

# Loyalty Report 2026

Deep dive into customer loyalty in the **DACH area**



**New!**  
Exclusive B2B  
insights.





### Franz Tretter

CEO & Founder of  
hello again

“Customer loyalty will work in 2026 if it is easily accessible, remains personal, and rewards immediately. Only those who accompany their customers in their everyday lives and offer real added value will create closeness. Because that's what makes the difference.”



### Rainer Will

Managing Director  
Austrian Retail  
Association

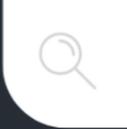
“Digital customer loyalty programs will be a clear competitive advantage for retailers in 2026. Especially in times of economic uncertainty, they help companies position themselves and stand out from the competition. Those who reward loyalty win on both sides.”

## A deep dive into future customer relationships

Today's customers are more conscious shoppers, expect more, and decide more quickly whom they will remain loyal to. For companies, this means that relevance arises where there is tangible added value.

In the **DACH Loyalty Report 2026**, we delve into the trends and currents that shape customer loyalty today and show how digital loyalty programs are becoming a permanent fixture in everyday life.

Over **2,000 consumers and companies from Germany, Austria, and Switzerland** provide insight into their behavior and expectations. In addition, hello again customers, loyalty experts, and companies from a B2B perspective were also surveyed for the first time to gather their assessments of the current mood. The results provide clear insights into how companies can successfully retain their customers in 2026 and beyond and turn loyalty into a source of sustainable revenue.



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# Loyalty Report 2026 Highlights

## Personalization



**61.0%**

expect offers and information **tailored to their personal needs.**

## Consumer Behavior



**27.9%**

**do customers spend more,** since using a loyalty program.

## Switch



**73.8%**

would **switch to a digital solution** if one were available.

