The 2015 COLLOQUY Loyalty Census

BIG NUMBERS, BIG HURDLES

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By Jeff Berry, COLLOQUY Research Director
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Big Numbers, Big Hurdles

Everyone seems to want an invitation to the party, but it turns out more than half of them stand in the corner and refuse to mingle once they get there.

Americans are still signing up for loyalty programs in droves – memberships jumped 25.5%, to 3.3 billion, from 2012 to 2014 – but more than half of them don’t even bother to participate in those memberships, much less become loyal, engaged and enthusiastic program members.

Indeed, the size of the membership base isn’t the best indicator of success; in fact, programs whose members aren’t engaged, no matter how many there are, waste resources – of both the loyalty operators and their valuable customers. On the other hand, engaged and devoted loyalty members form lasting and profitable relationships with brands and companies, spend more time and money with them and spread the positive buzz to their friends.

COLLOQUY took the temperature of the loyalty-marketing landscape for the first time in 2000 to quantify the size of the industry and break it down by sector. Those results created a benchmark for the industry and inspired us to take on much more ambitious analyses in 2006, 2008, 2010 and 2012. Our latest undertaking, in 2014, is the basis for this, The 2015 COLLOQUY Loyalty Census. Each one has advanced the body of knowledge and shed light on the ever-changing field.
And what changes there have been. Loyalty memberships in the United States have more than tripled since 2000, when there were 973 million memberships. The big finding in the 2015 Census is that the membership growth shows no signs of slowing; it’s still going gangbusters, with 3.32 billion loyalty members in 2014, compared with 2.65 billion in 2012. But engagement, as already indicated, is sliding, with an active rate – that is, members who have not just enrolled in programs but are using them to earn rewards – of 42%. It’s a warning that should have all loyalty marketers working to distinguish their programs in ways that resonate with consumers.

Two other key findings materialized in the 2015 Loyalty Census: First, the loyalty landscape is changing across all verticals. Financial services, specialty retail and airlines still account for the majority of all memberships, but the fastest expansion came in restaurants and drugstores. Second, the emerging platforms sector – which includes everything from Amazon Prime to mobile loyalty reward programs such as Five Star – is gaining speed.

Loyalty memberships have reached a level where consumers – American households average 29 loyalty programs each – are not active in even half of their memberships. How will companies set themselves apart? If they don’t, they are vulnerable to being dumped as customers shed programs that are irrelevant, have mediocre benefits or stale mechanics or simply can’t differentiate their value propositions.

While this can be daunting, it offers the opportunity to raise the game on loyalty programs, and encourage consumers not only to accept the party invitations but also to join in on the party.

Of the total membership in loyalty programs, more than half (58%) don’t actively participate in those memberships.
U.S. households belonged to an average of 29 loyalty programs in 2014 but were active in only 12. There has been a gradual slide in membership participation levels: In 2010, U.S. households had an average of 18.4 loyalty memberships but were active in only 8.4. By 2012, those numbers had changed to 21.9 memberships with activity in only 9.5. Expressed as rates, Americans had a 46% active rate in 2010; in 2012 it slid to 44%, followed by the latest downtick to 42%.

Active rates haven’t changed much in the retail and financial sectors, but there is an encouraging spot – the active rates for drugstores have risen from 50% in 2012 to 66% in 2014.

The slipping rates must be on loyalty marketers’ radar, with an eye to the habits and practices that dilute them:

- Focusing on customer acquisition and ignoring customer engagement.
- Thinking merely of strategies aimed at loyal behaviors and not asking what customers actually need.
- Assuming that a one-size-fits-all program is sufficient, neglecting opportunities to make customers’ experiences truly personal.
- Lumping high-value and high-potential customers in with the overall loyalty membership, missing the chance to use analytics to recognize their significant roles. And, often, having the best customers subsidize the worst in the form of diluted benefits and generic experiences.
The growth in the loyalty industry means customers have become more selective about which programs they actually use. For run-of-the-mill programs with irrelevant value propositions, this could spell trouble. But thoughtfully designed programs that cater to consumers in relevant and valuable ways are seeing promising results.

Any of those missteps can be enough to dampen loyalty members’ enthusiasm for the program or the company.

