Global Customer Loyalty Index 2026

The New Loyalty Signals: Where Human Connection Meets Agentic Engagement



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Introduction

“For decades, loyalty was built through active choice. Customers compared options, weighed decisions, and returned to the brands they trusted.

Now, loyalty is increasingly shaped by trust, convenience, and the decisions customers choose to delegate.

As AI becomes part of everyday purchasing journeys, customers are deciding which brands have earned the right to guide, recommend, and increasingly act on their behalf. Our research shows that consumers value convenience and autonomy, but not at the expense of transparency or control.



Sara Richter,
Chief Marketing Officer,
SAP Engagement Cloud

The next generation of loyalty will belong to brands that can anticipate needs, remove friction, and deliver relevant outcomes while keeping customers informed and empowered.”

Key findings

Personalization Wins

60%

are more loyal to brands that make them feel personally valued.

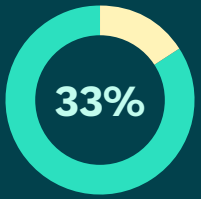
Shifting Priorities

10

point decline in Incentivized Loyalty.



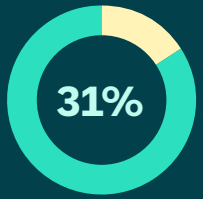
Shopping Simplified



trust AI assistants to complete purchases on their behalf.



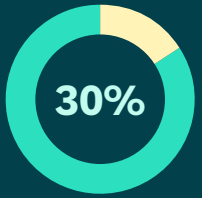
Trusted Connection



say that an AI assistant makes them feel more loyal towards a brand.



AI Influence



have already switched from a brand they were loyal to due to their use of AI, rising to **45% for Gen Z.**

Loyalty over the years



The six types of customer loyalty

Customer loyalty is rarely defined by a single behavior or motivation. Over the past six years, SAP has tracked six distinct loyalty types to understand why customers stay loyal, what influences their decisions, and how those behaviors evolve over time.



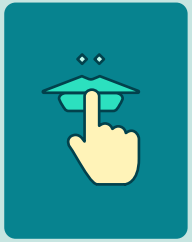
True Loyalty
This loyalty type is an unwavering, unshakeable loyalty that is built on trust, love, and devotion to a brand — also known as the holy grail of customer loyalty. All brands aspire to achieve this level of loyalty.



Incentivized Loyalty
This type of loyalty is developed by offering customers cost-saving or value-adding incentives like discounts or rewards.



Inherited Loyalty
This loyalty is based on a brand's traditions or long-standing heritage, or can be built through associations with other brands.



Silent Loyalty
This type of loyalty occurs when a customer demonstrates loyalty to a brand they would not endorse or advocate for publicly.



Ethical Loyalty
This loyalty occurs when a customer is loyal to a brand that aligns with their individual values or stance on strong social issues.



Trend Loyalty
Trend Loyalty is a short-lived, yet opportunistic form of loyalty caused by social influence, viral appeal, or cultural momentum.

Loyalty types through the years

Over the past six years, consumers have told us which type of loyalty best describes them and the factors that shape their brand loyalty. The results reveal a shift in loyalty patterns over time.



True Loyalty

Every brand's dream; unshakeable loyalty that's built through brand love.



Incentivized Loyalty

Developed through discounts, incentives, and rewards.



Inherited Loyalty

Built through association with other brands.

	True Loyalty	Incentivized Loyalty	Inherited Loyalty
2021	27%	45%	27%
2022	29%	56%	21%
2023	31%	48%	23%
2024	34%	50%	23%
2025	29%	48%	24%
2026	32%	38%	23%

Loyalty types through the years



Silent Loyalty

Customer loyalty without public advocacy or endorsement.

2021	53%
2022	52%
2023	56%
2024	53%
2025	52%
2026	58%



Ethical Loyalty

Founded on strong emotional connections and shared values.

2021	24%
2022	26%
2023	28%
2024	30%
2025	27%
2026	25%



Trend Loyalty

Short-lived, opportunistic loyalty caused by social, viral, or cultural influence

2021	--
2022	--
2023	--
2024	--
2025	14%
2026	15%

Loyalty in 2026 shifts from rewards to relationships

True Loyalty is rebounding, though it remains below earlier highs. Incentivized loyalty continues to lose ground.

True Loyalty has partially recovered from last year's decline, suggesting customers are becoming more selective about where they place their trust.

As AI makes comparisons, recommendations, and product discovery easier, customers no longer need to stay loyal simply to access the best deal.

