

THE LOYALTY REPORT 2025

Customer loyalty trends
from the **DACH region**



Digital customer loyalty: A strategic advantage in challenging times

Attracting and retaining customers in the long term is a key challenge for companies. In a changing world, companies need to understand how consumers make decisions.

With over 2,000 consumers surveyed from Germany, Austria and Switzerland, the report provides in-depth insights into changing shopping behavior and the growing preference for digital solutions. This study paints a comprehensive picture of customers' expectations regarding the frequency and type of communication and shows the extent to which customer loyalty programs positively influence their willingness to spend.

This study was carried out in close cooperation with the Austrian Retail Association. The aim of this report is to show how the dynamics of customer loyalty are shaping up in digital times and what strategic approaches companies can take to strengthen their position in a challenging economic environment.



Franz Tretter
CEO & founder of
hello again

Digital customer loyalty programs & gamification are becoming increasingly important.

Consumers are making increasingly conscious purchasing decisions, and not just because of rising prices. Customer loyalty programs with added value play a decisive role in this. Appreciation and entertainment are increasingly becoming a competitive advantage for companies.



Rainer Will
Managing Director of
the Austrian Retail
Association

Competitive advantage for retailers through digital loyalty programs.

Especially in economically uncertain times, companies can clearly position themselves with customer loyalty programs and set themselves apart from the competition. Rewarding customers for their loyalty pays off for both sides.

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Loyalty Report 2025 Highlights

Inflation



84.9%

feel supported by customer loyalty programs **in times of inflation.**

Purchasing behavior



33.1%

customers spend more on average since they started using customer loyalty programs.

Switch



75.3%

would switch to a digital solution if one would be available.

Information



81.3%

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



Purchase decision & information behavior

Which company is chosen by consumers depends on various factors. Practical things such as a store is nearby, low prices and a large selection of products play a decisive role.

There are also personal elements such as good local staff or familiarity with the brand. Especially in times of inflation, customers count on customer loyalty programs to help them save money. Before making a purchase decision, consumers therefore need all relevant information in advance, and the desire for regular updates is constantly increasing despite the flood of information.

Reasons for more frequent purchases

- 1 **58.8%**
because it is nearby
- 2 **39.8%**
because of the large selection
- 3 **38.9%**
because there are products/brands there that I prefer to buy
- 4 **37.1%**
because it offers the best prices / is particularly cheap
- 5 **36%**
out of habit
- 6 **31.2%**
because I have known the company for a long time
- 7 **29.2%**
because it has a customer loyalty program

Country comparison

Almost half of people in **Switzerland** prefer stores with a large selection.



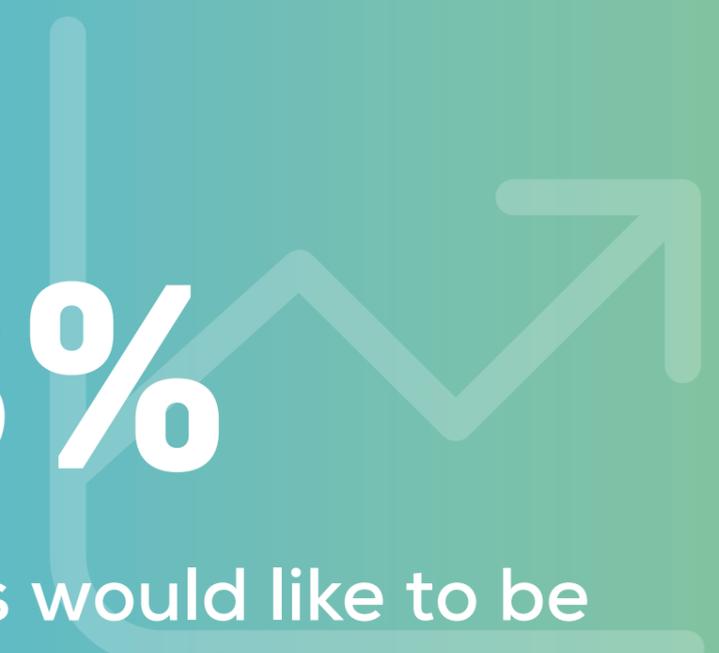
Tip
Geo-targeting can increase purchase frequency.

Why do you shop in certain stores more often than others? || n=2,000 || Multiple answers possible



81.3%

of customers would like to be informed about offers and news at least once a week.

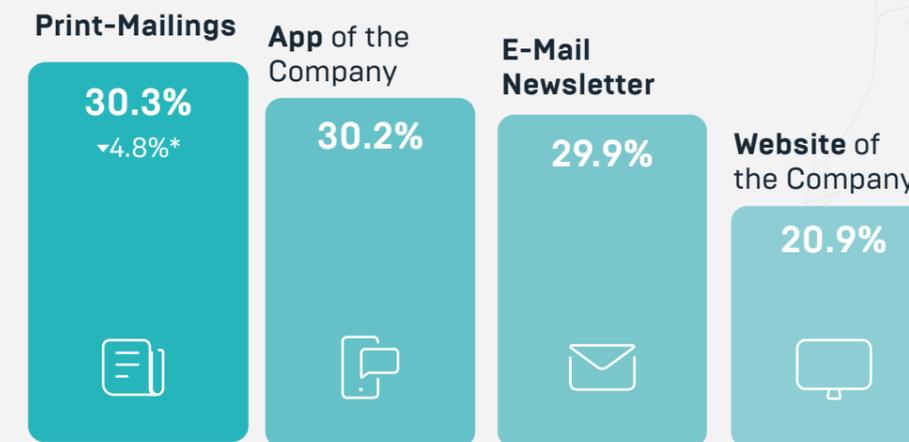


How often would you like to be informed about offers and news from companies?
|| Base: Would like to be informed about offers from companies. || n=1.734 ||



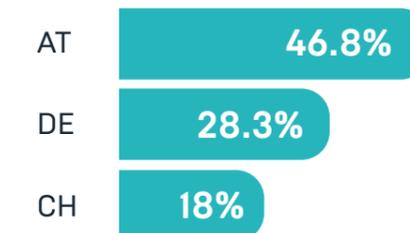
Most popular channels and frequencies for information about offers and news

Not all customers are the same. Nor do they all want to be informed about offers and news in the same way. We asked how customers would prefer to be informed about news.



Country comparison

Print-Mailings (e.g. flyers...)



