# Global Emotional Loyalty

How brands build emotional connections with customers by region and industry through loyalty.

## Key Finding

The attributes that make customers loyal to brands.

## Ideal Program

The ideal loyalty programs in USA, UK, Australia, Dubai and APAC.

## CMO Priorities

Do CMO priorities align with consumer emotion?

# Table of contents

# Transactional loyalty is not enough.

Somewhere along the way, loyalty has gotten lost among heavy discounting and the hundreds of daily promotional offers inundating consumers. Because of this influx of information, customers frequently depend on emotion to guide their purchasing decisions.[1]

### Influence emotions

When brands have a pre-established relationship with consumers, it's easier to influence their emotion-based decision making. Once this connection is established, the value of these customers to a brand is irreplaceable.

### Emotional connections

Many companies rely on a consumer loyalty program to help build these emotional connections with customers. In the US alone, 72% of adults online belong to at least one loyalty program, and those enrolled in loyalty programs report they belong to nine, on average.[3] With the proliferation of loyalty programs, the real question is: are programs connecting

This study explores these questions and better defines the rational, emotional and psychological drivers of customer loyalty and the unique challenges faced by region and vertical.

### Proprietary methodology

Aimia partnered with market research firm Brand Keys, which uses a proprietary methodology that "fuses the emotional

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## Why Customer Relationships Matter

### Brand connection vs. No brand connection[2]

**Change to customer lifetime value**

⬆ **306%**

Emotionally connected customers have a higher CLTV

**Would recommend a brand**

**30.2%** VS. **7.6%**

Emotionally connected customers recommend brands 30.2% of the time, while standard customers will recommend brands 7.6% of the time.

**Average years with a brand**

**5.1 years** VS. **3.4 years**

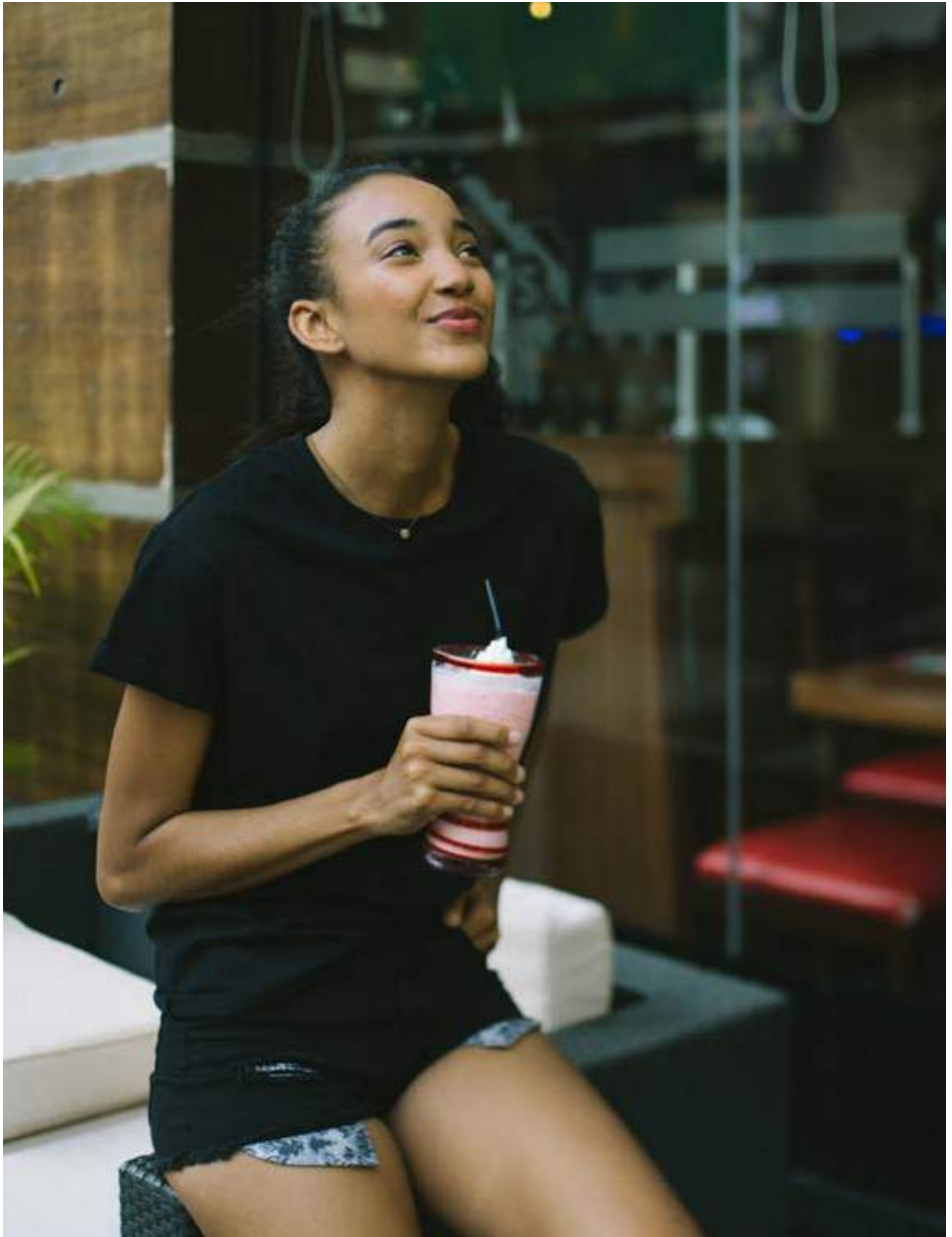Emotionally connected customers stay with a brand longer

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emotionally with consumers to deliver long-term value?

Additionally, with emotion driving purchase decisions, how can we quantify and leverage it for loyalty? It's obvious to us that emotions vary amongst customers, particularly in buying decisions across verticals and regions. But how much do these emotions contribute to purchasing, and which emotions lead to long-term brand loyalty?

(psychological) values with the rational (importance) rating of attributes that bond customers with a brand to determine the major drivers of customer loyalty."[4] Aimia identified 59 key ABVs (attributes, values and benefits) significant in building customer loyalty.

These attributes were grouped based on similarity into four main categories of drivers. A "driver" is how customers view a category, evaluate brands within the category, and ultimately why they buy and remain loyal within the category. The output is a detailed look at the drivers of emotional loyalty, by region and vertical.

In addition to consumer research and market analysis of how loyalty programs look today, Aimia surveyed brand CMOs to understand their top priorities and how they align with customer emotional expectations of ideal loyalty to drive overall brand loyalty.

# How to read this study[4]

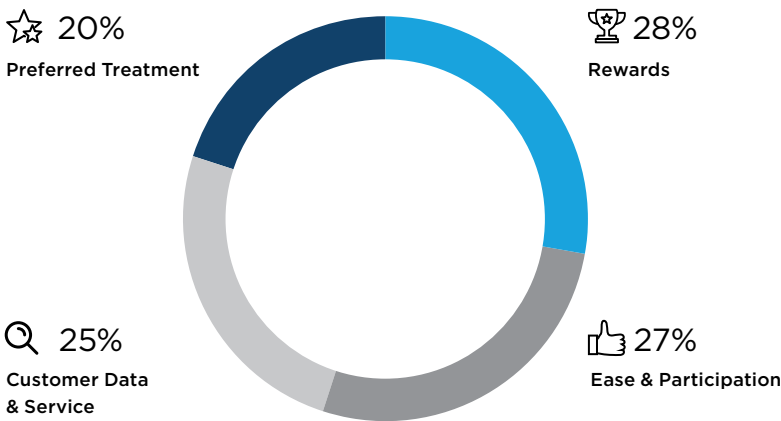| Key Definitions | |
|---|---|
| **Drivers** | Attributes, benefits and values divided into four key areas; describe how a costumer views, compares and engages with a loyalty program. Note the order the drivers come in, and their percent contribution to driving emotional loyalty* |
| >>  **Rewards** | Types of rewards, redemption, tiering and status |
| >> **Ease & Participation** | Ease of use in joining and participating in the program, and processes within the program such as gamification and recognition |
| >>  **Customer Data & Service** | How much data is exchanged for program benefits and data security; general care for the customer |
| >> **Preferred Treatment** | Making customers feel valued, special, able to tailor rewards, priority treatment that other customers don't receive |
| **Expectations** | Derived from the survey's psychological assessments, represents the level of expectation consumers hold for a particular driver. The higher the expectation (over a benchmarked mean of 100), the greater the opportunity for brands to find the whitespace within drivers to appeal to customers' emotional loyalty |

