INTOUCH INSIGHT

2026 ANNUAL

The Grocery Value Equation

HOW GROCERS TURN BRAND PROMISES INTO SHOPPER TRUST

Table of Contents

Executive Summary

The 2026 Grocery Value Study examines how grocers are executing on the three ways that consumers measure value: 1) Price & Savings 2) Product & Assortment 3) Experience. This report identifies the execution standards that distinguish strong value delivery in an increasingly price-conscious market.

Value is an execution promise

When it comes to grocery shopping, "value" isn't just about the price tag; it's about the entire experience. While price clarity is now table stakes, our data reveals a crucial insight: price sets the baseline for how shoppers perceive value, but great execution is what actually converts that perception into loyalty.

Five findings drive this report

1. **Price is visible, but not a game-changer:** Everyone is doing a good job showing prices and promotions, so it doesn't set you apart.
2. **Stock matters:** Having store-brand options available in-store is a major value driver.
3. **Execution earns the trust:** Good service creates value perception, particularly when shoppers aren't already getting rock-bottom prices.
4. **Loyalty is a missed opportunity:** Brands are talking about loyalty, but they aren't activating it.
5. **Digital pickup is smooth, but needs clear communication:** The process is great, but the final bill often doesn't match what the shopper expected.

Study overview & methodology

- **Fieldwork:** 302 in-store mystery shops across 15 chains and 175 digital and curbside pickup shops across 13 chains.
- **Markets:** Midwest/Mid-Atlantic, Southeast, Texas, Southwest, Northeast
- **How we did the study:** We had mystery shoppers head out to buy five common staples (white bread, eggs, milk, spaghetti, and bananas). They noted the lowest regular prices and gathered evidence like receipts, screenshots, and photos.
- We also combined this with shopper sentiment surveys, insights from consumer surveys, and cross-industry data.

The Value Equation: Where Strategy Meets the Shopper

Value isn't determined by strategy alone. It's shaped by the distance between the experience a grocer designs and the one a shopper actually encounters. That distance is the execution gap; the difference between intention and delivery across Price & Savings, Product & Assortment, and Experience.

This is the equation at the center of the study: what the brand intends, minus what the shopper receives. The smaller the gap, the more consistently the value promise becomes something shoppers can see, access, and trust.

WHAT THE BRAND
Intends
Advertised price, promotions, and service standards.

→

WHAT THE SHOPPER
Receives
The real in-store or digital experience.

→

THE
Execution Gap
Where expectations and reality differ.

A Price Promise Is Only the Beginning

Value has to clear four hurdles before a shopper actually gets it. We didn't just guess at these stages; we built this framework based on where we saw the biggest gaps in the data.

Visible
Can the shopper find and understand the price or deal?

43% of shoppers first look on a retailer's site or app for a specific product or product details.

Available
Is the item or deal actually there on the shelf?

86% of shoppers react negatively when an advertised item is out of stock.

Activated
Are loyalty programs and staff helping make the value real?

35% of shoppers say loyalty or member discounts influence whether a store feels like good value.

Trusted
Do the final charges, fees, and quality match what was promised?

73% of online grocery shoppers say added fees make online grocery a worse deal or not worth it.

