

Gift Card Gauge

Q2 2025

Digital gift card offerings

Create cohesive customer experiences through personalization, speed and savings

Gift cards aren’t just a payments accessory – they’re an integral component of loyalty programs. As payment processes enter the digital realm, interactive experiences that integrate gift card, digital wallet and loyalty program offerings benefit both consumers and merchants alike. According to the Q2 2025 Gift Card Gauge from Fiserv, **59%** of consumers are pairing loyalty incentives and gift cards for maximized savings, while **51%** do so for flexibility, and **40%** for convenience. With increased versatility enabled by innovations in loyalty programs and digital wallets, gift cards are expanding beyond their monetary value to offer enhanced security, convenient payments, personalized savings and meaningful brand interaction.



Tailoring is table stakes

Consumers are expecting personalized digital shopping experiences, with **69%** having received a personalized reward in the last 12 months. In fact, only **7%** disagree that customized loyalty rewards are adequately aligned to their specific habits and needs. While customization shows promise, merchants still have work to do as many consumers remain unsure about personalization.



40%

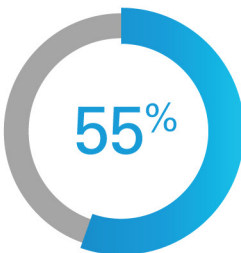
are neutral on whether today’s marketplace is customized to their purchasing habits.



25%

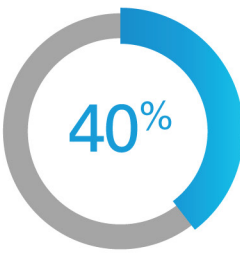
are neutral on whether personalized offers are aligned to their shopping habits and needs.

Merchants must align personalized offers to shoppers’ expressed needs, which include:



