

# the **loyalty** guide 4

... the whole of customer loyalty, engagement and profitability

## Volume 4

A short sample from Chapter 6:

*Loyalty through Engagement*

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This sample is intended simply to show you the level of detail and kind of materials covered in *The Loyalty Guide 4*.


This sample is **not** a complete chapter, and it does **not** start at the beginning of the chapter. It is merely a randomly selected example of the contents of the full report.

To help you see what else is covered in the report, we have also included the report's complete **Table of Contents** at the end of this document.

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# the **loyalty** guide

... the whole of customer loyalty, engagement & profitability

**Volume 4**

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## From Chapter 6 - Loyalty through engagement...

### 6.2.3 How to drive engagement with smarter loyalty rewards

The reward is a vital part of any loyalty programme, and it must be worth enough to be attractive to the customer yet not cost enough to make the programme unprofitable. It must appeal to consumers of the right profile, and it must cater for wide variations in taste and desires among those customers.

But most importantly, rewards not only drive brand engagement but they also drive long-term behavioural change. Experiments have revealed that, while a bigger reward reinforced the desired behaviour better than a small reward, when the rewards were discontinued, those who had received the big rewards were more likely to return to the unwanted pattern of behaviour than the group who had received the small reward. So the warning is there.

So never let your best customers feel that you are withdrawing privileges from them, and try to ensure that customers become loyal to the product or service, and not simply to the reward. In most cases, much of the profit that an organisation makes (up to 70%) comes from just relatively few customers, and that most of the losses can be attributed to a relatively small group of worst customers. Clearly, the loyalty programme should be designed to retain the good customers and to attract new customers of a similar profile, and not to give those at the other end of the scale any good reason to stay.

In order to have any effect at all on customer engagement, the reward you offer must be desirable enough to actually stimulate a change in behaviour. It also has to be affordable, and balancing the two sides of the desirability/affordability equation is tricky.

Rewards vary tremendously in shape, form and size. There must be thousands of variations, and they all can serve a purpose. The skill lies in finding the right one for the purpose that you have in mind. Clearly, the importance of the desires and needs of the target group of customers cannot be over emphasised. A decade or two ago most customers were satisfied with simple rewards. This is no longer true. In general (particularly among "best" customers) they are now more affluent and, instead of simple gifts or small discounts, they would rather opt for rewards that save them time and make life more convenient.

The more often that a customer interacts properly - mentally or emotionally - with a loyalty programme, the more effective it will be. The simple handing over of a card at the point of sale is not really significant interaction; neither is receiving a letter every three months informing them how many points they have collected. A really good loyalty programme would involve them in actual thought or at least consideration every time they visit. One way of doing this is the method used in 'Access Pricing', where the customer needs to decide, every shopping trip, whether to spend reward points already earned on specific highly discounted products. The reward programme is then "top of mind" during the whole shopping trip and the reward is instant and obvious.

Another very effective reward structure is that used by TCC in its BCM (Best Customer Marketing) programmes. These programmes sort the best customers from the worst without having to resort to database segmentation; they reward the best more than the worst; and they actually drive customers up through the segments during the course of the programme.

At the other end of the scale, US retailer Neiman Marcus offers rewards that are truly staggering - in return for very large numbers of points.

These examples are all good and valid rewards - they all serve a useful purpose and are all equally ingenious, and are no doubt appreciated by the customers who redeem points for them - but there the similarity ends. The important point is that rewards at both ends of the scale reflect the value of the customer to the programme, and the rewards meet the customers' expectations.

It has been said that any programme operator could get most customers to be loyal if the reward is big enough. The art is to find the point of balance where:

- The reward is enough to entice the customer to keep participating;
- The reward is not so big that the customer becomes loyal to the reward and not to the business or brand;
- The reward is not so expensive that it makes the programme uneconomical;
- The reward is structured so that it can be altered, reduced or even withdrawn without alienating too many best customers;
- The reward is able to attract new customers of "best customer" profile;
- The reward encourages the customer to interact with the programme frequently.

The real reward of any loyalty programme is not the gift or the discount: it's the improved service and stronger relationship that comes from using the information that the loyalty programme generates. The gift or discount keeps the customer interested in the programme and allows information about the customer to be gathered. It is in fact a trade-off for the information that the customer supplies.

Always remember: the reward is the main bit of the loyalty programme that the customer sees and touches, and it is therefore a key opportunity to increase customer engagement, not only with the loyalty programme itself but with the brand as a whole.

