The 2026

Loyalty Barometer Report

MERKLE

The State of Brand Loyalty in 2026

Programs don’t create loyalty. They amplify or erode what’s already there.

Since 2017, we’ve tracked how consumer expectations around loyalty evolve each year, giving brands a clear, data-backed view of what’s changing and what’s next.

Loyalty has always been about retention. But the 2026 data tells a more complicated story; one where the most loyal consumers are also the most demanding, the most economically strategic, and the most willing to walk away when a program stops earning their trust.

This year’s Loyalty Barometer surveyed consumers across 10 industries to track how loyalty attitudes and behaviors are shifting, and what those shifts mean for the brands competing for wallet share when attention is at a premium. What we found challenges some of the most common assumptions about what drives loyalty, what technology consumers actually want, and which segments represent the clearest growth opportunity right now.

The data points in one direction: Loyalty programs don’t create loyalty. They amplify or erode what’s already there. The brands that will win are the ones that treat loyalty as the outcome of every interaction, not as a program sitting alongside the customer experience, but embedded within it.

Methodology

In February, **we surveyed 2,000 US consumers** aged 18 to 65, including both loyalty program users and nonusers across 10 industries. This representative sample allows us to explore loyalty behaviors and attitudes across generations.

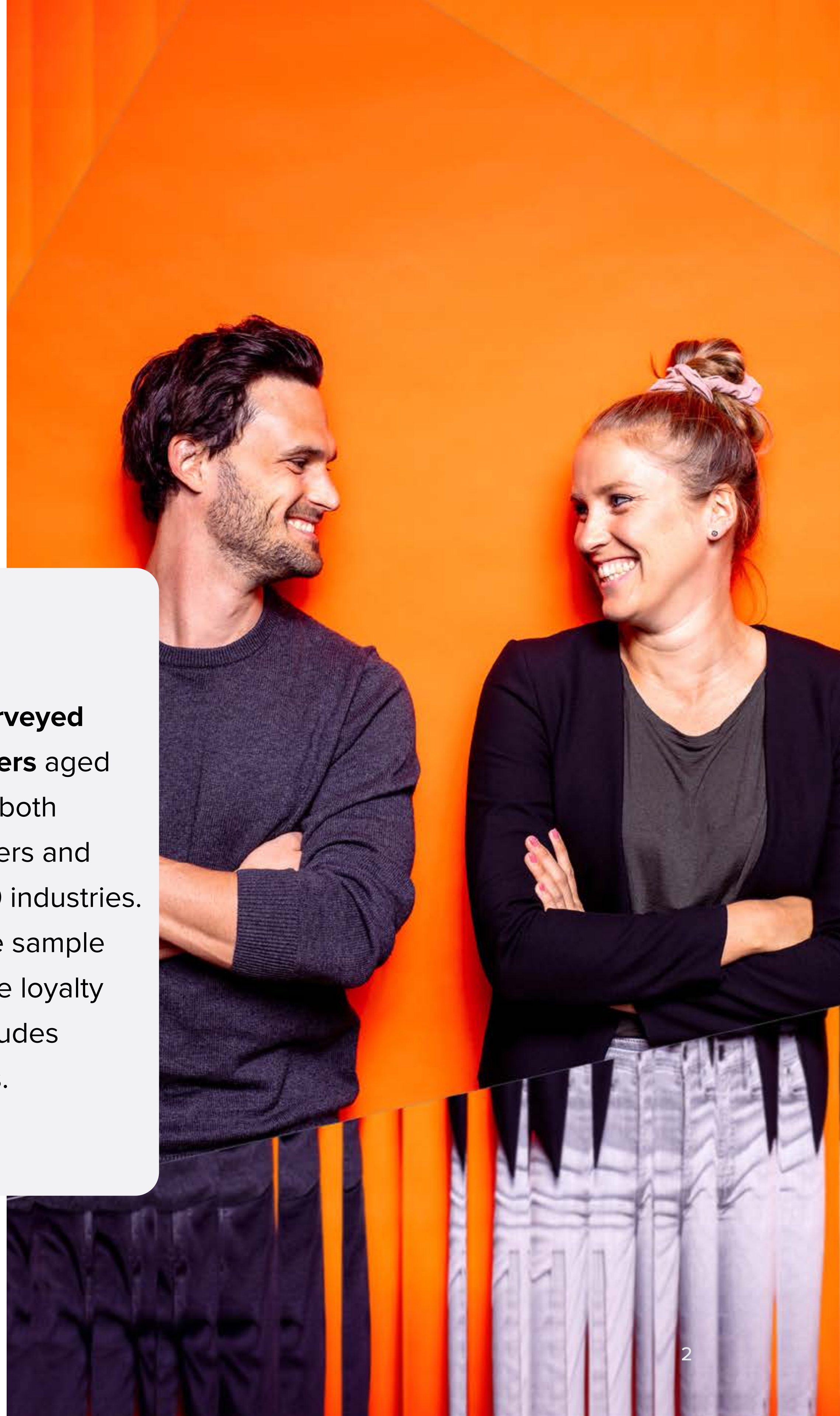
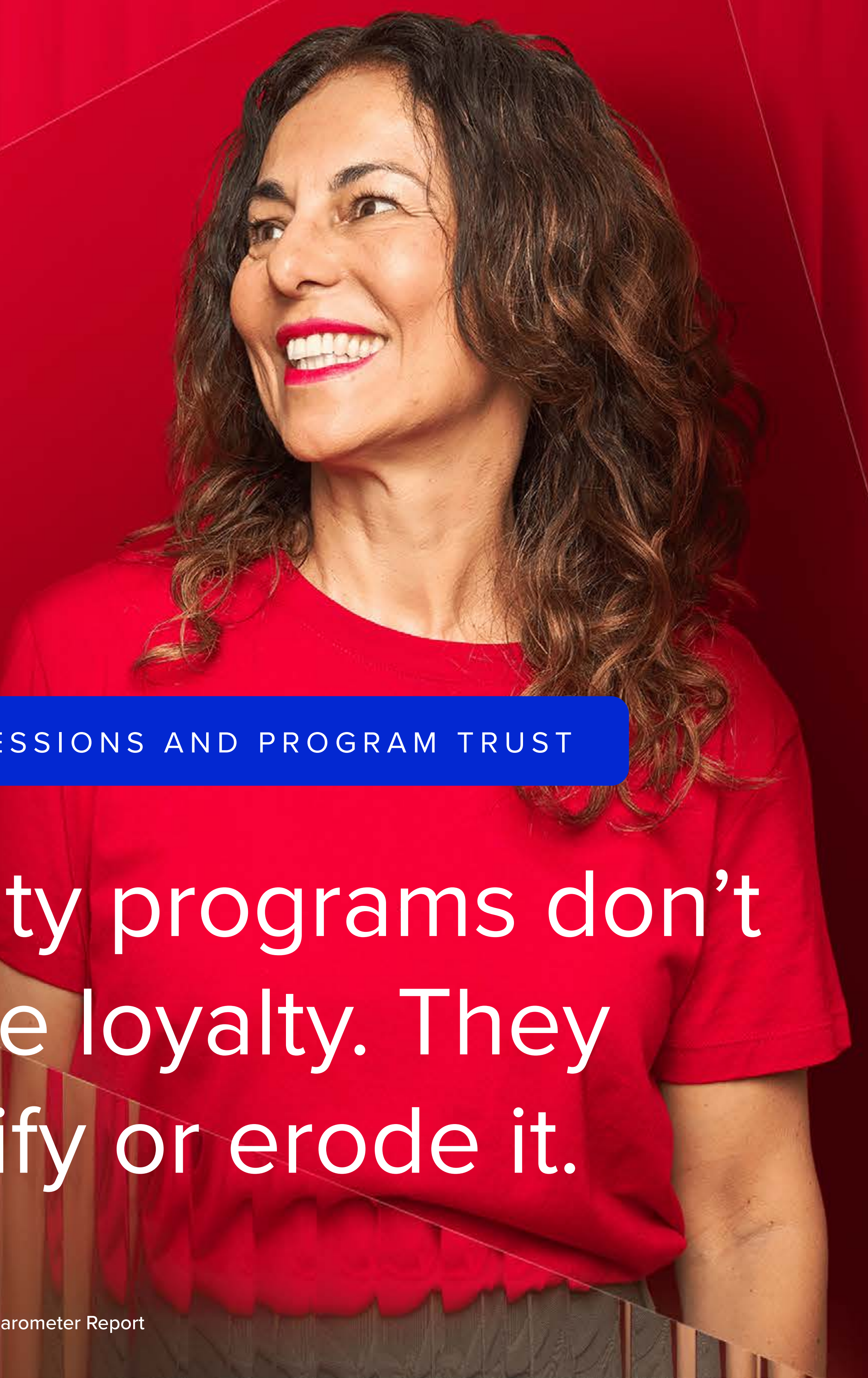


TABLE OF CONTENTS



FIRST IMPRESSIONS AND PROGRAM TRUST

Loyalty programs don't create loyalty. They amplify or erode it.

Our survey revealed two key insights:

1. The initial purchase experience continues to dominate as the top loyalty driver.
2. There is a negative impact on customer buying behavior when brands change their loyalty programs.

The pre-enrollment and first purchase sets the customer experience as the foundation, and program changes (when not properly communicated) are the fastest way to erode trust.

> The brands that lose members during program changes aren't failing on strategy; they're failing on execution and communication.

You only get one first impression: Make it count.

The first purchase experience is the single most powerful loyalty driver, ranking #1 across every generation and segment, more than double the next factor and gaining 1ppt year-over-year (YoY).

While functional drivers like price and convenience dominate the top four, **exclusive access and personalized recommendations are the fastest-rising factors**, signaling a quiet shift in what loyalty-minded consumers will prefer.

INSIGHT

The biggest year-over-year gains came from exclusive access and personalized recommendations, signaling a shift toward experience- and data-driven loyalty.

SURVEY QUESTION

Please rank the following factors based on how much they impact your loyalty to a brand, with 1 being the most impactful and 6 being the least

% of respondents ranking factor #1 or #2	2025	2026	YoY percentage point increase
First purchase experience was excellent	60%	**62%**	**+2**
Quickly and easily handle any issues	43%	**44%**	**+1**
Recognize me as a long-term customer	30%	**31%**	**+1**
Reward me with unexpected surprises/gifts	24%	**30%**	**+6**
Exclusive access, experiences, partnerships	10%	**20%**	**+10**
Personalized recommendations that match my needs	9%	**15%**	**+6**

Consumers say price matters. The data says something deeper.

The top four loyalty drivers are all functional: price, rewards, quality, convenience. But emotional and values-based drivers are quietly rising, especially among younger generations.

42%

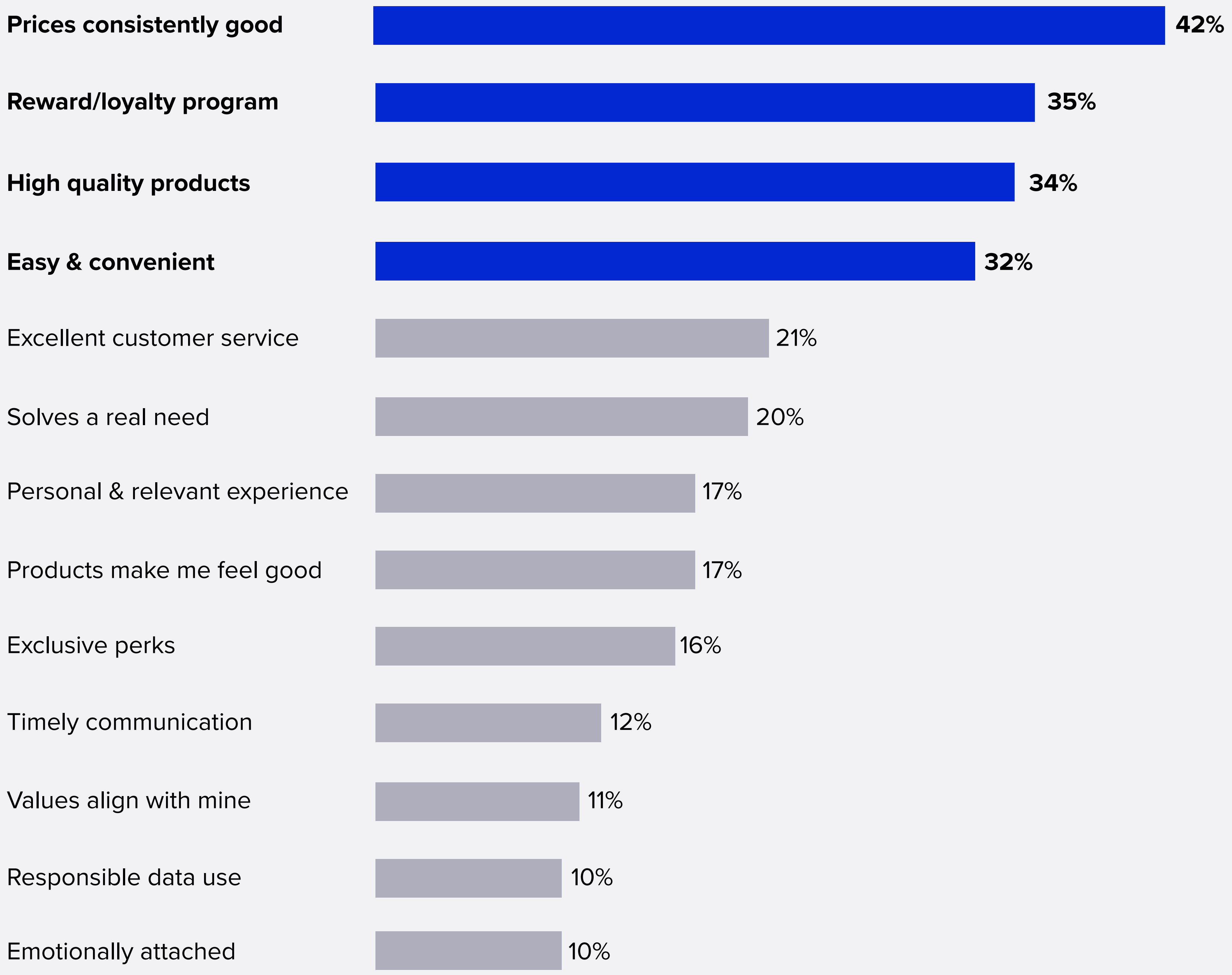
cited consistently good prices as a top reason for choosing brands repeatedly

INSIGHT

Baby Boomers over-index on the top four functional drivers, while Gen Z is more likely than other generations to choose a brand when its values align with their own or when they feel an emotional connection.

