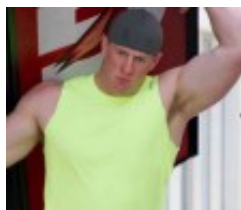


The Sweat Equity factor from brands for their Customers

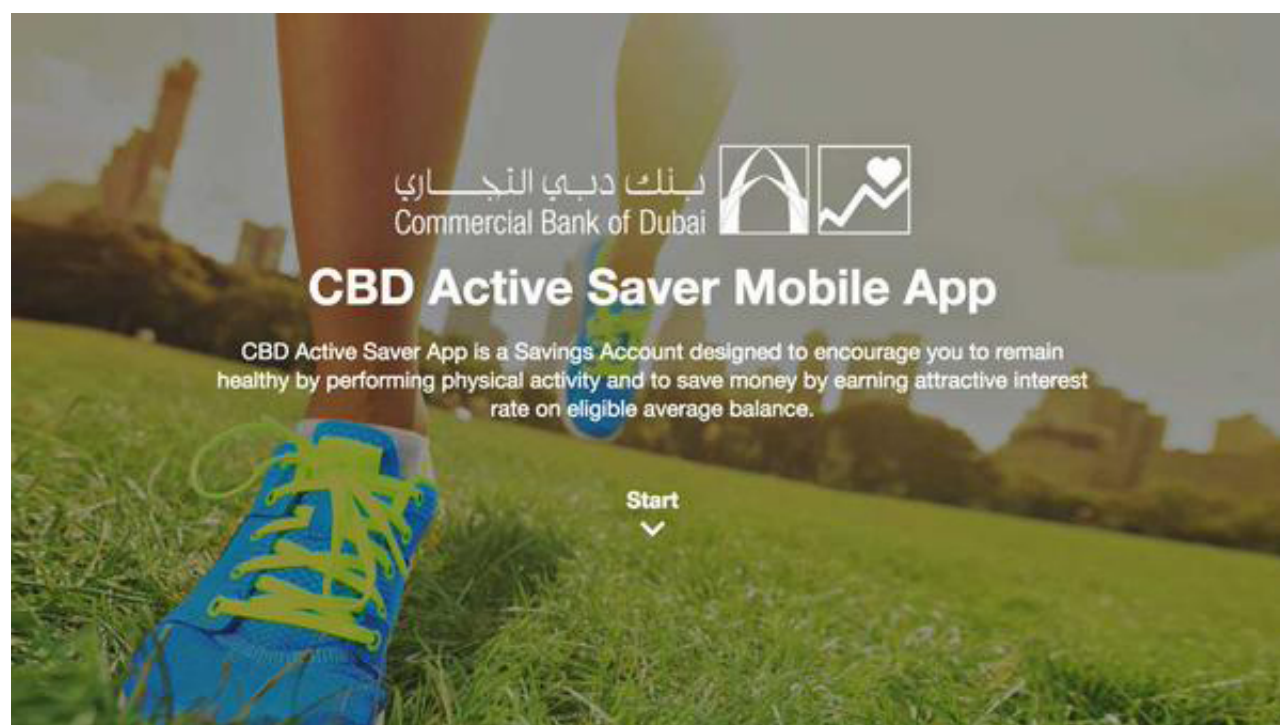
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Brands Make Customers Sweat for Rewards

Is making consumers work to receive perks the secret to building customer loyalty? That's the thinking behind new campaigns from Gatorade, Reebok and the Central Bank of Dubai that are taking sweat equity to a whole new level

