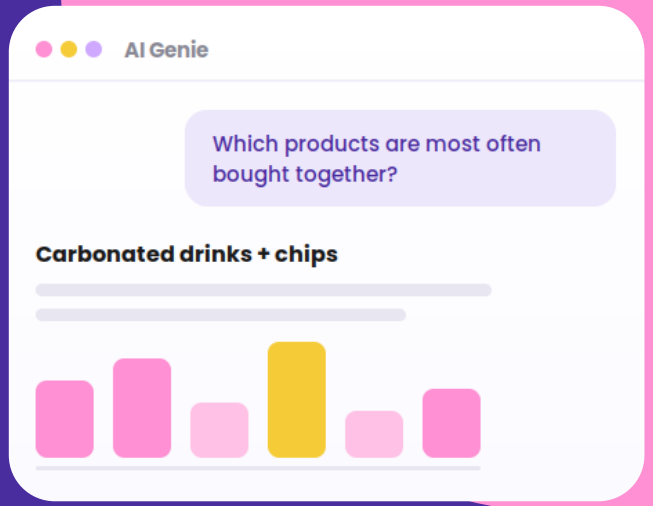
Welcome back!

No question too small: ask your loyalty data anything

27th/28th October 2026



Product Community

Lobyco

You'll be hearing from today



Susie Middlemiss

VP Customer Success



Asger Fallesen

Product Lead



Corina Badisor

Senior Customer Success Manager

Insights and 2027 Roadmap

Insights

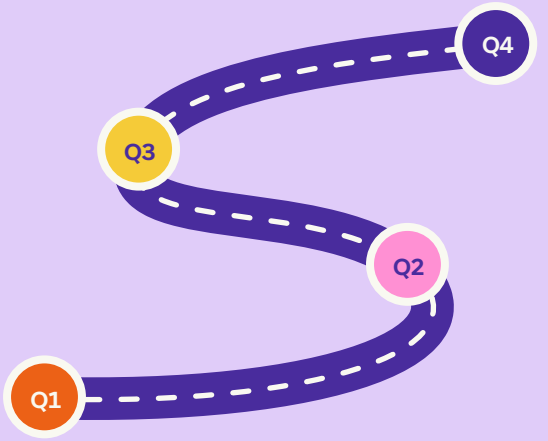
How can I help you today?



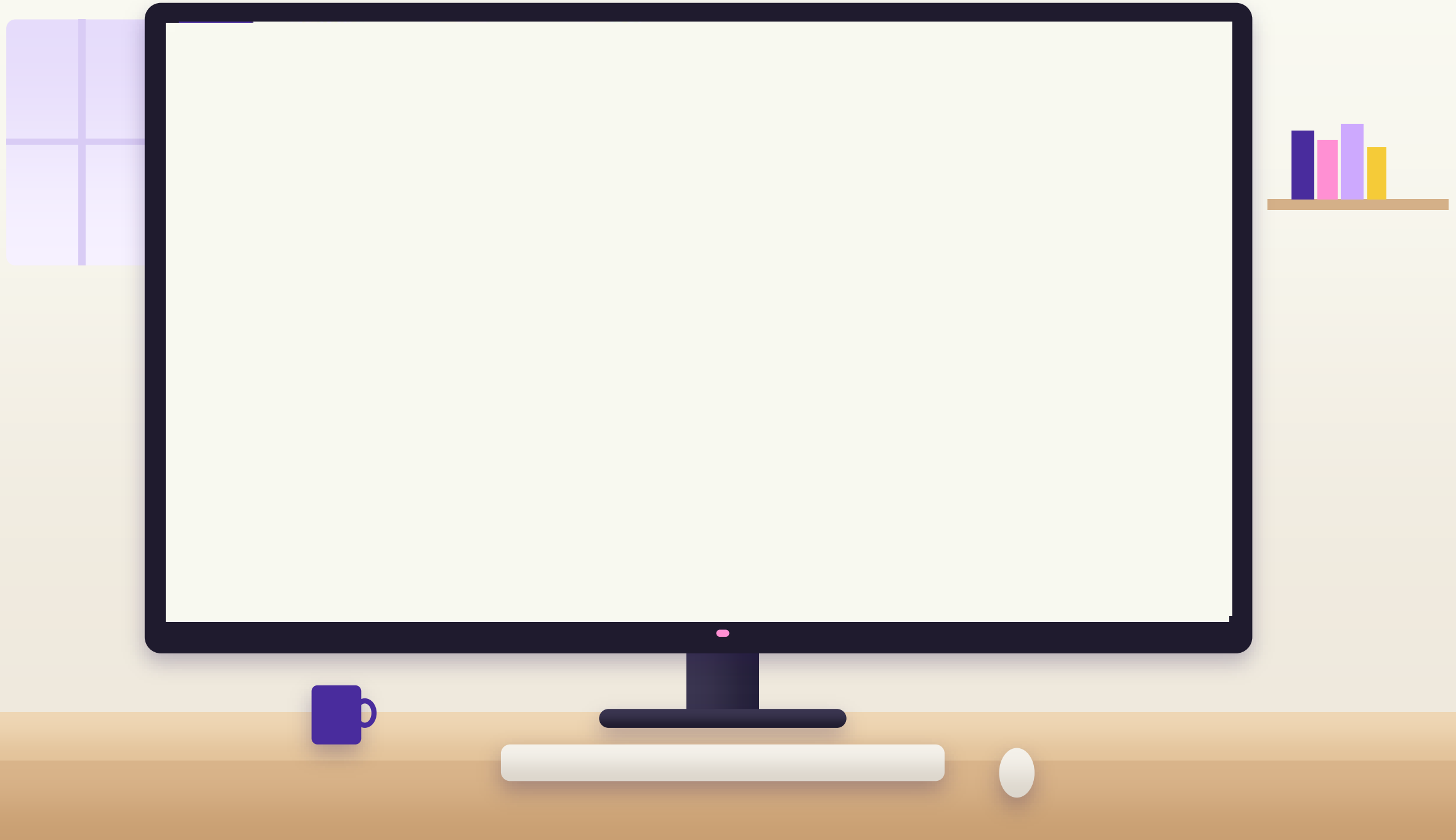
Reading inflation before it hits the shelf.



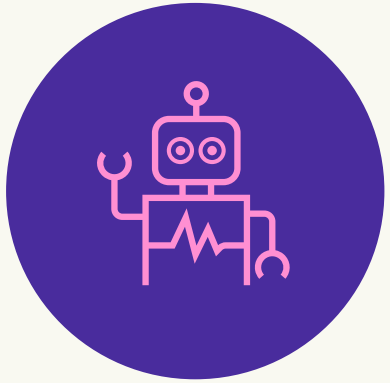
Upcoming Roadmap Preview



1 Insights & AI Genie



Insights will enable smarter marketing decisions through AI-powered data exploration



What It Is

An AI-powered space in the Admin portal where marketeers can **explore data in a more intuitive way**, ask questions in plain language, and get answers with helpful visuals & data.



Why It Matters

AI powered data exploration allow marketeers to **continue their insights creation where standardised reporting end.** Marketeers can follow their own paths of exploration using natural language language prompting



How It Works

An AI assistant, connected to a curated dataset, translates questions into accurate queries and provides reliable answers. It is **carefully guided to stay within defined rules, ensuring results are correct** and trustworthy.



Strategic Benefit

Faster, **smarter decisions that improve loyalty**, drive growth, and strengthen competitive advantage.