Flyers are still the most popular channel among Austrians, but even in Austria the popularity is declining from **54.4% to 46.8%** [- 7.6%*] in comparison to last year.

Tip

With short and relevant information about current offers and news, you stay present in the minds of your customers.



How would you like to be informed about offers and news from companies where you shop at least occasionally? || n=2,000 || Multiple answers possible * Figures in percentage points



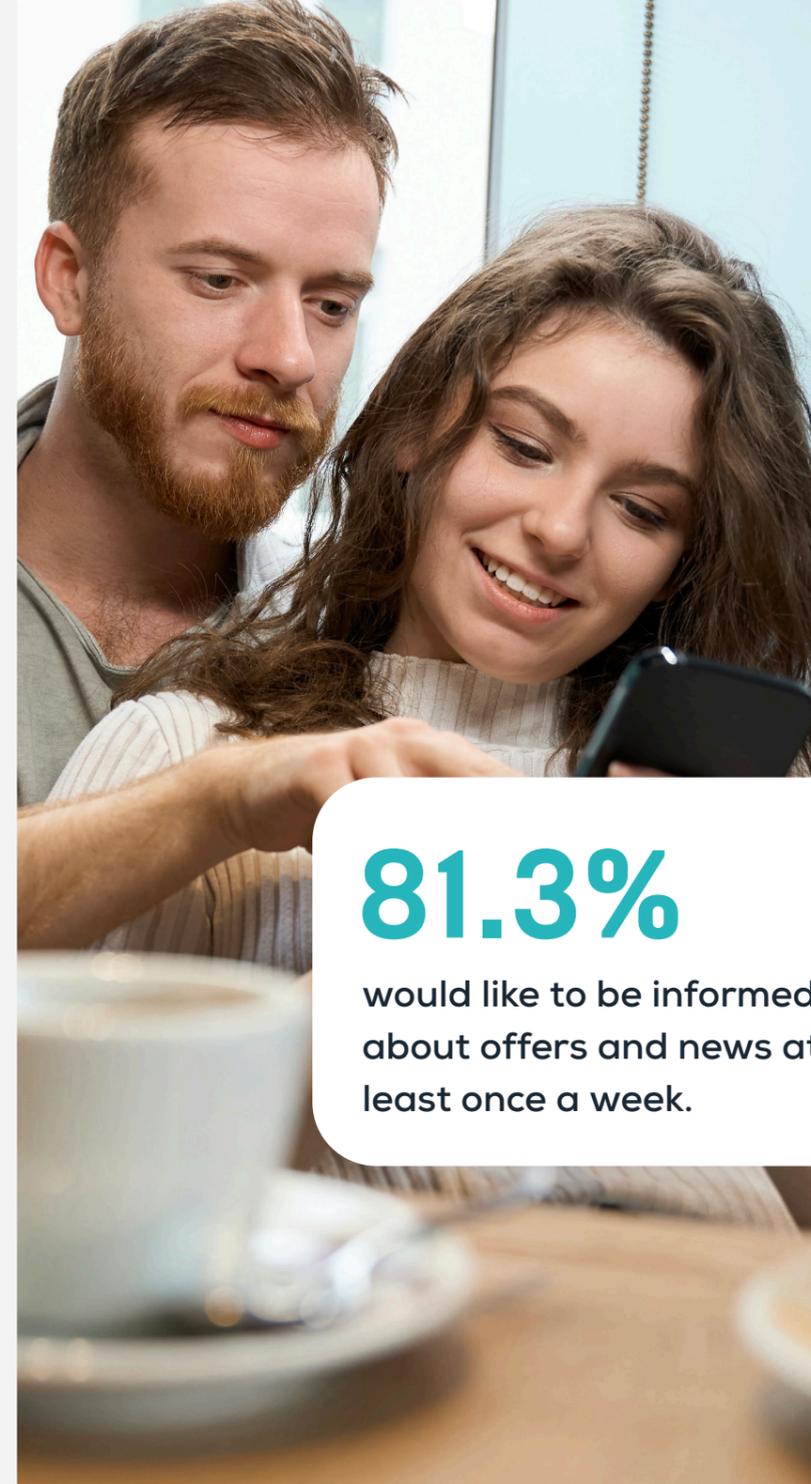
Preferred information channels in age comparison

18-24 years	25-34 years	35-44 years	45-54 years	55-65 years
33.1% App of the Company	39.1% App of the Company	35.3% App of the Company	34.8% E-Mail-Newsletter	38.5% Print-Mailings
23.5% Print-Mailings	28.1% Online-Catalog	33.5% Print-Mailings	30.5% Print-Mailings	35.0% E-Mail-Newsletter
22.9% Online-Catalog	28.0% E-Mail-Newsletter	27.5% E-Mail-Newsletter	24.7% App of the Company	21.2% App of the Company

- The app is the number 1 information channel among 18-44 year olds
- However, among 55-65 year olds, the flyer is still in first place [38.5%] followed by newsletters

Tip

Young target groups are more likely to be reached via a loyalty club app, while older target groups are more likely to be reached via flyers and newsletters.



