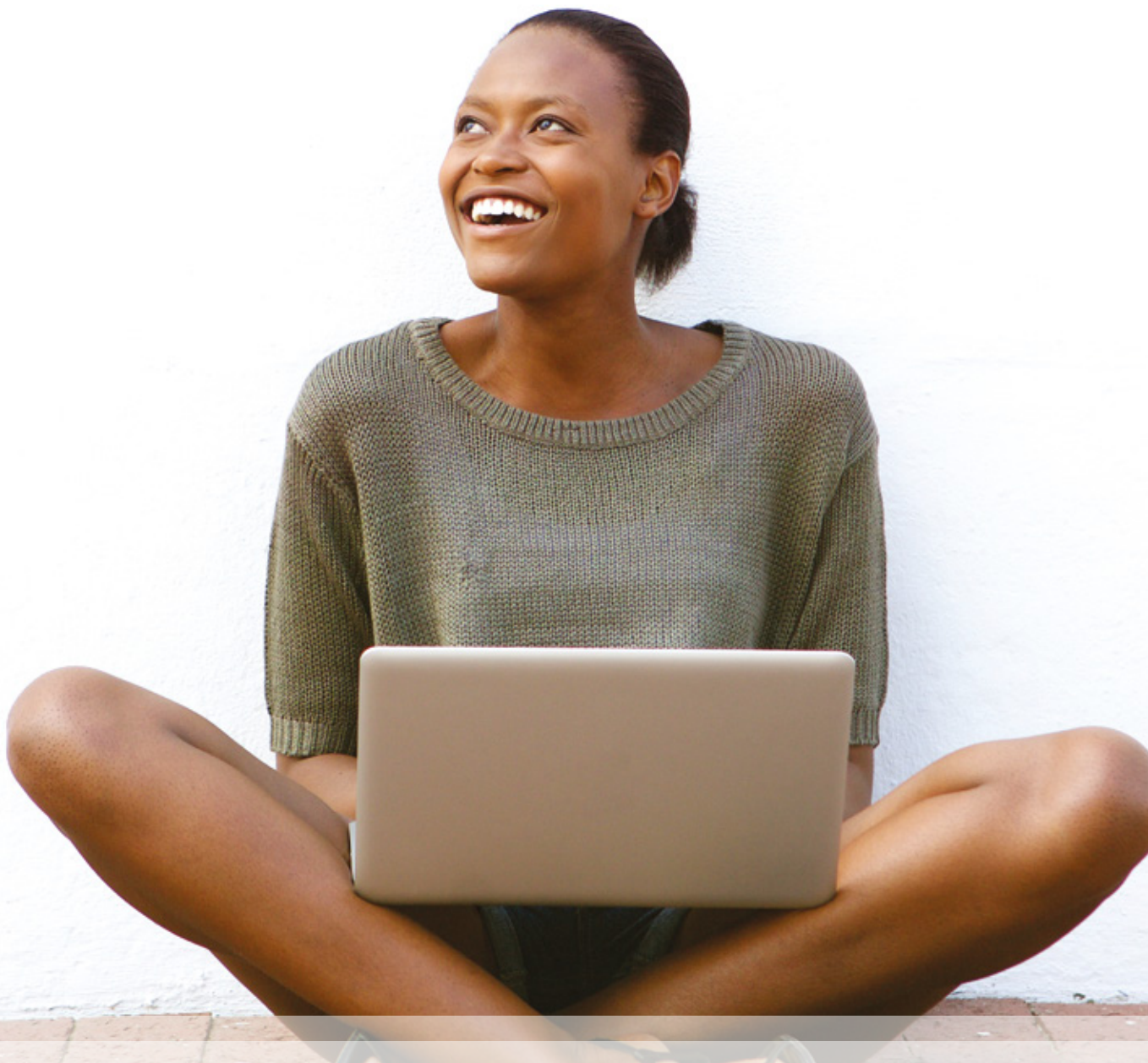


The 2021 South African Loyalty Landscape





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ABOUT THE 2021 LOYALTY WHITEPAPER

Welcome to the 6th edition of the Truth & BrandMapp South African Loyalty Whitepaper.

Truth & BrandMapp have proudly delivered loyalty insights over the last 6 years. This whitepaper analyses the changing consumer attitudes towards loyalty programmes in South Africa and further deep dives into demographic differences, plus any other factors influencing loyalty usage.

Truth and BrandMapp have successfully published 5 previous whitepapers since 2015, but there is no question that this year's whitepaper is particularly fascinating as we review the shift in consumer behaviour after the disruptive year of 2020, the year of the global pandemic – COVID-19.

Truth is South Africa's renowned loyalty and CRM consultancy, based in Cape Town, with an international footprint spanning all continents and clients across all industries. BrandMapp is the annual study created and owned by WhyFive, a consumer insights consultancy. BrandMapp focuses on profiling, describing and identifying the needs, perceptions and behaviours of the South African consumer, whilst Truth examines and unpacks the insights from a loyalty perspective.

BrandMapp's consumer insights research has uniquely captured the opinions of over 33,000 South Africans, with a household income of more than R10,000 a month. Whilst this may be 30% of the South African population, it represents 100% of the country's tax-paying base and 80% of all consumer spend.

We hope you enjoy this comprehensive, landscape study of consumer loyalty behaviour in South Africa.



AUTHOR

Amanda Cromhout

Founder & CEO
TRUTH

Amanda is the founder & CEO of Truth. Amanda's extensive experience in the field of loyalty & CRM has put Truth at the forefront of the loyalty industry. She spent 11 years at British Airways, leading sales & marketing teams across UK, Africa, Middle East & Asia. She has also spearheaded the Customer (CRM) division at Woolworths, South Africa.

Amanda is invited to speak, professionally, as a keynote speaker and thought-leader in her field, both in South Africa and internationally.

Amanda is a judge at the UK Loyalty Magazine Awards, covering global territories and is the Judging Chair for the South African Loyalty Awards.

She is a partner at the global Customer Strategy Network.

ABOUT BRANDMAPP

All insights in this whitepaper were derived from the results of BrandMapp 2021. Now in its 9th year, BrandMapp is South Africa's largest independent study of its kind – the 12 million adults living in households with income of more than R10 000 a month. The annual, online study is based on a super sample of 33 389 respondents and includes 227 measures, 1 500 brand and media filters and more than 160 segment categories – including a comprehensive interrogation of loyalty use, preferences, behaviour and trends in South Africa.



162
Categories



227
Measures



1,160
Brands



348
Media Brands



33,389
Respondents



Life Stage

- Demographics
- Income
- SEM's
- Employment
- Business sector
- Industry
- Job attitude
- Sideline activities
- Property ownership



Lifestyle

- Living status
- Pet ownership
- Interests & hobbies
- Sports
- Gym club membership
- Live events attended



Mind State

- Next year aspirations
- Worries
- Level of optimism
- Personality traits
- CSI: perceptions
- What matters most
- Resilience measures
- Happiness rating



Financials

- Attitude & dependency
- Credit & debt
- Banking
- Investments
- Insurance
- Medical cover
- Switching
- Considering



Loyalty

- Programme usage
- Drivers & detractors
- Benefits enjoyed
- Channels
- Most valued
- Most influenced by



Travel

- Travel intentions
- Air travel
- Car hire
- Accommodation
- Planned destinations
- Travel app usage
- Mode of travel



Mobile + Internet

- Connectivity
- Mobile phones
- Network
- Network spend
- Laptops & tablets
- Online habits
- Online activities
- Online shopping
- Payment apps
- Social media
- Streaming media
- Podcasts
- Email newsletters



Media

- Most trusted
- Most effective ads
- News sites used
- Special interest sites



Radio + Television

- Music type
- Frequency
- Time of day
- Streaming
- Regional stations
- National stations
- TV channels
- DSTV package & programs
- Sports watched



EXECUTIVE SUMMARY

This year's 2021 Truth & BrandMapp Loyalty Whitepaper is delivered with much anticipation after a year of seismic change. This whitepaper highlights how South African consumers have changed their loyalty behaviour post the pandemic year of 2020. Our last whitepaper was brought to the market in the early months of 2020, before South Africa's first COVID-19 lockdown.

In the 2021 Truth & BrandMapp Loyalty Whitepaper, we see that 74% of South Africans, who are economically active, are using loyalty programmes. This is a slight increase since 2019 of 2% points. Since the inception of The Truth & BrandMapp Loyalty Whitepaper series, in 2015, we do see an overall increase in loyalty programme usage of 7% points from 67% in 2015 to 74% in 2021.

What is significant is that the number of loyalty programmes which South Africans belong to has increased significantly to 8.7 programmes on average. We also see that COVID-19 has flattened the gender curve in terms of loyalty programme usage. Males are now using loyalty programmes more and at a higher rate than their female counterparts, which has never been seen before in the BrandMapp survey. We believe lockdown and working from home has driven this change.

Each year, we ask respondents to outline which loyalty programmes they use the most. The top spot has changed to Pick n Pay Smart Shopper being South Africa's most used loyalty programme. Smart Shopper marginally displaces Clicks ClubCard, which held this most used title for the past 3 years. Unsurprisingly, the dominant category for loyalty usage is retail which sees the biggest year on year increases. Other categories have marginally increased usage, but to a lesser extent.

For the 2nd year running, we asked the question: 'which loyalty programme can you simply not live without?' FNB eBucks is the winner again and like last year, we see financial services dominate the top 7 loyalty programmes claimed to be indispensable to their members.

To better understand the South African consumer's loyalty behaviour, we deep-dive into which benefits are most enjoyed in South Africa and unsurprisingly, cashback is once again South Africa's favourite loyalty benefit, followed by discount vouchers. We do see slight changes by gender, age and income bracket, but nothing changes the importance of cashback and discount vouchers for every consumer group. In a year where we are starting to get used to the new normal of a touchless society and COVID-19 awareness, we were surprised to see that South Africans still prefer using a card to digital channels to identify themselves. In fact, more South African consumers prefer a card than in 2019, at a level of 76%.

Strategically, like never before, brands need to understand their customers; a loyalty programme enables brands to continue communicating and understanding consumer behaviour. Often though, the investment into a loyalty programme comes under scrutiny. The Truth & BrandMapp Loyalty Whitepaper reveals how consumers really do change behaviour due to a loyalty programme, making the investment worthwhile.

Our final major measure of consumer usage and understanding of loyalty programmes is a new question asked regarding multi-partner programmes. It is clear that many South Africans do not fully understand how multi-partner loyalty programmes work. However, those who do understand them positively enjoy them because they can earn points faster.

This is the 6th edition of the Truth & BrandMapp Loyalty Whitepaper. Our previous 5 whitepapers are available on www.truth.co.za.

01 | The South African Loyalty Landscape 2021



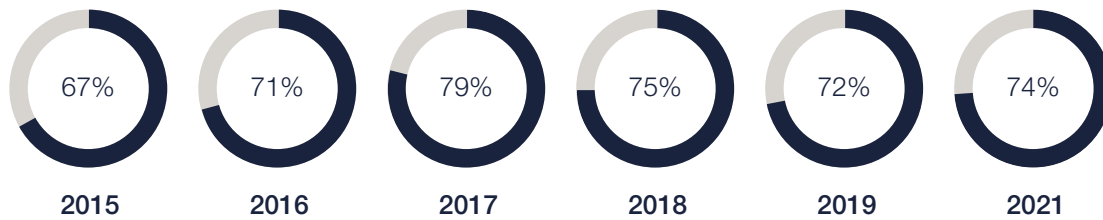
THE SOUTH AFRICAN LOYALTY LANDSCAPE 2021

The Truth & BrandMapp Loyalty Whitepaper series delivers its 6th edition, allowing its readers to enjoy a longitudinal study of South African consumer behaviour in the loyalty industry. In this 6th edition, we analyse loyalty behaviour across the different demographic splits such as gender, age and income.

The headline statistic from the BrandMapp survey is how much do South Africans use loyalty programmes. This question is not how many programmes do they belong to or how much do they like loyalty programmes but actually, how many consumers use loyalty programmes?

We see that loyalty usage is up in 2021 vs 2019 by 2% points to 74% of economically active South Africans using loyalty programmes. If we look at the longer term trend, loyalty programme usage has increased from 67% in 2015 to 74% in 2021.

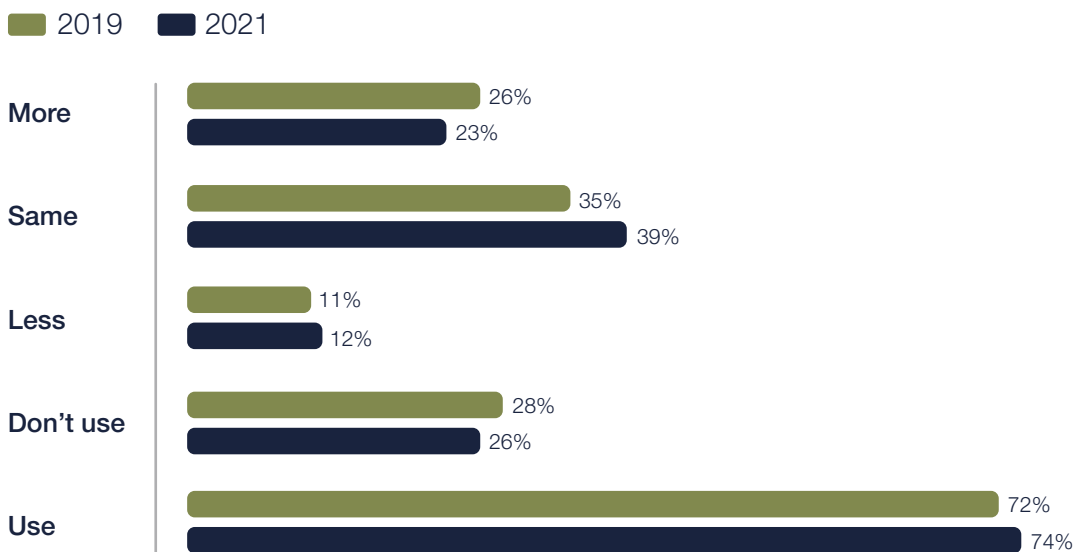
Figure 1: Loyalty programme usage over the last 7 years



74% of South African consumers use loyalty programmes in 2021.