Insights and AI Genie put loyalty data in marketers' hands

Three tools in the Insights tab of Lobyco Nexus

Insights Overview · Live

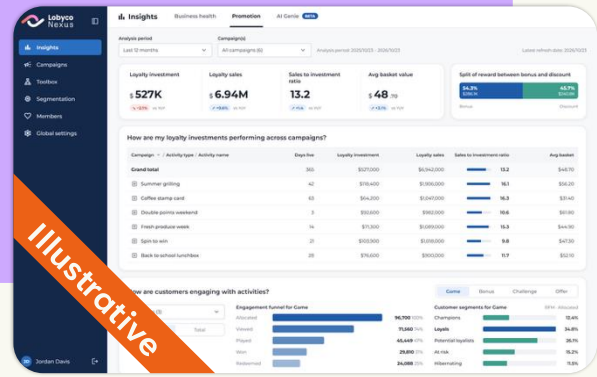
- **Daily snapshot** of programme health and campaign activity in one place
- **Six business metrics,** e.g. Loyalty Sales and Revenue per Loyalty Customer, each with a year-on-year comparison
- **Live and upcoming campaigns** shown next to the metrics
- **One set of definitions** for every team

AI Genie · Beta

- **Plain-language questions** about your loyalty data, no SQL needed
- **Curated dataset:** purchases, members, stores and promotions
- **Answers in seconds** with tables and charts, instead of waiting days for an analyst
- **In beta:** review results before acting on them

Dashboards · Upcoming

- **One view of all campaigns** across every activity type
- **Activations, engagement rates** and campaign counts by activity type
- **No exports** or separate analytics tool needed



AI Genie | Profi finds it useful for trends, but missing data blocks most queries

Live at Profi since Q2 2026. Feedback from the team using it day to day coming from data analyst role.

What works

Business consideration

1. **Trends and strategy:** brainstorming for marketers
2. **Commercial impact:** financial and member effect of an action
    a. **Bonus provisioning models,** e.g. validity cut from 24 to 18 months
    b. **Offer pricing:** recommends attractive discount levels
3. **Understand customer funnels,** e.g. members enrolled in a campaign
4. **Supplier insights:** answers supplier data requests
5. Understand **basket composition** and correlation between products

Tool reflections

6. **Visible reasoning:** shows its thinking, so you see what to clarify
7. **Small steps:** staged questions get clearer answers
8. **Careful conclusions:** states its conditions when data is thin
9. **Personal data protected,** e.g. member balances
10. **High-level reporting** for quick overviews

Turns SQL-level analysis into answers marketers can act on

What doesn't work yet

- **Missing business data:** most queries stopped on T&C data, communication consents and bonus balances as it lacked historical data
- **Granular questions** confuse it; it handles trends better

What users ask for

- **Edit button on user messages,** to stop Genie mid-answer and correct the question, as in ChatGPT
- **Complete datasets** for T&Cs, consents and bonus balance history

Reading inflation before it hits the shelf



What the 2022 price shock taught us, and why it matters again in 2027

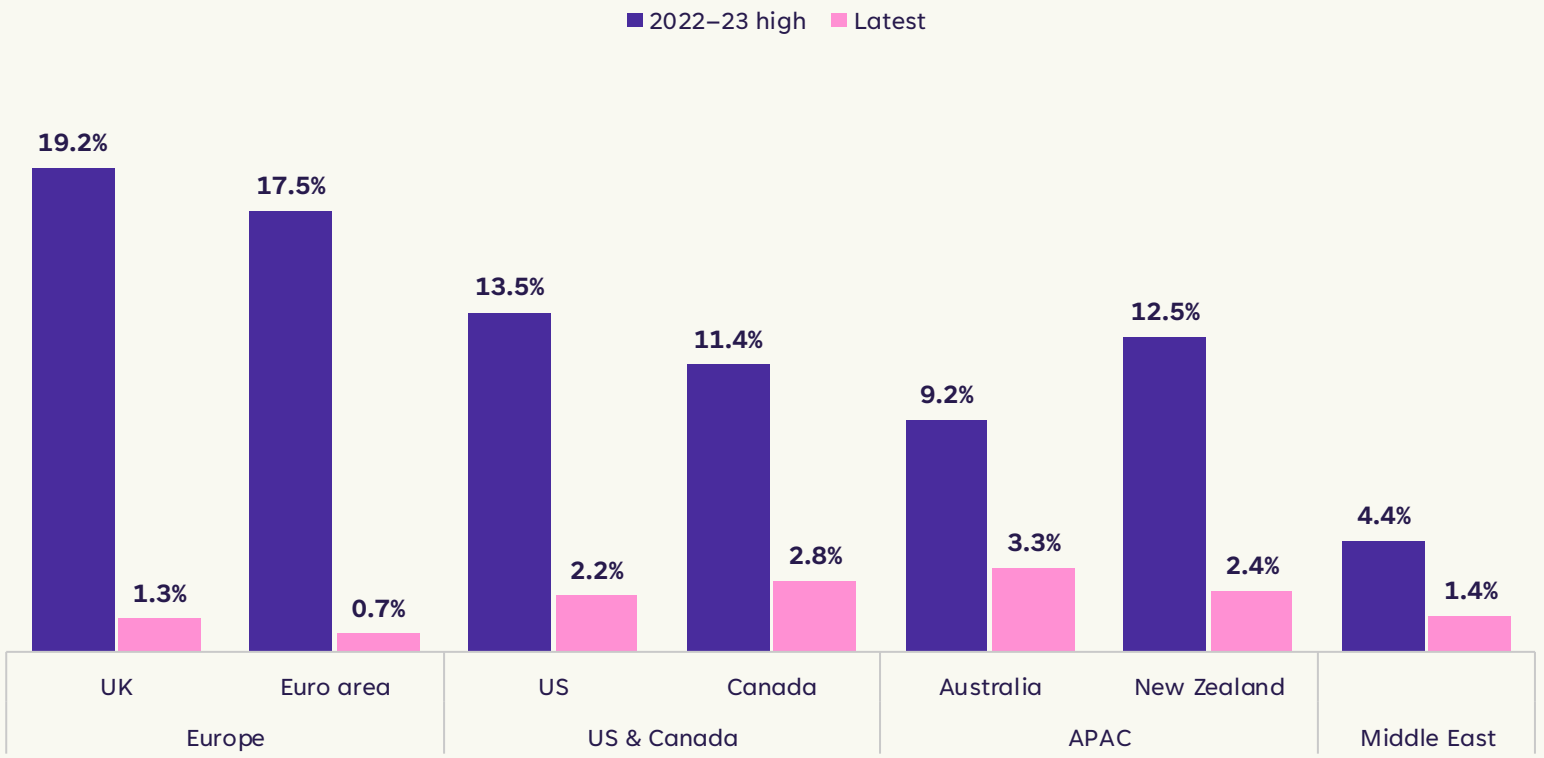
Europe · US & Canada · APAC · Middle East ·

October 2026

Lobyco

The shift | Every region spiked then cooled

Food inflation, year on year: 2022–23 high vs latest (2026)



...but prices never came back

+38.6%
UK food, Nov 2020 → Nov 2025

+32%
US groceries since Jan 2020

+29%
Canada groceries since Aug 2021

+26%
Australia & NZ food since Sep 2021

Takeaway **Shoppers don't feel the rate they feel a shelf price roughly a third higher.**

Sources: ONS; Eurostat; US BLS & USDA ERS; Statistics Canada; ABS; Stats NZ (FPI, Sep 2026); GASTAT; House of Commons Library. Measures differ by market

The outlook | A prediction is out for second food-price wave

Takeaway **Calm now but it's predicted that a second wave hits Europe in H1 2027 and Q3 APAC and Canada might be affected**

Why it's turning: Energy & fuel (Hormuz) · Weather (El Niño, drought) · Currency stress



Why this matters for loyalty

Price pain returns
Shelf prices are already ~30% above 2020. A second wave adds to that squeeze.