The reward should serve the following functions:

1. Provide a compelling reason to participate.
2. Say 'thank you' - it's not just "something for nothing".
3. Encourage the customer to supply useful and complete data - the reward should be attractive enough to encourage them to identify themselves at every contact. Some programmes offer extra rewards if registrants provide more complete personal data.
4. Encourage customers to modify their behaviour. The Continuity Company, by pitching rewards at carefully chosen levels of purchase, modifies both purchase size and frequency during the course of the programme.
5. Attract new customers. Rewards that could be used to do this include sign-up bonuses (e.g. 'Earn 100 points by signing up for our loyalty programme') and cash-back on credit cards (e.g. 'Earn 1 point per £1 spent, plus 50 points for signing up'). However, it is vital not to create the appearance that new customers get a better deal than existing customers.
6. Differentiate a business from its competitors.
7. Retain existing customers. Soft rewards are very effective builders of retention - once worthwhile privileges have been earned, customers are unlikely to sacrifice them. A high level of service also drives retention. In fact, this is an example of a reward achieving its purpose without even having a formal loyalty programme behind it.
8. Increase purchase size.
9. Increase purchase frequency. Purchase frequency is, according to marketing guru Brian Woolf, the biggest driver of customer value. Woolf quotes an example taken from a major US food retailer that reveals that the average customer in the top quintile spends about four times as much per visit as the average customer in the bottom quintile. However, when frequency and spend are both taken into account, over a year the average top customer spends some 58 times as much as the average bottom quintile customer.
10. Move customers up through the segments.

11. Improve relationships. Soft rewards - service above the expected level - increase loyalty and retention by building a stronger relationship. It is often the soft rewards that are remembered for longest. Soft rewards are often the drivers of advocacy - customers derive great pleasure from telling their friends about exceptional service that has been lavished upon them.

A good loyalty reward should have as many as possible of the following properties:

1. Flexible;
2. Affordable;
3. Attractive;
4. Imaginative;
5. Fun;
6. Unique;
7. Seen to be attainable;
8. Aspirational;
9. The right profile;
10. Compelling;
11. Should encourage regular interaction;
12. Should create continuing engagement.

... continued in the full report - see [www.theloyaltyguide.com](http://www.theloyaltyguide.com)

## Also from Chapter 6...

### 6.4.2 E-retail engagement linked to satisfaction

#### 6.4.2.1 Six myths about customer satisfaction

While every company wants its customers to be satisfied with its products and services, there are many ways to measure customer satisfaction. And, while most marketers believe they understand the meaning and importance of customer satisfaction, there are some common myths that still dog the industry:

1. **Myth: Loyalty is more important than customer satisfaction**  
This idea is dangerous. Loyalty clearly does matter but it is only a result of real customer satisfaction. Who would be loyal to a product or brand that failed to satisfy them?
2. **Myth: Customer satisfaction must be maximised**  
Actually this is a trick of words: customer satisfaction should be *optimised* rather than *maximised*. Every company reaches a point at which it is simply not profitable to satisfy every customer desire, so it's important to satisfy the best customers at the right time, rather than trying to keep everybody happy all of the time.
3. **Myth: You should always exceed customer expectations**  
Customer expectations should always be met but not necessarily exceeded. It does not pay to continually offer more than customers expect because this quickly forms new - and often costly - expectations.
4. **Myth: Customer dissatisfaction must be avoided**  
Again this is a dangerous idea, as demonstrated by the Pareto Principle (i.e. 80% of the profit

comes from 20% of the customers). It does not make sense to plough money earned from profitable customers into satisfying unprofitable customers.

5. **Myth: Customer complaints should be minimised**

This is a major misconception, and one that has led to too many catastrophic failures in customer service. Customer complaints are the only direct source of data for improvement, and should be encouraged, enabled, listened to, and acted upon.

6. **Myth: Customer satisfaction can be expressed as a number**

It's never true to say that  $x\%$  of customers are satisfied and  $y\%$  are not. In fact, customer satisfaction is a complex subject that is always a mixture of happy and unhappy or good and bad in the customer's mind. Thinking of satisfaction as a mere number of black-and-white 'satisfied versus dissatisfied' customers leads to inaccurate observations and decisions.

