52 WAYS TO DIFFERENTIATE A LOYALTY PROGRAM
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Introduction

When it comes to loyalty, brands are clamoring to capture consumer attention and interest. Competition has grown, so it’s difficult to differentiate one loyalty program from another.

While the purpose of a loyalty program remains the same — to encourage and reward consumers who demonstrate a firm and constant dedication to a brand — marketers must devise innovative ways to keep people engaged.

To supercharge a loyalty program, or make sure you create one that has staying power, here are 52 ways or components to set your brand apart from the pack.
1 Bid on Unique Rewards

Consumers are always looking for something memorable from a loyalty program. To keep them engaged, consider kicking things up a notch with an online auction. Members can use their loyalty points to bid on a posh event, a dream getaway, or must-have merchandise.

**Starwood Hotels and Resorts** offers top-earning members the option to bid on one-of-a-kind collectibles and money can’t buy experiences as part of its loyalty platform. Members can bid on a host of rewards, including unique sporting events and concert tickets with VIP access to some of the biggest name artists. Other brands that use this strategy: **Verizon Wireless, Delta Airlines, Sony**

2 VIP Events

Consumers value being part of an exclusive community. Special, invite-only VIP events are one way to command interest in your brand.

Take **Nordstrom**, which creates spectacular events for its exclusive customers. For example, the retailer invites top-level members and a guest to a spa or dining experience paired with a private fall fashion shopping event. Other brands that use this strategy: **Gilt Groupe, The North Face, Kiehl’s, Lancôme**
3 Reward for Social Sharing

Social media is a great tool to leverage as part of any loyalty strategy. By giving members points for sharing products or brand news via social media, you not only allow loyal customers to make recommendations, but you can reach the masses and acquire new customers.

20th Century FOX encourages its customers to share its movie trailers across social media in exchange for free movie tickets and concession food. The viral nature helps the brand reach the masses, and the rewards are a great motivator to keep members engaged. Other brands that use this strategy: Marriott, Tilly’s, Dermalogica, Gilt Groupe

4 Reward with Badges

In this digital age, loyalty is all about making an emotional connection with consumers. Recognition (or public acknowledgement) is a powerful way to evoke a link to your most loyal members.

JetBlue is one example of a company that provides “social recognition” by highlighting members’ loyalty and value in front of their friends. By prompting customers to take specific actions—e.g., interacting with partners, or getting social with the brand—JetBlue unlocks specific badges that tie to members’ accounts. Other brands that use this strategy: Total Rewards, SpaWeek, Yamaha, Walgreens
5 Limited Edition Rewards

Exclusivity reigns in customer loyalty programs. To truly stand apart from competitors, consider offering unique or limited edition rewards to build greater affinity for your brand.

Zumiez offers members signed apparel, one-of-a-kind skateboards, and autographed photographs to appeal to its action-sports lifestyle-minded consumers. As part of its allure, Zumiez offers merchandise that consumers can't find anywhere else. Other brands that use this strategy: Sephora, Starbucks, blu eCigs, Tilly's

6 Codes On Pack

If you are a manufacturer, you have an ideal opportunity to engage loyalty customers and encourage purchases by printing codes on your product packages. This allows frequent buyers to collect points and earn merchandise in exchange for their spending habits.

Pepsi drives purchases by having customers enter codes from its caps. Members collect points via the codes, which can be redeemed for apparel, gift cards, digital cameras, and other merchandise. Other brands that use this strategy: Pampers, Stouffer's, Lean Cuisine, Starbucks

Consumers can collect codes from Stouffer's products to redeem for kitchen items, gift cards, and more.

Zumiez retains member interest by allowing customers to redeem loyalty points for unique and limited-edition merchandise.
7 Advance Notice of Sales/Promotions

Participating in a loyalty program often comes with the expectation from members that they will receive preferential treatment, but it doesn’t always have to be in the form of discounts. Explore the option of letting members be “in the know” and give them advance notice of upcoming sales or promotions.

Anthropologie, for example, gives loyalty program members advance notice of sales and promotions, enticing them to make a purchase or engage further with the company. Other brands that use this strategy: Royal Caribbean, GameStop, Red Roof Inn, DSW

8 Connect Social Accounts

Social media gives brands an opportunity to engage customers in creative ways. Brands that reward customers for connecting their social accounts can interact with members in another channel and collect pieces of social data to build a more comprehensive profile of their members.

