intive

CUSTOMER LOYALTY WHITE PAPER BY INTIVE

Turn Crushes into Relationships

Why loyalty programs need a mobile experience – and why mobile experiences need loyalty programs to stay relevant.

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Management
summary

Why loyalty programs need a mobile
experience in 2025.

The situation:
The rules for customer loyalty have changed.

For a long time, brands were able to reach their target groups via newsletters or websites. Today, loyalty is created somewhere else entirely – while scrollingthrough social media or talking to AI voice assistants.[1]

"Shoppertainment" and AI agents are shifting purchasing decisions ever further forward: people discover, decide and buy even before they get in touch with traditional brand channels. According to an analysis by McKinsey, the use of AI-based technology is fundamentally changing the customer journey, with consumers often making their purchasing decisions during the interaction process without resorting to traditional channels.[2] This is changing everything – especially the role of loyalty programs.

The challenge:
We use more apps – and delete them just as quickly.

Once a discount has been redeemed, it often leads to uninstallation. According to a study by AppsFlyer(2025), over 50% of Android apps are uninstalled within 30 days of installation, as users often install apps impulsively and quickly remove them again if they do not offer sufficient added value.[3]

Many apps seem arbitrary, overloaded or annoying with irrelevant push messages. Brands try to use all channels simultaneously – app, website, Instagram, TikTok, newsletter, SMS – and lose focus in the process.[4]

In this fragmented, mobile world, users often lack a clear, recurring reason to open an app – let alone integrate it into their everyday lives in the long term.

The result:
Loyalty without relevance loses its impact.

Studies show that loyalty programs with high perceived value, which includes emotional connection, are significantly more successful. For example, brand advocates who have a strong emotional connection are six times more likely to visit the brand more often and spend more.[5]

Without an emotional brand experience, without a place that brings everything together, without useful content and familiar usage patterns – the effect fizzles out. Customers don't stay; they move on.

Mobile is the place and touchpoint with which people constantly interact.[6] To remain relevant, a static points system is no longer sufficient.

Conclusion

A loyalty program can only be fully effective if it is seamlessly, visibly and emotionally integrated into a holistic mobile experience – where users are on the move every day. The app is no longer just a container for functions, but the strategic centerpiece of a networked mobile loyalty strategy with native interaction patterns around widgets, voice, wallet & co.

> A loyalty program needs mobile.
> Mobile needs a loyalty program.

1. A home for loyalty – thought mobile first

The app is the only channel that brands fully own – but loyalty only remains visible, relevant and recurring by expanding it into a holistic mobile experience.

2. Recurring revenue instead of one-off purchases

Context-based offers directly in the app, push notifications, widget or wallet give users concrete reasons to interact daily – and thus increase sustainable usage and revenue.

3. Deeper insights for more targeted mobile loyalty marketing

Every mobile interaction – whether swipe, tap, scroll or scan – generates real-time data. This enables content, rewards and triggers to be played out dynamically, personalized and contextually – precisely when they have an impact.

4. Smart usage patterns, strong loyalty

Familiar interaction patterns (e. g. micro-rewards, QR scans, swipe streaks) meet new touchpoints – creating a mobile journey that motivates, surprises, and remains.

5. Emotional brand experiences that stick

The app becomes a stage for emotional experiences – e. g. personalized rewards, badges or animations – that turn users into real fans.

6. Agentic AI

AI agents will become the central entry point in the future – it is no longer the mobile app that controls the journey, but the agent. Only those who build relevance, trust and context signals in mobile today will be played out by agents tomorrow – and remain visible.

Situation
mobile loyalty 2025

Brand channels are losing influence on purchasing decisions.

Today, brand loyalty takes place less and less in the company's own channels.

People no longer actively discover products via websites or apps. They casually discover products while scrolling through social media or interacting with AI assistants. According to the PwC Global Consumer Insights Survey 2023, 61% of weekly Instagram users say that product tags in ads make their purchase decisions easier and faster. What used to be a planned purchasing process is now embedded in entertainment or conversation: scrolling becomes shopping, "shoppertainment" replaces the traditional store – both digital and physical.[8]

Contact with the brand is shifting further and further outwards.

Recommendations no longer come from the brand. Instead, creators, communities, algorithms and AI agents are shaping what users see, want – and buy.

Brand engagement begins in channels that brands do not own or control – and often ends before their own app is even opened.[9]

At the same time, artificial intelligence is fundamentally changing search and purchasing behavior. Users ask a short question – such as "What's the best coffee machine for under €150?" – and immediately receive curated suggestions including a direct purchase option.

