WISER RESEARCH

Retail Insights Brief

Winter 2026 USA

Convenience & Fuel Retail Loyalty Programs Sector Synopsis

Developed in partnership with:

Exchange™ Solutions

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The High-Frequency, Low-Loyalty Conundrum

Convenience & Fuel Retail Loyalty Programs Sector Synopsis

The Convenience & Fuel sector presents itself to be somewhat of a unique puzzle for loyalty marketers to solve. According to the National Association of Convenience Stores (NACS), convenience stores that sell fuel serve approximately 1,100 customers per day, translating to more than 400,000 visits per store annually. Cumulatively, the industry serves 160 million customers daily—more than half the U.S. population.

This extraordinary visit frequency, which far surpasses nearly every other retail category, suggests the opportunity for sustained customer engagement should be boundless. Yet this same sector struggles with persistently weak brand loyalty and customer stickiness, creating what industry observers have come to call the "loyalty paradox."

For marketers specializing in loyalty and rewards programs, understanding why such high-traffic retail environments fail to convert visits into lasting relationships is critical for turning insights into differentiated program design and execution that fuels sustainable results.

160M

Daily Reach

customers served nationwide

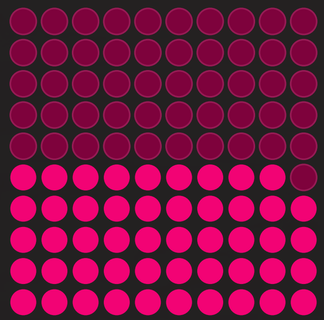
400K

Annual Visits

per store each year

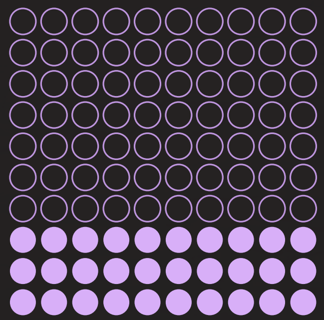
This *Wiser Research Retail Insights Brief* draws from the Wise Marketer Group's consumer research study conducted in October 2025 of **2,070 consumers** in the United States of America (USA) to dive deeper into the connections between brand loyalty, customer experience and loyalty program mechanics.

> This first research drop, part of a longitudinal consumer study for the USA, focused on two retail sectors: Convenience & Fuel and Home Improvement.
>
> This brief focuses on the **1,650 consumers** who indicated that they are actively participating in one or more Convenience & Fuel loyalty program within the past 12 months with 62% solely shopping in Convenience & Fuel stores and 38% shopping in both sectors.
>
> While some comparisons are made to a small set of **252 consumers**, a 'control' group that indicated they were not active in loyalty programs at all, the insights and guidance provided in this brief are reflective of how best to engage with known customers of Convenience & Fuel store retailers.



