



RETENTION IS THE NEW REVENUE

Consumer Loyalty in APAC 2026

Key trends, consumer shifts, and loyalty strategies
defining retention-led growth in Asia Pacific.





Acquire, Engage and Retain Customers

100+ Features Built for Smarter Retention



Customer retention today is more than rewards.
It is how brands stay relevant, remembered, and chosen again.

At Eber, we make loyalty simple to launch and powerful to scale.
With over 100 ready-to-use features, our platform helps brands attract
customers, keep them engaged, and turn everyday interactions into long-term
value.

From automated rewards and memberships to AI-driven insights and
personalization, Eber gives you the flexibility to design loyalty your way.
Whether your goal is higher frequency, stronger retention, or sustainable
revenue growth, everything you need lives in one platform.

Build loyalty that works harder, scales faster, and delivers real business impact.

Executive Summary

2026 marks a structural shift in how growth is generated across F&B, retail, hospitality, beauty, and everyday consumer businesses in Southeast Asia.

Acquisition has become expensive, volatile, and increasingly opaque due to platform fragmentation, AI-driven discovery, and overall declining paid efficiency.

Retention has moved from a supporting metric to a primary revenue engine.

Across SEA markets, retention strategies are no longer evaluated by enrollment size or points liability alone. They are assessed by frequency lift, visit habit formation, prepaid revenue contribution, referral velocity, and cost control.

Programs that win in 2026 share three characteristics:

They create **repeat behaviour**, not just rewards

They integrate **gamification, referrals, and partnerships** into everyday journeys

They monetise loyalty through **prepaid value and membership**

This report consolidates regional insights, execution-level frameworks, and CFO-relevant economics to help operators redesign loyalty as infrastructure, beyond just campaigns.

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Retention Has Become the Last Sustainable Growth Lever

From 2015–2020, growth was won through acquisition. Cheap ads, predictable funnels, and high conversion intent made CAC manageable and scalable.

But by 2025, the model broke.

Southeast Asia is leading APAC's advertising growth signalling intensified competition and higher cost pressures.

Source: dentsu.com

Google Ads costs continue to climb, with CPL rising after a prior +24% increase.

Source: wordstream.com

Meta (Facebook/Instagram) CPL rose 21% YoY in 2025 — one of the sharpest increases across major platforms.

Source: searchengineland.com

In 2026, acquisition can no longer be your primary revenue engine — **retention is**.

The Retention Equation is Shifting

Most SEA brands still optimise for spend, but the brands that grew in 2025 share a common truth:

Frequency drives more revenue than spend.



A customer who visits

2x more often

outperforms a customer who spends 20% more per visit.

Habit = retention

Retention = revenue stability

Why Loyalty = Revenue Now

Retention has now become:

Customer experience differentiator

- meaningful value
- generic points

Marketing survival strategy

less reliance on volatile
ad performance

Board-level priority

predictable cashflow,
lower CAC dependency

In short:

*Loyalty isn't a marketing programme.
It's a revenue system.*

And in 2026, brands that don't operationalise loyalty will see the gap widen — with frequency, revenue, and customer lifetime value concentrated among the few brands who do.



The Region at a Glance Four Distinct Loyalty Markets.

Singapore : **Remains The Efficiency-First Loyalty Market**

Singapore customers are **highly digital-native** and quick to reward brands that offer speed, clarity, and certainty.

Defining traits:

01

High adoption of memberships & prepaid value

03

Preference for **tier clarity** and transparent benefits

02

Low tolerance for friction
(long forms, complex rules, slow redemption)

04

Loyalty is seen as a **value-for-time** exchange

Implication for brands:

Singaporeans respond best to loyalty programs that feel like a **utility, brands are fighting to be consumers' everyday choice.**

Tip: Build something predictable, fast, and always available.

78%

expect instant onboarding

(Deloitte APAC Digital Consumer Report 2023)

Paid loyalty adoption is rising, with membership programs growing 22 percent YoY

Deloitte APAC Digital Consumer Report 2023

The Region at a Glance Four Distinct Loyalty Markets.