Intent and execution merge into a single moment – without any contact with the brand world. Gartner predicts that by 2028, AI-powered search could reduce brands' organic website traffic by more than 50%, highlighting the shift in customer contact.[10]

At the same time, people are using more apps than ever before – and deleting them just as quickly.[11] A discount redeemed once is often not enough to generate long-term usage. Many apps seem arbitrary or irrelevant. Without clear added value and recurring relevance, they lose their place in users' everyday lives.

61%

of weekly Instagram users said that product tags in ads make their purchase decisions easier and faster.[8]

PwC Global Consumer Insights Survey

Mobile is the touchpoint that people are constantly interacting with.

Mobile is the touchpoint with which people constantly interact.[6] To remain relevant, a static points system is no longer sufficient. What is needed is a user-centered, integrated mobile loyalty concept: one that uses familiar interaction patterns, integrates new mobile touchpoints, and establishes real habits via constant triggers – to constantly release dopamine. As Nir Eyal explains in his book Hooked: *How to Build Habit-Forming Products*, such concepts can promote long-term customer loyalty by targeting the reward system in the brain.[7]

Brands are losing control of the customer journey.

Purchasing decisions are increasingly being made outside of the company's own channels. The classic levers of customer loyalty – emotional brand experiences, recognition, reward systems – are taking effect too late or no longer at all.

These changing conditions present brands with new challenges – especially where loyalty programs were previously considered a safe lever.

Challenges
in loyalty

Fragmented channels and generic benefits make loyalty susceptible to disengagement and disinterest.

Too many channels, too little app & mobile focus

Brands use websites, apps, TikTok, Instagram, newsletters, text messages and more in parallel – but mobile is rarely thought about strategically12. Instead of focus, the result is constant noise. Therefore, the app, often the only completely brand-owned channel, loses its role as a loyalty hub – even though this is exactly where daily interactions could take place.

Lack of brand identity = no loyalty

Many mobile experiences around apps seem interchangeable: they string together generic functions and complex processes, send push messages or coupons – but without making the brand experience tangible. Emotional, recognizable brand elements are missing or are not used consistently.

Yet it is precisely these moments that are crucial for turning users into real fans – even beyond discounts. If the brand remains invisible, loyalty remains purely transactional – and hardly relevant or recommendable.[13]

Disregarding learned interaction patterns – complicated instead of relevant

Whether swiping, chatting, typing or speaking: Users are used to simple, intuitive interactions. Loyalty offers that ignore these patterns feel overloaded, static, or tedious. Without familiar mobile logic, usage decreases – and with it any chance of sustainable loyalty.[14]

Once a brand is "out of sight", it also remains "out of mind" – and cannot build any real loyalty.[15]

"

If loyalty misses out on everyday life,
it loses its impact – because low relevance
and interchangeable experiences
make it difficult to build real loyalty.

Johannes Dornisch

Head of Design & Innovation at intive

Deinstallation after the first discount

If there is no clear benefit after the first discount, the offer loses its impact. Without personalized content, smart touchpoints or tangible relief in everyday life, it is quickly perceived as arbitrary – and disappears from users' everyday digital lives.

> Studies show that applications that offer customized content and recommendations can increase user loyalty by up to 74%.[16]

If this benefit is missing, the app, widget or chat often ends up in the digital trash. Brands therefore miss the opportunity to seamlessly anchor their value proposition in everyday mobile life – and build genuine, long-term loyalty.[16]

Loyalty is not a one-off project

Many loyalty programs stagnate after launch – especially if they are only intended as an app. But without further development into a holistic mobile experience – with widgets, chat functions, voice integration or dynamic content – there is no incentive for daily use. In a mobile world full of AI, reels, and instant needs, loyalty requires continuous impetus, relevant touchpoints and personal added value. This is the only way to keep it alive, data-driven, and effective.[17]

Our key principles
for mobile loyalty success

Loyalty works when it touches, motivates
– and is used on a daily basis.

THIS IS HOW CRUSHES BECOME REAL RELATIONSHIPS:

Loyalty needs mobile.
Mobile needs loyalty.

The mobile experience around an app is the only channel that brands can control and actively shape daily. It creates visibility, context, smart habits – and real differentiation.

Inseparable: Relevance needs proximity

Our principles
for success

1. **Mobile experience as a daily touchpoint**
   Loyalty must function as a daily trigger.

2. **Targeted use of learned behavior patterns**
   for retention & engagement in the mobile experience.

3. **Consistent use of In Sight = In Use**
   instead of out of sight = out of mind.

4. **Visible added value in the mobile experience**
   prevents uninstallation and non-use.