*For a complete list of ABVs, contact loyalty@aimia.com

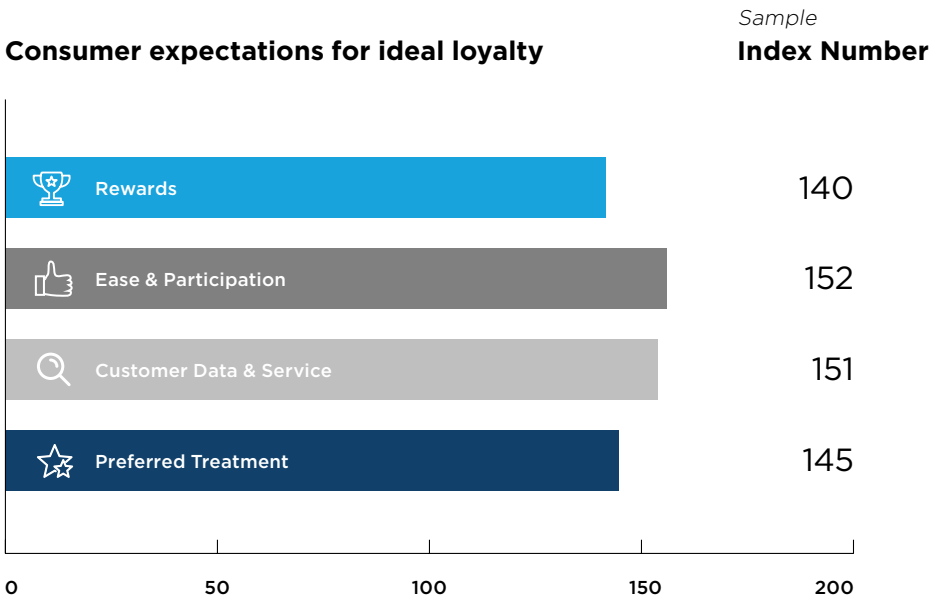# Sample graph[4]

*Hypothetical Example*

### Rational

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

☆ **20%**
**Preferred Treatment**

🏆 **28%**
**Rewards**

🔍 **25%**
**Customer Data & Service**

👍 **27%**
**Ease & Participation**

### Emotional expectations in loyalty

The higher the index, the greater the expectations. Categories where the consumer has rated above the mean showcase an opportunity for brands to differentiate and create emotional loyalty.

| Consumer expectations for ideal loyalty | *Sample* Index Number |
|---|---|
| 🏆 Rewards | 140 |
| 👍 Ease & Participation | 152 |
| 🔍 Customer Data & Service | 151 |
| ☆ Preferred Treatment | 145 |

0      50      100      150      200

### How to Read Example

Rewards is the highest contributor (28%) for why a consumer initially engages with a loyalty program (rational), but doesn't play as large of a role for a consumer's expectations (140 BP) when choosing to continue to engage with a loyalty program (emotional).

However, Ease & Participation is the second highest contributor (27%) for why a consumer initially engages with a loyalty program (rational), and plays a larger role for consumer's expectations (152 BP) when choosing to continue to engage with a loyalty program (emotional).

# Key findings

According to customer research done in conjunction with Brand Keys and an external Aimia survey of brand CMOs

- The attributes that make customers loyal to brands vary not just by region, but also by vertical within each region

- However, most loyalty programs look similar across the globe, and programs by vertical especially resemble each other: mostly spend-and-get models, with some travel programs and some retail programs incorporating tiering

- Looking at ideal loyalty programs across regions, the ultimate program would offer unique, achievable rewards, protect customer data, make customers feel valued and be easy to use and understand

- While CMOs prioritize and value building emotional bonds with customers, they still allocate the lion's share of budget to acquisition, investing smaller amounts toward retention/churn tactics of existing customers

- There is ample opportunity for personalization across all verticals, starting with a data-rich customer profile, that allows for a custom experience across all touch points

- Our belief is that the key leaders of loyalty will be those businesses who aren't afraid to take risks to stand out from traditional program constructs

# Ideal loyalty program: United States

# US data[4]

## Rational

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

☆ **20%**
**Preferred Treatment**

🏆 **28%**
**Rewards**

🔍 **25%**
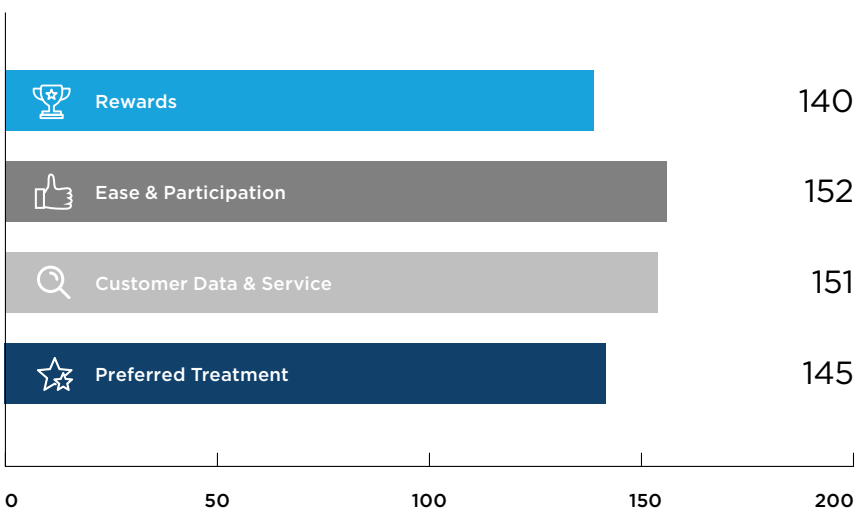**Customer Data & Service**

👍 **27%**
**Ease & Participation**

## Emotional expectations in loyalty

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| 🏆 Rewards | 140 |
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0    50    100    150    200
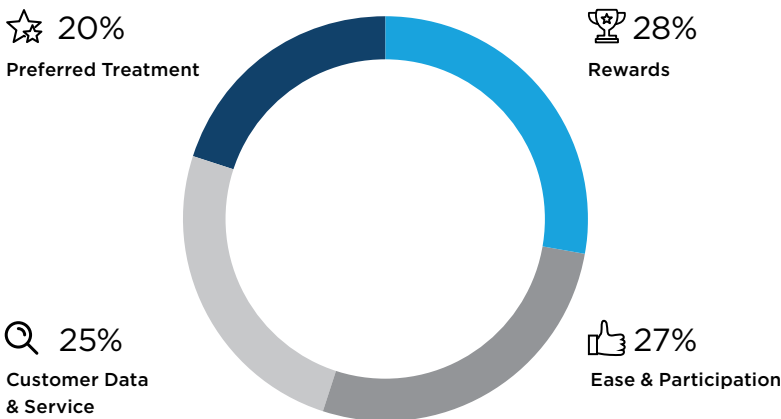
Compared to other regions, the US and Australia have nearly identical loyalty drivers and expectations, with the exception that US consumers expect more in data protection (Customer Data & Service) and expect less in Rewards than Australia. In fact, **US consumers have the highest expectations globally for loyalty Ease & Participation**, meaning if they're going to sign up for a program, it must be easy to understand and navigate.

According to SalesForce's State of the Connected Customer, **57% of customers have stopped buying from a company because a competitor provided a better experience.**[5] Ease and convenience are all part of the customer experience that brands need to be cognizant of.

