

2026 GLOBAL CUSTOMER LOYALTY REPORT

The Age of Value



EXECUTIVE SUMMARY

Year over year, we saw loyalty program metrics, like satisfaction rates, share of budget and ROI increase. This year, they have reached a critical new height, and we are confident to say that the loyalty industry is ready to enter a new golden age.

But what is the consumer sentiment? Although many customers are readier than ever to embrace loyalty programs, we found a critical recognition gap when it comes to making customers feel valued.

Data could be the key to solving this challenge, yet many businesses reported roadblocks when it comes to analyzing their loyalty programs. In this sense, AI is seeing a higher adoption rate than last year; but is it AI that empowers loyalty programs, or is it the other way around?

The data in the report comes from three sources—all global—leading to the most comprehensive report on the market today:

- **3,000 survey responses** from CMOs, Marketing, IT and Loyalty experts
- A consumer panel filled out by **10,000 loyalty program members globally**
- **500 million member actions** tracked via Antavo's AI Loyalty Cloud platform (vs. last year's 230 million)

This report is designed to help decision-makers make sense of today's loyalty landscape. It brings together data, visuals, and practical insights to showcase loyalty programs in the new era of loyalty.

KEY 2026 REPORT LEARNINGS

89.4%

of program owners are confident that loyalty is driving value that they wouldn't get otherwise

43.2%

of consumers are more likely to join a loyalty program than last year

9 out of 10

program owners say that they have challenges analyzing their loyalty data

Feel free to:

- Use the charts in your presentation
- Rely on the statistics to argue your case for loyalty initiatives
- Find out where the changing market puts your country or your industry

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EDITORIAL LETTER

Dear Marketing Leaders and Loyalty Professionals,

Never has been a more exciting time to be into loyalty than now. AI is changing everything: according to Gartner's 2025 „Emerging Tech: The Future of Agentic AI in Enterprise Applications“ report, the use of task-specific AI agents in 2026 will grow from 5% to 40%. But navigating such an ever-changing landscape requires insights, and this is what this report is here for.

2026 marks the 5th consecutive anniversary year we have been publishing our Global Customer Loyalty Report. Each edition has been bigger:

- We went from 325 industry experts surveyed to 3,000, and are presenting their answers based on country and industry
- In 2025 we added consumer insights from 10,000 consumers, giving readers a 360-degree view of the market, even directly comparing the sentiment of marketers and consumers
- We analyzed anonymized user interactions in our platform. This year our data is based on 500 million loyalty program interactions!

Our Global Customer Loyalty Report 2026 is no doubt our most comprehensive work yet, and it will feature some groundbreaking revelations, and some confirmation you might already know, but wanted solid proof so you can present your case to the decision makers.

Whether you are an avid reader of our reports or this is your first time holding (or downloading) it, I hope it will give you the market insight you need to confidently invest into loyalty programs.

I'd love to hear your thoughts. Feedback, questions, or differing perspectives are always welcome so feel free to reach out on LinkedIn.



ZSUZSA KECSMAR

Co-founder and Chief Strategy Officer at Antavo AI Loyalty Cloud

Former Personality of the Year at the International Loyalty Awards

PRE-WORD FROM OUR KEY PARTNER

A mongst the data found in this year's Customer Loyalty Report, a clear message emerges: true loyalty is a dynamic, evolving experience.

There's no room for static programs or one-size-fits-all interactions in today's customer relationships. Loyalty now depends on how well brands can anticipate valuable moments and connect the dots – turning insights into purposeful, personal, and adaptive journeys.

This demands a complete reimaging of the status quo and underscores the transformative potential of AI-driven loyalty. With the right technology, brands can learn from every customer action, adapt to meet their needs, and orchestrate experiences that turn genuine connections into long-term growth.

It's the new blueprint for modern retention, providing the intelligence and agility brands need to respond to – and build on – the important trends and consumer sentiments showcased in Antavo's research.

As you explore these findings, consider how your loyalty experience can evolve as organically as your customers expect. The future belongs to brands that listen, adapt, and innovate faster than ever before.

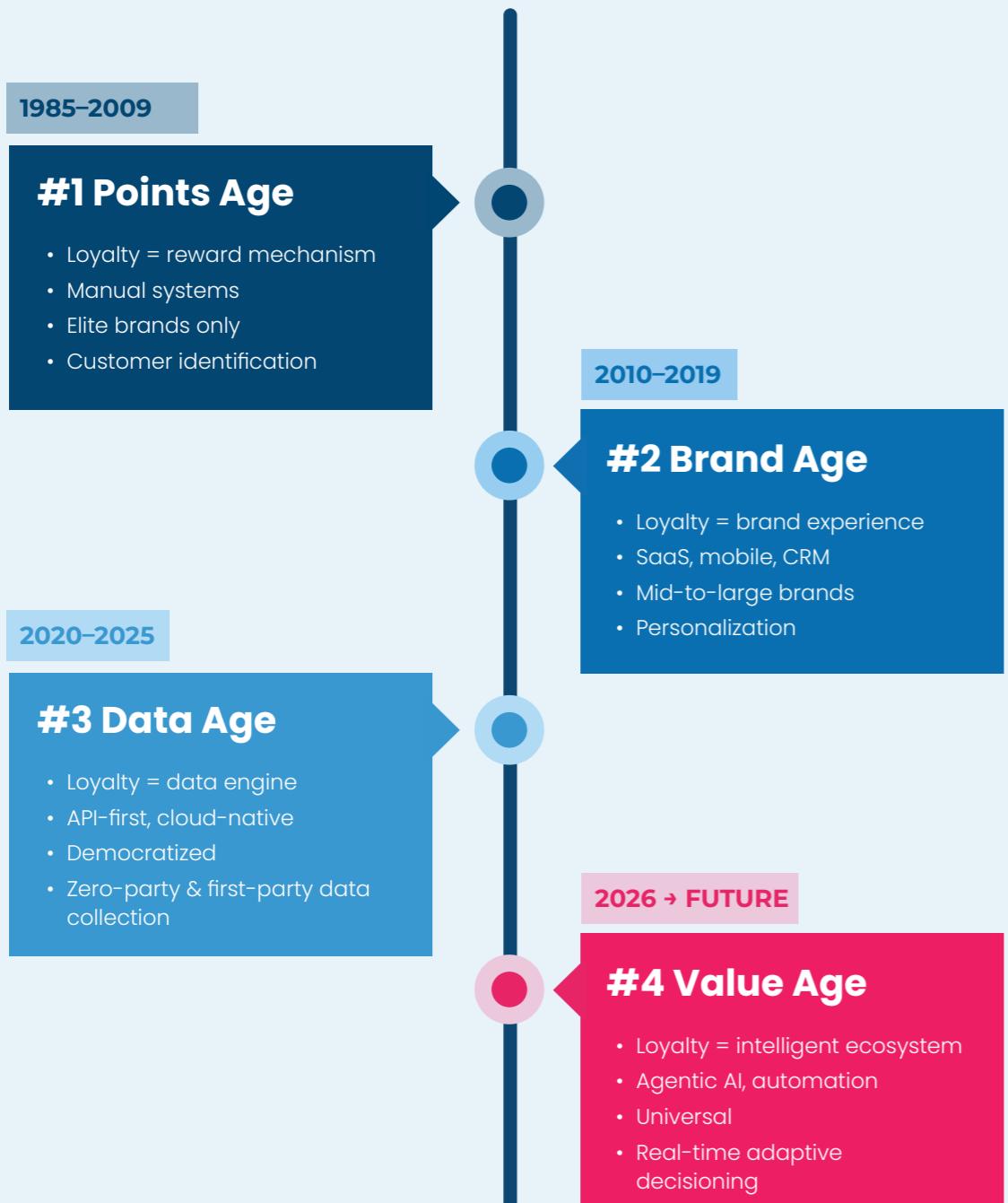


MICHAEL MITCHELL
VP of Global Brand & Creative at Bloomreach



The eras of loyalty programs

Celebrating the release of our 5th annual **Global Customer Loyalty Report**, we wanted to reflect on the past, present and future of loyalty programs.



#1 Era: The Points Age

1985-2009

Buy more, earn more

Modern loyalty programs started with airlines and credit cards launched the first programs, focused purely on transactions. Smaller brands couldn't afford custom programs, so they joined coalitions like Nectar or Payback. At this time, loyalty was about retention through rewards.

Technology: Custom development, plastic cards, and large databases

Accessibility: Limited to large corporations and coalition members

Strategy: Encourage repeat purchases through financial incentives

Data Role: Companies were only dreaming of a single customer view

#2 Era: The Brand Age

2010-2019

Join the community

With digital CRMs and SaaS platforms, brands started to have more control over their loyalty programs. Loyalty programs became an extension of brand identity, emphasizing engagement, experiences and emotional loyalty over pure spend. Smaller but growing brands entered the space as technology costs dropped.

Technology: SaaS loyalty platforms, mobile apps, CRM integrations

Accessibility: Medium-to-large brands could now own complex programs independently

Strategy: Build emotional loyalty, foster community, express brand value

Data Role: Early personalization; loyalty data begins informing marketing

#3 Era: The Data Age

2020-2025

Earn their trust, earn their data

Privacy laws and the end of third-party cookies made loyalty programs essential for collecting consented, first-party data. Pure-play loyalty platforms like Antavo democratized advanced loyalty capabilities, enabling any company to launch sophisticated, data-rich programs.

Technology: API-first, cloud-native loyalty platforms with extensive integrations

Accessibility: Fully democratized; open to brands of all sizes

Strategy: Use loyalty programs to reward customers not just for behavior, but data sharing

Data Role: Loyalty becomes the main source of first- and zero-party data

#4 Era: The Value Age

2026 → FUTURE

Evolve or fall behind

In order to use AI the way companies want, they need data, and the best source of rich consented data is from loyalty programs. And in loyalty programs, AI-driven technologies will enhance how the program is planned, configured and optimized, and loyalty programs will become a self-learning ecosystem.

Technology: AI agents and co-pilots, real-time analytics, automation

Accessibility: Universal; AI levels the playing field for all brands

Strategy: Plan, manage, and evolve programs intelligently

Data Role: Real-time adaptive decision-making; loyalty as the "brain" of CX

THE NEXT ERA IN LOYALTY

Loyalty programs are here to stay. They form an institution that billions of consumers understand, accept and expect. You don't need to educate or onboard them on the core logic of earning points and rewards, and that's why they work on a global scale.

If a loyalty program fails to deliver in impact, it's not because loyalty no longer works, or because people are less loyal. It's because there's not much room left to stand out anyone. We've reached the end of an era. Today's consumers are not loyal in a linear or predictable way. They are situational, context-aware, and moment-driven.

In this environment, a loyalty program built on fixed rules and periodic campaigns is structurally incapable of keeping pace. In the next generation, loyalty programs will function as dynamic experience hubs, where the focus shifts from static rewards to connecting with them in the right place, the right time, and the right way to collect the new gold: data.

Artificial intelligence plays a critical role in enabling this shift – but not in the way it is commonly discussed. The breakthrough is not AI-generated content or faster segmentation. The real transformation begins when AI participates in decision-making itself. When systems are given objectives rather than instructions, and are trusted to learn, adapt, and optimize loyalty outcomes dynamically. That's what an AI-driven, end-to-end loyalty tech will be about.

This transition might be uncomfortable for many organizations, because they won't be able to port over their old concepts. But eventually they have to face the fact: in the next era of loyalty, the winners will be those who can dynamically engage with their customers.

I hope you will be among them.



ATTILA KECSMAR

CEO & Co-founder
of Antavo AI Loyalty Cloud

The Data Age is over, here comes the Value Age

In the past years, loyalty became the bridge between a changing marketing environment and the need for measurable, sustainable growth. It was shaped by macro trends, such as:

- Ads are more expensive, which forced brands to focus on ROI and retention instead
- Cookies are gone, leading to more reliance on first-party data from loyalty programs
- Retail media became a source of revenue, making loyalty data cross-department asset
- Scrolling culture became a thing, and all channels had to be geared towards shorter attention spans
- SaaS technologies have advanced, and now setting up services like loyalty programs is quicker and easier than ever
- Offline-online identity resolution became crucial for omnichannel insights

Yet, despite finding new sources of customer information, not knowing how to use them is the key issue of this era. According to Forrester's 2026 Budget Planning Guide, even in 2025 only 20% of all enterprises use analytical tools hands-on. Implementing AI-driven solutions to solve the data blindness is the door to the next era.

In short:

The Data Age built the data lake. The Value Age must learn to swim in it.

The future of retail and loyalty, when AI is the present

Brands need to constantly nurture customer relationships – and AI makes it possible at unprecedented speed and scale.

AI has created a new gold standard for customer retention, empowering retailers to orchestrate meaningful, valuable relationships at every touchpoint. The result is return on intent – connecting data, channels, and context to predict the next best step, and turn insights into real-time engagement.

Brands can maximize this impact by weaving AI into their customer experience – leveraging AI agents to make personalization faster, smarter, and more autonomous than ever before.

Conversational shopping agents can engage customers like expert associates, offering real-time recommendations and incentives as they shop online. These agents can actively prompt shoppers, recognize intent, and personalize each journey based on preferences and purchase history.

Simultaneously, autonomous marketing agents can independently work to retain your audience across channels, proactively building, executing, and optimizing campaigns that keep customers personally engaged. Essential tasks like segmentation, content generation, and testing happen instantly – freeing teams to focus on strategy and creative thinking.