The BrandMapp survey also asks the question regarding loyalty programme usage to determine how many consumers use loyalty programmes less, the same, more or not at all, versus a year ago. We do see some differences versus the last survey in 2019. Consumers stating that they use loyalty programmes the ‘same’ have increased from 35% to 39%, so we see more consumers continuing their loyalty programme behaviour over time.

Figure 2: Loyalty programme usage in 2019 & 2021



There are many sceptics in the business world who believe that loyalty programmes are nothing more than a marketing gimmick. However, we set the challenge, to those who disbelieve in the loyalty industry, to consistently defy the remarkable statistic of significantly more than two thirds of economically active South Africans use loyalty programmes. How many other ‘marketing’ activities yield such consistently high usage results? The term ‘marketing’ activity is, in its own right, strongly mis-placed for the strategic rationale behind creating and promoting a loyalty programme. The Truth & BrandMapp Loyalty Whitepaper series (throughout all previous editions) discusses the strategic positioning of a loyalty programme for a company’s broader business objectives, over and above simply a stronger marketing presence.

It is useful to see how South African consumers have changed their behaviour towards loyalty programmes over time and since the challenging year of the COVID-19 pandemic. Whilst the pandemic can’t be contained to just 2020, it is the year which probably had the most immediate impact on consumer behavioural changes.

Let’s also compare the South African consumer loyalty activity to other international markets. Unfortunately, there is no exact like for like statistic readily available for comparison.

However, what is available are membership volumes (which differs from claimed usage, which the BrandMapp survey measures). In the UK, 76% of British consumers are members of loyalty programmes and they see a more positive skew towards female membership levels versus male, with women being 1.2 times more likely to be a loyalty member than men. Also like South Africa, the younger British consumers are less likely to be members of loyalty programmes. The age category of 18 – 24 is disengaged in loyalty and this has worsened since 2 years ago. These statistics are courtesy of the Mando-Connect YouGov whitepaper: “What the British want from loyalty programmes 2.0.”

We see the volume of memberships held by consumers in North America to be much higher than that in South Africa. According to “The Loyalty Report 2021” issued by Bond, the number of memberships held by USA and Canadian consumers is 16.7 and 13.4 respectively and both are an increase versus last year.

If we look across to the Australian market, we see that 89% of Australians belong to one or more loyalty programmes, but active participation in these programmes has declined versus last year, which is quite the opposite behaviour we are seeing for South African consumers. Australian consumers are members of 4.4 loyalty programmes, which is dramatically lower than the North American markets and South Africa.

In addition to the volume of consumers using loyalty programmes, it is also useful to see how many programmes consumers belong to and how this varies by different demographics.

Overall, we see that South Africans belong to 8.7 loyalty programmes, which is a gargantuan 55% more than 5.6 programmes in 2019. What is even more remarkable is the programme membership growth over the past 7 years, when in 2014 South Africans belonged to an average of only 3.6 loyalty programmes. In 2021, this is almost 2.5 times more showing consistent growth year on year – an industry still on the incline.



The average number of programmes South Africans belong to in 2021.



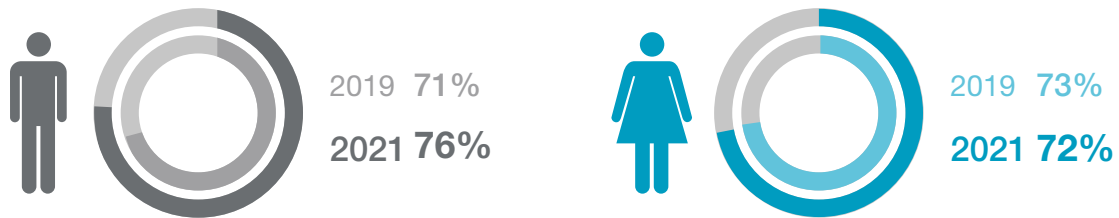
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Like never before has the need to know and understand your customer been more of a strategic imperative. Loyalty programmes give a company permission to get to know its customers and to engage with its most valuable asset – i.e. its loyalty customer. During the troubled months of the pandemic, it is undoubtedly loyal customers who have helped businesses survive.

Amanda Cromhout, TRUTH

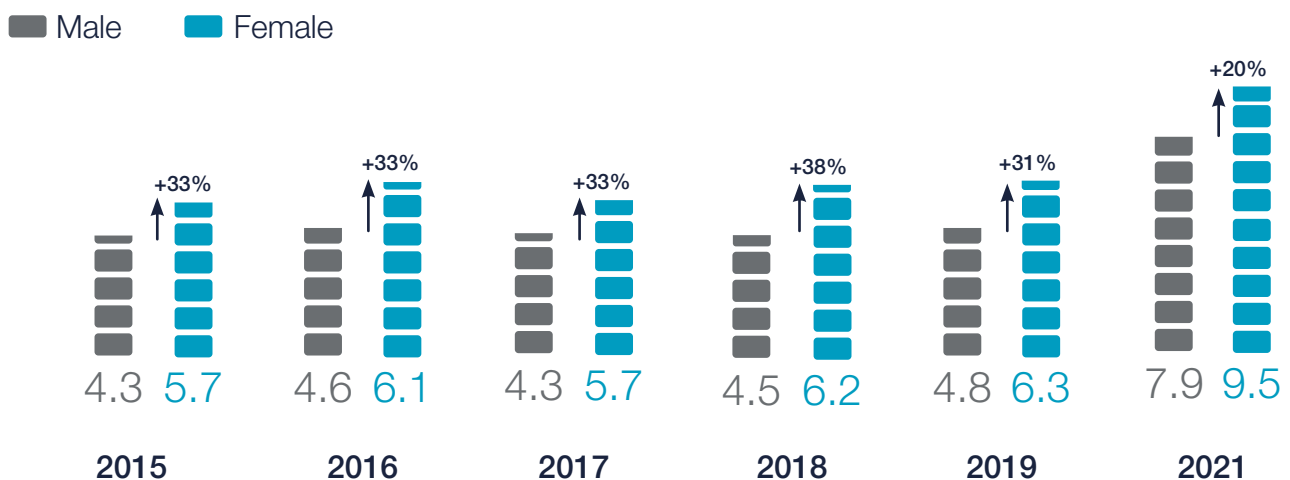
OVERALL LOYALTY PROGRAMME USAGE VARIANTS BY GENDER

Probably the most remarkable change in consumer loyalty behaviour in 2021 vs 2019 is the increase of male usage of loyalty programmes. So whilst we see on average 74% of South Africans use loyalty programmes, for the first time ever male usage is higher than female usage.



In parallel to the growth of South African males using loyalty programmes in 2021, we also see the number of loyalty programmes which males belong to grow by 65% (from 4.8 programmes to 7.9 programmes). Below shows this trend over the past 6 years and how the gap for programme membership has narrowed significantly between male and females over this time period, down to a 20% difference.

Figure 3: 'No. of loyalty programme I belong to' – by gender

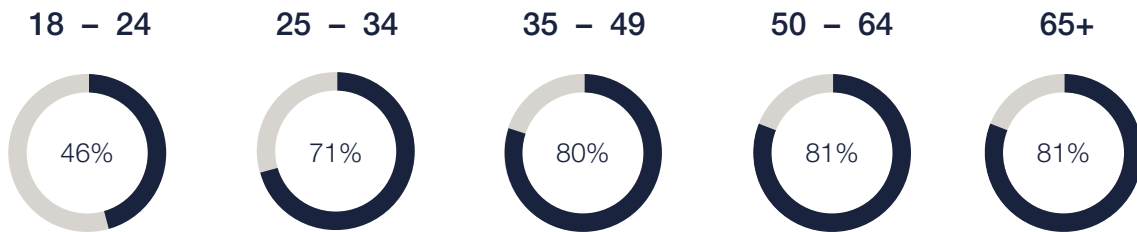


What do we believe to be the reason for this positive shift in male engagement in loyalty programmes? The major shift is seen in retail loyalty programmes. The pandemic year would have seen more male consumers sharing in household purchases, whilst at home during various lockdown stages. The traditional family roles are blended and merging as we enter into a new way of living and working; the female consumer no longer dominates household purchasing.

OVERALL LOYALTY PROGRAMME USAGE VARIANTS BY AGE

Without doubt age also plays a role in loyalty programme usage. It is not surprising, however, that older consumers use loyalty programmes more. We have noticed this trend since starting the Truth & BrandMapp Loyalty Whitepaper series from 2015. Our belief is that the overarching factor contributing to this is, as simple as, the correlation between age and earning capability. This is shown in figure 4.

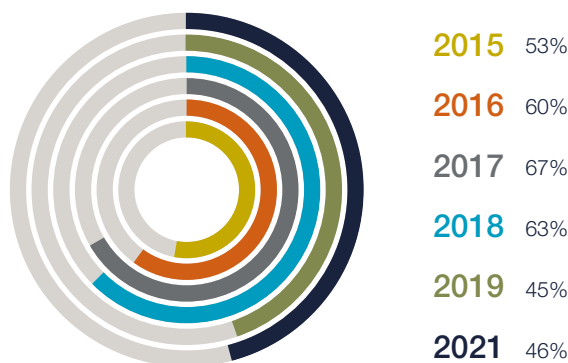
Figure 4: Loyalty programme usage – by age



Apart from under 25s, all age groups are similar or above the average South African usage rate of 74%. There is, of course, always the factor of a younger consumer simply not being as excited by the customer experience or value proposition offered by existing loyalty programmes. In addition, the younger consumer expects loyalty programmes to address social causes which many programmes fail to do. In addition, over the years, the digitisation of programme offerings has advanced, but this is likely to still disappoint the younger generation.

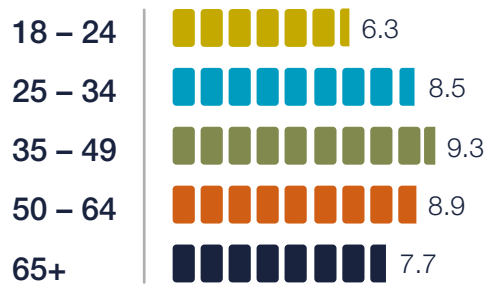
Year on year, however, we do see a somewhat “yo yo effect” of loyalty usage changes from the under 25 age group as shown below.

Figure 5: Loyalty programme usage over the last 7 years – under 25s



The number of programmes consumers belong to also varies significantly by age. Whilst the younger age group belongs to significantly less programmes than the average of 8.7 programmes and less than the older age groups, it has risen significantly over the years to 6.3 programmes. It is +39% more than in 2019, where younger consumers were members of 4.5 programmes only. So whilst there may not be significantly more of this younger demographic using loyalty programmes, these consumers are members of more programmes.

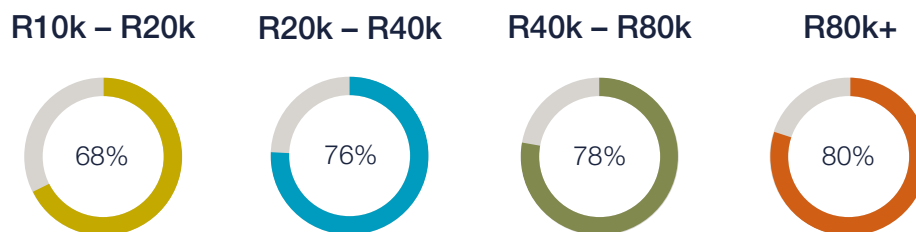
Figure 6: Loyalty programme membership – by age



OVERALL LOYALTY PROGRAMME USAGE VARIANTS BY INCOME

How loyalty programme usage varies across different income brackets is variable year on year. However, in 2021, we see less of a variance versus previous years across the low to high income groups, showing a 12% point spread from 68% to 80% of South Africans using loyalty programmes. The comparative figure for 2019 shows a spread of 29% points. This talks to the conclusion that all South Africans (of all income groups) have needed loyalty programmes to make ends meet during troubled times. In terms of how many programmes do the various income groups belong to, we also see hardly any variance ranging from 8.5 programmes (HHI = R10k – R20k p.m.) to 8.9 programmes (HHI = R40k – R80k p.m.), versus the average for all South Africans at 8.7 programmes.

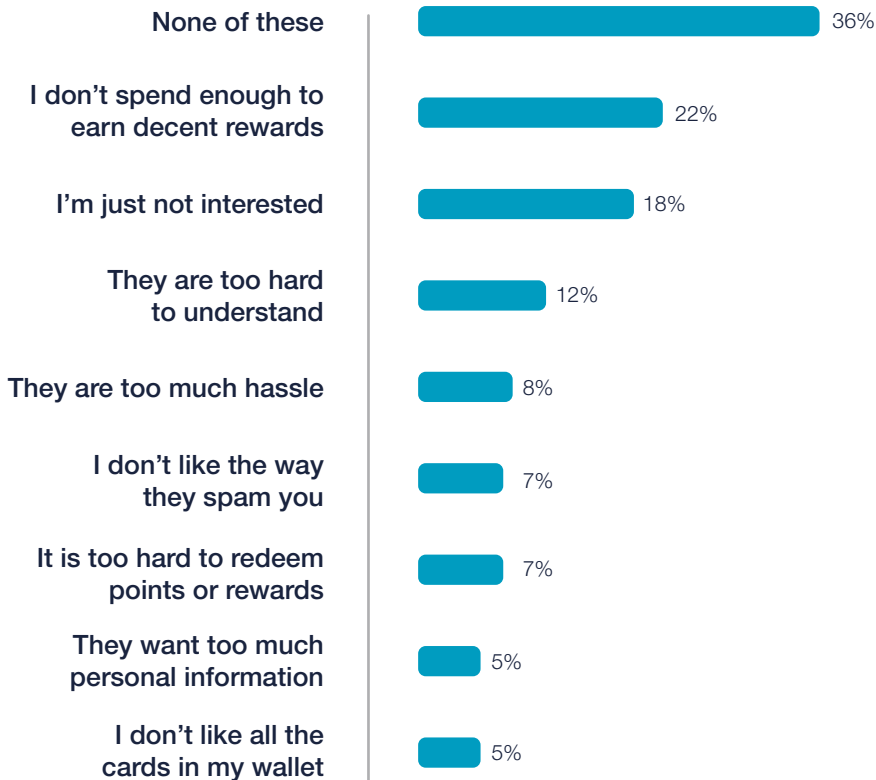
Figure 7: Loyalty programme usage – by monthly household income



WHY SOUTH AFRICANS DON'T USE LOYALTY PROGRAMMES

The Truth & BrandMapp Loyalty Whitepaper extracts the percentage of South Africans using loyalty programmes by asking the question 'How much do you use loyalty programmes?' When a consumer responds 'I don't use', the BrandMapp survey asks the question 'Why don't you use loyalty programmes?'

