



COMARCH

Customer Loyalty Predictions 2026

A Month-by-Month Plan to Syncing with Your Customer's Rhythm

Table of Contents

| | |
|--|----|
| Table of Contents | 2 |
| 2026 Is The Year We Stop Guessing and Start Moving | 3 |
| List of Quoted Loyalty Experts | 4 |
| Data Transparency and Privacy Compliance | 5 |
| Nurturing Human Connection (Emotional Loyalty) | 8 |
| Simplification of Loyalty Journeys | 11 |
| Commitment to Sustainability and Values-Based Loyalty | 14 |
| The Rise of Subscription-Based and Paid Loyalty Models | 17 |
| Seamless Omnichannel Integration | 20 |
| Gamified, Experiential Rewards | 23 |
| Flexible redemption options | 26 |
| Proactive Loyalty Fraud Prevention | 29 |
| Hyperpersonalization with AI | 32 |
| Focus on the Extended Middle of Life | 35 |
| Managing Liability & Balance Sheet Optimization | 38 |
| Loyalty is a Living Thing | 41 |
| From Transaction to Rhythm | 42 |



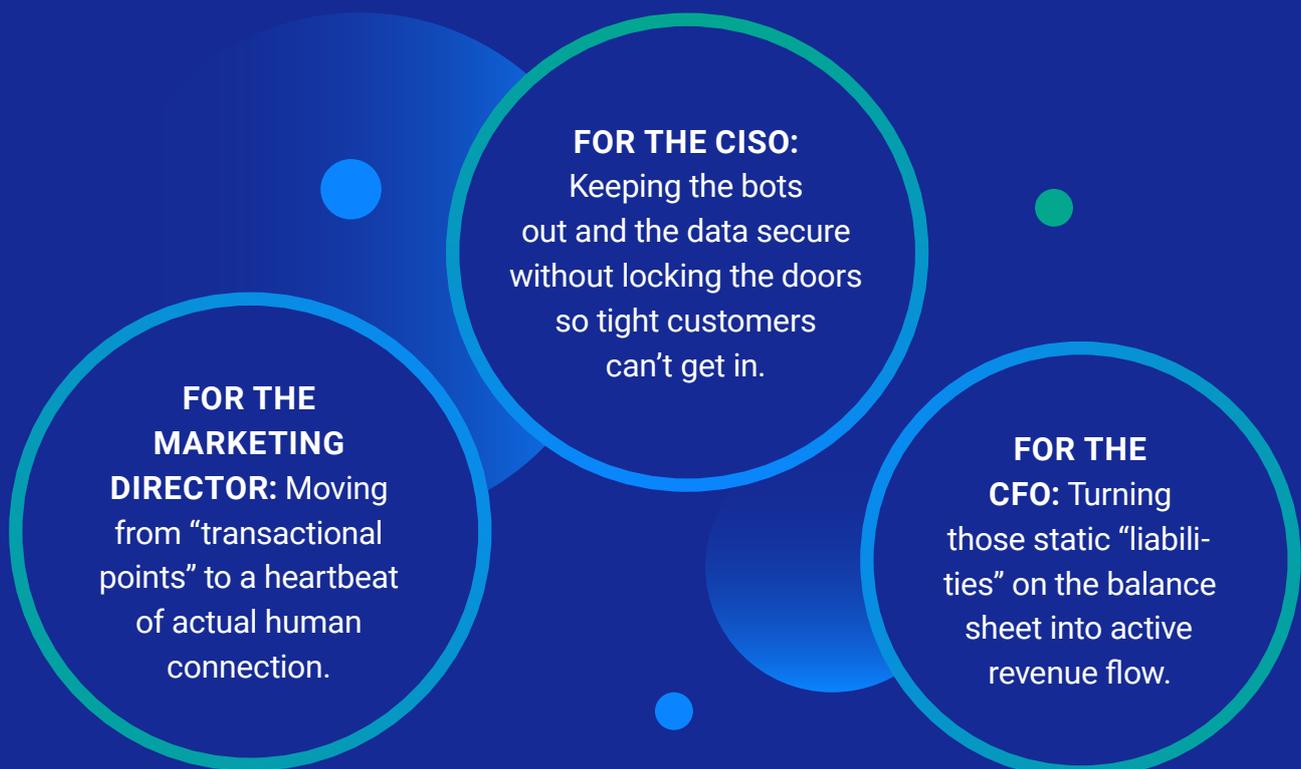
2026 Is The Year We Stop Guessing and Start Moving

Let's be honest: Most "Industry Prediction" reports are just thinly veiled science fiction written by people who have never had to explain a churn rate to a board member.

You don't need another glossy PDF telling you that "AI is big" or "customers are demanding." **We know.**

You need a rhythm and we're delivering.

This is your month-by-month guide to syncing with 2026. Your customer base changes with the seasons. We've mapped out the year to tackle the headaches that actually keep you up at night, matching your strategy to the reality of the calendar:



From the January data audit to the December budget squeeze, we are breaking down the silos. We're trading the crystal ball for a calendar.

Grab a coffee. Let's find the beat.

List of Quoted Loyalty Experts



Fiona Ronnie
Head of Customer and Loyalty at TFG (The Foschini Group)



Olivier Martinet
CEO of Posidonia Consulting



Isaiah Oduor
CRM and Loyalty Systems Specialist at Kenya Airways



Paula Thomas
Founder and CEO of Let's Talk Loyalty and Loyalty TV



Jessica Lavigne
Senior Customer Loyalty Consultant at Comarch



Sara Al Rumaithi
Innovation Manager at ENOC



Joanna Witsch
Senior Loyalty Consultant at Comarch



Tom Peace
CEO and Founder, Sway Outcomes



Justin Hyams
General Manager, Alfursan Operations & General Manager, Acting Commercial at Saudia Airlines



Wojciech Gil
Business Solution Manager Loyalty at Comarch



Łukasz Dubiel
Loyalty Solutions Consulting Director at Comarch



Wojciech Osuch
Head of Growth Strategy Poland Accenture



Marek Gajewski
CTO at Japan Green Stamp CO.



