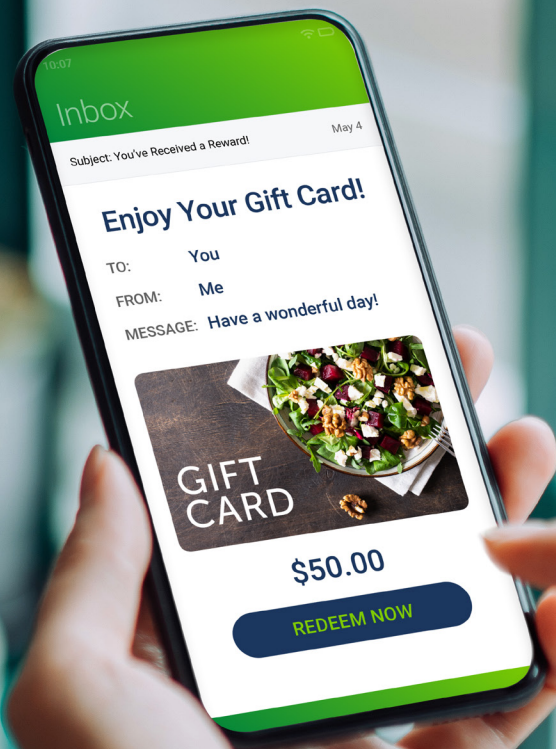


CONSUMER EXPERIENCE
BENCHMARK

2025 Best Digital Gift Card Programs

8TH ANNUAL REPORT



CONDUCTED BY



Unlock the power of your brand’s digital gift card program

For the eighth consecutive year, **NAPCO Research** and **Blackhawk Network (BHN)** have collaborated to produce our market-leading report on the gift card industry. This comprehensive benchmark study offers readers the following:

- A thorough assessment of 100 U.S. merchants’ branded digital gift card programs, including both **purchaser and recipient experiences**, based on 126 unique criteria
- **Actionable insights** that can be implemented within your company’s gift card program
- **Benchmark data** to compare the performance of your gift card program vs. direct competitors and the industry at large
- The opportunity to learn about new and innovative ways to **optimize gift card programs**

Sample visuals shown in this report are based on real consumer experiences from programs assessed as part of this research.

SECTIONS

Revenue Opportunity	3
Methodology	4
Scoring Snapshot	6
Focus: Top Performers	8
Focus: Industry Verticals	10
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BOOST REVENUE WITH GIFT CARDS



Gift cards are lucrative.

The total U.S. gift card market (digital and physical cards) is forecasted to produce a CAGR of +6% between 2023–2028, reaching **\$267.3 billion by 2028**.¹



Everyone loves gift cards.

In 2024, for the 18th consecutive year, gift cards were **the most requested holiday gift**, according to the National Retail Federation.²



Digital gift card growth outpaces physical.

Digital gift cards are expected to record a CAGR of +8% (vs. 6% for the total gift card market) between 2023–2028, reaching **\$115.3 billion**.¹



Interest in digital continues to grow.

Digital gift cards are forecasted to account for nearly **43% of total gift card spending** by 2028.¹

1. PayNXT360 US Gift Card Country Intelligence Report, January 2024; 2. "2024 Holiday Spending Expected to Reach New Record," National Retail Federation, <https://nrf.com/media-center/press-releases/2024-holiday-spending-expected-reach-new-record>

We assessed 100 digital gift card programs from U.S.-based merchants in 17 product verticals



NEW!
Consumer Electronics/
Office Stores



Grocery



Restaurant –
Casual



NEW!
Convenience
Stores



Health/Beauty



Restaurant –
Quick Serve



Department
Stores



Home
Furnishings



Specialty



Entertainment



Home
Improvement



Sporting



Fashion



Mass Merchant



Travel

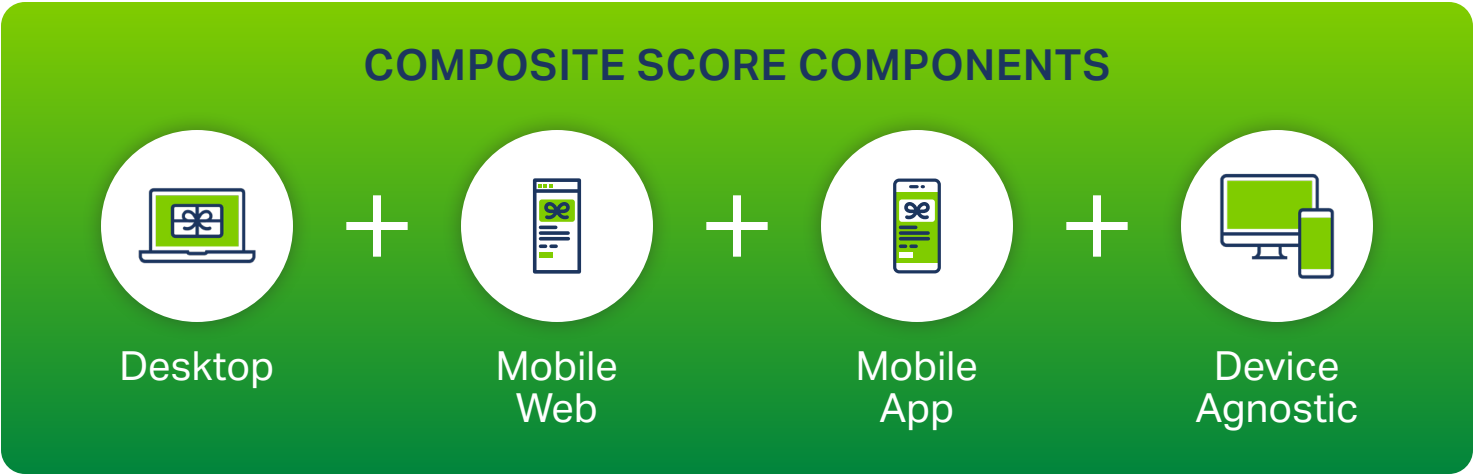


Gaming



Online
Services

See the **appendix** at the end of this report for composite scoring of all 100 merchants.



When was data collected?

September–December 2024

All steps possible were taken to ensure gift card purchases typified actual consumer transactions.

Our analysts went through the buyer and recipient experience, purchasing digital gift cards from each of the 100 merchants evaluated.

The **appendix** of this report includes more details on methodology.

