

antavo
AI LOYALTY CLOUD

2025 GLOBAL CUSTOMER LOYALTY REPORT

***The Age of AI
in Loyalty***

EXECUTIVE SUMMARY

There are various trends shaping customer loyalty in 2025. On a macro level, there is inflation and looming recession in multiple countries. Loyalty programs are seen as a lifeline for consumers, and sentiment is positive.

Consumers would like to be seen and treated as people – they are parents, spouses, classmates. They would like to benefit from great deals in exchange for their data, while also having more freedom.

Companies are experiencing the highest ROI ever from loyalty programs. They are allocating larger budgets and teams to focus on their existing customers. Many are already leveraging generative and agentic AI to assist with various tasks and processes.

The data in this report comes from three sources—all global—leading to the most comprehensive report on the market today:

- **2,600 survey responses** from CMOs, Marketing, IT and Loyalty experts (vs. last year's 600)
- **230 million member actions** tracked via Antavo's AI Loyalty Cloud platform (vs. last year's 30 million)
- New: A consumer panel filled out by **10,000 loyalty program members globally**

KEY REPORT TAKEAWAYS:

67.4%
of program owners feel comfortable using AI-powered agents to support the management of their loyalty programs

Ease of management
is the #1 priority for companies when choosing a loyalty technology

4 out of 10
consumers want more ways to earn points – not just with transactions

The goal of this report is to help decision-makers better navigate the world of loyalty programs and to provide statistics, charts and actionable insights on how to evolve loyalty programs in the age of AI.

Explore how you can open a new chapter in your loyalty strategy, building a relationship with your customers that is stronger than ever!

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EDITORIAL LETTER

Dear Marketing Leaders and Loyalty Professionals,

We are standing at the doorstep of another digital transformation, led by emerging technologies—most prominently, AI.

To help you navigate the ever-changing world of loyalty programs, this year's report delves into the past, present, and future of loyalty. For the first time this year, we also examined consumer preferences, and whether they match the current market sentiment.

We pride ourselves on producing THE loyalty report of the industry — a responsibility we don't take lightly.

How to use this report

- **Prove your point** – the benchmarks we provide will be a great addition to your presentation or to get buy-in from stakeholders..
- **Get inspired** – we brought new strategies that may help you differentiate. We explored what consumers may want, but marketers do not yet provide, and delivered case studies around that.
- **Get local benchmarks** – the most important statistics are available on a local level too – so you can compare geographies.

Our report explores the best investment opportunities for loyalty programs and how AI can improve the experience for both the consumers and the loyalty manager.

I hope the lessons from this report will help you become more even more successful in your role, and help your company build loyalty!



ZSUZSA KECSMAR

Co-founder and Chief
Strategy Officer at Antavo AI
Loyalty Cloud

*Personality of the Year
2024 at the International
Loyalty Awards*

FOREWORD FROM OUR KEY PARTNER

B*rand*s are entering a new growth frontier. The promise of AI in loyalty is huge and increasingly real. Those who move now to get it right will deliver competitive advantage.

This year's Global Customer Loyalty Report is much anticipated and more important than ever. With AI moving beyond the hype and into practical use, it holds much promise for loyalty programs. There are countless trends that our industry has held as a north star for years but struggled to deliver on at scale. The focus is now moving from 'what' to 'how', with AI.

From prediction and optimisation, to conversational interactions and immersive experiences, to generative content and bespoke offer formation in realtime. AI is enabling hyper-personalisation, contextual engagement, and perceived value management for each and every member.

I encourage everyone to have a response to each trend in this year's report. That response could be inspired action or simply acknowledgement, but either way your brand must have a point of view. Ask yourself about each trend and whether your response is to defend, differentiate, or disrupt. Do you need to adopt new features to defend against competitors who will? Do you have the opportunity to create superior value that will differentiate? Do you have the ambition to be a pathfinder and to disrupt?

One thing is for sure, this is going to be another exciting year.



ANDREW DOYLE

Managing Principal & Global
Head of Loyalty at EPAM

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CHAPTER 1

State of loyalty: does your strategy align with customer expectations?

- Loyalty program satisfaction and investments are higher than ever
- Easy management is the top priority in loyalty tech
- Teams behind loyalty programs are bigger than ever

1.1 – Loyalty program satisfaction is on the rise

Do loyalty programs live up to their brand’s expectations? Do they manage to drive company results despite ongoing market challenges?

Since 2022, satisfaction with loyalty programs has grown by 36.8%.

Responses show that 69.2% of loyalty program owners are satisfied with their loyalty program. This is a significant jump compared to the previous three years’ findings, which hovered around 50–55%. As for the rest, 25.4% reported being neutral, while only 5.4% stated explicitly that they were dissatisfied.

7 out of 10 loyalty program owners are satisfied with their loyalty program

Altogether, the trend we are seeing is that satisfaction with loyalty programs has been steadily increasing since 2022. The biggest jump has happened this year, however.



These findings underline the fact that a well-structured loyalty program not only builds customer retention but can also help with other metrics, such as differentiating your brand in a crowded market. Furthermore, **loyalty programs have proven to be valuable** assets both during and after economic hardships—a lesson that strongly resonates with the results of Antavo’s Global Customer Loyalty Report 2024.

The key to success: integrating loyalty with the customer experience

Of those who are dissatisfied with their loyalty program, **71.7%** feel that this is caused by poor integration with the overall customer experience. This is often a byproduct of not considering the full range of customer needs and interactions or simply copying a competitor’s concept.

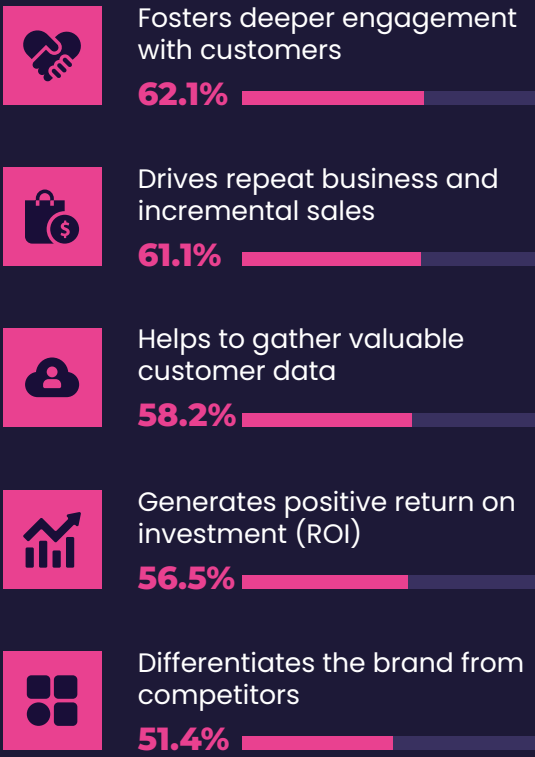
Other causes of dissatisfaction include: lack of differentiation from competitors, lack of impact on incremental sales, and complexity in program management—though each of them holds less importance for the respondents.

Interestingly, struggling to align the loyalty program with the company strategy seems to be an ongoing issue: in Antavo’s 2022 report, this was identified as the **#1 challenge for future loyalty program owners**.

To avoid this, loyalty managers need to involve all departments, seamlessly execute the loyalty program across all channels, and align loyalty and CX priorities.

Top reasons why brands are satisfied with their loyalty programs

Engagement and incremental sales are equally important



Based on data from 2600 professionals globally

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The #1 reason for dissatisfaction: **poor integration with the customer experience**

Are CX and loyalty even on the same team?
Read more about this on page 16

ACTIONABLE INSIGHTS

to ensure the success of your loyalty program

ACTION 1

Let customers meaningfully participate in the program

The best way to align a loyalty program with the customer experience is by **giving customers plenty of engagement opportunities**. If they have something to do after logging in, you can drive deeper engagement—the very factor that leads to satisfaction.

ACTION 2

Plan the loyalty program with clear financial objectives

Incremental sales also factor into companies' satisfaction with their loyalty program. To boost sales, **don't just release a loyalty program and hope for the best**. During the planning phase, create clear and reasonable financial goals, and develop mechanics that contribute to them.

ACTION 3

Know what data you would like to collect

The best practice for capturing zero-party data with a loyalty program is to **let people enroll first, then ask questions** once you gradually gain their trust. Also, make the surveys and questionnaires more fun to encourage participation. Finally, consider point pooling to get the purchase history of groups, not just individuals.

What are the best practices for brands to unify their loyalty program and customer experience?

For those who are struggling to integrate loyalty programs or don't know how to ensure consistency across channels, I have four best practices I always recommend. These help brands to achieve omnichannel alignment and create experiences that foster lasting loyalty and satisfaction.

1. *Seamless loyalty integration starts with a clear strategy and vision. Use robust APIs and a flexible integration layer to align systems and enable future adjustments—build the right thing, build it right.*
2. *Ensure omnichannel consistency across in-store, online, and emerging platforms like Web 3.0 and the metaverse, offering a seamless experience everywhere.*
3. *Adapt loyalty programs continuously to meet evolving customer expectations.*
4. *Create a 360° customer view to deliver personalized experiences, anticipate needs, and provide meaningful value throughout their journey.*

Remember, loyalty thrives on relevance, alignment, and adaptability.



LOTTE DERICHS-SLUIETER
Marketing Offer Lead, The Netherlands at Capgemini

1.2 – Intentions to revamp and re-platform loyalty programs are still high

In light of the higher satisfaction rates, we examined whether companies wish to change their loyalty program in some way. They can do so by either changing the concept and strategy for their program (revamping) or shifting to a new loyalty solution (re-platforming).



Revamping vs. replatforming loyalty programs

- **Revamping:** When companies make changes or add new features to their loyalty program, such as introducing new rewards, additional ways to earn points, or new gamification components, for example. Doing so requires building a roadmap, creating a scope and changing some configurations.
- **Re-platforming:** When a company switches to a different loyalty technology provider and platform. Doing so requires researching current tech trends, assessing integration requirements, setting functional and non-functional requirements, and potentially setting up an RFP.

Naturally, one doesn't preclude the other, as businesses can update both their loyalty strategy and technology at the same time.

Results show that despite current satisfaction, **66.0%** of program owners are likely to revamp their loyalty program in the next three years. As for technology, **53.9%** of program owners are likely to re-platform to a different loyalty program technology in the next three years.

We are in the middle of a loyalty program renewal phase

It's important to note that this year, fewer companies want to revamp or re-platform than in previous years. Last year, **89.0%** reported that they wanted to revamp, while **64.5%** said they wanted to replatform too.

However, previous Global Customer Loyalty Reports also pointed out that **a loyalty program renewal wave started after the pandemic**. Since then, the early adopters have already finished revamping or re-platforming— and the results show that they are satisfied.

Intention to revamp and re-platform loyalty programs

Intentions are still high among loyalty program owners

7 out of 10 plan to revamp



5 out of 10 plan to re-platform



Based on data from 2600 professionals globally

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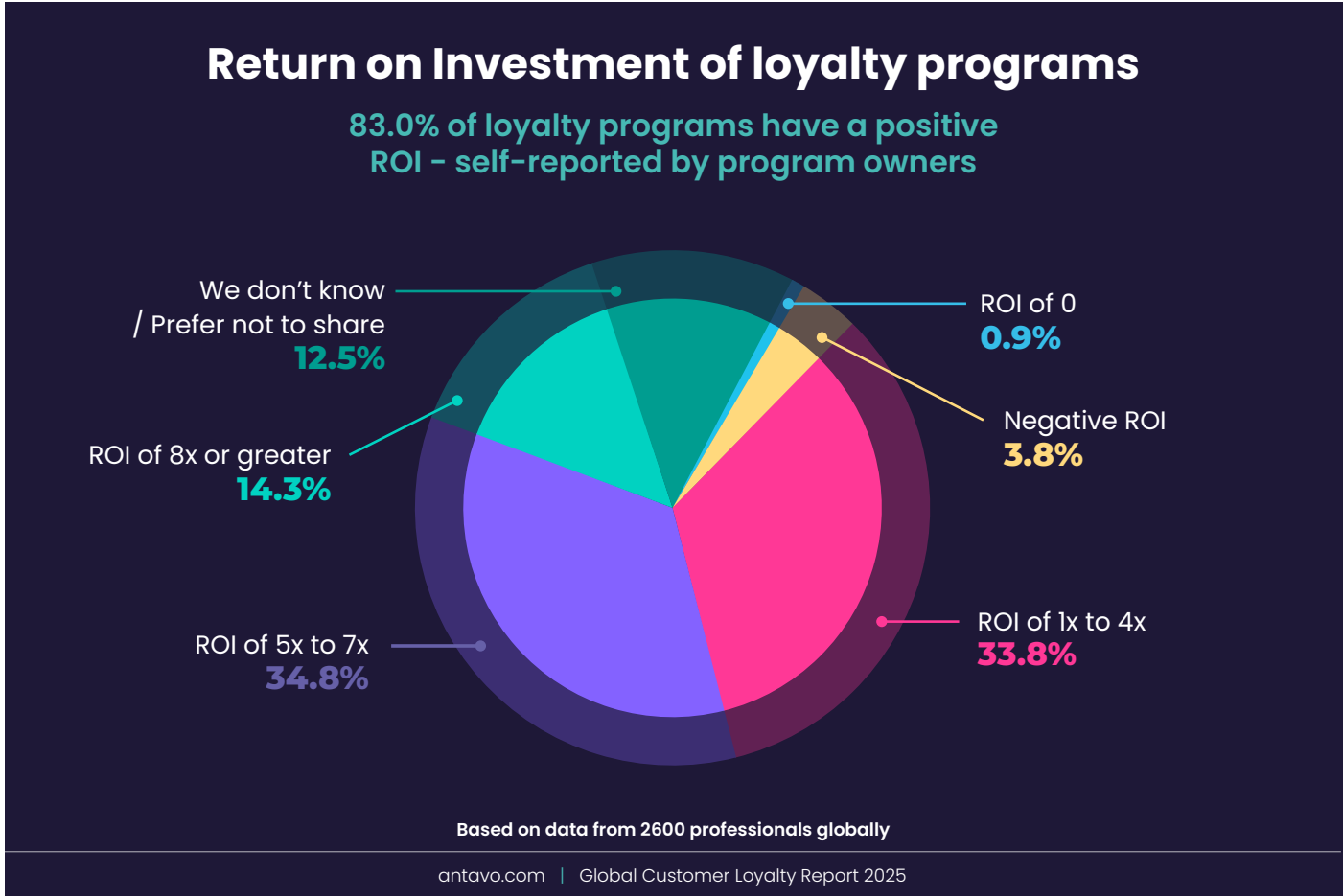
1.3 – Loyalty programs are generating more ROI than ever

Through the years, Antavo’s Global Customer Loyalty Reports have asked loyalty program owners whether they measure ROI, and if so, to quantify it. This year’s expanded pool has yielded a positive answer.

This year’s reported loyalty program ROI broke last year’s record

This year, **83.0%** of program owners who measure ROI reported a positive return on investment, which is very close to last year’s results.

Even better is the reported value: respondents with a positive ROI reported that their loyalty program generates **5.2 times more revenue than what it costs**. This is a good result and a step up from last year’s 4.8X value.



1.4 – Businesses continue to invest more in loyalty marketing

Seeing that loyalty programs not only generate high satisfaction for businesses but also deliver a high ROI, the logical question is: do companies want to invest more marketing dollars into them? And the answer is: yes, more than before!

There has never been this much money invested in loyalty marketing

The results paint a positive picture: loyalty program owners allocate **31.4%** of their total marketing budget to customer loyalty and CRM. This is a **4.4%** increase from last year and the highest reported value in the last four years.



1.5 – Ease of program management is the top priority in loyalty technology

Launching, revamping and managing a loyalty program can be challenging for companies. So we wanted to identify which aspect is the most valuable in third-party loyalty technology.

Companies are looking for a technology that’s easy to use long-term

In total, **28.8%** of companies identified “ease of managing the loyalty program” as the most valuable aspect of third-party loyalty technology. This is **a significant jump compared to last year**, highlighting the importance of technology that remains easy to use over time, rather than merely being easy to set up initially.

#1 loyalty technology trait: ease of management

In second place, respondents reported new and innovative features (**23.0%**), followed by the ability to customize (**18.9%**). This suggests a growing demand for solutions that can evolve with market changes and an increasing focus on long-term usability and innovation.

