



# Transforming customer loyalty programs

Research-backed insights for driving visits, spend and market share

## WHAT'S INSIDE

3

Understanding customer  
perceptions about brand  
loyalty programs

5

Providing value  
and ease unlocks  
loyalty outcomes

11

Building brand  
advocates

30

Reaching brand  
detractors

34

Transforming your  
customer loyalty program

Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Understanding customer perceptions about brand loyalty programs

**Customer loyalty: Brands want it. They chase it. They invest in solutions for it.**

But are brands working as efficiently and smartly as possible? Are they fostering the relationships their customers value? The kind of relationships that lead to increased visits, spend and wallet share?

To better understand how consumers experience loyalty programs, we commissioned a study of more than 5,000 loyalty program members across 50 brands in nine industries. The study addressed the perceptions and experiences of program promoters and detractors. These individuals self-identified in the survey via Net Promoter Score (NPS) measurement for each brand's loyalty program.

## Our study explored the following:

- › What's driving success in loyalty programs?
- › What's working for customers? What's not?
- › What can be improved?
- › Which industries/brands are doing it right?
- › Where are the opportunities? What gaps exist?

The best loyalty programs achieve important brand outcomes: increased visits, spend and share. But how they accomplish this is the focus of our study and insights.



**We learned that even the best programs have room for improvement in the two areas customers want most from a loyalty program: value and ease.**

## Understanding the current state of customer loyalty

Providing value and ease unlocks loyalty outcomes

Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

## Loyalty program brands included in the study

Auto	Telecom	Lodging	Retail
Ford GM Volkswagen	Comcast T-Mobile Verizon	Hilton IHG Marriott Bonvoy	Bass Pro Shops Bath & Body Works Best Buy CVS Dollar General Expedia Foot Locker Gap H&M The Home Depot Kohl's Lowe's Michaels Nordstrom Office Depot PetSmart Staples Target Ulta Walgreens
Gas	Gaming	Financial	
7-Eleven Casey's Circle K	Caesars Entertainment MGM Grand	American Express Capital One PNC	
Quick-Service Restaurants (QSR)		Grocery	
Chick-fil-A Dominos Dunkin' Donuts Jimmy John's	Krispy Kreme Peet's Coffee & Tea Starbucks Subway	Albertsons Food Lion Kroger Publix Safeway	

Understanding  
the current state  
of customer loyalty

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**Providing value  
and ease unlocks  
loyalty outcomes**

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Building brand  
advocates

---

Reaching brand  
detractors

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Transforming  
your customer  
loyalty program

# Providing value and ease unlocks loyalty outcomes

Customers who clearly feel the program is a benefit to them become advocates. These advocates will visit more frequently, spend more and give more share.



**6x**  
**MORE VISITS**

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Visit the brand  
more frequently

**6x**  
**MORE SPEND**

---

Spend more money  
with the brand

**6x**  
**MORE WALLET SHARE**

---

Give the brand more  
share from its competitors



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Delivering value in your programs

The most important aspect of a loyalty program is the value it delivers. Customers are drawn to value, and that value must be strong enough for them to want to engage with the brand. Examples include:

Variety of rewards

Exclusive rewards

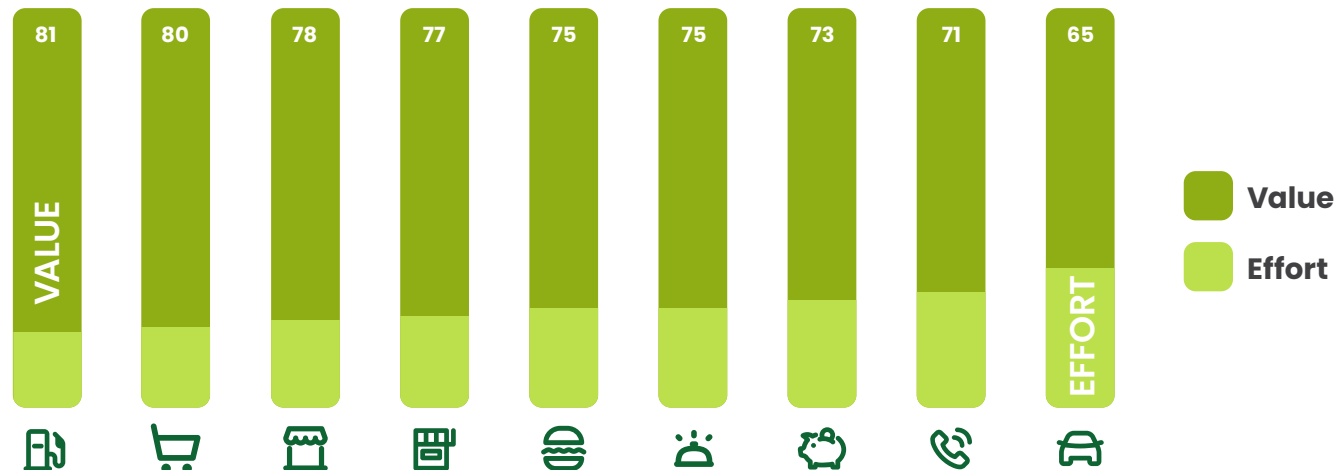
Earned discounts

Exclusive promotions or offers

Offers that go beyond point-of-sale discounts

One big challenge for brands is making it easy for customers to participate. Many brands get in their own way, causing customers to ignore them, forget them or look elsewhere. **But while ease is important, value is 3x more important.**

Relative importance of value and effort on member benefit, by industry



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

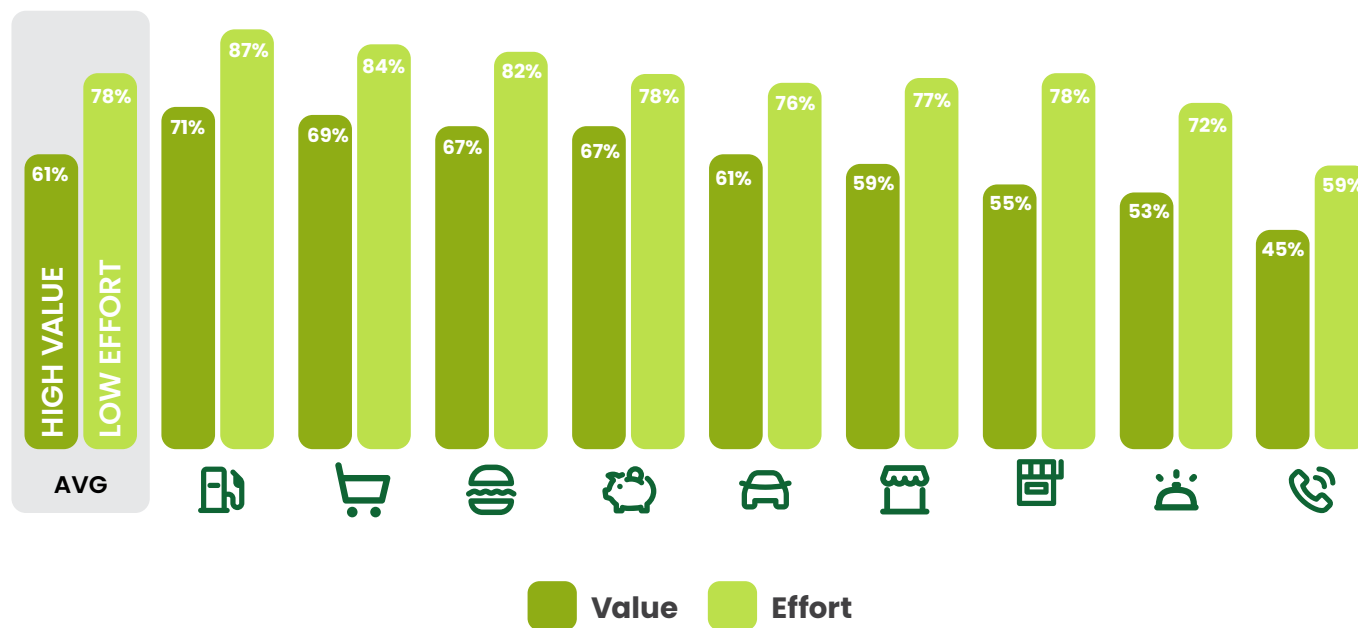
Transforming  
your customer  
loyalty program



## IS YOUR PROGRAM VALUABLE?

Programs minimize effort but **don't deliver the value members want**. High-value performance ratings suggest there is room for improvement across all brand programs.

High value and low effort performance ratings, by industry



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Knowing what matters more to customers between value and ease

The study uncovered that the importance of perceived value over effort is true across all industries. Even when a program minimizes the amount of effort required by a participant, it's usually not enough to have an impact if the benefit-to-burden ratio is off. The relative importance of **value is 3x more impactful than effort** on perceived customer benefit. The study indicated the following.

