

Does AI empower your loyalty programme or is it the other way around?

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AI LOYALTY CLOUD



February 24, 2026

Here for today's discussion

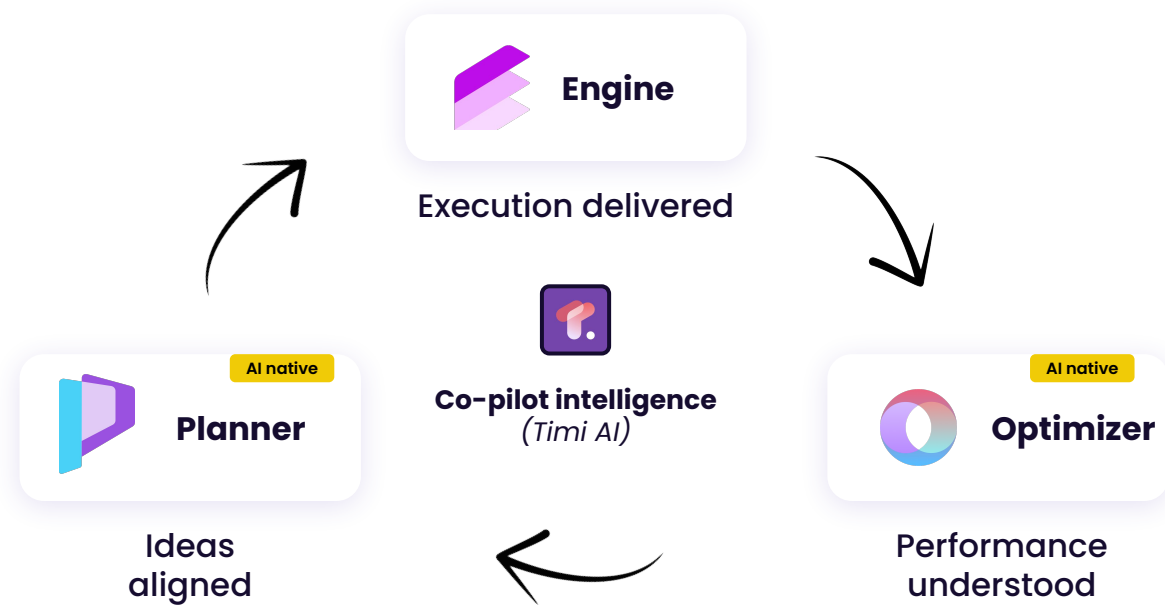
Zsuzsa Kecsmar

Chief Strategy Officer and
Co-founder

Antavo AI Loyalty Cloud



Meet the Antavo Loyalty Operating System



Our Team behind the tech



HYATT

SKIMS



Scandic

Kathmandu

NOTINO

LA CAGE

Peek&Cloppenburg

C&A

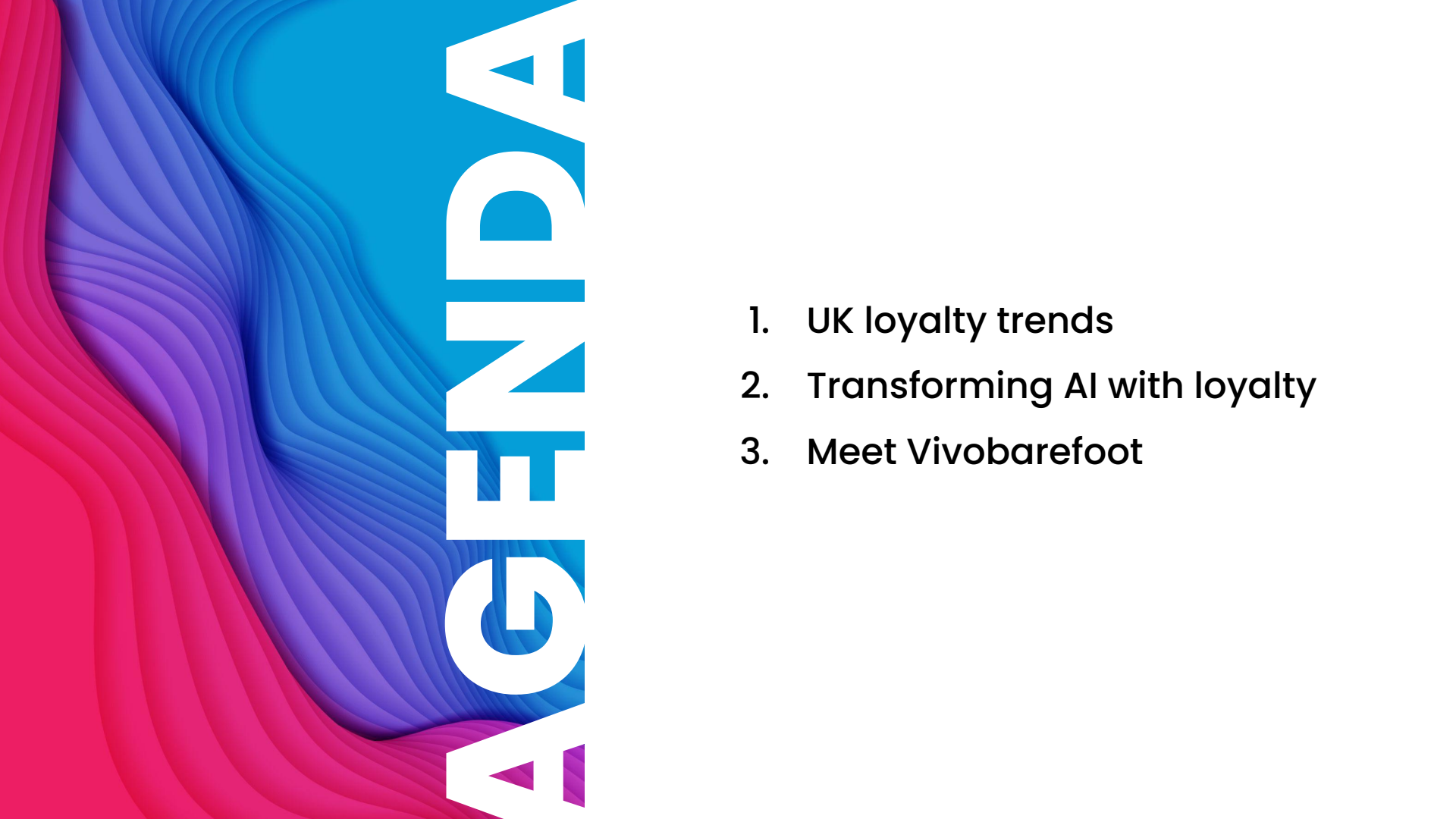
benefit
SAN FRANCISCO

Paul Smith

flying tiger
copenhagen



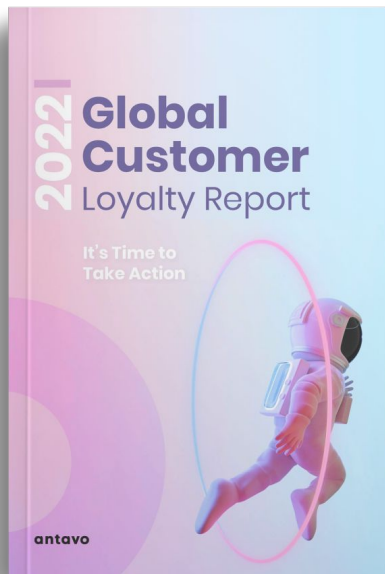
REPRESENT



AGENDA

1. UK loyalty trends
2. Transforming AI with loyalty
3. Meet Vivobarefoot

Global Customer Loyalty Reports



antavo
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2026 GLOBAL CUSTOMER LOYALTY REPORT

The Age of Value



How we produced this report

- **500M+** member actions analyzed
- **3.000** global marketer survey
- **10.000** global consumer survey



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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.

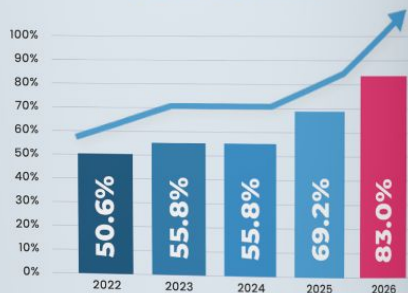
Satisfaction levels among program owners in particular continued to grow, and have reached their highest point in the past 5 years.

As a result, loyalty hasn't just matured, it's about to enter a new golden age, with heightened popularity and new possibilities.

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
antavo.com | Global Customer Loyalty Report 2026

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



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

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

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.



For all the product showcase pages, add this line print. The description and image of Antavo's product capabilities were created in January 2020. All rights reserved.