## Information



**82.1%**

would like to be informed **at least once a week.**

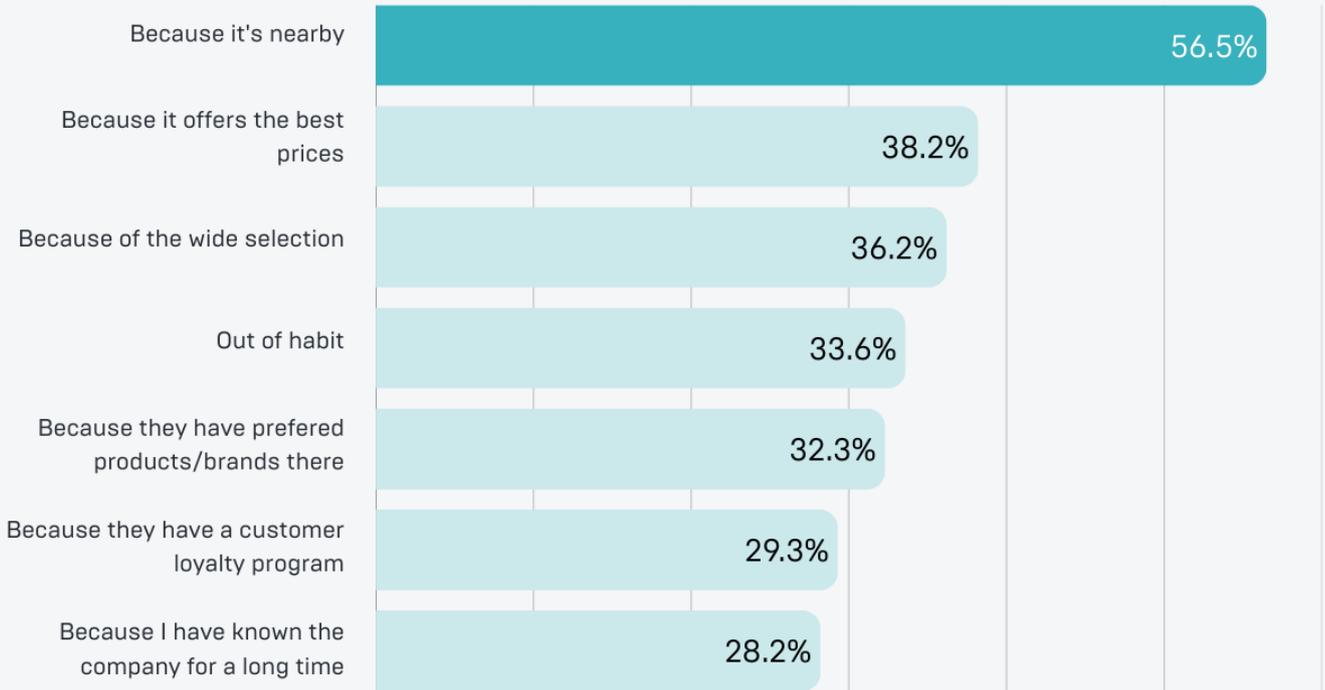




## 01. Purchase Decision & Information Behavior

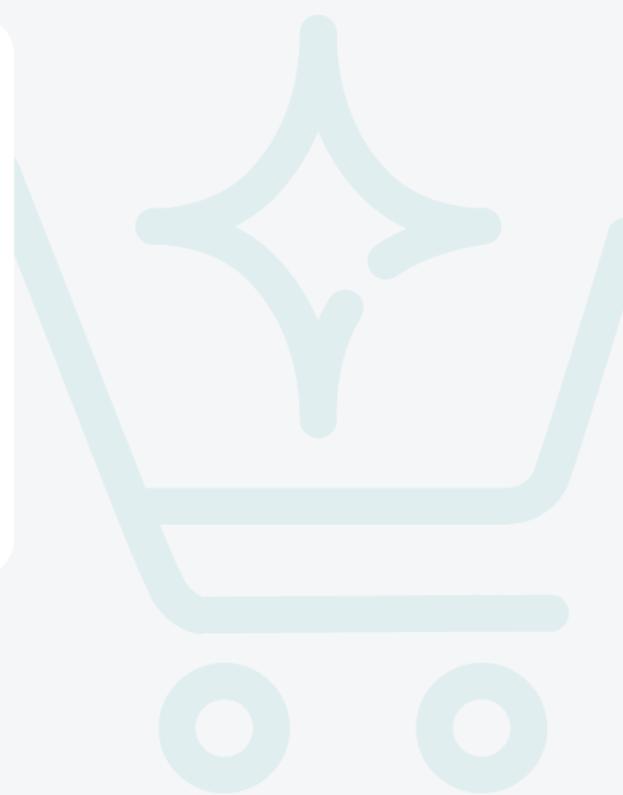


# Reasons for **buying more often**



## Country Comparison

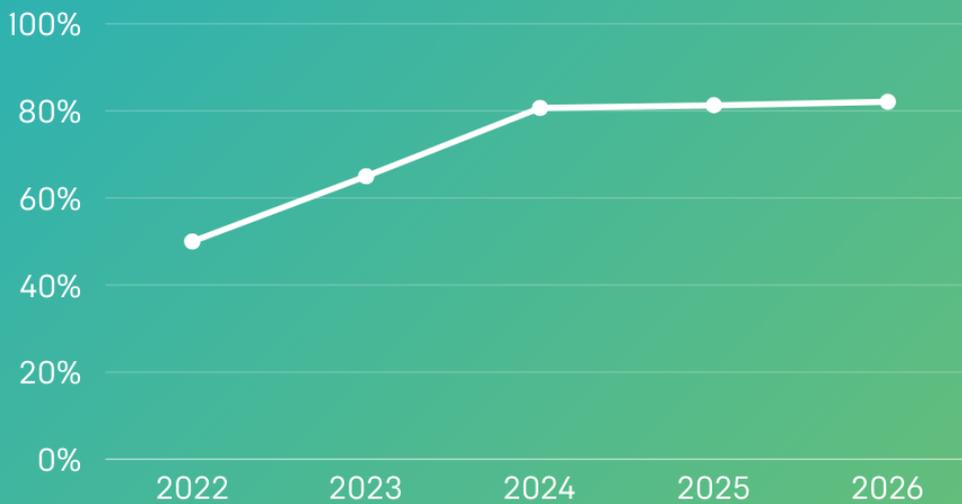
About **half of the people surveyed in Austria** prefer stores that are especially cheap or offer the best prices.





# 82.1%

of customers want to be informed about offers and news **at least once a week.**



How often would you like to receive information from companies about offers and news? ||  
Basis: Would like to receive information from companies about offers/news || n = 1,776



# Anchored in everyday life: information behavior

Nowadays, consumers are making increasingly conscious purchasing decisions. **Proximity, price, and a good or wide selection** are still important, but the brand and genuine benefits from **customer loyalty programs** are also playing an increasingly significant role. Due to the oversupply of products on the market, people want guidance and to be well informed.

The results of our survey are clear:

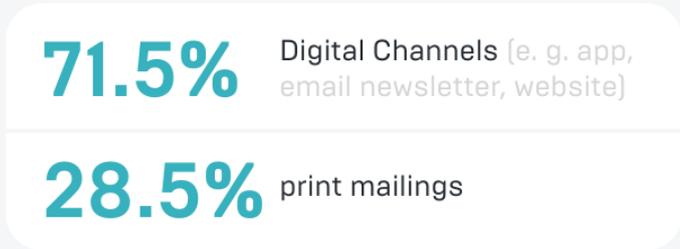


How often would you like to receive information from companies about offers and news? || Basis: Would like to receive information from companies about offers/news || n = 1,776

## Most popular channels and frequencies for information about offers and news

When it comes to information about offers and news, consumers are increasingly turning to **digital channels**.

Apps, newsletters, and digital catalogs are gaining importance, while print is slowly losing reach but remains relevant.



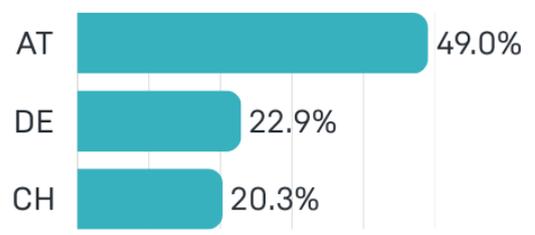
**Tip:** If you want to reach customers today, think **across channels** and stay flexible.

How would you like to be informed about offers and news from companies from which you make purchases, at least occasionally? || n = 2,040 || Multiple answers possible



## Country Comparison

### Print mailings (e.g., flyers, etc.)



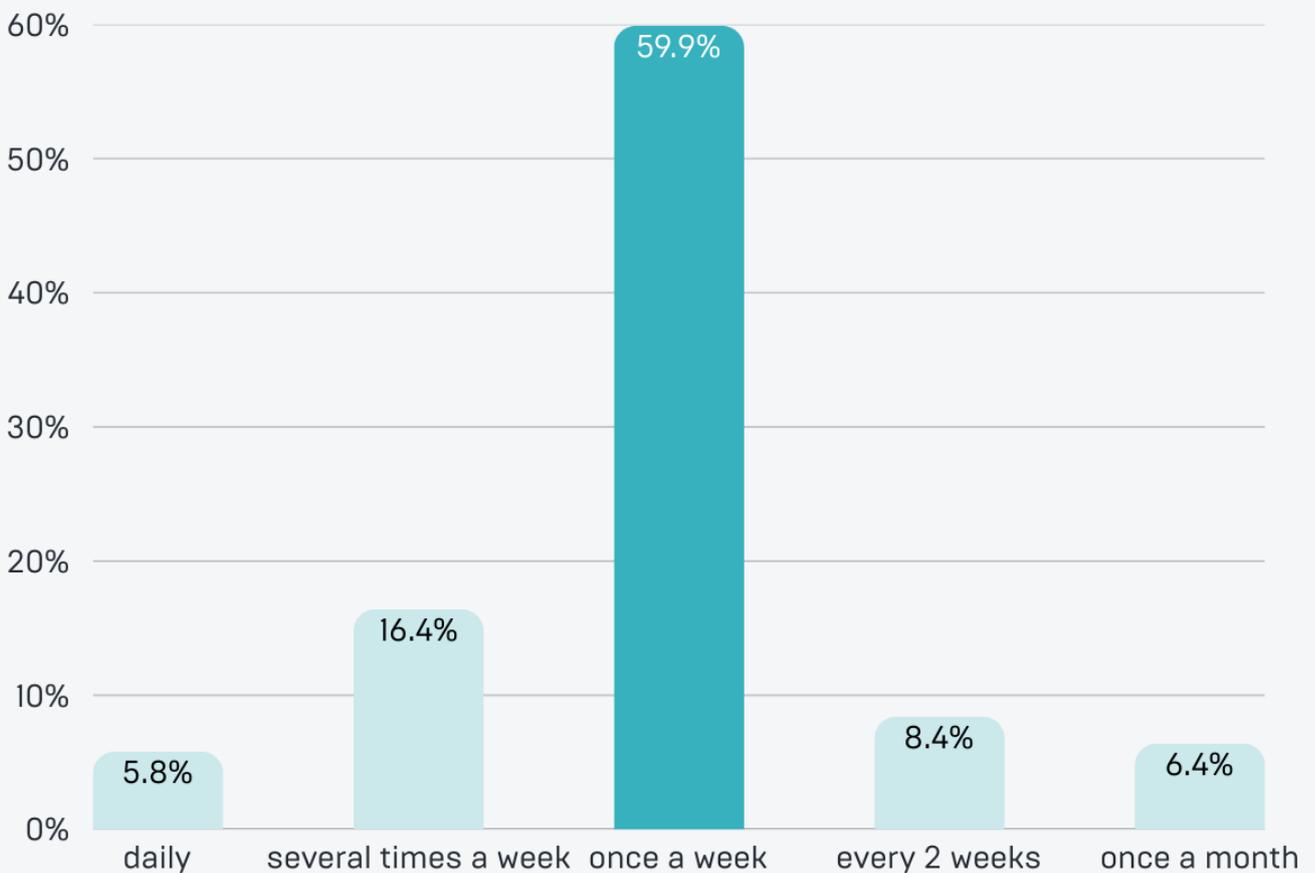
Print mailings play an important role in Austria alongside digital channels. Germany and Switzerland, on the other hand, are at the forefront of digitalization. Here, the focus is predominantly on digital information channels. In Germany, print mailings have even lost **5.4%** of their importance. Compared to the previous year, they have **fallen from 28.3% to 22.9%**.





