

BEYOND COINS AND SKINS: GIFT CARDS AND MOBILE TOP-UPS AS GAMING GROWTH DRIVERS.

The gaming industry has evolved significantly beyond simple entertainment into a complex ecosystem where **player engagement**, **retention**, **and monetization strategies determine market success**. At the intersection of gaming and digital commerce, gift cards, data packages, and airtime have emerged as powerful tools that gaming developers, publisher studios, streaming services, and digital distributors leverage to **reward players**, **increase loyalty**, **extend play time**, **and ultimately boost revenues**.

This white paper examines the growing relevance of these digital assets within the gaming industry, providing comprehensive market statistics across global regions while highlighting how technology enablers like **Prepay Nation's API** are revolutionizing the implementation and distribution of these rewards worldwide.

prepaynation.com



Global Gift Card Market Overview 2024–2030



\$1.24T

2024 Market Value

The global gift card market currently stands at \$1.24 trillion, representing a significant portion of the digital economy and retail sectors.

\$2.31T

2030 Projection

Market analysts forecast an extraordinary growth, with the market expected to reach **\$2.31 trillion** by '30, highlighting the increasing consumer and business adoption. 12.5%

Annual Growth

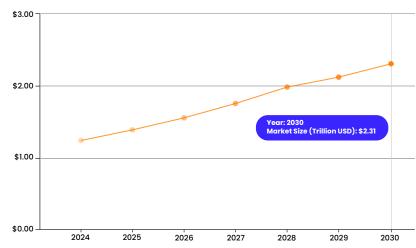
The market is experiencing a robust compound annual growth rate (CAGR) of approximately 12.5%, outpacing many other sectors in the digital economy.

The gift card industry has transformed from simple physical gift certificates to **sophisticated digital assets** that serve multiple purposes across industries. According to *Capital One Shopping* research, the \$1.24 trillion maxrket in '24 represents a critical component of both **consumer spending and corporate incentive programs.** This value is projected to nearly double to \$2.31 trillion by '30, demonstrating the tremendous growth trajectory of this market segment.

Digital gift cards are showing particularly impressive growth metrics, with platforms like *CardCash* reporting annual growth rates exceeding 26%. This accelerated growth compared to physical gift cards highlights the **digital transformation** occurring within the industry, driven by **consumer preference for instant delivery, reduced environmental impact, and integration with digital wallets and platforms.**

For **gaming industry stakeholders**, this remarkable market growth provides substantial opportunities to **leverage gift cards as part of their user acquisition**, **engagement**, **and monetization strategies**. The expanding gift card ecosystem provides gaming companies with an increasingly important channel to reach consumers, particularly as digital distribution continues to dominate the gaming landscape.







Gift Card Segmentation: Physical vs Digital



The gift card market continues to evolve with a **notable** shift toward digital formats, though physical cards maintain a significant presence. Digital gift cards now account for 48.7% of the overall market share in '24, marking a substantial increase from previous years. For gaming companies, this shift represents a strategic opportunity to leverage digital gift cards for immediate rewards and in-app purchases.

Despite the digital surge, physical gift cards maintain their relevance with 51.3% of consumers still expressing a preference for tangible cards. This preference varies significantly across demographic segments, with older generations generally favoring physical cards that can be presented as tangible gifts, while younger consumers, particularly **Gen Z and Millennials**, demonstrate a stronger preference for digital formats that align with their **mobile-first lifestyle**.

Gaming publishers often maintain both options to maximize market reach across demographic segments.





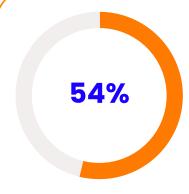
Digital Card Market Share

Digital gift cards continue to gain ground in '24, approaching the halfway mark of total market share and growing rapidly as digital native consumers gain purchasing power



Digital Annual Growth

Digital gift cards are experiencing explosive growth at **26% annually**, far outpacing traditional physical cards as digital distribution channels expand.



Physical Card Preference

Despite digital growth, a majority of consumers still prefer physical cards for certain occasions, particularly for personal gifts.

The digital gift card segment's growth is primarily fueled by several interconnected factors: the proliferation of **mobile payment systems**, the expansion of **e-commerce platforms**, and the rise **of digital entertainment services including gaming and streaming platforms.** These digital cards offer significant advantages for gaming companies, including reduced distribution costs, **elimination of shipping delays**, and the ability to **deliver rewards instantly** during gameplay or as part of promotional campaigns. Furthermore, digital gift cards allow for more sophisticated **tracking and analytics**, enabling gaming companies to measure the effectiveness of rewards programs more accurately.

Industry experts predict that **digital gift cards will overtake physical cards in market share** by 2025-2026, creating a **pivotal shift in how gaming companies structure their rewards programs and monetization strategies.**



This transition presents both opportunities and challenges for gaming industry stakeholders as they adapt their systems to prioritize digital delivery while maintaining options for consumers who still prefer physical formats.

Consumer Behavior in Gift Card Usage

Understanding consumer behavior regarding gift card usage is crucial for gaming companies developing effective reward strategies. According to Capital One research, 52% of consumers purchase gift cards primarily for convenience, appreciating the flexibility they offer recipients. More importantly for gaming companies, 61% of gift card recipients spend an average of \$31.75 beyond the card's value, generating significant additional revenue beyond the initial card purchase. This "uplift spending" represents a substantial opportunity for gaming platforms and publishers to increase average revenue per user.

The timing of gift card usage also presents strategic insights. Research indicates that 71% of consumers fully utilize their gift cards within one month of receipt, demonstrating the powerful short-term engagement potential these rewards offer. However, 43% of consumers report having unused gift cards with an average combined value of \$244 per person (based on US data). This significant pool of unredeemed value, known as "breakage" in the industry, represents both a liability and an opportunity for gaming companies to implement reminder systems that encourage redemption and engagement.

Demographic analysis reveals that Millennials are the highest-spending demographic on gift cards, with an average annual expenditure of \$456 per person according to Meetanshi research. This aligns with the prime demographic for many gaming platforms, creating natural synergies for marketing efforts.



61%

Spend Beyond Card Value

Percentage of consumers who spend more than the gift card amount, generating additional revenue for merchants.

71%

Quick Redemption

Percentage of consumers who use their gift cards within one month of receiving them.

43%

Unredeemed Cards

Percentage of consumers holding unused gift cards with substantial combined value.

Meanwhile, **Gen Z demonstrates the strongest preference for digital gift card formats**, correlating with their digital-native status and comfort with virtual assets. This generational preference is particularly relevant for mobile gaming developers and streaming services targeting younger audiences.



Regional variations in gift card preferences also exist, with **consumers in North America** and Western Europe showing higher overall usage rates compared to developing markets. However, in emerging economies, airtime and data packages often serve similar functions to traditional gift cards, providing essential digital services that enable gaming access. Understanding these regional nuances is essential for gaming companies operating in multiple markets, particularly when designing global reward programs that must accommodate diverse consumer preferences and technological infrastructures.