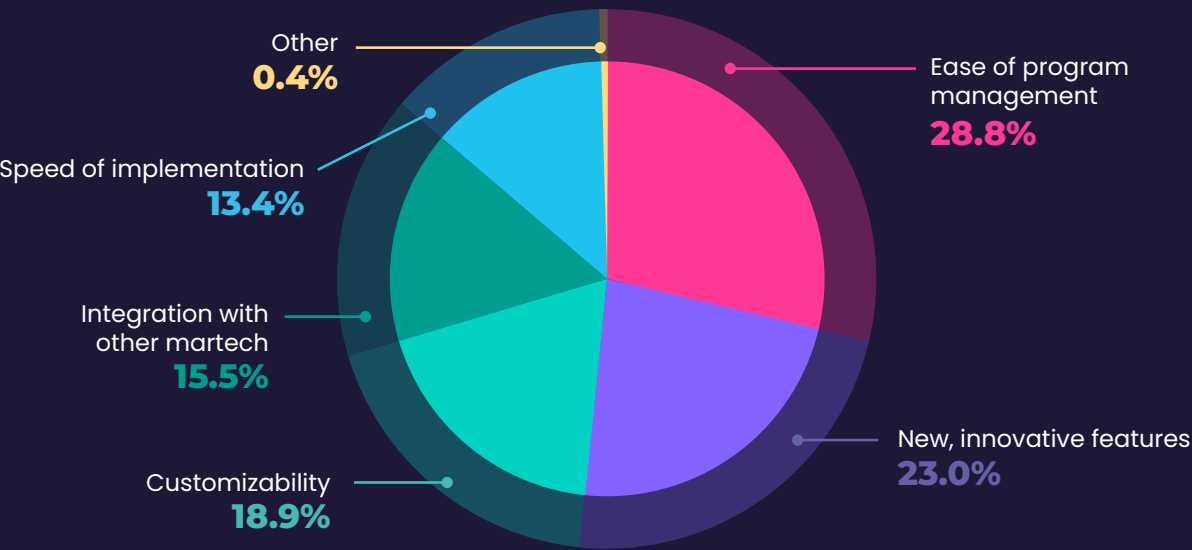


Looking to manage loyalty programs with the help of an AI assistant?

We tell you how on page 40

Top values in a loyalty technology solution

Ease of management and customization are top values



Based on data from 2600 professionals globally

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ACTIONABLE INSIGHTS

to better implement your loyalty program

ACTION 1

Speak the same language with all stakeholders

When brands, agencies, system integrators and tech providers all use different terminology, the project is bound to hit unseen roadblocks. **Use cooperative planning tools** to get on the same page.

ACTION 2

Don’t underestimate functional requirements

Launching or revamping a loyalty program tends to drag on because it’s difficult to translate the strategy into workable functional and non-functional requirements. **Consider using a loyalty platform that offers flexibility** and scalability, such as pre-built templates.

ACTION 3

Rely on the power of loyalty AI

The most innovative loyalty platforms already provide AI solutions. These can **support you with integrations**, management and customer support. By taking over repetitive tasks, your colleagues will have more time for creativity.

What will the future of loyalty technology look like?

A bold vision and strong track record in the product roadmap are becoming critical decision factors when selecting loyalty technologies. We need platforms that enable continued innovation.

There is a significant amount of activity at the intersection of loyalty and new technology-enabled customer engagement initiatives, in areas like gaming, immersive experiences, and digital collectables. This makes sense for brands that want to build more consistent engagement, especially in sectors where purchase cycles are naturally low. Such features not only provide consumers with more routes into the brand ecosystem, but also give brands significantly more behavioural data to use.

Modern loyalty technologies are well positioned because they are ‘event-driven’. They can simply capture more events and trigger communications based on more elaborate scenarios. Of course, this brings management complexity along with it, so platforms that are focused on ease of use and functionality will become winners in this space.



ANDREW DOYLE

Managing Principal & Global Head of Loyalty at EPAM

Key partner of the 2025 Report:

<epam>

1.6 – Loyalty sits where CX sits, and mostly, it’s with marketing

Since we’ve touched on the budget of loyalty programs, it’s only natural to speak about their teams and departments, too. In particular, we were curious whether loyalty programs are managed independently or together with customer experience.

Loyalty belongs under the CMO, VP of Marketing or CEO

In the vast majority of cases (**71.4%**), loyalty and customer experience are managed by the same department. Most of the time, the person heading up these responsibilities is the CMO, VP of Marketing or CEO.

Consumer loyalty and customer experience are managed within the same department in **7 out of 10** companies offering a loyalty program

Remember, the #1 reason for dissatisfaction with loyalty programs is poor integration with CX. This is another reason why loyalty and CX teams should be managed under the same roof.



What if loyalty and CX are managed by different departments?

In 25.0% of cases, loyalty and customer experience are managed by different departments. For these companies, the CMO or VP of Marketing is primarily responsible for the loyalty program, while customer experience is mainly managed by the COO or CXO.

Loyalty team headcounts grew in the past years

Besides the increased budget, do you know what else indicates that companies are taking loyalty programs more seriously? The size of the teams behind them.

This year’s survey shows that **21.8 people**, on average, are involved in managing the loyalty program. Last year, the result was **16.2**, meaning that the average size of loyalty teams grew by almost six members in just two years.





ACTIONABLE INSIGHTS

for building the team behind a loyalty program

ACTION 1

Embrace collaborations among different teams

It's essential to leverage diverse expertise, including marketing, data analytics, customer service, operations and IT. **Cross-functional collaboration** ensures the program aligns with the company's overall strategy and can be executed effectively.

ACTION 2

Design a frictionless experience

Engage CX and UX experts to ensure the program is intuitive and enhances the overall customer experience, from sign-up to reward redemption. Often, this expertise can't be found internally, but **specialized loyalty program agencies and consultants** are happy to help innovate.

ACTION 3

Train retail employees

If you are running an omnichannel loyalty program or have a retail component of the loyalty program, you need to **involve the Head of Retail**, as well as train staff members on how to operate the program from within the stores.

How can businesses shape their loyalty teams to better align with CX?

Businesses that want to create a unified, customer-centered loyalty experience need a cohesive approach. Breaking down silos requires collaboration across departments, bringing together marketing, technology, and support teams.

I believe that customer experience (CX) and brand loyalty are closely intertwined. As consumers interact across various channels, they expect a seamless journey. When customer experience and loyalty function separately, it leads to fragmented interactions, inconsistent messaging, and negatively impacts loyalty.

The cost of a disconnected customer experience and loyalty experience has never been higher—and it will continue to rise. While technology and data integration are crucial, loyalty programs achieve their full potential only when CX and loyalty are fully aligned. As such, the effectiveness of loyalty programs increasingly depends on a company's ability to create a cohesive, integrated experience that aligns customer experience and loyalty efforts at every touchpoint.



ANDREANNE RONDEAU

Loyalty Specialist and Founder at stratLX



**Engage and reward,
Customer loyalty grows,
Success blooms.**

Haiku by Antavo's Timi AI

KEY TAKEAWAYS



Integration with the overall customer experience is crucial

A booming **69.2%** of companies are satisfied with their loyalty program. Out of those who are not satisfied, the leading cause is poor integration with the overall customer experience.



ROI is higher than ever, and companies are willing to invest more in loyalty marketing

Of those who measure the ROI of their loyalty programs, respondents reported an average of **5.2X** return on investment. This explains why, this year, the average budget allocated to loyalty and CRM has increased to **31.4%**.



Consumer loyalty and customer experience are mainly managed within the same department, reporting either to the CMO or CEO

Loyalty and customer experience are managed by the same department in **7 out of 10** companies offering a loyalty program, and an average of **21.8** employees are responsible for managing loyalty programs. This alignment and manpower improves consistency in customer interactions across all touchpoints, leading to a seamless experience.



Companies seek ease of use and innovations within loyalty technologies

Ease of use is the **#1 benefit** companies seek in loyalty technologies, followed by innovative features. This shows that companies prioritize long-term value from technologies, as opposed to quick implementation, and highly value ease of use and independence from IT.





CHAPTER 2

The big consumer wishlist

- Consumers expect transactional rewards and personalized offers
- They also want more freedom and frictionless experiences
- Mobile is the #1 channel for reaching consumers

2.1 – Why do consumers join loyalty programs?

To better understand the consumer’s mindset, we asked **10,000 consumers globally** to share how they interact with loyalty programs, what their reward preferences are, and what motivates them to join loyalty programs.

Consumers come for the financial benefits, but stay for the experiences

Unsurprisingly, rewards, discounts and cashback came out on top, with **69.8%** of consumers saying these incentives motivate them to join loyalty programs. It’s worth highlighting that although discounts and cashback should be the backbone of a loyalty program, companies should explore layering in other benefit types as well to enhance the value proposition and uniqueness.

For instance, both personalized offers and free shipping appear popular — **36.3%** and **36.1%** of consumers call these reasons to join a loyalty program, respectively.

The lesson here is that brands should **offer a well-balanced program** with a strong financial proposition to draw consumers in, but also distinctive emotional components like early access and members-only products to keep them around.



2.2 – What do consumers want to see more of in loyalty programs?

The next task on our list was to pick consumer’s brains on how they interact with their loyalty programs and what features they lack the most. This shed new light on consumer expectations.

Consumers want freedom and a frictionless experience above all else

As shown below, "no points expiration" and "more ways to earn points" rank in the top five features customers most want to see in loyalty programs.

Lower on the consumer wishlist were items like having more tiers, greater transparency on data usage, exclusive access to special events, and donating points to charity.

Of course, this doesn’t mean consumers dislike these kinds of features in a loyalty program, they are simply not high up on their wishlists. So if they align well with your brand values and consumer expectations, these features can add a lot to the loyalty experience.

The top 5 features consumers want to see more of in loyalty programs and how you can act on it		
40.7%	would like to see no expiration of points	This may sound nice, but liability can become an issue without any expiration policy. Instead, consider more flexible expiration rules based on member inactivity.
40.0%	want more ways to earn points	Award bonus points on specific purchase behaviors and reward non-transactional actions such as completing profiles, referring friends, completing surveys or tracking sports activities.
33.6%	desire more flexibility when redeeming points or rewards	In last year’s report, we learned that those who redeem points have 3.1x higher spend. So make sure to remove friction and allow redemption across all channels.
23.4%	want more rewards from partners	Partner rewards can not only bolster your reward portfolio for a relatively low price but are also a great opportunity to expand your reach to new audiences.
22.8%	are interested in personalized rewards or offers	Last year’s report showed that those who redeem personalized rewards have 4.3x higher spend. So leverage AI to analyze consumer data and identify blind spots in your personalization strategy.



TYPICAL MISTAKES

to avoid in loyalty programs

MISTAKE 1
Making point and reward expiration too strict or lax

Expiration rules have two extremes, and falling into either extreme is a mistake. Your expiration policy should be customer-friendly and transparent, but it's **important not to extend the expiration period excessively**—even if members request it. Setting reasonable expiration rules is essential for managing liability and ensuring effective financial planning.

MISTAKE 2
Only rewarding purchases

Making a purchase shouldn't be the only action you can reward in a loyalty program. This would make it very difficult for you to **get your customers to start using the loyalty program** as, initially, they would not have points to spend. If you want to boost engagement, consider other ways customers can earn points.

MISTAKE 3
You designed a cage, not a loyalty program

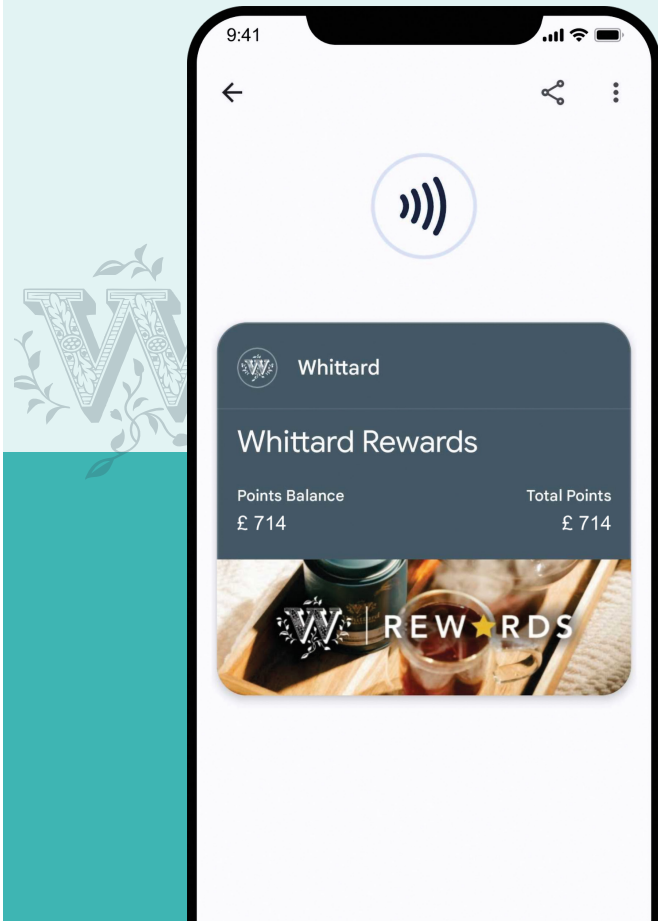
Avoid designing a program that is overly restrictive and not generous enough, driven by the **fear of incurring liability**. Create your program in a way that leaves room for seasonal offers, as well as occasional new rewards and changes.



Loyalty cards in your Google or Apple Wallet

A loyalty card can be digital in many ways, but one option with the best UX is a mobile pass. Mobile passes are stored in **Apple Wallet and Google Wallet** and members use them to identify themselves and redeem rewards while at your store. These Wallet apps are the same apps used for mobile payment.

Whittard of Chelsea uses mobile pass loyalty cards in their Whittard Rewards loyalty program running on Antavo. Every member gets a pass that shows their tier level.



2.3 – What are consumers' favorite channels?

When talking about relevant communication, it's important to discuss the "how", not just the "what". In other words, how do consumers prefer to interact with loyalty programs?

It's also worth noting that there are still consumers (**29.3%**) who would stick to traditional plastic cards, showing that these still have space in customers physical wallets.

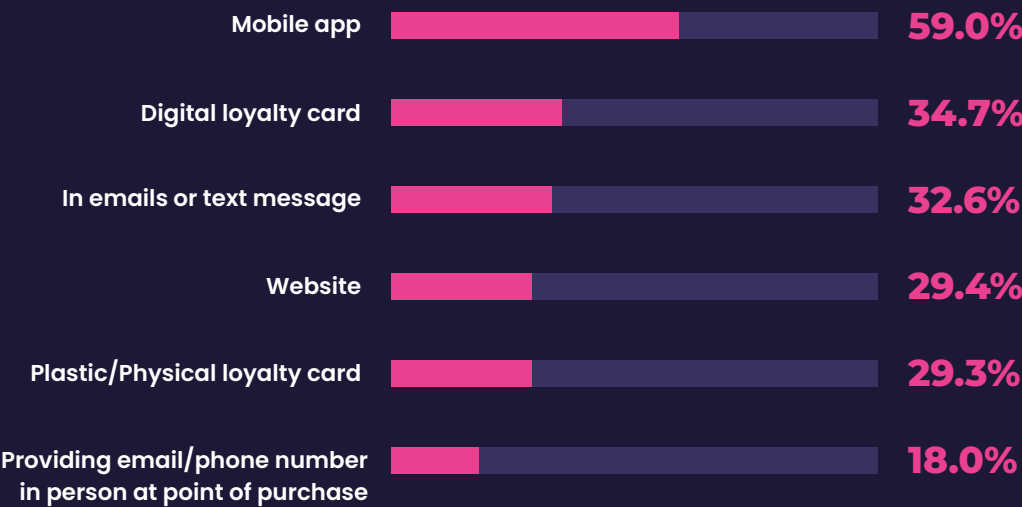
Mobile is king, but don't get rid of plastic cards just yet

Unsurprisingly, mobile apps came out as #1, as **59.0%** of respondents prefer to interact with loyalty programs via mobile apps. Coming in second place are digital loyalty cards, which are still a preferred option for **34.7%** of consumers.

