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**Retail shopping behaviour:**  
**What are the predicted retail  
shopper behaviour trends and  
how do you drive change in 2025?**

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# 01

## Introduction

**In discussions about upcoming trends in consumer behaviour, typical answers emphasise personalisation, emotional connections, and omnichannel experiences.**

These recurring responses, repeated year after year, highlight how many brands rely on familiar strategies, repackaging old ideas rather than challenging the boundaries of customer loyalty. This “sameness” stems from risk aversion. Some cling to familiar tactics like points, discounts and basic personalisation, fearing customer loss or financial impact.

While AI, predictive analytics and data are hailed as game-changers, most companies use them predictably – making minor improvements instead of truly transforming the customer experience. **The real problem is overly transactional loyalty programs that fail to foster genuine, lasting connections.** Without bold, innovative approaches – like shared values, radical engagement and personalisation – retailers risk losing relevance with their customer base.



# 01

## Introduction

This paper points to a selection of observations, predictions, trends and initiatives, shining a light on how retailers and brands can increase their shopper engagement to positively change shopper behaviour in 2025.

**60% of brands are prioritising Customer Lifetime Value (CLV) as a top metric,** signalling a shift to cost effective, long term customer engagement strategies to enable this.

Shopper Retention is on the rise too, with **38% of companies focusing on reducing churn** and increasing purchase frequency, recognising that keeping the existing customer base engaged is more sustainable – and profitable – than chasing new ones.

There is a sharp focus on personalisation, with **58% of retailers investing in tailored approaches and 31% leveraging automation** to scale these efforts effectively.





02

# The Challenges Ahead

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# 02

## The Challenges Ahead

### Typical challenges that we see for loyalty marketing in 2025?

“While incentives remain crucial, they only work if the preceding marketing message is relevant, ensuring the shopper is recognised in-store and benefits tied to their status and purchase history are automatically available.”

**David Ringer**

Head of Sales for EMEA, ECREBO

### Thoughts on the future of loyalty programs over the next 2-3 years?

“Real time personalisation of promotions and rewards, mobile experiences driven by app or QR codes that leverages gamification, AI, and VR, instant rewarding, focusing on surprise & delight or challenges over traditional point accumulation.”

**David Ringer**

Head of Sales for EMEA, ECREBO



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03

# The Power of Personalisation

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# 03

## The Power of Personalisation

# Retail has always been a hugely customer-centric industry

Today's shoppers expect an omnichannel and personalised experience as standard. The internet enables access to endless shopping options and the proliferation of mobile devices puts offers and information at their fingertips— anywhere, anytime.

Shoppers are increasingly distrusting of the offers and information they receive; they are actively researching, reviewing, reacting, responding and evaluating what brands are doing for them as individuals—particularly during these difficult times.

**In fact, 39% of Brits say it now takes 5 or more purchases before they consider themselves loyal to a particular brand.**

By centralising data points captured across various purchasing points on and offline, retailers can truly deliver on emotional relevance rather than relying on mass 'cookie cutter' communications. **According to McKinsey, brands that get real-time personalisation right can deliver a marketing ROI of 8:1.**

As such, we will see a focus on highly specific, smart targeting, empowering retailers to maximise the relevance of their offers and messages to make the entire purchase journey more tailored and informative.

### The result:

**Shoppers feel listened to and valued, driving an emotional connection that results in loyalty.**

**10% increase  
in engagement  
when retailers use  
more advanced  
predictive analytics**



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# 03

## The Power of Personalisation

### Personalised campaign performance v generic on redemption plus ROI:

Across its broad retailer base and 15 years' experience, Ecrebo has witnessed the good and the bad when it comes to customer targeting for promotions.

Personalisation is paramount. Ecrebo has seen firsthand that retailers utilising advanced data, predictive analytics and enriched personalisation achieve significantly better customer engagement rates when compared to more basic CRM based targeting methods. Especially for acquisition use cases, when engaging new customers with a specific brand or category, Ecrebo has seen up to a 10% higher engagement rate when retailers leverage AI.

**“More advanced, predictive analytics and AI is required to make the offer relevant for new customers. Ecrebo has witnessed strong redemption rates up to 15% for promotions on even very niche, product and brand specific offers. This compares to engagement rates of c.3% when retailers use simpler CRM segmentations such as RFM modelling.”**

**Oliver Crowley**, Head of Data and Analytics, Ecrebo

A brand's personalisation potential has become increasingly sophisticated in recent years. Better organisation of customer data and the development of predictive analytics for customer profiling provide a more useful foundation for all types of personalised marketing.

