

Global B2B Buyer Loyalty Index 2026

How AI Agents are Transforming Trust, Loyalty, and Supplier Choice

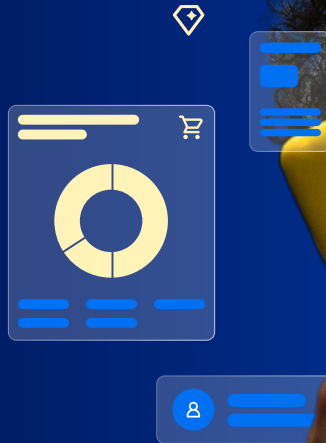


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Introduction

“ **This year, SAP introduced the Autonomous Enterprise: a world where people set the direction, and AI executes.**

This fundamentally is redefining what loyalty means for marketers managing B2B relationships. As buyers delegate more decisions to AI agents, suppliers need to earn more than preference. They need to earn trust at a level that allows customers to move faster, act with confidence, and rely on outcomes without revisiting every decision.

The most valuable form of loyalty may no longer be a customer's willingness to stay. It may be their willingness to trust



Sara Richter,
Chief Marketing Officer,
SAP Engagement Cloud

autonomous systems to act on their behalf and simplify purchasing. This report gives marketers the guidance they need to win in the Autonomous Enterprise. ”



Key findings

AI strengthens loyalty

89%

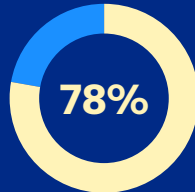
of buyers say a supplier's use of AI positively influences their loyalty

The new front door

88%

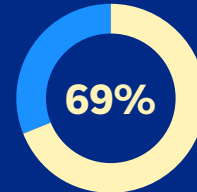
trust AI-generated supplier recommendations

Trusted autonomy



are comfortable with AI handling key routine purchases on their behalf

Loyalty under pressure



would switch suppliers if an AI agent found a better option



**Loyalty
over the years**





The six types of B2B buyer loyalty

Since 2025, we have uncovered six distinct types of loyalty¹ that shape how B2B buyers engage with and commit to their suppliers.



Strategic Loyalty

Long-term commitment based on trust, shared goals, and mutual value.



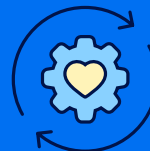
Values-based Loyalty

Based on vendors aligned with Environmental Social Governance (ESG) goals or corporate ethics.



Incentivized Loyalty

Developed through pricing advantages, rebates, or bundled services.



Default Loyalty

Due to the lack of alternatives or integration complexities.



Legacy Loyalty

Established through historical relationships, long-standing contracts, or institutional memory.



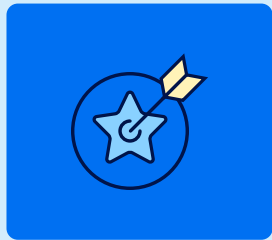
Adaptive Loyalty

Aligned with cutting-edge solutions or vendors with market buzz.



Loyalty is becoming increasingly intentional

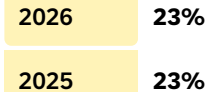
While Default Loyalty and Adaptive Loyalty both declined YoY, relationship-led forms of loyalty strengthened. Legacy Loyalty saw the largest increase, while Strategic Loyalty also grew. As buyers gain greater visibility into alternatives, loyalty appears to depend less on switching barriers and market buzz, and more on trust, long-term value, and consistently positive experiences.



