OPEN LOYALTY

Loyalty Program Trends 2026

Discover the future of loyalty programs and loyalty marketing.

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Let's discover the future of loyalty together!

About the report

Loyalty Program Trends 2026 explores the key shifts, priorities, and innovations shaping the future of customer loyalty.

Based on responses from 170+ loyalty and CRM leaders, this report delivers a comprehensive, data-driven analysis of where the industry is heading – with six years of comparative data and commentary from top experts across retail, finance, travel, and tech.

Why have we created the report?

Loyalty is at a turning point. In an increasingly saturated market with rising expectations and shrinking margins, brands are looking for strategies that drive measurable outcomes, from increasing Customer Lifetime Value (CLV) to reducing churn.

We created this report to give enterprise marketers and loyalty professionals a clear view of how priorities are shifting and what works now.

Let's discover the loyalty benchmark together!

You'll uncover the strategic direction of loyalty teams in 2026:

- Why brands are doubling down on gamification and personalization
- How automation and AI are reshaping loyalty operations
- Which goals and investment areas matter most now
- How to adapt your loyalty strategy in a world of rising costs and regulatory pressure

Loyalty Program Trends 2026 is published by Open Loyalty, the API-first loyalty engine powering gamified experiences for enterprise brands worldwide.

This report is built in close collaboration with 170+ loyalty professionals, including CRM leaders, loyalty directors, and consultants, from industries such as retail, hospitality, finance, telecom, and tech.

Together, we've created a resource shaped by real-world experience, strategic insight, and a shared goal: helping loyalty teams design programs that drive engagement, retention, and business results.

"In this edition, we took a closer look at how loyalty strategies have shifted over the last six years. You'll see where investments are moving, what priorities are gaining ground, and how gamification has taken hold as both a short- and long-term direction.

The story is familiar: increasing customer lifetime value, adapting to market pressure, and finding smarter ways to build stronger customer relationships.

I'm grateful to everyone who shared their insights and helped bring this report to life. I hope you find it useful."

Karl Bzik

Co-founder at Open Loyalty

Linkedin

Thank you to 170+ experts...

IKEA
P&G
mastercard
adidas
SAMSUNG
VISA
Deloitte.
PEPSICO
PHILIPS
H&M
L'ORÉAL
Shell
citi
DECATHLON
Virgin active
carhartt
VF CORPORATION
ERICSSON
SIXT
HUGO BOSS
ORACLE
accenture
NESPRESSO
DOUGLAS
MediaMarkt
Kaufland
LEROY MERLIN
PAYBACK
sweetgreen
THE NORTH FACE

Executive summary

What will you learn from the report?

The Loyalty Program Trends 2026 report captures how loyalty professionals are planning, prioritizing, and adapting, based on survey responses and interviews with over 170+ experts from across industries and regions.

What goals and challenges do loyalty professionals face?

What are the key trends in loyalty marketing for the short and long term?

Where are the most common areas of investment?

What are the future predictions for loyalty programs?

How can you use this knowledge to improve your business?

Research methodology

The Loyalty Program Trends 2026 report combines quantitative and qualitative methods to deliver a grounded, expert view of where loyalty marketing is heading.

Objective

The research aimed to identify the goals, investment areas, and trends shaping loyalty programs through 2026, based on the real priorities of those building them.

Question types

The survey featured both closed and open questions. Closed-ended responses were analyzed using descriptive statistics. Open-ended answers were reviewed using thematic analysis to uncover recurring challenges and predictions.

Timeframe

The research was conducted from **August to December 2025**, gathering expert opinions and insights on the future of loyalty marketing during this period.

Sample size and respondent profile

We surveyed over **170 experienced loyalty professionals** across industries, including finance, FMCG, retail, and hospitality. All participants were hand-selected based on their direct involvement in loyalty strategy, operations, or innovation.

Executive summary

Report reach

The Loyalty Program Trends 2026 report provides a comprehensive analysis of the key challenges, priorities, and investment directions shaping customer loyalty today and in the years ahead.

The research is based on a survey and in-depth interviews with **170+ experienced loyalty professionals** working across multiple markets worldwide.

Contributors operate in both mature and fast-growing loyalty markets, bringing perspectives shaped by different customer expectations, economic conditions, regulatory environments, and levels of digital maturity. Their insights reflect how loyalty strategies are designed, adapted, and evaluated in diverse market contexts.

The participant base spans **Europe, North America, the Middle East, Latin America, and the Asia-Pacific region, including Australia**. Strong representation from professionals working on cross-border and multinational programs adds depth to the findings, capturing how global loyalty models are localized and scaled across regions.

Participants are directly involved in loyalty initiatives at local, regional, and global levels, offering practical insight into how programs evolve across geographies. As a result, the report highlights both patterns that transcend markets and regional nuances that influence investment decisions, strategic priorities, and the future direction of loyalty programs in 2026 and beyond.

Industries demonstrated

The 2026 edition of the Loyalty Program Trends report brings together insights from loyalty professionals representing a broad mix of industries. While retail-driven sectors continue to dominate the sample, the data also reflects growing participation from service-based, technology-driven, and sector-neutral organizations.

Fashion, finance, FMCG, restaurants, hotels, and coalition loyalty programs remain the most represented verticals, confirming that loyalty remains a core strategic lever in highly competitive, high-frequency customer environments.

- **25.9%** Fashion
- **24.5%** Other (cross-industry/sector neutral)
- **19.4%** Finance (incl. banking & insurance)
- **18%** Restaurants & dining
- **17.3%** Hotels
- **17.3%** FMCG
- **16.6%** Coalition loyalty programs
- **15.8%** Health (incl. beauty & pharma)
- **15.1%** Airlines
- **14.4%** Sport
- **14.4%** Entertainment
- **12.2%** Convenience stores
- **11.5%** Automotive
- **10.8%** Telco
- **10.1%** Luxury
- **8.6%** Electronics
- **7.9%** Petrol stations
- **7.2%** Home decor
- **2.2%** Kids

Key report takeaways

~59%

of loyalty professionals prioritize Customer Lifetime Value as a top business goal, more than any other metric.

~42%

of respondents say gamification will have the biggest impact on customer loyalty marketing.

~35%

brands say they are expected to prove ROI from loyalty programs to internal stakeholders.

Challenges

In 2026, loyalty leaders are doubling down on Customer Lifetime Value, churn reduction, and repeat purchase behavior: a trio that has remained at the top of loyalty goals for five consecutive years. They reflect a shift away from short-term growth toward retention and margin protection.

This year's data shows a notable reprioritization: increasing ROI has now overtaken "generating more revenue" as a leading goal. Spotted pivot signals a more analytical mindset where loyalty professionals are expected to do more with less, track measurable outcomes, and justify long-term investment.

Yet ambition runs into constraints. Loyalty teams continue to face three core barriers:

Saturation

With more brands launching programs than ever, customers are flooded with choices. Standing out and staying top of mind require more than points and discounts.

Integration debt

Many organizations cite internal bottlenecks: data fragmentation, outdated infrastructure, or lack of automation, as key blockers to scaling or evolving their programs.

Personalization vs. Privacy

Loyalty is becoming more data-dependent, but regulations and customer expectations for transparency are rising just as fast. Balancing personalization with trust is more difficult, and more important, than ever.

Trends in investments for 2026

Loyalty teams are staying active, but selective, with their investments in 2026. Across industries, respondents are focusing less on expanding headcount or launching new channels and more on improving performance within existing programs.

Gamification is still at the center

Investment in gamification mechanics has surged, making it one of the most frequently selected areas. Loyalty teams are exploring ways to boost engagement through missions, progress-based rewards, and interactive challenges.

Gamification is becoming part of the long-term strategy for retention and repeat purchases.

Data, analytics, and automation go hand-in-hand

Automation has moved from a supporting role to a strategic driver. Loyalty programs are increasingly reliant on real-time triggers, event-based segmentation, and intelligent reward delivery.

Underpinning this shift is continued investment in analytics. These elements are closely linked and often deployed together to improve precision and reduce manual load.

Personalization remains a core priority, but with a sharper edge

For the second year in a row, personalization leads all other investment areas. However, teams are narrowing the focus: fewer broad personalization efforts, and more targeted experiments tied to ROI.

The emphasis is on personalizing rewards, messaging, and redemption paths based on behavior, value, and channel preference (not just demographic data).

What's different in 2026 is the pragmatic lens being applied.

Teams aren't chasing every new trend. They're narrowing in on tools and tactics that can help improve existing results, integrate more tightly with marketing and product teams, and demonstrate measurable business outcomes.

Strategic trends for the upcoming 3 years

The long-term direction for loyalty programs is clear: deeper engagement, smarter targeting, and more flexible approach to iterations. Survey responses point to four dominant strategic trends shaping loyalty through 2026 and beyond.

2026 2029

- **Gamification becomes a default, not a differentiator.** What was once a niche strategy is now entering the mainstream. More than half of respondents plan to expand or launch gamified features, signaling a shift toward programs that reward ongoing behavior. Progress-based mechanics, daily streaks, and community participation are seen as reliable ways to lift engagement and reduce churn.

- **AI and predictive segmentation move from theory to practice.** Brands are pushing past basic analytics and investing in predictive capabilities, from churn signals to offer timing. Loyalty teams are looking to automate decisions around rewards, content, and targeting by layering in machine learning and first-party behavioral data.

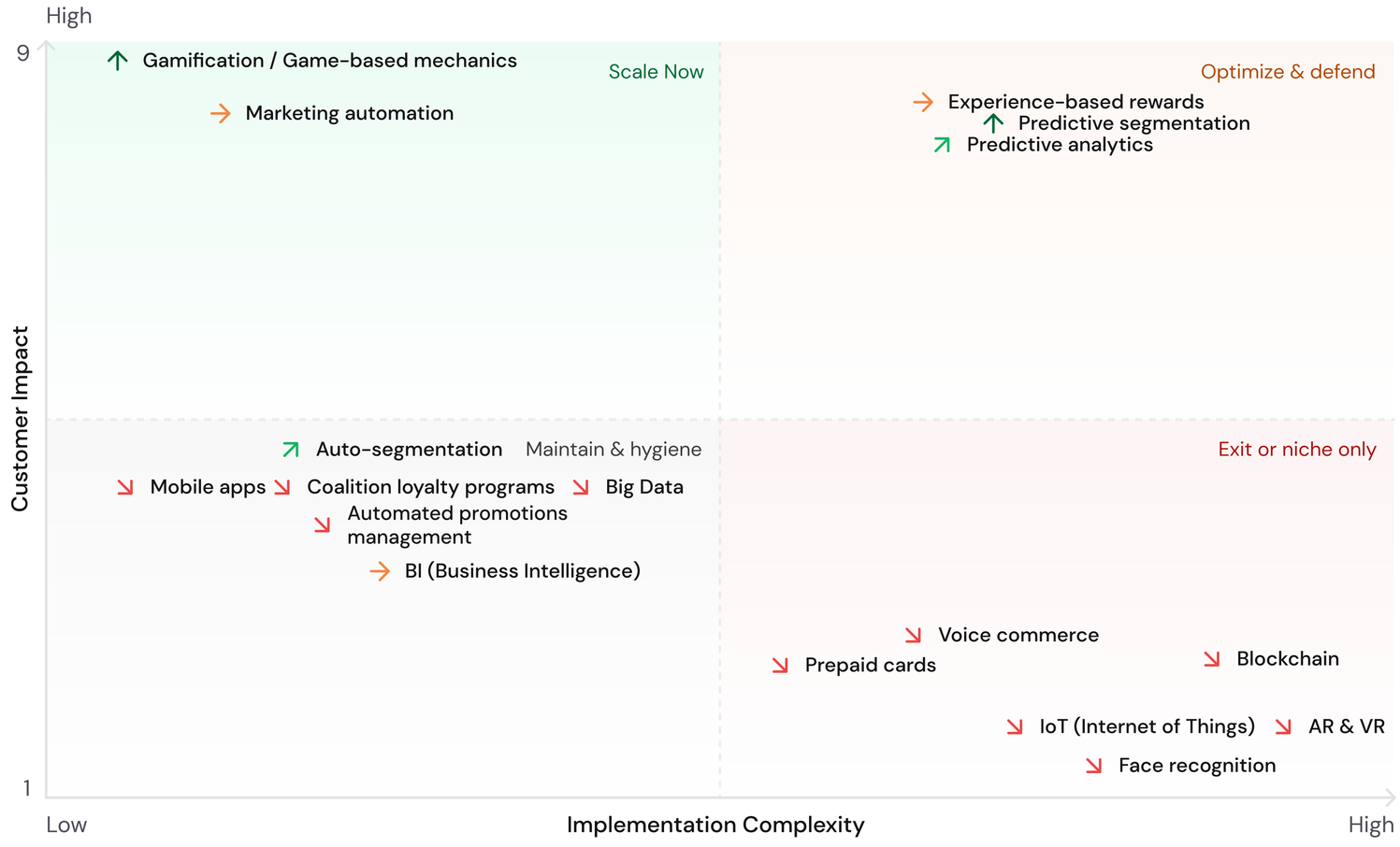
- **Experiential rewards are on the rise.** A growing number of programs are shifting value from pure monetary discounts to access-based and experience-driven rewards, such as early access, community perks, VIP events, or personalized challenges. These are harder to copy, often cheaper to deliver, and more emotionally sticky.

- **Operational efficiency is a strategic goal.** Loyalty teams are no longer chasing new features for the sake of innovation. Instead, they're prioritizing tools and frameworks that simplify workflows, reduce manual management, and scale across markets. There's a strong appetite for cleaner integrations, composable tech stacks, and shared infrastructure with CRM and eCommerce platforms.

The Loyalty Strategy Map

This map helps prioritize where to invest in 2026 by positioning loyalty initiatives according to customer impact, implementation complexity, and their momentum between 2021 and 2026.

The featured trends reflect those with the most notable shifts, either rising, plateauing, or declining based on our data.



Legend

Vertical axis: customer impact

Horizontal axis: implementation complexity

Momentum indicators:

- ↑ Accelerating
- ↗ Rising
- → Plateau
- ↘ Declining

Strategic action zones

- **Scale now.** High impact, manageable complexity, positive momentum. Best opportunities for growth and differentiation.
- **Optimize & defend.** High impact but complex or mature. Focus on efficiency, execution, and protecting value.
- **Maintain & hygiene.** Medium impact, expected capabilities. Necessary to operate, rarely a differentiator.
- **Exit or niche only.** Low impact and declining relevance. Deprioritize or limit to specific edge cases.

Key investment changes in loyalty areas*

▲ Increasing

Personalization

Personalization continues to gain momentum, reinforcing its position as the top investment priority. Brands are doubling down on more relevant communication and offer logic to drive measurable engagement and retention.

Automation

Investment in automation rises sharply year over year, highlighting a strong push toward scalable execution, faster activation, and reduced reliance on manual loyalty operations.

Loyalty program development

Spending on loyalty program capabilities keeps growing, signaling a shift toward strengthening owned loyalty foundations. Brands are investing in new features, mechanics, and flexibility rather than one-off campaigns.

Loyalty teams are concentrating on scalable, owned capabilities that support long-term engagement and repeat behavior.

▼ Decreasing

Partnerships (co-promotions)

Fewer teams plan to invest in partnerships year over year, reflecting fatigue with complex coalition models and a preference for more controlled, owned loyalty experiences.

In-store and eCommerce experiences

Both areas, taken separately, show a further pullback, suggesting they're now treated as baseline. Budgets are shifting from rebuilding journeys to activating behavior on top of existing ones.

Promotions and offers

Spending on promotions continues to drop, reinforcing the move away from discount-led loyalty and toward strategies that protect margin and encourage repeat behavior.

Loyalty teams are pulling back from channel-specific, discount-heavy, and partner-dependent initiatives in favor of fewer, more controllable investments with clearer paths to scale.

*Loyalty areas are groups of related trends that together form broader loyalty capability areas for 2021-2026.

Key investment changes in loyalty trends*

▲ Increasing

Predictive segmentation

Investment in predictive segmentation grows year over year, highlighting a shift toward forward-looking, behavior-based targeting rather than static audience definitions.

Gamification

After a major jump in 2025, investment remains strong. Brands are integrating missions, challenges, and streaks to drive engagement and loyalty program stickiness.

Experience-based rewards

Experience-based rewards continue to gain traction, reinforcing the move away from purely transactional incentives toward more emotional and memorable loyalty value.

Loyalty teams are investing in mechanics that increase engagement, automate delivery, and shift value from discounts to relevance and experience.

▼ Decreasing

Influencer marketing

Influencer-driven loyalty sees continued pullback year over year. Brands are moving away from rented attention toward owned engagement mechanics they can control, measure, and optimize long term.

Big Data

Investment in Big Data continues to decline, indicating that broad, infrastructure-heavy data initiatives are losing priority. Brands are shifting away from large-scale data programs toward more focused, actionable use cases like predictive analytics and segmentation.

Partnership-based marketing

Investment in partnership-driven loyalty decreases, reflecting ongoing concerns around complexity, dependency on external partners, and weaker differentiation compared to owned-channel strategies.

