



Digital Maturity

Loyalty Program Index 2022

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Driven by macro forces, the perennial challenge of increasing customer retention and loyalty just got bigger for consumer businesses.

Digital Double-Down



The path to purchase is no longer linear. Digital is the first point of entry.

85%

of all customer journeys start on the digital channel, opening up more options and easy comparisons.

Ease of Switching



Shoppers can switch brands at the point of friction easier than ever before.

1 in 2

customers say they would switch to a new brand after one bad experience.

Amazonification



The competitive bar is constantly being raised by the likes of Amazon and Uber in an already uneven playing field.

60%

of customers consider personalized shopping experience a prerequisite for brand loyalty.

Undifferentiated Offering



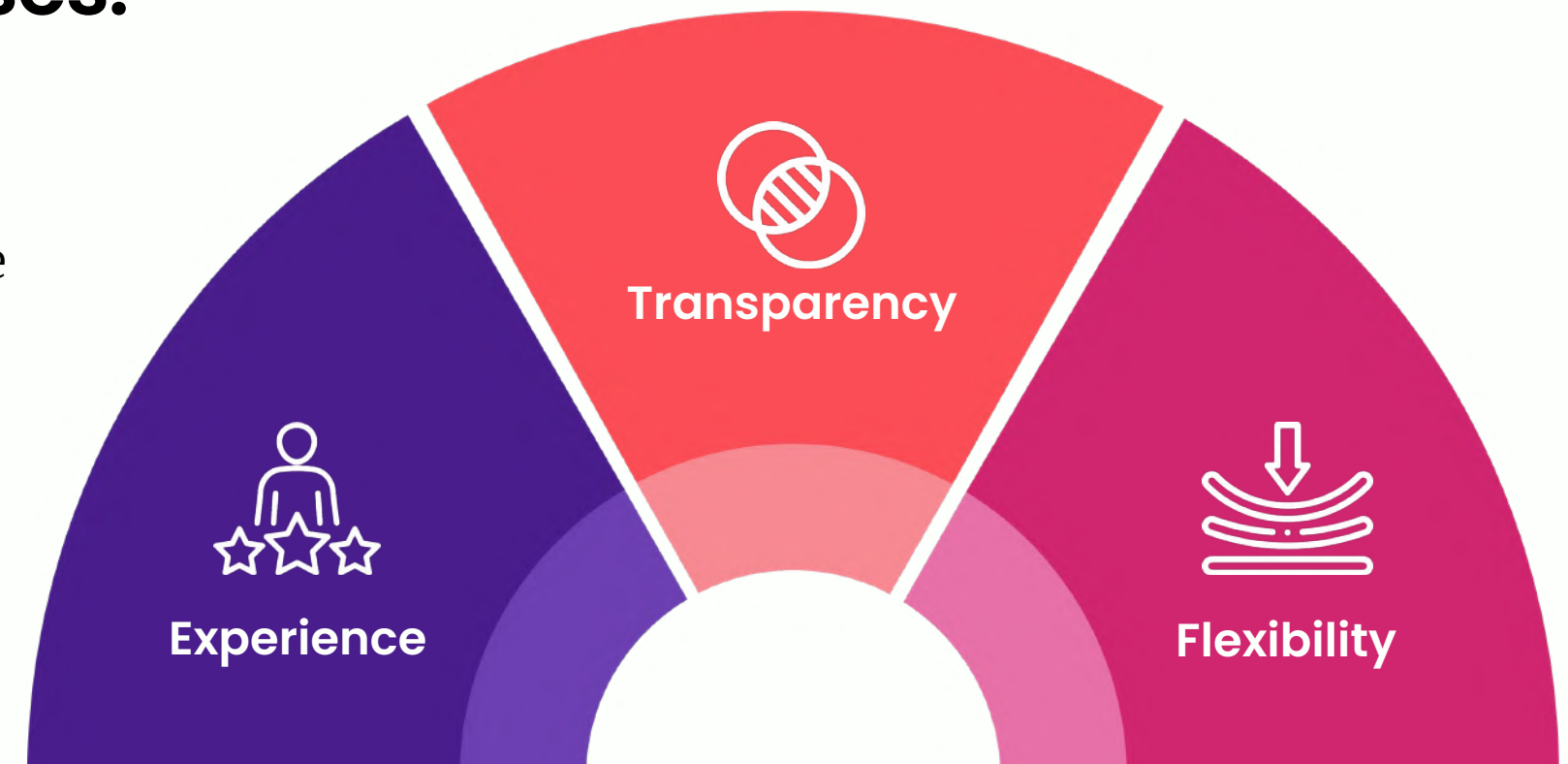
Loyalty programs offer undifferentiated benefits and more of the same, resulting in customer fatigue.

50%

of customers think loyalty programs don't offer much value.

Shoppers expect improved **experience, transparency and flexibility** from loyalty programs of consumer businesses.

COVID-19 brought about unprecedented disruption across restaurant and retail businesses, forcing store closures, moving most of the business to digital channels and significantly altering consumer behavior. With 85% of the customer journeys now beginning online, digital is the entry point to more consumer experiences than ever before. For retailers and restaurants alike, this change in behavior has brought with it a new set of customer expectations. This shift to digital has significantly increased customer expectations and their loyalty is increasingly difficult to earn.



Experience offers personalized interactions across the buying journey, balancing pervasive self-service with empathetic human assistance.

E.g. I am willing to pay more at a retailer or restaurant chain where I am offered a differentiated experience vs. one which offers a lower price.

Transparency of program rules, tiers, earning, redemption options benefits and how customer data is used.

E.g. Show me how many points I have, how close I am to my next points redemption opportunity, including complex scenarios that include third parties (such as delivery services).

Flexibility of participation in the loyalty program: channels, redemption options, level of participation in the program, and data sharing and use.

E.g. Give me the option to do what I want and/or where I want with my rewards, offer instant gratification and the ability to opt in or out of promotions.

As digital becomes the front door to almost all customer touchpoints, consumer businesses with legacy loyalty programs and technology will struggle to derive competitive advantage and deliver customer value.

The immediate response of restaurant chains and retailers to the digital shift caused by the events of the past few years – a quick cobbling together of a patchwork of systems to get the job done. However, it should not overlook the fact that loyalty programs of most retailers and restaurant chains need to be reimagined to deliver value and meet evolving shopper needs.



YoY increase in QSR AOV for loyalty members



YoY increase in QSR spend/1,000 shoppers for loyalty members



- Even the most basic customer loyalty use case requires data unification, digitization and channel integration. E.g. Looking up my loyalty points balance while using a mobile app for in-store pickup.
- Complex loyalty program use cases require extensive backend infrastructure. For instance, personalized rewards, promotions or discount offers need real-time analysis of a large volume of data (E.g. past purchases, browsing history, product attributes, inventory availability).
- Loyalty programs need to evolve from points earning and redemption to a 360-degree customer engagement program.