Figure 8: Reasons why consumers don't use loyalty programmes



In last year's Truth & BrandMapp Loyalty Whitepaper, we unpacked these reasons in detail and they correlated strongly with the frustrations which loyalty users experience with loyalty programmes. They have changed little year on year. As loyalty practitioners, it's important to take note of each of these reasons when designing your programme. They are insightful, simple to understand and very real reasons for non-loyalty programme participation.

02 | Most used loyalty programmes in South Africa

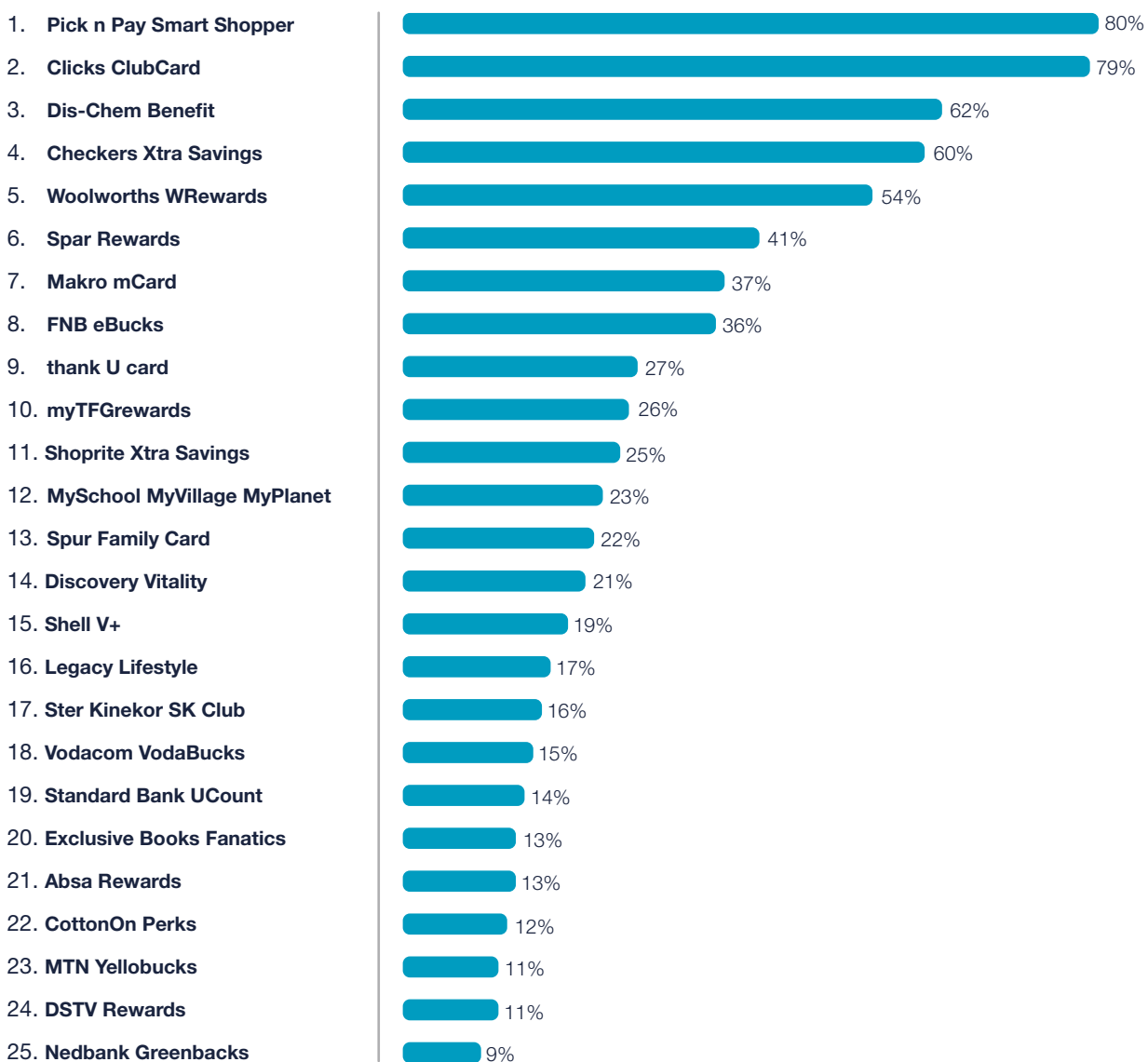


THE MOST USED LOYALTY PROGRAMMES IN SOUTH AFRICA

This is the one of the most awaited annual survey results for loyalty brands in South Africa. The BrandMapp survey asks South African consumers which loyalty programme do they use.

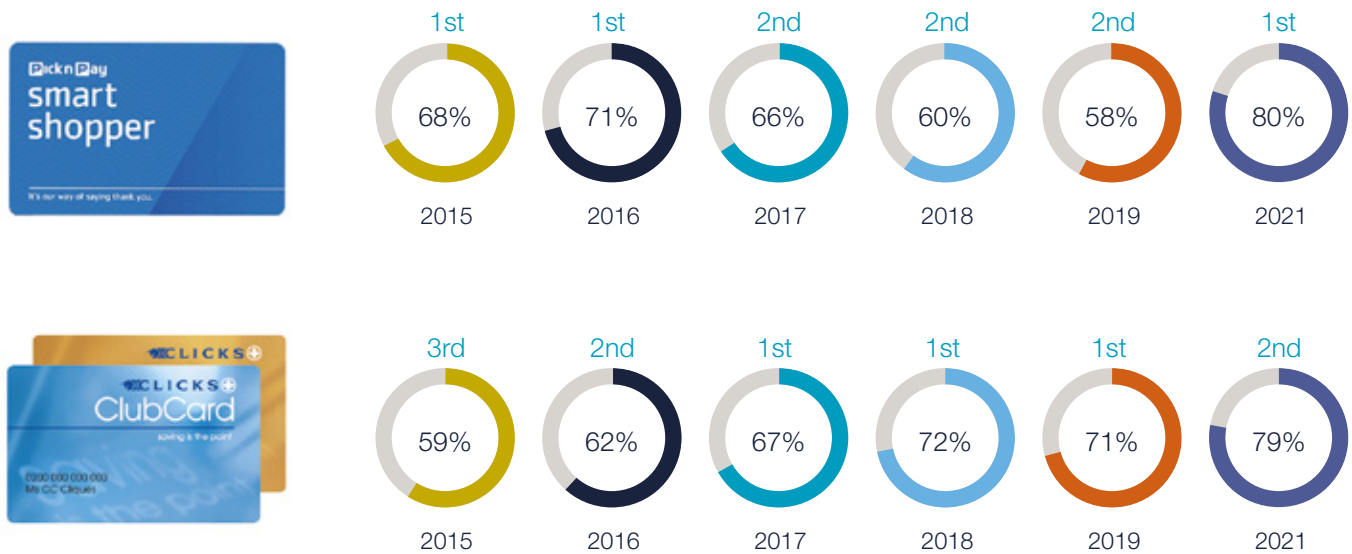
We see some similarities to previous years and some major changes. The similarities show that retail continues to dominate loyalty programme usage. Most interestingly, however, because the research is completed off the back of a very different 2020: i.e. the year of the pandemic, the retail loyalty usage has seen the most dramatic increases and for virtually each retail loyalty brand within the top 25 programmes. The increase is more apparent in grocery retailers than non-grocery.

Figure 9: The top 25 most used loyalty programmes in South Africa



It is obviously a super competitive landscape and over the past 6 years we have seen the top spot occupied by only 2 loyalty brands: Clicks Club Card & Pick n Pay Smart Shopper. Pick n Pay Smart Shopper regains the title of most used loyalty programme in South Africa, with 80% of South Africans using the Smart Shopper programme. It has shown the biggest increase across all retailers in the BrandMapp survey with 22% points more South Africans using the Pick n Pay Smart Shopper programme versus 2019.

Figure 10: Year on year usage comparison between Pick n Pay Smart Shopper and Clicks ClubCard



Historically, Smart Shopper has seen a sales participation of approximately 63% and we increased this to 75% during our last fiscal. Smart Shopper had its most successful year ever last year and we believe we achieved this by giving our members what they really needed, when they needed it. The intentional strategy of Smart Prices drove massive demand amongst our members and we consider this a significant gain on our value proposition.

In addition, we continue to invest in key partnerships which provide further opportunities for Smart Shoppers to earn points and boost their cashback even further – again helping them save even more money and realise the value of the Smart Shopper offer.



Melissa Hanley, Head of Loyalty & Strategic Partnerships, Pick n Pay

In taking a year on year view of changes, the most dramatic impact sits within retail as highlighted below. We do not see the same year on year increases across non-retail brands.

Figure 11: The top 10 most used retail loyalty programmes in South Africa: 2019 vs 2021



It is, of course, significant to note the arrival of The Shoprite Group onto the loyalty scene. Checkers Xtra Savings has been in the market for less than 2 years and has confidently taken the 4th position of most used programmes. 60% of South Africans use Checkers Xtra Savings, which is particularly impressive given it is still a new player versus other long-established loyalty brands. Shoprite Xtra Savings is less than 1 year old and sees 25% of South Africans using its loyalty programme. We do, however, need to remember that the BrandMapp survey respondents have a household income of R10,000 or more per month.

Other new programmes into the South African market place, within the top 25 most used loyalty programmes, are Shell V+ and DSTV Rewards with the number of South Africans using their programmes at 19% and 11% respectively. We also see re-launched programmes by the telco giants, Vodacom (VodaBucks) and MTN (Yellobucks) sitting within the top 25 most used loyalty programmes for 2021.

Given the dominance of retailers in the top 10 most used loyalty programmes, we need to highlight that the only loyalty brand outside of retailing which features in the top 10 is FNB eBucks. 36% of South Africans use eBucks, which is up by 3% points from 2019. eBucks has consistently always been the most used non-retail loyalty brand throughout the Truth & BrandMapp Loyalty Whitepaper series.

THE MOST USED LOYALTY PROGRAMMES IN SOUTH AFRICA BY SECTOR

Some loyalty brands may not make the top 25 most used programmes across South Africa but within their own sector, they may be well used. The sector analysis below allows us to see a more holistic view across industries, without the overall dominance in the top 25 of firstly, retail and secondly, financial services loyalty brands.

Figure 12: The top 10 most used loyalty programmes in South Africa - by sector



RETAIL

1. Pick n Pay SmartShopper
2. Clicks ClubCard
3. Dis-Chem Benefit
4. Checkers Xtra Savings
5. Woolworths WRewards
6. Spar Rewards
7. Makro mCard
8. thank U card
9. myTFGrewards
10. Shoprite Xtra Savings



FINANCIAL SERVICES

1. FNB eBucks
2. Discovery Vitality
3. Standard Bank UCount
4. Absa Rewards
5. Nedbank Greenbacks
6. Old Mutual Rewards
7. Momentum Multiply
8. Mr Price Money Insiders
9. Sanlam Reality
10. Investec Rewards



RESTAURANTS / QSR

1. Spur Family Card
2. Kauai Rewards
3. Seattle Rewards
4. Mugg and Bean Generosity
5. John Dory's John's Club
6. Panarottis Rewards
7. Vida e Caffè
8. Wimpy Rewards
9. Burger King Crowns
10. Cape Town Fish Market Loyalty Card



TRAVEL

1. Legacy Lifestyle
2. Tsogo Sun Rewards
3. SAA Voyager
4. British Airways Executive Club
5. Sun MVG
6. Avis Preferred
7. City Lodge CLHG Rewards
8. Europcar Drive Club
9. Hertz Gold Plus