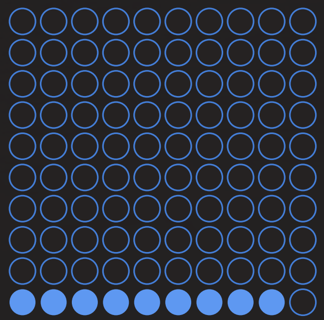
49%

Convenience & Fuel Active On Respondents



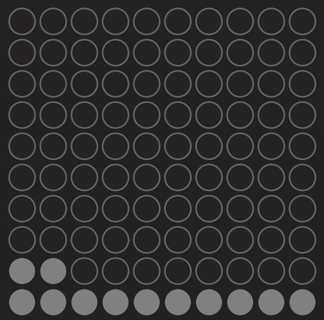
30%

Respondents Active in Both Sectors



9%

Home & Improvement Only Respondents



12%

Respondents not Active in Loyalty

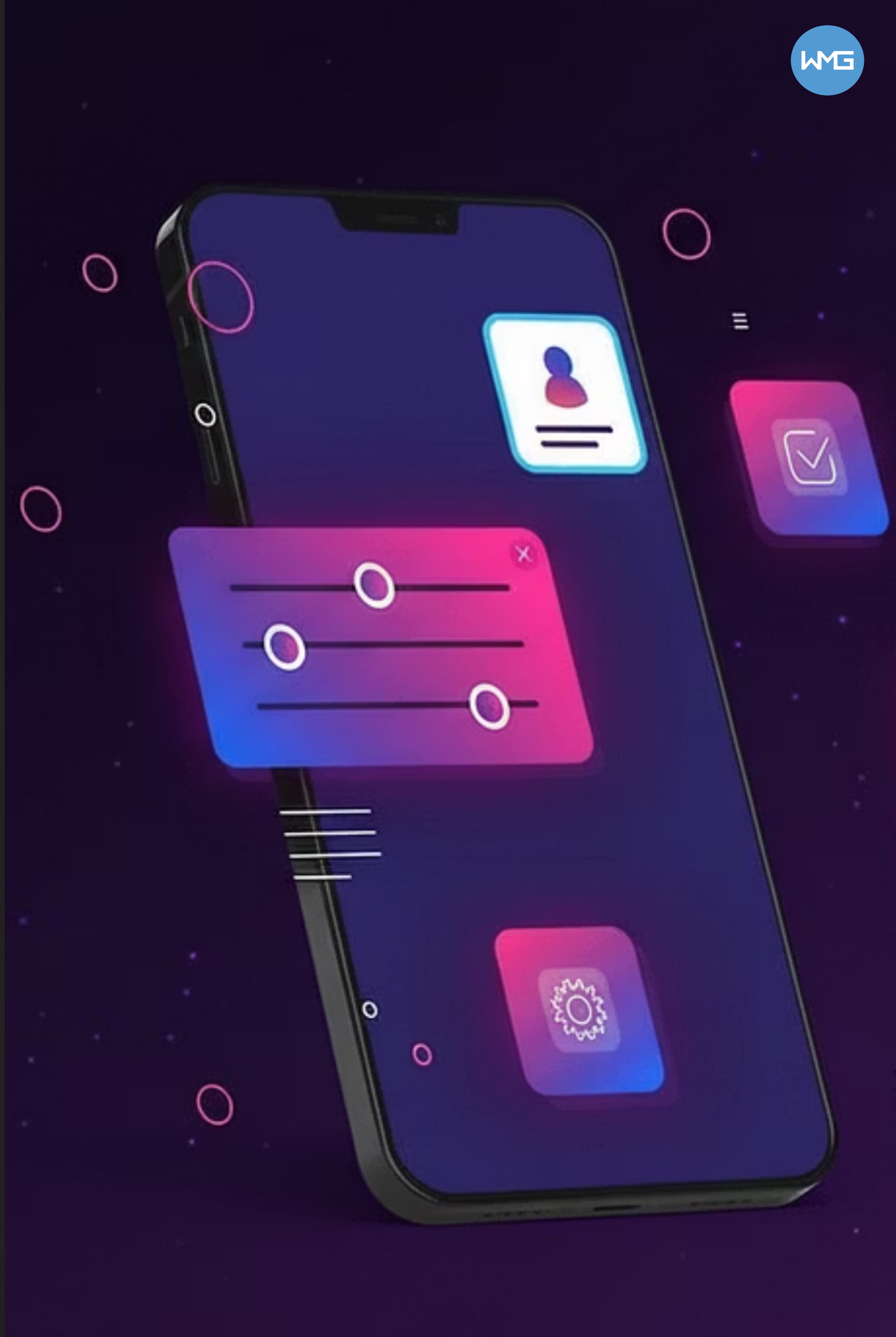
The Case for No More Cookie-Cutter Loyalty

Several fundamental challenges distinguish Convenience & Fuel store loyalty from other retail sectors, which should demand innovative approaches that transcend more conventional rewards program models and thinking. Today nearly all (98%) of Convenience & Fuel shoppers consider themselves to be very loyal or at least somewhat loyal to the brand they buy from and a little less than a third (31%) of these individuals indicate they are very loyal and will not buy from competitors.

This has created a perception gap within the industry. Retailers have defined expectations for 'loyalty' that are not translating into the levels of engagement expected, and customers don't express more than moderate loyalty to brands in this sector. The gap may stem from a strong value (price) orientation in this sector, with consumers looking to gain more value from their spend through promotional incentives, product promotions and more.

Like many other retail sectors, there is a clear need to link brand and customer loyalty reward programs across all customer interactions. This finding is evident when we look into the mindsets of customers' views about their loyalty to brands.

Top Reasons Customers Purchase From Retail Brands They Are Loyal To



Four Critical Industry Challenges

In our Wiser Research Retail Insights Report for this study, we outline a framework for four customer mindsets that helps explain their loyalty predispositions, attitudes, and behaviors: *Monetary, Reciprocity, Status, and Habit*. As we've seen in other markets in the Americas, such as Mexico, the Monetary archetype rises well above the three others. 61% of US Fuel & Convenience shoppers identified with this mindset, which is driven by seeking lower prices, good promotions, and membership in customer loyalty programs.

With this monetary-oriented psyche amongst shoppers it's not surprising that Convenience & Fuel operators need to find means of overcoming known industry-driven challenges.

