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INTERNATIONAL LOYALTY AWARDS 2024

THE WINNERS

LOYALTY ROYALTY: PAGE 36

PERSONALITY OF THE YEAR: PAGE 39

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It is hard to believe that the first issue of Loyalty Magazine was published 29 years ago.

Much has changed in that time.

An early issue of Loyalty carried a photo of Ian McLaren, Tim Mason and a Tesco check-out assistant celebrating the birth of Tesco Clubcard and also the beginning of modern customer loyalty.

What was all the big fuss about? You might have asked then. Haven't we had Green Shield Stamps and Air Miles for a while now? True, but when the supermarkets took a leaf out of the book from GM card, American Express, American Airlines and of course the Co-Operative movement, they were building a new structure based on analysis of data and "know your customer". This was new, and it was revolutionary.

And it was just the start. Since those early days, the loyalty industry has kept on reinventing itself, so much so that Loyalty Magazine decided in 2011 that the ground-breaking individuals and the companies they worked for deserved recognition for their innovation and excellence, and so the Loyalty Awards were born.

It has to be admitted that many of us thought that maybe the whole thing would burn out in five years. Let's face it, how can it be sustainable to give back one or even two per cent of spend to customers? Why not just cut prices? The modern loyalty equation rests on the principle that if you give a reward to customers, then they won't mind sharing information about their spend and will form a bond with the brand. Despite the many iterations of loyalty, whether points expire or not; whether loyalty is in points or differential pricing; that proposition seems to prosper.

Customer loyalty programs have proven to be long standing because the people



who run the world's loyalty programs have kept them fresh and tempting. They are not afraid of change, and yet manage to keep to the original premise of reward for information.

Despite the furore that meets any tweak to a program, they have moved forward and adapted to remain relevant and interesting.

The staggering evolution of data analytics has made it easier to understand the customer, while ensuring compliance with data laws. The arrival of Artificial Intelligence makes, among other things, the ability to communicate 121, to respond, and to offer personalised loyalty. This is only the beginning of AI and the future is exciting.

What could have been done better? There are many areas where it is still possible for companies to improve. Communications is one. Ask any customer about the frustration

of trying to get a web bot to understand what you are asking. Even quite simple questions turn into a nightmare of multiple choices as the poor customer tries to navigate the automated system. As human interaction becomes increasingly rare, this in itself is likely to become a differentiator.

What is fascinating is how young our industry is. We are only at the second chapter of the story. There is much still to tell.

We have had the birth and the high growth infancy. Now the loyalty child is reaching maturity, in a highly automated world where teenagers (as always) are far more comfortable than the rest of us with their changing, tecky daily lives. As Gen Z and Millennials move over to let this young generation through (called Generation Alpha, and born between 2010 and 2024), so customer loyalty will adapt.

Generation Alpha will join a world where spending less, buying less, consuming less, harming less are the messages reaching them through social media and every other channel. While this is to be applauded, it creates new challenges for businesses that will be asked to prove their sustainability, their negative footprint and their contribution to society, not just by government bodies, but by their customers themselves.

The loyalty industry has a big part to play. It is no longer a supporting actor, it is central to the business proposition. With this added authenticity comes responsibility. Loyalty has left the realms of sales promotion.

In this Winner's Edition, supported by Loyalty Magazine, we celebrate the very best of the world's loyalty initiatives. I applaud you all for participating in the International Loyalty Awards 2024. It takes courage to present your hard work to a panel of judges, not least because from a superb list of finalists, there can only be a handful of winners. This is tough. Well done if you collected a trophy, commiserations if you didn't. Please try again next year.

My last job is to thank our judges whose expertise, insight and knowledge are without parallel. And also to the many, many companies who enter the awards and who raise our spirits every year with their creativity and downright brilliance. Yes, loyalty can be done very well. You prove it time and time again.

Annich McIntosh

editor of Loyalty Magazine and founder of the International Loyalty Awards

International Loyalty Awards 2024: Sponsors & Global Media Partners

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Nayax CoinBridge was built to fill a legacy market void by solving a long-lasting pain of the retail industry in executing loyalty assets as a form of payment, while providing customers with greater financial freedom to spend their points, rewards, vouchers and gift-cards at any merchant, shop, and website – worldwide. With CoinBridge retailers and loyalty clubs can allow their customers to pay with their points, stars, miles, vouchers, gift-card anywhere – directly from retailers' mobile apps, without the hassle of retail POS and merchant integrations, lengthy technological projects, merchants' financial settlement, regulatory and financial licensing, and complex CRM/ERP implementations.

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At Collinson we deliver market-leading airport experiences, loyalty and customer engagement, and insurance solutions for over 400 million end consumers. We work with the world's leading payment networks, over 1,400 banks, 90 airlines and 20 hotel groups worldwide. When it comes to loyalty we design, build, and deliver market-leading programmes to set our clients apart from competition and drive desired change – more mindshare, wallet share, advocacy, and loyalty. Acquiring customer data and sustaining loyalty for long periods is a never-ending challenge that every business faces which is why Collinson work tirelessly with customers to unlock the magic within their business. Our work and strategic expertise is backed by our 35 years of experience in the loyalty space and our Collinson commissioned studies which reveal industry specific trends and opportunities for loyalty success. To learn more about what we have done for business like yours, leveraging Salesforce loyalty management technology across Customer 360 to help you achieve your customer vision and bring your loyalty strategy to life, please get in touch.

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Warply is a global pioneer in Loyalty Programs and a strategic partner for a significant clientele in the retail, banking and F&B sectors. Warply provides a piece of art AI Loyalty & Customer Engagement platform that enables businesses to increase their sales with B2C or B2B loyalty and reward programmes, create personalized communication campaigns with multiple channels, and enhance customer engagement with gamification, benefits and partnerships. Warply's AI Loyalty & Customer Engagement platform incorporates artificial intelligence to provide a sophisticated and personalized experience for both businesses and their customers and revolutionize how businesses approach customer retention and engagement, facilitating the integration of benefits and partnerships, allowing businesses to collaborate with other entities to provide additional rewards and perks. Warply is a world member of MasterCard's start path programme and has obtained numerous loyalty awards. In summary, Warply's AI Loyalty & Customer Engagement platform stands at the forefront of technological innovation, integrating AI, AR, mobile payment providers, blockchain, and advanced analytics to redefine how businesses approach customer loyalty in today's dynamic tech-driven landscape.

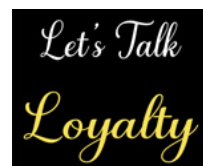
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Global Hotel Alliance (GHA) brings together a unique collection of independent hospitality brands with GHA DISCOVERY, a multi-brand loyalty programme leveraging a shared technology platform. Through joining GHA, brands expand their global reach, drive incremental revenue, and reduce dependence on third-party channels, all while maintaining management independence and individual positioning. GHA represents a collection of 40 brands with more than 800 hotels in 100 countries serving 26 million members.

Global Media Partners



Australian
Loyalty
Association



Catching up with Guy Rosenhoiz

CEO of Nayax CoinBridge



The story so far...

The Nayax CoinBridge Loyalty-to-Payments™ proposition works to eliminate legacy closed-loop redemption restrictions and delivers unlimited redemption opportunities at any shop worldwide. Basically, Nayax CoinBridge is turning any loyalty asset (such as points, miles, vouchers, gift card balance, etc.) into a payment method, at any shop, worldwide.

By implementing a small piece of CoinBridge software (SDK) within retailers' existing loyalty app, it makes it possible for rewards, vouchers, miles, and any other loyalty assets to be seamlessly redeemed by the consumer and used as a payment method at any shop worldwide. All, of course, in accordance with any individual and loyalty club's spending policies.

Last year Nayax CoinBridge became the Prime Sponsor of the International Loyalty Awards and has now signed up for a further three years. This underlines the company's commitment to celebrating excellence in loyalty and to its conviction that it will grow and establish its place in the dynamic loyalty market place in leading the Loyalty-to-Payments space.

The CoinBridge credentials are exemplary. It is part of the huge Nayax organization – a global fintech company, listed on the Nasdaq (NYAX) providing a comprehensive suite of payment platforms and payments solutions for retailers.

Established in 2005, Nayax started as a cashless payment, IoT service, and management solution provider for unattended retail payments. Thanks to their customer-first mindset, and the ability to develop their offering in-house, the company has evolved into an award-winning payment and merchant account powerhouse.

So, it was a natural progression for Nayax to launch CoinBridge – a solution that embraces currency in whatever form and seamlessly converts that value into money spendable anywhere, by offloading such value onto the Mastercard network.

Thought leadership from Nayax Coinbridge

Loyalty Magazine: Can you remind us what makes CoinBridge special? In other words, what are your USPs?

Guy Rosenhoiz: Any loyalty asset, whether points, vouchers, miles, gift card allowances, or similar assets, can be seamlessly turned into a payment method and used for payment at any shop worldwide. That's the magic. Using our technology, the issuer of the loyalty assets (i.e. the brand or loyalty club) offloads their value (or part of it) at the transaction event, onto the network of the credit card schemes – in real-time and seamlessly, providing complete transparency to the consumer. The merchant sees this as a credit card/debit card transaction. At the same time, the consumer sees the loyalty points or miles that they have spent deducted from their balance. An amazing experience from the consumer's point of view.

This is the beauty of the system. It is all done through the retailer's app on the consumer's phone. Technological integration with participating merchants or their POS is also not required. Yes, you heard correctly – no POS integrations required, worldwide!

So, does this require a great deal of back-end integration for the loyalty provider and for each participating merchant?

Not at all. Integration into the loyalty provider is achieved through a standard API connection. Additionally, the CoinBridge SDK is integrated within the retailer's existing mobile app. Our SDK is basically a mini e-wallet, containing an EMV card token, allowing the NFC/EMV 'tap' payment action. This is the beauty of the system. It is all done through the retailer's app on the consumer's phone. Technological integration with participating merchants or their POS is also not required. Yes, you heard correctly – no POS integrations required, worldwide!

Our technology offloads the loyalty asset value, matching exactly the transaction value and at the transaction event, onto

the global cards scheme. So, any merchant that accepts credit cards via NFC/EMV technology can accept loyalty assets as 'real money' transactions!