# Ideal US loyalty program by vertical[4]

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)**<br>Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)**<br>Index baseline = 100* | |
| Ideal | | Rewards (28%)<br>Ease & Participation (27%) | Ease & Participation (152) | • Make your program easy to join, earn and redeem<br>• Offer opportunities to earn for activities and referrals<br>• Provide a range of rewards including cashback, free products and multiple brands (partnership opportunity) that make consumers feel truly rewarded |
| Retail | **Program Overview**<br>• Spend/get model; often used for discounts & rewards<br>• Co-branded cards (optional); allows for accelerated earn<br>• Partner-linked offers (coalition or directly across brands) | Rewards (34%)<br>Ease & Participation (30%) | Rewards (143)<br>Preferred Treatment (143) | **Give Control to Customers While Eliminating Barriers**<br>Provide more options that are seamlessly integrated throughout the program experience:<br>• Earn (i.e. "checking in" at in-store events)<br>• Benefits (i.e. longer return policy or express check-out)<br>• Rewards (i.e. a trip to visit HQ and meet "influencers")<br>Examples:<br>• Earn points for "checking in" at in-store events, writing product reviews, logging into the website, downloading mobile app<br>• Exclusive access to in-store experiences/events, priority/early access to new product launches, elevate shopping experience by eliminating barriers (i.e. longer return policy, express lane, member-only lounge, dedicated staff to help loyalty customers, etc.)<br>• Unlock exclusive partnerships through gamification and badging, sweepstakes for a chance to be in commercials, trip to visit HQ and meet "special" people, fashion shows, tour showroom |
| Credit Card Loyalty | **Program Overview**<br>• Earn and burn model with option to pay in for additional benefits and preferential treatment<br>• Some cash-back options | Ease & Participation (33%)<br>Rewards (30%) | Preferred Treatment (149) | **Showcase Value Over Competition**<br>Create a program centered around the preferred treatment of the consumer<br>Examples:<br>• Select personalized partner redemption opportunities based on the spend of the consumer<br>• Early access to events when a customer uses credit card<br>• Consider tier-based program with special offers/comms/events for top spenders |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| CPG | **Program Overview** • Receipt scan or code-on-pack programs • Brands are primarily in beauty, food, health, baby and lifestyle categories | **Preferred Treatment (36%)** **Rewards (34%)** | **Rewards (137)** | **Center Program Around the Consumer** Leverage data to show the customer you "know them" and offer personalized cross-purchase promotions to drive purchase in additional brands Examples: • Offer product samples to get members exposed to new/different products • Utilize purchase cycle to deploy communications to incentivize next purchase • Consider leveraging partnership rewards to provide incremental benefits to top tier members • Badging for product compliance and replenishment |
| Airlines | **Program Overview** • Earn/burn model; earn miles for purchases & miles flown • Tiered status; based on frequency and spend • Co-branded cards (optional); allows for accelerated earn | **Ease & Participation (31%)** **Preferred Treatment (24%)** | **Preferred Treatment (159)** | **Eliminate Travel Friction and Curate Elevated Travel Experiences** Have ever-evolving benefits including table stakes such as preferred seating and upgrades, as well as differentiators like "line jumping" on customer service calls and select "member-only" direct flights Examples: • Preferred seating, upgrades, priority access lines, no black-out dates, early access to deals, invite a friend, skip the wait on customer service calls, select "member-only" direct flights, dedicated booking agents • Personalized trip destination recommendations with curated itinerary based on travel history |
| Hotels | **Program Overview** • Earn/burn model with tiering for status • Paid programs (optional) • Focus of preferred treatment | **Preferred Treatment (35%)** **Ease & Participation (25%)** | **Preferred Treatment (160)** | **Eliminate Travel Friction and Curate Elevated Travel Experiences** Provide localized experiences to encourage guests to immerse in the culture of their destination through partnership with local businesses Examples: • Partner with local restaurants to offer member benefits: exclusive specials; don't need reservations; can meet the head chef; can dine and socialize with each other • Connect with local galleries, museums, wineries, etc. to provide private tours for members |
| Telco | **Program Overview** • Spend-based programs; unlocking partnership rewards and benefits • Rewards ranging from additional data to experiences such as concerts | **Rewards (36%)** **Ease & Participation (32%)** | **Ease & Participation (139)** | **Leverage Data to Create a Relevant Consumer Experience** Ensure an easy experience Examples: • Cashback on product and service purchases • Give benefits to customers as a way to eliminate commodity frustrations (ex. bump up data plan for one month if customer is almost out of data) • Show value to customers that have remained brand loyal over time (i.e. increased value for tenure) |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

# +70%

## Common Denominators

US customers want it all when it comes to loyalty: great rewards, easy programs and an elevated level of status and special treatment. As brands today balance their goals with how to deliver US customer expectations, we are seeing paid loyalty excel in this offering. Depending on the vertical, 40% to 70% of customers are willing to pay extra for preferential treatment that often includes tiered perks and easier processes.[6]



Brands that see success with the paid model are able to use the predictable revenue stream to continue investing in their highest value customers with better rewards and experiences, while still maintaining margins.
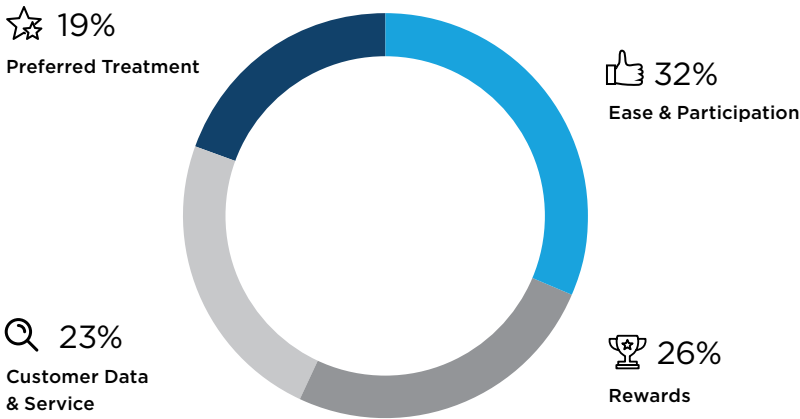
# Ideal loyalty program: United Kingdom

# UK data[4]

## Rational

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

☆ **19%**
**Preferred Treatment**

👍 **32%**
**Ease & Participation**

🔍 **23%**
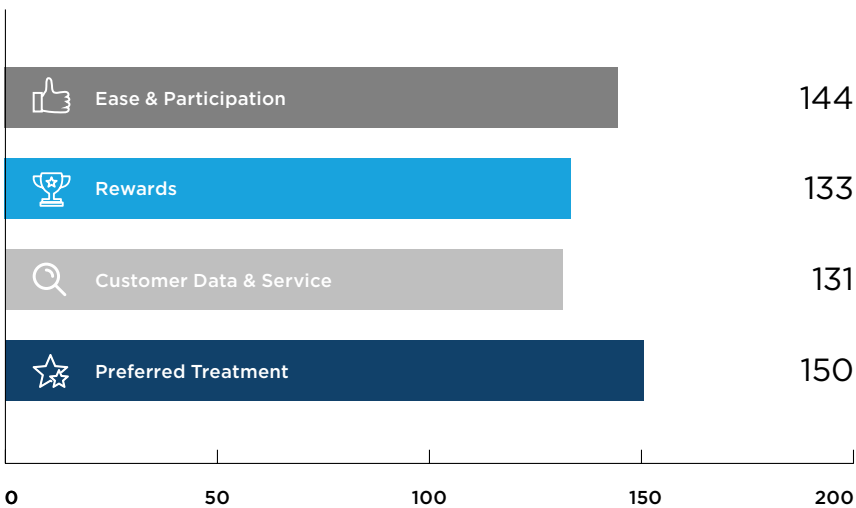**Customer Data & Service**

🏆 **26%**
**Rewards**

## Emotional expectations in loyalty

The higher the index, the greater the expectations. Categories where the consumer has rated above the mean showcase an opportunity for brands to differentiate and create emotional loyalty.

| Consumer expectations for ideal loyalty | Index Number |
|---|---|
| 👍 Ease & Participation | 144 |
| 🏆 Rewards | 133 |
| 🔍 Customer Data & Service | 131 |
| ☆ Preferred Treatment | 150 |

0    50    100    150    200

In the ideal loyalty program for the UK, Ease & Participation leads the charge as the greatest driver for loyalty and purchasing decisions, and it's one of the highest in consumer expectations. Highest expectations came from Preferred Treatment, even though this driver contributed least to ideal loyalty.