Brands increasingly earn loyalty through relevance, consistency, and trust rather than rewards alone.

For the first time in the six-year history of this research, rewards-based loyalty has fallen below

40%



Customer insights

> We want to build the community with the loyalty system, but not only money-wise. It's about money-can't-buy things. We want to establish a real connection, real loyalty. The basis for that is one-to-one communication. I'm completely convinced about that. You have to know the fans as well as possible, as intensely as possible to establish this connection and to earn this loyalty.



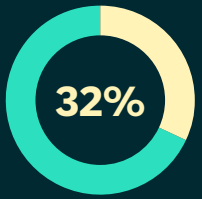
Alexander König
Sales and Marketing Director, Adler Mannheim



AI impact on loyalty

Consumers are giving AI greater influence over decisions

As trust grows, AI is becoming an active participant in purchasing journeys. AI is also helping determine which brands consumers trust to influence, recommend, and potentially act on their behalf.



now trust AI assistants rather than human assistants because they are more efficient or helpful



31% say interactions with AI assistants make them more loyal to a brand

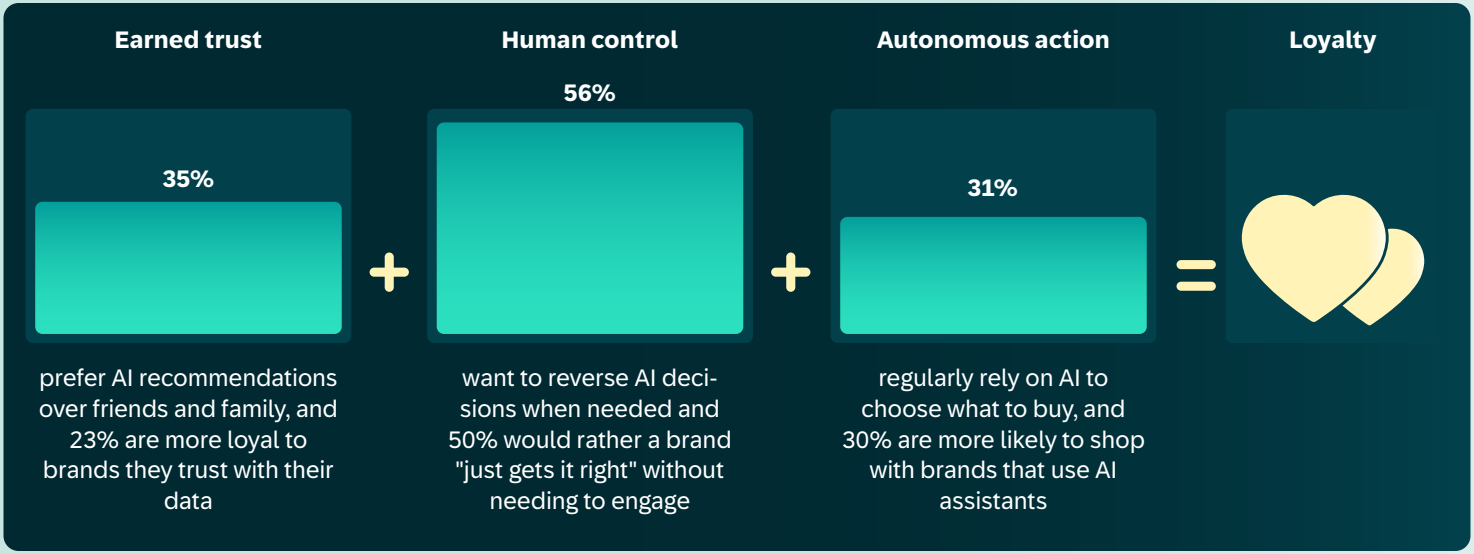
15% are more loyal to brands because they've been suggested by AI chat responses, such as ChatGPT or Gemini

12% are more loyal to brands that use AI to improve their shopping experience, up from 10% in 2025

☑ **What you can do:** Create agentic workflows that incorporate your ERP data, like purchases, order orchestration, and return management, so you can better fuel AI shoppers and advertisements with contextual messaging that builds trust in the evaluation and discovery process.