MICHAEL MITCHELL

VP of Global Brand & Creative at Bloomreach

 bloomreach



CHAPTER 1

State of loyalty: A new golden age for loyalty programs is here

- New record for satisfaction & ROI
- The 2022 revamping wave has peaked
- Customer loyalty initiatives are worth it, so companies are investing more

1.1 – Satisfaction with loyalty programs hits a new record

Loyalty programs have never been in a stronger position. Year over year, brands are seeing stronger engagement, better retention, and clearer ROI. Because of this consistent and observable performance, we are confident to say:

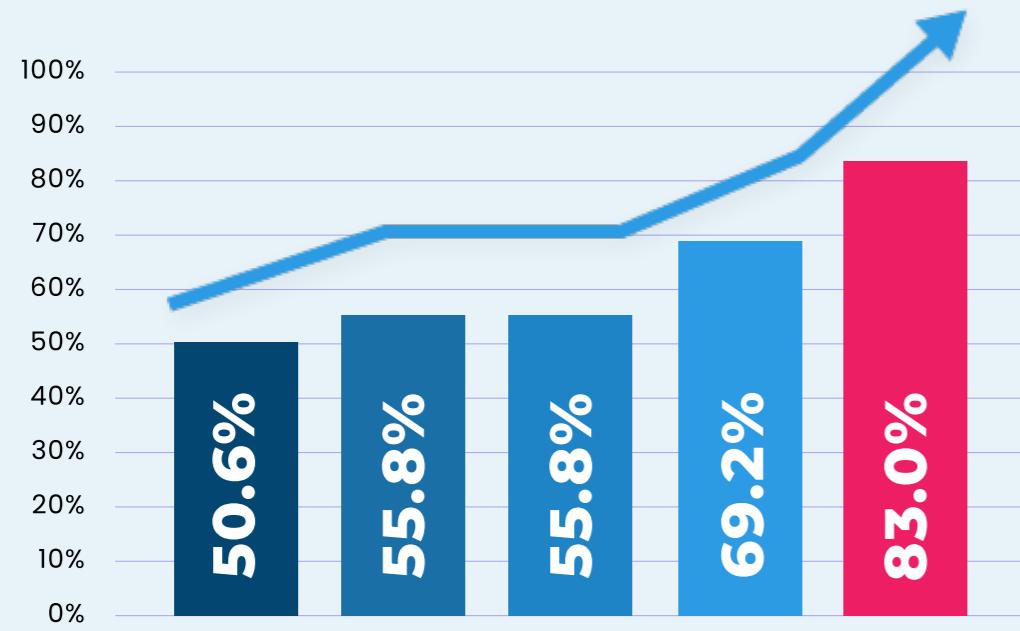
Loyalty programs are no longer add-ons, but strategic assets for companies.

Satisfaction levels among program owners in particular continued to grow, and have reached their highest point in the past 5 years.

83.0%
of loyalty program owners are satisfied with their loyalty program

Satisfaction with loyalty programs

Program owners report a new peak for year-over-year satisfaction



Based on data from 3,000 CRM, marketing and loyalty professionals globally

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The growing satisfaction is a sign that loyalty programs are effectively supporting the goals that matter most to brands. Based on the responses, **customer engagement** is the northstar metric for measuring the value of a loyalty program for **40.7%** of program owners, followed by **repeat purchases** and **incremental sales**.

Unsurprisingly, respondents echoed the same priority when asked why they were satisfied with their program. Their answers show that they are most satisfied with a loyalty program when it fosters deeper engagement with customers. Therefore:

Companies are satisfied with loyalty programs, because they help to deliver the level of customer engagement and other KPIs they set as targets.

As a conclusion, the focus on engagement shows that companies understand that transaction-first thinking delivers short-term wins, while engagement-first thinking compounds value over time.



Ranking the Top 7 Loyalty KPIs to Measure Program Value

What is the top metric that determines the success of a loyalty program?

1. Customer engagement
2. Repeat purchase rate
3. Incremental sales or revenue
4. Advocacy
5. Reward redemption rate
6. Customer lifetime value (CLTV)
7. Customer acquisition cost

Top reasons why brands are satisfied with their loyalty programs

Engagement, sales and data quality are the northstar metrics

65.3%
Fostering deeper engagement with customers

61.9%
Driving repeat business and incremental sales

59.6%
Gathering valuable customer data

56.8%
Generating positive ROI

49.9%
Differentiating the brand from competitors

Based on data from 3,000 CRM, marketing and loyalty professionals globally

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Do customers actually feel valued?

Find out more on page 32

1.2 – *ROI hits a new high, and even more investment is going to loyalty*

This year, more than **9 out of 10** program owners who measure performance reported positive ROI (while last year, this number was 8). Even better, the average ROI reported by those who measure a positive ROI was **5.3X**; another new height.

For the third year running, loyalty programs' ROI are showing consistent, compounding returns.

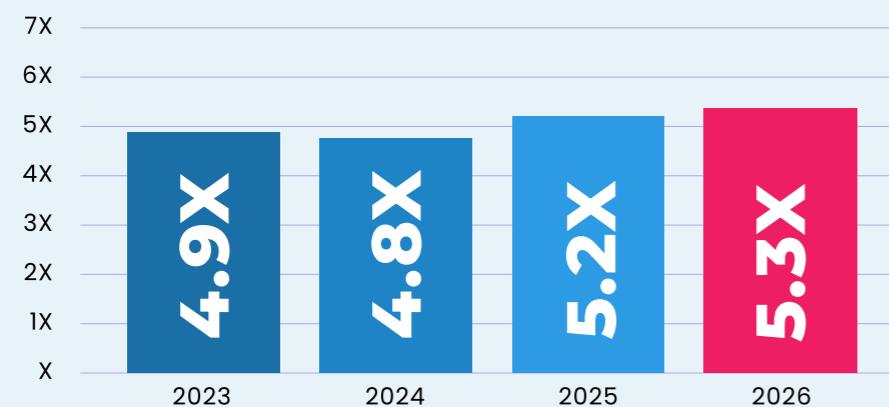
Remember: ROI compounds over time. It doesn't show in the first couple of years, but as the engagement deepens and the operation is more efficient, ROI will keep growing. On the other hand, programs that fail to generate either engagement or enough return on investment have the highest chances of undergoing a revamp or replatforming, either from a strategic or technological perspective.

43.5%
of program owners say that the biggest red flag is investing heavily without seeing an impact on financial returns or customer engagement

5.3X
return on investment was reported by those with a positive ROI

Return on investment of loyalty programs, year-over-year

This year marks the third consecutive year for a lift in ROI



Based on data from 3,000 CRM, marketing and loyalty professionals globally

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1.3 – *Loyalty programs are driving incremental value and their budgets are going up*

When asked, 9 out of 10 respondents said loyalty programs provide them with value they wouldn't get otherwise. For example, they can incentivize purchases in a way that wouldn't be possible without rewards.

Budgets are trending upwards, too, as brands now dedicate almost half of their marketing budget to existing customers.

Want to see more trends about promotions?

Discover more on page 38

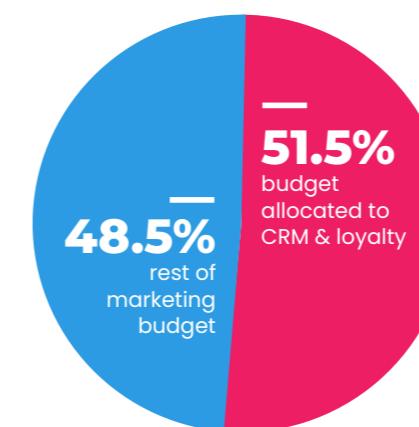
89.4%
are confident that loyalty is driving value that they wouldn't get otherwise

In addition, if they had the freedom, most marketers would move funds away from short-term promotions and into loyalty. That's because retention is an effective growth engine.

Marketing budget allocated to customer loyalty and CRM

21.2% more budget is allocated by existing program owners than those who plan to launch

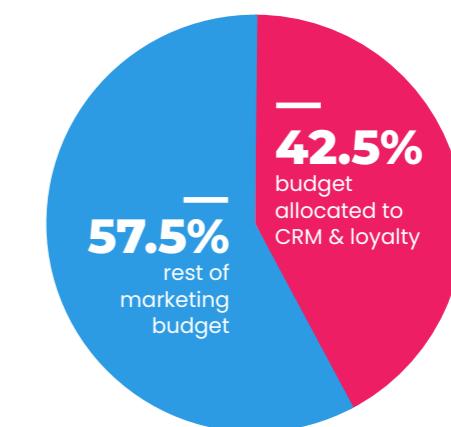
Marketing budget allocated by **existing** program owners



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Marketing budget allocated by **those who plan to launch**



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1.4 – Loyalty program technology needs to be easy to manage

Both existing loyalty program owners and those who plan to launch agree on one thing: the most valuable feature in a loyalty technology is ease of management. This preference has held steady since last year, showing that long-term usability continues to outweigh one-time setup convenience.

Marketers made it clear: technology must empower them and have a low cost of ownership.

The difference between the two groups lies in the secondary value. Those launching programs prioritize connectability and integration with other martech players to reduce friction during implementation. On the other hand, those who already run a loyalty program want a loyalty platform that constantly adds innovative features – because it helps keep members' experiences fresh. It's a natural progression of maturity, from getting started to staying ahead.

Most value in loyalty technology

Ease of management is the top priority for everyone

Loyalty program owners	Those who plan to launch
 Ease of managing the loyalty program 29.5%	 Ease of managing the loyalty program 31.7%
 Constant introduction of new / innovative features 22.4%	 Existing integrations with the marketing tech stack 26.4%
 Customizability 16.7%	 Customizability 17.4%
 Existing integrations with the marketing tech stack 15.9%	 Constant introduction of new / innovative features 13.7%
 Speed of implementation 15.5%	 Speed of implementation 10.3%

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Why third-party loyalty tech is better than a custom-developed one

Customer loyalty and brand love aren't side projects. Let purpose-built platforms work to anticipate customer expectations while you focus on making the brand unforgettable.

Loyalty platforms are focused on the business of loyalty. By working with one, you reap two key benefits: *Roadmap Agility* and *Network Effects*.

When loyalty is the company's core focus, vendors ship relevant features constantly. They can reprioritize roadmaps fast and turn big asks into reusable capabilities. Each new feature in your custom build, however, is another project to scope and prioritize – so innovation in loyalty takes a back seat to innovating your business.

Network effects widen that gap. Loyalty platform companies see patterns across dozens or hundreds of programs, including what works, what fails, and what's emerging. Those learnings go back into the platform. Your custom build only learns from its own experiments, and likely creates blind spots.

In sum, loyalty programs succeed when everyone plays to their strengths: while you focus on loyalty strategy that's right for your business, lean on a third-party platform to enable it.



MITSY LOPEZ BARANELLO

EVP, Head of Addressable Relationships at Digitas



KEY TAKEAWAYS

#1 Loyalty programs are entering a new golden age

Satisfaction among loyalty program owners has reached an all-time high, with **83.0%** reporting they are satisfied, a huge jump from **69.2% in 2025** and **50.6% in 2022**. Loyalty has evolved from a marketing add-on into a core strategic driver for growth, retention, and engagement. Brands see loyalty as a business engine that consistently delivers measurable value.

#2 ROI & share of budget keep climbing, so loyalty programs are driving real incremental value

This year, **92.7%** of program owners who track ROI reported a **positive return**, with an average of **5.3X ROI** (the third consecutive annual increase). As a result, **89.4%** of brands say loyalty drives value that they wouldn't get otherwise, and **59.8%** would reallocate funds from short-term promotions into loyalty if they could. Retention is officially the most powerful growth strategy.

#3 Ease of management is still the top tech priority

For both existing program owners and those preparing to launch, **ease of management** remains the #1 must-have in loyalty technology. Once again, companies are choosing usability over complexity. This shows that long-term scalability and independence from IT matter most. Established programs now seek innovation, while new entrants prioritize strong integrations to start fast and grow confidently.

FEATURED LOYALTY PROGRAM:

Flying Tiger Copenhagen Club

Launching fast without compromising quality

The omnichannel retailer launched its app-based loyalty program at record speed, quickly turning its bold vision into a scalable reality.

Leveraging Antavo's AI Loyalty Cloud API-first set-up and integration library, Flying Tiger's loyalty program was launched in just 6 weeks. Ready-made connectors and flexible workflows enabled rapid setup across marketing automation and mobile channels, without heavy custom development.

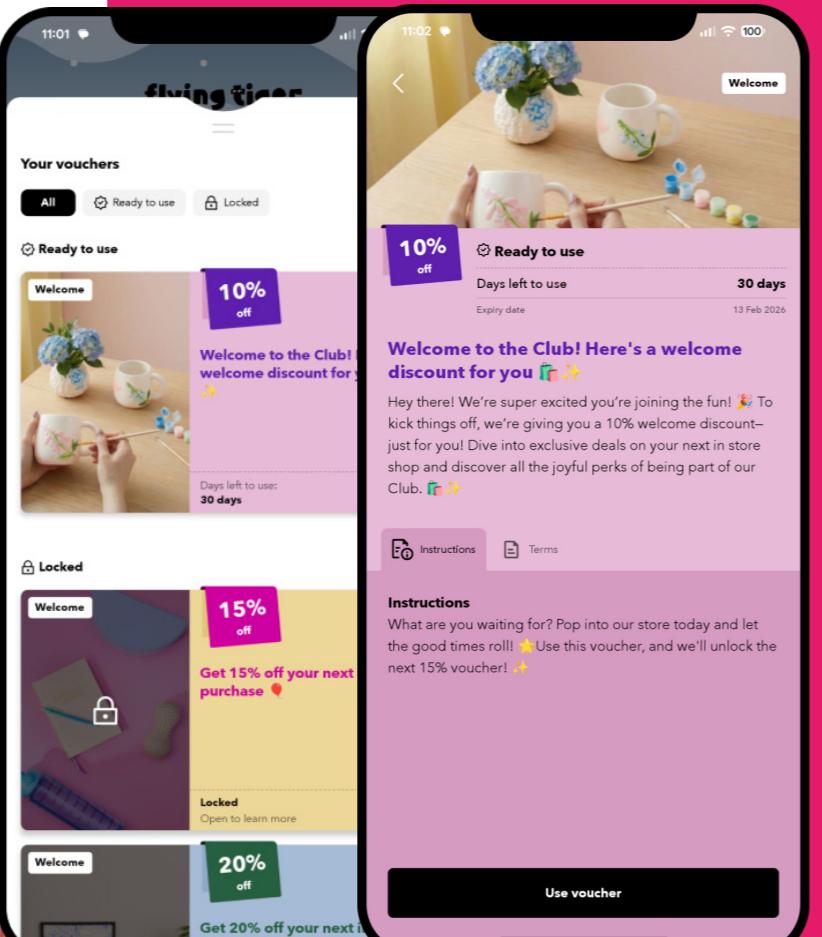
They even bought the loyalty experience to self-serving kiosks through clever POS integrations, showing the selectable rewards on screen.