Lancôme awards points to members who connect a social network account to the loyalty program. By encouraging the use of social media, the brand can increase engagement, analyze what content is most meaningful to customers, and potentially reach new buyers. Other brands that use this strategy: Purina, SpaWeek, Pepsi, Victoria’s Secret
9 Bonus Point Events

One goal of any loyalty program is to encourage sales. An effective strategy to boost your bottom line is to offer additional point-earning opportunities. Offers for bonus points will increase a consumer’s earning ability and boost basket size as members work toward a specific award goal.

*Kellogg’s*, for example, runs ongoing promotions and offers for members to earn bonus points for specific product purchases. Meanwhile, *Nordstrom* offers double or triple points on specific days, allowing members to earn rewards faster. Other brands that use this strategy: *Ulta, Hallmark, eBay, Aveda*

10 Donate Rewards

Not every customer wants to keep their earned points to themselves. Several companies are expanding their reward options and are allowing members to donate their points to national charities or other important causes.

*Fresh Step*, a Consumer Packaged Goods (CPG) brand, lets members donate their loyalty points to a cat shelter or a pet rescue organization. This program lets participants do a good deed while generating goodwill toward the brand. Other brands that use this strategy: *Pampers, Best Western, Expedia.com, Kellogg’s*
11 Offer Sample Products

There's nothing like the feeling of trying something for free. Some brands let consumers sample products as part of their loyalty program to educate users and boost sales.

**Anthony Brands**, a skincare company, offers customers free samples with every purchase. It’s a great strategy to introduce people to your product offering while giving them a nice surprise. Other brands that use this strategy: **Sally Beauty Supply, Sephora, Post-It**

12 VIP Access to Sales and Offers

Consumers want to feel valued and appreciated, but it doesn’t mean you have to offer physical goods. It’s important to give customers something that is “just for members only,” such as an exclusive sale.

**Gilt Groupe** members earn advance access to special sales, giving customers first dibs on must-have items. Other brands that employ this strategy: **Nordstrom, Saks Fifth Avenue, American Eagle, Best Buy**
13 Surprise and Delight
Unexpected rewards can carry your brand far. By surprising and delighting members with a reward, you can keep members engaged and happy, and create a positive association for your brand.

Caribou Coffee surprises members with random rewards, so customers can't predict when the next reward might come. Other brands that employ this strategy: Panera Bread, Pepsi, The Container Store, TJ Maxx

14 Percentage Back
Consumers won't say no to earning back a percentage of their sales. After all, it's free money that they can use on other purchases or spend back with your brand.

In one example, Discover lets members earn a percentage back in rewards for credit card purchases. Members can also earn additional points on select categories four times a year. Points are automatically tracked to members' accounts. Other brands that employ this strategy: eBags, Overstock, CVS, Capital One
15 Fee-Based Programs

While many consumers favor free loyalty programs, some are willing to pay a fee for better or additional features. A fee-based strategy is ideal if you want to attract and deepen relationships with customers that will be more likely to invest in your brand.

*GameStop* members, for example, pay a $14.99 annual fee to score more loyalty points and obtain exclusive offers, news, and access to events. Upon sign-up, members receive a welcome coupon good for a free game upon completion of online activation. Other brands that employ this strategy: *Barnes and Noble, Overstock.com, AMC Theatres, REI, Amazon*

16 Tier Programs

Tier loyalty programs offer rewards dependent on levels of engagement. Rather than having a one-size-fits-all program, consider creating one that offers members smaller rewards and then increase the value to encourage repeat business.

*Virgin Airlines*, for example, enrolls members of its Flying Club to its base Club Red level. Depending on spend, members earn miles on flights and discounts on rental cards and hotels to reach the Club Silver (e.g., 50 percent more points on flights, expedited check-in, and priority stand-by seating) and Club Gold tiers (e.g., receive double miles, priority boarding, and access to exclusive clubhouses). Other brands that use this strategy: *Best Buy, Nordstrom, Kimpton Hotels, Moosejaw*
Gamification Programs

Consumers don’t just participate in loyalty programs to earn points. Sometimes they just want to have fun with the brand. Gamification is an important element to consider.

