

REPORT

Loyalty Program Trends **2025**

Discover the future of loyalty programs

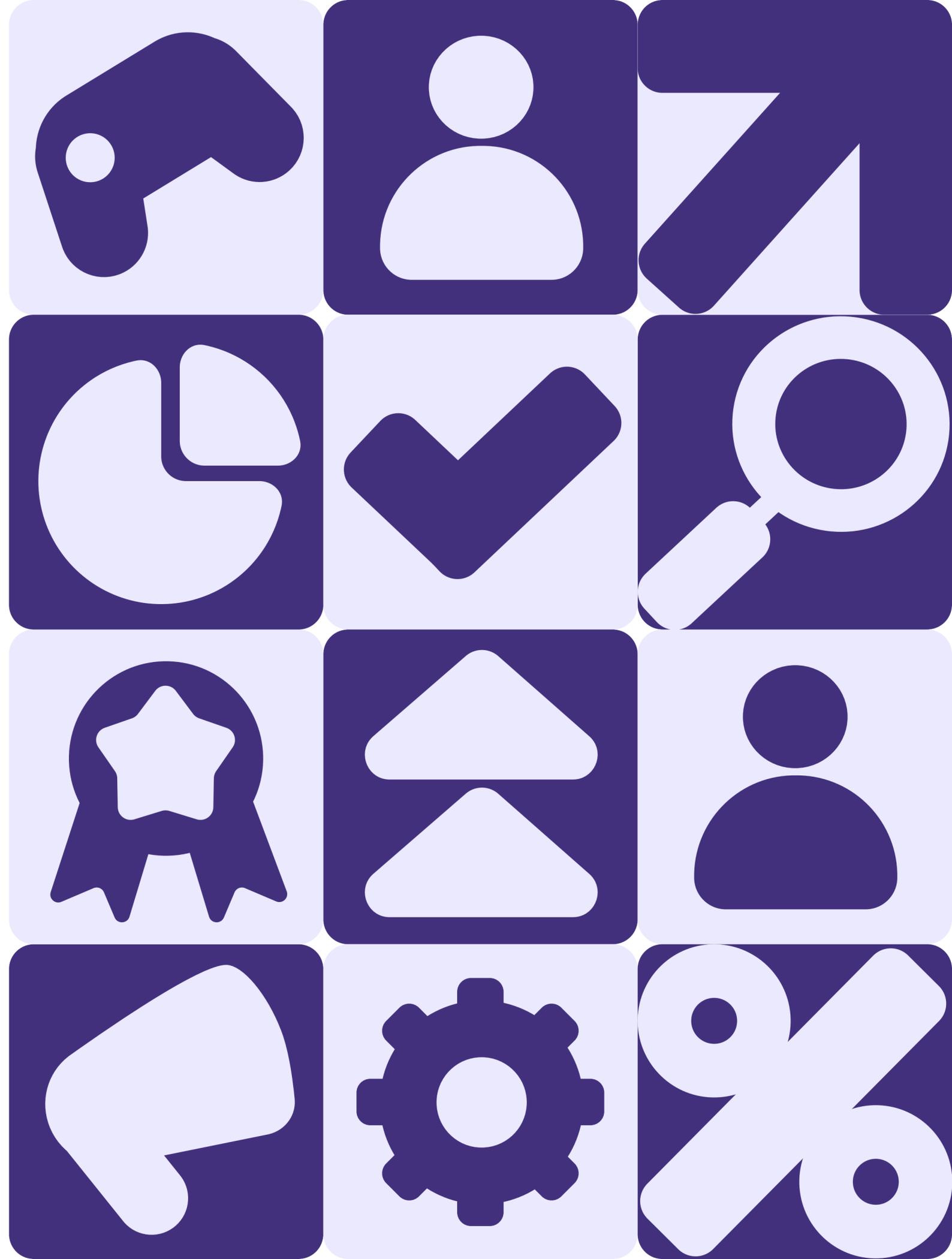


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Let's discover the future of loyalty together!

“In this edition, we've prepared a more detailed analysis of how trends have changed over the last five years, giving you a unique insight into significant shifts in investments and the goals of companies working on customer loyalty.

You'll read a story of the never-ending focus on increasing customer lifetime value, struggling with a market slowdown, and the emergence of gamification as a top short- and long-term investment.

I want to thank every loyalty professional who helped us create this report and wish everyone a good read!”



Karl Bzik – Co-Founder at Open Loyalty
[LinkedIn](#)

About the report



About the report

The Loyalty Program Trends 2025 report dives into the latest challenges, priorities, and innovations shaping customer loyalty. With insights from over 200 loyalty experts, it offers a clear view of how investment strategies and technology have evolved over the last five years, giving you a fresh perspective on the future of loyalty programs.



What will you learn from the report?

Find out what's driving loyalty strategies and uncover new opportunities. From gamification to personalization and automation, the report breaks down key trends and offers tips to address challenges like ROI and privacy.



Why have we created the report?

We've put this report together to help you navigate the ever-changing world of loyalty marketing. With expert insights and actionable tips, it's designed to make it easier for you to refine your strategies and stay ahead in a competitive market.



Who's behind the report?

This report is brought to you by Open Loyalty, with contributions from loyalty professionals across industries like retail, hospitality, and tech. It's packed with insights from experts who know the field inside out, giving you a resource that's not just informative but enjoyable to read.

Acknowledgement

Thank you to 200+ loyalty experts

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Executive summary

The Loyalty Program Trends 2025 report provides a comprehensive analysis of key challenges, plans, and investments of customer loyalty professionals in the present and upcoming years. The research is based on a survey and in-depth interviews with 200 high-profile loyalty experts from various industries and locations.

Challenges

The Loyalty Program Trends survey data indicates that the most important goals are: improving overall Customer Lifetime Value, lowering customer churn, and increasing purchase frequency. The top three trends remain the same compared to the previous four years.

When zooming in on the data, we notice that increasing ROI becomes more important than generating revenue. This signals more careful planning in terms of marketing spending and a focus on more cost-effective ways of running loyalty campaigns.

Combined, these signs indicate that loyalty experts are focusing on keeping and maximizing the value of current customers.

Loyalty marketing in 2025 is facing a complex landscape of challenges. One primary concern is the increasing saturation of programs. With numerous brands launching loyalty initiatives, consumers become overwhelmed and less engaged. This makes it increasingly challenging for brands to stand out and create a unique value proposition.

Personalization and data privacy remain significant challenges. While personalization is essential for delivering relevant rewards and offers, it must be balanced with stringent data privacy regulations.

Brands need to strike a balance between collecting and utilizing customer data to enhance experiences and respecting individual privacy.

The economic climate, including inflation and potential downturns, also impacts loyalty marketing. Customers may be more price-conscious and less willing to spend on non-essential items. As a result, loyalty programs need to offer tangible benefits that directly impact consumers' wallets.

General perspective for investments in 2025

When asked about the most critical areas of investment planned for 2025, most loyalty experts highlighted these areas:

- **Personalization in communication and offers,**
- **Extending loyalty programs,**
- **Enriching rewards and benefits offered to customers.**

When analyzing investment changes since 2021, a clear shift towards personalization and loyalty program enhancements is evident. Although partnerships are less prevalent than in 2021, we've seen an increase in investment planned for alliances since 2023.

While partnerships aren't as popular as in 2021, we've observed increasing investments planned for alliances since 2023.

Executive summary

Trends in investments for 2025

Most experts plan to invest in these trends in the upcoming year: gamification (including game-based mechanics), marketing automation (automated marketing communication), and experience-based rewards. It's evident that more and more companies will aim to build their growth by making the customer experience more attractive and engaging.

There's a clear trend towards investing in technologies and strategies that enhance personalization and customer engagement. Gamification and experience-based rewards have grown significantly, indicating a shift towards gamifying loyalty programs and offering unique experiences. The increased investment in experience-based rewards and gamification suggests a shift from traditional transactional rewards to creating memorable customer experiences.

Strategic trends for the upcoming 3 years

Experts consider gamification (game-based mechanics), experience-based rewards, and predictive segmentation to be the trends that will significantly impact customer loyalty in the upcoming 2-3 years.

The most significant trend, which keeps recurring, is gamification. Marked both in the short and long term, gamification has become the most important trend, accompanied by experience-based rewards. There's a clear upward trend in investment in these areas, indicating a shift towards creating more engaging and personalized customer experiences.

When studying how perceptions of long-term trends have changed, it's interesting to see that trends such as paid membership and subscription are decreasing. On the other hand, the pragmatic application of AI in the form of predictive segmentation and analytics has been growing constantly since 2021 and remains at the top of the trends considered to have the biggest impact.

The best loyalty programs

When asked about brands considered leaders in customer loyalty, experts mention various companies with no single clear winner. Here are some of the most frequently mentioned brands: Starbucks, Sephora, Amazon, IKEA, McDonald's, Tesco, Emirates, Qantas, Marriott, Nike, adidas, and Patagonia.

When studying data from previous editions of the research, it's clear that experts continue to consider the same brands as top market players, setting the benchmark for others to follow.

Key findings

Top changes in loyalty goals

Increasing popularity ↑



Gamification

Using game mechanics to enhance engagement and loyalty.



Experience-based rewards

Offering unique, non-monetary rewards tied to memorable experiences.



Marketing automation

Automating customer communications and interactions for efficiency.

Decreasing popularity ↓



Coalition

Multi-brand loyalty programs pooling customer benefits and rewards.



Automated promotion management

Tools for automating discounts, offers, and promotions.



Blockchain

Decentralized technology for secure, transparent loyalty program management.

The landscape of loyalty investment has shifted dramatically since 2021, with gamification emerging as a standout trend. Once ranked as the third priority in 2023, it has climbed the ranks, highlighting its growing importance in boosting customer engagement through interactive, game-like elements.

Marketing automation streamlines personalized communication, while experience-based rewards foster emotional connections through memorable, non-monetary benefits. These trends underscore the shift toward innovative approaches that prioritize deeper customer engagement and long-term relationships.

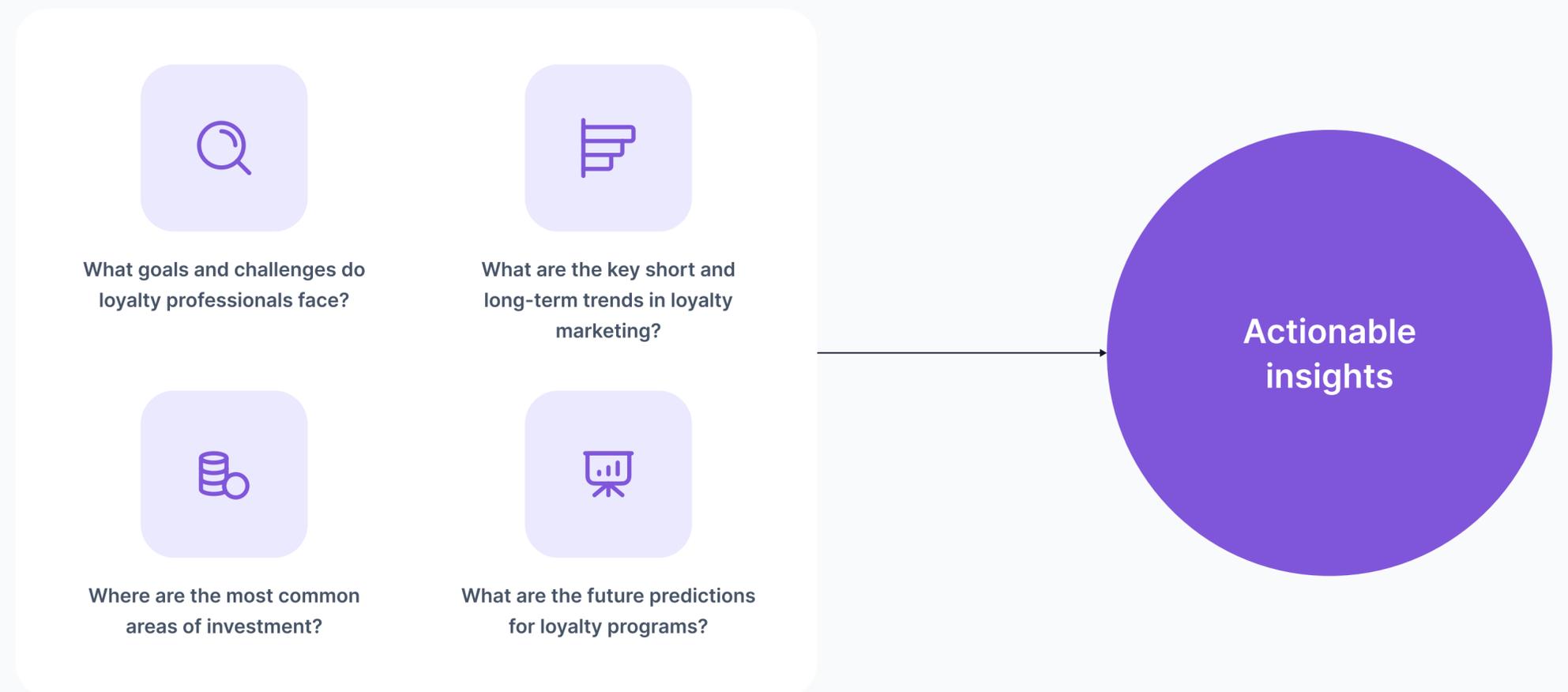
The decline in coalition loyalty programs and automated promotion management highlights a shift toward personalized and innovative strategies. Brands are favoring direct engagement over shared rewards and replacing static promotion tools with data-driven approaches.