59.0%
of consumers prefer to use mobile apps to interact with a loyalty program

How consumers prefer to interact with loyalty programs

Mobile apps are the most popular way to interact



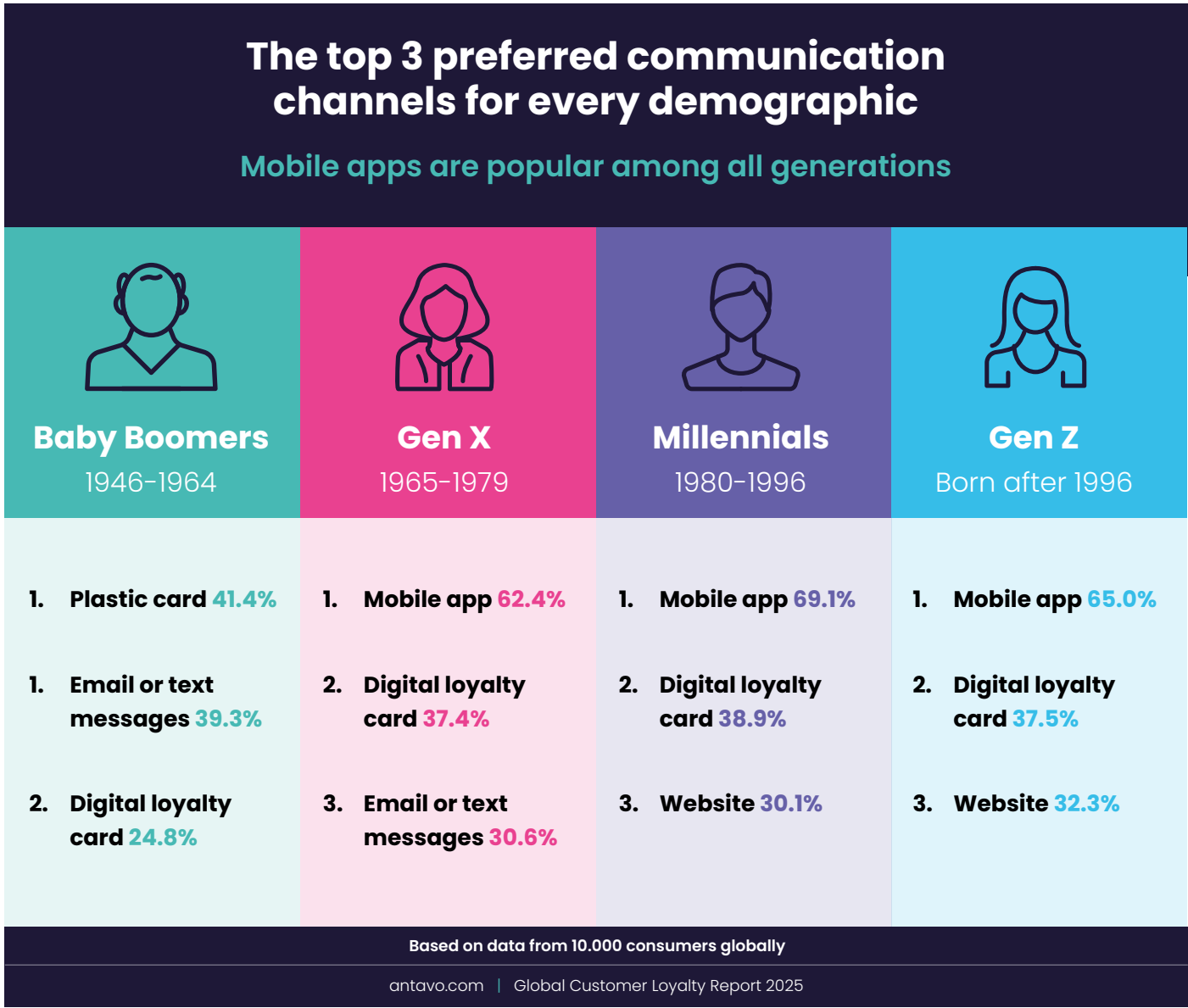
Based on data from 10.000 consumers globally

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Loyalty happens on the phone for most demographics

After seeing the general preferences for each communication channel, we wanted to know the specifics: what does each demographic think about mobile, loyalty cards and emails?

The results suggest that loyalty programs should focus more on mobile and digital solutions to engage with younger consumers, but industries with a predominantly older audience should not let go of traditional channels.



Rewards that delight,
Customers stay by your side,
Loyalty takes flight.

Haiku by Antavo's Timi AI

KEY TAKEAWAYS



Consumers want transactional rewards and no expirations the most

Earning rewards, discounts, or cash back is the dominant motivator for consumers to join loyalty programs for **7 out of 10** consumers. Another noteworthy trend is that **4 out of 10** would like to see no expiration of points. As such, wise planning of points and rewards is key for companies.



Program members want more freedom to earn and burn points

A large percentage—**40.0%** of consumers—stated that they want more ways to earn points in loyalty programs—including non-transactional actions. Moreover, **33.6%** want more ways to redeem points and rewards.



Mobile apps and digital cards are the preferred engagement mediums

Mobile is the **#1** way to interact with a loyalty program and, among all mobile-based interactions, mobile apps rank the highest. In addition, mobile-based interactions are generally liked across all generations, but are especially popular among Millennials and Gen Z.



Don't get rid of plastic cards just yet

Digital loyalty cards, such as mobile passes, ranked as the second most popular interaction method, with **34.7%** of consumers favoring them. Meanwhile, traditional plastic cards remain in high demand, capturing **29.3%** of the vote. This preference is particularly strong among Baby Boomers (**41.4%**), suggesting that brands targeting this demographic should maintain a balance and avoid going fully digital for now.





CHAPTER 3

How AI is transforming loyalty

- Consumers are open to AI-driven loyalty programs
- Businesses want to boost efficiency with AI
- Agentic AI is seeing high adoption

3.1 – For consumers, AI-driven loyalty programs are a plus

Following the meteoric rise of Large Language Models (like ChatGPT), the public’s interest in AI solutions has skyrocketed. AI is the new frontier, expected to break ground in many areas for both consumers and companies, from customer support to personalization and data analysis—and even acting as a subject matter expert.

The majority of consumers are open to AI-driven loyalty programs

To gauge the public’s interest in AI, we asked consumers whether they would be more interested in joining a loyalty program if it used AI. According to the answers, **39.6%** of consumers would indeed be more likely to join a loyalty program if it had AI. The message here is strong: right out of the gate, leveraging AI would be positively received by **4 out of 10** consumers.



Do you know how agentic AI can help your business?

Jump to page 40

Additionally, almost half of consumers (**49.4%**) are or more nor less likely to join a program if it uses AI, so there is considerable potential to win them over. Only a small percentage (**11.0%**) said they would be less likely to join. Altogether, the number of consumers willing to give AI-driven loyalty programs a chance is promising, and there are many who are neutral but might change their minds.

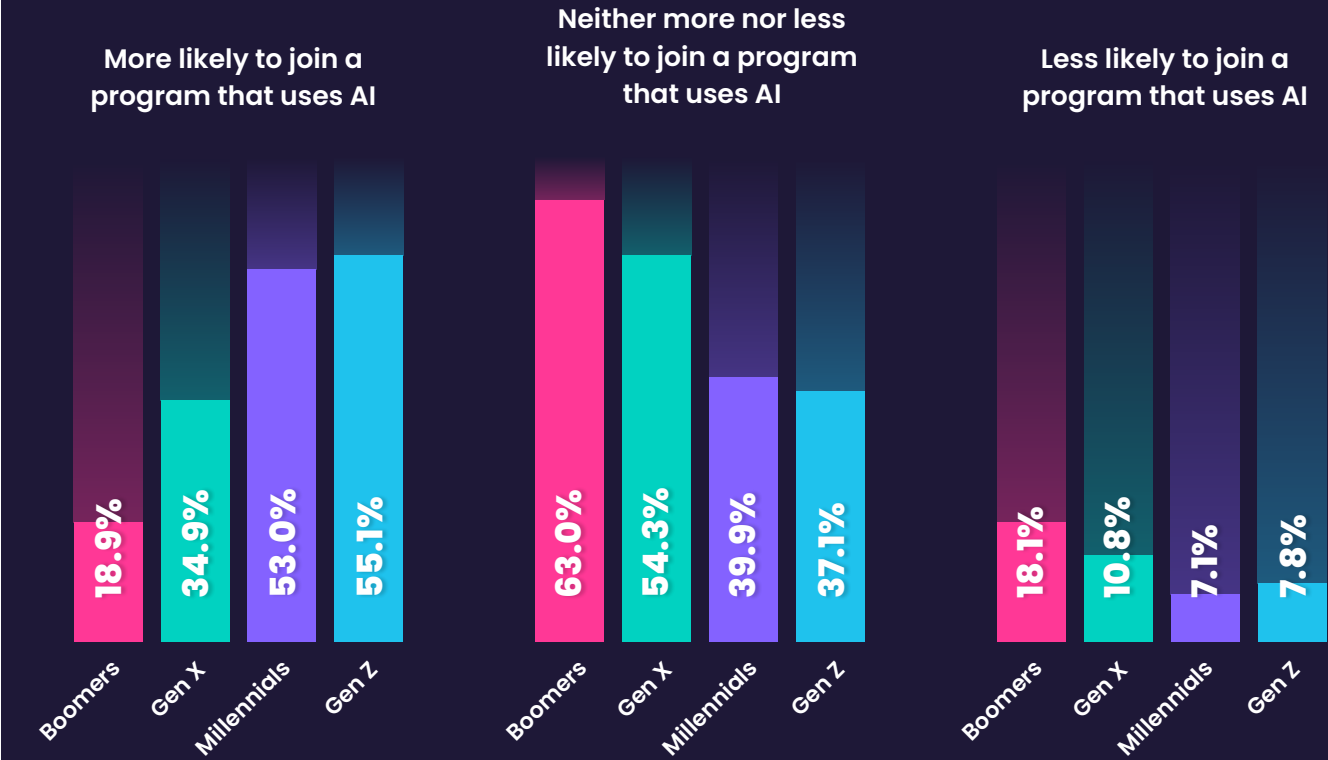
39.6%

of consumers would be more interested in joining a loyalty program if it used AI

When examining how different demographics think, the key takeaway is that loyalty programs powered by AI are not yet a universal selling point. Although younger generations are eager to be early adopters, older generations, like **Boomers and Gen X** are more indifferent towards AI in loyalty programs.

Preferences for joining AI-driven loyalty programs by age group

Younger generations see more opportunity with AI



Based on data from 10.000 consumers globally

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PREDICTIVE INSIGHTS

for how loyalty programs with AI will work

PREDICTION 1

With AI, product recommendations will be more holistic than ever

AI agents will be able to access data from CDPs, marketing automation and other platforms, and synergize the information. For example, in the case of an athletic footwear company's loyalty program that rewards running, **running shoes will be recommended based on the terrain**, the distance, and the challenges that have been completed by the customer.

PREDICTION 2

AI will detect if customers need a "motivation boost"

The AI can **detect if a consumer needs a "motivation boost"** because their shopping habits have changed, and generate a reward that matches their current preferences and status.

PREDICTION 3

AI will be an expert in managing rewards

A person who loves the outdoors would receive a birthday coupon for hiking products, while a gadget lover would get one for electronics—all automated and arranged by AI. Lacking the reward portfolio to do this? The AI will help with that too, **generating copy and identifying reward ideas** for multiple segments within a budget that you've pre-defined.

What's the best way for companies to leverage AI as a key differentiator in their loyalty program?

Loyalty programs that are AI-driven are game-changers for Gen Z and Millennials, offering personalized rewards and insights. By optimizing benefits based on individual behaviors and preferences, brands can deliver the relevance and value these tech-savvy generations crave, fostering stronger loyalty.

By analyzing individual behaviors and preferences, AI can curate rewards and benefits that feel truly relevant, encouraging engagement and loyalty. For example, AI can highlight less-popular rewards that match consumer needs, or offer dynamic rewards based on recent interactions.

This personalized approach not only meets the high expectations of younger consumers but also transforms loyalty programs from static to dynamic, giving brands a distinctive edge in cultivating long-term relationships with these tech-savvy audiences.



EMIL BJÖRNSKÄR
Martech Advisor at
Milton Insights

3.2 – Loyalty managers want AI to make things faster, cheaper and more effective

The main use case for AI in loyalty programs is enhancing productivity

Let's switch to the company mindset now. According to our findings, **37.1%** of program owners are currently using AI to manage their loyalty program.

From those companies, **44.9%** claimed AI enhances team productivity by saving time, and **31.1%** said that AI helps save money through increased efficiency.

Interestingly, agencies who work with brands offering a loyalty program reported an even higher usage. Data shows that **47.1%** of consultants said that the companies they work with use AI in the management of their loyalty programs. For them, the main use case is customer support (**62.8%**) and program improvement (**56.2%**).

A possible explanation of this difference is that agencies and consultants themselves are the driving force behind a brands' adoption of AI.

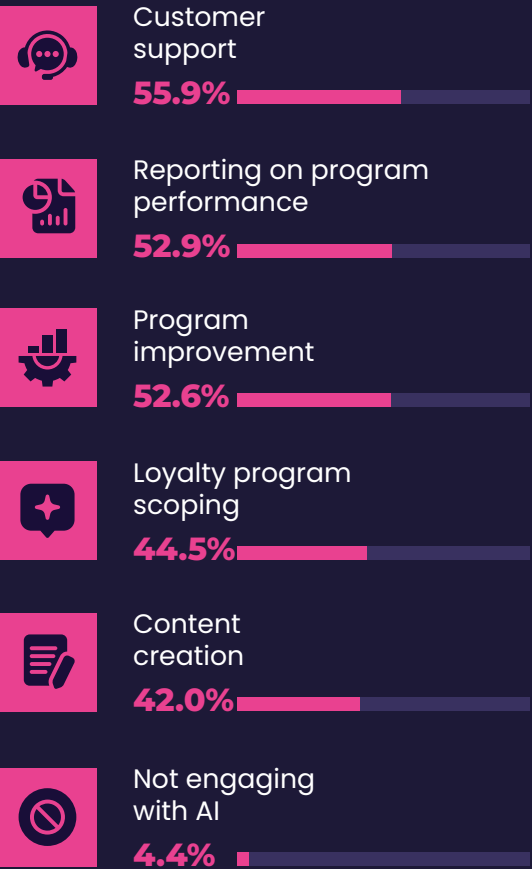
Differences in the use of AI		
What program owners vs. consultants who work with program owners see		
	Program owners see	Consultants at loyalty programs see
Using AI	37.1%	47.1%
Planning to use AI	49.5%	44.0%
Not planning to use AI	13.4%	8.9%
Think it's important to use AI	58.7%	71.7%
Based on data from 2600 professionals globally		
antavo.com Global Customer Loyalty Report 2025		

For the purpose of this report, we asked companies about their expectations surrounding the role of AI in loyalty programs.

The results indicate that companies believe AI has a wide range of use cases, from 24/7 customer service, sentiment analysis, and analyzing zero-party data to real-time performance reports and ROI optimization.

Expectations on using AI in loyalty programs

Customer support, reporting and improvements are the most important use cases



Based on data from 2600 professionals globally

antavo.com | Global Customer Loyalty Report 2025



Looking to add AI? Partner with an agency!

Our data shows that agencies are forerunners when it comes to experimenting with AI. In particular, agency members who are working with loyalty program owners saw a higher degree of AI adoption.

Moreover, agencies put a larger emphasis on the importance of AI. When asked about this topic, 71.7% of agency members said that it's important or very important to use AI in a loyalty program. As for marketers and program owners, 58.7% shared the same sentiment.

A possible reason for this trend is that agencies have a much larger perspective when it comes to industry trends in general, and are more likely to come up with innovative use cases for AI in loyalty. Agencies can help businesses in choosing the AI model, designing use cases, and even pointing out directions for the prompt engineering.

Generally, partnering with agencies alongside a best-in-breed third-party provider is the best way to ensure that a top-notch loyalty strategy is realized to its fullest. For this reason, Antavo works alongside a large number of agencies.

Learn more about Antavo's solution partners

SEE LIST

How can brands improve their loyalty program with AI?

AI provides multiple opportunities for brands to improve their loyalty programs in areas such as offer management, campaign effectiveness and creative production. It is essential that AI is used to create maximum return on investment, by aligning to clear use cases of consumer and business value.

The acceleration of data and platform capabilities is creating new opportunities and a proliferation of use cases. We see three major areas for brands to target.

1. First, brands should leverage AI to automate creative and campaign processes, to scale across markets and to intelligently manage risk and fraud.
2. Second, AI can support brands to test, learn and optimise their reward portfolios. Examples include dynamic member pricing, personalisation of offers and intelligent points conversion.
3. Lastly, AI can personalise content, simplify tasks and even directly manage consumer interactions. Examples include personalised next-best actions, receipt scanning and chatbot customer service.



OLIVER HAYWOOD
Global Head of Transformation at VML

How does AI change the way businesses launch their loyalty programs?

When a loyalty strategy is complex for a brand to implement, that complexity is often felt by members. Deploy AI early on to create a loyalty proposition that is simple for customers to understand and derive value from, and that is simple for the business to implement.

Complexity in loyalty doesn't work—50% of customers agree that loyalty programmes are not worth the effort, according to Helia's Loyalty Framework 2023.

AI should be deployed early on to create a loyalty proposition that is simple for customers to understand and derive value from, and that is simple for the business to implement.

We use AI to decode a brand's promise to its customers, to develop a loyalty proposition that is a true child of the master brand. We use our PersonAI tool to test propositions with synthetic personas, to get them working in the market faster. In addition, we can use AI to aid personalisation and measure sentiment in real time, to continuously optimise performance.



