

11ANTS


know your shopper

HOW WELL DO YOU KNOW YOUR SHOPPER?

2025 Loyalty Sentiment Report



INTRODUCTION

As a grocer, the better you understand your shoppers, the more effectively you can influence their behavior. Driving more frequent visits and higher basket sizes is critical to protecting margins and growing your business. To better understand their customers, many grocers rely on loyalty programs.

These often-complex and costly systems allow shoppers to exchange personal information for discounts and rewards. In return, grocers gain access to rich behavioral data they hope to use to nudge customers to buy more, more often. Across the U.S., hundreds of grocery brands offer a wide variety of loyalty programs—from the simple punch-card style to deeply integrated, data-driven platforms. But this raises two critical questions:

Do these programs actually work?

And if they do, which type of program is best suited for today's economic and consumer environment?

Despite the significant investment required to run a loyalty program, most grocers struggle to measure their true effectiveness. The data is abundant, but drawing actionable insights from it is often more difficult than expected. At 11Ants, we specialize in translating loyalty data into meaningful insights that can be used by everyone—from category managers to senior executives—to make smarter, more informed decisions. While we can't say definitively whether a specific program generates more revenue than it costs we can answer an equally important question:

What do shoppers actually think about these programs?

To find out, we conducted one of the largest shopper sentiment studies of its kind. We interviewed 17,325 randomly selected U.S. shoppers aged 18 to 70 to understand how they perceive and engage with the loyalty programs they use. 54% of respondents were women.

Responses were spread fairly evenly across generations (18–24, 25–34, 35–44, 45–54, 55–64, and 65+) To create a meaningful benchmark, we aggregated responses across all major programs and then compared individual loyalty schemes against these national norms. This allows us to identify which programs are genuinely resonating with shoppers—and which ones are falling short.



10 LOYALTY INSIGHTS

1

Loyalty Program Membership Isn't Universal

55% of shoppers are not members of any grocery loyalty program. The gap between men and women is marginal, underscoring the maturity and broad adoption of the concept across demographics.

2

Most Shoppers Belong to Multiple Programs

74% of shoppers are members of more than one loyalty program—raising questions about what “loyalty” truly means. Older consumers tend to belong to fewer programs, suggesting stronger commitment to a single retailer.

3

Shoppers Actively Use Their Loyalty Cards

93% are likely or very likely to swipe their card at checkout. Usage is highest among older generations, while younger shoppers are more selective and less consistent in engagement.

4

Location is the Top Loyalty Driver

The **physical location** of a store is the #1 factor influencing loyalty (**72%**), followed by **price (61%)**, and the **loyalty program itself (59%)**. **Product range** ranks lowest (**25%**). Notably, younger shoppers care more about price and variety, while older shoppers prioritize convenience.

5

Program Benefits Are Well Understood

86% of shoppers say they understand their preferred program's benefits well or very well—indicating that grocers are doing a decent job of communicating program mechanics.

6

Most Shoppers See Real Value in Rewards Only

20% feel neutral or negative about the rewards offered. This means the vast majority see some level of value, which is key for program effectiveness and retention.

7

Loyalty Programs Influence Behavior

61% say the program makes them shop more often, and **46%** say they spend more when they shop—clear evidence that loyalty initiatives can shape purchasing behavior.

8

Shoppers Prefer Rewards That Reduce Daily Costs

Top reward preferences:

35%

prefer credit
redeemable in-store

30%

want product-specific
discount vouchers

20%

prefer fuel
discounts

12%

want credit usable in
multiple locations

This highlights a strong desire to reduce the cost of living—practical value trumps novelty.

9

Shoppers Don't Feel Fully Known

Only **25%** believe their primary grocer knows them well. This gap signals an opportunity for grocers to better personalize experiences and communications.

10

Knowing Your Customer Pays Off

There's a positive correlation between how well shoppers feel known and how frequently they shop/spend. Grocers that don't build deeper shopper understanding are likely leaving revenue on the table.

Key Takeaway – Loyalty programs are a mature, widely adopted tool—and based on shopper behavior, they do work. Whether they make commercial sense is a different question. What is clear is the value comes from knowing your shoppers better, but without the right data infrastructure and analytics capabilities to underpin the program, many grocers are flying blind.



ABOUT THE SURVEY

We ran the survey online to understand how shoppers feel about the loyalty programs they are members of.

The survey consisted of eight simple questions that explored different aspects of their experience.

The full survey can be found on page 22

- Q1** – why they prefer a particular brand

Q2 – understanding of the program

Q3 – how much they value the rewards

Q4 – how frequently they swipe
- Q5** – what are their preferred type of rewards

Q6 – impact the program has on shopping frequency

Q7 – impact the program has on spend

Q8 – how well their grocers know them

Based on the results we were able to calculate the following benchmarks for grocery programs

#	Benchmark Topic	All Grocers Benchmark (mean score out of a possible 5)
1	How well do shoppers understand their primary program	4.33
2	How important are the rewards on offer	4.16
3	How frequently do shoppers show their card	4.66
4	How much impact the program has on frequency / basket size	3.49
5	How well shoppers think their grocers know them	3.55



11ANTS OVERALL RETAIL RANK

We ranked every grocer with at least 30 valid responses against five benchmark scores, then combined these ranks to create a single composite rank. This shows how impactful the programs are holistically.

