



COMARCH

US State of Consumer Loyalty Report

AI, Privacy, and Sustainability Take Center Stage

A Report by Comarch

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Foreword

In today's dynamic business landscape, loyalty is more than just table stakes, it has to continually evolve for enduring success. This report aims to inspire and inform, offering insights to help you build deeper connections with your customers.

Personalization is key, transforming interactions into meaningful engagements using data to identify and anticipate your customer's individual needs. Delivery is also paramount, an omni-channel approach providing seamless and cohesive experiences across touchpoints.

Comarch and the Global Loyalty Organization (GLO) conducted this survey to explore loyalty engagement, consumption preferences, personalization, AI, data privacy and sustainability.

We hope this report helps loyalty program stakeholders and decision makers continue to drive the evolution of effective programs to captivate today and tomorrow's customers.

Ian Young, Head of Business Development & Account Management, Loyalty, North America.

Comarch Inc.



Executive Summary

US Consumer Loyalty Trends for 2025: AI, Privacy, and Sustainability, prepared by Comarch with the Global Loyalty Organisation, is a comprehensive report offering an insider's analysis of customer loyalty trends. It provides an in-depth look at the state of loyalty programs, highlights key investment opportunities, and outlines leading market strategies shaping the industry.

It explores how **personalization, sustainability, and digital innovation are shaping loyalty programs in the US.** It examines the impact of personalization, sustainability, and digital innovation on the evolution of loyalty programs in the US.

This report is designed for large companies and store chains across various retail sectors, including petrol stations, pharmacy chains, fashion and apparel, grocery stores, and more. It is particularly valuable for professionals in marketing departments, especially those in higher, managerial positions, as well as **anyone interested in understanding and enhancing customer loyalty.**

Leverage real data to shape your marketing strategy and truly connect with your customers!

Key Findings:

- Grocery stores, airline, and hotel loyalty programs are the most popular.
- 60% of US consumers prioritize convenience in their shopping behaviors, nearly matching the importance of quality, price, and discounts, compared to just 43% of the global average.
- Over 70% of respondents feel positively about dynamic pricing.
- US participants are 2x as likely as the global average to share their data with companies unconditionally.
- Sustainability features in loyalty programs are important to 2 out of 3 respondents in the US.



Methodology

The Consumer Loyalty Survey was conducted in November 2024 by the Global Loyalty Organisation (the leading global authority in loyalty and customer experience) in collaboration with Comarch.

Total US sample: 476 respondents.

To discover loyalty trends, we used a mixed-method approach:



Quantitative analysis

to measure loyalty engagement, shopping preferences, and the use of communication channels.



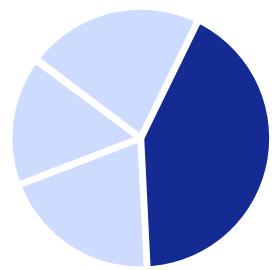
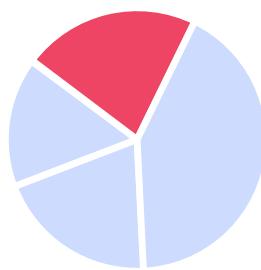
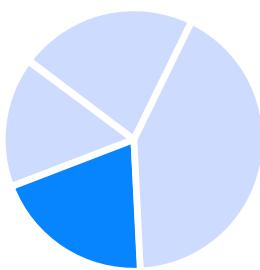
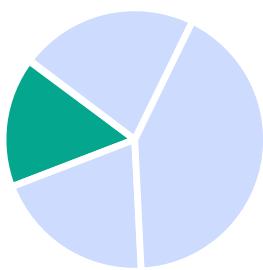
Qualitative exploration

to examine how demographic and cultural factors shape loyalty, highlight emerging trends, and uncover the challenges consumers face. Open-text responses gave participants a voice to share their unique perspectives.

We analyzed the data with advanced statistical tools, ensuring pinpoint accuracy, and validated the findings against trusted secondary research. To ensure the integrity of the findings, participant anonymity was guaranteed, encouraging honest and unbiased responses.