The new loyalty equation

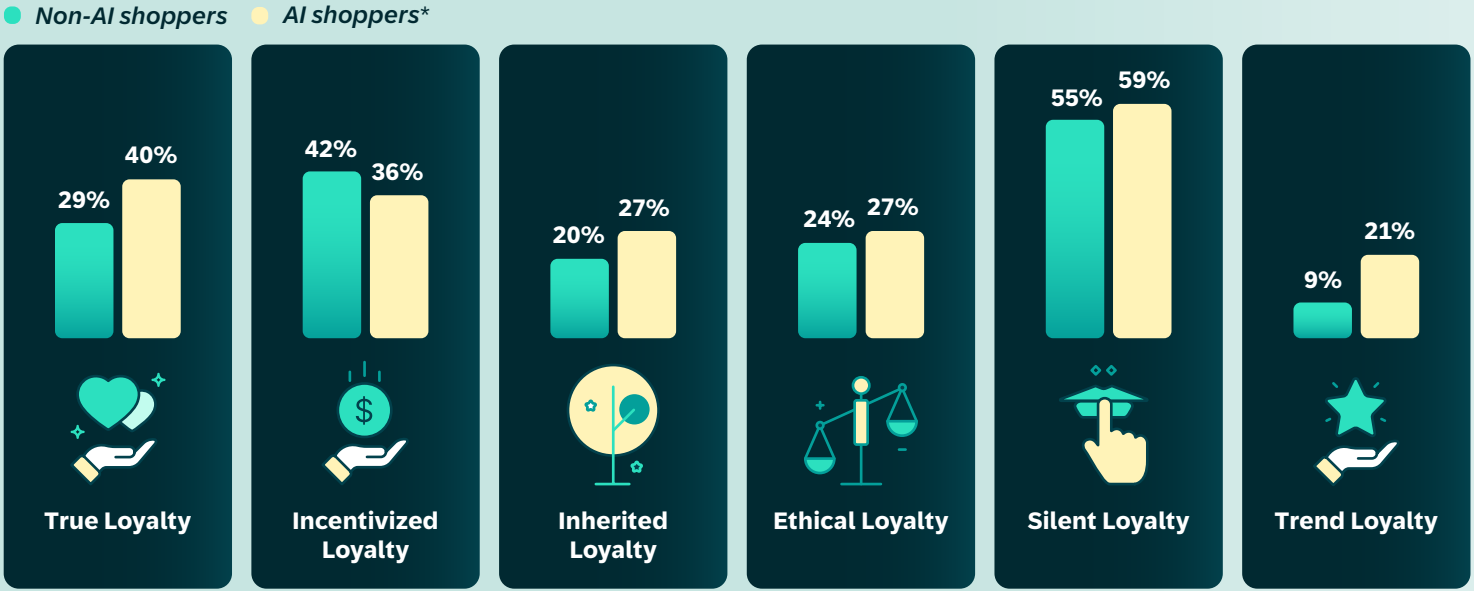
Customers are increasingly willing to delegate parts of the buying journey, but only when brands balance trusted recommendations, customer control, and intelligent action.



What you can do: Connect AI assistants across your operational and customer data to provide critical business context that builds trust. Deliver relevant, personalized experiences at scale while giving customers the transparency and control they need to feel confident in every interaction.

Consumers who use AI are more loyal to brands

While 69% of consumers consider themselves loyal to brands, that figure rises to 78% among AI shoppers*.



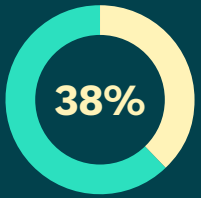
What you can do: Replace incentives with confidence. Offer discounts only where they matter most to gain trust. Focus more on creating experiences that are powered by the principles of the loyalty equation: trust, control, and autonomy.

** Those using AI to help make and inform purchase decisions.*

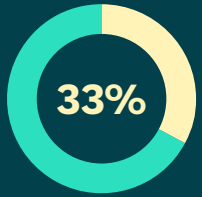
AI has moved from experiment to shopping companion

Two years ago, using AI to shop was novel. Today, AI use is routine. More consumers trust AI to complete a purchase on their behalf. Trust remains conditional, as many consumers expect oversight and human intervention.