While they must understand the industry’s big-picture trends, what’s most crucial for loyalty marketers is focusing on their own program’s performance, through the lens of evolving consumer expectations and advances in customer experience facilitated by technology. They should think bigger when it comes to mobile channels, for example, not even bothering with mediocre mobile apps that don’t stick. And they must integrate loyalty features into mobile devices, and aggregate data gleaned from mobile with loyalty and transactional data to create a more holistic view of customers and personalize marketing messages and loyalty offers.

The bottom line: The growth in the loyalty industry means customers have become more selective about which programs they actually use. For run-of-the-mill programs with irrelevant value propositions, this could spell trouble. But thoughtfully designed programs that cater to consumers in relevant and valuable ways are seeing promising results.

### Active Participation

<table>
<thead>
<tr>
<th>Year</th>
<th>Participation</th>
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<tbody>
<tr>
<td>2010</td>
<td>46%</td>
</tr>
<tr>
<td>2012</td>
<td>44%</td>
</tr>
<tr>
<td>2014</td>
<td>42%</td>
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</table>

Source: The 2015 COLLOQUY Loyalty Census

Gradual slide in membership participation levels since 2010
**THE GOOD NEWS**
Loyalty programs still going gangbusters

- 2010: 2.1 billion (+16%)
- 2012: 2.6 billion (+27%)
- 2014: 3.3 billion (+26%)

2014 TOTAL MEMBERS: 3,300,000,000

**THE BAD NEWS**
Once signed up, members usually just ... fade away

The average U.S. household is enrolled in 29 loyalty programs but is active in only 12.

INACTIVE MEMBERS: 58%

**LOYALTY: THE MAJOR PLAYERS**
Financial services, specialty retail and airlines account for the majority of all memberships. The fastest expansion came in restaurants and drugstores. The emerging platforms sector – from daily deals to online travel agencies – is gaining speed.

- **39%** Retail: 138 members
- **27%** Travel & Hospitality: 900.8 million members
- **17%** Financial: 571.9 million members
- **13%** Emerging Platforms

**THE NEW KIDS ON THE BLOCK**
These emerging platforms account for 13% of all memberships.

- Daily deals
- Point aggregators
- Online travel agencies
- Cash and discount online platforms
- Mobile rewards
- Card-linked offers

**MOVERS AND SHAKERS**

- Drugstores grew 88% from 2012
- Restaurants shot up 107% from 2012

**THE ANTIDOTE FOR SAGGING ENGAGEMENT**

- Fearless, detailed review of loyalty program
- Intensely personalized customer interactions
- Sharing insights across the organization
- Vigorous integration of technology and mobile channels
No matter the sector, loyalty programs must fit customers’ needs, enhance their lives and change as they change. Smart loyalty operators understand their programs as part of a holistic customer experience and embrace innovative technology to deliver seamless services and interactions. The core loyalty sectors – retail, financial services and travel/hospitality – each encountered specific loyalty events over the two-year period, and had plenty in common, too.
Retailers of all sizes and stripes continue to experiment to create enhanced and relevant customer experiences. Growth is especially strong among drugstores, while grocery stores have slipped a bit (2%).

Some growth in grocery stores, though, could come from areas not traditionally involved in loyalty, such as value-focused brands or premium brands. Across all subsectors, savvy retailers are integrating the latest mobile and social tools into their loyalty strategies and creating omni-channel shopping experiences.

**SNAPSHOT: GROCERY**

[169.7 million members]

The numbers for the grocery sector indicate continued but gradual decline in memberships (2%). However, that number belies a subsector with a lot going on. Some grocery stores got out of the loyalty game altogether to better focus on everyday low prices; in 2013, the operator of Albertson’s, Shaw’s, Acme Markets and Jewel-Osco announced the elimination of all loyalty programs. Value-focused Walmart, on the other hand, entered the space with Savings Catcher, a price-matching mobile app. Since the 2014 third-quarter launch, Savings Catcher has been downloaded tens of millions of times. Elsewhere, stalwarts Kroger and Safeway continue to invest heavily in their loyalty programs, while Whole Foods – in the premium grocer category that typically doesn’t offer loyalty value propositions – expects to launch its program by the end of 2015. Grocery stores also ramped up

**SNAPSHOT: DRUGSTORES**

[267.6 million members]

The launch of Walgreens’ Balance Rewards program in 2012, which hit 100 million members in its first two years, made a big contribution to the healthy 88% growth in the drugstores category. Meanwhile, Rite Aid and CVS Health debuted tailored programs that indicate a trend among retailers with pharmacies to open separate and distinct sub-loyalty programs: In 2013, Rite Aid launched wellness 65+ in its wellness+ program, and CVS, which has long had a storewide loyalty program, rolled out Rx Rewards.

