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2026 INCENTIVES TREND REPORT

How Program Managers are Maximizing Engagement and Optimizing Budgets

Unique insights to help you design the right
incentive system for your specific goals & audience

Contents

New data shows emerging trends

New Giftbit data shows a "dual-engine" emerging for incentive programs.

Companies are using Standard (non-expiring) rewards 10% more, meaning they're focused on building long-term loyalty.

That said, Promotional rewards (time-bound claim-by window) still account for 41.8% of all sends for fast, budget-friendly campaigns.

Most incentive programs are built on a single, outdated assumption: that every recipient wants the same thing, in the same way, at the same speed. But our 2024-2025 data proves that the "average" recipient no longer exists.

Treat everyone the same, and you could be leaving money —and engagement— on the table.

This report analyzes internal data to benchmark how sending and recipient behavior is shifting. Use it to align your incentive strategy to fit your audience.

> **This guide includes practical recommendations to help you boost engagement and optimize the budget of your incentive program.**

So, let's dive in,
but first, a quick snapshot of what the numbers reveal.

Key Takeaways

CHOICE TYPES

Senders are letting recipients choose their rewards. Offering the Full Calatog of choice is up 28%, and curated lists are down.

STANDARD vs PROMOTIONAL

Senders are sending more Standard rewards (meaning no expiring claim-by date) over Promotional (which have an expiring window).

TIME-to-CLAIM

Recipient behavior varies based on **why** they received the reward. Consumers are quicker to claim than employees, and the gap is widening.

PRICE POINT PSYCHOLOGY

A "utility shift" occurs at $100. When the reward value is under $100, recipients select treats. Over $100, they choose essentials.

☑ Quick 2026 Program Checklist

PROGRAM TYPE	HOW TO CONFIGURE
Immediate action *(sign-up, survey, purchase, etc)*	☑ Single reward (one brand) ☑ Promotional (i.e. expiring) rewards ☑ Tight claim window
Relationship/loyalty *(employee milestones, etc.)*	☑ Full Catalog (choice of all brands) ☑ Standard (i.e non-expiring) rewards **OR** promotional rewards with a long claim-by window
Disbursements/aid/rebates *(disaster relief, research, etc.)*	☑ Full catalog choice **OR** utility-forward brands ☑ Standard rewards (no claim-by date)

Choice Types
Why "One–Size–Fits–All" is Costing You

EMERGING TREND: Successful senders either gave their recipients access to the Full Catalog, or offered no choice at all with only a Single Brand option. Meanwhile, Custom Selection took a nose-dive.

Don't worry if you don't know which brands your audience wants—they want to pick their own rewards, anyway. Give your recipients more autonomy by letting them choose their incentive from a large catalog.

Offer type	2024	2025	Trend
Full Catalog	29.9%	41.4%	↑38.6%
Single Brand	35.9%	34.4%	↓3.9%
Custom Selection	34.3%	24.2%	↓29.5%

Full Catalog dominates

Full Catalog is when a sender offers their recipients the entire catalog of options in their specific region. In some cases that means hundreds of searchable brand options.

With a whopping 38.6% increase, offering Full Catalog is officially the Gold Standard for reward senders.

When to send Full Catalog? While always popular, Full Catalog is especially strategic for broader and/or global audiences, such as employee milestones, service awards, and long-term loyalty programs where personal preference is paramount.

Single Brand is holding strong

> **Single Brand is when a sender selects one option (e.g. Starbucks or Amazon) that recipients can claim and redeem without making a choice.**

While it saw a minor 3.9% decrease, the Single Brand category remains a core model for many reward senders. Brands like Starbucks, Amazon, and Visa® are excellent choices for focused single-option incentives.

When to send a Single Brand? This model is ideal for tactical campaigns, say for a coffee to reward webinar attendance, or any other moment where the action is specific and the reward should feel instant and simple.

Good–bye, Custom Selection

> **Custom Selection is when a sender curates 2-15 brands and lets the recipient choose one.**

While it still has its place, curating a specific list of brands is waning in popularity. The 29.5% decrease in Custom Selection highlights a significant shift in sending behavior.

When to use Custom Selection? This option remains a good strategy for campaigns with a dedicated theme. For example, if you're doing a dispersement to an underserved population, curated lists of gas and grocery gift cards work well.

Standard vs. Promotional
To Expire or not Expire, That is the Question

EMERGING TREND: The incentive market is currently in a state of transition. Standard rewards have overtaken Promotional ones, meaning more senders are opting for non-expiring claim-by windows.

