INDEX

3  INTRODUCTION
5  BACKGROUND
6  WHAT WE FOUND
7  PART 1: CURRENT STATE OF BRANDS
16  PART 2: PERSPECTIVES FROM THE MARTECH LANDSCAPE
23  PART 3: CHALLENGES AND OPPORTUNITIES FOR THE FUTURE
35  CONTRIBUTING MEMBERS
INTRODUCTION

The confusion and complexity that brands face today to create customer loyalty is among the biggest marketing challenges ever confronted throughout the industry’s long history. There is a growing realization and an explicit understanding of the value of a “loyal” customer.

With all of the opportunities to create customer and brand loyalty through new technologies and innovative engagement channels, it should finally be within our grasp. But for some brands, it seems as if creating loyalty is as distant (if not more so) than ever.

This challenge is further compounded by the habits and perceptions of new customers who continually join the market. Every passing year, people are increasingly socialized by new waves of mobile technology, social media, and constant connectivity. This is altering customer profiles and failure to keep up with these growing trends is not an option.

Marketing, as it was traditionally leveraged as a push-based approach to manufacture demand and interest in a product or service, has been completely transformed. For decades, this model worked because of a lack of information often available to the general public.

EVERYONE KNOWS THE STATS:

“Keeping a current customer is less expensive than acquiring a new customer. And yet how is this actually accomplished?”

However, the advent of real-time digital and social communications has changed everything. Consumers now have almost unlimited choices and information. This is the “paradox” of choice, and it challenges our understanding of the current state of brands that face disruption at every turn.

Rather than simply promoting a product or service, most effective marketing strategies are now more about creating exceptional customer experiences (CX) and building personal relationships to drive customer loyalty. This has not only resulted in an industry sea change, but also a growing divide between those who understand the ramifications of this transformation and those who do not.

The brands and marketers that continue to overly rely on past strategies or increasingly obsolete tactics are beginning to fall behind, and customers are starting to notice. In many regards, technology is often heralded as the solution to many of these modern marketing problems, but it does have its limitations.

Many powerful new marketing technology (or “MarTech”) platforms are finally making it possible for brands to realize the long-held goal of achieving true 1:1 connections with customers. Along with the influx of incredibly rich customer data, these platforms are helping brands nurture close-knit customer relationships by gaining insight into their habits, behaviors, desires, and needs on levels never possible before.
It is true that through a wide range of advanced POS systems, beacons, display interfaces, omnichannel engagement integrations, and more, MarTech is helping to transform the marketing landscape in truly unique and significant ways.

However, we must still be cautious to not let an overreliance on such technology become the only solution that brands seek. Technology alone cannot overcome all the customer engagement challenges that businesses now face.

While marketing technology is certainly an essential tool, the rapid proliferation of such technologies also comes with a cost. By many estimates, in just the last 18 months alone the industry has been inundated with more “disruptive” MarTech platforms than ever.

So now, not only are brands faced with new and rapidly evolving shifts in consumer behaviors, they must also navigate a near endless array of marketing technologies that all purport to have the prescriptive answer. The ability for brands to discern the wheat from the chaff is more paramount than ever before. And it is understandable, then, that we see so many brands feeling uncertain as to how to proceed.

Brands should be investing in technology, but knowing which systems and platforms to invest in is presenting a major challenge. The number and types of technology platforms now available can be overwhelming, and this is also compounded by an industry that seems unable to come to an agreement on what terms and definitions should be used to describe such platforms. This lack of shared understanding results in the use of phrases such as “stacks” or “best of breed,” or other confusing nomenclature that makes it difficult to find clarity.

The rush to leverage new “technology stacks” to create simplicity has had the unintended consequence of generating significantly greater complexity. This has been manifested in integration, APIs, more data with less structure, a lack of understood and socialized metrics, and much more.

Brands do realize the need to invest in technology and they understand that it is opening the door to greater opportunities than ever before. But they also need to understand how to develop the right business case, find the right individuals to run such programs, and find the senior level commitment to facilitate the day-to-day operations of a customer-centric approach from a more strategic perspective.

This is both the challenge and the opportunity. Today, technology solutions need to be considered and understood within the context of a well thought-out strategy that includes the KPIs and resources to support it.

Together, technology, people, and strategy can make a tremendous impact, especially if the goals are clearly defined and effectively measured along the way. Being honest about these challenges, and trying to help brands find a way to parse the rapid escalation in technology, will be beneficial for both brands and technology providers in the long run.

The good news is that brands are starting to realize that these problems exist, and they are being taken very seriously. And even though many brands are still in the early stages of the optimal CX and loyalty sophistication maturity curve, there are, of course, many new technology providers ready and willing to help them along on this journey.

As we move rapidly toward the future of customer loyalty and customer experience, we are interested in understanding how brands and technology providers are going to navigate this environment together.
BACKGROUND

As an unbiased, objective, and market-driven association for customer loyalty, Loyalty360 is in a unique position to gauge the current state of customer loyalty and customer experience.

To understand how major brands are adopting and successfully leveraging new loyalty and CX strategies, we work closely with the innovative vendors and suppliers that offer the cutting-edge tools, technology, platforms, and services to earn long-term customer loyalty.

This allows us to explore the ways in which customer loyalty is helping earn, retain, and grow new generations of customer advocates and fans, as well as to recognize how leading marketers are able to glean penetrating insights into the evolving habits of contemporary consumers.

Today, we understand that driving customer loyalty and offering relevant customer experiences present a host of opportunities for brands to thrive in such a fast-paced and sometimes confusing business environment.

This eBook is intended to offer a qualitative look into how many technology providers are helping brands understand and overcome the challenges they face. And rather than simply providing yet another data point in a market already saturated with studies and research, we want to transcend the limitations of prescriptive or quantitative surveys by actually opening a dialogue with those who stand on the front lines of this new paradigm.

Here you will find the open-ended questions that help frame the challenges and opportunities in a way that enables a true discourse and discussion.

In the weeks that followed the 2016 Loyalty Expo, we asked many of the technology providers who attended the conference to share their thoughts and expertise regarding the current state of customer experience and customer loyalty. We asked them nine questions designed to illuminate the marketing landscape from a technology perspective. We collected a number of insights that will provide more clarity for the brands, marketers, and technology providers making plans for moving forward.

What follows is a carefully curated list of the best responses from a cadre of solution providers who run programs for many of the best brands in the market. They are in a position to see and hear developing trends, to understand the market, and to design programs and processes from a very unique and valuable perspective.
WHAT WE FOUND

The technology providers and vendors who contributed to this project specialize in a wide array of marketing solutions. Areas of expertise ranged from data analytics, to omnichannel customer engagement, to B2B programs designed to advanced CRM integration and beyond. Each offered unique perspectives that enriched our understanding of the state of customer loyalty as a whole.

Overall, it is clear that the current marketing climate is making it challenging for brands to find any semblance of simplicity, especially in an age of growing technological and market complexity. Brands struggle to achieve an internal alignment, one that consistently delivers on their brand promise while also providing the relevant and meaningful experiences that customers want.

To complicate matters further, there seems to be no base level that connects the different CX and loyalty efforts of most brands. It is true that CX and loyalty are coming to the forefront as a vital marketing strategy. And while this viewpoint is rarely disputed, the overall level of sophistication of individual brands in this area varies drastically. At one end, a few brands have implemented superior CX strategies that operate smoothly across the entire customer journey. But on the opposite end, others are just now taking their first tepid steps into this arena.

And just as different brands currently exist at different points all along this spectrum of sophistication, the same concept applies to how data is currently being integrated and managed as well as how customer journeys are being defined and leveraged across different organizations.

However, despite all of the challenges and complexities that seem to be growing, most (if not all) of the contributors to this report also expressed a high level of optimism for the future. For all the challenges that exist, there are an equal number of opportunities. In fact, for every problem that can be solved, a door will be opened to new and exciting areas of growth for those dedicated marketers who are driven to innovate and disrupt.

This report, therefore, also details a number of insights surrounding the future of customer loyalty, how integrating the right technology can unlock the true potential of meaningful customer experiences, and how speed and agility in a data-driven world can pave the way for unprecedented engagement.

To facilitate this discussion, we grouped the questions posed into three distinct categories that accurately reflected the larger theme of each.

This eBook is broken down into the following sections:

• Current State of Brands
• Perspectives from the MarTech Landscape
• Challenges and Opportunities for the Future

And here is a snapshot of the exclusive insights shared by many of today’s leading marketing technology providers, vendors, and suppliers.
A host of new technology providers have emerged over the past several years and continue to emerge at a breathtaking pace. Their goal is to design and integrate disparate marketing solutions, create disruption, and provide value and simplicity to the market.

These new technologies are meant to help brands acquire and retain new generations of customers, as well as provide a deeper customer understanding than ever before.

Yet with the rapid increase in processing power and the lessened cost of that processing, coupled with cloud based hosting, a massive increase in data, and more funding for these technologies than ever before, brands are deluged with these “opportunities.” These technologies are everywhere, but the landscape is still divided, and the line between the “haves” and “have nots” is as stark as ever.

And by doing so, technology vendors and suppliers have gained a unique look into how brands are navigating the transition from the old “push” based marketing to the more personalized, data-driven, and experience-based type of engagement now in effect.

But even though this new approach is widely considered to be a strategic advantage, it does not mean that it has been fully implemented throughout most organizations. Some brands are more advanced than others. This can include the adoption and integration of an advanced suite of seamless omnichannel engagement tools. Or, on a more abstract level, it can also mean embracing a customer-centric mindset that permeates throughout the internal culture and organizational structure.

While it is true that some brands are further along than others, no brand has yet completely overcome every CX challenge. Even the most sophisticated brands still have a lot of work to do.

This idea holds true for brands struggling to create internal alignment as well. With the massive pressure to become “innovative” players by “disrupting” their industry space, many brands are in danger of losing their sense of identity as they rush to adopt new and “better” technologies that, in the end, may actually detract from their brand promise, rather than strengthen it.

To gain a comprehensive perspective on the current state of brands today, we asked the technology providers to discuss their thoughts concerning the state of brands’ overall CX sophistication, internal alignment, and data management best practices.

These are the insights they had to offer.

