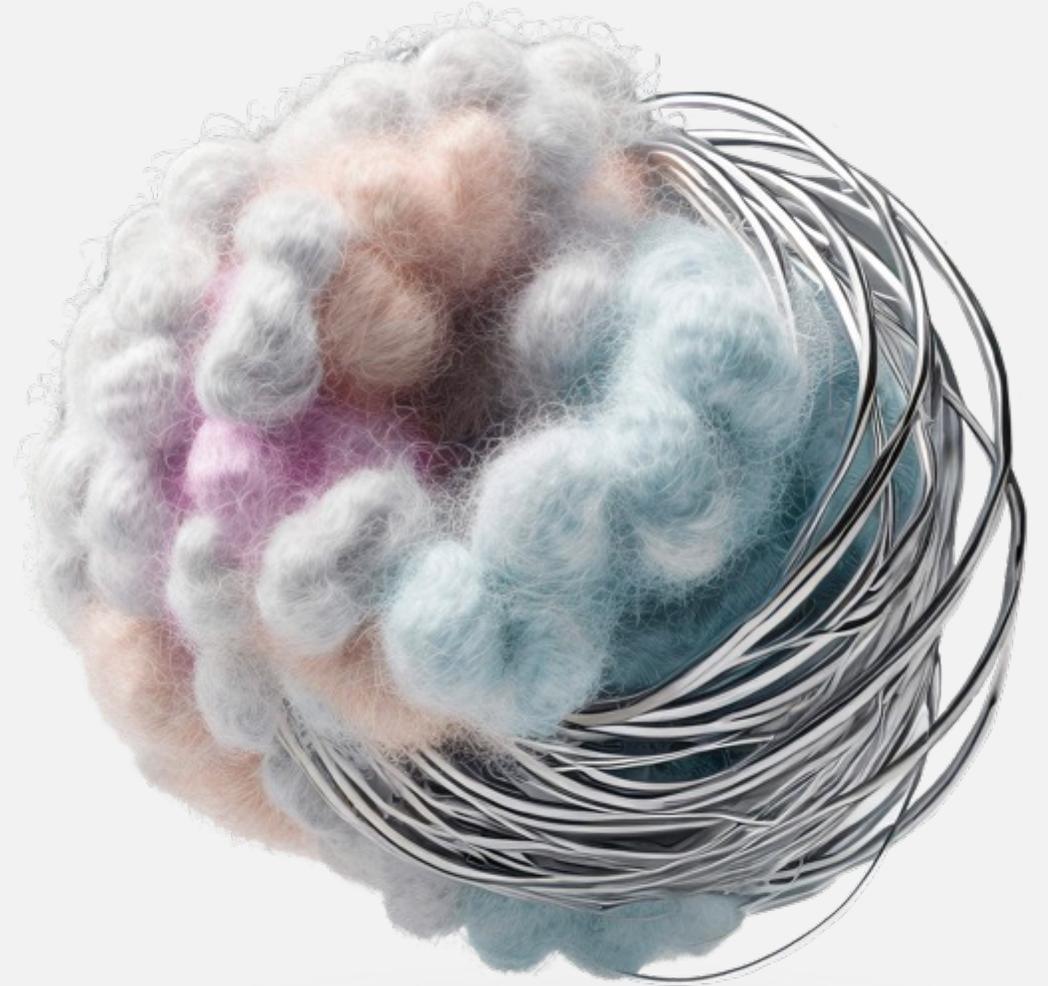


Breaking out
of the sea of
sameness

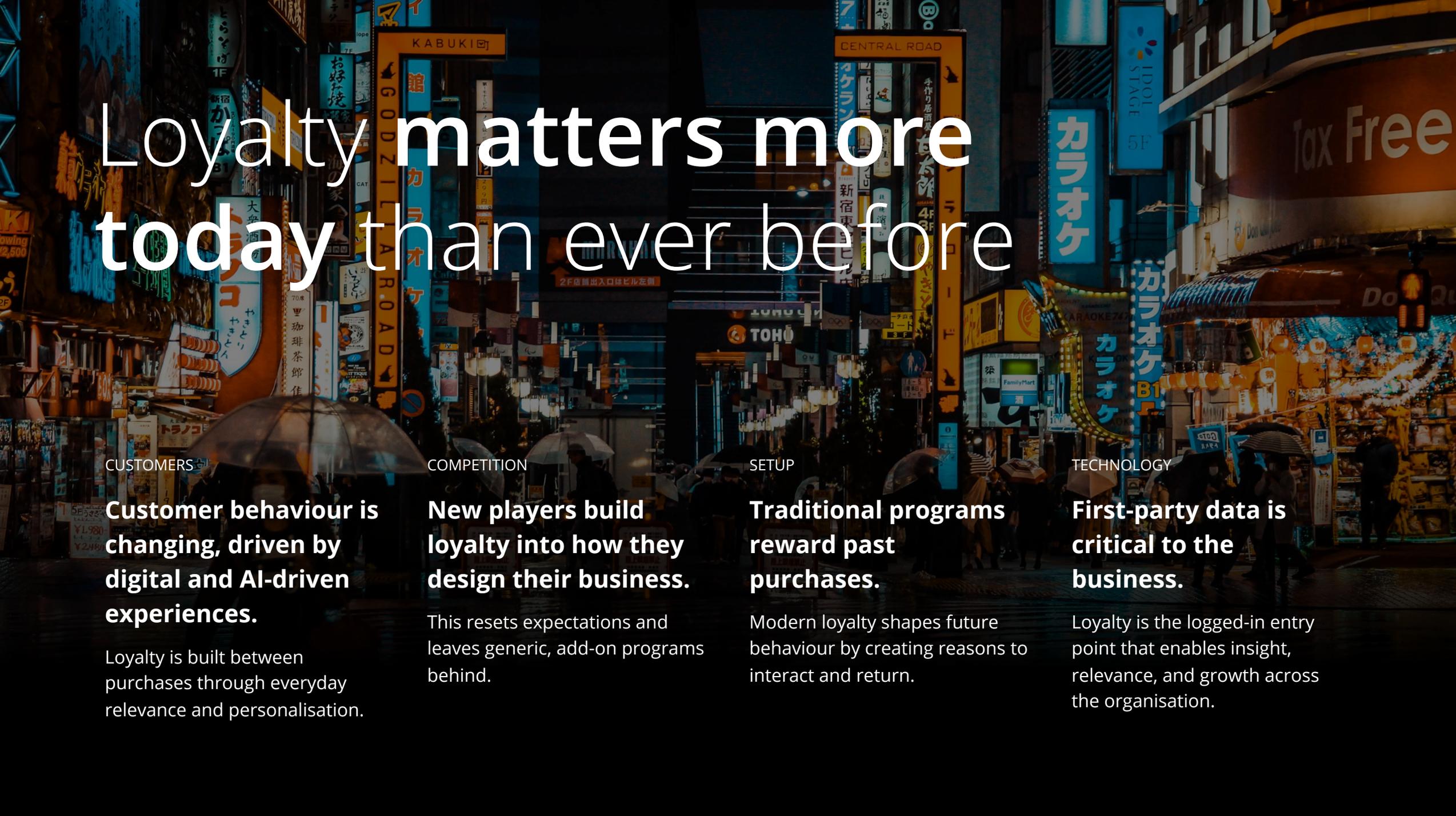


A woman in a plaid apron is smiling and talking to a customer at a grocery store counter. The background shows shelves with products and another person working in the store.

Are you a member?
– I don't know

7 out of 15

Number of loyalty programs the average **consumer is active in**, compared to number of loyalty programs they are enrolled in



Loyalty matters more today than ever before