# Preferred frequency of information

How often customers want to be informed **depends heavily on the industry**. Some want regular updates, while others prefer fewer messages. For example, someone who shops at the **bakery** every day expects to receive information more frequently than someone who only comes on weekends. The need for information is also higher at **grocery stores** and **shops that sell everyday necessities**. In the **fashion industry**, on the other hand, customers are satisfied with less frequent updates. Our survey shows how these expectations are currently distributed.





# Most popular information channels by age group

18–24 years	25–34 years	35–44 years	45–54 years	55–65 years
29.6% the company's app	35.3% the company's app	33.3% print mailings	33.6% email newsletter	38.4% print mailings
22.4% email newsletter	19.7% online catalogs	32.7% email newsletter	31.7% print mailings	34.1% email newsletter
18.8% online catalogs	19.6% email newsletter	31.3% the company's app	23.4% the company's app	19.1% the company's app

A look at the age groups reveals clear differences in the preferred source of information:

- › Among **18–34-year-olds**, the company's app is clearly in first place. Digital and fast information, e.g. via smartphone or tablet, is the preferred way to stay informed about offers and news.
- › From the **age of 35 onwards**, the picture changes. In the 35–65 age group, print mailings and email newsletters dominate as the most important channels. They offer clarity, reliability, and familiarity, but are often supplemented by other digital channels.

**Tip:**

With a **balanced mix** of digital channels and print, all target groups and age groups can be reliably reached.





## 02. Customer Loyalty Programs & Consumer Behavior



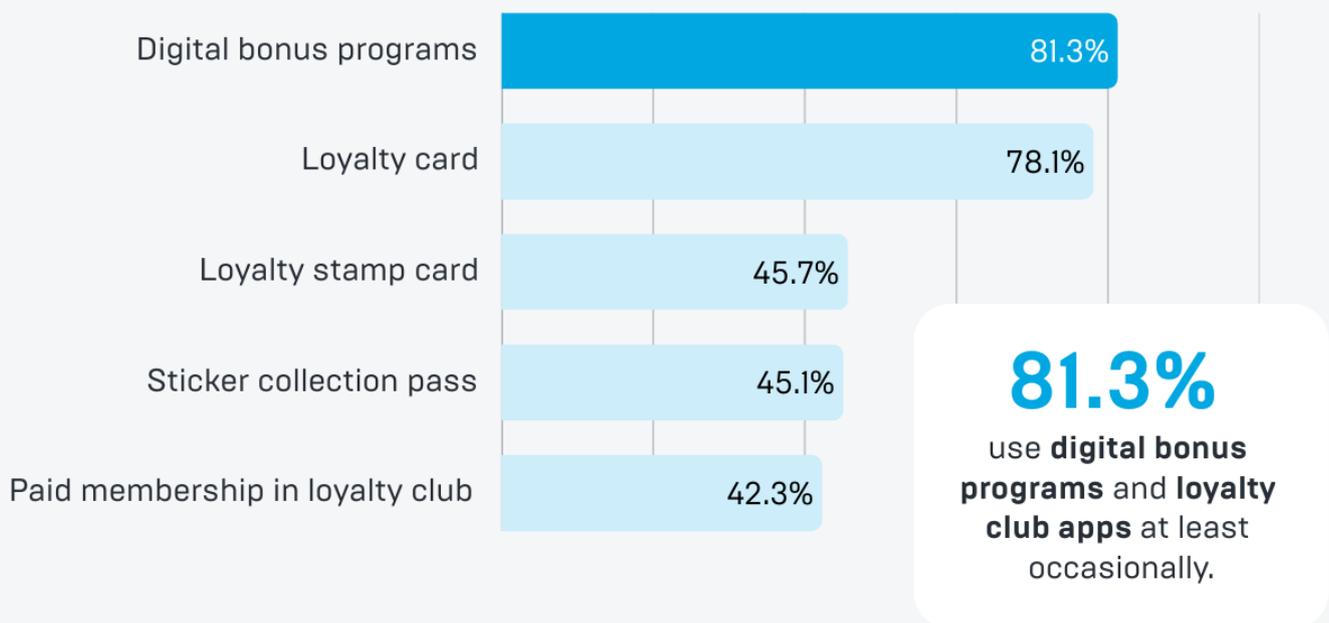
# Loyalty programs as **compass** for purchasing decisions

Customer loyalty programs have long been an integral part of everyday life for many people: **81.3% of consumers use bonus platforms or loyalty club apps at least occasionally.** This shows that loyalty programs have a significant impact on consumer behavior.

