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PUTTING DATA TO WORK™

Beyond Spend

Q1 2026

A Quarterly View of Consumer Behaviour

Powered by Fable Data

UK Grocery Market | Q1 2026

CLASSIFIED CONFIDENTIAL

Contents

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1 Introducing *Beyond Spend*: A New Quarterly View of Consumer Behaviour

Beyond Spend is a new quarterly report by Beyond: Putting Data To Work designed to answer two simple but insightful questions: where is consumer money going and why?

Built on observed transaction data from Fable, this report moves beyond surveys, sentiment and stated preference to track real consumer behaviour in near real time. It shows how shoppers are allocating spend across brands, regions and missions; how loyalty and growth are evolving; and how affordability is being experienced on the ground.

This quarter, *Beyond Spend* focuses on the grocery sector using a framework that can be applied across any category where consumers spend money, from travel and leisure to entertainment and retail services. With shopper segmentations, regional granularity and Work-to-Consume Index, the report provides a transparent, behaviour-first view of the UK consumer economy.

This inaugural edition sets the baseline. Future quarters will track how these patterns evolve, separating short-term noise from structural change and helping retailers understand not just what is happening, but what it means for the decisions they need to make next.

1.1 How to Get the Best Out of Beyond Spend

Beyond Spend is not designed to be read from cover to cover. It has been built to reflect how senior leaders actually consume insight: selectively, with purpose, and in response to the questions they need answered now.

Each section of the report stands on its own and can be read independently. Whether you are interested in overall market direction, brand performance, shopper behaviour, regional dynamics or affordability pressure, you can go directly to the lens most relevant to your role and return to others as needed.

To help with navigation:

- **Executive Summary** provides a concise view of the key behavioural shifts shaping the market.
- **Competitive Standing and Growth Momentum** show where spend and relevance are moving right now.
- **Brand Lens** offers deep diagnostics on individual retailers.

- **Shopper Lens** explains how different types of shoppers are adapting their behaviour.
- **Regional Lens** highlights where national averages hide meaningful local variation.
- **Work-to-Consume Index** grounds all analysis in lived affordability, translating price and wage dynamics into behavioural pressure.
- **Our Perspective** sections draw out the implications for strategy and decision-making.

The report is deliberately modular. You do not need to read every page to extract value. Instead, use it as a reference tool: dip in, connect insights across lenses, and return as new questions emerge.

Beyond Spend is designed to help you understand not just what is happening, but where to focus next. You can use the lenses to identify where behaviour is holding, where it is shifting, and where pressure is building before it shows up in top line performance – helping you decide where not to act as much as where to act.

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2 Executive Summary

Q1 2026 shows a grocery market that has moved beyond reactive behaviour and into a more deliberate phase of optimisation. Spending remains resilient, but the data reveals shoppers making sharper, more intentional decisions about where, when and why they shop.

Average basket values continued to hold across most regions and retailers, signalling that households are still allocating meaningful spend to grocery. However, engagement metrics again show weakening commitment. Drop-off rates increased in many markets and return behaviour softened, confirming that participation remains active but conditional. Shoppers are still shopping, yet fewer are committing automatically to the same retailers week after week.

The Work-to-Consume Index (WTC) helps explain this dynamic. Affordability pressure has stabilised rather than eased. Baskets remain technically affordable in time terms, but the effort required to maintain household grocery routines has not materially declined. As a result, shoppers are adapting rather than retreating. Behaviour is becoming more structured around clearly defined missions such as the main shop, the value shop, the convenience stop and the treat occasion.

Retail competition is increasingly shaped by how effectively brands deliver against these missions. Large national supermarkets continue to anchor weekly shopping routines, while discounters retain strength in value-led stock-up behaviour. Premium retailers are capturing more selective, occasion-driven spend where quality or reassurance justifies the effort.

Regional behaviour reinforces the same structural shift. Spend levels remain broadly stable, yet loyalty signals are weakening across most regions. Urban markets continue to display the highest levels of switching and trip fragmentation, while other regions are gradually adopting similar optimisation patterns.

Taken together, Q1 confirms that grocery behaviour has entered a more disciplined phase. Shoppers are not pulling back from spending, but they are allocating effort more carefully. In this environment, success will depend less on headline price leadership and more on clarity of role, operational reliability and the ability to make the shopping mission feel easy and predictable.

2.1 At a glance: UK Grocery Q1 2026

The headline signals shaping behaviour

Metric	Q1 2026 Position	What it tells us
Average basket value	~£22	Basket values remained stable after Christmas rather than falling sharply, signalling continued spend resilience even as households re-normalise routines.
Basket mix	Small & medium dominant	Everyday top-up and controlled weekly shops continue to dominate. Large stock-up missions remain selective rather than routine.
Customer reach	Broad but stabilising	Most major retailers continue to attract large shopper bases, but reach growth has slowed as shoppers consolidate routines.
Drop-off rate	Elevated	Switching behaviour remains high as shoppers optimise trips across different retailers and missions.
Return rate	Stable but fragile	Repeat behaviour persists but is increasingly conditional on reliability, value clarity and ease of shopping.
Work-to-Consume Index (WTC)	~0.64–0.76 for major grocers	Affordability pressure remains stable rather than easing. Groceries remain manageable but effortful in time terms.
Highest WTC missions	Convenience & urban top-ups	Proximity and time pressure continue to outweigh price sensitivity in convenience missions.
Lowest WTC missions	Planned value shops	Discounters and large supermarkets continue to dominate stock-up missions where value clarity is strongest.
Post-Christmas reset	Behaviour normalisation	Q1 shows shoppers returning to structured routines rather than expanding spend after the festive period.

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2.2 **What This Means**

- **Spend resilience continues** - Households are maintaining grocery budgets even as routines reset after Christmas.
- **Behaviour remains highly structured** - Shoppers are assigning different retailers to specific missions rather than relying on one-stop shopping.
- **Effort remains the governing constraint** - Affordability pressure has stabilised, but shoppers continue to prioritise ease, clarity and reliability.
- **Retail roles are becoming clearer** - Large supermarkets anchor the weekly shop, discounters dominate value missions, and premium retailers capture selective occasion spend.

2.3 One-Line Takeaway

Q1 2026 shows a grocery market where spending remains steady, but shoppers are allocating effort with increasing precision across retailers and missions.

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3 Competitive standing

3.1 How to read the competitive standing ranking

The Competitive Standing League is not a traditional grocery sales or market share ranking.

It is a composite index that reflects overall behavioural competitiveness, giving equal weight to all core metrics that determine how strongly a brand is performing in real shopper behaviour:

- Average Basket Value
- Customer Reach and Reach Growth
- Wallet Share and Spending Shift
- Returning Customers and Comeback Trend

Taken together, these metrics capture scale, momentum, loyalty and quality of spend. The ranking therefore reflects how effectively a retailer is competing for shopper attention, trips and spend; not just how big it is.

As a result, brands can rise or fall in the Competitive Standing League even when their absolute market share remains stable. This is intentional. The table surfaces underlying shifts in behaviour that sit beneath headline sales rankings and explains why some brands outperform at moments of high pressure.

3.2 Who is winning UK grocery spending in Q1 2026?

Q1 2026 sees the Competitive Standing League focus on value-led momentum as households reset spending behaviour after Christmas. While the top of the table remains stable, the first quarter of the year has triggered one of the most pronounced reshuffles across the middle of the league since early 2024.

Rank	Retailer	Movement	Key Signal
1	Tesco	→	Retains first place — everyday proposition anchors both routine and recovery missions.
2	Aldi	▲2	Post-Christmas recalibration drives discounter rebound across reach, frequency and wallet share.

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3	Lidl	▲4	Strongest quarter-on-quarter improvement — households shift back to predictable value.
4	Sainsbury's	▼1	Mid-tier pressure intensifies as festive quality premium recedes in Q1.
5	Asda	→	Stabilisation rather than recovery — limited incremental growth in reach or wallet share.
6	Morrisons	→	Steady engagement in weekly shop missions but limited momentum expansion.
7	Co-op	▲1	Benefits from return of top-up and convenience patterns post-Christmas.
8	M&S	▼6	Sharpest Q1 drop — seasonal unwinding of occasion-led festive spend.
9	Iceland	▲1	Modest recovery as frozen-led value missions regain winter traction.
10	Waitrose	▼1	Premium headwinds outside seasonal peak; core loyalty remains intact.

Tesco retains first place with no movement quarter-on-quarter, extending its run as the UK grocery sector's behavioural anchor. Post-Christmas periods typically test retailer resilience as households consolidate spending after festive excess. Tesco's ability to maintain the lead during this reset phase reflects the strength of its everyday proposition: scale, range breadth and price perception combine to keep it embedded in both routine and recovery missions. In periods of economic uncertainty, shoppers gravitate towards retailers that minimise risk and decision fatigue, a dynamic that continues to reinforce Tesco's default status.

The most significant movement occurs immediately beneath the market leader. Aldi climbs two places to second (▲2), while Lidl rises four places to third (▲4), marking the strongest quarter-on-quarter improvement across the league. This rebound reflects the seasonal spending recalibration that typically follows Christmas. With household budgets tightening again amid persistent cost-of-living pressure, winter energy bills and cautious consumer confidence, shoppers have shifted back towards predictable value and controlled basket building. Both discounters benefit disproportionately from this behavioural reset, regaining momentum across reach growth, trip frequency and wallet share.

Sainsbury's slips one place to fourth (▼1), reflecting the challenge mid-tier supermarkets face once the festive quality premium recedes. During Christmas, reassurance and hosting credibility play a decisive role in shopper choice. In Q1, however, those emotional drivers weaken as households return to routine shopping missions where price visibility and spending discipline dominate. Sainsbury's remains competitive, but the post-Christmas environment narrows the behavioural advantage it held during the festive period.

Asda holds steady in fifth place, suggesting stabilisation rather than recovery. While the retailer maintains consistent engagement among its core shoppers, Q1 performance indicates limited incremental growth in reach or wallet share. This pattern reflects a broader mid-market squeeze: value-led retailers are regaining momentum while premium and convenience propositions continue to compete for smaller, more selective missions.

Morrisons similarly remains unchanged in sixth. The retailer retains steady engagement across traditional weekly shop missions, particularly around fresh categories, but the absence of meaningful movement suggests continued difficulty in expanding behavioural momentum beyond its existing shopper base.

Co-op edges up to seventh place (▲1), benefiting from the seasonal return of top-up and convenience shopping patterns following the consolidated Christmas shop. As households resume more frequent, smaller basket missions, convenience-led retailers regain relevance. However, the improvement remains modest, reflecting continued pressure on convenience pricing as households remain cost conscious.

The most dramatic reversal occurs with M&S, which falls six places to eighth (▼6) after its strong Q4 showing. This movement reflects the seasonal unwinding of Christmas-driven premium spend rather than a structural decline. M&S's Q4 rise was fuelled by high-value festive baskets and occasion-led purchases. In Q1, however, those missions largely disappear as shoppers revert to everyday budgeting discipline. Premium grocery propositions typically experience the steepest post-Christmas correction, and M&S's drop illustrates how strongly its competitive standing is tied to selective indulgence moments rather than habitual weekly shopping.

Iceland improves one place to ninth (▲1), suggesting modest recovery in behavioural engagement as frozen-led value missions regain traction during the winter months. The retailer benefits from shoppers looking to stretch budgets through longer shelf-life categories and batch cooking behaviours that become more common in January and February.

Waitrose slips to last place (▼1), reflecting the continued headwinds facing premium full-line supermarkets outside peak seasonal moments. While Waitrose retains strong loyalty among its core shoppers, Q1 conditions favour retailers with sharper value signalling and broader reach growth potential.

Overall, Q1 demonstrates how quickly behavioural competitiveness can shift once seasonal spending pressures ease. The league table has effectively reset to reflect a more cautious consumer environment, with value-led propositions regaining momentum while premium retailers experience a natural post-Christmas cooling.

3.3 Q1 2026: Competitive Standing

The post-Christmas reset has done what it always does — pulled shoppers back toward value and away from premium.

Tesco holds first, untroubled. Its scale and reliability make it the default choice in cautious times. Aldi (▲2) and Lidl (▲4) are the quarter's biggest climbers, surging as households tighten up after festive spending. Sainsbury's, Asda and Morrisons hold their mid-table positions — stable, but not growing, caught between the value wave below and selective premium spend above.

Co-op edges up one as frequent top-up missions return. Iceland gains one on the back of batch-cooking and freezer restocks. Both movements are modest.

The headline is M&S, down six to eighth. Nothing has broken — the festive occasion spend that lifted it in Q4 has simply disappeared, and without a habitual weekly shopper base to cushion the fall, the correction is sharp. Waitrose slips to last for the same reason.

Value wins Q1. Premium waits for its moment.

3.4 Beyond's Perspective

The Q1 reshuffle reinforces an important behavioural cycle in UK grocery. Christmas temporarily stretches household budgets, allowing premium retailers to capture high-value baskets and occasion-led spending. Once January arrives, that elasticity disappears.

