WHITE LABEL LOYALTY

WHITE LABEL LOYALTY INSIGHTS

LOYALTY IS WON IN THE FIRST 90 DAYS

What 3.5 million members across 23 loyalty programs tell us about who stays, and how to make more of them stay.

Of new members still active in months 4 to 6 72% claimed a reward in their first 90 days

Claimed a reward in first 90 days



Everyone else



Early claimers are 2.5x as likely to stay.

1. THEY COME BACK IN MONTH ONE

Members who return on four or more separate days in their first month are 24 percentage points more likely to still be active months later than those who visit once.

Each extra day adds about 5 percentage points, levelling off around six days.



+24 % PTS

MORE LIKELY TO STAY

2. THEY EARN THEIR FIRST REWARD

- A first reward the member earned lifts later activity by 31 percentage points.
- One paid for by the sign-up bonus lifts it by just 6.
- Most bonus-paid rewards are claimed within ten minutes of joining. They buy one visit, not the habit.



+31 % PTS

MORE LIKELY TO STAY

MEMBERS WHO STAY share three habits

3. THEY KEEP CLAIMING AND BUYING

Every reward claimed is a step up. Members who claim once stay longer than those who never claim, members who claim twice stay longer still, and they spend more along the way.

Claimers make 2.8 more purchases each in months 4 to 6 than members who could afford a reward and visited just as often but never claimed.

Around half of first-time claimers come back for a second reward within 6 months, which makes that first claim the start of a habit.

WHAT THIS MEANS FOR YOU

The first 90 days decide who stays. Small, early steps matter more than one big welcome, so design the start of membership around return visits.

- **Nudge members with enough points to claim their first reward**: many already hold the points but don't know what those points buy.
- **Design month one around return visits**: aim for 4 to 6 separate visits in the first month, rather than one big welcome bonus.
- **Make rewards earnable and reachable**: members who earn their first reward are the ones who stay, so put it within early reach.

It's never too late: only 43% of first rewards happen by day 90, and no programs showed a cut-off day