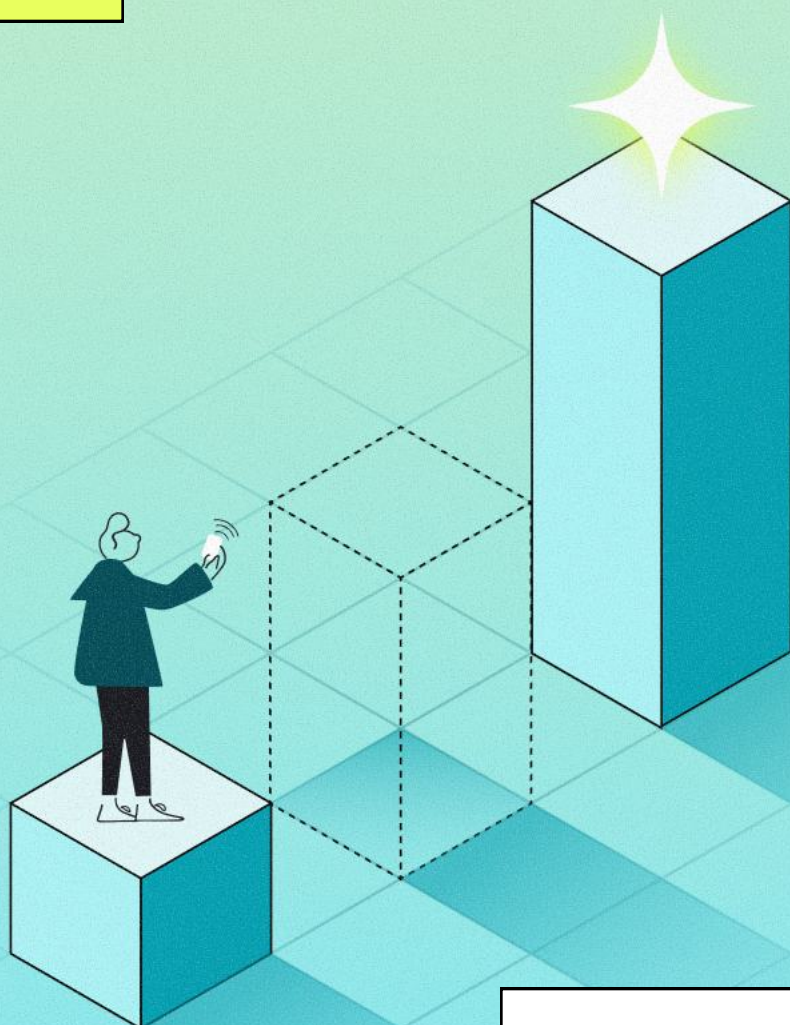


2026 State of Personalization in Retail

AMPERITY RESEARCH



Exploring the impact of real-time and AI-powered targeted messaging

CONTENTS

Introduction	1
Methodology & Demographics	3
2025 Holiday Spending Trends	4
Americans’ View of Personalized Shopping	6
The Current State of Personalization	8
Personalization’s Impact on Purchases	10
What Consumers Want from Personalization	12
Personalization in Real Time	14
Conclusion	17

For more than a decade, retailers invested in personalization with the promise that each customer would receive precise, targeted messaging.

But too many shoppers are still stuck with a generic experience — even as they crave real-time offers and recommendations that reflect who they are and what they want.

That gap is causing real concern for retailers heading into 2026. As leaders strategize, Amperity is taking stock of how Americans feel about personalization — Do they even want it? Where would they like to receive the right offers? — and examining whether custom shopping experiences, tailored to individual shoppers in the moment, impact purchasing decisions. The 2026 State of Personalization in Retail Report confirms that shoppers do want to be recognized and understood, underscoring the importance of a solid customer data foundation.

The results are clear: instant offers and exclusive personalized deals matter to shoppers. [Real-time personalization](#) is now the fastest path to revenue, boosting the bottom line for retailers across the country. The report offers actionable insights, as well as an early look at the role Americans would like AI to play in their personalized experiences of the future.

We hope retail leaders and their organizations find this report useful as they develop their personalization strategies for 2026 and beyond.

Tony Alike Owens
CEO, Amperity

Key findings

Consumers want to be remembered

Personalized shopping, with recommendations and offers tailored to each individual, is important to eight in 10 (83%) Americans. Only 8% of respondents do not want retailers to remember them, their preferences, and past purchases when shopping online or in-app.

Personalization is missing or mistimed

The majority (57%) of Americans feel like their shopping experiences are generic, even though retailers claim to personalize. Even when retailers do personalize, 79% of respondents feel like it is not a rare occurrence for retailers to get personalization wrong with irrelevant, mistimed, or invasive outreach.

Real-time delivers real value

The majority of Americans believe that retailers should personalize their experience in real-time, not days later. They also want to receive relevant offers and recommendations right away, starting with their first interaction with the brand. Only 20% of shoppers say that speed doesn't matter to them.