The benchmark of an excellent loyalty program is being set by technology and user-experience leaders across industries.

Uber

Users can accrue points for using both Uber and Uber Eats. Members have to opt into this tiered loyalty program, which offers instant redemption options and transparency around points to accrue for the next redemption.

amazon

62% of U.S. households are enrolled in Amazon's Prime membership program and members spend \$1,400 per year, ~2.5x more than non-members. Most digital customers expect instant gratification and Prime gives members their benefits immediately.



Apple does not have a program where shoppers can register and earn rewards. However, the brand automatically invites customers who spend more than \$5,000 a year into its tier-based program. These members receive special offers and discounts on the latest Apple products. Apple drives brand loyalty largely through product innovation and purchase experience.

Booking.com

Loyalty members enjoy unlimited rewards based on their bookings via the website or app. The program does not rely on the accumulation of reward points. Instead, benefits are provided based on tiers, and there is no usage limitation or expiration period for member benefits.



What are the biggest gaps *and opportunities* for retailers and restaurant chains to improve loyalty program capabilities and experience?

Also, which retailers and restaurant chains offer the most mature loyalty program and experience for shoppers? Incisiv's 2022 Loyalty Program Index explores these topics.

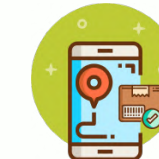
While some loyalty program capabilities have evolved, restaurant and retail brands still have to do a lot more to meet shopper expectations.



Enrollment

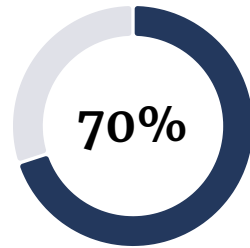


Structure & Features

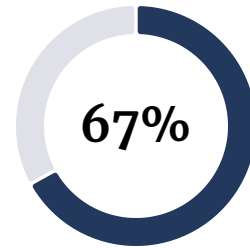


Ease of Use

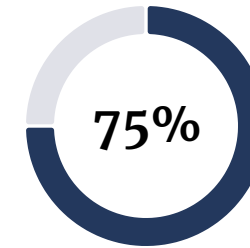
Customer Preferences



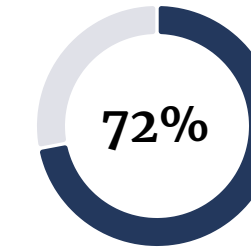
Customers prefer to manage loyalty programs via app



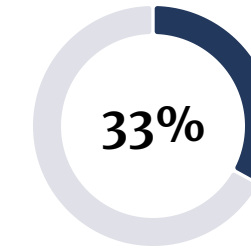
Customers expect surprise gifts



Customers prefer instant discounts/redemptions

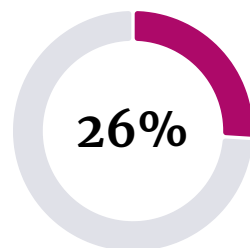


Customers expect personalized rewards

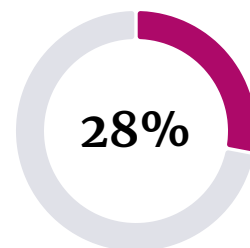


Customers expect loyalty program specific helpdesk service

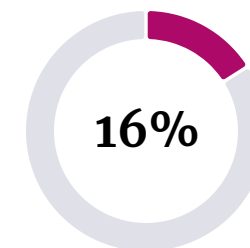
Market Offering



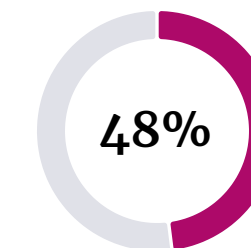
Top 150 retailers and restaurant chains have a dedicated loyalty app



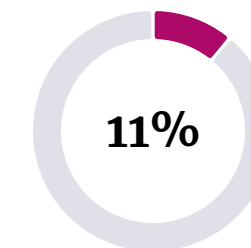
Retailers and restaurant chains send gifts, offers or discounts on special occasions



Retailers and restaurant chains offer instant discount on purchases instead of reward points



Retailers and restaurant chains offer some form of personalization



Retailers and restaurant chains offer loyalty program specific helpdesk service



Loyalty Program Index

Methodology & Approach

Incisiv's Digital Maturity Benchmarks

Incisiv conducts detailed assessments of global retailers' digital capabilities based on its proprietary benchmarking framework, which combines shopper and executive insights with experience audits. Crucially, Incisiv's methodology considers the impact of specific digital capabilities on performance metrics that matter most, such as conversion, average order value (AOV), churn and customer satisfaction score (CSAT).

Insights from Incisiv's Digital Maturity Benchmarks have been featured in leading publications

Bloomberg

Forbes

RETAIL DIVE

CNBC

MarketWatch

SN SUPERMARKET NEWS



Shopper Data

Insights from 60,000+ shoppers across multiple consumer industry categories.



Executive Insights

Surveys spanning 2,500+ global consumer industry executives.



Experience Audits

Detailed experience audits – from eCommerce to store visits – across 500+ global retailers.



Performance Impact

Performance data and benchmarks from 250+ global retailers.

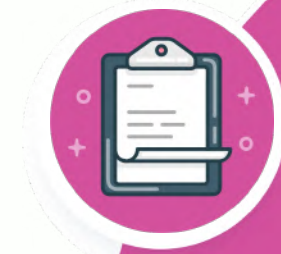
Incisiv's Loyalty Program Index assesses top convenience chains, grocers and quick service restaurants on features and capabilities of their loyalty programs across three key areas.

The index is comprised of the top retailers and restaurant chains (by annual revenue) across three different industry segments. Each entity's capability and experience are assessed using an observational methodology.

Enrollment

Discovery, sign-up options, membership types and information

17 attributes



Structure & Features

Program structure, benefits, redemption rules, gamification and payment options

38 attributes



Ease of Use

Customer support, communication, personalization and integration with order

23 attributes



Loyalty Program Index

150

Banners – website and loyalty apps

78

Program nuances and digital capabilities assessed

3

Industry segments covered

- Convenience
- Grocery
- Quick Service Restaurants

Each assessment area includes table stakes and differentiating experiences, defined based on their overall level of adoption, perceived value by customers, and impact on key performance indicators (KPIs), such as average order value (AOV), conversion, customer satisfaction and traffic.

Table Stakes: Foundational capabilities required to address key shopper expectations today. The absence of these capabilities has a negative impact on digital performance KPIs and customer loyalty.

Differentiating Experiences: Advanced capabilities that address important emerging shopper expectations. The presence of these capabilities has a positive impact on digital performance KPIs and customer loyalty.