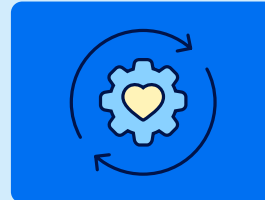
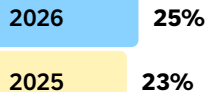
Strategic Loyalty



Values-based Loyalty



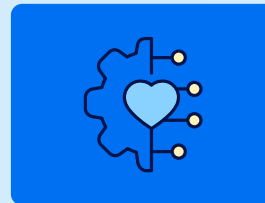
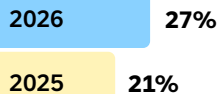
Incentivized Loyalty



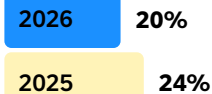
Default Loyalty



Legacy Loyalty



Adaptive Loyalty

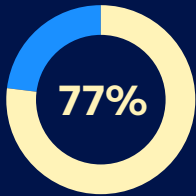


 Increase  Decrease



B2B buyer loyalty in 2026

As the Autonomous Enterprise becomes reality, loyalty remains a defining feature of B2B relationships. Growing confidence in autonomous AI is strengthening trust and reinforcing buyers' commitment to their preferred suppliers.



consider themselves
loyal buyers (compared
to 71% in 2025)



75%

have a favorite supplier that they
trust (compared to 72% in 2025)





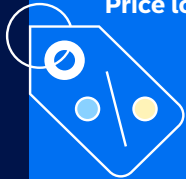
AI impact on loyalty



AI agents put every supplier relationship under review

For years, supplier loyalty was shaped by relationships, procurement complexity, and organizational inertia. AI agents are changing that. Buyers can now evaluate alternatives in moments. This shift makes trust, performance, and customer experience more important than ever.

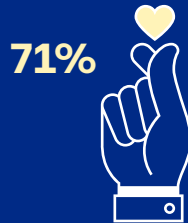
Price loses power



72%

believe discounts will become less important as AI agents become more involved in purchasing decisions

Incumbents lose their edge



71%

trust AI to select the current most popular option rather than automatically choosing an existing supplier

Procurement delegation expands

71%

are considering AI agents to reduce friction during purchasing processes



Digital trust grows



67%

are more loyal to a supplier's AI agent than traditional account relationships

✓ **What you can do:** As AI agents continuously evaluate suppliers, every interaction becomes a measurable proof of value. With AI agents at the front lines of buyer relationships, how well your organization shapes the experience around customer, operational, and business signals will determine the loyalty that follows.



Customer insights



“ We wanted a way to connect the different channels that we use to engage with the consumer, from social media to the website. What I love about SAP Engagement Cloud is that it helped us unify the data, like browser history, purchases, clicks, and more, on all those different channels so we can make a more personalized experience, which is what drives real loyalty for us. ”



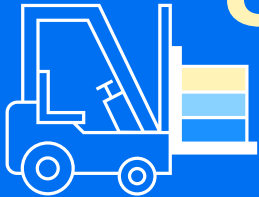
Lisa Fair
Growth Marketing
Specialist, Mizuno





AI is becoming the gatekeeper of supplier choice

As organizations adopt AI-powered research and autonomous buying tools, supplier discovery is becoming increasingly automated. Buyers are turning to AI to identify, evaluate, and recommend vendors. AI is now a leading influence on purchasing decisions.



88%

trust AI-generated supplier recommendations

71%

use AI to research or shortlist vendors



37%

trust AI recommendations completely

30%

use independent AI systems as their most common source for researching suppliers this year



✓ **What you can do:** Provide context, not just content. Buyers increasingly discover suppliers through AI-powered research. Ensure your product data, operational data, and proof points are consistent across teams so when AI evaluates your value, your teams can deliver on what's expected.



Human control is becoming AI's most important feature

Enterprise buyers are embracing AI, but they expect more than automation. The most valued capabilities help buyers maintain visibility, influence decisions, and access human expertise when needed.