OTHER

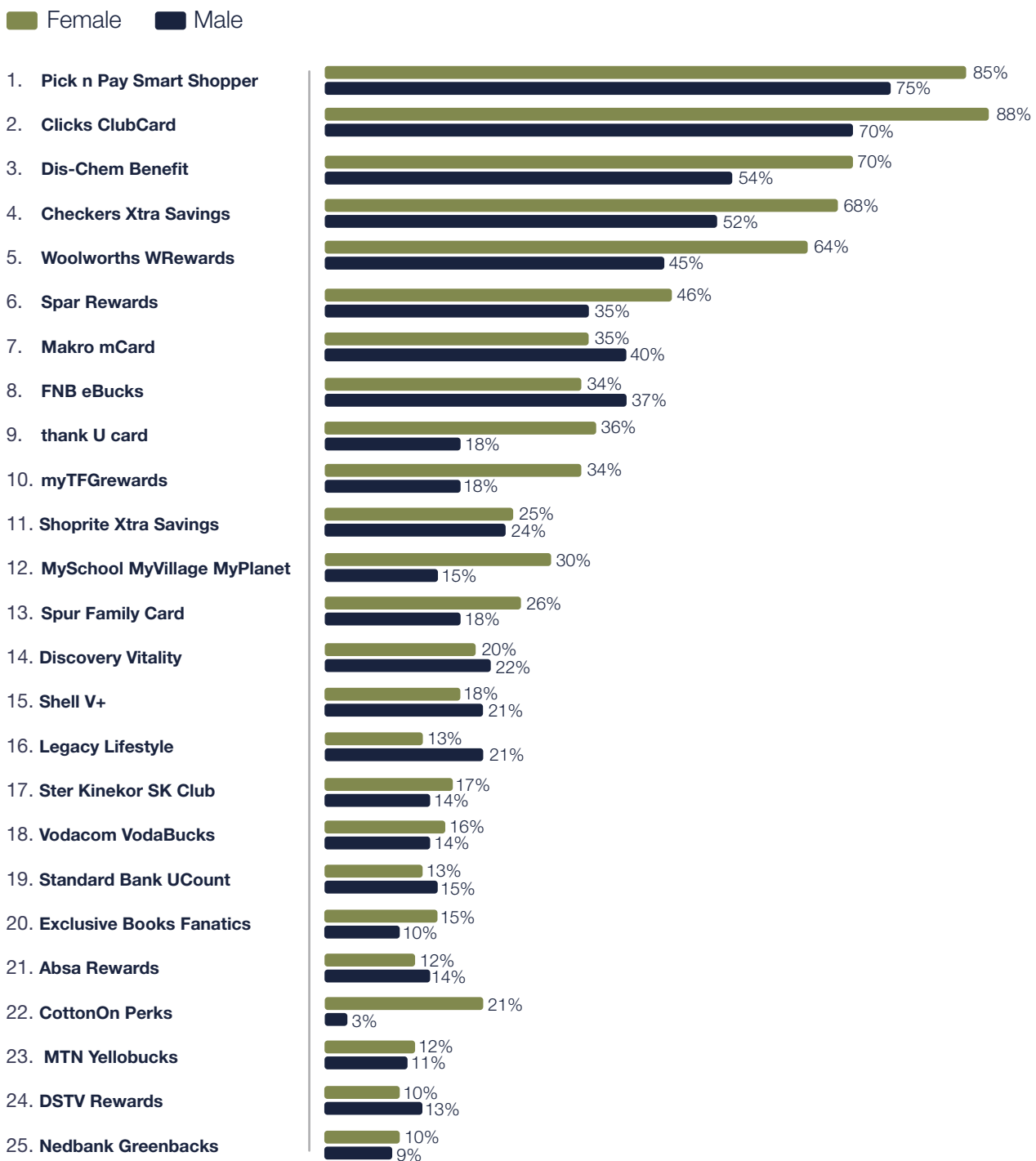
1. MySchool MyVillage MyPlanet
2. Shell V+
3. Ster Kinekor SK Club
4. Vodacom VodaBucks
5. MTN Yellobucks
6. DSTV Rewards
7. Sorbet Society
8. Nu Metro Scene Club
9. SnapnSave
10. Mahala



MOST USED LOYALTY PROGRAMMES IN SOUTH AFRICA BY GENDER

As we have seen, 2021 brings more loyalty equality across the genders when we look at the whole industry. However, as has been the trend in previous years, retail loyalty programmes continue to be more dominated by female users (with the exception of Makro mCard) and financial services loyalty brands, which tended to either be gender neutral or slightly more biased to male consumers, see a more male dominance in 2021. Legacy Lifestyle also sees a more male skew towards consumers using its loyalty offering (this is due to its membership base being dominated by Legacy Hotel registered members, who are more male & older).

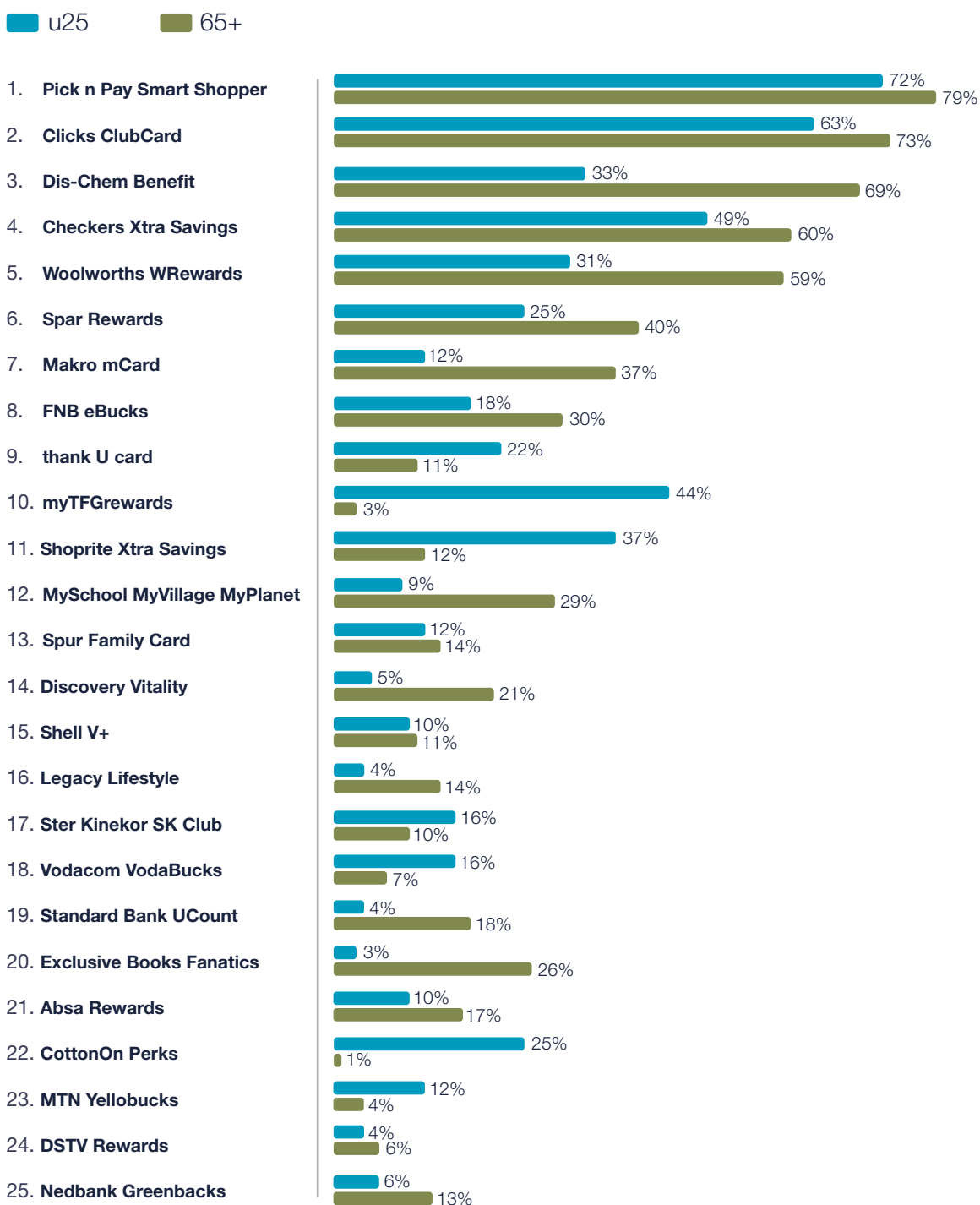
Figure 13: The top 25 most used loyalty programmes in South Africa – by gender



MOST USED LOYALTY PROGRAMMES IN SOUTH AFRICA BY AGE

As we see in the overall offering, the under 25s behave vastly different towards loyalty programmes than the broader South African population. Let's take a closer look as to which brands the younger consumers are more likely to use versus older consumers. There are 3 standout brands which clearly are favoured by the youth: myTFGrewards, Shoprite Xtra Savings (but not Checkers Xtra Savings) and Cotton On Perks. Shirley Palmer, Head of myTFGrewards states: "A number of large SA brands in TFG's stable, like Markham, TheFix and Sportscene are skewed towards the younger consumer. This generation knows what they want, and they want it now! Over the past 18 – 24 months such brands have created visible value for their shoppers by offering member-only deals on wanted items."

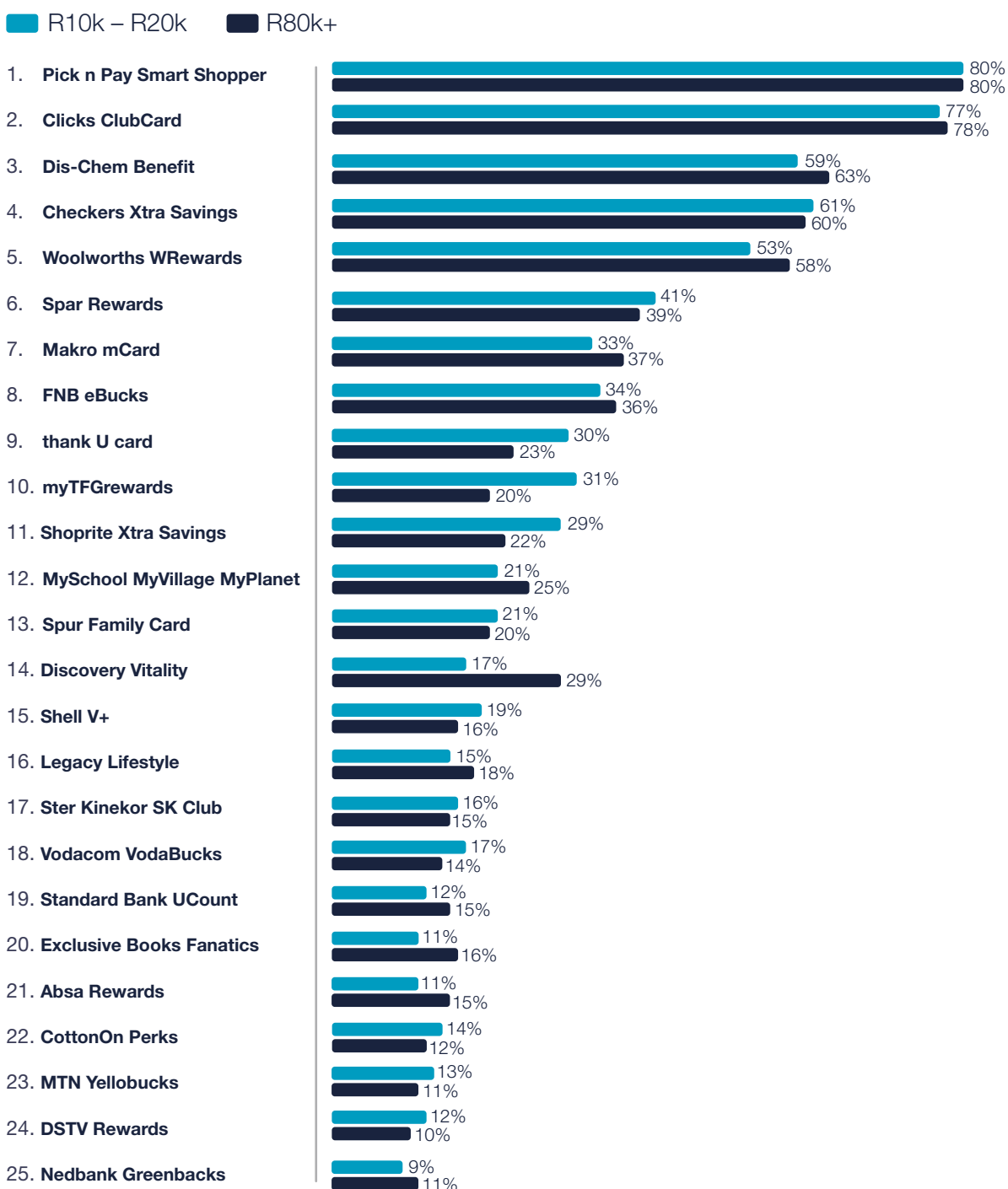
Figure 14: The top 25 most used loyalty programmes in South Africa – by age



MOST USED LOYALTY PROGRAMMES IN SOUTH AFRICA BY INCOME

We have definitely seen overall usage change by income, where unsurprisingly, 80% of consumers with a monthly household income (HHI) of R80k+ use loyalty programmes versus 68% for consumers with monthly HHI of R10k – R20k. There are not so many stand-out brands to highlight where income changes are most notable, apart from thank U card, myTFGrewards and Shoprite Xtra Savings, which all skew towards a less wealthy consumer. A much wealthier consumer is more likely to use Discovery Vitality, Exclusive Books and Woolworths WRewards (to a slightly lesser extent). None of these observations are at all surprising if we view the brands’ overall market positioning.

Figure 15: The top 25 most used loyalty programmes in South Africa – by monthly household income





Smart Shopper has always appealed to the mid to upper income customers who spend a fair proportion of their household budgets on groceries at Pick n Pay. With our very attractive Smart Price deals on every day essentials, we experienced a big shift to the lower end of the market who have recognised the savings value of our Smart Prices (and hence the need to join Smart Shopper to be able to benefit from these deals).

Our pricing strategy appeals to everyone, but specifically to the lower end of the market. The combination of Smart Prices, plus the opportunity to earn cash back appeals to the mid to upper income customers.



Melissa Hanley, Head of Loyalty & Strategic Partnerships, Pick n Pay

PROGRAMMES SOUTH AFRICANS CAN'T LIVE WITHOUT

The BrandMapp survey asks the million dollar question: 'if you can only keep one loyalty programme, which one would you keep?' It is important to note that respondents could only choose a loyalty programme which they state to use in the 'which programme do you use?' question. This is a critical quality check so respondents can only choose an absolute favourite loyalty brand, which they already use; it levels the playing field. It measures the 'relative' love for a loyalty brand rather than quantitative usage of the programme.

The top 7 places sit with financial services loyalty programmes and once again, for the 2nd year running, FNB eBucks claims top spot. Discovery Vitality's positioning sits within health and wellness, but the introduction of Discovery Insure and Discovery Bank cannot be ignored. The dominance of financial services shows that consumers value financial rewards/cash equivalent benefits, which can be rich and rewarding if you fair well in the financial services loyalty offerings. This is why the majority of South Africans are claiming their absolute preferred loyalty programme sits within the financial services sector.

Figure 16: The top 15 loyalty programmes South Africans can't live without



If we take a deeper look at FNB eBucks, throughout the Truth & BrandMapp Loyalty Whitepaper series over the past 6 years, it has always been the top non-retail loyalty brand in terms of usage. In addition, for the past 2 years, it has been the winner of the South African Loyalty Awards: ‘Best financial services loyalty programme’ and ‘Best use of loyalty technology’. Clearly both consumers and the professionals in the loyalty industry are rating FNB eBucks.



eBucks has come of age – it is now 21 years old! We proudly give away over R2 billion in savings to our customers and encourage high redemption rates so our customers get the very best value from eBucks. Our redemption rate is over 90%.



