



**COMARCH**

# Customer Loyalty Predictions 2025 and Beyond

Report on AI, Privacy, and Sustainability



# 10 Key Report Takeaways

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**On average, each customer is a member of 10.72 loyalty programs.** Mature loyalty markets show lower loyalty program penetration, reflecting saturation, selective engagement, and overall “program fatigue”. In contrast, developing markets exhibit higher participation, indicating loyalty exuberance, strong growth potential, and rising consumer interest.

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**32.37% of customers are members of supermarket loyalty programs,** followed by 12.55% in airline programs and 11.2% in hotel loyalty programs. This shows that everyday essentials and travel-related industries lead in customer loyalty engagement.

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**35.91% of consumers identify discounts and cashback as a top reason for joining a loyalty program,** followed by 34.11% who cite the value of rewards as their main motivation.

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**68.15% of consumers prioritize quality, while 58.1% prioritize price in their purchase decisions.** Additionally, 34.39% consider sustainability efforts to be very important.

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**32.21% of consumers cite a long and difficult joining process as the top barrier to loyalty program enrollment,** followed by 24.05% who identify an inconvenient app as an obstacle. This highlights the need for simplicity and efficiency in onboarding.

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**Most consumers earn and spend loyalty points through regular food shopping** (34.34% and 27.81%, respectively) and online shopping (21.14% and 20.67%). This reflects a desire to use points for everyday necessities, with tangible rewards providing the most appeal.

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**More than half of respondents (51.05%) are very likely to stay loyal to a brand due to the convenience and value of its loyalty rewards,** demonstrating that loyalty programs have significant potential in customer retention.

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**Consumers prefer instant digital rewards (39.48%) and personalized offers (37.62%),** emphasizing the global trend toward customization in loyalty programs.

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**43.17% of respondents are open to sharing data in exchange for rewards,** highlighting a willingness to exchange personal data for benefits.

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**51.96% of consumers would remain loyal to brands with eco-friendly practices,** while 38.29% consider reducing plastic waste a critical initiative.

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# Foreword

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Comarch and Global Loyalty Organisation are delighted to present the **Customer Loyalty Predictions**, a uniquely comprehensive exploration of consumer loyalty in 2024 and the trends to shape 2025.

This study offers a rare lens into the regional nuances defining **customer engagement across the US, Europe, the Middle East, and Latin America**. By analyzing loyalty dynamics on both global and regional scales, the report delivers unparalleled insights into the similarities and differences shaping consumer behavior in both mature and emerging markets. The comparative approach reveals how cultural, economic, and technological factors influence loyalty programs' uptake, preferences, engagement, and success.

The 2024 survey highlights **key themes** that are shaping the loyalty landscape. **Personalization and sustainability** have emerged as pivotal factors, with consumers worldwide prioritizing tailored experiences and eco-conscious rewards. **The regional contrasts are striking**: while markets like the UAE and Brazil demonstrate a strong appetite for innovation and digital engagement, others, such as parts of Europe, remain cautious, emphasizing simplicity and trust.

The report also highlights **the challenges facing loyalty programs globally**, including enrollment barriers, data privacy concerns, the need for greater personalization, and the urgent demand for simplifying customers' digital experiences. Addressing these pain points will be essential for enhancing customer trust and satisfaction. Moreover, the survey reveals how the increasing reliance on technology and the demand for sustainability-focused rewards are deeply influencing global loyalty.

This **large-scale study (over 3000 participants across 15 countries and 4 continents)**, built on a robust blend of **quantitative and qualitative methodologies**, provides actionable insights for businesses, including Comarch clients and partners, seeking to advance and refine their strategies and align with their customers' changing needs.

It is our hope that these insights will serve as a strategic compass for global and regional brands, marketers, and loyalty experts who are constantly refining their initiatives to advance the world of consumer loyalty.



**Łukasz Dubiel**  
Loyalty Solutions Consulting  
Director at Comarch

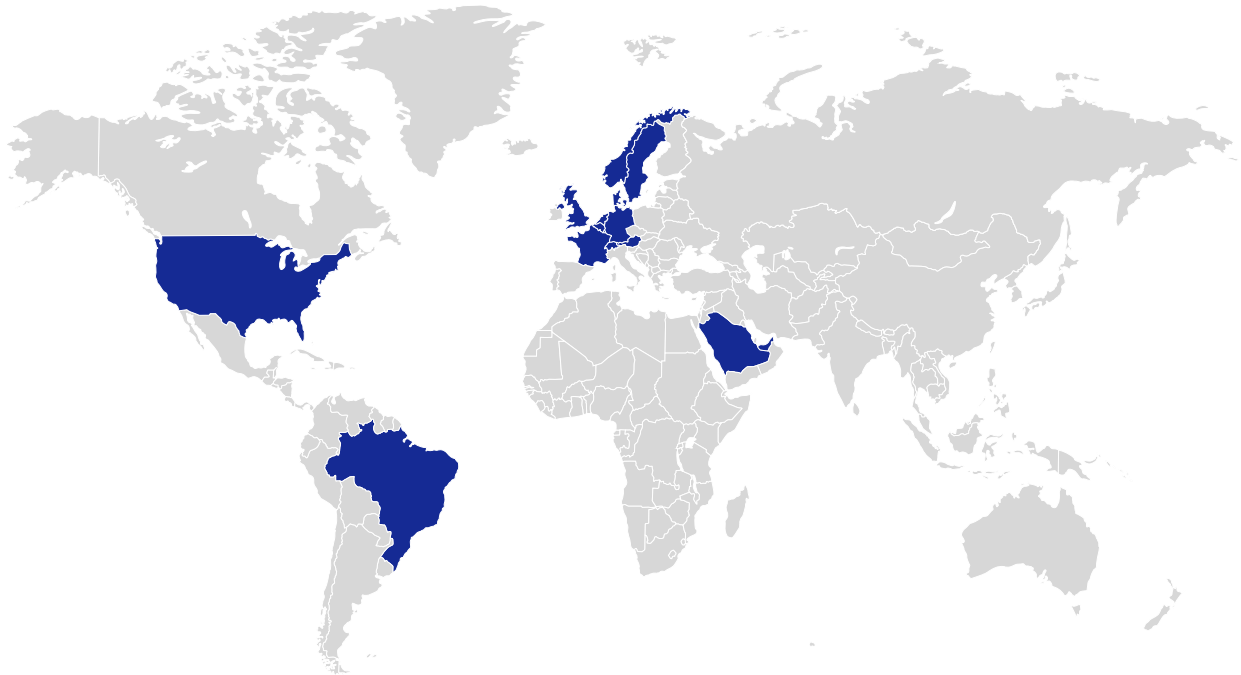


**Anastasia Levashova, PhD**  
Co-founder of Global Loyalty  
Organisation

# Executive Summary

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Customer Loyalty Predictions 2025 and Beyond: AI, Privacy, and Sustainability explores the expected changes in consumer loyalty, providing comprehensive insights to help marketing and loyalty professionals plan effective strategies. **Based on a global consumer survey conducted in November 2024 across 15 countries with 3,000 consumers, it explores how personalization, sustainability, and digital innovation are shaping loyalty programs worldwide.** The report delves into regional and generational trends, communication preferences, and key factors influencing program adoption while addressing consumer concerns about data privacy and transparency.



**This report is designed for professionals in loyalty and marketing, including:**

- Chief Marketing Officers (CMOs)
- Customer Loyalty Managers
- Marketing Managers and Strategists (e.g., Heads of Rewards, CRM Managers)
- Customer Experience (CX) Professionals
- Digital Marketing Specialists
- Data Analysts focusing on Consumer Behavior
- Brand Managers
- Retail and E-commerce Executives.

**While tailored to these roles, it also offers actionable insights and statistics valuable to anyone interested in understanding shifts in consumer expectations, preferences, and behaviors.** By examining trends in personalization, sustainability, regional and generational differences, and emerging technologies, the report provides valuable information for developing effective loyalty strategies for 2025 and beyond.

Dig in and turn the data we've collected into your secret weapon for loyalty success!

# List of Quoted Loyalty Experts



**Bijou Daniel**  
Head of Product - Loyalty and  
Operations at Alshaya Group



**Anastasia Levashova, PhD**  
Co-Founder of Global Loyalty  
Organisation



**Leonardo Del Campo**  
Consulting Director  
at Comarch LATAM



**Joanna Kamycka**  
Head of Marketing Middle East  
& Africa at Comarch



**Federico Dezi**  
E-Commerce & Digital Innovation  
Manager at Doppelgänger Roma



**Raffael Fappiano Neto**  
Product & Project Manager  
at Azul Airlines



**Łukasz Dubiel**  
Loyalty Solutions Consulting  
Director at Comarch



**Sven Neweling**  
Manager of CRM Strategy  
and Loyalty Programs at DB  
Fernverkehr AG



**Dilek Glenister**  
Co-Founder & Executive Director  
at Global Loyalty Organisation



**Luiz Felipe Paveloski Caper**  
Business Director at  
Comarch LATAM



**Kim Hardaker**  
Sustainability Advisor at  
Global Loyalty Organisation /  
VP, Loyalty & Sustainability at  
Riyadh Air



**Tony Piedade**  
Deputy Chairman, Global Loyalty  
Organisation, CEO of Loyalty  
Lighthouse



**Jessica Lavigne**  
CRM and Customer Loyalty  
Consultant at Comarch



**Leila Poleszczuk**  
Loyalty Marketing Consultant  
at Comarch



**Marlena Pólrola**  
Pre-sales Consultant at Comarch



**Dr. Lena Steinhoff**  
Chair of Marketing and Digital Transformation at the University of Paderborn



**Guillermo Pucciano**  
Head of Loyalty at SKY Airline/  
LATAM Head at Global Loyalty Organisation



**Olivia Wasniewski,**  
Head of the EuroBonus Program at Scandinavian Airlines



**Magdalena Pudelko**  
Loyalty & Omnichannel Solutions Manager at Comarch



**Joanna Witsch,**  
Senior Loyalty Consultant & CSM at Comarch Middle East



**Andréanne Rondeau**  
StratLX Spécialiste en fidélisation | Loyalty Specialist



**Maria Wróblewska**  
AI Solutions Coordinator at Comarch



**Suryaveer Singh,**  
Head Loyalty CRM and Data at ENOC



**Noemi Zampiceni**  
Regional Marketing Executive (Italy) at Comarch



**David A. Slavick**  
Co-Founder and Partner at Ascendant Loyalty Marketing



**Ali Bin Zayed**  
SVP of Marketing at Emarat, Emirates General Petroleum Corporation



**Michael Snyder**  
Senior Solutions Consultant, CX & Loyalty at Comarch

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# CHAPTER 1. A Comprehensive Look at Customer Values & Expectations

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- Supermarket and food retail programs dominate globally, with most points earned and redeemed through food or online shopping.
  - Easy sign-ups, convenient apps, and simple redemption are key to attracting new members and keeping existing ones.
  - In 2025, consumers want more rewards integrated into mobile wallets and instant digital options.
  - Consumers prefer receiving special offers and rewards via mobile apps or email rather than through phone calls.
- 





## 1.1 Regional Variations in Loyalty Program Adoption

Cultural preferences, consumer behaviors, and market maturity all influence loyalty program adoption in a given region. In general, **emerging markets often showcase higher engagement, driven by the novelty and growing popularity of loyalty initiatives.** In contrast, more established markets may exhibit different patterns of participation, reflecting their advanced market dynamics and consumer preferences.

**On average, each consumer is a member of almost 11 (10.72) loyalty programs.**

Regions like Brazil and Saudi Arabia demonstrate exceptionally high engagement, with average memberships of 14 and 13 programs per participant, respectively. These numbers suggest dynamic and rapidly growing loyalty ecosystems in these areas.

Conversely, more mature, saturated markets like the UK report lower average memberships, with just 8 programs per participant. In these regions, loyalty initiatives must be unique and well-planned to stand out among the competition and capture the attention of consumers who are already accustomed to a wide range of options and expect more personalized, valuable experiences to remain engaged.

The Survey showed clear divide between emerging markets like the UAE, Saudi Arabia, and Brazil, which are thriving with 'loyalty exuberance,' driven by untapped growth and enthusiastic digital-first consumer engagement, while mature markets such as Europe face loyalty fatigue, requiring more refined and selective offerings. The USA, with its robust penetration, sits uniquely in the middle—blending elements of maturity and dynamism.



### Loyalty Program Participation Among Professionals

We examined responses from Comarch's [Loyalty Personality Quiz](#) to find out how many loyalty programs professionals are members of. 42% of our guests have between 5 and 10 loyalty program apps on their smartphones.

## 1.2 Supermarket & Food Retail Loyalty Programs Lead

Consumers tend to engage most frequently with loyalty programs from companies in sectors they interact with regularly, such as supermarkets, restaurants, and clothing retailers. These industries can drive high participation rates, as they offer everyday value and convenience that resonates with consumers. Other sectors, like airlines and hotels, while important, tend to see loyalty memberships concentrated among frequent travelers, often offering more niche benefits.



### Loyalty Tip

This insight presents a valuable opportunity for planning coalition programs or inter-sector loyalty marketing initiatives, where cross-industry collaboration can meet the diverse needs of a broader consumer base. Consider how combining sectors could amplify your loyalty strategy!

**Supermarkets and food retail loyalty programs dominate customer memberships, with 32% of respondents participating in these programs,** reflecting their regular interactions with these essential sectors. The landscape shifts significantly for high earners (earning \$100,000+ annually). For this group, airline loyalty programs are the most common, as they are 3.5 times more likely to participate in these programs compared to lower-income earners. Hotel loyalty programs,

while also popular among higher earners, show a more even distribution across income levels. This indicates a clear divide in loyalty program preferences based on income, with everyday essentials dominating for most consumers and travel-related programs taking precedence among affluent individuals.

Lower engagement in transport, DIY stores, and fuel retail loyalty programs (1-3%) signals untapped potential for growth and less compelling offerings in these sectors.

**Global Loyalty Program Membership by Industry**

	All	USA	UK	France	DACH	Benelux	Scandi	Saudi Arabia	UAE
Supermarkets & Food reatail	33%	25%	57%	23%	35%	37%	35%	24%	31%
Airlines & Airports	12%	23%	8%	6%	9%	8%	14%	11%	12%
Hotels	11%	11%	3%	9%	12%	11%	10%	20%	14%
Restaurants & Cafes	8%	8%	7%	13%	7%	4%	5%	9%	9%
Clothing, footwear, electronics	6%	6%	5%	5%	4%	7%	8%	11%	8%
Banking & Finance	5%	5%	4%	5%	4%	4%	6%	7%	7%
Telcom & Mobile providers	4%	4%	2%	5%	5%	4%	2%	4%	5%
Fuel retail & petrol stations	2%	2%	2%	1%	1%	3%	4%	2%	4%
None of the above	9%	3%	3%	19%	14%	12%	6%	2%	2%
Cosmetics & Drug stores	3%	3%	3%	4%	4%	3%	4%	3%	3%
Other	2%	2%	1%	1%	1%	3%	1%	1%	0%
Taxi, ride sharing and transport	1%	1%	1%	2%	1%	1%	0%	0%	1%
DIY and home stores	1%	1%	2%	2%	2%	1%	1%	2%	1%

Each loyalty program industry has regions that exceed the global average. For example, supermarket loyalty programs are particularly popular in the UK (57%), while airlines see higher engagement in the US, reflecting the strong air travel culture. Hotel loyalty programs stand out in Saudi Arabia (20%), and restaurant programs have the most members in France (13%).

**“The Survey supports previous Global Loyalty Organisation research that across the globe supermarkets and food retail dominate global loyalty program participation. 32% of consumers engage in these essential, everyday categories. Meanwhile, travel-related sectors—airlines and hotels—follow as strong contenders, driven by their ability to cater to frequent travelers and offer high-value rewards. This balance highlights the universal appeal of convenience and aspirational rewards and creates a unique ecosystem for synergies and loyalty partnerships.”**



**Dilek Glenister**  
Co-Founder & Executive Director  
at Global Loyalty Organisation

### 1.3 Discounts and Cashbacks Drive Loyalty Program Membership

A competitive, capitalistic market means that building strong connections with consumers is essential for brands. Loyalty programs are no longer just transactional; they now offer an opportunity to forge deeper emotional relationships with customers.

Consumers increasingly seek brands that understand them and genuinely care about their needs and preferences. In an environment where consumers have endless options, demonstrating empathy and investing in long-term relationships with customers defines sustained business success.

So why exactly do consumers join loyalty programs?

#### Top Reasons for Joining Loyalty Programs

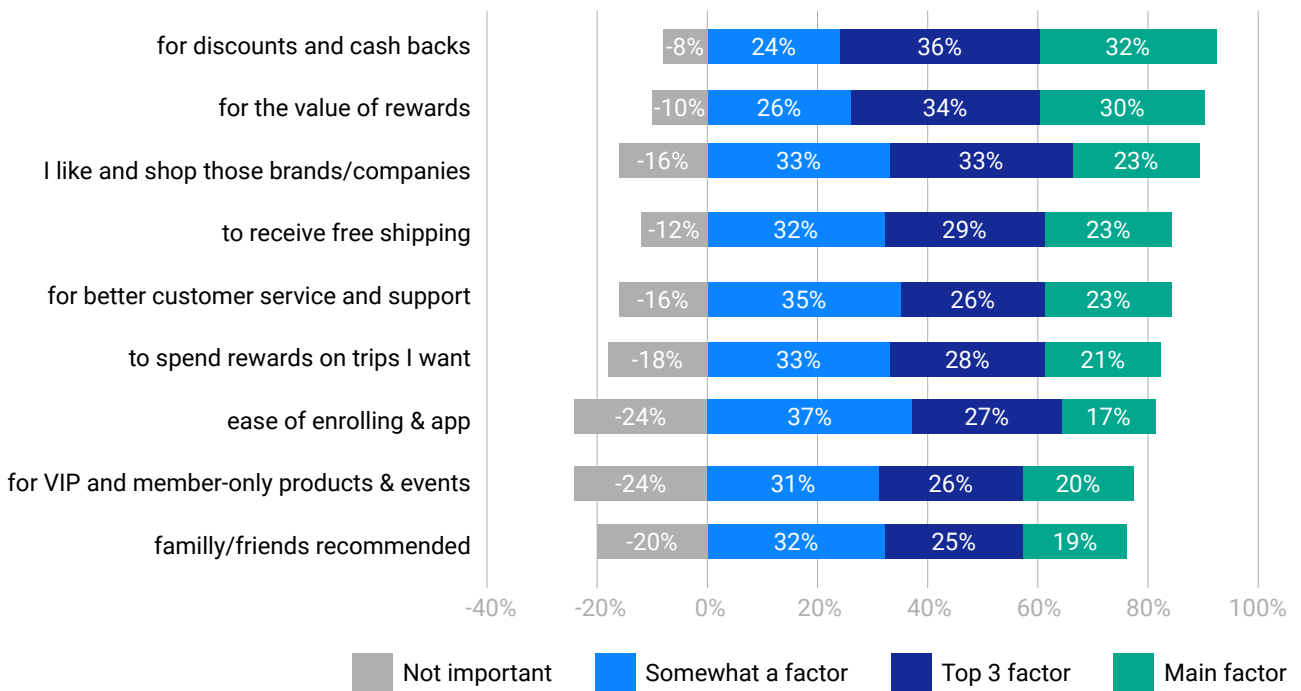


Image: GLO/Comarch

Discounts, cashbacks, and the value of rewards are the top motivators, reflecting a global preference for immediate, practical rewards. Convenience features, like free shipping and brand affinity, follow closely behind, underlining the growing importance of seamless, customer-friendly experiences, particularly in a digital-first world. While emotional loyalty, driven by brand affinity, still holds weight, consumers place a stronger emphasis on tangible, functional benefits.

Exclusive perks, ease of enrolling, and social influence, although appealing to some, drive overall less loyalty compared to the core benefits of savings and convenience.

## Emoloyalty Insights

“Because we’re talking about bringing emotions to life, I think that the first question to ask is: What is the most significant thing that can be done today to curb the emotions of customers? The answer is clear and straightforward: the act of selling and business practices.

The simple fact of understanding that I am the object of commercial practice, knowing the brand seeks to sell me its products, directly kills any attempt to create emotion. And we are not talking about door-to-door selling – even with more subtle commercial methods, I can still sense that someone wants to sell me something, and that immediately puts me off. I’d rather brands try to understand me, talk to me, and exchange opinions with me in a more neutral way.”



**Jessica Lavigne**  
CRM and Customer Loyalty  
Consultant at Comarch

## 1.4 Quality and Price: Key Purchase Factors

What drives your purchasing decisions? For some, the decision is straightforward, while others weigh a variety of factors, including quality and price. Quality reflects a product's value and reliability, while price remains a key determinant of accessibility and perceived worth.

**Quality (68%) and price (58%) are the top purchase drivers globally, with financial incentives like discounts (48%) and loyalty programs (44%) playing a critical supporting role.**

**Top Factors Influencing Consumer Purchasing Decisions**

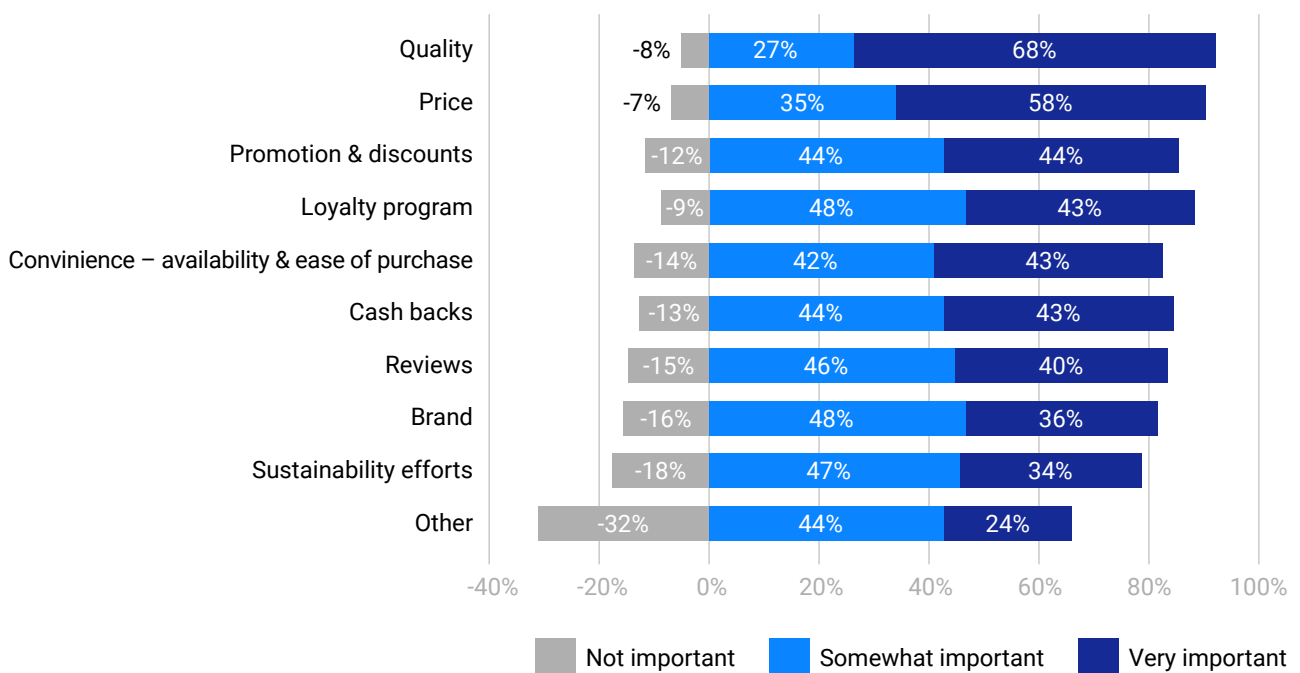


Image: GLO/Comarch

The emphasis on quality highlights the universal importance of product or service excellence, while price underscores the enduring role of affordability in purchase decisions. Together with promotions and discounts, **these factors should form the foundation of any effective loyalty program.**

**Additionally, it's essential to recognize the growing priority of sustainability among consumers.**

## 1.5 Top Barriers to Loyalty Program Enrollment

Clearly, consumers recognize the value of loyalty programs and are eager to join those of their favorite brands. However, there are times when that simply doesn't happen.