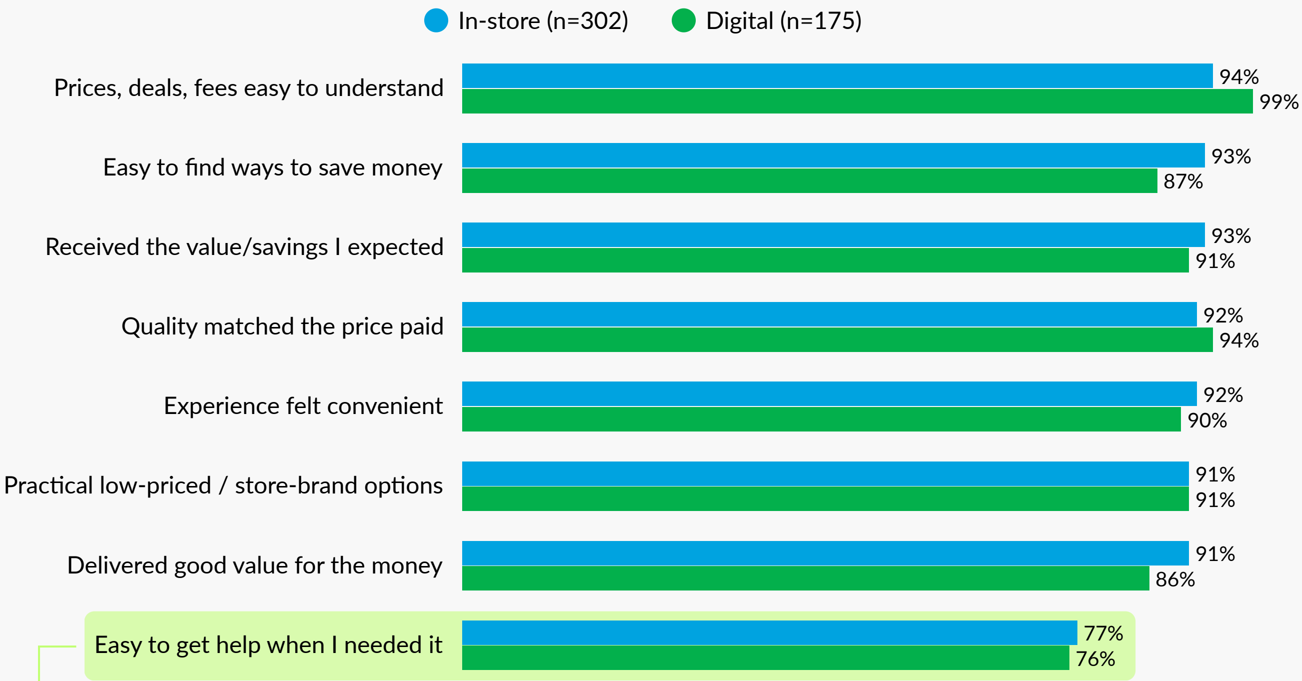
Most grocers have already mastered the "legible" part of value: showing the price. The real work is making that value "reachable" and "reliable." These aren't marketing problems; they're operational, inventory, and frontline-behavior challenges. That's why they tend to persist even in stores that are already great at communicating their pricing.

Grocery Delivers Value Overall, but the Gaps Differ by Channel

Overall, the industry is hitting the mark and shoppers are feeling the value; they agreed the experience delivered good value in 91.1% of in-store and 86.3% of digital shops. And when asked to rate the value they received in their experience, compared to other grocery chains they know, roughly two-thirds (66.6% in-store and 62.3% digitally) even rated it as better value than other chains they know.

Shopper Value Perception: Eight Value Statements

% who somewhat or strongly agreed



Ease of getting help received lower positive response rates than the other value statements, at 77.2% in-store and 76.0% digitally. Even so, roughly three-quarters of shoppers agreed that getting help was easy. In stores, nearly one in four shoppers (24.5%) was proactively approached by an employee offering assistance; a strong level of engagement for a shopping experience that is largely self-directed.

What Separates High-Value Experiences

To see what really changes shopper perception, we compared visits where customers felt they got 'good value' against those where they didn't.

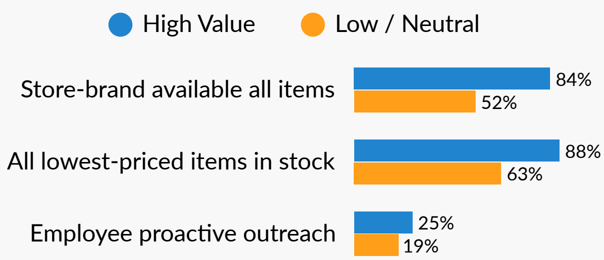
Availability Creates the Clearest Divide

Availability is the primary differentiator for both in-store and digital, representing the largest execution gaps between high and low-value shops.

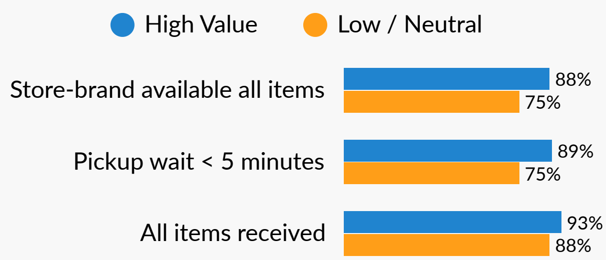
Execution rates among high-value experiences compared with low/neutral experiences

High value and low/neutral value are based on shoppers' responses to this statement: Overall, this shopping experience delivered good value for the money I spent.

In-Store



Digital



When an experience was rated as high value, a store brand option was available 84% of the time, compared to 52% of the time when the experience was rated as low or neutral. Digitally, pickup waits and store-brand availability showed the largest gaps between high- and low / neutral-value experiences.

Top 3 things shoppers said 'needed improvement'

In-store

- #1 Promotions and deals
- #2 Employee helpfulness
- #3 Product availability

Digital

- #1 Website or app ease of use
- #2 Promotions and deals
- #3 Product availability

Shoppers prioritize different improvements depending on how they shop. In-store, promotions and deals topped the list, followed by employee helpfulness and product availability. Online, website or app ease of use ranked first, followed by promotions and deals and product availability.