Malaysia: **The Growing Value Consideration Market**

Malaysia is young, fast-growing, and **increasingly digital**. Loyalty behaviour is shaped by a balance of **value-seeking** and **brand affinity**.

Defining traits:

01

Deal-sensitive but **not deal-dependent**

03

High chat-platform usage
(**WhatsApp** is the loyalty communication layer)

02

Strong traction for “**stamp**” and “**reward progression**” models

04

Responds well to **community-driven brand identity**
(F&B, lifestyle, fashion)

Implication for brands:

Program mechanics must feel rewarding early,
Malaysians expect to see value from the moment they join.

69%

Malaysian consumers participate in F&B loyalty programs

(NielsenIQ Malaysia Shopper Trends 2023)

The Region at a Glance Four Distinct Loyalty Markets.



Indonesia: Loyalty Anchored in Habit & Convenience

Indonesia's loyalty behaviour is deeply tied to **routine, proximity, and accessibility**. Consumer choices are shaped by mobile-first usage.

Defining traits:

01

Heavy reliance on superapps
(Grab, GoTo)

03

Strong preference for **simple, stamp-like progression**

02

Lower redemption friction
= **higher repeat visits**

04

Trust is built over time,
not through promotions

Implication for brands:

The winning model is **habit reinforcement**
— small, frequent rewards that match everyday routines.

Over

70%

Indonesian consumers prefer WhatsApp as
the main brand communication channel

(Meta Indonesia Business Messaging Report 2024)

The Region at a Glance Four Distinct Loyalty Markets.



Hong Kong:

The Status & Experience Seeking Loyalty

Hong Kong consumers have **mature loyalty expectations** and gravitate toward programs that deliver **status, recognition, and hospitality experiences**.

Defining traits:

01

High responsiveness to tier progression (Silver → Gold → VIP)

03

Preference for **premium, curated benefits**

02

Dining frequency drives loyalty more than discounting

04

High expectation for instant confirmation and seamless service

Implication for brands:

HK consumers reward brands that make loyalty feel like a **membership experience**, not a points ledger.

60%

engage with tier based membership programs

(PwC Hong Kong Total Retail Report 2023)

Strong demand for instant privileges and fast redemption

HKRMA Consumer Insights Report 2024

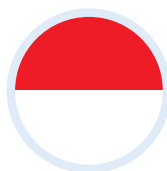
Regional Themes: What's Uniting Markets



Singapore



Malaysia



Indonesia



Hong Kong

01

Habit-Driven Loyalty Wins

The brands with the strongest performance do not reward spend — they reward **visit behaviour**.

02

Emotional Loyalty > Transactional Loyalty

Customers return because they feel connected, not because the points math works out.

03

Chat Platforms Are Becoming Loyalty Infrastructure

WhatsApp, LINE, and IG DM now

- onboarding
- reminders
- reactivation
- redemption confirmations

This is true across all four markets.

04

Clarity Beats Complexity

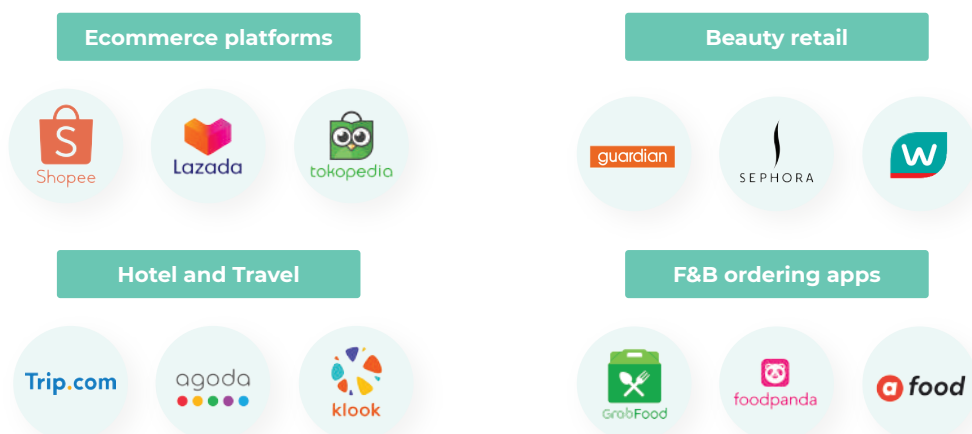
APAC consumers reject programs with:

