LOYALTY OF THE FUTURE

How the new consumer relations have changed (and continue to change) the construction of loyalty.

indico

Summary

Christiano Ranoya is one of the leading experts in Loyalty in Brazil.
He has developed, implemented and managed more than 50 relationship and database marketing programs for big companies and segment leaders.

Restless and innovative by nature, he is an entrepreneur and business accelerator. Founder of Indico, with professional experience in Brazil and abroad, he developed his career in companies such as Santander, Votorantim Celulose e Papel, Telefônica, Biokinetics (USA), Keller Advertising, Progressive Asset Management and Pepsi Co./Taco Bell, with proven success in customer relationship and loyalty programs.

Introduction

During the last few months, I have seen, read, and participated in many discussions about loyalty, customers, and relationship programs. These strategies have been important and frequent topics in companies before, but they lost some of their strength. However, two or three years ago, they became an essential topic again.

This time, the discussion has regained prominence and was driven by new factors such as customer empowerment, new technologies and processes, GDPR and the context of fierce competition.

In general, existing loyalty programs in the Brazilian and global markets are designed and implemented with great intentions, but with unclear objectives and metrics.

When they are implemented, they are usually bound to transactional and, eventually, operational indicators. What we forget is that these programs have the ability to identify the individual, its behavior, its wishes and desires. And this is the most valuable point for the company, since this data allows the company to create a targeted strategy for the audiente and to connect more intensely with it.

The importance of customer loyalty and its impact on the company's results were discussed by business strategist F. Reicheld back in 1996. Today, with an increasingly globalized and competitive market, the new technological resources that we have access to and the Covid-19 pandemic, Loyalty must be one of the priorities for organizations.

The future of loyalty in companies is certain and, at this time, more lasting. The movement we observe is that companies are becoming more involved with loyalty programs and processes that take a more holistic view of their customers to turn them into fans.

In this e-book, we explain what Loyalty is, presenting **the main trends in the universe of loyalty and how the future of this strategy is being built.** Never forget: loyalty is not a revolutionary process in your company, but an evolutionary one. To make it happen successfully, here is a two-ingredient recipe: Back to the Basics and Keep it Simple.

- Christiano Ranoya - CEO of Indico.

Back to the basics: Being a Loyalty company above all.
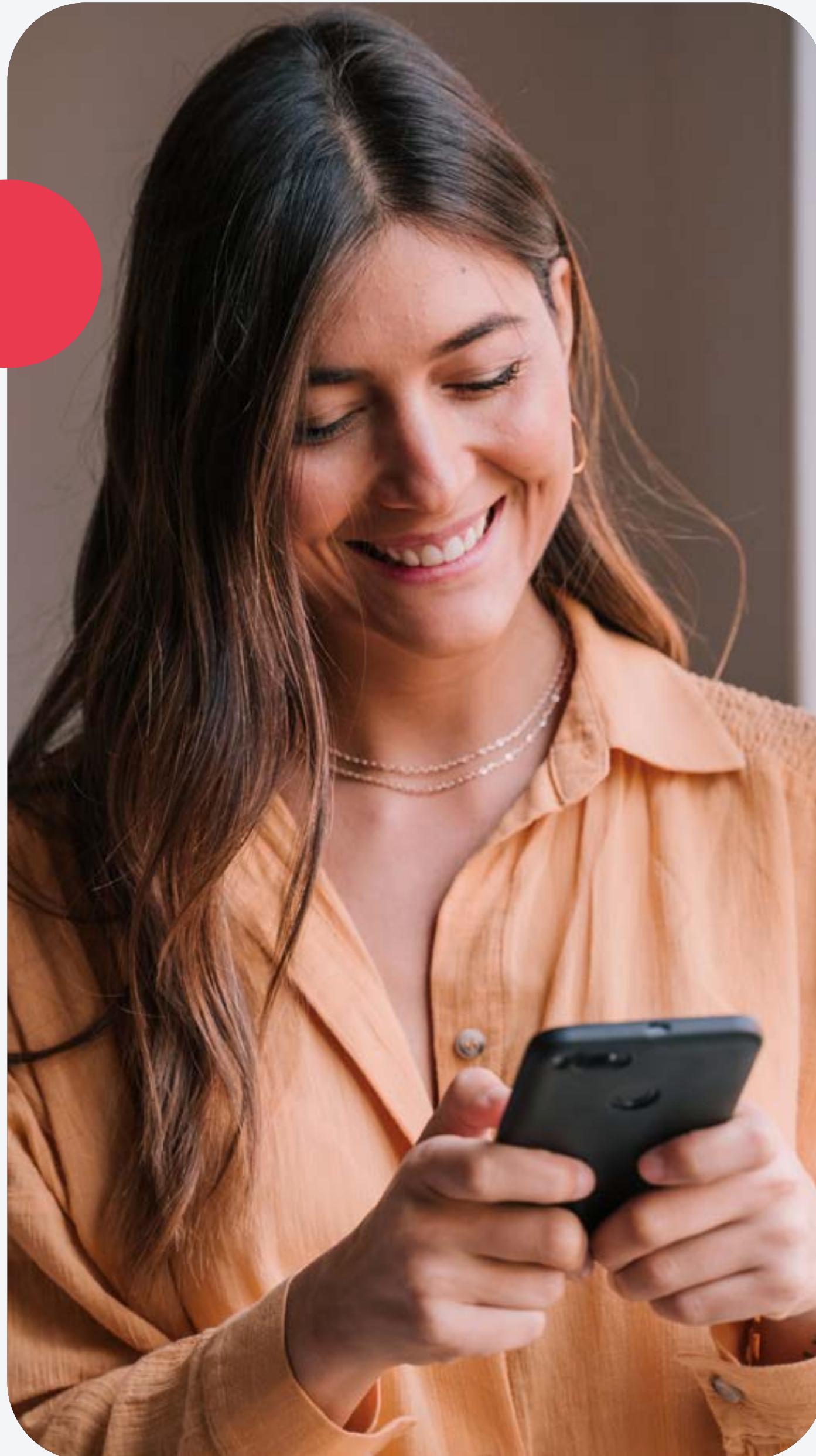
"Be a loyalty company, not a company with a loyalty program".

The phrase by Emily Collins, executive at Forrester, summarizes what **INDICO** believes about the great journey of transforming customers into fans.

The need to think and act more holistically about loyalty to build both rational and emotional connections with customers is a determining factor for a brand's success.
And this is where we found a huge gap between the theory and practice of building loyalty.

Loyalty is usually considered in an isolated way by companies. It boils down to programs based on points, discounts, cashbacks or other financial rewards, which are transactional benefits that seek to drive recurring purchase and increasing sales frequency, but have limited influence on customer loyalty. The reward experience has its value and can be an important interaction during the customer's journey with the brand, but if treated exclusively, it has little effect on relationship building.

Loyalty is a reflection of emotional connection and belonging. And belonging demands exchange.

Loyalty strategies create a significant exchange of value between company and customer. They create brand experiences that go beyond transactions and encourage the customer to share their preferences and behavioral data. This generates knowledge about the customer, enables personalization and optimization, and feeds back into loyalty initiatives, either by offering better rewards, improving processes or making products and services more relevant to customer needs.

To put all of this into operation, there is one key-player that is getting more and more in control of consumer relations and that needs to be highlighted and paid attention to: **the customer.**

To reflect, watch Steven van Belleghem's speech at TEDxEde:
What if customers become friends?

