



# **Breaking the Siloed Loyalty Program:** How Multi-Partner Ecosystems Drive Member Engagement





Loyalty programs are designed to drive customer engagement.

## The problem?

Many no longer do.

Consumers claim loyalty programs influence how they spend. Most (72%) say loyalty rewards make them more likely to shop with a preferred brand, and more than half say rewards increase their spending.<sup>1</sup> Yet 57% of executives admit that loyalty programs are not living up to those claims.<sup>2</sup>

Something isn't connecting. Customer expectations are evolving faster than many organizations can keep up with. 70% of executives say shifting expectations are outpacing their ability to adapt, and nearly half believe their current loyalty programs could become irrelevant within three years.<sup>2</sup>

Consumers are beginning to feel the disconnect, too. In 2024, 67% of American shoppers said a loyalty program made them feel more positive about a brand.<sup>3</sup> By 2025, that figure had dropped to 50%.<sup>3</sup> The gap between loyalty participation and loyalty impact is only continuing to widen.

At the center of that gap is ongoing reliance on traditional loyalty program structures. Many still operate as closed systems where members earn and redeem perks through a single brand, significantly limiting rewards flexibility and slowing the pace at which members see real value.

Modern loyalty solutions require connection across brands, categories, and everyday experiences.

Multi-partner loyalty ecosystems are emerging as a powerful alternative. By enabling members to collect and apply rewards across complementary brands, these ecosystems expand earning opportunities, accelerate redemption, and enable more meaningful engagement.

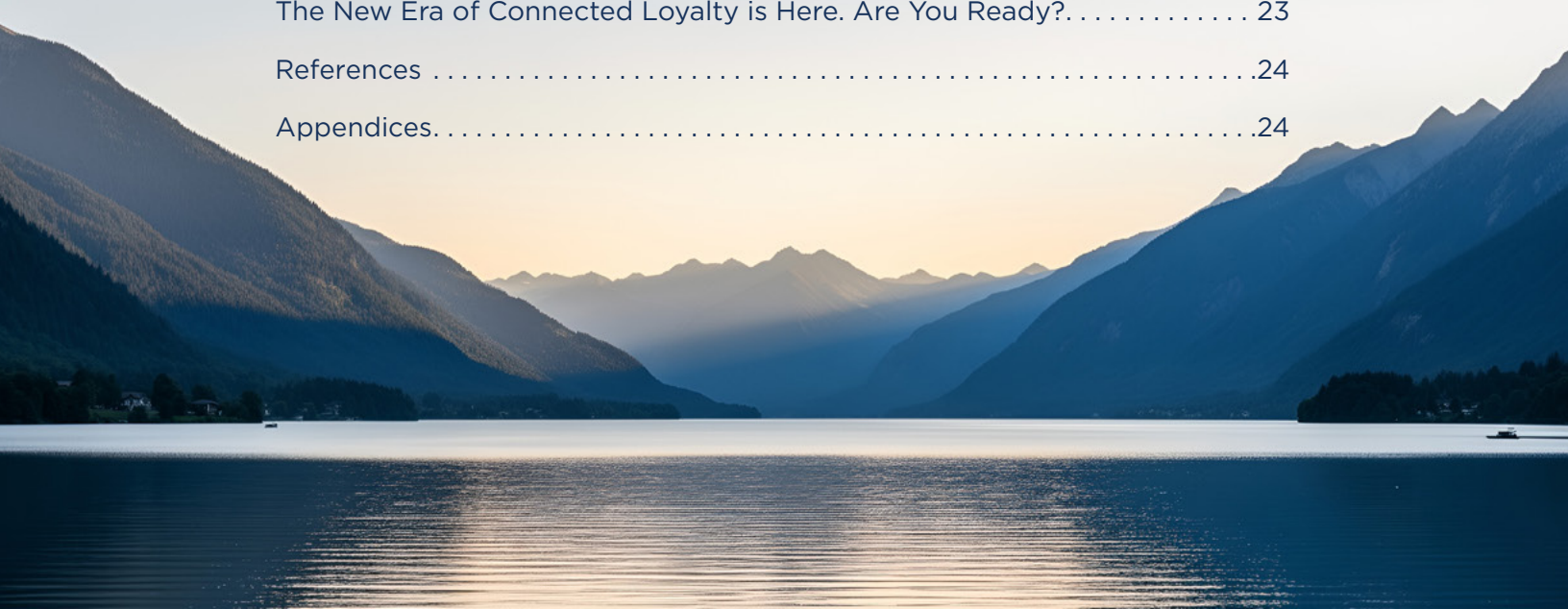
This *arriVIA* whitepaper explores how today's organizations can eliminate the silos that trap value within traditional loyalty programs. The following pages examine how connected ecosystems unlock greater value for members and partner brands alike, answering key questions such as:

- What is a multi-partner loyalty ecosystem, and how does it differ from traditional single-brand programs?
- How do members benefit from earning and redeeming rewards across multiple partners in one unified program?
- What operational and financial advantages do multi-partner ecosystems provide for participating brands?
- What role does unified data and shared customer insights play in personalizing experiences across partner networks?
- How can organizations successfully transition from siloed programs to multi-partner ecosystems?



