



**Written Testimony of Drea McKenna, Director of Government Affairs, Ibotta, Inc.  
In Opposition to SB. 2428  
March 24, 2026**

Chairman Britto and Members of the Committee:

Thank you for the opportunity to submit written testimony in opposition to SB 2428. My name is Drea McKenna, and I serve as the Director of Government Affairs at Ibotta, Inc.

Ibotta is a leading provider of digital discounts and promotions for consumer-packaged goods through our mobile app, website, and network of third-party publishing partners that distribute our offers through their loyalty and membership programs. Over the past decade, more than 160,000 Rhode Island residents have downloaded our free app, earning more than \$5.5 million in cash-back rewards.

These savings represent real money returned to Rhode Island households. Consumers use these promotions to save on everyday groceries and household essentials, allowing them to pay other bills or spend or save the extra money as they see fit. These savings are especially meaningful for working families facing rising food and household costs.

In addition to these savings earned directly through our app, millions of Rhode Island consumers have access to thousands of discounts distributed through Ibotta's partner retailer network. These offers are available at stores across the state, including approximately 100 dollar stores that many residents rely on for affordable household goods. Unfortunately, if SB 2428 is enacted as currently drafted, access to these savings would be immediately jeopardized.

Ibotta is not a grocery store. We do not sell products, and we do not set prices. We operate as a technology platform that connects consumers with manufacturer-funded discounts and cash-back offers. Our services are especially valuable for consumers who rely on digital tools for accessibility accommodations, language support, or simply the convenience of digitally enabled shopping, including busy working families.

At its core, Ibotta is consumer-oriented. We give consumers control to identify and access discounts on the products that matter most to them. Our mission – to make every purchase rewarding – is centered on empowering consumers to earn cash-back rewards to lower the cost of everyday expenses, especially groceries.

**Please consider the following impacts if SB 2428 is passed:**

- **Reduced access to meaningful savings for consumers:** Loyalty, rewards, and discount programs exist precisely because consumers *choose* to participate. Consumers affirmatively download the app or sign up for a program, voluntarily opt-in to disclosed terms of service,

and then willingly provide basic information to enhance their experience. The bill's restrictions on the use of consumer data to tailor offers would significantly limit the ability to deliver the relevant discounts consumers are actively seeking and rely on.

- **Fewer discounts offered by brands and retailers:** Discount programs are designed to incentivize consumer engagement and efficiently match offers to interested shoppers. If that model is restricted, manufacturers and retailers are likely to scale back or eliminate promotions in Rhode Island, reducing the overall savings available in the market.
- **Disproportionate impact on working families and value-focused shoppers:** Consumers who rely most on discounts, particularly those shopping at dollar stores and other value shoppers, would be most affected. Reducing access to digital savings tools risks increasing grocery and household costs for those who can least afford it.

Ibotta shares the Committee's commitment to data transparency, consumer protection, and affordability. We believe it is possible to advance privacy protections without eliminating the cost-saving benefits that consumers rely on every day.

We stand ready to work with the Committee to refine SB 2428 so that it protects consumers from abusive practices while preserving access to essential savings.

Thank you for the opportunity to share our concerns,

Drea McKenna  
Director of Government Affairs