PRESENTED BY

PARLIAMENT HILL

MEMBERSHIP WORLD™

Member Benefits Benchmark Report 2026

Exploring the evolving expectations, engagement trends, and value drivers shaping membership organisations in 2026.

FOREWARD

Parliament Hill

Something has shifted.

Not gradually, the way sector change usually moves, but noticeably, within a single year. Across the Parliament Hill platform, which serves more than 100 UK membership organisations, we have watched member behaviour evolve noticeably over the past year. The direction of travel is consistent.

Members are not browsing. They are choosing. They arrive with intent, engage with benefits that deliver immediate, tangible value, and move on quickly if that value is not visible within the first few clicks. Shopping, travel, and health and wellbeing account for the overwhelming majority of benefit activity on our platform. The data tells a coherent story: when economic pressure increases, members gravitate towards benefits that save them money today.

Platform activity has grown significantly over the past year. Some of that reflects new organisations joining the platform and bringing their members with them. But a meaningful share reflects something harder to manufacture: members finding benefits that feel genuinely useful and returning to use them again. The concentration of activity around everyday spending categories, shopping, travel, gym access, gift cards, tells us that practical financial value is what drives sustained participation.

This report brings together platform data from across our member base, including device behaviour across 1.4 million active users and performance data from nearly more than 1,900 campaigns, alongside external research on member expectations and spending behaviour. Our goal is to give membership leaders the specific, actionable intelligence they need to make better decisions about their benefit strategy in 2026 and beyond.

The organisations that will get the most from member benefits are those that treat communication and visibility as seriously as they treat the benefits themselves. We hope this report helps make that case.

Joel Tobias

Chief Executive Officer
Parliament Hill

FOREWARD

Membership World

> Ask a membership director what keeps them up at night and the answer is almost always the same: value.

Not profit. Not headcount. Value, specifically whether members believe their membership is worth what they pay for it, and whether they will renew when the time comes. In an environment of sustained economic pressure, that question has never felt more urgent.

At Membership World, we work alongside organisations of every size and type, from large professional bodies and trade associations to smaller community groups and specialist societies. What we hear consistently is that the gap between what organisations offer and what members actually know about and use is often larger than anyone is comfortable admitting. Benefits go unused. Communications go unread. Renewal decisions are made, or unmade, based on perception rather than reality.

This report names that gap and begins to measure it. Members use benefits actively when they are well-communicated, relevant, and easy to access. The barriers to engagement are not primarily about what is being offered. They are about awareness, accessibility, and trust. An average email open rate of 47% across nearly 2,000 member communications, more than double the marketing industry average, makes the point clearly: when organisations communicate with relevance, members act.

The data exists. The insight is available. What this report asks of you is the will to look honestly at the numbers and use them. We are proud to partner with Parliament Hill to bring this analysis to the sector, and we hope it prompts harder questions of your own benefit programme.

Gordon Glenister
Chief Executive Officer
Membership World

Report contents

1 Executive Summary

Membership organisations are entering 2026 in an environment shaped by rising expectations, economic pressure, and rapidly evolving digital behaviour. Members are evaluating the value of membership through a practical lens, prioritising benefits that deliver measurable financial savings, wellbeing support, convenience, and personalised experiences.

> The findings within this report suggest that organisations able to clearly communicate relevant, everyday value are more likely to strengthen engagement, improve retention, and increase overall member satisfaction. Benefits are no longer viewed as supplementary perks alone; they are becoming a central component of the membership experience and a key driver of perceived value[1].

Recent industry analysis from Parliament Hill highlights growing pressure on membership organisations to deliver more flexible, personalised, and continuously relevant member experiences. As expectations evolve, organisations are shifting towards data-informed engagement strategies, stronger digital accessibility, and more lifestyle-focused value propositions designed to maintain relevance beyond traditional membership interactions[2]. Industry commentary also highlights mounting pressure on organisations to demonstrate measurable value clearly, as economic uncertainty continues to influence renewal decisions and long-term engagement trends[3].

The broader membership sector is also moving away from one-size-fits-all engagement strategies towards more relevance-driven member experiences. Members now expect organisations to integrate naturally into their everyday lives through practical value, flexible access, seamless digital experiences, and personalised engagement[4].

[1] Memberwise, Membership Retention; ASAE, The Membership Model Is Breaking Down: Here's How Associations Can Rebuild It

[2] Memberwise, How Smart Membership Organisations Layer Value to Keep Members Coming Back; CSAE, Delivering True Value: How Associations Can Stand Out in a Competitive Landscape

[3] Memberwise, How to Make Your Member Value Proposition Stand Out; Parliament Hill, The Value Proof Gap

[4] Salesforce, State of the Connected Customer; McKinsey & Company, Experience-Led Growth: A New Way to Create Value

Key findings

1

Practical value drives member engagement
Shopping, travel, and entertainment account for **57% of all benefit interactions**, the clearest signal of where members find practical worth in their membership.

2

Cost-of-living pressures are reshaping expectations
Benefit engagement grew **87% year on year**, concentrated in everyday categories: food and drink up 404%, shopping up 257%, home and garden up 97%.

3

Mobile-first engagement is now the norm
69% of platform access happens on mobile. Organisations that have not optimised for mobile have not optimised for the majority of their members.

4

Wellbeing support is becoming a stronger expectation
Health and wellbeing benefits account for **17% of all interactions**, the third largest engagement cluster, and growing at **52% year on year**.

5

Personalisation strengthens engagement outcomes

Top-performing campaigns achieved **60–80% email open rates,** reinforcing the value of relevant communication.

6

Communication drives benefit participation

Average email open rates reached **46.9%**, reinforcing awareness as a key engagement driver.

7

Flexible experiences support stronger participation
Peak engagement falls between 1PM and 3PM, with a secondary peak at 7PM to 9PM. Benefits need to be accessible beyond the working desk.

8

Stronger engagement strategies drive better retention outcomes
Visibility, relevance, and engagement support long-term loyalty.

9

Members expect value beyond key engagement moments
Consistent communication drives participation year-round, not just at key seasonal moments.

10

Connection and relevance strengthen loyalty
Top-performing campaigns exceed 80% open rates by leading with specific, relevant savings. Generic communications do not.

Major Industry Shifts

Several major shifts are reshaping the membership landscape in 2026:

1 **The renewal decision is being made earlier**
Organisations are increasingly losing members not at renewal, but weeks before when members quietly stop engaging.

2 **Benefits are moving from supplementary perk to core membership proposition**
Leading organisations are treating benefit programmes as a core value driver rather than a supplementary member perk.

3 **The gap between benefits offered and benefits used is widening**
Most organisations provide far more than members know exists. The challenge is no longer procurement, but visibility.