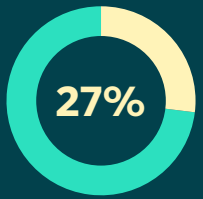
How consumers are using AI



use AI to help make purchase decisions



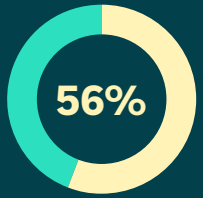
have purchased AI-recommended products



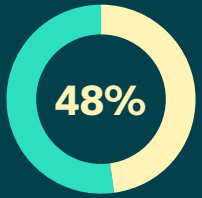
use AI because they dislike shopping

Early indicators show growth in AI purchase behavior. **In 2025, 30% of consumers used AI agents** to make decisions and act on their behalf when buying from brands. **Today, 33% trust AI to complete purchases.**

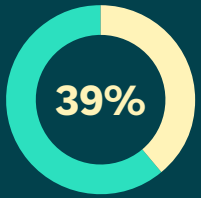
What consumers expect from AI assistants



want to reverse AI decisions



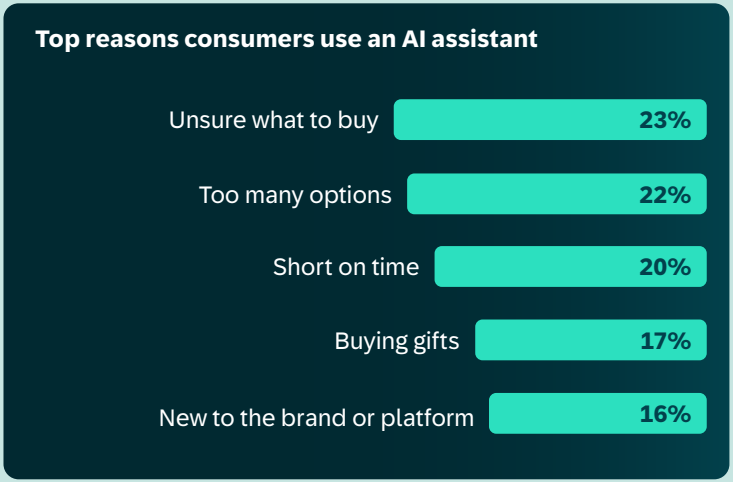
want human intervention to be available



trust AI to find deals

AI thrives when choice becomes overwhelming

The research is clear that **AI does not wholly replace human decision-making.** Rather, AI is helping consumers cut through complexity, narrow options, and make decisions with greater confidence.





34% **of customers** change their opinion on AI regularly

42% **of customers** would prefer an AI assistant that remembers them from previous interactions

Expert insights

> Loyalty remains a powerful lever. And managing customer data effectively is at the heart of making it work. The real test is that very few companies use customer data well enough to deliver what direct marketing was always meant to provide: welcomed, useful experiences.

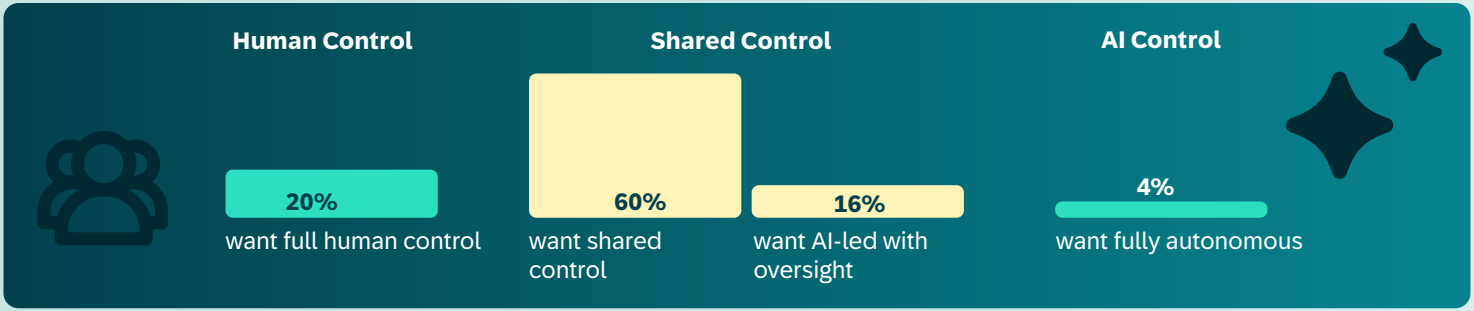


Mark Ritson
Professor & Founder,
MiniMBA

MiniMBA

The AI control spectrum

While many trust AI to help navigate choices, most consumers still want visibility, oversight, and the ability to jump in when AI gets it “wrong.” **Loyalty lives in the shared-control zone.**



What builds trust in AI?

Human support if something goes wrong	42%
The ability to review or override decisions	36%
Data privacy and security assurances	35%
Clear explanations	31%
Proven accuracy over time	29%

What should AI assistants remember?