Illustrative examples of **table stakes** and **differentiating experiences**



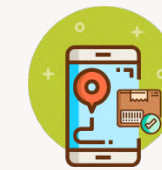
Enrollment

- A dedicated section for the loyalty program, rewards and benefits
- Loyalty program registration and account management
- Auto-enrollment to loyalty programs for account holders
- Access to joining rewards or bonus on loyalty registration
- Dedicated app for the loyalty program



Structure & Features

- Presence of free loyalty membership
- Ability to receive promotional offers and coupons
- Option to earn more loyalty points for online purchases vs. in-store
- Presence of premium membership programs
- Availability of different clubs or schemes
- Access to extended benefits, such as fuel savings, exclusive access to promotions, discounts on special events and gamification rewards



Ease of Use

- Access to physical and digital loyalty membership cards
- Ability to scan the virtual card at the register and redeem points via app
- Option to redeem points for in-store purchases
- Dedicated customer service channel or resolution mechanism for loyalty members
- Personalized offers tailored to the loyalty member's preference

Loyalty Program Index: Rating categories



Laggards offer a severely lacking digital maturity experience, missing even some basic table-stakes functionality.

Adoption of table stakes: Medium
Adoption of differentiators: Low



Followers offer a basic digital maturity experience, addressing most table-stake capabilities. Their experiences lack depth, and are light on adoption of differentiated capabilities.

Adoption of table stakes: Medium-High
Adoption of differentiators: Low



Challengers offer a seamless digital maturity experience built on a solid foundation of capabilities. They offer some differentiated experiences, but lack the depth and coverage of leaders.

Adoption of table stakes: High
Adoption of differentiators: Medium



Leaders offer the richest digital maturity experience within and across retail segments. They lead in adoption of differentiated experiences, and are functionally mature across most assessment areas.

Adoption of table stakes: High
Adoption of differentiators: High



Incisiv recognizes these top 38 banners as leaders in the **Overall Loyalty Program Index** within and across restaurant and retail segments.

They are the benchmark for loyalty program capabilities and experience in 2022, offering differentiated capabilities across the shopping journey.

The full leaderboard is available at the end of this report.

Banners rated as Loyalty Program Digital Maturity Index Leaders, in alphabetical order

Convenience (16)		Grocery (4)	Quick Service Restaurants (18)	

01 | Enrollment

Discovery and Sign-Up for Loyalty Membership

ENROLLMENT: OVERVIEW

Seamless program activation and joining incentives drive customer retention

Existing shoppers tend to spend 67% more than new shoppers and as such brands have to incur huge costs for new customer acquisition.

So, how do brands attract more new shoppers to their loyalty program?

Brands need to implement effective, user-friendly enrollment strategies that generate higher ROI. Seamless participation, omnichannel accessibility and joining incentives are some of the top features for attracting shoppers, and improving revenue and profitability over the long run.

WHY IT MATTERS

Since 70% of customers engage more frequently with a brand where they are registered for the loyalty program, these programs have a major impact on customer retention, satisfaction and brand advocacy.

15% increase in loyalty users

witnessed by QSRs in 2021 compared to previous year.*

75% of shoppers

are likely to switch brands for a better or preferred loyalty program.

60% of shoppers

cited easy accessibility, enrollment and great digital experience as the most desired factors in their loyalty program.

WHAT WE ASSESS

This section evaluates the information availability, ease of accessibility with various sign-up options and omnichannel enrollment in the loyalty membership journey.


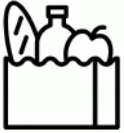

17 total attributes assessed, including:

- Availability of and accessibility to the loyalty program.
- Availability of different sign-up methods, such as program activation time, auto sign-up, enrollment in store or online.
- Access to joining incentives and app-specific rewards.

C-stores lead the pack in omnichannel enrollment capabilities, followed by QSRs and grocers

Owing to their omnichannel presence, rich mobile app functionality and engagement, convenience stores recorded maximum numbers for active membership and participation.

QSRs managed to gather scores through a comprehensive set of rewards and joining incentives. However, grocers lagged considerably with a long road ahead for upscaling on multichannel enrollment and activation.

	Industry Average	 Vs Convenience	 Vs Grocery	 Vs QSR
Membership enrollment on website	71%	74%	74%	66%
Membership joining bonus/incentive	26%	22%	14%	40%
Standalone application for loyalty program	26%	58%	4%	16%
Membership enrollment in-store	37%	52%	40%	18%
Auto-enrollment for membership	60%	72%	36%	72%



Incisiv recognizes these 40 banners as leaders in Loyalty Program **Enrollment** within and across restaurant and convenience segments. None of the grocery retailers assessed made it to leaders segment.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated capabilities.

The full leaderboard is available at the end of this report.

Banners rated as Loyalty Program Index Leaders in Enrollment, in alphabetical order

**Convenience
(24)**



**Quick Service Restaurants
(16)**



BEST CASE EXAMPLES FOR ENROLLMENT
CONVENIENCE STORES



Email communication with detailed redemption guidelines

Well orchestrated communication plan creates a feeling of inclusivity and makes the customer feel wanted. To personalize the loyalty membership experience, retailers are sending, detailed emails to members (detailing program structure, tiers, benefits etc.) within 2 hours of enrollment. This is also a great way to increase program awareness and promote participation.

Huck's sends its members an interesting email with details on redemption process and pictures.

REWARDS

RaceTrac Rewards makes it easy to earn points in-store and at the pump! Sign up today and get a free large fountain drink or coffee after your first purchase!

Welcome incentives for loyalty registration

78% of shoppers prefer to access their rewards online and use them immediately. Providing instant welcome bonuses or discounts enhances the customer experience by creating customer delight. Currently, only 22% of convenience stores offer welcome rewards to new users.

RaceTrac offers its users free beverages upon program registration once they make their first in-store purchase.