SURVEY QUESTION

Think about the brands you buy from most often. What are the top 3 reasons you continue to choose them over others?



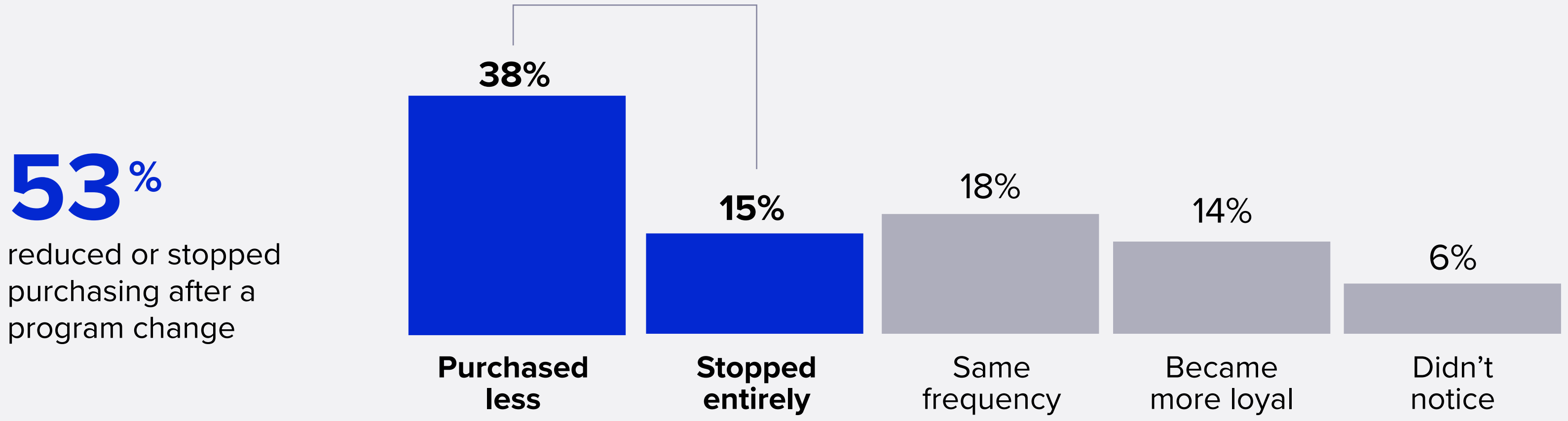
Evolving your program isn't always risky, but how you change it matters.

Program changes are a leading cause of behavioral erosion, but the damage is rarely sudden. **Half of members reduce or stop purchasing after a change while remaining enrolled**, creating a passive churn problem that retention metrics won't catch. Transparency and communication are what separate brands that retain members through change from those who lose them.

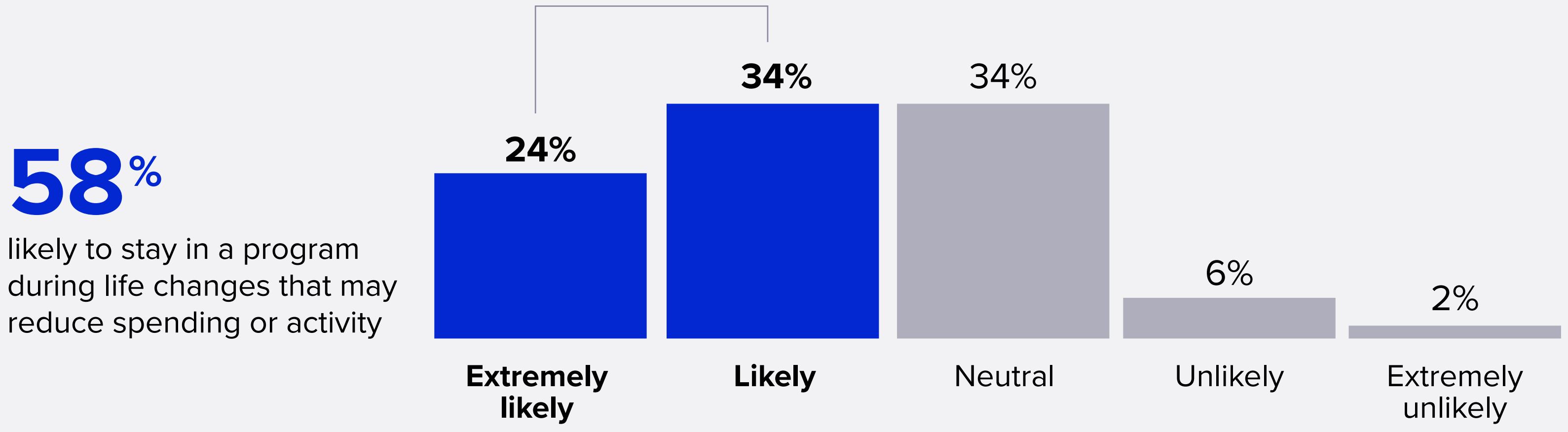
WHAT YOU CAN DO

Program evolution is necessary, and members will follow if you lead with transparency. The brands that communicate change clearly, protect earned value, and demonstrate member-first intent will retain far more than those that don't.

THE COST OF POORLY COMMUNICATED CHANGE



MEMBERS WILL STAY THROUGH DISRUPTION



When things go wrong, make it right fast and financially.

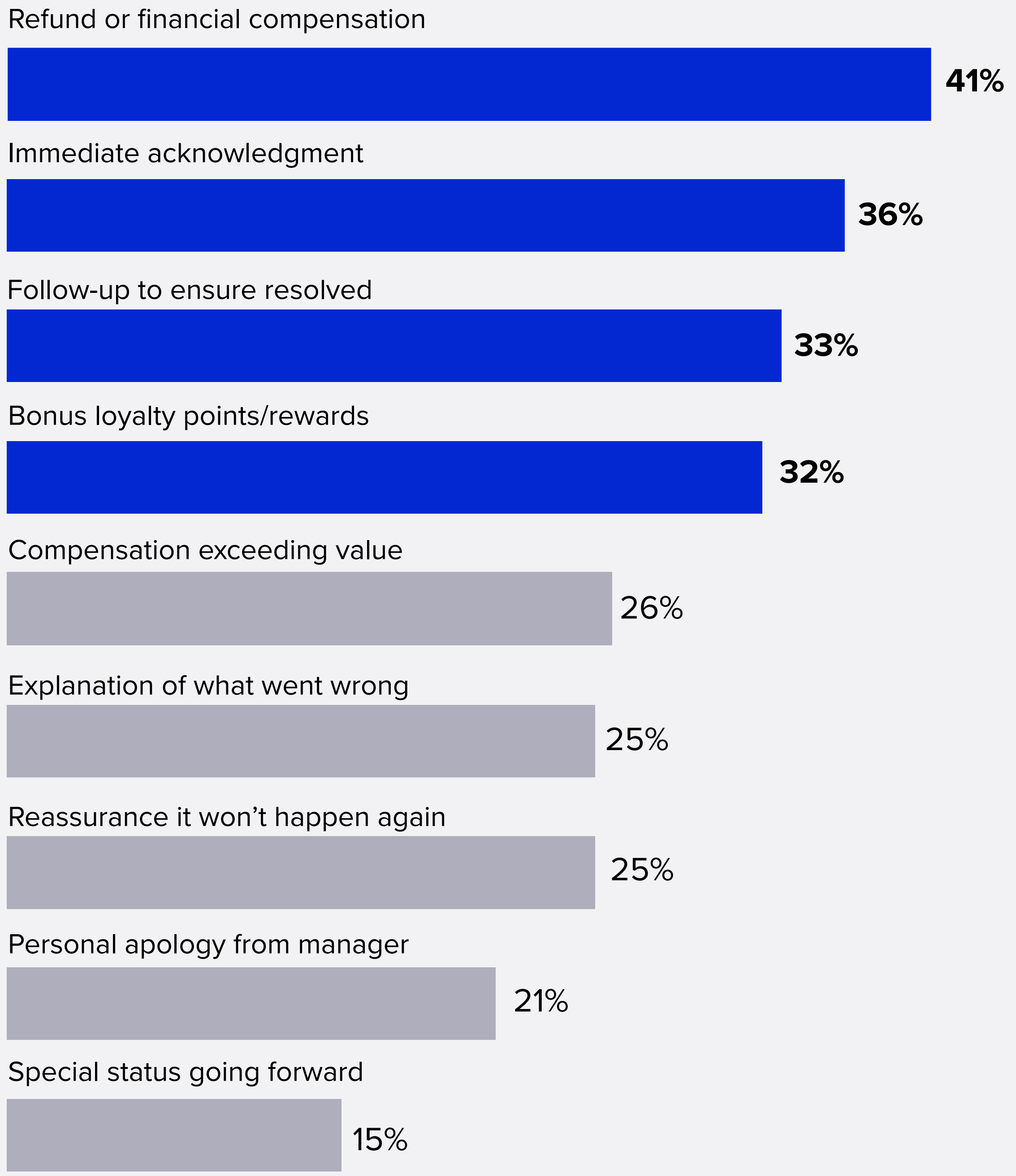
Service recovery is transactional, not emotional; consumers want acknowledgment and their money back. Loyalty programs can play a meaningful recovery role, but only if you move quickly.

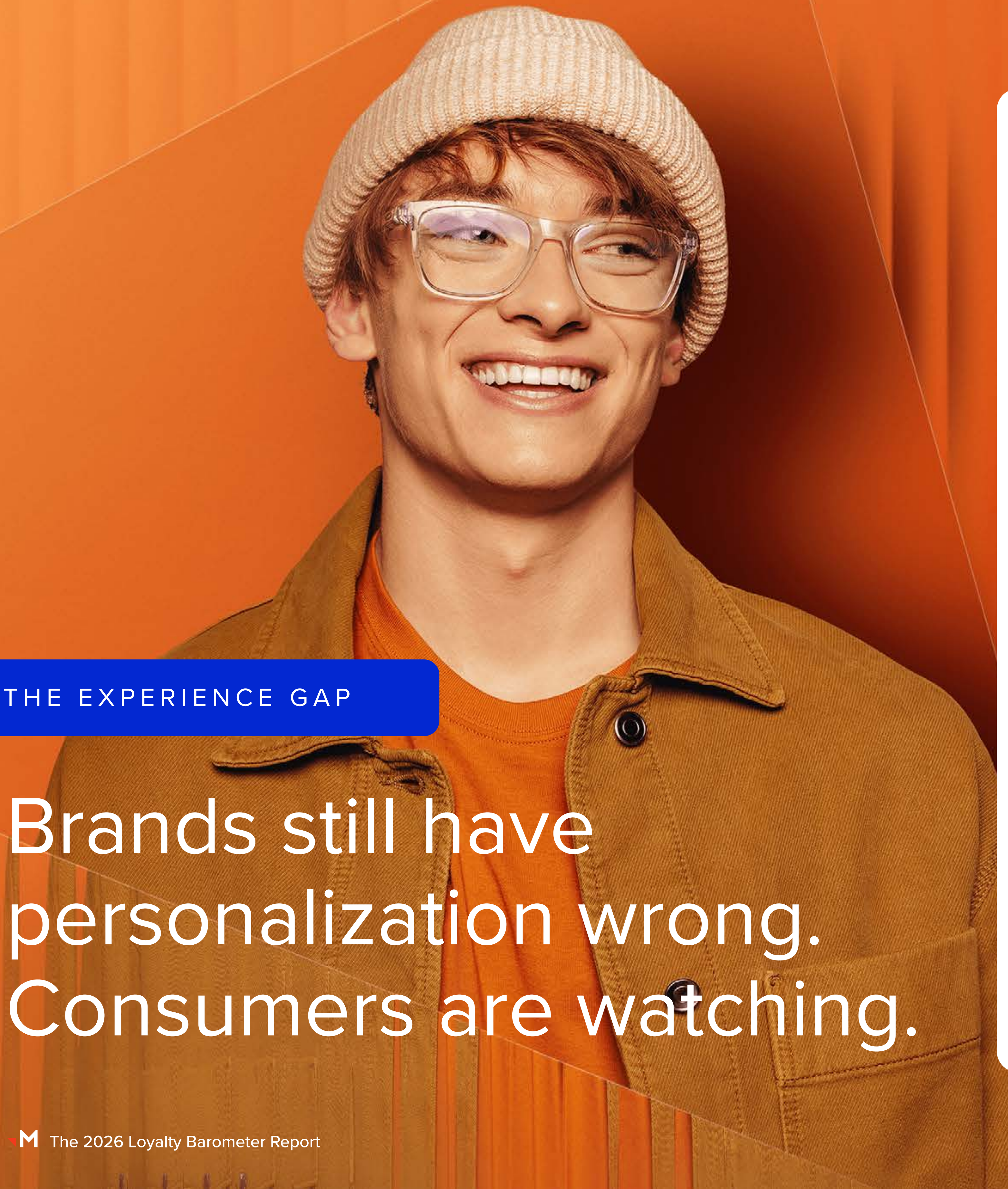
45%

of those surveyed said they will stay loyal to a brand that makes them feel valued

SURVEY QUESTION

After having a negative experience with a brand, which specific recovery action would most likely restore your loyalty?