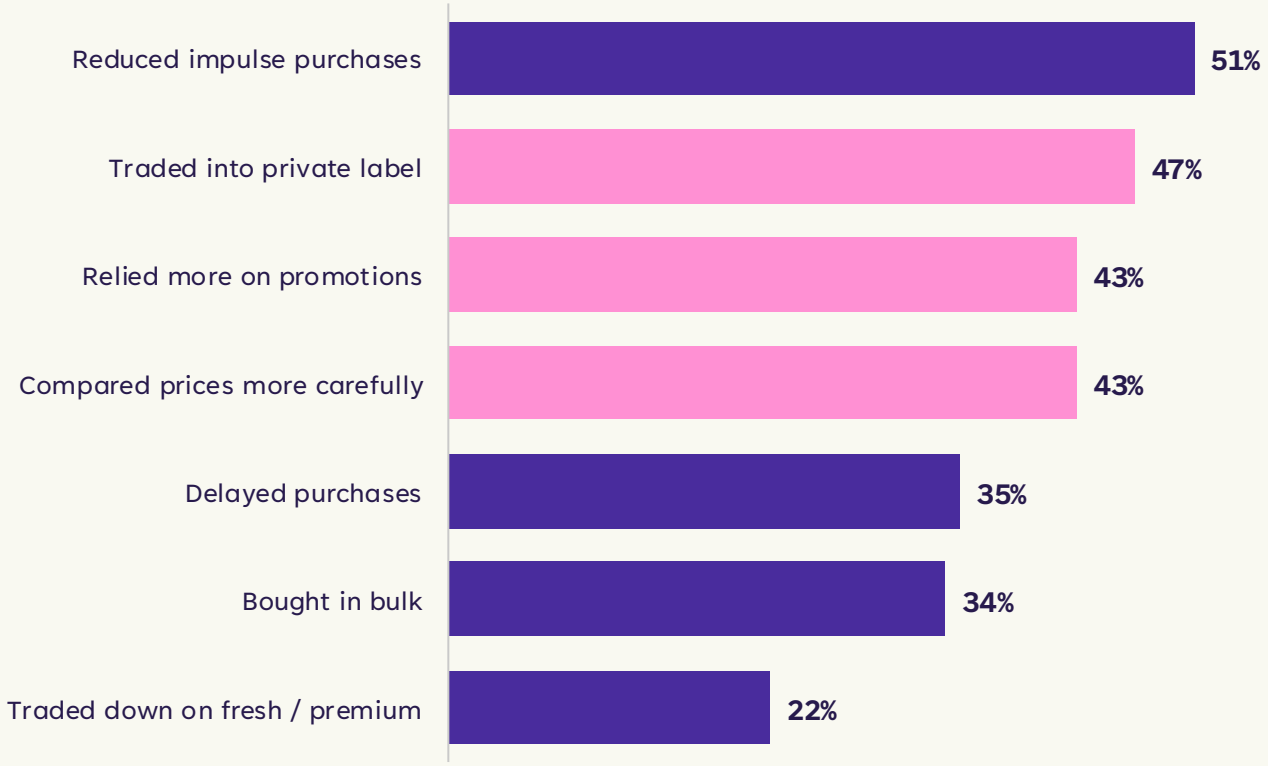
Value habits restart
Own label, deal-seeking and store switching all spiked in 2022–23.

Europe has ~3 quarters
UK and euro area peak mid-to-late 2027. Value offers need to be ready before then.

What should we do? make value credible! Lock in member-price promises, own-label price locks and supplier-funded offers before the 2027 wave

Sources: FDF (Sep 2026); ECB staff projections (Sep 2026); USDA ERS (25 Sep 2026); Canada's Food Price Report 2026; RBA SMP (Aug 2026); ABS; GASTAT; Emirates NBD. *Euro area = food, alcohol & tobacco. Forecasts use different measures and horizons — compare direction, not decimals.

The shopper trends | Every basket is now being optimised, in every region



Own label

38.8% Europe
of grocery value across 17 markets (2025)

24.1% US
store-brand unit share — a record (Q1 2026)

Deal-seeking

43% US & Canada
of shoppers rely more on promotions

>50% Australia
of products bought at the two majors are on promotion

Shopping around

43% APAC & Canada
of shoppers compare prices more carefully

~1 in 2 Europe
online shoppers use a different grocer online

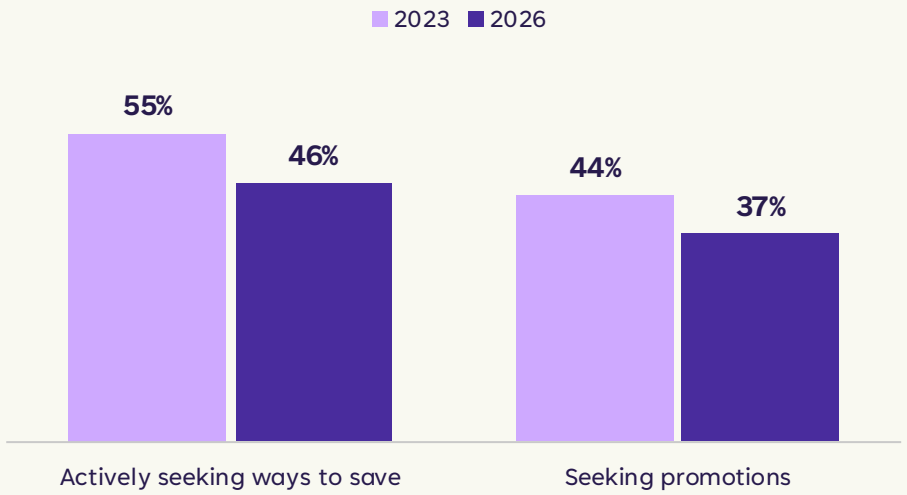
Takeaway **Shoppers plan, compare and trade into own label in every region: IMPULSE IS OUT, RELEVANCE IS IN.**

Sources: McKinsey Grocery Consumer Survey, State of Grocery North America 2026 (survey Mar 2026, published Jun 2026); McKinsey via The Shelby Report (Sep 2026); PLMA/NielsenIQ & PLMA/Circana (2026); Intage via Jiji (Jan 2026); McKinsey State of Grocery North America & Europe 2026; ACCC (Mar 2025); Worldpanel by Numerator (Apr 2026).



The shopper | Pressure is easing, the deal hunting reflex isn't

UK + euro area: share of shoppers who are...



North America · US & Canada, 2026

60%
say good value matters more than a year ago

43%
rely more on promotions

71%
prefer steady low prices over frequent deals

APAC · Australia-led

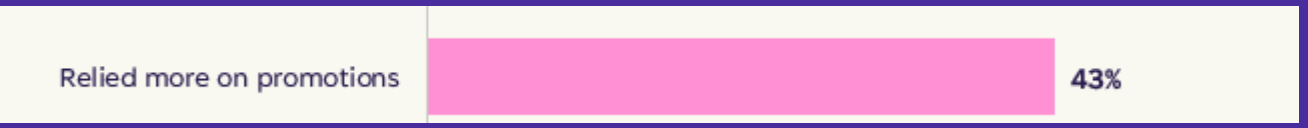
61%
of Australians shop 2+ supermarkets a week

19→26%
Australians pessimistic, Q1 → Q2 2026

>60%
of APAC shoppers switch brand or store for value

Takeaway Use the shelf to show whose side you're on — visible advocacy builds trust points can't.

Sources: McKinsey State of Grocery Retail Europe 2026 (n=14,563); Worldpanel by Numerator (Apr 2026); Reuters / CNBC on Carrefour (Sep 2023). McKinsey State of Grocery North America 2026 (n≈5,000); McKinsey ConsumerWise APAC (2024, Q2 2026); Canstar Blue (2025). Visual is an illustrative mock-up.