Personalisation comprises four key strategic initiatives:

1. **Collecting customer data with consent, at scale**
2. **Targeting marketing messaging and offers information, based on predicted ROI**
3. **Executing this across multichannel, multi-brand marketing contexts, rather than in isolation**
4. **Measuring and optimising engagement coherently, capturing insights and producing a virtuous circle for further marketing efforts**



**We have seen  
56% over  
spend using  
targeted offers**

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# 03

## The Power of Personalisation

### Relationships are built through positive experiences across all touchpoints.

Ecrebo has 15 years' experience in enabling personalised communications at the point of sale and executing these four strategic initiatives.

In 2025, one big challenge in loyalty marketing will be creating personalised experiences for each customer without overwhelming both them and the retailer's loyalty teams.

People expect brands to know their preferences and deliver relevant offers, but doing this at scale is challenging.

AI, predictive analytics and machine learning will be musts in analysing customer data, but we need to find the right balance between personalisation and respecting privacy - especially with stricter data protection laws.

Relationships are built by relevant engagement and through positive experiences across all touchpoints:

- **Personalised experiences will be important but not to the point of overwhelming customers**
- **Difference in personalised campaign performance Vs generic can be measured on redemption rate and ROI by partners such as Ecrebo**
- **Loyalty programmes will be a key driver of consumer decisions**

**90% of digital users are expected to be enrolled in a loyalty program and 95% of those say loyalty programmes are influential in their brand choice.**



# 03

## The Power of Personalisation

**There is the continuing erosion of non-consent-based marketing. While Google may have rowed back on the death of cookies, the alternatives have not proved much more interesting to customers or brands.**

Currently, only about 50% of customers using Apple's App Store have consented to tracking, with no real indication this figure will rise.

Therefore, brands are increasingly recognising that loyalty programs are the only truly effective tool for enriching customer profiles and consent-based marketing at scale.

- **The savvy consumer is fully aware of the ploys used by retailers and brands. Retailers that win loyalty do so by analysing its data in real-time to provide a customer-first service across the entire purchase journey.**
- **Fewer than one in ten (8%) claim that "brand name" matters when it comes to their buying loyalty, while over half (51%) believe that free products and buyer perks (secret sales, free shipping, promotional codes, member pricing) are the best ways for brands to show their loyalty back.**
- **Retailers have a unique opportunity to localise marketing and communicate effectively to people who live within specific areas. Loyalty card data offers insight to retailers, so providers such as Ecrebo can enable location-based offers at till and in app, facilitating specific and relevant messaging.**
- **80% of UK brands fail to adequately reward customer loyalty, highlighting the gap and therefore opportunities that loyalty programs can bring.**

Marketplace ecommerce apps and sites such as Amazon, eBay and Groupon do not have loyalty programmes—but most bricks and mortar retailers do. The immediate instinct would be to forget about brick and mortar and disproportionately focus all the marketing efforts on online stores, but the margins – for example in grocery– are much richer in-store.

The in-store shopping experience is still a fundamental component of the customer journey, where retailers can add targeted value to individuals and develop their brand experience. The goal of the retailer is to always gain reviews specific to the area, the product, the service, ease of purchase and how valued that person feels. Brand advocacy in today's digital climate is the zenith.

The opportunity is to maximise on an individual's emotional needs by offering an incentive to remain loyal and buy online or in-store over other shops/ sites. If retailers fail to localise, personalise and reward loyalty, they face losing brand advocates.

### **In essence:**

**Go mobile, capture real-time data, localise, personalise, drive bricks and mortar brand building missions, reward back and retain customer loyalty.**

# 03

## The Power of Personalisation

**When people think of loyalty marketing, they usually think of points-based programs, but customers broadly prefer faster and more tangible forms of value.**

A recent poll in Britain showed which loyalty benefits customers find most appealing:

**"Discounts (85%) top the list, followed by monetary rewards like vouchers (82%) and freebies, both after point collection schemes (67%)."**

Of course, discounts and vouchers can come at a higher direct cost to the brand than points – but vouchers are often used to get the customer to return because of the perceived value to the customer and their future savings.

Ecrebo find retailers experience a higher ROI from promotional coupons over Points, as Ecrebo can target marketing and trade budgets and accordingly yield a higher ROI.

Customers resonate with retailers and brands who know their wants, without spamming them and applying 'FOMO' or 'URGENCY' tactics. Ecrebo see engagement rates with general spend stretch promotions (e.g. Get £5 off Your Basket When You Spend £30) of up to 20% for loyalty customers, and c.5-7% for non-loyalty.

