in products.

Table 5

Level of Client Acceptability of Loyalty Cards in a Pawnshop in Product According to Frequency of Transactions

Categories	**Few**		**Many**	
A. On Product	**Mean**	**Interpretation**	**Mean**	**Interpretation**

As a pawnshop customer, I am willing to use a loyalty card if it…				
1. offers rewards that are relevant to my pawnshop transactions.	4.62	Very High Level	4.60	Very High Level
2. provides exclusive offers or discounts on pawned items.	4.64	Very High Level	4.57	Very High Level
3. enhances my overall experience with personalized rewards.	4.62	Very High Level	4.64	Very High Level
4. includes features that make pawn transactions more convenient or efficient.	4.57	Very High Level	4.56	Very High Level
5. allows me to earn points or rewards for every transaction.	4.56	Very High Level	4.58	Very High Level
6. provides additional protection or insurance options for pawned items.	4.60	Very High Level	4.59	Very High Level
7. allows me to track my pawn transactions and history easily.	4.65	Very High Level	4.58	Very High Level
8. offers flexibility in redeeming rewards (e.g., cash, discounts, merchandise).	4.47	High Level	4.50	Very High Level
Overall Mean	**4.59**	**Very High Level**	**4.58**	**Very High Level**

Table 5 shows the level of acceptability of loyalty cards in a pawnshop based on the frequency of transactions. The overall mean score for the few transactions group is 4.59, which is a very high level, while the overall mean score for the many transactions group is 4.58, which is also a very high level.

The highest mean score for the few transactions group is 4.65, interpreted as very high for item number 7: "allows me to track my pawn transactions and history easily." In contrast, the highest mean score for the many transactions group is 4.64, interpreted as very high, for item number 3: "enhances my overall experience with personalized rewards."

The lowest mean score for the few transactions group is 4.47, interpreted as a high level, for item number 8: "offers flexibility in how rewards can be redeemed (e.g., cash, discounts, merchandise)." Meanwhile, the lowest mean score for the many transactions group is 4.50, interpreted as very high, for the same item number 8: "offers flexibility in how rewards can be redeemed (e.g., cash, discounts, merchandise)."

This suggests that customers feel the current redemption options are too limited and do not meet their diverse needs. Infrequent users may prioritize straightforward rewards that offer immediate value, leading them to perceive the available redemption methods as insufficiently varied or appealing. Conversely, frequent customers likely expect more customizable options that align with their spending habits, indicating a disconnect between their expectations and the current offerings.

According to the study of Myftaraj and Trebicka (2023), Customers who used their loyalty cards more often showed stronger loyalty. Tailored benefits, especially discounts and point accumulation, played a significant role in enhancing customer satisfaction.

Table 6
Level of Client Acceptability of Loyalty Cards in a Pawnshop in Price According to Frequency of Transactions

Categories	**Few**		**Many**	
B. B. On Price	**Mean**	**Interpretation**	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…				
1. provides a percentage-based reward on transactions across all services.	4.65	Very High Level	4.57	Very High Level
2. that offers incremental discounts based on the frequency of transactions.	4.53	Very High Level	4.48	High Level
3. provides special promotions or discounts during specific times or seasons.	4.60	Very High Level	4.57	Very High Level
4. offers tiered rewards based on the total amount spent on any services.	4.55	Very High Level	4.47	High Level
5. provides cumulative rewards across different services.	4.64	Very High Level	4.54	Very High Level
6. provides benefits that can outweigh any membership fees required to obtain it.	4.62	Very High Level	4.49	Very High Level
7. offers reduced fees on money remittance services	4.68	Very High Level	4.58	Very High Level

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8. provides a discount on pawnshop fees for pawning services.	4.62	Very High Level	4.52	Very High Level
Overall Mean	**4.61**	**Very High Level**	**4.53**	**Very High Level**

Table 6 shows the level of acceptability of loyalty cards in a pawnshop based on transaction frequency. The overall mean score for the few groups is 4.61, indicating a very high level of acceptability, while the overall mean score for the many groups is 4.53, also interpreted as a very high level.