**The UK was the only region to list Ease & Participation as the primary driver in an ideal loyalty program.** And while Rewards did land as the second highest loyalty driver, the fact that its contribution to brand loyalty and purchasing decision only accounts for 25% is lower globally than other consumers, particularly Australians, who value Rewards as the primary driver at 30%.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** <br> Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** <br> Index baseline = 100* | |
| Ideal | | **Ease & Participation (32%)** <br> **Rewards (26%)** | **Preferred Treatment (150)** | • Program should be easy to join, earn and redeem; frictionless <br> • Recognize members for their loyalty <br> • Reward for interactions as well as transactions (cashback and free products) <br> • Offer a variety of rewards, including partnership offers |
| Retail | **Program Overview** <br> • Spend/get model, which can be used for store discounts and rewards <br> • Co-branded cards (optional); allows for accelerated point earn <br> • Partner-linked offers (coalition or directly across brands) | **Rewards (31%)** <br> **Ease & Participation (27%)** | **Rewards (125)** <br> **Ease & Participation (125)** | **Demonstrate Authenticity and Security** <br> Focus on showcasing a transparent value exchange to the consumer while consistently delivering on data security best practices <br> Examples: <br> • Use preferences and purchases to personalize offers and experiences (personal shopper, basket & closet recommendations, next best offer, etc.) <br> • Make customers feel truly rewarded and remind them you understand their needs (cashback or partnership offers do well) <br> • Notify customer during key points in their lifecycle with you (ex. anniversaries, points expiration) |
| Credit Card Loyalty | **Program Overview** <br> • Spend/get model, which can be used for store discounts and rewards <br> • Co-branded cards (optional); allows for accelerated point earn <br> • Partner-linked offers (coalition or directly across brands) | **Ease & Participation (37%)** <br> **Customer Data & Service (26%)** | **Customer Data & Service (136)** | **Go Above and Beyond in Data Protection and Customer Service** <br> Prove value over competition by creating a program that is easy to use and protects the data of your customer <br> Examples: <br> • Create easy and personalized customer service experiences (i.e. elevated call line, etc.) <br> • Give customers contactless payment options to remove purchase friction <br> • Easy entry and participation from sign-up to earn to redeem |
| CPG | **Program Overview** <br> • Largely promotion-based <br> • Larger CPG brand programs resemble their US counterparts with receipt scanning, code-on-pack, partner redemptions <br> • Very little tiering | **Rewards (41%)** <br> **Preferred Treatment (24%)** | **Rewards (150)** | **Show Members How Much You Value Them** <br> • Create a program that offers personalized rewards that are centered around the value to the consumer rather than your product sales <br> Examples: <br> • Offer product samples to get members exposed to new/different products <br> • Use data to offer cross-purchase promotions to drive purchase in additional brands <br> • Utilize purchase cycle to deploy communications to incentivize next purchase <br> • Leverage partnership rewards to provide incremental benefits to top-tier members <br> • Badging for product compliance/replenishment |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| Airlines | **Program Overview**<br>• Larger programs are earn-and-spend structure for flights or tiering benefits<br>• Basic tiering in place | Ease & Participation (35%)<br>Preferred Treatment (30%) | Preferred Treatment (147) | **Make Flying Fun & Easy**<br>Ensure your program stands out from the competition by having an advancing benefits process that eliminates travel friction and curates elevated travel experiences<br>Examples:<br>• Preferred seating, upgrades, priority access lines, no black-out dates, early access to deals, invite a friend, skip the wait on customer service calls, select "member-only" direct flights, dedicated booking agents<br>• Personalized trip destination recommendations with custom itinerary based on travel history<br>• Use partnerships to remove travel friction and show value to top customers (ex. noise cancelling headphones to top tiers) |
| Hotels | **Program Overview**<br>• Largely earn/spend points structure<br>• Some tiering<br>• Some brands are experimenting with other forms of loyalty, such as a paid "club" | Ease & Participation (36%)<br>Preferred Treatment (33%) | Preferred Treatment (150) | **Differentiate with Status that Gives Preferred Treatment**<br>Find distinction by offering benefits that eliminate travel friction and curate better travel experiences<br>Examples:<br>• Provide localized experiences to encourage guests to immerse in the culture of their destination<br>• Partner with local restaurants to have member-only specials / members don't need reservations / members can meet the head chef / members can dine and socialize with each other<br>• Connect with local galleries, museums, wineries, etc. to provide private tours for members<br>• Enable high-touch service by allowing front-of-house staff to access customer profile and curate an elevated experience throughout the stay |
| Telco | **Program Overview**<br>• Based on spend and continuing business<br>• Unlock rewards or benefits within the plan (additional data, billing discounts, etc.) | Ease & Participation (35%)<br>Customer Data & Service (27%) | Customer Data & Service (128) | **Secure Data & Leverage it For Personalization**<br>Focus on keeping customer loyalty by securing their data and ensuring the program is relevant for the individual over time<br>Examples:<br>• Provide full, easy to access and easy to understand transparency on how data is collected and used<br>• Use data collected to personalize product and rewards recommendations<br>• Partner with the entertainment and media brands (Netflix, Spotify, ESPN) members use most frequently on their phones |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

## Common Denominators

UK customers are not impressed with loyalty. Their expectations were significantly lower across all drivers in each vertical than other regions. At the time this study was conducted, Brexit had not yet taken its economic hold on the country, so we doubt politics played a part in this perspective. Consulting with our colleagues in the UK, we believe the overabundance of programs in the region and the presence of large coalition programs (such as Tesco and Sainsbury's) have led many European customers to be more cynical of loyalty schemes than the rest of the world. This is also aggravated by programs that are nearly indistinguishable from each other.

Plain and simple, UK consumers deserve better loyalty programs. Businesses looking to differentiate must:

1. Offer rewards and perks customers will get excited about that aren't simply discounts or freebies (think experiential, personalized offers). We have seen personalized offers boost loyalty - customer visits increased by 14% and spend by 12%.[7]

2. Incorporate convenience into every step of their processes to reduce any friction causing customers to abandon the journey.

# +14% visits

We believe that, with the added reassurance of GDPR, UK customers are now comfortable with the power they have over their own data. This means data protection is table stakes across the board, and brands can seek other ways to appeal to customers.
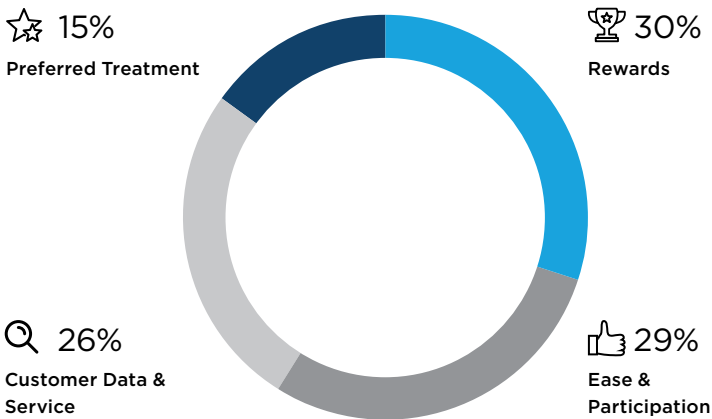
# Ideal loyalty program: Australia

