

Top 5 trends reshaping health and fitness payments in 2026

Growth opportunities for
software platforms



Payments are becoming a strategic driver of platform growth

The role of fitness software is expanding. What started as software for managing memberships and schedules is becoming the system many gyms, studios, wellness providers and recreation businesses rely on to run and grow their business.

And payments have become a part of that story.

Fitness businesses rely on recurring revenue, smooth member experiences and day-to-day efficiency to stay competitive. As expectations continue to rise, software platforms are under increasing pressure to deliver more than payment acceptance alone.

Today's platforms are expected to do more than process payments. They're expected to help customers grow revenue, retain members, understand business performance and make operations easier to manage.

In this report, we explore five trends reshaping health and fitness payments in 2026 and what they mean for software platforms serving the industry.

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Trend 1

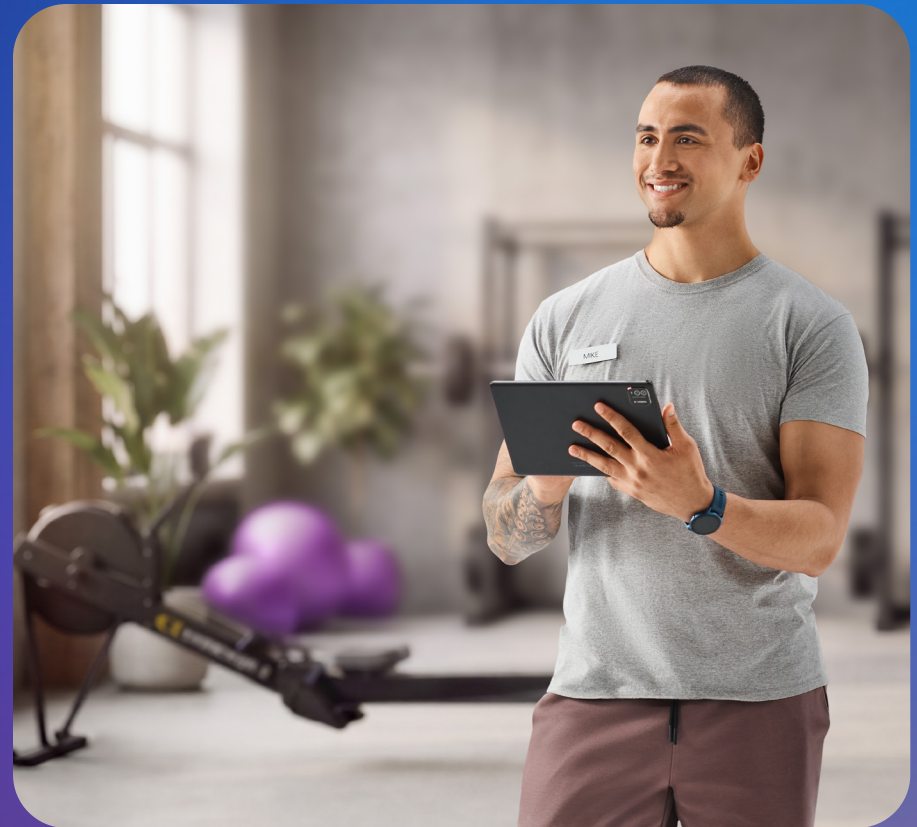
Recurring revenue is essential

Membership fees remain the lifeblood of many fitness businesses. When recurring payments work smoothly, fitness businesses benefit from more predictable revenue and greater long-term stability.

For gyms, studios, wellness providers and recreation organizations, reliable recurring billing plays an important role in maintaining consistent cash flow, protecting recurring revenue and supporting member relationships.

US gym membership reached a record 77 million people in 2024, while fitness operators reported 5.5% net membership growth and 66.4% member retention, according to Health & Fitness Association's 2025 Fitness Industry Benchmarking Report. It draws data from 175 companies representing more than 17,000 fitness facilities.¹

That's why reducing payment failures and making recurring billing easier has become a priority for many software platforms.



What it means for software platforms

Platforms that simplify recurring billing, reduce payment disruptions and automate revenue collection can help fitness businesses improve retention while creating greater operational efficiency.

Trend 2

Payments are becoming a growth engine

Fitness software providers are rethinking the role of payments within their business models.

Instead of treating payments as a behind-the-scenes function, many now see them as an opportunity to generate additional revenue, deepen member relationships and make their platforms more valuable.

That shift is being driven in part by customer demand. According to the 2026 Merchant Insider Report, 82% of businesses say they would switch software platforms for better payment capabilities,

underscoring the role payments play in software selection and enduring platform loyalty.²

The impact isn't limited to the fitness businesses using the software. The right payments strategy can also create meaningful value for the platform itself. For example, fitness software provider fitDEGREE reported increasing average monthly revenue per client from approximately \$145 to \$175 through a payment revenue-sharing model without increasing customer pricing.³



What it means for software platforms

Embedded payments are a strategic lever for greater monetization, helping health and fitness software providers unlock new sources of recurring revenue while creating additional value for customers.

Trend 3

Member expectations are reshaping payment experiences

Consumers expect paying for a gym membership to be as easy as ordering dinner, booking a rideshare or subscribing to a streaming service.

