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RESEARCH PARTNER



REPORT

Industry Perspectives

# Driving Consumer Loyalty During Digital Disruption






# Research Overview

Adobe commissioned Incisiv to assess the state of shopper loyalty in consumer industries in the US.

Incisiv conducted an extensive market research program, including a shopper and executive survey and interviews. The research focused on understanding how brands gain and lose shopper loyalty.

 Shopper Research	
6,178 "Loyal" shoppers surveyed	
Industries	# of respondents
Retail	2056
Travel and hospitality	2019
Consumer goods	2103
Age bands	% respondents
18 – 25	17%
26 – 41	32%
42 – 57	33%
58 – 76	18%

 Executive Research	
134 executives surveyed	
Industries	# of respondents
Retail	35
Travel and hospitality	66
Consumer goods	33
Executive title	% respondents
CXO	8%
SVP / EVP	17%
VP	21%
Director	37%
Manager	17%



# Key Takeaways

## **Personalized experiences—not loyalty programs—make shoppers loyal.**

While loyalty programs have some influence on customer loyalty, especially in the travel industry, personalized experiences play a more significant role in retaining customers.

Shoppers value the ease of decision-making, overall speed and convenience, and personalized interactions more than rewards or points-based loyalty programs.

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## **Loyalty is hard to win, and easy to lose.**

Churn factors vary across industries, with distinct priorities driving customer attrition. Shoppers are sensitive to aspects such as subpar customer service, uncompetitive pricing, and or poor communication regarding product availability.

Meeting customer expectations in these areas is crucial for retaining loyalty, as failing to do so can quickly lead to a loss of trust.

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## **Brands need to execute better to stay relevant.**

There is a gap between the intent of executives and the execution of omnichannel strategies. Executives recognize the importance of omnichannel experiences in driving loyalty, but many are not satisfied with their current implementation.

Brands must focus on connecting the offline and online across both experience and service, leveraging digital tools to enhance the journey and providing personalized experiences to stay relevant and maintain customer loyalty.

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## **Loyal shoppers want their trusted brand to succeed.**

Loyal shoppers have high expectations from their preferred brands. They seek strong omnichannel experiences, seamless physical-digital integration, and effective customer support. In addition, they want brands to make decision-making easy, offering a wide variety of products and maintaining inventory availability.

Simplifying the customer journey is essential in winning over loyal customers across industries.



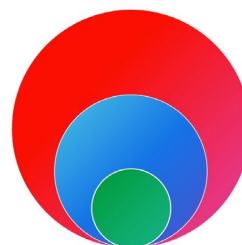


## INSIGHT 1

# More Than Half of All Shoppers Consider Themselves Loyal to a Brand

The survey of 10,442 shoppers revealed that 59% are loyal to a specific brand, with over 76% trusting their preferred brand and hoping for its success. This underscores the significance of brand loyalty across various industries. However, loyalty rates and program participation differ among the retail, travel, and consumer goods sectors.

**Retail** presents the lowest loyalty rate (53% of all shoppers) but high program participation. Contributing factors include fierce competition, digital-first shopping behavior, price sensitivity, and the prevalence of established loyalty programs. These elements create a dynamic environment where shoppers frequently switch brands based on price, convenience, and promotions.



Shoppers surveyed  
3,887

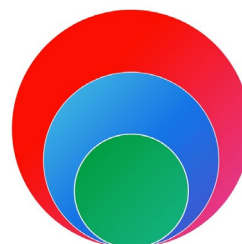
Loyal shoppers

53% 2,056

Shoppers enrolled  
in loyalty program

26% 1,012

**Travel and hospitality** has the highest loyalty rate (67% of all guests) and program participation. Guests tend to favor trusted brands that consistently provide exceptional experiences, particularly given the higher cost, lower frequency nature of purchases in this industry. Frequent travelers often join loyalty programs to accumulate points or miles for future rewards.



Shopper surveyed  
3,127

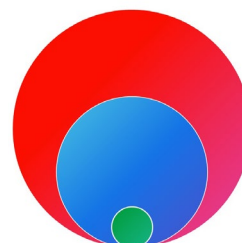
Loyal shoppers

67% 2,103

Shoppers enrolled  
in loyalty program

35% 1,091

**Consumer goods** demonstrates moderate loyalty (59% of all shoppers) but the lowest program participation, mainly because they sell through retailers and seldom have loyalty programs. Shoppers develop loyalty based on product quality, consistency, and personal experiences forging emotional connections. Once shoppers find products that meet their needs and preferences, they are more likely to stick with those brands for convenience and familiarity, contributing to a higher loyalty rate than retail.



Shopper surveyed  
3,428

Loyal shoppers

59% 2,019

Shoppers enrolled  
in loyalty program

5% 183

## LOYALTY AND WALLET SHARE

# How Industry Nuances Impact Shopper Behavior

It is essential to recognize that the percentage of wallet share required for a shopper to be considered loyal varies across industries. For example, in dining, allocating 27% of one's budget to a specific brand signifies loyalty, whereas a grocery shopper may need to spend 71% of their budget to be deemed loyal. These variations stem from each industry's distinct characteristics and competitive dynamics.

