



B*k*R*e*A*y*N*s*D.[®]

From Emotion to Action: 2026 Metrics That Predict Behavior

February 18-19th, 2026



Marketing Accountability
Standards Board

About Brand Keys

Brand Keys is a research-based consultancy specializing in emotional brand engagement and consumer loyalty metrics.

These metrics are proven to be predictive of future in-market behavior and expectations, correlating very highly (0.77+) with sales.

The model and methodology is grounded in psychology, allowing us to understand both the emotional and rational factors which engage consumers.

The model can accurately measure the impact that any media, marketing, or communications initiative will have on future in-market behavior – in advance of the spend!

Some Brand Keys Clients





What's the Best Criterion to Use?

- Consumers' emotional and rational views of the category, letting you understand how consumers really **view**, **compare**, and **choose** among category options.
 - How high the mountain gets is a real indicator of **expectations**.



“The consumer does not behave as he says; he does not say what he thinks, and he does not think what he feels.”

– DAVID OGILVY

TECHNICAL SPECIFICATIONS

- Emotionally-derived metrics based on established psychological theory.
- Emotional and rational category values "fused" via a 3-step statistical process, including factor, regression, and causal path analyses.
- Utilizes category-specific ideal, identifying how customers will view a category, evaluate brands within the category, and ultimately buy within the category
- 100% respondent driven
- Test/re-test reliability of .93 off National Samples in the US and the UK
- Recalibrated every 5 years
- B2B, B2C and D2C applications
- Used in 35+ countries around the world
- Via independent validation, Brand Keys' metrics have been shown to correlate very highly (0.77+) with positive, in-market consumer behavior and sales

These **psychological behavioral metrics** and **higher-order statistical analyses** identify true category drivers – the **emotional** and **rational** decision-making factors that **drive engagement**

emotional

(Below the Radar)
Psychological
Jungian-based
Personification
Questionnaire

FUSING

Casual Path
Modeling

Factor
Analysis

Regression
Analysis

(Direct Questioning)
Category Attributes,
Benefits and Values

rational

Independent Validation

Brand Keys Metrics Correlate with Sales/Profitability



24/7 Wall St., a global equity analysis firm, ran a financial equity analysis against the 598 brands included in the Brand Keys Customer Loyalty Engagement Index (CLEI). They identified 11 brands Brand Keys assessed as best meeting consumer expectations and found that 10 of those 11 brands were the market leader in their category.



"First Opinion Research Review" validation of model and methodology

AQUETONG CAPITAL ADVISORS

Aquetong Capital Advisors, an independent equity valuation firm, examined the correlation between Brand Keys brand equity metrics and brand value. Aquetong selected 10 categories from the Brand Keys CLEI, and found correlations ranging from a low of .830 to a high of .901, confirming the ability of Brand Keys assessments to predict impact on future purchase behavior, and work cross-category.

Predictive Assessments from the World's Largest, Most-Continuous
Database of Brand Engagement + Loyalty Tracking Metrics

CUSTOMER LOYALTY ENGAGEMENT INDEX

28 YEARS

4.6 MILLION CUSTOMERS

1,628 BRANDS in **145 CATEGORIES** (B2B, B2C, D2C)



The Consumer Decision Process Has Become More Emotional Than Rational

2006	2026
60:40	71:29

Why this shift?