The rebound of Aldi and Lidl highlights how quickly shoppers revert to disciplined spending once festive obligations pass. With inflation in everyday categories still visible and energy costs weighing on household budgets during the winter months, shoppers are actively recalibrating where they place routine spend. Value is not simply about lower prices; it is about predictability, clarity and the ability to control basket outcomes.

M&S's sharp correction illustrates the flip side of this dynamic. Premium retailers remain powerful when shoppers are actively planning to spend. But when spending becomes defensive rather than expressive, behavioural advantage shifts rapidly back to value-focused propositions.

Tesco's continued leadership shows why scale remains the most powerful stabilising force in the market. The retailer performs well not because it dominates any single mission, but because it remains credible across all of them from value-led weekly shops to premium festive baskets.

The underlying lesson from Q1 is clear: competitive advantage in grocery is increasingly cyclical. Retailers are not simply competing for share; they are competing for relevance at different financial moments in the household calendar.

3.4.1 Killer Comparison: Aldi vs M&S – The post-Christmas reversal

If Q4 highlighted the seasonal rise of premium grocery, Q1 2026 shows how quickly the cycle reverses.

M&S's fall from second place to eighth illustrates how dependent its competitive strength remains on occasion-led spending. During Christmas, shoppers actively seek reassurance, indulgence and outcome confidence, making M&S a natural destination for celebratory baskets. Once January arrives, however, those missions largely disappear. What remains are routine shops driven by value discipline and budget control.

Aldi moves in the opposite direction, climbing back to second place as households reset spending behaviour. The discounter's proposition is built around simplicity and predictability, qualities that become more valuable when shoppers are actively trying to manage budgets after the financial stretch of the festive season.

Crucially, this does not represent direct competition between the two retailers. The same households that treat themselves at M&S during Christmas are often the ones returning to Aldi for disciplined weekly shopping in January.

> **Insight** — The grocery market is increasingly defined by seasonal sequencing of value and indulgence rather than permanent brand switching. Retailers that understand when shoppers need them, not just why, will continue to win the moments that matter most.

4 Growth Momentum

4.1 How to Read the Growth Momentum League

The Growth Momentum League is designed to show which brands are gaining or losing relevance fastest, rather than which are largest by sales.

This ranking is built entirely on quarter-on-quarter change metrics, with equal weighting across:

- **Reach Growth** - how many more (or fewer) shoppers are visiting
- **Spending Shift** - change in wallet share
- **Comeback Trend** - change in returning customers

Brands can rank highly here even if their overall market share remains modest, provided they are gaining shoppers, winning a greater share of spend, or improving retention relative to last quarter.

This means:

- A high rank indicates positive behavioural momentum
- A low or falling rank signals stalling relevance or loss of traction
- Rankings may differ materially from traditional market share tables

The Growth Momentum League is particularly useful for understanding where shopper behaviour is actively changing, and where short-term gains may or may not translate into sustained advantage over time.

4.2 Who is gaining relevance fastest?

Rank	Retailer	Movement	Key Signal
1	Aldi	▲7	Strongest improvement — post-Christmas reset plays directly to its predictable value proposition.

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2	Lidl	▲5	Strong gains in shopper acquisition and repeat visits; reinforces role in cautious budgeting periods.
3	Iceland	▲7	Striking rebound — frozen-led value missions strengthen as households plan and batch-cook in winter.
4	Co-op	▲5	Renewed convenience momentum as everyday routines resume after consolidated Christmas shopping.
5	Morrisons	▲1	Stable but limited — incremental gains in fresh and core weekly missions.
6	Tesco	▼3	Stable base means fewer sharp growth swings — structural dominance over momentum.
7	Waitrose	▼3	Seasonal unwinding of Christmas premium spend reduces Q1 momentum.
8	Sainsbury's	▼6	Festive engagement has not fully translated into continued growth in routine budgeting period.
9	Asda	▼4	Limited progress attracting additional shoppers or increasing wallet share.
10	M&S	▼9	Sharpest reversal — festive occasion missions fade, momentum shifts to everyday value retailers.

If Christmas concentrates premium confidence, the first quarter of the year reverses the dynamic. Q1 2026 reveals one of the sharpest resets in behavioural momentum across the grocery market, as households recalibrate spending discipline after the festive period.

The Growth Momentum League shows that the fastest-moving brands are overwhelmingly those positioned around value, efficiency and budget control. As winter energy costs, lingering food inflation and cautious consumer confidence continue to shape spending behaviour, shopper growth in the first quarter has flowed decisively towards retailers that make everyday budgeting feel easier.

Aldi tops the Q1 Growth Momentum League, climbing seven places to take first position (▲7). This marks the strongest quarter-on-quarter improvement across the market and reflects a familiar post-Christmas pattern: households returning to disciplined weekly shopping after festive overspending. Aldi's proposition of predictable pricing, limited assortment and clear value cues aligns closely with the behavioural reset that typically defines January and February spending. The scale of the improvement suggests not simply loyalty retention but active re-expansion of reach and wallet share as shoppers rebalance grocery budgets.

Lidl follows closely in second place, also recording strong upward momentum (▲5). Together, the discounters dominate the growth narrative of the quarter, highlighting how quickly shoppers revert to value-led routines once Christmas indulgence recedes. Lidl's growth suggests particularly strong gains in shopper acquisition and repeat visits, reinforcing its role as a practical everyday shop during periods of financial caution.

Iceland ranks third, posting one of the quarter's most striking rebounds (▲7). Frozen-led value missions typically strengthen during winter months as households seek to stretch budgets through batch cooking, meal planning and longer shelf-life purchases. Iceland's strong growth signal indicates renewed behavioural relevance as shoppers look for ways to control grocery spend without sacrificing meal reliability.

Convenience also shows renewed momentum. Co-op rises five places to fourth (▲5), suggesting the return of frequent top-up missions after the more consolidated shopping patterns seen during Christmas. As everyday routines resume, convenience locations regain relevance for smaller basket purchases, even as price sensitivity remains elevated.

Morrisons sits mid-table in fifth place with modest upward movement (▲1). This suggests stable but limited momentum. The retailer appears to be benefiting from incremental engagement across traditional supermarket missions such as fresh food and core weekly shops, but the absence of stronger growth signals indicates that behavioural acceleration remains concentrated elsewhere in the market.

Further down the table, the market leaders on scale show weaker momentum signals. Tesco falls three places to sixth (▼3). This does not indicate structural weakness but rather reflects the nature of the Growth Momentum League itself. As the largest and most embedded retailer in UK grocery behaviour, Tesco typically experiences fewer sharp growth swings. Instead, its shopper base tends to remain stable while growth shifts towards retailers gaining incremental reach.

Waitrose follows in seventh place (▼3), reflecting the seasonal unwinding of Christmas premium spending. Premium grocery retailers typically see reduced momentum in Q1 as shoppers prioritise everyday affordability over occasion-led quality missions.

Sainsbury's drops six places to eighth (▼6), signalling one of the quarter's sharper reversals in behavioural momentum. While the retailer remains competitive overall, Q1 suggests that some of the festive engagement achieved during Christmas has not fully translated into continued growth once households returned to routine budgeting behaviour.

Asda sits ninth (▼4), indicating ongoing pressure on its competitive trajectory. While the retailer maintains a substantial shopper base, the league table suggests limited progress in attracting additional shoppers or increasing share of wallet relative to competitors.

The most dramatic reversal comes from M&S, which falls nine places to last in the Growth Momentum League (▼9). This sharp shift reflects the seasonal nature of premium grocery growth. M&S's festive momentum was strongly driven by occasion-led spending and treat-driven baskets. Once those missions fade in January, behavioural momentum naturally shifts towards retailers associated with routine value and everyday affordability.

Overall, the Q1 Growth Momentum League shows how quickly shopper behaviour can reset after the festive peak. The brands gaining ground are not necessarily those with the largest market share, but those most closely aligned with the financial and behavioural realities households face at the start of the year.

4.3 Beyond's Perspective

> ***Growth will increasingly favour retailers that make their role in the shopper's routine unmistakably clear.***

Q1 growth momentum reflects the financial reset that typically follows Christmas, but this year the effect was intensified by the wider economic backdrop. Elevated mortgage costs, winter energy bills and still-visible food inflation kept household budgets under scrutiny across January and February, prompting shoppers to reassert tighter control over everyday spending.

That shift is clearly reflected in the Growth Momentum League. Discounters dominate the top positions because their propositions reduce the cognitive work of budget management. In periods of financial recalibration, shoppers gravitate towards retailers where price trust is implicit rather than needing to be actively optimised basket by basket. Aldi and Lidl therefore benefit disproportionately from the early-year spending reset.

At the same time, Iceland's strong momentum highlights a subtler behavioural adjustment. Frozen-led shopping missions tend to strengthen when households prioritise meal planning, waste reduction and pantry resilience. With winter cost pressures peaking during February, longer shelf-life food becomes an effective tool for managing weekly grocery spend.

Conversely, the quarter also shows the rapid unwinding of festive spending behaviour. Retailers that benefited from Christmas hosting, celebration and treat-driven purchases saw momentum fade once households returned to routine budgeting. This is particularly visible in the sharp correction for M&S and the softer momentum signals across premium and mid-market supermarkets.

Importantly, this is not evidence of structural change in shopper loyalty. Instead it reflects the seasonal choreography of grocery behaviour, where households oscillate between indulgence and discipline depending on the financial moment in the calendar.

The retailers gaining momentum in Q1 are not necessarily the biggest — they are the ones most aligned with how households feel about spending between January and March.

4.4 Killer Comparison

Aldi vs Tesco: Growth momentum versus structural dominance

Q1 highlights a striking contrast between the retailer gaining momentum fastest and the retailer that still anchors the market overall.

Aldi tops the Growth Momentum League, climbing seven places to first (▲7). The post-Christmas reset in household spending has played directly to its strengths: clear pricing, simplified shopping and strong value cues. As shoppers recalibrate budgets in January and February, Aldi is one of the first places they turn to reassert control over everyday grocery spend.

Tesco, by contrast, slips three places to sixth (▼3). On the surface this looks like weakening momentum, but the Growth Momentum League measures direction rather than scale. Tesco's enormous and stable shopper base means its behavioural footprint changes more gradually than smaller competitors. Where Aldi is gaining incremental reach and wallet share quickly, Tesco's strength lies in remaining embedded across the widest range of shopping missions.

The contrast reveals an important structural dynamic in the market.

Aldi wins the **growth narrative** in Q1 because it captures the behavioural reset that follows Christmas.
Tesco wins the **structural battle** because it remains the default destination for everyday grocery spending.

> Aldi is gaining momentum. Tesco remains the habit.

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5 Loyalty

5.1 How to Read the Loyalty League

The Loyalty League is designed to show which brands are most effective at retaining shoppers over time, rather than which brands attract the most spend in a single quarter.

This ranking focuses entirely on repeat behaviour, using equal weighting across:

- **Returning Customers -** the proportion of shoppers who returned from the previous quarter
- **Comeback Trend -** quarter-on-quarter change in returning customers

As a result, the Loyalty League reflects behavioural stickiness, not scale. Brands can rank highly even if their overall market share or reach is relatively small, provided they succeed in encouraging shoppers to come back consistently.

This means:

- A high rank indicates strong retention and repeat usage
- A lower rank highlights fragile or weakening loyalty, even if spend or reach remains high
- Rankings may differ significantly from traditional sales or share tables

The Loyalty League is most useful for understanding which brands are building spend that lasts, and which are relying on episodic visits, seasonal spikes or promotional pull without converting them into habit.

5.2 Which brands are building spend that lasts?

Rank	Retailer	Movement	Key Signal
1	M&S	▲5	Strongest retention signal in several quarters — festive trial converting to selective repeat visits.
2	Asda	▲6	Sharpest loyalty improvement — existing shopper base stabilising; routine price cues reinforce repeat.

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3	Tesco	▼1	Structural normalisation — remains deeply embedded across all weekly shop missions.
4	Sainsbury's	→	Dependable mid-market loyalty anchor; core households rely on predictable weekly proposition.
5	Aldi	→	Habitual value proposition retains shoppers; switching friction from higher-priced rivals reinforces repeat.
6	Morrisons	▲1	Core shopper base resilient, particularly around fresh food and larger weekly shops.
7	Waitrose	▲2	Stronger repeat among premium core as regular routines resume post-Christmas.
8	Iceland	▲2	Frozen missions become more habitual in winter — practical repeat rather than emotional loyalty.
9	Lidl	▼6	Attracts shoppers through value but converting visits into consistent repeat remains challenging.
10	Co-op	▼9	Sharpest reversal — Christmas convenience traffic was incidental and does not persist into routine.

If the Growth Momentum League shows where shoppers are moving fastest, the Loyalty League reveals where behaviour is stabilising into habit. Q1 2026 presents one of the most dramatic reshuffles in retention dynamics across the market, as the routines of everyday grocery shopping reassert themselves following the disruption of Christmas.

