



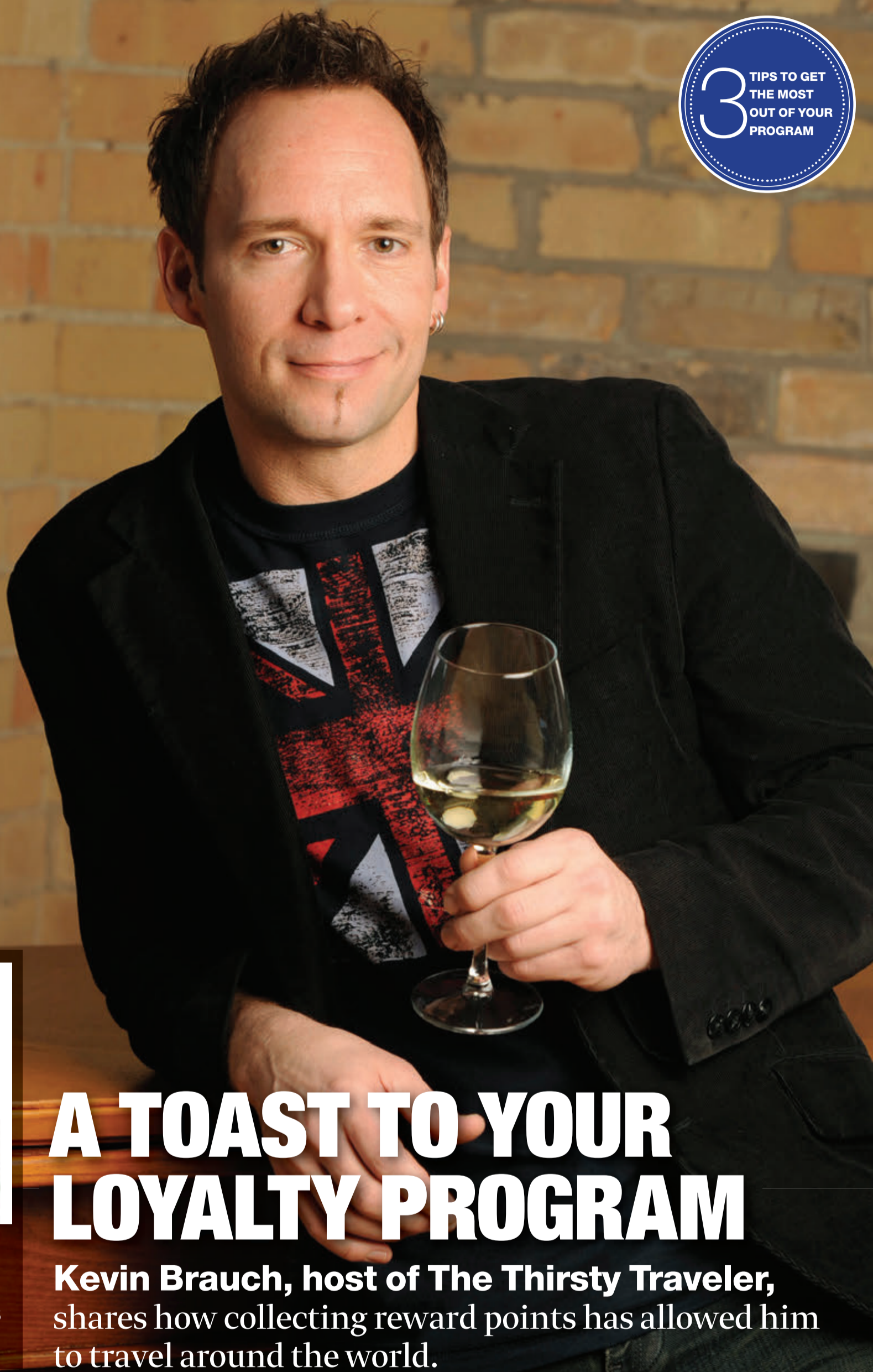
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COLLOQUY | Loyalty Talks

MEDIA PLANET

LOYALTY AND REWARDS

3 TIPS TO GET THE MOST OUT OF YOUR PROGRAM



MARILYN DENIS

Get the rewards you deserve

A TOAST TO YOUR LOYALTY PROGRAM

Kevin Brauch, host of *The Thirsty Traveler*, shares how collecting reward points has allowed him to travel around the world.

Featuring

SPEND, EARN, AND ENJOY

Fly for free this spring by utilizing reward points

DREAM DESTINATIONS

Experience the trip of a lifetime

ELITE STATUS

Understand the tiering systems of loyalty programs



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CHALLENGES

TRAVEL WITH EASE
Loyalty programs allow you to sit back and enjoy your vacations.
PHOTO:AIMIA



Many Canadians find loyalty programs too complicated to utilize. With a little understanding of how they work, you can get your loyalty program to work for you.

Get the most from your rewards



Dennis Armbruster
EDITOR-AT-LARGE,
COLLOQUY

“Consider what is relevant to your lifestyle and if the rewards structure meets your needs and preferences.”

While the economy may be on the upswing, real wages continue to be stagnant in the Canadian economy and consumers are continuing to look for ways to stretch their disposable income. If you are among them, the time is right to take advantage of loyalty programs for every bit of value they offer. Here are some quick tips for doing just that.