Most Preferred Loyalty Benefits

60%

Redeem Points when Making a Purchase

59%

Receiving Cash Back or Credit Rebate

38%

Redeem Points for Merchandise

01 Commodity Perception and Price Sensitivity

One of the most significant barriers remains customers' belief that gasoline is functionally identical regardless of brand. This commoditization forces price to the forefront of decision-making. 77% of Convenience & Fuel store shoppers indicate that they are somewhat willing to switch to other brands while one in five (18%) are changing their brand preferences frequently.

Unlike grocery or fashion retail, where product differentiation provides natural loyalty anchors, fuel retailers must manufacture differentiation through program design rather than product attributes. This creates margin pressure that makes traditional points per dollar or discount-based loyalty economically unsustainable. In its place, programs featuring cents per gallon member benefits are more common, introducing complexity to the customer experience when earning while purchasing both fuel and items from within the convenience store. The Convenience & Fuel retail loyalty model is unique among the broader retail market, requiring equally distinct approaches to customer loyalty program design.

Of consumers that indicated a likelihood to switch between brands, 47% ranked loyalty programs as a top three driver for changing brands. Notably Convenience & Fuel Retail shoppers active in loyalty are 1.27x more likely to cite this as a driver of brand change compared to individuals not active in a loyalty program.

61%	21%	12%	6%
Monetary Mindset	**Reciprocity Mindset**	**Habit Mindset**	**Status Mindset**
Price and promotion driven	Value exchange focused	Routine and convenience	Recognition seeking

02 Price Transparency as a Double-Edged Sword

Apps like GasBuddy have transformed price comparison from a deliberate research activity into a reflexive habit. While transparency benefits consumers, it intensifies competitive pressure and encourages promiscuous shopping behavior. Pricing is the most predominant reason for individuals to switch brands in this sector at 39%, which is 2x that of special promotions and 3x that of loyalty programs. In fact, price extends to nearly 3 of every 4 (72%) individuals when we combine the top three ranked reasons.

Three of five shoppers (57%) agree that the chance to earn points influences them positively enough to ignore offers from competitor's brands. Yet loyalty programs operating in this environment can no longer rely heavily on information asymmetry where the perceived value of a point is greater than a set discount amount. They must provide value compelling enough to justify choosing a slightly more expensive option.

This also holds true even as members of Convenience & Fuel loyalty programs have a clear preference for immediate benefits, like paying with their points when they make purchases or for merchandise, and that provide them with direct cash back, credit or rebate.

03 Convenience Continues to Play Over Preference

Location drives the majority of station selection decisions. The nearest pump on a daily commute route wins by default, not through deliberate brand choice. This means loyalty programs must work harder to create "preference pull" strong enough to overcome the gravitational force of convenience. Programs that only reward existing behavior without creating reasons to deviate from default patterns will struggle to demonstrate return on investment (ROI).

04 Experience Inconsistency Across Touchpoints

Fortunately, four of every five shoppers (83%) feels comfortable sharing their personal data with operators in this sector, but customer fears related to the possibility of fraud find their way into their experience and inhibit data sharing.

The typical transaction may involve multiple systems: pump interface, payment terminal, in-store point-of-sale, or a mobile app. Delivering seamless experiences across these fragmented touchpoints with data integrity and confidence remains operationally complex. A single friction point—a loyalty card that doesn't scan, points that don't post correctly, or a promotion that fails to apply—can erode trust built over multiple positive interactions.

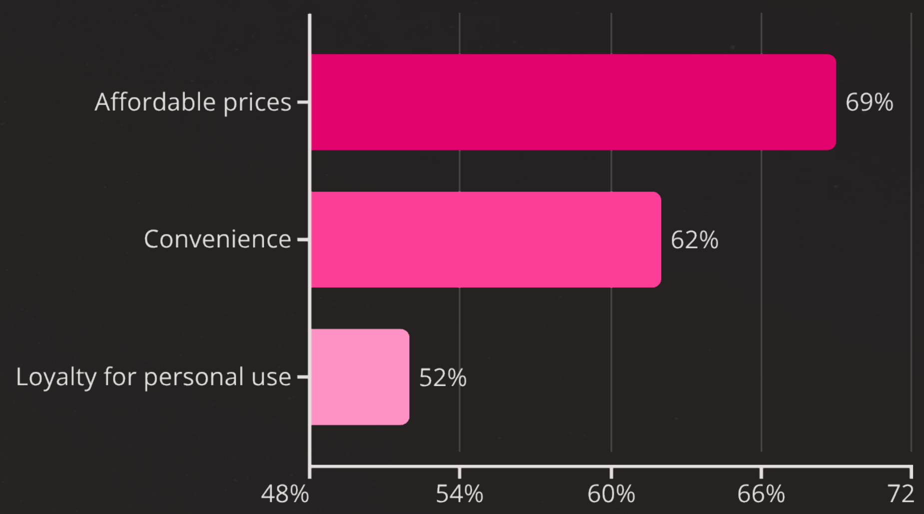
Despite the manner in which the fuel and convenience operator's network is constructed (e.g. company operated, dealer operated, franchised-owned, independent, etc.) the shopper likely has little interest in this or understanding of it, yet expects consistency in delivery – digital and in-person.