Loyalty teams are deprioritizing experimental or attention-based tactics in favor of scalable, owned capabilities that directly influence repeat behavior and program performance.

* Loyalty trends are individual trends and tactics shaping how loyalty is executed in 2021-2026.

The best loyalty programs

While loyalty programs are growing in number, only a few stand out because they design experiences people actually want to return to. The best-performing programs in 2026 share four defining traits, as shown below.

Perfect loyalty program for 2026

Clear value without friction

They make it easy to join, easy to engage, and easy to understand. Members know what they're earning, what they can do with it, and how it connects to their behavior without needing to read fine print.

Gamified engagement loops

They keep people coming back through non-transactional mechanics: streaks, challenges, badges, or personalized goals. The focus is on creating repeat interaction, not just rewarding transactions.

Personalized paths, not one-size-fits-all tiers

Top programs adapt to customer behavior over time, recommending rewards, surfacing relevant missions, or unlocking access based on value, not just spend. These journeys feel dynamic and individualized.

Flexible tech, tight integration

Best-in-class programs are composable by design, built to plug into eCommerce, CRM, and mobile apps without relying on legacy systems or black-box vendors.

When asked which programs set the benchmark, respondents most often mentioned:

Amazon, Starbucks, Sephora, Nike, Tesco, McDonald's, Apple, IKEA, Emirates, American Express, Marriott, and adidas

Survey results

What challenges do experts see for loyalty marketing in 2026?

What challenges do experts see for loyalty marketing in 2026?

- Market saturation and loyalty fatigue (sea of sameness)
- Data, privacy, identity, and customer trust
- Budget pressure, ROI, and proving incrementality
- AI adoption: real value vs hype and loss of human touch
- Economic pressure, reward costs, and margin sustainability
- Omnichannel complexity, integrations, and execution challenges
- Customer attention scarcity, channel fatigue, and consent
- Organizational alignment, strategy clarity, and capability gaps

Market saturation and loyalty fatigue (sea of sameness)

What challenges do experts see for loyalty marketing in 2026?

"The #1 challenge is differentiation, or simply surviving in the sea of sameness. Loyalty programs have become ubiquitous, and as a result, a 'good' program is no longer a competitive advantage, it's just table stakes. With so many similar schemes competing for the same attention, customers are increasingly fatigued and less responsive. The real challenge in 2026 is standing out in a crowded market where sameness is the default and earning relevance beyond points, discounts, and copy-paste mechanics. Be bold, be original, be focused. Loyalty is a game of conviction, not compromise. No offering can capture the entire customer base, the goal is clear: Win the customers who matter most with a proposition they can't find anywhere else."

Radek Hrachovec

Partner at Voxwise & Certified Loyalty Marketing Professional

Linkedin

Industry experience:

Voxwise | Bata a.s.

"Many loyalty schemes still follow the same basic 'points-for-purchase' formula. It's easily copied and no longer builds any meaningful connection to the brand. Customers see right through it, which is why so many programs feel interchangeable."

Sehar Mangi

Data Analyst

Linkedin

Industry experience:

Beko Corporate | SJcurve | Global Venture Catalyst | Upkey

Budget pressure, ROI, and proving incrementality

What challenges do experts see for loyalty marketing in 2026?

"Many businesses struggle to clearly measure the ROI and incremental impact of loyalty programs. As budgets come under pressure, cost-cutting becomes the default response, making it increasingly difficult to justify continued or increased investment in loyalty without robust, defensible proof of business impact."

Carly Neubauer

Loyalty Expert

Linkedin

Industry experience:

Elevate Loyalty | OneTap Group | Gratifii Limited | Loyalty Economics

"The real test is designing a loyalty program that delivers measurable value without overspending. It must stand out, feel meaningful to customers, and remain financially viable. Not just another high-cost, low-return initiative dressed up with good intentions."

Hugh McKellar

Customer Experience and Engagement Program Manager

Linkedin

Industry experience:

Mastercard | The GPT Group | Gratifii Limited | Scenic | Cuscal Limited | Regus | Starwood Hotels & Resorts

Economic pressure, reward costs, and margin sustainability

What challenges do experts see for loyalty marketing in 2026?

"Customers simply have less money to spend, which makes it harder to attract them into loyalty programs in the first place. At the same time, rewards cost more to fund, so brands are caught between offering enough value to stay relevant and protecting already-tight margins."

Murielle Aemisegger

Business Leader Loyalty

Linkedin

Industry experience:

PAYBACK HolidayCheck

"The challenge is finding the right balance between protecting margins and delivering economic value that customers actually feel. With discounts becoming harder to sustain, loyalty programs need to move beyond price-led incentives and find ways to drive genuine engagement without relying solely on financial giveaways."

Andréia Mascaretti

CRM and Loyalty Manager

Linkedin

Industry experience:

Decathlon Dafiti Avenida Talent Marcel

Customer attention scarcity, channel fatigue, and consent

What challenges do experts see for loyalty marketing in 2026?

"Customer attention is increasingly scarce, and many communication channels are no longer as accessible or effective as they once were. Between platform restrictions, declining opt-in rates, and growing message fatigue, simply reaching customers has become a challenge in itself."

Laura Muñoz

Customer Success Manager

Linkedin

Industry experience:

Dell | Capital Media. ROI A+ | Travel Club (Air Miles España, S.A.) | InLoyalty

"The real battle is for a shrinking share of customer attention. With so many brands, apps, and messages competing at once, loyalty programs are increasingly fighting just to be noticed, let alone remembered."

David Palfreeman

CRM, Loyalty and Digital Strategy
Product and Program Manager

Linkedin

Industry experience:

Accenture | Qantas | RACV | McMillan Shakespeare | Coles Group | DuluxGroup

Customer attention scarcity, channel fatigue, and consent

What challenges do experts see for loyalty marketing in 2026?

"Consumer loyalty is declining while expectations around value continue to rise, particularly among millennials and Gen Z. Faced with an overwhelming number of loyalty programs and constant offers, these audiences switch brands easily when something more relevant appears. The challenge is sustaining engagement in an attention-saturated environment and evolving loyalty beyond transactional mechanics toward experiences and relationships that are worth paying attention to."

Paweł Dziadkowiec
Loyalty Expert
Linkedin

Industry experience:

BP | Open Loyalty | ANSWEAR.com | Divante

Data, privacy, identity, and customer trust

What challenges do experts see for loyalty marketing in 2026?

"Consumer trust in how companies collect and use data is increasingly fragile. At the same time, many organizations lack the internal expertise needed to manage customer data responsibly and adopt new technologies effectively. When data governance and capability gaps are combined, even well-intended loyalty initiatives risk being perceived as intrusive or poorly executed, ultimately undermining trust rather than strengthening it."

Federico Couret

Loyalty Expert

Linkedin

Industry experience:

Loyalty & Reward Co | 212F | VMLY&R

"For businesses that are 99.9% reliant on offline sales, getting customer consent for communication is already a major challenge. Without it, even the most precise segmentation or reward mechanics are wasted. When AI-generated messages feel automated or off-tone, trust erodes fast, and recovery is slow."

Bartosz Modrzewski

CRM Manager

Linkedin

Industry experience:

Vision Express | T-Mobile | Empik Group

Data, privacy, identity, and customer trust

What challenges do experts see for loyalty marketing in 2026?

"End customers are increasingly wary of brand messages through SMS, email, or WhatsApp, which leads to fewer conversions. Trust in how data is used and how often brands communicate is wearing thin."

Shreeyanch Shrestha

CEO & Founder building Cloud Solutions

Linkedin

Industry experience:

Froker | iBuild Building Solutions

AI adoption: real value vs hype and loss of human touch

What challenges do experts see for loyalty marketing in 2026?

"There is a huge emphasis on AI-driven opportunity, but far less focus on understanding where it actually delivers the biggest gains. Many teams rush to adopt AI without clear use cases, risking investment in technology that looks impressive on paper but adds little real value to customers or the loyalty experience."

Tim Duff

Director of Retail Consulting

Linkedin

Industry experience:

Nestle | Kantar | United Nations | Tecsa Group | BrandLoyalty | Aimia Inc

"Delivering meaningful personalization is increasingly difficult when it has to run on top of legacy POS systems and fragmented infrastructure. Adding new benefits or experiences often increases complexity, while proving ROI becomes harder as data, channels, and systems fail to connect in a clean, execution-ready way."

Gwen Brady

Lifecycle and Integrated Marketing Leader

Linkedin

Industry experience:

Staples | DXL Group | MOO | Riverbend Home

Omnichannel complexity, integrations, and execution challenges

What challenges do experts see for loyalty marketing in 2026?

"Execution remains a major challenge. Many brands invest heavily in new loyalty concepts, data platforms, and AI or automation tools, but underestimate the effort required to actually bring them to life. In practice, the success of a loyalty strategy depends as much on implementation planning, systems integration, and operational follow-through as it does on the idea itself."

Adam Schaffer

Customer Strategy, Loyalty & Data Insights Expert

Linkedin

Industry experience:

Bain & Company | Aimia Inc | Symbia Advisors | XTX Markets | Ellipsis & Company | Beyonde

Organizational alignment, strategy clarity, and capability gaps

What challenges do experts see for loyalty marketing in 2026?

"From an agency perspective, many organizations have more loyalty options than ever. They have acces to countless loyalty models, platforms and technologies, but not enough strategic clarity. The real challenge is defining what to prioritize, which trade-offs to make, and which technology truly fits their business goals, customer needs and operational capabilities."

Leon Toonen

Customer Loyalty Expert and Managing Partner

Linkedin

Industry experience:

Dunck Loyalty | Pepperminds Marketing Company

"While challenges are constant, several are becoming increasingly pronounced. Many loyalty programs still lack a clear strategic perspective. Nearly every brand has a program, yet few can clearly articulate its purpose, and as features are added, loyalty risks fading into background noise rather than giving customers a real reason to stay. At the same time, teams face rising expectations with flat or shrinking budgets, pushing them toward short-term tactical fixes. Too often, loyalty is treated as a quick solution to pricing pressure or churn instead of a long-term strategic asset. The result is programs that look successful on dashboards but fail to resonate with customers, widening the gap between internal metrics and lived experience."

Rik Luttmer

Marketing Strategist and Researcher

Linkedin

Industry experience:

Accenture | Loyalty Chiefs | Frankwatching | Incentive Marketing Association

What loyalty marketing goals will you focus on in 2026?

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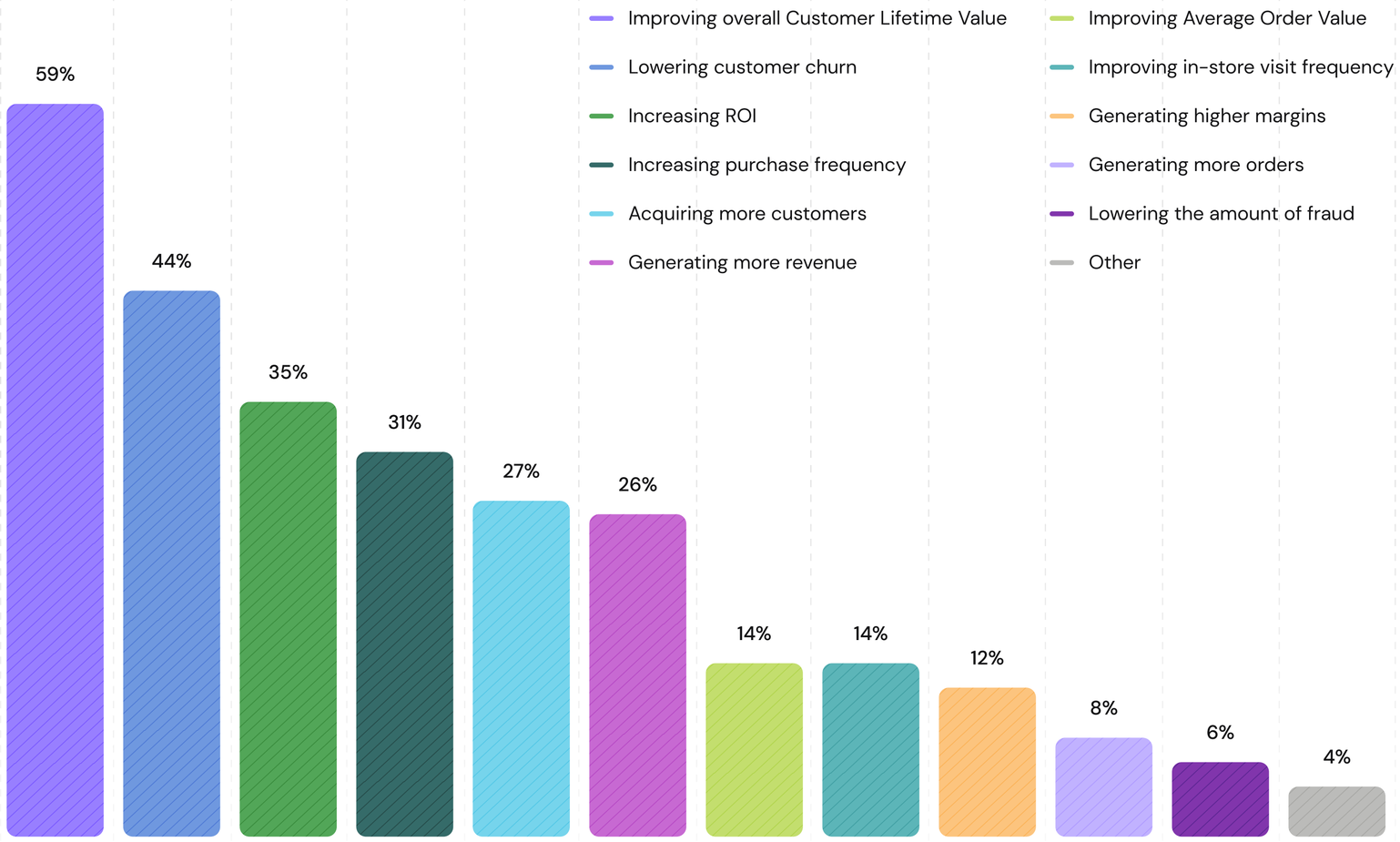


CLV becomes the system, not just the outcome

With 59% of respondents naming I**mproving overall Customer Lifetime Value** as their top priority, **CLV** clearly becomes the central organizing principle for loyalty programs in 2026. Rather than being treated as a downstream KPI, CLV increasingly guides how programs are structured, funded, and optimized.

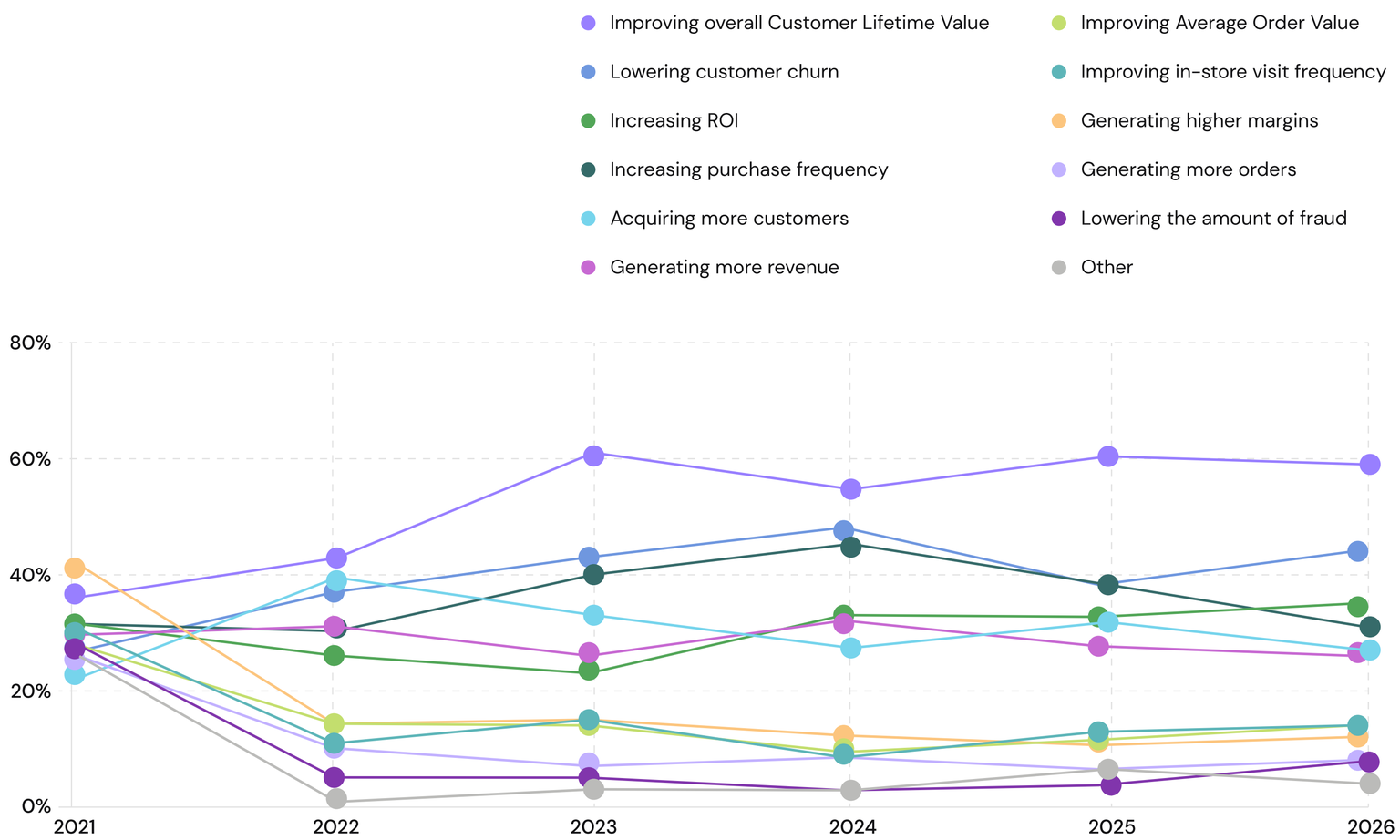
For loyalty teams, this means designing mechanics and engagement models that compound value over time, not just trigger short-term activity.

