

Passenger Commitment and Airline Loyalty: A Strategic Framework for Travel Reserve Accounts and Revenue Quality

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Research Article

Keywords: airline loyalty, travel reserve account, customer commitment, airline retailing, service fulfilment, customer trust, revenue quality, dynamic capabilities

Posted Date: October 12th, 2026

DOI: <https://doi.org/10.21203/rs.3.rs-11097310/v1>

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Additional Declarations: No competing interests reported.

Abstract

Purpose

This paper develops a commitment-backed approach to airline loyalty in which a customer voluntarily places funds in a protected travel reserve, and the airline reciprocates with transparent, capacity-aware benefits. The central question is not whether advance funding can create cash, but when an advance commitment can create durable customer value and economically sound demand without weakening trust, operational resilience or regulatory compliance.

Design and methodology

The paper integrates research on loyalty programs, relationship marketing, customer journeys, service recovery, fairness and dynamic capabilities with the operating conditions of passenger airlines. It uses theory synthesis and design logic to define the construct of commitment quality, specify a product architecture, derive five propositions and set out an executive governance and pilot-testing framework. No airline, passenger or transaction data are presented.

Findings

Advance commitment is valuable only when the reserve is useful to the customer, benefits can be fulfilled, pricing remains fair and incremental contribution survives the costs of rewards, servicing, safeguarding, cannibalization and recovery disruption. The proposed architecture separates reserve benefits from elite status, introduces capacity and disruption gates, assigns component-level accountability, and treats customer balances as obligations rather than unrestricted capital.

Practical implications

Airlines should begin with a capped, opt-in pilot; preserve a visible cash-purchase alternative; provide simple withdrawal and expiry rules; measure contribution against a control group; and stop expansion when trust, fulfilment, liability coverage or complaint thresholds deteriorate.

Originality and value

The article moves airline loyalty from retrospective recognition alone toward reciprocal, forward-looking commitment. It contributes the concept of commitment quality and explains how finance, commercial, digital, operational and customer-care decisions must be joined before a travel reserve can become a credible loyalty instrument.

1 Introduction

Airline loyalty programs are remarkably good at recording the past. They recognize flown activity, card spending and partner transactions, then convert those records into status, points or privileges. What they do less well is accommodate a customer who is willing to make a credible commitment to future travel

but wants more than another layer of points in return. That gap matters because travel decisions are made under uncertainty: fares move, capacity tighten, schedules change, household budgets fluctuate and disruption can erase the value of a benefit at the moment it is most needed.

This paper asks whether an airline can invite a voluntary advance commitment without turning loyalty into customer lock-in. The proposed answer is a commitment-backed travel reserve: a customer places a chosen amount in an account restricted to eligible travel and related services, while the airline offers a bounded set of benefits such as fee flexibility, fare-hold windows, baggage, seat selection, connectivity, lounge access, partner mobility discounts or disruption support. The balance is neither a deposit product nor a license to promise scarce services indiscriminately. It is a contractual obligation whose design must respect accounting, consumer, payments, privacy and insolvency rules in each jurisdiction.

The distinction is important. A large balance may look attractive to treasury, yet it can destroy value if customers would have purchased anyway, rewards are too generous, refund requests create liquidity stress, benefits fail during peak periods, or the program is perceived as coercive. A credible model therefore begins with customer value and fulfilment, not with the size of the cash balance. It also separates observed cash movement from incremental economics. Under IFRS 15, advance consideration ordinarily gives rise to a contract liability until the promised good or service is transferred; questions involving stored value or transferable funds may also enter financial-regulation territory (IFRS Foundation, 2024; European Parliament and Council, 2009).

The article makes three contributions. First, it defines commitment quality: the degree to which an advance travel commitment is voluntary, usable, protected, economically incremental and operationally fulfillable. Second, it explains reciprocal commitment as the mechanism connecting a reserve account to trust and loyalty. Third, it translates the concept into an implementable operating model with decision rights, capacity controls, disruption rules, unit economics and testable propositions. The intention is not to report validation that has not occurred, but to provide a disciplined platform for empirical testing.

Table 1
Strategic distinction between airline commitment instruments

Instrument	Basis of customer commitment	Airline obligation	Primary source of value
Loyalty points	Past flying, card or partner activity	Access to a reward currency under program rules	Recognition and future redemption
Gift card or travel voucher	Prepaid face value	Accept the value for eligible purchases	Gifting and payment convenience
Subscription	Recurring fee	Deliver a recurring defined benefit	Frequency and predictable access
Flight pass	Route, trip or fare commitment	Provide specified booking or travel access	Price or availability certainty
Commitment-backed reserve	Voluntary forward monetary commitment	Protect usable value and deliver bounded, need-based benefits	Reciprocal commitment, convenience and reduced uncertainty

2 Theoretical foundation

2.1 Loyalty is behavioral and relational

Repeat purchasing is not the same as loyalty. Customers may remain because schedules are convenient, alternatives are weak or accumulated rewards make switching costly. Oliver (1999) distinguishes attitudinal commitment from repeated behavior, while Uncles et al. (2003) caution that loyalty schemes often reinforce existing patterns rather than create deep allegiance. Longitudinal evidence also suggests that program effects differ across customer segments and purchasing histories, and that membership and service experiences jointly shape retention and customer value (Bolton et al., 2000; Liu, 2007). Reviews of the field likewise show that loyalty-program outcomes depend on program design, customer characteristics and market context (Dorotic et al., 2012). A reserve account should therefore not be judged by enrolment or balance alone. The relevant outcomes are incremental share of wallet, retention, trust, reduced journey effort and contribution after all program costs.

