WISER RESEARCH

Retail Insights Report Winter 2026

Lifting the Loyalty Illusion

Developed in partnership with:

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> "What we really need is a mindset shift that will make us relevant to today's consumers, a mindset shift from 'telling and selling' to building relationships."
> — Jim Stengel, Former CMO, Procter & Gamble

Forward

The Loyalty Definition Dilemma

In a world saturated with opinions and tribal knowledge passed down through decades of industry practice, we believe that genuine insight must be grounded in quantitative understanding. As Plato observed, "Opinion is the medium between knowledge and ignorance." Too often, our industry has relied on assumptions about what loyalty means and how it works, assumptions that may no longer reflect the reality of modern consumer expectations.

An individual's "world view" on customer loyalty is heavily influenced by personal experience and easily biased. The result is a divergence of definitions for this important marketing discipline that results in confusion and competing approaches in how to win the results marketers want with their customers. This has created inherent confusion, not just about what loyalty means, but about how we should expect to instill it within our customers. Ask a room full of loyalty professionals to define loyalty, and you will find similarities but also meaningful differences. This is because the construct of loyalty has evolved, while many of our frameworks have not.

At Wise Marketer Group, we distinguish between what we call "little l" loyalty and "big L" Loyalty. Little l loyalty is programmatic-based and is representative of the rewards programs, point schemes, and transactional mechanics that have defined our industry since the 1990s. Big L Loyalty is more encompassing to be emotive, brand-wide, and organizationally pervasive. It represents the convergence of brand experience, customer relationship, and programmatic elements into a unified approach to earning and keeping top of mind share from your customer base.

The Current State: Challenges and Contradictions

Our research with loyalty marketers reveals a troubling pattern. Competitive intensity is ever rising, and consumer expectations are changing so rapidly that marketers seemed destined to take second place in a lifelong race. Prior research from Wise Marketer Group revealed that loyalty professionals possess a moderate to deep understanding of the key concepts and best practices. And their broader organizations share similar prowess, with only 12% lacking understanding of core principles.

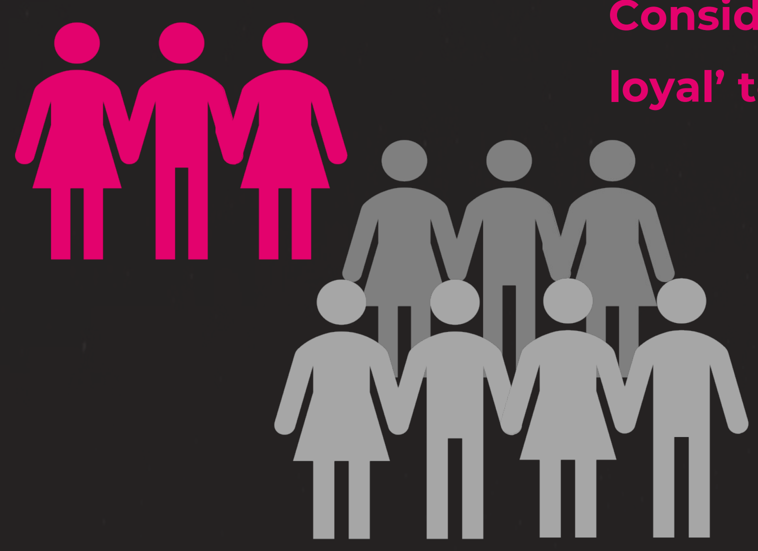
> If loyalty is so well understood at the expert level, why aren't we making more strategic inroads?

The answer may be in how we have structured loyalty programs and, consequently, how consumers have learned to perceive them. Most loyalty programs fall short of reaching their potential impact because they place too much emphasis on transactional mechanics and too little on the emotional and experiential elements that drive genuine commitment. Research studies consistently show that loyalty program members see significant lifts in transactions, active customer rates, and sales value, but these gains represent the floor of what's possible, not the ceiling.

Consider this cautionary reality from our consumer research: only 31% of consumers describe themselves as "very loyal" to brands, while 41% say they are merely "somewhat loyal." What does "somewhat loyal" even mean for a marketer trying to build sustainable competitive advantage? Perhaps more telling, only 5% of consumers say they are "not willing" to switch from brands once they are committed to them. The vast majority of customers remain, in effect, open to considering alternatives in their consumption patterns thereby creating a 'loyalty illusion' for marketers.

31%

Consider themselves to be 'very loyal' to the brands they shop



5%

Not willing to change brands once they are loyal to a brand

The Four Archetypes

This research set out to move beyond surface-level loyalty metrics and understand what truly drives consumer commitment. We identified twelve distinct drivers of brand loyalty and found that consumer responses naturally clustered into four archetypes: Monetary, Reciprocity, Habit, and Status.