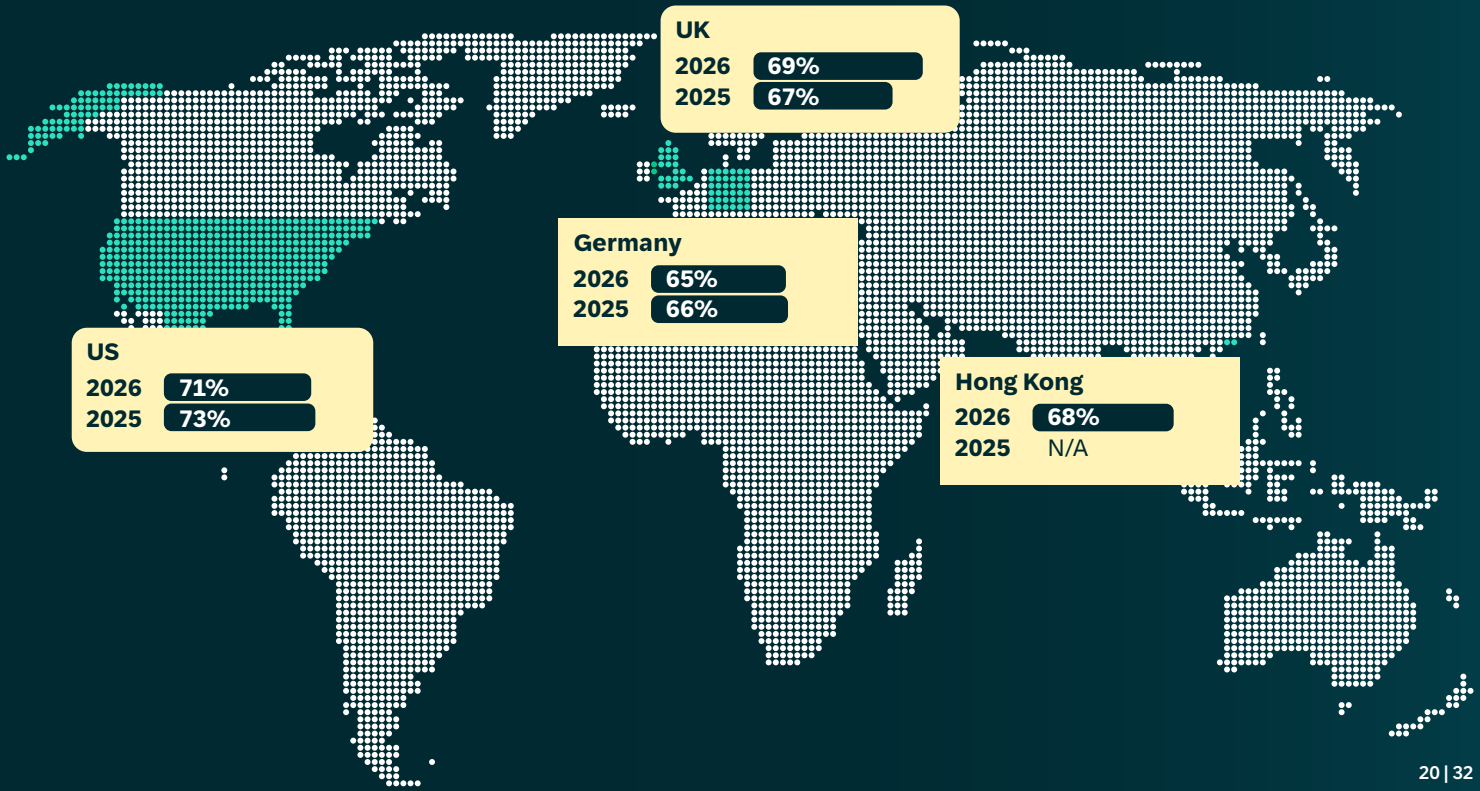
32%	Past purchases and order history
29%	Products regularly purchased
29%	Loyalty points and rewards
27%	Delivery preferences
27%	Customer service history



