



STARBUCKS

# Starbucks isn't just a coffee company. It's a bank.

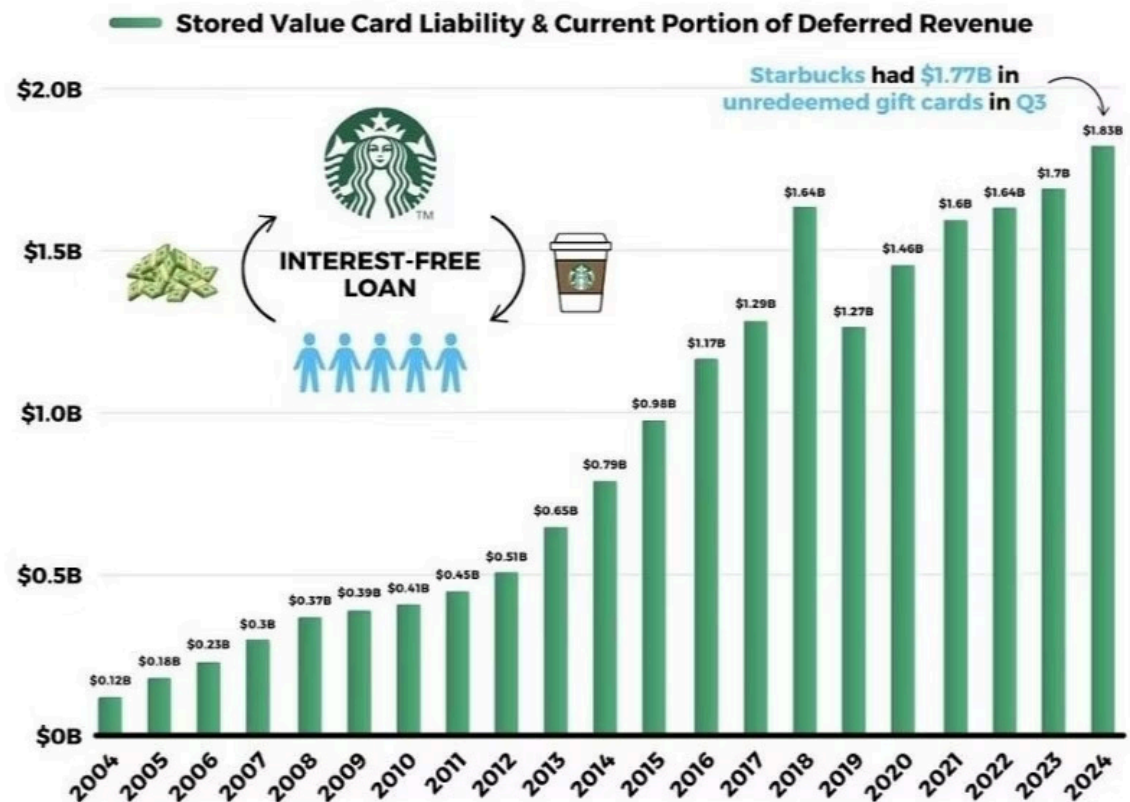
In 2022, it held over \$1.6B in customer deposits.

More than some traditional banks.

This is how you've been funding a coffee empire, without ever realizing it.

swipe right ----->>>>

# STARBUCKS IS A BANK



Every time you load money onto the Starbucks app or gift card, you're giving Starbucks an interest-free loan.

But unlike a bank:

You get no interest.

No insurance.

No rewards for holding your money.

Starbucks gets free money.