5. **Emotion & function**
   = constant and loyal use.

6. **Mobile Loyalty x Agentic AI**
   Mobile relevance ensures relevance and visibility.

#1 DAILY TOUCHPOINT

The mobile experience must become the daily touchpoint – loyalty must serve as a daily trigger.
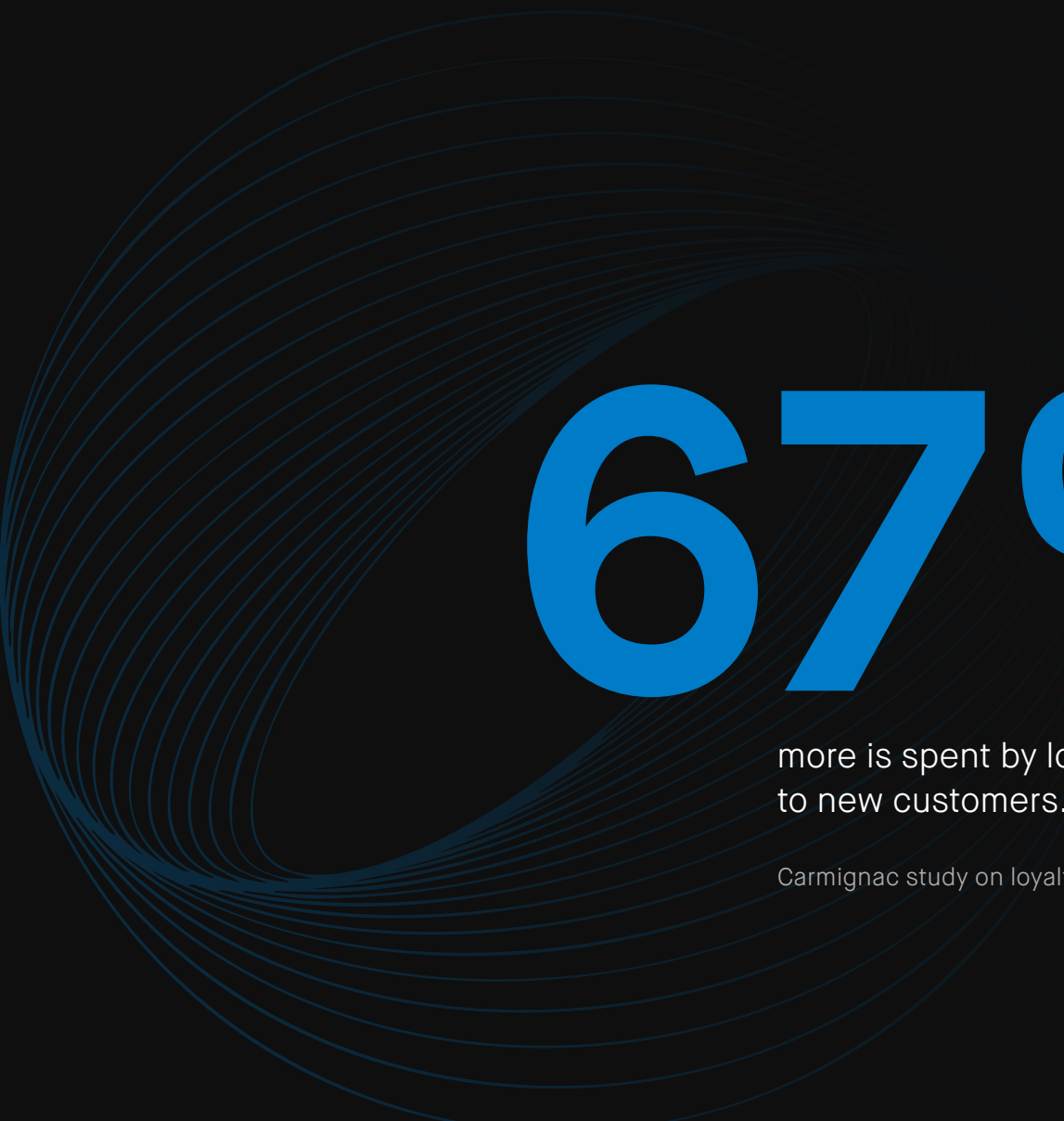
SUCCES PRINCIPLE #1

- **Mobile use needs to become a habit** – not just opening the app, but using the full ecosystem of widgets, wallet cards, voice control and chat interactions.

- **When physical touchpoints are limited, mobile becomes the main channel** – daily micro-rewards, reminders, or smart content snippets help keeping the brand top of mind.