M&S moves to the top of the Loyalty League, climbing five places to first (▲5). This represents the strongest retention signal for the brand in several quarters. The result suggests that a portion of the festive trial and occasion-led spending seen in late 2025 has translated into repeat behaviour. Shoppers who successfully used M&S for Christmas hosting, entertaining or food-led treats appear more willing to return in the early months of the year. However, the nature of that loyalty remains selective rather than universal: repeat visits are likely tied to specific missions where quality reassurance outweighs strict price optimisation.

The most striking improvement in loyalty momentum comes from Asda, which climbs six places to second (▲6). After a period of weaker growth signals, this suggests that Asda has begun stabilising its existing shopper base even if broader expansion remains limited. In periods of financial caution such as January and February, familiar price cues and established weekly shop routines can reinforce repeat behaviour even without significant increases in reach.

Tesco slips one place to third (▼1), but its position should be interpreted as structural normalisation rather than weakening loyalty. Tesco remains one of the most deeply embedded retailers in UK grocery behaviour, benefiting from broad mission coverage across weekly shops, top-ups and planned purchases. The slight decline simply reflects stronger relative retention gains elsewhere rather than a loss of habitual engagement.

Sainsbury's holds steady in fourth place (→), reinforcing its position as a dependable mid-market loyalty anchor. Its performance suggests continued retention among core households that rely on the retailer for predictable weekly shopping, particularly where quality reassurance and own-label value provide a balanced proposition.

Aldi also remains stable in fifth (→), highlighting the strength of its habitual value proposition. The discounter continues to retain shoppers effectively even as its growth momentum fluctuates. Once Aldi becomes part of a household's regular shopping routine, the behavioural friction of switching back to higher-priced retailers often reinforces repeat visits.

Morrisons edges up to sixth (▲1), indicating modest improvement in shopper retention. While the retailer has faced competitive pressure in recent years, the loyalty movement suggests that its core shopper base remains relatively resilient, particularly around traditional supermarket missions such as fresh food and larger weekly shops.

Waitrose climbs two places to seventh (▲2), signalling stronger repeat behaviour among its core premium customer base. This improvement likely reflects the return of more routine shopping patterns following Christmas, where loyal shoppers resume their regular purchasing habits even as overall premium grocery spending remains selective.

Iceland also rises two places to eighth (▲2). Frozen-led grocery missions often become more habitual during winter months, when households prioritise meal planning and budget control. Repeat visits in this context reflect practical behaviour rather than strong emotional loyalty.

At the lower end of the table, the sharpest reversals occur among retailers whose Q4 positions were boosted by seasonal shopping patterns. Lidl drops six places to ninth (▼6), suggesting that while the discounter continues to attract shoppers, converting those visits into consistent repeat behaviour remains more challenging.

The most dramatic shift comes from Co-op, which falls nine places to last (▼9). This reversal reflects the unwinding of Christmas convenience behaviour. During the festive period, convenience-led retailers benefit from last-minute purchases and emergency top-up

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missions. Once everyday routines return and households resume planned weekly shops, that incidental traffic declines sharply, exposing the fragility of convenience-led loyalty.

Overall, Q1 loyalty dynamics highlight how quickly repeat behaviour realigns once seasonal disruption fades. Retailers embedded in weekly routines or clearly defined missions retain stronger repeat engagement, while those reliant on episodic or convenience-driven visits experience greater volatility.

5.3 Beyond's Perspective

Q1 loyalty patterns reveal how closely repeat grocery behaviour tracks everyday routines rather than seasonal excitement. After the disruption of Christmas, households quickly revert to a narrower set of trusted retailers that simplify weekly shopping and reduce decision effort.

January and February are typically the most disciplined months in the grocery calendar. Household budgets tighten as post-Christmas credit balances, winter energy bills and early-year household costs converge. Under these conditions, loyalty becomes less about brand affinity and more about behavioural efficiency. Shoppers repeatedly return to retailers that make routine grocery shopping predictable, reliable and easy to execute.

This explains why loyalty leadership in Q1 does not mirror the growth rankings. While discounters dominate momentum, loyalty is spread across a wider set of retailers that have become embedded in habitual shopping patterns. The key differentiator is not price alone but the ability to reduce friction in repeat visits.

The sharp decline of convenience-led loyalty this quarter reinforces this point. Retailers benefiting from spontaneous or emergency shopping missions during Christmas often struggle to convert that traffic into lasting habit once households resume structured weekly shopping.

> **Signal from Q1** — Loyalty in grocery is increasingly determined by routine integration rather than brand affection. The retailers that remain part of the weekly shop will always hold the strongest retention advantage.

5.4 Killer Comparison

Asda vs Lidl – Habit stability versus value experimentation

The Q1 Loyalty League reveals a telling contrast between Asda and Lidl.

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Asda climbs six places to second (▲6), signalling a strengthening of repeat behaviour among its existing shopper base. While the retailer's growth momentum remains modest, this improvement suggests that many households are maintaining established weekly shopping routines even as they explore alternative retailers for value.

Lidl, by contrast, falls six places to ninth (▼6). The discounter continues to attract shoppers, but converting that interest into consistent repeat behaviour remains more challenging. Value-led trial does not automatically translate into habit, particularly when shoppers maintain multiple retailers within their regular repertoire.

The contrast highlights an important behavioural dynamic.

Asda retains loyalty because it is already part of many households' established weekly routines.
Lidl attracts attention through value, but repeat behaviour still depends on how firmly it becomes embedded in those routines.

> Shoppers may experiment with value. But loyalty belongs to the retailer that wins the weekly shop.

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6 Brand Lens

The Brand Lens provides deep diagnostics on individual retailer performance, examining basket economics, market share, engagement signals, demographics and regional distribution.

6.1 Aldi: Value scale remains strong, but engagement softens

Aldi shows a retailer that continues to anchor value-led grocery missions, but with signs that shopper engagement is becoming more selective.

Average basket value rises to £28.3 (▲£0.81), reinforcing Aldi's role in large, planned stock-up shops where households maximise value per visit. Market share remains broadly stable, with volume share at 9.4% (→) and value share easing slightly to 12.1% (▼0.2pp). This suggests Aldi is maintaining its core position in shopper repertoires rather than materially expanding it.

Engagement signals indicate some cooling in shopper activity. Customer reach falls to 20.3% (▼13.4%) and return rate drops to 41.9% (▼28.8%), while drop-off rises to 58.1% (▲28.8%). These shifts point to fewer casual or incremental visits as households settle back into routine shopping patterns following the post-Christmas spending reset.

Demographically, Aldi remains heavily value-driven. Low-income households account for 54% of spend, while the retailer's strongest age cohort is 30–39-year-olds (33%), reflecting family shoppers managing larger weekly grocery budgets.

Regionally, Aldi continues to perform strongest in structurally value-sensitive markets, led by the East Midlands (17.3%), North West (16.9%) and North East (16.5%).

> **The takeaway:** Aldi remains indispensable for value-led stock-ups, but maintaining engagement between larger trips is becoming the next competitive challenge.

6.2 Asda: Big baskets remain, but repeat behaviour weakens

Asda highlights a retailer still anchored in large value-led shopping missions but struggling to convert those trips into consistent repeat behaviour. Average basket value rises slightly to £23.8 (▲£0.33), reinforcing Asda's role in planned weekly shops where households aim to maximise value per trip.

Market share momentum remains soft. Volume share slips to 9.5% (▼0.2pp) while value share falls to 10.2% (▼0.5pp), suggesting Asda is losing ground relative to competitors despite stable basket economics.

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Engagement metrics underline the core challenge. Customer reach declines to 18.9% (▼15.0%), return rate drops to 37.2% (▼30.1%), and drop-off rises to 62.8% (▲30.1%), indicating that fewer shoppers are returning regularly.

This pattern is consistent with Asda's current strategy. The retailer has leaned heavily into "That's Asda Price", positioning itself as the supermarket where shoppers do not need loyalty cards to unlock value. While this reinforces its price credentials, it also means repeat behaviour depends more on price perception than on loyalty mechanics.

Demographically, Asda remains anchored among value-conscious households (54% low income) with strong representation among 30–39-year-olds (34%), reflecting family shoppers managing weekly budgets.

Regionally, the brand performs strongest in the North East (15.7%), followed by Yorkshire & the Humber and the North West (13.7%), markets where price sensitivity remains structurally high.

> **The takeaway:** Asda still owns the 'big value shop', but without stronger mechanisms to reinforce repeat behaviour, large baskets alone are not translating into consistent loyalty.

6.3 Co-op: Convenience reliance, but shrinking engagement

Co-op reinforces its role as a convenience-led retailer built around small, immediate missions. Average basket value rises to £16.2 (▲£3.65), reflecting slightly larger top-up purchases as shoppers manage everyday needs between bigger weekly shops.

Market share shows modest improvement, with volume share at 13.6% (▲0.9pp) and value share at 10.0% (▲2.4pp). However, engagement indicators reveal underlying fragility. Customer reach falls to 22.3% (▼12.2%), while return rate declines to 45.7% (▼26.3%), and drop-off rises to 54.3% (▲26.3%). This suggests that while shoppers continue to rely on Co-op for occasional top-ups, fewer are returning consistently.

Demographically, Co-op remains strongly anchored among low- and mid-income households (51% and 45%), with its largest age cohort among 30–39-year-olds (33%), reflecting working households balancing convenience with cost control.

Basket composition remains heavily skewed towards small and micro missions (47% and 31%), reinforcing Co-op's role as a supplementary rather than primary shop.

Regionally, the retailer performs strongest in the East Midlands (13.4%), followed by Scotland (12.8%) and the South West (11.2%), where store proximity continues to drive usage.

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> **The takeaway:** Co-op remains essential for immediate convenience missions, but declining repeat behaviour suggests shoppers are consolidating routine grocery trips elsewhere.

6.4 Iceland: Strong basket economics, but episodic engagement

Iceland reinforces its role as a mission-led retailer focused on freezer restocks and value-driven bulk purchases. Average basket value rises to £23.6 (▲£0.55), placing Iceland among the larger baskets in the market and highlighting its strength in planned stock-up trips.

Market share remains limited and largely unchanged, with volume share at 2.3% (→) and value share at 2.4% (▼0.1pp). This suggests Iceland is maintaining relevance within its niche but not significantly expanding its shopper footprint.

Engagement metrics underline the brand's structural challenge. Drop-off sits very high at 76.2% (▲26.6%), while customer reach declines to 5.7% (▼6.9%) and return rate falls to 23.8% (▼26.6%). These figures reinforce that Iceland is typically used for specific freezer-led missions rather than as a habitual weekly shop.

Demographically, the brand remains heavily skewed towards low-income households (57%), with its largest age cohort among 30–39-year-olds (31%), reflecting family shoppers managing food budgets through bulk and longer shelf-life purchases.

Regionally, Iceland's share remains concentrated in Northern Ireland (4.3%), followed by the North East and Wales (3.0%), markets where frozen value and budget control remain structurally important.

> **The takeaway:** Iceland continues to solve a clear shopper need — affordable bulk freezer shopping — but growth remains bounded by how infrequently that mission occurs.

6.5 Lidl: Strong value baskets, but weakening repeat behaviour

Lidl shows a retailer still delivering strong value-led baskets, but with signs that shopper engagement is becoming more selective. Average basket value rises to £23.4 (▲£0.86), reinforcing Lidl's role in larger planned shops where households aim to maximise value per visit.

Market share remains relatively stable but slightly softer, with volume share at 7.8% (▼0.3pp) and value share at 8.3% (▼0.4pp). This suggests Lidl is maintaining scale but struggling to expand its footprint relative to competitors.

Engagement metrics highlight the underlying tension. Customer reach falls to 17.2% (▼12.8%), return rate declines to 38.6% (▼29.6%), and drop-off rises to 61.4% (▲29.6%),

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indicating that while shoppers continue to make sizeable trips, fewer are returning consistently.

Demographically, Lidl remains anchored among value-conscious households (51% low income) with its strongest age cohort among 30–39-year-olds (32%), reflecting family-led stock-up missions.

Regionally, Lidl performs strongest in Northern Ireland (15.4%), followed by the South West (11.4%) and Greater London (9.6%), markets where value competition remains particularly intense.

> **The takeaway:** Lidl continues to win the value-led shop, but as price competition intensifies across the market, converting those visits into repeat behaviour is becoming the key challenge.

6.6 M&S: Premium spend remains strong, but engagement stays selective

M&S' reinforces its role as the market's clearest premium food destination, where shoppers are willing to spend more per visit but less frequently overall. Average basket value rises to £22.3 (▲£2.73), highlighting M&S's ability to capture higher-value missions when shoppers choose to visit.

Market share shows modest improvement, with volume share at 7.1% (▲0.3pp) and value share at 7.2% (▲0.9pp). This suggests M&S is extracting greater spend from its existing shopper base rather than dramatically expanding reach.

Engagement metrics underline the selective nature of that relationship. Customer reach falls to 15.2% (▼13.3%), return rate declines to 32.8% (▼29.5%), and drop-off rises to 67.2% (▲29.5%), indicating that visits remain purposeful rather than habitual.

Demographically, M&S skews towards mid-income households (49%), with its largest age cohort among 30–39-year-olds (33%), reflecting shoppers balancing everyday value elsewhere with occasional premium purchases.