Personalization impacts purchase decisions

Three-quarters (74%) of shoppers are more likely to purchase when they receive a truly personalized offer or recommendation. Americans are more loyal to retailers that demonstrate they “know” them — and seven in 10 (69%) respondents are more likely to buy if a retailer adjusts offers instantly while they browse.

Targeted messaging is crucial for today and the future

Not a single Gen Z or millennial respondent — in other words, not a single person under the age of 40 — said truly personalized messages would make them less likely to purchase. Millennials were most likely to be more loyal to retailers that demonstrate they “know” them.

Email is still king as AI arrives

By a wide margin, Americans name email as the channel where they want to receive tailored offers and recommendations, followed by websites and mobile apps. In the future, half (49%) of respondents want retailers to personalize their experience through both human associates and AI assistants.

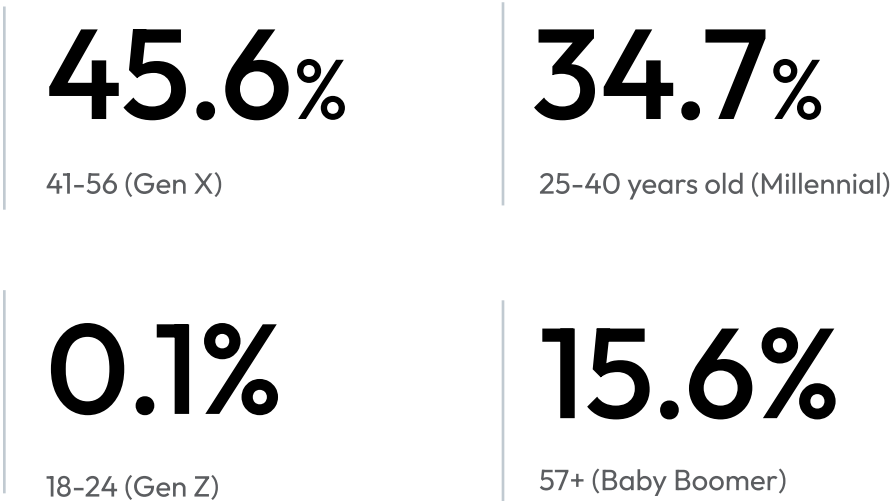
In advance of the holiday season, Amperity surveyed 1,000 American consumers who had made a purchase from a large retailer within the last month. All 50 states were represented in the pool of respondents.

The survey was conducted in November 2025 via Pollfish.

● Gender



● What is your age?



2025 Holiday Spending Trends

The retail industry is entering a hyper-promotional, low-loyalty 2025 holiday season. Retail leaders will be relieved to hear that Americans are ready to open their wallets for the festivities.

All of our survey respondents are active shoppers who had made a purchase at a major retailer like Amazon, Macy's, or Home Depot in the past month, and 97% planned to buy again in November or December. Our respondents aren't pinching pennies: The majority of Americans plan to spend \$400 or more over the holidays. Apparel, electronics, and home goods are top of mind.

- In the past month, have you made a purchase at a large national or global retailer (ex. Amazon, Nordstrom, Macy's, Home Depot, etc.)?

100%

Yes

0%

No

- Are you planning to make a purchase during the 2025 holiday shopping season (November-December)?

97%

Yes

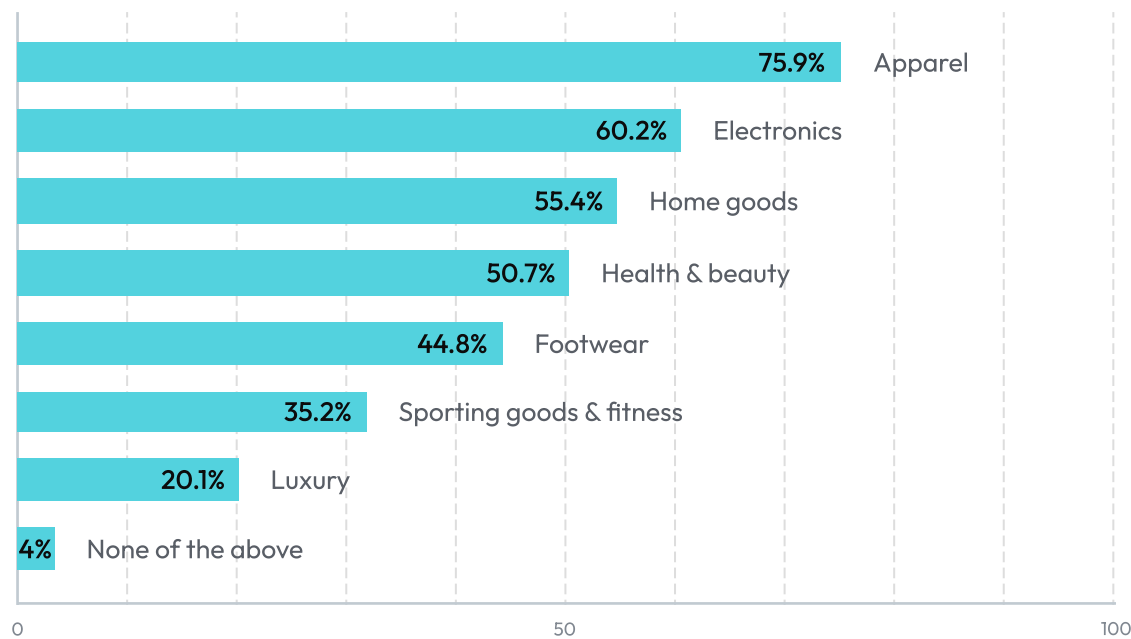
3%

No

● How much do you anticipate spending?



