

LOYALTY & REWARDS

SECRETS OF THE JET SET

“Word Travels” co-host Julia Dimon shares her expertise as a seasoned travel rewards collector



4

TIPS

FOR COLLECTING
POINTS—AND
MAKING THE MOST
OF THEM

Spread the word
The research
behind consumer
opinion



Keep em' coming
The science
behind loyalty and
branding



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A FREE NIGHT
IS CLOSER THAN
YOU THINK.

NO, REALLY.



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CHALLENGES



TIP

1

GIVE YOUR
REWARDS
PROVIDER
FEEDBACK
SO THEY CAN
SERVE YOU
BETTER



WE RECOMMEND



Rewarding research

Why consumers love to spread the word—good and bad.

PAGE 4

“Word-of-mouth is a powerful force, especially today when we have so many choices... We value what we hear from those we trust.”

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How smartphones are ringing in the future of rewards collection.

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customers for our advertisers by providing
readers with high-quality content
that motivates them to act.



DON'T MISS!

Point for point

Be mindful of expiry

1 Only nine percent of members know the expiration dates for all of their loyalty programs. Check all of your program's expiry policies, and take action to prevent expiration.

Roll with the punches

2 Redemption goals are important, but maintain some flexibility with what you'll redeem for and keep an eye on deals and promotions to ensure you don't miss out on an amazing alternative.

Weigh your options

3 Before redeeming, consider status levels. Moving up a level may provide access to perks more rewarding than redeeming like more earning power or access to lounges.

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Who doesn't love a **perk**? These days, it's the norm for most retailers to award hard-earned **points** in exchange for hard-earned **dollars**. But are you really getting the most bang for your buck? Approach your points with a **strategy** to really reap your **rewards**.

The top loyalty trends include the “Three C’s”

Canadians do love loyalty programs. The average Canadian household is active in nine of them, in fact. What's new in 2011 is that activity goes far beyond Loyalty 101—simply collecting points from one retailer and redeeming them from the same company.

At COLLOQUY, we can see why collectors are so excited to participate in today's programs, and those reasons correspond with three trends in the loyalty field. We call them the 3C's: Coalition, Community and Cause.

Coalition

Programs band together to offer more value. Companies are forming more partnerships for joint reward initiatives. For members, that means collecting points faster and cashing in on a wider variety of rewards.

In Canada, AIR MILES and Aeroplan dominate the loyalty landscape. With over a hundred company “sponsors,” or partnering companies, AIR MILES lets members collect points into one account for everything from shopping at Amazon.ca and buying gas at Shell to staying at the Crowne Plaza, using an AIR MILES credit card, and even selling a home through Century21.

Other programs offer similar value. SCENE, a joint program by Scotiabank and Cineplex Entertainment, rewards members for using the Scotiabank VISA card at Cineplex movie theaters. Capital One Canada and IHG (InterContinental Hotels Group) have a co-branded credit card for earning points on all purchases with redemption options such as free hotel nights, frequent flyer miles, and brand name store vouchers. Coalition programs are spreading to other parts of the world as this trend grows.

Community

Social networking gives shoppers more power. There has been a revolution in the last three years in online interaction, and we're just starting to see its impact on loyalty. Social media and mobile phones are not only making loyalty program interactions more convenient, but they're giving “air time” to consumers-turned-brand-advocates.

The website “My Starbucks Idea” provides a forum for people to post ideas about new products, locations, and better ways to run the loyalty program—with over 7,900 ideas posted about the Starbucks Card alone. Companies are listening: The online AIR MILES Community solicits feedback about sponsors and tips about earning rewards, and even offers members rewards and recognition for doing so.



Kelly Hlavinka
Managing Partner,
COLLOQUY

“Programs band together to offer more value. Companies are forming more partnerships for joint reward initiatives. For members, that means collecting points faster and cashing in on a wider variety of rewards.”

That trend is going to grow: ABI Research estimates that by 2015, payments on smart phones and other mobile devices will account for \$119 billion in sales worldwide, and collectors will use phones to scan for discounts and instant promotions. In fact, Aeroplan has already taken steps in that direction, offering a condensed mobile version of its website with information about its current partners.

Cause

Points will change the world. Sobeys gives customers in Ontario the opportunity to donate points to local charitable organizations such as Boys and Girls Clubs of Canada and Daily Bread Food Bank, with those charities able to redeem the points for food purchases or gift cards. Aeroplan's Beyond Miles Program lets members donate miles toward the travel costs of seven Canadian non-profit organizations.

Consumers are demanding more of these kinds of “collaborative consumption” partnerships, coming together for social causes on a scale that makes them truly influential, and companies are paying attention.

Shoppers are driving these trends by asking for loyalty programs to offer more value, and become more personal. When companies respond as those in Canada have, it's no wonder membership is booming.

The emergence of “cause” loyalty

Our favorite stores seem to know exactly what we want, and how to keep us coming back for points, coupons or other incentives.

A few emerging loyalty programs are taking that relationship a very meaningful step further. They synch not just with our shopping preferences but total lifestyle, encouraging involvement in social change, wellness or the environment. This gets to the core of someone's belief system, and it's a powerful thing when grocery, pharmacy, airline and other transactions in daily life all support what we value most.

For example, AIR MILES recently launched a new social venture called AIR MILES for Social Change, which tested an energy conservation program with the Ontario Power Authority. Canadians earned points for pledging to conserve energy. The response was overwhelming—the

program saw a seven-fold increase in participation at a third of the cost versus the previous year. The program was so successful that AIR MILES for Social Change is currently working with public sector and not-for-profit organizations across the country implementing programs to advance social change.