Takeaway: Availability is the foundation of perceived value in both channels. In-store, keeping lower-priced options in stock and providing helpful service reinforce value. Digitally, complete orders and fast pickup matter most, while shoppers see website or app usability and promotions as the biggest opportunities for improvement.

When Staples Make the Weekly Ad, Grocers Deliver

Grocers are doing a strong job keeping advertised items in stock. When one of our tracked basket items appeared in the weekly ad, it was available in 94.3% of visits.

However, some savings still came with conditions. Nearly one-third of visits included a deal that required shoppers to buy more than three items or spend at least $25, creating added friction for those looking for straightforward savings.

How often shoppers check the weekly ad
(n=904)

72.3%

every or most trips

Reaction when an advertised item is out of stock
(n=904)

86%

negative reaction

Weekly ads remain an important part of the grocery trip, and shoppers notice when advertised items are unavailable. While our shops found advertised basket items in stock 94.3% of the time, only 10.7% of consumers feel sale items are always available. This suggests grocers are delivering on the items we tracked, but shoppers may not experience the same consistency across every promotion.

Deal visibility is (mostly) strong

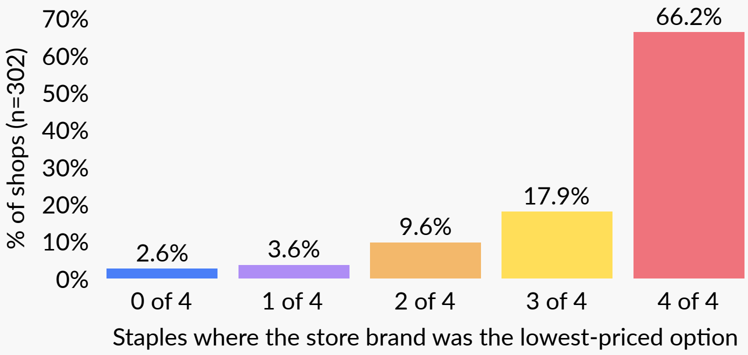
Price and deal visibility is also strong across both channels. Prices and unit pricing were displayed clearly in 95% of in-store visits and 99% of digital shops, while prices and deals were easy to understand in 94% and 99%, respectively. Sale-price messaging was less consistent, appearing in 75% of in-store visits and 81% of digital shops. This suggests the opportunity is not basic price clarity, but making promotional value easier to recognize and access.

Takeaway: Prices and deals are generally clear, and advertised staples are reliably in stock. The next opportunity is making promotional savings easier to recognize and access without complicated purchase requirements.

Availability and Freshness Make Value Tangible

When it comes to real value, nothing makes it more tangible for shoppers than store brands. In fact, it's the biggest differentiator we found in our study.

Store-brand product depth across the tracked basket



In 66.2% of the stores we visited, the store brand was the most affordable option for all four brand-comparable staples we tracked: bread, eggs, milk and pasta. Bananas, the fifth item in the basket, were excluded because they don't have a store-brand equivalent. Store brands were the lowest-priced option for two or fewer of the four staples in about 15.8% of shops. Overall, shoppers could find a store-brand option for all four eligible staples in 84% of stores.

Freshness is a test of trust

Bananas were rated in good condition in 61.9% of in-store visits, compared with about 80% of digital orders. While digital performed better, it still means employees selected bananas shoppers did not consider to be in good condition in roughly one out of every five orders.

Bananas act as a canary in the coal mine. Because they're highly visible and quick to deteriorate, their condition gives shoppers a quick read on the produce and can signal how the whole store is being managed. That extends beyond freshness. Visits where bananas were in good condition had an average mystery shop score of 84.7%, compared with 69.0% when they were in very poor condition. The 15.7-point difference suggests banana quality is a useful barometer of broader store execution.

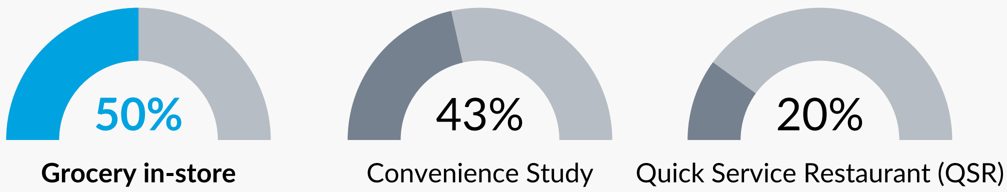
Source: 2026 Grocery Value Study, in-store n=302, digital n=175. Consumer figures: Intouch Produce Freshness survey, n=1,062, 2024, stated preference.

Takeaway: Value is reinforced when lower-cost options are available and freshness signals strong execution. Track store-brand staple availability and produce quality closely, since gaps in either can weaken shopper trust.