Regional Market Insights:



North America

The North American market, dominated by the United States, represents the **largest and most mature gift card ecosystem globally.** According to *Capital One Shopping* research, the US gift card market alone reached \$397.7 billion in 2024 and is projected to grow to \$447.1 billion by 2025, maintaining a robust **annual growth rate of 11.4%.** This exceptional market size reflects both consumer adoption and the sophisticated infrastructure supporting gift card issuance, distribution, and redemption across the region.

Digital gift cards have achieved dominance in the North American market, outpacing physical cards in both volume and value. This shift has been particularly pronounced in the gaming sector, where **digital distribution channels already serve as the primary purchase method for games and in-game content.** Major players in the North American gift card ecosystem include Amazon, Walmart, Apple, and Starbucks, with gaming-specific cards from platforms like Steam, Xbox, PlayStation, and Nintendo representing a rapidly growing segment.

\$397.7B

US Market 2024

The United States represents the world's largest gift card market, accounting for nearly one-third of global gift card value.

\$447.1B

US Projection 2025

Continued strong growth is expected in the coming year as digital transformation accelerates adoption rates.

11.4%

Annual Growth Rate

The US market maintains double-digit growth despite its maturity, demonstrating continuing expansion opportunities.

Corporate adoption of gift cards for employee incentives and customer loyalty programs is particularly strong in North America. According to the Incentive Research Foundation, 68% of U.S. businesses use gift cards as part of their employee recognition programs, with gaming and entertainment cards growing in popularity due to their broad appeal across demographics. This B2B segment represents a significant opportunity for gaming platforms to establish corporate programs that drive bulk purchases and introduce new users to their ecosystems.

The North American market also leads in innovation around gift card functionality, with features like **partial redemption**, **balance checking**, **reloading options**, and **integration with mobile wallets** becoming standard expectations. Gaming platforms operating in this region must match these sophisticated capabilities to remain competitive, particularly as consumers increasingly expect seamless digital experiences. The region's advanced payment infrastructure, high smartphone penetration, and strong consumer protection regulations create an environment where digital gift cards can flourish with minimal friction.

For gaming developers and publishers, the North American market represents both the largest opportunity and the most competitive landscape for gift card implementation. Success in this region often requires partnerships with established gift card distributors and retailers to ensure visibility in both physical and digital channels. The region's consumers also demonstrate **high engagement with promotional offerings tied to gift cards**, making limited-time bundles and exclusive content particularly effective when paired with gift card purchases.

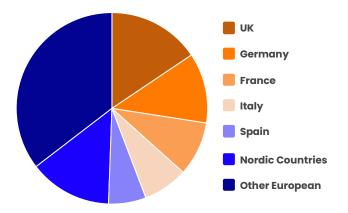
Regional Market Insights:



Europe

Europe represents a diverse gift card landscape with significant regional variations in adoption rates, preferences, and regulatory frameworks.

The United Kingdom and Germany stand as the region's powerhouses, collectively accounting for 27.5% of the European gift card market according to *Meetanshi* research. This concentration reflects both the size of these economies and their advanced digital payment infrastructures that support gift card ecosystems.



Despite its technological advancement, **Europe maintains a stronger preference for physical gift cards** compared to North America, with traditional cards still accounting for the majority of transactions in most European countries. This preference varies by country, with Nordic nations showing stronger digital adoption while Southern European countries maintain stronger attachment to physical formats. **This regional variation requires gaming companies to maintain flexible distribution strategies** that accommodate diverse consumer preferences.

Gaming publishers across Europe have successfully leveraged gift cards for localized promotions and rewards, adapting their strategies to accommodate regional preferences and cultural nuances. This localization extends beyond language to include regional payment preferences, gifting customs, and seasonal promotional calendars. For example, Christmas and Black Friday represent peak gift card seasons in Western Europe, while name days and regional holidays drive sales spikes in Eastern and Southern European countries.

The European gift card market faces more complex regulatory considerations than in North America, with the European Union's consumer protection directives creating a patchwork of requirements regarding expiration dates, fees, and disclosure requirements. Many EU countries have implemented strict regulations prohibiting short expiration periods on gift cards and limiting or banning inactivity fees. Gaming companies operating in Europe must carefully navigate these regulations, which may vary significantly even between neighboring countries.

Despite these challenges, Europe represents a substantial growth opportunity for gaming-related gift cards, particularly as digital transformation accelerates across the region. The European gaming market generates over €23.3 billion in annual revenue, with gift cards increasingly serving as both purchase mechanisms and reward tools within this ecosystem.

Gaming companies that successfully adapt their gift card strategies to accommodate European preferences and regulatory requirements can tap into this substantial market while building stronger relationships with European players.





Regulatory Considerations

The European Union's strict consumer protection laws impact gift card terms, with regulations limiting expiration dates and fees in many member countries. Gaming companies must carefully structure programs to comply with diverse regional requirements.



Digital Transformation

While physical cards remain dominant, digital adoption is accelerating rapidly, with 32% annual growth in digital gift card usage across the region as smartphone penetration increases and digital wallets gain mainstream acceptance.



Multi-Channel Distribution

European consumers expect gift cards to be available through diverse channels including supermarkets, electronics retailers, convenience stores, and online platforms, requiring gaming companies to develop a comprehensive distribution network.

Regional Market Insights:

Asia-Pacific

The Asia-Pacific region represents the **fastest-growing gift card market globally**, fueled by rapid digital transformation, explosive growth in mobile gaming, and increasing adoption of digital payment methods. **China**, **Japan**, and **India** stand as the market leaders, each with distinct characteristics that shape gift card usage within their gaming ecosystems. The region's overall gift card market is projected to grow at a **CAGR of 16.2%** through 2030, outpacing global averages and creating substantial opportunities for gaming companies.

Digital gift cards have quickly established dominance in most Asia-Pacific markets due to their seamless integration with the region's advanced mobile payment infrastructure. In China, digital red packets (hong bao) and gift cards through platforms like **WeChat** and **Alipay** have become ubiquitous, while Japan's long-established digital gift card ecosystem continues to evolve with increasing integration into gaming platforms. India's rapidly developing digital economy has similarly embraced digital gift cards, particularly as smartphone penetration deepens and digital payment adoption accelerates.









Asia leads in mobile gaming adoption, with gift cards and airtime rewards tailored specifically for smartphone users who represent the primary gaming demographic in the region.



Digital Wallet Integration

Gift cards in Asia are increasingly integrated with **popular digital wallets** like *WeChat Pay, Alipay,* and *Paytm,* creating **seamless redemption experiences.**



Cultural Adaptation

Successful gift card programs in Asia incorporate local cultural elements like red packets in China and gifting seasons aligned with regional festivals.



Cross-Border Capabilities

Prepay Nation's API enables gaming companies to distribute rewards across diverse Asian markets despite varying telecommunications standards and payment systems.