Areas covered under this rank are:



Program comprehension

Importance of rewards



Frequency of card scan

Shopping behavior



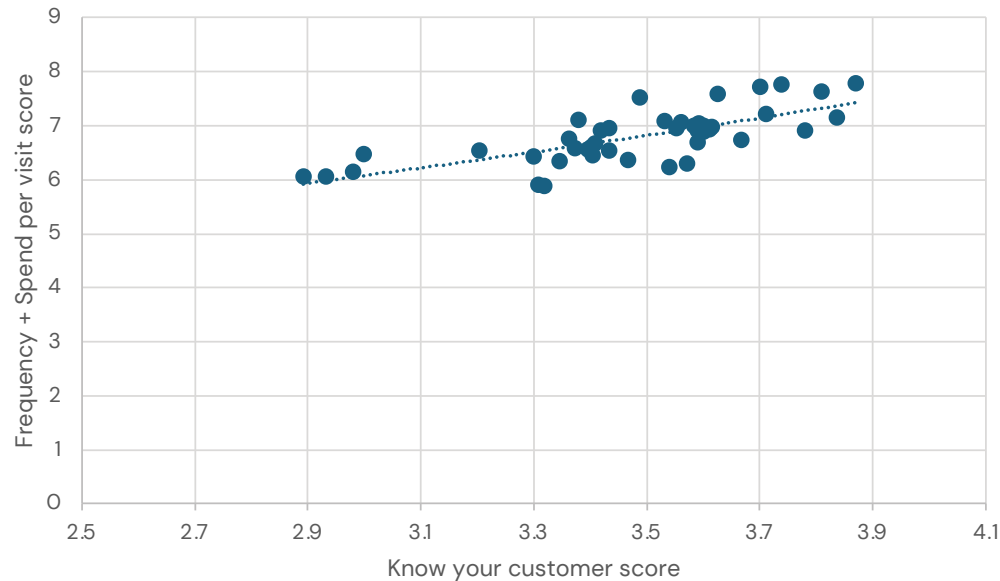
Shopper knowledge

Rank	Retailer	Composite Rank
1	FOOD CITY / KVAT Foods	45
2	Kroger	52
2	Costco Wholesale Corporation	52
4	Price Chopper	54
5	Giant Eagle	55
6	Shaws	60
7	Vons	61
7	Wholefoods	61
9	Food Lion LLC	62
10	Sam's Club	63
11	Ralphs Grocery Company	67
12	Target	70
13	ShopRite	72
14	Winn-Dixie Stores, Inc.	73
14	Tops Markets	73
16	Walmart	74
16	Big Y Foods	74
18	Hannaford Supermarkets	75
19	Fred Meyer Inc.	77
20	Harris Teeter Supermarkets	78
21	H-E-B, LP	79
22	Fry's Food and Drug	80
23	Meijer	84
24	Schnucks	86
25	Smith's Food & Drug Centers, Inc.	89
26	Brookshire Brothers	90
27	Hy-Vee	92
28	Stop & Shop	99
28	ALDI USA	99
28	Acme Markets	99
31	Jewel-Osco	100
32	Ingles Markets	103
32	Pick 'n Save	103
34	Albertsons	108
35	Safeway	112
36	King Soopers	116
36	Cub	116
38	Publix Super Markets, Inc.	117
39	Weis Markets, Inc.	124
40	Stater Bros. Markets	132
41	Piggly Wiggly, LLC	141
42	Wegmans	147
43	Sprouts.com	165

11ANTS KNOW YOUR SHOPPER RANK

Through our analysis of the data, we established a direct relationship between how well shoppers think their grocers know them and how frequently they shop/how much they spend. Put simply, knowing your customers well doesn't just make them more loyal it makes them spend more.

Know Your Shopper vs Program Value



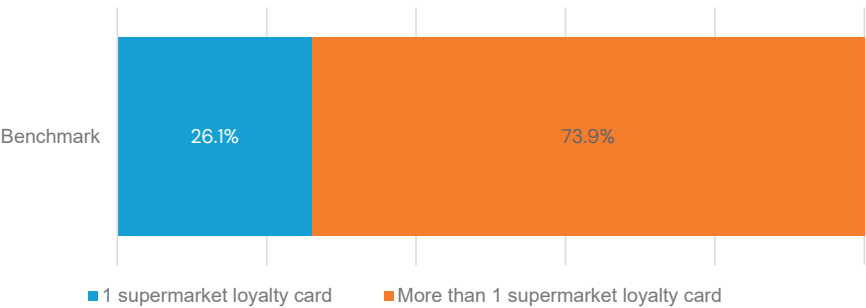
Rank	Retailer	Know Your Customer Score
1	Target	3.87
2	H-E-B, LP	3.84
2	Walmart	3.81
4	Ralphs Grocery Company	3.78
5	Wholefoods	3.74
6	Vons	3.71
7	Costco Wholesale Corporation	3.70
7	Big Y Foods	3.67
9	ALDI USA	3.63
10	Food Lion LLC	3.62
11	ShopRite	3.61
12	Acme Markets	3.60
13	FOOD CITY / KVAT Foods	3.60
14	Shaws	3.59
14	Meijer	3.59
16	Fry's Food and Drug	3.59
16	Fred Meyer Inc.	3.58
18	Publix Super Markets, Inc.	3.57
19	Kroger	3.56
20	Winn-Dixie Stores, Inc.	3.55
21	Smith's Food & Drug Centers, Inc.	3.54
22	Giant Eagle	3.53
23	Sam's Club	3.49
24	Brookshire Brothers	3.47
25	Tops Markets	3.43
26	Hannaford Supermarkets	3.43
27	Harris Teeter Supermarkets	3.42
28	Stater Bros. Markets	3.41
28	Schnucks	3.41
28	Albertsons	3.40
31	Jewel-Osco	3.40
32	Price Chopper	3.38
32	King Soopers	3.37
34	Safeway	3.36
35	Piggly Wiggly, LLC	3.35
36	Ingles Markets	3.32
36	Wegmans	3.31
38	Hy-Vee	3.30
39	Stop & Shop	3.20
40	Pick 'n Save	3.00
41	Weis Markets, Inc.	2.98
42	Cub	2.93
43	Sprouts.com	2.89

So how do you get to know your shoppers better?