Blockchain and cryptocurrencies, once seen as game-changers, have faded due to complexity and low adoption as businesses focus on more practical, customer-focused loyalty solutions.

What will you learn from the report?

The Loyalty Program Trends report 2025 shows loyalty professionals' key challenges, plans, and investments in the present and upcoming years.

This edition is based on a survey and in-depth interviews with 200+ high-profile loyalty program experts from various industries and locations.



Methodology

This report is based on a comprehensive approach that combines both quantitative and qualitative research to give you actionable insights.



Objective

The primary aim of this research was to uncover key goals, investment priorities, and emerging trends for loyalty programs by 2025, drawing on insights provided by industry experts.



Question types

The survey used both closed-ended and open-ended questions. Descriptive statistics analyzed key trends from closed-ended responses, while thematic analysis explored broader themes from open-ended answers.



Timeframe

The research was conducted from September to November 2024, gathering expert opinions and insights on the future of loyalty marketing during this period.



Sample size and respondent profile

The survey included over 200+ handpicked loyalty professionals so that the data reflects high expertise and practical knowledge from diverse industries like finance, FMCG, and hospitality.

Challenge

What challenges do experts see for loyalty marketing in 2025?



Challenge

01 Personalization vs privacy

“In 2025, one big challenge in loyalty marketing will be creating personalized experiences for each customer without overwhelming them and the loyalty teams. People expect brands to know their preferences and deliver relevant offers, but doing this on a large scale can be tricky.

AI and machine learning will be a must in analyzing customer data, but we need to find the right balance between personalization and respecting privacy, especially with stricter data protection laws.”



Pavel Los - Loyalty and Customer Engagement Consultant

Industry experience: New World Loyalty, Blue System, Oracle, Shell

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Challenge

01 Personalization vs privacy

“The market faces growing demands for personalized rewards, requiring further investment in AI and data analytics to balance tailored offers for both tourists and locals without overwhelming them.

With stricter data privacy regulations, compliance with laws like GDPR will necessitate securing sensitive information and enhancing transparency, potentially requiring system upgrades. The loyalty programs should integrate sustainability to resonate with eco-conscious consumers, such as offering rewards for sustainable

purchases or partnering with green organizations.

Standing out in a crowded loyalty market will require continuous innovation. To maintain customer engagement, we will offer unique experiences beyond standard discounts. Seamless omnichannel integration, from in-store purchases to digital platforms like Wolt and Glovo, is essential, though technically challenging. Finally, tracking the program's effectiveness will demand advanced analytics to monitor customer behavior and ROI.”



Jure Leko - Loyalty Marketing Manager at Studenac Market

Industry experience: Studenac market, Kaufland, INA Grupa, MEGGLE Food Ingredients

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Challenge

02 Resource constraints

“Economic fluctuations, rising costs, resource constraints, and inflationary pressures are likely to impact the value of loyalty rewards and reduce discretionary spending. As a result, brands will be compelled to reassess their loyalty strategies, striving to maintain customer engagement while ensuring they don't undermine profitability in the face of these financial challenges.”



Maria Christopoulou - Loyalty & Subscriptions Senior Product Manager at Public Group
Industry experience: H&M, Tommy Hilfiger, Public Group

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“Our approach to loyalty initiatives reflects a conscious prioritization of resources and strategy. While we recognize the value of a dedicated loyalty program, we have chosen to focus on other customer retention activities that are equally effective but less resource-intensive. This decision aligns with our current priorities and allows us to deliver meaningful results without the immediate need for extensive development efforts. That said, the implementation of a loyalty program has been considered and may be revisited in the near future.”



Radosław Zalewski - CRM & Loyalty Manager at Tylko
Industry experience: Tylko, Philip Morris International, Samsung Electronics, Henkel, IKEA Group

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Challenge

02 Resource constraints

“Justifying the investment to do better in loyalty marketing is the most challenging issue. Customer-centric programs traditionally have a longer tail in demonstrating ROI, and leadership tends to invest where risk is less evident.

It takes a well-researched business case to make essential investments in technology, program benefit expansion, payment evolution, marketing/media impressions, and partnerships a reality.”



David Slavick - Co-Founder and Partner at Ascendant Loyalty Marketing

Industry experience: Ascendant Loyalty Marketing, Deloitte Digital, Accenture

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Challenge

03 Economic pressure

“Slower decision-making and budget concerns create significant hurdles in advancing loyalty initiatives. These challenges can delay the implementation of key strategies and limit the ability to adapt quickly to market changes, ultimately affecting the competitiveness and growth of the loyalty program.”



Carly Neubauer - Managing Director at Elevate Loyalty Pty Ltd and OneTap Group Ltd
Industry experience: Elevate Loyalty, OneTap Group, WiiN Global

[LinkedIn](#)

“Continued tough economic times and high inflation will put pressure on rewards programs to offer more value to everyday essentials, squeezing margins. Meeting customer expectations around true personalization will still be a challenge.”



Ros Netto - Global Head of Loyalty at Virgin Active South Africa
Industry experience: Virgin Active, Real Foods Group, Truth Loyalty & CRM, Woolworths

[LinkedIn](#)

Challenge

03 Economic pressure

“While familiar challenges like stricter data privacy, rising customer expectations and increasing clamor for sustainable business practices will continue in 2025, we may also face new headwinds. Economic uncertainty could lead to tighter budgets, and there's likely to be increased pressure to demonstrate the real value of loyalty programs.”



Shriiram Varadan - Global Product Leader - Digital commerce, KFC at Yum! Brands
Industry experience: Amazon Prime, KFC, Gap, Bloomingdale's, Gucci, Armani

[LinkedIn](#)

“Competitors, especially restaurant chains, offer more aggressive discounts to attract new users and members, but with our relatively low margins, we can't afford to match those discounts. Many competitors also operate multi-brand programs, allowing customers to earn points with one brand and redeem them at another, which appeals to users. From the customer's perspective, it's easy to find discounted meals without even joining a loyalty program, making it harder for us to stand out.”



Christina Ken - Loyalty Program Manager
Industry experience: PT Griya Miesejati (Bakmi GM), Deka Marketing Research, GfK

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Challenge

03 Economic pressure

“Customers are still very price-sensitive on every purchase, so loyalty is mainly based on price reduction. Customers lose loyalty to certain brands due to limited budget spending. Retailers are very cautious about investing in mid-term or long-term loyalty as the market future is still unknown. There is a chance that 2025 can slightly recover, but the potential impact won't be seen until the very last minute.”



Terence Hui - Senior Sales Manager, Loyalty Asia at The Cookware Company
Industry experience: The Cookware Company, Spirit, BrandLoyalty, Quirky Inc.

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“In 2025, a major challenge will be creating cost-free rewards that still meet customers' increasing expectations for value from the loyalty program, all while staying within the constraints of the program's budget.”



Noam Lederman - Loyalty & Retention Manager at Nespresso Israel
Industry experience: Nestlé Nespresso SA, Noam Lederman, Ness Technologies, Retailors Ltd.

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Challenge

04 AI and technology integration

“Growing expectations towards loyalty programs, which must support sales and brand building, with growing pressure on costs and the increasing presence of exceptionally competitive loyalty programs, means that campaigns and promotions in the program must be increasingly effective and individualized.

Preparing the company to use artificial intelligence in everyday loyalty activities is becoming a necessity due to the increasing variety of campaigns and promotions for customers, analysis of their behavior, frequency of segment and sub-segment renewals, and creation of new loyalty offers.”



Paweł Dziadkowiec - Loyalty expert at Open Loyalty

Industry experience: BP, Open Loyalty, ANSWEAR.com, Divante

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Challenge

04 AI and
technology
integration

“A major challenge is ensuring alignment between the loyalty platform or technology and the overarching marketing strategy and execution. This involves integrating the right tools and platforms seamlessly so they support and amplify marketing efforts rather than creating friction or gaps. Misalignment can result in a disjointed customer experience, reduced program effectiveness, and underutilized technology investments.”



Mike Bossard - Loyalty + MarTech Architect/Strategy Executive

Industry experience: Accenture Song, PayPal, Wells Fargo, Centrica, Bozz Capital

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Challenge

05 Program differentiation

“I can see that programs lack visible differentiation. Customers are becoming increasingly demanding and looking to participate in programs that offer visible benefits and save not only money but also time – which is the most precious asset these days.”



Lilianna Orzechowska - Global CRM Lifecycle Lead at Shell
Industry experience: Shell, Tesco

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“From my perspective, the challenge for the market is the high saturation of loyalty programs. Program differentiation and the increasing "reluctance" to participate in new ones. As a consequence, this means the need to allocate an increasingly large budget to acquire new participants and prepare attractive benefits for them.”



Krzysztof Stremier - Manager of the Internet Services Department
- "MediClub" loyalty program at Medcover
Industry experience: Medcover, i360 Sp. z o.o., Polymus

[LinkedIn](#)

Challenge

05 Program differentiation

“The use of AI – while it is a buzzword, it is still in its infancy as a technology. Program differentiation will be necessary as most programs are similar in structure. Programs must find a level of differentiation beyond transactions to motivate consumers and change behavior.”



Paul Malcolm - CEO at Vivid Engagement

Industry experience: Vivid Engagement, Citibank, International Customer Loyalty Programmes

[LinkedIn](#)

“Informational noise and a lack of differentiation pose major challenges in today's crowded marketplace. In an era where consumers are bombarded with constant messages from countless brands, standing out becomes increasingly difficult. Without clear differentiation, even the most compelling offerings can be drowned out by the sheer volume of information, leaving brands struggling to capture attention and build lasting connections with their audience.”



Serge Beliaev - Partner at Loyalz

Industry experience: JAKALA, JetSet Holding, Loyalz, Bank of Georgia, VISA, Raiffeisen Bank, Shell

[LinkedIn](#)

Challenge

06 Engagement and retention

“The challenge lies in building a strong connection with customers through values beyond just discounts. It's essential to scale up the impact of valuable and engaging content to create deeper loyalty and lasting relationships.”



Anna Konopka (Wolszakiewicz) - CRM Manager & Loyalty Project Owner at Philips
Industry experience: Philips, Yves Rocher Polska, IZOSERVICE Sp. z o.o.

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“One of the biggest challenges we face is retaining active members. As engagement fluctuates, keeping members consistently involved and loyal requires continuous innovation and personalized experiences to maintain their interest.”



Irene Wu - CRM and Loyalty Manager at Decathlon Digital
Industry experience: Decathlon International

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Challenge

06 ROI justification

“Maintaining focus and securing investment in loyalty programs is a major challenge, especially in a tough financial climate. It's critical to demonstrate the long-term value of loyalty initiatives to ensure they remain a priority even when budgets are tight.”



