

STATE OF HOSPITALITY TECHNOLOGY INTELLIGENCE

The UK hospitality technology market, scored by the operators who run it. This quarter introduces the Stacked Intelligence Scoring Index: one number per category, recalculated every quarter, with every input published.

183 VENDORS · 25 CATEGORIES · 550 OPERATORS · 558 VERIFIED REVIEWS

STACKED INTELLIGENCE
SCORING INDEX

72.0

Q3 2026 BASELINE · SIX RANKED CATEGORIES

3.64

OPERATOR SATISFACTION,
MARKET-WIDE, OUT OF 5

3,053

VERIFIED TOOL RECORDS
BEHIND IT



FROM THE FOUNDER

Technology should not be recommended by whoever happened to post about it on LinkedIn this week. It should be judged on the experience of the people actually running it. So we ask them, from the kitchen to the boardroom, and we let them score it.

This is a new era for Stacked, and what we want it to represent is the community that built my career. We spend most of our time talking to operators: the end users on the floor, in the kitchen, behind the bar and on the front desk, and the people who signed for the system sitting in the boardroom. You need both to understand how a piece of technology actually performs.

That is what this report is, and why it comes out every quarter while the marketplace scores update weekly. It works for vendors too. A scoring base built on real operator experience evens the playing field and lets the good ones show it, to customers and to competitors alike. We sit where hospitality meets technology, and we will keep building the evidence base that represents it.

CHRIS FLETCHER

FOUNDER & CEO, STACKED

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THE STACKED INTELLIGENCE SCORING INDEX

NEW THIS QUARTER
Q3 2026 BASELINE

For four quarters we published a single NPS number for POS. It was useful and it was narrow. From Q3 2026 we publish the **Stacked Intelligence Scoring Index** instead: one 0–100 score per category, per quarter, built from what operators actually rate and what they actually run.

It answers a question a satisfaction score cannot: *how healthy is this category for someone buying into it right now?* Three things decide that: whether the operators already running these systems are happy, whether the category is being actively bought or quietly abandoned, and whether a buyer has real choice or is walking into a near-monopoly.

72.0

Market index, Q3 2026 (mean of six ranked categories)

Baseline quarter

3.64/5

Review-weighted operator satisfaction, market-wide

558 counted reviews

3,053

Verified tool records behind the adoption data

550 operator brands

6 of 25

Categories with evidence strong enough to rank

See coverage, below

HOW THE INDEX IS CALCULATED

Each category scores 0–100. Three components, fixed weights, recalculated identically every quarter:

- Operator satisfaction: 50%.** The review-weighted mean score of every scored vendor tagged to that category, on the 1–5 scale operators use, rescaled to 0–100. Weighting by review count stops a vendor with two reviews outvoting one with seventy-nine.
- Adoption momentum: 25%.** The category's share of this quarter's Health Check submissions, against the mean of the prior three quarters. Using *share* rather than raw volume normalises for quarters where we simply collected more data. Transformed as $50 + 50 \cdot \tanh(\ln r)$, so a flat category scores 50, doubling scores ~ 80 and halving ~ 20 , symmetrically.
- Competitive intensity: 25%.** One minus the Herfindahl–Hirschman index of tool share within the category across the last two quarters. A category where one vendor holds everything scores low. That is a lock-in risk, not a convenience. A fragmented category scores high: more genuine choice, harder selection.

Coverage and confidence. Separately from the score, we measure what share of a category's real-world tool mentions belong to vendors we hold a score for. A category can only be *ranked* at Medium confidence or above: at least 25 counted reviews and 25% coverage. Coverage is reported openly rather than buried, because a satisfaction score built on 15% of a market is not a market score.

Exclusions. Diagnostic and test entries removed. Aggregated only, never by site and never by named operator. Only categories with unbroken four-quarter data *and* enough volume to score are eligible, and seven qualify. The other sixteen are tracked but not scored until coverage holds. Guest Feedback has four-quarter continuity but too few records, and is the most likely addition next quarter.



ADD YOUR STACK

THIS INDEX IS BUILT FROM OPERATORS. INCLUDING, IF YOU WANT, YOU.

Every number in this section came from operators filling in a Tech Check and rating what they run. Add yours and two things happen: you get your own Operator Score back, and your stack becomes part of the Q4 2026 index, which is how the coverage gaps named above get closed.

Add your stack to the index →

FREE TO ANY UK OPERATOR

STACKED INTELLIGENCE SCORING INDEX, Q3 2026

Score out of 100. Six ranked categories, plus one reported but unranked on coverage grounds.



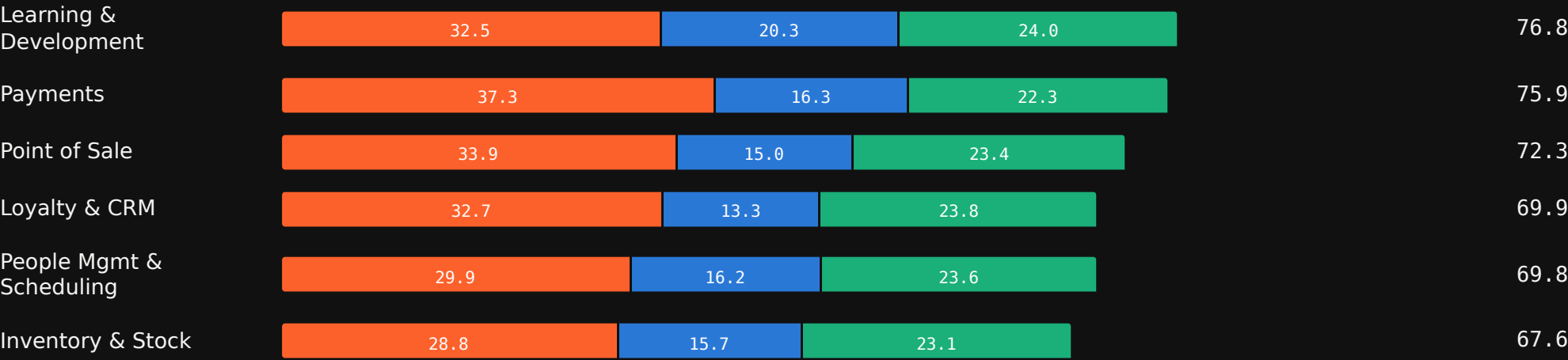
• UNRANKED

Finance & Accounting scores highest and is excluded from the market index: we hold scores for vendors representing just **14.3%** of the category's real tool mentions. The market there is Xero (32 mentions), Sage (11) and independent accountants (7), none of them rated in our data. An 84.9 built on two vendors and 14 reviews is an artefact rather than a finding, and we would rather say so than print it as a headline.