For item no, the highest mean score for the few groups is 4.68, interpreted as a very high level. 7: "offers reduced fees on money remittance services." In the many groups, the highest mean score is 4.58, which is also interpreted as a very high level for the same item.

The lowest mean score for the few groups is 4.53, interpreted as a very high level, for item no. 2: "offers incremental discounts based on the frequency of transactions." In the many groups, the lowest mean score is 4.47, interpreted as a high level, for item no. 4: "offers tiered rewards based on the total amount spent on any services."

The results imply that customers may find this feature insufficiently motivating or unclear. They might anticipate more substantial benefits directly rewarding their participation, reflecting a desire for clearer pathways to earn discounts. In the many transactions group, the lowest mean suggests that customers perceive the complexity of the tier structure as a barrier. They may feel that the rewards are not sufficiently appealing or achievable, which could diminish their motivation to increase spending or engagement with the loyalty program.

According to Smith and Johnson (2021), these loyalty card programs often offer clients a range of benefits, such as discounts, point accumulation, exclusive offers, personalized recommendations, and quicker checkout experiences. By providing these incentives, businesses can boost customer satisfaction and foster long-term loyalty.

Table 7
Level of Client Acceptability of Loyalty Cards in a Pawnshop in Place According to Frequency of Transactions

Categories	**Few**		**Many**	
C. On Place	**Mean**	**Interpretation**	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…				
1. can be conveniently used at multiple pawnshop locations.	4.57	Very High Level	4.56	Very High Level
2. integrates seamlessly with online pawn transactions and in-store visits.	4.55	Very High Level	4.47	High Level
3. allows me to earn rewards regardless of which branch or location I transact at.	4.53	Very High Level	4.42	High Level
4. offers unique benefits or rewards when I visit a pawnshop location frequently.	4.58	Very High Level	4.47	High Level
5. provides benefits that are accessible and easy to understand across all pawnshop locations.	4.62	Very High Level	4.50	Very High Level
6. integrates with mobile wallets or payment apps for convenient transactions.	4.60	Very High Level	4.51	Very High Level
7. provides benefits for using specific payment methods (e.g., direct debit, online payment).	4.58	Very High Level	4.51	Very High Level
8. provides priority access or express service lanes during busy times at pawnshop locations.	4.58	Very High Level	4.49	High Level
Overall Mean	**4.58**	**Very High Level**	**4.49**	**Very High Level**

Table 7 displays the level of acceptability of loyalty cards in a pawnshop based on the frequency of transactions. The overall mean score for the "few" group is 4.58, a very high level, while the overall mean score for the "many" group is 4.49, which is also a very high level.

For item no, the highest mean score for the "few" group is 4.62, interpreted as a very high level. 5: "provides benefits that are accessible and easy to understand across all pawnshop locations." In contrast, the highest mean score for the "many" group is 4.56, also interpreted as a very high level, for item no. 1: "can be conveniently used at multiple pawnshop locations."

For item no, the lowest mean score for the "few" group is 4.53, interpreted as a very high level. 3: "allows me to earn rewards regardless of which branch or location I transact at." The lowest mean score for the "many" group is

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4.42, interpreted as a high level, and for item no. 3: "allows me to earn rewards regardless of which branch or location I transact at."

This indicates a concern about the consistency of the rewards system across different branches. Infrequent customers may feel uncertain about whether they can reliably earn rewards. In contrast, frequent customers might experience frustration over perceived inconsistencies, which could discourage them from fully engaging with the loyalty program. This lack of confidence in the rewards structure suggests customers want a more unified and transparent system.

Brown and Smith (2020) found that customers who participated in a loyalty program visited the store more often and spent more than those who did not. This indicates that loyalty card programs can successfully promote repeat purchases and boost customer engagement.