Consumers encounter various obstacles that hinder their participation, many of which often go unnoticed by loyalty professionals but are relatively easy to address. Understanding these top barriers to entry is crucial for businesses aiming to create more appealing and accessible loyalty programs that effectively address consumer needs and hesitations.

**According to our survey, 32% of customers identify the long and difficult joining process as the top obstacle to loyalty program adoption.**

### Top 5 Obstacles to Joining a Loyalty Program



Long & difficult joining process



Inconvenient app



No valuable rewards



Rewards not relevant for me



Too much to spend before earning reward

Image: GLO/Comarch

Other factors include an inconvenient app (28%), a lack of meaningful rewards (15%), relevant rewards (4%), and a high spending threshold (10%). Tackling these challenges directly can enhance your loyalty initiatives without requiring a complete overhaul of your strategy. Additionally, it positions your brand as more customer-centric.

**“Loyalty programs should be easy and simple. Customers want more each time and to be able to choose what’s important to them individually and personally. So, it’s important to give them options and make it easier.”**



**Raffael Fappiano Neto**  
Product & Project Manager  
at Azul Airlines

## 1.6 Earning Points through Regular Food Shopping

Earning points or rewards is the backbone of most loyalty programs, and regular activities like food shopping often present the easiest and most accessible opportunities for consumers to participate.

**In fact, 34% of global customers earn loyalty points or rewards just while regularly shopping for food.**

### How Consumers Earn Loyalty Points or Rewards

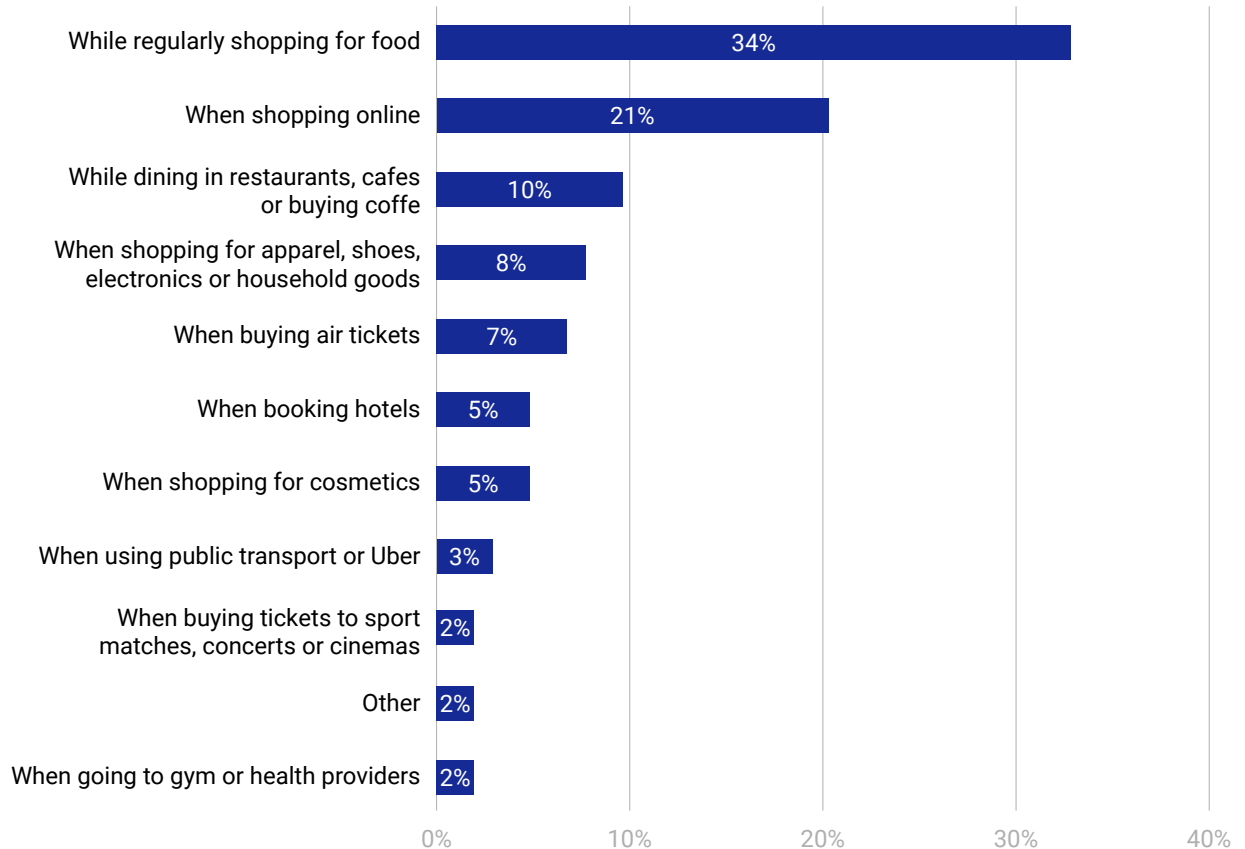


Image: GLO/Comarch

Supermarket and grocery-based programs, along with online purchases, dominate as the primary ways consumers earn loyalty points, reflecting the prominence of both in-store and e-commerce shopping across food and non-food sectors.

Airline loyalty programs have a significant influence on travel-heavy markets such as the UAE (15%) and the US (8%). Similarly, hotel bookings and cosmetic shopping are niche contributors globally but carry notable relevance in regions like France (7.95% and 7.1%, respectively).

## 1.7 Redeeming Points for Food Shopping

Redeeming loyalty points is where the tangible value of loyalty programs truly comes to life for consumers. **It represents the culmination of their engagement and serves as a direct reward for their participation.**

While redemption preferences often vary across industries and regions, essentials like food and everyday items frequently top the list, reflecting practicality and immediate gratification. Exploring how and where customers prefer to redeem points provides key insights for designing programs that align with their priorities and drive sustained engagement.

### Preferred Redemption Categories for Loyalty Points

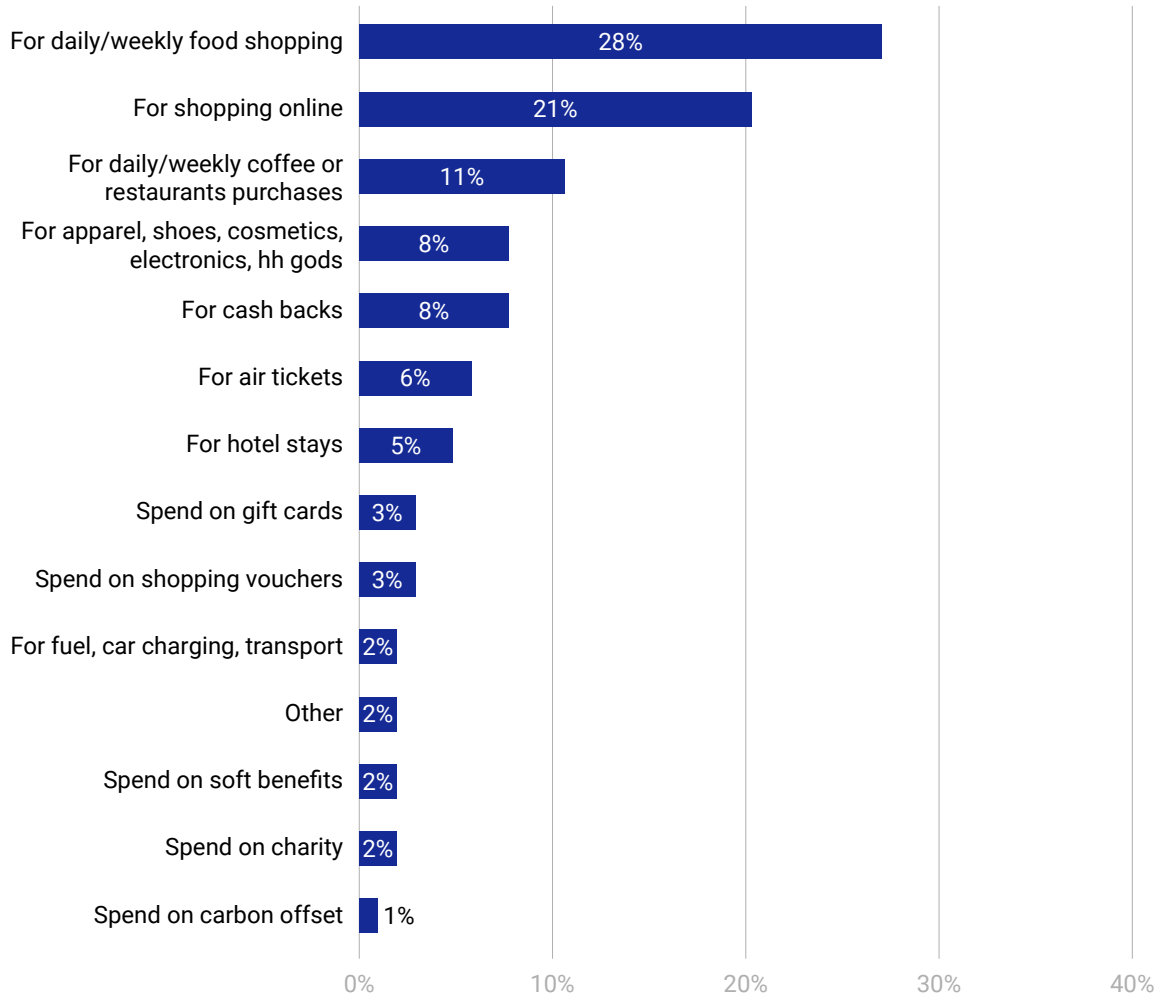


Image: GLO/Comarch

The most popular choice for redeeming loyalty points is daily or weekly food shopping, emphasizing the practicality and value consumers place on essential purchases. The second most popular choice for redeeming loyalty points is online shopping, reflecting the rise of e-commerce and the integration of loyalty programs in digital retail platforms.

Redeeming points for restaurant and coffee shop purchases ranks third, highlighting the strong appeal of rewards tied to food and beverage experiences.

**Spending on charity and shopping for carbon offsets are niche categories but showcase emerging interest in socially responsible redemption options.**

“The Survey reveals a clear ‘global alignment’ between earning and burning loyalty points, with the majority of rewards earned through daily & frequent purchases, such as food shopping, and redeemed for similar everyday essentials. This synergy underscores the practical appeal of loyalty programs while fostering a complementary relationship between sectors. Retail and food loyalty programs thrive alongside travel sectors without cannibalization of each other, offering a cohesive ecosystem where consumers seamlessly engage across industries, maximizing convenience and value.”



**Tony Piedade**  
Deputy Chairman, Global Loyalty  
Organisation, CEO of Loyalty Lighthouse

## 1.8 Discounts and Exclusive Rewards Hold the Most Value

Working in marketing, it's easy to view customers as a homogeneous group. However, loyalty professionals must remember that each customer has their own motivations, aspirations, and preferences. Each customer can be described by different factors and assigned to specific segments, which can then receive tailored offers and communications.

To build lasting, meaningful relationships, it's crucial to acknowledge these differences and offer rewards that resonate on an individual customer level. By providing relevant and personalized rewards, brands can forge stronger bonds, fostering greater loyalty and engagement.

**Most Valued Loyalty Offers**

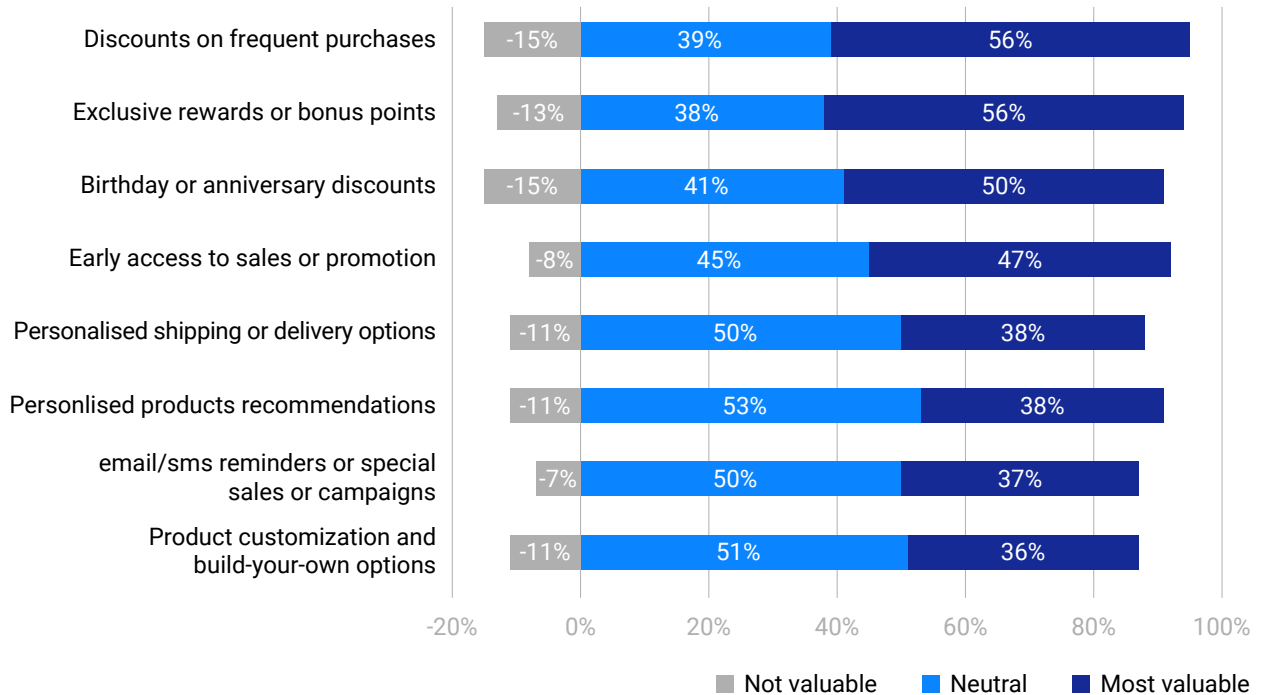


Image: GLO/Comarch



**56% of consumers prefer purchasing their favorite items at a lower price.**

This highlights a clear consumer preference for practical and tangible benefits. The strong popularity of supermarket loyalty programs and the frequent redemption of points for daily food shopping align with this preference. In short, **loyalty programs that deliver everyday savings on essential items are the most effective**. Brands focusing on regular-use products can drive engagement and loyalty by emphasizing discounts and accessible rewards.

It's challenging to strike a balance when both customers and brands have high expectations—**customers want to gain maximum benefits with minimal effort, while brands aim to drive loyalty efficiently**. On top of this, the right timing and form of communication, along with a compelling brand offer, must align perfectly to create a meaningful connection.

The Comarch Loyalty Marketing Platform is designed to help you meet these demands. We've supported hundreds of companies worldwide, across various industries and sizes, delivering solutions that adapt to your needs and those of your customers. With its flexibility and advanced features, our platform ensures you can create loyalty strategies that truly resonate.

**The Power of Preferred Rewards**

Responses from our video series featuring the [Loyalty Personality Quiz](#) reveal that 43% of loyalty professionals favor physical, exclusive rewards, while 31% prefer discounts.

**1.9 Loyalty Stronger with Convenient Programs and Valuable Rewards**

In a world full of choices, customer loyalty can be fleeting. With countless brands competing for attention, consumers are quick to lose patience or interest if they don't see meaningful value. To stand out, brands must design loyalty programs with care, offering rewards that are not only valuable but also convenient to access. By prioritizing ease and relevance, businesses can strengthen customer retention and foster long-term brand relationships.

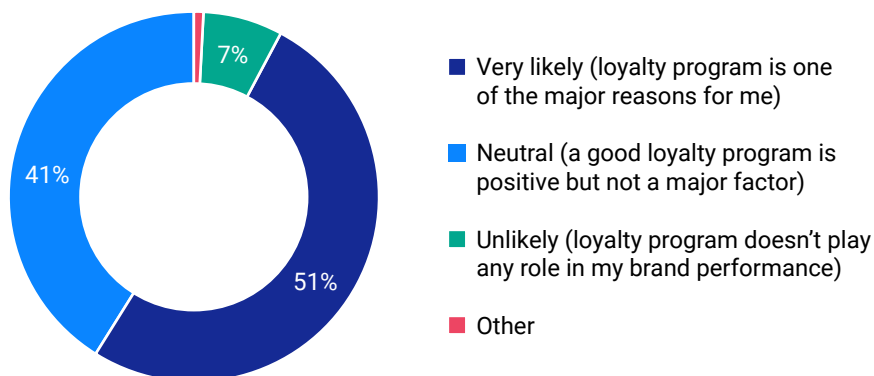
**How Likely Customers Are to Stay Loyal to a Brand Due to Valuable Rewards**

Image: GLO/Comarch

**The fact that 51% of consumers are very likely to stay loyal to a brand due to its loyalty program shows how well-designed rewards impact customer retention.** Brands that provide valuable, relevant rewards have a stronger chance of keeping customers engaged and satisfied.

## 1.10 Lack of Reward Value Leads to Program Abandonment

Following this trend, when loyalty programs fail to provide sufficient value, customers are more likely to lose interest and abandon the program altogether. Factors such as low-quality rewards, irrelevant incentives, or overly complicated redemption processes can lead to frustration and disengagement.

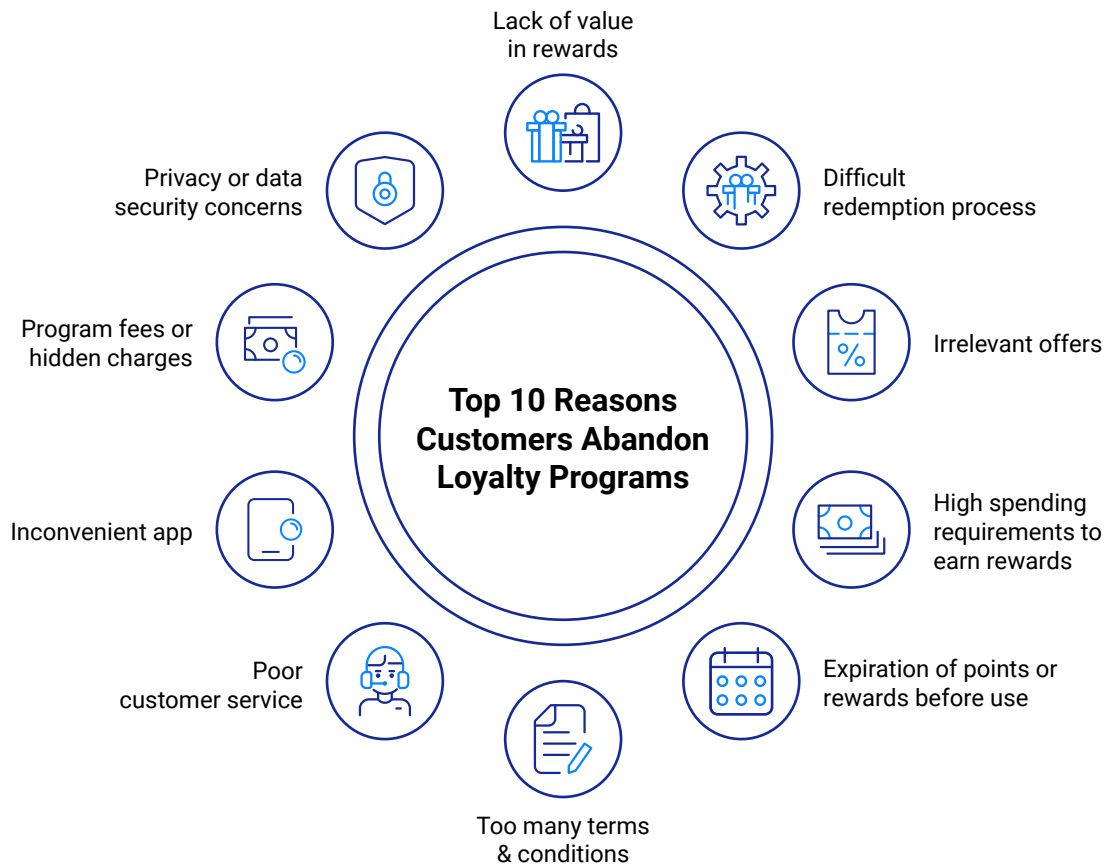


Image: GLO/Comarch

Loyalty programs that fail to offer meaningful rewards risk losing engagement. Equally important is simplicity—complex redemption processes, long terms and conditions, and inconvenient apps can quickly turn customers away. **A user-friendly experience is key to encouraging participation.** Additionally, personalization with detailed customer data analysis plays a significant role in maintaining interest. Irrelevant offers and one-size-fits-all communications can lead to disengagement, whereas tailoring rewards to individual preferences increases satisfaction and encourages long-term loyalty.

## 1.11 2025: The Year of Rising Demand for Digital Rewards

As we look toward the future, it's crucial for businesses to stay ahead by continually improving and adapting their loyalty programs to meet customer expectations. Regularly monitoring customer preferences and integrating their feedback ensures that brands remain relevant and competitive.

