Bundled Document

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40 Experts.
40 Thoughts.

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40 Thoughts. 40 Experts.

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Introduction

As we look towards the future of customer engagement and loyalty, 2025 promises to be a transformative year. Companies across industries are navigating a rapidly shifting environment where technology, customer expectations, and business goals intersect to redefine what true loyalty means. In this fast-changing world, staying ahead of the curve is not just a competitive advantage—it's a necessity.

With that in mind, we set out to explore the emerging trends and technologies that are shaping the future of loyalty and engagement.

In our LinkedIn series, "Loyalty and Customer Engagement 2025: 40 Thoughts. 40 Experts.", we hosted an expert every day for 40 days on our LinkedIn. We brought together insights from experts, consultants, partners, brands, and colleagues to discuss six crucial topics we believe will define 2025 and beyond. These areas—Gamification, AI, Phygital, Emerging Markets & Business Cases, KPIs & Business Goals, and Personalization—are not just buzzwords, but powerful forces that will influence how businesses connect with and retain customers.

40 Thoughts. 40 Experts.

The purpose of this paper is to distill the rich insights from these 40 thought leaders, offering a snapshot of the future landscape. By examining why each topic is important, how it is expected to evolve, and what it could look like in action for customers and businesses alike, we aim to provide a comprehensive understanding of what lies ahead. This is not just about trends; it's about actionable insights that can drive meaningful strategies for the future.

In this paper, we explore the key takeaways from these interviews, offering a deeper understanding of what's on the horizon for loyalty marketers and customer engagement specialists.

By looking at these six topics through the lens of innovation, customer-centricity, and business growth, we aim to spark fresh perspectives and actionable ideas. Whether you're looking to stay ahead of trends, refine your strategies, or understand how these shifts will impact customer interactions, this paper will serve as a valuable guide as you navigate the future of loyalty and engagement.

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#1 Jurgen Swaans

Founder of MAGNEDS & NeoDay

Is your loyalty program stuck in the past? Collecting points, tiered rewards—these are familiar tools, but are they truly changing behaviour?

Here's the challenge: Most loyalty programs create habits, not loyalty. Customers remember to scan a card, collect points, maybe redeem a voucher. But do they buy more? Try new products? Visit more often?

Key Quote:
"Gamification isn't about games; it's about behaviour change."

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That's where gamification steps in—and no, it's not just scratch cards and spin-the-wheel gimmicks. True gamification transforms how customers engage with your brand. It's about creating playful, goal-oriented experiences that drive specific behaviours:

- Spending an extra €10 before a campaign deadline.
- Exploring new categories or higher-margin products.
- Returning to the store more frequently.

Duolingo, for example, is not just teaching languages; it's shifting behaviours. Through streaks, diamonds to earn and spend, hearts you lose when making mistakes, and competitive leagues, Duolingo keeps users engaged and motivated. You're learning while staying loyal—and coming back daily. That's the power of gamification.

Now, imagine applying this to loyalty programs. Short-term campaigns with clear goals, layered onto long-term programs, can deliver results from day one. A milestone campaign, for instance, only works if it's tailored. Stretching customer behaviour means setting reachable goals based on their history—not asking a €10-a-month spender to aim for €150.

The future of loyalty is layered, gamified, and strategic. It's about connecting the dots between long-term insights and short-term actions. So ask yourself: Is your program truly driving change, or just points on a card?

Let's talk about loyalty that works—not just for the customer but for your bottom line.

#2 Brian Manusama

Executive Partner at Actionary

"What's the real power of AI in loyalty marketing? It goes far beyond analytics." AI isn't here to replace creativity—it's here to amplify it.

Think about communication: AI makes every customer interaction relevant, timely, and meaningful. From AI-powered chatbots that serve up personalized loyalty updates to dynamic content delivery across preferred channels, AI ensures your messages aren't just heard—they're welcomed.

Key Quote:
"AI doesn't just analyze loyalty—it redefines it."

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Then there's analytics: AI dives deep into data, segmenting customers with laser precision and predicting behaviours like churn before it happens. Take Starbucks, for example, leveraging AI to tailor rewards and offers that feel like they were made just for you.

But the real game-changer? Process enhancements. AI streamlines loyalty operations, from real-time rewards to fraud detection and dynamic tier management. It's not just efficient; it's transformative.

Looking ahead, AI is set to elevate gamification, unify omnichannel experiences, and integrate loyalty with AI-driven marketing strategies.

Loyalty marketers, the question isn't whether to embrace AI —it's how fast you can integrate it into your strategy.

Because AI doesn't just analyse loyalty—it redefines it.

#3 Wilco de Bie

Client Strategy Director at MAGNEDS

Why We Do What We Do: The Playful Drive Behind Human Behaviour

As children, we're natural explorers. We compete, discover, and celebrate—even over the smallest achievements. But here's the kicker: that drive doesn't fade as we grow older. It evolves. Deep down, we're still wired to respond to the thrill of discovery, the satisfaction of accomplishment, and the joy of a little friendly rivalry.

Key Quote:
"True engagement is about designing experiences that align with your audience instincts."

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That's why it's so tempting to throw around the word "gamification" as a catch-all solution. But let's face it—this idea is often misunderstood. Too often, it's treated as a superficial tool: slap on some points, a leaderboard, and maybe a shiny badge, and you're done. Except... you're not.

True engagement isn't about tricking people into playing a game they didn't ask for. It's about understanding why people behave the way they do and designing experiences that align with those instincts. Making something "boring" more attractive isn't about the mechanics—it's about tapping into the emotions behind them.

Take loyalty programs, for example. Tracking coffee purchases doesn't have to feel transactional; it can feel personal. What if unlocking perks wasn't about mindless points but about a journey of discovery—a secret menu,

an unexpected reward, or a moment that makes your day? Or financial planning: what if saving money became less of a grind and more of an adventure, like uncovering hidden treasures that bring you closer to your goals? This isn't just gamification; it's behavioural design. It's about creating experiences that feel intuitive, fun, and meaningful because they connect with what people naturally want to do—explore, compete, and grow.

Gamification isn't a tool; it's a mindset. But when you understand it for what it truly is, the right tools can amplify the impact. Software like NeoDay can be a game-changer—helping you design, implement, and refine those journeys to create experiences that truly resonate.

Ready to start, discover, play, and experience the results?

#3 Tom Peace

Customer Loyalty Expert

AI isn't the future—it's already here, reshaping how loyalty marketers engage with customers.

Over the past 18 months, giants like Adidas, Starbucks, and airlines have embraced AI, from predictive analytics to next-best-action strategies. But the leap forward is clear: generative AI is stepping in to power hyper-personalization at scale.

Key Quote:
"Loyalty marketers must become prompt engineers to thrive in the era of AI."

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Why generative AI? Predictive tools can now create dozens —if not hundreds—of dynamic customer segments in real time. But no marketing team can generate the content needed to serve those segments effectively. That's where AI becomes indispensable, creating tailored copy, imagery, and offers to meet the needs of every segment instantly.

This isn't just about campaigns. AI is also transforming customer service. Airlines, for example, use it to handle routine tasks like rebooking flights, freeing up human agents to tackle complex issues. The result? Faster resolutions, happier customers, and stronger loyalty.

But here's the kicker: as AI advances, loyalty marketers will need to evolve too. The job is no longer just about creativity, analytics, or organization. It's about mastering the art of AI prompting—knowing how to get the best out of these tools.

Hyper-personalization isn't just a buzzword. It's the natural outcome of AI done right. And it builds what we all strive for: community, advocacy, and that deep customer belief that "This brand truly gets me."

Are you ready to lead this transformation?

#5 Onur Mete

Head of Growth at NeoDay

The game changer for 2025? It's hidden in plain sight.

While many businesses are obsessing over acquiring new customers, the real gold mine has been sitting in your database all along. Your existing customers aren't just sales numbers – they're your most willing focus group, your most reliable revenue stream, and your best shot at sustainable growth.

Key Quote:
"History repeats: From 10x marketing budgets to 10x loyalty budgets."

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The missing link? Intuitive Technology

The technology is finally catching up to the dream.

- Imagine automatically offering exclusive cutlery to someone who just bought toys, because your platform is picking up the person doing the purchase is a parent that loves cooking.
- Or a platform picking up from your sales data that giving away free hand lotion samples are the ideal gateway to get your customer to trust your high margin brand of face cream.

History repeats

Just like marketing budgets seeing a 10X increase when comparing successful businesses today to their counterparts a decade ago, we're seeing the same seismic shift in loyalty marketing investment. Why? Because while paid advertisement algorithms play hide-and-seek with your budget, your loyal customers are literally raising their hands, ready to tell you exactly what they want.

The brains and the operations at the same time

Loyalty marketing is no longer the awkward kid at the back of the class – it's becoming the star student. It's the only reliable way to both understand and act on customer behaviour in real-time. The best part? The barrier to entry is lower than ever. What used to require enterprise-level budgets and years of development can now be launched in weeks, even days.

