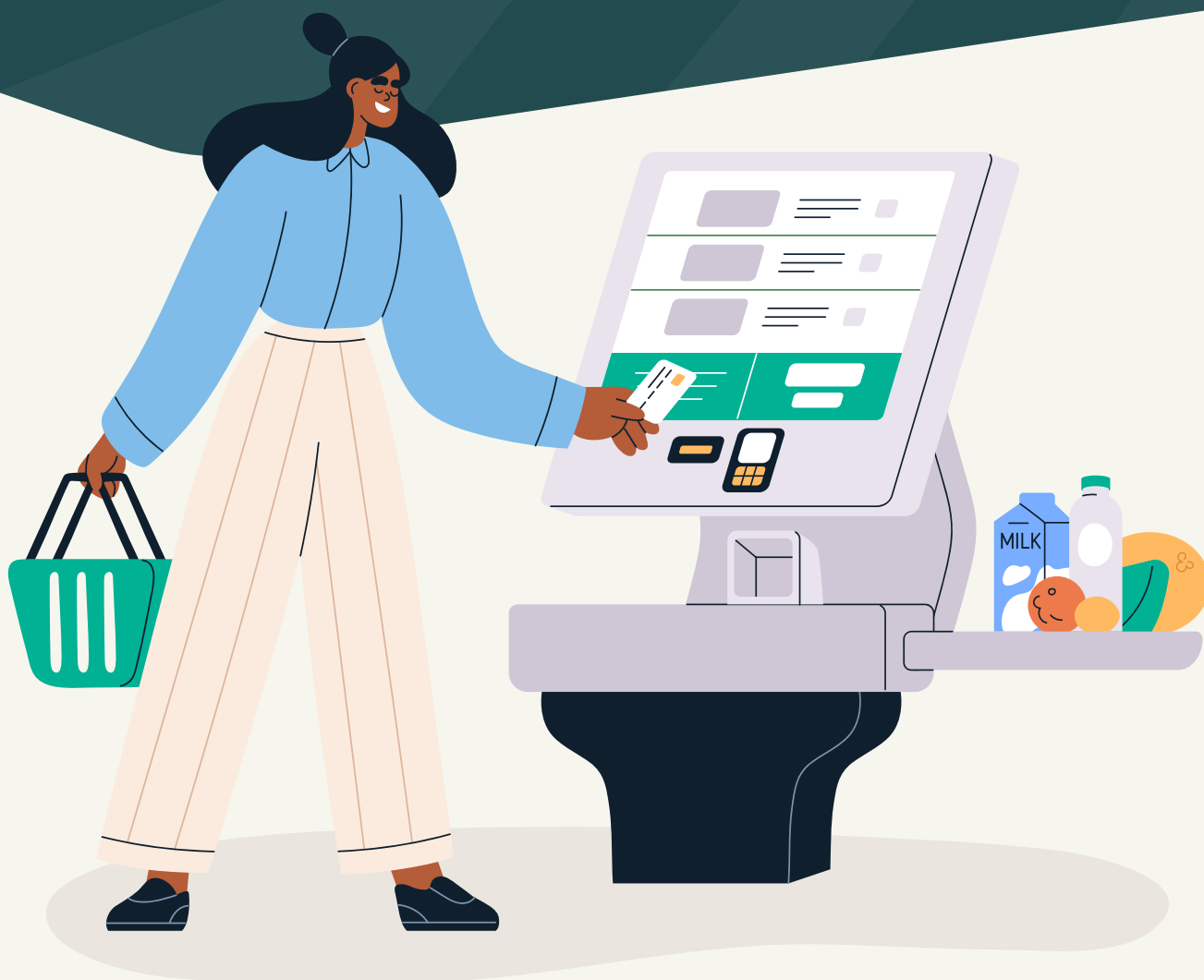


2026

savi shopper report

Attitudes towards shopping,
offers and coupons



introduction

As the UK enters 2026, the 'savvy' shopper is no longer a niche demographic – it is the default. With 64% of UK shoppers spending more on groceries than last year, the hunt for value has moved from a preference to a critical survival strategy.

Since 2022 we have been running annual surveys to help us understand behaviours and attitudes among UK shoppers about grocery retail and shopping promotions in general. The findings of these surveys reveal insights about how and where people prefer to shop, the way their shopping budgets and preferences are being affected by cost-of-living pressures and their strong opinions about accessing and using loyalty schemes or cost-saving coupons, special offers and other rewards.

This report provides a strategic roadmap to help our retail and FMCG clients understand their customers. This year we have also included some of the results of equivalent surveys of shoppers in Germany, Italy and Spain to provide a Pan-European perspective.

OnePoll carried out online research of 2,000 adults in each of Germany, Italy, Spain and the UK, during November and December 2025, on behalf of savi.



key findings

summary of key findings

The 2026 Executive Dashboard

Our research shows that UK shoppers are actively using rewards to reduce spending on grocery and other products as cost-of-living pressures persist.



We have identified four critical trends for 2026:



The In-Store Renaissance:

The number of UK shoppers who rely on physical stores for the majority of their groceries has almost doubled since 2022, to 58%.



The Switcher Threat:

54% of UK shoppers would consider switching to another supermarket if a coupon or offer was not accepted.



The Persuasion Point:

The average discount required to persuade a UK shopper to try a new product is 38%.



Mobile as mainstream:

Smartphone redemption is no longer "futuristic" – it's a baseline expectation.