The distribution of these respondents across their archetypes is revealing. 60% of consumers fit into the Monetary archetype, driven by prices, promotions, and tangible rewards. This is not surprising given that the origins of loyalty are rooted in mechanic-based, transactional mindsets. We have, as an industry, trained consumers to think about loyalty in primarily economic terms.

But the remaining 40% of consumers think differently:

- More than half of this non-monetary group are Reciprocity-oriented, valuing quality experiences and fair value exchange over pure economics.
- Nearly a third of the group are Habit-driven, loyal through convenience and familiarity rather than active choice.
- The remainder are Status-motivated, seeking emotional connectivity, values alignment, and community belonging.

Here is the critical insight: when we examine brand loyalty strength across these archetypes, we find dramatic differences. Monetary loyalists report being "very loyal" at roughly the same rate as the overall population. But Status loyalists are 1.9x more likely to describe themselves as "very loyal." Reciprocity and Habit loyalists also over-index on strong loyalty, at 1.2x the average rate.

The implication is clear: we have an opportunity to move mindsets. By developing programs that recognize not everyone seeks the same value from brand interactions, and by adjusting to fulfill different means of delivering value, we can cultivate the deeper loyalty that Status and Reciprocity-oriented consumers already demonstrate. To put you at ease, we're not suggesting a proverbial 'throwing the baby out with the bath water' moment. We see the modern loyalty model moving forward as one that looks to satiate the needs of each of these customer mindsets by how they view their loyalty to your brand.

> — Bill Hanfin, CEO & Aaron Dauphinee, CMO, Wise Marketer Group

Setting the Stage for Modern Customer Loyalty

This report draws from Wise Marketer Group's **October 2025** U.S. consumer study of **2,070 respondents**, examining loyalty program participation, brand preferences, and the psychological drivers behind customer loyalty that shape member behaviors. The findings move beyond surface metrics to explore the deeper motivations influencing how and why consumers engage.

Our analysis identifies that customer loyalty is driven by four distinct psychological loyalty archetypes where each exhibits unique demographic traits, engagement patterns, and program expectations, with meaningful implications for marketing strategy–branding through to program structure, messaging, and value proposition design.

In addition, our analysis of program satisfaction rankings highlights top-of-mind brands and programs—including Kroger, Target, CVS, and Amazon—while revealing important contrasts between active loyalty and reward program participants and non-participants.

Together, these insights offer practical guidance for optimizing member engagement, strengthening retention, and identifying new acquisition opportunities.

Part 1:
A Framework for Understanding Customer Loyalty Mindsets

Consumer loyalty is not monolithic. Our research identifies four distinct psychological archetypes that explain why consumers remain loyal to brands. Understanding these archetypes enables program operators to tailor their value propositions, communications, and reward structures to resonate with different member segments.

Monetary Mindset
Key Drivers: prices, promotions, discounts, and earning rewards

Reciprocity Mindset
Key Drivers: access to quality products, excellent service, and personalization (being known)

Habit Mindset
Key Drivers: convenience, familiarity, and lack of alternatives

Status Mindset
Key Drivers: social identity, values alignment, and community

Loyalty programs today operate in an environment defined by scale, saturation, and rising consumer expectations. While participation levels remain high across retail sectors, sustained engagement and emotional commitment vary widely. Understanding what truly motivates loyalty—beyond enrollment and transaction frequency—should be a strategic imperative for program operators seeking sustainable growth.

Monetary Loyalists

60%
Of respondents

The largest segment, Monetary loyalists are primarily motivated by financial incentives. They rank low prices, good promotions, and earning rewards as their top reasons for brand loyalty. This group closely mirrors the overall population demographically, with a slight skew toward female respondents (67% vs. 66% overall).

Monetary loyalists demonstrate moderate brand loyalty, with 71% describing themselves as "somewhat loyal" compared to only 27% who are "very loyal." This suggests that while they engage with loyalty programs, they remain open to switching if a competitor offers better financial incentives. Their primary reason for joining programs is straightforward: 58% rank "wanting to earn rewards" as their number one motivation, significantly higher than the 53% overall average.

So, even though a monetary mindset is the most common, it's not sufficient "glue" to keep customers from switching. Financial incentives can be matched, sending brands into that downward spiral, therefore even though this archetype has strong influence on consumer behavior, it's vulnerable to customer churn and not defensible over time by itself.

This segment shows the highest resistance to paying membership fees, with nearly half (48%) stating they would never pay a fee for program benefits. When they do consider paying, the maximum they would spend clusters in the $1-50 range (53%).