● Which categories do you shop most often during the holidays?
Select all that apply.



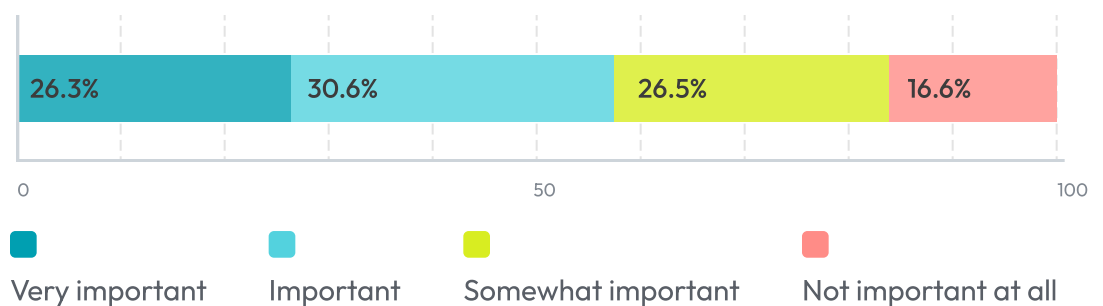
With consumers planning to spend aggressively during the holiday season, winning attention — and share of wallet — depends on the relevance and timing of targeted messages.

Americans' View of Personalized Shopping

Before conducting this survey, we wondered if Americans even want personalization. Social media users often bemoan the feeling that their phones are listening to them or that brands are creeping them out with personalization. Yet in reality, the answer is a resounding, “Yes.”

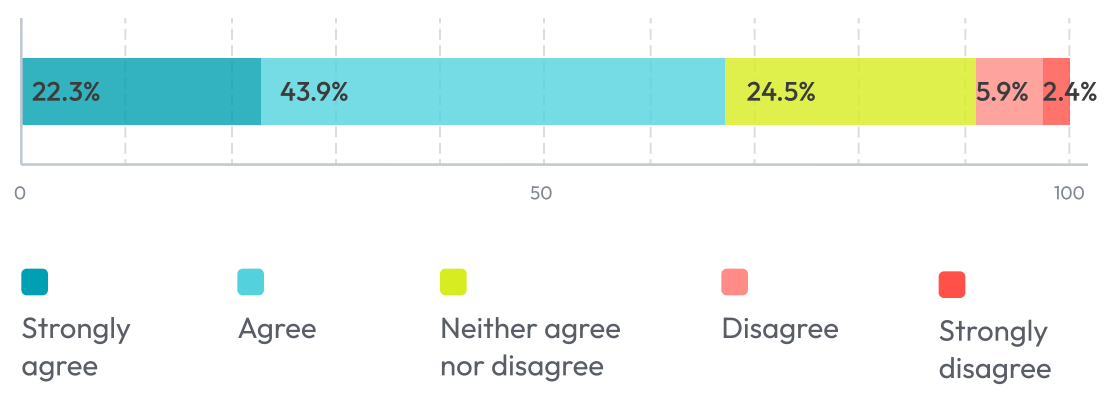
Personalized shopping, with recommendations and offers tailored to each individual, is important to eight in 10 (83%) Americans. A full quarter (26%) say it's very important to them. The figures are even more eye-opening for the next generation of consumers. 37% of Gen Z (ages 18–24) respondents say personalized shopping is very important to them when deciding where to shop, compared to 12% of Baby Boomers (ages 57 and above). Three in 10 (29%) Baby Boomers say it's not important at all, while only 7% of Gen Z respondents say the same.

- How important is personalized shopping (recommendations, offers tailored to you) when deciding where to shop?



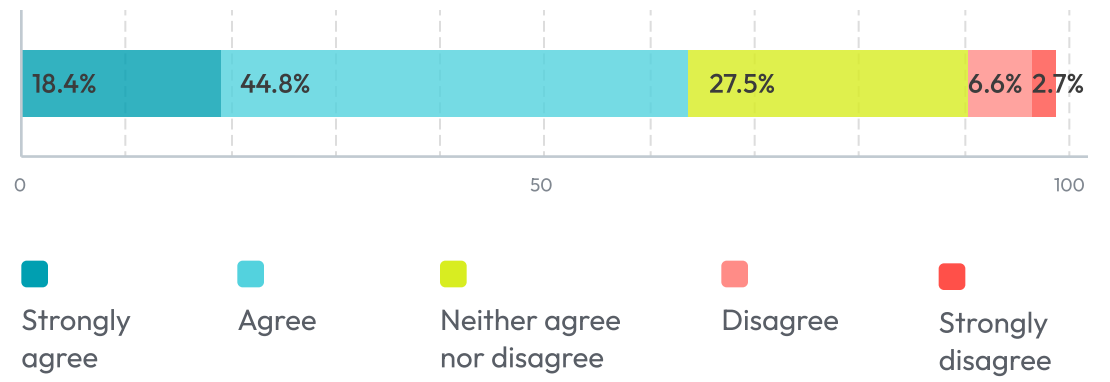
Two-thirds (67%) of American consumers prefer retailers to remember them, their preferences, and past purchases when shopping online or in-app. Only 8% of respondents do not want retailers to remember them. This doesn't stop at the checkout page — consumers want to be known everywhere they shop.