Regionally, the brand performs strongest in Northern Ireland (13.6%), followed by Greater London (9.5%) and Scotland (7.9%), markets where premium food demand remains relatively resilient.

> **The takeaway:** M&S continues to win higher-value food missions, but growth remains driven by selective premium purchases rather than routine weekly shopping.

6.7 Morrisons: Broad reach, but weakening repeat engagement

Morrisons shows a retailer that continues to attract a broad mainstream shopper base but is struggling to convert those visits into consistent repeat behaviour. Average basket value rises slightly to £21.4 (▲£0.35), keeping Morrisons positioned firmly in the mid-market where shoppers complete meaningful weekly shops.

Market share continues to edge down, with volume share at 8.1% (▼0.1pp) and value share at 7.8% (▼0.3pp), signalling gradual erosion rather than sudden decline.

Engagement metrics highlight the pressure. Customer reach falls to 15.6% (▼11.9%), return rate drops to 37.6% (▼28.5%), and drop-off rises to 62.4% (▲28.5%), suggesting shoppers are visiting but not returning consistently.

This softening comes despite Morrisons leaning more heavily on loyalty mechanics. During early 2026 the retailer introduced double points promotions on its More Card, temporarily increasing rewards to 10 points per item to stimulate engagement. The move indicates a tactical effort to reinforce repeat behaviour rather than a structural change to the loyalty programme.

Demographically, Morrisons retains a broad appeal, skewing towards low- and mid-income households (53% and 42%), with its strongest age cohort among 30–39-year-olds (31%), reflecting family-led grocery missions.

Regionally, Morrisons remains strongest in Yorkshire & The Humber (11.3%), followed by the North East (11.2%) and West Midlands (9.7%), regions where its store footprint and heritage remain influential.

> **The takeaway:** Morrisons still attracts a broad shopper base, but even with tactical loyalty incentives, it is increasingly being used as a secondary shop rather than a dependable default.

6.8 Sainsbury's: Stable scale, but softening engagement

Sainsbury's shows a retailer maintaining strong market scale but facing pressure on shopper engagement. Average basket value rises slightly to £20.5 (▲£0.53), reinforcing Sainsbury's role as a core weekly shop for many households.

Market share remains substantial but edges down marginally, with volume share at 13.4% (▼0.2pp) and value share at 12.5% (▼0.5pp). This suggests Sainsbury's is largely defending its position rather than expanding its footprint.

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Engagement signals highlight the underlying tension. Customer reach declines to 24.7% (▼16.0%), return rate falls to 42.4% (▼29.2%), and drop-off rises to 57.6% (▲29.2%), indicating that while shoppers continue to use Sainsbury's, visits are becoming less frequent.

Demographically, Sainsbury's retains a strong middle-income skew (45%), with its largest age cohort among 30–39-year-olds (32%), reflecting family-led main-shop missions.

Regionally, the brand remains strongest in Greater London (20.2%) and the South East (17.2%), markets where dense competition and switching behaviour are particularly high.

> **The takeaway:** Sainsbury's continues to defend scale, but weakening repeat behaviour suggests that loyalty incentives alone are not enough to strengthen routine engagement.

6.9 Tesco: Default scale remains powerful, but reactivation is harder

Tesco confirms its position as the UK's grocery anchor, maintaining unmatched scale even as engagement softens slightly. Average basket value rises to £22.5 (▲£0.23), continuing the steady upward trend that reflects Tesco's ability to absorb inflation and range stretch without significant shopper pullback.

Market share remains dominant, with 27.1% by volume (▼0.3pp) and 27.7% by value (▼1.3pp). While still far ahead of competitors, these small declines suggest that incremental spend is becoming harder to capture as shoppers diversify trips across multiple retailers.

Repeat behaviour remains one of Tesco's strongest advantages. Return rate sits at 53.3%, well ahead of most competitors, while drop-off remains comparatively low at 46.7%, reinforcing Tesco's role as a dependable weekly-shop destination.

The retailer has also moved to reinforce this position strategically. In March 2026 Tesco launched a refreshed "Every Little Helps" advertising campaign, emphasising everyday value, convenience and service breadth. The campaign aims to strengthen Tesco's role as the easiest place for shoppers to complete the whole shop rather than compete solely on price.

Demographically, Tesco continues to span income groups more evenly than any other retailer (51% low income, 43% mid income), reinforcing its broad mainstream appeal. Regionally, its dominance is particularly strong in Northern Ireland (41.8%), followed by the East of England (34.2%), Wales (31.7%), and the South East (31.2%).

> **The takeaway:** Tesco remains the market's behavioural default. The challenge is no longer attracting shoppers, but maintaining momentum as incremental growth becomes harder at such scale.

The retailer continues to rely heavily on Nectar-based loyalty pricing, which remains a key mechanism for reinforcing value perception and repeat behaviour. However, in a market where discounters are strengthening price trust and competitors are intensifying promotions, loyalty incentives alone are proving less effective at deepening engagement.

6.10 Waitrose: Premium loyalty remains selective

Waitrose highlights a retailer with a clearly defined premium niche but limited expansion beyond its core audience. Average basket value sits at £20.0 (▼£0.21), indicating stable but slightly restrained premium spending as shoppers remain selective about where they trade up.

Market share remains small and largely unchanged, with 1.9% by volume (▼0.1pp) and 1.7% by value (▼0.2pp). This suggests Waitrose is defending its position rather than materially expanding reach.

Engagement metrics reinforce the brand's episodic usage pattern. Customer reach falls to 4.0% (▼4.1%), return rate declines to 29.6% (▼26.5%), and drop-off rises to 70.4% (▲26.5%), indicating that visits remain purposeful rather than habitual.

The brand has attempted to strengthen emotional engagement through its "The Gastronaut" advertising campaign launched in early 2026, which focuses on food discovery and culinary inspiration rather than price competition. This reinforces Waitrose's positioning as a destination for food enthusiasts rather than an everyday supermarket.

Demographically, Waitrose remains strongly anchored among mid-income households (54%), with its largest age cohort among 30–39-year-olds (29%), reflecting affluent working households balancing premium purchases with value elsewhere.

Regionally, spend remains highly concentrated in Greater London (4.1%) and the South East (3.3%), followed by the South West (2.4%) and East of England (2.4%), highlighting the brand's dependence on affluent urban markets.

> **The takeaway:** Waitrose retains strong brand affinity among its core shoppers, but visits remain selective — confirming its role as a premium occasion retailer rather than a routine weekly shop.

6.11 Beyond's perspective

The brand lens in Q1 2026 shows a market where structural leadership remains stable but the nature of competition is evolving. Share positions across regions and shopper segments suggest that scale still matters, yet the drivers of repeat behaviour are increasingly tied to clarity of role rather than simple market size.

Tesco continues to function as the gravitational centre of the UK grocery market. Its leadership across most regions reflects the advantage of scale, dense store networks and the ability to support multiple shopping missions. This position is reinforced through sustained messaging around Clubcard value, which continues to anchor Tesco's proposition around predictable savings and everyday reliability. The strategy aligns closely with shopper behaviour that favours consistency and low decision effort.

Below the market leader the competitive field becomes far more contested. Aldi has consolidated its position as the primary challenger in many regions, particularly across the Midlands and northern England. Price leadership messaging remains central to Aldi's strategy, reinforcing its role as the reference point for value-conscious shoppers. As households maintain tight spending discipline, the discounter model continues to capture share where price clarity is most influential.

Traditional supermarkets occupy a more complex space. Sainsbury's and Asda maintain strong national presence but face pressure from both sides of the market. Their challenge is to balance value reassurance with range breadth and service expectations. Recent marketing activity across the sector reflects this tension, with campaigns increasingly focused on everyday value, loyalty rewards and trusted quality rather than aspirational positioning.

At the premium end, retailers such as M&S continue to operate through selective missions rather than broad household provisioning. Their role in the grocery ecosystem is less about scale and more about capturing higher-value trips tied to quality, occasion or convenience.

Regional patterns reinforce these dynamics. Discounters are strongest across northern and Midlands regions, while southern markets remain more heavily concentrated around the large supermarket estate. Northern Ireland stands apart as the most concentrated market, where Tesco's dominance creates a structurally different competitive landscape.

Taken together, the brand lens suggests that the UK grocery market is not fragmenting but organising itself around clearer brand roles. Shoppers are simplifying their routines and retailers that align their positioning with those routines are strengthening their place in the market.

The implication for 2026 is straightforward. Competitive advantage will increasingly depend on reinforcing the specific mission a brand owns in the shopper's week. Retailers that deliver that role consistently will deepen repeat behaviour. Those that attempt to compete across every mission risk becoming interchangeable in a market where shoppers are steadily narrowing their choices.

7 Shopper Lens

Shopper Lens examines how different consumer groups are adapting their grocery behaviour in response to ongoing affordability pressure and shifting routines. By analysing frequency, basket size, brand repertoires and Work-to-Consume dynamics across segments, it reveals where habits are stabilising, where optimisation is intensifying and which shoppers are shaping the next phase of grocery competition.

7.1 Shopper Segment Overview

Segment	Avg Basket	Trips/Qtr	Brands Visited	WTC Index	Defining Behaviour
Bulk Buyers	£55.70	7	3	0.33	Large planned stock-up — efficiency and range completeness over price.
Casual Shoppers	£13.70	7	3	1.35	Opportunistic, need-driven visits — proximity and availability drive choice.
Lunchtime Buyers	£9.90	34	—	1.88	Daily convenience routine — time pressure outweighs price sensitivity.
Weekly Bargain Hunters	£27.40	32	6	0.68	Frequent planned shops across multiple retailers — active deal seeking.
Weekly Loyal Buyers	£29.30	19	3	0.64	Routine weekly shop — familiarity, predictability and trust above all.

7.2 Bulk Buyers: Concentrated spending and planned efficiency

Bulk Buyers remain the highest-value shoppers in Q1 2026, with an average basket value of £55.7. This reinforces their role as deliberate stock-up shoppers focused on large, planned trips rather than frequent store visits. Transaction frequency holds at seven trips per quarter, confirming that this segment continues to concentrate spending into fewer shopping occasions.

Behaviour in Q1 reflects the financial reset that typically follows Christmas. January and February bring higher household costs through winter energy bills, mortgage payments, and

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council tax increases. These pressures have encouraged households to manage budgets with greater precision. Bulk Buyers have responded by concentrating purchases into planned shops that maximise efficiency and reduce unnecessary trips.

The Work-to-Consume Index sits at 0.33, the lowest among shopper segments. Affordability is therefore not the dominant constraint. Effort management plays a larger role in shaping behaviour. Bulk Buyers favour reliability, strong range availability, and predictable outcomes when completing a full household shop. Brand repertoires remain narrow, with three brands visited on average, indicating a preference for trusted retailers that can fulfil the majority of the shop in one visit.

Demographically, the segment is concentrated among economically stable households. High-income shoppers account for 17%, with the largest age groups in 30–39 (26%) and 40–49 (25%). These cohorts typically represent family-led provisioning where time management and shopping efficiency are important.

Regionally, Bulk Buyers are most prevalent in the South East (13.4%), followed by Yorkshire & The Humber (13.1%) and the West Midlands (10.3%). These areas combine higher household incomes with commuting patterns that favour fewer, larger shopping trips.

Brand preference reflects the importance of range breadth and operational reliability. Tesco leads with 32.3% share, followed by Aldi (12.5%) and Asda (11.9%).

> **The takeaway:** Retailers that deliver range completeness, reliable availability and efficient store experiences are best positioned to capture this segment's concentrated spending.

7.3 Casual Shoppers: Episodic spending under rising effort pressure

Casual Shoppers remain a low-commitment segment in Q1 2026, characterised by opportunistic visits and limited retailer loyalty. Transaction frequency holds at seven trips per quarter, with shoppers visiting three brands on average. Average basket value sits at £13.7, confirming that purchases are typically driven by immediate needs rather than planned household shops.

Affordability pressure is clearly visible within this group. The Work-to-Consume Index stands at 1.35, meaning the average shop requires well over an hour of work to fund. This places Casual Shoppers among the most financially constrained segments in the market during the first quarter of the year. January and February typically bring higher household costs through winter energy bills, post-Christmas credit repayments and annual tax adjustments. These pressures influence the timing of purchases and encourage shoppers to delay spend until a clear need emerges.

Demographically, Casual Shoppers skew younger than most other segments. The largest age groups are 30–39 (30%) and 20–29 (26%), reflecting younger working households and renters whose grocery habits are less structured around large weekly shops. Income distribution remains mixed, with 41% low income and 42% mid income, reinforcing the financial sensitivity of this segment.

Regional concentration highlights a strong urban weighting. Greater London accounts for 18.7% of this segment, followed by the South East (12.7%) and Yorkshire & The Humber (11.9%). These areas combine dense retail availability with high mobility, conditions that encourage switching behaviour.

Brand preference reflects this fluid shopping pattern. Tesco leads with 29.2% share, followed by Sainsbury's (12.6%), Asda (12.1%), and Lidl (10.4%). This distribution indicates that convenience, proximity and immediate availability shape retailer choice more strongly than long-term loyalty.