- unclear rewards
- delayed benefits
- confusing tiers
- slow customer service

They choose brands that **simplify loyalty** to everyday behaviours.

AI-Driven Personalisation Became Mainstream in Retail, Hospitality & Ecommerce

This is not a hypothetical trend
— AI recommendation layers are now embedded in:



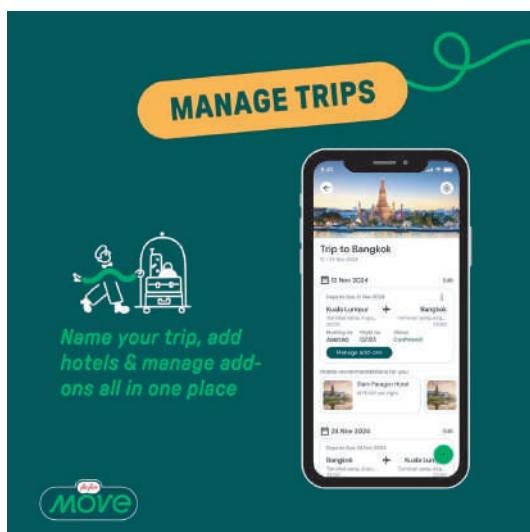
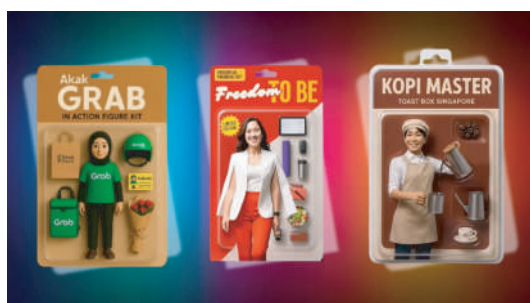
Why it matters

- Consumers reward brands that anticipate their needs.
- Personalised bundles, cross-sells and “just-for-you” promos showed higher conversion uplift
(reported widely by EcommerceIQ, NielsenIQ, Google APAC retail insights).
- AI helped brands refine **habit loops** — nudging the customer back at the right time.

Trend takeaway:

AI personalisation is now the baseline of customer experience.

Not using AI is the competitive disadvantage.



“Limited-Time Drops” Became the New Loyalty Engine in F&B & Retail

Across SEA:

- F&B saw limited drink flavours, seasonal meals, monthly specials
- Beauty retail introduced “micro-launches” & creator-led bundles
- Retailers adopted “drop culture” (sneakers, collectibles, lifestyle goods)

These drops consistently create:

Scarcity = urgency

Social proof = virality

Routine = repeat visits

Trend takeaway:

Scarcity-based marketing now directly fuels frequency, not just hype.



Social Commerce Became the New Discovery Layer (ID, MY, PH, SG)

Across SEA:

- TikTok Shop continues to dominate in Indonesia & Malaysia
- Instagram Shops grow in Singapore
- Livestream commerce accelerates across the region

This shift influences all categories:

F&B:

meal reviews, café tours, ASMR cooking clips

Retail:

livestream flash deals

Beauty:

tutorial-to-cart journeys

Hospitality:

influencer travel diaries

Trend takeaway:

Customers now discover brands in a scroll, not in a search.