Read the fine print and make major finds

Know the terms and conditions of your programs. A quick read of a program's parameters helps you learn how it fits (or doesn't fit) your lifestyle. Does your usage mean you aren't likely to earn enough to make it worthwhile? Do you know the points expiration policy? Consider what is relevant to your lifestyle and if the rewards structure meets your needs and preferences.

Take notice, then use the cards that count the most

If your wallet is bulging with membership cards, join the club. 90 percent of Canadians (vs 74 percent of Americans) belong to at least one loyalty program. The average Canadian household belongs to 8.2 programs, according to the 2013 COLLOQUY Loyalty Census. By spread-

ing your shopping over that many programs, you risk diluting the rewards value you get back. Ask yourself which brands your family likes and uses the most, then pick the best program(s) that fit your lifestyle. For example, do you travel often by plane or by car? This will help you decide whether to collect fuel perks or frequent flyer miles.

Double your savings with a combo

A loyalty program that doubles earnings in “twofer” deals, for example, helps rack up points fast enough to make adjusting your shopping habits worthwhile. For example, a Target REDcard saves 5 percent on any purchase. But join Target Pharmacy Rewards too, and prescription buys can double savings to 10 percent. Some grocery memberships do the same with fuel programs tied to their in-store pharmacies. Another example is booking a flight with a loyalty program credit card where the purchase awards you both airline points and credit card points.

Also, stick with programs that demonstrate they know you by giving you offers on products and services you need versus what they want to sell to you. If you share your preferences, wants, and needs, you should see a commensurate increase in value to you and your family. If you do not, consider whether or not the brand really wants to establish a relationship with you.

Treat yourself to experiential benefits

Practically all loyalty programs come with soft benefits that add real convenience and save time. Banana Republic offers free alterations to its loyalty program members. Many grocery stores including Loblaws offer a phone app which easily downloads coupons and shopping list tools directly onto a member's loyalty card. Orbitz Rewards offers its members early access to sales and low-price guarantees. Look for add-ons like ease of use, members-only shopping hours and check-in lines, free shipping and special access to events to maximize your time and minimize daily hassles.

Keep track, keep it simple

It's back to the basics on this final tip: once you consolidate your spending to the programs you use the most, be sure to redeem the points you earn. COLLOQUY research shows the average household active in loyalty programs earns \$622 a year in points and miles but fails to redeem \$205 of those rewards. Don't leave money on the table. Consider using the services of rewards-tracking web sites and aggregators, such as Points.com, that help consumers manage their points and miles in a central location.

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Don't delay it any longer: start planning the trip of a lifetime



PATRICK SOJKA
FOUNDER,
REWARDSCANADA.CA

RewardsCanada.ca founder, Patrick Sojka, dishes out advice on how to maximize travel rewards for a vacation.

We all talk about it constantly, at dinner parties, the gym, in the office: the trip of a lifetime. Whether it's island hopping in the South Pacific, trekking the Andes, or golfing at St. Andrews, we all have a dream vacation that we never get around to taking.

Money always seems to be the prohibitive barrier because dream trips don't come cheap. By signing up to suitable loyalty rewards programs and collecting points diligently, your dream trip may not be the impossibility that you always thought.

Endless possibilities

“The popular places for Canadians to use their points are sun destinations, like the Caribbean, Mexico, and Hawaii, but Europe is also really popular in the summer months,” says Patrick Sojka, the Founder of RewardsCanada. “You can also use rewards to

travel to Africa, Asia, and Australia, although those places do require a lot more points.”

Your rewards points are good to use at any time of year, regardless of whether it's a popular travel period or not. Have you been dreaming of a summer vacation to Brazil or a Christmas flight to Europe to surprise your family? It's all possible if you collect enough.

It also might be your dream to travel in style and leave those economy seats behind. “There are times of the year when redeeming for business class flights is easier, because there are less business travelers,” says Sojka. “That tends to be in the summer, and on certain days of week, like Tuesday, Wednesday, and Saturday.”

How to rack up the points

As well as only focusing on only a

few rewards programs (one airline, one hotel, one shopping), you should always be looking to take advantage of any bonus mile offers because, as Sojka puts it, “they are an easy way to work your way up to that reward you want to redeem for.”

Sojka also advises to pay for everything with a credit card that is tied into a loyalty program. “This is by far the easiest way to rack up miles outside of actual flights with the airlines or stays with hotels,” he says. “Put everything that you buy on your credit cards, right down to the chocolate bar from the corner store.”

Keep your eye on the prize and don't pass up any opportunity to boost your points. “Every mile counts, no matter where or how you earn it,” says Sojka.

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EDITOR'S PICK



Page 10
David Klein shares insight on the personalization of loyalty programs

“...you can engage with customers when they're shopping online and reward them after the transaction...”

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Experience your dream destination

When it comes to vacations, the best way to maximize value is **by cashing in your reward points**. Whether it's helping with air fare or upgrades, the opportunities to save and have a truly luxurious escape lies in your loyalty program.



Blending colonial and island heritage in Bermuda

Boasting the highest concentration of golf courses per square mile in the world, Bermuda is paradise for the golfer. You could spend a week playing your way across some of the most picturesque golf courses in the world. St. George's and Port Royal Golf Clubs are favourites, sure to challenge both beginners and the avid golfer.

If you're planning to be in Bermuda around Easter, head to Southampton Parish's Horseshoe Bay to watch locals fly the beautiful handmade Bermudian kites on Good Friday.

To tap into the island's colonial roots be sure to visit The Afternoon Tea at the Fairmont Hamilton Princess, overlooking Hamilton harbor. The tasty breads, scones, and pastries are baked onsite and provide a perfect reprieve from the days explorations.