So to confirm, there is no need for merchant integration?

None. But let me make this clear: The retailer is fully in control. They can choose to include or exclude specific merchants where their points can or cannot be redeemed, offer discount propositions at selected merchants, and implement any policies they desire as part of their loyalty program. We handle the entire cycle from redemption to policy compliance to merchant settlement. We are turning points into value in a way that involves no additional hassle for the retailer or the loyalty program provider.

What do you consider are the main benefits of opening out the redemption of loyalty rewards?

The more freedom of choice you offer the consumer in terms of redemption, the greater your chance of keeping them satisfied and retaining their loyalty. We believe we are bridging the existing gap between the loyalty and payments industries. Through heavy investment in technology and R&D development, including the registration of 12 patents, we were able to solidify the efficiency and global reach of our platform. We firmly believe we can alleviate the pains experienced by the legacy loyalty ecosystem.

These are brave claims in a market where loyalty is evolving constantly.

We're aware of this, and while loyalty propositions are indeed undergoing some changes, the underlying problems still persist – customers can't always redeem rewards for something they actually need, whenever they need it, and they most certainly can't do it wherever they want. It's no secret that brands are struggling to provide customers with new value propositions that truly address their needs and offer greater freedom of choice. Increasing customer engagement has become a real pain for the industry. We believe we are disrupting the industry with this new technology – but in a positive way. We're not interrupting the existing ecosystem and the value chain, rather, we're enhancing it in a manner that elevates loyalty programs while keeping them fully in control.

So, what are your main differentiators?

To begin with, our innovative technology offers a new way to convert loyalty assets into cash transactions, globally. Essentially, accepted at any shop and website worldwide. Financial freedom and freedom of choice for consumers directly result from this innovation, enhancing customer satisfaction and loyalty. Moreover, it allows customers to spend their points, vouchers, gift cards, etc., at their full discretion, providing them with what they truly desire. Additionally, our solution offers retailers access to additional and previously unattainable data sources beyond their brands, enabling them to leverage customer behavior and preferences for improved personalization, as well as optimization of their loyalty programs. Lastly, it's important to note that all of this is achieved seamlessly, without any need for merchant or POS integrations.

Can we talk some more about data?

This forms a core component of our proposition. We provide retailers with new redemption and spending data on their consumers. This means that retailers will not only have access to data on spending behavior in their stores but also gain insight into what consumers are spending their money on elsewhere. This knowledge leads to new avenues of expansion and business optimization for the retailer. In turn, retailers can offer better-targeted and more personalized customer propositions, while deepening their understanding of their consumers and how to delight them. Furthermore, the same data, when analyzed differently, can help brands optimize their businesses and programs. So it's a win for customers, a win for retailers, and a big win for the whole loyalty value chain.

Data is a hot topic right now. Do you feel it as well?

Indeed. There has been a shift in the industry's approach to data. It is no longer considered as the byproduct of doing business in the digital age but rather as the driver of strategy and the catalyst of change.

It's interesting to note that over the past 18 months, our conversations with retailers have mainly focused on the benefits of our core solution. Nowadays, everyone wants to talk about data and how they can leverage it to make a meaningful impact on their business. There is a realization that all brands need to better understand consumer behavior and motivations.

Brands are ready to leave the legacy



loyalty world behind and embrace the next-generation 'earn and burn' proposition, suited for our current age.

What other players are currently trying to address loyalty-to-payments?

Most other players are primarily closed-loop solutions, many of which haven't updated their technology in a serious manner over the past 20 years. However, we don't view them as direct competition; rather, we see them as potential clients, as we've enabled the integration of our solution into their systems. It's important to note that in addition to seamlessly integrating with tier-one companies, we can also assist small and medium-sized enterprises. For example, coffee shops – that would not have the resources to build, integrate, and manage such a solution – can now run a loyalty program by themselves. Overall, we have the capability to inject new funds into the system.

As I've mentioned before, as a strategy and philosophy, we don't aim to compete with existing legacy payment solutions; rather, we seek to collaborate with them. CoinBridge can expand the feature set of these solutions and seamlessly extend their reach, all in record time and at extremely low costs. When you look at the loyalty ecosystem, it's overcrowded, with everyone chasing after everyone else. The CoinBridge proposition simplifies this situation. Currently, there's a saturation of 'more of the same' – identical programs, propositions, and subscriptions – leading to minimal differentiation. The entire industry revolves around consumers buying from a brand and redeeming at the same brand or within a closed-loop alliance, utilizing similar technology, ultimately providing little choice to the consumer.

Why wouldn't brands give their customers the choice to spend their loyalty assets anywhere and everywhere? At any coffee shop in the country, or at any apparel shop in the world. Isn't it time for change?

Why hasn't this happened before?

I believe that this is due to the technology

not being ready. But now it is. We are in a new era, with new technologies that reaches beyond existing perceptions and breaks down existing barriers. Brands only need to embrace it. But believe me, the journey of getting here has not been easy! There is massive complexity in the financial world, including evolving regulations, newly emerging technologies, different financial practices, and requirements, etc. We have

Why wouldn't brands give their customers the choice to spend their loyalty assets anywhere and everywhere? At any coffee shop in the country, or at any apparel shop in the world. Isn't it time for change?

built across more than 30 disciplines into one platform, in order to turn loyalty assets into money spendable anywhere, with a seamless experience for all value chain players.

How does CoinBridge leverage Nayax's global reach?

CoinBridge is a division of Nayax, with 70 employees dedicated to our team out of nearly a thousand. Currently, CoinBridge is servicing the European, UK, and US markets. Soon, we will be expanding into Latin America, initially focusing on Brazil and Argentina, as well as into the Middle East, specifically the United Arab Emirates – all territories where Nayax has a significant and established presence.

What kind of reactions do you get from executives when pitching CoinBridge?

I have never had a conversation where the room does not grasp the benefits, although it sometimes takes time for 'the coin to drop', as they say. Some organizations are trapped in the old paradigm, and it takes a

bit of explaining to break through this glass ceiling. However, once our counterparts realize how easy it is to upgrade their proposition and systems, it opens their eyes. There is no need to destroy existing loyalty programs – we simply offer a way to enhance them.

To conclude, tell us about what you've been up to these past 12 months and where are you going from here.

We've been extremely active over the past year, especially in meeting customer demand, expanding CoinBridge into new global territories, and refining our technology to become a world leader in seamlessly converting loyalty assets into spendable money accepted at any merchant worldwide.

Currently, our focus is on commercially launching the next batch of leading retailers. One notable example involves a nationwide teachers' union. It's essentially a balance-spending proposition, akin to gift cards but far more dynamic. This project is vast and diverse. Historically, teachers received various allowances – for stationery, meals, and an annual gift allowance from the government – all managed through four or five different plastic cards, creating significant hassle for both teachers and the union.

Thanks to CoinBridge's technology, everything is now integrated into a single payment method, accessible directly from the Union's app. What is intriguing is the implementation of complex spending policies for each use-case. For instance, teachers can only use the 'stationery benefit' for stationery and the meal allowance for food. We are fully capable of supporting all these different policies and rules. Payments can be executed directly from a single app by simply tapping the phone, similar to other well-known digital wallets. Our technology comprehends the use case and associated policies, executing payments accordingly. This eliminates payment hassles, providing a seamless user experience for teachers and much-needed simplification of operations for the Union.

Welcome

A message from the new owners of the International Loyalty Awards – Marian Kelly & Eileen McGuinness

As many of you are aware, we have been involved in the International Loyalty Awards program for the past few years and we are thrilled to announce that we, Zenith Marketing, have now acquired the esteemed International Loyalty Awards. With this acquisition, we embark on an exciting journey, fuelled by our unwavering vision for the future of loyalty excellence. Our commitment is to elevate the Awards to new heights, fostering innovation, and recognizing outstanding achievements in loyalty programs globally.

We extend our heartfelt appreciation to Annich McIntosh for her leadership and dedicated stewardship in founding and managing the awards over the past 13 years. Her steadfast commitment and remarkable contributions have played a pivotal role in establishing the International Loyalty Awards as a beacon of excellence. Annich's passion, expertise, and tireless efforts have left an indelible mark on the industry, and we are immensely grateful for her invaluable contributions. Loyalty Magazine will continue to be owned by Annich and will continue as a valued Media Partner of the International Loyalty Awards,

Our vision for the future is to further enhance the awards' long-term credibility by ensuring a robust assessment process through our esteemed Judges, making the awards the most prestigious and sought-after in the world.

We extend our sincerest congratulations to all the finalists and winners of the 2024 International Loyalty Awards. It's time to acknowledge that every finalist represents the pinnacle of achievement in the loyalty industry, so tonight is about celebrating all of us, not just the winners.

As an international program, we believe it's crucial to represent all continents which is why we took the bold move, to move to Dubai this year. This decision aims to establish the awards as a globally respected program and we welcome any suggestions for future locations!"

Thank you and we look forward to our continued collaboration in shaping the future of loyalty in the industry.

Marian & Eileen



**INTERNATIONAL
LOYALTY
AWARDS**
2024

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Loyalty Re-Defined

WINNER:

TFG Africa – TFG Rewards

MORE SWIPES, MORE CHOICE MORE SAVINGS when and how our TFG customers want them. At TFG, our commitment to inspiring your best life has reached new heights. We bring together more than 36.5 million customers, across 22 individual retail brands, in more than 3000 stores and boast the largest omnichannel fashion & lifestyle retailer in South Africa, covering everything from clothing, footwear, jewellery and cosmetics to technology, homeware and furniture. Our vision is to create the most remarkable omnichannel experiences for our customers, by putting them first and doing the right thing. TFG's Rewards members are diverse and account for 80% of sales in TFG Africa. The programme covers all TFG retail brands, including Markham, Foschini, Jet, Sportscene, American Swiss and @ home, so that one card gives members access to a world of benefits.



WHAT THE JUDGES SAID...

“This is the way loyalty will go. It is significant. It is seamless. It is using technology with confidence. An impressive program that is significant, seamless and using technology with confidence. Evidence throughout the submission that TFG Reward program understands the customers and uses data go grow loyal customers and deliver improved business value over time. Judges liked how the program constantly redefined its offering by introducing innovative engagement elements (Swipe & Pay, Personalised Vouchers, Gamification) and adapting benefits to meet the needs of their customers and driving impressive results for the business.”