Trash to treasured rewards

RecycleBank picks up recycling for customers in the U.S. and Canada, then weighs the trash and awards points to the collector's account. Points are redeemable for coupons for specific products and stores. Members can also track their environmental footprints on the RecycleBank website.

Wellness is a growing loyalty field, with programs like Virgin HealthMiles partnering with companies to pay employees for managing their health, and WellQ helping people manage chronic diseases.



With WellQ, a program operated by LoyaltyOne, someone with diabetes or arthritis not only earns points for filling her prescriptions at a participating pharmacy, but also for purchasing healthy foods and signing up for support programs to help manage her condition. In the American test program, patients were 13 percent more likely to take medications on time—a Canadian test is now underway in Calgary, Winnipeg and Vancouver

Safeway stores.

Health, recycling and green initiatives make the world a better place, but small accomplishments like flossing and brushing every day make you a better person. DailyFeats.com was formed to support and reward everyday initiatives like drinking orange juice or reading to a child, for which members earn points for coupons to restaurants and stores in the U.S. and Canada.

Today, loyalty isn't just about shopping; it's about causes we all believe in and want to support. Finally, we can earn rewards for doing something that helps us and the planet become healthier and happier.

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[‡] These are the highlights of the MBNA Smart Cash Program (the "Program") as they pertain to this credit card. Complete terms and conditions describing eligibility of the Program, MBNA Dollar Points accrual, redemption of MBNA Dollar Points, and other important conditions, limitations and restrictions will be sent with your card. Cheques will only be issued in \$50 increments. Some restrictions apply. Please read the Terms and Conditions of the Program carefully upon receipt.

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REWARDS RESEARCH

THE SCIENCE OF LIP SERVICE

Top 4 statements for Canadian and American Respondents



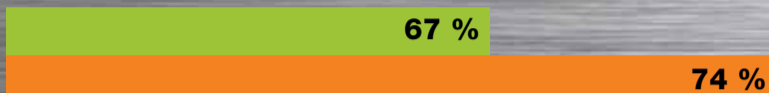
U.S.

Canada

When I have a bad experience with a particular product or service, I advise my family and friends about it.



I love telling people about something new I have learned.



I am always looking to learn or experience something new.



I often recommend products or services to others.



Source: 2011 COLLOQUY Word-Of-Mouth Study

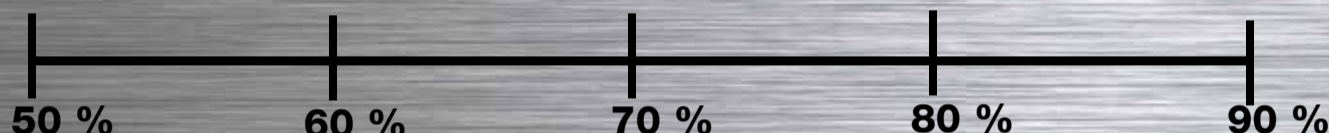
Q: Please indicate how much you agree or disagree with the following statements.

Statistical significance indicated with a bold border.

Canadian general population, n = 595

U.S. general population, n = 628

Percent agree



DON'T MISS!



Razor Suleman
Founder,
I Love Rewards

Rewarding work for retention pay offs

Loyalty and rewards programs are usually known for being an added incentive aimed at consumers, but that doesn't necessarily mean the same can't apply to company employees as well.

Helping companies and businesses with creating and implementing employee recognition solutions is what I Love Rewards, a Toronto-based firm, is best known for. Founded by Razor Suleman, their list of clients range from Deloitte, 3M, Marriott, Microsoft and ConAgra Foods. The firm looks beyond traditional service award programs by offering clients personalized programs that are branded to look and feel like exactly what each of them are looking for.

Better than a high five

"Our focus is to recruit, retain and inspire employees and align them to the company's goals," says Suleman, the founder and CEO. "We will work with companies to identify specific behaviors they want to drive and design a program that will drive those desired behaviors in order to best engage their employees and create a culture of recognition within their organization."

This can be a bit challenging when the gamut of clients is so wide, but Suleman adds that customizing unique programs for each organization is the only way to go because they ultimately need to be tailored to employees. Since "no two programs are alike," I Love Rewards has to help create something different with each client, while also ensuring that clients stay true to their purpose of recognizing and rewarding brilliant performance.

"Clients will invest in program features that will best engage their workforce," Suleman says. "After the program is launched, our own client success manager works with the client on an ongoing basis to help educate program administrators and ensure that a good, healthy culture of recognition is instilled from the beginning."

Rewards equal retention

A considerable selling point to having all this in place is the return on investment, Suleman says. A more engaged workforce is more likely to stay loyal to the company, and better retention allows for an overall savings on recruiting and training—without hurting productivity. This is another reason why Suleman's firm tries to ensure clients stay on track.

"An increase in discretionary efforts results in an increase in productivity and demonstrates a certain level of loyalty," Suleman says. "It's up to the organization to ensure that they are continually providing lunch-and-learns, while also discussing with the leadership team what they need to do to further enhance employee engagement in the workplace."

Spreading the news: researching word of mouth

Call it an evolutionary instinct that dates back to our prehistoric days when we had to warn our tribe of impending danger, but we love to tell others, "You absolutely have to buy this!" or "Definitely don't shop there!"

Word-of-mouth is a powerful force, especially today when we have so many choices and we put little faith in the media, government and companies. We value what we hear from those whom we trust.

Insightful new data from COLLOQUY—the "2011 Word-of-Mouth Study" and the "2011 Loyalty Census"—reveals the ways we share our shopping likes and dislikes. Companies are increasingly aware of how shoppers talk about them—be it at dinner parties or via Twitter. They know that what we hear determines whether or not we will remain loyal customers or head for greener pastures. They create powerful loyalty programs to earn and maintain our business, and we are responding.