Click here

Loyalty is:

COMMITMENT

WORD OF MOUTH MARKETING

THE MEMORY YOU CREATE

WHEN THE COSTUMER STOPS CONSIDERING PRICE AS A DECISION FACTORY

SPENDING TIME EXPLAINING WHY ONE BRAND IS BETTER THAN THE OTHER

A FULFILLED PROMISE

INSPIRATION THE MEMORY YOU CREATE INSPIRATION

WHEN THE CONSUMER COMES BACK

WORD OF MOUTH MARKETING

THE WORTH YOU PROMOTE

THE WORTH YOU PROMOTE

BEING YOUR BIGGEST FAN INSPIRATION

COMMITMENT

WHEN THE CONSUMER COMES BACK

DRIVING 10 MORE MINUTES TO BUY FROM YOU

BEING YOUR BIGGEST FAN

A FULFILLED PROMISE

INSPIRATION

SPENDING TIME EXPLAINING WHY ONE BRAND IS BETTER THAN THE OTHER

THE MEMORY YOU CREATE COMMITMENT

WHEN THE COSTUMER STOPS COONSIDERING PRICE AS A DECISION FACTORY

# The customer has to be at the center of the strategy

There is a lot of discussion about putting the customer at the center of strategies, but this is still a fallacy for a large number of the companies that present themselves in this way. A move of this magnitude can take decades, because it usually requires destroying organizational structures.

In the book Strategy from the Outside-In, written in 2010, George S. Day and Christine Moorman identified two types of strategies that a company can adopt to achieve the overall goal, which is to create shareholder value.

Most companies were born and structured under the **Inside-out** perspective, with attachment to their history, products and services. It establishes that the internal strengths and capabilities of the organization prevail and puts the company, its products and services ahead when taking any decision.

In another direction, the strategy that puts the customer first is known as **Outside-in** and it is based on creating customer value by focusing on optimizing the customer experience. In this way, the customer will guide all of the company's decisions, from product creation to process restructuring, for example. In this case, the entire corporate culture is market- and customer-oriented.

And paying attention to the customer is not enough:
It is necessary to work towards that change by breaking down the walls between areas of the company, eliminating blind spots, and bringing teams together to tackle customer problems and needs together, combining their own capabilities to solve those problems.
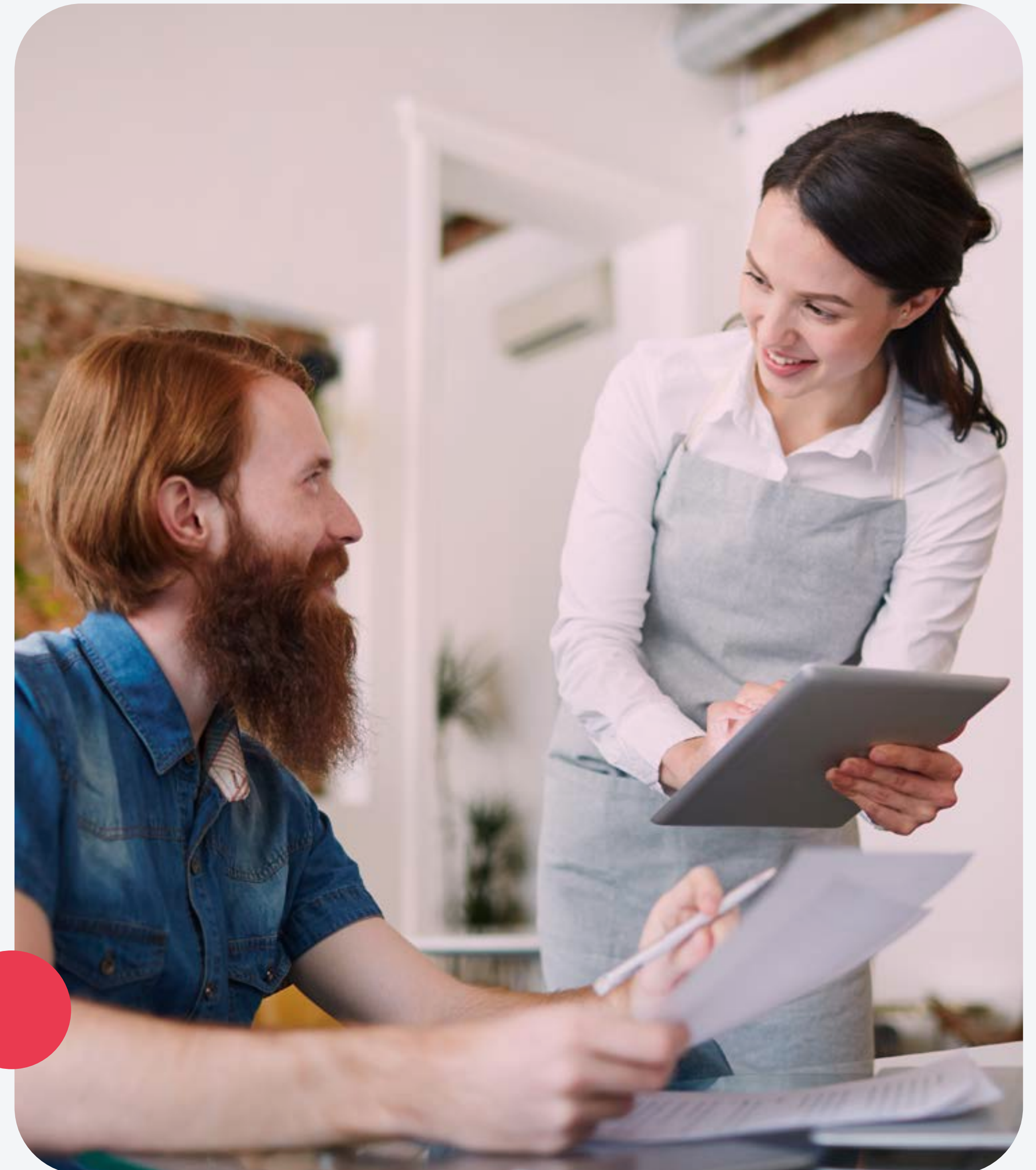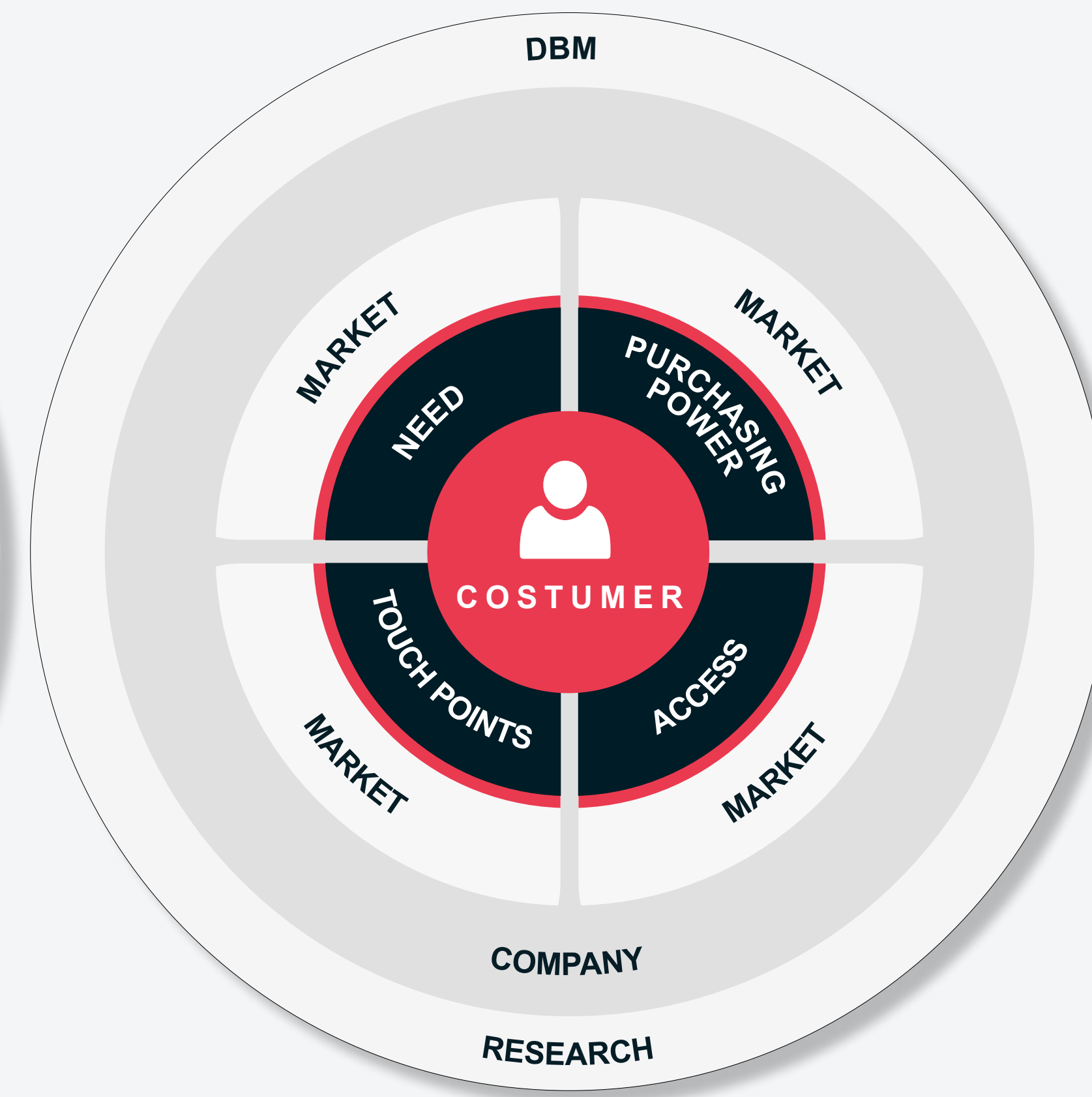
What is your company strategy?
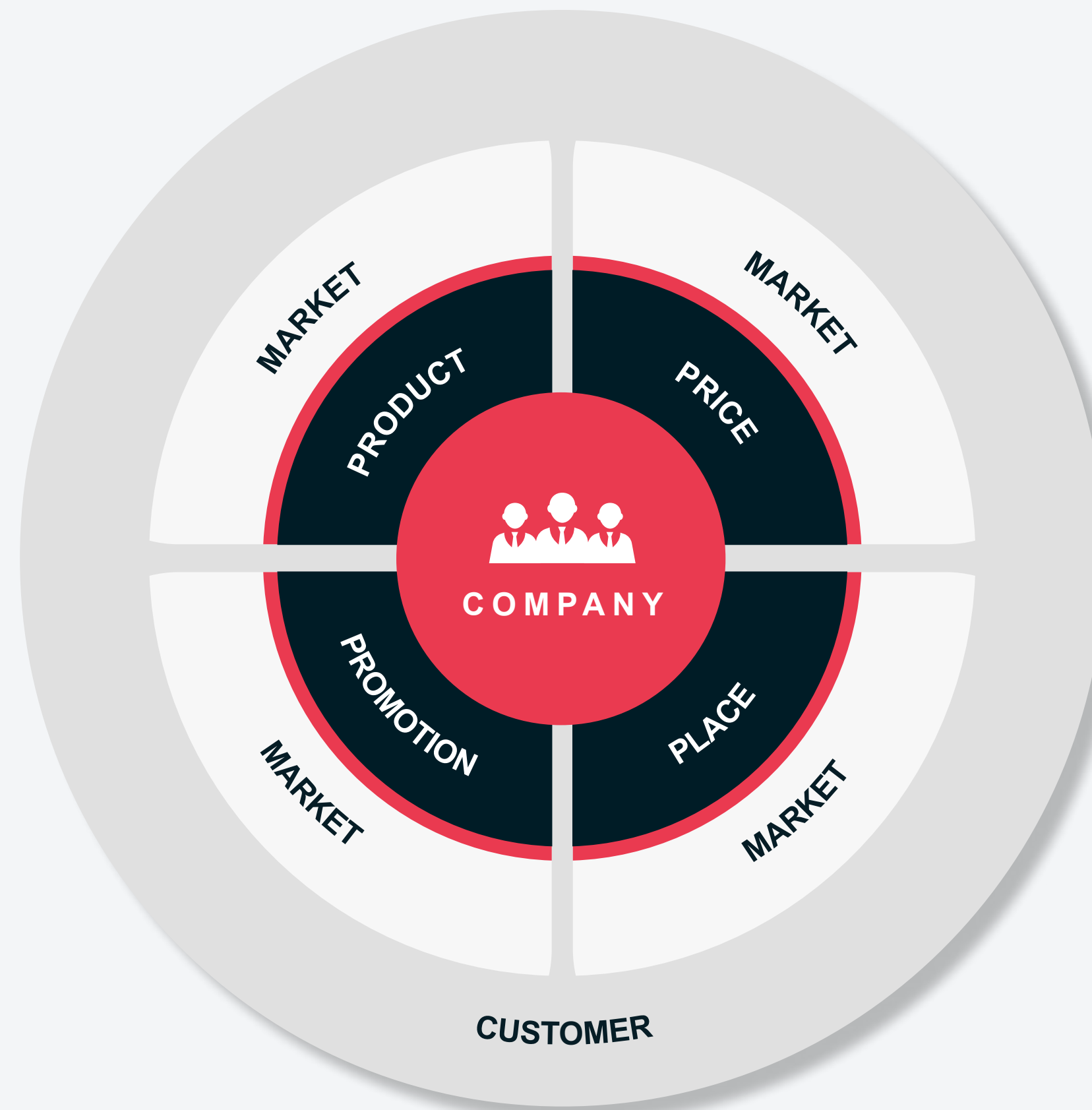
Inside-Out
(works from inside out)