 YouTube

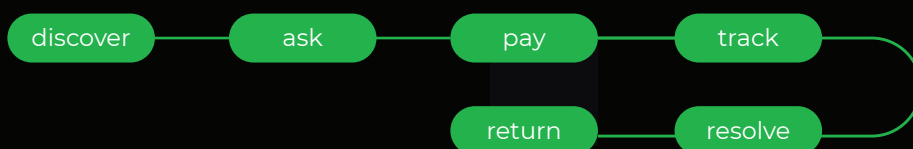


The Eber Show:
Catch our deep dive on What
Makes Gen Zs Buy

Chat as Loyalty Infrastructure

Across Asia, WhatsApp, LINE, and Instagram DMs are no longer support tools.

They are where customers:



In 2026, loyalty does not live in a dashboard.

It lives inside a conversation.

“ Customers no longer tolerate slow responses and long forms.

Chat feels instant. ”

Messages sent via WhatsApp are typically opened **within minutes**.

More importantly, customers now expect their **entire journey** to live in one place.

Farida Chan (WATI)

As shared on The Eber Show

Where Conversational Loyalty Wins

Retail & Ecommerce



One brand achieved 11% recovery via WhatsApp, compared to 0.2% via email.

Healthcare & Beauty



Trust drives return.

Food & Beverage



Increases repeat orders through timely, convenient nudges.

Balancing Automation and Human Touch

Customers don't mind AI.

They mind being stuck with AI.

Automation should handle :

- FAQs
- order checks
- routine reminders
- abandoned flows

Humans should step in for :

- frustration signals
- emotional issues
- decision moments
- VIP escalation

The strongest conversational loyalty systems are **hybrid by design**.

Automation scales. Humans connect.

Chat Is Not a Channel. It's a Relationship Layer.

Regional nuance exists, but the outcome is consistent:

Faster responses increase trust

Better conversations increase conversion

Stronger relationships increase retention

The brands that win don't send more messages.
They have better conversations.

One pattern holds across

One-to-one chats build loyalty.
Channels build awareness.
Private conversations build relationships.

What to Measure

To scale responsibly, brands track:

- ✓ Open rate
- ✓ Reply rate
- ✓ Click-through rate
- ✓ Messaging quality score
- ✓ First response time
- ✓ Resolution time
- ✓ Bot flow drop-offs

These metrics protect trust while driving retention.

