BHN | TANGO

The State of Incentives 2026

5 trends shaping rewards for your business



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Executive summary

Why this matters to you

Programs that get incentives right deliver up to 1.5x higher revenue growth.[1]
That difference separates programs that drive results from those that stall.

Your audience expects instant recognition, relevant choices, and full visibility into how rewards are tracked and delivered. Meet those expectations, and engagement rises, revenue accelerates, and each reward supports your business goals. Fall short, and competitors move ahead.

Tango, BHN's rewards and payouts platform, helps you build a program that delivers. Here are five trends shaping incentives in 2026 and how to apply them.



Methodology and key findings

How we looked at incentives in 2026

To understand what's shaping incentives this year, we analyzed market trends, program data, and insights from leading organizations. Five clear trends stand out:



Trend 1: Rewards based on results

Programs are shifting from task-based rewards to incentives tied to measurable outcomes.



Trend 2: Digital rewards are standard

Immediate recognition, flexibility, and global reach are now expected.



Trend 3: Personalized and gamified experiences

Tailored rewards and game-like features keep participants engaged over time.



Trend 4: Security built in from the start

Fraud prevention and compliance protect your program and everyone in it.



Trend 5: Continuous improvement through data

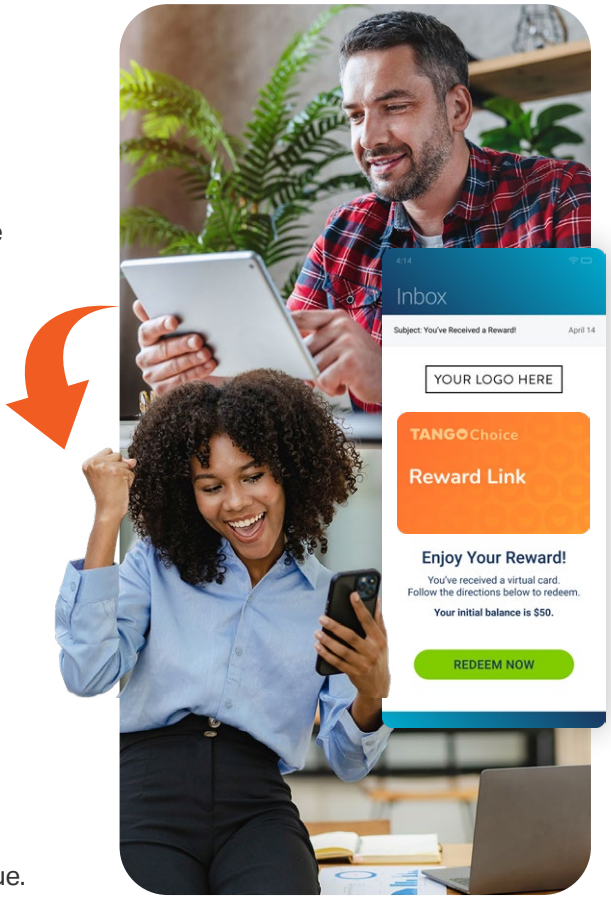
Tracking performance in real time informs smarter adjustments and stronger programs.

Trend 1:
Rewards based on results

Shifting from tasks to real business impact

The trend

Programs are moving away from simple task-based rewards, like calls made or training completed. Today, incentives focus on what actually moves the business forward: revenue growth, customer adoption, and stronger relationships.[1] Defining clear success criteria ensures each reward delivers value you can see and measure.



What this looks like in practice

- Rewards tied to confirmed customer adoption
- Incentives for engagements and solution deployments
- Tiered rewards based on achievement levels
- Tracking and validation that confirm progress