4 **Membership is competing with consumer subscription services for attention**
Members now benchmark their membership experience against Amazon, Spotify, and Netflix, not other associations.

5 **Smaller organisations are closing the engagement gap on larger ones**
Platform data shows mid-size schemes driving proportionally stronger engagement when communication is consistent and targeted.

These shifts reflect a broader evolution in how members define value and relevance. Members increasingly expect organisations to deliver practical value, seamless experiences, and engagement that fits naturally into everyday life.

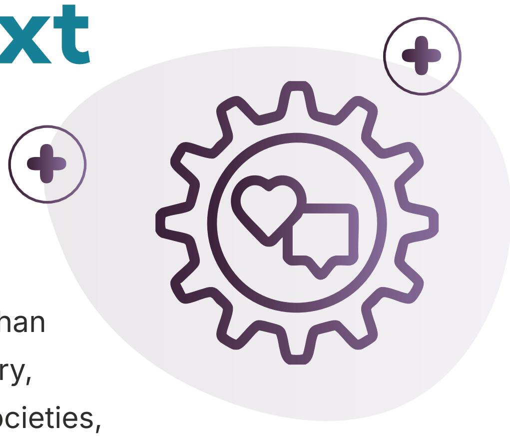
What to prioritise in 2026

- Make your most-used benefits visible at every member touchpoint
- Lead communications with member savings and value delivered
- Optimise mobile experiences, with **69% of platform access happening on mobile**
- Time campaigns strategically around key engagement periods
- Focus on visibility, relevance, and ease of access

Key Takeaway

Membership organisations are operating in an environment where members increasingly expect practical value, personalised experiences, and seamless digital engagement.

2 Market Context & Trends



The UK membership sector is larger and more economically significant than many outside the industry realise. With more than **8,000 membership organisations**[1] operating across the country, spanning professional bodies, trade associations, specialist societies, charities, and community organisations, the sector collectively serves millions of members, advocates for industries, supports professional development, and delivers benefits that directly influence how members work, spend, and live.

Yet the sector is facing growing pressure. Economic uncertainty continues to shape renewal decisions. Members are increasingly comparing their membership experience to consumer platforms built around convenience, accessibility, and personalisation. At the same time, many organisations face a widening gap between the benefits available to members and the benefits members actively discover and use.

Organisations responding most effectively to these pressures share a common characteristic. They are shifting away from viewing benefits as a product catalogue and towards treating member value as an ongoing engagement and communication strategy.

Source:

As expectations continue to evolve, organisations that strengthen relevance, visibility, digital accessibility, and practical value delivery are more likely to strengthen engagement, retention, and long-term member loyalty.

[1] MemberWise Influence 100 / MemberWise Network

2.1 The Membership Landscape

UK Membership Market Overview

The UK membership sector spans diverse organisation types, each serving members with different priorities and expectations. Organisations strengthening engagement are those focused on member needs rather than simply replicating what others offer.

Global Membership Trends

The pressures facing UK membership organisations are reflected globally. Across major markets, members increasingly expect practical value, seamless digital experiences, and more personalised communication[2]. Leading organisations are measuring what members use, not simply what they offer.

Increasing Competition for Member Attention

Membership organisations are no longer competing only with each other. They are competing with loyalty programmes, subscription services, and digital platforms shaping member expectations around value, convenience, and communication.

The Role of Benefits in Retention & Acquisition

Benefits drive retention, strengthen acquisition, and help demonstrate membership value. Platform data across 90 organisations suggests the challenge is often not benefit availability, but member awareness and usage.

[2] Momentive, 2025 Associations Trends Research Report:

The Evolving Role of Member Benefits

Benefits as Retention Tools

Members who regularly use benefits are often the strongest renewal candidates[3]. Members who save money, access discounts, and use benefits regularly have clear reasons to renew. Members who never engage with benefits rely only on perceived value.

Members cannot value what they have never used.

Benefits as Acquisition Differentiators

Relevant, visible, and valuable benefits help organisations stand out in an increasingly competitive landscape. Flexible access, financial savings, and lifestyle-focused experiences are increasingly influencing membership decisions.

Your benefit programme is a differentiator. Most organisations are not presenting it like one.

Benefits as Value Demonstration Mechanisms

Benefits help organisations demonstrate clear membership value. Renewal decisions are often shaped long before renewal periods, when members can clearly recall moments where membership delivered practical value. Organisations that regularly surface value are building stronger renewal confidence continuously, not only at renewal time.

Members who can see their value are far more likely to stay.

Key Takeaway

Benefits have moved from supplementary perk to core membership proposition.
The organisations treating them that way are winning on retention.

[3] iMIS Membership Performance Benchmark Report 2026

2.2 Macro Trends Shaping Member Expectations

1

Cost of Living Pressures

Economic pressures continue to reshape expectations, increasing demand for savings, practical value, and stronger membership ROI.

- Increased focus on financial value
- Greater scrutiny of membership costs
- Pressure on renewal decisions
- Higher expectations around value communication

Members now expect organisations to prove value, not just provide[4] it.

2

Digital First Behaviour

Members increasingly expect seamless, mobile-friendly experiences that provide faster and easier access to benefits and services.

- Growing mobile-first expectations
- Demand for instant access experiences
- Seamless digital journeys
- Increased self-service engagement

If your platform is not optimised for mobile, you are creating friction for the majority of your members.

[4] Memberwise Membership Trends 2025

3

Wellbeing & Mental Health Support

Wellbeing is becoming a more influential part of the membership experience, supporting engagement, satisfaction, and loyalty.

- Mental health support
- Wellness services
- Financial wellbeing resources
- Work-life balance support

Wellbeing is now table stakes, not a differentiator

4

Sustainability & Ethical Consumption

Members increasingly value organisations that demonstrate transparency, responsibility, and alignment with broader social values.

- Ethical partnerships
- Sustainable experiences
- Purpose driven initiatives
- Social responsibility priorities

Members want to belong to organisations that stand for something.

Industry Context / Trend Commentary

Relevance Driven Engagement	Members increasingly expect organisations to deliver practical, relevant value that fits naturally into everyday life.
Personalisation	Tailored communication, targeted experiences, and relevant benefit recommendations are strengthening engagement and satisfaction.
Onboarding	Early member engagement is becoming increasingly important to establish value quickly and support long term participation.
Digital Experience	Simple, seamless, and mobile-friendly experiences are increasingly shaping perceptions of accessibility and membership value.
Data Driven Engagement Strategies	Data and behavioural insights are helping organisations improve relevance, optimise engagement, and strengthen member experiences.
Changing Value Expectations	Members now benchmark their membership against consumer subscriptions like Spotify and Amazon[5], not against other associations.