Adventure seekers should test out Hartley's Helmut Diving in Sandys Parish. It's unique in that you can breathe in a helmet hooked up to the surface while you walk along the sandy seabottom in search of fish and coral reefs.

If you're looking to escape the crowds of Hamilton, St. George Parish on the island's east end offers a chance to mingle with the locals, sample the food, and work on your tan. Named a UNESCO World Heritage Site, St. George Parish is an ideal spot for history buffs looking to explore the colonial remnants.

A surprise treat for film enthusiasts is the Bermuda International Film Festival, which showcases independent films from all over the world.

No trip to Bermuda is complete without visiting the ancient, stalactite-adorned Crystal Caves set against the pristine island waters.

Reverse the seasons with Australian autumn

While North Americans prepare for the warmer weather dragged in between April and May, Australians are watching the sticky days of summer washed away by its autumn.

Although pasty, unseasoned North Americans and Europeans favour the Australian winter — autumn boasts lower airfares and is one of the best times to visit the continent's rusty red centre and Uluru (or Ayer's Rock). Daytime temperatures linger anywhere from 19°C to 31°C and it rarely rains.

Clearer days and calmer waters make April the ample month for visiting the Great Barrier Reef — spots like Knuckle and Hardy Reefs are great for snorkeling and diving as they are crammed with fish of all kinds and vibrant corals.

If you're planning on staying in Cairns, Port Douglas, the Whitsundays or Airlie Beach in April, book your accommodation several months in advance, as rates tend to swell during the school holiday periods.

Wine enthusiasts should aim for the south where the Barossa Valley — one of the finest wine-producing regions in the world — is bathed in Mediterranean-esque warmth with cool evenings. The Barossa Vintage Wine Festival, the oldest in the country, runs from the end of March to early April and is the best time to sample some of the Shiraz, Chardonnay and Riesling that makes this region famous. There are many vineyard tours that run from Adelaide to the region.



Luau's, volcanoes and surf in a Hawaiian paradise

For Hawaii, mid-April is the tail end of high seasons but if you do your research you can take advantage of the deals being served up by travel agents looking to stretch the end of the tourist season.

Year-round sun often graces Waikiki Beach and the southwest coast of Oahu. The Big Island's Kona-Kohala Coast and the south and west coasts of Maui are often sun-swept as well.

The island of Oahu is home to four major luaus — a party filled with fire knife throwing, hula dancers and a cornucopia of Hawaiian food. No matter where you find yourself in the island paradise, seeking out a luau is a must.

Kahaluu Beach Park — the most popular snorkeling destination on the Big Is-

land — is one of the best spots to explore the craggy rock formations and vibrant tropical fish darting amongst the island's cerulean waters.

If you're a fan of extreme sports, surfing is vital. The tribal tradition has a lengthy history in the Polynesian islands and its swells are some of the best in the world.

Waikiki Beach in Oahu is punctuated with surf shops for gear rentals and the best place for beginners looking to catch their first wave.

The best way to cap off your Hawaiian vacation is to hike your way up the Haleakala volcano on Maui just before dawn so you can watch the sun clamber over the horizon.

A love song for Italy in the spring

If Paris in April is Europe's premier destination for spring travelling, Italy is its best-kept spring secret. The season emanates through the country as the wildflowers bloom and the locals begin to punctuate the cafes, shaking off the winter months.

The temperature has a tendency to linger in light jacket weather with the odd April shower, but if you're going in late spring, pack a pair of swimming trunks and sandals. Italy's pristine Amalfi coastline, with its idyllic coastal cities, lemon tree gardens and jutting cliffs makes for a perfect spring drive with ample Mediterranean toe-dipping time.

If you're looking to soak up some of the Tuscan sun, you can spend days exploring Pisa — located along the Arno River in the Northwest of Italy — with its Leaning Tower and chalk-white architectural remnants of its glory days

as a commercial hub during the Middle Ages.

Beaches and touristy spots like the Leaning Tower of Pisa are seldom packed this time of year.

The Easter festivities — Pasqua in Italian — during Holy Week draw tens of thousands of visitors to the country, some to the Vatican and others to take in some of the slightly smaller scale festivities in Sorrento or Florence.

Airfare is most expensive during Holy Week but otherwise you can tap into many spring deals.

With so much to do in Italy, you might feel inclined to plan a whirlwind trip but any less than three days in a city soaking up the wine and delectable Italian food is sure to leave you unsatisfied.

ANDREW SEALE

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GET THE REWARDS YOU DESERVE



Mediaplanet discussed loyalty programs with one of Canada's favourite television personalities, Marilyn Denis. The Marilyn Denis Show airs live Monday-Friday at 10 a.m. ET on CTV.

Mediaplanet As the host of Canada's No. 1 lifestyle series you have been able to make a connection with viewers all over Canada — how do you reward your loyal fan base?

Marilyn Denis I think it is really important to thank our audience and viewers for their loyalty and support — they're the reason

“These programs become part of a routine and in a sense they build a relationship between retailer and consumer. I like a program that offers reward points or cash back.”

we are Canada's No. 1 daytime lifestyle series. You want their experience with the show to be memorable — something that connects with them personally or something they can share with someone else. Of course, we also have prizes for audience members during the show and for viewers at Marilyn.ca. Every year we hold our “Search for the Next MARILYN Expert” series — we just recently crowned our new cooking expert following a nationwide search that gave six incredibly skilled cooks from across Canada a chance to showcase their skills and be part of our team. During the Christmas holidays, we hold our annual “10 Days of Giveaways” series. Last December, we gave away close to a million dollars' worth of prizes to audience members. Viewers can also join my BFF Network online at Marilyn.ca for exclusive access to contests, special offers, and more.