Review Privacy Policy

JANUARY

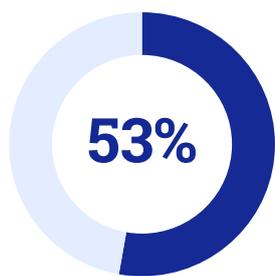
Data Transparency and Privacy Compliance



The 2026 Prediction

As regulators tighten the screws on GDPR and other laws, and browsers finally kill the last of the cookies, companies relying on third-party scraping will see their data quality nosedive. The brands that win in Q1 will be the ones that stop guessing and start asking. **We predict a swing toward “Data Trade-Offs”, where customers explicitly tell you their preferences in exchange for hyper-relevance.**

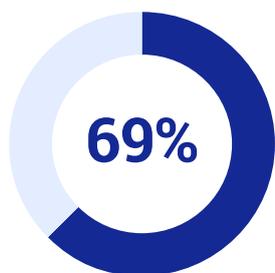
Let's start the year with a resolution you'll actually keep: Stop stalking your customers and start asking them what they want.



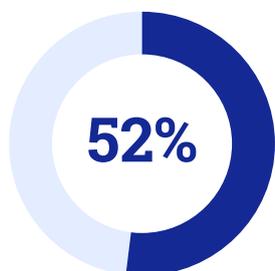
You thought you were being helpful by using “passive personalization” (a nice way of saying “tracking their every digital footprint”), but it backfired. In fact, according to Gartner, **53% of customers report a negative experience when brands use data they didn't explicitly share.**

January is the month of new budgets, so before you launch that shiny new campaign, you need to audit your assets. Where does your data live? Who has access? And most importantly, why do you have it?

The Solution: Zero-Party Data (The “Just Ask” Strategy)



The smartest folks are already pivoting. Forrester reports that **69% of executives are investing in Zero-Party Data** strategies right now. Why?



Because **52% of members join loyalty programs specifically for relevance**, not just points.

“[It's about] integrating data usage into the day-to-day life of customers. [A program] has to mean [using] customer data and giving them something in exchange for their loyalty. So it's not so much 'loyalty', it's what you are going to be doing with the loyalty data. That's the future of loyalty.”



Olivier Martinet
CEO of Posidonia Consulting

But sometimes customers don't know what they want until you help them find it. That is why you need to move beyond simple surveys and **spark an insightful dialogue**. When you transparently guide a customer to the right answer (Zero-Party Data) and then deliver it, you create "active personalization." This isn't just nicer, it's simply profitable. This approach boosts ROI by **2.3x** compared to the "creep and guess" method.

The Comarch Loyalty Marketing Platform automates the heavy lifting—**collecting Zero & First-Party Data across every single sales, marketing, and engagement channel** without you lifting a finger. Once your program is live, our **built-in AI models** dig through the noise to **identify hidden patterns** in client behavior that human analysts might miss.

"Customers need to know exactly how their data is being used. And not just to sell them things but to make their life easier. Then, the fear disappears. The label goes from 'surveillance' to 'service'. Let's build systems that say, 'I'm keeping this safe for you.'"



Wojciech Gil
Business Solution Manager
Loyalty at Comarch



The Move

Don't wait for the fallout. Sit down with your CISO this month and run a "Data Value Audit". Identify the "ghost data" you currently collect without permission and replace it with a Zero-Party strategy using the Comarch Loyalty Marketing Platform to automate the collection and immediate usage of that data.



FEBRUARY

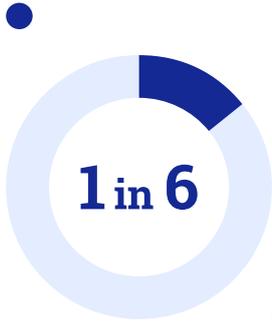
Nurturing Human Connection (Emotional Loyalty)



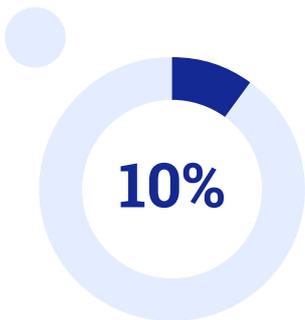
The 2026 Prediction

Customers are hitting “digital fatigue” walls. In 2026, brands will slow down enough to say “Hello.” We predict a resurgence of “**Slow Loyalty**”, programs that prioritize recognition and community status over high-velocity point burning.

It's been 23 years (!) since the Black Eyed Peas asked, "Where is the Love?" and frankly, looking at the marketing landscape in 2026, we are still asking.



We spent the last decade obsessing over automation, chatbots, and efficiency. The result is a "connected" society that is functionally lonely. It's gotten to the point where **one in six adult Australians would rather talk with a chatbot than spend time with their actual friends.**



We automated the humanity right out of relationships, especially the ones brands build with customers. And they noticed! **Consumer trust has dropped by 10% in North America** (according to Forrester).

While your competitors are busy fine-tuning their algorithms to sell more stuff, **the real opportunity this Valentine's Day is to add a heartbeat to the spreadsheet.**

Transactional loyalty is the engine—it appeals to the rational brain and drives the initial behavior. But if you stop there, you're just a commodity. To survive 2026, you need to blend that rational reliability with emotional resonance.