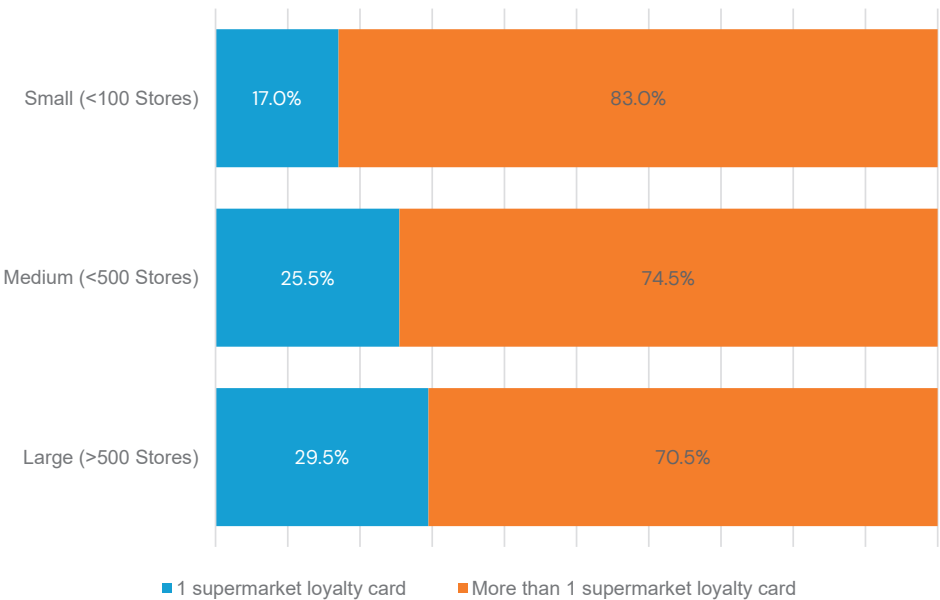
AGGREGATED RESULTS



HOW MANY SUPERMARKET LOYALTY PROGRAMS ARE YOU A MEMBER OF?



Rank	Retailer	% with only 1 loyalty program
1	Hy-Vee	44.9%
2	Schnucks	43.0%
3	Brookshire Brothers	40.0%
...
41	Stater Bros. Markets	9.1%
42	ALDI USA	9.0%
43	Sprouts.com	5.4%



SUMMARY & INSIGHTS

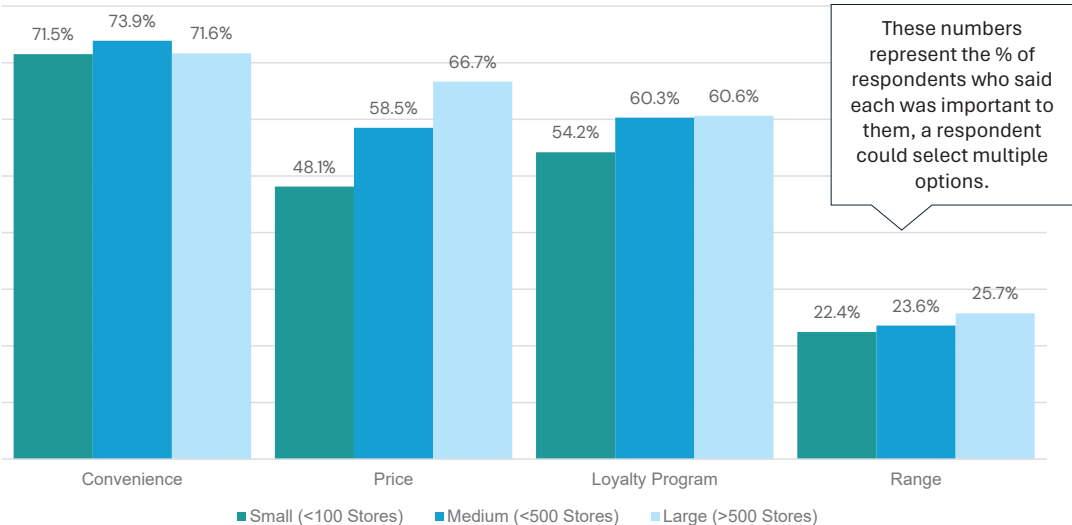
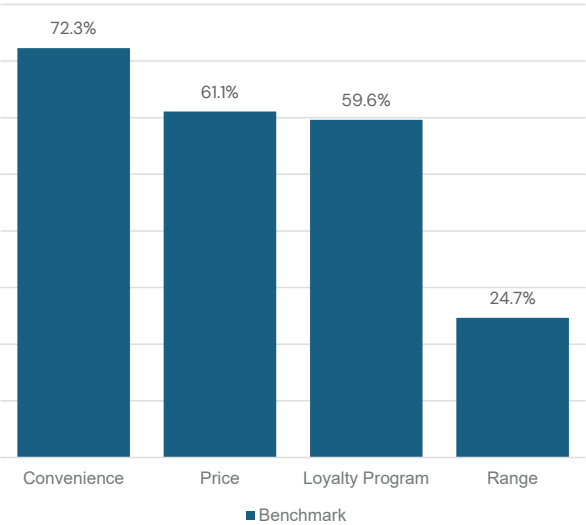
- Only 26.1% of supermarket loyalty members were only a member of one program, most responses were members of multiple programs
- Larger supermarkets were more likely to have shoppers loyalty program (29.5%) vs smaller chains (17.0%)
- Hy-Vee has the highest reported 'Loyal' customers, with 44.9% responding that it was their only supermarket loyalty membership, followed closely by Schnucks (43%)

WHY DO YOU CHOOSE TO SHOP AT THIS SUPERMARKET?