Survey Demographics

Age



Gender

Female	32.4%	153
Male	67.86%	323

Occupation

Employed full time	73.53%	350
Employed part-time	13.03%	62
Unemployed or in search of a job	4.41%	21
Stay-at-home parent	2.73%	13
Other	1.26%	6
Retired	5.04%	24

Annual Income

\$0-\$9,999	3.99%	19
\$10,000-\$24,999	3.78%	18
\$25,000-\$49,999	11.13%	53
\$50,000-\$74,999	9.87%	47
\$75,000-\$99,999	9.03%	43
\$100,000-\$124,999	11.55%	55
\$125,000-\$149,999	15.34%	73
\$150,000-\$174,999	12.39%	59
\$175,000-\$199,999	11.13%	53
\$200,000+	9.03%	43
Prefer not to answer	2.73%	13

Major US Region

1	Middle Atlantic 38.24%	4	East North Central 9.01%	7	East South Central 2.64%
2	Pacific 24.62%	5	West South Central 6.37%	8	West North Central 2.64%
3	South Atlantic 11.21%	6	Mountain 3.30%	9	New England 1.98%



Chapter 1. What Makes Loyalty Programs Work in the US?

In North America, the customer loyalty practice today is full of sameness, discounts and weak value propositions. Sadly, the broad majority of programs are not inspiring deep, compelling affinity from moderate to best customers. The opportunity to gain a competitive advantage lies in reimagining what a program can offer and delivering it to members to achieve sustained, profitable incremental revenue.



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

North American consumers are exposed to a wide variety of loyalty programs, which raises the bar for brands to stand out in a competitive and saturated market. Past frustrations with reward devaluation have also shaped consumer expectations, making it crucial for programs to deliver consistent and meaningful value.

They seek tailored experiences and flexible redemption options, prioritizing programs that offer reward customization to align with their unique preferences. While monetary value remains important, customers now expect rewards to go beyond cash savings and highly value perks that simplify their lives, such as free shipping, easy returns, and extended return windows.

Andréanne Rondeau, Loyalty Specialist at stratLX.

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, US respondents are members of 13 loyalty programs, above the global average of 10.**

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**.

Based on The State of Retail Loyalty in 2024 report by Forrester, **64% of US online adults spend more with companies whose loyalty programs they are a part of**. For retailers, this signals that offering meaningful rewards and engaging consumers can drive both the frequency and value of purchases.

The top three industries for loyalty programs are consistent across both US and global respondents, although the specific percentages vary. **For grocer stores and food retail, 32% of global respondents participate, compared to 25% in the US.**

In fact, according to Forrester's report, 85% of US online adults belong to at least one retail loyalty program, with 47% participating in supermarket or grocery store programs.

Airlines and airports show a notable difference, with 13% globally vs. 23% in the US. Both groups report the same 11% participation in hotel loyalty programs.

US consumers show stronger engagement with airline and airport loyalty programs, indicating a higher value placed on travel-related rewards.

There's little doubt loyalty programs in the US have long played an incredible part in helping businesses engage consumers in their products and services. While the concept remains the same, how well business evolve their approach will dramatically impact the returns they see to their P&L going forward.

Ian Young, Head of Business Development & Account Management, Loyalty, North America.

Top Reasons US Consumers Join Loyalty Programs

1 For discounts and cashbacks	2 For the value of rewards
3 To receive free shipping	4 For better customer service and support
5 I like and shop at those brands/companies	6 To spend rewards on trips I want
7 For VIP and members-only products and events	8 Family or friends' recommendations
9 Ease of enrolling and using the app	

As Forrester states, 54% of US online adults say that receiving personalized offers or exclusive deals is a key reason for joining loyalty programs.

The least important reasons for joining loyalty programs are:

- VIP and members-only products and events – 22%
- Family or friends' recommendations – 22%
- Spending rewards on trips – 17%

That last number aligns with the fact that 64% of North American travelers take three or more trips annually. This means that travel rewards are a key motivator for loyalty program participation, especially among frequent travelers.

According to Forrester's research, 71% of US consumers value instant discounts as the most important element of a loyalty program. Interestingly, 31% of the professionals interviewed on the Loyalty Personality Quiz also claim that discounts and coupons are the most engaging strategies.

What Matters Most to Shoppers?

Price remains a critical factor in purchasing decisions for 74% of respondents, but quality takes the lead, with 81% identifying it as very important. Promotions and discounts also hold considerable influence, valued by 61% of respondents. Additionally, loyalty programs play a significant role, with 58% considering them very important in their decision-making process.