Technology, especially AI, is playing a bigger role in shaping loyalty programs. With advancements in digital tools and automation, customers now expect faster, more personalized experiences. **It's no surprise, then, that in 2025, many consumers are leaning toward immediate digital rewards as they value convenience and instant gratification in an increasingly digitized world.**

### Preferred Features for Loyalty Programs in 2025

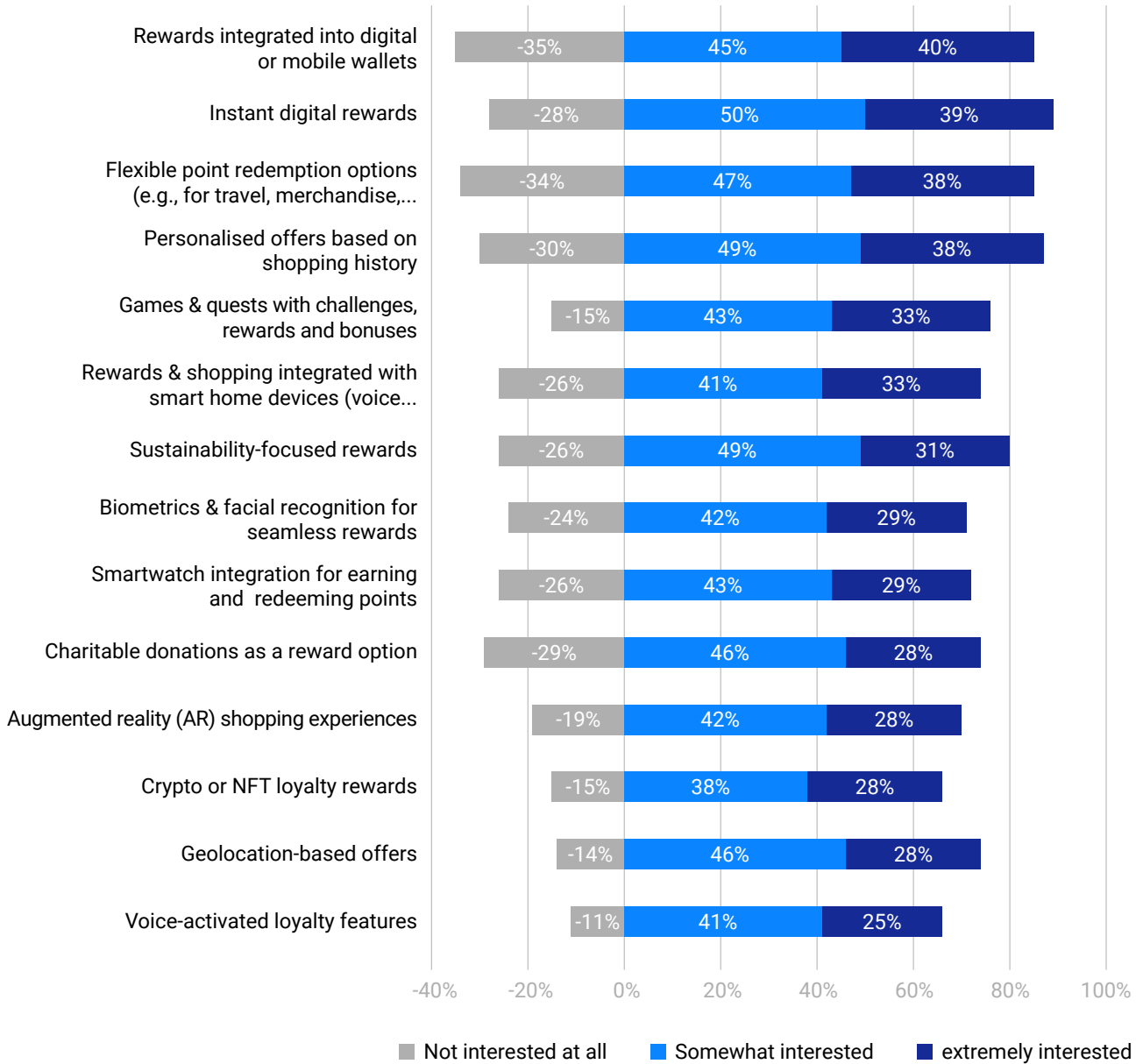


Image: GLO/Comarch

The growing emphasis on digital and tech-driven features in loyalty programs signals a clear shift toward greater convenience and innovation. With mobile wallet integration and instant rewards topping the list, it's evident that **consumers value immediate and seamless access to their rewards.**

**“At EmCan, innovation is in our DNA. Whether it’s blockchain, facial recognition payments, or gamification, we explore technology not for appearances but to simplify and enhance the customer experience, ensuring every feature is practical and impactful.”**



**Ali Bin Zayed**  
SVP of Marketing at Emarat, Emirates  
General Petroleum Corporation

The growing emphasis on digital and tech-driven features in loyalty programs signals a clear shift toward greater convenience and innovation. With mobile wallet integration and instant rewards topping the list, it's evident that **consumers value immediate and seamless access to their rewards.**

## 1.12 Mobile Apps and Email Reign as the Go-To Channels for Loyalty Communication

Contacting members through the loyalty program portal is not enough.

**Consumers today expect to be reached through multiple channels, and their preferences vary depending on convenience and ease of access.** Mobile apps and email are the top choices for receiving special offers and rewards, reflecting the growing importance of direct, personalized communication.

However, as customer needs and expectations change, it's essential for brands to adopt an omnichannel approach, ensuring they connect with consumers through their preferred channels, whether it's through mobile apps, email, or even social media.



[Discover What Your Loyalty App Could Look Like >](#)

**Preferred Communication Channels for Loyalty Offers and Rewards**

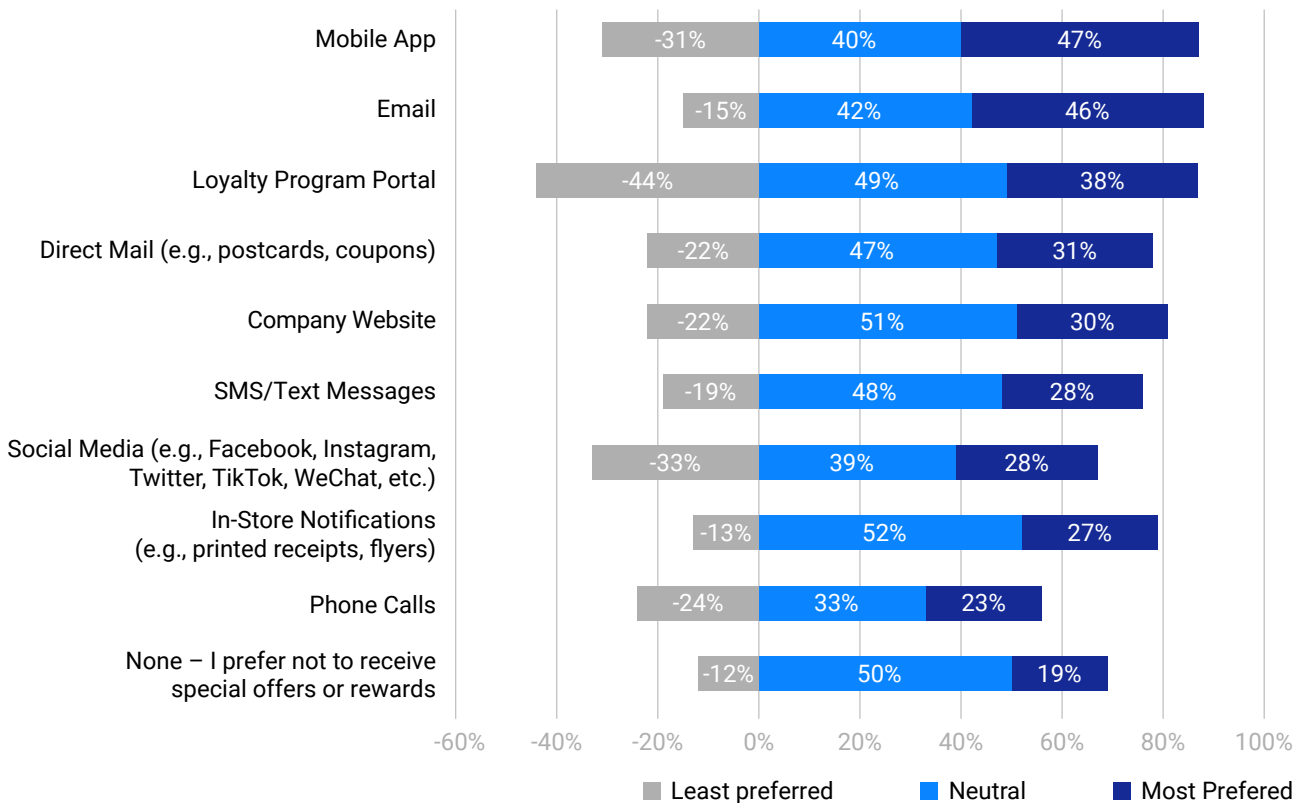


Image: GLO/Comarch

Loyalty program apps and email both offer a direct, personalized, and accessible means of communication. Brands should prioritize these platforms to deliver targeted, timely, and relevant offers, ensuring they meet customer expectations for convenience and engagement.



### Loyalty Tip

Juggling traditional omnichannel messaging can be challenging for loyalty professionals, but investing in AI-driven omnichannel features is a game-changer. AI tools can create micro-segments, personalize offers and messaging, and seamlessly integrate with your omnichannel strategy, ensuring a more efficient and impactful customer experience.

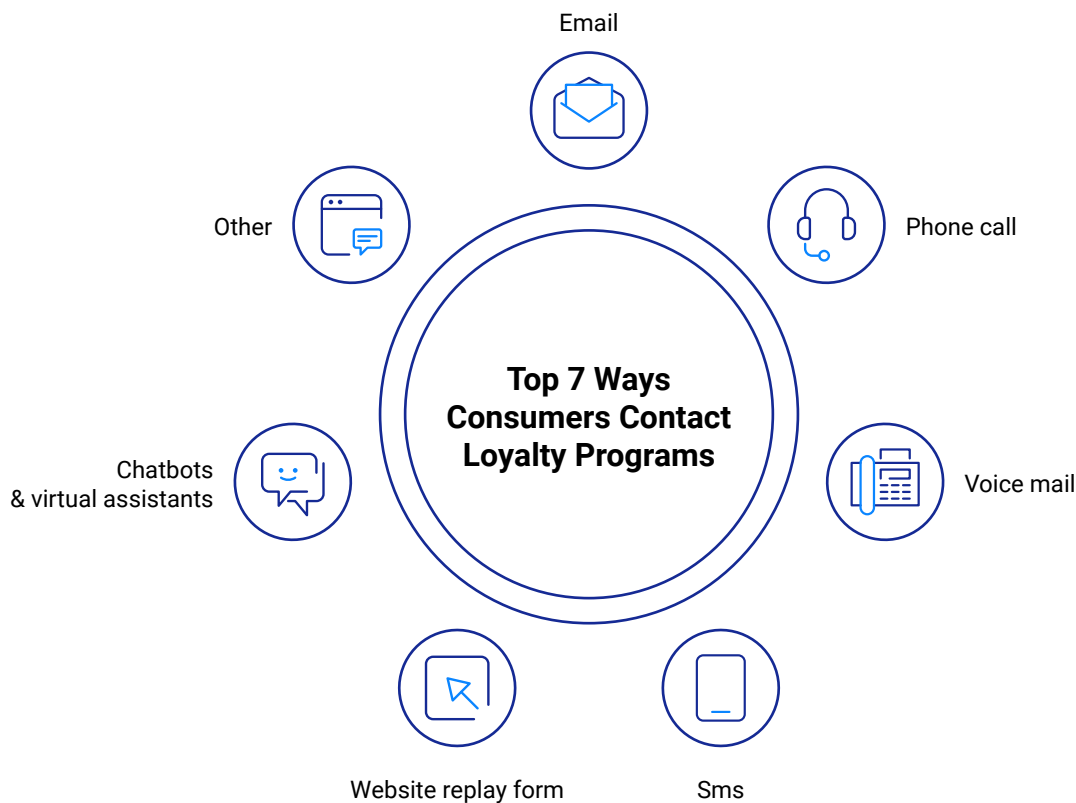


Image: GLO/Comarch

37% of respondents prefer to contact a loyalty program via email—a sentiment echoed across nearly all age groups and regions. The only generation that prefers mobile apps and loyalty portals over email are Millennials and young Gen X. Moreover, in Brazil, respondents prefer to be contacted via mobile apps like WhatsApp and social media.

**Digital communication has long been the standard, and these results are not surprising—rather, they reflect the ongoing continuation of this established trend.**

“The clear preference globally for email and phone calls as communication channels highlights the importance of combining convenience with personalised interaction in loyalty program strategies. While email remains a globally favored option, particularly in the UK and Benelux, the strong inclination toward phone calls in regions like Saudi Arabia and the UAE underscores the need for human-centric, direct engagement in those markets. Regional customisation is a key to meet diverse customer expectations effectively.”



**Anastasia Levashova, PhD,**  
Co-Founder of Global Loyalty Organisation

For immediate support, 32% of consumers prefer phone calls.

Identifying the preferred communication channels of your customers is fundamental, as these preferences can vary across countries and age groups. In some regions or demographics, WhatsApp might be the top choice, while in others, email takes the lead. Interestingly, 'traditional' SMS remains very much alive, proving that marketers shouldn't completely dismiss it.

## CHAPTER 2. Personalization Meets Privacy: Finding Common Ground

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- Loyalty personalization is key to the success of a loyalty program, with consumers open to sharing data when assured of transparency or better rewards.
  - The top concern is data being sold to third parties.
  - Most consumers view dynamic pricing positively or somewhat positively.
- 



## 2.1 Rewards Personalization is a Key to a Loyalty Program Success

65% of global customers would like to receive individual offers, recommendations, and discounts from companies or loyalty programs.

Personalization enhances satisfaction and strengthens brand loyalty. With AI, you can deliver hyper-personalized offers thanks to data collection and rapid analysis of vast amounts of information.

“No matter if you are the user or a member of the related program, you expect to have a chatbot or assistant on the page right in front of you. This is quite easy to develop, to be honest. So, start with data or start with chatbots and assistants, and you will see how this improves your work and enhances the user experience for your members.”



**Maria Wróblewska**  
AI Solutions Coordinator at Comarch

Countries with particularly high expectations for personalization include the UAE (77%), Brazil (71%), Saudi Arabia, and the US (both 70%). This makes the integration of additional AI tools essential, as consumers increasingly expect loyalty programs to cater to their unique preferences. **To meet these demands, brands must adopt region-specific personalization strategies.**

## 2.2 Consumers Respond Positively to Dynamic Pricing



[Harness the Power of Data for Smarter Pricing >](#)

**There is a common assumption that consumers have mixed feelings about dynamic pricing, but the results of the survey clearly show that the overwhelming response is positive.** With nearly 70% of customers—36% being positive and 33% very positive—supporting dynamic pricing, it's evident that many consumers see the benefits in this approach.

While sectors like taxi services, concert tickets, and fast food may still face some skepticism, industries such as airlines, hotels, and supermarkets enjoy higher acceptance, especially when price changes are transparent and appear reasonable.



## Consumer Sentiment Towards Dynamic Pricing

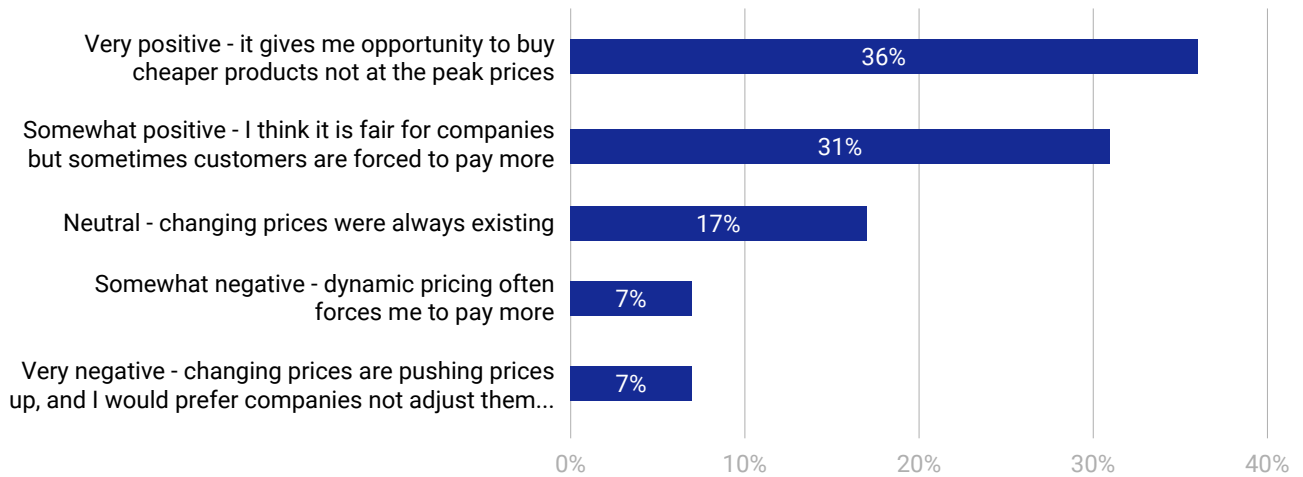


Image: GLO/Comarch

On the flip side, 14% have a negative perception and are worried about the potential for higher prices being forced on them. **These mixed opinions highlight the need for transparency and fairness in implementing dynamic pricing to maintain customer trust.**

“AI can accelerate data analysis, recommend effective communication channels, optimize dynamic pricing strategies, and enhance reporting, empowering loyalty experts and marketers in their decision-making processes.

At Comarch, we are continually refining the integration of our systems—such as [CLM](#), CCM, and BI—with Artificial Intelligence to better support our customers in their daily operations.

I envision a future where AI, fueled by diverse datasets, can answer even the most complex questions about customer behavior, promotional strategies, and pricing adjustments.”



**Łukasz Dubiel**

Loyalty Solutions Consulting Director at Comarch

## 2.3 Over Half of Consumers Are Likely to Shop More with Tailored Offers

Having your needs met is one thing, but having them anticipated is a whole other level of satisfaction. Tailored offers and personalized recommendations have a powerful influence on customer behavior, with **over half of consumers indicating they are likely to shop more and stay engaged longer when receiving them.**

“In mature markets, the demand for personalization in loyalty programs is on the rise.

This trend is increasingly spreading across the European market, which still relies heavily on standardized rewards.

In Europe, we are also witnessing a growing consumer overexposure to loyalty programs, making personalization the key to future success and a way to stay ahead of the curve.

By studying best practices from countries leading in customization, forward-thinking Italian and European businesses can unlock significant benefits and approach loyalty from a fresh perspective.

The future is now: data analysis technologies, artificial intelligence, and marketing automation tools play a pivotal role in delivering a unique customer experience and outperforming intense competition.”



**Noemi Zampiceni**  
Regional Marketing Executive (Italy)



### Personalization is the Future

100% of the experts interviewed for the [Loyalty Personality Quiz](#) highlighted hyper-personalization as a key factor that will transform the future of customer loyalty. Some also emphasized the growing importance of instant gratification and inclusivity/charity in shaping the loyalty landscape.

“Personalization is no longer just a trend; it has become a necessity in building customer loyalty. Today’s consumers expect tailored experiences that reflect their preferences, habits, and needs, making personalization the cornerstone of any successful loyalty strategy.

For Doppelgänger, this approach has meant rethinking how we engage with our customers, moving beyond transactional rewards to create meaningful and lasting connections across all channels and multiple touchpoints - in-store, online, or in-app.”



**Federico Dezi**  
E-Commerce & Digital Innovation Manager  
at Doppelgänger Roma

## 2.4 Consumers Are Willing to Share Data with Brands

As consumers become more accustomed to personalized experiences, many are increasingly open to sharing their data with brands in exchange for tailored offers. The idea of receiving relevant recommendations and discounts based on previous shopping habits or click history has gained traction.

### Willingness to Share Data in Exchange for Rewards or Benefits

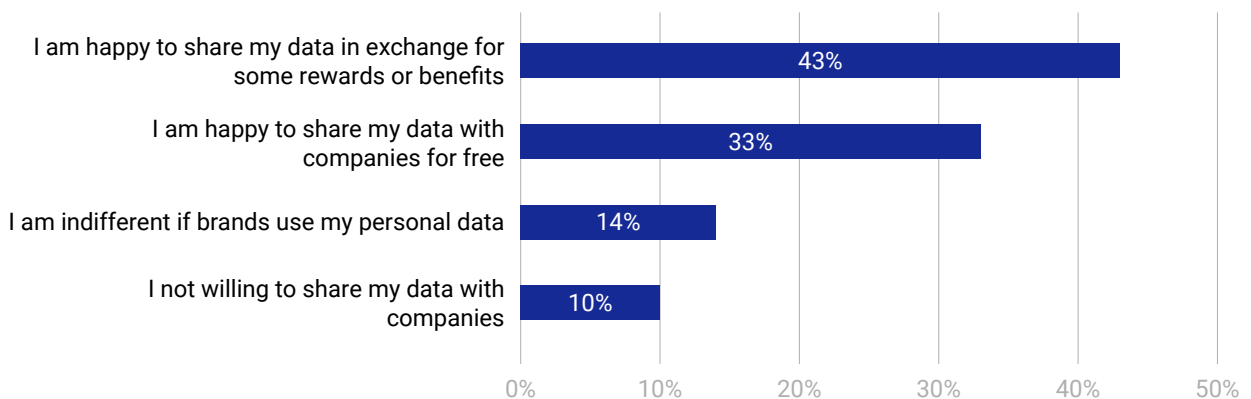


Image: GLO/Comarch

Interestingly, 33% of respondents are willing to share their data without expecting any immediate rewards, highlighting a baseline level of trust in brands. This group’s openness to data sharing presents an **opportunity for brands to foster deeper relationships** by prioritizing transparency and personalization, even without direct incentives.

#### Address the 10%

Consumers who are resistant to sharing data may pose an initial challenge for brands. However, loyalty is built over time—by enhancing security practices, communicating clearly, and emphasizing ethical data usage, you can foster trust and overcome skepticism.

## 2.5 Transparency on Data Use is Essential

As personalized offers become the new standard, so does data sharing. Consumers want to understand how their data is being used and what benefits they will receive in return.



### Loyalty Tip

Transparency is key. Be honest. By clearly communicating data practices and the value exchange, brands can foster trust and encourage more customers to willingly share their information.