> **The takeaway:** Casual Shoppers display highly responsive behaviour shaped by timing, affordability and local availability. Retailers capture this segment when they are easiest to access at the moment a purchase becomes necessary.

7.4 Lunchtime Buyers: The real cost of daily convenience

An average basket of £9.9 places Lunchtime Buyers above the typical supermarket meal deal price point. Most grocery meal deals sit between £3.50 and £5, which indicates that lunchtime purchases frequently include additional items such as coffee, snacks, or top-up food for later in the day rather than a single lunch purchase. The lunchtime mission therefore extends beyond a basic meal and reflects a broader "food-to-go" routine.

Urban pricing and commuting patterns reinforce this behaviour. The segment is heavily concentrated in Greater London and the South East, where food-to-go prices across cafés, quick service restaurants and supermarkets have risen steadily over the past two years. In this environment, a £9–£10 lunchtime spend now sits close to the market norm for a quick weekday meal.

The implication lies in the accumulation of small purchases. With 34 transactions per quarter, Lunchtime Buyers repeat this spend frequently. Even modest baskets therefore compound into a significant share of household food expenditure over time, which explains the segment's high Work-to-Consume Index of 1.88.

> **The takeaway:** Lunchtime shopping is shaped by routine rather than price optimisation. Retailers that combine proximity, speed of service and ready-to-eat range remain best placed to capture these repeated daily missions.

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7.5 Weekly Bargain Hunters: High frequency, active deal seeking

Weekly Bargain Hunters remain one of the most active shopper segments in Q1 2026, averaging 32 transactions per quarter. This places them close to Lunchtime Buyers in visit frequency, although their missions are centred on household grocery shopping rather than convenience food purchases. Trips occur regularly across the week as households manage budgets through frequent replenishment and promotion-driven purchases.

Average basket value sits at £27.4, reflecting structured grocery missions built around value optimisation. Rather than concentrating spend into occasional large shops, this segment spreads purchases across repeated visits that allow shoppers to respond to promotions and manage spending week by week. This behaviour is particularly visible in the early months of the year when many households recalibrate budgets following Christmas and face higher winter household costs.

The Work-to-Consume Index stands at 0.68, indicating that the typical shop remains manageable relative to income. Weekly Bargain Hunters have already adapted their routines to the current cost environment and maintain clear spending discipline.

This segment visits six brands on average, the highest brand repertoire of any shopper group. The pattern highlights a strong willingness to shop around in search of promotions, price advantages and perceived value. Retailers compete actively for these shoppers on each trip, as brand attachment is weaker and switching behaviour is common when better deals are available.

Demographically, the segment is concentrated among working households. Low-income shoppers represent 50% of the segment and mid-income households account for 46%. The largest age groups are 30–39 (34%) and 40–49 (27%), reflecting family households responsible for managing regular grocery needs.

Regional distribution highlights strong presence in the South East (14.5%), Yorkshire & The Humber (13.5%), and Scotland (12.9%). Value-focused grocery behaviour is visible across both higher-income and traditionally price-sensitive regions.

Brand preference reflects the importance of consistent pricing and promotional visibility. Tesco leads with 29.7% share, followed by Aldi (17.5%) and Sainsbury's (12.8%), with Lidl also playing a meaningful role. This mix shows the coexistence of discounters and large supermarkets within value-focused shopping routines.

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> **The takeaway:** Retailers that deliver clear promotions, competitive pricing and strong in-store visibility remain best positioned to capture this segment's highly contested weekly spend.

7.6 Weekly Loyal Buyers: Routine-led spending and strong retailer commitment

Weekly Loyal Buyers represent the most stable grocery behaviour in Q1 2026, built around established routines and strong retailer trust. This group averages 19 transactions per quarter and maintains the highest average basket value at £29.3, reflecting regular household shops conducted with consistent retailers.

Brand repertoires remain highly concentrated. Weekly Loyal Buyers visit three brands on average. This pattern reflects a deliberate narrowing of retailer choice in favour of familiarity, consistent pricing and predictable shopping outcomes. Grocery shopping in this segment follows established habits that reduce decision-making and simplify the weekly shop.

Retailer preference highlights the strength of established national supermarkets within this segment. Tesco dominates with 34.7% share, followed by Sainsbury's (12.6%), Asda (11.3%), and Aldi (11.3%). These retailers benefit from scale, broad product range and operational reliability that support repeat weekly shopping.

The Work-to-Consume Index sits at 0.64, placing Weekly Loyal Buyers among the lower effort segments in the market. Shopping routines appear closely aligned with household budgets and spending expectations. Efficiency and predictability shape purchasing decisions more strongly than promotion-driven switching.

Demographically, the segment centres on working households responsible for regular grocery provisioning. Low-income shoppers represent 48% of the segment and mid-income households account for 42%, with 10% high-income representation. The largest age groups are 30–39 (29%) and 40–49 (24%), reflecting family households managing weekly grocery needs.

Regional distribution shows strong representation in the South East (13.7%), Yorkshire & The Humber (12.9%), and Greater London (11.4%). These regions combine dense retail choice with established household shopping routines.

> **The takeaway:** Retailers that deliver dependable availability, stable pricing and efficient shopping experiences remain best positioned to retain this segment's regular weekly spend.

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7.7 Beyond's perspective

The shopper lens in Q1 shows a market that is becoming more structured around clear missions and behavioural efficiency. Spending patterns, trip frequency and retailer choice now align closely with the role each shopper segment assigns to grocery. This is less a story of changing demand and more a story of shoppers refining how they execute their routines.

One signal stands out immediately. Transaction frequency is clustering across multiple segments. Lunch-Time Buyers and Weekly Bargain Hunters now operate at very similar trip levels despite completely different motivations. One is driven by daily convenience needs while the other is driven by disciplined value optimisation. The similarity in frequency shows how grocery behaviour is increasingly shaped by routine rather than by price or promotion alone.

At the same time basket value reveals a clear hierarchy of missions. Lunch purchases remain tightly constrained around £10 while value-led and loyal weekly shoppers operate close to £27–£30 per visit. Casual shoppers sit well below these levels with much smaller baskets and fewer trips, confirming that this group activates only when a specific need emerges. The segmentation therefore reflects three distinct modes of shopping: habitual convenience, structured household provisioning and episodic purchasing.

Another pattern cuts across every segment. Retail repertoires are shrinking. Weekly Loyal Buyers visit the fewest brands, while even highly active segments such as Weekly Bargain Hunters limit themselves to a relatively small number of retailers. This points to shoppers actively simplifying their choices rather than exploring new options. Grocery shopping is increasingly organised around trusted defaults.

The behaviour of Weekly Bargain Hunters provides an additional signal. This group visits more brands than any other segment despite having tightly controlled budgets. Their behaviour shows that deal seeking does not mean chaotic switching. Instead it reflects a deliberate search for value across a defined group of retailers.

Work-to-Consume metrics reinforce these patterns. Segments with higher routine intensity are not necessarily under the greatest pressure. Lunchtime Buyers experience the highest effort burden yet maintain extremely stable behaviour because their mission is tied to daily routines such as work and commuting. By contrast, Casual Shoppers experience similar affordability pressure but react by delaying or consolidating trips.

Taken together, the shopper lens suggests that the UK grocery market is entering a phase where behaviour is becoming more disciplined rather than more volatile. Households are organising grocery activity around clear missions, predictable routines and smaller sets of retailers.

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The implication for retailers in 2026 is straightforward. Growth will come from owning a specific role in the shopper's routine. Retailers that execute that role reliably will accumulate repeat behaviour over time. Retailers that attempt to stretch across multiple missions risk becoming optional rather than essential in the shopper's weekly rhythm.

7.8 Killer Comparison: Weekly Bargain Hunters vs Weekly Loyal Buyers

Weekly Bargain Hunters and Weekly Loyal Buyers represent two of the most important grocery behaviours in the market. Their motivations differ, yet both segments play a central role in shaping repeat spending patterns.

Both groups display several common characteristics.

- Regular transaction frequency across the quarter
- Stable Work-to-Consume levels that reflect controlled spending routines
- High repeat behaviour within a small set of retailers

The difference lies in the strategy each segment uses to manage grocery spending.

Weekly Bargain Hunters actively search for promotions and competitive pricing across several retailers. They visit six brands on average, the widest repertoire among all shopper groups. This behaviour reflects an optimisation mindset where households combine frequent visits with value discovery.

Weekly Loyal Buyers maintain a much narrower retailer set, visiting three brands on average. Shopping behaviour is organised around established routines with trusted retailers that deliver predictable outcomes for the weekly shop.

The insight is that both segments reduce effort through different approaches. One group searches actively for value opportunities while the other simplifies decisions through routine and familiarity.

7.9 The implication for retailers in 2026

Growth comes from becoming the retailer that fulfils a clearly defined shopping mission with consistency and ease. When a retailer performs that role reliably, repeat behaviour follows and shoppers return with confidence on future trips.

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8 Regional Lens

8.1 Where is grocery performance being won?

National averages disguise the reality of UK grocery performance. The regional lens reveals a market shaped by local income profiles, mission mix, brand density and shopper confidence, producing materially different outcomes by geography.

Region	Avg Basket	Drop-off	Return	Top Retailers	Key Context
East Midlands	£22.60	58.7%	41.3%	Tesco (21.6%), Aldi (17.3%), Co-op (13.4%), Sainsbury's (13.3%)	Stable routines and clear value priorities. Manufacturing and logistics employment supports disciplined spending.
East of England	£22.60	58.4%	41.6%	Tesco (34.2%), Sainsbury's (13.3%), Aldi (10.9%), Co-op (9.2%)	Stable spending with high Tesco concentration. Tech and life sciences employment around Cambridge supports income levels.
Greater London	£17.20	58.7%	41.3%	Tesco (27.7%), Sainsbury's (20.2%), Lidl (9.6%), M&S (9.5%), Co-op (8.6%)	Lowest basket value nationally. Convenience and top-up missions dominate; urban mobility limits basket size.
North East	£22.00	58.8%	41.2%	Aldi (16.5%), Tesco (16.3%), Asda (15.7%), Sainsbury's (12.4%), Morrisons (11.2%)	Most competitive retailer spread of any region. Strong value awareness; EV investment supporting employment confidence.
North West	£21.70	58.8%	41.2%	Tesco (24.2%), Aldi (16.9%), Asda (13.7%), Sainsbury's (9.6%), Co-op (9.1%)	High participation with active retailer competition. Manchester and Liverpool economic growth supports stable spending.
Northern Ireland	£28.90	59.1%	40.9%	Tesco (41.8%), Lidl (15.4%), M&S (13.6%),	Highest basket value and most concentrated market in the UK. Car-based, planned weekly

				Asda (10.0%), Sainsbury's (9.0%)	shops; Tesco dominates at 41.8%.
Scotland	£22.40	56.6%	43.4%	Tesco (28.2%), Co-op (12.8%), Asda (11.9%), Aldi (11.6%), Morrisons (9.5%)	One of the most engaged regions. High return rate (43.4%) reflects strong routine-led behaviour. Energy sector investment supports incomes.
South East	£22.40	58.0%	42.0%	Tesco (31.2%), Sainsbury's (17.2%), Co-op (10.5%), Aldi (9.3%), Lidl (7.2%)	Largest regional market by volume. Technology and professional employment supports stable incomes alongside high housing costs.
South West	£22.50	58.1%	41.9%	Tesco (29.6%), Sainsbury's (13.3%), Lidl (11.4%), Co-op (11.2%), Aldi (9.1%)	Stable routines with strong convenience presence. Tourism, agriculture and dispersed communities shape local shopping patterns.
Wales	£22.90	58.6%	41.4%	Tesco (31.7%), Aldi (13.5%), Asda (11.6%), Co-op (9.0%), Morrisons (8.6%)	Strong basket value with steady participation. Public sector and manufacturing employment; cautious household budgeting.
West Midlands	£23.00	59.4%	40.6%	Tesco (24.9%), Aldi (15.9%), Sainsbury's (12.0%), Asda (10.7%), Morrisons (9.7%)	Notable basket value increase this quarter — households consolidating into larger planned shops. Birmingham and Coventry urban growth.
Yorkshire & The Humber	£23.00	58.5%	41.5%	Tesco (22.9%), Aldi (15.6%), Asda (13.7%), Morrisons (11.3%), Sainsbury's (10.0%)	Strong commercial region with disciplined value behaviour. Leeds, Sheffield growth alongside traditional manufacturing.

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8.2 East Midlands: Stable spending with value-led routines

The East Midlands enters Q1 2026 with stable grocery spending patterns and a clear value orientation among households. Average basket value sits at £22.6, supported by a strong increase over the past quarter and reflecting steady household provisioning across the region. Market share remains stable at 4.3% by volume and 4.4% by value, indicating consistent participation in national grocery spending.

Engagement patterns show a structured but cautious shopping rhythm. Drop-off sits at 58.7% while return rate stands at 41.3%, pointing to behaviour shaped by planned trips rather than constant repeat visits. Households appear to be managing grocery spending through defined shopping missions rather than frequent experimentation across retailers.

