

Spain Loyalty Programs Market Intelligence and Future Growth Dynamics - 50+ KPIs on Loyalty Programs Trends by End-Use Sectors, Operational KPIs, Retail Product Dynamics, and Consumer Demographics - Q1 2025 Update

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Report description:

According to PayNXT360, loyalty market in Spain is expected to grow by 16.1% on annual basis to reach US\$1,345.2 million in 2025.

In value terms, the loyalty market in the country has recorded a CAGR of 18.1% during 2020-2024. The loyalty market in the country will continue to grow over the forecast period and is expected to record a CAGR of 13.5% during 2025-2029. Loyalty market in the country is expected to increase from US\$1,158.7 million in 2024 to reach US\$2,234.5 million by 2029.

This report provides a detailed data-centric analysis of the loyalty market opportunities and risks across a range of end-use sectors and market segments in Spain. With over 50 KPIs at the country level, this report provides a comprehensive understanding of loyalty market dynamics, market size and forecast, and market share statistics.

PayNXT360's research methodology is based on industry best practices. Its unbiased analysis leverages a proprietary analytics platform to offer a detailed view on emerging business and investment market opportunities.

Key Insights

Spain's loyalty program landscape is evolving through coalition partnerships, financial service integration, and tiered structures, all aimed at enhancing customer engagement and retention. Coalition programs such as Repsol Mas, which collaborates with Air Miles Spain, are gaining traction by offering versatile redemption options that increase customer appeal. Meanwhile, financial institutions like Banco Santander embed loyalty features into their services to encourage long-term financial engagement. As

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businesses recognize the competitive advantage of such initiatives, expanding coalition and financial service-based loyalty programs are expected to continue, strengthening customer relationships across multiple industries.

Retailers also refine loyalty strategies by adopting tiered programs and prioritizing value-for-money offerings. Companies such as El Corte Ingles incentivize higher spending through structured rewards, catering to consumers who seek differentiated benefits based on their engagement level. Additionally, Spanish consumers emphasize value for money in brand loyalty, so businesses are expected to develop programs that provide clear financial benefits such as discounts and cashback. As competition in the loyalty space intensifies, companies will focus on delivering cost-effective and personalized rewards to attract and retain a price-conscious customer base.

Expansion of Coalition Loyalty Programs

- Coalition loyalty programs, where multiple businesses collaborate to offer shared rewards, are gaining traction in Spain. For instance, the Repsol Mas program partners with entities like Air Miles Spain to provide customers with points that can be redeemed across various services, including fuel and retail purchases.
- Such collaborations enhance the value proposition for customers by offering a wider range of redemption options, thereby increasing the appeal of the loyalty program.
- As businesses recognize the mutual benefits, more coalition programs will likely emerge, providing customers with versatile and attractive loyalty options.

Integration of Financial Services in Loyalty Programs

- Financial institutions in Spain are incorporating loyalty features into their offerings. Banco Santander's loyalty program rewards customers for consistent investment behaviors, such as regular pension or investment fund contributions.
- The competitive banking sector and a focus on customer retention drive the integration of loyalty elements, encouraging long-term financial engagement.
- This trend is expected to grow as more financial institutions adopt loyalty strategies to differentiate themselves and build stronger relationships with customers.

Adoption of Tiered Loyalty Programs in Retail

- Retailers in Spain are implementing tiered loyalty programs to incentivize increased spending. El Corte Ingles Club Card offers points accumulation, exclusive promotions, and additional perks through partnerships, rewarding customers based on their engagement level.
- The need to foster customer loyalty in a competitive retail environment encourages businesses to offer enhanced benefits to their most valuable customers.
- Tiered programs will likely become more prevalent, with retailers refining their loyalty schemes to offer differentiated rewards that reflect customer spending patterns.

