



COMARCH

Cashless, But Loyal:

How Technology is Redefining Customer Commitment in a Digital World

Remember loyalty cards? Not too long ago, physical stamps and paper vouchers were the norm. But thanks to smartphones, we no longer need to juggle multiple cards. Digital loyalty programs, integrated with apps and mobile wallets, now offer a seamless experience that caters to the needs of today's consumers. These programs don't just boost customer engagement—they also provide brands with the ability to offer personalized, real-time rewards and incentives.

The Rise of Cashless Loyalty

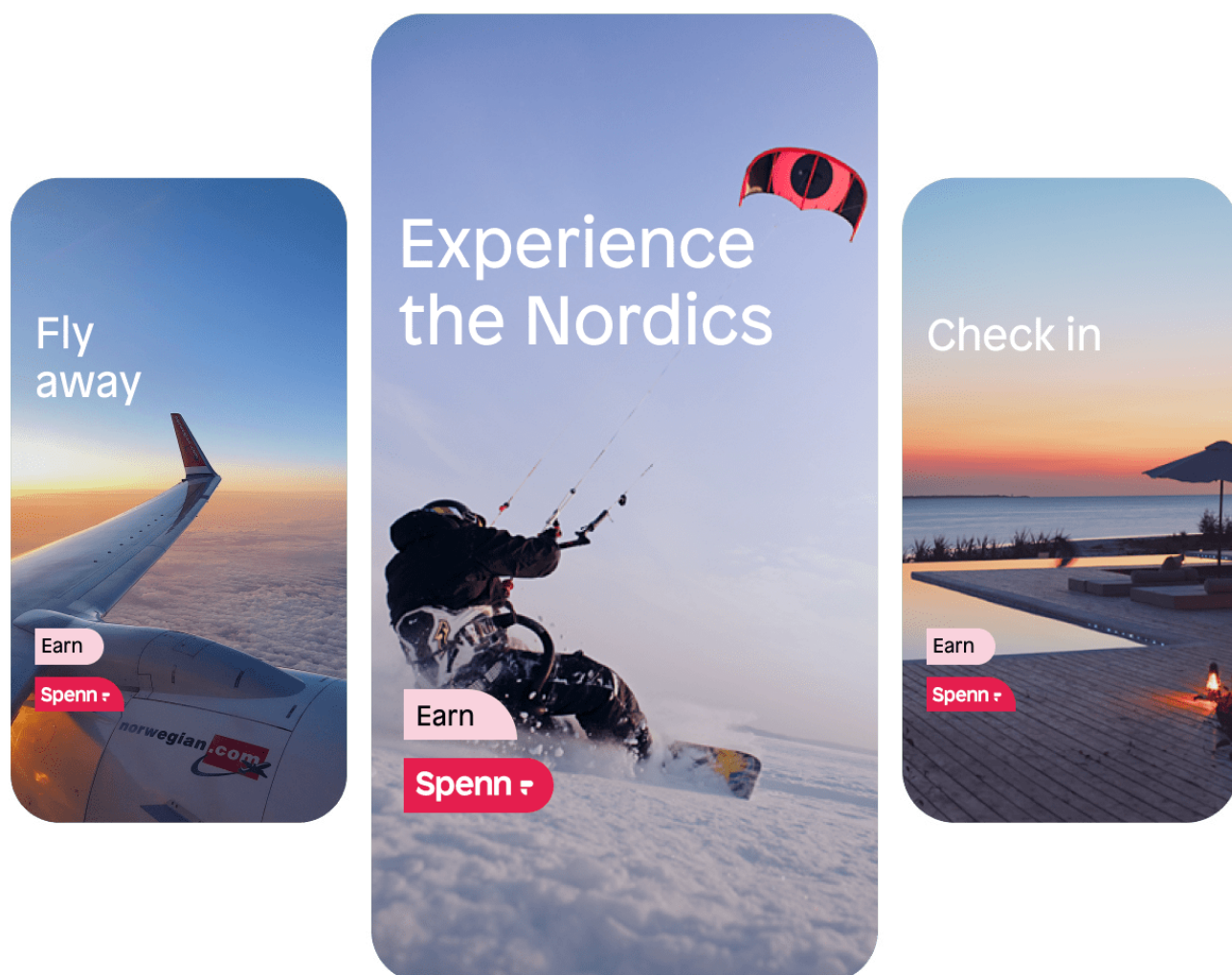
The COVID-19 pandemic likely accelerated the shift from paper to digital payments. In the first half of 2023, the number of non-cash payments in the euro area rose by 10.1%, reaching 67.0 billion, compared to the same period in 2022.

With many physical stores closing, the need for contactless and digital solutions skyrocketed. The pandemic also drove the faster adoption of digital loyalty solutions.

But What Is Cashless Loyalty?

In a cashless loyalty system, rewards are stored, redeemed, and tracked entirely through digital means, via apps or mobile wallets. This allows customers to earn and spend loyalty points, vouchers, or even digital currencies without needing to carry physical cards or cash.

So, how does it work in practice?



Spenn: The Real-Life Example of Loyalty Currency

Spenn was created through a partnership between Norwegian, the region's leading low-cost airline, and Strawberry, a prominent Nordic hospitality company. Recently launched on the [Comarch Loyalty Management](#), Spenn provides a unique advantage by allowing customers to earn and redeem points for a variety of services, including flights and hotel stays.