"I often compare true loyalty to a romantic relationship. You don't stay with someone because of a transactional checklist or a scorecard; you stay because they remember how you take your coffee or send a text just to see how your day is going. It's those small, unprompted gestures that say, 'I see you.' In 2026, our technology should be the intuition that helps the brand act like that attentive partner, creating those moments where the customer feels genuinely known and cared for."



Joanna Witsch
Senior Loyalty Consultant at Comarch

“I love the experience of loyalty. Being recognized. Being seen. Being appreciated.”



Isaiah Oduor
CRM and Loyalty Systems
Specialist at Kenya Airways

You can't buy love, but you can use points to buy the chance to build it.

Think of your program as a human brain: you need the logical left side (discounts, transactions) to handle the business, and the creative right side (emotional loyalty) to handle the relationship.

The Comarch approach layers 'Soft Benefits' (perks that make life better) on top of your hard transactional value. This way, you aren't choosing between profit and people; you're using one to fuel the other.

“I want a brand to treat me as their soulmate, as a real relationship. But only a few of them are actually doing it.”



Jessica Lavigne
Senior Customer Loyalty
Consultant at Comarch



The Move

Launch a “Love Letter” Campaign (no sales allowed!). Use your segmentation tools to identify your top 10% “Soulmates” and send them a “Soft Benefit” reward—early access, a digital badge, or a personalized “Thank You” video. No coupons. No “Buy Now” buttons. Just appreciation. Watch your engagement rates outperform your sales emails.



MARCH

Simplification of Loyalty Journeys



The 2026 Prediction

The "10-Second Rule" will become law. The tolerance for friction is hitting zero. We predict that in 2026, any program requiring more than **three clicks** to join will see a massive drop in acquisition rates.

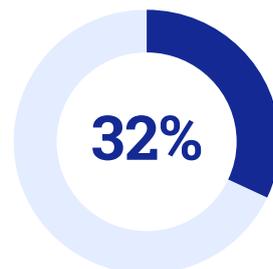
Spring is officially here. **It's time to open the windows, grab a broom, and fix the friction points that crept in during the holiday rush.**

Marketers are essentially digital hoarders. We love features. We love buttons. We collect data fields like dust bunnies. But while we call our programs “comprehensive,” the customer calls them a “nightmare.” **Spring cleaning of the UX is crucial.**

Step 1:

Sweep Away the Forms

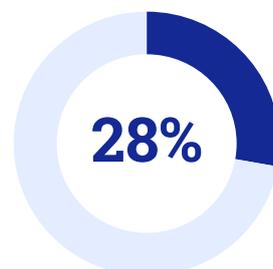
Let's start with the entryway. Comarch's Customer *Loyalty Predictions 2025* report indicates that a “long and difficult onboarding process” is the main obstacle for **32% of customers**. It's very likely this number will grow this year. So, strip entry forms down to the bare essentials (email or phone). You can always ask for their birthday or shoe size later (progressive profiling) once they actually like you.



Step 2:

Polish the App Experience

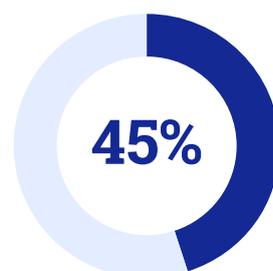
Next, look at your digital living room. We found out that **28% of users abandon programs due to “inconvenient apps,”** and “complexity fatigue” is setting in. Audit your interface. Does it spark joy? Or does it spark frustration? Ensure the dashboard is clean and rewards are easily accessible.



Step 3:

Organize the Rewards (The “Wallet” Declutter)

Just as a clean closet makes it easier to find an outfit, a simplified wallet makes it easier to find value. According to the study, customers are craving organization, with a **45% preference for mobile wallet integration**. The real clutter today is **mental**.





If your accrual rules require a PhD to decipher, or your rewards catalog looks like a disorganized flea market, you are confusing the customer, not rewarding them. **Declutter the math.** Simplify the accrual structures and curate the catalog down to the things they actually want. A clean, intuitive path to value beats a “comprehensive” maze every time.

“We tend to overengineer things because we’re excited about features. But joining the program should be as simple as possible. We need to respect the customer’s time. I think there’s a reason the word ‘frictionless’ is so trendy nowadays.”



Lukasz Dubiel

Loyalty Solutions Consulting Director at Comarch



The Move

Conduct a “Friction Audit.” Take out your phone. Try to join your own loyalty program. Count the clicks. Count the seconds. **If it takes longer than 30 seconds or asks for your marital status before you’ve even bought anything, delete the fields.** Remove the barriers before the spring shopping boom hits.



APRIL

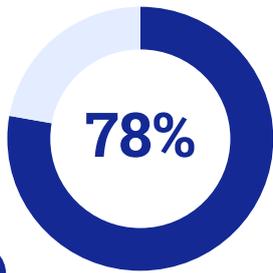
Commitment to Sustainability and Values-Based Loyalty



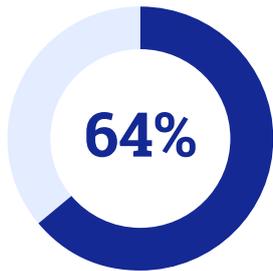
The 2026 Prediction

We predict that in 2026, programs that offer “token” sustainability without tangible action (aka greenwashing) **will continue to face increasingly severe backlash.**

If your “sustainability strategy” is just changing your logo to green for 24 hours on Earth Day, we need to talk.



Your customers are judging you. The days of “mindless consumption” are (slowly but surely) fading. We are seeing a massive shift where **78% of consumers are inclined to join programs that support sustainability.** Your loyalty program shouldn’t just be a mechanism for buying more stuff; it should be a vehicle for the circular economy.