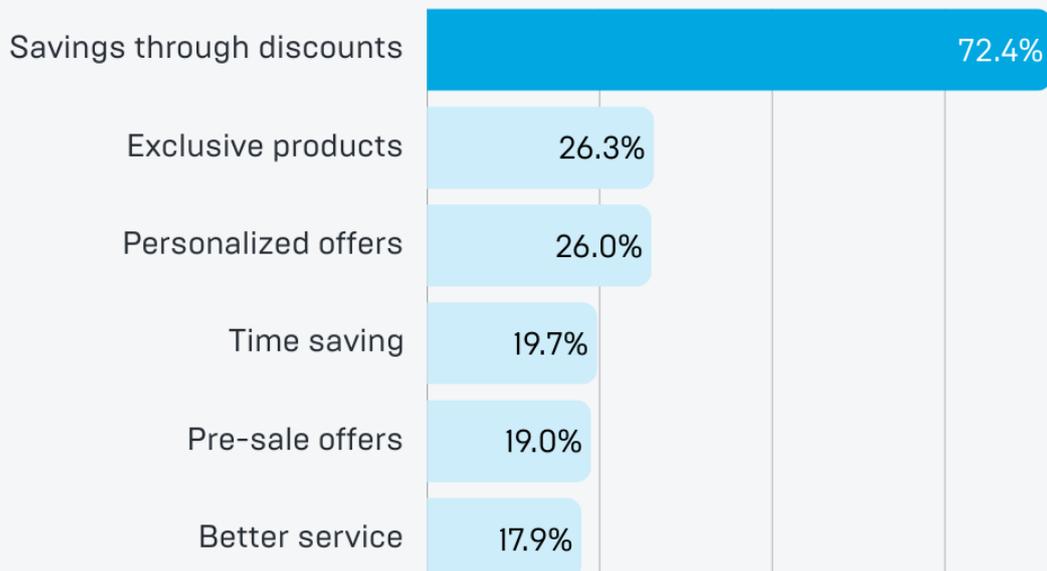
This also raises expectations: customers want benefits that really suit them and offer tangible added value. When implemented well, this pays off for companies as well: **users of loyalty programs spend an average of 27.9% more than customers without such a program.**

At the same time, brand perception is significantly influenced by loyalty programs: according to our survey, companies appear more **modern, accessible, and likable** to their customers as a result. A full **56% of respondents would even take a detour or switch providers for attractive benefits.**

## The most popular types of customer loyalty programs



# Expected benefits of a customer loyalty program



What benefits do you generally expect from a customer loyalty program?  
 || n = 2,040 || Multiple answers possible



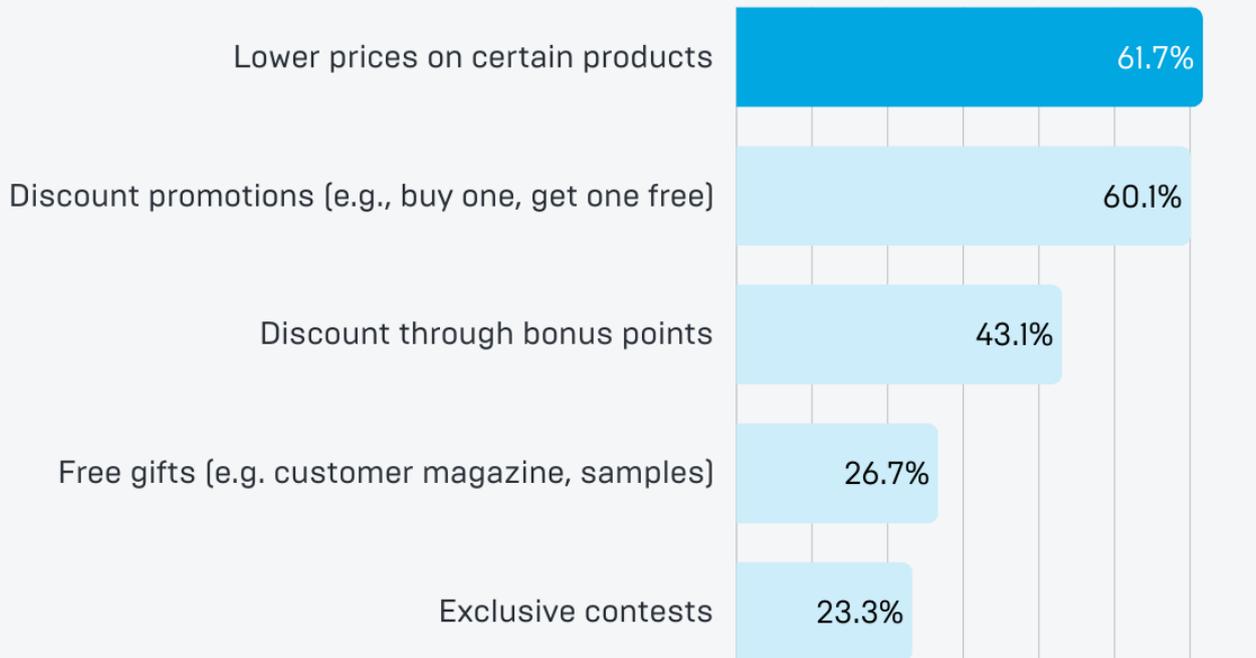
# 82.4%

expect rewards that can be  
**redeemed immediately.**

The faster and easier the benefits, the higher the motivation to make another purchase.

How important is or would it be to you that loyalty benefits for your purchases are quickly visible/redeemable and that you don't have to save up points over a long period of time to receive a bonus, for example? || n = 2,040

# Most attractive benefits in 2026



## Country Comparison

As in the previous year, savings through **price promotions and discounts** are at the top of the wish list. This shows a clear expectation of customer loyalty programs across all three countries. They should offer tangible benefits.