### Importance of Transparency in Data Usage

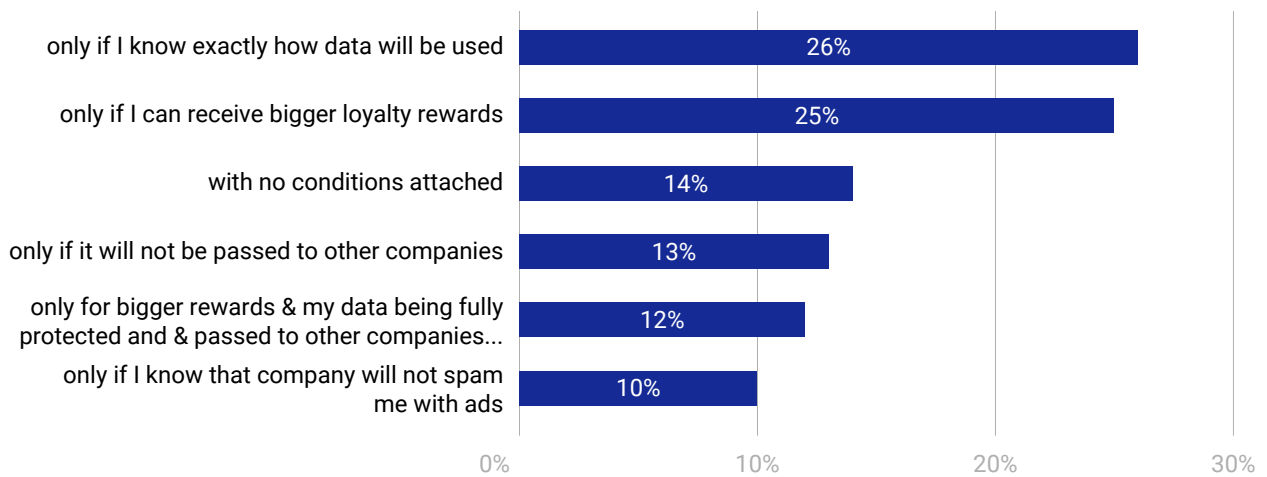


Image: GLO/Comarch

26% of consumers are willing to share data only if it is not passed to other companies.

In conjunction with the group that is comfortable sharing data with no conditions attached or those motivated by tangible rewards, brands need to strike a balance. They must offer valuable rewards while ensuring clear and transparent data protection policies to address the diverse needs and preferences of their audience.

## 2.6 Concerns Over Data Being Sold to Third Parties

A major worry among consumers is the potential for their data to be sold to third parties, which can create a sense of vulnerability and mistrust. This further highlights the need for brands to be transparent about their data practices and ensure customers that their information will only be used responsibly and securely.

**Customers should have clear access to the data policy and be able to easily understand how their personal data will be used in the loyalty program.** If a company hides or complicates this information, it can raise concerns and signals that the data might be used in ways consumers would not approve of.

### Concerns About Data Privacy and Sharing

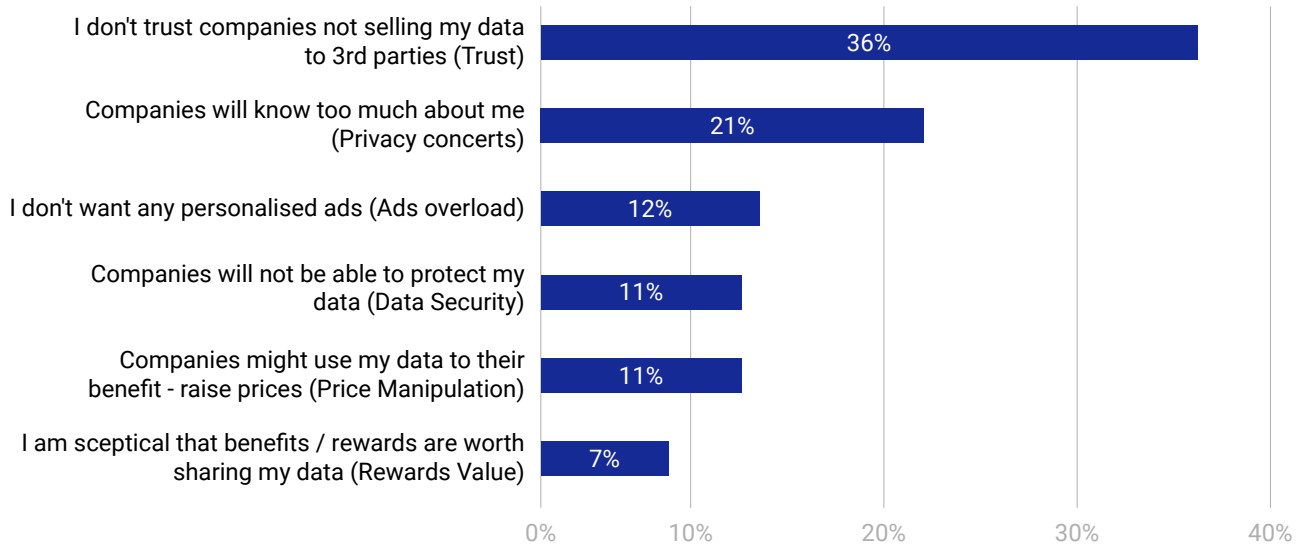


Image: GLO/Comarch

## CHAPTER 3. Sustainability as a Growing Consumer Expectation

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- 64% of customers prioritize sustainability when choosing where to shop, with reducing plastic waste being the top initiative.
  - Consumers are inclined to join loyalty programs that focus on sustainability.
  - Strong sustainability practices encourage increased shopping and brand loyalty.
- 



## 3.1 Over Half of Consumers Prioritize Sustainability When Shopping

With 2024 marked as [the hottest year on record](#), consumers are increasingly aware of the climate crisis and are actively seeking ways to make more eco-conscious choices, particularly when it comes to shopping.

**59% of respondents consider sustainability an important factor when deciding where to shop.**

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“Consumers globally are choosing brands that reflect their environmental values, making sustainability the new currency of loyalty. Across the Middle East, we see widespread acceptance and even demand to place sustainability in the core of loyalty programs offering.”



**Kim Hardaker**

Sustainability Advisor at Global Loyalty Organisation /  
VP, Loyalty & Sustainability at Riyadh Air

Brands must offer environmentally friendly options to meet consumer demand, especially in regions where sustainability is a high priority. A commitment to low-impact consumerism not only appeals to conscientious shoppers but also strengthens your brand's Environmental, Social, and Governance strategy.

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“Sustainable loyalty can have a positive impact when loyal customers engage with eco-friendly features in loyalty programs, such as redemption rewards, for example, customers could redeem points to plant trees or donate to eco foundations that clean rivers or oceans. Using the [CLM system](#), we can encourage customers to use eco-bags by offering them extra points or discounts.

Smart media monitoring plays a crucial role in creating momentum for sustainable messaging. People tend to act impulsively when they hear something that resonates emotionally, making them more inclined to support sustainable initiatives. By leveraging systems like [CLM](#) or CCM integrated with POS systems, we can encourage customers to adopt more eco-friendly behaviors.”



**Łukasz Dubiel**

Loyalty Solutions Consulting Director  
at Comarch

## 3.2 Willingness to Pay More for Sustainable Products

The consumer shift towards greener loyalty is clearly reflected in their willingness to invest more in products and services that align with their values.

On average, consumers are willing to pay 53% more for sustainable products, indicating broad support for environmentally friendly options.



### Values or Rewards?

Analyzing responses from loyalty professionals who took our [Loyalty Personality Quiz](#), we found that **73% believe a brand's values are more important than its loyalty rewards.**

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“A brand should have values regardless of the loyalty program.”



**Marlena Pólrola**  
Pre-sales Consultant at Comarch

This means rewards aren't everything. People are now looking for brands that demonstrate strong ethical values, especially in terms of sustainability.



### 3.3 Reducing Plastic Waste is the Top Sustainability Priority

Consumers are increasingly prioritizing specific initiatives, and brands that commit to these areas can not only meet customer expectations but also contribute meaningfully to environmental preservation.

#### Consumer Priorities for Sustainability Initiatives

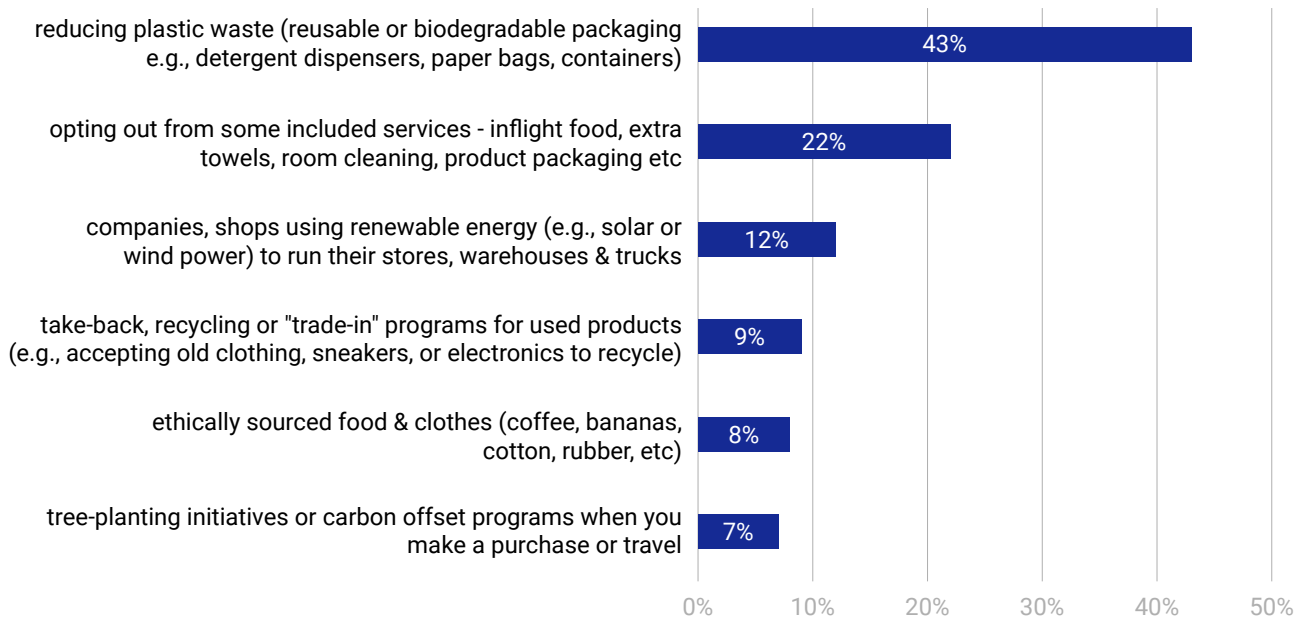


Image: GLO/Comarch

Sustainability has many faces, from reducing carbon footprints to minimizing plastic waste. The data clearly reveals that **consumers are most focused on initiatives that offer immediate, tangible benefits**, such as reducing plastic waste through reusable or biodegradable packaging.

For brands, this suggests that prioritizing plastic waste reduction and providing easily accessible, eco-friendly options can be the most effective way to meet consumer expectations and drive sustainable change. **While initially, it can be hard to implement green initiatives, focusing on one key goal can often yield more impactful results than spreading efforts too thin.**

### 3.4 Consumers Prefer Joining Sustainability-Focused Loyalty Programs

Consumers are looking for sustainability in all aspects of their interactions with brands, not just in the products or services offered but also in the loyalty programs themselves.

**78% of respondents globally are inclined to join loyalty programs focused on sustainability.**

This desire for eco-friendly practices extends beyond the point of sale and into the digital realm, where consumers want to feel that their loyalty is rewarded in a way that supports environmental and social responsibility. For brands, integrating sustainability into loyalty programs can strengthen customer loyalty and resonate with values-driven shoppers.

### 3.5. Sustainability Features in Loyalty Programs Matter Globally

61% of consumers emphasize the relevance of sustainability features in loyalty programs.

This indicates that consumers are looking for tangible benefits and seeking brands that reflect their eco-conscious priorities. For businesses, integrating sustainability into loyalty programs is becoming a key factor in attracting and retaining customers who are increasingly concerned about their environmental impact.



Image: GLO/Comarch

#### Loyalty for a Net-Zero Future

“Following COP28, sustainability has become a top priority. From digitizing processes to installing EV chargers and solar panels, our loyalty initiatives reflect a commitment to net-zero goals, aligning with both government directives and our customers’ growing eco-consciousness.”



**Ali Bin Zayed**  
SVP of Marketing at Emarat, Emirates  
General Petroleum Corporation

### 3.6. Sustainability Practices Encourage Increased Consumer Loyalty

Consumers are more likely to stay loyal to or even switch to brands that align with their personal values. For many consumers, supporting companies that reflect their own ethical standards is a way to contribute to a larger, positive change.

#### Impact of sustainability practices on customer loyalty

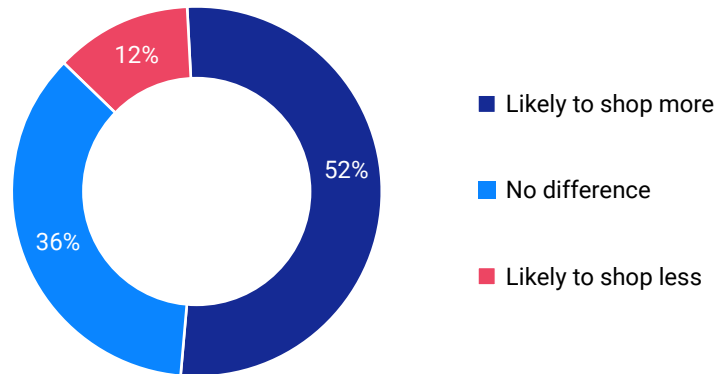


Image: GLO/Comarch

Data from our survey reveals that sustainability practices are a significant factor in driving customer loyalty. However, brands still have an opportunity to increase awareness, as a notable portion of consumers report that sustainability practices make no difference in their shopping decisions.

**“Brands can leverage sustainability-focused features into their programs by rewarding them for eco-conscious choices, such as bringing reusable bags or opting for sustainable delivery. You can also offer exclusive access to eco-friendly products or experiences within the loyalty program.”**



**Bijou Daniel**  
Head of Product - Loyalty and Operations  
at Alshaya Group

Businesses must take accountability for their environmental impact, as consumers increasingly favor brands that show a commitment to sustainability. In fact, **every loyalty professional we spoke to in the Loyalty Personality Quiz emphasized that brands must demonstrate greater loyalty to their customers than customers show to the brands themselves.**

# CHAPTER 4. Generational Perspectives on Loyalty

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- Gen Z (18-29),
  - Millennials (30-44),
  - Gen X (45-59)
  - Baby Boomers (60-78)
  - Cross-Generational Findings
- 



## 4.1. Gen Z (18-29)

### What do Gen Z Consumers Value and Expect?

On average, Gen Zers are members of 12 loyalty programs. The top reasons for joining loyalty programs are:

1. **The value of rewards** – 64% cite it as a top factor, slightly higher than the general population (60%).
2. **Discounts and cashback offers** – 65% consider this a key motivator, though lower than the general population (71%).
3. **Affinity for the brand** – 52% of Gen Z join programs because they like the brands themselves and have a more emotional connection compared to 43% of the general population.

### Features like VIP access and exclusive events are the least appealing to Zoomers (21%), a sentiment mirrored by the general population.

Generation Z consumers, often seen as highly eco-conscious, are surprisingly less influenced by sustainability, brand loyalty, and cashback opportunities when it comes to loyalty programs. Despite the common belief that this generation prioritizes environmental concerns, the survey reveals that **only 18% of Gen Z consumers find sustainability to be a driving factor** in their loyalty program choices. This suggests that, in the context of loyalty programs, practical rewards and instant value may take precedence over eco-friendly offerings.

When it comes to communication, Zoomers value convenience but draw clear boundaries. Email and mobile apps are their top preferences (39% and 46%, respectively). They tolerate text messages more than the general population (30% vs. 27%). However, they strongly dislike phone calls (43%), significantly higher than their aversion to social media outreach (24%). **This highlights the ongoing trend of unobtrusive, digital communication that continues to shape consumer expectations.**

### Align Your Loyalty Features with Zoomers' Preferences

**In 2025, most young adults (42%) want to see loyalty rewards integrated into digital or mobile wallets**, as well as games and quests with challenges, rewards, and bonuses (40%). 30% of this generation is not interested in loyalty program features like voice-activated options, AR shopping experiences, or crypto and NFT rewards, which is double the 15% of the general public who share the same sentiment.

When it comes to personalization, **over 52% of this cohort finds birthday or anniversary discounts most valuable**. Close behind are discounts on frequent purchases (51%) and exclusive rewards or bonus points (49%).

34% of Gen Zers have a very positive view of dynamic pricing. However, they are less likely to express strong negative feelings, with only 4% feeling very negative, compared to 7% of the general population. This suggests that **while younger generations may not fully embrace dynamic pricing, they are also less likely to reject it outright**, reflecting a more balanced or cautious approach.

### Personalization for Gen Zers

Gen Z consumers demonstrate a distinct approach to data sharing, reflecting a blend of caution and pragmatism. For 62% of them, personalization is important. Compared to the general population, Zoomers are more likely to expect additional rewards or benefits in exchange for their data, with 47% citing this as a key motivator (vs. 43%).

As digital natives, **this generation is the most open to sharing their personal data, with only 8% expressing reluctance compared to 10% of the general population**. This indicates that they are willing to engage in data-sharing arrangements, provided there are clear expectations and safeguards in place.

When it comes to concerns about data sharing, the main worry among Gen Zers is that companies will know too much about them, with 31% expressing this concern compared to 21% of the general population.

## Sustainability and Ethical Practices

Zoomers exhibit a cautious but growing interest in sustainability:

- **54% have switched to or remained loyal to brands due to sustainability practices.**
- Reducing plastic waste (32%) and renewable energy (16%) are the most valued initiatives, while **tree-planting and carbon offset programs** garner little interest (4%).

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“For me, sustainability is one of the most important topics of all when it comes to shaping customer relationships and developing loyalty programs today. Loyalty programs are often criticized, and not without reason, for promoting excessive consumption: customers typically receive greater rewards the more they consume. A rethink is needed here, for example, by enabling loyalty programs to reward sustainable behavior or to redeem collected rewards for sustainable purposes.

In particular, customers from Generations Y and Z increasingly take sustainability considerations into account when making consumption decisions. To gain their loyalty, companies must credibly demonstrate that they also make sustainability a priority. Overall, it is essential that companies and their customers pull together on the issue of sustainability and take joint responsibility for more sustainable consumption behavior. In research, we speak of co-responsibilization.”



**Dr. Lena Steinhoff**

Chair of Marketing and Digital Transformation  
at the University of Paderborn

## 4.2. Millennials (30-44)

### Loyalty Membership Preferences: Prioritizing Practicality

On average, Millennials are members of 12 loyalty programs.

They show clear loyalty to industries that align with their busy, resource-driven lives. Compared to the general population, their memberships lean slightly more toward travel-related programs like **airlines (14% vs. 13%)** and **hotels (13% vs. 11%)**. However, supermarkets (27%) still dominate their loyalty memberships, though they trail slightly behind the gen pop's 32%.

**For this age group, the top reasons for joining loyalty programs align with those of the general population but with stronger preferences:**

- Discounts and cashbacks (71% vs. 69%)
- Value of rewards (67% vs. 64%)
- Better customer service (52% vs. 48%).

This cohort places far less emphasis on recommendations from family or friends (16% vs. 23%) and VIP perks (16% vs. 24%).

Quality remains a cornerstone for Millennials, with **72% citing it as very important**, compared to 68% of the general population. Price (58%) and promotions (52%) also feature prominently.

### How Millennials Earn and Spend Rewards

- **Earning Points:** Gen Y consumers mostly earn rewards during everyday shopping for food (30%) or dining (12%), with slightly higher participation in non-essential categories like apparel and electronics (10% vs. 8% of the global population).
- **Redeeming Points:** Redemption mirrors their practical nature, with a focus on food shopping (25%) and online purchases (20%). Their habits lean toward convenience rather than splurging.

Millennials prefer to receive offers via mobile apps (51%) and loyalty portals (41%), diverging from the email preferences of the other surveyed age groups and demonstrating a more **streamlined, no-nonsense approach to communication**.

When it comes to staying loyal:

- **56% of consumers in this age group cite loyalty rewards as a major driver**, mirroring the global population.
- They are slightly less neutral (36% vs. 41%), reflecting a decisive attitude.

### 2025 Features: A Tech-Savvy Wishlist

**Compared to the general population, Gen Y consumers show a stronger interest in tech-driven features:**

- Rewards in digital wallets (47% vs. 40%)
- Instant digital rewards (46% vs. 39%)
- Flexible redemption options (44% vs. 38%).

## Exclusivity Over Customization

- Exclusive rewards (59%) and frequent purchase discounts (57%) top Millennials' wishlists.
- They care less about personalized delivery options (9%), reinforcing their preference for utility.

This cohort is open to sharing data, provided there's a clear return – **44% of Millennials will share data for rewards**. However, the top barriers to sharing their personal information are privacy concerns (36%) and skepticism about reward value (9%).

## Sustainability: Action Over Ambition

**67% of Millennials are more likely to join a loyalty program that prioritizes sustainability – the most out of all surveyed generations.** They are also willing to pay up to 60% more for more eco-friendly products or services. Moreover, 62% claim they have switched or stayed loyal to a brand because of its sustainability practices.

## 4.3. Gen X (45-59)

### Gen X Loyalty at a Glance

**On average, Gen Xers belong to 10 loyalty programs.** This figure is notably below the global average and fewer than younger age groups. When examining the types of companies Gen X is loyal to, their top three categories reveal practical priorities:

- **Supermarkets and food retailers** dominate at 40%, significantly higher than Zoomers (27%) and even Millennials (34%).
- **Airlines and airports** come in second at 12%, on par with Gen Y but slightly less than younger adults (15%).
- **Hotels** follow at 9%, showcasing a modest preference compared to younger adults (12% for both Zoomers and Millennials).

When asked why they join loyalty programs, Gen Xers overwhelmingly prioritize tangible benefits:

- **Discounts and cashbacks** are the leading motivator at 71%.
- **Value of rewards** follows at 64%, again outpacing younger generations.
- Their affinity for brands they already shop with (56%) aligns closely with mid-career adults but exceeds the 50% seen among Gen Z.

### Gen X's Approach to Earning and Redeeming Loyalty Rewards

For Gen Xers, earning loyalty points is closely tied to routine purchases. **Food shopping (40%) leads the way, outpacing Zoomers (34%) and Millennials (38%).** Online shopping (19%) also plays a role but is less significant compared to younger generations, who shop online more frequently. Similarly, only 8% of Gen Xers earn rewards through apparel or electronics purchases, a stark difference from Gen Z (15%).

When it comes to redemption, Gen Xers demonstrate a practical streak:

- **Daily or weekly food shopping (33%)** takes precedence, aligning with their earning habits.
- **Online shopping (19%)** and **cashback options (9%)** also rank high.



How do Gen Xers like to hear from brands? Email (50%) and mobile apps (49%) are the most preferred channels, similar to mid-career adults. However, **direct mail (32%) remains surprisingly popular among this age group**, dwarfing its appeal to Gen Z (18%).

## How Gen X Will Shape Loyalty Programs in 2025

Gen Xers show a strong preference for instant digital rewards (40%) and rewards integrated into digital or mobile wallets (39%). They also value flexible point redemption options and personalized offers based on purchase history, with 38% expressing interest in each—aligning closely with the general population's preferences.