Emphasis on Value for Money in Loyalty Programs

- Spanish consumers prioritize value for money in their purchasing decisions, with 57% citing it as the key factor for brand loyalty.
- Economic considerations and a desire for cost-effective purchasing drive consumers toward loyalty programs that offer tangible financial benefits.
- Businesses must design loyalty programs that provide clear monetary advantages, such as discounts or cashback, to attract and retain cost-conscious consumers.

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Competitive Landscape in Spain

Spain's loyalty program market is transforming significantly, driven by digitalization, evolving consumer preferences, and regulatory developments. Dominated by large retail chains, financial institutions, and telecom providers, the market features established players such as Iberia Plus (IAG), Club Carrefour, and Repsol Mas. Companies are integrating AI, blockchain, and data-driven insights to enhance their offerings

as consumer expectations shift towards personalized rewards, mobile-first engagement, and sustainability initiatives.

Increased digital integration, regulatory changes, and a growing preference for eco-friendly rewards will shape the future of Spain's loyalty landscape. Programs that provide real-time incentives, omnichannel experiences, and coalition loyalty networks will gain a competitive edge. While major players leverage their extensive partner ecosystems, new entrants must focus on differentiation through innovative reward structures, niche segmentation, and enhanced consumer trust to thrive in this competitive market.

Current State of Spain's Loyalty Program Market

- Spain's loyalty market is led by major retail, banking, and travel-based programs, with Iberia Plus, Club Carrefour, and Repsol Mas standing out as key players.
- Retail-driven loyalty remains strong, with Club Carrefour offering cashback-based rewards and exclusive discounts across its extensive supermarket network.
- Coalition programs such as Travel Club allow members to earn and redeem points across multiple industries, including retail, travel, and fuel. Eroski, BP, and Iberia are key partners in this multi-brand loyalty ecosystem.
- Spanish consumers are increasingly embracing digital and mobile-based loyalty solutions. BBVA and CaixaBank have integrated AI-powered loyalty rewards into their mobile banking apps, enabling real-time spending insights and personalized offers.
- E-commerce and fintech disruptors are entering the space, with platforms like Bizum and PayPal Rewards offering cashback and point-based incentives to attract younger, digital-savvy users.

Competition Intensity in Spain's Loyalty Market

- Major retailers, airlines, and banks dominate, challenging market entry for new players. Iberia Plus and Travel Club benefit from strong brand loyalty and extensive partner networks, limiting competition from standalone programs.
- AI-driven personalization is a key strategy, with CaixaBank and BBVA using predictive analytics to tailor rewards based on customer spending behavior.
- Spanish consumers are highly value-conscious, pushing brands to offer flexible, high-value rewards. Club Carrefour's cashback model ensures members receive direct monetary benefits, making it one of the most widely used retail loyalty programs.
- Subscription-based loyalty models are growing, with Amazon Prime, El Corte Ingles Plus, and Iberia Plus Elite tiers offering premium benefits for a fixed fee, catering to high-frequency users.

Types of Players

- Club Carrefour, El Corte Ingles Plus, and Eroski Travel Club dominate, leveraging vast store networks and strong brand equity.
- BBVA, CaixaBank, and Santander offer point-based rewards and travel benefits linked to credit card spending and financial products.
- Iberia Plus and Renfe's Mas Renfe program lead in the travel sector, rewarding frequent flyers and rail passengers with flexible redemption options.
- Repsol Mas and Cepsa Porque Tu Vuelves provide fuel-based rewards and cashback incentives, expanding benefits beyond petrol stations.

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- Amazon Prime, PayPal Rewards, and Bizum's merchant cashback offerings reshape digital consumer engagement.

Market Structure

- Retailers and financial institutions dominate loyalty, leveraging their customer base and spending data to create targeted reward structures.
- Coalition programs (such as Travel Club) offer multi-brand loyalty ecosystems, enhancing consumer appeal but making it difficult for smaller programs to compete.
- New entrants must offer differentiated value propositions, as existing programs provide seamless omnichannel experiences and competitive rewards.
- Super apps and digital-first loyalty disruptors are emerging, with fintech firms and payment platforms leveraging transaction data to offer hyper-personalized incentives.
- Evolving consumer data protection laws increase compliance requirements, making loyalty program management more complex for businesses.