In fact, COLLOQUY's research shows that less than 7 percent of

Canadians report not having a membership in at least one program like AIR MILES—and most tend to be members of multiple loyalty programs. As of the end of 2010, there were 120.7 million loyalty memberships in Canada, up 3.9 percent over the previous two years. In addition to slight growth in coalition programs like AIR MILES and Aeroplan, the country has seen a 20 percent increase in loyalty program memberships in the financial services realm since 2008.

Spreading the word

These loyalty programs tend to harbor those who are much more willing and able to recommend products and brands they like. COLLOQUY's studies refer to this group as Word-of-Mouth "Champions." They constitute 31 percent of the Canadian population and nine out of 10 of them participate in loyalty programs. Canadian women are far more likely to share their likes and dislikes—almost half of Canadian women are defined as WOM Champions, compared to only 38 percent of American women.

WOM Champions can be a store's best friends because they want to tell others to buy what they recommend. However, they wield a double-edged sword. When they are disappointed in a product or service they might turn their super powers of recommendation into warnings of danger. Canadians are especially apt to look out for their neighbors; five out of six will warn others about a bad product or service, compared to only three out of four Americans.

The seed of discontent

COLLOQUY's new research reveals that rather than being hatchet-wielding humbugs who always see the glass as half-empty, many of the people who upload horror stories to YouTube, Twitter or The Consumerist are the same who, on a different day, tell all their friends about some great new product. More than a quarter of Champions can flip a switch and become "Madvocates" sowing the seeds of discontent. COLLOQUY's Word of Mouth study found that only 7 percent of the population carry a real chip on their shoulder and just look to share the negative.

The study also produced some surprising results about how people share information today. Contrary to all the hype around social media, it turns out that most word-of-mouth is still done by the same method our prehistoric ancestors would have used—talking.

What COLLOQUY's studies reveal is that face-to-face conversations, landline phones and e-mail dominate over methods like social networking sites (such as Facebook), text messaging and micro-blog services (like Twitter).

How we're communicating and sharing our opinions in a networked age might be surprising, but what isn't surprising is the enduring power of word-of-mouth. We may not be warning our clan members about poisonous berries, but our urge to spread the news still has a powerful effect on our friends, and the companies where we shop.

COURTESY OF COLLOQUY
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A ripe new rewards opportunity

Indigo and Chapters customers now have two rewards programs to choose from to benefit from their loyalty.

The chain's "irewards" program has been around for years, but plum rewards was recently added after customers indicated they wanted to have a free rewards program that tapped into the more diverse, complementary merchandise Indigo and Chapters offer.

A juicy incentive

"That's what drove us to create the 'plum rewards' program, which is free to join and offers 10 points for each dollar spent across most of our products and categories, allowing



Indigo CEO Heather Reisman and Chief Marketing Officer Deirdre Horgan at the launch of plum rewards in Toronto, Spring 2011.

customers to build up points and get savings back," says Jennifer Hale, who oversees the loyalty programs at Indigo Books & Music. "Through our rewards programs, we can get to know our customers better, so that we can deliver a more personalized best-in-class service."

Customers can only join one of these programs—irewards incurs a \$35 annual fee that offers 10 percent off book purchases, while plum rewards is mainly about accumulating

points to redeem later.

"They're for different types of customers, so those who are purchasing high volumes of books frequently will potentially carry on with the irewards program," Hale explains. "But plum rewards also allows us to get to know a new group of customers that wouldn't necessarily choose to join irewards." The consumer response has been positive. Gordon Whelan, a frequent online shopper, says, "I love the new 'Plum Rewards' program you have. I have purchased many books from you online and in-store in the past, but couldn't get past the fee to buy an irewards card, so I think this is great. I may get a free book now and then from all of those purchases!"

Reaping the rewards

Part of this includes offering experiences, like a recent members-only contest that gave one irewards and one plum rewards winner frontline access to Shania Twain at an appearance she made in Toronto for her new book.

"Rewarding customers for what they spend through points is just a baseline, so we also need to add value as a retailer, which is what we're trying to do with our programs," Hale says. "Customers can use our personalized recommendation service at kiosks in our stores and find products based on their purchase history."

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REWARDS RESEARCH

POINTS PAYOFFS



1. Indigo's "plum rewards" sent one lucky shopper to attend Shania Twain's signing for her book "From This Moment On" in Toronto.
2. Virgin Mobile members (posing here with a Jack Sparrow look-a-like) were given access to advanced screenings of Pirates of the Caribbean: On Stranger Tides.