## Options

In industries with a higher abundance of choices, such as dining (27% share of wallet) and apparel retail (38% share of wallet), customers tend to allocate lower wallet shares to individual brands as they can spread their spending across multiple options. Industries with a large number of brands, such as food and beverage goods (58% share of wallet) and electronics goods (67% share of wallet), might observe varying wallet shares among loyal customers, depending on each brand's ability to differentiate itself and meet consumer expectations.

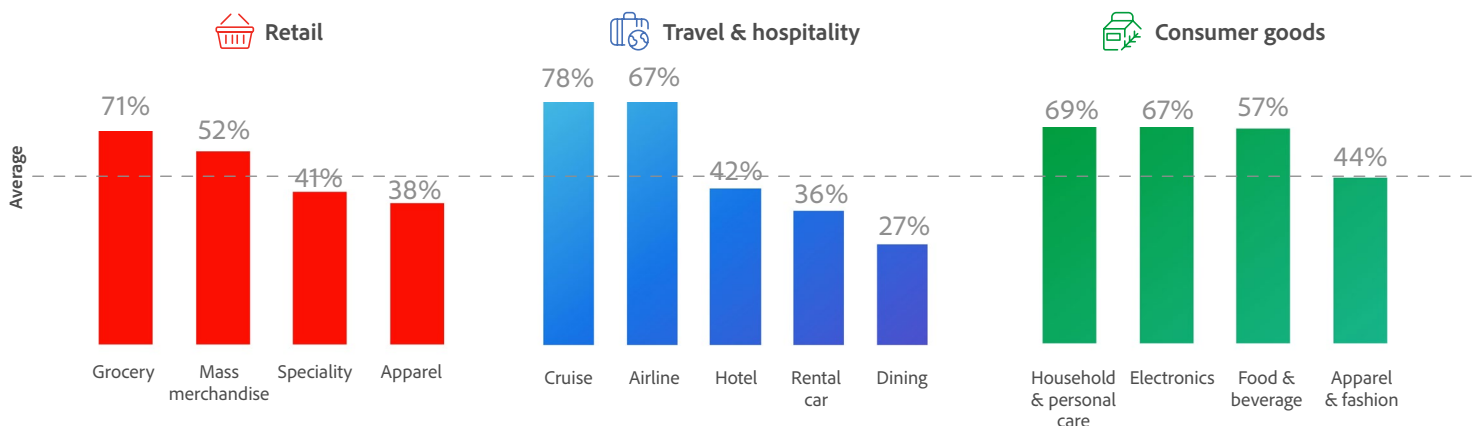
## Frequency

Industries characterized by frequent purchases, such as groceries (71% share of wallet) and household and personal care (69% share of wallet), typically exhibit higher loyalty and wallet shares, as consumers gravitate toward familiar and reliable options for their routine needs.

## Risk

Industries where the perceived risk of trial is lower, loyal customers reduce wallet shares to individual brands. For industries like cruise lines (78% share of wallet) and airlines (67% share of wallet), customers are more cautious and stick with trusted brands with proven experiences rather than taking a risk trying new alternatives. Plus, they both have reduced effort for consumers—airlines through self-serve and notifications (bag tracking) and cruise lines through significant content supported the discovery stage of travel planning.

## How much did loyal shoppers spend with their preferred brand in 2022?





### INSIGHT 3

## Speed and Convenience is the New Currency of Shopper Loyalty

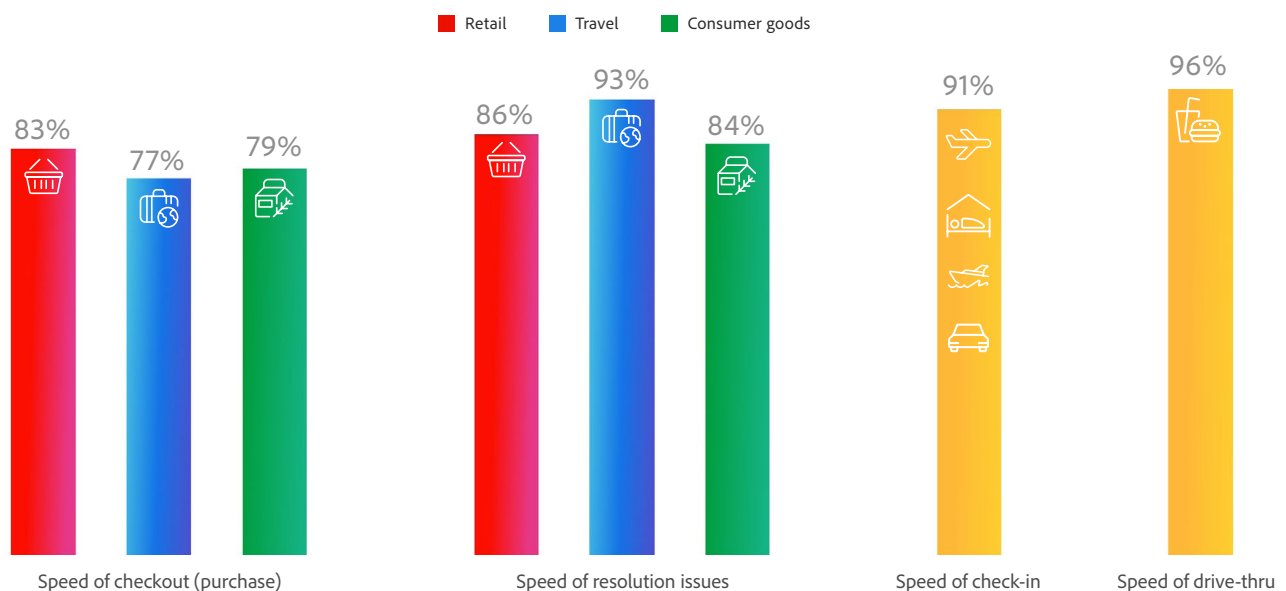
The data underscores the critical role of speed and convenience in driving shopper loyalty across retail, travel, and consumer goods industries. As customers increasingly expect efficient and frictionless experiences, businesses must prioritize these aspects to foster customer loyalty. The two most critical aspects that firms need to get right are commerce and customer service.