Loyalty trends in 2026

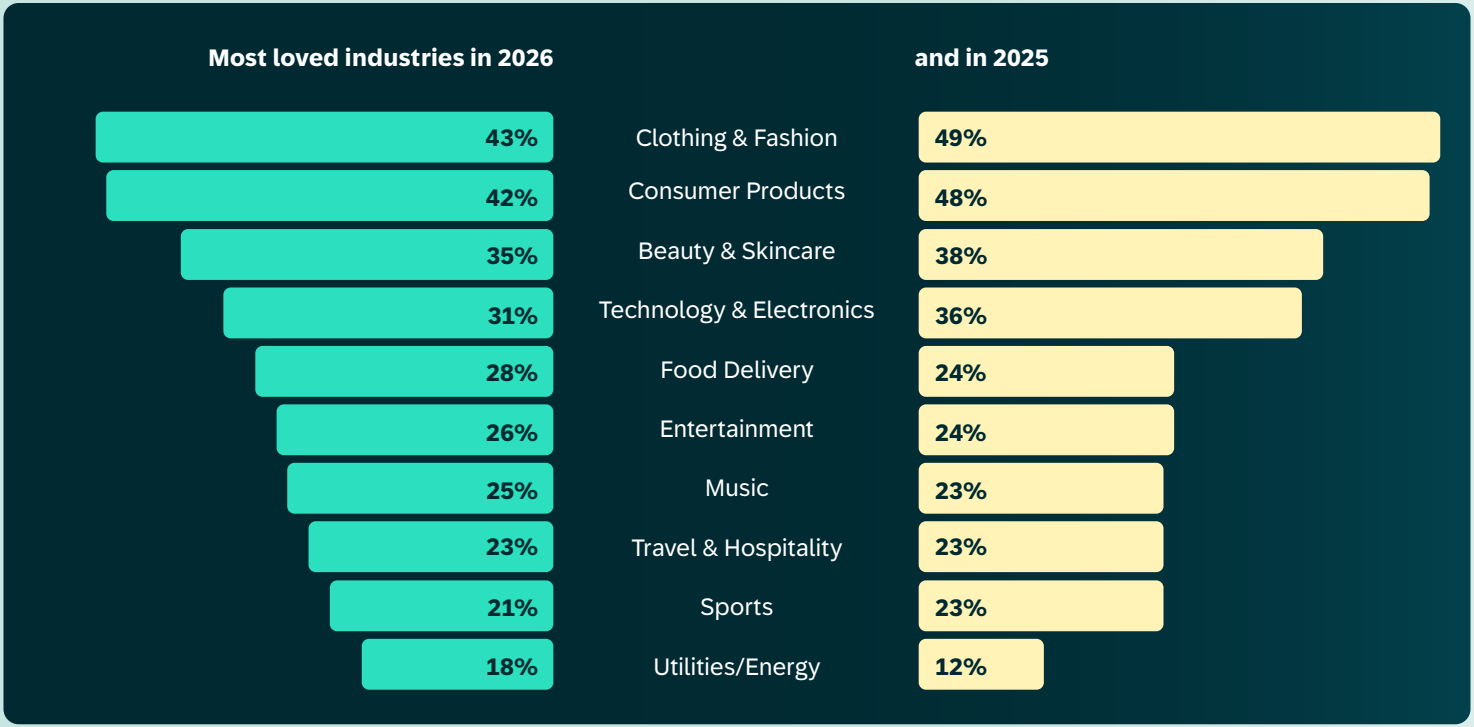
Loyalty by country

While loyalty levels remain relatively consistent across markets, the US continues to lead, while Germany reports the lowest overall loyalty score among surveyed countries.



Loyalty by industry

Fashion, consumer products, and beauty continue to lead customer loyalty rankings. However, shifts in categories such as fashion and food delivery suggest that customers are broadening where they invest their attention and loyalty.



How loyalty changes across generations

Baby Boomers want the basics done right



59%

are more loyal to brands that sell high-quality products and service

51%

are more loyal to brands that offer great customer service

Gen X needs trust and reliability



27%

have switched brands because of sustainability practices

23%

have switched brands because of better AI practices

Millennials expect relevance and convenience



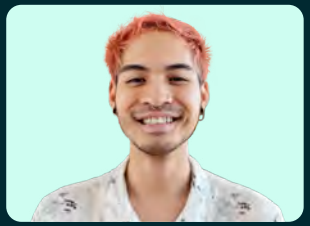
46%

have purchased products purely because they were trending

15%

are more loyal to brands that use AI to improve shopping

Gen Z rewards innovation, punishes mistakes



45%

have switched brands because of better AI practices

44%

would trust an AI assistant to purchase an item for them

What builds loyalty...

While price and rewards still matter, loyalty is increasingly earned through trust, convenience, and consistently positive experiences.