The integration of gift cards with telecom airtime and data packages is particularly relevant in Asia, where mobile connectivity serves as the primary internet access method for millions of users. This integration creates powerful synergies for gaming companies, as rewards directly enable continued gameplay while providing essential services that consumers highly value.

Prepay Nation's API plays a crucial role in facilitating this integration, allowing gaming platforms to distribute airtime, data and gift cards rewards across diverse markets despite varying telecommunications standards and payment systems.

Market-specific considerations are essential when implementing gift card strategies across Asia-Pacific. In China, regulatory oversight of digital payments and gaming requires careful compliance management. Japan's sophisticated consumers expect high-quality digital experiences with impeccable customer service. India's diverse population necessitates support for multiple languages and payment methods. Meanwhile, emerging Southeast Asian markets like Indonesia, Thailand, and the Philippines present significant growth opportunities with their young, digitally engaged populations, though they require solutions that accommodate limited banking infrastructure.

For Western gaming companies seeking to expand in Asia-Pacific markets, partnerships with local players often provide the most effective entry strategy for gift card distribution. These partnerships help navigate regulatory requirements, establish distribution networks, and adapt offerings to local preferences. **The region's fragmented nature demands flexible approaches** that can accommodate rapid changes in consumer behavior and regulatory landscapes while capitalizing on the tremendous growth potential represented by its billions of increasingly connected consumers.

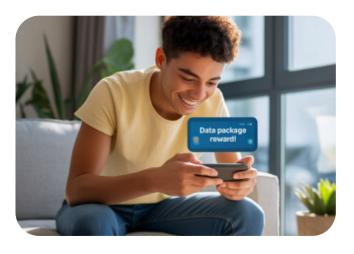
Regional Market Insights:



Latin America and Africa

Latin America and Africa represent
emerging markets with distinctive
characteristics that shape gift card,
airtime, and data package usage in their
respective gaming ecosystems. While
these regions lag behind more developed
markets in traditional gift card adoption,
they lead in innovative applications of
airtime and data as virtual currencies
and reward mechanisms. This innovation
stems from necessity, as both regions face
challenges including limited banking
penetration, underdeveloped payment
infrastructure, and significant unbanked
populations.

The prepaid mobile model dominates both regions, with over 80% of mobile connections in Africa and approximately 70% in Latin America operating on prepaid plans. This prevalence creates natural synergies between gaming rewards and mobile connectivity, as airtime and data packages represent universally valued digital assets. For many consumers in these regions, mobile connectivity enables not just gaming but essential services including financial transactions, educational resources, and communication, making these rewards particularly impactful.



80+%

Prepaid Mobile Users

Percentage of African mobile users on prepaid plans, creating strong demand for airtime rewards.

70%

Latin American Prepaid

Percentage of Latin American mobile connections operating on prepaid models rather than contracts.

42%

Annual Growth

YoY increase in gaming-related airtime rewards distributed across emerging markets.

The integration of gift cards with mobile wallets has accelerated rapidly across both regions, with platforms like *M-Pesa* in Africa and *Mercado Pago* in Latin America serving as key distribution channels. These mobile wallet ecosystems provide the infrastructure for digital gift card distribution while accommodating the realities of markets where traditional banking services have limited reach. For gaming companies, these platforms offer valuable partnership opportunities that can simplify **reward delivery while expanding market reach.**



Country-specific approaches are essential when implementing gift card and top-up reward strategies in these regions. Brazil and Mexico dominate the Latin American market, with distinctive regulatory requirements and consumer preferences. In Africa, South Africa, Nigeria, Kenya, and Egypt represent the largest gaming markets, each with unique challenges related to payment infrastructure, currency stability, and telecommunications regulations. A successful implementation requires granular market knowledge and often benefits from partnerships with local entities that understand these nuances.



Mobile Money Integration

Successful reward programs in Africa leverage mobile money platforms like
M-Pesa, Orange Money, and MTN Mobile Money, which serve as financial infrastructure for millions of unbanked consumers.



Data as Currency

In regions where data costs represent a significant expense relative to income, data packages function as valuable digital currency with high perceived value among gamers.



Cross-Border Remittance Connection

Gift card and top-up distribution systems increasingly connect with remittance networks, allowing diaspora populations to gift gaming currency and connectivity to family members.

For gaming developers targeting these regions, **Prepay Nation's API offers crucial functionality by simplifying the complex process of distributing airtime, data and gift card rewards across multiple carriers and countries.** This capability is particularly valuable given the fragmented nature of telecommunications markets in both regions, where numerous carriers operate under different regulatory frameworks. By providing a unified interface for reward distribution, Prepay Nation's API **reduce the technical barriers to implementing effective reward programs while ensuring reliable delivery** to recipients.

Despite current limitations, both Latin America and Africa represent **substantial growth opportunities** for gaming companies implementing gift card and top-up reward strategies. Their young, increasingly connected populations, rapid smartphone adoption, and growing middle classes create favorable conditions for gaming market expansion. Companies that develop strategies addressing the unique characteristics of these markets - particularly around connectivity, payment methods, and localization - can establish strong positions in what will likely become major gaming markets in the coming decade.



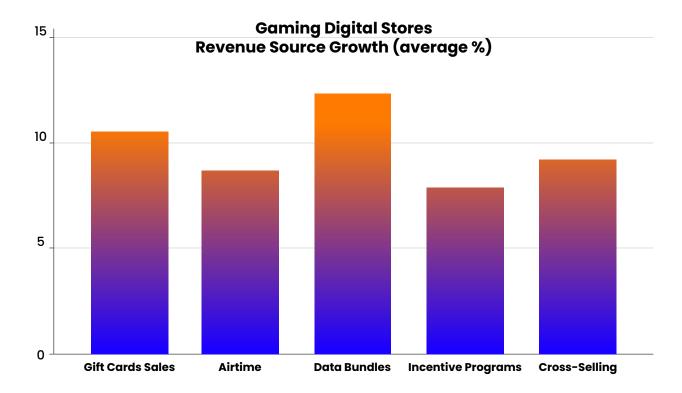




Revenue Growth Drivers in Gaming Platforms



The integration of gift cards into the gaming ecosystems has emerged as a **significant revenue driver** for developers, publishers, and digital distribution platforms. According to research from Javelin Strategy, **gift cards contribute to an 8-12% revenue uplift in gaming digital stores**, representing billions in additional annual revenue across the industry. This uplift stems from multiple factors, including new customer acquisition, increased spending by existing customers, and monetization of previously non-paying users through gift card receipt.



Corporate incentive programs represent another growing revenue driver, with Research And Markets reporting that B2B gift card programs for gaming platforms are experiencing 7-8% CAGR in the US market alone. Companies increasingly use gaming gift cards as employee rewards, customer appreciation gifts, and promotional incentives, creating a substantial B2B market segment for gaming platforms. These corporate programs typically involve larger bulk purchases and create opportunities to convert recipients into long-term customers, extending the revenue impact beyond the initial card value.