The Consumer
Decision Process
Has Become More
Emotional Than
Rational

Rational/Emotional Ratios

1986 **65:35**

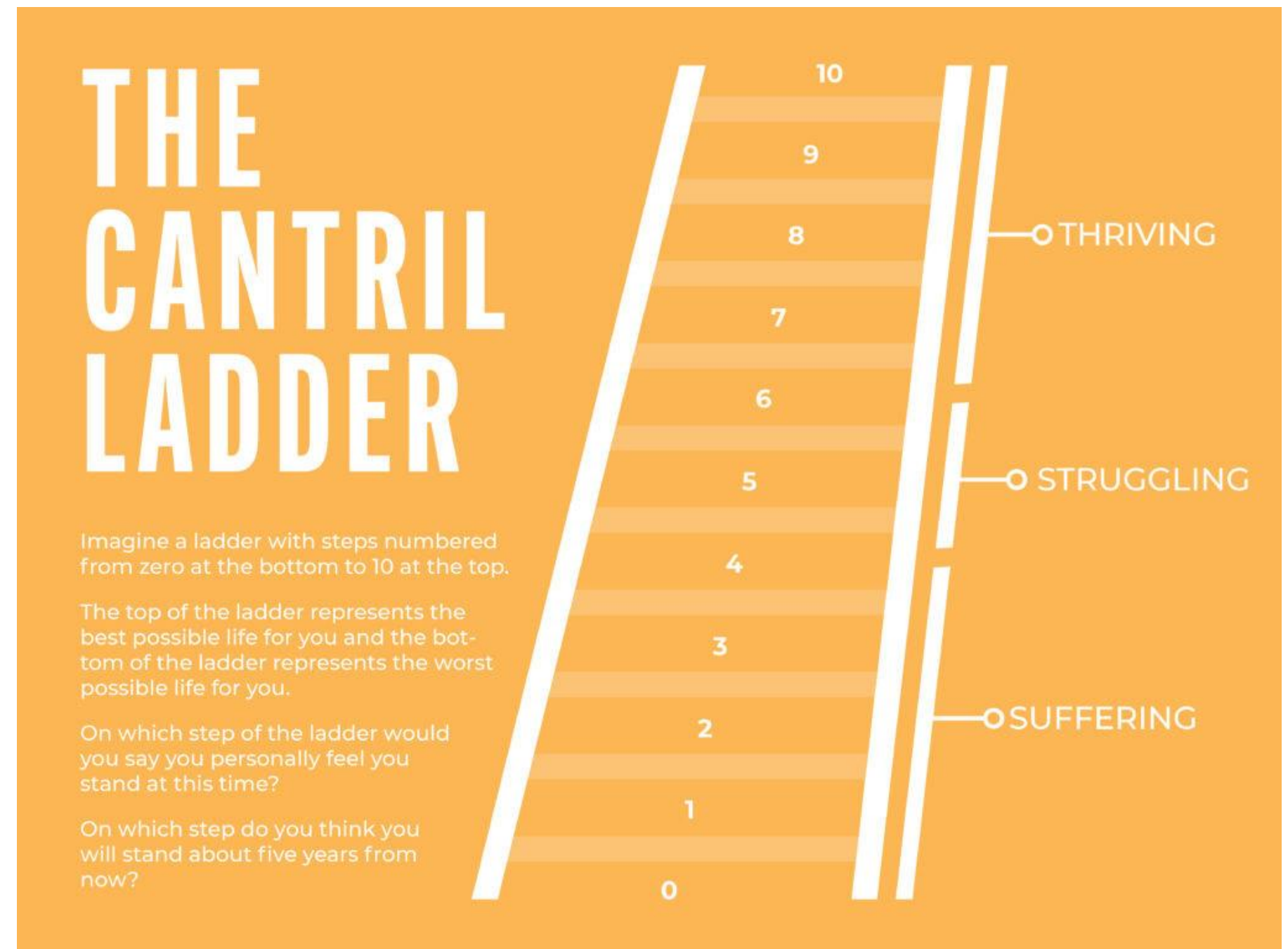
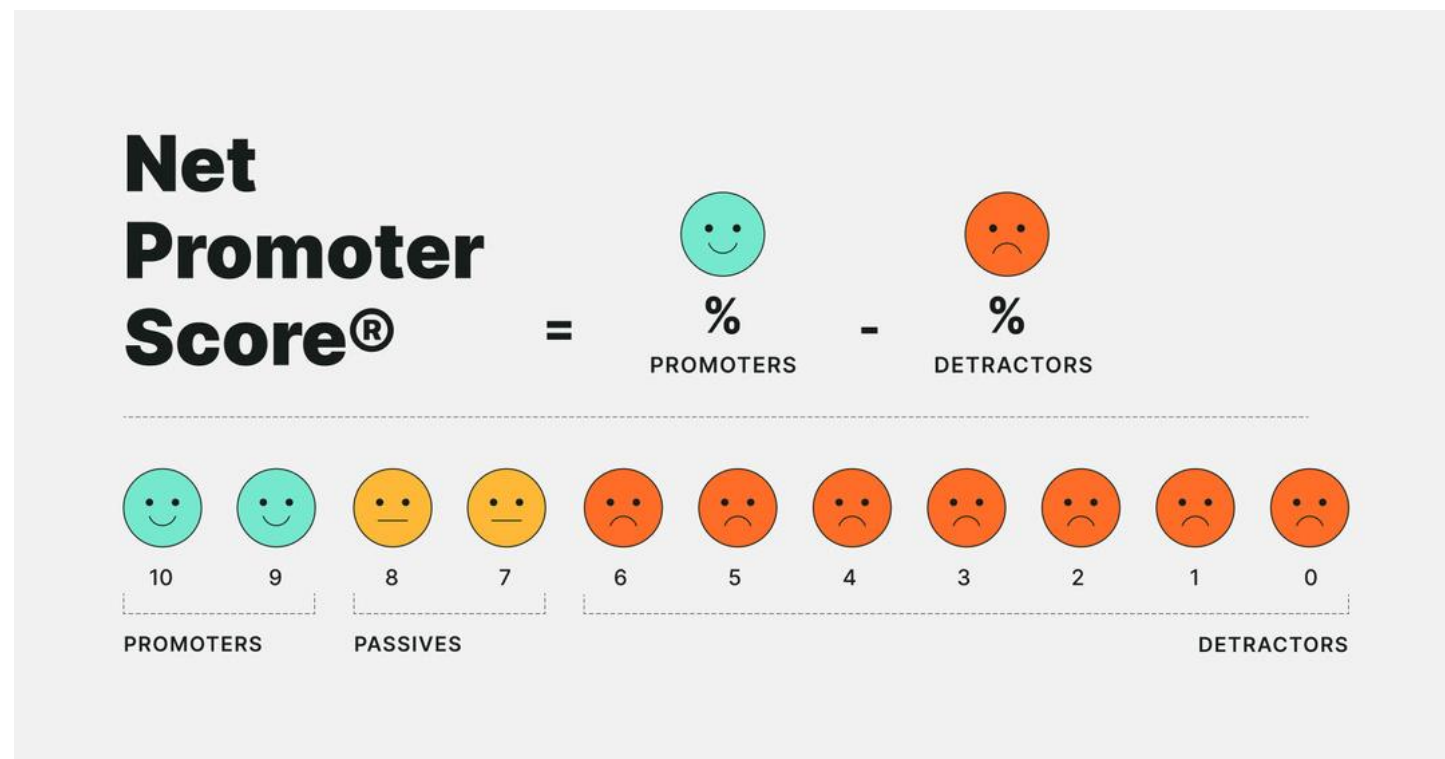
1996 **45:55**