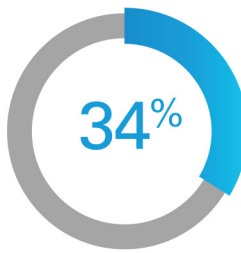
55%

Discounts for frequently purchased items/brands



40%

Free gifts of frequently purchased items/brands

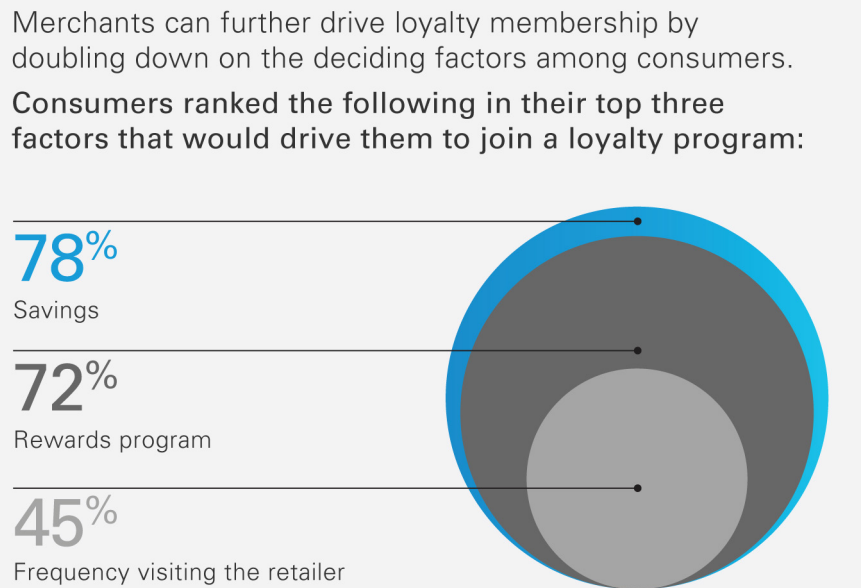


34%

Gift cards for retailer locations you frequently shop at

Gift cards and loyalty combined

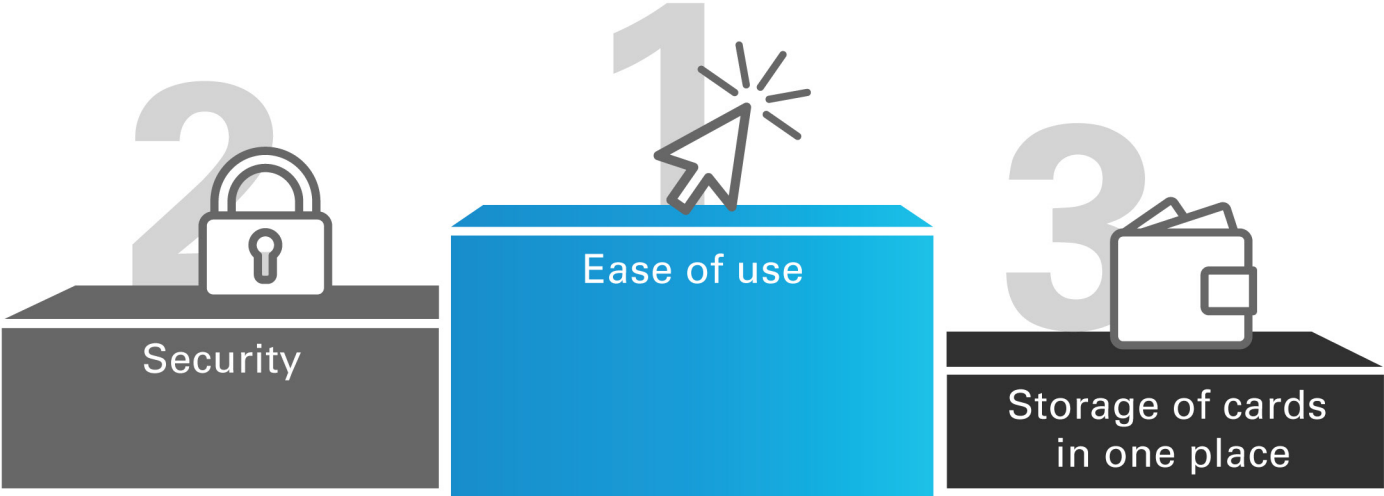
Loyalty programs and gift cards have a symbiotic relationship when it comes to merchant growth, as each drives interaction with the other. Specifically, gift cards are a gateway merchants can leverage to have existing loyalty members recruit new loyalty members.