HIGHLY COMMENDED:

Avanti West Coast – Club Avanti with Havas Helia

Club Avanti, from Avanti West Coast, is the ONLY UK rail company-owned tiered loyalty scheme delivering positive, feel-good travel experiences for customers every time they travel. Club Avanti has successfully transformed customer relationships with loyalty in the UK rail industry with a brand-owned loyalty scheme, moving from an uninspiring legacy collation programme, to one that is customer-centric at heart. Active for nearly two years – Club Avanti has achieved a 73% retention rate for active members – and a 16.3% uplift for AWC. Delivering £5million worth of free travel to date and an 86% engagement rate across the member base.



FINALISTS:

African Bank – Audacious Rewards

ALEXBANK – ALEXPOINTS with Dsquares

Avanti West Coast – Club Avanti with Havas Helia

Emirates General Petroleum Corporation – EmCan Loyalty Program

Hungry Jack's – Hungry Jack's UNO Wild Jackpot with TLC Worldwide

Kaufland – Kaufland Card

Saudia Airlines – ALFursan Saudia Airlines with Comarch

Tata Group – Tata Neu Pass with Capillary Technologies

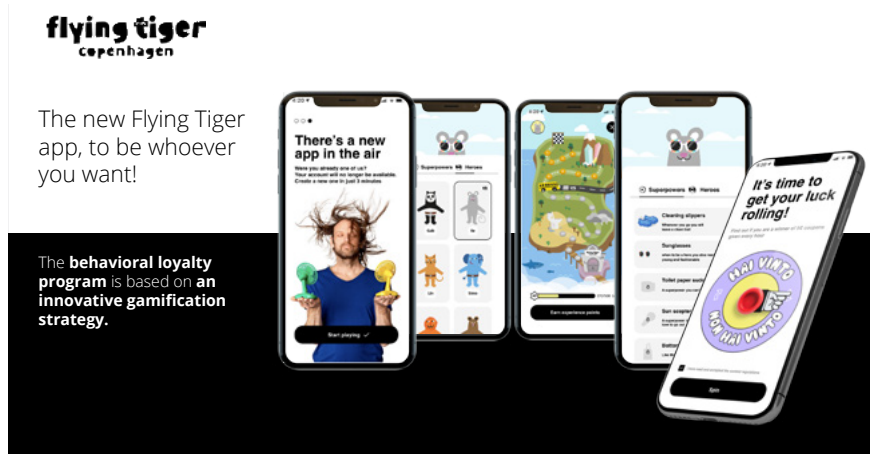
YouTube – YouTube High Five with TLC Worldwide

Best Use of Gamification to Enhance Loyalty

WINNER:

Flying Tiger Copenhagen – Flying Tiger Copenhagen App with Advice Group

Flying Tiger Copenhagen embraces behavioral loyalty and gamification to engage both customers and prospects in its magical world. Missions, in-store activities, virtual realms to explore, as well as badges, surveys, quizzes, and challenges. All within a single app that places people at the center, allowing them to express themselves freely according to their own attitudes. The loyalty strategy is entirely data-driven. Utilizing the WEKIT loyalty platform, each user action is meticulously mapped, analyzed, and reclustered to refine the user experience across both the physical store and the digital environment. This enables better communication personalization and targeted commercial offers aligned with the audience's tastes and preferences, while also optimizing R&D processes and product assortment.



WHAT THE JUDGES SAID...

“The is an excellent submission showing how the effective use of gamification has driven loyalty and engagement for Flying Tiger. What particularly stood out in this submission was the simplicity and creativity in the messaging to engage an onboard member whilst continuing to keep the incentive to play fresh and relevant.”

FINALISTS:

Discovery Vitality – Vitality Active Rewards
First Abu Dhabi Bank – FAB Rewards – Games
Karaca – Play&Win
Miles & More – My Challenge with TRACK GmbH
MOL Group – MOL Move / Badge Collection
Nordic Spirit – Club 64 with TLC Worldwide
Pegasus Airlines – Pegasus BolBol

HIGHLY COMMENDED:

Asda – Asda Rewards with Eagle Eye & Odicci

Building on the success of Asda Rewards, a mission-based loyalty scheme, Asda reached new levels in 2023 with the introduction of the Spin-to-Win and Scan-to-Win experiences. Asda leveraged market-leading tech solutions from Eagle Eye and Odicci to seamlessly integrate and execute the additional gamified mechanics via their much-loved rewards app. Success metrics are evident in elevated engagement and participation rates, coupled with invaluable data-driven insights. These insights not only fortify Asda's present success but also future-proof their business, serving as a strategic foundation for informed, personalised marketing strategies.



HIGHLY COMMENDED:

Vodafone Group – Happy

Vodafone Happy is an app based in-house loyalty and rewards program. It provides Vodafone and 3rd party offers and is fully integrated with the My Vodafone App. It provides a seamless digital experience powered by Big Data and AI technology and incorporates multiple gamification options. Vodafone Happy is a multitenant platform that allows easy and low-cost integration, enabling Vodafone markets to activate their desired features and benefits to cater to their individual needs. It comes with a fully integrated administration tool and detailed reporting. Until the end of 2023, it had been integrated into five markets achieving exceptional results and significant economies of scale.



Best Customer Experience

WINNER:

e.l.f. (eyes, lips, face) – e.l.f. Beauty Squad with Oracle CrowdTwist

e.l.f. Beauty Squad recognizes our incredible e.l.f. community across the globe, serving major rewards and surprises for every eye, lip and face who joins the program. Members can earn points by shopping e.l.f. anywhere, at any retailer, and by engaging across social, app, Web3 channels and more. Bonus campaigns encourage new category trial and badges create gamification, rewarding purchase and engagement milestones. Unique brand collaborations build excitement with member exclusive access to highly coveted new product drops. Rewards integrate key e.l.f. retailers and tier benefits recognize top members with truly experiences. e.l.f. fans, especially Gen Z consumers, are highly engaged with the program – Members have a significantly higher retention rate, purchase frequency, and customer lifetime value than nonmembers.



WHAT THE JUDGES SAID...

“e.l.f. offers its members non-stop innovation through its customer facing technologies driving digital engagement. These include AR virtual try on, real-time ecommerce integration, ‘your year in Beauty Squad’ and full use of social, web 3.0 and app integration. This programme really showcases powerful use of loyalty technology to enhance the customer experience.”

FINALISTS:

Flying Tiger Copenhagen – Flying Tiger Copenhagen App with Advice Group

Hongkong Land – Bespoke Rewards with Antavo Loyalty Cloud

Lavazza – Omnichannel Loyalty Program Piacere Lavazza with Kettydo+

Radisson Hotel Group – Radisson Rewards

Best Use of Technology

WINNER:

TFG Africa – TFG Rewards

MORE SWIPES, MORE CHOICE MORE SAVINGS when and how our TFG customers want them. At TFG, our commitment to inspiring your best life has reached new heights. We bring together more than 36.5 million customers, across 22 individual retail brands, in more than 3000 stores and boast the largest omnichannel fashion & lifestyle retailer in South Africa, covering everything from clothing, footwear, jewellery and cosmetics to technology, homeware and furniture. Our vision is to create the most remarkable omnichannel experiences for our customers, by putting them first and doing the right thing. TFG's Rewards members are diverse and account for 80% of sales in TFG Africa. The programme covers all TFG retail brands, including Markham, Foschini, Jet, Sportscene, American Swiss and @home, so that one card gives members access to a world of benefits.



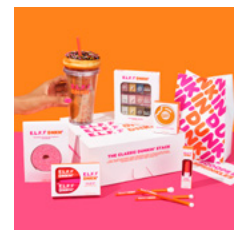
WHAT THE JUDGES SAID...

“Judges were particularly impressed with the use of data insights and how the data was harvested to create meaningful and personal offers. A dynamic multi-brand programme rooted in cash/non-credit and has continued to evolve and reimagine their offering with introduction of gamification. A well-rounded program with an impressive 36m members.”

HIGHLY COMMENDED:

e.l.f. (eyes, lips, face) – e.l.f. Beauty Squad with Oracle CrowdTwist

e.l.f. Beauty Squad recognizes our incredible e.l.f. community across the globe, serving major rewards and surprises for every eye, lip and face who joins the program. Members can earn points by shopping e.l.f. anywhere, at any retailer, and by engaging across social, app, Web3 channels and more. Bonus campaigns encourage new category trial and badges create gamification, rewarding purchase and engagement milestones. Unique brand collaborations build excitement with member exclusive access to highly coveted new product drops. Rewards integrate key e.l.f. retailers and tier benefits recognize top members with truly experiences. e.l.f. fans, especially Gen Z consumers, are highly engaged with the program – Members have a significantly higher retention rate, purchase frequency, and customer lifetime value than nonmembers.



FINALISTS:

Brakes a Sysco Company – My Brakes Rewards with with Carltonone

e.l.f. (eyes, lips, face) – e.l.f. Beauty Squad with Oracle CrowdTwist

Etihad Airways – Etihad Guest with Comarch

First National Bank (FNB) – eBucks Rewards

Iren Gas Luce e Servizi – Be Iren with Advice Group

Royal Bank of Canada – Avion Rewards

Shoprite X – Xtra Savings

The 1 – Unlocking the Power of Martech for Enhanced ROI

Woolworths Group – Everyday Extra from Everyday Rewards with Eagle Eye

Best Use of Customer Analytics/Data

WINNER:

Myer – The Power of AI Predictive Intelligence in MYER one's Success Story

MYER one is one of the largest, oldest and most successful loyalty programs in Australia with 4.33m+ active customers and a total member base of 10m+ members. MYER one is free to join, and shoppers earn 2 credits for every dollar spent at MYER. A \$10 reward is accrued for every 1,000 credits earned, redeemable in-store or online. MYER one has 4 membership tiers, allowing members to progress through different levels based on their spending patterns with graduating rewards, benefits and experiences. Members also enjoy exclusive member pricing, bonus point promotions and differentiated customer experiences aligned to value and engagement. The program drives 76.2% of Myer's annual sales, representing \$2.4b in annual revenue.