On average, customers spend

# 27.9%

more since they started using  
**a customer loyalty program.**



**Tip:**

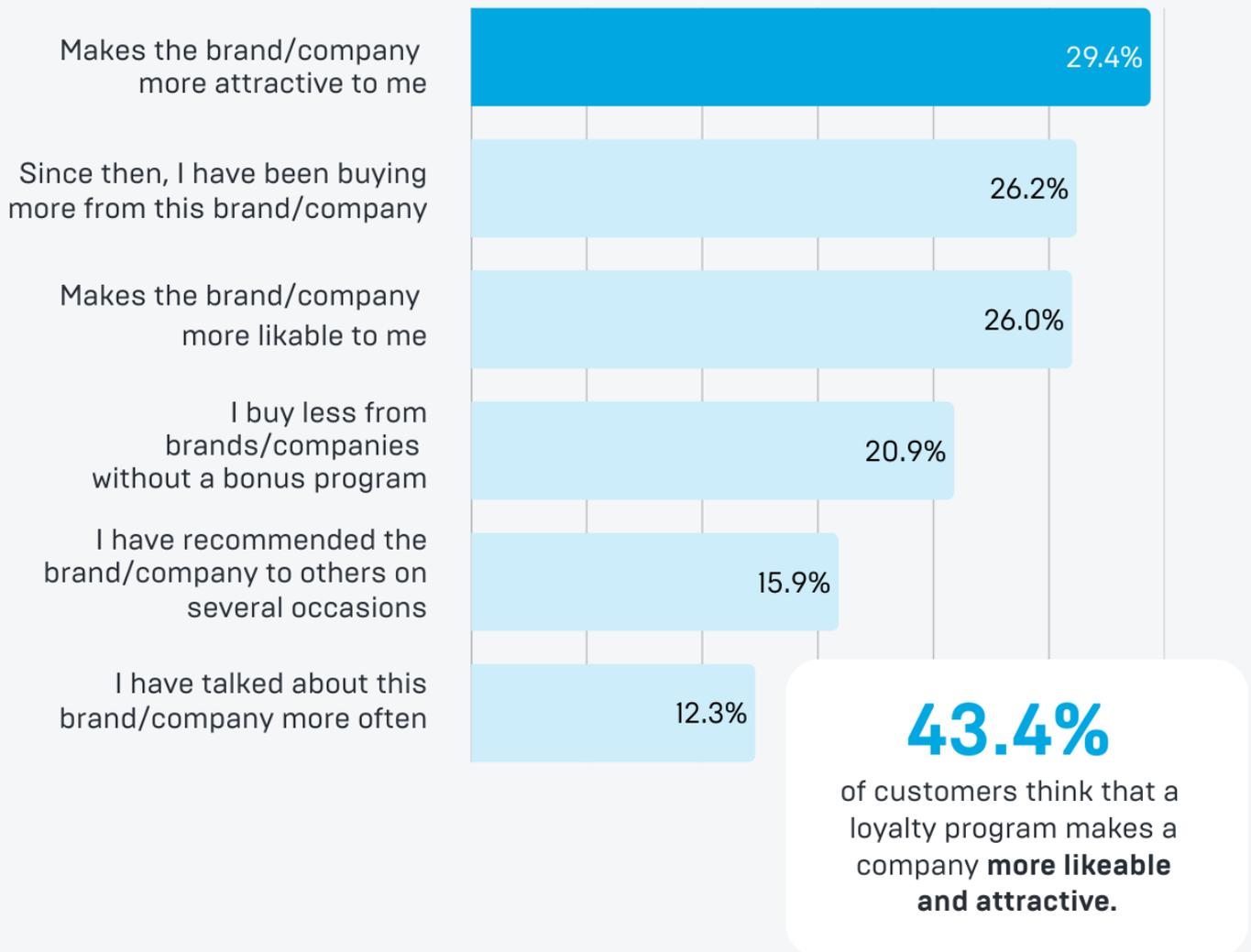
Valuing your customers increases their willingness to buy and has a direct impact on their purchase decisions.

On average, by what percentage do you purchase more from these companies compared to before you used their customer loyalty program? || Basis: Purchase more often from companies with customer loyalty programs || n = 489



# Influence of customer loyalty programs on purchasing behavior

Companies often don't realize how much customer loyalty programs actually influence their customers' buying behavior. We got to the bottom of this question:

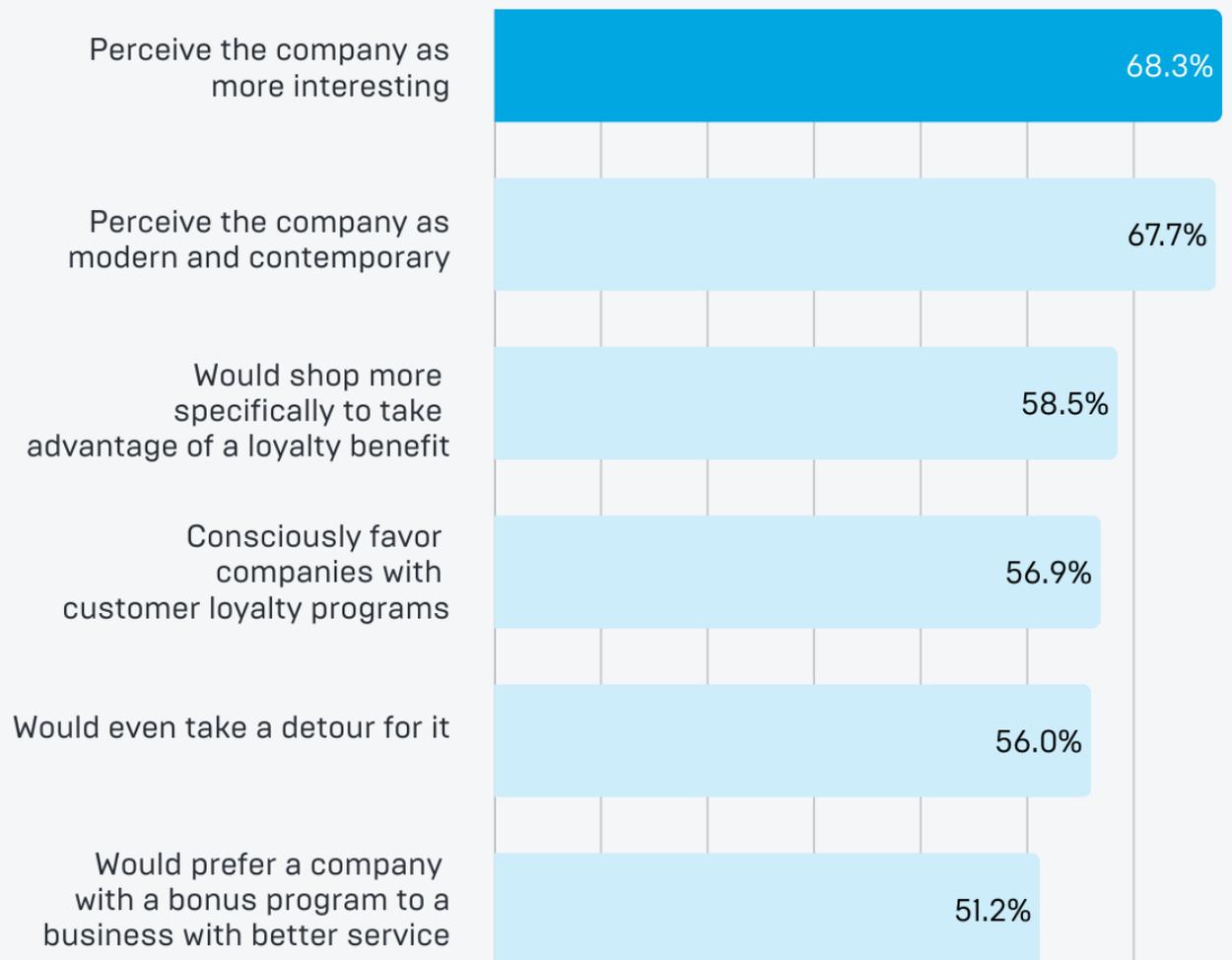


In your opinion, how has your purchasing behavior changed at those companies/stores where you use a customer loyalty program since you became a member? || Basis: Use of customer loyalty programs || n = 1,863 || Multiple answers possible



# Effects of loyalty programs

In addition to concrete behavioral changes, loyalty programs also significantly influence customer perception of companies:



**56.0%**

of consumers are even **willing to take a detour** for a store with a **customer loyalty program**.