MP You have interviewed fashion experts and shopping personalities that are experts in shopping smart. Are there any tips you can pass along to consumers that are looking to save money?

MD We have a number of fashion experts who we feature regularly on the show including Peter Papapetrou, Joe Zee, Alexis Honce, Gretta Monahan, and Lilliana Vazquez — who all do a good job at providing viewers with ways to get high fashion looks at half the price. Peter Papapetrou recommends that we edit our wardrobe regularly to know what we have — suggesting we make a list of items before we go shopping to keep us on track. He also says online shopping sometimes has better promos and prices — along with free shipping! Another tip from Peter is to remember that the right accessory can update your classics! My personal stylist, Alexis Honce, who is also our lead wardrobe stylist and fashion expert, recently shared these money saving fashion tips:

■ Always look for bargains on trendy clothing that will keep your look updated each season, but invest in the basics that you plan on wearing for years to come.

■ Purchase your clothing midway into the season when stores start their markdowns.

■ Make friends with your sales associate. They can keep you in the loop about upcoming sales and put aside pieces for you when they come in.

■ Don't be afraid to check out new stores. We get used to shopping in the same stores over and over but there might be some great deals at the shop next door.

■ Shop online! Alexis also agrees that online stores usually offer mas-

fee after buying a certain amount of cups. Now I just need the LCBO to provide a loyalty program, like buy nine bottles of Pinot Grigio and get the tenth one free — I would be very loyal to that program!

MP As a consumer, what impact do loyalty programs have on your daily shopping habits?

MD The impact is that the programs I do participate in allow me to receive rewards on the items I buy often, so I see myself becoming a loyal customer of certain brands or stores. But I only use what I use. I am not creative with my loyalty programs — perhaps I should be. I approach loyalty programs on a very simple level. There are certain retailers that I like to frequent and I therefore, by association, participate in their reward programs.

MP Describe the perfect loyalty program for you.

MD Most people love routine and are loyal to certain businesses and items. Loyalty programs encourages regular repeat business, whether it's daily at a coffee shop or weekly at a favourite retailer — these programs become part of a routine and in a sense they build a relationship between retailer and consumer. I like a program that offers reward points or cash back. But seriously, the ultimate rewards program would be the one that served up a steaming hot latte the moment I wake up in the morning!

MP What's coming up on The Marilyn Denis Show? What can we look forward to?

MD We will continue to bring viewers entertainment and lifestyle segments, featuring Canadian and international celebrities and experts.



they can work for you — because they really should be working for you!

MP How do you spend your reward points — have you ever been able to redeem something for free?

MD Yes — in a couple of cases I have used my reward points for experiences rather than redeeming for a gift in a catalogue — that has served me well. It's about getting cash back and gaining experiences. But in most cases, I use loyalty programs to get reimbursed on a future purchase. For example, if I buy a number of items at a store I frequent, I will get a certain dollar amount off my next purchase — I like and prefer that. I also have a coffee card that offers one free cof-

Viewers will walk away having learned something new from our wide panel of experts, including real estate expert Scott McGillivray, who is co-hosting an episode with me (March 31st), fashion designer and Kleinfeld fashion director Randy Fenoli (Apr. 2) will be a part of an upcoming wedding themed episode, and we continue to showcase MASTERCHEF CANADA eliminated home cooks (Apr. 1) each week. More information about upcoming guest listings, including ticket information, can be found online at Marilyn.ca.

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INSPIRATION

Thirsty for rewards: Kevin Brauch's secret to travel freedom

Mediaplanet caught up with Kevin Brauch, host of The Thirsty Traveler. Follow Kevin's YouTube channel 'The Thirsty Traveler'.

Mediaplanet What got you started in the entertainment industry? Did you ever imagine that you would be the host of your own show on the Food Network?

Kevin Brauch Being the High School newspaper editor, a member of student council and a having a serious love of SCTV and SNL are what I believe shaped me at a young age for success in my career. I received formal training earning my BA in Radio and Television Arts at Ryerson. My first TV job with TVO was a stroke of luck — at first I didn't get it, but later they decided Patty needed a co-host, so I was in. I definitely always saw myself having a role in television, but not necessarily The Food Network. Selling hot dogs and popcorn at Exhibition Stadium was my first job. I was also a "pasta chef" at The Old Spaghetti Factory. I obviously love the cocktail and spirits industry, so it turned out to be a pretty great match.

MP You essentially get to eat and drink your way around the world! What are some of your most memorable moments while filming The Thirsty Traveler?

KB Every day I remember some special moment or experience I haven't thought about in years. Eating an entire King Cobra in Taipei night market (blood and everything). We ate pigeon claw in France, huhu grubs in New Zealand, cui (hamster) in Peru. I was almost burned alive in a sug-

ar cane brush fire in Jamaica, almost drowned in rough water diving for Abalone in Northern California. Leading 12,000 beer-drinking revellers in Ein Prosit, a German toasting song at Oktoberfest, was a big honour. Drinking with our Russian mafia handlers until I got sick (they were real gangsters, but nice ones). Embarrassingly flying next to Sophia Lauren while wearing track pants... what was I thinking!?