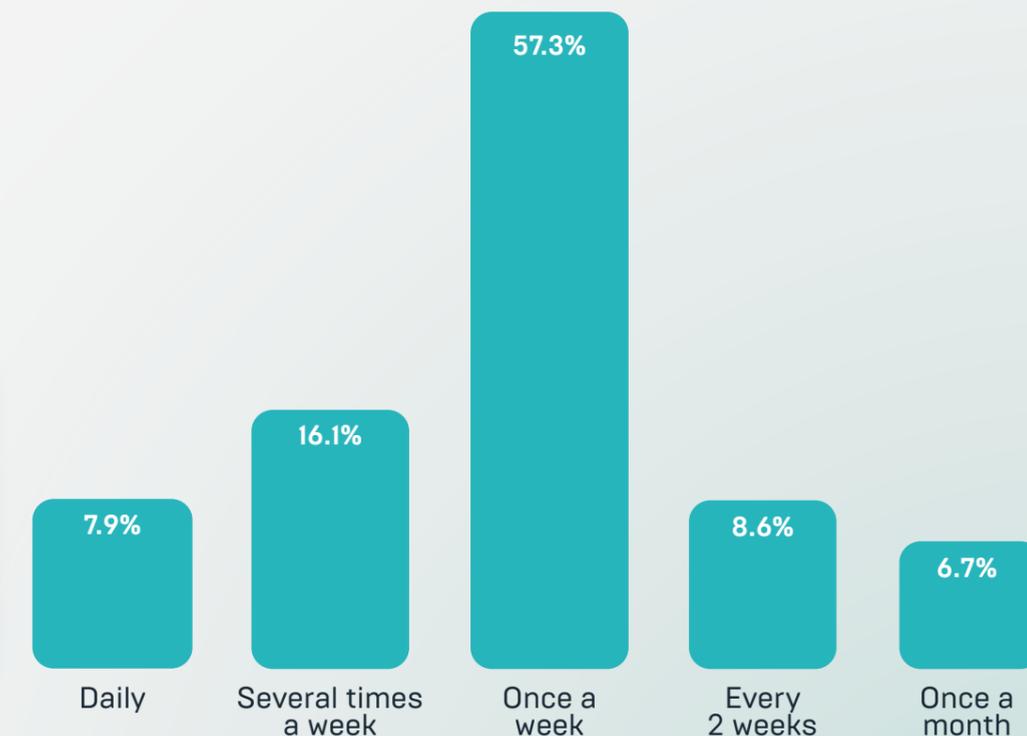
81.3%

would like to be informed about offers and news at least once a week.



Preferred frequency of information

Some customers prefer regular notifications, while others favor less frequent notifications. The current preferences of customers were determined based on our survey.



How often would you like to be informed by companies about offers and news?
 || Base: Want to be informed by companies about offers/news || n= 1,734 ||



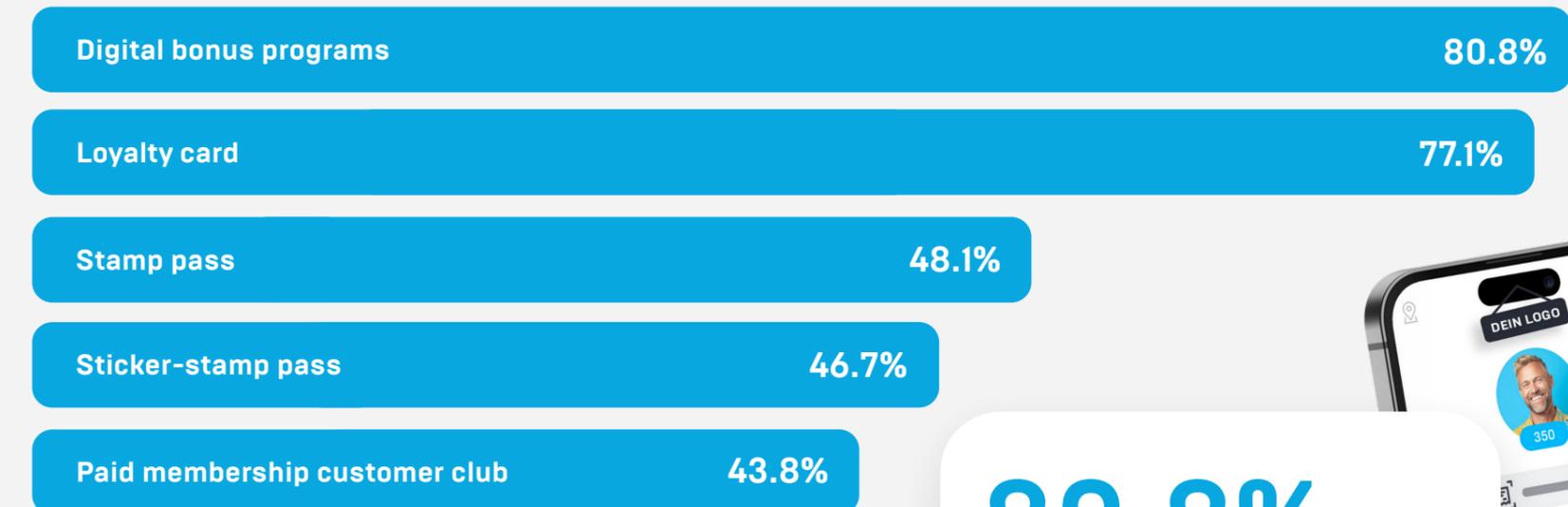
Customer loyalty programs & consumer behavior

The majority of consumers already use customer loyalty programs. The clear benefits of a customer loyalty program for customers are the savings from discount campaigns. At the same time, personalized offers that are precisely tailored to the needs of consumers are also seen as a significant advantage.

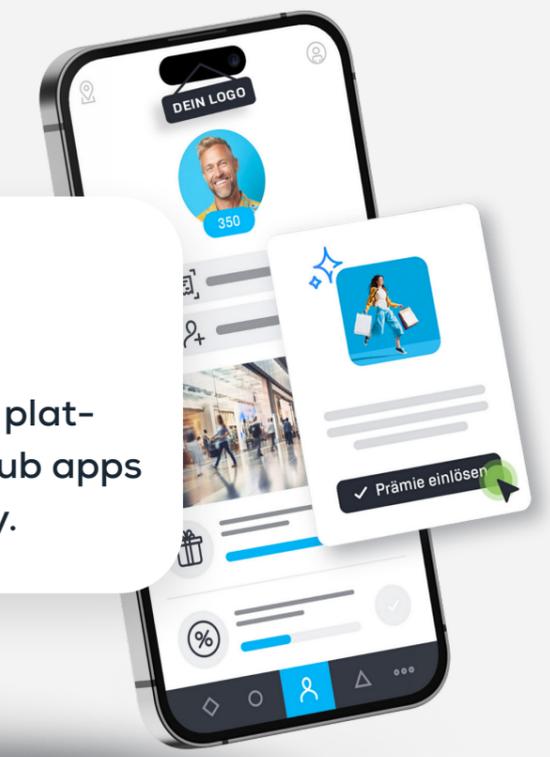
If consumers feel valued by these benefits, they are also willing to spend more: Users of a customer loyalty program spend on average a third more than those customers who do not use a customer loyalty program.

Types of customer loyalty programs

There are many types of customer loyalty programs, but which ones are used most frequently? **We have asked!**



80.8%
use bonus program platforms and loyalty club apps at least occasionally.

