

market overview

Europe & regions

Rik Luttmer, LoyaltyChiefs



loyalty chiefs

Hi, I am Rik Luttmer

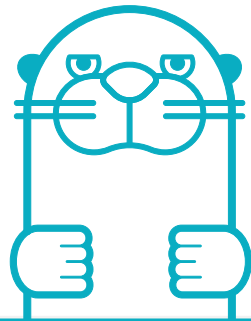
Proud father of three little devils.

Home base is Dutch city Gorinchem.



Hi, I am Rik Luttmer

I'm founder of a new independent relationship marketing agency.



loyalty chiefs



strategic
direction



tactical
concepts



creative
inspiration

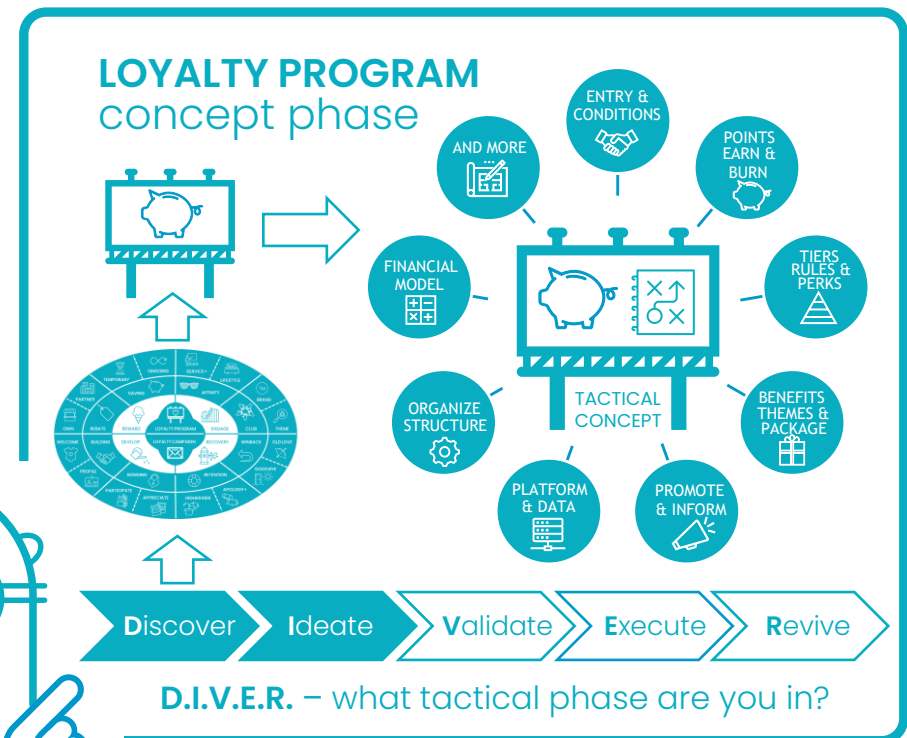
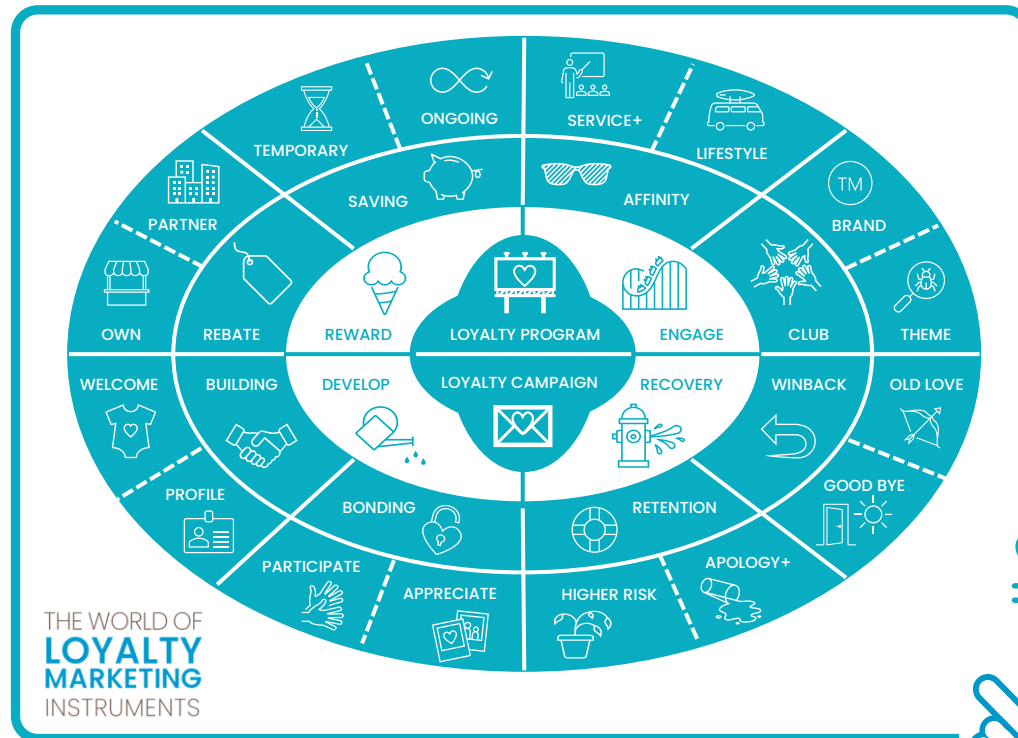


decisive
research



hands-on
training

We function as an independent consultant. We provide clients with our knowledge and experience in various forms. Yet, we consciously leave execution to the client organization and/or specialized supplier network.



20 years of consulting experience in loyalty and relationship marketing

BUSINESS ECONOMICS at



CRM CONSULTANT at



LOYALTY DIRECTOR at



150+ consulting projects

#38 B2C

#35 B2B

#22 NGO

#80 PROGRAM

#35 JOURNEY

#31 STRATEGY

#51 INSIGHT

For ... 90+ different brands



the emergence

Collaborating with ...

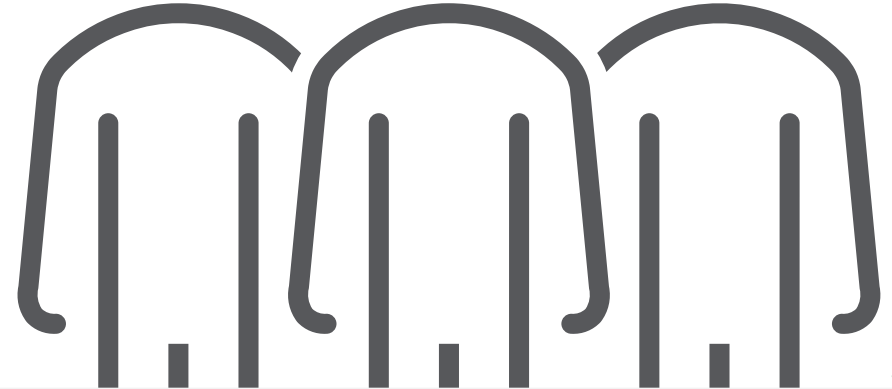


LONDON

28 SEPT 2022



Let's do something special ...



the emergence

Reason to visit ? commercial progress



Meeting the right people and talk business.

the emergence

What else drives commercial progress?

market knowledge

EUROPEAN
MARKET
STATISTICS

EUROPEAN
MARKET
INSIGHTS



Meeting people and talking business.

the emergence

Europe: SINGLE and REGIONAL market

EUROPE IS A ...
SINGLE MARKET



ira
Europe
MARKET OVERVIEW

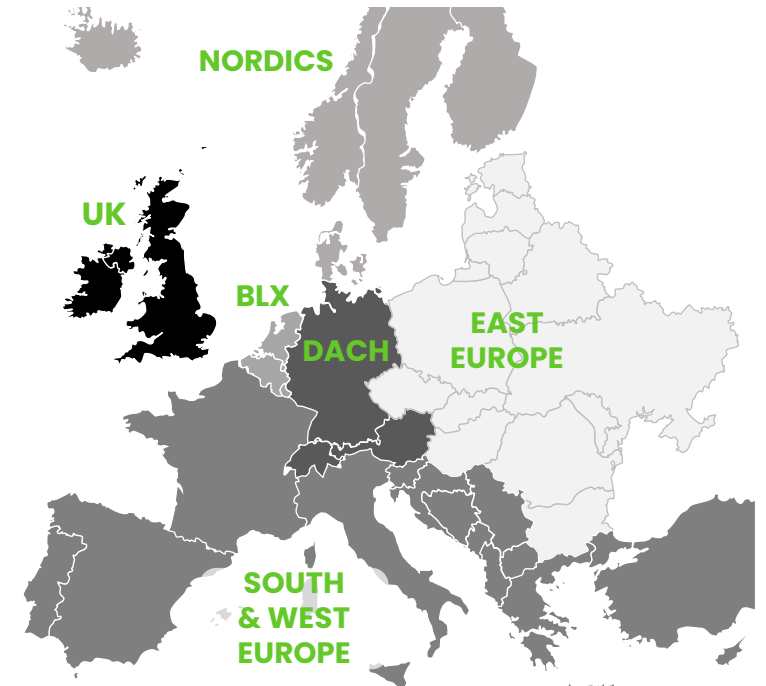
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



EUROPE IS A ...
REGIONAL MARKET

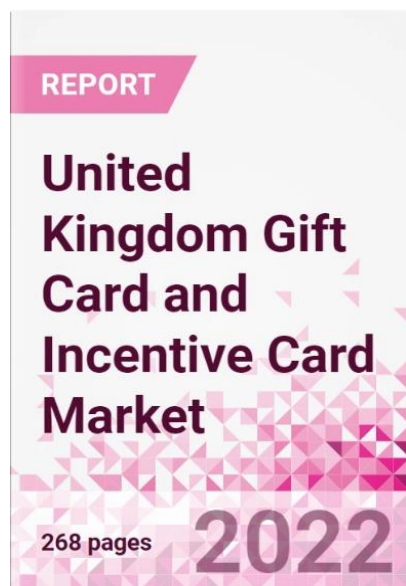


the emergence

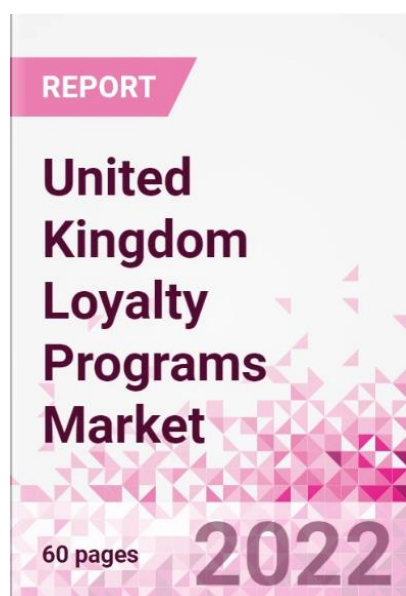
Most relevant statistic? Market Value!