Savings That Require Too Much Work Don’t Feel Like Value

Even when savings are available, shoppers aren’t consistently getting the guidance they need to take advantage of them. Grocery teams have a real chance here to step up and actually guide shoppers to the value they're looking for.

Loyalty activation: grocery leads its peers and still misses half
% of prompted about loyalty



Grocery stores prompt loyalty in about half of all transactions, which actually puts them ahead of other industries we studied. However, being better than the competition doesn't mean the bar is high enough.

Staff interactions were a clear strength. Employees offered a polite greeting or closing in 94.3% of stores, stopped and engaged when asked a question in 97% of visits, and proactively offered help nearly one-quarter of the time. The opportunity is to make those interactions even more useful by helping shoppers identify and take advantage of relevant savings.

This isn't just an issue for grocery stores. In every industry we track, customers consistently flag staff and service as a top area for improvement. This tells us it’s more of a general management challenge than something specific to your sector.

Source: 2026 Grocery Value Study, in-store. Loyalty base 288, excluding 14 shops with self-checkout only. Cross-vertical comparison: 2026 CSP Mystery Shop n=1,399; 2026 Quick Service Restaurant (QSR) Study n=753.

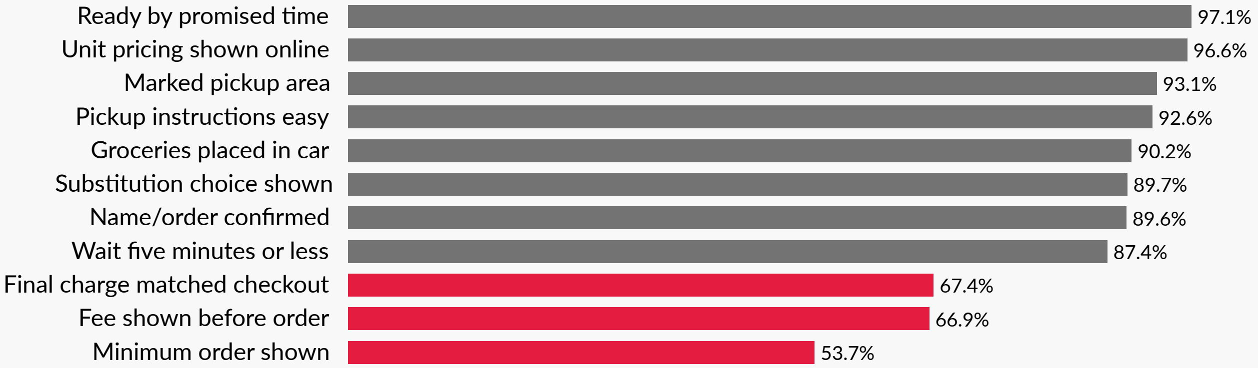
Takeaway: Grocers need to start treating loyalty prompts, staff engagement, and deal guidance with the same level of accountability as they do for cleanliness or wait times. Make these measurable parts of your frontline routine. Self-checkout was available in 77.2% of the stores we visited. In 6.0% of those visits—14 cases—no human cashier was available, reinforcing the need to ensure shoppers can still access savings information without employee assistance. As we continue to move toward less-staffed checkouts, grocers need to bake loyalty prompts directly into the digital interface. Simply put: if there’s no cashier to ask, the machine has to do the work for you.

Pickup Can Be Operationally Smooth and Still Feel Untrustworthy

Digital grocery pickup is a logistical win, but it falls short when it comes to clearly setting shopper expectations. Shoppers could have a perfect pickup experience (on-time, complete, and fast) and still find themselves paying a different amount than they expected one out of every three times.

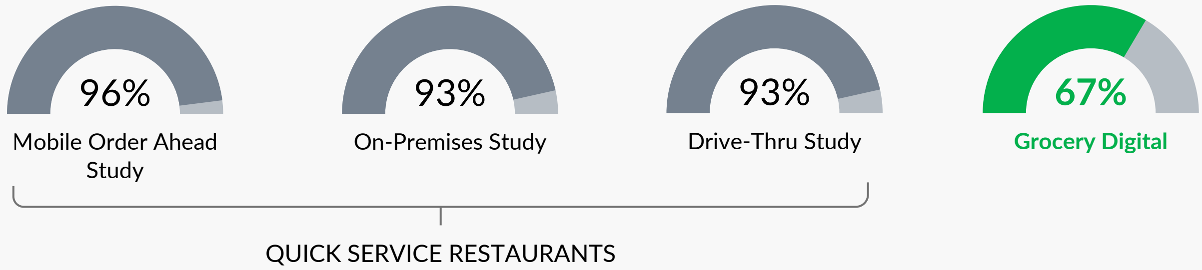
Digital pickup: operationally excellent, lacks price clarity

% of digital pickup shops (n=175)



Transaction accuracy: grocery digital is the sector outlier

% transactions accurate



Digital grocery performs well operationally, but transaction accuracy remains a clear exception, especially when compared to QSRs. When the final charge doesn't match what shoppers saw online, often because of estimated weights or substitutions, it creates uncertainty at the moment value should be confirmed.