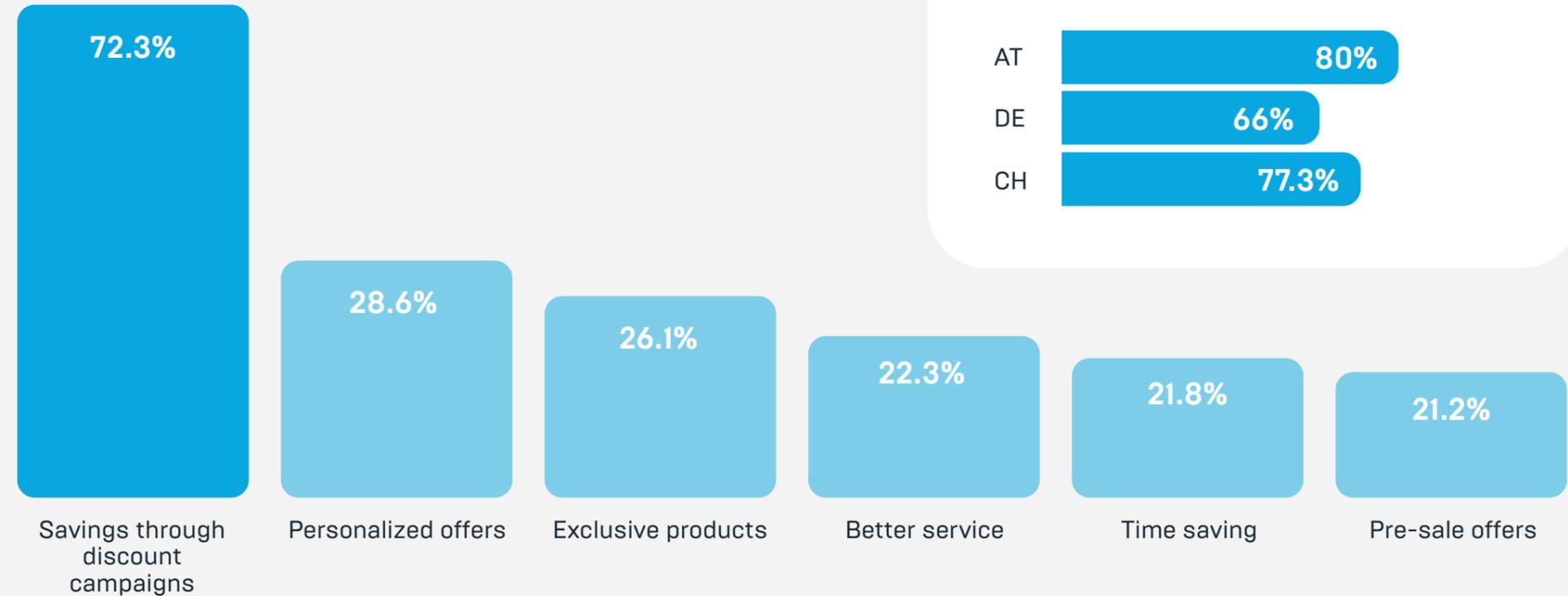


What types of customer loyalty programs do they use at least occasionally? || n=2,000 ||



Expected benefits of a customer loyalty program

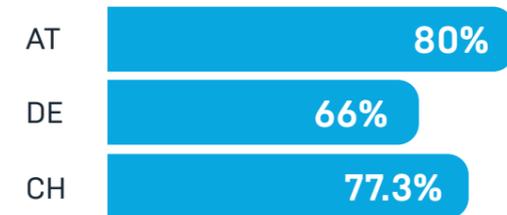
Most customers are already familiar with customer loyalty programs. But what exactly do customers expect from such a program?



What benefits do you generally expect from a customer loyalty program? || n=2,000 || Multiple answers possible

Country comparison

As in the previous year, customers primarily expect savings through **price and discount promotions**. This shows a clear expectation of customer loyalty programs across all three countries.



The most attractive benefits in 2025

- 63.1%** Discount campaigns (e.g. 1+1 free)
- 61.5%** Lower prices on certain products
- 49.7%** Price reduction through bonus points
- 33.3%** Free gifts (e.g. customer magazine, product samples)
- 25.6%** Exclusive prize draws



Tip Clearly communicated added value increases the attractiveness of a customer loyalty program.



On average,
customers spend

33.1%

more at a company when
they use a customer loyalty
program.



Tip

A feeling of appreciation leads to a higher willingness to buy & increases the the average shopping cart value.

Comparison with
the previous year

+1.4%

the year before it was 31.7%

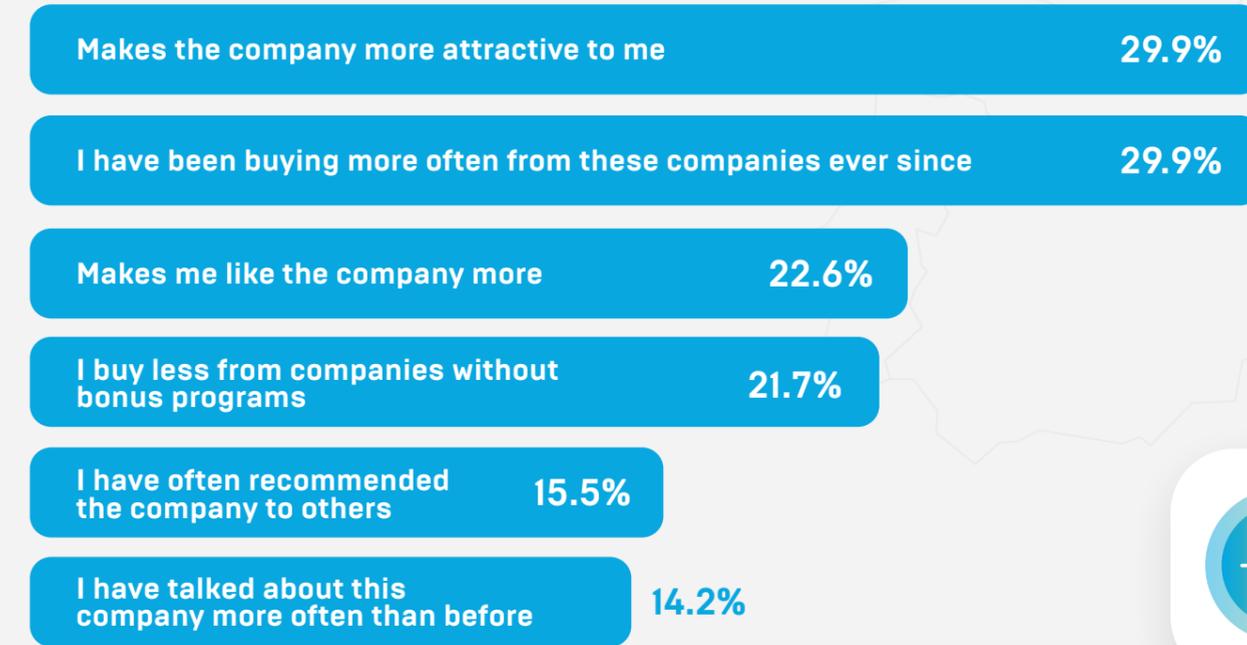
On average, by what percentage do you buy more from these companies compared to the time before you received a customer bonus from them? || Base: Buy more often from companies with a customer loyalty program || n=548 || *Figures in percentage points