2025 isn't about AI replacing human connection – it's about finally having the tools to make those connections meaningful at scale.

#6 Philippe Lazzarini

CRM & Loyalty Manager at Autogrill

Gamification isn't just about fun—it's the new language of customer connection.

Traditionally, loyalty marketing relied on monetary incentives like discounts. Then brands focused on emotional connections to build stronger bonds. But customers don't separate 'rational' from 'emotional' —their motivations are a dynamic blend of both.

Key quote:
"Engage the mind, and loyalty will follow."

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That's where gamification shines. It taps into universal human desires—the excitement of winning, the joy of progress, and the pride in achieving something. These small, meaningful moments can transform ordinary interactions into durable connections.

And the impact is powerful. Gamification keeps customers in a flow state —a mindset where they're more engaged and open. Imagine a customer enjoying a game and willingly signing up for your emails or filling out a survey, not out of obligation, but because it feels natural and rewarding.

Smart brands are taking this further. Instead of adding games to loyalty programs, they're designing game-first experiences that drive deeper engagement, lasting brand recall, and real-time insights.

One retail brand, for example, collected 600,000 product feedback responses simply by asking, "Do you like this product?" through a gamified experience—something traditional methods couldn't achieve.

Gamification isn't just a trend; it's a way to create loyalty experiences that truly connect. When you engage the human mind, you build more than loyalty —you create meaningful relationships.

Are you ready to level up your loyalty strategy?

#7 Pauline Van Dongen – Deckers

Freelance CRM & Loyalty Expert, Louwman Group

Here's the wake-up call: That carefully calculated Customer Lifetime Value you're banking on? It's a mirage. Today's consumers will happily take your 10% welcome discount at your jewellery store – and then vanish forever. The data is crystal clear: transactional loyalty is a short-term sugar rush, not a long-term strategy.

Let's learn from the frontrunners

With consumers enrolled in 15+ programs, the traditional 'earn and burn' model is dead. Experience is the new currency. But there's hope. Forward-thinking brands are already pivoting to experience-based loyalty that actually works.

Key Quote:

"Complex 100-page multi-year programs are being replaced by one pager with actual short-term ROI."

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Some examples from the some of the bigger Fashion brands I work with start popping up in multiple industries: Think exclusive shows, early-access privileges, members only competitions. The smartest players are even connecting loyalty programs with sustainability goals, creating a powerful mix of purpose and personalization.

Technology is democratizing Loyalty Marketing

What's truly exciting is how technology is democratizing loyalty marketing. Remember when launching a loyalty program meant months of planning, massive IT resources, and countless meetings? Those days are over. Modern platforms like NeoDay as a perfect example are putting powerful tools directly in marketers' hands, turning what used to be 100-page proposals banking on long term CLV as the main KPI, into agile, short-term ROI-driven experiments.

There are consequences

But here's the plot twist: While more companies are jumping into loyalty marketing (thanks to these lower barriers), consumer tolerance for mediocre programs is hitting rock bottom. In 2025, standing out won't be about having the biggest points multiplier – it'll be about creating meaningful experiences that resonate with your specific audience.

The message is clear

Traditional loyalty programs aren't just underperforming – they're actively burning money. If your loyalty program is still just about points and discounts in 2025, you're not just running behind – you're running the risk of becoming invisible. But for brands willing to embrace this shift to experiential loyalty, 2025 presents an unprecedented opportunity to build genuine, lasting connections with customers.

#8 Kim Van der Zande

Chief Commercial Officer of NeoDay

"Digital marketing offers limitless opportunities," says Kim, "but it's personalization that sets the winners apart. The winners are companies obsessed with truly knowing their customers."

Consider this: A lactose-intolerant customer receives an offer for an oat milk latte instead of a standard cappuccino. Or a vegetarian spared from endless meat-related advertisements. These aren't just marketing tactics—they're acts of respect for your customers' needs.

Key Quote:
"The winners are companies that are obsessed with their customers."

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The real magic? AI-driven personalization that goes beyond traditional segmentation. "We're moving towards experiences so tailored; customers won't even realize the sophistication behind them," he explains. By analysing transactional data, businesses can create recommendations that feel intuitive, not invasive.

But here's the critical insight: The technology has existed for years. The barrier? People. "Resistance to change, siloed systems, and organizational inertia—these are the real challenges," he emphasizes.

For businesses looking to stay ahead, the message is clear: Personalization isn't optional. It's the standard of customer engagement.

#9 Gunnur Gunnarsdottir

Deputy CEO of Samkaup hf.

Loyalty isn't just points anymore. It's a game-changing experience.

When your loyalty system becomes more than just discounts – when it's a world of engagement, excitement, and rewards – that's when you've unlocked true customer loyalty. At Samkaup in Iceland, we're turning the game up a notch by introducing weekly challenges that keep customers hooked.

Key Quote:
"It's not just about customer retention; it's about building a community."

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Here's why it works: We're not just rewarding purchases. We're giving customers a reason to come back—over and over again. With our loyalty app, they earn more than cashback; they're part of something bigger. Every week, they're immersed in a new game. They could win rewards, from coupons to exclusive products, making their journey a fun adventure that connects them with brands they love.

But here's the kicker: The fear of missing out (FOMO). With every game, every prize, customers who aren't participating feel like they're missing out on something big. The engagement isn't just for the loyalists—it pulls everyone in, creating that hype.

It's not just about customer retention; it's about building a community. Our weekly games aren't just 'nice-to-haves.' They're the key to keeping customers engaged and excited, and they're helping suppliers and brands get visibility they wouldn't get otherwise. This is loyalty redefined.

It's emotional. It's social. And most of all, it's fun. Because loyalty isn't just about points. It's about the experiences that people will remember.

#10 Iain Pringle

Managing Partner of New World Loyalty

"Loyalty isn't just about giving things away; it's about making the numbers work," Iain explains. "It's easy to hand out rewards, but turning those into profit? That's the real challenge."

Here's what every loyalty program must measure and track to stay ahead:

1. Performance - What's the true return on investment? Track and report incremental sales, acquisition, and program costs carefully.

Key Quote:
"Loyalty programs that don't deliver ROI will disappear. The next three years will define their survival."

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2. Scale - How many active members does the program have? How many new members are joining? Is it growing or shrinking?
3. Engagement - Are members staying involved or losing interest? Monitor trends to keep them hooked.

Iain predicts big shifts in the loyalty landscape:

"The next three years will be turbulent. Many programs will disappear, but those that prioritize efficiency, profitability, and customer focus will thrive."

"Key trends I predict are:

- Member-only offers will continue to grow, giving loyal customers exclusive perks but do not work in all categories.
- Small hurdles will re-emerge as a natural filter for engagement—while no engagement, always-on mechanics with no commitment will fall away.
- Smarter ROI tracking such as card-as-customer analysis and A/B testing will separate the great from the merely good.

But for retailers especially don't be tempted to "Weigh the pig too often." Measure ROI quarterly or annually—not weekly. Obsessing over constant metrics is a fool's errand."

For businesses, the message is clear: Master your KPIs, focus on long-term and short-term goals, and listen to customers—or risk falling behind.

#11 Amanda Cromhout

Founder & CEO of Truth Loyalty and CRM & Loyalty Expert

"Loyalty metrics like 'our members spend double' sound great—but they're often vanity metrics," Amanda explains. "True success lies in incrementality—delivering 4–6% more sales than you'd get without the program. That's where the magic happens."

The KPIs every loyalty marketer should master:

1. Incremental Sales: The ultimate measure of a program's value.
2. Customer Lifetime Value (CLV): Are you keeping customers longer and driving higher lifetime profitability?

Key Quote:
"If your loyalty program isn't driving incremental sales, it's just an expensive hobby."

3. Redemption Rates: High redemption shows high engagement. Amanda highlights South Africa's eBucks program, which boasts a stunning 90% monthly redemption rate.

4. Sales Contribution: For leaders like Tesco (95%) and Sephora (80%), loyalty isn't just a program—it's their sales engine.

5. Return on Investment (ROI): A good program doubles ROI. Great ones can deliver up to 400%.

Amanda warns: "Don't be fooled by metrics that only look good on paper. A loyalty program must drive measurable, real-world results—or it's not doing its job."

Her advice for decision-makers? Build programs that deliver value for both customers and the business. Measure what matters, communicate the impact, and turn loyalty into your competitive edge.

#12 Simon Tavernier, CLMP™

CEO & Co-Founder of Stampix

"Physical experiences are what make us human—they foster emotional connections," Simon explains. "Meanwhile, digital tools provide convenience and interactivity. The future lies in blending these elements to create meaningful, memorable customer journeys."

Simon highlights the rise of 'phygital' rewards—a hybrid approach combining physical and digital elements.