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%



1. UK loyalty trends

How the UK
loyalty market
compares to the
global trends



A surreal, high-quality image featuring an astronaut in a white spacesuit with a gold-tinted visor. The astronaut's gloved hand is reaching up to hold a single, perfectly round golden apple. Above the hand, a cluster of similar golden apples is suspended in the air. The background is a clear, vibrant blue sky, filled with numerous small, golden petals or apple seeds falling from above, creating a magical, ethereal atmosphere. The overall composition is visually striking and dreamlike.

POLL

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UK customers are value driven and selective

- Only **54%** of UK customers feel valued by loyalty programs
- **57%** say it takes too long to earn rewards, and **47%** find rewards unattractive

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

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

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More on page 30-33

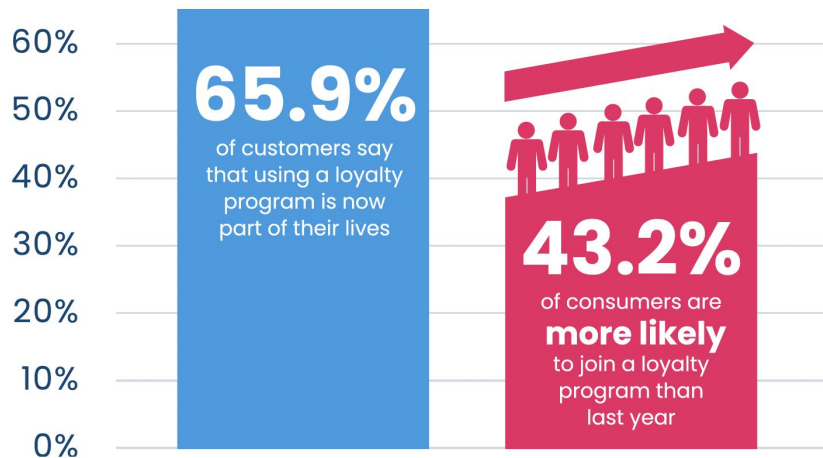


UK customers are value driven and selective

- **33%** UK consumers are more likely to join a loyalty program than last year
(global average: 43%)



The likelihood of consumers joining a loyalty program



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

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More on page 30–33

UK customers are value driven and selective

- **83%** of UK consumers join loyalty programs for money-saving benefits (global average: 71%)

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

More on page 30–33



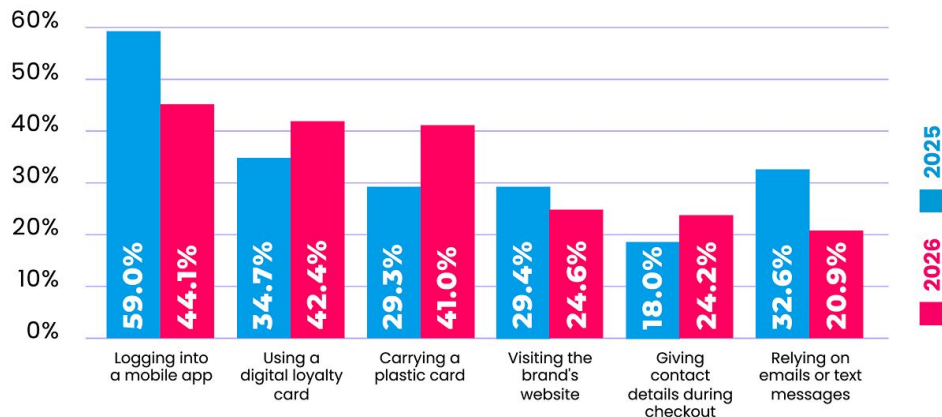
UK customers still prefer plastic card

- **51%** of UK consumers still carry plastic card (global average: 43%)
- **47%** also prefers digital cards (global average: 42%)