## Balancing Personalization and Privacy for Gen X

**Personalization is crucial for Gen Xers, with 66% valuing individual offers, recommendations, and discounts.** 53% of this age group also are likely to shop more and longer if they receive tailored recommendations. Yet, they remain cautious about data sharing for the purpose of creating personalized offers:

- While **43% are willing to share data in exchange for rewards**, a higher proportion than Millennials (38%), only **32% are happy to share data for free.**
- Notably, 25% of Gen Xers will share data only if they know how it's used, and 43% express distrust over companies selling data to third parties. This means that companies targeting Gen X consumers must prioritize clear data usage policies and ensure robust privacy protections to build trust.

## Sustainability Preferences

Going green is moderately important to Gen Xers, with **63% more likely to join a loyalty program for a brand that prioritizes sustainability and 63% considering sustainability when choosing where to shop.** However, their support leans towards practical initiatives:

- **Reducing plastic waste (42%)** is the most valued initiative, significantly outpacing Gen Z (30%).
- **Opting out of unnecessary services (19%)** and recycling programs (10%) follow, while ethically sourced products (6%) hold limited appeal.

Surprisingly, **47% have switched to or remained loyal to a brand because of its sustainability practices**, a figure slightly higher than mid-career adults but lower than Gen Zers.

## 4.4. Baby Boomers (60-78)

### Loyalty Trends Among Older Consumers

Baby Boomers represent a customer base **rooted in practicality, value, and cautious decision-making.** While they are typically members of only 6 loyalty programs—fewer than any younger cohort—they exhibit strong loyalty to brands that deliver tangible benefits and cater to their specific needs.

Their top memberships center on supermarkets and food retail (42%), followed distantly by airlines and airports (9%) and hotels (7%). **Notably, 15% reported being members of unconventional industry loyalty programs**, mirroring the preferences of Gen Xers, who also lean towards niche categories.

For older consumers, loyalty programs are about getting straightforward, practical benefits. **Their top motivators include:**

- Discounts and cashback (60%)
- The value of rewards (54%)
- Familiarity with and regular use of the brand (44%).

Price (59%) and quality (68%) are paramount to Baby Boomers when making purchasing decisions, with promotions and discounts (38%) also playing a significant role. Interestingly, **they place minimal emphasis on sustainability (30% rating it as unimportant), reviews (30%), and brand identity (25%)**—factors that are significantly more influential among Gen Z and Gen Y. **This lack of trust in others' opinions, whether online or from personal networks, suggests they prefer to evaluate products independently.**

## Earning and Spending Points: A Practical Approach

Older consumers primarily earn and redeem rewards through everyday essentials, with regular grocery shopping leading the way (47% earning and 34% spending). Online shopping follows, with 19% earning and 18% spending rewards, while cashback accounts for 12% in both earning and spending.

This cohort leans heavily on established, familiar communication channels like email (51%) and loyalty program portals (26%). The 34% who opt out of receiving offers entirely reflect a preference for simplicity and minimal intrusion.

## Loyalty Program Features for 2025: What Baby Boomers Value

When considering the future of loyalty programs, Boomers prioritize practicality and immediacy. **Their top preferences include instant digital rewards, personalized offers based on shopping history, and flexible point redemption options**, each garnering 27% of respondents marking them as “extremely interested.”

## Attitudes Toward Personalization and Privacy

**Receiving personalized offers, recommendations, and discounts from companies or loyalty programs is important to 62% of Baby Boomers.**

For 55% of these consumers, receiving personalized offers, recommendations, and discounts from companies or loyalty programs holds significance.

### Top Valued Offers:

**54%** Discounts on frequent purchases

**50%** Exclusive rewards or bonus points

**35%** Exclusive rewards or bonus points

**24%** Product customization or build-your-own options

**20%** Personalized shipping or delivery options

**21%** Personalized product recommendations

Image: GLO/Comarch

**Baby Boomers exhibit the least enthusiasm for dynamic pricing**, with only 24% expressing a “very positive” view—the lowest among all age groups. An additional 23% feel “somewhat positive,” but this age group stands out for its neutral stance (29%), the highest of all generations surveyed.

However, skepticism is evident, as this age group is the most likely to view dynamic pricing negatively. 14% rate it as “very negative,” twice the percentage seen in the 45-59 age group, and 9% feel “somewhat negative.”

**For 47% of Boomers, receiving special offers or personalized recommendations does not significantly influence their shopping habits.** However, they are open to sharing personal data with companies under specific conditions: 22% would do so if it results in larger loyalty rewards and another 22% if they are assured of clear and transparent data usage.

That said, concerns about data privacy remain a major barrier, with 37% expressing hesitation due to worries about how their data is handled. **A general mistrust in companies’ ability to manage data responsibly further limits their willingness to share personal information.**

## Can Sustainability Drive Loyalty Among Baby Boomers?

Sustainability plays a nuanced role for older consumers. **While 56% consider it important when choosing where to shop, only 32% have actively stayed or switched brands for sustainability reasons**—substantially lower than Gen Zers and Millennials. They also demonstrate less willingness to pay a premium for eco-friendly options (36%) compared to the younger cohorts.

## 4.5 The Most Surprising Cross-Generational Findings

### 1. Loyalty Program Membership Declines with Age

Loyalty program membership shows a clear decline with age, with Gen Zers and Millennials leading at an average of 12 programs each. Gen X follows with 10, while Baby Boomers participate in only 6. This indicates that younger generations are far more inclined to engage with loyalty programs.

### 2. Unconventional Loyalty Programs Appeal Across Generations

In each of the surveyed generations, 2-3% of respondents reported being members of loyalty programs from industries not listed in the survey. This suggests that niche loyalty programs appeal to both older and younger demographics.

### 3. Trust and Social Proof Decline with Age

The importance of recommendations—whether from friends, family, or online reviews—steeply declines with age. While Gen Zers are heavily influenced by social proof (55% say word-of-mouth is critical), only 47% of Baby Boomers and 38% of Gen Xers value this factor. Reviews are also far less important to older generations. Older consumers, in particular, rely on firsthand experience to evaluate brands, demonstrating a strong preference for self-verified decision-making.

### 3. Sustainability: Valued but Actionable Interest Varies

While sustainability is universally acknowledged as important across all generations, the depth of engagement varies:

- Zoomers and Millennials are significantly more likely to switch to or remain loyal to sustainable brands.
- Surprisingly, 56% of Baby Boomers value sustainability in theory, but only 32% have acted on it by choosing a sustainable brand. Moreover, they are the least likely to pay a premium for sustainable products, at just 36%.

This dichotomy suggests that while sustainability messaging resonates across demographics, practical constraints or skepticism may limit its effectiveness with older consumers.

#### 4. A Skepticism Toward Personalization Among Older Adults

Personalization is a cornerstone of modern loyalty programs, but it loses appeal with age. While Gen Z and Gen Y are eager for personalized offers, older cohorts (especially Boomers) are less impressed.

#### 5. Dynamic Pricing is Polarizing

Dynamic pricing generates mixed feelings across all generations but is most polarizing among Baby Boomers. While 24% view it positively, 14% feel very negative about it—twice as many as any other generation. This highlights a growing discomfort with algorithms determining pricing, particularly among those who value predictability and fairness.

#### 6. The Decline of Exclusive Experiences with Age

Exclusive member-only events and VIP products are a key motivator for Gen Z, but interest wanes with age. For Baby Boomers, only 46% see these as important, suggesting that loyalty programs targeting older consumers should focus on accessible, everyday benefits rather than aspirational perks.

#### 7. Generational Divide in Communication Preferences

Email remains the most preferred communication channel across all generations, but the divide widens when it comes to digital engagement:

- Gen Zers heavily favor mobile apps and social media, aligning with their tech-savvy profiles.
- In contrast, Baby Boomers reject social media as a loyalty program channel, preferring emails or portals.

#### 8. Instant Gratification Matters Across Ages

Despite differences in other preferences, instant rewards are universally appealing. Both Zoomers and Boomers rank instant digital rewards highly for 2025. This shared desire for immediacy underscores the growing expectation for loyalty programs to deliver value in real time.

#### 9. The Unexpected Common Ground on Crypto and Tech Features

Across all generations, interest in cryptocurrency-based rewards, voice-activated features, and smartwatch integration remains low. Even Gen Zers, the most tech-friendly group, expressed lukewarm interest, with less than 20% finding these features valuable. Mature adults were predictably the least interested.

# CHAPTER 5. Regional Insights

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- USA
  - Europe
  - Middle East
  - Latin America
- 



## 5.1 USA

Loyalty programs are widely popular in the United States, with many consumers actively participating in them to gain rewards and benefits from their favorite brands and businesses. On average, American respondents are members of 13 loyalty programs, above the global average of 10.

Globally, the supermarket and food retail industry leads in popularity for loyalty programs, with 25% of American respondents holding memberships. Airlines and airports come in second at 23%, followed by hotels at 11%.

Top motivations for joining loyalty programs:

- For discounts and cashback – 47%
- For the value of rewards – 46%
- To receive free shipping – 39%
- For better customer service and support – 39%.

### How do Americans Earn and Spend Their Loyalty Points?

- While regularly shopping for food – 43% earn and 34% spend
- While shopping online – 19% earn and 16% spend
- While dining in restaurants or buying coffee – 14% earn and 16% spend.

Only 0.63% of American respondents spend their loyalty points on shopping vouchers compared to the global average of 2.54%.

Surveyed consumers in the US prefer to receive special offers and rewards via mobile app (61%), email (60%), and loyalty program portal (55%).

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**“The mobile phone will continue to dominate consumer preference for communication. Ease of access to websites, search and taking action off of geo-located targeted offers/benefits creates stickiness to the device. Of note, mobile app development for companies with a loyalty program delivering a unique experience that goes beyond offers to enable access, timely event invites, community, badges recognizing engagement/achievement and partner integration are a must to fulfill a comprehensive digital experience.”**



**David A. Slavick**  
Co-Founder and Partner at Ascendant  
Loyalty Marketing

70% of North American respondents say they would remain loyal to a brand because of the convenience and value of its rewards.

Interestingly, **convenience influences Americans' shopping behaviors almost as much as quality, price, and discounts**, with 60% of respondents citing it, compared to a much smaller 43% of the global average.

## American Customer Loyalty in 2025

Similar to global customers, US respondents are most interested in seeing instant digital rewards (61%), rewards integrated into digital or mobile wallets (59%), personalized offers based on shopping history, and flexible redemption points (56% each) as features in loyalty programs in 2025.

At the same time, 35% are not interested in crypto or NFT loyalty rewards. Similarly, AR shopping experiences (31%) and voice-activated loyalty features (32%) also fail to capture interest.

**“U.S. consumers have high exposure to loyalty programs, which means the challenge isn't participation but active engagement. For programs to stand out, they must offer unique, value-driven rewards and create emotional connections with members. Factors such as ease of use, omnichannel access, and relevance of offers are pivotal in differentiating loyalty initiatives in this saturated market.”**



**Michael Snyder**

Senior Solutions Consultant, CX & Loyalty  
at Comarch

## Personalization in the US

Receiving personalized offers, recommendations, and discounts from companies or loyalty programs is important to 70% of surveyed Americans.

### Top 3 Loyalty Personalization Features in the US

**75%** Discounts on frequent purchases

**72%** Exclusive rewards or bonus points

**68%** Birthday or anniversary discounts

Image: GLO/Comarch

Customer loyalty offerings such as email reminders of special sales and personalized product recommendations rank the lowest, indicating a potential area for brands to rethink or diversify their loyalty strategies.

While dynamic pricing has strong support in the US, with 70% of respondents showing a positive outlook, the negative sentiment from a significant portion (10%) should not be overlooked. **Marketers should ensure transparency and communicate the value of dynamic pricing clearly to avoid alienating potential customers.**

74% of US respondents are likely to shop more and for longer if they receive special offers and recommendations tailored to them. Additionally, 46% are willing to share their data, including browsing and purchasing history, to receive personalized offers.

However, 33% of US respondents are concerned about data misuse, and 21% worry that companies will know too much about them. Furthermore, 4% are skeptical that the rewards are worth sharing their personal information.

“Customer Experience is one of the top AI-enabled applications. It can be practically applied by taking the data collected at a unique customer level and using it to inform rules-based next-step actions that meet/exceed/delight customers. Customers consistently share via a feedback loop that when they share their preferences, the expectation is that the business entity will surprise/delight them based on that knowledge. AI can inform live agents or chatbots to solve inquiries or unique needs/wants based on pre-set conditions or captured keywords. The payback on satisfaction, referral, and repeat purchase through stronger affinity/advocacy is clearly evident.”



**David A. Slavick**  
Co-Founder and Partner at Ascendant  
Loyalty Marketing

### The Role of Sustainability in American Loyalty Programs

Just like in other regions around the world, sustainability has become a key driver of consumer behavior in the US. A significant **68% of American respondents say sustainability impacts their shopping decisions**, with many actively supporting initiatives like reducing plastic waste (47%), opting out of non-essential services (18%), and choosing companies that use renewable energy (12%).

This shift in consumer priorities is also changing loyalty programs. In fact, 67% of U.S. consumers are more likely to join a loyalty program from a brand that places a strong emphasis on sustainability. The appeal goes beyond just signing up; **surveyed Americans are willing to pay up to 58% more** for products and services that align with their sustainability values.

When it comes to loyalty programs, sustainability features are a must for 66% of U.S. respondents, with carbon-offsetting rewards being a notable example of what resonates with these eco-conscious consumers. Not only are they willing to support brands that prioritize sustainability, but **62% of Americans have switched or remained loyal to a brand based on its sustainability practices, with an additional 10% considering doing so.**

For brands looking to foster long-term loyalty, integrating sustainability into their loyalty programs is more than just a strategy—it's becoming a critical expectation for American consumers.



“Show me that you truly know me.

Being in a loyalty or rewards program should give me what I want when I want it, and it doesn't have to be points/rewards and discounts to earn my business.

Demonstrate that you are a responsible company with a commitment to the planet we live and love through the actions you take - from sustainable practices, manufacturing outcomes, recycling and funding non-profit causes as well as community events that impact the geography you serve.”



**David A. Slavick**  
Co-Founder and Partner at Ascendant  
Loyalty Marketing

## Expert voice summary: What do customers expect in 2025?

### “1. Increased Demand for Value in Loyalty Programs

With the tough economic conditions and rising inflation, participation in loyalty programs is expected to grow. Customers will seek tangible, meaningful value from these programs, making it essential for brands to deliver real benefits.

### 2. Seamless Customer Experience across all channels and platforms

Customers now expect a seamless transition across channels and platforms without losing context. They demand accuracy, personalization, and convenience, with little tolerance for poor experiences. This calls for a more integrated, collaborative approach across organizations to create a unified customer journey.

### 3. Transparency and Trust

Customers want authenticity, not empty promises. The y value brands that consistently deliver on promises protect their data and prioritize ethical practices. Transparency in operations and communications will be the foundation of customer loyalty.”



**Andréanne Rondeau**  
StratLX Spécialiste en fidélisation  
| Loyalty Specialist

## 5.2 Europe

We've gathered data from the UK, France, Belgium, Denmark, Austria, Germany, Netherlands, Norway, Sweden, Switzerland, and Luxembourg to help you refine or launch loyalty initiatives in Europe. While each region has its own nuances, some overarching trends shed light on how Europeans engage with loyalty programs.

**On average, Europeans are members of 9 loyalty programs**—slightly below the global average of 10–11. While loyalty programs are designed to deliver value, the reasons for joining vary widely across regions.

Like much of the global population, Europeans prioritize quality over price, with 62% citing it as a key factor influencing their decisions.

### Loyalty Points and Redemption Patterns

Earning points often reflects everyday consumer habits. Globally, the most common ways to earn points include regular shopping and dining experiences. In Europe, point-earning and redemption trends closely align:

- **Daily food shopping:** 36% earn points, and 31% redeem them.
- **Online shopping:** 20% earn points, and 20% redeem them.
- **Dining in restaurants or cafés:** 8% earn points, and 8% redeem them.

European consumers generally exhibit neutral attitudes toward brand loyalty. Convenience and the value of rewards drive engagement, but loyalty programs are rarely a decisive factor—47% of respondents describe their loyalty as “neutral,” compared to a more favorable global average.

### Loyalty Trends for 2025

As loyalty programs evolve, European consumers are seeking more personalized and tech-driven experiences:

- **31%** want rewards integrated into digital or mobile wallets.
- **28%** look forward to personalized offers.
- **28%** prefer instant digital rewards.

### Attitudes Toward Personalization and Data Sharing

Personalization holds significant value in the UK but tends to rank slightly lower across Europe (59%) compared to the global average of 64%. Europeans also prioritize personalized shipping and delivery options (28%) and product customization (27%) less than their global counterparts.

Dynamic pricing, a system where prices adjust based on demand, receives mixed reactions in Europe. **Only 27% of Europeans view dynamic pricing positively, compared to a global average of 36%.** However, 38% consider it fair for businesses, acknowledging that customers might sometimes pay more than expected.

Personalized offers are less likely to drive increased shopping behavior in Europe, with only 46% of Europeans responding positively, compared to 56% globally. Notably, 43% of Europeans say personalized offers don't influence their shopping behavior, higher than the global average of 35%.

## European consumers approach data sharing cautiously:

- **24%** are willing to share their data for free, significantly lower than the global average of 33%.
- **26%** would share data in exchange for greater rewards, slightly above the global average of 24%.

Despite concerns, only **5%** of Europeans feel that the rewards aren't worth sharing their data, indicating a willingness to share information when tangible benefits are evident.

## Sustainability in Loyalty Programs

Sustainability remains a crucial factor for European consumers, although it holds slightly less weight than the global average.

**59% of Europeans consider sustainability a key factor in shopping decisions, compared to 64% globally.**

When evaluating loyalty programs, **58%** of Europeans are likely to engage with those emphasizing sustainability, slightly lower than the global average of 63%.

However, Europeans are more cautious about paying a premium for sustainable products, willing to pay **43%** more, compared to the global average of 52%. While **54%** of Europeans value sustainability features in loyalty programs, this remains below the global benchmark of 60%.

Interestingly, **43% of Europeans have switched or stayed loyal to brands due to sustainability practices**, compared to 44% who haven't—marking an inverse trend relative to global responses.

## 5.2.1 UK

UK consumers are highly engaged with loyalty programs, averaging memberships in 8 different programs. Leading the way in supermarket and food retail loyalty, over **57%** of respondents actively participate in these programs—making the UK the global leader in this sector. Their commitment is evident in their shopping habits: **55%** of UK consumers earn loyalty points and **44%** spend them regularly while shopping for food.

For many in the UK, the motivation to join loyalty programs is clear. A notable **36%** of UK consumers are drawn to the value of rewards, while **27%** are enticed by discounts and cashback offers. These incentives directly influence purchasing behaviors, reinforcing the importance of rewards as a key driver of loyalty.

When it comes to receiving special offers and rewards, email is the preferred channel for **57%** of UK respondents, with **39%** opting for mobile apps. This preference highlights the importance of effective communication and personalized offers in fostering loyalty.

What truly sets UK consumers apart is their focus on convenience and the value of rewards. Over **62%** are likely to remain loyal to a brand because of these factors—well above the global average. Furthermore, only **6%** of respondents claim that loyalty programs don't influence their brand preferences, indicating that for the majority, loyalty programs are a critical component of brand relationships.

## Loyalty in the UK in 2025

As we look ahead to 2025, the demand for instant digital rewards is set to be a major trend in the UK. A significant **40%** of UK consumers consider these rewards important, aligning closely with the global average.

**Coming in second are rewards integrated into digital or mobile wallets, favored by 34% of UK consumers.** As mobile technology continues to evolve, these wallet-integrated rewards will provide a seamless experience, making it easier for consumers to access and redeem their loyalty benefits on the go.

Equally important are personalized offers based on shopping history, also with 34% of respondents in the UK placing high value on these tailored rewards. This shows that consumers are increasingly looking for relevant, customized incentives that reflect their individual purchasing habits.

However, it's important to note that some emerging trends, such as crypto and NFT loyalty rewards, are not capturing the attention of UK consumers. A significant 52% of UK respondents are not interested in these types of rewards, highlighting that traditional loyalty benefits continue to hold more appeal.

## Loyalty & Personalization in the UK

Personalization is a key driver of loyalty for UK consumers, with 66% emphasizing the importance of receiving individual offers, recommendations, and discounts from companies and loyalty programs. The most valued personalized features include:

### The most valued personalized features

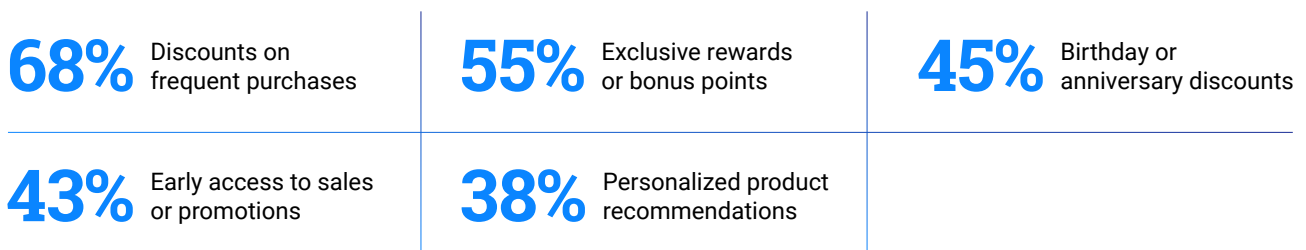


Image: GLO/Comarch

Despite the demand for tailored offers, certain features are less appreciated. **For instance, 19% of respondents find email reminders about special sales not valuable.**

The impact of personalization on consumer behavior is clear: 54% of UK shoppers are likely to shop more frequently and for longer when they receive customized offers. Additionally, 44% of respondents are open to sharing their data, including shopping preferences, in exchange for rewards or benefits.

However, trust remains a significant barrier. Among those hesitant to share data, 52% cite trust as their main concern. Privacy worries and skepticism about the value of rewards rank lower, at 16% and 14%, respectively. Notably, 12% of UK consumers remain entirely unwilling to share personal information.

## Dynamic Pricing Sentiment in the UK

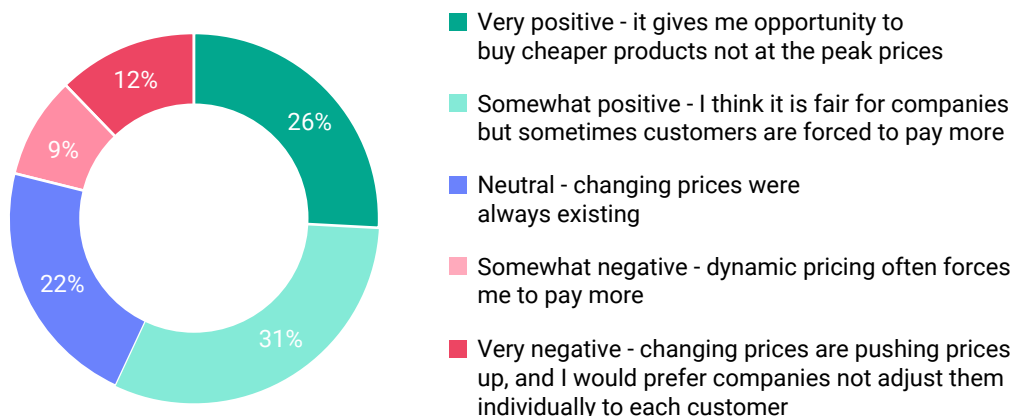


Image: GLO/Comarch

## Sustainable Loyalty in the UK

Sustainability is becoming a significant factor in consumer decisions across the UK. **For 59% of UK respondents, sustainability plays a key role when choosing where to shop.** Loyalty programs that align with these values stand out, with 58% of UK consumers more likely to join programs that prioritize sustainable practices.