Key Quote:

"In a digital world drowning in content, are your customer experiences still human?"

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For example, a loyalty program that allows customers to print photos from their smartphones and have them delivered with branded messaging. "These rewards not only deliver value but also act as a communication tool for brands, creating a tangible connection in an increasingly digital world," he says.

Looking ahead, Simon predicts that the overload of digital content, accelerated by the rise of AI, will shift the focus back to physical and human-centred experiences. "As AI drives an explosion of digital touchpoints, their value will diminish. What will stand out are real, human-to-human moments—like live concerts being enhanced by streaming music."

For businesses, Simon stresses the importance of finding creative ways to merge physical and digital experiences. "Brands need to think beyond convenience and foster emotional connections. Whether it's personalized gifts, hybrid events, or tactile rewards, the goal is to deepen the bond with customers."

The takeaway? With more and more loyalty programs being launched, they must evolve to offer customers more than transactional benefits. They should connect on a human level, leveraging the strengths of both the physical and digital worlds.

#13 Lukasz Sloniewski

CEO of Omnivy

"Customers don't care about terms like 'phygital' or 'omnichannel,'" Lukasz explains. "What they care about is convenience—how easy it is to interact with your brand, how well you know them, and how much you value their loyalty. It's all about creating a seamless and meaningful experience across every touchpoint."

Lukasz emphasizes the need for loyalty programs to unify departments like marketing, digital, and customer experience under a shared mission. "Right now, many teams work in silos with different KPIs. But loyalty programs should become the glue that integrates these functions to deliver a seamless customer journey."

Key Quote:
"Your Loyalty Program: A Corporate Symphony or Just Background Noise?"

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The future of loyalty lies in two key areas:

1. Data-driven Personalization: Loyalty programs provide clean, reliable customer data that can enhance every aspect of a business. "It's not just about rewarding purchases—it's about understanding behaviour and connecting the dots across the entire customer journey," Lukasz says. This data can inform everything from personalized in-store experiences to inventory planning and retail media strategies.

2. Proactive Engagement: Lukasz envisions loyalty programs moving beyond reactive rewards to anticipating customer needs. "Using AI, brands can predict when a customer is likely to disengage and offer proactive rewards to keep them engaged. It's about creating a journey that feels rewarding at every stage."

He also highlights the potential of phygital touchpoints, blending the physical and digital worlds. For instance, equipping sales associates with loyalty insights, such as purchase history or preferences, can make in-store interactions highly personalized. "It's about giving your staff the tools to tailor every experience. Even technologies like adaptive price tags or in-app QR codes can elevate the customer journey."

For businesses, the takeaway is clear: Loyalty programs aren't just a way to boost short-term sales. They're a strategic platform to foster long-term relationships and drive organizational change.

#14 Louise Oprel

Senior Business Development Manager at Huawei

"Emerging Markets offer businesses the chance to expand, innovate, and compete on a global scale," Louise explains. "Technology is the enabler, empowering businesses to personalize experiences, optimize costs, and meet evolving customer demands."

Key Trends Driving Change in Emerging Markets:

- B2B Collaboration: "Cloud and AI are redefining partnerships, especially in retail and supply chain sectors. These tools streamline operations and foster innovation, enabling businesses to create scalable, localized solutions."

Key Quote:
"Emerging Markets are more than an opportunity—they're the future."

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- Retail Media Monetization: "Retailers are unlocking new revenue streams by leveraging first-party data for personalized experiences. Omnichannel strategies are becoming essential, integrating online and offline touchpoints to enhance customer engagement."
- Corporate Social Responsibility (CSR): "Sustainability and ethical practices are no longer optional. Companies aligning with sustainability goals and using tech-driven solutions, like energy efficiency and carbon footprint reduction, will win customer trust."

What does this mean for the future?

Louise envisions a world where:

- Retailers evolve into media companies, using AI for ethical and precise ad targeting.
- Sustainable practices become a core part of competitive strategy.
- Startups and enterprises collaborate to create global innovations with local impact.

For Businesses: "The practical implications are clear," Louise shares. "Leveraging real-time data improves ROI, collaborative ecosystems strengthen market positioning, and cloud-first solutions make sustainable growth achievable in emerging markets."

For Customers: "Expect seamless omnichannel shopping, eco-friendly products, and a stronger sense of trust as businesses prioritize transparency and ethical practices."

Louise's conclusion? "Anticipating and adapting to these trends isn't just about staying relevant—it's about leading the charge. Businesses that embrace these shifts will drive growth, customer satisfaction, and lasting value in global markets."

#15 Camilla Cramner

CEO & Founder of Loyalty Factory and Customer Loyalty Expert

"Many companies today don't even measure retention rates effectively," Camilla shares. "Some don't know their Net Promoter Score (NPS) by segment or their retention performance among their best customers. Instead, they rely on averages that hide the true story."

She highlights an often-overlooked truth: Retention isn't just a metric—it's a profit multiplier. "By improving retention and focusing on your most valuable customers, businesses can double their long-term profit. Remember, it's often the top 20% of customers driving 80% of your revenue."

Key Quote:
"Most loyalty programs treat every customer the same. That's a costly mistake."

Camilla also highlights the importance of asking the right questions:

- What % of the revenue comes from your top customers?
- What is the value distribution of your customer base?
- Are they also the most satisfied?

"These are the questions that guide a successful loyalty program," she notes, "and the answers can redefine your strategies."

Camilla emphasizes that CLV and retention are increasingly becoming top priorities for the C-suite. "These metrics are strategic, shaping how businesses invest and grow."

What does this mean in action?
For businesses: "When you understand customer segments, you can allocate your marketing budget effectively.

It becomes clear who to target, what to communicate, and how to prioritize your efforts. This clarity enables one-to-one targeting, driving loyalty and maximizing customer lifetime value (CLV)."

For customers: "Highly loyal customers deserve to feel recognized, while inactive ones need tailored strategies to re-engage them. Today, very few companies excel at making this distinction, but it's the future of loyalty."

Camilla believes that loyalty programs, when designed with clear KPIs and value segmentation, can transform both customer experiences and profitability. "It's not just about offering rewards; it's about treating different customers in ways that reflect their unique journeys with your brand."

Her takeaway? A customer-centric approach isn't optional—it's the foundation of long-term success.

#16 Gisela Bravo

Business Automation Consultant

"AI allows businesses to do more, faster," Gisela explains. "It frees up teams to focus on what really matters—like crafting a clear strategy for long-term growth."

How does this work? Prediction drives precision.

Gisela shares an impactful example: "When we analyse customer shopping patterns, we often notice a consistent rhythm—let's say, every 10 days. By predicting this cycle and sending a targeted email on the 11th day, businesses can effectively boost sales and re-engage customers at just the right moment."

Key Quote:
"AI is a game-changer. But only with the right strategy"

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The Business Impact:
AI isn't just about automating—it's about timing and precision. "This approach takes customer understanding to the next level," Gisela explains. "It's not just about responding to behaviour but anticipating it, creating seamless, tailored interactions."

Why It Matters for Loyalty:
For loyalty marketers, AI is the bridge to personalization at scale. It's a way to meet customers where they are—literally and figuratively.

"AI can revolutionize customer engagement," Gisela emphasizes. "By identifying patterns and acting on them strategically, businesses don't just increase efficiency—they drive deeper emotional connections and boost long-term loyalty."

Gisela's takeaway? "AI is most powerful when paired with a clear strategy. Predicting customer behaviour and acting on it at the perfect moment turns insights into results—and customers into advocates."

#17 Philip Shelper

Certified Loyalty Expert™ and CEO of Loyalty & Reward Co.

"A loyalty program's purpose is to stimulate desirable behaviours," Philip explains. "To design an effective program, businesses should start by determining exactly which behaviours they want to incentivise across the customer journey. This can then be used as a blueprint to guide the program design."

Philip's Guide to KPIs That Drive Loyalty Success:

1. Acquisition: How many new members are joining, and how quickly do they repeat transact?
2. Spend: Is the program driving incremental spend, including cross-sell, upsell, repeat purchase behaviour?

Key Quote:
"Your loyalty program must deliver measurable incremental margin – or your CFO will kill it?"

3. Retention: Is the program actively reducing churn?
4. Advocacy: How engaged are members in recommending the brand, or referring family & friends?
5. Data Utilisation: Are you capturing actionable insights from member behaviours and strategically applying them across the business?

Philip emphasizes the importance of ROI: "Many companies struggle to measure the true return on investment for their loyalty programs. But without a clear understanding of ROI, securing additional funding or optimizing the program becomes very challenging."

Looking ahead to 2025, he predicts a significant evolution in KPI tracking and ROI measurement for loyalty programs: "CFOs will demand more comprehensive, data-driven justifications from loyalty managers."

"Hyper-personalized communications, offers, and experiences will become the norm to maximize ROI and minimize costs."

