

CUSTOMER LOYALTY FORMATION AND MANAGEMENT SYSTEMS IN RETAIL ENTERPRISES

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Abstract: This thesis examines the current issues of customer loyalty formation and management systems in retail enterprises. The importance of CRM systems and loyalty programs in the regional retail market is analyzed and practical recommendations are developed based on international experience.

Keywords: customer loyalty, CRM systems, loyalty programs, customer retention, customer lifetime value, relationship marketing, retail trade, customer experience.

Аннотация: В данном тезисе рассматриваются актуальные вопросы формирования и управления лояльностью клиентов на предприятиях розничной торговли. Проанализировано значение CRM-систем и программ лояльности на региональном рынке розничной торговли и разработаны практические рекомендации на основе зарубежного опыта.

Annotatsiya: Ushbu tezisdagi chakana savdo korxonalarida mijozlar sadoqatini shakllantirish va boshqarish tizimlarining dolzarb masalalari ko'rib chiqilgan. Mintaqaviy chakana savdo bozorida CRM tizimlari va sodiqlik dasturlarining ahamiyati tahlil qilingan va xorij tajribasi asosida amaliy tavsiyalar ishlab chiqilgan.

Ключевые слова: лояльность клиентов, CRM-системы, программы лояльности, удержание клиентов, пожизненная ценность клиента, маркетинг отношений, розничная торговля, клиентский опыт.

Kalit so'zlar: mijozlar sadoqati, CRM tizimlari, sodiqlik dasturlari, mijozlarni ushlab qolish, mijoz umr davri qiymati, munosabatlar marketingi, chakana savdo, mijoz tajribasi.

In recent years, the retail sector in Uzbekistan has been developing rapidly in conditions of increasing competition. Within the framework of the "Uzbekistan — 2030" strategy, improving the quality of trade services and ensuring customer satisfaction have become priority directions of state policy. In 2024, retail trade turnover reached 187.4 trillion UZS, with modern retail formats capturing an increasing market share from traditional bazaars. In this highly competitive environment, customer acquisition costs have increased by 38% over the past five years, making customer retention and loyalty formation strategically more important than attracting new customers. Research shows that increasing customer retention by 5% can boost profits by 25-95%, and loyal customers spend on average 67% more than new customers. However, systematic approaches to customer loyalty management in regional retail enterprises remain underdeveloped, requiring comprehensive solutions.

When analyzing the current state of customer loyalty management, the gap between large retail chains and small regional enterprises becomes apparent. In Tashkent and major regional centers, modern CRM systems and loyalty programs are relatively widespread, while in Khorezm, Karakalpakstan, and Surkhandarya regions, customer relationship management practices remain largely traditional and unsystematic. Survey data indicates that only 28% of regional retail enterprises maintain customer databases, 16% operate formal loyalty programs, and merely 8% utilize CRM software systems. This situation significantly limits the competitiveness of regional retail enterprises and requires a systematic approach to customer loyalty formation [1].

The first important direction of customer loyalty formation is implementing Customer Relationship Management (CRM) systems. CRM systems enable retail

enterprises to collect, store, and analyze customer data, providing a foundation for personalized service and targeted marketing. Key functionalities include customer database management, purchase history tracking, segmentation and profiling, communication automation, and analytics dashboards. Research demonstrates that retail enterprises implementing CRM systems achieve 27% higher customer retention rates, 23% improvement in customer satisfaction scores, and 18% increase in average transaction values. For regional retail enterprises in Khorezm region, cloud-based CRM solutions offer cost-effective entry points with subscription models starting from 200,000-500,000 UZS monthly [2].

The second important direction involves developing structured loyalty programs with clear value propositions. Effective loyalty programs incentivize repeat purchases and strengthen emotional connections with the brand. Various program models exist: points-based systems (earning points per purchase for redemption), tiered programs (bronze, silver, gold levels with increasing benefits), cashback programs (percentage return on purchases), coalition programs (partnerships across multiple retailers), and paid membership programs (premium benefits for subscription fee). Survey data shows that 73% of consumers are more likely to recommend brands with good loyalty programs, and loyalty program members generate 12-18% more annual revenue than non-members. Critical success factors include simplicity of understanding, attainable rewards, personalized offers, and seamless redemption processes [3].

The third direction focuses on measuring and optimizing Customer Lifetime Value (CLV). CLV represents the total revenue a business can expect from a single customer account throughout the entire relationship. Understanding CLV enables retailers to allocate marketing resources efficiently, identify high-value customer segments, and design retention strategies with appropriate investment levels. CLV calculation incorporates average purchase value, purchase frequency, customer lifespan,

and profit margins. Research indicates that top 20% of customers typically generate 80% of profits, emphasizing the importance of identifying and nurturing high-CLV customers. Strategies to increase CLV include cross-selling and upselling, subscription models, exclusive experiences for VIP customers, and proactive churn prevention through early warning systems that identify at-risk customers [4].

The fourth direction involves creating emotional loyalty through exceptional customer experience management. While transactional loyalty programs provide rational incentives, emotional loyalty creates deeper, more sustainable customer relationships. Key elements include consistent service quality across all touchpoints, personalized interactions recognizing individual preferences, surprise and delight moments exceeding expectations, community building connecting customers with shared interests, and responsive complaint handling transforming negative experiences into loyalty opportunities. Research shows that emotionally connected customers have 306% higher lifetime value and recommend brands at much higher rates. For regional retail enterprises, training frontline staff in customer experience excellence, empowering employees to resolve issues immediately, and collecting regular feedback through surveys and reviews are essential investments [5].

Customer loyalty formation and management in retail enterprises requires a comprehensive and consistent approach. Implementing CRM systems, developing structured loyalty programs, measuring and optimizing customer lifetime value, and creating emotional loyalty through exceptional customer experience are interconnected priority directions that should be implemented systematically. Consistent implementation of these measures will not only increase the competitiveness of retail enterprises but also accelerate structural changes in the regional economy, create sustainable competitive advantages, and ensure long-term profitability. The cost of acquiring new customers being 5-7 times higher than retaining existing ones makes

loyalty management not just a marketing function but a core business strategy essential for survival and growth in the increasingly competitive retail landscape of Uzbekistan.

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