Purchasing behavior since the use of customer loyalty programs

It is often unclear how and whether customer loyalty programs influence customer behavior.

We asked customers what their purchasing behavior has really looked like since using a customer loyalty program.



42%

believe that a customer loyalty system makes a company more likeable and attractive.



Tip

A customer loyalty program strengthens the brand and the emotional connection to the company.

In your opinion, how has your purchasing behavior changed at those companies / stores where you use a customer bonus program since you became a member? || Base: use of customer bonus programs || n=2,000 || Multiple answers possible

Sectoral differences



Service sector

92.8% of those surveyed stated that staff are the decisive factor in whether they perceive a service company to be trustworthy.

On average across all sectors, **84.0%** of respondents rated this as essential.



Fashion retail

55.1% of respondents would like to use games in an app to receive rewards, especially in fashion retail.

This means that gamification is particularly popular in this sector, with a comparative value of **43.7%** across all sectors.

Sectoral differences



Bakeries & pastry shops

65.7% of consumers prefer a bakery & pastry shop that offers a [digital] customer loyalty program, so it is a clear competitive advantage.

Customer loyalty programs therefore play a special role in this sector, as the industry average is **45.6%**.



Gastronomy

85.7% of consumers would switch to a digital customer loyalty program from a restaurant if one existed.

This means that guests in this sector are significantly more open to digital services, as the overall sector's average is **75.3%**.



84.9%

feel supported by customer loyalty programs in times of inflation.

In your opinion, to what extent do customer loyalty programs help you to save as much as possible in times of inflation?
Base: use a customer loyalty program || n=1,832 ||



Tip

Customer loyalty programs are particularly relevant for price-sensitive customers.

Highlights of the country comparison

Source of information:

Switzerland is more digital.

In Austria, the flyer is still the number one information channel, even if this figure is declining year on year. In Switzerland, however, the company's app is the most popular information channel.

Channel	AT	DE	CH
Print-Mailings	46.8%	28.3%	18.0%
App of the Company	29.2%	28.1%	35.5%
E-Mail Newsletter	25.6%	30.1%	34.1%

Influence of inflation:

Austrians are more strongly influenced by inflation.

In Austria, the influence of inflation on shopping behavior is most noticeable: **40.3%** of Austrian consumers state that they use customer loyalty programs more frequently since the inflation. In comparison, only **26.1%** of Swiss consumers say the same.

AT	DE	CH
40.3%	35.7%	26.1%

Gamification:

The Swiss like to play games in loyalty club apps.

In Switzerland, games in company apps are particularly popular: **54.8%** say they like to use games in customer loyalty programs for rewards.