Relationship marketing adds a second requirement. Trust and commitment sustain exchange when the customer believes that the provider is reliable, creates enduring value and does not exploit vulnerability (Morgan and Hunt, 1994; Sirdeshmukh et al., 2002; Kumar and Reinartz, 2016). Prepayment increases vulnerability because the customer gives up liquidity before receiving travel. The airline must reciprocate with control, clarity and dependable remedy. This is why non-refundable balances, vague expiry clauses and benefits described as “subject to availability” without meaningful access rules are weak foundations for loyalty.

2.2 Customer journeys and service fulfilment

Air travel is a chain of interdependent episodes rather than a single transaction. Search, booking, airport processing, flight, connection, baggage and recovery shape the total experience (Lemon and Verhoef, 2016). A reserve benefit that works at booking but fails at the airport transfers effort back to the customer. Service quality research has consistently linked reliability and recovery to behavioral intentions (Zeithaml et al., 1996). Recovery can rebuild confidence, but the so-called service recovery paradox is conditional and should never be used as a justification for preventable failure (McCollough et al., 2000).

Airline evidence reinforces this emphasis on service performance. Passenger loyalty is shaped by experienced service quality, perceived value and satisfaction, and those relationships can differ across carrier models and traveler expectations (Park et al., 2004; Forgas et al., 2010). A reserve therefore cannot compensate indefinitely for weak core operations. Its strategic role is to make a reliable journey easier to plan, purchase and recover, not to purchase tolerance for service failure.

Accordingly, every reserve benefit needs an inventory source, an owner, a service standard and a remedy. A lounge pass requires access capacity; a priority-security promise requires an airport agreement; a rail connection requires timetable, ticketing and disruption data; and an insurance inclusion requires eligibility and claims ownership. Commercial teams cannot sell these elements as one seamless experience unless operational teams can identify where responsibility begins and ends.

2.3 Fair exchange and customer control

Customers evaluate fairness by comparing outcomes, procedures and explanations. Perceived price unfairness can weaken trust even when a price is legally permissible (Xia et al., 2004). The reserve should therefore influence benefit composition before it influences personalized pricing. Two customers buying the same fare under the same public conditions should not unknowingly face different base prices because one has placed more funds with the airline. Any bonus or preferential offer should be explicit, bounded and available under published eligibility rules.

Mental accounting offers further caution. Customers may treat a travel balance differently from cash and may increase purchase incidence, but that does not make unused value a legitimate objective (Thaler, 1985). The program should measure successful use, not celebrate inactivity. Easy balance visibility, reminders, partial redemption, accessible refunds where promised, and humane treatment of illness or bereavement protect the relationship and reduce the temptation to rely on breakage.

2.4 Dynamic capability and cross-functional coordination

A reserve account touches pricing, revenue management, finance, loyalty, digital, operations, customer care, risk and external partners, consistent with the cross-functional process view of customer relationship management (Payne and Frow, 2005). Its advantage lies less in the idea than in the organization's ability to sense demand, seize viable opportunities and reconfigure resources without losing control (Teece, 2007). This makes the program a dynamic capability problem. A marketing launch cannot substitute for a reconciled ledger, a capacity gate or a disruption playbook.

3 Commitment to quality and reciprocal commitment

Commitment quality is defined here as the extent to which a customer's advanced travel commitment provides a reliable basis for mutual value after adjustment for customer control, legal protection, expected fulfilment, incentive cost, cannibalization and operational risk. Its five dimensions are voluntariness, usability, protection, incrementality and fulfilability. A high balance with weak refund rights or low benefit access has poor commitment quality. A smaller balance that shifts future choice, remains useful and can be served reliably and may have high commitment quality.

Reciprocal commitment is the proposed mechanism. The customer commits purchasing power and provides a better signal of intended travel. The airline commits to rules that are intelligible before purchase, benefits that reflect genuine needs, and recovery when a component fails. Each side's commitment remains bound. The customer does not promise to fly regardless of price or service, and the airline does not promise unlimited scarce inventory. The relationship is strengthened when both parties can see what has been committed, what remains available and what happens if conditions change.

The model does not assume a direct path from prepayment to loyalty. Advance commitment first has to acquire quality through voluntariness, usability, protection, incrementality and fulfilability. Customers must then perceive a credible reciprocal response from the airline. Trust and lower journey effort are the nearer outcomes; retention, share of wallet and contribution are more distant outcomes and should be tested against counterfactual behavior. Fairness and fulfilment of reliability operate as boundary conditions, while cannibalization and liabilities constrain the economic outcome.

Table 2
Dimensions of commitment quality

Dimension	Customer test	Airline design requirement	Failure signal
Voluntariness	Can I decline without losing ordinary access?	Maintain a normal cash-purchase path and avoid default enrolment.	Opt-outs, complaints or abandonment rise.
Usability	Can I use the balance for trips and services I realistically buy?	Permit partial redemption, clear eligibility and adequate validity.	Balances age while active customers pay separately.
Protection	What happens if I cancel, become ill or the airline fails to deliver?	State refund, transfer, insolvency and recovery rules in plain language.	Refund disputes and trust scores deteriorate.
Incrementality	Does the account change future choice rather than subsidies planned spend?	Use holdouts and segment-level counterfactuals.	Reward cost rises without share shift.
Fulfilability	Will promised benefits work when demand or disruption is high?	Connect offers inventory, partner status and protection mode.	Denials, substitutions and service contacts exceed thresholds.