Notably, Monetary loyalists tend to stay engaged with programs longer before disengaging. Among those who have quit programs, 27% remained active for more than a year before leaving, higher than any other archetype. This suggests that while they are price-sensitive, they are also patient in evaluating program value over time.

> Program operators targeting this segment should emphasize clear, tangible value and ensure that the reward-to-effort ratio remains compelling in the core loyalty offering.

Reciprocity Loyalists

22%
Of respondents

Reciprocity loyalists value the quality of their relationship with brands. They prioritize high-quality products and services, excellent customer experiences, and brands that know them and react to their preferences. This segment demonstrates the most positive life outlook, with 46% describing themselves as "very happy" compared to just 38% overall, a statistically significant difference of 1.2x.

Demographically, Reciprocity loyalists show a slight urban skew (30% vs. 26% overall) and tend to be slightly more educated, with 37% holding bachelor's degrees compared to 35% overall. They are more likely to have higher household incomes, with 20% earning $150,000 or more.

This archetype is particularly sensitive to quality and service failures. When asked what triggers brand switching, Reciprocity loyalists are significantly more likely to cite quality issues (15% vs. 11% overall) and customer service issues (10% vs. 6% overall) as their primary reasons.

Reciprocity loyalists join programs because they "already love the company's products and services" at a higher rate than other archetypes (27% ranking this as their top reason vs. 22% overall). They are also more comfortable sharing personal data for personalized offers and demonstrate higher engagement with premium program benefits like credit card rewards.

> Program operators should recognize that for this segment, the experiential elements of the customer relationship matter as much as, if not more than, the transactional benefits.

Habit Loyalists

12%
Of respondents

Habit loyalists purchase from brands primarily due to convenience and familiarity rather than active preference. They cite ease, lack of alternatives, and contractual commitments as their main drivers. This segment skews notably younger to the Gen Z and Millennial cohorts, with 12% aged 18-24 (vs. 9% overall) and 23% aged 35-44 (vs. 19% overall). They also show a geographic concentration in the South (39% vs. 36% overall).

Perhaps most significantly, Habit loyalists demonstrate lower engagement with loyalty programs overall. They are more likely to describe programs as only "somewhat important" (27% vs. 23% overall) rather than "very important" to their consumer experience. Their top reason for joining programs is wanting to earn rewards at just 43%, substantially lower than the 53% overall average.

This segment disengages from programs more quickly than others. Among those who have quit programs, Habit loyalists are more likely to leave within the first six months, with 26% disengaging within 3-6 months compared to just 18% overall. However, they are also less likely to reduce purchases after disengaging (18% quit purchasing vs. 21% overall), suggesting their program participation was never strongly linked to their purchase behavior.

Habit loyalists show less interest in personalized offers from brands (59% would engage more vs. 65% overall) and are less responsive to program communications.

> For this segment, program simplicity and frictionless experiences may matter more than sophisticated personalization.

Status Loyalists

6%
Of respondents

Though the smallest segment, Status loyalists are the most distinctive and potentially most valuable. They are motivated by social identity, values alignment, and community connection. They want people to know they are a brand's customer and seek brands that reflect their lifestyle and values.

This segment skews dramatically to a Gen Z younger consumer, with 17% aged 18-24 (2x the 9% overall rate) and shows a concentration in the South (41% vs. 36% overall). Their income distribution is notably polarized, with over-representation at both the low end (16% earning less than $30,000 vs. 10% overall) and the high end (23% earning $150,000+ vs. 19% overall).

Status loyalists demonstrate the strongest brand loyalty of any archetype. A remarkable 52% describe themselves as "very loyal," compared to just 31% overall. They also show the highest willingness to pay for program membership, with only 33% saying they would never pay a fee (vs. 45% overall). When they do pay, they are more likely to pay higher amounts, with 7% willing to spend $251-500 annually compared to just 3% overall.

This segment is significantly more influenced by brand social views (45% agree vs. 29% overall) and values community connection. They rank "identifying with company values" (9% vs. 4% overall) and "feeling part of a community" (7% vs. 2% overall) as top reasons for joining programs, rates far exceeding other archetypes at 2.3x and 3.5x, respectively.

Interestingly, Status loyalists disengage from programs faster but with less impact on purchases. Among those who disengage, 23% quit within 30 days (vs. 15% overall), but only 15% quit purchasing entirely (vs. 21% overall). They also show uniquely high interest in gamification (45% would engage more with fun/gamified programs vs. 33% overall) and limited-quantity opportunities.

> This segment is most indicative of having a 'big L' mindset towards loyalty as they actively seek out experiences and interactions with the brand's products or services that are reflective of their identity in some form.

