

Market Guide for Loyalty Program Vendors

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Initiatives: Technologies and Markets

Brands face increasing pressure to drive innovation, differentiation and greater technology utilization within their loyalty programs. CMOs can leverage this guide to assess the rapidly evolving loyalty program vendor landscape and prioritize AI-driven capabilities to meet these demands.

Overview

Key Findings

- CMOs allocated an average of just 4.3% of marketing budgets to loyalty program management in 2026, a steep 22% year-over-year decrease. ^{1,2} CMOs are shifting budgets away from loyalty and into demand generation, which is increasing pressure to demonstrate measurable ROI from existing platforms. ¹
- Only 49% of marketing technology capabilities are being used due to the lack of strong customer data foundations and stack integration challenges. ³ Loyalty management technology overlaps with martech used for managing customer data, multichannel management and personalization, leading to potential duplication and underutilization.
- As self-service tools mature with AI-driven capabilities, some brands are moving away from managed service providers, leaning on the technology to drive targeting, reporting and deployment, utilizing their in-house marketing teams.

Recommendations

- Use loyalty management technology to foster long-term customer relationships by encouraging connections between brand and customers, instead of simple transactional relationships between customers and rewards, across customers' end-to-end journey.
- Focus on the role of customer loyalty initiatives within the martech stack to avoid creating new data silos. Select loyalty management partners that can help unify customer data to power other marketing capabilities, such as personalization and real-time recommendations.
- Explore AI-powered features that optimize loyalty program experiences for customers and make program management more efficient for marketing.

Market Definition

Gartner defines loyalty program vendors as the solutions that enable marketers to use loyalty cards, membership rewards, promotions/offers and other tactics to help drive retention and acquisition of customers. Loyalty program vendors may also enable general-purpose personalization through the construction of a unified customer profile and drive decision-making capabilities around targeted offers. Managed services play a significant role in large enterprises for technology deployment as well as ongoing loyalty operations such as program management and execution.

Loyalty programs are used to increase wallet share and retention among existing customers and attract new customers. Loyalty programs are a valuable vehicle for brands to collect customer data, realize revenue growth and increase customer lifetime value from existing customers.

Mandatory Features

- **Accrual/redemption rule engine and promotion management:** An accrual/redemption rule engine manages the rewards of a loyalty program, including point allocation and membership-level thresholds. Many loyalty management systems have added more advanced promotion management capabilities to deliver dynamic, behavior-driven offers to members.
- **Integration capabilities:** Integrations between systems enable loyalty engines to process transactions of participating customers as well as customer service applications, point of sale/e-commerce/ERP systems, CRM platforms, and marketing and advertising systems for display and activation.

- **Data management and analysis:** Loyalty program vendors help manage customer data from the company and third parties. They also offer analysis capabilities used for reporting, modeling and prediction.

Common Features

- **Managed services such as program design, strategy and campaign execution:** Managed services for program development, creative, campaign development, segmentation, analytics and execution enable marketing teams to outsource program management where in-house teams lack bandwidth or expertise.
- **Multiregion, multibrand and coalition program support:** Loyalty program vendors are increasingly offering capabilities to customize and manage different loyalty programs using one platform. Brands may choose to run separate programs by region and brand or for multiple brands through a coalition program.
- **Customer modeling:** The difficulties associated with data management, segmentation and attribution motivated some loyalty vendors to deploy proprietary data assets that serve as identity keys, underpin attribution or inform customer modeling. Machine learning is providing more advanced segmentation. Brands can use machine learning to deliver sophisticated personalization to smaller, highly targeted customer segments, improving future engagement predictions and driving cost-efficient results.
- **Gamification features:** Loyalty vendors continue to expand their gamification offerings in response to drive loyalty member engagement. Gamification elements range from standard spin-to-win chance-based games to personalized loyalty challenges that take several actions for members to complete.
- **Assistants powered by generative AI:** An increasing number of vendors are offering assistants powered by generative AI within their platforms' user interfaces. These assistants offer loyalty marketers an easier and more efficient way to deploy campaigns, tweak program structures, and create customer segmentation and analysis.
- **Mobile app front-end tools, wallets and virtual currency:** A growing number of vendors are offering mobile wallet functionality and distributed ledger technologies that enable brands to securely manage their own virtual currency. A smaller number of vendors also offer mobile app front-end tools.