PRIMARY SOURCE

RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



**GIFTCARD &
INCENTIVE CARD**



**LOYALTY
PROGRAMS**

SUPPORTING SOURCES



**INTERNATIONAL
MONETARY FUND**



THE WORLD BANK

Gift- and Incentive Card

Market Numbers

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loyaltylabs

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**GIFTCARD &
INCENTIVE CARD**

Loyalty Program

Market Numbers

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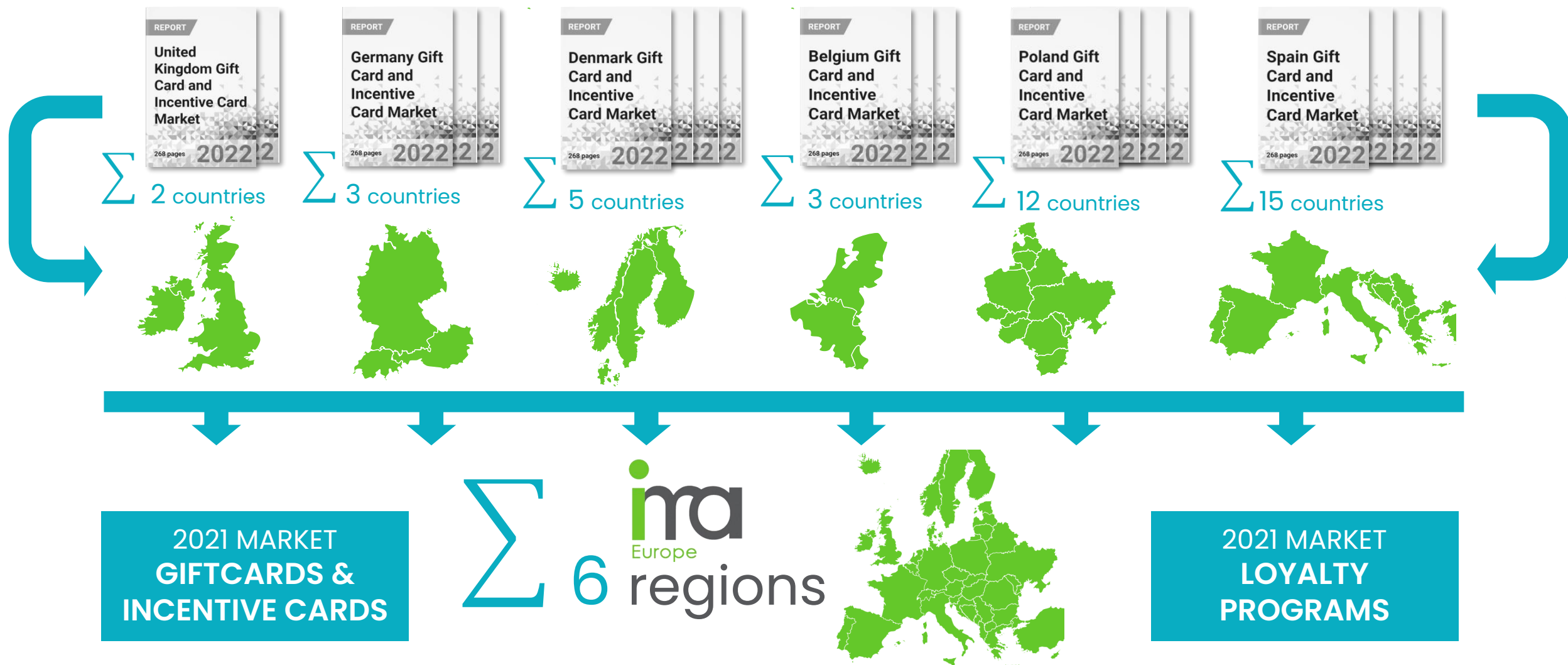
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**LOYALTY
PROGRAMS**

the emergence

Total market value of 40 countries



the emergence

Interviewed 21 experts from 6 regions



JONATHAN
GREY



THISH
DE ZOYSA



STUART
BOON



MARK
GREGG



ROCIO
LIÉBANA VINUESA



CHARLOTTE
MÜNCHENBERG



RUNE EIRBY
POULSEN



GUNTHER
EVERAERT



DENNIS
VAN DEN BERG



PETER
SZILAGYI



STOYTCHO
VLAYKOV



COSMIN
LACATUSU



ANDREA
VERRI



BERTRAND
JOLIBERT



FLORA
LEONI



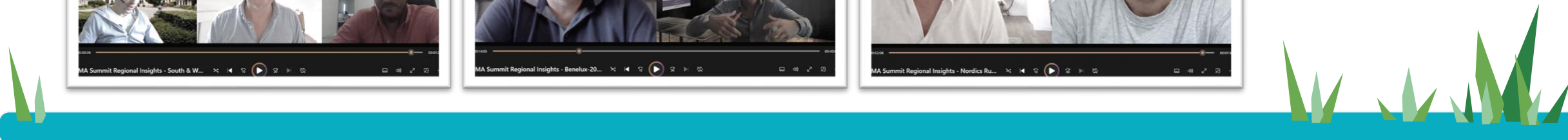
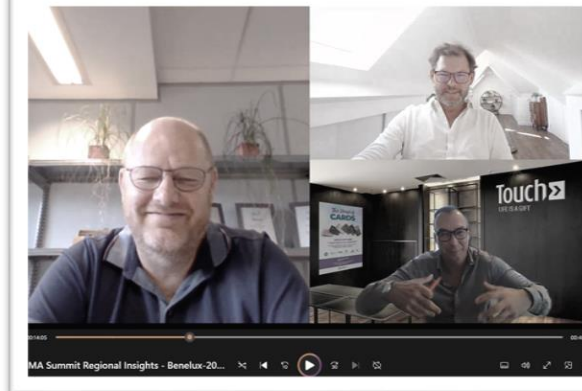
JESUS SOTILLO
VALENZUELA



SPECIFIC REGIONAL REMARKABLES AND EUROPEAN COMMONALITIES

the emergence

We all had great fun gathering insights ...



part 1

Europe: single market perspective

EUROPE IS A ...
SINGLE MARKET



ira
Europe
MARKET OVERVIEW

EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS

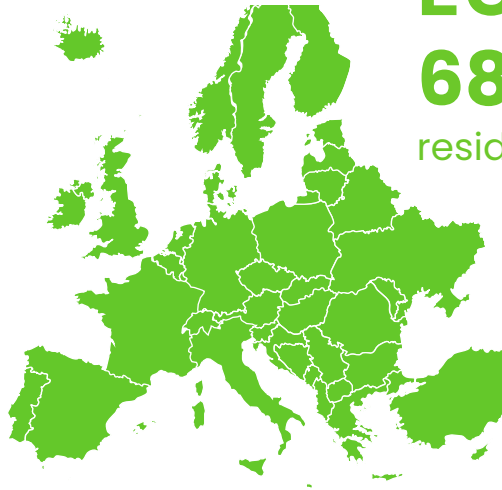


EUROPE IS A ...
REGIONAL MARKET

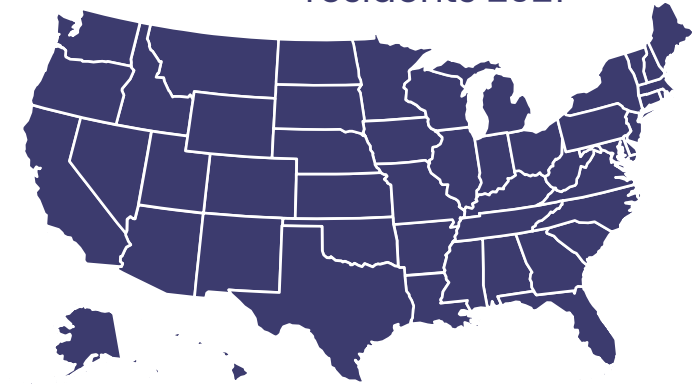


part 1 – europe single market

Market value. Europe vs USA: 'average value per resident'



EUROPE
684.000.000
residents 2021



USA **332.000.000**
residents 2021

average market value
per European

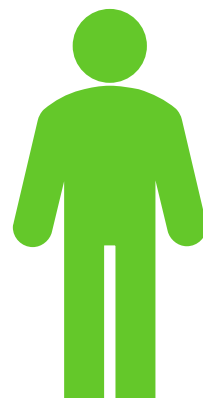
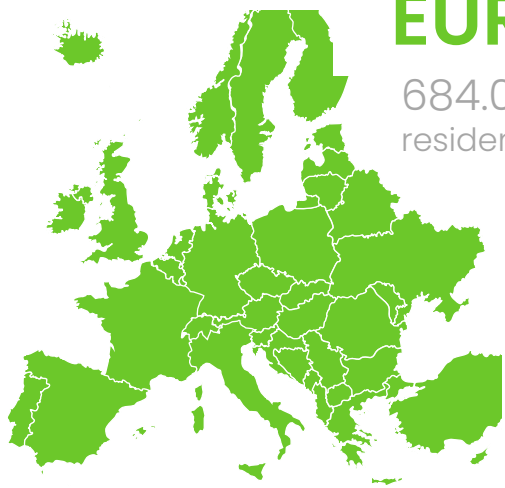
average market value
per American

part 1 – europe single market

Comparison

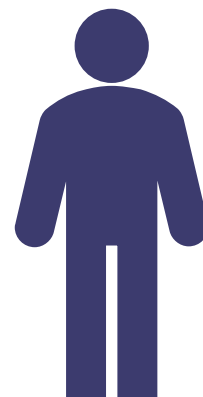
EUROPE

684.000.000
residents 2021



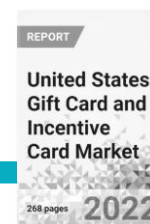
\$54.600.000.000
(total market value)

\$80,-
(av. yr. value per resident)



\$520,-
(av. yr. value per resident)

\$172.500.000.000
(total market value)



2021 MARKET LOYALTY PROGRAMS

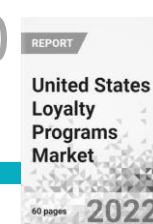
\$34.600.000.000
(total market value)

\$51,-
(av. yr. value per resident)