4 Product and service architecture

The travel reserve should be designed as a modular account rather than a new elite-status ladder. Status recognizes demonstrated relationship value; reserve benefits compensate for the customer's forward commitment. Combining the two can dilute established tiers, create resentment among frequent flyers and encourage financially capable customers to buy around behavioral criteria. The two systems may share identity and redemption rails, but their qualification logic should remain distinct.

At enrolment, the customer chooses a capped commitment band, validity period and refundability option. A fully flexible version may carry modest benefits; a partially restricted version may offer more value but must preserve clearly defined exit events. The account shows available balance, pending transactions, expiry dates, earned benefits and any capacity conditions. Funds should not be transferable or redeemable beyond the approved design unless the airline has confirmed the resulting payments and stored-value obligations.

Benefit selection should be need-based. A family may value adjacent seating, checked baggage and a shared wallet. A small business may prefer name changes within a traveler pool, reporting and flexible rebooking. A frequent short-haul traveler may prefer same-day change options and rail or airport-transfer integration. A long-haul leisure customer may value insurance, lounge entry, connectivity and an instalment plan. These are propositions to test, not entitlements to bundle indiscriminately.

Table 3
Illustrative reserve benefits and fulfilment controls

Customer need	Illustrative benefit	Control before offer	Remedy if unavailable
Trip planning	Fare hold, price-protection window or flexible change allowance	Fare class, deadline and eligible market verified in real time	Automatic release, fee waiver or equivalent credit
Airport journey	Bag, preferred seat, priority processing or lounge voucher	Seat, lounge and station capacity plus local operating agreement	Immediate substitution or automatic refund of benefit value
Onboard journey	Wi-Fi pass, meal, comfort item or entertainment credit	Aircraft capability and catering cut-off confirmed	Account credit without customer claim
Integrated mobility	Rail, coach, airport transfer, parking or micromobility credit	Partner inventory, connection time and ticket responsibility validated	Rebooking owner identified; refund and recovery triggered
Family travel	Shared balance, adjacent-seat support and pooled allowances	Consent, traveler eligibility and child-protection rules confirmed	Manual support path and fee-free correction
Business travel	Traveler pool, reporting, policy controls and permitted name changes	Corporate authority, tax and duty-of-care rules confirmed	Named service owner and reconciliation deadline
Disruption	Rebooking priority, hotel or surface-transport support	Protection mode active; applicable passenger rights remain intact	Time-bound re-accommodation and expense handling

Table 4
Segment-level product hypotheses

Passenger segment	Observed journey problem	Reserve proposition to test	Primary evidence
Frequent business traveler	Schedule volatility and high change cost	Fee flexibility, same-day options and priority recovery	Change behavior, time saved and incremental margin
Small business	Traveler administration and policy control	Shared balance, traveler permissions and consolidated reporting	Activation, administrative effort and retention
Family traveler	Coordination, seating and baggage uncertainty	Family pool, adjacent-seat support and baggage allowance	Journey effort, trust and fulfilment
Long-haul leisure traveler	Budgeting and disruption exposure	Fare hold, insurance option, lounge, Wi-Fi and transfer support	Choice share, willingness to commit and claims
Visiting friends and relatives	Recurring but seasonal travel	Extended validity, family contribution and seasonal protection	Repeat purchase and reserve utilization
Multimodal traveler	Connection fragmentation	Rail, coach or transfer combination with explicit recovery ownership	Connection success and time to remedy

The integrated mobility module should solve a real connection problem rather than decorate the offer. Mobility-as-a-service research similarly emphasizes the need to rethink transport contracts and institutional arrangements as services become digitally integrated (Hensher, 2017). An airline can combine air with rail or ground transport where schedules, minimum connection times, ticket responsibility and recovery rules are available. A referral link is not through journey assurance. The customer interface must say whether the journey is separately contracted, protected by a commercial agreement or serviced under a single order. Expansion should proceed from referral to coordinated booking, to protected connection only as operational maturity increases.

At referral level, the airline limits its role to discovery and must avoid language implying connection protection. Coordinated booking adds shared itinerary data, customer-service hand-offs and settlement rules, although contracts may remain separate. Protected journey status should be reserved for arrangements with verified connection times, real-time status exchange, rebooking authority, financial settlement and one clearly identified recovery owner. This staged maturity model keeps strategic ambition aligned with operational accountability.

5 Economic discipline and revenue quality

The business case cannot rest on gross balances. Customer funds normally create an obligation and may require safeguarding, liquidity reserves or other protections. Any treasury benefit must be measured

after those requirements and must not be confused with revenue. Breakage is similarly unsuitable as a strategic objective. Accounting recognition depends on enforceable rights and expected entitlement, while deliberate friction around redemption can damage trust and invite regulatory scrutiny (IFRS Foundation, 2024).

The correct decision unit is incremental contribution. For a defined cohort and period, management should estimate incremental travel margin, attributable ancillary and partner margin, permitted funding benefit and any avoided acquisition or payment costs. It should then deduct reward cost, servicing, payment, safeguarding, technology, fraud, cannibalization and expected recovery liabilities. Every term requires a counterfactual. If a participant had made the same purchase at the same cost without the reserve, the program has not created incremental demand.