Market Description

The underlying technology platforms in this environment are offered by three types of vendors (see Figure 1):

- **Loyalty management service providers (LMSPs)** — These vendors sell a horizontally integrated set of technologies, often available as SaaS; bundled services for managing a loyalty program strategy, execution and optimization; and proprietary consumer data assets for prospecting and analytics. Example vendors include Bond Brand Loyalty, Epsilon, Kobie and Merkle.
- **Multisolution loyalty providers** — These vendors help unify customer behavioral data into a single profile that is available for analysis, segmentation and activation within marketing systems. Multisolution loyalty providers offer customer data platforms (CDPs) with a loyalty module on top of their core deliverable or as a separate loyalty platform (see [Magic Quadrant for Customer Data Platforms](#)). Multisolution vendors enable marketing teams to manage programs and maintain close access to customer data. Many of these vendors offer other marketing automation solutions for email marketing, mobile messaging and web personalization. Example vendors include Capillary Technologies, Clutch, Oracle and Salesforce.
- **Pure-play solutions** — These vendors focus on providing loyalty program capabilities by offering a loyalty program rule engine, consumer data integration, loyalty account management and optimization solutions to improve offer selection and delivery. Solutions for email marketing, mobile messaging or web personalization are required from other vendors to activate loyalty data within marketing channels. Many pure-play solutions exceed other types of vendors in APIs and integration support. Recently, more pure-play vendors are adding promotional engine capabilities for all customers, including nonloyalty members. Example vendors include Antavo, Eagle Eye, Talon.One and Voucherify.

Figure 1: The Loyalty Management Vendor Landscape

The Loyalty Management Vendor Landscape



Source: Gartner
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Gartner

Market Direction

Loyalty Programs Are Everywhere but Underutilized

In 2025, customers reported belonging to an average of 17.4 different loyalty programs.⁴ Yet, customers reported only actively using 50% of the loyalty programs they joined.¹ Brands invest heavily in creating customer loyalty programs, but they often miss program enrollment and engagement targets, which negatively affects program ROI.

Brands that excel in crafting compelling loyalty programs are rewarded by higher brand loyalty, especially with younger generations. Thirty-eight percent of Gen Z (born between 1996 and 2010) consumers said they would continue to buy from a brand that offers the best loyalty rewards experience even if that brand increased their prices.⁵ This reinforces the need for vendors to support more dynamic, experience-led loyalty models rather than static, points-based programs.

CMOs report AI-enabled personalization, data analytics and customer insight as some of the most prevalent capability gaps in their marketing organizations.¹ The customer understanding required to deliver relevant, AI-personalized experiences relies on data, and many technologies aim to provide the platform that marketing teams will use to make effective decisions. These technologies are critical to loyalty program success because of how challenging it can be for marketers to truly understand their customers through data.

Customer demands within the B2B and B2C spaces for tailored loyalty program experiences justify investments in technologies that enable brands to deliver custom program interactions to customers. As a result, buyers are increasingly prioritizing platforms that can drive active engagement and measurable ROI, pushing vendors to expand capabilities in personalization, analytics and real-time activation.

Loyalty Platforms Are Becoming the Engine of Personalization

Despite heavy investment in personalization, most organizations struggle to operationalize it at scale, making loyalty programs a critical mechanism for activating customer data and delivering meaningful engagement:

- Consumers and B2B buyers are 3.7 times more likely to purchase more from a brand when a digital interaction is personalized. ⁵
- Marketers need to use two to three data dimensions, on average, for a customer to feel that a brand interaction is personally tailored to them. ⁵

As customers increasingly recognize the value their data brings to brands and become more active stakeholders of their own data, loyalty programs can offer an incentive for customers to provide data in exchange for loyalty program benefits or, even better, improved brand experiences (see [Creating a Compelling Value Proposition for Your Loyalty Program](#)).

