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**TRUTH** *Loyalty*  
BrandMapp

10<sup>th</sup> Edition

**2025/6**

**THE  
SOUTH  
AFRICAN  
*Loyalty*  
LANDSCAPE**



BrandMapp provides an insightful deep-dive into loyalty measured across retail, banking, travel, restaurant and lifestyle.

### Comprehensive **Loyalty Insights** for your brand

- Who are your loyalty (and most loyal) customers?
- How do they compare with other loyalty programme customers?
- Which other loyalty programmes do they use?
- What do they expect from a loyalty programme?
- How do loyalty programmes impact overall consumer behaviour?



To get a comprehensive loyalty report for your brand or industry, contact **Julie-Anne Bell** | 082 650 9228 | [julie-anne@whyfive.co.za](mailto:julie-anne@whyfive.co.za)

# About the 2025/6 Loyalty Whitepaper

This year's annual Truth and BrandMapp 2025/6 Loyalty Whitepaper is an anniversary edition. This is our tenth release of loyalty insights based on the partnership between Truth and WhyFive Insights, using the annual BrandMapp study, to extract loyalty-specific consumer behaviour.

There is no other study in South Africa's mature loyalty market which unpacks the necessary depth of loyalty understanding for brands operating loyalty programmes or suppliers serving the industry in South Africa.

BrandMapp is in its 12th year and surveys over 30,000 South Africans, which in turn represents the needs, perceptions and behaviours of approximately 14 million South African consumers, whose household income is more than R10,000 per

month. For this 2025/6 edition, we also have access to a bespoke WhyFive report of a second cohort; a sample of 6,000 consumers representing a group of approximately 9 million South Africans who fall just under the R10,000 per month income level but who are digitally connected and active in services such as online banking and e-mail. We refer to these differentiated consumer segments as 'economically active' and 'mass market' respectively. There is not always a differentiated view of consumer loyalty behaviour from the respondents of the BrandMapp/economically active consumers and BrandMass/mass market consumers. Only when there is a stand-out variance in the consumer behaviour do we highlight it, otherwise the report represents all South Africans, as a single cohort.

The economically active segment remains evenly split male/female, with a significant proportion under 35. It reflects South Africa's diversity across race, education and employment status, with relatively low unemployment and strong post-matric qualification levels compared to the national average.

By contrast, the mass market segment skews younger overall and faces higher unemployment and financial strain. Educational attainment is weighted toward matric-level completion, with fewer tertiary qualifications. These structural realities directly influence loyalty participation, redemption behaviour and value expectations - themes explored throughout this report.

This annual whitepaper is written and published by Truth, a global leading consultancy and

training academy, specialising in customer loyalty. We have worked with almost all of the brands mentioned in this whitepaper, aiding South African brands to create loyalty value propositions for South Africans in their daily lives, which in turn helps companies retain their valued customers for longer. Our training academy has educated over 1000 professional students globally in The Diploma in Loyalty programme and our customer data courses.

The research is conducted annually by WhyFive Insights in the latter half of 2025 and released in this loyalty whitepaper in Q1 2026.



## Is loyalty dead?

About the Author

# Amanda Cromhout

Founder and CEO of Truth

Author of *Blind Loyalty - 101 Concepts Radically Simplified*

Amanda Cromhout is the Founder and CEO of Truth, a global loyalty consultancy headquartered in Cape Town. As the Academic Director of Truth's international loyalty training academy, the Customer Academy, she has overseen the education of over 1,000 students across 40+ countries in loyalty excellence. Amanda's impact on the loyalty industry is continuously recognised on the global stage, with accolades including 'Best Loyalty Professional' in 2024 and 'International Loyalty Personality of the Year' in 2023.

Amanda is the author of *Blind Loyalty - 101 loyalty concepts radically simplified* (published in 2023), with 100% of the book's profits donated to The Blind Loyalty Trust. As Founder and Trustee of this trust, supported by the global loyalty industry, Amanda is committed to reversing unnecessary blindness.

A respected judge of loyalty excellence, Amanda has served as a judge for The International Loyalty Awards for nearly a decade and is the Founder & Judging Chair of The South African Loyalty Awards and the African Loyalty Awards.

As a sought-after keynote speaker on loyalty strategy and design, recently recognised as 'Most Inspirational Speakers to follow 2025,' Amanda offers two specialist keynote sessions. She presents either 'Out of blindness comes vision', sharing her personal journey of turning adversity into authenticity and inspiring change, or her customer loyalty keynote, delivering global insights, radical simplification, and engaging content for corporate and team-building events.

*No one should be blind if it is reversible*

The Blind Loyalty Trust

[www.blindloyalty.co.za](http://www.blindloyalty.co.za)

# Note from the Author

## Is loyalty dead?

The simple answer is no – quite the opposite and it has certainly matured. In today's South Africa, loyalty programmes are operating in a world of economic pressures and shifting consumer needs and desires. This year's Truth and BrandMapp Loyalty Whitepaper delves deep into this landscape, offering critical insights for brands navigating the loyalty landscape.

We cannot ignore the macro-economic climate. Consumers are needing to make ends meet every month so the relationship with a loyalty programme isn't simply about "loving" a brand; it's about using the programme's benefits to survive financially. The year-on-year (YOY) growth in loyalty engagement suggests that current

consumer behaviour is driven by economic pressures, pushing them to seek demonstrable value.

This whitepaper uncovers a fascinating "usage vs. love" paradox. While 85% of South Africans actively participate in loyalty programmes, usage doesn't always translate to emotional connection. The programmes with the highest usage aren't necessarily those consumers value most.

This year's BrandMapp research shows that usage grew from 82% in 2024 to 85%. Instead of interpreting this as a decline in growth versus previous years, it signifies a maturing market. The focus is shifting from acquiring new members to deepening engagement with existing ones.

Inside, you'll find:

- A detailed analysis of loyalty programme usage across key sectors, including retail, financial services, fuel, and dining/QSR.
- An exploration of the 'loyalty benefit battle' between cashback and points, and the evolving role of digital channels.
- Insights into the nuances of consumer sentiment towards loyalty programmes.
- How age, gender and income skews shape consumer preferences, revealing valuable insights for targeted programme design.

Ultimately, this whitepaper is a call to action. It's time to move beyond simply offering rewards and focus on building genuine, valuable relationships with your customers. The average loyalty member is using 10.4 different programmes. The industry's challenge lies in converting usage into true, valuable loyalty, and delivering exceptional value in a very competitive environment. Dive in and discover the truth about loyalty in South Africa today.

My heartfelt thanks to the other individuals who make a publication such as this annual loyalty whitepaper possible. Firstly to Brandon de Kock, Director of Storytelling from WhyFive, to Joag van Rooyen from BlackZebraWhite, Truth's partner in our brand, and Truth's legendary Commercial Director, Lauren Venter.



# Loyalty programme usage in South Africa

“With such a mature loyalty market in South Africa, it is not surprising that consumer usage of programmes exceeds most global markets.”

Loyalty programmes continue to be a significant part of the South African consumer landscape. The BrandMapp 2025 data reveals that a substantial 85% of economically active South Africans (with a household income of R10,000+ p.m.), actively participate in loyalty programmes. This represents a 3% points growth from the 82% reported in our 2024/5 loyalty whitepaper.

# 85%

of South Africans use loyalty programmes

⬆️ 3% points increase from 2024/5

⬆️ Mass Market  
**66%**

⬆️ Youth (U25)  
**65%**

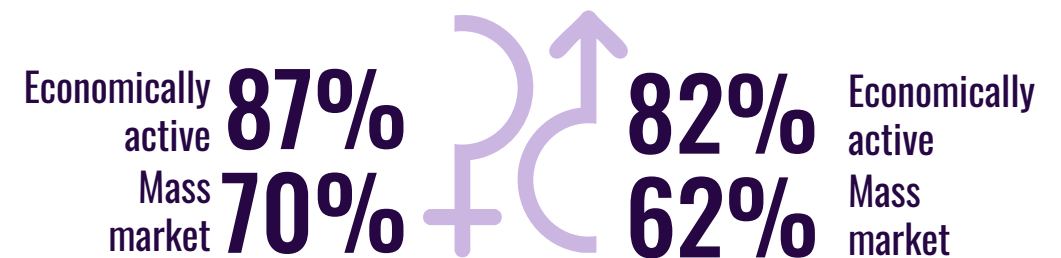
While the growth from 82% to 85% is positive, the pace has slowed compared to previous years.

A high-performing sector shows flat or slowing growth but we must not mistake stability for stagnation. When a market hits >80% penetration, double-digit growth is impossible. We are no longer in the 'acquisition phase' for loyalty in South Africa; we are clearly in the 'optimisation phase': i.e. optimising share of wallet and deeper emotional connections with customers.

For mass market consumers (with a household income of less than R10,000 p.m.), we see a lower level of engagement with 66% of BrandMass respondents stating that they use loyalty programmes. This is also an increase from 63% last year.

Every year, we typically see younger consumers using loyalty programmes less. For the economically active consumer, their usage differs from the 85% of South Africans who are using loyalty programmes to 65%, and for younger mass market consumers, it drops as low as 51%.

Over the years we have seen the gender split narrow in terms of male and female consumers starting to use loyalty programmes more equally. This year however, we see the gap widening again slightly with 82% of male consumers and 87% of female consumers using loyalty programmes. For the mass market consumer, 70% of females use loyalty programmes versus 62% of male mass market consumers.