AT	DE	CH
37.8%	41.2%	54.8%





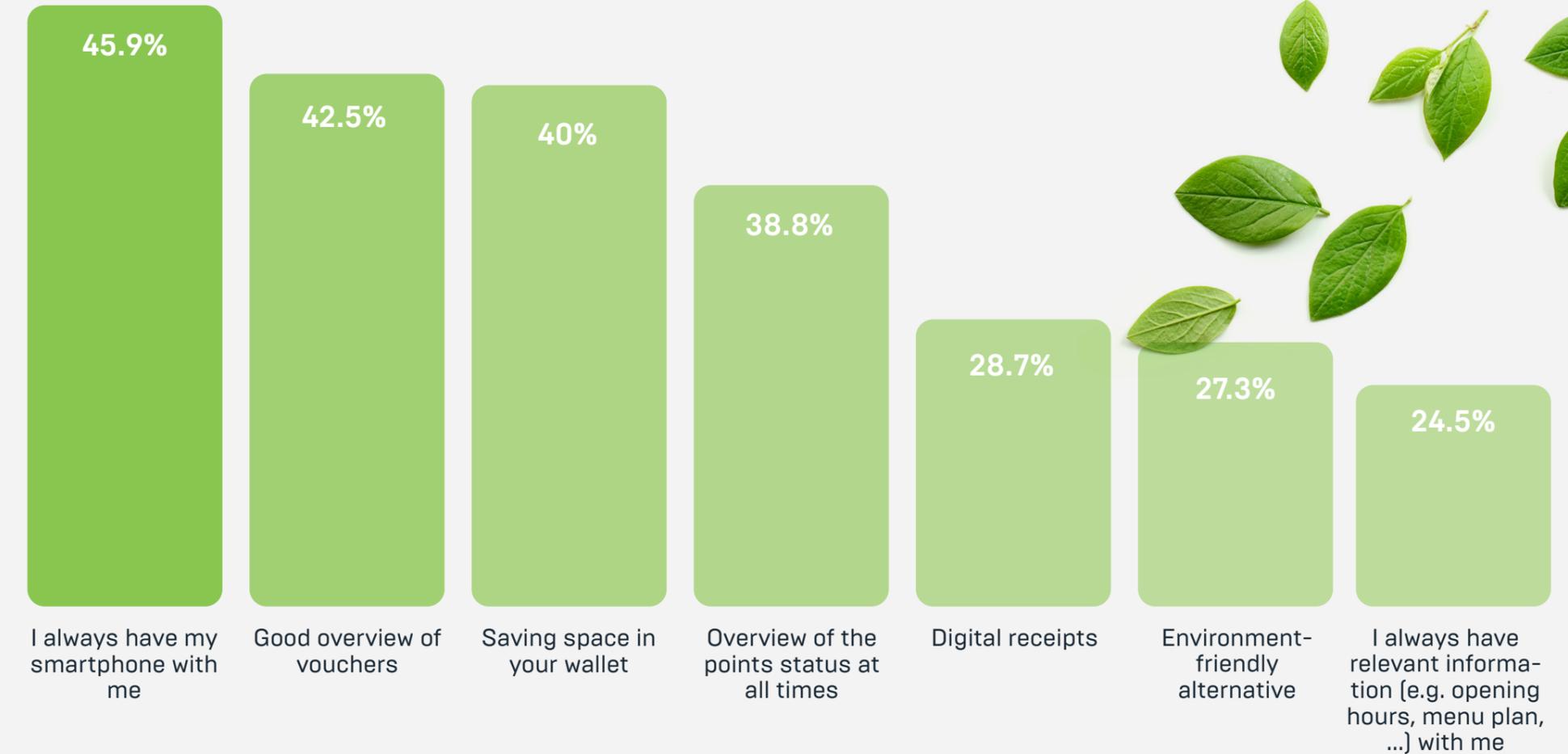
Digitalization

Digitalization is comprehensively changing all areas of our lives, including customer loyalty. A majority of consumers prefer a digital customer loyalty program if one is offered.

Convenience is at the forefront of this preference: the smartphone is always at hand and wallets are becoming smaller and smaller or are being replaced entirely by the smartphone.

Advantages of **digital** customer loyalty programs

Why are digital customer loyalty programs becoming increasingly popular with customers? **We have asked.**



Where do you see the advantages of digital customer loyalty programs in general?
|| n=2,000 || Multiple answers possible



Significant trend towards digitalization:

75.3%

would switch to your digital solution.



Comparison previous year

+3.5%

The year before it was 71.8%

Suppose there was also a digital alternative for your physical customer bonus programs (e.g. app with customer account). Would you switch to a digital alternative? || n=1,579 || *In percentage points



Tip
Digital customer loyalty programs are a significant competitive advantage.



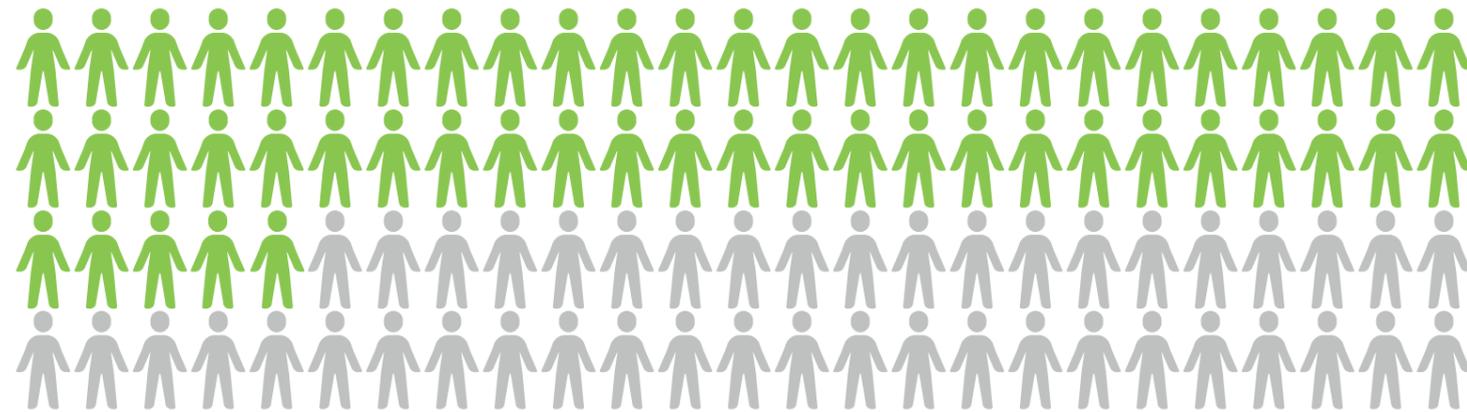
Digital vs. physical Customer loyalty programs

How many of the customer loyalty programs used are actually physical and how many are digital?

Usage

55 of 100

Customer loyalty programs are already digital*



What percentage of the customer loyalty programs you use are purely physical programs and what percentage are digital programs?
 || Base: use customer loyalty programs. Data based on average values || n=1,832 ||



Digital solutions are not just for young target groups!

**Over 60% of
55-65 year olds**

prefer a digital customer loyalty program. The smartphone is replacing more and more analogue services as a constant companion and serves as an organizational multi-talent.

Over 70%

of consumers would switch to a digital customer loyalty program if one existed.





Trust in digital products continues to grow:

39.5%

do not use customer loyalty programs due to concerns about data disclosure.

Comparison previous year

-8%

The year before it was 47.5%

Why don't you use any kind of customer loyalty program?

|| Base: do not use a customer loyalty program. Multiple answers possible || n=168 || Multiple answers possible



Willingness to provide data

Data, data, data - a topic that concerns both customers and companies. But how critical is the provision of personal data when registering with a customer loyalty program really considered? And which data are customers most likely to provide?



Tip

A clearly communicated advantage increases the willingness to provide data.

>80%

- ✓ E-Mail-Adress (80.2%)
- ✓ Name (74.4%)

≈60%

- ✓ Gender (60.5%)
- ✓ Date of Birth (57.3%)

>30%

- ✓ Home address (37.1%)
- ✓ Telephone number (31.2%)
- ✓ Purchases (30.4%)

≈20%

- ✓ Information on purchasing behavior (16.5%)

Sensitivity in the provision of data

The results show that the majority of customers have no qualms about providing their email, name, date of birth and gender when registering for the app, while purchase data is considered more sensitive.



Gamification

More and more people, especially in the young target group, like to play games - especially in apps. This is exactly where gamification comes in: With playful elements such as collecting points, wheels of fortune, levels or rewards, users can not only be entertained, but also retained in the long term.

For companies, this means more interaction, higher app usage and greater customer loyalty.

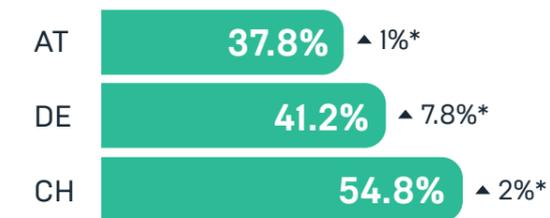
The gamification trend

Gamification is the hot topic right now.