Loyalty technology vendors have historically been data integrators, enabling brands to outsource labor-intensive aggregation of large volumes of customer and business data. Direct marketing specialists grew into LMSPs that leveraged expertise in complex rule sets, granular campaign segmentation, and cross-channel strategy, creative and execution.

Executing loyalty management strategies complements broader personalization initiatives intended to enhance customer retention and growth. Loyalty platforms increasingly serve as the operational layer for personalization, enabling marketers to translate customer data into targeted offers, rewards and experiences. Loyalty programs are often a facilitator of customer data capture and engagement that enables brands to personalize experiences, yet organizations often struggle to use loyalty programs to their full potential.

Program earnings and rewards must be available across channels and throughout lines of business, and customer data is the lifeblood of this effort. Loyalty management technologies can contribute both the data collection and intelligent recommendations that power relevant interactions while also supplying the connective tissue to measure and manage behavioral and attitudinal loyalty.

Merging loyalty data and technology makes it easier to personalize experiences, but personalization investments that do not directly tie to commercial outcomes are difficult and costly to measure. Achieving real customer loyalty – loyalty that extends beyond customers collecting points – requires better customer understanding. Loyalty programs provide a means to collect explicit data from customers, offering insight into the values, needs and motivations that enable greater focus on customer insight and lead to better experiences that drive growth, retention and advocacy.

Technology and Integration Are Changing the Loyalty Landscape

The loyalty technology market is shifting from service-led execution models to self-service, platform-based ecosystems. Self-service functionality in loyalty platforms continues to improve thanks to AI-driven capabilities (see [Future-Proof Your Loyalty Programs With AI Innovations](#)). These improvements are enabling more brands to move away from having to rely on managed service providers.

Marketers attain greater control and capability for data integration and profile unification via cloud platforms, and customer data can be used for applications beyond loyalty. Bringing this capability in-house is done via CDPs with loyalty modules or stand-alone, SaaS-based loyalty tech platforms.

For example, in April 2026, Adobe announced a new offering designed to integrate loyalty with the broader customer experience. Adobe Journey Optimizer Loyalty aims to be an orchestration application that isn't a full loyalty platform replacement. Instead, Adobe reports it will integrate with existing loyalty management platforms and Adobe Experience Platform to provide AI-first insights, personalized gamification and data activation. ⁶

As customer acquisition, growth and customer experience efforts converge technically, innovation in loyalty management comes from many different areas, including:

- **AI-driven personalization:** Enabling benefits and offers that are tailored to the business and customer needs

- **Expansion beyond loyalty members:** Supporting promotions for all customers, not only loyalty members, including complex promotion engine capabilities
- **Assistants powered by generative AI:** Offering loyalty marketers an easier and more efficient way to deploy campaigns, tweak program structures and create customer segmentation and analysis (A small but growing number of vendors offer assistants powered by generative AI within their platforms' user interfaces.)
- **Growing brand partnerships:** Enabling loyalty partnerships between brands through integration of loyalty program technology (see [Enhance Loyalty Program Engagement Through Brand Partnerships](#))

Market Analysis

The Loyalty Vendor Landscape Is Consolidating

The loyalty vendor landscape has experienced several mergers and acquisitions over the past year. These acquisitions reflect a broader trend toward platform consolidation, as vendors seek to unify loyalty, customer data and engagement capabilities into more integrated solutions.