PHOTOS: 1: INDIGO BOOKS & MUSIC INC., 2: VIRGIN MOBILE CANADA

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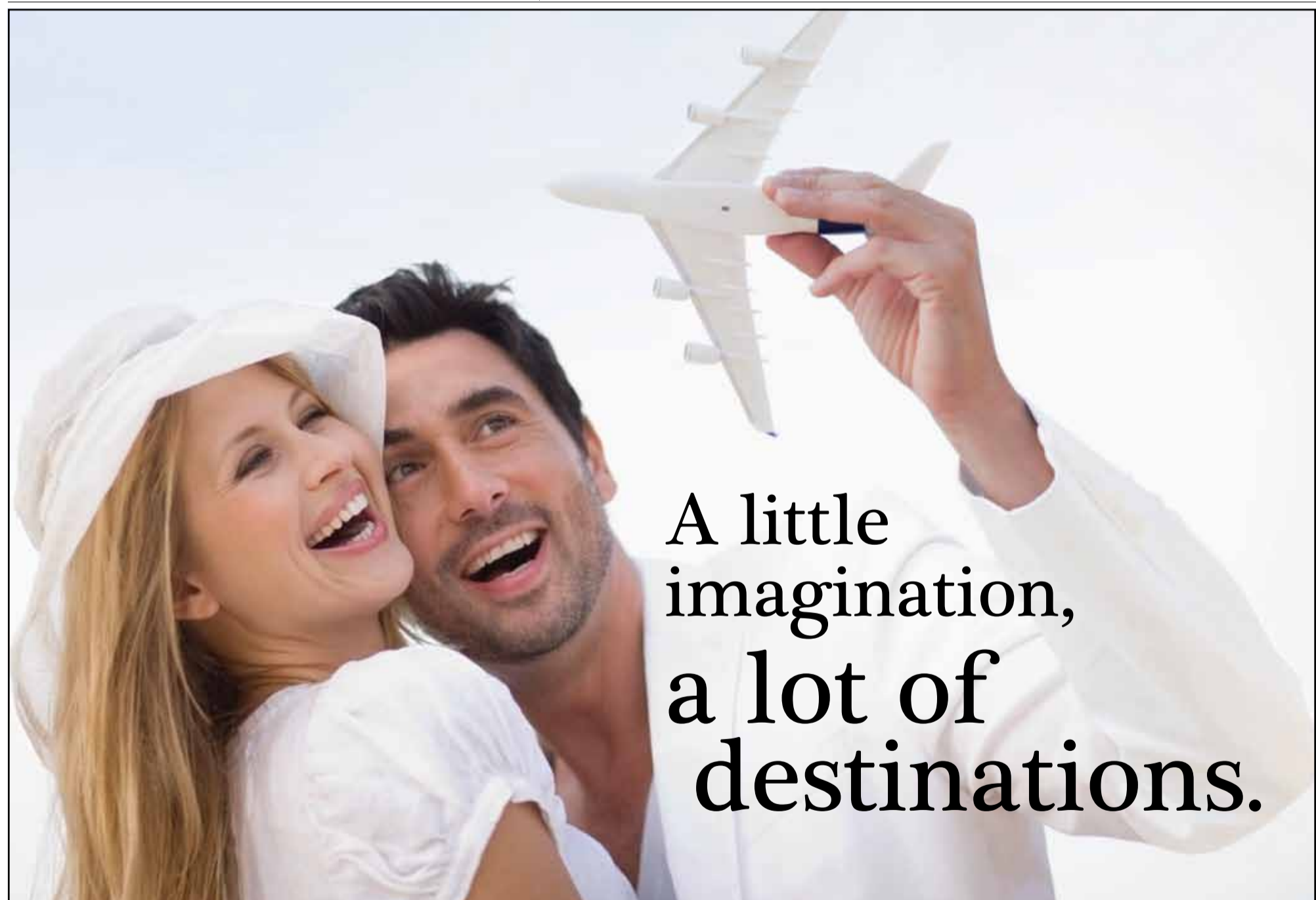
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*Walmart Rewards are redeemable for savings on future purchases made at Walmart stores in Canada only. Conditions and restrictions apply. See Walmart Rewards Program Terms and Conditions online at www.walmartcanadafinancialservices.ca for details.¹ As a special promotional offer, bonus Walmart Rewards (a \$15 value) will be awarded to your Walmart Rewards account within five business days of making two required qualifying purchases using your Walmart MasterCard: One purchase at a Walmart store in Canada and one purchase at another location anywhere MasterCard is accepted. Both purchases must be made within 30 days of receiving your Walmart MasterCard. Only one bonus will be awarded per account.² Where MasterCard is accepted. The Walmart MasterCard is provided by Walmart Canada Bank. All Walmart trademarks are the property of Walmart Stores, Inc. and are used by Walmart Canada Bank under license.
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INSPIRATION

TIP

3

ALWAYS READ
THE FINE PRINT

Question: How does travel guru and co-host of “Word Travels” Julia Dimon get the most mileage for her travel rewards dollars?

Answer: The seasoned points collector puts her experience to good use—and acquires her bonus bucks with a strategy.

Secrets of the jet set

HOW I MADE IT

It's not hard to find a travel rewards and loyalty program in Canada, especially now that they offer just about everyone the chance to enjoy travelling experiences by using points instead of actual cash.

Julia Dimon, however, takes logging those bonus miles to the next level. The travel guru and co-host of “Word Travels” on the Outdoor Life Network in Canada has been a member of several rewards programs over her career as a travel expert. The Toronto native says she's a “huge fan” of rewards programs because they offer the chance to make travel more opportune.

Plane tickets for a pittance

“Everyone wants to travel but they'll often find excuses why they can't, and a big one is finances,” Dimon says from her home in Los Angeles. “Signing up for a program and accumulating rewards points from every purchase that you make is a great technique in earning a bulk of points in a shorter period of time.”

Dimon travelled around the world for a year in 2005, and exclusively used Star Alliance airlines, of which Air Canada is a member, to collect points on her Aeroplan account. Accumulated points were also used in facilitating all that travel as well.

Use caution with extra credit

Some programs, like Aeroplan, AIR MILES rewards program and American Express Gold Rewards have

partnered with credit card companies to offer points on purchases. Some even offer extra points for staples like groceries and gas, but Dimon says it's a good idea to use them for merchandise and bill payments to earn more points faster—so long as you don't get into debt. Making purchases using these cards when travelling abroad is another way to earn points.

What she laments is the fact points can expire, and suggests that new members read the fine print to be aware of membership terms. In addition, she also understands the frustration members can encounter when redeeming points, especially in cases where there are limited seats, blackout dates and high point totals to book.

“Some of the flight itineraries are ridiculous, so perhaps you can pay for flights, but use points towards



PHOTO: AMY POSTEL

hotel stays or a rental car,” she says. “Points do have value, so I think it's smarter to cash them in somehow every time you travel because they can help you save money and make your trip more cost-effective.”