# Australia data[4]

## Rational

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

☆ **15%**
Preferred Treatment

🏆 **30%**
Rewards

🔍 **26%**
Customer Data & Service

👍 **29%**
Ease & Participation

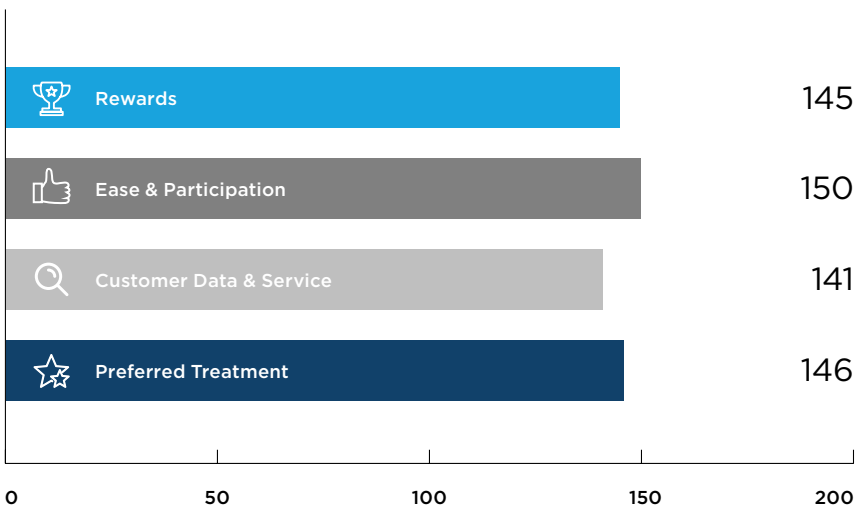## Emotional expectations in loyalty

The higher the index, the greater the expectations. Categories where the consumer has rated above the mean showcase an opportunity for brands to differentiate and create emotional loyalty.

Australia's greatest drivers for an ideal loyalty program are **Rewards and Ease & Participation**. While expectations were relatively close across all drivers, **consumers had the highest expectations for Ease & Participation**, followed by Preferred Treatment. The order in which Australia's drivers contribute to loyalty are identical to those in the US, however, its expectations for Rewards were higher.

Also, Rewards and Ease & Participation together made up a 59% contribution to emotional loyalty of the ideal program compared to 55% for the US.

### Consumer expectations for ideal loyalty        Index Number

| Category | Index Number |
|---|---|
| 🏆 Rewards | 145 |
| 👍 Ease & Participation | 150 |
| 🔍 Customer Data & Service | 141 |
| ☆ Preferred Treatment | 146 |

0    50    100    150    200

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| Ideal | | Rewards (30%)  Ease & Participation (29%) | Ease & Participation (150) | • Provide offers that make members feel truly rewarded and recognizes them for their loyalty<br>• Provide a range of earning options (transactions and interactions) as well as a range of rewards<br>• Create a seamless experience (connect all touchpoints, ease of design) |
| Retail | **Program Overview**<br>• Spend/get model, which can be used for store discounts and rewards<br>• Co-branded cards (optional); allows for accelerated point earn<br>• Partner-linked offers (coalition or directly across brands) | Rewards (31%)  Ease & Participation (28%) | Customer Data & Service (143) | **Demonstrate Authenticity and Security**<br>Focus on showcasing a transparent value exchange that is consistent across engagement channels and delivers on data security best practices<br>Examples:<br>• Give options for both transactional and interactional earn (cashback offers engage members)<br>• Use profile and purchase data to personalize offers and experiences<br>• Expiration policy needs to be clear and prominent, with advance notice of expiration |
| Credit Card Loyalty | **Program Overview**<br>• Earn points for spend on financial products<br>• Catalogue redemption for merch, or frequent flier miles with major airlines<br>• Moving toward non-points recognition for customer behavior<br>• Extending rewards outside of credit cards<br>• Lower cash-back options due to the interchange policies | Ease & Participation (32%)  Rewards (30%) | Ease & Participation (133) | **Demonstrate Value by Removing Friction & Adding Opportunities to Earn**<br>Deliver a program that is easy for members to use starting from when they join and throughout their customer journey<br>Examples:<br>• Leverage "always on" partnerships to show value for everyday purchases, while making it easy for customers to earn points<br>• Members enjoy a gamification element, creating more excitement to engage and more opportunities to earn<br>• Personalize offers around their unique customer journey rather than products that only meet the business' needs |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| CPG | **Program Overview**<br>• Lack a strong presence in the AUS market | Customer Data & Service (38%)<br>Rewards (29%) | Customer Data & Service (143) | **Cross-Brand & Beyond Brand Partnerships for Coveted Rewards**<br>Offer a multi-brand program that makes consumers feel truly rewarded for their purchases within the brand portfolio while also keeping their data private<br>Examples:<br>• Members are willing to pay for status featuring special benefits<br>• Include multiple brands and multiple ways to earn<br>• Source partnerships that extend the brand (makeup with VIP events or fashion brands; diapers with children's clothing retailers)<br>• Create a simple program that's easy to understand and keeps member data secure and private |
| Airlines | **Program Overview**<br>• Earn points for spend, burn on flights<br>• Variances include in-flight perks (wi-fi); access to exclusive lounges and VIP servicing<br>• Jetstar, a budget airline, offers a subscription-based program allowing member access to deals and picking seats | Customer Data & Service (34%)<br>Ease & Participation (33%) | Preferred Treatment (140) | **Remove Travel Friction & Add Personalization**<br>Ensure your program stands out from the competition by eliminating travel friction, curating elevated travel experiences and keeping customer data secure<br>Example:<br>• Preferred seating, upgrades, priority access lines, no black-out dates, early access to deals, invite a friend, skip the wait on customer service calls, select "member-only" direct flights, dedicated booking agents<br>• Custom trip destination recommendations with personalized itinerary based on travel history<br>• Show data collection is safe and will be used to personalize offers, in-flight perks and off-flight partnerships that meet travelers' needs (ex. ride sharing) |
| Hotels | **Program Overview**<br>• Points earned and burned on stays<br>• Some tiering based on spend | Ease & Participation (36%)<br>Rewards (27%) | Rewards (129) | **All-Inclusive, Always-On Benefits**<br>Design a program that offers a variety of accessible rewards and benefits to all members<br>Examples:<br>• Redemptions are key (simple process for redeeming, ability to check points anywhere, anytime)<br>• Allow members to buy into higher status to gain access to exclusive benefits<br>• Provide a range of rewards across all brands with a strong value prop, making the member feel truly rewarded |
| Telco | **Program Overview**<br>• Rewarded just for being a customer<br>• Outliers are incorporating experiential programs<br>• Geo-fenced offers to surprise and delight | Ease & Participation (35%)<br>Customer Data & Service (32%) | Customer Data & Service (140) | **Secure Data & Leverage It for Personalization**<br>Focus on keeping customer loyalty by securing data and ensuring the program is relevant for the individual over time<br>Examples:<br>• Partner with non-profit organizations; donations can guarantee a bill credit the next month<br>• Give a generous expiration policy<br>• Promote how data collection is kept private and secure |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

## Common Denominators

Australians want loyalty to be easy and convenient. Within each vertical, Ease & Participation was largely the main driver – Australians want their Rewards but more importantly, they want a program that's easy to use and understand. In this region, programs with flat value exchanges (i.e. forced rewards; spend $100 dollars, earn 1,000 points and receive a $5 voucher) may appeal most to shoppers; a simple tiering structure based on spend can do the same. Full transparency behind data collection – ideally to personalize their journey – can open the doors of the value exchange between the customer and brand.



