

Making Memories That Matter

with unforgettable travel experiences



Loyalty is a value exchange, where both banks and customers benefit from meaningful reciprocity. Today's banking customers are increasingly seeking relationships that deliver better value and service. With the rise of digital banking, customers are more willing than ever to explore alternative providers in search of better value and service. This shift makes it crucial for banks to foster deeper connections through experiences that resonate on an emotional level.

How can banks create more impactful customer rewards?

Our Middle East Loyalty Landscape study reveals a significant gap: while 70% of customers choose their bank based on the strength of its loyalty programme, only 13% of banks tailor these programmes to meet the individuals' needs. This disconnect presents a major opportunity for differentiation through personalised, experiential rewards that go beyond traditional offerings.

Over our 35 years of building best-in-class loyalty propositions, we have consistently found that meaningful experiences drive stronger customer advocacy than physical products alone. The trend is reflected in the data: 56% of European loyalty programme owners now incorporate personalised rewards, outperforming the global average by 15.8%. Yet more than 7 out of 10 companies still plan to enhance their programmes further, underscoring the growing demand for tailored customer engagement.

In the Middle East, loyalty programmes are rapidly evolving, with a heightened focus on seamless digital experiences and bespoke engagement strategies. By prioritising personalised rewards, banks can cultivate deeper relationships, boost customer retention and build stronger brand loyalty in a competitive market.

70%

of customers choose their bank based on the strength of its loyalty programme



Harnessing the power of travel

In today’s hyper-competitive market, travel remains a significant spending priority for EMEA cardholders. The Collinson 2024 Value of Travel Benefits Report reveals the strong influence of travel on consumer behaviour, with 60% of respondents spending between \$1,148 and \$11,904 USD per month.

Despite ongoing economic challenges, leisure travel remains a key spending category, often protected from economic cycles as consumers prioritise it over other discretionary spending. Over half of respondents report travelling 4-12 times a year, highlighting the role travel plays in shaping spending habits and lifestyle choices across the region.

For card-issuing banks in EMEA, integrating meaningful travel experiences and rewards into their strategies offers an opportunity for brand differentiation and revenue growth.

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Our experience tells us...



When asked to rank nine common payment card rewards by value, lounge access was ranked as the second most valuable benefit.

Travel experiences are becoming more popular

Customer experience is central to building lasting loyalty—and the rewards consumers value are evolving. While over 40% of respondents still favour rational benefits like cashback and points, emotional and experiential perks are gaining traction. Access to airport lounges and other travel-related experiences now rank among the most desirable rewards. In fact, lounge access was rated the second most valuable benefit, just behind cashback, when participants ranked nine common payment card rewards. This shift underscores the growing role of experiential offerings in creating deeper customer connections.

For banks, this signals a clear opportunity: loyalty is no longer just transactional, it's emotional. By integrating travel and airport experiences into your engagement strategy, you can deepen relationships, differentiate your offering, and create moments that matter for high-value customers.



61% of customers spend more frequently when offered travel-related benefits like Priority Pass.

Give your customers what they want through memorable travel benefits, and you won't just delight them—you'll also influence their behaviour.

By encouraging cardholders to make your payment card their top choice for spending, particularly in travel and leisure, you can deepen your understanding of their preferences and actions, building long-term trust and loyalty. Tying travel benefits to spending levels—through behaviour-based rewards—can drive deeper engagement, enhancing customer lifetime value and fostering greater loyalty.

How should you offer the benefits consumers want? Our [Value of Travel Benefits Research](#) reveals that 61% of customers spend more frequently when offered travel-related benefits like Priority Pass. Additionally, 76% prefer it over other programmes, 51% are likely to recommend the benefit to a friend and 83% would consider switching card providers if Priority Pass were no longer offered.

Our experience tells us...

Great loyalty programmes are win-win

Loyalty programmes should be mutually beneficial, forming a value exchange between banks and their customers. Banks that invest in such comprehensive loyalty programmes not only boost customer satisfaction but also elevate their status as industry innovators. Recognised as leaders, they drive tangible outcomes like increased lifetime value and reduced churn.

By investing in memorable experiences, banks ensure they remain at the forefront of both customer engagement and innovation.

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Let's build a smarter, more rewarding card strategy together. Get in touch today and keep your brand front-of-mind and your card top-of-wallet.

Contact Us ↗

About Us

Collinson

Collinson is the global, privately-owned company dedicated to helping the world to travel with ease and confidence. We work with the world's leading payment networks, over 1,400 banks, 90 airlines and 20 hotel groups worldwide. We deliver market-leading airport experiences, loyalty and customer engagement, and insurance solutions for over 400 million end consumers.

Priority Pass

Priority Pass is the world's original and market-leading airport experiences programme. We provide travellers with access to over 1,800 airport lounges and travel experiences in over 800 airports in 140+ countries. Members can access an ever-growing range of premium experiences - from spas to sleeping pods to dining - that help elevate every journey into something special. By building partnerships with other leading brands, we help to bring a better travel experience to the world.



For more information, contact us at collinson.emea@collinsongroup.com