There was an 88% loyalty program membership growth in the drugstore category.
their fuel-rewards offerings during the 2012 to 2014 period as gas prices in many U.S. cities topped a record $4 per gallon in 2013.

**SNAPSHOT: SPECIALTY RETAIL AND DEPARTMENT STORES**

(433.5 million members, specialty retail; 229.6 million members, department stores)

Membership grew 20% among specialty stores and 18% among department stores. In previous years, growth was driven by private-label cards, traditionally in department stores. Now specialty retailers are paying more attention: Gap Inc. is emphasizing its existing GapCard, for example, and GameStop launched a proprietary card. Non-card-specific programs are growing, too, with the mid-2012 debut of Sports Authority’s The League and the 2014 launch of Kohl’s Yes2You rewards. On the technology front, companies are integrating the latest mobile and social tools into their loyalty strategies to create omni-channel shopping experiences. Sephora’s My Beauty Bag program, for example, enables members to track favorite products, purchases and rewards.

**SNAPSHOT: OTHER RETAILERS**

(164.3 million members, mass merchants; 24.5 million members, fuel/convenience)

Elsewhere in the retail industry, stores in the fuel and convenience subsector saw membership numbers fall 3% — the smallest part of the overall loyalty pie, not just among retailers but also among all industries surveyed in the 2015 COLLOQUY Loyalty Census. Fuel and convenience stores have struggled to find their footing in the loyalty game and create value propositions and reward structures that appeal to consumers. Mass merchants, on the other hand, saw a more robust growth rate of 17%.

**PREDICTIONS FOR RETAIL SECTOR:**

The sector will continue to be a mixed bag. Growth in drugstores is likely to continue, and we’ll likely see more revamped programs to compete with Walgreens. As the 65-plus population grows, distinct pharmacy programs will, as well. In the grocery subsector, we expect membership to remain flat even though some stores have abandoned their loyalty programs, as others – namely value stores or premium categories – consider launching them. Grocers that have abandoned their programs to compete with big-box counterparts must find ways to ensure sustainable growth. Approaches could include changing program design and strategy, or perhaps leveraging transactional data to optimize pricing, promotion and merchandising. In addition, short-term promotional loyalty programs – such as BrandLoyalty’s merchandise-reward campaigns popular in Europe and Asia – are likely to gain a foothold in the United States. Consumers don’t seem to have lost their appetite for grocers’ fuel-rollback rewards programs, but U.S. gas prices are dramatically lower at the start of 2015, so there could be change in that area. Leading retailers will also continue to differentiate themselves by investing in innovative technologies and customer experience strategies, and we predict the most advanced experience solutions will come from specialty retailers.
Financial services marketers are still eking out a bit of growth – 5% from 2012 to 2014 – but this sector faces challenges from several directions.

The explosion of prepaid cards, the proliferation of store credit cards and the unprecedented threat to the traditional retail banking industry from non-traditional players, such as mobile wallets, will all keep the financial services sector on its toes. The number of prepaid cards in the United States grew by nearly 50% from 2010 to 2014, with more than $500 billion now spent through them, and most prepaid cards don’t have loyalty initiatives or benefits attached.

Banks could face the risk of losing share as consumers shift some spending from conventional credit cards to store cards. Lastly, nontraditional players (PayPal’s loyalty program that launched in 2014, new mobile-based payment systems) will demand that banks make their loyalty programs cost-effective to remain competitive.

Financial Membership Growth

<table>
<thead>
<tr>
<th>Year</th>
<th>Members</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>428.8 million</td>
<td>2%</td>
</tr>
<tr>
<td>2012</td>
<td>548.3 million</td>
<td>28%</td>
</tr>
<tr>
<td>2014</td>
<td>577.9 million</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: The 2015 COLLOQUY Loyalty Census

Predictions for Financial Services Sector:

Banks and other traditional financial services firms must find ways to use loyalty mechanics to integrate prepaid cards into their retention and growth strategies. They’ll also need to find cost-effective funding sources and reward mechanisms, such as card-linked offers, which deliver promotions and rewards in real time. Finally, security risks are ever-present and introduce the threat of changing standards. Data will continue to play a significant role in this sector, and while that might mean risks, it also means banks have an unparalleled amount of information for segmenting customers based on engagement.
**SNAPSHOT: AIRLINES**

(355.9 million members)

It’s been a time of rapid change for the industry, and it is reflected in the loyalty membership numbers, which saw a slight decrease. Nonetheless, airlines still make up the lion’s share of memberships in the sector. Issues affecting airlines include consolidation of carriers and their loyalty programs (American Airlines and US Airways in 2013, for example, among others); competition from reward programs by online travel agencies (Orbitz, Priceline and Expedia); and customer defection following announcements by major airlines that they will switch to a revenue-based rewards model rather than a mileage-based one.