For marketers building business cases for loyalty investment in this sector, understanding these downside risks provides essential context. Convenience & Fuel store operators without effective and differentiated loyalty programs will face margin compression as price becomes the sole competitive lever.

Additionally, they will begin to forfeit higher-margin in-store revenue across their entire shopping base, as disloyal fuel, 'trip mission' customers, and other personas rarely venture inside. Customer acquisition costs escalate when retention fails, requiring constant promotional spending to replace churning customers or continued price reductions creating a race to the bottom.

Factors Driving Convenience & Fuel Loyalty

(Total of Top 3 Ranked Responses)



Other Factors Considered: Quality of Product, Product Assortment, Customer Service, Loyalty for Work Use, Loyalty for Personal & Work Use, Connection to Company Values, Sense of Community

Main Consumer Data Concerns

41%

Skeptical About Value

benefits don't justify sharing data

33%

Identity Fraud

others pretending to be them

33%

Security Concerns

don't trust data protections

Ensuring Engagement over Disengagement

Critical Fact Checks for Program Success

Forward-thinking Convenience & Fuel store operators are reimagining loyalty beyond traditional accumulation-redemption models, offering marketers valuable lessons in program evolution. But first you need to understand where existing loyalty programs are not meeting expectations, falling down on performance, and driving customers to competitors:

Easy Enrollment Wins

72%

Easy or automatic sign-up ranks as a top three influencer for joining a loyalty or rewards program

Earning Matters Most

89%

Cite earning rewards as a top three reason for joining

- **53%** rank this reason as the top reason
- **48%** would become less active if benefits were reduced
- **47%** would buy less often from that company

Disengagement Reality

47%

Recall joining a program but later disengaging

- **62%** stopped because earning rewards was too long or hard
- **40%** stopped because the benefits weren't appealing

37%

of members stopped in first 90 days or less*

An Early Drop-Off

59%

of members reduce their spending after disengaging

A Spending Decrease

21%

of members stop purchasing from brand entirely

A Complete Exit

***16%** stopped within the first 30 days; with younger consumers (18-34) and those with lower incomes showing higher early exit rates.

Bridging the Gap to More Differentiated Loyalty

Customer engagement measures matter and loyalty helps pave the road ahead towards fuel and convenience store operator growth. 84% of fuel and convenience shoppers agree that they are likely to purchase more often from a company when they are active in their loyalty program. While this is true overall, Convenience & Fuel retailers that want to lead are moving beyond traditional-loyalty program dynamics, nestling tighter to brand dynamics, and striving for a differentiated type of loyalty. Here are some thoughts on how to bridge that gap:

Normalizing Gamification for Engagement Depth

Only one third (34%) of fuel and convenience shoppers indicated that they would engage more with the program and brand if there were efforts made by the company to make the program 'fun' through actions such as lighthearted communications, games and the like. However, a surprise earning opportunity ranks as a top five benefit that would be used by two-thirds of shoppers (66%) if it was included in a loyalty or rewards program.

7-Eleven's 7Rewards program exemplifies well-executed gamification, incorporating challenges, streak bonuses, surprise rewards, and interactive seasonal promotions. These mechanics transform mundane transactions into engaging experiences, driving visit frequency beyond baseline needs. Circle K's mission-based challenges and Casey's tiered competitions similarly leverage gaming psychology to increase app engagement and visit frequency.

The marketing lesson extends beyond mere points multiplication. Effective gamification creates variable reward schedules that trigger 'dopamine responses', builds habit loops through streak mechanics, and generates social proof through achievement sharing. However, gamification must feel authentic to the brand and genuinely rewarding, as transparent manipulation backfires among increasingly sophisticated consumers.

This is especially true for a sector where this is not yet normalized gamification and deep engagement tactics, which serves as an opportunity for Convenience & Fuel store operators to set this expectation with their customers.