### 03. Personalization



# Communication on the right wavelength

**Personalized content** is becoming the **new standard of quality**. Many people find general news that have no relevance to their personal everyday lives annoying. Therefore, there is a **demand for offerings that are individually tailored** and **do not take up any additional time**.

**61.0%**  
of consumers **expect personalized offers** tailored to their individual needs.

## Potential of AI for personalized customer loyalty

Artificial intelligence makes **personalized customer communication easier than ever**. Instead of complex processes, AI-supported tools help **simplify procedures, save time**, and **communicate with customers** in a more **targeted** manner. It provides support in areas such as:

- > Creating texts
- > Planning and implementing Campaigns
- > Designing images
- > Analyzing data and key figures
- > Creating videos



**Tip:** Those who integrate AI into customer loyalty early on gain time, develop a better understanding of relevant data, and are more flexible.

A survey of hello again customers shows how this works in practice.\* The AI integrations in their loyalty app helped them to implement customer loyalty more efficiently and effectively:

- > **44.83 %** save noticeable time in their daily work
- > **26.44 %** experience faster and better customer communication
- > **21.84 %** find their loyalty app easier and more intuitive to use
- > **5.75 %** already automate campaigns and messages with AI

What opportunities do you see in AI for customer loyalty? || n = 45 || \*Note: This data is based on a survey conducted by hello again among existing customers and via social media channels. The results represent a snapshot of opinion and do not claim to be a scientifically representative survey.



## 04. Digitalization



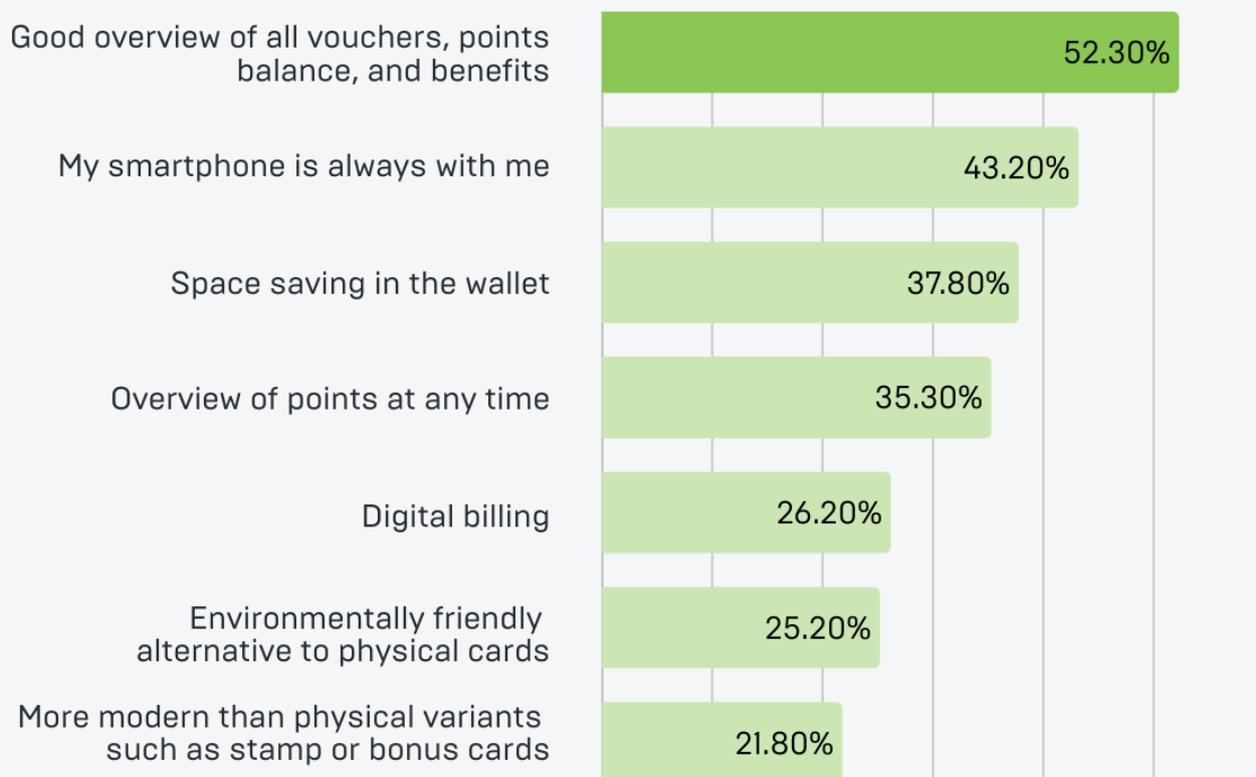
# The digital stream in customer loyalty

The willingness to participate in digital loyalty programs remains consistently high. **73.8% of respondents would switch from an analog (e.g. loyalty card, sticker collection pass, etc.) to a digital version.** The reason is obvious: smartphones are always with us, points and vouchers are visible at all times, and they are easy and straightforward to use.

In addition, there is another aspect that is very important to many people today: **digital programs replace print, thereby conserving resources.**

## Benefits of digital loyalty programs

Digital customer loyalty programs have become an integral part of everyday life. But what do customers particularly appreciate about them?





Clear trend toward digitalization:

# 73.8%

of consumers would switch to a **digital solution**.



**Tip:**

Digital customer loyalty programs are a clear competitive advantage.

Suppose there was a digital alternative to your physical customer loyalty programs. Would you switch to a digital solution? || Basis: Use of customer loyalty programs || n = 1,863 ||



## 05. Data & Trust



# What people like to share and why

Data remains a sensitive issue, but trust in customer loyalty programs is growing: Compared to last year, the proportion of people who do not use customer loyalty programs due to data protection concerns has fallen by **1.6%**.