Johan Moolman, CEO eBucks

This assessment favours the financial services brands, so without ignoring the likes of Discovery Vitality and Standard Bank UCount, Investec fairs well in this assessment also. Whilst only 3% of South Africans claim to use Investec Rewards (which increases marginally for older consumers), Investec Rewards ranks higher than other brands in terms of the programme its members can’t live without. Placing 4th in this ranking, 32% of South Africans, who are users of Investec Rewards, would choose this programme versus any other. This highlights the relative impact it has for its members, rather than overall usage volumes.

If we assess the top 15 brands, we see that Shoprite Xtra Savings features but its sister brand, Checkers Xtra Savings doesn’t. The answer is simple. Ranking 3rd, in this measure, amongst retail brands, 13% of Shoprite Xtra Savings members would chose this programme over any other, so it has relative importance to its members. It has won over the brand loyalty of its members. Checkers Xtra Savings members, however, are less loyal to its own loyalty programme and prefer to choose other programmes as their loyalty brand to keep, despite its quick rise to the 4th most used South African loyalty programme. It will take time for its members to show as much deep brand love.



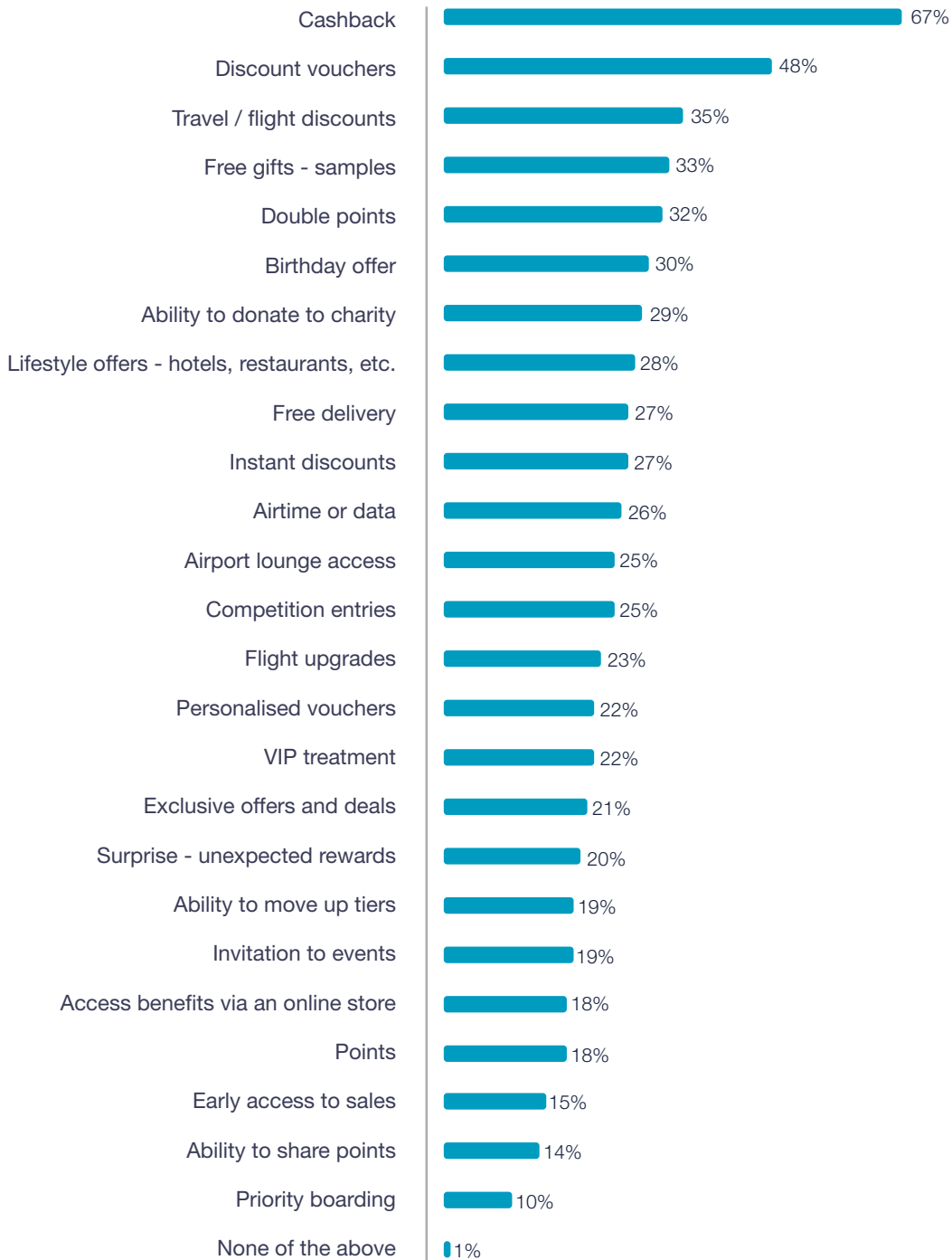
03 | South African consumer loyalty preferences



BENEFITS MOST ENJOYED BY SOUTH AFRICAN CONSUMERS

We see no major changes at all in how South Africans wish to be rewarded for their loyalty. The graph below has exactly the same shape and top 3 benefits as in 2019. As expected, cashback dominates as it has every year, with 67% of South African consumers enjoying this as their number 1 loyalty benefit and 48% enjoying discount vouchers as their 2nd favourite benefit.

Figure 17: The top benefits most enjoyed by South African consumers





“

Cash has never been more important than right now and throughout the past year in economically challenging times. Cash-strapped South Africans have used their loyalty programme benefits to survive.

Cashback is the generic term which consumers and programme operators themselves use for either cashback immediately or for points which convert to cash on redemption. Clicks Clubcard refer to cashback as its loyalty currency. Melissa Hanley from Pick n Pay states: "Consumers really do value 'cashback' which they get back through collecting Smart Shopper points every time they shop."

Cash has never been more important than right now and throughout the past year in economically challenging times. Cash-strapped South Africans have used their loyalty programme benefits to survive. We spoke to many of the programme operators throughout 2020 and they described how redemption behaviour focused on basics for survival, like food, electricity, fuel, data/airtime, rather than luxuries or treats.

It is still interesting to see that travel/flight discounts still features in the top 3, with 35% of South Africans preferring this benefit. This is virtually the same as 2019, when travel was so much easier, but this shows that we all still aspire to travel and loyalty programmes are a unique way to enjoy this. The rest of the results show little variation versus 2019.

.....

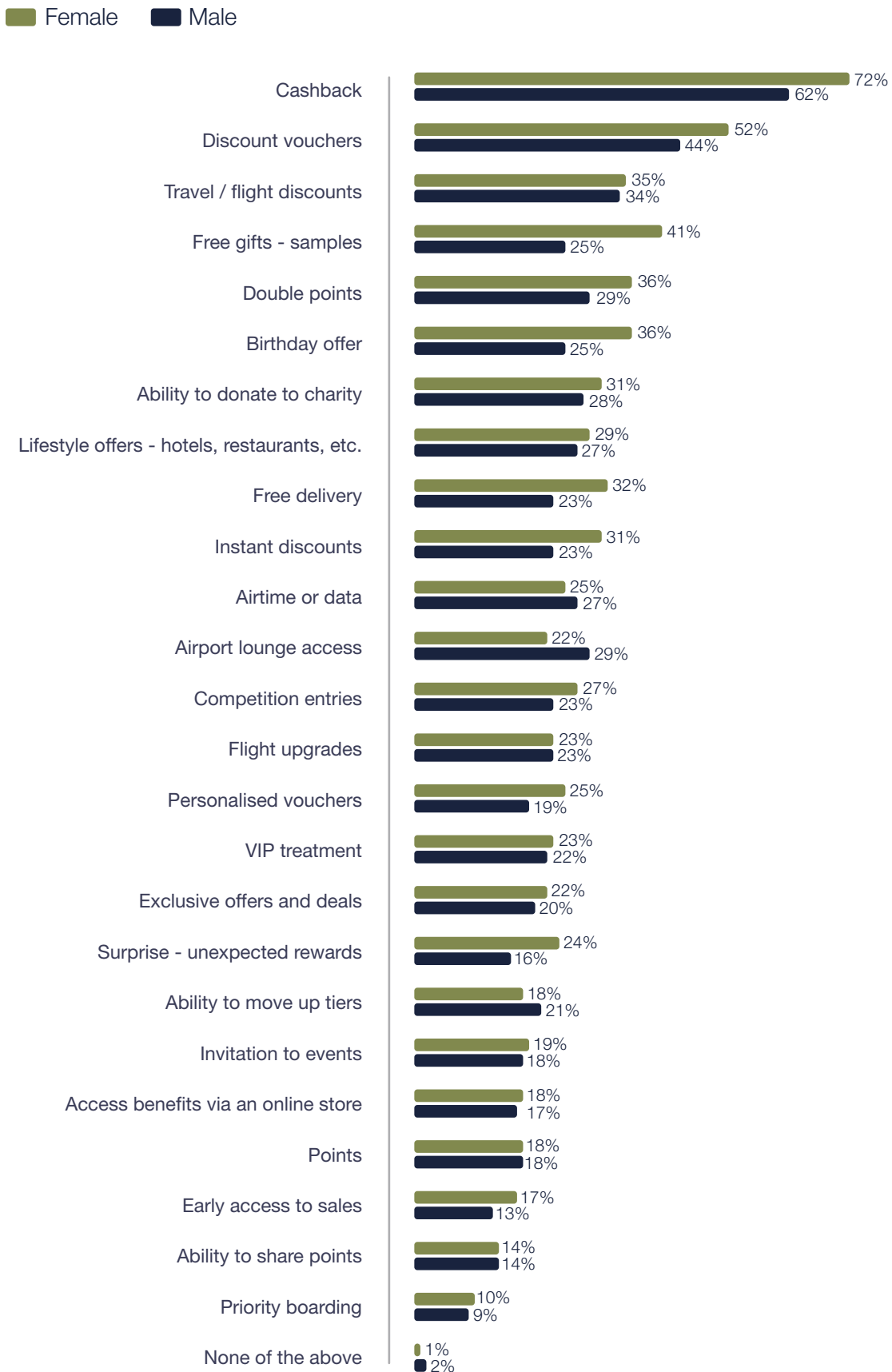
BENEFITS MOST ENJOYED BY SOUTH AFRICAN CONSUMERS

BY GENDER

We have seen that the gender gap has narrowed in the overall usage volumes of loyalty programmes and we see this also in loyalty programme benefit preferences. In 2021, we continue to see females preferring the 'shopping' related benefits more so than male consumers, but with a slightly smaller difference than previous years. Again, we can attribute this to the pandemic softening the gender differences curve.

We only see male consumers over-indexing in benefits such as airport lounge access and ability to move up tiers: more status driven benefits. Male consumers are slightly more likely to prefer airtime and data as a loyalty benefit but only to the tune of 2% points.

Figure 18: The top benefits most enjoyed by South African consumers – by gender



BENEFITS MOST ENJOYED BY SOUTH AFRICAN CONSUMERS BY AGE

There are some quite clear trends in preferred benefits by age.



The main benefits preferred by the older consumers stand out as mainly travel related, such as airport lounge access, flight upgrades, priority boarding, plus the ability to move up tiers.

If we take everyone’s favourite loyalty benefit: cashback, there is some variety in age. Overall 67% South Africans prefer cashback as their loyalty benefit. The age brackets 25 – 34 & 35 – 49 indicate a marginally higher preference towards cashback. We see a more dramatic drop off for under 25s and 65+ with 54% and 58% respectively choosing cashback as their preferred benefit, versus 67% as the South African average.

