ANNUAL EDITION

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05

2025
CHANNEL
LOYALTY
REPORT

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FROM THE CEO...

2 Trillion

India's retail industry is projected to exceed USD 2 trillion by 2030, driven by a digitally empowered economy and shifting consumer behaviours.

At the heart of this transformation lie our channel partners—the distributors, retailers, and influencers who connect brands to consumers across India's vast and dynamic landscape.

But are we doing enough to empower them? The loyalty landscape of 2025 demands a fundamental evolution—one that goes beyond transactional programs to create purpose-driven loyalty ecosystems. These ecosystems must reward, inspire, educate, and create value at every interaction.

This year's report highlights a pivotal theme: sustainability woven into loyalty. As businesses, we have a responsibility to integrate eco-conscious practices into our reward systems, fostering a culture where loyalty aligns with environmental stewardship.

Let's rethink loyalty. It is no longer about what we give but what we collectively create. The question isn't whether loyalty programs can adapt, but how we can use them to shape a future where every interaction strengthens relationships, every reward drives purpose and every partner thrives.

Abhinav Jain
Co-founder & CEO | almonds.ai
abhinav@almonds.ai

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OVERVIEW

The Indian channel loyalty market size is INR 25,400 crore, growing at a CAGR of 14% annually.

The "Channel Loyalty Report 2025" is designed to empower decision-makers with actionable insights, helping them craft innovative, tech-enabled loyalty strategies that meet the evolving expectations of channel partners. By analyzing trends, addressing challenges, and uncovering opportunities, this report serves as a strategic playbook for brands aiming to remain competitive in today's dynamic market.

Our goal is clear: To guide businesses in building impactful loyalty programs that drive measurable outcomes, foster deeper engagement, and enable long-term growth.

Brands that embrace sustainability, technology, and partner-first strategies in their loyalty programs today will lead the market tomorrow. This report is your guide to staying ahead.

Anupam Katheriya

CEO | Cholayil Private Limited | Medimix

"Relationships and loyalty are a two-way street, especially amid rapid changes in consumer and customer world. In a hyper-connected world driven by significant technological advancements, businesses must elevate engagement to a new level. Loyalty programs will evolve into integrated ecosystems rather than functioning in silos. The fusion of rewards, gamification, AI, and seamless digital interfaces will redefine how customers and partners build deeper, more enduring connections."

REPORT TAKEAWAYS

94%

channel partners prefer mobile-first redemption platforms, signalling a clear shift towards digitisation and convenience.

58%

channel partners lack clarity on tax compliance under Section 194R, revealing a need for transparency and awareness.

62%

channel partners see eco-friendly rewards as the future, reflecting the rise of sustainability-driven loyalty programs.

74%

channel partners predict gamification as a defining trend for loyalty programs.

It highlights the value of **personalized loyalty programs** for channel partners like distributors and retailers.

Tailored rewards and **milestone-based incentives** are now essential. These programs foster deeper connections and active participation.

In the Indian market, brands are adopting smarter loyalty management platforms to stay competitive.

AI-driven platforms offer data-based insights to optimize rewards, while AR infused programs ensure transparency and increasing channel engagement. Businesses in India are also using gamification to enhance channel partner engagement, creating dynamic and interactive experiences for their partners.

Sustainability is another key theme. With growing emphasis on environmentally conscious practices, brands are introducing **green rewards** to align with global goals. These efforts not only meet partner expectations but also strengthen brand advocacy.

The Government of India's initiatives like Life Mission, offering a great opportunity to build sustainable practices and deepening channel loyalty and engagement.

GOI's TDS exceptions under Section 194R for individuals, HUFs to simplify compliance, fostering loyalty innovation and engagement.

Meanwhile, the integration of AI and AR in loyalty programs is revolutionizing customer engagement, offering hyper-personalized rewards and immersive experiences that boost brand advocacy

The report addresses challenges in loyalty management, including complex reward systems and data security. Many brands are turning to advanced loyalty management platforms to simplify operations and ensure meaningful connections.

"Loyalty programs must adapt to consumer behavior shifts, offering rewards that align with lifestyle, preferences, and spending habits. For brands, Data-driven dashboards will turn loyalty from guesswork into precision, offering partners a 360-degree view of their performance."

Amit Mathur

President - Sales and Marketing | Finolex

THE
CHANNEL
LOYALTY MARKET IN
INDIA

Transforming Transactions
to Real Relationships

25,400 Cr

The Indian channel loyalty market is witnessing unprecedented growth, currently valued at an estimated ₹25,400 crore and expanding at a CAGR of 14%. Loyalty programs have transcended traditional transactional models. Today, they serve as ecosystems fostering long-term relationships, reflecting brand values, and driving sustainable growth. By 2030, loyalty programs will be smarter, greener, and more engaging, driven by the convergence of technology, sustainability, and evolving partner expectations. As corporate responsibility continues to play a larger role in business strategies, channel loyalty programs will increasingly focus on sustainability and social impact. Partners will want to see that their participation in loyalty programs aligns with their values. Companies will offer rewards that not only drive channel partner engagement but also support sustainability efforts.

Nitin Sethi

Joint President & Chief Digital Officer - Consumer Business, Adani Group
Founding Leader - Adani Digital Labs

"Loyalty, and gamification are powerful levers that transform customer engagement into lasting relationships. At Adani OneApp, we take this a step further with deep personalisation - ensuring every interaction is meaningful, every reward is relevant, and every experience is seamless across our ecosystem. This creates a frictionless experience where every touchpoint adds value. One of our products that stands out in delivering this experience is our co-branded credit card. The latest milestone in this journey, unifying services through a rewarding framework called Adani OneApp Rewards that spans travel, duty free, airport experiences, and beyond. By connecting every touchpoint with these rewards, we are not just enhancing transactions but building a truly integrated and engaging digital-first experience for our customers and channel partners. Looking ahead, we see a future where AI-driven personalisation, predictive rewards, and immersive gamification further elevate engagement, making every journey with Adani OneApp not just transactional, but truly experiential."

Challenges in Channel Loyalty Programs

Despite the potential, loyalty programs in India face significant challenges that hinder their effectiveness and growth

Lack of Personalization

Generic, one-size-fits-all loyalty programs fail to meet the diverse needs of channel partners. Smaller distributors often feel undervalued compared to larger players, leading to disengagement.

Impact: Decreased participation and lower partner satisfaction.

Limited Communication

Many brands still rely on periodic emails or manual updates to engage partners. These outdated methods fail to provide the real-time feedback and transparency partners expect.

Impact: Missed opportunities and loss of momentum

Compliance Complexity

Regulatory frameworks like Section 194R add layers of complexity to in operations. Many partners struggle to understand TDS deductions, causing friction and dissatisfaction.

Impact: Reduced trust and strained relationships

Difficulty in Measuring ROI

Without robust analytics, brands find it challenging to assess the effectiveness of their loyalty initiatives. This lack of data makes optimizing programs much more difficult.

Impact: Missed grwoth opportunities

"The evolution of loyalty programs is no longer just about rewarding transactions they are now about creating deep, engaging connections that inspire trust and advocacy. Programs that focus on sustainability and inclusivity can foster lasting emotional bonds"

Hardeep Singh
Ex. Business Head | JK Cement

Trends Driving Innovation

in Indian Loyalty Programs

Vinod Singh
Sr Manager
Digital Technologies - RTM
ITC Limited

"A well-designed loyalty program creates a cycle of value where customers feel rewarded, partners feel empowered, and brands see sustained growth."

AI-DRIVEN PERSONALIZATION

AI enables brands to segment channel partners based on behavior, preferences, and contribution. Personalized rewards tailored to partner needs build stronger connections. AI reduces churn, improves relevance, and can enhances program efficiency by **24%.**

SUSTAINABLE REWARDS

Green loyalty programs resonate deeply with Indian consumers and partners. Rewards like carbon offset credits, tree plantations, and discounts on eco-friendly products align with environmental values.

Ultimately, it enhances brand reputation and attracts environmentally conscious partners.

GIFT OF MY CHOICE

It overcomes the limitations of one-size-fits-all rewards in loyalty programs. Traditional gifting methods often miss the mark in catering to diverse recipient preferences, reducing their effectiveness. It offers a personalized approach, empowering recipients to select their own gifts, enhancing both satisfaction and the perceived value of the rewards.

REWARD CENTRAL

Rewards Central tackles the complexities of managing and distributing rewards across various business units and stakeholders. Traditional reward systems can be cumbersome and inefficient, often lacking in compliance and flexibility. Rewards Central offers a centralized, streamlined platform that simplifies the reward distribution process, ensures compliance, and provides real-time insights, making reward management more efficient and user-friendly.

IMMERSIVE TECHNOLOGIES

AR & VR technologies are redefining engagement by creating interactive and memorable experiences.

AR-enabled loyalty platforms has ability to boost engagement by **25%** through immersive reward visualizations and gamified challenges.

BIG TRENDS FOR 2025

By 2025, loyalty programs will embrace AI-driven personalization, dominate eco-friendly rewards, standardize gamification, boosting satisfaction and participation.

Immersive experience technologies like Augmented Reality (AR) will further transform engagements, making loyalty programs more dynamic and impactful.

B2B Loyalty Market Growth
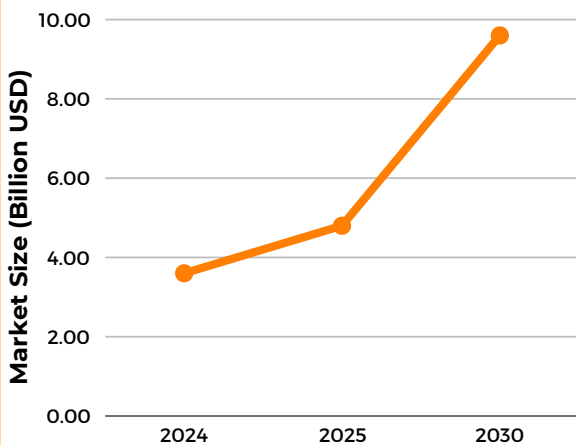
$2.9B	$3.2B	$5.6B
2024	2025	2030

Percentage Share of Indian Loyalty Programs in the Global Loyalty Programs Market

12.2%

India's share in Global Loyalty Program Market in 2024

> "In the FMCG sector, loyalty programs for retailers must prioritize digital convenience and instant rewards. By integrating real-time solutions and simplified processes, brands can enhance retailer engagement, foster trust, and drive mutual growth."

