

PERSPECTIVE

From Points to Passion: Loyalty That Lasts

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Loyalty isn't what it used to be.

Loyalty programs have lost their spark. As they've multiplied across every industry and brand, they've become increasingly formulaic, often relying on the same tired conventions, points systems, and perks that no longer excite and engage. Many programs have grown overly complex, requiring too much time and effort for too little return. What used to feel rewarding and personal now feels like a chore—complicated, time-consuming, and frankly, just not worth it. The magic is gone.

Somewhere along the way, brands forgot why people join in the first place. They stopped innovating and made customer experience an afterthought. And guess what? Customers have noticed, and they're walking away.

Points program fatigue is real: The average customer is enrolled in 18 points programs but is active in only half. (Emarketer)

Leverage Behavioral Science to Reignite the Spark

Behavioral psychology taps into core human motivations, making it the perfect tool for reimagining loyalty programs. At the heart of this discipline are extrinsic and intrinsic motivation, which shape the way people act and engage.

→ Extrinsic Motivation

Motivation that comes from external rewards or incentives, such as points, discounts, or prizes. It's about "doing something to get something"—a transactional form of motivation.

→ Intrinsic Motivation

Comes from within— driven by internal factors like enjoyment, personal growth, or a sense of purpose. People engage in an activity because it aligns with their values or provides personal satisfaction.

Extrinsic rewards can get customers through the door initially, but for long-term engagement and loyalty, intrinsic motivation can play a more powerful role.

Level Up with Gamification

Game design is rooted in behavioral psychology and can be used to boost engagement. Gamification is based on the "dopamine loop," a habitual cycle of seeking and receiving rewards. A few recommendations:

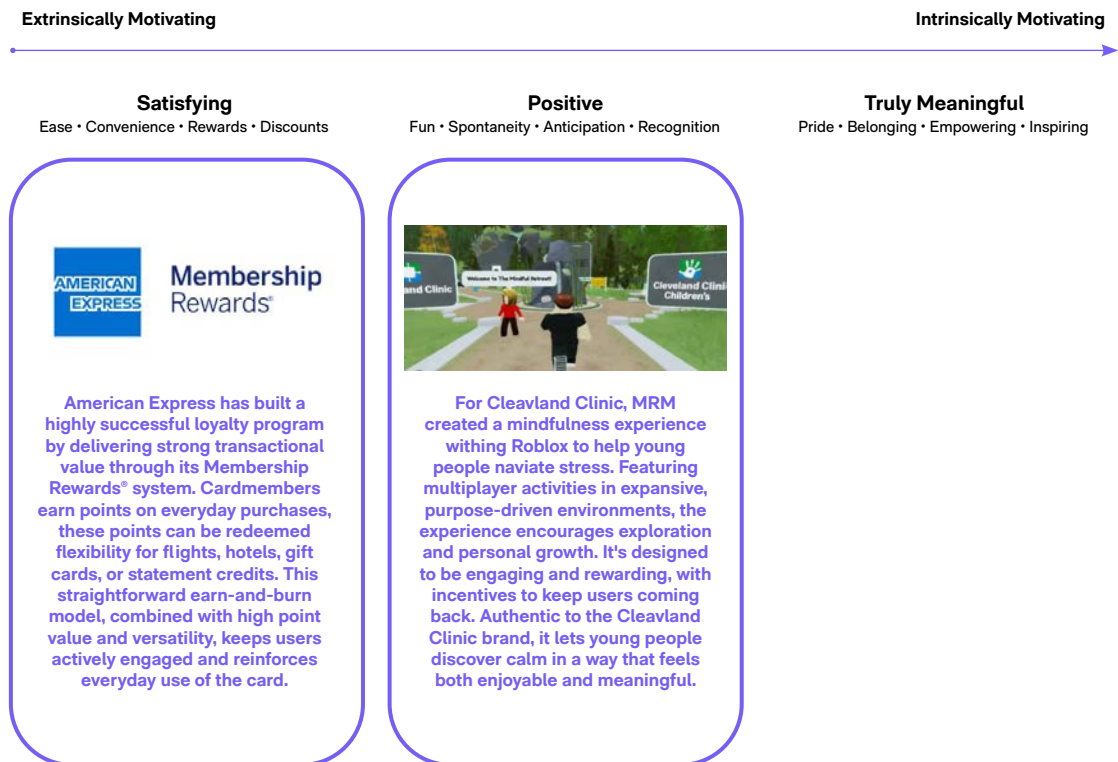
- Define the business behaviors you want to drive, then consider what would motivate members.
- Create game elements that leverage both extrinsic and intrinsic motivations (achievement, curiosity, social comparison).
- Consider how to "frame" the member experience. In game design, framing is how one presents choices, challenges, or rewards to influence perception.
- Use badges, progress bars, leaderboards to activate psychological motivators.
- Avoid fatigue—gaming needs to continuously evolve to prevent boredom.