● How much do you agree with the following statement: "When shopping online or in-app, I prefer retailers to remember me, my preferences and past purchases."



Six in 10 (63%) shoppers say that their favorite retailers are the ones that remember their preferences and purchase history across multiple channels — in store, online and in-app. That expectation sits at the heart of modern customer experience, yet most brands still operate with siloed systems that fail to deliver what their customers crave.

● How much do you agree with the following statement: “My favorite retailers remember my preferences and purchase history across multiple channels — in store, online and in-app.”

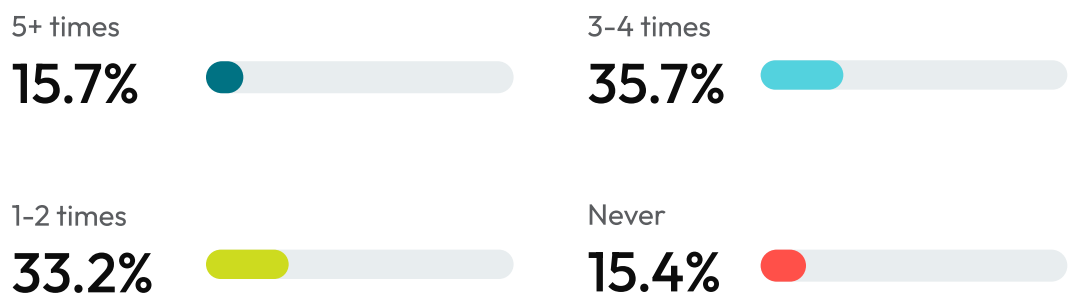


The Current State of Personalization

Consumers have made clear that they expect targeted messaging and promotions, but even after years of investment, most retailers still struggle to provide meaningful personalization. Aspiration is not meeting execution.

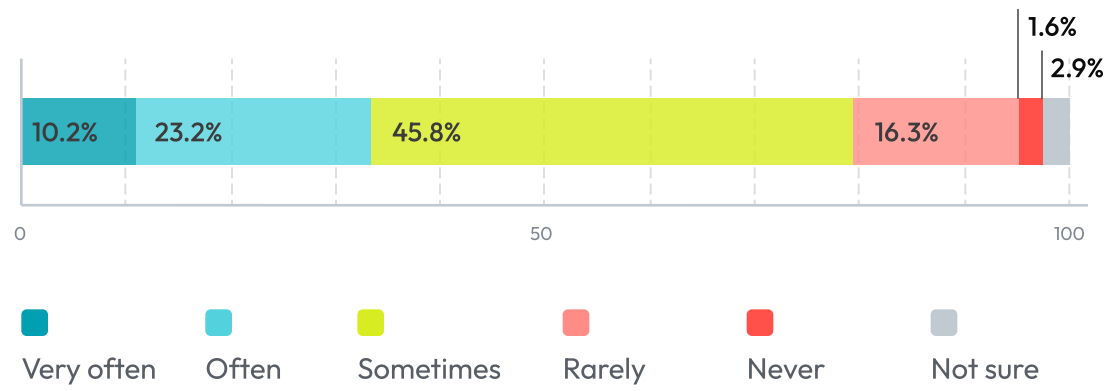
A full 15% of American shoppers had not received a single offer or recommendation that felt genuinely tailored to their needs in the past 30 days. One-third (33%) received such an offer or recommendation one or two times, while another third (36%) experienced it three or four times. Only 15% got more than five targeted messages — the same number that didn't get any at all.

- In the past 30 days, how many times did a retailer send you an offer or recommendation that felt genuinely tailored to your needs?



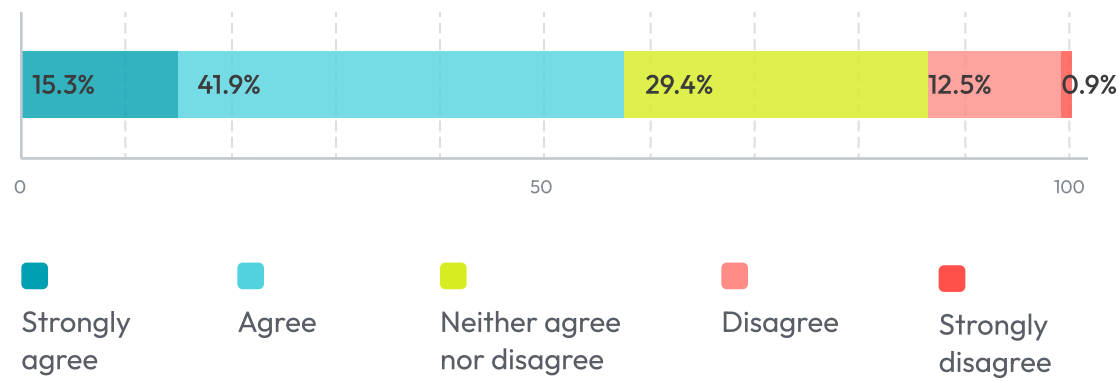
Even when retailers are sending messages tailored to each customer, they're not always hitting the mark: 79% of Americans feel like it is not a rare occurrence for retailers to get personalization wrong with irrelevant, mistimed, or invasive outreach. One-third (33%) say that poor personalization happens often or very often.