WHAT EACH SCORE IS MADE OF

Weighted contribution to the index. Segments sum to the category's total score, subject to rounding.

Satisfaction (50%) Adoption momentum (25%) Competitive intensity (25%)



Competitive intensity barely varies. Every ranked category sits between 89 and 96, meaning no category in UK hospitality is close to monopolised. The spread comes almost entirely from satisfaction and momentum, which is where a buyer should be looking.

ADOPTION MOMENTUM: CHANGE IN SHARE OF THE OPERATOR STACK

Q3 2026 against Q2 2026, as a percentage change in each category's share of all reported tools. Scale runs −20% to +10%.



Inventory remains the quarter's clearest signal, down 18.7% while food inflation was the thing everyone said they were worried about. Point of Sale is the only category gaining real ground, up 8.9%. Finance & Accounting rose 105% and sits outside this chart's scale; on 14.3% coverage, read that as the Health

Check asking the question more often rather than the market moving.

THE FULL TABLE

Every input, published. If you disagree with the weights, the components are here to reweight yourself.

CATEGORY	INDEX	SATISFACTION	RAW /5	MOMENTUM	COMPETITIVE	Q3 SHARE	QOQ	REVIEWS	VENDORS	COVERAGE	CONFIDENCE
Learning & Development	76.8	65.1	3.60	81.3	95.9	12.5%	+4.2%	39	5	30.1%	MEDIUM
Payments	75.9	74.5	3.98	65.2	89.4	17.2%	-1.3%	181	6	57.5%	HIGH
Point of Sale	72.3	67.8	3.71	59.9	93.8	19.3%	+8.9%	244	14	64.1%	HIGH
Loyalty & CRM	69.9	65.4	3.61	53.4	95.3	9.5%	-2.1%	41	8	59.3%	MEDIUM
People Mgmt & Scheduling	69.8	59.9	3.39	64.8	94.5	14.5%	-6.1%	146	14	73.0%	HIGH
Inventory & Stock	67.6	57.6	3.31	62.6	92.3	9.5%	-18.7%	89	7	60.7%	HIGH
Finance & Accounting	84.9	82.5	4.30	90.5	84.2	14.3%	+104.6%	14	2	14.3%	LOW
											UNRANKED

MARKET INDEX 72.0 = MEAN OF THE SIX RANKED CATEGORIES. INCLUDING FINANCE & ACCOUNTING WOULD LIFT IT TO 73.9, WHICH IS EXACTLY WHY IT IS EXCLUDED.

WHAT THE CATEGORIES ARE TELLING YOU



LEARNING & DEVELOPMENT • 76.8 MEDIUM

The quarter's leader, and the least settled category in the index. Competitive intensity of 95.9 is the highest of any category: **59 distinct tools across 103 mentions**, which means almost nobody has consolidated. Momentum is strong at 81.3. But satisfaction is middling at 3.60 and coverage is the thinnest of any ranked category at 30.1%, with Mapal (11 mentions) and Flow (6) together outweighing anything we hold a score for. Read this as a category being bought hard under compliance pressure, before anyone has settled on what good looks like.



PAYMENTS • 75.9 HIGH

The most trustworthy number in the index: **181 reviews**, 57.5% coverage, satisfaction 3.98. Dojo alone accounts for 43 of 146 recent mentions and rates 4.2. Share of stack has flattened this quarter, down 1.3%, having been rising at the start of September. The standing caveat is directional rather than statistical: both major POS vendors are pushing payment attach rates hard, so a growing share of this satisfaction is earned inside bundles operators did not separately choose.



POINT OF SALE • 72.3 HIGH

The deepest evidence base in the index by some distance: **244 reviews across 14 scored vendors**, and the only ranked category gaining real share this quarter at +8.9%. Satisfaction of 3.71 is unremarkable and the spread inside it is the story: Square at 4.0 across 84 reviews and Lightspeed at 3.8 across 44, against Oracle Symphony at 2.8 and Kobas at 2.2. The legacy tail drags the average down while the cloud entrants pull the median up.



LOYALTY & CRM - 69.9 MEDIUM

The biggest climber since our early-September extract, up 3.8 points, almost entirely on satisfaction: 3.61 now against 3.50 three weeks ago, as the review base grew to 41. Leat leads at 4.0, with Como 3.9 and both Embargo and Pepper at 3.8; Airship sits well back at 2.4. Coverage has improved to 59.3%. Momentum is still the weakest of any ranked category at 53.4, because loyalty remains what gets cut when margin is the conversation.



PEOPLE MGMT & SCHEDULING - 69.8 HIGH

The best coverage in the index at 73.0%, meaning we can see most of this market, and it returns the second-lowest satisfaction of any ranked category at 3.39. Fourth (3.2 across 32 reviews) and Harri (3.2 across 15) carry the largest estates and the weakest scores, with Rotaready at 2.5 and S4labour at 2.0 below them. Bizimply (4.5) and Opsyte (4.2) sit at the top on smaller bases. Share of stack fell 6.1% in the quarter October's compliance deadlines came into view, which is a mismatch worth naming.



INVENTORY & STOCK - 67.6 HIGH

Bottom of the ranked index on the lowest satisfaction of any category, 3.31, and the sharpest fall in share at 18.7%. That decline has moderated from the 29.9% we recorded three weeks ago, but the direction has not changed. MarketMan leads on mentions with 18 and scores 3.2; Nory is 3.4, Fourth 3.2. No vendor with meaningful volume clears 3.5. This remains the clearest gap between what operators say they need, food cost control in a year of drought-driven vegetable inflation, and what they are actually buying.

OPERATOR SATISFACTION BY VENDOR

Scores out of 5, from verified operator reviews. Vendors with fewer than five reviews are marked THIN: the score is real but the base is small, so read it as a signal rather than a verdict. Within each category, vendors with a substantive review base are listed first by score, thin-evidence vendors after them.