**Question 1:**

How sophisticated are the customer experience and customer loyalty initiatives of most brands today? From the beginning stages of considering a program, to the ability to assess and integrate an array of complex new technologies that create consistent and seamlessly connected programs, where do brands exist along this spectrum?

Big data is a real thing, but it can’t be managed as such across all customer and brand activities. Nor are most companies equipped to manage their data so that it is entirely actionable. Better, companies should learn to “run” by starting slowly, learning, training, and getting faster. Start with basic personalization and segmentation and then test and evolve from there. Balance the give and take nature of data with respect for its source — the customer. The bar is so low in terms of how brands are using data that taking even small steps will allow your brand to make gains.

- Phil Rubin, CEO | rDialogue
Brands today have a range of sophistication levels when it comes to customer experience and customer loyalty efforts. Overall, companies are increasingly making loyalty a key priority. However, a wide spectrum exists in terms of how each leverages new technologies to grow loyalty. CrowdTwist conducted exclusive research with Brand Innovators earlier this year and found that 50% of brands surveyed have some sort of formalized loyalty program. Of that amount, 21% have spend-and-get programs; 12% have multichannel loyalty programs, but lack harmony across diverse channels and data sets; 17% have full-fledged multichannel loyalty programs that are seamlessly connected to the brand and its channels. Some 26% of brands surveyed said they have no loyalty program in place, while the remaining 24% use ad hoc loyalty initiatives, such as coupons and discounts. While only 17% of brands have sophisticated multichannel loyalty programs, 88% of those respondents rate their loyalty efforts as successful. Brands must overcome key hurdles, including data integration from disparate sources, internal resource alignment, and siloed transactional data to increase their sophistication with customer loyalty and engagement programs.

- Geoff Smith, CMO | CrowdTwist

Over the past 12 months, we continue to meet brands that offer customer experience and customer loyalty initiatives that can be regarded as rewards programs, rather than engagement or loyalty programs. These passive engagement programs have limited ROI and fail to deliver the “Loyalty Promise” of increasing either frequency or basket size or both. As a result, without a more engaged consumer, these programs are likely regarded as negative to the bottom line. Where we see exciting programs, brands are targeting a powerful and very interesting consumer base that skews towards millennials, but not exclusively. They respond overwhelmingly to fun, engaging, immediate programs on their handheld mobile device, whether text, social, email, or an in-app engagement. A whole new class of technology is aimed at addressing this consumer who wants to walk out of a brand’s retail location feeling engaged, feeling special, feeling unique.

- Dynamics, Inc.

97% of loyalty programs are still only rewarding for spend, even though 84% of consumers say they would spend more with companies that reward activities other than spending. In other words, brand customer experience and loyalty programs lack sophistication and need to evolve to utilize modern forms of engagement. Most brands’ ability to assess, invest, and integrate innovative new technologies is extremely weak. This is inversely proportional to the amount of time that marketers spend researching and hearing about new solutions. This tells us that there is a yearning to modernize their practices and systems, but a lack of ability for their organizational processes of onboarding these solutions.

- Chris Teso, CEO & Founder | Chirpify
Very sophisticated, and we have seen a considerable rise in data driven strategies over the past five years. Of course the use of data mining combined with the proliferation of mobile app delivery has been crucial to this phenomenon. Interesting questions, the larger, more mature programs have a unique set of advantages and challenges when compared to a new program just launching. The mature program will generally have a larger budget for their customers allowing them to offer more to their existing and best customers. A new program must expend time and money on acquisition and defining who their best customers are. And that takes time. However, they do have the advantage of offering the marketplace something new and exciting while a mature program has to battle the nuances of being perceived as same old, same old.

- Gregg O’Neill, Business Development Director | Hinda Loyalty Group

Experiences range dramatically. And I’d say the biggest issue brands face isn’t even related to data. There’s definitely a correlation between marketing vertical maturation and great loyalty programs. Most brands that have a great customer experience throughout all platforms also have a good loyalty experience.

The honest answer to loyalty and CRM marketers is they aren’t UX designers, they aren’t email or site marketers, and they don’t manage app development.

If you’re going to have a great customer experience, loyalty programs need complete cross-functional buy-in. Mature loyalty programs often have the most synchronous marketing departments and it usually shows in the product they produce. Our advice is always—dig into the data, produce insights, and evangelize the program to your counterparts and get their buy-in. You’ll need them to be successful.

- Evan Magliocca, Manager, Brand Marketing | Baesman

A wide level of sophistication exists in the market today. Some brands are still using archaic POS systems that are expensive and time-consuming to replace, making in-store data capture and omnichannel programs almost impossible. Others have adequate data capture, but fail to create data-driven programs and end up giving away margin with simple loyalty programs. The top brands have a single customer view and use the data to uniquely interact with individual customers, driving higher conversions and engagement levels. There are a lot of moving parts and organizational buy-in to create a successful customer program. Unfortunately, many brands lack the marketing and technology resources to realize the profits of an effective program.

- Brad Marg, Chief Operating Officer | Clutch

The one thing that the overwhelming majority of brands share in common is the feeling that they are behind the curve in terms of their ability to extract meaningful customer insights and turn those insights into action. Whenever the discussion reaches the question of available customer data that can be used for a loyalty campaign, the brand marketer inevitably winces and apologetically explains how their customer data is lacking, stored in different legacy systems, or is not readily available for extraction.

This is not entirely surprising given the very real complexity of aggregating and analyzing datasets from numerous data sources, not all of which work in harmony with each other. Slow and often overburdened IT departments are rarely seen as a committed partner for marketers, as they operate under a different set of rules and timeframes.

This situation whereby the majority of marketers feel that they are performing less well than the average is partially tied to an erroneous and static view of the world. Many marketers believe that the transition to an integrated, data-driven loyalty program is a finite process and that the end is nowhere in sight, meaning they must be falling behind.

A different way to look at the transition is that it is an ongoing process with no end date. The rate of innovation and constant rise of new technologies and providers ensure that loyalty programs will continue to grow, morph, and improve over time. Therefore, the marketers’ job is not to get their loyalty program across an imaginary finish line but rather to ensure that the program is flexible and agile enough to be able to continuously accommodate new technologies. Once marketers accept that change is a reality and not a phase, they may feel less intimidated by their apparent difficulties in finalizing a process that never truly ends.

- Yotam Benami, Chief Marketing Officer | Idomoo
PART 1: CURRENT STATE OF BRANDS

There is a wide range of sophistication out there in the loyalty space. We see everything from simplistic club offers, like the old punch card programs, to personalized real-time offers. That’s not to say that the level of sophistication will necessarily dictate the level of success of the program. I believe that the structure of the program should be dictated by the strategies of the organization and the behaviors they are looking to drive.

Organizations should focus on selecting a loyalty partner that can not only offer a superior level of sophistication, but also offer flexibility and scalability so that as strategies evolve and levels of integrations increase, their programs can continue to thrive. Successful loyalty programs are built on strong foundations and often modified based on the changing needs of the organization.

- Cassie Boutelle, VP, Loyalty | FIS Global

The vast majority are right at the beginning of thinking about building their first journeys certainly in an operational sense. I think there are a lot of brands that have done the theoretical stuff or have had a consultant in and have used one of the journey mapping software packages to kind of map out the ideal state or the ideal view of what current journeys are or what they want the journey to be. But almost no one is really actively running customer journeys.

The funny thing is we work with marketing agencies almost exclusively, and that’s sort of supposed to be their job, leading that strategy. I think that one of the reasons that it’s been so successful, working with agencies, is that they are being asked for this kind of help by lots of brands who realize they are not doing customer journeys and they go to their agencies for help with that stuff. But the agencies themselves don’t have a lot of people who have experience running cross-channel journeys so we actually are doing quite a lot to help them with our strategy practice. That’s a big attribute of this market is for most people it’s still early days and they need consulting help and best practices.

- Mark Smith, President | Kitewheel
Question 2:
We continue to hear about brands that are looking to create alignment between their customer loyalty efforts and the brand promise. Should all brands try to become the next Apple or Amazon? Or is it more realistic and/or beneficial for brands to understand their own unique brand identity, and then define objectives, process, and programs that align with that unique identity?

Understanding the customers will tell a brand what their identity is. A company can want to have a specific identity, but people who purchase and become advocates become the identity through their words and actions. Understanding these advocates and marketing to them in a frequency, a method, and a style that they self-select, will enhance brand stickiness.

- Daniel Guerzon
  Director of Brand Engagement and Loyalty
  121 Marketing Services Group

What’s interesting about loyalty marketing is that we often feel separate from the rest of the brand. For some, it’s all about tiered financial modeling and analysis—it’s about making the numbers match up to our profit goals.

Loyalty marketers have a tendency to try and get the numbers right and lose focus of brand alignment. Of course the numbers are important, but marketing is a cross-functional endeavor and loyalty isn’t a silo.

The biggest downfall of any loyalty program is being generic. If rewards are arbitrary, if there’s no sense of community, if there’s no driving brand message behind your program, it will fail.

Loyalty needs to be sensitive to a couple of different areas:

- Brand messaging – Are we brand-right? Are we consistent to our other marketing channels?
- Cross-functional teams – Are we working for a common goal? Are we consistent in our measurement and objectives?
- Consumer expectations – Am I providing rewards, experiences, and messaging consumers expect from the brand?

If you can integrate that trio and get the numbers to match up, you’ll be on the path to a successful program.

- Evan Magliocca, Manager, Brand Marketing | Baesman

Be true to yourself and to your customers. Apple and Amazon are technology companies that thrive on product innovation. Airlines, hotels, and financials are all vital industries to consumers, but by the very natures of their business are limited in the amount of innovation they can offer. Their loyalty programs, however, allow them to offer innovative ways to engage with their best customers in how they speak to them, recognize them, and reward them.

- Gregg O’Neill
  Business Development Director
  Hinda Loyalty Group
A successful customer loyalty program reinforces the brand promise, or in other words, the commitment made by the brand to its customers. Loyalty marketing should be an extension of this commitment, helping to strengthen the bond between the brand and its customers by first and foremost, reinforcing why the customer chose to come to them in the first place. If a customer shows a preference for a certain product or service, then the loyalty program should make it easier and more pleasurable (not added work or more complicated) to buy that product or service and others that might align with those preferences.

Customers respond to authenticity and loyalty programs that are true to the brand personality, values, and character, but even more so to those programs that put their needs first.