● How often do you feel retailers get personalization wrong (irrelevant, mistimed, or invasive)?



Overall, 57% of respondents agree that although most retailers they shop with say they personalize, the experience feels generic. Retailers are failing because their underlying data is incomplete or inaccurate. For retailers capable of unifying their customer data, this presents a real opportunity to deliver an experience that stands out in the market.

● How much do you agree with the following statement: "Most retailers I shop with say they personalize, but the experience feels generic."



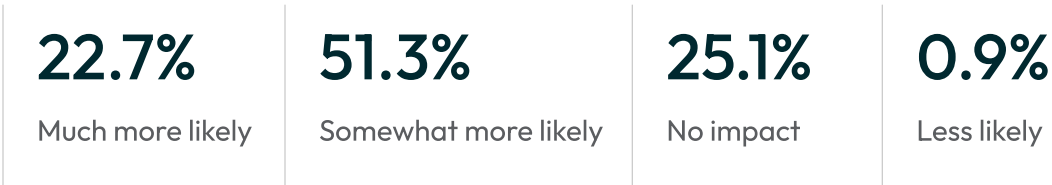
Personalization’s Impact on Purchases

Why should retailers care if their customers don’t feel like every message is intended for them as an individual? Because personalization has a direct impact on purchasing decisions — and the bottom line.

Three in four (74%) Americans are more likely to purchase when they receive a truly personalized offer or recommendation. Less than 1% of respondents are less likely to buy when they get such an offer. This makes personalization one of the strongest levers retailers can pull to drive measurable return on ad spend and customer data.

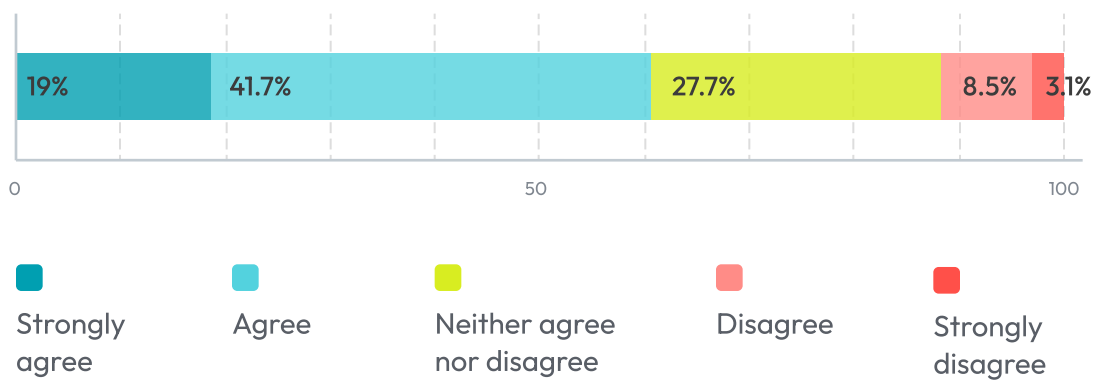
The situation is even more stark when we break it down by age groups: 29% of Gen Z respondents are much more likely to purchase when they receive a truly personalized offer or recommendation, compared to 14% of Baby Boomers. Not a single Gen Z or millennial respondent — in other words, not a single person under the age of 40 — said truly personalized messages would make them less likely to purchase. Only 3% of Baby Boomers said it would make them less likely.

● When you receive a truly personalized offer or recommendation, how does it affect your likelihood to purchase?



Personalization also has a positive impact on loyalty. Six in 10 (60%) Americans are more loyal to retailers that demonstrate they “know” them through personalized experiences and offers. Millennials (25%) were the most likely generation to strongly agree with the sentiment.

How much do you agree with the following statement: "I'm more loyal to retailers that demonstrate they 'know' me through personalized experiences and offers."



Notably, the aspects of personalization that respondents ranked highest for increasing their spend with their favorite retailers were real-time offers while shopping, exclusive personalized deals, and a consistent experience across app, web, and store. Real-time personalization isn't just desired, it has a meaningful impact on a buyer's decision-making.