- Capillary Technologies continued to expand through acquisitions, purchasing Kognitiv in 2025 and acquiring SessionM from Mastercard in 2026, marking the company's fifth acquisition. ^{7,8}
- Community-powered marketing platform TINT merged with loyalty platform Zinrelo to form TrueLoyal. ⁹
- Zeta Global expanded into loyalty by acquiring Marigold's enterprise software business, including Marigold Loyalty. ¹⁰
- Xtremepush acquired Scrimmage to add a real-time loyalty engine to its CDP and CRM unified platform. ¹¹
- Payment company Adyen entered an agreement to acquire Talon.One to continue to build its unified commerce strategy by offering loyalty and promotional capabilities. ¹²

The loyalty vendor landscape remains diverse, encompassing a wide range of vendors of varying scale and vertical focus across regions, even with ongoing consolidation in the market.

Market consolidation increases the risk of vendor lock-in and platform dependency, making it critical for CMOs, IT leaders, procurement teams and other stakeholders to assess integration capabilities and exit strategies when selecting vendors.

The three vendor groups (LMSPs, multiresolution loyalty providers and pure-play solutions) tend to approach capabilities differently (see Table 1).

Table 1: How the Three Vendor Groups Approach Loyalty Platform Capabilities
(Enlarged table in Appendix)

	LMSP	Multiresolution loyalty providers	Pure-play solutions
Data management and analytics	<ul style="list-style-type: none"> Unified and proprietary data architecture. IT-centric data model and APIs. 	<ul style="list-style-type: none"> Unified, marketer-friendly SaaS data integration and management. Graphical user interface and API for connecting data sources. 	<ul style="list-style-type: none"> Off-the-shelf data integration and management, designed to speed adoption, as well as multilocation environments.
Accrual/redemption rule engine	<ul style="list-style-type: none"> Library of industry-specific accrual reward and redemption types, data models and assets. Referral and advocacy tools. Prebuilt connectors to a wide variety of marketing systems to quickly enable marketers to create engagement-based rewards. The number of connectors varies between vendors. 	<ul style="list-style-type: none"> Library of stock offer/earn/use types with the option for users to customize for specific industries. Referral and advocacy tools. Prebuilt connectors to a wide variety of marketing systems to quickly enable marketers to create engagement-based rewards. The number of connectors varies between vendors. 	<ul style="list-style-type: none"> Library of stock offer/earn/use types with the option for users to customize for specific industries. Referral and advocacy tools. Prebuilt connectors to a wide variety of marketing systems to quickly enable marketers to create engagement-based rewards. The number of connectors varies between vendors.
Integration capabilities	<ul style="list-style-type: none"> Prebuilt integrations with point of sale (POS), e-commerce, multichannel marketing hubs and referral and advocacy solutions. 	<ul style="list-style-type: none"> Prebuilt integrations with POS, e-commerce and other customer interaction systems; however, CDPs generally connect with a broader variety of multichannel marketing hubs and digital advertising executions out of the box. 	<ul style="list-style-type: none"> Many pure-play solutions exceed other types of vendors in their depth and breadth of integration support. Prebuilt integrations with POS, e-commerce and referral marketing systems. Multichannel marketing hubs and digital advertising execution.
Coalition program support	<ul style="list-style-type: none"> Some managed services providers manage coalition programs and others assist marketers with creating their own. 	<ul style="list-style-type: none"> Relies on the client to supply or organize coalition programs. 	<ul style="list-style-type: none"> Relies on the client to supply or organize coalition programs.
Campaign and program management services	<ul style="list-style-type: none"> Turnkey and managed service offerings backed by specialized account teams with historical knowledge of performance and best practices in targeted verticals. 	<ul style="list-style-type: none"> Managed service offerings focus on implementation and onboarding. Refer customers to service partners for other managed services. 	<ul style="list-style-type: none"> Managed service offerings focus on implementation and onboarding. Refer customers to service partners for other managed services.
Customer modeling	<ul style="list-style-type: none"> Proprietary consumer data assets with interest, demographic and behavioral data for certain regions. Access to specialized agency services and expertise. Offerings vary widely between vendors. 	<ul style="list-style-type: none"> Advanced CDP capabilities are typically in analysis, such as the availability of data science and AI/machine learning (ML) algorithms for scoring and prediction. Offerings vary widely between vendors. 	<ul style="list-style-type: none"> ML-powered creation of promotions and segmentation. Offerings vary widely between vendors.