MP What are your favourite three destinations that you have visited and why?

KB Everyone wants to know what were "the best", but they're all the best. Here are some great memories that made the trip special. It's about finding your own special moment on your trip, wherever you go.

■ Jamaica: Cliff jumping, cold beers and wicked sunsets near Rick's Café in Negril. Enough said.

■ Taiwan: I went there having no expectations, and it turned out to be one of my best experiences. Taipei in particular was great. It was ultra mod-

ern, with poor areas of course, but it all seemed harmonious because the people were happy. It was dynamic, exciting, it had a unique energy. It really caught me by surprise.

■ New Zealand: It was like finding a home away from home. If I were to live anywhere other than Canada, it would be here. Typically when I'm travelling, no matter how much I love it, I'm always excited to come home. But New Zealand tempted me.

MP You consistently travel all over the world — what role do loyalty and rewards programs play in your life?

KB You wouldn't think they make a huge difference but when you've truly benefitted from what loyalty and reward programs can do for you, you realize how integral they can be to making a holiday or business trip a success. When you're top tier status, they can make moving in and out of airports so easy. Having a loyalty program on your side can really ease or totally erase any difficulties you'll typically bump into when travelling. It feels



TOP: ON THE ROAD
Kevin stops for a picture while travelling through Iceland.

BOTTOM: CHEERS!
Kevin raises his glass while overlooking Switzerland.

PHOTOS: TAPAS PRODUCTIONS



"I only use my points for more travel, because I find that gives back to me in the most significant way."

luxurious — they treat me better than I would treat myself. I only use my points for more travel, because I find the give back to me in the most significant way.

MP When did you start participating in loyalty programs?

KB My first one in Spring of 2000, I believe. It was a very different era of travelling way back then. I remember joining at the check-in counter in Edmonton: she told me I could earn credit for all the flights I was making, which was exciting, and I was so proud when I received my first Aeroplan Card in the mail. I still have it to this day with other souvenirs from my travels.

MP About how many miles would you say you accumulate annually?

KB In the 15 years I've been travelling I've taken over 1,000 flights, which blows my mind. My first ever flight was a charter to the Dominican Republic when I was 18. During my 'best' years my accumulating miles would be between 120,000 and 150,000. In slower years it was only 35,000-40,000. It's funny how you start craving flights when you're not making them as often as you once did.

MP Have your expectations of loyalty programs shifted over the years? Describe your ideal loyalty program.

KB Ideally, my loyalty program is easy to use and solves more of the challenges associated with frequent travel than it creates. It's accessible,

broad, personal and within all of that, gives me a sense of pride (and privilege) when travelling with that card in my pocket! If your loyalty program cannot represent you then why is it your loyalty program?

MP As a consumer — do you feel that loyalty programs influence your decisions and spending habits?

KB Loyalty programs definitely influence my decisions in regards to work and travel — which flights, hotel, and car I book — really anything involved in the process of moving around the planet as a global citizen will ultimately be affected by my loyalty programs.

MP You have already accomplished so much in your career — what's next for you?

KB What's next for Kevin Brauch? Expect the unexpected, but travelling, food and drink will always continue to drive me. I still haven't been to Thailand or Zagreb, Croatia, so those are on my to do list. Some personal reinvention is in my future, and travel is always a wonderful agent for personal growth. I have a lot of ideas for television development, so hopefully you'll see me behind the camera as much I am in front of it. I want to continue my passion for life, work and friendship... and I want to cut an album and perform on stage before my 50th birthday! CHEERS!

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Trends drive changes in loyalty programs

The confluence of forces shaping the current 'loyalty economy' means changes for consumers with their loyalty program memberships. The continued fragmentation of markets, capabilities for personalization and evolving customer expectations are contributing factors to potentially dramatic shifts in loyalty programs.

Mediaplanet sat down with COLLOQUY Research Director Jeff Berry to find out what's in store for the near future.

Mediaplanet What trends will consumers see reflected in their loyalty memberships in 2014?

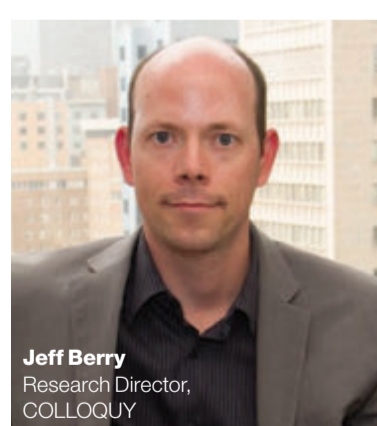
Jeff Berry First and foremost, consumers will have a world of choices at their fingertips — literally. More businesses will have loyalty programs featuring mobile-enabled offerings to make transactions — and engagement — as easy as possible. That convenience

is more important than ever because, thanks to global connectivity, customers can increasingly access choices from around the world. To further enhance customer relationships, businesses are providing more consistent experiences across every touchpoint: in-store, online and through mobile devices.

MP In addition to helping businesses, it seems like technology is allowing consumers to find and share solutions with one another.

JB It's true. Peer-to-peer (P2P) marketplaces like Kijiji and Craigslist have moved beyond mere transactions into a world of transitory collaboration. Thanks to the options provided by technology, consumers can easily find personalized or highly relevant items that meet their specific needs. This gives consumers yet another advantage over traditional businesses as they have more channels for meeting their needs.