On the same, cross-selling of airtime and data packages has expanded monetization channels for gaming companies, particularly in emerging markets where traditional payment methods may have limited penetration. By partnering with telecom providers through platforms like Prepay Nation, gaming companies can offer valuable connectivity packages that both enable gameplay and generate revenue. These partnerships create win-win scenarios where telecom providers gain new distribution channels while gaming platforms enhance their value proposition to players.







Gift cards **eliminate payment barriers** by providing prepaid options that don't require credit cards, expanding the potential customer base, especially in markets with low banking penetration.



Create Spending Commitment

Once purchased, gift cards represent committed spending within the gaming ecosystem, with funds that cannot be redirected to competitors, securing future revenue.



Drive Additional Purchases

The psychological "gift card effect" often leads to **spending beyond the card value**, with users more willing to add personal funds to complete larger purchases.



Enable New Revenue Partnerships

Cross-promotional opportunities with telecommunications providers and retailers create additional revenue streams through commission structures and expanded distribution channels.

For free-to-play gaming models, gift cards provide a **critical pathway to convert non-paying gamers** into paying customers by lowering the psychological barrier to first purchases. Once this conversion occurs, the likelihood of subsequent purchases increases significantly, **making gift cards an effective entry point to the monetization funnel.** Data shows that players who make their first purchase via gift card are 23% more likely to make additional purchases within the following three months compared to other payment methods.







Gift Cards as Rewards and Loyalty Tools in Gaming



The gaming industry has recognized the powerful **impact of gift cards as strategic tools for building player loyalty and enhancing engagement**. According to *Meetanshi* research, 71% of consumers report significantly higher brand loyalty after receiving gift cards as rewards, making them particularly effective tools for gaming platforms seeking to **strengthen player relationships**. This loyalty effect extends beyond the immediate redemption period, creating lasting positive associations with the gaming brand or platform.



Enhanced Brand Loyalty

71% of consumers
demonstrate increased
brand loyalty following gift
card receipt, making them
more effective than many
other reward types for
creating lasting
relationships with gaming
platforms



Return Engagement

51% of gift card recipients revisit the issuing store or platform specifically to redeem their cards, creating additional opportunities for engagement and continued monetization through additional purchases.



Gaming Industry Adoption

Gaming and streaming services now represent approximately 10% of the gift card industry usage by sector, demonstrating the growing integration of these rewards into digital entertainment platforms.

Statistics demonstrates that **gift cards trigger specific behavioral patterns that benefit gaming companies.** Notably, 51% of consumers actively revisit stores or platforms after receiving a gift card, creating **guaranteed return traffic.** For game developers and publishers, this translates to **increased session frequency and opportunities to expose players to new content, in-game purchases, or subscription upgrades.** These return visits are particularly valuable for free-to-play games, where converting casual players into paying customers remains a primary challenge.

The growing significance of gift cards within the gaming sector is evident in industry adoption rates. **Gaming and streaming services now account for approximately 10% of gift card usage** by sector, placing them among the fastest-growing categories in the gift card ecosystem. This trend reflects both **consumer demand for gaming-related gift cards** and the **strategic implementation of gift card** programs by industry players seeking competitive advantages **in player acquisition and retention.**

Gaming companies implement gift card rewards in multiple strategic contexts, including seasonal promotions, tournament prizes, referral bonuses, and loyalty program milestones.

By offering players choice through gift cards rather than predetermined rewards, these programs respect player autonomy while still guiding behavior toward desired outcomes like increased playtime or social sharing. This flexibility, combined with the proven loyalty effects, makes gift cards increasingly central to player engagement strategies across the gaming ecosystem.





Impact on Time Spent Playing and User Engagement

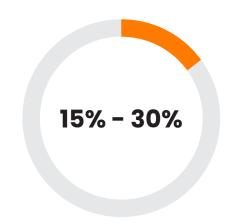


The strategic implementation of **rewards like airtime and data packages** has demonstrated measurable effects on key gaming metrics, particularly time spent playing and overall user engagement. By rewarding players with connectivity enablers – airtime for calls/texts and data packages for internet access – gaming companies address a fundamental need that directly supports **continued gameplay.** This approach is especially effective in markets where data costs represent a significant consideration for players, creating a virtuous cycle where rewards enable extended play sessions.

In the same way, industry reports indicate that incentive programs using gift cards increase active user time by 15-30% on average. This substantial boost in engagement metrics stems from several psychological and practical factors. First, players who receive rewards feel valued and recognized, increasing their emotional investment in the game. Second, the practical benefit of extended connectivity directly enables longer play sessions without concerns about data limits.

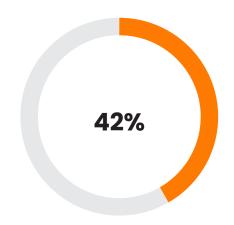
Streaming services within the gaming ecosystem have also adopted gift card strategies to promote subscriptions and drive in-app purchases. By offering gift cards as incentives for subscription sign-ups or renewals, these platforms reduce the friction in the payment process while creating perceived value for users. Data shows that converting potential subscribers through gift card promotions yields higher retention rates than standard discount offers, as the psychological framing differs from a "discounted service" to a "premium service with added benefits."

Finally, the anticipation of future rewards creates a powerful incentive loop that encourages regular returns to the platform.



Engagement Increase

Average boost in active user time from gift card and connectivity reward programs.



Retention Improvement

Typical increase in player retention rates for games implementing structured reward programs with gift cards and mobile top-ups.

Mobile gaming developers have been particularly successful in implementing airtime and data rewards in markets where prepaid mobile plans dominate. By directly addressing the connectivity constraints that might otherwise limit gameplay, these rewards remove barriers to engagement while simultaneously building goodwill. The effectiveness of this approach varies by region, with particularly strong results in **emerging markets** across Africa, Southeast Asia, and Latin America, where mobile data costs represent a higher percentage of average income and prepaid plans are the norm rather than the exception.

Beyond the immediate impact on engagement metrics, these reward programs create valuable data points for gaming companies to **analyze player behavior and preferences**. By tracking which rewards generate the strongest engagement responses, companies can refine their incentive strategies for maximum effectiveness, creating **increasingly targeted approaches that optimize both player satisfaction and business outcomes**.



The Role of Airtime and Data Packages in Gaming Rewards



Airtime and data packages have emerged as particularly **effective micro-rewards within gaming ecosystems**, serving functions that extend beyond traditional gifting by directly **enabling continued gameplay and platform engagement**.

These digital assets represent a perfect alignment between player needs and gaming company objectives: players require connectivity to access games, while gaming companies benefit from extended player sessions. This symbiotic relationship **makes airtime and data packages uniquely valuable rewards that drive measurable behavioral outcomes.**



Daily Login Rewards

Small data packages offered for consecutive daily logins create habit-forming behavior and regular engagement with gaming platforms.



Achievement Milestones

Larger airtime rewards granted for completing significant in-game achievements encourage progression and skill development.