Retention and ROI set the rules for loyalty execution

The strong focus on **Lowering customer churn** (44%) and **Increasing ROI** (35%) shows a shift toward tighter operational discipline. Loyalty programs are expected to retain customers more efficiently and justify their cost with measurable returns.

Acquisition and volume-based goals fall behind, signaling a maturing standard: in 2026, loyalty success is defined by retention impact, cost control, and repeatable performance rather than scale or novelty.

How have loyalty goals changed over time?



▲ CLV solidifies as the dominant loyalty objective

Improving overall Customer Lifetime Value shows a strong upward shift between 2021 and 2023 (36% → 61%), after which it stabilizes at a high level through 2024–2026 (55–60%). The pattern suggests that **CLV** became a strategic priority earlier in the cycle and has since remained a non-negotiable foundation for loyalty programs.

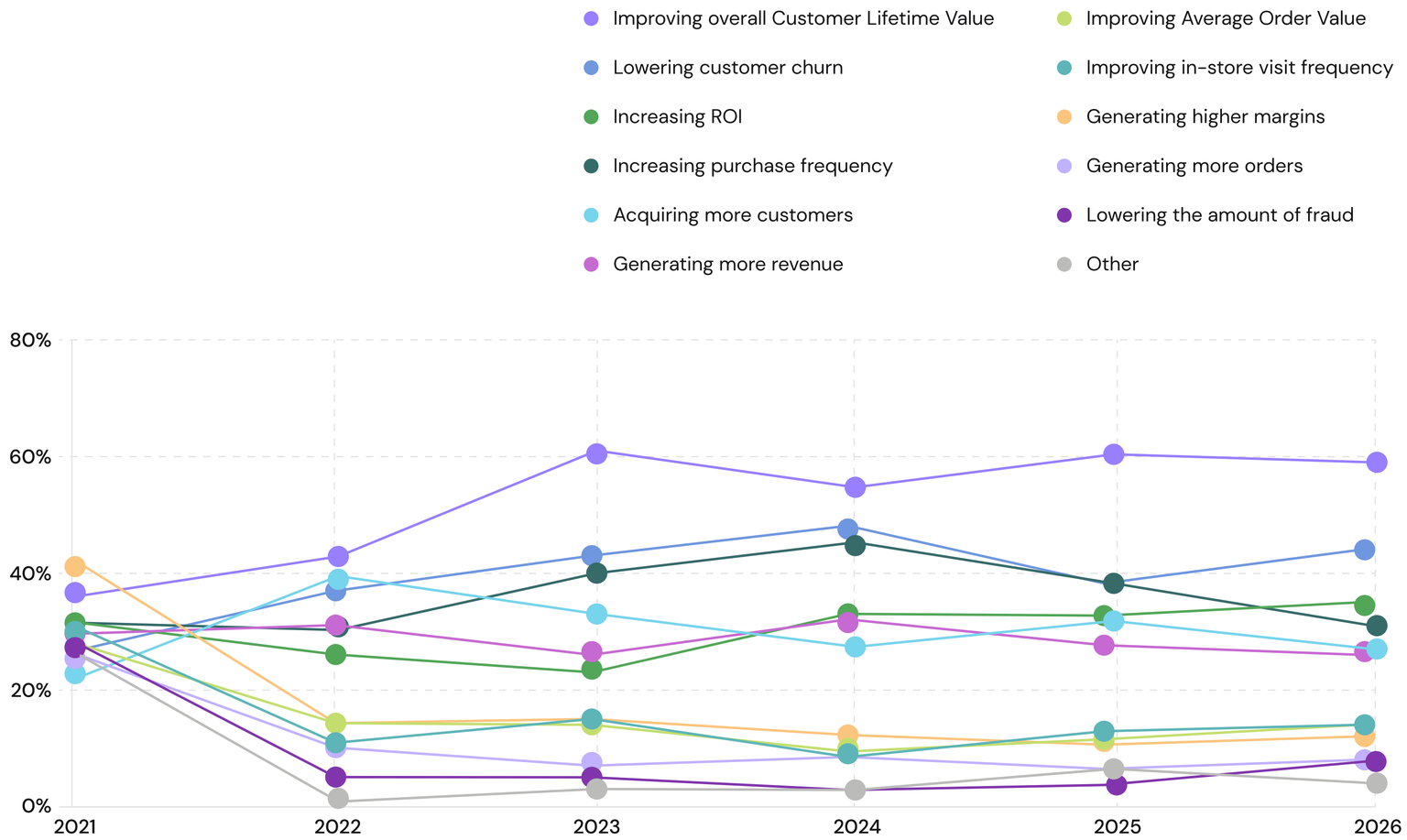
Rather than continuing to "grow," **CLV** now functions as a baseline expectation shaping how loyalty initiatives are designed and evaluated.

▲ Retention and ROI gain strategic weight year over year

Lowering customer churn and **Increasing ROI** follow a more gradual but consistent upward trajectory. Churn reduction grows steadily from 2021 to 2024 (27% → 48%), dips slightly in 2025 (38%), and rises again in 2026 (44%), indicating sustained pressure to retain existing customers in more challenging market conditions.

ROI-focused goals decline initially but recover from 2023 onward, signaling a shift toward tighter accountability and cost efficiency as loyalty programs mature, and budgets come under scrutiny.

How have loyalty goals changed over time?



Margin-driven loyalty goals lose relevance

Generating higher margins declines rapidly after 2021 (42%), falling from one of the top priorities to a low, stable position from 2022 onward (14% → 12%).

The lack of recovery over subsequent years suggests a deliberate repositioning of loyalty: programs are no longer expected to directly optimize margins, but to support them indirectly through retention and long-term value creation.

Transactional and volume-based goals fade into the background

Goals such as Generating more orders (10%) and Improving Average Order Value (14%) show a clear downward trend starting as early as 2022, followed by persistently low interest through 2026 (8% and 14% respectively).

The gradual decline reflects a move away from short-term, transaction-driven loyalty tactics toward models focused on sustained engagement and customer lifecycle impact. Volume is no longer the primary success signal for loyalty programs.

What will be the most important areas of investment in 2026?

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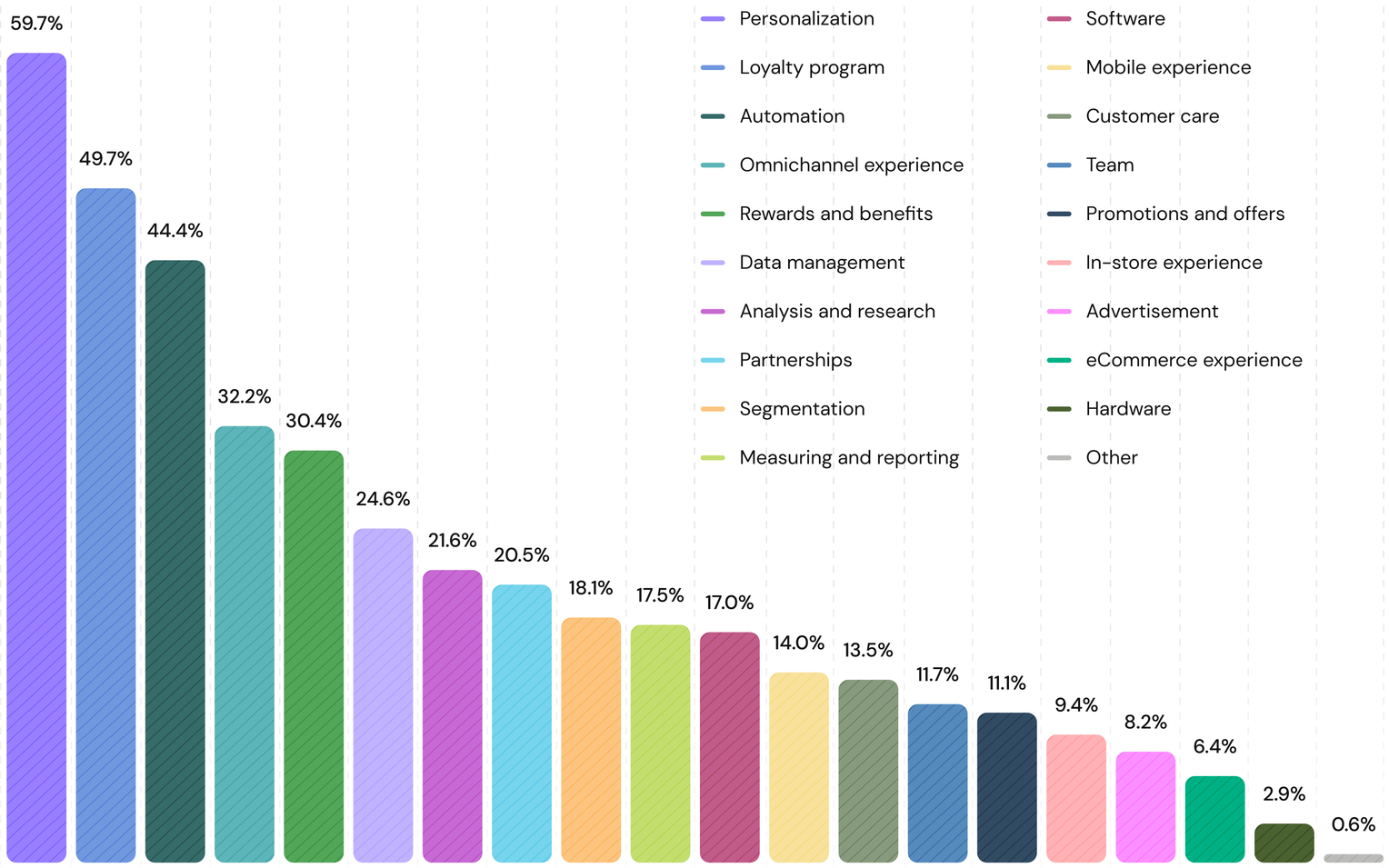


Personalization becomes the execution layer, not a standalone bet

Personalization tops the investment agenda (59.7%), closely followed by **New loyalty program features** (49.7%) and **Automation** (44.4%). Together, these results show that brands are no longer investing in personalization as an isolated capability. Instead, they are funding the full execution stack: data-driven personalization powered by automation and embedded directly into loyalty mechanics.

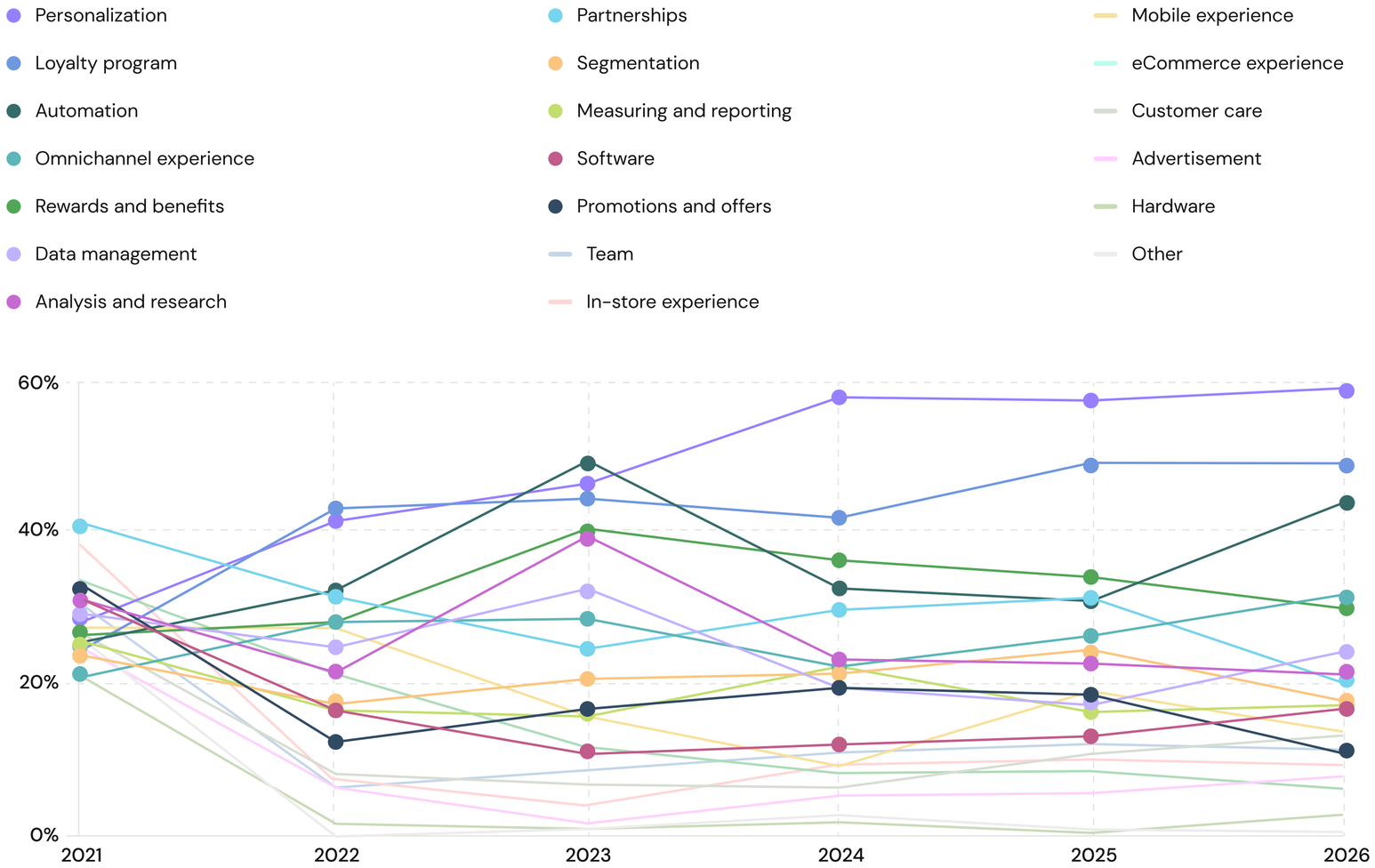
The strategic shift is clear: relevance at scale is expected to be operational, measurable, and repeatable.

Experience delivery outweighs infrastructure-heavy bets

Mid-tier but consistently strong investments in **Omnichannel experience** (32.2%), **Rewards and benefits** (30.4%), and **Data management** (24.6%) point to a pragmatic approach to growth. Rather than over-investing in back-office systems or large tooling overhauls, loyalty leaders are prioritizing areas that directly shape the member experience and can show impact faster.

Data signals a move toward incremental, experience-led optimization over long, infrastructure-first transformation programs.

The most important areas of investment over the years



▲ Personalization becomes a long-term strategic pillar

Personalization investments show a clear, uninterrupted upward trajectory across all measured years. Starting at 28.7% in 2021, interest rises sharply in 2022 and 2023, crosses the 50.0% threshold in 2024, and stabilizes at a high level in 2025–2026 (~59%). The consistency of this growth suggests increasing maturity rather than a short-term spike.