For example, HSN added a videogame component to its site that awards users with virtual tickets or badges to engage people further with the company. The gaming component lets customers “interact” with the company beyond transactions. Other brands that employ this strategy: Recyclebank, Samsung, 49ers, JetBlue, Nike

Earn Free Products

Who can resist a free item? Freebies are good incentives to capture interest and persuade members to keep doing business with your brand.

Godiva, which runs a points-based loyalty program, gives customers a special treat—free chocolate each month. Customers visit a store once a month and receive a piece of Godiva chocolate. Other brands that use this strategy: Pinkberry, Auntie Anne’s, Lexmark
19 Product Reviews
Shoppers live in a world where they base product and brand decisions on experiences from peers. Motivate customers through rewards to write online reviews (or to leave feedback) about interactions with your customer service team.

With a goal of increasing buyer confidence around the point of purchase decision, Wayfair incentivizes customers to write product reviews in exchange for discounts on later purchases. Other brands that use this strategy: Velodyne, Samsung, B4 Brands, Kate Somerville

20 Surprise Points
Consumers are always on the hunt for points when participating in a points-based loyalty program. So there’s nothing like the surprise of free points in their inbox to satisfy that need.

Sears’ Shop Your Way Rewards members occasionally receive surprise points with limited redemption periods to drive purchases. Other brands that use this strategy: JCPenney, Kellogg’s, Pampers
21 Referrals

When participating in a loyalty program, social media and word-of-mouth marketing are powerful tools for customer acquisition. The viral nature offers brands an enticing way to connect with consumers.

For example, TOMS’ loyalty program gives members store credit if their friends join the program and make a purchase. Other brands that use this strategy: Omaha Steaks, Zulily, AT&T, USA Track & Field.

22 Free Shipping

According to a global survey, some 42 percent of consumers favor free shipping offered as part of a loyalty program1. Free shipping not only encourages sales, but it reduces shopping cart abandonment over the long term.

As part of its loyalty program, Staples offers free shipping on all online orders to reward program members. The tactic helps keep customers loyal to the brand. Other brands that employ this strategy: Columbia Sportswear Company, ECCO, Saks Fifth Avenue.

1 Consumers’ Favorite Loyalty Program Benefits and Biggest Turn-offs, MarketingCharts, Nov. 15, 2013
23 Birthday Rewards
Remembering and acknowledging customers on their birthday goes far when it comes to loyalty. Whether it's free points, a discount, a coupon, or free gift, birthday rewards create goodwill and keep your brand top of mind.

Sephora, for example, offers member a gift on their special day and a birthday message. The tactic creates positive feelings toward the brand and serves as a good incentive for customers to make a purchase. Other brands that employ this strategy: Lancôme, Chico’s, Kellogg’s, Xbox

24 Reward for Visiting a Brand Website
Customers typically visit your website when they are in market for something, or when they want to learn more about a product. Keeping their interest outside of those reasons is critical.

Zumiez, for example, awards daily points to customers for visiting its brand, Couch Tour, and Best Foot Forward websites. The incentive to earn points encourages members to explore more about the brand. Other companies that use this strategy: Duck Tape, blu eCigs, USA Track & Field, VIZIO
Expedited Check-in

No one likes to wait in line. That’s why it’s important to give your most loyal patrons perks, such as preferential check-in or a separate line, to shorten the wait time for your service or product. Show that you value members’ time, and they will respond with gratitude and loyalty.

Many travel and hospitality brands like Delta Airlines offer priority check-in to members to accelerate the boarding process. Speed of service is often long remembered by consumers. Other brands that use this strategy: US Airways, Hilton Hotels, Hertz, and most other travel and hospitality brands.

Profile Rewards

It’s more important than ever to understand your customers, but not everyone is willing to part with their personal information. Give members a reason to let you learn more about their interests or lifestyles.

Office Depot joins other brands in rewarding customers who complete online profiles. The brand awards points based on the amount of information that members provide in their profiles. By aggregating the data, the brand better understands its target customers and how they buy. Other brands that use this strategy: Zumiez, Purina, 49ers, Duck Tape.
Reward for Email/Newsletter Subscriptions

Email is a great tool to help you target and nurture prospects, and turn repeat customers into loyalists. To keep the communication going, give loyalty program members an incentive to subscribe to your emails or newsletters.