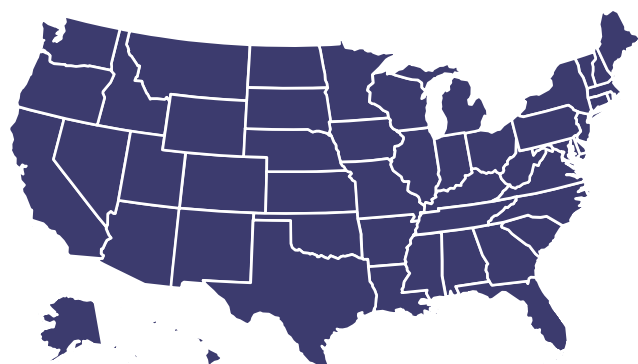


\$95,-
(av. yr. value per resident)

\$31.600.000.000
(total market value)



USA 332.000.000
residents 2021



part 1 – europe single market

Frequently stated commonalities across regions



1. TODAY'S
MARKET

2. IMPACT OF
INFLATION

3. LEGISLATION
AND INCOME TAX

4. PHYSICAL
INCENTIVES

5. CRYPTO
INCENTIVES

6. LOW ENTRY
INCENTIVES

7. DIGITALISATION
MERCHANTS

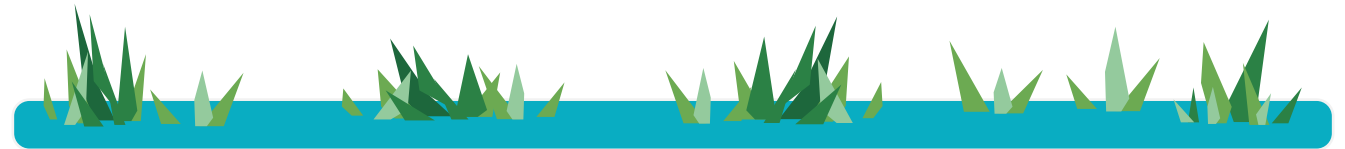
8. PROFIT MARGIN
CHALLENGES

9. TAX AND
IDENTITY FRAUD

10. DEMAND FOR
CERTIFICATIONS

11. PRESENCE
LOCAL NEEDED

12. FUTURE
MARKET



part 1 – europe single market

Frequently stated commonalities across regions



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part 1 – europe single market

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MARKET

2. IMPACT OF INFLATION

part 1 – europe single market

Frequently stated commonalities across regions



1. TODAY'S MARKET	2. IMPACT OF INFLATION	3. LEGISLATION AND INCOME TAX
4. PHYSICAL INCENTIVES	5. CRYPTO INCENTIVES	6. LOW ENTRY INCENTIVES
7. DIGITALISATION MERCHANTS	8. PROFIT MARGIN CHALLENGES	9. TAX AND IDENTITY FRAUD
10. DEMAND FOR CERTIFICATIONS	11. PRESENCE LOCAL NEEDED	12. FUTURE MARKET



3. LEGISLATION AND INCOME TAX

part 1 – europe single market

Frequently stated commonalities across regions



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4. PHYSICAL INCENTIVES

part 1 – europe single market

Frequently stated commonalities across regions



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MARKET



5. CRYPTO INCENTIVES

part 1 – europe single market

Frequently stated commonalities across regions



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12. FUTURE
MARKET

6. LOW ENTRY
INCENTIVES

part 1 – europe single market

Frequently stated commonalities across regions



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12. FUTURE
MARKET

7. DIGITALISATION
MERCHANTS

part 1 – europe single market

Frequently stated commonalities across regions



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8. PROFIT MARGIN CHALLENGES

part 1 – europe single market

Frequently stated commonalities across regions



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part 1 – europe single market

Frequently stated commonalities across regions



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10. DEMAND FOR CERTIFICATIONS	11. PRESENCE LOCAL NEEDED	12. FUTURE MARKET



10. DEMAND FOR CERTIFICATIONS

part 1 – europe single market

Frequently stated commonalities across regions



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9. TAX AND
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MARKET

11. LOCAL PRESENCE
ESSENTIAL

part 1 – europe single market

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12. FUTURE MARKET

part 2

Europe: regional market perspective

EUROPE IS A ...
SINGLE MARKET



ira
Europe
MARKET OVERVIEW

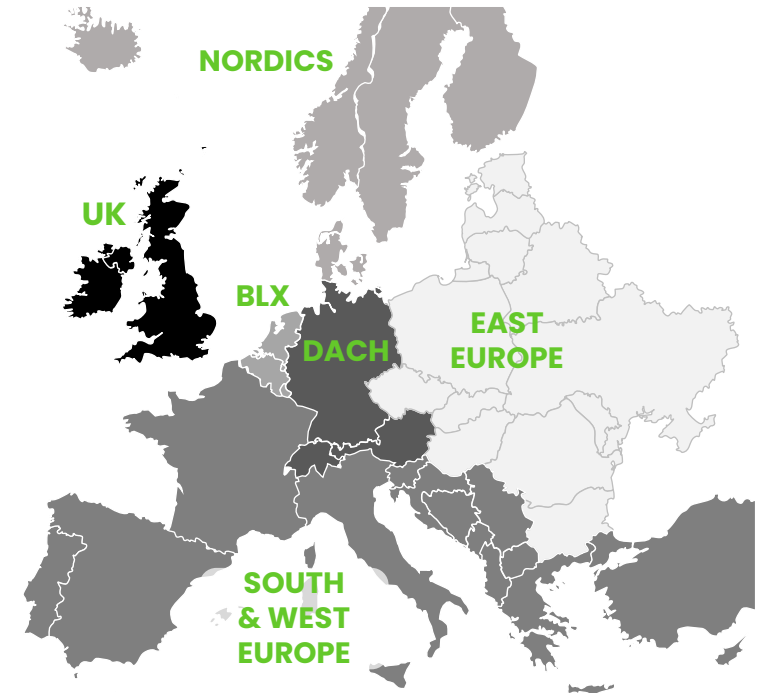
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



EUROPE IS A ...
REGIONAL MARKET



part 2 – europe regional market

The approach for each region

EUROPE FROM A REGIONAL MARKET PERSPECTIVE ...



EUROPEAN MARKET STATISTICS



EUROPEAN MARKET INSIGHTS



part 2 – europe regional market
Benelux Region

some remarkables ...

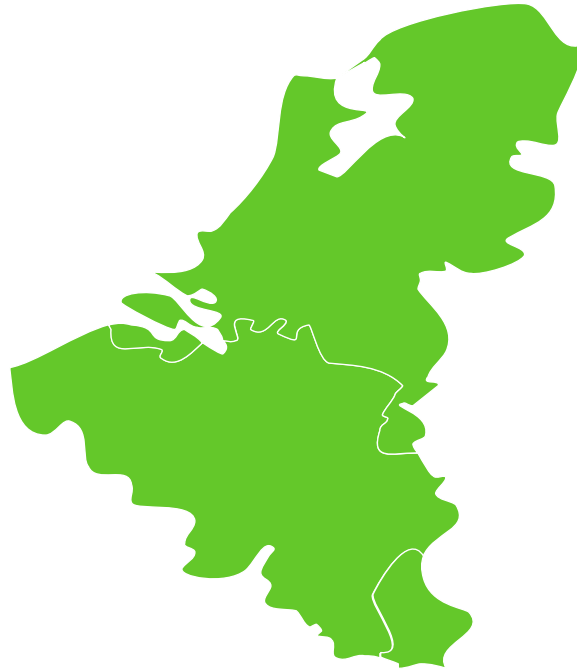
- FOCUS SUSTAINABILITY, SHIFT TO MICROGIFTING
- LARGE EMPLOYEE BENEFIT MARKET, LOW COMPETITION
- LOVE FOR POINT BASED CONSUMER PROMOTIONS

CONSULTED REGIONAL EXPERTS:

DENNIS VAN DEN BERG
GUNTHER EVERAERT

BENELUX REGION EUROPE

ira
Europe
MARKET OVERVIEW



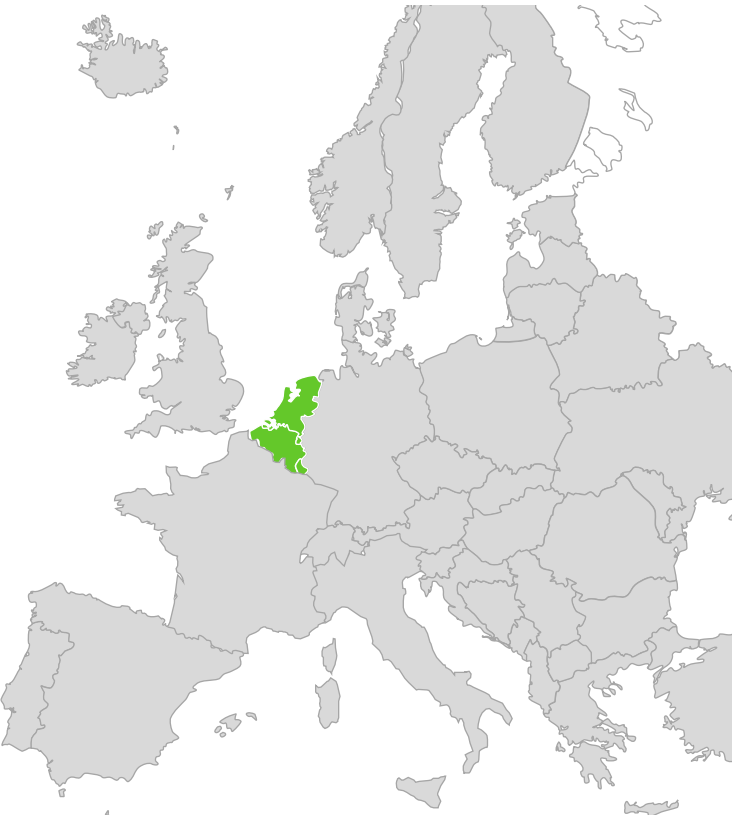
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



Benelux Regional Economy



Regional countries

Belgium
Luxembourg
Netherlands



PEOPLE

NUMBER OF RESIDENTS 2021

EUROPEAN REGION BENELUX	EUROPEAN REGIONS TOTAL
30 (million)	684 (million)



GDP

NATIONAL INCOME 2021

EUROPEAN REGION BENELUX	EUROPEAN REGIONS TOTAL
\$1.700 (billion)	\$22.600 (billion)