“It has always been important to focus on the needs of the customer, and in terms of sustainability, you can see it as a circle: The company’s decision, which helps the customer make a good choice, makes the customer want to stay with the company – which “gives back” to the brand. Loyalty programs are a great way to communicate with customers about your sustainability agenda and clearly signal that your company wants to improve its performance. A loyalty platform is not only a way to retain customers but also to talk to them in a personalized way.”



**Magdalena Pudelko**  
Loyalty & Omnichannel Solutions  
Manager at Comarch

Among sustainability initiatives, UK shoppers, like their global counterparts, prioritize efforts to reduce plastic waste (43%). However, UK respondents also show notable support for take-back, recycling, or “trade-in” programs for used products, such as clothing, sneakers, or electronics, at 13%, surpassing the global average of 9%.

UK consumers are willing to back their sustainability preferences with their wallets, paying up to 43% more for sustainable products and services. Additionally, 54% of respondents consider it important for loyalty programs to include sustainability-focused features, such as carbon offset rewards.

Despite these preferences, there remains a gap between intent and action. While 33% of UK consumers have switched or remained loyal to a brand because of its sustainability efforts, a significant 56% have not done so.

### 5.2.2 France

**France leads Europe in loyalty program participation, with the average French consumer holding memberships in 11 loyalty programs, the highest on the continent.** Among these, 23% of French consumers are members of supermarket and food retail programs, reflecting global trends.

Interestingly, the second most popular category in France is restaurants and cafes, with 13% of respondents holding memberships—nearly double the global average. This aligns with France’s strong dining culture. Additionally, 11% of French consumers earn and spend loyalty points in restaurants or cafes, demonstrating how this sector shapes their loyalty behaviors.

When it comes to motivations, 19% of the French join loyalty programs primarily for discounts and cashback benefits. Unlike other regions where quality and price often dominate shopping decisions, 55% of French consumers cite quality as their top priority, followed closely by promotions and discounts (43%)—a higher influence than price (42%).

However, loyalty programs play a mixed role in French buying habits. For nearly 50% of respondents, a good loyalty program is a positive but not a decisive factor. 35% of French consumers report being very likely to remain loyal to a brand because of its loyalty rewards, while 13% state that loyalty programs do not influence their brand choices at all.

“I don’t think that French people are less loyal than other consumers – French love loyalty programs and do not hesitate to cumulate them with an average of 12 loyalty cards. They are just more critical regarding the loyalty programs that are offered.

They do not hesitate to affirm that even with a strong loyalty program, they are not certain to remain loyal and give the lowest worldwide score with 13% of the French “unlikely to remain loyal to a brand because of the convenience and value of its loyalty rewards”. French brands have to do even more than the other countries to keep their customer satisfied!”



**Jessica Lavigne,**  
CRM and Customer Loyalty Consultant  
at Comarch

## Customer Loyalty in France in 2025

As we look toward 2025, French consumers are prioritizing **practical and personalized loyalty program features**. Among the most desired:

- Rewards integrated into digital or mobile wallets – 27%
- Personalized offers based on shopping history – 27%
- Integration with smart home devices – 25%.

These preferences highlight a growing demand for seamless digital integration and tailored experiences.

However, certain trends fail to resonate in France. Over **36% of French consumers** consider **crypto or NFT loyalty rewards** to be of little value, mirroring sentiments in other regions.

## Personalization and Privacy in France

**Personalized offers and recommendations are highly valued by 59% of French consumers**, with the most appreciated types including:

- Exclusive rewards or bonus points – 41%
- Early access to sales or promotions – 38%
- Birthday or anniversary discounts – 38%
- Discounts on frequent purchases – 34%.

However, not all personalized features resonate. 19% of consumers find product customization options unappealing, while 18% feel the same about personalized shipping.

The impact of personalized offers on shopping behavior in France reveals diverse attitudes:

- 37% are likely to shop more and longer when presented with tailored offers.
- 42% state such offers don't affect their shopping habits.
- 22% surprisingly report they would shop less if shown personalized offers.

“The French rank ‘personalized offers’ as the top feature they would like to see in the future. But as the same time, they clearly express the fact that even if they would like to receive more personalized offers, it may not influence their shopping habits. In fact, the French are the most cautious about the impact of such offers on their shopping behaviors (not likely to shop more).

What seems to matter most to them is being recognized as an individual by the brand—they want to feel unique, not just one among thousands. After that, it is up to consumer to decide whether to act on the offer. ‘Make me feel unique and recognized, and maybe I will change my shopping behavior’”



**Jessica Lavigne,**  
CRM and Customer Loyalty Consultant  
at Comarch

When it comes to sharing personal data for rewards or benefits, 47% of French consumers are open to the idea. Additionally, 24% would willingly share their information if companies were transparent about how their data would be used.

Yet, concerns linger:

- 27% worry about companies' ability to protect their data.
- 24% fear businesses might exploit their information for their own gain.

### Dynamic Pricing Sentiment in France

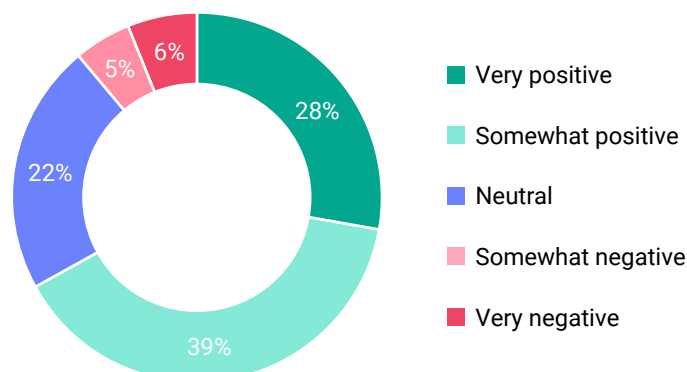


Image: GLO/Comarch

## Sustainability

**Sustainability plays a significant role in shopping decisions for 60% of French consumers**, influencing where they choose to spend. Interestingly, French shoppers differ from global trends in the sustainability initiatives they value most:

- 31% support opting out of certain included services, such as inflight food, extra towels, room cleaning, or excess product packaging.
- 28% prioritize reducing plastic waste, which is the leading concern in many other regions.

When it comes to loyalty programs, sustainability is a key consideration for French consumers:

- 57% are likely to join a loyalty program that prioritizes sustainability, slightly below the global average of 63%.
- 58% believe it's important for loyalty programs to include sustainability features, such as eco-friendly rewards or carbon offsetting.

French consumers also show a willingness to financially support sustainable practices, with 53% willing to pay more for green products and services. Furthermore, 48% of respondents have switched or stayed loyal to a brand because of its sustainability efforts.

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**“A strong difference can be noticed between European countries and the rest of the world: European countries are less enthusiastic about sustainability than Brazil, USA, Saudi Arabia or UAE. This can maybe be explained by the fact that for years now brands are creating more and more initiatives: sustainability is the new norm.**

**French people are the only one strongly affirming they would prefer to opt-out of services to increase sustainability. In other words, they want to have the choice to see the direct impact they could have on sustainability.”**



**Jessica Lavigne,**  
CRM and Customer Loyalty Consultant  
at Comarch

### 5.2.3 Germany, Austria, and Switzerland

We've gathered data from **Germany, Austria, and Switzerland** to uncover trends in consumer loyalty across the DACH region. On average, **consumers here are members of 9 loyalty programs**.

As in other regions, supermarkets dominate the loyalty landscape, with 35% of respondents participating in such programs. However, DACH consumers show unique preferences: 12% belong to hotel programs, and 9% to airline and airport programs, while only 0.82% are members of fuel retail and petrol station programs—far below the global average of 2.6%.

The DACH region also leads Europe in “niche” loyalty categories:

- **3% of Germans** are members of DIY and home store programs.
- **7% of Austrians** join cosmetics and drugstore programs.
- **4% of Swiss consumers** engage with telecom and mobile provider loyalty programs.



**DACH consumers primarily join programs for discounts and cashback (27%)** and for the value of rewards (23%). They earn points mostly through regular food shopping (29%) and online shopping (16%), with 8% earning points from air ticket purchases—higher than the European and global averages.

When it comes to redeeming points, 23% use them for food shopping, 22% for online shopping, and 10% for apparel, shoes, cosmetics, electronics—outpacing European and global averages.

### Local Insights

- **Austria:** Leads in earning points for hotels (10%), transport (6%), and event tickets (5%).
- **Germany:** Stands out with 6% earning points at gyms or health providers, compared to the global average of 2%.
- **Switzerland:** Tops Europe in spending points on carbon offset initiatives (4%), well above the global average of 0.85%.

DACH shoppers value quality (53%) and price (45%) when making purchases. While 37% consider loyalty programs very important, 51% are neutral about remaining loyal to a brand just because of its rewards.

## How Likely Are DACH Customers to Remain Loyal to a Brand Because of the Convenience and Value of Its Loyalty Rewards



**Very likely:** A loyalty program is one of the major reasons



**Neutral:** A good loyalty program is a positive but not a major factor

Image: GLO/Comarch

This data reveals a unique blend of traditional and innovative loyalty preferences, offering brands clear opportunities to tailor programs for maximum impact in the DACH region.

## Predictions for Loyalty Features in 2025

DACH consumers are showing significant interest in advanced loyalty program features, with key preferences including:

- Rewards integrated into digital or mobile wallets – 33%
- Flexible point redemption options – 28%
- Games and quests with challenges and rewards – 26%.

Austria stands out as the most tech-savvy country in the region, with respondents showing enthusiasm for cutting-edge innovations such as:

- Biometric and facial recognition – 37%
- Geolocation-based offers – 39%
- Augmented reality shopping experiences – 44%
- Crypto or NFT rewards – 34%.

While crypto and NFT rewards are less popular globally, Austria's interest signals readiness for innovative and futuristic loyalty program features. Additionally, Austria leads Europe in support for **charitable donations as reward options**, with 36% of respondents favoring this choice—well above the global average of 28%.

However, not all features resonate equally. **Across DACH, the least appealing options are biometric and facial recognition features (35%) and geolocation-based offers (34%).**

A particularly surprising insight comes from Switzerland, where nearly 20% of consumers express a lack of interest in instant digital rewards—double the global average of 10%. This suggests a distinct preference in Switzerland for more deliberate or substantial rewards over immediate gratification.

### Personalization & Privacy in DACH

Receiving individual offers, recommendations, and discounts is important for 56% of DACH consumers—below the global average of 64%—with Austria showing the lowest interest at 55%. Despite this, over half of Austrian respondents still value personalization, indicating a preference for tailored experiences, even if not overwhelmingly strong.

DACH consumers prefer receiving special offers through mobile apps (41%), followed by email (37%) and loyalty program portals (28%). Their top three preferred personalized offers are:

- **Exclusive rewards or bonus points** – 47%
- **Birthday or anniversary discounts** – 40%
- **Discounts on frequent purchases** – 39%.

The least appealing offers include:

- **Product customization** – 13%
- **Email reminders of special sales** – 13%
- **Personalized shipping options** – 12%.

When it comes to dynamic pricing, the DACH region mirrors trends in the UK and France:

### Dynamic Pricing Sentiment in DACH

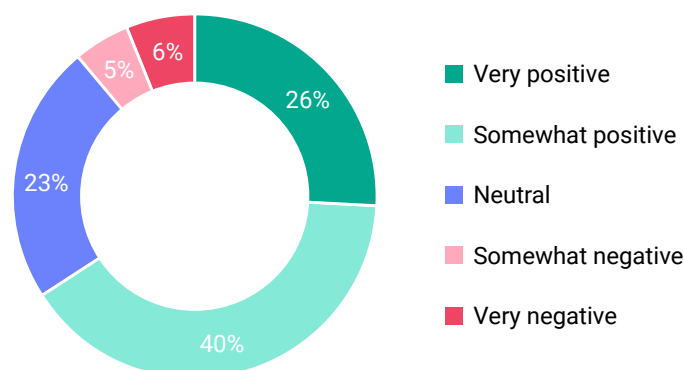


Image: GLO/Comarch

For 49% of DACH consumers, special offers and tailored recommendations don't influence how much or how long they shop. However, 39% say they are likely to shop more and longer with personalized incentives.

Regarding data sharing, 46% are willing to share their past shopping data in exchange for bigger rewards, while 10% are unwilling. Specific conditions for sharing data include:

- **Knowing how the data will be used** – 26% (30% in Switzerland and 27% in Germany)
- **Ensuring data won't be passed to other companies** – 16% (19% in Austria).

The main concerns about sharing personal data are:

- **Privacy concerns** – 30%
- **Fear of data being sold to third parties** – 30%.

Interestingly, only 5% of DACH consumers worry about companies' ability to protect their data—much lower than in France, where it's a major concern (27%). Additionally, skepticism about the benefits not being worth it is also low, with only 5% of DACH consumers expressing this view.

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**“On the positive side of (hyper)personalization, of course, is the ability to create customized, tailored experiences for customers based on customer data, which create more value and lead to higher customer loyalty than standardized customer experiences. However, to ensure that personalization is not perceived as intrusive, companies must always be aware of possible data protection concerns and proactively. In this regard, customers appreciate transparency and control over what happens to their data.”**



**Dr. Lena Steinhoff**  
Chair of Marketing and Digital Transformation  
at the University of Paderborn

## Sustainability in DACH

Sustainability plays a significant role for 59% of DACH consumers when deciding where to shop. **Among their top environmental priorities:**

- **33%** support reducing plastic waste.
- **23%** advocate for opting out of included services, such as inflight meals, extra towels, room cleaning, or excessive product packaging.
- **16%** favor companies adopting renewable energy.

Austria stands out for its strong support of tree-planting initiatives and carbon offset programs, with over 8% backing these efforts when making purchases or traveling.

While fewer DACH consumers are likely to join sustainability-focused loyalty programs compared to the global average (59% vs. 63%), over 56% still value sustainability features in rewards programs.

“[...] Companies must take sustainability very seriously and communicate their strategy for further developing their sustainable behavior transparently. What companies should avoid at all costs is exposing themselves to accusations of greenwashing through half-hearted and insincere commitment. I am sure that in the future, consumers will rightly punish these even more than they already do today.”



**Sven Neweling,**  
Manager of CRM Strategy and Loyalty  
Programs at DB Fernverkehr AG

**Source:** [Comarch Whitepaper “Why discounts no longer make anyone loyal - The practical guide to successful loyalty programs” \(GER\)](#)

#### Willingness to Pay More for Sustainable Products and Services

- Germany: 50%
- Austria: 46%
- Switzerland: 43%.

Consumer loyalty also reflects this preference, with over 51% of DACH consumers switching or staying loyal to brands because of their sustainability practices. However, the picture varies by country—**46% of Swiss consumers report that sustainability practices haven’t influenced their brand loyalty.**

### 5.2.4 Benelux

Benelux consumers are active participants in loyalty programs, with an average membership of **8 programs per person**, slightly below the global average of 10. The Netherlands records the lowest participation in the region, with fewer than 7 programs per person.

“The Benelux region has a highly connected population with widespread access to smartphones and internet services. Customers in this region are accustomed to digital-first interactions, making mobile apps and digital wallets crucial for loyalty programs.

Given the proximity and interconnectedness of Belgium, the Netherlands and Luxembourg, loyalty programs must cater to cross-border consumers. For instance, a loyalty app in Belgium should work seamlessly in the Netherlands for fuel stations or EV chargers near borders.”



**Leila Poleszczuk,**  
Loyalty Marketing Consultant at Comarch

### Top Loyalty Program Memberships

- 37% of Benelux consumers belong to supermarket and food retail programs.
- 11% are members of hotel loyalty programs.
- 8% participate in airport and airline programs.

Notable country-specific trends include:

- **Belgium** taking the top spot in Europe for hotel program membership (14%).
- **Netherlands** leading Europe in participation in clothing, footwear, and electronics programs (11%).
- **Luxembourg** leading in airline and airport program participation with 16%.

Consumers in Benelux join loyalty programs mainly for discounts and cashback (26%), and the quality of rewards (19%).

Respondents from this region predominantly earn and spend their loyalty points while grocery shopping (29% earn and 23% spend) and during online shopping (25% earn and 23% spend).

Belgium stands out in earning points on cosmetics (8.5%), while Luxembourg excels in earning and spending points on hotel bookings (11% earn and 9% spend)—double the global averages.

For most Benelux consumers, loyalty rewards impact brand choice:

- 42% are very likely to remain loyal due to the value and convenience of rewards.
- 50% see loyalty programs as a positive, though not a decisive factor.
- Only 6% say loyalty programs don't influence their brand preference.

Key influences on purchase decisions in Benelux include:

- Quality – 67%
- Price – 53%
- Discounts – 43%.

**Sustainability is also a significant factor for 33% of Luxembourg consumers**, reflecting a growing trend in environmentally conscious shopping.

## Customer Loyalty Features in Benelux in 2025

### Top 5 Features to Implement in Loyalty Programs in Benelux in 2025

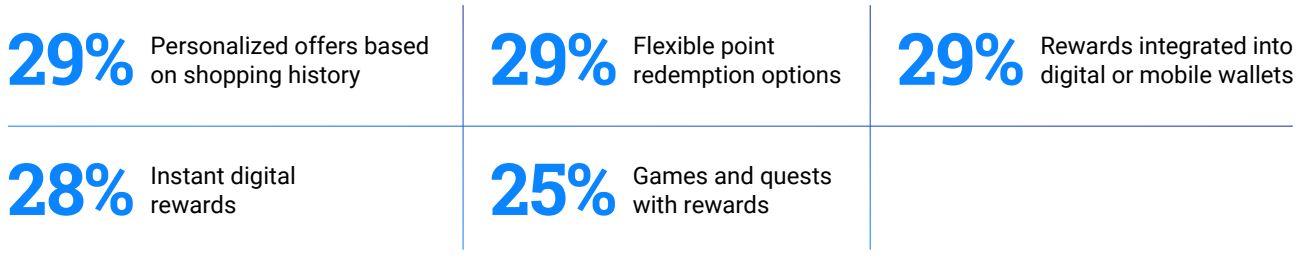


Image: GLO/Comarch

Regarding features that Benelux customers are not interested in, 47% mention voice-activated loyalty features, 43% refer to biometrics and facial recognition, and 43% cite crypto and NFT rewards.

This means marketers should invest in features that offer tangible value and practicality, ensuring they meet the preferences of their target audience while avoiding overly complex or controversial technologies.

**“By 2025, customers will demand full transparency about how their data is collected, stored, and used, with the ability to customize their privacy preferences. Loyalty programs will need to reflect genuine commitments to sustainability, offering initiatives like eco-friendly fuel options and efforts to reduce carbon footprints.**

**Hyper-personalized offers and recommendations, tailored to individual usage patterns and preferences, will become standard. Customers will also expect loyalty programs that seamlessly integrate fuel, EV charging, and NFR offerings into a unified system, simplifying their experience and maximizing reward value.**

**Successful programs will go beyond transactional rewards, delivering experiential benefits such as exclusive event invitations, premium memberships, and community-focused initiatives that foster deeper connections with their audience.”**



**Leila Poleszczuk,**  
Loyalty Marketing Consultant at Comarch

### Personalization in Benelux

For 59% of consumers in the Benelux region, receiving personalized offers and recommendations is important. Of these, 46% prefer to be contacted via email and mobile app (both 46%).

The most attractive offers in Benelux include:

- Discounts on frequent purchases – 55%
- Exclusive rewards or bonus points – 50%
- Birthday or anniversary discounts – 46%.

In Belgium, 34% of consumers find personalized shipping very valuable, while early access to sales appeals to 51% of Luxembourg consumers and 37% of those in the Netherlands.

Over 18.5% of Benelux consumers do not find product customization or build-your-own options valuable, a higher figure than the global average of 15%.

### Dynamic Pricing Sentiment in Benelux

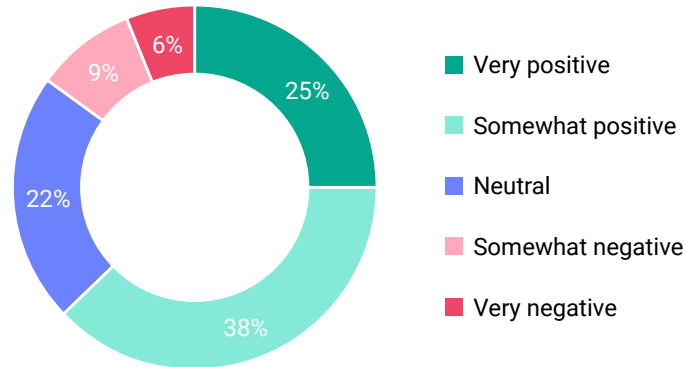


Image: GLO/Comarch

**“AI can analyze traffic, weather and demand patterns to offer real-time, location-based pricing, maximizing profitability while rewarding customers with better deals during low-demand periods.”**



**Leila Poleszczuk,**  
Loyalty Marketing Consultant at Comarch

For 44% of Benelux consumers, special offers and tailored recommendations encourage them to shop more. However, 18% say that tailored offers may make them shop less, so marketers should approach personalization carefully in this region.

Like other European regions, 44% of Benelux consumers are willing to share their information with brands in exchange for rewards, while 13% are unwilling.

A key concern for Benelux consumers regarding sharing their personal information is the fear that it will be sold to third parties. 42% of them have trust issues, which highlights the importance of transparency in data usage for loyalty professionals and marketers.

## Sustainable Loyalty in Belgium, Netherlands, and Luxembourg

Sustainability plays a role in the shopping decisions of 58% of Benelux consumers, though this is below the global average of 64%. Despite being the lowest score in the region, it still represents a majority of customers.

### Key sustainability preferences include:

- 35% of consumers support initiatives to reduce plastic waste.
- 22% prefer opting out of certain included services, such as inflight food, extra towels, room cleaning, and product packaging.
- 17% of Belgian consumers back companies that use renewable energy.
- 11% of Luxembourg consumers support tree-planting initiatives or carbon offset programs tied to purchases or travel.
- Additionally, 25.5% of Luxembourg consumers favor take-back, recycling, or "trade-in" programs for used products (e.g., accepting old clothing, sneakers, or electronics for recycling), a figure significantly higher than the global average of 9%.