> **Standard rewards are evergreen (no claim-by date) and built for always-on programs, while Promotional rewards are time-bound (with a claim-by date) and designed for short-term campaigns that need fast action.**

The best incentive programs now run on one of two engines, depending on their goals. Use always-on rewards for loyalty programs, and rewards with claim-by dates when you want to create a sense of urgency → ***and potentially optimize financially.***

Reward Type *Monthly average*	2024	2025	Trend
🌲 Standard	52.9%	58.2%	**↑10%**
⏱️ Promotional	47.1%	41.8%	**↓11.3**

Reward Type	Primary Use Case	Primary Choice Type	Recipient Behavior
🌲 Standard	Employee/Loyalty	Full Choice (50.89%)	**Deliberate**: Higher consideration and claim times.
⏱️ Promotional	Consumer/Marketing	Single Brand (54.88%)	**Urgent**: Rapid claim times for "instant" gratification.

🌲 Standard (no claim-by date)

Choice Type	2024	2025	Trend
Full Choice	35.8%	50.9%	↑42%
Single Brand	25.5%	24.7%	↓3%
Custom Selection	38.7%	24.4%	↓37%

⏱ Promotional (time-bound)

Choice Type	2024	2025	Trend
Full Choice	12.2%	19.0%	↑56%
Single Brand	46.4%	54.9%	↑18%
Custom Selection	41.5%	26.2%	↓37%

Standard reward systems are moving in

A trend we're seeing is the growth of evergreen reward programs. The total monthly average of Standard rewards sent grew by 10% year-over-year.

In 2025, Standard rewards accounted for 58.2% of all rewards sent.

Within the Full choice category, the shift to Standard was aggressive, moving up 42%. Nearly half of all Full Catalog rewards are now permanent fixtures in client programs.

Promotional rewards lose some share, but remain a core model

With an 11.3% average monthly drop, Promotional rewards now power only 41.8% of all sends.

Promotional rewards remain the top pick for specific use cases like Consumer Incentives, where claim times actually became 28.6% faster in 2025. Senders rely on these for quick-turnaround marketing tactics that require swifter actions **and** for senders looking to claim breakage.

BREAKAGE: When a reward has a "claim-by" date and goes unredeemed, the leftover funds are called "breakage." Giftbit shares a portion of breakage with clients, meaning Promotional rewards allow senders to recoup funds and repurpose them for future campaigns.

The rise of recipient freedom

The 2025 data reveals a clear move toward recipient autonomy. In Standard programs, Full Choice has become the dominant strategy, now representing 50.9% of all rewards—a 42% year-over-year increase.

This trend extends to Promotional rewards as well. While Single Brand remains the volume leader at 54.9% (ideal for "coffee on us" style hits), Full Choice is the fastest-growing segment in this category, surging by 56% since 2024.

Across the board, clients are increasingly choosing to give their recipients total freedom of choice.

Time–to–Claim
Urgency When You Need It, Evergreen When You Don't

EMERGING TREND: For marketing and consumer incentives, recipients are moving faster, making the "reward loop" tighter and more efficient. However, recipients claiming relationship-based rewards (like employees and those receiving disbursement payouts) are taking more time to choose deliberately.

> **Time to claim (or "claim-by date") is how long a recipient has to claim their Promotional reward after it's been sent. If the reward isn't claimed, it expires and becomes unavailable to the recipient (and breakage becomes available).**

Claim-by dates for employees and disbursement recipients should be at least 15-30 days to accommodate their more strategic saving and spending habits. You might also consider switching to Standard rewards for these audiences.

Use Case	2024 Avg Time (days)	2025 Avg Time (days)	Trend
Consumer Incentives	9.5	6.8	Faster ↓28.4%
Disbursements	12.1	15.9	Slower ↑31.4%
Employee Rewards	7.4	8.7	Slower ↑17.6%
Other	12.6	10.4	Faster ↓17.5%
Overall Average	**10.5**	**9.6**	Faster ↓8.6%

Consumers want a "quick win"

Consumer Incentives saw the most significant shift in behavior with a 28.4% drop in claim time. Recipients went from taking an average of 9.5 days to just 6.8 days to claim their rewards.

Consumer-facing rewards (like for surveys, sign-ups, or purchases) are becoming more and more effective at driving immediate action. People want that "dopamine hit" faster in 2026.

Employees want time to consider

Alternatively, employees are claiming their rewards 17.6% slower, stretching from 7.4 days to 8.7 days.

Remember that offering Full Catalog choice is surging by 38.6%. When employees receive a reward, they aren't rushing to spend it on the first thing they see. Instead, they act more like shoppers and take an extra day or two to browse and pick something they really want.

Disbursement recipients pause

Disbursements/payouts (typically larger payments like financial aid or rebates) saw the largest increase in claim rate, up 31.4%. Recipient claim time here jumped from 12.1 days to 15.9 days.