THE EXPERIENCE GAP

Brands still have personalization wrong. Consumers are watching.

The gap between how brands personalize today and what members actually expect remains significant.

Brands lead with reward reminders and birthday perks, which are considered functional, transactional personalization at this point.

Our survey shows that the personalization gap is not a data problem; it's a design problem.

> Brands are using collected data to remind people to redeem points, instead of making customers feel genuinely known and valued.

The Emotional Undercurrent of Brand Loyalty

Consumers rationalize their loyalty through price and rewards, but the emotional undercurrent of trust, loss aversion, and feeling understood runs stronger than they consciously report.

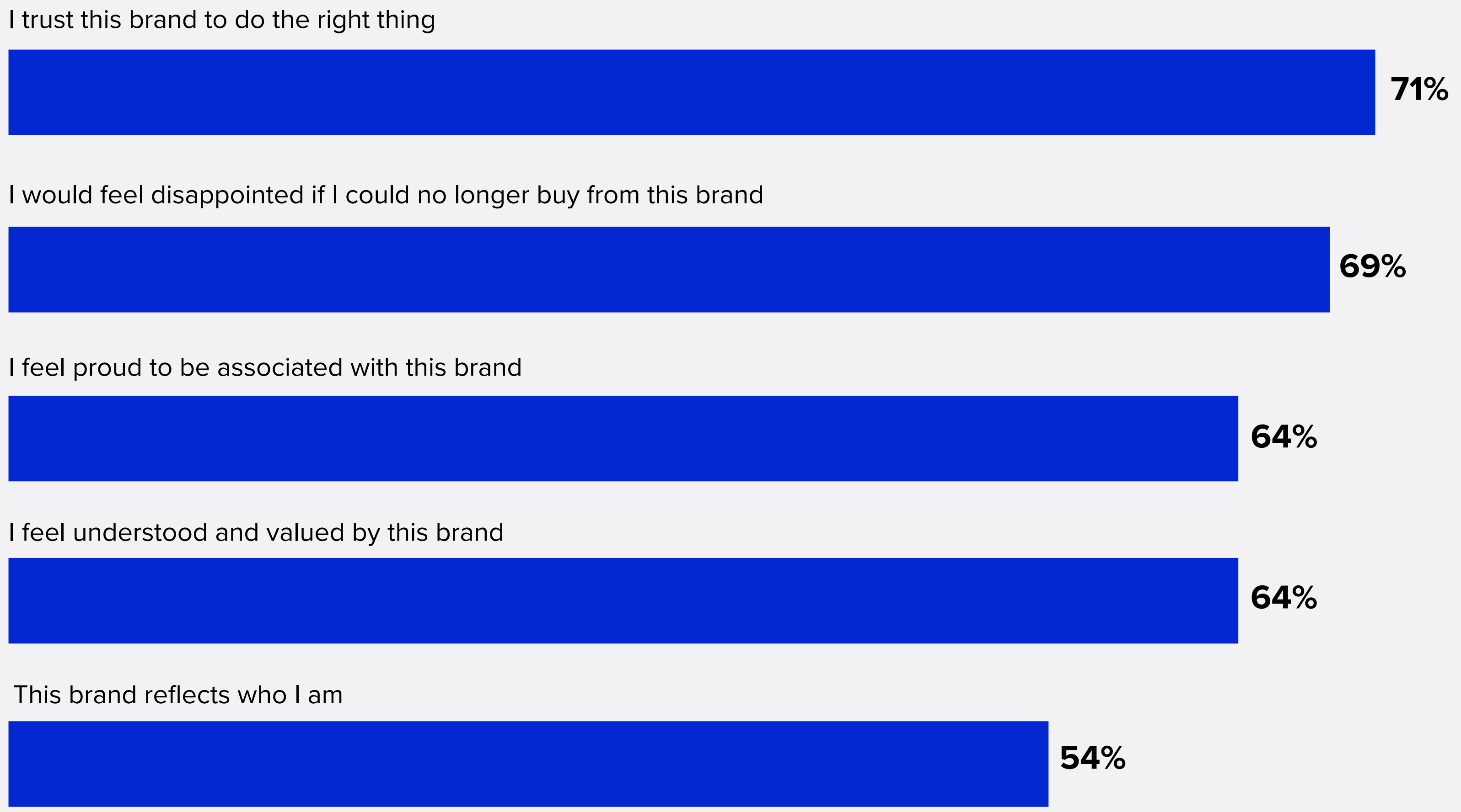
Brands that invest in the moments that create emotional connection (everyday ease, unexpected recognition, long-term acknowledgment) will convert satisfied members into vocal advocates.

INSIGHT

Only 10% of consumers cite emotional attachment as a brand driver, yet 71% trust the brand they are most loyal to, and 69% would feel disappointed if they could no longer buy from it. The emotional bond is stronger than consumers consciously recognize.

SURVEY QUESTION

Please indicate how much you agree or disagree with the following statements about the brand you feel most loyal to.



63%

of consumers hold an emotional bond with their favorite loyalty program.

EMOTIONAL BOND STRENGTH BY GENERATION

57%	74%	63%	57%
Gen Z	Millennials	Gen X	Baby Boomers

Members know when you don’t recognize them.

Most consumers don’t feel seen. **Only 18% report feeling consistently recognized across brand touchpoints**, and **just 26% say brands make them feel valued at least monthly.** This signals a clear gap between brand intent and customer experience.

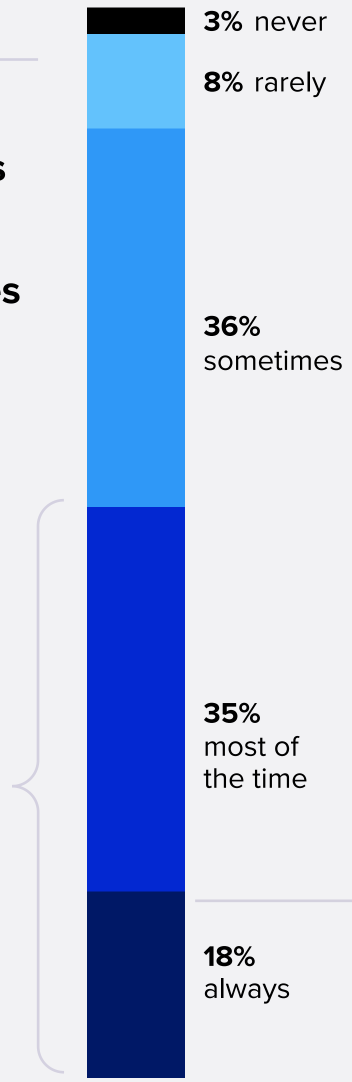
INSIGHT

Identity resolution for members is a critical path to making them feel valued. Acknowledging their return to the site and showing members-only value narrows the gap in a member’s experience.

SURVEY QUESTION

When you interact with a brand across multiple channels such as store, website, mobile app, and customer service, how often does it feel like they recognize you as the same customer, along with your established preferences?

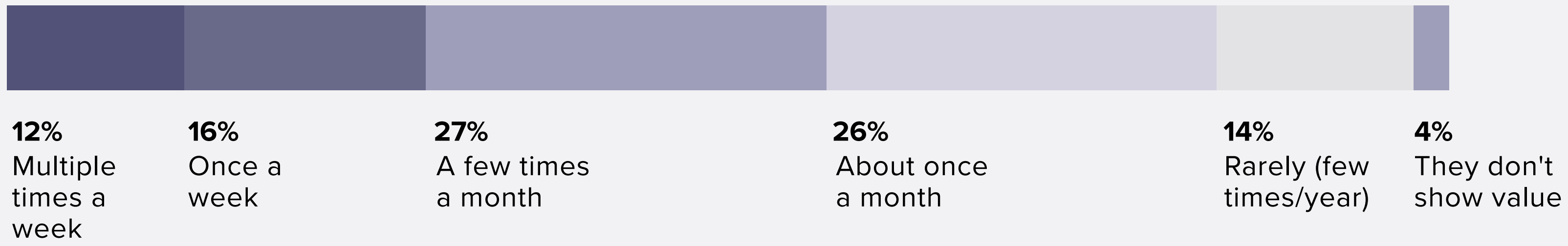
53%
always + most of the time



BY GENERATION

Millennials	26%
Gen Z	20%
Gen X	14%
Baby Boomers	10%

How often do these brands show you that they value you, either through rewards, offers, discounts, or special experiences?



Brands personalize through transactions. Members want status.

Ninety-one percent of those surveyed expect differentiated treatment, but most aren't getting it. Most brands personalize through the same transactional signals: redemption reminders and birthday offers.

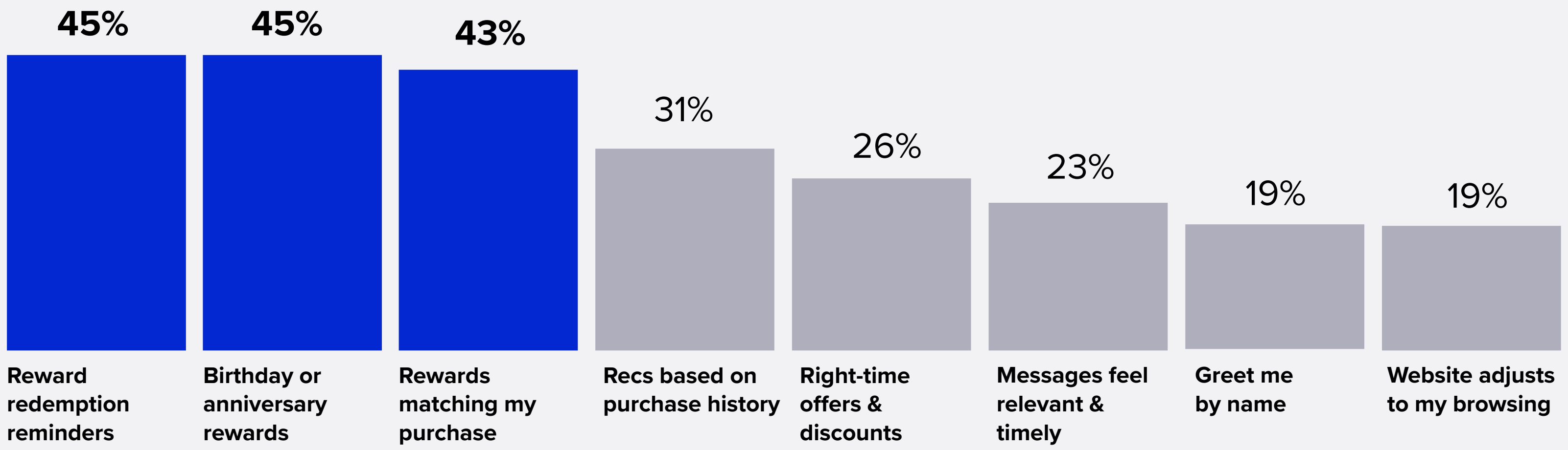
Brands must shift from "we know what you bought" to "we treat you differently because you're loyal," anchoring personalization in access and status rather than transaction history

INSIGHT

Only 19% of consumers say brands make their website adjust to their browsing; just **19% say they are greeted by name.** Basic personalization signals are absent for the majority.