Table 8
Level of Client Acceptability of Loyalty Cards in a Pawnshop in Promotion According to Frequency of Transactions

Categories	Few		Many	
D. On Promotion	**Mean**	**Interpretation**	**Mean**	**Interpretation**
As a pawnshop customer, I am willing to use a loyalty card if it…				
1. offers initial signup bonuses or incentives.	4.57	Very High Level	4.53	Very High Level
2. regularly communicates exclusive offers or promotions via email or SMS.	4.60	Very High Level	4.57	Very High Level
3. provides promotional discounts or bonus points during specific times of the year (e.g., holidays, special events).	4.64	Very High Level	4.55	Very High Level
4. rewards referrals or recommendations of the pawnshop to friends or family.	4.62	Very High Level	4.56	Very High Level
5. offers gamified experiences or challenges that enhance engagement and rewards.	4.58	Very High Level	4.55	Very High Level
6. offers anniversary bonuses or rewards for continued membership.	4.64	Very High Level	4.61	Very High Level
7. partners with local businesses to offer joint promotions or discounts.	4.70	Very High Level	4.54	Very High Level
8. offers digital badges or achievements for reaching milestones in pawn transactions.	4.62	Very High Level	4.58	Very High Level
Overall Mean	**4.62**	**Very High Level**	**4.56**	**Very High Level**

Table 8 displays the level of acceptability of loyalty cards in a pawnshop concerning promotions based on the frequency of transactions. The overall mean score for the "few" group is 4.62, which is a very high level, while the overall mean score for the "many" group is 4.46, which is also a very high level.

For item no, the highest mean score for the "few" group is 4.70, interpreted as a very high level; 7 "partners with local businesses to offer joint promotions or discounts." In contrast, the highest mean score for the "many" group is 4.61, also interpreted as a very high level, for item no. 6: "offers anniversary bonuses or rewards for continued membership."

For item no, the lowest mean score for the "few" group is 4.57, interpreted as a very high level. 1: "offers initial signup bonuses or incentives." Similarly, the lowest mean score for the "many" group is 4.53, also interpreted as a very high level, for the same item: "offers initial signup bonuses or incentives."

This indicates that customers may view these bonuses as inadequate or unappealing, failing to provide sufficient incentive for participation in the loyalty program. Infrequent users might feel that the signup bonuses do not justify their engagement. At the same time, frequent customers likely have higher expectations and perceive the initial incentives as lacking in value or clarity, which could hinder their willingness to embrace the program entirely.

Research by Anderson et al. (2018) highlighted the importance of tailoring loyalty card benefits to align with client's preferences and needs. Businesses can boost satisfaction and foster loyalty by customizing rewards and discounts using individual client data.

Table 9
Difference in the Level of Clients Acceptability of Loyalty Cards in a Pawnshop in Product when grouped and compared according to the abovementioned Variables

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Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	208	194.72	16177.500	0.210		Not Significant
	Older	168	180.79				
Sex	Male	120	193.46	14764.500	0.539		Not Significant
	Female	256	186.17				
Civil Status	Single	152	180.25	15770.000	0.219	0.05	Not Significant
	Married	224	194.10				
Average Family Monthly Income	Lower	200	201.02	15097.000	0.016		Significant
	Higher	176	174.28				
Frequency of Transactions	Few	146	190.22	16538.500	0.804		Not Significant
	Many	230	187.41				

Table 9 shows the difference in the level of acceptability of loyalty cards in a pawnshop product when grouped and compared according to the abovementioned variables. The study's results reveal that for age, the mean rank score for the younger category is 194.72, while for the older category, it is 180.79, with a p-value of 0.210, interpreted as insignificant.

For sex, the mean rank score for males is 193.46, compared to 186.17 for females, with a p-value of 0.539, interpreted as insignificant. Regarding civil status, single individuals have a mean rank score of 180.25. In contrast, married individuals have a mean rank score of 194.10, with both categories showing a p-value of 0.219, which is also interpreted as insignificant.

Regarding average family monthly income, the lower-income category has a mean rank score of 201.02. In contrast, the higher-income category scored 174.28, with a p-value of 0.016 interpreted as significant. For frequency of transactions, the few transactions category has a mean rank score of 190.22, compared to 187.41 for the many transactions category, with a p-value of 0.804, interpreted as insignificant.

The results indicate that age, sex, civil status, and frequency of transactions do not significantly influence the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is accepted. This suggests that lower-income individuals may find the loyalty card offerings more relevant or beneficial, possibly due to their focus on immediate rewards that align with their financial needs.