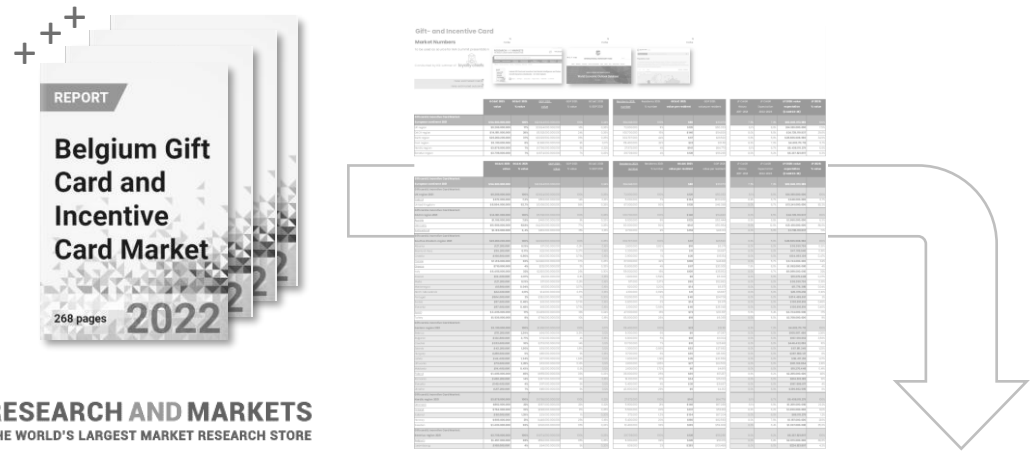
INCOME

AVERAGE GDP PER RESIDENT

EUROPEAN REGION BENELUX	EUROPEAN REGIONS TOTAL
\$56.000	\$33.000

Benelux

Gift- & Incentive Card Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE

\$54.6
(billion)

\$3.8
(billion)

7%
(of Europe)

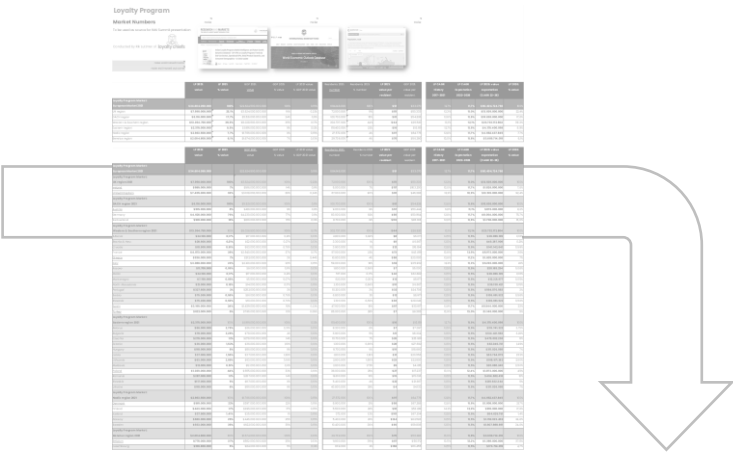
GIFT & INCENT. CARD MARKET BENELUX	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$3.798.000.000	100%	0,23%	\$128
<u>BELGIUM</u>	\$1.457.000.000	38%	0,25%	\$126
LUXEMBOURG	\$168.000.000	4%	0,20%	\$263
<u>NETHERLANDS</u>	\$2.173.000.000	57%	0,22%	\$124

EUROPE



BENELUX
REGION

Benelux Loyalty Programs Market Size 2021



LOYALTY PROGRAMS BENELUX	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$2.094.800.000	100%	0,13%	\$70
<u>BELGIUM</u>	\$776.000.000	37%	0,13%	\$67
LUXEMBOURG	\$100.800.000	5%	0,12%	\$158
<u>NETHERLANDS</u>	\$1.218.000.000	58%	0,12%	\$70

\$34.6
(billion)

\$2.1
(billion)

6%
(of Europe)

EUROPE



BENELUX
REGION

Benelux Region



CONSULTED
REGIONAL EXPERTS:



DENNIS
VAN DEN BERG



GUNTHER
EVERAERT

some remarkables ...



FOCUS SUSTAINABILITY,
SHIFT TO MICROGIFTING

LARGE EMPLOYEE BENEFIT
MARKET, LOW COMPETITION

LOVE FOR POINT BASED
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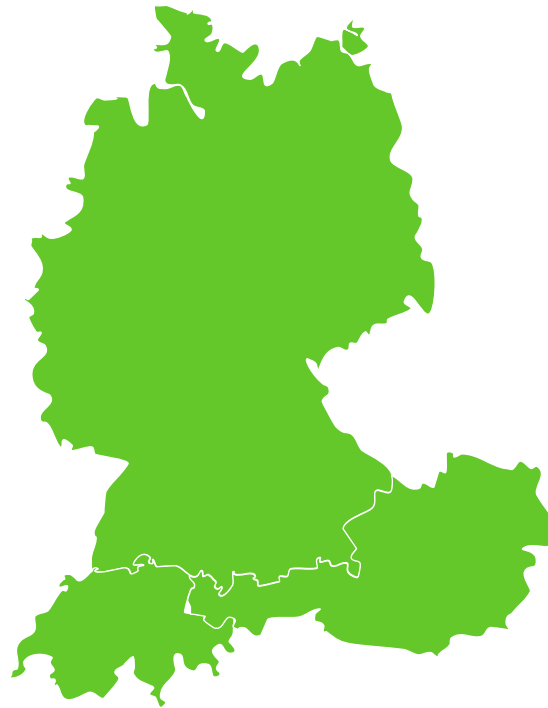
DACH REGION EUROPE

ira
Europe
MARKET OVERVIEW

EUROPEAN
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STATISTICS



EUROPEAN
MARKET
INSIGHTS



DACH Regional Economy



Regional countries

Austria
Germany
Switzerland



PEOPLE

NUMBER OF RESIDENTS 2021

101
(million)

15%
(of Europe)

684
(million)



GDP

NATIONAL INCOME 2021

\$5.500
(billion)

24%
(of Europe)

\$22.600
(billion)



INCOME

AVERAGE GDP PER RESIDENT

\$55.000

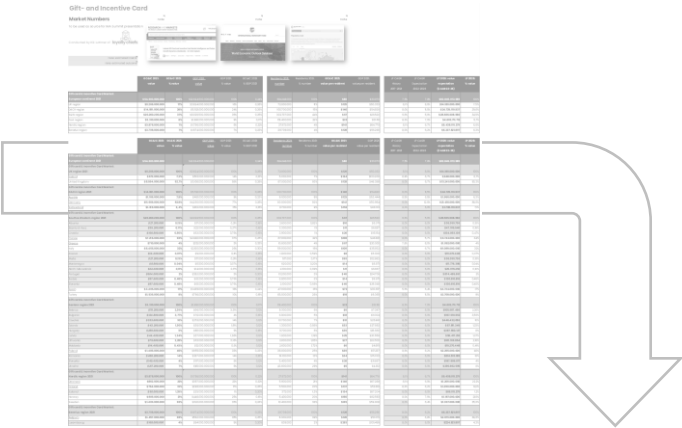
\$33.000

DACH

Gift- & Incentive Card Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



\$54.6
(billion)

\$14.1 26%
(billion) (of Europe)

GIFT & INCENT. CARD MARKET DACH	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$14.091.000.000	100%	0,26%	\$140
<u>AUSTRIA</u>	\$1.106.000.000	7,8%	0,23%	\$123
<u>GERMANY</u>	\$11.666.000.000	82,8%	0,28%	\$141
<u>SWITZERLAND</u>	\$1.319.000.000	9,4%	0,16%	\$152

EUROPE

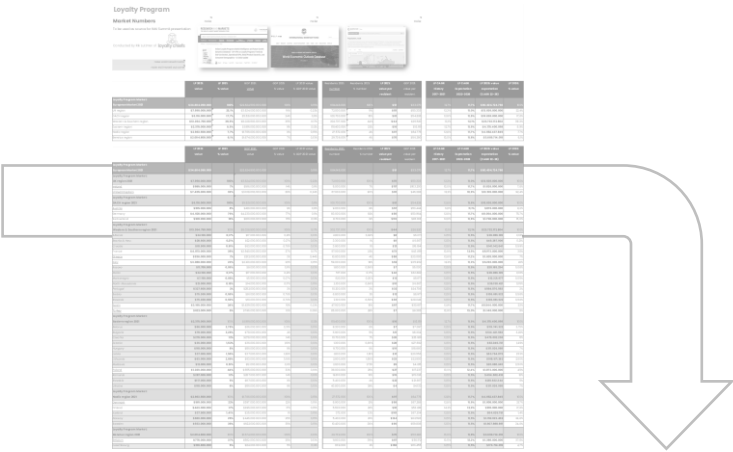


DACH REGION



part 2 – europe regional market

DACH Loyalty Programs Market Size 2021



LOYALTY PROGRAMS DACH	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$6.116.000.000	100%	0,11%	\$61
<u>AUSTRIA</u>	\$515.000.000	8%	0,11%	\$57
<u>GERMANY</u>	\$4.620.000.000	76%	0,11%	\$56
<u>SWITZERLAND</u>	\$981.000.000	16%	0,12%	\$113

\$34.6
(billion)

\$6.2 18%
(billion) (of Europe)

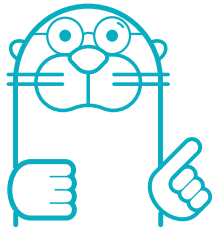
EUROPE



DACH REGION



DACH Region



CONSULTED
REGIONAL EXPERTS:



MARK
GREGG



ROCIO
LIÉBANA VINUESA

some remarkables ...



SWISS MARKET IS AHEAD ON DIGITAL,
BUT NOT ON EMPLOYEE BENEFITS

NEW GERMAN EMPLOYEE LEGISLATION
AFFECTS MULTI-VENDOR CARDS

HIGH MONTHLY TAX-FREE EMPLOYEE
INCENTIVE AMOUNT IN GERMANY

LOW COMPETITION IN GERMAN
MARKET, BUT HARD TO ENTER

SOUTH & WEST REGION EUROPE

ira
Europe
MARKET OVERVIEW



EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



South & West Regional Economy



Regional countries

Albania
Bosnia & Herz.
Croatia
France
Greece
Italy
Kosovo
Malta
Montenegro
N-Macedonia
Portugal
Serbia
Slovenia
Spain
Turkey



PEOPLE

NUMBER OF RESIDENTS 2021

303

(million)

44%

(of Europe)

684

(million)



GDP

NATIONAL INCOME 2021

\$8.000

(billion)

35%

(of Europe)

\$22.600

(billion)



INCOME

AVERAGE GDP PER RESIDENT

\$27.000

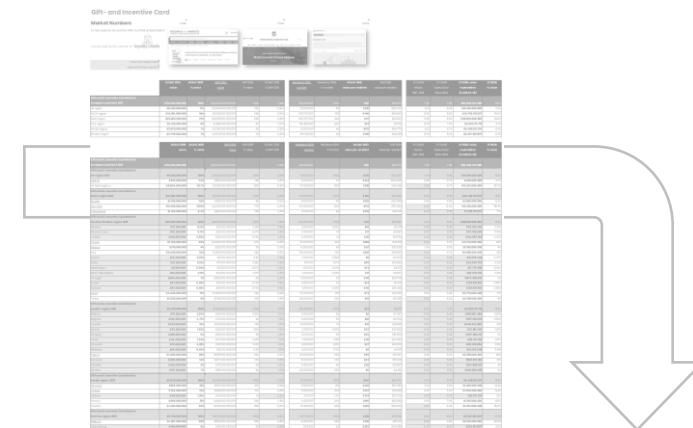
\$33.000

part 2 – europe regional market

South & West Gift- & Incentive Card Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