Brands hear this a lot. It comes back to this question of customer experience and the expectation of service. It’s not that your business model has to be like Uber. It’s more that the experience you give to your customer needs to be improved and moved in that direction. Some of this you can learn from those brands, but some of it is a mental shift for brands. “We should be making things as easy and as cool as Apple and Amazon do for their customer experience.” They don’t have to change their business model generally, but they do have to pick up functionality. That’s what they are competing against.

The experience with my bank and my app on my phone, for example, it’s not that I compare it to other banks apps, it’s the other apps I use from travel companies, entertainment companies, and that’s what all brands have to pay attention to.

- Narina Sippy, Chief Marketing Officer | Stellar Loyalty

- Scotty Greenbury, Marketing | TangoCard

- Mark Smith, President | Kitewheel

It’s not a question of becoming the next anything. The questions should be around how you keep your product or service at the top of its game and how you use the voices of customers and employees to create a streaming brand voice – dictating both product/service improvements as well as domain expertise.
Question 3:
There is so much focus on customer data and around creating actionable insight now. So how should brands be managing data in a way that is less complex, easier to understand, and more impactful?

The plethora of data can be paralyzing. There is no limit to the number of customer segments identified and methods of communication to reach. However, finding segments of size significance and being able to move those segments to make a financial impact should be the bottom line. Just because we can identify hundreds of segments and can develop different marketing campaigns to address each segment, does it mean we should be allocating corporate resources in so many directions?

-Daniel Guerzon, Director of Brand Engagement and Loyalty 121 Marketing Services Group

The complexity of collecting and using data has become unwieldy. If one were to look elliptically at that data, there are many forces at work: privacy, permission to use the data, gathering data down to the smallest SKU/PLU level, associating data with buying patterns, determining shelf space, where to build the next location, identifying trends, managing costs, and the list goes on and on. The number of stakeholders can be enormous. And yet, the data generally is siloed and access is managed by a single organization, much to the chagrin of the business itself. Creating actionable insight begins with analysis, a no-holds-barred approach to understanding what questions can be answered most easily, perhaps 20, 50, or even 100 such questions, and then ranking those questions in terms of importance and then focusing on perhaps just the top 10 questions. Brands can easily get caught up in the politics of data, which can constrict around various parts of the organization, making it nearly impossible to achieve success. Boiling it down to answering a few questions will be less political, provide an opportunity for earlier success, and likely will be more impactful than waiting for a complex IT-driven initiative.

-Dynamics, Inc.

Silos present one of the greatest challenges for brands today. Silos within organizations lead to further silos in their data, making it nearly impossible for them to see a holistic view of their customer. To aggregate the data, brands are forced to compromise between times, as they wait for analysis reports, or clarity, as existing analytics tools struggle to maintain the identity of individual consumers.

In a market that is hyper-focused on timeliness, brands often elect to act quickly through the independent channel data available, but accordingly miss the big picture that the holistic view would provide. To overcome these challenges, what they really require are self-service tools that paint the truest picture of their customers by maintaining individual customer-level data across channels and in real time.

-Ron Rubbico, CEO | Pointillist
The only way to truly understand your customers and make data-driven decisions is to synthesize and match all customer data into one dynamic platform. When marketers are able to view a customer’s interactions across all channels with one customer profile they are then able to segment like behaviors and personalize experiences. Once brands analyze customer data in one place and measure their actions from those insights they are able to improve and make the data more impactful.

- Brad Marg, Chief Operating Officer | Clutch

The most common challenge brands encounter relating to customer data is there is too much of it, it is too unstructured and decentralized, it is not accessible without a great deal of effort, and there are significant limitations on their ability to use it (as is the case with PII, for example).

Managing the ever-growing amounts of customer data will remain a complex task. The key to managing these vast amounts of data while delivering impactful results is to keep things SIMPLE:

Set clear goals. Know what you are trying to accomplish and what customer actions and reactions you are aiming for.

Identify the data required to accomplish these goals.

Moderate your data requirements. Ask yourself if all the identified data is indeed required to accomplish your goals. Adhere to the 80/20 rule: 80% of the value can be obtained with 20% of the data.

Personal, not Personally Identifiable. Impactful personalization is possible even without explicit use of PII. Using a first name instead of a full name and avoiding other identifying data such as addresses or account numbers will remove legal and technical hurdles and ensure a swifter launch.

Lower barriers to launch: Perfect is sometimes the enemy of good. Choose an easy path to launch even if better paths exist. For example, loyalty program implementations ideally use data obtained in real time through API implementations, but often similar results can be obtained through offline batch-mode data transfers that require little to no IT support, saving months of work.

Evolve your loyalty program over time. Apply the MVP (Minimal Viable Product) philosophy to your marketing campaign: Go to market with a simplified version of your final program and gradually evolve and enrich it.

- Yotam Benami, Chief Marketing Officer | Idomoo

My advice is, don’t get overwhelmed with too much data. Data allows for surgical test and control opportunities to measure efficacy of programs and customer behavior in an efficient and financially judicious manner. Gathering that data and the insights that follow takes time and focus. Have the patience – and above all, the discipline – to employ a continuous learning mindset that lets you utilize data systematically and evolve the segmentation strategies that make the most sense for your customer base and your business objectives. This level of discipline must be ingrained in the culture of the organization.

- Brett Kline, Chief Marketing Officer | House Advantage

Technology already helps companies track customer purchases and preferences and predict future selections, including reward products by segment. This is excellent customer insight. What is frequently still missing is the action. Companies need to apply this insight with targeted offers that will drive more purchases, deeper purchases, and build stronger customer loyalty. The easiest way to do this is to create specific customer segments with similar purchase patterns and reward preferences. This will simplify the offers while maintaining high customer interest and promotions timed to coincide with regular, shared patterns.

- Bill Terminni, Director, Strategy and Business Development | Harco Incentives

With each new evolution in the data insights arena, more and more data becomes available. However, this influx of data at your fingertips also creates its own challenges as they come from multiple touchpoints and in unique formats. With more focus and expansion on CRM (Customer Relationship Management) and data mining capabilities, as well as investment in infrastructure to simplify the data, brands will be better informed of their own KPIs (Key Performance Indicators). Partnering with the right organization, brands can benefit from better data that leads to actionable insights thus leaving them better equipped to exceed consumer expectations and drive revenue.”

- Cassie Boutelle, VP | FIS Global
It is easy today to get lost in the vast world of data and analytics. Brands should consider the following as they implement and refine their customer data strategies:

**Not all data is made equal.**

It is essential for brands to identify what customer data is most useful, in what context, format, and frequency. Is the data easily accessible and captured in a meaningful way? For example, is your customer interaction data captured in time sequence so you can identify predictive behaviors? Can you visually explore your member data and with one or two clicks create new segments and audiences for targeting purposes? While critically important, this is not hard to do given today’s more nimble and customizable technology platforms.

**In context and in real-time.**

Actionable insight means the data is available within the context of the work and it is reliable. As an example, think of the process today to evaluate program offer performance. For many marketers, the process of measuring and refining campaigns takes too long, creating an inefficient and vicious cycle. Imagine instead offering performance analytics that are real-time within the loyalty marketing execution system. You can analyze performance and make changes to the promotion when it counts. Again, this is all doable today!

**Purpose-built analytics.**

Get a head start with pre-built dashboards and ready-to-use analytics to track highly relevant KPIs (e.g.: most useful metrics for loyalty program effectiveness, member acquisition / engagement, spend / frequency / profitability, etc.). Without data that can be easily measured and tracked, a loyalty program can quickly lose its way and relevance to both the customers and the brand.

Per VoC research conducted by our firm ERDM, brands need to completely rethink their data strategies. Findings indicate that customers (especially millennials) want unprecedented explicit control of their CX and personalization. This requires a new view of data, which must enrich traditional implicit data (web behavior, inferential, transactional data) with explicit opt-in, self-profiled data.

These VoC findings also indicate that in spite of increased privacy concerns such as Apple/NSA/Snowden, B2B, and B2C customers across ages, are willing to provide trusted brands with deep business and personal information in exchange for more personalized offers and communications.

This fundamentally reframes data privacy concerns because of reciprocity of value!
Those in the MarTech industry are concerned with developing the innovative tools designed to help brands succeed on a number of marketing fronts. Because accurately understanding shifts in both customer habits and brand practices offer them the opportunities to help their clients enhance customer experiences and win loyalty, these technology providers are continuously evaluating the state of the industry and thinking about how to better engage customers.

And because there are so many new players emerging in this space — who are engaging so many brands across different industries who are, in turn, all trying to engage their own unique customers — getting a clear and comprehensive understanding of the landscape from this vantage point can help those seeking direction and advice.

So in order to provide more clarity in this respect, we asked these technology providers to explain the state of the industry from their internal perspective. This included not only defining some emerging industry terms that often confuse marketers with the subjective nature of their evolving meanings, but it also meant “giving a them a voice” to explain how they are actually helping brands increase engagement and loyalty today.

**Question 4:**

**Can you define what the phrase “customer journey” means to you? What does it mean to brands? And how do you see it changing?**

From Pointillist’s view, “customer journeys” are the ongoing paths that individual customers take as they interact with your brand from the very first touch — across channels and over time. Many brands look at journeys more broadly, as a mapping of systematic steps/interactions specific to key customer segments, channels, or outcomes.

We see these two concepts converging, as the data that drives individual journeys also aggregate to empirically reveal the critical steps customers take, enabling marketers to discover, predict, and influence unique customer journeys across channels and in the moment.

- Ron Rubbico, CEO | Pointillist
For CrowdTwist, the phrase “customer journey” means mapping the path to purchase and driving repeat purchase, no matter how many channels or touchpoints that involves. For brands, creating example customer journeys are marketing tactics that can demonstrate how a customer interfaces with a company. Yet companies often struggle with what touchpoints to include in a journey. Customer journeys are changing because digital channels — especially mobile and social — are adding new layers of complexity. These additional channels are impacting the traditional path to purchase and brands must take them into account. To be successful, organizations must identify all touchpoints to ensure that customers are satisfied every step of the way. Now, more than ever, brands need to be everywhere their consumers are. Businesses must adapt and evolve to keep up with an increasingly digital audience.

- Geoff Smith, CMO | CrowdTwist

The customer journey is the physical, emotional and psychological path a consumer takes while interacting with a brand through any platform or channel. Sounds simple right?