The speed and ease of making a purchase highly influence loyalty, even in consumer goods, where the brand is usually not the core channel of commerce. A total of **96%** of QSR shoppers say that the speed of drive-thru service significantly affects their loyalty to a brand. Having a speedy and frictionless experience extends to the other areas of travel, like check-in, where **91%**

of guests say that it has a high impact on their brand loyalty.

However, the speed and ease of resolving customer queries are even more critical. Customers want an easy way to get support, a quick acknowledgment of their issue, and a speedy resolution. Customer service is a big friction point for brands across consumer industries.

To develop shopper loyalty, speed and convenience are table stakes that brands need to deliver on.





#### INSIGHT 4

## Omnichannel Is More Important than Cost or Loyalty Programs

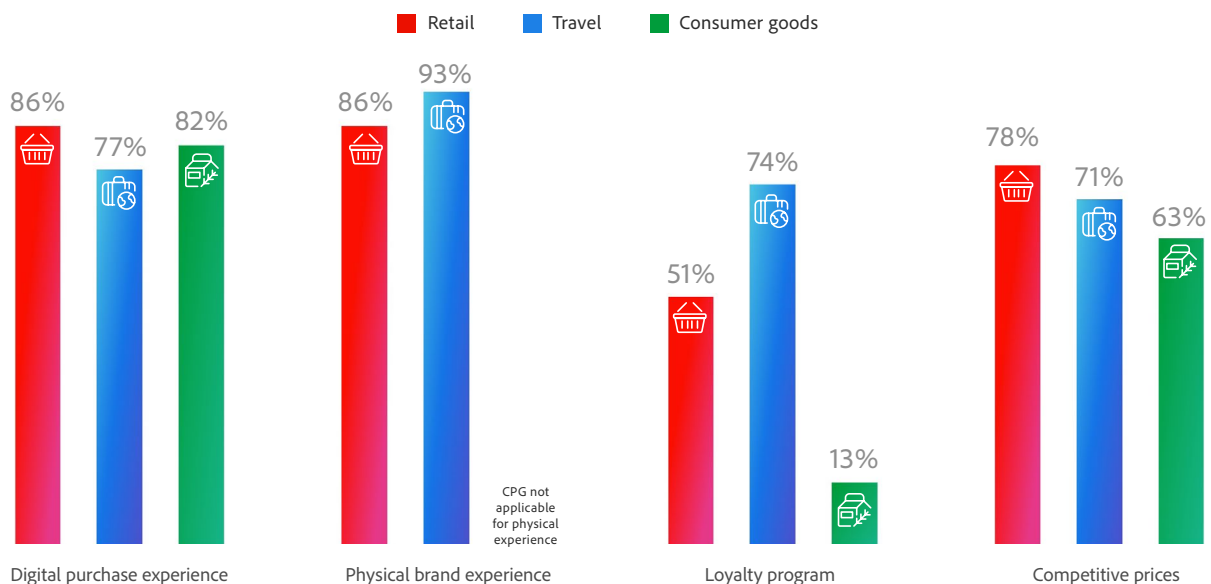
Omnichannel experiences are the linchpin of customer loyalty across various industries, outperforming loyalty programs and competitive pricing in retaining customers. By delivering seamless, integrated digital and physical experiences, brands can foster lasting relationships with their shoppers.

In retail, companies must prioritize both digital and physical experiences, as **86%** of shoppers indicate that both of these significantly impact their loyalty. In travel, the physical experience takes center stage, with an astounding **93%** of shoppers stating its high influence on loyalty; however, the digital experience, at **77%**, remains crucial. Even for consumer goods firms that primarily sell through retailers,

the digital experience plays a key role in shaping brand loyalty.

Interestingly, competitive pricing is not the core driver of loyalty in comparison to an omnichannel experience. Travel and consumer goods shoppers scored competitive prices significantly lower in terms of impacting their loyalty at **78%**, **71%**, and **63%**, respectively. Clearly price is not the core driver of shopper loyalty.

Loyalty programs, although influential, do not stand out as the primary driver of customer loyalty. In retail, 51% of shoppers believe loyalty programs to be highly impactful, while in travel this figure increases to **74%**. In travel, shoppers expect a loyalty program, and its presence is more an expectation than a differentiator.







## INSIGHT 5

# 28% of All Loyal Shoppers Churned in 2022

Close to a third of loyal shoppers churned from their preferred brand in 2022. The varying churn rates across the retail (34%), travel (27%), and consumer goods (21%) sectors can be attributed to factors such as the availability of options, supply chain constraints, the shopper experience, emotional brand attachment, and the ease of switching enabled by digital platforms.