Key Takeaway

The organisations adapting fastest to these shifts share one habit. They measure what members actually use, not just what they offer.

[5] McKinsey, Next in Loyalty

3 Member Behaviour & Habits

3.1 Benefit Usage Behaviour

Member engagement with benefits is not evenly distributed.
Across participating organisations, the top three benefit categories account for **57% of all interactions**, while much of the catalogue generates lower activity. That concentration is consistent across schemes of different sizes and sectors, pointing to a structural trend rather than a scheme-specific issue.

Members engage with what is visible, familiar, and easy to access. The data suggests considerable untapped value sits within categories receiving less communication attention.

Awareness of Available Benefits

Awareness is the single strongest predictor of participation.
Members are significantly more likely to engage when benefits are surfaced consistently through:

- Onboarding journeys
- Regular communications
- Mobile-first experiences
- Personalised recommendations
- Ongoing awareness campaigns

Campaign performance across participating organisations reinforces this relationship. Member email open rates average 47%, significantly above the association sector benchmark of 33.5%. Top-performing campaigns, particularly those leading with specific savings or targeted benefit spotlights, exceed 70% open rates.

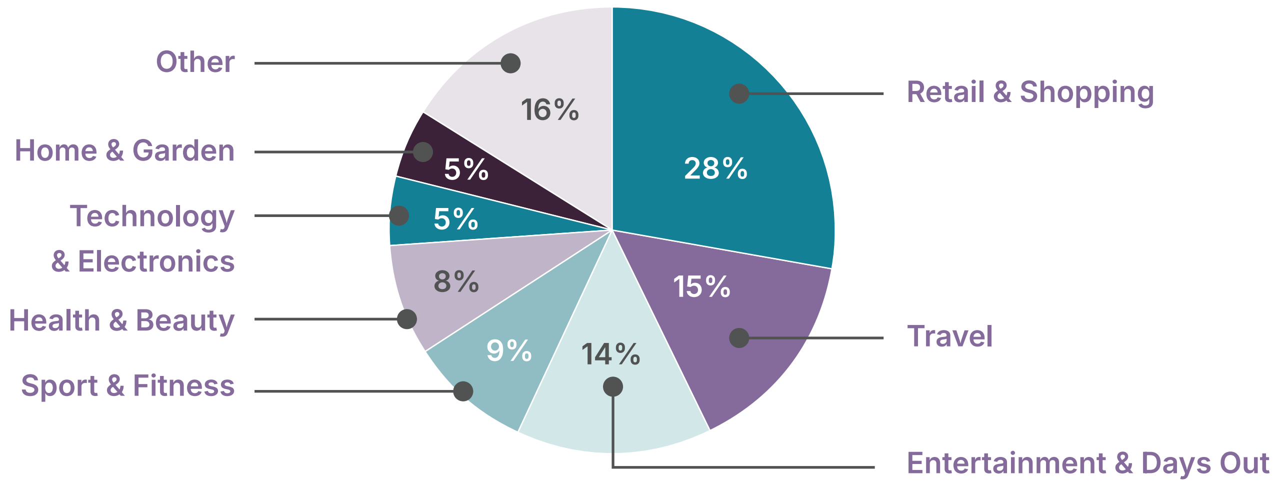
The difference between the strongest and weakest performing campaigns is driven primarily by relevance and targeting rather than communication frequency. Members cannot engage with value they do not know exists.

∗Benchmark comparison based on participating organisation sample data and industry email benchmark references.

Most Actively Engaged Benefit Categories

Category engagement demonstrates a clear concentration around practical, everyday value.

Share of Total Benefit Interactions



Sample data: Based on engagement activity across participating organisations.

The top three categories account for 56% of all benefit interactions. This reflects not only member preferences, but also where communication and visibility are strongest across participating organisations.

Lower-engagement categories are not necessarily underperforming because members do not value them. In many cases, they receive less visibility and promotional focus.

The findings suggest members engage most with benefits that are visible, familiar, and easy to access, highlighting a broader opportunity to strengthen awareness across the wider benefit ecosystem.

Relationship Between Communication & Engagement

Organisations delivering regular, relevant communication consistently outperform those relying on periodic or broadcast messaging. The strongest communication strategies share four characteristics:

- They lead with savings and tangible value
- They are timed around natural engagement moments
- They are specific to benefit categories rather than general awareness
- They remind members of value already available rather than only announcing what is new

Factors Influencing Participation & Adoption

Five factors consistently shape whether members engage with a benefit or ignore it:

Visibility

Members engage with what they can find. If a benefit requires navigation to discover, many members will not find it.

Ease of Access

Reduced friction increases adoption. Benefits that take more than two steps to reach are less likely to drive repeat usage.

Relevance

Practical, everyday value outperforms occasional or aspirational benefits. Members engage with benefits that fit their lives today.

Mobile Accessibility

69% of platform access happens on mobile. Benefits that are not optimised for mobile are less accessible to most members.

Communication Frequency

Consistent reminders strengthen awareness and participation. Members who hear about benefits regularly are more likely to engage than those introduced to them only once.

Key Takeaway

The visibility gap remains one of the biggest barriers to engagement. Many organisations are sitting on more value than members realise exists.

3.2 Member Motivations

Members engage with benefits that deliver value they can measure or feel. The data points to two motivation types operating alongside each other: practical value that delivers financial outcomes, and emotional value that strengthens belonging and trust. The strongest membership experiences deliver both.

Practical value drivers that deliver measurable outcomes and financial benefit.

Alongside:

Emotional value drivers that strengthen satisfaction, belonging, and overall membership perception.

As expectations continue to evolve, membership organisations are increasingly being challenged to deliver both.

Primary Motivations Driving Benefit Engagement

Saving Money

Financial value remains one of the strongest participation drivers.

Savings-focused benefits consistently generate the highest engagement activity across benefit ecosystems, particularly in categories linked to everyday spending and practical household value.

Economic pressure and increased scrutiny of discretionary spending continue to strengthen demand for benefits that provide measurable financial impact.

Members increasingly expect membership to demonstrate clear return on investment through:

- Discounts
- Everyday savings
- Financial wellbeing support

The strongest engagement activity continues to cluster around categories that support practical financial outcomes.

Improving Lifestyle

Members increasingly engage with benefits that enhance quality of life beyond direct financial savings.
Engagement behaviour demonstrates growing interest in benefits supporting:

- Travel experiences
- Entertainment and leisure
- Health and wellbeing
- Lifestyle services
- Everyday convenience

Lifestyle-focused benefits increasingly strengthen ongoing engagement by integrating membership value more naturally into daily life.

Career Development

Professional growth remains an increasingly important component of perceived membership value.