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## The Silo Problem: When Points Accumulate But Preference Doesn't

Loyalty programs have become nearly ubiquitous across industries. Today, 57% of restaurants and even 66% of convenience stores offer them, reflecting how widely brands have adopted loyalty as a strategy for customer engagement.<sup>4</sup> What once differentiated a handful of premium sectors now spans nearly every corner of everyday spending.

However, widespread adoption has not translated into widespread engagement. U.S. consumers belong to roughly 18 loyalty programs at any given time, but only about half of those memberships remain active.<sup>5</sup> Engagement narrows even further within individual industries — more than half of consumers engage with just one loyalty program per sector.<sup>1</sup>

That gap between participation and engagement represents a significant missed opportunity.

Nearly 70% of consumers say they'll adjust their brand spending to take advantage of loyalty benefits and earn greater rewards.<sup>6</sup> But for many members, acting on that motivation depends heavily on flexibility. The vast majority of consumers (80%) say the ability to earn and redeem rewards in different ways influences whether they engage with a program at all.<sup>7</sup>

Traditional single-brand programs often struggle to provide that flexibility. When rewards are only earned or redeemed within one brand, value accumulates slowly, and choice becomes limited. As a result, 75% of consumers report switching brands in search of programs that offer better rewards.<sup>8</sup>

## The Structural Limits of Single-Brand Loyalty Programs

The structure of these programs also affects how frequently members engage. Research shows that 86% of consumers interact less often with retail loyalty programs when rewards take too long to earn.<sup>9</sup> Nearly half say the single biggest improvement they want is more opportunities to earn points.<sup>10</sup>

In other words, when progress toward rewards feels slow or difficult to achieve, the incentive itself loses the original appeal. For many members, engagement gradually fades into the background. About 40% of consumers admit they sometimes forget to redeem their loyalty rewards altogether.<sup>1</sup>

That raises a pivotal question: **What would make members engage more consistently?**

4 in 10 consumers say they would participate more often if loyalty programs offered a broader selection of rewards.<sup>11</sup> Another 31% say access to more exclusive options would increase their engagement.<sup>11</sup> Both preferences reveal what traditional loyalty models are missing. When loyalty value is confined to a single category, the program quickly loses relevance.

These challenges are not simply the result of poor program design. They signal a deeper structural limitation in how most loyalty programs are built — around a single brand rather than a connected network of partners.



## Multi-Partner Loyalty Ecosystems: A New Model for Engagement

Traditional loyalty programs were built around a simple premise: reward customers for repeat interactions with a single brand. For many years, that structure worked well, but as consumer expectations, spending patterns, and digital ecosystems have evolved, the limitations of single-brand loyalty have become increasingly difficult to ignore.

Multi-partner loyalty ecosystems offer a different model. A multi-partner loyalty ecosystem is a networked rewards model in which multiple brands participate in a shared platform that allows members to earn and redeem benefits across a connected portfolio of experiences.

Rather than confining value within one organization, these programs connect complementary brands through a shared platform where members can collect and apply rewards across a broader network of everyday experiences. In this network, members engage across platforms and purchasing categories, expanding loyalty beyond a single brand relationship.

While implementations vary by industry and program design, most multi-partner ecosystems are built around several core design elements:



### Unified earning

Members accumulate rewards through transactions across multiple partner brands rather than a single organization.



### Cross-category redemption

Points or benefits can be redeemed across complementary sectors such as travel, retail, dining, entertainment, and everyday services.



### Shared infrastructure

Partners operate within a common technology platform that manages rewards, data, and member interactions in real time.



### Collaborative partnerships

Complementary brands participate within the ecosystem to expand the program's overall value proposition.

Together, these elements transform loyalty from a closed-loop system into a connected engagement network. Instead of asking members to concentrate their spending with a single brand, ecosystems allow loyalty value to follow customers across the experiences that already shape their daily behavior.

For many organizations, this evolution reflects an even larger realization: traditional loyalty programs are no longer a meaningful differentiator on their own.

## Why Today's Loyalty Leaders Are Investing in Partnerships

Today's loyalty leaders recognize that traditional program structures have become increasingly difficult to differentiate. In fact, 80% of executives say their loyalty programs are largely similar to others within their industry.<sup>12</sup> At the same time, organizations are struggling to deliver programs that resonate with diverse customer segments.