WHY WE LOVE IT

The results reflect the power of launching fast with a well-thought-out plan:

- Within months, Flying Tiger's Customer Club approached 1 million members and expanded to 6 markets in just 6 months.
- Loyalty members now deliver 60% higher basket sizes and visit stores 50% more frequently than non-members.
- The brand accelerated time-to-market and ensured seamless integrations from day one.
- Flying Tiger transformed loyalty into a measurable growth lever, driving engagement and purchase frequency.
- **Technology includes:** Antavo, Shopify, Klaviyo, Xiatech & The Garden.



This description was created in January 2026 based on publicly available information without the contribution of Flying Tiger. [Content & image source](#)

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ANTAVO PRODUCT SHOWCASE

From loyalty idea to live program faster than ever

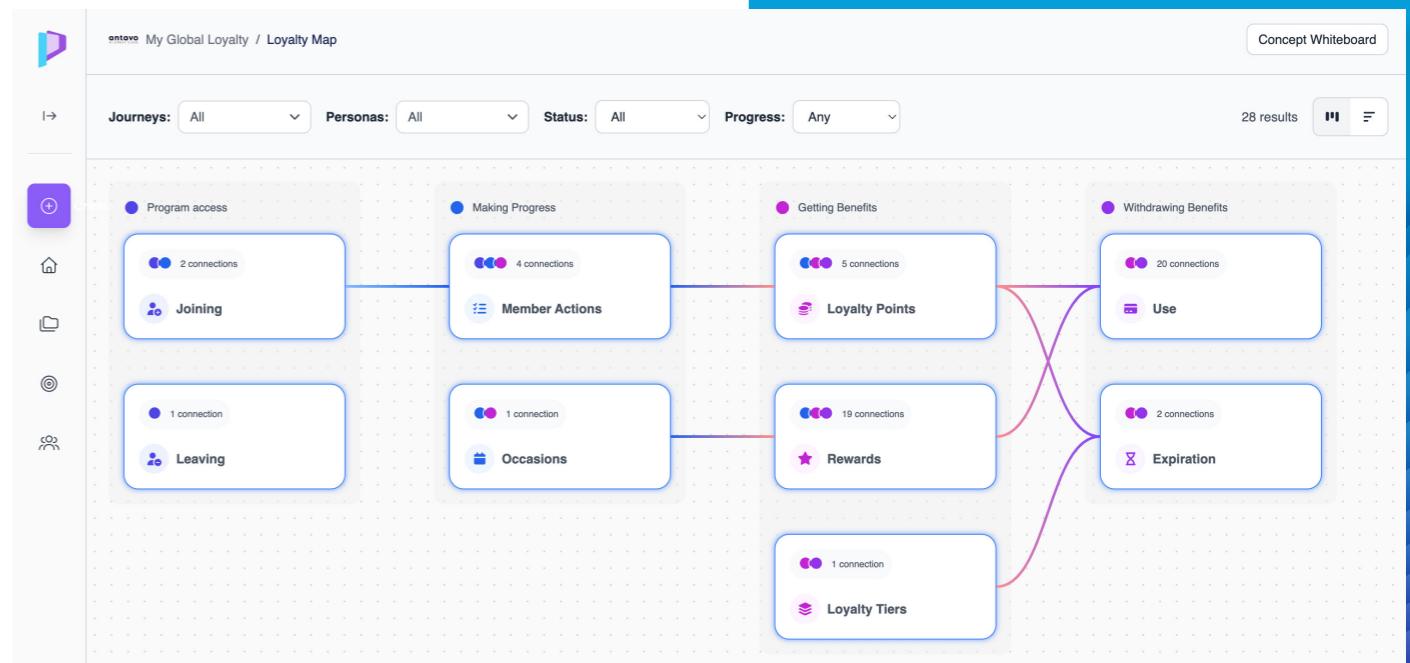
Modern loyalty programs struggle not with ideas, but with turning the ideas into reality. Strategies get stuck in decks, workshops, or documents, while execution lags behind. Antavo changes that.

With Antavo's AI-powered operating system, loyalty teams can move seamlessly from an initial idea to a fully configured, live loyalty experience without heavy IT involvement or long setup cycles.



Why this matters

- Strategy doesn't live in slides, it lives in the program
- Ideas move from concept to execution with minimal friction
- Loyalty teams stay in control without relying on constant IT support
- Programs can evolve continuously, not through disruptive rebuilds



For all the product showcase pages, add this fine print: This description and image of Antavo's product capabilities were created in January 2026. All rights reserved.

How it works

1. Bring a loyalty program idea

Start with a generic program idea, for example: a tiered loyalty program, referrals + family accounts, a mix of services and financial rewards to go with it.

2. Upload the content to Antavo's Timi AI in the Planner

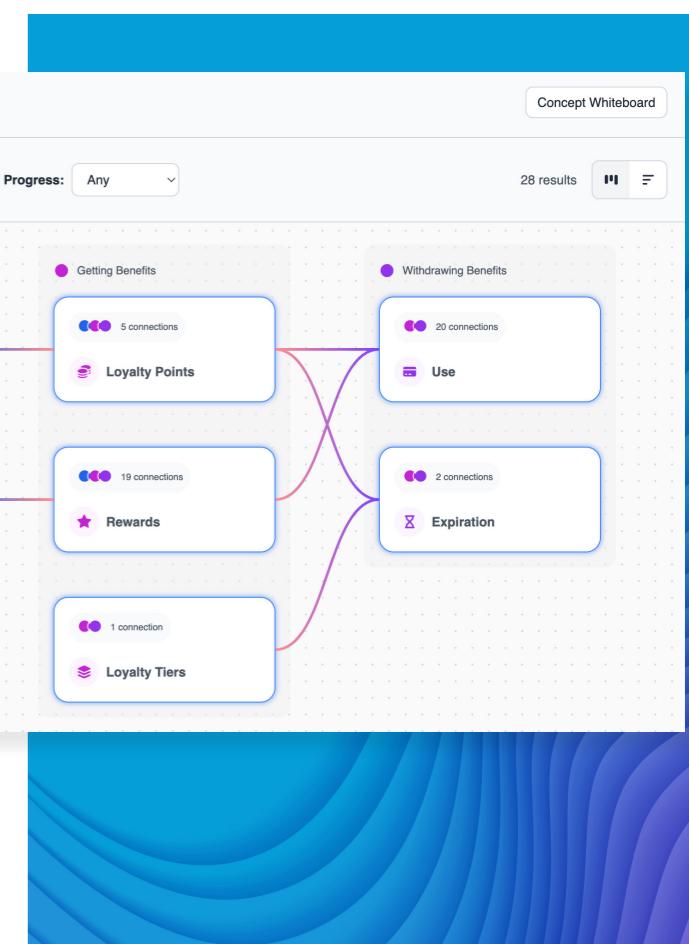
In the Planner, teams can upload their ideas in whatever format, and TimiAI processes it in minutes. TimiAI helps structure it into the right building blocks, turning a rough concept into a clear program blueprint (mechanics, audiences, value exchange, experience logic).

3. Follow a step-by-step journey guide to build it

From that blueprint, Antavo provides a guided, step-by-step build flow tied to the customer journey. Instead of starting from a blank page, you are walked through what needs to be decided to bring the planned experience to life, in the right order, with the right dependencies.

4. Turn the blueprint into a live loyalty system

The output? A plan that you can reiterate at any time, and AI-generated detailed guides on how to configure and set live every single loyalty journey you planned.





CHAPTER 2

Transforming AI with loyalty

- For better AI readiness, businesses need loyalty data to fuel AI training
- Customer-facing departments benefit the most from loyalty data
- Marketers suffer from data blindness and seek monthly insights
- More brands or companies use AI than last year, but uncertainty has held them back

2.1 – Loyalty programs are a prime source of consented data, helping in AI readiness

Phil Shelper, CEO of Loyalty & Reward Co and author of 'Loyalty Programs: The Complete Guide', attributes the growing popularity of loyalty programs to a single factor: they are the best source of consented first- and zero-party data that can be fed to AI. Our data backs this up:

Those with a loyalty program feel more prepared to use AI than those planning to launch one.

Their average readiness score (rated on a scale of 1 to 10) is **6.3**, noticeably higher than companies that are only planning to launch a program in the future (**5.6**) and far above those not considering loyalty programs at all (**5.0**). However, greater preparedness does not eliminate challenges, which are rooted in uncertainty, fear, and data limitations rather than a lack of interest.



Top 6 challenges in adopting AI for existing program owners

- 38.9%** is worried about data security or regulations
- 28.6%** is unsure which AI solution or provider to choose
- 26.9%** don't have the right skills, staff or time to implement AI
- 25.7%** is fearful of using AI because it makes mistakes
- 24.0%** says that their team or leadership is hesitant to adopt new tech
- 23.5%** says that their data is incomplete, inconsistent, or hard to integrate

The AI preparedness of those offering a loyalty program vs those planning to offer

Companies with loyalty programs are more AI ready

AI preparedness (1-10) among those who:	Already offer a loyalty program	Planning to offer a loyalty program
Currently using AI	7.3	6.7
Planning to use AI	5.6	5.5
Not using and not planning to use AI	2.9	4.1

Based on data from 3,000 CRM, marketing and loyalty professionals globally

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2.2 – Data is the most valuable currency, more than ever

In addition to helping train AI initiatives, the data from loyalty programs can benefit other areas of the business and be used to make better informed decisions. The departments that gain the most value are those directly connected to customer behavior. Sales and pricing teams rely heavily on loyalty insights to understand buying patterns, optimize offers, and plan campaigns. Customer service teams use these insights to tailor support, recognize customer status, and resolve issues more effectively. Even product and merchandising teams benefit, using loyalty data to understand preferences or test new ideas.

90.7% of loyalty program owners use loyalty data in pricing and promotions

When companies treat loyalty program data as a strategic asset, they can drive cross-departmental KPIs, as well as AI initiatives. In the end, all of this can lead to more cohesive experiences that make customers feel genuinely valued.

Loyalty program data usage in other parts of the business

Customer-facing departments benefit the most from loyalty data

Departments usage of loyalty data	Loyalty data is used a lot	Loyalty data is used to some degree	Loyalty data is not used
Pricing & promotions	48.0%	42.7%	6.7%
Merchandising	37.7%	45.6%	11.1%
Product development	35.4%	48.3%	12.4%
Customer service	49.6%	38.0%	9.3%
Partnership	34.3%	49.1%	11.8%
Sales	51.9%	39.0%	6.1%
Innovation	36.3%	47.7%	10.9%

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2.3 – Businesses seek frequent program analysis, but data blindness can get in their way

Given the value of loyalty data, it's not surprising that both loyalty teams and their leadership prioritize ongoing analysis. The data indicates that both groups prefer loyalty program performance to be reviewed on a weekly or monthly basis, although leadership tends to be slightly more flexible and is also comfortable with quarterly reporting.

However, there is a fear of **"data blindness"**: the inability to see or understand why the loyalty program performs the way it does. That's because only **1 out of 10** companies do not struggle to analyze and operationalize their data.

Only 9.0%
of program owners face no challenges when analyzing loyalty data



The biggest challenges when analyzing a loyalty program's performance data

- **36.3%** says that data quality issues or data fragmentation make it hard to analyze
- **34.5%** says that limited integration prevents clear performance analysis
- **31.6%** says that they have difficulty specifying which purchases happened because of the loyalty program
- **31.2%** says they need specialized skills or analysts to make sense of the data

The ideal frequency of loyalty program analysis

Both marketing teams and the leadership team prefer monthly program analysis

	Daily	Weekly	Monthly	Quarterly	Annually	On-demand
Loyalty teams	17.8%	40.2%	39.6%	9.5%	1.2%	0.7%
Leadership	14.2%	31.1%	33.5%	15.7%	2.8%	1.6%

Based on data from 3,000 CRM, marketing and loyalty professionals globally

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2.4 – The usage of AI in loyalty programs has increased

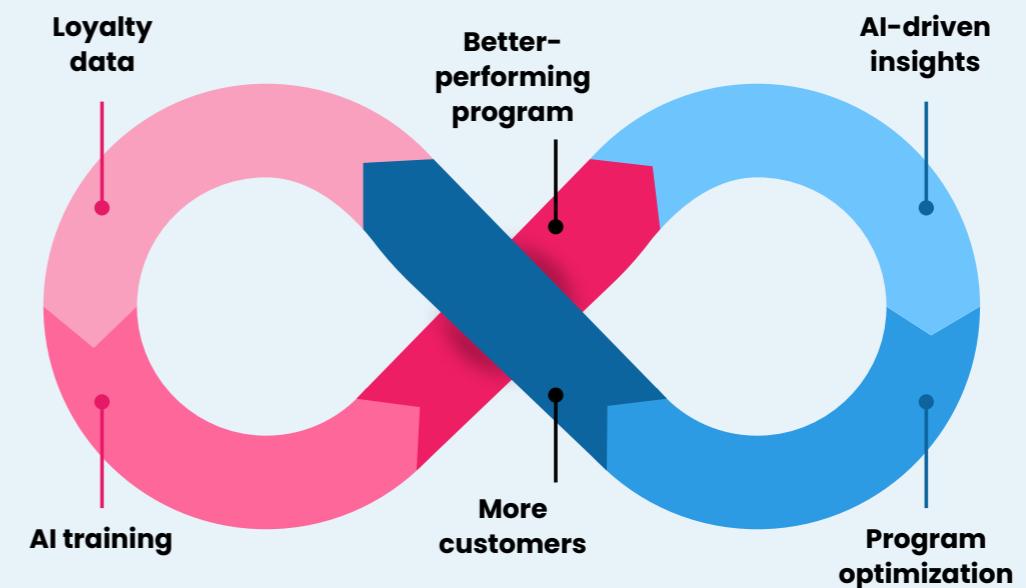
We discussed how loyalty data helps a business better train AI, but what about the other side of the coin? How is AI being used to enhance marketers' effectiveness in loyalty program management? Our findings clearly show that AI usage (be it co-pilots, agentic AI or AI tools) in loyalty program management is steadily increasing. This year, **51.4%** of marketers reported using AI. This is a significant uptick compared to last year's **37.1%**. What's more, **50.9%** of program owners said that they are offering AI-driven personalization, and **40.5%** said that they are planning to offer it in the next two years.