Carlos Zenner - Global VP Customer Engagement at HUGO BOSS
Industry experience: HUGO BOSS, adidas, LATAMI Airlines, Accenture

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“Loyalty marketers in 2025 will face rapid changes due to AI, particularly around balancing internal organizational benefits with external customer benefits. There will be a new level of concern regarding privacy and data value exchange (VBx), and marketers will feel pressure to prove program performance focused on profit incrementality.”



Adam Posner - Founder at The Point of Loyalty
Industry experience: The Point of Loyalty, Directivity, Lavender

[LinkedIn](#)

Challenge

07 Omnichannel experience

“One critical challenge in loyalty marketing will be ensuring that the loyalty experience is truly omnichannel.

With customers interacting with brands across multiple platforms – whether in-store, on mobile apps, or through online channels – companies must seamlessly integrate these touchpoints to create a cohesive and personalized experience. This includes leveraging artificial intelligence (AI) tools to enhance customer

interactions, from predictive analytics for personalized offers to AI-driven chatbots that provide real-time assistance.

Successfully integrating AI into the customer experience will be critical in maintaining customer engagement, optimizing loyalty programs, and staying competitive in an increasingly tech-driven marketplace.”



Cinthya Celaya Contreras - Senior Loyalty Manager at Grupo Axo®

Industry experience: Grupo Axo, Herbalife Nutrition, Wyndham Hotels & Resorts LATAMC, The Walt Disney Company

[LinkedIn](#)

Challenge

07 Omnichannel experience

“The role of loyalty programs in organizations should grow, as understanding customer behavior and needs will be critical for staying competitive. There is no better tool for recognizing and identifying customers in an omnichannel environment than a well-designed loyalty program.

However, for loyalty programs to be truly effective, they must integrate more closely with other teams and systems across the organization –

commerce platforms, recommendation engines, marketing automation, CRM/CDP systems, and analytics. Together, these elements can create a seamless ecosystem that delivers the best possible customer experience.”



Lukasz Sloniewski - CEO at Omnivy

Industry experience: Omnivy, Timerise, Comarch, Shopify, Tableau, HubSpot, Salesforce, Magento

[LinkedIn](#)

Challenge

07 Omnichannel experience

“There are an overwhelming number of loyalty programs in the market, many of which lack relevance. To stand out, programs need to offer meaningful, personalized value to customers and ensure a fluid omnichannel experience, integrating online and offline interactions to create cohesive and impactful engagement rather than simply adding to the noise.”



Katrin Hana - Head of Loyalty & Retention at MediaMarktSaturn

Industry experience: MediaMarkt, Saturn, PAYBACK, Loyalty Partner

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Goals

What loyalty marketing goals will experts focus on in 2025?



Goals

Top loyalty marketing goals in 2025

↑ ↓ Change compared to last year.



Focus on extending customer lifetime contributions

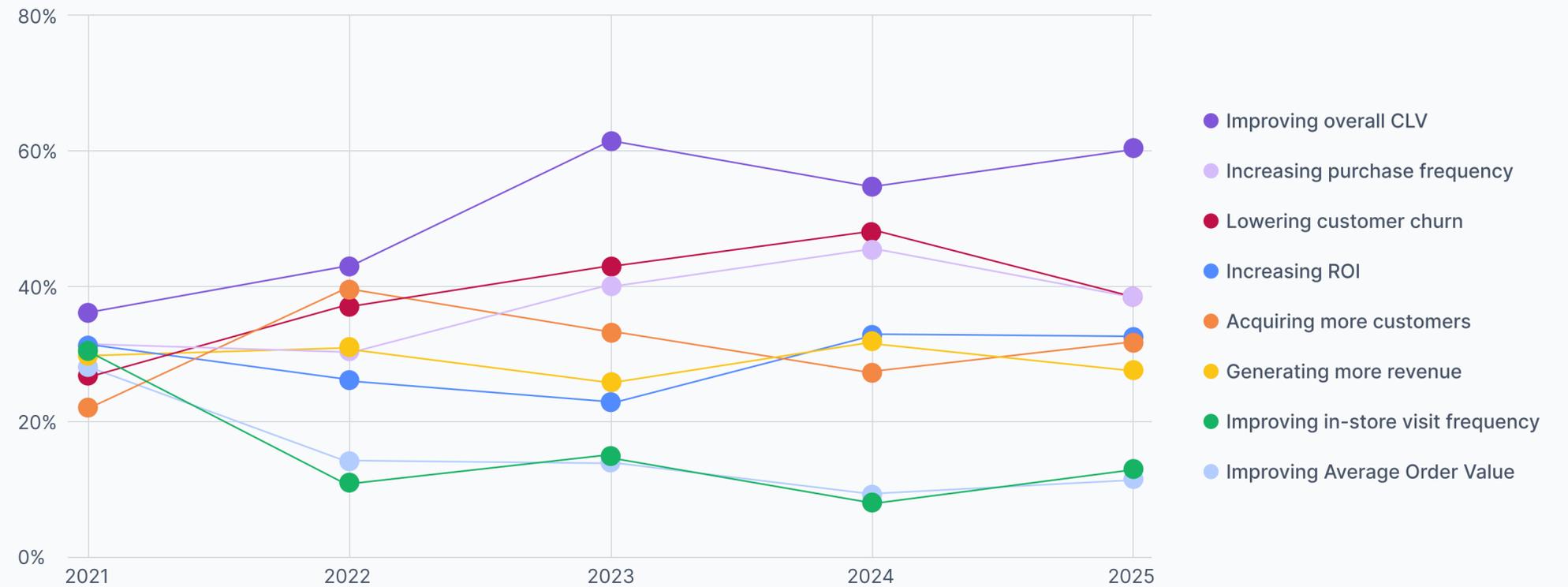
For 2025, 60% of businesses have designated "Improving overall Customer Lifetime Value" as a principal goal. This indicates a shift from traditional acquisition-focused growth models toward a sustained emphasis on existing customer relationships. Businesses are increasingly invested in strategies that support ongoing interactions, aiming to cultivate long-term, mutually beneficial connections that contribute to revenue stability.

Retention-oriented engagement strategies gaining precedence

Goals such as "Increasing purchase frequency" (38%) and "Lowering customer churn" (38%) reveal a preference for strategies that sustain active customer participation. The prominence of these objectives underscores a focus on fostering consistent purchase behavior and minimizing turnover. Companies appear to recognize that strengthening current customer bonds provides a pathway to consistent growth, shifting attention from customer acquisition to practices that deepen loyalty within established customer bases.

Goals

How did top loyalty marketing goals change over time?



Customer lifetime value (CLV) as a priority

Improving overall Customer Lifetime Value (CLV) shows a steady increase, rising from 36.1% focus in 2021 to 60.4% by 2025. This growth, with a 24% increase, suggests that loyalty strategies are increasingly focused on maximizing long-term customer relationships rather than short-term gains.

Shift towards reducing customer churn

Lowering customer churn also gained attention, moving from 26.9% in 2021 to 38.2% in 2025. This highlights a growing emphasis on retention as businesses face a competitive market, indicating that customer loyalty strategies are progressively oriented toward keeping customers.

What will be the most important areas of investment in 2025?



Investment areas

Top investment areas in 2025

↑ ↓ Change compared with last year.



High priority on personalization

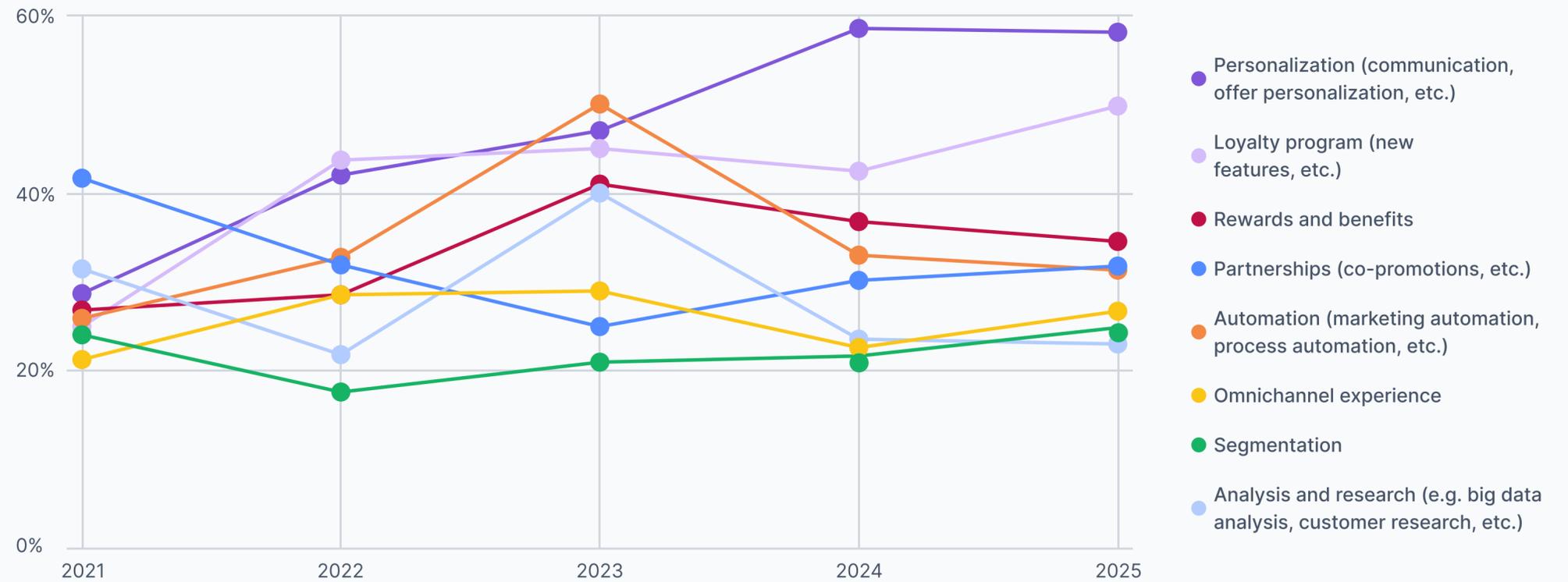
Personalization (58%) and loyalty programs with new features (50%) emerge as top investment priorities. This emphasis reflects a commitment to delivering highly tailored experiences and enhancing the customer journey, signaling that brands view personalization and loyalty enhancements as essential to increasing engagement and retention.

Growing focus on automation and partnerships

Automation (31%) and partnerships (32%) are also major investment areas, highlighting a shift towards efficiency and collaborative growth strategies. Automation supports streamlined processes and data-driven decision-making, while partnerships allow brands to expand their reach and offer complementary benefits to customers, amplifying value through strategic alliances.

Investment areas

How did top investment areas change over time?



Increased focus on personalization

Investments in personalization are expected to grow significantly, from 28% in 2021 to 58% in the upcoming 2025. This rise is driven by the growing demand for tailored experiences, with businesses investing more in AI-driven personalization and targeted campaigns.

Personalization not only maximizes customer engagement but is also important in improving Customer Lifetime Value (CLTV) and reducing churn. By delivering relevant offers and communications, businesses can build stronger customer relationships, encourage repeat purchases, and ultimately reduce churn – leading to higher CLTV and long-term business growth.

Steady investment in loyalty programs

Investment in loyalty programs, including the development of new features, is also set to rise from 25% in 2021 to 50% planned for 2025. This growth reflects the increasing importance placed on customer retention and lifetime value.

Companies are expected to upgrade their loyalty programs with more sophisticated features, including rewards systems and digital experiences, particularly in industries like retail and eCommerce where customer loyalty is a key factor for sustained growth.

Biggest impact

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



Biggest impact

Future trends with the biggest impact on customer loyalty marketing in 2–3 years

↑ ↓ Change compared with last year.



Gamification and experience-based rewards dominate

Gamification (43%) and experience-based rewards (42%) are seen as the most impactful trends, highlighting a shift towards more interactive and engaging ways to build customer loyalty. These strategies emphasize making loyalty programs more fun and rewarding beyond traditional points systems.