Where grocery leads the pack

Grocery pickup has built a meaningful advantage, with 97.1% of orders ready on time, compared with 77.0% for pizza carryout and 79.3% for QSR mobile ordering. Other Intouch Insight studies show that late orders sharply reduce satisfaction, from 91.2% to 69.7% for pizza and from 96.6% to 76.3% for mobile ordering. Grocery follows the same pattern, with convenience ratings falling from 4.58 to 2.00. Grocers should leverage and protect this reliability rather than sacrifice it for speed.

Source: 2026 Grocery Value Study, digital, n=175; in-store, n=302. Comparators: 2026 Quick Service Restaurant (QSR) n=753; 2026 Mobile Order Ahead Study n=449; 2025 Drive-Thru n=2,265.

Where Shopper Expectation and Delivery Diverge

When shoppers place an order, they form expectations about what they'll receive, what they'll pay, and how much control they'll have. Digital pickup introduces more variables than an in-store transaction, making clear communication especially important around final totals, substitutions, fees, and minimum order requirements.

Final total matched checkout:
67.4%

Fees shown before ordering:
66.9%

Substitution choice clearly shown:
89.7%

Price changes need a clear explanation

In-store checkout is accurate more than 95% of the time, but digital totals matched the online checkout amount in only about two-thirds of orders. Estimated weights, differently priced substitutions and promotions that do not carry through can all change the final bill. These changes may be legitimate, but without a clear explanation, they can feel like a broken promise.

Shoppers want control over substitutions

A clear "allow or refuse" substitution choice was available in 89.7% of shops. However, 79.7% of shoppers want to either set their substitution preferences in advance or be contacted for approval, while only about 7% are happy letting the store decide automatically. Right now, only 48.5% are satisfied with store-picked substitutions.

Fees and minimums must be clear upfront

Extra fees make online grocery feel like less of a value for nearly 73% of shoppers. Yet fees were not shown before ordering in about one-third of shops, and minimum order requirements were missing in nearly half. Showing these conditions early helps shoppers understand the true cost before committing to an order.

In-store holds the perceived-value advantage

While one-third of shoppers see comparable value across channels, 56% believe in-store offers better value, compared with only 11% who favor online. Digital grocery needs to make its value clearer by setting better expectations around prices, fees, and substitutions.

Source: Grocery Consumer Survey 3 - Online Grocery 2026, n=869 total, n=577 who ordered online in the past three months, stated preference. Observed figures: 2026 Grocery Value Study, digital, n=175.

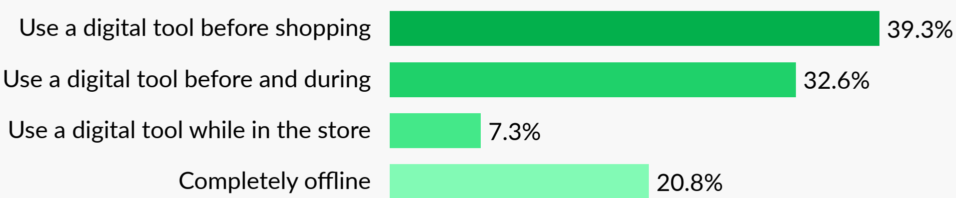
Takeaway: Digital value is really about predictability, not just speed. The industry has invested heavily in pickup logistics, but that needs to be matched with clear pricing. Show all fees and minimums before the customer places an order, explain how weighted items and substitutions could affect the final price and offer more control over substitution choices.

The Digital Shelf Serves Every Shopper

The digital shelf is no longer limited to e-commerce. Nearly eight in ten shoppers use a digital tool before or during their grocery trip, including many who ultimately make their purchases in-store. That makes a retailer's digital presence an important part of the customer experience across channels.

Digital tool usage

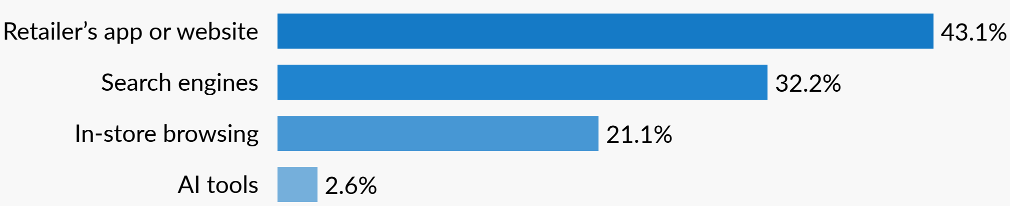
consumer survey (n=837)



When shoppers need information, the majority turn first to a retailer's app or website, where prices, discounts and loyalty rewards help shape what and where they buy. The accuracy and clarity of that information influence expectations even when the transaction ends at a physical checkout.