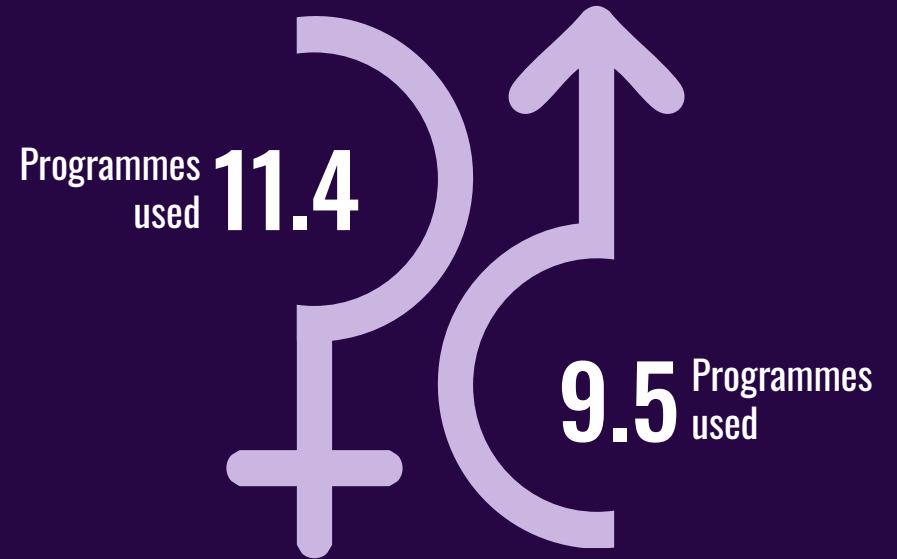


How many loyalty programmes do I actively use?

# 10.4

Average number of loyalty programmes used by South Africans

⬆️ +228% increase from 4.6 in 2015



The BrandMapp data reveals that the average number of loyalty programmes which South Africans actively use is 10.4 programmes. Female consumers actively use 11.4 programmes and males 9.5

programmes. The youth (U25s) are actively using less programmes: 7.9, and the lower income consumer (<R10k HHI p.m.) uses 7.5 loyalty programmes.

**7.9**  
Programmes used  
by 18 - 24 year olds

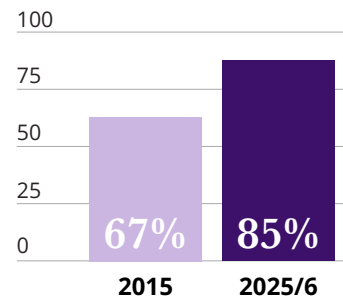
**7.5**  
Programmes used  
by mass market consumers.

## Loyalty growth over time

In celebration of creating the tenth edition of The Truth and BrandMapp Loyalty Whitepaper for the South African loyalty industry, it is most definitely worth trending key programme usage statistics.

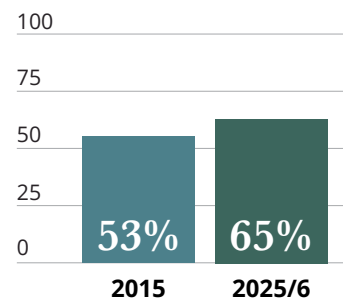
Whilst we see strong and steady growth in how many South Africans are using loyalty now versus 2015, the explosion into the market of so many loyalty programmes is clearly shown in the exponential growth in number of programmes South Africans are actively using.

**+ 27%**  
% difference over 10 years



% of South Africans using loyalty programmes

**+ 23%**  
% difference over 10 years



% of youth (<25) using loyalty programmes

## Why don't consumers use loyalty programmes?

Each year we are curious to learn about the reasons why South Africans don't use loyalty programmes. Whilst this cohort is small and has become smaller year on year, we must not ignore the reasons for non-usage.

The following table compares the reasons why consumers don't use loyalty programmes across economically active and mass market consumers.

Reasons for non-loyalty programme usage	Economically active	Mass market
I don't spend enough to earn decent rewards	19%	14%
I'm just not interested	17%	13%
They are too hard to understand	13%	21%
It takes too long to earn rewards	9%	13%
I am worried about my personal data security	7%	6%
They are not worth the effort	6%	2%
I don't like the way they spam you	5%	1%
I don't like all the cards in my wallet	3%	1%
It is too hard to redeem points or rewards	3%	3%

## Analysis of key reasons:

### **I don't spend enough to earn decent rewards:**

This still remains a primary barrier. In 2025, 19% of respondents indicated this as a reason, compared to 22% in 2024. Many loyalty programmes are not effectively catering to lower-spending customers or are not motivating customers to get rungs on the loyalty ladder. Psychologically, this is a critical part of the programme design. Consumers want to feel rewarded quickly. They want to feel that joining was worthwhile. This barrier can be overcome by the simplest of design features like a welcome offer or opportunities to earn rewards from non-spend activities.

### **It takes too long to earn rewards:**

Nine percent of respondents cited this in 2025, a decrease from 15% in 2024. This is a similar barrier as 'I don't spend enough to earn decent rewards' and should be approached with the same strategies. Thirteen percent of mass market consumers state that 'it takes too long to earn decent rewards', which is more than the wealthier consumers. This statement of non-programme usage is the number one reason globally why consumers are disappointed with a loyalty programme, according to Antavo's *2026 Global Customer Loyalty Report*.

### **They are not worth the effort:**

This indicator has increased from 5% in 2024 to 6% in 2025 and we have coupled the analysis with the first two points above. The perceived value proposition needs to outweigh the effort required to join and participate in the loyalty programme. Consumers will make this calculation.

### **They are too hard to understand:**

This factor has increased slightly from 11% in 2024 to 13% in 2025. It is imperative that brands keep programmes simple for consumers to understand. Tiering, points expiry and redemption thresholds are some of the most common ways complexity is introduced (often unnecessarily) and demotivates consumers to engage. The complexity of loyalty programmes is a greater barrier for mass market consumers, with 21% finding them too difficult to understand. This highlights the need for simplification to improve accessibility for all consumers.

### **It is too hard to redeem points or rewards:**

We are pleased to see a marginal decrease from 4% in 2024 to 3% in 2025. However, all principles explained above regarding programme complexity and the need for simplicity apply to the redemption process to ensure that consumers really can find value in the programme – easily.

### **I am worried about my personal data security:**

We see a slight increase from 6% in 2024 to 7% in 2025. Data privacy will always remain a concern, thus requiring transparent and robust security measures and constant reassurance for consumers that their data is secure. Legislation has gone a long way to enforce this and brands must continue to reassure their customers through transparent communications that all loyalty data is secure.

### **I don't like the way they spam you:**

It is frustrating to see that this has increased (even though only marginally) from 4% in 2024 to 5% in 2025. Communication strategies need to be carefully managed to avoid being perceived as intrusive. If the communications from a programme are timeous and personalised, consumers do not feel like they are being spammed. Anything short of this will leave consumers feeling distrust with the loyalty brand.

### **I don't like all the cards in my wallet:**

This remains at 3% in 2025. There is a strong move towards digital identifiers which we discuss in section four. However, South Africans do still enjoy using cards to interact with their loyalty brands.

## An ever increasing need for loyalty to help the South African consumer

If we take a step back from the loyalty industry in isolation, we see that the economic growth in South Africa is down by 2% and the equivalent growth of economically active consumers is only at 2.8%, which is lower than inflation, for the first time we have been tracking such indicators. The middle/lower income consumers are feeling the economic pressures like never before.

For the second year running, we include in The Truth and BrandMapp Loyalty Whitepaper, an analysis of what keeps consumers awake at night. Forty four percent (up from 42% last year) of South Africans state that the rising food and energy costs keep them awake at night; this ranks third behind crime and corruption (exactly as it did last year).



# 28%

2% points increase  
from 2024/5

of South Africans state that they will use loyalty programmes more to help cut costs in this state of economic pressure.

Up from 26% last year, 28% of South Africans state that they will use loyalty programmes more to help cut costs in this state of economic pressure. It is the third measure stated after less clothing purchases and going out less. The economic crisis has put loyalty programmes front and centre to combat the rising cost of living.

These consumers who lean heavily on loyalty programmes to combat the rising cost of living aren't drastically different from the average South African loyalty user, but there are key nuances. We aren't seeing a strong income or lifestyle bias, but there is a slight gender skew – they're about 10% more likely to be female.

The real story is in their engagement. They're not just passively enrolled; they're actively using more programmes (13 versus the average of 10.4) and extracting more value from them. They are also more demanding in terms of what they expect loyalty programmes to offer as a benefit set.

“

It is more and more evident each year, how critical loyalty programmes have become in the lives of South African consumers to assist them daily in the fight against the rising cost of living.

Amanda Cromhout

Interestingly, loyalty programmes rank as the third most important factor in their choice of grocery retailer, compared to fourth for the average South African. This seemingly small difference is significant. It tells us that, for this segment, loyalty isn't just a 'nice-to-have'; it's a critical decision-making factor.

We need to delve deeper into section two; this is where the real strategic opportunities lie. Understanding their specific needs and motivations will allow us to tailor our programmes and messaging to resonate with them, driving deeper engagement, and ultimately, greater brand loyalty.

# Consumer sentiment towards loyalty programmes

“To build loyalty, brands must deeply understand and act on consumer preferences, addressing both their stated needs and unarticulated preferences.”

Understanding consumer sentiment is crucial before delving into the specifics of loyalty programme design and most used programme brands. This section provides an overview of the consumer mindset regarding loyalty programme usage in South Africa.