Marketing automation and predictive analytics

Marketing automation (40%) and predictive analytics (40%) are also considered critical, suggesting businesses are focusing on data-driven tools to streamline communication and anticipate customer needs, which will augment personalized loyalty efforts.

Biggest impact

Future trends with the biggest impact on customer loyalty marketing in 2–3 years



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Top trend

Gamification – zoom in on a leading market trend

“Gamification is on the rise, and the loyalty experts interviewed for this research confidently affirm this trend. This growth appears closely linked to companies' pursuit of more ROI-effective strategies to influence customer behavior without relying on a constant flow of discounts and promotions, which ultimately erode margins and can be easily undercut by competitors.

In my discussions with loyalty experts, all expressed a keen interest in gamification – not in the form of simple games or scratch cards, but through well-designed mechanics such as tiered rewards and challenges. These methods are crafted to add an additional layer of engagement, encouraging behaviors that are both repeatable and sustainable.

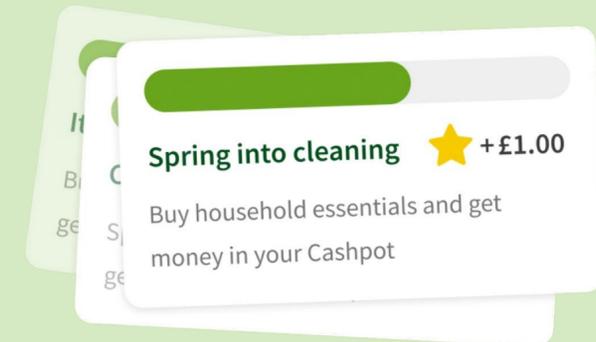
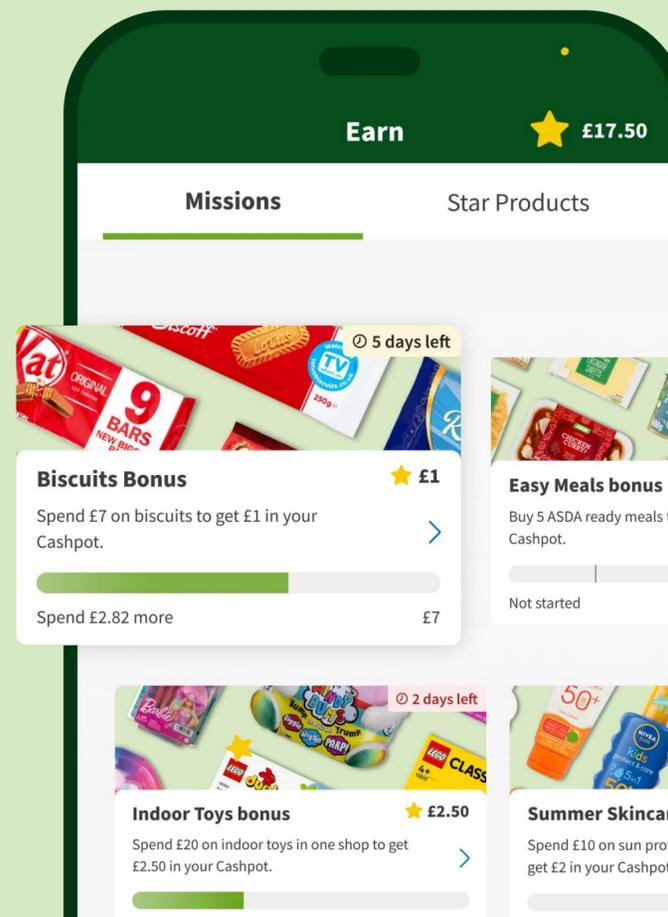
These insights have convinced me: the future of customer loyalty lies in gamification!”



Karl Bzik – Co-Founder at Open Loyalty
[LinkedIn](#)

Missions

ASDA



About

Missions add an element of excitement and purpose to loyalty programs. By setting specific, achievable goals, missions encourage customer engagement and drive desired behaviors.

Whether making a purchase, referring a friend, or trying a new product, missions provide a clear path to rewards, motivating customers to take action.

Usage example

ASDA's loyalty program uses missions to boost customer engagement and loyalty. Customers complete tasks like buying specific products or spending a set amount, which encourages higher spending, frequent visits, and product discovery.

The sense of accomplishment and reward associated with completing missions keeps customers engaged and strengthens their loyalty to the brand.

[Check it live](#)

Streaks

duolingo



About

Streaks are a powerful gamification technique that leverages loss aversion to motivate users.

By encouraging daily engagement, streaks create a sense of urgency and accomplishment. The longer the streak, the greater the fear of losing it, driving users to maintain their progress.

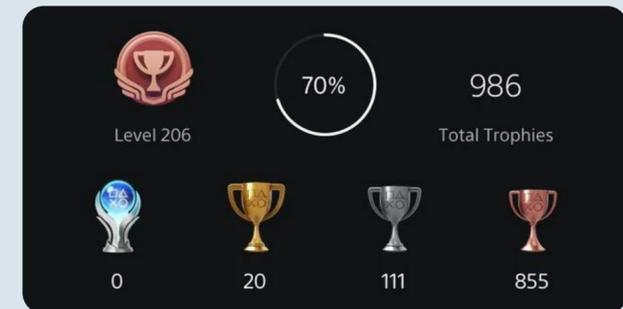
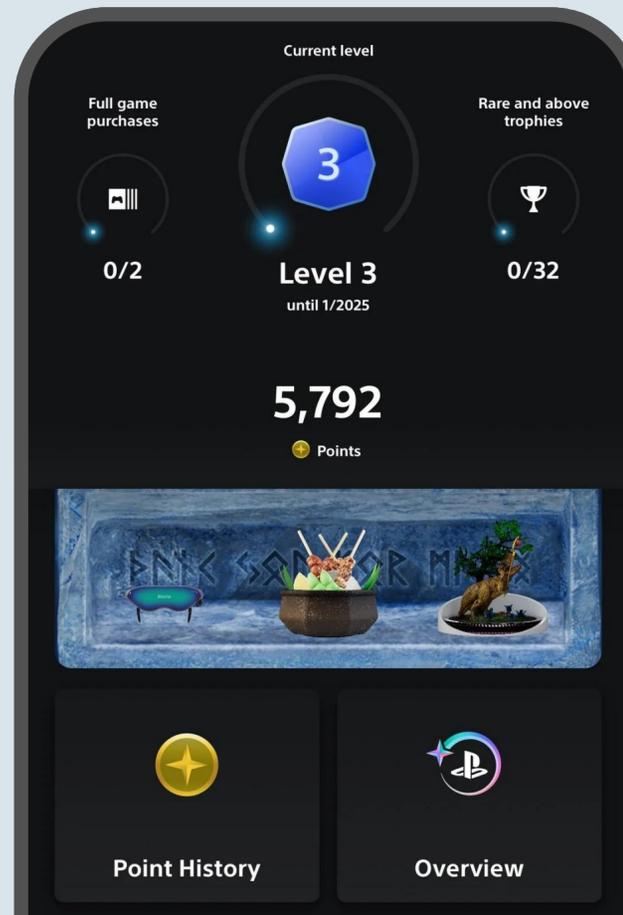
Usage example

Duolingo's streak feature exemplifies this approach. By rewarding users with XP boosts and language-specific perks for consistent daily practice, Duolingo harnesses users' intrinsic motivation to learn and improve.

This simple yet effective technique has helped make Duolingo one of the world's most popular language-learning apps, turning language study into a fun and engaging experience.

[Check it live](#)

Leveling and progression



About

Leveling and progression are effective gamification techniques that motivate users by providing clear goals and rewards.

Users unlock new features, benefits, and exclusive content as they progress, driving continued engagement.

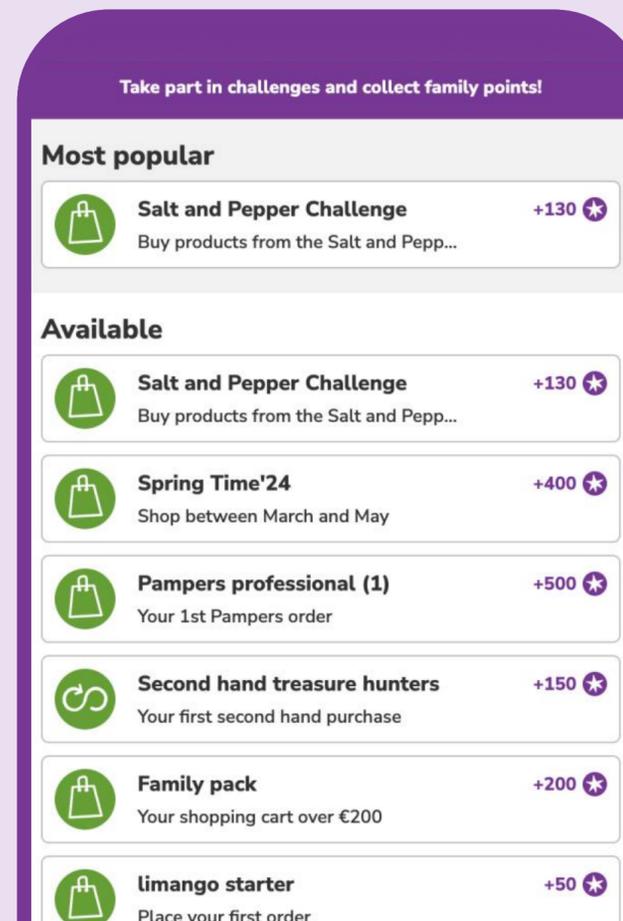
Usage example

PlayStation makes excellent use of this mechanic. By awarding players experience points for various activities, it incentivizes sustained engagement.

As players level up, they gain access to exclusive rewards, creating a sense of accomplishment and fostering a loyal community.

[Check it live](#)

Behavioral achievements



About

Achievements are milestones or rewards given for completing specific actions, encouraging desired customer behaviors.

By strategically implementing achievements, we can incentivize actions that align with business objectives, such as repeat purchases, referrals, or engagement, fostering stronger loyalty and ongoing participation.

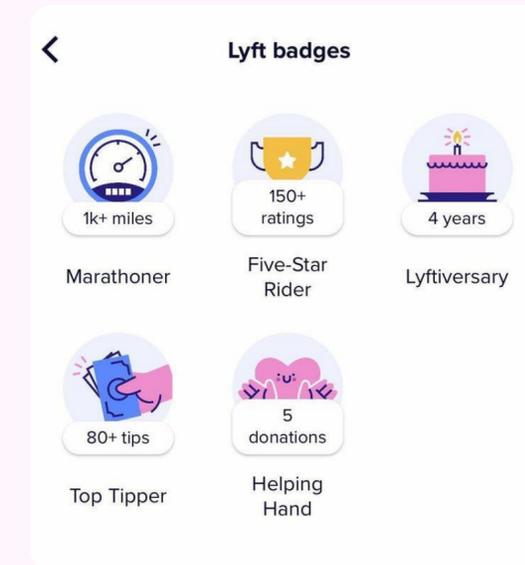
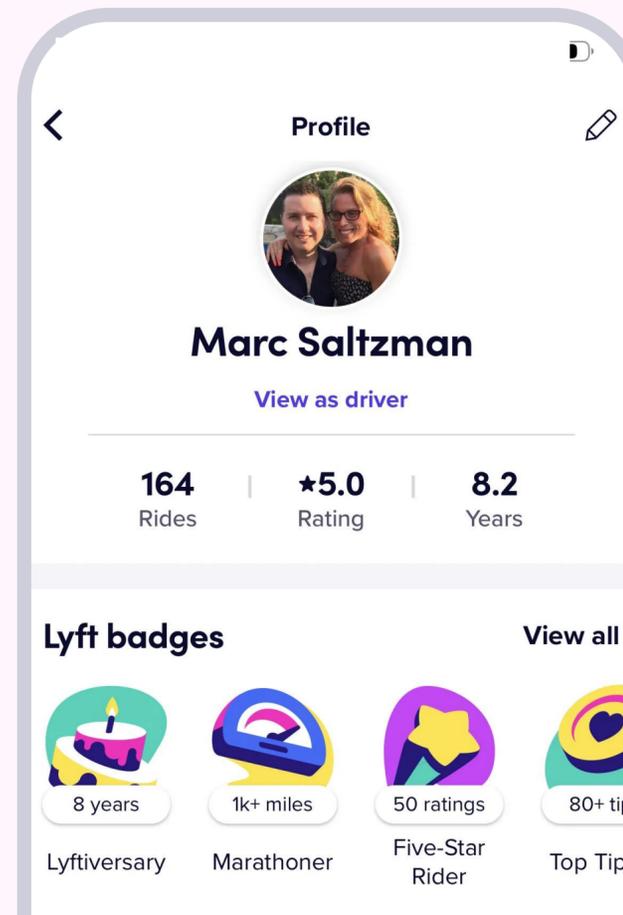
Usage example

Limango effectively demonstrates this strategy. Their loyalty program utilizes achievements to drive customer engagement. Setting specific goals and rewarding customers them fosters a sense of accomplishment and motivates customers to return to the platform. These achievements can range from simple tasks like purchasing more complex ones like referring friends or reaching spending milestones. Limango cultivates a loyal customer base and strengthens brand affinity by recognizing and rewarding these achievements.