Among retail loyalty programs, 47% cite the challenge of making programs appealing to all buyer personas.<sup>13</sup> Another 28% say improving reward relevance and perceived customer value is a top priority.<sup>13</sup> Corporate loyalty programs report similar pressures, with 36% identifying the need to engage multiple audience segments as a key challenge.<sup>13</sup>

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### Key Reasons Why Loyalty Programs Are Struggling

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**80%**

of executives say loyalty programs feel the same

**47%**

struggle to appeal to all buyer personas

**36%**

say engaging multi-audience segments is a challenge

**28%**

prioritize improving reward relevance

Multi-partner ecosystems address these challenges by expanding the ways members can earn and use rewards. Instead of relying on a narrow set of brand interactions, ecosystems introduce earning and redemption opportunities across complementary categories, making programs more relevant to a wider range of customer needs and behaviors.

This expanded engagement model also aligns with the core business outcomes organizations want their loyalty programs to deliver. Across industries, the top loyalty marketing goals include improving overall customer lifetime value (60%), increasing purchase frequency (38%), and reducing customer churn (38%).<sup>14</sup>

Partnership-driven ecosystems create more opportunities for members to interact with the program between major purchases, strengthening brand relationships while increasing the frequency of engagement.

Momentum behind this model is accelerating. Looking ahead through 2026, 34% of companies say expanding partnerships will be a key loyalty investment priority as they seek to provide members with more opportunities to use program benefits.<sup>13</sup> This complements the 40% that plan to expand the ways members can earn rewards within their programs.<sup>13</sup>

Overall, these shifts represent an important inflection point for loyalty strategy. As organizations look to differentiate their programs and deliver greater member value, multi-partner ecosystems are emerging as a foundational model for the next generation of loyalty engagement.



## From Transactional Loyalty to Lifestyle Engagement with Multi-Partner Ecosystems

Traditional loyalty programs are built around individual transactions designed to encourage repeat behavior. Members earn rewards when they interact with a specific brand, often tied to a single purchase category or periodic spending cycle.

Multi-partner ecosystems redefine that dynamic. By connecting complementary brands within a shared rewards environment, these more holistic programs allow loyalty value to follow members across the broader patterns of their routine behavior.

So, instead of engaging only at isolated purchase moments, members can interact with the program across a wider range of everyday activities. Loyalty becomes less about singular transactions and more about ongoing participation in daily experiences.

**For members, this model creates several immediate advantages:**

- > Faster reward accumulation.** Earning opportunities expand across multiple brands, allowing members to reach reward thresholds more quickly.
- > Broader redemption choices.** Points and benefits can be used across a more comprehensive range of experiences rather than remaining confined to a single brand.
- > A unified experience across daily spending.** Members interact with the program across travel, entertainment, and other everyday categories instead of one-off purchases.

These benefits align closely with how modern consumers approach loyalty. While seven out of ten consumers worldwide consider themselves loyal to certain brands or retailers, their expectations for loyalty programs continue to heighten.<sup>3</sup>



## How Consumer Behavior is Redefining Loyalty Engagement

Members are actively looking for more ways to earn and use rewards. Among the most desired loyalty features are bonus earning opportunities such as double or triple points promotions (61%), short surveys that award bonus points (38%), and referral incentives that reward members for inviting friends (24%).<sup>13</sup>

Each of these preferences reflects the same underlying behavior: **members want loyalty programs to recognize a greater range of interactions, not just individual purchases.**

Partnership-driven ecosystems make this possible by expanding the number of touchpoints where value can be created. Rather than waiting for a single brand interaction to accumulate rewards, members can progress toward benefits through multiple complementary experiences.

This expanded earning environment also increases perceived value. Consumers consistently rank expanded ways to earn points through brand partnerships (32%) and benefits with other brands (27%) among the most desirable features in loyalty programs.<sup>13</sup>

As earning opportunities expand across partner brands and categories, the time required to reach meaningful rewards decreases. The result is a program that feels more responsive, more flexible, and more aligned with the ecosystem experience consumers increasingly expect.

Over time, this expansion transforms how members experience loyalty programs. Instead of occasional engagement tied to specific transactions, ecosystems encourage ongoing participation across a connected network of brands. Loyalty becomes embedded in lifestyle rather than limited to isolated purchase moments.

When loyalty programs integrate into daily life, that deeper engagement creates powerful opportunities to strengthen relationships, increase spending, and build long-term value.

— **61%** —  
of consumers want  
bonus earning  
opportunities like  
**2x or 3x points**





## The Business Case for Multi-Partner Loyalty Ecosystems

Industry data confirms that the engagement advantages of multi-partner ecosystems translate directly into measurable business impact. More than half of brand leaders with strategic partnerships (54%) report that partnerships are responsible for more than 20% of their company's total revenue, and 69% say partnership programs unlock additional sales potential.<sup>15</sup>

Partnership-driven loyalty models also create operational and strategic advantages for participating brands. By operating within a shared ecosystem, organizations expand their reach, strengthen customer relationships across multiple touchpoints, and reduce the operational burden of running loyalty programs independently, all while members gain access to greater rewards.

Together, these factors create a powerful business case for ecosystem-based loyalty strategies.

