Understanding the Effects of Loyalty Program Relational Benefits, Emotion Elicitation, and Self-disclosure on Long-term Customer Relationship

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Keywords	Abstract.
	Loyalty program has served as an effective tool in maintaining long-term customer relationships. In this study, relational benefits (social, special treatment, and confidence benefits) were adopted to evaluate loyalty program benefits. Whether loyalty program benefits could facilitate emotional attachment and the sense of belongingness of the customers to the stores, as well as the effects of emotional attachment and sense of belongingness to self-disclosure intention and self-disclosure honesty, and finally to long-term customer relationships, would be examined. 810 valid questionnaires were collected. The analytical results of PLS-SEM indicated that loyalty program benefits could be measured by social, special treatment, and confidence benefits. Loyalty program benefits were also proved to positively affect emotional attachment and sense of belongingness, where the latter two were found to have significant positive effects on self-disclosure intention and honesty. Higher self-disclosure intention and honesty were found to affect long-term customer relationships positively. Theoretical and managerial implications were provided.

1. Introduction

Loyalty programs have been widely used in various industries to provide special treatment and member-limited services to attract customers, including service, and e-commerce (Stathopoulou and Balabanis, [51]; Kandampully et al. [29]), providing incentives for several companies launching joint loyalty programs with promotional cross-industry activities, such as cross-selling and cross-border collaborations. A loyalty program aims to establish a long-term relationship with loyal customers to obtain long-term financial performance and sustainable relationships. Past studies indicated that loyalty programs could increase customer loyalty in retailing and hotel industry (Stathopoulou

and Balabanis [51]; Lee et al. [32]). However, these studies have only focused on how loyalty programs attract customer repurchases and assist in developing relationships with stores. Therefore, understanding what factors make loyalty programs successful is worth discussing.

Maintaining good relationships with customers is an important aspect of customer relationship management (CRM). Loyalty programs are one of the essential marketing tools (Chang and Wong [8]), with the purpose to enhance customer's repurchasing behavior and develop loyalty to the stores. Most companies issue their member cards by collecting member information and providing special discounts to customers, such as a Taiwanese-based chain drugstore, Watsons, indicated that 80Currently, more and more companies attempt to use cross-industry cooperation with joint loyalty programs to explore the market to gain more customers.

This study focuses on a joint loyalty program without entry barriers that can be used in different industries, such as LINE POINT and HAPPY GO, which are the top two joint loyalty programs in Taiwan. The former has 50,000 offline channels and 2.6 million users with 2.8 billion points in 2017 (Line Corporation [33]), and the latter has over 30,000 offline channels and 9 million members with over 2 million points in 2017 (Business Next [6]). These statistics indicate that loyalty programs have become part of the everyday life of consumers.

Loyalty programs in different industries use different incentives to stimulate customer use of the program. A successful loyalty program must evoke an emotional connection to the program because the program builds on consumers' emotional attachment to the loyalty program (Hallberg [20]). Therefore, the customers will have a more relational connection, not just be content with repeat buying behavior. In this case, the loyalty program that customers have emotional attachment will maximize and better sustain the program's financial success. It may even assist the brand in becoming a leader in its industry, thus causing the customer to have a stronger intention to maintain the relationship with the company. Accordingly, the research questions led to this study include: what are the relational benefits that drive consumers to participate in loyalty programs? How can these benefits be used to elicit consumers' emotions and then allow consumers' disclosure and maintain a long-term relationship with the retailers engaging in loyalty programs?

To answer the above research questions, this study develops a conceptual model to analyze the above issues. Firstly, loyalty programs have typically been evaluated based on functional and monetary rewards rather than relational benefits (Tanford and Montgomery [52]). Meyer-Waarden [37] measured loyalty program performance through tangible benefits (e.g., monetary benefits, discounts, vouchers) and intangible benefits (e.g., preferential treatment, elevated sense of status, services). Also, Kang et al. [30] discussed how a loyalty program's financial benefits and social benefits directly enhanced customer loyalty to that program. The above studies mainly focused on how to attract consumers to use loyalty programs. Nevertheless, a loyalty program aims to develop long-term customer relationships both for the loyalty program and the retailers. Customers tend to develop relationship-based loyalty to a company only if the loyalty program is beneficial and develops favorable attitudes toward the program. Gwinner et al. [18] were

the first who developed a typology of relational benefits, including social benefits, special treatment benefits, and confidence benefits. Calvo-Porral [7] used relational benefits to construct customer loyalty in a large retailing environment. Yang et al. [60] also indicated that confidence benefits, special treatment benefits, and social benefits as the types of benefits resulting from transactional relationships between customers and companies. These benefits facilitate customer commitment and customer loyalty. Therefore, in this study, loyalty programs are examined based on relational benefits, including social benefits, special treatment benefits, and confidence benefits, by obtaining customers' feelings and discussing their long-term customer relationship engagement after participation in the loyalty program.

Secondly, after perceiving benefits, customers will develop an emotional attachment to the loyalty program provider. Emotional attachment is an essential key to maximizing programs, which, in this study, is long-term customer relationships, rather than simply increasing customer repurchasing intention (Hallberg [20]). When perceiving emotional attachment, customers will develop a more profound relational link and a sense of belongingness (Garrison et al. [15]), strengthening their relationship with the loyalty program. When customers perceive friendship with the staff and feel familiar with the company as a result of emotional attachment to the company, this will, in turn, lead to a willingness to share their personal information with the company.

Thirdly, customer willingness toward disclosure indicates they are more involved in the relationship with the shops. Individuals disclose themselves when they have an emotional attachment and a sense of belongingness (O'Loughlin et al. [39]). Such emotional attachment and a sense of belongingness will lead to customers' greater intention to disclose their information to the loyalty program companies and participate in the program. Customers become used to the loyalty program, and anxiety about using the loyalty program is reduced due to increased familiarity with the company and the loyalty program, leading to more likely to demonstrate willingness toward disclosure. Therefore, the more companies understand their customers, the easier it will be to maintain long-term customer relationships.

To summarize, this study points out several research gaps that are worth mentioning. Firstly, relational benefits have been used to research the online purchasing environment (Tsimonis et al. [56]). Loyalty programs involve different types of incentives, including relational benefits, financial benefits, commitment, and customer satisfaction, intending to attract customers to participate in the loyalty program (Hennig-Thurau et al. [21]). However, little research has focused on how relational benefits could be used to measure loyalty program benefits. Customer-perceived loyalty program benefits will stimulate repurchasing and result in more contact with the shop in order to receive long-term benefits. Nowadays, loyalty programs mainly involve monetary rewards intended to attract customers; however, the results of this effect are not always useful. Once other programs offer better monetary rewards, this will result in switching behavior to another program in order to obtain greater monetary rewards. Therefore, this study attempts to use relational benefits to examine whether relational benefits could be the key element leading to the success of a loyalty program.