Training opportunities, learning resources, development support, and professional advancement tools continue to strengthen benefit relevance, particularly within professional bodies and membership organisations serving career-focused audiences.

Members increasingly expect organisations to contribute not only to immediate savings but also to longer-term personal and professional growth.

Convenience

Convenience increasingly influences participation behaviour.

Members increasingly expect:

- Mobile accessibility
- Faster access journeys
- Reduced friction
- Simpler navigation
- Easier discovery of relevant benefits

Behavioural engagement patterns indicate that accessibility and ease of use continue to influence both participation frequency and ongoing engagement.

Benefits that are easier to access are significantly more likely to become embedded into repeat member behaviour.

Wellbeing Support

Wellbeing continues to become a stronger expectation within membership experiences.

Health-focused benefits, wellbeing services, and lifestyle support increasingly contribute to both perceived value and member satisfaction.

As expectations evolve, organisations are increasingly exploring broader wellbeing ecosystems that support:

- Physical wellbeing
- Mental wellbeing
- Financial wellbeing
- Work-life balance

Wellbeing-focused benefits increasingly contribute to stronger long-term engagement and loyalty outcomes.

Tangible vs Emotional Value

Members increasingly evaluate membership value through both measurable outcomes and emotional connection.

Tangible Value	Emotional Value
Discounts	**Community**
Savings	**Prestige**
Financial support	**Trust**
Practical value	**Relevance**
Everyday utility	**Connection**

Key Takeaway

The strongest membership ecosystems deliver financial value and emotional connection. Either alone is not enough.

3.3 Engagement Drivers

Engagement is determined less by what benefits an organisation offers and more by how easy those benefits are to find, access, and use. The platform data points consistently to four drivers that separate high-engagement organisations from the rest, none of which require a larger benefit catalogue to implement.

Ease of Access

Accessibility remains a major driver of participation.

Members increasingly expect benefit experiences to feel simple, intuitive, and frictionless.

Digital behaviours suggest that organisations reducing barriers to discovery and redemption create stronger participation outcomes.
Ease of access increasingly includes:

- Simplified navigation
- Faster access journeys
- Reduced login friction
- Mobile optimisation
- Self-service functionality

Benefits that are easier to discover and use are more likely to become embedded into repeat member behaviour.

Awareness

Member email open rates across participating organisations average **47%**, significantly above the association sector benchmark of 33.5%, based on campaign performance data across **90 organisations and more than 1,915 campaigns.**

That figure is not an argument for sending more emails. It is evidence that when communications are relevant and well timed, members pay attention.

The organisations achieving the highest open rates are not sending more frequently. They are sending with greater specificity.

Mobile Accessibility

69% of platform access happens on mobile. Members engage around moments of everyday convenience, during a lunch break, on a commute, in the gap between meetings. Benefit experiences that are not optimised for mobile are effectively unavailable to the majority of members at the moments they are most likely to engage.

Peak engagement consistently falls between 1PM and 3PM, reinforcing that members are accessing benefits during natural pauses in the day rather than at a desktop during structured work time.

Personalisation

Members engage more where experiences feel relevant to them specifically. Personalised communications, those referencing categories a member has engaged with before or surfacing benefits relevant to their sector or life stage, consistently outperform broadcast messaging. As organisations become more data-informed, the gap between personalised and generic communication is widening.

Communication Effectiveness

The four characteristics of high-performing communication strategies across participating organisations:

- Savings-led messaging that leads with what the member gains
- Benefit-specific campaigns rather than general awareness sends
- Timing aligned to natural engagement windows
- Consistent frequency rather than periodic bursts

What High-Performing Organisations Do Differently

Driver
Higher Performing Organisations

Personalisation
Use segmentation and behavioural insight

Digital experience
Reduce friction and optimise for mobile

Communication strategy
Deliver regular, relevant, specific messaging

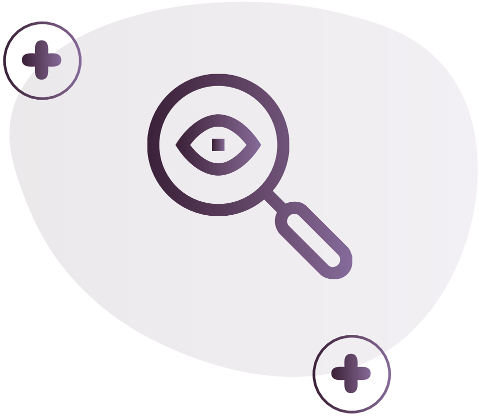
Benefit relevance
Align promoted benefits to member priorities

The common thread across high-performing organisations is not budget or catalogue size. It is discipline: consistent communication, mobile-first delivery, and a focus on making existing value easier to find.

Key Takeaway

Accessibility, relevance, and consistent communication are the three levers with the most direct impact on member engagement. None of them require a bigger benefit catalogue to activate.

4 Member pending Insights



Member benefit usage provides insight into broader financial behaviour, spending priorities, and value perception across membership organisations.

As economic conditions continue influencing household decision-making, members are becoming increasingly selective about where they spend and increasingly focused on extracting measurable value from membership participation.

Behavioural engagement patterns suggest benefit usage increasingly reflects practical spending priorities alongside broader lifestyle and wellbeing expectations.

4.1 Spend Categories

Retail & Groceries

28% of interactions

Everyday shopping is the strongest engagement category across participating schemes by a significant margin, accounting for 28% of all benefit interactions. Members prioritise benefits that reduce the cost of routine spending, and retail discounts, gift card savings, and grocery offers consistently generate the highest participation. The practical, repeatable nature of retail benefits means members return to them regularly rather than using them once.

Travel & Holidays

15% of interactions

Travel accounts for 15% of all benefit interactions and is one of the few categories where lifestyle value and financial savings work together equally. Members use travel benefits both to save money on journeys they were already planning and to access experiences that feel like a tangible reward for membership. Travel consistently contributes to the perception that membership delivers something beyond the everyday.

Health & Fitness

17% of interactions

Wellbeing accounts for 17% of all benefit interactions when sport, fitness, and health categories are combined, making it the third largest engagement cluster across participating schemes. Members engage with health and fitness benefits not only for the financial saving but because these benefits reinforce a sense that their organisation cares about their broader quality of life.

Insurance & Financial Wellbeing

Insurance and financial protection benefits are a growing part of how members think about membership value. Members engaging with these categories are typically looking beyond immediate savings toward longer-term financial resilience. Income protection, travel insurance, and home and car cover all show consistent participation, suggesting members are using their membership to address practical financial needs that sit outside everyday spending.

Financial Services

Financial services engagement reflects the same shift. Members are looking for tools and products that help them feel more financially secure, not just more financially savvy. Savings tools, tax support, and credit union access all contribute to a membership proposition that extends beyond discounts into genuine financial support.