Conversely, the average family's monthly income significantly influences the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is rejected.

Table 10
Difference in the Level of Clients Acceptability of Loyalty Cards in a Pawnshop in Price when grouped and compared according to the abovementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	208	197.23	15657.000	0.077		Not Significant
	Older	168	177.70				
Sex	Male	120	182.76	14671.500	0.475		Not Significant
	Female	256	191.19				
Civil Status	Single	152	195.91	15898.000	0.267	0.05	Not Significant
	Married	224	183.47				
Average Family Monthly Income	Lower	200	194.65	16369.500	0.233		Not Significant
	Higher	176	181.51				
Frequency of Transactions	Few	146	200.46	15043.500	0.083		Not Significant
	Many	230	180.91				

Table 10 shows the difference in the level of acceptability of loyalty cards in a pawnshop price when grouped and compared according to the abovementioned variables.

The study's results reveal that for age, the mean rank score for the younger category is 197.23, while for the older category, it is 177.70, with a p-value of 0.077, interpreted as insignificant. For sex, the mean rank score for males is 182.76, compared to 191.19 for females, with a p-value of 0.475, interpreted as insignificant. Regarding civil status, single individuals have a mean rank score of 195.91. In contrast, married individuals have a mean rank score of 183.47, with both categories showing a p-value of 0.267, also interpreted as insignificant.

Regarding average family monthly income, the lower-income category has a mean rank score of 194.65. In contrast, the higher-income category scores 181.51, with a p-value of 0.233 interpreted as insignificant. For frequency of transactions, the few transactions category has a mean rank score of 200.46, compared to 180.91 for the many transactions category, with a p-value of 0.083, interpreted as insignificant.

The results indicate that age, sex, civil status, average family monthly income, and frequency of transactions do not significantly influence the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables.

Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is accepted. This suggests a consensus across groups regarding price-related acceptability.

Table 11

Difference in the Level of Clients Acceptability of Loyalty Cards in a Pawnshop in Place when grouped and compared according to the abovementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	208	200.31	15015.000	0.017		Significant
	Older	168	173.88				
Sex	Male	120	188.83	15321.000	0.968		Not Significant
	Female	256	188.35				
Civil Status	Single	152	184.00	16340.000	0.502	0.05	Not Significant
	Married	224	191.55				
Average Family Monthly Income	Lower	200	196.43	16015.000	0.126		Not Significant
	Higher	176	179.49				
Frequency of Transactions	Few	146	201.89	14835.500	0.053		Not Significant
	Many	230	180.00				

Table 11 shows the difference in the level of acceptability of loyalty cards in a pawnshop place when grouped and compared according to the abovementioned variables.

The study's results reveal that for age, the mean rank score for the younger category is 200.3, while for the older category, it is 173.88, with a p-value of 0.017, interpreted as significant. For sex, the mean rank score for males is 188.83, compared to 188.35 for females, with a p-value of 0.968, interpreted as insignificant. Regarding civil status, single individuals have a mean rank score of 184.00. In contrast, married individuals have a mean rank score of 191.55, with both categories showing a p-value of 0.502, also interpreted as insignificant.

Regarding average family monthly income, the lower-income category has a mean rank score of 196.43. In contrast, the higher-income category has a score of 179.49, with a p-value of 0.126, which is interpreted as insignificant. For frequency of transactions, the few transactions category has a mean rank score of 201.89, compared to 180.00 for the many transactions category, with a p-value of 0.053, which is interpreted as insignificant.

The results indicate that age significantly influences the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is rejected. This suggests that younger customers may value the convenience and accessibility of loyalty cards at multiple locations more than older customers.

Conversely, sex, civil status, average family monthly income, and frequency of transactions do not significantly influence the level of acceptability of loyalty cards in a pawnshop when compared across the specified variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is accepted.