Ayush Gupta

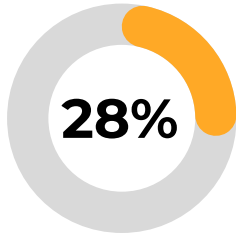Head Domestic Division | KRBL Limited | India Gate Basmati Rice
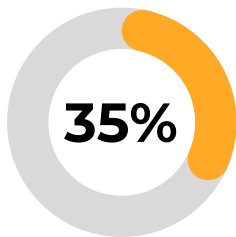
CHANNEL PARTNER SURVEY 2024 KEY FINDINGS

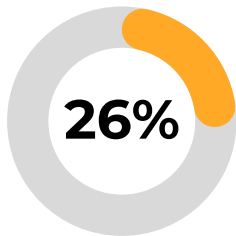Are Your Channel Partners 🙂 with Your Rewards and Gifts?

INSIGHTS

28% of channel partners used WhatsApp-based rewards, leaving a significant unmet demand for mobile-first options.
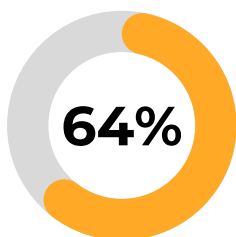
35% of channel partners face redemption challenges, citing limited options and unclear terms.

26% of channel partners are satisfied with rewards, urging brands to prioritize personalization.
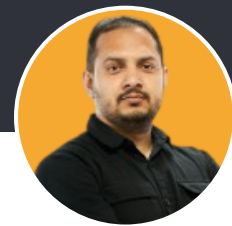
45% of channel partners demand better clarity on tax deductions, exposing gaps in transparency.

64% of channel partners feel that redemption through WhatsApp will be more seamless.

82% of channel partners are more likely to remain loyal to a brand that offers personalized and culturally relevant festive gifts.

"The ultimate measure of a reward program's success lies in the satisfaction it brings to partners - making them feel heard, serviced, valued, and rewarded. The essence lies in evolving from just partnership to collaboration."
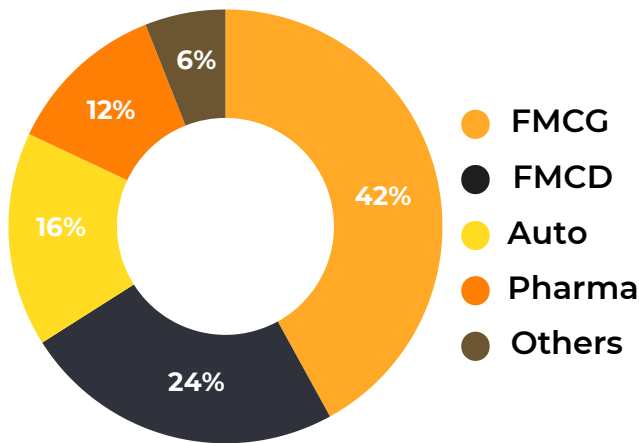
Bhanu Pratap Joshi
Manager - Marketing Communications, Digital & E-Business

FMC Corporation

SURVEY OVERVIEW

Over **8k+** participants, including retailers, distributors, and other channel partners took part in Channel Partner Survey.

The survey included participants from various industries, with the following distribution

- FMCG — 42%
- FMCD — 24%
- Auto — 16%
- Pharma — 12%
- Others — 6%

The age distribution of participants was

% Distribution

- 18-30: 24%
- 31-50: 41%
- 50+: 35%

"Sustainability, technology, and inclusivity will be the three pillars of loyalty programs in 2025. Brands that master this trifecta will set the gold standard for engagement."

Sunil Goel
Chief Executive Officer
Spark Minda (AMD)
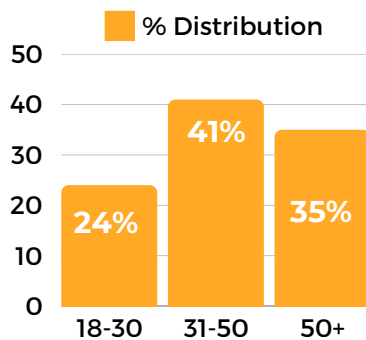
The participants from 67 cities were distributed as follows -

- Tier-I — 42%
- Tier-II — 51%
- Tier-III — 7%

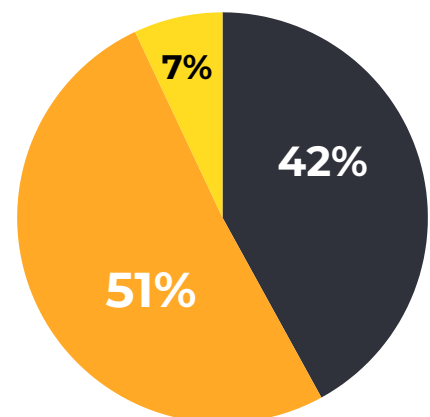*"In the commercial vehicle business, the purchase is just the start of the relationship, as the ambition of every owner to efficiently manage & grow a fleet. Therefore, loyalty programs that enhance productivity & uptime, while being responsive and caring, truly build trust & long-term relationships. Creating win-win partnerships is the foundation of a successful loyalty strategy."*

Rohan Mascarenhas
Head - Brand & Marketing Communications | Volvo-Eicher JV (VECV)

Monthly sales distribution

17%

29%

54%
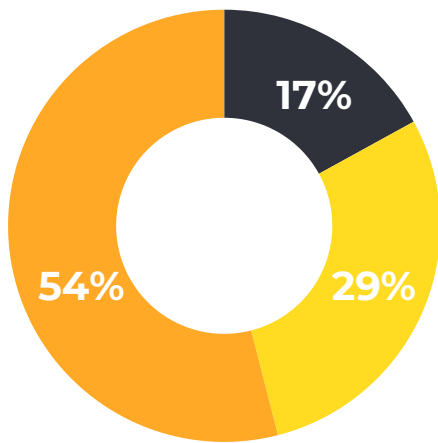
- <5 Lac
- 5 Lac
- Undisclosed

Participants' roles

30%

49%

21%
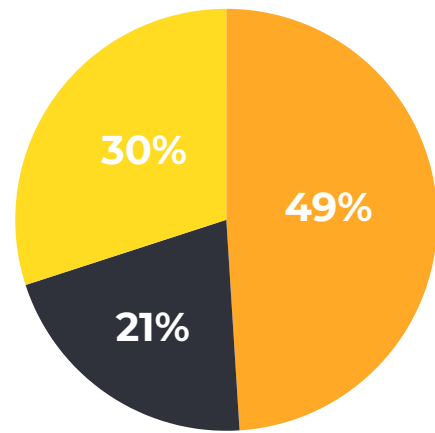
- Retailers
- Dealers/Distributors
- Nano-Influencers
  e.g., Painters, Electricians, Carpenters, Mechanics etc.

"In the education and stationery sector, loyalty programs should integrate digital tools to enhance partner engagement. By offering instant rewards and leveraging technology, brands can strengthen relationships with customers, driving mutual growth and success."

KR Arun
General Manager - Sales | ITC ESPB

Research Questionnaires:** **The survey meticulously examined key aspects of channel partner engagement and satisfaction. Let's explore...

REWARDS EXPERIENCE

This festive season, did you receive rewards from brands?

82%
Yes

18%
No
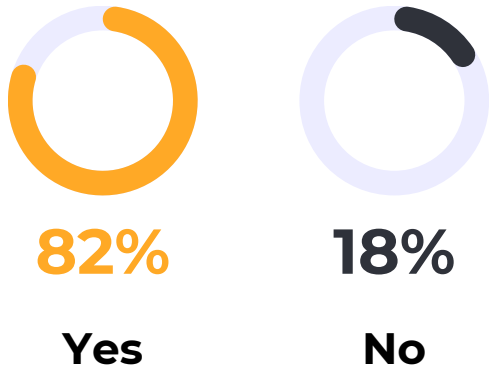
How frequently do you get rewards from brands?

■ % Distribution

Quaterly	Half Yearly	Yearly	Ad-hoc
17%	23%	36%	24%
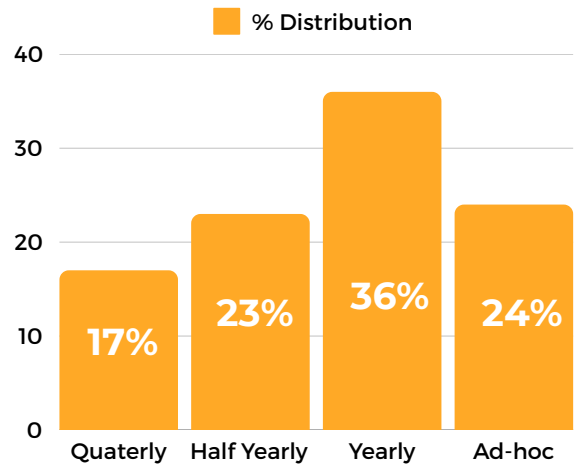
What kind of gifts / rewards do you receive?