Outside-In
(works from outside to inside)

And this movement has a reason to exist: **a new customer role, resulting from the combination of awareness in consumer relations and the digital age, in which the customer's engagement is performed via multiplatform and in real-time.**

Aligning concepts: CX, UX and CS

To build this satisfaction, engagement and loyalty journey, it is necessary to understand some concepts and work on them in a combined way in the customer-centric structure.

What is the difference between Customer Experience (CX), User Experience (UX) and Customer Success (CS)?

CX - Customer Experience

General customer perception/feeling created from their interactions with a brand.

UX - User Experience

A customer's experience of using a service or product and their interaction with a certain brand touchpoint - website, application platforms, etc.

CS - Customer Success

When customers obtain the desired result through their interactions with the brand, whether with products/services, sales areas, or post-sales, among others.

Evolving the customer experience and making it more relevant is what effectively generates business growth and sustainability. Repeated positive experiences increase the chance of promoting engagement, recommendation and loyalty.

Therefore, Loyalty needs to be a shared value that coordinates all actions with the customer, since any interaction a consumer has with a brand has the potential to impact their loyalty. With this culture established, implementing a Loyalty program becomes a center that consolidates customer insights that will be widely used throughout the company.

Nowadays:
The relationship between brands and customers

It is almost impossible to imagine today's world without Loyalty initiatives. Loyalty and customer experience have become mainstream topics in different markets and companies, which have realized the importance of building customer loyalty, especially in this global moment of crisis and customer empowerment. **Loyalty breaks with the traditional verticality of the relationship between those who offer and those who demand.**

Nowadays, all relationships are digital, to a greater or lesser extent. The difference is in who controls this relationship.

Reduced customer acquisition costs due to loyalty, increases in long-term profitability, and customer retention, among other indicators, are already known in different markets around the world. But beyond these, indicators searched individually by different companies help to understand the relevance and importance of maintaining effective loyalty initiatives or programs.