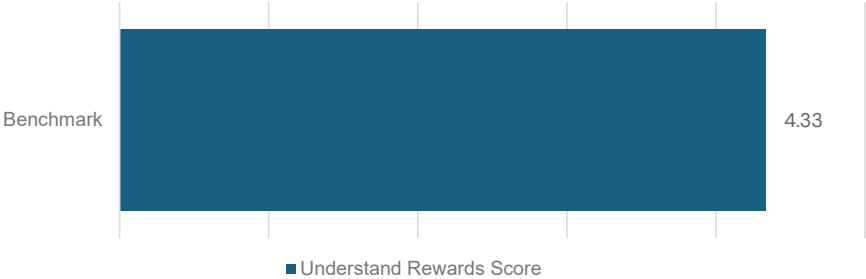
SUMMARY & INSIGHTS

- Convenience is the largest driver of customer visitation (72.3%) followed by price (61.1%) and loyalty program (59.6%). Range was important to fewer than 25% (24.7%).
- For smaller retailers, the loyalty program (54.2%) is more important driver of visitation behind price (48.1%). Convenience is still the #1 across all sized retailers.

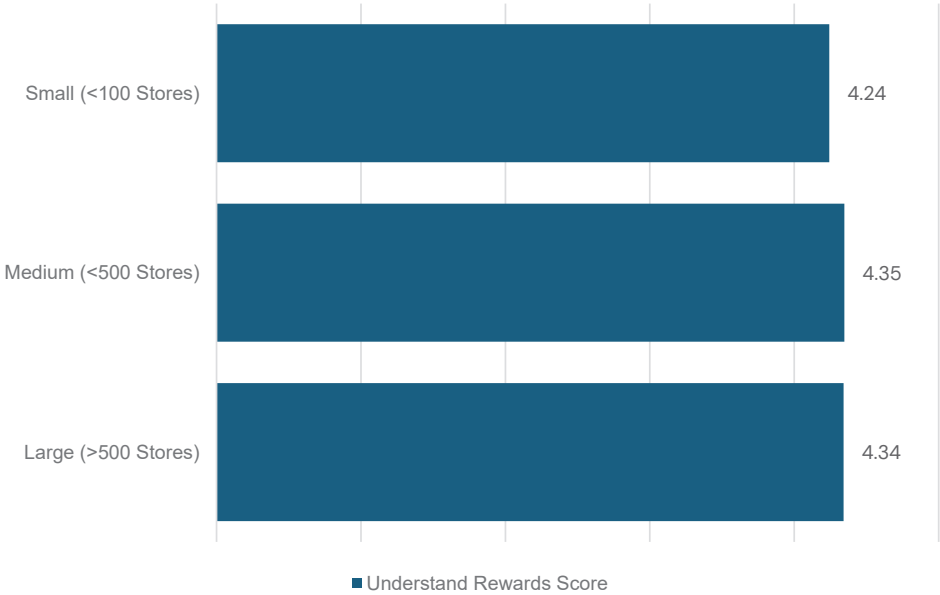
	Benchmark	Minimum Retailer	Maximum Retailer
Convenience	72.3%	52.6%	87.8%
Price	61.1%	33.3%	82.0%
Range	24.7%	8.7%	43.2%
Loyalty Program	59.6%	32.4%	75.0%



HOW WELL DO YOU UNDERSTAND THE REWARDS AND BENEFITS?



Rank	Retailer	How well you understand rewards and benefits
1	Tops Markets	4.61
2	FOOD CITY / KVAT Foods	4.60
3	Big Y Foods	4.50
...
41	ALDI USA	4.07
42	Stater Bros. Markets	4.00
43	Sprouts.com	3.89



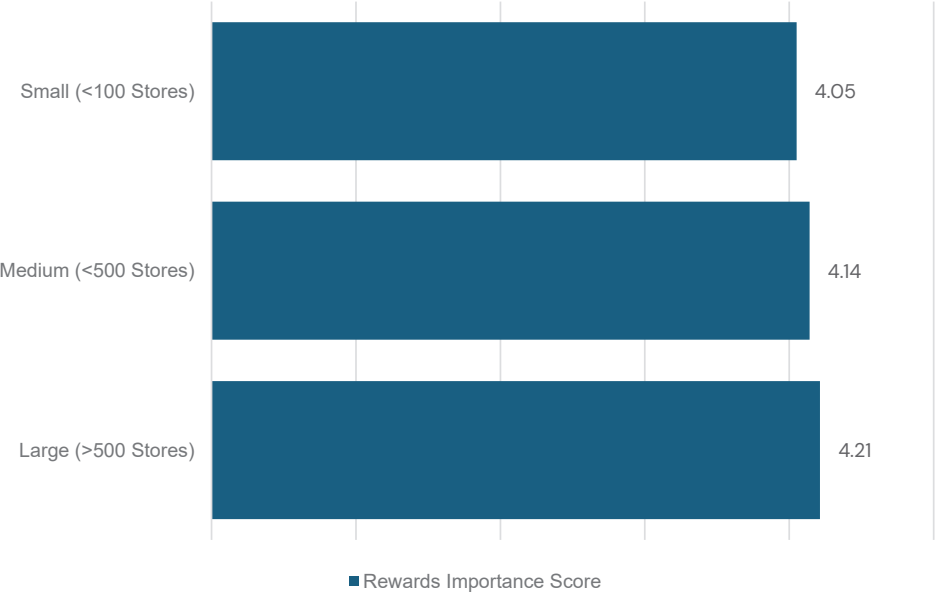
SUMMARY & INSIGHTS

- Most retailers are doing a good job of educating their customers about the rewards and benefits of their loyalty program

HOW IMPORTANT ARE THE REWARDS?