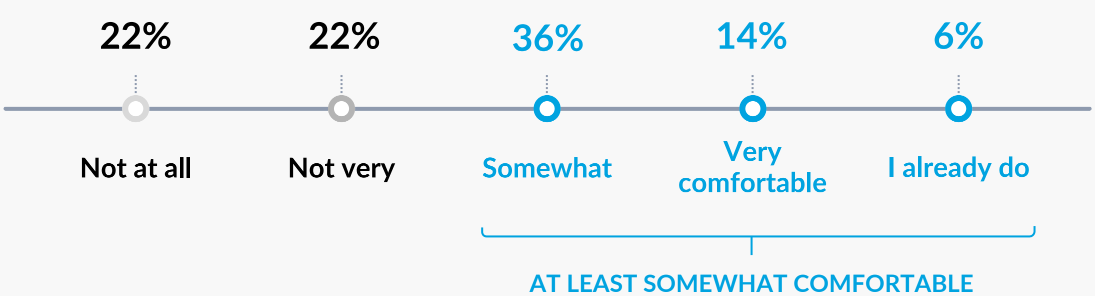
Where shoppers go first for information

2026 Grocery Value Study (n=175 digital and n=302 in-store)



Shopper comfort with AI

consumer survey (n=848)

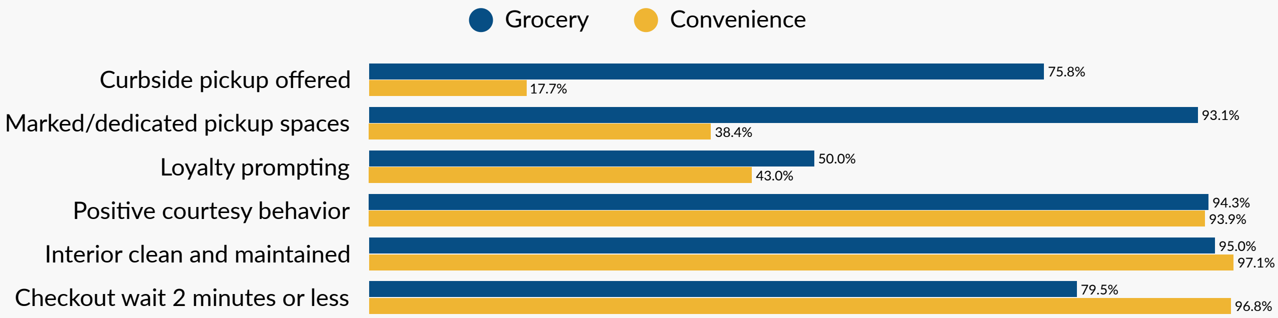


Takeaway: Treat your app and website as omnichannel merchandising space, not just e-commerce tools. Accurate prices, current product availability, and clear savings information support every shopper, regardless of where they complete the purchase.

The Next Grocery Competitor May Not Be Another Grocer

Convenience stores are increasingly trying to win over shoppers looking for quick, 'right-now' trips.

Grocery Owns Pickup Infrastructure; Convenience Owns Transaction Speed



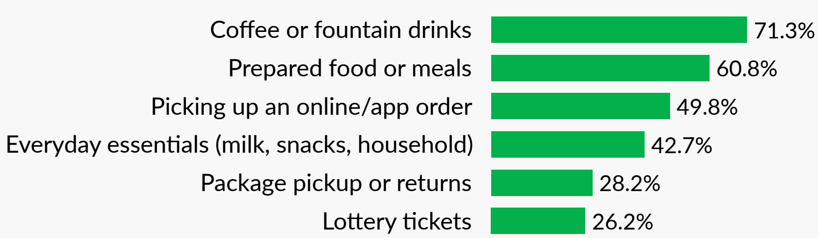
Where convenience is gaining: As the lines between grocery, convenience, and foodservice continue to blur, shoppers increasingly compare experiences across a broader set of food options. With 88.7% of convenience store shoppers served within 60 seconds, grocers need to understand how their experience measures up beyond their traditional competitive set.

Where grocery's advantage holds: Grocery stores still have a major advantage in pickup. 13 of the 15 brands in the study offered curbside pickup at 84.6% of locations, compared with 17.7% of convenience stores, and dedicated pickup spaces were clearly marked at 93.1% of grocery locations.