Part 2:
Comparing Top Branded Loyalty Programs

This section examines loyalty program performance through two complementary lenses:

1. Unaided brand awareness – which programs come to mind first when asked to list brands whose loyalty or rewards program they are active in within the past 12 months.
2. Ranked satisfaction – which programs members value most when asked to prioritize the top five brands with loyalty programs that they are active in.

Together, these measures reveal both the breadth of program recognition and the depth of member satisfaction to showcase brands that Americans identify when thinking about their loyalty.

Unaided Brand Awareness: First-on-Mind Programs

Respondents were asked to list up to ten loyalty programs in which they participate, without any prompting or brand lists provided. The order in which brands are mentioned provides insight into top-of-mind awareness and the strength of brand-program associations.

The brand mentioned first represents the strongest top-of-mind association. Kroger dominates this measure, with 7% of respondents naming it as their first response. This is nearly double the next competitors: Target (4%), Starbucks (3%), and Lowe's (3%). Shell also follows at 3%, highlighting the prominence of fuel rewards programs in consumers' minds.

Top 10 U.S. Loyalty Programs that are Identified as 'the' Top Program

01
Kroger (3.04x and consistent as a Top 3 brand)
Leading national grocery retailer with Kroger rewards membership

02
Target (1.57x and consistent as a Top 3 brand)
Discount retailer with 'expect more. pay less.' brand promise

03
Starbucks (1.48x and falls marginally as a Top 3 brand)
Largest multinational coffeehouse chain with Starbuck Rewards

04
Lowe's (1.48x and consistent as a Top 3 brand)
Leading home improvement retailer with consumer and contractor programs

05
Shell (1.39x and consistent as a Top 3 brand)
Leading Fuel and Convenience retailer operating Shell Fuel Rewards

06
CVS (1.39x and rises marginally as a Top 3 brand)
National drugstore and health retailer with multiple customer programs

07
Amazon Prime (1.17x and rises marginally as a Top 3 brand))
Paid Prime membership setting high bar for value and convenience

08
Circle K (1.09x falls as a Top 3 brand)
Multinational Convenience and Fuel retailer operating Inner Circle program

09
McDonald's (1.04x and rises to 5th as a Top 3 brand)
Global quick serve restaurant with MyMcDonalds Rewards program

10
Costco (- and rises marginally as a Top 3 brand)
Paid warehouse membership retailer

Holistically, this Top 10 is anchored in everyday life (grocery, mass retail, pharmacy) with two convenience and fuel retailers and a paid membership inside the leaderboard and two mid-frequency purchase categories in QSR and home improvement. This list defines our present-tense focus for design implications and category nuances.

*The multiple shown for each program are in comparison to Costco (ranked 10th).

Brands That Rise Across Response Positions

Some brands are mentioned more frequently as respondents continue listing programs, suggesting strong secondary loyalty even if not top-of-mind. McDonald's shows the most dramatic increase, rising from being the first brand mentioned by 2% to 11% of all respondents mentioning the brand, moving from #9 to #5 in overall mentions.

This indicates that while McDonald's may not be the first program consumers think of, it is widely held and valued. Similarly, Chick-fil-A rises from #32 in first brand mentioned to #18 in total overall mentions, suggesting a passionate but not dominant member base. Target and CVS also show meaningful gains across response positions.

Brands That Fall Across Response Positions

Conversely, some brands rank higher in first brand mentioned than in total mentions overall, suggesting strong top-of-mind awareness among a smaller, dedicated member base. Circle K ranks #8 in first brand mentioned by respondents but falls to #14 in total overall mentions. Wawa shows similar patterns, ranking #12 initially but #15 overall.

These convenience and fuel brands appear to have highly engaged core members who think of them first, but less widespread participation overall.

Rank	Brand with Loyalty Program	Ranking Index*	Average Rank (1^{st} to 5^{th})
1	Kroger	2.5x	1.86
2	Target	1.8x	2.53
3	CVS	1.7x	2.29
4	McDonalds	1.6x	2.37
5	Amazon	1.6x	2.23
6	Starbucks	1.6x	2.50
7	Walmart	1.2x	2.39
8	Shell	1.1x	2.67
9	Costco	1.1x	1.95
10	Lowe’s	-	3.07

*Weighting: Rank 1 receives 35%, Rank 2 receives 28%, Rank 3 receives 17%, Rank 4 receives 12%, and Rank 5 receives 8%.

Top U.S. Programs Ranked by Satisfaction

After listing top-of-mind brands with loyalty and rewards programs, respondents provided a top five ranking based on the loyalty program they are most satisfied with. A weighted score was applied to derive a comprehensive performance metric that emphasizes top rankings while still crediting programs that consistently appear in members' top five. The chart above lists the Top 10 programs based on this performance metric and indexed in comparison to Lowe’s, which was ranked 10^{th} overall.