Secondly, this study also evaluated emotional elicitation toward the loyalty program and the intention to disclose to the retailers in the loyalty program. To the best understanding of the authors, this phenomenon has not been discussed in any literature. Hudson [23] and Pedeliento et al. [42] have mainly discussed how emotional elicitation results in brand loyalty, and there has been little discussion on what factors are related to bringing about emotional attachment to a company. This study follows the path of perceiving relational benefits from the loyalty program, developing emotional attachment and a sense of belongingness, developing a willingness to disclose oneself to the retailers in the loyalty program, and finally maintaining a long-term customer relationship.

Thirdly, regarding self-disclosure intention and honesty, Bazarova and Choi [4] used the functional theory of self-disclosure and audience representation to build a model to identify what factors drive people to disclose on Social Network Sites (SNSs) context. Tsay-Vogel, Shanahan, and Signorielli [55] analyzed how Facebook use will affect users' perception of privacy on online and offline disclosure. These studies focused on the disclosure on SNSs and rarely discussed consumers' self-disclosure and honesty towards retailers engaging in loyalty programs. Thus, this study provides some insights to enrich the literature.

Based on the above discussions, the main objectives of this study are as follows:

(1) To examine that relational benefits (social benefits, special treatment benefits, and confidence benefits) can be used to evaluate the ability of a loyalty program to maintain long-term customer relationships.

(2) To measure the effects of relational benefits on customer emotional attachment and sense of belongingness.

(3) To examine whether emotion elicitation (emotional attachment and sense of belongingness) have a positive effect on customer disclosure intention and honesty.

2. Theoretical Background and Hypotheses Development

2.1. Loyalty program

Loyalty programs have become common in services and retail industries (Stathopoulou and Balabanis [51]). Dorotic et al. [11]) indicated that a retailer's loyalty program is an incentive program to reward customers continuously and encourage repeat business. Kang et al. [30] extended that a loyalty program is a system to reward and encourage consumers to maintain loyalty behavior through incentives. Since it might not be easy for a single retailer to set up its loyalty program, a multi-vendor loyalty program is established. Retailers from different sectors join together to share the implementation and management cost of that loyalty program to provide consumers who enroll in the program easily collect rewards across industries (Villacé-Molinero et al. [59]). As considerable evidence suggesting that loyalty programs are an effective relationship-marketing tool (Liu and Mattila [34]), the perspective of a multi-vendor program was adopted in this study, where loyalty program is defined as a joint incentive program provided by companies and retailers across various industries to reward customers and encourage

them to become loyal to the engaged retailers (Dorotic et al. [11]; Stathopoulou and Balabanis [51]; Villacé-Molinero et al. [59]).

2.2. Loyalty program benefits

Loyalty programs are designed to set purchasing targets where customers will receive certain benefits, thereby motivating them to increase purchases to reach those targets (Tanford and Montgomery [52]). The ultimate goal that the company would like to achieve is a long-term relationship with the customer to ensure long-term financial performance and sustainable development with a base of loyal customers. If customers perceived benefits from a loyalty program, it will directly increase their loyalty to the program (Kang et al. [30]).

Benefits retrieved from loyalty programs to stimulate consumer usage are in many forms, such as credits from retailers to allow consumers to use them in the future for purchasing other products (Eason et al. [12]). Gwinner et al. [18] mentioned relational benefits as those benefits retrieved from cultivating a long-term relationship with customers in service firms. Stathopoulou and Balabanis [51] also discuss loyalty program benefits from relational benefits, loyalty programs from the substantial reward perspective and focused on what benefits stimulate customer participation in a loyalty program. As Hallberg et al. [20] argued, retailers need to raise customers' emotional reactions to make a loyalty program successful. It can be done by building relationships with customers. Companies provide their customers with many forms of attractive offers to establish long-term relationships, including relational benefits. Thus, this study extends the idea of Gwinner et al. [18] and defines loyalty program benefits as benefits retrieved from cultivating a long-term relationship with customers through loyalty programs.

Gwinner et al. [18] developed a typology of relational benefits, including social, special treatment, and confidence. Yang et al. [60] also indicated that confidence benefits, special treatment benefits, and social benefits as the types of benefits resulting from transactional relationships between customers and companies. These benefits could facilitate customer commitment and customer loyalty through loyalty programs. Thus, this study proposes that loyalty program benefits can be measured by social, special treatment, and confidence benefit.

Social benefits, as Gwinner et al. [18] indicated, are a feeling of enjoying the relationship with the company of the salesperson, and mainly address the relationship itself, not the outcome of the interaction between the companies and customers. Social benefits refer to fraternization, familiarity, and personal recognition between customers and a company's staff that can even lead to friendships (Ruiz-Molina et al. [45]). Tsimonis et al. [56] defined social benefits as involving friendship, familiarity with employees, and personal recognition as does in the online consumption environment. Hennig-Thurau et al. [21] also pointed out that when social benefits increase, customer's commitment will increase simultaneously. Social benefits emerge across a wide range of services, including those associated with personal recognition by employees, familiarity, or friendship - all gained due to cultivating a relationship with the company.

This study defines social benefits as relationships between customers and sales in companies participating in loyalty programs (Gwinner et al. [18]; Tsimonis et al. [56]).

Through interactions, a customer-perceived friendship between the staff and the staff provides specific information to the company. For example, customers shopping in Top City Mall will use their Happy Go Card to gain points in Taiwan. At the same time, the sales can collect customer's purchase records, so that the sales will have more information about the customers and can, therefore, develop a relationship with them. Once the mall offers a discount related to the loyalty program, the sales will send a message to customers in order to stimulate their desire to purchase. The customers can purchase goods at a better price and also are made to feel that they are valuable to the company.

Special treatment benefits as Gwinner et al. [18] mentioned, are the benefits that customers who have already developed relationships with a service provider perceived additional services or preferred treatments that are not provided to regular customers. In other words, special treatment benefits occur when customers who have developed a relationship with the service provider get better deals, faster service, or more offers than other consumers. Such special treatment can be a structured (e.g., loyalty reward programs) or unstructured (e.g., an occasional price break or receiving special services) element of the service offering.