And when we look at the current scenario, we see a present with two new factors that in recent years have directly influenced this market, either from the point of view of consumption and consumer behavior or in the structuring of processes and company management. They are the Covid-19 pandemic and the GDPR. Both are still relevant topics in many managers' summits and generate a lot of concern, take time, and demand investments.

COVID-19 and its influence on the consumers

The pandemic of COVID-19 consolidated the importance of loyalty and led to transformations in consumer relationships and consumer behavior towards brands, and numerous surveys already reflect this. According to the Edelman Trust Barometer 2020, 37% of consumers reported trying new brands as a result of their positioning and actions during the pandemic, and 65% of them will have their purchase intention impacted preferentially by companies that respond positively to the pandemic after the crisis. And today's new choices promise to stay: a McKinsey research showed that more than 60% of consumers who tried a new purchase behavior during the pandemic planned to keep it after the crisis.

Consumers expect companies to be more than for-profit organizations, according to Euromonitor in its "Top 10 Global Consumer Trends 2021" research. They expect leadership in health protection, social interest, and community initiatives, promoting a shift from a volume-driven economy to a value-based economy.

Reputation, transparency, and service excellence:
that's what captures the consumer's attention.

What customers expect from companies nowadays:

90% Be trustworthy

90% Prioritize the safety of the consumers and employees

88% Behave ethically

88% Communicate efficiently

84% Show leadership with empathy

Free translation:
Source: Ketchum Brand Reckoning 2020:
How crisis culture is redefining behavior, loyalty, and consumer values.

7,6%
Customers dedicate **7,6%** of their time recommending brands

30,2%
But when customers are emotionally attached to the brand, this % increases to **30.2%.**

Source: Global Emotional Loyalty 2020

While many companies are adapting to a world suffering from the consequences of the pandemic by strengthening their relationship with their customers, others are leaving investments in communication and loyalty in the background.

The moment demands bringing people together and building trust, and a lack of investment or initiative can create a disconnection between organizations and their customers and partners. People are paying attention to how organizations behave, and the companies that show empathy will emerge as leaders.

The different indicators and researches about loyalty show that its principal element is emotion and its initiatives have only achieved consolidation because it works. Emotionally connected people recommend brands in 30.2% of their time, while standard customers recommend in only 7.6% of their time.

Loyalty programs are no longer a one-time process to keep loyal customers continuing to buy your products and services. Loyalty must be seen as different processes with multiple phases, aiming to turn consumers into fans of your brands.

Data: the construction of loyalty and the impact of GDPR

What makes loyalty even more valuable is the large flow of data and information that feeds Big Datas and initiatives that can generate more engaging and personalized experiences.

This requires turning data into consumer insights and this process is a major challenge for companies, as many of them experience difficulties and encounter barriers in the ability to obtain more accessible insights, usually lost in a high volume of customer data. Moreover, using this information without affecting the privacy and security of the consumer demands a lot of responsibility and risk, especially in times of GDPR, a law that has demanded important changes and adaptations, both in data leakage policies, in the review of systems and processes, and in impact reports, as well as in training courses for executives and employees.

The General Data Protection Regulation foresees that companies establish clear rules and, especially, receive consumer consent on the collection, storage, processing and sharing of their personal data, aiming to impose greater protection and security, with significant penalties for non-compliance.

Besides the consent that must be formally captured from the customer's opt-in (permission) in one of your communication channels - forms, landing pages, double email confirmation, pop-ups, among others - the data collected during loyalty programs must have an explicit purpose. And to make the capture worthwhile, you need to manage and transform such data into personalized experiences tailored to the different realities of your consumers: the data must nurture the program itself and directly influence the evolution of the customer's relationship with the brand.

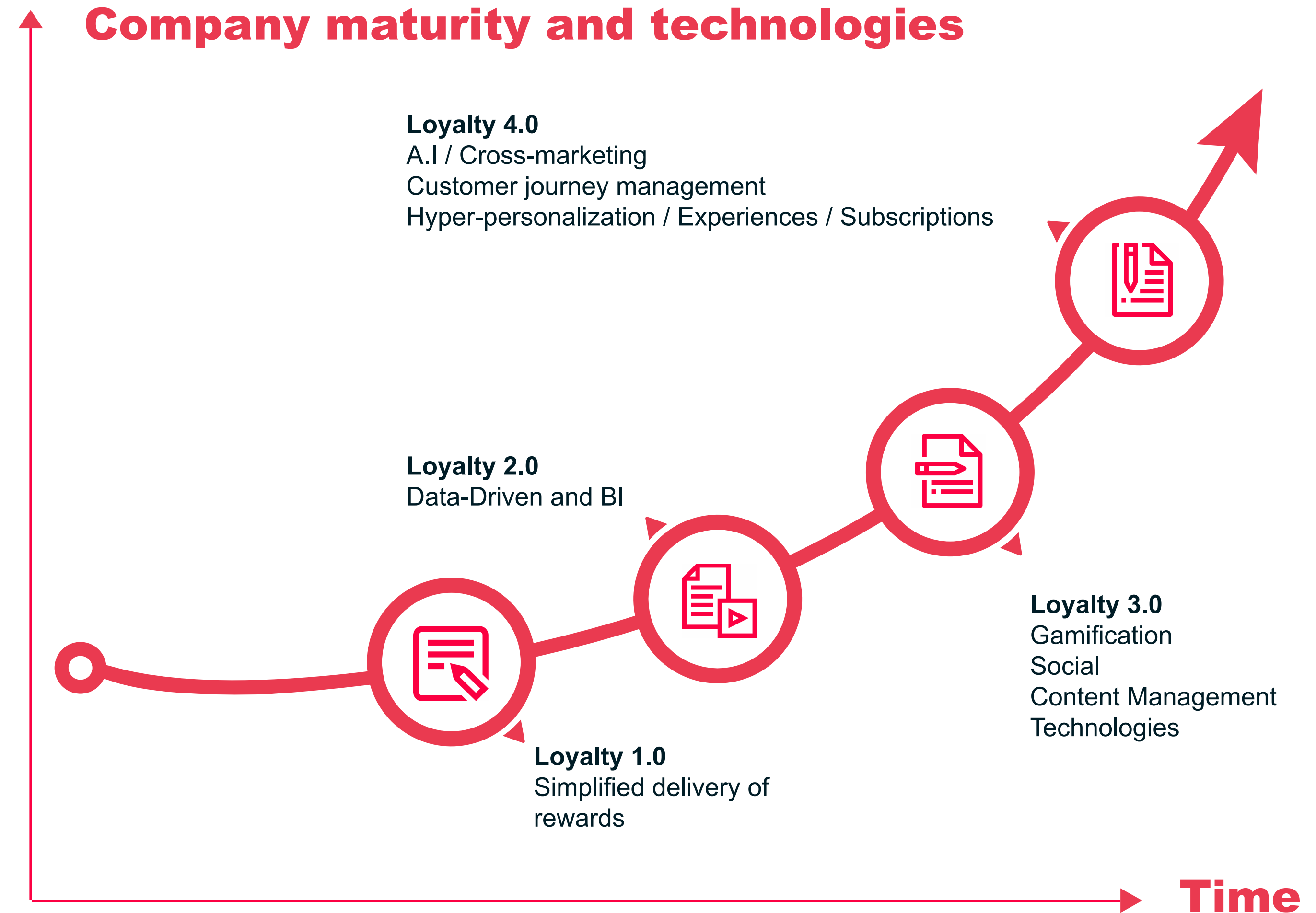# The future of Loyalty:
Key trends
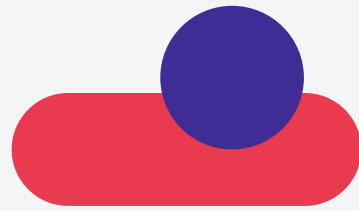
Loyalty trends follow consumption trends and are thus important parameters for structuring loyalty programs. Loyalty strategies are changing according to consumer behavior and the evolution of technologies. What we knew as Loyalty 1.0, based on the simplified delivery of rewards, has evolved to the current Loyalty 4.0, in which technologies allow the integration of data and consumer knowledge, promoting a broad cycle of interaction, in which insights encourage connections, generating more insights and creating the basis of designed initiatives that promote excellence in experiences with the brand, increasing the possibility of conversion and loyalty.