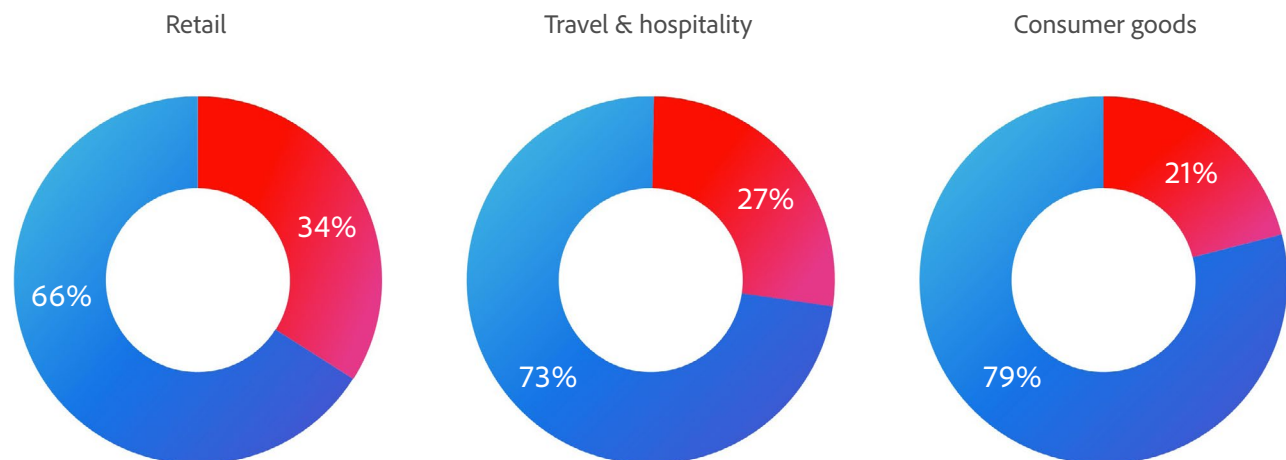
Shoppers are increasingly sensitive to factors such as convenience and seamless omnichannel experiences—and when these expectations are not met, they are more likely to explore other options. Retail had the highest

churn rate of 34%, reflecting the intense competition, abundance of alternatives, and ease with which customers can switch brands through digital channels. Travel experienced a slightly lower churn rate at 27%, owing mainly to stronger brand affinity and switching challenges.

Consumer goods witnessed the lowest churn rate at 21%, as customers often form emotional connections and exhibit habitual purchasing behavior with these brands. Shoppers are least likely to switch these brands as it takes consistently excellent execution on product quality to displace an existing brand.

## Percentage of loyal shoppers that churned in 2022

■ Churned ■ Retained







## INSIGHT 6

# 57% of Loyal Shoppers Churned because of a Bad Experience

Loyal shoppers churn due to three primary reasons: bad experiences, curiosity to try new brands, and better experiences with other brands. Examining these factors across retail, travel, and consumer goods industries provides valuable insights into the reasons for customer churn in each sector.

### Bad experience

A poor experience depletes shopper loyalty significantly and is the number one reason loyal shoppers leave a brand. The number of shoppers that churn due to a bad experience is the highest in retail (62%), followed by travel (56%) and consumer goods (52%).

### Trying a new brand

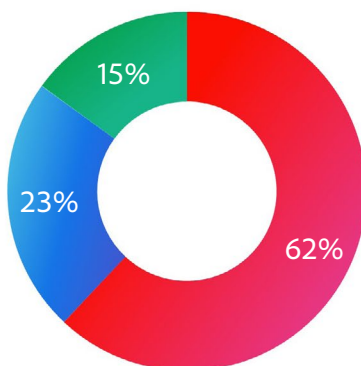
The curiosity to explore new brands entices shoppers to churn. Consumer goods saw the most churn, as one-third of shoppers tried a new brand. Lingering product availability challenges and advertising played a crucial part in attracting customers. In retail, 23% of shoppers left to try a new brand. Travel was the lowest at 21%.

### Better experience

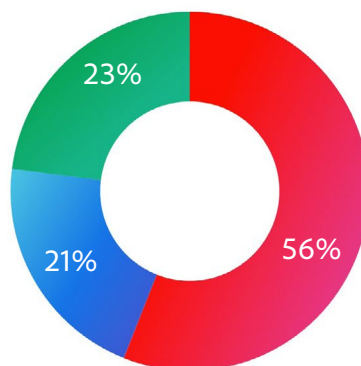
Consistently superior experiences with alternative brands also drive loyal shoppers to churn. This kind of churn is the highest in travel (23%), where shoppers churn because they got a significantly better experience with a competitor. Consumer goods (17%) and retail shoppers (15%) had similar churn rates.

## Why did loyal shoppers churn?

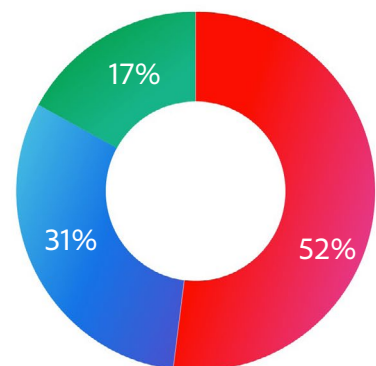
■ Had a bad experience   ■ Try a new brand   ■ Better experience with other brand



Retail



Travel & hospitality



Consumer goods

## Loyal Consumers Churn After 2.4 Bad Experiences

Loyal shoppers display a low tolerance for negative experiences, with an average of just **2.4** unsatisfactory encounters leading them to consider switching brands. This narrow margin of error highlights the importance of consistently meeting shopper expectations across industries.