Yet, many loyalty programs still lack clear business goals. "If a program's objectives aren't defined, it leads to confusion about whether it's actually delivering value. Businesses must set specific goals to measure performance and determine if the program is meeting their needs."

For marketers and decision-makers, the takeaway is clear: Build loyalty programs with measurable goals, track the right KPIs, and focus on both short- and long-term ROI. "Done right, a loyalty program can break even within 12 months and become a driver of sustained growth."

#18 Heba Roy

Data Analyst at NeoDay

Heba dives into why personalization is set to dominate the conversation in 2025:

Customers no longer accept one-size-fits-all offers. They expect brands to understand their preferences, anticipate their needs, and provide solutions tailored to their unique journeys. In Heba's words:

Personalization fosters lasting relationships. It's about making customers feel relevant, valued, and understood.

Key Quote:
"Personalization is no longer a nice-to-have—it's the key to building relevance, loyalty, and revenue in 2025."

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Data-driven insights are the game-changer. From seasonal trends to cultural nuances, personalization goes beyond simple purchase history—it's about anticipating the next step.

Dynamic loyalty programs drive engagement. Think personalized milestones or real-time discounts that adapt to customer behaviours, like abandoned carts or life-stage changes.

Heba emphasizes that brands must leverage AI to move from reactive to anticipatory analytics. It's not just predicting needs—it's meeting them before they arise. However, the challenge lies in unifying data, maintaining ethical standards, and building robust AI pipelines to deliver on these promises.

For marketers, personalization means reducing churn, increasing lifetime value, and building brand advocacy. For customers, it's about feeling seen, understood, and rewarded in meaningful ways.

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#19 Bülent Candan

We Can Marketing Founder

"Too many programs focus on technical personalization," he explains. "But the truth is, your customers don't care about the tech behind it. What matters to them is how easy it is to use rewards and understand the program. Legacy systems and disconnected databases create barriers, and it's the customers who bear the cost."

Bülent paints a familiar picture: "You get a notification about expiring points, but to use them, you need to log into another platform, navigate a confusing interface, and maybe even pay to extend the expiration date. By the time you figure it all out, it feels like a penalty rather than a reward. Loyalty shouldn't be this hard."

Key Quote:
"Loyalty programs fail when they overcomplicate the customer experience—it's time to put humans first."

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Why does simplicity matter for 2025 and beyond?

According to Bülent, loyalty programs need to move beyond complexity. "Programs should be intuitive, transparent, and focused on the human experience. A seamless registration, simple access, and clear communication can do more for customer engagement than the most advanced AI-driven personalization tools."

He believes the future of loyalty lies in rethinking priorities: "Brands need to shift from a tech-first to a human-first approach. The best loyalty programs aren't built on the latest tech; they're built on trust, ease of use, and meaningful interactions. Technology should simplify the journey, not complicate it."

For businesses, the impact is clear:

- Break Down Barriers: Simplify user journeys with intuitive designs.
- Seamless Integration: Use APIs and middleware to connect systems for a frictionless experience.
- Focus on People: Build loyalty programs around customer needs, not just technology.

For customers, it's about:

- Effortless Rewards: Make earning and redeeming points straightforward and enjoyable.
- Clear, Simple Communication: Replace confusion with transparency to make customers feel valued.

Bülent's takeaway? "The best loyalty programs are defined by how effortless they make the customer's experience"

#20 Denis Huré

CEO of Reward the World™

Denis envisions a future where AI transforms loyalty & reward programs from transactional to truly transformative. He explores how AI is poised to reshape the loyalty and reward landscape.

AI's Revolutionary Impact on Loyalty & Reward Program

Personalized Interactions

"AI has the potential to revolutionize human-to-machine interactions," Denis shares. "Think of Siri or Alexa, but 1 million times more intuitive—capable of understanding customer intent and emotion and responding with highly personalized solutions in real time". This level of personalization could lead to more engaging customer experiences.

Key Quote:
"The next evolution of loyalty isn't transactional. It's emotional powered by AI that truly sees each customer as an individual."

40 Thoughts. 40 Experts.

For example: Customer: "I have 1,000 points. What dining experiences are available?"

AI: Instantly suggests curated options—restaurant bookings, gift cards, or exclusive deals—all tailored to the customer's preferences.

Key Benefits of AI in Loyalty Programs

- Continuous Learning: AI learns from every interaction, delivering continuity and a deeper understanding of customer behaviour.
- Data Utilization: "Brands are collecting more data than ever, but most fail to use it meaningfully. AI bridges that gap," Denis explains.
- Emotional Connections: By responding with precision and personalization, AI can transform routine exchanges into memorable moments.

Future Possibilities

Denis predicts AI will enable loyalty programs to:

1. Proactively Anticipate Needs: "AI will recognize when customers are likely to disengage and offer rewards before that happens".
2. Automate Actions: "Imagine an AI that not only recommends products but even completes purchases for the customer. It's not far off"

The Importance of Trust

While embracing AI's potential, Denis emphasizes the importance of trust. "AI-driven programs must be customer-first, ensuring transparency and building long-term loyalty".

Denis's key takeaway is clear: The time to embrace AI in loyalty is now. "AI will elevate satisfaction, drive operational efficiency, and reimagine what loyalty programs can achieve". By leveraging AI's capabilities, loyalty programs can create deeper, more meaningful connections with customers, moving beyond transactional relationships to truly transformative experiences.

#21 Rik Luttmer

Loyalty Consultant at LoyaltyChiefs

"AI has the power to move beyond data analysis and truly understand customers," Rik explains. "It's not just about numbers; it's about emotions, preferences, and the moments that build connections. And for loyalty marketers, that's a game-changer."

Why is AI important?

Rik emphasizes that loyalty programs are often driven by insights—behavioural, transactional, and qualitative. "AI makes these insights sharper, faster, and more actionable," he says. "From detecting patterns to understanding sentiment, AI enables businesses to create loyalty strategies that are both efficient and effective.

Key Quote:
"AI isn't the future of Loyalty—It's the present, reshaping customer connections."

40 Thoughts. 40 Experts.

It's about delivering higher value in less time—an absolute dream scenario for any marketer."

How do you see it shaping the future?
AI is evolving at lightning speed, and according to Rik, it's already starting to change the way we build loyalty. "We'll move from segmented programs to fully personalized experiences. AI can help brands predict preferences, behaviour, and even responses to messages. It's the future of customer engagement, and it's happening fast."

He also highlights AI's role in creating human-like interactions. "Even when you know it's a bot, AI can make the experience feel personal. That sense of being seen and heard fosters trust and loyalty in ways we couldn't have imagined before."

What would it look like in practice?
For businesses, AI offers a path to smarter, more impactful strategies. "Imagine using AI to predict churn and tailor win-back offers—optimizing budgets while maximizing results," Rik explains. "Or crafting messages that resonate not just with the customer's data profile, but with their personality and preferences."

For customers, the transformation is equally profound. "AI means fewer generic messages and more meaningful interactions," Rik notes. "It's about creating moments that make customers feel valued—like they're engaging with a brand that truly gets them."

Rik's takeaway? "AI in loyalty is not a distant dream—it's already transforming how we connect with customers, and it's only going to get more impactful."

#22 Igor Ivanecký

CE Lead Loyalty & Membership Proposition Manager
of TESCO STORES SR, a. s. and Retail Professional

"When you talk to a customer about something truly relevant to them, the results speak for themselves," Igor emphasizes. In a world saturated with mass offers, relevance becomes the distinguishing factor. Personalization, fueled by data and AI, empowers brands to deliver these tailored experiences.

Key Quote:

"The future of business is about reaching the right person, with the right message, at the right moment."

40 Thoughts. 40 Experts.

What does this look like in action? Igor breaks it down:

1. Higher Engagement: Personalization drives better outcomes across metrics, from email click-through rates to redemption rates on targeted offers. "Customers consistently show greater appreciation for offers that are uniquely tailored to their habits and needs."

2. Dynamic Promotions: Imagine giving a loyal customer a special discount on niche products they frequently buy—not through generic campaigns but through targeted pricing that demonstrates true appreciation for their loyalty.

3. Innovative Features: Envision shopping lists that recommend recipes based on a customer's planned purchases or AI-driven suggestions for complementary items. These aren't just futuristic ideas—they're fast becoming reality.

Looking ahead, Igor believes the next wave of personalization will be shaped by advancements in AI and the strategic use of customer data. "The tools we have now make personalization faster, smarter, and more impactful than ever. But finding the right balance is critical; brands must engage customers without overwhelming them."

For businesses, personalization isn't just an operational priority; it's a strategic imperative. The rise of digital tools and data-driven insights enables brands to move beyond generic offers, transforming loyalty programs into powerful engines for growth.

Igor's takeaway? Tailored experiences are now essential—they unlock loyalty and forge deep, enduring relationships with customers.