Why it matters

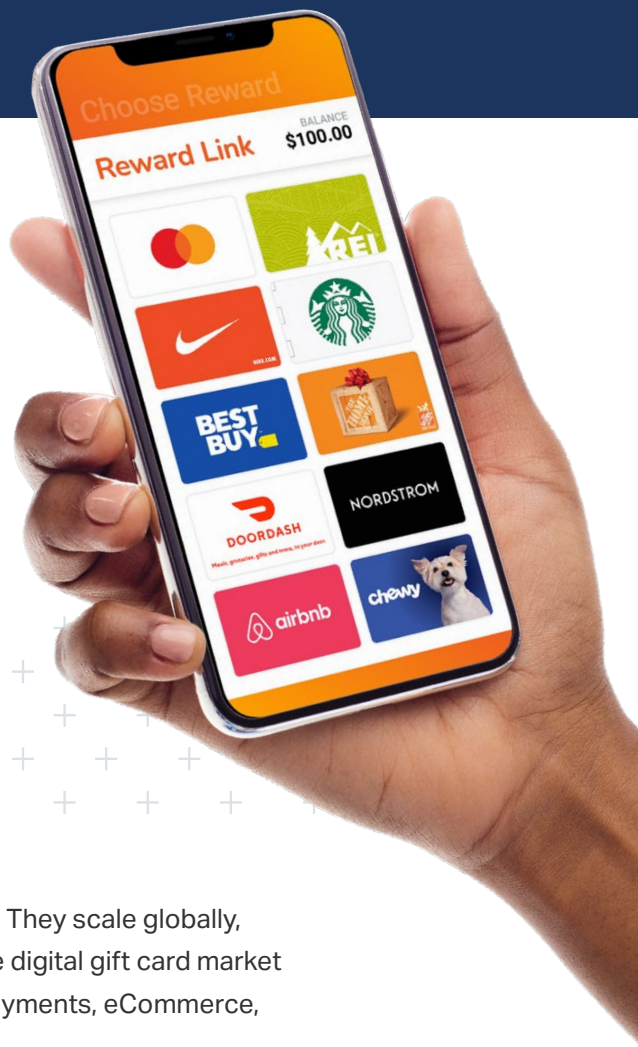
Linking rewards to outcomes helps your business capture more value while building loyalty and seeing meaningful progress. Programs built around proven performance can deliver **up to 1.5x higher revenue growth** and improve customer lifetime value.

Tango's advantage

Tango connects proven accomplishments directly to instant rewards, so recognition happens as soon as milestones are reached. Whether driving adoption, closing deals, or achieving performance targets, this approach accelerates sales and strengthens retention. Companies across industries, from enterprise software to professional services, use Tango to turn achievements into results.

Trend 2:
Digital rewards are now standard

Fast, flexible, and global recognition



The trend

Digital rewards let you reach teams anywhere in the world and recognize achievements without delay. Programs can adapt by region, role, or accomplishment, keeping participants engaged at every step.

What this looks like

- Rewards delivered directly within workflow platforms such as Microsoft Teams®
- Multi-currency support for international teams
- Choice from localized reward catalogs
- Scheduled delivery tied to milestones

Why it matters

Digital rewards make programs faster, simpler, and more engaging. They scale globally, without extra effort, and can be tailored for any team or region. The digital gift card market is projected to reach US$1.08 trillion by 2029,[2] fueled by mobile payments, eCommerce, and sustainability preferences.[3]

Tango's advantage

Tango provides thousands of gift cards, prepaid cards, and nonprofit donations across 200+ countries and territories in 55+ currencies.[4] Transactions and local fulfillment are handled automatically. Integration with Microsoft Teams enables recognition in minutes, helping your teams stay motivated.

Trend 3:
Personalized and gamified experiences

Make incentives relevant and engaging

The trend

As digital rewards become standard, the next step is making each experience feel personal. Programs are moving beyond one-size-fits-all approaches toward models shaped by individual preferences and performance. That shift keeps progress visible and participation active.

What this looks like

- Achievement levels that unlock progressively higher rewards
- Leaderboards that highlight top achievers in real time
- AI-driven recommendations that suggest next actions
- Catalogs curated by preference and region



Why it matters

Sustained participation depends on consistent motivation, not just final results. The market reflects this momentum: gamification is projected to reach US$172.4 billion by 2030,[5] while loyalty solutions are expected to reach US$155 billion by 2029.[6] Programs that personalize experiences see higher activity and lower churn.[7]

Tango's advantage

- Triggers for milestones such as certifications, training completion, or sales goals
- Instant digital recognition aligned with recipient preferences
- Team competitions and shared objectives that are simple to manage

Trend 4:
Security built in from the start

Protect transactions and build trust

The trend

As participation expands across regions and channels, risk increases alongside opportunity. Sustainable growth depends on safeguards that preserve value without interrupting the experience. Those protections operate quietly in the background while legitimate recipients move forward without friction.

What this looks like

- Risk-based authentication that adapts to behavior
- Verification for high-value or unusual activity
- Identity confirmation that validates recipients
- Automated monitoring that flags suspicious patterns



Why it matters

Confidence enables scale. The numbers make the case: e-commerce fraud losses are projected to reach US$107 billion by 2029, up from US$44 billion in 2024.[8] Authenticated transactions reduce chargeback liability and shift financial responsibility away from your business.[9] That credibility drives broader adoption, with organizations choosing platforms they trust for their most sensitive transactions.[10]

Tango's advantage

- BHN Protect™ helps secure millions of transactions by layering automated fraud prevention
- Built on more than 20 years of experience securing programs at scale
- Consistent compliance and protection without added operational complexity

Trend 5:
Continuous improvement through data

Programs succeed when they adapt

The trend

Even strong programs lose value if they don't evolve. Tracking reward preferences and outcomes lets you improve performance continuously and replace guesswork with informed decisions. That ability to adapt is what separates programs that last from those that plateau.