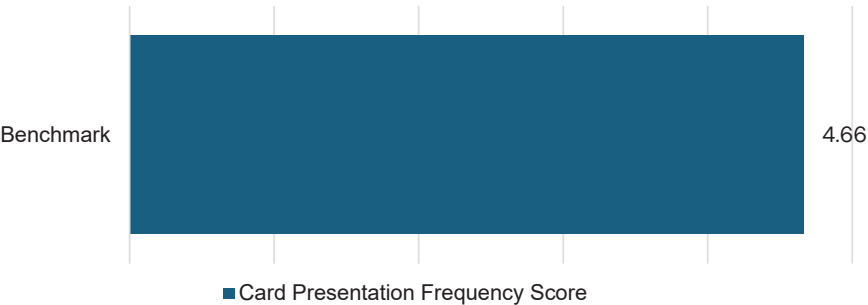
Rank	Retailer	How important are rewards?
1	Tops Markets	4.37
2	Shaws	4.37
3	Big Y Foods	4.36
...
41	ALDI USA	3.75
42	Stater Bros. Markets	3.57
43	Sprouts.com	3.56



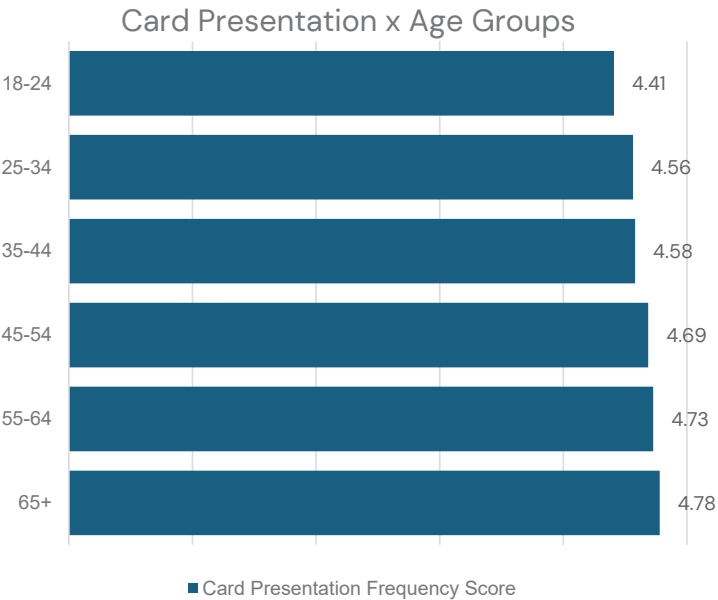
SUMMARY & INSIGHTS

- The rewards and benefits that programs offer, are universally seen as an important driver

HOW FREQUENTLY DO YOU SCAN YOUR LOYALTY CARD?



Rank	Retailer	How Frequently do you present your loyalty card score?
1	Tops Markets	4.93
2	Big Y Foods	4.90
3	Price Chopper	4.90
...
41	Target	4.51
42	Walmart	4.35
43	ALDI USA	4.34



SUMMARY & INSIGHTS

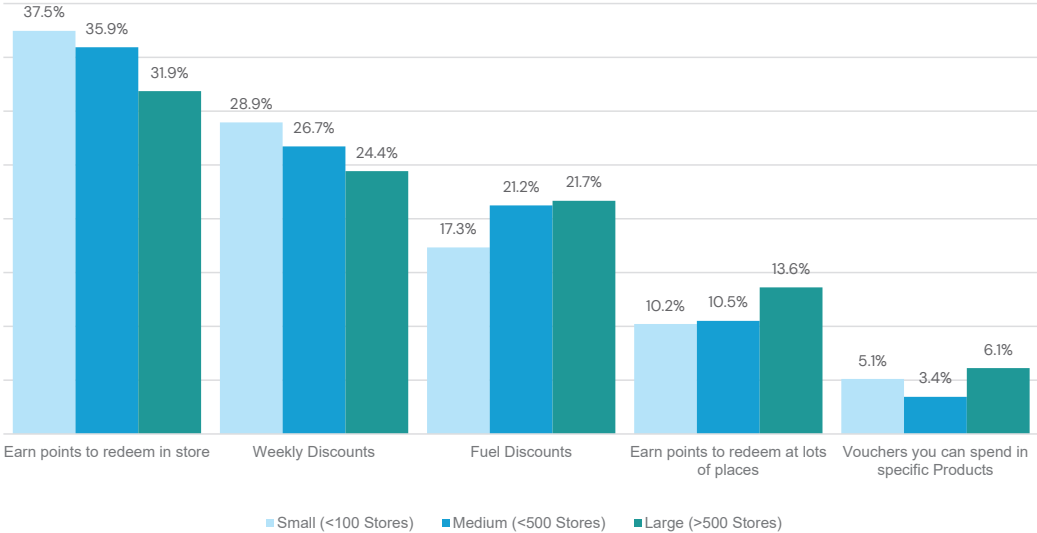
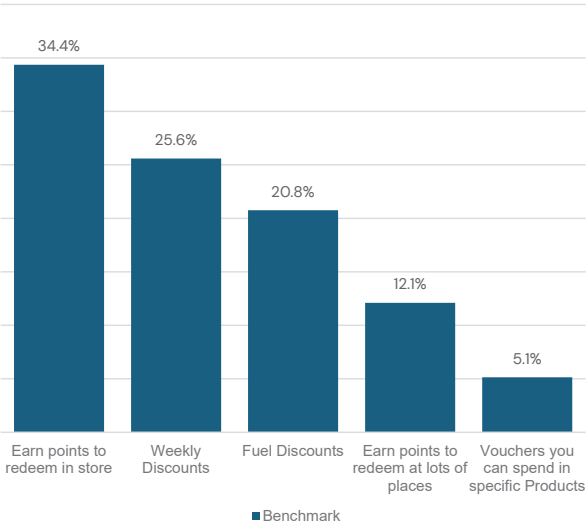
- Older people are more inclined to swipe their loyalty card than younger generations who tend to be more fickle.

WHY DO YOU CHOOSE TO SHOP AT THIS SUPERMARKET?