Sustainable solutions are now important to **64%** of consumers. **If you aren’t helping them save the planet, they might just save their money (or spend it with a brand that does).**

When a customer feels like their membership actually does good, retention skyrockets. Values-based loyalty fosters **deeper emotional connections** with the growing group of environmentally conscious customers. And we know that Gen Z and Millennials stay for the connection, not just the discount. **If they don’t see themselves in your brand, they leave.**

“I need to be able to resonate with a loyalty program, to be able to support that loyalty program.”



Fionna Ronnie
Head of Customer and Loyalty
at TFG (The Foschini Group)



“I think for most consumers rewards are still important. However, I think the industry is evolving and people want an alignment of belief with the brands that they are loyal to.”



Tom Peace
CEO and Founder, Sway Outcomes



The Move

Configure your rewards catalog to **highlight green rewards** (like planting a tree or carbon off-sets) and offer a **2x multiplier** on points earned for eco-friendly behaviors (like digital receipts or reusable cup usage). **Make doing good the most profitable move your customer can make.**





MAY

The Rise of Subscription-Based and Paid Loyalty Models



The 2026 Prediction

We predict that the “Free vs. Paid” debate will die. **The winner will be “Free AND Paid.”** Brands that offer a low-friction free entry point plus a high-value subscription upgrade (the hybrid approach) will capture both the volume of the masses and the margin of the elite.

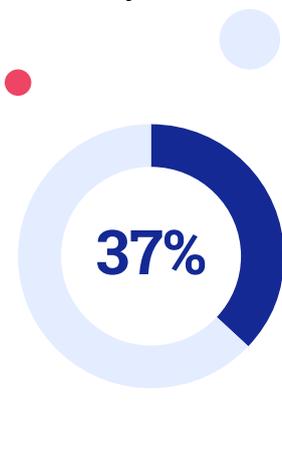
April showers bring May flowers. In the loyalty world, that means the **uncomfortable “rain” of asking your customers to pay a fee yields the beautiful “flower” of guaranteed revenue.**

But here is the hard truth: **Rain only grows flowers if the soil is rich.**

If you ask for a subscription fee without offering undeniable, math-defying value in return, you're just taxing your friends.

As we head into the summer high season, companies are desperate to “ensure recurring revenue”. **Price hikes are expected to alienate up to one-third of customers** from transactional brands. General brand loyalty is predicted to **decline by 25%**, yet, paradoxically, usage of loyalty programs is increasing. Customers are running for cover.

It might be hard to ask for the credit card, but it works—if, **and only if, the math balances instantly.**



A paid program is a contract. The customer says, ‘I give you cash,’ and you must effectively say, ‘I give you 10x that value in convenience, status, or savings.’ If the customer has to squint to see the benefit, the model fails. But if you get the math right, you unlock the **37% of consumers willing to pay a premium** for that connection. You secure recurring revenue only when the customer feels like they are the ones getting the steal.

“At the beginning [loyalty] shouldn’t be paid. But once you get the exclusivity and the customer understands the value, then it becomes paid.”



Sara Al Rumaithi
Innovation Manager at ENOC



THE “FLOWER SHOP” RULE:

If the value is small (like a free coffee), keep it free.



THE “BIG TICKET” RULE:

If it’s a “big discount for my next flight,” the customer is happy to pay for the program.

I can wait for a reward. But it depends what I’m waiting for. If I’m waiting for something that gives me a big discount for my next flight, I can pay for this program. If it’s something very small, for example my grocery store or a flower shop, free is best.



Marek Gajewski

CTO at Japan Green Stamp CO.



The Move

Plant the “Premium Seed.” Review your data. Identify the top 10% of your customers who are *already* behaving like subscribers (frequent, high value). **Create a “Beta” paid tier just for them. But before you launch, stress-test the offer.**

Does the math hold up? Offer immediate, undeniable perks (like instant free shipping that pays for the fee in two orders, or ‘cut-the-line’ status). **If the value isn’t obvious within 5 seconds of reading the email, go back to the drawing board.** Once the offer is irresistible, send the invite.



JUNE

Seamless Omnichannel Integration



The 2026 Prediction

Customers will stop forgiving brands that “forget” them between channels. **In 2026, brands should offer “Liquid Loyalty”**—an experience that flows effortlessly into whatever container (phone, store, kiosk) the customer is currently holding.

Summer is officially here. Your customers are hitting the beach, the airport, and the shops. But **does your data travel with them, or did it forget to pack its passport?**

Your brand presence is like the summer sun. Its rays need to touch everything at once: the mobile app, the physical store, and the travel experience, without a single cloud getting in the way.



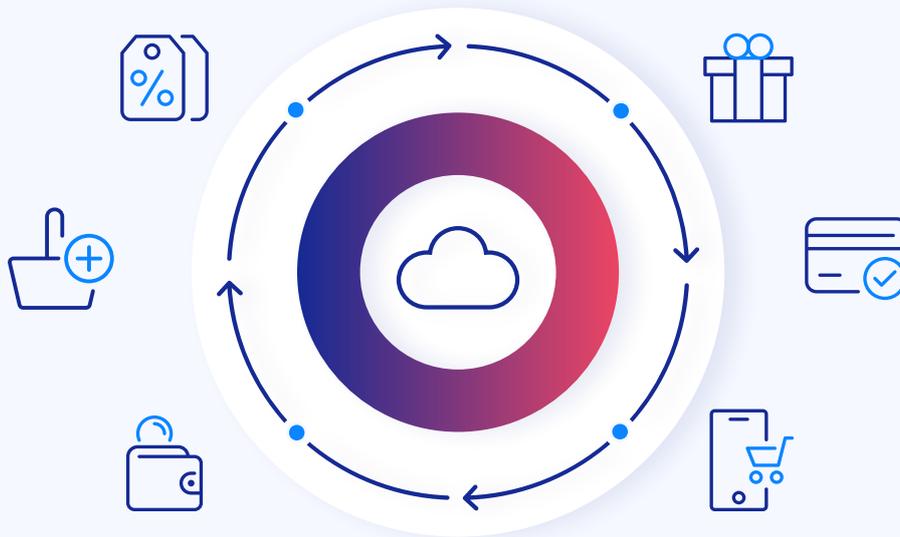
But right now, the forecast looks partly cloudy. **Currently, 8 in 10 marketers utilize separate data assets for loyalty and marketing technology, preventing true omnichannel recognition.**

If a customer walks into your store and scans their app, and the POS says “User Not Found” because that data lives in a different silo, you have broken the spell.