Loyalty to Brand: Awareness vs. Satisfaction with Program

Comparing unaided awareness rankings to weighted satisfaction scores reveals important distinctions between program breadth (how many people shop at and participate in the loyalty program) and depth (how satisfied those members of the loyalty program are with the brand).

Programs Stronger in Satisfaction Than Awareness

Several programs perform better in satisfaction rankings than their awareness position would suggest, indicating smaller but highly satisfied member bases:

Costco

Costco achieves the second-best average rank of 1.95 (on a scale between 1st and 5th) among top programs despite ranking only #10 in first-response awareness. When members rank Costco, 47% rank it #1. This reflects the power of Costco's membership model in creating exceptional satisfaction among its members.

Chick-fil-A

Chick-fil-A ranks #18 in weighted satisfaction but #32 in first-response awareness. Its average rank of 2.18 indicates that members who participate are highly satisfied, even though the program lacks broad awareness.

Wawa

Wawa similarly shows strong satisfaction intensity (2.23 average rank) despite moderate awareness, suggesting a regionally concentrated but highly engaged member base. Notably this is on par with the average ranks of global and national brands, Amazon and CVS, respectively.

Programs Stronger in Awareness Than Satisfaction

Conversely, some programs have broad participation but weaker satisfaction intensity:

Lowe's and Home Depot receive many total rankings (163 and 117 respectively) but have the weakest average ranks among top programs (3.07 and 3.10). This suggests broad participation driven by category need rather than program enthusiasm.

Shell ranks #5 in first-response awareness but only #8 in weighted satisfaction, with a below-average rank of 2.67. Members think of Shell first but don't rate it as highly when forced to prioritize.

Programs with Balanced Performance

Kroger stands out as the only program that leads in both awareness and satisfaction. It captures 7% of first responses (nearly double competitors), achieves the highest weighted satisfaction score (79.23), and maintains an excellent average rank (1.86). This balanced performance suggests Kroger has achieved both broad reach and deep member satisfaction, a combination that is rare and strategically valuable.

Program rankings vary significantly across respondent segments, reflecting different category engagement and brand relationships. Understanding these differences is critical for shaping and targeting program strategy in the future.

A. How Rankings Differ by Category

Respondents Active in Convenience & Fuel Programs (n=1,650)

Rankings among this segment closely mirror overall results, which is expected given it comprises 80% of the sample. Notable differences are:

Fuel brands perform as expected

Shell remains strong at #7 in weighted satisfaction, Circle K at #10, and Speedway rises to #18 (from #22 overall). 7-Eleven also performs well at #14.

Home improvement brands show modest declines

Lowe's falls from #10 overall to #12 in this segment, and Home Depot falls from #15 to #20.

Unaided awareness

In unaided awareness, Shell captures 4% of first responses in this segment (vs. 3% overall), and Circle K captures 3% (vs. 2.5% overall), reflecting the category's prominence in members' minds.

Note: Gain more insights into this sector through the Wiser Research Retail Insights Brief: Convenience & Fuel Retail Loyalty Program Sector Synopsis.

Active Respondents in Home Improvement Programs (n=796)

This segment shows the most dramatic category concentration, with home improvement retailers dominating both awareness and satisfaction:

Lowe's rises dramatically

#1 in weighted satisfaction (from #10 overall) with a score of 30.03, and #1 in first-response awareness at 9% (vs. 3% overall). This represents a complete category takeover in this segment.

Home Depot rises

#7 in weighted satisfaction (from #15 overall) and #3 in first-response awareness at 4% (vs. 2% overall).

Ace Hardware enters the conversation

#15 in weighted satisfaction (not in overall top 25), demonstrating the category's depth beyond big-box retailers.

Fuel and convenience brands decline

Circle K falls from #12 overall to #22, and Speedway drops out of the top 25 entirely. Shell falls from #8 to #12.

Note: Gain more insights into this sector through the Wiser Research Retail Insights Brief: Home Improvement Program Sector Synopsis.

B. How Rankings Differ by Program Participation

Respondents not Active in Loyalty Programs (n=252)

This inactive control group shows dramatically different brand priorities:

CVS rises to #1 in weighted satisfaction (from #3 overall), and **Amazon** rises to #2 (from #5 overall). These programs have strong appeal even among non-program-active consumers, suggesting potential as entry points for broader loyalty engagement.

Domino's appears at #8 among inactive respondents but does not rank in the overall top 25, indicating strong QSR program appeal in this segment.