Net incremental value = incremental travel margin + attributable ancillary and partner margin + permitted funding benefit + avoided cost – reward cost – servicing and protection cost – cannibalization – expected recovery liability

Revenue quality adds a timing and risk perspective. A program that accelerates cash but concentrates redemptions in peaks, raises refund volatility or creates underfunded benefit promises has poor revenue quality. The finance case should therefore include balance ageing, redemption seasonality, liquidity-at-risk, liability coverage, cohort profitability and stress scenarios. No universal reward percentage is defensible. The reward ceiling should be derived from measured incremental contribution and the probability that promised benefits can be delivered.

The program should also protect the existing loyalty economy. Points may be offered as one benefit, but their cost, expiry and redemption capacity must be visible. Elite recognition should not be displaced by deposit size. The strongest design may give reserve customers convenience and certainty rather than large point bonuses: a longer fare hold, one fee-free change, family pooling, automated refund or disruption assistance may create more perceived value per unit of airline cost.

6 Operating model and governance

The reserve needs one accountable executive sponsor and several explicit control owners. Commercial leadership owns the value proposition and cohort economics. Finance owns accounting classification, liquidity treatment and liability coverage. Operations have fulfilment standards and protection mode. Technology owns ledger, identity, reconciliation and resilience. Legal, privacy and compliance teams determine where the design becomes a regulated stored value, credit, insurance or payments product. Customer care owns remedies and contact demand. Internal audit should test controls independently before expansion.

The hierarchy deliberately places classification and customer protection ahead of commercial optimization. A positive demand forecast cannot cure an unresolved regulatory perimeter, an unreconciled liability or an unfulfillable promise. Likewise, technology development should follow a

confirmed product boundary rather than force the customer proposition to fit an existing wallet or loyalty platform. Each lower level therefore depends on evidence from the level above.

Table 5
Decision rights for a commitment-backed reserve

Decision	Accountable owner	Mandatory evidence	Escalation or stop condition
Market and segment launch	Commercial and loyalty executive	Control group, need evidence and cohort economics	No measurable incrementality or material status dilution
Use of customer funds	Chief Financial Officer or delegate	Accounting opinion, liquidity policy and liability coverage	Coverage breach, adverse audit finding or regulatory uncertainty
Benefit publication	Product owner with operations approval	Inventory source, service level, owner and remedy	Denial rate or contact rate above threshold
Partner inclusion	Partnerships with legal and operations	Contract, data purpose, settlement and recovery map	Partner cannot report fulfilment or meet remedy time
Personalization	Data and privacy governance	Lawful basis, explainability, fairness and opt-out tests	Disparate outcomes, opaque pricing or consent failure
Disruption mode	Operations control	Trigger, offer suspension and recovery priority rules	Selling continues while recovery capacity is constrained
Scale decision	Executive steering committee	Pre-agreed scorecard and independent control review	Economics, trust or fulfilment guardrail fails

A separate reconciled subledger is essential. It must connect each customer balance to funding, redemption, refund, expiry, benefit issuance and partner settlement. Daily exception reporting should identify negative balances, unmatched transactions, delayed refunds and failed fulfilment. Cybersecurity should cover account takeover, synthetic identity, fraudulent transfer, promotion abuse and credential risk. Controls must be designed before launch because a reserve combines loyalty value, payment value and personally identifiable travel data.

The architecture is intentionally modular. The reserve subledger remains the financial source of truth, while order, inventory and partner services confirm what can be sold and fulfilled. Fulfilment events return actual delivery status rather than if issuance equals service. Refund and recovery services close the operational loop, and finance, audit and monitoring receive reconciled events. A pilot may use a limited integration layer, but it should not rely on manual balances or unreconciled promotional codes.

Personalization should select relevant benefits within approved rules, not infer vulnerability or charge hidden individual prices. Models may rank likely usefulness of baggage, flexibility, lounge, connectivity or

surface transport, but the customer should be able to edit preferences and understand the principal reason for an offer. Sensitive attributes should be excluded unless clearly justified and lawful. Model drift, proxy discrimination and feedback loops require monitoring. Where automated decisions have material effects, human review and contestability should be available.

Artificial intelligence is useful only when assigned to a bounded decision. It may forecast reserve utilization, rank benefit relevance, detect fraud, predict fulfilment risk or identify customers needing proactive recovery. It should not covertly individualize the public base fare, manufacture urgency, obstruct refunds or infer vulnerability for commercial exploitation. Research on AI in marketing and consumer response shows that effectiveness depends on the task, the customer's experience of agency and the governance surrounding data use (Huang and Rust, 2021; Puntoni et al., 2021). Privacy is therefore part of value creation rather than a compliance appendix (Martin and Murphy, 2017).

7 Resilience fairness and regulatory fit

Disruption is the hardest test of reciprocal commitment. When operational control declares protection mode, the system should suspend non-essential selling, suppress benefits that cannot be fulfilled and prioritise re-accommodation, refunds and statutory care. Customers should never be encouraged to spend more from a reserve to obtain assistance already owed under passenger-rights rules. The program's value in disruption lies in faster identification, clearer options and fewer hand-offs, not in creating a privileged route around legal obligations.

Fairness requires attention to customers who cannot or do not wish to prepare. Ordinary fares and core service must remain accessible. Reserve benefits should compensate for a chosen commitment without degrading non-participant treatment. Marketing must state material restrictions with the offer rather than behind a link. Expire reminders should arrive early enough for action, and exceptional-circumstance policies should be consistent. These safeguards reduce complaints, conduct risk and reputational exposure while strengthening perceived legitimacy.