But are in-app games or playful elements in customer loyalty programs interesting for customers at all? And even more importantly: are they used at all?

Country comparison

Gamification elements are more popular in Switzerland than in the other two countries.

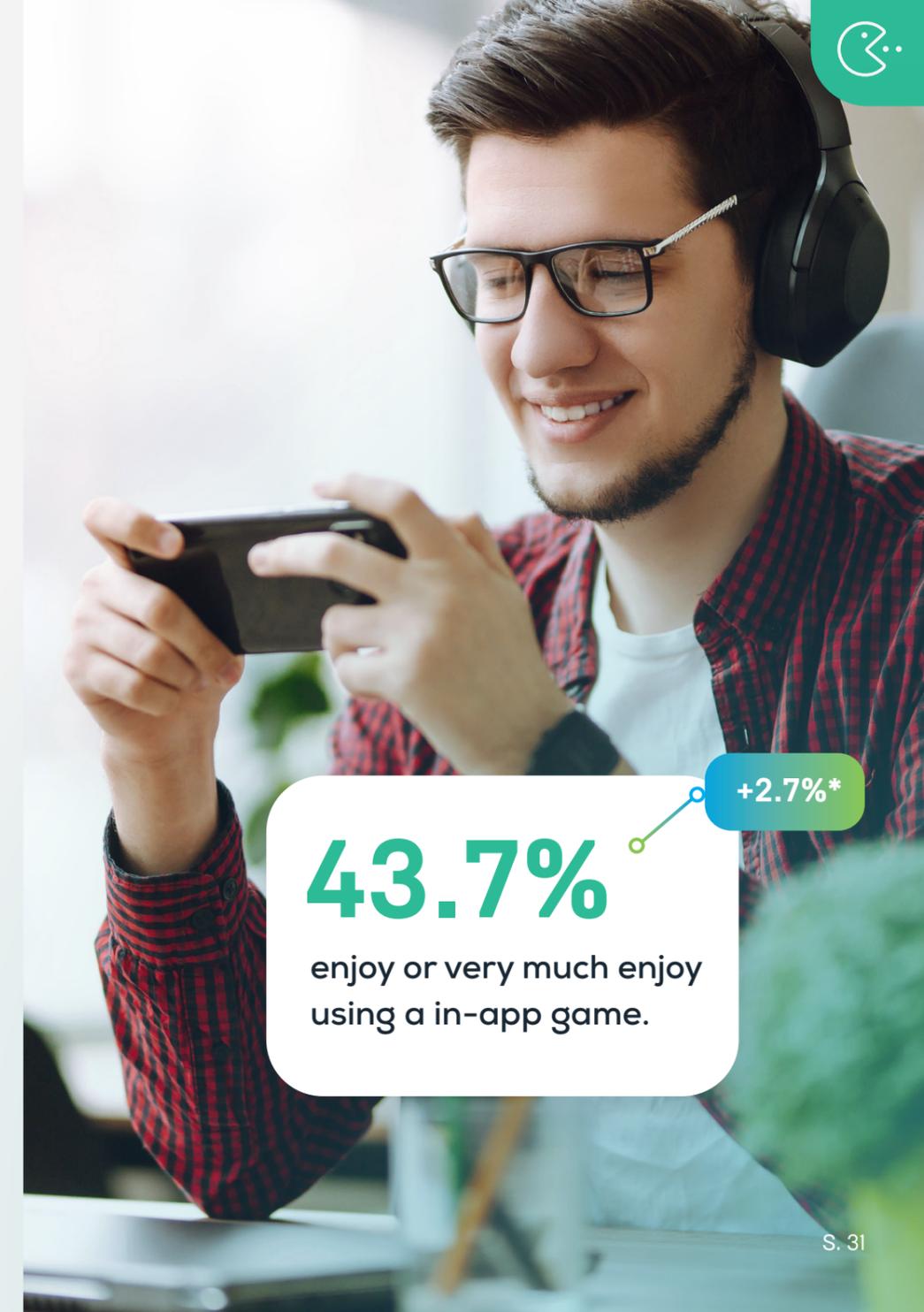


Tip

Games create an emotional brand experience and increase engagement.



Assuming you have downloaded a provider's loyalty club app, how would you like to use games in the app to receive small rewards for completing games. || n=2,000 || *In percentage points



43.7%

enjoy or very much enjoy using a in-app game.

+2.7%*



Gamification age comparison

Younger target groups in particular would like to use games in an app in order to receive rewards. However, **around a quarter of 55-65-year-olds also like to use playful elements.**

18-24 years



57.1% ▲ 3%*

More than half of 18-24-year-olds would like to use games in a loyalty app to earn rewards.

25-34 years



62.8% ▲ 8.4%*

In this age group in particular, there has been a significant increase in usage: 62.8% like to use such features - an increase of 8.4% compared to the previous year.

55-65 years



25.1%

More than a quarter of 55-65 year olds find gamification elements in customer loyalty programs exciting.

Tip

Games can be an incentive to inspire new customers to sign up for a loyalty club.



Assuming you have downloaded a provider's loyalty club app, how would you like to use games in the app to receive small rewards for completing games? || n=2.000 || *In percentage points



Tip

Increased engagement through games leads to increased sales.