In the retail sector, factors such as fierce competition, price sensitivity, convenience, and alternative availability contribute to a higher churn rate. With many options, shoppers can easily switch brands following negative experiences. The emphasis on seamless omnichannel shopping experiences also plays a crucial role in customer satisfaction.

The travel industry sees customers making costlier, less frequent purchases, leading to higher stakes for each transaction and a greater focus on reliability, safety, and overall experience.

Travelers' substantial time, cost, and emotional investments create heightened expectations for exceptional service and value. Consequently, when negative experiences arise, their impact on customers' brand perception intensifies, making them more likely to explore alternatives.

On the other hand, the consumer goods sector boasts the lowest relative churn rate, attributable to factors such as emotional attachment, product quality, consistency, habitual purchasing behavior, and brand-switching barriers. Emotional connections with brands fostered through advertising, packaging, and daily use build trust and familiarity. Habitual purchasing behavior and the difficulty of finding suitable alternatives further diminish churn likelihood. Thus, even when negative experiences occur, shoppers tend to remain loyal to their preferred brands.



# Churn is Driven by Poor Omnichannel Execution and Customer Support

The priorities driving shopper churn vary significantly across the travel, retail, and consumer goods industries due to distinct customer expectations and experiences in each sector.

In the travel industry, loyal shoppers churn primarily because of inadequate customer support (92%), poor physical experiences (78%), and uncompetitive pricing (76%). The importance of customer support is more pronounced in this industry than in others. Travelers highly value timely assistance during their experience, making it crucial to retain their loyalty.

On the other hand, retail shoppers emphasize transparent communication about product availability (84%) and




seamless omnichannel experiences (81%). Their concerns revolve around efficient shopping processes and the ability to access products effortlessly across different channels (83%).

For consumer goods shoppers, their dissatisfaction stems primarily from retail-related factors such as product availability (79%) and the quality of omnichannel experiences (74%).

Additionally, a limited product assortment can prompt these customers to seek alternatives (74%), highlighting the importance of variety and choice in this industry.

## Top factors that reduce shopper loyalty

Percentage of shoppers that say the factor was responsible for them leaving their preferred brand

Rank	Loyalty factor	 Retail	 Travel	 Consumer goods
#1	Wanted more effective customer support	74%	92%	73%
#2	Better communication when products are not available or low	84%	67%	83%
#3	Wanted a seamless physical-digital experience	81%	71%	74%
#4	Wanted products to be in stock / available to purchase	83%	63%	79%
#5	Wanted more competitive prices	74%	76%	71%
#6	Wanted a better digital experience	69%	70%	68%
#7	Wanted a better physical experience	66%	78%	47%
#8	Wanted it to be easier to make decisions about what to buy	67%	51%	73%
#9	Wanted more variety of products (assortment)	70%	37%	74%
#10	Wanted the brand to use past interactions to improve experience	53%	73%	38%



# Brands Need to Deliver 6+ Good Experiences to Build Shopper Loyalty

Losing shopper loyalty is easy. It takes a mere **2.4** poor experiences for them to consider switching brands, but earning shopper loyalty and trust takes a lot of work.

Brands must deliver an average of **6.5** positive experiences to win customer loyalty.

In retail, winning loyalty requires **6.7** favorable experiences. The challenge stems from factors such as fierce competition, price sensitivity, convenience, and a wide array of alternatives. With the high frequency of purchases in retail, shoppers need more positive experiences to establish a pattern of trust and reliability with a brand.

In travel, it surprisingly takes the lowest number (**5.1**) of positive experiences to earn loyalty. Guests typically make higher cost, less frequent, and more emotionally impactful purchases such as flights,

hotel stays, or vacation packages. These transactions often involve significant time, cost, and emotional investments. As a result, customers emphasize reliability and overall quality of the experience. When they encounter a few outstanding experiences that meet or surpass their expectations, they are more likely to become loyal to the brand.

Consumer goods have the highest bar to earning loyalty, and it takes **7.6** great experiences to build loyalty. This high number highlights the difficulty in solidifying trust in a space where emotional attachment, product quality, consistency, habitual purchasing behavior, and brand-switching barriers play significant roles. To earn and maintain customer loyalty, consumer goods brands must go the extra mile to meet expectations consistently.