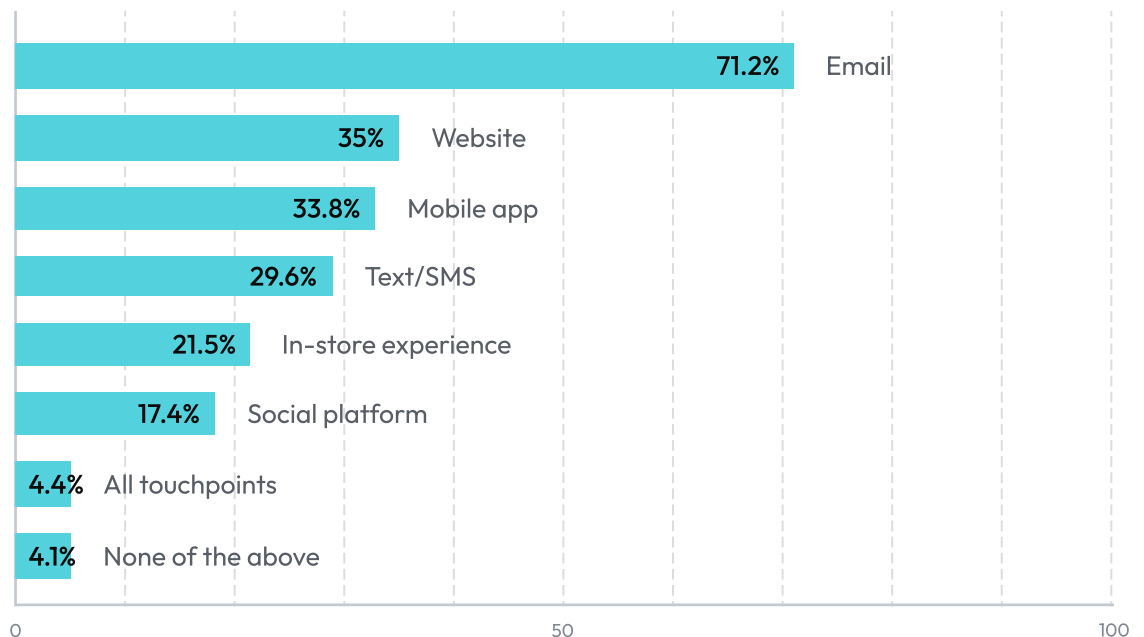
What would make you increase spending with your favorite retailers?
Mean indicates the average ranking each item received. Because "1" is the highest ranking, the item with the lowest mean is the one that was ranked most highly.

- 1 Real-time offers when I'm shopping (3.15)
- 2 Exclusive personalized deals (3.44)
- 3 Consistent experience across app/web/store (3.44)
- 4 Better personalized recommendations (3.47)
- 5 Confidence that my data is used responsibly and transparently (3.72)
- 6 Recognition of my purchase history (3.78)

What Consumers Want from Personalization

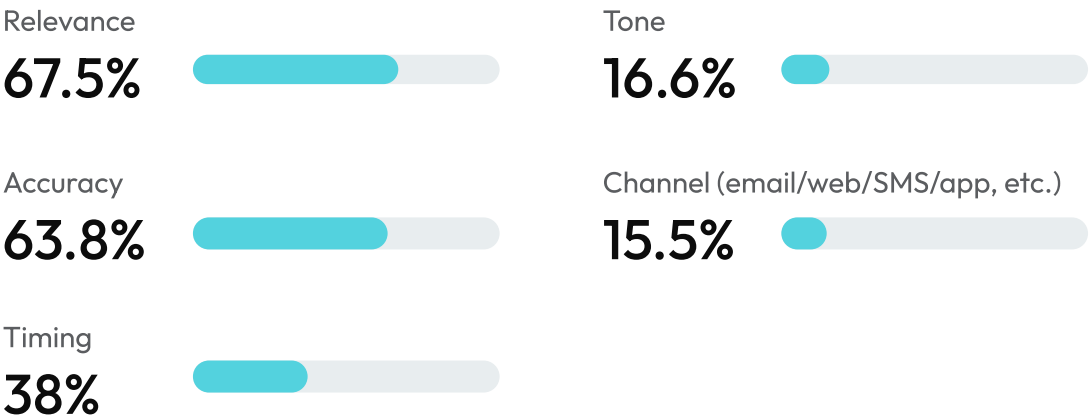
Where do Americans want to receive the right offers? In their inbox. Email remains shoppers' top choice for receiving tailored offers and recommendations — by a wide margin — followed by websites and mobile apps. That makes accuracy and timing in this channel especially important. Perhaps surprisingly, just 17% of respondents selected social platforms as one of their top choices.

- Where do you most want to receive offers and recommendations tailored to you from brands? Select all that apply.



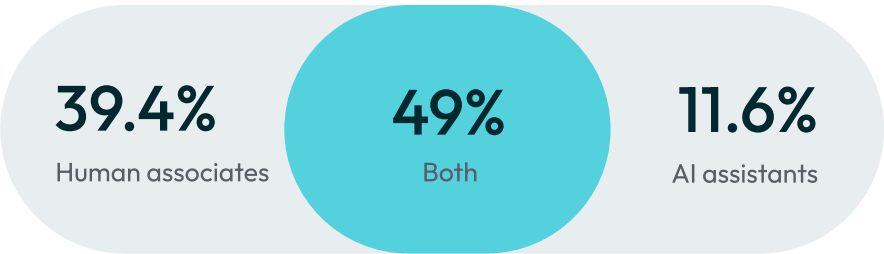
When a retailer gets personalization right with offers, recommendations, or communications, the attributes that stand out are relevance, accuracy, and timing. None of those elements are possible without identity resolution capable of ensuring the right content reaches the right person at the right moment.