People are generally happy to share their **email address, name, gender, and date of birth**. However, they are more reluctant to share shopping data and personal behavior patterns. It is therefore crucial that companies do not fish in troubled waters, but clearly communicate the benefits of providing data to users. **Here, transparency is the most important factor for trust.**



**>70%**

email address (77.7%)  
name (70.6%)



**56%**

gender (56.0%)  
birth date (56.0%)



**>30%**

home address (34.0%)  
purchases (30.5%)  
phone number (30.1%)



**≈15%**

Information on  
purchasing behavior (14.1%)



**Tip:**

Open explanations and tangible benefits make all the difference: the clearer the benefits, the more likely information is to be shared.

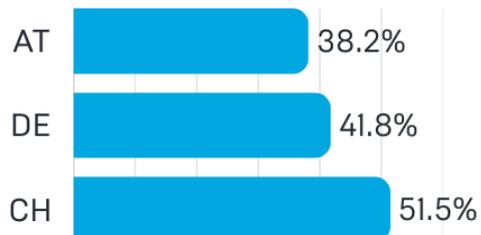


## 06. Gamification



## Country Comparison

Gamification is **popular across the whole DACH region**. However, Switzerland remains the pioneer.



# 43.3%

**enjoy or even love**  
using gaming services.

## In flow with Gamification

Gaming has long been part of everyday digital life – especially in apps. What used to be purely entertainment is now used specifically to build **customer loyalty**. Gamification uses **playful elements such as points, levels, and rewards** to **encourage interaction** and **engage users** in the long term.

When used correctly, **gamification** not only increases usage but also deepens the relationship with the brand. The reason: **games motivate and bring joy**. This creates a momentum that **keeps customers coming back again** and again.





# Gamification across **age groups**

Playful elements (e.g. wheel of fortune, advent calendar, etc.) appeal primarily to **younger target groups**, but their effect extends far beyond that.

People aged **25 to 34** and **18 to 24** are **particularly fond of gamification offerings**. Although usage declines with age, it remains relevant: even in the **55 to 65** age group, **more than a quarter** of respondents actively use playful elements. Gamification is therefore an effective tool for different age groups.

Age group	Percentage
18–24 years	58.80%
25–34 years	62.00%
35–44 years	48.20%
45–54 years	32.60%
55–65 years	27.00%



**Tip:**

The integration of games into loyalty club apps creates an emotional brand experience and motivates users to stay engaged.



## 07. Industry Potential



# Customer expectations compared

## Bakeries & Pastry Shops



**43.1%**

of customers expect loyalty benefits because they shop here regularly and the store is part of their everyday life.

## Pharmacies



**40.8%**

consider loyalty benefits in pharmacies to be a matter of course because they are regular customers there.

## Fashion Industry



**41.2%**

want loyalty benefits because they keep coming back to the same brands and stores.

## Services



**46.8%**

expect loyalty benefits, as they value long-term trust and personal service.



Almost

# every second customer

already **expects loyalty benefits.**



**Tip:**

Those who specifically address this expectation turn spontaneous visitors into true fans and secure a clear competitive advantage.

Why do you expect to be rewarded for your loyalty in these industries in the form of a customer bonus program? || Basis: Expecting to be rewarded for loyalty in the respective industry || Multiple answers possible



# Where customer loyalty creates untapped opportunities

Loyalty programs are considered attractive in many industries, but are still underutilized in a lot of places: **a perfect source for companies to differentiate themselves.**

Industry	Attractiveness	Usage
Shops for everyday needs	75.30%	60.20%
Shopping centers or regions/cities	54.60%	19.80%
Bakeries and pastry shops	53.30%	19.90%
Fashion retail/clothing shops	52.10%	29.20%
Pharmacies	50.20%	23.80%
Food services (e.g. restaurants, nightclubs)	48.80%	13.00%
Service businesses (e.g. hairdressers, massage therapists)	47.70%	12.30%
Leisure activities (e.g. fitness centers, clubs, cinemas)	45.60%	12.30%
Furniture and interior design stores	40.30%	21.30%
Building and gardening supply stores	38.90%	15.60%
Sports equipment retailers	38.10%	11.50%
Tourism (e.g. hotel chains)	37.60%	12.00%



**Tip:**  
Those who get in early are most likely to stand out from the competition.

How attractive do you find customer bonus programs (e.g., loyalty cards, loyalty clubs, collection cards) in the following industries? || n = 2,040; Which industries' customer bonus programs do you use, or which loyalty cards/collection cards/club apps, etc. do you have? || n = 2,040



Artikel  
entspricht  
Abbildung

## 08. Expectation Gap: Companies vs. Customers



# Between intuition and **actual data**

In some areas, there is a noticeable **gap between companies' assessments and customers' actual expectations**. Anyway, our data shows that companies are not so far off the mark in many respects, but in others there is clearly **room for improvement**.

## Communication: feeling vs. reality

- › **63.64% of companies** believe that informing customers **once a week** is sufficient.
- › At the same time, **55.56%** say that they themselves **feel they are not communicating enough**.
- › In fact, **82.1% of customers** want to receive information about offers and news **at least once a week**.

## Gamification: greater openness than expected

- › **69.0% of companies** are open to **gamification** and assume that customers would use playful elements.
- › Consumers confirm this: **43.3% enjoy or really enjoy using games**. So, perception and reality are closer together here than is often assumed.

## Loyalty success from a corporate perspective

- › **67.31%** of companies with a **digital customer loyalty program** are **satisfied or very satisfied with the results achieved**. This shows that customer loyalty works when it is implemented consistently.



## Personalization: expectations vs. implementation

- › **66.0%** of the companies surveyed **send only identical or occasionally personalized messages.**
- › However, there is a clear expectation on the part of customers: **61.0% expect personalized offers tailored to their individual needs.** This shows that there is still a lot of **untapped potential** when it comes to personalization.

## Attractive benefits: assessment and preference

- › **41.48%** of companies assume that **discount campaigns and price advantages** are most attractive to customers. Another **20.0%** see **exclusive competitions as a key incentive.**
- › This assessment largely corresponds to actual preferences: **61.7%** of customers prefer **lower prices** on certain products, **60.1%** prefer **classic discount campaigns** (e.g., 1+1 free), and **43.1%** prefer **discounts through bonus points.** **Free gifts (26.7%)** and **exclusive competitions (23.3%)** are also appreciated, but lag significantly behind price advantages.