#### INSIGHT 10

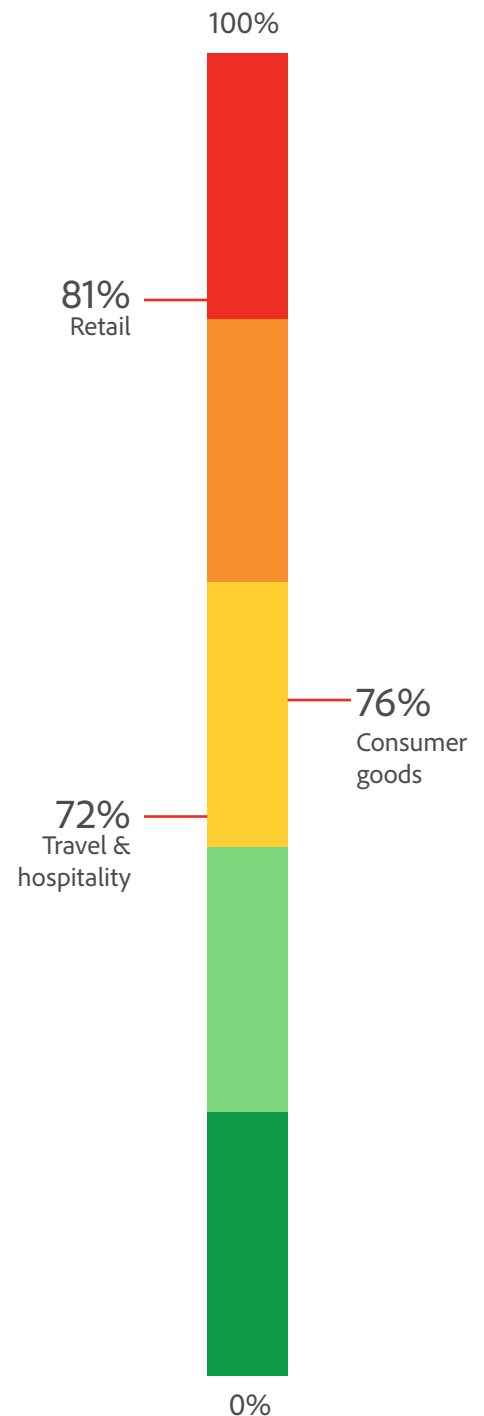
## Digital Experiences have Eroded Shopper Loyalty, as Options are a Click Away

The widespread belief among executives across industries is that the rise of digital technologies, encompassing commerce and engagement, has contributed to the erosion of shopper loyalty. A notable **81%** of retail executives, **76%** of consumer goods executives, and **72%** of travel and hospitality executives share this belief.

Considering that **85%** of shopper journeys begin online, this perception of diminishing loyalty is a significant concern for consumer industries. It highlights the critical need for companies to adapt and embrace digital channels as a vital part of their overall customer experience.

Shoppers place a high value on seamless and consistent experiences across physical and digital touchpoints, and brands must invest in crafting a strong omnichannel experience that leverages digital platforms effectively. Both integration and personalization are essential to ensuring a smooth, hassle-free journey. By doing so, they can address the challenges posed by digital technologies and, in turn, strengthen customer loyalty.

Percentage of executives who believe that digital shopping has made shoppers less loyal



# Superior Omnichannel Execution and Consistent Quality Lead to Loyalty

Strong omnichannel execution and simplifying decision-making are the two core drivers of shopper loyalty. Delivering exceptional physical and digital experiences is vital for brands striving to maintain shopper loyalty. Establishing a unified and interconnected shopping experience is essential, seamlessly blending the physical and digital worlds. Moreover, utilizing digital resources to enhance customer service and ensure real-time inventory access for shoppers is a critical element in meeting the ever-changing expectations of today's shoppers.




Simplifying decision-making is crucial for fostering shopper loyalty, as it addresses the challenges of information overload and helps customers make efficient, confident choices. Consumer goods shoppers show the strongest

preference for simplified decision-making (83%), compared to retail (73%) and travel (71%). By instilling confidence in their choices, brands can save their customers time, reduce cognitive load, enhance satisfaction, and foster trust. Ultimately, it's a more pleasant and efficient shopping experience.

In contrast, loyalty programs are less significant in driving shopper loyalty. In retail, only 51% of shoppers perceive them as highly important for improving loyalty. However, travel sees a higher impact, with 74% of shoppers considering loyalty programs important. This difference can be attributed to the nature of the travel industry, where these programs are the norm and provide greater shoppers value through rewards, exclusive perks, and experiences.

## Top factors that impact shopper loyalty

Percentage of shoppers who say the factor has a high or very high impact on their brand loyalty

Rank	Loyalty factor	 Retail	 Travel	 Consumer goods
#1	Products I want are in stock	96%	66%	85%
#2	Provides an excellent physical experience	84%	78%	84%
#3	Provides an excellent digital experience	79%	89%	78%
#4	Customer service and support	78%	87%	71%
#5	Learns from past interactions to improve my experience	74%	86%	71%
#6	It helps me make decisions about what to buy easier	73%	71%	83%
#7	Gives relevant and timely offers	81%	70%	69%
#8	Offers competitive prices	78%	72%	63%
#9	Offers a wide variety of menu items	74%	55%	83%
#10	Respects my personal data	75%	63%	71%
#11	Has a loyalty program	51%	74%	14%