## General takeaways

- **Value vs. effort:** Customers weigh value versus effort to participate most in the following areas.
  - Enrollment
  - Earning and redemption
  - Clarity of tiers or levels
- **Human-centric brands:** Despite programs being similar in design, brands with high-perceived customer service scored better overall, indicating human-to-human interaction enhances customers' emotional connection to certain brands.





Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Industry takeaways

- **All industries (except grocery):** Customers were most frustrated by programs that take too much effort to earn points, especially when the program value isn't strong.
- **Telecom, gaming, auto and lodging:** The effort to earn was a nonstarter for customers because the rewards lacked high perceived value or took too long to earn anything meaningful.
- **Grocery:** How the brand uses personal data was the biggest concern, followed by issues around effort, points and lack of value.
- **Retail:** There was a distinct difference between aspirational brands (perceived as more valuable and easier to participate in) and tactical brands (perceived as less valuable). However, tactical brands are likely to serve more B2B clients which often struggle to impact psychological benefits.
- **Auto, telecom and finance:** These loyalty programs require the most effort. For example, a telecom program doesn't overcome its value deficit with simple effort, ranking telecom programs among the lowest performing in our study.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

- > **Gas, retail and QSR:** These loyalty programs are easiest to earn. The amount of value customers receive in a program outweighs most negative aspects, but all brands in these industries have opportunities to create more compelling and personalized reward offerings.
- > **QSR:** QSR findings were unique because the brands transact like retail but have in-person interaction like lodging or auto. The best QSR brands in the study were also the top brands overall.

**This metric of customers' perception of a loyalty program is what we refer to as the "benefit-to-burden ratio." If a program's ratio is right for its industry, the brand will build up loyal customers who are more likely to turn into brand advocates.**



### WHAT OUR EXPERTS SAY: Driving research-based change

Our study demonstrated the source of customers' satisfaction and dissatisfaction with loyalty programs across industries and for specific brands. For brands with existing loyalty programs, it's essential to understand customers' perceived difficulties with your program. We're excited that we can arm clients with this insight, and help them act on these opportunities to enhance their program and grow their brand.



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Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Building brand advocates

**The long-term goal of any customer loyalty program should be to drive incremental visits, increased spend and capture more share from competitors.** Customers who identify as advocates for a loyalty program are 6x more likely to deliver each of these goals to the brand. Here's how a customer loyalty program works to build advocacy.

- > Customers' perception of the benefits offered in a loyalty program strongly predict their willingness to advocate for the program over time.
- > Customers are more likely to engage in programs that deliver high perceived value for low perceived effort.
- > When a program delivers high value with relative ease, customers feel more benefited, and therefore more likely to engage in the program.



## MEASURING PERCEPTIONS, NOT DEMOGRAPHICS

Rather than relying on demographics like income, customer tenure or other factors, we used NPS as the measurement for our analysis. We asked customers to identify as a **promoter** or a **detractor**, then analyzed the components within each brand and industry that contributed to their feelings.

**How a customer perceives the mix of benefits will determine if that customer becomes an advocate of the loyalty program, leading to more spend and more frequent visits.** This is the most important finding in the study. Whether you're tracking NPS or not, these insights are immediately actionable for every brand and program.

Throughout our findings, we refer to the self-identified promoters as advocates.





Understanding  
the current state  
of customer loyalty

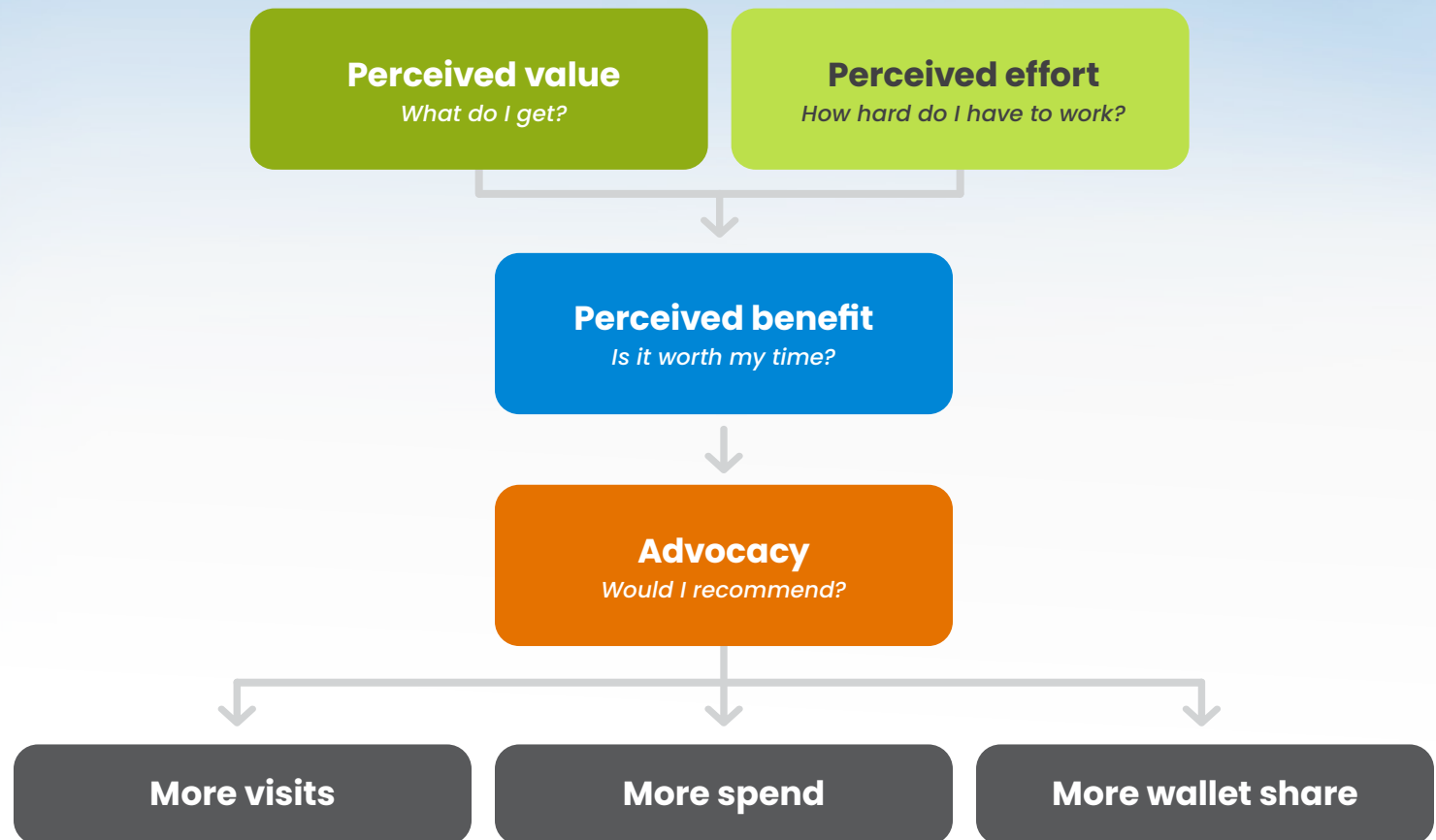
Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Our formula for creating a successful loyalty program