Human control



require a human fallback



expect the final say



want the ability to reverse decisions



Transparency



prioritize data transparency



expect to review outputs before action is taken



need to understand how recommendations were made



Efficiency



value AI agents when humans are unavailable



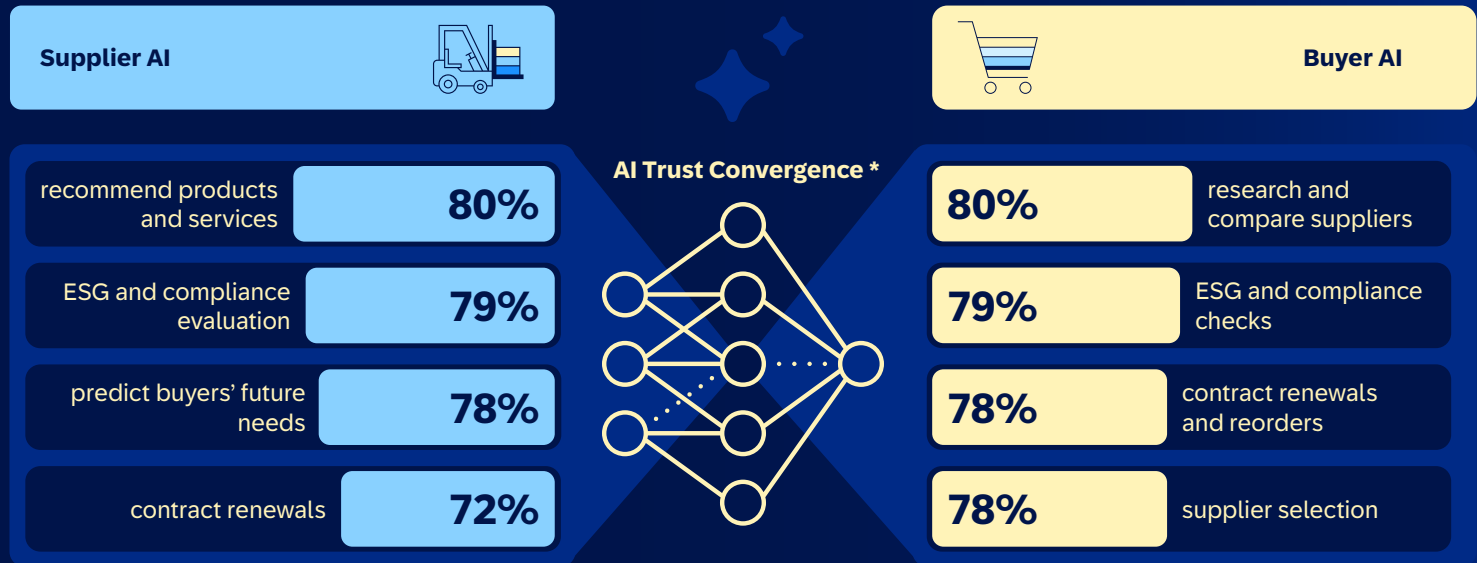
prioritize seamless integration

✓ **What you can do:** Buyers want AI that's responsive and humans they can trust. Ensure your marketing, sales, and service teams work from the same context as your AI agents. This way, buyers get a consistent, relevant experience no matter who they engage with at your company.



The AI trust convergence

Buyers and suppliers are increasingly comfortable with AI acting on their behalf throughout the purchasing process—reaching similarly high levels. Together, these findings point to a growing convergence of trust, in which practicing responsible AI governance and data security becomes mission critical.



**Supplier AI refers to how comfortable buyers are with tasks provided by a supplier which are partly or fully automated by AI. Buyer AI refers to how comfortable buyers are with allowing internal AI agents to handle specified decisions or tasks autonomously*



Data transparency is becoming a competitive advantage

Ethical AI, transparent data practices, and strong governance are becoming powerful drivers of loyalty. At the same time, security incidents can quickly undermine customer trust.

Security

64%

have switched after a security incident



Trust



29%

are more loyal to suppliers that use data responsibly

Transparency

27%

value visibility into how their data is used



Ethics



27%

became more loyal in the last year due to ethical AI practices

☒ **What you can do:** Treat data governance as a competitive asset, not a compliance requirement. Buyers notice when data is handled with care. A secure, native data foundation built on responsible AI practices is what turns transparency into loyalty.



