



The start of a new year always brings predictions about what the coming months will bring: in business, politics, sports, culture. This exercise also prompts a look in the rearview mirror to see what we got right, what we got wrong, what caught us off-guard. As soothsayers, we fail more often than we get it right.

Of course, no one can really see around the next curve. I have a great book called *Wasn't the Future Wonderful?* It's a collection of futuristic visions from publications like *Scientific American*, with one catch: none of them came true. We're still waiting for *Jetsons World*.

The loyalty space has long had its share of crystal ball visions. After a few decades in the game, each year's list of *The Next Big Things* begins to look a lot like last year's. Or five years ago. Or twenty. Many of this year's informed prognostications include trends we've been talking about for years: gamification; experiences replacing points and rewards; micro-personalization. For some loyalty pros, these features have become best practices. For many, though, they remain unrealized predictions, year after year.

Other visions, like real-time loyalty apps and AI have come, or are coming, true. Some, like the rise of experiential loyalty and participatory venues, were thrown a curve by the pandemic, and have been redefining themselves to serve an evolving CX world.

And some genuinely new ideas are coming into their own. Enter the Bilt Neighborhood Café.

Bilt Rewards is one of the great new ideas of recent years. The notion of rewarding folks for paying their rent or buying a home is a great one, and joins programs that reward consumers for two of the other biggest living expenses, groceries and fuel. Members earn and redeem rewards from local businesses, strengthening community

ties. And of course, Bilt and its partners reap the rewards of permissioned, zero-party data.

Now Bilt has opened the first Bilt Neighborhood Café on Bond Street in Manhattan. The venue will be more than just a café, hosting community events and further building consumer engagement with the brand – and each other. Branded merchandise, curated to reflect the creativity of the neighborhood, will be on offer, along with specialty food items exclusive to the café.

While Starbucks' recently-announced policy of “buy something or get out” has been seen as a nail in the coffin of the Third Place trend, Bilt seems to double down on the concept. A few years ago Capital One introduced Capital One Cafes, as friendly places to socialize, have a snack, and do your banking. While I'm not sure that strategy has been particularly effective, just yesterday I passed one of the cafes in downtown Portland, so they are at least successful enough to keep open.

While the pandemic was a huge speed bump on the road to branded brick-and-mortar socializing, the road now seems open to marketers who, like Bilt Rewards, see such venues as complementary to the brand and mission. [Your thoughts?](#)

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