- **Mobile-first loyalty triggers** such as small rewards, reminders, or dynamic content don't just increase frequency – they make the brand part of users' everyday lives.

- **Connect the physical and mobile world** (e. g. wallet loyalty cards, in-store QR scans, mobile coupons) – it creates real value and strengthens brand loyalty.

- **Use push notifications wisely** – not too often, but as a real benefit (e. g. based on location, behavior or interest) to build lasting habits.

- **Mobile must work in context** – whether users are on the go, at home or in-store. Only if it's present across channels, it stays part of the daily journey.

#2 LEARNED BEHAVIOR

Targeted use of learned behavior patterns – for retention and engagement in the mobile experience.

SUCCES PRINCIPLE #2

- **Activate hook cycles for mobile loyalty:** Use a trigger (like "Train today" via widget or push) → followed by action (e.g. "Start workout" in the app) → variable reward ("+30 points", "badge") → investment ("Set new goal", "Open app again") – and you get a second, long-lasting habit loop.

- **Instant, visible feedback matters:** Users expect immediate reactions to their actions – with points, emojis, sounds or animations. Important: Only what's instantly visible feels rewarding.

- **The mobile experience should feel smooth and clearly structured:** Keep it user-focused, with everyday themes like "Save while shopping", "Reward for movement", or "Quick help in-store".

- **Use context-aware mobile design:** Content, rewards and triggers need to fit the situation – whether the user is on the go (via voice/widget), at home (via app) or in-store (via QR/wallet).

67%

more is spent by loyal customers compared to new customers.[22]

Carmignac study on loyalty programs

#3 IN SIGHT = IN USE

Respecting the paradigm:
In Sight = In Use
Out of sight = Out of mind.

SUCCES PRINCIPLE #3

- **Visibility on the home screen:** Easy mobile access (like via widget, wallet, or home screen icon) and regular triggers help keep your brand part of everyday life.

- **Loyalty should be instantly visible in the mobile experience:** It must be clear and easy to reach – no searching or endless scrolling.

- **Users expect quick access:** Rewards, points or progress should be visible within 1–2 taps.

- **Design tabs and structure for mobile:** Usage drops from left to right. Tab 1 = "main stage", Tab 5 = "no man's land".

- **Top content and features go in Tab 1:** Add context-based sneak peeks – like badge previews, point totals or countdowns.

- **Think in feeds & features:** Content should be mobile-friendly – short, snackable, and easy to consume.

- **Use TikTok-style thinking:** Instead of full videos, use quick mobile moments like micro-rewards, visual badges or animated reward cards – aka "Loyalty Bites".

#4 VISIBLE ADDED VALUE

Visible added value in the mobile experience prevents uninstallation and non-use.

SUCCES PRINCIPLE #4

- **Extra value makes your app stick – even alongside existing loyalty programs:** When users feel the added benefit in their mobile-first lives, they keep using your app – or use it in parallel with other systems.

- **Daily relevance beats feature overload:** Apps that deliver small, meaningful moments win – even if competitors offer more functionality.

- **Loyalty flows evolve** – your app needs to earn its place every day: Users won't switch just because it's new – they'll stay for the value they feel.

- **If your app adds real value, users won't leave – even if others offer more:** It's not about replacing old programs but about becoming part of users' daily routines.