“The customer doesn’t see ‘channels.’ They don’t care that your e-commerce team sits on a different floor than your retail team. They just see you. Whether they’re on their phone at the airport or walking into a store downtown, the conversation needs to pick up exactly where it left off.”



Joanna Witsch
Senior Loyalty Consultant at Comarch



You need a “golden thread” that acts like a sunbeam, seamlessly interweaving through all touchpoints (POS, mobile, web). Maximize the in-store experience with digital convenience, like using QR codes for instant sign-ups at the register so the transition from “physical browser” to “digital member” happens at the speed of light.

The Comarch Loyalty Marketing platform ensures that the “sun” hits every surface equally. We synchronize data between the POS, mobile app, and your e-commerce engine in real-time. Our job is to stitch those seams together so tightly they become invisible.



The Move

Conduct a “Sun Ray” Trace. **Pick a single customer profile and trace a “ray” of light through their journey.** Can they buy online and return in-store and get the points refunded instantly? Can they use a digital coupon at a physical register without holding up the line? If the ray gets blocked by a “tech silo,” break down the wall.



JULY

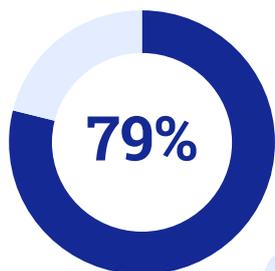
Gamified, Experiential Rewards



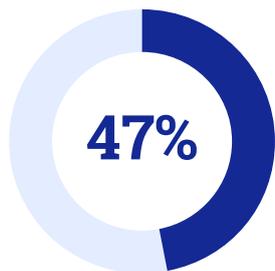
The 2026 Prediction

We predict that programs relying solely on “Spend \$1, Get 1 Point” will see engagement flatline this summer. Pivot to **“Experiential Gamification”**: rewarding engagement (shares, quizzes, streaks) just as heavily as transactions.

Your customers are in “Out of Office” mode. If your loyalty program feels like work, they are going to ghost you.



Summer is the season of distraction. The routine is broken, the kids are out of school, and your app is competing with the beach. The risk of the “Summer Slump” is real: **79% of customers admit they ignore many of the programs they join** simply because they are boring.



But you don’t need a bigger discount; you need better chemistry. The market for gamification is **growing** for a reason: it works. **Injecting game mechanics into your program creates a 47% engagement boost.**

When customers are off the clock, they don’t want to do math (calculating points); they want to play.

“Summer is the perfect time to loosen the tie a little. Gamification doesn’t really have to be about implementing a video game into your program. It’s about dopamine. It’s that tiny spark of joy when you unlock a badge or win a challenge. When we make loyalty fun, customers stop counting points and start enjoying the ride.”



Wojciech Osuch
Head of Growth Strategy Poland
Accenture

So, how do you play to win?



CHALLENGES

81% of users will join a challenge if you frame it right.



QUIZZES

Use a “Summer Style Quiz” to gather data. This counts as “active personalization.”

The Comarch platform comes with **ready-made gamification modules**. We’re talking **Badges, Counters, and Leaderboards** that you can deploy in days, not weeks. Whether it’s a “Summer Streak” counter or a community Leaderboard, our goal is to drive intrinsic motivation through simple, addictive mechanics.

[With gamification] you get more opportunity to earn and enjoy the loyalty proposition.



Justin Hyams

General Manager, Alfursan Operations & General Manager,
Acting Commercial at Saudia Airlines



The Move

Create a simple, time-bound challenge (e.g., “Visit us 3 times in July” or “Complete the Weekly Quiz”). Reward the completion with a **non-monetary badge** and a chance to win an *experience* (like a trip or VIP event) rather than just cash. Make the act of participating the reward itself.



AUGUST

Flexible redemption options

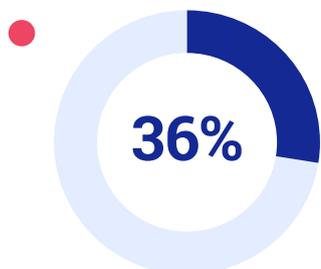


The 2026 Prediction

Programs locking value behind high thresholds (e.g., “Save 50,000 points for a flight”) will see a spike in dormancy this month. The winners will be the brands that offer “**Micro-Redemptions**”—allowing customers to burn small amounts of points for immediate discounts on everyday items.

August is the “Sunday Night Blues” of the calendar year. **The relaxed vibes of July are replaced by the panic of Back-to-School expenses.** It’s a massive spending season, and for many families, it’s a financial stress test.

In this economic climate, rigidity is the enemy. While general brand loyalty is predicted to decline by **25%** due to price sensitivity, **the actual usage of loyalty programs is expected to increase.** Why? Because people are hunting for value.



When the budget is tight, “experiential rewards” lose their shine. **Parents managing back-to-school budgets are looking for one thing: relief.** According to the Comarch study, **36%** of global consumers identify discounts and cashback as their primary reason for joining a loyalty program. In the US market, that number jumps to 47%.

Your rewards catalog should be a lively marketplace. **This month, allow total flexibility:**

CATALOG

KONFIGURATOR:

Swap out “Summer Beach Towels” for “Back-to-School Essentials”.