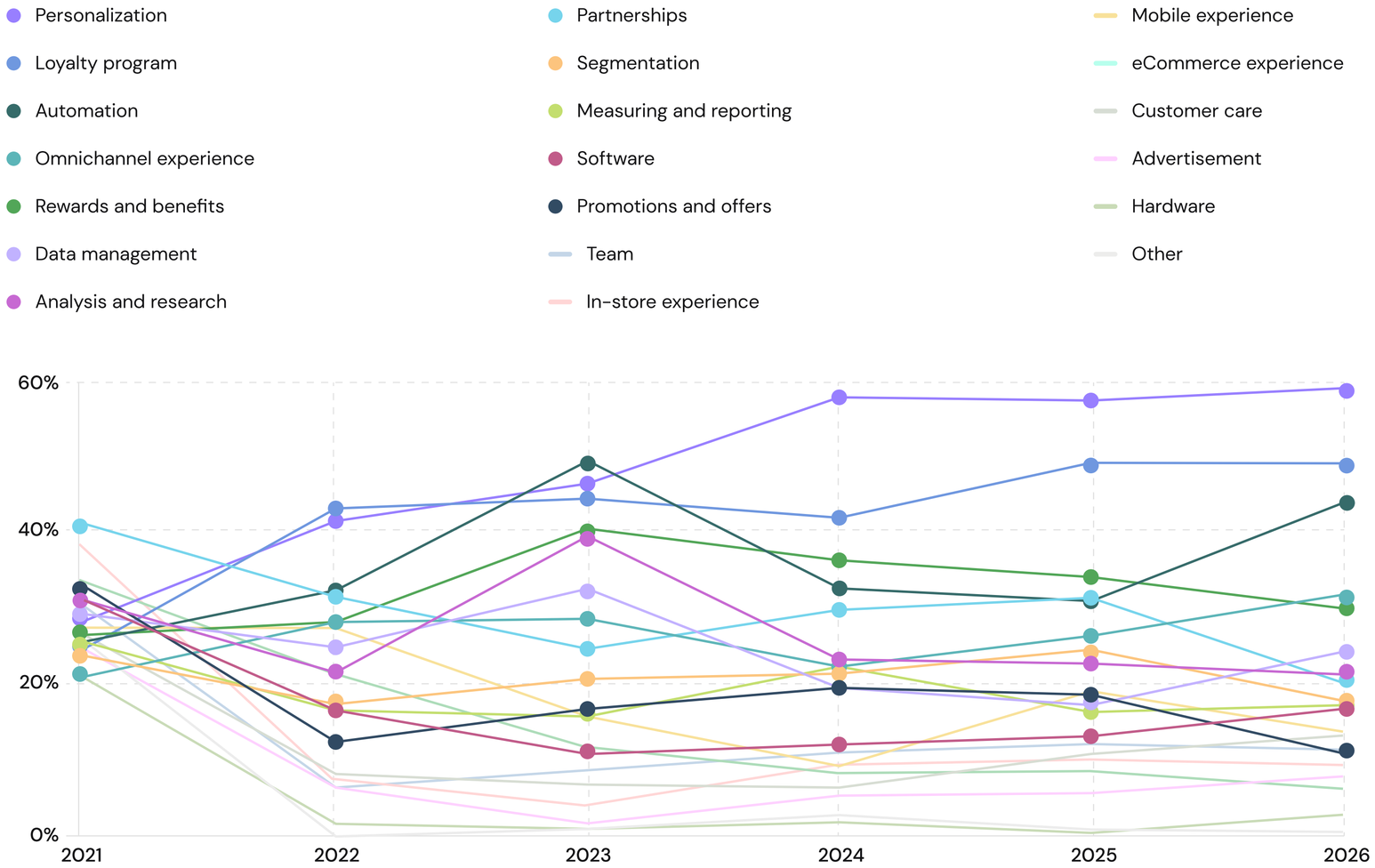
Over time, personalization has shifted from a tactical enhancement to a core capability underpinning loyalty execution, with brands systematically allocating more budget as data availability, AI use cases, and expectations for relevance increased.

▲ Automation gains momentum after a period of correction

Automation investment grows overall but follows a non-linear pattern. After a moderate increase between 2021 (25.9%) and 2022, spending peaks in 2023 (50.0%), then drops noticeably in 2024 and 2025 as organizations recalibrate scope and ROI. In 2026, investment rebounds strongly to 44.4%, indicating renewed confidence.

The pattern reflects a typical maturity curve: early experimentation, correction, and later re-investment focused on scalable, business-critical automation rather than broad tooling adoption.

The most important areas of investment over the years



▼ Promotions and offers steadily lose relevance as a loyalty lever

Investment in **Promotions and offers** shows a consistent downward trend across all years, with no recovery phase. After a strong starting point in 2021 (33.3%), spending drops sharply in 2022 and never regains momentum, settling at 11.1% in 2026. The gradual but persistent decline suggests a structural shift away from discount-driven loyalty strategies.

Over time, brands appear to deprioritize promotions as a primary investment area, reallocating budgets toward mechanics that support engagement, differentiation, and long-term value rather than short-term conversion.

▼ Channel-specific experience investments are progressively deprioritized

Both **in-store** and **eCommerce experience** investments decline steadily over the years, with the sharpest drops occurring between 2021 and 2023 (during and post-Covid). In-store experience falls from 38.9% to single-digit levels by 2026, while eCommerce experience declines from 34.3% to 6.4%. After 2023, these categories stabilize at low levels, indicating not volatility but deprioritization.

Data suggests that loyalty teams increasingly treat channel experiences as part of broader CX or platform roadmaps, shifting loyalty-specific investments toward cross-channel capabilities that can be reused regardless of touchpoint.

Which future trends will have the biggest impact on customer loyalty marketing in 2–3 years?

Which future trends will have the biggest impact on customer loyalty marketing in 2–3 years?

Engagement-first loyalty takes the lead

Loyalty impact is expected to come primarily from experience-driven and participatory mechanics. **Gamification** (42.1%) ranks as the single most impactful trend, followed by **experience-based rewards** (32.2%), reinforcing a shift away from passive point collection. This engagement focus is supported by adjacent trends that enable ongoing interaction: **recommendation engines** (25.7%), **automated promotions management** (19.3%), **mobile wallets** (19.9%), and **collectible rewards** (12.3%).

These signals point toward loyalty programs evolving into continuous engagement environments, where customers are motivated through progress, challenges, and personalized experiences rather than one-off rewards.

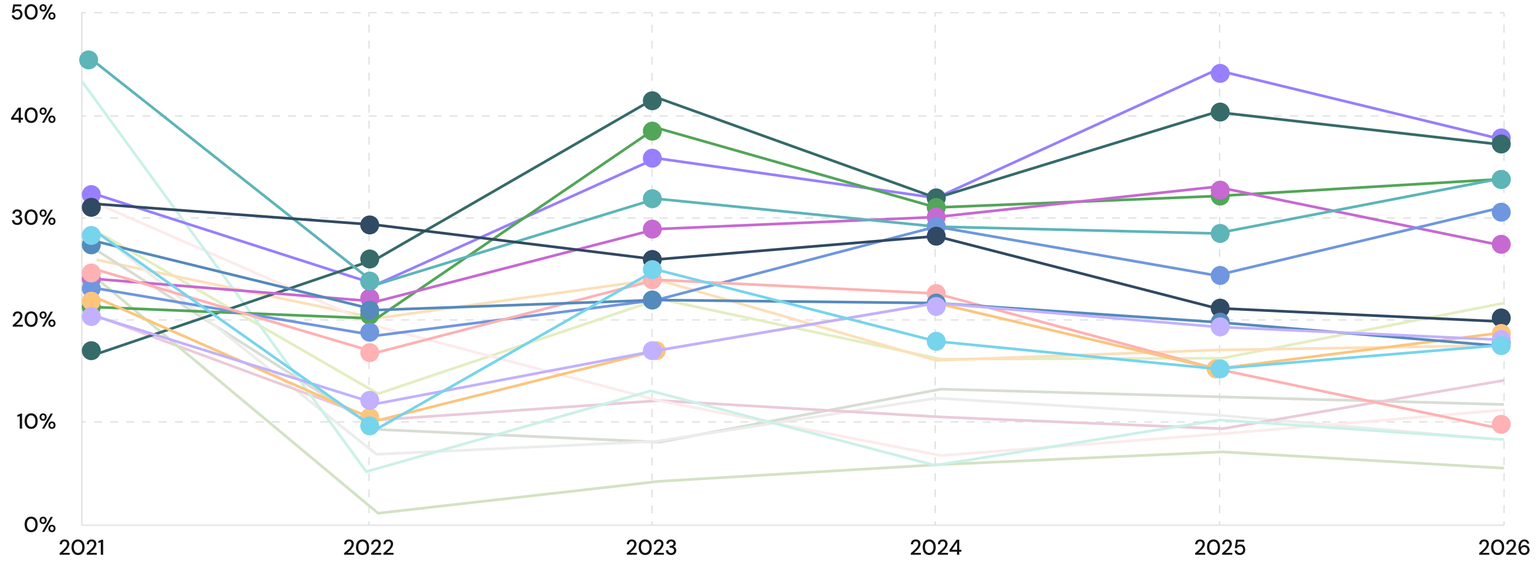
Data-driven automation becomes foundational

Data-driven capabilities form the second major pillar of future loyalty impact. **Predictive segmentation** (41.5%), **marketing automation** (36.8%), and **predictive analytics** (35.7%) all rank among the top five trends, indicating that anticipation and automation will define how loyalty programs operate at scale.

Supporting capabilities such as **auto-segmentation** (20.5%), **BI tools** (18.7%), and **chatbots** (18.7%) further highlight a shift toward operationalizing intelligence, not just collecting data.

Trends that had the biggest impact on customer loyalty marketing over the years

- Gamification
- Predictive segmentation
- Marketing automation
- Predictive analytics
- Experience-based rewards
- Recommendation engines
- Partnership-based marketing
- Coalition loyalty programs
- Automated promotions management
- BI (Business Intelligence)
- Mobile apps
- Big Data
- Paid membership & subscription
- Auto-segmentation
- Mobile wallets
- Chatbots
- Proximity marketing
- Collectible rewards
- Automated pricing
- Influencer marketing



▲ Gamification and experience-driven loyalty gain long-term momentum

Gamification and **Experience-based rewards** show a clear upward trajectory over the years, evolving from secondary tactics into core loyalty drivers. **Gamification** grew from 22.22% in 2021 to over 42.1% in 2026, while **Experience-based rewards** peaked sharply in 2023 and remain one of the top-impact trends through 2026. The sustained interest signals a structural shift away from transactional loyalty toward engagement-led programs.

Brands increasingly use challenges, missions, and experiential benefits to keep customers active between purchases, strengthening emotional attachment and repeat behavior over time.

▲ Predictive intelligence becomes embedded in loyalty strategy

Predictive segmentation and **predictive analytics** steadily gained importance across the period, moving from early adoption in 2021 (both at 21.3%) to over 41.5% for predictive segmentation and 35.7% for predictive analytics in 2026. While year-to-year fluctuations exist, the overall direction is clear: loyalty programs are becoming more anticipatory than reactive.

Data reflects growing maturity in data usage, where brands focus on forecasting intent, timing, and value rather than responding to past behavior, enabling more relevant offers and higher CLV at scale.

Trends that had the biggest impact on customer loyalty marketing over the years

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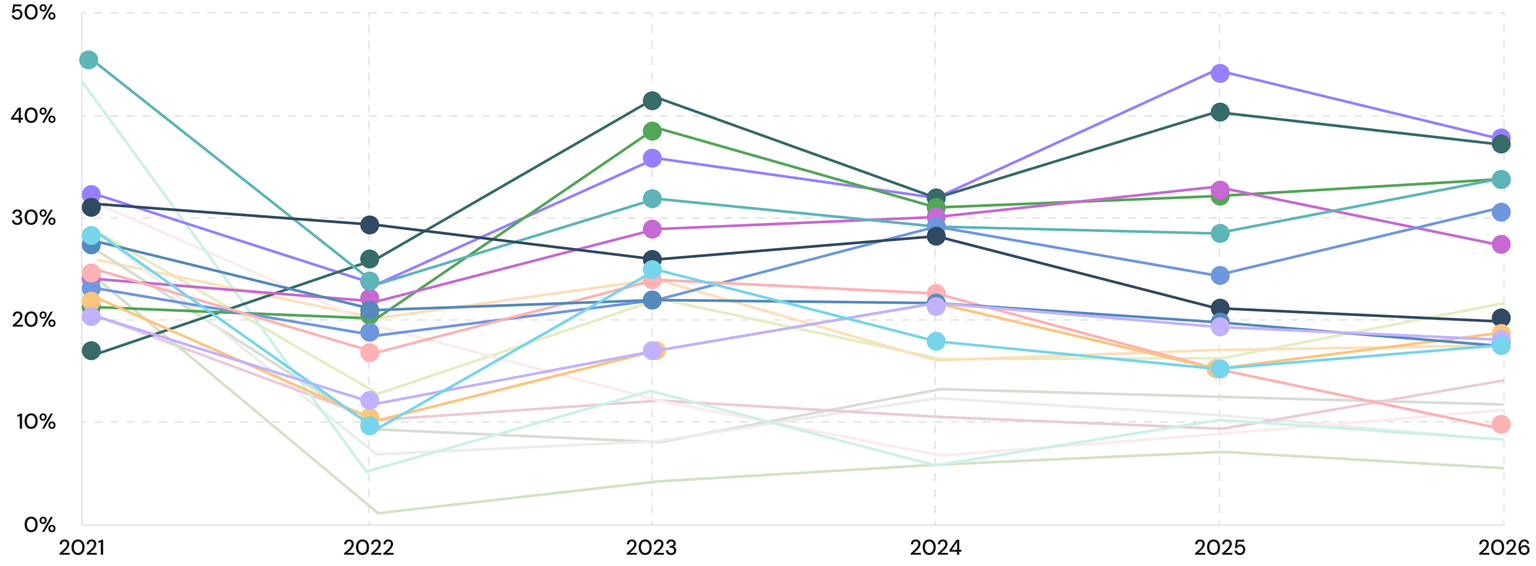


▼ Decline of collectible and novelty-driven rewards

Collectible rewards show a clear long-term decline, dropping from 37% in 2021 to just 12% in 2026. After an early peak driven by novelty and experimentation, this trend steadily lost relevance year over year. The data suggests that loyalty teams are moving away from rewards that generate short-term excitement but lack repeatable impact on behavior, retention, or CLV.

Instead, brands are prioritizing reward models that are more closely tied to engagement depth, utility, and long-term customer value rather than one-off collectability.

▼ Erosion of coalition-based loyalty models

Coalition loyalty programs declined from 39% in 2021 to 25% in 2026, showing a consistent downward trajectory rather than a temporary dip. This reflects growing concerns around differentiation, ownership, and execution complexity in shared ecosystems.

As brands place more emphasis on first-party data, direct customer relationships, and tailored value propositions, coalition models are increasingly seen as harder to control and less effective at supporting distinct loyalty strategies over time.

Gamification trend zoom-in

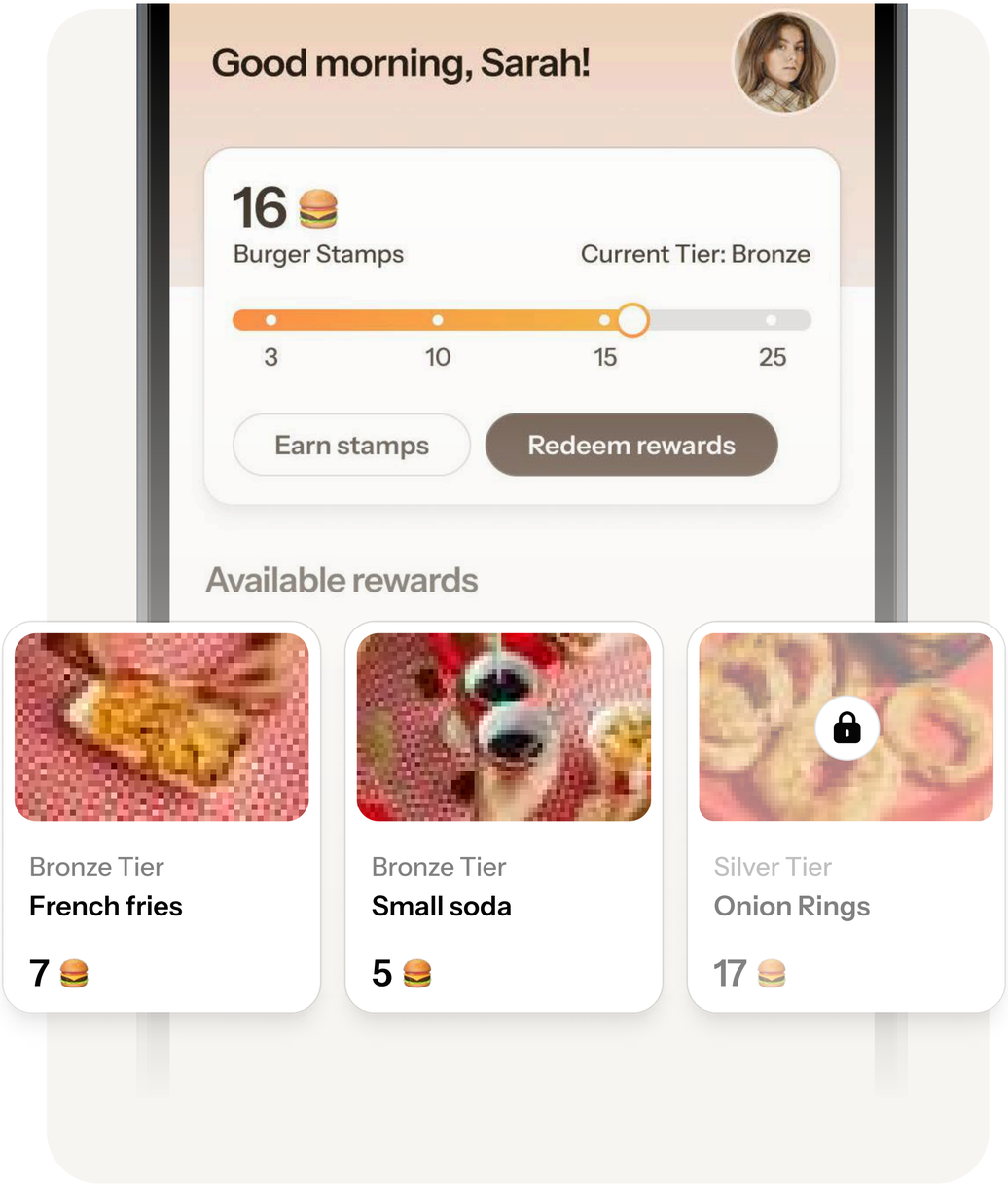
Why gamification moved from "nice add-on" to core loyalty strategy

Across the latest editions of the Loyalty Program Trends research, gamification consistently ranks among:

- The top trends expected to impact loyalty marketing in the next 2–3 years
- The top areas brands plan to invest in

The consistency over time signals a clear shift: brands are treating gamification as infrastructure for engagement, not a tactical layer added on top of rewards.