The trend is clear: loyalty marketers are starting to embrace AI as part of their everyday operation.

And all of this forms a complete circle: With a loyalty program, companies have the data necessary to train and launch AI initiatives. With well-trained AI tools, managing the loyalty program is easier and yields better results. A better loyalty program attracts more customers and generates even higher quality data, which can be used to further sophisticate the AI model. And that's the full AI loyalty data loop.

51.4%
of marketers now use AI in loyalty program management, a big leap from last year's **37.1%**

The AI data loop



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KEY TAKEAWAYS

#1 Loyalty programs can make companies more AI-ready

Loyalty programs have become a foundational asset for AI readiness. Companies that already run a loyalty program report a significantly higher AI preparedness score (**6.3 out of 10**) than those only planning to launch (**5.6**) or not considering loyalty at all (**5.0**).

#2 Loyalty data has become the valuable business currency

Beyond AI, loyalty data is now widely used across the organization. **90.7% of loyalty program owners** say their pricing, promotion, or sales teams use loyalty data at least to some degree. Customer service, merchandising, product development, and innovation teams also rely on these insights to personalize interactions, and optimize decisions.

#3 Data blindness threatens insight-driven decision-making

Despite the growing importance of loyalty data, most companies face challenges in analyzing it effectively. While both loyalty teams and leadership want monthly (or even weekly) performance insights, **91.0%** face barriers such as fragmented data or difficulty isolating loyalty-driven impact, all of which can lead to "data blindness."

#4 AI adoption in loyalty is accelerating and feeding the AI data loop

AI usage in loyalty program management has surged to **51.4%**, up from **37.1%** last year. Moreover, **50.9%** of program owners are already offering some form of AI-driven personalization. Marketers are increasingly using AI to improve efficiency, generate insights, and optimize program performance. This creates a self-reinforcing circle, the AI data loop.

How can other business areas benefit from loyalty program data?

Loyalty data is the heart and brain of true customer-centricity. Ask yourself: What does a good relationship require? Listen, understand, act.

The same three steps apply to your loyalty data: The key is alignment across all touchpoints. Look at Albert Heijn. The Dutch retailer mastered this by tackling a dual challenge: customer savings and food waste.

1. Listen: Customers want to save money and live more sustainably. Simultaneously, Albert Heijn committed to cutting food waste in half by 2030.

2. Understand: Data showed customers would buy products near their „best-before“ date, but they won't hunt for them. Meanwhile, the business identified fresh-food expiration as its primary waste driver.

3. Act: They launched „Last Chance Bargains“ to gamify waste prevention. The app shows customers in real time exactly which discounted items are available at their local store, based on best-before dates.

This is a masterclass in using loyalty data to drive a cross-functional use case that hits environmental, financial, and customer goals simultaneously.



MARIUS DEMARY

Director Customer Strategy & Data Impact at DataLab

DataLab.

ANTAVO PRODUCT SHOWCASE

From loyalty data to leadership-ready insight

Most loyalty teams don't lack data, they lack clarity. **Antavo's Optimizer**, powered by **Timi AI**, introduces contextual intelligence to loyalty analytics. Instead of simply reading dashboards, **Timi AI** understands the business behind the data and interprets performance through that lens.

This use case shows how loyalty teams move from raw metrics to contextual, decision-ready insight, without manual analysis or generic reporting.

 **Why this matters**

- Antavo's Optimizer turns loyalty analytics into a true intelligence layer
- Performance is interpreted through the lens of business priorities
- Leadership gets clarity, not just charts.
- Teams reduce data blindness and act faster with confidence



For all the product showcase pages, add this fine print: This description and image of Antavo's product capabilities were created in January 2026. All rights reserved.

How it works

1. Define what success means for your business

Loyalty teams define what success means for their business by providing goals, priorities, and brand-specific signals. Timi AI then uses this input to understand what the brand actually cares about.

2. Explore data and generate insights through conversation

Using natural language chat, teams can ask Timi AI questions and instantly generate any chart, view, or dashboard they need. This makes exploration fast, intuitive, and accessible without relying on analysts or static reports.

3. Interpret loyalty performance, not just report it

Based on the brand context, Timi AI reasons about loyalty performance. It identifies patterns, explains drivers, and highlights what's relevant, instead of surfacing generic benchmarks or one-size-fits-all KPIs.

4. Automatically generate leadership-ready reporting

Timi AI translates insights into clear dashboards and automated reports tailored for any stakeholder. Loyalty teams can share performance updates with leadership confidently, without manual reporting, taking them minutes instead of days.



CHAPTER 3

Bringing value to customers: the loyalty perception gap marketers can't ignore

- Almost half of customers are more likely to join a loyalty program than last year
- Consumers and marketers are misaligned on what makes people feel valued
- Unattainable rewards generate the most customer frustration

3.1 – Customers have grown significantly more interested in loyalty programs

But what do consumers think of loyalty programs? According to the data, interest in loyalty programs has increased: **43.2%** of consumers say that they are more likely to join a program now than they were last year.

Even more telling: 65.9% of customers say that using a loyalty program is now part of their lives.

All the above indicate that consumers recognize the value these programs bring, especially in the face of rising costs and increased competition.

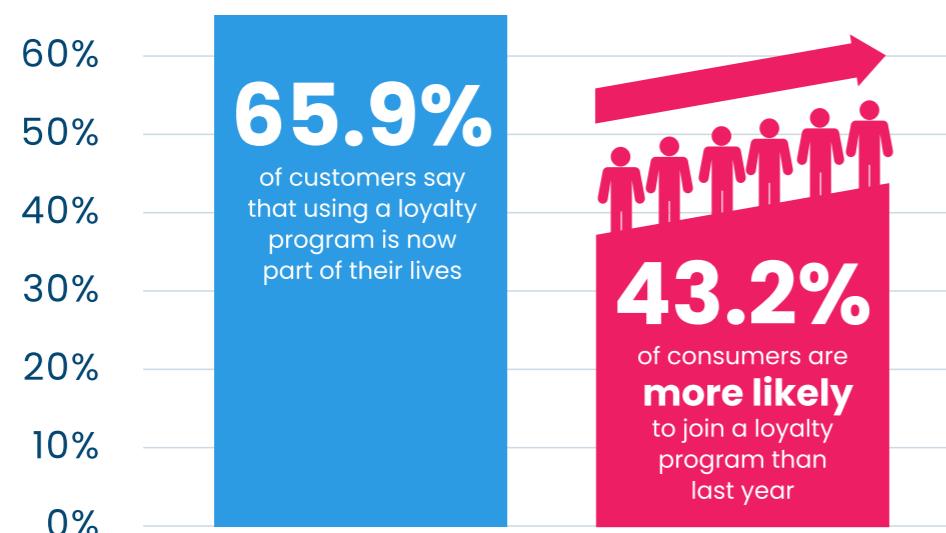


Countries where consumers are more likely to join a loyalty program now than they were last year:

- United Arab Emirates: **68.2%**
- US: **51.8%**
- Australia: **43.3%**
- Germany: **41.9%**
- UK: **32.9%**
- Netherlands: **23.1%**

The likelihood of consumers joining a loyalty program

More than 4 out of 10 customers are more likely to become program members



Based on survey answers from 10,000 consumers who are members of loyalty programs

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3.2 – The number one reason for customer disappointment is unattainable rewards

When it comes to customer pet peeves, the number one disappointment is how long it takes to earn rewards, followed by when points expire before they can be used and rewards that simply don't feel attractive enough. These concerns mirror last year's findings, where **40.7%** of consumers said that they would like to see loyalty program points that don't expire.

The message is clear: when rewards feel out of reach, loyalty programs suffer

Unused loyalty points are not a technical issue: they are a signal of disengagement. The data Antavo collected from its platform tells a clear story: more than a quarter of all points earned remain unspent. When points sit unused, members miss out on rewards or benefits, which weakens their engagement with the program. A separate analysis also revealed that 10% of points earned expire, which can lead to customer frustration too.

Unspent point benchmark:

In 2025, **27%** of the points customers earn are left unspent.

Expiration benchmark:

Among loyalty programs that use point expiration, **12%** of the total points earned expire.

Based on 500 million loyalty program member interactions globally, run on Antavo AI Loyalty Cloud.

Top reasons why consumers are disappointed with a loyalty program

Unattainable rewards are the biggest red flags



49.1%

It takes too long to earn rewards



41.1%

Rewards expire before I can use them



38.9%

Unattractive rewards



33.2%

Lack of discounts



23.7%

Technical errors, like the app not working



17.6%

Unclear program rules



16.0%

Lengthy, complicated signup

Based on survey answers from 10,000 consumers who are members of loyalty programs

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3.3 – *The perception gap: customers don't feel as valued as marketers believe*

We, as marketers, like to think that we fully understand what makes customers feel valued. But the findings uncovered in this year's survey show a clear perception gap. While marketers and consumers agree on the importance of saving money, marketers become far more optimistic once the conversation moves beyond transactional value.

Although marketers aren't misguided, their optimism highlights the need for better insight.

After surveying both the **3,000 marketers** and the **10,000 consumers** with the same questions, the data shows that **82.6%** of marketers believe loyalty programs make customers feel valued. Yet far fewer (**56.2%**) of customers feel the same. Also, when customers were asked whether they shop only with brands that offer loyalty programs, marketers again overestimated the impact.

To close the perception gap, brands need to be clear on what consumers find valuable instead of chasing what they, as a business, want customers to perceive as valuable.

82.6%
of marketers
believe loyalty programs make
customers feel valued. **56.2%** of
customers feel the same

Market sentiment marketers agree with vs consumers agree with



Marketers



Consumers

Loyalty programs help customers save money:

85.8%

78.6%

Loyalty programs make customers feel valued as members:

82.6%

56.2%

Customers only shop with brands that have a loyalty program:

51.0%

29.7%

Based on data from 10,000 consumers & 3,000 professionals globally

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3.4 – *The challenge for brands is not enrollment; it's sustained retention*

Customers join for
value, and just like last
year, the #1 reason is to
save money.

Although transactional benefits are great for getting customers through the door. In order to keep up the momentum, you need a well-designed, competitive strategy. The data that Antavo extracted from 500 million member interactions underlines this: while customers might join for clear financial reasons, **74%** of customers quiet quit after 2 months, slipping into inactivity.

On the upside, only **3.4%** of customers directly leave the loyalty program by opting out or cancelling. Therefore, the majority, who are simply dormant, can be reactivated. Early churn detection is therefore critical, and AI can play a key role in identifying at-risk members early and activating them with the right reward.

Quiet quitting benchmark:

74% of loyalty program members quiet quit after 2 months in 2025, meaning that they stop engaging but still maintain their membership.

Opt-out benchmark:

Only **3.4%** of loyalty program members actively cancel their membership.

Based on 500 million loyalty program member interactions globally, run on Antavo AI Loyalty Cloud.

What motivates customers to join/use a loyalty program?

Transactional benefits are still
the main driving force behind
loyalty enrollment

70.8%

Money-saving benefits like coupons,
vouchers or cashback

46.3%

Free products or services, like free shipping
and freebies

41.6%

Personalized offers and rewards tailored to my
personal preferences and purchase history

26.5%

Early access to sales or products

16.2%

Brand collabs and rewards from other brands

15.1%

VIP treatment and conveniences such
as priority customer service, upgrades or
extended warranties

Based on data from 10,000 consumers globally

antavo.com | Global Customer Loyalty Report 2026

KEY TAKEAWAYS

#1 Customers are more eager than ever to join loyalty programs

Loyalty participation is rising, not falling. **43.2% of consumers** say they're more likely to join a loyalty program than last year, while just **3.7%** feel less likely. For **65.9% of people**, loyalty programs are now woven into everyday life. This proves that loyalty has shifted from a transactional add-on to an essential part of daily shopping behavior.

#2 Marketers overestimate how valued customers really feel

While **82.6% of marketers** think they make members feel valued, only **56.2% of consumers** agree. This perception gap shows that while brands focus on perceived value, customers care about tangible outcomes (like faster rewards, more meaningful benefits, and seamless point-earning experience and redemption).

#3 Friction is the enemy of loyalty

In terms of disappointment: **49.1%** say it takes too long to earn rewards, **41.1%** are frustrated by expiring points, and **38.9%** find rewards unattractive. Antavo's analysis of 500 million member events reinforces this problem, as **27% of points go unspent**, and **12% of points expire**.

#4 Customers join for savings, but quietly quit when engagement fades

Antavo's analysis of 500 million member interactions shows that while customers join for clear monetary reasons, a **significant portion** slip into inactivity within 2 months. The good news: only **3.4%** actively opt out. The lesson is simple: most members don't leave, they simply go quiet and can be reactivated.

How to measure the true value of your loyalty program?

Repeat purchases aren't proof of loyalty. They might result from habit –easily broken and replaced. To build true customer loyalty, it's essential to go beyond habits and foster emotional and behavioural bonds.

Repeat purchases are often mistaken for loyalty. In reality, customers may buy frequently out of habit or lack of alternatives. That behavior is passive, unintentional, and easily disrupted by a competitor or a simple change in routine.

True loyalty is intentional. It operates on two distinct dimensions. Transactional loyalty is driven by rational value: ease, quality, price, or incentives. Emotional loyalty goes further. It reflects a positive attitude toward the brand, creating attachment that is sticky, resilient, and far harder to erode.

Yet many loyalty measurements still stop at repeat rates. That's a dangerous shortcut. Frequency alone says nothing about intent, attachment, or future value. Brands that confuse habit with loyalty are building on unstable ground, exposed to disruption the moment a better option appears. True loyalty can only be understood by measuring both transactional uplift and emotional connection.