Demographically, the region is anchored by working households. Low-income households represent 52% of shoppers and mid-income households account for 41%, with the largest age group in 30–39 year olds (32%) followed by 40–49 year olds (23%). This demographic profile reflects family-led provisioning where efficiency and budget control play a central role in shopping behaviour.

Basket composition highlights this practical approach. Small baskets represent 51% of trips, supported by medium baskets at 30% and large baskets at 26%. These figures indicate a pattern of regular replenishment alongside occasional stock-up missions.

Brand preference reflects strong trust in large national supermarkets combined with value-led alternatives. Tesco leads with 21.6% share, followed by Aldi (17.3%), Co-op (13.4%) and Sainsbury's (13.3%). The presence of Aldi in second place highlights the continued strength of value-led retail within the region.

The regional economy continues to be shaped by manufacturing, logistics and distribution hubs, particularly along the M1 corridor and around East Midlands Airport. Employment in logistics and supply chain sectors remains significant, supporting stable household income levels. Grocery behaviour reflects this environment through disciplined spending routines and consistent value seeking.

> **The takeaway:** Grocery shopping in the East Midlands is defined by stable routines and clear value priorities. Retailers that deliver dependable pricing, efficient store formats and strong everyday value are best positioned to maintain repeat spending in the region.

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8.3 East of England: High spending stability with concentrated retailer reliance

The East of England continues to demonstrate stable grocery spending patterns in Q1 2026. Average basket value sits at £22.6, reflecting steady household provisioning across the region. Market share remains broadly unchanged at 6.8% by volume and 7.0% by value, indicating consistent participation in national grocery spending without significant expansion in regional share.

Engagement metrics suggest structured but cautious shopping behaviour. Drop-off stands at 58.4% while return rate sits at 41.6%, signalling a pattern of planned visits rather than high-frequency experimentation across retailers. Reach remains stable at 6.9%, reinforcing the presence of established grocery routines within the region.

Demographically, the East of England reflects a balanced household profile. Low-income households represent 48% of shoppers and mid-income households account for 44%, with 8% high-income representation. Age distribution centres on working households, with the largest group in 30–39 year olds (31%), followed by 40–49 year olds (23%) and 50–59 year olds (15%). These groups typically manage regular household provisioning through a combination of weekly shops and targeted top-up trips.

Basket composition highlights this mixed mission structure. Small baskets account for 49% of trips, supported by medium baskets at 36% and large baskets at 25%, indicating a blend of frequent replenishment alongside occasional stock-up shops.

Retailer preference remains strongly concentrated. Tesco leads with 34.2% share, followed by Sainsbury's (13.3%), Aldi (10.9%), Co-op (9.2%), and Asda (7.3%). This concentration reflects the importance of trusted national retailers that offer range breadth and reliable availability.

The regional economy continues to be influenced by technology and life sciences investment around Cambridge alongside commuter-driven employment across Hertfordshire and Essex. These sectors support relatively stable household income levels, though housing and commuting costs remain significant factors in household budgeting.

> **The takeaway:** Grocery behaviour in the East of England reflects stable spending supported by structured shopping routines. Retailers that deliver dependable availability, efficient store formats and consistent value remain well positioned to maintain repeat spending in the region.

8.4 Greater London: Small baskets, frequent missions

Greater London continues to display the most distinctive grocery behaviour in the UK market in Q1 2026. Average basket value sits at £17.2, the lowest of any region, reflecting the

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dominance of top-up and convenience shopping missions across the capital. Market share remains significant at 12.6% by volume and 9.9% by value, reinforcing London's scale despite smaller basket sizes.

Shopping behaviour reflects the structure of daily life in the city. Many households rely on public transport or walking rather than cars, which naturally limits the size of grocery purchases. Storage space in urban homes is also more constrained, encouraging frequent replenishment rather than large weekly stock-up shops. Basket composition supports this pattern, with small baskets accounting for 51% of trips and micro baskets representing 38%, while bulk shopping remains rare.

Engagement patterns highlight the fluid nature of retailer choice. Drop-off sits at 58.7% while return rate stands at 41.3%, indicating frequent switching between retailers depending on location, time of day and immediate need. Reach remains high at 13.2%, reflecting the dense retail environment and high footfall across the region.

Demographically, London's shopper base is younger and more urban-centred than most regions. The largest age groups are 30–39 (31%) and 20–29 (26%), with mid-income households representing 48% and high-income shoppers accounting for 16%. This demographic profile aligns with busy working households and commuter-led shopping routines.

Retailer performance reflects the importance of convenience and store density. Tesco leads with 27.7% share, followed by Sainsbury's (20.2%), while Lidl (9.6%), M&S (9.5%), and Co-op (8.6%) benefit from strong urban store networks and food-to-go missions.

The broader regional economy continues to shape these behaviours. London households face the highest housing and living costs in the UK, encouraging careful day-to-day spending management. Grocery shopping therefore tends to be frequent, targeted and mission-driven.

> **The takeaway:** Grocery behaviour in Greater London is defined by frequent small purchases linked to urban mobility and daily routines. Retailers that offer dense store networks, quick shopping experiences and strong convenience ranges remain best positioned to capture spending across the capital.

8.5 North East: Value-led shopping with intense retailer competition

The North East continues to demonstrate strong value-led grocery behaviour in Q1 2026. Average basket value stands at £22.0, broadly in line with national grocery spending patterns. Market participation remains modest in scale, with 2.5% share of both volume and value,

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reflecting the region's smaller population while still contributing consistently to national grocery demand.

Shopping behaviour reflects disciplined household budgeting. Drop-off stands at 58.8% and return rate at 41.2%, indicating structured shopping routines with shoppers distributing purchases across several retailers. Engagement levels remain stable, with reach at 2.5%, reinforcing consistent participation in grocery shopping across the region.

Demographically, the region continues to skew toward working households managing regular grocery provisioning. Low-income households represent 52% of shoppers while mid-income households account for 43%, with a relatively small high-income share of 6%. Age distribution centres on 30–39 year olds (31%) and 40–49 year olds (24%), highlighting family-led grocery purchasing patterns.

Basket composition shows a mix of replenishment and planned shops. Small baskets account for 50% of trips, supported by medium baskets at 38% and large baskets at 27%, suggesting households balance regular top-up purchases with occasional stock-up shopping.

Retailer competition remains particularly tight within the region. Aldi leads with 16.5% share, closely followed by Tesco (16.3%) and Asda (15.7%), while Sainsbury's (12.4%) and Morrisons (11.2%) also maintain strong positions. The narrow spread between leading retailers reflects a highly competitive market where shoppers frequently allocate spending across several brands.

The regional economy continues to be shaped by industrial transition and new investment linked to electric vehicle manufacturing and battery supply chains around Sunderland and the wider North East corridor. These developments support employment confidence, although household spending remains disciplined.

> **The takeaway:** Grocery behaviour in the North East reflects strong value awareness and active retailer competition. Retailers that deliver clear pricing, dependable promotions and consistent availability remain best positioned to capture repeat spending in the region.

8.6 North West: Large participation with strong value competition

The North West remains one of the most commercially significant grocery regions in Q1 2026. Average basket value stands at £21.7, reflecting stable household spending across the region. Market participation is high, with 9.9% share of both volume and value, highlighting the North West's importance within the national grocery landscape.

Shopping engagement reflects consistent but distributed behaviour. Drop-off stands at 58.8% while return rate sits at 41.2%, indicating that shoppers frequently distribute purchases across

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several retailers rather than concentrating spending within a single store. Reach remains strong at 9.9%, reinforcing the region's high level of grocery participation.

Demographically, the region continues to be shaped by working households managing everyday grocery needs. Low-income households represent 51% of shoppers and mid-income households account for 42%, with 7% high-income representation. Age distribution centres on 30–39 year olds (31%) followed by 40–49 year olds (23%), reflecting family-led grocery provisioning.

Basket composition highlights regular replenishment behaviour. Small baskets represent 50% of trips, with medium baskets at 37% and large baskets at 26%, suggesting a blend of frequent top-up purchases alongside occasional larger grocery shops.

Retail competition remains particularly strong. Tesco leads with 24.2% share, followed by Aldi (16.9%) and Asda (13.7%), while Sainsbury's (9.6%) and Co-op (9.1%) also maintain significant presence. The mix of national supermarkets and discounters reflects the region's strong value awareness combined with high retail density.

The regional economy combines major urban growth in Manchester and Liverpool with continued activity in logistics, manufacturing and services across the wider North West. This economic diversity supports steady grocery spending while maintaining strong price awareness among households.

> **The takeaway:** Grocery behaviour in the North West reflects high participation combined with active retailer competition. Retailers that provide consistent pricing, accessible store locations and reliable everyday value remain well positioned to capture repeat spending across the region.

8.7 Northern Ireland: Large baskets and concentrated retailer loyalty

Northern Ireland remains one of the most distinctive grocery markets in the UK in Q1 2026. Average basket value reaches £28.9, the highest of any region, reflecting the dominance of planned household shops and larger provisioning trips. Market participation remains modest at 1.8% of volume and 2.3% of value, consistent with the region's smaller population while still generating high value per visit.

Shopping patterns are shaped by geography and travel behaviour. Many households rely on car-based shopping trips, and supermarket density is lower than in major UK urban regions. As a result, grocery purchases are often consolidated into larger weekly shops rather than frequent top-up visits. Basket composition reflects this pattern with medium baskets

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representing 37% of trips and large baskets accounting for 30%, alongside a smaller share of bulk missions.

Engagement metrics indicate structured but less frequent shopping routines. Drop-off stands at 59.1% while return rate sits at 40.9%, suggesting that shoppers concentrate spending into fewer visits across a smaller group of retailers.

Demographically, the region skews toward working households. Low-income households represent 59% of shoppers while mid-income households account for 38%, with a smaller high-income share of 4%. Age distribution centres on 30–39 year olds (34%) and 40–49 year olds (24%), highlighting family-led provisioning behaviour.

Retailer concentration is particularly strong. Tesco leads with 41.8% share, significantly ahead of competitors, followed by Lidl (15.4%), M&S (13.6%), Asda (10.0%), and Sainsbury's (9.0%). This level of concentration reflects strong retailer loyalty within a relatively small market.

The regional economy continues to combine public sector employment, agriculture and cross-border trade with the Republic of Ireland, supporting stable household spending patterns despite ongoing cost pressures.

> **The takeaway:** Grocery shopping in Northern Ireland is defined by large, planned household shops and strong retailer concentration. Retailers that deliver reliable availability, strong range and consistent value are best positioned to capture the region's high-value grocery missions.

8.8 Scotland: Strong participation and stable grocery routines

Scotland remains one of the most engaged grocery regions in Q1 2026. Average basket value sits at £22.4, reflecting steady household spending across the region. Market participation remains high with 12.3% share of volume and 12.6% share of value, confirming Scotland's significant contribution to national grocery demand.

Engagement patterns show consistent shopping routines. Drop-off stands at 56.6% while return rate sits at 43.4%, indicating regular grocery participation supported by repeat visits across a relatively stable group of retailers. Reach has increased slightly to 11.0%, highlighting strong shopper engagement within the region.

Demographically, Scotland continues to be shaped by working households managing everyday grocery needs. Low-income households represent 53% of shoppers and mid-income households account for 42%, with 5% high-income representation. Age distribution centres on

30–39 year olds (32%) followed by 40–49 year olds (24%), reflecting family-led provisioning patterns.

Basket composition shows a balance between replenishment and larger grocery shops. Small baskets represent 51% of trips, supported by medium baskets at 40% and large baskets at 29%, indicating regular top-up purchases alongside structured weekly shops.

Retailer competition remains balanced. Tesco leads with 28.2% share, followed by Co-op (12.8%), Asda (11.9%), Aldi (11.6%), and Morrisons (9.5%). This distribution reflects the coexistence of national supermarkets and convenience retailers within the Scottish grocery landscape.

The regional economy continues to be influenced by energy sector investment, renewable infrastructure development and public sector employment across major cities such as Glasgow and Edinburgh. These sectors support stable household incomes and consistent grocery spending patterns.

> **The takeaway:** Grocery behaviour in Scotland reflects strong regional participation supported by stable household routines. Retailers that deliver reliable pricing, consistent availability and convenient store access remain well positioned to retain repeat spending across the region.

8.9 South East: High participation with disciplined household spending

The South East remains one of the UK's largest and most commercially important grocery regions in Q1 2026. Average basket value sits at £22.4, reflecting stable household spending across the region. Market participation remains strong with 14.2% share of volume and 14.5% share of value, confirming the South East's role as a major contributor to national grocery demand.

Engagement metrics highlight structured shopping routines. Drop-off stands at 58.0% while return rate sits at 42.0%, indicating repeat visits across a relatively stable group of retailers. Customer reach holds at 13.9%, reinforcing the region's high level of grocery participation.