Airlines and credit cards emerge prominently: **American Airlines** (#9), **Delta** (#15), **United** (#17), **Chase** (#18), and **Capital One** (#14) all appear in inactive respondents' top 20 but are largely absent from active participants' rankings. This suggests inactive respondents engage with loyalty constructs in travel and financial services rather than retail.

Category-specific brands essentially disappear: **Kroger** falls from #1 to #7, while **Shell**, **Circle K**, **Wawa**, **Lowe's**, and **Home Depot** do not appear in inactive respondents' top 20. This confirms that loyalty program participation is strongly category-driven.

Key Takeaways

1. Top-of-mind awareness and satisfaction are distinct measures. Programs should track both: awareness indicates market presence, while satisfaction indicates member value delivery. Kroger uniquely leads in both.

2. Some programs win through intensity, others through breadth. Costco and Chick-fil-A have smaller but highly satisfied member bases (high satisfaction intensity). Lowe's and Home Depot have broad participation but weaker satisfaction intensity. Both models can be successful, but they require different strategic approaches.

3. Category engagement drives program participation. The dramatic differences between active participants and the inactive control group confirm that loyalty program engagement is category-specific. Acquisition strategies should account for where target consumers already engage with loyalty customer mindsets (i.e. the four archetypes).

4. QSR programs show strong secondary loyalty. McDonald's and Chick-fil-A both show patterns of being widely held but not top-of-mind, rising significantly from first-response to all-response rankings. This suggests members value these programs but don't think of them first.

5. Travel and financial services programs engage inactive retail consumers. The prominence of airlines and credit cards among inactive respondents suggests partnership opportunities for retail programs seeking to acquire new members.

Part 3:
Strategic Implications for Retooling your Loyalty Mechanics

Program Design

01

Segment your member base by loyalty archetype.

The four archetypes respond to fundamentally different value propositions. Monetary loyalists need clear, tangible rewards. Reciprocity loyalists need quality experiences and personalization. Habit loyalists need simplicity and convenience. Status loyalists need community, exclusivity, and values alignment.

02

Address the fee tolerance gap.

With 45% of respondents stating they would never pay a program fee, premium tier strategies must clearly communicate differentiated value. Status loyalists show the highest willingness to pay and should be prioritized for premium tier development.

03

Invest in early engagement.

Habit loyalists disengage quickly, often within six months. Programs should front-load value delivery and create engagement hooks in the first 90 days to reduce early attrition.

04

Consider gamification for Status segments.

Status loyalists show uniquely high interest in fun, gamified programs (45% vs. 33% overall) and limited-quantity opportunities. These elements can drive engagement without requiring additional financial investment in rewards.

Member Acquisition

01

Target inactive consumers through travel and financial partnerships.

Inactive respondents show strong engagement with airline and credit card programs. Partnership strategies that connect category-specific programs with travel rewards could unlock acquisition opportunities.

02

Emphasize program simplicity for Habit segment acquisition.

Habit loyalists join programs at lower rates and value convenience above all else. Frictionless enrollment and simple value propositions may be more effective than complex tier structures for this segment.

Retention Strategy

01

Monitor quality and service metrics for Reciprocity loyalists.

This segment is disproportionately likely to switch due to quality or service failures. Proactive service recovery may be especially important for retaining these high-value members.

02

Be cautious with program devaluation.

67.6% of respondents describe themselves as "somewhat loyal," indicating they could be convinced to switch. Program devaluations are most likely to impact Monetary loyalists, who represent 60% of the base.

03

Build community for Status loyalists.

This small but highly loyal segment (51.6% "very loyal") responds to values alignment and community connection. Consider member events, social features, and cause-related programs to strengthen these relationships.

Final Thoughts

The Wiser Research Customer Insights Report reveals that consumer loyalty is multifaceted, driven by distinct psychological archetypes that require different programmatic approaches. While Monetary motivations dominate, significant segments are driven by Reciprocity, Habit, and Status considerations.