Special treatment benefits contain special offers for members, the ability to collect and redeem reward points, or social recognition where members receive better treatment than nonmembers (Schumann et al. [47]), enhancing customer loyalty in general and drive program loyalty in particular. If customers perceive substantial special treatment benefits, they build a strong bond with the loyalty program. Ruiz-Molina et al. [46] have examined the innovation impact of innovation on loyalty in retailing, where special treatment benefits were defined as special or preferential treatment benefits only available to certain customers considered special because of the relationship history. They defined special treatment benefits as faster service, price discounts, customized service that are provided by the company in the loyalty program and considered special to the customer (Ruiz-Molina et al. [46]). Thus, in this study, special treatment benefits are defined as customers receiving special treatments in the loyalty program, such as per-order, special discounts, and customized service, and the treatment is considered to be special to customers (Gwinner et al. [18]; Schumann et al. [47]; Yang et al. [60]).

Confidence benefits are similar to the concept of trust (Hennig-Thurau et al. [21]), indicating a constant development of the relationship between customers and an enterprise. Through this process, confidence benefits continue to grow. When customers feel confident about a company, they will gain benefits, reinforcing customer commitment and loyalty to the relationship with the company, and confidence benefits will positively affect the customers' commitment to their relationship with the company. Baloglu et al. [1] suggested that confidence benefits comprise low risk and trust. Long-term reciprocity enables customers to perceive low risk or feel less anxiety toward a service provider, thereby enhancing trust in the reliability and integrity of the provider and making accurate predictions regarding service experiences. If all variables are equal, customers will rely on confidence benefits when choosing an alternative service firm (Gwinner et al. [18]). Kang et al. [31]mentioned that users feel confidence and trust in the brand in

relationships with social network restaurant fan pages when they receive positive information. Moreover, feelings of trust also enhance users' psychological attachment to a company (Mattila and Wirtz 36).

In this study, confidence benefits are provided from both the company in the loyalty program and the loyalty program itself. Confidence benefits have to provide reductions in usage anxiety. A company with a loyalty program must provide the level of confidence necessary to make the customer trust the company by believing the company will provide stable products and services or that the company will offer reliable after-sales services. The loyalty program should be stable, easy to use, and have a low error rate, resulting in customer trust in the loyalty program and making them feel that their privacy and rights are protected. Confidence benefits are defined by Gwinner et al. [18] and Yang et al. [60] as feelings of reduced anxiety, trust, and confidence in the provider, which points to the customers' need for confidence in core services and relationship stability in the retailing industry.

Base on the discussion above, confidence benefits are defined as the ability of companies in the loyalty program to reduce customer anxiety and the stability of the program, such as low error rate of the loyalty program and easy to use loyalty program in the shop (Gwinner et al. [18]; Baloglu et al. [1]; Yang et al. [60]). For example, the Happy Go Program in Taiwan is a multichannel loyalty program. The more channels the loyalty programs can provide, the more confidence benefits the customer obtains by widely existing in the market. Customers can perceive its existence; thus, it can reduce customers' anxiety by frequent appearances and provide a stable image.

2.3. Emotional attachment

An emotional attachment was first discussed in attachment theory by Bowlby [5]. Previous studies on emotional attachment have proven that a person's desire to have a solid attachment to others is a basic human need. Researchers found evidence that customers can form emotional attachments to objects such as collectibles (Slater [50]), and brands (Park et al. [40]). Attachment is defined as the passionate, affect-laden bond between a person and a particular target (Bowlby [5]). Emotional attachment is proved to affect customer loyalty, word of mouth, and other behaviors, where psychological antecedents (e.g., trust, affection, comfort, and happiness) are key determinants in creating an emotional attachment (Hyun and Kim [25]). As a result, the consumer tends to engage in the psychological appropriation of future favorable experiences with the company's employees.

Thomson et al. [54] verified that emotional attachment depicts the degree of relationship customers have with a brand, where such a relationship affects their behavior and facilitates customer lifetime value and firm profitability. Likewise, Fedorikhin et al. [14] found that emotional effects influence their decision-making process much more than functional effects when consumers are making brand decisions. Theng So et al. [53] argued that a customer's emotional attachment is underpinned by brand love, brand affection, and brand connection. These characteristics of emotional attachment suggested that customers with a more substantial degree of emotional attachment are more likely to be committed to a brand and stay in a long-term relationship with the firm (Thomson

et al. [54]). Indeed, emotional attachment was found to be a better predictor of actual purchase, brand purchase share, and brand need than brand attitude (Park et al. [40]).

Hwang and Kandampully [24] mentioned customers feel strong emotional attachment when their needs are satisfied by certain branded products representing their self-concept and feelings of self-connection. Jang et al. [27] researched emotional attachment and loyalty in the context of a coffee shop. In this study, emotional attachment in this study is defined as customers having emotional bonds with the stores or shops involving in the loyalty program (Jang et al. [27]; Yuksel et al. [62]). Therefore, it is assumed that a customer having an emotional bond with a store/shop involved in a loyalty program will regard the shop/store as part of themselves. For example, if the store/shop is said by others to have a bad reputation, consumers will voice for the shop as if they are voicing for themselves.

2.4. Sense of belongingness

A sense of belongingness is related to positive mental health when it provides how one is integrated into a community such that one feels needed and valued and contributes to the community in return. Glass and Westmont [17] defined the sense of belongingness as the experience of personal involvement in a system or environment so that persons feel themselves to be an integral part of that system or environment. Shen [48] suggested that the more deeply users accumulate a sense of social belonging in the online community on social network sites (SNSs), the greater the likelihood that their long-term relationships with the online company will be preserved. Thus, a sense of belongingness in this study is defined as customers feel support and needed by the stores participating in the loyalty program (Baumeister and Leary [3]; Huang [22]; Glass and Westmont [17]). Also, customers can develop a sense of belongingness with the brand, establishing an emotional connection with the company in the loyalty program (Theng So et al. [53]). For example, customers feel they are needed by the store/shop and regard both the company and themselves to be integrated with the loyalty program. They feel that without them, the loyalty program will not be complete.

2.5. Self-disclosure intention and self-disclosure honesty

Self-disclosure intention Van Gool et al. [58] investigated SNS users' are prone to sharing personal information, share personal information, and consider that it is impossible not to share personal information with peers. In this research, after joining the loyalty program, companies will try to maintain this relationship with customers. Self-disclosure intention means that customers are willing to share their personal information with companies in the loyalty program, such as personal data or product usage habits. Through this information, companies will more deeply understand customers and will be able to provide customized products or services.

Shen [48] defined self-disclosure intention as the extent to which people are willing to share information about themselves with others on SNSs regardless of their level of familiarity, including verbally or implicitly revealing thoughts, feelings, and experiences. Liu et al. [35] defined self-disclosure intention as an individual's control and awareness

of self-disclosure in micro-blogging. In this study, self-disclosure intention is defined as customers' willingness to disclose personal information to both the company and the loyalty program with self-revealing awareness (Van Gool et al. [58]; Zhang et al. [63]). If customers perceive support and feel a sense of "oneness" with the loyalty program, they will be more willing to disclose their personal information, where these processes are directed toward a long-term customer relationship.