Demographically, the South East shows a balanced income profile. Low-income households represent 48% of shoppers and mid-income households account for 44%, with 8% high-income representation. Age distribution centres on 30–39 year olds (31%) followed by 40–49 year olds (24%), reflecting family households managing regular grocery provisioning.

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Basket composition highlights a mix of frequent replenishment and planned household shops. Small baskets represent 51% of trips, supported by medium baskets at 36% and large baskets at 25%, indicating regular top-up purchasing alongside structured weekly grocery trips.

Retail competition remains concentrated among national supermarket brands. Tesco leads with 31.2% share, followed by Sainsbury's (17.2%), Co-op (10.5%), Aldi (9.3%), and Lidl (7.2%). The mix reflects strong presence from full-range supermarkets alongside discounters.

The regional economy continues to be shaped by technology, financial services and professional employment across major commuter areas including Reading, Oxford, Brighton and the Thames Valley corridor. These sectors support stable household incomes while high housing and commuting costs influence day-to-day spending management.

> **The takeaway:** Grocery behaviour in the South East reflects strong participation supported by structured household shopping routines. Retailers that deliver reliable availability, consistent value and convenient store access remain well positioned to capture repeat spending across the region.

8.10 South West: Stable household spending with strong regional routines

The South West maintains steady grocery spending patterns in Q1 2026. Average basket value sits at £22.5, reflecting stable household provisioning across the region. Market participation remains consistent with 9.4% share of volume and 9.6% share of value, highlighting the region's continued importance within national grocery demand.

Engagement metrics suggest structured shopping routines supported by repeat visits. Drop-off stands at 58.1% while return rate sits at 41.9%, indicating regular participation across a defined set of retailers. Customer reach has increased slightly to 8.9%, reinforcing consistent grocery activity across the region.

Demographically, the South West reflects a balanced mix of household incomes. Low-income households represent 54% of shoppers while mid-income households account for 41%, with 6% high-income representation. Age distribution centres on 30–39 year olds (30%) and 40–49 year olds (23%), reflecting working households responsible for regular grocery provisioning.

Basket composition highlights frequent replenishment alongside structured household shops. Small baskets represent 52% of trips, supported by medium baskets at 37% and large baskets at 27%, indicating a mix of top-up purchasing and planned grocery visits.

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Retailer competition reflects a blend of national supermarkets and convenience formats. Tesco leads with 29.6% share, followed by Sainsbury's (13.3%), Lidl (11.4%), Co-op (11.2%), and Aldi (9.1%). The presence of Co-op highlights the importance of convenience locations in more rural and coastal communities.

The regional economy continues to be influenced by tourism, agriculture and small business activity across coastal and rural areas, alongside growing urban centres such as Bristol and Exeter. Seasonal employment patterns and dispersed populations shape grocery behaviour through regular local shopping routines.

> **The takeaway:** Grocery behaviour in the South West reflects stable household routines supported by consistent retailer participation. Retailers that deliver convenient locations, dependable availability and clear everyday value remain well positioned to capture repeat spending across the region.

8.11 Wales: Strong basket value with value-led competition

Wales continues to show solid spending per trip in Q1 2026. Average basket value sits at £22.9, placing the region among the stronger performers on spend per visit. Market participation remains modest but stable, with 5.1% share of volume and 5.3% share of value, reinforcing Wales as a smaller but steady contributor to overall grocery demand.

Engagement patterns suggest regular participation across a defined set of retailers. Drop-off sits at 58.6% while return rate stands at 41.4%, reflecting consistent shopping activity but also indicating that loyalty remains conditional. Customer reach holds at 5.1%, showing that participation across the region remains stable.

Demographically, Wales skews toward lower-income households (57%), supported by 38% mid-income and 5% high-income shoppers. Age distribution centres around 30–39 year olds (31%) and 40–49 year olds (23%), highlighting working households managing regular grocery provisioning.

Basket composition reflects controlled household purchasing. Small baskets account for 49% of trips, supported by medium baskets at 38% and large baskets at 28%, indicating a mix of regular top-up shopping alongside planned household shops.

Retail competition remains concentrated. Tesco leads with 31.7% share, followed by Aldi (13.5%), Asda (11.6%), Co-op (9.0%), and Morrisons (8.6%). Aldi's strong position highlights the importance of value-led propositions across Welsh grocery shopping missions.

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The wider regional economy continues to reflect a mix of public sector employment, manufacturing and rural communities, with household spending shaped by cautious budgeting and local shopping routines.

> **The takeaway:** Wales combines strong spend per visit with steady household participation. Retailers that provide dependable everyday value and accessible store locations remain best positioned to capture repeat spending across the region.

8.12 West Midlands: Rising spend signals stronger household missions

The West Midlands records one of the most notable increases in grocery spending in Q1 2026. Average basket value has risen to £23.0, representing the largest basket value increase across UK regions this quarter. This suggests households are consolidating spend into larger shops rather than increasing shopping frequency.

Market participation remains solid, with 8.0% share of volume and 8.4% share of value, confirming the region as a significant contributor to national grocery demand. Despite this strong spending performance, engagement metrics indicate that loyalty remains fluid. Drop-off stands at 59.4% while return rate sits at 40.6%, reflecting a competitive retail environment where shoppers remain active but are willing to switch between retailers.

Demographically, the West Midlands reflects a broad household mix. Low-income households account for 50% of shoppers, mid-income households 43% and high-income households 8%. Age distribution centres around 30–39 year olds (31%) and 40–49 year olds (23%), indicating working households responsible for regular grocery provisioning.

Basket composition highlights structured household shopping patterns. Small baskets account for 49% of trips, supported by medium baskets at 36% and large baskets at 26%, showing a combination of top-up visits alongside more deliberate household shops.

Retail competition remains intense. Tesco leads with 24.9% share, followed by Aldi (15.9%), Sainsbury's (12.0%), Asda (10.7%), and Morrisons (9.7%). Aldi's strong position reflects continued demand for value across household grocery missions.

The regional economy continues to be shaped by manufacturing, logistics and urban growth across Birmingham, Coventry and surrounding cities, supporting steady household spending while maintaining sensitivity to everyday value.

> **The takeaway:** The West Midlands combines rising basket value with strong retailer competition. Larger household shops suggest more deliberate spending behaviour, while retailers that deliver dependable value and convenient store access remain well placed to capture repeat grocery missions across the region.

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8.13 Yorkshire & The Humber: Strong spend and disciplined value behaviour

Yorkshire & The Humber remains one of the UK's most commercially significant grocery regions in Q1 2026. Average basket value has increased to £23.0, placing the region among the strongest nationally for spend per visit. Market participation is also substantial, with 12.2% share of volume and 12.8% share of value, reinforcing the region's role as a major contributor to national grocery demand.

Engagement levels remain high, though loyalty signals indicate active competition between retailers. Drop-off sits at 58.5% while return rate stands at 41.5%, showing consistent shopping activity alongside ongoing switching between stores. Customer reach remains strong at 12.3%, highlighting broad participation across the region.

The demographic profile reflects a value-conscious household base. Low-income households account for 54% of shoppers and mid-income households 40%, with 5% high-income representation. Age distribution centres on 30–39 year olds (32%) and 40–49 year olds (23%), supporting regular family-led grocery missions.

Basket composition reflects structured household purchasing. Small baskets account for 50% of trips, supported by medium baskets at 38% and large baskets at 27%, indicating a combination of top-up visits alongside planned weekly shops.

Retail competition remains intense. Tesco leads with 22.9% share, followed by Aldi (15.6%), Asda (13.7%), Morrisons (11.3%), and Sainsbury's (10.0%). The strong performance of Aldi highlights continued demand for value-led propositions in the region.

The regional economy reflects a mix of manufacturing, logistics and growing urban centres such as Leeds, Sheffield and Hull, alongside rural communities that influence local shopping patterns.

> **The takeaway:** Yorkshire & The Humber combines strong grocery participation with disciplined value behaviour. Retailers that deliver dependable everyday value and clear household propositions remain best positioned to secure repeat spending across the region.

8.14 Beyond's perspective

Regional grocery behaviour in Q1 reveals a market that is becoming more structurally aligned, yet still shaped by a small number of geographic outliers.

The most striking signal is the convergence of basket values across the UK. Outside London, most regions now cluster tightly around the £22–£23 mark, suggesting households have anchored grocery spending around a broadly similar budget regardless of regional income differences. Grocery behaviour is becoming nationally standardised rather than locally differentiated.

Two regions stand out on growth: the West Midlands and Yorkshire & The Humber, both of which recorded the strongest basket value increases this quarter. These regions combine large working populations with strong manufacturing and logistics employment, and the data suggests households may be consolidating grocery spend into larger planned shops rather than increasing trip frequency.

At the other end of the spectrum, Greater London remains structurally distinct. Basket values are significantly lower than the rest of the country, reflecting the dominance of convenience-led missions and smaller top-up shops. London functions less like a traditional grocery market and more like a dense convenience ecosystem.

Across most regions another pattern is emerging: loyalty signals are weakening simultaneously. Drop-off rates sit close to 58–59% in nearly every region, indicating that switching behaviour has become a national phenomenon rather than a local one.

Northern Ireland remains the clearest structural outlier. Basket values are significantly higher than anywhere else in the UK and Tesco's market share exceeds 40%, creating a highly concentrated grocery market centred on larger stock-up missions.

Finally, a familiar geographic divide persists. Discounters are strongest across northern and Midlands regions, where Aldi consistently ranks as the second-largest retailer. In southern regions and London, the market remains dominated by traditional supermarkets.

The broader implication is clear: regional grocery markets are not diverging, they are standardising around a few dominant shopping behaviours. The retailers that succeed will be those that adapt their formats to these underlying mission structures rather than relying on historic regional strengths.

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9 Work-to-Consume Index: What affordability looks like in Q1

The Work-to-Consume (WTC) Index measures lived affordability in time rather than money. It calculates how many hours of work are required to afford a typical grocery basket: Average grocery basket value ÷ Median hourly wage.

> **Formula** — Average basket value ÷ Median hourly wage = Work-to-Consume score. WTC < 1.0 = basket costs less than one hour's work.

By Q1 2026, Work-to-Consume scores across the major grocers cluster tightly between 0.66 and 0.93, signalling that affordability pressure has stabilised rather than materially improved. This is an important shift from earlier periods when rising prices were rapidly increasing the effort required to afford everyday groceries.

Households are no longer absorbing new affordability shocks, yet neither are they experiencing meaningful relief. As a result, behaviour in Q1 reflects adaptation rather than reaction. Shoppers have adjusted how they shop to fit the current effort required to fund their grocery baskets.

This helps explain why the market is not experiencing a sharp drop in spending despite sustained cost pressure. Instead, pressure is expressed through how households shop. Frequency is more controlled, retailer repertoires are narrower, and shopping missions are increasingly segmented between value shops, routine household provisioning and convenience top-ups.

9.1 WTC Brand League Table — Q1 2026

UK median hourly wage: £19.67 (ONS ASHE, April 2025 reference period). UK average minutes of work for one basket: 68.0 minutes.

Rank	Retailer	Avg Basket (£)	WTC Score	Mins of Work	What This Means
1	Aldi	£28.30	0.86	86.3 mins	Largest basket reflects planned stock-up missions — not expensive per item.
2	Asda	£23.80	0.73	72.6 mins	Strong value credentials; mid-range effort requirement.

3	Iceland	£23.60	0.72	72.0 mins	Bulk/freezer mission drives larger baskets; effort justifiable.
4	Lidl	£23.40	0.71	71.4 mins	Slightly below Asda — good value perception reinforced by WTC.
5	Tesco	£22.50	0.69	68.6 mins	Strategic middle ground — affordable and versatile across missions.
6	M&S	£22.30	0.68	68.0 mins	Effort justified by quality and occasion; not everyday.
7	Morrisons	£21.40	0.65	65.3 mins	Effort acceptable when mission is specific (fresh/full shop).
8	Sainsbury's	£20.50	0.62	62.6 mins	Approaching one-hour threshold; shopping becomes more deliberate.
9	Waitrose	£20.00	0.61	61.0 mins	Close to one hour — occasion-driven rather than routine.
10	Co-op	£16.20	0.49	49.4 mins	Convenience format; small basket. Convenience premium accepted despite high per-unit cost.

At the top end of the index, Aldi (0.86) requires the greatest amount of work to afford a typical basket. This reflects larger, planned stock-up missions rather than higher prices per item. Shoppers are choosing to spend more in a single trip to reduce frequency and overall effort across the week.

Asda (0.73), Iceland (0.72) and Lidl (0.71) follow closely, offering relatively similar effort profiles. These retailers continue to play a central role in value-led weekly shopping, but the narrow spread between them highlights that affordability differences are now marginal in time terms.

Tesco (0.69) sits at the centre of the market. Its Work-to-Consume score remains below the UK average while its scale and flexibility allow it to support multiple missions. This balance between effort and versatility underpins its role as a default retailer for many households.

M&S (0.68) and Morrisons (0.65) demonstrate how effort can be justified by mission. Shoppers accept slightly higher time costs when the shop delivers on quality, fresh range or a full household mission. These trips are chosen deliberately rather than habitually.