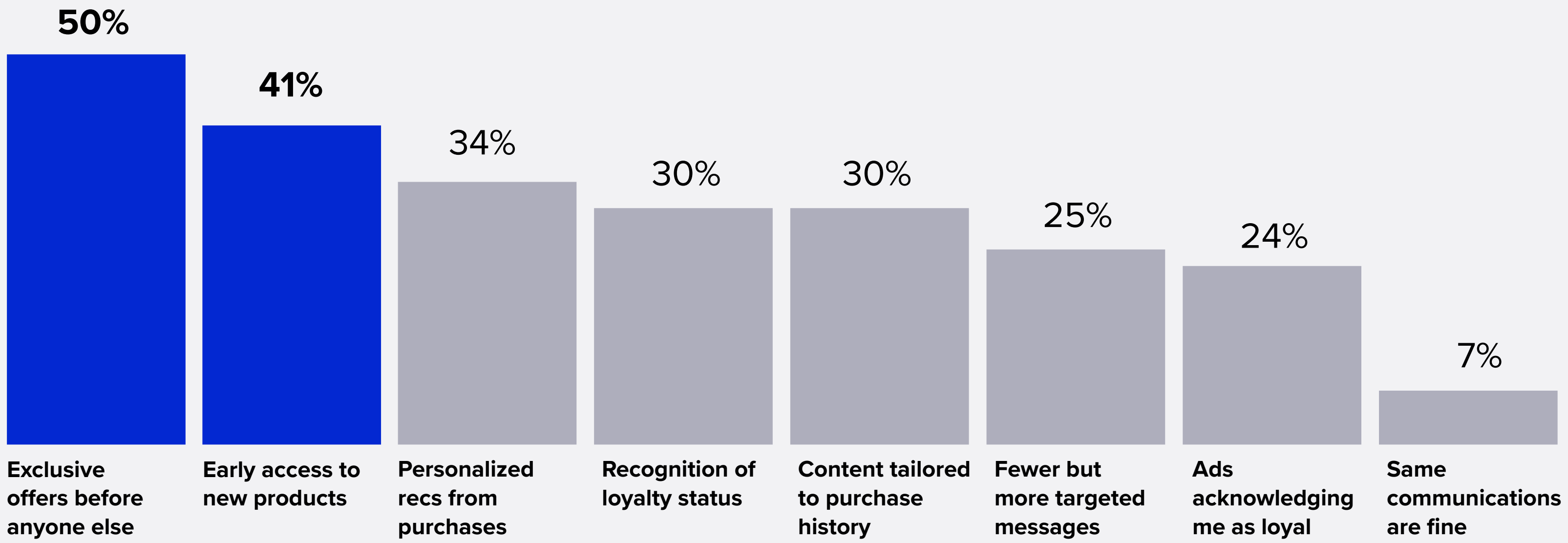
SURVEY QUESTION

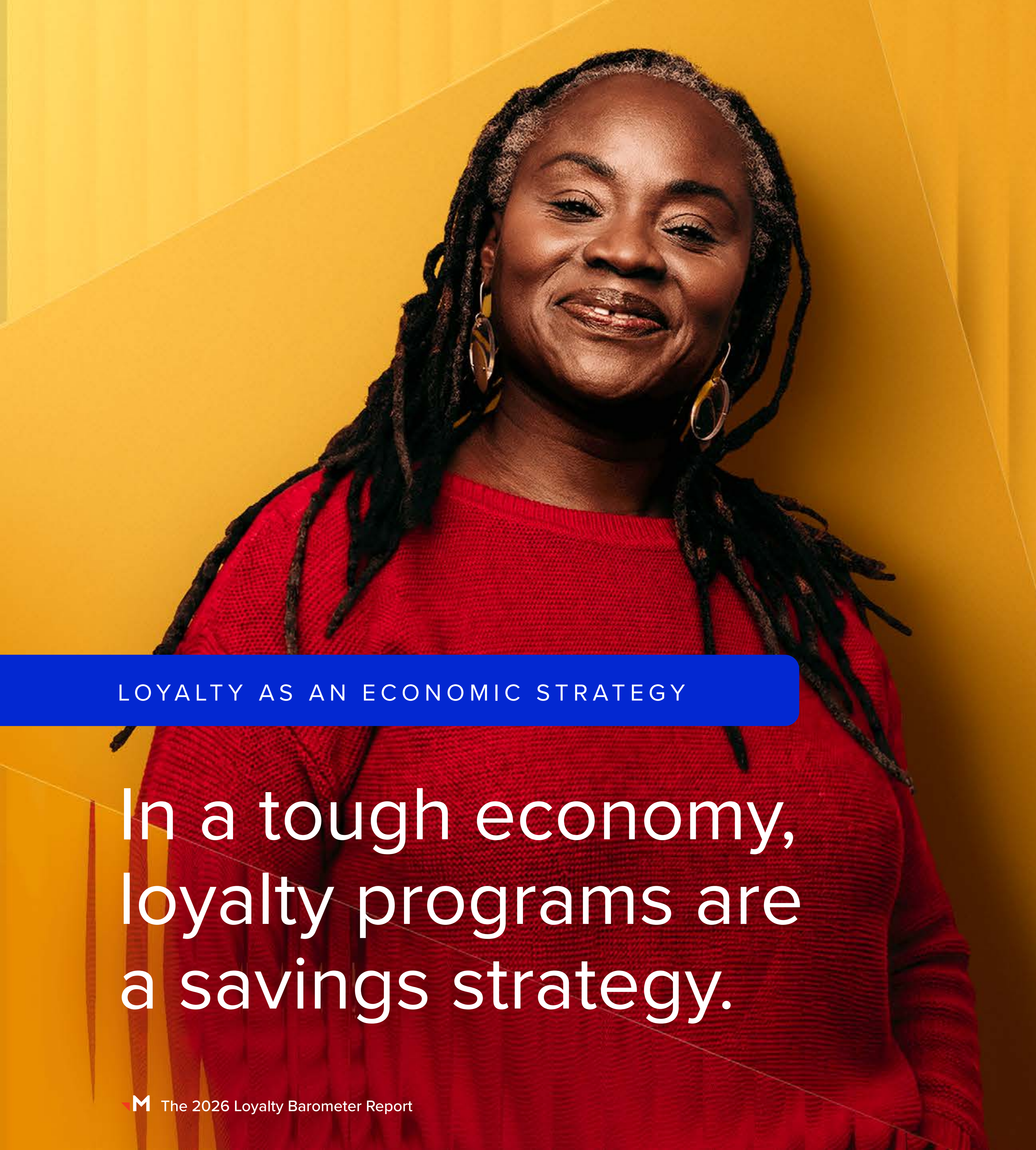
How do brands make your experience feel personalized?



SURVEY QUESTION

As a loyalty program member, what do you expect from brand communications that a non-member wouldn't get?





LOYALTY AS AN ECONOMIC STRATEGY

In a tough economy, loyalty programs are a savings strategy.

Consistent with last year’s report, we found that those surveyed have a higher likelihood of utilizing loyalty rewards when economic climates are tough.

We especially see households making $75k+ are more likely to take advantage of those benefits, though reliance has declined from 70% overall to 65% YoY.

This flips the traditional assumption that loyalty programs are primarily a savings tool for budget-constrained consumers.

> Millennials especially are the most economically activated: they’re the most willing to share data, stay enrolled through life changes, and increase their spend with enrolled brands.

Does loyalty program membership influence purchase behavior?

YES. Seventy percent of survey respondents said they increase their spending with a brand when they're enrolled in their loyalty program. While this number is down from 78% in 2025, the amount that members are spending is increasing YOY:

51% of respondents spend 20-40% more with brands they're enrolled with, and 27% of them spend over 50% more, an increase of 17pp YOY.

INSIGHT

Gen Z and Millennials led in how much more they're willing to spend with brands they're enrolled with, with **84% saying they would spend at least 20% more.**

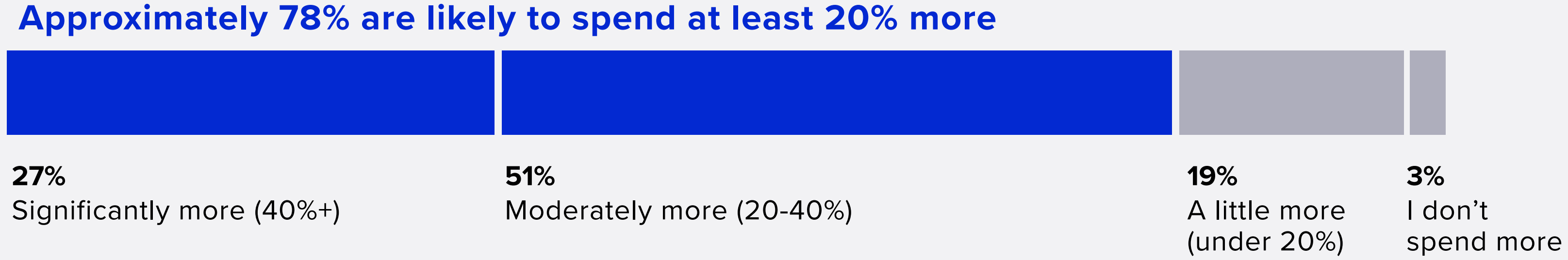
SURVEY QUESTION

How does being enrolled in a brand's loyalty program influence your purchasing behavior?

Respondents to this question previously indicated enrollment in at least one loyalty program.

SURVEY QUESTION

Approximately how much more do you spend with brands where you are a loyalty program member compared to brands where you are not?



Members will lean into loyalty benefits as a cost saving measure.

Overall reliance on loyalty rewards has softened from 70% to 65% YOY, but the story underneath is more interesting: **higher-income households are leaning in harder than lower-income ones, and Millennials are far outpacing every other generation.** The data suggests loyalty benefits are increasingly valued by consumers who have the flexibility to choose where they spend.

INSIGHT

The reliance on loyalty rewards differs by income, with households making $75k+ having a higher likelihood to leverage these benefits.

PLANNED REWARD RELIANCE BY INCOME

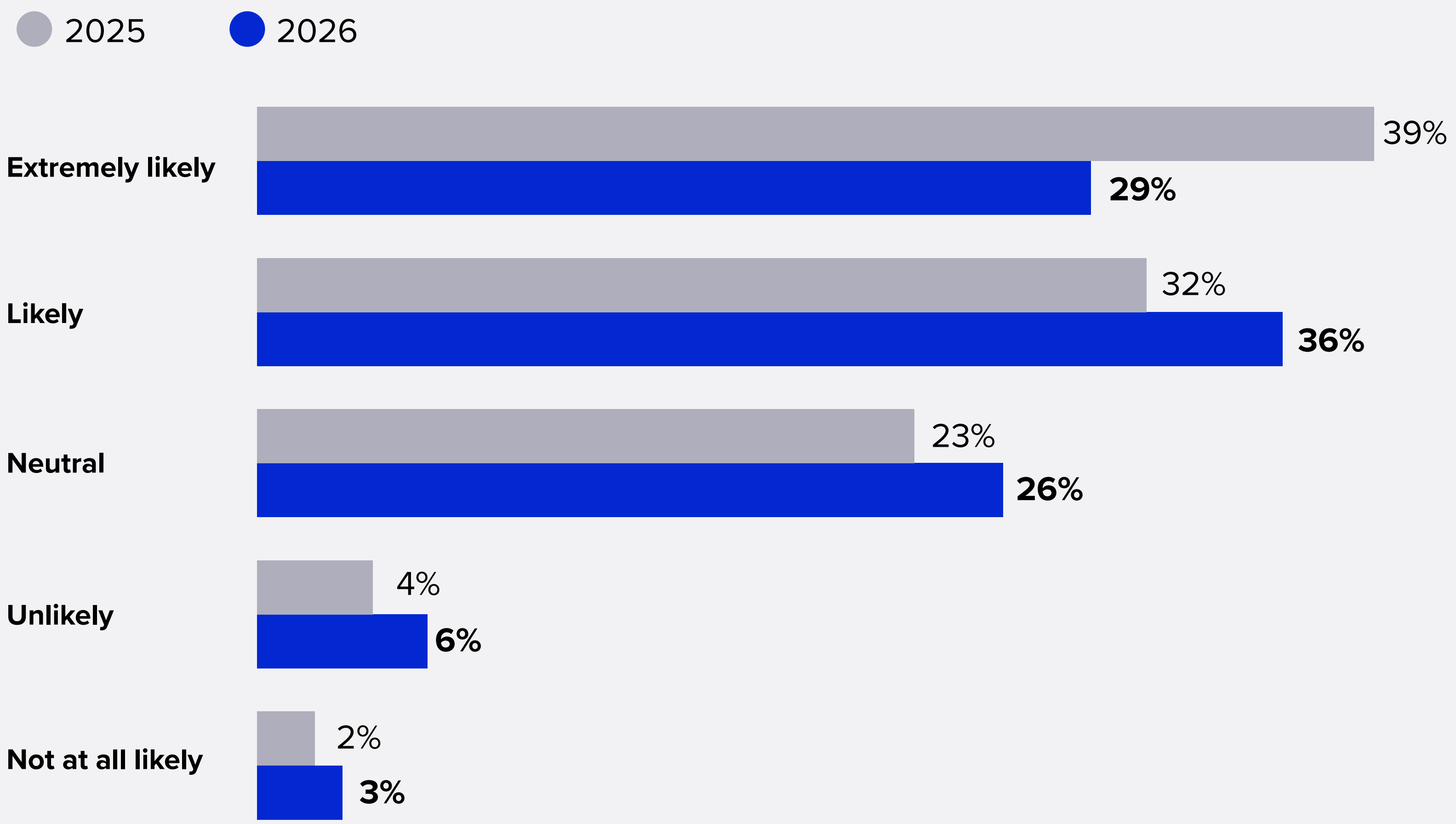
Respondents who selected “Extremely Likely” or “Likely”

59 % Under $75k in household income

71 % $75k+in household income

SURVEY QUESTION

Given the current economic climate, what is your likelihood of relying on loyalty rewards and benefits to shop more with your favorite brands?