Figure 19: Cashback as preferred loyalty benefit – by age

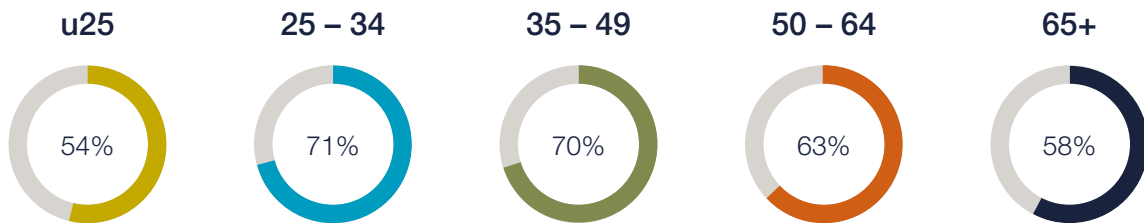
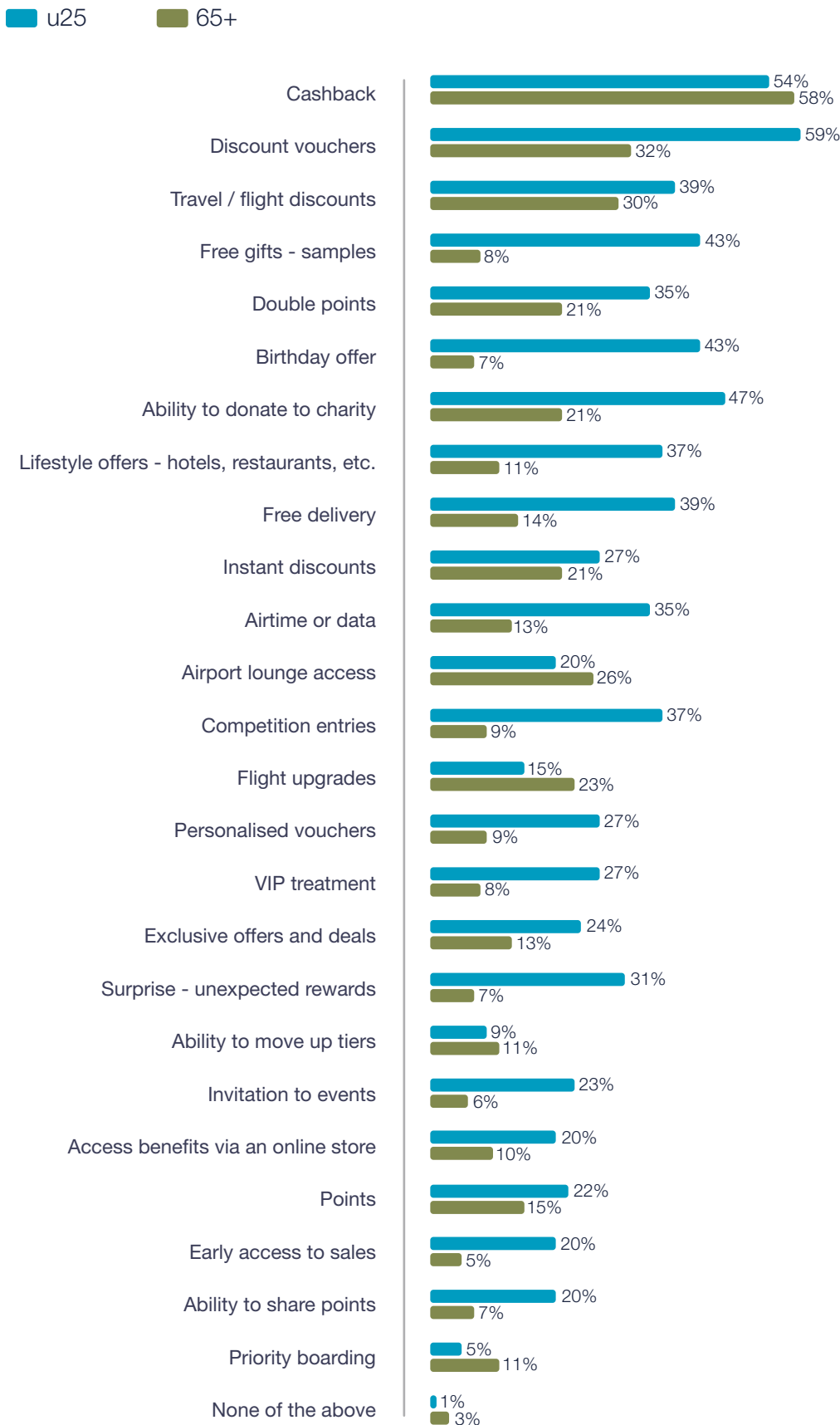


Figure 20: The top benefits most enjoyed by South African consumers – by age



BENEFITS MOST ENJOYED BY SOUTH AFRICAN CONSUMERS BY INCOME

There is a strong correlation between age and income in terms of loyalty behaviours throughout the BrandMapp survey. This is also the case for preferences regarding loyalty benefits. Again unsurprisingly, the wealthier consumer, like the older consumers, enjoys travel related loyalty benefits more than the average South African.

If we take a look at the less wealthier consumer (with an average household income of R10k – R20k), it is worth noting which benefits appeal versus the average, remembering that cashback and discount vouchers still strongly feature as everyone’s 1st and 2nd choice of benefits.

R10k – R20k
(Monthly household income)

- ▶ Birthday offer
- ▶ Ability to donate to charity
- ▶ Lifestyle offers
- ▶ Surprise unexpected rewards
- ▶ Ability to share points

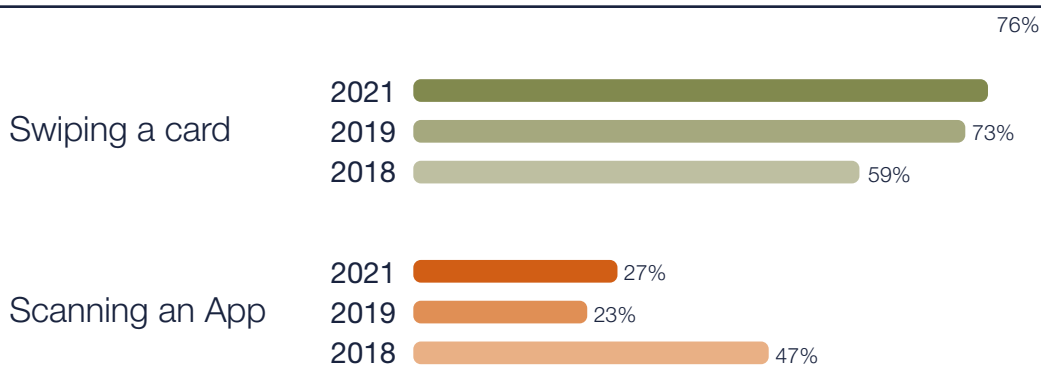
Preferred loyalty identifiers and channels



One of the most debated subjects in designing a loyalty programme is how can a consumer identify themselves to earn or redeem their rewards. This is mainly a requirement for retail programmes, where identification is critical at point of sale. However, financial services loyalty programmes also require consumer identification if the rewards are redeemed through merchants, like retailers, restaurants or fuel partners.

2021 is the 3rd year that the BrandMapp survey has tracked this measure and each year, we have anticipated different results. In particular, in 2020 and contactless ‘everything’ being consumers preferred choice of operating in a COVID-19 world, we expected the choice of swiping a card to be significantly less. We were wrong. South Africans still prefer swiping a card to identify themselves in their loyalty relationship with brands.

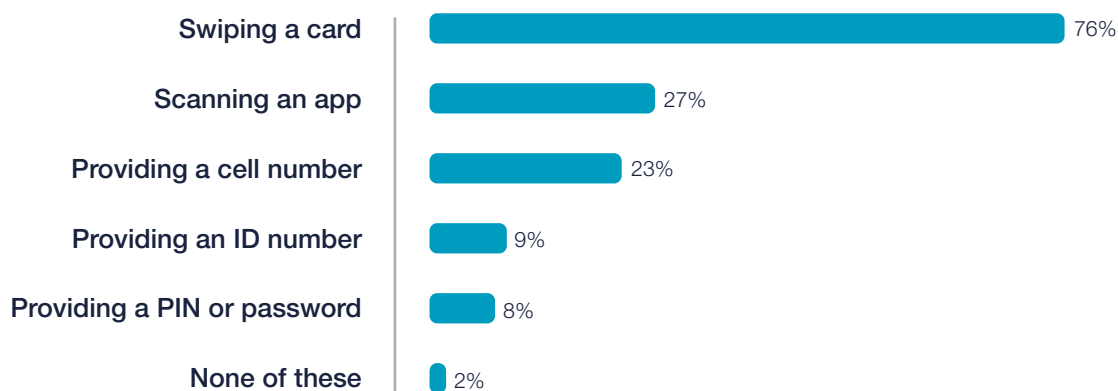
Figure 21: Consumer preference for card vs App: 2018 – 2021



We anticipated faster digital adoption by consumers but we can see that the trend for scanning an App has not accelerated since 2018 and has in fact declined significantly. In speaking to some South African retail loyalty brands, they back up the concept that App adoption is lower than anticipated.

The alternative options of identification seem insignificant versus swiping a card. The graph below shows how consumers choose to identify themselves across the various channels used in the South African market place.

Figure 22: Preferred loyalty identifiers in South Africa



If we assess consumer preferences across different demographics, we do not see a vast difference worth highlighting. Male consumers prefer scanning an App to female consumers (32% versus 23%). The younger consumers, under 25s, are the most likely to prefer to swipe a card and are the least resistant to providing an ID number. The under 25s, however, are not most likely to prefer scanning an App, which would be the most expected outcome; this is left to the 25 – 34 and 25 – 49 age groups. Income is the only demographic indicator which slightly trends towards higher income groups being slightly more likely to scan an App versus lower income groups and the reverse for swiping a card: i.e. higher income groups are less likely to swipe a card than lower income groups but even so, all income groups favour a card identifier over and above all options.

04 | Strategic drivers behind loyalty programmes



STRATEGIC DRIVERS BEHIND LOYALTY PROGRAMMES

Time and time again, brands question whether the investment in loyalty programmes is worth it. We must always remember that a loyalty programme alone cannot secure customers’ lifelong loyalty to a brand. A loyalty programme is merely the mechanic. To answer the question on whether the investment is worth it, commercial results show that if it is well executed, a loyalty programme will absolutely add value to the business. We aim to unpack this debate in this section.

Loyalty has to fit within the broader marketing mix of the brand, but over time it has become one of the most powerful marketing weapons, if used effectively. If the other elements of a brand’s marketing mix are not competitive, then a loyalty programme cannot save the day. To quote Kotler’s 4Ps of marketing: product, price, promotion and place must all be compelling, plus the additional 3Ps of service marketing: people, processes and physical evidence must add value to the customer experience. Only then can a loyalty programme really unleash its full commercial potential. This can be surmised in the diagram below, which we refer to as Truth’s 10Ps of loyalty. This shows that if all other elements are in place, the additional 3Ps of Truth customer loyalty will complete the powerful value proposition to lock in longer-term customer loyalty.



Once a brand understands this concept, it is worth evaluating which strategic business drivers a loyalty programme can help address. We show below a few of the most commonly identified opportunities which a brand may wish to improve as a result of a successful loyalty programme. We must remember that this discussion is not limited to these 6 drivers only.

- 

01 Acquire and enrich customer data
- 

02 Increase sales
- 

03 Brand awareness
- 

04 Retention & “stickiness”
- 

05 Nurture customer relationships
- 

06 Build a customer centric approach to business

For the purpose of understanding these drivers, we offer a simplistic explanation of each. In the following pages, we will unpack which behaviours are influenced by a loyalty programme, asked in the BrandMapp survey, which may yield positive results for several of the points made below.

01

ACQUIRE & ENRICH CUSTOMER DATA

Loyalty programmes can be one of the most effective ways to acquire customer data and to convert 'unknown' customers into 'known' customers. This is a key strategic driver for most businesses, given the ever restricting data compliance legislation.

02

INCREASE SALES

Loyalty programmes, if well executed, can absolutely increase sales. Globally, we hear statistics of between 4% and 6% increases. At Truth, we typically recommend a spectrum of between 2% (low case), 4% (medium case) and 6% (high case scenario) as incremental sales uplifts. Some global figures are extended as high as 10%:

"You can expect a 10% incremental return year on year compared to not doing it previously. Loyalty operates in incrementality."

Source: Elliott Clayton, Epsilon (extract taken from 'Let's Talk Loyalty' podcast)

03

BRAND AWARENESS

Loyalty programmes may not be the number 1 driver for improved brand awareness, but if well executed on top of the broader 7Ps of service marketing, it can only enrich strong brand awareness.

04

RETENTION & STICKINESS

There is no question that retention should be on every company's strategic priorities, rather than just new customer acquisition.

"Increased customer retention by just 5% can result in profits by a minimum of 25%."

Source: Bain & Co.

05

NURTURE CUSTOMER RELATIONSHIPS

If a brand can identify its most profitable customers, through data acquired from the loyalty programme, then the programme can help it deeply nurture the right customer relationships.

06

BUILD A CUSTOMER CENTRIC APPROACH TO BUSINESS

Without question, the long term strategy needs to be customer centricity. Data acquired from the loyalty programme must be used across the entire business for long-term sustainable growth.

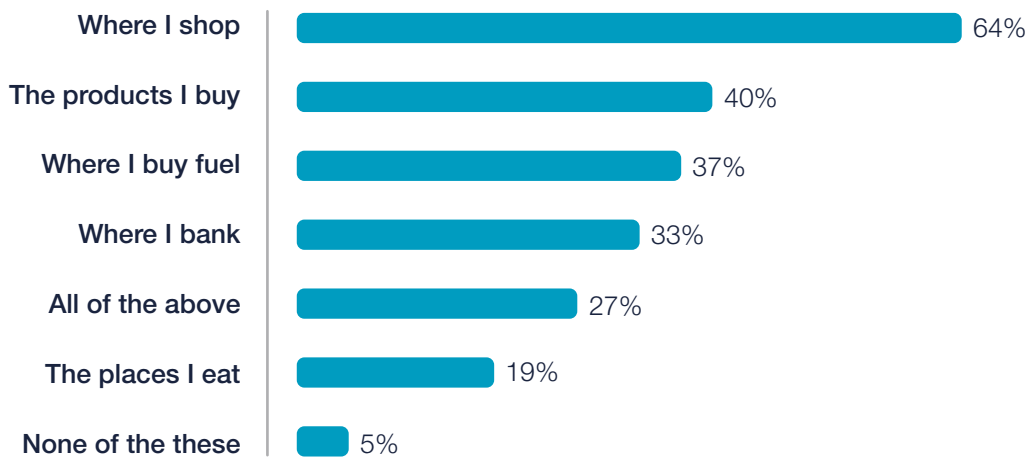
"The future of retail is data-led and if we don't become a customer centric business, we probably won't be around in the next 10 years."

Source: Neil Schreuder, Chief Strategy & Innovation Officer, Shoprite Group, Leaders in Loyalty Summit 2020

LOYALTY PROGRAMMES INFLUENCE BEHAVIOUR

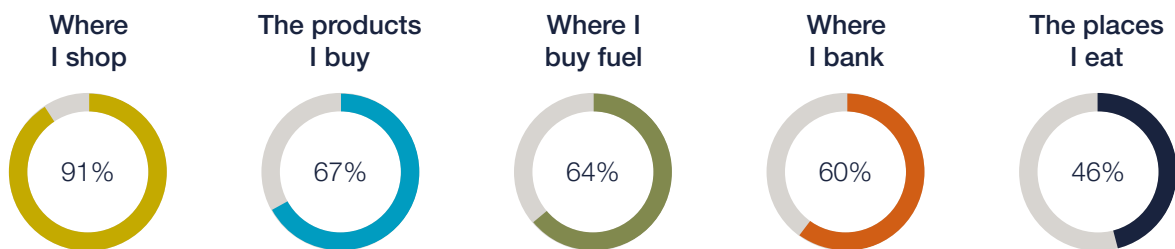
Do loyalty programmes really influence behaviour? The answer is very strongly: YES, consumer behaviour does change due to loyalty programmes according to the BrandMapp survey 2021. The results are equally supportive of the motive of positive behavioural change as they were in 2019.