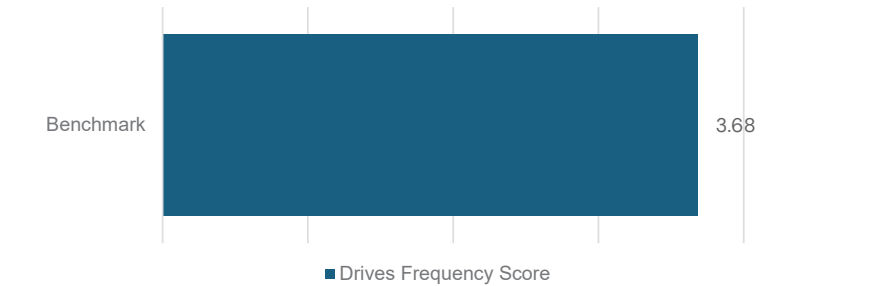
SUMMARY & INSIGHTS

- Most people want to earn points

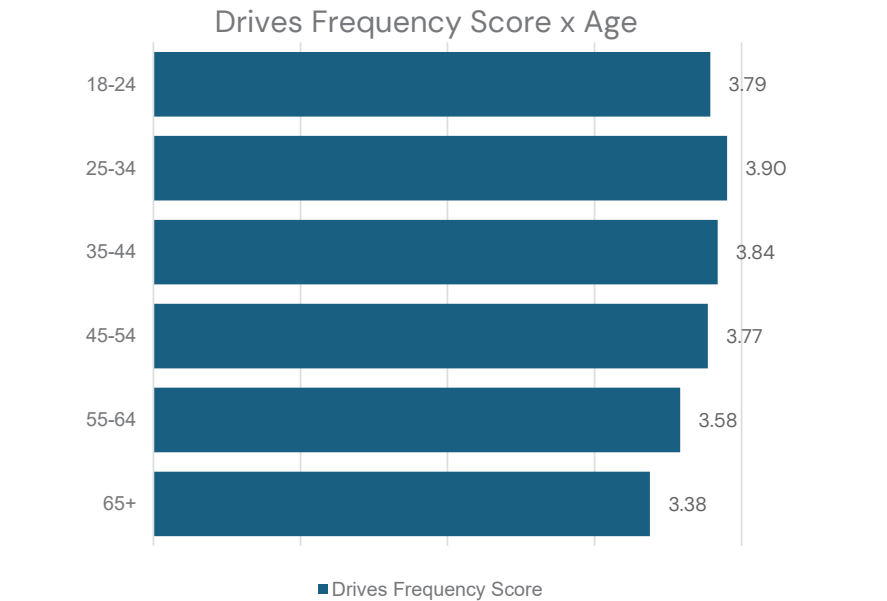
	Benchmark	Minimum Retailer Value	Maximum Retailer Value
Weekly Discounts	25.6%	6.3%	51.5%
Vouchers you can spend in specific products	5.1%	0.0%	12.7%
Earn points to redeem at lots of places	12.1%	2.0%	23.9%
Earn points to redeem in store	34.4%	13.9%	73.4%
Fuel Discounts	20.8%	1.9%	52.3%



I VISIT MORE FREQUENTLY BECAUSE OF THE LOYALTY PROGRAM



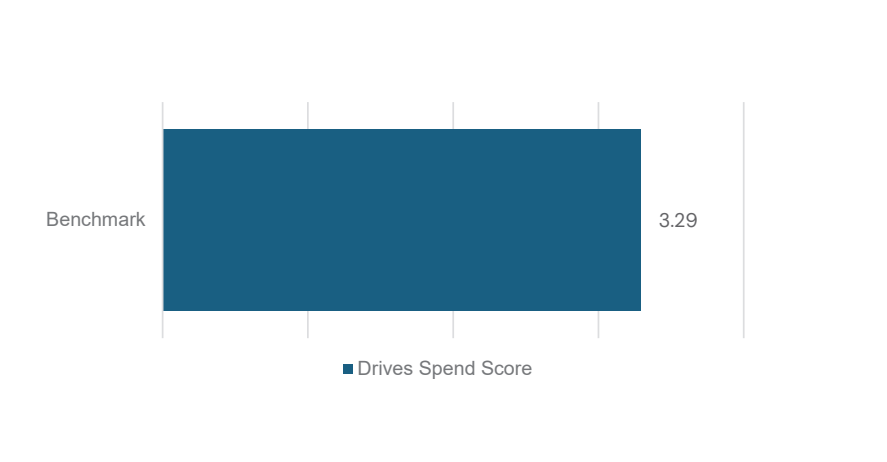
Rank	Retailer	I visit the supermarket more frequently
1	Target	4.00
2	Wholefoods	4.00
3	Costco Wholesale Corporation	3.99
...
41	Ingles Markets	3.21
42	Wegmans	3.14
43	Sprouts.com	3.08



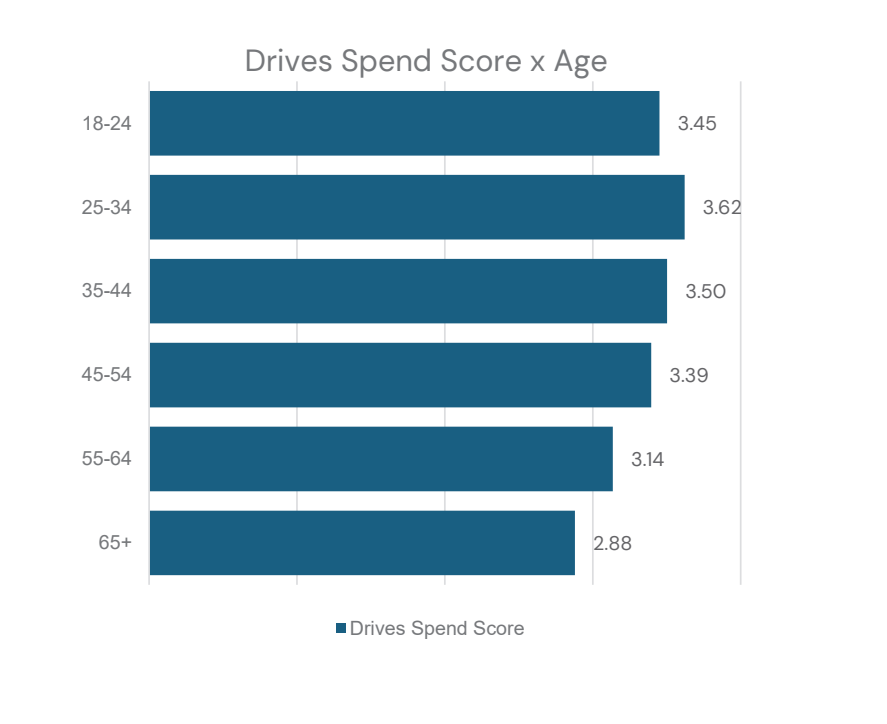
SUMMARY & INSIGHTS

- Most people claim to shop more frequently because of the loyalty program.