CUSTOMERS

Customer behaviour is changing, driven by digital and AI-driven experiences.

Loyalty is built between purchases through everyday relevance and personalisation.

COMPETITION

New players build loyalty into how they design their business.

This resets expectations and leaves generic, add-on programs behind.

SETUP

Traditional programs reward past purchases.

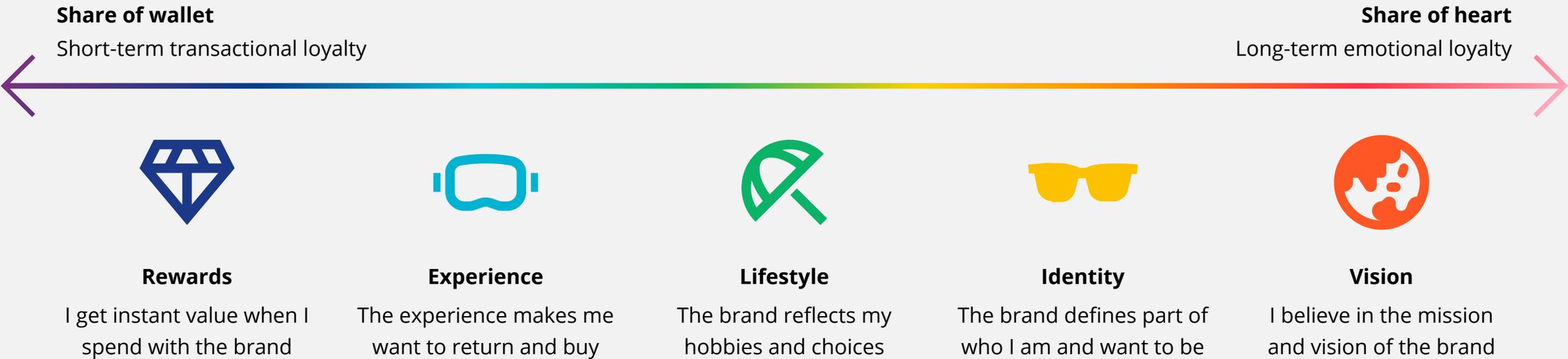
Modern loyalty shapes future behaviour by creating reasons to interact and return.