Figure 23: How loyalty programmes influence behaviour



Without question, 64% of South Africans claim that loyalty programmes change where they shop, 37% where they buy fuel, 33% where they bank and, a new measure states, 19% of South Africans are influenced by loyalty programmes in terms of where they eat (at a restaurant). However, please note that 27% state ‘all of the above’, which, therefore, translates as follows:

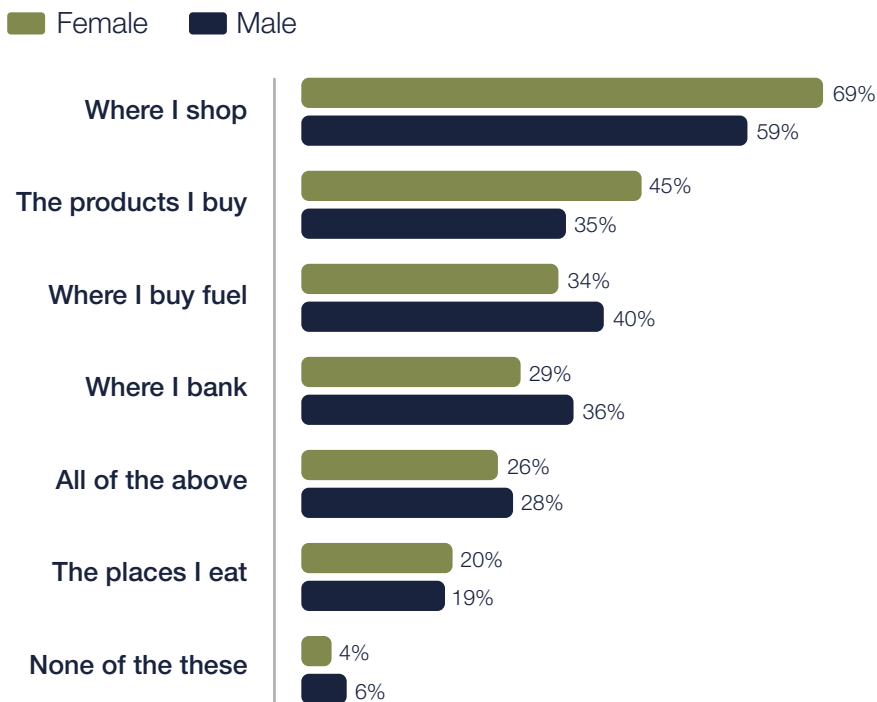
Figure 24: How loyalty programmes influence behaviour - total



LOYALTY PROGRAMMES INFLUENCE BEHAVIOUR BY GENDER

We see some differences in the loyalty behaviour by gender, with female consumers being more influenced by loyalty programmes more than male consumers in terms of where they shop (+10% points) and the products they buy (+10% points), which both relate to shopping behaviours. Males are more influenced, to a lesser variance, however, in where they buy fuel (+6% points) and where they bank (+7% points), both of which is aligned to the BrandMapp results in earlier sections of this Truth & BrandMapp Loyalty Whitepaper.

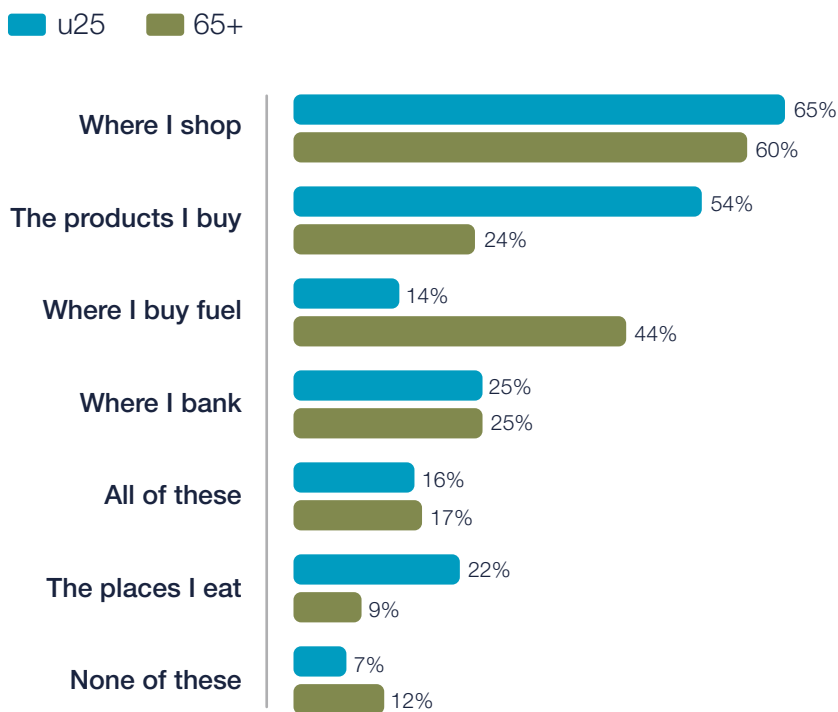
Figure 25: How loyalty programmes influence behaviour – by gender



LOYALTY PROGRAMMES INFLUENCE BEHAVIOUR BY AGE

We definitely see a variance of influence of loyalty programmes on different age groups. The younger consumers are influenced more in their shopping behaviours ('where I shop' to a lesser extent), 'the products I buy' (significantly influenced) and 'the places I eat'. Older consumers are more influenced by loyalty programmes with regards to 'where I buy fuel'.

Figure 26: How loyalty programmes influence behaviour – by age



LOYALTY PROGRAMMES INFLUENCE BEHAVIOUR BY INCOME GROUPS

For loyalty influence on behaviours, different income groups tend to behave the same across all measures, apart from a less wealthy consumer who will be slightly more influenced by loyalty in terms of 'where I shop' and 'the products I buy'. The difference is minimal and understandable as it is linked to everyday cash savings.

05 | Multi-partner loyalty programmes



MULTI-PARTNER LOYALTY PROGRAMMES

The South African loyalty landscape is awash with multi-partner programmes. Often the term multi-partner is confused with a coalition programme. Globally, coalition programmes have had their fair share of successes and failures. What defines a coalition programme versus a multi-partner/hybrid programme? A coalition programme is a loyalty structure which serves its customers across multiple merchants, ideally covering each customer need: e.g. grocery, fuel, telco, banking, clothing/other retailing, travel, etc. The coalition brand is a 3rd party company/brand which manages and runs the coalition programme on behalf of partners and customers. We don't need to get too concerned about definitions, but for simplicity a multi-partner hybrid programme is more common in South Africa, led by some of the retail banks like Standard Bank UCount and FNB eBucks. The primary focus is to serve the customers of the bank, but adding extra value to the value proposition via loyalty partners. We also see multi-partner loyalty in retail loyalty programmes.

The debate amongst loyalty professionals globally often revolves around "Is coalition loyalty dead?" There have been many coalition programmes which have not survived the test of time, like USA's Plenti programme or South Africa's Avios programme. On the flip side, there are many which are thriving like Australia's FlyBuy's programme, which is 26 years old, with two thirds of Australian households as members (6.6m households). In addition, we see Canada's Airmiles programme, which is 29 years old, PayBack with 80 million members worldwide and the UK's Nectar programme – all thriving. New coalitions recently launched include Virgin Red in the UK, Hong Kong's Yuu Rewards and wiiv Rewards from Mauritius. Truth had the privilege of working with the team in Mauritius to create wiiv Rewards, which won The Loyalty Magazine Awards Best Loyalty Programme of the Year 2020 for Africa and Middle East.



wiiv Rewards, the loyalty programme of IBL Group, is a coalition loyalty programme encompassing a range of industries from retail and hospitality to pharmaceutical and financial products.

Locally, in South Africa, we see very few pure coalition programmes. We would like to feature Legacy Lifestyle, which has seen significant increased usage from 6% of South Africans in 2019 up to 17% in 2021.



Legacy Lifestyle started 10 years ago as a hospitality programme for Legacy Hotels & Resorts. It has become a prominent and successful coalition programme, with 1.2 million members. Approximately 300,000 of these members are guests who have registered at Legacy Hotels, which actually drives a demographic skew to slightly older and more male members.

The programme offers simple cashback, South Africa's preferred loyalty benefit, in the currency of Lifestyle Rands (1 Lifestyle Rand = 1 rand). It is an inter-operable coalition programme, whereby members can earn at one partner and redeem at another.

It has 250 partners, with Legacy Hotels, Dis-Chem and Cross Trainer as its most prominent merchant partners. 2020 saw the increase in online redemptions at partners such as Dis-Chem, Spur and Pick n Pay, which drove footfall and awareness of the programme. Legacy Lifestyle has seen a huge shift to online redemptions since the start of the COVID-19 pandemic.

According to Michael Levinsohn, Managing Director - Legacy Lifestyle: "Legacy Lifestyle has clearly two different types of redeemers: Savers and Spenders.

The Spenders redeem the most at Dis-Chem and the Savers typically either save for redemption back into Legacy Hotels or retail merchant redemptions, such as Cross Trainer, which earns at 8% in Lifestyle Rands."

To showcase multi-partner value propositions, we have chosen 1 retail bank and 1 retailer: Dis-Chem Benefit and FNB eBucks.

The Dis-Chem Benefit programme has been a multi-partner programme from its inception. It claims to have a 50% partner contribution to loyalty spend; this is significant.



Interestingly, it classifies its partners into 3 groups: banking, medical aid and pure loyalty. Its banking partners are Absa Rewards, Capitec, Standard Bank UCount and Discovery Bank. Its medical aid partners are Discovery Vitality and Momentum Multiply. The pure loyalty partners are multiple, but to name a few: Schooldays, Legacy Lifestyle and Total Energies.

Fascinatingly, Dis-Chem confirms that the banking and medical aid partners most definitely change consumer behaviour in a differentiated way. The pure loyalty partners may not necessarily change behaviour to Dis-Chem's advantage in the same way, but they add broader brand loyalty to the Dis-Chem Benefit programme.

eBucks is a hybrid multi-partner programme, with a primary purpose to help make the lives of FNB customers better via the rewards proposition.



The programme has offered multi-partner earn and redemption partners for many years. During cash-strapped times and since the on-set of the pandemic, eBucks has seen a greater redemption through its partners for its customers' daily needs like food at Checkers and data/airtime (being at home during lockdown, incurring more data usage). Like broader consumer behaviour in South Africa, eBucks has also seen a redemption shift towards its online partners.

eBucks partnership with Clicks has also been well documented. 3 months after launching the partnership last year, eBucks announced that 56% of its members are spending 100% of their pharmacy spend at Clicks since the partnership started. This shows an increase of 29% points from 27% to 56%. eBucks has given in excess of R100m back to its customers in savings via the Clicks partnership.

MULTI-PARTNER PROGRAMME PERCEPTIONS

So how do South Africans feel overall about multi-partner programmes? Do they understand them? Do they think that they add value to their lives and their wallet? The BrandMapp survey asked this exact question to measure multi-partner perceptions. Overall, we see that 34% of South Africans don't know what a multi-partner programme is. This was a predictable response. We then see that 25% South Africans, who clearly understand the concept, enjoy them because they enable faster points earning. 21% South Africans wish that the loyalty brands could all merge as one, which may seem like utopia to accumulate the various loyalty currencies into one cash balance. We have to question, however, how commercially that delivers results for the loyalty brands which are driving solutions for their customers. 5% state that they would prefer a simple single brand programme (like a closed-loop offering) and 4% of South African consumers state that they find them confusing.

Figure 27: Multi-partner programme perceptions



MULTI-PARTNER PROGRAMME PERCEPTIONS

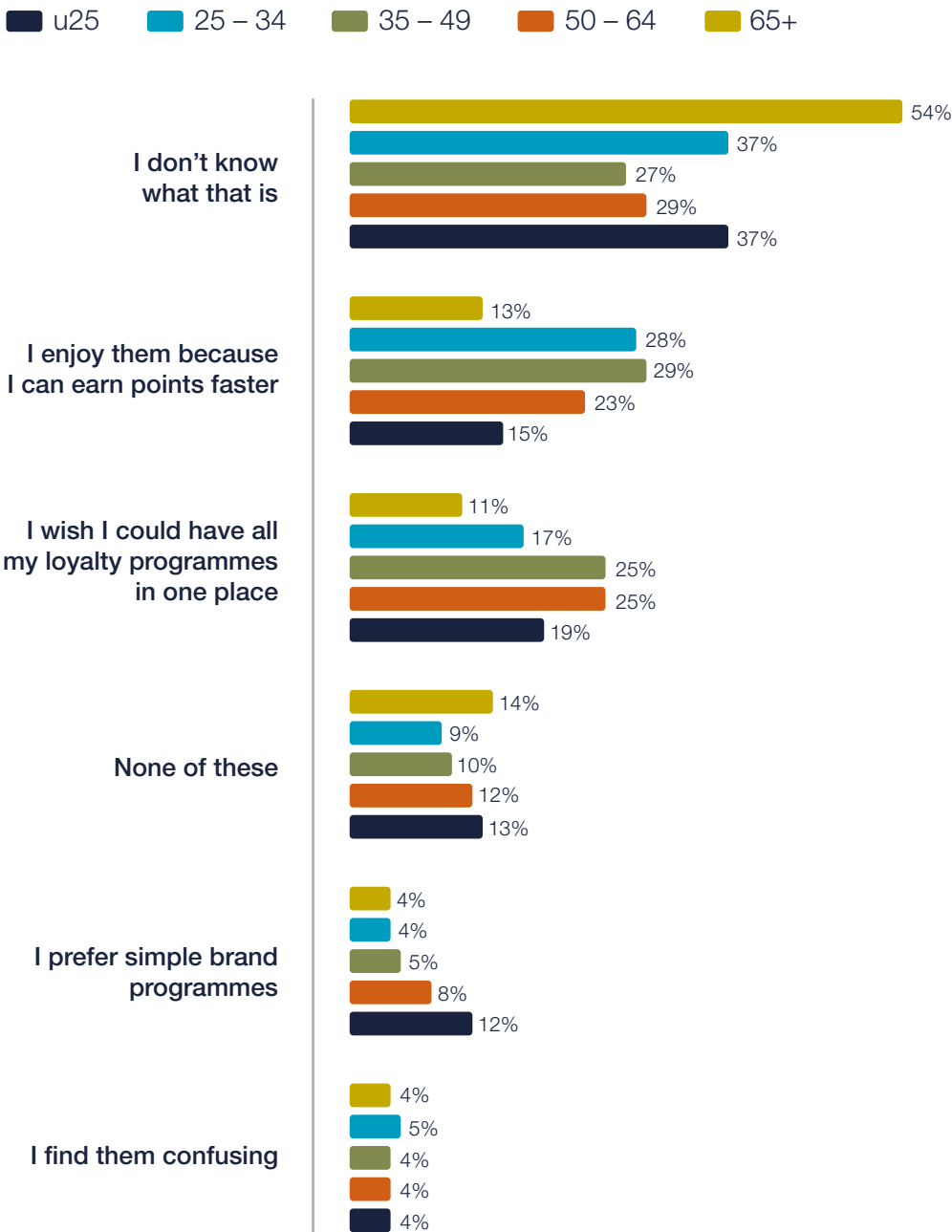
BY GENDER

Interestingly, there is virtually no changes at all in perceptions towards multi-partner programmes between genders. There is a slight skew towards females stating 'I don't know what this is' versus males.