[Check it live](#)

Gamification

Badges



About

Badges are a popular gamification technique used in loyalty programs to motivate and engage members. They represent specific achievements or milestones, such as making a certain number of purchases or referring friends.

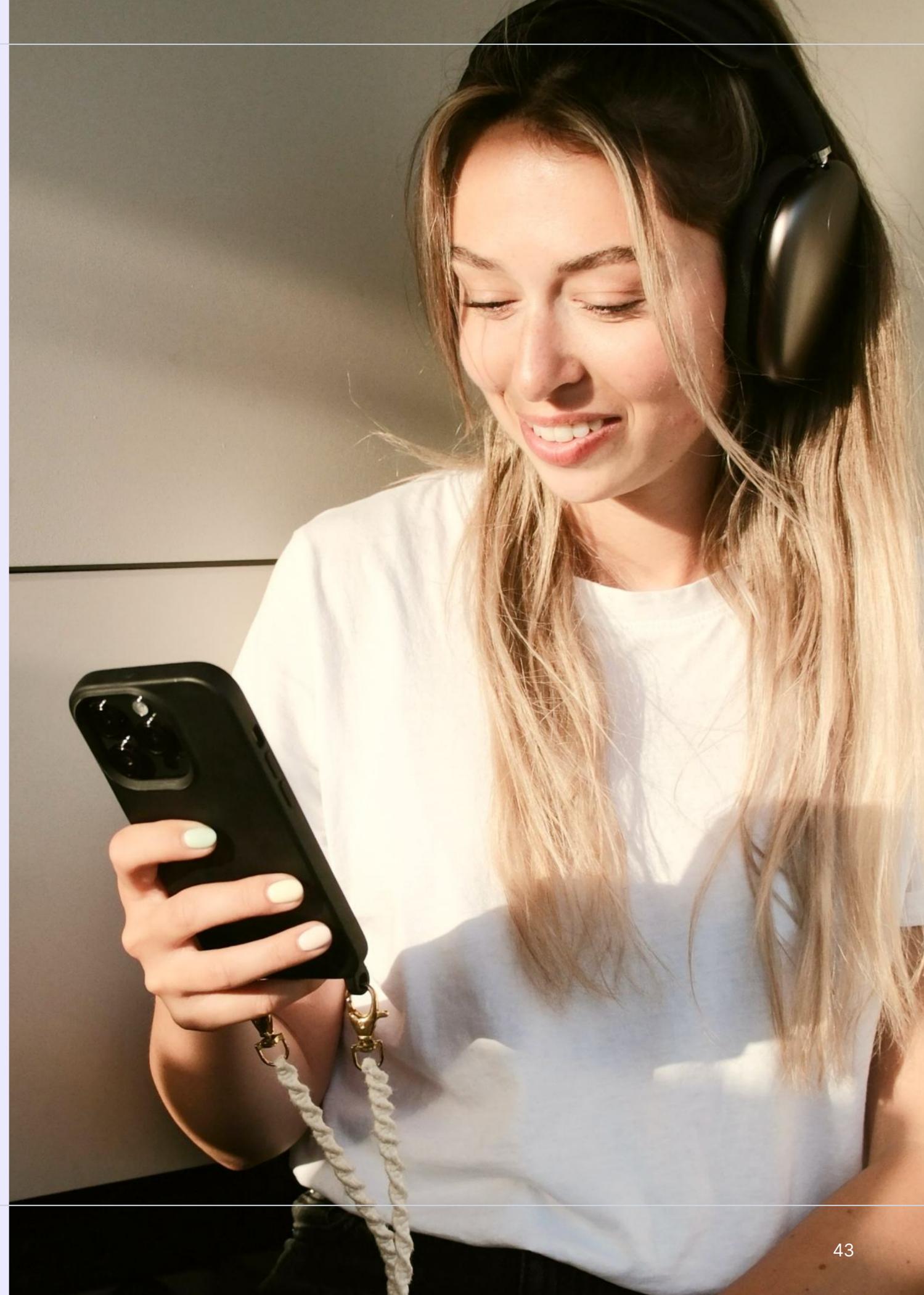
By earning badges, members feel a sense of accomplishment and progress, encouraging continued participation.

Usage example

Lyft, a ride-sharing company, uses badges to gamify its loyalty program. The company incentivizes repeat usage and fosters a sense of community by rewarding riders with badges for reaching specific milestones, using various ride types, and referring friends.

[Check it live](#)

In what trends will experts plan to invest in 2025?



Future investment plans

Which of these trends do you plan to invest in 2025

↑ ↓ Change compared with last year.



Emphasis on gamification and automation

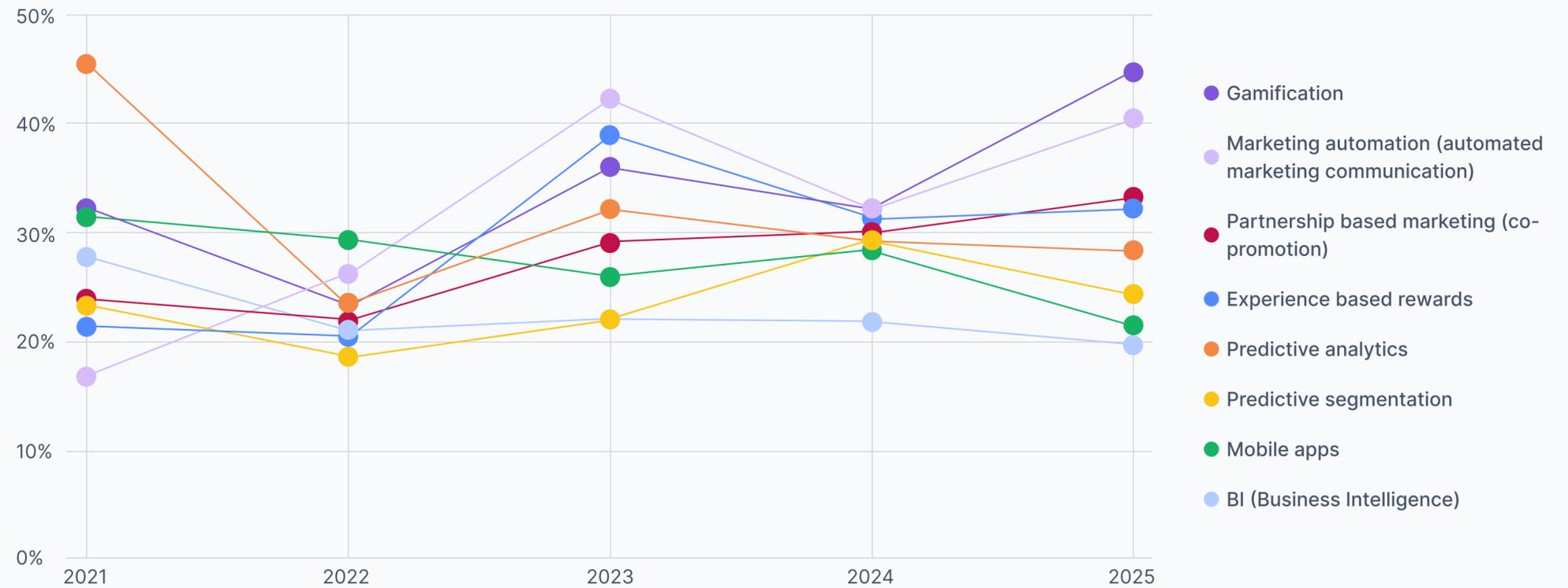
Gamification (45%) and marketing automation (41%) are the top areas for investment, showing a clear intent to make loyalty programs more engaging while automating processes to improve efficiency and customer interactions.

Focus on unique rewards and collaborations

Experience-based rewards (32%) and partnership marketing (33%) are also significant, highlighting a push towards offering more personalized and memorable rewards, as well as leveraging partnerships to extend program value.

Future investment plans

Which of these trends do you plan to invest in 2025



Scaling customer engagement

Investment in marketing automation is projected to rise from 17% in 2021 to 41% budgeted for 2025. As businesses adopt automated tools for customer communication, marketing workflows will become more streamlined, and interactions across multiple channels will be more consistent.

Automation is expected to reduce the complexity of campaign management while reaching customers at the right time with relevant messaging.

Engaging customers through fun

Gamification is predicted to experience a strong growth in investment, from 32% in 2021 to 45% in 2025. Businesses are increasingly turning to game-like mechanics, such as points, challenges, and rewards, to create more engaging and interactive customer experiences.

As the trend continues to grow, gamification is expected to become a necessary element in loyalty strategies, fostering deeper customer engagement, promoting brand loyalty, and improving overall customer retention.

What brands do experts consider leaders in customer loyalty marketing?