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

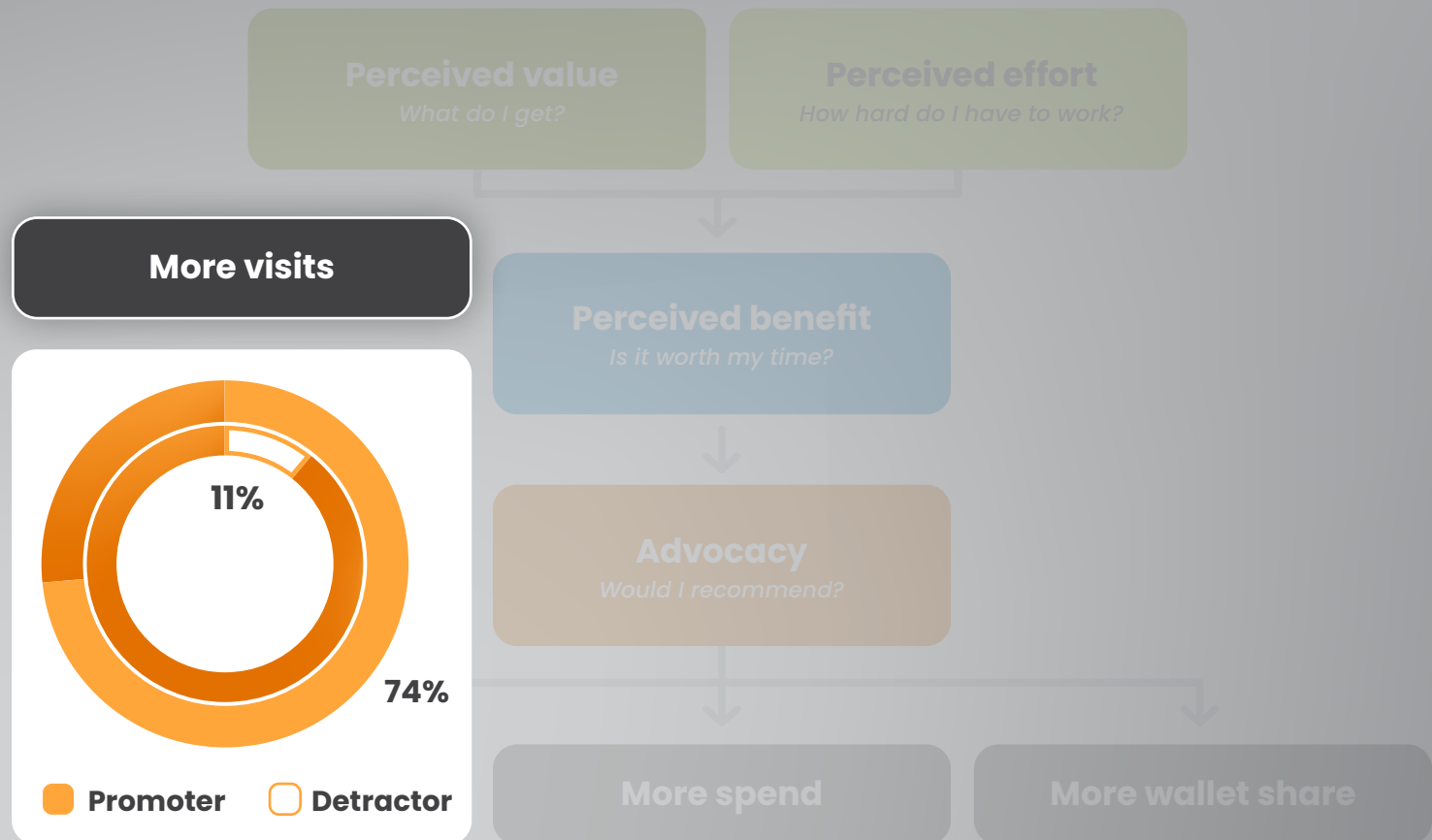
**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Advocates visit brands more frequently

Loyalty program members who identify as advocates visit brands **6x more** than people who identify as detractors.





Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

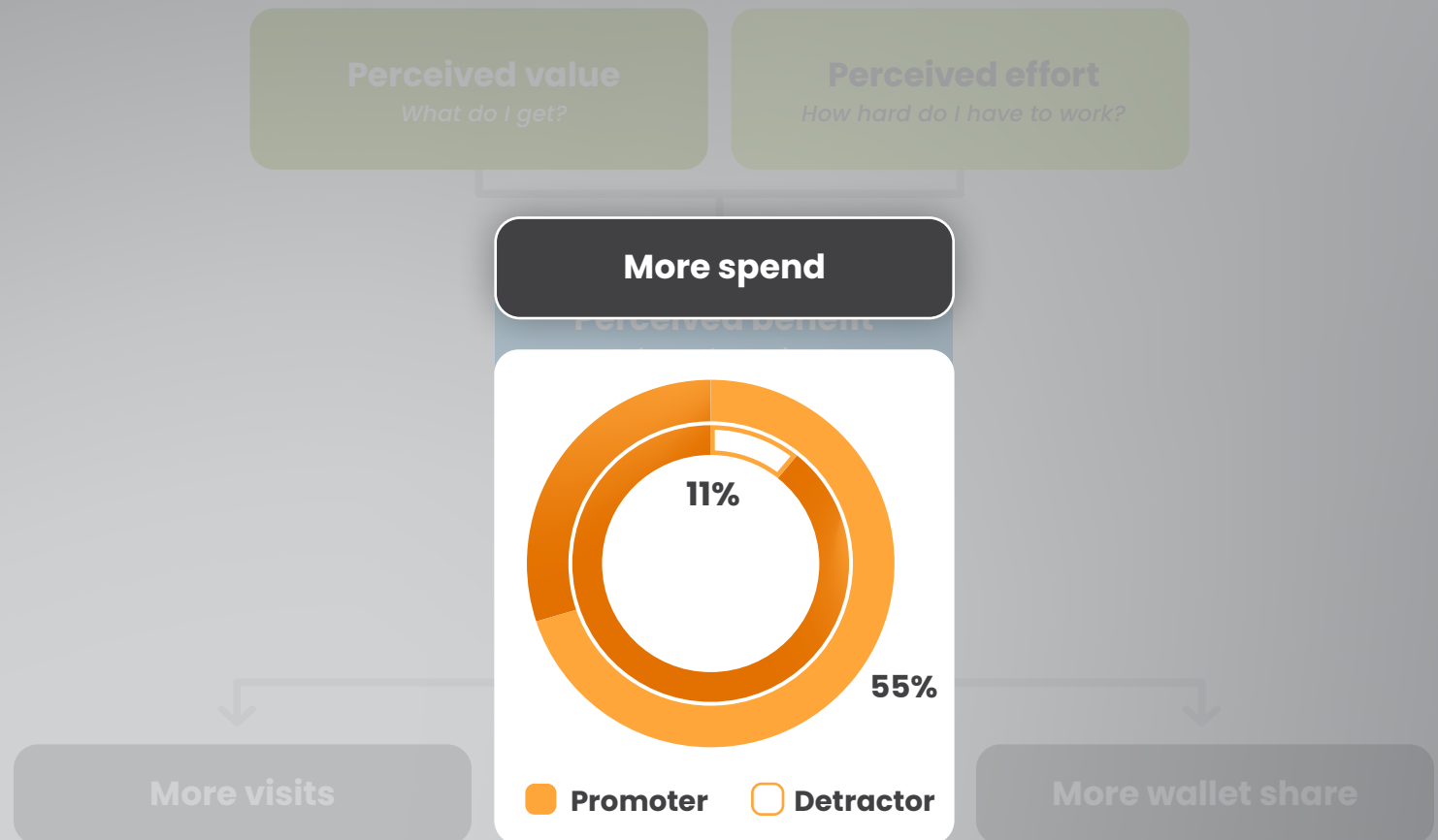
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advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Advocates are more likely to spend more money on their favorite brands

Loyalty program members who identify as advocates are **6x more** likely than detractors to spend money with the brand because of the loyalty program.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

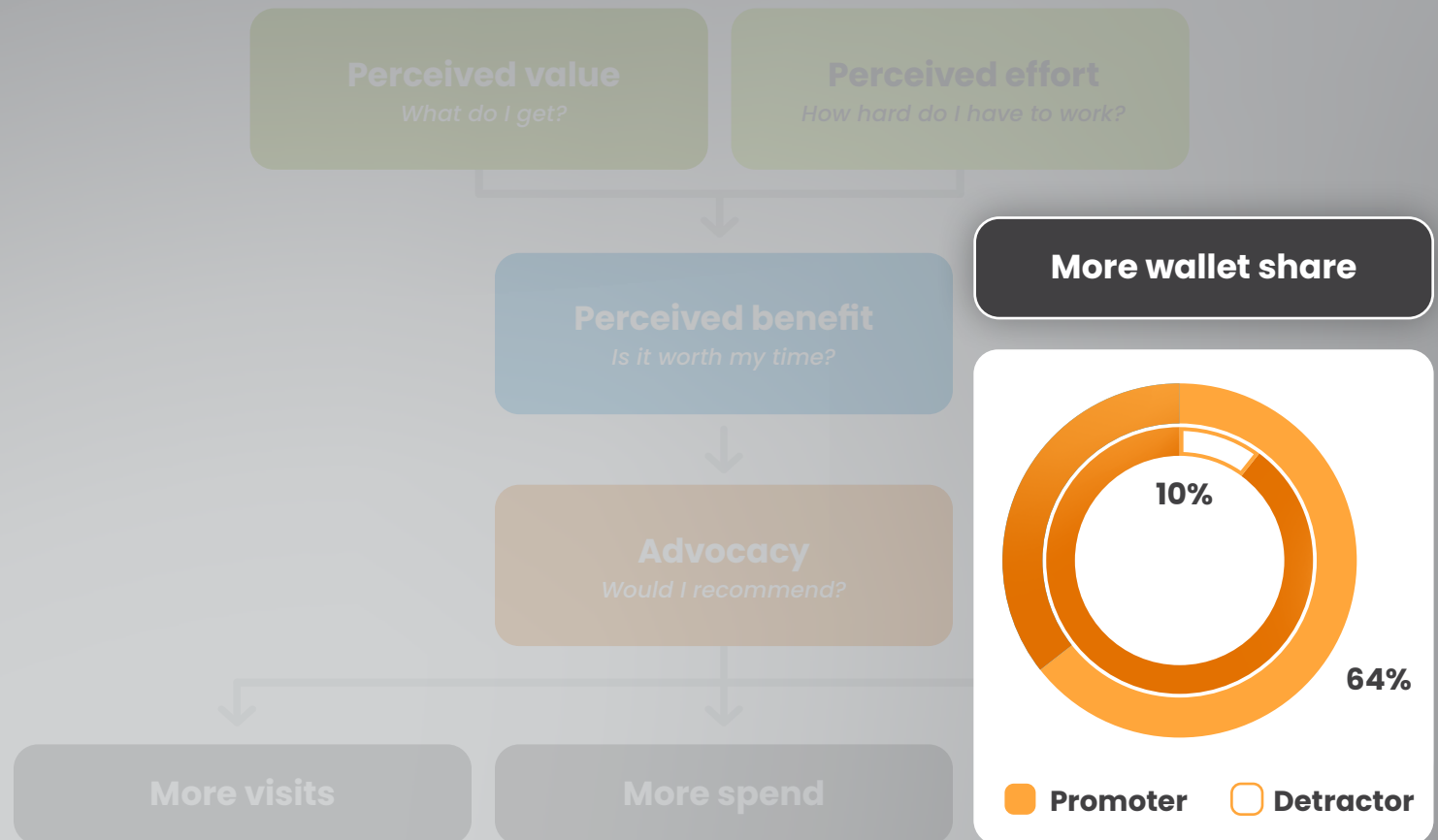
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advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Advocates shop less at competitive brands