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

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More on page 43

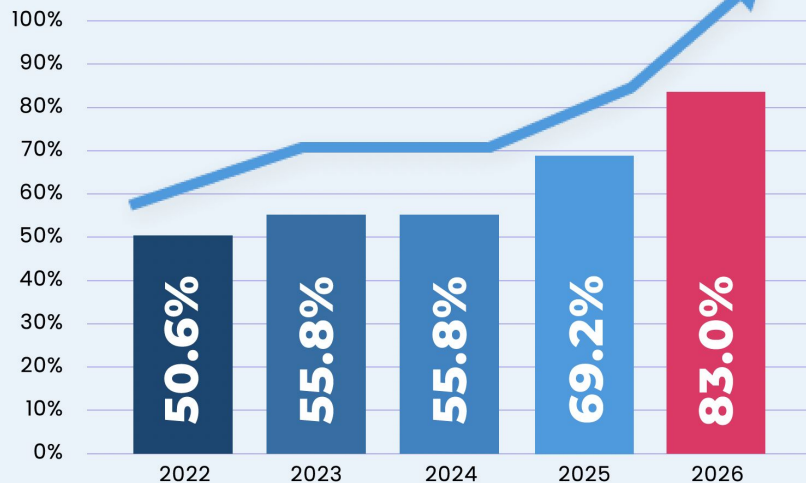
The UK over-indexes on data collection

- 81.0% of loyalty program owners are satisfied (global average: 83%)



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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More on page 12-13

The UK over-indexes on data collection

- **74%** cite customer data as a key satisfaction driver

Globally, the #1 driver for satisfaction is fostering deeper engagement (65%)

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

More on page 12-13





3. Transforming loyalty with AI

**Or the other
way around?**



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UK teams doesn't fear data blindness

- **17%** of UK program owners have no challenges analyzing loyalty data
Globally this number is **9%!**
- **34%** of leadership teams in the UK expect weekly analysis



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%

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

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More on page 22-25

One of the most AI-forward in Europe

- **61%** of UK loyalty teams already use AI-powered tools. Last year, it was only 34%

Globally, AI usage in loyalty programs is just 51%.