\$54.6
(billion)

EUROPE



\$20.3 37%
(billion) (of Europe)

SOUTH & WEST REGION



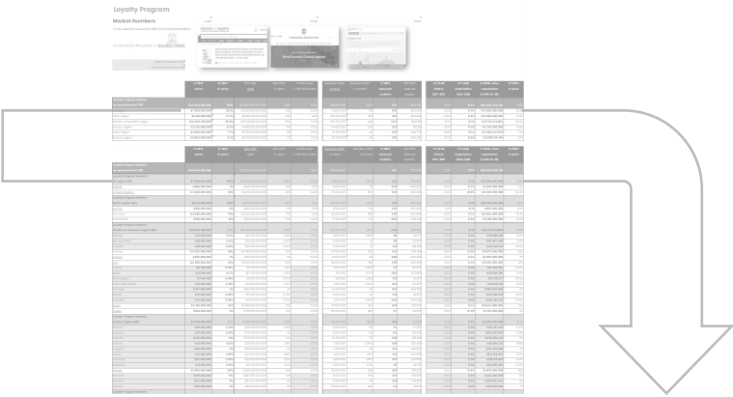
GIFT & INCENT. CARD MARKET SOUTH & WEST	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$20.260.200.000	100%	0,25%	\$67
ALBANIA	\$27.200.000	0,13%	0,16%	\$10
BOSNIA & HERZ.	\$35.200.000	0,17%	0,16%	\$11
CROATIA	\$100.800.000	0,50%	0,16%	\$26
<u>FRANCE</u>	\$7.216.000.000	36%	0,25%	\$108
<u>GREECE</u>	\$710.000.000	4%	0,33%	\$67
<u>ITALY</u>	\$6.455.000.000	32%	0,30%	\$109
KOSOVO	\$14.400.000	0,07%	0,16%	\$8
MALTA	\$27.200.000	0,13%	0,16%	\$53
MONTENEGRO	\$8.800.000	0,04%	0,16%	\$14
MACEDONIA	\$22.400.000	0,11%	0,16%	\$11
PORTUGAL	\$504.000.000	2%	0,20%	\$49
SERBIA	\$97.600.000	0,48%	0,16%	\$14
SLOVENIA	\$97.600.000	0,48%	0,16%	\$46
<u>SPAIN</u>	\$3.405.000.000	17%	0,24%	\$72
<u>TURKEY</u>	\$1.539.000.000	8%	0,19%	\$18

part 2 – europe regional market

South & West Loyalty Programs Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



LOYALTY PROGRAMS SOUTH & WEST	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$13.364.750.000	100%	0,17%	\$44
ALBANIA	\$22.100.000	0,17%	0,13%	\$8
BOSNIA & HERZ.	\$28.600.000	0,21%	0,13%	\$9
CROATIA	\$81.900.000	0,61%	0,13%	\$21
FRANCE	\$4.873.000.000	36%	0,17%	\$73
GREECE	\$936.000.000	7%	0,44%	\$88
ITALY	\$3.088.000.000	23%	0,15%	\$52
KOSOVO	\$11.700.000	0,09%	0,13%	\$7
MALTA	\$22.100.000	0,17%	0,13%	\$43
MONTENEGRO	\$7.150.000	0,05%	0,13%	\$12
MACEDONIA	\$21.000.000	0,16%	0,15%	\$10
PORTUGAL	\$327.600.000	2%	0,13%	\$32
SERBIA	\$79.300.000	0,59%	0,13%	\$12
SLOVENIA	\$79.300.000	0,59%	0,13%	\$38
SPAIN	\$3.165.000.000	24%	0,22%	\$67
TURKEY	\$622.000.000	5%	0,08%	\$7

\$34.6
(billion)

EUROPE



\$13.4 39%
(billion) (of Europe)

SOUTH & WEST REGION



South & West Region



CONSULTED
REGIONAL EXPERTS:



ANDREA
VERRÌ



FLORA
LEONI



BERTRAND
JOLIBERT



JESUS SOTILLO
VALENZUELA

some remarkables ...



FRENCH FOOD VOUCHER GIANTS
DOMINATE THE EUROPEAN MARKET

SPANISH EMPLOYERS IGNORE
INCENTIVE TAX REGULATIONS

AFTER COVID MOST SPANISH
BACK TO PHYSICAL GIFTS

GENEROUS TEMPORARY
TAXFREE COMPENSATION ITALY

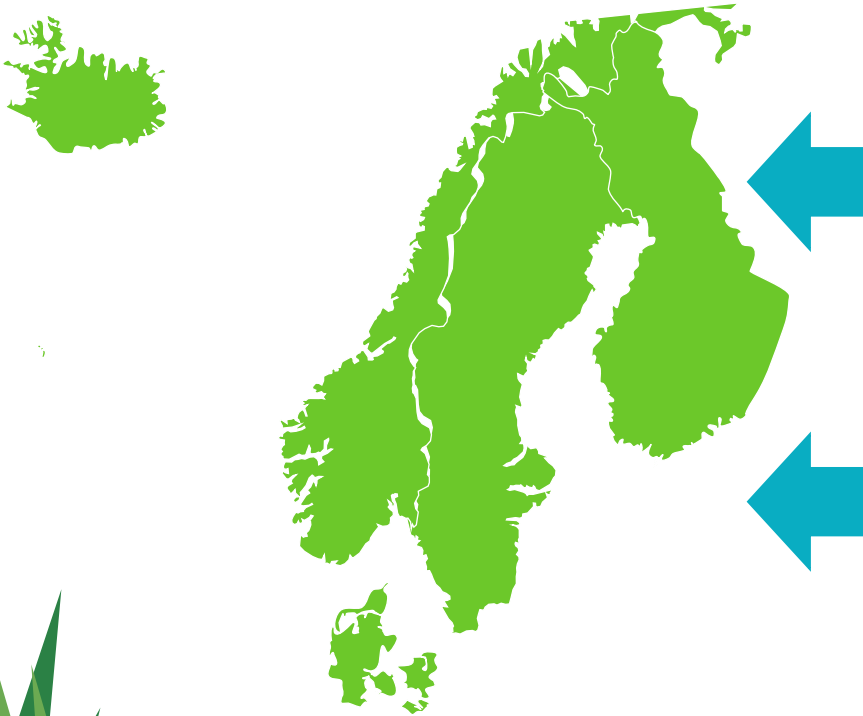
NORDICS REGION EUROPE

ira
Europe
MARKET OVERVIEW

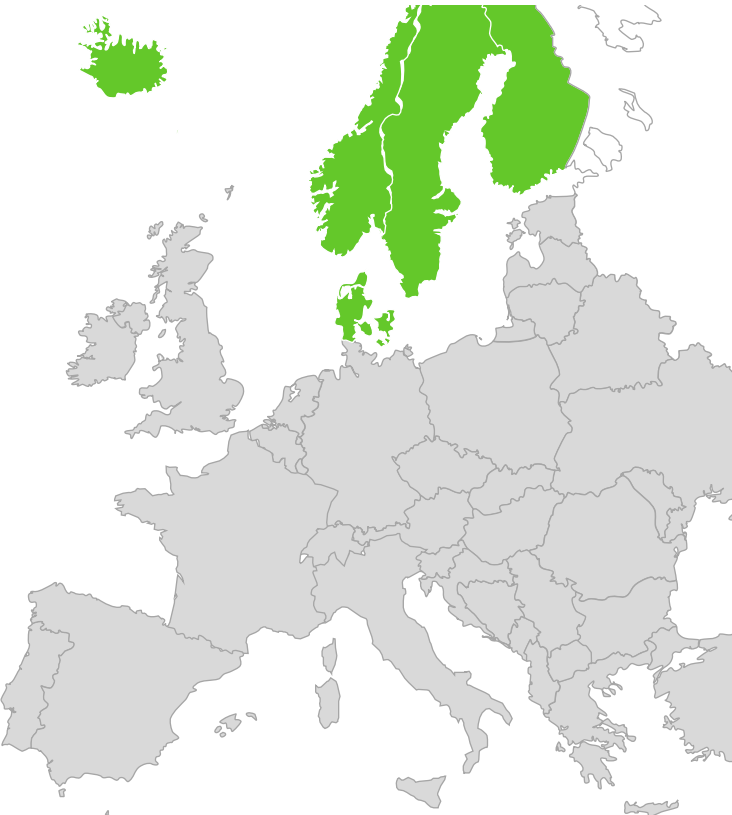
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



Nordics Regional Economy



Regional countries

Denmark
Finland
Iceland
Norway
Sweden



PEOPLE

NUMBER OF RESIDENTS 2021

28
(million)

4%
(of Europe)

684
(million)



GDP

NATIONAL INCOME 2021

\$1.800
(billion)

8%
(of Europe)

\$22.600
(billion)



INCOME

AVERAGE GDP PER RESIDENT

\$65.000

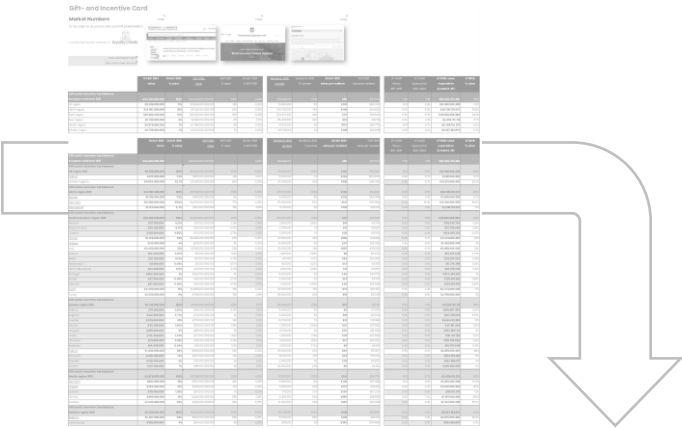
\$33.000

Nordics

Gift- & Incentive Card Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



\$54.6
(billion)

EUROPE



\$3.9
(billion) 7%
(of Europe)