## When it comes to using loyalty programmes, which of the following statements are true for you? - Economically active



\* These statements are more strongly supported by female consumers than male consumers

### Here are the top loyalty statements unpacked:

#### I want to be instantly rewarded for my loyalty to a brand

There is no question that with the explosion of loyalty programmes in all markets globally, instant rewards features as a prominent benefit. South Africans feel the same. The measure of 40%

of South African loyalty users agreeing with this statement is very similar to last year, which was 41%.

#### I like to build up points for big rewards

Many consumers like to accumulate points for larger, more

aspirational rewards rather than instant gratification. However, loyalty professionals should note the significant overlap between these two motivations. As many as 25% of consumers want both instant rewards to satisfy immediate needs, and the ability to accumulate points for a more substantial future benefit.

#### I hate it when points expire before I can use them

Point expiry is a major pain point for loyalty programme members, potentially leading to dissatisfaction and disengagement. This will remain high on our agenda. Globally,

this is the second reason why consumers are disappointed with a loyalty programme, according to the *2026 Global Customer Loyalty Report* by Antavo.

#### I am motivated to spend more to earn more rewards

It is remarkable to read that 33% of South African loyalty programme users are driven by the incentive of earning more rewards through increased spending. Decision makers within brands embarking upon their loyalty strategies need to understand this. This motivation is more prevalent among male than female customers.

It is equally interesting to look at the less impactful loyalty motivators for South Africans.

#### I expect a loyalty programme to play a role in social environmental causes and I like to redeem points into social environmental causes

There is a growing expectation for loyalty programmes to align with social and environmental values, although this is not yet a primary driver for most consumers.

#### I am motivated to spend more to move up tiers

Tiered programmes appeal to consumer segments motivated by status and exclusivity, particularly within the travel sector. Many South African financial services loyalty offerings also demonstrate the effective use of tiering.

For mass market consumers, motivations for using a loyalty programme are very similar, apart from 'I am motivated to spend more to move up tiers.' For mass market consumers, the primary motivation for engaging with loyalty programmes is the desire to spend more to earn more rewards, with 45% of this segment expressing this sentiment, according to the BrandMass study. This contrasts with 33% of economically active consumers who share this motivation.

Given how many South Africans across different income segments state that loyalty programmes motivate them to spend more to earn rewards, the BrandMapp study follows this question with a deeper view of consumer motivation: 'Which of the following things are significantly influenced by the loyalty programme you belong to?'

Based on the BrandMapp research, it is interesting to analyse the breakdown of how

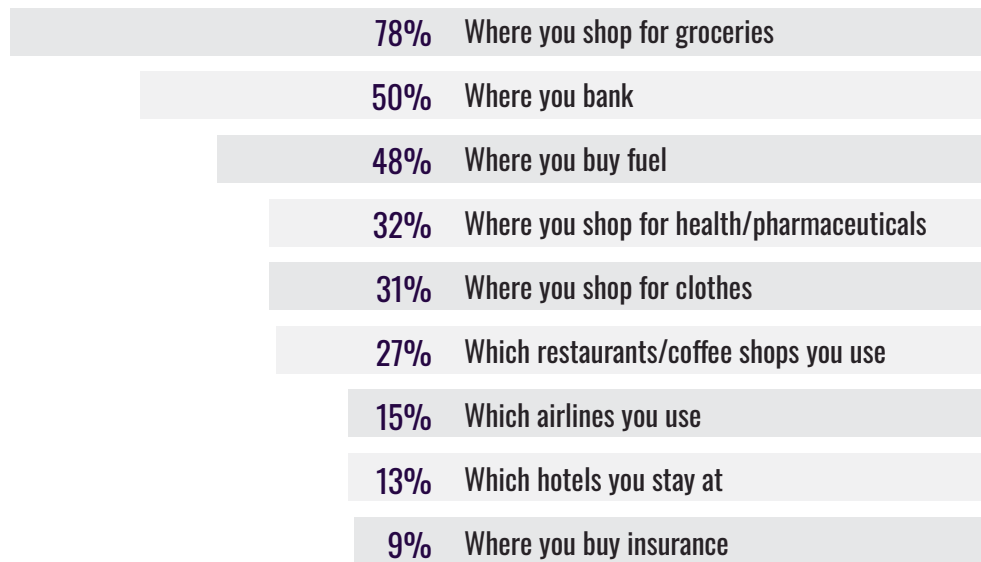
loyalty programmes influence consumer behaviour in different sectors.

This data clearly demonstrates that loyalty programmes have a strong influence on most sectors but in particular, where consumers choose to shop, bank, and purchase fuel. How loyalty programmes influence behaviour is one of the BrandMapp insights which does vary significantly enough across genders to dig deeper.

In summary, loyalty programmes have a stronger influence on females in grocery, health and clothing retail as well as restaurant choice.

Males are more influenced by loyalty programmes when it comes to banking and fuel choices. Loyalty programmes have a similar, relatively low influence on both genders in the travel and insurance sectors.

## How do loyalty programmes influence consumer behaviour in different sectors? - Economically active



## How do loyalty programmes influence consumer behaviour in different sectors? - by gender



When examining age demographics, it's evident that younger individuals (under 25) exhibit lower engagement with loyalty programmes, as noted in section one. This lower participation extends to the influence of loyalty programmes on their behaviour, with one notable exception: clothing retail. Loyalty programmes have a 35% greater influence on the clothing brand choices of those

under 25. Conversely, for older consumers (55+), fuel brand selection is the only area where loyalty programmes exert a significantly greater influence, exceeding the average South African loyalty user by 25%.

We see that the mass market consumer is less influenced in choices than wealthier consumers by loyalty programme membership.

### Which of the following things are significantly influenced by the loyalty programme you belong to? - Mass market



## Why do you do most of your shopping at <your chosen favourite grocery store>?

Loyalty programmes are increasingly impacting consumer behaviour, particularly in essential sectors like grocery shopping.

The BrandMapp study asks: ‘why do you do most of your shopping at <your chosen favourite grocery store>?’

1. Most convenient location
2. Lowest prices
3. Best value for money
- 4. Best loyalty programme**

The research data clearly indicates a growing reliance on loyalty programmes in South Africa, particularly for grocery store selection. We’ve seen an increase in loyalty programme influence over the past few years, with 28% of South Africans now citing it as the fourth factor in choosing their favourite grocery store, up from 18% five years ago and 22% last year.

While loyalty programmes are generally influential, their specific impact varies significantly by retailer. For Pick n Pay, 39% of consumers rank loyalty programmes as the second most important factor, while for Woolworths, only 18% do, placing loyalty as the eighth reason for their choice. Checkers sees loyalty as the third biggest influencer at 36%, whereas Spar sees loyalty as the fourth influencer at 19%.

However, it’s crucial to avoid oversimplification and averages.

### Position of loyalty influence in favourite store choice

Chosen grocery store	% of consumers stating loyalty influences store choice	Position of loyalty influence in favourite store choice
Pick n Pay	39%	2nd
Checkers	36%	3rd
Spar	19%	4th
Woolworths	18%	8th
Average	28%	4th

## Why do you do most of your fuel refilling at <your chosen forecourt brand>?

Similarly, if we look at fuel brand choice, the loyalty influence is even more impactful

1. The location nearest to my home or place of work
- 2. I get loyalty points when I shop there**
3. Friendly and efficient staff
4. I prefer the fuel

45%

45% of South African consumers place loyalty as their second decision for fuel brand choice, behind location and ahead of staff and fuel preferences.

“ We have seen an explosion of proprietary fuel loyalty programmes in a market heavily restricted by legislation. The fuel brands have exceeded customer expectations in the value brought to South African consumers through loyalty and rewards.”

Amanda Cromhout

# South Africa's most used and loved loyalty programmes

“South African loyalty brands may win on the global stage, but how they fare in South Africa is the real test.”

The average South African loyalty programme user actively participates in 10.4 different programmes. This high number indicates a mature and competitive market, where consumers' loyalty is divided across numerous schemes. The following sections will detail the leading programmes in terms of usage and engagement.

## Most used loyalty programme in South Africa - Economically active

**Retail dominance:** Grocery and pharmacy retail programmes remain the most popular amongst South African consumers. Non-food retail programmes consistently feature in the top 25, with Pepkor +more being a new entrant this year.

### Checkers Xtra Savings

**growth:** Checkers Xtra Savings has exhibited year-on-year (YOY) growth of 3% points, now leading the most used programmes for the second time in this competitive leaderboard, marginally ahead of Clicks ClubCard.

**Financial services presence:** FNB eBucks, Capitec Live Better, Discovery Vitality and Absa Rewards maintain a notable presence in the financial services sector, highlighting the importance

of financial rewards and wellness programmes.

### Spur Family Card's unique

**position:** Spur Family Card is the only restaurant loyalty brand in the top 10 most used loyalty programmes by South Africans, having shown a 6% points YOY growth.

**Fuel landscape:** The fuel loyalty landscape is dynamic, with new entrants like BP Rewards (launched in August 2024) quickly gaining traction and challenging established players. BP Rewards joins Shell V+ in the top 25, (which has been in the market since December 2019) and has surpassed Sasol Rewards in usage, despite Sasol Rewards launching earlier in April 2022.