■ % Distribution

Bill Credits	Physical Products	Digital Vouchers	Training & Development
24%	42%	21%	13%
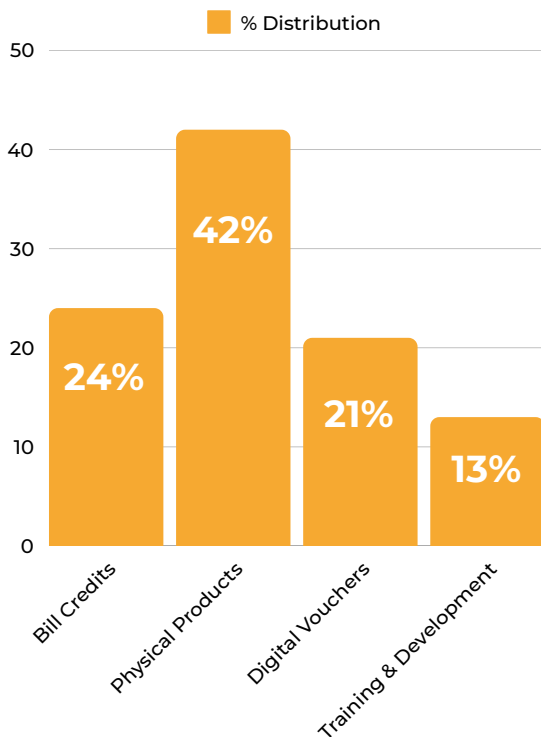
And how frequent do you want them?

■ % Distribution

Quaterly	Half Yearly	Yearly	Ad-hoc
40%	23%	22%	15%
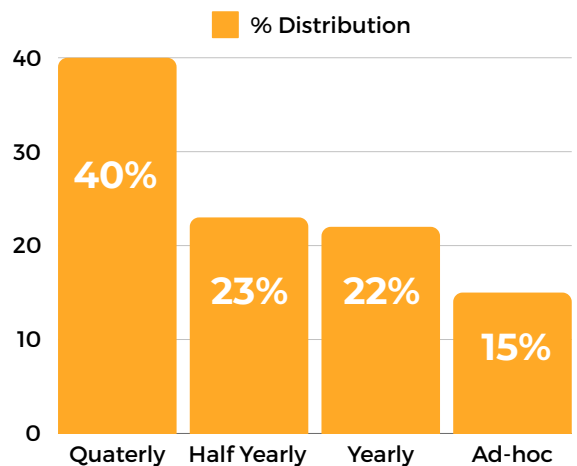
Prioritizing seasonal, milestone-based rewards boosts partner engagement significantly.

SATISFACTION AND PREFERENCES

How satisfied are you with your rewards?

- 🟠 Excellent
- 🟡 Satisfied
- ⬛ Unsatisfied
- ⬛ Average
- 🟠 Below Average

45%
26%
15%
7%
7%
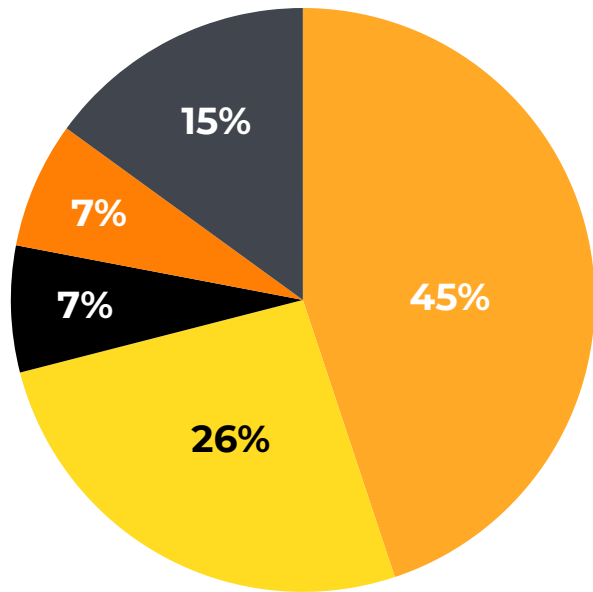
What are your reasons for dissatisfaction from rewards / gifts?

🟠 % Distribution

Category	%
Not Useful	29%
No Gift Choices	23%
Same Gifts across Brands	48%

0   10   20   30   40   50
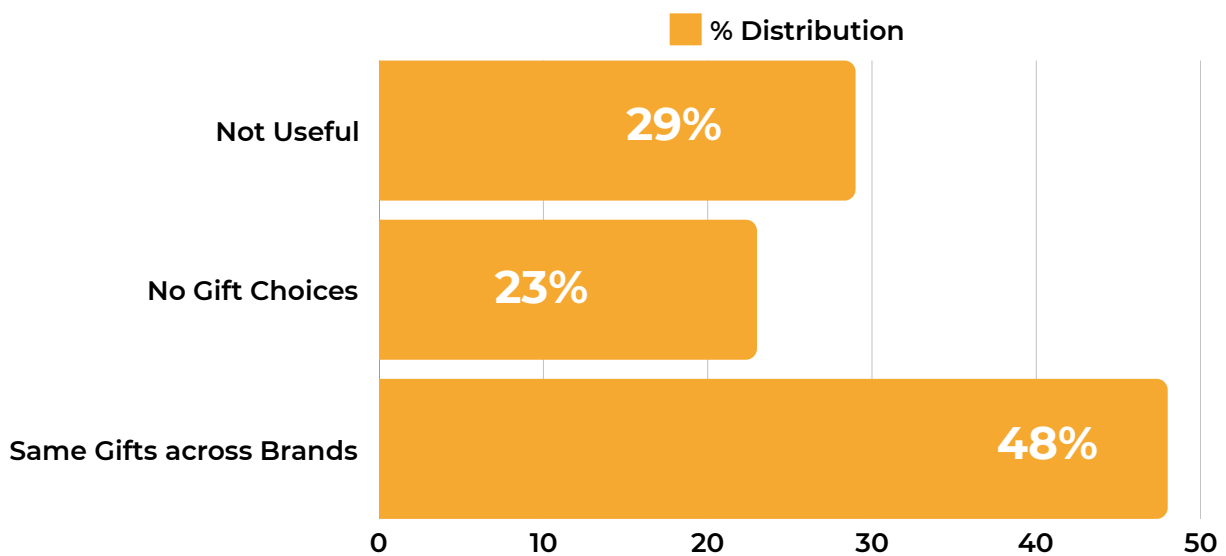
43%
of channel partners valuing personalization over generic gifts.

The #1 reason for dissatisfaction:
All brands provides the same type of gifts to channel partners.

REWARDS AND CHALLENGES

How Personalized Reward make you feel in a Loyalty Program?

- 🟠 Highly Valued (5)
- 🟤 4
- 🟡 3
- ⬛ 2
- 🟠 Not Satisfied (1)

43%
16%
12%
15%
14%
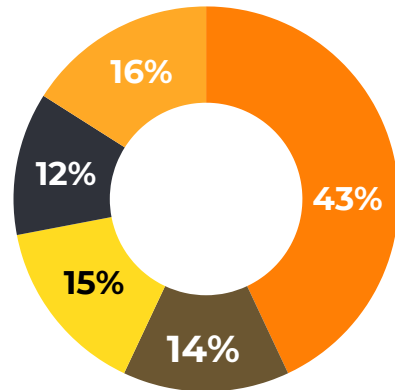
Satisfaction Rating
Digital Vouchers vs Other Rewards

- 🟧 Digtal Vouchers
- ⬛ Other Rewards

	Disappointed	Unsatisfied	Neutral	Satisfied	Delighted
Digital Vouchers	12	7	6	28	47
Other Rewards	22	9	32	17	20
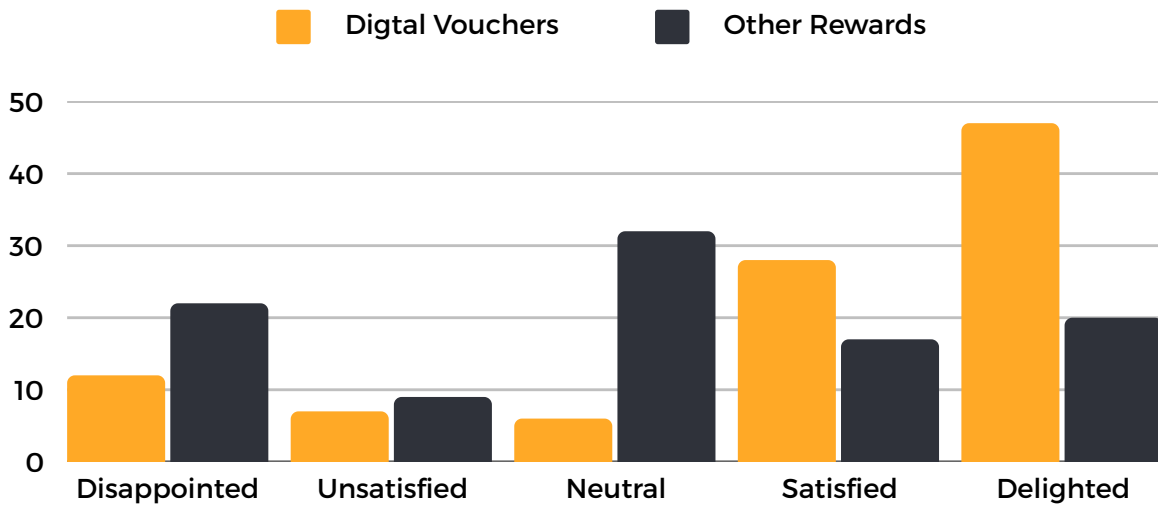
Key Highlights

Trend

Personalized rewards and digital vouchers are gaining traction, with higher satisfaction and delight levels compared to traditional rewards.

Learning

Flexible, mobile-friendly rewards like digital vouchers drive engagement and boost loyalty program success.

REDEMPTION INSIGHTS

How do you redeem your rewards?