TECHNOLOGY

First-party data is critical to the business.

Loyalty is the logged-in entry point that enables insight, relevance, and growth across the organisation.

By nature, humans are loyal to the people, ideas and communities we **trust**, **identify** with or **benefit** from



All businesses builds loyalty on the same drivers Successful **brands combine them** in interesting ways



Builds loyalty through **identity** and **status**. Products signal who customers are, while the integrated ecosystem reinforces **habit**.



Combines **rewards** and **status**. Points and discounts are tied to healthy choices, making progress visible and reinforcing **recognition**.

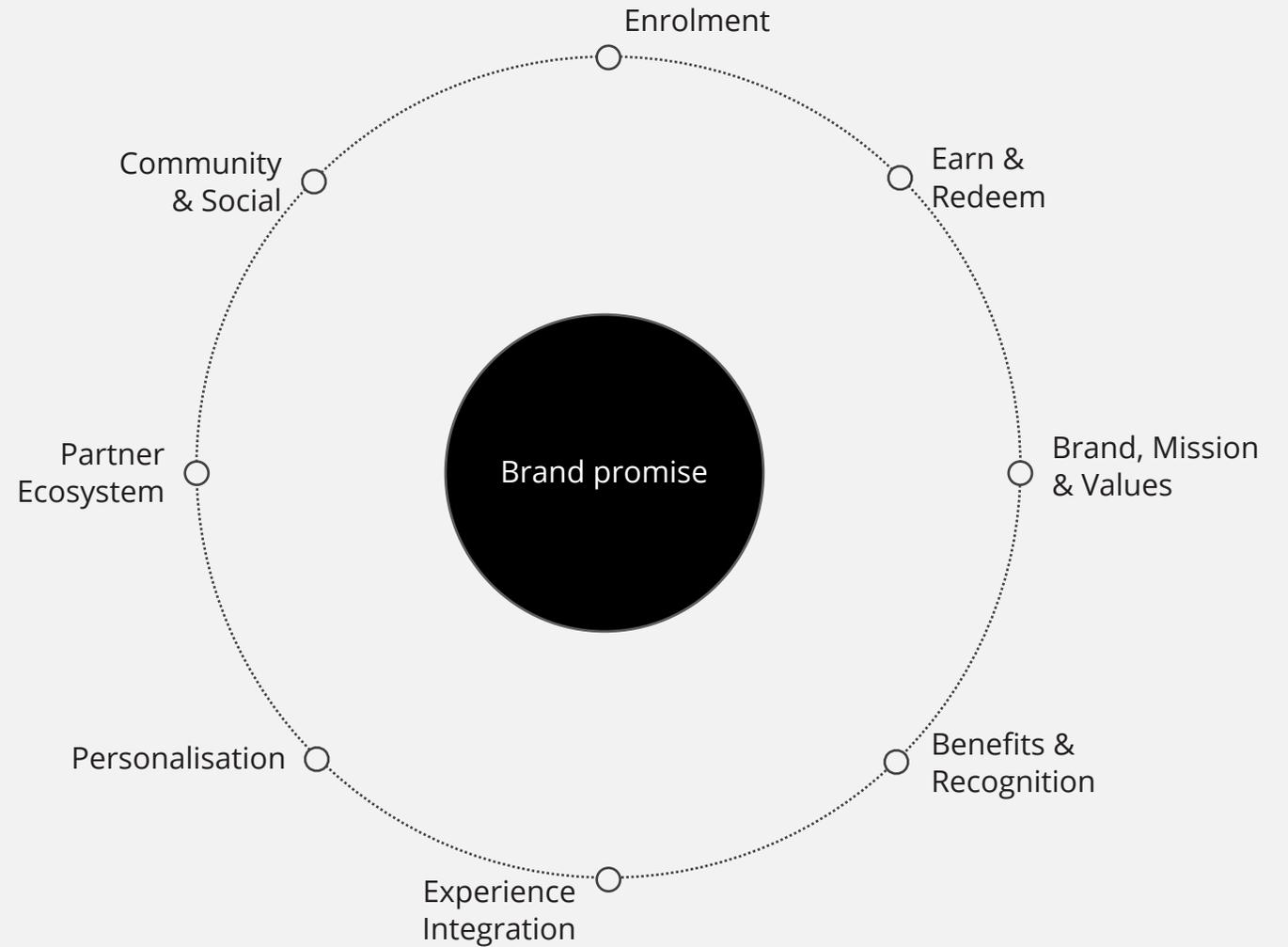


Drives loyalty via **trust** and **habit**. Reliable delivery and ease of use anchor behavior, supported by added **rewards** through content and deals.



Builds loyalty through **identity** and shared **purpose**. By encouraging repair and reuse over new consumption, it creates a strong value-based **community**.

Building long term relationships is all about brands being loyal to customers. Not the other way around.



Our five loyalty beliefs

Grounded in our experience, informed by our understanding of the market, and with an eye to the future, **we believe loyalty should...**