INSIGHT 12

CLOSING THE OMNICHANNEL GAP

## The Key to Boosting Customer Loyalty

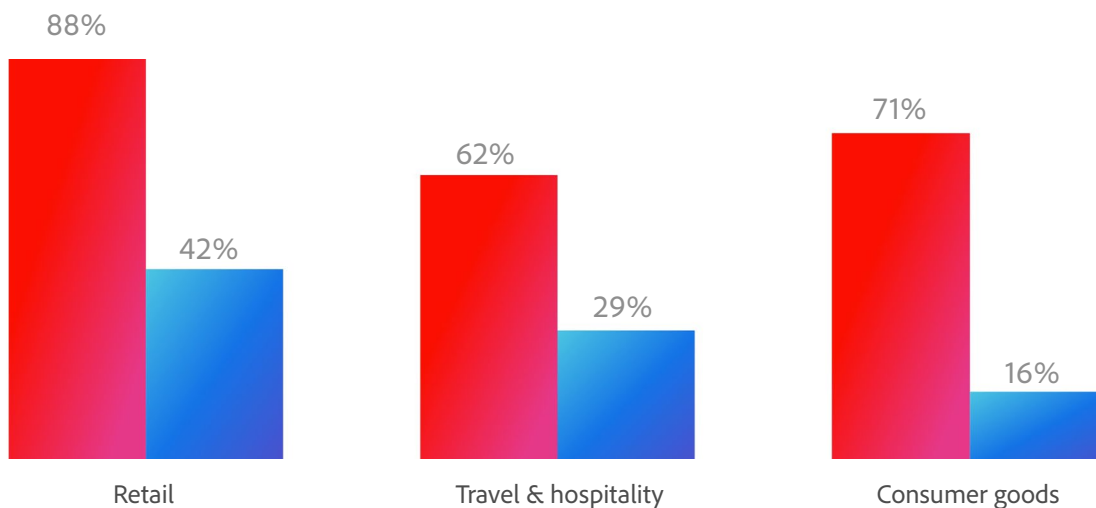
Omnichannel plays a pivotal role in fostering customer loyalty across various industries. Shoppers seek seamless physical-digital experiences and hold brands accountable for meeting these expectations. However, a substantial gap persists between executive intent and the successful implementation of omnichannel strategies.

In retail, 88% of executives recognize that poor omnichannel performance can adversely affect shopper loyalty, but only 42% are satisfied with their current execution. Retailers must prioritize integrating multiple commerce and engagement channels while supporting and scaling new capabilities, such as curbside pickup options, mobile phone navigation in physical stores, and consistent experiences. Consumer goods

firms, whose success in omnichannel execution relies on the retail experience, must empower their commerce partners to perform exceptionally by delivering superior content, visuals, and assistance.

In travel, 62% of executives admit that subpar omnichannel experiences can harm shopper loyalty. However, only 29% are content with their existing initiatives. Travel companies encounter both significant challenges and opportunities in refining their omnichannel strategies. By incorporating real-time digital information and personalization, they can more effectively assist customers throughout their journeys, enhance the overall experience and support, and ultimately cultivate stronger loyalty.

■ Poor omnichannel execution reduces loyalty ■ Percentage satisfied with omnichannel execution





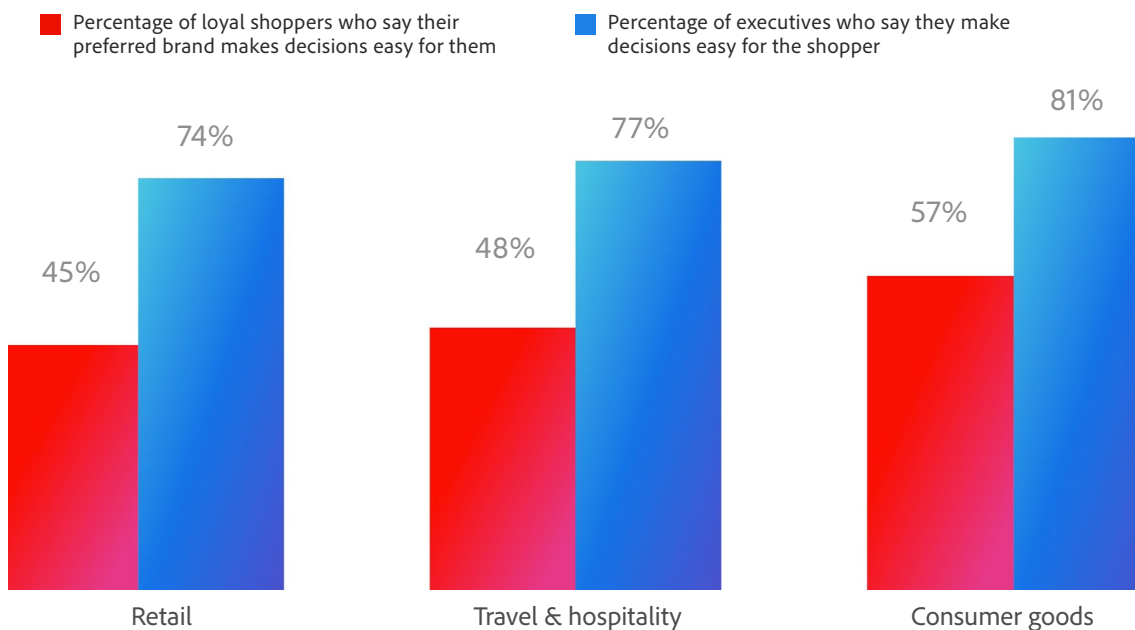
INSIGHT 13

SIMPLIFYING DECISION MAKING

## The Shopper-Executive Disconnect

There appears to be a noticeable disconnect between shopper perception and brand execution when it comes to simplifying the decision-making process. Many retail, travel, and consumer goods executives believe they are making it easy for shoppers to make decisions, but shoppers disagree. In retail, 74% of executives claim they make decision-making easy for shoppers, while only 45% agree. In travel, the gap is slightly smaller, with 77% of executives saying they facilitate easy decision-making and 48% of shoppers concurring. The most significant discrepancy exists in consumer goods, where 81% of executives believe they simplify decision-making, but only 57% of shoppers share the same sentiment.