OLIVER HARRISON
Head of Loyalty at Havas CX helia

3.3 – Embracing AI assistants: confidence is high for agentic AI

We can clearly see that loyalty managers are using AI for productivity enhancement and cost cutting. This is quite expected, as these use cases improve work quality. Another step in the AI journey is agentic AI, which performs tasks like a colleague.

Check out the Keynote on how Antavo launched its agentic AI and Planner.

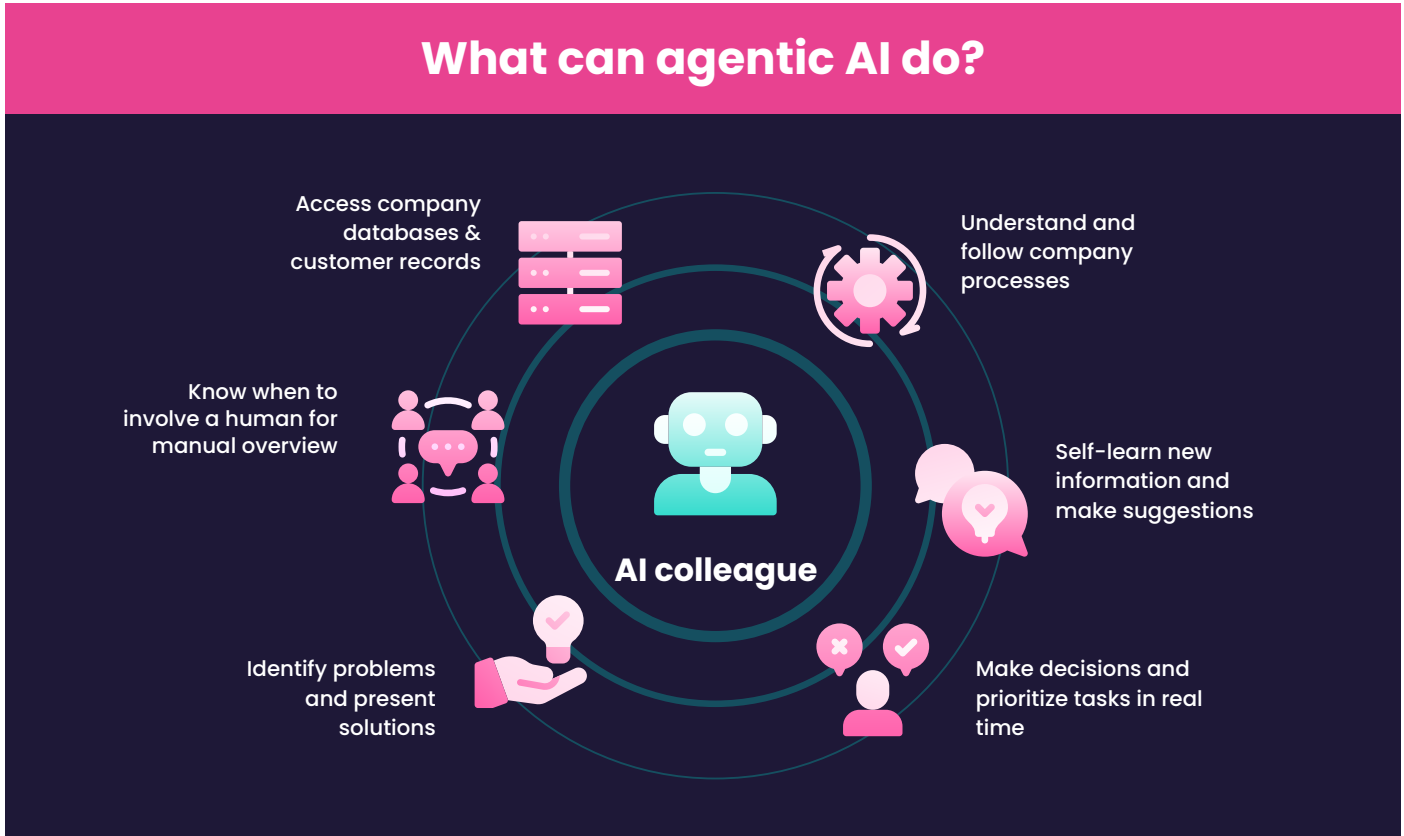




Agentic AI: an AI that performs tasks like a colleague

An AI agent in the context of loyalty programs refers to an artificial intelligence-powered tool or system that acts as a virtual assistant, helper, or expert.

Instead of generating a “preferred” answer, as generative AI would do, Agentic AI agents are trained to be problem solvers.



Both loyalty managers and agencies are bullish on agentic loyalty AI, with 7 out of 10 feeling comfortable using it

When asked about Agentic AI, **67.4%** of program owners said that they would feel comfortable using AI-powered agents. Agencies share the same positive sentiment, as **70.5%** of agencies stated that they would be comfortable working with agentic AI.

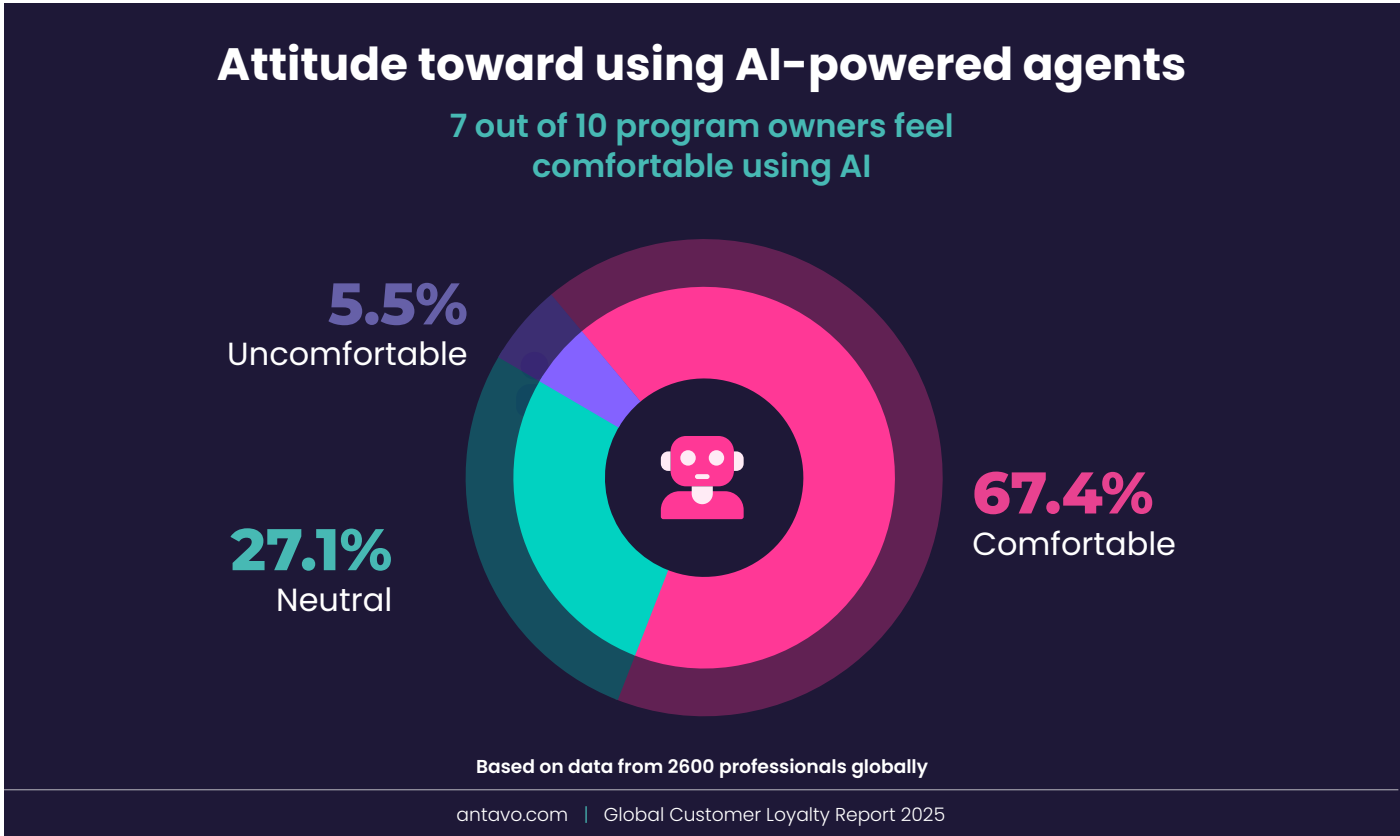
Both of these figures are remarkably high, indicating a strong market readiness to adopt agentic AI as digital colleagues. This high comfort level also suggests that AI-driven tools are seen as valuable for automating routine tasks and offering advanced insights, allowing loyalty managers to shift their focus toward strategy and customer experience.

44.5%

of program owners are interested in using AI for loyalty scope planning

Agentic AI is the new term we will continue to hear

One possible reason why companies are so interested in agentic AI is that this form of AI is the most suited for advanced tasks, such as scoping or ROI optimization. When asked, **44.5%** of program owners claimed that they would use AI for scoping purposes, such as planning adjustments to point allocation, rewards, tiers, and communication strategies.



Timi AI

by Antavo

An AI colleague who is also a loyalty expert

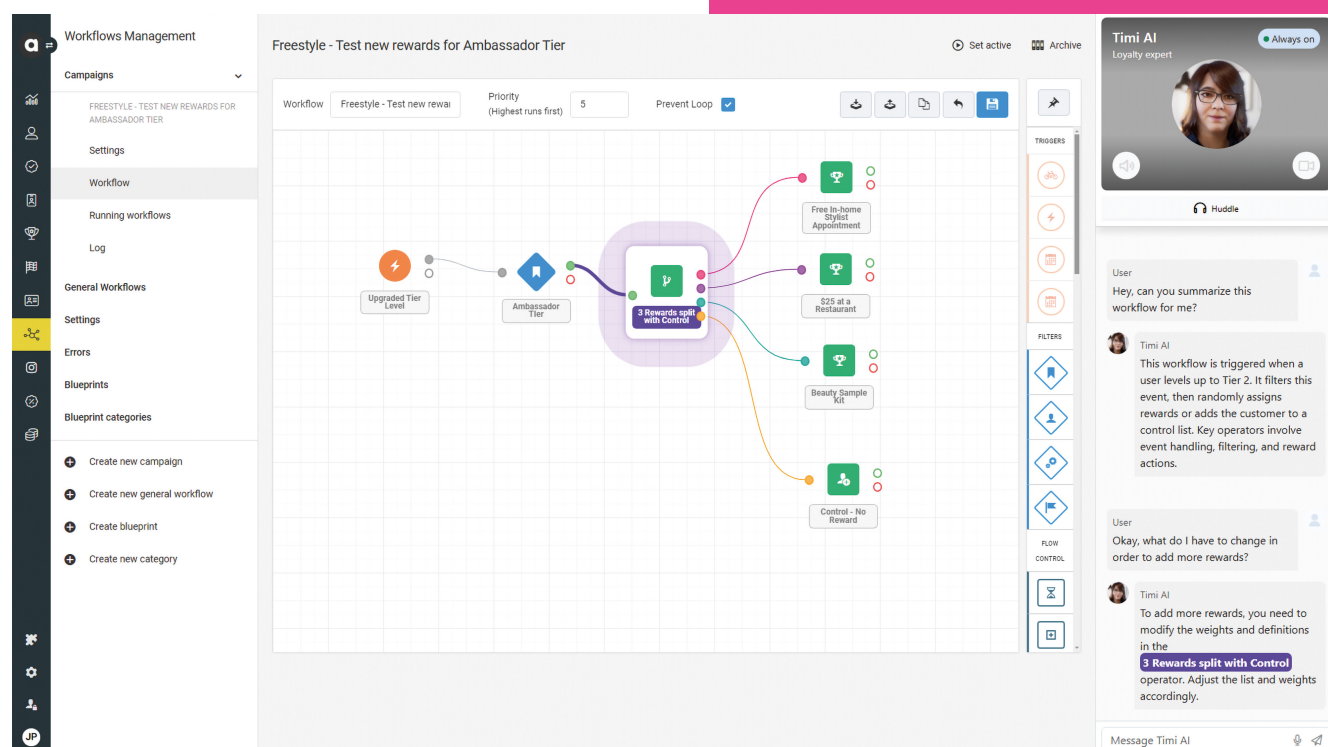
Recognizing the power of AI, Antavo has launched own agentic AI, called Timi AI. She is a digital colleague that helps users master Antavo products with ease.

Antavo wanted to give marketers, agencies, brands and system integrators an **AI that can handle loyalty programs like an experienced digital colleague**. For this reason, in October 2024, they launched Timi AI: a 3D avatar modeled after a real-life colleague, Timi Garai, Business Analyst Chapter Lead at Antavo. Timi AI is able to chat and have video calls with users.

HOW IT WORKS

Your very own AI colleague

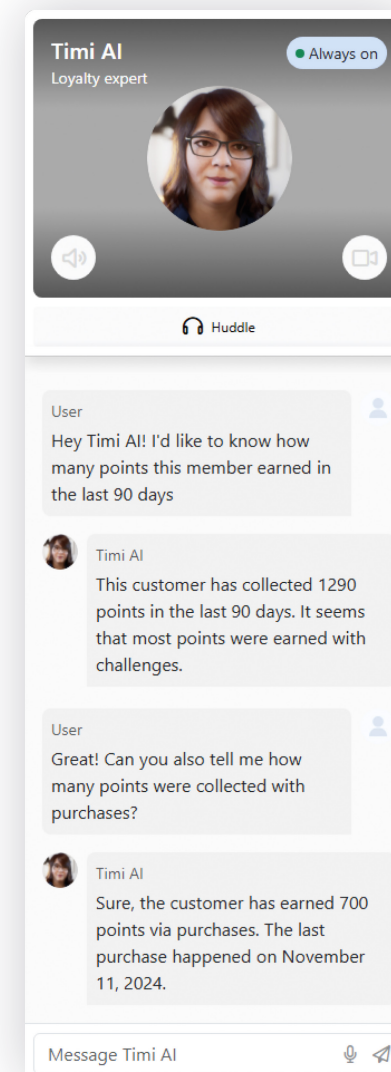
- *Trained exclusively on a decade's worth of internal loyalty knowledge from Antavo*
- *Engineered to be an agentic AI that can access data from Antavo's platform and make changes based on user input*
- *Available in both chat or video call format*
- *Available 24/7 to help*
- *Provides best practices on how to set the expiration for tiers based on your concept, or highlight why a campaign doesn't work in the editor.*
- *Timi AI has long-term memory, and can also adapt to the user's work method*



Timi AI is meant to be an expert with practical knowledge about all platforms and products Antavo has to offer.

How does everyone benefit from using Timi AI?

- **Faster time to market:** Antavo's agentic AI is a useful tool for both loyalty managers who seeking alignment on strategy and system integrators who wish to quickly and easily learn how to configure the platform.
- **Enhanced team performance:** As a Head of Loyalty, you get access to an extra colleague who is also an expert in loyalty. With Timi AI's support you can quickly onboard new loyalty managers and adapt the loyalty program to the latest customer needs.
- **No-code to the next level:** Antavo's products have always followed the no-code principle, but with Timi AI's help, managing a loyalty program is easier than ever, letting marketers focus on being creative.



Three ways to use Timi AI

1. Timi AI as a planning guide

Don't know how to turn your strategy into a workable scope while implementing your loyalty program? Timi AI will tell you about the latest trends and show you how to make the most out of Antavo's Loyalty Planner product.

2. Timi AI as an implementation expert

If you ever feel stuck building a new campaign for the holidays, or are looking for an explanation on how to improve a campaign for the next year, Timi AI can chime in, and even highlight the corresponding nodes in the editor.

3. Timi AI as an assistant in customer support

Timi AI can summarize any loyalty member's history on demand, look up specific information, and fact-check your hypotheses. Did a customer just report an issue, claiming that a year ago, they didn't receive their points for a purchase? Just ask Timi AI instead of browsing the event log for hours.

Want to try Timi AI?

SIGN UP

KEY TAKEAWAYS



Consumers are open to joining loyalty programs that use AI

39.6% of consumers are more likely to join a loyalty program that uses AI to help them get the most out of their benefits. Generationally speaking, it's Millennials (**53.0%**) and Gen Z (**55.1%**) who show the most interest.



The adoption of AI is growing among loyalty program owners

When we add up program owners who use AI (**37.1%**) and those who plan to use it (**49.5%**), we can see that over **9 out of 10** program owners will use AI in the future. Most program owners agree that AI will allow them to save time by enhancing team productivity, as well as save money through increased efficiency.



Loyalty AI will be primarily used for customer support, program enhancements and reporting

More than half of respondents see AI as an essential tool for handling consumer inquiries and providing support, enhancing and optimizing loyalty programs, and providing deeper insights into the performance of their loyalty programs.