- **Real loyalty happens where daily habits live: on mobile:** Give users a reason to come back – and they will, with or without your competitors.
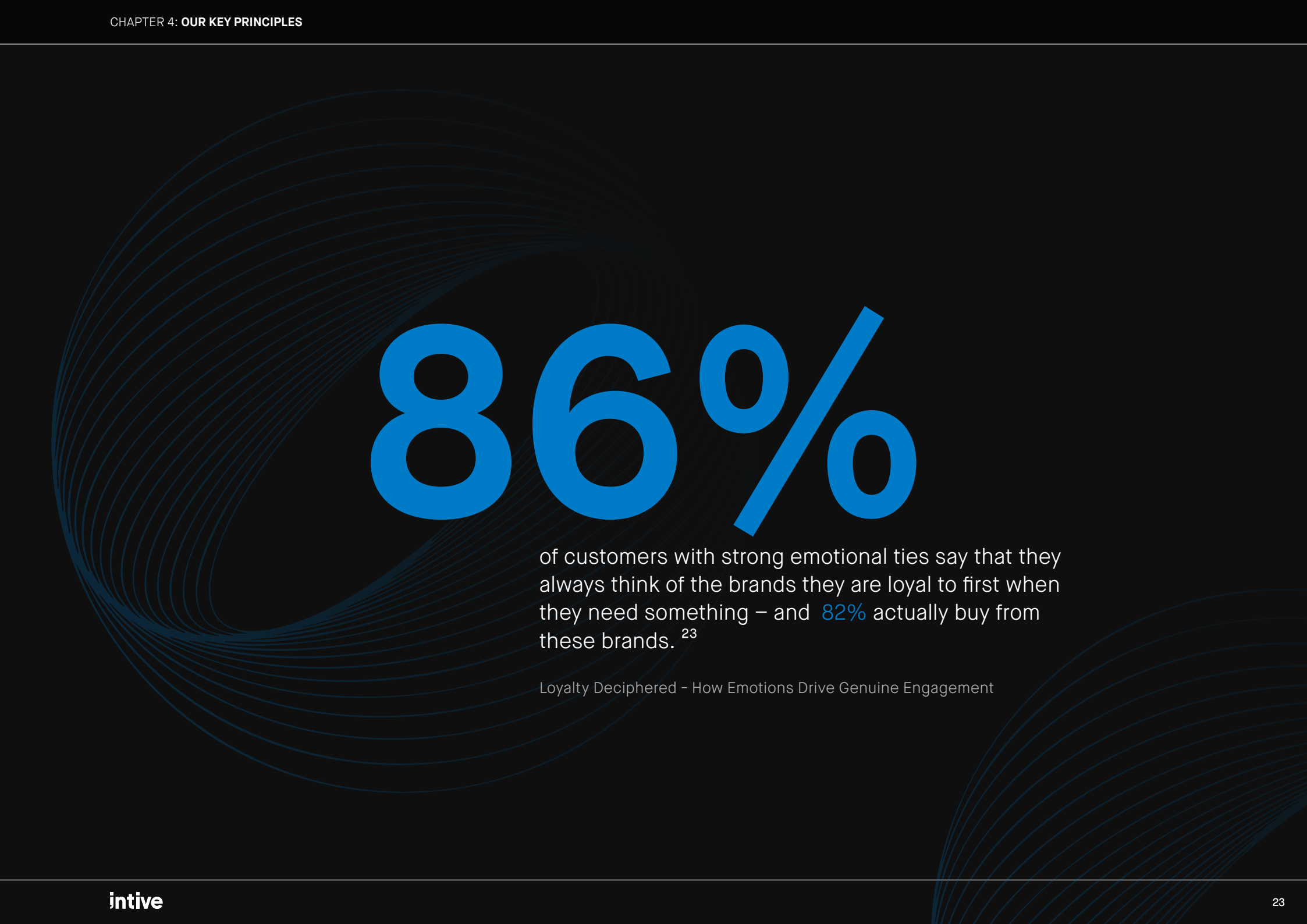
#5 EMOTION & FUNCTION

Emotion & function
= constant and loyal use

SUCCES PRINCIPLE #5

- **Mobile loyalty experiences build emotional brand connection:** The app becomes more than a tool – it turns into a daily companion in users' lives.That's what sets it apart from purely functional apps like shopping lists or workout trackers.

- **Encourage mobile "wow" moments:** Even with fewer features, small, context-based surprises create joy, delight, and recommendations – especially when users don't expect them.

- **Recognition is key:** Mobile experiences need to stand out through look, tone, micro-interactions or animations – not just by piling up features.

- **Mobile-first also means:** Rewards, identity and context need to work instantly – with just a swipe, tap or scroll. Great apps use that speed and energy to build emotional brand loyalty.

Emotional connection brings users back – pure functionality is not enough.

86%

of customers with strong emotional ties say that they always think of the brands they are loyal to first when they need something – and 82% actually buy from these brands. [23]

Loyalty Deciphered - How Emotions Drive Genuine Engagement

#6 MOBILE-LOYALTY X AGENTIC AI

AI agents will take over in the future – only those who are relevant in mobile today will remain visible tomorrow.

SUCCES PRINCIPLE #6

Gartner predicts that by 2027, around 25% of app usage will shift toward AI agents.[24] This shows that AI agents are becoming the central point of contact, increasingly replacing traditional standard apps. Increasingly, we communicate through agents – in conversations via voice or chat that feel familiar and natural.

That's exactly why it's now crucial to rethink mobile. Not as a collection of interchangeable features, but as a strategic experience that stays close to users.

- **Relevance is key:** Only those who create everyday value, trust, and clear usage patterns through their app today will remain present and be recommended by agents tomorrow.

- **Context becomes essential:** Mobile usage provides valuable signals about user needs. These are the foundation for being surfaced by AI agents in the future.