ANDREANNE RONDEAU

Loyalty Specialist and Founder at stratLX

stratLX

FEATURED LOYALTY PROGRAM:

Collectors Club

by Paul Smith

Rewards worth collecting

Collectors Club transforms rewards into collectible moments that drive curiosity, engagement, and repeat brand interactions.

Collectors Club rethinks rewards as motivation, not just incentives. By rewarding curiosity, exploration, and everyday brand interactions, not only spending, Paul Smith keeps members engaged between purchases. This approach turns rewards into moments of discovery, making loyalty feel playful and unexpected. Collectors Club brings flexibility and variety together, making loyalty feel fun, human, and worth coming back to.

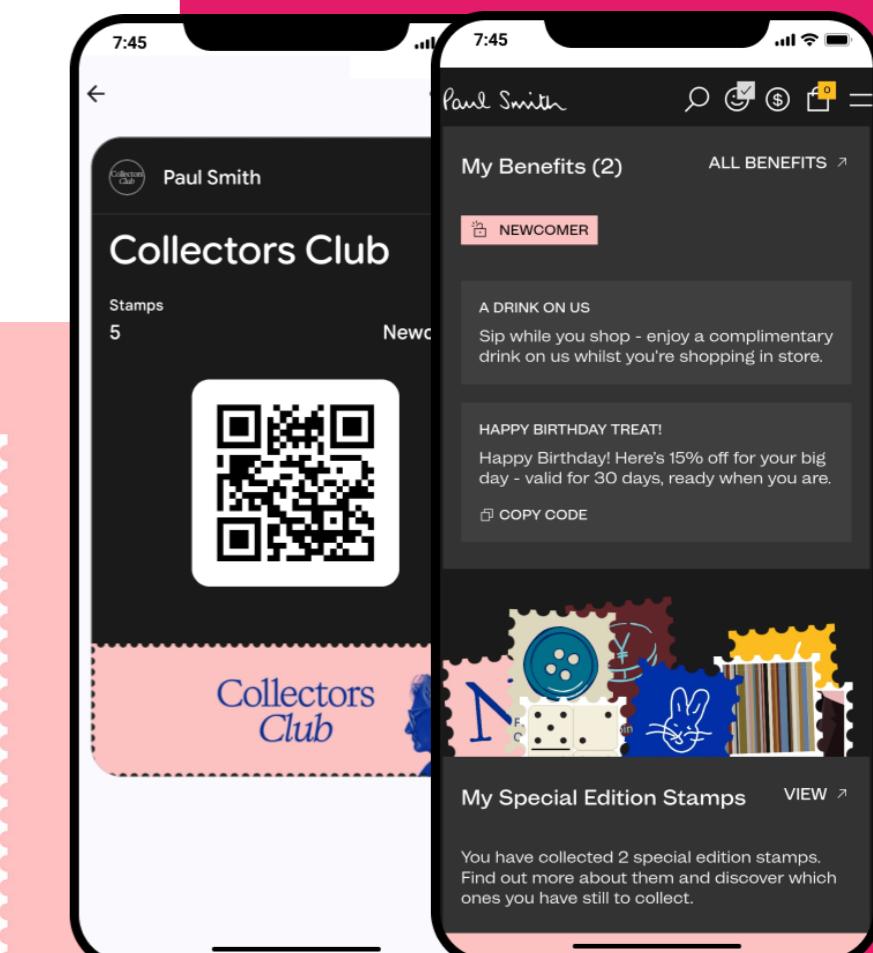


antavo

WHY WE LOVE IT

This reward-first mindset builds deeper, more sustainable loyalty:

- The goal set for the average order value has been achieved in just 4 months.
- To connect the offline and online experience, Paul Smith came up with clever solutions. In one of their stores, there is a QR-code on a piece of hidden domino that unlocks an exclusive reward.
- Powered by Antavo AI Loyalty Cloud's flexible Loyalty Engine, Paul Smith implemented its loyalty program in just 9 months.
- **Technology & partners include:** Antavo, Klaviyo, Centra, Sitoo, Limesharp & Vervaunt.



This description was created in January 2026 based on publicly available information without the contribution of Paul Smith. [Content & image source](#)



CHAPTER 4

The Big Consumer Wishlist: promotions, favorite channels & shared accounts

- Promotions are becoming a part of loyalty programs
- Program members prefer an “ID in their pocket”, not just apps
- There’s a lot of untapped potential for friend referrals and family accounts

4.1 – **Promotions hold large value and power over consumer decisions**

Promotions, like discounts, bundles and special deals, are nothing new in the world of marketing. They can be considered a hygiene factor, but what's interesting is that customers not only expect them, they are aware that brands use promotions to influence them.

According to our survey results, **68.6% of customers** said that promotions influence their shopping behavior. They also voted discount codes as their favorite type of promotion, followed by BOGO (buy one, get one free).

The recipe is simple: promotions provide a familiar nudge for customers that continues to work.

Because promotions are so familiar and widely used, customers now understand them as part of a transaction: value for value. Being asked to sign up for a loyalty program, identify themselves, or engage in some way in exchange for a promotion no longer feels intrusive; in fact, they increasingly expect something to be asked in exchange for the benefits.

68.6%

of customers say promotions influence their shopping behavior

Top 5 favorite promotion types:

According to customers

- **67.3% prefers** **Discount codes that help you save** (e.g., 10–30% off)
- **47.8% prefers** **Buy X, get 1 free** (e.g., buy 3 and get 1 extra free)
- **36.2% prefers** **Free samples with a purchase** (e.g., a mini lotion sample)
- **27.4% prefers** **Seasonal or holiday sales** (e.g., back-to-school or summer offers)
- **24.6% prefers** **Bundles** (e.g., shampoo and conditioner together at a discounted price)

Based on data from 10,000 consumers globally

antavo.com | Global Customer Loyalty Report 2026

Another noteworthy finding is how often consumers use promotions. The data suggests high frequency usage: the large majority either use discounts multiple times a month, or every time they shop. The takeaway is straightforward: promotions aren't optional; they're part of the price of entry. Customers have grown accustomed to them, expect them, and respond positively to them. The question is, will they stay loyal?

Looking for more persona-based statistics?

You can find them on page 56

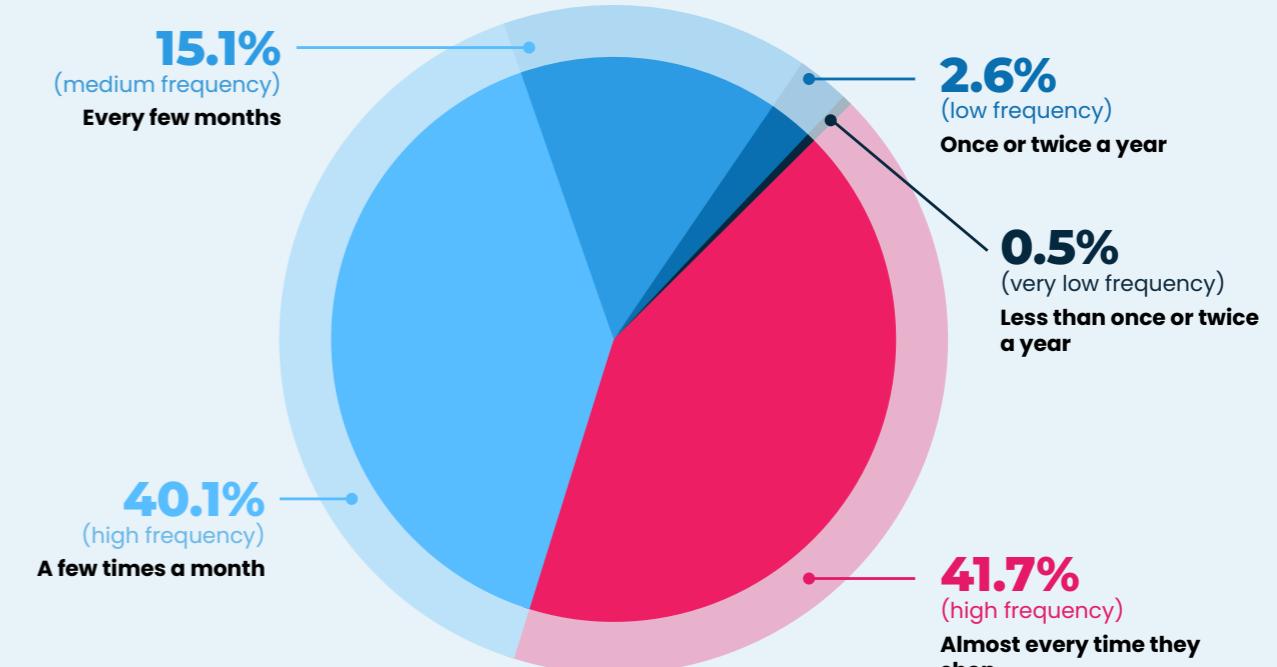


The percentage of customer personas that are influenced by promotions:

- Deal seeker – **71%**
- Brand loyalist: **59%**
- Sustainability focused – **74%**
- Experience seeker – **76%**

How often do customers use promotional offers?

81.9% of customers use promotions frequently (almost every time they shop, or a few times a month)



Based on data from 10,000 consumers globally

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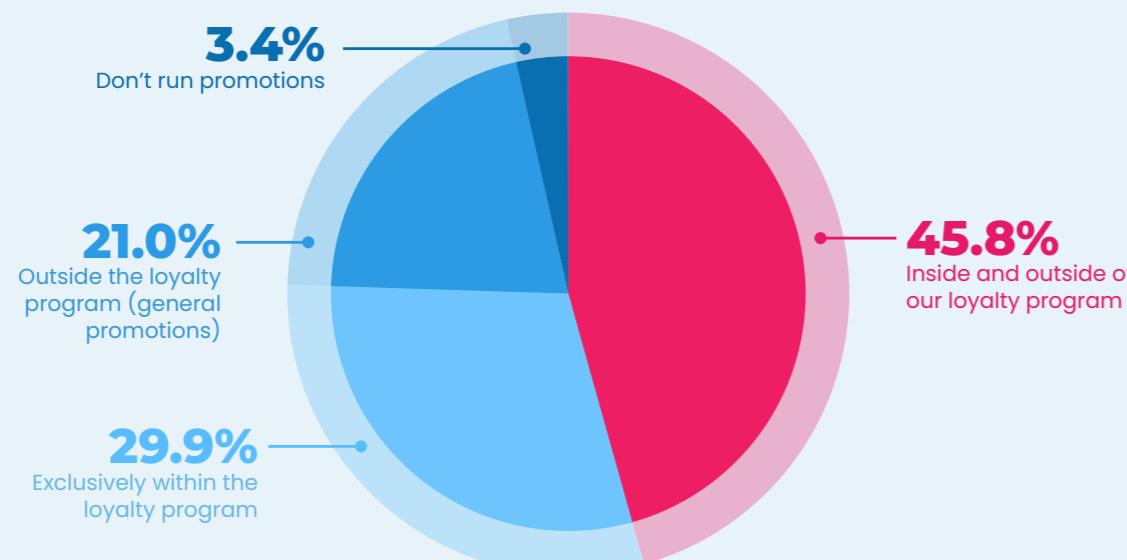
4.2 – *Promotions, when used well, are part of a bigger system*

From the marketer's perspective, promotions are tools to grab people's attention. The data shows that **84.8%** of businesses and **96.6%** of loyalty program owners specifically run some kind of promotion for their business. What's noteworthy is that:

Nowadays, most marketers run promotions within their loyalty program ecosystem, not outside of it.

The correlation is clear as the sky: from the customer side, promotions come with an expectation of exchange.

Promotion management in loyalty programs



Based on data from 3,000 CRM, marketing and loyalty professionals globally

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From the marketer side, this creates the opportunity to move promotions inside loyalty programs, where they have the most incentives and control over the value exchange, as they can turn enrollment, identification, and engagement into a "price of entry" for their members.

96.6%

of loyalty program owners say that they run promotions in one way or another

There is also a clear shift in the mindset of marketers with a loyalty program. When asked about their primary motives for running promotions, the top two answers were customer-centric: acquiring and retaining customers, followed by revenue-focused reasons.

Promotions are no longer standalone incentives, but part of a broader loyalty ecosystem built on mutual value rather than one-way discounts.

What are the primary reasons for marketers to run promotions?

Customer-centric reasons dominate

Acquiring new customers

52.5%

Keeping customers engaged, or reactivate them

50.2%

Boosting short-term sales

38.7%

Promoting or clear inventory

34.9%

Increasing average basket value

33.6%

Reacting to competitor activity

25.6%

Supporting holiday campaigns

25.0%

■ customer-centric

■ revenue-centric

■ context, external factor

Respondents could select up to 3 answers. Based on data from 3,000 professionals globally.

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4.3 – Marketers want to move promotions into loyalty programs

With the high popularity of promotions among consumers and high usage from marketers, promotions are indeed very popular, but smart marketers know that the true goal is returning customers. This sentiment is shown when it comes to budget allocation: **59.8%** of loyalty program owners who also run promotions may move promotional spend into loyalty and engagement.

A possible explanation for this intention is that standalone promotions are costly and often erode margins, but when they are a part of the loyalty program economy, they can contribute to long-term brand equity and program owners can keep control over their margins. This majority is underlined when comparing marketers based on loyalty program ownership.

According to our data, most brands with loyalty programs already run promotions, and **6 out of 10** intend to shift more budget into loyalty. Among companies that are planning to launch a loyalty program, that intention is less pronounced. It's also worth highlighting that some brands that have no intention to start a loyalty program also show an appetite for rebalancing spend.

When promotions live outside the loyalty program, the two tools are in competition. This makes the investments less effective.

Different marketers' affinity towards promotions

Loyalty program owners show the most maturity for promotion usage

Insights from marketers, who...	Have a loyalty program	Plan to have a loyalty program	Don't have and don't want a loyalty program
Are running promotions	96.9%	69.3%	29.0%
Would shift promotion budget towards building loyalty through a loyalty program	59.8%	48.0%	—

Based on data from 3,000 CRM, marketing and loyalty professionals globally

antavo.com | Global Customer Loyalty Report 2026

4.4 – Customers don't just seek cards or apps; they want an ID in their pocket

Is the market finally ready to leave plastic cards behind and become fully digital? Our findings indicate otherwise. While customers most prefer mobile apps, digital passes and plastic cards are close behind. This can be caused by app fatigue, or a need for frictionless engagement.