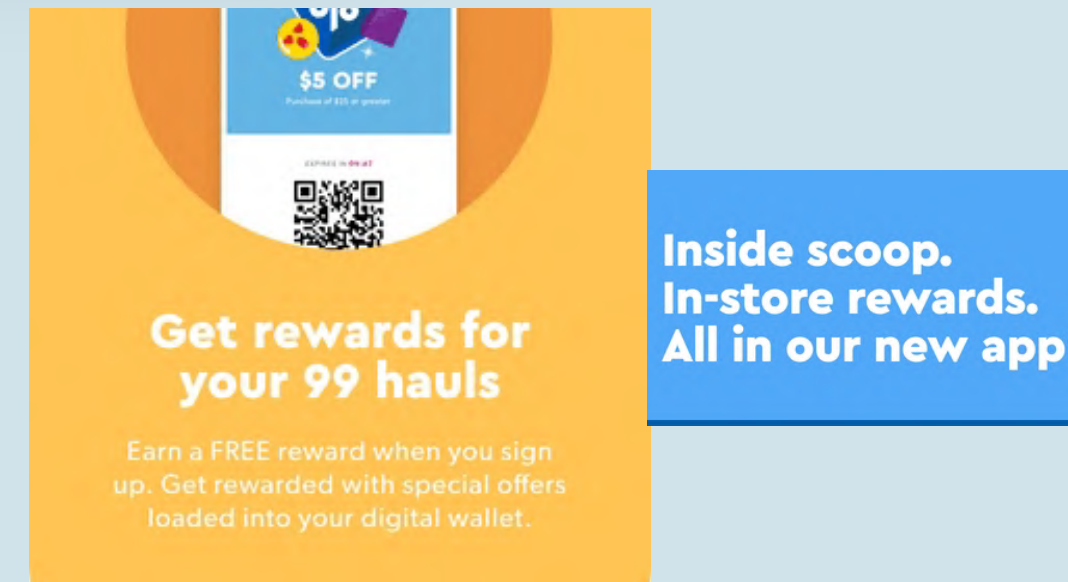
GROCERY



Text message enrollment

When it comes to loyalty program enrollment, customers look for multichannel registration and ease of sign-up. Allowing shoppers to register for the loyalty program via simple options like text message increases convenience, making the entire process seamless.

Brookshire's rewards program allows users to register for membership via text message by texting "CELEBRATE" to 59652.

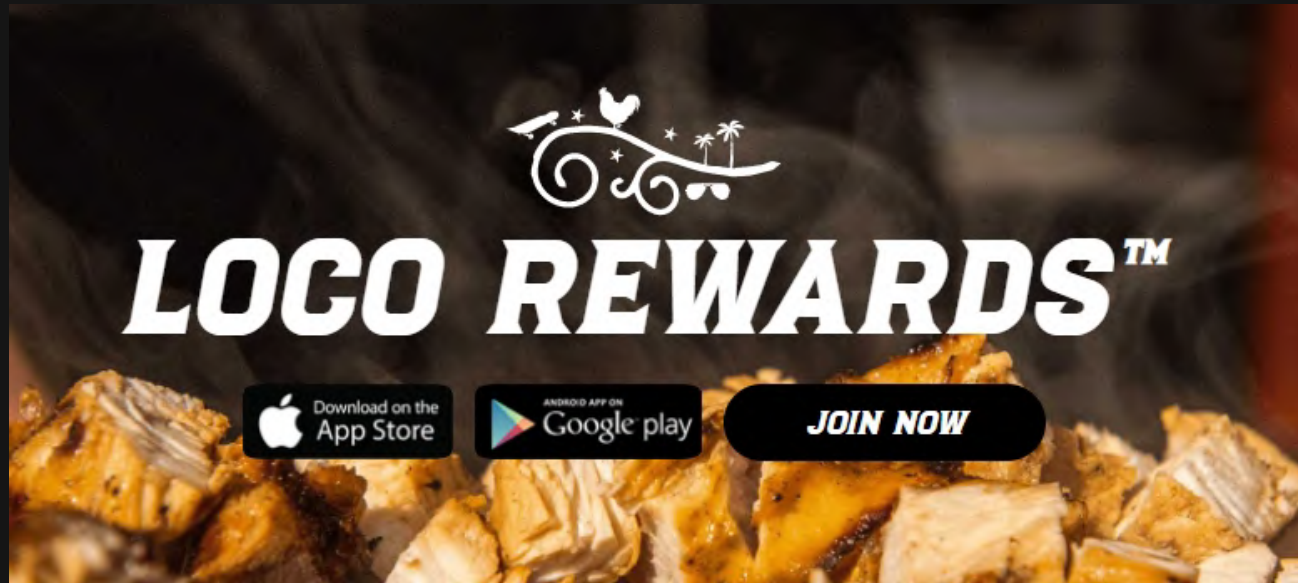


Exclusive in-app features

57% of shoppers like to engage with loyalty programs on their mobile phones. Providing additional functionality and benefits in the app helps increase app usage, as well as customer satisfaction since a majority of users prefer apps for placing orders. Currently, only 4% of grocery retailers offer enhanced rewards or benefits on their apps.

99 Cents Only has weekly deals, special offers, in-store rewards and exclusive product previews for users via the mobile app.

QSR



Dedicated app for loyalty rewards

75% of shoppers would engage more with a brand that has a mobile-friendly loyalty information system. Reward apps are a great way to increase engagement, provide exclusive benefits, and improve customer retention rates. Currently, only 16% of restaurant brands have dedicated loyalty apps.

El Pollo Loco rewards app "Loco rewards" allows shoppers to earn points with every order, receive a birthday reward and special offers throughout the year. It also enables shoppers to order ahead, pay and save favourites.

Gathering shopper data for a personalized brand experience

As shopper expectations evolve, brands are gathering key consumer data, including demographics, lifestyle and purchase intent via shoppers' browsing history to offer them personalized promotions, product recommendations and appealing content. These efforts help brands increase engagement levels and customer satisfaction scores. Personalization results in a 6.4x increase in satisfaction with a loyalty program.

Moe's prompts shoppers to provide their favorite location, along with additional demographic information, when they sign up for the loyalty program.

02 | Structure and Features

Ease of Earning and Redeeming Rewards

Reimagining the loyalty program strategy and experience

The shift from traditional loyalty programs has led to increased focus on customer needs and expectations yielding lucrative benefits for them.

It has become critical for brands to stay ahead of the game with new trends and valuable strategies. A well-structured program with esteemed privileges and value-added benefits yields a profitable and rewarding experience for shoppers. Gamification rewards, free giveaways, fuel savings, instant discounts and free shipping are the key factors that encourage shoppers to invest in loyalty programs.

WHY IT MATTERS

With 37% of shoppers willing to pay to join or upgrade to a higher tier of their loyalty membership, premium loyalty programs connect well with shoppers.

67% of shoppers

are motivated to join the loyalty program that offers instant discounts or rewards on purchases

36% of shoppers

shop more frequently with brands where they can earn fuel rewards

46% of loyalty shoppers

look out for premier or exclusive access to sales and promotions

WHAT WE ASSESS

This section assesses the various membership tiers, capabilities, and the experience of using the rewards and benefits for an enhanced shopping experience.




37 total attributes assessed, including:

- Ability to redeem rewards across stores and online platforms.
- Access to information on redemption, such as expiry of points, minimum balance and incremental redemption.
- flexibility of using the brand's closed-loop wallet.
- Access to other paid program benefits, such as delivery subscriptions.