**That £10 you loaded onto your Starbucks card?**

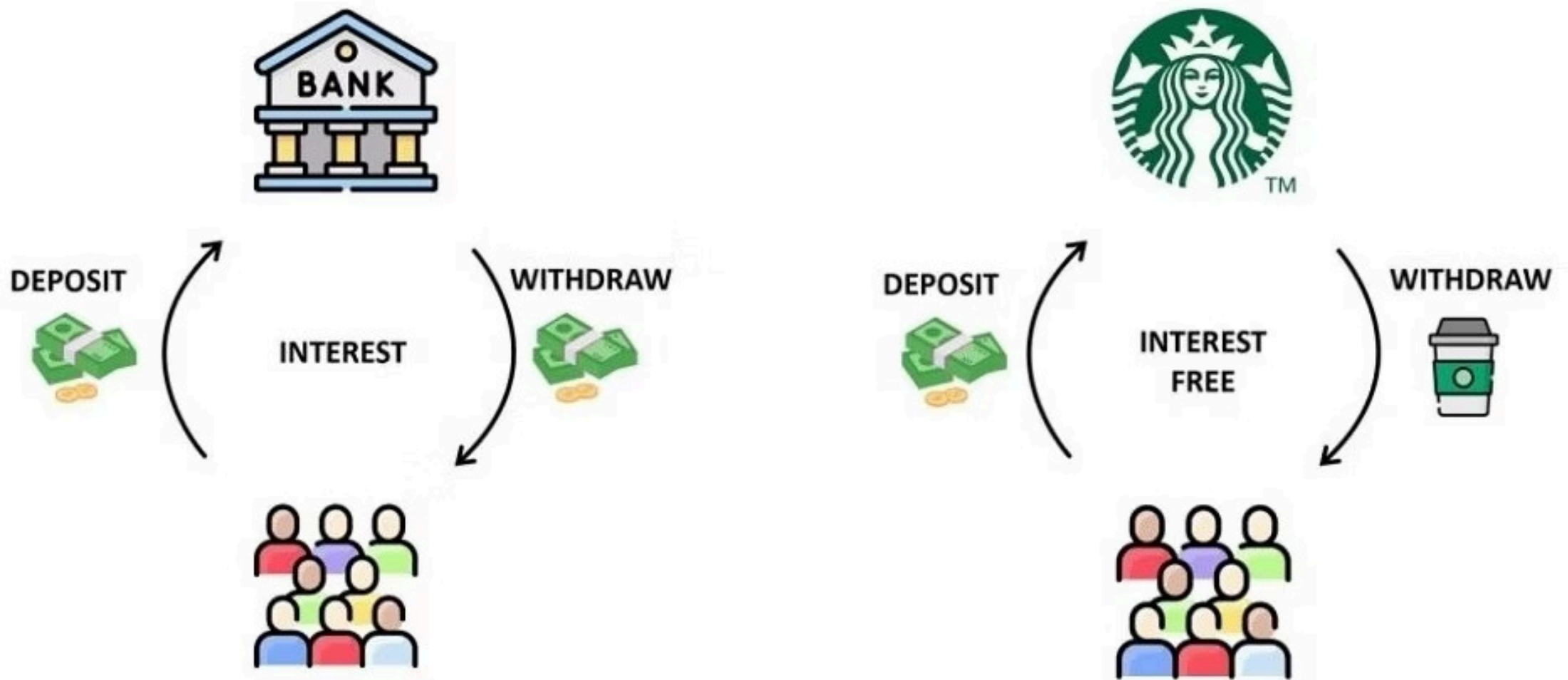
**It doesn't move.**

**It just sits there, waiting.**

**Meanwhile, Starbucks is using your money behind the scenes to grow faster, cheaper, and smarter.**

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**In 2022, customers had \$1.6 billion sitting in Starbucks accounts.**

**That's more than many small banks.**

**Except Starbucks didn't need a banking license to get it.**



**Most of this money comes from small, unspent balances.**

- ☐ You load £25.
- ☐ Spend £22.43.
- ☐ Forget the rest.

**Multiply that by millions of customers.**

**Those leftover cents?**

**They accumulate into a substantial, interest-free loan for Starbucks.**





**Starbucks calls it "stored value revenue."**

**It's technically a liability on their books.**

**But in practice?**

**It's cash they control, instantly and for free.**

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## The genius is in how it's designed.

You earn 2 Stars per £1 when you pay using preloaded funds

Only 1 Star if you pay with a card

And those Stars add up - 100 Stars gets you a free coffee

So they reward you for loading money...

But never rush you to spend it.....

swipe right ----->>>>





**It's like giving Starbucks an interest-free loan.**

**But instead of you earning interest, they do.**

**And they reinvest that money into operations, expansion, and growth.**

swipe right ----->>>>





No credit checks.

No paperwork.

No regulations.

Just billions in free-floating capital  
from loyal customers.

swipe right ----->>>>





# Even banks don't have it this easy.

## Banks

- Are regulated
- Pay interest
- Work hard to earn your trust

## Starbucks

- Built a smooth app
- Added a rewards system
- People lined up to preload cash just to earn a free drink

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**It's not just a financial play.  
It's personalisation. Rewards you control.**

When you preload money, it stops feeling like real spending.

You're not handing over £6.

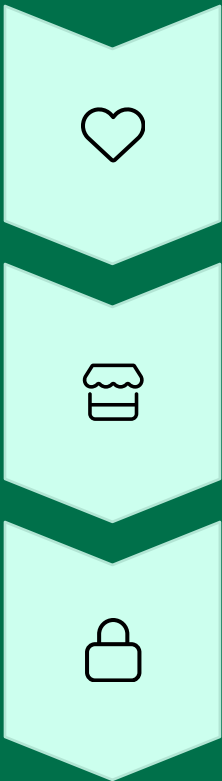
You're just using a balance that already feels gone.

That small shift makes it way easier to spend more.

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# And that smooth, effortless experience?



It keeps you loyal.

Makes you visit more often.

And locks you into the Starbucks habit without you even noticing.

swipe right ----->>>>





**The Starbucks app isn't a payment tool.**

**It's behavioral engineering that feels personal to you.**

**It trains you to spend more, more often,**

**And feel good while doing it.**

swipe right ----->>>>





**Most banks dream of having a system like this. [ethically of course].**

**Few pull it off as seamlessly**

**Starbucks made it feel effortless, and turned it into a daily habit for millions.**

swipe right ----->>>>





**Starbucks isn't just selling coffee.**

**It's running a financial engine behind the scenes.**

**And most people have no idea.**

# See How Industry Titans in Banking & Insurance Are closing the gap to Starbucks and Winning with Personalisation

Discover the proven strategies driving world-class digital personalisation in finance.

## Download the Ultimate Guide to Digital Personalisation Excellence in Financial Services

Click the link in the description



### The Openbox Guide to Digital Personalisation Excellence in Financial Services

Financial institutions face mounting pressure to deliver personalised digital experiences as customer expectations rise and competition from agile fin-techs intensifies. This case study examines the critical challenges and strategic imperatives for successful personalisation in banking and financial services.

Drawing on evidence from multiple transformation projects, including implementations at leading UK institutions like Virgin Money, Lloyds of London, Barclays, and Tesco Bank, we identify key approaches that deliver measurable improvements in customer engagement, operational efficiency, and competitive positioning.

openbox



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