Consumers will see companies



Jeff Berry
Research Director,
COLLOQUY

striving to become a go-to resource or forum in the P2P arena in order to remain relevant in this emerging form of commerce.

MP Data security and privacy issues have been in the news for months. What impact does that have on loyalty programs?

JB Consumers are becoming all too aware of the personal data that is collected both online and offline — and are expecting more in return for providing that information. The average consumer is reluctant to share more

"Convenience is more important than ever because, thanks to global connectivity, customers can increasingly access choices from around the world."

information because he or she isn't currently experiencing the benefits of doing so. According to the 2013 LoyaltyOne Privacy and Relevance Study, 77% of consumer respondents agreed with the statement: "I do not feel as if I am receiving a benefit for sharing my personal information."

However, 63% say they would be "willing to give more personal information if companies sent me relevant information based on what I have provided." Loyalty programs will prioritize finding the 'sweet spot' where relevant engagement meets the need for personal details.

MP How will loyalty programs change to keep their members coming back?

JB Loyalty programs used to 'surprise and delight' members by delivering unexpected perks, discounts and rewards. Nowadays, customer expectations have grown and those benefits are perceived as a "given" by consumers.

Discounts can only be taken so far. Therefore, 'soft benefits' — exclusive, personalized experiences apart from transactions — will become far more prevalent. For example, these benefits may include an invitation-only entertainment event for members or a special expedited check-in line, as seen in the hotel or airline industries, extended into retail.

The bottom line is good news for consumers: everyone with a phone or a connection to the Internet will increasingly have the power to become an 'Economy of One' — and companies are changing their programs to address that.

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I am a mobile apps consumer, hear me roar

By the time you finish reading this sentence, 10,000 apps will have been downloaded on mobile devices across the world. Of those, roughly 7,000 will sit forgotten, collecting virtual dust.

Companies that want to engage their loyal customers via mobile apps have plenty of incentive to avoid this digital graveyard. LoyaltyOne recently surveyed nearly 6,000 Canadians and Americans to find out what makes Jane and Joe consumer tick when it comes to the use of mobile apps.

We wanted to know the key traits of apps that land and stick on your main screen.

Your responses, in aggregate, sounded a loud and clear message. You said you want convenience and utility from your apps — and don't forget entertainment. You told us the best apps inform more than sell, and provide reliably helpful tools rather than just promotional information.

In other words, you like a shopping list app that makes suggestions about what and when to purchase based on history and coupons available.

If an app solves lifestyle needs and also throws in a bit of entertainment, it's less likely to end up in the app graveyard — we get it.

With your collective voice whispering in my ear, here is my list of mobile app innovations that stand apart and deliver on the traits you've identified in our survey:

■ **Apple Store:** Both the iPhone and iPad are well-organized, easy to use, and take advantage of the strengths of each device. The iPad app is both visually appealing and functional while the iPhone app makes in-store purchasing or support easier.

■ **Uber:** Connect with a driver at the tap of a button. This is a great example of a company that has taken a pain point for people, finding and hailing a cab, and turned it into such a great mobile-based experience that it is hard to stop using Uber once you start.

■ **Fitbit and Nike Fuelband:** This pair of apps showcase where we are starting to go with wearable technology and just how interested consumers are in apps that help keep them on task, and through gamification, encourage them to strive to be better.

■ **Aeroplan and AIR MILES Apps:** Canadians love their loyalty programs, and these apps provide on-the-go access. Surprise and delight comes from a check-in feature for offers, a gamification layer for top checkers in, and a sponsor location look-up. Don't forget to check out the new shopping list features to find the best offers.

■ **Starbucks:** No list of innovative apps would be complete without mentioning Starbucks. Starbucks helped shape mobile loyalty by combining members' reward management with straightforward, cutting-edge payment application. For members, that translates to ease of use. For Starbucks, says CEO Howard Schultz, it means nearly 10 million app adopters and the processing of nearly five million mobile payments a week — far ahead of the rest of the mobile app pack.

In the amount of time it has taken you to read this story, more than 250,000 apps have been downloaded across the world. Make sure you find the app that takes you to your happy place.

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The personalization of loyalty programs



Loyalty and Rewards programs are changing and there's going to be one major beneficiary: the consumer.

As the needs, desires, and habits of consumers have evolved, so has the loyalty and rewards industry. Offering rewards and points is no longer simply a case of keeping your current customers happy, it's now a prime opportunity for companies to mark themselves out from the competition by offering attractive, personalized rewards packages. In an age where there are so many loyalty programs to choose from, it's imperative that a business gets to know what a consumer really wants.

Know your customer

"A lot of loyalty programs have now turned into data collection programs too," explains the Founder of Rewards Canada, Patrick Sojka. "The program collects that data on their users and then analyzes it in a way that helps them provide a more personalized experience to their members."

By studying the consumer habits of each member, loyalty programs can create exclusive earning schemes for each individual, which means that you're unlikely to ever get an offer that has no relevance to you and how you do your shopping. "We're seeing targeted offers on the rewards side too," said Sojka. "After you've redeemed a few times with a loyalty program, they'll see what you

like and start targeting you with similar offers in the future. It makes redeeming easier and more convenient."

So does this personalized touch really benefit you, the consumer? "It's definitely benefitting the customer because it means that the average member can earn more from loyalty points," says Sojka. "The big rewards programs have the power to really utilize data to help their members out."