Social Sharing Incentives

Data rewards for referring friends or sharing content on social media platforms amplify organic marketing while growing the player base.



Extended Play Sessions

Data packages that activate during gameplay directly enable longer sessions by removing connectivity constraints.

The accessibility benefits of airtime and data rewards are particularly significant in regions with limited credit card penetration or banking infrastructure. By offering rewards that bypass traditional payment systems, gaming companies can **monetize audiences who might otherwise remain non-paying users** due to payment access limitations. **This approach transforms connectivity** – a necessity for gameplay – **into a powerful incentive that drives engagement** without requiring traditional financial inclusion. The result is **expanded market reach** and monetization potential across diverse global regions.

From a retention perspective, **airtime and data rewards support uninterrupted gameplay experiences** by addressing a primary constraint for mobile gamers: data limits. Players who receive these rewards can continue engaging with games without concerns about depleting their personal data allocations, removing a significant friction point that might otherwise curtail gaming sessions. This benefit is particularly valuable for **data-intensive games including multiplayer titles, streaming platforms,** and **graphically rich experiences** that consume substantial bandwidth.



Implementation strategies for airtime and data rewards vary based on game type and target market. Casual mobile games often implement **micro-rewards of data** for daily logins or achievement milestones, while competitive titles may **offer larger packages** for tournament participation or seasonal achievements.

In markets where prepaid mobile dominates, these rewards can be structured as direct airtime top-ups, while postpaid markets may benefit from data add-ons or special zero-rating arrangements with carriers that exempt specific gaming applications from data charges.

The measurable impact of these rewards extends beyond immediate engagement metrics to influence key performance indicators including retention rates, average revenue per user, and customer lifetime value. Research indicates that players who receive connectivity rewards demonstrate 37% higher 30-day retention rates compared to control groups, highlighting the powerful impact these practical rewards have on long-term player relationships.

As mobile gaming continues its global expansion, the strategic importance of airtime and data as reward currencies will likely increase, particularly in emerging markets where connectivity costs remain a significant consideration for players.



Measuring Success: KPIs for Gift Card and Top-Up Reward Programs

Effective implementation of gift card and top-up reward programs requires comprehensive measurement frameworks that capture both **immediate impacts** and **long-term value** creation. By establishing clear key performance indicators (KPIs), gaming companies can evaluate program effectiveness, optimize reward structures, and demonstrate return on investment (ROI) to stakeholders. These metrics should span multiple dimensions including **financial performance**, **user behavior**, and **customer satisfaction**.

85%

Redemption Rate

Average percentage of distributed gift cards and top-up rewards that are successfully redeemed by recipients, indicating program effectiveness and user engagement.

\$31.75

Incremental Spend

Average additional dollars spent beyond gift card value during redemption transactions, representing direct revenue uplift generated by the program.

42%

Retention Increase

Improvement in 30-day retention rates for users who receive gift card or connectivity rewards compared to control groups, demonstrating engagement impact.

Redemption rates serve as a fundamental indicator of program effectiveness, measuring the percentage of distributed rewards that are successfully claimed by recipients. **Healthy programs typically achieve redemption rates between 80-90%**, with lower rates potentially indicating issues with delivery methods, reward relevance, or user experience. **Tracking redemption velocity** – how quickly rewards are claimed after distribution – **provides additional insights into user engagement** and program excitement. Rapid redemption generally indicates high perceived value, while delayed or incomplete redemption may suggest opportunities for improved communication or simplified claim processes.



Incremental spend beyond gift value represents a **critical financial metric that directly measures revenue uplift attributable to reward programs.** Industry benchmarks suggest that gift card recipients spend an average of \$31.75 beyond the card value during redemption transactions, creating significant additional revenue. This uplift effect varies by reward type, denomination, and implementation context, making it essential to segment analysis by these factors.

Gaming companies should track not only the **immediate uplift during redemption** but also subsequent **spending patterns to understand the long-term revenue impact** of reward programs.

Metric Category	KPIs	Measurement Approach
Engagement Metrics	Session frequency, Session duration, Feature usage.	Compare metrics before and after reward receipt; control group comparison to isolate impact.
Financial Metrics	Revenue uplift, ROI, Program costs, Breakage value.	Track additional spending during and after redemption; calculate total program costs vs. incremental revenue.
User Acquisition	New user conversion, Cost per acquisition, Referral effectiveness	Attribute new users to specific reward campaigns; compare acquisition costs to other channels.
Retention Metrics	Churn reduction, Renewal rates, Reactivation success	Measure retention rates among reward recipients vs. control groups; segment by reward type and value.
Customer Satisfaction	NPS, Satisfaction surveys, Sentiment analysis	Conduct targeted surveys before and after reward programs; analyze support interactions and social sentiment.

User retention metrics provide crucial insights into the relationship-building impact of reward programs. Comparing retention rates between reward recipients and control groups allows gaming companies to isolate the specific impact of gift cards and connectivity rewards on player longevity. Sophisticated analysis should segment these comparisons by player type, reward value, and timing to identify optimal implementation strategies. For subscription-based models, renewal rates and subscription upgrades following reward distribution provide additional indicators of program effectiveness in building lasting customer relationships.

Customer satisfaction and brand loyalty improvements represent qualitative yet measurable outcomes that should be incorporated into comprehensive evaluation frameworks. Net Promoter Score (NPS) surveys conducted before and after reward implementation can quantify changes in sentiment, while social media sentiment analysis provides real-time feedback on program reception. These satisfaction metrics often serve as **leading indicators for retention and revenue outcomes**, making them valuable early signals of program performance even before financial impacts fully materialize.

Beyond these core metrics, gaming companies should develop **custom KPIs aligned with their specific business objectives and reward program goals**. For acquisition-focused programs, metrics like cost per acquisition compared to other channels highlight relative efficiency. For engagement programs, detailed analysis of behavioral changes following reward receipt (such as increased feature usage or social sharing) may prove more relevant. By establishing comprehensive measurement frameworks tailored to program objectives, gaming companies can continuously optimize their reward strategies while demonstrating clear value to stakeholders.

Challenges and Market Risks



Despite the substantial opportunities presented by gift cards and prepaid rewards in the gaming industry, several significant challenges and risks require careful management. Understanding these potential pitfalls is essential for gaming companies developing comprehensive reward strategies that maximize benefits while mitigating associated risks. Three critical areas demand particular attention: regulatory complexity, consumer concerns, and competitive threats.

Regulatory Complexity

Gift card and prepaid reward programs face an increasingly complex regulatory landscape with significant variations across regions. **Key concerns:**

- Inconsistent expiration date between jurisdictions;
- · Varying fee disclosures & limitations;
- · Anti-money laundering compliance;
- Personal data protection requirements.

Consumer Concerns

Users have persistent concerns about gift card programs that can impact adoption/satisfaction:

- Anxiety over unused balances/ potential loss:
- Frustration with expiration dates and usage limitations:
- Concerns about security/ potential fraud;
- Difficulty managing multiple cards across platforms.