WHAT THE JUDGES SAID...

“MYER one grown to become one of Australia largest loyalty programs. A free Points based program with exceptional high level of member engagement. Great example of a tier-based program with relevant member offer throughout the tiers. Evidence that this program is pushing the boundaries with pioneering new technologies by using test and learn.”

FINALISTS:

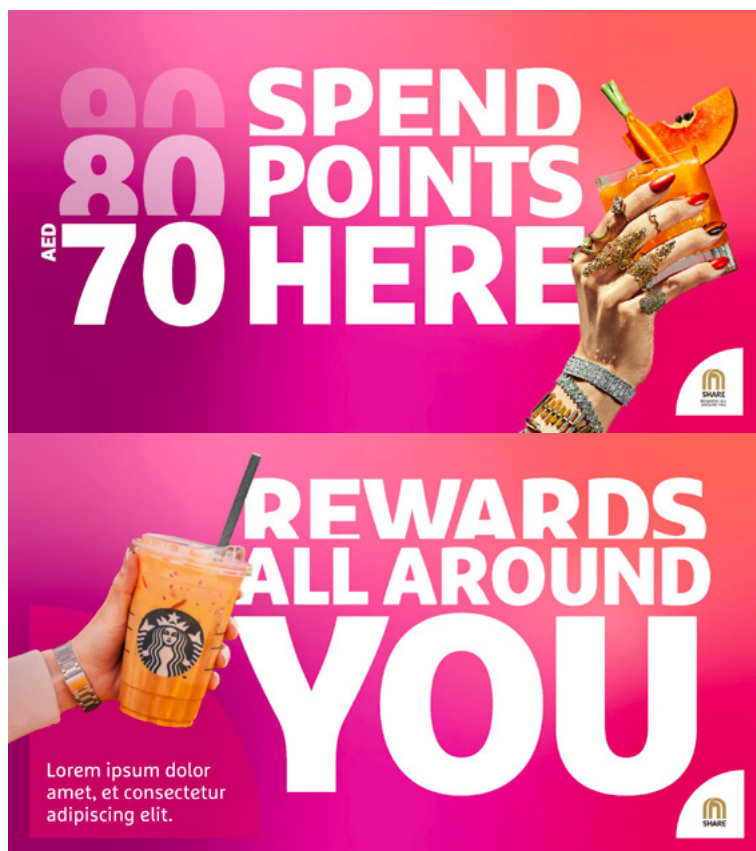
Emirates Telecommunications Group Company (Etisalat Group) – Smiles UAE
Iren Gas Luce e Servizi – Be Iren with Advice Group
Karaca – KaracaLove
My Challenge with TRACK GmbH
MOL Group – MOL Move / Badge Collection
Nahdi Pharmacy – Nuhdeek Rewards
Shell Asia – Shell In-Life Program with Capillary Technologies
Shoprite X – Xtra Savings
Vodafone Group – Happy

Best Loyalty Industry Innovation

WINNER:

Majid Al Futtaim – Share with BBD Perfect Storm

SHAREPay represents a paradigm shift in user experience through its unique payment solutions and loyalty programs. The innovation lies in SHAREPay's seamless integration of instant and real-time loyalty rewards into the payment process. With a single tap-to-pay, integrating directly with Apple, Google, and Samsung Pay wallet, and consolidating up to 10 debit or credit cards into a single virtual card, customers can effortlessly accumulate loyalty points in realtime as they make purchases. This instantaneous loyalty earning mechanism provides an unmatched customer experience by eliminating the need for the cumbersome receipt scanning process, enhancing customer engagement and magnifying the rewards potential.



WHAT THE JUDGES SAID...

“Solid programme that has introduced innovation across its offering, including Share Pay, Share Travel, together with an impressive expansion of its partner ecosystem. Enhancements across the SHARE loyalty program with evidence of impressive results, driving real value back to the organisation in terms of incremental sales and share of wallet.”

FINALISTS:

Myer – ONE by MYER One – Elevating the Art of Connection

Royal Bank of Canada – Avion Rewards

Vodafone Group – Happy

YPF S.A. – YPF ServiClub with Comarch

SPONSORED BY



Best Eco–loyalty Initiative

WINNER:

First Abu Dhabi Bank – FAB Rewards with Collinson Group

The FAB Rewards loyalty program was transformed for COP28 in the UAE, fostering a greener future. New features included:

- 'Earn Bonus Rewards at Green Merchants'
- 'Tree for Spending' feature
- 'Use Points to Play – The Earth Game'
- 'Coral Reef Ocean Restoration'
- 'Green Merchandise'
- Donations to Mastercard's Priceless Planet Coalition

Members boost rewards via sustainable spending, offset carbon footprints, contribute to global reforestation, win prizes through gamification, redeem green benefits and contribute to environmental causes. 1m members now have increased environmental awareness. 8% of active members interacted with new features within three months and the engagement rate over 12 months averaged 52%.

WHAT THE JUDGES SAID...

“Strong proposition and well thought through relevancy for First Abu Dhabi Bank. This loyalty initiative was streamlines with a breath of options for FAB Rewards members. Great use of leveraging existing channel to provide supporting educational content.”

FINALISTS:

ADNOC Distribution – ADNOC Rewards
GHA Discovery – GHA Discovery Green Collection

PETRONAS Dagangan Berhad – Mesra Rewards

Raiffeisen Bank of Romania – Raiffeisen Smart Market with Collinson Group

Best Loyalty Program Marketing Campaign including Best Use of Communications

WINNER:

Turkcell – Turkcell Gönül Bağı Project

Turkey's Turkcell, Gönül Bağı Projects, has given hope to thousands of people and hundreds of businesses in 11 cities, the region and the whole country by providing them with all the material and moral support they needed for a sustainable development and normalization for those affected by the earthquake.



WHAT THE JUDGES SAID...

“Turkcell redirected means with the focus of healing the wounds of the region after the terrible earthquake events in Turkey. They implemented multiple programmes to support communities and businesses to get back on their feet, refocussing their marketing budgets accordingly. A successful marketing initiative that not only provided valuable services to people in need but also fostered positive brand perception and preference in market.”

FINALISTS:

Aurora Multimarket Chain – The Way to Victory Loyalty Campaign with Art Nation Loyalty

Global Poin Indonesia – GetPlus – Year End Salebration (YES) campaign with Antavo Loyalty Cloud

IAG Loyalty and American Express – There's a Little Holiday in the Things you Buy with Uncommon Creative Studio

ITA Airways – Volare

Karaca – NextGen CustoMation

Myer – Myer One – Celebrating 20 Rewarding Years

PETRONAS Dagangan Berhad – Mesra Rewards

Saudia Airlines – ALFursan Saudia Airlines with Comarch

Tata Group – Tata Neu Rewards League with Capillary Technologies

Best Loyalty Program – Food Retail & Non Food Retail

WINNER:

Alshaya – Aura with Comarch

Aura embodies a distinctive loyalty offering in Food and Non-Food Retail, uniting Alshaya's 70+ diverse brands. Aura is more than a programme; it's a lifestyle, celebrating every customer moment with a personalized proposition. As the most downloaded loyalty app in the Middle East region, with over 1.75M downloads in 2023, Aura engages members, harnessing data to drive increased member spend, frequency of visit, as well as community engagement, ultimately maximizing customer lifetime value and fostering enduring brand connections. Aura increased the cross-brand purchase from 29% to 60% in a year.



WHAT THE JUDGES SAID...

“Great partner ecosystem program with an impressive portfolio of partners. Judges loved the international brands that Alshaya manage in their program from dining options to shopping and travel providing their customer with the option to collect and burn across geographies. What really impressed the Judges was the innovative scheme was that customer had the option to collect and redeem points across a uniquely wide choice of over 70 brands.”

FINALISTS:

9–1–1 Pharmacy Chain – JOYKIS Loyalty Campaign with Art Nation Loyalty

Apparel Group – Club Apparel

Bath & Body Works – My Bath & Body Works Rewards with Bond Brand Loyalty

Jaspal Public Company Limited – JPS Club with Capillary Technologies

McDonald's – MyMcDonald's with TRACK GmbH

Modanisa – MyModanisa with Antavo Loyalty Cloud

Shoptite X – Xtra Savings

Woolworths Group – Everyday Rewards with Eagle Eye

Zoetis Animal Health – Zoetis Rewards with Stamp Loyalty

Best Loyalty Initiative within Travel

WINNER:

Avanti West Coast – Club Avanti with Havas Helia

Club Avanti, from Avanti West Coast, is the ONLY UK rail company-owned tiered loyalty scheme delivering positive, feel-good travel experiences for customers every time they travel. Club Avanti has successfully transformed customer relationships with loyalty in the UK rail industry with a brand-owned loyalty scheme, moving from an uninspiring legacy collation programme, to one that is customer-centric at heart. Active for nearly two years – Club Avanti has achieved a 73% retention rate for active members – and a 16.3% uplift for AWC. Delivering £5million worth of free travel to date and an 86% engagement rate across the member base.



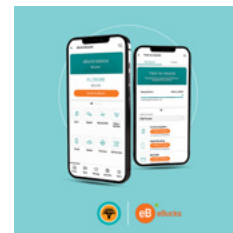
WHAT THE JUDGES SAID...

“Avanti stood out for stepping away from a traditional points mechanic and delivering a programme that truly responds to customer pain points and provides a differentiated experience for loyal travellers.”

HIGHLY COMMENDED:

eFirst National Bank (FNB) eBucks Rewards

The eBucks programme, with its cutting-edge behavioural approach to rewarding customers, has paid out a remarkable R20.9 billion since its inception in October 2000. It has made a significant difference in the lives of millions of FNB and RMB Private Bank customers, who have come to rely on eBucks for real help with necessities such as fuel, food, travel experiences, health and beauty, airtime, data and more. eBucks, through its' flight and car travel programmes in 2023, provided over 300 000 airline seats via the rewards programme which equates to filling 5 Boeing 737 Aircrafts, per day, for a year.