POINT OF SALE

Square	4.0	84
Lightspeed	3.8	44
Zonal	3.6	24
SumUp	3.5	24
Toast	3.5	33
Access	3.5	8
Tevalis	3.3	7
WRS THIN	4.8	2
Vita Mojo THIN	4.5	2
Aloha THIN	3.7	3
Tabology THIN	3.3	2
pointOne THIN	2.9	4
Oracle Symphony THIN	2.8	4
Kobas THIN	2.2	3

PEOPLE MANAGEMENT & SCHEDULING

Opsyte	4.2	7
All Gravy	4.1	9
Deputy	3.9	9
Workforce.com	3.8	8
Monotree	3.7	8
Planday From Xero	3.7	8
Nory	3.4	23
Fourth	3.2	32
Harri	3.2	15
Rotaready	2.5	12
S4labour	2.0	5
Bizimply THIN	4.5	4
Sona THIN	3.0	2
Tayl THIN	3.0	4

PAYMENTS

sunday	4.2	8
Dojo	4.2	39
Square	4.0	84
Lightspeed	3.8	44
URocked THIN	4.5	3
DNA Payments THIN	2.2	3

Inventory & Stock			Loyalty & CRM			Learning & Development		
Supy	3.5	6	Leat	4.0	6	SIDEWAYS	4.3	7
Nory	3.4	23	Como	3.9	5	All Gravy	4.1	9
Fourth	3.2	32	Embargo	3.8	8	Monotree	3.7	8
MarketMan	3.2	22	Pepper	3.8	6	CPL Learning	2.9	11
WRS THIN	4.8	2	Airship	2.4	7	Tayl THIN	3.0	4
Crunchtime THIN	3.5	2	Feedelity THIN	4.5	3			
Apibase THIN	2.8	2	HGEM THIN	4.0	2			
			Paytronix THIN	3.3	4			

SECOND COLUMN: SCORE OUT OF 5. THIRD COLUMN: NUMBER OF VERIFIED REVIEWS. VENDORS APPEAR IN EVERY CATEGORY THEY ARE TAGGED TO.

HOW THIS INDEX MOVES NEXT QUARTER

Q3 2026 is the **baseline**. Satisfaction scores in this edition carry no date stamp, so we cannot yet show quarter-on-quarter movement on the half of the index that matters most. The adoption half already moves, and does so in this report. From Q4 2026 every review is dated on capture, and the index will publish full movement: score, direction, and which component drove it. Three things would change the picture materially: **coverage in Learning & Development and Finance** (we need scores on Mapal, Flow, Xero and Sage before either category can be trusted), **the October compliance deadlines** landing on People Management momentum, and **whether inventory buying recovers** once winter food pricing bites.

SOURCES AND LIMITS: READ BEFORE QUOTING

- **Satisfaction** comes from operator reviews held in the Stacked marketplace: 573 reviews across 69 vendors, of which 558 across 54 vendors carry a score used here. Reviews are collected by the Stacked team from operators running the systems. Work emails are held for verification only and never published.
- **Adoption** comes from Health Check tech-stack submissions: 3,053 tool records from 550 operator brands, self-reported, spanning Q4 2025 to Q3 2026. Organisation-level only; no personal data.
- **Q3 2026 is a partial quarter**. The latest submission in this extract is 23 September, with one week of the quarter remaining. Momentum is calculated on share, which limits but does not eliminate the effect.
- **Q1 2026 carried an unusually large submission volume** (1,714 records against 313–508 in surrounding quarters). Using share of stack rather than raw counts is what stops that quarter distorting every momentum figure.
- **Vendors are tagged to multiple categories**, so a vendor such as Fourth or Nory contributes to more than one score. This is deliberate: operators buy the suite, and the suite is judged in each category it competes in.
- **A place in this index is earned rather than bought**, and marketplace tier, whether Lite, Promote or Approved, has no bearing on score, rank or inclusion. The six category leaders in the tables above split evenly: two Lite, two Promote, two Approved.

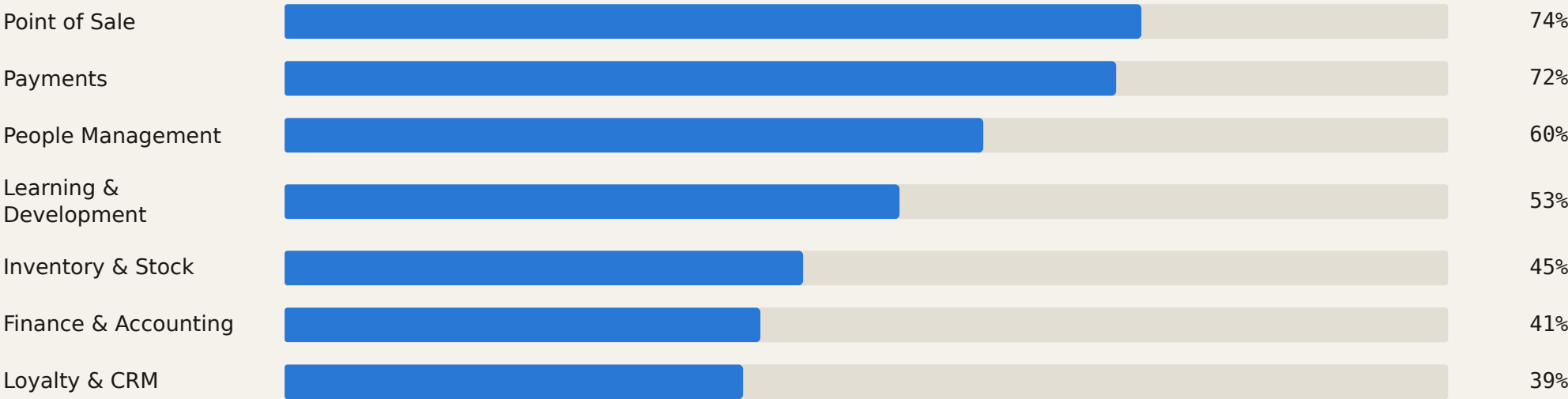
HOW OPERATORS BUILD THEIR STACK

193 OPERATORS
842 TOOL RECORDS

Last quarter we described how operators *should* build a stack. This quarter we can show what they actually run. Every figure below comes from Health Check submissions in Q2 and Q3 2026: self-reported, organisation-level, 193 operators.

SHARE OF OPERATORS RUNNING A NAMED TOOL IN EACH LAYER

Percentage of 193 operators reporting at least one tool in the category, Q2-Q3 2026.



The average operator reports **4.30 tools**, up from 4.27 in Q2. Beyond these seven layers, reporting thins out sharply. Guest feedback appears for 8% of operators, and no other layer reaches 5%. That is partly a limitation of what the Health Check asks, and partly the honest answer: most UK operators run a payments-and-POS core, a rota system, a training platform, and then improvise.

WHAT SITS IN EACH LAYER

The most-reported tools in each layer, Q2-Q3 2026, by number of operator mentions.