#23 Koos Berkhout

Co-Founder of the Tecsa Group

"AI can do more than analyse data—embedding AI into our analytics solution meant that our platform automatically generates a narrative around category performance by connecting the dots across thousands of data points" Koos shares.

"Features like these will save analysts and category managers many hours every week by automating the task of reviewing output from different reports to understand and explain which factors are driving sales. That's time they can redirect into implementing strategies that actually drive sales growth."

Key Quote:
"AI is becoming a very powerful translator of data into actionable insight."

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40 Thoughts. 40 Experts.

Koos explains how AI is revolutionizing key areas:

- Customer Insights: Leveraging machine learning to build detailed customer segmentations, identifying motivations behind purchasing behaviour, and spotting marketing opportunities hidden in purchase data.
- Assortment & Promo Optimization: Pinpointing promotions that deliver the best results over baseline sales forecast, enabling retailers to allocate budgets more effectively for growth.

Looking ahead, Koos highlights a critical factor for success in 2025: strategic application. "AI needs to directly impact your core business. Peripheral experiments are fine for learning, but they won't secure budgets in the long term. Businesses that align AI with strategic priorities will lead the pack."

For customers, the impact is equally profound:

"AI enables retailers to tailor assortment, promotions, and communication at pace. Imagine opening your shopping app to see offers perfectly timed and personalized to your needs at that moment. That's the kind of seamless experience AI makes possible."

Koos also warns that while AI adoption will grow, the journey isn't straightforward. "Many companies are still in the learning phase. The technology may be more accessible, but getting reliable outcomes can be challenging. There's a lot of underlying complexity that can result in errors that may not be obvious at first. Those who crack the code will enjoy a significant competitive advantage."

The takeaway? Successful application of AI isn't just about technology—it's about strategic alignment. Companies that turn data into action will shape the future of customer experience and operational efficiency.

#24 Erik Paulus

Head of Product at NeoDay

"Gamification in Loyalty? Usually that's synonymous with a wheel of fortune or a scratch card." Erik begins. "That's what I'd call surface level gamification. Effective for a quick dopamine hit, but nothing more than a flashy giveaway."

"Real gamification is about shaping customer behaviour through experiences that matter. We're talking about learning from what makes games great in order to keep people engaged for a long time and using those mechanics in your loyalty strategy."

Key Quote:
"Real gamification is about shaping customer behaviour through experiences that matter."

40 Thoughts. 40 Experts.

Erik offers a practical example of effective gamification: "Throw in time-based challenges. Missed a day? And the reward was worth it? That's FOMO working in your favour. Or present a challenge campaign like buying three products. Two they'll probably already buy, and for the third you can sneak in a new product you want them to try. It's all about nudging behaviour gently in the right direction."

According to Erik, balancing short-term rewards with long-term goals is critical. "You cannot expect to hook people in with one-off rewards. Sure, it's about offering the immediate payoff, something they can enjoy now, while creating a journey that leads to deeper engagement and loyalty over time.

That layered approach of short-term and long-term is key in creating harmony between instant gratification while guiding people on a journey that rewards sustained engagement and nudging behaviour in a favourable way."

Ultimately, Erik believes the journey is what makes gamification truly impactful. "The journey matters a lot. People will invest their time when the experience is worth it. The journey is about creating opportunities for people to explore, learn and engage with your brand."

#25 Scott Brinker

VP of Platform Ecosystem at HubSpot, and a MarTech Pioneer

"AI isn't just about doing things faster—it's about unlocking entirely new possibilities," Scott explains. "It's a catalyst for smarter marketing strategies and meaningful customer experiences."

Scott describes how generative AI has transformed creativity, enabling teams to produce content quickly and at a lower cost. But he stresses that the real magic of AI lies in its ability to exponentially scale experimentation: "When you can test hundreds of variations, you're not just improving efficiency—you're creating the conditions to discover excellent strategies."

Key Quote:
"AI is about radical human amplification; where technology doesn't replace creativity, it unleashes it."

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40 Thoughts. 40 Experts.

While the excitement around AI is undeniable, Scott tempers it with practical advice: "AI is a noisy space with a lot of hype. The real question is: how does it add value for your customers?" He urges marketers to focus on technologies that enhance customer journeys rather than chase every new trend.

Looking ahead, Scott envisions AI redefining roles across marketing and sales, creating a hybrid model of automation and human interaction. He shares examples like AI-driven customer service agents and Hubspot copilots that simplify workflows but also cautions: "AI should complement human expertise, not replace it. When AI tools are used to elevate how teams operate, they create better outcomes for buyers and sellers alike."

He also discusses the emerging power of AI-powered ecosystems, such as the dynamic integrations offered by platforms like HubSpot copilots and Zapier's automation agents. These tools allow businesses to automate complex processes, freeing up marketers to focus on what matters most: innovation and building genuine customer connections.

One of Scott's main points?
AI's role in balancing personalization and scalability. He acknowledges that while automation is crucial, "it's equally important to ensure customers don't feel like they're just another data point." The future of marketing lies in using AI to enhance human connection, delivering value that feels personal and relevant.

Scott concludes with a challenge to the industry: "Don't just implement AI—apply it thoughtfully. The winners will be those who experiment, adapt, and always prioritize the customer experience."

#26 Nicki Helfet

Independent Loyalty Consultant

"Many brands misuse the term gamification," Nicki explains. "True gamification is not offering points for playing a simple 'game'-style interaction; it's about gamifying the mechanics of your programme to engage your members more deeply with it and motivate them to participate in the programme and buy into it on both a more emotional and transactional level."

Nicki highlights a standout example: Nectar, a leading UK supermarket programme.

"Nectar uses gamified challenges where members can earn extra rewards by achieving specific milestones or buying selected products within a set time frame."

Key Quote:
"Gamification isn't just about adding a game to your programme; it's about transforming the very mechanics to drive deeper, emotional engagement."

"It also allows enhanced burn promotions to allow engaged members to gain more value from the programme and from their points, making them more invested -both emotionally and financially- in collecting points to build up their balance. It's a fantastic example of turning a basic loyalty structure into something much more engaging and rewarding."

Why does gamification matter for 2025 and beyond?

According to Nicki, simple "earn and burn" loyalty models are losing steam. "Programmes purely offering a point for every pound spent feel dated—they lack the depth needed to cut through the noise. Gamification can inject interest without overcomplicating the experience."

She believes the future lies in striking the right balance: "Brands need to create engaging mechanics that enhance customer connection without overwhelming them with complexity. If done correctly, gamification can evolve basic loyalty structures into something far more impactful, even for programmes with limited mechanics."

For businesses:
- Enhanced Engagement: Gamified challenges foster repeat interactions and deeper programme commitment.
- Differentiation: Innovative mechanics stand out in crowded markets, adding excitement to your offering.
- Long-Term Value: Effective gamification drives emotional investment, increasing lifetime customer value and behavioural impact.

For customers:
- Motivation to Engage: Milestones and challenges make loyalty programmes more exciting and less transactional.
- Meaningful Connection: Gamification strengthens relationships beyond spending.

Nicki's takeaway: Gamification isn't just a trend—it's a strategic way to enhance loyalty programs.

#27 Kirsty Chalk

Marketing and Member Acquisition Leader of IKEA and Loyalty Expert

"Gamification is everywhere right now, but is it driving long-term loyalty or just quick engagement?" Kirsty poses the question that many brands are grappling with.

Kirsty highlights the growing buzz around gamification at industry events and within loyalty discussions. While it's clear that gamified campaigns—like prize draws or spin-the-wheel mechanics—can boost short-term engagement, she emphasizes their limitations: "There's only so many times you can spin a wheel and not win before customers lose interest."

Key Quote:
"Stop spinning the wheels for customer loyalty. Start creating experiences that actually matter."

40 Thoughts. 40 Experts.

For Kirsty, the standout example of successful gamification comes from Rip Curl, the surf clothing brand. Their loyalty program awards points not only for purchases but also for every wave caught while surfing, using data tracked through fitness watches. "This builds real-world connections to the brand," Kirsty explains. "Surfing never gets boring for enthusiasts, making it a loyalty mechanic with genuine longevity."

Looking ahead, Kirsty suggests that gamification needs to be personalized to truly thrive. "We need to move beyond one-size-fits-all campaigns," she shares. "By understanding customers better, brands can identify who enjoys gamified experiences and who prefers discounts or other benefits."
She underscores that personalization is no small feat. "If we get it wrong, customers will notice. Serving a dog owner cat food offers not only frustrates them but also erodes trust in the brand."

Kirsty points out the importance of maintaining a visible baseline of benefits for all program members: "Everyone should feel valued, regardless of their level of engagement. But for those most engaged, we need to layer in relevant, personalized rewards and benefits to amplify loyalty."