Diversified interaction

The way that businesses interact with their customers has changed over the past five years, and that is true for loyalty programs, too. Until recently, loyalty programs would hope that the points they offered customers at the point of transaction would be sufficient to make that customer come back to them more frequently.



DAVID KLEIN
VICE PRESIDENT, MARKETING &
INNOVATION, AEROPLAN

"What we're seeing now, enabled by technology and data, is that engaging with your consumer across all touch points, not just at the check-out line, is a great way for loyalty programs to gain an advantage over their competition," says David Klein, the Vice President of Marketing & Innovation at AIMIA/Aeroplan.

"For instance, you can engage with customers when they're shopping online and reward them after the transaction when they tell their friends about their purchases."

By looking beyond the traditional method of giving points and focusing on the full spectrum of the purchase cycle, loyalty programs are able to offer more personalized benefits to the modern consumer. "There will always be a role for the transaction-based reward, but consumers expectations are changing and loyalty programs are addressing that."

Maximize your benefits

Although loyalty programs are working hard to better their competition and offer the best rewards possible, it's still important to make sure you choose a program that best suits your specific needs. Otherwise, you could be missing out on valuable points.

"Look for the one or two programs that will give you the most benefits based on your shopping patterns and focus on these, as opposed to spreading out too widely," says Klein. "The process of finding out which program is right for you is easier than it's ever been because there's so much information available online."

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TIPS

Maximize your points

With spring approaching, now is the time to map out your summer vacation travels and plan the best ways to earn the most points from your everyday purchases.

- Consolidate your spending on one credit card to maximize your earning power.
- Carry your loyalty card. Make sure to swipe your card when you rent a car or book

your stay with participating hotel partners or shop at a retail outlet.

- A great way to earn miles faster is to keep your eyes open for special partner promotions to earn thousands of extra bonus miles.
- Shop online! Many loyalty programs have online stores.

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Know more tiers and be happier with the results of your customer-rewards program

It's a deeply held belief in Canada and the USA that all men and women are created equally. The same cannot be said, however, for all customers.

In fact, it's an open secret that many of the designers of customer rewards programs are disciples of something called the Pareto Principle, also known as the 80-20 rule. Eighty percent of a brand's business comes from 20 percent of its customers.

That's why rewards programs have tiers, you know — platinum, gold and silver.

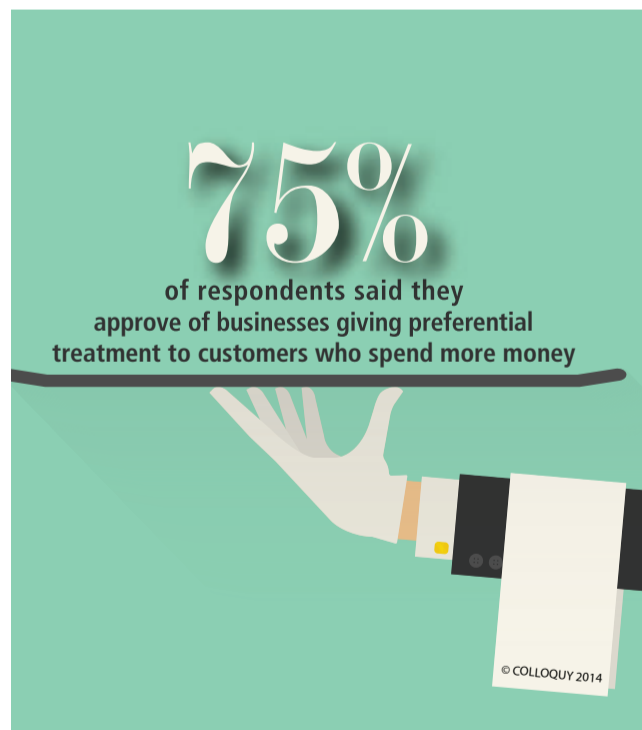
Marketers segment the members of their rewards programs based on their actual or potential value and place them in corresponding tiers or have them 'earn' their way into tiers. With each tier comes incremental benefits, the top tier being reserved for customers who deliver the highest value.

Canadians and Americans love their rewards programs, also called loyalty programs, and the vast majority of consumers in both countries appreciate the concept of tiering.

No less than 75 percent of Canadian and American consumers say it's okay for businesses to give preferential treatment to their best customers.

How do we know that? To understand consumer sentiments about tiers in loyalty programs, COLLOQUY surveyed in February of this year 3,077 Canadian and U.S. adults who belong to tiered loyalty programs.

The survey revealed that consumers have a bit of work to do understanding tiers — in order to maximize the rewards they earn. Nearly one out of three respondents said they weren't sure about iden-



tifying the highest tier they had achieved in a rewards program.

Chances are you've considered spending more money or taking some other action for the express purpose of achieving a higher status in a program. Rest easy, you're not alone. One out of two survey respondents admitted they've changed their behaviour to gain a higher tier or more benefits.

For example, 22 percent specifically said they've bought products or services that are on promotion to get bonus points or miles. Nearly 1 out of 5 said they've purchased more frequently to obtain a higher tier status.

Not surprisingly, consumers in the highest tiers are the most avid players of the loyalty game. They scored higher for the following kind of activity: only purchasing products or services from affiliated businesses to maximize points (23 percent), most likely to change behaviour

by purchasing more frequently (31 percent), and buying products on bonus (36 percent).

What about mid-tier program members? They scored highest on upward mobility — tiering-wise, that is. Among retail and travel program members, 61 percent of mid-tier members said they are likely to achieve a higher tier status by this time next year. That compares to just 24 percent of low-tier respondents.