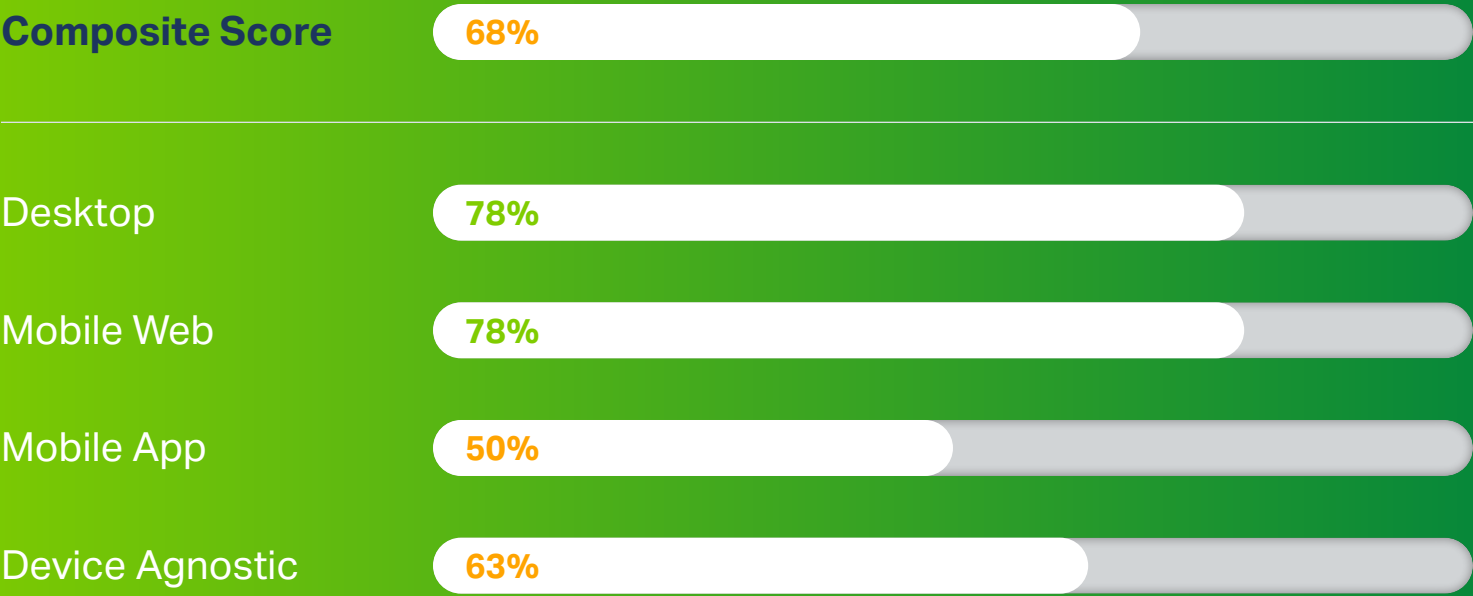
To keep this report relevant each year, we adjust the scoring model and criteria based on consumer trends, expectations, and behaviors.

What’s new this year?

- A shift to **digital-only gift cards** to reflect consumers’ increasing preference for digital gifting
- An expansion of criteria related to **digital delivery options** for gift cards beyond email
- The addition of two verticals: **consumer electronics, convenience stores**



AVERAGE MERCHANT SCORES



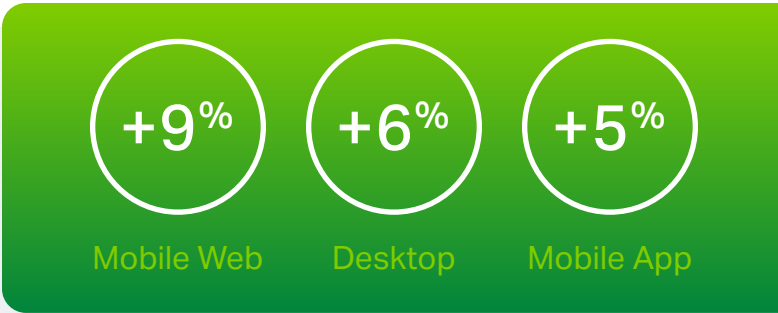
Actionable Insight

Put this research to work for you.

Look for the Actionable Insight tags throughout this report for tips on how to apply our findings to your own program.

Here's why merchants' scores improved YoY

Year-over-year improvements in scores across channels (among criteria and retailers that were assessed both years) reveals that **merchants are investing in improving the gift card purchase and recipient experience**. Where are those efforts reflected in the scoring? Mobile web leads the way.



Three criteria categories contributed to the YoY score increases.

Delivery Flexibility

(Mobile Web)

The screenshot shows a mobile web page titled 'Buy Gift Cards'. Under the heading 'Choose Delivery Method', there are two radio button options: 'Send it by email' and 'Get a link to share'. The 'Get a link to share' option is selected. Below the options, there is explanatory text about the eGift link and an 'ADD TO CART' button at the bottom.

Marketing & Promotions

(Desktop)

The screenshot shows a desktop marketing banner. At the top, it says 'SPECIAL OFFER'. The main text reads 'GET A \$5 BONUS eGIFT CARD'. Below this is an image of a gift card with a food dish. The bottom text says 'Get a little something extra when you give Restaurant Brand gift cards!' and 'Get a \$5 bonus eGift card when you buy \$30 in gift cards online.' There is a 'GET THE BONUS' button at the bottom.

Payment Options

(Mobile App)

The screenshot shows a mobile app page titled 'Buy Gift Cards'. Under the heading 'Choose Payment Method', there are four radio button options: 'Apple Pay', 'Google Pay', 'PayPal', and 'Credit/Debit Card'. The 'Apple Pay' option is selected. Below the options is an 'Order Summary' section showing 'CURRENCY: USD' and 'GIFT CARD SUBTOTAL (1): \$25.00'. The total is also \$25.00. There is an 'EDIT CART' link and a 'PLACE MY ORDER' button at the bottom.

Strong app experience defines top performers

A merchant’s app is most likely to be downloaded by its most loyal customers, and gift cards are always in demand. Therefore, make it easy for your best customers to find and buy gift cards within your app. The top performers do this.

Here are other criteria where the top 10 companies outperformed the competition:

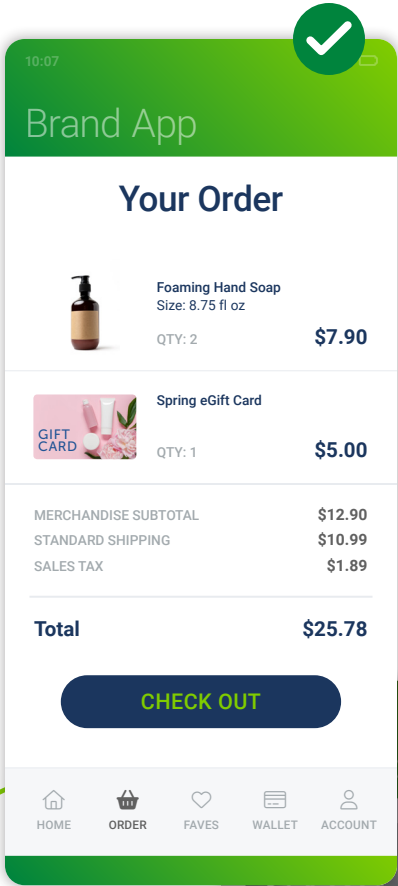
6 of the top 10 merchants were running a **gift card–related sales promotion**.
(vs. 30% among the other 90 merchants)

9 of the top 10 merchants offer **SMS delivery** for gift cards.
(vs. 44% among the other 90 merchants)

Actionable Insight

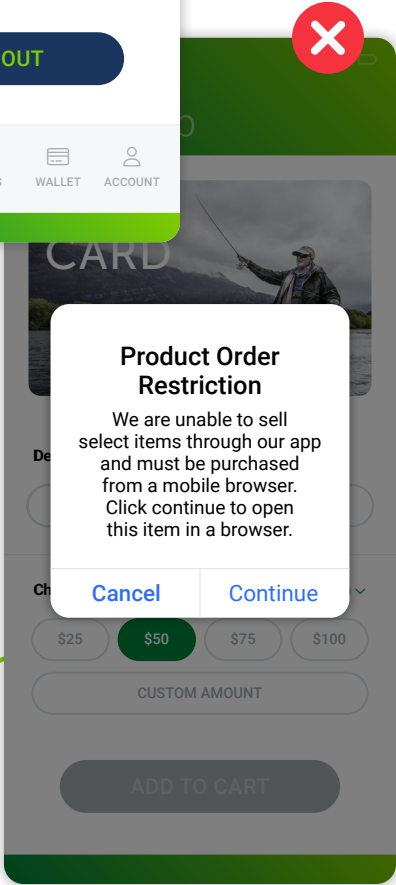
Optimize your mobile app for gift card shoppers.

For example, reduce friction in the purchase process by allowing users to complete their transaction within the app.



DO THIS

NOT THIS



TOP PERFORMING MERCHANTS

These brands ranked the highest among all digital categories, including mobile web, desktop, and mobile app experiences.