Future Competitive Landscape

- AI and automation will further enhance customer engagement, with brands leveraging real-time data to refine reward offerings and anticipate consumer behavior. BBVA is expected to expand its AI-driven loyalty personalization capabilities.
- Coalition loyalty models will gain momentum, with businesses seeking cross-industry partnerships to boost customer engagement. Travel Club and Iberia Plus may expand their partnership networks to capture more consumer spending categories.
- Sustainability-focused rewards will grow as Spanish consumers prioritize ethical and eco-friendly practices. Retailers like El Corte Ingles and Carrefour have started offering green loyalty incentives for eco-friendly purchases.
- Regulatory scrutiny will increase, requiring brands to ensure compliance with Spain's consumer protection, data privacy, and financial transparency regulations.

Table of Contents:

1 About this Report

1.1 Summary

1.2 Methodology

1.3 Definitions

1.4 Disclaimer

2 Spain Retail Sector Market Size Trend Analysis

2.1 Spain Retail Industry Market Size, 2020-2029

2.2 Spain Ecommerce Market Size, 2020-2029

2.3 Spain POS Market Size Trend Analysis, 2020-2029

3 Spain Loyalty Spend Market Size and Future Growth Dynamics

3.1 Spain Loyalty Spend Market Size and Future Growth Dynamics, 2020-2029

3.2 Spain Loyalty Spend on Schemes by Value Accumulated and Value Redemption Rate, 2024

3.3 Spain Loyalty Spend Share by Functional Domains, 2020-2029

3.4 Spain Loyalty Spend by Loyalty Schemes, 2020-2029

3.5 Spain Loyalty Spend by Loyalty Platforms, 2020-2029

4 Spain Loyalty Programs Sector Insights and Outlook: Trends, Strategy, and Competitive Landscape

4.1 Analysis of Key Trends and Drivers

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4.2 Competitive Landscape of Loyalty Programs in Spain