Grocery is also well positioned to compete for quick meal trips, with nearly 95% of stores offering a clearly marked ready-to-eat or easy-dinner area, prepared foods in 82.5% of stores, grab-and-go meals at 73.8%, rotisserie chicken at 67.9%, and meal kits at 46.7%. Together, these strengths give grocers an omnichannel advantage: shoppers can build a larger basket, order online, pick up curbside or stop in for a quick meal. To maintain that leadership, grocers need to keep connecting the digital, pickup and in-store experience so each one feels easy and consistent.

Where convenience is bidding for grocery missions

% who would use a convenience store drive-thru for this (consumer survey, n=893)



The contestable middle: Convenience stores are no longer competing only for fuel and snacks. Prepared meals, everyday essentials and bundled offers allow them to serve more shopping occasions, putting a growing share of the traditional grocery trip in play.

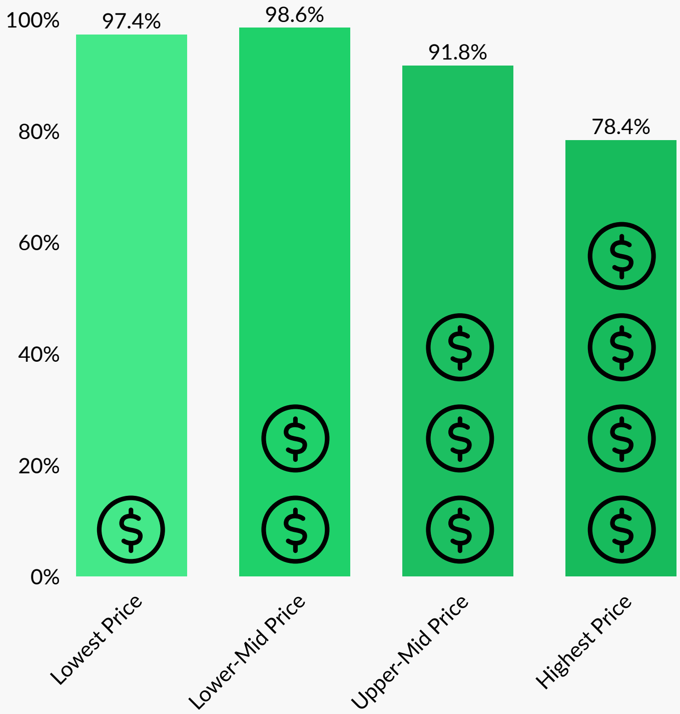
Takeaway: Don't match convenience stores on assortment. Compete for small baskets through faster express lanes, reliable self-checkout and smarter staffing, while protecting grocery's pickup advantage.

Source: 2026 CSP Mystery Shop n=1,399 and CSP Revealed Audit n=1,387, observed; 2026 Grocery Value Study n=302 in-store and n=175 digital, observed. Consumer figures: Intouch C-Store Drive-Thrus Flashpoint n=893 and FPS Convenience Trends 2026 n=1,191, stated preference. Cleanliness and courtesy comparisons are directional.

The Threshold of Value: How Price Tiers Change Shopper Expectations

To understand how basket size affects value perception, we analyzed our data by price tier, from lowest to highest. This reveals a clear 'plateau-then-cliff' pattern in how shoppers rate the value they receive.

Value perception drops as basket costs rise



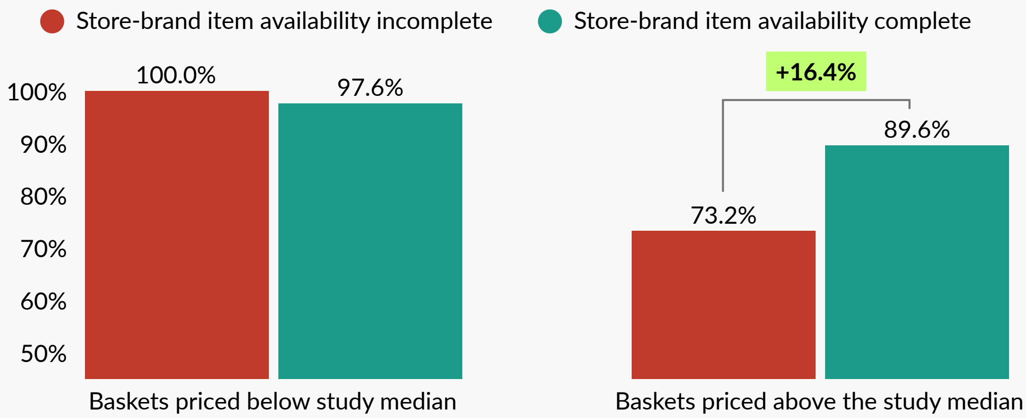
For the cheaper half of baskets (those under roughly $8), value perception is near-saturated, hovering between 97.4% and 98.6%. Essentially, when the price is low enough, shoppers are already satisfied, and operational execution has little room to move the needle.