Well, let’s make it even more complex by adding in the challenges of universal identification, a rapidly changing technology marketplace, and evolving customer expectations. No marketer is going to sleep easy tonight.

But those challenges are why we spend so much time on data insights, user testing, and focus groups. Even the slightest hint of understanding can make a huge difference in a loyalty member’s journey and consumer satisfaction. A great customer journey is the most powerful tool we have at our disposal.

- Evan Magliocca, Manager, Brand Marketing | Baesman

We believe the “customer journey” is the collective path of customer interactions and touchpoints throughout their lifecycle. When mapped out in a customer journey map, a brand can document the infinite number of touchpoints that the customer experiences through their own perspective, helping brands better understand how consumers are interacting with them to drive loyalty initiatives and thus profitably. As analytics continue to improve, new channels for engagement emerge, and touchpoints become more personalized, brands will become more in tune to the needs and wants of their consumers.”

- Cassie Boutelle, VP | FIS Global
For us the customer journey is about understanding the evolution of the customer’s relationship with you. It starts before they even realize they need you, your brand, or your product category – what are their active perceptions of your brand? It flows into what triggers them to realize they want to make a purchase, how they determine which brands are in their consideration set, how they make their decision, and what is their experience post-purchase. It is understanding which points of the journey offer the highest leverage for your brand with your target, and, on a relative basis, how you are doing at those key points vs. your competitors. We see lots of agencies and companies talking about customer journeys, but very few having a truly rigorous process that evaluates it in a way that is both strategic and actionable. The biggest changes we’ve seen recently is the increase in the number of companies talking about “the journey” as the key way they frame up their work, and the increase in use of direct data sources, second- and third-party data sources to inform them.

- David Worth, Chief Strategy Officer | Rosetta

We have a long way to go in understanding the customer journey, and they are getting more involved and complex. Customer journeys are getting more involved and complex. We have our mobile phones and are forever looking at those. We might be dipping in and out of physical stores and at the same time using the mobile phone to look at different websites. Businesses and brands need to be more agile in how they deliver products and services, they need to be much more incremental in how they react and change their products and services. It is a constantly changing environment. You have to be much more dynamic in how you work with that. The customer journey is getting much more complex and dynamic, and mapping that customer journey is important, but what is really vital is enabling the business to take action and then observing and sensing your customers’ responses to that.

The vision is to deliver to our clients a command center where they can sense what is going on with their customers, employees, the market and partners. Clients need to be able to sense issues, initiate actions, know when those actions started, track reactions, and then adjust the behavior again before moving on. Seeing where people are in the different stages of the journey and sensing how they are responding is key in the customer journey.

Given that, so much is done through your phone or Google, a good portion of the customer journey is completed before we even realize it. You have to be tracking how people are reacting before they even engage with you. That is where emotion detection can come in. If your website is visited oftentimes by brand new users, you can observe how they react to it, and you might be able to understand them better before they even register for information. With emotion detection, you can actually know how they are engaging and how emotionally they are reacting towards what you are presenting to them.

- Terry Lawlor, EVP Product Management | Confirmit
PART 2: PERSPECTIVES FROM THE MARTECH LANDSCAPE

Question 5:
What is the single most important thing that you have done (or do) over a period of engagement (approximately a year) that helps clients increase customer loyalty?

We empower our clients to visually reveal customer journeys across channels and over time, which help them understand how individual customers are engaging with them. Pointillist does this in a way that allows the brands to influence customer behavior and communicate with them in the moment, to drive increases in repeat sales, NPS, and engagement with loyalty programs.

- Ron Rubbico, CEO | Pointillist

CrowdTwist believes that customer engagement is at the root of earning loyalty. To help clients increase customer loyalty, CrowdTwist offers its engagement and multichannel loyalty platform and makes ongoing enhancements to provide the best possible outcomes for brands. Our solution helps clients uncover deep insight about their customers. This helps brand drive their marketing initiatives, fuel greater engagement, and track customers’ spending habits. By leveraging an engagement and multichannel loyalty platform, our clients understand what motivates customers to repurchase, remain connected to their brands, and continually interact with them across multiple channels.

- Geoff Smith, CMO | CrowdTwist

By connecting social and messaging channels to loyalty programs we make a brand’s consumers more active, which increases engagement, valuable data, and spend.

- Chris Teso, CEO & Founder | Chirpify

Driving the clients cost per point (CPP) down by over 40 bps. They had a top-heavy program with great emphasis and promotion of travel rewards. We were able to introduce different rewards to their catalogue to move to gift cards and merchandise and also drove more over all redemption transactions, retiring liability and saving millions.

- Gregg O’Neill, Business Development Director | Hinda Loyalty Group

After the challenge of integrating customer data into one platform is accomplished, many marketing teams need guidance on how to use the data. Our managed services team acts as an additional marketing arm for lean brands looking for advisory and strategy on creating data-driven marketing campaigns. The biggest lift to customer loyalty is helping brands let go of one-size-fits-all discount campaigns to very targeted, relevant communications that add value. Brands can offer experiences like free gift-wrapping, VIP lines, early access to products, and direct feedback into experiences to cultivate loyalty rather than relying on margin-eroding discounts.

- Brad Marg, Chief Operating Officer | Clutch
Customers churn out when they feel their voices are not heard. Ironically, the most frequent causes of churn typically occur around the points in time during the customer lifecycle where the customer is actively engaging with the company. Receiving bills, renewing contracts, calling customer care, or even onboarding of new customers are all valuable opportunities for a brand to improve their relationship with their customers. Instead, they are the most frequent triggers of customers churning out.

The reason for this is that these interactions are often governed more by Legal, IT, or cost considerations than they are by marketing ones. Bills and onboarding documents are burdened with small print and legalese, which make the customer feel that the brand is trying to trick them in one way or another. Call center experiences with endless IVR menus and cookie-cutter responses from faceless representatives often using fake names hardly inspire customer confidence.

And so it is that valuable opportunities to improve loyalty become triggers for churn and abandonment. Turning these negative experiences into positive ones is relatively simple and is the single most important lever brands can use to improve customer loyalty. In an ideal world, these meaningful interactions would be managed in person and individually with each and every customer. However, that isn’t feasible from a cost perspective, nor is it desirable for a growing portion of the population. However, it is now possible to handle these interactions using automated, audiovisual channels at scale. By doing so, the brand demonstrates its customer centricity, even if these visual interactions take place on top of the more burdensome legal interactions rather than instead of them.

In addition to being a loyalty strategy firm with a deep loyalty solution set, we have a unique toolkit in our system interface and integrations. The immediate value that we bring to a customer is by connecting disparate platforms together and incorporating all data, in real-time, through our data management platform. This is typically one of the first steps when we start an engagement and it opens up almost limitless opportunities to design your program, determine segmentation, and develop customer engagement strategies.

In addition to integrations, our operations and marketing experience has helped inform our product development roadmap. Our close customer partnerships also play an important role in helping push our products forward. With House Advantage, customer feedback and product development create a virtuous cycle that ensures our customers consistently get the functionality that provides the most value to them.

The most important thing we have done has been to engage customers in a meaningful discussion about what drives their behavior – product purchases, membership retention, and reward choices. Specific discussion around the reward choices is essential – what kind of products they want to save for, how frequently the rewards need refreshment, how frequently they want communications and promotion, their progress toward selected rewards, and suggestions for increasing their earning power. Customers still need to see “what’s in it for me” and companies that answer this question for them effectively will see a loyal customer base that continues to buy, rebuy, and buy bigger.

- Yotam Benami, Chief Marketing Officer | Idomoo

- Brett Kline, Chief Marketing Officer | House Advantage

- Bill Termini, Director, Strategy and Business Development | Harco Incentives
At Stellar Loyalty, we have designed a modern customer loyalty and engagement solution that is built for unprecedented speed and agility. Why is this important? Customers are not static beings. Their likes, dislikes, preferences, modes of communication, and engagement are constantly changing – this has always been true, but in today’s digitally-driven world, it’s even more pronounced than ever before. The customer loyalty programs that deliver tangible business results are the ones poised to evolve, expand, and introduce innovation (who was thinking about Snapchat a year ago?) that stay ahead of the market, differentiate from the competition, and most importantly, inspire customer loyalty and brand advocacy by remaining customer-centric.

Our ability to deliver innovation to our clients in a rapid and easy to consume fashion means they are able to meet and often exceed customer expectations at those customer “moments of truth.” From frictionless transactions via mobile order and pay and immersive experiences incorporating augmented reality, to social engagement, referral programs and receipt scanning, we have empowered our clients with innovation and agility to build more loyal and profitable relationships.

- Narina Sippy, Chief Marketing Officer | Stellar Loyalty

Our entire business is built on responsiveness. Whether we are in marketing, sales, onboarding, success management, enterprise support, tech support, or customer service phases, we take it extremely seriously that we are present and respond in a timely, thoughtful, accountability-rich fashion for our customers and their loyalty members.

- Scotty Greenbury, Marketing | TangoCard

It is obviously down to the customer to put in place the right kind of programs that are geared towards creating that extra level of engagement, that emotional connection, and that loyalty. We provide the technology, infrastructure, and the best practice, advice, and consulting to support people going down that channel.

Employees behave a certain way, they react in store to the customers, and they interact in a way based on a set of core values. What our clients need to do is help their employees learn what a change of behavior might mean in terms of giving them direct feedback, based on analysis of the customer feedback. If they evolve or develop their behavior, they then get immediate feedback from this analysis showing the impact that they had. It is all about action and reaction, sense and respond type processes. Both at the individual level and at the aggregate level, you need to have your people and website engaging in the right way.

You need your employees to be learning from that immediately. That is why NPS (Net Promoter Score, a gauge of customer loyalty) on its own really suffers because you make an effort, you make a change, and you think that you are doing something, but three months down the line your NPS might have gone up by 0.1. What you need to do is have that immediate impact capability. Having the ability to get your employees to understand how this change in behavior could have a reaction, and giving them the means to observe the impact of that.

- Terry Lawlor, EVP Product Management | Confirmit

If you could ask a brand, a customer, or a competitor one question, what would it be?

I would ask a brand, “Do your current MarTech tools enable you to visually reveal your customers’ journeys across channels and over time, and then take actions ‘in-the-moment?’”