Quick service restaurants outpace convenience stores and grocery retailers with their program structure, usage and characteristics

Driven by the ease of earning and redeeming rewards, quick-service restaurants displayed high digital engagement. 52% of QSRs offer rewards for special events, 4x higher than grocery and 5x higher than C-stores.

Grocers exhibited high adoption numbers in terms of providing various loyalty clubs and paid memberships.

	Industry Average	 Convenience	 Grocery	 QSR
Tiered membership program	43%	48%	30%	50%
Multiple loyalty schemes/clubs (beverage club, fuel club etc.)	38%	50%	8%	56%
Paid program for delivery or other services	8%	6%	12%	6%
Gamification rewards for loyalty members	12%	4%	4%	28%
Exclusive or premier access to sales/promotions	35%	26%	32%	46%
Rewards on birthdays or special events	18%	22%	20%	12%



Banners rated as Loyalty Program Index Leaders in Program Structure and Features, in alphabetical order

Incisiv recognizes these top banners as segment-wise leaders in Loyalty Program **Structure and Features** within and across restaurant and retail segments.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated capabilities.

The full leaderboard is available at the end of this report.

**Convenience
(12)**



**Grocery
(9)**



**Quick Service Restaurants
(19)**



BEST CASE EXAMPLES FOR STRUCTURE AND FEATURES
CONVENIENCE STORES



Casey's Cash

It's as easy as it sounds, Casey's Cash is yours to spend just about any way you'd like.



Fuel Discounts

If you're after the lowest price on fuel, this is the way to do it.

Instant discounts on purchases instead of reward points

As shopper preferences evolve, they are no longer satisfied with traditional points earning and redemption. Discounts and coupons instead of reward points are one of the key drivers for loyalty programs with 61% of shoppers using these coupons. To adapt to these changing needs, retailers are enticing shoppers with cash benefits, exclusive promotions and freebies. Currently, only 36% of convenience store retailers offer non-conventional loyalty perks on purchases.

Casey's allows loyalty members to convert points accrued to cash or fuel discounts.



Fast & Easy Checkout

Quickly activate the pump or scan the app barcode to purchase items inside



Curbside & Pumpside Pickup!

Try Curbside & Pumpside Pickup at participating locations and have your order delivered right to your car.

Exclusive in-store services

In addition to in-store redemption options, retailers are improving the loyalty member experience by providing special in-store benefits, such as priority checkout and curbside pick-up services. Adding these benefits is a great way to retain existing customers and improve their lifetime value. Currently, only 6% of convenience store retailers offer in-store benefits to loyalty members.

Cumberland Farms offers loyalty members convenient order fulfillment options along with faster checkout.

GROCERY



The e-VIC items of the week are available for e-VIC members only. The discounts on these items are automatically taken at the register. No coupons to clip or carry! Sign up for e-VIC today to be eligible for next week's offer!



Each week, we give away at least \$100 in FREE groceries to a lucky e-VIC member. Check the bottom of your e-VIC email to see if you're a winner!

Special member-only benefits

Most shoppers who join loyalty programs want to feel valued, yet only 41% believe that they are a part of an exclusive group. Special access to promotions and perks by loyalty members helps with customer retention and improves the frequency of repeat purchases. Currently, only 12% of grocery retailers offer access to member-only deals or promotions.

Harris Teeter offers exclusive weekly deals on items exclusively to its loyalty club members.

Fuel Points

Are you looking for even more gas discounts? Enjoy 2 Fuel Points for every \$1 spent on groceries and general merchandise.

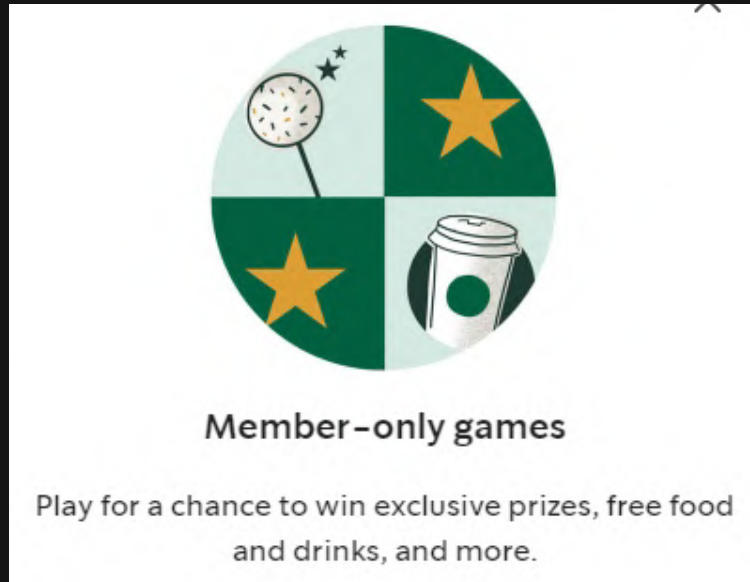
Enroll Now →

Fuel savings through reward points and discounts

73% of shoppers say that the best savings come from in-store purchases that offer fuel discounts. In addition to discounts on products, allowing customers to redeem points or fuel discounts is a great way to increase retention rates. Only 38% of grocery retailers currently allow for fuel perks or redemptions.

Kroger has a fuel rewards program where customers get fuel points when they purchase groceries at Kroger.