AI preparedness

Already offer a loyalty program	Don't offer a loyalty program
6.33	4.99

More on page 22-25

One of the most AI-forward in Europe

- AI readiness is also higher among UK program owners:
7.1 vs **6.3 globally**

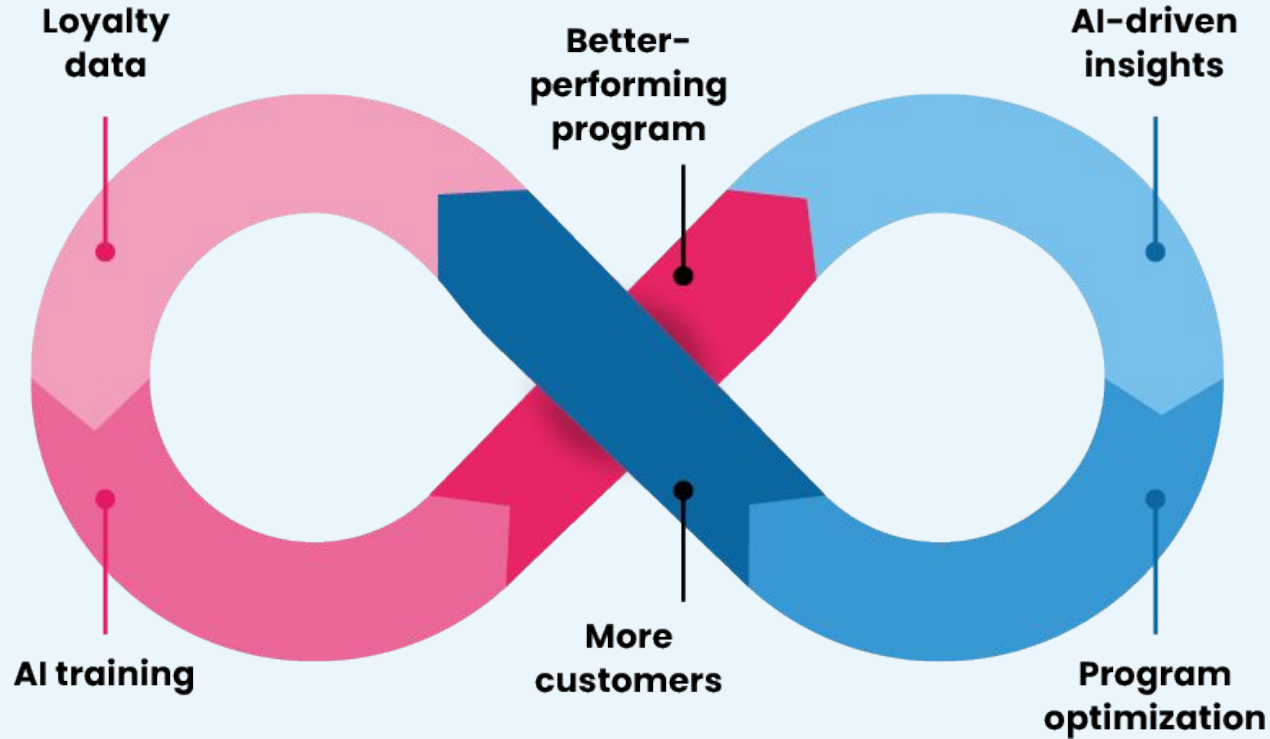


AI preparedness

Already offer a loyalty program	Don't offer a loyalty program
6.33	4.99

More on page 22–25

The AI data loop







How Antavo & Vivobarefoot Work together



Rebecca Goldsworthy

Loyalty Program
Manager at Vivobarefoot

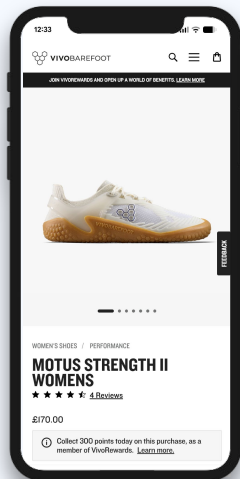
VivoRewards: Vivobarefoot's New Global Loyalty Program

- Part of MyVivo, the program rewards members for **real world actions**, not just transactions.
- Data integration helped to **connect behavioural signals**, referrals, UGC and like-minded brands
- Launched after just **6 months** of implementation



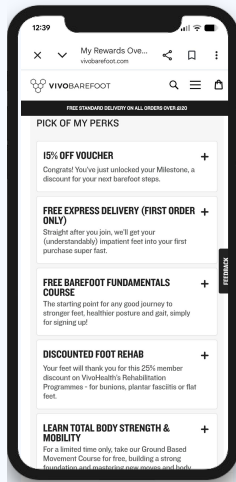
VIVOREWARDS

VivoRewards: Member Experience



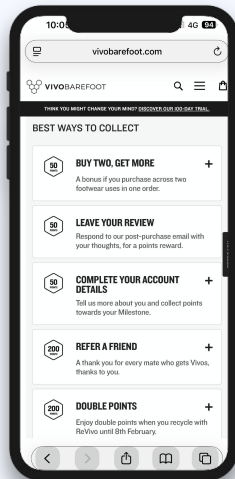
FIXED EARN RATES

Point earn rates are fixed by product category to avoid the complexity of 119 different currencies.



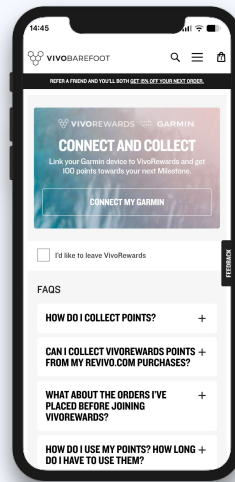
FREE PERKS

Beyond just points, members enjoy free VivoHealth content, partner offers, and free birthday gifts.



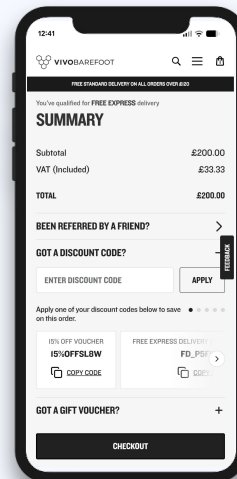
ENGAGEMENT

Challenges drive holistic brand engagement, from foot scans, ReVivo shoe returns and repairs.



RECONNECTING WITH NATURE

By integrating with Garmin, we gain insight into members' physical movement, creating fun challenges that get members outdoors and reconnecting with nature.



SEAMLESS REWARDS EXPERIENCE

VivoRewards is embedded into all stages of the digital customer journey, creating a smooth user flow from points collection to voucher redemption.



VIVOREWARDS

VivoRewards: So Far, What's Next

- Early traction shows:
 - **26k** members in the first 8 weeks
 - **67%** uplift in monthly free VivoHealth course enrolments
 - Members across **98 countries**
- **Hard launch** campaign coming in next few weeks
- A planned tech roadmap of optimisations: '**Small frequent steps**'

Ready to take action?

Book a 2-hour
workshop with us!



Zsuzsa Kecsmar

Co-founder,
Chief Strategy Officer

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