Staples	104%*
Amazon.com	101%*
Best Buy	99%
Sephora	99%
Target	99%
Cinemark	96%
Panera Bread	92%
Williams-Sonoma	92%
Office Depot	90%
Ulta Beauty	90%

**Criteria included bonus point opportunities, which drove some scores to be over 100%.*

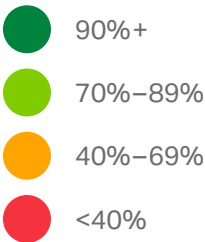
PERFORMANCE BY VERTICAL

Vertical	Composite Score
Consumer Electronics/Office Stores	92%
Health/Beauty	82%
Mass Merchant	77%
Department Stores	75%
Entertainment	75%
Home Furnishings	72%
Sporting	71%
Restaurant – Casual	70%
Convenience Stores	68%
Home Improvement	67%
Specialty	66%
Travel	65%
Online Services	64%
Grocery	61%
Gaming	59%
Fashion	55%
Restaurant – Quick Serve	53%

Almost all verticals saw an **increase in composite scores year-over-year**, many by double digits, with the lone exception of the Fashion vertical which dropped 10 points.

But the standout for 2025 is the newcomer **Consumer Electronics/Office Stores** vertical which outperformed all other industries.

***Want to dive deeper?**
Contact BHN to review detailed scoring for your industry or program.*



WHY THE TOP VERTICALS EXCELLED

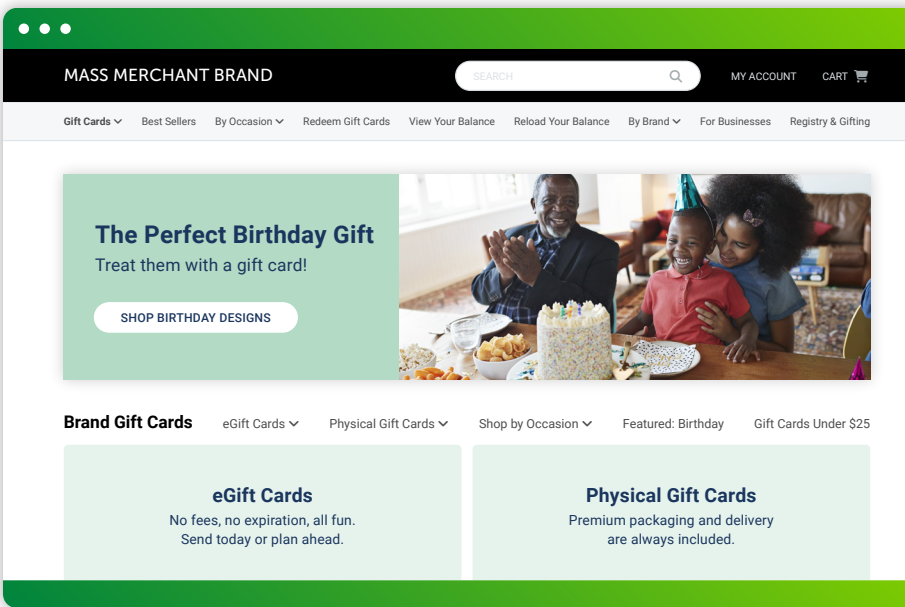
Discoverability/Awareness

Merchants in the top verticals make it easy for consumers to find and buy gift cards on their websites and apps. Each received over 90% in “discoverability/awareness.”

Gift Card Offering Flexibility

Consumers want options when it comes to what they can buy, how they can personalize their gifts, and how they can pay for their purchases.

Merchants in the top verticals received over 100% in “gift card offering flexibility.”



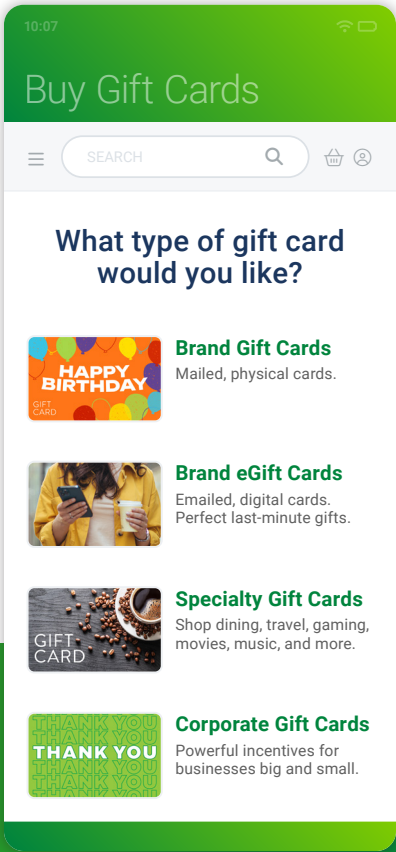
Actionable Insights

Make it easy to find gift cards on your website and app.

- Create a **dedicated product page** for gift cards, and include gift cards in a general “Gifting” section.
- Optimize **site search** for gift card queries.
- Allow users to add and save gift cards in a **wish list**.

Provide flexibility for gift card shoppers.

- Sell **different types of cards** (digital and physical).
- Sell **other brands’ gift cards** in addition to your own.
- **Provide options**, including card denomination and payment options, multiple faceplate designs (with a variety of themes and occasions), and personal messaging to recipients.



WHY THE BOTTOM VERTICALS STRUGGLED

Checkout/Post-Purchase

For the bottom verticals, **only 60% of gift card purchases could be completed** after two attempts with different credit cards on different days.

Recipient Experience

Similarly, the three lowest three scoring verticals earned less than half the available points for the recipient experience criteria (48%).

Actionable Insights

Create an enjoyable, branded recipient experience.

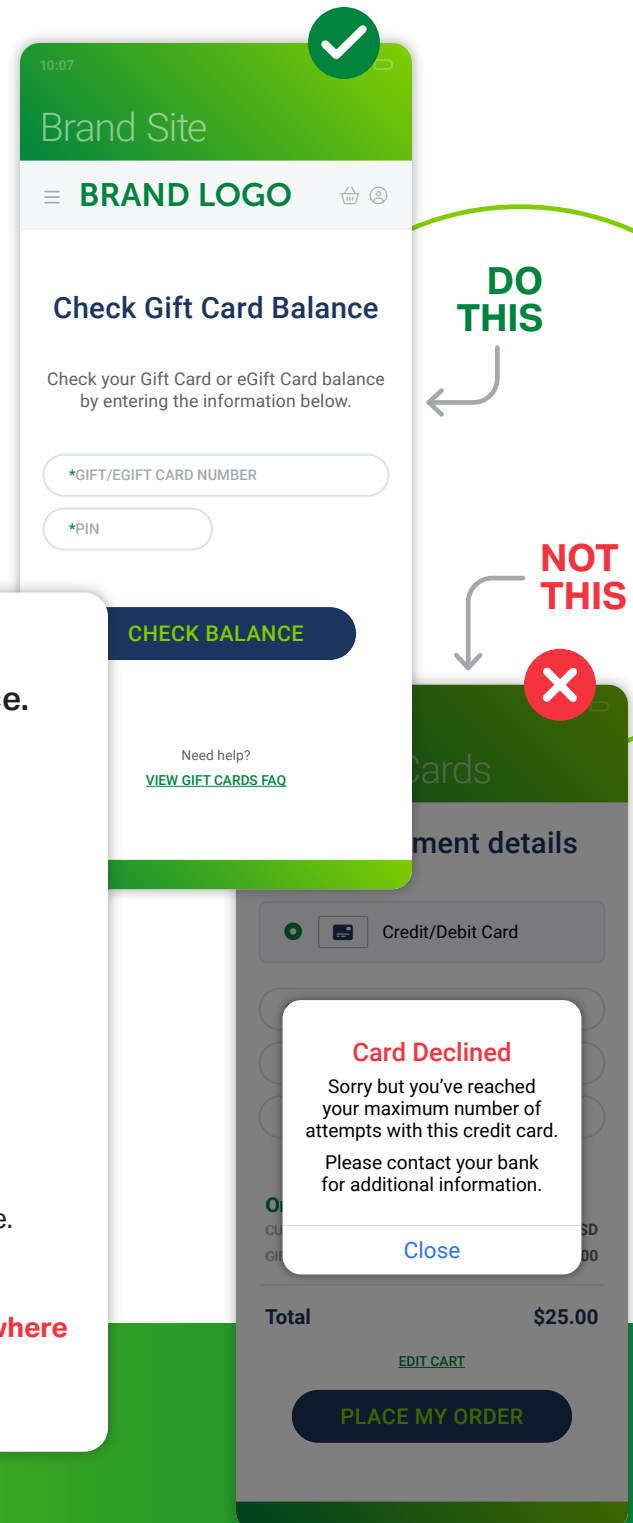
- Deliver digital gift cards **securely and quickly**.
- Make redemption easy, including giving recipients the option to add cards to a **mobile wallet**.
- Offer services such as balance check, reloading, and regifting in a **branded environment**.