Consumers want convenience and minimal friction, right out of their pockets; something that's always on hand.

Looking for more geo-based insights?

You can find them on page 54



Top 3 countries where customers most prefer apps:

- Denmark, Norway, Qatar

Top 3 countries where customers most prefer digital passes:

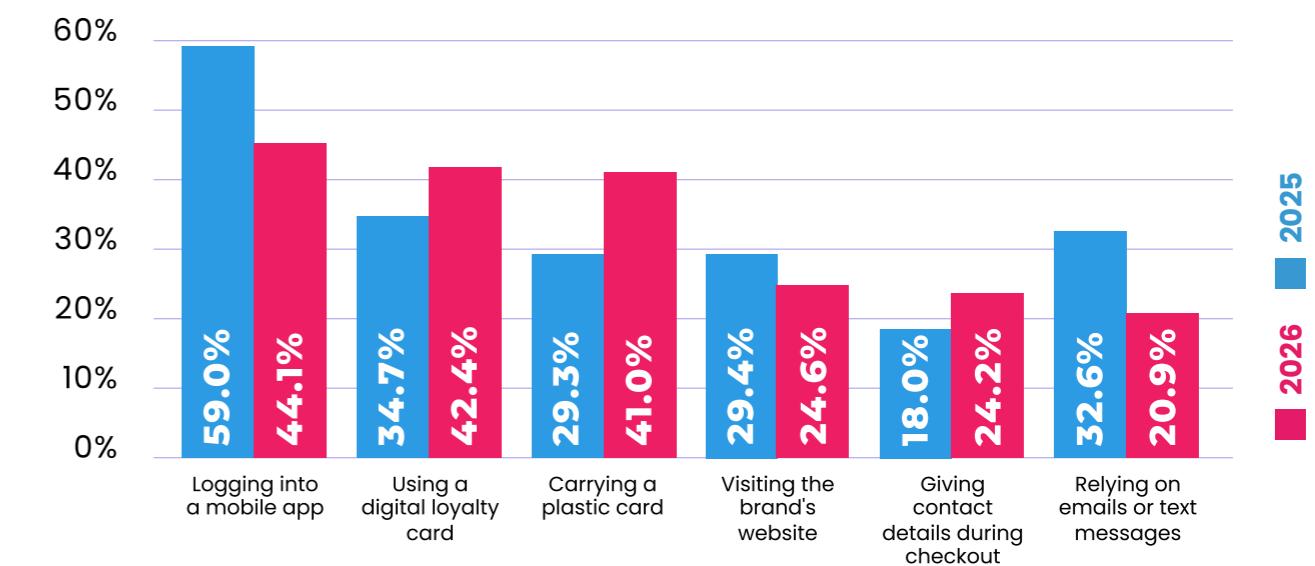
- United Arab Emirates, Ireland, Germany

Top 3 countries where customers most prefer plastic cards:

- UK, Canada, Australia

How consumers prefer to use/access their loyalty programs

Apps, digital cards and plastic cards are neck and neck



Based on data from 10,000 consumers globally

antavo.com | Global Customer Loyalty Report 2026

4.5 – *Friend referrals and shared accounts are untapped tools for growth*

When it comes customer acquisition, ads are an expensive route to take. A real opportunity is to use a loyalty program not only to engage existing customers but to attract new ones, too. Two great ways to do this: friend referrals and shared or family accounts.

According to our findings, two-thirds of consumers refer friends – and this isn't occasional behavior either. Half of consumers refer their friends more than once a year, and one-third recommend brands multiple times a month.



Persona-based facts on this topic:

- **Top referral:** 31% of experience seekers refer friends a few times a month
- **Those who never refer a friend:** 40% of brand loyalists and 35% of discount seekers
- **Those who would most likely shop if account sharing is available:** 78% of experience seekers and 76% of sustainability-focused customers
- **Those who are least likely to do point pooling:** 37% of discount seekers and 39% of brand loyalists



Pick the brain of customers?

More persona-based insights on page 56

Point pooling follows the same pattern. Customers want to earn and spend together: **36.1%** say they'd use point pooling if it were available, and **72.0%** say they'd shop more with brands that enable it. These results mirror last year's numbers almost exactly, which proves the appetite for pooling hasn't faded.

The market reality is that customers show interest in community-driven features, so businesses should tap into them.

Point pooling / family accounts

- **36.1%** of customers would do point pooling if it were available (last year: 40.6%)
- **72.0%** would shop more at brands if they had this functionality (last year: 76.0%)

Friend referral

- **68.5%** of customers say they refer friends (to some degree)
 - 53.6% of those who refer friends do it more than once a year
 - One-third of referrers refer friends multiple times a month

Based on data from 10,000 consumers globally

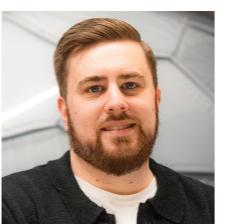
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Promotions – Inside or outside of the loyalty program?

Not many brands align their promotional activity with their loyalty programs. Those who do, maintain better pricing and stronger gross margin. It's a big gap to potential.

If you were asked about your brand's promotion strategy, you'd most likely talk about whether you do or don't do things like strike through pricing, discount codes, bundled pricing, or gift with purchase. In the last several years 'instant value' promotions have become part of the loyalty program – from member prices to access benefits like member free shipping. Generally, instant value gets people in and then deferred value keeps them coming back.

Where is the big unlock? Running more of your promotions through the loyalty program enables you to make and execute smart decisions because the customer is identified and you have multiple ways, beyond price, to affect brand interactions. It's a simple premise but one that is complicated by organizational structures, where trading and loyalty sit separately. As a practical first step, make one of your 2026 priorities to bring together teams and build a single view of promotions.



ANDREW DOYLE

Head of Loyalty, Promotions & Growth Propositions
Empathy Lab by EPAM

empathylab™
by EPAM

KEY TAKEAWAYS

#1 Promotions remain powerful, but they're an entry point, not the end-goal

Promotions are a strong behavioral nudge. **68.6%** of customers say promotions influence their shopping choices, and usage frequency is extremely high: 81.9% use promotions either every time they shop or multiple times a month. Discount codes are the clear favorite for **67.3%** of customers, followed by BOGO deals and free samples.

#2 Promotions work best inside loyalty programs, not beside them

The large majority (**96.6%**) of loyalty program owners use promotions, but the way they use them is shifting. Nearly half of loyalty program owners now run promotions inside their loyalty program, and as maturity grows, **59.8%** of marketers who run loyalty programs say they would shift promotion budget into loyalty.

#3 Accessibility beats channel preference

Consumers no longer insist on one format: they want convenience. **44.1%** use mobile apps, **42.4%** prefer digital passes, and **41.0%** still carry plastic cards. Whether it's a phone wallet or a card in their pocket, the goal is simple: customers want frictionless access to their member identity whenever and wherever they shop.

#4 Small features make a big impact

Community-based features are undervalued yet powerful. **68.5%** of customers refer friends, and over half do so at least once a year. Meanwhile, **36.1%** would use point pooling if it were made available, and **72.0%** would shop more with brands that enable it. These mechanisms transform loyalty from an individual transaction into a collective experience.

FEATURED LOYALTY PROGRAM:

MyPanera Rewards & Unlimited Sip Club

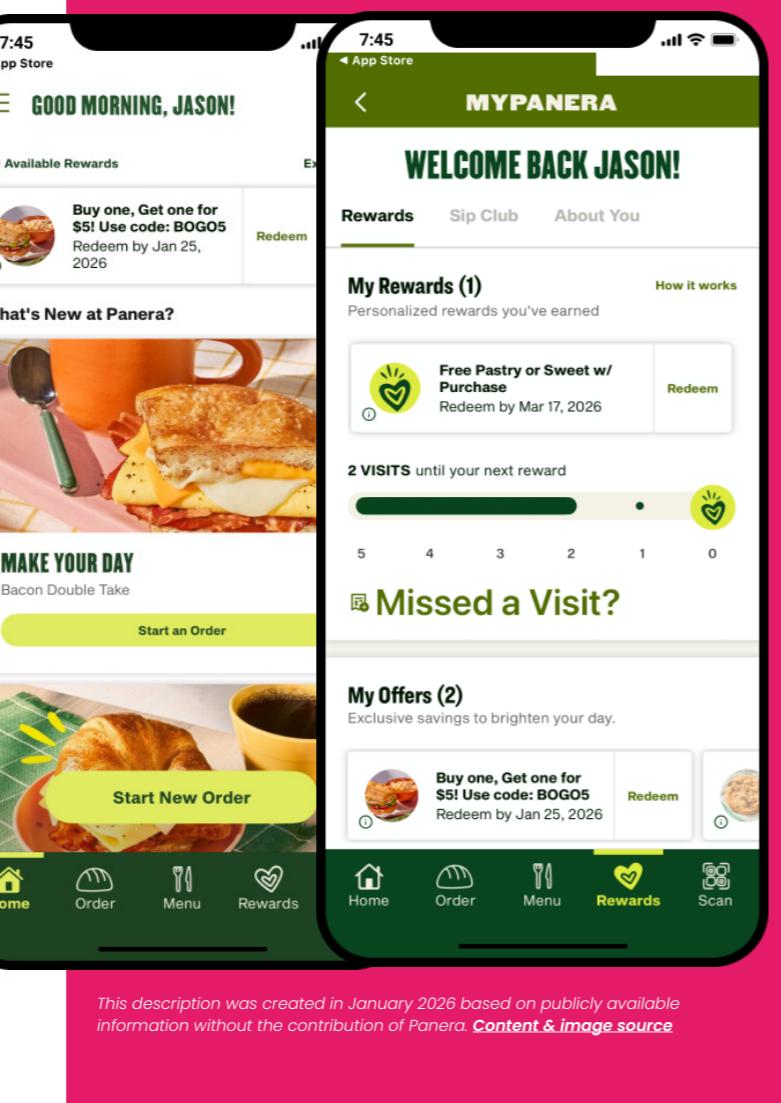
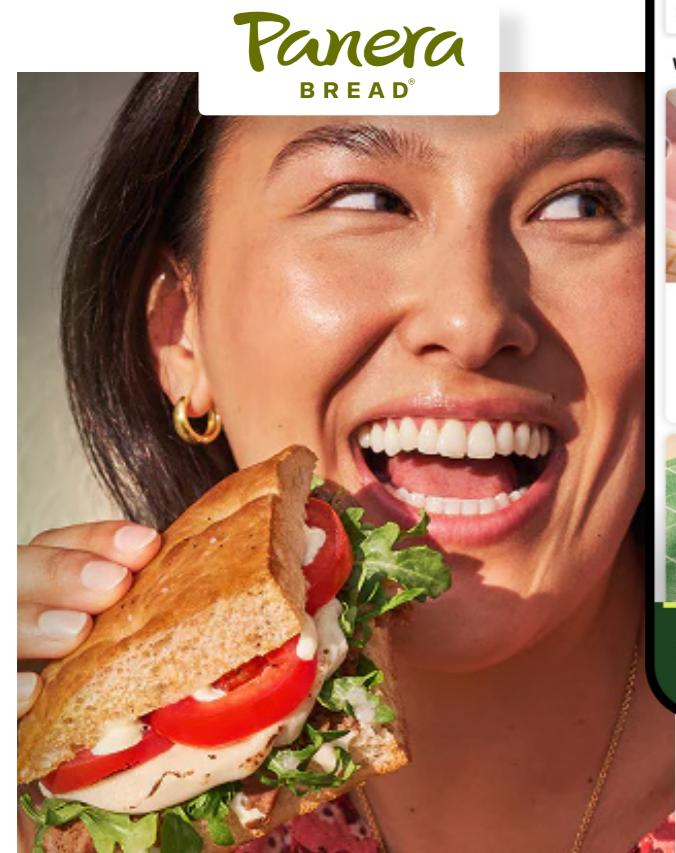
by Panera

One tasty program, many ways to engage

Panera combines free rewards and a paid subscription to keep members engaged, rewarded, and coming back more often.

Panera designed its loyalty ecosystem to serve different engagement levels under one program. **MyPanera** delights free members with welcome treats and rewards them for store visits. The paid Unlimited Sip Club subscription adds daily, habit-forming benefits like unlimited drinks (1 in every two hours) and exclusive deals.

Together, the free and paid layers create continuous engagement, allowing members to choose the value that fits their lifestyle.



WHY WE LOVE IT

This hybrid model maximizes both reach and revenue:

- The free MyPanera program attracts mass participation and keeps casual customers engaged with self-chosen rewards, challenges, and ongoing offers.
- The Sip Club subscription converts frequent visitors into predictable, recurring revenue while driving daily visits and incremental food purchases.
- By diversifying its loyalty model to support both free and paid engagement paths, Panera increases visit frequency, average order value, and customer lifetime value.

ANTAVO PRODUCT SHOWCASE

From traditional loyalty to a dynamic experience hub

Customer behavior is less predictable. People engage differently depending on context, moment, and need. In this environment, loyalty programs built on fixed rules struggle to keep pace.

Antavo's Operating System is built for this next era of loyalty, where programs aren't static constructs, but dynamic experience hubs that evolve continuously alongside customer behavior.

Why this matters

- Loyalty evolves without disruption
- Strategy and execution stay connected at all times
- Data is read in context, not in isolation

Antavo makes it possible to run loyalty as a living system: one that adapts to customers, markets, and moments without losing focus on outcomes.

The Store Loyalty Plan

Loyalty Strategy Interpreter

Turn unstructured docs into clear, actionable insights. AI will extract the key elements, spot what's missing, and fast-track your concept whiteboard setup.

