



PawnMate

USA Pawn Golden Nuggets Loyalty Program

Case Study | 6 locations | Data through August 31, 2026

CASE STUDY OVERVIEW

USA Pawn launched Golden Nuggets on the PawnMate loyalty platform in May 2024. By August 2026, about **27,500 customers** had enrolled across six Mississippi locations. The analysis found substantially stronger retention and customer value among enrolled customers, with a measurable return on reward cost.

1 | Results at a Glance

27,500

customers enrolled

55.3%

still active at 11 months

44.5%

still active at 24 months

3.10x

ROI on redemption cost

2 | Retention That Holds

Matched-customer retention

11 months

55.3% enrolled

8.5% matched non-enrolled

24 months

44.5% enrolled

6.2% matched non-enrolled

The difference persists

At 11 months, enrolled customers were roughly **6.5x as likely** to still be active. At 24 months, the gap remained substantial: **44.5% vs. 6.2%**.

3 | Customer Lifetime Value

11-month mean LTV

\$1,645

enrolled

\$172

matched control

24-month mean LTV

\$3,254

enrolled

\$323

matched control

4 | The Big Takeaway

“ The value is not simply bigger baskets. The strongest signal is that enrolled customers are far more likely to stay customers instead of drifting away. ”

Methodology note: retention and lifetime-value results use matched cohorts with the same pre-enrollment spending levels. This is a strong observational comparison, not a randomized experiment.



PawnMate

How Golden Nuggets Drives ROI

Reward cost is tracked against a customer-specific retail baseline

1 | Program ROI: Baseline vs. Actual

\$2.46M

projected retail baseline

\$5.31M

actual retail profit after enrollment

\$2.85M

incremental retail profit

\$918,980

redemption cost to date

\$1.93M

net program value to date

3.10x ROI Every \$1 of redemption cost was associated with roughly **\$3.10 in incremental retail profit** in this analysis.

2 | Retail Behavior After Enrollment

Retail visits / month

0.24 → 0.32

before

after

+33%

change

Retail profit / customer / month

\$5.52 → \$13.45

before

after

+143%

change

These figures compare each enrolled customer with their own pre-enrollment activity. The report treats the retail result as the program-linked behavior change and uses the matched-cohort test on page 1 for the stronger long-term retention/LTV read.

3 | How USA Pawn Configured Golden Nuggets

Reward structure

Enrollment bonus: 500 points (\$20)

Redemption: 500 points = \$20 off

Redemption type: flat reward, no partial redemption

Where the program engages

Points accrue on retail purchases, loan extensions, loan pickups, and layaway payments under USA Pawn's configuration. More than **90% of redemptions** are used on retail or layaway transactions, which is why the ROI analysis focuses on retail behavior.

4 | Why This Matters for Pawnshops

Retention

The clearest signal is fewer customers drifting away over time.

Lifetime value

Longer customer relationships can materially increase total value.

Measurable ROI

Reward expense can be tracked against incremental retail profit.

Bottom Line

At USA Pawn, the Golden Nuggets program is associated with dramatically stronger retention and customer value. The analysis estimates **\$1.93M in net program value to date**, with a **3.10x return on redemption cost**. The result is a useful example of how a well-managed loyalty program can help a POS create measurable financial value.

Source: USA Pawn Golden Nuggets Loyalty Impact Analysis; 6 Mississippi locations; analysis through Aug. 31, 2026. Observational results, not randomized-trial proof.