I SPEND MORE EACH TIME I VISIT BECAUSE OF THE LOYALTY PROGRAM



Rank	Retailer	I spend more each time I visit
1	Target	3.79
2	ALDI USA	3.76
3	Wholefoods	3.76
...
41	Wegmans	2.78
42	Weis Markets, Inc.	2.76
43	Ingles Markets	2.68



SUMMARY & INSIGHTS

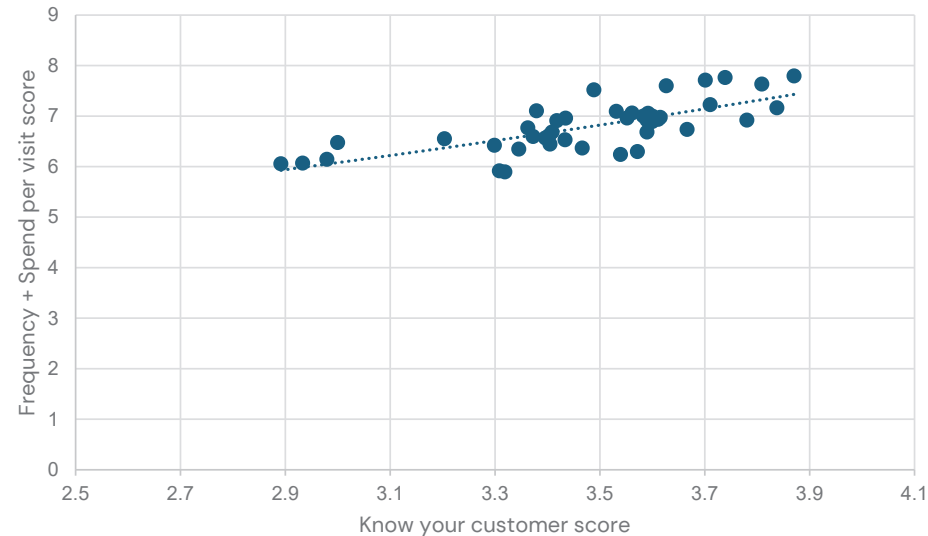
- The older people are, the less likely they are to be influenced by loyalty programs

HOW WELL DOES THE SUPERMARKET KNOW ME?



Rank	Retailer	How well does the supermarket know me?
1	Target	3.87
2	H-E-B, LP	3.84
3	Walmart	3.81
...
41	Weis Markets, Inc.	2.98
42	Cub	2.93
43	Sprouts.com	2.89

Know your customer vs Program value



SUMMARY & INSIGHTS

- There is a positive correlation between a customer feeling like you know them, and their responses to “driving frequency” and driving “spend per visit”
- Across all retailers we see an opportunity to improve in this space
- Those who demonstrate that they know their customers are seeing benefits in additional frequency and basket size

INDIVIDUAL GROCER ANALYSIS



11Ants has prepared a 43 slide industry deep dive – one slide for each of the 43 grocers below. See exactly how your brand did (as well as your competitors).



FINAL THOUGHTS

Over the past few years, rapid inflation has sparked a widespread cost-of-living crisis across most countries, including the United States. As grocery prices surge, consumers are becoming more discerning, actively shopping around and growing less loyal to specific retailers as they prioritize finding the best deal.

This economic environment has created fertile ground for discount grocery brands to flourish. These retailers typically avoid loyalty programs, focusing instead on a single, powerful competitive edge: price. Our research confirms that, after location, price is now the most influential factor in shopper loyalty—underscoring the reality that, in a cost-of-living crisis, every cent counts. Shoppers are increasingly willing to trade brand loyalty for tangible savings, whether by switching stores or bypassing loyalty schemes entirely.

For traditional grocers, loyalty programs have long been critical for retaining customers and understanding their behavior. The main objectives are straightforward: keep existing customers, increase trip frequency, and boost basket size. However, loyalty programs are costly. Grocers often return a significant portion of their margin to shoppers as rewards—a substantial expense if these programs fail to meaningfully influence behavior.

The reality is that few grocers fully maximize the potential of their loyalty programs. Measuring impact is challenging, and for many, the program becomes just another fixed cost rather than a strategic tool for growth. Whether a loyalty program is a true asset or merely an empty gesture depends almost entirely on how effectively a retailer leverages the resulting data.

As Peppers and Rogers aptly put it:

“The important thing to remember about loyalty programs is that most are just a ‘me, too’ way of reducing profit margin. Once all the major players in a space offer one, it’s just a bribe for doing business. In contrast, the best practice loyalty programs are the ones that offer a reward in exchange for ongoing customer information—then use that information to serve a customer better than competitors who lack it.”

(Managing Customer Relationships – A Strategic Framework, Don Peppers & Martha Rogers*)

In short, shoppers are now more willing than ever to sacrifice brand loyalty for real savings, making it essential for traditional grocers to use data-driven loyalty strategies to stay competitive.

It is absolutely possible to have a loyalty program which makes good business sense for grocers. You’ve just got to know your shoppers better than ever before.