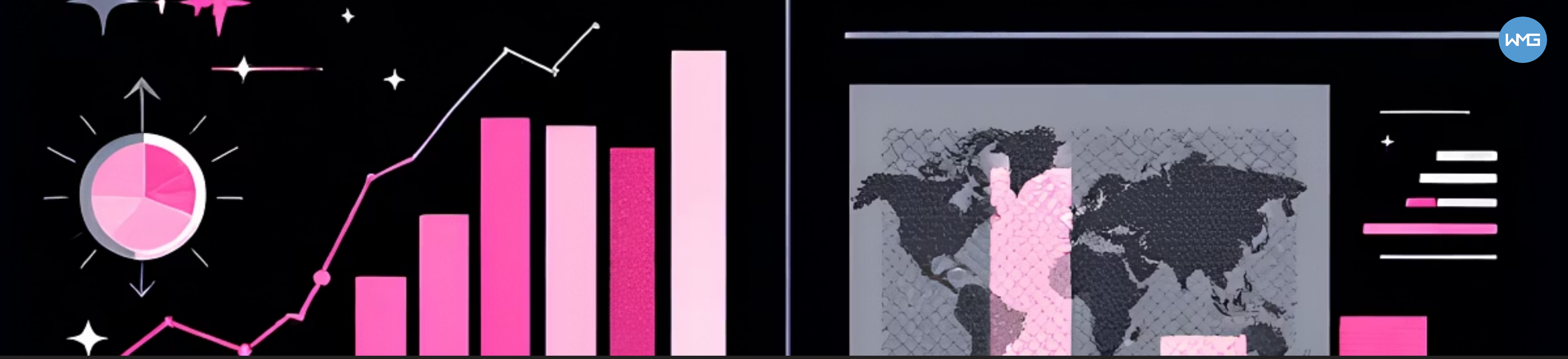
Our dual analysis of unaided brand awareness and ranked satisfaction with loyalty and reward programs at the brand provides a comprehensive view of program performance. Kroger emerges as the clear leader, dominating both first-response awareness and weighted satisfaction score and could serve as a model for bridging brand and loyalty programmatics. However, other programs demonstrate success through different models: Costco achieves exceptional membership satisfaction intensity despite lower top-of-mind awareness, while McDonald's shows strong secondary loyalty with wide participation but lower top-of-mind presence.

The significant differences observed between active participants and the inactive control group highlight opportunities for strategic acquisition through cross-category partnerships, particularly with travel and financial services programs that already engage non-retail loyalty participants.

For program loyalty operators, the key takeaway is that a one-size-fits-all approach has become suboptimal. Segmentation by loyalty archetype, combined with balanced attention to both awareness and satisfaction metrics, can help programs deliver more relevant value propositions and build stronger, more durable member relationships.

As outlined at the onset of this report, the opportunity before all of us is to move beyond a race to the bottom that is discount led. The four archetypes represent not just a segmentation framework, but an invitation to expand how we think about loyalty itself and to truly remove the illusion that the industry has fostered to-date. If we have trained 60% of consumers to think about loyalty in primarily monetary terms, we also have the opportunity to cultivate the deeper commitments that Status and Reciprocity-oriented consumers already demonstrate.

> The path forward lies in adopting a "big L" approach, being a brand-led loyalty company, to leap frog those with merely a loyalty program.



Research Methodology

01 Survey Population & Screening

An online survey conducted in October 2025 included 2,070 US **consumers** selected from a balanced panel representing diverse demographics: gender, age, income, employment status, household size, and community type. 88% of respondents were 'active' members of at least one loyalty program in the prior twelve-month period that uses points (or a similar program reward currency, such as miles, stars, etc.) that could be redeemed for rewards or benefits. **1,650 respondents** were active in Convenience & Fuel store loyalty programs and **796 respondents** were active in home and improvement stores (628 were active in both and provided responses for both sectors).

02 Data Collection & Archetype Categorization

Respondents identified brands where they actively participate in loyalty programs and ranked their top five by satisfaction. Brand loyalty drivers were assessed through a ranking exercise where respondents prioritized twelve motivational factors, which were then categorized into four psychological archetypes: Habit, Monetary, Reciprocity, and Status.

03 Report Scope

This report focuses on overall findings across all respondents, with supplementary insights comparing active participants to the inactive control group. Category-specific findings for Convenience & Fuel and Home Improvement sectors are addressed in two separate companion Wiser Research Retail Insights Briefs.

Demographics

- Skews to 66% female with only **34%** male
- 54% live in 1-2 person households while **46%** live in 3+ person households
- 83% live in urban or suburban communities while **17%** in rural, which is reflective of US Census data indicating 80% in urban/suburban vs 20% in rural