People who identify as advocates are more likely  
to commit share to the brand.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

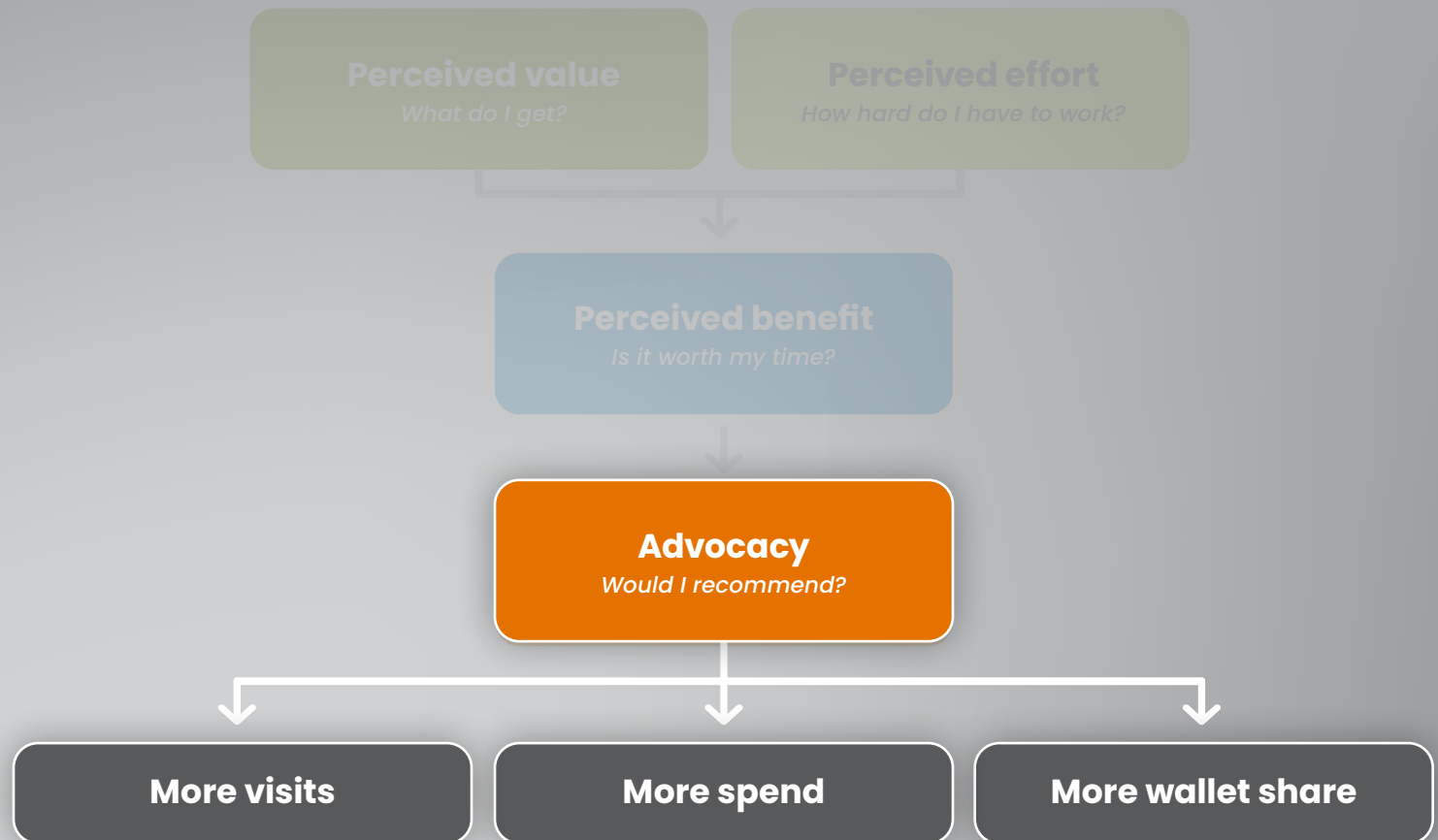
**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Advocates deliver desired outcomes in a big way

Brands who want to drive more visits, more spend and more wallet share from customers should focus on developing advocacy with program members.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

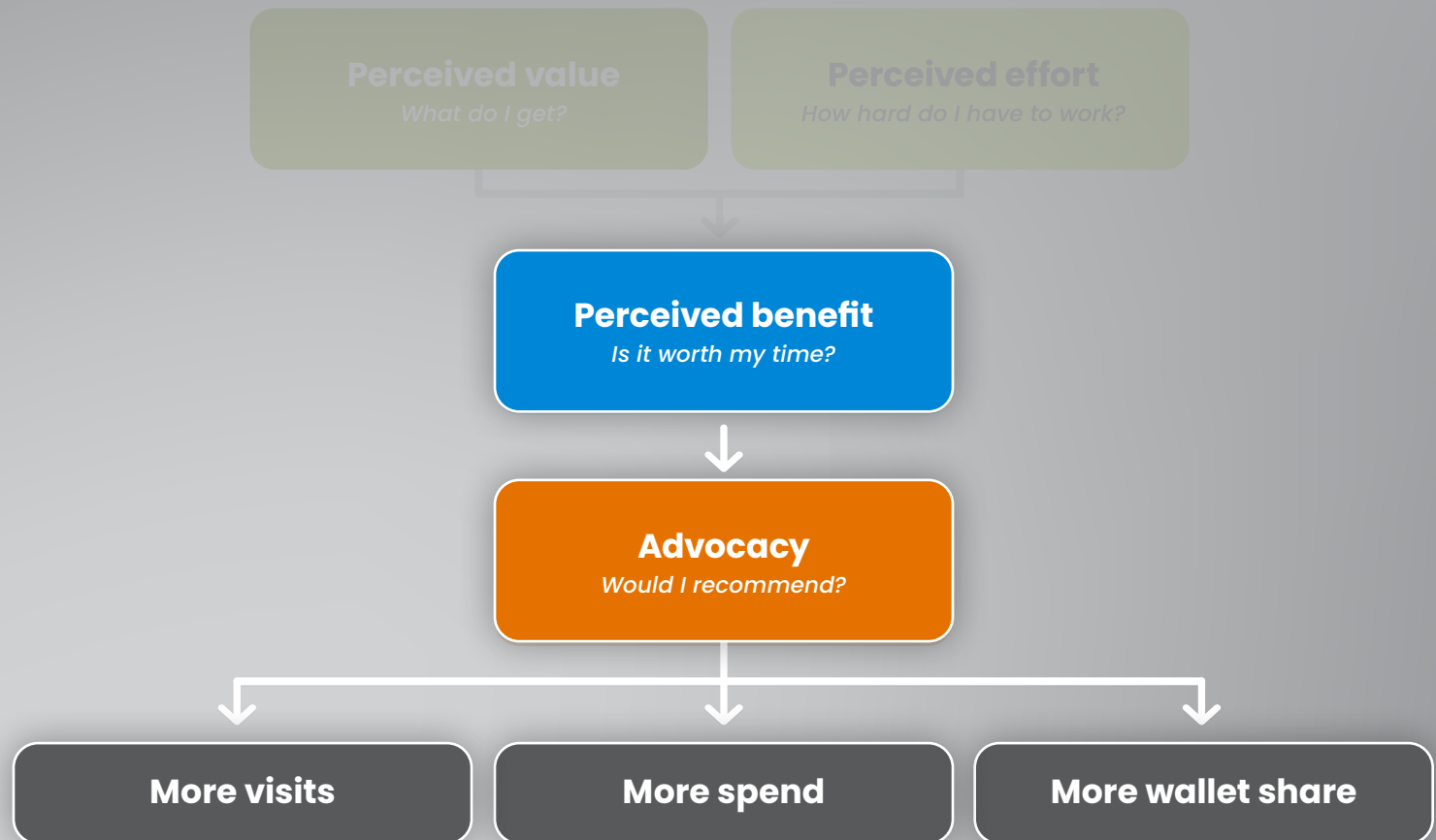
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advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Loyalty members want to know a program is worth it

