



Chase Freedom Reward Program

SWOT ANALYSIS



STRENGTHS

- Sign up bonus for new customer-\$150
- 5% Cash back on rotating quarterly categories.
- Cash back rewards never expire as long as account remains open
- **Multiple redemption options:**
 - as a statement credit
 - as direct deposit to checking/savings account
 - as travel credit towards hotels, airline tickets, and car rentals
 - for gift cards and merchandise
- Combine points with other Chase cards within Ultimate Rewards



WEAKNESS

- 5% cash back has to be activated every quarter. It does not renew automatically.
- Spending caps on bonus categories: cardholders are only allowed to spend up to \$1,500 in combined purchases within the 5% cash back bonus category each quarter. Any amount over this earns only 1% cash back.



OPPORTUNITY

- The Chase Freedom® mobile app to redeem cash back on the go. It works at 30 favorite merchants.
- Reward points can be transferred to one of Chase's partner programs with ratio 1:1



THREATS

- Many other rewards cards (such as Citi Double Cash or Blue Cash American Express) offer a more lucrative cash back program.
- Chase does not come up with any new ideas in a long time.



Walgreens Balance Reward

SWOT ANALYSIS



STRENGTHS

- *Many ways to earn reward points:*
 - with every purchase
 - filled prescription 100-300 points.
 - Immunization – 100 points
 - for tracking healthy activities such as weight loss, blood pressure, blood sugar level, miles walked.
- Clear explanation about reward program on the web site



WEAKNESS

- Rewards points scale is standard: 5,000 points = \$5, 10,000 points = \$10, 18,000 points = \$20, 30,000 points = \$35, and 40,000 points = \$50.
- Points expire 36 months from the day customer earn them, or expire sooner if account has not been activated for 6 months.
- Earn points only on specific products.
- Redemption is a major flaw, customers can't redeem part of a reward or earn new points when they using existing points.



OPPORTUNITY

- Walgreens is beyond the standard points-per-purchase model; it encourages and rewards customers who commit themselves to a healthier lifestyle.
- Partnership program with AARP.
- Walgreens App for iPhone and Android devices and the Steps dashboard online automatically tied to Balance Rewards account.



THREATS

- Competitors with similar reward points program such as CVS.



Vons Gas Reward and “Just for U” program

SWOT ANALYSIS



STRENGTHS

Gas Rewards

- Easy to earn reward points through:
 - Groceries shopping 1 point = \$1
 - Pharmacy 1 point = \$1
 - X2points on qualifying gift cards
- Clear explanation about gas reward program on the web site
- “Just for U” program allows shoppers to save extra money & the extra time clipping coupons by giving the option to add digital manufacturer coupons & digital store coupons to customers Vons Club card.



WEAKNESS

- Only one redemption option - gas reward with Chevron or Texaco stations.
- Redemption works on only a single gas fill up.
- Point totals less than 100 expire at the end of the calendar month in which they were earned.
- It takes some time to get familiar with “Just for U” program and not enough explanation on the website.



OPPORTUNITY

- Easy to track Reward Points with Vons App.
- Possibility to extend partnerships with other companies for gas reward.
- Vons can open EV charging stations and offer alternative redemption option for an electrical car charge.
- “Just for U” program is unique coupons program, no other competitors on the market yet.



THREATS

- Many people have been switching to electrical cars within last years, for this customers gas reward option is not relevant.