4.1 Spending Behaviour Trends

Three broader patterns emerge from benefit engagement across participating organisations.

1 Essential savings over discretionary spending

Members are prioritising essential savings above discretionary spending. Everyday categories consistently outperform occasional or aspirational ones, and the gap has widened over the past year as economic pressure has continued.

2 Clear, immediate and repeatable value

Members are gravitating toward benefits with clear, immediate, and repeatable value. A benefit used once is a benefit that has been discovered; a benefit used monthly is a benefit that has become part of a member's routine. The organisations seeing the strongest engagement are those whose benefits have made it into member routines, not just member awareness.

3 Measurable return as a baseline, not a bonus

Members expect rewards and measurable financial return as a baseline, not a bonus. The bar for what constitutes a compelling benefit has risen — discounts alone are no longer sufficient. Members increasingly expect a combination of savings, lifestyle value, and financial protection.

Key Takeaway

Members spend where they find value that fits their life. The organisations winning on benefit engagement are those making it easy to find that value quickly.

4.2 Savings Perception

Members no longer ask what benefits are available. They ask what value they are actually receiving. That shift has direct implications for how organisations communicate and demonstrate their benefit programmes.

What Members Are Thinking About

The Parliament Hill savings calculator gives members a way to explore what their membership could be worth across their everyday spending. The categories members engage with most tell a consistent and instructive story about where they expect membership to make a difference.

99% feature groceries

98% feature holidays

97% feature fashion

96% feature gym access

Share of savings calculator submissions including each category.

Calculator entry data suggests these are not categories members aspire to save on occasionally — they are woven into everyday life through household spending, holidays, fashion purchases, and recurring monthly costs. Members are not looking for membership to deliver extraordinary value in extraordinary moments. They are looking for it to make everyday spending more affordable through consistent, practical savings.

The Gap Between Expectation & Visibility

The categories members focus on in the savings calculator align closely with those that generate the strongest benefit interactions on the platform. Groceries, holidays, eating out, and fitness all feature prominently in both. That consistency is significant: members are not expecting the impossible. They are expecting value in the same places they are already spending, and the benefits to meet those expectations already exist within most membership catalogues.

> The gap is not between what is offered and what members want. It is between what is offered and what members can find.

Savings & Membership Satisfaction

Members who feel their organisation is actively helping them save money on things they actually spend money on report stronger overall satisfaction, greater trust, and higher likelihood of renewal. The financial benefit is the trigger. The loyalty that follows is the longer-term return.

Does Membership Feel Worth It?

The strongest membership experiences share three characteristics:

1. **Practical financial value** that members can see and measure.
2. **Benefits relevant to everyday life**, not just occasional use cases.
3. **Clear, consistent communication** of value already delivered.

The organisations meeting all three consistently are the ones members renew with, recommend to colleagues, and engage with between renewal cycles rather than only at them.

Key Takeaway

Members are already thinking about what their membership should be saving them. The organisations that meet that expectation visibly and consistently are the ones members renew with.

4.3 Price Sensitivity

Value communication is becoming as important as value delivery. Members are more selective about discretionary spending than at any point in recent memory, and membership is not exempt from that scrutiny. The platform data makes the impact of economic pressure visible: overall benefit interactions grew **87% year on year**— but that growth is not evenly distributed. It is concentrated in categories that reduce the cost of everyday life.

Budget Sensitivity

The categories growing fastest are the ones most directly tied to household spending. These are not lifestyle categories — they are the spending areas where members feel economic pressure most directly, and the growth reflects members actively seeking financial relief through their membership.

+404%
Food & drink

+257%
Shopping

+97%
Home & garden

+92%
Technology & electronics

At the same time, finance and insurance interactions **fell 4%** year on year. Members are not disengaging from financial support broadly — they are shifting toward the practical and immediate over the complex and long-term.

Pressure on Renewals

Renewal decisions are shaped by months of accumulated experience, or the absence of it. Members who have engaged with benefits regularly arrive at renewal with a concrete sense of value received. Members who have not are making a decision based on what they believed they were supposed to get. The savings calculator data shows where members hold organisations to account — groceries feature in 99% of submissions, holidays in 98%, fashion in 97%, gym in 96%, and eating out in 80%. Organisations that communicate clearly in these specific areas answer the renewal question before it is even asked.

Demand for Practical Benefits

Across participating schemes, 28% of all benefit interactions occur in retail and shopping. Travel accounts for 15%. Entertainment, sport, fitness, and health make up a further 31% between them. Members are engaging with benefits that reduce the cost of their existing life, not benefits they might aspire to use one day.

28%
Retail & shopping

15%
Travel

31%
Entertainment, sport, fitness & health

Need for Clearer Value Communication

Savings-led communications consistently outperform general awareness campaigns. Special-offer campaigns and Black Friday-themed sends achieve open rates of up to 80.8% against a platform average of 47%. The gap between the best and worst performing campaigns is almost entirely explained by one factor: whether the communication leads with something specific the member can save money on right now.

Members cannot value benefits they do not fully understand. But when organisations communicate savings clearly and specifically, the response rate proves the appetite is there.

Growing Demand for Value-Led Benefits

Cashback

Members expect measurable financial return. Cashback mechanisms make the value of membership tangible and immediate in a way that discounts alone do not.

Discounts

Savings-focused benefits generate the strongest participation. The more directly a benefit reduces a cost a member was already going to incur, the more likely they are to use it repeatedly.

Free Benefits

Low-friction value strengthens engagement and perceived affordability. Benefits that require no purchase commitment lower the barrier to first use and increase the likelihood of return.

Flexible Pricing

Members expect membership to adapt to changing financial circumstances. Rigid annual pricing structures are increasingly at odds with how members think about discretionary spending.

Flexible Membership Models

Organisations exploring more adaptable membership structures are responding to a genuine shift in expectations. Monthly payment options reduce upfront financial barriers; tiered structures let members select value aligned to their needs; modular benefit ecosystems give members greater control over relevance; and digital-only access supports convenience and affordability for members who engage primarily on mobile. Flexibility is not a concession to price-sensitive members — it is a recognition that membership value means different things to different people at different points in their life.

Key Takeaway

Value communication is as important as value delivery. Members cannot renew on the basis of benefits they never knew they had.

5 Benefit Preferences & Expectations

What members value most is shifting. Financial savings remain the foundation, but the data points to a broadening expectation: members want benefits that support their health, their lifestyle, and their professional life alongside their wallet.

The organisations responding to that broadening are seeing stronger engagement across their full benefit catalogue, not just in the categories that have always performed well.