Self-disclosure honesty has been defined as the accuracy and credibility of information disclosed by students on Facebook (Gibbs et al. [16]; Zhang [64]). Huang [22] defined self-disclosure honesty as the accuracy of individuals' information about themselves on SNSs. Honesty means people provide accurate reflections of who they really are and that their feelings, emotions, and experiences always correspond to their self-perceptions (Posey et al. [44]). The way that SNS users trust other users is similar to the trust that customers trust staff from a store involving in a loyalty program; thus, the definition of self-disclosure honesty could be adopted in this research.

Customers perceive benefits and identify with the loyalty program and the company in a loyalty program. They are aware of the benefits they prefer and know that disclosing themselves honestly assists the company in providing precise marketing. For example, when customers participate in a specific company, the member profile asks them to fill in their birth date. The company will provide them with a present on their birthday, and they can go to the store to pick up a gift. By doing this, companies hope to maintain relationships from the repeating visits. Therefore, self-disclosure honesty is defined as the extent to which customers are willing to tell companies the accuracy of the personal message, contained product using experience, and service experience without fabricating the feelings (Liu et al. [35]; Zhang et al. [63]). It is assumed they will not fake feelings based on rewards and represent themselves accurately in messages to the company and the loyalty program.

2.6. Long-term customer relationship

Nyadzayo and Khajehzadeh [38] stated that a long-term customer relationship is a long-term attitude and a long-term behavioral pattern, which will be influenced by multiple shopping experiences over time and refer to a long-term customer relationship as a close relationship between a company and a customer that can last for a lifetime. When customers have a long-term customer relationship with a company, they can profit from the company differently. In addition, the benefits companies provide to customers to stimulate repeat purchase behavior also influence customer willingness to participate in the company's loyalty program and engage in a long-term relationship.

Stathopoulou and Balabanis [51] have used monetary rewards to enhance utilizing a loyalty program. In this study, the long-term customer relationship represents customer-perceived relational benefits based on the preferences that lead to emotional attachment, a sense of belongingness with the loyalty program, and willingness to disclose themselves to maintain the relationship with the loyalty program and the company. The behavior may include repurchasing, sharing positive information about the loyalty program with others, or having the intention to continuously use the loyalty program. Creating long-term customer relationships is the ultimate purpose of a loyalty program. Therefore,

long-term customer relationship is defined as the relationship between customers and companies in the loyalty program and customers willing to continue using the loyalty program in stores (Zineldin [65]; Van Doorn et al. [57]).

3. Conceptual Framework and Hypotheses

This study uses relational benefits to evaluate loyalty program benefits to determine success factors in maintaining customer relationships. The conceptual framework includes loyalty program relational benefits, adopting loyalty program benefits serve as a second-order formative construct with three first-order variables (social benefits, special treatment benefits, and confidence benefits). After perceiving benefits, customers will experience emotional elicitation, including emotional attachment and a sense of belongingness, with emotional attachment affecting sense of belongingness positively. Furthermore, emotional attachment and a sense of belongingness will affect self-disclosure intention and honesty. Finally, customers will engage in self-disclosure intention and honesty to establish a long-term customer relationship. The conceptual framework of this research is presented in Figure 1.
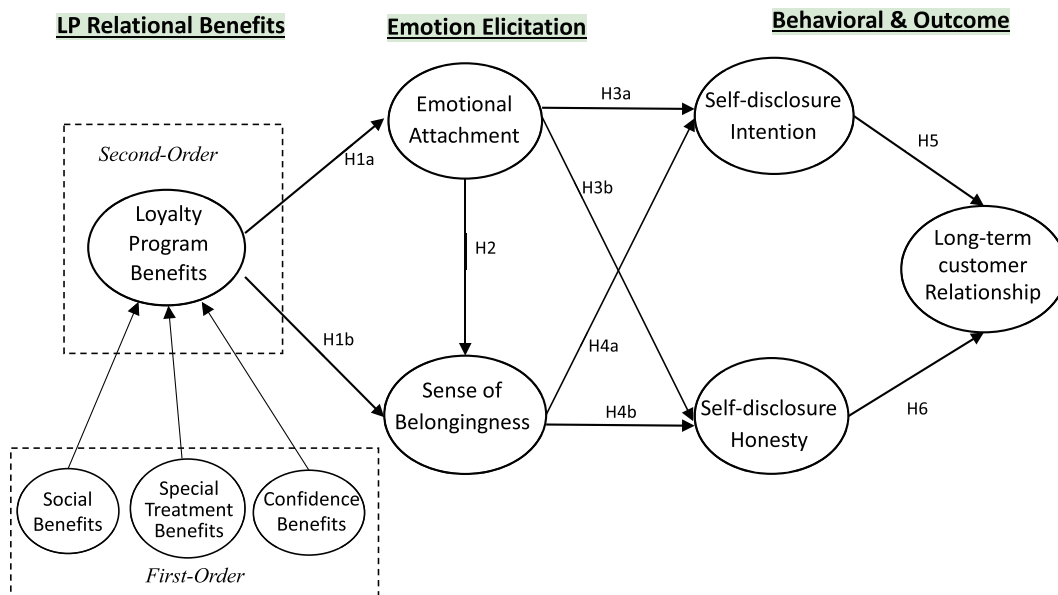

Figure 1: Research framework.

3.1. Loyalty program benefits, emotional attachment, and sense of belongingness

In the luxury industry, the more positively customers perceive corporate benefits comprising functional and relational benefits, the greater their emotional attachment (Theng So et al. [53]). Similarly, the loyalty program provides customers with special treatment and social benefits and thus makes customers feel they are important to the

company and that the company is willing to provide special services to them. As customers become more highly involved with the company, they are more likely to develop emotional attachment towards the company, to perceive a friendly relationship with the company staff in the loyalty program, feel the company values them, and to be willing to develop an emotional attachment with the company and the loyalty program.