### Collaborative Marketing and Unified Customer Insight

One of the most significant advantages of multi-partner ecosystems is the ability to move beyond fragmented customer data. Traditional loyalty programs capture insight from member interactions with a single brand, while ecosystems create a broader view of behavior across multiple categories, revealing how they move between brands, purchase types, and experiences.

This more complete picture allows organizations to deliver more relevant communications and offers. That capability is increasingly critical as consumers grow less tolerant of generic marketing. In fact, 71% of consumers say they are frustrated by irrelevant brand messaging, and the same percentage say they want brands to learn from their shopping habits over time.<sup>16</sup>

Among the strongest drivers of brand loyalty is a simple but powerful expectation: that brands remember customer preferences. By combining data across partner interactions, ecosystems help brands meet this expectation while delivering more targeted and meaningful engagement.

## Expanded Customer Reach Without Inflated Acquisition Costs

Beyond marketing efficiency, ecosystem partnerships also expand access to new customers. This advantage couldn't come at a better time, either. Customer acquisition costs continue to rise across industries. On average, acquiring a new customer costs approximately \$1,202 in financial services, \$732 in travel, \$468 in entertainment, \$341 in B2B sectors, and \$120 in apparel retail.<sup>17</sup>

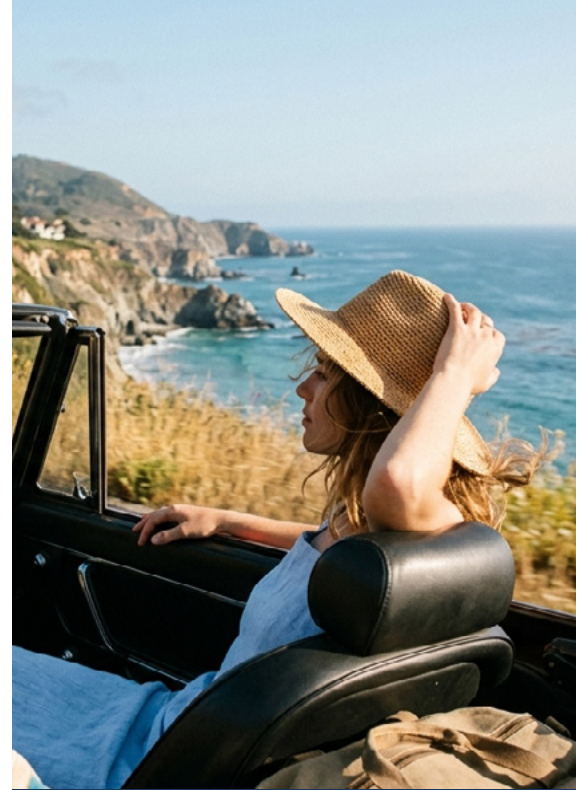
Multi-partner ecosystems provide an alternative path to growth. Instead of relying solely on paid acquisition, brands gain exposure to members who are already engaged with other partners in the ecosystem. This collaborative approach allows organizations to expand their addressable audience while reducing dependence on increasingly expensive acquisition channels.

## Cost Efficiency Through Shared Loyalty Infrastructure

Partnership ecosystems also create operational efficiencies through shared resources and infrastructure. When loyalty programs operate independently, each brand must build and maintain its own technology platforms, rewards systems, marketing capabilities, and program administration. Multi-partner ecosystems distribute those costs across participating organizations.

This shared infrastructure reduces operational complexity while allowing brands to benefit from capabilities that might otherwise require significant investment. It also creates greater flexibility in how loyalty programs deliver value to members.

“A flexible loyalty ecosystem allows programs to modify points’ value, integrate new savings, and fund bonus points or miles through the margin earned on other travel products. Loyalty programs can then use this flexibility to reward or incentivize members for desired actions, like reaching a higher membership tier,” explains arrivia Chief Marketing Officer, Jeff Zotara.<sup>18</sup>



## Average New Customer Acquisition Cost by Industry

### Financial Services

\$1,202

### Travel

\$732

### Entertainment

\$468

### B2B sectors

\$341

### Apparel retail

\$120



Beyond this structural flexibility, “Full-service marketing capabilities help loyalty programs communicate their value to members more effectively and eliminate divergences in expectations. And cohesive customer service can be the key to keeping members engaged for years to come.”

In ecosystem environments, these capabilities can be delivered collectively, allowing partners to share both the costs and the benefits of advanced loyalty infrastructure.

### **Stronger ROI Through Engagement, Redemption, and Lifetime Value**

Ultimately, the success of any loyalty program is measured by its ability to generate sustained customer value. In general, brand-loyal customers are worth an average of 2.5 times more revenue than new or prospective customers.<sup>8</sup> Over a ten-year period, loyal customers can increase shareholder returns between two and five times.<sup>8</sup>

Multi-partner ecosystems strengthen these outcomes by improving the performance indicators that drive long-term loyalty ROI:



#### **Higher redemption rates**

Expanded earning opportunities encourage members to accumulate and redeem rewards more frequently, reinforcing ongoing engagement.