PAY WITH POINTS:

Let customers use points as currency at the POS to cover part of their purchase.

CASHBACK OPTIONS:

Enable direct points-to-cash redemption for those who need it most.

“Life is unpredictable, and your rewards catalog should be ready for that. Sometimes a customer wants a dream vacation, but in August? Maybe they just need help paying for school supplies. Giving them the flexibility to use points for cash-back or everyday essentials isn’t ‘downgrading’ the program at all. It’s proving that you’re useful in their real, messy, daily lives.”



Paula Thomas

Founder and CEO of Let’s Talk Loyalty and Loyalty TV



The Move

Flip the “Pay with Points” switch. If you have a “Pay with Points” feature (or a digital voucher equivalent), promote it *heavily* this month. **Frame it as “Your Points = Your School Supplies.”** It reduces your liability on the balance sheet and gives the customer the one thing they need most right now: cash flow.



SEPTEMBER

Proactive Loyalty Fraud Prevention

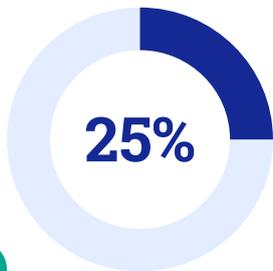


The 2026 Prediction

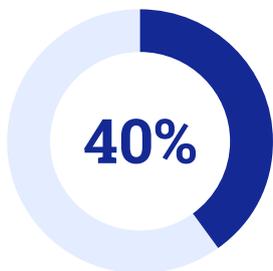
This year, security will become a marketable “Tier Benefit.” Loyalty programs will start advertising “Guarded Accounts” as a premium perk. Instead of viewing security as a backend utility, customers will flock to brands that offer a guarantee that their points are untouchable. **Trust will become the ultimate loyalty currency.**

The final bell before Q4 has rung. **While your marketing team is designing holiday emails, the fraudsters are sharpening their bots.**

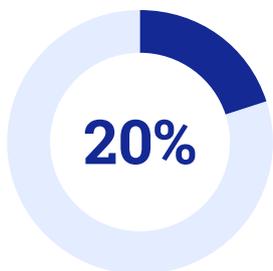
In our 2026 calendar, September is the “security check” month. **The system must be tight before the Black Friday rush hits.** But the threat landscape has changed. It used to be a guy in a basement guessing passwords. **Now, it’s AI attacking AI.**



We are entering the era of “AI Agent Abuse.” By 2028, **25%** of enterprise breaches will be traced back to AI agent abuse from both external and malicious internal actors. As your ecosystem becomes more autonomous, you are creating a new, invisible attack surface that fraudsters will exploit during peak seasons.



You can't fight a machine with a human; you need a machine. This is why **40%** of CIOs will demand “Guardian Agents” by 2028. They are specialized agents designed to autonomously track, oversee, and contain the results of AI agent actions. They “autoremediate flagged behavior anomalies” in real-time, because **your human team cannot scale to check every transaction when the Black Friday volume hits.**



AI-driven privacy breaches are predicted to lead to a **20%** surge in consumer class action lawsuits by 2026. And it’s a retention killer, too. **Privacy concerns are the second leading reason (trailing only brand trust) why customers abandon loyalty programs.** Specifically, 11% fear you simply won’t protect their information.

“Security is a ‘defense,’ but I also see it as customer care. When we proactively block a suspicious redemption using AI, we’re saving the company money AND protecting the customer’s hard-earned progress. Nothing kills loyalty faster than a hacked account.”



Wojciech Gil
Business Solution Manager
Loyalty at Comarch



Comarch's approach for September is simple: **Autonomy**. Our platform features **built-in AI algorithms for loyalty fraud detection**. Think of it as a digital bouncer that never sleeps. But it's watching more than just the transaction log. It monitors the entire ecosystem, from **mass enrollment bots** to **suspicious profile modifications**, autonomously freezing bad actors before they can wreck your database or steal your points.



The Move

Don't wait for a breach. AI-powered risk analysis can accelerate alert investigations and triage by an average of **55%**. **Implement an autonomous "Guardian Agent" or AI-driven fraud module this month**. Set the rules to flag speed and *volume* anomalies (e.g., "Points earned in London, redeemed in Tokyo 5 minutes later").





OCTOBER

Hyperpersonalization with AI

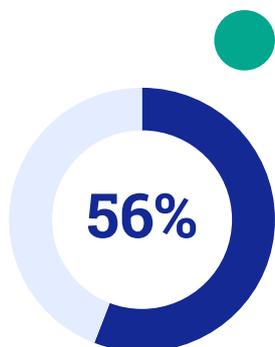


The 2026 Prediction

We predict that pre-defined audience segments (e.g., age or gender) will become irrelevant for marketing communications. The standard will be the **“Segment of One”**, where every single offer is uniquely generated by AI based on the user’s immediate context, not their status last month.