The customer has an emotional bond with the loyalty program, regarding the loyalty program become part of their life (Jang et al. [27]). Through the social benefits provided by the loyalty program, the customer develops a friendship with the staff, considers the staff as their real friends, and is close to the loyalty program. Thus, the social benefits have a positive effect on emotional attachment. Furthermore, customers are expected to support a relationship with brands that are more affirmatively embedded in their minds (Theng So et al. [53]). Jang et al. [27] proved that a company's behavior significantly influences consumer store attachment in a green consciousness context, where customers expected the company to have a higher degree of green consciousness. Once the company engaged in eco-friendly behavior and provided eco-friendly products to customers, the customers were satisfied because the company meets their expectations related to being eco-friendly. Consumers tend to experience strong emotional attachment when they can meet their needs with certain branded products representing their self-concepts and feelings of self-connection (Hwang and Kandampully [24]). Hyun and Kim [25] indicated that in the relationship between sales personnel and customers, customers value responses from the sales personnel, including their emotional responses. When customers and sales personnel have exemplary interaction, this will increase their attachment to the company. Therefore, H1a is proposed as follows:

H1a. *Loyalty program benefits have a positive effect on emotional attachment.*

A sense of belongingness is based on the social exchange theory, where individuals' identification with other members within a community (Bagozzi and Dholakia [2]). Members establish social identity based on the degree to which they feel a sense of belongingness to the community as well as the degree to which they gain benefits from social interaction (Bagozzi and Dholakia [2]). Kang et al. [31] proved that relational benefits positively affect customer participation and belongingness in online communities. A sense of belongingness represents the customer feeling supported by the loyalty program while having interaction with the loyalty program (Huang [22]). Special treatment benefits make customers feel special, important to the loyalty program, while the customers perceived the loyalty program having intention to maintain a close relationship with them and valued them.

The loyalty program made an effort to satisfy the customers will make customers feel supported and comfortable when they interact with the loyalty program. These represent that customers have a sense of belongingness through the special treatment of the loyalty program benefits. In the loyalty program, sales personnel provide social benefits by caring about customers and engaging in friendly interactions. Customers interact with companies and engage in relationships with company employees. When customers feel supported by the salesperson and the company in the loyalty program, based on the social benefits derived from the salesperson, the customer will develop a sense of belongingness with the company. Therefore, H1b is proposed as follows:

H1b. *Loyalty program benefits have a positive effect on sense of belongingness.*

3.2. Emotional attachment and sense of belongingness

Yildiz [61] proved that emotional attachment has a positive effect on sense of belongingness, indicating that belongingness is a stronger identification to a company and a loyalty program. Emotional attachment is a connection between the customer-company relation. For example, if a customer demonstrates an eco-friendly lifestyle, a loyalty program exhibiting eco-friendly behavior will make the customer in the loyalty program have an idea of the loyalty program's behavior. Suppose this behavior is similar to the customer's daily behavioral pattern; in that case, the customer will regard the loyalty program as sharing the same values and will, in turn, gain a sense of oneness with the company and its loyalty program. This process leads to an emotional attachment and further causes the customer to regard the loyalty program as sharing similar opinions about the environment, which gives the customer a sense of belongingness to the loyalty program. Thus reinforcing the emotional attachment and increasing the sense of belongingness to the company. Accordingly, this study posits that:

H2. *Emotional attachment has a positive effect on sense of belongingness.*

3.3. Emotional attachment, self-disclosure intention, and self-disclosure honesty

Adults with higher attachment intention levels exhibit a higher tendency to share their information with others (Garrison et al. [15]). Also, Liu et al. [35] mentioned that users perceived convenience as an emotional attachment with others, where convenience encouraged users to have more attachment with other users on the micro-blog, leading to a higher willingness to disclose themselves to others. The tendency toward disclosure, including self-disclosure intention and honesty, was that users were willing to disclose themselves and want to reveal themselves to others to connect with them (Liu et al. [35]).

Customer-perceived emotional attachment will lead to a greater tendency toward disclosure to others in this study. Garrison et al. [15] assumed that the more emotional attachment individuals perceive, the more likely they disclose to others. Providing customers feel that they attach to the loyalty program, they might want to participate in its activities and contribute to it. By self-disclosure intention and honesty, customers could contribute to the loyalty program on the personal information to enable loyalty programs and companies to improve their services and product provisions, creating a reciprocity relationship. Since consumer behavior is often derived from emotions and intuitions (Pawle and Cooper [41]), a higher emotional attachment might lead the customers to have more self-disclosure intention and honesty. Thus, this study posits that:

H3. *Emotional attachment has a positive effect on (a) self-disclosure intention, and (b) self-disclosure honesty.*

3.4. Sense of belongingness, self-disclosure intention, and self-disclosure honesty

Shen [48] has proved that users are willing to disclose themselves to the virtual online community, where they share experiences with others, each having a sense of

belongingness to its members. They are thus willing to self-disclose, talk about their common habit, provide product usage experiences, and reveal other true feelings with this virtual community (Shen [48]). In the disclosure process, comprising content disclosure intention and honesty, users in the online community know they are self-revealing and are willing to disclose honestly. Davis [10] suggested that a sense of belongingness positively affects self-disclosure on SNSs in teenagers.

In this study, customers perceiving a sense of belongingness to the loyalty program feel they have a sense of oneness with the loyalty program. Individuals will have a sense of belonging to a society they recognize and prefer and are willing to disclose themselves to the community they belong to. In such a society, individuals will rely on the community and disclose themselves. When they feel supported, they will highly likely disclose themselves and describe the problem they encountered honestly. Applying this notion to this study, customers and the loyalty program share a sense of oneness when the loyalty program provides benefits the customer prefers. Thus, if the loyalty program asks these customers to disclose information, they will likely disclose this information to the loyalty program honestly due to a possible reciprocity relationship. When customers feel supported or needed by the stores and the loyalty program, they might regard that it will not be complete without them. Therefore, H4 is proposed as follows:

H4. *Sense of belongingness has a positive effect on* (a) *self-disclosure intention, and* (b) *self-disclosure honesty.*

3.5. Self-disclosure intention, self-disclosure honesty, long-term customer relationship

Ellison et al. [13] investigated the relationship between the number of actual friends and user engagement in relationship maintenance activities. Huang [22] mentioned that self-disclosure intention had a positive impact on continued using intention on SNS. The maintenance of such usage behavior is similar to the long-term relationship in this study. That is, the self-disclosure intention might have a positive effect on long-term customer relationships.