To develop advocacy, brands should focus on ensuring customers have a high perception of the benefits offered in the program.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

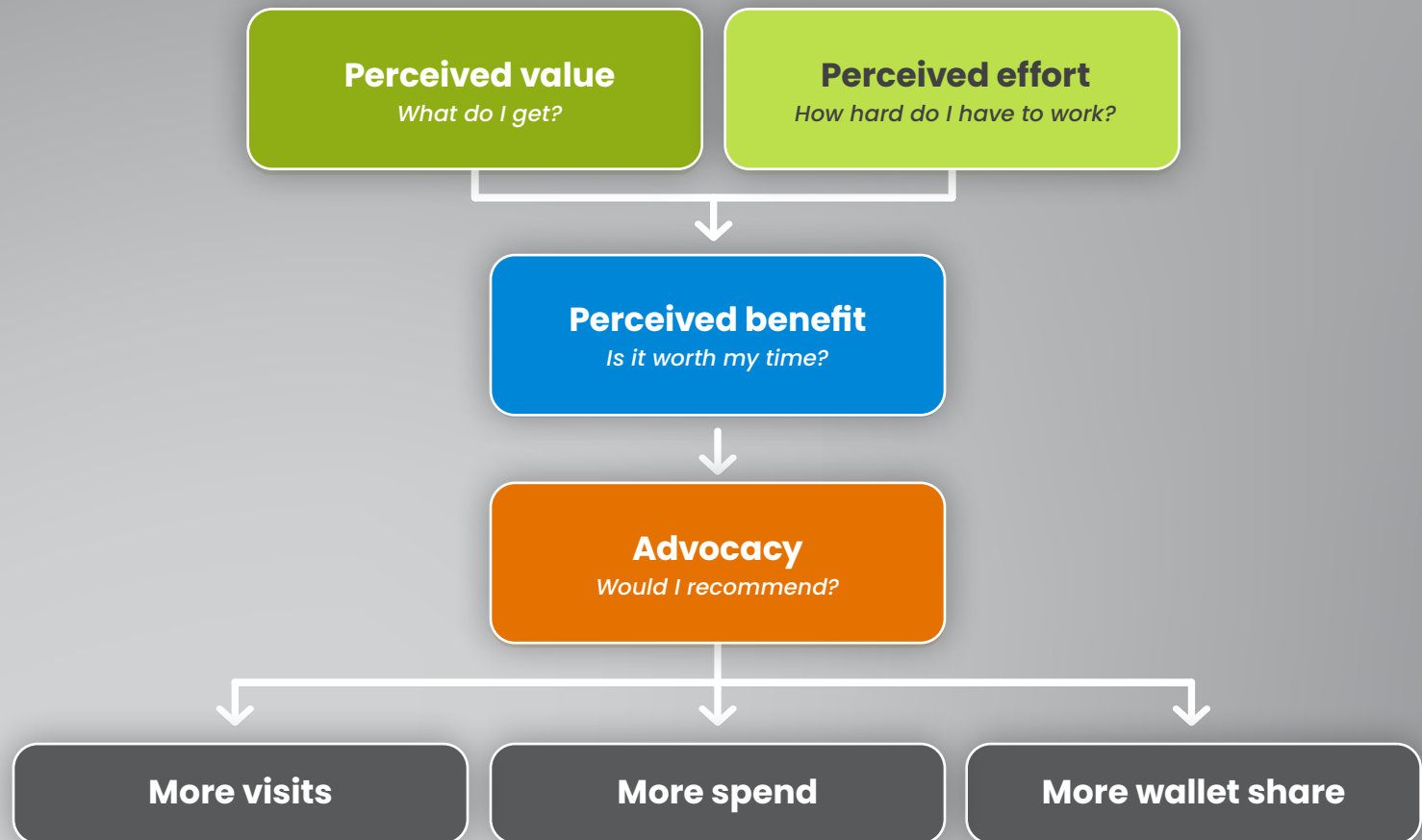
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advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## High value + low effort = winning formula

If brands want to have a high perceived mix of benefits, they should focus on delivering high perceived value at a lower perceived effort.





Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

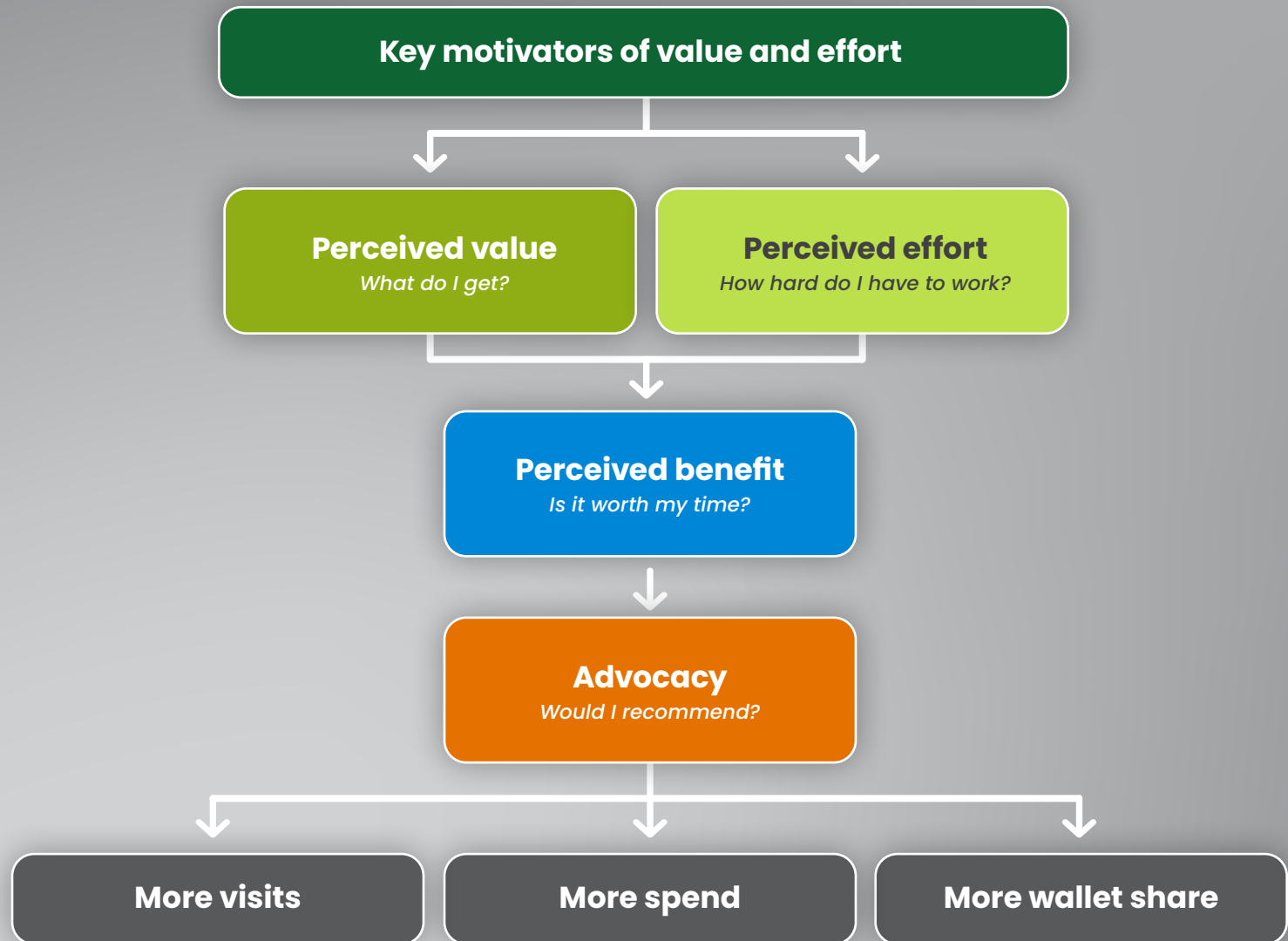
**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## Key motivators of value and effort

Brands can influence value and effort by delivering the respective key motivators that raise customer perception for each.