Interestingly, convenience is very important for 60% of US respondents, significantly outpacing the global average of 43% and the European average of 35%. This highlights an opportunity for US businesses to prioritize hassle-free, intuitive shopping experiences alongside loyalty incentives to meet consumer expectations.

How Are US Respondents Earning and Spending Loyalty Points?

	Earn	Spend
While regularly shopping for groceries	43%	34%
At restaurants or coffee shops	13%	16%
While shopping online	19%	16%
For apparel, shoes, cosmetics, electronics, or household goods	8%	8%
For airline tickets	4%	6%
For hotels stays	2%	3%
For fuel, car charging, or transport	2%	2%

Interestingly, only 0.63% of US respondents use their loyalty points on shopping vouchers, significantly lower than the global average of 2.54%. Additionally, despite high participation in airline loyalty programs and frequent travel, US consumers earn fewer points from purchasing airline tickets and booking hotels compared to the global average—6% and 5%, respectively.

Top 5 Preferred Channels for Special Offers and Rewards in the US



1. Mobile App



2. Email



3. Loyalty Program Portal



4. Text Messages



5. Company Website

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.

How Likely Are Consumers to Stay Loyal for Rewards?

Very likely: A loyalty program is one of the main reasons for my loyalty	70.59%
Neutral: A good loyalty program is a positive, but not a deciding factor	26.68%
Unlikely: A loyalty program doesn't influence my brand preference	2.52%
Other	0.21%

Chapter 2. 2025 Loyalty Predictions

Consumers are constantly evolving, and so are their expectations! This is where the magic happens – by spotting the trends before they even surface, you can stay one step ahead and wow your customers with exactly what they want. The world of loyalty programs is changing fast, and by 2025, there are some exciting features on the horizon that will take customer engagement to the next level.

Consumer Desires for 2025

	Not interested at all		Somewhat interested		Extremely interested	
Instant digital rewards	5.88%	28	32.56%	155	61.55%	293
Personalized offers based on shopping history	9.53%	45	34.53%	163	55.93%	264
Rewards integrated into digital or mobile wallets	8.82%	42	32.35%	154	58.82%	280
Sustainability-focused rewards	16.07%	76	33.62%	159	50.32%	238
Biometrics & facial recognition for seamless rewards	23.79%	113	30.11%	143	46.11%	219
Geolocation-based offers	20.85%	98	34.04%	160	45.11%	212
Games & quests with challenges, rewards, and bonuses	19.87%	94	33.62%	159	46.51%	220
Charitable donations as a reward option	20.34%	96	34.11%	161	45.55%	215
Rewards & shopping integrated with smart home devices (voice assistants)	24.42%	115	28.45%	134	47.13%	222
Flexible point redemption options (e.g., for travel, merchandise, or experiences)	8.49%	40	35.67%	168	55.84%	263
Augmented reality (AR) shopping experiences	31.62%	148	25.00%	117	43.38%	203
Voice-activated loyalty features	32.62%	152	27.68%	129	39.70%	185
Smartwatch integration for earning and redeeming points	28.27%	132	31.26%	146	40.47%	189
Crypto or NFT loyalty rewards	34.78%	160	24.13%	111	41.09%	189

While the latest tech trends like crypto, AR, and voice-activated features may sound cool, consumers are clearly more focused on practical, everyday benefits. Instant digital rewards, personalized offers, and flexible redemption options are the features that really grab their attention. So, **if you're looking to keep customers engaged and excited, make sure you're prioritizing what they truly value—easy, personalized, and seamless experiences.** Balancing innovation with consumer preferences will be key to creating loyalty programs that resonate in 2025 and beyond.

And 89% of loyalty experts interviewed on the Loyalty Personality Quiz prioritize emotional loyalty over paid loyalty, highlighting how important genuine connections with customers are.

Interestingly, Forrester predicts that in 2025, brand loyalty will decline 25%, but loyalty program usage will increase.