Extending into Cross-Category Partnership Ecosystems

38% of shoppers indicated they would engage more if they had the ability to choose brands that send marketing communications through one program or app. However, in the US, control over one's own brand has been an inhibitor for entering into certain partnership models (e.g. coalitions, super apps, etc.).

Many of the more successful programs recognize that partnerships are known to create virtuous circles of benefit. For example, grocery purchases drive fuel visits, which trigger in-store convenience purchases, generating data that enables better targeting across all categories.

Examples of this are Shell Fuel Rewards partnerships with grocers such as Kroger, Hy-vee, etc, and the Albertsons/Safeway for U programs partnerships with Chevron and Texaco. The partnership with grocers allows customers to earn fuel savings through everyday shopping, dramatically increasing program relevance and earning velocity. This every-day spend combination of grocery and gas is common, but we are starting to see more extension on the ecosystem model, such as:

> ExxonMobil Rewards+ extends earning opportunities to restaurants nationwide, and
>
> Circle K's DoorDash integration and Speedway's restaurant partnerships exemplify how strategic alliances expand program value propositions beyond what individual operators could deliver independently.

For loyalty marketers, partnership models can accelerate program maturity and deepen customer engagement without proportional investment increases and maintaining brand independence. Market activations suggest that partnerships are worth consideration and we can expect more alternative combinations and connections to emerge in the future, in particular as we see younger consumers (e.g. Gen Z) demonstrating a slightly higher likelihood to engage more when there is a single source of communications.

Personalization towards Bespoke Program Design

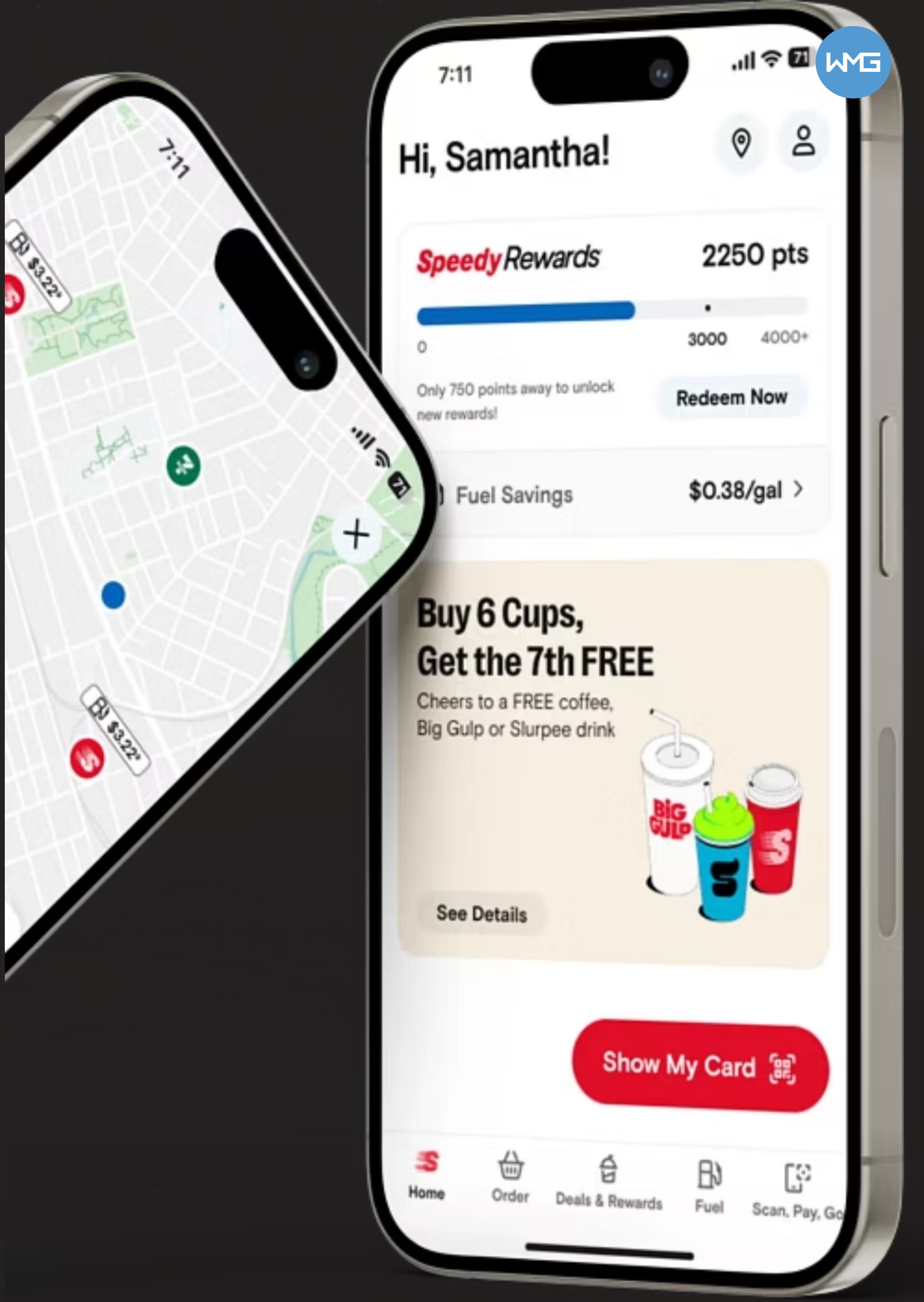
The path to personalization at scale is a leading call to action for brands. Findings cited here for the Convenience & Fuel sector are consistent with broader loyalty industry studies.