Gamification no longer focuses on making loyalty more entertaining. It supports **repeatable customer behaviors that drive margin-friendly growth without relying on discounts**. Well-designed gamification systems influence what customers do between purchases and turn loyalty strategy into daily, observable actions.



Gamification trend zoom-in

What changed vs. previous years

Then

- Points, badges, and one-off challenges
- Short-term campaigns designed to boost activity temporarily

What modern gamification looks like in 2026

Modern loyalty programs no longer rely on individual gamification mechanics deployed in isolation. In 2026, gamification works as a set of behavioral systems, each designed to influence a specific type of customer action over time.

GAMIFICATION SYSTEM	WHAT IT DRIVES	TYPICAL MECHANICS
Progression systems	Long-term engagement	
Commitment loops	Habit formation	
Exploration systems	Feature and category discovery	
Status and identity	Emotional loyalty	
Social proof and contribution	Advocacy and user-generated content	

Gamification trend zoom-in

Referrals as a gamification element

What it drives:

Lead acquisition

Typical use:

Rewarding successful invitations

Why brands use it:

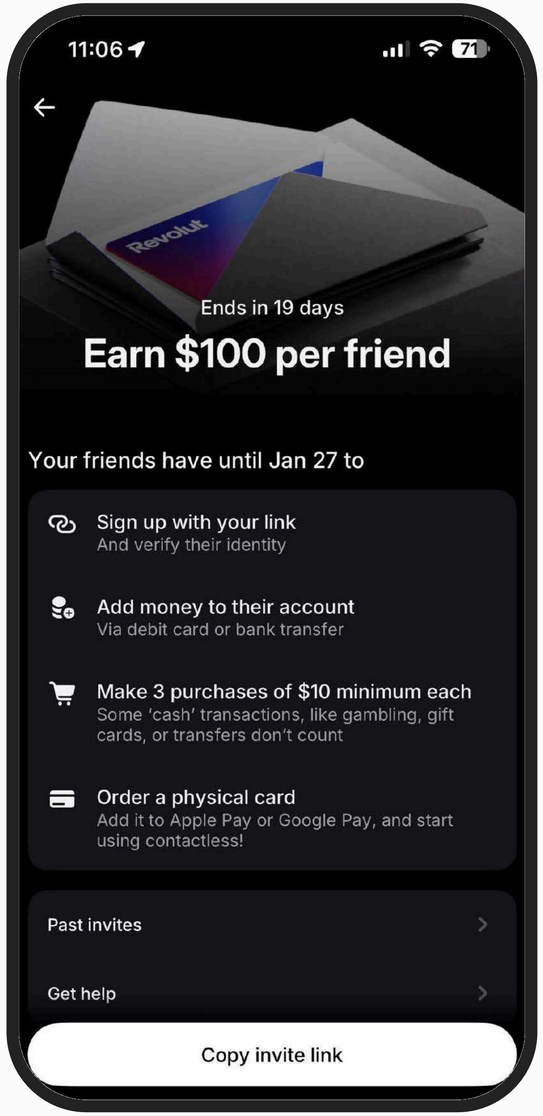
Turns customers into acquisition channels

Usage example:

Revolut

How it works:

Referral tasks reward users for bringing new customers who complete defined onboarding steps. The model ties rewards to verified conversions, not invites alone.



Gamification trend zoom-in

Badges as a gamification element

What it drives:

Recognition and brand attachment

Typical use:

Visual markers of achievements

Why brands use it:

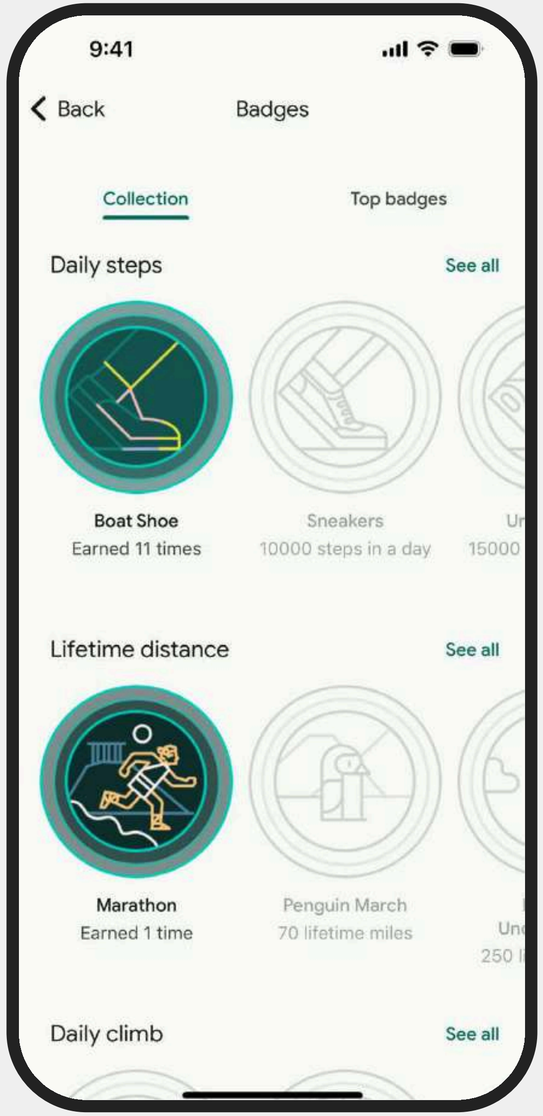
Signals progress without monetary rewards

Usage example:

Fitbit (Fitbit Rewards)

How it works:

Badges are awarded for reaching activity milestones such as step counts, workout streaks, or personal records. Visible achievements reinforce consistency and personal progress, keeping users engaged with the ecosystem.



Gamification trend zoom-in

Tiers as a gamification element

What it drives:

Retention

Typical use:

Tier thresholds tied to activity or spending

Why brands use it:

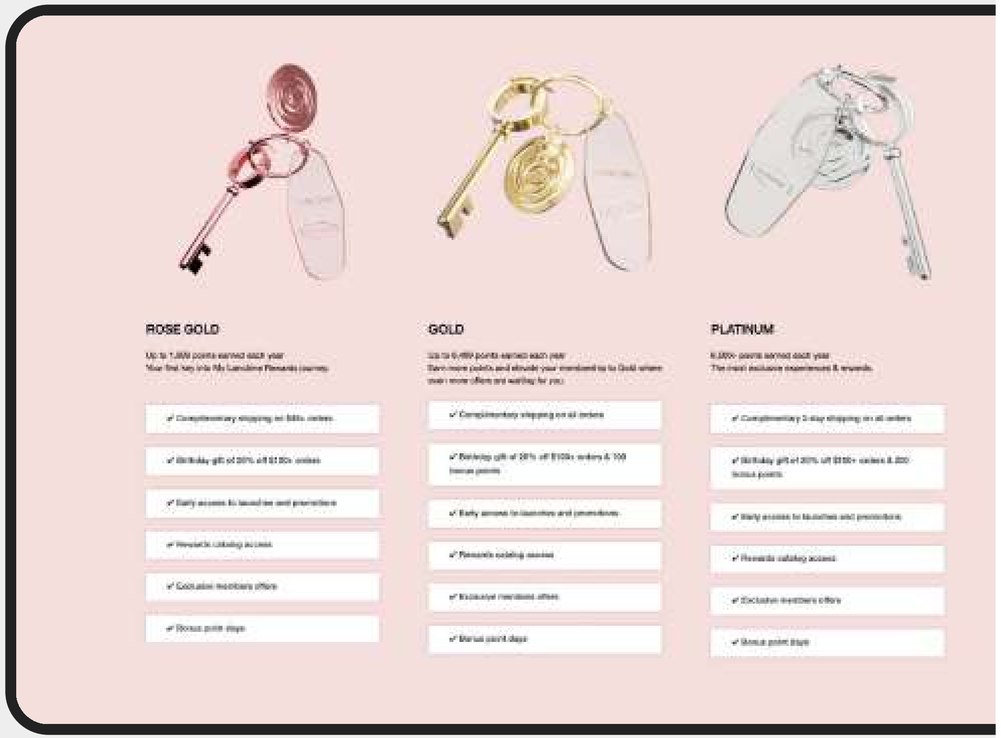
Encourages customers to stay active to maintain status

Usage example:

Lancôme (Lancôme Loyalty Program)

How it works:

Customers progress through loyalty tiers based on cumulative spend over a defined period. Higher tiers unlock access-based benefits such as exclusive gifts, early access to launches, and special experiences. Tier status is time-bound, which motivates repeat purchases and sustained engagement rather than one-off transactions.



Gamification trend zoom-in

Achievements as a gamification element

What it drives:

Consistency and usage depth

Typical use:

Unlocking milestones tied to activity

Why brands use it:

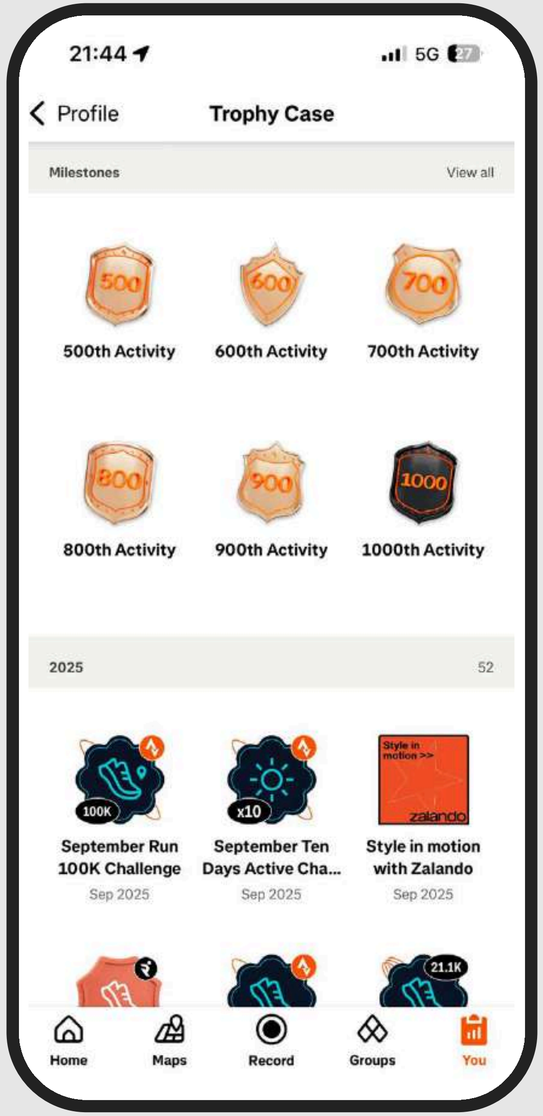
Encourages repeat engagement

Usage example:

Strava

How it works:

Achievements unlock for completed challenges and activity milestones. Visible progress encourages continued participation and subscription upgrades.



Gamification trend zoom-in

Leaderboards as a gamification element

What it drives:

Competitive participation

Typical use:

Ranking users based on activity

Why brands use it:

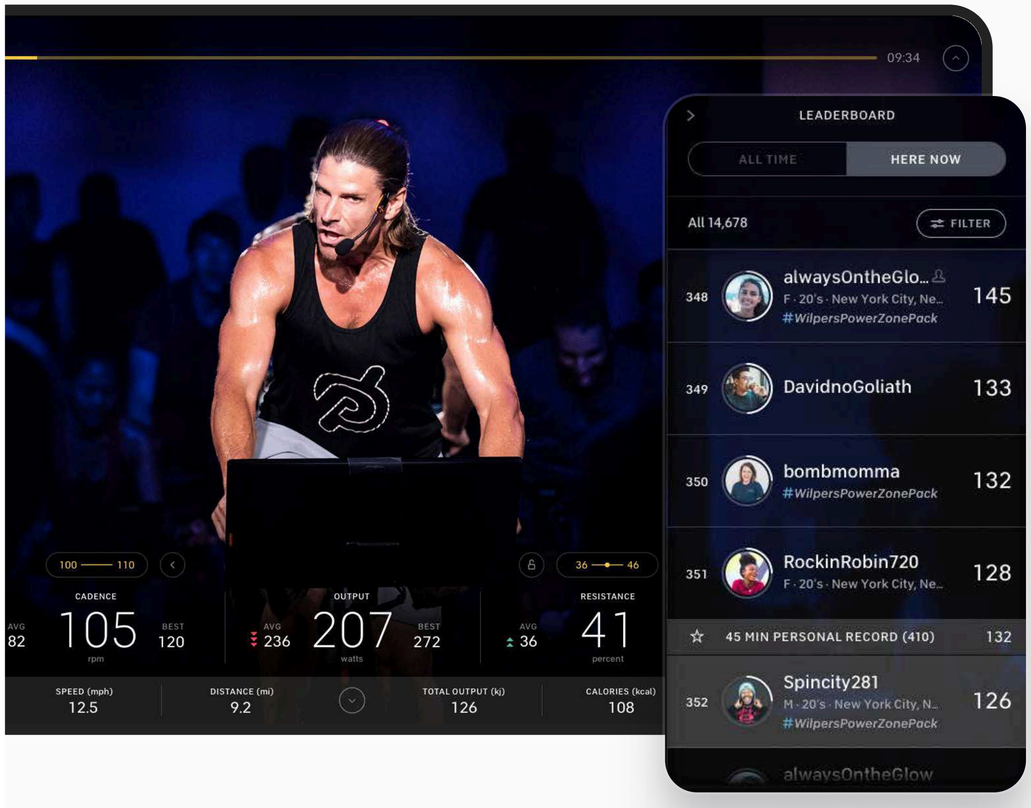
Motivates higher engagement through comparison

Usage example:

Peloton

How it works:

Live leaderboards rank participants during workouts. Visibility of performance encourages continued usage and class participation.



Gamification trend zoom-in

Games of chance as a gamification element

What it drives:

App engagement and browsing

Typical use:

Randomized rewards after defined actions

Why brands use it:

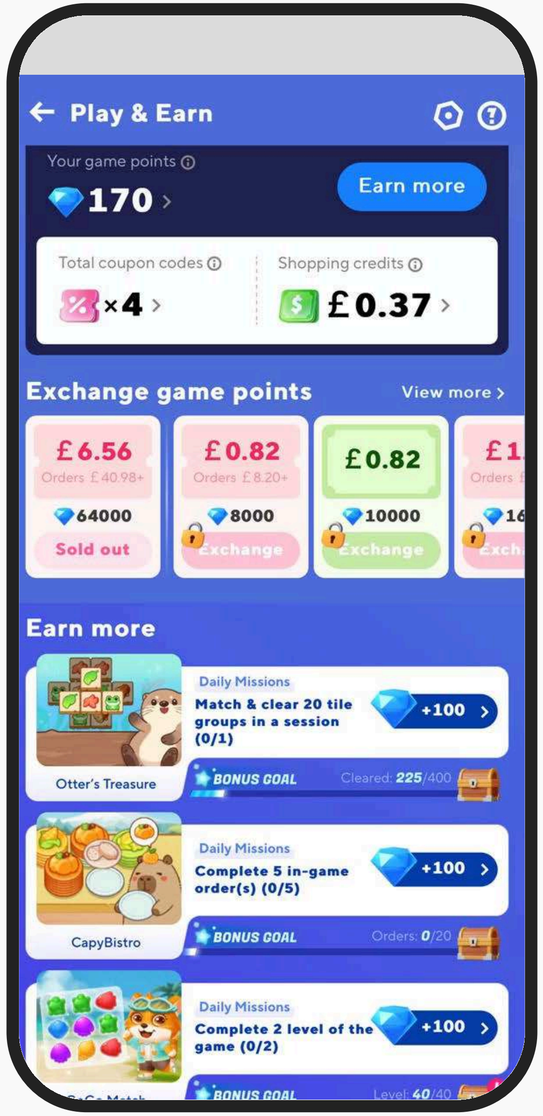
Introduces surprise without guaranteed discounts

Usage example:

AliExpress

How it works:

Users participate in chance-based mini-games to win coupons or credits. Random outcomes encourage frequent app opens and exploration.