FINALISTS:

Avios – Avios-Only Flights

Azul Brazilian Airlines – TudoAzul Loyalty Program with Comarch

First National Bank (FNB) – eBucks Rewards

Saudia Airlines – ALFursan Saudia Airlines with Comarch

SPONSORED BY

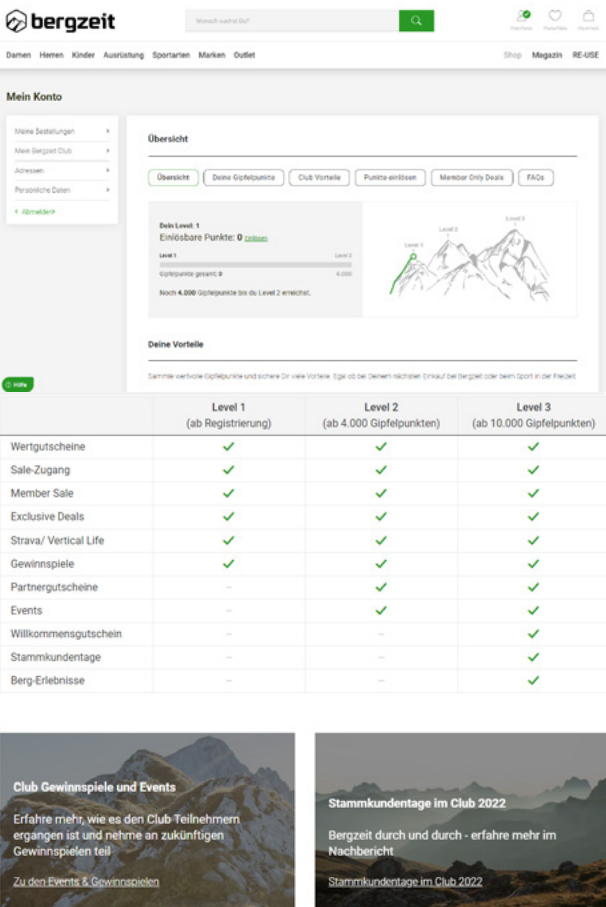


Best Loyalty Initiative within Leisure, Experience & Entertainment

WINNER:

Bergzeit – Bergzeit Club with Antavo Loyalty Cloud

Using Antavo's Loyalty Cloud technology, German outdoor product retailer Bergzeit has created a loyalty program that not only rewards members for repeat purchases but also encourages an active lifestyle. With the help of exercise tracking app integrations, members who use the apps and complete hiking, running, and biking challenges can earn points and then spend them on rewards. Bergzeit Club has helped increase purchase frequency and average order value by 25%. Comparing loyalty program members vs non-members the company has seen a 95% increase in the average frequency of orders per member and a 25% increase in average order value.



WHAT THE JUDGES SAID...

“Bergzeit Club stood out due to strong evidence customer centricity loyalty program that catered to its customers within a typical high end low frequency sector. The proposition stayed true to the brand developing a customer centric loyalty program that rewards customers for their active lifestyle as much as it rewards them for making repeat purchases.”

FINALISTS:

- Azul Brazilian Airlines – TudoAzul Loyalty Program with Comarch
- Etihad Airways – Etihad Guest with Comarch
- Turkcell – TV+ Open Air Cinema
- Vietnam Airlines – Lotussmiles with Comarch

Best Loyalty Launch or Initiative of 2024

WINNER:

Shoprite X – Xtra Savings Plus

A retail first in SA, Xtra Savings Plus is a monthly subscription that achieves the impossible – guaranteed savings or your money back. Leveraging the speed of Sixty60 grocery delivery and the over R1bn in monthly savings for Xtra Savings, Xtra Savings Plus is the latest innovation proving our long-term commitment to our members, when it matters most. For only R99p/m subscribers get:

1. Unlimited Sixty60 grocery deliveries (currently R35 per delivery)
2. 10% xtra in-store discount once a month (up to R200 savings)
3. Double personalised offers in store and online

The infographic features the Shoprite Xtra Savings Plus logo and lists the following results and benefits:

- and the results...**
 - R160Bn+ in member sales
 - R30Bn+ in instant cash savings for our customers
 - 29M+ members
 - 2500 swipes per minute
 - 85% member contribution to overall sales
- Xtra benefits:**
 - FREE Funeral Benefit
 - Xtra Birthday Surprises
 - Automatic entries into store competitions
 - Deals delivered to your door in under 60 minutes
 - Gives members R1 back for every green bag reused at stores
 - Xtra Savings Plus monthly subscription gives members more time and money savings with UNLIMITED deliveries, double personalised deals, and more.
- Launched the Xtra Savings programme in over 1800 stores.
- Checkers ~~SHOPRITE~~ Checkers Now
- LiquorShop Sixty60
- Little's Outdoor UNIQ Patisserie

The bottom half of the image shows a person's hand holding a Shoprite Xtra Savings Plus card at a checkout counter, with a yellow Shoprite bag in the background.

FINALISTS:

ADNOC Distribution – ADNOC Rewards

Alshaya – Aura with Comarch

Emirates General Petroleum Corporation – EmCan Loyalty Program

Emirates Telecommunications Group Company (Etisalat Group) – Smiles UAE

Eurostar – Club Eurostar with Collinson Group

Home Hardware – Scene+ with Bond Brand Loyalty

LOEB – LOEB Club with BonusCard

Nectar 360 – Nectar eShops

Royal Bank of Canada – Avion Rewards

WHAT THE JUDGES SAID...

“Grocery is a challenging category with thin margins, to create a subscription program that guarantees value is a big statement, and Shoprite Xtra Savings pulled it off. Evidence of creativity been introduce across the program through the introduction of the Xtra Savings plus (subscription), funeral cover, green bag and sixty60. This was a strong submission among a highly competitive category.”

Best B2B Loyalty Program

WINNER:

ExxonMobil

ExxonMobil Egypt's Mobilawy Traders program revolutionized the lubricant market with over 90% trader enrollment and 70% sales penetration. Strategic partnerships, innovative features like anti-counterfeiting measures, and data-driven insights fueled its success. The program fostered brand loyalty, boosted sales, and delivered valuable customer data, making it a B2B loyalty program powerhouse.



WHAT THE JUDGES SAID...

“A really good example of a B2B loyalty program, ExxonMobil Mobilawy Traders program uses innovative and creative mechanics focussed on increasing B2B customer experiences. This program introduced strategic partnerships, innovative features like anti-counterfeiting measures, and data-driven insights fuelled its success with evidence of driving significant value back to ExxonMobil.”

FINALISTS:

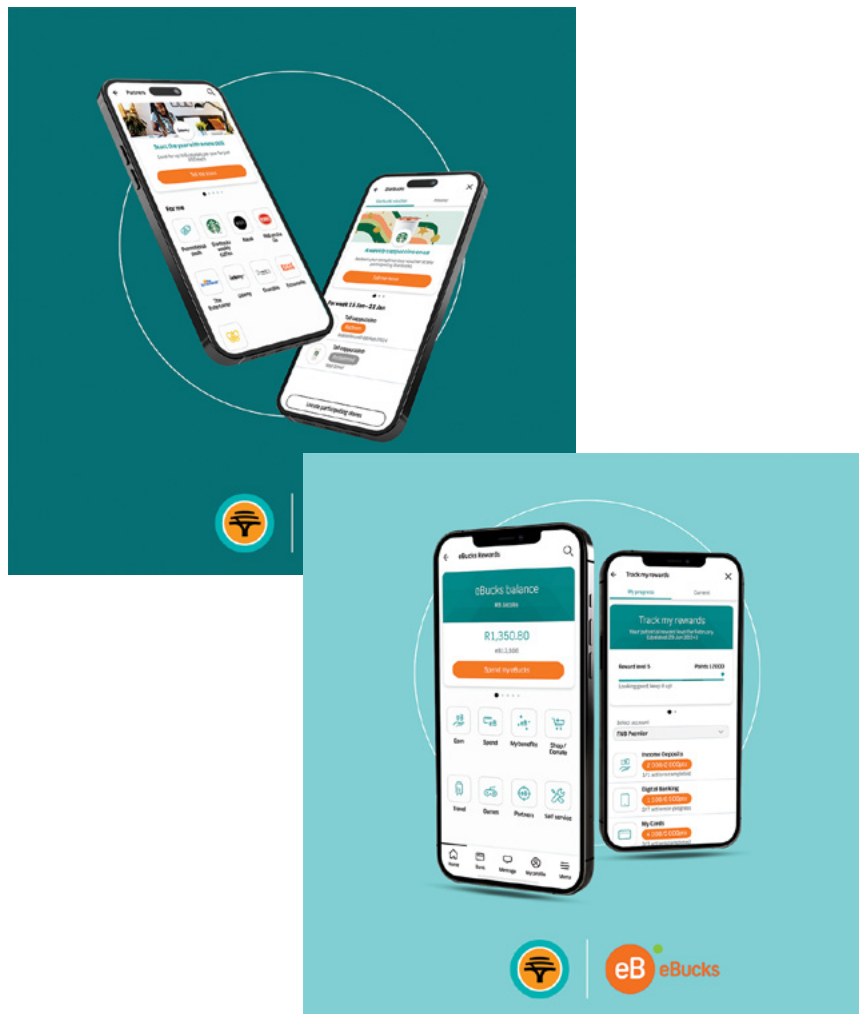
- Ardex Group UK – GivBax Rewards with White Label Loyalty
- Brakes a Sysco Company – My Brakes Rewards with with Carltonone
- Budweiser – Bud4Trade with BigCity Promotions
- Daikin – Hea(r)t Daikin with TLC Worldwide
- Ferrero – Ferrero's Challenge with TLC Worldwide
- Four Seasons – Travel Advisor Recognition By Four Seasons with Bond Brand Loyalt
- Ipiranga – Ipiranga Top with Valuenet
- Turkcell – isTurkcell Plus
- Worldpay (UK) Ltd – Worldpay Rewards

Best Loyalty/Benefits in a Financial Product

WINNER:

First National Bank (FNB) – eBucks Rewards

Launched 23 years ago, eBucks has maintained a leadership position in the African market with eBucks rewarding customers at no upfront additional cost, via the FNB app, in a currency that never expires. eBucks has rewarded customers with R20.9 billion in eBucks since inception, up to R4.1 billion being paid to customers over the past 24 months and 96% of eBucks being spent within 30 days of being paid out. eBucks Rewards has unlocked cashflow for members, their businesses, and their families to do the things they enjoy most and help them make their money go even further.