Price sensitivity often drives customers to switch brands. Forrester's research highlights that **one of the top reasons why online shoppers in the US, UK, and Australia try a new brand is because it offers lower prices compared to others.** While this weakens brand loyalty, loyalty programs are gaining traction as brands use them to provide added value beyond what customers might find through price comparison. Loyalty members benefit from features like "instant discounts" and "loyalty currency" (such as points or miles), with over two-thirds of US online adults considering these features essential in a loyalty program.

Both brands and customers are seeking deeper, more genuine connections built on trust and shared values. This will be reflected in brands' commitment to ethical practices, prioritizing data security, delivering on promises, and fostering meaningful connections within their customers and communities. The future of customer loyalty will remain centered on the customer, evolving to meet their expectations and aspirations. By blending innovation with authenticity, loyalty programs can drive stronger relationships and long-term success.

Andréanne Rondeau, Loyalty Specialist at stratLX.



Reimagining Loyalty Program Automation for 2025 with Bill Hanifin



We did research into **Loyalty Program Automation in 2024** and learned how big the gaps are between expectations and reality that exist today. The research utilized a secret shopper format, enlisting a team of field researchers with expertise in customer loyalty to visit 15 prominent QSR brands across five distinct geographic markets.

While an ideal loyalty program should automatically prompt customers to join, track every transaction, seamlessly redeem rewards, and consistently engage customers, **most current programs rely heavily on manual interactions**. For example, only 6.1% of QSR counterpersons ask customers, "Are you in our loyalty program?" This manual process limits customer participation and engagement.

The study also showed that **60.7% of QSR loyalty programs require a mobile app for enrollment**, placing a barrier between customers and easy participation. Even more striking, only 8% of QSRs use payment terminals or point-of-sale systems to automatically prompt customers to join, missing a key opportunity to streamline enrollment. The findings of the study provide a nice roadmap for continuous improvement of loyalty program operations during 2025.

Bill Hanifin, CEO and Managing Director of the Wise Marketer.

Chapter 3. Personalization, Privacy, and Consumer Expectations

Personalization in marketing goes far beyond simply using a customer's name in a message. Today's consumers want tailored experiences that make them feel understood and valued—whether it's spot-on product recommendations or perfectly timed offers.

In fact, **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.

But here's the challenge: **achieving true personalization without data is nearly impossible.** Consumers are more aware than ever of how their information is collected and used. Many approach it cautiously, weighing whether sharing their data is even worth it.

This is where AI steps in to transform how brands handle personalization and data security. With the **Comarch Loyalty Marketing Platform**, AI enables the analysis of massive amounts of data to deliver highly customized experiences—all while ensuring your customers' data is protected.

If you think about the loyalty customer, this is a person who has said, 'Here's my information, here's my data—provide me with the best possible experience you can.' For us, it's about figuring out how to do that. How do we give them more, but not in a creepy way? We have to be very careful not to cross that line. At the same time, we need to make it scalable and meaningful. That's the challenge I take on every day: how to do this across our network in a way that really matters—not just a simple, generic email, but something truly impactful for the customer.

Edward Pouthier, VP of Loyalty Promotion at JetBlue.

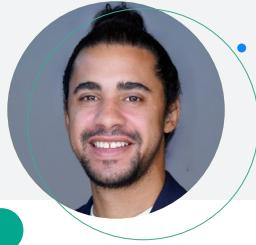
Source: <https://www.youtube.com/watch?v=oePu5bBONms>

70% of respondents want to receive personalized offers, recommendations, and discounts from companies or loyalty programs—surpassing the global average of 64%.

Keep in mind that brand loyalty is built over years, by analyzing evolving customer and market expectations and tailoring the program accordingly. A loyalty program isn't set in stone; it's like water, always seeking a niche so it can flow as far as possible.

Lukasz Dubiel, Consulting Director - Loyalty Solutions - North America





The best rewards are those that are tailored to you, personalized to your preferences, and reflect the values of the brand.

Sam Calcagno, Loyalty Marketing Manager at Comarch.

The Most Valuable Loyalty Personalization Features in the US:

75%

Discounts on frequent purchases

72%

Exclusive rewards or bonus points

68%

Birthday or anniversary discounts

62%

Early access to sales

57%

Personalized shipping

Personalized product recommendations and email reminders about special campaigns were deemed the least valuable, with 12% of respondents marking each as 'not valuable.' Does this mean personalized product recommendations aren't effective? Not necessarily! Instead, it suggests an opportunity for brands to reassess and diversify their loyalty strategies to better meet consumer expectations.