Understanding the current state of customer loyalty

Providing value and ease unlocks loyalty outcomes

Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

# Motivating brand advocates

## How do customers become brand advocates?

Customers are generally drawn to a wide range of benefits, ranging from utilitarian (savings) to symbolic (recognition).



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

## What's behind these perceptions?

In many cases, perceived difficulties can be overcome by adding unexpected value for key segments or targeted customer groups.

Most brands with high perceived value can still improve on the effort it takes to participate. If a legacy program has some nonvaluable or burdensome elements, it's worth researching and doing test-and-learns to identify ways to improve perception. Then, invest with confidence to drive desired outcomes.



**Understanding the dynamic between value and effort helps brands decide where to allocate money to drive the best outcomes.**

## HIGH EFFORT TO EARN LEADS TO FRUSTRATION

Loyalty customers in all industries except grocery were most frustrated by programs that take too much effort to earn points. This frustration is compounded when the program value is weak.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Offering programs with fewer benefited members yields a greater member burden

When burden outweighs benefit, customers lose interest and are less likely to visit and spend more. Worse, these customers can become detractors of the loyalty program.

## Industry takeaways

- **Gas and telecom:** The percentage of gas loyalty members perceiving strong benefits is double that of telecom because telecom members don't see the value of participation.
- **Telecom:** Telecom programs often leverage third-party discounts. If the discount value is large, the number of people who can redeem it is limited (e.g., drawings). If the discount value is small (e.g., lunch or coffee) customers are indifferent. A multistep redemption process (e.g., claim from the program, then claim at the restaurant) is also an annoyance.





Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

- **Auto and telecom:** Industries with a longer sales cycle or where a monthly subscription is not being rewarded score poorly on the value-to-effort exchanged and frequency of points earned.
- **Gas and QSR:** While they have some of the least aspirational rewards, customers earn points quickly with little effort.
- **Gas, grocery, retail and QSR:** While they have a very easy redemption processes, most rewards are for in-store products, so there isn't a lot of excitement. These programs become stagnant when customers receive discounts on products and services they would have bought anyway.



## WHAT OUR EXPERTS SAY: Gas and grocery opportunities

Few gas and grocery customers are saving up points to buy something aspirational. At some point, customers just redeem points during their purchase, and then the points are gone and there's no lasting reward impact.

Brands that deliver unique, personalized value create a situation where the reward can live on in the hearts and minds of their customers. They get extra equity from their program in the form of an emotional tie to the reward and the brand. Brands can quantify this impact with further qualitative and/or quantitative research.



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Understanding the current state of customer loyalty

Providing value and ease unlocks loyalty outcomes

Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

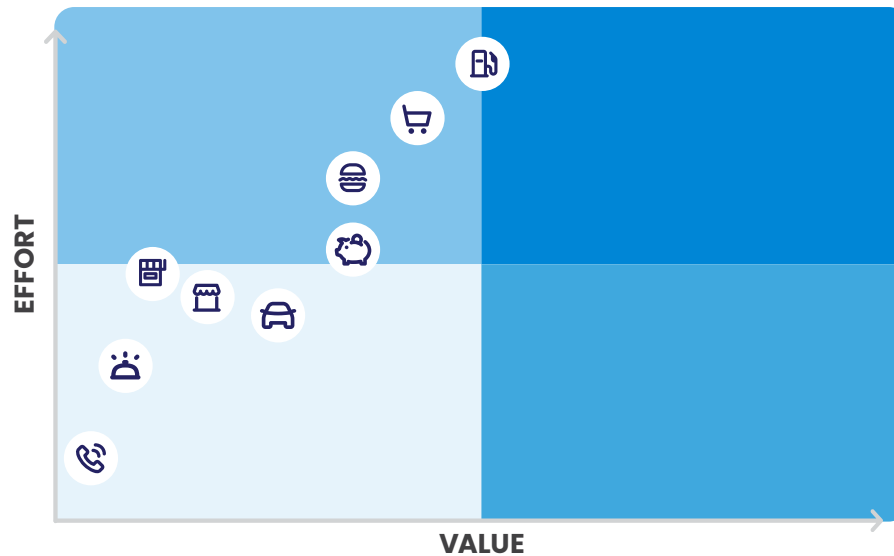


## ADVOCATES VS. DETRACTORS

When looking at overall brand experience, advocates are drawn to brand trust and a loyalty program. Detractors care more about price, discounts and special offers.

### Value and ease are a winning formula

Programs minimize effort, but **don't deliver the value members want**. Most industries have room for improvement across program behaviors to provide better value perceptions.



**Gas industry programs benefit nearly twice as many members as telecom industry programs.**

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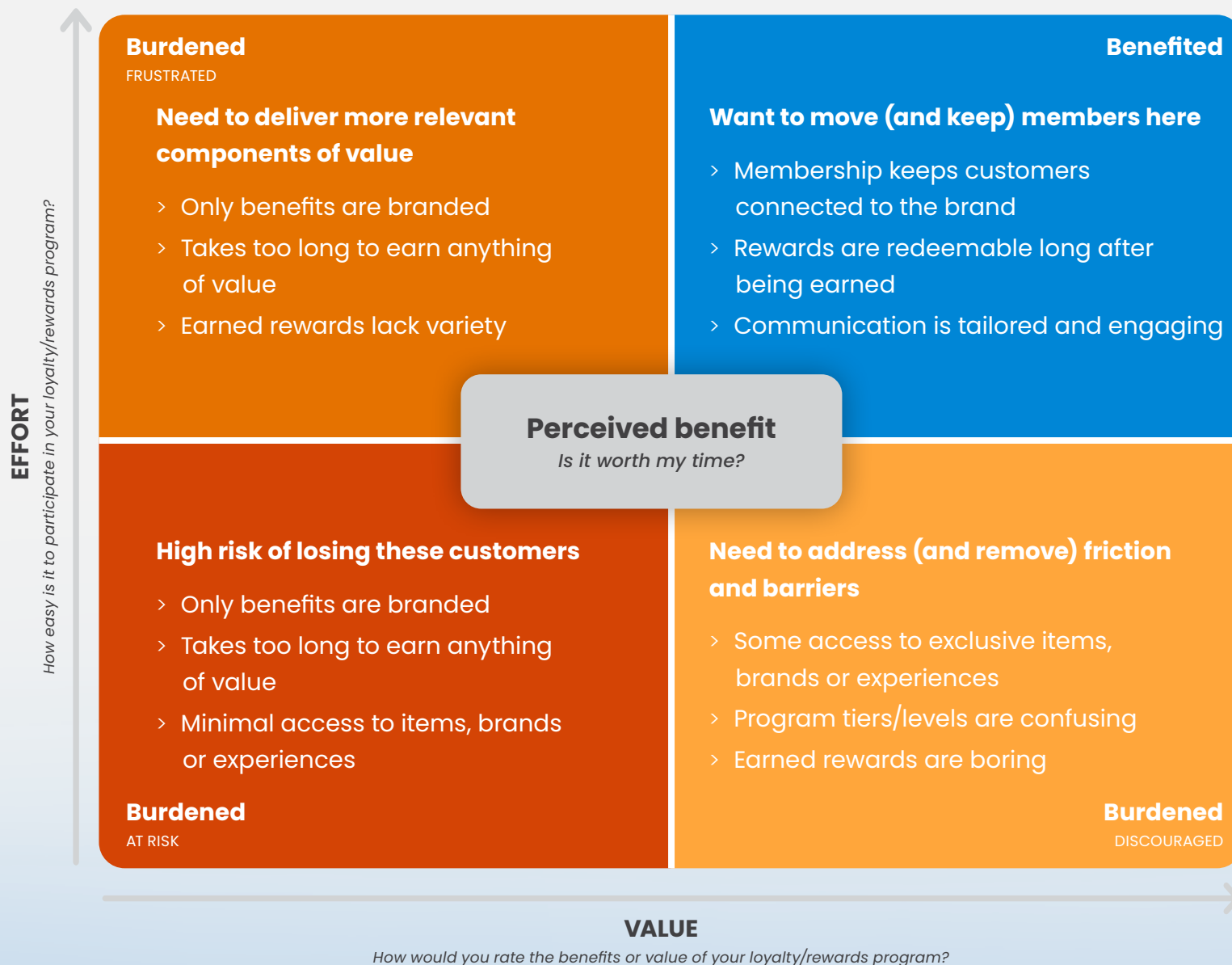
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**Building brand advocates**

Reaching brand detractors

Transforming your customer loyalty program

**Programs that deliver more value for less effort have an edge over competition.**



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Changing how to target segments

Knowing that advocacy drives visits, spend and share can lead to a better understanding of where to distribute value, create new opportunities for engagement and fix broken processes.