Key data points:



72%

of shoppers now use **smartphones to redeem coupons in-store**, up from 58% in 2023



73%

say the use of coupons **influences their shopping behaviour**



64%

of UK shoppers say they spend **more on groceries now than a year ago**, but 62% are still buying the same amount



70%

say they **would try a new product or brand** if they received a special offer or coupon

section 1

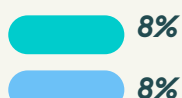
where we shop

The In-Store Renaissance

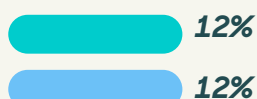


Do you shop for groceries online or instore? 2025 vs 2024

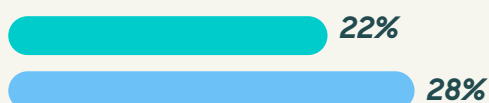
All/almost all online



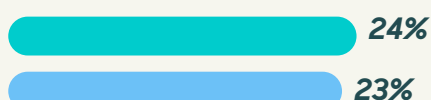
More online than instore



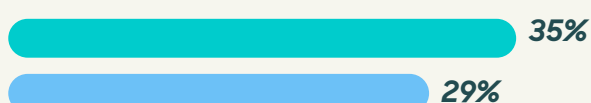
Both equally



More instore than online



All/almost all instore



● 2025 ● 2024

Surveys of UK shoppers commissioned by savi each year since 2022 have captured a post-pandemic shift and definitive “return to the aisle”. The numbers of shoppers saying they prefer to shop in physical stores has almost doubled since 2022 to reach 58% today. More than one in three shoppers (35%) now do all or almost all their grocery shopping in-store, up from 29% in 2024.

Likely reasons for this revived popularity of in-store grocery shopping include shoppers wanting to choose individual items by hand themselves, and wanting to find in-store deals that may not be available online. They may also want to avoid some disadvantages of online grocery shopping, like reduced product choice or delivery costs. Older shoppers are particularly likely to do most or all their grocery shopping in-store: 64% of those aged 55 to 64, and 74% of over 65s do so.

strategic pivot



These findings underline the importance of promotional strategies being based around the in-store shopping experience, with use of **online as a supporting service channel**.

section 2

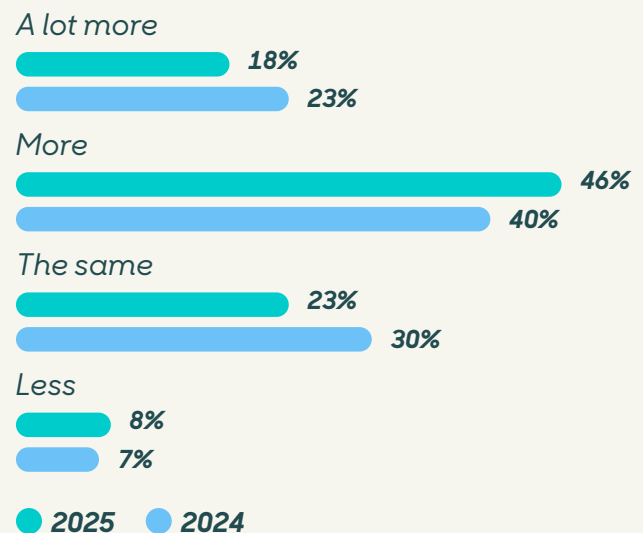
cost-of-living challenges in the UK



The cost of living is still piling pressure onto grocery shopping budgets. While spending is rising, volume is under threat: 23% of shoppers are now buying less groceries, up from 16% in 2024.

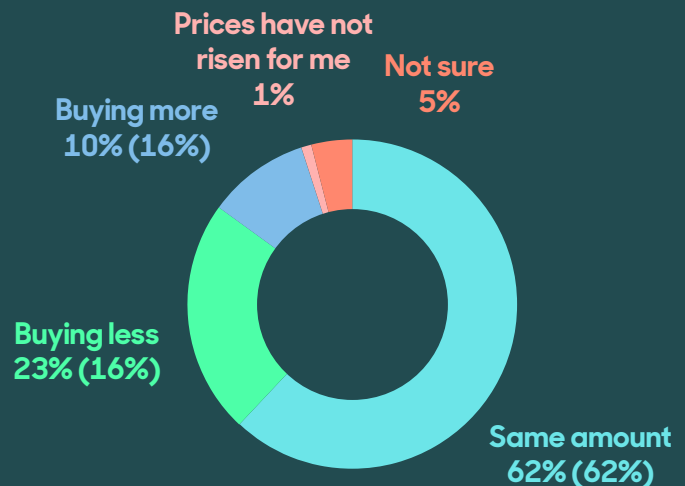
We also asked shoppers whether rising prices of groceries in recent years meant they are now buying more or less groceries than in the past. More than six out of ten (62%) say they are still buying the same amount – a finding consistent with survey findings in 2023 and 2024. The number of respondents who say they are buying more groceries has fallen, from 17% in 2024 to 10% today, while 23% are buying less, up from 16% in 2024.

Are you spending more or less on groceries now compared to last year? 2025 vs 2024



Has the rise in grocery prices over the past few years increased or decreased the amount of groceries you buy? 2025 vs (2024)

These figures suggest many shoppers may be shifting to cheaper brands and using promotions or deals when they can in order to keep buying the same quantities of groceries. As a result, promotions that protect basket size are likely to be more effective than those designed to upsell.