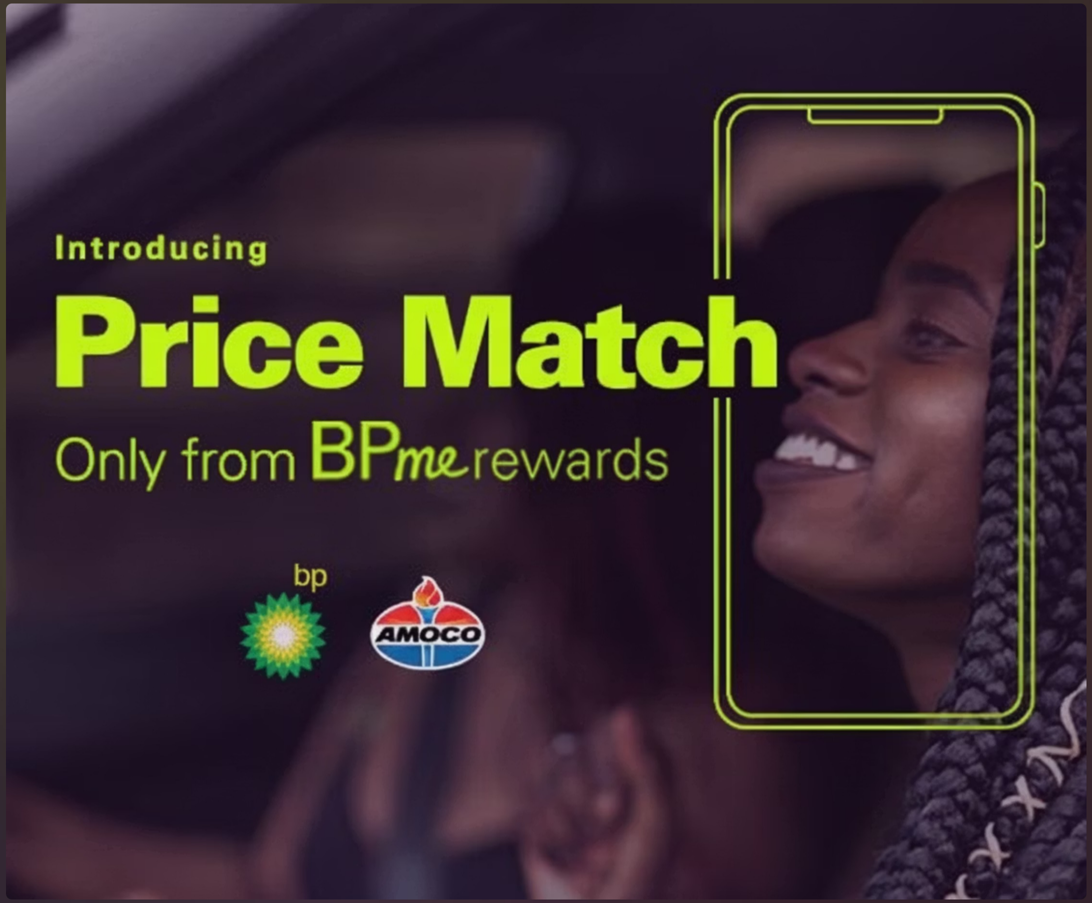
> 65% of fuel and convenience shoppers indicated that an ability to receive individual offers, recommendations and discounts that are tailored to their needs based on the purchase and interactions that they have with brand, and
>
> 61% would engage more if this personalization included the purchases and interactions of brands where a known partnership exists.