- Ron Rubbico, CEO | Pointillist

Do you know which customer touchpoints drive purchase decision-making overall, especially for the top 15% of your customers?

- Christian Hausammann, Global Director of Loyalty | Snipp Interactive
Comparing this month to 12-18 months ago, have you seen a marked increase in the number of consumers you are engaged with, that is through a unique identifier and a mobile, social, or email connection that you know who they are, how often they shop with your brand, and approximate lifetime value (LTV)?

- Dynamics, Inc.

The following are 8 questions we ask brands about CX/Loyalty in their company:

1. What is the company’s true appetite for CX/Loyalty transformation; whether the culture and senior management will truly support this in terms of culture change, politics, and budgets?
2. Deep understanding of why the company is focusing on CX/Loyalty now?
3. Clear understanding regarding metrics for success; is it just about revenue or does it encompass all the components of CX, Loyalty, LTV, and satisfaction?
4. Authority to hire/fire to get qualified CX/CRM/Loyalty staff?
5. Ability to influence/drive selection of the necessary CX/Loyalty/CRM technology?
6. Budget for new research to drive development of innovative CX/Loyalty strategies based on understanding how customers define high-value CX/Loyalty, versus having to rely on legacy corporate research?
7. Access to and visibility with the highest levels of management?
8. Culture. Is it cross-functional and integrated?

- Ernan Roman, Author, “Voice of the Customer Marketing”, President ERDM

Where will your program be in 5 years? We want our customers to be thinking of the next great thing that attracts new customers and truly drive and encourages brand advocacy. AND we want to help them get there by providing the future of engaging rewards.

- Gregg O’Neill, Business Development Director
  Hinda Loyalty Group

How do you communicate to the 50% of your customers that you don’t have an email address, phone number, or opt-in text messaging for? How can you drive them from print to the digital world?

- Joe Ewers
  Strategic Accounts, Sales & Marketing
  Summit Direct Mail, Inc.

Are you analyzing customer behavior to personalize their experiences?

- Brad Marg, Chief Operating Officer | Clutch

I would ask them, “What are you really doing to drive a culture of change and improvement in your business?” Too many people measure and then that is it. The measure changes from 22 to 23 over a year, so what? You need to look at what it is that you actually need to do to really make a difference to your business. What actions are you taking? How are you tracking them? How are you progressing with them? How are you measuring customer experience and loyalty throughout the year and showing the improvements that link the program performance to the business outcomes that you want? Too many people are thinking that they have done what is needed when they have done the measuring, but they are not really driving the culture change or taking the necessary action . . . and the whole business needs to be geared up to take action. The question I would ask is; “What are you doing in the business to drive culture change that makes driving business improvements based on the analysis of customer feedback the cultural norm?”

- Terry Lawlor, EVP Product Management | Cliffrmit
PART 3: CHALLENGES AND OPPORTUNITIES FOR THE FUTURE

Without a doubt, the state of customer experience and customer loyalty is ever changing. What may have worked just a few years ago might not be relevant now. And when considering the rapid pace of advancement that is influencing the technological and marketing landscape, it is only logical to assume that still more dramatic changes lie waiting just over the next horizon.

It is worth mentioning again that this rapid evolution is presenting a number of new problems that are just now beginning to be understood, let alone completely solved. But as market forces change and as customer behaviors shift, a new age of marketing is beginning to dawn. For those excited about harnessing the vast power and untapped potential of new channels and technologies, these existing challenges are presenting just as many opportunities.

When brands stop looking at the industry through a traditional marketing lens, and start becoming focused on the customer experience from a digital, social, mobile, and data-driven perspective, it then becomes clear that the possibilities are virtually endless.

The technology providers, vendors, and suppliers that contributed to this report are all very aware of the advantages that the current climate can afford. Going forward, they view customer loyalty and customer experience as a key business differentiator in an increasingly competitive market space. And it is becoming clear that this is the best way to build deep emotional connections and establish the long-term personal relationships that can lead to high retention and lifetime value.

This is where the marketing industry appears to be heading, and this is what our participants had to say about the present and future of customer experience and customer loyalty.

Question 7:
What is the biggest challenge that your clients face today in creating measureable experiences to drive customer loyalty? How do you recommend they measure efficacy?

I think from the marketing side it is that sort of strategic question of “what should we do? What’s the most important thing to do?” You can do a lot of things relatively quickly with Kitewheel, so the question is “how should we prioritize and how should we get started?”

The other big challenge for them is organizational. People often talk about the technology silos, but actually, the organizational silos are just as much if not more of a barrier to making progress. Different groups in the company own the different channels and now the different experiences and touchpoints. Someone who wants to deliver a journey, and has to oversee a lot of those different organizational silos, ends up having to get lots of people on board and brought into the whole project. We see a lot of work that has to go on around an organization to rally support and get a whole committee of people onboard.

- Mark Smith, President | Kitewheel
Organizational alignment and support is always a challenge, but it’s always addressed with leadership. In some cases, we have clients with incredibly strong C-level (CEO, CMO, board) leadership that is directly correlated with an organization centering on customers and supporting loyalty marketing efforts. In other cases, we have to work more bottom-up to ensure that enough people are consistent in putting forward plans – often driven by our work and recommendations – to move a CEO forward with the right prioritized commitment to customers.

This kind of leadership is unquestionably demonstrated by people like Bezos at Amazon, Parker at Nike, and Anderson (though he just passed the helm) at Delta Air Lines. In most of these cases, these commitments are years and decades in duration and that’s why these companies have stock prices that significantly outperform not only their peers, but also the rest of the markets. And by a large margin.

- Phil Rubin, CEO | rDialogue

The biggest challenge that brands face is how to truly “reward” consumers, in a world where price seems to be the one and only criteria on everyone’s mind. Discounts are effective, but consumers are promiscuous and will be attracted to the best deal, switching where there is a better deal elsewhere. Rewards, on the other hand, have huge potential to deliver high-perceived value to consumers at a low cost to brand.

We recommend measuring efficacy via clearly personalized benefits like targeted and unique coupon offers and special events for different member segments. There are three key figures to consider: the percentage of active loyalty members in the loyalty program, the percentage that loyalty sales contributes to total sales, and the redemption level. A successful loyalty program is highly tuned into a customer’s ever-changing needs and frequently re-evaluates their offerings. There must always be a clear goal to influence future behavior when analyzing the data, in order to create targeted bonus offers to segments based off this data observed.

- Christian Hausammann, Global Director of Loyalty | Snipp Interactive

Clients continue to highlight the need for timely access to data and the need to de-silo data from the confines of the infotech or datatech folks as the biggest challenge they face. While there may be some signs that offers and/or programs are successful, there remains an empirical data gap that can only be closed with long change cycles, extensive business need reviews, and the need for data projects to be funded. We recommend breaking free by establishing both operational data and marketing data. Measuring efficacy, by linking together known and anonymous consumer data with their buying data as a marketing database, allows the brand to co-mingle useful real-time data, albeit fewer data points. Reporting from a marketing database can be tailored to the specific measurement needs of the loyalty or engagement program. Decoupling marketing data from operational data can shorten (and sometimes eliminate) the timing, sizing, and resourcing the cost of providing marketers with significant enough measurable data points.

- Dynamics, Inc.

The biggest challenge is retaining value from a loyalty member throughout their lifecycle. It’s easy to get someone into your program, but keeping member satisfaction high is another story.

Marketers need to rethink the rewards mix to provide valuable experiences for members in a saturated loyalty environment. That means diving into the data to analyze member behavior on a constant basis.

- Evan Magliocca, Manager, Brand Marketing | Baesman
PART 3: CHALLENGES AND OPPORTUNITIES FOR THE FUTURE

The biggest challenge our customers face today is the lack of customer transactional data to better understand customer behavior and engage in a more personalized way. In the integrated resort industry, many operators are challenged with incorporating all of the transactional data across the myriad of customer touchpoints, from hotel, retail, dining, spa, and gaming. The leap from manually aggregating data across an ecosystem of disparate management systems and point-of-sale locations to the automation of real-time incorporation of customer transactional data across integrated platforms is a daunting one. Marketers want to push the boundaries beyond visitation patterns and general aggregate spending levels to gaining much deeper insights on how a customer is engaging across the resort.

As you can imagine, by obtaining rich customer transaction data, marketers can engage their customers in a highly personalized way. An ideal approach to measuring efficacy comes with a closed-loop marketing discipline that allows for continuous learning of what programs are working, not just from a profitability perspective but also through measurement of the change in customer behavior.

- Brett Kline, Chief Marketing Officer | House Advantage

The biggest challenge is competition. Everyone seems to have a loyalty program and customers are overwhelmed by choices when they make a purchase decision. Many loyalty programs are not clear in communicating to customers the “what’s in it for me.” Customers don’t understand the reward offer, don’t know what they are saving for, don’t receive regular progress toward their rewards and consequently, don’t understand how they personally benefit as a loyal customer. The key to building this understanding often lies with employee engagement. When front-line employees promote and encourage participation, explain the program effectively and highlight the program benefits to consumers understanding grows exponentially.

The ultimate measures of efficacy are product purchases and loyalty program usage. However, companies should also measure various consumer segments and the share of the marketplace over time for each of the segments. This will begin to tell them more about their products, the consumers they attract and the kinds of awards that will attract and sustain loyalty.

- Bill Termini, Director, Strategy and Business Development | Harco Incentives

Some of the biggest challenges are for brands that are not making the direct sales transaction and as such are one step removed from the direct consumer data. For example, a CPG manufacturer that sells through a Walmart or a Target, or a telco manufacturer that sells through a carrier face this challenge. This makes it very difficult for them to know who is choosing their brand, and how to ensure the customer repurchases. Establishing a direct loyalty program is a great way to not only increase the loyalty directly but also gives access to the data to know what customers are remaining loyal. From a business return standpoint we usually work with our clients to establish both macro measures around loyalty – things like customer sat indexes, lifetime value, or NPS scores – as well as more tactical/in-process measures such as churn, sales increases, customer services call volume, etc.