- When a retailer gets personalization right with offers, recommendations, or communications, what makes it stand out to you? Select all that apply.



In the future, half (49%) of Americans want retailers to personalize their experience through both human associates and AI assistants. Four in 10 (39%) respondents want human associates on their own, while 12% want AI assistants to handle the personalization without their human colleagues. A combination of technology and human touch is the way forward.

- In the future, how would you like retailers to personalize your experience — through human associates, AI assistants, or both?

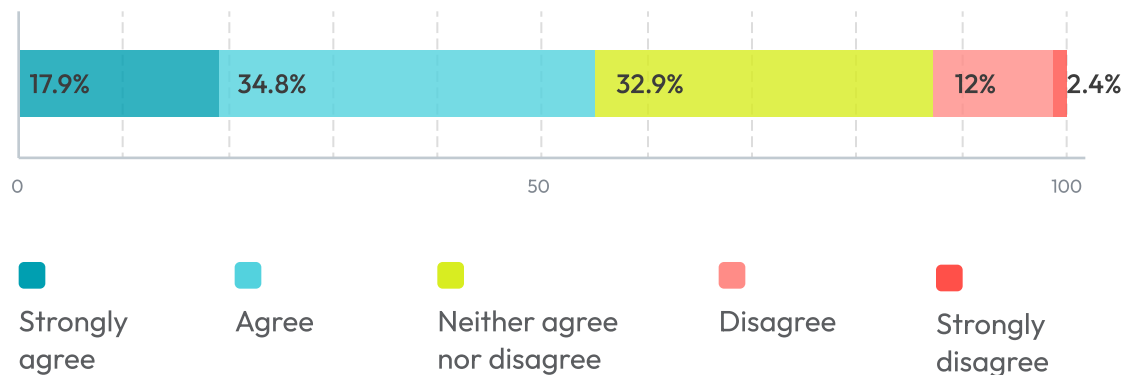


Personalization in Real Time

Real-time expectations have now shifted from optional to essential. As personalization becomes more common — even if it isn't necessarily hitting the mark — delivering targeted messaging to individual customer segments isn't enough. Retailers need to deliver personalized experiences in real time based on customer intent.

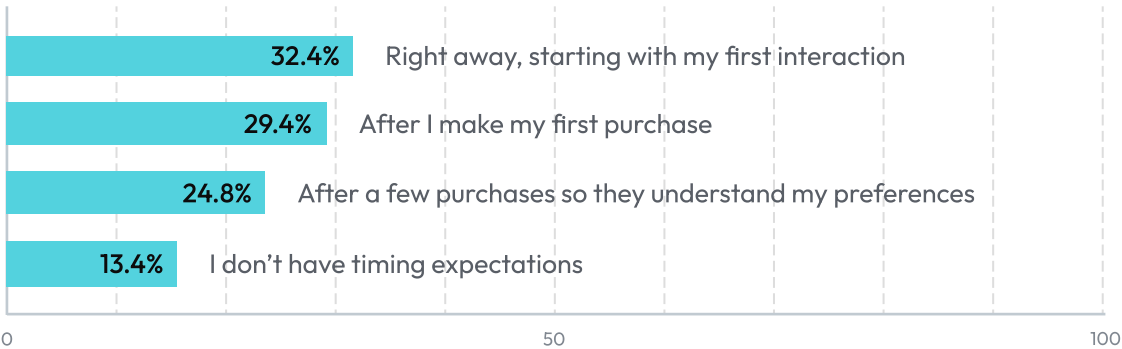
The majority (53%) of Americans believe that retailers should personalize their experience in real time, not days later. Eighteen percent strongly agree with the sentiment.

- How much do you agree with the following statement: "When I shop with a retailer, they should personalize my experience in real time, not days later."



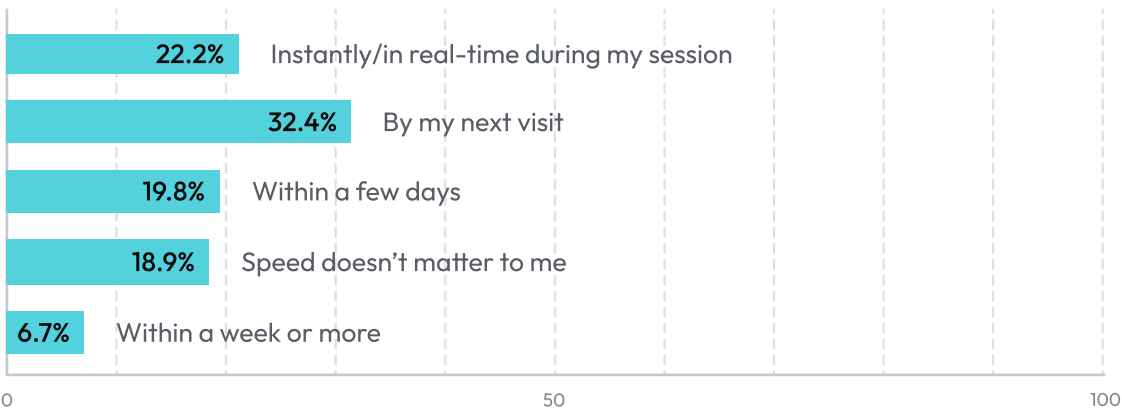
Once they create an account or sign up for emails, one-third (32%) of Americans want to start receiving relevant offers and recommendations right away, starting with their first interaction with the brand. Three in 10 (29%) respondents would prefer to wait until after they make their first purchase, one-quarter (25%) want to wait until they make a few purchases so the retailer understands their preferences, and 13% have no timing expectations.