Reward creation catalogue

87%

You can keep adding more files while we process this one

Upload your strategy documents

Drag and drop your file below. You'll review and confirm changes before saving

Uploaded documents

- loyalty earning mechanics.pdf
- loyalty workshop takeaways.pdf
- loyalty benefits list.pdf

+ Add files (or drag and drop)

Start the mapping

How it works

1. Adjust strategy directly in the Planner

When something changes, teams start in Antavo's Planner. They can adjust an existing program structure, introduce new rewards, launch a campaign, or tailor experiences for a specific persona.

2. Activate changes without rebuilding the program

Once decisions are made, changes are applied to the existing loyalty setup with easy configurations, not rebuilt from scratch. Brands can layer in new mechanics, swap rewards, test promotions, or introduce new engagement moments without disrupting the core program.

3. Read performance through the lens of goals

As changes go live, performance data flows into the Optimizer. Because goals and priorities are already defined in the Planner, data is always interpreted with outcomes in mind so teams can immediately see whether a change is driving the intended behavior.

4. Experiment when the next move isn't obvious

When teams aren't sure what to do next, Antavo supports experimentation with a wide range of out-of-the-box engagement options, enabling continuous refinement.



THE GRAND SUMMARY

In conclusion...

- Key takeaways
- How to take action in 2026
- Methodology & demographics
- Regional & industry statistics

KEY TAKEAWAYS 2026

#1 Loyalty program performance reaches a new peak

- Satisfaction hits a five-year high:** Loyalty programs are stronger than ever, with **83.0% of program owners satisfied**, up from **69.2% in 2025** and **50.6% in 2022**. This consistent growth confirms that loyalty programs have evolved into strategic assets that drive engagement, retention, and measurable value.
- ROI growth validates loyalty as a growth engine:** Financial performance continues to climb, with **92.7% of program owners reporting positive ROI** and an average **5.3X return** for the third year in a row. For brands, failing to deliver engagement or ROI remains the biggest red flag.
- Budgets rise and technology priorities mature:** Nearly **9 out of 10 companies** say loyalty delivers unique value, and **51.5% of marketing budgets** are now allocated to existing program owner's loyalty and CRM. As spending increases, **ease of management** remains the top technology priority, reflecting a focus on scalability, efficiency, and innovation.

#2 Loyalty data is becoming the foundation of AI-powered growth

- Companies with loyalty programs are more AI-ready:** Companies with an active loyalty program feel more prepared to adopt AI, scoring **6.3 out of 10** on AI readiness, compared to **5.6** for those planning to launch and **5.0** for companies without loyalty. This advantage stems from access to consented first- and zero-party data.
- Loyalty data is now a cross-department business asset:** Loyalty data extends well beyond marketing, with **90.7% of program owners** using it in sales, pricing, and promotions. Customer service, product, merchandising, and innovation teams also rely on these insights.
- AI adoption in loyalty is accelerating:** AI usage in loyalty management has climbed to **51.4%**, up from **37.1% last year**, and over half of programs now offer AI-driven personalization. However, **91.0% of companies** still face challenges analyzing loyalty data, which is critical to unlocking the full AI data loop.

#3 Consumer interest in loyalty is rising

- More consumers are open to loyalty than ever before:** Interest in loyalty programs is rising, with **43.2% of consumers** more likely to join than last year and **65.9%** saying loyalty is now part of everyday life. This shows loyalty has become a normalized shopping behavior, particularly in markets like the US, UAE, and Australia.
- Unattainable rewards are the biggest driver of disappointment:** Frustration sets in when rewards feel out of reach. Nearly **49.1%** of consumers say rewards take too long to earn, and **41.1%** are disappointed by point expiration. Antavo benchmarks show **27% of points go unspent** and **11% expire**, weakening engagement.
- A perception gap puts retention at risk:** Marketers overestimate how valued customers feel: **82.6%** believe loyalty makes members feel valued, compared to **56.2% of consumers**. While customers join for financial benefits, many quietly disengage, even though only **3.4% actively opt-out**.

#4 Promotions still influence behavior

- Promotions remain powerful, frequent, and expected:** Promotions continue to influence shopping behavior, with **68.6% of customers** saying discounts affect their decisions and **81.9%** using promotions frequently. Discount codes and BOGO offers remain the most popular.
- Marketers are embedding promotions into loyalty ecosystems:** Nearly all loyalty program owners (**96.6%**) run promotions, and most do so within their loyalty programs. This enables brands to add conditions, capture data, personalize offers, and protect margins, while shifting focus toward customer-centric goals.
- Frictionless access and community features unlock growth:** Customers want easy access to loyalty program, as apps (**44.1%**), digital passes (**42.4%**), and plastic cards (**41.0%**) are used almost equally. At the same time, community features remain underused, with **68.5%** referring friends, **36.1%** open to point pooling, and **72.0%** more likely to shop with brands that offer it.

HOW TO TAKE ACTION IN 2026

With this knowledge in mind, businesses can make the right decisions, and invest wisely into their loyalty strategies.

HERE ARE OUR RECOMMENDATIONS:

ACTION 1

Use this report's numbers as your benchmarks

This report is an extremely useful benchmarking tool. Our insights, charts and statistics are based on a large pool of surveys, platform analytics and third-party expert insights. In particular, we asked 10,000 consumers, 3,000 marketers and analyzed 500 million loyalty program data points. This is some of the most thorough research in our industry. We highly encourage you to make good use of this comprehensive source of information. You can bring these numbers to board meetings to underscore why loyalty programs are a worthwhile investment, put them in presentations, or discuss it with other C-level decision-makers.

ACTION 2

Prepare your loyalty program for the AI-driven era

The next era of loyalty will be shaped by AI and brands with the right data foundation will benefit significantly from it. Loyalty programs already generate consented, high-quality customer data, making them the natural starting point for AI-powered decision-making. To move forward, companies should focus less on experimenting with isolated AI tools and more on strengthening data quality, integration, and accessibility across teams.

AI should be embedded into everyday loyalty management to support smarter decisions, faster optimization, and more relevant customer experiences. Brands that treat loyalty data as a strategic asset today will be best positioned to unlock the AI-loyalty feedback loop tomorrow.

ACTION 3

Rethink promotions as a precision tool, not a blanket tactic

Customers respond to promotions, but generic discounts are easy to copy and quick to forget. Instead of blanket offers, marketers should focus on delivering the right promotion to the right customer at the right moment. Relevance and low friction are critical, because promotions should feel helpful, be easy to redeem, and complement loyalty by balancing instant and long-term value.

Used wisely, promotions can support different goals: instant, simple incentives for acquisition; personalized, recognition-based offers for engagement; and timely, context-aware prompts for reactivation. When aligned with clear business objectives, promotions drive incremental behavior without training customers to wait for deals.

ACTION 4

Choose loyalty technology that empowers, not burdens

As loyalty programs grow more complex, ease of management becomes a strategic requirement, not a nice-to-have. Whether launching a new program or evolving an existing one, businesses should prioritize technology that reduces operational friction, minimizes dependency on IT, and allows teams to act quickly. A platform that is hard to manage will slow innovation and limit impact.

Looking ahead, AI-enhanced loyalty technology will define the next generation of programs. Choosing solutions that already embed intelligence into everyday workflows ensures marketers can scale, optimize, and stay competitive as loyalty enters its next phase.

METHODOLOGY

Data collection methods for the Global Consumer Loyalty Report 2026 included

• Self-administered questionnaires

Marketers (sample of 2,969) - The self-administered survey was completed. The survey featured mostly quantitative results, but qualitative results appeared as well. Open-text responses were included. Total sample: 2,969 respondents.

Consumers (sample of 10,000) - The self-administered survey was completed. The survey featured mostly quantitative results, but qualitative results appeared as well. Open-text responses were included. Total sample: 10,000 respondents.

• Secondary Data Analysis

The descriptive and comparative analyses were carried out on the basis of the primary data collected using the survey. The results were stated at a 95% confidence level.

• Anonymous member interactions from loyalty programs running on Antavo's Platform

The data represents more than 500,000,000 member interactions. Member interactions include actions related to a loyalty program and the wider business logic that is connected to the loyalty program, like earning and burning points and benefits, purchases, reward redemption, enrollments, etc.

• Internal research

Internal research of publicly available information on loyalty trends and third-party loyalty programs.

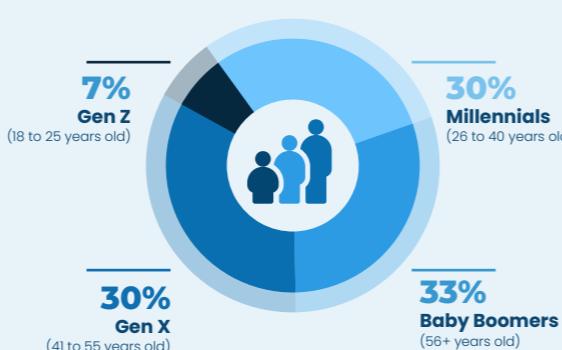
DEMOGRAPHICS

CONSUMERS

Respondent's country

 United Kingdom	18%
 Canada	13%
 United States	10%
 France	9%
 Germany	9%
 Saudi Arabia	7%
 Belgium	7%
 Australia	5%
 Ireland	5%
 Sweden	4%
 New Zealand	4%
 Denmark	3%
 UAE	2%
 Netherlands	2%
 Norway	2%
 Qatar	<1%

Respondent age



DEMOGRAPHICS

MARKETERS

40.9%

of respondents work for a company that offers a loyalty program

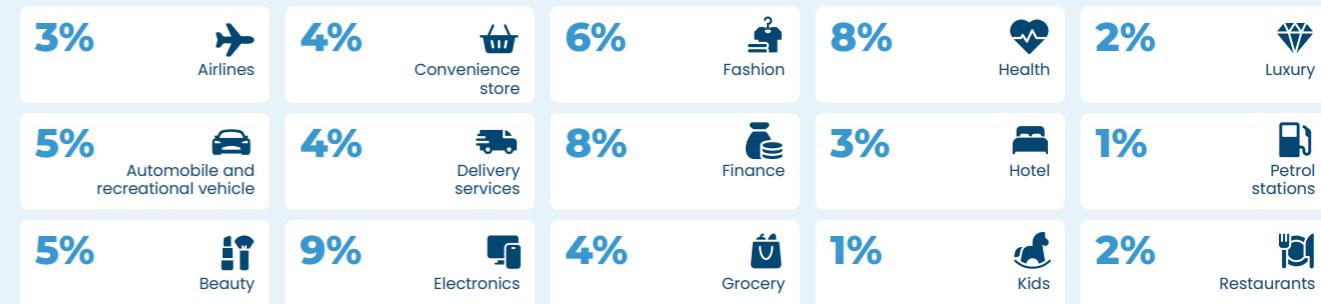
10.8%

of respondents work for a company that plans to launch a loyalty program in the next two years

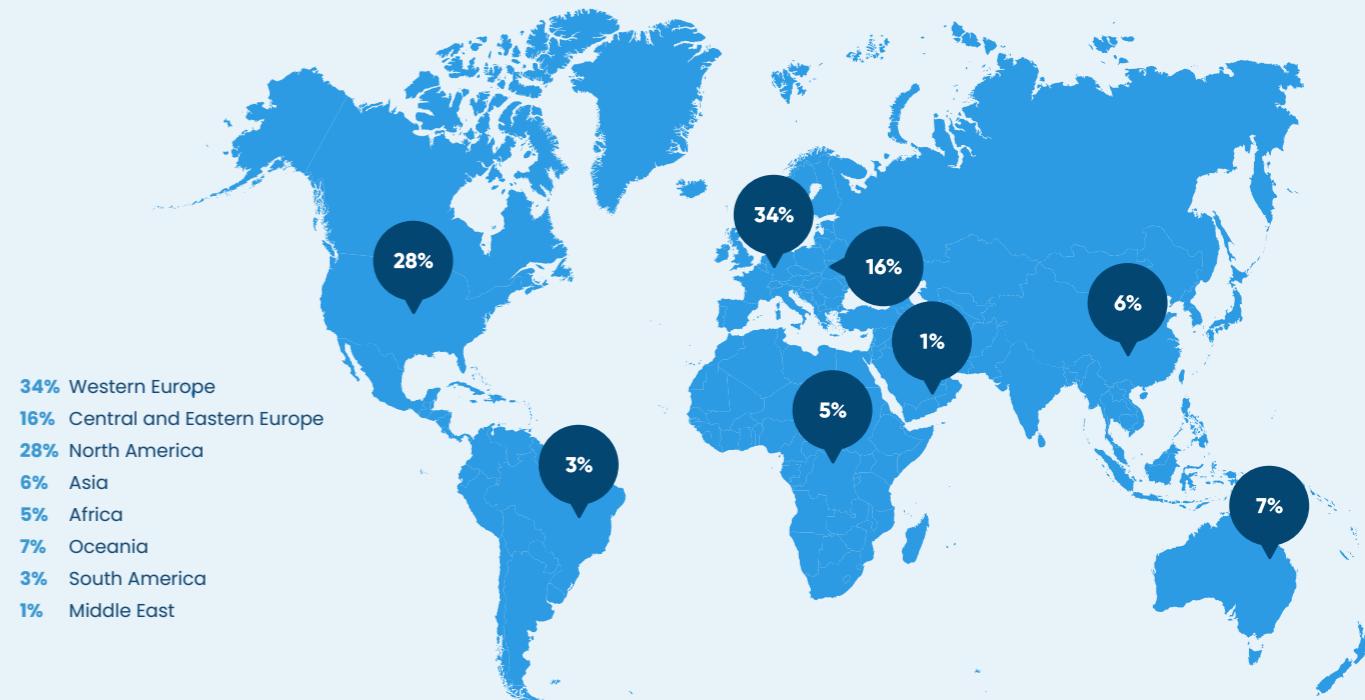
42.0%

work as independent consultants or work for an agency, a consulting firm or a technology vendor