PLANNED REWARD RELIANCE BY GENERATION

63% OVERALL

59% Gen Z

77% Millennials

65% Gen X

60% Baby Boomers

The industries where loyalty is being won are changing, led by younger consumers.

Industry context matters when it comes to loyalty. Participation remains strong in grocery, dining, and specialty retail, but a generational shift is underway.

Younger consumers are actively engaging in different categories, creating a significant opening for brands in those spaces. Health, beauty & wellness, automotive/mobility, entertainment/media, and technology/electronics index higher active participation among Gen Z and Millennials compared to older generations.

INSIGHT

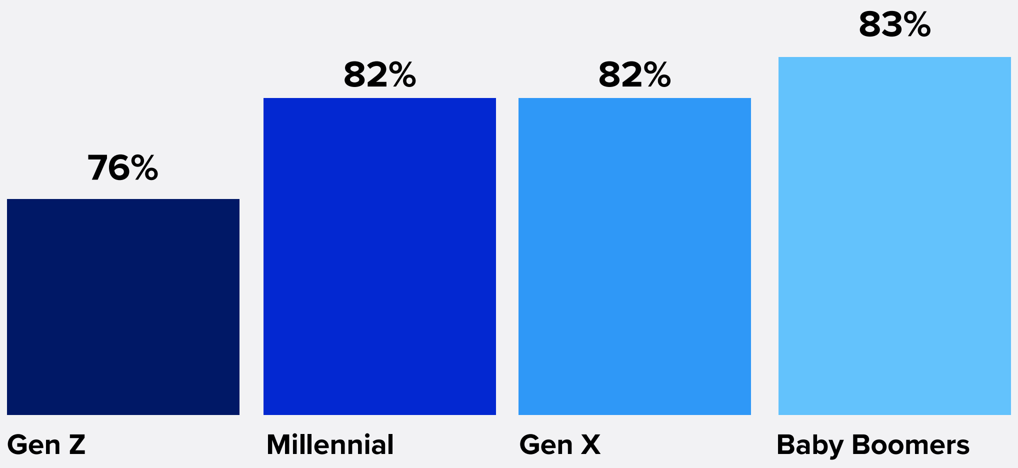
Banking and Financial Services firms can connect with Gen Z as they grow and transition into larger milestone events, like their first full-time job and car purchase, and Gen X as they save for retirement.

SURVEY QUESTION

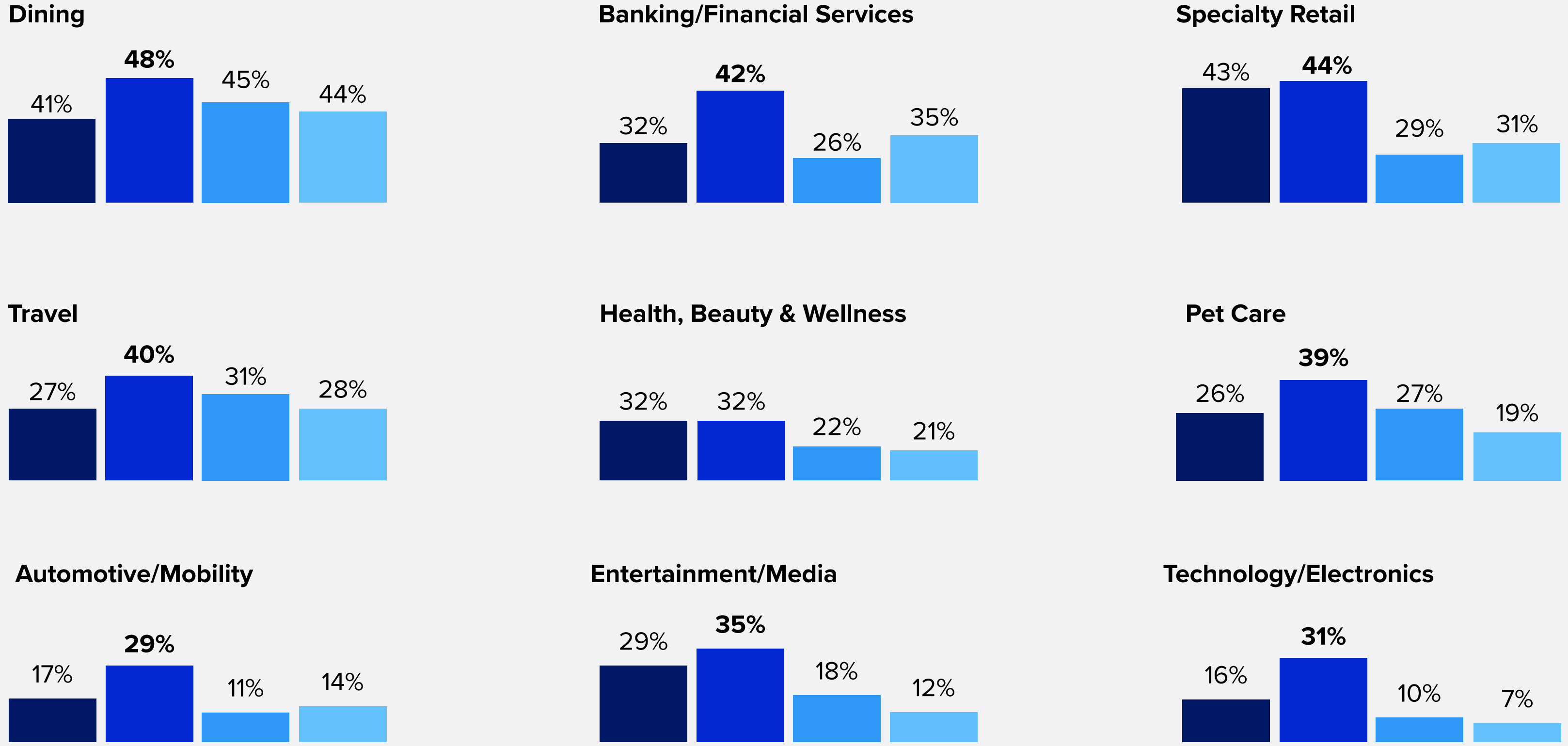
Which of the following best describes the primary industries where you most actively use loyalty programs?

Grocery & Consumer Goods

is the #1 industry all generations are enrolled in



INDUSTRIES BY GENERATION



WHAT'S WORKING: PROGRAM STRUCTURES AND REWARD DESIGN

Reward architectures have a clear hierarchy, and most brands are building in the wrong order.

Our data consistently shows that consumers have a clear hierarchy: cashback and instant rewards at the foundation, tiered/progressive benefits in the middle, and industry-specific experiential perks at the top.

Features that drive brand advocacy include cashback, surprise rewards, and point-redemption flexibility, while legacy models like “Earn $10 for $100” are becoming more appealing, showing customers are focused on the value they receive from their membership.

Cashback keeps climbing. Subscriptions are starting to fall.

Cashback is the only program model gaining ground in consumer appeal in 2026, driven by its simplicity and tangibility in an uncertain economy. Subscription-based programs saw the steepest decline of any model in the study, though free shipping with a membership fee made its debut as the #4 program structure preference, likely due to its clear value proposition. Catalog redemption and partner brand programs saw the biggest declines.

INSIGHT

Getting $10 for spending $100 was a steadily declining program structure since 2021 but has made a resurgence, specifically with Millennials.

SURVEY QUESTION

Please rate the appeal of the following types of loyalty or rewards programs:

Rankings based on the % of respondents who selected "Very appealing" or "Appealing" for each program type

★ New for 2026

	2021 REPORT	2022 REPORT	2024 REPORT	2025 REPORT	2026 REPORT
Cash back	-	1	1	1	1
Get a surprise reward for participating	5	3	3	2	2
Earn points to redeem for discounts	1	2	2	3	3
Free shipping with membership fee	-	-	-	-	4 ★
Earn points for purchasing across many retailers	6	7	5	4	5
Get a new reward every Monday	3	4	4	5	6 ↓
Get $10 when you spend $100	2	6	8	8	7 ↑
Earn points to redeem in a catalog	4	5	6	6	8 ↓
Programs where I can earn with partner brands	-	-	-	7	9
Buy 5, get 1 free	-	-	-	9	10
Give-back programs (Buy one, give one)	-	-	-	10	11
Pay an annual fee or subscription for exclusive benefits	-	-	-	11	12

WINNER

82%

The only model gaining ground, earning cash back with every purchase ranked highest across all generations and demographics.

SUBSCRIPTION FATIGUE

With the largest decline in the study, consumers show they want value without commitment. Generational sentiments vary widely: Millennials (60%) show more interest in this feature than Baby Boomers (19%).

39% -9%

Once you've chosen the right model, the mechanics inside it matter just as much.

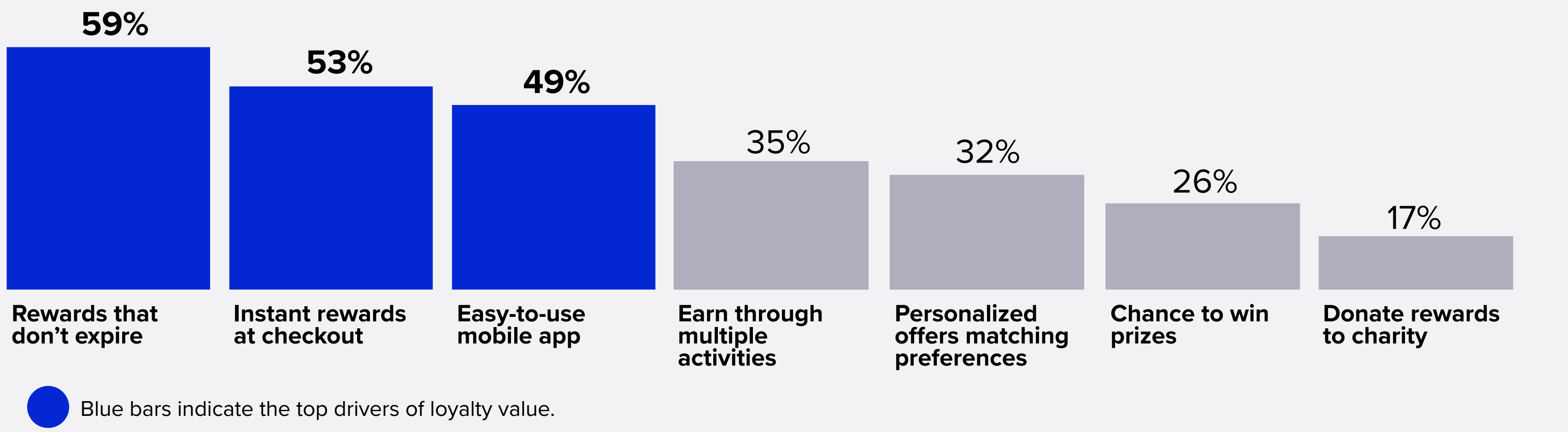
The most-valued program feature and the #1 reason members walk away both relate to reward point expiration. This single structural gap, compounded by earning speed and personalization failures, represents the clearest, most actionable win available to loyalty program managers right now.

BRAND TAKEAWAY

Points expiring before use as an exit trigger grew +3 ppts vs. 2025, making it more critical than ever to provide transparency around expiring rewards, communicate early, and offer clear, frictionless paths to redemption.