#### **Increased engagement frequency**

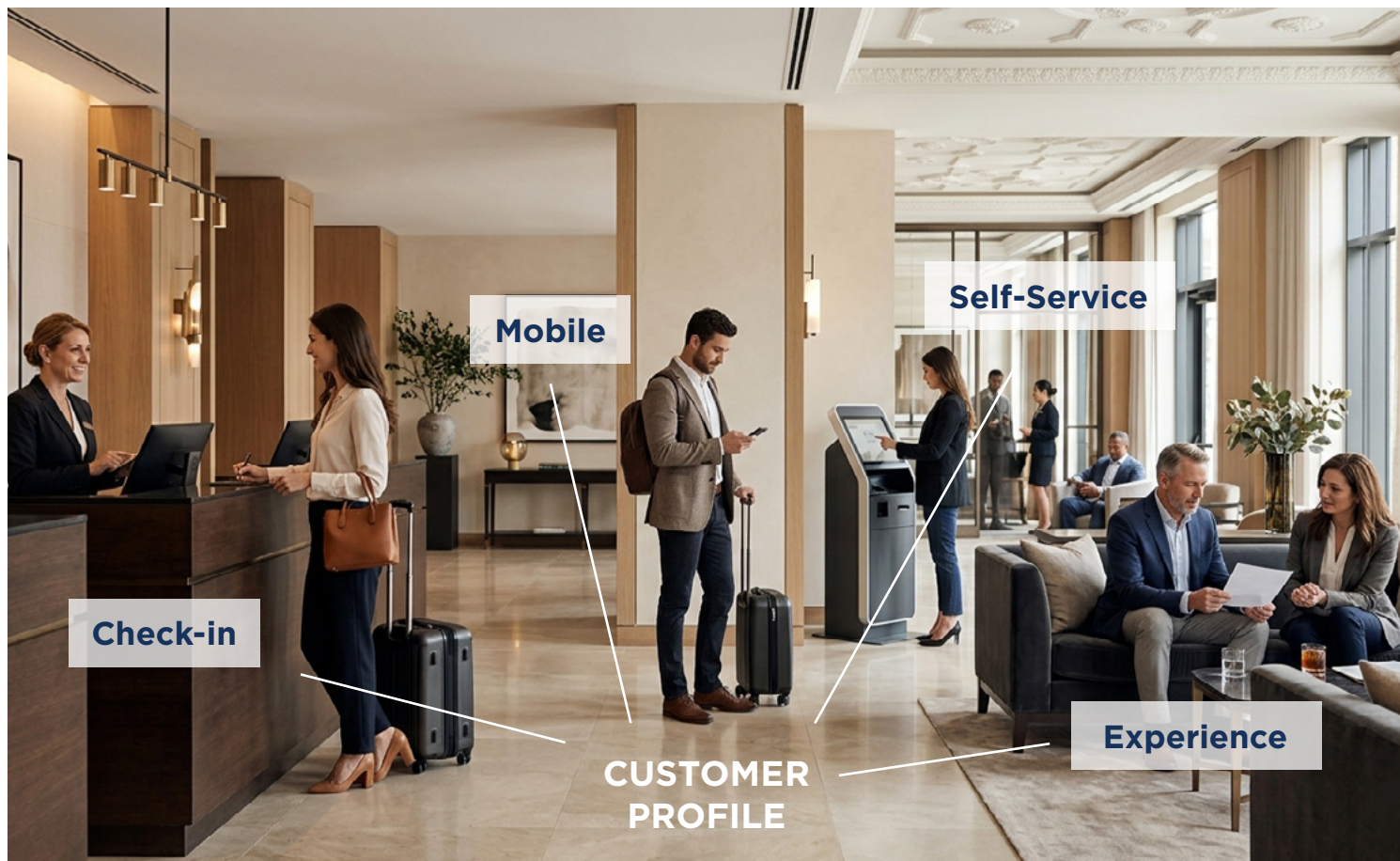
Ecosystems create additional touchpoints between major purchases, allowing brands to remain relevant between core transactions.



#### **Extended member lifetime value**

As engagement increases and churn declines, brands benefit from stronger long-term customer relationships and more consistent revenue growth.

Combined, these outcomes demonstrate why ecosystem-based loyalty programs increasingly outperform traditional single-brand models.



## Building the Ecosystem: Technology and Integration Requirements

The performance advantages of multi-partner ecosystems raise an important question: *What does it take to launch one?* For many organizations, the answer does not require rebuilding their loyalty programs from scratch. Instead, brands increasingly rely on specialized third-party technology that enables them to integrate partner experiences into their existing programs.

White-label technology plays an especially important role in this transition.

By allowing each partner brand to customize the experience while maintaining full control over their identity and customer relationships, these platforms make it possible to expand loyalty ecosystems without sacrificing brand ownership. As it stands, 56% of leaders who manage partnerships say they rely on third-party management software to support their programs.<sup>15</sup>

At a technical level, successful multi-partner ecosystems depend on integrated platforms that coordinate rewards, partner relationships, and member interactions across the network in real time. These systems ensure that earning and redemption experiences remain consistent, even as members interact with multiple brands and engage through various channels.