**SNAPSHOT: HOTELS**

(288.7 million members)

Hotels have started tailoring customer experiences to engage different segments of travelers. In particular, they have taken notice that four out of 10 guests now fall between the ages of 18 and 36. Among those efforts, hotels are increasing their digital offerings and allowing guests to book rooms using Twitter.

**SNAPSHOT: OTHERS**

(156.5 million members, gaming; 54.8 million members, restaurant; 44.9 million members, car rental and cruise)

While it’s one of the smaller sub-sectors of travel and hospitality, the restaurant industry continues to show an appetite for growth. As more restaurants rolled out loyalty platforms, membership grew 107% from 2012 to 2014, following a 171% jump from 2010 to 2012. The other subsectors showed more modest growth: 4% for the gaming industry and 14% for the rental car/cruise industries.

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**TRAVEL & HOSPITALITY SECTOR**

This is a sector long known for scratching each others’ backs. Hotels and car rental companies continue to partner with airlines’ frequent flyer programs to provide reciprocal benefits. In the analysis period of 2012 to 2014, hotels saw a healthy 29% uptick in memberships, while airlines lost a little ground with a 4% drop. Airlines sit on a wealth of consumer information in their loyalty databases and would be wise to figure out how best to use it as part of an enterprise-wide consumer experience.
Additional loyalty membership consolidation might be in store as more hotels and airlines recognize the benefit of partnering with non-traditional industries to help stave off competition from players such as online travel agencies. While airlines in particular face continued challenges, they are sitting on a wealth of traveler information in loyalty databases. The trick will be using that information to engage customers at a deeper level. Through partnerships, they can build more thorough, ultra-personalized profiles of each traveler and what he or she does beyond the airline. They can use such analytics to recognize and reward high-value customers, for example offering valet pick-up at the airport or letting them choose from a select menu of in-flight meals. And they can use loyalty programs to aggregate data across silos (reservations, e-mail, website data, etc.). Leveraging a wealth of data and investing in technology will allow airlines, as well as the other subsectors in travel and hospitality, to deploy highly customized and cutting-edge loyalty platforms.

Travel/Hospitality Memberships

Airlines make up the lion’s share of membership in the travel and hospitality sector.
A number of categories don’t fall into the two main program types, proprietary and partnerships, typically offered by the industries traditionally active in loyalty programs (retail, financial and travel services). We call these emerging programs, and they include everything from large e-commerce programs like Amazon Prime, daily deals like Groupon and Living Social and point aggregators like Points.com.

Others in this sector include cash and discount online platforms, such as Ebates and eBayBucks, as well as online travel agencies such as Expedia.com, Orbitz and Priceline.com. The emerging platforms sector is growing quickly, and we’re not able to track everything. But based on what we found, emerging platforms accounted for at least 13% of overall loyalty memberships in 2014.

PREDICTIONS FOR EMERGING PLATFORMS SECTOR:

Among this sector, retail discount-based platforms (daily deals, cash and online discounts like Ebates and eBayBucks) are seeing some decline, while mobile loyalty reward programs (Belly, Five Star, Perka) are gaining popularity. For those that demonstrate ROI to business partners and relevance to customers, we predict more growth in memberships.
The COLLOQUY Loyalty Census has included research examining Canada’s loyalty industry since 2008, with analysis of the size and growth of the market. Overall membership growth in the 2012 to 2014 period was healthy, with an 8.1% rise in the number of Canadian enrollments in membership programs – 129.73 million, up from 119.97 million in 2012.

In a further sign of the strength of the industry, the numbers improved in every category, for the first time since COLLOQUY began compiling Canadian research. The 8.1% overall growth reversed the 0.6% slight dip from 2010 to 2012. Growth in Canada is more moderate than in the United States, and we expect that trend to continue. One of the limits on Canadian membership is the popularity of coalition multi-merchant programs, creating a market that is less sensitive to large individual players revamping or building programs. One potential area for growth is in creating loyalty propositions that are relevant to the immigrant population, which accounted for most of the 2.7% rise in Canada’s population since 2012.