However, perception takes a modest step down to 91.8% in the third quartile, and then drops off a cliff to 78.4% for the most expensive baskets. In this higher-price territory, value perception becomes contingent and that's exactly where execution, like having store brand items in stock, can become the deciding factor.

Section 10: Price Positioning and Value Execution

For shoppers with bigger, pricier baskets, having every store-brand item in stock makes a huge difference: it's tied to a 16.4-point gap in how they rate value. However, for those with cheaper baskets, it doesn't seem to matter at all.

Execution converts value only where price doesn't already guarantee it



Basket groups are based on whether the tracked basket total was below or above the median across the study.

What we saw across brands

Across the visits in our study, price and execution worked together. When the tracked basket total was below the study median, shoppers reported high value whether or not every store-brand item was available.

The difference was much clearer when the basket total was above the median. Value perception reached 89.6% when all tracked store-brand items were available, compared with 73.2% when availability was incomplete; a 16.4-point gap. This suggests that when shoppers face a higher basket total, having lower-cost store-brand options available becomes more important to the overall value experience.

Takeaway: Don't just compare yourself to the average store in the sector; compare yourself to other brands in your price tier. If you aren't the price leader in your market, improving store brand depth and availability could be a valuable tool since it's worth about 16 points of value perception.

Source: 2026 Grocery Value Study, in-store, n=296 with a complete basket, 15 chains.

The Value Execution Playbook

Here are six priorities to help you turn shopper expectations into reality. We've mapped each to what shoppers need and what we saw in our research.

1. Make store-brand availability a priority.

Having store brand items in stock is a huge deal; it shows up as the biggest gap in our research (84.0% against 51.9%). For higher-priced baskets, it's worth a 16.4 point gap in value perception. Treat your private-label stock rates with the same level of attention as your promotional compliance.

2. Fix the digital price-match gap.

Final bills matched the online cart total in 67.4% of orders, yet only 52.9% of shoppers were very or extremely confident they would. This gap suggests grocers need to better explain how substitutions and estimated weights can change the total, helping shoppers understand what to expect and building confidence in the process.

3. Be upfront about fees and minimums.

72.8% of shoppers feel extra fees make online grocery feel like less of a value. Yet, fees were shown before ordering in only 66.9% of shops, and minimum order requirements in only 53.7%. Put both on the first screen customers see; it's an easy change that doesn't require new operations.

4. Make loyalty prompting a daily habit.

We saw loyalty programs mentioned in 50.0% of transactions, which is better than other industries, but still a coin flip. Since 77.2% of the stores we visited had self-checkout (sometimes with no cashiers around at all), build these prompts directly into the machine interface.

5. Build on strong service with value guidance.

Staff interactions are already a strength. Employees were polite in 94.3% of visits, stopped and engaged when asked in 97.0%, and proactively offered help nearly one-quarter of the time. Build on this foundation by equipping employees to connect shoppers with relevant deals, store-brand options and other ways to save.

6. Close the gap on small-basket speed.

Convenience stores set a high bar for speed, with 88.7% of shoppers served within 60 seconds. With 42.7% open to using a convenience store drive-thru for everyday items, quick grocery trips are increasingly up for grabs. Protect express and self-checkout lanes during busy periods to keep those visits in the store.

Five of these six priorities are about fine-tuning a current setup, reporting, or habits. The digital price match and loyalty prompts have the largest gaps, and they're also the easiest to get right.

The Intouch Advantage

The value gaps we found in this study aren't strategy failures; they're just blind spots. Every one of them was invisible until we measured what was actually happening at the point of contact.

When you aren't measuring the right things, you can't fix them. That's why we've built a way to connect measurement, feedback, and action so grocers can close those gaps for good. We do this through three core solutions:

- **IntouchShop®:** Gives a clear picture of what shoppers actually experience, using real evidence like receipts, photos, and screenshots instead of relying on memory.
- **IntouchSurvey®:** Helps focus on what shoppers care about most, so work is always aligned with shopper priorities rather than just internal assumptions.
- **IntouchCheck®:** Turns findings into standard operating procedures, ensuring consistency with clear ownership and a regular routine.

In short: grocers need to measure, listen, and act all at once and remember that value is an execution promise.

About Intouch

Intouch Insight is a leading customer experience (CX) solutions provider trusted by multi-location brands across North America. Our platform combines mystery shopping, customer surveys, operational audits, and advanced analytics to give operators the real-time intelligence they need to deliver consistent, brand-standard experiences at every location. From grocery, petro-convenience, QSR and fast casual, to retail, hospitality, and automotive, Intouch Insight helps organizations translate field-level data into measurable business outcomes.

Learn more at [intouchinsight.com.](https://intouchinsight.com)