For businesses, Kirsty envisions gamification as a tool that, when used strategically, can drive better ROI by delivering what members want when they want it. "But it's a fine balance," she cautions. "Personalization and gamification must work hand in hand to avoid alienating members or overcomplicating the experience."

Her takeaway?
Gamification isn't a magic solution—it's a component of a larger, customer-centric strategy. When combined with great benefits and rewards that customers want, personalization and executed thoughtfully, it can be a powerful driver of long-term loyalty.

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#28 David A Slavick

Co-Founder and Partner of
Ascendant Loyalty Marketing

"Every company over time needs to invest in new solutions, tools, and initiatives—that requires a business case," David begins. "And to support that case, you need clean data, clear customer segmentation, and strong analytical backing."

David emphasizes that loyalty programs, or any customer-centric initiatives, must begin with a solid understanding of customer value segments. "Who are your best customers? How often do they buy? What's their average spend? These insights lay the foundation for building predictive financial models."

Key Quote:
"Marketing is not about selling more; it's about understanding more. Every insight into your customer is a competitive advantage."

40 Thoughts. 40 Experts.

He explains how effective KPIs like RFM (Recency, Frequency, and Monetary value) not only provide clarity on customer behaviour but also help businesses differentiate benefits for top-tier customers, fostering greater engagement and loyalty.

What's the future of business cases and KPIs?

Economic pressures and global competition make investing in marketing innovation non-negotiable. "Companies are turning to technology, gamification, and personalization to boost retention, win market share, and improve ROI," David notes. "Every five years, businesses must evolve to remain competitive, leveraging tools like AI to inform predictive financial modelling and deliver customer-specific insights."

For customers, this means a new era of personalized service and engagement. David predicts:

- Enhanced experiences, from personalized communications to tailored in-store interactions.
- AI-powered insights that align past behaviours with future needs, offering precision in every touchpoint.

"Customers want to feel seen and understood," David concludes. "Over the next few years, AI and machine learning will not just inform marketing strategies—they will fulfil the long-held promise of loyalty programs: truly knowing and delighting the customer."

#29 Martin Hill-Wilson

Owner of Brainfood Consulting

"AI can transform how we connect with customers," Martin says. By recognizing patterns across data, brands can deliver personalized, relevant experiences at scale. This level of personalization drives loyalty and advocacy. "When customers feel understood, they stay engaged."

However, Martin highlights the challenges. "Data readiness is critical. Without clean, actionable data, AI can't reach its potential." Organizational readiness is also essential—building workflows, upskilling teams, and ensuring human oversight.

Key Quote:
"AI isn't about replacing humans; It's about freeing them to create, innovate, and think."

40 Thoughts. 40 Experts.

Martin gives an example from the UK energy sector, in which a company leveraged AI to replace some customer-facing roles but reinvested in a new AI Ops team, now 80 people strong. This team manages both digital and human workflows, focusing on orchestration, quality control, and upskilling employees to ensure smooth operations.

Trust in AI is also key. "Organizations must decide: will AI be a threat to taking people's jobs, or a trusted partner enabling people to thrive?" This decision lies with leadership and must begin with educating both leaders and teams.

Martin also points out the challenge of retaining employees during transformations. "When employees leave, it disrupts progress. Retaining them is as important as retaining customers."

Can AI help? Martin believes the best brands will use AI not just for customer experiences but also to empower employees. "AI can free teams from mundane tasks, allowing them to focus on creative work. It's about augmenting human capabilities." While AI handles tasks like summarization and pattern recognition, human innovation ensures emotional resonance. "Finding this balance will define the next generation of businesses."

Martin challenges businesses to rethink their AI approach. Instead of focusing on cost-cutting, he urges companies to invest in innovation. "Will you use AI to cut costs, or to create opportunities?"

His takeaway? "The future of AI lies in empowering both customers and colleagues. The best brands will see AI as a collaborator."

#30 Joyce Mense

Loyalty Lead at Action

"Gamification is not just about playing games," Joyce begins. "It's about integrating game-like elements—challenges, progress tracking, and surprise rewards—into the customer journey to influence behaviour and create memorable experiences."

Why it Matters?

Joyce highlights that gamification offers a broader toolkit than traditional discounts, which may not align with a brand's loyalty strategy. By introducing dynamic elements like interactive onboarding tutorials or seasonal challenges, brands can make every interaction feel engaging and fun.

Key Quote:
"Loyalty is no longer transactional. It's an emotional journey where every challenge, reward, and interaction tell a story."

"Loyalty isn't a short game," Joyce explains. "The key lies in tailoring these elements to fit various stages of the customer lifecycle—onboarding, engagement, and retention—while ensuring they remain fresh and surprising."

Moving Beyond Spin-the-Wheel

Joyce calls for an evolution beyond basic gamified features like prize draws and spin-the-wheel campaigns, emphasizing the importance of personalizing experiences. "Customers deserve more than cookie-cutter mechanics. Personalization and creativity should drive gamification, ensuring it feels unique and relevant to each user."

An example?

Rewarding not just transactions but behaviours. Joyce envisions rewarding customers for actions like writing reviews, sharing on social media, or consistent engagement over time.

"Imagine a system where loyalty is earned not just by spending but by advocacy and consistent participation," she suggests.

The Future of Gamification

Looking ahead, Joyce sees gamification evolving into a more personal, scalable, and emotionally rewarding tool. She points out the need to balance personalization with simplicity: "We must avoid overly complex rules while delivering tailored surprises that motivate and delight customers."

For businesses, this means deeper ROI through meaningful customer interactions. For customers, it promises a more relevant, personalized journey. "When done right," Joyce concludes, "gamification can transform how brands engage, surprise, and retain their audiences."

#31 Aron Locsei

Chief Commercial Officer at MAGNEDS

Bridging the Gap Between Online and Offline

Aron highlights how MAGNEDS, in collaboration with NeoDay, has embraced phygital strategies to revolutionize customer engagement. By combining tactile, in-store technology—such as QR codes—with the personalization of digital platforms, the team has redefined how businesses connect with customers.

"This approach blends the best of both worlds," Aron explains. "From traditional loyalty cards transitioning to mobile-driven engagement, we've created a gamified shopping journey that's interactive, convenient, and highly resonant with today's tech-savvy consumers."

Key Quote:
"The future of loyalty isn't physical or digital—it's phygital, where every touchpoint feels personal and connected."

40 Thoughts. 40 Experts.

The results? Enhanced customer acquisition, increased app usage, and higher engagement levels, which translate into more purchases per customer and long-term loyalty.

Gamification: A Key Driver of Engagement
One of the most impactful elements of Aron's approach is the gamified experience. Through SDK and API integrations, MAGNEDS and NeoDay enabled customers to connect in-store activities with digital platforms, encouraging active participation while keeping the process frictionless.

"This gamification isn't just about fun—it's about connecting customers to the brand in a way that feels rewarding and immersive," Aron says. "Every interaction, whether physical or digital, works together to foster deeper loyalty and retention."

By harnessing the full potential of phygital marketing, it is possible to create an engaging customer journey but also measurable success for businesses.

The message is clear: The future of loyalty lies in integration. Phygital experiences don't just adapt to customer expectations—they surpass them, delivering growth and loyalty that stand the test of time.

#32 Helen Carter

Global Head of Payments and Loyalty of Vivo Energy

"When we think about loyalty, we focus so much on the customer's experience and the data exchange for personalized offers," Helen begins. "But what about the teams on the frontline? These individuals have the power to bring your program to life—or let it fall flat."

Key Quote:
"A loyalty program is only as strong as its frontline advocates."

40 Thoughts. 40 Experts.

Helen illustrates the magic that happens when frontline teams are fully engaged:

- Flying high with recognition: A warm, personal welcome from the senior cabin crew for frequent flyers leaves them feeling valued.
- Hotel upgrades done right: Being upgraded without prompting due to your loyalty status can transform a simple check-in into a memorable experience.
- Supermarket savings made easy: A cashier asking for your loyalty card ensures you save money and collect points effortlessly.

These moments aren't just transactional—they create emotional connections and foster brand advocacy. But what happens when the frontline isn't equipped or motivated to deliver?

Helen recounts her own experience with a loyalty program that fell short at the critical last mile.

While shopping, she was asked at checkout if she wanted to join the store's loyalty program. Naturally, she inquired, "Why? What do I get?" The response was a vague and uninspired, "I don't know, I think you get a voucher on your birthday or something." The result? A lost opportunity for the brand and a disengaged potential member.

For Helen, the solution lies in incentivizing and empowering the frontline. "Think beyond KPIs on loyalty transactions. Reward team members for sign-ups, celebrate those who actively champion the program, and track behaviours that align with your goals. Build a loyalty proposition that serves everyone—customers and employees alike."

Her takeaway? Successful loyalty programs require everyone to feel the value—both the customers and the people serving them.