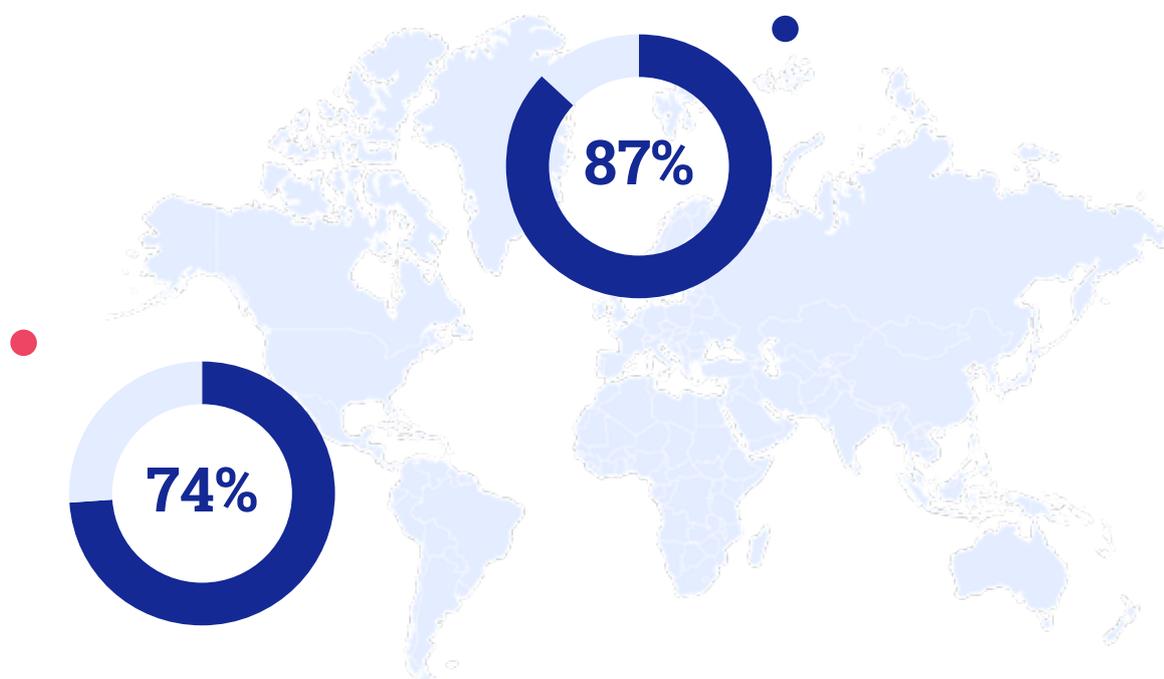
It's spooky season. But do you know what's truly terrifying? **Sending a generic "10% Off" email to your entire database and praying for a click.**

If your segmentation strategy is still based on "Women, 25-40," you might as well be handing out apples on Halloween. You're going to get egged.



October is the final tuning phase before the holiday madness. It's time to stop guessing and start predicting. The data from the Comarch survey is clear: **56%** of global consumers are **likely to shop more and for longer periods when they receive offers tailored specifically to them.**

In the US, that figure rises to 74%. In the UAE? It hits a massive 87%.



Old-school personalization looks at history ("You bought shoes last year"). Hyper-personalization looks at **context** ("You are walking past our store, it's raining, and we know you love waterproof boots").

Customers who experience this level of personalization during a purchase journey are **1.8x more likely to pay a premium** for products. They don't mind paying more if you make it easy for them. Comarch's AI capabilities move beyond "buckets" of customers. By processing live behavioral data, our AI performs dynamic **rewards management**. It determines which reward is most appealing *at this exact second*.

Scenario: The AI sees a customer browsing winter coats. It automatically adjusts the offer in real-time—perhaps lowering the point threshold for a scarf redemption to nudge the bundle purchase.

“We are all tired of noise. The email inbox is full, the notifications are endless. The only way to get through is with radical relevance. AI allows us to be the thoughtful concierge who knows you prefer tea over coffee, and instinctively knows which products you simply can’t buy without the other. In the flood of noise, it whispers the exact right thing, at the exact right time.”



Joanna Witsch
Senior Loyalty Consultant at Comarch



The Move

Run a “Context Trigger” test. Don’t send a blast. Set up one automated trigger based on context, not history.

For example, trigger a ‘Last Chance’ alert for a specific item a customer viewed yesterday, sending it **only when the inventory in their size drops below three units**. Measure the open rate against your standard newsletter. Watch the difference.



NOVEMBER

Focus on the Extended Middle of Life

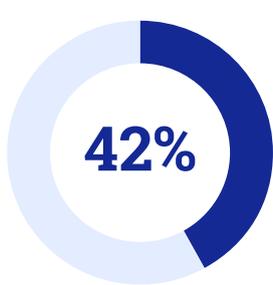


The 2026 Prediction

Eventually, “Universal Discount” will go extinct. We predict the end of the “20% Off For Everyone” banner. In 2026, dynamic pricing algorithms will generate “LTV-Based Price Tags.” A high-value loyalist might see 30% off, while a one-time “deal seeker” sees full price. The discount will become a loyalty reward.

Your competitors are currently setting piles of cash on fire trying to acquire “deal seekers” for Black Friday. **Don't join them.**

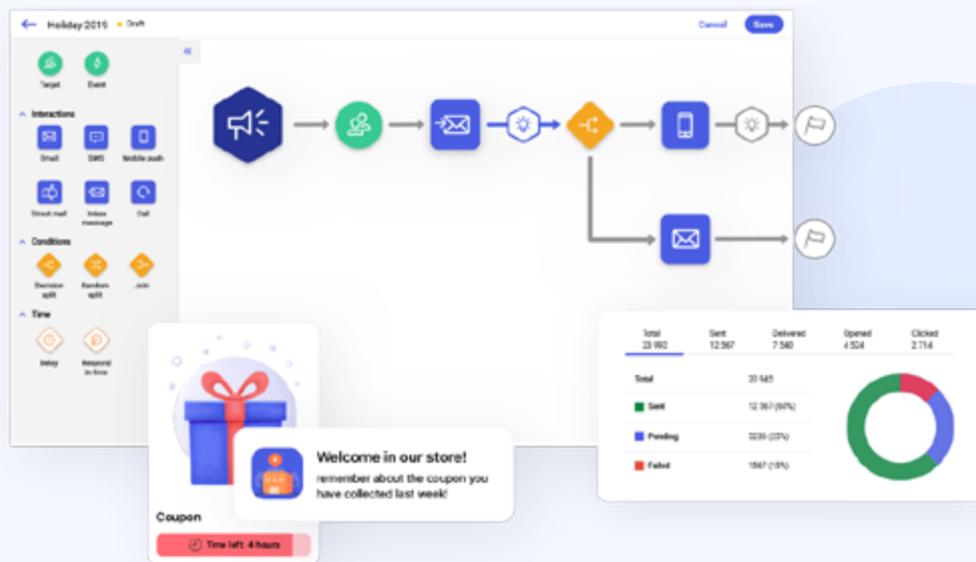
Trying to acquire new customers during the most expensive ad-spend month of the year is financial suicide. You are overpaying for strangers who will buy one discounted item and probably ghost you in January.