LAYER	MOST REPORTED	DISTINCT TOOLS	CONCENTRATION
Point of Sale	Zonal (20) · Lightspeed (19) · Square (19) · Toast (14) · Access (6)	59	93.8
Payments	Dojo (43) · Square (12) · FreedomPay (7) · Lightspeed Payments (7) · WorldPay (4)	51	89.4
People Management	Fourth (16) · Harri (13) · Rotaready (9) · Deputy (9) · Workforce (8)	43	94.5
Learning & Development	CPL Learning (11) · Mapal (11) · Sideways (6) · Flow (6) · All Gravy (5)	59	95.9
Inventory & Stock	MarketMan (18) · Nory (9) · Fourth (8) · Supy (7) · Edify (5)	38	92.3
Finance & Accounting	Xero (32) · Sage (11) · Tenzo (8) · independent accountant (7)	32	84.2
Loyalty & CRM	Airship (8) · Embargo (8) · Leat (7) · Pepper (5) · Como (4)	40	95.3

CONCENTRATION = COMPETITIVE INTENSITY SCORE (0-100).
HIGHER MEANS MORE FRAGMENTED, AND MORE GENUINE CHOICE
FOR A BUYER.

THE LONG TAIL IS THE FINDING

Fifty-nine distinct POS systems and fifty-nine distinct training platforms across 193 operators. No category is close to consolidated. The largest single vendor share in any ranked category is Dojo, at just under 30% of payments mentions. For buyers this is good news and hard work in equal measure: real choice, no default, and reference calls that have to be earned rather than looked up.

FINANCE IS WHERE THE SUITE HASN'T REACHED

Xero and Sage together account for 43 of 91 finance mentions, and seven operators simply named an independent accountant. This is the layer hospitality-specific vendors have least penetrated, and the one where the October tribunal and holiday-record obligations create the strongest case for something that talks to the rota system.

TRAINING BOUGHT AHEAD OF THE DEADLINE

Learning & Development now reaches 53% of operators and holds the top score in the index. The 30 October harassment duty requires evidencing "all reasonable steps": training completion, by person, by date. Buying is running ahead of the deadline here, which is not something we usually get to write.

INVENTORY IS BEING DEFERRED, NOT SOLVED

45% of operators report an inventory tool, and the layer's share of the stack fell 18.7% in the quarter. With drought stress across UK vegetable crops and lamb at record levels, the food cost problem is not going away. Deferring the system that manages it is a decision, whether or not anyone made it deliberately.



STACKED ADVISORY

FIFTY-NINE POS SYSTEMS. NO DEFAULT. NO SHORTCUT.

Real choice is what the long tail above actually means, and working through it alone is the expensive way. Advisory is free to operators and works to the same rule that governs the scores in this report: the recommendation follows the evidence.

Talk to Advisory →

FREE TO ANY UK OPERATOR

Across 550 operators, 78% named their POS and 47% named a payment provider. 9.8% named who provides their connection.

That gap is the most quietly revealing number in this report. Of the 512 operators who told us what runs their tills and takes their money, only 52 also told us what those systems run on. Every category in the preceding two sections is a cloud system. Every one of them stops when the line does. And across the last two quarters, three operators out of 193 mentioned connectivity at all.

78%

of operators name their POS system

431 of 550

9.8%

name a connectivity provider

54 of 550

10.2%

of operators running a POS or payment system also name the line it depends on

52 of 512

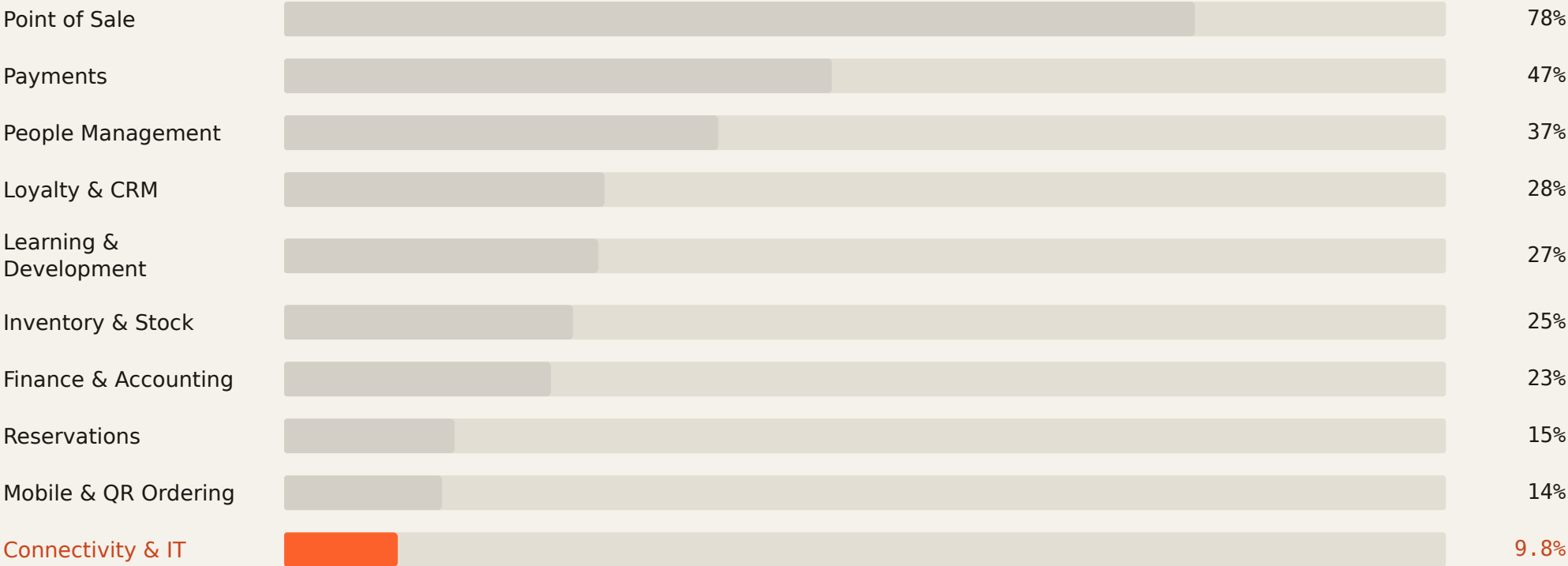
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operators of 193 named connectivity in Q2-Q3 2026

Health Check submissions

WHAT OPERATORS COUNT AS PART OF THEIR STACK

Share of 550 operators naming at least one tool in each category, all quarters. Connectivity is highlighted because it is the only category on this chart that every other category depends on.



Where operators did name a provider, the list is short and mostly non-specialist: BT (9 mentions), Wireless Social (3), Sky (3), Captive (2), EE (2), PureComms (2), Virgin (2). Our own marketplace carries six vendors in this category and holds a review score for exactly one of them.