MULTI-PARTNER PROGRAMME PERCEPTIONS BY AGE

We can see in the graph below that the younger consumer is certainly less aware of what a multi-partner programme is versus any of the older age groups. This also correlates to the under 25s stating 'I enjoy them because I can earn points faster' at a significantly lower % than the average South African consumer and older age groups.

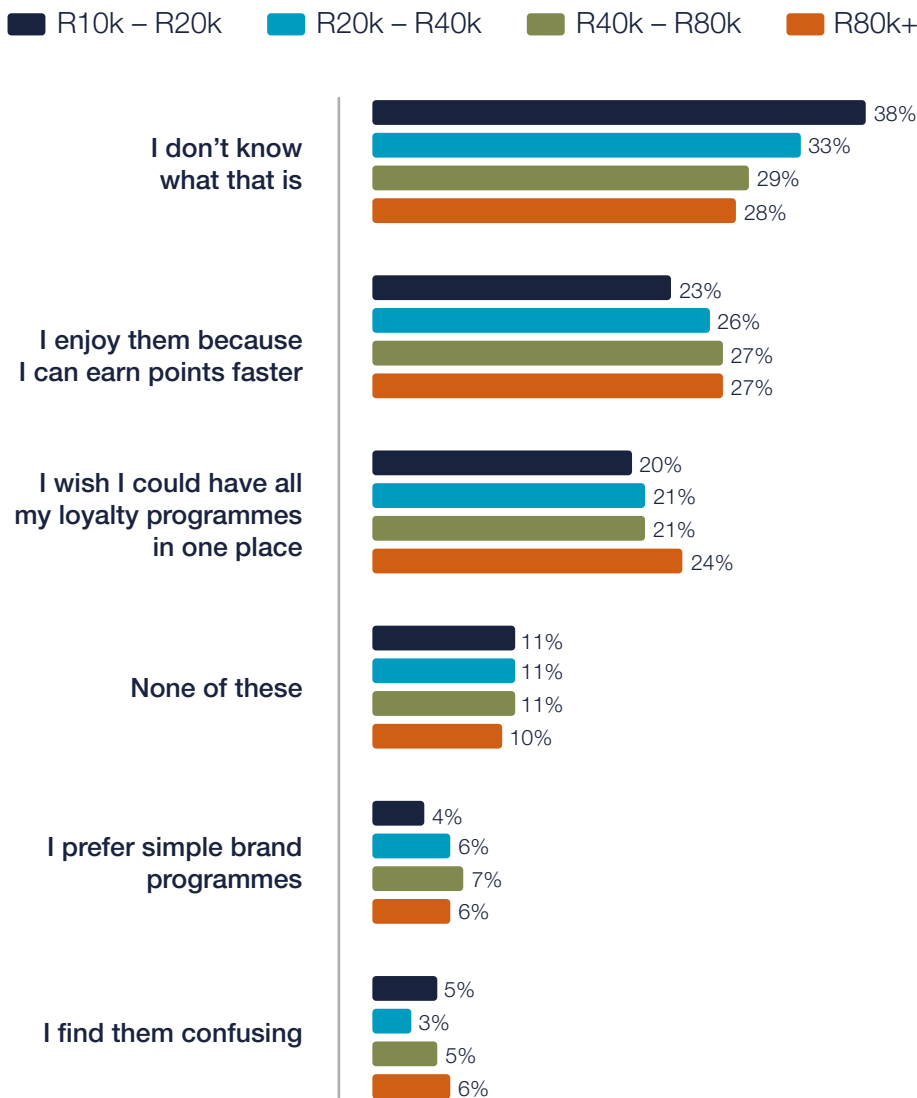
Figure 28: Multi-partner programme perceptions – by age



MULTI-PARTNER PROGRAMME PERCEPTIONS BY INCOME

There are some clear trends in the graph below regarding income groups' perceptions towards multi-partner programmes. We see that the higher income consumers are more aware of what a multi-partner programme is and are more likely to enjoy them due to being able to earn points faster. The top earners (monthly household income of R80k+) have more desire to have all their loyalty programmes in 1 place. These survey results are expected. The more someone earns, the more likely they are to be exposed to multi-partner programmes and hence understand them and enjoy them more.

Figure 29: Multi-partner programme perceptions – by monthly household income



Internationally, we see that consumers also enjoy partner programmes. According to the Mando-Connect YouGov survey “What the British want from loyalty programmes 2.0”, 43% of British loyalty consumers prefer partner rewards to own loyalty brands’ rewards. Partner rewards can offer enhanced value and experiences in the following ways.

RELEVANCE: 47% of British Gas customers are interested in holidays which it does not offer. Partnership with holiday brands enables them to offer more relevant rewards.

VALUE: Loyalty giants such as Tesco offer 3 times redemption value at some of its partners versus redemption back in store. This offers more value to members, but at a lower cost to the loyalty brand.

APPEAL & VARIETY: Vodafone VeryMe Rewards offers daily rewards and specific campaigns, such as ‘12 Days of Christmas’, whereby members are offered different partner rewards daily.

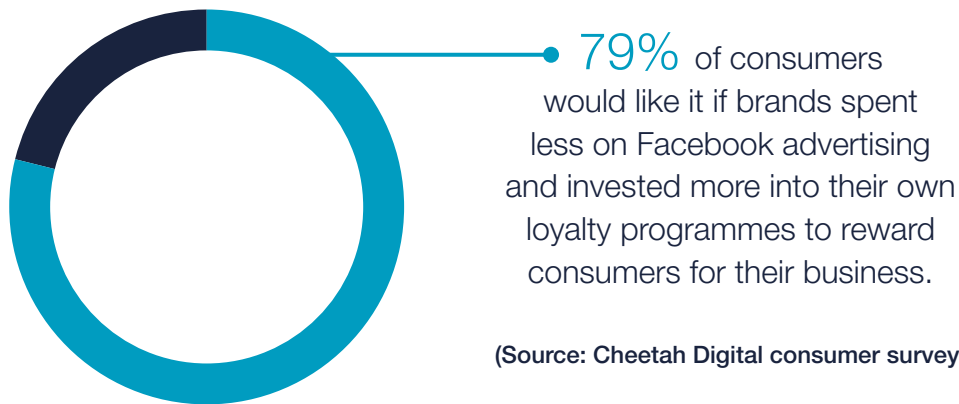
06 | Conclusion



CONCLUSION

We are in a very different marketing world than years before and in particular the difference is more apparent now, post the changing environment of 2020. We discuss throughout this Truth & BrandMapp Loyalty Whitepaper that 2020 was the year of the pandemic and this has impacted consumer behaviour. For loyalty brands, there is actually a very positive shift as consumers need loyalty programmes more and the winners are those brands which have deeply helped their consumers traverse the economic difficulties facing them.

The change in marketing approach is required because of so much more than just the global pandemic. The landscape has changed because of changing data legislation globally and how consumers feel about brands using their data. Firstly, consumers are so much more aware of the value of their data and expect brands to exchange value in benefits/rewards for sharing their personal information and preferences. Secondly, consumers are aware of how brands track their online activities and so are demanding cookie-less online environments and a shift in marketing investment from their favourite brands. Cheetah Digital, a global customer engagement platform, researched that consumers would actually prefer it if brands invested more in rewarding loyal consumers directly via loyalty programmes versus Facebook advertising investment.



With consumer preferences turning to loyalty programme investment rather than anonymous social media advertising, loyalty brands need to make sure that they don't disappoint. This means that how the loyalty brand engages with its consumers post sign-up will make or break the relationship for longer-term loyalty. This leads to how well the loyalty brand can engage with its consumers in a personalised way. What does it mean to offer personalised customer communications and experiences? This means communications and benefits/rewards must be relevant. Relevance will depend on how much customer data has been successfully collected and used to add value to the consumer. If personalisation is not the loyalty brand's top priority, its absence will result in valueless noise. The cycle is either positive or negative. A negative personalisation cycle will lead to consumers who start to distrust the loyalty brand and ultimately will leave because of the lack of relevance. A positive personalisation cycle leads to longer-term customer loyalty and a worthwhile investment.

Locally in South Africa, we see many retailers offering personalised vouchers. We have also experienced how these offerings have improved over the years. To name a few, Pick n Pay, The Foschini Group, Clicks, Woolworths and Checkers are all promoting the fact that they offer personalised vouchers to loyalty members, The accuracy of these offers is obviously difficult to measure, but they are undoubtedly based on consumer buying behaviour or preferences expressed through research or sign up questionnaires.

Globally, we see different examples of personalisation excellence:



The Loyalty Magazine Awards celebrated how the UK's Vodafone brand created 200 personalised offers a week to surprise and delight its customers through VeryMe Rewards. It yielded in a winning entry for 'Best use of CRM' for 2020 and positive sentiment shifts for the brand due to consumers receiving weekly relevance and valued offers straight to their cellphone.



In the travel sector, we see examples of personalised travel experiences delivered due to the quality of data received either about hotel stays or airline preferences. Cathay Pacific uses hundreds of data insight points to enable its business class passengers to receive the most personalised on-board experience possible in terms of catering, seat preferences, times of on-board service elements through to in-flight entertainment options.

In conclusion, whether brands are offering personalised voucher discounts or on-board airline experiences, there are unique opportunities to surprise and delight consumers or, unfortunately, to deeply disappoint if the circle of personalisation is not accurately using data points gathered from various sources, with consumers' permission.

The Truth & BrandMapp Loyalty Whitepaper discusses the South African consumer behaviour towards loyalty programmes. Where brands have engaged with consumers based on deeper levels of understanding of needs and preferences, consumers will use these loyalty programmes more and experience the value offered as an appreciation of longer term loyalty.



ABOUT TRUTH



Welcome to the home of loyalty.

Truth is a boutique consultancy specialising in loyalty, CRM and customer centricity strategy development. We assist global and leading South African brands from inception to launch of their loyalty programmes. Truth's principal areas of consultancy focus on strategy, design, customer segmentation strategies, platform assessment, CRM, member engagement and loyalty education.

Truth has 4 fundamental offerings of consultancy:

CUSTOMER LOYALTY STRATEGY

We are deeply experienced in creating and executing world-class customer loyalty strategies for our clients. Our insights enable you to optimise your greatest asset – your customer base.

This strategic leadership spans from loyalty programme design/re-design through to customer centricity at the core of your business.

DATA

Our consulting work is more powerful with an analytical approach to customer data, combined with in-depth research and analysis of the industry trends across loyalty & CRM.

We believe deeply in commercial modelling to ensure that our recommendations are more robust than just ideas.

PLATFORM ASSESSMENT

We provide you with a platform assessment for your loyalty needs.

If required, Truth will manage a RFP process with trusted external vendors.

EDUCATION

We offer an array of education and training opportunities through Truth's Customer Academy. We bring you the best in loyalty and CRM professional education in South Africa and internationally:

- ▶ Loyalty and CRM whitepapers
- ▶ Loyalty podcasts and webinars
- ▶ Loyalty 6 week online course
- ▶ Data 3 week online course

Truth has proudly delivered loyalty programmes, customer centricity strategies or existing programme evaluations and redesigns for global brands and many of South Africa's best-known brands across multiple industry sectors: Matahari, Air Senegal, Momentum Multiply, Unilever, Virgin Active, Pick n Pay, TFG, Mr Price, Distell, Nedbank, Avios, Absa, Massbuild, wiv Rewards, Sorbet, FNB, Tiger Brands, Famous Brands, to name a few.

Truth's international footprint for consultancy services, customer academy and conference speaking spans USA, New Zealand, Europe, Senegal, Ghana, Kenya, Hong Kong, Malaysia, Mauritius and the United Kingdom.

TRUTH'S CUSTOMER ACADEMY

Creating loyalty excellence.

Truth's Customer Academy is our knowledge centre where we share our expertise and learnings in the fields of loyalty and CRM.

Through online courses we bring the best teachings in loyalty and CRM to a global market. We share invaluable, comprehensive resources and case studies with you in the form of interviews with thought leaders, global best practice principles, whitepapers, videos and articles. Case studies on international loyalty programmes will expand your knowledge of the ever-growing loyalty landscape.



6 WEEK ONLINE LOYALTY COURSE

Truth's 6-week loyalty course provides you with an in-depth understanding of the global loyalty industry & loyalty best practice.

R7999 per person (ex VAT)
6 weeks, on demand, online training



3 WEEK ONLINE SHORT COURSES IN CUSTOMER DATA & ENGAGEMENT

Truth's 3-week online customer data course enables you to better understand complex landscape of customer data.

Our engagement course helps you create a personalised member-engagement plan for your business.

R3999 per course, per person (ex VAT)
3 weeks, on demand, online training

Students from across the globe have continued to enjoy the knowledge Truth offers through our online courses.





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