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Seven in ten shoppers say personalised rewards could influence where they shop as retailers enter Golden Quarter

New YouGov research finds shoppers are hunting harder for value and spreading their spend across supermarkets, but relevant rewards could help retailers win loyalty

Supermarkets face an increasingly tough battle for shopper loyalty as the crucial Golden Quarter approaches, with new YouGov research revealing consumers are hunting harder for value and increasingly spreading their spend across retailers.

The research, commissioned by shopper intelligence specialist Catalina UK, found one in three UK adults (34%) are using loyalty card discounts more often than a year ago, while 28% are spending more time searching for promotions and discounts and the same proportion are shopping across multiple supermarkets more often.

But there is a significant opportunity for retailers to win more of that spend.

Seven in ten adults (70%) say they would be more likely to shop at their supermarket of choice if it offered personalised rewards based on products they regularly buy, such as money-off coupons, bonus loyalty points or free products.

And when shoppers were asked to choose the single most effective way of keeping them loyal to a supermarket, money-off coupons for products they regularly buy came out on top, selected by 29%.

The findings come as retailers prepare for the Golden Quarter - the critical final months of the year encompassing Black Friday and Christmas, when a significant proportion of annual retail spending takes place.

Simon Betts, UK Country Leader at Catalina said: "Retailers are heading into the most important trading period of the year with shoppers more willing to look around, compare offers and spread their spending between different supermarkets.

"The answer isn't simply to throw more promotions at them. What this research shows is that relevance matters. Seven in ten shoppers tell us that rewards based on what they actually buy could make them more likely to shop with a retailer.

"During the Golden Quarter, when retailers are competing intensely for every basket, understanding individual shoppers and giving them value that is genuinely useful to them could make the difference between a customer staying loyal or taking their spend elsewhere."

The research also points to changing habits among younger consumers. More than a third (37%) of 25 to 34-year-olds are planning meals more carefully before shopping, while 22% of 25-35 year olds have switched supermarkets in the last year to save money. Among 18 to 24 year-olds, 37% are using loyalty card discounts more often.

Personalisation also has particular appeal among younger shoppers, with 75% of 25 to 34-year-olds and 74% of 18 to 24-year-olds saying relevant personalised rewards would make them more likely to shop at their supermarket of choice.

Women are particularly receptive, with almost three quarters (74%) saying personalised rewards would make them more likely to shop there, compared with 65% of men.

Catalina has worked with retailers and consumer goods brands for more than 40 years, using shopper data and insights to understand purchasing behaviour and deliver targeted marketing and personalised offers. National Coupon Awareness Month (NCAM) is a Catalina-owned initiative designed to highlight the role of coupons and personalised value in shopper engagement.

The company's roots are in the coupon itself. Catalina's founders pioneered the original Checkout Coupon in 1983, using grocery store scanner data to deliver targeted coupons to shoppers at the till - an electronic alternative to traditional mass-distributed coupons.

Today, Catalina works with retailers and brands to identify and understand audiences, deliver personalised marketing and measure its impact, using shopper purchasing data to make offers and communications more relevant to individual consumers.

Betts added: "The way people shop is changing incredibly quickly. Cost-of-living pressures have made people much more conscious of value, while wider shifts, from the growth of GLP-1 weight-loss treatments to changing attitudes towards health and convenience, are altering what people put in their baskets and how much they buy.

"That makes the idea of a 'typical shopper' increasingly outdated. Someone who has bought the same products from the same supermarket for years can change their habits very quickly, and retailers can't assume that historic loyalty will continue.

"As we head into the Golden Quarter, the retailers that understand how their customers are changing, rather than relying on what they did last year, will be in a much stronger position to keep them."

The research was commissioned to mark National Coupon Awareness Month.

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Notes to editors

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,096 adults. Fieldwork was undertaken between 5 and 6 August 2026. The survey was carried out online. The figures have been weighted and are representative of all UK adults aged 18+.

About Simon Betts

Simon Betts, UK Country Leader at Catalina, has more than 20 years' experience across UK and international retail and FMCG, including senior commercial roles with Tesco, DSG International and Carphone Warehouse. He has been responsible for the decisions that shape customer behaviour and commercial performance, from pricing and promotions to category strategy and growth, giving him first-hand experience of what works in practice, not just in theory.

Today, Simon leads Catalina's UK business, working with retailers and brands to turn real shopper transaction data into actionable insight, understanding what genuinely drives trips, spend, loyalty and repeat purchase, and using that intelligence to create more relevant customer engagement.

About Catalina

With 43 years of experience and more than 500 brands using its personalised solutions, Catalina is a pioneering shopper intelligence and activation business that helps brands and retailers turn consumer data into measurable sales and long-term customer loyalty, with solutions that use real-time transaction data, advanced analytics and personalised marketing to reach the right shoppers across digital and in-store channels.

It's been at the forefront of shopper activation since 1983, when it introduced the world's first personalised checkout coloured coupon, using real purchase data to deliver relevant offers to shoppers at the till. Catalina is part of advertising technology firm Infillion; this brings together Infillion's digital advertising platform with Catalina's extensive purchase data, which tracks billions of consumer transactions across grocery retailers.

Catalina's technology and data-led approach enable brands to identify and engage relevant audiences, while helping retailers convert shoppers into buyers and build stronger customer relationships. Its multi-channel activation solutions are designed to drive outcomes such as increased shopper engagement, in-store and digital traffic, and customer value.

What differentiates Catalina is a unique combination of extensive real-time consumer data, data science expertise and measurable activation. The business analyses 15 billion transactions annually, has a team of 250 data experts, and reaches 130 million households. Catalina also states that 100% of its campaigns are measured in real time, enabling brands and retailers to understand campaign performance and return on investment.

For more information, please visit: <https://catalina.co.uk/>