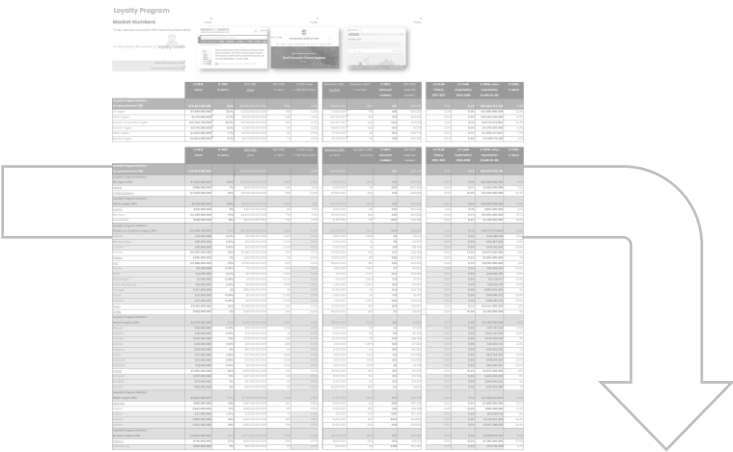
NORDICS REGION



GIFT & INCENT. CARD MARKET NORDICS	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$3.878.000.000	100%	0,22%	\$141
DENMARK	\$862.000.000	22%	0,22%	\$146
FINLAND	\$754.000.000	19%	0,25%	\$137
ICELAND	\$50.000.000	1,29%	0,20%	\$134
NORWAY	\$809.000.000	21%	0,18%	\$150
SWEDEN	\$1.403.000.000	36%	0,23%	\$135

Nordics

Loyalty Programs Market Size 2021



\$34.6
(billion)

EUROPE



\$2.7
(billion)

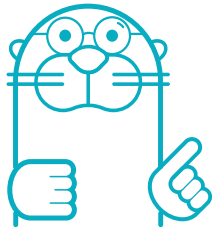
8%
(of Europe)

NORDICS REGION



LOYALTY PROGRAMS NORDICS	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$2.663.500.000	100%	0,15%	\$97
DENMARK	\$581.000.000	22%	0,15%	\$98
FINLAND	\$443.000.000	17%	0,15%	\$81
ICELAND	\$37.500.000	1,41%	0,15%	\$101
NORWAY	\$669.000.000	25%	0,15%	\$124
SWEDEN	\$933.000.000	35%	0,15%	\$90

Nordics Region



CONSULTED
REGIONAL EXPERTS:



CHARLOTTE
MÜNCHENBERG



RUNE EIRBY
POULSEN

some remarkables ...



RESTRICTIVE DANISH EMPLOYEE
INCENTIVE MARKET WILL OPEN

SWEDISH FOCUS ON SOLVENCY,
DUE TO BANKRUPTCIES IN PAST

REDEEM GIFTCARD FOR CASH
AFTER EXPIRY DATE IN DENMARK

LOYALTY PROGRAMS NOT A BIG
PART OF SCANDINAVIAN LIFE

UK (+IRELAND) REGION EUROPE

ira
Europe
MARKET OVERVIEW



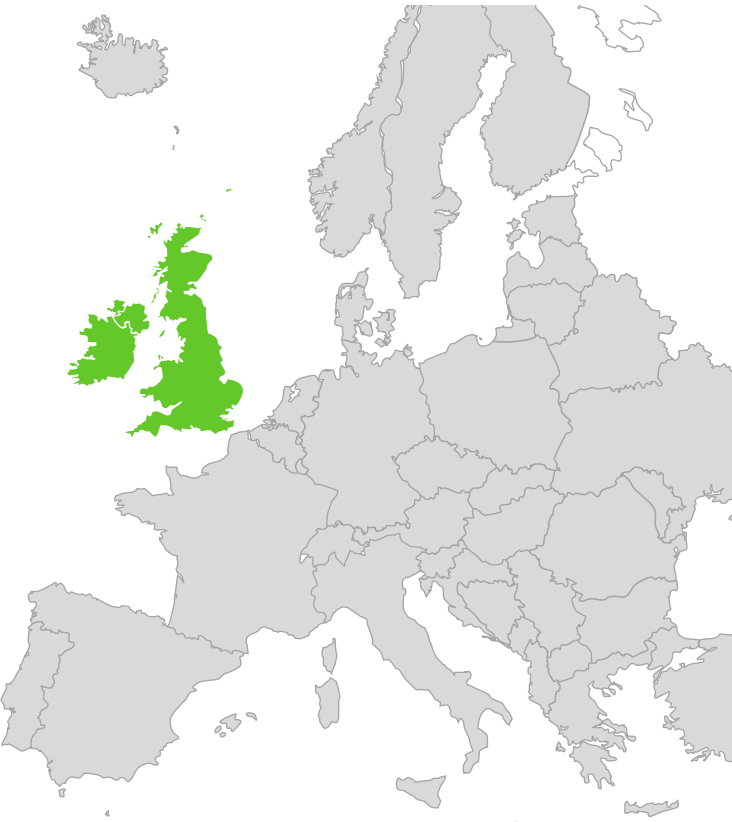
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



UK (+ Ireland) Regional Economy



Regional
countries

Ireland
United Kingdom



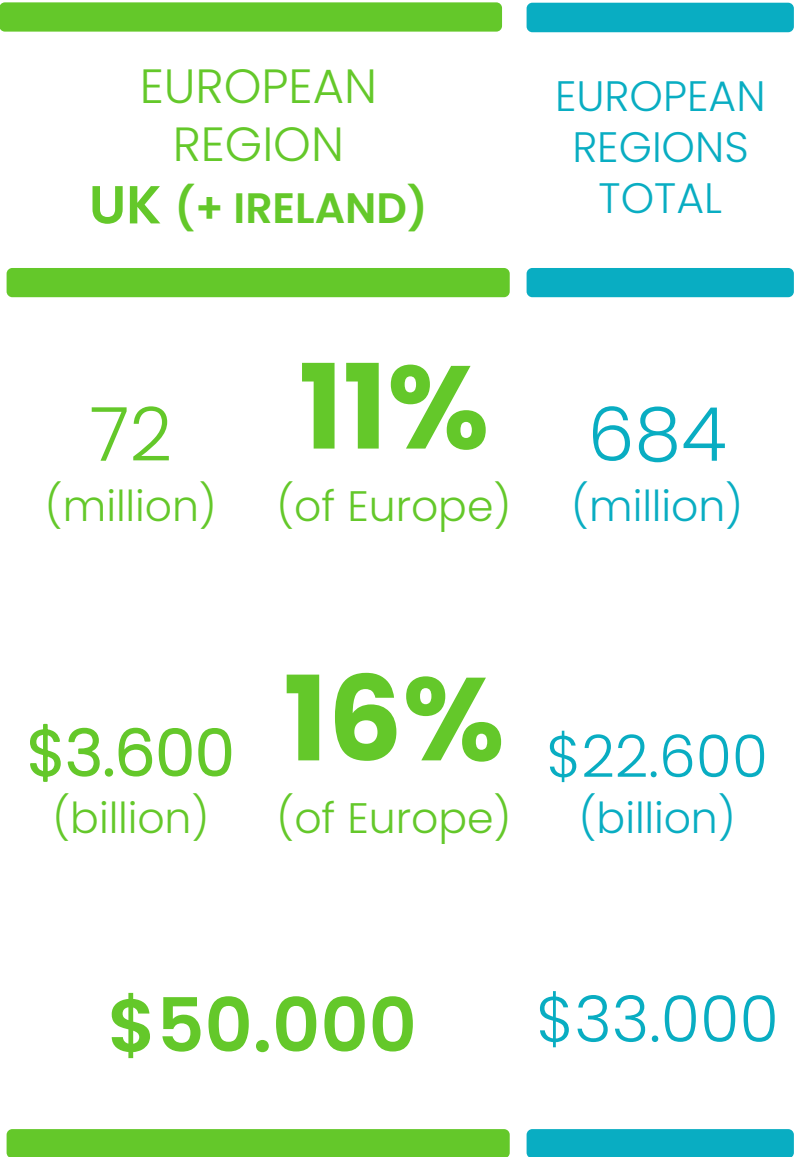
PEOPLE
NUMBER OF RESIDENTS 2021



GDP
NATIONAL INCOME 2021



INCOME
AVERAGE GDP PER RESIDENT

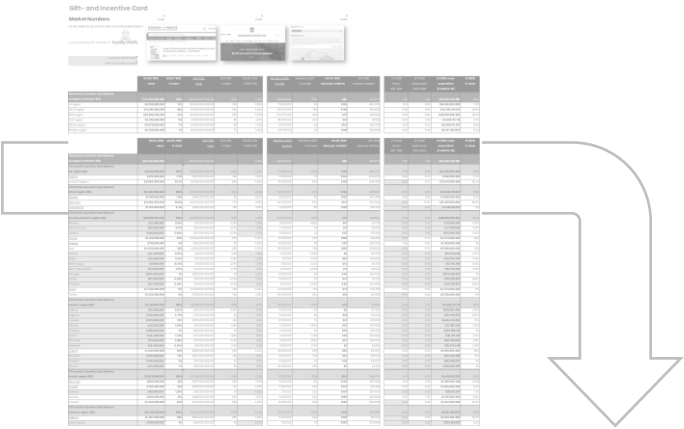


part 2 – europe regional market

UK (+ Ireland) Gift- & Incentive Card Market Size 2021



RESEARCH AND MARKETS
THE WORLD'S LARGEST MARKET RESEARCH STORE



\$54.6
(billion)

\$9.3 17%
(billion) (of Europe)

GIFT & INCENT. CARD MARKET UK + IRELAND	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$9.266.000.000	100%	0,26%	\$129
<u>IRELAND</u>	\$672.000.000	7,3%	0,13%	\$134
<u>UNITED KINGDOM</u>	\$8.594.000.000	92,7%	0,28%	\$128

EUROPE

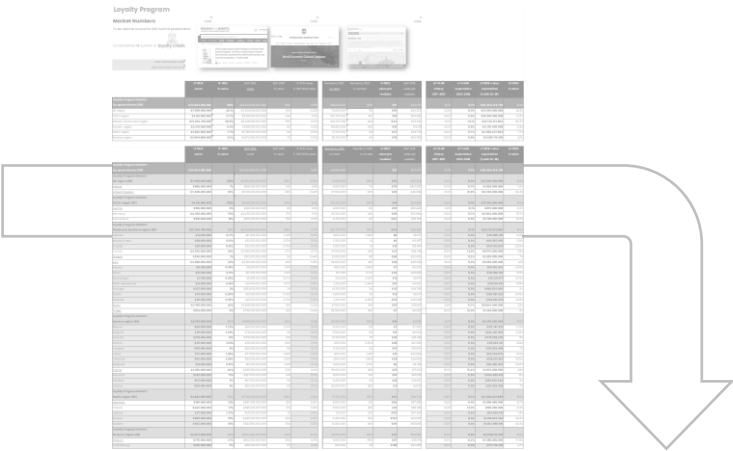


UK (+ IRELAND)
REGION



part 2 – europe regional market

UK (+ Ireland) Loyalty Programs Market Size 2021



LOYALTY PROGRAMS UK + IRELAND	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$7.990.000.000	100%	0,22%	\$111
<u>IRELAND</u>	\$585.000.000	7%	0,11%	\$117
<u>UNITED KINGDOM</u>	\$7.405.000.000	93%	0,24%	\$111

\$34.6
(billion)

\$8.0
(billion)

23%
(of Europe)

EUROPE

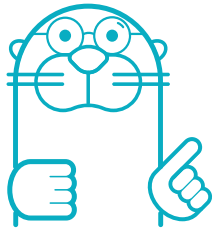


UK (+ IRELAND)
REGION



part 2 – europe regional market

UK (+ IRELAND) Region



CONSULTED
REGIONAL EXPERTS:



JONATHAN
GREY



THISH
DE ZOYSA



STUART
BOON

some remarkables ... 