71% have a favorite brand that they love and trust





...and what breaks it

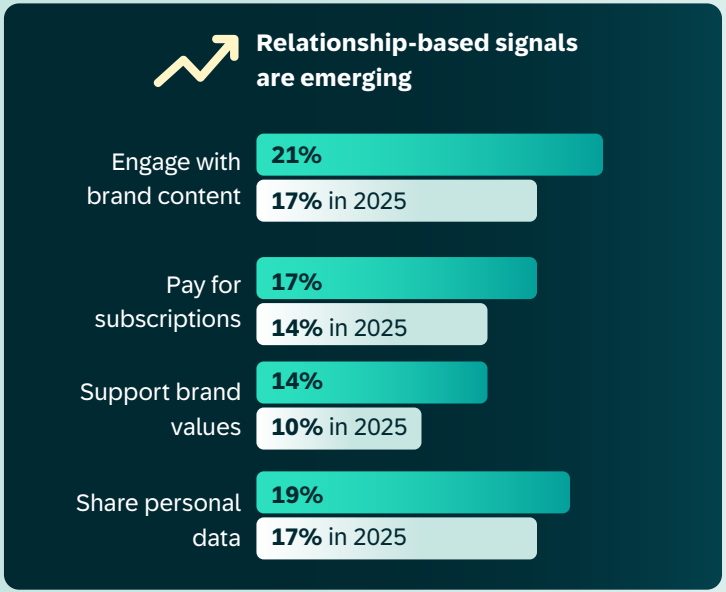
Brands lose ground when they create friction, fail to deliver on promises, or make customers work harder to achieve the same outcome.

Declining product quality	45%
Rising prices	40%
Poor customer service	36%
Irresponsible data use	30%
Misleading advertising	29%
Limited access to human support	23%

Loyalty is being expressed in new ways

Consumers still show loyalty through purchases, but increasingly they express it through engagement, participation, and a willingness to deepen their relationship with brands.





What you can do: Use AI to identify emerging signals of loyalty beyond purchases, such as content engagement, subscription interest, and channel preferences. These insights can help you deliver more relevant experiences and build stronger relationships.

Loyalty is a value exchange

In return for their loyalty, customers expect more than discounts and rewards. They want brands to recognize their commitment with better service, personalized experiences, and seamless interactions.

Financial value

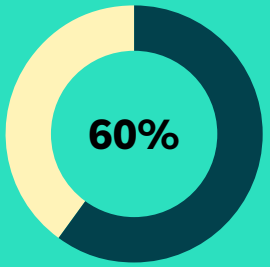
Better deals	46%
Personalized rewards or cashback	37%

Service value

Great customer service	43%
Priority delivery & free returns	30%
Early access to products and offers	28%
Priority customer support	24%

Experience value

Seamless experiences across interactions	25%
More personalized experiences	23%
Real-time order and fulfillment updates	20%

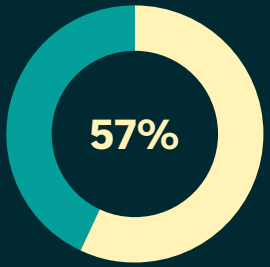


are more loyal to brands that make them feel personally valued

Loyalty is becoming easier to lose

Brand loyalty can no longer be taken for granted. Consumers are willing to quickly switch when value declines, experiences disappoint, or brand practices conflict with their expectations. Emerging concerns around sustainability and AI are adding new pressure to an already competitive market.

Value remains a primary loyalty driver



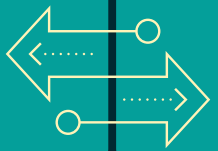
Switched due to cost considerations

Switched due to declining product quality

Trust is becoming increasingly important

50% Switched due to a bad experience

34% Switched due to sustainability practices



Loyalty is becoming more product-centric



32% Switched because loyalty rewards were difficult to use

56% Are more loyal to a specific product than the brand

Conclusion



Expert insights

> Discounts can influence behavior, but they don't create lasting loyalty. Customers increasingly stay with brands that deliver a consistent experience, reflect their values, and create a genuine sense of connection and belonging.