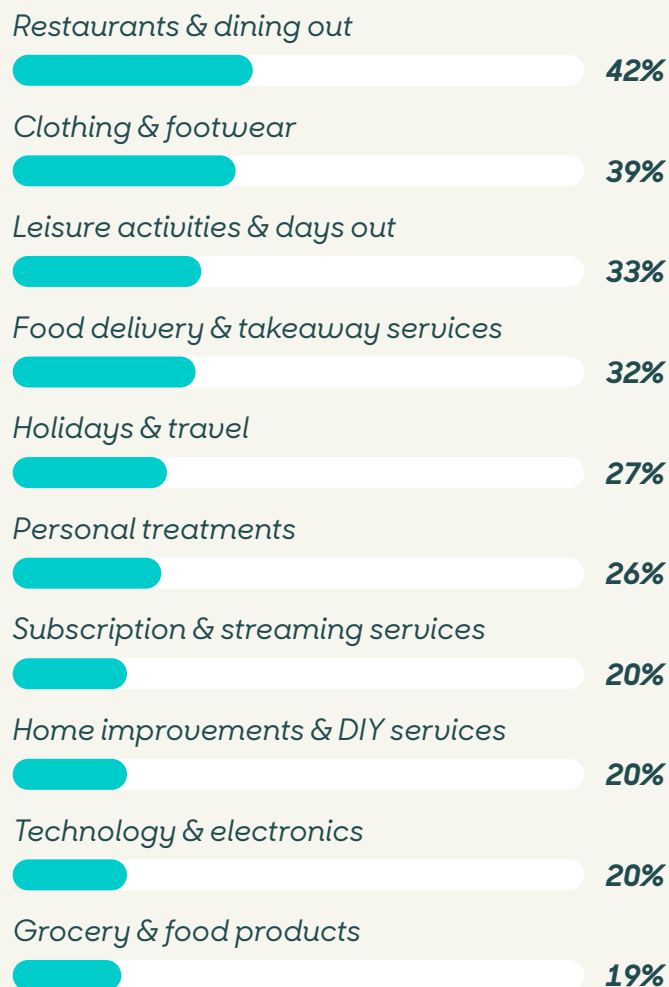


Changing spending habits

We also asked shoppers about how they are trying to reduce spending in general. They say they are cutting back on eating out, on new clothes and shoes, on some leisure activities and on food delivery or takeaway services. Only one in five have not cut back on any of the items listed.



Which have you been buying less of since the rise in inflation (i.e. late 2021)



Some of our other findings also confirm the pressure the cost-of-living crisis is putting on household budgets – and show that special offers and coupons are an important tool for many.



1 in 3

(35%) agree they "feel worse off than I did a year ago"



34%

say their shopping behaviour "has changed because of inflation"



33%

agree that "Special offers allow me to keep buying the brands I love"



29%

agree that special offers or coupons "are essential to my current budget"



32%

agree that being able to redeem special offers or coupons with their smartphone "improves my shopping experience", including almost half (46%) of those aged between 25 and 44.

How special offers can influence shopping behaviour

Which special offers or promotion types are most likely to influence your shopping behaviour?



73%

A discount
off your
purchase



53%

Loyalty
points



40%

Cashback
offer



35%

Free gift with
purchase



31%

Multi-
purchase
offers



12%

Prize
competitions

Asked which special offers or promotion types are most likely to influence their shopping behaviour, discounting, for example, through use of coupons, is by far the most important influence, cited by more than seven out of ten shoppers (73%). More than half (53%) say the opportunity to collect loyalty points is a key influence.

During the past three years the percentage of shoppers citing coupons as an influence on shopping behaviour has increased faster than for any of the other items on this list: from 54% in 2023 to 73% in 2025. By contrast, the number of shoppers citing loyalty points as an influence has plateaued, from 56% in 2023 to 53% now.

This strongly supports the idea that consumers want **immediate value and gratification**, with deferred rewards looking less attractive – although definitely still valued – in the current economic environment.

The 38% Persuasion Threshold: We asked shoppers for the minimum discount via a coupon that would persuade them to try a product. The average answer is 38%, but more than one in three shoppers (33%) say they would want a coupon to offer at least 50% or 75% off before they would try a new product.

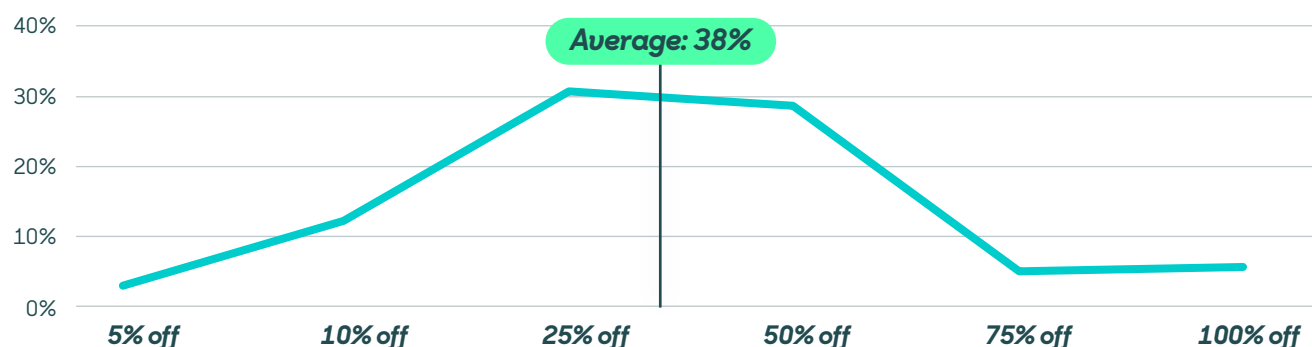
Retailers and brands must realise that “shallow” discounts (10–25%) are increasingly ignored. To drive trial in 2026, the data suggests a gravity point of at least 38% is required.