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8.1.1.2	How data ignorance harms the business
8.1.1.2.1	Companies failing to unlock the value of their data
8.1.1.2.2	Marketers still 'flying blind' with customer data
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8.1.1.2.4	High-tech firms still don't know their customers
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10.7	Word-of-mouth
10.7.1	WOM marketing to be worth US\$3bn by 2013
10.7.2	Loyalty schemes likely to breed 'WOM champions'
10.7.3	Word-of-mouth's impact on customer loyalty
10.7.4	UK clamps down on WOM, and US may follow
10.7.5	Most customer reviews found to be positive
10.7.6	Consumer feedback to expose rogue retailers
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10.8.6	European firms missing out on statement marketing
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12.2.4	The New Member Frequency Report
12.2.5	The Cardholders' Summary Report
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12.3.1	Traditional: 125 cells
12.3.2	Reduced: 27 cells
12.3.3	Flexible: 8 cells

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*Real loyalty challenges lie ahead*
- 19.2.2 Steve Schroeder, AmeriCardGold  
*Loyalty not the same as marital fidelity*
- 19.2.3 Robert Passikoff, Brand Keys  
*Only a consumer-centric view reveals loyalty*
- 19.2.4 Luc Bondar, Carlson Marketing Worldwide  
*The evolution of customer loyalty marketing*
- 19.2.5 Terry Vavra & Douglas Pruden, C.E.P.  
*Loyalty is often poorly targeted and conceived*
- 19.2.6 Linus Gregoriadis, E-Consultancy  
*Build a customer-friendly culture*
- 19.2.7 Phil Hawkins, FlyBuys  
*Loyalty rewards: let the member decide*
- 19.2.8 Jill Griffin, Griffin Group  
*The search-and-switch threat to loyalty*
- 19.2.9 Bill Hanifin, Hanifin Loyalty  
*Loyalty, social media and Millennials*
- 19.2.10 Michael Lowenstein, Harris Interactive  
*Don't underestimate word-of-mouth*
- 19.2.11 Stuart Evans, ICLP  
*Loyalty marketing is a strategic choice*
- 19.2.12 Tim Keiningham et al, Ipsos Loyalty  
*Making the case for profitable loyalty*

- 19.2.13 Carlos Dunlap, Kobie Marketing  
*Why should we care what customers think?*
- 19.2.14 Chip Hall, Kobie Marketing  
*Is marketing client service dead?*
- 19.2.15 Jim Lenskold, Lenskold Group  
*Using loyalty insights to boost marketing ROI*
- 19.2.16 Peter Wray, Loyalty Matters  
*What's in store for loyalty marketers*
- 19.2.17 Dominic Hofer, Loylogic  
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- 19.2.18 Barry Kirk, Maritz Loyalty  
*Loyalty providers must protect client brands*
- 19.2.19 Bob Konsewicz, Maritz Loyalty  
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*Locking in relationships the mobile way*
- 19.2.21 Mike Atkin, MJA Associates  
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- 19.2.23 Don Peppers & Martha Rogers, PRG  
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- 19.2.24 Bruce Conradie, Razor's Edge Business Intelligence  
*How elitist is your loyalty programme?*
- 19.2.25 Brian Woolf, Retail Strategy Center  
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- 19.2.26 Richard Cuthbertson, Said Business School  
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- 19.2.27 Deon Olivier, Woodstock Loyalty  
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  - 29.2.5 Aeroplan reports increasing charity donations
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- 29.4 Other non-profit loyalty initiatives
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  - 29.4.2 LoyaltyMatch's non-profit online fundraiser
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      - 30.2.2.2 UK daily papers' cashback shopping scheme
      - 30.2.2.3 Conde Nast's revamped e-shopping rewards
    - 30.2.3 Radio loyalty
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    - 30.3.2 Charter's subscriber rewards programme
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    - 30.6.2 Oak Creek Homes' rewards programme
    - 30.6.3 Dream Rewards and Disney offer kids rewards
    - 30.6.4 Pentagon Pets joins Octopus Rewards
    - 30.6.5 City payment card's instant rewards
    - 30.6.6 Retirement planners' new loyalty scheme
    - 30.6.7 UK cash-back network grows 300% in one year
    - 30.6.8 BSP Rewards powers DubLi's online mall
    - 30.6.9 Play.com's rewards-based credit card
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    - 30.6.11 Just Energy extends TruCash rewards to Ontario

## Appendix A - Loyalty supplier directory

- A.1 Suppliers listed by category & country
 

Customer loyalty systems	CRM/BI systems
Customer experience management	Call centres
Developers & integrators	Application hosting
Loyalty scheme operators	POS technology
Data warehousing & data mining	Consultancy
Coupons/gift certificates/incentives	Internet marketing
Direct marketing	Research and analysis
Public relations/media/events	Industry associations
- A.2 Supplier details (190 companies)

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