In terms of loyalty programs, 56% of Benelux consumers are more likely to join one from a brand that emphasizes sustainability, and they are willing to pay 41% more for environmentally friendly products and services. For 53% of respondents, it's important that a loyalty program integrates sustainability features.

### When it comes to switching or staying loyal to a brand because of its sustainability practices:

- 37% say yes.
- 51% say no.
- 12% are still considering it.

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**“Brands can seamlessly integrate sustainability into their loyalty programs by adopting initiatives that resonate with environmentally conscious customers.**

For example, programs that calculate the carbon footprint of each transaction and allow customers to redeem points for carbon credits are gaining popularity. Customers can use their points to support impactful projects like tree planting or renewable energy initiatives.

**Additionally, offering incentives for recycling—such as awarding points for returning used batteries, oil, or filters for proper disposal—not only promotes environmental responsibility but also deepens brand loyalty by aligning with customers’ values.”**



**Leila Poleszczuk,**  
Loyalty Marketing Consultant at Comarch



## 5.2.5 Scandinavia (Sweden, Denmark, Norway)

Scandinavian consumers are, on average, members of 9 loyalty programs.

35.5% of consumers in Denmark, Norway, and Sweden are members of supermarket and food retail loyalty programs.

### Local Insights:

- 10% of Norwegians are members of clothing, footwear, and electronics store programs.
- 16% of Swedes participate in airport and airline loyalty programs.
- 7% of Danes are members of cosmetics and drugstore programs, twice the global average.

36% of Scandinavians join loyalty programs for discounts and cashbacks, while 29% value the rewards offered. Additionally, **22% participate simply because they enjoy the brands**. This highlights the importance of building strong customer relationships even before integrating a loyalty program into your marketing efforts.

Scandinavians, like other respondents, commonly earn and spend loyalty points while shopping for food, with 39% earning and 30% spending points in this category. Online shopping is another popular avenue, where 20% earn and 19% spend points.

Additionally, 11% of consumers in the region collect points when purchasing air tickets, with Swedes leading in Europe—15% earn and 10% spend points in this category.

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**“At SAS, before the pandemic, most points were earned through flights. Now, the majority are earned in daily life, but people still want to redeem them for travel. It’s the dream of travel—what I like to call ‘the bonus experience’—that keeps people engaged.”**



**Olivia Wasniewski,**  
Head of the EuroBonus Program  
at Scandinavian Airlines

In Norway, 11% of consumers earn points while shopping for apparel, shoes, electronics, or household goods, with over 18.5% redeeming these points for cashbacks.

Meanwhile, in Denmark, 7% of consumers earn points through cosmetic purchases, reflecting their preference for drugstore loyalty programs. Notably, 4% redeem points for shopping vouchers—both figures exceeding the global average.

### Very Important Factors Influencing Buying Decisions in Scandinavia

- Quality – 64%
- Price – 56%
- Loyalty program – 38%
- Cashback – 38%
- Promotions and discounts – 37%
- Customer service – 37%.

Half of Scandinavian consumers (50%) are very likely to remain loyal to a brand due to the convenience and value of its rewards. Only 6% say that loyalty programs do not influence their shopping decisions, highlighting the potential for well-designed programs to drive brand loyalty across the region.

## Predictions for Customer Loyalty in Scandinavia in 2025

Scandinavian consumers are highly interested in seeing the following features in their loyalty programs in 2025:

- Rewards integrated into digital or mobile wallets – 36%
- Personalized offers based on shopping history – 33%
- Instant digital rewards – 33%
- Flexible point redemption options, such as for travel, merchandise, or experiences – 33%
- Sustainability-focused rewards – 25%
- Games and quests with challenges, rewards, and bonuses – 25%.

The least anticipated features include voice-activated loyalty functionalities, crypto or NFT rewards, and AR shopping experiences.

## Personalization and Privacy in Loyalty Programs in Scandinavia

Receiving individual offers, recommendations, and discounts from companies or loyalty programs is important for 60% of consumers in Scandinavia.

Scandinavian consumers prefer receiving personalized offers and rewards via mobile apps and email, with both channels favored by 47%. Interestingly, over 27% of Norwegians prefer special offers via direct mail (postcards and coupons), indicating that traditional, paper-based communication remains relevant in the digital age in certain regions.

### Most Valuable Offers for Scandinavian Consumers:

- Discounts on frequent purchases – 56%
- Exclusive rewards or bonus points – 54%
- Birthday or anniversary discounts – 43%.

Conversely, 17% of respondents find product customization and build-your-own options not valuable.

### Dynamic Pricing Sentiment in Scandinavia

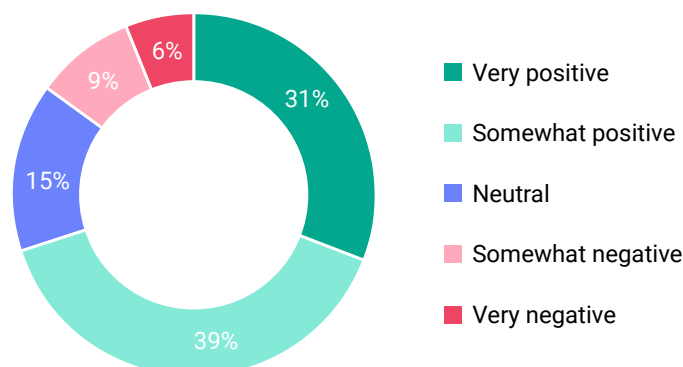


Image: GLO/Comarch

When it comes to personalized recommendations, 51% of Scandinavian consumers are likely to shop more if they receive them, while 41% claim it doesn't make a difference, and 11% say they might shop less.

Additionally, 48% of consumers are happy to share their personal data in exchange for rewards. Notably, 24% are willing to share data for free, with 28% of Danish consumers expressing this openness. On the other hand, 11% of respondents are unwilling to share their data.

**26% of Scandinavian consumers would be more willing to share their data if they had a clear understanding of how it would be used.**

The main concerns about data sharing include mistrust that companies may sell data to third parties (40%) and privacy concerns (21%).

On a positive note, **only 2% of respondents in this region are skeptical about the value of rewards.** This suggests that consumers expect companies to exercise as much care and responsibility in handling their data as they do creativity and generosity when designing rewards and benefits.

## Sustainable Loyalty in Scandinavia

**Sustainability plays a significant role in the shopping decisions of 59% of Scandinavians**, with an equal percentage being more likely to join a loyalty program that prioritizes sustainability.

Similar to other regions, reducing plastic waste is the top cause consumers support, with 40% ranking it as the most important—double the percentage of those who prioritize renewable energy initiatives. For 14% of Swedes, ethically sourced food and clothing, such as coffee, bananas, cotton, and rubber, are key factors.

However, tree-planting initiatives and carbon offset programs hold less appeal in this region, with only 5% of consumers supporting these efforts. This suggests that brands should focus on more universally appreciated sustainability features in their loyalty programs.

Scandinavians are willing to pay 44% more for sustainable products or services, reflecting the region's commitment to eco-conscious consumption. For 54% of consumers, sustainability features in loyalty programs, such as eco-friendly rewards or carbon offsetting, are essential.

Interestingly, **opinions are divided regarding staying loyal to or switching brands based on sustainability practices:**

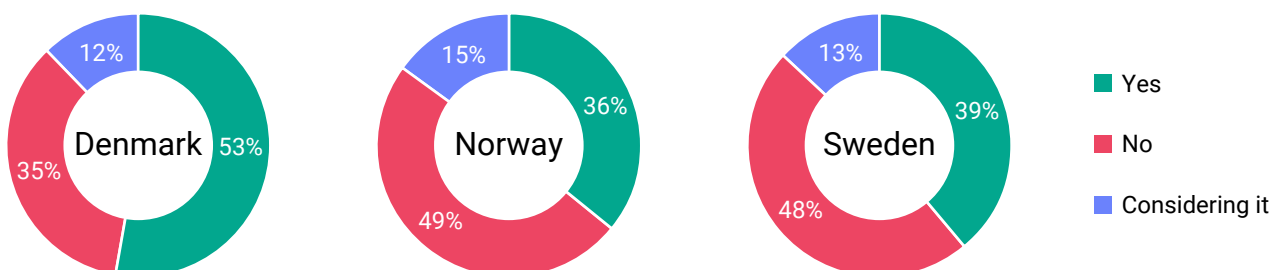


Image: GLO/Comarch

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“Sustainability is, of course, incredibly important, and we all recognize the need to act more sustainably. As a loyalty program, we have the ability to gently nudge people in the right direction.

It’s about showing people they have choices—like buying regular milk or choosing ecological milk, flying traditionally or using sustainable aviation fuel.

Within our loyalty program, we’ve introduced a sub-program called ‘Conscious Travelers.’ Each year, members can take 10 conscious steps from a curated selection, such as purchasing tickets with sustainable aviation fuel or participating in educational initiatives. Once members complete 10 steps, they become Conscious Travelers and receive exclusive rewards. For example, some of our first Conscious Travelers had the opportunity to visit Heart Aerospace, a factory producing electric aircraft.”



**Olivia Wasniewski,**  
Head of the EuroBonus Program  
at Scandinavian Airlines

To effectively engage sustainability-conscious consumers in Scandinavia, prioritize loyalty program features that emphasize reducing plastic waste, as this resonates most strongly with the largest segment of the market. Additionally, **focus on implementing tangible and impactful sustainability efforts over less popular initiatives**, such as tree-planting programs, ensuring your offerings align with the region’s consumer priorities and drive greater participation in your programs.

## 5.3 Middle East

Consumers in the Middle East are highly engaged in loyalty programs, with an average of 11-12 programs per person. This is consistent with global trends, though the types of programs they engage with differ slightly. The most popular loyalty programs are from supermarkets, with 28% of consumers enrolled, followed by hotel loyalty programs at 17% and airline and airport programs at 11%. Interestingly, the global population tends to prioritize airlines and airports second, with hotels falling to third place.

Middle Eastern consumers primarily join loyalty programs for discounts and cashback, similar to trends seen globally.

Preferred communication channels in the Middle East:

- Mobile apps: 58%
- Loyalty program portals: 46%
- SMS/Text messages: 45%.

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“Here in the Middle East, email is becoming less and less popular, especially among the younger generation.”



**Joanna Witsch,**  
Senior Loyalty Consultant & CSM  
at Comarch Middle East

Only 4% of customers in this region say that loyalty programs don't influence their brand preference, highlighting the critical role of loyalty programs in fostering brand loyalty.

This suggests that making loyalty programs **easily accessible** and **convenient** is essential. Providing **seamless integration** with **mobile apps** or **loyalty portals** can help increase customer retention and engagement.

### Preferences for 2025 Loyalty Features

Looking ahead to 2025, **Middle Eastern consumers are particularly excited about instant digital rewards (53%)**—a feature that ranks higher than the global average. Personalized offers based on shopping history and flexible redemption options are also highly valued.

Interestingly, **voice-activated features and biometrics for seamless rewards are among the least interesting loyalty features in the Middle East**, with 18% of consumers stating they are not interested in voice activation and 16% dismissing biometrics. This suggests that while innovation is welcomed, traditional features like instant rewards and personalized offers are more likely to resonate with consumers in the region.

“If I have to guess what customers expect in 2025, I would say seamless omnichannel experiences, personalized rewards, and exclusive access to unique experiences will be key. Brands must demonstrate a strong commitment to social responsibility and sustainability. Gen Z will love it!

Loyalty programs should evolve into holistic customer relationships, focusing on building long-term emotional connections that revolve around people’s daily lives. We should soon expect a shift towards community-based loyalty programs, fostering a sense of belonging among members. People need those tribes to thrive and survive.”



**Bijou Daniel**  
Head of Product - Loyalty and Operations  
at Alshaya Group

### Personalization and Privacy in Loyalty Programs: Middle Eastern Insights

The top personalization offers that Middle Eastern customers value most include:

#### The top personalization offers that Middle Eastern customers value most include:

**62%** Exclusive rewards  
or bonus points

**59%** Discounts on  
frequent purchases

**55%** Early access  
to sales

**54%** Birthday  
or anniversary discounts

Image: GLO/Comarch

Interestingly, 9% of Middle Eastern consumers don't see value in email or SMS reminders for special sales or campaigns. This suggests that while personalization is valued, certain tactics, like frequent reminders, may not resonate equally across all customer segments. **Therefore, marketers should focus on exclusive rewards and early access to sales as high-priority offers in their loyalty programs.**

When it comes to dynamic pricing, over 50% of customers in the Middle East express a positive outlook towards it. Only 2% of consumers are very negative, which is considerably lower than global trends. This indicates a degree of flexibility in how prices are perceived, suggesting that loyalty programs that incorporate dynamic pricing may be better received in this region compared to other markets.

Moreover, **79% of Middle Eastern consumers are likely to shop more when special offers and tailored recommendations are offered.** This significantly higher percentage shows that personalized offers can have a much stronger impact on shopping behavior in the Middle East, making it a crucial component for marketers looking to boost customer engagement and sales in the region.

## Data Sharing and Privacy Concerns

**Middle Eastern consumers are more open to sharing personal data than the global average.** 47% of customers in the region are willing to share data freely with companies, and 42% are open to sharing data for additional rewards. Only 3% of Middle Eastern consumers are completely unwilling to share their personal information, which is much lower than the 10% global average. This highlights an opportunity for marketers to build personalized loyalty programs based on customer data, as the willingness to share is high.

However, privacy concerns remain a significant factor. While many consumers are open to data sharing, the primary concern is how the data will be used. In fact, **31% of customers stated they are willing to share personal information only if they know exactly how it will be utilized.**

**Marketers should approach personalization carefully by providing customers with clear explanations** about how their data will be used. Transparency in data collection and use is key to building trust, and ensuring that loyalty programs align with customer expectations regarding privacy is essential.

## Sustainability and Loyalty Programs in the Middle East

Middle Eastern consumers exhibit a strong preference for sustainability when deciding where to shop and which brands to support. **Over 73% respondents from this region prioritize sustainability in their shopping decisions**—significantly exceeding the global average of 64%.

### Top sustainability priorities:

- Reducing plastic waste (39%)
- Opting out of certain included services (23%)
- Utilizing renewable energy sources (15%).

These preferences suggest that visible, tangible actions like reducing single-use plastics and offering eco-conscious options resonate strongly with this audience.

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**“Sustainability is something that should be at the crux of the business and not just a feature of a rewards program. Reward programs can build or even gamify certain elements which allows its members to contribute to various initiatives that resonate with them. The thing to note is that such practices should be treated as a part of the program rather than tactical PR initiatives.”**



**Suryaveer Singh,**  
Head Loyalty CRM  
and Data at ENOC

**Middle Eastern consumers are willing to pay an average of 63.5% more for sustainable products and services—far surpassing the global willingness to pay.**

**Sustainability influences brand loyalty in the region more than in other parts of the world.** Only 22% of Middle Eastern consumers said sustainability didn't impact their loyalty, well below the global average.

“Building customer loyalty in MEA, especially in Saudi Arabia and the UAE, requires brands to embrace the region’s unique blend of rapid digital adoption and deep cultural connections. Customers here expect loyalty programs to go beyond rewards—they’re looking for experiences that are seamless, personalized, and aligned with their values. AI plays a huge role in making this happen, enabling real-time insights that deliver tailored benefits while maintaining trust through transparent data practices.

As sustainability becomes a priority globally, integrating eco-conscious features like carbon-offset rewards or reusable packaging discounts into loyalty programs is not just an add-on—it’s a must for resonating with the MEA consumer mindset. By 2025, mobile-first communication channels will dominate, and brands that use AI to create hyper-relevant offers delivered directly through apps will stand out. The future of loyalty here is clear: it’s about blending technology, trust, and purpose to create lasting relationships.”



**Joanna Kamycka**  
Head of Marketing Middle East & Africa  
at Comarch

### 5.3.1 Saudi Arabia

Saudi consumers are embracing loyalty programs in a big way, with an average of 13 memberships per person—well above the global average of 10.

- 25% of Saudis are members of supermarket and food retail programs, showing a clear interest in convenience-driven rewards.
- Hotel loyalty programs also see strong participation, with 20% of Saudis enrolled—nearly double the global average of 11%. This reflects a high value placed on travel and hospitality perks.
- The region also stands out in sectors like clothing, footwear, and electronics, where 11% of consumers are members of loyalty programs, compared to just 6% globally. Consumers in Saudi Arabia are eager for rewards in a variety of sectors, from fashion to tech.

A striking 37% of Saudis join loyalty programs for the value of rewards, a clear indicator that tangible benefits are a major driver of engagement in this market.

When it comes to earning and redeeming loyalty points, Saudi habits reveal a preference for digital and online solutions. **Saudis predominantly earn points through online shopping (24%) and regular food shopping (18%)**, a trend that flips global patterns where food shopping usually leads. The fact that these same percentages apply to redemption points suggests a strong inclination towards digital loyalty solutions—this presents a golden opportunity for brands to capitalize on the growing digitalization in the region.

The digital shift is further confirmed by the fact that 51% of Saudis prefer to receive special offers and rewards via mobile apps, demonstrating the region’s shift toward mobile-first loyalty experiences. Interestingly, **42% of them prefer direct mail**, such as postcards or coupons, making it an important consideration for marketers seeking to engage this demographic.



Moreover, **55% of Saudi consumers say they are highly likely to stay loyal to a brand due to the convenience and value offered by its loyalty rewards.** Only 5% say loyalty programs don't influence their purchasing decisions, highlighting the growing importance of loyalty initiatives in building long-term customer loyalty.

“Saudi consumers are much more demanding than those in the UAE or even Kuwait. They require a quick and seamless experience with the program. Downloading the app and sharing the data is a big challenge to the program operators. We noticed the lowest loyalty penetration (number of loyalty transactions vs all one brand) in KSA.

Also, considering that consumers are driven by deals, it's very difficult to gain their real loyalty to the brand. They hold multiple memberships in order to have a choice.

The most popular loyalty programs are from supermarkets, with 28% of consumers enrolled, followed by hotel loyalty programs at 17% and airline and airport programs at 11%. Interestingly, the global population tends to prioritize airlines and airports second, with hotels falling to third place.”



**Joanna Witsch,**  
Senior Loyalty Consultant & CSM  
at Comarch Middle East

## Loyalty in Saudi Arabia in 2025

Looking ahead to 2025, the future of customer loyalty in Saudi Arabia is set to be shaped by instant, personalized, and flexible rewards. **49% of Saudi consumers expect to see instant digital rewards, signaling a growing demand for immediate gratification in loyalty programs.** Following closely are personalized offers based on shopping history, desired by 44%, and flexible redemption options, which appeal to 43% of the population.

However, not all trends are universally embraced. A notable 21% of Saudi consumers are not interested in voice-activated loyalty features, suggesting that brands should focus on more widely accepted technologies to stay relevant.

## Personalization and Data Protection

In Saudi Arabia, personalization is a powerful driver of customer loyalty, with **70% of consumers eager to receive personalized offers, recommendations, and discounts from companies or loyalty programs.** This preference for tailored experiences extends to specific rewards, with 59% of Saudis highly valuing exclusive rewards or bonus points and 53% appreciating birthday or anniversary discounts. Interestingly, while discounts on frequent purchases are globally favored, Saudis prioritize more special, personalized offers.

The appetite for personalized engagement is clear—70% of Saudis are more likely to shop longer and more frequently if they receive special offers and tailored recommendations. However, this highlights the need for well-balanced and thoughtful personalization, as 11% of consumers say they are likely to shop less if it feels overwhelming or too frequent.

**Saudi consumers are generally open to sharing their personal data: 45% are willing to do so for free, while 43% are open to exchanging it for rewards.** However, the main concern about data sharing differs from other regions. A significant 43% of Saudis do not want personalized ads, indicating a potential overload of advertisements and a need for brands to rethink their approach. Privacy is also a concern for 28% of Saudis, highlighting the importance of transparent and respectful data practices.

### Dynamic Pricing Sentiment in Saudi Arabia

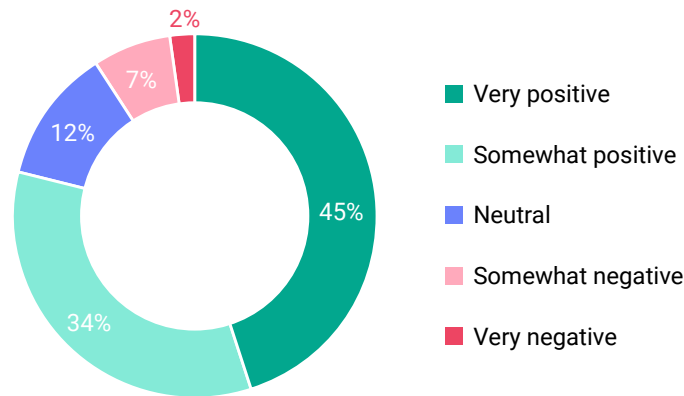


Image: GLO/Comarch

## Sustainability in Saudi Arabia

**70% of Saudi consumers consider sustainability when choosing where to shop.** A significant 35% support companies that prioritize reducing plastic waste, signaling a shift towards environmentally-conscious decision-making. Furthermore, Saudis are willing to pay a premium for greener options, with consumers, on average, ready to spend up to 63% more for sustainable products and services.

**However, while 56% of Saudis have remained loyal to brands or even switched to new ones based on sustainability practices, 26% have not been influenced by these factors.** This suggests that sustainability, while important, is not the sole driver of loyalty for all consumers. It may need to be part of a broader, well-rounded offering that includes convenience, quality, and value.

## 5.3.2 United Arab Emirates

UAE consumers are active participants in loyalty programs, with an average membership of 10 programs—matching the global average. Their memberships span various categories:

- **Supermarkets & Food Retail** – 31%
- **Hotels** – 14%
- **Airlines and Airports** – 12%.

Discounts and cashback top the list of motivations, with 42% of respondents citing these as the primary reasons for joining loyalty programs. Notably, 32% value better customer service and support—emphasizing the region's focus on quality interactions.

Quality (82%) and price (73%) dominate decision-making factors, consistent with global trends. However, 62% of UAE respondents also prioritize customer service—significantly higher than in any other surveyed region.

**Consumers from the United Arab Emirates actively earn loyalty points:**

- 28% through regular food shopping
- 21% via online shopping
- 15% while buying apparel, shoes, or electronics—nearly double the global average for this category (8%).

When it comes to redeeming points, 23% spend them on online purchases, while 22% use them for food shopping. This reversal in earning and redeeming patterns highlights **a potential for coalition loyalty programs to cater to diverse consumer needs.**

UAE consumers favor digital communication for loyalty offers:

- 64% prefer mobile loyalty apps
- 52% opt for SMS or text messages.