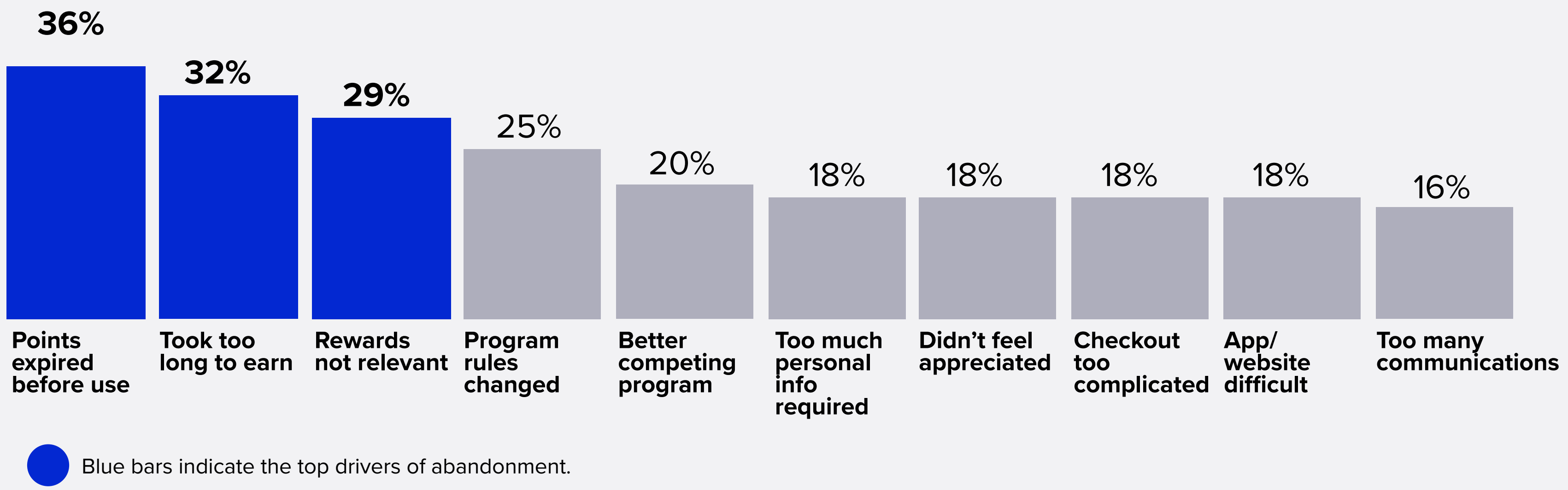
SURVEY QUESTION

Which of the following features provide the most value to you in a loyalty program?



SURVEY QUESTION

Thinking of a loyalty program you've stopped using in the past year, what specific features or issues caused you to abandon it?



Benefit Preferences by Industry

Feature preferences vary by industry. Dining members want free food. Travel wants flexibility. Banking wants exclusive members-only rates.

BRAND TAKEAWAY

Universal features (free shipping, tiered benefits) rank highly across many industries, but industry-specific perks differentiate. Programs that layer industry-specific value on top of universal foundations will outperform those that don't.

TOP 5	Grocery	Specialty Retail	Dining	Travel	Banking
01	Free shipping 46%	Free shipping 52%	Free appetizers 53%	Early Check In 52%	Free shipping 46%
02	Tiered benefits 37%	Tiered benefits 42%	Tiered benefits 44%	Extra baggage allowance 37%	Lower rates 43%
03	Home delivery 32%	Home delivery 38%	Free shipping 42%	Free shipping 32%	Tiered benefits 39%
04	Sale notifications 29%	Seasonal sales 28%	Sales notification 31%	Free travel insurance 31%	Partnerships 37%
05	Free pet food samples 23%	Exclusive access 26%	VIP services 27%	Tiered benefits 28%	Sale notifications 29%

● Industry-specific feature

Source: Q22. Which of the following loyalty program features and rewards do you find most valuable?, Base: Members (n=180 per industry)

Benefit Preferences by Industry (continued)

Tech members want early access and VIP services. Pet Care members value free samples as much as free shipping. Auto and Health lean toward relationship-driven benefits like thank you gestures and exclusive access.

INSIGHT

Entertainment members value subscription upgrades, a direct counter to the subscription fatigue seen in our program structure analysis.

TOP 5	Health & Wellness	Entertainment	Tech / Electronics	Auto / Mobility	Pet Care
01	Free shipping 53%	Free shipping 54%	Sale notifications 43%	Tiered benefits 40%	Free shipping 46%
02	Tiered benefits 46%	Subscription upgrade 41%	Free shipping 42%	Free shipping 39%	Free pet samples 46%
03	Exclusive access 34%	Tiered benefits 37%	Tiered benefits 38%	Sale notifications 34%	Tiered benefits 36%
04	Sale notifications 34%	Exclusive access 32%	VIP services 36%	VIP services 33%	Sale notifications 32%
05	Partnerships 27%	Sale notifications 31%	Exclusive access 35%	Thank you gestures 31%	Pet insurance discount 28%

● Industry-specific feature

Source: Q22. Which of the following loyalty program features and rewards do you find most valuable?, Base: Members (n=180 per industry)

Gamification isn't a novelty; it's a conversion mechanic and a must-have for all loyalty programs.

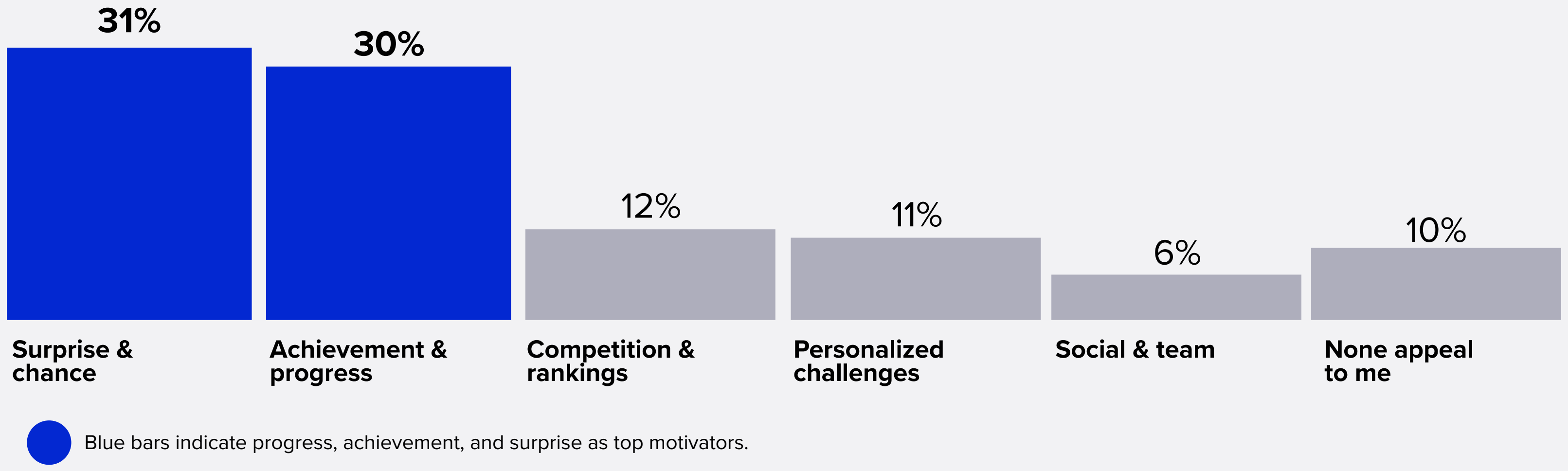
Brands that treat gamification as an add-on are leaving meaningful engagement and revenue on the table. Incorporating key behavioral triggers like progress bars, challenges, milestones, and surprise help create more emotional connection between brands and their customers.

60%

of consumers have made a purchase to complete a challenge

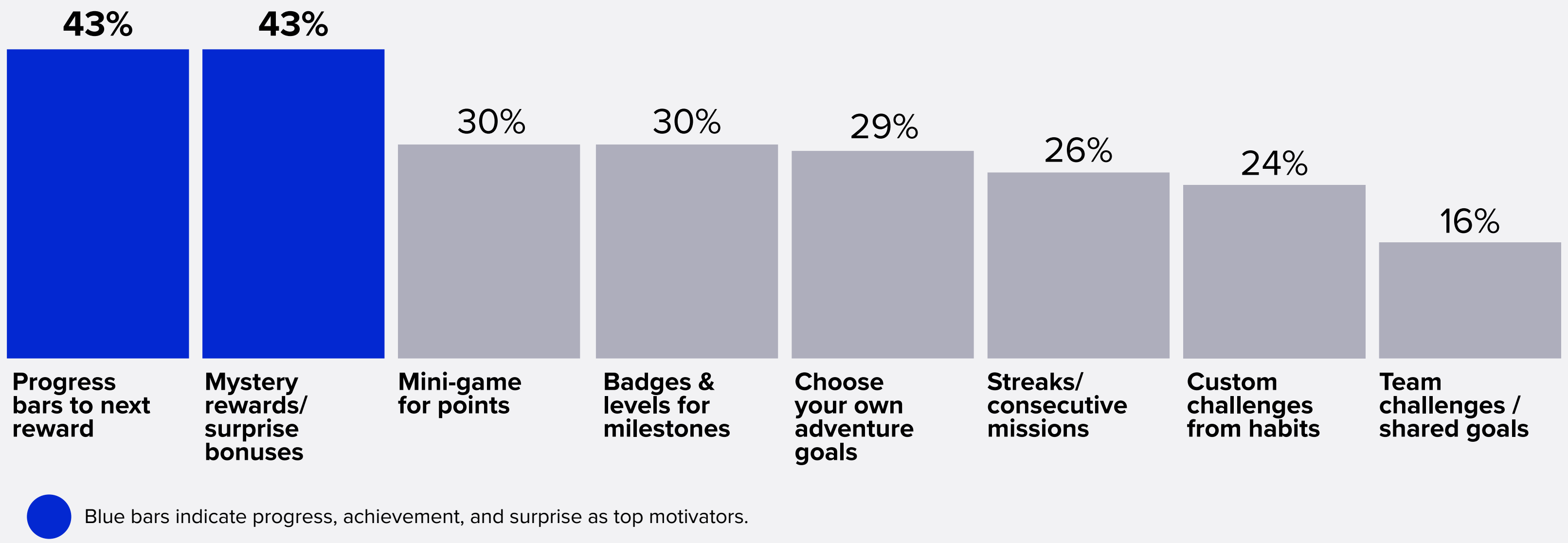
SURVEY QUESTION

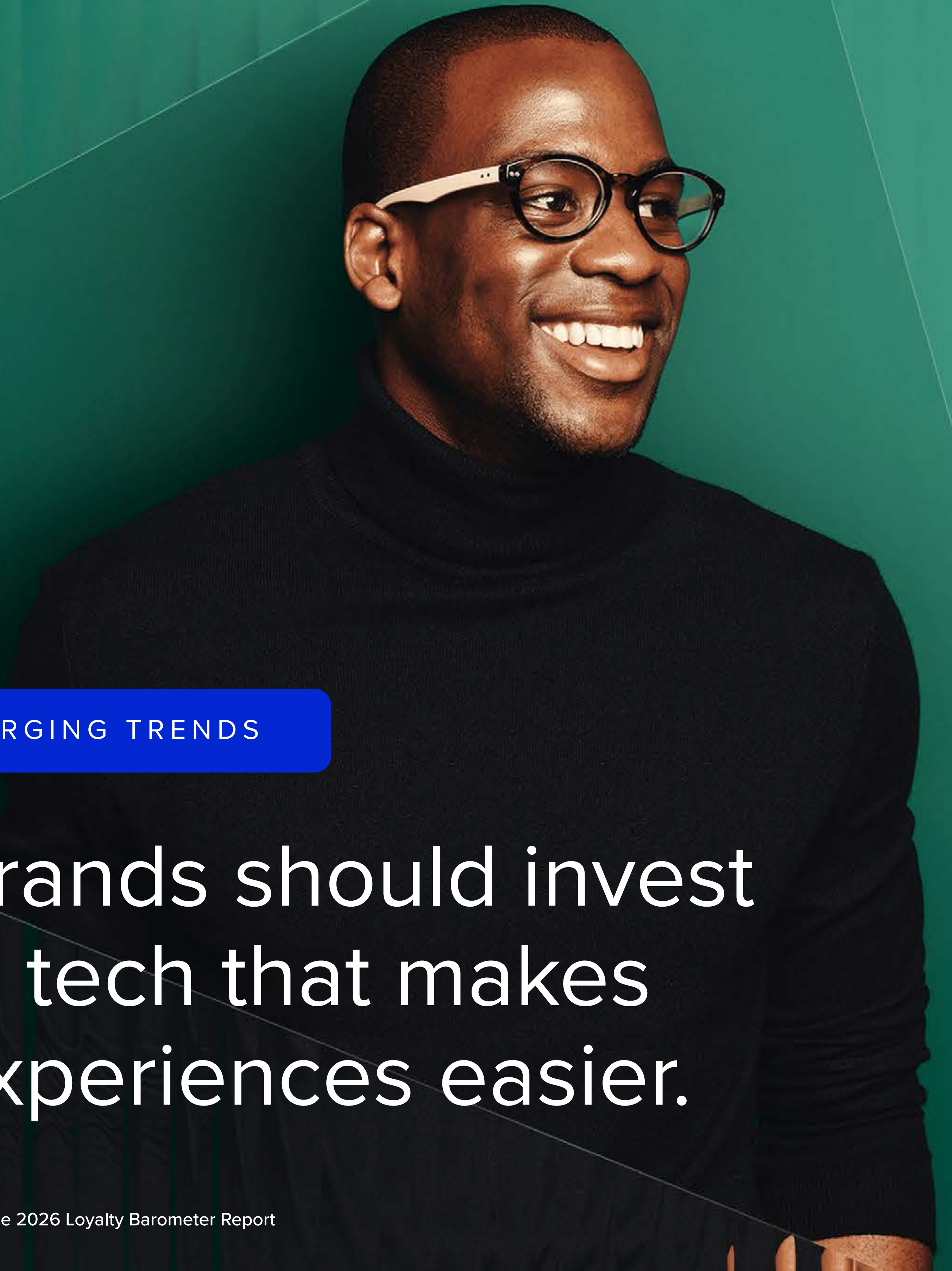
Which type of loyalty program experience appeals to you most?



