



Card Rewards Evolve: Personalisation, Partnerships, Digital Focus

August 2025

EXECUTIVE SUMMARY

Why read this report?

Key findings

INTRODUCTION

Loyalty and rewards drive card payment growth

Loyalty and rewards programmes as a driver of financial card growth

NEXT-LEVEL PERSONALISATION

Giving customers what they want

US Bank Shopper Cash Reward Card gives consumers the choice

UK Revolut gives users more who are willing to pay

Ensure customers realise the benefits

PARTNERSHIP AND CO-BRANDING ADDING VALUE

Leveraging merchant and brand relationships

Bilt credit card rewards users for rent payments

Manchester United global financial partnerships leverages brand

Brands driving additional value

DIGITALISING LOYALTY AND REWARDS

Putting rewards and loyalty in the hands of consumers

Barclaycard Rewards app makes redemption easier

Amex Plan It gives users choice with funding

Mobile first loyalty strategy is essential to success

CONCLUSION

Recommendations/Opportunities for growth

Loyalty and rewards can drive spending

Evolution of credit card rewards and loyalty programs

Questions we are asking

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