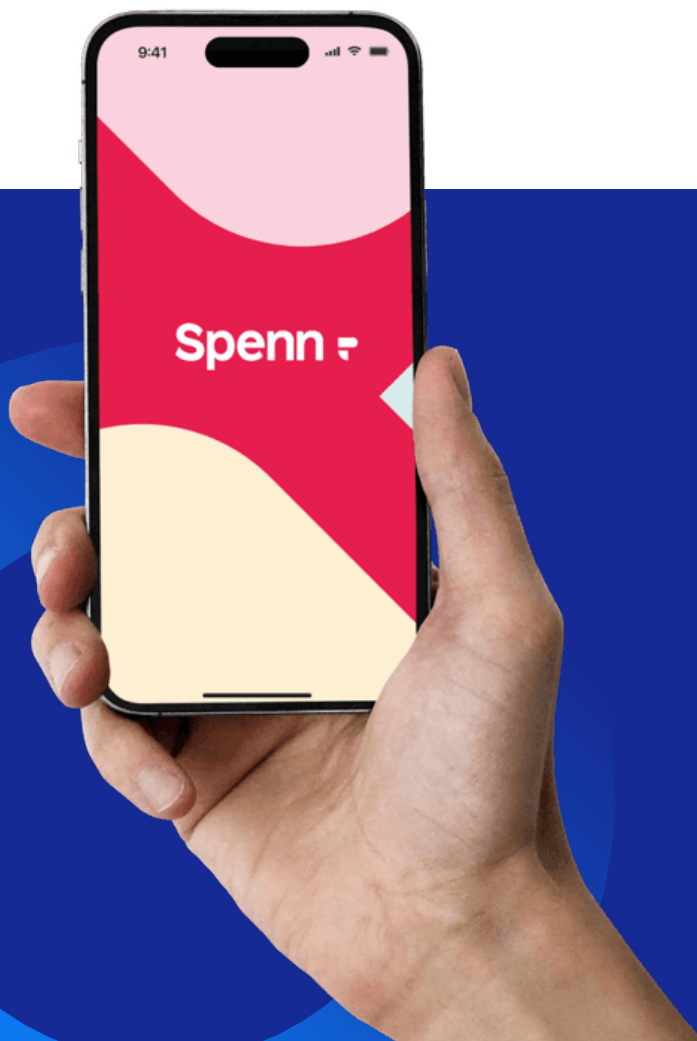
This aligns with consumer behavior in the Nordic region, where, according to our [global report](#), 11% of Scandinavians earn and 9% redeem their loyalty points when purchasing air tickets—significantly higher than the global average of 6% for both earning and redeeming. Moreover, 5% of Scandinavians earn and redeem points for hotel stays.

The vision behind Spenn is simple: to offer a more versatile and rewarding experience for members of participating loyalty programs, all while maintaining the convenience of a single digital currency.

Consumer Experience

After downloading the Spenn app, members of Norwegian Rewards and Strawberry can easily link their existing accounts to start using Spenn. The digital currency can then be earned and redeemed across both companies' services, whether it's booking flights, reserving hotel rooms, or securing additional perks like priority boarding. The value of Spenn fluctuates based on how customers choose to use it, as well as the exclusive offers available at any given time.

Spenn challenges traditional loyalty programs by providing greater flexibility, allowing users to boost their reward earnings and redeem them on a wider range of services. This flexibility sets Spenn apart from conventional programs that often restrict members to specific types of rewards. And while Spenn is currently limited to Norwegian and Strawberry, the company plans to expand the digital currency's reach across the Nordic region by partnering with additional companies in the future.



“We’ve always wanted to provide our customers with the best value possible – and Spenn enables members of all participating loyalty programs to use our single loyalty currency. The Spenn app allows users to effortlessly connect participating programs while enjoying exclusive offers.”



Kristian Kolstad,
Chief Technology Officer at Spenn

Benefits of Cashless Loyalty Programs



Seamlessness & Convenience: Users can access rewards on-the-go through apps or digital wallets, making loyalty programs more efficient.



Increased Customer Engagement: Real-time reward points and easy redemption options drive ongoing participation.



Data & Personalization: Digital systems allow companies to collect customer behavior data, enabling more personalized loyalty experiences.



Security & Trust: Secure payment systems and digital currencies enhance customer confidence in loyalty programs.

norwegian ✈

Spenn =

The Future of Digital Loyalty

As customer loyalty programs evolve, digital and mobile wallets are increasingly becoming central to the experience. In fact, 40% of consumers globally want to see rewards integrated into digital or mobile wallets by 2025. Our partnership with Spenn is a direct response to this broader trend. With the rise of digital wallets, blockchain technology, and AI, Spenn offers a seamless and flexible loyalty currency that aligns with the growing demand for frictionless solutions.

This means that even a low-cost airline can create an impressive and truly forward-thinking loyalty program, proving that value-driven rewards can thrive in the budget travel sector. The coalition with a powerful hospitality player like Strawberry further highlights the versatility of this approach, showing how loyalty currencies can span across industries and offer customers greater flexibility and rewards.

Looking ahead, AI and automation will play a pivotal role in shaping the future of loyalty programs. By leveraging AI, companies can automate reward distribution, offer personalized incentives based on customer behavior, and predict future actions to create more targeted and engaging loyalty experiences.

The Bottom Line

Cashless loyalty programs are quickly becoming the new standard. Consumers increasingly demand instant rewards, bespoke experiences, and selectable benefits, but tech-first loyalty systems are perfectly positioned to meet them. With AI fueling hyper-personalization and dynamic pricing, these solutions can build even deeper, more lasting relationships between brands and their customers.

Ready to embrace the future? [Get in touch](#) with our experts and start creating better connections today.

Comarch's AI-powered [Loyalty Marketing Platform](#) boosts engagement with hyper-personalization, predictive analytics, and robust features. You can tailor offers to individual preferences, strengthen loyalty, and drive revenue—all with advanced fraud protection. Find out what else we have to offer!

**Want to offer seamless,
digital rewards?**

CONNECT WITH US TO GET STARTED



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About Comarch

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