Dynamic Pricing Sentiment

Very positive	59.21%	239
Somewhat positive	20.59%	98
Neutral	11.97%	57
Somewhat negative	6.93%	33
Very negative	10.29%	49

It's commonly assumed that consumers have mixed feelings about dynamic pricing for products and services like fast food, concert tickets, or taxi rides. However, the results of our survey clearly show a strong positive response. **In fact, the U.S. has one of the highest percentages of 'very positive' responses toward dynamic pricing among the surveyed countries**, with only the UAE surpassing it at 56%.

That said, the negative sentiment expressed by 10% of respondents shouldn't be ignored. Marketers must prioritize transparency and clearly communicate the value of dynamic pricing to avoid alienating potential customers.

With the rise of AI technologies in customer support, personalization, and data analysis, the adoption of AI in loyalty programs is accelerating. A growing number of North American companies are already leveraging AI in their loyalty initiatives or planning to integrate it soon. AI's potential to boost productivity, enhance customer engagement, and optimize program performance is truly limitless.

Andréanne Rondeau, Loyalty Specialist at stratLX.

Likelihood of Shopping More with Tailored Offers and Personalized Recommendations

Yes, I am likely to shop more	74.37%	354
It doesn't make any difference	25.21%	120
No, I am likely to shop less	6.09%	29
Other	0.63%	3

One respondent shared their perspective on the impact of personalized offers, emphasizing the importance of relevance in the recommendation process:



I'm more likely to buy if the offer aligns with something I actually want, but less likely if the algorithm misses the mark.

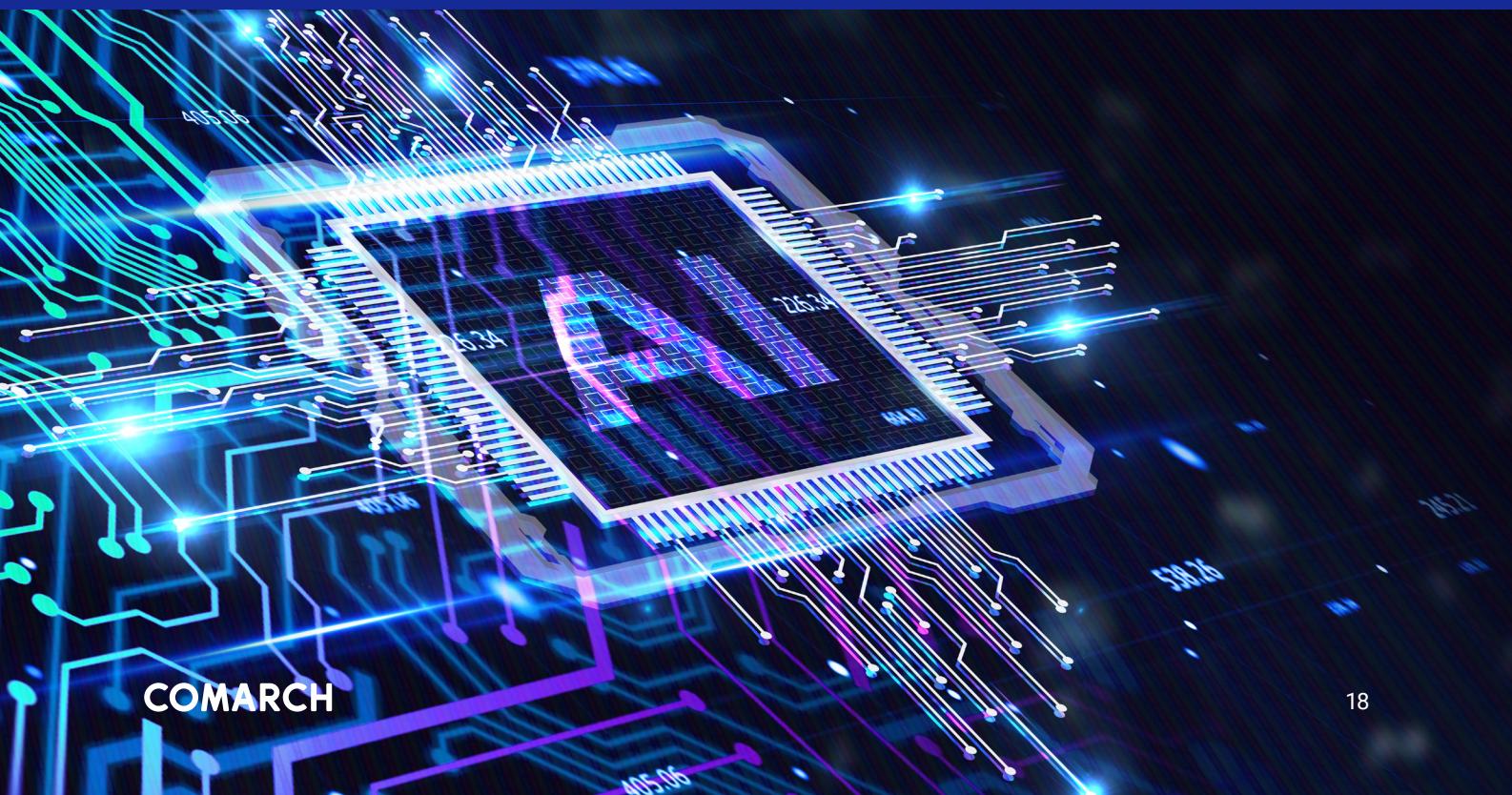
While consumers are open to offers tailored to their interests, they will quickly disengage if the algorithm presents irrelevant suggestions. **Brands must refine their personalization strategies using AI to fully leverage customer data**, ensuring that they meet customer expectations and preferences, and maximizing the effectiveness of tailored offers.