Balance fraud protection thresholds with a frictionless purchase experience.

When you decline a legitimate order, you not only lose that sale, but you likely also lose the customer due to the poor experience.



48% of customers say they are likely to **shop elsewhere** after experiencing a declined payment.*



*Source: Little & Company, "Fraud Research Findings," 11 Aug 2021, N=130

Optimize your gift cards for search results

If a user is searching for “brand name+gift card,” whether on a search engine or the brand's website, this is a high-intent shopper with a high probability of conversion. Ensure these motivated shoppers can easily find what they already want to buy.



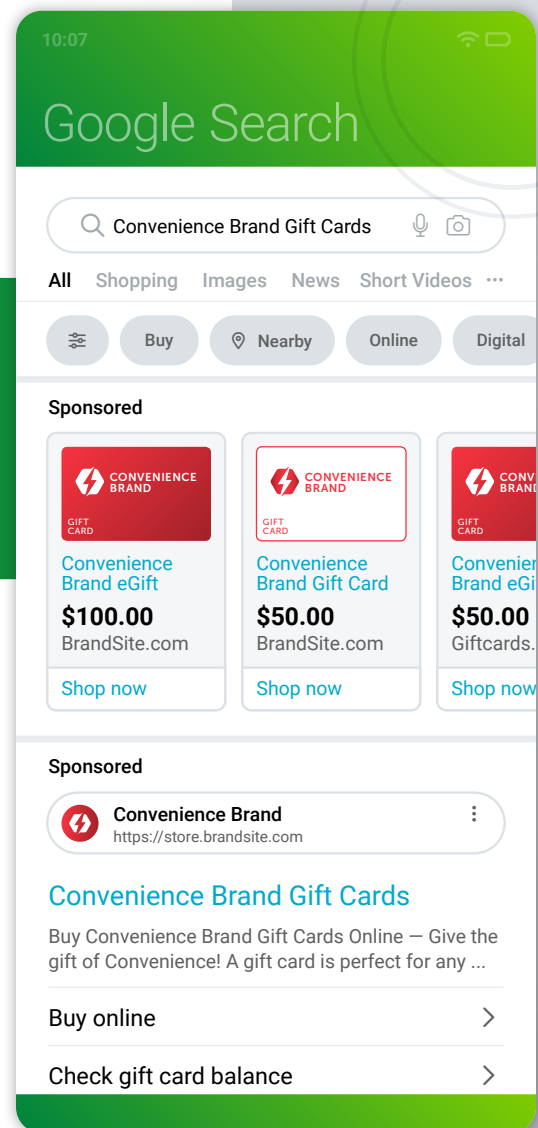
More than half of the merchants earned a **PERFECT SCORE** for the Google Search results criterion.

Actionable Insight

Use a mix of organic search optimization and paid placement to maximize findability.

Ensure that your brand consistently ranks at the top of Google Search results for your gift cards by having **designated webpages** for these products.

Consider testing **Google Ads** to further expand the reach and visibility of your gift card program.



Prioritize convenience in both the purchaser & recipient experiences

Choose Payment Method



Credit/Debit Card



Apple Pay



Google Pay



PayPal

Actionable Insight

Make the **PURCHASER EXPERIENCE** more convenient.

- At checkout, give purchasers the option to enter a **loyalty account** number—or sign up to become a loyalty program member.
- Give customers flexibility by allowing **multiple payment methods**, such as credit card, PayPal, or a variety of mobile wallets.

Payment Summary

Total

\$76.23



Gift Card *1234

\$50.00



Visa *7890

\$26.23

[+ ADD ANOTHER GIFT CARD](#)

CHECK OUT

Actionable Insight

Make the **RECIPIENT EXPERIENCE** more convenient.

- Make it easy for recipients to spend more than the value of the gift card by offering **split tender payments**.
- Provide the ability to add a gift card to a **mobile wallet** or payment app.
- Make checking the **gift card balance** easy and simple.

Add new digital delivery channels

It's no surprise customers want a fast, seamless delivery experience. When recipients receive their cards quickly, they're happier with the experience—and they're more likely to return to your brand.



SMS DELIVERY
5 MINUTES
(average)

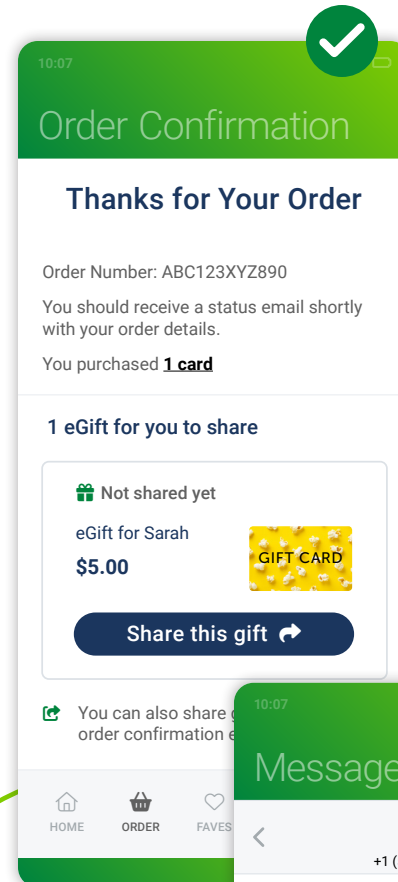


EMAIL DELIVERY
22 MINUTES
(average)

Actionable Insight

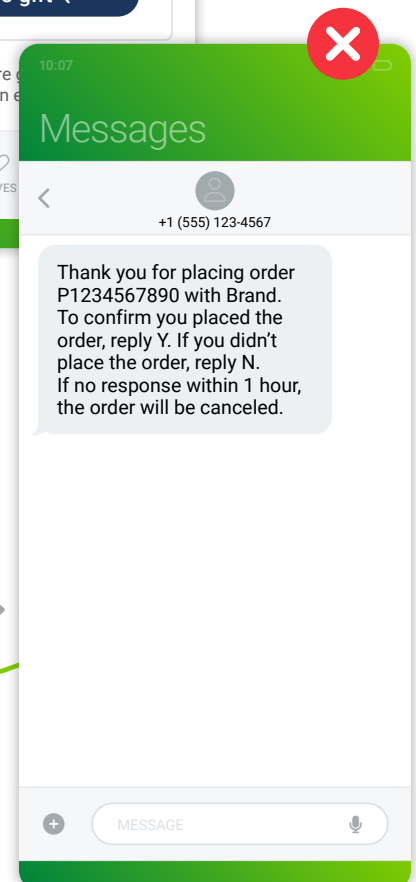
Prioritize speed, security, and flexibility.