Operational Risks

Implementation challenges can undermine program effectiveness:

- Technical integration difficulties across platforms;
- Fraud management and security breach potential;
- Accounting complexities for unredeemed balances:
- Customer service requirements for resolution.

Competitive Threats

Alternative solutions challenge traditional gift card models:

- Direct cryptocurrency payment options gaining adoption;
- Advanced digital wallet integration reducing friction;
- Platform-specific virtual currencies offering alternatives;
- Subscription models replacing transactional approaches.

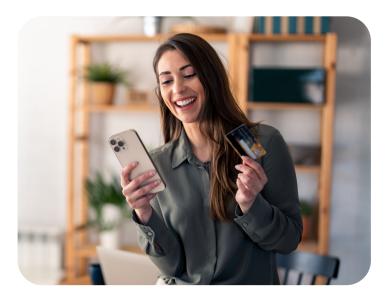
The regulatory landscape for prepaid and digital gift cards presents particularly **complex challenges for gaming companies operating across multiple jurisdictions.** Each region may impose different requirements regarding expiration dates, dormancy fees, cash redemption options, and required disclosures. In the United States alone, state-level regulations create a patchwork of requirements that can complicate nationwide programs. Meanwhile, the **European Union's** comprehensive consumer protection framework imposes strict guidelines on gift card terms, while emerging markets often have rapidly evolving regulatory environments that require constant monitoring. Companies must develop sophisticated compliance frameworks that can accommodate these variations while maintaining consistent user experiences.



Consumer concerns regarding **unused balances and card expiration** represent another significant challenge. Industry research indicates that approximately \$3 billion in gift card value goes unredeemed annually in the United States alone, creating both **financial implications for issuers** and frustration for consumers. Gaming companies must balance the financial benefits of breakage (unredeemed value) against the potential negative impact on **customer satisfaction** and **brand perception.** Transparent policies, reminder systems, and user-friendly balance management tools can help address these concerns while maintaining program profitability.

Competition from alternative digital payment and reward solutions presents perhaps the most strategic long-term challenge. **Cryptocurrencies** offer borderless transactions with potentially lower fees, while platform-specific virtual currencies provide tighter ecosystem integration. **Advanced digital wallets** increasingly incorporate loyalty and reward functionality directly, potentially disintermediating traditional gift card providers. Meanwhile, subscription models with included benefits continue to gain market share, changing how users perceive value in digital services. Gaming companies must continuously evaluate these competitive threats while evolving their gift card and reward offerings to maintain relevance in a rapidly changing digital economy.

Despite these challenges, gift cards and prepaid rewards maintain significant advantages that will likely ensure their continued relevance in gaming ecosystems. Their universal recognizability, established distribution networks, and consumer familiarity provide substantial competitive moats. By addressing the identified challenges through thoughtful program design, transparent policies, and technological innovation, gaming companies can maximize the benefits of gift card programs while minimizing associated risks.









Trends Driving Future Growth in Gift Cards & Prepaid Rewards



The gift card and **prepaid rewards landscape continues to evolve rapidly,** driven by technological advancements, changing consumer behaviors, and expanding digital ecosystems.

Understanding these trends is essential for gaming industry stakeholders seeking to maximize the effectiveness of their reward strategies while preparing for future opportunities. Several **key trends** are particularly relevant for the gaming sector's approach to gift cards, airtime, and data rewards.

The explosive **growth of e-commerce and mobile gaming adoption** globally serves as a fundamental **driver for gift card expansion.** As digital commerce platforms become increasingly sophisticated and mobile devices serve as



primary gaming devices for billions of users, the infrastructure supporting digital gift cards and connectivity rewards continues to strengthen. This trend is particularly pronounced in **emerging markets**, where mobile-first digital ecosystems are developing rapidly, often leapfrogging traditional retail and banking structures. For gaming companies, this evolution creates expanding opportunities to implement digital reward programs that reach previously underserved audiences.



Mobile-First Experience

Gift cards increasingly optimized for smartphone display, storage, and redemption with adaptive interfaces and instant activation.



Hyper-Personalization

Al-driven personalization of gift card offerings based on player behavior, preferences, and predicted needs.



Cross-Border Integration

Elimination of geographical barriers through unified APIs and currency conversion tools that enable global reward distribution.



Blockchain Security

Implementation of distributed ledger technologies to enhance transparency, reduce fraud, and enable new ownership models.

Personalization and customization represent another significant trend shaping the future of gift cards and rewards. Advanced data analytics and machine learning algorithms enable increasingly targeted reward offerings that align precisely with individual player preferences and behaviors. This personalization extends beyond simply matching reward types to player demographics; it includes contextual awareness of optimal reward timing, preferred delivery channels, and ideal denominations.

Gaming companies that leverage these capabilities can create reward experiences that feel individually tailored rather than generic, strengthening **emotional connections** with players while maximizing the **behavioral impact** of each reward.

The integration of **blockchain and cryptocurrency technologies** with gift card systems represents a transformative trend with significant implications for the gaming industry. Blockchain provides enhanced security through immutable transaction records, reduces fraud through **cryptographic verification**, and enables new ownership models including transferable digital assets. Cryptocurrency integration creates additional flexibility for cross-border rewards while potentially reducing transaction costs.

Early implementations of these technologies in gaming reward programs have demonstrated promising results, particularly for applications requiring transparent record-keeping and secure transfer of digital assets between users.

Looking forward, the convergence of virtual reality (VR), augmented reality (AR), and mixed reality experiences with gaming creates new contexts for gift card and reward implementation. As these **immersive technologies** gain mainstream adoption, they will likely spawn **specialized reward ecosystems** that bridge virtual and physical experiences. Gift cards and connectivity rewards within these ecosystems may take novel forms, including access to exclusive virtual spaces, digital collectibles with real-world utility, and connectivity packages optimized for high-bandwidth immersive experiences.

Gaming companies positioned at this intersection of virtual experiences and digital rewards will have opportunities to **define entirely new reward paradigms** that extend beyond current models.





Use Cases:

Gaming Developers Using Gift Cards & Top-Up Rewards





Battle Royale Developer

A leading battle royale game implemented tiered data rewards for daily logins and match participation, resulting in a 27% increase in daily active users and 34% longer average session duration. Players in emerging markets showed particularly strong response, with retention rates improving 42% among previously at-risk segments.



Gaming Streaming Platform

A major streaming service offering gameplay content implemented gift card rewards for subscription milestones and viewing achievements. The program increased subscriber retention by 23% while generating 18% higher average revenue per user through incremental purchases beyond the initial subscription.