Whether they're paying for memberships, classes, training packages or wellness services, one thing is clear — consumers expect flexibility, convenience and choice.

Research shows those expectations continue to rise. Around 41% of gym-goers identify flexible payment options as a priority, while 30% report

frustration with limited payment choices.⁴ Consumer preferences continue to diversify across online payments, in-person transactions and mobile wallet experiences.

Businesses are taking notice. Health and fitness operators expect software to support payments as part of the overall user experience. The 2026 Merchant Insider Report found that more than 80% of businesses value the ability to accept all payment types, making payment flexibility one of the most desired capabilities.²



What it means for software platforms

Platforms that help businesses deliver smooth payment experiences may be better positioned to support customer satisfaction, reduce administrative burden and improve member retention.

Trend 4

Financial visibility is becoming a competitive advantage

Deeper business insights are essential for growing fitness businesses that want to maintain their momentum.

They aren't just looking for payments acceptance. They want visibility into how their business is performing, where revenue is coming from and where growth opportunities exist.

Financial insight is becoming a critical part of software value. According to the 2026 Merchant

Insider Report, 83% of businesses say better cash-flow visibility and forecasting capabilities would make them consider changing software platforms, making reporting and reconciliation one of the most requested embedded capabilities in the survey.²

As recurring revenue becomes more important, operators need a clear view of payment performance, collections, retention and revenue trends so they can make faster, better decisions.



What it means for software platforms

Platforms that simplify recurring billing, reduce payment disruptions and automate revenue collection can help fitness businesses improve retention while creating greater operational efficiency.

Trend 5

Platforms are evolving into complete business ecosystems

Fitness businesses are asking more from their management software than ever before.

They want unified solutions that help manage financial operations alongside day-to-day business workflows.

Businesses want one place to manage payments, member engagement, reporting, operations and growth. Today's fitness software providers are expected to support not only operations, but the financial workflows that power the business too.

Consumer behavior also reflects this trend. Nearly 50% of fitness consumers report using AI-powered fitness or wellness tools daily, signaling a growing demand for integrated, technology-enabled experiences across the industry.⁵

Fitness platforms are responding to this trend by embedding AI directly into member acquisition, engagement, payments, retention and operational workflows. The result is a move away from disconnected solutions and a shift toward software that brings everything together in one experience.

Business software user preferences¹

83%

want cash-flow visibility and forecasting

81%

want faster access to funds

82%

want the ability to accept all payment types

79%

want integrated lending and capital solutions

81%

want tools to manage outgoing payments

What it means for software platforms

As businesses look for fewer systems and more connected experiences to keep up with expectations, platforms that integrate payments into broader business workflows may be better positioned to drive adoption, retention and long-term value.

Power growth with payment experiences built for fitness platforms

The health and fitness industry is changing.

Offering payments isn't enough anymore. The real opportunity for platforms involves integrating payments into the member experience. This not only helps platforms improve revenue continuity, gain better visibility and simplify operations, it creates stronger member relationships and growth potential.

Recurring revenue models are more important

Membership growth remains strong, and operators are increasingly focused on retention, billing continuity and long-lasting member value.

Member expectations continue to rise

Consumers want flexible, convenient experiences across every interaction, including payments.

Platforms are taking on a larger role

Software tools are becoming business operating systems that help fitness businesses manage growth, engagement, reporting, payments and operations from a single ecosystem.

Why fitness software providers choose Global Payments for Platforms



Increase recurring revenue

Support membership-based businesses with recurring billing capabilities designed to help reduce friction and improve payment continuity.



Create new monetization opportunities

Turn payments into a strategic growth engine through flexible embedded payment models and revenue-sharing opportunities.



Simplify operations

Provide embedded payment experiences that fit naturally into the workflows fitness businesses already rely on every day.



Deliver a better member experience

Enable flexible payment options and seamless purchasing experiences that help fitness businesses meet evolving consumer expectations.



Gain greater visibility

Access reporting, payment analytics and operational insights that help businesses make smarter decisions and scale with confidence.



Become the platform fitness businesses can't grow without

Whether you're looking to simplify recurring billing, create new revenue streams, improve payment experiences, or build a more connected platform, Global Payments for Platforms can help you turn your software payments into a strategic growth advantage.

Connect with a payments expert

Explore how embedded payments can help your platform drive growth, retention and long-term value for the fitness businesses you serve.

Learn more at platforms.globalpayments.com



- 1 [Health & Fitness Association, 2025 Fitness Industry Benchmarking Report](#)
- 2 [Worldpay for Platforms, 2026 Merchant Insider Report](#)
- 3 [fitDEGREE customer success story with Global Payments for Platforms](#)
- 4 [Access PaySuite, Adapting Payment Solutions for Digital Transformation in the Fitness Industry](#)
- 5 [Health & Fitness Association, 2025 HFA Global Report](#)
- 6 [ABC Fitness, 2025 Year in Review Wellness Watch Report](#)
- 7 [ABC Fitness, Data-Driven Success: How Analytics Are Reshaping the Future of Fitness in 2025](#)