Brand leaders should also think beyond traditional segments and move toward a more “mission” approach. This means carefully looking at each audience segment and thinking about how to redistribute value or create additional value for traditionally underfunded audiences (like infrequent but loyal visitors).

Brands can often identify audience opportunities by reviewing their redemption data. If a high percentage of loyalty members are earning points but never redeeming, those brands should do a gut check: **Are these people earning enough (or earning the right things) to feel valued in our program?** If the answer is no, then there’s work to do.



## WHAT OUR EXPERTS SAY: Personalization as a path to value

Two issues impact customers:

- 1 Am I, as a member, going to get what is promised?
- 2 Does the satisfaction of having it outweigh the effort of getting it?

Every customer has a different equation of what they value and how hard they’re willing to work for it. Brands that capture enough data to personalize programs win with more people. For every customer who wants a free amenity, there’s another who wants a speedy check-in.

By offering enough variety and value, brands overcome barriers to attract more customers with what matters to them.

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Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Creating more benefited customers is key to loyalty program success

It's important for brands to treat all customers well, but that doesn't mean they need to treat all customers equally. For industries and brands that struggle to deliver benefits widely to their customer base, reference the simple framework below as a tool to start thinking about your customers differently.



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Providing value and ease unlocks loyalty outcomes

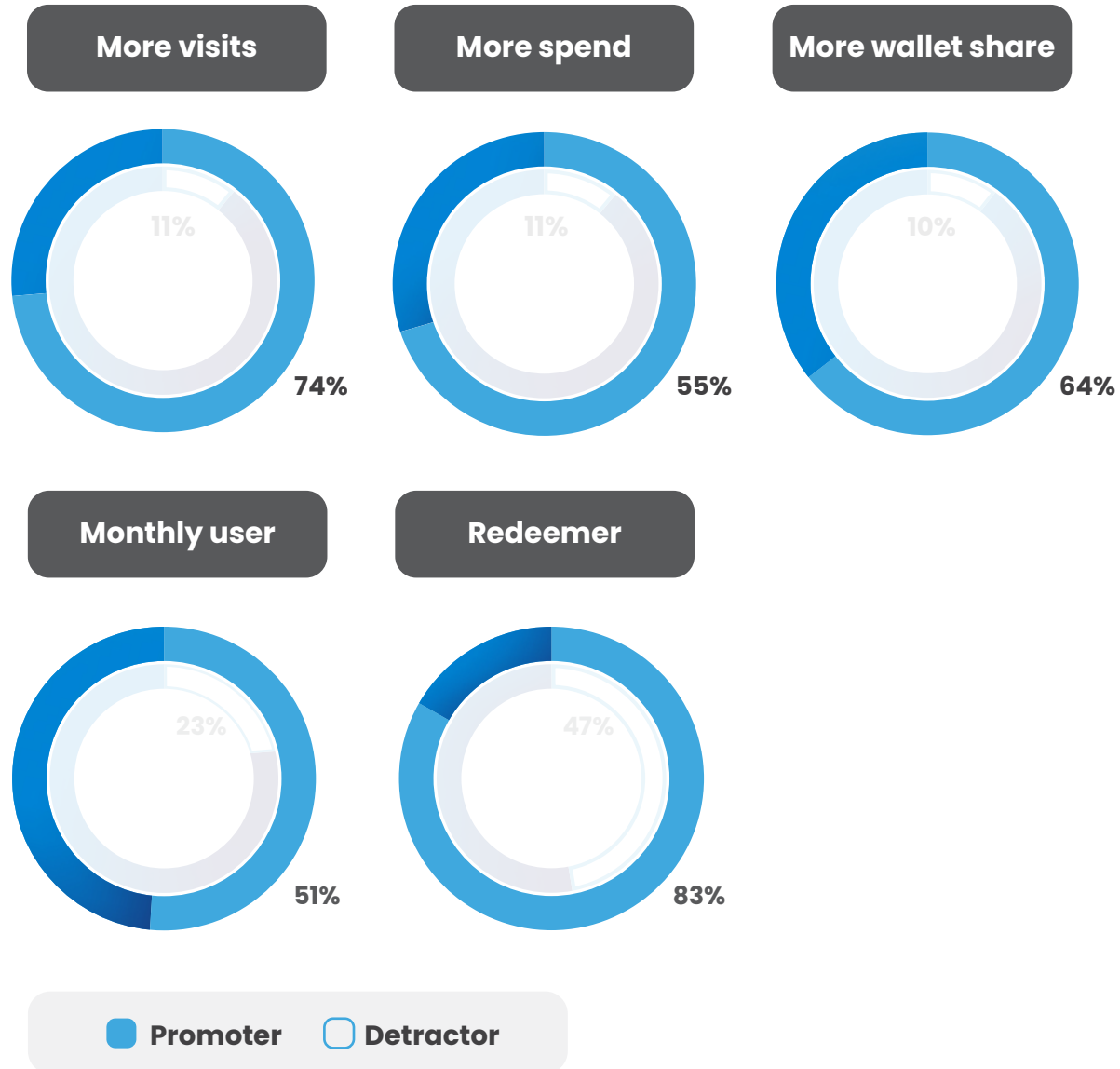
Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

## Promoters vs. detractors

Advocacy leads to increased likelihood of core loyalty metrics.



### Characteristics of highly rated programs

- > No barriers to entry
- > Wide variety of rewards
- > Meaningful personalization
- > High value fuels excitement
- > Exclusive experiences
- > Flexible redemption
- > Easy to understand



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

**Building brand  
advocates**

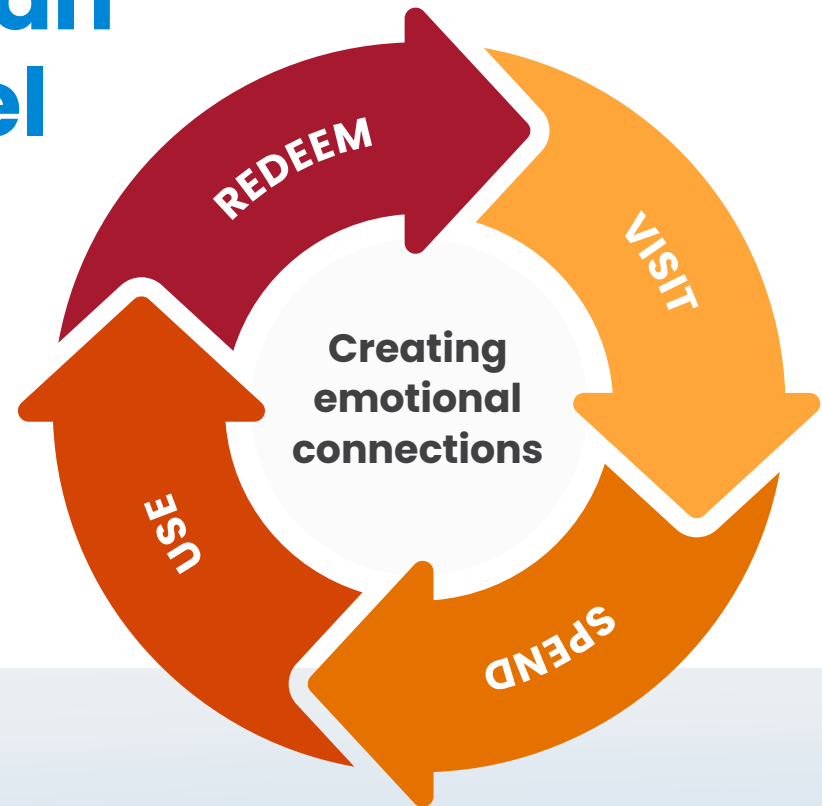
Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Connecting with customers on an emotional level

Brands that deliver value and ease are more likely to have customers who:

- › Visit more often
- › Spend more on those visits
- › Use the loyalty program more because they find value in it
- › Redeem more often, creating an emotional connection with the brand



## LOYALTY PROGRAMS CREATE STRONG EMOTIONAL CONNECTIONS

When a brand gets a program right—compelling and rich rewards that are easy to earn and redeem, in a program that is easy to understand—customers build stronger emotional connections with the brand. The more frequently a customer makes it through the steps in this cycle, the stronger the connection, which is the wellspring for incrementality. Customers keep coming back during good times and stay through rocky times because of the connection.

Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

**Reaching brand  
detractors**

Transforming  
your customer  
loyalty program

# Reaching brand detractors

Detractors represent opportunity. Detractors' complaints and lack of commitment can guide a brand on important next steps toward improving the loyalty program.

## What makes a detractor

Detractors' biggest criticisms are that programs take too long and it's too hard to earn anything of value.