Posey et al. [44] indicated that self-disclosure intention is positively affected by social benefits. Long-term customer engagement is based on perceived loyalty program benefits. Therefore, customers will engage in self-disclosure based on perceptions of loyalty program benefits. For example, a loyalty program might provide extra services or discounts to the loyalty program holders. Before entitling the discounts or services, they might ask the customers to disclose their personal information. If the customers would like to redeem these discounts, they are required to do so; in this case, it might stimulate them to provide more information, which will, in turn, assist companies involved in the loyalty program to obtain more customers' information conducting precise marketing. With this process going on, it might help the loyalty programs build a long-term relationship with the more customers disclose, the more information they could receive. This could lead to the loyalty program providing more customized services to the customers and enhancing the long-term customer relationships. Therefore, H5 is proposed as follows:

H5. *Self-disclosure intention has a positive effect on long-term customer relationships.*

Literature has proved that self-disclosure honesty positively affects attraction toward a long-term customer relationship (Jacobs et al. [26]). Therefore, customers who are willing to self-disclose honestly indicate a positive relationship with the company and are eager to maintain a long-term customer relationship. In this study, the ultimate purpose of the loyalty program is to create an environment in which customers perceive benefits, and the loyalty program and the company can access precise customer information. Therefore, loyalty program benefits make customers more willing to engage in honest disclosure and lead customers to maintain long-term customer relationships. After purchasing, the company may send messages to provide product news or coupons to maintain the relationship. Customers who disclose information honestly are highly likely to maintain a long-term customer relationship. Thus, H6 is proposed as follows:

H6. *Self-disclosure honesty has a positive effect on long-term customer relationships.*

4. Methods and Results

Customers who have engaged in a loyalty program are chosen to be the respondents for this study. All the definitions and variables are adopted from previous studies and modified according to the study's context. The definition of each variable, hypothesis, and reference show in Table 1.

The questionnaire was divided into three sections. Firstly, several background questions are provided to investigate customers' use of loyalty programs. Secondly, the main questionnaire was developed according to previous studies and modified according to the study's context. A reversed item was included to avoid common method bias. Finally, respondents are required to provide demographic information. A pilot test was conducted using an online questionnaire to ensure the measurement scales' delicacy and check for uncertain questions. A seven-point Likert scale was adopted.

A total of 133 valid questionnaires were collected through SNSs. The Cronbach's alpha values were from .814 to .903. Item-to-total values were from .480 to.841, where only two items were below .50. Thus, these two items were revised.

892 questionnaires were collected through SNSs in the formal survey; however, 82 of them were invalid due to the time that respondents spent on answering were too short and did not pass the reverse item. Approximately half of the respondents were male (55%), and the others were female (45%). Most of the respondents were from 20 to 29 years old, accounting for 75.6%; respondents who were 30 to 39 years old or under 19 years old, respectively, composed of 13.2% and 6.7%. The majority of the respondents have used LINE POINTS (52.7%), HAPPY GO (20.5%), and OPEN POINT (13.1%). Of the frequency in using these programs, respondents tended to use them more than one time a week (43.6%), and they had recently used one of them within a week (42.2%).

The mean value ranging from 3.41 to 5.75, the standard deviation from .943 to 1.649, and the interval of item-to-total is from .550 to .827 ($> .50$), which represents high internal consistency and reliability. The factor loadings of all items ranged from .715 to .921, and the values of all factor loadings were significant at t-value > 1.96. The results of the Cronbach's alpha, composite reliability, and average variance extracted are varied from .836 to .928, .902 to .945, and .650 to .784, respectively (Table 2).

Table 1: Summary of overall construct and hypotheses.

Construct	Description of This Study	Citations	Item
Social Benefits	Developed a relationship with a particular provider, shop in the loyalty program, to receive the benefits through this relationship, such as friendship, familiar with the sales person. Customer feel enjoying in the relationship.	Gwinner et al. [18], Tsimonis et al. [56], Yang et al. [60]	5
Special Treatment Benefits	Through the loyalty program, customers can receive special treatment which haven't in the loyalty program can received, such as per-order, special discount, customize service. And the treatment is considered to be special to customers.	Gwinner et al. [18], Schumann et al. [47], Yang et al. [60]	5
Confidence Benefits	The ability company in the loyalty program to reduce customer anxiety and the stability of the loyalty program, such as low error rate of the loyalty program, easy to use loyalty program in the shop.	Gwinner et al. [18], Yang et al. [60], Baloglu et al. [1]	5
Emotional Attachment	Emotional attachment as customer having emotional bond with the store/shop which involve in the loyalty program.	Jang et al. [27]; Yuksel et al. [62]	5
Sense of Belongingness	Customer feels support by the store participate in the loyalty program. Customer feels needed by the shop. Customer regard the loyalty program is part of them.	Baumeister and Leary [3]; Glass and Westmont [17]	3
Self-disclosure Intention	Customer willing to disclose personal information to both company and the loyalty program meanwhile the customer is aware of self-revealing.	Zhang [64]; Van Gool et al. [58]	3
Self-disclosure Honesty	The extent to which customers willing to tell companies accuracy of the personal message, contained product using experience, service experience without fabricate the feelings.	Zhang [64]; Liu et al. [35]	3
Long-term Customer Relationship	The relationship between customer and companies in the loyalty program and customers willing to continuously using the loyalty program in stores.	Habibi et al. [19]	5

For discriminant validity, the diagonal numbers were the square root of AVE. All these values are larger than the construct's correlation with other constructs, indicating high discriminative validity among all variables. As for common method variance (CMV), a prevention measure was used to ensure the questionnaire was anonymous and equipped with a reverse item. Harman's one-factor test and exploratory factor analysis (EFA) were conducted to test CMV. The first factor could explain 40.932 ($< 50\%$) of the variance, which revealed that CMV was not a major concern.

Smart PLS-SEM was adopted to examine hypotheses. With regard to the second-order formative constructs, variance inflation factors (VIFs) to examine multicollinearity. The VIF values for all three second-order constructs were 1.542, 1.585, and 1.191, re-

Table 2: Result of Convergent Validity, Reliability Analysis, and Discriminant Analysis.

Var.	M	S.D.	Alpha	CR	AVE	SB	STB	CB	EA	SOB	SDI	SDH	LCR
SB	4.075	1.257	.896	.924	.710	$.842^a$							
STB	4.720	1.067	.865	.903	.650	.578	$.806^a$						
CB	5.263	0.885	.886	.918	.692	.337	.371	$.832^a$					
EA	5.025	0.893	.870	.911	.674	.527	.530	.640	$.832^a$				
SOB	4.540	1.185	.859	.916	.784	.704	.560	.425	.657	$.886^a$			
SDI	4.658	1.139	.836	.902	.754	.556	.485	.409	.607	.655	$.869^a$		
SDH	4.984	1.022	.894	.929	.765	.428	.453	.430	.572	.532	.700	$.875^a$	
LCR	5.611	0.868	.928	.945	.776	.287	.370	.595	.627	.386	.446	.525	$.881^a$