Regulatory classification will vary. A closed-loop, non-transferable travel balance may be treated differently from a transferable or widely redeemable wallet. Adding interest, cash withdrawal, third-party acceptance, credit, insurance or foreign-exchange features can change the perimeter. The European electronic-money framework, data-protection rules and local consumer protections illustrate why a global program needs a modular legal design rather than a single worldwide contract (European Parliament and Council, 2009, 2016). Local approval is a launch gate, not a post-launch clean-up activity.

8 Propositions

The framework yields five propositions suitable for empirical testing. They are deliberately conditional: a reserve account is not assumed to produce loyalty merely because customers enroll or funds arrive.

Proposition 1

The positive relationship between a travel reserve and customer adoption will be stronger when refundability, validity, eligible uses and remedies are transparent and controllable than when value is delivered primarily through a larger headline reward.

Proposition 2

The effect of reserve participation on share of wallet and retention will be mediated by perceived reciprocal commitment, reflected in customer control, benefit relevance and confidence that the airline will honor the arrangement.

Proposition 3

Fulfilment reliability will positively moderate the relationship between perceived reciprocal commitment and loyalty outcomes; repeated denial or substitution will weaken or reverse that relationship.

Proposition 4

Need-based, capacity-aware benefits will produce higher customer value per unit of airline cost than uniform point bonuses, particularly when benefits reduce journey effort or uncertainty.

Proposition 5

A reserve will create positive net incremental value only when incremental margin and permitted funding benefits exceed reward, servicing, protection, cannibalization and expected recovery costs at cohort level.

9 Pilot and evidence plan

A pilot should answer whether the mechanism works, for whom and under what constraints. It should not be designed to manufacture a favorable uptake number. A practical first test would select one or two markets with stable operations, known repeat demand and manageable regulatory scope. Participation should be opt-in, deposits capped and benefit inventory limited to components with reliable data. A six-to nine-month enrolment and observation window can capture booking, redemption and service behavior, although retention effects require longer follow-up.

Where feasible, eligible customers should be randomly assigned to an invitation group and a business-as-usual control group. If randomization is impractical, matched cohorts and difference-in-differences analysis can improve inference, provided assumptions are tested. Offer variants can compare flexibility, convenience and point-based value without changing the public base fare. Pre-registration of primary outcomes and stop rules reduces the risk of selecting only favorable results.

Table 6
Minimum pilot scorecard

Outcome family	Primary measures	Interpretation	Guardrail
Customer value	Activation, successful use, journey effort, trust and fairness	Shows whether the reserve solves a customer problem	Complaints, opt-outs and unused active balances
Commercial incrementality	Conversion lift, share shift, retention and ancillary margin versus control	Separates new value from subsidized planned demand	Cannibalization and acquisition displacement
Economics	Net incremental contribution, servicing cost and liability coverage	Tests viability after all direct and expected costs	Negative cohort contribution or coverage breach
Fulfilment	Benefit success, substitution, refund time and partner settlement	Tests on whether the promise survives operations	Denial, reconciliation or remedy-time threshold
Resilience	Re-accommodation success and time to remedy in disruption	Tests value when capacity is constrained	Selling during protection mode or statutory-rights conflict
Equity and governance	Outcome parity, explanation quality, opt-out and audit exceptions	Tests responsible personalization and control	Material disparity, privacy incident or unresolved audit issue

Phase 0: Resolving the customer problem, legal classification, accounting treatment, benefit economics and operating ownership.

Phase 1: limits exposure through a closed-loop product, capped balances and reliable benefits.

Phase 2: add segments, markets or partners one at a time.

Phase 3: introduces real-time orchestration and protected mobility only after the underlying controls have performed under normal operations and disruption. Independent review at every gate prevents launch momentum from replacing evidence.

Table 7
Non-negotiable pause and exit conditions

Control domain	Pause or exit signal	Immediate executive response
Economics	Negative cohort contribution after reward, service, protection and cannibalization costs	Freeze expansion and revise or withdraw the proposition
Liability and liquidity	Coverage, safeguarding or refund-liquidity threshold breached	Stop new funding and activate treasury remediation
Customer trust	Complaints, opt-outs or fairness scores deteriorate materially versus control	Suspended offers and investigate customer harm
Fulfilment	Benefit denial, substitution or remedy time exceeds tolerance	Suppress the component and assign operational correction
Disruption	Non-essential selling continues during protection mode or conflicts with passenger rights	Disable selling and priorities statutory care and recovery
Data and AI	Privacy incident, unexplained disparity, model drift or ineffective opt-out	Suspend automated decisioning and initiate independent review
Partner control	Settlement cannot be reconciled or recovery ownership is disputed	Remove partner inventory until contractual control is restored
Technology and cyber	Ledger integrity, access control or resilience test fails	Stop transactions and execute incident and reconciliation procedures

The scale decision should be asymmetric. Strong enrolment cannot compensate for weak liability coverage, opaque pricing or poor fulfilment. Conversely, modest enrolment may still justify refinement if a clearly defined segment achieves strong incremental contribution and trust. Expansion should occur one capability at a time: new market, new benefit or deeper partner integration, but not all simultaneously. This preserves causal learning and limits operational exposure.