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.

No discussion of 2025 would be complete without talking about Artificial Intelligence and what it means for loyalty. The most important observation I have on this is that AI is going to help us unlock the long-promised potential of first- and zero-party data in loyalty programs

Bill Hanifin, CEO and Managing Director of the Wise Marketer.



Protecting Consumer Data While Delivering Personalization

Willingness to Share Data in Exchange for Rewards or Benefits

I am happy to share my data with companies for free	46.64%	222
I am happy to share my data in exchange for some rewards or benefits	29.41%	140
I am indifferent if brands use my personal data	9.45%	45
I am not willing to share my data	14.50%	69

Importance of Transparency in Data Usage

With no conditions attached	27.76%	113
Only if I can receive bigger loyalty rewards	18.92%	77
Only if I know exactly how data will be used	22.60%	92
Only if it will not be passed to other companies	9.09%	37
Only if the company will not spam me with ads	7.37%	30
Only for bigger rewards, no ads, my data being fully protected and not passed to other companies	14.00%	57
Other	0.25%	1

Data privacy concerns go hand-in-hand with personalization. Our survey reveals that more US respondents are willing to share their personal data with companies for free compared to the global average. However, **the US also has the highest percentage of respondents is unwilling to share their data**. US poll participants are more concerned about companies using their data compared to the global average, where 14% show indifference.

Transparency is key. Be honest. By being upfront about data practices and the value customers will receive in return, you can build trust and motivate more consumers to willingly share their information.

Meanwhile, the global indifference towards data usage suggests an opportunity for brands to engage consumers with the right incentives and information, helping them feel more comfortable with data-sharing practices.

But let's take a closer look: what exactly are consumers concerned about when it comes to their data?

Challenges with Data Privacy and Sharing

Companies will know too much about me (Privacy Concerns)	21.74%	15
I don't trust companies not to sell my data to 3rd parties (Trust)	33.33%	23
Companies might not be able to protect my data (Data Security)	15.94%	11
I don't want personalized ads (Ads Overload)	11.59%	8
I am skeptical that the rewards are worth sharing my data (Rewards Value)	4.35%	3
Companies might use my data to raise prices (Price Manipulation)	7.25%	5
All of the above	5.80%	4

The low level of rewards skepticism shows that **US respondents are generally open to loyalty programs and the potential benefits they offer**, as long as they feel their data is being handled appropriately.

To build trust and reduce privacy concerns, **customers should have clear and easy access to the data policy and fully understand how their personal information will be used in loyalty programs**. If a company makes this information hard to find or understand, it could raise red flags and create the impression that the data may be used in ways customers would not approve of.