- **Trust becomes currency:** Only brands with a clear identity and a strong mobile experience make it into agent recommendations. The rest get filtered out.

An app without daily relevance will hardly be considered in a world shaped by AI agents. Mobile is the only channel brands can actively control, and it offers the best opportunity to build a meaningful, connected experience grounded in context, trust, and relevance for both users and AI systems.

Those who strengthen mobile today will stay visible. Those who don't, fall behind.

Mobile loyalty examples

Mobile loyalty in action.
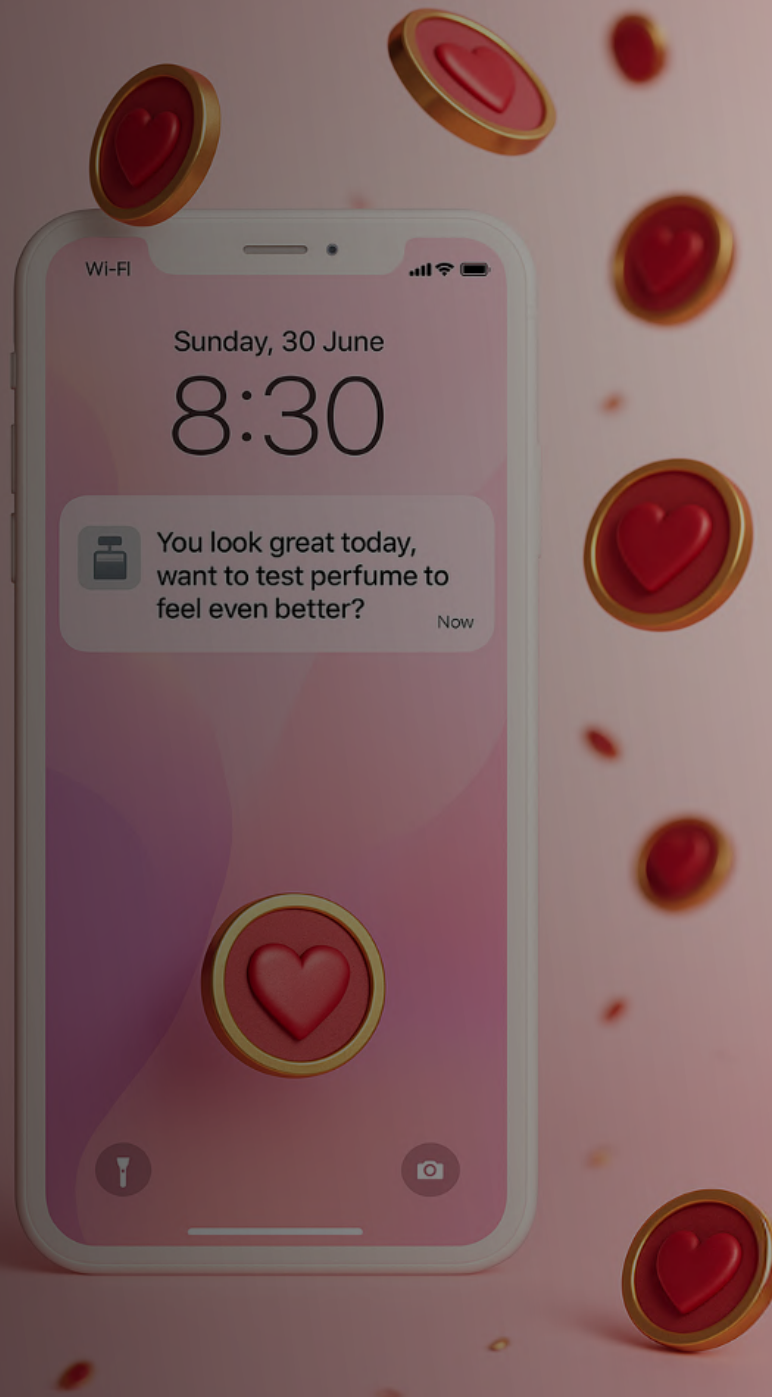
Situation & Challenge

- Existing channels were perceived as disconnected for customers

- Need to integrate physical stores into digitalization, supporting staff and leveraging Deichmann's brand heritage.

- Aimed to take customer engagement and long-term retention to the next level through a seamless loyalty program.

Approach

- Secondary user & market research, primary user research and tests with shop directors/assistants, and customers Product Strategy & MVP Scoping

- Remote Sprints for effective UX/UI-design, rapid prototyping, validation and set-up of Design System

Solution

- Integrated omnichannel features and in-store companion.

- Self-service interface facilitates seamless connection cross channels.

- App enhances Deichmann brand with superior mobile commerce practices.