Your next colleague could be an AI agent

With nearly **7 out of 10** program owners and agencies feeling comfortable using AI-powered agents, it would not be surprising to see companies adopt AI-powered agents to enhance their loyalty programs. A particularly valuable use case for these agents is identifying and implementing changes to improve program performance.





CHAPTER 4

Three loyalty program features consumers want

- Reward customization is full of potential
- Gamifying data collection yields better results
- Customers want to earn & burn points together

4.1 – Reward customization by members: rewarding consumer choice

In this chapter, we'll focus on three features that are highly desirable by members or brands, and highlight outstanding business opportunities. The #1 feature is reward customization, which is about letting members choose how they earn and burn points or rewards.

Reward customization makes consumers more loyal, yet it's a rare feature

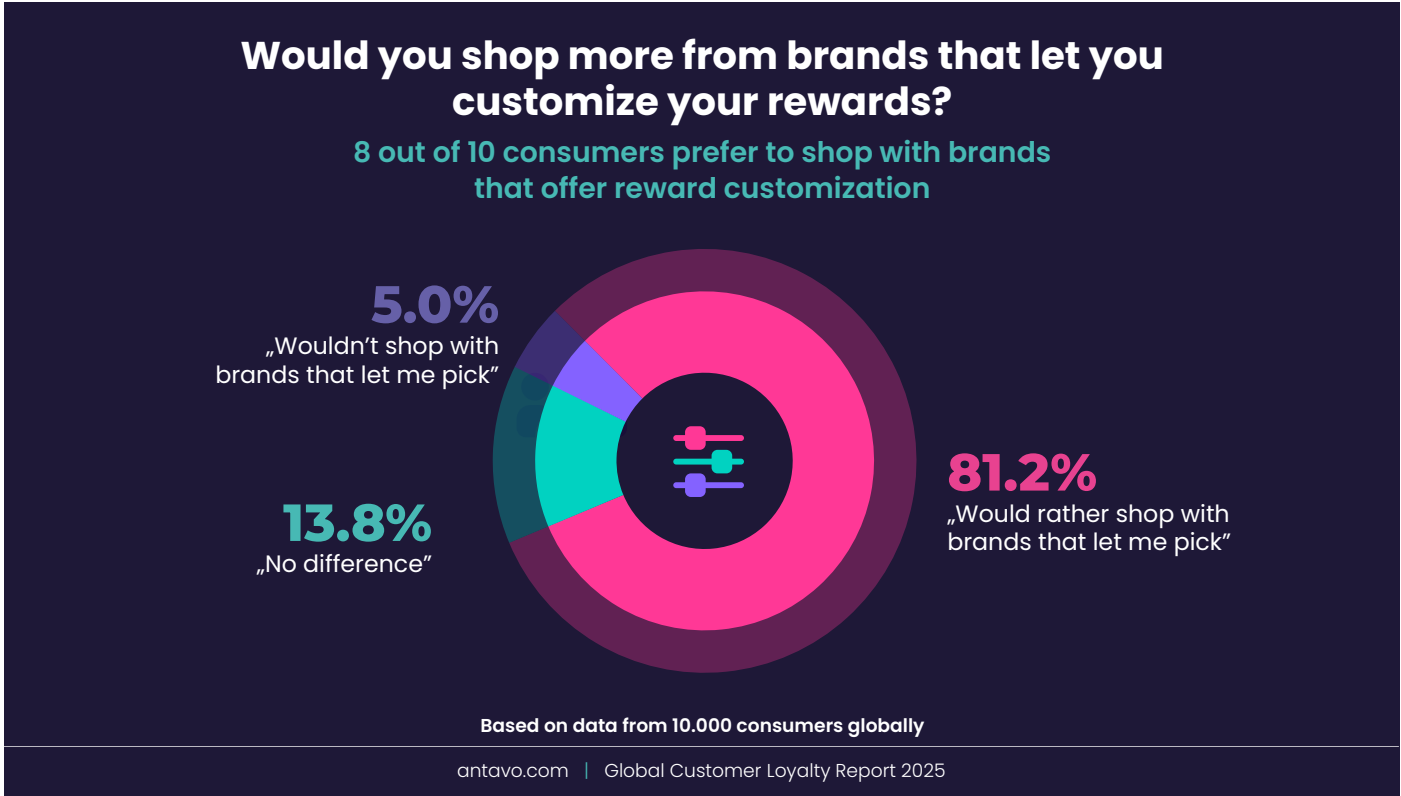
According to our research, **8 out of 10** consumers prefer to shop with brands that offer reward customization. But even though consumers love this feature, they aren't getting enough of it: currently, **41.2%** of loyalty program members customize how they earn or redeem points or choose rewards, and another **51.8%** would do so if the feature was available.



What is reward customization in a loyalty program?

- **Reward selection:** picking 1 reward from 3
- **Custom bonus days:** choosing when to earn double points
- **Customized tier benefits:** selecting which benefits to activate
- **Selecting a welcome reward:** choosing between points or discounts
- **Reward swapping:** exchanging points and rewards with other members
- **Reward bidding:** letting member bid on rewards, auction-style

The three sectors that use the most reward customization are grocery stores, electronics and telco.



Businesses aren't meeting the demand for reward customization

Even though **51.8%** of consumers would use reward customization if it were available, not many loyalty programs currently offer it. Our research shows that only **49.2%** of current loyalty program owners offer reward customization right now.

This means that there is a large unfulfilled demand on the market. This is further backed by our findings, which show that **82.2%** of program owners who offer reward customization features report a positive impact on customer engagement.



However, businesses need to act quickly because the competition already plans to tap into this opportunity. **79.9%** of businesses planning to launch a loyalty program in the next two years plan to launch with reward customization.

There is significant demand for reward customization, and quickly capitalizing on this trend can provide a competitive advantage



Points, reward selections and tiered benefits are popular ways to customize rewards

For brands looking to implement reward customization for the first time, here are three popular use cases based on insights from companies that already offer this feature:

- 1. 84.9% of program owners let members select the reward they get.** For example, customers are able to choose between coupons, limited-time early access, or a physical gift.
- 2. 74.4% of program owners let members customize the benefits they get when reaching a new tier.** This shows that reward customization is a great fit for tiered loyalty programs.
- 3. 79.2% of program owners allow members to customize the actions they take to earn points or rewards.** This includes more freedom when it comes to activating bonus point campaigns or receiving more points when buying products from a self-selected brand.

84.9%
of program owners let
members select what kind of
rewards they get

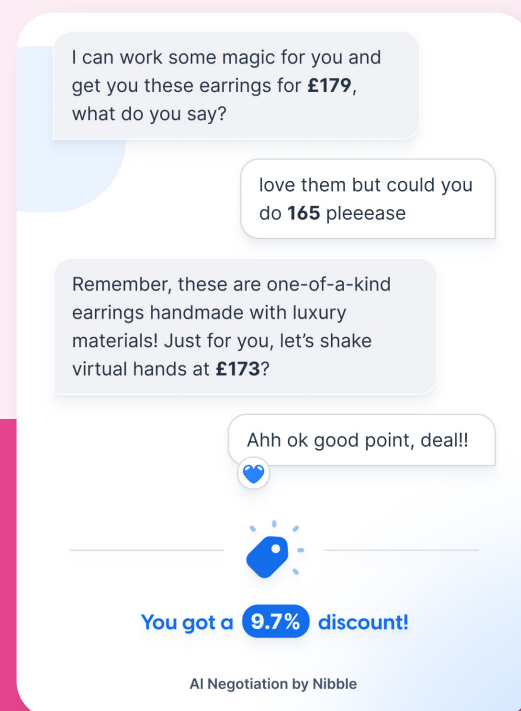


What motivates consumers to join loyalty programs?

[Jump to page 24](#)

How to offer reward customization in a fresh way

- **Try rewards bidding**
Add a bidding feature or an auction house for rewards. Unlike the static way of spending a fixed amount of points for a high-end benefit, members can bid on rewards by offering any amount of points they want, and the highest bidder takes the reward.
- **Consider discount haggling**
Let members “haggle” for a discount. Members can start a conversation with an AI chatbot (like Nibble) and clarify how many points they are willing to offer for a discount, or how much discount they want in general. The AI would then calculate whether the deal is worth it.



Discount haggling by Nibble

ACTIONABLE INSIGHTS

for offering members
reward customization

ACTION 1

Use reward customization in multiple ways

You can take advantage of reward customization in more than one way. For example, when reaching a new tier, **members can pick a one-time level-up reward**. One of these rewards might be a 7-week double-point campaign, while the other is limited-time early access—either of which can be activated by the member.

ACTION 2

Know the difference between flexibility and complexity

Adding more flexibility through reward customization is important, but know how to walk a fine line. **Adding too many choices can complicate the loyalty program** logic and create loopholes—and customers don't like to be overburdened with choices, either.

ACTION 3

Use it as a differentiator

Reward customization can be a differentiator from other loyalty programs. If others do not offer choices, you can offer them to stand out. For example, New Zealand electricity provider **Mercury lets you pick one day a year when you can binge on electricity** and throw a house party or birthday. What is better than a company supporting your birthday celebration?

How can brands offer more flexibility in their loyalty programs?

Consumers value flexibility the most when redeeming and selecting financial benefits & rewards. To adapt, brands must keep iterating on their loyalty platforms by integrating emerging technologies that enable self-customization features, allowing a more tailored experience.

Shifts in customer behavior have led consumers to seek more value and personalization in their interactions with brands. As you can see in the report, 8 out of 10 consumers prefer to buy from brands that offer reward customization.

Consumers modify what they buy and how much they spend to maximize benefits of loyalty programs. Therefore, brands must rethink traditional loyalty programs and adopt data-driven, personalized strategies that not only retain customers but also drive meaningful engagement. That is what will create long-term value for a business. Loyalty leaders are now reaping the benefits of using loyalty as a strategic play, and use technology as an enabler.



**BENTHE
MAERTENS-GOMMERS**

Loyalty, Marketing & Commerce
Manager at Deloitte

The Nordy Club

by Nordstrom



Reward customization by members

Nordstrom is one of the largest luxury department store chains in North America, with numerous locations across the continent.

The department store’s Nordy Club loyalty program is noteworthy not just because it has a rich selection of rewards, but because it also allows members more freedom when it comes to interacting with them.

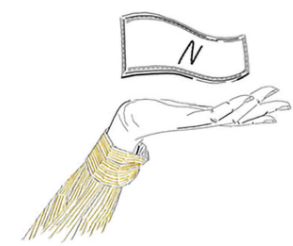
This is most prominent in the **ability to activate Double Point Days at will**, so that members can maximize their gains.

HOW IT WORKS

A simple program with plenty to do

- Members can opt in by signing up to be a Nordy Club member or by becoming a Nordy credit card holder
- Customers earn 1 point for every \$1 spent - but using the card yield bonus points
- Members can earn Nordstrom Notes - coupons - for their points, or for participating in promotional events
- There are 3 tiers in total, and card holders automatically start at the second one
- Tier advancement is spend-based, with benefits including personal double points days and priority access to sales events

How It Works



Shop & Get Rewarded
Earn points toward Nordstrom Notes to spend with us.



Enjoy Exclusive Perks
Like members-only access to sales, offers and events.



Treat Yourself
Spend your Notes on anything you want—you deserve it!

By fulfilling modern-day customer expectations for freedom in terms of reward redemption, Nordstrom has created a truly attractive proposition, benefitting the loyalty members just as much as the company.

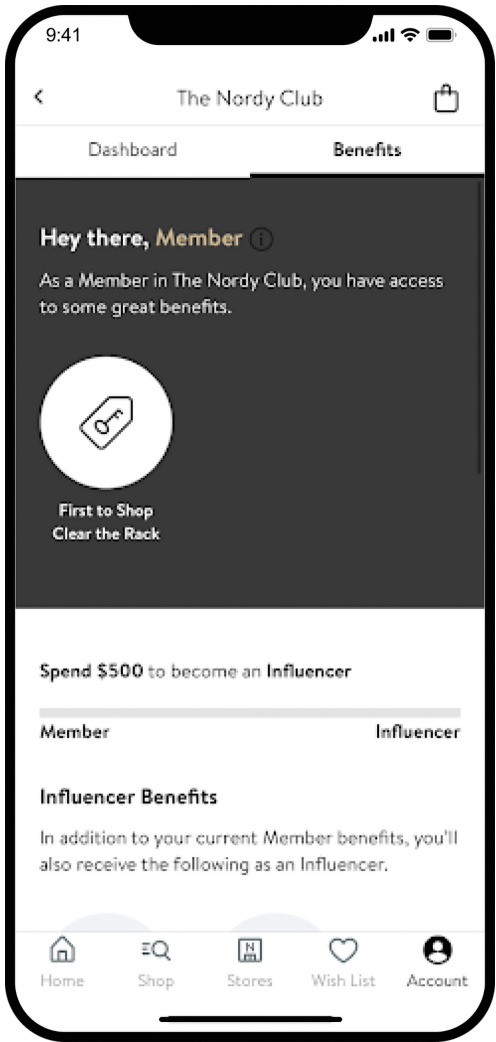
Choose when you earn double with “Double Points Days”

The “Personal Double Points Days” perk empowers loyalty members who have reached higher tiers with the freedom and flexibility to **choose specific days of the year to earn twice the points** on their spend.

Customers can easily take advantage by **pre-planning their shopping trips**, and scheduling the Double Points Days—which they can do through the phone, in store, online, or in the Nordstrom App—for **when it suits them the most** (a.k.a when they’re planning to spend the most).

The brand also clearly benefits, not only by making their program more engaging to members but also by gaining valuable insights on shopping habits, and preferences, and by increasing higher spend opportunities.

This description was created based on publicly available information without the contribution of Nordstrom. Content & image source: <https://www.nordstrom.com/>. Information taken during January 2025. Details of the membership program might change over time.



Taking notes on Nordstrom

1. Lessons to learn:

- **Freedom for reward redemption:** Nordstrom allows a great level of freedom on what customers can spend their Nordstrom note coupons on. This is commendable, as many brands try to limit how members redeem rewards.
- **Member’s choice for Double Points Days:** One of the biggest draws for members is the ability to decide when they want to activate their Double Points Days—which is a great way to boost engagement.
- **Using Double Points Days as an incentive:** Nordstrom cleverly puts custom Double Points Days into the middle tier: this way, they are neither being too restrictive nor freely handing this benefit out to all customers.

2. Areas for improvement:

- **Selecting a favorite brand:** Nordstrom could make use of its huge brand portfolio by allowing members to pick a favorite brand. Then, when customers shop for products from their favorite brand, they would receive bonus points—an easy yet effective way to offer reward customization.
- **Selecting their own reward package:** If Nordstrom wanted to improve its reward customization, the department store could set milestone rewards, such as spending \$2,000 or reaching a new tier. To add a fun twist, members who reach these milestones could choose a reward from a selection of three.

4.2 - Gamified data collection: Going beyond game-like surveys

The second key feature is about adding game-like elements, like challenges and quizzes, to gather zero-party data.

Gamified data collection is a gateway to consumer data

Data collection is a sensitive subject for many consumers, but gamifying the process could warm them up to it. According to our research, **55.1%** of consumers would be more likely to share their information if it was done through games or quizzes (instead of traditional forms).