spectively, which all met the required standard, suggesting that multicollinearity is not a concern. Furthermore, the weight of the loyalty program benefits were .499, .562, and .372, which are all over the standard value 2. The results of the SEM path analysis are shown in Figure 2. Table 3 shows the results of the PLS-SEM. H1a and H1b confirm that loyalty program benefits positively affect emotional attachment ($\beta = .0713$, $t = 35.736$) and sense of belongingness ($\beta = .520$, $t = 14.132$). H2 confirms that emotional attachment positively affects sense of belongingness ($\beta = .286$, $t = 7.184$), so the hypothesis is supported. The results of H3 revealed that self-disclosure intention ($\beta = .311$, $t = 6.887$) and self-disclosure honesty ($\beta = .404$, $t = 9.115$) were proved to be affected by emotional attachment. H4a and H4b revealed that self-disclosure intention ($\beta = .451$, $t = 9.976$) and self-disclosure honesty ($\beta = .255$, $t = 5.214$) were proved to be affected by sense of belongingness. H5 ($\beta = .153$, $t = 3.391$) confirms that self-disclosure intention has a positive effect on long-term customer relationships. The consequence of H6 ($\beta = .418$, $t = 8.808$) shows that a long-term customer relationship was proved to be affected by self-disclosure honesty. Therefore, all of the hypotheses were proved to be supported.

Table 3: Result of SEM-PLS Structural Model.

Hypotheses	Std. Coeff.	t-value	Results
H1a Loyalty Program Benefits → Emotional Attachment	.713***	35.736	Supported
H1b Loyalty Program Benefits →Sense of Belongingness	.520***	14.312	Supported
H2 Emotional Attachment → Sense of Belongingness	.286***	7.184	Supported
H3a Emotional Attachment → Self-disclosure Intention	.311***	6.887	Supported
H3b Emotional Attachment → Self-disclosure Honesty	.404***	9.115	Supported
H4a Sense of Belongingness → Self-disclosure Intention	.451***	9.976	Supported
H4b Sense of Belongingness → Self-disclosure Honesty	.255***	5.214	Supported
H5 Self-disclosure Intention → Long-term Customer Relationship	.153**	3.391	Supported
H6 Self-disclosure Honesty → Long-term Customer Relationship	.418***	8.808	Supported

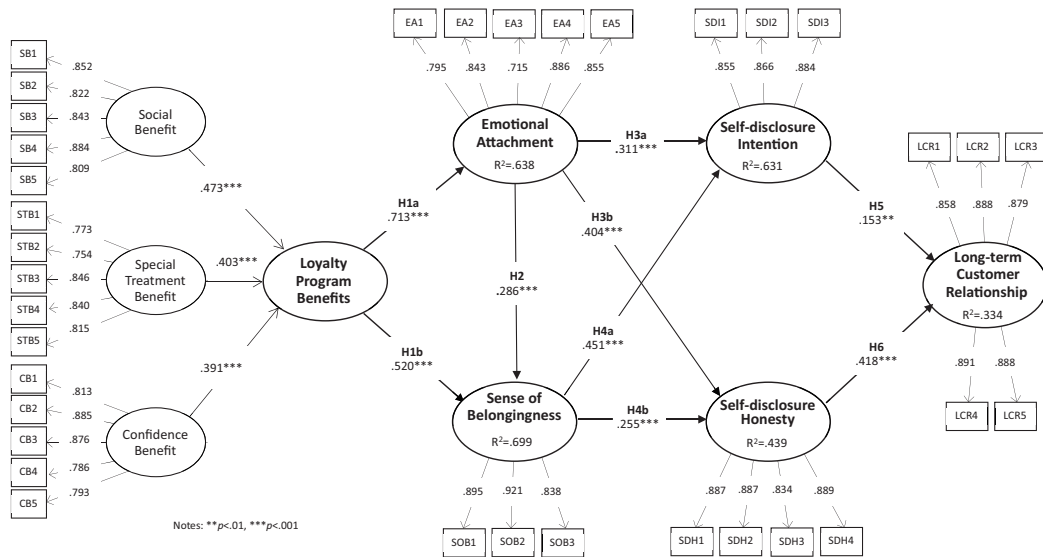Notes: $*p < .05$, $**p < .01$, $***p < .001$.

Figure 2: SEM-PLS Path Result of Main Effects.

5. Conclusions and Recommendations

5.1. Discussion

Loyalty Program, Emotional Attachment, and Sense of Belongingness (*H1*)

This study viewed that loyalty program benefits could be measured by social, special treatment, and confidence. Loyalty program benefits could positively affect emotional attachment and sense of belongingness. Analytical results indicated that H1a and H1b were supported and consistent with previous research (So et al. [49]; Kang et al. [30]). For H1a, when a company in a loyalty program provides benefits, such as special treatment to customers or making customers feel valued by the company, these will increase a customer's emotional attachment and ensure relational and emotional connections with the company. The greater the loyalty program benefits are, the more emotional attachment to the loyalty program will be, such as the friendship a customer perceives from the store staff will increase the customer's emotional attachment.

As for H1b, when companies offer customized service and social benefits to develop a friendship between the salesperson and customer, it will make the customers feel they are important, and further develop a strong connection with the company, allowing customers to feel a sense of "oneness" with the companies and the loyalty program. An example is the VIP treatment a company in a loyalty program provides to the customer. Hence, the customer recognizes that the company values him/her, making the customer feel a sense of oneness with the company and the loyalty program. The sense of belongingness is

increased in the customer's mind and comes from the stronger loyalty program benefits he or she perceives.

Emotional Attachment and Sense of Belongingness (*H2*)

H2 was supported and consistent with the previous research (Jepson and Sharpley [28]), claiming that sense of belongingness would be affected by emotional attachment. Customers with emotional attachment to a company and its loyalty program are based on the relationship and emotional bonds with the companies salesperson. When customers develop an emotional attachment to the salesperson, they will regard this salesperson as their friend and further encourage them to consider the loyalty program as part of their life. This will increase their sense of belongingness to the company and the loyalty program. Therefore, higher emotional attachment leads to a greater sense of belongingness.

Emotional Attachment and Self-disclosure Intention and Honesty (*H3*)

The results of H3a and H3b are consistent with previous research (Garrison et al. [15]), which claims that an individual with higher emotional attachment exhibits a higher tendency to share their information with others. For H3a, a customer with emotional attachment represents him or herself having a positive attitude, relation, and emotional connection with the company and the loyalty program. Since the company and the loyalty program are close to the customer, they will be willing to disclose themselves. Customers will also consider that the loyalty program is reliable and part of their life, increasing their self-disclosure intention. For H3b, when customers already develop emotional bonds with the loyalty program, they tend to consider that the loyalty program companies' salesperson is trustworthy. Additionally, the possibility of gaining extra services or discounts from the loyalty program will also drive the customers to disclose their information honestly to receive these additional benefits. Thus, the greater the emotional attachment is, the higher the self-disclosure honesty will be.