- Integrated loyalty program into the app for seamless online and in-store shopping.

- Launched a digital customer card with QR code for in-store convenience.

- Enhanced user engagement through personalization features.

D DEICHMANN

VIEW FULL CASE STUDY ONLINE →
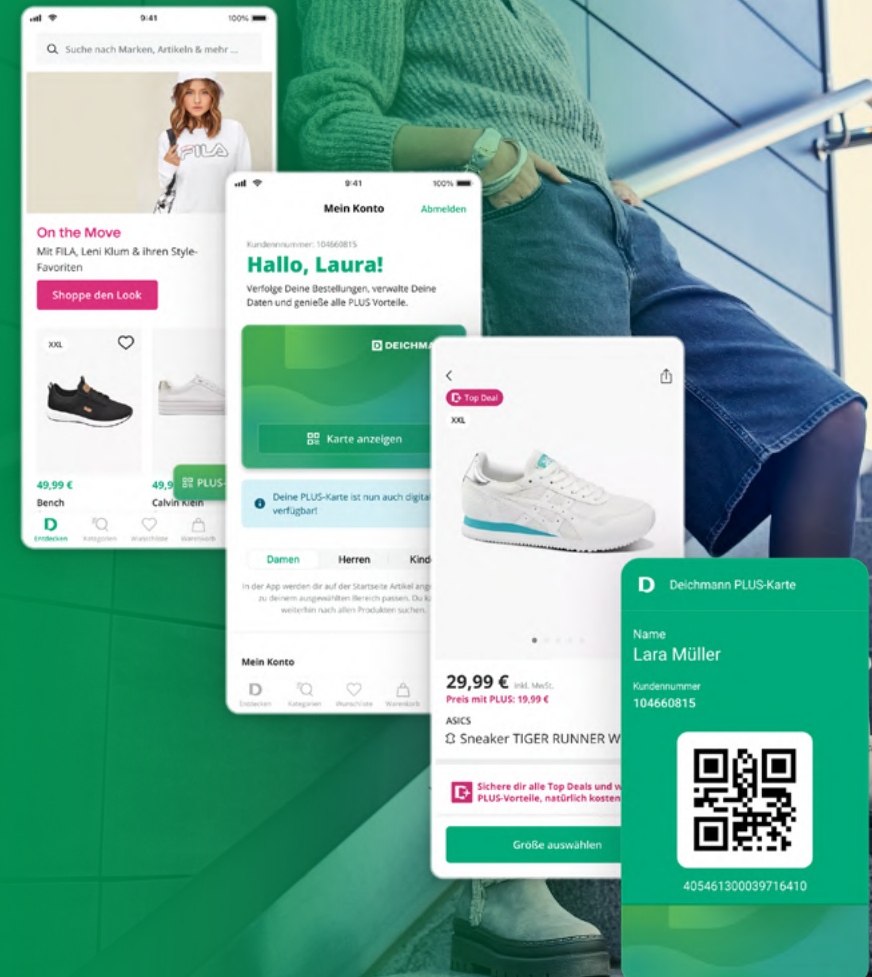
Overview

Dodenhof relies on a strong omnichannel strategy as well as personalized and targeted outbound marketing to appeal to all generations and increase customer loyalty. Sustainability and social responsibility - in addition to an outstanding customer experience - are core values of the company, which should characterize both physical and digital services.

Challenge

- Development of a modern and user-friendly loyalty app based on Flutter.

- Increase attractiveness for the younger generation by improving the omnichannel experience of the existing physical loyalty program.

- Increase customer loyalty and visit frequency.

Approach

- Collaboration between UX/UI and implementation team to realize a testable first version in less than three months.

- Test this version with a selected user group to gain valuable insights for the final feature set and design.

- Value-driven roadmap with iterative rollouts to stay as close as possible to customer needs while achieving continuous progress.

dodenhof

VIEW FULL CASE STUDY ONLINE →

Challenge

- Connecting digital omnichannel offerings with physical retail to increase customer traffic at hundreds of franchise partners

- Increasing sports-related service bookings at local stores

- Integrating multiple loyalty programs into a large VIP program called "Runclub"

Approach

- Quantitative interviews with local franchise partners, Employees and customers to develop INTERSPORT-specific engagement mechanics

- Targeted research and validation in different markets and regions to customize the app and loyalty features to individual customer needs

- Parallel discovery processes including business and UX/UI design for fast go-to-market

Solution

- Fully modular Flutter app with omnichannel integration

- Integration of intuitive service bookings, customer card and point overviews

- Accelerated synergies between "Runclub" and the classic loyalty program

- Significant increase in usage and acceptance of the loyalty program, making mobile the fastest growing channel at INTERSPORT