- David Worth, Chief Strategy Officer | Rosetta

One of the challenges is measuring the emotional connection between your customer and your business. If you could see how expressive someone was in reaction to your online content every time they visited your website, it would be extremely beneficial to pick that up and measure it. What you tend to see from surveys is that you ask someone a question and they give you an answer. Everybody answers just about all of the questions and you get a detailed, filled in matrix of this kind of feedback on these dimensions. When you go to interpreting feedback like text analytics, audio analytics and video analytics, you extract little bits of information. You get a sparse distribution of feedback, and that changes the way that you analyze it. You then have to look at how you take that and derive actionable insight from it. That leads to a different analysis. Instead of doing a regression and predictive analytics using that kind of advanced statistical technique, you can instead use a correlation, which gives you a different view. It shows you how when someone expresses something “this” way, it correlates to a positive or negative impact on a key business metric. From that you draw actions and figure out what you need to change to get a different response or behavior.

- Terry Lawlor, EVP Product Management | Confirmit
Question 8:

What are the biggest opportunities for brands and marketers today? If you could recommend one thing to a client (or prospective client), what would it be?

First and most important, be innovative and be different by being true to your brand and your business. If you don’t have a brand that is differentiated, then start there. Companies spend billions developing and advertising their brands and by definition brands are the summations of why a company is different and better, at least for some of the customers in the marketplace.

Second, focus increasingly and importantly, on experiences, especially the customer’s experience but also on what is truly rewarding to the customer. Consumers especially are less interested in things, including discounts, than they are in authentic, meaningful, and beneficial experiences (and these in turn can be beneficial to the brand as well!).

Last, remember the basics. The point of loyalty marketing is differentiation and nothing nullifies the value of differential marketing than using customer addressability for mass marketing.

The biggest failure we’ve had as an industry is the formulaic approach that too many brands have taken. There is ample evidence – whether you look at the recent Collinson study or any of the others – that there are too many undifferentiated programs out there and that they are causing engagement to decline. This is not going to reverse unless we see more brands using loyalty marketing, and not just loyalty programs, to reinforce and assert their unique value to their customers (and to their prospects).

- Phil Rubin, CEO | rDialogue

Brands and marketers today have an amazing opportunity to strengthen customer relationships and drive greater engagement beyond spend. While traditional loyalty programs focus on a “spend and get” mentality (e.g., spend $50 and get 50 points), brands with more sophisticated, multichannel loyalty programs are building greater relationships with their customers through engagement that goes beyond the store walls. In addition to recognizing and rewarding customers for their purchases, companies are also leveraging engagement strategies to create more emotional bonds to involve consumers more deeply with their brands. This helps to encourage repurchase rates and keep organizations top of mind.

CrowdTwist recommends that clients and prospects find opportunities to differentiate the inflection points along the customer lifecycle for spend and for other activities. While spend remains important, brands have a chance to nurture customer relationships by rewarding engagement-based activities, such as writing a product review, tweeting with a branded hashtag, or using a brand’s mobile app. By making engagement an integral part of their growth strategy, brands can gain deeper customer insight to enhance their marketing efforts and build stronger connections to fuel evangelism and advocacy.

- Geoff Smith, CMO | CrowdTwist
The biggest opportunity for brands and marketers today is that customers/members have more and more touchpoints with brands and retailers. These touchpoints include, but are not limited to, professional advice at POS (Point-of-Sale), POS promotions, loyalty cards, physical coupons, mobile coupons, mobile apps, websites online and on mobile, online stores, social media, referrals, and in-store displays. That being said, not every touchpoint has the same importance in the purchase decision making process. Focusing on the right touchpoints is the opportunity, but the identification of the right ones among the sheer number of touchpoints is the challenge.

Our recommendation is to keep in mind that different customers have different needs and that frequent customers seek different things than occasional customers. In addition to that, their purchase decision making process is also different than that of occasional customers. Brands must identify the customer touchpoints in the purchase decision making process broken down by specific customer groups. Focus your activities on the five most important touchpoints and personalize the benefits of your loyalty program to each group for maximum impact.

- Christian Hausammann,
  Global Director of Loyalty
  Snipp Interactive

With 97% of loyalty programs still based solely on “spend and get,” the biggest opportunity for marketers today is to connect public social media and dark social messaging channels to their loyalty programs so consumers can engage with the brand in more meaningful ways, convert instantly on marketing campaigns, and be rewarded for their brand advocacy. This is a big opportunity for brands as consumers repeatedly indicate that they would spend more money with – and be more loyal to – brands that reward them for their social and other non-purchase actions.

- Chris Teso, CEO & Founder | Chirpify

One-to-one marketing. When a consumer joins your program, they give permission for you to “talk” to them. Make it personal, make it relevant and meaningful and have a call to action. Personalization. Every contact that a client makes with an individual should make the customer feel as if you are speaking directly to them, and acknowledging past behavior or preference that demonstrates you are listening to them. Also, allow the consumer to “personalize” their rewards portfolio. The reason 100% of consumers join a loyalty program is not to accumulate currency, but to use it. They join for “The Reward.” Make it about them: Build it and they will spend!

- Gregg O’Neill,
  Business Development Director
  Hinda Loyalty Group
The greatest challenges to marketers today are also the greatest opportunities. There's so much changing at such an astonishingly rapid rate that it's hard to stay on the cusp of technology. At the same time, those technological advancements make marketing more powerful and more insightful. We just need to harness them correctly.

One area that is rapidly changing is personalization, which has the obvious tie to loyalty. Personalization is challenging to produce on a meaningful level though. Marketers often go one of two ways:

1) We often stall because there is too much data and they don’t know how to make actionable insights from it.

2) They become overzealous, personalizing messages to a degree that is either invasive to the consumer, or highly inefficient for the brand.

Baesman is always trying to find that sweet spot for our clients. Our key factor is actionable intelligence. What can we implement and use to help our customer and what’s just noise?

- Evan Magliocca, Manager, Brand Marketing | Baesman

The exponential growth in available data along with improving AI and other data analysis technologies has created the ability for brand marketers to understand their clients at scale. The insights gained about individual and segmented customer behaviors and preferences are invaluable and enable the modern marketer to directly contribute to her brand’s bottom line in a more effective way than ever before.

All brands have been investing for years in their ability to extract and analyze customer data. These are complex and costly multiyear projects involving numerous external vendors, revamping of legacy systems, and often frustrating internal negotiations with various technical divisions. Often, these processes are led by IT and leave marketing professionals frustrated and confused.

While these processes are necessary and unavoidable, there is a neglected opportunity that can deliver a significantly higher ROI (Return on Investment) than the above efforts: focusing on how to turn the data and insights that are already available into customer action. Most frequently, insights are translated into text-based communications such as mail merge in order to drive customer action. However, a very small percentage of customers, typically well under 5%, actually engage with these communications, let alone act on them.

There is therefore a tremendous opportunity for marketers in accessing more visual, omnichannel communications such as multiplatform video. To put it another way, doubling customer engagement from 5% to 10% is significantly easier to accomplish than doubling the quality or efficacy of the data-driven insights underlying these communications.

- Yotam Benami, Chief Marketing Officer | Idomoo

One of the biggest opportunities for marketers and brands is to consider the reward aspect of their programs more strategically. Too often rewards are seen as a tactic and not a part of the strategic program planning. Award choices fall to the easiest, lowest common denominator — gift cards, in-store product or cash versus the tried and true motivators of merchandise and travel. A more strategic plan looks at customer demographics and psychographics by segment and strategically selects products that their customers want and will save for. With continual progress communication, along with regular award collection review and refreshment, members stay loyal and committed to the program.

- Bill Termini, Director, Strategy and Business Development | Harco Incentives
Relevancy is an area where we see the biggest opportunities for brands and marketers. The more relevant your loyalty program is to an individual, the more successful it will be at driving revenue and engagement with consumers. Too often brands tend to just throw up a blanket program in a one-size-fits-all attempt to garner more loyal consumers. The key to being more relevant is to not use that program as the basis of your loyalty program, but to overlay multiple mini-campaigns or mini-programs within the overarching program. So, for instance, you can have the overarching program that is applicable to everyone, but may offer specific campaigns – that allow for different earning or redeeming opportunities through various touchpoints – targeted to different groups like Millennials or Baby Boomers. The relevance to those groups will increase exponentially each time the mini campaigns are targeted at them. The more relevant the program becomes to them, the more engaged they will become and the more profitability they will eventually drive.

- Cassie Boutelle, VP | FIS Global

Re-imagine your customer relationships from the outside-in. Stand in your customer’s shoes and ask yourself if the brand experience, customer communication and engagement differentiating and valuable? Are you building on your customer’s loyalty and increasing their lifetime value, or are you eroding it with siloed marketing such as daily spam emails to your loyalty program members? While the notion of multi-channel/omnichannel has been promoted for decades, the reality is that brands and marketers still operate in channel silos, but time is rapidly running out on this approach.

Without question, one of the biggest opportunities — and we think imperatives — for brands is to differentiate themselves by delivering meaningful customer experiences across the network of digital, physical, and human interactions. Customer data from loyalty programs should be used as the intelligence to power all interactions. Personalization can be a reality today, delivering on customer “moments of truth” – whether it is in store or online, wherever the engagement happens. Brands can and must do this now. Some already are and, consequently, are quickly changing customer perceptions of what loyalty programs can and should be.

- Narina Sippy, Chief Marketing Officer | Stellar Loyalty

Customers should be the best marketing assets for any brand. The biggest opportunities for brands and marketers today are new online ways to create and manage customer communities and then mobilize your advocates to speak to their communities about brands they love. A loyal customer is a path to several new customers with very low cost of acquisition.

- Scotty Greenbury, Marketing | TangoCard
One of the best ways to figure out what your customers are feeling is actually through your employees. Driving business change requires a viral change within your business in order to get your employees addressing the issues and engaging with your customers. You want to drive that change from bottom up and not top down, so you need to inspire your employees to be engaged through this process. It is absolutely critical in terms of getting the behavior change needed to drive engagement with customers to get increased loyalty and emotional attachment.

The key is to give employees the guidance and then trust them to behave appropriately when engaging with customers, rather than just saying: “This is how you will do it.”

- Terry Lawlor, EVP Product Management | Confirmit

Probably the hottest thing right now is beyond the customer journey and is more about expanding the customer journey because in the end, a business is all about getting a consumer to buy something. That’s why all these brands are in business. I think the biggest thing we see in terms of expanding the customer journey is the move into the top of the sales funnel.