5.1 Most Valued Benefits

Financial Savings

28% of interactions

Financial value remains the dominant participation driver across every scheme type in the dataset. Retail and shopping alone account for 28% of all benefit interactions, and the categories growing fastest year on year are those most directly tied to household spending. Members prioritise benefits that reduce costs they are already incurring — not aspirational savings, but immediate and repeatable ones. Discounts linked to everyday spending generate the highest and most consistent participation across the platform.

Health & Wellbeing

17% of interactions

Wellbeing has moved from a supplementary category to a core membership expectation, making it the third largest engagement cluster after shopping and travel. Members value wellbeing benefits not only for the financial saving but because they signal that their organisation is invested in their broader quality of life — a signal that matters for retention in a way discount benefits alone do not deliver.

- Gym access and fitness discounts
- Health services and screenings
- Mental wellbeing support
- Preventative health initiatives
- Financial wellbeing tools

Professional Development

Professional growth is a significant expectation within professional body and trade association membership specifically. Training, career support, and skills development strengthen relevance for audiences whose primary reason for joining is professional advancement rather than everyday savings. Survey evidence consistently shows it as a top-three priority for professional body members, even where clickout data does not reflect it directly.

- Training and learning resources
- Career progression support
- Skills development tools
- Professional networking
- Career resources and guidance

Lifestyle Benefits

Travel 15% · Entertainment 14%

Lifestyle benefits do a different job to discount benefits. Travel and entertainment together represent nearly a third of all platform activity — not because they are the cheapest options, but because they deliver the kind of value members talk about. A holiday booked through membership is something a member mentions to a colleague; a grocery discount is something they use without necessarily attributing to their membership. Both matter, but lifestyle benefits build the emotional case for membership in a way everyday savings alone do not.

Value Perception Rankings

Behavioural patterns suggest the benefits increasingly perceived as highest value combine financial, lifestyle, and wellbeing drivers.

Benefit Category	Primary Engagement Driver
Financial Savings	Everyday affordability and measurable return
Travel Benefits	Lifestyle enhancement and experience value
Wellbeing Benefits	Quality of life and organisational trust
Professional Development	Long-term relevance and career support
Entertainment	Experience enhancement and emotional connection

Key Takeaway

The most valued benefit programmes combine financial savings, wellbeing support, and lifestyle relevance. Organisations delivering all three consistently outperform those focused on any single dimension.

5.2 Emerging Benefit Trends

The categories growing fastest in member benefit interactions point clearly to where expectations are heading. Members are not just engaging more — they are engaging in new places, and those places tell a story about where benefit programmes need to go next.

+404%
Food & drink interactions YoY

+97%
Home & garden YoY

+52%
Health & beauty YoY

Financial Wellbeing Tools

Members want benefits that help them feel more financially secure, not just more savvy. The expectation is moving beyond discounts toward savings mechanisms, income protection, tax support, and cashback that deliver measurable return regularly.

Mental Health & Wellbeing

The expectation has broadened well beyond gym access. Members increasingly expect support across physical health, mental health, and financial wellbeing — a holistic view of wellness that reflects how members think about their quality of life.

Flexible Benefits

Members expect benefits to adapt to their life. Engagement peaks between 1PM and 3PM, reinforcing mobile access. Flexibility also means tiered options, modular selection, and engaging with value in ways that reflect individual priorities.

Personalisation

Campaigns featuring specific benefit categories consistently outperform general communications. Relevance drives response, and the gap in engagement outcomes between personalised and generic communication is widening.

Ethical & Sustainable Offers

Member expectations increasingly factor in organisational values. Ethical partnerships, sustainable options, and purpose-led initiatives are becoming part of the proposition, particularly for younger and purpose-driven members.

Family-Focused Benefits

Family-relevant benefits are an underserved opportunity. Members at family life stages are among the most motivated to find savings on household spending, childcare, entertainment, and travel.

What Members Will Expect by 2027

Based on current engagement trends and the direction of travel across participating schemes, six expectations will define member benefit programmes within the next two years.

1. **Financial wellbeing tools become standard**
   Members already expect practical savings. They will shortly expect structured financial support — moving the category from differentiator to baseline.

2. **Wellbeing will be table stakes**
   Organisations without a credible health and wellbeing offer will be visibly behind, not merely incomplete.

3. **Personalisation will be the baseline**
   Members will expect their organisation to know what they have used and recommend what they have not. Generic communications will perform increasingly poorly.

4. **Mobile becomes the only channel that matters for first engagement**
   Desktop will remain relevant for longer sessions, but the decision to engage will be made on mobile or not at all.

5. **Flexibility will be expected, not rewarded**
   Tiered memberships, modular benefits, and adaptable pricing will shift from innovation to expectation.

6. **Ethical alignment will influence retention**
   Members will increasingly factor an organisation's values into whether they feel the membership is worth renewing.

Key Takeaway

The organisations investing in financial wellbeing, personalisation, and mobile-first delivery today are building the membership proposition that members will expect as standard by 2027.

5.3 Generational Differences

Member expectations are becoming increasingly diverse across age groups, creating greater pressure to deliver flexible, segmented experiences. While practical financial value remains important across all generations, expectations differ in how value is accessed, communicated, and experienced.

Z Gen Z

Digital Expectations — Mobile-first, fast, and frictionless. Anything that requires more than a few steps to access will not be accessed.

Spending Priorities — Everyday affordability and lifestyle integration. Practical savings on food, entertainment, and fitness are the most immediately relevant.

Preferred Benefits

- Entertainment and experience benefits
- Health and wellbeing
- Flexible, accessible membership experiences

Communication — Personalised, specific, and mobile-led. Gen Z respond to communications that feel relevant to them individually.

M Millennials

Digital Expectations — Seamless digital access with self-service functionality that integrates naturally into a digitally organised life.

Spending Priorities — Everyday savings balanced with lifestyle and family value. Travel accounts for 15% of all platform interactions, reflecting strong lifestyle orientation.

Preferred Benefits

- Travel and holiday benefits
- Retail savings
- Wellbeing support & family-focused value
- Professional development

Communication — Relevant, timely, and clear — demonstrating value specifically rather than promoting availability broadly.

X Gen X

Digital Expectations — Practical accessibility over innovation. Simplicity and clear signposting matter more than design sophistication.

Spending Priorities — Financial value and practical savings. Retail and shopping account for 28% of all interactions, and this cohort drives a disproportionate share of that engagement.

Preferred Benefits

- Discounts and everyday savings
- Financial support and insurance
- Health and wellbeing & travel value
- Clear, accessible digital experiences

Communication — Clear, consistent, and evidence-based — demonstrating what has been saved and what is available, rather than aspirational messaging.