WHAT THE JUDGES SAID...

“FNB continue to reimagine and evolve in the incredibly challenging financial service sector. All customer touchpoints are covered in this pan bank program that is difficult to fault. eBucks has also achieved relevance in the community and at the same time, they innovate in everything they do.”

FINALISTS:

Credit Agricole Egypt – Happy Points with Dsquares

Qatar Islamic Bank – ABSHER Rewards with Giiift

Royal Bank of Canada – Avion Rewards

YesRewards by ENOC – Yes CBD Credit Card

Best Social (CSR) Initiative linked to Loyalty

WINNER:

Iren Gas Luce e Servizi – Be Iren with Advice Group

Be Iren is a groundbreaking behavioral loyalty program in the utilities sector that addresses the entire customer base and builds inclusive and sustainable relationships with customers. Iren Mercato's walled garden serves as a digital hub that includes all the services and products of the Group. Gamification, coupled with a strategic use of content, promotes a more sustainable lifestyle among Be Iren members and fosters continuous and enjoyable learning while improving retention and engagement and reducing churn. Be Iren also serves as a catalyst for projects that support culture, communities, and individuals. The project is entirely data-driven: by cross-referencing user behavioral data with business data, the platform extracts valuable insights to plan marketing activities that build increasingly personalized brand-user relationship.



FINALISTS:

Aurora Multimarket Chain – The Way to Victory Loyalty Campaign with Art Nation Loyalty

Brakes Bros Ltd (a Sysco Company) – My Brakes Rewards with Carltonone

Chinachem Group – CCG Hearts with Ogilvy

Discovery Vitality – Discovery Vitality

KoçAilem – KoçAilem Blood Bank Platform

Mondelez: Cadbury – Cadbury Dairy Milk Night Shifters with Dsquares

The Warehouse Group – MarketClub with Eagle Eye

Turkcell – Turkcell Gonul Bagi Project

Vietnam Airlines – Lotusesmiles with Comarch

WHAT THE JUDGES SAID...

“Be Iren is a wonderful example of creating awesome content to help generate first & zero party data using gamification & location based rewards. Judges like the ambition of this program and approach to the walled garden. Content loyalty is the heart of the project and offers the company's customers an immersive and seamless experience between the Group's different touchpoints.”

Best Short Term Loyalty Initiative

WINNER:

African Bank – Audacious Rewards

African Bank's Audacious Rewards programme focuses on inclusivity. It broadens the demographic profile of the banking sector's loyalty landscape by rewarding the historically unrewarded for everyday banking transactions and good financial behaviour. Members earn points for opening an African Bank account, swiping their debit and credit cards, switching their salary and debit orders to African Bank, improving their credit scores, and engaging with the brand. Points can be redeemed for instant rewards that assist with daily expenses, such as groceries, data, transport, and cash. Alternatively, they can build up points for aspirational rewards like entertainment, technology, and travel.



WHAT THE JUDGES SAID...

“African Bank chose an event that is known to be "for the people" well in line with the bank's image and leveraged it not only to grow its loyalty program membership, but to activate, motivate and develop the relationship with the members, making them feeling like VIPs, by providing highly visible, high value moments during the event.”

FINALISTS:

KoçAilem – KoçAilem Seasonal Campaigns
Miles & More – My Challenge with TRACK GmbH

MOL Group – MOL Move / Badge Collection

Nahdi Pharmacy – Nuhdeek Rewards

Old Mutual – Old Mutual Rewards

Royal Bank of Canada – Avion Rewards

Shell Asia – Shell Vpower Program with Capillary Technologies

Tata Group – Tata Neu Rewards League with Capillary Technologies

TFG Africa – TFG Rewards

Best Long Term Loyalty Program

WINNER:

Myer – Myer One – Celebrating 20 Rewarding Years

MYER one is one of the largest, oldest and most successful loyalty programs in Australia with 4.33m+ active customers and a total member base of 10m+ members. MYER one is free to join, and shoppers earn 2 credits for every dollar spent at MYER. A \$10 reward is accrued for every 1,000 credits earned, redeemable in-store or online. MYER one has 4 membership tiers, allowing members to progress through different levels based on their spending patterns with graduating rewards, benefits and experiences. Members also enjoy exclusive member pricing, bonus point promotions and differentiated customer experiences aligned to value and engagement. The program drives 76.2% of Myer's annual sales, representing \$2.4b in annual revenue.



WHAT THE JUDGES SAID...

“Myer continues to reinvent itself & it recently added CVM loyalty approach is fully aligned to Myer strategy. Amazing average tenure rates with a high activity rate across its members. Impressive number of engaged members deliver a highly relevant proposition across the program.”

FINALISTS:

Coca Cola – Big Time Bonanza with TLC Worldwide

First National Bank (FNB) – eBucks Rewards

Iren Gas Luce e Servizi – Be Iren with Advice Group

Lidl – Lidl Plus GB with Mando-Connect

LuisaViaRoma – LVR Privilege with Antavo Loyalty Cloud

Majid Al Futtaim – Share with BBD Perfect Storm

Shoprite X – Xtra Savings

TFG Africa – TFG Rewards

Zumiez – The Stash with Oracle CrowdTwist

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Global Loyalty Program of the Year

The Global Loyalty Program of the Year Awards honour outstanding achievement and groundbreaking innovation in loyalty programs spanning all continents, recognized globally as the pinnacle of excellence in loyalty initiatives worldwide. These esteemed accolades are highly and globally regarded as the industry's most prestigious awards.

There are 7 Global Loyalty Program of the Year Awards awarded across the following regions:

- Western Europe
- Central and Eastern Europe
- The Middle East
- Asia
- The Americas
- Australia & New Zealand
- Africa

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Western Europe

WINNER:

Iren Gas Luce e Servizi – Be Iren

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FINALISTS:

Asda – Asda Rewards
Avanti West Coast – Club Avanti
Flying Tiger Copenhagen – Flying Tiger Copenhagen App
IAG Loyalty and American Express – There's a Little Holiday in the Things you Buy
Lidl – Lidl Plus GB
LOEB – LOEB Club
Miles & More – My Challenge
Nectar 360 – Nectar eShops
Vodafone Group – Happy

WHAT THE JUDGES SAID...

“Overall, a great submission demonstrating value to both the consumer and the business. Be Iren has encompassed a number of loyalty levers to deliver an engaging and robust program, key to the success of this program was the fostering of data to enrich the offering to the consumers. Great to see a program that generates value for both local communities and single individuals.”

Central and Eastern Europe

WINNER:

MOL Group – MOL Move/Badge Collection

MOL Group (leading oil&gas company in CEE) put the loyalty program, MOL Move at the heart of its retail business with the aim of providing truly engaging and best-in-class customer experience and driving business results through attractive rewards in a unified way across 6 countries. MOL Group is open to valuable collaborations, outside loyalty's core value proposition to make the program even more attractive. This time MOL Group joined forces with Mastercard to deliver a short-term, digital prize-winning-game in Hungary which brought additional appealing benefits and supported the objectives of both companies in a simple and transparent manner.



FINALISTS:

Kaufland – Kaufland Card

Lavazza – Omnichannel Loyalty Program
Piacere Lavazza

Pegasus Airlines – Pegasus BolBol

Raiffeisen Bank of Romania – Raiffeisen
Smart Market

WHAT THE JUDGES SAID...

“An impressive program rolled out in 5 countries in 3 months. Excellent use of personalisation following the identification of 34 insight-based segments aimed at boosting visit frequency and basket size. Impressive metrics and value driven back to the organisation with the segment group and personalised offers out performing 9x times higher vs, the return of non-segmented generic campaign.”

The Middle East

WINNER:

Emirates – Skywards

The Skywards flywheel—we deliver global programme appeal and relevance through rich rewards and exclusive recognition propositions across Emirates, flydubai and a broader lifestyle partner ecosystem.

Skywards strategy builds upon our current best-in-class position and sets the tone for our amplified future ambition.

A “Made in Dubai” success story, now among the largest and foremost programmes in the world, with +15% annual growth in members and +25% growth in active members.

The program generates high-quality commercial airline revenue as well as direct revenue from partnerships & products. Levels of member engagement and satisfaction with the program remain high despite rapid growth.

The Skywards Member Engagement survey-Skywards' is an integral part of Emirates' growth story and features among the top 3 reasons to fly on Emirates.



FINALISTS:

Alshaya – Aura

First Abu Dhabi Bank – FAB Rewards

GHA Discovery – GHA Discovery Green Collection

Majid Al Futtaim – Share

WHAT THE JUDGES SAID...

“An impressive frequent flyer program ‘Emirates Skywards’ is a worthy winner for this prestigious award. Judges commented on the breath of the program in terms of partners and the large number of members across the globe. A program that has evolved over time with a loyalty proposition targeting all membership tiers. Judges commended the continuous improvement & CVP enhancements resulting in a strong NPS scores and member retention. Evidence of customer centricity and understanding of their customer needs in terms of customer experience by offering flexibility in earning and spending miles. A popular winner across the panel of judges.”

WINNER:

Jaspal Public Company – JPS Club for Capillary Technologies

JPS Club is JASPAL's multifaceted digitized loyalty program, seamlessly integrating a dual approach – tiered and discount-based. Strategically targeting three key audience segments - customers, tourists and employees, JPS Club guarantees customer delight through a tier-based loyalty program and global brand awareness and employee contentment via a discount-based program. Members of JPS Club are rewarded with points/discounts for their purchases, redeemable for prizes, discounts, and exclusive privileges. The innovative structure, combined with novel collections and a robust loyalty strategy, has propelled JASPAL's growth in the region, resulting in 83% repeat sales and 87% member growth.



FINALISTS:

Budweiser – Bud4Trade

Global Poin Indonesia – GetPlus – Year End Salebration (YES) campaign

Hongkong Land – Bespoke Rewards

The 1 – Unlocking the Power of Martech for Enhanced ROI

WHAT THE JUDGES SAID...