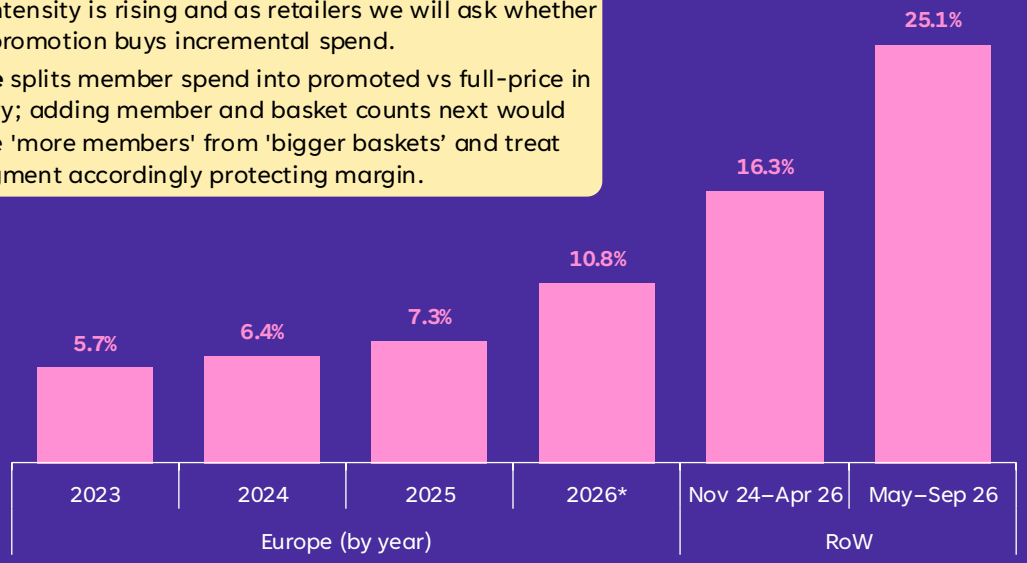
AI Genie | Promoted share stepped up in 2026 and full-price spend kept growing

Promoted share of member spend average per period

Opportunity

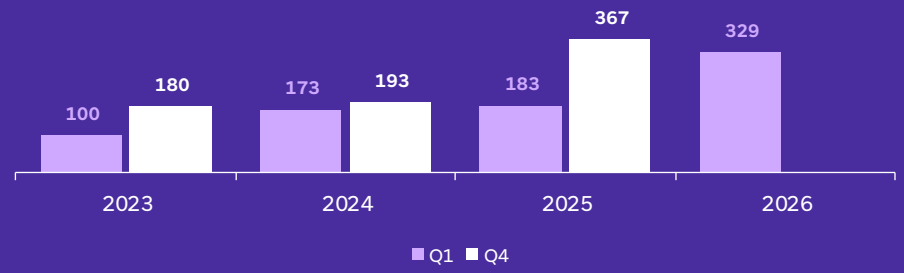
Promo intensity is rising and as retailers we will ask whether deeper promotion buys incremental spend.

AI Genie splits member spend into promoted vs full-price in one query; adding member and basket counts next would separate 'more members' from 'bigger baskets' and treat each segment accordingly protecting margin.

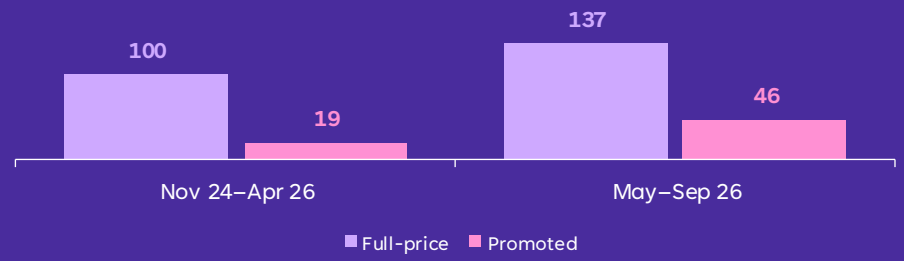


Europe quarterly range: 4.6–7.3% · 5.7–6.9% · 4.7–11.7% · 8.9–13.6%
APAC+NA monthly range in the stable phase: 15.4–17.0%

Europe full-price spend Q1 vs Q4, index (Q1 2023 = 100)



RoW average monthly spend by phase, index (full-price phase 1 = 100)

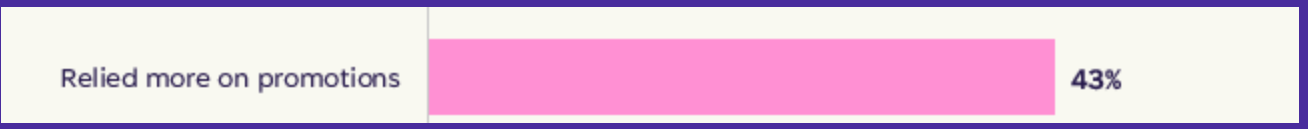


Promoted share stepped up in 2026.
Europe moved from ~6% of member spend (2023–24) to ~11% (2026); APAC from 16% to 25% from May 2026.

Full-price spend grew at the same time.
Europe Q1 full-price spend rose 3.3× between 2023 and 2026; APAC monthly full-price spend is +37% in the elevated phase.

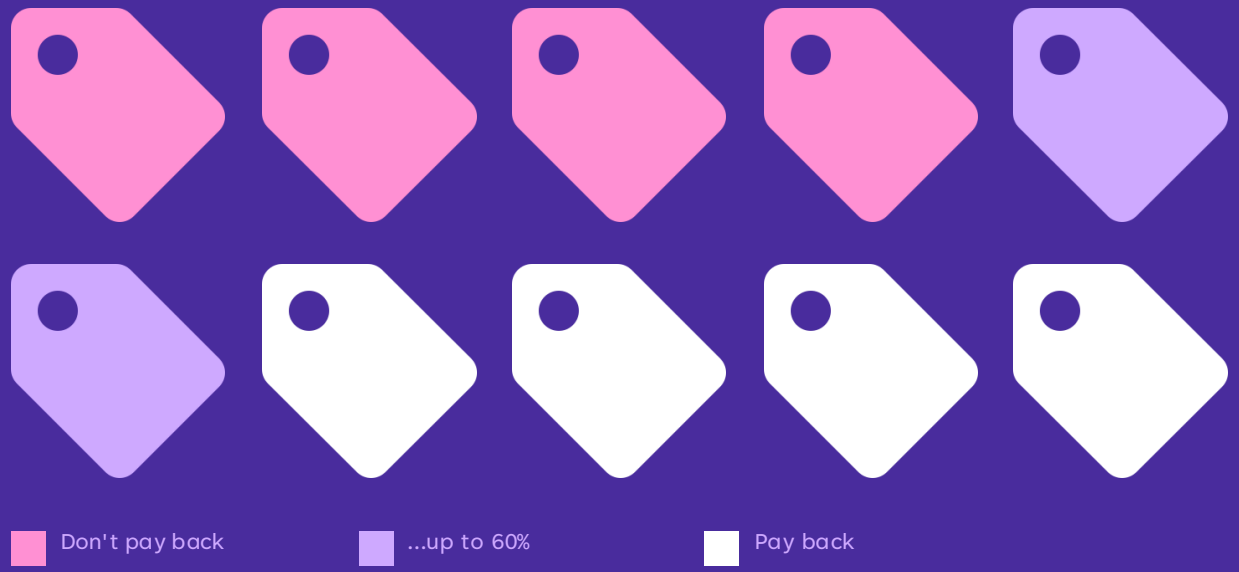
Seasonality differs by market.
Europe shows Q2& Q4 promo-share spikes; APAC shows December spend peaks.