- Website: 23%
- App: 61%
- WhatsApp: 16%
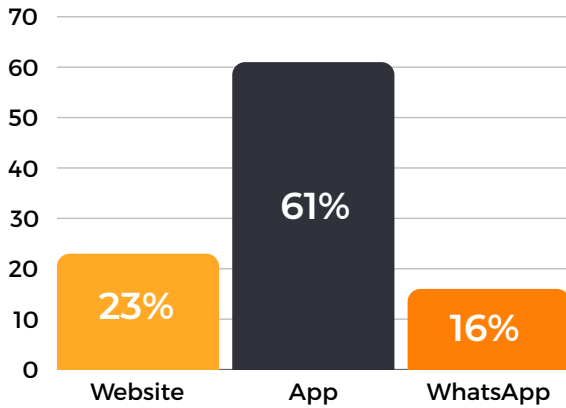
How do you want to redeem your rewards?

- Website: 13%
- App: 24%
- WhatsApp: 63%
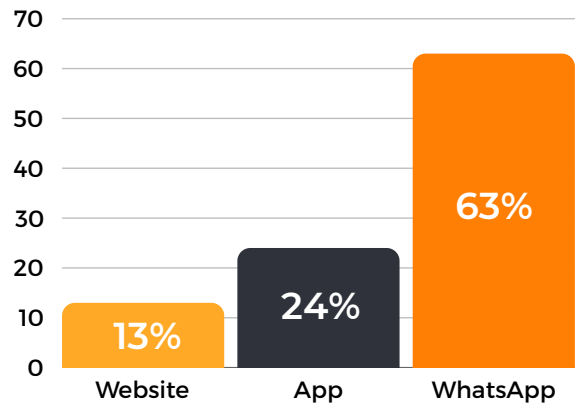
> *"The preference for WhatsApp among channel partners signals a shift towards real-time, mobile-first loyalty experiences. Brands that embrace this will gain a competitive edge."*

Arindam Kar

Business Head - Loyalty & Rewards | Almonds Ai

What challenges have you face in redeeming rewards from loyalty programs?

- 🟠 Complicated Redemption Process
- ⬛ Limited Reward Options
- 🟧 Late Delivery of Rewards
- ⬜ Lack of Clarity of Redemption T&Cs

- 14.9%
- 28.7%
- 35.6%
- 20.8%
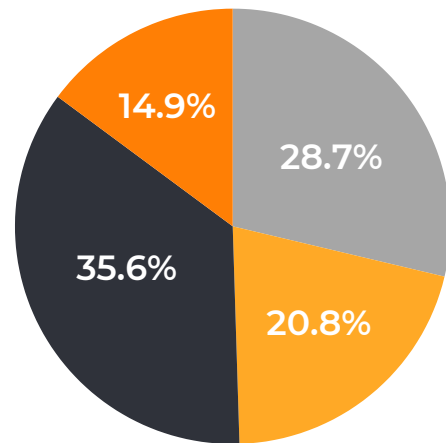
> *I ordered a heater during winter which I received in mid summer.*
>
> **- A Retailer in Nashik**

Mobile-first redemption is the future, with **94%** preferring platforms like WhatsApp for instant reward access.

TRANSPARENCY & TAX AWARENESS

Do You Expect Transparency in Reward Prices
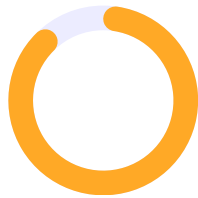
90% Yes

10% Doesn't Matter

Do You Expect Transparency in Delivery Time

56%
34%
10%
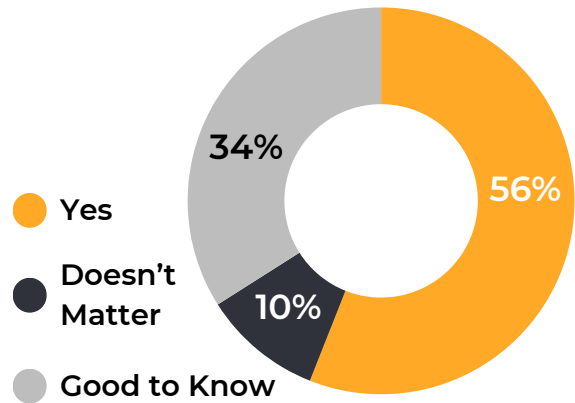
- Yes
- Doesn't Matter
- Good to Know

18%
58%
24%
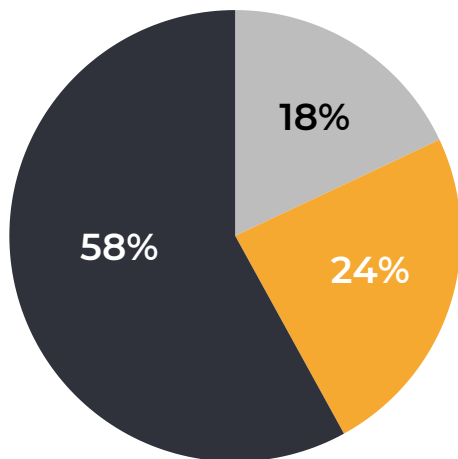
Do You Come Under the 194R Tax Bracket?

- Yes
- No
- Not aware

Among the 24% channel partners who falls under the TDS bracket prefer the followings

- Clear communication about TDS deduction
- Know upfront how much tax is being deducted
- TDS should be filed on time

24%
21%
55%
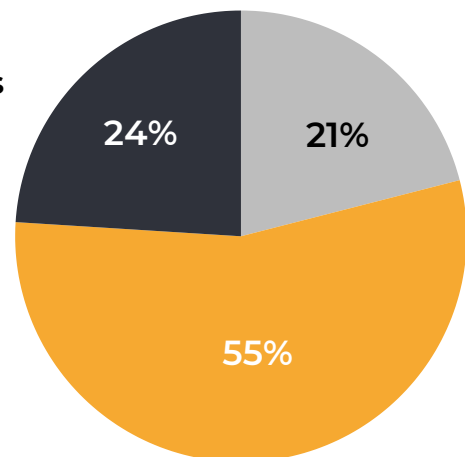
Reward Delivery Timeline Satisfaction

% Channel Partners

Delivery Time	% Channel Partners
< 3 days	10%
3-7 days	18%
7-15 days	32%
15 days & above	40%
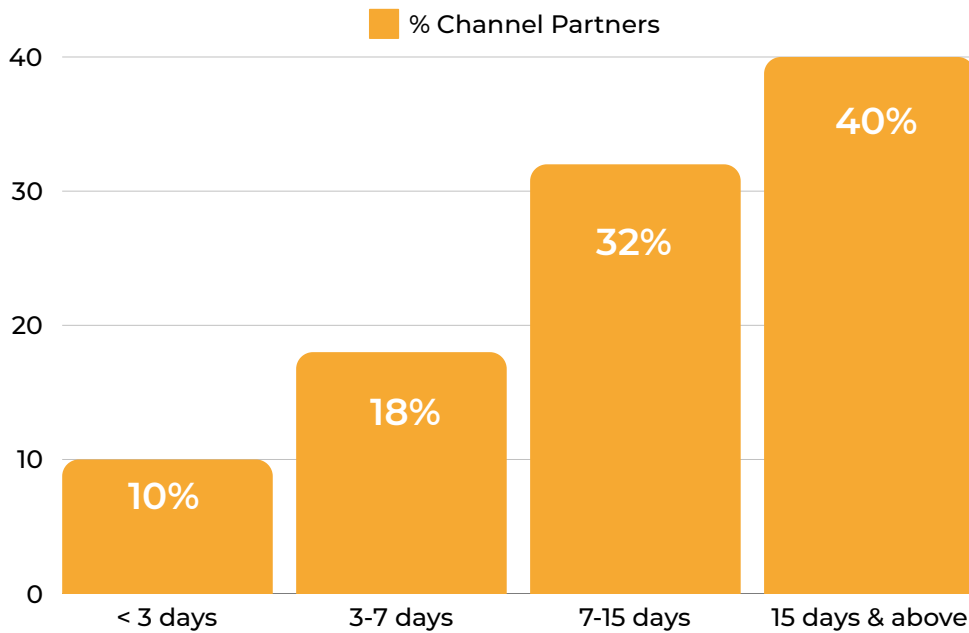
Channel partners shows dissatisfaction based on the delivery time:

< 3 Days: Satisfied

3-7 Days: Moderately dissatisfied

7-15 Days: Dissatisfaction

> 15 Days: Highly dissatisfied

> " *Why can't we receive the delivery notifications same like e-commerce portals when I order online.*
>
> **- A Channel Partner in Gurgaon**

Key Highlights

Trend

- **75%** of channel partners are dissatisfied with the delivery time of rewards, citing delays as the primary reason for their unhappiness.

Learning

- Brands must implement efficient delivery systems to ensure rewards are delivered within 3-5 days to maintain satisfaction.

THE RISE OF
QUICK COMMERCE

Are Kirana Stores at Risk?

THE FUTURE OF COEXISTENCE IN INDIAN RETAIL

India's retail sector is undergoing a rapid transformation with the rise of quick commerce (q-commerce) platforms like Blinkit, Zepto, and Swiggy Instamart. By 2025, these platforms are expected to see a **75% year-on-year growth**, driven by their ability to deliver within 10 minutes and offer a wide range of products, which has fueled a major shift in consumer shopping habits, particularly in urban markets.

But the future of Indian retail isn't about replacement—it's about collaboration. **By 2030, q-commerce and Kiranas will no longer compete but complement each other**, forming a hybrid ecosystem where speed meets trust, and technology meets tradition.

The Indian retail industry is evolving beyond **either-or choices**—it's moving toward an interconnected model where local retailers, digital platforms, and logistics networks work in tandem to create a seamless shopping experience.

> *"In FMCG, channel loyalty is like a diet plan, retailers swear by it until a better offer comes along. Data shows that 70% of trade partners stick to a brand only until margins, schemes, or credit terms tip in someone else's favor. The real loyalty? It's in the invoice, not the intent."*

Suraj Raina
Regional Customer Development Manager
Kenvue

WHAT WILL DEFINE INDIAN RETAIL IN 2025?