Customers should have the option to opt into personalized experiences. Providing clarity about how their data will be used gives them control over their privacy, increasing their trust in the program.

Personalization can focus on non-sensitive data, such as purchase history or customer preferences, rather than relying on more sensitive personal information. This ensures personalization without compromising privacy.

Andréanne Rondeau, Loyalty Specialist at stratLX.

Chapter 4. Loyalty with a Purpose: The Role of Sustainability

As we move through 2024, a year marked as the **hottest on record**, the urgency of the climate crisis is more apparent than ever. Consumers are becoming increasingly aware of the environmental impact of their actions, and this heightened awareness is actively influencing their purchasing decisions. People are seeking ways to make eco-conscious choices, especially when it comes to their shopping habits.

Consumers are more aware than ever of the environmental impact of their consumption. While a gap remains between intent and action (the 'say-do gap'), it's crucial for companies to demonstrate sustainable practices. Mainstream consumers may not always pay a premium for sustainability, but they do factor it into their decisions. Loyalty programs can bridge this gap by rewarding sustainable choices and fostering engagement.

Ian Young, Head of Business Development & Account Management, Loyalty, North America.

In fact, **68% of US respondents take sustainability into account when making purchases** – higher than the European average (59%) and the global average (64%).

Sustainability Prioritization - What Matters Most

Reducing plastic waste	47.06%	224
Opting out of services such as inflight food, extra towels, or room cleaning	17.86%	85
Renewable energy	12.39%	59
Ethically sourced products (coffee, rubber, or bananas)	6.72%	32
Tree-planting and carbon offset programs	5.88%	28
Take-back, recycling, or trade-in programs	8.40%	40
Other	1.68%	8

Respondents have a clear preference for tangible, direct environmental actions, like reducing plastic waste. This suggests that brands focusing on eco-friendly packaging or reusable materials can strike a strong chord with their audience.

However, the relatively low enthusiasm for options like recycling programs or tree-planting initiatives may indicate a need for better communication about their impact. Consumers might not see immediate or visible benefits from these actions, which could explain the limited interest.

Interestingly, the lower-than-average (21%) support for opting out of services like inflight meals or extra towels points to a **cultural preference for convenience and comfort over minimalism**.

For marketers, this means emphasizing **practical, visible sustainability efforts that make consumers feel directly involved** while finding ways to educate and inspire engagement in less tangible initiatives. Transparency about the positive outcomes of these efforts can help bridge the gap.

The brands that make me feel the best are the ones that connect with my interests. There are some brands I like for their product, but maybe I'm not very familiar with them. They're really good about educating me not only about what the product is, but how I can use it. It makes my life a little bit better.

Bill Hanifin, CEO and Managing Director of the Wise Marketer.

Loyalty Rooted in Shared Beliefs

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**.

"A brand should have values regardless of the loyalty program", said Marlena Pólrola, Pre-sales Consultant at Comarch.

When a brand's principles align with those of its audience—whether through a commitment to sustainability, inclusivity, or social responsibility—it fosters trust and loyalty. Thoughtfully nurturing this connection can turn customers into advocates, as they feel their support contributes to causes they care about.

67% of US respondents are more likely to join a loyalty program from a brand that prioritizes sustainability, showing greater interest in sustainability-focused loyalty programs compared to the global average of 63%.

The appeal extends beyond simply joining; **surveyed US consumers are willing to pay up to 58% more for products and services that align with their sustainability values**, surpassing the global average of 52%.

Additionally, **over 66% of US respondents consider sustainability features—such as eco-friendly rewards and carbon offsetting—essential** in loyalty or rewards programs, compared to the global average of 60%.

Have Sustainability Practices Influenced Your Brand Loyalty?

Yes	62.39%	297
No	26.89%	128
Considering it	10.71%	51

US respondents clearly prefer brands with strong sustainability practices. This level of responsiveness surpasses the global average, showing that US consumers are particularly attuned to environmental considerations when choosing where to spend their money.

For brands, these results show how important it is to integrate and communicate their sustainability efforts to engage and retain a highly motivated customer base.

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.

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.