INTERSPORT

VIEW FULL CASE STUDY ONLINE →
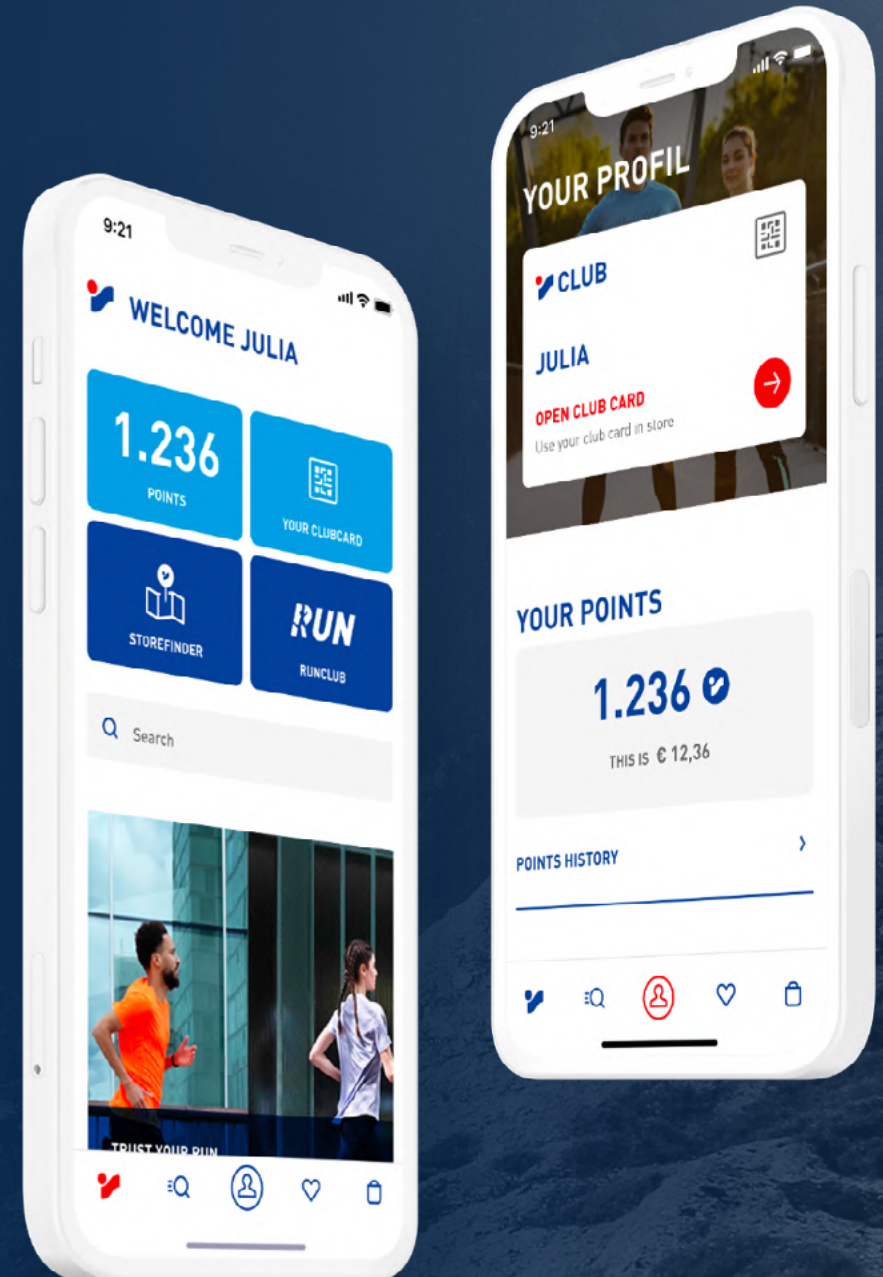
Summary

Loyalty only works where users are on the move every day – on mobile.

Mobile experiences need loyalty to generate engagement.

Loyalty needs a mobile experience to be effective – and to achieve business goals.

An app that does not specifically expand its experience with mobile-first loyalty functions forgoes triggers, habits and added value that can be experienced daily. It remains purely functional, loses differentiation - and leaves valuable potential for mobile interaction and emotional brand loyalty untapped.

A loyalty program that is not visible and seamlessly embedded in the holistic mobile experience – from the home screen to widget, wallet, chat or voice – remains difficult to find, less intuitive and not shareable. This results in no return, no habit, no loyalty.

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Get in touch with us.

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