Potential of customer loyalty programs

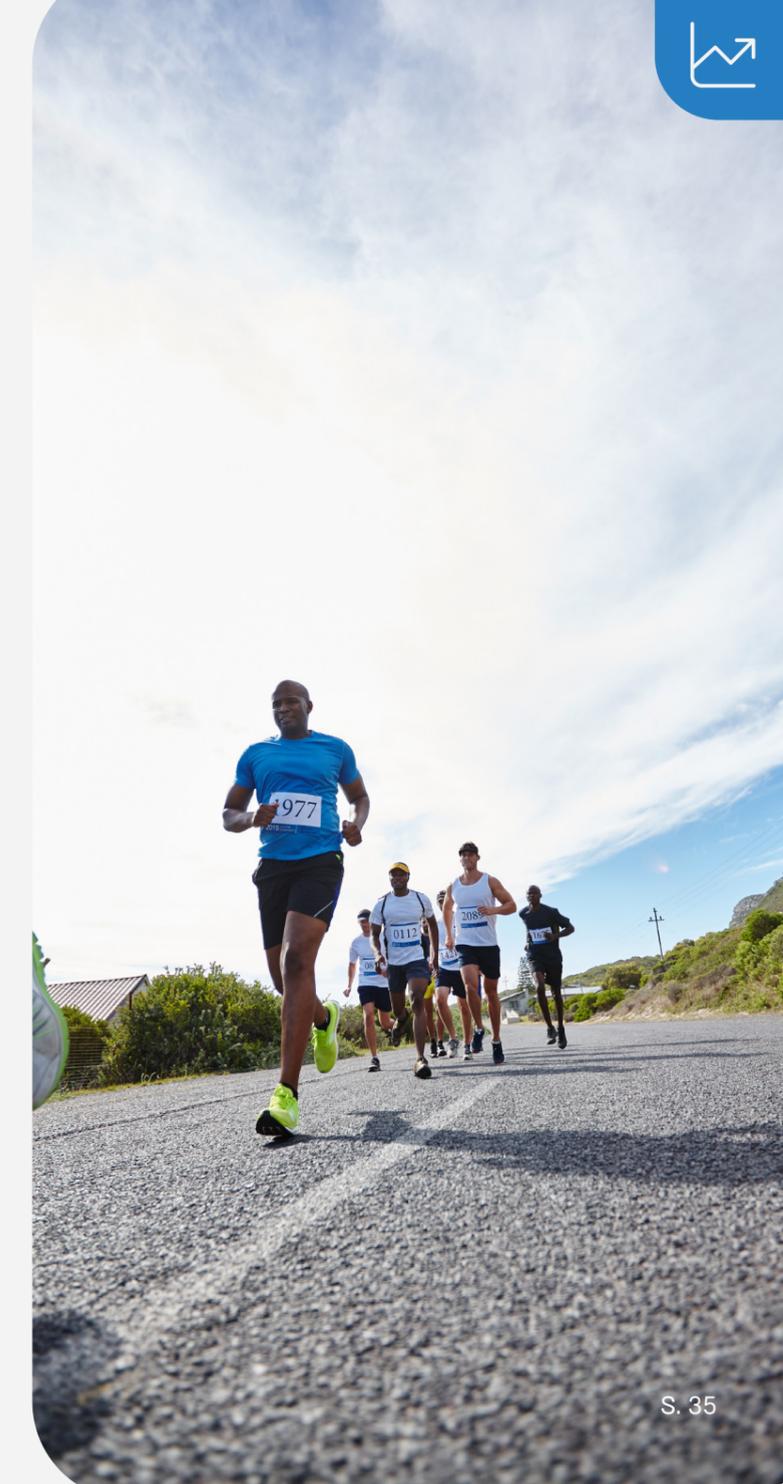
The results of the DACH Loyalty Report show that customer loyalty programs are already heavily used by consumers. There is still great potential in the area of digitalization, where 75.3% prefer a digital customer loyalty program.

In addition, some sectors are also seen as particularly attractive, but the use of customer loyalty programs is comparatively low. This is where companies can start and set themselves apart from the competition.

Customer loyalty as an opportunity for **more sales**

In some industries, consumers perceive customer loyalty programs as very attractive, but at the same time they are not used very often. This shows enormous potential for companies in these sectors to **stand out from the competition.**

Industry	Attractiveness	Utilization
Stores for daily needs	75%	60.8%
Shopping centers or regions/cities	57.3%	19.8%
Bakeries and pastry shops	56.4%	20.9%
Fashion retail/ clothing	55.1%	27.9%
Pharmacies	53.0%	25.8%
Leisure activities (e.g. fitness center, clubs)	52.8%	15.4%
Service providers (e.g. hairdresser, massage)	52.4%	13.2%
Gastronomy (e.g. restaurant, disco)	51.7%	16.9%
Building and garden supplies	44.9%	19.8%
Furniture and furnishings trade	43.6%	21.7%
Tourism (e.g. hotel chain)	43.1%	12.6%
Sports retail	41.8%	14.5%





75.3%

would switch to your digital solution.



Previous year comparison*

+3.5%

In the previous year, the figure was 71.8%

Suppose there was also a digital alternative for your physical customer bonus programs (e.g. app with customer account). Would you switch to a digital solution? || n=1,579 || *In percentage points



Tip

Digital customer loyalty makes it possible to stand out from the competition and creates a significant competitive advantage.



Methodology

METHOD

CAWI | Marketagent
Online Access Panel

SAMPLE-SIZE

n= 2,000 Net-Interviews

CORE TARGET GROUP

Austrians, Germans and Swiss between the
ages of 18 and 65
DE: 1,000, AT: 500, CH: 500

QUOTA MANAGEMENT

Sample representative of the respective
population | Random Selection

FIELD TIME

11.03.2025 - 20.03.2025

Composition & demographics of the sample

Countries

Countries	Share
Austria	25%
Germany	50%
Switzerland	25%

Gender

Gender	Share
Male	50.1%
Female	49.8%
Diverse	0.1%

Sample Total

Alter	Share
18-24	14.5%
25-34	21.2%
35-44	19.9%
45-54	20.3%
55-65	24.2%

Age & Gender

Age	Male	Female
18-24	14.7%	14.1%
25-34	21.8%	20.6%
35-44	20.4%	19.4%
45-54	19.8%	20.8%
55-65	23.3%	25.1%

Professional status

Status	Share
Employee	51.3%
Worker	10.2%
Retired	7%
Self-employed	6.2%
In education	5.3%
Executive	5.2%
Unemployed	5.1%
Unable to work	4.7%
Other	5.1%

Household size

Persons	Share
1 Pers.	27.1%
2 Pers.	34.9%
3 Pers.	19.3%
4 Pers.	13%
5 or more	5.7%

Net monthly household income

Einkommen	Share
Low	30.6%
Mid	36.3%
High	20.6%
Not specified	12.5%

Educational level

Education	Share
With Higher School Certificate	38%
Without Higher School Certificate	62%

Residential area

Region	Share
In a city	47.3%
Catchment area of a city	20.2%
In rural areas	32.4%



THE LOYALTY REPORT 2025

Trends in customer loyalty

In the age of digitalization and economic challenges, the **Loyalty Report** provides decisive insights into the importance of digital customer loyalty programs.

With in-depth data from surveys of over **2,000 consumers from the DACH region**, the report paints a clear picture of the trends and developments surrounding the topic of customer loyalty and shows how digital innovations can help companies to successfully retain consumers.