Source: AI Genie purchase queries, October 2026.
Rest of World (RoW)



The paradox | Retailers can't fund more discount for all

Up to 6 in 10 promotions don't pay back



€2.80

EBIT on every €100 of sales
European grocers, 2024 and 2025

Sources: McKinsey State of Grocery Retail Europe 2026; QuantumBlack, AI by McKinsey (Mar 2026); BCG, Personalized Offers and the $70 Billion Prize

Compared prices more carefully 43%

Price battle| Shopping around has become main promoter of costly pricing campaigns

Asda · UK

“Asda Price”

956 products cut, avg. 6% Oct 2025







Carrefour · France

“À prix coûtant”

Up to 200 products sold at cost 2026



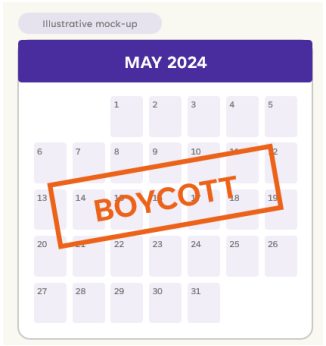




Loblaw · Canada

Shopper boycott

~77,000 members by mid-month May 2024



PRICE FREEZE

1,500+ own-label essentials

Oct 2022 → 31 Jan 2023

A month-long, Reddit-organised boycott



Loblaw's earlier move: a No Name price freeze. The boycott's sales impact was largely anecdotal but the Privacy Commissioner later investigated PC Optimum account deletions.

Compared prices more carefully 43%

Shrinkflation | Retailers can turn it into a reason to trust them

1 Expose it on the shelf

Carrefour · France

26 shrunk products tagged Sep 2023



SHRINKFLATION

This pack got smaller.
The supplier's price didn't.

The tags named the size cut and the price rise, and put the retailer on the shopper's side before supplier talks.

2 Negotiate with evidence

Carrefour · FR, BE, IT, ES

PepsiCo delisted over price rises Jan 2024

Shelf sign, Jan 2024

"We no longer sell this brand due to unacceptable price increases."

What makes it work

- **Know the real increase:** price per gram or litre, SKU by SKU
- **Bring it to the table:** the per-unit change, not the pack price
- **Explain the gap:** tell shoppers why a product is missing

Where AI Genie helps

It matches pack size to shelf price, so buyers walk into supplier talks with the per-gram increase on every shrunk SKU.

3 Win the shopper who notices

Australia · APAC

Unit Pricing Code being strengthened 2026



74%
of Australians have noticed shrinkflation

2 in 5
switched brand or to home brand after a favourite shrank

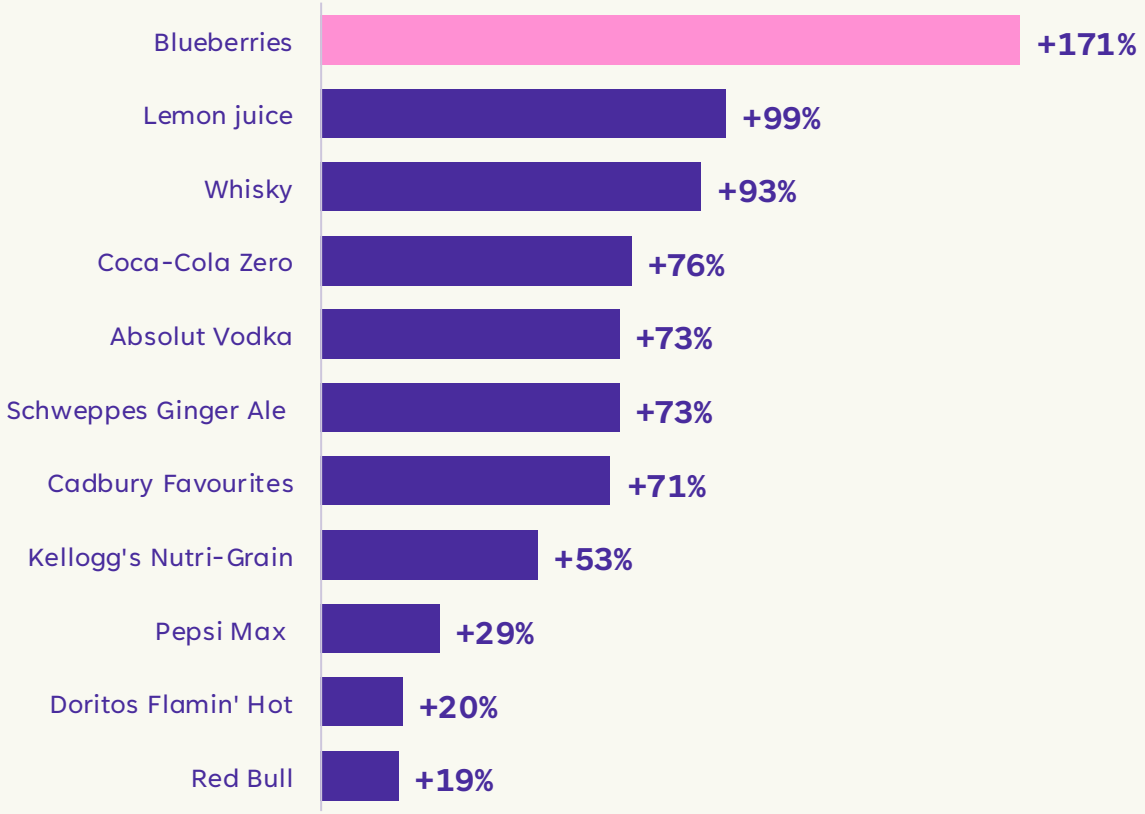
The opportunity

Flag size cuts before the rules make you, and put a same-size own-label pack next to them.
Labels are already mandatory in France (Jul 2024) and South Korea (2024).

Sources: Reuters / CNBC on Carrefour (Sep 2023); France 24, AP and Bloomberg on Carrefour and PepsiCo (Jan 2024); Finder Consumer Sentiment Tracker, Australia (Jun 2026, n=1,010); Australian Treasury / PM releases (2024–26); Inside FMCG (Apr 2026); French decree of 16 Apr 2024; Korea FTC (2024).

Shrinkflation | AI Genie pinpoints the products where shoppers pay more for less

Hidden price rise per unit, most affected products



Hidden price rise = change in price per gram or litre. Source: AI Genie shelf data.

Opportunity

Retailers can scan their own sales data and product catalogue for pack-size and unit-price changes, and **call out the suppliers using shrinkflation**. The same AI Genie query worked on different data models.

Affected categories

Category	Products flagged	Size cut	Price rise
Fresh produce	Blueberries, strawberries	−50 to −67%	**+92 to +171%**
Soft drinks	Coca-Cola, Pepsi, Schweppes, Fanta	−25 to −50%	**+29 to +76%**
Spirits & beer	Canadian Club, Absolut, Kronenbourg	up to −50%	**+17 to +93%**
Snacks & cereal	Cadbury, Kellogg's, Doritos	up to −43%	**+20 to +71%**

The shift | Loyalty moves from more promotions to better allocation

Inflation-era equation

More promotions = more loyalty

Post-inflation equation

Better allocation = sustainable loyalty

What did leaders do?

Moved loyalty into pricing
From mass discount to allocated value.

What does it mean?

Loyalty decides where scarce value goes customer by customer, fairly.