Source: Gartner (May 2026)

Assess your in-house loyalty expertise and martech capabilities for managing customer data to identify the loyalty management vendor type best suited to organizational needs (see Figure 2):

- **LMSPs:** Best suited for brands that need turnkey or outsourced solutions that minimize the impact on marketing and business team members. They may also be appropriate when access to the proprietary data asset for modeling, segmentation and prospecting is a significant motivator.
- **Multisolution loyalty providers (CDPs with a loyalty module or a separate loyalty platform):** Best suited for brands seeking a solution to unify customer data into a single profile to power personalization in multiple channels.
- **Pure-play loyalty solutions:** Best suited for brands with an existing CRM or marketing database solution (such as a CDP) and that want to manage their own loyalty program on top of a SaaS technology platform. Some pure-play vendors also sell multichannel marketing hub solutions, which can simplify vendor management and integration for teams that prefer an integrated suite approach (see [Magic Quadrant for Multichannel Marketing Hubs](#)).

Figure 2: How to Select a Loyalty Management Vendor



Source: Gartner
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Representative Vendors

The vendors listed in this Market Guide do not imply an exhaustive list. This section is intended to provide more understanding of the market and its offerings.

Market Introduction

Brands can find loyalty management technology in managed service providers that offer a wide array of managed, agency and data services, or in a narrower mode from pure-play technology vendors. The newest entrants to this market are multisolution vendors that serve loyalty applications and marketing's greater need for open access to customer data in a SaaS application with out-of-the-box integrations, including execution systems for messaging, advertising and analytics.

- Table 2 provides a representative list of LMSPs.
- Table 3 provides a representative list of multisolution vendors.
- Table 4 provides a representative list of pure-play loyalty vendors.

Table 2: Loyalty Management Service Providers (LMSPs)

(Enlarged table in Appendix)

Vendor/company name	Product name
Bond Brand Loyalty	Synapse LX
dunnhumby	dunnhumby Synerise
ebbo	ebbo loyalty platform
Epsilon	PeopleCloud Loyalty
Kobie	Kobie Alchemy Loyalty Cloud
Loyalty Juggernaut	GRAVITY
Loyalty Methods	ReactorCX
Loyalty Partner Solutions	LPS FLITE, LPS RAISE
Merkle	Merkle LoyaltyPlus
NTT Data	Synphony Loyalty
Phaedon	Tally
Thanx	Thanx Loyalty Platform

Source: Gartner (May 2026)

Table 3: Multisolution Vendors

(Enlarged table in Appendix)

Vendor/company name	Product name
Advice Group	WEKIT
Bit2Win	Bit2win Loyalty & Engagement Platform
Capillary Technologies	Loyalty+
Clutch	Clutch AI Retention and Loyalty Marketing Platform
Comarch	Comarch Loyalty Management
Microsoft	Microsoft Dynamics 365 Commerce
Oracle	Oracle CrowdTwist Loyalty and Engagement
Paytronix	Paytronix Loyalty
Salesforce	Salesforce Loyalty Management
SAP	SAP Customer Loyalty Management
Snipp	SnippLoyalty
Xtremepush	XP Loyalty
Zafin	Zafin Loyalty Rewards
Zeta Global	Zeta Marketing Platform

Source: Gartner (May 2026)

Table 4: Pure-Play Loyalty Vendors

(Enlarged table in Appendix)

Vendor/company name	Product name
Annex Cloud	Loyalty Experience Platform
Antavo	Antavo AI Loyalty Platform
Comviva	MobiLytx Rewards
Eagle Eye	Eagle Eye AIR
Exchange Solutions	ES Loyalty, ES Loyalty Boost
Lobyco	Loyalty & Promotions Platform
LoyaltyLion	LoyaltyLion
NeoDay	NeoDay
Open Loyalty	Open Loyalty
Punchh	PAR Punchh
Talon.One	Talon.One Loyalty & Promotion Engine
TrueLoyal	TrueLoyal Loyalty Platform
Voucherify	Voucherify

Source: Gartner (May 2026)

The vendors in this Market Guide are representative, not exhaustive (see Note: Representative Vendor Selection).