Generations

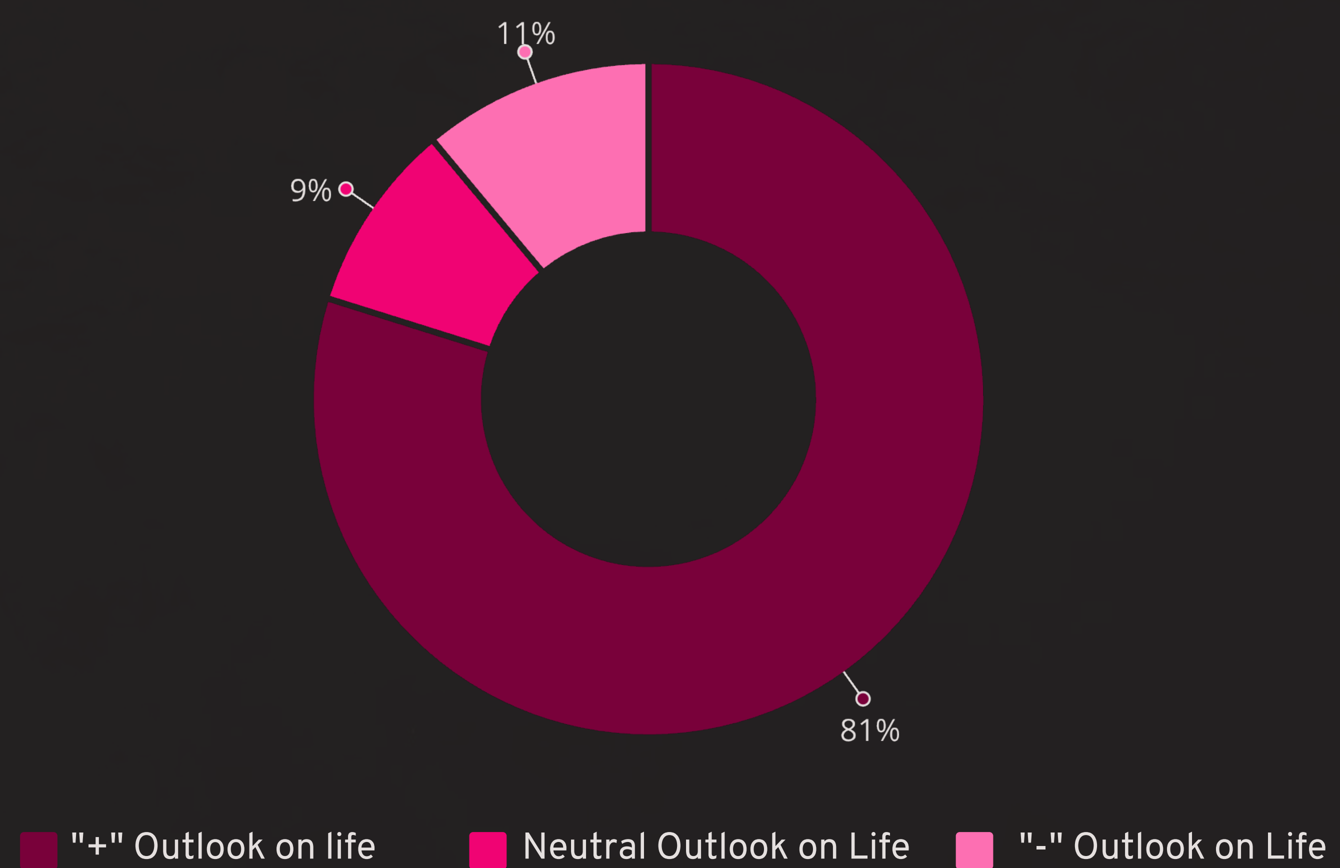
- Relatively equally represented with 21% Gen X, 21% Boomers and 17% Silent Generation
- 41% are 'younger consumers' which comprised three age groups of Millennials and Gen Z [18-24, 25-34, and 35-44 years old]

Lifestyle

- 61% employed full or part-time with **13%** small business owners
- 56% hold post-secondary university degrees (bachelors, masters and/or doctorate)
- Skews slightly higher for all income brackets compared to US Census data with an exception for high income earners >$150,000 (19% vs 26%)

Finally, the study coincided with a series of government policy changes enacted by a new US administration and congress, including material changes to tariffs and immigration policies. The results of these changes are currently uncertain, yet they have contributed to some economic uncertainty such as lower consumer confidence, stock market adjustments, slower employment growth and concerns with ongoing inflation. Amongst this environment we asked respondents about their personal outlook on life.

There is a notable expression of happiness with **81%** indicating they are very happy or somewhat happy with their life, which is **1.1 times** that of the 'control' group at 73%. Just more than 10% indicated they were somewhat unhappy or very unhappy with their life. This demonstrates an optimistic consumer mindset among respondents given their individual circumstances relatively to the macroeconomic environment.



Wise Marketer Group

An education, advisory, and media company serving as the trusted steward and advocate for growing the global customer loyalty market industry. We publish current, authoritative, and well-informed content; and we also develop and deliver a globally recognized, practitioner-based loyalty marketing education curriculum leading to a professional designation.

More published insights for this consumer study can be found in each of our Convenience & Fuel and Home & Improvement Insights Briefs.
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