38%

Retailers and brands must realise that “shallow” discounts (10–25%) are increasingly ignored. **To drive trial in 2026, the data suggests a gravity point of at least 38% is required.**

What would be the minimum discount (coupon) you would need in order to try a product?



section 3

shopper loyalty in the UK

The Defection Risk

Seven out of ten UK shoppers (70%) say they would be likely to try a new product or brand if they received a special offer or coupon. This includes 20% who would be "very likely" to do so. Only 3% would be unlikely to take up such an offer.

However, loyalty is fragile. Just over half (54%) say they would probably consider switching supermarkets entirely if their coupon was not accepted in a retailer.

Risk analysis by age: those aged under 45 are significantly more likely to consider switching than are older shoppers, with more than three-quarters (76%) of 18 to 24 year olds prepared to consider switching. Retailers must view coupon acceptance not just as a discount but as a retention strategy.

Our findings also revealed a number of other insights into how UK shoppers feel about coupons.

1 in 3 shoppers say special offers or coupons:
increase their awareness of a brand

36%

increase their loyalty to the retailer

36%

increase their loyalty to a brand

35%

encourage them to buy more often

33%

In addition:

30%

say retailer loyalty apps should offer **special offers or coupons** direct from brands

28%

would **switch to another brand** if they had special offers or coupons

25%

would prefer to use special offers or coupons **in-store rather than online**

25%

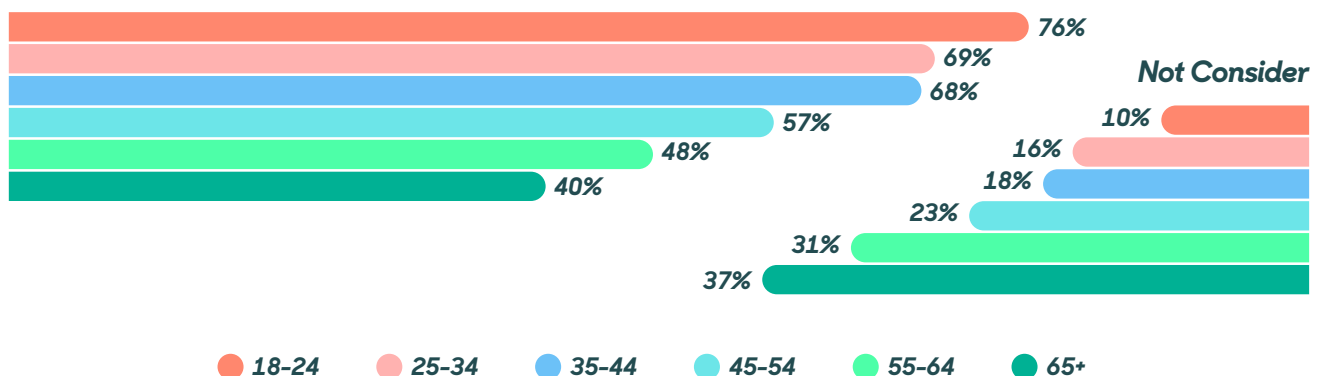
want to find all the offers from brands in **one place** on their phone

These results confirm that while coupons may offer retailers an opportunity to attract new customers, the way the offer is framed and targeted is absolutely crucial.

Would you consider switching to a supermarket that you had special offers or coupons for?



Consider



section 4

coupon expectations & desires in the UK



We asked shoppers when they might expect to receive coupons. The option selected most often was "as a thank you for being loyal", chosen by 52%.



We also asked shoppers for which grocery store or supermarket items they would most like special offers or coupons. Store cupboard essentials like tinned goods and pasta were most popular, chosen by 37%, with non-food household goods such as cleaning or laundry products not far behind (chosen by 35%). Responses varied by age, with shoppers aged under 35 most interested in offers on hygiene and personal care and health and wellness products, while older shoppers are more likely to welcome offers on alcoholic drinks.

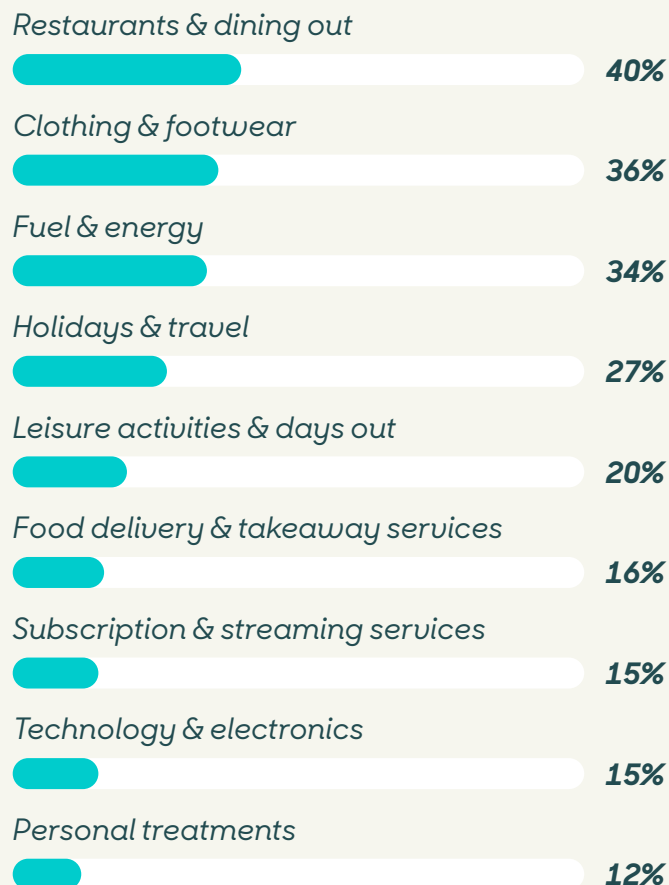
What grocery items do you most want special offers or coupons for?