Gamification trend zoom-in

Spin the wheel as a gamification element

What it drives:

Lead capture and first purchase

Typical use:

Unlocking rewards after sign-up or interaction

Why brands use it:

Increases conversion with minimal friction

Usage example:

Asda (Asda Rewards)

How it works:

New visitors spin a wheel to receive a discount or perk after signing up. The mechanic supports email capture and first-order conversion.

Gamification trend zoom-in

Lotteries as a gamification element

What it drives:

Purchase frequency during campaigns

Typical use:

Entry-based prize draws

Why brands use it:

Encourages repeat transactions within a timeframe

Usage example:

Lidl (Lidl Plus)

How it works:

Purchases unlock lottery entries tied to promotional campaigns. The chance to win higher-value prizes increases visit frequency.

Gamification trend zoom-in

Scratch and win as a gamification element

What it drives:

App opens and repeat visits

Typical use:

Revealing rewards after purchases

Why brands use it:

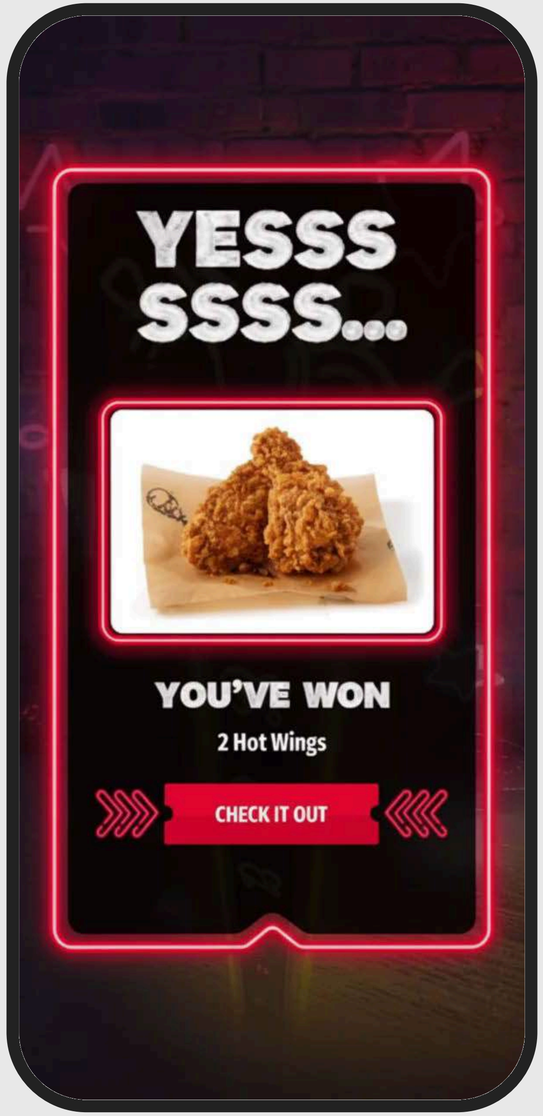
Adds excitement to routine transactions

Usage example:

KFC (KFC Rewards)

How it works:

Customers scratch digital cards after shopping to reveal coupons or rewards. The mechanic encourages regular app interaction.



Gamification trend zoom-in

Quests and progression (XP-based) as a gamification element

What it drives:

Guided multi-step journeys

Typical use:

Sequential tasks with a clear structure

Why brands use it:

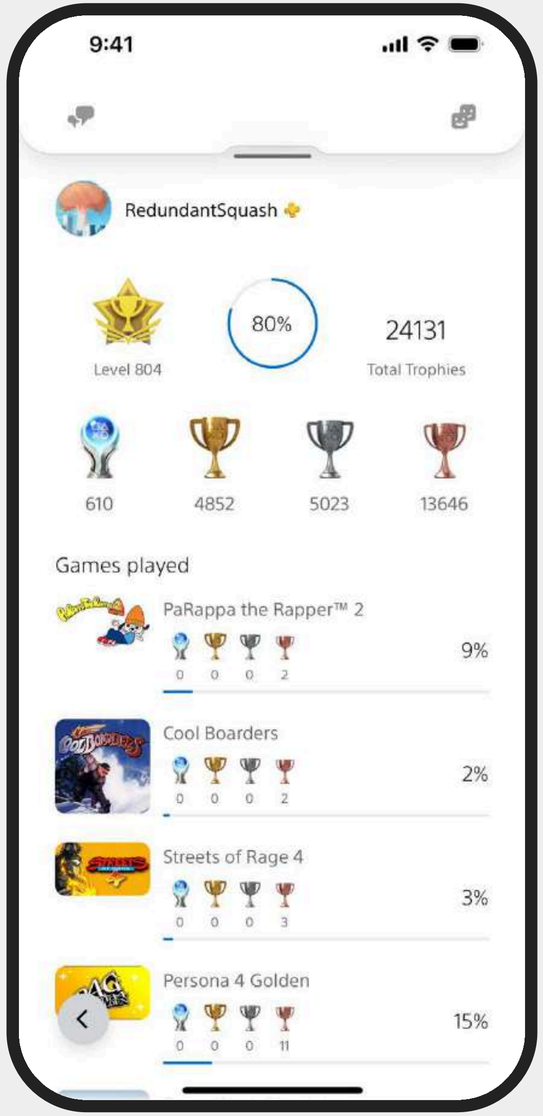
Shapes behavior across longer timeframes

Usage example:

PlayStation (PlayStation Stars)

How it works:

Quests and progression guide users through games, purchases, and platform features. Completion leads to collectibles and points redeemable for store credit.



Gamification trend zoom-in

Streaks as a gamification element

What it drives:

Habit formation

Typical use:

Tracking consecutive days or weeks of activity

Why brands use it:

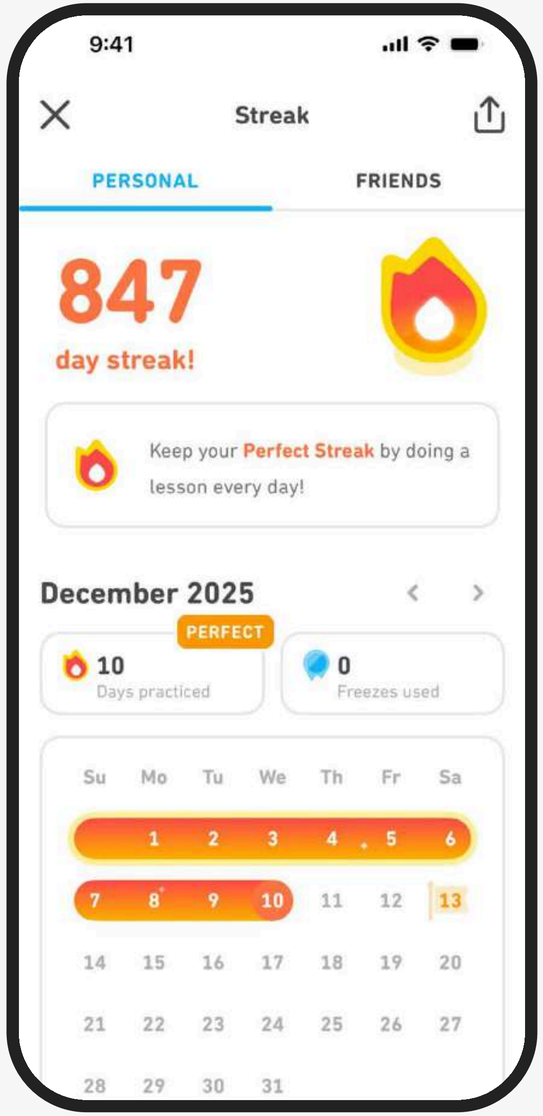
Reinforces consistency through visible continuity

Usage example:

Duolingo

How it works:

Daily streaks motivate frequent app usage. Regular engagement supports subscription upgrades and long-term retention.



Gamification trend zoom-in

Missions as a gamification element

What it drives:

Short-term behavioral focus

Typical use:

Complete defined actions within a set timeframe

Why brands use it:

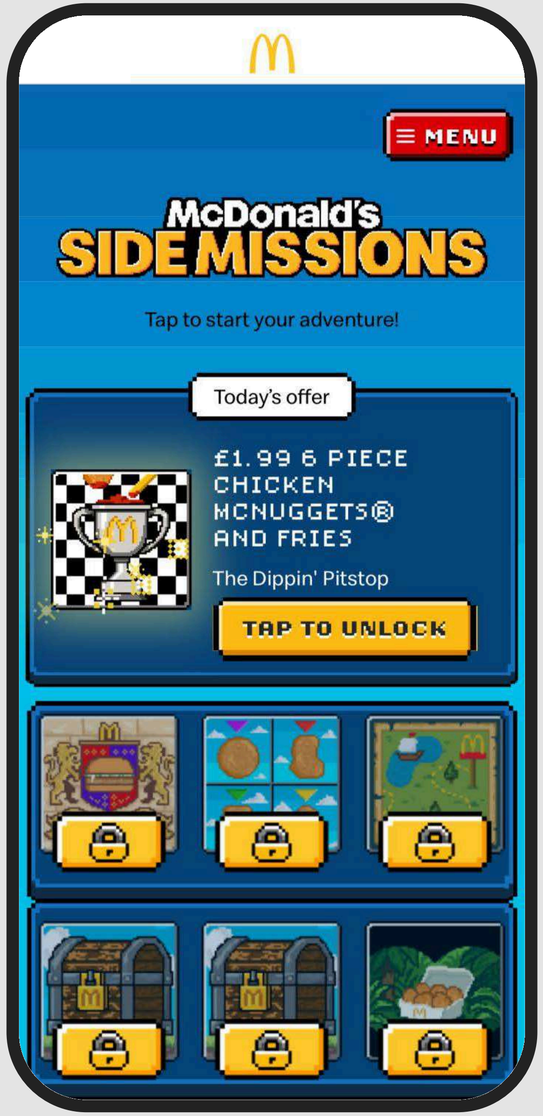
Directs attention to selected behaviors

Usage example:

McDonald's (McDonald's App)

How it works:

Limited-time missions encourage visits at specific times or product trials. Completion unlocks rewards tied directly to purchase behavior.



Gamification trend zoom-in

Collections as a gamification element

What it drives:

Repeat interaction

Typical use:

Completing themed sets

Why brands use it:

Builds motivation through visible completion

Usage example:

Biedronka (Moja Biedronka)

How it works:

Stamp-style collections tied to purchases reward consistency over time. Completing collections leads to discounted products or exclusive items.

Gamification trend zoom-in

What brands aim to achieve with gamification in 2026

In recent editions of the Loyalty Program Trends research, loyalty goals increasingly focus on repeat behavior, retention, and margin control. Gamification supports these goals by translating them into observable customer actions.

Increase purchase frequency

Repeatable missions tied to time windows rather than spend thresholds encourage customers to return more often without pushing higher discounts.

Reduce churn

Streaks combined with reactivation challenges motivate customers to maintain continuity and return after periods of inactivity.

Improve customer lifetime contribution

Multi-stage progression systems reward consistency over time instead of one-off actions, reinforcing longer engagement cycles.

Lower dependency on discounts

Non-monetary rewards such as status, access, and visible progress replace price-based incentives as the primary motivator.

Gamification trend zoom-in

Execution checklist: How to approach gamification in 2026

High-performing gamification programs follow a clear structure. They start with business intent and translate it into repeatable customer behavior.

1. **Define 2–3 core behaviors.** Focus on actions that support your loyalty goals, such as visit frequency, product discovery, or app usage. Avoid starting with mechanics.
2. **Select one primary system.** Choose the system that best supports your main goal, for example, a commitment loop to support habit formation.
3. **Add a secondary system.** Layer a second system, such as progression, to reinforce long-term participation without adding complexity.
4. **Design rewards that scale with effort.** Align recognition and benefits with consistency and engagement over time rather than single actions.
5. **Measure behavior change.** Track shifts in customer actions and participation patterns instead of feature adoption or campaign clicks.

Ready to evaluate your gamification setup?

Apply for Assessment Workshop

No strings attached Expert-verified estimations

Gamification as a foundation for modern loyalty programs

"Gamification keeps coming up in conversations with loyalty leaders, and there's a clear reason for it. Brands are looking for ways to influence customer behavior at scale without leaning on constant discounts that cut into margins.

What I hear most often is that simple games or scratch cards miss the point. The focus is shifting toward structured mechanics like progression, tiers, and challenges. These mechanics encourage repeat behavior and support engagement patterns that can be sustained over time.

That shift is already shaping how loyalty programs are designed and operated. Gamification is becoming a defining element of modern loyalty strategies."

Karl Bzik

CPO, Open Loyalty

Which of these trends do you plan to invest in 2026?

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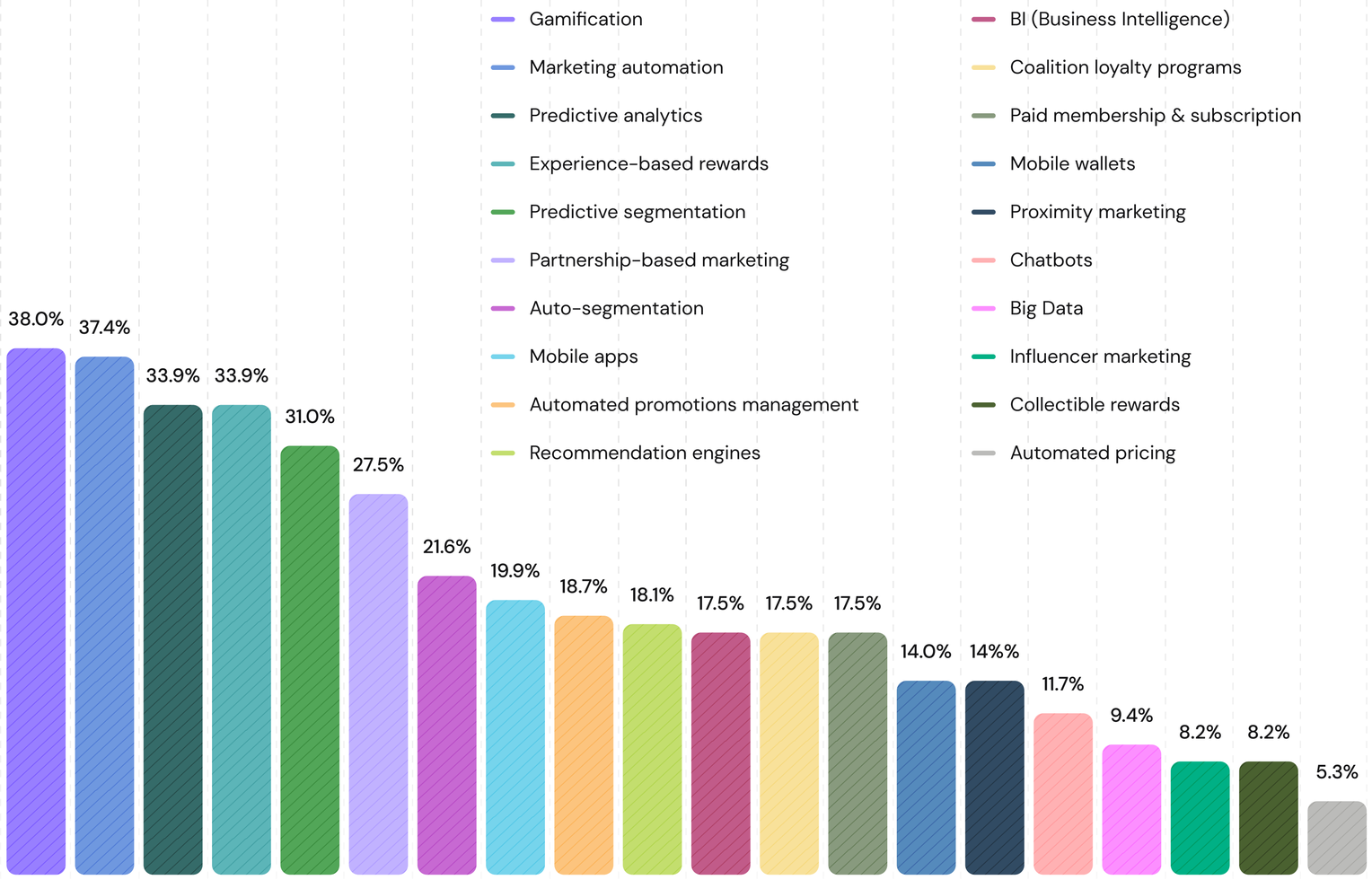

Engagement-led mechanics redefine where loyalty budgets go

Planned investments for 2026 are led by **Gamification** (38.0%) and **Experience-based rewards** (33.9%), placing engagement-oriented approaches at the top of loyalty priorities. This concentration indicates a structural shift away from transactional reward models toward mechanics designed to influence repeat behavior and long-term participation. The data suggests that organizations increasingly view loyalty as a behavioral system rather than a promotional tool.

Gamification and experience-based rewards are perceived as more reliable drivers of retention and lifetime value, particularly in environments where discount-led incentives offer diminishing returns.