Pick your points

Getting a great deal on flights can be a big help because points tend to

be tied to the cost of a flight. Dimon says she sometimes uses her Amex Gold Rewards points on deals she finds on sites like Travelocity, Orbitz and Kayak. The program allows members to redeem points towards any purchased flight with any airline at 1,000 points for every \$10 spent, something Dimon says she loves. She says she also uses social media like Facebook and Twitter to find great deals, too.

Some rewards programs have bonus introduction offers with a block of points to start off, which is a good way to get a head start. “It's usually best to consolidate, so pick one frequent flyer program and try to concentrate on earning as many points as possible for that program,” she says.

TED KRITSONIS

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INSPIRATION



1. Taking in the scenery in Chile's Atacama Desert.
2. Sampling a starfish in the Donghuan Night Market in Beijing.
3. Learning to fight like a roman gladiator in Rome.

PHOTOS: PRIVATE

4

NAMES BEST TIPS



Frances Ho
Founder,
CardSwap.ca

Waste not want not—turn those gift cards to cash!

Canadians love receiving gift cards—but sometimes we receive ones we just can't use. In fact, the average Canadian household has over \$300 in unused gift cards lying around.

Luckily, your unwanted gift cards don't need to go to waste anymore. Reputable web-based services now allow you to safely convert unwanted gift cards into cash, and even donate them to a local charity in exchange for a tax receipt. Savvy consumers are also using the service to turn loyalty points into cash by buying gift cards and then selling them online. This strategy is particularly effective when combined with a promotional redemption offer.

But do your homework before choosing which company through which to buy and sell your gift cards. Find out how long the company has been in business, what kind of service they offer, return policies and payment options.



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— RewardsCanada.ca

July 2010



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- There are no blackouts or restrictions.
- Earned Rewards are redeemable in \$5 increments, and never expire from your account.

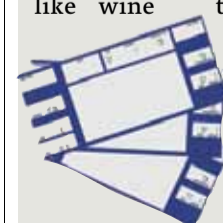
AIR MILES

- Earn one mile for every \$10 to \$30 spent at participating sponsors.
- Collect and redeem miles for travel or merchandise.
- Miles don't expire and promotions to earn more can be found on the website.



Global Hotel Alliance Discovery

- Comprised of 12 hotel brands running nearly 300 luxury hotels around the world.
- Instead of points, visitors get certificates for local experiences like wine tasting, helicopter tours, sporting events and more.



American Express Gold Rewards

- Earned points can be redeemed to cover any purchase, including travel and merchandise.
- TripFlex rewards give you 12 months to accrue enough points to pay for a trip from the time of booking.

INSPIRATION

DON'T MISS!



SECRETS OF A JET SETTER

Stepping out in style

✦ “This photo was taken while in Jordan shooting the travel series “Word Travels”, a 40-episode documentary series about the real lives of travel writers currently airing on National Geographic Adventure and Travel Channel UK internationally. Days were spent trekking through the desert atop camels—the ships of the desert—nights spent eating lamb cooked by Bedouins and sleeping out under the stars. Wadi Rum is a great place to experience the peace, tranquility and vastness of the desert.” — Julia Dimon

PHOTO: PRIVATE

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CUSTOMER CARE

NEWS IN BRIEF

Rewards that bark up the right tree

You've gotten the calls—"Hi this is so-and-so from (insert company here). Are you interested in signing up for our new program? In return we will send you a free gift."

And there's no doubt your junk drawers are filled to the brim with an array of useless branded hats, pens, bottle openers and sticky notes.

But with all the marketing, branding and free gifts wouldn't it be nice to get something useful?

The world of loyalty programs can be a burial ground of bad ideas and poor marketing, which is why Fido decided to hit the market with its own take on a loyalty program.

In 2004, the company launched "FidoDOLLARS"—a program that gives customers back five percent of every bill where each dollar in the program is equal to one Canadian dollar.

In the seven years since the program's launch, Fido has given customers more than \$319M in FidoDOLLARS.

"Let me put this in perspective—we could have given out 21,000 Honda Fits, or we could have given out 700,000 laptops," says Steven Sarfin, senior marketing director for the company.

"We are the fourth largest (wireless) brand in Canada," Sarfin says. "FidoDOLLARS certainly helped us get to that point."

From the beginning

However, Sarfin is quick to note that loyalty programs are always a gamble.

"Reward programs don't deliver instantaneous results," he says. "They come back over time."

According to Sarfin, Fido, which launched in 1996, entered a market full of business-focused mobile phone carriers.

The technology at the time was targeted at professionals whose companies could pick up the often-costly bills and in return keep their salesmen in connection with customers while on the road.

Fido saw a niche and with the goal to "democratize" the mobile phone industry to the point that it became affordable for the average consumer.

These days, cell phone technology improves faster than most can keep up—but you'd be hard-pressed to find someone who doesn't have a cellphone.

The genetics of a loyalty program are easy enough. "At the end of the day loyalty programs reward customers who don't jump around from company to company," says Sarfin. "And those that redeem their dollars are less likely to switch."

And the beauty in the exercise in loyalty—Fido skipped the marketing campaign and slipped in under the radar.

"Since 2004, FidoDOLLARS was the best kept secret in the industry," says Sarfin. "The first time ever promoted on television was in October, November and December of last year."

Sweet redemption

Steven Banks has been a Fido customer for seven years.

"When I started with Fido, the program was quite different," says Banks, pointing out that FidoDOLLARS were more targeted towards accessories.

Banks says he now uses the program to take a chunk out of the latest smart phone prices and in some cases pay for the new technology completely with FidoDOLLARS.