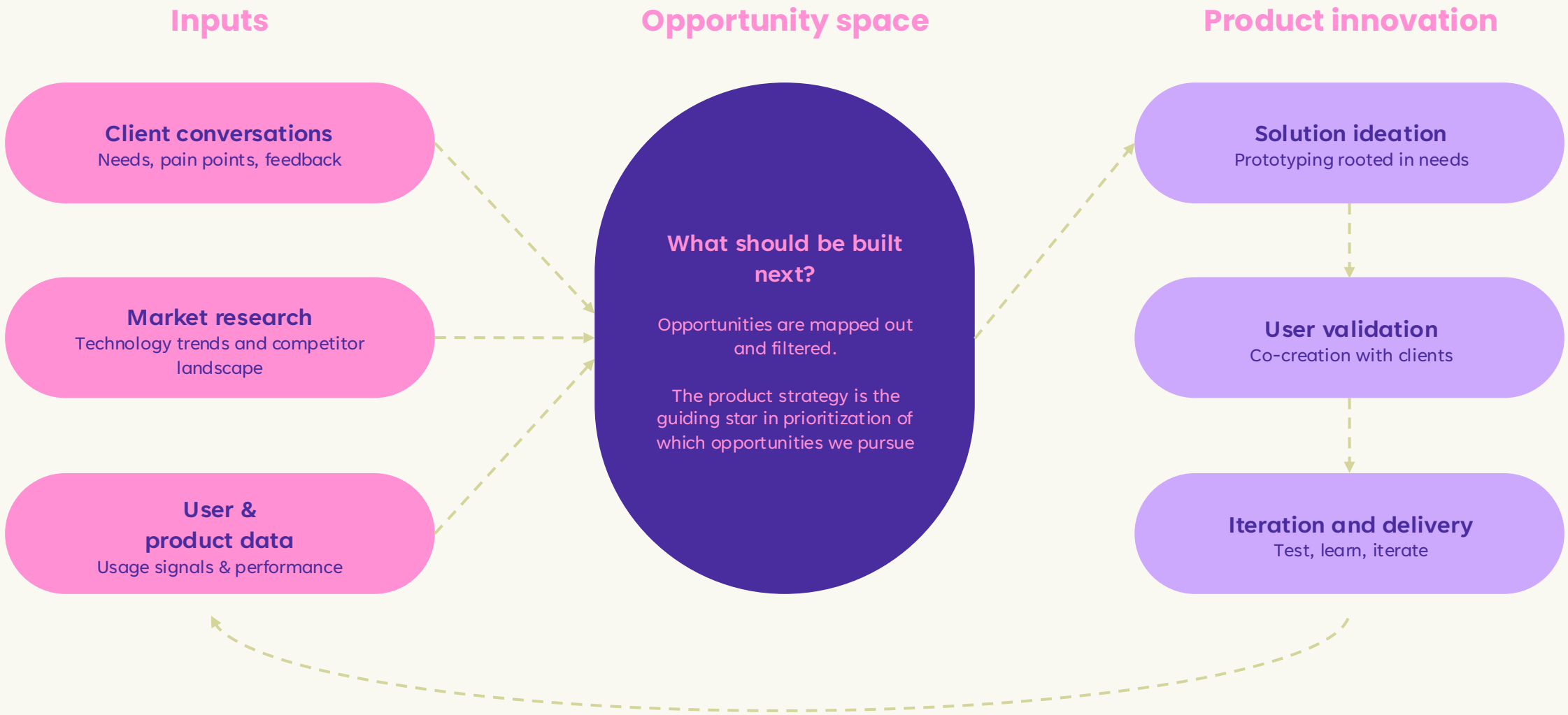
Leaders | Seven things the best programmes do

1. Make value visible
2. Personalise, don't promote more
3. Plug in supplier money
4. Influence, not just reward
5. Build an ecosystem
6. Keep it fair and explainable
7. Measure incrementality

3

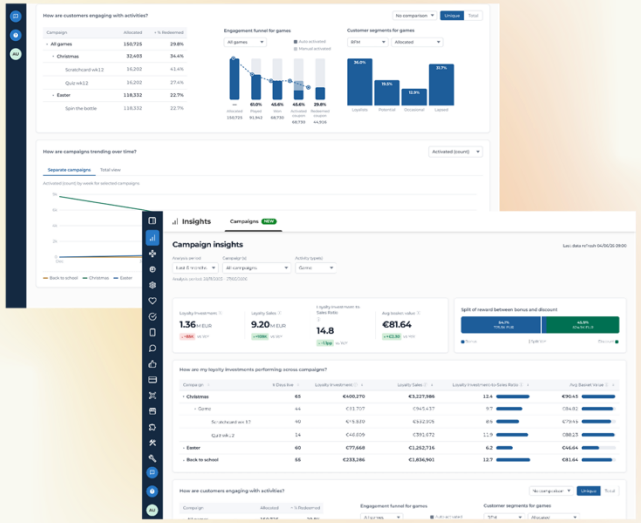
Upcoming Lobyco Roadmap

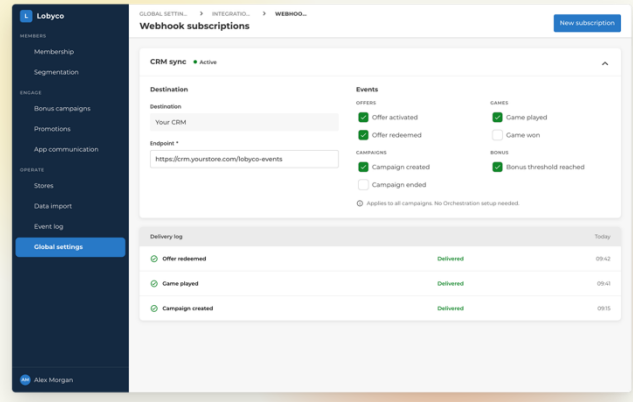
Product discovery | Our product development is insight-driven, strategy-guided, and continuously validated



Product roadmap | Q4 2026 will bring new ways to reward progress, follow performance and connect your martech stack







Tiered Challenges

Reward members **step by step as they progress**, all within one challenge. Set one shared goal with **two or more tiers**, each with its own threshold and reward, for example points at $50, more points at $100 and a coupon at $200, so members **always have a next step to reach for**.

Performance Dashboards

Built-in dashboards give a clear, **curated picture of how your loyalty campaigns perform** across all activity types. Refreshed daily, they follow the promotion funnel from allocation to redemption at the basket, **connecting campaign investment to real results**: which campaigns to repeat and which to rethink.