WHY THIS IS A MEASUREMENT PROBLEM, NOT JUST A MARKET ONE

We are not claiming 92% of operators have no internet. We are reporting something more useful: when an operator lists their technology stack, connectivity does not occur to them as part of it. It sits in the same mental category as the electricity meter. That is precisely why it goes unbudgeted, unmonitored, and unquestioned until the Friday it fails, and it is why this index cannot yet score the category. **You cannot rate what nobody names.**

WHAT IT SOUNDS LIKE FROM THE OPERATOR CHAIR

On the Stacked podcast in 2025, **Andy Maynard**, Head of IT Services and Solutions at Caffè Nero, and **Joe Strudwick**, Head of National Accounts at Sky Business, spent an hour on this exact gap. Caffè Nero runs 640-plus UK stores plus 200 Degrees, Harris + Hoole, FCB and Coffee #1, and trades in the US, Turkey, Sweden, Ireland, Poland, Cyprus and the UAE. Maynard’s framing was the one this section is built on.

This is as important as gas, water and electricity.

ANDY MAYNARD, HEAD OF IT SERVICES AND SOLUTIONS, CAFFÈ NERO

THE FURNITURE PROBLEM

Maynard recalls a pub operator gesturing at a piece of furniture in the entrance and telling him they had spent more on it than they would spend that year on connectivity. Set that against his own numbers at Caffè Nero: over 40% of customers now interact through the app, the overwhelming majority of transactions are card, and rostering and ordering are both cloud platforms. When the connection stops, all of it stops together.

THE PRICE CLIFF

The single most actionable thing in the episode. The step up from a standard connection to an enterprise-grade one is not incremental. In Maynard’s words it is roughly four times the cost, and the jump is not £80 a month to £120, it is £80 to £300. That cliff is why so many estates sit on ageing copper in exactly the locations, central London among them, where they can least afford to.

IT IS RARELY THE WI-FI

Almost everything reported by a site as a Wi-Fi fault turns out to be something else: the physical connection into the building, insufficient access points, or a connection that is up and down rather than cleanly down. Maynard’s point is that the intermittent state is the expensive one, because nobody raises a ticket for it. It just quietly degrades every transaction that passes through.

SUPPORT THAT MATCHES TRADING HOURS

Strudwick describes a pub group whose head office IT team finishes at five, which is roughly when a large London site starts its busiest four hours. Site goes down at 5:01 on a Friday, and the number they call reaches voicemail. Hospitality peaks precisely when corporate helpdesks close, and a service wrap that ignores that is a service wrap for a different industry.

I had a note through from an area manager saying she has a store manager literally broken down in tears. I cannot do this any more, because the Wi-Fi keeps going down.

ANDY MAYNARD, CAFFÈ NERO · ON WHAT DOWNTIME COSTS BEYOND REVENUE

That story connects to section 04 of this report. A quarter where 52% of operators reported falling profitability, a loss, or an unviable business is also a quarter where 100,000 hospitality jobs have gone in two years and retention is a board metric. Unreliable tools are a retention problem long before anyone books them as a revenue one, and they are almost never attributed to the line.

WHAT THE EPISODE SAYS GOOD LOOKS LIKE

1. **One gold standard per site.** Caffè Nero inherited four or five different flavours of solution across the estate, which makes support and monitoring far harder than the underlying problem warrants. Standardise the router, its location, the cable colours and the labelling, then the fault-finding becomes a five-minute job rather than a site visit.
2. **Monitor it proactively, on a screen somebody watches.** Maynard describes a live view of which stores have dropped connections and for how long. The target is being told by the provider where the problems are, not waiting for a store to report one.
3. **Build failover in as standard.** A 4G router with automatic failover, and an external antenna where the signal is weak. A single line will fail eventually; the only question is whether trade stops when it does.
4. **Specify by site, not by brand.** An airport store can do ten times the volume of a high street one. Throughput and floor plan drive the design, so a cookie-cutter rollout under-serves the sites that matter most.
5. **Get connectivity into the property conversation.** Maynard describes taking on units that have gas, water and electricity but no registered address, so no line can even be ordered. By then the opening date is fixed.
6. **Match the service wrap to trading hours.** Cover at 5pm on a Friday is worth more than a lower headline price.

SECURITY MOVED TO THE BOARD THIS YEAR

Strudwick makes the point that cyber security has stopped being an IT line and become a brand-protection one, after a run of household-name UK retail and hospitality incidents. This report gives that a sharper edge: from 6 April 2026 operators must hold six years of holiday and pay records, and from 30 October they must evidence harassment training by person and by date. That data now sits on the same estate network as card traffic. The network is the control.

THE QUESTIONS WORTH ASKING BEFORE YOUR NEXT ROLLOUT

What is our gold standard, and how many sites actually match it? Which sites have no failover? What is our provider’s response time at 7pm on a Saturday? How many faults last quarter were logged as Wi-Fi and turned out to be the line? And when we signed the last POS or payments contract, did anyone check the connection could carry it?

Two months of data now sit behind the quarter, and they point the same way. July was the peak. August decelerated to **+0.8%** against restaurants-and-hotels inflation of **4.1%**, which means real volumes went backwards while menu prices did the work.

+0.8%

Managed group like-for-likes, August

+2.4%

Restaurants, the only strong segment

−5.5%

On-the-go and food-to-go, August

56.8%

Of pub operators report falling profit

6.9p

Wholesale gas per kWh for October, from 2.5p in February

The segment split is the story. Restaurants led August at +2.4% and pubs barely held positive at +0.5%, while bars fell 2.5% and food-to-go fell 5.5%. Total sales including new openings grew 4.1%, so the estate is expanding faster than it is trading. Mitchells & Butlers, reporting on 24 September, beat the market with Q4 like-for-likes of +1.4% and a bank holiday weekend up 5.3%, which is a useful reminder that scale operators and the rest are having different quarters.

INDICATOR	JULY	AUGUST	SOURCE
Managed groups, like-for-like	+1.4%	+0.8%	NIQ RSM Tracker
Restaurants	−1.0%	+2.4%	NIQ RSM Tracker
Pubs	+4.2%	+0.5%	NIQ RSM Tracker
Bars	−5.0%	−2.5%	NIQ RSM Tracker
On-the-go	−5.0%	−5.5%	NIQ RSM Tracker
Headline CPI	2.9%	3.1%	ONS, 16 Sep
Restaurants and hotels CPI	4.0%	4.1%	ONS, 16 Sep
Food and non-alcoholic drink CPI	1.3%	1.3%	ONS, 16 Sep
Foodservice prices, month on month	+0.2%	+0.4%	NIQ / Prestige Purchasing
Sector insolvencies	306	233	Insolvency Service

AUGUST LIKE-FOR-LIKE SPLITS ARE CARRIED BY A SINGLE TRADE SOURCE (RESTAURANT, 17 SEPTEMBER 2026). WE COULD NOT LOCATE A PRIMARY NIQ OR RSM RELEASE FOR THEM.