Loyalty leaders

Leaders in loyalty programs

Food & beverage



Airlines



Loyalty leaders

Leaders in loyalty programs

Hospitality



Beauty



Loyalty leaders

Leaders in loyalty programs

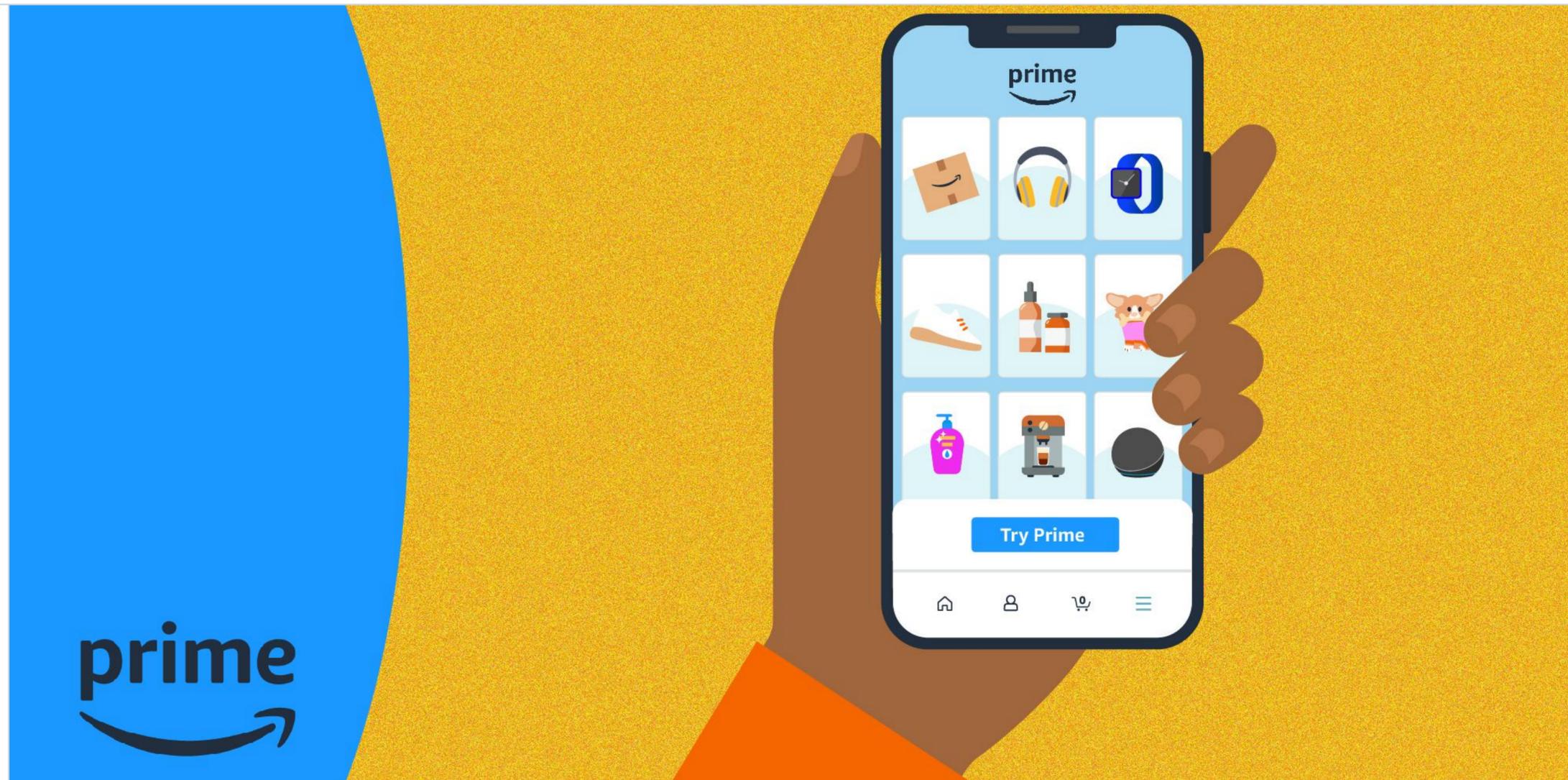
Retail



Apparel



Amazon



prime

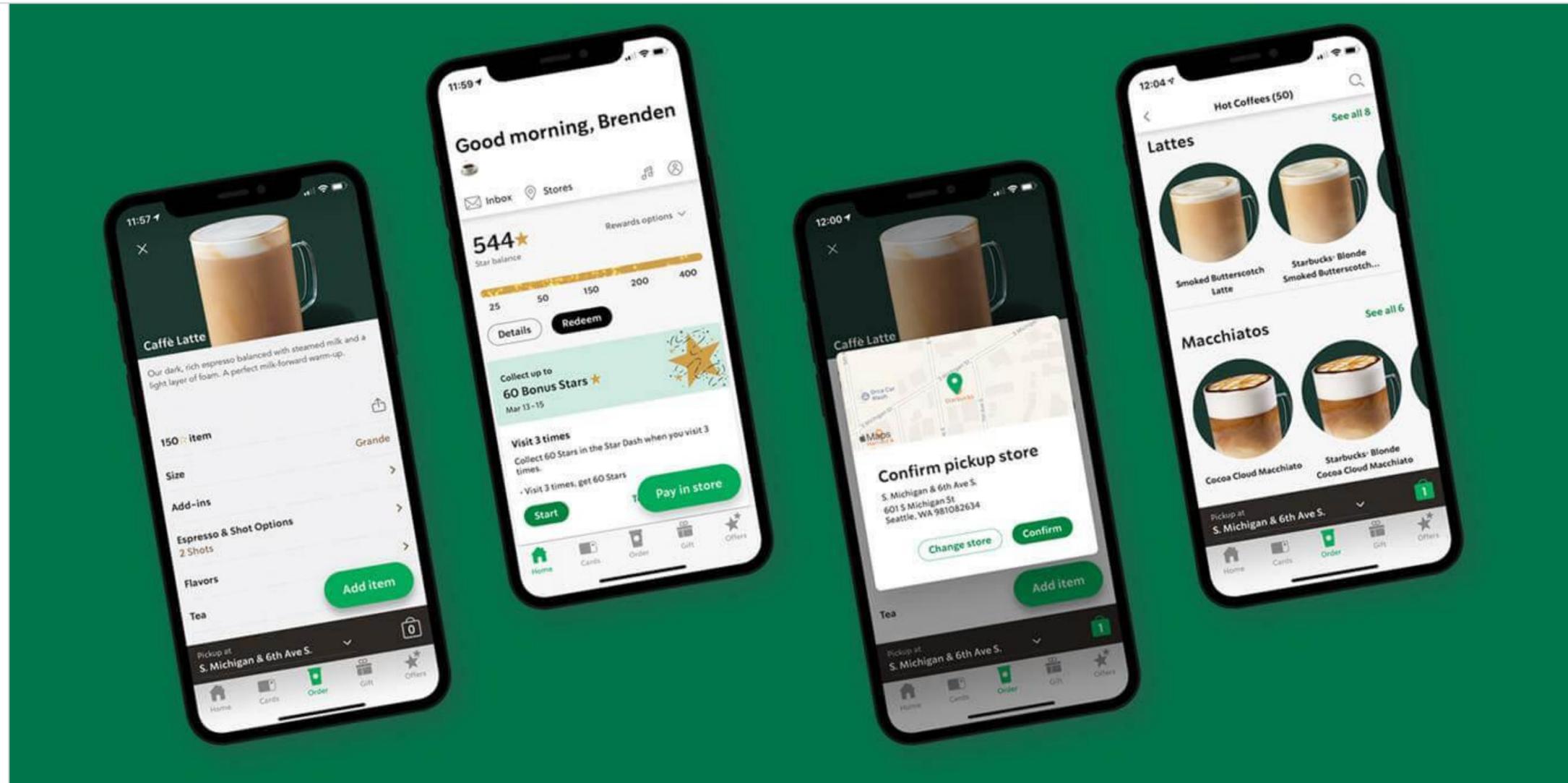
Amazon Prime Rewards is a loyalty program for Prime members, offering 5% cashback on Amazon and Whole Foods purchases, 2% at restaurants, gas stations, and drugstores, and 1% on all other purchases with the Amazon Prime Rewards Visa Card, along with exclusive discounts, free shipping, and streaming benefits.

"We decided to build that service around fast delivery," Wilke says. Thus was born Amazon Prime, which now has well over 200 million subscribers around the world who pay for access to streaming music, movies, deals and discounts, and, of course, free two-day delivery.



Jeff Wilke
former CEO of Amazon Worldwide Consumer, [Source](#)

Starbucks



Starbucks Rewards is a popular loyalty program that rewards frequent customers with 1–2 Stars per dollar spent, redeemable for free food, drinks, select merchandise, and other exclusive perks. Members also enjoy personalized offers, birthday rewards, and early access to promotions.

"U.S. same-store sales increased 9%, exceeding our estimate of 7.5% growth. Fifty-two percent of U.S. company-operated sales for the period were driven by Starbucks Rewards members, now totaling 23 million – an 18% increase from the year-ago period."



Kevin Johnson
former CEO of Starbucks, [Source](#)



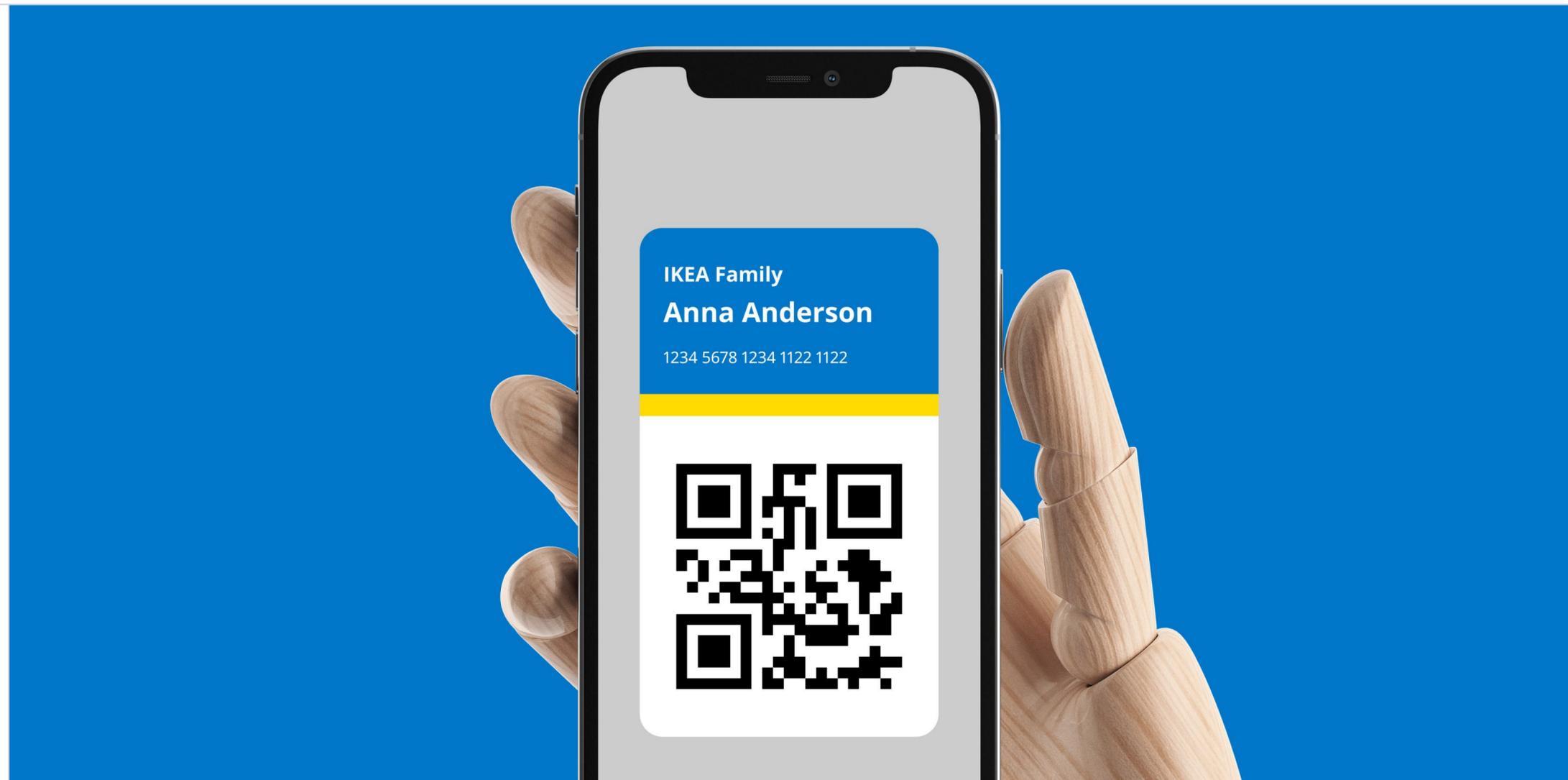
Beauty Insider is a tiered loyalty program that rewards members with points for purchases, offering exclusive products, personalized perks, and special events. Members earn 1 point per dollar, redeemable for beauty products and experiences, with added birthday gifts, early sale access, and higher-tier rewards.

"Sephora's Beauty Insider program has been instrumental in driving customer loyalty, with members accounting for approximately 80% of the company's total sales. The tiered structure and personalized rewards have significantly enhanced customer engagement and repeat purchases."



Calvin McDonald
former CEO of Sephora, [Source](#)

IKEA



IKEA Family is a free loyalty program that gives members exclusive discounts, personalized offers, and sustainable living rewards, along with perks like special pricing, members-only events, and free coffee or tea during store visits.

"IKEA Family, with over 150 million members globally, has been pivotal in fostering customer loyalty by offering personalized rewards and exclusive benefits. This approach not only enhances the shopping experience but also strengthens the bond between IKEA and its customers."



Aaron Mitchell
Global VP of Customer Engagement and Loyalty at IKEA,
[Source](#)

Prediction

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



Prediction

01 AI and data driven actions

“I see the future of loyalty programs focusing on more paid subscription models, the impactful use of AI to amplify loyalty-building, and a shift towards hyper-personalization to better meet individual customer preferences.”