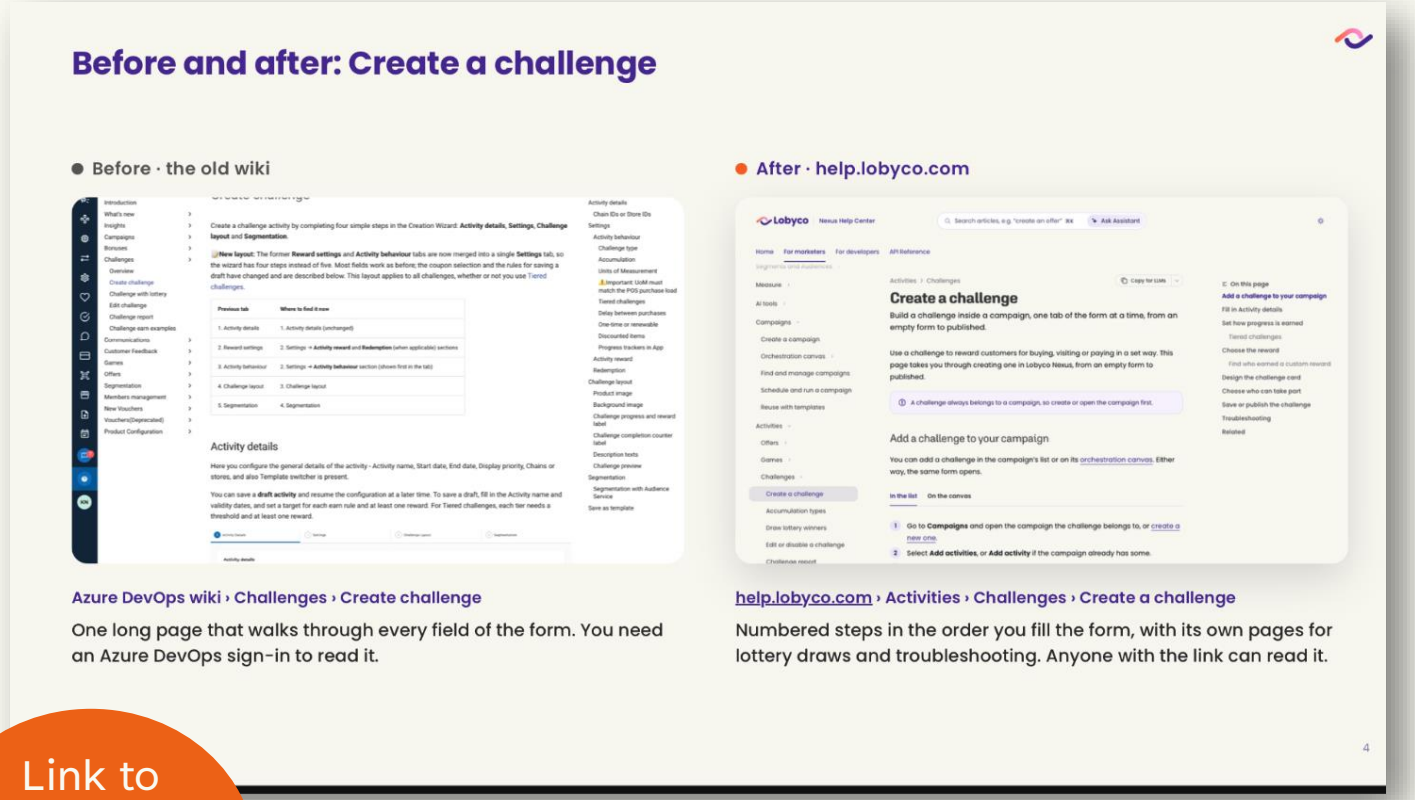
Data Streams

Connect Lobyco Nexus to your marketing stack. **Subscribe once to the events you care about**, such as offers redeemed or games played, and they are sent to your CDP or CRM for every campaign, with no setup per flow.

This slide shows features on the Lobyco Nexus roadmap. Priorities, scope and timing may change as we validate them with clients, and we confirm delivery dates once a feature is in development. Visuals are illustrative.

Product roadmap | And even better help is at hand with new capability and a new look over in the help centre

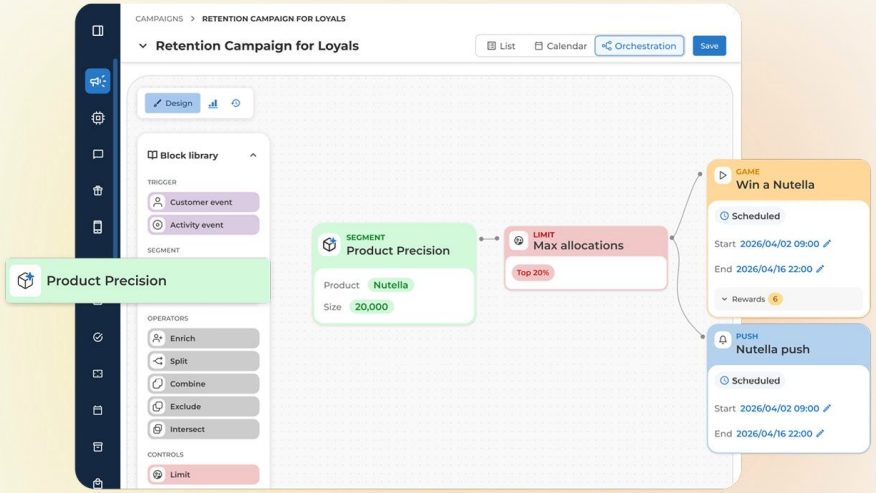
Upgraded, AI-enabled, Help Centre

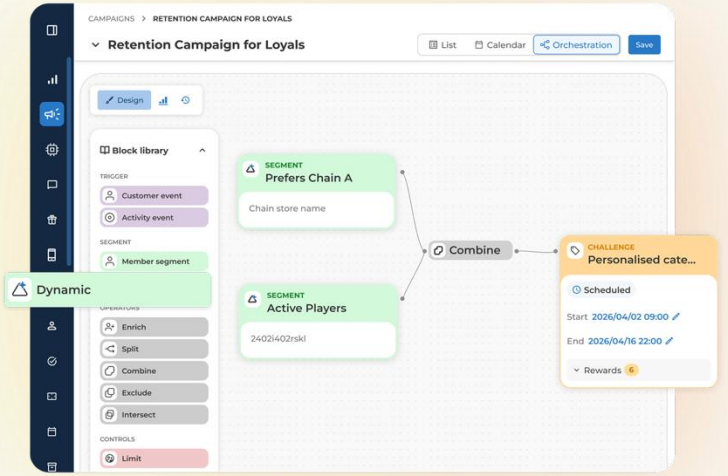


Link to your favourite LLM

- Integrated help centre across marketing, developers and API references
- Simple guidance with relevant screenshots and step by step guides tailored to your question
- Connector that allows you to connect your favourite LLM to Help Centre.

Product roadmap | For 2027 AI-powered segments that find the right members for every offer, and experiential loyalty





Q1 2027

Product Precision

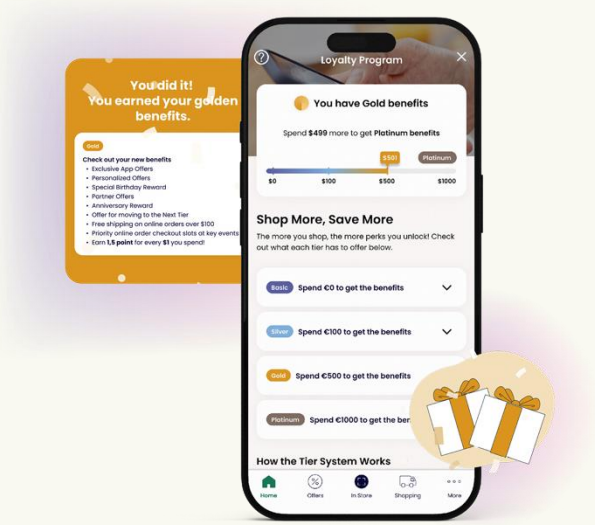
Use AI to **automatically build audiences of the members most likely to buy** a product or category. Simply select the product and audience size, and the segment is ready, **turning broad promotions into relevant campaigns** with higher conversion and more efficient use of budget.

Dynamic Segments

Group members into meaningful audiences based on **value, behaviour or shopping mission**, including lifetime value. Segments **update automatically as member activity changes**, giving you **accurate, ready-to-use audiences** for timely campaigns without complex analytics.

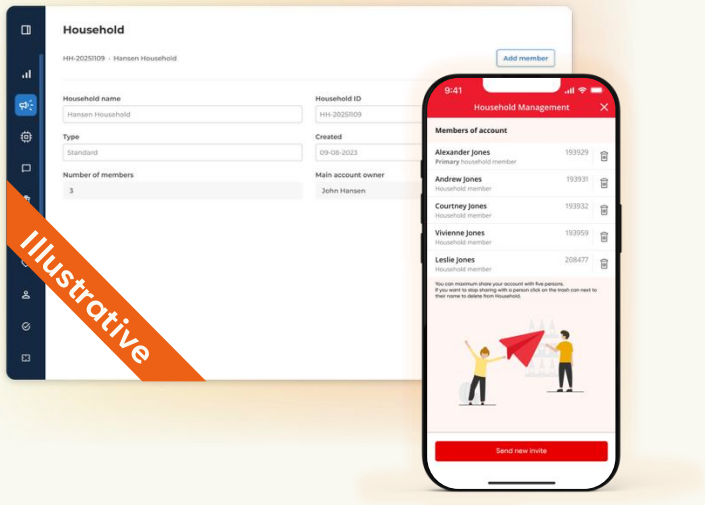
This slide shows features on the Lobyco Nexus roadmap. Priorities, scope and timing may change as we validate them with clients, and we confirm delivery dates once a feature is in development. Visuals are illustrative.