### **The importance of engagement, loyalty recruitment and marketing opt-ins**

Ecrebo has achieved significant loyalty engagement and recruitment with a 33% increase in loyalty sign-up through use of QR code Coupons and a 46% increase in marketing opt-in for existing loyalty customers using QR code opt-ins. Additionally, 25% of customers who chose to receive a Digital Receipt also chose to opt-in for marketing content, further highlighting Ecrebo's sign-up boosting potential.







04

# Key Market Drivers

# 04

## Key Market Drivers

# The impact of targeted promotions

The rising use of conditional offers and promotions are notably driving UK grocery retail market growth. This strategy is attractive to consumers and builds higher ATV and frequency for the retailer.

We also see volume discounts and member pricing; with volume discounts, price adjustments are made based on the quantity of products in the basket. These help in attracting additional spend and footfall.

Hence, such marketing strategies and competitive discounts will play a major role in driving the growth of the UK grocery retail market in focus during the market forecast period.

The optimal solution, made possible by Ecrebo, is for retailers to deploy these discounts in a highly targeted way – knowing and being able to identify the shopper enables the retailer to reduce or upweight the marketing discount accordingly - optimising the effect of the promotion and reducing the marketing spend.

Building the relationship: engage consistently, prove value immediately, and be transparent.

A successful loyalty solution goes beyond rewards. It builds an ongoing relationship with the customer.

**Proving immediate value is essential – more than 1/3 of respondents remember experiencing an instant benefit from their favourite loyalty programmes such as a coupon at till.**

Regular touchpoints also help maintain brand relevance and keep your business top-of-mind, particularly if you're delivering value during each interaction. Consistency is key; customers want more than sporadic reward opportunities – they want the ongoing brand connection, with relevant offers and communications, that Ecrebo provides.

**Finally, transparency matters.**  
**Experience highlights that when the value is clear and accessible; customers are more likely to engage.**



**We have  
seen a  
15:1 ROI**

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05

# The Future of Retail Loyalty

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# Predictions for the future of retail loyalty

- Brand loyalty will be more difficult to achieve. **According to Forrester, brand loyalty will decrease by 25% in 2025. This is due to consumers being price sensitive and switching brands to find value.**
- Looking at brand loyalty for retailers, there is the increased need to win additional missions due to shopper disloyalty, stimulating new missions and spend stretch. However, loyalty programme usage will increase as consumers look for ways to save money.
- Sign up acquisition capability will become more important, shifting from analogue to app downloads. Loyalty engagement at till can enable and overcome these challenges.
- Personalised experiences will be paramount. Brands will need to create personalised experiences for customers without overwhelming them. This will require the use of machine learning to analyse customer data.
- Difference in personalised campaign performance Vs generic on redemption is a significant benefit in personalised coupon at till engagement.
- Loyalty programmes will be a key driver of consumer decisions. **90% of digital users are expected to be enrolled in a loyalty program, and 95% of those will say loyalty programs are influential in their brand choice.**
- Digital adoption increase enabled by Ecrebo and increased loyalty penetration on the back of Ecrebo's capabilities.
- Programs that offer convenience and flexibility will stand out.
- Programs that offer cash-back rewards, convenience, relevant simple to understand rewards and flexibility will be most appealing.
- Convenience of coupon at till Vs other channels, customer acceptance, redemption rates of this channel are to be considered as an optimal solution
- Trust will be a top priority. **61% of consumers say trust is their top priority when interacting with companies.** Clear communication that sets expectations and delivers on promises is critical to building trust and retailers can engender trust through the power of personalised communication

**In 2025, declining brand loyalty, increased reliance on loyalty programs and a growing demand for personalised and convenient experiences will reshape consumer behaviour.**

Retailers must combat disloyalty, stimulate spending, and adapt to the digital shift, as loyalty programs increasingly influence brand choice and consumer trust becomes paramount.

**Ecrebo plays a crucial role by enabling personalised, at-till coupon delivery, driving digital loyalty engagement and fostering trust through tailored one-to-one communications.** These solutions help retailers boost loyalty program adoption, improve campaign ROI, and provide convenient, flexible rewards that resonate with today's value-focused, digitally-savvy consumers.