Respondents' sector



Respondents' geographical location



REGIONAL LOYALTY STATISTICS - CONSUMERS

	More likely to join a loyalty program	Preferred channel for interacting with the loyalty program			What makes customers join a loyalty program			What they find the most disappointing			Loyalty program made them feel valued	Promotions influence their shopping behavior
		Mobile	Digital card	Plastic card	Money-saving benefits	Free products & services	Personalized offers	Takes too long to earn rewards	Rewards expire before usage	Unattractive rewards		
Global	43%	44%	41%	42%	71%	46%	42%	49%	41%	39%	56%	69%
Europe	39%	45%	42%	44%	74%	45%	42%	47%	40%	42%	51%	66%
France	38%	37%	42%	47%	66%	40%	47%	37%	42%	41%	44%	69%
Germany	42%	48%	43%	48%	72%	43%	29%	39%	40%	45%	48%	59%
UKI	38%	45%	48%	48%	82%	48%	42%	55%	41%	44%	56%	66%
United Kingdom	33%	44%	51%	47%	83%	49%	44%	57%	41%	47%	54%	64%
Ireland	55%	48%	37%	49%	79%	45%	35%	46%	39%	34%	64%	76%
Benelux	34%	46%	38%	44%	70%	48%	41%	44%	39%	35%	44%	70%
Belgium	38%	47%	37%	46%	70%	48%	42%	44%	38%	34%	45%	74%
Netherlands	23%	42%	40%	37%	69%	47%	39%	46%	40%	37%	41%	56%
Scandinavia	44%	50%	29%	30%	65%	42%	49%	46%	34%	40%	53%	64%
Norway	53%	55%	20%	39%	70%	46%	47%	58%	37%	48%	47%	66%
Denmark	38%	55%	25%	29%	59%	42%	46%	49%	36%	39%	43%	50%
Sweden	43%	44%	37%	27%	66%	40%	52%	39%	32%	38%	60%	71%
North America	45%	39%	43%	36%	67%	50%	40%	52%	42%	34%	61%	72%
US	52%	38%	33%	31%	64%	49%	39%	47%	46%	29%	67%	74%
Canada	39%	40%	51%	40%	70%	50%	41%	57%	38%	37%	57%	70%
ANZ	43%	40%	50%	42%	79%	47%	33%	63%	42%	39%	59%	66%
Australia	43%	39%	50%	41%	77%	47%	35%	60%	40%	38%	60%	67%
New Zealand	42%	40%	50%	43%	81%	47%	29%	66%	44%	40%	58%	66%
Middle East	69%	54%	21%	48%	54%	46%	54%	44%	50%	34%	76%	83%
Saudi Arabia	69%	54%	21%	47%	55%	44%	57%	44%	52%	35%	76%	82%
UAE	68%	54%	20%	50%	55%	51%	45%	43%	41%	30%	77%	85%
Qatar	69%	62%	24%	45%	41%	55%	55%	41%	55%	31%	86%	86%

DEMOGRAPHIC LOYALTY STATISTICS - CONSUMERS

	More likely to join a loyalty program	Preferred channel for interacting with the loyalty program			What makes customers join a loyalty program			What they find the most disappointing			Loyalty program made them feel valued	Promotions influence their shopping behavior
		Mobile	Plastic card	Digital card	Money-saving benefits	Free products & services	Personalized offers	Takes too long to earn rewards	Rewards expire before usage	Unattractive rewards		
Global	43%	44%	41%	42%	71%	46%	42%	49%	41%	39%	56%	69%
Demographics												
18 to 20 years old	57%	43%	24%	40%	47%	40%	37%	38%	33%	29%	53%	66%
21 to 25 years old	63%	44%	29%	45%	55%	47%	44%	37%	39%	32%	61%	78%
26 to 30 years old	63%	54%	27%	47%	59%	49%	50%	48%	41%	34%	65%	79%
31 to 35 years old	58%	52%	27%	48%	61%	49%	45%	46%	41%	37%	65%	77%
36 to 40 years old	54%	52%	30%	47%	67%	52%	41%	47%	44%	35%	63%	76%
41 to 45 years old	52%	49%	33%	47%	68%	48%	43%	48%	40%	36%	62%	75%
46 to 50 years old	44%	48%	38%	44%	72%	50%	43%	47%	39%	39%	57%	71%
51 to 55 years old	33%	47%	44%	44%	77%	47%	42%	49%	42%	41%	52%	69%
56 to 60 years old	35%	44%	51%	41%	79%	46%	42%	53%	44%	45%	51%	65%
Over 60 years old	21%	29%	61%	33%	82%	40%	36%	55%	41%	44%	45%	54%
Personas												
Deal seeker	42%	47%	43%	45%	79%	51%	42%	54%	44%	42%	55%	71%
Brand loyalist	35%	38%	43%	36%	69%	40%	36%	48%	38%	38%	51%	59%
Sustainability focused	54%	45%	34%	43%	58%	43%	46%	41%	39%	34%	67%	74%
Experience seeker	56%	43%	33%	42%	55%	44%	45%	41%	37%	34%	67%	76%

REGIONAL LOYALTY STATISTICS - PROGRAM OWNERS & MARKETERS

	Spend on loyalty as part of the marketing budget	Loyalty program owners that are satisfied	Confidence that loyalty program delivers extra value	Top metric that determines success	Biggest challenge when analyzing loyalty program data	Uses AI to manage the loyalty program	AI preparedness (on a scale of 1-10)
Global	51%	83%	89%	Customer engagement (41%)	Customer engagement (41%)	51%	6.3
Europe	51%	84%	85%			50%	6.4
Germany	45%	77%	89%	Customer engagement (46%)	Customer engagement (46%)	43%	6.7
UKI	51%	81%	93%			58%	7.4
United Kingdom	48%	81%	92%	Customer engagement (44%)	Customer engagement (44%)	61%	7.1
Ireland	72%	80%	95%	Incremental sales or revenue (75%)	Incremental sales or revenue (75%)	40%	7.5
Benelux	50%	86%	85%			40%	6.6
Belgium	56%	90%	87%	Customer satisfaction (43%)	Customer satisfaction (43%)	42%	6.8
Netherlands	46%	82%	83%	Incremental sales or revenue (56%)	Incremental sales or revenue (56%)	39%	6.4
Scandinavia	53%	84%	89%			48%	6.3
Norway	58%	89%	96%	Incremental sales or revenue (50%)	Incremental sales or revenue (50%)	57%	6.9
Sweden	51%	80%	71%	Repeat purchase rate (48%)	Repeat purchase rate (48%)	45%	6.1
North America	54%	86%	92%			56%	6.3
US	59%	89%	95%	Customer engagement (44%)	Customer engagement (44%)	64%	7.0
Canada	46%	79%	91%	Repeat purchase rate (50%)	Repeat purchase rate (50%)	41%	6.0
Rest	54%	87%	94%			58%	6.7
Australia	44%	82%	92%	Repeat purchase rate (43%)	Repeat purchase rate (43%)	48%	6.2
Brazil	57%	90%	97%	Incremental sales or revenue (57%)	Incremental sales or revenue (57%)	73%	8.1
South Africa	54%	85%	93%	Repeat purchase rate (44%)	Repeat purchase rate (44%)	49%	7.0
China	68%	98%	99%	Customer satisfaction (63%)	Customer satisfaction (63%)	74%	7.2

INDUSTRY LOYALTY STATISTICS - PROGRAM OWNERS & MARKETERS

	Spend on loyalty as part of the marketing budget	Loyalty program owners that are satisfied	Confidence that loyalty program delivers extra value	Top metric that determines success	Biggest challenge when analyzing loyalty program data	Uses AI to manage the loyalty program	AI preparedness (on a scale of 1-10)
Global	51%	83%	89%	Customer engagement (41%)	Data quality (36%)	51%	6.3
Airlines	65%	79%	95%	Reward redemption rate (42%)	Need for benchmarks (42%)	74%	7.3
Automobile and recreational vehicle	48%	82%	85%	Customer engagement (48%)	Unclear expectations (40%)	49%	6.4
Beauty	52%	84%	88%	Repeat purchase rate (53%)	Turn data actionable (32%)	46%	6.6
Convenience store	54%	86%	90%	Reward redemption rate (40%)	Unclear expectations (42%)	54%	6.9
Delivery services	52%	94%	81%	Repeat purchase rate (43%)	Data quality (38%)	38%	7.0
Electronics	59%	90%	88%	Advocacy (45%)	Unclear program impact (41%)	69%	6.8
Fashion	49%	81%	89%	Repeat purchase rate (51%)	Turn data actionable (48%)	47%	6.2
Finance	53%	88%	90%	Customer engagement (46%)	Unclear program impact (38%)	50%	6.8
Grocery	52%	84%	91%	Customer engagement (48%)	Limited integration (44%)	44%	5.9
Health	47%	77%	86%	Customer engagement (47%)	Data quality (42%)	39%	6.6
Hotel	52%	76%	85%	Customer lifetime value (47%)	Limited integration (46%)	44%	6.8
Kids	60%	60%	60%	Customer satisfaction (67%)	Need to make sense of the data (60%)	40%	7.0
Luxury	62%	89%	96%	Customer engagement (46%)	Need to make sense of the data (41%)	56%	7.0
Petrol stations	44%	78%	97%	Incremental sales or revenue (75%)	Limited integration (44%)	56%	6.4
Restaurants	48%	89%	93%	Customer engagement (57%)	Turn data actionable (48%)	57%	6.1
Retail	48%	83%	93%	Repeat purchase rate (42%)	Data quality (36%)	54%	6.9
Sports	37%	75%	98%	Customer acquisition cost (50%)	Unclear program impact (56%)	50%	7.2
Telco	52%	87%	87%	Advocacy (36%)	Limited integrations (57%)	53%	6.7

INDUSTRY EXPERTS

As part of our research, we asked loyalty experts from around the world about their perspective.

ADAM POSNER – CEO and Founder of The Point of Loyalty [Australia]

ADAM SCHAFFER – Managing Director at Symbia Advisors [UK]

ALEXANDER MEILI – Lecturer on Loyalty & CRM at HWZ University of Applied Science Zurich [Switzerland]

AMANDA CROMHOUT – CEO at Truth Loyalty [South Africa]

ANDREANNE RONDEAU – Loyalty Specialist and Founder at stratLX [Canada]

ANDREW DOYLE – Head of Loyalty, Promotions & Growth Propositions at Empathy Lab by EPAM [UK]

CHAYYA SAKHUJA – Co-Founder at QBF Consulting [United Arab Emirates]

CHRISTOPHER BAIRD – Global Head of Loyalty at frog, part of Capgemini Invent [UK]

CRISTINA ZILIANI – Professor of Marketing and Scientific Director, Loyalty Observatory at University of Parma [Italy]

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HAYLEY CLARK-BRAVERMAN – Group Strategy Director, Customer Experience at Digitas [The United States]

JASON MCCANN – Managing Director at GALE [The United States]

KIM WELTHER – Vice President, CRM & Loyalty at Baesman Group [The United States]

LIA GRIMBERG – Principal at Radicle Loyalty [Canada]

LUKE SAVILLE – CEO at Stedion [Sweden]

MARIUS DEMARY – Director Customer Strategy & Data Impact at DataLab [Germany]

MARK COLLIN – Chief Growth Officer at Apadmi [UK]

MARTIN TÖKÖLY (CLMP™) – Loyalty Offering Lead at Deloitte CE [Czech Republic]

MICHAEL MITCHELL – VP of Global Brand & Creative at Bloomreach [The United States]

MITSY LOPEZ BARANELLO – EVP, Head of Addressable Relationships at Digitas The [The United States]

PAUL JEMPSON – Loyalty Strategy Lead at VML MAP [Denmark]

PAULINE VAN DONGEN - DECKERS – Loyalty Consultant at The Loyalty Matchmaker [The Netherlands]

PAVEL LOS – Loyalty Consultant at LoyaltyCheck.eu / New World Loyalty [Czech Republic]

RADEK HRACHOVEC – Partner at Voxwise [Czech Republic]

SCOTT HARRISON – Principal Consultant, North America at Loyalty & Reward Co [The United States]

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The Global Customer Loyalty Report 2026 and the accompanying survey were a collaborative effort between Antavo and several industry experts.

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MEAGAN MERCIER is a Loyalty Manager and Data Analyst at stratLX supporting businesses in the planning and execution of their consumer loyalty projects.

ZSUZSANNA BAN is a B2B Marketing Expert at Antavo, with an industry-wide knowledge of all things loyalty programs, researching the case studies for this report.

SPECIAL THANKS to Attila Kecsmar, Giulia Filoso, Michelle Ellicott-Taylor, Gabor Vigh, Jess Mizerak, Tibor Nemeth, Emmanuel (Nii Lante) Lamptey, Andrea Fejes, Laura Groffen, Sheethal Gorpade and Libby Pearse.

We have reports from the previous years too.



Special thanks to **Bloomreach**, **DataLab**, **empathylab™**, and **stratLX** for sponsoring the Global Customer Loyalty Report 2026.



Making loyalty your most strategic asset

Antavo is revolutionizing the customer loyalty landscape with its cutting-edge AI Loyalty Cloud. As the market's most powerful pure-play loyalty technology, Antavo's platform seamlessly combines advanced AI capabilities with effortless integration, setting a new standard in the industry.

Antavo is the leading provider of AI-powered customer loyalty technology, offering a comprehensive platform that streamlines the entire loyalty program lifecycle. Its solutions include a Promotion Engine to engage the full customer base, a Loyalty Planner that accelerates program planning by up to 10 times, and a flexible Loyalty Engine with an intuitive Workflows editor to bring any loyalty concept to life. Once a program is live, Antavo's Optimizer transforms loyalty data into clear, actionable insights. At the core of all the solutions is Timi AI, an agentic AI that enhances and supports every step of the loyalty journey.

This excellence has not gone unnoticed. Antavo is recognized by industry leaders such as **Forrester**, **Gartner**, and **IDC**, and it's the preferred choice for global brands, loyalty consultants, and system integrators worldwide. Antavo's diverse client portfolio, including household names like **KFC**, **Skims**, **C&A**, **Flying Tiger**, **Notino**, **Scandic Hotels**, **Kathmandu**, **Brightline** and **Benefit Cosmetics**, spans industries from fashion, beauty, retail, travel, and hospitality, showcasing the versatility and effectiveness of the platform.

Experience the future of customer loyalty with Antavo. Visit antavo.com to learn more.