SURVEY QUESTION

Which of these program elements do you find most engaging?





EMERGING TRENDS

Brands should invest in tech that makes experiences easier.

Beyond engagement mechanics, consumer expectations of loyalty technology itself are also evolving.

Consumers are ready for technology investment, but they're defining it differently than brands would expect. The highest-interest features are passive and effort-reducing, not AI-driven or experiential.

For additional insight, see our 2026 CX imperatives report.

[SEE THE INSIGHTS >](#)

The technology consumers want is the kind they'll never notice.

When consumers say they want technology investment in their loyalty programs, they're not asking for AI-powered tiers or augmented reality experiences. They're asking for fewer steps. The top-ranked emerging features in 2026 are all passive and invisible automations that remove friction. The implication for brands is significant: **the ROI case for loyalty technology investment is strongest where it eliminates effort**, not where it adds capability.

WHAT YOU CAN DO

The bottom of the list is telling: features that brands most frequently associate with "innovation" (AI tiers, voice, AR) rank last. The investment case for technology in loyalty isn't about building for the future; it's about removing the present-day friction that erodes engagement.

SURVEY QUESTION

Which of the following emerging technologies and initiatives would make you more engaged with a loyalty program? (select up to 5)

Percent of respondents who selected each feature as one of their top five engagement drivers.

When AI does the shopping, consumers expect a better price.

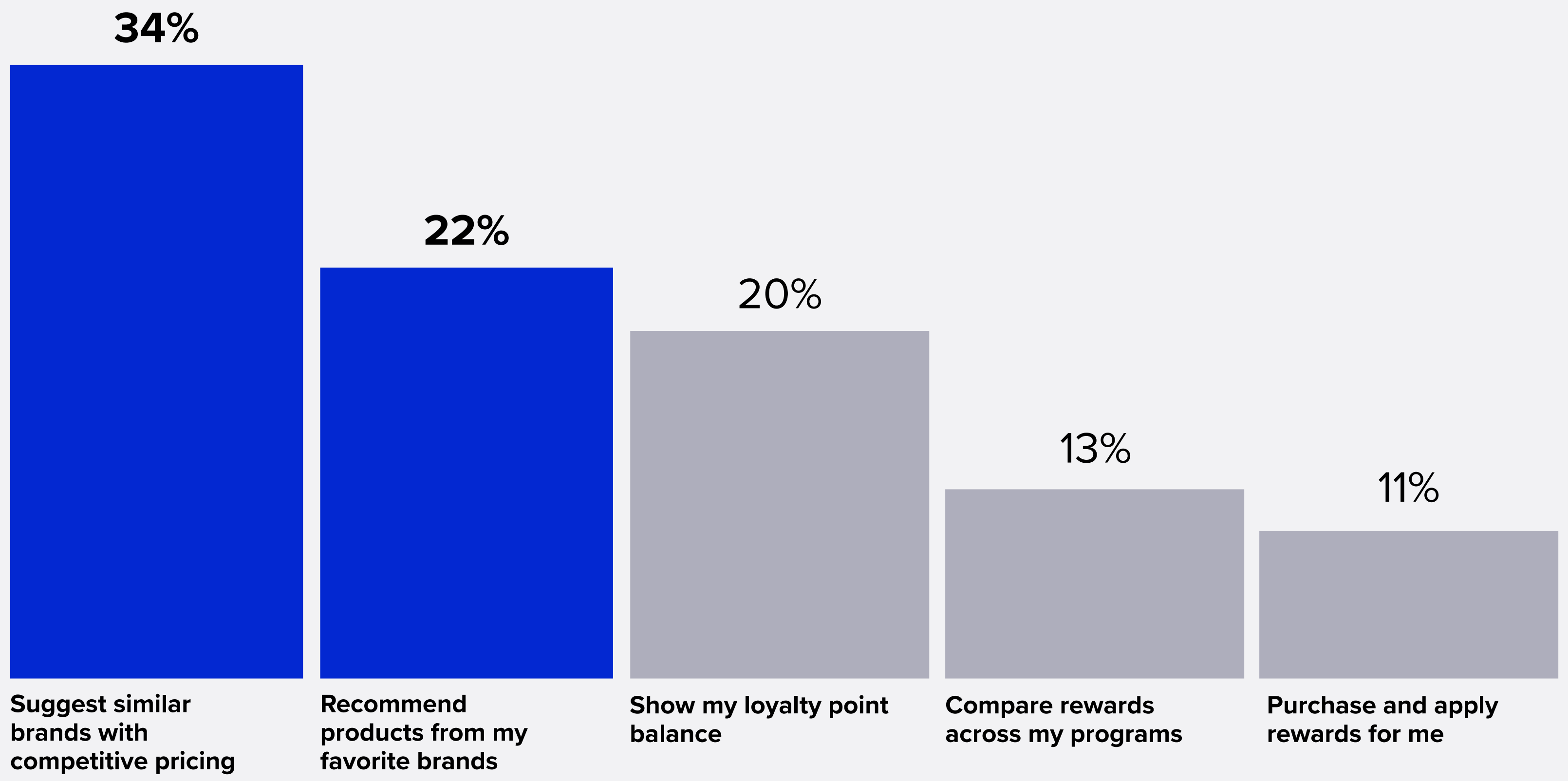
Consumers are looking to AI to work harder on their behalf financially. Brands that position AI as a value-extraction tool that surfaces better deals, compares reward balances, or flags better redemption options will earn trust faster than those leading with personalization or experience.

INSIGHT

Millennials are the most AI-ready generation across every task. AI adoption is tied to price savings across all age groups, suggesting this isn't a generational nuance but an expectation of how AI technologies should adapt to shopping behavior.

SURVEY QUESTION

If you were to use an AI assistant to help you shop, what would be most important to you?



USING AI FOR PRICE COMPARISONS BY GENERATION

38%	32%	30%	34%
Gen Z	Millennials	Gen X	Baby Boomers

Consumers trust AI to advise, not to spend.

Consumers are comfortable with AI researching and comparing, but comfort drops sharply when AI starts spending. The trust gap between “inform me” and “act for me” is 21 points. Brands that build toward action incrementally can slowly close that gap as customer trust increases.

GENERATIONAL TRUST GAP

The trust line between informing and placing orders varies significantly by generation, as does the share of consumers who do not trust AI at all:

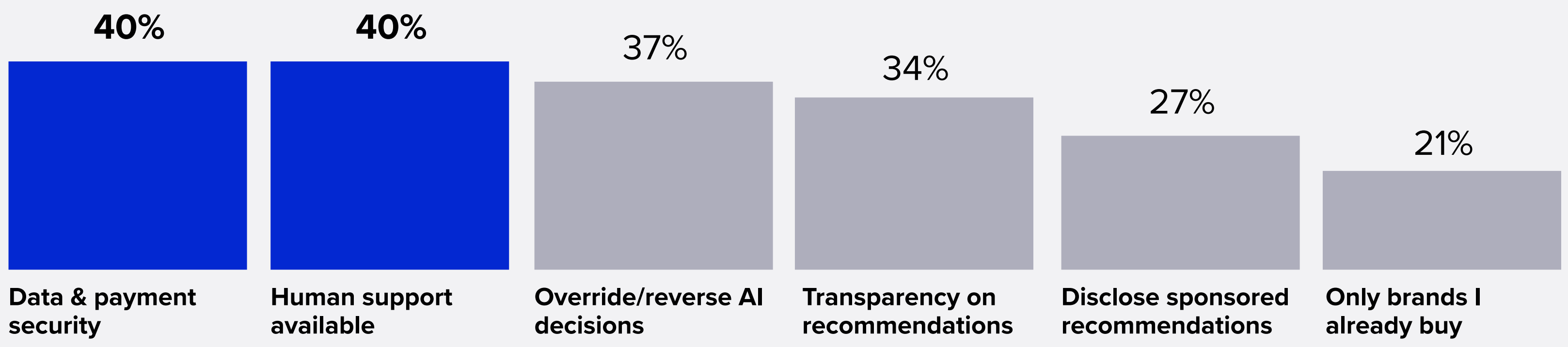
	Gen Z	Millennials	Gen X	Boomers
RESEARCH	53%	75%	58%	45%
PLACE ORDERS	40%	61%	30%	12%
WON’T TRUST AI	17% -13 pts	9% -14 pts	23% -28 pts	39% -33 pts

SURVEY QUESTION

How likely would you be to use an AI assistant (like ChatGPT, Google Gemini, or a brand’s own AI tool) for each of the following?

SURVEY QUESTION

What would need to be true for you to trust an AI assistant to shop on your behalf?



GEN Z: DIFFERENT TERMS, DIFFERENT ARCHITECTURE

Gen Z is loyal on different terms, and most programs aren't built for them.

Gen Z is often written off as disloyal or purely price-driven, but the 2026 data tells a more nuanced and strategically important story.

Gen Z is loyalty-responsive, but programs are misaligned with how they want to be engaged. They are the generation most willing to download an app, write reviews, and maximize their points, but they under-index on the features brands most commonly build programs around, like cashback and free shipping.

> Understanding what Gen Z responds to is not just a future-proofing exercise; it's an immediate need as they are already enrolled and spending more in programs where the mechanics fit.

Gen Z is not disloyal; they're selective. Earn your way in.

Gen Z flips the script on conventional program design. Cashback, the top-ranked structure for every other generation, falls to #4 for Gen Z. What rises instead: "New Reward Every Monday," signaling that Gen Z responds to freshness and anticipation over straightforward value exchange.

INSIGHT

Gen Z is most willing to engage, but is least willing to share their data. There is a 17-point difference between Millennials and Gen Z in willingness to share data with brands.

Gen Z has the second-lowest interest in sharing data, behind only Baby Boomers.

Gen Z	Millennials	Gen X	Boomers
52%	69%	53%	41%

SURVEY QUESTION

Please rate the appeal of the following types of loyalty or rewards programs

Rankings based on the % of respondents who selected "Very appealing" or "Appealing" for each program type	Gen Z Rank	All Other Generations Ranks
New reward every Monday	1	7
Surprise rewards	2	2
Earn & redeem for discount	3	3
Earn cash back	4	1
Earn & redeem in catalog	5	9
Free shipping with membership	6	4
Earn across multiple retailers	7	6
Earn with partner brands	8	8
Get $10 when spend $100	9	5
Give-back programs	10	11
Buy 5, get 1 free	11	10
Annual fee/subscription	12	12

Gamification doesn’t just engage Gen Z - it converts.

Gen Z is highly gamification-activated. Competitive mechanics, rankings, and leaderboards resonate with them at rates that dwarf older generations. Sticking strictly to earn-and-burn structures is misaligned with how this generation wants to engage.

INSIGHT

Gen Z is the generation most likely to engage with chance-to-win promotions for large prizes or experiences.

Gen Z	Millennials	Gen X	Baby Boomers
34%	32%	22%	15%

SURVEY QUESTION

Which of these program elements do you find most engaging?

	Gen Z Rank	All Other Generations Ranks
Progress bars to next reward	1	2
Badges & levels for milestones	2	4
Choose your own adventure goals	3	5
Mystery rewards/surprise bonuses	4	1
Mini-game for points	5	3
Streaks / consecutive missions	6	6
Custom challenges from habits	7	7
Team challenges / shared goals	8	8

Gen z favors loyalty experiences that emphasize progress tracking, personalization, and active participation.

TRACKING

37%
selected Progress Bars as a top loyalty feature
+4pts vs all other generations

CHOICE

39%
selected Choose Your Own Adventure Goals as a top loyalty feature
+16pts vs all other generations

Connect with Gen Z and the spend, advocacy, and emotional equity will follow.

Gen Z is loyalty-enrolled, already spending, and willing to be advocates.

49% **of Gen Z respondents feel emotionally connected to the brand they feel most loyal to**

Opportunity: Gen Z carries the lowest emotional connection score of any generation, meaning the ceiling is high and most competitors haven't touched it yet. Brands that align with their values and earn their trust early will be the ones they grow with.