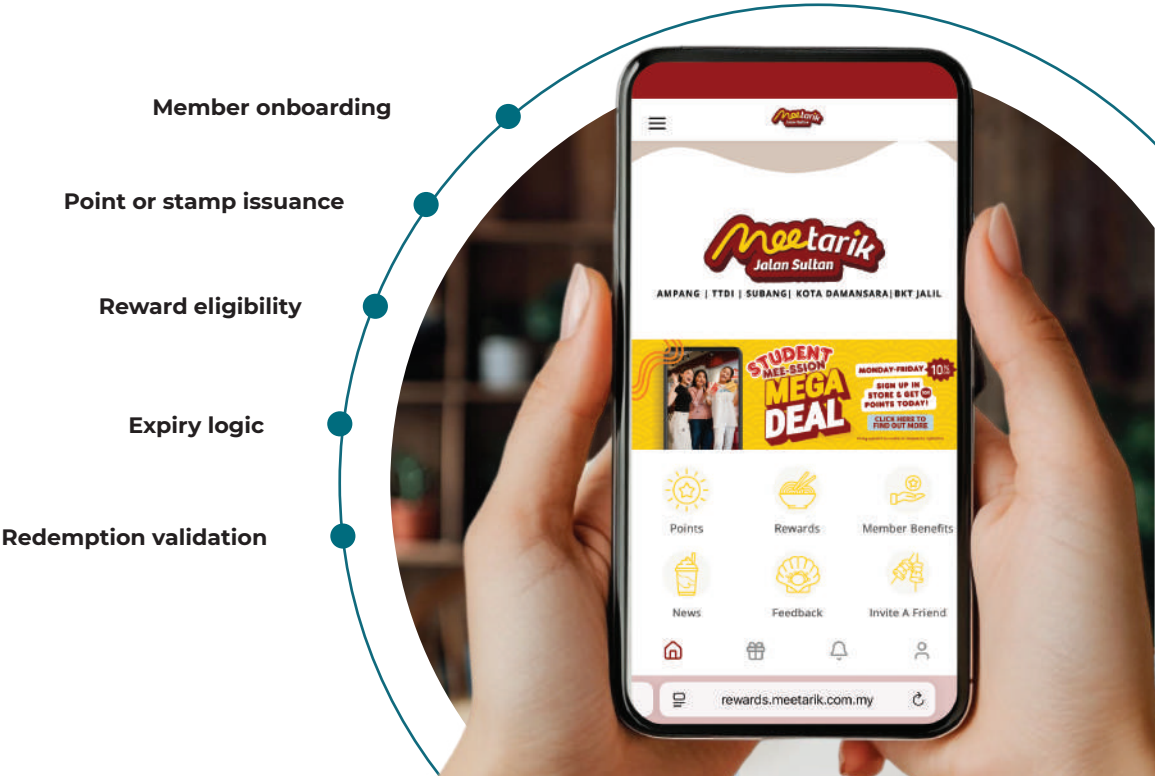


Moving from traditional loyalty to habit-driven loyalty.

Traditional Loyalty	Habit-Driven Loyalty
Points for spend	Rewards for frequency
One-off redemption	Continuous progress
Silent after signup	Ongoing nudges
Silent after signup	Chat & POS-embedded

1. Workflow Automation

At scale, loyalty must run in the background. Automation handles:



2. What this means for your business

They segment by:

- Visit frequency
- Recency
- Spend behaviour
- Lifecycle stage

And trigger journeys such as:

- Welcome flows
- First-return nudges
- Progress reminders
- Lapsed reactivation

These journeys are event-based, not calendar-based.

3. Data drives Growth

Data should answer:

- Who is returning more often
- Which rewards change behaviour
- Where customers drop off
- Which segments drive revenue

This allows teams to:

- Adjust mechanics quickly
- Refine journeys
- Prove ROI to leadership

See how Mee Tarik Jalan Sultan was able to drive 70% growth with Loyalty program insights.

Overview - Brand Spotlight
How Eber helped Mee Tarik Jalan Sultan achieve...

Mee Tarik Jalan Sultan is a well-known Mee Tarik restaurant brand with 6 outlets across Malaysia known for their signature hand-pulled noodles and freshly served meals, with a large student and family customer base. The brand saw the opportunity to strengthen retention and launch a structured loyalty program.

The loyalty program officially launched on 28 March 2023, supported by a member portal at <https://www.mee-tarik.com.my>

Eber's Value Creation

Simple Roll
Staff guiding to

Consistent
same QR sign

Flexible Tie
Eber enabled

- Student's Card
- New Year
- Staff's tie is
- Double pr

Upcoming
Because from
to reward fly

Campaigns that Drove 70% Growth: Mee Tarik's Loyalty Program

Mee Tarik's Strategic Use of Tiers, Campus Engagement & Festive Campaigns to Drive Sustainable Growth

★ eber

scan QR to access the full case study.

Short Case Study of Mr TukTuk

Mr TukTuk is a multi-outlet Thai restaurant chain in Malaysia with steady footfall. They wanted to turn occasional diners into regulars across locations without adding operational burden.

The Challenge

Before launching a structured loyalty system, Mr TukTuk faced common scale barriers:

- No consistent retention framework across outlets
- Manual processes that wouldn't scale
- Limited customer insight beyond transactions Lifecycle stage
- Risk of staff friction from complex systems

They needed a loyalty setup that was simple, staff-friendly, and fast to deploy.

Trend takeaway:

Mr TukTuk's success shows that loyalty systems scale not by adding features, but by removing friction — for customers, staff, and operations.

This case reinforces a core truth for APAC brands:

Simple, automated loyalty systems outperform complex programs when frequency is the goal.