Southwest Airlines offers members loyalty points for subscribing to The Rapid Rewards Report, a monthly email that offers personalized account information, and for subscribing to The Rapid Rewards E-mail Update, which highlights unique flight and partner offers. Other brands that use this strategy: Pepsi, Dingo, USA Track & Field, Scentiments

Reward for Watching Videos

It’s important to keep customers engaged, especially in an era when people are interacting with multiple channels. Adding video content to your site piques visitors’ interest and persuades them to spend more time on your website.

USA Track & Field (USATF) lets fans accumulate “wings” or points for watching videos of track and field events, including relays, pole vault competitions, and distance running. Members can also earn points for watching post competition interviews and award ceremonies. Other brands that use this strategy: Showtime, Omaha Steaks, Lancôme, blu eCigs
Reward for Reading a Blog/Article

Not every action customers take with your brand needs to be transaction-based to drive engagement. Encourage people to learn more about your brand, products, or services by rewarding them for reading an article or blog.

Purina awards points to members who read certain articles about pet health or feline behavior on its website. The informative articles help members connect with the company and learn more about a given topic. Other brands that use this strategy: USA Track & Field, Lancôme, Pampers

Reward for Sweepstakes Entries

Some customers like to try to win a coveted prize, so sweepstakes are an ideal tie to your loyalty program. Allowing members to use their points for sweepstakes entries increases their chances of earning a much sought after reward. Another great benefit of this approach is that members can burn points in the program with little cost to the brand.

Pampers, for example, lets members of its loyalty program use earned points to gain entry into sweepstakes. The more points members use on entries, the greater their chances at winning a prize. Other brands that use this strategy: My Coke Rewards, Verizon Wireless, Fresh Step

Purina shows its commitment to cats by incentivizing members to read about pet health and obtain training tips through online articles.

Pampers lets members redeem points to enter sweepstakes and increase their odds of winning.
Gasoline Rewards

With gas prices over $4 a gallon in some parts of the country, consumers are feeling the pinch at the pump. One way to reward consumers and help them save money on gas is by offering gas rewards.

Shell awards points for every dollar spent on groceries or pharmacy items and additional points for gift card purchases. Customers redeem points for discounted fill-ups (e.g., three cents or 10 cents off per gallon) depending on their activity. Gas rewards are popular because they help customers save money and they drive basket size for participating brands. Other brands that use this strategy: Stop & Shop, Lowes Food, Exxon Mobil, Safeway

Points That Don’t Expire

While consumers may favor brands that offer robust rewards, loyalty programs that don’t have expiration dates on points may be just as appealing. This strategy reduces the pressure to buy, which leads to happier customers and gives you a competitive advantage over other, more restrictive programs.

While other loyalty programs require regular account activity to maintain miles or points, JetBlue’s TrueBlue points never expire. This gives consumers control to redeem points on their terms. Other brands that use this strategy: Best Western, Delta, IHG
Reward for Retweeting Content

Like any social media platform, Twitter offers you an opportunity to interact with customers. Members not only engage with the content you post on the channel, but they are sharing it with their social universe to help you spread the word to other prospects.

As part of a special promotion, USA Track & Field offers fans loyalty points for retweeting content, such as brand news, links to recent track and field events, and athlete profiles. Other brands that use this strategy: Hilton, BJ’s Restaurants, Marriott

Reward for Purchases

Points for purchase is the most used model for loyalty programs. It’s simple: customers make a purchase from your brand and you reward them with points or other loyalty currency.

Ace Hardware awards members points for regular and clearance-priced buys. Each time consumers earn 2,500 points, they receive a $5 reward certificate. The more customers spend, the more they earn. Other brands that use this strategy: Hallmark, TGIFriday’s, The Sports Authority, DSW

Ace Hardware motivates customers to shop by offering a traditional points for purchase loyalty program.
35 Personal Stylists/Shoppers

Sometimes, customers just need a little help with their shopping. Offering the assistance of a personal shopper not only engages customers in 1:1 conversations, but it also gives you a chance to educate members about your products and services and create upsell opportunities.

Nordstrom, for example, helps customers select outfits for key events, or update their appearance as part of its personal stylist services. This 1:1 touch elevates customers’ perceptions about the brand and satisfies Nordstrom’s goal to develop stronger customer relationships. Other brands that use this strategy: Sears, J.Crew, Lord & Taylor, Anthropologie

36 Reward for Surveys/Polls

Brands employ many different strategies to capture information about customers, to enrich consumers’ lives. Surveys are a great strategy to help you do just that.