### How Likely UAE Customers Are to Stay Loyal to a Brand Due to the Loyalty Program

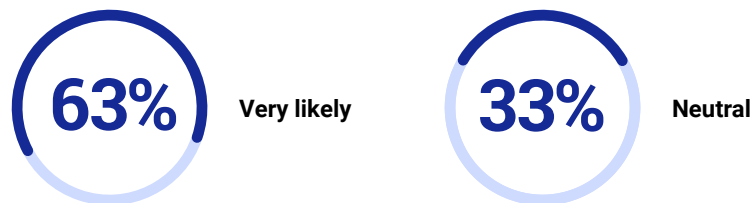


Image: GLO/Comarch

“Middle East is a fairly tech-savvy region, and there are a multitude of programs in the market today. One of the unique features of Dubai, since that’s where we are based, is the diverse set of customers we cater to. With over 90 nationalities, the customers of Dubai come from all over the world, and catering to such a diverse set of individuals with varied behavioral patterns is always an interesting challenge.”



**Suryaveer Singh,**  
Head Loyalty CRM  
and Data at ENOC

## The Future of Loyalty in the UAE

As loyalty programs evolve, UAE consumers are leading the charge toward a digital-first experience. **By 2025, 61% of consumers express strong interest in seeing rewards seamlessly integrated into digital or mobile wallets**—a significantly higher figure than the global average of 40%. This preference reflects the region's affinity for cutting-edge, convenient solutions.

**Popular features also include:**

- **Instant digital rewards** (57%) that deliver immediate gratification
- **Flexible redemption options** (54%) that accommodate a variety of consumer needs and preferences.

These trends highlight the demand for dynamic, tech-driven loyalty solutions that prioritize flexibility and convenience.

Interestingly, **16% of respondents** show little to no interest in emerging loyalty features like crypto rewards, NFTs, or voice-activated functionalities. This suggests that while UAE consumers embrace innovation, they value practicality and relevance over novelty in their loyalty experiences.

**“In the future, loyalty programmes will become even more relevant as data acquisition and personalization grows, programmes that create value for its customers and create financial measurable value for the organisations will become indispensable parts of the business. With AI/ML and Blockchain tech scaling to commercial levels well, well-built future-ready programmes will stand to gain immensely.”**



**Suryaveer Singh,**  
Head Loyalty CRM  
and Data at ENOC

## Personalization in the UAE

Personalization is a driving force in consumer loyalty across the UAE, where **77% of consumers actively seek tailored offers and recommendations**. This demand for customization reflects the growing importance of making every shopping experience unique and meaningful.

UAE consumers highly value specific personalization features, including:

- **Discounts on frequent purchases** (69%), a practical and universally appreciated benefit.
- **Exclusive rewards or bonus points** (66%), catering to their desire for exclusivity.
- **Early access to sales or promotions** (60%), highlighting the appeal of being “in the know.”

**“In the UAE’s dynamic, multicultural market, tailoring loyalty programs to diverse demographics is key. By analyzing customer behavior and linking with cultural and regional insights, we ensure personalized engagement that resonates across all layers of our customer base—from blue-collar workers to affluent clientele.”**



**Ali Bin Zayed,**  
SVP of Marketing at Emarat, Emirates  
General Petroleum Corporation

The UAE also leads globally in sentiment toward **dynamic pricing**, with **56% expressing very positive views** and another **31% somewhat positive**. This makes the region a fertile ground for dynamic pricing strategies, where marketers can leverage data to create flexible and appealing offers.

The power of personalization is clear: **87% of respondents in the UAE are likely to shop more frequently and for longer durations if they receive special offers tailored to their preferences**—the highest percentage among surveyed regions.

However, with this appetite for personalization comes a strong call for transparency. While **48% of UAE consumers** are willing to share their data for free and **41% would do so for better rewards**, there's an underlying concern about data usage:

- **33% want full transparency** about how their data is used.
- **60% worry about their information being sold to third parties.**

For brands, this means balancing personalization with trust. Being open about data practices and ensuring ethical use will not only address these concerns but also foster deeper loyalty among UAE consumers.

## Sustainability as a Potential Key Loyalty Driver

**Sustainability stands out as a top priority for 77% of UAE consumers**—the highest across all surveyed regions. This commitment is evident in their willingness to embrace eco-friendly practices, with **43% supporting efforts to reduce plastic waste** and **prepared to pay 64% more** for sustainable products or services.

Sustainability also plays a critical role in loyalty programs, with **74% of respondents** valuing features such as eco-friendly rewards and carbon offsetting. Brands that incorporate these elements into their programs can tap into this strong preference for environmental responsibility.

Consumer loyalty in the UAE is deeply intertwined with sustainability:

- **68% of respondents** have either remained loyal to or switched brands due to their sustainability initiatives.
- **14%** are considering sustainability in their brand choices.

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**“Consumers worldwide are increasingly favouring brands that align with their environmental values, positioning sustainability as a new cornerstone of loyalty. In the Middle East, there is a growing acceptance and even a strong demand to integrate sustainability into the core of loyalty program offerings”.**



**Kim Hardaker**

Sustainability Advisor at Global Loyalty Organisation / VP,  
Loyalty & Sustainability at Riyadh Air

## 5.4 Latin America

South American consumers are leading the way when it comes to loyalty programs, showing a strong commitment to earning and redeeming rewards. **On average, Brazilians are members of 14 programs—well above the global average of 10.**

“When we talk about specifics in the LATAM region, there is an evolving change regarding to customer behavior, marked by a growth focus on environmental practices, especially in Brazil, where almost half of the consumers are more interested in sustainability, placing greater emphasis on targeted initiatives, and brands that align with these priorities not only fulfill customer expectations but also play a significant role in supporting sustainability”



**Leonardo Del Campo,**  
Consulting Director  
at Comarch LATAM

The supermarket and food retail industry is the most popular sector for loyalty programs, with 18% of respondents participating. Airlines and airports take second place (16%), followed by hotels (14%).

“Customers who become loyal to airline loyalty programs seek prioritization and differentiated service throughout their travel journey. These loyalty programs are used as mechanisms to make travel more comfortable and exclusive, meeting the expectations of an audience that values special treatment and additional benefits.”



**Raffael Fappiano Neto,**  
Product & Project Manager  
at Azul Airlines

But what are the main factors driving Brazilian consumers to join loyalty programs?

- 27% for discounts and cashback
- 30% for better customer service
- 27% for free shipping
- 25% for travel.

## Earning and Spending Rewards in South America

Loyalty points are most often earned and redeemed in their preferred shopping categories, and Brazil is no different:

- 28% earn and 22% redeem points while shopping online
- 15% earn and 14% redeem points during regular food shopping.

Interestingly, Brazilian consumers display a unique inclination to spend loyalty points on charitable causes, with 3% doing so—twice the global average.

In Brazil, respondents prefer to be contacted via mobile apps (48%), social media (38%), email, and direct mail (35% each). The preference for social media communication is higher than the global average.

“Consumers want to interact with brands in the same way they communicate with their friends and family, using instant messaging platforms. This preference reflects the search for a more direct, quick, and convenient communication experience, aligned with consumers’ daily habits.”



**Raffael Fappiano Neto,**  
Product & Project Manager  
at Azul Airlines

46% of respondents claim they are very likely to remain loyal to a brand because of its convenience and the value of its loyalty rewards.

## Customer Loyalty in 2025 in Brazil

Top 5 Features Brazilian Consumers Want to See in Loyalty Programs in 2025

### Top 5 Features Brazilian Consumers Want to See in Loyalty Programs in 2025

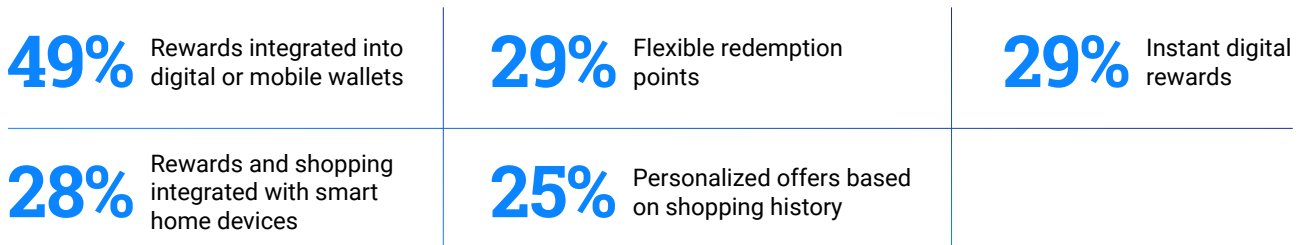


Image: GLO/Comarch

For 18% of Brazilian respondents, crypto and NFT rewards are the least interesting. However, they are more open to them compared to the global average of 34%.

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“We should expect artificial intelligence to play a pivotal role in the future of customer loyalty, enabling hyper-personalized experiences. By leveraging advanced analytics, loyalty programs will be able to predict customer behavior, preferences, and purchasing patterns, allowing brands to deliver tailored rewards, offers, and communications that enhance engagement and foster stronger connections.

Consumers will increasingly expect loyalty programs to align with their values, such as sustainability and ethical practices. Rewards for eco-friendly behaviors, like recycling, purchasing sustainable products, and donations to charitable causes will become more common.

Emotional loyalty will take center stage, with brands striving to connect with customers on a deeper level through storytelling, shared values, and active community engagement.”



**Leonardo Del Campo,**  
Consulting Director  
Comarch LATAM

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“Programs are migrating from a traditional general reward basket approach to a customized list of rewards to be redeemed, much more oriented to individual’s desire, using AI not only to predict a next best offer, but also to reward customer with the right products and services.

Multiple accrual options on top of the points-based approach, like discounts, cashback, tier-based benefits (using gamified rules to guide customer in a specific journey/challenge), are also a trend for future Loyalty programs.

We’ve also seeing an increase on strategies for recurring payment loyalty subscriptions, for customer’s segments that aim to boost points accruals and discounts, and access to very special benefits, including non-monetary benefits as well.”



**Luiz Felipe Paveloski Caper,**  
Business Director at  
Comarch LATAM



## Personalization in Brazil

Personalization is a critical component for consumer engagement in the Americas, with **71% of Brazilian respondents highly valuing tailored offers, discounts, and recommendations** from companies and loyalty programs.

The top personalization features include:

- **Birthday or anniversary discounts** – 59%
- **Exclusive rewards or bonus points** – 56%
- **Discounts on frequent purchases** – 51%.

Conversely, email/SMS reminders, product customization, and early access to sales or promotions are seen as less valuable, underscoring the need for marketers to focus on high-impact personalization strategies.

Dynamic pricing holds promise, with 44% of Brazilian consumers expressing strong positivity and another 32% showing moderate positivity. While only 2% of Brazilian respondents are very negative about it, **dynamic pricing strategies must be carefully planned and transparent**.

Notably, 61% of South American consumers are more likely to shop with tailored offers, significantly surpassing the global average. In contrast, only 12% are likely to shop less with personalized offers.

However, trust and data privacy remain hurdles: although 36% are willing to share their information with companies for free, 33% of Brazilian customers fear that companies might know too much about them. Additionally, skepticism about the value of rewards persists, with 16% doubting the worth of sharing personal data. Addressing these concerns with clear communication, robust data protections, and meaningful rewards can help brands unlock the full potential of personalization in this region.

When it comes to sharing personal data with companies, consumers in Brazil show varying levels of comfort depending on the incentives offered: 47% of Brazilians are willing to share personal data in exchange for rewards.

However, a portion of the population is still cautious about sharing their information. **Only 3% of Brazilians are completely unwilling to share their data.**

When designing loyalty programs, it's essential to keep in mind that 16% of Brazilians are skeptical about whether the rewards offered are worth sharing their personal information.

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**“It is essential that Loyalty Programs have a secure data structure with robust protections that include advanced encryption methods and secure information storage. Protecting customers’ personal data is an absolute priority for loyalty programs in general, as this data is valuable and fundamental to providing personalized experiences and benefits. Ensuring the security and privacy of customer data not only strengthens trust in the brand but also complies with data protection regulations, ensuring that customers feel safe sharing their information.”**



**Raffael Fappiano Neto,**  
Product & Project Manager  
at Azul Airlines

## The Intersection of Sustainability and Loyalty

**Going green significantly influences consumer behavior in Brazil**, with 73% of respondents rating it as a key factor in their shopping decisions—above the global average of 64%.

These consumers actively support initiatives like reducing plastic waste, endorsed by 37% of Brazilians, and opting out of non-essential services such as inflight food, extra towels, or excess product packaging, supported by 24%.

**71% of Brazilian respondents are more likely to join a loyalty program from a brand that prioritizes sustainability.**

“In emerging markets, especially Latin America and Brazil, the loyalty landscape is booming, driven by digital-first, booming innovation and high consumer engagement. Consumers see loyalty programs as embedded part of their life and shopping journey, valuing accessibility and immediacy.”



**Guillermo Pucciano**  
Head of Loyalty at SKY Airline/LATAM  
Head at Global Loyalty Organisation

Loyalty programs that integrate sustainability features, such as eco-friendly rewards or carbon offsetting, hold strong appeal, with 69% of Brazilians valuing these initiatives. Furthermore, sustainability drives brand loyalty in the region: 76% of Brazilian respondents report staying loyal to or switching to a brand because of its eco-conscious practices. Only 11% of consumers wouldn't consider it, meaning consumers in this region are drawn to sustainability and value it.

South American consumers are also willing to invest in sustainability, with an **average willingness to pay 69% more for environmentally friendly products and services.**

For marketers, aligning loyalty initiatives with sustainability—through targeted rewards, transparency about eco-friendly efforts, and communication that resonates with these values—offers a compelling strategy to foster deeper consumer connections and stand out in a competitive market.

“Latin America is not homogenous; consumer behavior and preferences can vary significantly between countries. Customer loyalty in Latin America displays unique characteristics influenced by cultural, economic, and social factors. Understanding the cultural nuances, maintaining price competitiveness, focusing on personalized experiences and don't forget to work on Sustainability and Corporate Social Responsibility are key strategies for fostering customer loyalty in Latin America.”



**Raffael Fappiano Neto,**  
Product & Project Manager  
at Azul Airlines

# FINAL THOUGHTS: Customer Loyalty in 2025

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- The Loyalty Marketer 2025 Checklist
  - Customer Loyalty in 2025: Next Steps
  - Global Loyalty in 2025: Industry trends
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# The Loyalty Marketer 2025 Checklist

- Know your market! For mature regions like the UK, focus on unique perks. For fast-growing markets like Brazil, make joining easy and exciting. Complex IT infrastructure hindering agility and security
- Inefficient management and migration processes across multiple cloud platforms
- Gaps in IT infrastructure monitoring leading to potential security breaches and downtime
- Limited control over IT environment obstructing strategic decision-making
- Highlight loyalty rewards for daily must-haves like groceries—it's where the magic happens.
- Simplify enrollment. Nobody has time for complicated forms or clunky apps.
- Rewards, discounts, and cashbacks—make these your headline acts.
- Add sustainability perks (plastic-free rewards, carbon offsets) to woo environmentally conscious customers.
- Send updates via SMS, email, and mobile apps—keep it quick, clear, and personalized.
- Use data to craft rewards that scream "just for you!" Instant gratification wins every time.
- Be transparent about data use. Reassure customers their info is safe with you.
- Pair your loyalty program with great products and fair prices—loyalty starts with trust.
- Lean into eco-conscious initiatives. Over half of consumers will stick with brands that go green.

## Customer Loyalty in 2025: Next Steps

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“In my opinion, in 2025, loyalty experts should prioritize a strategy built around three key principles: simplification, standardization, and optimization. Here’s what this means in practice:

- **Standardize** – Review and unify processes and systems across the organization to ensure consistency and efficiency.
- **Simplify** – Tackle complexity in processes and system architecture, aiming to make them as straightforward as possible.
- **Optimize** – Identify opportunities to reduce costs during the standardization and simplification phases. Remember, the more complex the structure, the higher the costs.

Loyalty is not a stone; it’s like water—always seeking new ways to spread, grow, and dominate. Your loyalty program should be the same. Continuously look for new opportunities and features to offer your customers, because your competitors are doing the same.

Remember, we have the expertise, experience, and technology to drive your business forward while meeting your customers’ expectations.”



**Lukasz Dubiel,**  
Loyalty Solutions Consulting  
Director at Comarch

At Comarch, we understand that no two loyalty programs are alike. That’s why our **Loyalty Marketing Platform** is designed to meet the demands of **every industry and region**. With a suite of powerful features and AI-driven capabilities, our solution enables you to create exceptional customer experiences while keeping track of market trends.

The Comarch Loyalty Marketing Platform's features include:

- **Hyper-Personalization:** Deliver offers and rewards tailored to each customer’s preferences and behavior for maximum engagement.
- **Zero- and First-Party Data Collection:** Stay compliant while building deep customer insights that drive meaningful interactions.
- **Gamification & Tier Systems:** Add excitement to your program with engaging games and dynamic tier structures that reward every step of the journey.
- **Partnerships & Alliances:** Expand your loyalty network by collaborating with complementary brands, offering even more value to your customers.
- **Multi-Country & Multilingual Flexibility:** Our platform adapts seamlessly to local languages, regions, and cultures, ensuring a personalized experience in every market.

- **Fraud Detection:** Our AI algorithms safeguard your customers' data by identifying unusual activity like mass registrations or suspicious behaviors.
- **Virtual Assistant:** With an AI chatbot trained on your company's data, you have a 24/7 guide to walk you through actions, provide advice, and make complex tasks simple—no IT expertise needed.
- **Dedicated Support:** On top of the virtual assistant, Comarch provides round-the-clock IT support to ensure your program runs smoothly.

With over 30 years of experience and hundreds of successful loyalty initiatives in various industries worldwide, including Auchan, BP, Carrefour, ENOC, ESFERA, Etihad, Globe, Heathrow Airport, HelleniQ Energy, Intersport, Lively, METRO-DIGITAL, Puntos Columbia, and True Digital Comarch has become a trusted partner for businesses aiming to excel in customer loyalty.

But that's just a sneak peek – learn more now to see how Comarch can tailor a loyalty program to fit your industry, region, and customer needs.

[Let's Talk!](#)

## Global Loyalty in 2025: Industry trends:

The global loyalty landscape in 2025 is evolving rapidly and is defined by several transformative trends that are reshaping consumer engagement and brand strategies. Personalization, powered by AI and advanced analytics, has become a cornerstone, with companies like Delta Airlines and Ulta Beauty leading the way in tailoring offers and experiences. Gamification continues to gain traction, with brands such as Starbucks, Emarat and Pegasus Airlines, incorporating interactive challenges to boost customer engagement. Additionally, partnerships are expanding the reach and value of loyalty programs, as seen with Flying Blue collaboration with Uber and Amazon to integrate rewards into everyday purchases.

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**“Loyalty programs are no longer a one-size-fits-all solution. Consumers today demand tailored experiences that align with their values and habits, driving a shift towards hyper-personalization enabled by AI and advanced analytics.”**



**Anastasia Levashova,**  
Co-Founder & Executive Director  
at Global Loyalty Organisation

Sustainability has emerged as a critical driver, with loyalty programs increasingly incorporating eco-conscious initiatives. From Air France-KLM's "Green Miles" to Emarat's and H&M's eco-friendly loyalty rewards, these efforts align with growing consumer demand for environmentally responsible practices. The rise of omnichannel platforms and seamless digital experiences is further enhancing loyalty engagement, enabling consumers to earn and redeem rewards with minimal friction across mobile apps, e-commerce platforms, and physical stores.

Loyalty professionals must address the growing consumer demand for instant digital rewards and sustainability features, aligning program design with broader environmental goals.

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**“Emerging markets like the UAE, Saudi Arabia and Brazil are setting the stage with innovative digital engagement, digital-first and eco-friendly consumer driving innovation. Among Global Loyalty Organisation members we see an unprecedented demand for latest loyalty solutions to satisfy customer demands.”**



**Dilek Glenister,**  
Co-Founder & Executive Director  
at Global Loyalty Organisation

The Global Loyalty Organisation (GLO) is a global independent association and network for loyalty, rewards & customer engagement professionals, which brings together specialists in loyalty programs, rewards & payment solutions, FFPs, technology & innovation, and sustainability in loyalty across multiple industries including travel, hospitality, retail, media, technology, etc.

GLO members have access to:

- Global Loyalty News: 24/7 access to industry news, research, and the opportunity to publish articles, press releases, and reports.
- Global Loyalty Research: a unique set of several research and survey publications delivering 360-degrees global loyalty industry perspective, including all stakeholders (loyalty programmes, customers and loyalty solutions and tech providers).
- Global Loyalty Network: Opportunities to connect with industry experts, participate in global panels, and gain discounts to exclusive events.
- Global Loyalty Database: A comprehensive repository of loyalty programs, consultants, and solutions tailored to project needs.
- Loyalty Jobs & Careers: Access to job listings, executive webinars, and mentorship programs to help professionals grow and succeed.

By fostering collaboration, innovation, and expertise, GLO empowers loyalty professionals to stay ahead in a competitive and dynamic market.

[Join GLO](#)



# Methodology

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The **GLO Comarch Consumer Loyalty Survey**, conducted in November 2024 by the Global Loyalty Organisation (the leading global authority in loyalty and customer experience) in collaboration with Comarch, offers a comprehensive exploration of contemporary consumer loyalty trends.

The study surveyed **over 3,000 consumers in the US, Europe, the Middle East, and Latin America**, offering exclusive insights into loyalty dynamics, preferences, and underlying motivations. Participants, aged 18–78, represent a balanced demographic across all age groups and geographic regions.

The survey examined a broad spectrum of loyalty-related topics, including motivations for joining loyalty programs, shopping frequency, preferences for personalization, and attitudes toward sustainability in purchasing decisions.

A mixed-method approach was employed, combining:

- **Quantitative analysis** to measure loyalty engagement, shopping preferences, and communication channel usage.
- **Qualitative exploration** to delve into demographic and cultural factors influencing loyalty preferences, emerging trends, and consumer challenges.

Data analysis was conducted using advanced statistical tools to ensure precision, with findings validated against secondary research. This methodology enabled a holistic understanding of regional loyalty landscapes and highlighted key emerging trends. Anonymity was guaranteed to foster unbiased, candid responses from participants, ensuring the integrity of the findings.

# COMARCH

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Visit [www.comarch.com](http://www.comarch.com) for the contact information of our offices in the following countries:

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Colombia	Switzerland
Finland	Thailand
France	The Netherlands
Germany	Turkey
Italy	UK
Japan	Ukraine
Luxembourg	United Arab Emirates
Malaysia	USA

## About Comarch

Comarch is a global provider, with 30 years of experience, of technologically advanced software designed to help enterprises improve their business efficiency, reduce operational costs, and build strong relationships with all of their partners and clients. Comarch has made its name by working with some of the most renowned brands and organizations in the world, including various airline holding companies, telecoms, financial institutions, retailers, and many others. Comarch's clients include JetBlue Airways, Heathrow Airport, BP, Carrefour, Heineken, Goodyear, Pepsi, and Vodafone.

[www.comarch.com](http://www.comarch.com)

| [info@comarch.com](mailto:info@comarch.com)