Three system decisions made the difference:

Operational simplicity:

Standalone setup reduced rollout friction across outlets

Staff alignment:

Minimal training meant staff confidently promoted the program

Visible progression:

Tier upgrades and ongoing rewards reinforced repeat behaviour

Within a short period, Mr TukTuk saw clear retention impact:

100+ 
repeat customers per 1,000 members

20% 
higher average spend among returning members

80% 
voucher redemption rate, indicating strong engagement

What's shifting the world market in 2025–2026

(and why it accelerates these loyalty trends in APAC)

The Biggest Structural Patterns

1. Non-Expiring Points Are Becoming the Baseline

Non-expiring points are no longer a “premium feature”. They are becoming table stakes in competitive markets.



This shift is directly linked to long-term trust erosion following high-profile expirations, most notably the **2016 Air Miles expiry backlash**, which permanently altered consumer expectations.

New Insight :

Brands are discovering that **expiry drives breakage, but destroys engagement velocity**. Programs with non-expiring points consistently outperform on frequency and lifetime value, even with higher redemption rates.

Key shift :

Loyalty is now evaluated as a **relationship asset**, not a liability item on a balance sheet.

2. Coalition Models Are Dominating Mature Markets

As markets saturate, single-brand programs hit diminishing returns.

Coalition loyalty models have emerged as the **default architecture** in mature ecosystems:



Coalitions win because they:

- Increase earn velocity
- Reduce perceived reward distance
- Keep members active across categories

New Insight :

Coalition loyalty acts as a **liquidity engine for points**, solving the “forgotten balance” problem that kills engagement in standalone programs.

3. Dual-Currency Loyalty Is Now the Standard

The aviation playbook has fully crossed into retail, hospitality, and beauty.

Dual-currency systems =

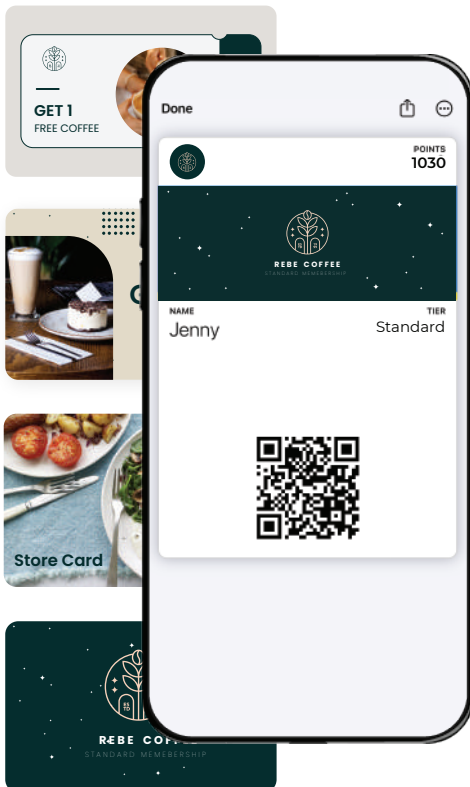
- ✓ Spend currency (points, cashback)
- ✓ Status currency (tiers, credits, badges)

This structure optimises two behaviours simultaneously:

- ✓ Transactional spend
- ✓ Emotional commitment

Why it scales:

Customers can “win” even when they don’t redeem, because status progression itself becomes the reward.



4. Mobile-First Is No Longer Optional in ASEAN

ASEAN loyalty design is now mobile-native by default.

- ✓ 75% of population under 45
- ✓ High smartphone penetration
- ✓ Digital wallets deeply embedded in daily life

Loyalty that is not:

- ✓ App-based
- ✓ Wallet-integrated
- ✓ QR-enabled

fails to reach critical mass.

New Insight :

In Southeast Asia, loyalty adoption correlates more strongly with **UX speed** than reward generosity.

Gamification Has Moved From Novelty to Core Infrastructure

It is the expected functionality.