The underlying growth remains extremely difficult.

KARL CHESSELL, NIQ · ON THE AUGUST TRACKER, 17 SEPTEMBER 2026

WHERE THE MARGIN WENT

ENERGY, AND THIS IS THE ONE

The cost picture changed materially in September. Wholesale gas for October is trading at 6.9p/kWh against 2.5p in late February, close to a trebling. Electricity is at 15.5p/kWh against 6.9p, more than doubled. UK wholesale gas has passed 200p per therm. Standing charges on pub contracts agreed in mid-September averaged £1.26 a day

for electricity, around £750 a year per site. The trigger was drone strikes on Saudi Arabia's east-west pipeline on 11 September on top of the continuing Hormuz closure. Next summer is pricing about a third below current winter rates, which is the only good news in the line.

MARGIN, NOT
TURNOVER

The clearest margin evidence of the quarter. Among pub operators surveyed for the MA Pub Report 2026, 56.8% report falling profitability against 36.4% reporting falling turnover, a gap of 20.5 percentage points. Sales resilience is not converting into profit, and the report attributes the gap primarily to wage pressure.

FOOD

Foodservice inflation reaccelerated to +0.4% month on month in August from +0.2% in July. Meat and poultry returned to inflation, dairy posted its highest monthly rise in several months, and vegetables were the one deflationary category. No annual rate was disclosed. ONS food CPI held flat at 1.3%, so the pressure is in the foodservice basket rather than the retail one.

INSOLVENCIES,
IMPROVING

Genuinely positive. Accommodation and food services insolvencies fell to 233 in August from 306 in July, down 24% month on month and 12% year on year. The rolling twelve months still total 3,201, the third-largest of any sector. RSM's read is that recovery is real but fragile.

WHAT TO DO BEFORE THE 28 OCTOBER BUDGET

1. Re-run your energy budget this week. The February baseline most FY plans were built on is now less than half the October price. Anything renewing before spring is being priced at the top of the curve, and next summer is a third cheaper.
2. Check the smart meter position on every site. From 1 September 2027 a smart meter, or an agreement to install one, becomes a condition of any new fixed-term contract.
3. Stress-test GP% against 4.1% menu inflation and 0.8% like-for-like growth. That combination is falling volume, and it will not be fixed by pricing again.
4. Re-rank the technology roadmap on measurable cost reduction. Energy monitoring, labour forecasting and stock control clear a business case this quarter that guest-experience projects will not.
5. Model the Budget both ways. The 20% pub rates cut excludes hotels and restaurants, and an uncapped mayoral holiday tax is live policy, so do not book relief you may not qualify for.



TECH CHECK

EVERY NUMBER ABOVE IS AN INDUSTRY AVERAGE

A free Tech Check returns your own Stacked Operator Score: where your tools are helping, where they are holding you back, and what that is costing you, benchmarked against the 550 operators in this report.

Run your Tech Check →

FREE TO ANY UK OPERATOR

05 WHAT CHANGED THIS QUARTER

FIVE SIGNALS,
AND THE
DATES THAT
FOLLOW THEM

GROWTH IS NOW
PRICE, NOT VOLUME

July's +1.4% was the quarter's peak. August came in at +0.8% against restaurants-and-hotels inflation of 4.1%, so the sector is running roughly three points behind its own menu prices. Restaurants carried the month at +2.4%; bars fell 2.5% and food-to-go 5.5%. Among pub operators, 56.8% report falling profitability against 36.4% reporting falling turnover. Any technology business case now has to speak to margin, because revenue is not the problem.

ENERGY WENT
VERTICAL IN
SEPTEMBER

This is the material change since our last edition. Wholesale gas for October is at 6.9p/kWh against 2.5p in late February and electricity at 15.5p/kWh against 6.9p, after drone strikes on Saudi Arabia's east-west pipeline on 11 September compounded the Hormuz closure. Standing charges alone are running near £750 a year per site on electricity. Anything with a measurable kWh or labour-hour reduction now outranks anything measured in guest sentiment.

CONSOLIDATION HIT
THE WORKFORCE
LAYER

The Access Group agreed to acquire Talent Funnel on 29 July, a hospitality-specific applicant tracking system covering 2,193+ sites including The Ivy Collection, GAIL's, Itsu, Compass Group and Nightcap. Harris Computer acquired TouchBistro and Zonal joined Volaris Group; two of those three buyers are subsidiaries of Constellation Software of Toronto, so two UK-relevant vendors now answer to Canadian owners. On the operator side, Heineken's Star Pubs is reported to be in talks for around 300 Stonegate pubs at roughly £300m, and Pizza Express's owners are exploring a sale.

AI HAS 25 VENDORS
AND THREE USERS

Twenty-five vendors in the Stacked marketplace describe themselves as AI. Across 3,053 tool records from 550 operators, AI was named three times: Zapier, ChatGPT and Cevitr. None is a hospitality AI product, and none was named at all in Q2 or Q3. Either AI is being sold into UK hospitality faster than it is being bought, or operators do not count it as a separate line in the stack, which is the same blind spot section 03 finds in connectivity. Where it is earning its place, it is arriving inside tools operators already run.

OCTOBER IS A
COMPLIANCE CLIFF

Four dates inside five weeks, and the Acas timetable was reconfirmed on 14 September with no slippage. Tribunal time limits double on 1 October, the Budget is 28 October, the harassment duty commences 30 October, and unfair dismissal drops to six months on 1 January with the compensation cap removed. Digital ID for age verification went live on 15 September, and the revised tipping code consultation closes on 29 September. Systems that cannot evidence a rota decision, a harassment report or a tip allocation are a legal exposure, not an admin inconvenience.

THE COMPLIANCE TIMETABLE

Source: Acas implementation timetable, confirmed unchanged as at 14 September 2026.