If you've ever signed up, earned a point, chased a tier, or redeemed a reward with anyone of these brands – you've experienced **Deloitte's work in action.**

JOHN LEWIS
& PARTNERS

PayPal

COSTCO
WHOLESALE



Southwest

USTA



MARRIOTT
BONVOY

KOHL'S

ULTA
BEAUTY

Lilly Pulitzer

TJX



AMERICAN
EXPRESS

THE
NORTH
FACE

ROYAL
CARIBBEAN

Uber



Pizza
Hut

AIR CANADA



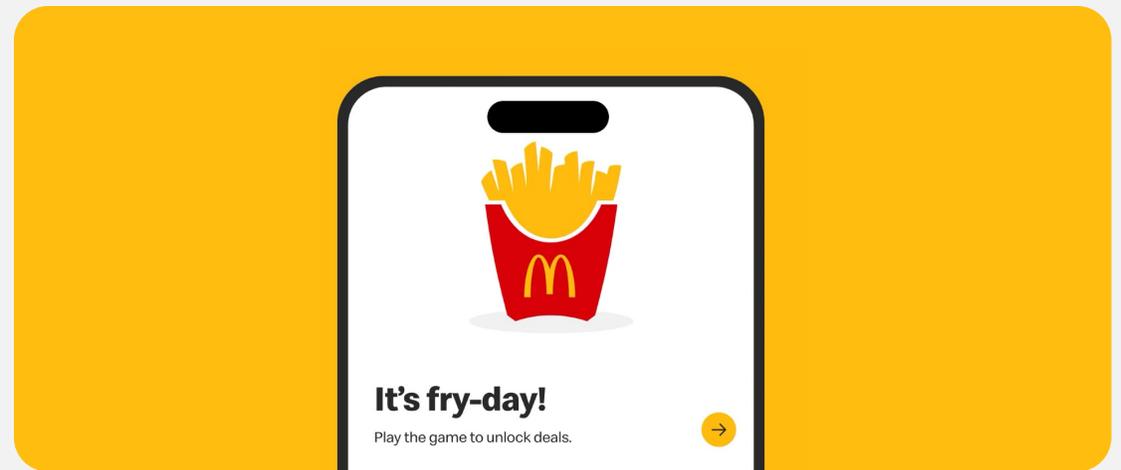
GYMSHARK

Hilton

1. Drive **a specific customer behavior** corresponding a specific value to the business



Amazon shapes shopping behavior by making Prime the natural first choice, combining personal recommendations with seamless benefits like free shipping.



McDonald's shapes ordering behavior by shifting customers into its app, increasing visit frequency while building direct, data-driven customer relationships.

2. Design and deliver **a portfolio of compelling benefits and experiences** to engage across a range of needs



Starbucks now combines everyday convenience and rewards with car charging, adding another reason to visit, stay longer, and return more often.



Sephora builds loyalty through a layered portfolio of benefits and experiences that deliver value, belonging, and expertise across different customer needs.

3. Engage customers at key moments throughout the customer lifecycle



Nike supports fitness journeys with personalized plans, progress tracking, and gear recommendations that strengthen loyalty over time.