Businesses may choose to start the customer loyalty journey with the ability to easily obtain and redeem Rewards, but as customer interactions increase, businesses should be using the data to inspire customers along the ideal journey to becoming a high value customer.
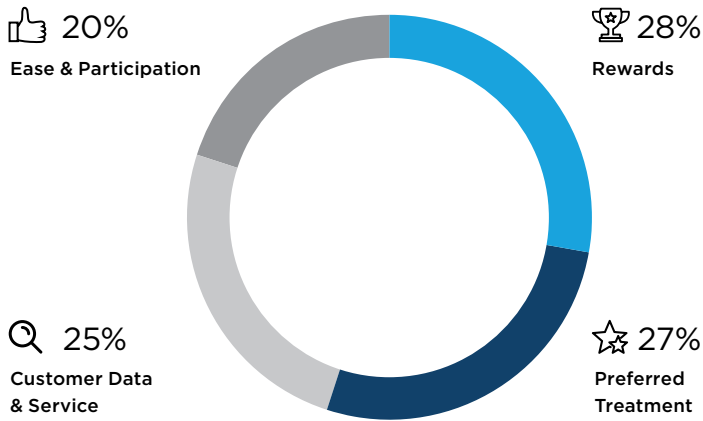
# Ideal loyalty program: Dubai

# Dubai data[4]

## Rational

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

👍 **20%**
Ease & Participation

🏆 **28%**
Rewards

🔍 **25%**
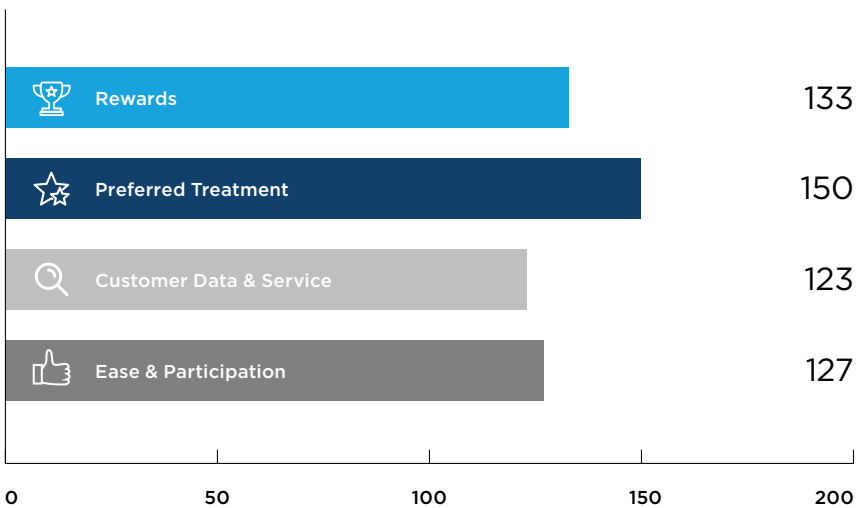Customer Data & Service

☆ **27%**
Preferred Treatment

## Emotional expectations in loyalty

The higher the index, the greater the expectations. Categories where the consumer has rated above the mean showcase an opportunity for brands to differentiate and create emotional loyalty.

| Consumer expectations for ideal loyalty | Index Number |
|---|---|
| 🏆 Rewards | 133 |
| ☆ Preferred Treatment | 150 |
| 🔍 Customer Data & Service | 123 |
| 👍 Ease & Participation | 127 |

0    50    100    150    200

The most important drivers for Dubai customers are Rewards and Preferred Treatment. When considering **emotional expectations, Preferred Treatment is far and away the highest driver and provides the greatest opportunity for customer growth**.

Compared to other regions, Dubai stands out as the only region in which Preferred Treatment makes up the second greatest driver in an ideal loyalty program. Also notable is the Dubai consumer's **low expectation in data protection**. Previous Aimia research shows UAE residents place a lower value on data, although their concern about privacy and protection is growing each year.[8]

And since so many processes in Dubai require more data than other regions, customers here seem to have more inherent trust in how their data is handled. Another contributor to this trust is that there hasn't been the major data breaches in the Middle East that there has been in other regions.[9]

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** <br> Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** <br> Index baseline = 100* | |
| Ideal | | Rewards (28%) <br> Preferred Treatment (27%) | Preferred Treatment (150) | • Provide a range of rewards, including cashback and free products <br> • Make your members feel truly rewarded <br> • Have a standing discount/cashback offer for all purchases |
| Retail | **Program Overview** <br> • Spend/get model, which can be used for store discounts and rewards <br> • Focus on app-based programs, offering instant redemption at POS | Customer Data & Service (32%) <br> Rewards (28%) | Customer Data & Service (153) | **Program Priorities Depend Upon Security and Rewards** <br> Focus on showcasing a transparent value exchange that is consistent across engagement channels and delivers on data security best practices <br> Examples: <br> • Tiered programs that unlock elevated benefits, plus a range of rewards, that engage members <br> • Shopping center loyalty programs are an opportunity in this region as malls become experience destinations <br> • Promote transparency of data collection and use data to personalize offers and experiences (ex. personal shopper, basket and closet recommendations, next best offer, etc.) |
| Credit Card Loyalty | **Program Overview** <br> • Points-based constructs determined by spend <br> • Rewards include merch, gift cards, airline miles, experiential | Rewards (34%) <br> Customer Data & Service (27%) | Customer Data & Service (155) | **Build a Unique Loyalty Journey Across All Products** <br> Prove value over competition by creating a program that is easy to use and provides a variety of personalized rewards <br> Examples: <br> • Allow members to pay for status to gain access to special offers and benefits <br> • Create a program with few limitations <br> • Move away from undifferentiated points-based programs and focus on the customer experience |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| CPG | **Program Overview** • Lack of strong presence in the region | Rewards (31%) Preferred Treatment (26%) | Rewards (146) | **Put the Customer at the Center of Your Program** Create a program that offers personalized rewards that are centered around the value to the consumer rather than your product sales Examples: • Move away from brand discounts and focus on rewards with partner brands and online & offline experiences • Give customers control by allowing them to customize, personalize and tailor their rewards • Make your customers feel valued through a range of rewards and benefits |
| Airlines | **Program Overview** • Legacy carriers are moving from pure miles to miles/spend program hybrids • Co-branded credit cards for accelerated earn • Outlier: U by Emaar connects hospitality, entertainment and retail through its airline program • Digital and mobile app increasingly vital to programs | Rewards (34%) Preferred Treatment (27%) | Preferred Treatment (156) | **Remove Travel Friction & Add Personalization** Ensure your program stands out from the competition by having advanced benefits that eliminate travel friction and curate elevated travel experiences Examples: • Preferred seating, upgrades, priority access lines, no black-out dates, early access to deals, invite a friend, skip the wait on customer service calls, select "member-only" direct flights, dedicated booking agents • Custom trip destination recommendations with personalized itinerary based on travel history • Stand out from the competition with a transparent base value proposition • Offer multiple ways of earning and redeeming |
| Hotels | **Program Overview** • Some tiering • Greater focus on Food & Beverage | Rewards (36%) Customer Data & Service (28%) | Ease & Participation (152) | **Create Cross-Brand Programs with Rewards that Attract** Enhance customer engagement through interactional earn as well as a variety or rewards, while eliminating risk for the consumer Examples: • Program should include all brands within the portfolio, be easy to understand and easy to participate in • Provide members with increased benefits as they become more active in the program • Implement paid tiers that offer exclusivity and status (black car pickup or luxury car loan, on-site stylists, mobile app enablement, full flexibility check-in/check-out) • Leverage partnerships and sponsorships to elevate high-value customer experiences (i.e. select customers can have access to events, luxury dining experiences, etc.) |
| Telco | **Program Overview** • Customers rewarded for staying with brand with discounts or data/text offers • Partner with 3rd parties to offer tiering with escalating benefits • Some outlier telco brands partner with OTAs or prestigious sports clubs | Ease & Participation (32%) Rewards (27%) | Rewards (146) | **Maintain Relevancy and Data Privacy** Leverage the significant amount of data available to create a program containing relevant rewards that are easy to achieve Examples: • Ease/automated all processes: joining, earning, redeeming • Makes you feel valued over competitors (householding, experiential rewards/benefits) • Creative partnerships for rewards to move beyond program discounts that can make telco loyalty less transactional |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

## Common Denominators

Dubai consumers are in it for the Rewards. Unlike other regions, Rewards came in as the primary or secondary driver of emotional loyalty in each vertical. But as we see with the Dubai customer expectations, Preferred Treatment needs to be met. Dubai businesses can get creative with crafting that feeling of status through unique, exclusive rewards. As loyalty programs continue to mature in this region, businesses may want to borrow tactics from airlines and telco companies that have shown considerable creativity in partnership and rewards, while incorporating consistent feedback and data to keep rewards relevant with the changing needs and wants of customers.

# Ideal loyalty program: Asia Pacific

# Asia Pacific data[4]

**Rational**

Order of importance (clockwise) to single consumer, with correlating % contribution for ideal loyalty.