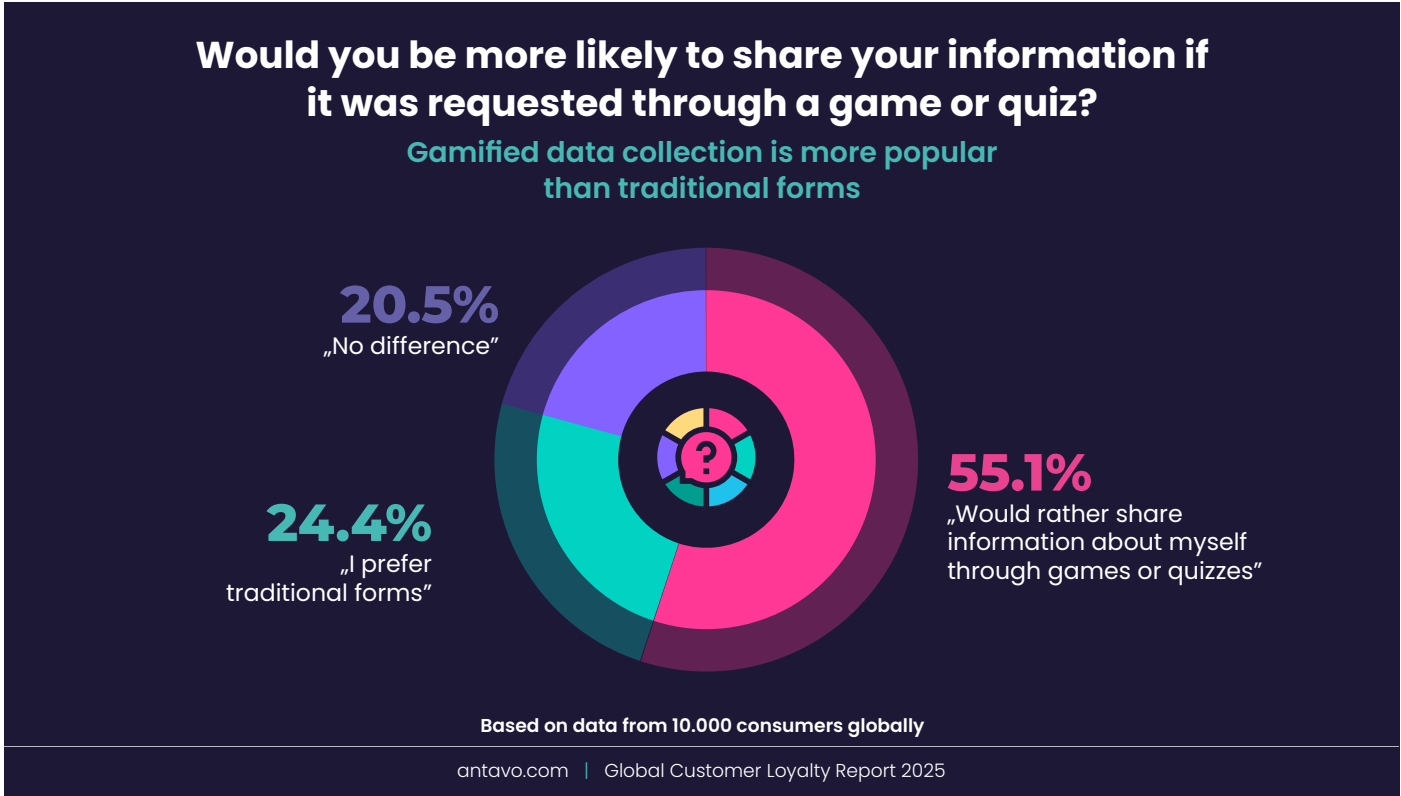
Despite this potential opportunity, only **37.1%** of consumers are engaging with games or quizzes to earn points or rewards, while **44.7%** would do so if it were available. This could suggest that gamified data collection is still scarcely available, or is done in a way that doesn't feel engaging enough.



What is gamified data collection in loyalty programs?

- **Surveys:** members can swipe an image left or right to express their opinion
- **An interactive scrapbook or mood board:** brands can learn about members' style preferences
- **Mission:** a member has to visit a store and complete an online skin are eye screening test
- **Fun personality quiz:** the answers impact product recommendations
- **Daily challenges:** encourage members to contribute User-Generated Content or leave product reviews

The top three sectors using gamification for data collection in loyalty programs are petrol stations, grocery stores, and sports.

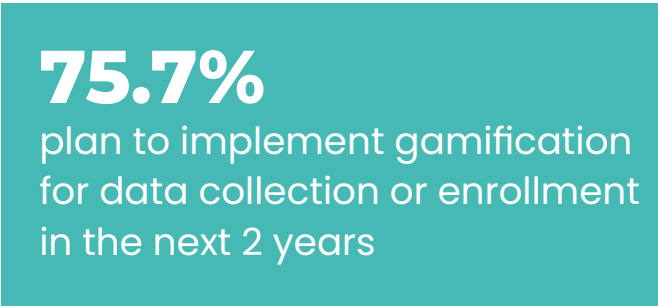


Businesses should be more imaginative when it comes to gamified data collection

Like reward customization, gamified data collection does present a significant market opportunity. While **44.7%** of consumers would use it if it were available, only **42.0%** of companies are currently using gamified data collection in their loyalty programs.

This moderate level of interest from both consumers and brands could come from the fact that they may view gamified data collection as nothing more than interactive surveys. As a result, they may tend to avoid challenging or reinventing the concept.

What's really interesting is that among companies planning to launch a loyalty program in the next two years, an impressive **75.7%** plan to implement gamification mechanisms for data collection or enrollment.



This could be influenced by two factors: first, they view gamified data collection as a hygiene factor or, second, they have ideas on how to implement it in a fresh, innovative way.

Surveys, quizzes and other game-like elements may be used for a better experience.

Preferences for gamified data collection: consumers vs. program owners

Marketers are seizing the opportunity

55.1%

Consumers who would be more likely to share information if it was collected through games or quizzes

42.0%

Program owners who currently offer gamified data collection

75.7%

Future program owners who want to offer gamified data collection

Opportunity gap

Based on data from 2600 professionals globally

antavo.com | Global Customer Loyalty Report 2025

When done right, gamified data collection delivers ROI

It's worth noting that gamified data collection can be a great investment and yield high-quality customer data — as long program owners do it in a way that resonates with consumers.

1.

71.9% of program owners believe that gamification is very helpful for gathering higher-quality consumer data. Doing so also yields more reliable and valuable data for program owners.
2.

73.6% of program owners feel that the benefits outweigh the cost of implementing this feature. This signals confidence in gamification as a worthwhile investment for data collection in loyalty programs.

7 out of 10 loyalty professionals think the benefits of gamified data collection outweigh the costs

?

See how others are investing in loyalty

Trends on page 13

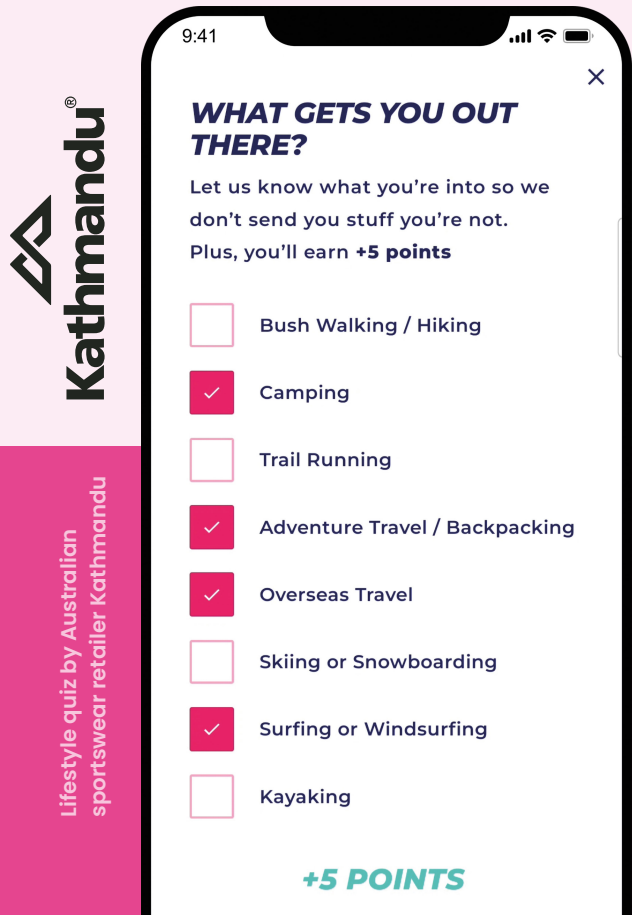


How to do gamified data collection in a fresh way

- Use challenges to your advantage**

Challenges and badges reward customers for trying out new activities or repeating certain behaviors. A customer who completes a pet personality challenge will provide you with valuable information about their pet and their preferences for toys and accessories.
- Learn about customers' hobbies**

Ask for customer's interests too. If you ask members about their hobbies, you can learn a lot about them as individuals. For example, Australian sportswear provider Kathmandu asks members about what sports get them outdoors—info that they can cleverly use to make better sportswear recommendations.



ACTIONABLE INSIGHTS

for gamifying data collection

ACTION 1

Enroll fast and ask questions later

First and foremost, capture the registrant's name and email address—make it as easy as possible. **Don't discourage members with an overly complicated registration process.** Collect additional information in a fun way later on, asking for information in return for points or rewards.

ACTION 2

Get inspired by the companies doing it right

From fashion marketplaces like Farfetch and About You to streaming companies like **Netflix and Disney Plus**, or even learning apps like **Duolingo**—all of these brands have one thing in common. They want to know more about their consumers to provide a better experience.

ACTION 3

Build loyalty logic on the data you collected

Once you have the tools to ask the right questions in an engaging and interactive way, you can move forward to **better personalize your offerings and communication.** One of the most insightful books on personalization today is *Hello, First Name* by Rasmus Houliind.

How can brands collect quality data with gamification?

While loyalty programs offer a permission-based framework, gathering first-party information from members can still be challenging. This is particularly true when it comes to basic demographics and preferences.

I believe companies can seize the opportunity by leveraging gamification techniques to gather insights and deliver a more personalized experience. For example, an effective and simple gamification strategy could involve an email series focused on a particular fashion trend.

Rather than merely promoting products, each email could incorporate a polling feature that invites members to pick their favorite styles, colors, reasons for shopping with the brand, and other interests. At the end of each email, members could receive a relevant reward or benefit based on their responses. By the conclusion of the series, all collected data would be stored to enhance future communications and tailor offers more effectively.



MARA KELLY
Vice President, Strategy & Analytics at Acxiom

FEATURED LOYALTY PROGRAM:

Charlotte's Loyalty Programme

by Charlotte Tilbury Beauty

CharlotteTilbury

Collecting beauty data in a truly gamified way

Charlotte Tilbury Beauty is a global cosmetics brand born in the UK, founded by professional makeup artist Charlotte Tilbury.

Charlotte's Loyalty Programme's main appeal is the personalized experiences that are based on member data. **Consumers have their selfies analyzed for for the best skincare routines**, and answer fun quizzes to provide the most comprehensive Beauty Profile a cosmetics brand can ask for.




HOW IT WORKS

A beauty program that feels rewarding

- Customers can advance through the program's six tiers based on spend
- Higher tier levels unlock benefits such as birthday gifts or virtual appointments with style experts
- Members can earn gifts, like free makeup brushes, for completing quizzes after watching educational videos
- Lastly, certain Magic Rewards can also be unlocked by redeeming Loyalty Coins - the program's main currency. This can be achieved by making purchases or completing the Beauty Profile

YOUR MAGIC SKIN PROFILE

Track your skincare journey and discover expert solutions for your best skin ever!

-  Skin Type
Dry
-  Focus Area
Dark Circles
-  Best Result
Pores

SUBMIT YOUR NEXT SCAN

YOUR MAGIC SKIN PROGRESS



Scan + analyse your skin this month to discover which areas of your skin need a magic boost and where you are achieving your best results!

YOUR SKIN WILL LOVE...



CHARLOTTE'S HOLLYWOOD SKIN SECRETS IMMEDIATE EYE REVIVAL PATCHES

60 EYE PATCHES
★★★★★ 4.5 (52)
€65.00

OUT OF STOCK

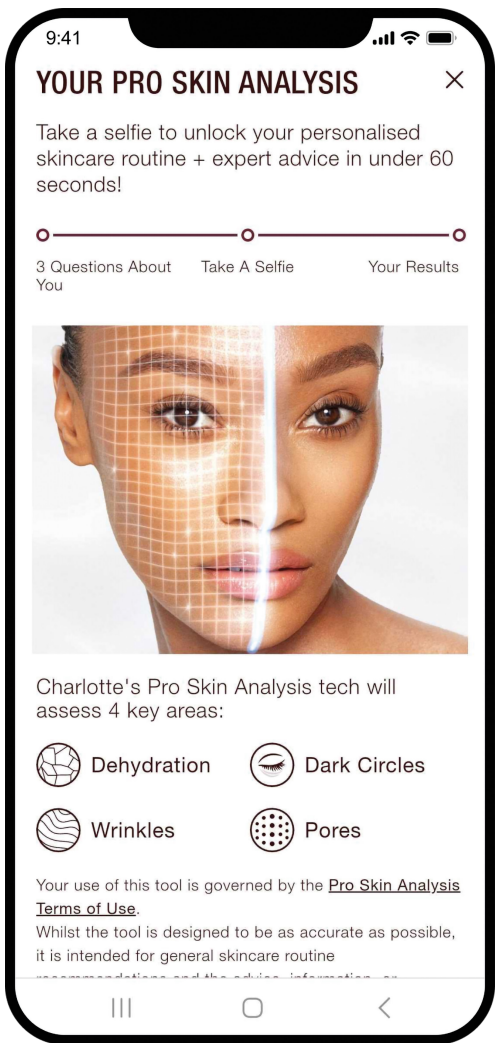
After the four-step Pro Skin Analysis test, loyalty program members end up with a very insightful profile that also determines what kind of products are recommended for them.

Profiling through completing the Beauty Profile

The most noteworthy feature of Charlotte Tilbury's loyalty program is the Beauty Profile - and the **Pro Skin Analysis** routine that's tied to it.

First, the system is capable of spotting blemishes and other issues based on an uploaded photo - and instantly offers a product as a solution. However, **the other parts of the questionnaire are just as well-designed**: for example, fragrance preferences are asked through images that describe emotions and moods, which feel far more engaging than describing a scent with words.

At the end, answering Charlotte Tilbury's loyalty program **feels like a journey of self-discovery** - and the fact that doing it yield bonus points is just icing on the cake.



This description was created based on publicly available information without the contribution of Charlotte Tilbury Beauty. Content & image source: <https://www.charlottetilbury.com>. Information taken during January 2025. Details of the membership program might change over time.

Taking notes on Charlotte Tilbury Beauty

1. Lessons to learn:

- **Using next-gen tech for gamified data collection:** Charlotte Tilbury knows that for gamified data collection, you need more than just forms. That's why they use tech, like photo scanning, to make the whole process unique.
- **Adding a unique spin to questionnaire:** The brand makes sure that even answering product-related questions, like what kind of fragrance you are looking for, is fresh, exciting and visually stimulating.
- **Meaningfully educating through quizzes:** The company regularly hosts quizzes that test whether members have watched the educational videos. This ensures that members are truly engaging with the content.

2. Areas for improvement:

- **Collect data from third-party retailers:** Charlotte Tilbury is a global brand, and they sell through various channels. They can control their own stores and online properties, but when they sell through department stores, purchases are not registered. By introducing solutions such as receipt scanning or putting promo codes into product packages, the company could reach a new audience. When customers submit digital proof of their purchases, businesses not only receive data from otherwise unreachable third-party transactions but also let their customers benefit from their loyalty program.


4.3 – Point pooling and family accounts: earning and spending points together

The third high-potential loyalty program functionality goes by a lot of names: Family accounts. Point pooling. Account sharing. Household accounts. Regardless of what call it, we predict that this feature will become more prevalent in the future.

76.0% would like to earn together and spend together

Three-quarters of consumers (76.0%) would prefer shopping with brands that allow them to share their loyalty accounts with friends and family to combine or pool points, indicating significant interest in this feature.

On the other hand, only 29.3% of consumers currently share their loyalty accounts with family or friends, and 40.6% expressed interest in using account sharing if it was available. In other words, consumers have very few opportunities to join such programs.



What are point pooling, family accounts, linked accounts?

- **Account sharing:** multiple consumers can use a single account to collect rewards
- **Family/household accounts:** everyone earns together but the head of the account decides which reward to redeem
- **Clubs:** customers sharing the same interests can join and enjoy the same benefits
- **Linked accounts:** when one member unlocks a new reward, others can use it too
- **Social circles:** multiple members can work together to earn one big high-value prize

The three sectors that use the most point pooling are: petrol stations, telco, and convenience stores.



Not offering family accounts is a huge missed opportunity

Surprisingly, the offer doesn't seem to meet demand when it comes to account sharing. Even though 76.0% of consumers would rather shop with brands that let them share their loyalty account with friends and family, only 43.7% of loyalty program owners reported offering point pooling and family accounts.

In addition, 63.5% of businesses that want to launch a loyalty program in the next two years plan to offer account sharing. This is lower than what we saw with gamified data collection and reward customization by members.

Yet, our research indicates that account sharing and point pooling is a huge market opportunity. As mentioned earlier, 76.0% would rather shop with brands that offer this features. On top of that, 7 out of 10 loyalty program owners who offer account sharing believe that the benefits of this feature outweigh the costs.

7 out of 10

loyalty program owners think that the benefits of account sharing outweigh the costs

Account sharing is a market opportunity that's up for grabs those willing to implement it quickly

Preferences for account sharing and point pooling: consumers vs. program owners

Account sharing has significant potential

76.0%

Members who would rather shop with brands that offer account sharing or point pooling

43.7%

Program owners that currently offer account sharing or point pooling

63.5%

Future program owners that want to offer account sharing or point pooling

Opportunity gap

Based on data from 2600 professionals globally

antavo.com | Global Customer Loyalty Report 2025



ACTIONABLE INSIGHTS

to maximize the potential of account sharing

ACTION 1

Create a definition of the group

Is this a family? A business? A sports team? Create the definition— this can also be a differentiator in your loyalty program! **Clearly define the rules:** who can join and under what conditions, how to manage group splits, and the earning and redemption processes for each member within the group. Finally, ensure you don't underestimate the importance of fraud detection mechanisms.