The Grand Summary

Loyalty programs are proven to engage consumers and drive ROI. By leveraging trends and innovative strategies, we collaborate with our customers to evolve the industry and ensure their loyalty investments translate into meaningful business growth.

Ian Young, Head of Business Development & Account Management, Loyalty, North America.

Consumers today expect more than just rewards—they demand meaningful, personalized experiences that reflect their values and lifestyles. **89% of experts interviewed in our Loyalty Personality Quiz prioritize emotional loyalty over paid loyalty**, signaling a fundamental change in how brands must approach customer engagement.

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.

Lukasz Dubiel, Consulting Director - Loyalty Solutions - North America

This emphasis on **choice and flexibility** caters to individual preferences, ensuring that loyalty programs resonate on a deeper, more emotional level. **Brands shouldn't treat their customers as mere KPIs** but should strive to understand the human motivations driving customer behavior.

In 2025, we need to take seriously the idea of treating customers as humans rather than just “targets” or “prospects”. Adding expertise in Behavioral Science to your team and matching up research findings on the motivators of human behavior to your value proposition will yield benefits. Ask yourself if you are creating incentives that serve your customers’ needs from a human point of view. Are you constructing incentives in a way that encourages customers to respond naturally, or are you simply casting out promos like chum into the blue ocean, hoping that a few fish will rise to the top?

It’s also time to take stock of research findings that show people place importance on identifying brands where their values align. Brands can’t manufacture emotional connections through value alignment, they must take a position on what they stand for and then clearly communicate that to the market. The connections will then occur organically.

Bill Hanifin, CEO and Managing Director of the Wise Marketer.

Furthermore, values alignment plays an increasingly pivotal role in building loyalty. Customers now look to brands that mirror their beliefs, whether in sustainability, inclusivity, or social responsibility. However, this alignment must be authentic. **Emotional connections can't be manufactured**; instead, they emerge naturally when brands clearly communicate their principles and take actionable steps that demonstrate their commitments.



Brands that recognize this and adapt accordingly will not only retain customers but also inspire their loyalty in ways that transcend traditional reward systems. The challenge for marketers today is to **transform loyalty programs from transactional mechanisms into platforms that foster genuine relationships**.

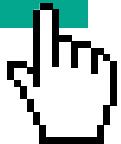
Achieving this requires more than just understanding customer behavior; it means tracking and analyzing their data responsibly, with a reliable and secure system.

The Comarch Loyalty Marketing Platform delivers just that. Designed to meet the unique demands of every industry and region, it equips businesses with powerful, AI-driven features to create exceptional customer experiences while staying ahead of market trends. **With hyper-personalization tools, zero- and first-party data collection for compliance, and robust fraud detection, the platform enables brands to engage customers meaningfully and safeguard their trust.**

Additionally, features like gamification, tier systems, and partnerships with complementary brands add excitement and value to loyalty programs, making them more engaging and versatile. Whether you're running programs across multiple countries or tailoring experiences to specific cultural and linguistic needs, the Comarch Loyalty Marketing Platform adapts seamlessly to deliver a personalized touch in every market.

With decades of experience and successful implementations across leading brands worldwide, Comarch offers the tools and expertise to transform customer loyalty. **Isn't it time to reimagine your loyalty program with a solution built to align with your brand values and customer needs?**

Yes, Let's Do It!



List of Quoted Loyalty Experts

Sam Calcagno, Loyalty Marketing Manager at Comarch

Ian Young, Head of Business Development & Account Management at Comarch

Lukasz Dubiel, consulting Director - Loyalty Solutions - North America at Comarch

Bill Hani in, CEO and Managing Director of the Wise Marketer

Edward Pouthier, VP of Loyalty Promotion at JetBlue

Marlena Półrola, Pre-sales Consultant at Comarch

Andréanne Rondeau, Loyalty Specialist at stratLX

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

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Comarch, a global software provider, also offers reliable IT infrastructure services. With almost 7,000 employed specialists, 16 data centers all over the globe, and offices in 32 countries, Comarch is synonymous with reliability and international experience. The flexibility of our solutions has convinced global brands, including Valeo, Nicols, Schnellecke, Circle K, London Heathrow Airport, and BP, to establish long-term cooperation with Comarch. For over 30 years, we've been helping them optimize business costs by using the latest technologies and ensuring the highest data security standards.