Barbara Fitał - Head of CRM and Douglas Beauty Card Program at Douglas
Industry experience: Douglas, Empik, Orange

[LinkedIn](#)

“Hyper-personalized recognition, largely driven by AI and predictive analytics, will revolutionize how brands engage with their customers, allowing for more accurate and timely interactions. By leveraging data and advanced algorithms, brands will be able to anticipate individual needs and preferences, delivering highly tailored experiences that strengthen customer loyalty and drive deeper emotional connections.”



Lilla Császár Bíró - Market Success Manager at Decathlon
Industry experience: Decathlon Digital

[LinkedIn](#)

Prediction

01 AI and data driven actions

“Loyalty programs will be poised to become even more personalized and efficient in the coming years, driven by technological advancements. By integrating data from various sources, brands will increasingly engage with their customers consistently across touchpoints.

AI-powered personalization will tailor both communications and rewards to individual customer journeys, enhancing relevance and deepening connections.

As these programs evolve, it's essential to strike a balance between innovative customer experiences and privacy regulations. Transparent data practices will be crucial to address growing concerns.

By combining cutting-edge technology with a genuine customer-centric approach, loyalty programs can amplify direct business impact and foster long-lasting customer relationships.”



Rik Lutterman - Global Research Lead at Incentive Marketing Association

Industry experience: Unilever, Accor Hotels, DHL Express, Roche, VW, ING

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01 AI and data driven actions

“Brands hesitate to break away from tried-and-true loyalty tactics like points, discounts, and basic personalization because they fear losing customers or upsetting their bottom line. AI and data are being named as the big game-changers. Still, most companies use them in predictable ways – offering slightly better recommendations or marginally improving customer engagement but not truly transforming the customer experience.

The real issue is that too many loyalty programs are transactional.

They don't go beyond surface-level perks to create honest, lasting loyalty. If brands don't rethink their approach, they'll keep swimming in this sea of sameness while customers become more disengaged, treating loyalty programs as just another routine. To shake things up, brands need to stop playing it safe and take bolder, riskier steps – building loyalty around shared values, creating radical new experiences, or even doing away with the points-and-rewards model altogether.”



Pavel Los - Loyalty and Customer Engagement Consultant

Industry experience: New World Loyalty, Blue System, Oracle, Shell

[LinkedIn](#)

Prediction

01 AI and data driven actions

“There will be a strong focus on marketing automation and securing consents for marketing communications. This will involve automated segmentation and communication, ensuring more personalized and efficient engagement with customers.”



Bartosz Modrzewski - CRM Manager at Vision Express

Industry experience: Vision Express, Play, T-Mobile

[LinkedIn](#)

“Personalization will take center stage, marking the decline of mass communications like unread emails. The focus will shift toward creating unique experiences, which will become the primary differentiator for brands.”



Stéphane Ponte - Global Consumer Loyalty Manager at Salomon

Industry experience: Salomon, Botanic, Somfy

[LinkedIn](#)

Prediction

02 Gamification and experiential rewards

“Increased personalization and customization driven by data insights, seamless omnichannel integration, and real-time engagement will become beneficial trends. Instant gratification through gamification, along with the use of blockchain technology, will raise transparency and security in loyalty programs.”



Gbeminiyi Onabanjo - Managing Director at Mitera Health Limited

Industry experience: Mitera Health Limited, World Health Organization, University Hospitals NHS Trust

[LinkedIn](#)

“Loyalty programs will see further integration into the gaming industry, offering rewards and incentives that resonate with gamers. This could involve earning loyalty points through in-game achievements or redeeming points for gaming-related perks, creating a more immersive and engaging experience for this audience.”



Carlos Zenner - Global VP Customer Engagement at HUGO BOSS

Industry experience: HUGO BOSS, adidas, LATAMI Airlines, Accenture

[LinkedIn](#)

Prediction

02 Gamification and experiential rewards

“Gamification will play a vital role in the future of loyalty programs by enabling a more dynamic and personalized customer experience. Rewarding transactions and every interaction while allowing the collected incentives like points to be redeemed across the platform will empower customers with greater flexibility and engagement. The future of these programs will move beyond one-size-fits-all incentives.

For instance, inactive customers could receive higher

rewards to encourage them to purchase once again, while more active customers could be incentivized to make consecutive purchases and maintain engagement. However, these systems must remain user-friendly and avoid unnecessary complexity. The challenge lies in balancing personalization with simplicity, ensuring that both technical and business processes remain manageable while delivering a tailored, rewarding experience.”



Verena Pflug - Product Owner at limango GmbH - A member of the Otto Group
Industry experience: Limango

[LinkedIn](#)

Prediction

02 Gamification and experiential rewards

“Is there such a thing as a crystal loyalty ball? My view of the future of loyalty covers these three topics: 1. Fun, 2. Consolidation, 3. Authenticity/purpose. Life is serious enough, so loyalty doesn't need to be.

Gamification and other fun program elements have proven to drive higher engagement levels and commercially proven positive ROI. Without question, loyalty consolidation is happening already.

The best global airline FFPs are already making customer choice easy through heavy loyalty consolidation within the FFP/credit card relationship.

A great loyalty program gives the brand permission to drive its brand purpose through the program so customers feel involved and engaged via real authentic loyalty experiences.”



Amanda Cromhout - Founder & CEO of TRUTH, Author of "Blind Loyalty and Founder of The Blind Loyalty Trust"

Industry experience: BP, Shell, Avios, Airlink, Unilever, Coca Cola, eBucks, IBL Mauritius, Matahari (Indonesia), Dermalogica, Avon

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Prediction

02 Gamification and experiential rewards

“I see loyalty programs shifting towards experiential rewards and gamification, making them more engaging and fun for customers. Companies will also focus on robust ROI measurement to ensure their loyalty initiatives deliver real value. Plus, integrating NFTs and building communities

around these programs will create deeper connections with customers, turning loyalty into a shared experience rather than just points accumulation. It's all about making loyalty more interactive and meaningful!”



Geoffroy Berthon - Global Customer Experience Director at Bata Group

Industry experience: Bata Group, KFC, Accenture, ClaraVista

[LinkedIn](#)

Prediction

03 Omnichannel experience

“Personalization will be driven by AI and data analytics, offering more tailored rewards and experiences. Digital wallet integration will allow for seamless earning and redemption through digital payments.

Rewards and practices that reflect environmental and social responsibility are set to gain prominence, aligning with customer values. Omnichannel experiences will guarantee consistency across online and in-store interactions, while

gamification will provide interactive and engaging loyalty experiences.

Additionally, educational content will help businesses maximize the potential of their loyalty programs. These trends will enable businesses to create loyalty initiatives that are engaging and aligned with broader societal and environmental goals.”



Nizar Al Qabbani - Co-founder of The Loyalty Jar

Industry experience: The Loyalty Jar, Loyalty BI Arabi, Sira Community, Salla eCommerce Platform

[LinkedIn](#)

03 Omnichannel experience

“Within loyalty programs themselves, the key will be proving that they may generate similar results as discounts at way lower costs, personalization (of promotions and rewards), mobile experiences (leveraging gamification, AI, and VR), instant rewarding (focusing on surprise & delight or challenges over traditional point accumulation), innovative uses of the subscription economy, and increasingly strategic partnerships. The role of loyalty programs in organizations should grow, as understanding customer behavior and needs will be critical for staying

competitive.

There is no better tool for recognizing and identifying customers in an omnichannel environment than a well-designed loyalty program. However, for loyalty programs to be truly effective, they must integrate more closely with other teams and systems across the organization – commerce platforms, recommendation engines, marketing automation, CRM/CDP systems, and analytics. Together, these elements can create a seamless ecosystem that delivers the best possible customer experience.”



Lukasz Sloniewski - CEO at Omnivy

Industry experience: Omnivy, Timerise, Comarch, Shopify, Tableau, HubSpot, Salesforce, Magento

[LinkedIn](#)

Prediction

03 Omnichannel experience

“The future of loyalty programs will be defined by AI-powered personalization, enabling brands to offer tailored, dynamic experiences that go beyond products. The rise of the subscription economy will shift focus towards continuous value and engagement, while values-based loyalty will foster deeper emotional connections between brands and customers.

Additionally, omnichannel strategies will become essential, ensuring seamless and consistent customer experiences across all touchpoints, both online and offline.”



Sandra Gannon - Planner CRM & Loyalty
Industry experience: Ogilvy & Mather, Coordline

[LinkedIn](#)

Prediction

04 Sustainability and eco-friendly rewards

“The future of loyalty programs is shifting beyond traditional points and rewards systems toward a more holistic approach. This evolution focuses on building long-term relationships with customers by recognizing their value and engagement, ensuring they feel important and appreciated

at every interaction with the brand. Incorporating rewards that align with customers' values, such as those supporting environmental and social responsibility, fosters connections that go beyond transactions.”



Andreeanne Rondeau - Loyalty Specialist at stratLX

Industry experience: stratLX, Association Marketing Québec, Groupe Rocher, Intrawest

[LinkedIn](#)

Prediction

05 Subscription-based and coalition loyalty programs

“The loyalty industry is undergoing a major transformation. By 2028, it will be more profitable, efficient, and professional, but this progress comes at a cost – many familiar programs and suppliers may not survive. Foundational pillars like frequent flyer programs, retail coalitions, and points-based banking models are shifting, driven by squeezed retail margins, loyalty tech oversupply, rising Retail Media, and poorly designed programs with weak returns. While successful models will deliver

spectacular results, those unable to adapt will disappear. This shift is already evident. In 2024, brands like Avolta and Circle K launched new programs, while Tesco and Sainsbury’s reaped millions from Retail Media. Meanwhile, others like eBay, Flybuys NZ, and The Works have scaled back or shut down. Success in this landscape won’t hinge on AI or hyper-personalization. Winning programs will be efficient, transparent, and ROI-driven, designed to thrive with limited resources.”



Iain Pringle - Managing Partner at New World Loyalty

Industry experience: Virgin Atlantic, Avios, Shell, British Airways

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Prediction

05 Subscription-based and coalition loyalty programs

“In addition to the rise of AI and the convergence of payments and loyalty, a major trend will be the increasing collaboration between companies. This could take the form of mini coalition loyalty programs (like BYD in Australia), connected partner programs (such as Nike with JD Sports), or one brand promoting another in exchange for value-based offers for their members (like Vodafone's VeryMe).”



Philip Shelper - CEO at Loyalty & Reward,
Author of "Loyalty Programs: The Complete Guide"

Industry experience: Loyalty & Reward Co, Sydney Airport Corporation Limited, Qantas, Vodafone

[LinkedIn](#)

“Coalition loyalty programs, subscription-based loyalty, and experience-driven marketing will emerge as pivotal strategies for brands looking to deepen customer engagement and enrich loyalty.”



Alexandra Christopoulou - Customer Value & Loyalty Director at Aegean Airlines

Industry experience: Aegean Airlines, Citi, ClientIQ

[LinkedIn](#)

Prediction

06 Personalization and customer experience

“There will be a need for programs that combine discounts and special, time-sensitive promotions with the ability for customers to provide feedback and recommendations, as well as refer services or products to friends. The focus will shift towards a win-win

relationship between customer and supplier, offering not just discounts but also valuable content and active involvement. User-generated content will become one of the valuable tools in fostering a partnership rather than just facilitating one-time transactions.”



Anna Konopka (Wolszakiewicz) - CRM Manager & Loyalty Project Owner at Philips
Industry experience: Philips, Yves Rocher Polska, IZOSERVICE Sp. z o.o.

[LinkedIn](#)

Prediction

06 Personalization and customer experience

“In the next 2-3 years, loyalty programs will focus on segmentation, automation, and personalization. Brands will use data to segment audiences for tailored offers, automate engagement processes, and ensure interactions are personalized to meet individual customer preferences.”



Teodor Gurgui - Development Manager Loyalty, Mobile & UX
Industry experience: Carrefour, Centrade Cheil, GBC Exim

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“In the near future, we will see loyalty programs getting closer to mastering hyper-personalization via decentralized loyalty programs. AI will be playing a pivotal role from planning, to reward setting, to comms, and content creation. We can expect a lot more gamified experiences, and seamless connections with the gaming industry.”