Effective gamification understands the player's journey and builds a compelling narrative around their goals. As an example, MRM designed Ready, Set, Rewards, which incorporated both badging and a sweepstakes, to boost engagement in a loyalty program for a global automotive manufacturer.

Push the Value Exchange to Go Deeper

In a world of endless marketing noise, loyalty must go beyond perks. It must deliver real value—emotional, experiential, and personalized.

True loyalty stems from emotional connection. Memorability—not marginal discounts—is what creates brand devotion. That's why modern programs need to blend transactional rewards with relationship-driven experiences.



- MRM helped **Chevy** build deeper connections with Chevy truck owners through **Chevy Truck Legends**, an exclusive program that celebrates long-term Chevy truck owners, offering unique rewards and recognition. It creates a community where members feel valued, emphasizing pride and identity.
- For **Cleveland Clinic**, MRM created a mindfulness experience within **Roblox** to help young people navigate stress, encouraging exploration and personal growth.
- **American Express** has built a successful loyalty **program with its Membership Rewards®** system, offering flexible point redemption for flights, hotels, and more. This model reinforces everyday use of the card.

Closing Provocation

Loyalty isn't just about programs, points, or perks — it's about the emotional relationship people build with a brand over time. Yet too often, loyalty is treated as a transactional tactic rather than a strategic opportunity for deeper connection.

What if loyalty programs were reframed as pathways to customer obsession and brand advocacy — not just engagement engines?

As you consider what comes next, ask yourself:

- Have you mapped the full arc of your customer relationships — and identified where behavioral science could help you spark moments of unexpected value?
- Are you using modern CRM to deliver not just personalization, but relevance — surfacing what matters most to your customers and guiding them toward meaningful next actions?
- Where do your brand's values align with your customers' values? And how might you turn that shared purpose into a loyalty strategy that drives growth, retention, and impact?

The most powerful loyalty programs of tomorrow won't just reward transactions — they'll inspire belief, belonging, and enduring brand love.

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Renee Triemstra
SVP, Strategy Director, MRM Detroit

Renee is a strategy and business leader that specializes in CX, CRM, and Loyalty and has over 25 years of experience guiding brands in the acquisition, engagement, and retention of customers. She has deep expertise in, and passion for, audience and customer understanding, and enjoys overlaying customer needs with business objectives to design connected, cross-channel experiences that drive symbiotic exchanges of value.



Eladio Portela
SVP, Data Performance Strategy Director, MRM

Eladio has 20+ years of experience shaping data-driven strategies and customer-centric transformation projects. He has guided global brands in harnessing data to drive growth, performance, and measurable business impact. Eladio began at MRM Spain (2015–2020), leading CRM, Data & Performance. In 2020, he moved to LATAM to head the region's data practice across 23 markets, and since 2023 he has been an integral part of MRM's data leadership, now based in our Detroit office.

About MRM

MRM is a modern relationship marketing agency that builds enduring relationships between people and businesses.

MRM's core capabilities help grow relationship lifetime value, and span across CRM & Loyalty, Customer Experience, Commerce and MarTech, underpinned by Data & Analytics.

MRM operates in a borderless, integrated way, to allow for greater collaboration and velocity. MRM is part of McCann Worldgroup and the Interpublic Group of companies (NYSE: IPG), and spans 35 offices across North America, Latin America, Europe, the Middle East, and Asia Pacific.

For more information, please visit www.mrm.com