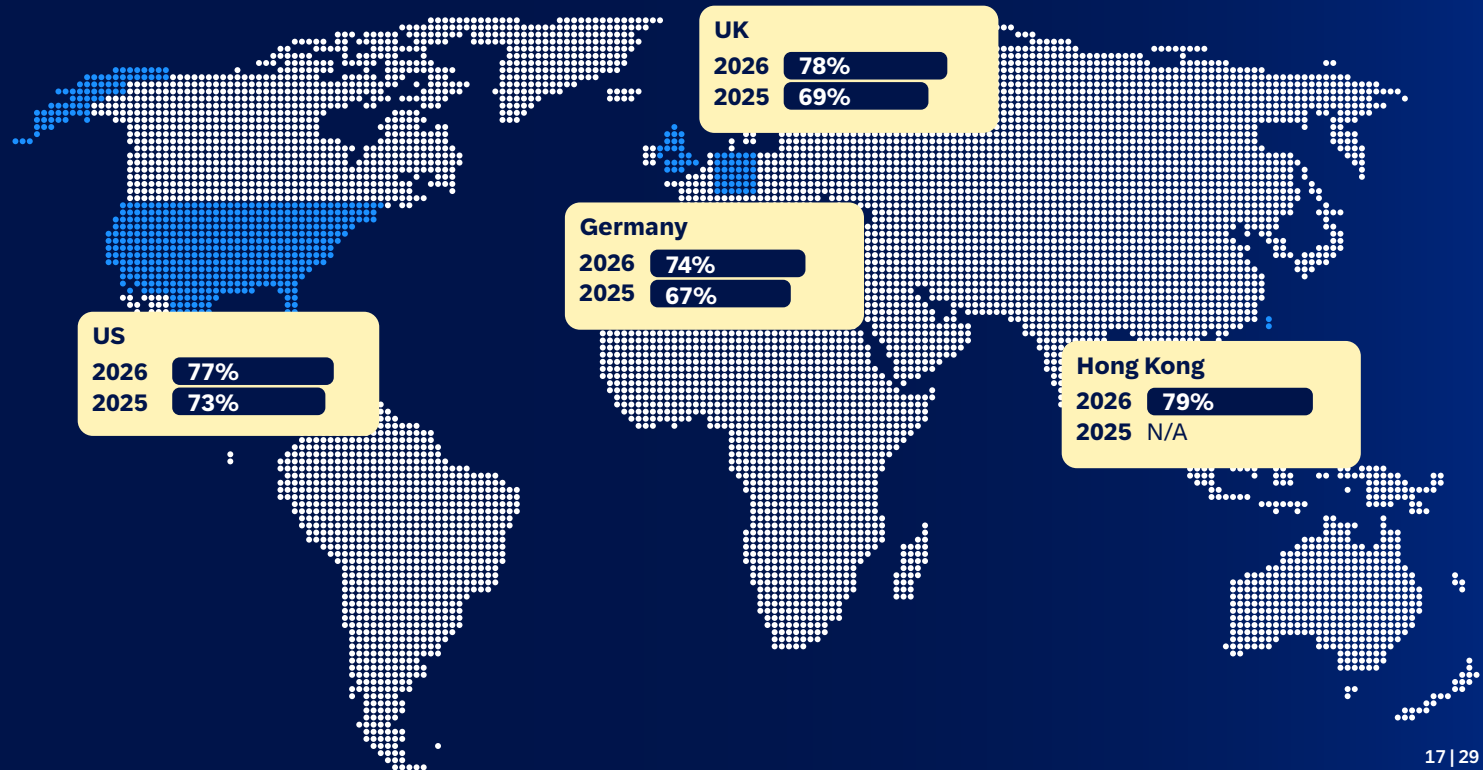
B2B loyalty in 2026





2026 Loyalty by country

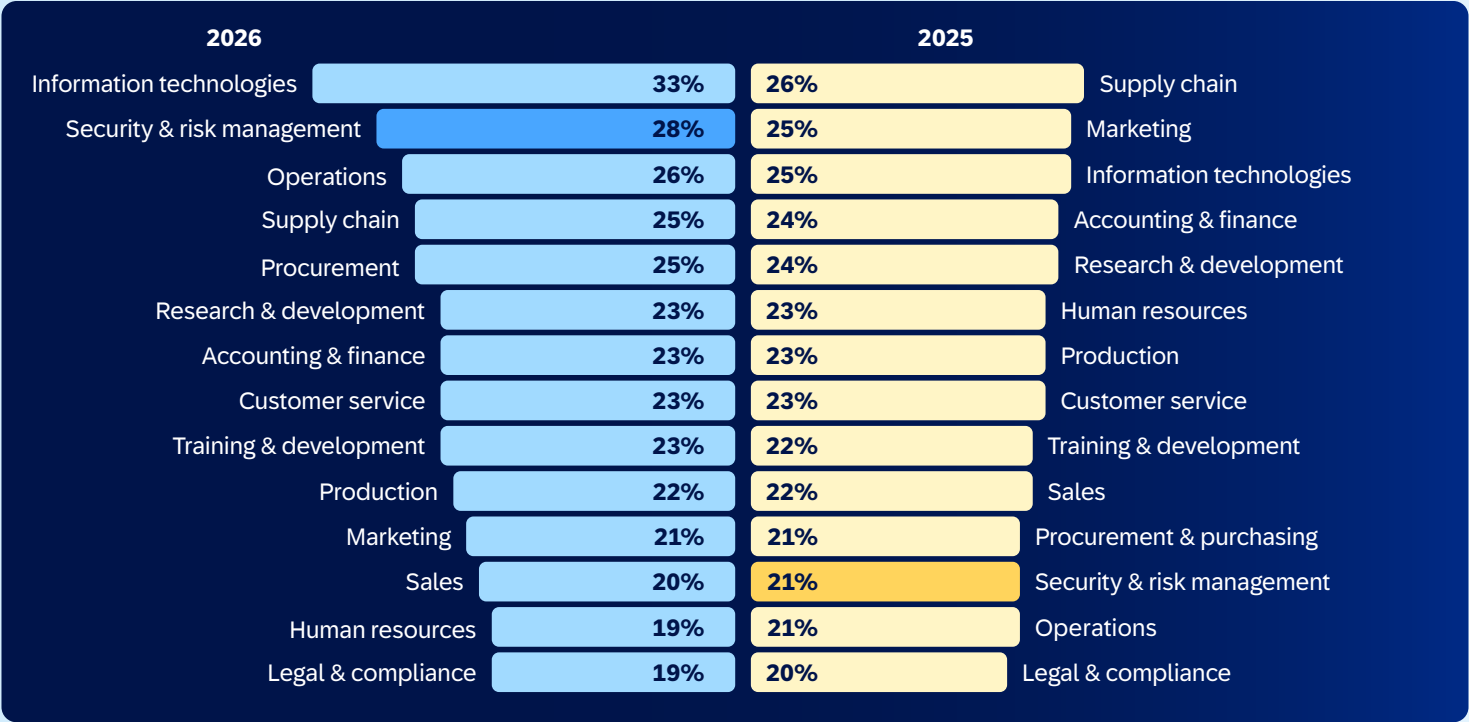
Despite greater visibility into alternatives identified via AI, loyalty increased across all markets. These findings suggest buyers are becoming more deliberate about which suppliers they choose to trust.





Loyalty by supplier type

With the adoption of AI, loyalty is increasingly directed toward suppliers that help manage technology, security, and risk. Information Technology now ranks as the most trusted supplier category, while Security & Risk Management recorded the largest YoY rise.





What builds loyalty...

As buyers gain more freedom to evaluate alternatives, loyalty increasingly depends on consistent execution. Consistent experiences and reliable performance strengthen relationships.



89% say a supplier's use of AI positively influences their loyalty





...and what breaks it

Friction and reduced human access can accelerate churn.