"It's allowing me to be ahead of the grid without paying out of pocket," says Banks, who works in the television industry and likes the prospect of using social media on the go.

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Getting the most from your rewards

With more than two decades of experience developing successful customer relationship programs for some of the world's leading companies, LoyaltyOne President Bryan Pearson is a recognized authority on loyalty marketing in Canada, the U.S. and the international marketplace.



"Consumers will trust a loyalty program that protects their privacy..."

Bryan Pearson
President,
LoyaltyOne

One proof point that consumers place value in LoyaltyOne's AIR MILES Reward Program is in the numbers—it's North America's most successful loyalty program with two thirds of Canadian households participating.

What's his secret? Pearson took some time from his busy schedule to discuss the importance of consumer data, the opportunities for mobile in customer engagement and tips for making the most of your rewards program.

Can you share some tips for getting the most from our rewards programs?

There are a number of ways. What comes first to mind is consolidation—focusing your spending in fewer programs. According to research by COLLOQUY, Canadian memberships in loyalty programs rose 3.9 percent from 2009 to 120.7 million. Consumers will get further faster by focusing their spending on just a few programs that offer the broadest options for earning and redemption. Then with your program of choice, take advantage of double-dipping—most loyalty programs also include a credit card component. It is one of the fastest ways to increase your points—using a rewards

credit card at merchants that also have their own loyalty programs. You get twice as many points. Also, don't forget about the "soft" benefits. Often, members have access to extended shopping hours, reduced shipping costs and other benefits not available to non-members.

What do loyalty companies do with the information they gather about me?

Customers have an expectation of reciprocity—they provide their data to organizations with the expectation those organizations will use it to create more relevant and meaningful relationships with them. Purchase data, which can include what a shopper buys, where she buys it and how she pays for it, really creates a complete picture of that consumer. It also helps us understand where she is in life—for example, is she a time-starved single or a health-conscious mom? This helps retailers feature the right merchandise at the right price. It also helps us tailor rewards and recognition that are most meaningful to individual members, from today's hottest merchandise options like iPads to exclusive con-

cert tickets and of course, travel.

How should I expect to be treated by the rewards programs I join?

Consumers are rightfully concerned about sharing personal information, and they don't want unsolicited emails or to be flooded with promotional messages. Consumers will trust a loyalty program that protects their privacy, makes sure all the content they receive is relevant and fresh, provides rewards that are meaningful and reasonably attainable, and engages in a dialogue with them. If there was such a thing as a set of Golden Rules that protect the rights of rewards program participants, these are the rights that would be protected.

What are the hottest trends in loyalty programs today?

Partnerships are taking off as organizations realize there is power in aligning with other brands with similar values and customers so they can enhance the offering to the consumer. And of course, there is technology. Fundamentally, loyalty programs are about creating relationships with your customers—and the biggest trend in

relationships is the technologies that enable them, especially social media, communities and mobile applications. For loyalty marketers, mobile devices present new opportunities to more meaningfully connect with on-the-go consumers, one-to-one. This in turn presents some exciting options for mobile rewards, payments and commerce. The trick is being nimble, flexible and on target.

What does the future hold for loyalty programs? What's the next frontier?

We believe that the next frontier for loyalty programs will be to use the reach and power of these powerful marketing programs to encourage consumers to live healthier, greener lifestyles. We're seeing loyalty programs expand from traditional sectors like travel and retail and into new areas where consumers are being rewarded for exercising more, taking their prescription medicines, recycling or buying green products. Organizations like AIR MILES for Social Change, RecycleBank, Virgin HealthMiles, DailyFeats.com and WellQ are leading the way.

Are loyalty programs as popular in other parts of the world as in Canada?

Very much so. In fact, LoyaltyOne operates programs in the U.S. as well as in Latin America through our partnership in Dotz, Brazil's leading coalition program. But loyalty programs operate successfully around the globe, from the UK to Italy and even in Asia. We plan to be a part of this expansion, so stay tuned.

Points for a perfect vacation

Loyalty and rewards programs have changed in the hospitality industry, now that hotels have abandoned blackout dates and "capacity control" awards that only made a few rooms available through points.

Hotel rewards programs have expanded their offerings to include items other than hotel stays or room upgrades. Most of these centre on "lifestyle experiences", which tend to be activities many people would either not be able to do, or never considered doing to begin with, accord-

ing to Patrick Sojka, who founded the Frequent Flyer Bonuses Group.

"One example of this is Starwood Preferred Guest's 'SPG Moment' where members can bid with their points on a whole range of lifestyle experiences, one of which was to be a VIP Fan at the 2011 Stanley Cup Final," Sojka says.

A new frontier

Moving away from points, a new program called Global Hotel Alliance (GHA) Discovery launched last fall, offering rewards to people based on the number of stays. They can't be redeemed for free nights however,

only "local experiences", like tours and other activities.

Ric Garrido, who has a hospitality blog called "Loyalty Traveler", says the rate for earning points rarely changes annually, while the cost for a free night when redeeming points tends to increase each year.

"One of the more positive trends I see for consumers is cash and points rewards for discount hotel nights," he says. "The hotel rewards member can use fewer points for a reward night, thus conserving points for other hotel nights and the cash portion is generally quite affordable compared to paying the full

hotel rate."

This is in addition to another trend where independent hotels and small brands are joining hotel loyalty associations.

"The major hotel chains are establishing brands for independent hotels within their loyalty programs like Marriott's Autograph Collection, Choice Hotels Ascend Collection and InterContinental Alliance Resorts that made The Venetian and Palazzo Las Vegas hotel partners in Priority Club," he says.

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INSIGHT



TIP

4

CUT DOWN ON
CARD
CARRYING BY
USING YOUR
SMARTPHONE

DON'T MISS!