### The study indicated the following:



Detractors are **6x less likely** to visit and spend with the brand



Many detractors go out of their way to **spend money with a competitor**



Detractors are more likely to **never redeem their points or form a positive emotional connection** with the brand



Understanding the current state of customer loyalty

Providing value and ease unlocks loyalty outcomes

Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

# Avoid letting sales cycles drive earning frequency

Across all industries, taking too long to earn enough to get anything of value was a major pain point.

Brands launching a loyalty program or looking to reinvigorate the program should give consideration to their sales cycle to ensure they are creating value paths for their loyalty members to experience.

**Look for ways to engage customers between long purchase cycles.**



Understanding the current state of customer loyalty

Providing value and ease unlocks loyalty outcomes

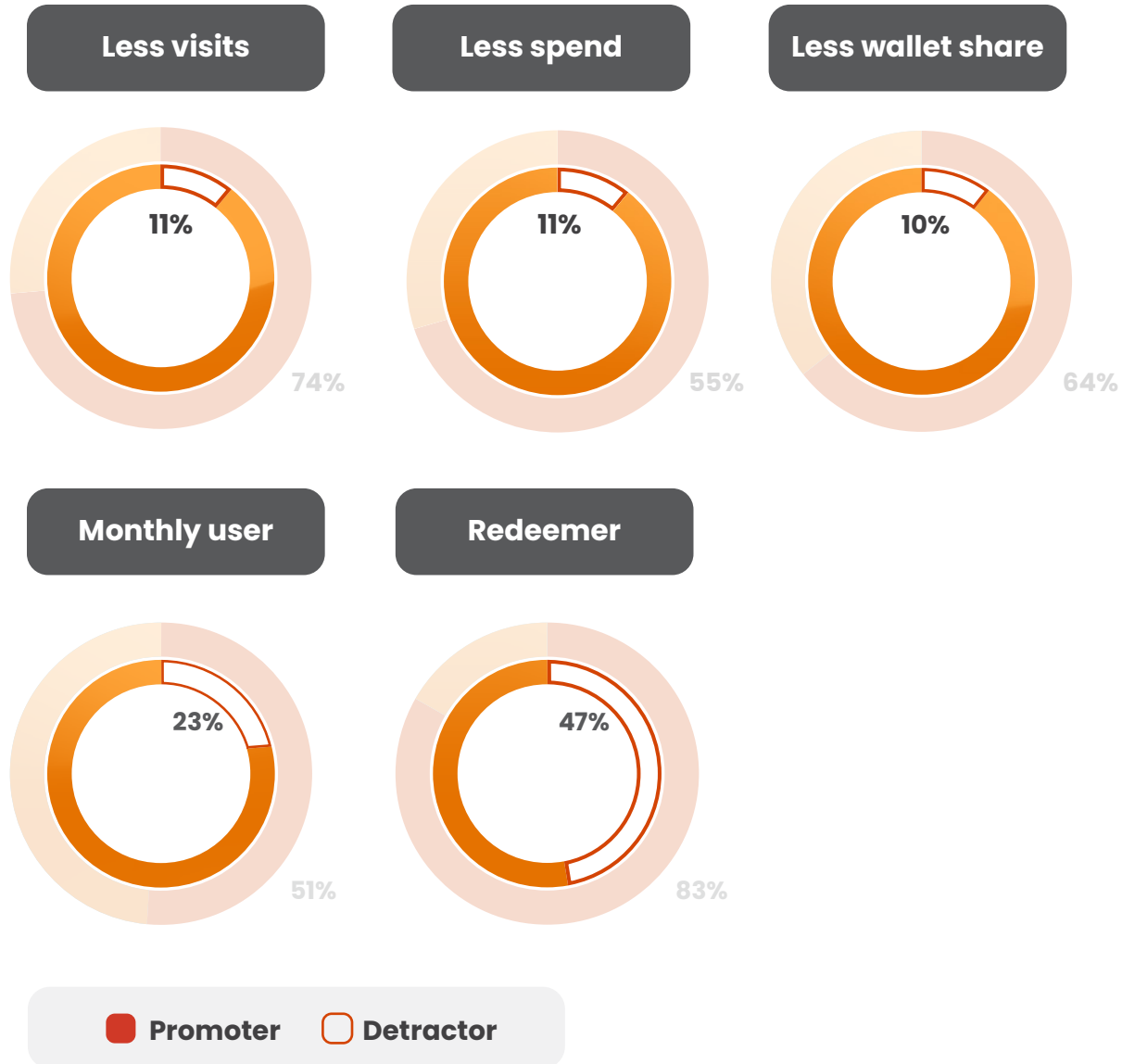
Building brand advocates

Reaching brand detractors

Transforming your customer loyalty program

## Promoters vs. detractors

Detractor habits are bad for the brand.



### Characteristics of lower-rated programs

- > Takes too long to earn
- > Earnings aren't valuable
- > Only rewards are brand's product/service
- > Program provides no value
- > Rewards lack variety
- > Rewards are boring
- > Rewards are just like every other program
- > Nothing is exclusive
- > Everything is hard

Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

**Reaching brand  
detractors**

Transforming  
your customer  
loyalty program

# Moving beyond barriers

All brands have detractors, but brands can turn detractors into advocates via strong loyalty programs. Remember that in almost every instance, difficulty participating and ambivalence toward rewards are the two biggest issues detractors have.

The study indicated:

- › A typical loyalty program resonates with around 40% of the audience.
- › Personalized experiences and new opportunities increase the number of engaged customers.

To move beyond barriers, a brand needs a flexible program that allows them to target more customers with the right kinds of offers, promotions and rewards to motivate a wider customer base.

**Customers indicated that there are typically three top features missing from programs:**

Surprise and delight

Increased valuable earning opportunities

Exclusive offers



## WHAT OUR EXPERTS SAY: The power of end-to-end loyalty partners

Full-service, end-to-end (E2E) customer loyalty partners are best equipped to deliver the right rewards to the right customers at the right time. With a flexible E2E loyalty program, customers are better and more personally served.



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Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

Transforming  
your customer  
loyalty program

# Transforming your customer loyalty program

To recap our findings, the goals of a loyalty program are to drive more visits, more spend and more wallet share from loyalty members. Loyalty members who identify as advocates of the loyalty program are **6x more likely to visit more, spend more and give more share to the brand.**

Brands that focus on creating a high perception of the loyalty program benefits will gain more advocates. But perceived benefit is driven by how valuable and easy a program is.

## Key motivators of value and effort



**Easy  
mechanics**



**Valuable  
rewards**



**Exclusivity**



**Flexibility in  
rewards**



**Meaningful  
personalization**

**When brands get the mix of key motivators right in their program, they create value and ease that leads to better customer perceptions about the program, and a desired increase in visits, spend and wallet share.**

Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

**Transforming  
your customer  
loyalty program**

# Ideas to foster emotional connections to your brand

## See members for who they are

Brands that foster an emotional connection with their customers win more often, particularly in this age of digital fatigue. Brands have an enormous opportunity to build better emotional connections at all stages of the loyalty journey by pulling key motivator levers. This means creating more value, eliminating barriers to entry and surprising customers with new ways to engage with your brand through a successful loyalty program.

### Reimagine key touchpoints

Two key places to review:

- 1 How the brand communicates and promotes the program
- 2 Where members interact with actual people

The best, most successful loyalty programs recognize and deliver on the power of human connection. This means thinking beyond technology and empowering anyone who interacts with the customer to go “above and beyond.” This includes customer-facing teams, and store or branch personnel.



Understanding  
the current state  
of customer loyalty

Providing value  
and ease unlocks  
loyalty outcomes

Building brand  
advocates

Reaching brand  
detractors

**Transforming  
your customer  
loyalty program**

## There are things you can do now, soon and in the future to elevate the performance of your customer loyalty program.

### NOW



- Eliminate obvious or nagging barriers to entry for customers
- Start thinking about how you might target customers differently to get desired outcomes
  - Is there data you aren't using today that could be used to create targeted offers/experiences?
  - Are there other data points you could be collecting that would be valuable for targeting?
  - Are you telling your benefit story in an exciting way? Can you amplify your message to members to increase their excitement?

### SOON



- Reach out to us and conduct this research on your loyalty programs to clearly understand what customers value and where your biggest areas for improvement are
- Infuse new rewards to increase excitement
- Leverage a test and learn strategy to identify the types of offers and promotions your customers respond to most
- Identify and implement ways to make your program more exciting for a broader customer base

### FUTURE



- Upgrade your loyalty platform to a more flexible engine that makes it easier for customers to participate in your program
- Improve the value of your rewards and increase the value each customer can earn
- Infuse surprise and delight opportunities into your program to keep customers excited with rewards that deliver unexpected value
- Move away from an expiration model on points and keep them evergreen
- Revamp your entire program to be more uniquely of and for your brand

# Want to transform your loyalty program?

Let's talk—[itagroup.com](https://itagroup.com)