**Other Key Canadian Findings**

- The retail sector – by far the meatiest sector in Canada’s industry breakdown – had the biggest jump, with growth of 12.3% and membership totals hitting 62.1 million from 55.3 million in 2012. Retailers were on the move in Canada, adding locations and revamping their loyalty programs. PC Plus and Canadian Tire gave their programs facelifts, with Canadian Tire adding an app and partnering its Sport Chek brand with loyalty operator SCENE.
• The retail sector continues to dominate in terms of sheer size, accounting for nearly half – 48% – of total Canada memberships, a slight growth from 2012 when the sector made up 46% of the total pie. We expect to see more membership growth in retail, with brands such as DSW and Nordstrom planning to expand their footprints. Despite Target’s highly publicized planned exit from Canada after just two years, we predict that Canadian businesses will try to match the loyalty value propositions of Target and others.

• Memberships rose 6.5% in the financial sector, thanks in part to the 19% increase in the number of credit cards in circulation. The partnership of Aeroplan and TD Bank also heightened competition in rewards credit cards, with Canadian banks heavily promoting their offerings. Because Canadian companies are integrating new technologies more slowly than their U.S. counterparts, they have an opportunity to learn from others’ efforts and apply best practices while integrating digital channels for a smooth and beneficial experience for their customers.

Memberships rose 6.5% in the financial sector, thanks in part to the 19% increase in the number of credit cards in circulation.
Strong and Steady

SUCCESS ALL AROUND
For the first time since COLLOQUY began benchmarking the Canadian industry in 2008, there was growth in every single category.

<table>
<thead>
<tr>
<th>Category</th>
<th>Growth since 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>12.3%</td>
</tr>
<tr>
<td>Financial</td>
<td>6.5%</td>
</tr>
<tr>
<td>Coalition</td>
<td>3.7%</td>
</tr>
<tr>
<td>Travel and Other</td>
<td>1.7%</td>
</tr>
</tbody>
</table>

GROWING AGAIN
2014 total Canadian members rose 8.1%.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Members</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>120.72 MILLION</td>
<td>3.9%</td>
</tr>
<tr>
<td>2012</td>
<td>119.97 MILLION</td>
<td>1.0%</td>
</tr>
<tr>
<td>2014</td>
<td>129.7 MILLION</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

2014 TOTAL MEMBERS: 129,730,000

LOYALTY: THE MAJOR PLAYERS
Retail is by far the meatiest sector, accounting for nearly half of all memberships as well as the most fast-paced growth. Financial services, coalition programs and the travel and other category – travel, gaming, dining, entertainment and more – round out the loyalty picture.

The Team Players
Coalition loyalty programs, which let consumers earn rewards from multiple companies, are uncommon in the United States. In Canada, on the other hand, coalition loyalty programs are popular and growing.

OF INTEREST
Population of Canada grew 2.7% from 2012 largely via immigration.

Number of credit cards increased 19% from 2012.

THE ANTIDOTE FOR SAGGING ENGAGEMENT
- Fearless, detailed review of loyalty program
- Intensely personalized customer interactions
- Sharing insights across the organization
- Vigorous integration of technology and mobile channels
It’s important to understand the big-picture industry trends we’ve laid out in this report, but it is more essential that marketers focus on their own specific programs within the context of these findings. The sheer volume of loyalty programs out there is beyond any company’s control, but how well its own loyalty platform engages members, enhances the consumer experience and adapts to changing technology — those are issues worth worrying about. Forward-thinking brands would do well to think beyond how loyal behaviors benefit the brand and focus on what their customers need.

Here are some practical suggestions for applying the research and lessons of the 2015 COLLOQUY Loyalty Census in ways that take loyalty platforms to the next level.

**NO. 1**
**Scrutinize, assess and plan.**
Marketers should conduct detailed diagnostic reviews of their loyalty programs’ performances. Does everyone understand the key metrics (customer attrition rate, up-sell and cross-sell rates)? How about segment performance (which customers are better than others, customer potential)? What are the benchmarks? Some areas likely are working great, others not so well. It’s critical to pinpoint both and address the areas that need work.