10 Discussion

The proposed model changes the unit of loyalty from accumulated activity to a negotiated future relationship. That shift can be strategically useful because it gives customers a way to convert planned travel into convenience and protection while giving airlines a better, though still imperfect, demand signal. Its value does not depend on replacing existing programs. A reserve can sit beside points and status, serving customers whose travel is predictable enough to commit but not frequent enough to earn elite recognition quickly.

The model also reframes advance cash. The managerial temptation is to value liquidity first and customer obligation second. Commitment of quality reverses that order. Balance is valuable only to the extent that it represents a healthy future exchange. This view aligns marketing accountability with

finance and operations: marketing cannot count balances as loyalty, finance cannot count liabilities as revenue, and operations cannot treat benefits as promotional language detached from capacity.

For integrated mobility, the same principle prevents overreach. Airlines need no ground transport. They may orchestrate it as they are doing so lowers journey effort and where responsibility can be made explicit. The strategic boundary should be drawn around customer continuity rather than asset ownership. A protected air–rail connection can deepen trust; an unprotected referral presented as seamless can do the opposite.

For loyalty theory, reciprocal commitment offers a more precise explanation than lock-in. Lock-in predicts persistence because exit is costly. Reciprocal commitment predicts preference because the customer expects the airline to act reliably after receiving an advance commitment. The distinction is empirically important: high retention accompanied by low trust, complaints and unused balances may indicate captivity, not loyalty.

11 Limitations and research agenda

This is a conceptual paper and does not establish causal effects, market demand or financial returns. The propositions require passenger research and controlled field evidence. Regulatory treatment, insolvency protection and accounting may differ materially across jurisdictions and product features. Airline network structure, customer mix, brand position and operational reliability will also affect results. The model should therefore not be implemented from illustrative examples alone.

Future work should test willingness to commit under alternative refund, validity and benefit structures; estimate heterogeneous effects across leisure, visiting-friends-and-relatives, small-business and corporate travelers; and examine whether commitment quality predicts behavior beyond satisfaction and existing status. Field studies should measure long-run retention and share shift, not only initial deposits. Research should also test whether recovery benefits create value during disruption without producing unequal access to statutory care. Comparative studies across network, low-cost, regional and hybrid carriers would clarify where the architecture travels well and where it does not.

A staged validation program would provide the strongest evidence. First, a two- or three-round Delphi study could seek convergence among airline loyalty, commercial, revenue-management, finance, operations, technology and regulatory specialists on the construct definition, controls and pilot thresholds. Second, a preregistered choice experiment across several passenger markets could estimate how refundability, validity, reserve amount, flexibility, points, journey benefits and disruption protection affect willingness to participate, perceived fairness and intended share shift. Third, a controlled airline pilot could compare invited customers with a business-as-usual group and measure actual funding, booking, redemption, fulfilment, complaints, recovery and net contribution. The three stages answer different questions: organizational feasibility, customer preference and operational-economic performance. None should be represented as completed until its protocol, sample and results are independently documented.

12 Conclusion

A commitment-backed travel reserve can become a credible airline loyalty instrument, but only if it is designed as a reciprocal service promise rather than a cash-collection device. The customer commits future purchasing power; the airline commits transparency, useful choice, fulfilment and remedy. Commitment quality determines whether that exchange produces preference or merely locks-in.

The practical implication is disciplined restraint. Beginning with a narrow customer problem, capped exposure and benefits that operations can fulfil. Treat balances as obligations, measure incremental contribution against a counterfactual, protect non-participants, and stop when trust or control deteriorates. Under those conditions, a travel reserve may strengthen customer relationships and revenue quality. Without them, the same idea can magnify financial, operational and reputational risk.

Declarations

Author Contribution

The Author conceived the study, developed the conceptual framework and research propositions, conducted the literature review, prepared the figures and tables, and drafted and revised the manuscript. The Author also verified the citations and substantive claims and approved the final version for publication.