1. Blending the Best of Both Worlds

Imagine a future where your local kirana collaborates with a q-commerce platform to deliver your groceries within minutes, combining the speed of technology with the trust of a familiar face. These hybrid models will dominate 2025, as kiranas and q-commerce platforms work together to streamline inventory, share logistics, and bring convenience to even the smallest towns.

2. A Personal Touch, Enhanced by Technology

While q-commerce promises us convenience, kiranas offer something deeper:
The ability to truly understand their customers. By 2025, both formats will lean on AI-powered insights to predict customer needs, whether it's suggesting your favorite brand of flour or offering personalized discounts that make you feel valued.

3. Trust Will Take Center Stage

In smaller towns and cities, relationships matter more than discounts. Kiranas, with their flexibility and ability to offer credit, will continue to hold an edge. Meanwhile, q-commerce platforms will have to prove their reliability by delivering consistent service, fair pricing, and a human touch—because in India, trust isn't earned overnight.

> *The next era of retail isn't about competition—it's about a smart, tech-enabled fusion of quick-commerce and traditional trade.*

4. Sustainability Will Be Non-Negotiable

Green is the new gold. From using eco-friendly packaging to sourcing locally-produced goods, both q-commerce platforms and kiranas will embrace sustainability. By doing so, they'll not only appeal to environmentally-conscious consumers but also contribute to a healthier planet.

5. Kiranas 2.0: A Tech-Driven Revolution

The kiranas of tomorrow won't look the same. Picture stores using mobile apps for orders, managing inventory with smart tools, and offering digital payment options. By embracing technology, kiranas will remain the go-to choice for millions of families while keeping pace with modern retail trends.

6. Regional Markets Will Steal the Spotlight

While metros are the current stronghold for q-commerce, the real action in 2025 will happen in Tier 2 and 3 cities. These markets demand more than speed—they value affordability, trust, and products tailored to local tastes. Retailers and platforms that understand and adapt to these nuances will thrive.

THE FUTURE OF INDIAN RETAIL IS HYBRID

The retail revolution in India doesn't have to pit q-commerce against kiranas. Instead, 2025 will be be characterized by a hybrid model where q-commerce and Kirana stores coexist and collaborate. This model will leverage the strengths of both segments to create a more resilient and customer-centric retail ecosystem.

Imagine a world where q-commerce leverages the hyperlocal expertise of kiranas to reach the last mile, and kiranas use digital tools to offer unmatched convenience.

The coming decade will be defined by:

- Technology-driven Kirana stores competing with digital-first efficiency.
- Q-commerce optimizing last-mile logistics with hyperlocal fulfillment from Kiranas.
- Loyalty programs bridging the gap between physical and digital shopping.

For brands, the responsibility is clear: they must support both formats equally. Whether through fair pricing, exclusive incentives, or tailored products, brands need to build an ecosystem where everyone—customers, kiranas, and q-commerce platforms —wins.

As one industry expert aptly put it, "It's not about choosing between q-commerce or kiranas; it's about building a future where both thrive." In 2025, the power of Indian retail will lie in its diversity—speed, trust, technology, and tradition, all coming together to serve the unique needs of every consumer, everywhere.

"In the loyalty industry, 2025 is the year of connected ecosystems. Programs will no longer operate in isolation but will collaborate across brands, industries, and geographies to deliver value."

Shikhar Bhatnagar

Subject Matter Expert, Sales & GTM
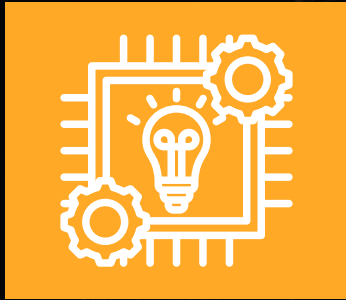
AI & AR AMALGAMATION

IN CHANNEL LOYALTY PROGRAMS

A New Era of Engagement

AI AND AR REVOLUTIONIZING THE FUTURE OF CHANNEL LOYALTY

Channel loyalty programs are evolving, shifting from traditional point-based systems to smarter, immersive experiences powered by Artificial Intelligence (AI) and Augmented Reality (AR).

These technologies are reshaping engagement with dealers, distributors, and partners, creating impactful programs that build trust and loyalty.

Key Highlights

- AI Enhancing Loyalty Programs

- AR Elevating Channel Partner Engagement

- AI + AR: A Winning Combo

- Challenges in AI & AR Adoption

"Businesses benefit when engagement programs become rewarding relationships for both the brand and the participants. Brands must aim to leverage a deep understanding of partner behavior and their aspirations to create customer loyalty outcomes."

Peeyush Bachlaus

Chief Marketing Officer | BIRLA HIL Limited

AI EMPOWERING REWARDS

Dynamic Incentives
Tailors rewards for under-performing areas to boost channel partner engagement.

Personalized Training
Creates channel partner-specific learning modules with rewards for completion.

Predictive Sales Tools
Helps distributors and retailers forecast demand, ensuring they stock the right products at the right time.

A large tyre manufacturer uses AI to reward high-margin sales and offer tailored credit periods, fostering long-term partnerships.

AR ELEVATING EXPERIENCE

A leading mobile manufacturer incentivizes premium product stocking by combining AR-driven engagement with AI insights.
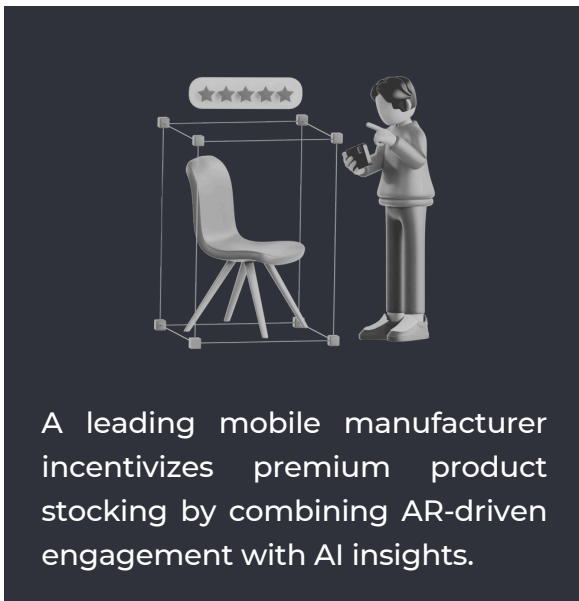
Realistic Product Demos
Showcases product features in real-world scenarios to aid sales.

Gamification for Partners
Drives participation through AR-based challenges like virtual treasure hunts with redeemable rewards.

AR-Driven Upselling
Showcase premium product ranges in a visually compelling way, encouraging partners to push higher-value products.

"In today's competitive market, loyalty programs must harness the power of artificial intelligence to deliver personalized and engaging experiences. By leveraging AI-driven insights, brands can anticipate customer needs, foster deeper connections, and drive sustained loyalty."

Sachin Kumar Agarwal
Director Innovation Head (Gen AI) | PepsiCo

AI + AR

THE WINNING COMBO

When combined, AI and AR create seamless, impactful experiences that enhance partner loyalty.

Smart Promotions

AI identifies opportunities; AR creates engaging campaigns.

Real-Time Rewards

Partners scan products and earn loyalty points instantly.

Immersive Training

AI identifies knowledge gaps; AR delivers interactive learning solutions.

Rrahul Sethi
Founder
Metaverse911

"The future of loyalty programs lies in their ability to combine personalization, technology, and purpose. AI and AR will transform loyalty into a deeply immersive and predictive experience."

A paint company used AR training and AI analytics to educate partners on product applications, rewarding them upon completion.

OVERCOMING CHALLENGES

High Costs
Significant investment needed for implementation.

Partner Training
Education is essential for effective adoption.

Data Security
Transparent and secure data practices build trust.

FUTURE OPPORTUNITIES

Enhanced Transparency
Real-time AI dashboards build trust by tracking progress.

Exclusive Experiences
AR-powered virtual tours and immersive brand engagements.

Sustainability Rewards
Use AI to incentivize eco-friendly practices with AR tools.

REWARDS
DISTRIBUTION

WITH API-DRIVEN LOYALTY SOLUTIONS

The New Age of Rewards Management

WHAT IS A REWARDS API ?

A Rewards API is a programmable interface that connects loyalty platforms and apps with external systems, enabling businesses to integrate, manage, and distribute rewards seamlessly. By eliminating the need for app-level changes, Rewards APIs make reward updates and management effortless, flexible, and scalable.

CRM

ERP

POS

Rewards 4 points every 100 USD spent

Get a free Merchandise

Bonus reward of 2000 on reaching milestone of 10,000 annual spent

Platinum

Pankaj Kumar

⭐ 7523 Points

Digital Vouchers

Physical Gifts

Bill Payments & Utilities

Travel & Bookings

Merchandise

Experiences

Sachin Gupta
Partner
LibGem Solutions

"Coupons drive instant gratification, but when integrated into loyalty programs, they amplify engagements and create lasting value."

Managing a loyalty program's rewards catalog is one of the biggest operational challenges brands face today. Keeping up with changing market demands, integrating multiple suppliers, and ensuring seamless reward redemption often require significant resources and manual effort.

ENHANCING TRANSPARENCY WITH AI INTEGRATION

Modern Rewards APIs integrate AI-powered crawlers that enhance pricing transparency and build trust:

- **Real-Time Price Monitoring** – AI tracks market rates of rewards (e.g., gadgets, gift cards) and flags discrepancies.
- **Customer Confidence** – Transparent pricing increased reward redemption by 12% for an FMCG brand.
- **Fraud Prevention** – AI-driven checks ensure pricing accuracy, reducing manipulation risks and improving program credibility.

KEY BENEFITS OF REWARDS API

- **Simplified Rewards Management**

Real-time reward catalog updates ensure loyalty programs remain relevant and engaging.