	18-24	25-34	35-44	45-54	55-64	65+
Store cupboard essentials	31%	26%	32%	35%	41%	43%
Household goods	40%	35%	38%	30%	38%	33%
Dairy and chilled products	12%	25%	25%	23%	27%	35%
Hygiene and personal care products	38%	33%	28%	29%	20%	18%
Snacks and confectionary	19%	28%	26%	29%	21%	16%
Alcoholic drinks	19%	12%	17%	25%	25%	28%
Frozen foods	26%	21%	19%	21%	21%	27%
Pet food and pet care products	17%	13%	14%	20%	22%	11%



We also asked for what other sorts of goods and services shoppers might want to receive special offers and coupons. Restaurants and dining out tops the list, chosen by 40%, with clothing and footwear (36%) and fuel and energy (34%) not far behind.

In what areas would you most like to receive special offers or coupons?



how Gen Z shoppers feel about shopping & coupons

Gen Z is the first "platform-agnostic" generation. Shoppers aged between 18 and 24 are more likely to shop for groceries in-store and online than those in older age groups (43% compared to an average of 22% across all ages), and most likely to prefer to shop for groceries at a mix of stores (38% compared to 17% of all shoppers).

Unsurprisingly they are most likely to have redeemed a special offer or coupon via a smartphone while in-store, although those in the 25 to 34 age group, younger members of whom are also in Generation Z, are close behind.

Gen Z are also most likely to:



Defect to different supermarkets based on coupon acceptance



Respond to gamified experiences via smartphones



Engage with offers via Instagram, TikTok, or YouTube

section 5

coupons and 1st party data

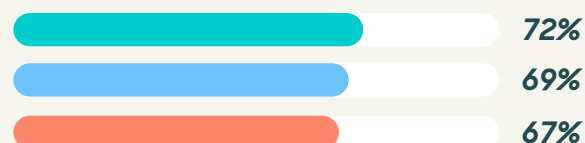


The “Value Exchange” is hardening: 72% of shoppers will now trade their data for a coupon, up from 67% in 2023.

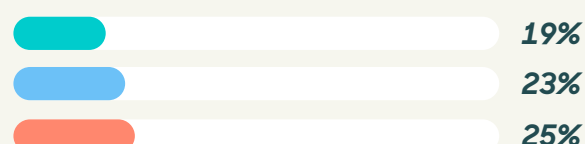
This surely reflects both the impact of cost-of-living pressures on shoppers’ behaviour and a willingness to engage with low-commitment, user-friendly loyalty programmes that shoppers think will offer them some value.

How likely would you be to sign up to a retailer or brand loyalty scheme if they offered you special offers or coupons?