\*We recognise that some brands have changed programme names in 2025 but at the time of the BrandMapp survey, the previous programme was still in existence (for example, Woolworths WRewards is now Woolworths MyDifference, Dis-Chem Benefit is rebranded Dis-Chem Better Rewards) and Legacy Lifestyle Rewards is now Lifestyle Rewards.

1	Checkers Xtra Savings	79%
2	Clicks ClubCard	78%
3	Pick n Pay Smart Shopper	68%
4	Dis-Chem Benefit *	67%
5	Spar Rewards	51%
6	Woolworths WRewards *	49%
7	Shoprite Xtra Savings	39%
8	Spur Family Card	38%
9	Makro mCard	33%
10	TFG Rewards	28%
11	FNB eBucks	26%
12	Capitec Live Better	21%
13	MySchool MyVillage MyPlanet	20%
14	Shell V+	19%
15	Vodabucks Rewards	17%
16	Discovery Vitality	16%
17	Legacy Lifestyle Rewards *	16%
18	Absa Rewards	14%
19	Cotton On Perks	13%
20	BP Rewards	13%
21	Ster-Kinekor SK Club	12%
22	DStv Rewards	12%
23	MTN YelloBucks	12%
24	Builders+	11%
25	Pepkor +more	11%

## Most used loyalty programmes in South Africa - Mass market

While overall loyalty programme usage is generally lower among mass market consumers compared to economically active consumers, there are notable similarities and differences in brand preferences.

Clicks ClubCard is the most used loyalty programme for mass market consumers.

Out of the top 25 most used loyalty brands, 20 are consistent

between both mass market and economically active consumer groups.

New entrants into the mass market top 25 most used loyalty programmes: Varsity Vibe, Truworths TruRoyalty, Sasol Rewards and Wimpy Rewards. These programmes are present in the mass market top 25 but not in the economically active top 25 most used loyalty programmes.

Brands which are used more by mass market consumers than their wealthier consumers are as follows:

	Mass market usage	Economically active usage
TFG Rewards	31%	28%
Capitec Live Better	25%	21%
Vodabucks Rewards	19%	17%
MTN YelloBucks	17%	12%
Pepkor +more	13%	11%

MTN YelloBucks demonstrates the most significant difference in usage between the two

income groups, demonstrating a stronger appeal to mass market consumers.

1	Clicks ClubCard	68%
2	Checkers Xtra Savings	62%
3	Pick n Pay Smart Shopper	56%
4	Shoprite Xtra Savings	52%
5	Spar Rewards	46%
6	Dis-Chem Benefit	44%
7	TFG Rewards	31%
8	Spur Family Card	27%
9	Woolworths WRewards	25%
10	Capitec Live Better	25%
11	Vodabucks Rewards	19%
12	MTN YelloBucks	17%
13	Makro mCard	15%
14	Pepkor +more	13%
15	FNB eBucks	11%
16	Cotton On Perks	9%
17	DStv Rewards	9%
18	Varsity Vibe	9%
19	MySchool MyVillage MyPlanet	8%
20	Truworths TruRoyalty	8%
21	Absa Rewards	8%
22	Sasol Rewards	8%
23	Shell V+	8%
24	Ster-Kinekor SK Club	8%
25	Wimpy Rewards	7%

## Most used loyalty programme in South Africa - by gender

Unsurprisingly, and as noted in previous whitepapers, most retail loyalty programmes are used more by female consumers. This is particularly pronounced for Clicks ClubCard, Checkers Xtra Savings, Pick n Pay Smart Shopper and Dis-Chem Benefit.

In the financial services and fuel sectors, FNB eBucks, Shell V+, Discovery Vitality, Absa

Rewards, and BP Rewards exhibit a higher usage among male consumers.

However, Capitec Live Better bucks this trend, showing greater usage by female consumers. As anticipated, the Builders+ loyalty programme sees more engagement from male consumers than their female counterparts.

		♀	♂
1	Checkers Xtra Savings	85%	73%
2	Clicks ClubCard	87%	68%
3	Pick n Pay Smart Shopper	72%	63%
4	Dis-Chem Benefit	75%	58%
5	Spar Rewards	56%	45%
6	Woolworths WRewards	58%	40%
7	Shoprite Xtra Savings	41%	36%
8	Spur Family Card	44%	33%
9	Makro mCard	31%	34%
10	TFG Rewards	36%	19%
11	FNB eBucks	24%	28%
12	Capitec Live Better	23%	18%
13	MySchool MyVillage MyPlanet	24%	15%
14	Shell V+	16%	23%
15	Vodabucks Rewards	17%	16%
16	Discovery Vitality	15%	18%
17	Legacy Lifestyle Rewards	17%	16%
18	Absa Rewards	13%	15%
19	Cotton On Perks	20%	5%
20	BP Rewards	12%	15%
21	Ster-Kinekor SK Club	15%	9%
22	DStv Rewards	9%	14%
23	MTN YelloBucks	12%	12%
24	Builders+	8%	14%
25	Pepkor +more	15%	6%

## Most used loyalty programme in South Africa - by age

	Age: 18-24
Clicks ClubCard	73%
Checkers Xtra Savings	68%
Pick n Pay Smart Shopper	53%
Dis-Chem Benefit	52%
Shoprite Xtra Savings	48%
Spar Rewards	36%
TFG Rewards	36%
Capitec Live Better	29%
Woolworths WRewards	24%
Cotton on Perks	23%

The youth's loyalty landscape diverges from the norm, with Shoprite Xtra Savings, TFG Rewards, Cotton On Perks, Ster-

Kinekor SK Club, Capitec Live Better and MTN YelloBucks demonstrating a higher relevance than their broader market.

If we assess which brands over-index for their youth loyalty users, we see the following brands stand out overall:

- Shoprite Xtra Savings
- TFG Rewards
- Cotton On Perks
- Ster-Kinekor SK Club
- Capitec Live Better
- MTN YelloBucks

## Most used loyalty programme in South Africa - by sector

Analysing loyalty programme usage by sector allows us to see a holistic view across industries, without the overall dominance in the top 25 retail and financial services loyalty brands. This helps us understand which programmes are being used within each sector and how these programmes fare against each other in their respective sectors, allowing us to comprehensively

compare like-for-like programme usage. The sectors are based on where we see a prominent loyalty presence in the market place and responses are illustrated within this survey. This includes all retail programmes (food and non-food), financial services (including retail banks, medical aid and insurance), restaurants/QSR, travel, telco, fuel and leisure.

### The winners are:

	Economically active	Mass market
Retail	Checkers Xtra Savings	Clicks ClubCard
Financial Services	FNB eBucks	Capitec Live Better
Restaurants/QSR	Spur Family Card	Spur Family Card
Travel	Legacy Lifestyle	Legacy Lifestyle
Telco	Vodacom Vodabucks	Vodacom Vodabucks
Fuel	Shell V+	Sasol Rewards
Entertainment & Leisure	Ster-Kinekor SK Club	DStv Rewards

## What the most used loyalty programmes per industry sector say about loyalty



“Our Xtra Savings loyalty programme, with 33.7 million members, equates to more than 75% of South Africa’s adult population having our savings card in their pocket. With more than 2 700 swipes per minute, the loyalty programme provides us with an unmatched database of consumer purchasing patterns at a very granular level. We have invested significantly in turning this fact-based data into intelligence, using it to inform our product, pricing and promotional activities, as well as our growth in adjacent business categories. Our investment in this data-driven side of the business not only provides us with a material competitive advantage, it also delivers significant value to

customers, providing R16.5 billion in cash-back savings at till points this year.

Our data analytics and engineering teams transform purchase data from over one billion transactions per annum, and over 33 million Xtra Savings rewards members, into actionable insights for our business and supplier partners. In addition, our AI pricing optimisation engine is balancing margin and price investment with our powerful end-to-end supply chain ensuring on-shelf availability for customers.”

Source: Shoprite Holdings’ Annual Integrated Report



“Clicks ClubCard with its rich 30-year history, is the oldest retail loyalty programme in South Africa with a proud heritage.

The Clicks ClubCard exists to build long-term customer relationships that drive sustainable growth for the business. The most preferred benefit is simple, transparent cashback. The fact that

members have earned more than R8 billion in cashback over the last 20 years, with over R865 million paid out in 2025 alone, reinforces trust and perceived value. Customers particularly value earning cashback across most products in-store and online and immediate, tangible savings through ClubCard only deals and personalised MyClubCard Rewards.”



“More than a rewards programme, eBucks is a way of life - by empowering customers to stretch their rands further and experience real financial relief across the moments that matter.

eBucks is also a behaviour-shaping engine. We’re intentional about how and why we reward. Whether it’s choosing safer ways to transact, engaging more deeply with digital banking, or maintaining healthy banking behaviour, the programme helps customers build long-term financial confidence.

With capabilities built and refined over a 25-year period, we have recognised that loyalty is driven by its ability to make a difference in the everyday lives of our customers. Our programme is not transactional, it is transformative.

In the past year alone, eBucks rewarded customers with R2.3 billion in value (+8% more than last year; outpacing inflation), and since the programme’s inception, more than R25 billion has been paid out to customers.

eBucks has almost 8 million members, of which 87% are active. 95% of eBucks earned are redeemed within the month of them being earned.

The ultimate north star metric is to deliver meaningful, measurable value within the programme to our partners, the bank and customers while encouraging positive financial behaviour.