- **Centralized Compliance & TDS Reporting**

Automates tax deductions and generates instant compliance reports, ensuring adherence to Section 194R.

- **Expanding Reward Utility for Higher Engagement**

API-powered loyalty programs allow customers to redeem points for utility bills, mobile recharges, travel bookings, and retail purchases.

*Programs offering diverse redemption options see **72%** a increase in engagement.*

"In 2025, loyalty programs will be ecosystems, not silos. The integration of gamification, predictive AI, and seamless digital interfaces will redefine how customers and partners engage with brands."

Sunil Batta
Chief Business Officer
Almonds Ai

OPERATIONAL IMPACT OF REWARDS APIs

Key Metric	Impact
Cost Efficiency	Reduces operational costs by **35%** through process automation.
Time Savings	Speeds up catalog updates by **90%**, eliminating delays.
Customer Support Load	Fewer queries on reward discrepancies cut customer service workload by **25%**.
Customer Retention	Expanded reward choices improve retention rates by **60% YoY**.
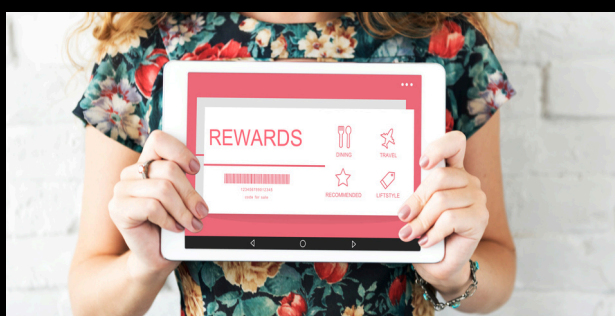
A GAME-CHANGER FOR 2025

With the rise of customer expectations, traditional loyalty systems fall short in adaptability and transparency. Rewards APIs solve this problem by:

- Automating reward distribution, making updates instant and scalable.
- Ensuring full compliance with built-in tax and reporting solutions.
- Enhancing engagement through diverse and practical redemption options.

By 2025, brands that adopt Rewards APIs will lead in loyalty innovation, setting new standards for transparency, efficiency, and engagement.

THE FUTURE OF LOYALTY

Integrating Rewards APIs into loyalty ecosystems helps businesses:

- Streamline reward catalog updates with minimal manual effort.
- Ensure compliance and reduce tax reporting complexities.
- Deliver seamless, real-time, and engaging customer experiences.

In a market where customer loyalty is hard to earn and easy to lose, businesses that adopt Rewards APIs will lead the next wave of loyalty innovation. It's not just a technological shift—it's a strategic necessity for long-term success.

TAX
TRANSPARENCY
IN LOYALTY PROGRAMS

4 Effective Strategies
for Brands to Navigate Section 194R

SECTION 194R
TDS Provision

The Purpose

To plug-out the possibility of tax revenue leakages (tax evasions) in businesses or professions.

Introduced in 2023, Section 194R of the Income Tax Act requires the deduction of Tax Deducted at Source (TDS) on any benefit or perquisite exceeding **₹20,000** annually. This provision applies to both cash and non-cash rewards, encompassing gifts, trips, discounts, and incentives offered through loyalty programs. The aim is to enhance tax transparency and compliance, but it has introduced significant complexities for brands managing these programs.

For loyalty programs, where rewards are a key driver of engagement, the law has fundamentally altered the way brands structure benefits. While some have embraced compliance as an opportunity to innovate, others are grappling with the operational and financial challenges it brings.

Section 194R

"In the retail sector, loyalty programs must balance personalized experiences with compliance and transparency. By integrating real-time auditing and data-driven insights, brands can enhance trust, ensure regulatory adherence, and deliver seamless rewards that drive long-term engagement."

Mukul Jain

Chief Financial Officer | WHSmith India

CHALLENGES SEC. 194R BRINGS TO BRANDS

>> Managing ₹20,000 threshold for Individuals across Schemes.

>> Valuation of Non-Monetary Rewards as per Market Value.

>> Improper handling strains channel partner relationships with brand.

>> Compliance needs tools, increases program expenses.

>> Tax-compliance reduces aspirational reward impact.

EXEMPTIONS

Individuals or Hindu Undivided Families (HUFs) are exempt from TDS requirements if

- Their total sales did not exceed Rs. 1 crore in business.

Or

- Their total income did not exceed Rs. 50 lakh in profession in last financial year.

These challenges have pushed some brands toward questionable practices, exposing them to risks of non-compliance and reputational harm.

To skirt the ₹20,000 threshold, some brands divide high-value rewards across multiple accounts or misclassify benefits as reimbursements to bypass TDS. Others underreport reward values, such as declaring international trips at significantly reduced costs.

Additionally, shifting the tax burden onto recipients—deducting TDS directly from rewards without consent—has strained relationships and eroded trust. While these tactics may offer short-term relief, they risk heavy penalties and reputational damage, undermining long-term loyalty efforts.

MASTERING COMPLIANCES

Automation

Deploy automated tools for TDS calculation, deduction, and reporting. These systems can issue Form 16A certificates and maintain accurate audit trails, reducing the administrative burden while building trust with partners.

Outcome

Enhanced efficiency and accuracy, with minimized operational overhead.

Centralized Reward Management

Brands must consolidate all rewards—across departments and campaigns—into a unified platform to track benefits, manage exemptions, and calculate TDS accurately. A centralized system reduces errors, ensures compliance with the ₹20,000 threshold, and allows for seamless reporting.

"Managing loyalty rewards across multiple campaigns without a centralized system is a compliance nightmare. A unified platform ensures transparency, reduces errors, and simplifies tax calculations."

Ramdas Rajamani
Director - Business Head
Almonds Ai MENA Region

Outcome

Streamlined compliance processes and fewer disputes with recipients or tax authorities.

Redesign Reward Structures

Reimagine loyalty programs to include smaller, incremental rewards distributed over time rather than one-time high-value incentives. For instance, convert an annual ₹50,000 reward into quarterly vouchers worth ₹12,500.

Outcome

Compliant reward systems that retain engagement without breaching the **₹20,000** limit.

Wale Adeoye-Famosa
CEO and Managing Director
Primus Advertising Limited

A loyal customer is not just a repeat buyer, but a lifelong advocate for your brand. Businesses that prioritize loyalty reap the rewards of a devoted customer base and a reputation that endures. Loyalty is the glue that holds customers to a brand, even when the competition is fierce. Brands have need to continuously innovate in the area of Loyalty program and give their brand a fresh breath and continued consumer confidence .

Transparent Communication

Combine clear, transparent communication with recipients about TDS implications and a consistent method for valuing non-monetary rewards. Ensure valuations are based on market benchmarks or vendor quotes, avoiding disputes while maintaining fairness.

Outcome

Stronger partner trust, reduced resistance to compliance measures, and minimized valuation disputes.

LOYALTY MEETS SUSTAINABILITY

Green Loyalty Programs™

> "AI will help create a world in which the journey to **sustainable development goals** becomes easier and faster."

PM Narendra Modi
AI Action Summit 2025 | Paris, France

EK PED
MAA KE NAAM

LAUNCHED ON
World Environment Day, 2024

80 CRORE
Trees Planted Nationwide

Almonds Ai, in collaboration with Grow-Trees, empowers customers and channel partners to redeem loyalty points to plant trees, driving sustainability through rewards. This initiative resonates with PM Modi's 'Ek Ped Maa Ke Naam' campaign, which encourages citizens to plant trees in honour of their mothers. By integrating such green rewards into loyalty programs, Almonds Ai is fostering a culture of sustainability and social responsibility. Every point redeemed contributes to a greener planet, transforming loyalty into a powerful tool for environmental impact.

DID YOU KNOW?

The 128 Infantry Battalion and the Ecological Task Force of the Territorial Army recently set a World Record by planting over 500,000 saplings in just one hour at seven sites in Jaisalmer, Rajasthan.

LiFE Lifestyle for Environment — Reduce Waste अपशिष्ट कम करना

LiFE (Lifestyle for Environment) is an India-led movement promoting mindful resource use and sustainable choices in daily life, from what we consume to how we use energy and water. Introduced by the Prime Minister at COP26 in 2021 and launched in 2022, it inspires eco-friendly behavioral changes and builds a network of Pro-Planet People.

IMPACT

If 1 billion people adopt sustainable lifestyles, the planet will benefit significantly:

22.5 **Billion kWh of Energy** can be saved by **"Turning off engines at traffic lights"**

9 **Trillion Liters of Water** can be saved by **"Closing taps when not in use"**

375 **Million Tonnes of Waste** can be saved by **"Using cloth bags instead of plastic"** from reaching landfills.

0.75 **Million Tonnes of e-Waste** can be recovered by **"Recycling gadgets properly"**

15 **Billion Tonnes of Food** can be saved by **"Composting food waste"** from ending up in landfills.

*So far, **3.57 Crore** people have participated in Mission LiFE activities.*

OBJECTIVE

An India-led global mass movement to nudge individual and community action to protect and preserve the environment.

THREE PHASES OF MISSION LIFE

Each phase requires a fundamental shift in our approach towards sustainability.

1. Change in Demand
2. Change in Supply
3. Change in Policy

Rajat Mathur
Head - Consumer Mkt & Innovations
Dabur India Limited

"The convergence of green technology and loyalty programs yields a powerful alignment of environmental responsibility and business growth. As businesses incorporate eco-friendly practices into their reward strategies, they cultivate deeper, values-driven relationships with their customers and channel partners, driving long-term loyalty and retention."

Green Credit Programme

It is a forward-thinking initiative introduced by the Government of India to encourage sustainable practices and environmental stewardship. Established under the Environment Protection Act, 1986, it promotes voluntary activities that contribute to ecological conservation while providing tangible incentives.

Promote Sustainability
Encourage individuals, businesses, and organizations to participate in activities like tree plantation, afforestation, and conservation efforts.