Comparison Framework

Category	Gen Z	Millennials	Gen X
Digital Expectations	Mobile-first	Seamless digital	Practical accessibility
Spending Priorities	Lifestyle + value	Savings + lifestyle	Savings + practicality
Preferred Benefits	Cashback + wellbeing	Travel + family value	Savings + financial value
Communication	Personalised	Relevant + simple	Clear + practical
Mobile Behaviour	High	High	Increasing

Key Takeaway

Segmentation, flexibility, and relevant communication are not advanced strategies. For a membership sector serving members across multiple generations, they are the baseline.

6 Digital Experience & Access

Digital experience has moved from a functional consideration to a strategic one. How members access benefits — on which device, at what moment, and with how much friction — directly shapes whether they engage at all. The platform data makes this concrete: 69% of all access happens on mobile, engagement peaks during natural pauses in the working day, and the gap between high and low engagement organisations often has less to do with the benefits on offer than with how easy those benefits are to reach.

6.1 Digital Convenience Expectations

Four expectations now define what good looks like for members accessing benefits digitally.

Instant Access

Members expect to find what they are looking for in seconds. Benefit discovery that requires more than two or three steps loses members before they engage.

Self-Service

Members want to access, redeem, and manage benefits without needing to contact anyone. Any journey that ends with “call us” or “email for details” is a journey that ends without a benefit being used.

Simplified UX

Members expect clean, intuitive journeys where the next step is always obvious. Clear signposting and minimal navigation depth keep members moving toward redemption rather than abandoning mid-task.

Faster Navigation

Speed is a proxy for quality. A slow or clunky experience signals an organisation that has not invested in its members' time.

Key Takeaway

69% of benefit access happens on mobile. Organisations that have not optimised for mobile have not optimised for the majority of their members.

6.1 Platform Usage

Mobile vs Desktop Usage

The device split across participating organisations is unambiguous. Seven in ten benefit interactions happen on mobile — not a trend to monitor, but the current reality that benefit platforms need to be designed around.

Device	Share of Activity
Mobile	69.5%
Desktop	29.9%
Tablet	1.2%

The split varies meaningfully across scheme types. Professional body and financial sector schemes show stronger desktop usage, reflecting members engaging at a desk; trade union and consumer-facing schemes skew more heavily mobile. Understanding where your own members sit within that range is more useful than the platform average alone.

Mobile-First Behaviour

Mobile dominance is reinforced by when members engage. Activity peaks consistently between **1PM and 3PM** - lunchtime and early afternoon moments when members are most likely to be on their phone. Early-morning activity builds from 8AM, with a secondary peak between 7PM and 9PM. Benefit experiences not optimised for mobile, and communications that do not land during peak mobile windows, are working against the grain of how members actually behave.

App vs Web Engagement

Members expect digital benefit experiences to feel as intuitive as the consumer apps they use daily. The bar is not set by other membership organisations — it is set by retail apps, banking apps, and streaming services. Members who encounter slow load times, complicated navigation, or login barriers during peak mobile moments tend not to return.

Digital Maturity Framework

As digital expectations evolve, organisations increasingly progress through five levels of maturity. Most currently operate between levels 2 and 3.

Level	Description
1	**Manual & basic** — benefit information exists but requires effort to find.
2	**Some automation** — email communications in place, basic digital access available.
3	**Integrated systems**— platform, communications, and data connected.
4	**Personalised engagement**— communications tailored by member behaviour.
5	**Predictive & member-led**— benefits surfaced before members know to look for them.

The gap to level 4 requires data discipline and communication consistency more than significant technology investment. The organisations moving fastest are those using the data they already have rather than waiting for more sophisticated systems.

Key Takeaway

Simplicity, speed, and relevance are the three experience drivers with the most direct impact on benefit engagement. None of them require a platform rebuild to improve.

6.2 User Experience Drivers

The quality of the digital experience shapes member perception of value as directly as the quality of the benefits themselves. A strong benefit discovered through a poor digital journey is a benefit that does not get used.

Ease of Navigation

Members accessing a platform during a lunch break have limited patience for complicated menus. The highest-performing experiences share one characteristic: members can move from login to redemption in the fewest possible steps. Every additional click is an opportunity to lose them.

Speed

Platform speed is a participation driver, not a technical detail. A page that loads slowly or a redemption process that stalls results in disengagement that looks identical in the data to a member who was never interested. With engagement concentrated between 1PM and 3PM, speed optimisation for mobile network conditions is not optional.

Communication Frequency

Member email open rates across participating organisations average **47%** — significantly above the association sector benchmark of 33.5%[6]. The gap between that average and the best-performing campaigns, which reach open rates above 80%, is almost entirely explained by specificity and timing.

47%
Average open rate across schemes

80%+
Best-performing campaigns

33.5%
Industry benchmark

Personalisation

Personalisation has moved from competitive advantage to baseline expectation. Segmenting communications by benefit category, engagement recency, or scheme type produces meaningfully stronger results than unsegmented sends. The organisations making the most immediate gains are those that have stopped treating every member as identical.

[6] Higher Logic, Association Email Benchmark Insights 2026

7 Strategic Recommendations

The data across this report consistently points to the same set of opportunities. Member engagement concentrates around practical, visible, and easily accessible benefits.

Communication quality directly determines whether members find those benefits, and digital experience is the infrastructure through which all of it either works or does not. The recommendations below are structured across three time horizons, grounded in the engagement patterns, communication performance, and device behaviour analysed throughout this report.

Long-Term Priorities · 12+ Months

Personalised Benefit Ecosystems

Flexible benefit structures, modular selection, and behaviour-led recommendations are the building blocks of a membership proposition that feels personal rather than generic.

Data-Driven Optimisation

Participation measurement, usage analytics, and engagement visibility are strategic tools, not reporting functions. Organisations that build this capability will consistently outperform those relying on intuition and periodic surveys.

Predictive Engagement

The frontier is anticipating member needs before disengagement occurs. Behaviour modelling and lifecycle engagement optimisation are within reach for organisations that build the data foundation in the medium term.

AI-Supported Recommendations

AI-driven personalisation allows organisations to deliver relevant benefit recommendations at scale. The organisations investing now will be significantly better positioned as member expectations for personalised experiences continue to rise.

Medium-Term Priorities · 6–12 Months

Invest in Wellbeing

Wellbeing accounts for 17% of all benefit interactions and health and beauty grew 52% year on year. The expectation has broadened beyond gym discounts to mental health support, preventative health services, and financial wellbeing tools. Organisations whose wellbeing offer has not kept pace are increasingly visible by their absence.

Expand Financial Support Tools

Food and drink grew 404% year on year and home and garden grew 97%. Members are seeking financial relief in their most recurring costs. Savings tools and everyday discount programmes are the benefit types most directly aligned to where demand is growing fastest.