- Provide customers with a **shareable link** so they can send gift cards via whatever channel they choose (e.g., email, SMS, Messenger, WhatsApp, etc.).
- Make your digital gift card delivery **nearly instant**, especially on mobile.
- Make delivery **more secure** via digital channels by requiring information (e.g., a phone number, email address) to access the gift card.



DO THIS

NOT THIS



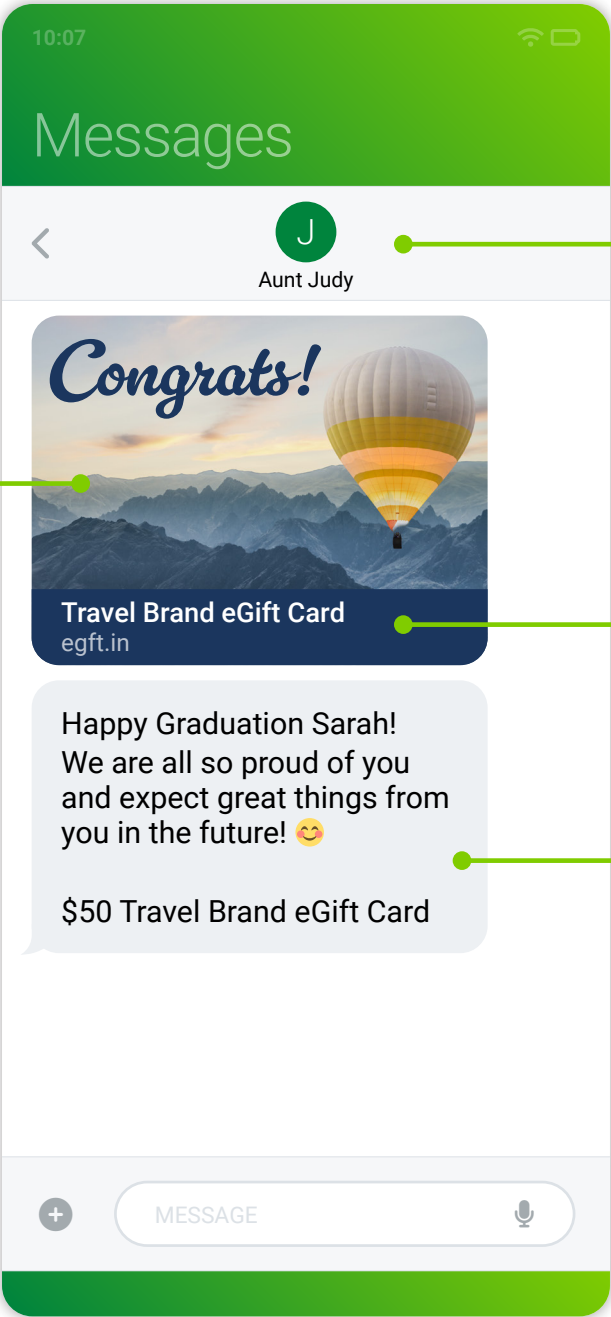
Cater to gift card recipients' wants & needs

FLEXIBLE DELIVERY

Offer purchasers the ability to send gift cards via link so they can choose their messaging app of choice.

BRANDED EXPERIENCE

Ensure the gift card delivery reflects your brand image.
Make the message look and feel like a gift. It should be an experience for the recipient.



KNOWN SENDER

Send SMS messages from a known and/or identifiable phone number.

FEELS LIKE A GIFT

Entice the recipient to open the gift.

PERSONAL MESSAGE

Include info about who the gift is from, and let senders personalize their message.

Use gift cards as a promotional tool

Customers and prospects love deals, and promotions are a great way to remind your audience of all your gift card options. Consider running both holiday-specific and general promotions throughout the year.

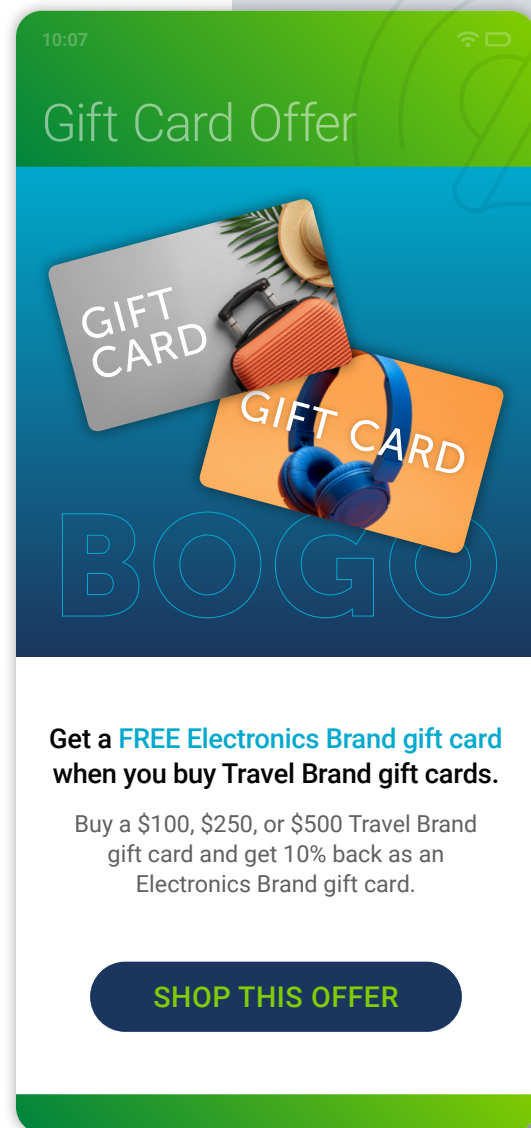


On average, merchants earned **ONLY 1/3 of the points available** for using gift cards in promotions.

Actionable Insight

Use a mix of gift card promotion types.

- Incorporate gift cards into your promotional strategy to target key occasions for your brand (e.g., Mother's Day for a floral brand).
- Test various types of promotions to determine what drives your customers' behavior.
 - *Buy a \$100 gift card, get \$10 free*
 - *Get a 10% discount off a \$50 gift card*
 - *Earn extra loyalty points with gift card purchase*
- Consider running co-branded gift card promotions with complementary brands/products to extend the reach of your program.



Leverage social media marketing

Social media is frequently used as a search engine, especially among Gen Z and Millennial customers, so be sure to promote your gift cards there too.

Not only does social media spread brand awareness, but likes, comments, and follows are all shown to your customers' networks, exposing your marketing to a wider audience.



Merchants received an average score of **ONLY 2%** for criterion related to social media marketing.

MOVIE REWARDS
MEMBER EXCLUSIVE

ENTER UP TO 10 TIMES
FOR A CHANCE TO WIN A
\$500 GIFT CARD

GIFT CARD

Actionable Insight

Engage loyal customers by posting about gift cards on social platforms.

- Announce sales involving gift cards.
- Promote gift cards during gifting holidays.
- Reward customers with gift cards for desired actions, such as taking a survey.

E

Entertainment Brand

FOLLOW

Attention rewards members! Enter up to 10 times for a chance to win a \$500 gift card! 🍌 link in bio

5d

B

BrandFan123

I love movies! Pick me!!

5d Reply

T

THX1138

These ARE the prizes I'm looking for!

5d Reply

M

MovieLoverA113

🎬 YES PLEASE!

4d Reply

O

007Fan

Awesome! Did you see this @Hitch9?

3d Reply

H

Hitch9

I NEED TO WIN THIS! 🎬🍌

2d Reply

446 LIKES

Add a comment...

