



Executive Summary

After years of economic uncertainty and evolving household priorities, UK consumers are continuing to reshape the way they shop for groceries.

Our analysis of grocery spending over the past six years, up to June 2025, reveals that behaviours such as mission-based shopping, increased online usage, and heightened value sensitivity are no longer short-term reactions – they're now firmly embedded in everyday habits.

In this report, we explore these lasting behavioural shifts in detail, using granular spending insight to uncover what today's grocery shoppers really want – and how brands can respond to stay relevant, competitive, and connected.

1. Customer Loyalty: Fragmentation, Not Disappearance

Loyalty is no longer guaranteed. With prices remaining high, many consumers are actively managing their spending - choosing where to shop based on value rather than sticking with the same supermarket out of habit.



LOYALTY IS FLUID:

In June, 2 in 5 consumers (41%) switched their primary grocer - marking the highest level since 2023.



GROCERY RETAILER OVERLAP IS THE NORM:

80% of shoppers used two or more grocers in June, and the average consumer shopped with 3.2 grocers.



TOP-UP SHOPPING DOMINATES:

67% of 2025 transactions were top-ups, compared to 61.5% in 2019. This confirms a meaningful long-term shift toward mission-based, frequent top-up shopping rather than consolidated weekly trips.

2 out of 5 consumers are switching their primary grocer monthly



switching has increased consistently since 2019, up 6%

2. Online Breadth: From Pandemic Spike to Versatile Channel

Online grocery shopping is now a regular and reliable part of how people buy food, used for many different types of shopping trips - not just as a backup option.



SHARE HAS HELD STEADY:

Online accounted for 11.4% of total grocery spend in June, consistent with post-pandemic levels, and firmly part of normal shopping behaviour.



MISSION DIVERSITY IS GROWING:

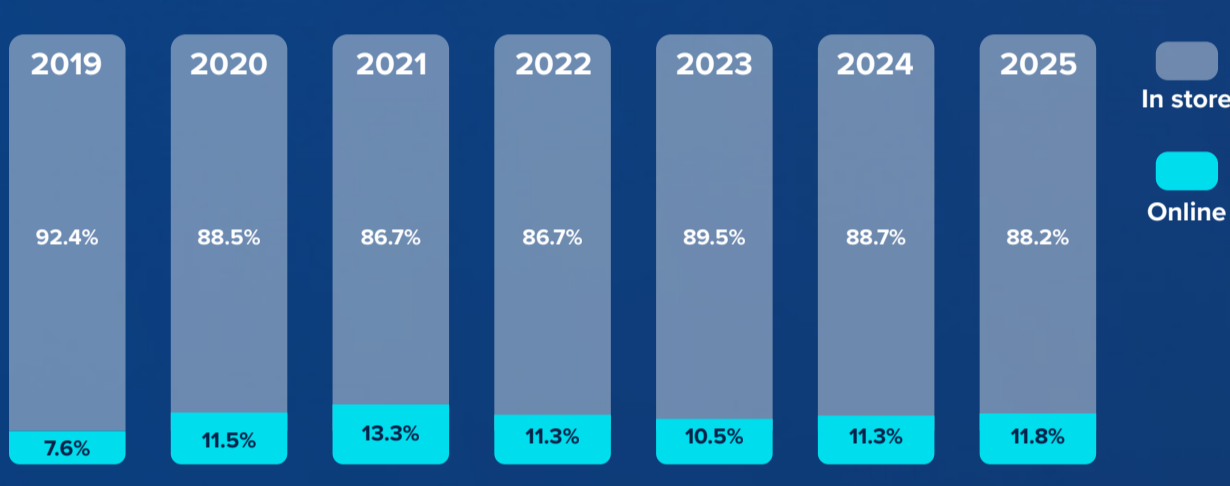
While large-basket shops still dominate, online is now also used for top-ups, last-minute urgent needs and flexible fulfilment reflecting broader use cases. Helped by the expansion of rapid online delivery services such as Whoosh and Deliveroo.



INTEGRATION IS KEY:

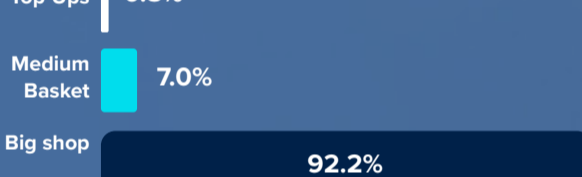
Online and in-store are no longer competing, they're complementary. Consumers engage both to optimise time, basket value, and convenience.