Acknowledgement

None

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Figures

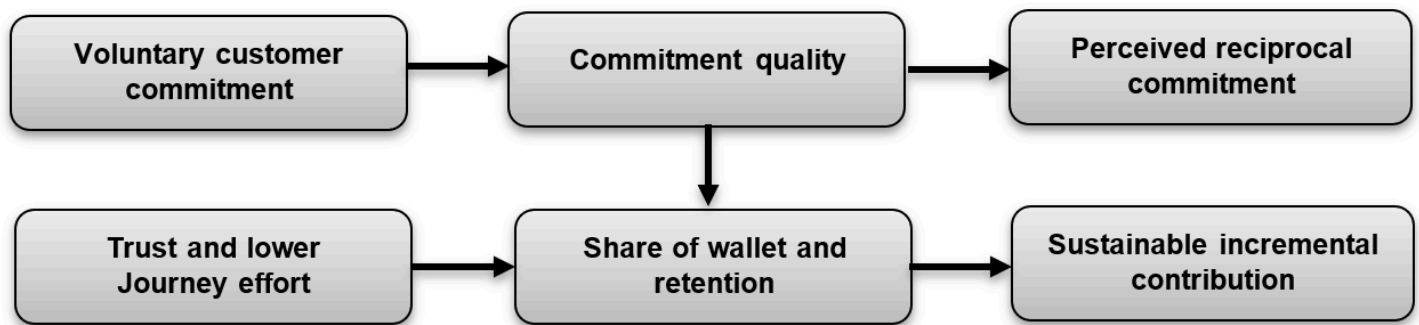


Figure 1

Reciprocal commitment mechanism and expected outcomes

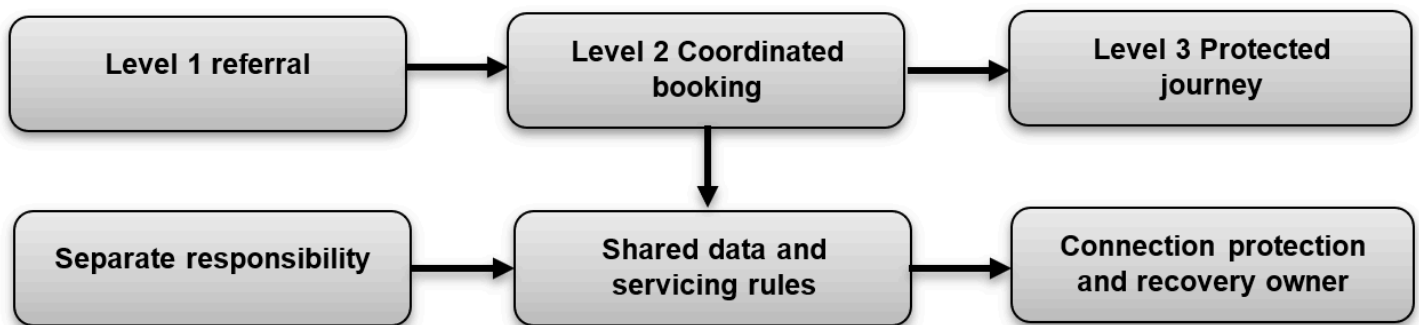


Figure 2

Integrated mobility maturity from referral to protected journey