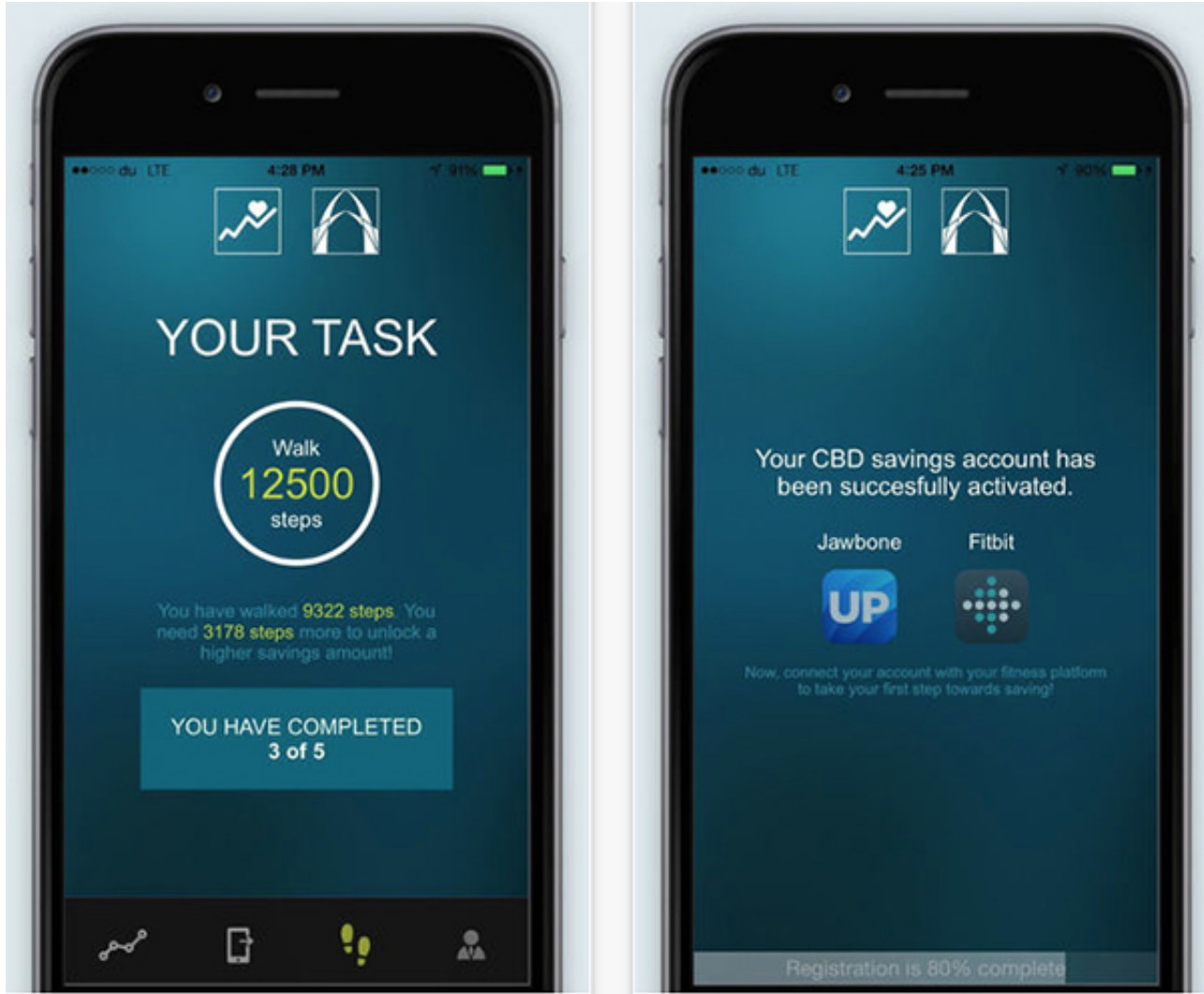


The Commercial Bank of Dubai's latest mobile product marries finance and fitness in the [CBD Active Saver](#) app. Customers are rewarded with higher interest rates on their savings accounts if they link the CBD app with a Fitbit or Jawbone activity tracker devices. The more active the user, the higher the interest rate earned – and don't forget the physical fitness benefits.

Resulting from CBD's Innovation Lab, the bank's CEO, Peter Baltussen, [commented](#) that “we are constantly looking to bring extraordinary experiences to the market and to our customers

through the continual launch of innovative products and services.”

The app not only encourages active lifestyles but shows how it’s co-creating with employees, because “CBD’s Innovation Lab has allowed us to help transform our employees’ creative ideas into market innovations and the Active Saver App is a clear example of this,” he added.



There are five goals, starting at 5,000 steps with 2,500 step increments up to 15,000 steps. The higher interest rates and transaction limits are tied to the number of steps taken in a day and become more enticing as the goals increase. Interest is accrued accordingly to a customer’s monthly average balance and paid out monthly.

Beyond Dubai, Reebok has been encouraging movie-goers to get active to earn rewards. Its “Run the Movie” test in Seoul encourages audience members to get on treadmills to make the movie play, turning “the typically sedentary experience of watching a movie into a sweat-inducing workout,” as [Creativity Online](#) puts it. A

According to Reebok Korea agency INNORED, the goal of the campaign is to encourage folks tied to put down their phones and get moving — all in the name of promoting the ZPump shoe, with the brand message “Get Moving, Get Pumped.”

Gatorade, meanwhile, is bringing its “Sweat It to Get It” tagline to life with its latest campaign, tied to the kick-off of football season.

The PepsiCo-owned sports beverage, in tandem with NFL pros Eli and Peyton Manning and JJ Watt, set up vending machines at college campuses. In a move that recalls Coca-Cola’s ongoing “Open Happiness” vending machine surprises, potential customers are encouraged to do high knee kicks and other physical fitness moves to earn the right to a beverage.