These trends, which might not seem like big news, show the importance of a complete structure of a loyalty program that mobilizes different parts of an organization. A cultural change focused on a customer-first strategy cannot be something isolated and unconnected.

Understanding loyalty trends is being one step ahead to operate a quality service delivery and establish a positive and long-term relationship with people.

Company maturity and technologies

Loyalty 4.0
A.I / Cross-marketing
Customer journey management
Hyper-personalization / Experiences / Subscriptions

Loyalty 2.0
Data-Driven and BI

Loyalty 3.0
Gamification
Social
Content Management
Technologies

Loyalty 1.0
Simplified delivery of rewards

Time

The trends

1 • Purposeful programs

The idea of creating actions and changes with purpose is not something new. But more and more, organizations are working purposefully in their actions and behaviors in front of an increasingly selective and attentive public.

Nowadays, the Millennial and Z generations, who were born near the turn of the 21st century, are considered essential for companies seeking strategies that go beyond the traditional expectations placed on those who offer a product or service.

According to The Purpose Pulse 2020 report, success will increasingly be determined by understanding and responding to a new generation that will make their voices heard as activists, citizens, consumers and employees, and who expect companies to lean on something more to take clear positions.

Thus, there is **a great opportunity for companies to boost their performance and brand engagement by promoting this positioning.** The challenge comes in knowing whether the company can meet the growing expectations of these audiences and how to generate meaningful experiences and lasting relationships.

Based on this trend, brands that have a purpose to produce tangible social outcomes can achieve long-term competitive advantages. Companies that want to explore purpose-driven loyalty must typically address factors such as: articulation (the voice of the brand); attention (earned by the brand); and authenticity (the belief in the brand).

Adopting more purposeful approaches to overcome these obstacles will determine how successful the loyalty program and all its developments will be.

61% of those interviewed said that it was important or very important that companies take a stand on social and environmental issues. The majority (55%) of those surveyed also said that having a clear purpose beyond profit is important to them when considering which brands to buy from and engage with.

61%   55%

2 • Phygital initiatives with integrated customer experience

The pandemic challenges have accelerated the implementation of phygital initiatives and many companies have had to rush to adapt to new ways of interacting with their customers. **Being phygital is not about transferring experiences from the physical space and adapting it to the digital environment. It is about reshaping the customer journey, interacting with the environment, operational processes and database to support a personalized and unique experience.**

It is important that all communication channels are integrated into this process, as every contact with your audience is valuable in supporting the success of loyalty programs. Clear rules about participation, benefits, rewards, general information and personalized communication should guide the structure of omnichannel communication. It must be based on data that indicates preferences, habits, regions, and information that will be essential to communicate "how," "when," "where," and "why".

The operational processes in a data-driven loyalty program are reviewed to deal with personalized, non-sequential customer journeys, with interactions coming from other channels without human intervention and with automatic actuators powered by AI to organize product lines, manage customer inventories, recommend offers, and follow pre-determined strategies.

To build more intuitive customer journeys, a fusion of communication channels must be considered so that users can interact simultaneously with your brand and understand that their needs and expectations will be heard and fulfilled.

89%
33%
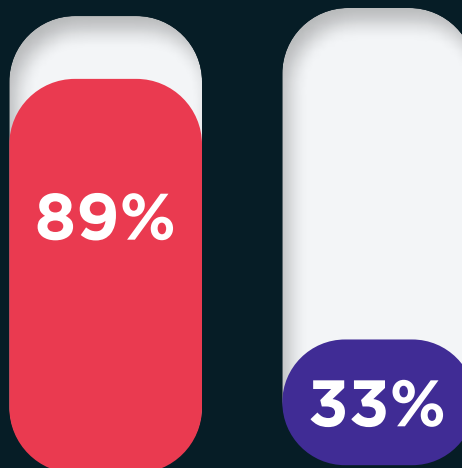
It is no secret that consumers live in an omni-channel world. Companies with strong omni-channel strategies retain an average of 89% of their customers, compared to 33% for companies with few omni-channel strategies, according to Annex Cloud Micro Experiences survey.

3 • Valuing experiences and micro-interactions with the brand

This trend highlights two important factors in the relationship dynamics between customers and brands: **convenience and gamification.**

The healthcare crisis has deeply impacted people's needs and purchasing habits, and online virtual experiences have become even more relevant.

Consumers have spent less as the economy slows down, time management and the intensification of remote work have made convenience gain a key role in purchasing decisions. In this scenario, aligned with the appropriate use of big data, companies can save time, ensure availability and guarantee deliveries , identify customers and their needs in a personalized way in order to promote appropriate offers according to their profile.

According to Euromonitor 2020, 37% of consumers have shared their data to receive personalized, targeted offers and opportunities. And that's great news: it means that they are willing to take the first step to ensure convenience, better experience and relationship building with a brand.
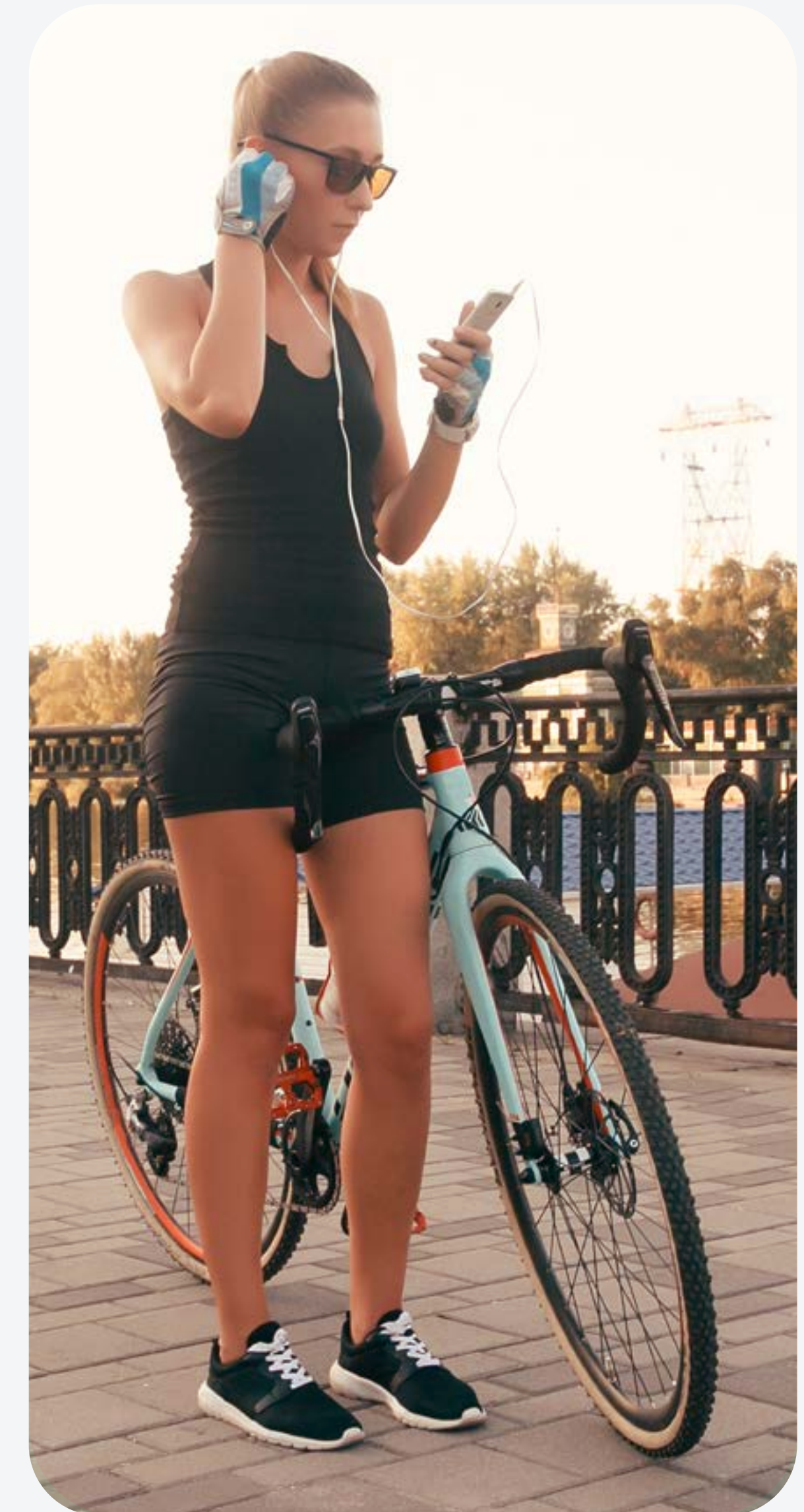
And in this sense, gamification, which has been a worldwide trend in loyalty initiatives, can be supported by social media marketing and boost the achievement of customer engagement.

