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## Coins. ph wallet app download

Formatting Nikelle Snader//Images from Glia Ethical Consumerism is not dead, but little information easily available to people can make it difficult to choose products and services based on company values. It's a problem that Barry Klein, a political consultant turned app developer, first thought about the solution when he and his wife tried to decide which restaurant to spend their money on in the fall of 2013. While trying to choose between many restaurants all boasting the best craft beer and gourmet homestyle cooking, Klein realized there wasn't a good way to find out what's behind the business before spending their hard-earned dollars there. Where does this money go after that? Klein asked. How do I know that it's not going to go into something that I'm not going to appreciate? On the flip side, Klein also thought he would be willing to spend more on business if he knew the company supported the values he also cared for. So Klein approached friend Chris Rappley, and the two decided to jointly find Glia, a program in which users enter their preferences for political inclinations, social reasons and other values in order to find businesses in their field that support the same things. An interactive map in the app highlights the companies in the Glia database and color codes in each location to show whether the business would be good or inappropriate, depending on the values selected by the user. Cheat Sheet chatted with Klein about the app he, Rappley, and third founder Tahlia Sutton worked on the development, as well as about ethical consumerism trends. Klein, it's alive and well, but people have more resources to consistently choose how they spend their money. According to a 2013 study by Cone Communications and Echo Research, which was submitted by more than 10,000 people in 10 countries, 91% of people said they would most likely switch brands to buy from a company with good reason when price and quality are equal. About 87% said they would consider the company's social and environmental commitments when deciding what to buy or shop for. Nine out of 10 people said they would boycott products from companies whose views are controversial compared to their own values, while 55% said they refused to buy the product for this reason last year. Klein, who has also worked with election numbers, has seen firsthand that values are very informing how people vote, how they respond to calls for action, and what they buy. Values, no matter what, are the most important now. If you can link with people because of the value they care most about, you have an automatic in with them. But the problem with buying products based on values is that there is so little information that is easily available unless people know specific places to look for. Enter Glia. The company's algorithm runs through the information database of the values it collects, compiles it and shows people how that business is stacked according to their own values. Cheat Sheet Tested the app (now available only for the iPhone, although Klein said the company intends to create an Android version), and has selected five values, including organic, support for cancer research, support for disaster relief, marriage equality and fair trade. Other options include the identification of political parties and positions on Obamacare, unions, drilling, and the minimum wage, just a few examples. Using your location, the app shows businesses in your area and ranks which ones might be eligible and which have conflicting images with you. The program includes 400,000 stores nationwide, Klein said. Most of them are retail giants and network restaurants, because the developers of the program infancy chose which locations would give the most bang for their kicking. But over the next six months, the company also hopes to develop a way for small businesses to responsibly import their information into the program's database, Klein added. The company has some political subsidiary: Vote with your wallet and Make every choice statement is the catchphrases found on the company's website. But more than anything, the program is about shopping and spending with purpose, Klein said. In addition, the company has created walls in its system so that Klein or someone else will not see which values are chosen by a particular user. We're not here to be sentenced in any way, Klein said. We do not care what your policy is, what your values are. What we want to do is help you be loyal to those if that's what you want. When people shop now, it's often about location, price and quality, Klein said. By enabling people to choose shopping, the company hopes to add valuables to that list. Chick-fil-A and Hobby Lobby are the only two companies that have garnered national attention in the past year or so because of how their value impacts their services on customers and employees. Next note: Despite the fact that revenue can eventually come from the app's advertisers, the founders have already created a business that the only thing that affects matches is the information provided by the user. So even if Subway decides to advertise, the only way the consumer should see it as a good match is if the values were actually matched, klein said. The best way to kill a product is not true, he said. For us, we couldn't stick to that just being the people that we are, but the result is based on an algorithm that is based on a very simple understanding of what your values are and company values. The company does not disclose the amount of users who have already downloaded the program, Klein said. However, so far, the program has been targeted at three main groups and is the most popular. One of the groups is early technology adopters, who will often try out any new program that comes their way. The second group, which Klein called a lynchpin of his demographics, are key voters who are also actively involved Advocacy. And the third, which Klein acknowledged that every business would like to attract, is millennials. Klein believes that there are many opportunities for this group to recognize the power that such a program can have. This is a generation that believes in purpose and values driven by life, he said. Millennials may not be the most consistent voters, he added, but also tend to believe that voting is not as important as the impact of everyday choice can have on their community. Companies already have a value-driven mindset: Whole Foods no longer only advertises the products they sell, but where they come from, Klein pointed out. Many people's priorities are in the right place to make the program as its continued growth, he said, and start making value-based decisions more regularly. It won't be 100% of the time, Klein said. But it will be a higher percentage of the time that people take into account values. Follow Nikelle on Twitter @Nikelle\_CS More from The Business Cheat Sheet: You can worry a little less about getting your wallet stolen while on the go, but keep a close eye on your smartphone. Android Pay is being introduced this week, and it's just one of many services and apps that make it easier to pay for trips on a mobile device. Everything from dinner to the cab can be your click or swipe. Uber was one of the first companies to eliminate the need for fumbling for cash or signing a receipt - book your trip through the app, and the credit card on your account is automatically charged after disembarkation. Now others follow on wheels- er, heels. Arro launched this summer as a way to hail and pay for a New York taxi directly through a smartphone. Like OpenTable, Reserve is an application that allows users to browse restaurants and request reservations. However, it goes one step further, allowing diners to pay or split the bill on their smartphones. The program is free, although it charges a fee of \$5 for each account. Apple Pay is probably the best known way to go wallet less. To pay for something, hold the iPhone or Apple Watch to a special terminal by holding your finger on the TouchID fingerprint sensor; vibration and beep confirm that you have paid. More than 1.5 million companies across the U.S. accept it, many of which are pharmacy and fast food chains. Apple Pay is also available in many travel apps, including booking platform Priceline, last-minute hotel booking app HotelTonight, ride service RelayRides, ticketing marketplace StubHub, home rental site Airbnb and rental aggregator Dwelable. Instead of entering a credit card number for each app, you can select Apple Pay and confirm your payment using TouchID. Android Pay is another wallet-less solution that this week was installed by Android owners with more than 1 million retail outlets around the US. Like Apple Pay, users tap their terminal, but you don't need fingerprint approval. Despite all these progress, progress, card to carry: I.D.is still need to get a cocktail. Cocktail.

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