DATE	CHANGE	WHAT YOUR SYSTEMS MUST PROVE	STATUS
6 Apr 2026	Day-one paternity and parental leave; SSP from day one ; annual leave and pay records mandatory	Six years of holiday and pay records, retrievable per employee	● LIVE
15 Sep 2026	Digital ID accepted for age verification in England and Wales. Voluntary, and only via providers on the DVS register	Provider agreement, updated Challenge 25 policy, staff trained to accept both	● LIVE
29 Sep 2026	Revised tipping code of practice consultation closes	Tronc allocation logic, evidenced and ready to change again	● DAYS AWAY
1 Oct 2026	Tribunal time limits extended to six months	Records that outlast your old retention policy	● IMMINENT
28 Oct 2026	Budget	Scenario models, both directions	● IMMINENT
30 Oct 2026	"All reasonable steps" duty on sexual harassment; third-party liability; union workplace access	Training completion by person and date; reporting route; action taken	● IMMINENT
1 Jan 2027	Unfair dismissal at six months; compensation cap removed ; fire-and-rehire automatically unfair	Performance and conduct records from week one	● SCHEDULED
Apr 2027	Business rates: 20% cut for pubs, clubs and live music venues in England. Wales cuts 30% below £51,000 rateable value	Nothing, but model it before you budget FY28	● SCHEDULED
During 2027	Zero-hours protections: guaranteed hours, shift notice, cancellation compensation	Shift history, notice timestamps, cancellation reasons, per shift per person	● DATE UNSET

THE HOLIDAY TAX

The policy shock of the month. Government plans an uncapped accommodation tax with rates set by individual mayors and no upper limit. UKHospitality models 33,000 jobs at risk, £1.6bn of extra tax on holidaymakers and £2.2bn off GDP. Mayors have been asked to commit to a 5% cap and to back 10% VAT first. One Welsh council has already suspended its levy plans after backlash.

WALES MOVED FIRST ON RATES

A 30% cut from April 2027 for hospitality properties below £51,000 rateable value, benefiting 84% of ratepaying hospitality businesses in Wales. The catch: a surcharge above £100,000 means 500-plus venues will see bills rise, mostly coastal hotels and higher-value Cardiff sites.

VAT CAMPAIGN AT 380,000

#VATsTheProblem passed 380,000 signatures by 22 September, up from 330,000 in late August. More than 800 businesses signed an open letter to the Prime Minister, and over 100 Scottish chefs and operators wrote to the First Minister. UKHospitality's four Budget asks are 10% VAT, business rates reform, lower employer NICs, and replacing the holiday tax with a tourism bonus.

ALSO WORTH KNOWING

The government response on flexible working was published 15 September, introducing a light-touch process employers must follow before refusing a request. A £10m Hospitality Grant Scheme opened on 2 September, with £3m ring-fenced for rural venues via Pub is The Hub. Westminster's revised licensing policy takes effect 1 October, shrinking the West End cumulative impact zone but retaining the contested vertical drinking definition.

MARKET LANDSCAPE

183 VENDORS
25 CATEGORIES

The UK hospitality tech stack, mapped. Vendors are listed in every category they compete in, ordered by the number of venues reporting them in Health Check submissions, so the names at the front of each list are the ones you are most likely to meet in a reference call.



PEOPLE MANAGEMENT
36 VENDORS

Fourth

Nory

Harri

Sona

Bizimply

Rotaready

Deputy

Planday from Xero

All Gravy

Blend

Workforce.com

Tayl

Opsyte

Monotree

S4labour

Blink

Brigad

Alkimii

Limber

PayCaptain

Operandio

+15 more



POINT OF SALE
22 VENDORS

Zonal

Oracle Symphony

Aloha

Square

Access

Lightspeed

Vita Mojo

Toast

Tevalis

SumUp

pointOne

Kobas

TISSL

SkyTab

WRS

ICR Touch

Tabology

Tebi

Zucchetti UK

Redcat

Cinchio

Boss It



PAYMENTS
21 VENDORS

DNA Payments

Dojo

Square

Lightspeed

Storekit

sunday

URocked

TISSL

Lloyds

Atoa

Tebi

Outmin

JustTip

Accurise

Creventa

Level FT

Onsi

striketip

Emenu Now

Merchant Hub

Zucchetti UK



ANALYTICS & REPORTING
21 VENDORS

Yumpingo

Fourth

Nory

Bizimply

Tenzo

Sentiment Search

Storekit

Opsyte

Trail

Otter

Inpulse

growyze

Tahola

Purchase Warrior

Safedine

Bustle

Workfeed

+4 more

AI & AUTOMATION
20 VENDORS

Fourth

Como

Tenzo

Fydelia

Opsyte

Monotree

RevVue

Inpulse

Safedine

Paddl Ai

5mins.ai

Pickpad

Creventa

growdash

Bloomreach

Feedelity

+4 more

GUEST FEEDBACK
14 VENDORS

Yumpingo

Nory

Sentiment Search

HGEM

sunday

Storekit

RevVue

Feed It Back

Away Together

Creventa

Bloomreach

HeyGuest

striketip

Feedelity



INVENTORY & STOCK

13 VENDORS

Fourth

Nory

MarketMan

Supy

Apicbase

Peckish

WRS

growyze

Inpulse

Kitchr

StockTake Online

Crunchtime

Purchase Warrior



LEARNING & DEVELOPMENT

12 VENDORS

CPL Learning

SIDEWAYS

All Gravy

Blend

Tayl

Monotree

Safedine

5mins.ai

Marka

Workfeed

Operandio

Levlr



LOYALTY & CRM

11 VENDORS

Airship

Como

Paytronix

Leat

Embargo

Pepper

HGEM

Onsi

PassEntry

Bloomreach

Feedelity

MOBILE & QR ORDERING

11 VENDORS

Storekit

sunday

Pepper

me&u

Slerp

Otter

Tabology

Grubtech

App4

OrderPay

Foodhub

DELIVERY MANAGEMENT

11 VENDORS

Deliverect

Storekit

Slerp

Otter

Grubtech

Pickpad

Stream

Foodhub

Cinchio

Flex Catering HQ

Nash

FOOD SAFETY & COMPLIANCE

11 VENDORS

Tayl

Apicbase

Navitas Safety

Hopsy

Safedine

Paddl Ai

Creventa

Holisto

Crunchtime

Purchase Warrior

And it Has

FINANCE & ACCOUNTING

9 VENDORS

Tenzo

Opsyte

Dext

Outmin

Wenodo

Level FT

WS&Co Insights

striketip

Tahola

PAYROLL

9 VENDORS

Fourth

Workforce.com

URocked

Outmin

PayCaptain

Accurise

Level FT

Onsi

Wenodo

RESERVATIONS

7 VENDORS

SevenRooms

OpenTable

ResDiary

RevVue

KuulSeats

Ambl

HeyGuest

CONNECTIVITY & IT

6 VENDORS

Sky Business

Fydelia

Wolverton

Captive WIFI

Evolve

Kew Labs

HIGHLIGHTED NAMES CARRY VERIFIED OPERATOR ADOPTION IN HEALTH CHECK DATA. THE REMAINING CATEGORIES ARE TRACKED BUT HOLD TOO FEW RECORDS TO SCORE: GUEST COMMUNICATIONS (12), MARKETING & WEBSITE (6), COMMUNICATIONS (5), ALLERGENS (5), KIOSK & SELF SERVE (5), SUSTAINABILITY (4), KITCHEN DISPLAY SYSTEMS (4), EMPLOYEE EXPERIENCE (2) AND MAINTENANCE (1).