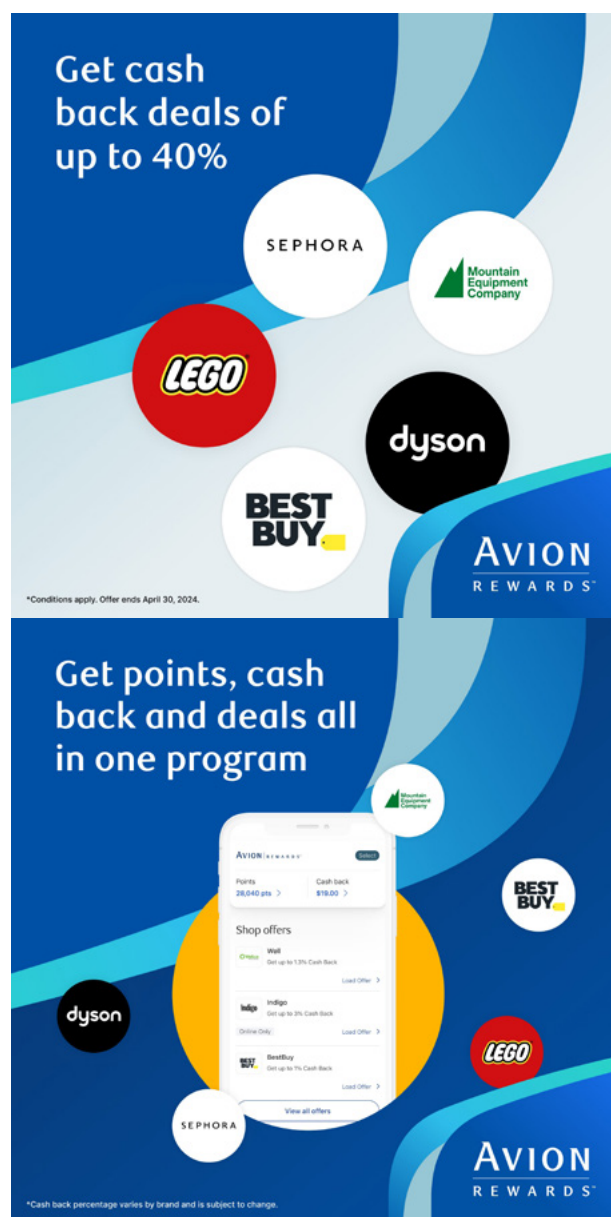
“An impressive multifaceted digitized loyalty program with an integrated seamlessly -tiered and discount-based targeting distinct target groups. Judges loved the creative tier-based loyalty program The innovative structure, combined with novel collections and a robust loyalty strategy, has propelled JASPAL's growth in the region, resulting in 83% repeat sales and 87% member growth.”

The Americas

WINNER:

Royal Bank of Canada – Avion Rewards

RBC has been a leader in loyalty for more than 20 years through Canada's largest proprietary rewards program, Avion Rewards. Avion Rewards has transformed from a traditional bank-owned loyalty program to the most comprehensive rewards experience in the country. In 2023, Avion Rewards opened to all Canadians, providing an end-to-end shopping and commerce experience to its members, regardless of where they bank. This brings unparalleled savings and flexibility to everyone and is a fundamental shift in how Avion Rewards delivers benefits to its members. By modernizing Avion Rewards, the program provides Canadians with unique and unmatched value and access across their entire shopping journey.



FINALISTS:

Azul Brazilian Airlines – TudoAzul Loyalty Program

e.l.f. (eyes, lips, face) – e.l.f. Beauty Squad

Home Hardware – Scene+

YPF S.A. – YPF ServiClub

WHAT THE JUDGES SAID...

“The Avion programme has continuously evolved to bring innovation to its members and now to non-bank customers. The programme focuses on improving both the member experience and the merchant participation experience. Its in-depth recommendation model, using AI for hyper personalisation, its Shop Plus Browser extension, location based offers and now rewards for non-bank customers shows an ever-evolving innovative approach.”

Australia and New Zealand

WINNER:

Myer – ONE by MYER One – Elevating the Art of Connection MYER one – Record Growth via Customer Value Management/ MYER one – Celebrating 20 Rewarding Years

4.33m+ active customers and a total member base of 10m+ members. MYER one is free to join, and shoppers earn 2 credits for every dollar spent at MYER. A \$10 reward is accrued for every 1,000 credits earned, redeemable in-store or online. MYER one has 4 membership tiers, allowing members to progress through different levels based on their spending patterns with graduating rewards, benefits and experiences. Members also enjoy exclusive member pricing, bonus point promotions and differentiated customer experiences aligned to value and engagement. The program drives 76.2% of Myer's annual sales, representing \$2.4b in annual revenue.



FINALISTS:

Hungry Jack's – Hungry Jack's UNO Wild Jackpot

The Warehouse Group – MarketClub

Woolworths Group – Everyday Extra from Everyday Rewards

Zoetis Animal Health – Zoetis Rewards

WHAT THE JUDGES SAID...

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For only R99p/m subscribers get:

1. Unlimited Sixty60 grocery deliveries (currently R35 per delivery)
2. 10% xtra in-store discount once a month (up to R200 savings)
3. Double personalised offers in store and online



Fusing data and tech to personalise customer experiences at scale

Evolving from mass marketing to personalisation at scale to save customers even more time and money.

With over 2500 swipes per minute, we can better understand our 29 million members.

What does this mean for customers?

1. Enabled curated content across all our channels
2. Personalised offers with each shopper receiving 6 personalised deals every 2 weeks
3. Unlocking real-time personalisation with every swipe



FINALISTS:

Credit Agricole Egypt – Happy Points

Discovery Vitality – Vitality Active Rewards

First National Bank (FNB) – eBucks Rewards

TFG Africa – TFG Rewards

WHAT THE JUDGES SAID...

“A really well written and insightful entry that captures the essence of this programme. Their passion for using the program to enhance customer experience and push ROI is visible. Shoprite X-Xtra Saving have embraced loyalty. It is a simple proposition, but one that can be minutely personalised and adapted to changing customer behaviour, so staying relevant. A great example of a simple and most frictionless program serving 29m members.”

Congratulations to the winners of this year's Loyalty Royalty Under 40!

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Hollie Clarke

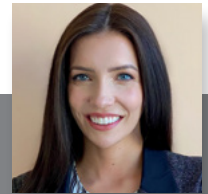
*Product Marketing Manager /
Programme Lead
Creators – YouTube*



Hollie is passionate about YouTube's creators and making them feel valued by the brand. In summer 2023 she created and launched the YouTube High Five Recognition Programme, which recognised and rewarded creators for their hard work, and proudly saw an uplift in 6% Essentialness, 3% Uploads, and -3% Churn. By achieving such impressive—and statistically-significant results—she has carved the way for a new Recognition method at YouTube and set an example for other global YouTube markets. In 2024 Hollie will scale YouTube's High Five Program to up to five global markets off the back of the pilot's huge success and results. She is responsible for the programme's Loyalty Strategy, Operations, Rewards, Creative and Comms.

Brigitte Barron

*Director of Global CRM & Customer Growth
e.l.f. Beauty*



Brigitte Barron is the Director of Global CRM & Customer Growth for e.l.f. Beauty. Brigitte is a digital marketing leader based in NYC with a background in driving success through omni-channel marketing activations and personalization, building and scaling loyalty programs, and unlocking insights in customer data. In her current role, she is responsible for global CRM and loyalty program strategies for the e.l.f. beauty family of brands, which includes e.l.f. Cosmetics, e.l.f. SKIN, Well People, Keys Soulcare, and Naturium. Prior to e.l.f. Beauty, she led CRM strategy at bare Minerals, Shiseido, and the Vitamin Shoppe.

Ali Khalid Bin Zayed Al Falasi

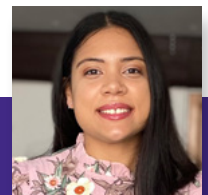
*Senior Manager Corporate Loyalty
Emirates General Petroleum*



Ali Bin Zayed is a dynamic marketing strategist with a proven track record of success at Emarat, where he heads the marketing and loyalty division. With an astute vision, he spearheaded the launch of the EmCan loyalty program on April 26th, 2023, which has since garnered remarkable acclaim. Under his leadership, EmCan has achieved outstanding results, boasting a membership base of 360,000 and an impressive 75% active member rate. Ali's innovative approach to loyalty programs has been lauded, earning Emarat multiple prestigious awards. EmCan stands out for its seamless integration and exceptional value proposition, enriching the customer journey and experience. Ali Bin Zayed continues to drive Emarat towards excellence in marketing and loyalty initiatives, embodying a commitment to innovation and customer satisfaction.

Carla Cloete

*Senior Data Analyst
Old Mutual Reward*



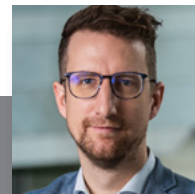
Carla Cloete, Senior Data Analyst at Old Mutual Rewards, is the epitome of brilliance and innovation in her field. She has consistently exceeded performance expectations, demonstrating an unwavering commitment to data interrogation and a proactive approach to identifying and resolving data anomalies. She embodies the values of Old Mutual Rewards. Carla's meticulous analysis of member onboarding journeys, system integrations and transactional data, has led to the proactive identification of patterns, potential vulnerabilities and fraudulent activities. She has implemented automated fraud prevention mechanisms, ensuring data integrity.

International Loyalty Awards 2024: Loyalty Royalty Under 40



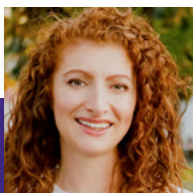
Charlotte Osborne
Marketing Manager
JTI (Japanese Tobacco International)

Charlotte is an accomplished International Marketing specialist with 10+ years of experience in the loyalty marketing industry. This year saw Charlotte launch CLUB64, the loyalty programme brought to you by Nordic Spirit. The development of the programme was heavily influenced by the Nordic Spirit consumers, coming away for the original points based programmes, this programme is heavily focused on experiences highlighting the key products attributes and the aspirational Nordic lifestyle. Charlottes ambition was to create a programme that needed to be relevant to member's lives, with rewards and content that enrich their relationship with Nordic Spirit.