2006 **40:60**

2016 **36:64**

2026 **29:71**

What Doesn't Work in Measuring Emotions

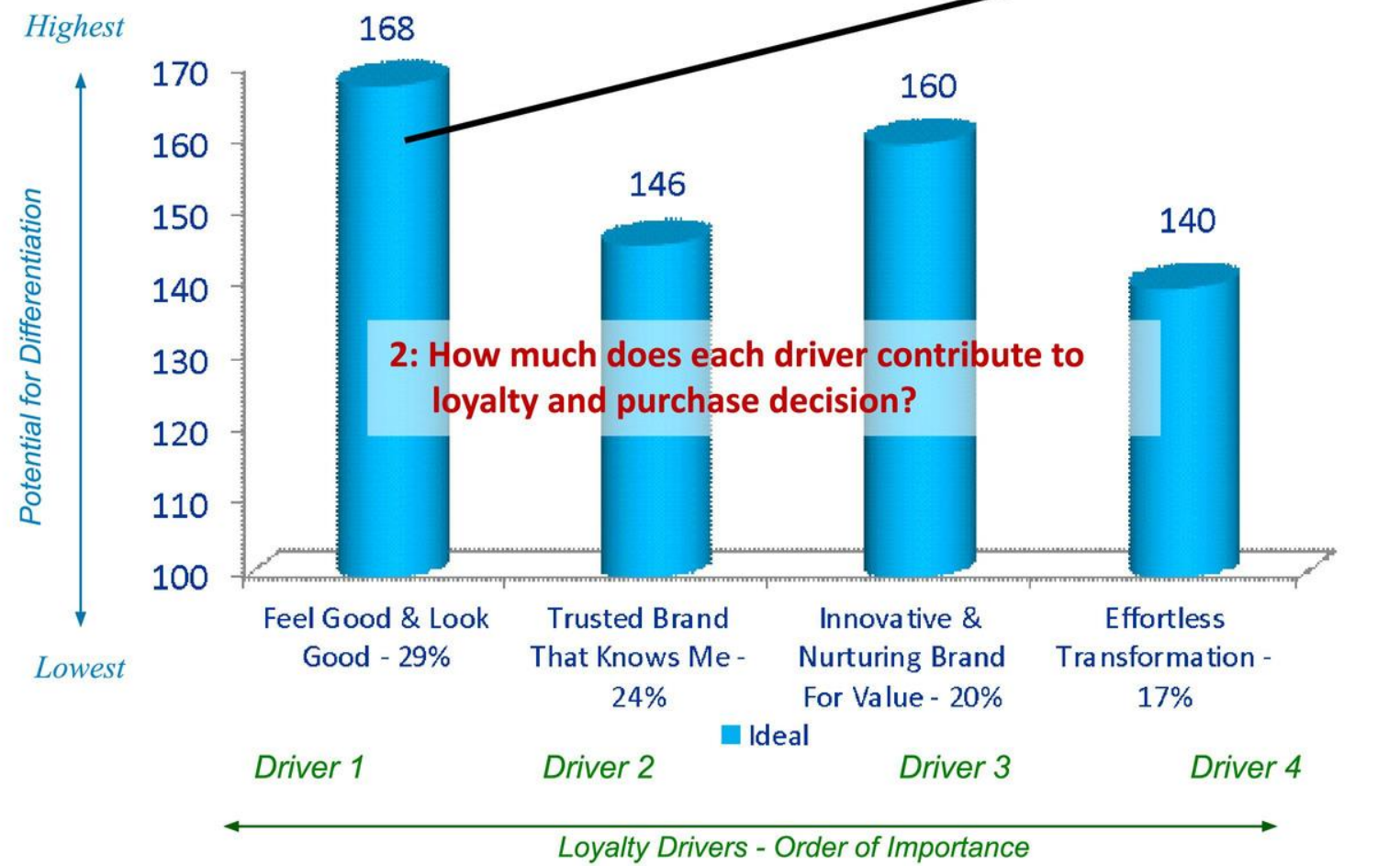


What Works

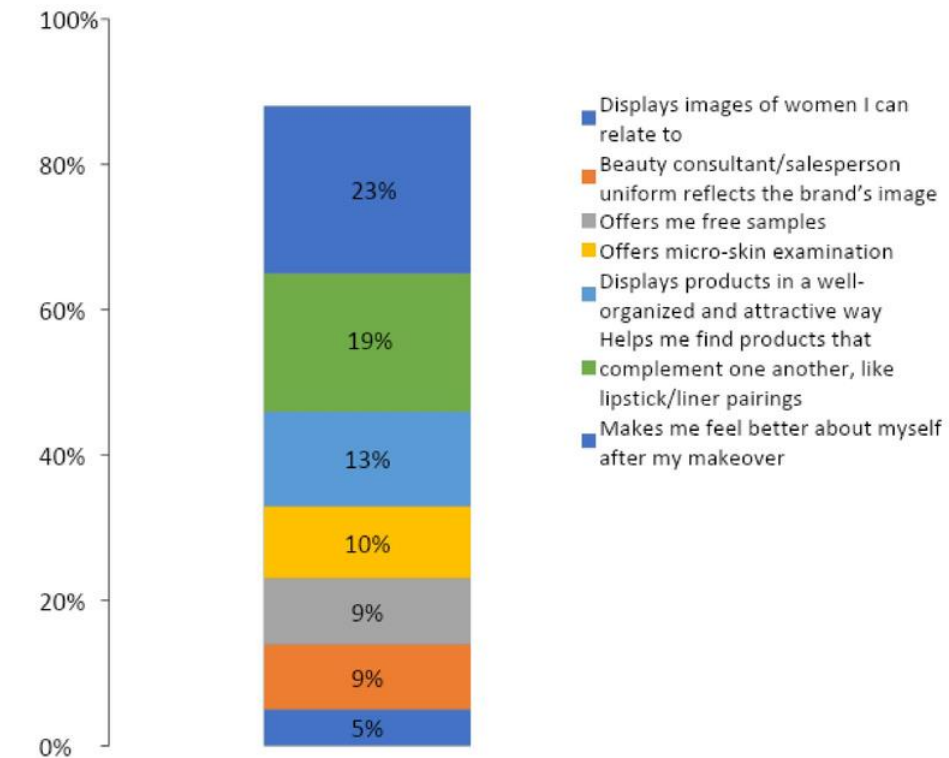
Consumer expectations are proven to be the best measures of category/brand emotional engagement

Brand Keys Emotional Engagement Model (Sample Output)

3: What do consumers expect from each driver, and where's the opportunity for greatest differentiation for the brand?