Table 12

Difference in the Level of Clients Acceptability of Loyalty Cards in a Pawnshop in Promotion when grouped and compared according to the abovementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	*Sig. level*	Interpretation
Age	Younger	208	206.19	13791.500	0.000		Significant
	Older	168	166.59				
Sex	Male	120	190.13	15164.500	0.839		Not Significant
	Female	256	187.74				
Civil Status	Single	152	191.48	16570.500	0.653	0.05	Not Significant
	Married	224	186.48				
Average Family Monthly Income	Lower	200	198.61	15578.000	0.049		Significant
	Higher	176	177.01				
Frequency of Transactions	Few	146	196.75	15585.500	0.230		Not Significant
	Many	230	183.26				

Table 12 shows the difference in the level of acceptability of loyalty cards in a pawnshop in promotion when grouped and compared according to the abovementioned variables. The study results reveal that for age, the mean rank score for the younger category is 206.19, while for the older category, it is 166.59, with a p-value of 0.000, interpreted as significant. For sex, the mean rank score for males is 190.13, compared to 187.74 for females, with a p-value of 0.839, interpreted as insignificant. Regarding civil status, single individuals have a mean rank score of 191.48. In contrast, married individuals have a mean rank score of 186.48, with both categories showing a p-value of 0.653, which is also interpreted as insignificant. Regarding average family monthly income, the lower-income category has a mean rank score of 198.61. In contrast, the higher-income category has a score of 177.01, with a p-value of 0.049, interpreted as significant. For frequency of transactions, the few transactions category has a mean rank score of 196.75, compared to 183.26 for the many transactions category, with a p-value of 0.230, interpreted as insignificant.

The results indicate that age and average family monthly income significantly influence the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is rejected. This indicates that younger customers are more receptive to promotional aspects of loyalty cards. Conversely, sex, civil status, and frequency of transactions do not significantly influence the level of acceptability of loyalty cards in a pawnshop when grouped and compared according to the abovementioned variables. Therefore, the null hypothesis, which states that there is no significant difference in the level of acceptability of loyalty cards when grouped and compared according to the abovementioned variables, is accepted. This suggests that these factors are less relevant in shaping perceptions of promotional offerings within loyalty programs.

Conclusions:

The following were the conclusions of the study after which findings were formulated:

It was found that age influences the acceptability of loyalty cards in a pawnshop in place and promotion; therefore, it is essential to consider client convenience and familiarity with the pawnshop branches where the loyalty cards can be bought. Accessibility of the loyalty cards on various online platforms and in the pawnshop branches. Furthermore, product promotions should be straightforward to understand because clear communication about product benefits can build trust and engage clients with loyalty programs.

The results revealed that the average family's monthly income influences the acceptability of loyalty cards in a pawnshop in the area of promotion and product; therefore, it is essential that specific benefits, such as discounts and accumulating points specifically customized benefits, should be considered to help increase the acceptability of loyalty cards. However, the sex, civil status, and frequency of transactions did not influence the acceptability of purchasing loyalty cards.

The area of price, age, sex, average family monthly income, and transaction frequency do not influence loyalty card preferences.

Recommendations:

The study's conclusions and findings resulted in the formulation of the following action plan and suggestions for improvement.

In the product category, the Product Development Team should improve the flexibility of reward redemption options. Customers indicated lower acceptability for the ability to redeem rewards in various ways, so introducing more straightforward and more appealing options, such as cash, discounts, or merchandise, will enhance the overall attractiveness of the loyalty program.

For the price aspect, the Marketing and Pricing Team should simplify the rewards structure, focusing on straightforward and immediate benefits. Offering clear incremental rewards based on transaction frequency and spending levels will make it easier for customers to understand and take advantage of their rewards. Since age, sex, average family monthly income, and frequency of transactions do not significantly influence preferences, the loyalty program should be designed to appeal universally without complicating the discount structure.

In the place category, the IT and Operations Team should implement a unified tracking system to ensure customers can easily earn rewards at any branch. This system should consolidate transactions across locations, emphasizing convenience and encouraging loyalty card usage across different branches.
Lastly, in the promotion area, the Marketing Team should shift focus to emphasize long-term rewards, such as anniversary bonuses and exclusive offers for returning customers. Regular communication of these benefits through targeted marketing campaigns will help reinforce customer loyalty and engagement.

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