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At the lower end of the index, Sainsbury's (0.62) and Waitrose (0.61) require less time to afford a typical basket, reflecting smaller or more controlled shops. This positions them closer to planned or selective missions rather than large-scale stock-ups.

Co-op stands apart with the lowest Work-to-Consume score (0.49). While baskets are small and require less time to afford overall, the retailer operates primarily in convenience missions. Shoppers are paying for immediacy and proximity, with behaviour driven by need rather than value optimisation.

9.2 WTC Regional League Table — Q1 2026

Rank	Region	Basket (£)	Mins of Work	Context
1	Northern Ireland	£28.90	88.2 mins	Highest nationally — planned large shops, lower store density.
2	West Midlands	£23.00	70.2 mins	Basket growth driven by larger planned shops.
3	Yorkshire & Humber	£23.00	70.2 mins	Strong commercial region; disciplined value behaviour.
4	Wales	£22.90	69.9 mins	Solid spend per visit; cautious household budgeting.
5	East of England	£22.60	69.0 mins	Stable spending; high Tesco concentration.
6	East Midlands	£22.60	69.0 mins	Value-led routines; Aldi strong second.
7	South West	£22.50	68.6 mins	Stable with strong convenience presence.
8	Scotland	£22.40	68.3 mins	High engagement; strong routine-led behaviour.
9	South East	£22.40	68.3 mins	Largest market; professional income supports stable spend.
10	North East	£22.00	67.1 mins	Most competitive retailer spread nationally.
11	North West	£21.70	66.2 mins	Active competition; dense retail network.

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12	Greater London	£17.20	52.5 mins	Lowest nationally — small basket convenience market.

Regional variation in the Work-to-Consume Index highlights how affordability is unevenly experienced across the UK.

Northern Ireland records the highest level of effort, with shoppers needing over 88 minutes of work to afford a typical basket. This reflects a structural pattern of larger, planned household shops combined with lower store density and less frequent purchasing.

At the other end of the spectrum, Greater London shows the lowest time requirement at 52.5 minutes. Smaller, convenience-led baskets reduce the total effort per trip, even within a high-cost urban environment. Affordability here is driven more by basket size and shopping mission than by absolute price levels.

Across most regions, Work-to-Consume scores cluster tightly between 66 and 70 minutes. This indicates that affordability has stabilised, but not improved meaningfully. Shoppers are operating within a narrow band of "manageable effort," where behaviour becomes more selective rather than more relaxed.

The most important dynamic emerges in these mid-range regions, including the Midlands, South East and Yorkshire. Here, effort feels controllable but not comfortable. As a result, shoppers actively optimise their behaviour, adjusting basket size, trip frequency and retailer choice depending on the mission.

Lower-effort regions such as the North West and North East do not show significantly more relaxed behaviour. Instead, households remain disciplined, suggesting that perceived financial buffer, not just time cost, continues to shape decision-making.

9.3 Beyond's Perspective

> **Core insight** — In 2026, the winners will not simply be the cheapest. They will be the easiest — the most predictable, the most reliable, and the clearest about the role they play in the shopper's week.

The Work-to-Consume Index shows that grocery affordability has entered a phase of stability rather than relief.

Households have adapted to the current effort required to fund grocery baskets, and that adaptation is now shaping how the market behaves.

In 2026, competitive advantage will not come from lowering Work-to-Consume scores alone. The retailers that win will be those that:

- Reduce perceived effort through clear missions, predictable value and simpler choices
- Justify higher effort through quality, trust or emotional payoff
- Align basket structures to specific shopping missions rather than expecting one retailer to serve every trip

Price still matters. But the real competitive battleground has shifted to effort economics.

The Work-to-Consume Index reveals exactly where that contest is playing out.

10 Looking Ahead: What Q1 2026 Tells Us About Q2 and Beyond

10.1 Effort Is Becoming the Primary Currency of Grocery

Q1 reinforces that shoppers are now managing effort as carefully as they manage money. The Work-to-Consume Index has stabilised rather than fallen, which means households are not experiencing meaningful relief even as price inflation moderates.

The result is behavioural precision. Shoppers are allocating different retailers to different missions with increasing clarity. The big shop, the value shop, the convenience stop and the treat mission are being separated rather than consolidated.

Retailers that reduce friction through clarity of range, predictable pricing and reliable availability are capturing repeat behaviour even when they are not the cheapest option.

> **Implication for Q2 and beyond:** Competition will increasingly revolve around effort economics. The brands that win will be those that make the shop feel easier rather than simply cheaper.

10.2 Mission Ownership Will Matter More Than Market Share

Q1 data shows retailers strengthening in specific roles rather than expanding across every mission. Discounters continue to dominate value-led stock-up missions, premium retailers capture justified treat occasions, and national supermarkets retain the broad weekly shop.

This structural role assignment is becoming clearer across shopper segments and regions. Shoppers are not looking for one retailer to do everything. They are looking for different retailers to do specific jobs reliably.

> **Implication for Q2 and beyond:** Growth will come from strengthening a clear mission rather than expanding into adjacent ones. Retailers that blur their role risk losing clarity in a market where shoppers increasingly reward decisiveness.

10.3 Loyalty Will Be Determined by Reliability, Not Rewards

Q1 confirms that loyalty programmes and promotional cycles alone are not restoring repeat behaviour. Return rates have softened across much of the market even where price perception remains strong.

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What is holding loyalty together is operational reliability. Retailers that consistently deliver availability, predictable value and frictionless shopping journeys are retaining shoppers more effectively than those relying on short-term promotional intensity.

> **Implication for Q2 and beyond:** The loyalty battleground will shift from incentives to experience. Trust in the everyday shop will prove more powerful than episodic reward mechanics.

10.4 Urban Behaviour Is Setting the National Direction

Greater London and other dense regions continue to operate differently from the rest of the UK. Basket values remain lower, trip frequency is higher and brand switching is more common.

These patterns increasingly appear in other regions as households adopt similar optimisation behaviours. Urban markets therefore act as an early indicator of how national behaviour evolves once time pressure and choice density increase.

> **Implication for Q2 and beyond:** Retailers that solve for speed, convenience and frictionless missions in urban markets will gain an advantage that translates into other regions as behaviour converges.

10.5 Premium Spending Is Becoming More Selective but More Intentional

Q1 signals that premium grocery demand remains resilient but highly targeted. Retailers positioned around quality, reassurance and occasion-led missions continue to capture spend when shoppers feel the moment justifies the effort.

The key change is frequency. These purchases are increasingly planned rather than habitual, which concentrates spend into fewer but higher-value visits.

> **Implication for Q2 and beyond:** Premium retailers will grow by strengthening their role in meaningful occasions rather than trying to compete for everyday volume.

10.6 Energy Prices Could Reintroduce Cost Pressure in Q2

The escalation of conflict involving Iran has already pushed global oil prices sharply higher and disrupted energy supply routes through the Strait of Hormuz. Early market reactions suggest fuel costs may remain elevated through Q2 if disruption persists.

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For grocery, energy price shocks typically filter through the system with a delay via logistics, packaging and agricultural inputs. This means the impact may appear gradually across supply chains rather than immediately at shelf level.

> **Implication for Q2 and beyond:** If energy markets remain volatile, the gradual easing of grocery cost pressure seen earlier in the year could stall. Retailers may face renewed margin pressure even if shopper spending behaviour remains cautious.

10.7 The Big Takeaway for the Rest of 2026

> ***The UK grocery market is settling into a new equilibrium where behaviour is deliberate, structured and mission-driven. Retailers that win will be those that remove friction, reinforce their role in the shopper's routine and deliver consistently on the mission they are chosen for.***

The UK grocery market is settling into a new equilibrium where behaviour is deliberate, structured and mission-driven.

Shoppers are not retreating from spending, but they are increasingly disciplined about where that spend goes.

Retailers that win will be those that remove friction, reinforce their role in the shopper's routine and deliver consistently on the mission they are chosen for.

In a market defined by optimisation rather than expansion, clarity of purpose will matter more than scale alone.

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11 Glossary of terms

This glossary explains the key metrics, indices and league tables used throughout the Beyond Spend report. All measures are based on observed transaction data, not survey or stated intent.

11.1 Core Metrics

Average Basket Value The average value (£) of a transaction at a given retailer during the quarter. Used to indicate the quality and intent of spend per visit, rather than frequency.

Customer Reach The percentage of customers in the dataset who made at least one purchase at a given retailer during the quarter. This reflects how broadly a brand is used, not how often.

Reach Growth The quarter-on-quarter change in Customer Reach. A positive figure indicates that a retailer is being used by a wider set of shoppers than in the previous quarter.

Wallet Share The percentage of total grocery spend in the quarter allocated to a given retailer. This is the closest equivalent to market share within the Beyond Spend dataset.

Spending Shift The quarter-on-quarter change in Wallet Share. This shows whether shoppers are allocating more or less of their grocery spend to a retailer over time.

Returning Customers The percentage of a retailer's shoppers in the current quarter who also shopped with that retailer in the previous quarter. This is a direct measure of repeat behaviour.

Comeback Trend The quarter-on-quarter change in Returning Customers. This highlights whether a retailer is improving or losing its ability to bring shoppers back.

11.2 League Tables

Each league table provides a different behavioural lens on the market. Rankings are not traditional sales or market share tables and should be interpreted accordingly.

Competitive Standing League Table

A composite ranking that gives equal weight to all core metrics:

- Average Basket Value

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Customer Reach
Reach Growth
Wallet Share
Spending Shift
Returning Customers
Comeback Trend

This table provides a holistic view of overall behavioural performance.

Growth Momentum League Table

A forward-looking ranking focused on change rather than size, using equal weighting across:

Reach Growth
Spending Shift
Comeback Trend

This table identifies brands gaining or losing relevance fastest quarter-on-quarter.

Loyalty League Table

A retention-focused ranking using equal weighting across:

Returning Customers
Comeback Trend

This table highlights brands that are most successful at sustaining repeat behaviour over time, regardless of scale.

11.3 Indices and Frameworks

Work-to-Consume Index (WTC) A measure of lived affordability expressed in time rather than money. It calculates how many hours of work are required to afford a typical grocery basket.

Calculation:

Average grocery basket value ÷ Median hourly wage

WTC < 1.0: A basket costs less than one hour of work
WTC = 1.0: One hour of work pays for one basket
WTC > 1.0: A basket costs more than one hour of work

The WTC Index captures the combined effect of wages, prices and basket composition, and explains why behavioural pressure can persist even when headline inflation slows.

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11.4 Behavioural Concepts

Behavioural Momentum The direction and speed of change in shopper behaviour, particularly around reach, spend allocation and repeat usage, rather than absolute performance levels.

Conditional Loyalty A pattern where shoppers continue to return to a retailer, but only when the experience remains easy, predictable and reliable. Loyalty is earned repeatedly rather than assumed.

Effort Reduction The process by which shoppers minimise cognitive, financial and logistical effort by simplifying choices, narrowing retailer repertoires and favouring predictability over exploration.

Mission-Based Shopping Shopping behaviour organised around specific needs or occasions (e.g. stock-up, top-up, convenience, treat, hosting) rather than a single "main shop".

Justified Indulgence Selective premium spending that shoppers perceive as worthwhile due to quality, reassurance or occasion relevance, even under affordability pressure.

Sequential Shopping The use of different retailers for different missions within the same household (e.g. value staples at one retailer, treats or hosting at another), rather than choosing between them.

Important Notes on Interpretation

League table rankings reflect behavioural performance, not retailer size alone.
A high ranking does not imply market leadership by sales share.
Christmas trading is treated as a stress test of behaviour, not a seasonal distortion.

11.5 Definitions

11.5.1Basket size definitions

Small basket size = £5-£15

Medium basket size = £15-£30

Large basket size = £30-£60

Micro basket size = £0-£5

Very large basket size = = £60-£100

Bulk basket size = £100+

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11.5.2 Income definitions

Low income = £0-£19,999

Mid income = £20,000-£31,000

High income = £32,000+

11.5.3 Shopper definitions

Bulk buyers = large infrequent shops

Casual shoppers = small baskets at multiple grocers

Lunchtime buyers = micro baskets in the same grocer frequently

Weekly bargain hunters = frequent large basket shops at different grocers

Weekly loyal buyers = frequent big shops at the same grocers

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12 About and Contact Us

About Beyond: Putting Data To Work

Beyond: Putting Data To Work helps organisations turn complex data into better decisions that drive measurable commercial outcomes. Combining expertise in data strategy, engineering, analytics and AI, it focuses on closing the gap between insight and action — ensuring that data is not just analysed, but actively used to improve performance. Its approach centres on practical delivery inside real operating environments, helping organisations align data, technology and decision-making to unlock value quickly and at scale.

About Fable Data

Fable Data operates a multi-stack technology platform that anonymises and aggregates consumer spending data from multiple banks and credit-card providers across the UK and Europe. We build large-scale, predictive data products that provide a real-time view of in-store and ecommerce transactions across all merchants and sectors. The data enables deep-dive analysis of spend trends at the individual-brand level, as well as broader sector and macroeconomic research.

For further information

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