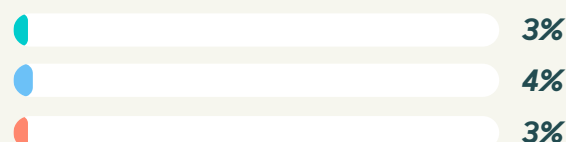
Likely



Neutral



Not likely



● 2025 ● 2024 ● 2023



The Privacy Paradox: Sharing with reservations

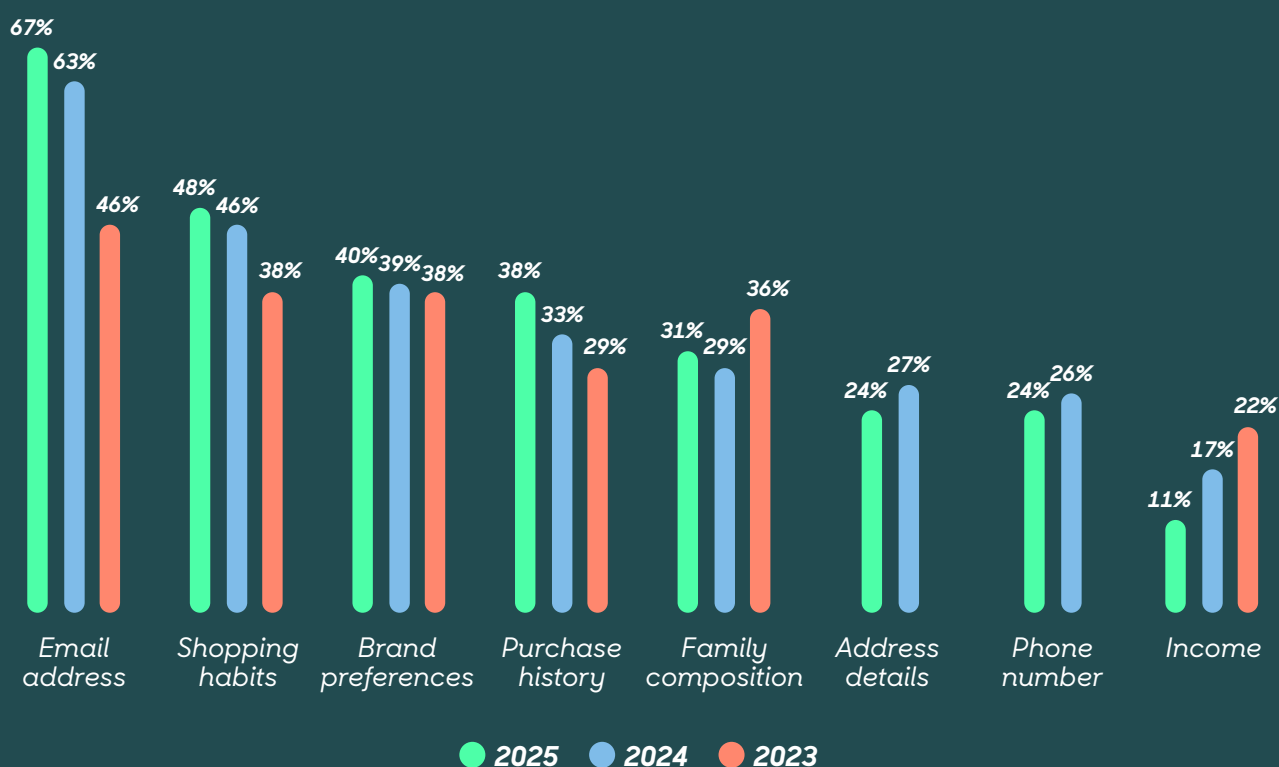
Shoppers are becoming more willing to share email addresses, details about their shopping habits, and brand preferences but there is a “hard stop” at sensitive personal data. Willingness to share salaries and phone numbers is declining, suggesting shoppers want a personalised experience without “over-reaching” surveillance.

These findings suggest that many shoppers understand how sharing this sort of information could benefit them significantly, but they are increasingly wary of sharing what they see as more sensitive information.

Retailers and brands would be wise to consider very carefully how they frame attempts to obtain this type of information. It would also appear to be sensible to emphasise the ease of signing up to a loyalty scheme, but also the ease of opting out, as well as the security measures used to protect shoppers’ data.



What information would you share for a coupon?



section 6

finding and engaging with coupons

Going Mainstream

The number of shoppers who actively redeem special offers or coupons via a smartphone while in-store has surged from 58% in 2023 to 72% today. Those answering 'Yes, many times' has increased from 23% in 2023 to 45% now, including a majority of all shoppers aged under 55.

These findings confirm that use of smartphones to redeem coupons is now mainstream and often habitual behaviour among most shoppers, including a majority in every age group. It is reasonable to infer from this both that retailers and brands have got better at redemption – it is now usually quick, easy and even a pleasure for the shopper – but also that retailers that do not offer smartphone-based coupon redemption are now effectively introducing additional friction into the process.



"Retailers that do not offer smartphone-based coupon redemption are now effectively introducing additional friction into the process."

We also asked shoppers which of a list of factors help encourage them to redeem coupons in-store via smartphones. Ease of use and accessibility were the most commonly selected options. Shoppers in younger age groups are particularly attracted to being able to use their phones for this purpose, and also to being able to earn rewards and take part in gamified experiences.

Our findings also confirm that shoppers are generally receptive to playing games or entering prize draws in return for a special offer or free item: more than three-quarters (77%) say they would be likely to do this, including almost nine out of ten shoppers aged between 25 and 44.

Have you ever redeemed special offers or coupons via your smartphone whilst in a shop?

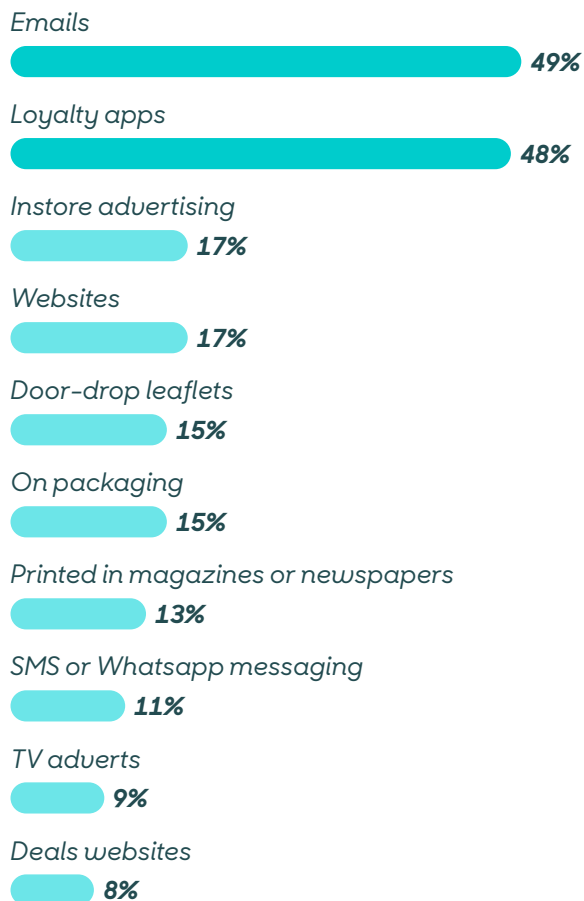
	18-24	25-34	35-44	45-54	55-64	65+
Yes, many times	55%	63%	56%	52%	40%	29%
Yes, once or twice	38%	28%	32%	26%	28%	23%
No	5%	7%	11%	18%	28%	41%
Not sure	2%	1%	1%	2%	2%	1%

Where shoppers expect or want to find coupons or rewards

Asked where they would be most likely to notice offers or coupons, almost half of UK shoppers point to emails and loyalty apps. They are much less likely to select other possible communication channels, such as in-store or web advertising, leaflets, product packaging or print and TV advertising.