4: What does each driver signify, and what matters most?



The Four Dimensions:

- 1. Importance of Loyalty Drivers.**
- 2. Contribution that each driver makes to engagement, loyalty, consideration and purchase.**
- 3. Customer Expectation level for each Driver (indexed and benchmarked to 100).**
- 4. Attributes, Benefits and Values in Driver and their percent contribution.**

A long-exposure photograph of a bridge at dusk. The sky is a mix of orange, red, and blue, with some clouds. The bridge's structure, including its cables and arches, is visible. The road surface is dark, and there are several bright red light trails from traffic moving across the bridge. The text is overlaid in white, sans-serif font.

But, expectations move at
the speed of the consumer, and
usually faster than brands.



Expectations have increased 29%

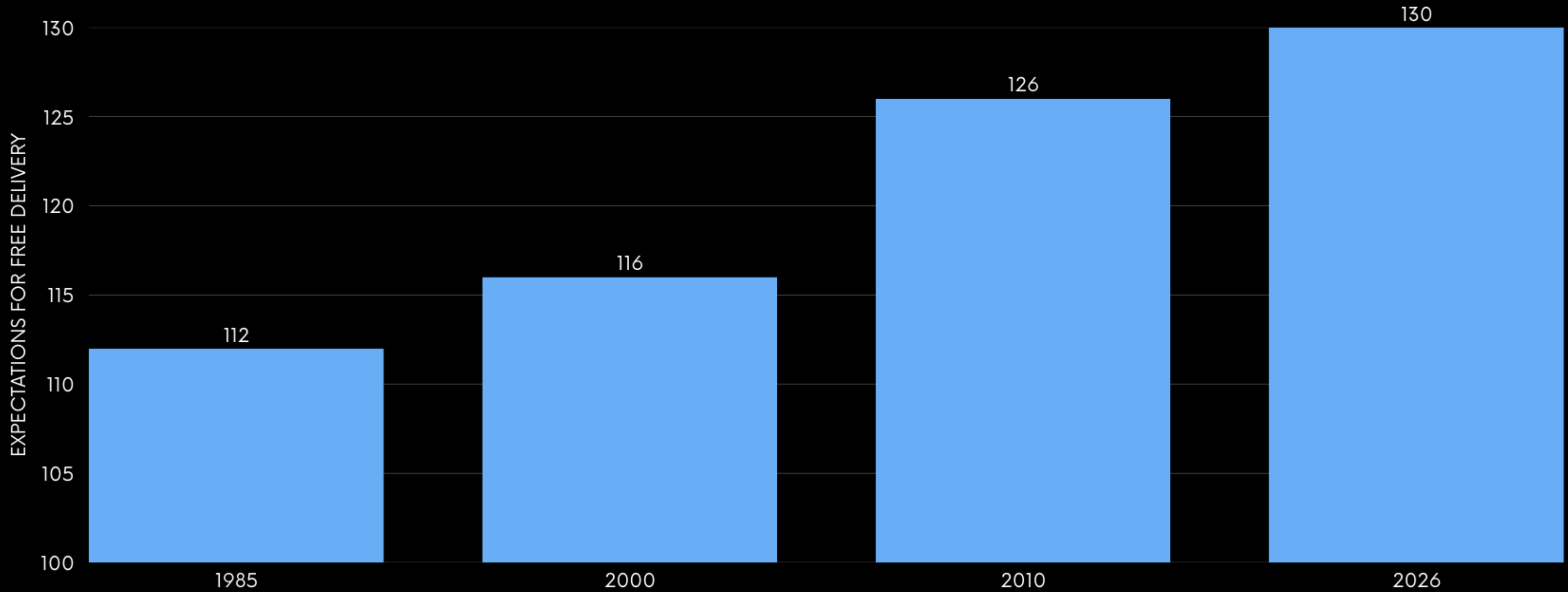
On average, brands have
kept up by only 8%

Expectations, Engagement, Loyalty & Brand Success

- Independent validations have proven that the best measure of 21st century emotional brand engagement and loyalty are **consumer expectations**.
- Specifically, how well a brand meets consumer expectations for what drives behavior in your category.
- The category's behavioral drivers describe the way consumers **view** a category, **compare** brands in a category and ultimately, **buy** in a category
- The ability to meet or exceed expectations held for those drivers are leading-indicators of positive consumer behavior toward your brand.
- **Thus affecting sales and profits**