**NO. 2**
**Get highly personal.**
Data provided by loyalty programs should be used in more personally relevant ways to create deeply engaging customer interactions. Loyalty offerings can be tailored based on analysis of customer data, and analytics provide the insight to recognize high-value and high-potential customers and allocate loyalty investments accordingly. Rather than being classified into a segment, each customer should be seen as a “segment of one,” with investments made in technology to deliver on that.
Loyalty should be approached holistically, not in isolation. Loyalty is much more than just a marketing tactic. A strategic loyalty program contributes to the organization at many levels, offering insights into customers and data that can influence decisions organization-wide, from staffing and inventory to pricing and store layout. The program should support the overall brand and be synonymous with the organization’s value proposition. Focusing on a strict formula of “spend X, get Y” return on investment is no longer enough.

Indeed, that approach must seamlessly integrate the loyalty program into larger marketing activity and technology. Location and behavioral data generated from mobile apps should be aggregated with loyalty and transactional data to advance this view of the customer. The loyalty program should not compete internally with other marketing promotional activity. Instead, loyalty marketers should consider a multi-motivators approach, creating focused initiatives that respond to specific consumer preferences, whether that’s points, discounts, short-term promotions, member privileges or more.

Prioritize the overall consumer experience. In all ways, loyalty marketers must think of the consumer’s preferences and needs at the moment and apply loyalty data beyond marketing campaigns to inform the entire customer experience strategy. They should identify the elements that matter most to customers and deliver them. They should integrate technology that enables real-time interactions and relevant dialogue to enhance the customer experience and give customers choice. Mobile communications should be integrated with, and complement, other online and offline channels to create a seamless, consistent experience regardless of how the consumer is interacting with the brand.

To be sure, there are challenges ahead: The market is rife with loyalty programs, and Americans are now enrolled in more of them than they can possibly use. But for the companies that use their loyalty platforms as a means to better understand and cater to their customers in personally relevant and evolving ways, the loyal customer base is there. With work and creativity, programs can be elevated from humdrum to wildly successful. Put another way: The party can be turned up from one where people casually put in an appearance into one where people show up, join in on the fun, and never want to leave.
COLLOQUY first undertook a comprehensive review of loyalty-program memberships in 2000, creating a benchmark for the industry. This review process has been a biennial enterprise since 2006, and we’ve followed up with companion Loyalty Census research reports in 2007, 2009, 2011, 2013 and this 2015 report that highlights the data and analysis from our 2014 research.

We compiled our figures using a variety of research sources, including websites, press releases, annual reports and third-party publications, to estimate the total number of adults belonging to each program by market. We supplemented these sources by phoning and/or emailing companies, primarily using our existing subscriber database, when we could not find the data through the available sources.

As we became aware of new programs, we added them to our list and made every effort to quantify membership through primary research.

Since the inception of our loyalty-marketing Census-taking, we have continually refined the methodology of our report to maintain its integrity as the definitive account of U.S. and Canadian loyalty members.

We continue to encourage feedback from membership program operators and other industry experts as we diligently pursue the most reliable information available.
As research director at COLLOQUY, Jeff Berry manages research initiatives in North America and internationally. With more than 15 years of experience in loyalty marketing, analytics and customer engagement, Jeff manages and directs the development of LoyaltyOne’s thought leadership content including research and best practices for global loyalty marketers. Jeff’s background in client management, business development and consulting in both the B2B and B2C spaces developed his expertise in the theory and practice of loyalty marketing. Jeff joined LoyaltyOne, COLLOQUY’s parent company, in 1999 and held a number of positions managing relationships for the AIR MILES Reward Program with clients such as American Express, Bank of Montreal and Rexall. In 2006, Jeff became the head of loyalty and database marketing at Fairmont Hotels, where he helped institute the structure and discipline of a customer management strategy and leveraged data and analytics to drive customer engagement and profitability. He also spent three years developing a small research and consulting operation focused on helping Fortune 500 companies market and sell to small businesses.

Celebrating its 25th year, COLLOQUY has served as a leading publishing, education and research practice, bringing together loyalty practitioners from around the world. A pioneer in the industry, COLLOQUY is the first publication dedicated expressly to the art and science of loyalty marketing and has since become the go-to resource for loyalty intelligence. Today COLLOQUY engages and educates loyalty marketers with its magazine, weekly e-newsletter and timely and comprehensive loyalty-marketing website, colloquy.com. COLLOQUY delivers industry-leading loyalty benchmarking reports and educational workshops, webinars and speeches. The COLLOQUY Summit is the premiere annual loyalty event.