#33 Damian Nomura

Fractional CAIO of Viasuisse and Founder of Mundaine

An early adopter and one of the first to implement AI solutions over seven years ago, Damian explains, "AI isn't just about automation; it's an opportunity to elevate what it means to be human."

AI holds incredible potential for automating repetitive tasks, freeing people to focus on creativity and meaningful contributions. Damian stresses, "The mundane tasks we don't want to do anyway—AI can handle those, giving us space to innovate, connect, and even rethink work itself."

Key Quote:
"AI can enable us to be more human."

40 Thoughts. 40 Experts.

His vision for businesses? Leveraging AI to boost revenue and reduce cost. And in parallel, create workplace where AI enables employees to work smarter, not harder. Even reducing work weeks while boosting salaries—a win for both human well-being and the economy.

In the loyalty landscape, Damian envisions AI's capacity to drive personalization to new heights. "Imagine a program that not only recognizes your preferences but also guides you towards healthier, more sustainable choices. Loyalty can inspire people to become better versions of themselves while delivering meaningful results for brands."

What's next for AI?
Damian predicts a surge in automation and predictive analytics, with the latter offering unmatched precision in anticipating customer needs.

"We'll move beyond broad campaigns to address individuals with tailored offers, creating true one-to-one marketing," he explains.

But he cautions against losing sight of humanity in the process: "The more machines excel, the more we must focus on what makes us human; critical thinking, creativity, connection, and empathy."

Damian emphasizes the need for reflection and self-awareness in a world increasingly shaped by AI. "To lead, we must first understand ourselves. Only then can we build technology—and a society—that prioritizes what truly matters."

#34 Mark Philipse

Managing Director at MAGNEDS

Turning customers into fans depends how you handle complaints, a significant moment where customers show they care.

Turning Complaints into Loyalty

Mark reflects on his experience at Jumbo Supermarkets, where handling customer complaints was central to building lasting loyalty. "When customers share concerns, they're invested in your brand," he says. "They're giving you feedback instead of choosing your competitors, and that's an opportunity to build deeper connections."

Key Quote:
"Every customer complaint is a chance to turn a critic into a loyal fan."

40 Thoughts. 40 Experts.

In the offline world, active listening, solution-oriented responses, and follow-up communication create satisfaction and turn unhappy customers into brand's fans. But in the online world, Mark points out that a different approach is required. "You need to drive and measure relevance to turn customers into fans," he explains.

Creating a New KPI: Relevant Active Usage

Mark challenges traditional metrics like Monthly Active Users (MAU), indicates that they often miss the point. "We need to focus on Relevant Active Usage (RAU)—how many customers truly engage, not just scan their loyalty cards during transactions," he says.

By shifting the focus to Monthly Relevant Active Users (MRAU) as a core KPI, retailers can ensure quality over quantity and drive more meaningful customer interactions. This change emphasizes the true value of loyalty, demonstrating how targeted relevance can build deeper connections.

Retail Media: Connecting Relevance to Revenue

As retail media evolves into the future of revenue, its success depends on resonance. "Understanding relevant active usage allows retailers to match their media offerings with customer needs, driving higher engagement and boosting sales," Mark explains. By improving RAU metrics, businesses can ensure that retail media campaigns connect with the right audiences, turning data-driven insights into impactful actions.

Mark's message is clear: To build sustainable loyalty, retailers must excel at both complaint handling in the offline world and relevance-driven engagement in the online space. By adopting innovative KPIs like MRAU, businesses can foster stronger relationships while achieving measurable success in today's competitive retail landscape.

#35 Josje van Oostveen

Founder of Branding OOST

Engaging Customers During Inactive Time

As electric vehicles become more popular and require longer charging times, Josje sees an opportunity to use gamification to keep customers engaged. "When customers are waiting, whether for their car to charge or at a fuel station, why not make that time more enjoyable?" she says. "With games and rewards, we can increase their stay and even encourage them to make purchases while they're here."

Key Quote:
"The future of loyalty isn't just about points; it's about keeping customers engaged and entertained, even when they're waiting."

40 Thoughts. 40 Experts.

Josje suggests creating quick, engaging games that reward customers for their time, such as earning vouchers or discounts after reaching certain levels. "It's all about making the experience rewarding and seamless," Josje explains. "Customers want instant gratification—not waiting for weeks or months to redeem their rewards."

Easy, Convenient, and Fast
Josje emphasizes the importance of making these loyalty experiences easy, convenient, and fast. "People are always on their phones, and they want to be rewarded quickly," she says. "Whether it's a Starbucks coffee or a small purchase at the bakery, integrating gamification in these everyday situations will increase both engagement and sales."

The Power of Gamification in Retail
By introducing gamified experiences during waiting periods, businesses can enhance customer loyalty while creating a fun, interactive atmosphere that encourages longer stays and more purchases.

The key takeaway: Gamification not only keeps customers engaged, but it also turns those moments of downtime into valuable opportunities to build stronger, more loyal customer relationships."

#36 Martin Schneider

Vice President & Principal Analyst of Constellation Research, Inc.

"In B2B, loyalty is no longer just about relationships built by sales reps. It's about how technology helps scale and personalize those connections," Martin emphasizes.

From Relationships to Data-Driven Loyalty

Historically, B2B loyalty was managed through sales reps fostering personal relationships. But as businesses scale and the digital landscape grows, this approach has its limits. "Customers today have more choices and channels than ever before. Even your best clients can struggle to keep their preferred partners top of mind," Martin notes.

Key Quote:
"B2B's Blind Spot: Why Personal Relationships Won't Scale in 2025"

To stay competitive, businesses must leverage AI and data-driven tools to fill this gap. "AI doesn't replace the human element; it enhances it by processing vast amounts of data to create personalized interactions," Martin explains. This shift allows companies to better understand their customers' behaviours and provide tailored outreach.

Hyper-Personalization: The Next Frontier
Martin envisions a future where agentic and generative AI tools revolutionize B2B loyalty strategies. "By capturing and analysing post-sale behaviours, businesses can craft hyper-personalized experiences," he says. For example, a heavy machinery company could use sensor data to recommend upgrades or replacements before issues arise, saving clients' money while boosting repeat business.

From Pre-Sale to Post-Sale Engagement
One of the most transformative changes in B2B loyalty is the integration of pre-sale and post-sale data.

"We're finally bridging the gap between marketing tools and CRM systems to deliver a unified customer journey," Martin highlights. This holistic approach ensures that loyalty efforts extend beyond the initial purchase, nurturing long-term relationships.

AI-Driven Retention and Expansion
Looking ahead to 2025, Martin predicts that B2B loyalty will be defined by efficiency and growth. "Retention and expansion are always more profitable than chasing new business," he asserts. By using AI to streamline workflows and consolidate data, companies can boost Customer Lifetime Value (CLV) while reducing costs and complexity.

"With the right data foundation, B2B companies can hypercharge relationships, drive growth, and achieve higher margins," Martin concludes. "The future of loyalty lies in leveraging AI to operationalize personalized engagement at scale."

#37 Tom Stevens

Region Marketing Manager BNL
& France of GoodLife Foods

"Every customer interaction is an opportunity to turn brand contact into genuine loyalty," Tom shares. By integrating personalized deals and gamified rewards, Tom and his team are reimagining how Bicky connects with its audience—both online and in-store.

The Journey Towards Customer-Centric Loyalty

Tom explains that Bicky's collaboration with NeoDay began with a clear goal: to centralize scattered customer data and leverage it to build a comprehensive loyalty system. The team recognized early on that understanding customer behaviour across different channels, from online activations to in-snack-bar interactions, was crucial for personalizing offers that resonate.

Key Quote:
"Personalized deals start with smart data integration."

One standout example involves gamified rewards: customers who purchase a Bicky snack receive a unique code to enter a competition online. This approach bridges physical and digital engagement, creating brand love and driving traffic back to the snack shops.

But it's not just about rewards; it's about timing and relevance. "With accurate data, we're learning how to hit the right customer with the right offer at the right time," Tom adds. This ensures every promotion feels meaningful, enhancing both engagement and customer satisfaction.

Key Strategies for Growth
Tom emphasizes the importance of focusing on localization and partnerships as part of Bicky's loyalty strategy. By collaborating with snack bar owners and integrating their feedback into campaigns, the program not only gains valuable insights but also strengthens relationships within the ecosystem.

He also highlights plans for:

- Dynamic loyalty tiers: Offering different benefits based on customer engagement levels.
- Personalized communications: Using customer preferences and purchase patterns to craft offers that truly resonate.
- Expanded interactions: From social media engagement to QR code activations in-store, Bicky is ensuring a seamless omnichannel experience.

Tom sees loyalty not as a one-size-fits-all strategy but as a constantly evolving relationship. "Our data will allow us to segment customers into meaningful categories, making them feel like our loyalty strategies are made just for them," he says.

By blending creativity, data, and customer feedback, Bicky is set to offer a more seamless, gamified, and engaging customer experience that fosters long-term loyalty.