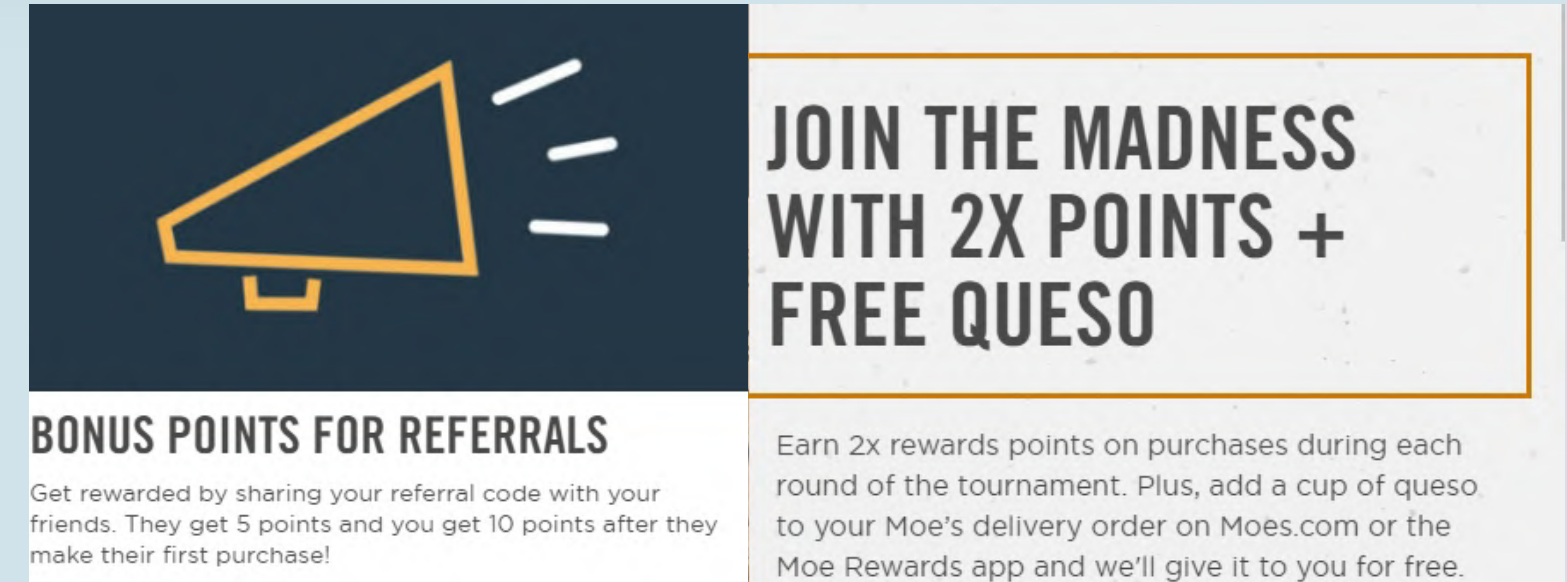
QSR



Gamification to earn bonus rewards

53% of shoppers feel that the presence of games makes the program experience enjoyable and 81% of loyalty members take advantage of these challenges to earn bonus points or rewards. Gamification increases engagement rates, improves product awareness and helps generate more sales. Currently, only 17% of restaurant brands offer this functionality on their website.

Starbucks has games and challenges exclusively for its loyalty members to earn more stars.



Premium points for referrals and purchases during special events

66% of shoppers would join a loyalty program if it builds an ongoing relationship with their favorite brand. Offering bonus points to loyalty members during special events like tournaments helps build an emotional connection with the brand, setting it apart from its competition by creating a superior customer experience. Currently, only 12% of restaurant brands offer this feature.

Moe's Southwest Grill offers its loyalty members bonus points during special tournaments for referring friends and even when the referrals make their first purchase.



03 | Ease of Use

Omnichannel Integration and Personalization

Omnichannel integration and personalization to drive the future of loyalty program

Due to ever-evolving customer expectations of digital integration and receiving personalized communications, rendering more responsive and data-driven experiences has become imperative for retailers. Broadening loyalty touchpoints through personalized communications, frictionless payment and digital engagements tend to build higher satisfaction levels, thereby fostering relationships at every step of the loyalty program.

2.5%* increase in check size of loyalty members over anonymous shoppers', for QSRs in 2021.*

With 91% of consumers are more inclined to spend with brands offer some form of personalization (offers and recommendations). Understanding consumer behavior and digital integration are critical KPIs for an effective loyalty program.

72% of shoppers

prefer a brand that offers a personalized experience with additional rewards and benefits.

Over 70% of shoppers

are more likely to participate in a loyalty program that provides access to loyalty cards and rewards via its mobile app.

75% of shoppers

are more likely to shop with the brand whose app allows quick transactions.

This section assesses ease of usage with multichannel integration, rewards tracking, digital membership, special resolution mechanism and personalized communications or offer updates.




23 total attributes assessed, including:

- Availability of self-help tools, including access to customer service and FAQs.
- Availability of a personalized shopping experience, including offers and coupons.
- Effectiveness of utilizing the dual modes of membership via physical and virtual cards.

While convenience stores overshadowed grocers and QSRs in offering customer service, quick-service restaurants offer better digital integration and personalization

QSRs displayed high digital usability, ease of fulfillment and personalized communications.

Yet C-store and grocery retailers managed to score higher adoption numbers for physical loyalty membership and dedicated resolution mechanism.

	Industry Average	vs Convenience 	vs Grocery 	vs QSR 
Scan virtual loyalty card at register	43%	48%	30%	50%
Redeem rewards via dedicated app	38%	50%	8%	56%
Redeem rewards online for charity	8%	6%	12%	6%
Execute curbside or takeaway via loyalty app	12%	4%	4%	28%
Personalized communication around membership	35%	26%	32%	46%
Dedicated support line for loyalty program	18%	22%	20%	12%



Banners rated as Loyalty Program Index Leaders in Ease of Use, in alphabetical order

Incisiv recognizes these top banners as segment-wise leaders in Loyalty Program **Ease of Use** within and across restaurant and retail segments.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated capabilities.