Sense of Belongingness and Self-disclosure Intention and Self-disclosure Honesty (*H4*)

H4a and H4b were supported and consistent with Garrison et al. [15] and So et al. [51], which claims that self-disclosure intention and honesty are basic to a person's control and awareness over his or her self-disclosure. For H4a, when customers feel valued by a company and its loyalty program, they will have a sense of belongingness to the program. Customers will then identify with the company and regard that they are part of the program, so they will be willing to disclose themselves to those "intimate friends." For H4b, when a loyalty program enables the customers to feel supported, needed and as part of the program, they will feel they the information they disclose has to be valid in order to assist the loyalty companies in improving their services, which can be viewed as a reciprocity relationship. Thus, the higher sense of belongingness the customers perceive, the higher the self-disclosure honesty will be.

Self-disclosure Intention, Self-disclosure Honesty and Long-term Customer Relationship (*H5, H6*)

H5 and H6 were supported and are consistent with previous research (Van Doorn et al. [57]; Potdar et al. [43]). For H5, when the customer is willing to disclose him or herself to the loyalty program, this will increase the customer's intention to maintain a long-term customer relationship. When they disclose more, the loyalty program can conduct precise marketing based on the information they provide. This can also reward the customers for receiving more benefits in the future, creating a long-term relationship. Thus, self-disclosure intention positively affects long-term customer relationships. For H6, When a loyalty program company asks the customer to participate in the store membership to access birthday gifts, most customers are willing to tell the store the truth regarding their personal information since they would like to receive the benefits. This disclosure behavior helps the loyalty program and the store know the customer, making it easier to maintain a long-term customer relationship.

5.2. Theoretical implications

First of all, previous studies discussing loyalty programs are mainly from the viewpoint of attractiveness and how to achieve customer satisfaction and trust (Meyer-Waarden [37]; Kang et al. [30]; Stathopoulou and Balabanis [51]). They seldom discuss the key elements to creating an effective loyalty program to maintain a long-term customer relationship. The results of this study contribute to the loyalty program studies that relational benefits can be used to evaluate loyalty program benefits, and the benefits customers prefer can increase the intention to maintain a long-term customer relationship. Moreover, most previous research has focused on the financial benefits and special treatment benefits in loyalty programs in order to stimulate customer repurchasing behavior (Stathopoulou and Balabanis [51]). Monetary rewards stimulate short-term behaviors, so once other companies use the same strategy, the customers may leave to choose another company. Therefore, having relational benefits to create an emotional connection with a company and its customer is a way to maintain a long-term relationship (Yang et al. [60]).

Secondly, with previous studies only focused on eliciting emotions between the companies and customers (Hudson [23]; Pedeliento et al. [42]), they lacked discussions of the possibility of emotional attachment and sense of belongingness as a bridge between loyalty program benefits and self-disclosure. Emotional attachment and a sense of belongingness could bridge the perceived relational benefits in a loyalty program and customer self-disclosure intention.

Finally, with previous studies only focused on disclosure in social media (Bazarova and Choi [4]; Tsay-Vogel et al. [55]), the results of this study extend the discussions to the long-term customer relationship, proving that facilitating self-disclosure intention and honesty is essential for maintaining long-term customer relationship. Companies can set up a friendly environment for customers, where it is convenient and safe for customers to disclose themselves, which will then increase the intention to maintain a long-term customer relationship.

5.3. Managerial implications

Companies could strengthen their relational benefits with satisfied customers to maintain a long-term customer relationship. For example, companies could provide customers with more social benefits and cultivate employees' enthusiasm to maintain the customer-company relationship to stimulate customers to make an emotional attachment and sense of belongingness to the companies to disclose themselves and maintain long-term customer relationships. This study also suggests that the manager of a loyalty program could integrate more channels to make the loyalty program become more widely used to enhance the customers' confidence benefits and provide the company with a better cooperation plan to ask the company in a loyalty program to recommend customers who choose the loyalty program rather a competitor's. Company managers in the loyalty program could train the frontline employees to maintain friendships with the customers and collect customers' consumption information for precise selling to make customers perceive special treatment.

With strengthen confidence benefits, companies could improve their system in addition to providing special treatment. If a customer is loyal only because of special treatment, and a company's competitor provides the same incentives, then the customer might not be loyal anymore. This finding is useful for a company when engaging in a relationship with the customer. The loyalty program manager could improve their loyalty program system by providing online trading, improving their system security and stability, and providing several forms of a communication channel, such as a Facebook fan page. Having more connections with users could offer confidence benefits and make the customer feel the loyalty program is reliable.

Emotional attachment and sense of belongingness stimulate customers to share their preferences and information with loyalty program companies. To cultivate emotional attachment and sense of belongingness, letting customers perceive that they are important and irreplaceable is necessary. It is suggested that the loyalty program can set up a website to collect the customer's user experiences and recommendations to the loyalty program. Customer recommendations could vary from product innovation to user experience. This process could make customers feel their thoughts mean a lot to the company, and, further, they might create a sense of oneness with the company, which could further enhance the long-term customer relationship.

5.4. Limitations and recommendations for future research

Some limitations and recommendations could be provided in this research. Firstly, the main respondents' most frequently used loyalty programs were LINE POINTS and HAPPY GO, and these loyalty programs are Taiwan's top 2 loyalty programs. Since the loyalty programs have to be easy to use, they are contained in confidence benefits, which contain many channels from online to offline. For example, LINE POINTS can be used in more than 50,000 spots (March 2018). It is difficult for online shopping to engage in a relationship with the customer, so the customer will find it difficult to feel the social benefits. The after-sales service usually occurs when the products have some problems, which is not inevitable. In future research, restrictions to a specific channel will have

different results. Usually, the after-sales service will impact a company's reputation, which is unrelated to the joint loyalty program.

Second, different channels have their target audience; thus, the consumption habits could be entirely dissimilar. For example, whether customers go to a department store, restaurant, or convenience, they can use a loyalty program; however, this research did not investigate where customers mostly use it. If limited to the location where customers most frequent visits, it would be easier for the shop to participate in the loyalty program and provide more customized service.

Finally, the loyalty programs in the survey were the most frequently used loyalty programs, not a multiple-choice question. Therefore, the respondents may keep all the loyalty programs at the same time. Since there are no barriers to use each loyalty program, respondents could use each loyalty program in a different consumption channel. Also, some loyalty program points can be converted to others, but this research could not determine whether there was a switching cost affecting the use of a loyalty program. Future studies could consider this aspect.

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