ACTION 2

Use family accounts to identify roles in the household

With account sharing, you will **see how differently people behave in these groups**. One person may only earn points, while others may only spend them. You will want to target these groups with different messages and incentives.

ACTION 3

Use reporting data

The great thing about shared accounts is that they allow brands to **gather more comprehensive data on group and family spending patterns**, enabling better segmentation and personalization. However, with this new data stream, make sure you have strong reporting capabilities to make this information actionable.



How to do account sharing & family accounts in a fresh way

● Create time-limited challenges

Encourage family members to pool together points in limited-time campaigns. For example, if the family collectively earns 10,000 points in a month, they would receive a special reward. This would encourage families to be more active and use the account sharing feature.

● Allow more freedom for shared account managing

Should there be one pool leader who can decide how to spend the points, or should anyone be able to redeem rewards? How big should the group be? Also, just like United Airlines, make sure to give group managers a detailed overview.



Member	Date	Activity
JB Jesse B.	7/13/2023	Pending
MB Marilyn B.	6/22/2023	Redemption
CB Christopher B.	6/22/2023	Contribution
JB Jesse B.	5/31/2023	Contribution
CB Christopher B.	4/9/2023	Contribution

Detailed overview of a group's point pooling, by United Airlines



Tech-driven rewards,
Seamless, personalized care,
Future loyalty.

Haiku by Antavo's Timi AI

FEATURED LOYALTY PROGRAM:

Hilton Honors

by Hilton

Where point pooling is done right

Hilton is a US-born, global hospitality company with 24 hotel brands and more than 8,000 worldwide hotels under its umbrella.

Hilton’s loyalty program, Hilton Honors, was introduced in 1987 and has evolved over time. The loyalty program has four tiers, and to boost the feeling of progression, it enables members to **pool, transfer, gift, purchase, and convert points**. It is a well-rounded program that recognizes that people go to vacations or book hotel stays with their friends and family – and recognizes them accordingly.

Buy, gift, pool, transfer, and restore Hilton Honors Points

The possibilities are endless. Where will your Points take you?



Buy Points



Gift Points



Pool Points



Transfer Points

The flexibility of point pooling allows members to combine their points—by pooling them into one member’s account—in order to maximize the benefits, unlock rewards faster, and use up points (small amounts) they wouldn’t otherwise be able to fully utilize.

HOW IT WORKS

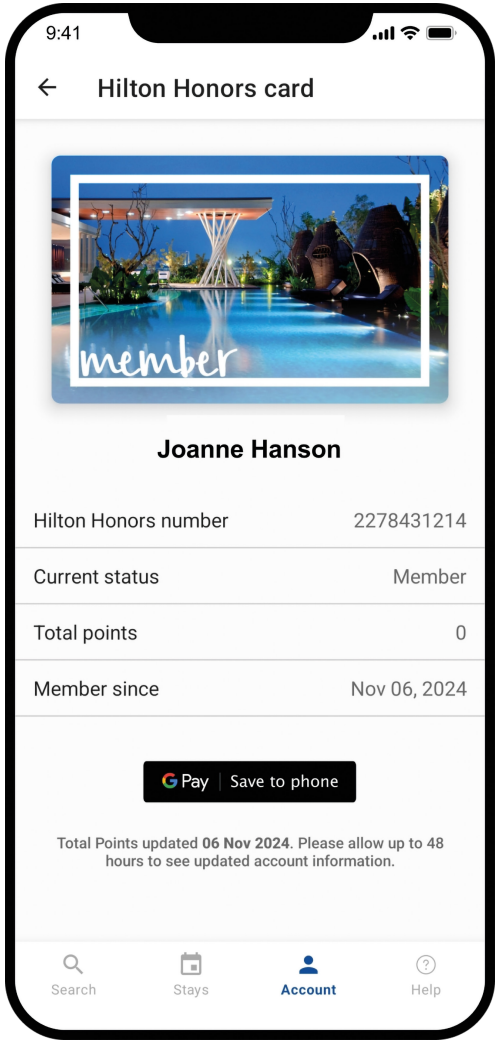
A program offering a rich selection of earning mechanisms

- Members of the program are able to earn two types of points: Base Points and Bonus Points
- Base Points are earned for spend on eligible stays and additional charges like room service
- Bonus Points are earned through promotional and partner offers, tier bonuses and Milestone Bonuses
- All members earn Base Points for every dollar spent, while members in the three Elite tiers earn a higher amount per dollar spent and additional Bonus points as well
- Hilton Honors members can reach new tiers in three ways: increasing their stays, increasing their nights, or collecting Base Points



Three ways to share and pool points in Hilton Honors

1. **Point pooling:** Hilton’s program enables loyalty members (up to 11 in total, including the initiating member) to pool their points into the account of one member via a shared link. They can then **use this combined amount toward their next vacation**, driving bookings and engagement with families as a target group.
2. **Point transfer:** Program members are also eligible to transfer points into another member’s account up to six times a year. With this feature, couples and friends can unlock benefits and rewards more quickly, **leading to longer and more frequent stays** for the brand.
3. **Point and Status gifting:** Loyalty members are also able to purchase points for themselves—or for another program member as a gift—in order to **unlock experiences they otherwise wouldn’t have a chance to redeem**.



This description was created based on publicly available information without the contribution of Hilton. Content & image source: <https://www.hilton.com/en/hilton-honors/>. Information taken during January 2025. Details of the membership program might change over time.

Taking notes on Hilton

1. Lessons to learn:

- **Speeding up reward achievement:** By empowering faster reward earning through point pooling and transfer, Hilton promotes engagement and activity from both frequent guests and less engaged members.
- **Enhanced point management:** By providing a way to transfer points into another member’s account to be used for reward redemption, Hilton allows members to optimize how they use their points.
- **Points & Money Rewards™ payment slider:** This feature allows guests to determine their preferred ratio of points and money when redeeming eligible offers and hotel stays. Pooled points are also eligible for use toward hotel stays, offering even more flexibility.

2. Areas for improvement:

- **Lowering the point transfer threshold:** By enabling the transfer of smaller amounts—500 or 200 points instead of the current minimum of 1,000 points—Hilton would be able to further activate members and reduce the stress that comes from point expiration.
- **Re-introducing dual ownership accounts for married couples:** This concept would give couples the convenience of being equal owners of the same loyalty account, so they could earn and spend points with the same account number, automatically combining their points for better benefits.

KEY TAKEAWAYS



There is significant consumer demand for reward customization

Even though **81.2%** of consumers would rather shop at brands that offered reward customization for members, not many program owners offer it today. Based on our data, only **49.2%** of loyalty program owners offer reward customization right now. However, these program owners need to act quickly, because **79.9%** of those who plan to launch a loyalty program in the next two years plan on launching with reward customization.



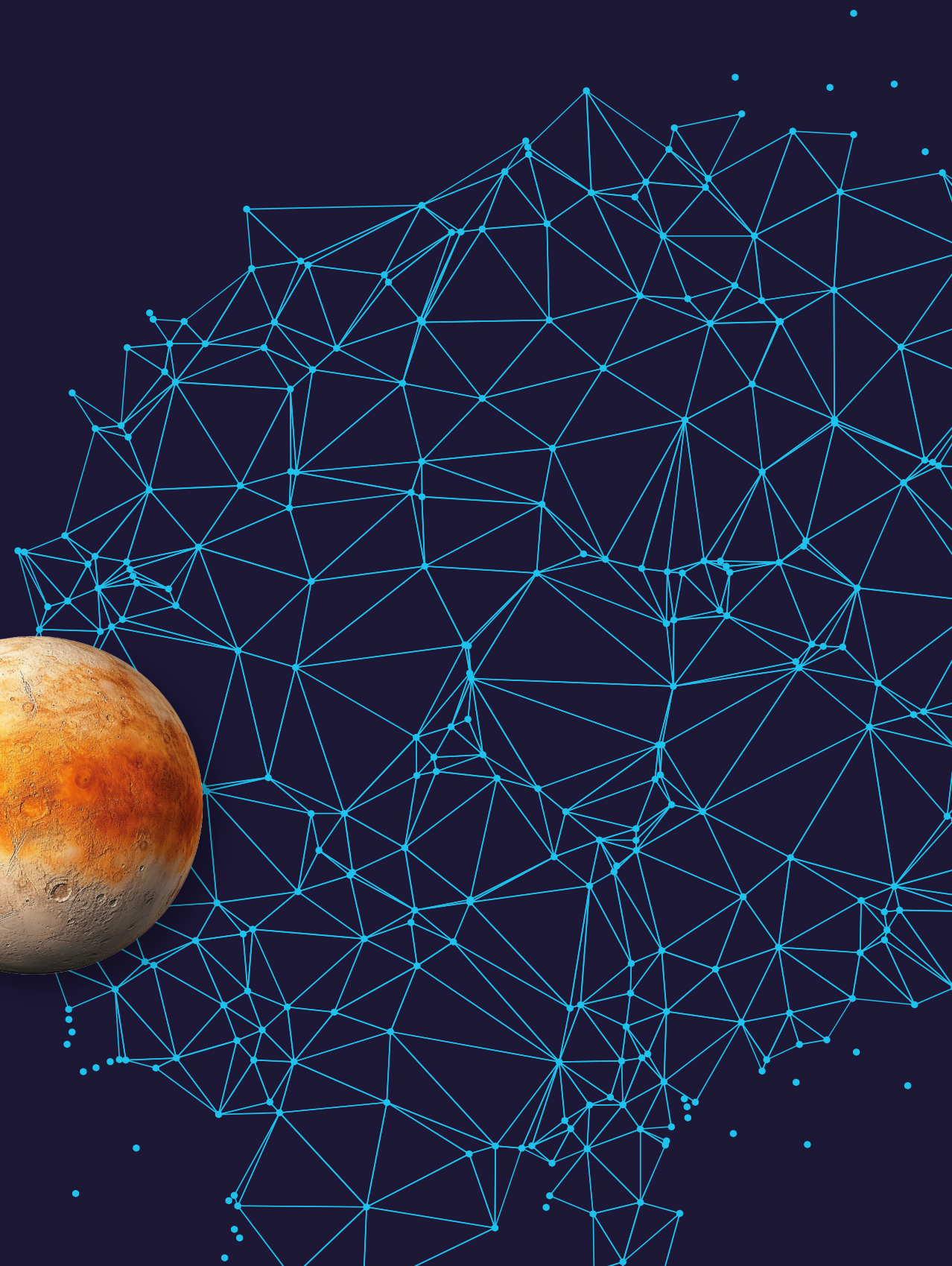
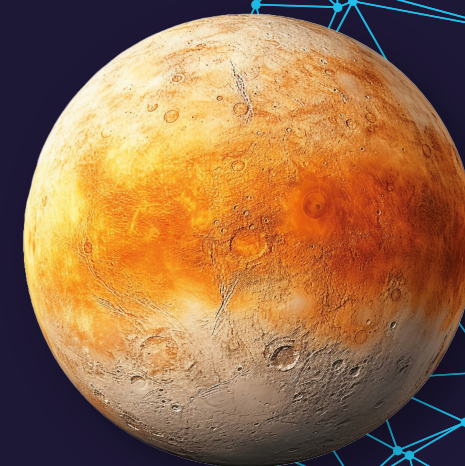
Gamified data collection can be the gateway to consumer data

71.9% of program owners believe that gamification is effective for gathering higher-quality consumer data. Almost the same percentage—**73.6%** of program owners—feel that the benefits of implementing this feature outweigh the costs. With **55.1%** of consumers saying they would be more likely to share information if it were collected through games or quizzes, this presents a great opportunity to gather higher-quality data.



Not offering family accounts is a missed opportunity

Three-quarters of consumers (**76.0%**) would prefer shopping with brands that allow them to share their loyalty accounts with friends and family to combine or pool points, indicating significant interest in this feature. On top of that, **7 out of 10** loyalty program owners who offer account sharing believe that the benefits of this feature outweigh the costs. Yet, only 43.7% of loyalty program owners reported offering point pooling and family accounts.



A surreal space scene featuring a zebra and an astronaut standing on a dark, rocky surface, looking up at a massive, fiery planet with a blue and white Earth-like core. The background is filled with vibrant, colorful nebulae in shades of red, orange, and blue. The text "THE GRAND SUMMARY" is written in large, white, bold letters at the bottom left.

THE GRAND SUMMARY

In conclusion...

- 2025 predictions summary
- How to take action in 2025
- Methodology
- Demographics

2025 PREDICTIONS SUMMARY

#1 Loyalty program performance is on the rise

- **Satisfaction is higher than ever:** This year, **69.2% of program owners are satisfied**, rising from a stable **55.8%** in the past 3 years. On the other hand, poor integration with the overall consumer experience is the **#1** reason for dissatisfaction.
- **ROI reached new heights:** ROI has also increased which could have led to the increased satisfaction. **83.0%** of companies who measure the ROI **reported positive results, with the reported ROI being 5.2X on average**, which is an increase compared to last year's 4.8X.
- **Companies invest more into customer loyalty:** Business spend on loyalty has reached the highest amount in the past 4 years, with loyalty program owners now **allocating 31.4% of their total marketing budget** to consumer loyalty and CRM.

#2 Consumers want discounts and mobile apps

- **Consumers come for the rewards, but stay for the experiences:** According to data, **69.8% of consumers are motivated by financial benefits to join a loyalty program**. However, personalized offers and free shipping appear to be popular, as **36.3%** and **36.1%** of consumers call these reasons to join a loyalty program, respectively - showing the power of experiences.
- **Point related changes are high on the wishlist:** When asked, **4 out of 10 of consumers want more ways to earn points**. Almost the same amount of consumers want to see no point expiration. Since both involve points, granting members more flexibility with points is key.
- **Mobile apps are the most popular forms of interaction:** More than half (**59.0%**) of respondents prefer to interact with loyalty programs via mobile apps. Mobile apps are the most popular among Gen Z and Millennials, but even Baby Boomers and Gen X are using them in loyalty programs.

#3 Both consumers and marketers are embracing AI

- **Consumers show great interest in AI:** Most consumers are embracing AI-driven features, as **4 out of 10 consumers are more interested in joining a loyalty program if it uses AI** to help them maximize their benefits.
- **Marketers wish to ease management with AI:** According to our findings, **37.1% of companies offering a loyalty program are using AI** to manage their loyalty program and another **49.5%** are planning to use it in the future. The main use cases are customer support, optimizing loyalty programs and data-driven reporting.
- **AI agents are the future, as virtual colleagues:** A large majority, **7 out of 10 marketers feel comfortable using AI-powered agents** that can suggest solutions, are self-learners and can adjust to their working style to support in the management of their loyalty program.

#4 Untapped opportunities for marketers

- **Reward customization is highly desirable:** There is untapped potential in giving consumers more freedom with rewards, as **81.2% of members would rather shop with brands that offer this feature**. This is a huge opportunity for brands, yet only **49.2%** of current loyalty programs have it.
- **Gamification boosts high-quality data collection:** Consumers are more receptive to sharing information if it's done in a gamified way, as **55.1% would be more likely to share their data this way**. Unsurprisingly, **75.7%** of loyalty programs that will launch in the next two years plan to feature gamified data collection.
- **Account sharing & family accounts have untapped potential:** **76.0%** of consumers would rather shop with brands that allow account sharing or point pooling. So it's a worthwhile investment, and **7 out of 10 loyalty program owners who offer account sharing believe that the benefits outweigh the costs**.

HOW TO TAKE ACTION IN 2025

With this knowledge in mind, businesses can make the right decisions, and invest wisely into their loyalty strategies.

HERE ARE OUR RECOMMENDATIONS:

ACTION 1

Use this report's numbers as your benchmark

This report is an extremely useful benchmarking tool. Our insights, charts and statistics are based on a large pool of surveys, platform analytics and third-party expert insights. In particular, **we asked 10,000 consumers, 2,600 marketers and analyzed 230 million loyalty program data points**. This is some of the most thorough research in our industry.

We highly encourage you to make good use of this comprehensive source of information. You can **bring these numbers to board meetings** to underscore why loyalty programs are a worthwhile investment, put them in presentations, or discuss it with other C-level decision-makers.

ACTION 2

AI is more than just a gimmick; implement it consistently

AI has a great potential to enhance various aspects for loyalty programs. It is already seeing wider adoption for customer support, but it can also **serve as an analyst tool to gather actionable insights from huge piles of consumer data**, or to generate reward text or email copy based on your segments.

However, this only scratches the surface of what AI is capable of. With the **advent of agentic AI**, loyalty managers can access to an expert-like digital colleague who takes over tedious tasks and delivers actionable insights, allowing marketers to focus more of their time and energy on creative work.