Incentivize Action
Offer Green Credits as rewards for participating in eco-friendly activities, motivating widespread adoption of sustainable practices.

Enable Afforestation
Build an inventory of land suitable for afforestation to expand India's green cover.

"The rise of green loyalty programs is a testament to the evolving consumer mindset. By offering green credits for sustainable actions, brands are not just rewarding customers—they are co-creating a better future."

Dr. Shikha Dhawan
Ex. Director Programs | Share India

Generational
LOYALTY

A GENERATIONAL PERSPECTIVES

Sustainability engagement varies across generations, requiring tailored loyalty strategies to enhance impact and participation.

GEN ALPHA
Tomorrow's Decision Makers

2010-2024

Although not direct participants, Gen Alpha influences household decisions through eco-conscious values shaped by education and digital platforms.

Trends

72%
parents express concern about the future environment for their children.

80%
of parents consider children's eco-preferences.

Strategies

- Design campaigns targeting families, where parents and children can participate together.
- Offer rewards like digital books, videos, or interactive tools that teach sustainability concepts
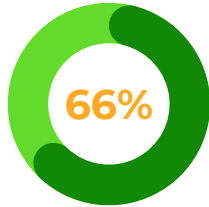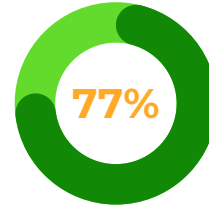
GEN Z

1997-2012

Balancing Pragmatism with Purpose

They prefers eco-friendly rewards tied to financial savings or community benefits.

Trends

66%

consumers consider sustainability a driving factor in their purchasing decisions.

77%

willing to pay more for sustainable products.

Strategies

- Leverage social media platforms for sustainability challenges, encouraging Gen Z to share their eco-efforts online.
- Partner with local sustainability initiatives to offer participating in activities like clean-up drives or tree planting

MILLENNIALS

1981-1996

Purpose-Driven Advocates

They prioritize transparent, impactful programs that align with their values.

Trends

75%

consider a company's social and environmental commitments when deciding where to work.

83%

expect brands to actively engage in sustainability efforts.

Strategies

- Offer options for participants to choose how their rewards are used.
- Highlight the environmental and social impact of their participation.

🎁 Green Rewards

Eco-friendly incentives designed to align with customer's sustainability values, helping them make planet-positive choices. These rewards combine tangible benefits and meaningful contributions to support a greener future.

Value of Green Rewards

Drive Participation
Encourage active involvement in environmental initiatives.

Emotional Connections
Link rewards to tangible ecological impacts, fostering loyalty.

Brand Reputation
Position brands as sustainability leaders, aligning with ESG goals.

> *Green rewards turn loyalty programs into tools for environmental and brand success.*

> *"The integration of green technology in loyalty programs is not a choice but a necessity in 2025. Brands that inwest in sustainable solutions today will not only lead in market share but also win the trust of environmentally conscious stakeholders."*

Preethi Nair
ESG PRACTITIONER

SIMPLE GREEN REWARDS

Carbon Offset Contributions

Invest in programs that reduce carbon footprints, like renewable energy projects, or clean technology solutions.

Tree Plantation Initiatives

Redeem Points for planting trees, with participants receiving updates on their contributions.

Ajay Aggarwal
Managing Director
Action TESA

"In the panel industry, loyalty programs must integrate sustainability and innovation. With digital solutions like the TESA Connect app, brands can streamline engagement, offer real-time rewards, and enhance relationships with channel partners and influencers—transforming the way loyalty is built and sustained."

Sougat Chatterjee
Executive Director & CEO,
Abhay HealthTech Pvt. Ltd.

"Sustainability-driven technology transforms loyalty programs into instruments of positive change. Whether through green credits, recycling incentives, or renewable rewards, businesses are paving the way for a greener future."

Environmental Donations

Sponsor organizations dedicated to nature conservation, coral reef restoration, & the preservation of biodiversity.

Eco-Friendly Product

Sustainable items crafted with biodegradable packaging, organic materials, or recycled content.

FUTURE OF GREEN REWARDS

1. ELECTRIC MOBILITY REWARDS

Customers can redeem points for EV leasing, charging credits, or discounts on electric vehicles.

Impact

Encourages the adoption of eco-friendly transportation options, contributing to reduced carbon emissions and a more sustainable future.

2. SUSTAINABLE WORKSHOPS

Educational experience that focuses on teaching participants practical skills and knowledge to live more eco-consciously.

Impact

Foster a deeper understanding of sustainability and help build a community of eco-conscious individuals.

3. RECYCLING INCENTIVES

Points earned for verified recycling efforts, such as recycling e-waste or plastic.

Example

Earn points for every kilogram of plastic recycled.

4. SUSTAINABLE LIFESTYLE SUBSCRIPTIONS

Rewards for green services like composting or eco-friendly meal plans.

Impact

Encourages long-term eco-conscious habits in customers and partners.

GREEN LOYALTY PROGRAM CERTIFICATE

GREEN LOYALTY PROGRAM ™

★ ★ ★ ★ ★
CERTIFIED 2025
INDIA

A tiered certification system that serves as a hallmark of trust and environmental responsibility for brand's loyalty program.
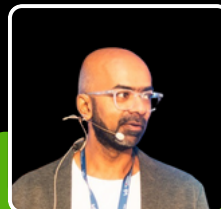
EMERALD
Basic commitment to sustainability.

VANGUARD
Strong sustainability practices across key areas.

STEWARD
Leading the way with significant environmental impact.

Saurabh Agrawal
Chief Strategy Officer
Varun Beverages Ltd. (VBL)

"Green rewards represent a paradigm shift in loyalty programs, where consumers and businesses align on shared commitment to sustainability. Incentivizing eco-conscious behaviors with green credits builds brand loyalty and fosters a positive impact on the planet."

ROLE OF CERTIFICATION

India is rapidly shifting towards sustainability, driven by government policies, corporate ESG mandates, and increasing consumer awareness. A Green Loyalty Program Certification offers brands a strategic advantage by aligning their loyalty programs with sustainability, which can lead to higher customer engagement, regulatory benefits, and long-term business growth.

01 Enhanced Brand Reputation

Builds trust and loyalty by showcasing a commitment to sustainability.

02 Consumer Demand for Sustainability

Aligns with eco-conscious customers' values, attracting their preference.

03 Competitive Advantage

Differentiates the brand in the market, attracting like-minded partners.

04 Environmental Impact Reduction

Reflects a brand's active efforts in reducing its carbon footprint and waste, contributing to a healthier planet

05 Improved Stakeholder Relations

Stakeholders view as a mark of corporate integrity, improving relations and fostering loyalty.

GREEN LOYALTY PROGRAM™ CERTIFIED MAY2024 - APR2025 INDIA
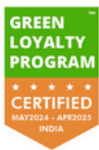
Certificate of Compliance

This is to certify that

GROWTH CLUB

of

Varun Beverages Limited

Has been assessed as meeting the requirement of the

GREEN LOYALTY PROGRAM™

Date of Registration	16th May 2024
Date of First Audit	15th May 2024
Date of Re-certification	14th May 2025

AUTHORISED SIGNATORY

This certificate is property of Tech Almond Solutions and remains valid subject to satisfactory surveillance audits.

FAB Rewards Programme

بنــك أبـوظبــي الأول
FAB1
First Abu Dhabi Bank

THE NEW FAB REWARDS ELITE CREDIT CARD

WE WILL PLANT A TREE FOR YOU AFTER YOU MAKE YOUR FIRST PURCHASE.

APPLY ON THE FAB MOBILE APP OR IN-STORE.

بنــك أبـوظبــي الأول
FAB1
First Abu Dhabi Bank

DONATE A TREE TO THE PLANET BY BUYING WHAT YOU LIKE THE MOST.

WE WILL PLANT A TREE FOR YOU AFTER YOUR FIRST PURCHASE,

AND ANOTHER ONE FOR EVERY AED 50,000 SPENT.

FAB REWARDS ELITE CREDIT CARD.

APPLY NOW AND HURTURE NATURE WITH EVERY PURCHASE

Introducing the Earth Game From FAB Rewards

Sustainability starts with better choices. Redeem 2,000 FAB Rewards to win **assured prizes** and learn tips for a greener future today.

Worn Wear Program

patagonia®
WORN WEAR®

Through its Worn Wear Program, Patagonia encourages customers to extend the life of their gear by offering repairs, trade-ins, and resales, fostering a more sustainable relationship between the brand and its customers.

Patagonia's Worn Wear program allows customers to trade in their used gear in exchange for credit toward new purchases, or to buy pre-owned items at a lower cost. This initiative aligns perfectly with Patagonia's mission of reducing waste and promoting a circular economy.

Worn Wear® allows you to trade in and buy used Patagonia® gear.

85% of clothing ends up in landfills or gets incinerated.* One of the best things we can do for the planet is keep stuff in use longer and reduce our overall consumption. That means buying less, repairing more and trading in gear when you no longer need it.

*Circular Economy Insights reports that **30%** of Patagonia customers have participated in the Worn Wear program, highlighting its success in creating a more sustainable customer experience.*

Patagonia offers free or low-cost repairs for damaged gear, ensuring that items remain functional for years. In a world where fast fashion dominates, this approach resonates with environmentally conscious customers.

*Sustainability Trends found that of **25%** Patagonia's customers specifically chose the brand because of its repair services.*

GREEN LOYALTY PROGRAM™
★ ★ ★ ★ ★
CERTIFIED 2025 INDIA

Get Your Loyalty Program Certified

By promoting sustainability through Worn Wear, Patagonia strengthens customer engagement, offering them a way to reduce their environmental impact while staying loyal to the brand.