- Once you create an account or sign up for emails, when should you start receiving offers and recommendations that are relevant to you?



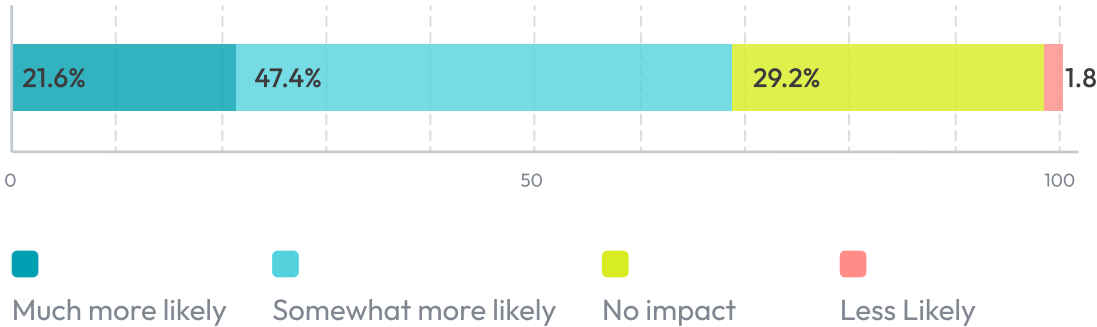
When browsing products on a retailer's website or app, 22% of Americans want the retailer to adjust recommendations based on what they're looking at in real-time during their session. But many retailers still rely on nightly or weekly batch cycles while consumers have already moved on. That gap between expectation and execution isn't just a CX issue; it's a revenue leak. The 19% of respondents that say speed doesn't matter to them highlights an ambivalence retailers can capitalize on if they move quickly.

- When you browse products on a retailer's website or app, how quickly should they adjust recommendations based on what you're looking at?



Real-time personalization has become the clearest link between customer behavior and commercial impact. Seven in 10 (69%) respondents would be more likely to buy if a retailer adjusts recommendations or offers instantly while they browse. If a retailer adjusts instantly, 28% of Gen X shoppers are much more likely to buy, compared to 24% of Gen Z and 11% of Baby Boomers. Not a single Gen Z respondent was less likely to buy because of real-time adjustments, and only 3% of Baby Boomers felt that way.

If a retailer adjusts recommendations or offers instantly while you browse, how would that affect your likelihood to buy?



Real-Time Personalization Drives Revenue

Americans now expect their favorite brands to tailor offers and recommendations to them. Many of them want that personalized experience right away — starting with their first purchase — and in real-time, not days later. Real-time personalization is key for attracting and retaining loyal customers, but delivering personalized messaging across channels is easier said than done.

Traditional systems like data warehouses and CRMs excel at building historical customer views. But they're slow, so the data is hours or days old by the time it's sent to front-line tools. These systems miss in-the-moment intent and feel out of sync with a shopper's live behavior. Platforms built for real-time speed, on the other hand, excel at capturing live digital interactions but lack a complete foundation and often leave out offline data like in-store purchases.

Without a deep, unified history, personalization is superficial — fast, but lacking the context needed to be truly relevant and drive meaningful business outcomes. Amperity uses AI to unify customer data and power real-time personalization across channels, at scale.

Our [Real-Time Profiles](#) combine historical identity with live behavioral signals, giving retailers the ability to recognize customers instantly and serve the right experience at the right moment. This is the foundation of Return on Customer Data: the more accurate and immediate the customer profile, the stronger the lift in conversion, revenue, and loyalty.

As consumer expectations rise, retailers that build real-time personalization on top of unified customer data will set the pace for the industry.



Amperity's Customer Data Cloud empowers brands to transform raw customer data into strategic business assets with unprecedented speed and accuracy.

Through AI-powered identity resolution, customizable data models, and intelligent automation, Amperity helps technologists eliminate data bottlenecks and accelerate business impact.

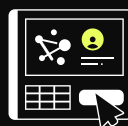
More than 400 leading brands worldwide—across industries including retail, travel and hospitality, restaurants, and financial services—rely on Amperity to drive customer insights and revenue growth.

Founded in 2016, Amperity operates globally with offices in Seattle, New York City, London, and Melbourne.



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