

The Power Of Partnerships

Driving Cardholder Loyalty and Spend



In today’s competitive financial landscape, successful partnerships are more than just strategic, they’re transformative. At Collinson, we believe that goal-oriented collaboration is the key to unlocking deeper customer engagement, driving cardholder loyalty, and boosting everyday spend.

This article explores how lifestyle benefits, particularly travel-related rewards, drive consistent top-of-wallet behaviour and increases cross-border usage. We’ll guide you through the evolving landscape of lifestyle rewards and benefits, with insights from our [Value of Travel Benefits](#) study. Discover how to elevate your card offerings and turn your customers’ everyday transactions into meaningful experiences that cultivate long-term loyalty.

Why Travel Rewards and Benefits Matter More Than Ever

Travel rewards and benefits are no longer a luxury— they’re a necessity. As consumers face rising costs and loyalty fatigue, they’re actively seeking value-driven experiences. Collinson’s [Value of Travel Benefits](#) study reveals:

84%

Of consumers prioritise a card’s rewards over bank reputation

62%

Would switch cards if lounge access benefit was removed

61%

Use card frequently both locally and internationally due to travel benefits

75%

Of the top 20% of earners would switch providers if lounge access was removed

These insights highlight the importance of integrating premium travel benefits into card value propositions (CVPs) to drive customer acquisition, retention, and spend.

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Strategies to Keep Cards Top-of-Wallet

To stay competitive, banks must offer differentiated experiences that go beyond standard perks. Our research shows that premium travel rewards, particularly lounge access, are essential for keeping customers engaged and incentivising repeat card usage.



Encourage everyday spend

Customers with travel rewards use their cards more frequently, both locally and internationally.

61%

of consumers said that a payment card’s benefits encourage them to spend more frequently with that card.



Incentivise card upgrades

Tiered benefits and exclusive experiences motivate customers to upgrade to the next card tier.

62%

of consumers would consider switching card providers if airport lounge access was removed.



Enhance customer satisfaction

Instant, personalised reward redemption reduces friction and strengthens brand affinity.

53%

of consumers say access to rewards and benefits makes them feel valued, emphasising the deep emotional connection travel-related perks can create.

The Role of Lounge Access in Customer Engagement

Lounge access remains one of the most effective ways to drive customer appreciation and loyalty, with 58% of high-value customers expecting airport lounge access as a premium card feature. Collinson's unrivalled global network provides access to over 1,800 airport lounges across 840+ airports in over 140 countries. Each lounge offers premium travel experiences - from spas to sleeping pods and dining, ensuring that your cardholders receive real, tangible value from their banking relationship.

Recent digital enhancements include:

- Pre-booking lounge access to guarantee entry during peak times
- Digital Membership Cards for contactless entry
- Additional travel services including car hire, airport transfers, and Meet and Assist.

These enhancements keep your bank front of mind and top-of-wallet, encouraging frequent card usage and long-term retention. Collinson empowers banks to drive card preference, cross-border spending, and long-term customer engagement through premium travel experiences. With solutions like Airport Lounge Access on Payment Card (AOPC), and digital-first dual access, we help banks create seamless, high-value propositions that set them apart.

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Redefine Loyalty. Elevate Your Card Proposition.

Rather than replicating what others offer, banks must rethink their loyalty strategies and focus on customer engagement-led solutions to stay competitive. By partnering with Collinson, banks gain access to a fully developed ecosystem of benefits without the burden of building the infrastructure themselves.

From airport lounge access and curated experiences through Priority Pass™ to tailored merchant rewards and incentives through ValueDynamx, our comprehensive loyalty and travel benefits portfolio enhances your Card Value Proposition (CVP) while providing your cardholders with seamless access to premium travel experiences that strengthen loyalty and enrich lifestyles.

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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
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