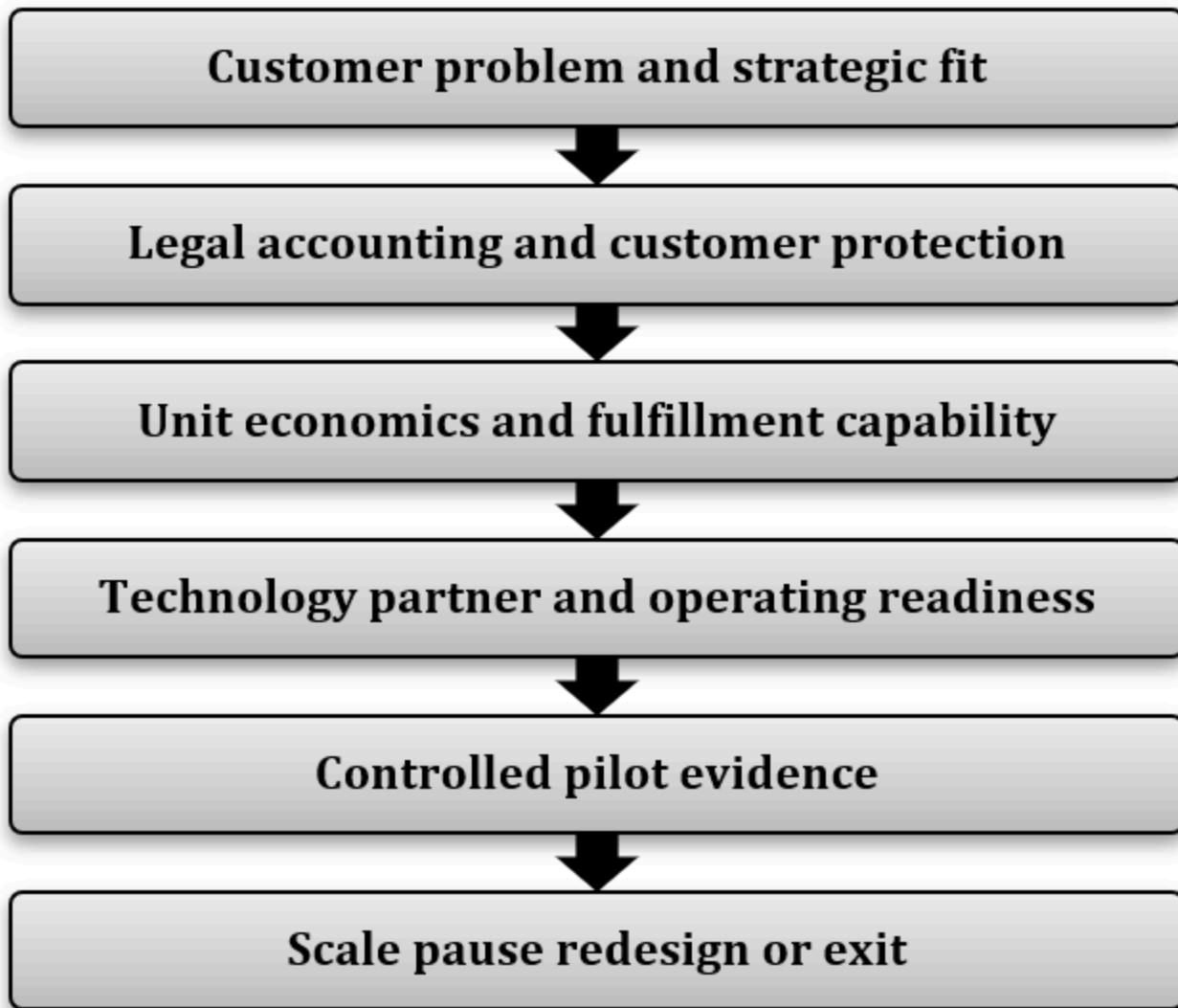


Figure 3

Executive decision hierarchy for launch and scale

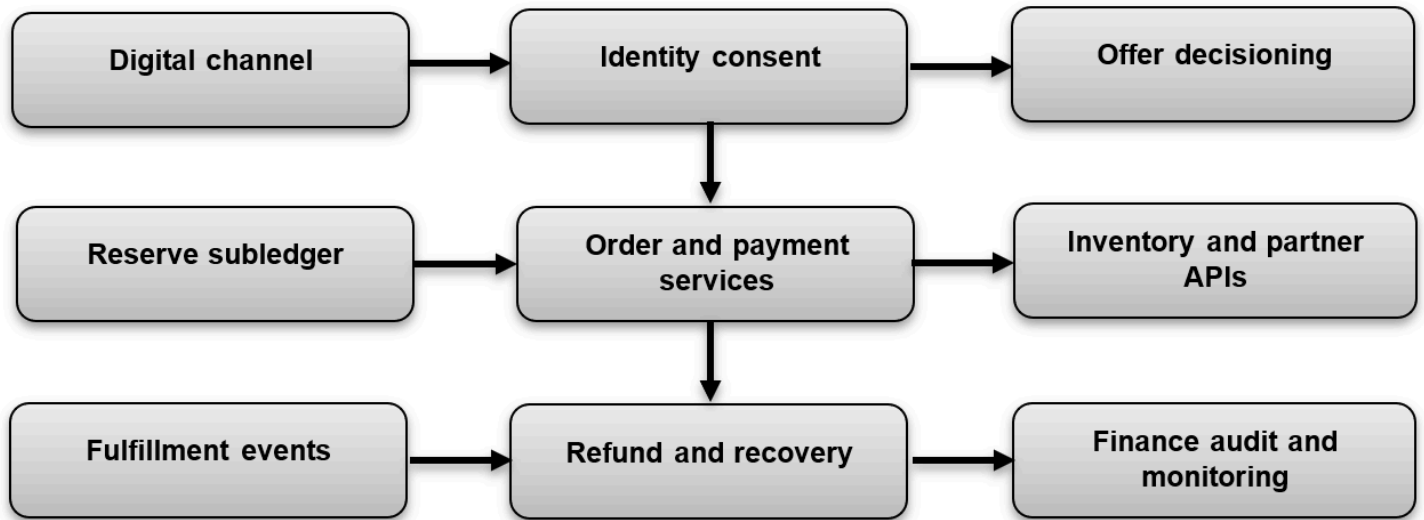


Figure 4

Minimum technology and control architecture

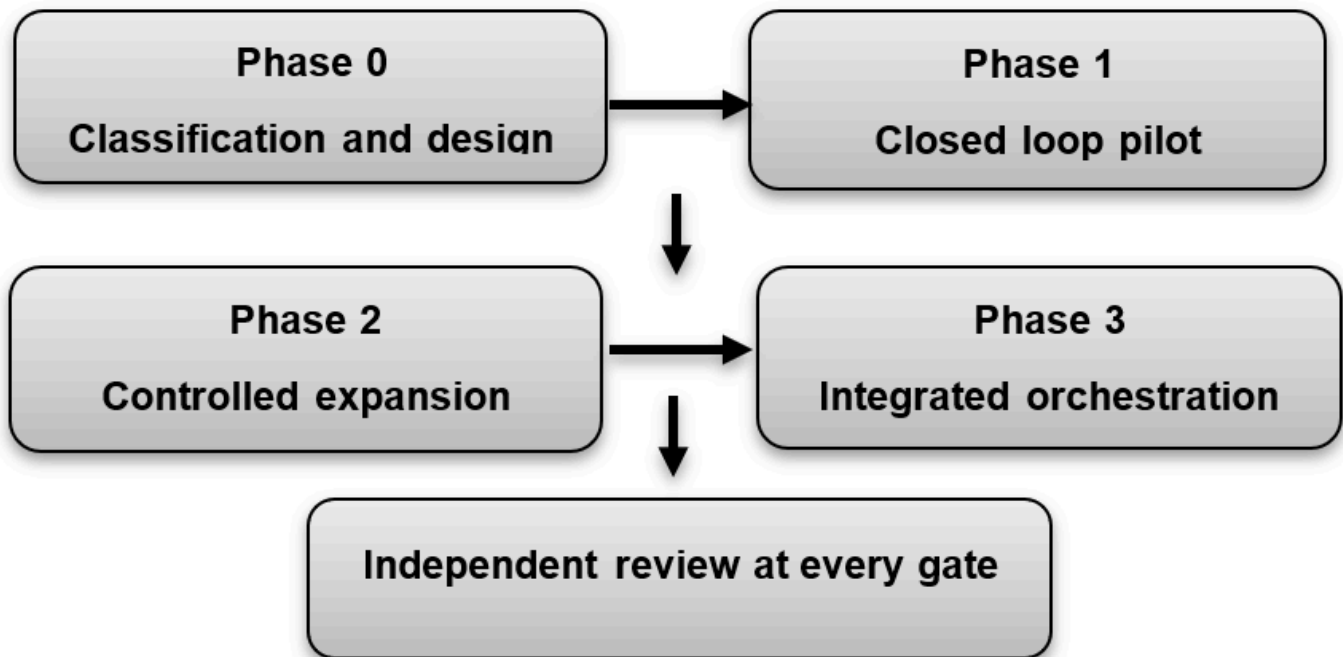


Figure 5

Evidence-led implementation and expansion roadmap