### This expectation gap shows:

Companies correctly identify many trends, but often underestimate the intensity of customer expectations. Those who listen carefully, communicate regularly, and make targeted use of new formats such as gamification can close this gap and make customer loyalty significantly more effective.

Note: The data on companies' expectations is based on a survey conducted by hello again among existing customers and via social media channels. The results merely represent a snapshot of the mood and do not claim to be a scientifically representative survey.



## 09. Methodology



# Methodology

The results of this report are based on an online survey of 2,040 consumers aged between 18 and 65 from Germany, Austria, and Switzerland. The sample was representative in terms of age, gender, region, household size, and income. The survey was conducted via CAWI marketagent.

## Method

CAWI | marketagent  
Online Access Panel

## Sample size

n = 2,040 net interviews

## Core target group

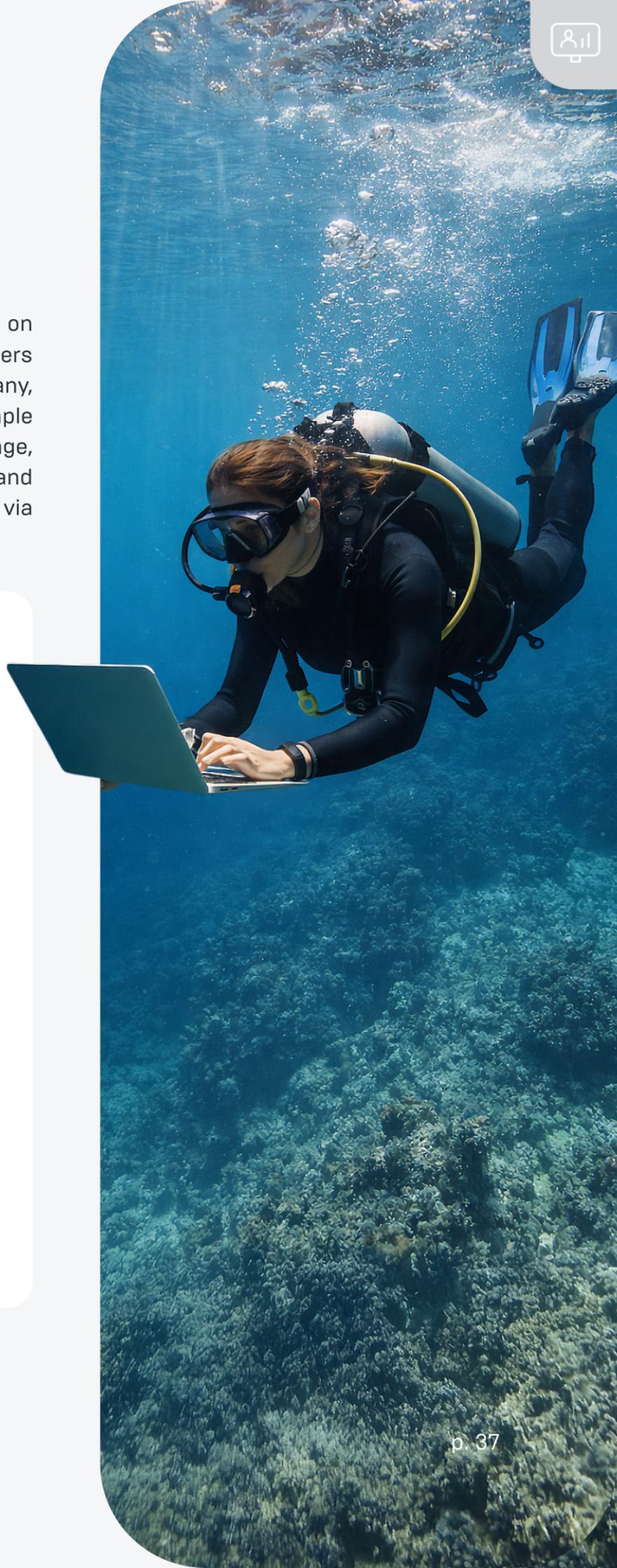
Austrians, Germans, and Swiss nationals from German-speaking Switzerland between the ages of 18 and 65 | Incidence: 100%

## Quota control

Sample representative of the respective population | Random selection | Weighted for Germany and German-speaking Switzerland

## Field time

Dec 3, 2025–Dec 11, 2025



# Composition & Demographics of the Sample

## Countries

Country	Share
Austria	24.50%
Germany	50.50%
Switzerland	25.00%

## Gender

Gender	Share
Male	50.30%
Female	49.60%
Diverse	0.10%

## Monthly net household income

Income level	Share
Low	29.50%
Medium	37.90%
High	20.80%
No information	11.90%

## Total sample

Age	Share
18–24	10.90%
25–34	20.80%
35–44	20.90%
45–54	21.50%
55–65	26.00%

## Professional status

Status	Share
Employed	53.50%
Blue-collar worker	9.90%
Unemployed	7.50%
Retired	7.00%
Self-employed	5.70%
In education	4.10%
Unable to work	3.60%
Executive/Manager	3.60%
Other	5.00%

## Age & Gender

Age	Male	Female
18–24	11.00%	10.60%
25–34	20.60%	20.90%
35–44	21.00%	20.70%
45–54	21.60%	21.40%
55–65	25.80%	26.30%

## Household size

Persons	Share
1 person	29.30%
2 persons	34.40%
3 persons	16.60%
4 persons	14.00%
5 or more	5.70%

## Residential area

Area	Share
In a city	48.20%
Suburban area	19.00%
Rural area	32.80%

## Level of education

Education	Share
With Matura/A-levels	34.80%
Without Matura/A-levels	65.20%



# Setting the course for **strong customer relationships**

The **Loyalty Report 2026** shows how profoundly customer loyalty is changing across the DACH region (Germany, Austria and Switzerland). Economic uncertainty, new digital habits, and a growing need for orientation are shaping consumer behavior more strongly than ever before. At the same time, the report highlights the significant opportunities available to companies that actively engage with these developments.

Digital loyalty programs meet key expectations of today's shopping experience. They provide clarity, save time, and deliver benefits that are immediately accessible. Relevant communication, personalized offers, and transparent advantages form the foundation for this. Because today, loyalty emerges above all where people feel understood and genuinely valued.

Customer loyalty is therefore not just a tool for increasing revenue, but an important contribution to building stable relationships in a time marked by constant change. Companies that consistently respond to the needs of their customers strengthen their own position and actively help shape the future of their industry. The **Loyalty Report 2026** is intended to provide guidance and encourage businesses to consciously leverage the potential of modern customer loyalty.