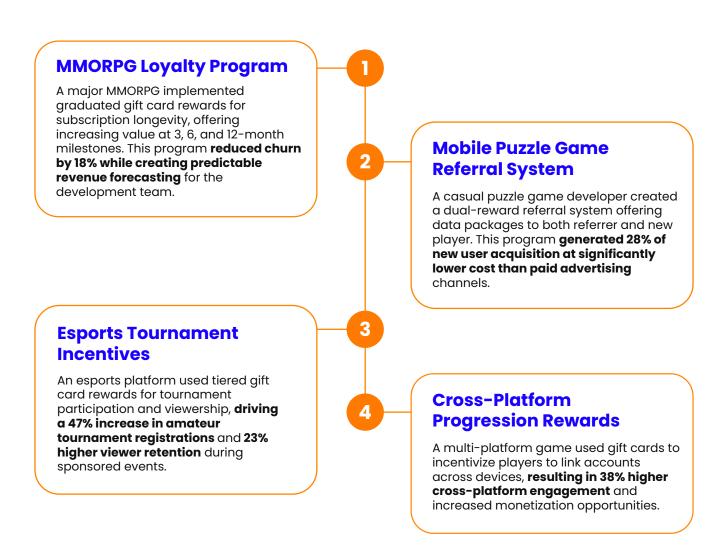
Digital Distribution Platform

A global digital game distributor expanded market reach in Latin America by integrating with local payment methods and offering top-up rewards for first purchases. This **strategy increased new user acquisition by 37%** in targeted markets while establishing the platform in regions with limited credit card penetration.

These case studies demonstrate diverse approaches to implementing gift card and top-up rewards across various gaming business models. The battle royale developer's experience highlights the particular **effectiveness of connectivity rewards in mobile gaming contexts**, where data constraints directly impact play time. By addressing this fundamental limitation through strategic rewards, the developer not only **increased engagement metrics** but **also improved monetization** as players became more invested in the game ecosystem.

The streaming platform case study illustrates how **gift cards can strengthen subscription models by creating additional touchpoints for engagement and perceived value.**By recognizing viewer milestones with gift cards that could be redeemed for additional content or merchandise, the platform created a **virtuous cycle that increased both retention and monetization.** This approach proved particularly effective for converting free trial users to **paid subscribers**, with gift card recipients 31% more likely to convert compared to control groups.

For the digital distribution platform, **gift cards and top-up rewards served as market entry tools that overcame structural limitations in emerging economies.** By accommodating local payment preferences and offering connectivity rewards that addressed immediate user needs, the platform established a presence in markets that might otherwise have remained inaccessible through traditional approaches. The subsequent conversion of these new users to recurring customers demonstrated the **long-term value of this strategy** beyond initial acquisition metrics.



Common success factors emerge across these diverse implementations. First, rewards aligned closely with user needs and preferences rather than generic incentives. Second, reward delivery was immediate and frictionless, maintaining the positive emotional connection without administrative barriers. Third, rewards were structured to encourage specific behaviors that supported business objectives rather than simply providing value without strategic purpose. Finally, rewards were appropriately sized for their markets, recognizing that effective incentive values vary significantly across global regions based on local economic conditions.



Prepay Nation: Enabling Global Distribution via API



Prepay Nation has established itself as a **critical** infrastructure provider in the gaming rewards ecosystem through its comprehensive API that connects gaming platforms to global prepaid products providers.

This technological bridge solves a fundamental challenge for gaming companies seeking to implement gift cards and connectivity rewards: the complexity of integrating with hundreds of mobile carriers and gift cards sellers across diverse markets, each with unique technical requirements, billing systems, and regulatory frameworks.

By providing a unified interface to this fragmented landscape, Prepay Nation's API significantly reduces implementation barriers while expanding global reach.



The technical architecture of **Prepay Nation API offers substantial advantages** for gaming developers and publishers. The RESTful API design follows industry standards for easy integration into existing systems, typically requiring only 2-3 weeks for full implementation.

This streamlined approach contrasts sharply with the months or years that would be required to establish direct integrations with multiple carriers individually. For gaming companies operating on aggressive development timelines, **this efficiency represents a crucial advantage** in bringing reward programs to market quickly.

API Integration

Gaming platform integrates with Prepay Nation API using standard REST protocols and secure authentication methods.

Processing & Validation

Prepay Nation system validates the request, processes payment, and routes to appropriate telecom provider in real-time.

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Reward Trigger

Player achieves milestone or qualifies for reward within the gaming ecosystem, triggering automated reward distribution.

Instant Delivery

Airtime or data package is immediately credited to player's mobile account with confirmation returned to gaming platform.



The global reach of the Prepay Nation network extends to **more than 150 countries and over 600 mobile operators**, covering approximately **80% of the world's prepaid mobile subscribers.** This extensive coverage enables gaming companies to implement consistent reward programs across diverse markets while maintaining a **single technical integration**. The platform's support for **multiple currencies and denominations** further simplifies cross-border reward distribution, allowing gaming companies to offer appropriately sized rewards based on local economic conditions and carrier pricing structures.

Beyond the technical capabilities, Prepay Nation's business model offers advantages for gaming companies implementing reward programs. The platform operates on transaction-based pricing without requiring substantial upfront investment, allowing gaming companies to scale their reward programs gradually based on performance metrics. This approach reduces financial risk while enabling experimentation with different reward structures and amounts to determine optimal configurations for specific markets and player segments.

For gaming companies seeking to implement global reward programs with gift cards, airtime and data packages, **Prepay Nation's API represents a strategic enabler that significantly reduces technical complexity while expanding market reach.** The combination of wide carrier coverage, streamlined integration, robust security, and flexible business terms creates a compelling value proposition that addresses the practical challenges of implementing connectivity rewards at global scale.









Strategic Recommendations for Gaming Industry Stakeholders



Based on comprehensive **market analysis and emerging trends**, gaming industry stakeholders should consider the following strategic recommendations to maximize the value of gift cards and prepaid rewards within their business models. These recommendations address **core opportunities while mitigating identified challenges** across various segments of the gaming ecosystem.



Strategic Partnerships

Strategic Partnerships Develop relationships with **enablers** like Prepay Nation to leverage existing infrastructure rather than building proprietary systems. These partnerships provide immediate access to global distribution networks, regulatory compliance frameworks, and security protocols while reducing implementation timelines and development costs. Focus particularly on partners with strong presence in emerging markets where traditional payment methods have limited penetration.



Data-Driven Personalization

Data-Driven Personalization Implement sophisticated **analytics** to tailor reward offerings based on player behavior patterns, regional preferences, and performance metrics. Move beyond one-size-fits-all approaches to create **contextually** relevant rewards that recognize individual player journeys and motivations. Use A/B testing to continuously refine reward timing, denomination, and delivery methods for maximum impact.



Mobile-First Design

Mobile-First Design
Prioritize seamless mobile
experiences for reward
distribution and redemption,
recognizing that
smartphones serve as
primary gaming devices for
billions of users. Ensure that
reward interfaces adapt to
various screen sizes while
maintaining intuitive user
journeys.
Integrate with mobile wallets

where appropriate to reduce friction in the redemption process.