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**Convenience
(12)**



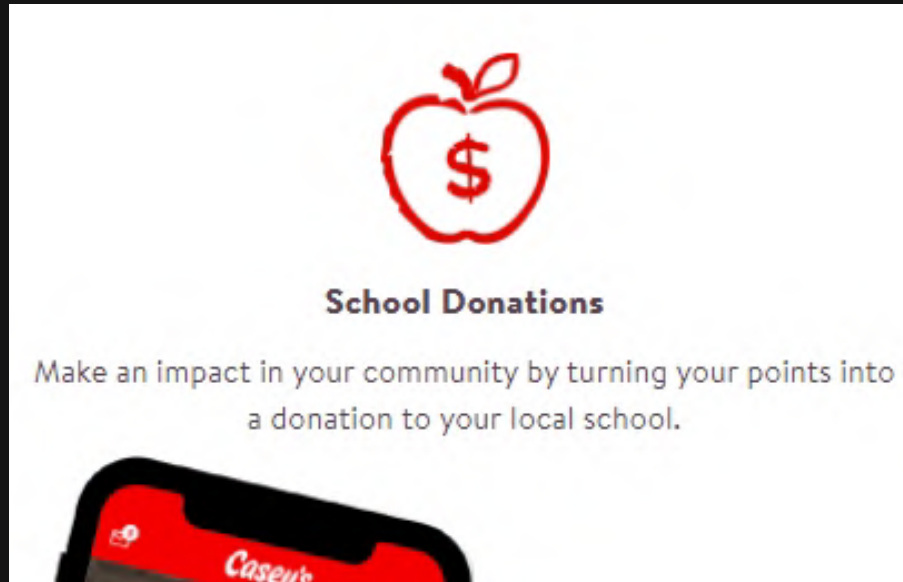
**Grocery
(6)**



**Quick Service Restaurants
(18)**



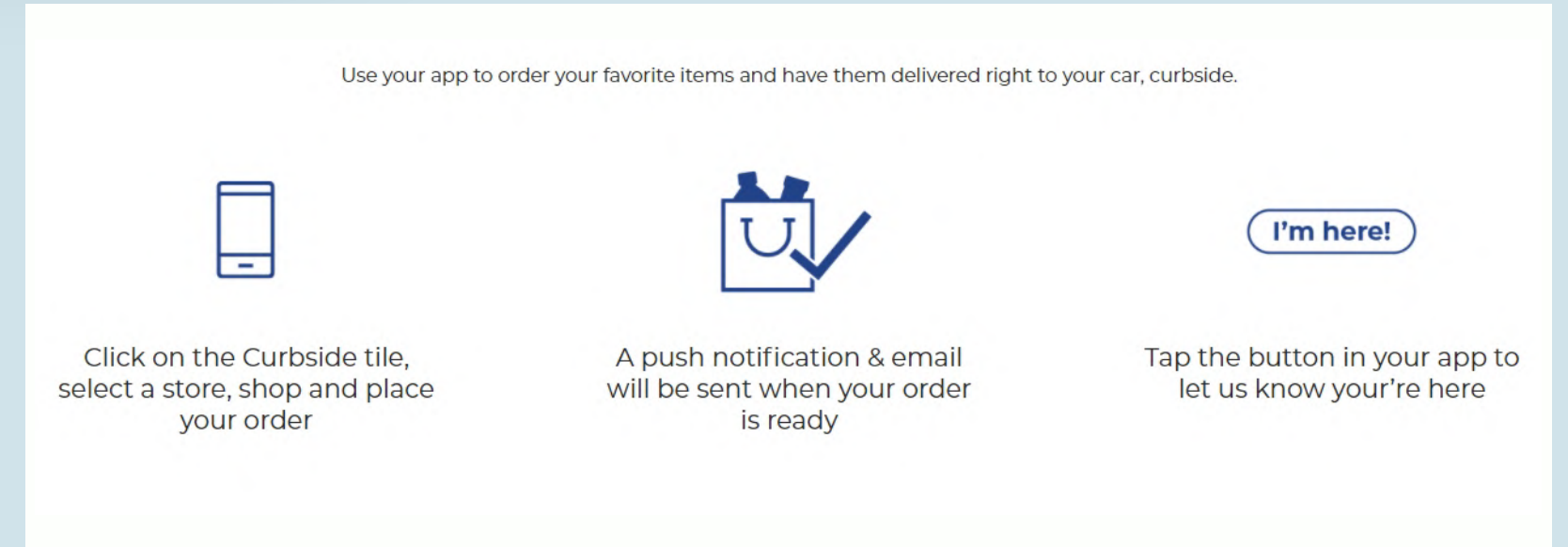
BEST IN CLASS EXAMPLES FOR EASE OF USE
CONVENIENCE STORES



Redeem rewards for charity

Allowing shoppers to use their loyalty points to make donations creates a sense of responsibility and makes them feel connected by building a relationship with the brand. Brands perceived as meaningful and supportive towards a cause have earned a 9x increase in wallet share. Currently, only 6% of C-store retailers allow points redemption for charity.

Casey's enables its shoppers to redeem rewards for charity by donating their points to a local school.



Execute order transactions via loyalty app

Mobile apps for loyalty programs have a robust rewards system and easy-to-use features. The addition of payment and order fulfillment capabilities via the loyalty app increases user convenience and improves app adoption rates. Currently, only 2% of C-store retailers offer this functionality.

Cumberland farms allow its shoppers to complete purchase transactions for curbside pickup via its dedicated loyalty app "SmartPay rewards."

GROCERY

A: The Red Line™ is a designated telephone number that allows Hy-Vee Plus members to bundle full service on every aspect of their account — from deliveries and orders to inquiries about local store offerings or special monthly offers — into a single call.

Q: How do I get access to the Red Line™?

A: Access to the Red Line will be emailed to you after you sign up for the Hy-Vee Plus membership.

Dedicated support line for members

46% of shoppers have increased their business with a retailer that offers exceptional customer service. Dedicated channels exclusively for members are a great way to improve the experience by making loyalty program members feel valued. Currently, only 12% of grocery retailers offer dedicated customer support for loyalty members.

Hy-Vee has a designated customer support line, "The Red Line," for Hy-Vee Plus members' service and resolution.

OneTouch Fuel – Albertsons

Pay for fuel, claim rewards, and activate your gas pump at Safeway gas stations with one click.