In addition, artificial Intelligence (AI) is all the buzz and actual market use cases are starting to surface more and more across the loyalty industry. Leading loyalty and rewards programs are leveraging AI and machine learning, or at a minimum have strategic initiatives underway, to move beyond segment-based offers toward truly individualized experiences.

Rather than generic "10 cents off per gallon," advanced loyalty analytics now predict which customers value fuel discounts versus in-store perks, who responds to coffee promotions versus snack offers, and when specific customers are most receptive to different message types for example. This is helping to bridge the gap between the program economics and designs that work best on the forecourt versus those in the convenience store, predicting that program design may soon differ in this category based on your customer profile.

This granular personalization can transform programs from cost centers into margin-enhancing tools by optimizing both offer relevance and redemption patterns.





Subscription Models for Predictable Value

55% of Convenience & Fuel shoppers indicated they are members of Amazon Prime or retail club members such as Costco or Sam's Club. Yet a significant portion of respondents, particularly among older consumers express a reluctance to pay any fee at all with nearly 45% of all shoppers indicating they would never pay an upfront membership fee to join a company's customer loyalty program.

A diverse range of considerations influence the willingness to pay an upfront membership fee for a company's customer loyalty program. Among these, the appeal of exclusive rewards and financial savings are significant motivations for many fuel and convenience shoppers, with exclusive rewards being particularly appealing to younger consumers.

From a program design perspective, subscriptions create more stable revenue streams, improve lifetime value predictability, and foster psychological commitment through paid membership status. The challenge lies in pricing subscriptions to deliver genuine customer value while maintaining program economics when 44% indicate they would subscribe if the rewards offered saved them money.

An exception is seen in the Convenience & Fuel sector when it comes to paying for premium rewards credit cards to access member benefits as these shoppers indicate 1.35x more interest in comparison to those not active in loyalty programs. This option is particularly favored among younger consumers and affluent shoppers. Overall, 31% indicated that they already have a fee-based credit card, which again is a material increase (1.29x) compared to shoppers not participating in loyalty programs.

Still, there may be room to explore this model as an up-and-coming loyalty program differentiator. For example, BPme Rewards represents a fundamental shift from variable rewards to guaranteed benefits through monthly subscription features. Its Price Match, comparing prices at nearby competitor gas stores, and Coffee Club subscriptions appeal to high-frequency customers who value certainty over optimization, trading the "game" of maximizing points for predictable per-gallon savings.

But for now the expectation in the fuel and convenience category is that the predominate program value should be encased within the main loyalty program at no additional cost to the shopper.

Sustainability as a Future Loyalty Driver

As environmental consciousness reshapes consumer preferences several fuel and convenience store operators are positioning sustainability as loyalty differentiators. While these efforts are not seemingly top of mind for most fuel and convenience shoppers today, due to the nature of the industries environmental impact it is worth noting a 'future' loyalty driver to keep an eye on.

Shell's carbon offset options allow customers to direct rewards toward environmental initiatives. BP Pulse integrates EV charging into BPme Rewards, future-proofing the program as vehicle electrification accelerates. Sheetz rewards alternative fuel purchases including E85 and biodiesel, while Maverik's reusable cup programs reduce waste.

These initiatives serve dual purposes: attracting environmentally motivated customers while building brand equity with younger demographics who increasingly weight sustainability in purchase decisions. For marketers, sustainability-focused loyalty offers differentiation less easily commoditized than price discounts.

> As electric vehicle adoption accelerates, alternative mobility solutions emerge, and consumer expectations continue evolving, Convenience & Fuel loyalty programs face existential questions about their future relevance. The operators who thrive will be those who recognize that loyalty programs aren't transactional mechanisms but relationship-building tools.

They'll invest in technology infrastructure enabling true personalization, forge partnerships expanding their value ecosystems, and design experiences that make customers choose their brand for genuine preference not performance.

33%

Social Influence

More likely influenced by social views when active in loyalty

15%

Impact Tracking

Would use program with community/global impact tracking

For loyalty marketers, understanding the Convenience & Fuel sector's inherent challenges, and the opportunistic spaces to innovate, provides a masterclass in building loyalty and rewards programs that will drive behavioral change in a highly competitive, margin-constrained environment, where convenience and price transparency work against brand loyalty.

Strategic Implications for Loyalty Marketers

What All Retailers Can Take Away

The lessons learned here in this sector synopsis can also be applied across retail categories facing similar structural headwinds, offering a roadmap for how sophisticated program design, strategic partnerships, and obsessive customer focus can overcome even the most daunting loyalty barriers. The Convenience & Fuel sector's loyalty evolution offers several transferable insights for marketers across retail categories:

Value Must Transcend Discounts

Programs competing primarily on price concessions fight unwinnable wars in margin-compressed categories. The most successful programs deliver experiential benefits, convenience enhancements, and emotional connections that create differentiation beyond economics.