Disjointed experiences

28%

Quality decline

26%

Data breach

25%

Irrelevant upselling

24%

Reduced access to
humans

22%



Experts insights



“ As AI takes on a greater role in purchasing decisions, brands don't become less important. They become more important. Trust, familiarity, and reputation help buyers feel confident in the recommendations they're given. ”



Tom Goodwin
AI and Digital
Transformation Expert

TOM GOODWIN



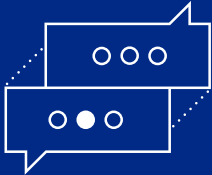
How buyers express their loyalty

In B2B relationships, loyalty is rarely passive. From company events to membership programs, trustworthy suppliers don't just earn a seat at the buyer's table but become embedded in their business.

Advocacy

38%

recommend suppliers
to peers



Partnership



36%

collaborate on initiatives

Preference

33%

choose them over
alternatives



Access



32%

invite suppliers to their
network events

Advocacy is strongest in United States (40%), Germany (39%), and the United Kingdom (37%), with growing opportunity in Hong Kong (23%).

40%
US

39%
GER

37%
UK

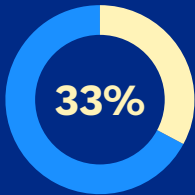
23%
HK



Loyalty is a value exchange

Loyalty is more than a commitment. It's an exchange of value. Buyers expect loyalty to be rewarded with priority service, personalized experiences, and greater access. Below are the top reasons B2B buyers stay loyal to suppliers.

Service value

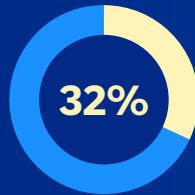


Great customer service

26% priority handling of service requests

24% direct access to senior staff and experts

Experience value



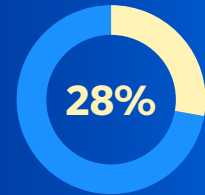
Seamless experiences across interactions

29% recommendations tailored to company needs

25% personalized offers and deals

22% real-time updates

Relationship value



Exclusive access to services, offers, and products

26% early access to new products and services

24% access to the supplier's network



Trust keeps buyers from switching

The average duration of a positive supplier relationship is 4.5 years.

Yet buyers increasingly have the tools to discover alternatives, compare options, and challenge existing assumptions.

Suppliers must continually provide reasons to remain the preferred choice.

69%

have switched
due to poor
service, declining
quality, or costs

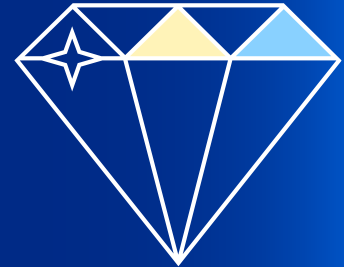


66%

have switched
due to poor
communication
during
disruptions

64%

say switching
suppliers remains
difficult



69%

would switch suppliers if an AI
agent found a better option



Experts insights



“ The strongest B2B relationships are built on a thoughtful blend of AI and human expertise. Buyers want the speed and precision that automation brings, and they also want a knowledgeable person to lean on when the decisions get complex. Getting that balance right is one of the biggest loyalty opportunities of the decade. ”



Julia Knutti
CRO for SAP CX (MEE)





Conclusion





Earn buyer loyalty with autonomous engagement

Loyalty is built through relevance, trust, and timely engagement. With connected data and agentic workflows, SAP helps brands:

- Activate buyer and business signals in real time
- Personalize engagement across every channel
- Deliver experiences that build loyalty, grounded in buyer context
- Scale programs with trusted AI and built-in governance

Discover Autonomous Marketing and Engagement

[Learn more](#)