☆ 16%
**Preferred Treatment**

🔍 30%
**Customer Data & Service**

👍 26%
**Ease & Participation**

🏆 28%
**Rewards**

**Emotional expectations in loyalty**

The higher the index, the greater the expectations. Categories where the consumer has rated above the mean showcase an opportunity for brands to differentiate and create emotional loyalty.

| Consumer expectations for ideal loyalty | Index Number |
|---|---|
| 🔍 Customer Data & Service | 141 |
| 🏆 Rewards | 129 |
| 👍 Ease & Participation | 142 |
| ☆ Preferred Treatment | 149 |

0    50    100    150    200

For APAC customers, **Customer Data & Service, followed by Rewards, were the greatest drivers in rational loyalty**. While Preferred Treatment came in last as a driver, it had the greatest customer expectations, followed next by Ease & Participation, providing space for APAC brands to differentiate from competition.

APAC was the **only region globally with Customer Data & Service as its greatest driver in the ideal loyalty program**. Also notable is that while Rewards accounted for 28% of contribution toward brand loyalty and purchasing decisions, expectations from an emotional standpoint were lower than other regions.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| Ideal | | 🔍 **Customer Data & Service (30%)** <br><br> 🏆 **Rewards (28%)** | ⭐ **Preferred Treatment (149)** | • Prove value of providing data and also showcasing it will be kept secure <br> • Create an easy-to-understand program that makes your members feel rewarded <br> • Create a program that stands out form competition and offers always on benefits that show you value your members |
| Retail | **Program Overview** <br> • Smaller retailers offer discounts-based programs <br> • Larger retailers use points-based constructs <br> • Some tiering for soft benefits <br> • Presence of coalition loyalty | 🔍 **Customer Data & Service (35%)** <br><br> 👍 **Ease & Participation (30%)** | ⭐ **Preferred Treatment (150)** | **Leverage Tiering for Status and Experiences** <br> Elevate the customer experience for most valued consumers by seamlessly integrating tiered benefits throughout the program <br> Examples: <br> • Points never expire <br> • Use subscription services as a way to provide brand consistency, eliminate purchase friction and create elevated experiences for high-value consumers <br> • Move beyond discounts toward experiential rewards, as a way to deliver personalized moments (ex. free personal shopper, partnership events, early access, trial group access, etc.) <br> • Provide members with preferential treatment and the opportunity to household (earn/spend with friends and family) |
| Credit Card Loyalty | **Program Overview** <br> • Rewards center around cash-back offers, airline miles, catalogue items <br> • Quickly adopting tech such as real-time payments, chatbots, facial recognition <br> • Some offer experiential benefits across lifestyle, travel | 🏆 **Rewards (36%)** <br><br> 🔍 **Customer Data & Service (30%)** | ⭐ **Preferred Treatment (154)** | **Demonstrate Customer Centricity with Personalized Offers** <br> Prove value over competition by creating a program centered around preferred treatment based on status <br> Examples: <br> • Personalize offers to the products and rewards customers are most likely to use <br> • Offer status and preferential treatment <br> • Allow for earn outside of transactions <br> • Offer free data protection services |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

| | LOYALTY TODAY | CONSUMER'S VIEW ON LOYALTY | | FIND YOUR DISTINCTION |
|---|---|---|---|---|
| | | **What Engages Consumers (Rational)** Top 2 Attributes and % contribution | **What Consumers Expect (Emotional)** Index baseline = 100* | |
| CPG | **Program Overview**<br>• Largely focused on beauty, baby and care products<br>• Some tiering unlocking bonus points or graduated discounts | **Rewards (35%)**<br><br>**Preferred Treatment (25%)** | **Rewards (158)** | **Design Program Around Customer Solutions**<br>Create a program that offers personalized rewards centered around the value to the consumer rather than your product sales<br>Examples:<br>• Partner with a range of retailers, F&B, beauty and personal care to offer a broad range of rewards – not just discounts and small freebies<br>• Allow for a range of earn and redemption options (includes cashback)<br>• Allow customers to pay for higher status with the brand |
| Airlines | **Program Overview**<br>• Points-based tiered loyalty programs with privileged benefits<br>• Airlines and hotels have hybrid partnerships for earn and burn<br>• Some experiential luxury benefits<br>• Co-branded credit cards increase rate of earn | **Ease & Participation (32%)**<br><br>**Preferred Treatment (29%)** | **Rewards (152)** | **Tap Into Feelings of Appreciation, Being Valued**<br>Design a program that offers a variety of accessible rewards and benefits to tiered customers<br>Examples:<br>• Preferred seating, upgrades, priority access lines, no black-out dates, early access to deals, invite a friend, skip the wait on customer service calls, select "member-only" direct flights, dedicated booking agents<br>• Personalized trip destination recommendations with personalized itinerary based on travel history<br>• Stands out from other loyalty programs offering unique, elevated benefits for members |
| Hotels | **Program Overview**<br>• Partnerships with airlines for earn and burn<br>• Luxury benefits such as exclusive culinary experiences<br>• Some partnerships between hotels | **Preferred Treatment (37%)**<br><br>**Ease & Participation (35%)** | **Preferred Treatment (157)** | **Make Customer Stays Better than Home**<br>Ensure your program stands out from the competition by having advancing benefits that eliminate travel friction and curate elevated travel experiences<br>Examples:<br>• Personalized welcome gifts<br>• Implement paid tiers that offer exclusivity and status (black car pickup or luxury car loaner, on-site stylists, mobile app enablement, fully flexible check-in/check-out)<br>• Leverage partnerships and sponsorships to elevate high-value customer experiences (i.e. select customers can have access to events – luxury dining experience, etc.)<br>• Allow preferential treatment that recognizes members, including householding |
| Telco | **Program Overview**<br>• Points-based programs<br>• Partner structures and discounts on services | **Ease & Participation (35%)**<br><br>**Customer Data & Service (30%)** | **Preferred Treatment (150)** | **Curate a Personalized Customer Experience with Data-Rich Member Profiles**<br>Focus on keeping tenured customers engaged by elevating the customer experience over time while keeping their data secure<br>Examples:<br>• Creative partnerships for rewards to move beyond program discounts that can make telco loyalty more transactional<br>• Easy participation (joining, earning and redeeming)<br>• Make members feel valued over competitors (householding, experiential rewards/benefits) |

Index baseline = 100, higher index above 100 in each driver indicate higher indicate increased consumer expectations for particular program attributes.

## Common Denominators

APAC is all about the Preferred Treatment, and as highly connected, empowered consumers, they should be. Preferential treatment can certainly be built into program constructs through tiers that raise status, and tactics that make normally laborious things, such as waiting in line at the airport, more convenient. The massive amounts of data coming in through APAC loyalty programs present marketers with an opportunity to personalize campaigns to their customers, which in turn should build the emotions associated with Preferred Treatment – that of recognition and of being valued.

We have found personalized headlines, copy and content based on insights from and customer interactions can lead to an increase of up to 163% in open rates and engagement.[10]

# +163%
## Increase in email open rates with personalized headlines

# Do CMO priorities align with consumer emotion?[11]

In addition to global loyalty landscape and consumer market research, Aimia surveyed CMOs on their priorities to find out more about their customer engagement tactics and how they are allocating their resources to optimize time and spend.

**It was most important to CMOs that customers:**

**Value their brand, value their product**

**Feel emotionally connected to the brand**

**Get value from the brand**

CMOs placed holistic customer view and CLTV as lower priorities.

The highest priorities were retention, acquisition and analytics.