Phone in for the
future of rewards

■ The days of stuffing all those loyalty and rewards programs cards in your wallet may be a thing of the past—as your smartphone can now double as your new wallet and method of payment.

The technology is already there with Near Field Communication (NFC), a chip that can be embedded in mobile phones to allow for interacting wirelessly with NFC terminals or other devices. This would allow consumers to pay for items or join rewards programs by simply waving their phones at a point-of-sale terminal in a store.

“No one wants to have a ‘George Costanza wallet’, so NFC will change the loyalty card model because all those memberships can be stored and tracked through an app on the phone,” says Robin Dua, president of EnStream, a joint venture between Rogers, Bell and Telus to bring NFC technology to market. “We can also enable couponing, where users will be able to receive special offers from retailers they like to shop at right into the app, so they’re presented with stuff they’d actually be interested in.”

Rewards at your fingertips

This would include “revolutionary changes” in how consumers interact with stationary ads, Dua adds. For example, touching a poster ad with an NFC-enabled phone could load a coupon right into the phone. Or doing so in a retail store could lead to immediately joining a rewards program.

“This also takes away from the enrolment process because there are no forms to fill out, no card to carry and paying for items and collecting points can happen at the same time,” he says. “As NFC devices become more prevalent, we’ll be seeing more of that.”

The future of phones

For now, few phones have the chip embedded, but Dua expects it to be a common feature next year. “The interaction between merchants and consumers will be strengthened with this kind of technology,” he says.

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Neuroscience and loyalty

The concept behind “neuromarketing” is to gain a better understanding of how the brain works in responding to marketing.

This includes behavioural data on how people make decisions and how organizations can connect with them in an emotional context.

This applies to another concept coined as “Loyalty 3.0”, which is considered the latest evolution in customer loyalty because its focus is to make both buyers and influencers—those who can be unofficial brand advocates—feel important.

The science behind choice

“The market is probably more competitive than it’s ever been in that people have the ability to shop around and compare easily, which has made it more challenging to develop that kind of loyalty with consumers,” says Roger Dooley, founder of the Dooley Direct marketing consultancy, and a regular blogger on neuromarketing. “Behavioural neuromarketing doesn’t require any brain scan equipment or anything sophisticated, but it does provide fascinating insights into how we behave.”

One example he cites is research that shows consumers who get close to achieving a loyalty objective, like earning a certain number of points or having a card stamped, for ex-



“The market is probably more competitive than it’s ever been in that people have the ability to shop around.”

Roger Dooley
Founder,
Dooley Direct

ample, tend to consume more of whatever it is they need to meet that objective.

Creating an edge

But some of the more successful companies today don’t necessarily ascribe to that practice. Apple is one such example, Dooley says, because they don’t have a true loyalty or rewards program.

“One thing they’ve done over the years is really build a following by creating an ‘us vs. them’ mentality,” he says. “Apple has historically had a bit of a mixed record in dealing with their customers, but they’ve made their products and services part of a wider branding experience that consumers are buying into.”

A meaningful relationship

Rob Daniel, a managing director at Maritz Canada, a Mississauga-based loyalty marketing agency, believes today’s firms place too much emphasis on rewards programs in-

stead of connecting with customers rationally and emotionally to earn their loyalty.

“Now, more than ever before, we understand what’s happening in the brain when we’re motivated to act in one way over another, and this understanding is influencing the design of effective marketing solutions,” he says. “Loyalty marketing, when done well, makes people feel good about the things they buy and the brands they buy from.”

Daniel adds that consumer loyalty has always been driven by four things—market factors like price and availability, customer experiences, brand perception and individual differences. What’s changed within those elements is that consumers also expect a great deal more in terms of communications and offerings that are specifically relevant to them.

“Few brands do a good job of communicating with even their best consumers who have joined a loyalty

program,” he says. “It takes so much more than just a simple reward program—Apple understands this, too—it’s about building a community with individuals and the things that drive them.”

Connect beyond the card

Doing this requires taking a step back to see how brands like Apple, Lexus, Harley Davidson, McDonald’s and Coca-Cola, as a few examples, have been able to tap into the brains of consumers to get that emotional response, according to Susie Mahoney, senior vice-president of Coverdell Canada, a marketing firm that helps clients forge deeper relationships with their customers.

“Using a credit card to collect points isn’t loyalty, it’s a rewards program that’s successful in getting customers to behave a certain way,” Mahoney says. “It’s more profitable to truly build the customer relationship and evolve the rewards programs into true loyalty programs.”

The good news is that this applies to large enterprises and small businesses equally, Dooley says. “Regardless of what your business is, you need to make an indelible branding impression.”