THE ZAPPOFICATION OF AMERICA

● Ideal



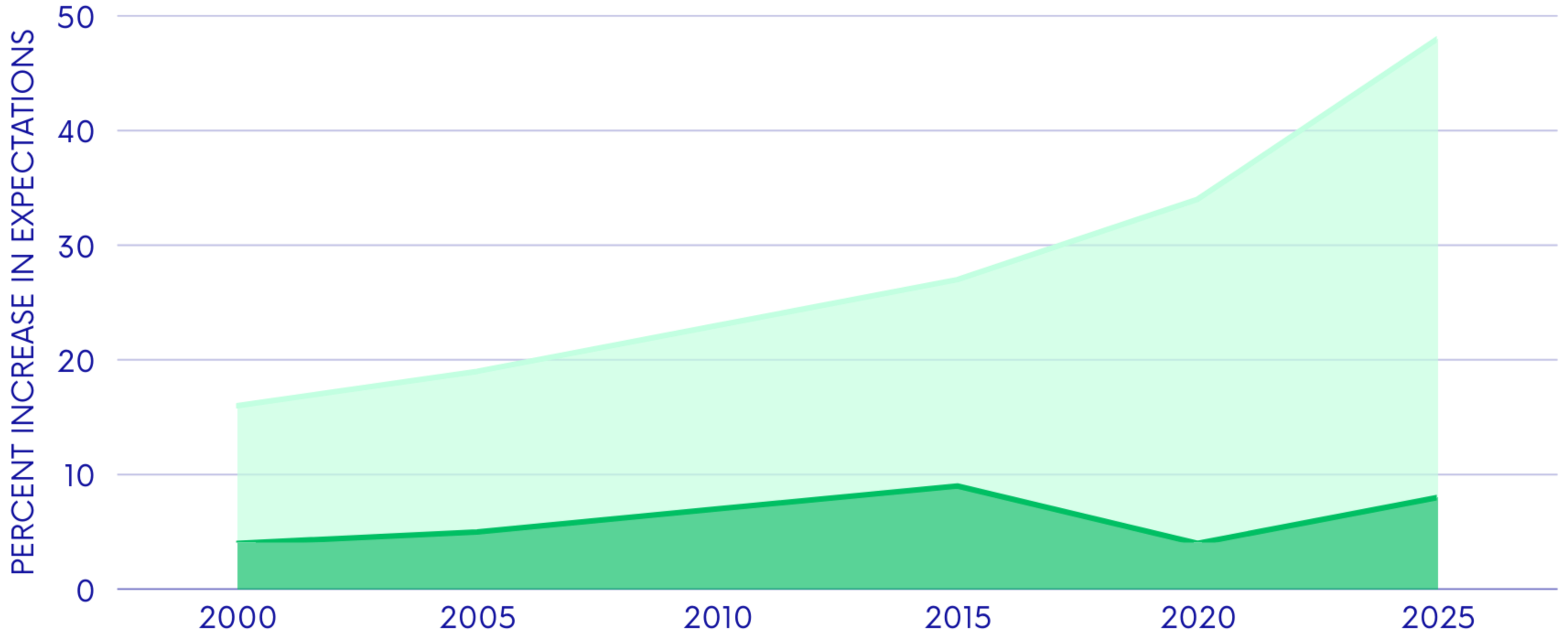
Zappo's 2008 Revenue **went from \$1.6M to \$1B**

- The net change since 1996 has been a 40% cross-category increase in what consumers expect from their ideal in a category.
- Brands, on average, only managed to keep up by 10% leaving an awfully big gap between what consumers truly desire and what they see brands delivering.
- **In the Financial sector, the net expectation-increase has been 40%. Brands have only kept up by 8%**
- **In the online brokerage category, there's been a net increase in expectations of 36%, with brands only keeping up by 8%**