POST

Create demand for gift cards year-round

We assessed if merchants were marketing gift cards for occasions beyond the traditional gifting holidays. The average score for the 100 merchants on this criterion was just 11%.

Since competition for gifting intensifies during the major holidays, adopting a 12-month gift card strategy provides an opportunity for higher margin sales during non-peak seasons.

Actionable Insight

Between major holidays, remind customers of **ALL** the great reasons they should buy gift cards.


Promote **low-denomination gift cards** for everyday moments such as "thank you" and "just because" gifts for friends, teachers, caregivers, and co-workers.

Promote **high-value gift cards** for important occasions such as graduations, weddings, and other life milestones.

10:07

Buy Gift Cards

GIVE THE GIFT OF ADVENTURE



Max out the memories with a Travel Brand gift card.

From weekend getaways to longer escapes, it's the perfect way to commemorate a milestone or add to the celebration.

GET STARTED NOW

Sell gift cards to other businesses

Businesses buy gift cards in bulk for multiple reasons, including customer rewards, employee incentives, and sales promotions.



ONLINE SERVICES BRAND

MY ACCOUNT

Purchase Gift Cards in Bulk

Thank your customers and reward your employees with the gift of their favorite brand.

GET STARTED NOW

[Contact sales for orders of \\$10,000+](#)

Easy to send, delightful to receive

Digital distribution

You can purchase and send gift cards through our online tool.

Purchase in bulk

Businesses can buy up to 1,000 gift cards per order, so it's easy to purchase for a single client or a large team.

A gift everyone loves

Recipients can use a gift card to make purchases from all of our family of brands, making it valuable to everyone.

Actionable Insight

Have an easy-to-find, clearly organized, and simple sign-up process for B2B purchases.

Make it easy for business buyers to order bulk gift cards in a purpose-built B2B experience. Ensure they can easily find this option from your standard consumer gift card page.

Remind customers that digital gift cards are great eco-friendly gifts

Many consumers are looking for ways to make their lives more sustainable. Gift cards can be one of those ways, with eGifts producing 97% fewer carbon emissions than plastic gift cards.* Add messaging to your program to remind shoppers that eGifts are an eco-friendly gift option.

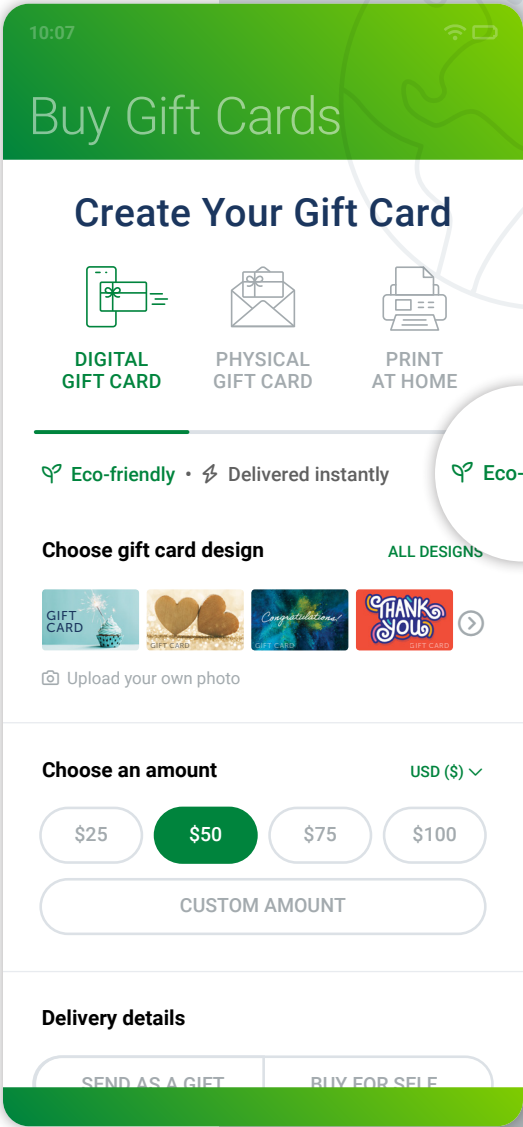


ONLY 2% of merchants earned points for messaging about the sustainability benefits of digital gift cards.

Actionable Insight

Appeal to eco-conscious consumers.

Offer digital gift cards, and promote the environmental benefits of this purchase decision.

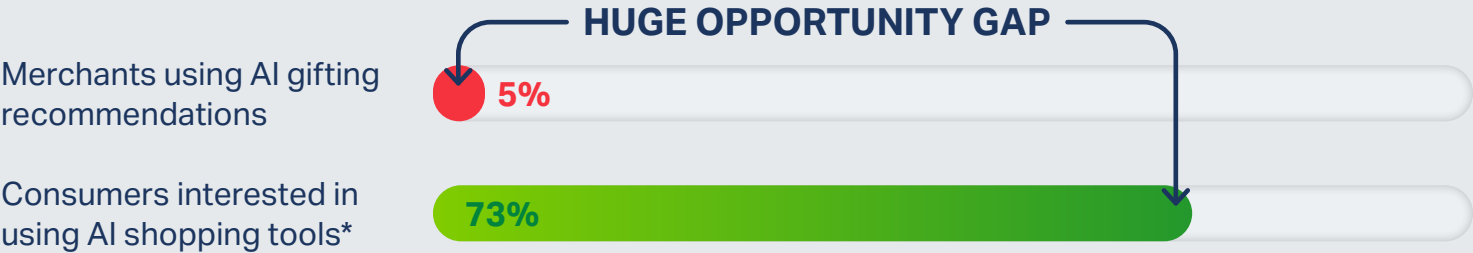


**Source: BHN digital gift card carbon footprint independent third-party review, conforms with ISO 14040:2006, ISO 14044:2006, ISO 14067:2018, and ISO/TS 14071:2014*

Leverage AI for gifting recommendations

While a new criterion in 2025, just 5% of the merchants earned points for using AI for gifting recommendations.

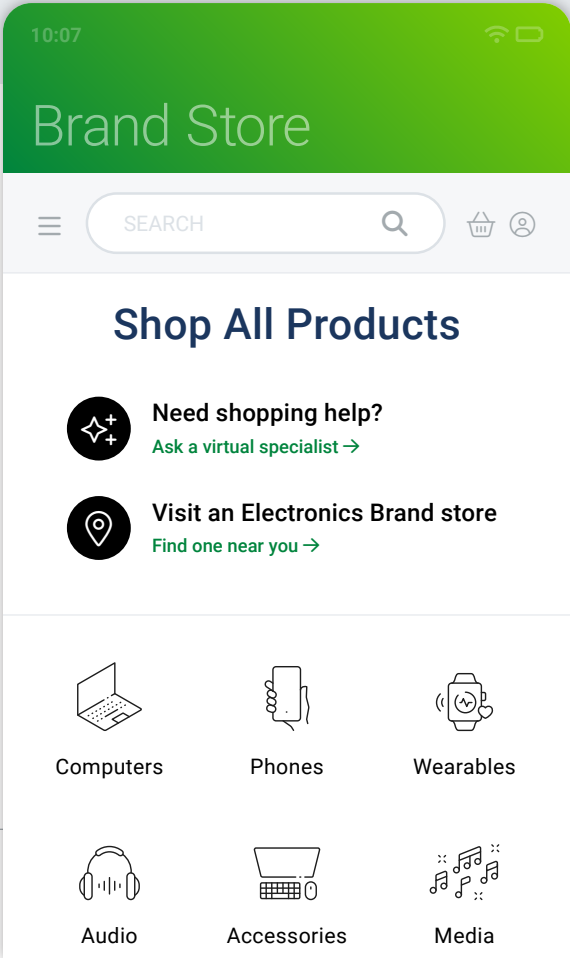
Research by BHN* found that 73% of consumers find AI to be a helpful gift shopping tool, so there is opportunity to better help them with AI.