We also asked where else, aside from retailers' apps or loyalty programmes, shoppers would like to see brand offers. The most popular choices are banking apps, mobile providers, utilities providers and deals websites. All the options suggested are more popular with shoppers aged under 45.

Apart from retailers' apps and loyalty programmes, where else would you like to see brand offers?



Apart from retailers' apps and loyalty programmes, where else would you like to see brand offers?



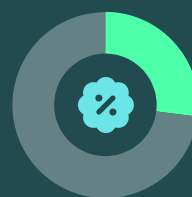
29%
Banking apps



29%
Mobile network



28%
Utilities



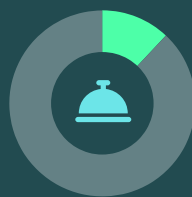
27%
Deals sites



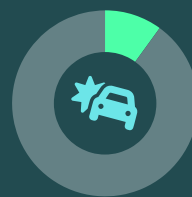
17%
Travel apps



12%
News apps



12%
Services



10%
Insurance apps

Significant numbers of shoppers aged under 45 say they would be likely to engage with special offers via a range of social media or TV streaming services. That includes, for example, both 50% of 18 to 24 year olds and 42% of those aged 25 to 34, who would engage via Instagram, and about one in three of those aged between 35 and 44, who would be happy to engage via Amazon, Netflix or YouTube.



If these social media or streaming channels were to share special offers, which would you be most likely to engage with?

	18-24	25-34	35-44	45-54	55-64	65+
 Amazon Prime Video	26%	30%	32%	28%	19%	16%
 Netflix	29%	30%	33%	25%	15%	9%
 YouTube	31%	28%	31%	23%	16%	10%
 Instagram	50%	42%	34%	20%	13%	5%
 TikTok	40%	30%	19%	9%	4%	1%
 Podcasts or audio streaming	10%	13%	13%	10%	4%	1%
 Influencers or content creators	12%	11%	11%	4%	2%	1%
 Twitch	7%	7%	6%	1%	1%	0%

Asked in which single location they would prefer to collect all their online coupons, shoppers are most likely to choose the loyalty card of their favourite retailer (chosen by 26%), an app dedicated to coupons (24%) or an Android or Apple wallet (20%). Shoppers aged 65 and above are more likely to choose the former, while those aged under 25 are most likely to choose one of the latter two options.

These findings suggest UK shoppers are now very comfortable with finding and using special offers or coupons from different sources, and with using their smartphones to redeem them. But they also underline the need for retailers or brands to choose the correct channel and level of discount to suit specific groups of customers.



77%

*of shoppers would be more likely to play a game or enter a prize draw if they were **guaranteed a freebie or special offer***

section 7

international comparison:

Crossing Borders



We also put the same questions to 2,000 shoppers in each of Germany, Italy and Spain. While the hunt for value is universal, the "Price of Loyalty" varies significantly by border:



Germany: The Digital Benchmark:

91% have used a smartphone to redeem an offer in-store.



Italy: The Trial Challenge:

Highest trial threshold (47% average discount required). Brand switching is a primary consumer habit here.



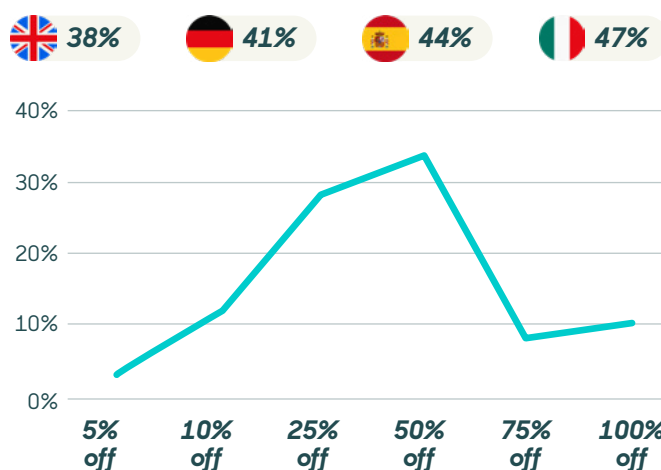
Spain: The Loyalty Receptive Market:

Highest willingness to join loyalty schemes (87%) and highest demand for coupons on "store cupboard essentials" (51%).

Shoppers in Italy are most likely to be feeling pressure on their grocery shopping budget at the moment: nearly one in four (22%) say they are spending "a lot more" on groceries now than they were this time last year – compared to 21% in Germany, 21% in Spain and 18% in the UK.

On average, shoppers in Italy and Spain would demand a higher discount from a coupon to persuade them to try a new product than shoppers in Germany and the UK. One in eight shoppers (12%) in both Italy and Spain would only try a new product if they were offered it for free!

What would be the minimum discount you would need in order to try a product?



Almost nine out of ten shoppers in Spain (87%) say they would be likely to consider signing up to a retailer or brand loyalty scheme in return for special offers or coupons – more than in Italy (81%) Germany (80%), or the UK (72%).