Don't miss out!
How Micro-Customer Interactions can enhance
**CX by Jeannie Walters at TEDx**

Click Here

3 • Valuing experiences and micro-interactions with the brand

It is necessary to interact and reward the customers with what they see as most valuable in their relationship with the brand, generating a deep interaction and emotional connection. According to The Loyalty Report 2019 survey, the experience offered during the interaction with a loyalty program exceeds the actual final reward. **53% of respondents believe that gamification would make the program more enjoyable and 81% of them would actively participate in these engagement mechanics.**

Data-driven products and services are essential in loyalty, and seeking personalized solutions and offers drives the desire for convenience and relationships with the brand. Using data to understand these desires will be crucial for strategizing and improving the loyalty program experience.

The Open Loyalty Trends 2020 study shows that building a robust database that enables personalization of the customer experience is still the primary focus for most marketers. Implementing this goal is a long-term process for many brands, and full personalization of the customer journey is still to come.
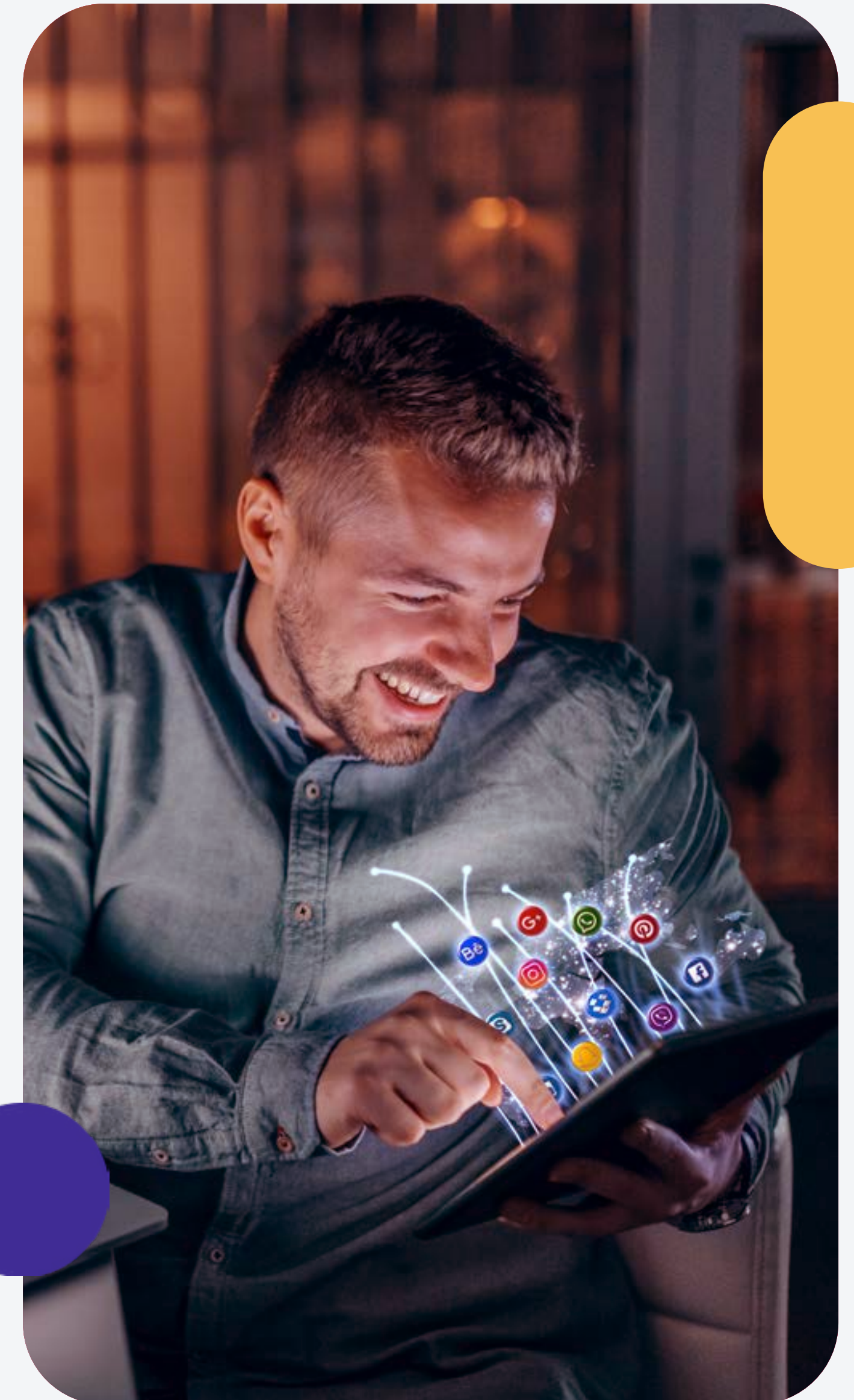
4 • The quick wins that feed the emergency feeling

Loyalty initiatives must involve customers even earlier in their journey with the brand. One strategy for engagement is to offer attainable rewards and instantaneous benefits, such as free shipping, special discounts and giveaways. Of course, the loyalty program should not be limited to rewards and benefits, but it is an important step to engage and increase the lifetime value of your customer.

Immediate benefits feed the feeling of emergency and opportunity and, these benefits can be used throughout the loyalty program. Non-relevant rewards are obviously one of the biggest complaints of engaged customers. Programs need to bring something really tangible and that makes a difference in interactions with the brand and the use of its products and services.

The COVID-19 pandemic has impacted the investment order for the coming months. According to Open Loyalty 2020, customer experiences based on immediate benefits and rewards are the trends with the greatest impact on loyalty programs in the coming years.

Experiences based on quick wins provide data sharing, allowing the company to collect primary and third-party data to create personalized experiences for each customer.

Freebies, discounts and exclusive personalized offers remain the most desired benefits for consumers in loyalty programs, free samples and services remain highly popular as well. And the economic impact of the pandemic has boosted even more the desire for discounts and benefits.