Financial Sector & Online Banking Category Expectations

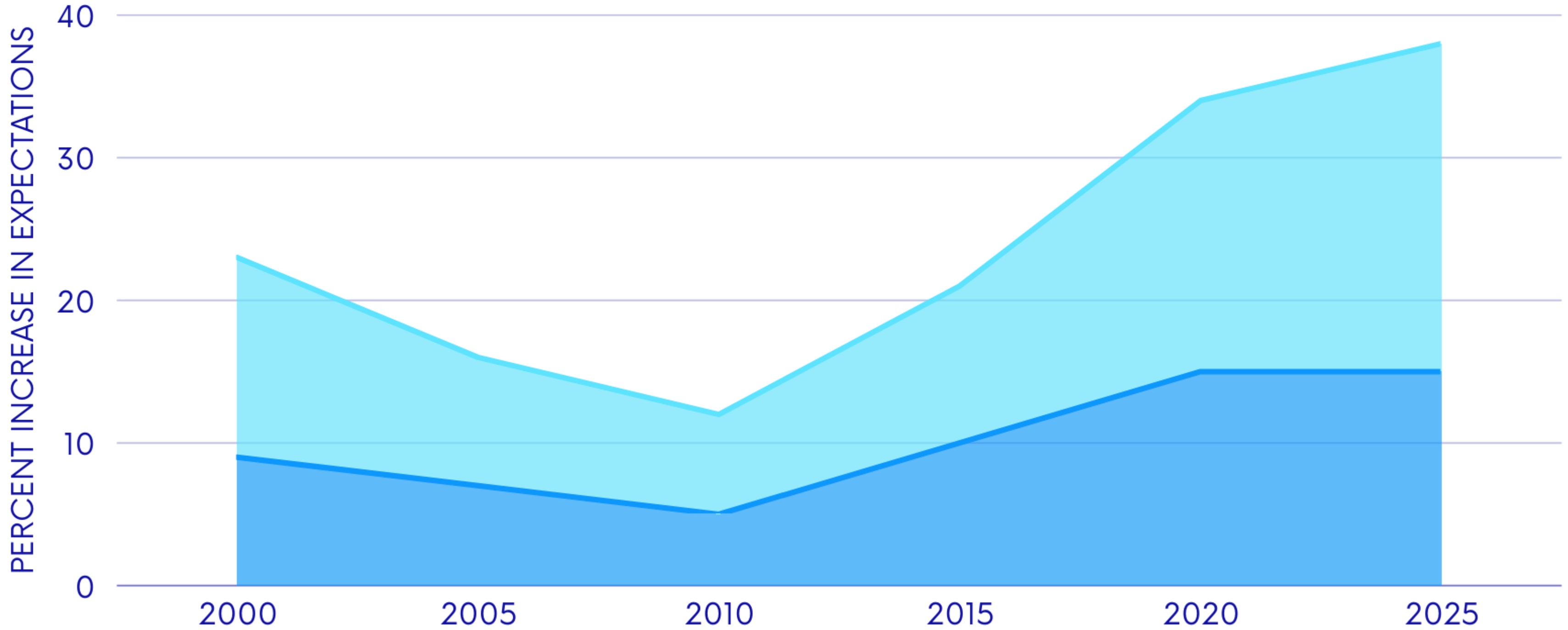
Desire vs. Delivery

● Brands ● Financial Sector Category Ideal