More than eight out of ten shoppers in Italy (83%) say they would consider switching from their preferred supermarket in order to use a coupon or special offer – more than the number of shoppers in Spain (74%), Germany (68%), or the UK (54%) who would consider doing so.

Shoppers in Germany are most likely to have used a smartphone to redeem coupons in-store: more than nine out of ten (91%) have done so – but those in Spain are almost as likely, with 90% having done this. Fewer shoppers have done this in Italy (82%) or the UK (72%).

section 7

Germany

The Digital Benchmark

Shoppers in Germany are particularly comfortable using smartphones to redeem coupons in-store: more than nine out of ten (91%) have done this, including almost three-quarters (73%) who say they have done this "many times".

Nearly one in four German consumers (21%) say they are spending "a lot more" on groceries now than they were this time last year – compared to fewer than 22% in Italy, Spain or the UK.

More than half of German shoppers (53%) say they would prefer to keep all their online coupons in an app dedicated to this purpose – many more than numbers of shoppers in Italy, Spain or the UK who say this.

The supermarket items that German shoppers would be most likely to welcome coupons for are:

Store cupboard essentials, like tinned goods & pasta



Household goods such as cleaning products



Hygiene and personal care products



Snacks and confectionary



Frozen food



Non-alcoholic drinks



section 8

Italy

The Trial Challenge

Shoppers in Italy would demand a higher discount – 47% on average – from a coupon to persuade them to try a new product than would shoppers in Germany, Spain or the UK.

More than eight out of ten shoppers in Italy (83%) would consider switching from their preferred supermarket in order to use a coupon or special offer – a larger number than among shoppers in Germany, Spain or the UK.

Shoppers in Italy are less likely to be influenced by being offered a discount of a purchase than are shoppers in Germany, Spain or the UK: just over half (56%) say this would influence their shopping behaviour, compared to six or seven out of ten shoppers in the other three countries.

The supermarket items that shoppers in Italy would be most likely to welcome coupons for are:



section 8

Spain

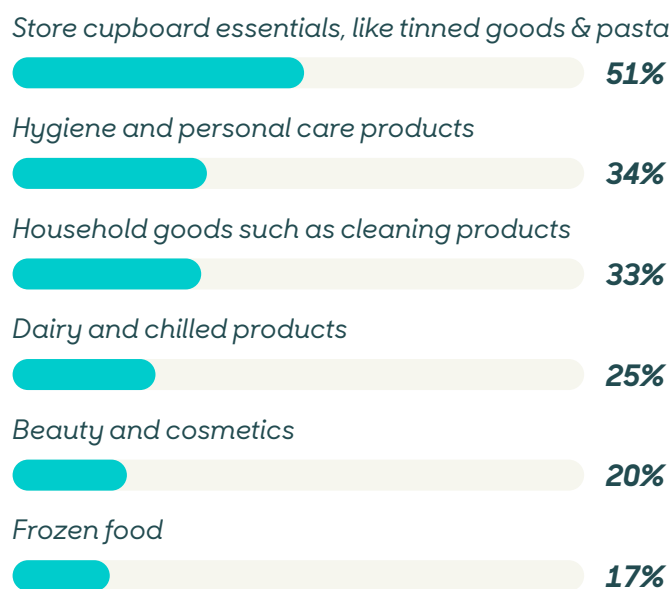
The Loyalty Receptive Market

Nine out of ten shoppers in Spain say they have redeemed special offers or coupons in-store via a smartphone – more than numbers of shoppers who say this in Italy or the UK and only just behind the figure for German shoppers (91%).

Almost nine out of ten shoppers in Spain (87%) say they would be likely to consider signing up to a retailer or brand loyalty scheme in return for special offers or coupons – more than in Germany, Italy or the UK.

Almost three-quarters of shoppers in Spain (74%) would consider switching from their preferred supermarket in order to use a coupon or special offer – a larger number than among shoppers in Germany or the UK.

The supermarket items that shoppers in Spain would be most likely to welcome coupons for are:



conclusion

Our research findings reveal that more shoppers than ever before are willing to use coupons and other rewards to try to reduce spending on grocery and other products. The 2026 savi Shopper is more informed, less loyal, and increasingly mobile.

In part this is due to the pressure many shoppers continue to feel in an economic slump with household costs still rising. Majorities of shoppers in the UK, Germany, Italy and Spain are willing to consider trying new products, switching supermarkets, or signing up to retailer or brand loyalty programmes in exchange for discounts and other rewards.

The survey results we have been compiling over the past four years also highlight a continued return by many shoppers to preferring in-store grocery shopping, in part because it can help them to find better value offers.

They also confirm how widely used and accepted mobile-based in-store coupon redemption and loyalty offers are today, thanks to the benefits a mobile-first strategy can offer shopper, retailer and brands. Convenience, ease of use and value attract the former, while retailers and brands benefit from collecting more data and insights about their customers.

But while shoppers will provide more information about themselves in return for better value, our findings show they want to do this on their terms, and only in return for an experience that is frictionless and that brings them value they can see straight away.





savi is a leading coupon and value distribution technology provider, helping FMCG brands and agencies engage and reward shoppers across digital and physical channels in the UK and Europe.

Last year in the UK savi powered more than 300 promotional offers for 150 brands, delivering over £2.2m in shopper savings through our mobile and printed coupons, cashback offers, and consumer-care resolution solutions. With acceptance across 12,000+ UK retail stores, savi processes a significant share of FMCG brand coupons, activating shoppers, driving footfall, and building brand loyalty at scale.

Get in touch to find out how to power up your campaigns.



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