This gap between shopper perception and brand execution may stem from a few potential factors. First, brands may have an inflated sense of their performance in simplifying decision-making, leading to a misalignment between their objectives and the actual customer experience. Second, shoppers might not be aware of some of the efforts and tools that brands have implemented to streamline their decision-making process. Lastly, brands may not be focusing on the right aspects of the customer journey to genuinely simplify decision-making, leading to a lack of impact on the shopper's experience.





## EXECUTIVE PERSPECTIVE



In these trends, we are seeing the evolution of loyalty driven by new consumer shifts. Loyalty has moved beyond a program—it's an integral part of the journey. It no longer can be constrained by traditional channels of email and SMS—it's impacted by the call center, chat, kiosks, point of sale systems, in room TV and airline seat back entertainment. Anywhere the consumer interacts is now the new home for loyalty.

Early in my career, I digitized the first loyalty program for a Fortune 500 travel brand focused on gaming and destination experiences. Loyalty became the backbone of my 20-year success with a priority focus on leveraging data to change consumer behavior. We anticipated needs through new product offerings driving a greater share of wallet and topline revenue across the portfolio. With the anticipation that loyalty would be transforming beyond traditional channels by 2024, I led the business initiative to integrate loyalty into Adobe Experience Platform.

The next evolution is the role of AI to accelerate service. Travel and dining has been significantly impacted by staffing shortages. This has led to consumers dropping out of funnels and into new experiences with other brands as service declined while demand grew. Personalization is beyond an offer with service underpinning value.

AI will be the critical link for all verticals to connect the physical and digital, meet the needs of this digitally savvy consumer, and close the gap on consumer loyalty.



**Julie Hoffmann**


Global Director, Industry Strategy  
Travel, Hospitality, and Dining





## EXPERIENCE OVER POINTS

### Unlocking Loyalty in Retail and Consumer Goods

 Digital accessibility and the sheer volume of choice has made retaining consumer loyalty more challenging than ever. The rule “three strikes and you’re out” no longer applies as shoppers’ tolerance for bad experiences is incredibly low and only a couple of bad experiences can drive a loyal shopper away.

Loyalty hinges more on consistent excellence in delivering personalized shopping experiences than on loyalty programs alone. Once the primary driver of loyalty, points and rewards programs are now just one of many engagement mechanisms shoppers consider when deciding to pledge their loyalty to a brand.

Loyal shoppers desire seamless omnichannel interactions and simplified decision-making processes. For retail shoppers, **81%** emphasize excellent physical experiences, and **79%** value excellent digital experiences. In consumer goods, **83%** of shoppers consider ease of decision-making crucial for loyalty.

That said, a significant gap exists between executive intentions and the actual execution of strategies needed to gain and maintain loyalty. A striking **80%** of retail and consumer goods executives acknowledge poor omnichannel performance negatively impacts shopper loyalty, but only **29%** are satisfied with their current implementation.

Brands must integrate commerce and engagement channels, leverage digital tools for better customer service and inventory availability, and offer personalized experiences to build and cultivate lasting customer loyalty.



#### Bruce Richards

Head of Industry, Strategic Marketing  
Consumer Goods



Want to learn how your business can achieve personalization at scale?  
Discover the tools you need to succeed at every step of the customer journey:

**Travel and hospitality**

<https://business.adobe.com/solutions/industries/travel-hospitality.html>

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<https://business.adobe.com/solutions/industries/retail.html>

**Consumer goods**

<https://business.adobe.com/solutions/industries/consumer-packaged-goods.html>



**Julie Hoffmann**

Global Director, Industry Strategy  
Travel, Hospitality, and Dining

Julie Hoffmann is an entrepreneurial executive with over 25 years of experience defining strategy, creating categories, and accelerating and achieving hyper-growth objectives backed by data-driven insights for Fortune 500 brands in both travel and retail / CPG.

She pioneered the first microservice architecture in 2013 focused on content, commerce, and booking, which is the new standard in technology.



**Bruce Richards**

Head of Industry, Strategic Marketing  
Consumer Goods

Bruce Richards is a customer experience, digital strategy, and marketing specialist in the retail and consumer goods industries. He's worked as an industry leader helping brands establish best-in-class transformation strategies and align the right solutions to those strategies.

He has a wealth of experience in marketing and customer advisory roles having led client services in several consulting and marketing services organizations working with some of the world's largest retailers and consumer brands.



## Gaurav Pant

Chief Insights Officer  
Incisiv

Gaurav Pant, co-founder and chief insights officer at Incisiv, is a leading digital transformation expert focused on the consumer industries of retail, consumer products, lodging, and restaurants.

He brings a unique perspective to digital transformation by combining customer experience expertise with a strong focus on operational excellence. Pant is a frequent speaker at industry forums and is an active investor in early-stage consumer industry startups.



Incisiv is a peer-to-peer executive network and industry insights firm for consumer industry executives navigating digital disruption.

Incisiv offers curated executive learning, digital maturity benchmarks, and prescriptive transformation insights to clients across the consumer and technology industry spectrum.

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Our comprehensive portfolio of customer experience products and services helps businesses put every customer interaction in context, understand what each customer needs right now, and then quickly design and deliver digital experiences that build customer loyalty and drive business success.

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