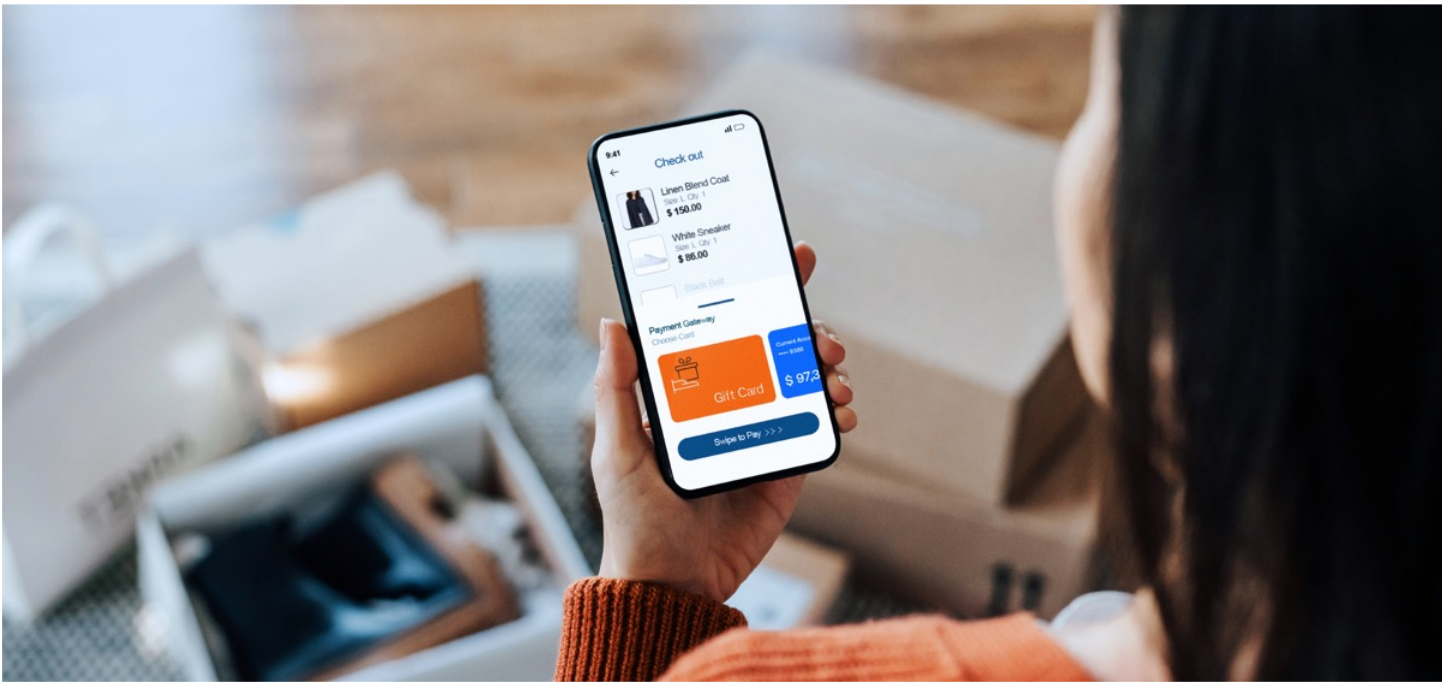


Digital wallets grant easy access to rewards benefits

More than half of consumers leverage digital wallets to store their gift cards, leaving the 49% of those who don't with untapped loyalty program benefits. Beyond simply acting as convenient and safe payment storage, digital wallets fast-track consumers' access to rewards experiences. Merchants can lean into digital wallet-specific gift card offerings to help consumers easily integrate this payment method into their daily payment habits, in addition to increasing their number of loyalty transactions.

What digital wallet features are most important to consumers?

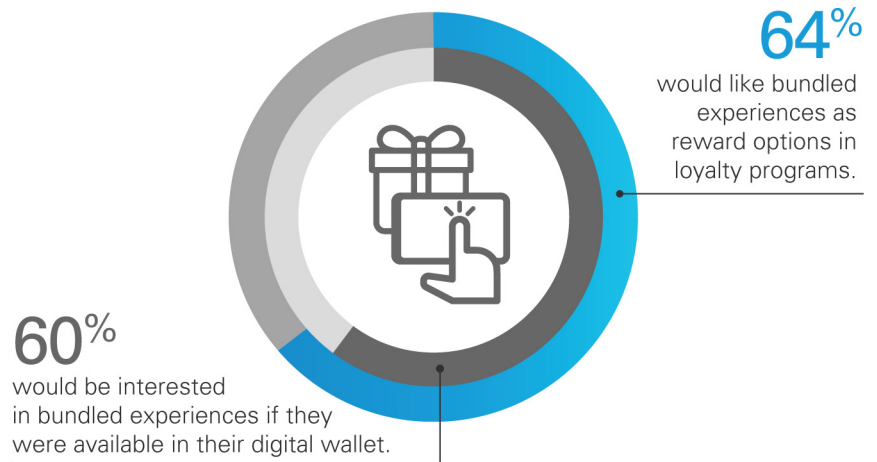




Bundled gift card experiences

Consumers' curiosity is piqued by bundled experiences (packaged streaming service gift cards, tourism packages, gift cards paired in holiday bundles, and so on). Merchants who develop these packaged offerings can deliver further savings and gift card personalization, satisfying consumers' interest in highly-customized and cohesive customer journeys.

What's next in bundled gift card experiences:



Connect With Us

Are you gift card ready? We can help get you there.

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Data cited in this publication is the result of the Q2 2025 Gift Card Gauge conducted by Fiserv in February 2025. This information is being provided for informational purposes only. The Gift Card Gauge from Fiserv is a quarterly poll of over 1,000 U.S. consumers. Respondents cover all age groups (18 and older), regions and genders. The margin of error for this Gauge is +/- 3%.

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