Market Recommendations

- Ensure alignment between loyalty management, personalization and other martech investments in customer data by explicitly defining how loyalty data will be integrated and reused across CDPs and activation systems. Since loyalty management technologies require data integration, assess your requirements for reusing that integrated data, as well as the desired level of services support, to make your selection.
- Consider a multiresolution vendor that offers a CDP and loyalty if disparate data about customers has prevented the organization from making progress on loyalty and personalization at the same time (see [Toolkit: Use Case Library – Customer Data Platform, Personalization Engine and Multichannel Marketing Hub](#)).
- Work with other stakeholders in the organization, including IT and legal, to confirm data best practices and data privacy regulations are followed, particularly as loyalty programs expand data collection and personalization capabilities (see [CMO's Guide to Legal Collaboration](#)).
- Evaluate vendors on their capability to support the marketing team's greatest need, whether that be strategy, program management, creative support or third-party data if the infrastructure to manage and unify customer data exists and is deployed within the organization. The more vendor capabilities you expect to use, the better the managed services provider will fit with your business (see [Tool: Audit Your Agency Roster to Improve Decision Making](#)).
- Select a pure-play vendor if your organization has an existing data platform and sufficient in-house loyalty management resources. Pure-play vendors can be paired with a loyalty strategy consulting agency if external loyalty expertise is required.
- Ensure your in-house team has the bandwidth to lead loyalty strategy while managing relationships with two different vendors, particularly when adopting a self-service or multivendor approach (see [CMOs Redirect Marketing Team Capacity to High-Value, Strategic Growth Efforts](#)).

Evidence

¹ **2026 Gartner CMO Spend Survey.** The purpose of this survey is to look at top-line marketing budgets, and identify how evolving customer journeys, C-suite pressures and cost challenges impact marketing's strategies and spending priorities. This year's survey will help us understand how the most successful CMOs are balancing innovation with efficiency and accountability. Conducted online from January to March 2026, the research included 401 respondents from North America (n = 190), the United Kingdom (n = 88), and the rest of Europe (n = 123), which included France, Germany, Belgium, Denmark, Finland, Luxembourg, Netherlands, Norway, and Sweden. Participants were required to be involved in decisions related to setting or influencing marketing strategies/planning, aligning marketing budgets/resources, or leading cross-functional programs and strategies with marketing. Seventy-nine percent of the respondents represented organizations with annual revenue of \$1 billion or more. The respondents came from a diverse range of industries: manufacturing (n = 51), financial services (n = 47), insurance (n = 34), consumer products (n = 42), healthcare (n = 48), travel and hospitality (n = 30), IT and business services (n = 40), retail (n = 40), pharmaceutical (n = 36), and media (n = 33). Disclaimer: The results of this survey do not represent global findings or the market as a whole, but reflect the sentiments of the respondents and companies surveyed.

² **2025 Gartner CMO Spend Survey.** This survey explored top-line marketing budgets with the goal of understanding how changing customer journeys, pressures from the C-suite, and cost challenges affect marketing's spending priorities and channel effectiveness. Conducted online from January to March 2025, the research included 402 respondents from North America (n = 202), the United Kingdom (n = 97) and Europe (n = 103) France, Germany, Belgium, Denmark, Finland, Netherlands, Norway, and Sweden. Participants were required to be involved in decisions related to setting or influencing marketing strategies/planning, aligning marketing budgets/resources, or leading cross-functional programs and strategies with marketing. Seventy-seven percent of the respondents represented organizations with annual revenue of \$1 billion or more. The respondents came from a diverse range of industries: manufacturing (n = 52), financial services (n = 50), insurance (n = 43), consumer products (n = 43), healthcare (n = 42), travel and hospitality (n = 37), IT and business services (n = 36), retail (n = 36), pharma (n = 32), and media (n = 31). Disclaimer: Results of this survey do not represent global findings or the market as a whole, but reflect the sentiments of the respondents and companies surveyed.