Product roadmap | New concepts are in consideration with your feedback



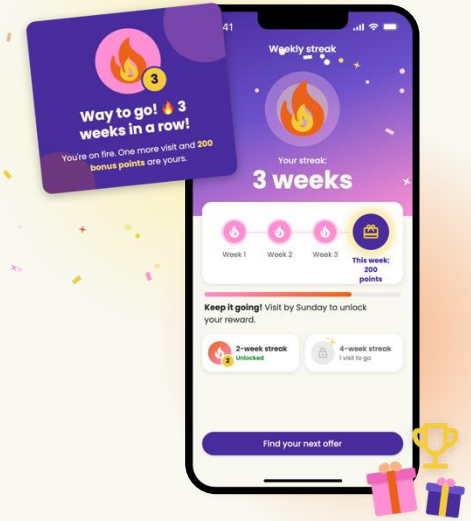
Tiering

Introduce levels that **unlock richer rewards as members shop and engage more**. Members can see their progress and what the next tier brings, giving them **a clear reason to come back**, while you **recognise and retain your most valuable members**.



Households

Let members of one household **earn and use bonus together in a shared account**, with one main member in control of who joins. Households reach rewards faster and **shop together toward common goals**, lifting **engagement and spend across the whole household**.

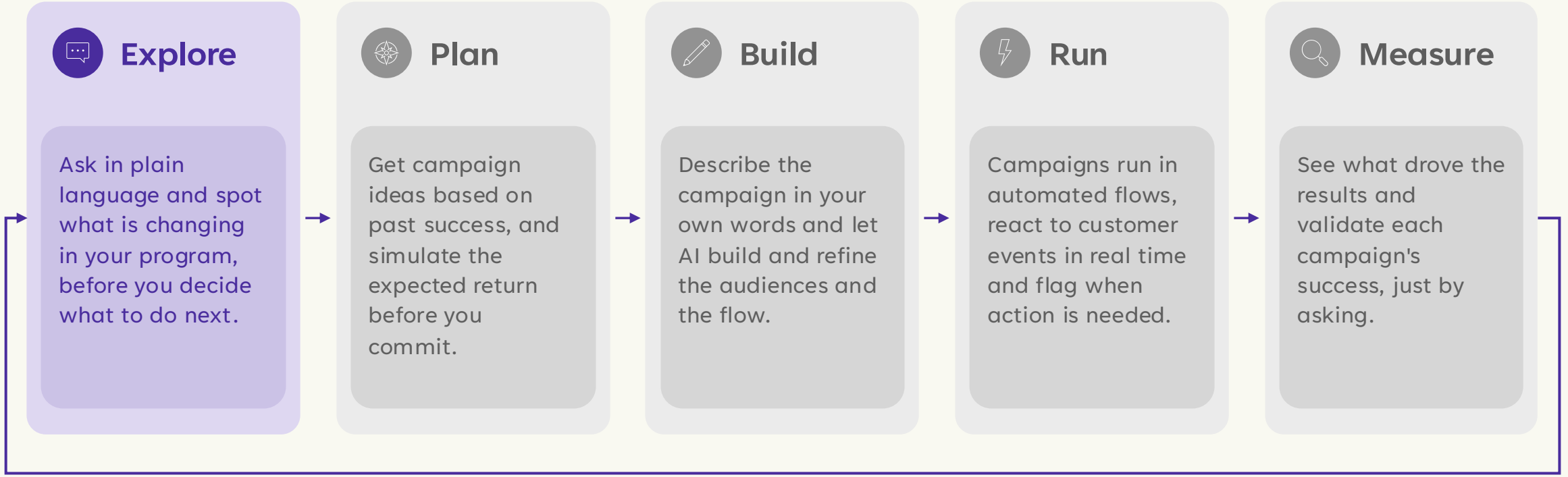


Streaks

Reward members for **keeping up a habit**, such as shopping several weeks in a row. Progress is visible after every visit, turning repeat visits into **a goal members want to keep going** and **building routines that last**.

This slide shows features on the Lobyco Nexus roadmap. Priorities, scope and timing may change as we validate them with clients, and we confirm delivery dates once a feature is in development. Visuals are illustrative.

The long-term vision | From manual work to agentic automation across your campaign cycle



4

Help us build the community further

Thank you for your support....please help us build the community further ☺

Client Survey coming in November

Please let us know how we can improve and what's working well in the latest survey, coming out next month.

Please leave us a review this week on G2 and Gartner

G2

Leave a review on G2

Gartner

Leave a review on Gartner

Can you refer us to your network?

Will you recommend us to someone in your network in our expanding retailer areas: Grocery, Convenience, Fuel, Health & Beauty or DIY?

Referral programme | Introduce a retailer, earn credit at two stages

Know a retailer who'd benefit from Lobyco? Introduce us and we'll thank you with credit towards your next project.

1 Introduce

Intro

Warm email introduction

Introduce us to a retailer in your network, in our industries of specialism. We set up the first meeting.

2 Qualified Opportunity

€3,000

Implementation credit

Once there's a confirmed opportunity with a clear need.

3 New retailer joins Lobyco community

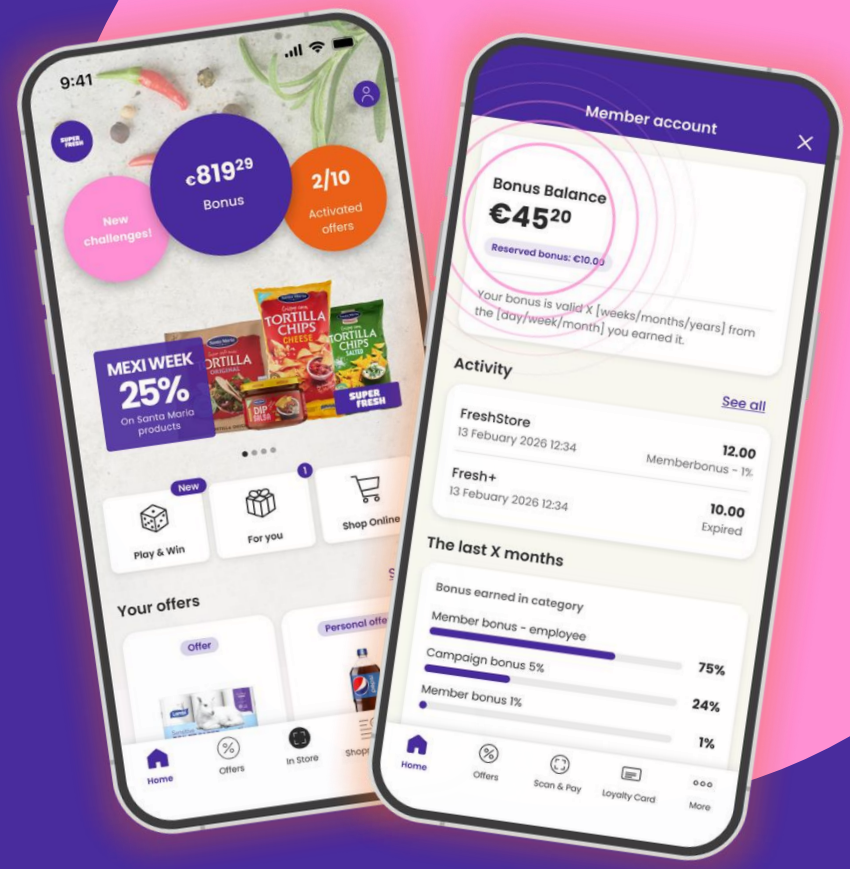
10%

of the new client's agreement

Paid as implementation credit

Next Product Community will be March 2027

Next Product Release coming in November 2026



Thank you for being part of the Lobyco Community

Product Community

Lobyco