“At Capitec, rewards are designed to deliver value beyond traditional banking. With 22 million rewards clients, the focus is on creating an experience that is simple, accessible and free of barriers — recognising the value customers bring to the ecosystem and giving it back to them in meaningful ways. While many customers join Capitec for its affordability, the bank understands that behaviour is positively influenced by

well-designed incentives. The credit card cashback offering, alongside the strategic partnership with Dis-Chem and the introduction of travel lounge access, has driven both engagement, optimisation and acquisition. These benefits require deliberate investment, but they are viewed not as sunk costs — rather as strategic levers that enhance long-term client lifetime value.”



"The primary purpose of our loyalty programme is to build deeper, more meaningful relationships with our customers. By consistently recognising and rewarding their visits/engagement, we demonstrate that we value their continued support. This not only strengthens emotional connection and trust but also gives us richer insight into their preferences and behaviours. The

sign up offer, a free waffle, is one of the strongest drivers of enrolment because it resonates naturally with the brand's persona. It delivers a reward that feels generous, redeemable immediately, and a real treat. From a customer perspective, it provides clear and tangible value right from the start, reinforcing the idea that the programme is worthwhile from day one."

## Lifestyle Rewards

"We saw two simple needs in the market. The need to earn cashback rewards, not points and the desire to spend that cashback across a wide network of merchants, not only at the stores where the cashback was earned. Consumers

want choice and freedom. They want to be recognised and rewarded for their loyalty to brands where they spend their hard-earned money. Over 1.2 million people have joined the programme so far."



"Vodabucks Rewards plays a pivotal role in reducing customer churn, increasing tenure, and driving incremental revenue through personalised rewards. Delivered via our gamified V-Up platform, the programme offers exclusive lifestyle, travel, and digital content benefits. Vodacom views loyalty as a strategic behaviour-shaping engine, guiding customers toward recurring value propositions while deepening engagement across the broader Vodacom ecosystem and customer segments.

Consumers are primarily attracted by instant gratification enabled through our gamification tools, which reward daily engagement with strategic food, fuel, and lifestyle partners. Our tiered, high-value Red Rewards platform further differentiates the programme, reinforcing Vodacom's premium positioning. Additionally, VodaBucks is deeply embedded within our digital journeys, enabling seamless earn, burn, convert, and transact behaviours, driving stickiness, increased engagement, and digital adoption."



"The V+ loyalty programme plays a critical role in delivering strategic business value while building stronger customer relationships. It increases customer visits and improves retention by giving them clear reasons to choose Shell more often. The programme provides meaningful, easy to understand rewards, which enhance perceived value and deepen engagement. Beyond fuel, it drives

additional revenue through increased shop purchases and strengthens overall brand preference in a competitive market. Customers choose V+ primarily because it delivers real, immediate, and easy to understand value every time they fill up—making it one of the most appealing loyalty offerings in the South African fuel market."



"Launched in July 2024 with the introduction of its dedicated mobile app, Sasol Rewards has rapidly strengthened its position as one of South Africa's most compelling fuel retail loyalty programmes. Members earn 30 points per litre of fuel and points on in-store purchases at participating Sasol Delight stores, with the added convenience of a digital rewards card and seamless in-app management. The programme has 2.2 million members,

with over R725 million in points earned and R580 million redeemed - an impressive 80% redemption rate that reflects strong engagement. Members also benefit from an impressive list of redemption partners, enabling them to convert everyday fuel spend into meaningful savings and lifestyle rewards across a broad partner network."

Source: Sasol Limited Annual Integrated Reports



"Ster-Kinekor's loyalty programme exists to reward members for their love of the cinematic experience - the big screen, the immersive sound, and the shared moments that can only happen at the movies.

Whether it's a date night, a family outing or an escape from everyday life, SK Club offers the magic of the big screen to all South Africans, with discounts and rewards for them to enjoy even more 'Great Moments'."



"Our loyalty programme exists to drive customer retention and increase engagement by rewarding subscribers for staying connected and actively interacting with our content and products. It plays a strategic role in differentiating our value proposition. Through the introduction of a bespoke 'Premium Experience' tier, we provide high-value customers with access to top-tier rewards, proactive service, and exclusive money-can't-buy experiences; from behind-the-scenes access to

premium sporting and entertainment events. Beyond commercial outcomes, the programme fosters brand love and enhances perceived value by combining everyday rewards with aspirational experiences. The most valued benefit among members is the ability to earn and redeem DStv Coins towards bill payments and partner vouchers, providing flexible, tangible value that directly offsets household spend."

## Top 25 Most used retail loyalty programmes

	Economically active		Mass market	
1	Checkers Xtra Savings	80%	Clicks ClubCard	68%
2	Clicks ClubCard	79%	Checkers Xtra Savings	62%
3	Dis-Chem Benefit	68%	Pick n Pay Smart Shopper	56%
4	Pick n Pay Smart Shopper	68%	Shoprite Xtra Savings	52%
5	Spar Rewards	51%	Spar Rewards	46%
6	Woolworths WRewards	50%	Dis-Chem Benefit	44%
7	Shoprite Xtra Savings	39%	TFG Rewards	31%
8	Makro mCard	33%	Woolworths WRewards	25%
9	TFG Rewards	28%	Makro mCard	15%
10	MySchool MyVillage MyPlanet	20%	Pepkor +more	13%
11	Cotton On Perks	13%	Cotton On Perks	9%
12	Builders+	11%	MySchool MyVillage MyPlanet	8%
13	Pepkor +more	11%	Truworths TruRoyalty	8%
14	thank U card	11%	OK Count On Card	6%
15	Exclusive Books Fanatics	8%	Builders+	5%
16	Cape Union Mart Friends & Family	7%	thank U card	5%
17	OK Count On Card	7%	Ultra Liquors Value Card	5%
18	Absolute Pets Rewards	6%	Mr Price Money	4%
19	Mr Price Money	6%	Spec Savers Loyalty	4%
20	Truworths TruRoyalty	6%	Snapnsave	3%
21	Spec Savers Loyalty	5%	Build It Cash Rewards	3%
22	Body Shop	4%	Cape Union Mart Friends & Family	3%
23	Build It Cash Rewards	3%	Exclusive Books Fanatics	3%
24	PNA Penny Card	3%	Body Shop	2%
25	Sportsmans Warehouse	3%	PNA Penny Card	2%

## Top 15 Most used financial services loyalty programmes

	Economically active		Mass market	
1	FNB eBucks	26%	Capitec Live Better	25%
2	Capitec Live Better	21%	FNB eBucks	11%
3	Discovery Vitality	16%	Absa Rewards	8%
4	Absa Rewards	14%	Standard Bank UCount	6%
5	Standard Bank UCount	11%	Old Mutual Rewards	5%
6	Nedbank Greenbacks	9%	Clientele Royalty	3%
7	Old Mutual Rewards	7%	Discovery Vitality	3%
8	Sanlam Reality	4%	Nedbank Greenbacks	3%
9	Momentum Multiply	3%	African Bank Audacious	2%
10	Avbob Member	2%	Avbob Member	1%
11	Investec Rewards	2%	Sanlam Reality	1%
12	African Bank Audacious	1%	AlexForbes Rewards	<1%
13	AlexForbes Rewards	1%	Diners Clubmiles	<1%
14	Clientele Royalty	1%	Investec Rewards	<1%
15	PPS Rewards	1%	Momentum Multiply	<1%

## Top 2 Most used telco loyalty programmes

	Economically active		Mass market	
1	Vodabucks Rewards	17%	Vodabucks Rewards	19%
2	MTN YelloBucks	12%	MTN YelloBucks	17%

## Top 5 Most used fuel loyalty programmes

	Economically active		Mass market	
1	Shell V+	19%	Sasol Rewards	8%
2	BP Rewards	13%	Shell V+	8%
3	Sasol Rewards	11%	BP Rewards	5%
4	Astron Energy Rewards	6%	1App Engen	4%
5	1App Engen	6%	Astron Energy Rewards	3%

## Top 15 Most used restaurant/QSR loyalty programmes

	Economically active		Mass market	
1	Spur Family Card	39%	Spur Family Card	27%
2	Kauai Rewards	11%	Wimpy Rewards	7%
3	Wimpy Rewards	9%	Kauai Rewards	6%
4	Panarottis Rewards	8%	Panarottis Rewards	6%
5	Krispy Kreme Rewards	7%	Burger King Crowns	5%
6	Mugg and Bean	7%	King Pie Rewards	4%
7	Seattle Rewards	6%	Krispy Kreme Rewards	4%
8	Burger King Crowns	5%	Mugg and Bean	4%
9	John Dory's John's Club	5%	John Dory's John's Club	3%
10	Vida e Caffè	5%	Bootleggers Rewards	1%
11	King Pie Rewards	3%	Seattle Rewards	1%
12	Starbucks Rewards	3%	Starbucks Rewards	1%
13	Bootleggers Rewards	2%	Vida e Caffè	1%
14	Cape Town Fish Market	1%	Cape Town Fish Market	<1%
15	Primi Rewards	<1%	Primi Rewards	<1%

## Top 10 Most used travel loyalty programmes

	Economically active		Mass market	
1	Legacy Lifestyle Rewards	16%	Legacy Lifestyle Rewards	5%
2	Tsogo Sun Rewards	7%	Tsogo Sun Rewards	3%
3	SAA Voyager	5%	Airlink Skybucks	1%
4	Airlink Skybucks	3%	Intercape Loyalty	1%
5	British Airways Club	2%	SAA Voyager	1%
6	Avis Preferred	1%	Avis Preferred	<1%
7	City Lodge Hotels Rewards	1%	British Airways Club	<1%
8	Diners Clubmiles	1%	City Lodge Hotels Rewards	<1%
9	Intercape Loyalty	1%	Europcar Drive Club	<1%
10	Europcar Drive Club	<1%	First Group Rewards	<1%

## Top 5 Most used entertainment/leisure loyalty programmes

	Economically active		Mass market	
1	Ster-Kinekor SK Club	12%	DStv Rewards	9%
2	DStv Rewards	12%	Varsity Vibe	9%
3	Virgin Active Rewards	7%	Ster-Kinekor SK Club	8%
4	Nu Metro Scene Club	4%	Nu Metro Scene Club	2%
5	Sun MVG	4%	Sun MVG	2%

## Which programme can I not live without (if I can only choose one)? - Economically active

The question, 'If you can only keep one loyalty programme, which would you keep?' provides a strategically significant measure of customer loyalty, revealing the relative affinity for a brand rather than just usage volume.