Claudio Corti - Global Sr. Manager Membership PMO at adidas
Industry experience: adidas, Blvck Paris, Nike

[LinkedIn](#)

Prediction

06 Personalization and customer experience

“The future of loyalty programs is much tighter integration with the wider end-to-end customer experience. They'll no longer just be a marketing activity or a club that sits on the side of the experience but will be interwoven through all touchpoints, acting as a golden thread that stitches it all together. It'll allow much richer data capture, more personalization, and more enhanced customer experiences. Driving loyalty won't just be the responsibility of one team but of every team within an organization.”



Christopher Baird - Global lead for loyalty at frog, part of Capgemini Invent
Industry experience: IKEA, John Lewis Partnership, Boots, Adidas and Morrisons

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“It'll get more challenging, but the most important thing for all loyalty programs is to stop engaging everyone and add as many customers as possible. Most of them will become inactive in a very short time. Defining the audience and trying to acquire such customers is important, but the most critical action should be to stop churn and retain customers. To do that, loyal customers need to see the difference between being faithful and non-loyal.”



Lilianna Orzechowska - Global CRM Lifecycle Lead at Shell
Industry experience: Shell, Tesco

[LinkedIn](#)

Prediction

06 Personalization and customer experience

“First, I think we need to redefine what loyalty truly means. Many companies claim to have loyalty programs, but often they are just incentives, like 'spend 100 dollars and get 5 dollars off your next purchase.' I believe smart companies will reconsider this approach instead of rushing solutions like these to market. The focus should shift to the customer's perspective, showing them that we care throughout their entire journey, with the loyalty

program integrated as a seamless part of it. More personalization, quick tips for customers, and ease of use without hidden conditions will be a must – along with less reliance on AI. By 2026, the best loyalty programs will be those that customers use without even realizing it's something extra, which, while frustrating for marketers, could provide a huge boost for the business.”



Maciej Muras - Business Owner Loyalty, Community & Head of CRM at STS

Industry experience: STS S.A., Hoop Polska, AIESEC Polska

[LinkedIn](#)

07 Innovative strategies

“For most customers, loyalty programs are irrelevant. They don't spend enough to earn enough to redeem anything meaningful or valuable. Whilst we can't accurately predict changes in technology, customer expectations, context, and partner ecosystems over the next 2-3 years, a clear business outcome for the loyalty program, focus on segments to target, driving preference for your program beyond just transactions, and keeping it financially profitable will shape the future of your loyalty program.”



Suresh Ramaswamy - Director, Experience at Verticurl (a WPP Company)
Industry experience: Verticurl (a WPP Company), Grey Group, Leo Burnett

[LinkedIn](#)

“Generative and predictive AI will see much wider adoption, while blockchain becomes a crucial platform for localized and personalized programs. These technologies, combined with personalization and one-to-one segmentation, reflect a creative and forward-looking approach to loyalty. Brands will also focus on aligning with customer beliefs to build stronger, more authentic connections.”



Tom Peace - Managing Director at The Loyalty People
Industry experience: MYER, Morrisons, Harrods, Harvey Nichols

[LinkedIn](#)

07 Innovative strategies

“We'll see a sustained rise in the membership, appeal, and impact of loyalty programs over the next 2-3 years.

Key trends will include:

1. The continued rise of personalization at scale is driven by technological innovations and the integration of AI into platform capabilities.
2. Renewed focus on partnerships as consumers demand more, but programs' resources and budgets get squeezed further.
3. Improvements in UX, gamification, and joy in the experience of every loyalty program.
4. While delivering hard monetary value will remain a key priority for programs, there will be industry-wide recognition that having a strong emotional proposition is just as, if not more important, for long-term loyalty. Every program will integrate a strong CSR component to connect at a deeper level with audiences.”



Charlie Hills - Chief Strategy Officer at Mando (part of WPP)

Industry experience: Vodafone, Lidl, Marriott Bonvoy, BMW, HSBC, Boots, The AA

[LinkedIn](#)

07 Innovative strategies

“Based on my personal opinion, strategy, and networking with experts and industry meetings, I sincerely believe the future of loyalty programs will be focused on three main aspects during the next years:

1. Partnerships should give value and engagement to customers and people in general.
2. Gamification and engagement systems to push not the attention but the people's and consumers' interest.

3. The better and increasing customer experience, giving privilege to the customers who are "loyal" to a brand.

The main focus will be to gain interest, not attention, in a world full of noise. What matters to a person and a customer will become increasingly relevant, as creating a one-to-one (and not one-to-many) experience gives value to the customers and clients choosing the brand.”



Lorenzo Federico Ebranati - Loyalty Manager at Leroy Merlin
Industry experience: Leroy Merlin

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Prediction

07 Innovative strategies

“Loyalty programs will get seriously personal in the next 2 to 3 years. We're talking real-time rewards and experiences that know what you want when you want it – thanks to smarter use of data and AI.

It's not just about points anymore, too. In my view, brands will offer experiences that create emotional connections, and they'll totally ditch transactional rewards.

Loyalty ecosystems will expand with more partnerships and cross-industry rewards that encourage community and collaboration, transforming how customers interact with their favorite brands. And finally, trust will be huge, so companies must be upfront about how they're using data. The future is all about making loyalty feel intuitive and tailor-made.”



Hadie Perkas - CEO at European Loyalty Association

Industry experience: Carrefour, Autogrill, Nike, IKEA

[LinkedIn](#)

Prediction

07 Innovative strategies

“Loyalty programs have evolved from simple reward systems to advanced, data-driven ecosystems. Over the next 2–3 years, they will become critical for how businesses connect with and retain customers.

AI and real-time analytics will drive this shift, enabling hyper-personalized experiences. Companies will anticipate customer needs, delivering tailored interactions through personalized recommendations, exclusive content, and unique services that build emotional brand connections.

Loyalty programs will also move

beyond discounts and points, focusing on experiential rewards like access to special events, curated offerings, and partnerships that align with customer values, such as sustainability or community impact. This approach will resonate across industries, from retail to hospitality and financial services.

Omnichannel integration will ensure consistency across digital and physical interactions, using online data to enhance in-person experiences for a seamless, customer-centric journey.”



Emily Ong - Customer & Loyalty Product Leader (Middle East) at Landmark Group
Industry experience: Sephora, Razer Inc., Landmark Group

[LinkedIn](#)

Prediction

07 Innovative strategies

“AI's impact on loyalty programs is transformative, but the "Zero Consumer" trend is already reshaping consumer behavior. This trend, defined by zero patience, zero channel boundaries, zero midrange, net zero, and zero brand loyalty, demands a rethinking of loyalty strategies. Loyalty programs must evolve beyond points to focus on personalized experiences aligned with individual preferences and values.

With smartphones as the hub of daily life, mobile-first approaches are essential. Programs should reflect social and environmental values, offering rewards that resonate emotionally. Gamification and community-building will deepen connections. Success lies in adapting to each customer's uniqueness, delivering tailored value and experiences that go beyond transactions.”



Izabela Franke - Head of Advisory at Future Mind
Industry experience: PayPo, Pepco

[LinkedIn](#)

07 Innovative strategies

“The future of loyalty programs is bright and exciting for loyalty experts. Over the next few years, there will be a need for creativity in redesigning and inventing new ways to retain customers in these programs. This period promises to be a fun and significant time in the history of loyalty programs.

As a new generation of customers emerges, the need to "find new ways to engage the audience" will be more critical than ever. Here's what's likely to shape the future:

- With Gen Z's growing purchasing power, loyalty

- programs will need to emphasize gamification to engage this audience effectively.
- Personalized rewards that cater to individual preferences and experiences will be crucial for nurturing loyalty and building strong relationships with long-term customers
- Integrating sustainable practices and social responsibility into loyalty programs could become increasingly popular, aligning well with the values of newer generations.”



Dominika Korta - Digital, CRM & Loyalty Innovation Lead

Industry experience: Starbucks Europe, KFC, Pizza Hut, Burger King, La Tagliatelle, Tim, Hortons, Popeyes

[LinkedIn](#)

Prediction

07 Innovative strategies

“Some brands and providers will announce AI features, but I would approach these with caution and observe from a distance. Alongside this, there will be a renewed focus on perfecting the basics of loyalty programs – areas like simple and advanced personalization, effective data segmentation, and creating variable member journeys based on customer actions.”



Paul Malcolm - CEO at Vivid Engagement

Industry experience: Vivid Engagement, Citibank, International Customer Loyalty Programmes

[LinkedIn](#)

Prediction

08 Loyalty and customer engagement

“Loyalty will have a crucial role in shaping the overall customer experience, particularly in industries such as automotive and utilities, where innovative loyalty concepts are emerging. Additionally, traditional loyalty sectors like grocery retail will also see the increased importance of loyalty programs.”



Martin Tököly - Deloitte Digital CE Loyalty Offering Lead

Industry experience: Deloitte, IBM, Raiffeisenbank a.s., T-Mobile, Accenture

[LinkedIn](#)

“Loyalty programs will take a leading role in the customer experience, becoming the primary destination for customers to engage with the brand. It'll be the go-to platform for interactions, offering personalized benefits and creating a deeper connection between the brand and clients.”



Renato Carbone - Loyalty Strategist

Industry experience: Tinkering Loyalty, Valuenet, Babel-Azza, Grupo LTM

[LinkedIn](#)

Prediction

08 Loyalty and customer engagement

“Data-driven personalization will continue to expand, but proving the value of loyalty programs to a CFO will be crucial for securing long-term support. While companies express a desire for loyalty, they often define it in different ways

and fail to invest adequately in the right teams and marketing efforts. Without the proper resources and commitment, these programs may not reach their full potential for success.”



Mike Ridgewell - Founder at Denmark Street Marketing

Industry experience: Denmark Street Marketing, In Digital, New Zealand Trade and Enterprise, May, Fandango

[LinkedIn](#)

Prediction

08 Loyalty and customer engagement

“The future of loyalty programs feels like the long-awaited realization of visions we've discussed for years – personalization, AI, and seamless customer journeys. With the right tools now in place, these concepts are becoming a reality and reshaping customer engagement.

At the 2024 BIG Handshake Loyalty conference in Amsterdam, personalization emerged as the top priority, proving that even in a tech-driven world, creating deep customer connections remains the ultimate goal.



Dominik Zacharewicz - Managing Partner & Co-founder

Industry experience: Loyalty Point, EURO RSCG Marketing House, Decathlon, Vision Express, S.C. Johnson, IKEA, Intermarché, Douglas

AI will be pivotal, enabling scalable personalization across channels, messages, and timing —tailored to each individual.

Gamification is also evolving. No longer just leaderboards or rewards, it's becoming a mindset embedded into every interaction. In the coming years, gamification will transform from novelty to a core principle of engagement.

Finally, the crowded loyalty program landscape calls for a shift from campaign-focused partnerships to integrated ecosystems.”

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Prediction

08 Loyalty and customer engagement

“Over the past few years, many programs have focused on increasing user features and marketing strategies to boost company metrics that have little to no impact on shifting user behavior or fostering loyalty. As a result, many loyalty systems have become fragmented, leaving users unaware of the benefits they receive, how the programs work, or why they even exist.

In the coming years, there will need to be a "back to basics" approach in this space in order to address complexity fatigue.

Programs will need to offer simple, understandable, and relatable value propositions to remain relevant. This renewed focus will shift toward meeting user needs – such as convenience, access, and savings – which will, in turn, shape how programs evolve and the technologies they rely on.

The emphasis will move from "the next great feature/technology" to focusing on "user needs/desires" to drive deeper engagement and lasting loyalty.”



Jason Whiting - Loyalty Marketing Leader, Ex-LEGO

Industry experience: LEGO

[LinkedIn](#)

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API-first loyalty & gamification engine

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The interface features a top navigation bar with icons for a mobile phone, a laptop, and a shopping cart. On the right, a box displays 'CLV +12,3%'. Below this, a 'Conditions' section shows 'Referred 5 new customers' with a progress bar of five circles, four of which are green with checkmarks. An 'Effects' section lists 'Give 100 points' and 'Add Ambassador badge'. A notification bar shows '+100 points' and 'Achievement completed'. At the bottom, a loyalty progression bar shows four stages: Bronze (star icon), Silver (star icon), Gold (star icon), and VIP (crown icon).

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