AARP entices members to take online quizzes or surveys designed to enrich their lives on topics including smart saving, healthy eating, dating, and retirement tips. For each quiz or survey members take, AARP awards points that can be used on gift cards, auctions, and on daily deals. Other brands that use this strategy: RecycleBank, Hot Topic, Southwest Airlines, Fresh Step
37 Reward for Sharing Photos

People love to share photos, especially on social media. Companies that take advantage of this pastime not only reward members for their activity with the brand, but they can capture some free PR in the process.

As part of a special campaign, Hilton customers can post travel photos to Twitter, Facebook, or Instagram for a chance to win a free weekend at the hotel. Other hospitality brands are offering associated perks to motivate customers to visually share their content on social media. Other brands that use this strategy: Marriott, Kimpton Hotels

38 Cause Marketing Rewards

Sometimes non-monetary rewards can offer greater value to customers. Rewards that align with customers’ core beliefs are relevant and generate goodwill toward your brand.

Unlike other programs that reward customers with free items or discounts, Yoplait lets customers have a hand in its charitable donation cause. Starting in October—Breast Cancer Awareness month—consumers collect and redeem pink lids off marked Yoplait yogurt. For every lid that customers redeem for a pre-determined time, the brand will make a donation toward breast cancer research. Other brands that use this strategy: TOMS, Patagonia
Product Previews

Not every benefit you offer as part of a loyalty program must have a monetary value. Some perks have little to no cost associated with them, but customers nonetheless find tremendous value in them.

As part of its loyalty program, The Body Shop lets members preview its latest products and campaigns before they are available to the public. That insider information piques customers’ interest. Other brands that use this strategy: The Container Store, Sears, Teleflora, Columbia Sportswear Company.

Rewards Catalog

There’s nothing like the gift of choice. While consumers are apt to enjoy most freebies, having the ability to hand-pick their own reward is the ultimate in loyalty.

Take Lean Cuisine, as an example. Members who enter codes from frozen food meals can redeem points from a catalog full of rewards, including kitchen utensils, gift cards, and movie tickets. Giving members control over their reward is a powerful strategy that can go far to maintain customer loyalty. Other brands that use this strategy: Citi, Xerox, Huggies, Chase.
Technologically savvy consumers are always looking for new ways to stay in touch with a brand. And apps are an increasingly popular tool to help them accomplish that.

Take Duck Tape, for example. The CPG brand found an innovative way to keep customers interested in its brand with a downloadable app. People who register for the brand’s loyalty program and download the Duck Tape app receive loyalty points. The app allows customers to collect badges and play games to increase their loyalty status. Other brands that use the strategy: Omaha Steak, USA Track & Field, VIZIO

Multi-Brand Loyalty Programs

Sister brands often join forces to pool their marketing power and reduce costs at the same time. Multi-brand programs boost a company’s profitability and allow consumers (across segments) to collect many points quickly and easily.

Members of Gap’s reward program can earn points for purchases at Gap and its sister companies — Athleta, Banana Republic, Old Navy, and Piperlime. The program is ideal because members can earn rewards faster and across a family of retailers instead of a single brand. Other brands that use this strategy: Marriott, 1800flowers.com, T.J. Maxx
**43 Member-Only Coupons**

Being part of a loyalty program means that customers qualify for special perks. One good strategy is to offer member-only coupons or discounts to further incentivize purchase and engagement with your brand.

**Gymboree**, a children’s clothing retailer, periodically sends coupons by mail, email, or text to program members to drive future purchases. Other brands that use this strategy: **Stride Rite**, **Vitamin Shoppe**, **Things Remembered**, **Payless**

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**44 Reward for a Mailing Address**

Brands want to collect as much information on consumers as possible to use for remarketing efforts. To build out your customer profiles, offer an incentive to secure a postal address.

**Yankee Candle** gives members of its loyalty program extra loyalty points for providing their postal addresses. Yankee Candle also collects postal addresses so it can send customers a printed catalog. This helps the brand capture additional data about their consumers. Other brands that use this strategy: **Purina**, **Zumiez**, **Lancôme**
45 Reward for Adding a Birthday

Capturing important data points on customers takes time. But with the right incentive (e.g., offering rewards or loyalty points) you can obtain even more data to send personalize communications to enhance your relationship with members, especially on their birthday.