The answers showcase the relative loyalty to a programme rather than the sheer volume of South Africans using that loyalty programme.

For economically active South Africans, Discovery Vitality holds the top position for the fourth

consecutive year as the most 'loved' loyalty programme. Forty percent of Discovery Vitality users stated that they cannot live without it. The lead Vitality has over other brands has widened, now topping the leaderboard with an 11% point difference.

Financial services brands continue to dominate, with eight out of the top ten programmes being retail banks or other financial service providers. Checkers Xtra Savings and Varsity Vibe are the only non-financial services brands featured in the top ten.

1	Discovery Vitality	40%
2	Standard Bank UCount	29%
3	FNB eBucks	26%
4	Investec Rewards	25%
5	Absa Rewards	23%
6	Checkers Xtra Savings	23%
7	Avbob Member	22%
8	Nedbank Greenbacks	22%
9	Capitec Live Better	20%
10	Varsity Vibe	17%
11	Shoprite Xtra Savings	13%
12	Clicks ClubCard	12%
13	Sasol Rewards	12%
14	Old Mutual Rewards	11%
15	Ster-Kinekor SK Club	11%
16	Dis-Chem Benefit	10%
17	African Bank Audacious	9%
18	Astron Energy Rewards	9%
19	Momentum Multiply	9%
20	Sanlam Reality	8%

## Interview with Celeste Williams

GM: Head of Marketing - Discovery Vitality

“Discovery Vitality is one of the world’s most respected behaviour-change programmes.



“Discovery Vitality is one of the world’s most respected behaviour-change programmes, with more than 42 million members across 40 countries and over 2,7 million members in South Africa. It is grounded in Discovery’s core purpose: to make people healthier and protect their lives. At the heart of Discovery’s shared value model, Vitality drives positive behaviour change and transforms what can often feel like a grudge purchase into a rewarding, health enhancing experience.

Vitality’s strength lies in creating the right conditions for healthy habits to form — consistently and at scale. By removing friction, offering personalised pathways, and applying proven behavioural science, Vitality helps members build healthier routines that compound over time.

Members join Vitality for two key reasons: the rich ecosystem of rewards — from deep travel discounts to weekly rewards like coffees and smoothies — and the opportunity to participate in a trusted, science-backed health programme. They also value being part of a community of health-conscious individuals who trust Vitality to guide them on their health journey.

Vitality’s data shows that the programme can help members live longer. Highly engaged members typically live five years longer, experience fewer hospitalisations, and incur lower medical costs. During COVID19, engaged members had fewer hospital visits and less covid-related deaths.

Engagement is Vitality’s most powerful metric. The team closely tracks physical activity, healthier shopping baskets, nutrition choices, and the completion of health assessments — with members actively reaching engagement levels above 80% at any point in time.

The Vitality programme is built around four pillars: fitness, nutrition, mental wellbeing, and health assessments.

Vitality is now introducing a fifth pillar: sleep. Using millions of data points and validated sleep scores from wearable devices, Vitality will deliver personalised sleep insights and tailored guidance.

This represents a major step forward in personalisation and recognises sleep as a critical, measurable driver of long-term wellbeing.”

Given the financial services dominance of the loyalty programmes which South Africans can’t live without, we asked the

loyalty leaders in these brands to share their insights around loyalty and its impact on their business performance.



“The primary reason for Greenbacks is to ensure that we reward customers appropriately for having chosen Nedbank. We live by the slogan “Easy to use, rewarding to choose”. The secondary reason is because clients expect decent rewards from their banking provider in the South African economy and as a client-led business it is our duty to ensure that we provide this to Nedbank clients.

Clients are experiencing real value back from the programme since its re-

launch in January 2024. Overall, clients on the Greenbacks programme are significantly more engaged with the Nedbank brand and as a result these customers’ contribution to operating profits are significantly better. This helps our organisation focus on ensuring that Greenbacks is part of all strategic conversations and we look to drive value back to clients for banking with Nedbank.

There are over 2 million active Greenbacks members and we measure gross operating income per member as our north star metric. We also measure our earn to burn ratio which gives us a strong indication of members’ engagement with the programme.”



"More than a rewards programme, eBucks is a way of life - by empowering customers to stretch their rands further and experience real financial relief across the moments that matter.

eBucks is also a behaviour-shaping engine. We're intentional about how and why we reward. Whether it's choosing safer ways to transact, engaging more deeply with digital banking, or maintaining healthy banking behaviour, the programme helps customers build long-term financial confidence. At its heart, eBucks is built around the customer.

Insights that we have gained as a programme is that customers respond to value that is immediate, relevant, reliable and integrated into their everyday lives. Our services are further honed by offering personalised rewards to customers,



"Absa Rewards is built on a simple but powerful principle: when we create genuine value for our customers, they choose to build deeper, longer lasting relationships with us. Our programme exists to strengthen loyalty, reward meaningful behaviour, and create shared value for both our customers and our business. It is an engine for entrenchment, designed to recognise everyday financial choices and transform them into tangible, uplifting rewards.

optimising partner strategies and implementing key operational decisions across FNB's ecosystem; ensuring eBucks remains relevant, impactful and behaviour-led.

Our focus on digital banking uptake promotes financial inclusion by reducing physical and cost barriers, improving safety, expanding access to essential financial tools, enabling participation in the digital economy, enhancing financial literacy, and allowing us to tailor more inclusive products.

In the past year alone, eBucks rewarded customers with R2.3 billion in value (+8% more than last year; outpacing inflation), and since the programme's inception, more than R25 billion has been paid out to customers. eBucks has almost 8 million members, of which 87% are active. Ninety-five percent of eBucks earned are redeemed within the month of them being earned."

Members consistently tell us that the greatest appeal of Absa Rewards lies in being recognised and rewarded for their everyday spend. The ability to earn Cash

Rewards that provide meaningful relief or enable memorable experiences is what our customers value most. Many describe these rewards as timely, impactful, and in some cases, life enhancing.

Absa Rewards has become one of the most powerful levers shaping our retail banking strategy. Data from the programme shows that Rewards members deliver significantly higher value across every dimension of the relationship: for

example four-fold topline revenue vs non-members, seven-fold increase in revenue per member as they progress up the tiers, more than double product holding compared to non-members and 40% longer tenure with the bank.



"Standard Bank's rewards programme, UCount Rewards, is designed to strengthen customer engagement while delivering meaningful everyday value.

The programme encourages members to interact more frequently with the bank's products and services, building awareness and long-term loyalty. At the same time, it provides members with tangible benefits that help them stretch their rands further.

The biggest insight generated by the UCount Rewards programme has been the transactional and behavioural data it provides, which consistently demonstrates the enhanced value members bring to the organisation across multiple dimensions. These insights have fundamentally changed the way the bank operates, driving stronger alignment and collaboration between

Our north star metric is simple: a growing, highly engaged membership base that continually increases its value exchange with Absa."

UCount and other product areas. As a result, the programme has been able to support the launch of new products, boost awareness of existing offerings, and influence member behaviours in ways that reinforce both product objectives and the bank's overarching strategy. This data-driven approach ensures that UCount is not only a rewards programme but also a strategic lever for growth and customer engagement.

UCount has 1.7 million members and 97% of these members are actively redeeming their rewards.

A key KPI for the UCount Rewards programme is incremental customer value, measured across multiple outcomes such as improved persistency, greater product engagement and deeper customer entrenchment. These outcomes ultimately drive higher income per Rewards member as it translates into sustained usage and broader adoption of the bank's products and services."

## Which programme can I not live without (if I can only choose one)? - Mass market

Capitec Live Better continues to resonate strongly with mass market consumers as the one loyalty programme they can't live without. While financial services loyalty programmes generally hold less sway in the "most loved" category for this segment (4 out of the top 10, compared to 8 for economically active consumers), Capitec Live

Better maintains its position as the number one programme mass market consumers can't live without for the fourth year consecutively. Absa Rewards is also highly regarded, securing the number two spot. However, Shoprite Xtra Savings, previously ranked second for three years, has dropped to sixth place in 2026.

1	Capitec Live Better	30%
2	Absa Rewards	26%
3	Checkers Xtra Savings	24%
4	Discovery Vitality	22%
5	Pick n Pay Smart Shopper	21%
6	Shoprite Xtra Savings	20%
7	DStv Rewards	19%
8	Vodabucks Rewards	19%
9	Nedbank Greenbacks	15%
10	Clicks ClubCard	14%
11	Standard Bank UCount	13%
12	FNB eBucks	12%
13	Dis-Chem Benefit	11%
14	Spar Rewards	9%
15	Woolworths WRewards	9%

## Interview with Kelly Goldsworthy, Head of Rewards at Capitec



strategic partnership with Dis-Chem and the introduction of travel lounge access, has driven engagement, optimisation and acquisition. These benefits require deliberate investment, but they are viewed not as sunk costs — rather as strategic levers that enhance long-term client lifetime value.