4.3 Strategy and Innovation in Loyalty Programs Spain

5 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Loyalty Program Type

5.1 Spain Loyalty Schemes Spend Share by Loyalty Program Type, 2024

5.2 Spain Spend by Point-based Loyalty Program, 2020-2029

5.3 Spain Spend by Tiered Loyalty Program, 2020-2029

5.4 Spain Spend by Mission-driven Loyalty Program, 2020-2029

5.5 Spain Spend by Spend-based Loyalty Program, 2020-2029

5.6 Spain Spend by Gaming Loyalty Program, 2020-2029

5.7 Spain Spend by Free Perks Loyalty Program, 2020-2029

5.8 Spain Spend by Subscription Loyalty Program, 2020-2029

5.9 Spain Spend by Community Loyalty Program, 2020-2029

5.10 Spain Spend by Refer a Friend Loyalty Program, 2020-2029

5.11 Spain Spend by Paid Loyalty Program, 2020-2029

5.12 Spain Spend by Cashback Loyalty Program, 2020-2029

6 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Channel

6.1 Spain Loyalty Schemes Spend Share by Channel, 2020-2029

6.2 Spain Loyalty Spend by In-Store, 2020-2029

6.3 Spain Loyalty Spend by Online, 2020-2029

6.4 Spain Loyalty Spend by Mobile, 2020-2029

7 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Business Model

7.1 Spain Loyalty Schemes Spend Share by Business Model, 2020-2029

7.2 Spain Loyalty Spend by Seller Driven, 2020-2029

7.3 Spain Payment Instrument Driven Loyalty Program Spend, 2020-2029

7.4 Spain Loyalty Spend by Other Segment, 2020-2029

8 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Key Sectors

8.1 Spain Loyalty Schemes Spend Share by Key Sectors, 2024 & 2029

8.2 Spain Loyalty Schemes Spend in Retail, 2020-2029

8.3 Spain Loyalty Schemes Spend in Financial Services, 2020-2029

8.4 Spain Loyalty Schemes Spend in Healthcare & Wellness, 2020-2029

8.5 Spain Loyalty Schemes Spend in Restaurants & Food Delivery, 2020-2029

8.6 Spain Loyalty Schemes Spend in Travel & Hospitality (Cabs, Hotels, Airlines), 2020-2029

8.7 Spain Loyalty Schemes Spend in Telecoms, 2020-2029

8.8 Spain Loyalty Schemes Spend in Media & Entertainment, 2020-2029

8.9 Spain Loyalty Schemes Spend in Other, 2020-2029

9 Spain Loyalty Schemes Spend in Key Sectors by Online Channel, 2024 & 2029

9.1 Spain Online Loyalty Spend in Retail Segment, 2020-2029

9.2 Spain Online Loyalty Spend in Financial Services, 2020-2029

9.3 Spain Online Loyalty Spend in Healthcare & Wellness, 2020-2029

9.4 Spain Online Loyalty Spend in Restaurants & Food Delivery, 2020-2029

9.5 Spain Online Loyalty Spend in Travel & Hospitality (Cabs, Hotels, Airlines), 2020-2029

9.6 Spain Online Loyalty Spend in Telecoms, 2020-2029

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9.7 Spain Online Loyalty Spend in Media & Entertainment, 2020-2029