4 • The quick wins that feed the emergency feeling
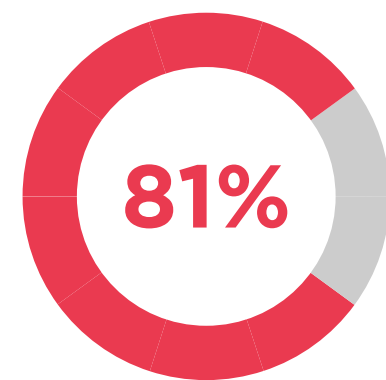
81% Expect recognition for their loyalty
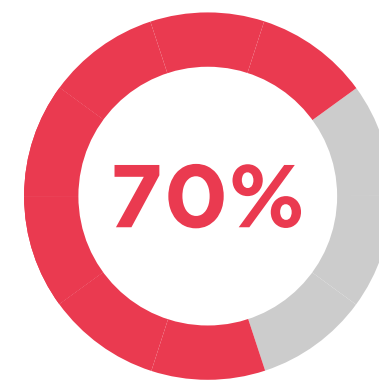
70% Prefer discounts and offers

According to the Loyalty Barometer 2021 survey, conducted by Merkle, 70% of consumers still prefer discounts and offers in loyalty programs. Also according to the same survey, 81% of consumers expect recognition for being loyal and continuing to buy a brand's products and services.

Quick Wins are ideal for demonstrating this recognition. Establishing emotional connections through rewards, benefits, gifts, surprises, appreciative gestures, among other actions can strengthen the consumer-brand relationship in a more friendly and truly meaningful way.
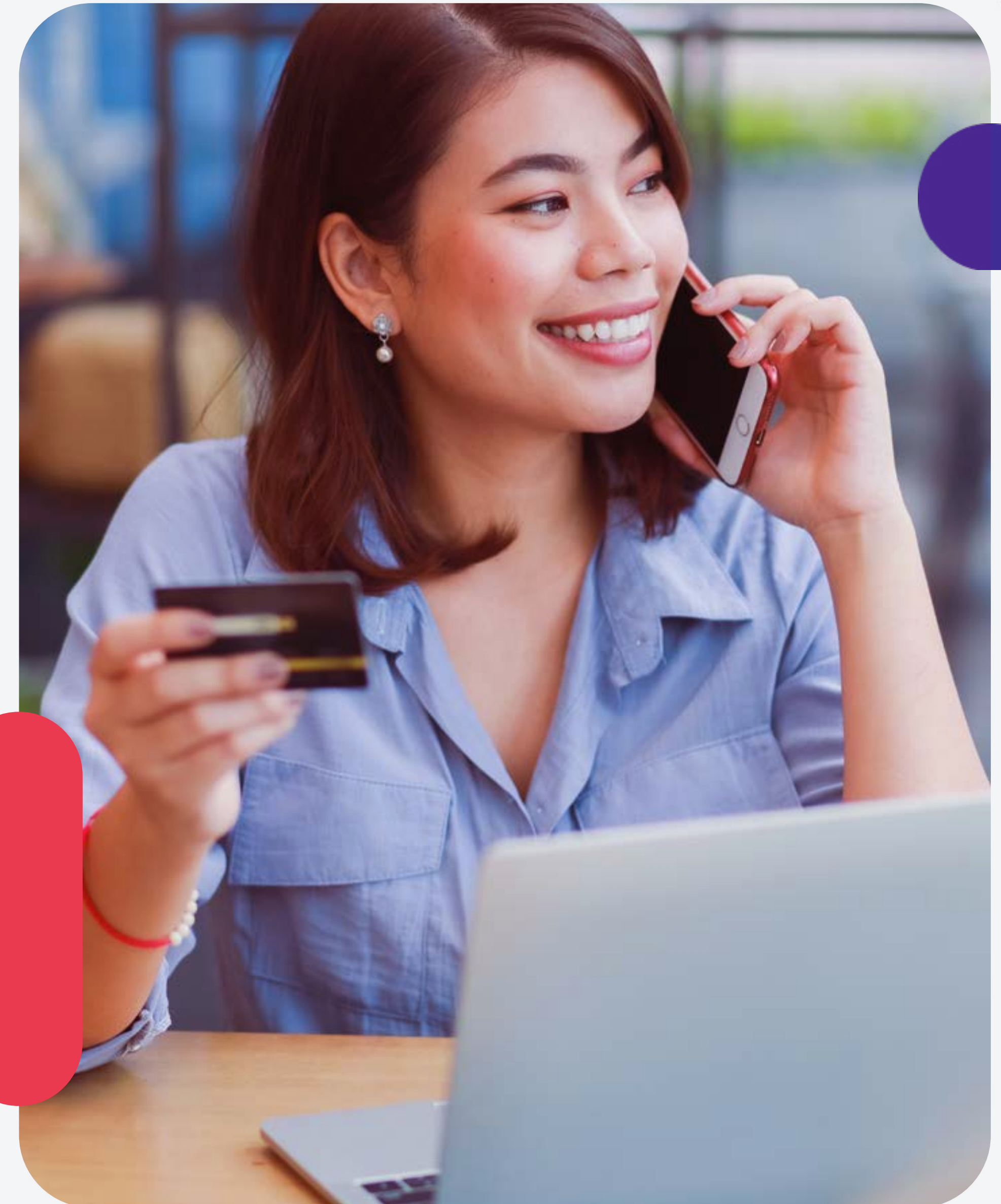
5 • Monetization of points

Creating a relevant and integrated experience across all consumer touchpoints can and will be a differentiator for brands. Each contact is an opportunity to show that you know your audience and their individual needs. Offering convenience and ease in paperwork and financial issues will be fundamental in the future of loyalty.

Mobile payments and apps that use your loyalty program points as currency are some of the most impactful trends in the loyalty market. The future of loyalty programs will increasingly depend on the convergence of payment processes in all their various forms.

Loyalty programs provide permission-driven communications and data-driven personalization. These features will become more relevant for the integration of our payment resources: through digital wallets, cryptocurrencies, accumulated points, biometrics or card and cash payments.

Optimizing time has become crucial with the changes caused by the pandemic, and solutions that help maximize time, such as greater flexibility and a 24-hour service culture, can be crucial to retain customers.

Loyalty programs will increasingly evolve into better customer engagement tools across multiple communication channels, and convergence the process integration are among the emerging trends, as well as predictive analytics and auto-segmentation.

6 • Premium Loyalty Programs and subscriptions

This trend promotes initiatives that encourage recurring relationships and mutual commitments between customers and companies.

Premium loyalty programs drive engagement aligned with profitability: 84% of retailers with a premium loyalty program rate their program's profits an 8 or 10 (top score). More significantly, more than half of retailers (51%) with premium loyalty programs consider their members at least 4x more valuable than regular customers. The results are from the Loyalty Industry Data Study 2021, conducted by Clarus Commerce.

84%
of retailers rate a 8+
for program profits.

+8

51%
of retailers consider loyalty
members 4x more valuable
than regular clients.

And that is why members of premium loyalty programs are more likely to shop. 94% of premium program members say they buy from that retailer at least once a month.
And 44% of retailers with premium loyalty programs say that members buy within a short gap of days between one purchase and another.

This trend has become an opportunity to transform part of products and services into recurring and scalable exclusivity for old, current or new customers.

The premium plan also changes the way companies relate to customers that constantly renew the service and need to be checked for improvements. Daily feedback generates insights to serve these consumers in a personalized way, focusing on their experience.

6 • Premium Loyalty Programs and subscriptions

87%

In the U.S. retail market, 87% of consumers are satisfied with the special benefits offered by a premium loyalty program, even if they know that a competitor is offering a product at a more competitive price but without the benefits.

Source: Loyalty Industry Data Study 2021, by Clarus Commerce

Major TV networks, for example, are adopting streaming services to show content exclusively, whether they are new or old. This allows a more consolidated bond through subscription systems, while expanding the target audience with programs, series and movies that were not shown in free broadcast and traditional media.