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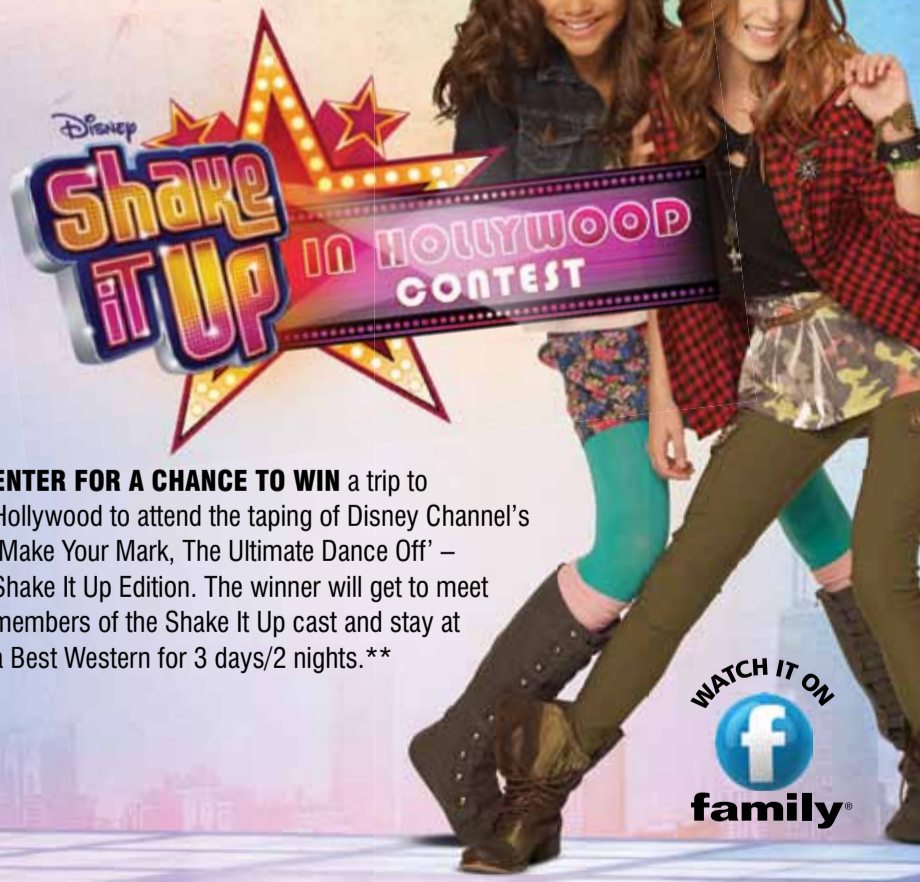
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PANEL OF EXPERTS

	<p>Shawn Bloom General Manager, SCENE LP</p> 	<p>Sheri McIntosh Virgin Mobile Member</p> 	<p>Mary Afentouloupoulos Shoppers Optimum Member</p> 	<p>Patrick Sojka CEO/Founder RewardsCanada.ca</p> 
<p>Question 1: What advice would you give for making the most of rewards incentives?</p>	<p>Shop where you are rewarded. Look for retailers who offer a free loyalty program, sign up and try to consolidate as much of your spending with them as you can. Look out for bonus offers. These can be very lucrative, and often you'll get rewarded for buying products and services you need anyway. Earn everywhere. Pick your favourite loyalty program credit card or debit card. For example, with a free Scotiabank SCENE Visa or SCENE ScotiaCard (debit) members can earn points towards free movies wherever they shop.</p>	<p>To make the most of rewards incentives, sign up for email in stores that you frequent. It's a great opportunity to be the first to know about upcoming sales and promotions—especially since some promotions are only available to those that subscribe. I also recommend only joining stores that you are a frequent shopper at. This way you're not cluttering up your inbox and spending a lot of time sifting through offers that you likely won't use.</p>	<p>I would suggest that waiting for the specials, like "20x The Points Day", or buying products that have bonus points, are the best way to make the most out of the Optimum rewards. Checking the e-mails that Shoppers sends out are a good way to stay on top of what's happening.</p>	<p>Do your research into your main program, keep track of your miles and /or points and be sure to take advantage of bonus offers and other promotions offer by the loyalty program. If you can get a credit card that ties into your main loyalty program and put all possible spending on the card to maximize the earning but ensure you pay off your balance each month.</p>
<p>Question 2: How have loyalty programs affected the way that you personally consume?</p>	<p>A few changes in the way you shop can pay big dividends. I haven't had to pay for a carwash in years since I try to consolidate all my fill-ups at the same gas station to earn points. I use the points I collect on my SCENE Visa to get free popcorn when I take my family to the movies. I will wait for big bonus point events from my favourite retailers and stock up on things I know I need anyway to maximize my earning.</p>	<p>I have found that when I sign up for loyalty programs in a store or online that I make purchases at that I become more loyal to those retailers for my purchases. I will browse their stores or websites before considering others.</p>	<p>If I need to buy something, and I can buy the item at several locations, I will definitely go out of my way to go to a store that I will get incentives or rewards. If I can wait until there is a "20x The Points Day", I will try and hold out, so that I can make the most of my Optimum Card.</p>	<p>I definitely try to live by my mantra by putting all my spending onto my mileage earning credit cards and if there are bonus offers for something I normally use I will make sure that I take advantage of those offers even if it means buying multiples if the offer requires it. For hotel stays I do my best to stay at the ones that I have elite status at to take advantage of the benefits awarded to status members.</p>
<p>Question 3: What makes a loyalty program worth carrying in your wallet?</p>	<p>Who needs a wallet? By downloading the Cineplex/SCENE app to an iPhone, BlackBerry or Android device SCENE members can load their card right onto their Smartphone and use their device to earn and redeem points in real time! This way you always have your card with you. If you make it part of your routine, you'll find yourself with a reward before you know it. With SCENE for example, you'll earn enough points for a free movie after only 10 visits to a Cineplex Entertainment theatre!</p>	<p>A loyalty program that offers an easy and attainable reward is how I determine whether or not the program is worth it. I prefer sales and promotions to be as often as once a month and rewards to be attainable within three to 12 months depending on the program.</p>	<p>The loyalty cards are quick, and convenient; the cashiers at Shoppers Drugmart are diligent about asking for you card, so it makes it even easier for the consumer, when they don't have the responsibility of having to remember. The financial rewards are definitely worth carrying the card—you can save a lot of money, when you accumulate enough points.</p>	<p>The savings on the vacations that my family takes. I only redeem miles and points for family trips and in many cases we have enjoyed free flights and hotel nights, upgraded hotel rooms and by using a travel points credit card further reductions in the cost of our trip by redeeming points against the travel charges. Our last vacation would have cost well over \$6,500 without loyalty programs but in the end it only cost us half that amount.</p>



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