Michelle Grant
Global Head of
Consumer Industries
Go-To-Market, SAP

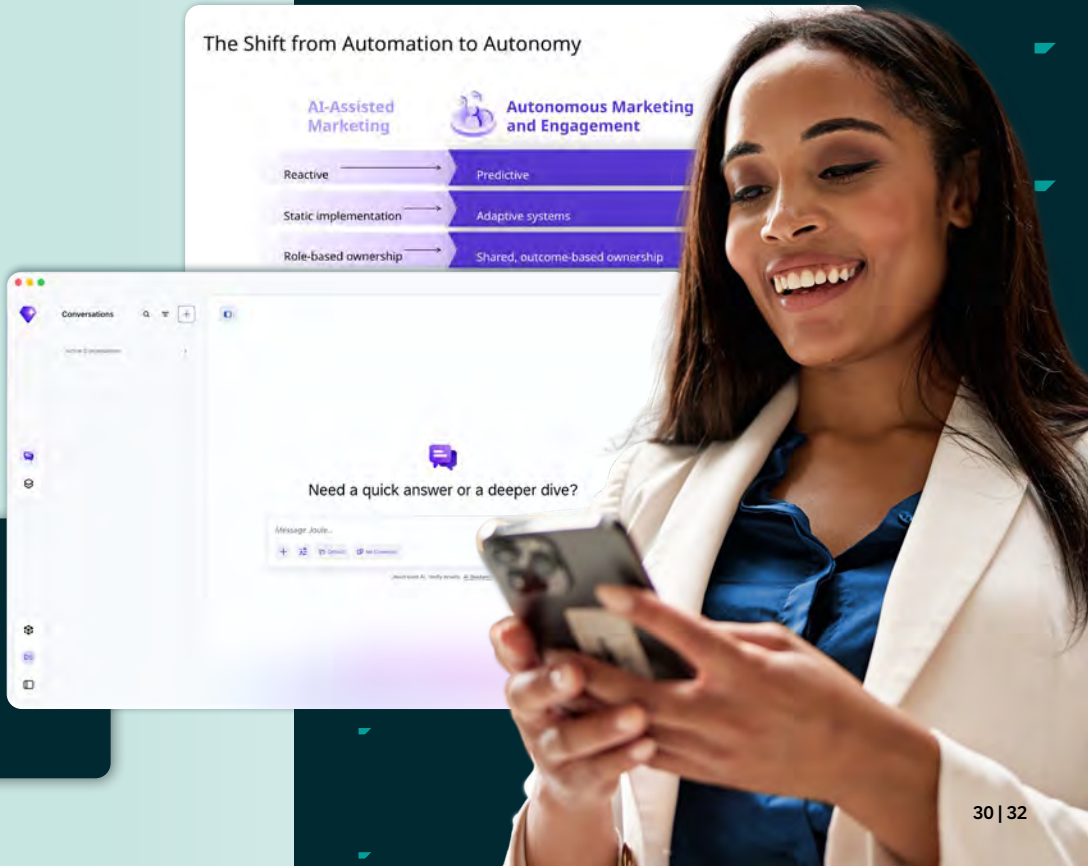
Turn customer signals into trusted autonomous engagement

Loyalty is built through relevance, trust, and timely engagement. With connected data and agentic workflows, SAP helps brands:

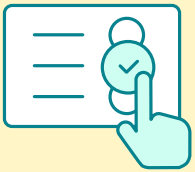
- Activate customer and business signals in real time
- Personalize engagement across every channel
- Deliver loyalty experiences grounded in customer context
- Scale programs with trusted AI and built-in governance

Discover Autonomous Marketing and Engagement

Learn more



Methodology



10,002

Respondents across the United States (US), the United Kingdom (UK), Germany, and Hong Kong.

The research was conducted by Opinion Matters as part of global research among a sample of 10,002 respondents across the United States (US), the United Kingdom (UK), Germany, and Hong Kong. The data was collected between July 7 and July 22, 2026. Opinion Matters abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Opinion Matters is also a member of the British Polling Council.

The report also includes global data from past research conducted in 2025 by Opinion Matters with a sample of 10,006 general respondents across US, UK, Australia, Germany, and Taiwan; in 2024 by Opinion Matters and 3Gem Research & Insights, with a sample of 12,041 general respondents across the US, UK, Germany, Australia, and the United Arab Emirates; in 2023 by Opinion Matters only, with a sample of 10,057 general respondents across the US, UK, Germany, and Australia; in 2022 and 2021 with samples of 9,063 and 7,074 general respondents respectively across the US, UK, Germany, Australia, and France.

The generation breakdown throughout this report refers to Gen Z, 16 to 28 years old; Millennials, 29 to 44; Gen X, 45 to 60; Baby Boomers, 61 to 79; and the Silent Generation, 80+.



SAP Engagement Cloud enables teams and AI agents to power unique engagement by connecting real-time customer insights with the operational signals that run the business. As part of SAP's Customer Experience (CX) portfolio, Engagement Cloud enables personalized, AI-driven interactions across every channel—turning moments like orders, service events, and loyalty milestones into timely, relevant experiences that build trust, strengthen relationships, and drive growth.

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