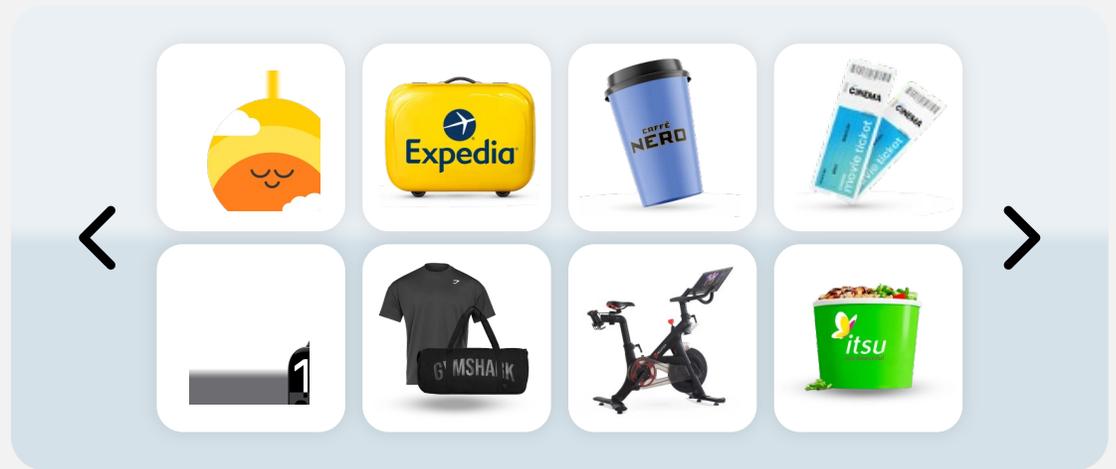


Duolingo engages learners at key moments in their journey, using streaks, milestones, and timely nudges to support habit formation, progression, and long-term retention.

4. Effectively **engage employees and partners** into the experience



Nationwide is member-owned, meaning customers are members, not account holders. Employees promote membership, and success is measured by long-term loyalty. Through Fairer Share, more active members are rewarded over time.

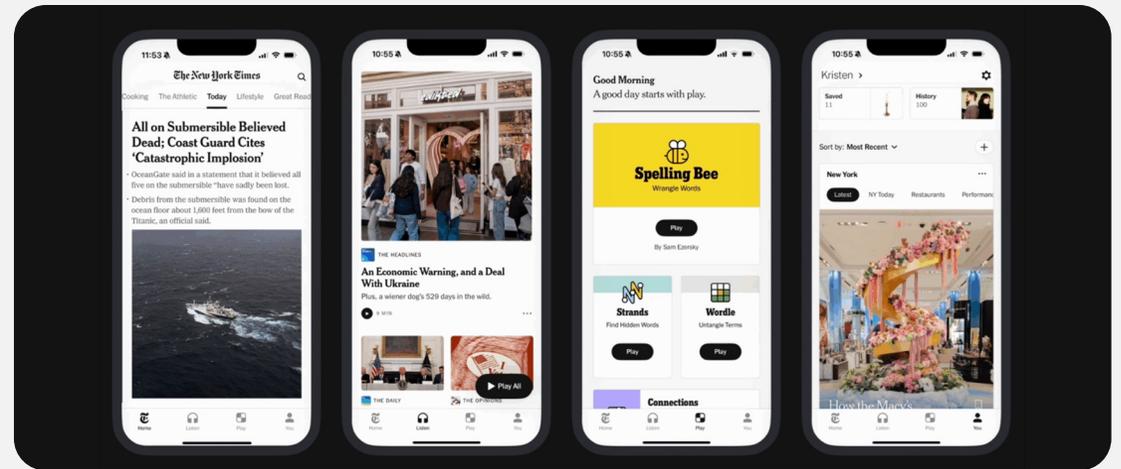


Vitality has a broad partner ecosystem that activates the program together – using gyms, retailers, wearables, and health providers to reward healthy behaviour, making loyalty a shared, ongoing effort.

5. Deliver in a **design-led, ongoing, and evolving** model to capitalize on new opportunities



Netflix extends loyalty beyond viewing with personalized recommendations and an expanding gaming portfolio that adapts to evolving habits.



New York Times integrates journalism, audio, games, and personalization to become a daily habit that strengthens relevance and loyalty over time.

We believe **loyalty** should...

Drive a specific customer behavior



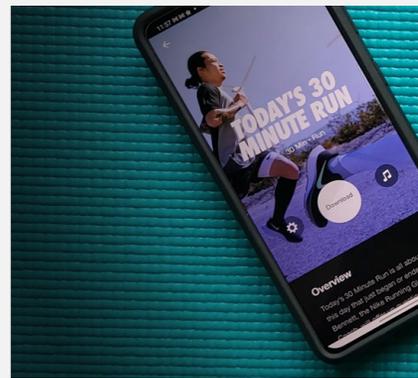
Engage customers at key moments



Deliver in a design-led, evolving model



Deliver a portfolio of compelling benefits



Involve employees and partners



Thanks for listening!

Reach out



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