Actionable Insight

Use AI to recommend gift cards to shoppers.

- Recommend gift cards for brands that are in a particular **geographic region**.
- Suggest gift cards that are **on sale**.
- Include gift cards in **search recommendations**.
- Add an AI-powered **shopping assistant**.



**Source: BHN EQ 2024 Post Holiday Research, Jan 2025, n=2,012, U.S., 18+, purchased / received a holiday gift*

5 SHOPPING TRENDS TO BE AWARE OF IN 2025

In the annual forecast of this year's retail trends from the National Retail Federation (NRF), these 5 topics are particularly relevant to planning your merchant gift card program.



Generative AI

Brands can now use AI to analyze consumer behavior in order to create hyperpersonalized shopping experiences and streamline customer service for gift card purchasers and recipients.



Immersive experiences

Physical retail stores can build customer loyalty and brand identity by offering in-person experiences that can't be replicated online. Ensure gift cards are part of your in-store merchandise mix.



Cashless payments

Contactless and mobile payments are expected to increase by 12.4% each year from 2025 to 2034.* Drive more sales by allowing customers to pay for gift cards how they choose.



Influencer marketing

Drive brand awareness among Gen Z and Millennial customers by promoting gift cards on social media. Consider leveraging influencer partnerships that resonate with younger consumers.



Social commerce

Consider featuring digital gift cards in live social media events. Drive sales by pairing live engagement with the ability for customers to seamlessly buy and send eGifts via social platforms.

*Source: "25 predictions for the retail industry in 2025," National Retail Federation, 2025, <https://nrf.com/blog/25-predictions-for-the-retail-industry-in-2025>

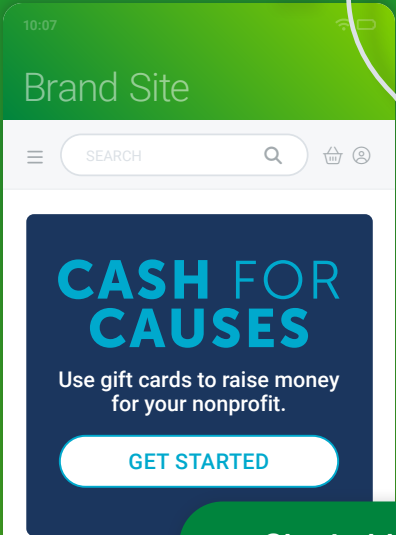
INNOVATION

takes your gift card program to the

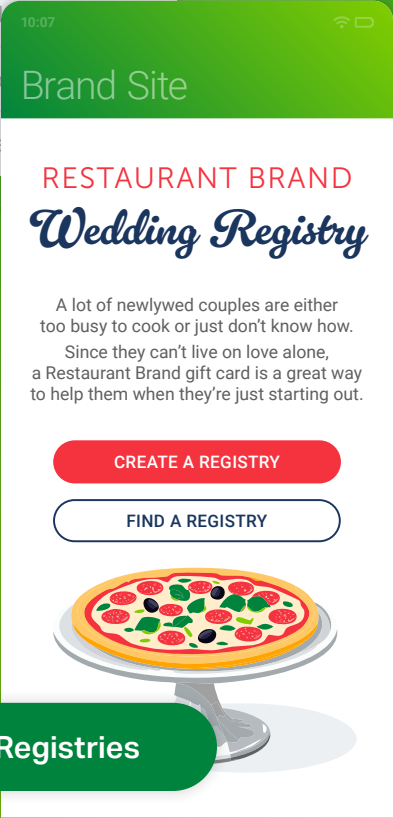
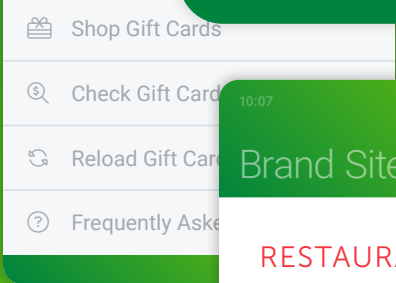
NEXT LEVEL

In the innovation category of the 2025 assessment, we focused on unique and creative approaches to selling, using, and delivering gift cards.

Here are some of our favorite examples that may inspire enhancements to your own program.



Charitable Causes



Wedding Registries



The Ultimate Gift for Movie Lovers

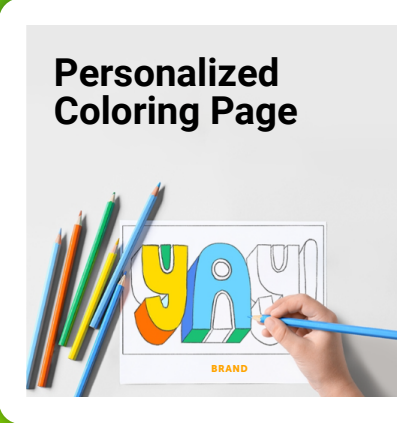
Give someone the ticket to truly unlimited movies!

Choose between three months or a one-year subscription to Theater Brand Unlimited to gift to that special movie lover.

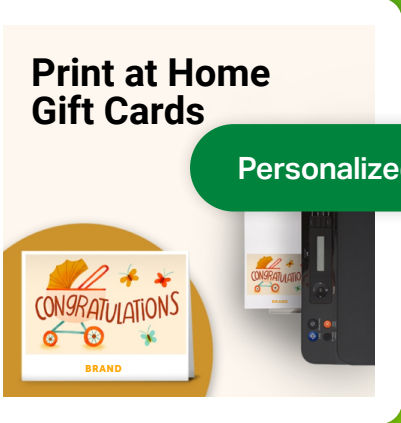
[GIFT UNLIMITED NOW](#)

Gift Subscriptions

Personalized Coloring Page



Print at Home Gift Cards



Personalized Printables

10 TAKEAWAY TIPS

These recommendations are foundational to a successful gift card program.

Discoverability & Marketing

1

Give **prime digital real estate** to gift cards.

2

Invest in **marketing gift cards** across multiple channels.

Purchaser Experience

3

Offer flexibility throughout the gift card purchase process.

4

Send purchaser **notifications** at multiple touchpoints.

Recipient Experience

5

Provide **clear redemption** instructions for recipients.

6

Prevent fraud by securing digital gift card delivery.

Customer Service

7

Prioritize **responsive, accurate, and multichannel** customer service for gift cards.

Ready to take your gift card program to the next level? Try these tactics.

8

Let shoppers add gift cards to your website's **wish list**.

9

Include an accelerated **self-use** purchase path at checkout.

10

Enable conversion of **credit card points** to a digital gift card.

MERCHANT COMPOSITE SCORES



90%+



70%–89%



40%–69%



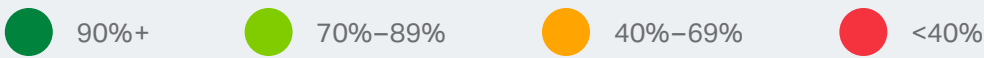
<40%

RANK	BRAND	SCORE
1	Staples	104%*
2	Amazon.com	101%*
3	Best Buy	99%
3	Sephora	99%
3	Target	99%
6	Cinemark	96%
7	Panera Bread	92%
7	Williams-Sonoma	92%
9	Office Depot	90%
9	Ulta Beauty	90%
11	The Cheesecake Factory	89%
12	Delta Air Lines	88%
12	Texas Roadhouse	88%
12	T.J.Maxx	88%
15	Gap	85%
15	The Home Depot	85%
15	Walmart	85%
18	Bass Pro Shops	84%
18	Kroger	84%
18	Topgolf	84%
21	Ticketmaster	83%
22	DoorDash	82%
22	Lowe's	82%
24	Cracker Barrel Old Country Store	81%
24	Starbucks	81%

RANK	BRAND	SCORE
26	Bath & Body Works	79%
26	DICK'S Sporting Goods	79%
28	AMC Theatres	78%
28	Burlington Coat Factory	78%
28	H&M	78%
28	lululemon	78%
32	JCPenney	77%
33	Estée Lauder	76%
33	Roblox	76%
35	Apple	75%
35	Crate & Barrel	75%
35	Nike	75%
35	Walgreens	75%
39	Subway	74%
40	CVS	73%
40	Nordstrom	73%
40	Regal	73%
40	Royal Caribbean	73%
44	Grubhub	72%
44	The North Face	72%
46	Instacart	71%
46	Michaels	71%
46	Petco	71%
46	QVC	71%
46	Wayfair	71%

*Criteria included bonus point opportunities, which drove some scores to be over 100%.