We’ve been moving right to the top end of the funnel when it’s really linking to advertising that’s also part of the journey. In the marketing spaces, both advertisers and marketers talk about the customer journey and they mean quite different things. Their perspectives are different. And the advertiser really does think of the customer journey almost like a physical journey: this individual or this persona watches certain TV channels and listens to certain radio channels, they take things like public transport and drive on certain roads and they think very physically about where to put certain advertisements so they’ll get seen or heard by a particular group.

Whereas the marketer talks about the customer journey more like “Mark Smith visits a website and then we send him an email, and once he’s opened the email he’s going to come back to the website, and when he gets there we’re going to make a more interactive-based journey.”

- Mark Smith, President | Kitewheel
Question 9:
What is the future of customer loyalty?

The future of customer loyalty is delivering a better and differentiated customer experience. We’ve said for a while that it’s now much more important for brands to be loyal to customers, rather than the traditional model of brands expecting customers to first demonstrate loyalty before they receive any recognition or brand value. There’s a growing difference – and contrast – between loyalty programs and loyalty marketing. Loyalty programs are not more than a means to an end: permission to track customers as a quid pro quo for making the experience better. We define loyalty marketing as the set of activities that brands pursue in order to “pay attention to customers and act accordingly.”

- Phil Rubin, CEO | rDialogue

The future of customer loyalty lies in cultivating strong customer relationships. Brands that truly understand and engage their customers — at the individual, in-the-moment level — will win both their affection and business.

- Ron Rubbico, CEO | Pointillist

Customer loyalty is constantly evolving. As such, brands must pay attention to the ongoing evolution and be ready to respond to changing customer demands and expectations. As the loyalty industry migrates away from the concept of push marketing, brands will be required to adopt a model that reaches consumers on a personal level, enriches their lives, and offers greater convenience. Loyalty programs will continue to keep customers at the core, which will require brands to offer more engagement opportunities (through social, digital, mobile, and offline channels), in addition to rewarding for spend to foster stronger relationships. Successful brands will be those that reach customers across multiple channels and touchpoints and create emotional bonds to maintain interest, activity, and ongoing loyalty.

- Geoff Smith, CMO | CrowdTwist

The future of customer loyalty is providing utility to consumers. Right now consumers measure brands based on just how much utility they provide. It is no longer wise, nor effective, to simply spray and pray advertising to consumers. With ever decreasing time and attention spans, consumers will be loyal to those brands that save them time and make engaging and doing business with them easier on all channels. Brands must start by connecting the channels where consumers spend all of their time to existing business systems and processes. Once connected, they can leverage those channels to provide utility.

- Chris Teso, CEO & Founder | Chirpify

Customer communities – engagement over purchase.

- Scotty Greenbury, Marketing | TangoCard

The future of customer loyalty is threefold. Firstly, it is mobile – the consumer’s best friend is the mobile device. The convenience of a mobile app or mobile website that allows customers to earn and redeem points digitally often tops the effect of physical cards. Second, it is personalized — different customers have different needs, and the benefits to each group must be personalized for maximum impact. Truly relevant rewards make customers feel valued and connected to the brand.

Finally, it is real loyalty. Strategies such as points that expire, or penalizing a consumer for lack of activity over 12 months, will certainly damage any goodwill that may have been accumulated over the past 10 to 20-year time span, and with social media, the negative word-of-mouth can have a drastic effect. Imagine a world where companies measure loyalty in terms of the degree to which the company is loyal to the consumer, rather than vice versa.

- Christian Hausammann, Global Director of Loyalty | Snipp Interactive
We are intrigued by the idea of coalition, allowing the consumer to earn one currency for all their transactions. It has been successful in Canada, Europe, India, and South America but has been slow to gain traction in the US. And the reason is simple: most American companies are reluctant to give up their own brand identity when they join the coalition by being lumped with 10-12 other companies. We believe the ideal program allows the consumer to control the use of their loyalty currencies, giving them the choice to combine multiple currencies and using them to redeem when and where they want. Of course there will need to be some logical currency restrictions among competing companies, but if I could take my airline miles, my hotel and credit card points and redeem for a flat screen TV, I would be a customer for life!

- Gregg O’Neill, Business Development Director Hinda Loyalty Group

Brand loyalty is important today and will be important in the future. There are so many brand options for consumers, that confidence in the brand will keep that client as transactions continue to move from in-person engagement to digital/online engagements.

- Joe Ewers, Strategic Accounts, Sales & Marketing Summit Direct Mail, Inc.

There’s a couple of key indicators for where loyalty is heading.

- Consumers now expect brands to have a loyalty program, they’re ubiquitous and expectations are high.

- Brands are trying to make the disruption as small as possible. They’re making it as easy to sign up as they can — think social sign-in.

- Rewards are evolving. It’s not good enough to offer a buy-get model anymore. Experiences are the driving force moving forward in loyalty. Consumers want something that provides an emotional connection.

So if we take these three factors and look at the 10,000 ft. view, the future of loyalty looks quite different than it does today. Loyalty programs will be woven into the fabric of the brand; they won’t be separate in the future. Signing up for a program will essentially be a sub conscious act within the customer journey — consumers won’t perceive loyalty as a different avenue from the rest of the customer flow. And lastly, discounts will still exist within loyalty, but they’ll just be a base layer of the program. The driving force will be brand-right experiences that provide emotional and social value to members.

- Evan Magliocca, Manager, Brand Marketing | Baesman
The future of customer loyalty is choice. Consumers are not looking for one-size-fits-all. As an example, there are some loyalty programs in which I enjoy the transactional side and place a high value on the currency I earn. There are other programs where I place less value on the currency and more value on the recognition and service I receive. Some are a combination of both. Every customer decides for themselves what they value from a particular relationship with a brand and by providing the power of choice, brands can ultimately reap the reward of increased customer engagement and loyalty.

- Brett Kline, Chief Marketing Officer | House Advantage

The future will see most companies with a loyalty program. We are already seeing many programs beginning to consolidate and collaborate with each other so that one program rewards many different types of purchases including groceries, gas, dry cleaners, drugs, and so on. This trend will continue and ultimately will allow even very small businesses to participate and offer a program that will drive their individual businesses. The key to success will be consistent communication, program promotion, progress reporting, and tangible rewards that are meaningful, appealing, and able to remind members of why they want to participate.

- Bill Termini, Director, Strategy and Business Development | Harco Incentives
We believe the future of loyalty is in real-time personalized engagement at the point-of-sale. Traditional redemption options don’t appeal to consumers as they did in the past. Even cash rebates that were popular in recent years are being passed over for real-time engagement. FIS recently launched a low-cost, real-time redemption award with a national fuel provider that allows consumers to redeem their rewards points linked to a payment card right at the pump. Within a week of launch, it became the number one redeeming item in the catalog, outpacing travel, merchandise, and cash options. More than one out four times consumers were presented with an award, they selected to redeem, which we believe speaks to the change in where rewards are going and to the desire for consumers to interact and engage more real-time and at the point-of-sale. By engaging with right loyalty partner, brands can drive lower cost engagement options that spark consumer engagement real-time at the point-of-sale.

- Cassie Boutelle, VP | FIS Global

It is hugely important to understand what the loyalty drivers are and there is so much rooted in psychology and behavior analysis, it is fundamentally about emotions. The level of a person’s engagement is a driver of loyalty. The analysts are telling us to wake up, and that emotion is really important. You might get a four on your rating scale but, really, if you can understand emotions better, you can have a much better driver of loyalty.

- Terry Lawlor, EVP Product Management | Confirmit

The discipline of customer loyalty is undergoing a rapid transformation. Set-and-forget, transaction-based points programs are not achieving tangible business results, and in many cases they are working to degrade customer loyalty. Today’s consumers want and expect more.

The future of customer loyalty must incorporate fresh thinking, powered by modern technology. Specifically, brands will be required to perfect the balance between the art and the science, where human-centric thinking serves to bolster the effects of emotional engagement with customers, while applying customer data science to automate, personalize, and better understand and measure those engagements to increase profitable interactions.

- Narina Sippy, Chief Marketing Officer | Stellar Loyalty
A group of former brand analysts, CRM and loyalty marketers, developers, and strategists, Baesman Insights & Marketing has perfected the science of analyzing customer data and seeing what others often miss. It’s the result of hard-earned experience aggregating and analyzing data for some of the most well-known retailers in the world. We strive for a deeper, more dimensional understanding of your customers, and the insights they share with you every day. Uncovering and activating the insights in your customer behavior is when the real fun begins. Across all channels – online or in stores – we’ll help you form new and deeper connections that foster enduring loyalty and engagement. There’s never been more disparate sources of data – across multiple devices, channels and platforms – and less understanding of what it’s saying. Baesman will help you channel your multiple data sources to do amazing things. Baesman. Smart Marketing. Beautiful Results.

Brands use Chirpify to extend and create loyalty programs, enabling consumers to use social media as a remote control to earn rewards. The result is increased customer acquisition, consumer engagement, participation, and loyalty. We help brands nurture and reward loyal consumers for their actions on social, enabling them to develop deeper advocacy, reach and loyalty because they serve to establish and build upon a customer relationship. Chirpify unlocks the power of social and mobile loyalty by adding social triggers to existing loyalty and rewards programs, and helps brands create new “Social VIP” programs that surprise and delight consumers - extending their lifetime value.

Clutch has revolutionized how marketing teams for premier brands develop and foster relationships with their customers. Our advanced Marketing platform serves as a customer hub, delivering deep intelligence derived from real-time behaviors and transactions across in-store, online, mobile and social channels. This has allowed over 500 brands to understand customers at unprecedented levels to deliver relevant, timely engagement focused on consistency to earn trust, loyalty and even evangelism. Clutch maximizes the lifetime value of your most valuable customers by delivering simple, relevant and consistent experiences to motivate them. Our proven approach, in tandem with our advanced modular platform, synthesizes your data, no matter the source, and facilitates automated omnichannel communication strategies on a personalized, one-to-one customer basis. We’d love to chat with you about better understanding your best customers.
Confirmit

Confirmit helps businesses operationalize feedback to drive change throughout their organizations using the world’s most secure, reliable and scalable solutions for Voice of the Customer, Voice of the Employee, and Market Research programs. Confirmit’s solutions enable companies to run feedback and research programs that increase revenue, reduce costs, and promote culture change.