Predictive and automated capabilities define loyalty execution standards

High investment levels in **Marketing automation** (37.4%), **Predictive analytics** (33.9%), and **Predictive segmentation** (31.0%) show that data-driven execution has become a baseline requirement for modern loyalty programs. These capabilities are treated less as innovation and more as operational infrastructure necessary to scale engagement efficiently.

Predictive decisioning and automated delivery are expected to reduce execution cost, improve targeting accuracy, and translate engagement strategies into measurable ROI.

Trends that companies will be investing in 2026

- Gamification
- Predictive segmentation
- Marketing automation
- Predictive analytics
- Experience-based rewards
- Recommendation engines
- Partnership-based marketing
- Coalition loyalty programs
- Automated promotions management
- BI (Business Intelligence)
- Mobile apps
- Big Data
- Paid membership & subscription
- Auto-segmentation
- Mobile wallets
- Chatbots
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- Collectible rewards
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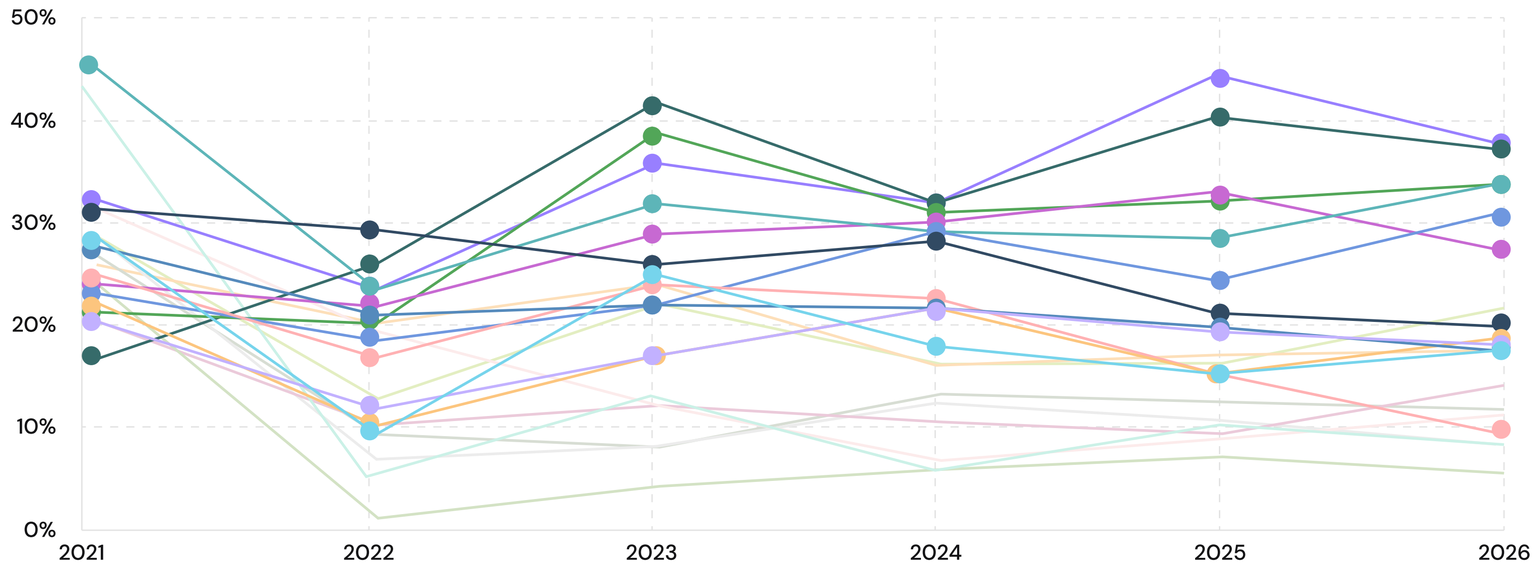
- Influencer marketing



▲ Data-powered engagement becomes a long-term investment pillar

Investment is concentrating on mechanisms that directly shape customer journeys and day-to-day engagement. **Marketing automation** grew from 16.7% in 2021 to 37.4% in 2026, while **Experience-based rewards** increased from 21.3% to 33.9% over the same period. Together, these trends point to a shift toward scalable engagement at scale: automated delivery combined with emotionally resonant rewards.

Loyalty teams are prioritizing systems that let them act on customer behavior in real time while offering differentiated, non-discount value.

▲ Gamification matures from experimentation to standard practice

Investment in **Gamification** increased from 32.4% in 2021 to a peak of 44.7% in 2025, stabilizing at 38.0% in 2026. While the sharpest growth happened mid-decade, the sustained high level of investment suggests that gamification has moved beyond early experimentation.

Companies now treat game-based mechanics as a proven engagement layer that supports retention, habit formation, and repeat behavior, rather than a short-term novelty or campaign tactic.

Trends that companies will be investing in 2026

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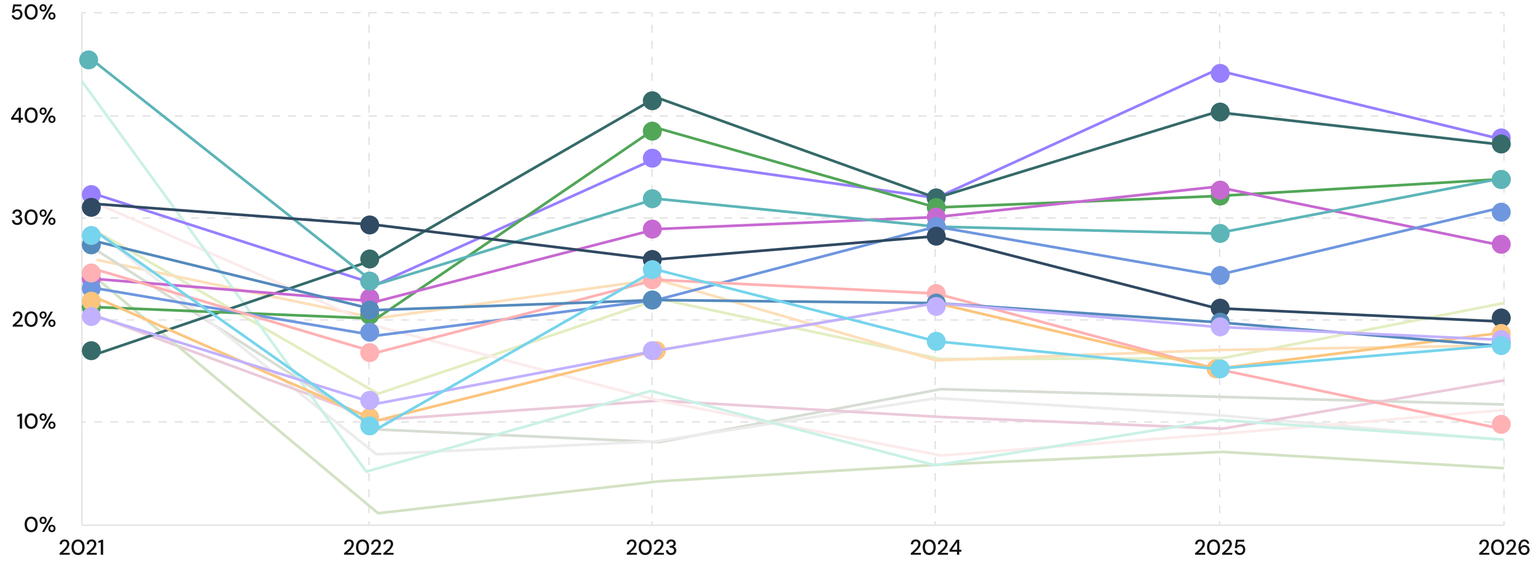


▼ Infrastructure-heavy data initiatives continue to lose priority

Large, centralized data initiatives continue to lose priority. **Big Data** investment dropped from 25.0% in 2021 to 9.4% in 2026, while **BI** declined from 27.8% to 17.5%. The combined trend suggests that loyalty teams are stepping back from heavy reporting and foundational data projects that are costly to maintain and slow to operationalize.

Budgets are shifting toward lighter, more actionable analytics embedded directly into execution layers.

▼ Destination-based and standalone loyalty experiences lose relevance as ecosystems

Traditional "destination" loyalty models are steadily being deprioritized. Investment in **Mobile apps** fell from 31.5% in 2021 to 19.9% in 2026, while **Coalition loyalty programs** declined from 28.7% to 17.5%. Both trends point to growing skepticism toward models that require users to actively enter a separate ecosystem.

Loyalty is increasingly embedded into existing journeys and owned channels, reducing reliance on standalone apps or multi-brand coalition structures.

Can you name the brands you consider leaders in customer loyalty marketing?

Leaders in loyalty programs

Retail, Grocery, and FMCG

- Tesco
- Walmart
- Costco
- Carrefour
- IKEA
- Lidl
- Aldi
- Żabka
- Rossmann
- Esselunga
- Albert Heijn
- Coles
- Woolworths
- Checkers
- Pão de Açúcar
- Rohlik.cz
- Shoprite
- National Lottery

QSR, Restaurants, and Food Chains

- Starbucks
- McDonald's
- KFC
- Chick-fil-A
- Nando's
- Costa Coffee
- Greggs
- CAVA
- Honest
- Greens

Fashion, Sportswear, and Lifestyle

- Nike
- adidas
- H&M
- Patagonia
- Lululemon
- North Face
- Rapha
- Paul Smith
- Rip Curl
- Bata
- Pandora
- YES

Beauty, Health, and Wellness

- Sephora
- Ulta
- Boots
- La Mer
- Helena Rubinstein
- Mecca
- Vision Express
- Paul Smith
- Grand Optical

Leaders in loyalty programs

Airlines, Travel, and Hospitality

- Emirates
- Singapore Airlines
- Qantas
- Delta Airlines
- British Airways
- Lufthansa
- Air India
- Marriott
- Hilton
- Accor
- Booking.com
- The Fork

Entertainment, Mobility, and Other

- Disney
- Uber
- Airbnb
- LEGO
- Red Bull
- InPost
- Vodafone

Finance, Banking, and Fintech

- American Express
- Revolut
- Monobank
- Nubank
- Chase
- Capital One
- Standard Bank
- FNB
- Payback
- eBucks
- Vitality

Tech, Platforms, and Subscriptions

- Amazon
- Amazon Prime
- Apple
- Google
- Netflix
- Spotify
- Salesforce
- Adobe
- Meta

The brands most often cited by respondents as a leader in loyalty marketing

Leader in loyalty program: Starbucks

Starbucks Rewards is a mobile-first loyalty program built around everyday frequency, habit formation, and seamless digital experience. Instead of positioning loyalty as a secondary add-on, Starbucks made its app the central hub for ordering, payment, rewards, and personalized engagement.

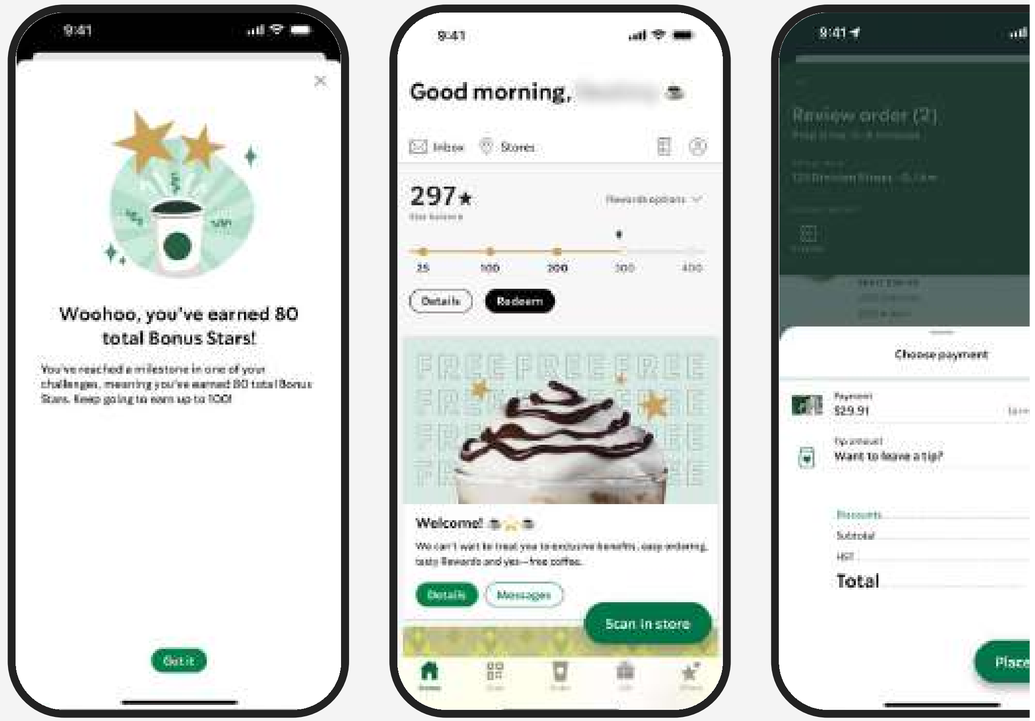
Members earn Stars for purchases, which can be redeemed for free drinks, food, and customizations. The program is tightly integrated with mobile ordering, stored value, and personalized offers, encouraging repeat visits and higher visit frequency. Gamified elements, challenges, and time-based incentives help reinforce regular behavior rather than one-off transactions.

"Consistency is the name of the game in brand loyalty. Customers build strong expectations around value, quality, and experience, and any disruption to that consistency can weaken the customer–brand relationship. While Starbucks may not be perceived as a traditional luxury brand, it delivers an 'affordable luxury' that customers are willing to support repeatedly. As a result, the Starbucks Rewards program generates highly predictable revenue and builds an extremely loyal customer base."

Howard Schultz
Former CEO, Starbucks

Source

STARBUCKS



The brands most often cited by respondents as a leader in loyalty marketing

Leader in loyalty program: Sephora

Sephora's Beauty Insider program is widely recognized for turning loyalty into an experience-led system, not just a discount mechanism. The program is built around clear tiering (Insider, VIB, Rouge), where progression unlocks exclusivity, early access, and experiential rewards rather than purely transactional benefits.

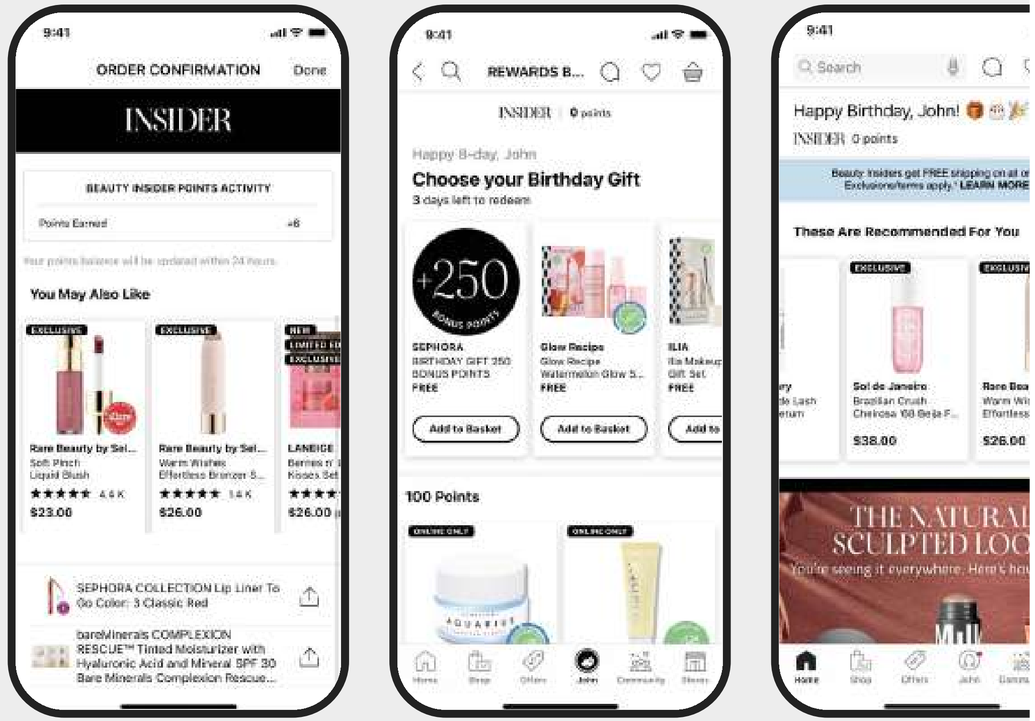
Members earn points for purchases that can be exchanged for curated rewards, limited editions, or experiences. Beyond points, Sephora emphasizes personalized recommendations, community engagement, and education through content, events, and beauty services. Showed approach positions loyalty as part of the brand lifestyle and identity, not just a post-purchase incentive.

"Our approach to loyalty starts with fierce loyalty to the customer. Our clients are at the core of everything we do, and we are driven by what they love and want more of. Loyalty isn't about what customers demonstrate to us, but about what we can deliver to them to create the most meaningful and connected experience with our brand."