Lancôme, for example, asks members to submit their birth date in exchange for earning additional loyalty points. With this information, you can remember customers’ birthdays with a special offer to drive a future purchase or interaction. Other brands that use this strategy include USA Track & Field, Pepsi, Purina, VIZIO.

46 Reward for Following on Twitter

Keeping customers in the know is important for any brand. With the dominance of social media channels like Twitter, you can keep members up to date about your brand’s news and happenings and motivate customers to stay connected at the same time.

Scentiments awards members additional points for following the brand on Twitter where customers learn about the latest product discounts, access links to industry news, and find sweepstakes information. Other brands that use this strategy: Marriott, Duck Tape, Dingo.
47 Reward for Healthy Activities

Loyalty stretches across multiple industries, and consumers stay engaged for taking lots of different actions, including exercising or participating in health activities.

Walgreens paved the way for health-based rewards by recognizing customers for engaging in healthy activities, such as walking, running, or regularly checking their blood pressure or weight. By rewarding customers for healthy behavior, Walgreens creates goodwill and motivates members to be more connected to the brand. Other brands that use this strategy: FitStudio, Nexercise

48 Reward for Checking In

Consumers love to be recognized, especially on social media. Offering a check-in opportunity on Facebook or Swarm, Foursquare’s new app, will reward your loyal customers, potentially bring in new business, and will likely influence shopping behavior.

Pepsi awards points to Pepsi Experience Points (PXP) members for checking in to places where its products are served. Other brands that use this strategy: JetBlue, DirectTV, Best Buy, Hilton
Reward for Engaging with Partner Brands

Partnerships can play a key role to drive additional value and utility for customers in loyalty programs. With expanded shopping and engagement options, customers will appreciate the opportunity to earn points or rewards faster through partners that offer different products and services.

Sony, for instance, awards points to members who shop at their favorite retailers such as Gamestop.com, Bestbuy.com, Walmart.com and Target.com when they make a purchase through Points Plus on the Sony Rewards website. Other brands that use this strategy: United, Thrifty, American Express

Reward for Phone Number Data

If you are trying to add more customer information to your database, consider offering an incentive to obtain members’ phone numbers. Motivating customers to offer additional details about themselves can help your remarketing efforts. You may wish to capture your customers’ cell phone numbers, for example, to send occasional text messages. If requesting the information, it’s important to be careful and stay within the local rules and guidelines.

Electronic cigarette brand blu gives loyalty program members points for registering their phone number. Other brands that use this strategy: VIZIO, Zumiez, Lancôme, 16 Handles
Reward for Recycling

Going green has its own rewards. Brands are increasingly finding new ways to engage customers and encourage recycling—whether its old product bottles, ink cartridges, or everyday plastic containers—through loyalty programs.

Kiehl’s, a beauty brand, allows members to collect stamps every time they return a full-sized empty bottle of one of the company's products. Consumers redeem 10 stamps for a free product. Other brands that employ this strategy: Recyclebank, Staples, MAC Cosmetics

Pooling Points

Some brands offer the advantage of allowing customers to pool their rewards and share points and miles with family and friends’ accounts. This tactic drives member engagement and allows customers more flexibility to use miles or points in ways that add value.

Royal Bank of Canada (RBC) lets its customers combine RBC Rewards points from all of their RBC Bank card accounts. They can also combine RBC Bank card points with points that family members and friends earned. Other brands that use this strategy: JetBlue
Conclusion

Finding strategies to differentiate your existing loyalty program, or one that you’re planning to start, and engage customers are critical today.

With so many brands vying for consumers’ limited attention, the true test is to develop loyalty initiatives that not only allow customer to interact with you across channels, but also reward them for their ongoing participation to keep them coming back for more.

About CrowdTwist

CrowdTwist is an industry-leading provider of comprehensive multichannel loyalty and analytics solutions that drive engagement and incremental spend, leading to better customer data, stronger insight, and more personalized experiences. We are revolutionizing loyalty, helping top brands including Pepsi, Nestlé Purina, L’Oreal, and Zumiez develop a deeper understanding of customers. For more information visit www.crowdtwist.com, or call 646.845.0646.

For more information contact

Eric Rosenthal
SVP, Sales
eric@crowdtwist.com