19ppts gap

Between Gen Z and Millennials in feeling emotionally connected to the brand they feel most loyalty to

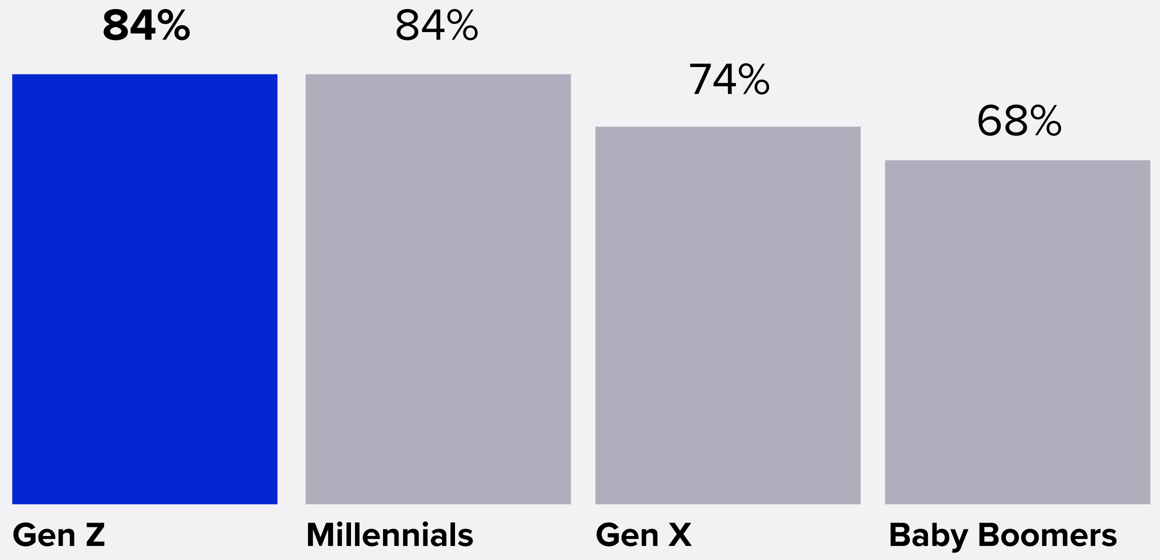
SURVEY QUESTION

What brands get back when they get Gen Z right

SPEND LIFT

84%

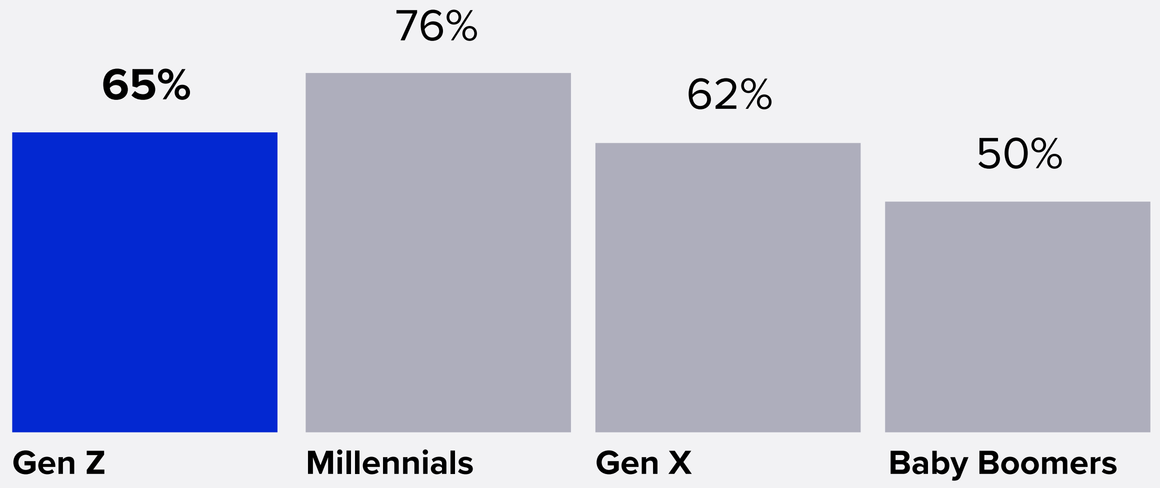
of Gen Z spend moderately or significantly more with brands when they are a loyalty member



ADVOCACY

65%

are willing to refer friends or family to a program for bonus points



The Path Forward

To master loyalty, brands must move beyond a single program and build customer relationships that span every touchpoint.

The Path Forward

The bar for earning loyalty has risen. So has the cost of losing it.

Consumers are consolidating their program portfolios, spending more with brands they trust, and walking faster when programs disappoint. The 2026 data makes clear that the stakes cut both ways: the upside of getting it right (78% of members spending at least 20% more) is matched by the downside of getting it wrong (50% reducing or stopping purchases after a poorly communicated change).

> **Brands that treat loyalty as part of their operating model, and not as an isolated marketing campaign, will be the ones members stay with through brand changes and disruption.**

Technology investment wins when it's invisible.

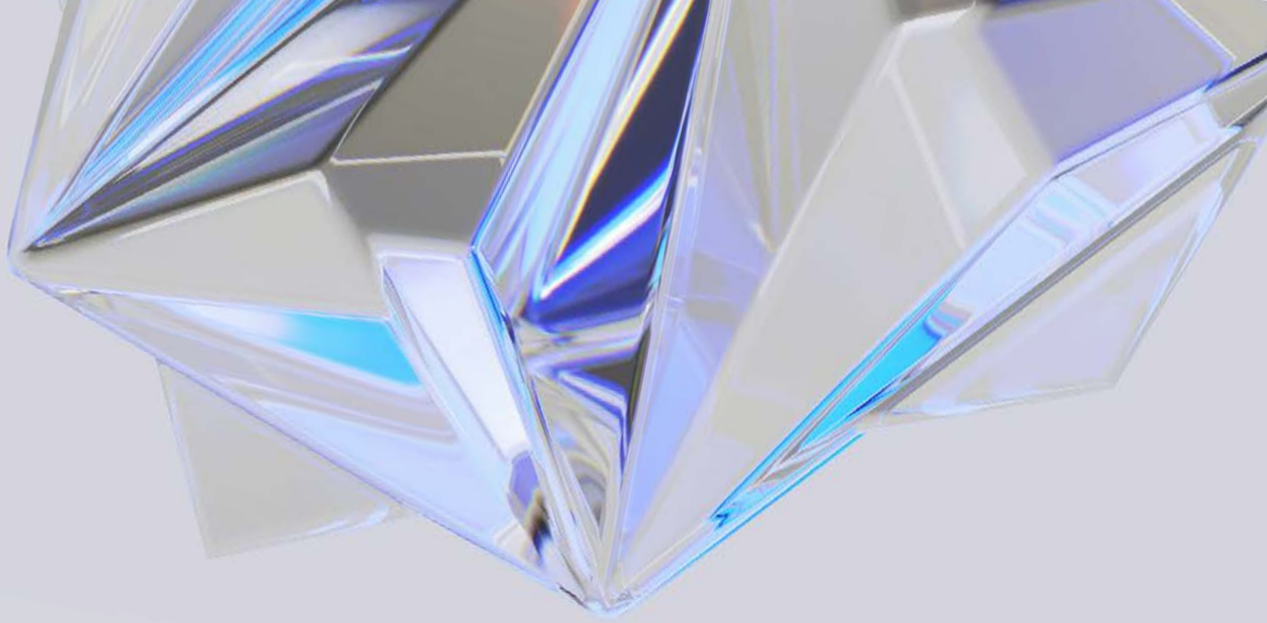
Consumers value a single program loyalty features that remove friction. Auto-applying rewards, linked card earning, and unified logins deliver the seamless experience consumers expect. By contrast, the features brands most associate with innovation, such as AI-powered tiers, voice activation, and augmented reality, rank last in consumer interest.

> **The ROI case for investing in technology lies in removing friction, not adding features. The best technology is the technology members never have to think about.**

The generation that will define loyalty's next decade is already enrolled.

Gen Z is active in loyalty programs, spending more when programs fit their behavior, and willing to advocate for brands that earn their trust. But they carry the lowest emotional connection score of any generation (a 19-point gap below Millennials), meaning the ceiling is high and the competitive window is open.

> **Brands that design for how Gen Z wants to earn, engage, and be rewarded now will have a structural advantage as this generation moves into its peak spending years.**



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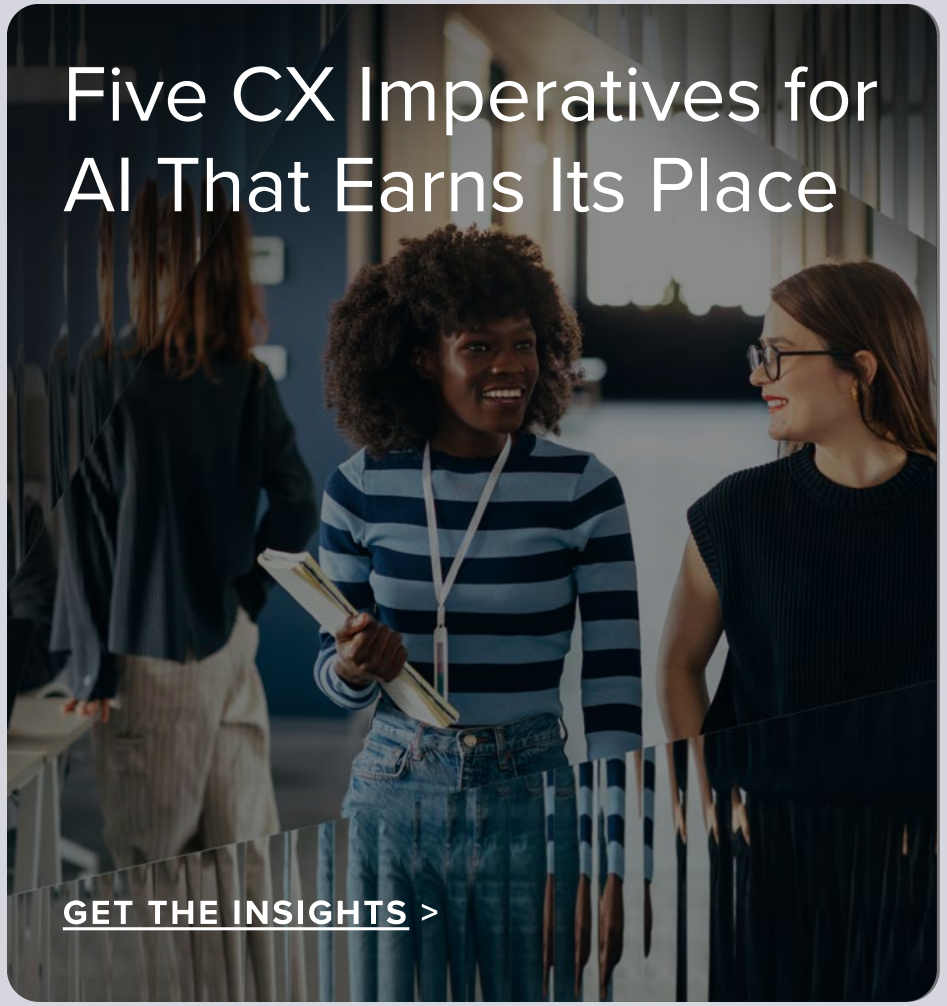

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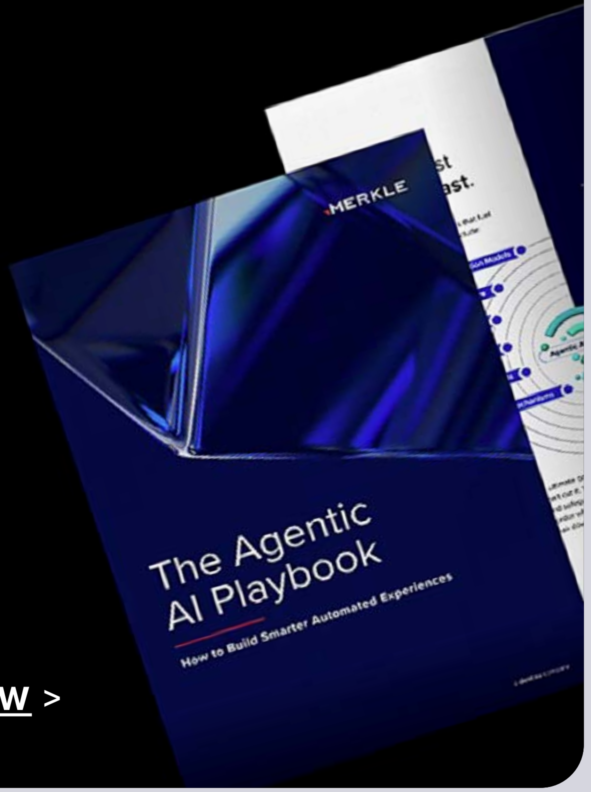

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