Allegra Stanley
VP & General Manager of Loyalty, Sephora

Source

SEPHORA



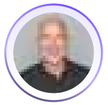
The brands most often cited by respondents as a leader in loyalty marketing

Leader in loyalty program: Amazon

Amazon's loyalty strength is built less around classic points and more around ecosystem-driven value. Amazon Prime functions as a paid loyalty model that bundles convenience, savings, and entertainment into a single subscription, making loyalty a natural outcome of everyday usage rather than a separate program.

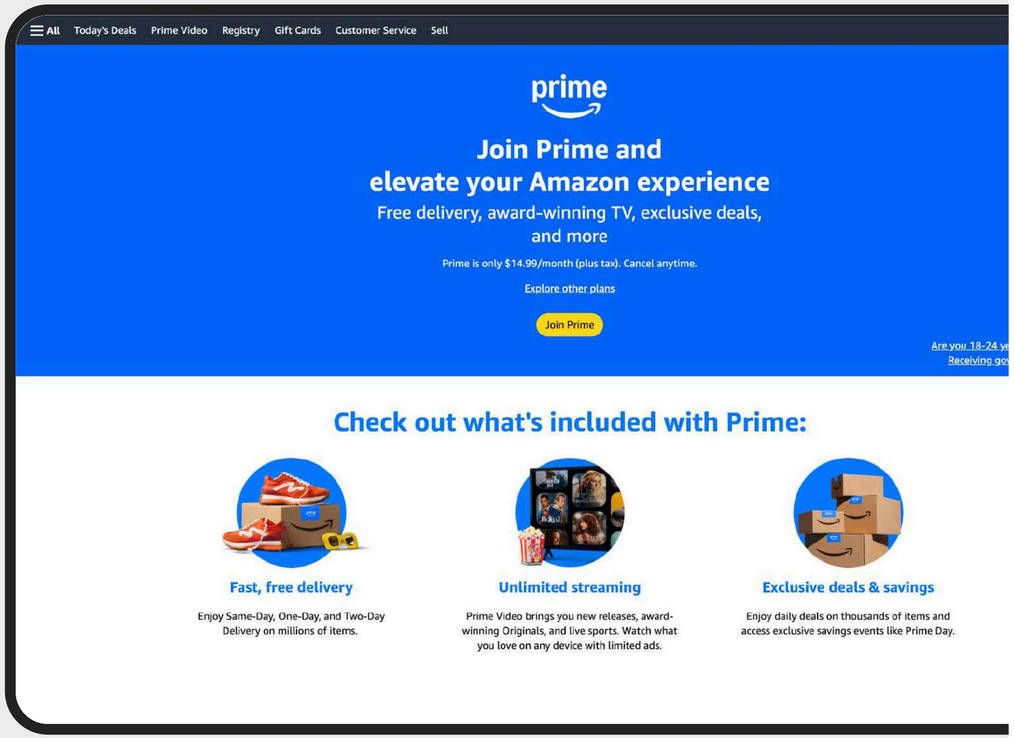
Prime members gain access to fast and free delivery, exclusive deals, streaming services, and additional perks such as Prime Day offers. It's reinforced by the Amazon Prime Rewards Visa Card, which offers cashback on Amazon and Whole Foods purchases, extending loyalty benefits beyond the core platform into daily spending.

"We want Prime to be such a good value, you'd be irresponsible not to be a member. Prime has become an all-you-can-eat, physical-digital hybrid that members love, combining convenience, savings, and services into one experience. When loyalty delivers clear, everyday value, it stops being a program and becomes a habit."



Jeff Bezos
Founder, Amazon
Source

amazon

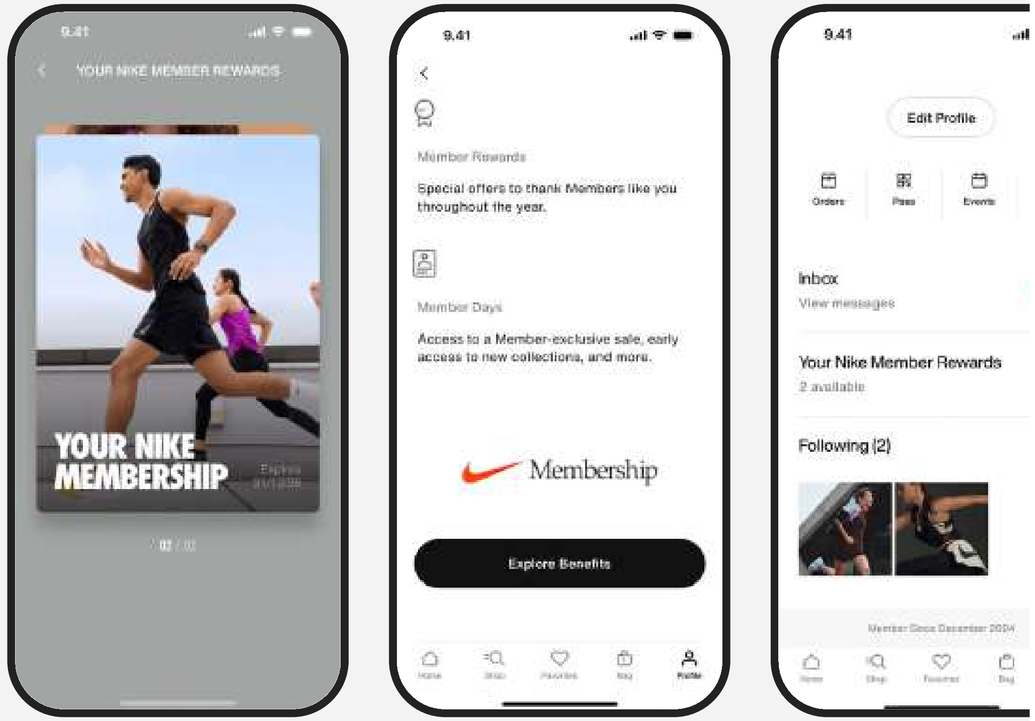


The brands most often cited by respondents as a leader in loyalty marketing

Leader in loyalty program: Nike

Nike's loyalty approach is built around membership, identity, and lifestyle, not points or discounts. Nike Membership connects commerce, content, and sport into a single ecosystem, where loyalty is earned through engagement, activity, and participation in the brand's world.

Members gain access to exclusive products, early drops, personalized training plans, events, and premium content through Nike's apps (Nike App, NRC, NTC). Data is used to personalize experiences and recommendations, reinforcing long-term engagement and repeat interaction beyond purchases. Loyalty, in Nike's case, is about staying active within the ecosystem, not chasing short-term incentives.



"Since the pandemic began, we've added more than 70 million new members globally, and we're deeply focused on member-funnel outcomes, including acquisition, reactivation, and retention. Buying-member growth is outpacing overall member growth, and demand from members is growing faster than our total digital business. This shows that membership is not just scale, but a direct driver of sustainable growth."

John Donahoe
President & CEO, Nike
Source

What do experts say about the future of loyalty programs?

Top predictions for the future of loyalty programs over the next 2-3 years

- AI-powered personalization and predictive loyalty
- Real-time, automated, and agent-led engagement
- From points to experiences and emotional value
- Gamification, instant gratification, and dynamic mechanics
- Loyalty as a data-driven revenue and ROI engine
- Omnichannel loyalty embedded in everyday customer journeys
- Strong ecosystem-based loyalty
- Trust, transparency, and value-for-data exchange

AI-powered personalization and predictive loyalty

How do you see the future of loyalty programs over the next 2-3 years?

"I believe loyalty programs will need to move beyond standardized tiers and generic rewards. Over the next 2–3 years, they'll shift toward flexible, AI-powered "engagement checkpoints" that adapt to each user's behavior and predicted potential. The move I mentioned creates a more meaningful progression path, with loyalty journeys that evolve dynamically customer by customer."

Victor Seca

Expansion & CRM Director

Linkedin

Industry experience:

Olist | PicPay | Grupo ZAP | OLX | L'Oréal

From points to experiences and emotional value

How do you see the future of loyalty programs over the next 2-3 years?

"Loyalty will increasingly move toward ultra-personalization, with experience-based rewards designed to feel meaningful to each individual rather than universally appealing. These experiences will matter not because of their monetary value, but because they create emotional relevance and lasting connection with the brand."

Rebeca Muñoz

Loyalty Project Manager

Linkedin

Industry experience:

Evaneos

"Loyalty must become a place where experiences are created, going far beyond transactional rewards. Customers want to engage with brands that help bring their aspirations to life. If a brand can't deliver that, it may need to rethink its business model."

Marcos Morais

International Digital Project Manager

Linkedin

Industry experience:

L'Oréal

Loyalty as a data-driven revenue and ROI engine

How do you see the future of loyalty programs over the next 2-3 years?

"Loyalty programs are poised to regain their strategic importance as brands reassess the rising costs of paid media and customer acquisition. Organizations will increasingly recognize that driving growth through existing customers is more efficient and measurable than relying solely on acquisition channels."

Alejandro Santa Martinez

Director of Marketing & eCommerce

Linkedin

Industry experience:

Philips | Under Armour | Holybelly Marketing

Strong ecosystem-based loyalty

How do you see the future of loyalty programs over the next 2-3 years?

"Loyalty programs will grow through deeper partnerships that turn standalone programs into interconnected ecosystems, offering members more choice, greater utility, and value that spans multiple categories."

Adam Posner

Loyalty Expert

Linkedin

Industry experience:

Accor Hotels | Advantage Pharmacy Group | Bakers Delight | Bed, Bath 'n Table | Baby Bunting | BeFitFood | Choice Hotels | Dulux

"Agentic solutions will have a massive impact on loyalty, and brands that implement them well will pull ahead. AI will power hyper-personalized offers and communication at scale, while blockchain may re-emerge as an enabler of coalition loyalty, supporting shared currencies, interoperability, and trust across partner ecosystems."

Tom Peace

CEO and Founder building Revenue Streams Industry

Linkedin

Industry experience:

The Loyalty People | Sway Outcomes | Collinson Group | Reward | Kodak | Aimia Inc

Real-time, automated, and agent-led engagement

How do you see the future of loyalty programs over the next 2-3 years?

"Automated conversations and bot-based interactions will increasingly handle customer queries end to end, enabling loyalty programs to respond instantly and consistently across channels."

Nilesh Joshi

Chief Manager Loyalty & Rewards

Linkedin

Industry experience:

DELTA Corp Limited | JetPrivilege | Bennett | Coleman and Co. Ltd. | Infosys Technologies Ltd

"Automation will increase across loyalty programs, but its effectiveness will depend on how well customer data is collected, structured, and used. Value-based marketing, promotions, and offers rely on better data, and many organizations still struggle to use customer data much more effectively than they did five to seven years ago."

Mark Dority

Marketing & Customer Engagement Leader

Linkedin

Industry experience:

Global Flight SARL | CoralTree Hospitality | Collinson | Frontier Airlines | MD Strategies | Frequent Traveler Events LLC

Gamification, instant gratification, and dynamic mechanics

How do you see the future of loyalty programs over the next 2-3 years?

"Gamification and instant rewards will become core mechanics of loyalty programs, keeping customers engaged through short feedback loops, clear progress, and immediate recognition rather than delayed or abstract benefits."

Albion Bylykbashi

Customer data insights & CRM strategist

Linkedin

Industry experience:

Philip Morris International | Vodafone | Selecta Customer Services

"Increased creativity and entertainment will become the secret sauce of loyalty programs, using playful mechanics, storytelling, and interactive elements to keep engagement high and experiences memorable."

Heini Vaniala

Digital Growth Manager

Linkedin

Industry experience:

Veikkaus | IAB | Kotipizza Group | RADLY | Dagmar

Omnichannel loyalty embedded in everyday customer journeys

How do you see the future of loyalty programs over the next 2-3 years?

"Modern loyalty is evolving from simple transactions into emotionally connected experiences, delivered through seamless omnichannel journeys that unite digital and in-theatre touchpoints."

Kelly Hawkins

VP, Loyalty, Insights and Guest Services

Linkedin

Industry experience:

Regal

"In-store experiences, payments, and customer journeys will become tightly connected, turning loyalty into a must-have capability for any company that wants to truly understand its customers and drive meaningful engagement."

Bartosz Żochowski

Head of Loyalty & CRM

Linkedin

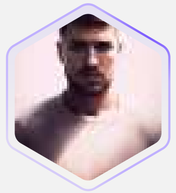
Industry experience:

Decathlon

Trust, transparency, and value-for-data exchange

How do you see the future of loyalty programs over the next 2-3 years?

"The biggest challenge, and opportunity, for loyalty programs will be finding a clear value exchange that motivates customers to share their data. The goal is a value flywheel in which customers willingly provide first- and zero-party data in return for immediate, personalized benefits, while brands continuously measure and improve the program's economics. As similar solutions become more widespread, differentiation will depend on consistently delivering real value in a reliable and personalized way. To succeed, loyalty programs must become part of customers' daily routines, offering fresh and compelling reasons to engage over time."



Maciej Muras

Business Owner Loyalty, Community & Head of CRM

Linkedin

Industry experience:

STS S.A. | Ergo Hestia

"Loyalty now extends far beyond the programme itself. It is no longer a differentiator, but an expectation. In a world of constant connectivity, increased transparency, and instant access to alternatives, traditional loyalty mechanics alone are no longer enough to earn long-term commitment. Trust, relevance, and most importantly the consistent delivery of real value have become the true drivers of loyalty."

Ros Netto

Global Head of Rewards

Linkedin

Industry experience:

Virgin Active | Real Foods Group | Truth Loyalty & CRM | Woolworths

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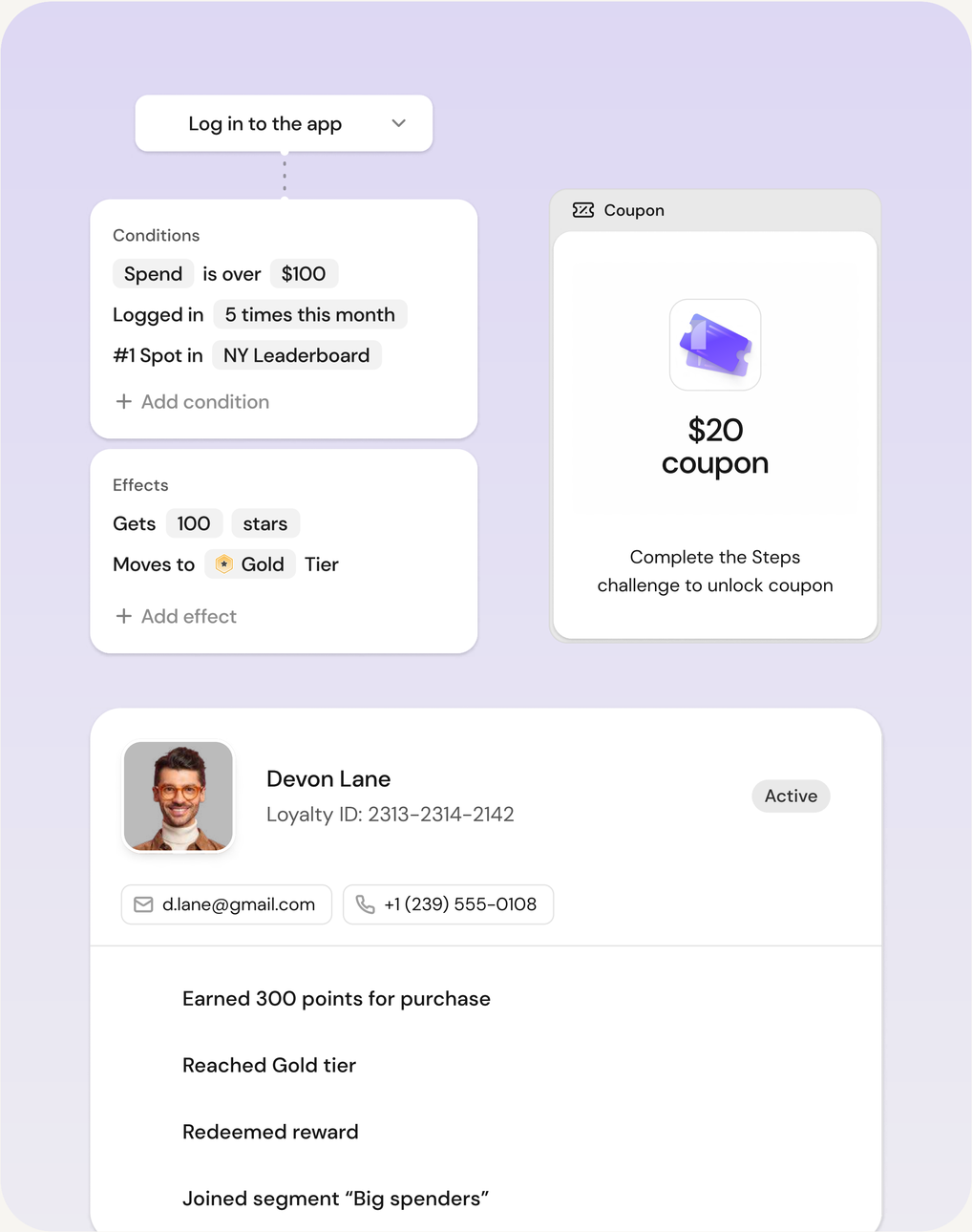

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