ACTION 3

Commit yourself to being an early adopter

Across this report, **we have identified several trends**, such as self-customization or gamified data collection that are in high demand, but not yet widely available. This is an opportunity for you to get business advantage.

As such, the opportunity to be an early adopter and introduce these features while they are fresh is quickly slipping away. Still, it's not recommended to try and launch or revamp with all of them. Instead, **pick a loyalty strategy that aligns with your business and company goals**, and commit yourself to it.

ACTION 4

Consider whether your technology can handle future consumer needs

According to Forrester, **8 in 10 US B2C marketing executives are using separate data assets for loyalty and martech**. They also predict that investment to unify data for the loyalty and marketing tech stacks will triple. It means that loyalty technology that fits into your market ecosystem will become more important than ever.

We have identified that **we are in the middle of a revamping / replatforming wave**, so it's not too late to switch to a better, more agile loyalty platform. However, if you wait for too long, the competition might get a foothold over you.

METHODOLOGY

Data collection methods for the Global Consumers Loyalty Report 2025 included

- A Self-administered questionnaires

Marketers (sample of 2,600) – The self-administered survey was completed. The survey featured mostly quantitative results, but qualitative results appeared as well. Open-text responses were included. Total sample: 2,634 respondents.

Consumers (sample of 10,000) – The self-administered survey was completed. The survey featured mostly quantitative results, but qualitative results appeared as well. Open-text responses were included. Total sample: 10,000 respondents.

- Secondary Data Analysis

The descriptive and comparative analyses were carried out on the basis of the primary data collected using the survey. The results were stated at a 95% confidence level.

- Anonymous member interactions from loyalty programs running on Antavo’s platform

Member interaction data was tracked across 30 loyalty programs. The data represents more than 232,000,000 member interactions. Member interactions include actions related to a loyalty program and the wider business logic that is connected to the loyalty program, like earning and burning points and benefits, purchases, reward redemption, enrollments, etc.

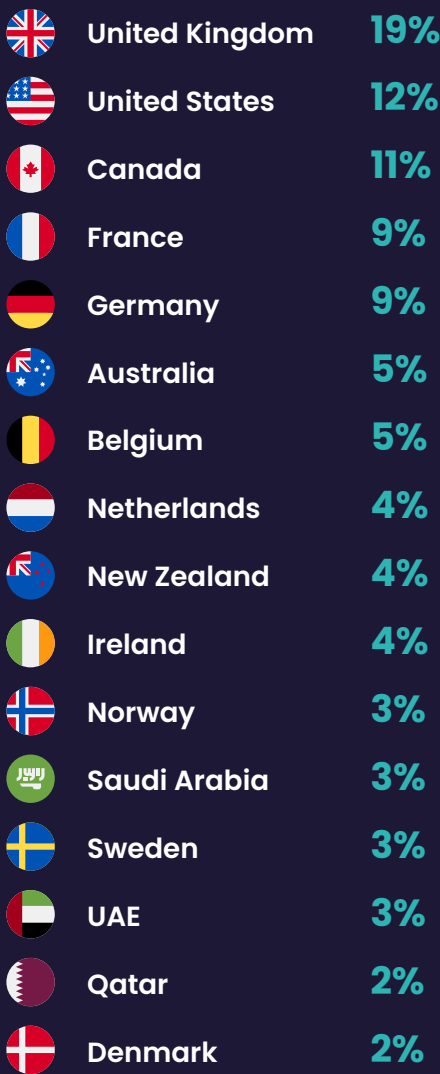
- Internal research

Internal research of publicly available information on loyalty trends and third-party loyalty programs.

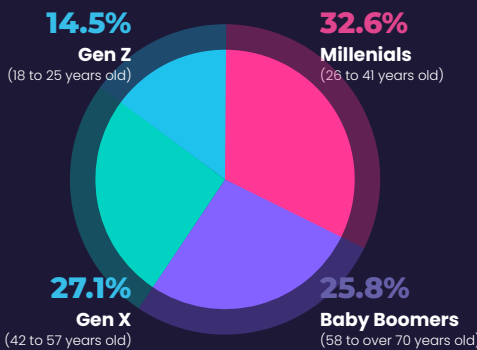
DEMOGRAPHICS

CONSUMERS

Respondent’s country



Respondent age



DEMOGRAPHICS

MARKETERS

69%

of respondents work for a company that offers a loyalty program

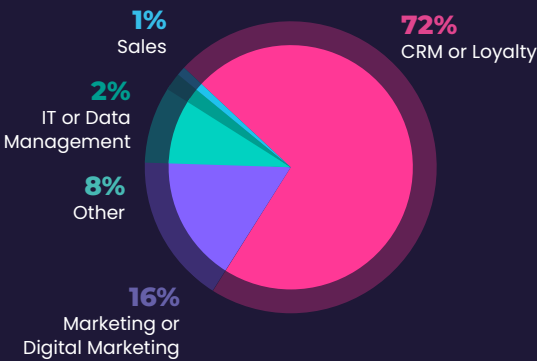
18%

of respondents work for a company that plans to launch a loyalty program in the next two years

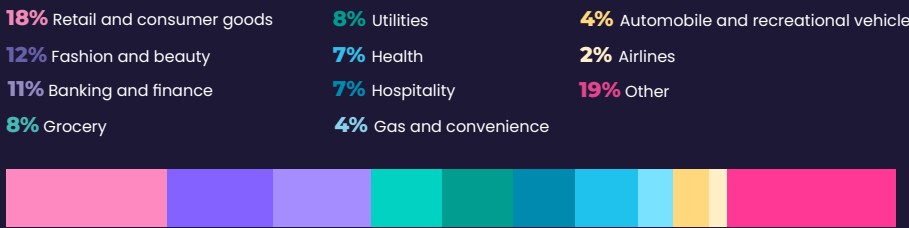
39%

work as independent consultants or work for an agency, a consulting firm or a technology vendor

Respondents’ professional responsibilities



Respondents’ sector



Respondents’ geographical location



REGIONAL LOYALTY STATISTICS - CONSUMERS

	Consumers who are more likely to join a loyalty program if it used AI	Preferred channel for interacting with the loyalty program			What makes customers join a loyalty program				What features are consumers missing			
		Mobile	Digital card	Plastic card	Discounts	Personalized offers	Free shipping	Exclusive access	No expiration	More ways to earn points	Partner rewards	More flexibility for reward redemption
Global	39.6%	59.0%	34,7%	29.3%	69.8%	36.3%	36.1%	25.6%	40.7%	40.0%	23.4%	33.6%
Europe	36.4%	58.4%	34.4%	28.7%	67.3%	36.5%	34.6%	25.0%	38.7%	38.7%	21.7%	31.2%
France	39.0%	36.3%	34,4%	36.3%	63.6%	37.0%	31.2%	28.3%	38.2%	37.3%	23.1%	28.6%
Germany	55,9%	67.3%	38.0%	21.9%	62.2%	26.6%	38.7%	26.1%	36.1%	33.4%	21.7%	32.9%
UKI	26.0%	54,5%	36,0%	35.70%	75.0%	38.1%	35.3%	22.6%	43.1%	44.1%	21.5%	32.1%
UK	23.3%	51,4%	34,2%	37.7%	75.7%	38.1%	35.3%	22.3%	44.3%	44.0%	21.8%	31.6%
Ireland	39.2%	69,5%	44,5%	26.2%	71.8%	38.2%	35.4%	23.7%	37.2%	44.5%	20.1%	34.4%
Benelux	41.7%	57,4%	32,2%	21.9%	60.7%	33.4%	35.9%	26.8%	36.2%	36.3%	19.1%	27.6%
Belgium	45.5%	51,2%	35,2%	27.5%	61.9%	36.3%	33.0%	26.2%	34.8%	33.2%	20.9%	28.7%
The Netherlands	35.0%	64,8%	28,6%	15.3%	59.2%	30.1%	39.3%	27.4%	37.9%	40.0%	17.0%	26.2%
Scandinavia	36.3%	69,2%	28,7%	16.70%	62.9%	44.7%	30.9%	24.8%	32.9%	34.1%	23.7%	33.7%
Norway	37.4%	73,5%	30,0%	14.20%	63.9%	45.8%	32.3%	26.5%	29.7%	34.5%	25.5%	36.8%
Denmark	34.0%	69,7%	28,6%	18.3%	58.5%	45.2%	24.9%	25.7%	41.1%	29.9%	21.6%	30.7%
Sweden	37.0%	65,0%	27,5%	17.8%	65.0%	43.3%	33.8%	22.6%	30.1%	36.5%	23.5%	33.0%
North America	34.0%	55,5%	30,9%	32.0%	76.0%	35.0%	42.0%	24.7%	48.5%	44.8%	26.0%	37.1%
US	34.1%	56,7%	27,4%	27.9%	73.7%	34.2%	48.0%	24.3%	48.9%	41.3%	21.2%	37.7%
Canada	33.9%	54,3%	34,4%	36.2%	78.3%	35.9%	36.0%	25.2%	48.2%	48.4%	30.9%	36.5%
ANZ	33.9%	61,0%	36,1%	31.2%	78.0%	32.7%	30.7%	26.3%	45.0%	44.1%	27.2%	40.9%
Australia	31.8%	60,1%	39,3%	29.9%	77.1%	33.1%	35.1%	23.5%	42.0%	43.5%	27.0%	41.0%
New Zealand	36.30%	62,1%	32,5%	32.7%	79.0%	32.2%	25.5%	29.6%	48.4%	44.9%	27.4%	40.8%
Middle East	80.60%	70,1%	44,9%	24.40%	62.3%	41.6%	35.8%	30.8%	29.9%	31.8%	23.8%	33.2%
UAE	83.80%	68,1%	47,2%	23.00%	61.9%	36.6%	35.7%	34.2%	28.0%	34.5%	23.0%	34.2%
Saudi Arabia	80.10%	64,8%	45,2%	26.80%	58.8%	42.9%	34.6%	30.5%	33.1%	28.0%	26.5%	28.0%
Qatar	76.20%	81,8%	40,7%	22.90%	68.7%	47.2%	37.9%	25.7%	27.6%	33.6%	20.6%	40.2%
Gen Z	55.0%	65.0%	37.5%	22.1%	56.9%	33.9%	35.2%	27.0%	27.9%	33.1%	20.1%	34.2%
Millential	53.0%	69.1%	38.9%	23.7%	65.4%	38.6%	37.5%	29.0%	34.2%	35.6%	21.9%	34.1%
Gen X	34.9%	62.4%	37.4%	28.4%	72.8%	38.6%	35.1%	24.6%	43.5%	41.9%	24.0%	33.3%
Baby Boomer	18.9%	39.5%	24.8%	41.4%	79.5%	32.1%	35.8%	21.5%	53.2%	47.5%	26.6%	33.1%

REGIONAL LOYALTY STATISTICS - PROGRAM OWNERS & MARKETERS

	Average ROI on loyalty programs	Spend on loyalty as part of the marketing budget	Loyalty program owners that are satisfied	Causes of dissatisfaction			Companies using / planning to use AI in loyalty programs		Point pooling, account sharing	
				Poor integration with CX	Lack of impact on sales	Lack of differentiating factor	Currently using	Planning to use	Currently offering	Planning to offer
Global	5.2X	31.4%	69.2%	71.7%	40.0%	53.3%	37.1%	49.5%	43.7%	31.3%
Europe	5.0X	29.1%	67.0%	67.9%	42.9%	50.0%	36.8%	48.7%	39.9%	33.4%
Germany	6.2X	30.1%	64.7%	75.0%	50.0%	50.0%	31.8%	51.8%	45.9%	24.7%
UKI	4.8X	25.2%	57.9%	70.0%	40.0%	70.0%	35.7%	45.0%	38.6%	25.7%
UK	4.9X	26.4%	56.9%	70.0%	40.0%	70.0%	34.1%	45.5%	34.1%	26.0%
Ireland	4.4X	17,8%	64.7%	N/A	N/A	NA	47.1%	41.2%	70.6%	23.5%
Benelux	4.6X	32.5%	70.1%	50.0%	100.0%	100.0%	41.6%	48.1%	35.1%	41.6%
Belgium	4.5X	39.30%	88.2%	N/A	N/A	NA	52.9%	29.4%	29.4%	58.8%
The Netherlands	4.6X	30.3%	65.0%	50.0%	100.0%	100.0%	38.3%	53.3%	36.7%	36.7%
Scandinavia	5.0X	30.2%	75.7%	66.7%	33.3%	25.0%	38.2%	50.7%	40.3%	41.7%
Norway	5.3X	22.50%	66.7%	50.0%	100.0%	0.0%	44.4%	44.4%	44.4%	38.9%
Sweden	4.9X	31.4%	77.0%	70.0%	20.0%	30.0%	37.3%	51.6%	39.7%	42.1%
North America	5.3X	29.1%	70.3%	81.8%	36.4%	54.5%	36.0%	49.1%	48.4%	27.9%
US	5.3X	29.9%	70.8%	100.0%	40.0%	80.0%	36.3%	45.0%	49.1%	27.5%
Canada	5.4X	28.0%	69.6%	66.7%	33.3%	33.3%	35.7%	55.4%	47.3%	28.6%
Rest	5.4X	40.1%	85.0%	50.0%	50.0%	75.0%	50.0%	41.2%	53.3%	32.1%
Australia	5.6X	33.4%	76.5%	N/A	N/A	N/A	33.8%	47.1%	41.2%	32.4%
Brazil	4.7X	35.5%	89.7%	33.3%	66.7%	100.0%	66.7%	28.2%	51.3%	35.9%
South Africa	5.5X	29.6%	75.8%	N/A	N/A	N/A	33.3%	54.5%	45.5%	34.8%
China	5.2X	51,1%	95.0%	N/A	N/A	N/A	65.3%	33.7%	67.3%	28.7%

INDUSTRY EXPERTS

As part of our research, we asked loyalty experts from around the world about their perspective.

ADAM POSNER – CEO and Founder of The Point of Loyalty, The Point of Loyalty [Australia]

ADAM SCHAFER – Founder & Director, Symbia Advisors [UK]

ALEXANDER MEILI – Lecturer on Loyalty & CRM, HWZ University of Applied Sciences Zurich [Switzerland]

AMANDA CROMHOUT – CEO and Founder of Truth, Truth Leadership and Marketing Solutions [South Africa]

AUDRIANA LI – Director, Business Strategy, GALE Partners [Canada]

ANDREANNE RONDEAU – Founder, Loyalty Specialist, StratLX [Canada]

ANDREW DOYLE – Managing Principle & Global Head of Loyalty, EPAM [UK]

BENTHE MAERTENS-GOMMERS – Loyalty, Marketing & Commerce Manager, Deloitte [The Netherlands]

BOB SALMASI – Founder, Bob’s Loyalty Shop [UK]

CAMILLA CRAMNER – CEO and Founder of LoyaltyFactory, LoyaltyFactory AB [Sweden]

CHARLIE HILLS – Chief Strategy Officer, Mando-Connect [UK]

CHRISTOPHER BAIRD – Global Head of Loyalty, frog, part of Capgemini Invent [UK]

CRAIG KENT – CRM Strategy Consultant, The CRM Guru Ltd [UK]

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PHILIP SHELPER – CEO & Founder, Loyalty & Reward Co [Australia]

RADEK HRACHOVEC – Partner, Voxwise [Czech Republic]

RASMUS HOULIND – Author & Chief Experience Officer, Agillic [Denmark]

ROB AEDER – Vice President, Marketing Technology, GALE Partners [USA]

SCOTT HARRISON – Principal, Consultant, Loyalty & Reward Co [USA]

TIM BERGER – Founder & CEO, KLIND [Australia]

TOM PEACE – Managing Director, The Loyalty People [UK]

ZUZANA MAROUNKOVÁ – Independent Consultant [Czech Republic]

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The Global Customer Loyalty Report 2025 and the accompanying survey were a collaborative effort between Antavo and several industry experts.

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We have reports from the previous years too.



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Antavo offers the market's most advanced AI-powered customer loyalty platform, streamlining the entire loyalty program lifecycle. Our innovative Loyalty Planner speeds up implementation by making program planning up to 10 times faster, while our flexible Loyalty Engine, featuring an intuitive Workflows editor, brings any loyalty concept to life.

At the heart of our solution is Timi AI, a groundbreaking agentic AI that guides and enhances your work at every step. As a pure-play loyalty technology vendor, Antavo's robust, API-driven platform is recognized by industry leaders like Forrester, Gartner, and IDC.

Trusted by global brands such as KFC, C&A, Flying Tiger, Notino, Scandic Hotels, Kathmandu, and Benefit Cosmetics, Antavo is the go-to choice for loyalty consultants, agencies, and system integrators worldwide. We empower businesses across fashion, beauty, retail, travel, hospitality, and beyond to create meaningful customer connections.

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