While implementations vary, most ecosystems rely on several foundational capabilities:

- **Unified loyalty platform.** A centralized technology environment that connects partner brands, manages rewards infrastructure, and tracks member activity across the ecosystem.
- **Shared earning and redemption frameworks.** Standardized mechanisms that allow members to collect and redeem rewards seamlessly across all participating brands.
- **Flexible reward valuation.** Technology that translates points or currency across different reward types, ensuring members can exchange value consistently across partner categories.
- **Partner integration capabilities.** APIs and integration tools that allow new partners to connect to the ecosystem without disrupting the existing member experience.

Together, these capabilities allow ecosystems to scale while maintaining a consistent experience for members. Just as important, they create the foundation for capturing and analyzing data from member interactions across the partner network to power more tailored rewards.

## Using Ecosystem Data to Deliver Personalized Rewards

One of the most powerful advantages of ecosystem loyalty models is the ability to understand member behavior across multiple brands and categories. When interactions across partner brands are connected through a shared platform, organizations gain a far more complete picture of customer preferences, purchasing patterns, and engagement behaviors.

This more comprehensive view allows loyalty programs to deliver the kind of personalization modern consumers increasingly expect.

The impact of personalization is clear. Nearly 77% of consumers say they are likely to purchase from a brand when they receive relevant product recommendations — a number that rises to 83% among Millennials.<sup>16</sup> An even greater share (96%) say they are more likely to purchase when brands send personalized messages.<sup>16</sup>

Despite this demand, many organizations still struggle to deliver truly relevant experiences. Only 44% of consumers say the brand offers they receive feel personally relevant.<sup>4</sup>

First-party data plays a critical role in closing that gap. First-party data refers to information collected directly from customers through purchases, preferences, and engagement across owned channels. When loyalty ecosystems unify that data across partner interactions, brands can build richer customer profiles and deliver more targeted offers and experiences.

Consumers themselves are increasingly willing to support this exchange. In fact, 99.6% of consumers say they are willing to share some form of personal data when they receive relevant incentives in return.<sup>16</sup> Programs that use this data effectively can increase loyalty member spending by as much as 16.5% year over year through one-to-one targeting.<sup>4</sup>



## Managing Data and Governance in Ecosystem Partnerships

As ecosystem partnerships expand, effective governance becomes essential to maintaining program integrity and trust. Participating brands must establish clear agreements around data sharing, reward valuation, and member experience standards. These frameworks ensure that partners align on how rewards are earned, redeemed, and communicated across the ecosystem.

Equally important is the ability to integrate partner data in ways that protect customer privacy, particularly when only 14% of consumers feel confident their data is handled responsibly.<sup>19</sup> Modern ecosystem platforms use secure data-sharing frameworks and governance protocols to ensure that partner organizations can collaborate while maintaining appropriate data controls.

When these structures are in place, ecosystems can deliver the benefits of shared customer insight without compromising the privacy expectations that members increasingly demand.



## How Multi-Partner Loyalty Ecosystems Come to Life

From an implementation standpoint, organizations typically pursue one of two paths. Some build their own coalition by forming partnerships with complementary brands and establishing a shared rewards framework. Others join an existing ecosystem that already provides the partner network, technology infrastructure, and reward structure needed to support cross-brand engagement.

Both approaches can deliver meaningful results. Building a coalition allows organizations to shape the partner network and program structure directly. On the other hand, joining an established ecosystem may provide a faster path to market while reducing the operational complexity of coordinating multiple partnerships independently. Plus, it often accrues less overhead cost.

In practice, what ultimately determines success is how the loyalty ecosystem is structured and connected. Regardless of the path organizations choose, effective ecosystem strategies tend to follow several consistent principles, from selecting complementary partners to ensuring seamless connectivity across the network.

## Choosing Partners That Expand Member Value

Strong loyalty ecosystems begin with thoughtful partner selection. The most profitable partnerships expand the ways members can earn and redeem rewards while maintaining a clear and cohesive program experience.

Rather than adding partners at random, organizations should focus on brands that naturally complement their existing offerings and customer relationships. The goal is to create an ecosystem that reflects how members already move across categories in their daily lives.

### Brands evaluating potential ecosystem partners often consider four key factors:



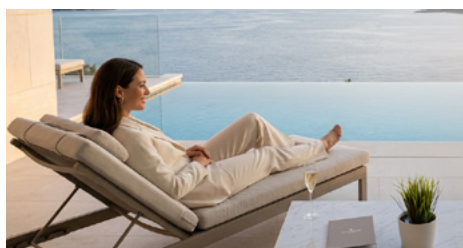
#### Complementary spending categories

Partners should represent adjacent industries that expand earning and redemption opportunities without directly competing with the core brand's offerings — such as a travel brand partnering with rideshare or entertainment providers.



