CRYSTAL BALL

Watch for these top 5 supermarket trends in the U.K. in 2015 — and how they play out on U.S. shores.

This year, said Natalie Berg, global research director at Planet Retail, "will be the year of differentiation. ... The big four supermarkets are looking dangerously homogenous with their various price-cutting and brand-matching schemes." She continued by saying that if retailers want to survive this period of unprecedented change, their brands must be clear, targeted and — most of all — consistent.

A digital war will overtake last year's price war, Berg posited. Mobile technology is changing the way shoppers behave both in and out of stores. From home-scanning devices to personalized promotions targeted to shoppers' smartphones, grocery shopping is becoming easier. These days, even less tech-savvy shoppers can skip lines and pay for products by phone.

And despite signs of a consumer recovery post-recession, grocery and convenience shopping habits have altered permanently. Discount supermarkets will continue to gain market share in 2015 and most observers expect continued growth on the premium spectrum as well. But many of the stalwarts, Aldi and Lidl for example, may become victims of their own success. As they add more bells and whistles — from range extensions to self-checkouts to accepting credit cards — they risk heaping too many costs on a business model founded on simplicity.

But, in the meantime, discounters will remain the most disruptive force in grocery retail through 2015. "The 2014 response to the discounters was: If you can't beat 'em, join 'em," said Berg. But Planet Retail doesn't believe that view is sustainable. To differentiate, supermarkets must exploit the discounters' weak spots: limited assortment and lack of an online offering.

As click & collect continues to gain in popularity, U.K. retailer Asda is rolling out new temperature-controlled collection pods.

Speaking of online, click & collect will continue to gain momentum this year, building on the progress made in 2014. Asda and Waitrose are leading the way with new alternative collection points being added for 2015, giving consumers even more choice.

So without further adieu, Planet Retail's five predictions for 2015 are:

1. A race for most convenient in-store experience

Retailers are looking to mobile technology in a bid to differentiate and improve the in-store experience. Payments in particular will be a key area to watch, with both Sainsbury's and Asda rolling out mobile payments this year. Retailers will also look to create a far more personalized experience for customers through the use of beacon technology. Meanwhile, apps that help shoppers more easily navigate aisles will make grocery shopping quicker and more convenient.

> "Let's face it: Shoppers are no longer loyal to one particular supermarket. They shop around and buy little and often."

2. The death of the loyalty card

The notion of rewarding loyalty will never go away, and yet loyalty cards are losing relevance with today's shopper. Customers increasingly want instant value without having to jump through hoops. Let's face it: Shoppers are no longer loyal to one particular supermarket. They shop around and buy little and often. From a retailer perspective, loyalty schemes are expensive to run and add an unnecessary layer of complexity to a business. In 2014, Sainsbury's halved its Nectar reward points, while Tesco's is looking to change up its Clubcard scheme.

3. Greater collaboration

It might sound counterintuitive but even as they seek to stand apart, more retailers will actually join forces in 2015, according to Planet Retail. Sainsbury's is looking to add pop-up concessions to its stores, having already partnered with Jessop's and — looking beyond grocery for a moment — the eBay/Argos partnership has brought additional shopper choice while Mothercare concessions have recently begun popping up in selected Debenhams stores. The addition of a baby care or a homeware retailer would be a logical fit for one of the big retailers in the United Kingdom.

Concessions/in-store pop-ups can also help make use of what is otherwise dead space in larger outlets. However, as evidenced by Tesco's attempt to bring restaurants, yoga rooms and gyms into its stores, you simply can't force shopping habits on consumers.

4. Home scanning

Cupboard replenishment isn't the most exciting of tasks, so if retailers can make it even easier for their shopper it's likely to drive loyalty. Next year, Waitrose will test the Hiku home-scanning device, enabling shoppers to scan barcodes from the comfort of their own kitchens. Sainsbury's new mobile app also allows barcode scanning whether in-store or at home. In the United States, Amazon Dash allows shoppers in select markets to reorder frequently used domestic products (laundry detergent or paper towels, for example) with the click of a real-life button. Despite ultimately remaining quite niche, the technology is enabling retailers to offer additional customer choice.

5. (Even more) alternative collection points

Last year was a major year for grocery click & collect — even retailers that had long resisted the concept finally surrendered and joined in. Compared to non-food retail, click & collect in grocery is inherently more complex due to product perishability and arguably less consumer demand. Nevertheless, convenience is defined by the individual so retailers are in a race to make grocery shopping as convenient as possible. Building on the progress made with alternative collection points — the London Underground offers click & collect pick-up spots — more innovation is expected in 2015. For example, U.K. retailer Asda is rolling out new temperature-controlled collection pods. NACS