For game developers, the strategic integration of gift cards and airtime/data rewards into core gameplay loops represents a significant opportunity to **enhance both engagement and monetization.** Rather than treating rewards as occasional promotions, developers should incorporate them as **fundamental components of progression systems, achievement structures,** and **social mechanics.** This integration might include milestone rewards for gameplay achievements, connectivity packages for daily login streaks, or gift card bonuses for successful friend referrals.

By embedding these rewards within the game's core experience, developers can create **more compelling engagement loops** while establishing direct connections between desired player behaviors and **tangible benefits.**



Publisher studios should leverage gift cards and prepaid rewards as **tools for cross-promotion across their game portfolios.**

By implementing unified reward systems that span multiple titles, publishers can **encourage** players to explore their broader ecosystem while building stronger brand loyalty.

This approach might include gift cards that can be redeemed across any title in the portfolio, special bonuses for players who engage with multiple games, or connectivity rewards that benefit the player's entire **gaming experience** rather than a single title.

Additionally, publishers should consider **segment-specific strategies** that recognize different player types and motivations, creating reward structures that resonate with both casual and hardcore audiences.

Assess Current State

Evaluate existing reward programs, identifying strengths, weaknesses, and competitive positioning within your market segment.

Define Objectives

Establish clear business goals for reward implementation - acquisition, retention, monetization, or engagement.

Select Partners

Identify and engage with enabling partners like Prepay Nation that provide necessary infrastructure for global distribution.

Implement & Iterate

Launch initial program with clear metrics, then continuously refine based on performance data and user feedback.

Digital distribution platforms should position **gift cards as strategic acquisition tools** while leveraging **connectivity rewards to drive platform engagement.**

By offering airtime or data bonuses with first purchases, these platforms can **reduce barriers to entry for new users**, particularly in emerging markets where connectivity constraints might otherwise limit adoption. Meanwhile, structured **loyalty programs that reward ongoing platform engagement** with escalating benefits can **reduce churn** while increasing customer lifetime value.

Distribution platforms should also consider developing **B2B programs that enable corporate** clients to purchase gaming gift cards in bulk for employee incentives or customer **promotions**, creating additional revenue streams beyond direct consumer sales.

All gaming stakeholders should prioritize **transparent communication** regarding gift card and reward terms to build trust while mitigating regulatory risks. Clear policies regarding expiration dates, usage limitations, and redemption procedures help prevent consumer frustration while demonstrating commitment to fair practices.

Similarly, **robust security measures** including encryption, fraud detection, and secure delivery methods should be standard components of any reward program to protect both consumers and company reputation.

By addressing these foundational elements alongside strategic implementation, gaming companies can maximize the positive impact of gift card and connectivity reward programs while minimizing associated risks.

Conclusion: Gift Cards and Prepaid Rewards as Growth Engines in Gaming



Gift cards, airtime and data bundles have evolved from simple payment alternatives into **sophisticated strategic tools that drive engagement, loyalty, and revenue growth** across the gaming ecosystem. These digital assets offer **unique advantages that address critical challenges** facing gaming developers, publishers, streaming services, and digital distributors in increasingly competitive global markets.

By providing flexible, culturally adaptive rewards that directly enable gameplay while offering genuine utility to players, these tools create **powerful incentives** that **shape player behavior while strengthening platform relationships.**



The compelling market growth statistics presented throughout this analysis – from the \$1.24 trillion global gift card market in 2024 to projected \$2.31 trillion valuation by 2030 – underscore the tremendous scale and opportunity these tools represent. Within the gaming sector specifically, gift cards and connectivity rewards drive **measurable improvements across key performance indicators** including 15–30% increases in engagement metrics, 8–12% revenue uplift in digital stores, and significant retention improvements compared to control groups. These concrete performance benefits translate directly to enhanced business outcomes across diverse gaming business models.



Global Reach

Gift cards and connectivity rewards transcend geographic and financial barriers, enabling gaming companies to engage players across diverse markets regardless of local payment infrastructure limitations.



Player Centricity

By addressing fundamental player needs—whether through store credit or essential connectivity—these rewards demonstrate understanding of player priorities, building goodwill and loyalty.



Operational Flexibility

The versatility of gift cards and connectivity rewards allows for implementation across diverse contexts from acquisition campaigns to retention programs, providing adaptable tools for various business objectives.



Measurable Impact

Clear performance metrics enable data-driven optimization of reward programs, allowing gaming companies to refine strategies based on concrete results rather than assumptions.



The digital transformation accelerating across global markets creates increasingly favorable conditions for gift card and connectivity reward implementation. As smartphone penetration deepens, digital payment adoption expands, and mobile gaming continues its explosive growth, the infrastructure supporting these reward systems grows more sophisticated and accessible.

Meanwhile, enabling technologies like Prepay Nation's API reduce implementation barriers by providing **unified interfaces** to previously fragmented carrier networks, allowing gaming companies to implement global reward programs with minimal technical complexity.

For gaming industry stakeholders navigating increasingly competitive markets with rising **user acquisition costs** and **retention challenges**, strategic **adoption of gift cards and prepaid rewards represents an essential competitive advantage** rather than an optional enhancement.

Companies that develop sophisticated reward strategies - leveraging the insights and recommendations presented in here - an create meaningful **differentiation** while building stronger player relationships. Conversely, those who neglect these powerful tools, risk competitive disadvantage as players increasingly expect personalized rewards that demonstrate understanding of their needs and preferences.

Looking forward, continued innovation in this space will likely create even more powerful applications as technologies like blockchain, artificial intelligence, and extended reality reshape the digital landscape. Gaming companies that establish strong foundations in gift card and connectivity reward implementation today will be well-positioned to leverage these emerging capabilities, creating increasingly sophisticated reward ecosystems that **drive engagement** while generating **sustainable business value.** By recognizing these digital assets as strategic enablers rather than mere payment alternatives, forward-thinking gaming companies can unlock their full potential as engines for growth, loyalty, and competitive advantage in the global gaming market.

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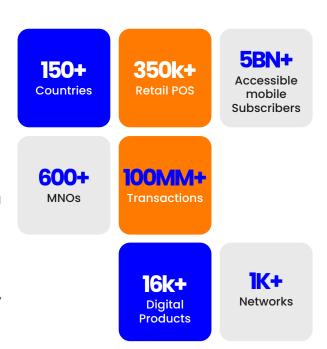
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About Us

Prepay Nation is a leading global B2B value transfer company, powering seamless access to digital prepaid products - including Airtime, Data Bundles, Gift Cards, Utility Payments, and eSIMs - delivered through a single API integration.

With a footprint in **150+ countries**, partnerships with 600+ mobile operators, and access to 16K+ digital products across 350K+ retail points, Prepay Nation supports **financial inclusion**, specially in regions with limited access to traditional banking, while connecting businesses to a vast global network — unlocking new revenue streams and creating powerful tools for customer acquisition, engagement, loyalty, and retention.

Whether you're rewarding users, enabling remittances, or driving digital commerce, Prepay Nation delivers **instant, trusted value transfer** – anywhere in the world.







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