³ [2025 Gartner Marketing Technology Survey](#). This survey aimed to explore the key aspects of marketing technology including utilization, composability, scalability, measurement and collaboration. It also examined the implications of AI and data strategies on marketing technology. Conducted online from June through July 2025, the research included 413 respondents from North America (n = 186), the United Kingdom (n = 91) and Europe (n = 136; including France, Germany, Luxembourg, Denmark, Finland, Netherlands, Norway and Sweden). Qualifying organizations reported enterprisewide annual revenue for fiscal 2024 of at least \$100 million, with 77% of the respondents coming from organizations with \$1 billion or more in annual revenue. The respondents came from a diverse range of industries: IT and business services (n = 48), manufacturing (n = 48), insurance (n = 38), retail (n = 38), consumer products (n = 37), financial services (n = 36), travel and hospitality (n = 36), healthcare (n = 33), tech products (n = 33), media (n = 33), and pharmaceuticals (n = 33). All the respondents were required to be senior decision makers of their company's marketing technology strategy, where the majority of their daily responsibilities aligned with either business- or IT-focused marketing. Eighty percent of respondents were aligned to the marketing function, 10% to product marketing and management, 7% to IT and 2% to brand management or other business units. Disclaimer: The results of this survey do not represent global findings or the market as a whole, but reflect the sentiments of the respondents and companies surveyed.

⁴ [The Bond Loyalty Report 2025](#), Bond Brand Loyalty.

⁵ [2025 Gartner Consumer Values and Lifestyle Survey](#). The purpose of this survey was to understand consumer lifestyles and motivations. The research was conducted online in two parts from 11 August to 16 September 2025 among 6,110 respondents in the U.S. (4,038), Canada (1,016), and the U.K. (1,056). The first part of the survey included screening, demographic, sentiment, values, and lifestyle questions. The second part included questions specific to given categories (e.g., money and spending, technology and media, retail, and health). Respondents were required to be at least 15 years old. Country-specific quotas for geographic area, age, gender, and employment status in the U.S., and geographic area, age, gender, and employment status in the U.K. and Canada, were set to approximate each country's total population.

⁶ [Introducing Adobe Journey Optimizer Loyalty – Adaptive loyalty orchestration powered by AI.](#), Adobe.

⁷ [Capillary Technologies Acquires Kognitiv, Expanding Its Global Presence in Loyalty Management](#), Capillary Technologies.

⁸ [Capillary Technologies Reinforces Global Loyalty Management Leadership with Acquisition of SessionM from Mastercard](#), Capillary Technologies.

⁹ [Zinrelo and TINT Merge to Form TrueLoyal](#), Yahoo Finance.

¹⁰ [Zeta Global to Acquire Marigold's Enterprise Business](#) Zeta Global.

¹¹ [Xtremepush Acquires Scrimmage to Deliver Only All-in-One Loyalty, CRM, and Gamification Solution](#), Xtremepush.

¹² [Adyen to acquire Talon.One to enable real-time decisioning across commerce channels](#), Talon.One.

Note: Representative Vendor Selection

The vendors in this Market Guide are a representative, but not exhaustive, compilation that is representative of the broad categories of the market and in which Gartner has received the most client interest (via searches on gartner.com and inquiry). Entries in this list are presented in alphabetical order.