**32%**
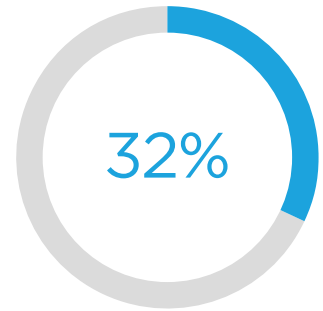
**CMOs spending 10% of budget on retention**

**47%**

26%
Spend 5% of budget

21%
Spend 10% of budget
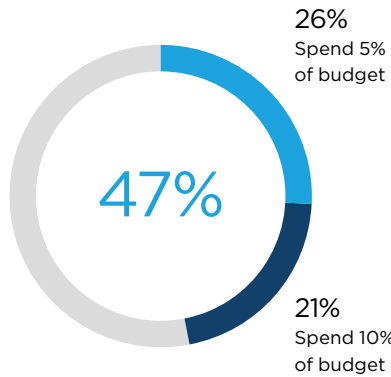
**CMOs making investment in churn reduction**

**26%**
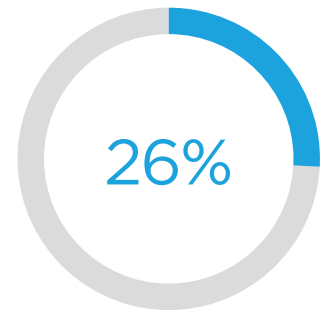
**CMOs spending 50% or more of their budget on acquisition**

**68%**
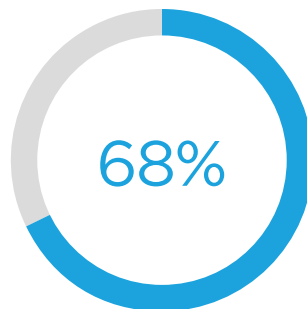
**CMOs spending less than 20% of their budget on personalization**

**21%**
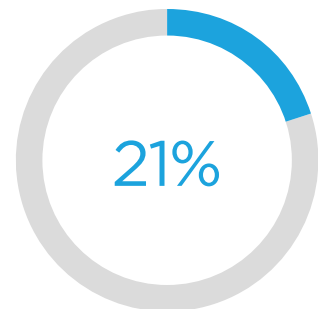
**CMOs not investing in personalization**

36

The relatively low investment in personalization isn't surprising, given the opportunity we see for personalization in the above research. While 77% of marketers say real-time personalization is crucial, 60% report it's a challenge to execute.[12] Most businesses don't have a line item for personalization in their budget or are having difficulty deciding on the right martech to enable personalization. Looking at the consumer research above, personalization can be particularly beneficial in drivers like Rewards and Preferred Treatment. We've seen brands execute deep personalization at a fraction of the cost as some competitors through loyalty programs, pulling in data across all channels and touchpoints to build a data-rich, holistic customer view.

According to the Gartner CMO Spend Survey 2018-2019,[13] only 16% of CMOs in 2018 considered customer acquisition as a top-three vital capability in delivering their company's marketing strategy over the next 18 months. Of those surveyed, 40% named marketing and customer analytics and 30% cited customer experience as a top-three vital capability. While we can see from our survey that CMOs are still investing heavily in acquisition, we're happy to see a shift in the focus to more retention efforts.

At several c-suite events, we've heard anecdotal stories from CMOs who depend on a 70% acquisition rate YOY. This speaks to more of a churn problem than an acquisition problem. Pooling the majority of budget dollars into acquisition pulls away the resources that could go to the tactics much more efficient in delivering customer growth, such as retention, churn prevention and repeat purchases. Using machine learning-enabled predictive churn modeling coupled with personalized campaigns and recommendation engines would increase customer retention by hitting on the key emotional elements noted in this report. For example, brands are 7 times more likely to present an offer to a customer who needs it, which equates to an ROI increase of 11% when running a campaign through Aimia's Churn Model rather than a generic rules-based model.[14]

When we asked CMOs what they would spend an additional $5 million on, 23% of respondents said analytics and data visualization, 12% of respondents would like to invest in deeper data-rich customer profiles, stronger engagement models and personalization, 8% were hoping to put additional funds in acquisition, and 12% wanted to invest in more advertising.

**23% of CMOs would spend extra budget dollars on analytics and data visualization.**

CMOs are on point that investing in analytics can give insight into optimizing their marketing spend for overall brand growth. Analytics tools, such as churn modeling, would reveal cost-effective campaigns to align customers back to the brand, while customer lifetime value (CLTV) modeling shows not only who the highest value customer segment is, but also reveals those customers predicted to be your highest value customers. With these insights, businesses can invest in guiding customers to full value, preserving margins and prioritizing marketing spend. In addition, CLTV combined with lookalike modeling can also make acquisition more effective and less costly by running campaigns that will bring in more high value customers at a better rate of return, while maximizing margins.

# Conclusions

From our analysis of loyalty as it stands today, with the exceptions of some outliers, programs largely look the same across industries and regions. However, from this consumer data, we can see different emotions drive loyalty, in each industry, within each region.

Currently, most programs aren't doing enough to connect emotionally with their customers. With the predominant spend and-get points-based model, consumers have become conditioned to expect rewards and discounts as the main purpose of a loyalty program. This has devalued loyalty for most brands who find themselves with an undifferentiated program that's lost in the discount cycle and racking up points liability.

**This cycle is easy to break.**

Arguably, most brands have barely hit the tip of the iceberg when it comes to personalization. This is particularly egregious considering how much data each brand collects on their customers.

CMOs and their teams need to prioritize which tools to start with the data they have available and overlay customer expectations with their goals. Using predictive next-best-action models against benchmark data, marketers will be able to tap into the emotional motivators that drive their customer loyalty.

Beyond mere personalization, the industry is ready for individualized loyalty. It's frequently said "no two customers are the same;" so why do most customers receive the same offers? Going even further, why do brands expect their customers to engage with their loyalty program in the same way? Within this study, consumer expectations vary significantly, and it wouldn't make sense for an

APAC retail program to look the same as a UK retail program. We would be intrigued to see a brand daring enough to not publish a traditional loyalty construct, but rather to guarantee a flexible, individualized approach for their best customers, where at every interaction the customer tips and turns through their own unique loyalty journey.

Ready to start building emotional loyalty with your customers? **Contact us today at loyalty@aimia.com**

# About Aimia Loyalty Solutions

Aimia Loyalty Solutions is a globally recognized leader in full service loyalty solutions for leading retail, CPG, travel & hospitality, financial services and entertainment brands.

**Aimia Loyalty Solutions**

At Aimia, we make business personal. As a customer-centric organization, we help brands identify and target key customer segments to deliver personalized brand experiences. Our SmartJourney® methodology takes a holistic approach where each brand interaction is designed to create a meaningful moment that drives advocacy and long-term customer growth.  Through our people, proprietary methodologies and leading technology, we deliver personalized experiences with predictive results for top global brands.

For more information about Aimia, **visit www.aimia.com.**

# Methodology

Aimia conducted consumer research through a proprietary research methodology developed by Brand Keys to identify the drivers of customer loyalty in any given product or service category. A total of 3,500 assessments were conducted.

## Consumer Research

Brand Keys' methodology stastically fuses "emotional" (psychological) values with the "rational" (importance) rating of attributes that bond customers with a brand via two independent proprietary lines of questioning:

1. **Psychological assessment:** indirect Q&A reveals what values drive the consumer's in-market behavior, quantifies what customers really believe about a brand, not what they tell you they believe

2. **Importance Ratings on Category Attributes, Benefits & Values:** Direct Q&A rates the importance of category-specific attributes, benefits and values (ABVs) developed by the client in consultation with Brand Keys.

Brand Keys' methodology clusters each category ABV into one of four drivers of loyalty. Each driver is named based upon the ABVs that make up that driver.

These category drivers represent the attributes, benefits and customer values that determine the real choices that consumers make when they are considering the various brands in any category.

A Brand Keys assessment identifies the factors and values that powerfully bond customers to the brands/categories they use. Rigorous statistical analyses (proprietary factor, regression and causal path analyses) produce the leading-indicator metrics and insights provided by a Brand Keys analysis and have been independently validated to correlate highly (0.80+) with actual consumer behavior in the marketplace.

The four key drivers of category loyalty that are identified describe the ways in which customers view a category, evaluate brands within the category, and ultimately buy and remain loyal within the category.

## CMO Research

Aimia conducted a qualitative research study, surveying over 20 CMOs across the globe and 5 verticals. Research focused on marketing priorities and spend allocation during the summer of 2018.



## Marketplace Research

Aimia conducted detailed research and analysis of in-market loyalty programs across study verticals and regions during the summer of 2018.

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