9.8 Spain Online Loyalty Spend in Other Segment, 2020-2029

10 Spain In-store Loyalty Spend in Key Sectors, 2024 & 2029

10.1 Spain In-store Loyalty Spend in Retail Segment, 2020-2029

10.2 Spain In-store Loyalty Spend in Healthcare & Wellness Segment, 2020-2029

10.3 Spain In-store Loyalty Spend in Restaurants & Food Delivery Segment, 2020-2029

10.4 Spain In-store Loyalty Spend in Travel & Hospitality (Cabs, Hotels, Airlines) Segment, 2020-2029

10.5 Spain In-store Loyalty Spend in Media & Entertainment Segment, 2020-2029

10.6 Spain In-store Loyalty Spend in Other Sector, 2020-2029

11 Spain Mobile App Loyalty Schemes Spend in Key Sectors, 2024 Vs 2029

11.1 Spain Mobile App Loyalty Spend in Retail Segment, 2020-2029

11.2 Spain Mobile App Loyalty Spend in Financial Services Segment, 2020-2029

11.3 Spain Mobile App Loyalty Spend in Healthcare & Wellness Segment, 2020-2029

11.4 Spain Mobile App Loyalty Spend in Restaurants & Food Delivery Segment, 2020-2029

11.5 Spain Mobile App Loyalty Spend in Travel & Hospitality (Cabs, Hotels, Airlines) Segment, 2020-2029

11.6 Spain Mobile App Loyalty Spend in Telecoms Segment, 2020-2029

11.7 Spain Mobile App Loyalty Spend in Media & Entertainment Segment, 2020-2029

11.8 Spain Mobile App Loyalty Spend in Other Segment, 2020-2029

12 Spain Retail Sector Loyalty Schemes Spend Market Size and Future Growth Dynamics

12.1 Spain Loyalty Schemes Spend Share by Retail Segments, 2020-2029

12.2 Spain Loyalty Retail Schemes Spend by Diversified Retailers, 2020-2029

12.3 Spain Loyalty Retail Schemes Spend by Department Stores, 2020-2029

12.4 Spain Loyalty Retail Schemes Spend by Specialty Stores, 2020-2029

12.5 Spain Loyalty Retail Schemes Spend by Supermarket and Convenience Store, 2020-2029

12.6 Spain Loyalty Retail Schemes Spend by Other, 2020-2029

13 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Digital vs. Card-based

13.1 Spain Loyalty Schemes Spend Share by Digital vs. Card-based, 2024 Vs 2029

13.2 Spain Loyalty Spend by Card Based Access, 2020-2029

13.3 Spain Loyalty Spend by Digital Access, 2020-2029

14 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Consumer Type

14.1 Spain Loyalty Schemes Spend Share by Consumer Type, 2024 Vs 2029

14.2 Spain Loyalty Schemes Spend by B2B Consumers, 2020-2029

14.3 Spain Loyalty Spend by B2C Consumers, 2020-2029

15 Spain Loyalty Schemes Spend Market Size and Future Growth Dynamics by Membership Type

15.1 Spain Loyalty Schemes Spend Share by Membership Type, 2020-2029

15.2 Spain Loyalty Membership Type Schemes Spend by Free, 2020-2029

15.3 Spain Loyalty Membership Type Schemes Spend by Free + Premium, 2020-2029

15.4 Spain Loyalty Membership Type Schemes Spend by Premium, 2020-2029

16 Spain Loyalty Spend Share by Embedded vs. Non-Embedded Loyalty Programs, 2020-2029

16.1 Spain Loyalty Spend by Embedded Loyalty Programs, 2020-2029

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16.2 Spain Loyalty Spend by Non-Embedded Loyalty Programs, 2020-2029

17 Spain Loyalty Spend Share by use of AI, 2020-2029

17.1 Spain Loyalty Spend by AI Driven Loyalty Program, 2020-2029

17.2 Spain Loyalty Spend by Blockchain Driven Loyalty Program, 2020-2029

18 Spain Loyalty Platform Spend Market Size and Future Growth Dynamics by Software Use case

18.1 Spain Loyalty Platform Spend Share by Software Use Case, 2024 Vs 2029

18.2 Spain Loyalty Software Platform Spend by Analytics and AI Driven, 2020-2029

18.3 Spain Loyalty Software Platform Spend by Management Platform, 2020-2029

19 Spain Loyalty Platform Spend Market Size and Future Growth Dynamics by Vendor/ Solution Partner

19.1 Spain Loyalty Platform Spend Share by Vendor/ Solution Partner, 2024 Vs 2029

19.2 Spain Loyalty Vendor/ Solution Partner Platform Spend by In-house, 2020-2029

19.3 Spain Loyalty Vendor/Solution Partner Platform Spend by Third-Party Vendor, 2020-2029

20 Spain Loyalty Platform Spend Market Size and Future Growth Dynamics by Deployment

20.1 Spain Loyalty Platform Spend Share by Deployment, 2024 Vs 2029

20.2 Spain Loyalty Deployment Platform Spend by Cloud, 2020-2029

20.3 Spain Loyalty Deployment Platform Spend by On-Premise, 2020-2029

21 Spain Loyalty Spend Market Size and Future Growth Dynamics by Software vs. Services

21.1 Spain Loyalty Spend Share by Software vs. Services, 2024 Vs 2029

21.2 Spain Loyalty Spend by Software, 2020-2029

21.3 Spain Loyalty Spend by Services, 2020-2029

22 Spain Loyalty Spend Market Size and Future Growth Dynamics by Custom vs. Off the Shelf Software Platforms

22.1 Spain Loyalty Spend Share by Custom vs. Off the Shelf Software Platforms, 2024 Vs 2029

22.2 Spain Loyalty Software Platforms Spend by Custom Built Platform, 2020-2029

22.3 Spain Loyalty Software Platforms Spend by Off the Shelf Platform, 2020-2029

23 Spain Loyalty Spend Market Size and Forecast by Consumer Demographics & Behaviour

23.1 Spain Loyalty Spend Share by Age Group, 2024

23.2 Spain Loyalty Spend Share by Income Level, 2024

23.3 Spain Loyalty Spend Share by Gender, 2024

24 Further Reading

24.1 About PayNXT360

24.2 Related Research

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