#38 Penny Shaw

Loyalty Consultant for Holland & Barrett

In 2025, loyalty marketing isn't just evolving—it's transforming into something much bigger: a seamless blend of physical & digital, experiential & transactional, all tailored to the customer's dynamic journey.

Customer Expectations rising faster than ever

Customers today expect everything. They don't see channels—they see one brand, one promise. Whether browsing online or walking into your store, they demand consistent, personalized experiences. This, accelerated by technology and changing economic climates, has raised the stakes for loyalty marketers. The cost-of-living crisis has heightened the demand for immediate value, but not at the expense of meaningful engagement.

Key Quote:
"Emotional or transactional loyalty, online or offline propositions; Companies must be ready to do it all."

40 Thoughts. 40 Experts.

Creating Ecosystems

Smart businesses are realizing that loyalty doesn't stop at the transaction—it starts there. They're investing in creating ecosystems where every interaction, feels intuitive and meaningful. The integration of gamification and interactive preference centres is gaining traction, making it easier—and more enjoyable—for customers to share their evolving needs. These elements turn loyalty into active engagement, creating a virtuous cycle of trust, value & retention.

The three key enablers to master in 2025:

1. Data mastery: Harnessing zero-party data by asking customers about their preferences and making it easy for them to update these.
2. Tech-enabled experiences: From AI-driven insights to connected systems, the goal is to create personalized, real-time interactions, evolving with the customer's needs.
3. Integrated journeys: Bring the best of digital experiences into stores and vice versa. Think of providing in-store staff with insights about what customers browsed online or tailoring in-app notifications based on in-store purchases.

Shifting away from yesterday's interest

Imagine a loyalty program that picks up on your new interest in sports nutrition and adapts its content and offers accordingly. Picture a travel brand that stops advertising Paris after you visited it for business last week and starts curating Budapest itineraries instead. All these changes are easier than you think! Customers don't mind sharing their needs and preferences, as long as business deliver on the effort we put in.

Although these ideas may seem a step or two ahead for many businesses, don't be fooled: they aren't just nice-to-haves. With the possibilities technology enables today, they're the baseline for success in 2025.

#39 Peter Keijzer

Managing Director of LDJ Tech PR

Social & Digital Divide

The speed at which economies and technologies are evolving is undeniable. Consumers are grappling with inflation and rising costs, while employees and decision-makers struggle to keep pace with rapid digital innovations. This growing social and digital divide presents a real challenge. In fact, many companies are seeing a direct consequence in their boardrooms: a concerning lack of trust in their CIOs.

Key Quote:
"Boardrooms need to be ready to bridge both social and digital divide."

40 Thoughts. 40 Experts.

One area where this divide is glaringly obvious is in retail. The recent bankruptcies of major retail chains like Bristol, Blokker, and GameMania serve as stark reminders of the high stakes involved. These closures reflect a deeper issue—companies are failing to adapt and embrace the necessary hybrid business models, which are different than what brought them success in the 90's.

The Key Ingredients
There are valuable lessons and opportunities for those willing to pay attention. The key ingredient for success in these challenging times?

Putting data, technology, and customer engagement at the forefront of strategic priorities.
This doesn't mean abandoning traditional spreadsheets and quarterly reports on margin & revenue. But without a deep understanding of the connection of these with your customers changing behaviours and needs, you're not going to make it far.

Your commercial health is directly tied to customer engagement. This is an insight that more and more executives need to embrace.

Consider Patagonia, for example. This brand is in perfect alignment with its audience's values and needs. From marketing to technology, they anchor their strategy around what their customers care about, and it shows. They don't just launch campaigns—they tell a consistent story that resonates with their audience, strengthening their position in the market.

From survival to growth
The difference is clear: Are you launching one-off campaigns, or are you telling a cohesive story that deepens your relationship with customers? When margins are under pressure, the latter is the only option that can ensure long-term growth and loyalty.

#40 Bill Hanifin

CEO of The Wise Marketer

"Loyalty programs are not just transactional; they're the entry to customer connection, powered by data and behavioural science," Bill emphasizes.

Bill highlights three loyalty trends that will shape the year ahead:

1. Automation: Research in the QSR sector revealed gaps between customer expectations and loyalty program delivery. "Automation is needed to meet the expectations of today's digitally smart consumers," Bill explains. Brands must unify enrolment, ensure user-friendly experiences, and integrate data across platforms.

Key Quote:
"AI is the fuel for growth; loyalty is the engine driving it."

40 Thoughts. 40 Experts.

2. Paid Tiers and Subscription Loyalty: Bill advises brands to clearly define their strategies for "paid loyalty" and "subscription programs." He outlines a step-by-step approach to assessing if a paid tier is right: "Understand your customers, their values, and align your strategy with your brand's vision."

3. AI and Personalization: Bill shows how AI helps brands make the most of loyalty program data. "AI personalizes experiences at scale, helping brands unlock the full value of opt-in loyalty programs," he explains. "With Google moving away from third-party cookies, loyalty programs are key to building strong customer connections."

Bill outlines three strategic essentials for the evolving loyalty landscape:

- Incorporate behavioural research to create incentives that resonate with human needs, moving beyond "one-size-fits-all" promotions.

- Brands must align with customer values to foster genuine emotional connections. "Emotional loyalty isn't manufactured; it's earned through transparency and consistency."

- Sustainable loyalty programs require understanding financial models to ensure consistent value delivery.

Bill envisions a future where loyalty programs are powered by smarter automation, enriched by AI-driven personalization, and guided by behavioural insights. "Loyalty programs are about creating meaningful, lasting relationships that deliver value for customers and brands," he concludes.

Conclusion

The "Loyalty and Customer Engagement 2025: 40 Thoughts. 40 Experts." LinkedIn series brought together thought leaders, industry experts, and innovators to explore the future of loyalty. Across 40 days of insights, six key topics emerged as pillars shaping the future of customer engagement: Gamification, AI, Phygital, Personalization, Emerging Markets, and KPIs & Business Goals. Together, these themes illustrate a shared vision for building meaningful, future-proof loyalty programs.

The experts agreed on the following principles to guide loyalty strategies in 2025 and beyond:

1. Gamification Drives Deeper Engagement
Moving beyond points and rewards, gamification taps into emotional connections and behavioural shifts to make customer experiences more meaningful. The future lies in creating systems that inspire true engagement, not just transactions.

40 Thoughts. 40 Experts.

2. AI Amplifies Creativity and Connection

Artificial intelligence is revolutionizing loyalty by enabling hyper-personalization, predictive insights, and operational efficiency. However, AI's power lies in complementing—not replacing—human creativity and empathy, as it helps brands foster deeper emotional connections.

3. Phygital Creates Seamless Experiences

By blending physical and digital touchpoints, phygital strategies deliver unified customer journeys that feel intuitive, personal, and connected. These approaches meet evolving customer expectations for seamless, omnichannel interactions.

4. Personalization is a Strategic Necessity

Personalization has become the foundation of modern customer loyalty. Tailored experiences, powered by data and AI, allow businesses to create moments that make customers feel valued, understood, and seen.

5. Emerging Markets and Innovation as Growth Drivers

The rise of emerging markets and innovative business cases presents new opportunities for growth. Adaptability, sustainability, and collaboration are essential for businesses seeking to thrive in a rapidly evolving global economy.

6. KPIs Must Align with Real Business Goals

Loyalty programs must deliver measurable value through metrics like incremental sales, retention, and advocacy. Vanity metrics are no longer enough; programs must focus on driving meaningful engagement and financial outcomes.

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40 Thoughts. 40 Experts.

What's Next?

Looking ahead, the future of loyalty will demand innovation, adaptability, and a deep commitment to customer-centric strategies. The insights shared in the "Loyalty and Customer 2025: 40 Thoughts. 40 Experts." series offer a clear roadmap for navigating this transformative landscape. By embracing emotional engagement, purpose-driven strategies, and the thoughtful use of technology, businesses can create loyalty programs that not only meet customer expectations but exceed them.

The message from the series is clear: loyalty programs must evolve into meaningful, strategic assets that forge lasting relationships.

As brands build toward 2025, success will belong to those who innovate with empathy, measure what matters, and prioritize genuine connections. Together, these approaches ensure loyalty programs are not just relevant but transformative in the years to come.

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About Us

NeoDay is an enterprise loyalty management platform that can deliver one-off lead generation campaigns or year-round, personalised loyalty programs.

Our platform combines creativity and technology to build future-proof relationships between brands, retailers, and shoppers. We offer shopper activation and loyalty solutions for industries like FMCG, Convenience, Petrol and (Food) Retail to stimulate consumer behaviour on- and offline and to claim a valuable position in the market.

We can streamline your marketing efforts and drive loyalty with a comprehensive, multi-device solution across web and app.

Want to find out more?

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