- Pay for fuel
- Redeem rewards
- Search for stations
- Review receipts in-app

Download Now

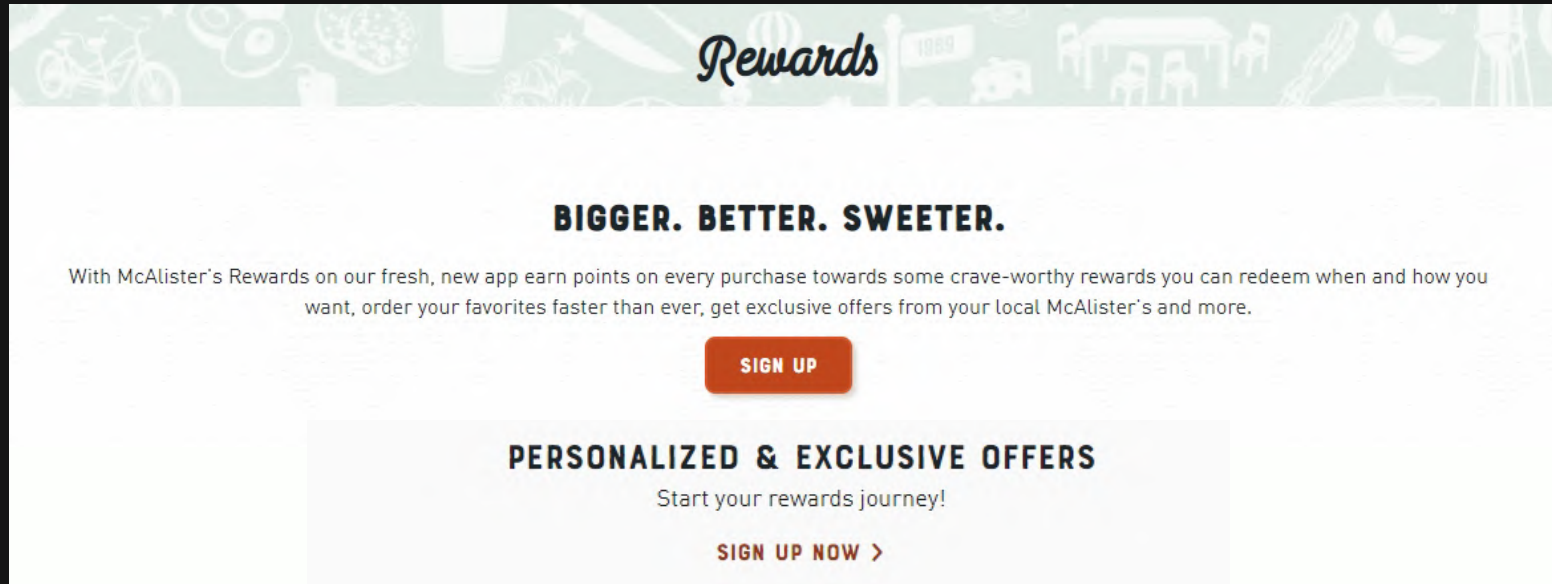


One-click rewards redemption via app

34% of shoppers cite a confusing redemption process as one of the main pain points when using loyalty programs. An easy-to-use, efficient and quick way of redeeming rewards helps retain customers, improves app usage and reduces bounce rates. Currently, only 8% of grocery retailers allow shoppers to redeem rewards via a dedicated mobile app.

Albertsons allows shoppers to redeem fuel rewards and pay in one click via the "One Touch Fuel" mobile app.

QSR



Personalized offers and promotions

77% of shoppers say that loyalty programs should offer personalized rewards. With data-driven experiences gaining prevalence, retailers are increasing the use of loyalty data to provide personalized services like offers, product recommendations and in-store discounts. Personalization builds brand loyalty. Currently, only 46% of restaurant brands offer this functionality.

McAlister's Deli offers exclusive promotions and personalized offers to its loyalty program members.



Easy payment via bar code scanner at register

43% of shoppers say that physical cards are the biggest obstacles to claiming rewards. Shoppers often require physical loyalty card numbers for online registration. Providing a digital rewards card increases convenience, thereby improving customer satisfaction. Currently, 50% of restaurant brands offer virtual loyalty cards through online registration on their websites.

Steak N Shake has a virtual loyalty card with a QR code scanner allowing shoppers to scan receipt barcodes as well.



Leaderboard

The Complete 2022 Loyalty Program Index Leaderboard

As part of its 2022 Loyalty Program Index, Incisiv assessed 150 brands across 3 industry segments. The complete list of assessed brands is provided here.

Each retailer assessed was given an overall rating, as well as a functional-area rating across enrollment, structure and features, and ease of use. Incisiv's analysis found:

- 38 Leaders
- 42 Challengers
- 33 Followers
- 37 Laggards

[Get in touch](#) to request detailed information about your rating, or to request a custom benchmark.

CONVENIENCE

Alltown
Alta Convenience
ampm
Applegreen
Bolla Market
Casey's General Stores
CEFCO
Chevron ExtraMile
Circle K
Convenient Food Mart
Cumberland Farms
Duchess
Fas Mart
GetGo
GoMart
Huck's
Hy-Vee Gas
Jacksons Food Stores
Joe's Kwik Mart
Kum & Go
Kwik Trip
Little General Stores
Loop Neighborhood
Love's Travel Stops & Country Stores
MAPCO Express
Maverik
Mirabito
Murphy USA
Nouria convenience stores
Par Hawaii
Par Mar Stores
Pilot Flying J
Plaid Pantry
QuickChek
QuikTrip
RaceTrac
Raceway
Rebel Stores
Rocket Stores
Royal Farms
Rutter's
7-Eleven
Sheetz
Stewart's Shops
Sunoco
Terrible Herbst
Throntons
Timewise
Travel Centres of America
Wawa

GROCERY

Albertsons
Aldi
Big Lots
BJ's Wholesale Club
Brookshire's
Costco
Cub Foods
Dollar General
Family Dollar
Family Fresh Market
Fareway Stores
Festival Foods
Food City
Food Lion
Giant Eagle
Grocery Outlet
Hannaford
Harris Teeter
H-E-B
Hy-Vee
Ingles Markets
Jewel-Osco
Kroger
Lidl
Lowe's Foods
Market Basket
Martin's
Meijer
Piggly Wiggly Midwest
99 cents only stores
Price Rite
Pricechopper
Publix
Raley's Supermarkets
Save A Lot
Save Mart
Schnucks
Smart & Final
Sprouts Farmer Markets
Stater Bros.
Target
Tops Friendly Markets
Trader Joe's
Walmart
Wegmans
Weis Markets
Wesley Kosher
Whole Foods Market
Winco
Winn Dixie

QUICK SERVICE RESTAURANTS

Arby's
Baskin-Robbins
Bojangles
Burger King
Carl's Jr.
Checkers and Rally's
Chick-fil-A
Chipotle
Church's Chicken
Culver's
Dairy Queen
Del Taco
Domino's
Dunkin'
El Pollo Loco
Firehouse Subs
Five Guys
Freddy's Frozen Custard & Steakburgers
Hardee's
In-N-Out Burger
Jack in the Box
Jersey Mike's
Jimmy John's
KFC
Krispy Kreme
Little Caesars
Marco's Pizza
McAlister's Deli
McDonald's
Moe's Southwest Grill
Panda Express
Panera Bread
Papa John's
Papa Murphy's
Pizza Hut
Popeyes
Qdoba Mexican Grill
Raising Cane's Chicken Fingers
Sonic Drive-In
Starbucks
Steak 'n Shake
Subway
Taco Bell
Tim Hortons
Tropical Smoothie Cafe
Wendy's
Whataburger
White Castle
Wingstop
Zaxby's

Leaders





ABOUT INCISIV

Incisiv is a peer-to-peer executive network and industry insights firm for consumer industry executives navigating digital disruption.

Incisiv offers curated executive learning, digital maturity benchmarks and prescriptive transformation insights to clients across the consumer and technology industry spectrum.

[incisiv.com](https://www.incisiv.com)

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ABOUT PUNCHH

For more than 40 years, PAR's (NYSE: PAR) cutting-edge products and services have helped bold and passionate restaurant brands build lasting guest relationships. We are the partner enterprise restaurants rely on when they need to serve amazing moments from open to close, during the most hectic rush hours, and when the world forces them to adapt and overcome. More than 100,000 restaurants in more than 110 countries use PAR's restaurant hardware, software, drive-thru, and back-office solutions.

With the acquisition of Punchh Inc., a leading SaaS-based customer loyalty and engagement solutions provider, PAR has become a Unified Commerce provider for enterprise retailers. More than 260 global enterprise brands, including Yum! Brands (NYSE: YUM), Denny's (NASDAQ: DENN), TGI Fridays, and Casey's (NASDAQ: CASY) rely on Punchh to grow revenue by building customer relationships. To learn more about the Punchh Loyalty, Offers and Engagement Platform, visit: www.punchh.com