Omnichannel Consistency Matters More Than Channel Proliferation

Rather than building presence across every possible touchpoint, focus on delivering exceptional experiences across a curated set of channels that align with customer preferences and operational capabilities.

Operational Chaos is the Silent Program Killer

Every unnecessary step in enrollment, every failed transaction, every unexplained point discrepancy erodes trust and engagement. Obsessive attention to user experience—particularly during enrollment and first transactions—determines whether customers become active participants or dormant liabilities.

Partnerships Accelerate Relevance

Strategic alliances with complementary brands expand value propositions faster and more cost-effectively than building equivalent benefits independently. The key lies in selecting partners whose customers substantially overlap with your target segments.

Data Must Drive Decisions, Not Just Dashboards

Collecting customer data provides no inherent value; competitive advantage flows from using that data to deliver measurably superior experiences. Programs must close the loop from data collection through insight generation to personalized action.

Research Methodology

An online survey conducted in October 2025 included 2,070 US **consumers** selected from a balanced panel representing diverse demographics: gender, age, income, employment status, household size, and community type. 88% of respondents were 'active' members of at least one loyalty program in the prior twelve-month period that uses points (or a similar program reward currency, such as miles, stars, etc.) that could be redeemed for rewards or benefits. **1,650 respondents** were active in Convenience & Fuel store loyalty programs and **796 respondents** were active in Home Improvement store loyalty programs (**628** were active in both and provided responses for both sectors).

Demographics

- Skews to 66% female with only **34%** male.
- 57% live in 1-2 person households while 43% live in 3+ person households.
- 81% live in urban or suburban communities while **19%** in rural, which is reflective of US Census data indicating 80% in urban/suburban vs 20% in rural.

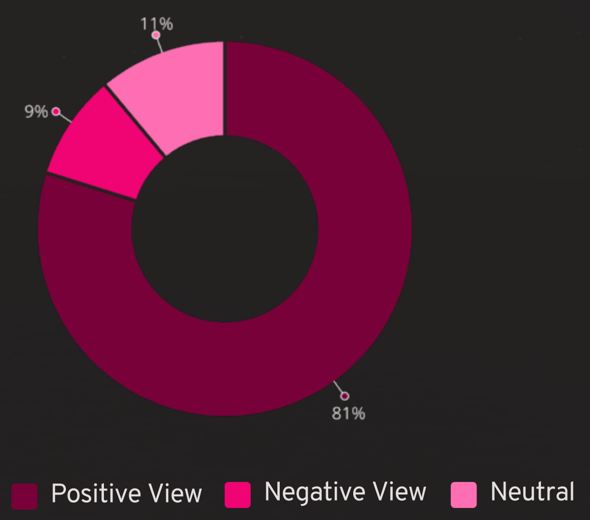
Generations

- Age groups are relatively equally represented with 19% Gen X, 21% Boomers and 20% Silent Generation.
- 40% are 'younger consumers' which is comprised of three age groups of Millennials and Gen Z: 18-24, 25-34, and 35-44 years old.

Lifestyle

- 59% are employed full or part-time with 13% indicating they are small business owners.
- 56% hold post-secondary university degrees (bachelors, masters and/or doctorate).
- Skews slightly higher for all income brackets compared to US Census data with an exception for high income earners >$150,000 (19% vs 26%).

View on Life



Finally, the study coincided with a series of government policy changes enacted by a new US administration and congress, including material changes to tariffs and immigration policies. The results of these changes are currently uncertain, yet they have contributed to some economic uncertainty such as lower consumer confidence, stock market adjustments, slower employment growth and concerns with ongoing inflation. Amongst this environment we asked respondents about their personal outlook on life. There is a notable expression of happiness with 81% indicating they are very happy or somewhat happy with their life, which is 1.1x that of the 'control' group at **73%**. Less than **10%** indicated they were somewhat unhappy or very unhappy with their life. This demonstrates an optimistic consumer mindset among respondents given their individual circumstances relatively to the macroeconomic environment.

Wise Marketer Group

An education, advisory, and media company serving as the trusted steward and advocate for growing the global customer loyalty market industry. We publish current, authoritative, and well-informed content; and we also develop and deliver a globally recognized, practitioner-based loyalty marketing education curriculum leading to a professional designation.

More published insights for this consumer study can be found in each of our Convenience & Fuel and Home & Improvement Insights Briefs. Scan QR code to request your copy.

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