"At Capitec, rewards are designed to deliver value beyond traditional banking. With 22 million rewards clients, the focus is on creating an experience that is simple, accessible and free of barriers — recognising the value customers bring to the ecosystem and giving it back to them in meaningful ways.

One of the business's biggest learnings has been that products and rewards cannot operate in isolation. True impact comes from a fully integrated, end-to-end client experience, where rewards act as the "cherry on top." When seamlessly embedded, clients feel recognised, product uptake improves, and the broader ecosystem benefits.

While many customers join Capitec for its affordability, the bank understands that behaviour is positively influenced by well-designed loyalty incentives. The credit card cashback offering, alongside the

Success is measured through a structured lens. Client engagement serves as the North Star: are members actively participating and interacting with the programme? Beyond this, performance is assessed across three tiers — core programme engagement, hero partnerships such as Dis-Chem and lounge access, and more tactical, segmented campaign partners. Ultimately, the defining metric remains simple: did the client use the benefit?

Looking ahead, Capitec's priority is to optimise what is already working while embedding rewards more intentionally into product behaviours, CRM journeys and optimisation strategies. With additional hero partnerships in development, the ambition is clear — to deepen integration, strengthen engagement and continue delivering value well beyond banking."

# Consumer preferences for loyalty programmes

“Like never before, consumers not only like cashback but they need the financial support from loyalty programmes.”

Understanding consumer preferences for loyalty programme benefits is crucial for designing effective and engaging programmes. This section delves into the specific benefits that resonate most with South African consumers, drawing insights from previous Truth and BrandMapp loyalty whitepapers and Truth Loyalty consultancy. We will explore how these preferences vary across different demographics, including income, age, and gender, to provide an understanding of what drives loyalty in South Africa. By examining these trends, loyalty programme managers can tailor their offerings to meet the diverse needs and expectations of their target audiences.

## Which of the following benefits would you most enjoy in your loyalty programme? – Economically active

Real cashback rewards	45%
Points that can be used as cash	37%
Birthday offer	35%
Free gifts/samples	35%
Double points	32%
Travel/flight discounts	32%
Free delivery	29%
Competition entries	28%
Airport lounge access	26%
Lifestyle offers hotels restaurants etc	26%
Ability to donate to charity	23%
Flight upgrades	22%
Airtime or data	20%
Educational courses	19%
Invitations to events	17%
Surprise/unexpected rewards	17%
Early access to sales	16%
VIP treatment	16%
Access benefits via an online store	15%
Member only instant discounts	15%
Personalised offers	15%
Ability to share points	13%
Priority queuing	8%
Tier-based rewards	6%
NFTs or digital collectibles	2%

## Which of the following benefits would you most enjoy in your loyalty programme? – Mass market

Real cashback rewards	40%
Birthday offer	39%
Competition entries	38%
Free gifts/samples	37%
Ability to donate to charity	33%
Points that can be used as cash	33%
Educational courses	30%
Airtime or data	29%
Double points	25%
Free delivery	23%
Travel/flight discounts	21%
Lifestyle offers hotels restaurants etc	20%
Surprise/unexpected rewards	19%
VIP treatment	17%
Ability to share points	15%
Airport lounge access	15%
Invitations to events	15%
Early access to sales	14%
Access benefits via an online store	13%
Personalised offers	13%
Flight upgrades	10%
Member only instant discounts	10%
Tier-based rewards	4%
NFTs or digital collectibles	3%
Priority queuing	3%

## Which of the following benefits would you most enjoy in your loyalty programme? – Economically active

**Cashback.** The very word resonates with South African consumers. It's not just a perk; it's a lifeline, a tangible benefit in our world with economic and cost of living challenges.

For over a decade, our whitepapers have tracked the appeal of cashback. Since the initial BrandMapp study, it has remained the number one preferred benefit in South Africa. Our most recent analysis confirms that cashback remains the dominant preference for South Africans. As the data shows, when directly asked, South African consumers consistently rank cashback and its variations (points converted to cash, immediate cashback) as their most desired loyalty benefit. Real cashback is the number one loyalty benefit for all demographic segments, across age, income and gender. This ties back to our opening statements in this whitepaper highlighting the role loyalty programmes play to assist South African consumers make ends meet in a cash-strapped lifestyle.

There's a disconnect between how consumers say they value member-only instant discounts in this question and how they actually behave in the market,

particularly given the popularity of programmes like Checkers Xtra Savings (and its ranking as the number one most used loyalty programme in the BrandMapp results). While member-only instant discounts may not rank as a highly stated preference, their impact on actual programme usage, especially in grocery retail, is certainly seen in this whitepaper. The success of Checkers Xtra Savings, Shoprite Xtra Savings, WRewards, Spar Rewards and TFG Rewards suggests that instant discounts, can drive significant loyalty programme usage. However, programmes like Clicks ClubCard and Pick n Pay Smart Shopper which offer both points accumulation and instant discounts, may represent an optimal model for maximising both engagement and perceived value.

Earlier in this whitepaper, we analyse how respondents state that 40% of South African loyalty users want to be instantly rewarded and 25% wish to be both rewarded instantly and build up points for a greater reward later.

This analysis isn't reflected in the responses to: 'which benefits do you prefer?' on pages 58 and 59.



"Clicks ClubCard with its rich 30-year history, is the oldest retail loyalty programme in South Africa with a proud heritage. The Clicks ClubCard exists to build long-term customer relationships that drive sustainable growth for the business. ClubCard is not simply a rewards tool; it is a strategic growth engine. It enables us to understand our customers at a granular level, personalise their experience, and create meaningful value exchanges that strengthen loyalty over time.

The most preferred benefit is simple, transparent cashback. The fact that members have earned more than R8 billion in cashback over the last 20 years, with over R865 million paid out in 2025 alone, reinforces trust and perceived value.

Customers particularly value earning cashback across most products in-store and online and immediate, tangible

savings through ClubCard only deals and personalised MyClubCard Rewards.

Our biggest insight has been that not all customers are equal in value, behaviour, or growth potential and therefore should not be treated equally operationally. This means we have moved Clicks from mass retail marketing to data-led precision retailing.

84.5% of Clicks' total sales are generated by ClubCard members and we have almost 13 million active members. Our North Star measurement is incremental member value contribution to the business, which we measure through member sales contribution, incremental spend uplift, retention and frequency and personalisation-driven incremental revenue

The programme is measured not by enrolment alone, but by commercial impact and behavioural shift."



"Smart Shopper has always been central to Pick n Pay's customer strategy since it launched 15 years ago. At its heart, it is our way of rewarding customers for choosing to shop with us, but strategically it is also a powerful growth engine for the business. The programme enables us to move from anonymous transactions to customer-led decision making.

In today's economic climate, value is paramount. Shoppers are balancing immediate cash flow pressures with the need to build longer-term value from their spend. Smart Shopper addresses both needs by offering instant discounts at the till as well as points that accumulate as cashback. This dual benefit model resonates strongly with customers because it rewards every swipe, providing

immediate savings while also enabling customers to build value for future use. The combination of instant reward and longer-term benefit creates both frequency and retention effects, making the programme highly relevant in a value-conscious market.

Smart Shopper accounts for approximately 80 % of Pick n Pay's sales across our Supermarkets, Hypermarkets and Liquor stores and there are over 11 million active Smart Shopper members. Our North Star measurement is to grow registered, engaged Smart Shoppers and to deepen their participation across the full ecosystem. We measure success through incremental revenue contribution, customer acquisition, engagement and digital adoption."

## Which of the following benefits would you most enjoy in your loyalty programme?

### – Mass market

Mass market consumers with a household income of less than R10,000 p.m. most value cashback. It is interesting to note how competition entries is ranked as the third benefit for this lower income segment whilst having less

appeal for the wealthier loyalty user. Educational courses is also in the top ten preferred benefits for mass market consumers, whilst less desirable for economically active consumers.

## Which of the following benefits would you most enjoy in your loyalty programme?

### – by gender

Both male and female consumers rank cashback as their preferred loyalty benefit but it is worth

highlighting where the gender split makes a difference in programme design.

- Free gifts/samples
- Birthday offer
- Educational courses
- Invitations to events
- Surprise/unexpected rewards
- Personalised offers
- Double points
- Free delivery
- Competition entries
- Real cashback rewards
- Early access to sales
- Points that can be used as cash
- VIP treatment

- Tier-based rewards
- Priority queuing



## Which of the following benefits would you most enjoy in your loyalty programme?

### – by age

Loyalty benefits which youth (<25s) significantly prefer vs average South African consumer,

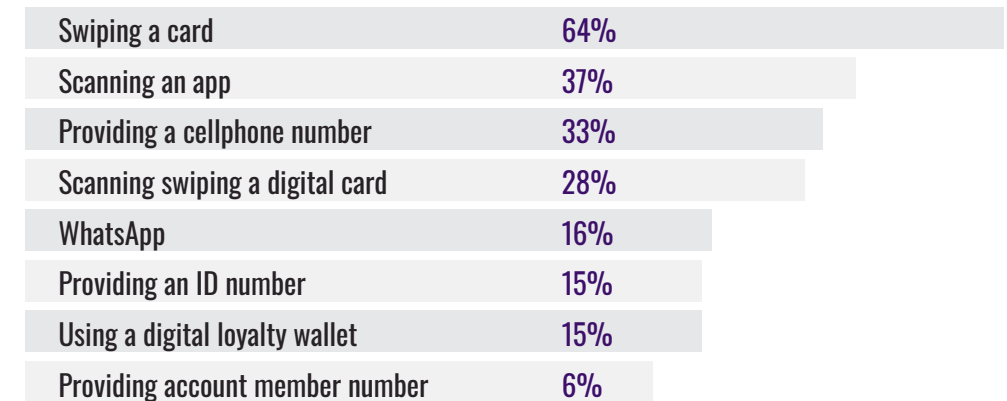
whilst remembering that cashback still remains king for all consumers.