Smart decision-makers know what's up: **42%** of B2C marketing leaders intend for **existing customers to be their primary source of growth over the next few years.**

Why? Because the “aggressive acquisition” models we've seen recently (looking at you, Temu) are proving to not be sustainable due to exorbitant costs.

The Pareto Principle remains the golden rule of retail: roughly **80% of your sales come from only 20% of your customers.** In November, your job should be to fence off the people you already have.



While the rest of the market is screaming at strangers with megaphone ads, **Comarch allows you to have a quiet, valuable conversation with your friends.** Our **Marketing Automation** identifies your “middle” customers and ensures they feel seen amidst the holiday chaos. This way, you can maintain the relationship without the manual labor, ensuring your best customers feel like VIPs.



“We chase the new click while ignoring the person who has opened our emails for three years straight. But loyalty has to be a two-way street! Sometimes the boldest innovation is simply saying ‘thank you’ to the people who are already there.”



Tom Peace
CEO and Founder, Sway Outcomes



The Move

Launch a “VIP Presale.” **Do not let your loyal customers fight the general public for inventory.** Open your Black Friday/Cyber Monday deals 24 hours early exclusively for your existing members. It costs you nothing in ad spend, it guarantees revenue before the chaos starts, and it reinforces the message: “Membership has privileges.”



DECEMBER

Managing Liability & Balance Sheet Optimization



The 2026 Prediction

We predict that high-breakage models (hoping people forget their points) will be replaced by **“High-Velocity” models**. Brands will actively push for zero point balances at year-end, realizing that a customer with a 0 point balance (who just got a free reward) is happier than a customer with 10,000 points who hasn’t felt a benefit in years.

It's December. The halls are decked, the jingle bells are rocking, and your CFO is stressing out.

Looking at your "Unredeemed Points" column is terrifying. On a balance sheet, those points are debt. They are a financial liability waiting to be cashed in.

The lazy solution is to expire them. "Use it or lose it by Dec 31!" **Don't you dare.** Forced expiration was ranked among the **top 5 reasons customers abandoned loyalty programs in 2024.** Wiping out a customer's hard-earned progress is an eviction notice.

You want customers to want to spend them.

Redemption is a habit-forming action. A customer who burns points is significantly less likely to churn than one who hoards them. When they redeem, the value proposition moves from "theoretical" to "real."



"For the customer unspent points are just 'potential' fun. Let's bridge that gap. We can frame 'burning points' as a year-end celebration for the user. It's a win-win: we clean up the balance sheet, and they start the New Year feeling rewarded and rich in experiences."



Paula Thomas
Founder and CEO, Let's Talk Loyalty
and Loyalty TV



FRIENDS & FAMILY TRANSFERS

During the holiday season, people often refocus on what really matters: **practical, everyday needs**. 28% of consumers say their preferred redemption category is daily/weekly food shopping, followed by online shopping (21%). Promoting practical, everyday rewards (like a grocery voucher or covering a shipping fee) is the fastest way to trigger a “burn” event.

What about the customers with 50 points—too few for a reward, but enough to stay on your books? **Turn that dead weight into social currency**. Offer a ‘Donate Your Balance’ button, or better yet, enable Friends & Family Transfers.

Allow them to slide those leftover points to a friend’s account as a **tiny digital gift**. It clears the loose change off your ledger and lets the customer play Santa, pooling their balance to help a loved one hit a major redemption goal. You get a cleaner balance sheet; they get to feel generous.



The Move

Send the “Wallet Wake-Up.” Trigger a push notification to anyone with a balance equivalent to a small reward (even \$5!). Be specific: *“Don’t leave your money behind in 2025. You have enough points for a free [Item]. Tap to claim.”*

Loyalty is a Living Thing

If there is one lesson to take from this 12-month journey, it is this: **“Set it and forget it” is dead.**

For too long, brands treated loyalty programs like monuments: big, static structures built of stone, designed once and left to stand forever. They set the rules in 2015 and wondered why customers stopped caring in 2025.



But as we've seen in this report, **your customer's life is not made of stone.**

- In **January**, they are motivated, decluttering, and craving a fresh start.
- In **July**, they are distracted, “out of office,” and just want to play.
- In **December**, they aren't looking for luxury; they are looking for a lifeline to pay for groceries.

If your loyalty program looks exactly the same in July as it does in December, you're building background noise.

From Transaction to Rhythm

2026 is the year of rhythm. The brands that win will be the ones that let their programs expand and contract with the customer's needs. They understand that AI is about more than just efficiency, that gamification is strategy rather than child's play, and that retention is simply the art of saying 'thank you'.



The calendar will keep turning. The market will keep shifting. The only question left to ask is: **Is your program built to stand still, or is it built to move?**

If you are ready to move, the answer is the **Comarch Loyalty Marketing Platform**.

Engineered specifically for large-scale enterprises, our platform adapts easily. It is a fully modular ecosystem designed to flex and adjust to your brand's unique rhythm. Don't let legacy tech freeze you in place.

Visit our [website](#) or schedule a call with our experts to see the engine in action.

COMARCH

About Comarch

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

www.comarch.com

|

info@comarch.com