



## What shoppers will change for loyalty

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There is a gap between consumers signing up for loyalty programs and actually using those programs. According to one expert shoppers will change how they shop for the right program. Here's what to look for:

Kristina: What are shoppers will to change for loyalty programs?

Christopher Barnard, President and Co-Founder, [Points](#): Some consumers change their shopping or travel habits to earn more rewards, to earn rewards more quickly, or to earn rewards that are more valuable. They're not afraid to switch brands or retailers to get the rewards they want and need. Some say they quit participating in programs that are complicated, difficult to understand or have long earn-and-burn cycles. Retail and travel programs should understand these behaviors and preferences so they can focus on deepening loyalty and interactions with customers who are already valuable and eager to spend, earn and redeem.

Kristina: How will the next generation of wallets significantly impact the loyalty, transactional and payment and strategies of retailers, merchants and travel brands?

Christopher: In our experience, loyalty is the primary factor that's currently driving the adoption of digital wallets. The next generation of wallets will support many more features and capabilities, including location-based offers, the ability to pay, and offers that can be personalized based on data about a particular customer's loyalty status or upcoming milestones. A mobile message that offers what a specific consumer needs - the exact number of miles needed for a free trip, for example - can be a very compelling incentive for that consumer to buy, as well as a very personal way to deepen loyalty to the brand. Future versions of mobile wallets will embed loyalty into everyday, personal, real-time transactions between brands and their loyalty program members.

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