TOP CHANNEL
LOYALTY PROGRAMS
IN INDIA

Redefining Channel Engagement with
Loyalty Programs

Jio-bp RewardMeter

Jio-bp RewardMeter is India's first driver-focused loyalty program that rewards truck drivers, and other commercial vehicle drivers (buses, tempos) who fuel up at Jio-bp stations. The RewardMeter program is available across more than 1,800 Jio-bp fuel pumps, covering a large geographic area and ensuring widespread participation.

How it works:

- Drivers earn points for every liter of diesel purchased at Jio-bp fuel stations.
- Points can be redeemed instantly for various rewards: mobile recharges, gift vouchers, and even product deliveries right to their location.
- Regardless of the total fill or fleet size, every driver **earns 15 points** for every liter of diesel purchased.

This program was also mentioned by Shri Mukesh Ambani at the Reliance's 47th Annual general Meeting for its innovative approach to channel loyalty.

Pepsico Growth Club

The Pepsico Growth Club nurtures its channel ecosystem by incentivizing channel partners for achieving sales targets and participating in promotional activities. The program aims to create a competitive yet collaborative environment for partners.

How it works:

- Partners earn rewards for meeting sales milestones and completing training modules.
- Rewards include exclusive benefits like marketing support, travel vouchers, and gadgets.
- A dedicated app provides performance insights and tracks progress.

This program enhanced sales performance in key territories.

SAMPARK Program By Havells

The SAMPARK Loyalty Program by Havells is exclusively designed for channel partners to build a stronger relationship and reward their loyalty. Through this program, channel partners earn reward points for purchasing specified Havells products, which can be redeemed for a variety of attractive benefits.

The program is fully digital, managed through the **Havells SAMPARK App**, where users can register, accumulate points by scanning product QR codes, and track their rewards. Redemption is seamless—simply log in to the app, check your points, and request a direct bank transfer or other rewards. SAMPARK enhances partner engagement, making loyalty rewarding and hassle-free.

TESA CONNECT

TESA Connect by Action TESA empowers its channel partners, dealers, distributors, and retailers with rewards and recognition for their loyalty and contribution to the brand. The program allows partners to accumulate points for every product purchase, which can be redeemed for gifts, vouchers, or trips.

How it works:

- This program is driven by the scan to earn process mechanism.
- QR Coupons are allocated at every touch points digitally.
- Points are awarded for every QR scan based on the value and product category.
- The app provides real-time tracking of points and rewards catalogs.

This program has driven a substantial growth in dealer engagements since its launch.

CERA StarPlumber

CERA StarPlumber Program celebrates the contribution of plumbers by rewarding them for recommending and installing CERA products. The program also offers training sessions to enhance their skills.

How it works:

- Plumbers earn points on every purchase made from CERA authorized dealers and retailers.
- Points can be redeemed for cash rewards, tools, or vouchers.
- Regular training sessions provide technical expertise and industry updates.

Over 50,000 plumbers have enrolled, making it one of the most successful loyalty programs in the industry.

JK Cement Samridhi

JK Cement Samridhi fosters long-term partnerships by rewarding dealers for their longstanding relationship and providing them with a platform to grow their business. The program aligns rewards with sales milestones, offering tiered benefits.

How it works:

- Channel Partners can earn points for every bag of cement sold.

- Exclusive rewards (international trips, luxury goods, and digital vouchers.

- Users can track their points and rewards via the Samridhi mobile app.

Exclusive Read for Sales Team

Aarambh Program by Godrej

Pioneering Women in Sales at GCPL - Godrej Consumer Products Limited (GCPL) is redefining sales with Aarambh, a program designed to hire, train, and integrate women into Level 1 sales roles. Traditionally male-dominated, sales often present barriers for women. Aarambh addresses this with open-source hiring from ed-tech, e-commerce, and non-sales FMCG sectors, focusing on fresh MBA graduates and lateral talent.

With personalized onboarding, women-friendly territories, and leadership-focused training, Aarambh is reshaping the future. Out of 450+ applications, seven candidates have been selected, proving that women belong in sales. At GCPL, the future of sales is inclusive, diverse, and led by talent.

"Loyalty programs in 2025 are all about hyper-personalization. AI and machine learning enable brands to anticipate customer needs and create experiences that are not just relevant but irresistible."

Neelima Burra
Chief Strategy and Transformation Officer
Luminous Power Technologies (P) Ltd

INTERESTING READS

CHANNEL CHAMPIONS INDIA

🔔 SUBSCRIBE

Secrets to Insanely Lucrative B2B Customer Loyalty Programs and Channel Partner Engagements.

almonds.ai

The Future of Loyalty Programs: Insights from the channel partner research and survey

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Can Loyalty Programs Make or Break Retail Success in the Post-Cookie World?

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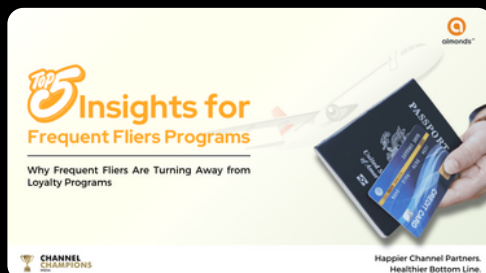
Five Eye-Opening Reasons: Why Frequent Fliers Are Turning Away from Loyalty Programs?

» READ MORE

CRAFTING RELIABLE CLOUD INFRASTRUCTURE

For Your Loyalty Initiatives

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5 Strategies for Repeat Business
Building Customer Engagement & Loyalty to Drive Repeat Business

Five Proven Ways to Drive Customer Engagement & Repeat Business

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15 Benefits of Loyalty Programs for Businesses in India

READ MORE

Benefits of Loyalty Programs
Why Business Should Implement It

Travel Rewards
Maximizing Channel Partner Engagement

Maximizing Engagement with Travel Rewards in Loyalty Programs

READ MORE

GREEN LOYALTY
INSIGHTS

Inspiring Sustainable Customer Behavior through Actionable Insights

GREEN LOYALTY INSIGHTS

YOUR PROMISE PLANET'S REWARD
BUILDING A SUSTAINABLE FUTURE TOGETHER
greenloyaltyprograms.com

One Resolution, Many Rewards: Can Loyalty Programs Save the Planet?

» READ MORE

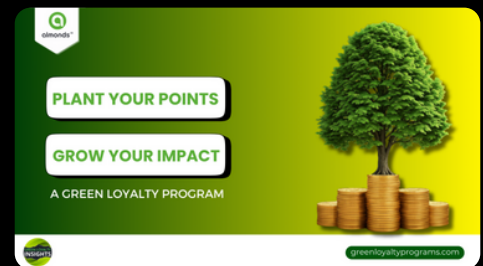## Plant Your Points, Grow Your Impact: Adopt A Green Loyalty Program

» READ MORE

PLANT YOUR POINTS
GROW YOUR IMPACT
A GREEN LOYALTY PROGRAM
greenloyaltyprograms.com

THE RISE OF CIRCULAR ECONOMY
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Achievements

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HUMBLED

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GPAI SUMMIT 2023

Almonds Ai's bagged the Gold Award at the prestigious E4M RedCarpet Awards 2024

Best Product Launch

Almonds Ai has received a Silver Award on PepsiCo's Gatorade project for 'Best Product Launch' at the prestigious E4M RedCarpet Experiential Marketing Awards 2024.

Best Reward Program

The innovative TESA Connect by Action TESA has been recognised as a winner at the prestigious BW Applause Experiential Marketing Awards 2024 in the 'Best Reward/ Incentive Program' category.

Best B2B Online Event

Almonds' VIRTEX wins another award for Gatorade Launch Arena at the BW Applause Experiential Marketing Awards 2024 in the 'Best B2B Virtual Event - Product Launch' category.

47TH AGM 2024

Shri Mukesh Ambani mentions the **Jio-bp RewardMeter Program** in front of millions of shareholders at Reliance Industries Limited's 47th AGM 2024.

Global Loyalty Conclave & Awards

Almond Ai received multiple awards for its groundbreaking loyalty programs, leveraging AI, personalization, and sustainability to enhance customer and partner engagement. Their innovative strategies set new standards and delivered exceptional results.

GLOBAL LOYALTY CONCLAVE & AWARDS

Thank You ...

Loyalty programs succeed when ROI is measurable, combining engagement metrics, sales uplift, and retention data to demonstrate value.

The Indian loyalty and rewards sector is evolving rapidly, with brands increasingly relying on channel partners to drive distribution and revenue growth. This presents a remarkable opportunity for companies to rethink and optimize their loyalty and engagement strategies, ensuring they meet the aspirations of their partners in this dynamic market.

We are proud to present the Channel Loyalty Report 2025, a comprehensive report on India's channel loyalty ecosystem. This year's report not only highlights emerging trends and partner expectations but also emphasizes the critical role of sustainability in loyalty programs. By integrating eco-conscious practices, brands have the unique opportunity to align loyalty strategies with a greater purpose—creating value for both their partners and the planet.

We thank our collaborators—industry experts, advisors, our dedicated research team, and the 8,000+ channel partners nationwide who participated in our surveys. Their insights have helped us build a report that captures the pulse of the loyalty landscape and offers actionable strategies for future success.

The loyalty landscape will increasingly revolve around sustainability, innovation, and shared values. At Almonds Ai, we believe the future of loyalty lies in partnerships that empower, reward, and inspire. We hope this report serves as a roadmap for brands to create meaningful, sustainable, and future-ready engagement strategies that benefit all stakeholders.

Happier Channel Partners, Healthier Bottom Line.

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A Full-Stack Channel Partners Engagement, Education, Loyalty and Rewards Ecosystem

6.8M+	**4.8B+**	**100+**	**5000+**
CHANNEL PARTNERS	ENGAGEMENT DELIVERED	THIRD PARTY INTEGRATIONS	REWARD OPTIONS

3.4M
Retailers

1.5M
Drivers

600K
Chemists

340K
Electricians

142K
Painters

134K
Carpenters

130K
Agri-Influencers

32K+
Hair Dressers

80K+
Architects

94K
Mechanics

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