CrowdTwist

CrowdTwist is revolutionizing the way marketers drive awareness, increase acquisition, improve retention, build loyalty, facilitate advocacy, and measurably impact their bottom line. Our multi-channel loyalty and engagement platform allows marketers to incentivize, recognize, and reward people for all the ways they interact with a brand. Once our white label, SaaS platform is integrated into a brand’s ecosystem, customers who opt-in to that brand’s loyalty program immediately start earning points for everything they do that is valuable to the company. This includes everything from consuming, creating, and sharing content, to connecting with Facebook, Twitter, and Instagram, purchasing, browsing through e-Commerce pages, visiting a physical store, and so much more. While the value for customers is the points they accrue for interacting with a brand and the rewards they earn, the CrowdTwist platform provides vast amounts of previously disaggregated data. The CrowdTwist platform not only combines all brand engagement data with social influence, social graph, and spend-related data for an individual, we help clients identify the patterns, profile characteristics, and types of behaviors that lead to the most successful and profitable customer relationships. In addition, we have integrated a segmentation tool into our reporting, which allows marketers to identify individual customers who are most influential at driving brand interest across their social networks, as well as those customers who are the most valuable based on their actual spend. When combined, this knowledge gives marketers the tools to identify valuable customers and begin developing deeper and more rewarding relationships with them. CrowdTwist’s industry leading platform is supported by a sophisticated cloud-based analytics suite and a complete set of management and reporting tools through which clients have everything they need to integrate, launch, and maximize their loyalty program. Founded in 2009, CrowdTwist today powers loyalty programs for leading brands such as Pepsi, Zumiez, L’Oréal, VIZIO, Nestlé-Purina, and more.
Dynamics

Founded in 2007 by Jeff Mullen, Dynamics has a rich history of real-time “firsts” in the loyalty and payments arena, that includes launching the first pay-with-points program with Citibank utilizing our computer-in-a-card technology. In April 2012, along with UMB Bank, we transformed the coalition rewards model with the first credit card combined with a mobile experience that allows consumers to choose which brand’s rewards they want to receive with each purchase, whether cash back, airline miles or a selection from as many as 50 real-time opportunities to earn rewards worth far more than the traditional 1% cash back model. In 2014 we launched a three-prong loyalty solution for Canada’s largest quick-service restaurant that included fully integrated at the POS capabilities to issue and redeem real-time offers based on a series of business rules. Working hand-in-hand with the brand, channel managers, and the marketing team, our self-serve Consumer Engagement Platform provides the building blocks for a deeper relationship with the consumer, to do things in real-time, usually before the consumer exits your retail location with a fun, engaging, immediate opportunity. Imagine a platform that gives brand managers the ability to develop as many rules as they can imagine, and the capability to refine these rules, and engage your consumer with offers that achieve the brand’s goals (boucebacks, increased frequency, increase spend, profitable loyalty program) and meet or exceed the consumer’s goals in terms of recognition, meaningful rewards, and an emotional connection – Mutually Beneficial EngagementsSM. In addition to our Consumer Engagement Platform, Dynamics designs and manufactures Interactive payment cards and advanced payment and consumer engagement platforms. Dynamics has raised over $110 million dollars and counts MasterCard, the Canadian Imperial Bank of Commerce, Bain Capital Ventures, and Adams Capital Management as its investors.

Ernan Roman Direct Marketing

ERDM conducts specialized Voice of Customer (VoC) Relationship Research to identify Customer Experience (CX) strategies and actions. These strategies generate significant increases in revenue for clients including IBM, Gilt, Mass Mutual, QVC, HP, Microsoft, and Norton AntiVirus. Inducted into the DMA Marketing Hall of Fame due to results clients achieve with ERDM’s VoC research-based CX strategies.

House Advantage

House Advantage marketing and loyalty technologies, reinforced by strategic expertise and deep industry experience, empower the world’s most successful entertainment brands to seamlessly integrate powerful new marketing strategies and tools. With House Advantage, brands increase customer engagement, generate vital business intelligence, and boost per-patron share-of-wallet with seamless integration and total support for their existing systems. Ultimately, House Advantage helps brands build stronger bonds with more customers.
Idomoo

Idomoo’s Personalized Video as a Service platform enables brands to engage with customers using the most proven medium available to marketers: video. But rather than using generic videos, Idomoo’s platform enables for simple and automatic creation of personalized videos tailored to each and every customer. At Idomoo, video merges with data to deliver unique, engaging, and effective customer experiences with proven results.

Hinda Loyalty Group

The Hinda Loyalty Group delivers engaging rewards solutions through our portfolio of rewards, engagement strategies, and services that drive real business results and create true brand loyalty -- enhancing customer value through the design of consumer engagement strategies with solutions that drive loyalty and brand alignment. Since 1970, Hinda has delivered engaging rewards solutions to customers in the incentive, loyalty, and recognition industries, creating stronger connections between people and desired business outcomes through the design of integrated strategies that are synonymous with a company’s brand. Hinda Loyalty Group leverages this demonstrated expertise, along with our world-class fulfillment and customer service operations, with the specific competencies of our value chain partners to deliver flexible, meaningful, and engaging loyalty program reward solutions. These engaging solutions move customers from consumers to product and brand advocates, creating seamless and integrated participant experiences with more meaningful touch points that lead to greater program engagement, value, and ROI.

Pointillist

At Pointillist, we have a single obsession: enable brands to deliver the experiences necessary to attract and keep today’s connected consumers. Pointillist’s behavioral marketing platform reveals the critical paths customers take as they engage across channels and over time, and predicts what they will do next. Our software enables marketers to quickly discover the specific behaviors that impact business outcomes using journey analytics and drive actions through existing campaign and content management platforms to deliver immediate results.
**Snipp**

Snipp is a global loyalty and promotions company with a singular focus: to develop disruptive engagement platforms that generate insights and drive sales. Our solutions include shopper marketing promotions, loyalty, rewards, rebates and data analytics, all of which are seamlessly integrated to provide a one-stop marketing technology platform. We also provide the services and expertise to design, execute and promote client programs. SnippCheck, our receipt processing engine, is the market leader for receipt-based purchase validation; SnippLoyalty is the only unified loyalty solution in the market for CPG brands. Snipp has powered hundreds of programs for Fortune 1000 brands and world-class agencies and partners. Snipp is headquartered in Washington, DC with offices across the United States, Canada, UK, Ireland, Europe, the Middle East and India. The company is publicly listed on the OTCQX, the highest tier of the OTC market in the United States of America, and on the Toronto Stock Venture Exchange (TSX) in Canada. Snipp was selected to the TSX Venture 50®, an annual ranking of the strongest performing companies on the TSX Venture Exchange, in 2015 and 2016.

**Stellar Loyalty:**

Stellar Loyalty provides modern, cloud software solutions to help brands recognize, engage with and reward their customers fluidly across channels. With our best-in-class mobile capabilities, brands can create and deliver personalized, frictionless, and immersive interactions that transform consumers’ experiences and improve their bottom line. By optimizing the cycle from acquiring and engaging consumers, to transacting with and rewarding them, the Stellar Consumer Relationship Cloud helps brands build more loyal and profitable relationships. Headquartered in Silicon Valley, Stellar Loyalty is privately held with offices in North America, Europe, and Asia. www.stellarloyalty.com

**rDialogue**

rDialogue is a leading independent customer loyalty and relationship marketing firm headquartered in the U.S. Our company develops and implements customer marketing strategies with a technology independent perspective allowing us to work with our clients on the best solutions. These clients include a range of blue chip brands across all industries (b2c, b2c, b2b2c) within the Fortune 100 and beyond. Our approach is designed to be highly collaborative with companies that have a strong leadership commitment to customer centricity, with an ultimate focus of helping these companies achieve profitable and sustainable organic growth.

**Contact:**
Phil Rubin  
CEO  
prubin@rdialogue.com

**Stellar Loyalty:**

Contact:  
Narina Sippy  
CMO  
narina.sippy@stellarloyalty.com
About Loyalty360

Loyalty360 is an unbiased, market driven, voice of the customer focused clearinghouse and think tank that is committed to bringing loyalty to the forefront as a critical marketing strategy. A trusted source for cutting-edge research, best practices, and networking opportunities, Loyalty360 gives members the expert insights and guidance they need to better understand loyalty and develop programs that effectively engage their customers and employees and build stronger relationships with them.

Loyalty360 offers you a roadmap to engaging customers and driving loyalty through research, reports, webinars, conferences, news, expert articles, multimedia, and more. We pride ourselves on our ability to continuously deliver relevant and timely customer loyalty and engagement marketing best practice perspectives and industry thought leadership on a variety of topics.

About the Authors

Mark Johnson, CEO, CMO | Loyalty360

As CEO & CMO of Loyalty360, Mark is committed to bringing loyalty to the forefront as a critical marketing strategy. To further this goal, he has created an unbiased, market driven clearinghouse and think tank through which users and loyalty providers can interact and collaborate with. His finger on the pulse of what’s happening in loyalty, Mark is driven to give members the expert insight and guidance they need to develop strategies and implement programs that effectively engage their customers and employees and build stronger relationships with them.

Mark has his undergraduate degree in mass communications (media management) from Miami University, an M.B.A from the University of Cincinnati, and is currently pursuing an M.B.A. in Business Information — Statistics from Xavier University. A recognized thought leader in loyalty marketing, Mark shares his expert insights with media worldwide. He is a regular contributor to Hotel Executive and 21st Century Business and has been featured on FoxBusiness, NBC News, ABC News, The New York Times, The Washington Post, 1to1 Magazine, MarketingSherpa, CRM Magazine, and The PrePaid Press.

James M. Loy, Senior Content Editor, Technical Analyst

James possesses extensive experience as a professional writer, creative director, and content coordinator with strong ties to the media and marketing industries. As a member of Loyalty360’s editorial staff, he traces emerging trends and leading strategies to offer a unique perspective that helps demystify the current stage of customer experience and brand loyalty.

Prior to joining Loyalty360, James was a member of the broadcasting industry for over a decade where he designed messages for a number of media platforms by synthesizing elements of copywriting, sound design, and video production. Throughout his career, he has successfully helped local businesses and nonprofit organizations gain visibility, connect with customers, and cultivate a positive community image.