07

FEATURED PARTNER

SKY BUSINESS



THE PARTNER FOR THE LAYER THE PREVIOUS SECTION IS ABOUT

Sky Business has worked in and around the hospitality sector for over thirty years, supporting UK operators with thrilling live content and reliable connectivity. Sky Business

RELIABLE, FIBRE-FIRST SOLUTIONS

From broadband and SD-WAN to dedicated internet access and private connectivity, solutions designed for hospitality. Our network helps keep your venue connected and your service running.

are the connectivity partner for this report, and they power the podcast series that section 03 draws on.

Joe Strudwick, who runs national accounts there, describes the job as being the partner that sits in the background and takes care of it, so that operators get their week back to run the business. His argument on the podcast was that the useful conversation starts with the roadmap rather than the line: where the estate is going over three or four years, what is being rolled out into it, and what the sites actually need to carry that.

There is no one best fit. A coffee shop is not a cookie cutter, and neither is a country club, a hotel or a two-hundred-acre attraction.

JOE STRUDWICK, HEAD OF NATIONAL ACCOUNTS, SKY BUSINESS

SUPPORT THAT UNDERSTANDS YOUR SECTOR

With more than 30 years of experience supporting hospitality businesses, we understand the demands of your industry, and we tailor solutions around your venues, systems and operational needs.

COMMITTED TO BRINGING YOU BETTER

As part of a trusted brand, we offer flexible commercial options alongside access to valuable insights and support. We help hospitality businesses drive engagement, encourage repeat visits and get more from their technology.

WHAT'S ON

NEXT UP · 21 OCTOBER 2026 · 09:00–11:30

BEYOND POINTS: HOSPITALITY'S NEW LOYALTY PLAYBOOK

Hosted by Stacked & Pepper at Caravan, Covent Garden. An invitation-only breakfast bringing together loyalty leaders from hospitality and retail to share what is actually working in 2026.

Timely: Loyalty & CRM posted the weakest adoption momentum in this quarter's index, down 15.2%. This is the room where that gets argued about.

Request your spot

EARLIER THIS QUARTER

The Connected Floor, 21 July, Caravan Covent Garden. With Bizimply, unveiling the Hospitality Operations Benchmark 2026. How operators really use technology, and where they lose time.

The Summer Social, 11 August, Regent's Park. Rounders, partners and operators on the same pitch. Exactly as informal as it sounds.

Stacked runs operator-only and operator-led sessions across London, Manchester and Glasgow. Operator-led conversation rather than presentations from the front.



INDEPENDENT. QUARTERLY. FREE.

This report is produced independently by Stacked, built by operators, for operators. Every score comes from verified operator reviews, and marketplace tier has no bearing on any of them. **183 vendors. 25 categories. 550 operators. One report.**

The Stacked Intelligence Scoring Index is published every quarter. Q3 2026 is the baseline; Q4 2026 will carry full quarter-on-quarter movement. If you run a system in any category above and want your experience counted, the Health Check and review process is open to any UK operator.



TECH CHECK

GET YOUR OWN OPERATOR SCORE

A few minutes in, a benchmark out, and your stack joins the Q4 index.

Run your Tech Check →

FREE TO ANY UK OPERATOR



ADVISORY

FREE ADVICE ON YOUR STACK

Independent, operator-only, and led by the evidence.

Talk to Advisory →

FREE TO ANY UK OPERATOR

SOURCES

UK trading and market. NIQ RSM Hospitality Business Tracker, July data (25 Aug 2026) and August data via Restaurant (17 Sep 2026); ONS Consumer Price Inflation, August 2026 (16 Sep 2026); NIQ / Prestige Purchasing Foodservice Price Index, August 2026 (24 Sep 2026); Insolvency Service via Morning Advertiser (18 Sep 2026); MA Pub Report 2026 operator survey (21 Sep 2026); Mitchells & Butlers FY26 trading update (24 Sep 2026); Stonegate Group Q3 (22 Sep 2026); NTIA Night Time Economy Market Monitor with NIQ (22 Sep 2026); UHY Hacker Young (24 Aug 2026); Hospitality Market Monitor / CGA by NIQ (27 Jul 2026); NIQ / Zonal Business Confidence Survey (2 Sep 2026). **UK costs and policy.** Nationwide Energy Consultants via Morning Advertiser (18 Sep 2026); Acas Employment Rights Act implementation timetable (confirmed 14 Sep 2026); gov.uk revised tipping code of practice consultation (updated 10 Sep 2026, closes 29 Sep); gov.uk government response on flexible working (15 Sep 2026); gov.uk Hospitality Grant Scheme (2 Sep 2026); digital ID for age verification via Morning Advertiser (18 Sep 2026); UKHospitality (9, 10, 11, 13, 18 and 22 Sep 2026); UKHospitality Cymru on Welsh business rates (18 Sep 2026); BBPA Budget submission via Morning Advertiser (24 Sep 2026); Westminster City Council Statement of Licensing Policy (16 Sep 2026); HM Treasury business rates valuation review (24 Aug 2026); Payment Systems Regulator PS26/1 and Specific Directions 22 and 23 (30 Jul 2026); ProtectUK on the Terrorism (Protection of Premises) Act 2025. **Vendor and ownership.** The Access Group (29 Jul 2026, UK); Zonal (26 Jun 2026, UK); Nory (16 Sep 2026, UK and Ireland); Bizimply (17 and 22 Sep 2026, Ireland); Harris Computer newsroom (7 Jul 2026, Canada); Toast and Lightspeed quarterly results (30 Jul, 4 Aug 2026, US and Canada); Heineken / Stonegate reporting via Morning Advertiser (21 Sep 2026). **Index.** Stacked marketplace operator reviews and Stacked Health Check tech-stack submissions, extracted 24 September 2026.

On sourcing. Every trading, cost and policy figure in this report comes from a UK source reporting UK data. The vendor and ownership group is the exception, and deliberately so: several of the vendors UK operators depend on are owned outside the UK, and their filings and announcements are where those decisions get published. Any figure drawn from outside the UK is labelled at the point it appears. **Two caveats worth carrying.** The August like-for-like splits rest on a single trade source; we could not locate a primary NIQ or RSM release for them. And the operator count in this edition is 550 against 660 in our early-September extract: that is brand consolidation in our own data, where multi-site chains previously counted as separate venues were merged into single operators. The underlying venue records rose over the same period. Where a figure could not be verified it has been omitted rather than inferred.

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