What this looks like

- Participation dashboards showing activity and redemption patterns
- Testing timing and reward amounts for optimal impact
- Feedback loops capturing recipient preferences
- Adjustments driven by real behavior

Why it matters

Programs that evolve outperform those that don't. When you measure how your incentives affect revenue and sales cycles, you learn what's working and what needs to change.[11] Acting on those findings produces higher engagement and faster results than fixed approaches do.[12]

Tango's advantage

- Tracks preferences and redemptions in real time across platforms like Microsoft Teams
- Provides reports showing which rewards drive the strongest response and where refinements are needed
- Manages updates through a single connection, so you can improve recognition without disrupting active programs

Bringing it all together

Turn trends into action

Each trend in this ebook builds on the last. Start by linking rewards to outcomes that matter, then add digital delivery for speed and global reach. Layer in personalization to keep people motivated, and as your program grows, built-in protection keeps every transaction safe. Throughout it all, data tells you what's resonating and where to adjust.

What this means for you

- Focus rewards on outcomes, not just activity
- Deliver recognition digitally and instantly
- Tailor experiences to each participant's preferences
- Safeguard transactions from day one
- Monitor performance and adjust based on what you learn



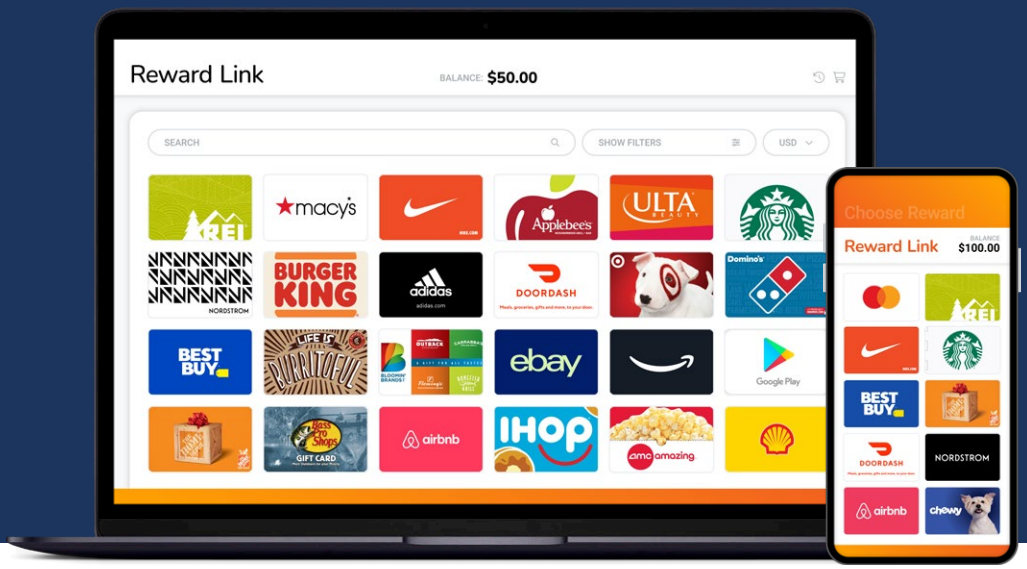
Tango's advantage

- Thousands of rewards spanning 200+ countries and territories give participants meaningful choice from day one
- Fund programs in five currencies and pay out in 55+ with real-time conversion
- Get started with just a name and an email, minimal setup, maximum reach
- A single API sends rewards anywhere in the world and unlocks the full catalog
- End-to-end tracking consolidates reporting into one currency, so you always know what's working

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Ready to get started?

Incentive programs are evolving fast. The right platform helps you stay ahead and build something that lasts.



Get in touch

Schedule a conversation, **book a demo** **or call 925.738.3100 to explore how BHN can help your business achieve its goals.**

About Tango

Tango, BHN's rewards and payouts platform, makes rewards easy to send and exciting to receive. With a global catalog of thousands of gift cards, prepaid cards, and nonprofit donations across 200+ countries and territories, Tango helps you drive employee engagement, customer loyalty, and research participation.

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