Following the pandemic Online Grocery share has plateaued



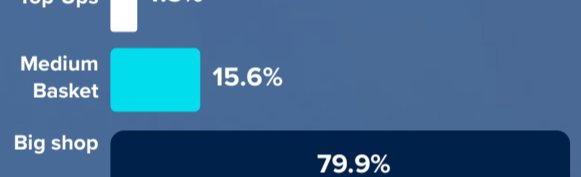
2019

Online was 'Big Shop' focused, accounting for 92% of spend



2025

Online is now diversifying with more missions being served.



3. Value-Seeking Behaviour: Embedded and Strategic

Consumers continue to manage cost pressures by being more deliberate with their spending, controlling basket sizes, switching retailers, whilst balancing with quality.



Shopping frequency continues to rise as consumers manage spend more actively:

In June 2025, the average grocery shopper made 10.7 visits, up 17% from 9.2 visits in June 2019. This increase in trip frequency reflects a behavioural shift toward more active, hands-on budget management. Rather than relying on large, consolidated weekly shops, consumers are opting for more frequent, mission-led trips - allowing them to stay flexible, monitor prices, and maintain tighter control over household spending.

17%
increase in average visits



Switching remains elevated:

With 2 in 5 of consumers changing their primary grocer each month, brand loyalty is under pressure. This fluidity is increasingly benefiting discounters, whose market share has grown from **15.6% in 2019 to 19.3% in 2025**, as consumers respond to ongoing price sensitivity. In June alone, they captured a 20% share - exceeding their 2025 average.

19.3%
market share growth



Value is no longer just about price:

While discounters continue to grow, the Retailers with personalised loyalty offerings remain relatively stable, hovering around 42% of market share since 2019. This shows that full-value grocers can still retain loyalty better when they deliver perceived value through mechanisms like personalised pricing, loyalty promotions, and multichannel convenience. Consumers are actively weighing price against quality, convenience, and the benefits they receive for their loyalty.

42%
market share held by loyalty led grocers

Conclusion

Our spend insights confirm the ongoing trends we've seen take shape over the past six years: loyalty must be earned, online shopping is here to stay, and consumers are defining value on their own terms.

To stay competitive in this shifting landscape, grocers must embrace the complexity of modern shopping behaviour. That means offering targeted pricing, delivering seamless omnichannel experiences, and using adaptable rewards strategies to keep customers engaged and loyal.

At Reward, we believe loyalty isn't given – it's earned by being relevant, engaging, and rewarding. Our AI-powered Activation solutions, including Card-Linked Commerce, help grocers build stronger customer relationships and drive real business results.

By using real-time, consented bank transaction data, we link marketing activity directly to actual purchases – both online and in-store – meaning brands can reach the right customers at the right moment, with personalised offers that encourage them to spend. With always-on engagement and targeted rewards, we help retailers stay front-of-mind, increase loyalty, grow revenue and prove ROI.

Methodology

This analysis is based on insights generated by Reward from anonymised transaction and merchant data derived from its Customer Engagement programmes.

Using insights from over 1.4 billion card transactions from 10% of UK households across 4,000+ retail brands, Reward examined grocery spend patterns from January 2019 to June 2025, with a particular focus on the changing and emerging behaviours since 2019 - the last 'normal' year before a series of economic and political shocks reshaped the retail landscape.

This methodology provides a robust view of evolving consumer behaviour in the grocery sector - including loyalty shifts, brand fragmentation, switching patterns, top-up shopping habits, and the balance between online and in-store missions.

About Reward

Reward is a global fintech transforming customer engagement and commerce media with their cutting-edge technology and insight solutions.

Founded in 2001 by Gavin Dein, Reward has developed a powerful online platform that connects banks and retailers, seamlessly integrating purchase insights with advanced loyalty solutions to deliver highly personalised content and rewards at scale. Driven by a mission to make everyday spending more rewarding, the company has returned more than \$2 billion in cashback to consumers to date. Reward's success is underpinned by a broad network of strategic partnerships with some of the world's most recognisable names.