- Educational courses
- Ability to donate to charity
- Invitations to events
- VIP treatment
- Free gifts/samples
- Birthday offer
- Free delivery
- Tier-based rewards
- Competition entries
- NFTs or digital collectibles

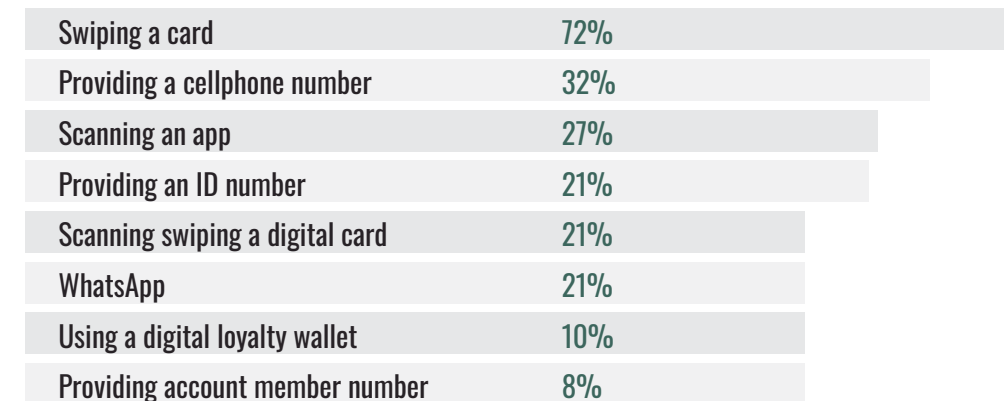
# Preferred loyalty identifier for programme engagement

Understanding how South African consumers prefer to engage with loyalty programmes is crucial for designing effective loyalty engagement. The preferred identifier significantly impacts programme adoption, usage, and overall success.

## How South Africans prefer to make use of a loyalty programme - Economically active



## How South Africans prefer to make use of a loyalty programme - Mass market

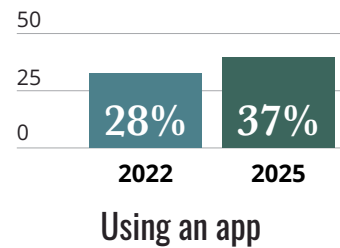
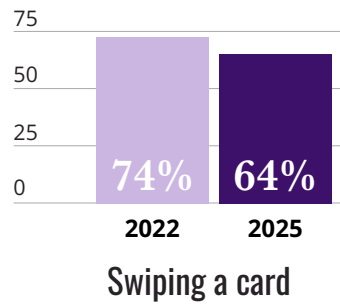


It is remarkable to see that South Africans still prefer a card in their loyalty programme engagement. This gap is however narrowing. In

**-10%**  
% points difference within 3 years

**+9%**  
% points difference within 3 years

the past four years, since 2022, when the BrandMapp survey first asked this question, the results have shifted from:



When it comes to how people want to engage with loyalty programmes (i.e. the identifier they use), there isn't much difference between youth genders or even between youth and the average South African consumer. Only the mass market consumers show some variance in the table on page 65 and the gap between preferring a physical card versus an app is much wider. There is a 45% difference between the number of mass market consumers wishing to use a card versus an app, whereas for the economically active consumer

this gap has reduced to 27% of consumers.

Each year, we anticipate a more dramatic shift towards digital loyalty identifiers, but South African consumers continue to show a strong preference for physical loyalty cards. This likely reflects ongoing challenges with data access, cellphone reception and data costs, leading consumers to value the reliability of a physical card to ensure they consistently receive their loyalty benefits. The 'digital gap' is still present.

“Despite our digital age, South Africans still prefer the reliability of a card to engage with loyalty programmes. Markets such as UK, Canada and Australia\* also prefer plastic cards to apps or digital passes.”

Amanda Cromhout

\* Antavo's 2026 Global Customer Loyalty Report

## Conclusion

The 2025/6 Truth and BrandMapp Loyalty Whitepaper indicates that the South African loyalty landscape has reached a stage of maturity. It is clear that the South African loyalty industry is a mature market. With 85% of South Africans actively using loyalty programmes, and on average a repertoire of 10.4 different programmes, the South African consumer is more actively engaged in loyalty programmes than we see in other markets. We are seeing marginal growth year on year but at a lower rate than previous years. This doesn't need to create alarm. It simply shows that the market is maturing and our focus as loyalty professionals is to optimise by focusing on engagement rather than acquisition.

We highlight in section one that the loyalty programmes are without doubt a formidable means to combat the rising cost of living for South African consumers. Our responsibility as loyalty professionals is to move beyond the 'one-size-fits-all' approach and deliver personalised, relevant

offers and experiences. Brands that prioritise this will be the ones that capture and retain consumer attention and loyalty.

In conclusion, looking ahead, loyalty programmes will play a crucial role in how consumers leverage AI in their daily lives. The BrandMapp study introduces new measures on AI adoption, tracking awareness, experimentation and the integration of AI tools into both work and everyday life. The data indicates that 52% of South Africans primarily use AI for search and research. This is highly relevant to loyalty, as exposure to AI-driven personalisation is recalibrating consumer expectations around relevance, speed and customisation. As consumers become more accustomed to intelligent recommendations and frictionless digital interfaces, loyalty programmes that rely on generic offers or delayed rewards risk feeling outdated. In our AI-driven world, basic factors like price, convenience, and product attributes will heavily influence search results.

Brands can significantly enhance the consumer experience by integrating AI with loyalty programmes. By layering loyalty data with AI search capabilities within a brand's ecosystem, AI can deliver recommendation results that reflect real consumer value. Without this loyalty layer, AI alone will struggle to fully grasp the value proposition for the consumer.

This integration requires explicit consumer permission to access their first-party data, and ideally zero-party data, within a closed-loop AI capability. This enables the AI to deliver optimal search results, considering factors such as points, member benefits, and tier status, thereby offering recommendations based on the total value available to the consumer. This approach moves beyond generic AI search to provide truly personalised and valuable experiences.

It is indeed a new world for all of us and particularly exciting!

Good luck!

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Amanda Cromhout is your Academic Director across our loyalty, member engagement and data courses.



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“ Truth has a deep knowledge of the local and international loyalty landscape and has made a considerable contribution to the local industry. Through Truth’s Customer Academy, they provide world-class loyalty training and development.”

**Fayelizabeth Foster, Head of Loyalty & Rewards,  
Standard Bank**

## ● **Diploma in Loyalty**

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Deepen your connection between your customers and your brand, supporting your growth and retention targets.

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## ● **Loyalty Data**

Demystify the complexity associated with collecting and analysing customer data and understand & leverage your customer data.

Duration: 3 weeks

## ● **Micro Course - Customer data and making the most of it**

Understand the value of customer data, dive into the different types of data and learn strategies to effectively use and manage the gathered data.

Duration: 1 week

**LOYALTY STRATEGY**

Partner with the Truth team to support the creation of a comprehensive loyalty strategy that drives both a customer and commercial agenda within your organisation. Rooted in best practice and created with your organisation, industry and your customers in mind.

**LOYALTY PROGRAMME DESIGN**

Through tried and tested loyalty programme design principles, Truth develops a compelling customer value proposition to set your loyalty programme apart.

**LOYALTY PROGRAMME IMPLEMENTATION**

We offer guidance in cross-functional stakeholder alignment, project management and an expert approach to deliver loyalty launch success.

**PROGRAMME AUDIT**

Partner with Truth to assess your programme and co-create the evolution of your customer value proposition, to remain relevant and compelling for your customers.

**LOYALTY DATA STRATEGIES**

Unlocking business value from customer data gathered through a loyalty programme is critical for ongoing programme success. Truth delivers a comprehensive approach that identifies opportunities within your customer data and sets out a road map to achieve your customer strategy goals.

**BUSINESS CASE MODELLING**

The commercial viability of a proposed loyalty programme is a critical step that should deliver robust projections to guide an organisation. Work with the Truth team to set out a sound business case, or retrospective business case, focussing on programme commercials, projections and ensure stakeholder alignment at Exco or Board level.

**MEMBER ENGAGEMENT & CRM**

Building profitable and deeply rewarding customer relationships remains rooted in a well-designed member engagement or CRM strategy. Benefit from decades of experience in driving a more profitable loyalty programme, resulting in a compelling CRM plan yielding more engaged customers.

Contact us for all your loyalty needs [info@truth.co.za](mailto:info@truth.co.za)

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Truth is trusted by the majority of South Africa's leading loyalty brands. With over 50 years of global industry experience for measured success. We are proud to serve the industry.