ABOUT 11ANTS & WHY THIS SURVEY IS IMPORTANT

In order to get a deep understanding of their shoppers and have the capability to turn that understanding into behavioral change that drives margin gains, grocers need three things:

A compelling loyalty offer that shoppers want to be a part of

A technology system or platform to deliver and manage the program

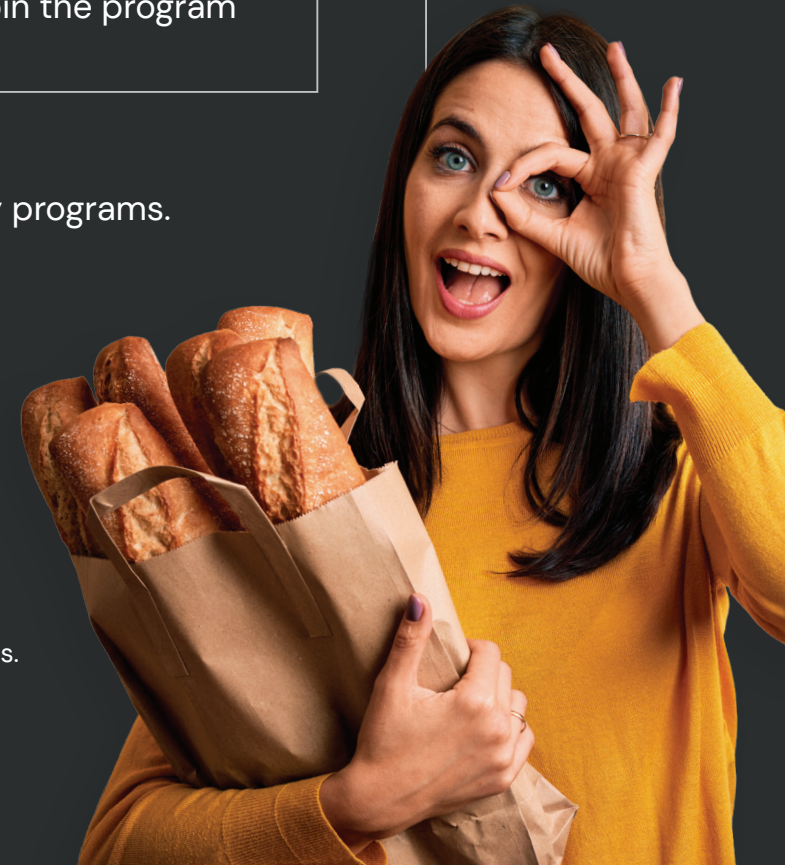
A powerful analytics platform to extract the customer insights required to underpin the program

11Ants is the leading self-service retail analytics platform for grocers with loyalty programs.

It gives **everyone** inside the business the ability to answer shopper-behavior related questions in a few clicks. With near instant access to insights **everyone** can make better decisions more quickly

Learn more at www.11ants.com

- We help over 4,000 stores operating loyalty programs around the world understand their shoppers better.
- We are particularly interested in the linkage between retailers understanding of their shopper and the performance of the loyalty program.
- We are here to help retailers increase the value they obtain from their investment in loyalty programs.
- Starting assumption: you are a retailer with a loyalty program and you want it to perform.



APPENDIX 1 – ABOUT THE SURVEY

	Question	Answer Format
1	Why do you prefer that supermarket brand?	1. Locality 2. Price 3. Range 4. Loyalty program 5. Something else
2	On a scale of 1–5, how well do you understand the rewards and benefits of the loyalty program?	1. Not at all well 2. A bit 3. Most of it 4. Pretty much all of it. 5. Really well understood
3	On a scale of 1–5 How much do you value the rewards on offer	1. Don't value them at all 2. Value it a bit 3. Value it 4. It's important 5. It's really important to me
4	On a scale of 1–5 How often do you use your Loyalty card?	1. Never 2. Sometimes 3. Most of the time 4. Nearly always. 5. Every time I shop there
5	What's your preferred type of loyalty program?	1. Vouchers you can use on specific products 2. earn points to redeem as cash discounts in store 3. Earn points to redeem as cash at lots of different places 4. Fuel discounts 5. Participate in weekly discounts (conditional upon scanning) 6. Don't know / don't care
6	On a scale of 1–5 how much do you agree/disagree with this statement: 'I visit XXXX supermarket more frequently because of the loyalty program.'	1. It has no impact whatsoever 2. It influences me a bit 3. It has an impact 4. I do find myself going more often 5. It absolutely influences my decisions.
7	On a scale of 1–5 how much do you agree/disagree with this statement: 'I spend more each visit because of the loyalty program.'	1. It has no impact whatsoever on my spend. 2. I buy specials sometimes. 3. Neutral 4. I seem to spend more from time to time 5. I definitely spend more because of it
8	On a scale of 1 to 5, how well do you think your primary supermarket knows you as a customer?	1. I don't feel they know me at all 2. They know a bit 3. They seem to know me 4. They know me surprisingly well/ 5. They know me better than my mother

APPENDIX 2 – INCLUSIONS

Retailer	Response Count
Acme Markets	55
Albertsons	124
ALDI USA	67
Big Y Foods	30
Brookshire Brothers	30
Costco Wholesale Corporation	211
Cub	30
FOOD CITY / KVAT Foods	30
Food Lion LLC	299
Fred Meyer Inc.	48
Fry's Food and Drug	122
Giant Eagle	284
Hannaford Supermarkets	83
Harris Teeter Supermarkets	55
H-E-B, LP	74
Hy-Vee	107
Ingles Markets	47
Jewel-Osco	53
King Soopers	59
Kroger	903
Meijer	183
Pick 'n Save	38
Piggly Wiggly, LLC	55
Price Chopper	58
Publix Super Markets, Inc.	362
Ralphs Grocery Company	123
Safeway	295
Sam's Club	133
Schnucks	79
Shaws	76
ShopRite	229
Smith's Food & Drug Centers, Inc.	63
Sprouts.com	37
Stater Bros. Markets	44
Stop & Shop	162
Target	116
Tops Markets	46
Vons	76
Walmart	765
Wegmans	81
Weis Markets, Inc.	49
Wholefoods	46
Winn-Dixie Stores, Inc.	125

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