MERCHANT COMPOSITE SCORES



RANK	BRAND	SCORE
51	Kohl's	70%
51	Meijer	70%
51	QuikTrip	70%
54	BJ's Wholesale Club	69%
55	Shell	68%
55	Tractor Supply Co.	68%
57	PlayStation	67%
57	StubHub	67%
59	Chewy	66%
59	Costco	66%
61	Airbnb	65%
61	Wawa	65%
63	eBay	64%
63	Giant Food Stores	64%
65	Foot Locker	62%
65	Macy's	62%
67	Ace Hardware	61%
67	Big Lots	61%
67	Uber Eats	61%
70	Wakefern (ShopRite)	60%
71	Albertsons	58%
71	Publix	58%
71	Razer	58%
74	Red Lobster	56%
75	American Airlines	55%

RANK	BRAND	SCORE
75	PetSmart	55%
75	Southwest Airlines	55%
78	UNIQLO	53%
79	H-E-B	52%
79	IKEA	52%
79	Marriott	52%
79	Disney	52%
83	Chili's Grill & Bar	50%
84	adidas	48%
85	Steam	47%
86	Whataburger	46%
87	GameStop	45%
87	HelloFresh	45%
89	Coach	44%
90	Domino's	43%
90	Olive Garden	43%
92	Calvin Klein	42%
93	Arby's	41%
94	Chipotle Mexican Grill	40%
94	Pizza Hut	40%
96	Menards	39%
97	Burger King	38%
98	Chick-fil-A	35%
99	Groupon	34%
100	SHEIN	28%

DIGITAL ASSESSMENT CRITERIA

126 EVALUATION CRITERIA, 182.5 MAX POINTS

DISCOVERABILITY 30 POINTS

- ☐ Findability – home page/menu
- ☐ Findability – search
- ☐ Landing page info
- ☐ *BONUS: Gift card availability in holiday and gifting sections of website*
- ☐ *BONUS: Ability to add gift cards to wish list*

GIFT CARD OFFERING FLEXIBILITY 50 POINTS

- ☐ Availability of digital and physical cards
- ☐ Carrying other brands' gift cards
- ☐ Faceplate options
- ☐ Personal message
- ☐ Denomination and currency options
- ☐ Delivery options and timing
- ☐ Self purchase flow (desktop only)
- ☐ *BONUS: Advanced personalization*
- ☐ *BONUS: Upsell*
- ☐ *BONUS: eGifting*
- ☐ *BONUS: Gift card bundling*
- ☐ *BONUS: AI for gifting recommendations*

CHECKOUT/POST-PURCHASE 33 POINTS

- ☐ Integrated cart
- ☐ Loyalty program support
- ☐ Payment options
- ☐ Checkout and order completion
- ☐ Messaging app delivery method
- ☐ Post-purchase communication
- ☐ Brand consistency

RECIPIENT EXPERIENCE 45 POINTS

- ☐ Delivery
- ☐ Brand experience
- ☐ Redemption options
- ☐ Mobile friendly (digital)
- ☐ Security (digital)
- ☐ Balance check
- ☐ Reload
- ☐ *BONUS: Regift*
- ☐ *BONUS: Product recommendations*
- ☐ *BONUS: Redemption reminder email*

CREDIT CARD REWARDS 5 POINTS

- ☐ Card availability in top credit card loyalty programs

B2B PROGRAM 5 POINTS

- ☐ B2B program findability/details
- ☐ B2B program registration
- ☐ B2B available card types

MARKETING 12.5 POINTS

- ☐ Marketing of gift cards (retailer website, app, email, social media, Google Search results)
- ☐ Sales promotions leveraging gift cards
- ☐ *BONUS: Sustainability messaging*

CUSTOMER SERVICE 2 POINTS

- ☐ Self-service customer service
- ☐ Email (responsiveness and accuracy)

INNOVATION

- ☐ *BONUS: Innovative concepts*

METHODOLOGY & DIGITAL ASSESSMENT NOTES

OBJECTIVE

To provide a holistic assessment of the digital gift card programs of leading merchants in the U.S. using publicly accessible information.

ASSESSMENT

126 criteria were designed to evaluate expected and emerging capabilities for merchants' digital gift card offerings.

The following channels were assessed:

- Desktop eCommerce/digital
- Mobile website
- Mobile app

Evaluations were made with a focus on the consumer and recipient experience, as well as the B2B buyer experience.

DATES

Data was collected between September 2024 and November 2024. Criteria related to gift card promotions were re-evaluated during the holiday season (December 2024).

CRITERIA WEIGHTING

Varying number of points per criterion based on importance (ranging from 0.5 points to 5 points).

CRITERIA EXCLUSIONS

Retailers were not scored on criteria related to certain gift card program features that they do not offer online. Exceptions include the six digital assessment criteria that are worth one point each, covering each permutation of selling physical and digital gift cards on each digital channel: desktop, mobile web, and mobile app. In this way, retailers are not overly penalized for not offering digital gift cards, physical gift cards, a commerce-oriented mobile app, gift cards on an app, or a loyalty program. Only retailers in the department store, convenience, mass merchant, and grocery verticals were penalized for not carrying other brands' gift cards online.

B2B

Merchants were evaluated based on whether they had a B2B gift card program (i.e., sell gift cards in bulk to corporate clients). Points were awarded based on the ease of finding the program on the merchant's website, ease of signing up, and whether the program was available for both digital and physical cards.

MARKETING

Merchants were evaluated based on their gift card marketing activity and awareness of that marketing (website, email, social media, Google search). Data was collected two times for each retailer with at least two weeks between each collection.

INNOVATION

Merchants received a point for innovative initiatives in the purchase, delivery, or fulfillment of gift cards at the discretion of the researcher.



About BHN

Today, through BHN's single global platform, businesses of all kinds can tap into the world's largest network of branded payment solutions. BHN helps businesses grow revenue, increase loyalty, motivate and reward their teams, disburse funds, and engage consumers. Branded payment solutions include the issuance and distribution of gift cards, eGifts, corporate payouts, and rewards, along with the technology to deliver these products in seamless, integrated ways. BHN's network spans the globe with more than 400,000 consumer touchpoints.

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About NAPCO Research

NAPCO Research crafts custom, data-centric solutions that leverage our highly engaged audiences across the markets in which we operate, our industry subject matter experts and in-house research expertise. We partner with our clients to identify their unique business problem and create solutions that enable deeply informed decision-making.

NAPCO Research can help with:

- Business goal prioritization
- Opportunity discovery
- Market segmentation
- Landscape insight
- User needs and wants
- Product features and functionality
- Content marketing strategy
- Sales strategy and tactics
- Market conditions
- Benchmarking
- Industry trends
- Brand awareness

Contact research@napco.com to talk with our analysts to find out how we can help you with your research needs.