#### Shared audience demographics

Brands with overlapping customer segments, like young families or retired travelers, are more likely to create meaningful cross-partner engagement.



#### Equivalent value propositions

Successful ecosystems connect brands that share similar quality standards, customer expectations, and brand positioning, such as sustainability-focused retailers partnering with eco-conscious travel providers.



#### Natural participation in daily routines

Partners that align with customers' daily lives and spending patterns create more frequent opportunities for members to earn and redeem rewards, including on grocery, fuel, or commuting services.

When these elements align, partnerships feel relevant to members and reinforce the program's overall value, rather than blending into the stream of unrelated promotions that eight in 10 consumers currently ignore.<sup>16</sup>



## Designing Seamless Integration Across Partners

Selecting the right partners is only part of the equation. For ecosystems to deliver real value, those partnerships must operate within a connected experience that feels simple and intuitive for users. Members should be able to earn and redeem rewards across partners without navigating multiple loyalty accounts or learning entirely different reward systems.

If ecosystems are designed practically, members experience the program as a single connected network rather than a collection of separate brand programs. Achieving that level of simplicity requires careful coordination across technology platforms, reward structures, and program design.

### Key integration considerations typically include:

**API connectivity.** Integration frameworks allow partner systems to exchange loyalty data in real time, ensuring transactions and rewards update consistently across participating brands.

**Points compatibility.** Ecosystems must establish a clear framework for translating points, miles, or rewards across partners so members understand how value converts across categories.

**Unified member experiences.** Loyalty platforms should deliver consistent digital experiences across partner websites, apps, and member portals so the ecosystem feels like one program rather than many.

**Scalable partner onboarding.** As ecosystems grow, new partners should be able to join the network without requiring major changes to the underlying loyalty infrastructure or disrupting the existing member experience.

When these elements work together, the ecosystem becomes simple for members to navigate and even easier for organizations to expand over time. After all, the most successful ecosystems are designed to scale. As new partners and categories join the network, the program continues to expand the ways members can earn, redeem, and engage.

If ecosystems are designed practically, members experience the program as a **single connected network** rather than a collection of separate brand programs

## Real-World Multi-Partner Loyalty Ecosystems in Action

While the underlying structure of multi-partner ecosystems remains consistent, the way they take shape often reflects the habits and priorities of customers within each industry. Different sectors emphasize different combinations of partners, promotions, and experiences depending on how existing members naturally move through their regular spending patterns.

Across finance, travel, hospitality, and retail, leading brands are already extending loyalty beyond single-category rewards. By connecting programs to adjacent industries such as transportation, dining, retail, fuel, and everyday services, these ecosystems break down traditional silos and allow loyalty value to follow members across the full spectrum of their daily spending.



### Financial Services: Expanding Loyalty Across Spending Categories

Financial institutions have increasingly positioned loyalty programs as gateways to broader lifestyle ecosystems. Take Capital One, for instance. With Venture or Savor by Capital One, rewards structure extends far beyond traditional credit card spending, connecting financial activity to travel, retail, and digital shopping environments.<sup>20</sup>

Members can earn up to two-times the rewards when booking hotels, vacation rentals, and rental cars through Capital One Travel, while miles can also transfer into more than fifteen airline and hotel loyalty programs. At the same time, Capital One Shopping connects cardholders to retail offers across major brands such as Adidas, Nike, and Ray-Ban.

This approach expands loyalty beyond a financial transaction. Spending categories that once operated separately — credit cards, travel bookings, retail purchases, and member-based shopping platforms — now operate within a connected rewards environment that follows members across everyday purchasing behavior, tailored to their preferences.



## Hospitality and Travel: Connecting Stays to Lifestyle Experiences

Hospitality brands have long used loyalty programs to drive repeat bookings, but ecosystem models allow those programs to extend far beyond the hotel stay. Consider the Marriott Bonvoy program. While Marriott still rewards members with traditional benefits such as room upgrades across its properties, it also allows points to unlock adjacent experiences across travel and entertainment.<sup>21</sup>

Members can redeem points for benefits like TSA PreCheck enrollment, rideshare credits, curated shopping opportunities, and access to exclusive events through Marriott Bonvoy Moments. These experiences range from international wine tastings to concerts and major sporting events.

Hospitality programs connecting travel rewards with entertainment, mobility, and lifestyle experiences transform loyalty from a single booking decision into an ongoing relationship that extends well past the hotel property. This holistic approach keeps Marriott top of mind for travelers looking to earn and burn points more frequently, and dedicate spend to their preferred brands.

## Retail Memberships: Linking Everyday Spending into One Network

Retail ecosystems demonstrate how loyalty can connect everyday necessities with broader lifestyle benefits. For instance, Walmart+ combines retail savings with partners across fuel, dining, pet care, and travel services. Members receive fuel and auto care savings, free access to online pet health consultations through Pawp, and dining rewards through a partnership with Burger King.<sup>22</sup>

The program also extends into travel through Walmart+ Travel, allowing members to earn Walmart Cash on airfare, hotels, car rentals, and activities booked through the platform. These travel benefits sit alongside everyday retail purchases, enabling members to accumulate rewards across both routine shopping and larger planned experiences.