SOFTENING BURDENSOME
EU LEGISLATION AFTER BREXIT

DROP PHYSICAL BUSINESS DUE
TO BREXIT CUSTOMS DELAYS

MERCHANT CAPABILITIES DRIVE
FAST UK DIGITALISATION

GENEROUS AND VERY FLEXIBLE
IRISH EMPLOYEE BENEFITS

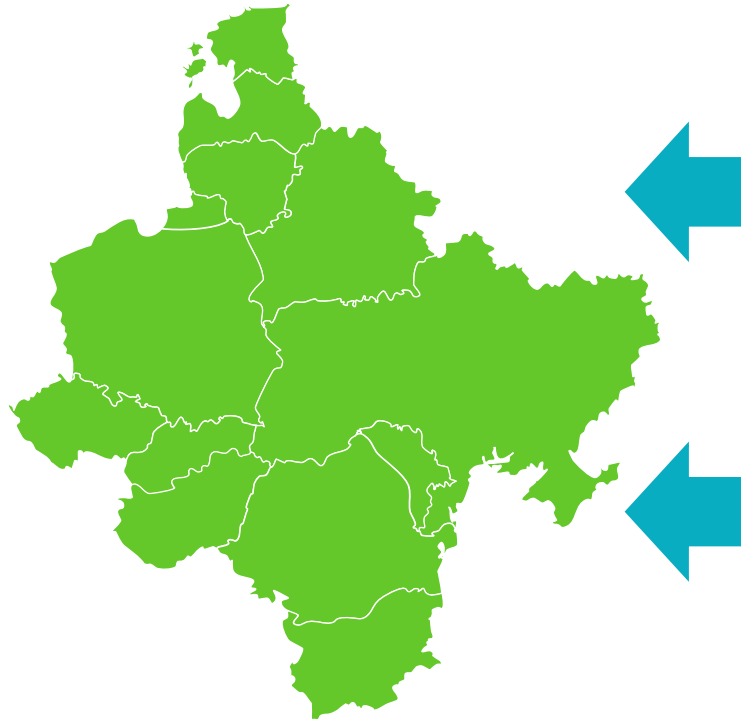
EASTERN REGION EUROPE

ira
Europe
MARKET OVERVIEW

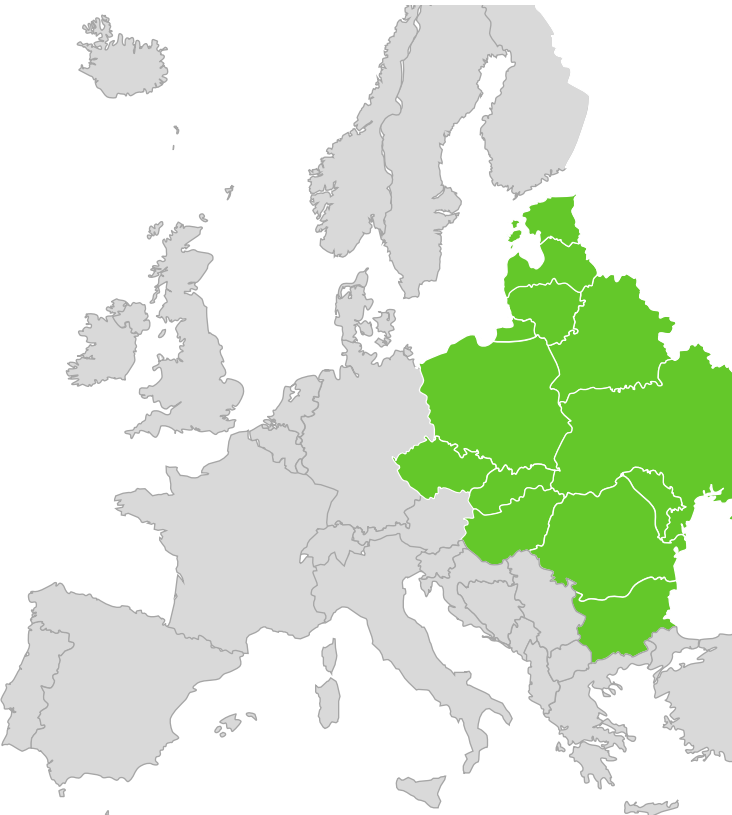
EUROPEAN
MARKET
STATISTICS



EUROPEAN
MARKET
INSIGHTS



Eastern Regional Economy



Regional countries

Belarus
Bulgaria
Czechia
Estonia
Hungary
Latvia
Lithuania
Moldavia
Poland
Romania
Slovakia
Ukraine



PEOPLE

NUMBER OF RESIDENTS 2021

151
(million)

22%
(of Europe)

684
(million)



GDP

NATIONAL INCOME 2021

\$2.000
(billion)

9%
(of Europe)

\$22.600
(billion)



INCOME

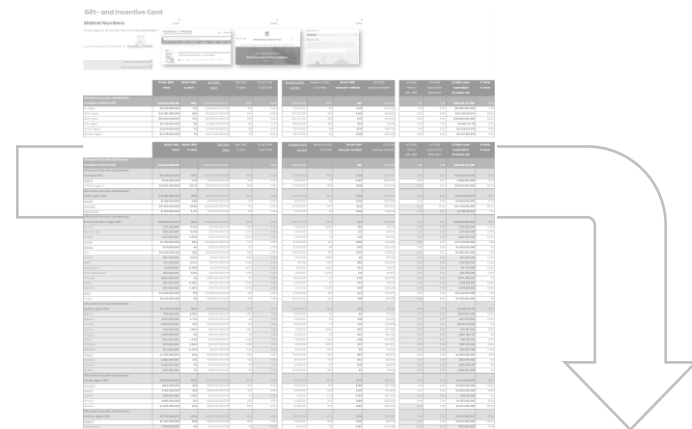
AVERAGE GDP PER RESIDENT

\$13.000

\$33.000

part 2 – europe regional market

Eastern Gift- & Incentive Card Market Size 2021



\$54.6
(billion)

EUROPE



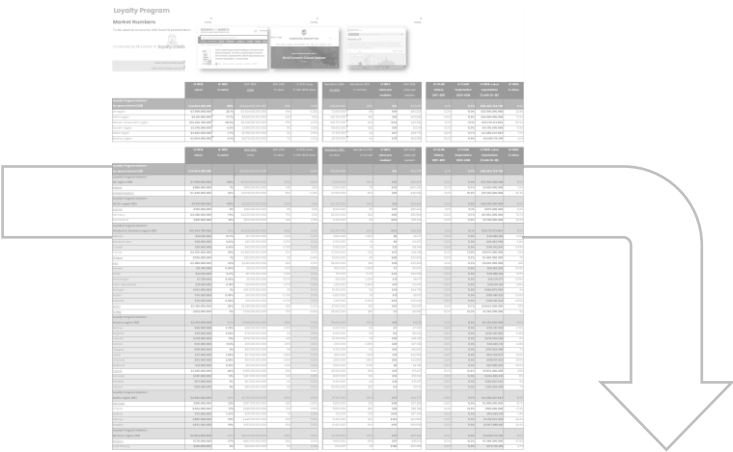
\$3.3
(billion) 6%
(of Europe)

EASTERN REGION



GIFT & INCENT. CARD MARKET EASTERN	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$3.310.600.000	100%	0,17%	\$22
BELARUS	\$79.200.000	2,39%	0,12%	\$9
BULGARIA	\$124.800.000	3,77%	0,16%	\$18
CZECHIA	\$333.600.000	10%	0,12%	\$31
ESTONIA	\$43.200.000	1,30%	0,12%	\$33
HUNGARY	\$289.600.000	9%	0,16%	\$30
LATVIA	\$44.400.000	1,34%	0,12%	\$25
LITHUANIA	\$75.600.000	2,28%	0,12%	\$27
MOLDAVIA	\$14.400.000	0,43%	0,12%	\$6
<u>POLAND</u>	\$1.489.000.000	45%	0,23%	\$39
ROMANIA	\$459.200.000	14%	0,16%	\$24
SLOVAKIA	\$140.400.000	4%	0,12%	\$26
UKRAINE	\$217.200.000	7%	0,12%	\$5

Eastern Loyalty Programs Market Size 2021



\$34.6
(billion)

EUROPE



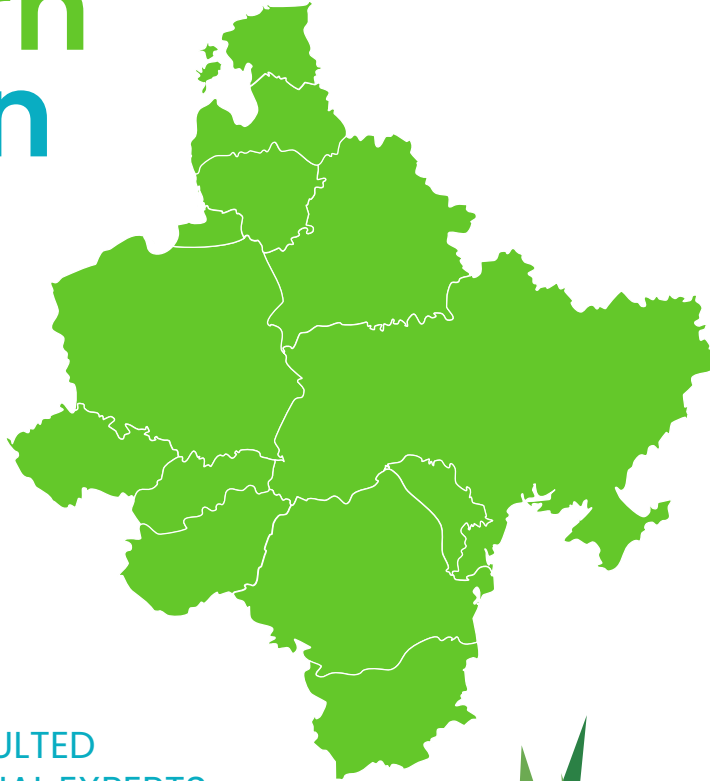
\$2.4
(billion) 7%
(of Europe)