True road warriors and some other loyalty players harbor a touch of resentment when they find out the person stretched out in a first-class airline seat next to them simply purchased the points or miles needed to achieve that luxury travel experience.

But the road warrior, and those of like mind, would be in a distinct minority. Fully 69 percent of survey respondents said it's fair for customers to purchase a higher tier membership if they want to re-

ceive the same benefits as those who earned their status through program participation.

Consumers were even more open-minded when it comes to other demonstrable ways of showing their loyalty, and leveraging those actions to gain access to higher tiers. A resounding 77 percent said higher tiers should be more attainable for people who spend less, if they repost promotions on social media or by recommending products and services.

Investing a little time in understanding loyalty program tiering structures and the associated rewards, benefits and earning mechanisms will dramatically improve your ability to maximize your overall loyalty program experience.

1 in 5
said they've purchased more frequently to obtain a higher tier status

SOURCE: COLLOQUY

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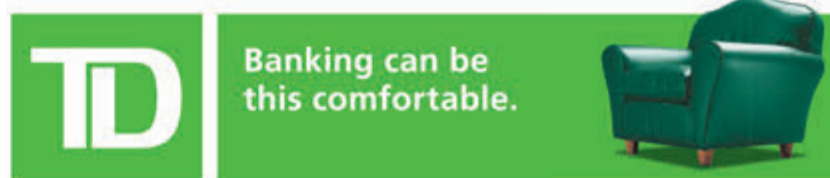


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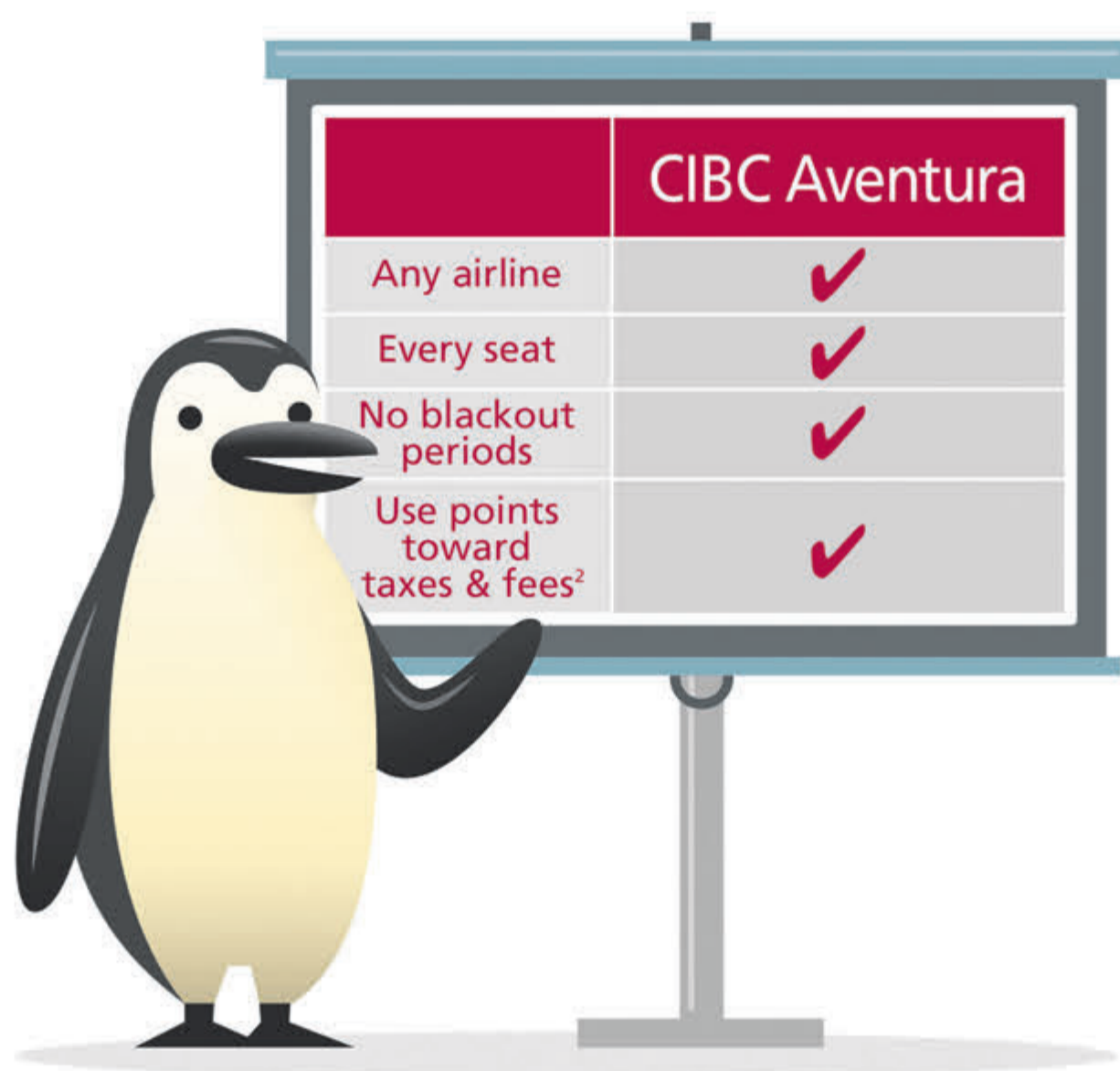


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