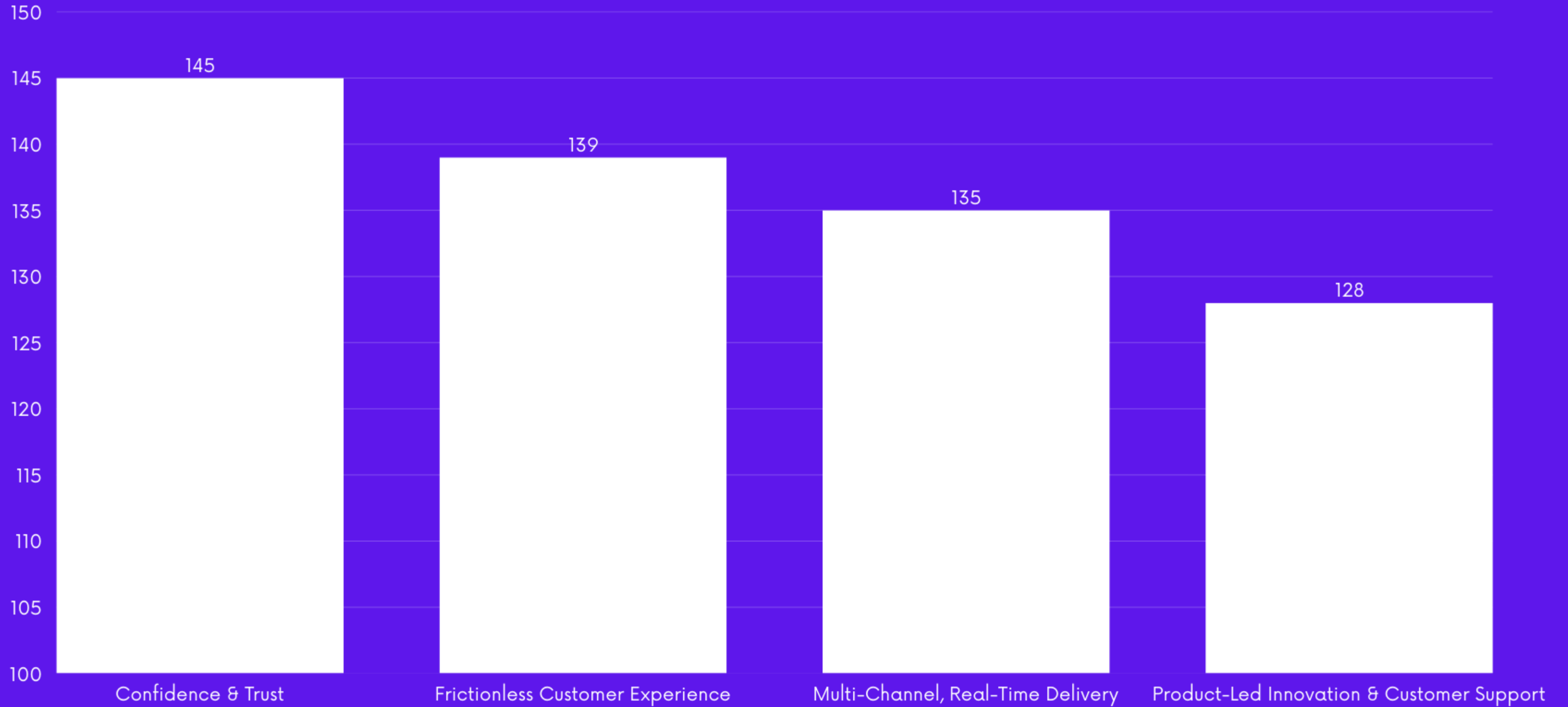
Desire vs. Delivery

● Brands ● Online Brokerage Ideal



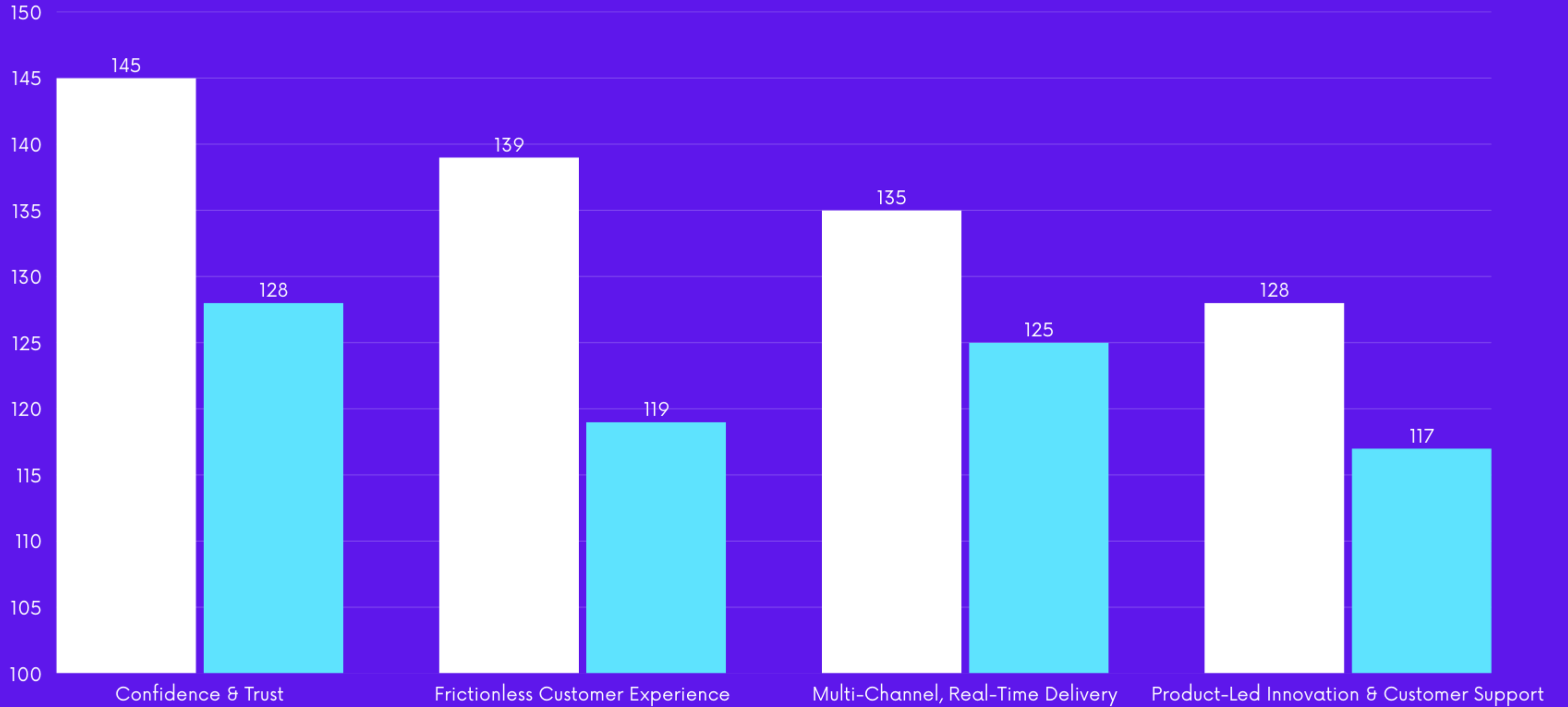
CONSUMER EXPECTATIONS FOR THE CATEGORY IDEAL