EASTERN REGION



LOYALTY PROGRAMS EASTERN	MARKET VALUE 2021		MARKET VALUE % GDP	AVERAGE VALUE PER RESIDENT
TOTAL	\$2.375.000.000	100%	0,12%	\$16
ALBANIA	\$22.100.000	0,17%	0,13%	\$8
BOSNIA & HERZ.	\$28.600.000	0,21%	0,13%	\$9
BELARUS	\$66.000.000	2,78%	0,10%	\$7
BULGARIA	\$78.000.000	3,28%	0,10%	\$11
CZECHIA	\$278.000.000	12%	0,10%	\$26
ESTONIA	\$36.000.000	1,52%	0,10%	\$28
HUNGARY	\$181.000.000	8%	0,10%	\$19
LATVIA	\$37.000.000	1,56%	0,10%	\$21
LITHUANIA	\$63.000.000	2,65%	0,10%	\$23
MOLDAVIA	\$12.000.000	0,51%	0,16%	\$5
POLAND	\$1.039.000.000	44%	0,10%	\$27
ROMANIA	\$287.000.000	12%	0,10%	\$15
SLOVAKIA	\$117.000.000	5%	0,10%	\$22
UKRAINE	\$181.000.000	8%	0,10%	\$4

Eastern Region



CONSULTED
REGIONAL EXPERTS:



PETER
SZILAGYI



STOYTCHO
VLAYKOV



COSMIN
LACATUSU

some remarkables ...



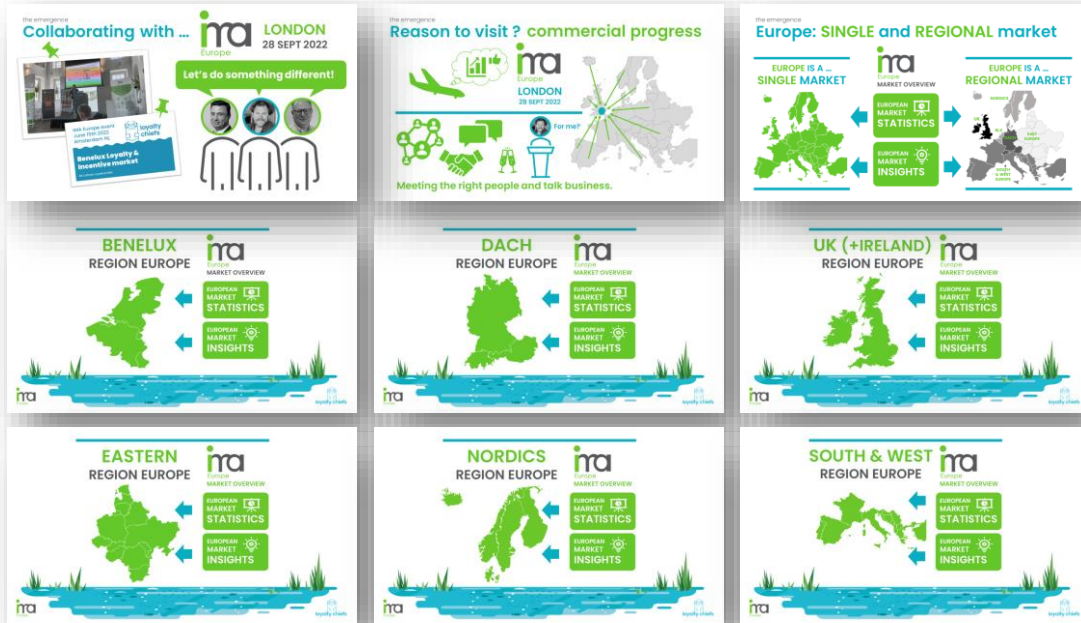
NEAR BORDER WAR, BRINGS
MORE MARKET UNCERTAINTY

EASTERN INNOVATION, BUILD ON
WESTERN BEST PRACTICES

LOCAL TECH EMPLOYERS HAVE
TO FOLLOW MULTINATIONALS

PEOPLE WILL ALWAYS CHOOSE
MOST MONETARY INCENTIVE

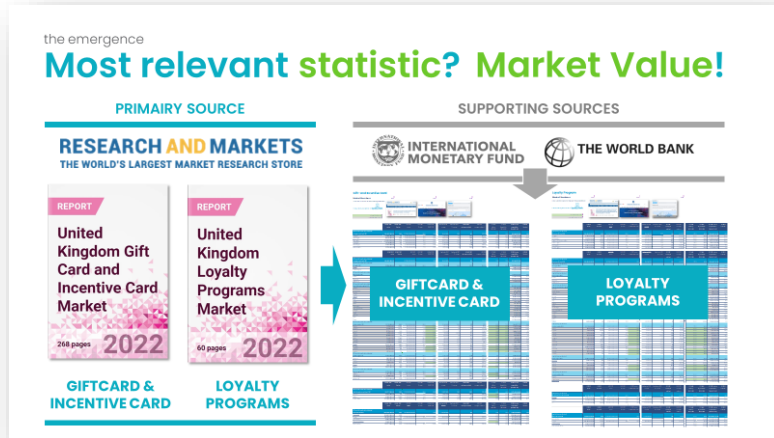
Wrapping up ...



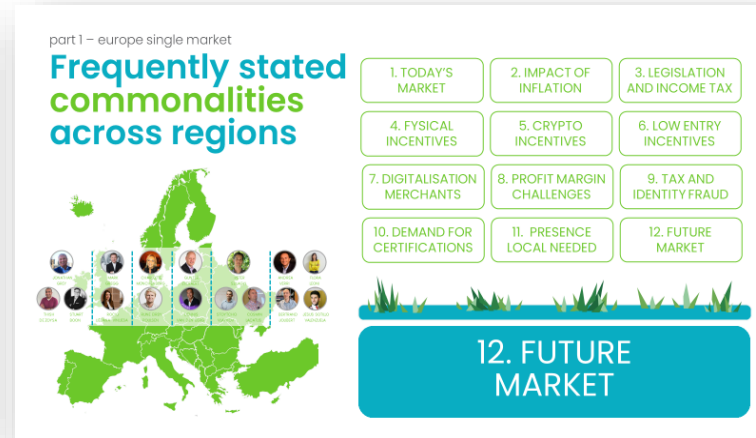
pdf. shared afterwards



Curious about these? Contact me!

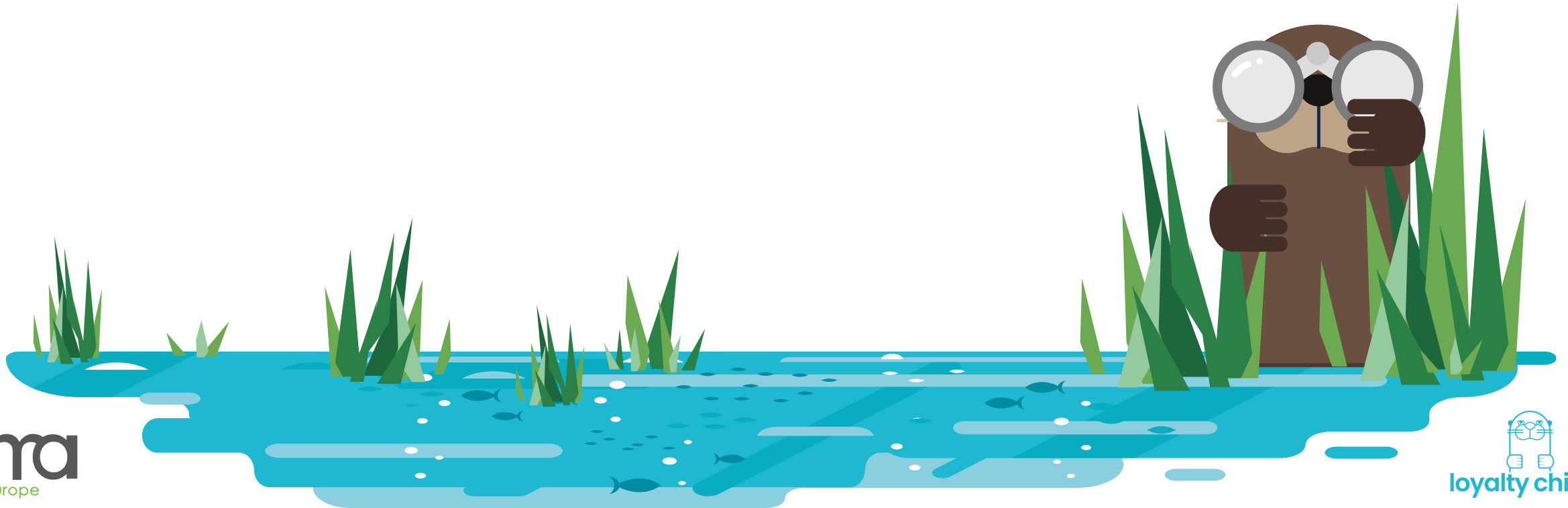


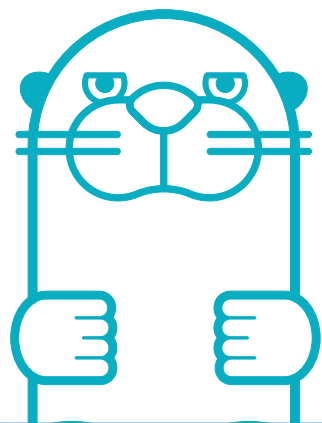
european & regional
market value analyses



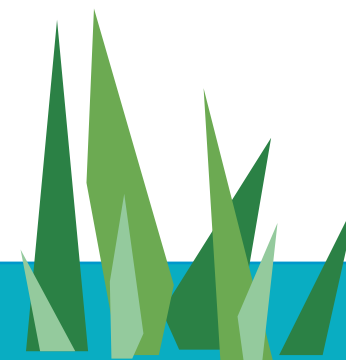
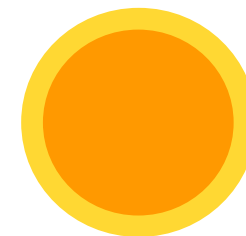
european & regional
interviews insights

Thanks for your attention.
And look forward to meeting you.





loyalty chiefs



Rik Luttmer
chief loyalty

t +31(0)647412290
e rik@loyaltychiefs.com

h Keizerstraat 53
4201 XN Gorinchem
The Netherlands

w loyaltychiefs.com

otterly awesome
on all forms of
loyalty marketing