# Here are our top trends to watch out for in 2025

- 1 The need for intuitive, real-time communications** will continue to grow. Providing engaging and hyper-relevant content through intelligent use of analytics will empower retailers to gain and retain customers.
- 2 Intuitive communications tapping in on segmented needs,** their moods, time of the week, locations and shopping missions is an increasingly important path to loyalty, enabled by increased digital engagement and POS reading software.
- 3 This is an opportunity for bricks and mortar shops to 'double down on personalisation'** to continue driving shoppers in-store. What's key is the omnichannel communication where retailers can communicate targeted messaging via digital and coupon at till channels to drive shoppers in-store, bricks and mortar stores can thrive in the new retail environment.
- 4 It will be a bleak reality if retailers neglect bricks and mortar.** In store, consumers can interact with staff and build greater brand engagement, further building emotional connections with the retailer and driving loyalty. Amazon is not without competition and with the right approach, bricks and mortar stores can thrive in the new retail environment.

Loyalty programmes are full of enriching data which goes beyond a simplified, transactional 'you bought this, so you might like this' personalisation, and retailers must start to engage this.

A seamless, frictionless experience for the consumer will always dominate loyalty.

Retailers will reward and treat their shoppers by providing choice and hyper-relevant content/offers.

- 5 Retaining existing customers is more cost-effective than acquiring new ones.** In 2025, with customer acquisition costs on the rise, loyalty solutions give you an attractive alternative. By turning the focus on retention, your business can increase customer lifetime value, reduce churn, and establish a more predictable revenue stream.
- 6 Building emotional connections: The cost-of-living crisis continues to drive shoppers to focus on value.** Retailers that make this easy will motivate and capture brand loyalty.
- 7 Wellbeing, health, healthy eating and CSR:** To encourage wellbeing, retailers will offer personalised health and wellness offers, communication and suggestions to build the emotional connection between retailer and shopper.

Target loyalty programme members to increase shopping frequency and basket size. Also target non-members audience to convert them to customers. Extend your reach and acquire new loyalty members with QR coupon sign-ups. Build audiences with CRM data to personalise offers based on shopping behaviour & interests. Leverage 1:1 personalisation and offline retargeting.

## **8 Maximising retail media revenue opportunities**

A major continued trend will be the increase in retail media opportunities so retailers can successfully monetise supplier and CPG revenues. This will enable margins to be maintained and shoppers' prices optimised as retail media supplements margin contribution.

Ecrebos coupon at till real time personalised messaging solution provides net new media revenue opportunities. Tailored offers maximise ROI through messaging that's tailored to shoppers' location, store type and channel and their basket.

# 06 Summary

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## Summary

**At Ecrebo we specialise in transforming loyalty programs and customer engagement by leveraging advanced technology, including point-of-sale (POS) personalisation and predictive analytics. The platform enables retailers to deliver seamless, real-time, and relevant offers to 100% of shoppers, driving emotional connections and boosting ROI.**

**Key roles Ecrebo plays in addressing the evolving retail landscape and customer expectations:**

- 1 Enhanced Personalisation:** The Ecrebo solution provides real-time, personalised offers at the till, fostering emotional engagement and improving redemption rates.
- 2 Digital Transformation:** Ecrebo facilitates the shift to digital loyalty engagement through QR code sign-ups, app integration, and multichannel communications.
- 3 Retention Focus:** By enabling precise targeting, Ecrebo helps retailers reduce churn, increase customer lifetime value, and build predictable revenue streams.
- 4 Seamless Omni-channel Experience:** Ecrebo supports retailers in integrating physical and digital touch points, ensuring consistent communication and a frictionless customer journey.
- 5 Gamification and Wellbeing:** The platform supports gamified loyalty features and wellness-focused initiatives, creating engaging and memorable customer experiences.

- 6 Data-Driven Decision Making:** Ecrebo empowers retailers with enriched analytics to create tailored marketing strategies, optimise loyalty program ROI, and strengthen customer relationships.

Ecrebo bridges the gap between customer expectations and retailer capabilities by delivering innovative loyalty solutions that align with evolving shopper behaviours.

Through its technology, retailers can build deeper emotional connections, enhance engagement, and drive sustainable growth in the competitive retail landscape.

**At Ecrebo, we reimagine loyalty programmes that anticipate your shoppers needs, offering them rewards and elements that resonate on a personal level. That's what we're talking about!**

**Looking ahead to 2025, we envisage retailers will lean into seamless omnichannel experiences and predictive analytics to deliver real-time, tailored offers for each unique journey.**

**By using consumer data, customer loyalty programmes are set to foster a deep, emotional connection with clients that goes far beyond just a purchase.**



# To learn more about how Ecrebo can **elevate your customer loyalty**

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