The Shift from Automation to Autonomy

AI-Assisted Marketing



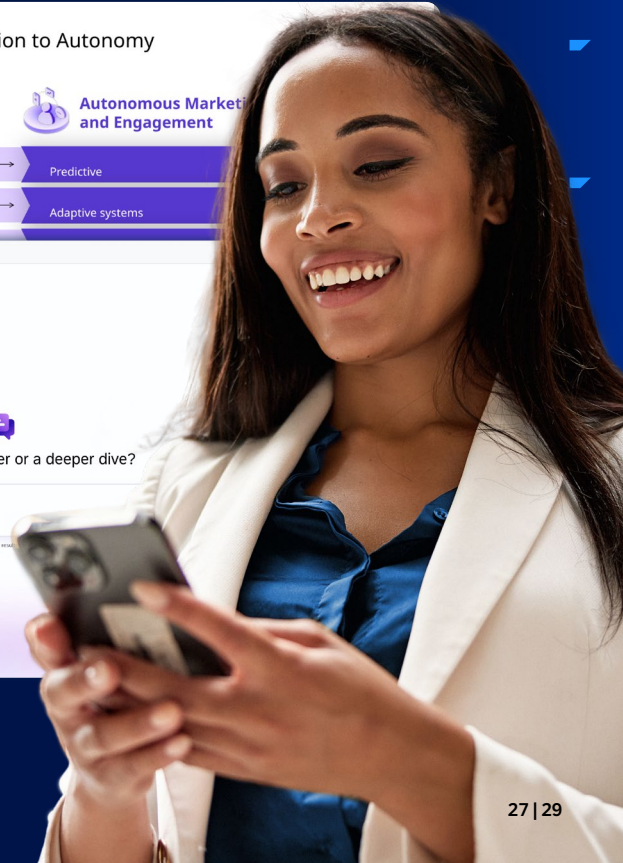
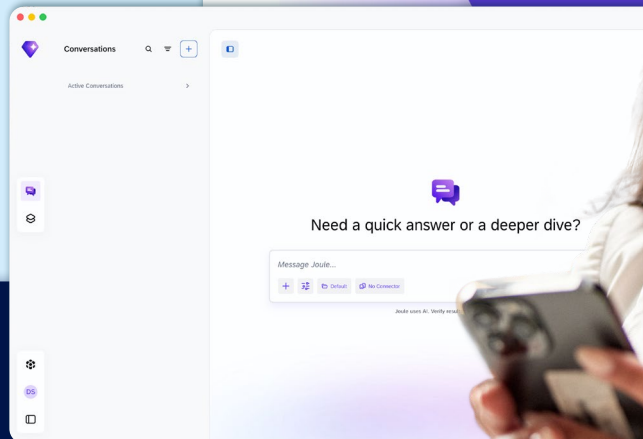
Autonomous Marketing and Engagement

Reactive

Predictive

Static implementation

Adaptive systems





Methodology

The research was conducted by Opinion Matters, among a sample of 2,295 decision-makers involved in enterprise tech purchases in the following roles: CFO, CEO, CMO, CTO, CIO, IT Directors, Heads of Digital and Procurement, and Heads of Buying/Buyers (18+) across the United Kingdom (UK), United States (US), Germany, and Hong Kong. The data was collected between July 24 and August 6, 2026. This report also includes global data from research conducted in 2025 by Opinion Matters, with a sample of 3008 decision-makers across the UK, the US, Germany, Australia, and Taiwan. Opinion Matters abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Opinion Matters is also a member of the British Polling Council.

¹ In this report, the six loyalty types have been calculated as follows:



Strategic Loyalty: Respondents who strongly agree they have a favorite supplier they trust.



Incentivized Loyalty: Respondents who are loyal to certain suppliers agree they are more loyal to those who offer rebates, volume discounts, loyalty points, and/or other similar incentives.



Legacy Loyalty: Respondents who are more loyal to suppliers that invest in long-term relationships.



Default Loyalty: Respondents who agree that it is too complex and expensive to switch from one supplier to another.



Values-based Loyalty: Respondents who are loyal to certain suppliers are more loyal to suppliers whose ethical, social, or environmental values align with theirs.



Adaptive Loyalty: Respondents who jump on new B2B tech trends to have a competitive advantage.

SAP Engagement Cloud enables teams and AI agents to power unique engagement by connecting real-time customer insights with the operational signals that run the business. As part of SAP's Customer Experience (CX) portfolio, Engagement Cloud enables personalized, AI-driven interactions across every channel—turning moments like orders, service events, and loyalty milestones into timely, relevant experiences that build trust, strengthen relationships, and drive growth.