Recipients may view disbursements more like traditional money and act accordingly. This 4-day jump in claim time suggests that people are being more strategic with these rewards, perhaps waiting for a specific bill to pay or a larger purchase to make, rather than treating it like pocket change.

Popular Brands by Price Point
$100 Is The Line in the Sand

EMERGING TREND: The data shows a clear $100 threshold in brand popularity among recipients. Under $100, rewards are "fun money." Above it, and recipients shift to more practical and flexible options like Visa and Walmart.

Use the amount you're sending to help dictate what type of choice you give. A $50 Walmart card might not get your recipients very far; a $150 Walmart card lets them really stock-up. Conversely, a $150 Starbucks card might be "too much coffee," but $15 is a nice treat.

Giftbit clients send all over the world in many currencies, but for this report we narrowed the most popular brands down to three main currencies (USD, CAD and AUD)

Price point	🇺🇸 USD	🇨🇦 CAD	🇦🇺 AUD
$0-20	1. Amazon 2. Starbucks 3. Walmart	1. Amazon 2. Starbucks 3. Tim Hortons	1. Amazon 2. Apple 3. Kmart
$21-50	1. Amazon 2. Visa 3. DoorDash	1. Amazon 2. Uber Eats 3. Walmart	1. Amazon 2. Coles 3. Apple
$51-100	1. Amazon 2. Visa 3. Walmart	1. Amazon 2. Visa 3. Uber	1. Coles 2. Amazon 3. Playstation
$101-$500	1. Visa 2. Amazon 3. Walmart	1. Amazon 2. Visa 3. Walmart	1. JB Hi-Fi 2. Coles 3. Amazon
$501+	Visa	Air Canada	David Jones

Below $100, Amazon leads across USD, CAD, and AUD. The "utility shift" hits once a reward reaches $100+. Recipients across all regions opt for Visa and Mastercard or essential retailers like Walmart and Coles.

Price point psychology

$1–20

The daily ritual

Top picks are "treats" like Starbucks, Tim Hortons, and Apple.

$20–100

The splurge

Amazon is unbeatable here; it's the default for general gifting.

$100–500

The household

Prepaid cards like Visa and Mastercard dominate alongside essential retailers like Walmart.

$500+

The luxury item

Travel and high-end retailers enter the chat.

2026 Guidance
What Does It Mean For Your Programs?

More and more, incentive programs are being designed around how people actually claim rewards. Some incentives are meant to be fast and lightweight, while others are meant to feel more considered. When you match the right structure to the right audience, you get better engagement, fewer unclaimed rewards, and programs that scale without constant reinvention.

The following recommendations will help you do that at scale.

☑ Pivot from curation to autonomy

Use the Full Catalog for programs meant to keep employees happy and engaged long-term, but stick to a Single Brand (like a $10 coffee card) for quick, small rewards.

☑ Align structure with budget goals

Use Promotional rewards for marketing campaigns so you can reclaim unused funds and reinvest them, but use Standard (non-expiring) for milestones and loyalty to give people a permanent, no-pressure reward they feel they earned and can use whenever they want.

☑ Match expiry windows to recipient behavior

If you choose to send Promotional rewards — since customers claim rewards quickly (usually within a week) — use short deadlines to create urgency; however, give employees and disbursement recipients at least 15–30 days since they tend to take longer to claim.

☑ Optimize brands per price point

If you're sending a single or curated list, focus on "treats" like Amazon or Starbucks under $100; for rewards over $100, stick to "utility" brands like Visa or Walmart. $500+ and they want luxury and travel.

Picking the right "engine"

The most successful reward programs this year will be those that respect the recipient's time and choice while utilizing the financial flexibility of the dual-engine model.

By matching the right reward structure to the right audience behavior, senders can drive both immediate action and long-term brand affinity.

PLAYBOOK 1

Consumer incentives that convert

- Use urgency (Promotional) intentionally
- Keep choice simple (reduce decision friction)
- Message as an "instant win"

PLAYBOOK 2

Employee recognition that feels personal

- Full autonomy (Full Catalog) as default
- Longer or no claim window, so it doesn't feel like homework
- Message as "you earned it"

PLAYBOOK 3

Disbursements that don't create support tickets

- Long (or no) claim windows and utility-forward options
- Clear instructions and reminders
- Message as "use it when you need it"

Rewards work.

Giftbit is a Platform and API that allows programs of all sizes to send digital rewards easily and everywhere for virtually any kind of program. Whether appreciating employees, engaging customers, or driving loyalty, Giftbit helps organizations deliver instant, personal, and globally redeemable rewards.

Giftbit provides everything you need to launch a one-time project, replace a clunky process, or launch a comprehensive incentive program.

With flexible reward selection, financial clarity, and full support, you can order, send, and track all in one place.

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Rewards work.

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