Optimise Mobile Experience

69% of benefit access happens on mobile. Audit load speed, navigation depth, and benefit clarity on a small screen. Every improvement in mobile experience has a direct and measurable impact on engagement.

Build Personalisation Capability

Segmenting communications by benefit category engaged with, scheme type, or engagement recency produces meaningfully stronger results than unsegmented sends. The organisations making the most immediate gains have simply stopped treating every member as identical.

Short-Term Priorities · 0–6 Months

Improve Benefit Communication

Communication is the highest-return investment most organisations can make in their benefit programme. Move from periodic general awareness emails toward regular, benefit-specific sends timed between 1PM and 3PM. Savings-led campaigns and benefit spotlights consistently outperform general newsletters by a significant margin.

Make Savings Visible

Members are already thinking about what their membership should be saving them. Groceries feature in 99% of savings calculator submissions, holidays in 98%, eating out in 80%. Surface specific, category-level savings evidence in communications and the renewal case makes itself.

Increase Awareness Campaigns

The top three benefit categories account for 56% of all interactions while the rest of the catalogue goes largely untouched. That reflects which benefits receive consistent communication, not which benefits members want. Regular awareness activity across the full catalogue will drive broader engagement than any new benefit addition.

Improve Onboarding

Members who engage with benefits early are significantly more likely to renew. Onboarding is not a welcome email — it is a structured sequence that surfaces relevant benefits quickly, demonstrates value within the first 30 days, and removes every friction point between a new member and their first benefit interaction.

Strategic Priority Framework

The recommendations build on one another. Immediate gains create the engagement data and member trust that make later, more sophisticated investments effective.

Immediate Focus
Communication • Visibility • Savings Demonstration • Onboarding

↓

Growth Focus
Wellbeing • Financial Tools • Mobile Optimisation • Personalisation

↓

Future Focus
Predictive Engagement • AI-Supported Recommendations • Data Optimisation

Key Takeaway

The organisations pulling ahead are not doing dramatically different things. They are doing the same things more consistently, more specifically, and with a clearer understanding of what their data is telling them.

8 Conclusion

The organisations responding most effectively to shifting member expectations share a small number of habits in common.

They look honestly at their engagement data, they communicate more specifically than their peers, and they treat benefit visibility as seriously as benefit procurement. This report has set out the evidence behind those habits. This conclusion draws out what it means in practice.

What the Data Tells Us

Member engagement is not primarily a benefits problem. It is a visibility and communication problem. The top three benefit categories account for 57% of all interactions while the majority of the catalogue generates a fraction of that activity — reflecting which benefits receive consistent communication, not which benefits members want.

The savings calculator data reinforces this from another angle. Groceries feature in 99% of all submissions, holidays in 98%, and eating out in 80%. Members are actively thinking about where their membership should deliver value. The gap between expectation and experience is not about what is being offered — it is about what is being communicated.

Where the Biggest Opportunities Sit

Communication

Open rates average 47%, more than double the industry benchmark. The channel works; the opportunity is using it more specifically and consistently around the categories members are already motivated by. The strongest performers are not sending more — they are sending with more purpose.

Mobile

69.5% of all benefit access happens on mobile, peaking between 1PM and 3PM. Experiences not optimised for mobile are effectively unavailable to the majority of members at the moments they are most likely to engage. This is an immediate requirement, not a medium-term aspiration.

Wellbeing

Wellbeing accounts for 17% of all interactions and health and beauty grew 52% year on year. The expectation has broadened well beyond gym access toward mental health support, financial resilience tools, and preventative health services. Organisations whose offer has not kept pace are increasingly visible by their absence.

What Successful Organisations Will Prioritise Next

The organisations pulling ahead are not those adding the most benefits. They are those making their existing benefits the easiest to find, the most relevant to communicate, and the clearest to demonstrate in terms of financial impact.

That means investing in communication before catalogue. Auditing the mobile experience before launching new benefit categories. Using engagement data to understand which benefits are working, which are invisible, and which need better promotion rather than replacement.

It also means taking the renewal conversation seriously at every point in the membership cycle. Members who feel their organisation is consistently demonstrating value are not making a difficult renewal decision. They are making an obvious one.

> Investing in communication before catalogue. Auditing mobile before launching. Using the data already available to separate the benefits that need promotion from those that need replacement — this is the playbook the strongest organisations are already running.

Key Takeaway

The organisations winning on member engagement in 2026 are not doing dramatically Tdifferent things. They are communicating more consistently, making their benefits easier to find, and demonstrating value more specifically. That is available to every organisation oin this sector, regardless of size or budget.

9 Methodology

Research Approach. This report draws on behavioural platform data, communication performance analysis, and member savings activity collected across participating Parliament Hill schemes throughout 2025 and into 2026. Where external research and sector publications are referenced, sources are cited within the relevant sections.

Data Sources

Benefit interaction data

Clickout and benefit interaction activity across 90 participating membership organisations, covering 20 benefit categories and more than 100 benefit partners. Data spans January 2025 to May 2026.

Device & access data

Mobile, desktop, and tablet usage patterns across 90 schemes. Active user data covers the platform population across participating organisations during the analysis period.

Email campaign performance

1,915 direct-channel campaigns analysed across January 2025 to May 2026. Metrics include send volume, unique open rates, click-through rates, and unsubscribe rates.

Savings calculator data

Member-submitted savings estimates via the Parliament Hill savings calculator. Data covers submissions from October 2012 to May 2026 and reflects hypothetical savings based on member inputs, not tracked transaction data.

Digital engagement data

GA4 session and user data across participating schemes covering session duration, pages per session, and monthly user counts.

Scope & Limitations

Platform data reflects activity across Parliament Hill member schemes and should be read as indicative of broader membership sector trends rather than a census of the UK membership market. Savings calculator figures represent member-estimated potential savings and are not verified transaction totals. Generational analysis draws on sector research rather than platform-attributed age data, as the platform does not capture member-level demographic segmentation.

Research Timeframe

Jan 2025–May 2026
Platform & campaign data

From Oct 2012
Cumulative savings calculator data

2024–2026
External sources referenced

Industry Sectors Represented

Participating organisations span professional associations, trade associations, trade unions, financial services bodies, healthcare organisations, charities, and consumer membership programmes, operating primarily within the United Kingdom.

Professional & Trade
Associations, trade bodies & unions

Financial & Health
Financial services & healthcare bodies

Charity & Consumer
Charities & membership programmes

For methodology queries or to discuss how these benchmarks apply to your own membership organisation, contact the Parliament Hill team via **parliament-hill.co.uk**

PARLIAMENT HILL

Contact us to begin a discovery conversation