Márton Homola
Group-level Head of Loyalty, CRM and Digital Channel
MOL Group

Márton has 18 years of experience in marketing, pricing, product management, CRM and customer experience management. He has gained knowledge through his career in the consultancy, telecommunication, oil & gas and retail industry, working both with B2C and B2B customers. In his recent position in MOL Group (leading oil & gas company of the CEE region), he is responsible for loyalty and rewards programs in the retail footprint of 10 countries and digital transformation of customer interactions, offering and customer lifecycle management. His major ambition is that everything a company is providing to a customer should be as convenient and relevant as possible in order to grab attention, initiate action and create loyalty.



Ilana Leykekhman
Director, Loyalty Product, Strategy and Growth
Oracle Crowd Twist

Ilana Leykekhman is an insights-driven, creative Product Strategy leader. Graduating from the University of Michigan Ross School of Business with a BBA, she embarked on a career in strategic client service. Starting her career at Kearney, a leading management consulting firm, Ilana honed her skills working with Fortune 100 companies, tackling their most pressing needs in marketing, supply chain, and operations. Transitioning to a more creative role, Ilana joined Digitas, a full-service agency, where she delved into digital advertising, customer journey mapping, onboarding experiences, and retention strategy, immersing herself in the world of customer experience and loyalty.

Mateus Souza Borges
Partner & SaaS Director
Bravium

Mateus Souza Borges is the SaaS Director and Partner at Bravium, a leading Brazilian tech firm specializing in loyalty solutions. Previously, he managed the largest agribusiness loyalty program in Latin America at Orbia.ag and led Brazil's foremost marketplace for agricultural inputs, a role that contributed to his recognition in Forbes 30 under 30. A mechanical engineering graduate from Unicamp, Mateus earned scholarships for his research on drone applications at the University of Missouri - Kansas City. Certified as a Marketing Loyalty Professional by the Loyalty Academy, he specializes in developing digital loyalty platforms leveraging Machine Learning, Generative AI, and Salesforce Clouds.



Ketan Phanse
Senior Product Director – Loyalty
Tata Digital

Ketan has been part of incubation and growth of three of India's successful loyalty programs - Tata group's NeuPass coalition program, Jet Airway's JetPrivilege frequent flyer program and InterMiles- a travel and lifestyle program. As a Certified Loyalty Marketing Professional (CLMP) and with over 15 years of experience, he has driven innovative solutions in Loyalty, Product, and Technology that drive customer retention. Ketan is currently leading the product and strategy for the coalition loyalty program for India's largest conglomerate – the Tata Group. Under his guidance, a diverse portfolio of over 15+ brands & companies spanning across e-commerce, travel, hotels, financial services, retail, health, fashion, electronics, and automobiles have been seamlessly integrated into a unified Group program.



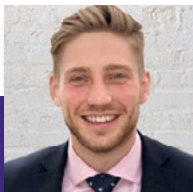
Ned Shugrue
Vice President Sales
Capillary Technologies

Ned Shugrue has been leading sales, marketing, and partnership teams for over a decade at some of the most influential customer loyalty companies across the globe, including Capillary Technologies, PK (now Concentrix) and ICF Next (now Phaeton). Over the course of his career, Ned has led efforts across a wide variety of industries but has particularly focused on supporting clients in the travel and hospitality spaces. His experience includes supporting customers with strategy consulting, loyalty technology implementation and program management and optimization.

International Loyalty Awards 2024: Loyalty Royalty Under 40

Sean Creeley

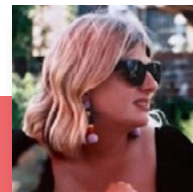
*Loyalty Product Manager
Vodafone UK*



Sean has been the driving force behind Vodafone's VeryMe Rewards platform. Without Sean the VeryMe Rewards platform simply wouldn't be what it is. Through Sean's management of the external third-party, he has ensured that the platform remains stable for customers and the programme boasts a 99.5% platform availability. One of Sean's traits that makes him incredibly successful is his agile thinking that works around barriers to find a customer centric solution and enables him and the team to drive customer engagement.

Abigail Humphries

*CRM (Lidl Plus) Senior Consultant
Lidl GB*



Peter O'Donnell

*Lead Retention Value Manager
Vodafone UK*



Selena Walsh

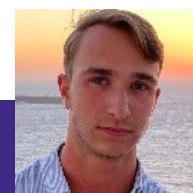
*Loyalty Marketing Manager
Electric Ireland*



Selena is an accomplished marketing specialist with 6+ years of experience in the marketing industry. Selena manages the Loyalty programme for Electric Ireland, a company that provides electricity and gas to over 1.2 million residential customers in Ireland. Since joining Electric Ireland, Selena has worked towards elevating the Loyalty programme with the ambition to achieve sustained growth, customer retention and add real value to customers' lives. Selena's ambition and drive to enhance Electric Ireland's Loyalty programme is reflected in the outstanding results the programme has seen in the past 10 months since Selena has joined Electric Ireland. Sign-ups to the Loyalty programme increased by 7.6% (171,318 members in total) during a turbulent time for the utilities market.

Jonny Greenslade-Cross

*Proposition Owner
Vodafone UK (VOXI)*



Ella Corke

*Account Director
Mando-Connect*



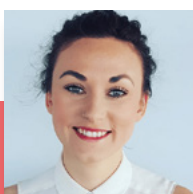
Hema Kukadia

*Partnerships Account Director
Mando-Connect*



Tamara Thurman

*Head of Customer Success
Stamp Loyalty Solutions*



Tamara Thurman is not just an exceptional loyalty marketer but a true go-getter with unwavering dedication to her role. In late 2022, Tamara was promoted to the Head of Customer Success and earned her spot on our executive management team. This team is responsible for executing our strategy and operational plans, and Tamara's dynamic approach has been nothing short of impressive. Initially focusing on our SaaS loyalty product, she has successfully developed, implemented and continues to optimize our customer success strategy. Over the past year, her efforts have yielded remarkable achievements, such as introducing a comprehensive self-serve onboarding model for our merchants, deploying tailored customer onboarding journeys that have substantially boosted subscription conversions, and managing a series of successful campaigns.

Robert Pope

General Manager



Ros Netto

*Global Head of Loyalty
Virgin Active*

Meet Zsuzsa Kecsmar

Chief Strategy Officer and Co-founder of Antavo Loyalty Cloud

Zsuzsa Kecsmar is the Chief Strategy Officer and co-founder of Antavo Loyalty Cloud. Antavo is the most powerful loyalty program technology provider on the market, which powers the loyalty programmes of KFC, C&A, Scandic, La Cage, Kathmandu, Benefit Cosmetics, Luisaviaroma and BrewDog, among countless others, as well as global businesses in the travel, pharma and fashion industries.

This year, Zsuzsa won the Personality of the Year at the International Loyalty Awards. We caught up with her and the Award's organizers to hear more about the achievement and her career to date.

Marian Kelly and Eileen McGuinness, joint CEO of the Awards shared why the jury picked Zsuzsa: "Zsuzsa Kecsmar's commitment to the loyalty industry goes beyond her role at Antavo. She is a passionate advocate for a new approach to customer loyalty, talks about it every day, and her team produces the global report of the industry. She is very vocal, and this is helping an ENTIRE industry to grow."

Zsuzsa said about receiving the award: "Our company's growth strategy was education for years. My team created educational articles around customer loyalty and loyalty programs that are worth 5 books! We issue THE report of the industry, to help people prove their point. I am absolutely thrilled that I got this recognition, because it's not only I, but our whole team's commitment."

The annual Global Customer Loyalty Report has become the most trusted source for marketers and loyalty professionals around numbers and trends around loyalty. Now in its third year, the report has garnered so much attention, that the launch webinar was followed by 1,500 industry professionals, and only 3 months after the January launch 4500 people downloaded a copy. "I don't know of any other publication that attracts this kind of interest" – commented Marian Kelly.

In 2012, at the age of 24, Zsuzsa co-



founded Antavo in London, UK. In the beginning, their product was different, and they switched to loyalty in 2017. In the 12 years since, Zsuzsa has played a crucial role in growing Antavo from a small, plucky startup into a market-leading, global scaleup for loyalty program technology, serving global brands and retailers. "It's been great fun so far. And I am happy that I get to do this with my co-founders. Attila Kecsmar is one of my co-founders and my husband, and he is a brilliant CEO of our company. We have 3 kids, who are the joys of our life."

Today, the Antavo Loyalty Cloud enables around 60 businesses to build and manage innovative loyalty programs across all their channels. In November 2022, Antavo raised 10m EUR in Series A funding, which Zsuzsa talked about in Sky News. "It was a celebration of an entire industry. I talked about the future of loyalty programs that go

beyond the "earn and burn" logic. So many people reached out to me after that."

For several years, Zsuzsa Kecsmar has been a driving force in reshaping the perception of customer loyalty and loyalty programs. Her contributions have been recognised by Forbes, which listed her as one of Europe's top 100 female founders in tech. Zsuzsa's influence extends beyond her role at Antavo, as she actively advocates for the industry through her participation in high-profile events and her contributions to global media outlets such as Sky News, Forbes, Sifted, Mail Online, Express and MSN.

Zsuzsa is dedicated to debunking the misconception that customers are not genuinely loyal or are only interested in discounts, a myth that has perpetuated the industry for years. Her belief in the power of non-transactional and emotional loyalty programs is unwavering. In a world where doing good means more to people than ever, these programs can do a lot. "Businesses can build a different type of relationship with their

customers by rewarding them not only for purchases but other things too. These may be referring a friend, leaving product reviews, for their lifestyle habits, such as recycling, donating, and even leading an active, healthy lifestyle."

She says: "I'm incredibly proud to be named Personality of the Year 2024 at the International Loyalty Awards - it's an incredible honour to be recognised by an industry I'm so passionate about. "It's this passion that has inspired the launch of Project CLO – standing for the Project to achieve that there is a Chief Loyalty Officer or Chief Customer Officer at each company. Existing customers are so vital, yet so often overlooked and often taken for granted. If you'd like to join me in working to change this perception, get in touch – I'd love to hear from you."

Congratulations Zsuzsa!