Document Revision History

[Market Guide for Loyalty Program Vendors - 3 June 2025](#)

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[Market Guide for Loyalty Management - 17 October 2018](#)

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[Future-Proof Your Loyalty Programs With AI Innovations](#)

[How to Link Loyalty Program Metrics to Business Outcomes](#)

[Creating a Compelling Value Proposition for Your Loyalty Program](#)

[Boost Your Loyalty Program With Gamification](#)

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Table 1: How the Three Vendor Groups Approach Loyalty Platform Capabilities

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<p>Integration capabilities</p> <ul style="list-style-type: none"> ■ Prebuilt integrations with point of sale (POS), e-commerce, multichannel marketing hubs and referral and advocacy solutions. ■ Prebuilt integrations with POS, e-commerce and other customer interaction systems; however, CDPs generally connect with a broader variety of multichannel marketing hubs and digital advertising executions out of the box. ■ Many pure-play solutions exceed other types of vendors in their depth and breadth of integration support. ■ Prebuilt integrations with POS, e-commerce and referral marketing systems. ■ Multichannel marketing hubs and digital advertising execution. 	<p>Coalition program support</p> <ul style="list-style-type: none"> ■ Some managed services providers manage coalition programs and others assist marketers with creating their own. ■ Relies on the client to supply or organize coalition programs.
<p>Campaign and program management services</p> <ul style="list-style-type: none"> ■ Turnkey and managed service offerings backed by specialized account teams with historical knowledge of performance and best practices in targeted verticals. ■ Managed service offerings focus on implementation and onboarding. ■ Refer customers to service partners for other managed services. ■ Refer customers to service partners for other managed services. 	

Customer modeling

- Proprietary consumer data assets with interest, demographic and behavioral data for certain regions.
 - Access to specialized agency services and expertise.
 - Offerings vary widely between vendors.
- Advanced CDP capabilities are typically in analysis, such as the availability of data science and AI/machine learning (ML) algorithms for scoring and prediction.
 - Offerings vary widely between vendors.
- ML-powered creation of promotions and segmentation.
 - Offerings vary widely between vendors.

Source: Gartner (May 2026)

Table 2: Loyalty Management Service Providers (LMSPs)

Vendor/company name	Product name
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dunnhumby	dunnhumby Synerise
ebbo	ebbo loyalty platform
Epsilon	PeopleCloud Loyalty
Kobie	Kobie Alchemy Loyalty Cloud
Loyalty Juggernaut	GRAVITY
Loyalty Methods	ReactorCX
Loyalty Partner Solutions	LPS FLITE, LPS RAISE
Merkle	Merkle LoyaltyPlus
NTT Data	Syntphony Loyalty
Phaedon	Tally
Thanx	Thanx Loyalty Platform

Source: Gartner (May 2026)

Table 3: Multisolution Vendors

Vendor/company name	Product name
Advice Group	WEKIT
Bit2Win	Bit2win Loyalty & Engagement Platform
Capillary Technologies	Loyalty+
Clutch	Clutch AI Retention and Loyalty Marketing Platform
Comarch	Comarch Loyalty Management
Microsoft	Microsoft Dynamics 365 Commerce
Oracle	Oracle CrowdTwist Loyalty and Engagement
Paytronix	Paytronix Loyalty
Salesforce	Salesforce Loyalty Management
SAP	SAP Customer Loyalty Management
Snipp	SnippLoyalty
Xtremepush	XP Loyalty
Zafin	Zafin Loyalty Rewards
Zeta Global	Zeta Marketing Platform

Source: Gartner (May 2026)

Table 4: Pure-Play Loyalty Vendors

Vendor/company name	Product name
Annex Cloud	Loyalty Experience Platform
Antavo	Antavo AI Loyalty Platform
Comviva	MobiLytix Rewards
Eagle Eye	Eagle Eye AIR
Exchange Solutions	ES Loyalty, ES Loyalty Boost
Lobyco	Loyalty & Promotions Platform
LoyaltyLion	LoyaltyLion
NeoDay	NeoDay
Open Loyalty	Open Loyalty
Punchh	PAR Punchh
Talon.One	Talon.One Loyalty & Promotion Engine
TrueLoyal	TrueLoyal Loyalty Platform
Voucherify	Voucherify

Source: Gartner (May 2026)