By linking groceries, fuel, dining, travel, and household services within one membership environment, the program creates frequent opportunities for members to earn value across the categories that shape everyday life. This cross-category structure reinforces the role of retail ecosystems as hubs for both everyday spending and broader lifestyle engagement.

## Bring Travel Rewards into Your Multi-Partner Ecosystem with *arrivia*

Across industries, one category consistently anchors multi-partner loyalty ecosystems: travel. Today, 95% of loyalty programs include travel rewards,<sup>23</sup> and nearly half of consumers (49%) say they would be far more engaged with a loyalty program that offered access to travel benefits.<sup>10</sup>

Travel is also one of the most universally desired perks. Consumers consistently look for ways to reduce trip costs, whether by redeeming points toward travel expenses (46%), booking discounted trips through loyalty portals (31%), or securing special rates with travel providers (29%).<sup>10</sup>

For many organizations, building and maintaining a travel rewards ecosystem independently can introduce significant operational complexity and cost. Integrating travel inventory, managing supplier relationships, maintaining booking infrastructure, and delivering a uniform user experience across partners requires specialized technology and scale.

This is where *arrivia* plays a critical role.

*Arrivia* enables organizations to incorporate travel into their loyalty ecosystems through a fully customizable, end-to-end white-label platform. Rather than replacing existing loyalty infrastructure, *arrivia* simply integrates directly into current points systems, allowing brands to add experiential travel benefits without disrupting their core program architecture.

**Today, 95% of loyalty programs include travel rewards<sup>23</sup>**





Through *arrivia*, organizations can offer fully branded travel reward environments that reflect their loyalty strategy and member experience. From sign-in to booking confirmation, the journey remains cohesive and recognizable to members while unlocking access to an international travel marketplace of:



**700**

Global airlines



**30,000+**

Cruise itineraries



**150,000+**

Tours and activities



**200,000+**

Hotels and resorts

and more.

The *arrivia* platform supports a wide range of loyalty structures for various organizations, including traditional point redemption, referral rewards, sales incentives, rebates, gift cards, and promotional campaigns. Mobile-ready booking and secure transaction capabilities ensure that members can discover and redeem travel benefits seamlessly across devices.

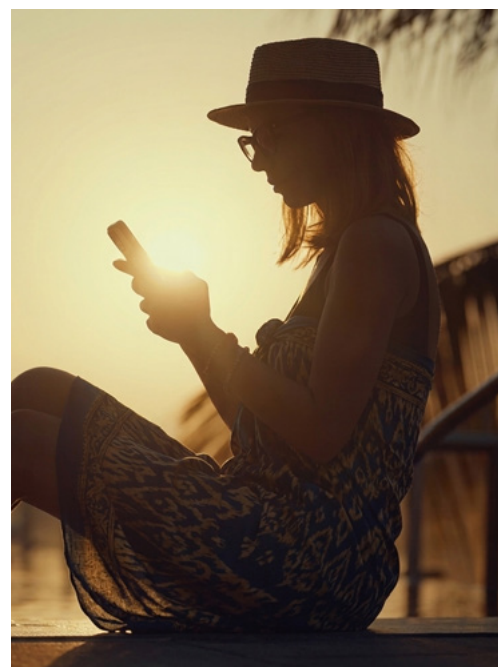
In practice, this approach allows organizations to introduce one of the most engaging loyalty categories into their ecosystems while maintaining full control of their brand experience. As multi-partner ecosystems continue to gain traction, white-label travel technology like *arrivia* increasingly acts as the connective layer that brings these networks to life.

## The New Era of Connected Loyalty is Here. Are You Ready?

Traditional loyalty programs were built around isolated brand interactions. Multi-partner ecosystems represent the next evolution, transforming loyalty into a connected network of experiences that reflect how consumers actually live, spend, and travel.

By linking complementary industries, organizations can break down category silos and create consistent value for members across everyday activities. Travel has emerged as a powerful catalyst within these ecosystems, offering one of the most compelling ways for members to collect and apply meaningful rewards.

With the right infrastructure, brands can unlock this model without rebuilding their programs from the ground up. [Request a demo](#) to build a loyalty ecosystem where earning, redemption, and real-world experiences move as seamlessly as your members do.



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## Appendices

[Elevate Your Customer Experience: Selecting the Ideal Travel Rewards Program Partner](#) [Whitepaper]

[Beyond Points: Creating Unique Loyalty Ecosystems for Retailers Using Travel Rewards](#) [Blog]

[Travel Rewards Deliver New Way of Engaging Customers for Global Telecom Leader](#) [Case Study]

[Best Travel Loyalty Programs: What to Look for \(and Why It Matters\)](#) [Blog]