● Ideal



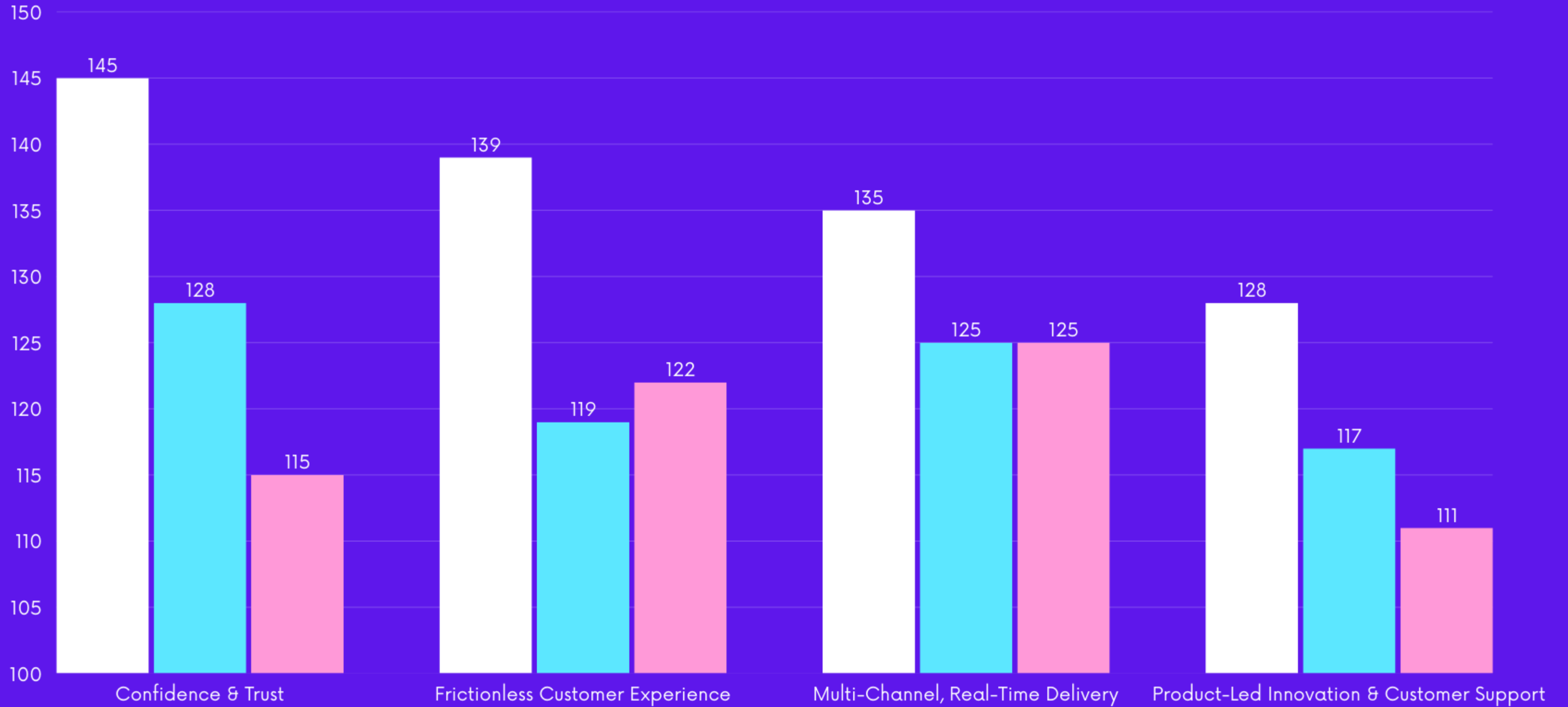
CATEGORY IDEAL vs. BRAND

● Ideal ● Brand



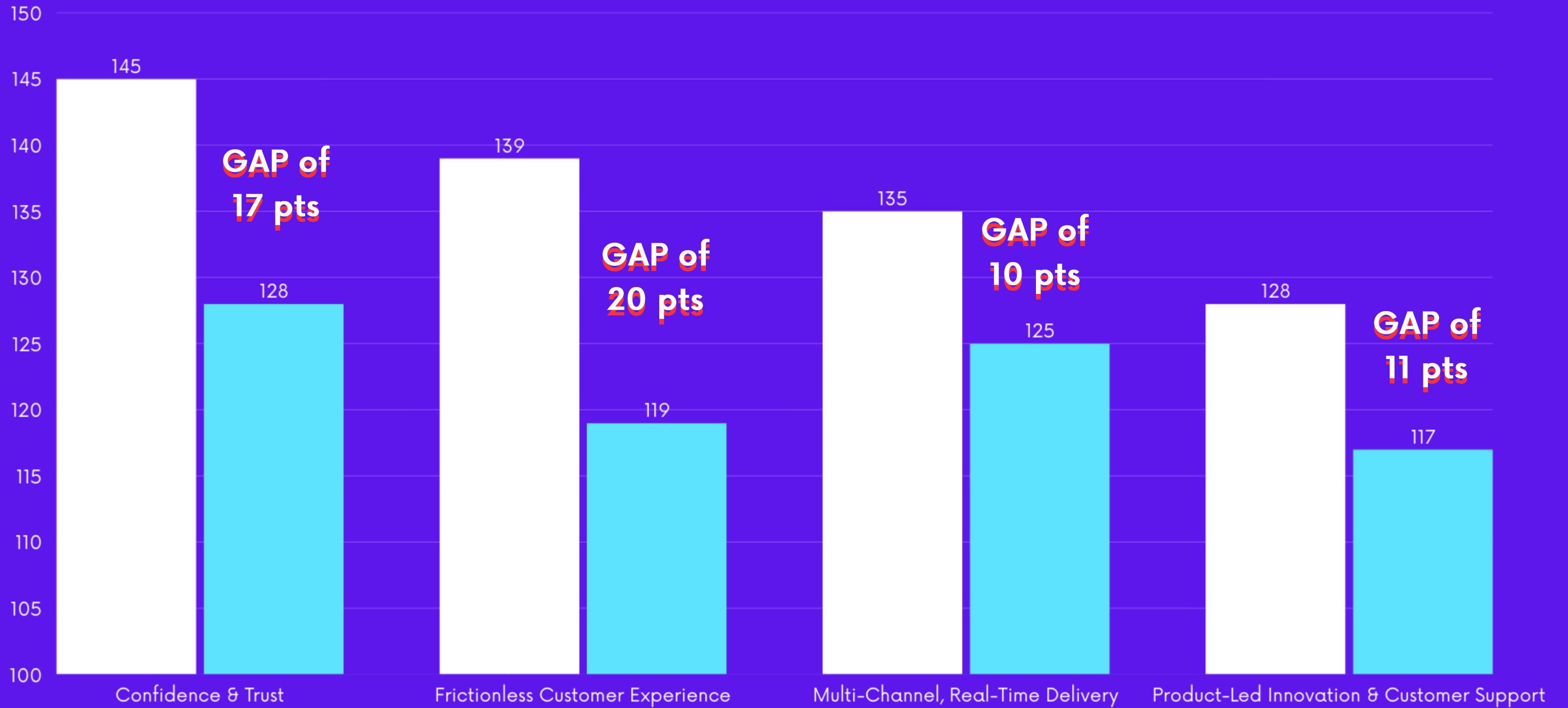
CATEGORY IDEAL vs. BRAND vs. CATEGORY EXPECTATION AVERAGE

● Ideal ● Brand ● Category Average



EXPECTATION GAPS = Expectation / Strategic SWOT

● Ideal ● Brand



An aerial photograph of a city grid, likely New York City, viewed from a high angle. The image is overlaid with a semi-transparent blue filter. The text is centered in the middle of the image.

Brands that best meet
expectations for the ideal
always do better in the
marketplace.

Convert Brands' Ability to Meet Expectations
Across 4 Category Drivers vs. the Ideal into "Brand Expectation Strength,"
Expressed as a Percentage

overall **weighted** expectation index

=

**Brand
Expectation
Strength**

example

$\frac{119}{143} = 83.2\%$

overall **ideal** expectations index

BRAND STRENGTH

85%	Fidelity
84%	Vanguard
82%	Charles Schwab
81%	Robinhood Markets
80%	Morgan Stanley
79%	E*TRADE
77%	Merrill
75%	Coinbase

(from 2025 CLEI)

ONLINE BROKERAGE

NUMBER OF ACCOUNTS

Fidelity	51M
Vanguard	50M
Charles Schwab	38M
Robinhood Markets	25M
Coinbase	9M
Morgan Stanley	8.5M
E*TRADE	8M
Merrill	4M

(from January 2026 CLEI)

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$r = 0.924$

Works for B2B, B2C, and D2C Categories

PROFESSIONAL
SERVICES

$r = 0.86$

ONLINE RETAIL

$r = 0.90$

TECHNOLOGY

$r = 0.85$

BEAUTY BRANDS

$r = 0.88$

FINANCIAL SERVICES

$r = 0.89$

AUTOMOTIVE

$r = 0.77$

KEY TAKEAWAYS

- Consumer decision-making is more emotional than rational
- Expectations have been proven to be the best predictive measures of category/brand emotional engagement
 - Expectation assessments correlate very highly with consumer behavior, sales, and profitability (0.77+)

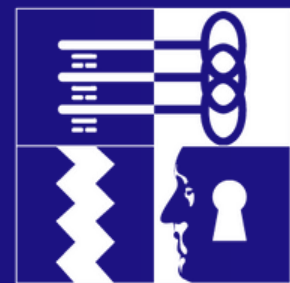
Q

A

Thank You!



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