This depends on solid and consistent strategic planning, because it is necessary to monitor the audience using data analysis and surveys to collect valuable information about the experience that is being offered.

7 • Artificial Intelligence at the CX service

Businesses are increasingly investing in artificial intelligence (AI) and chatbots to streamline services and assist loyalty strategies. According to Microsoft, 78% of business leaders currently use or plan to implement AI for customer service, and they see many advantages of doing it. **By 2025, nearly 95% of customer interactions will be automated.**

In addition to improving communication, AI can respond to customer questions and help to provide personalized services and products to various people. Successful businesses offer integrated customer experience in order to prioritize reducing waiting time, creating fewer obstacles, and optimizing the experience in the contact between consumer and AI.

Today, consumers start online interactions in order to get more information about products and services. With most online research and purchasing decisions, AI tools are needed to ensure that customers still receive the same services and product information as they would in the store.

With the help of AI, consumers will have more personalized shopping experiences than ever before. The technology will free up the time of sales assistants, who can start focusing on providing the services to connect customers to stores and brands, meanwhile they spread their awareness and passion for the products they are selling.

And as we've already mentioned in this E-book, customer care, efficient response to customer needs, and sequential positive experiences will increase the chances of your brand gaining the engagement and loyalty of your consumers.

8 • Strategic partnerships

Since collaboration is a trending topic, you must know that establishing strategic partnerships with companies that share similar values and are appreciated by your customers can promote competitive differentiation, besides boosting the customer's relationship with the brands involved.

Partnerships companies can share knowledge for the sake of a more relevant customer service delivery. In addition, the companies share data and strategies, investments and expenses, which can facilitate the reach of the initiatives and the value perceived by the customer in the experience.

The ideal strategic alliance is the one that generates value for brands and consumers.

To accomplish this, it is essential to define objectives, expected results and plan how this strategy will be put into practice, defining the responsibilities of each member of the cross-functional team, as well as the costs and dissemination channels of promotion.

It is an activity that promotes innovative ideas and can generate surprising positive results. And while these innovations help companies stay competitive in a rapidly changing business environment, the ultimate winner in this case will always be the customer.
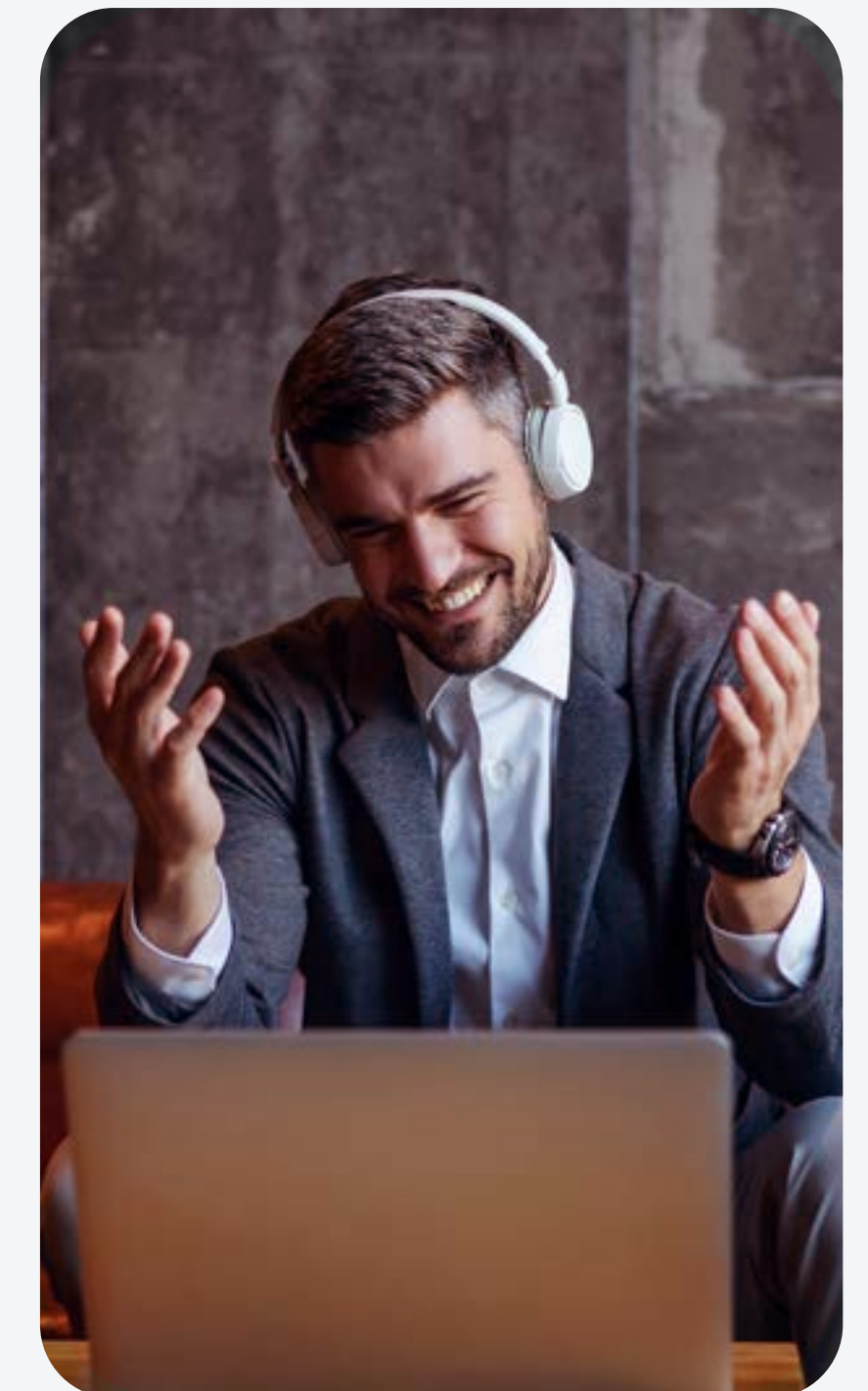
Conclusion:
Keep it simple

Constant market changes, whether in technology or in customer behavior and expectations, happen very quickly and as a result, loyalty programs often can't keep up. But companies with consolidated loyalty in their culture and DNA have an extra chance to adjust and keep it up, because they already have experience in putting the customer, their needs and their desires at the center of the strategies.

Keeping up with loyalty trends is essential, but the most important thing is to put them into practice within the characteristics and limitations of your business, because that's how your brand's efforts will be perceived by your customers.

For this, remember where your focus should be: **Back to the basics and Keep it simple.** Use empathy. Put yourself in your customer's shoes and create responsible, relevant, and captivating value propositions, keeping in balance the promise made and its delivery.

Always remember that power of choice is the new loyalty currency: your customers are not only considering the benefits gained from the purchase, they are counting the time saved, the convenience, the flexibility and all the kindness and interest your brand shows them.

Furthermore, seek to promote a frictionless journey with your brand.
Structured processes allied to a customer-centric culture tend to transform any interaction into a positive experience: from the promotion of products until your customer service.
And this is worth gold when it comes to building loyalty!

ABOUT
INDICO

We are Indico, a Martech company that develops data-based solutions capable of generating business intelligence so that companies can get to know their consumers better. With this knowledge, we generate more relevant connections to transform customers into fans of the brands.

Our solutions range from the collection and management of BIG DATA, loyalty and customer relationship planning, to the action plan of marketing campaigns, enhancing the customer experience and generating real results for the business.

With 5 pillars - Analytics, Loyalty, Creative, Innovation and Growth, we work in an integrated way throughout the consumer journey, transforming data into strategic insights and promoting high quality actions.

Visit **www.indico.net.br** to see how we can support your company in understanding and approaching your customer.

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