- ✓ Spin-the-wheel
- ✓ Badges
- ✓ Challenges
- ✓ Progress bars

These mechanics now function as an engagement hygiene, not innovation.

The mistake brands make:

Launching gamification as a campaign instead of embedding it into **everyday** behaviour loops.



9.2 Transferable Mechanics Across Industries

Airline Loyalty → Beauty, Grocery, Retail

- Qualification windows (Tier based loyalty)
- Tier Accelerators
- Soft landings (Allow members who miss a tier target to drop just one level instead of losing all status)



Gaming Quests → F&B and Retail

- Harry's Game Campaign
- Brotzeit spin and win

Quests outperform discounts because they create progress, without price erosion.

Banking Cashback → Retail Loyalty

Instant cashback consistently beats delayed point accumulation for:

- Low-margin categories
- Price-sensitive markets

New Insight :

Delay kills dopamine. Cashback still wins because it collapses reward time.



Hospitality Experiences → Beauty & Entertainment

- VIP events
- Behind-the-scenes access
- Member-only screenings

Experiential rewards outperform monetary ones when:

- Capacity is limited
- Social signalling is high
- Member-only screenings



What This Means for 2026

Loyalty systems that scale in 2026 will:



How paid and prepaid loyalty models unlock predictable revenue



Across APAC, brands are turning loyalty into a commerce engine that generates upfront revenue, improves cash flow, and drives repeat visits through commitment based behaviour.

Paid memberships, gift cards, credit systems, and prepaid packages are emerging as the strongest revenue levers in loyalty programs today.

Multiple regional studies show that prepaid and subscription based models outperform traditional earn and burn structures in both retention and revenue impact.

1. Paid Membership Tiers Drive Predictable Revenue

Paid loyalty is gaining significant traction in APAC as consumers increasingly prefer value they can see.

62% of APAC consumers are willing to pay for a loyalty membership if the benefits are relevant and guaranteed

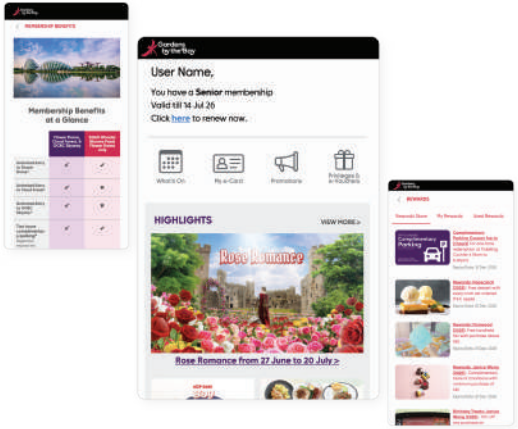
Sources: McKinsey Asia Consumer Pulse 2023

Paid loyalty members deliver 25 to 60% higher annual spend compared to non paying members

Sources: McKinsey Loyalty Systems Benchmark

Programs with instant guaranteed perks (monthly vouchers, priority service, free delivery) achieve **higher retention** than points based systems

Sources: BCG Loyalty Shifts in Asia 2024



This shift reflects a new consumer mindset. Members want certainty, not accumulation.

Paid memberships offer brands predictable recurring revenue while locking in more frequent usage from their best customers.

Welcome to the **New Loyalty Program**

#SHOPLOOOHwonderland

The wonderland that goes to a whole new level!
We're introducing new, fun and easier ways to collect and

ACCUMULATE S-POINTS FOR EVEN MORE PERKS!

Tiers & Benefits

Sign up and get better perks as you upgrade to the next level of Wonderland. The more S-Points you earn, the more perks you get.

	BASIC	LADY	QUEEN	GODDESS
Shop to Unlock	Any Purchase	RM1100 /year	RM2500 /year	RM3500 /year
Earned Points	RM1 = 1pt	RM1 = 1pt	RM1 = 1.2pt	RM1 = 2pt
Welcome Gift	100 pts	200 pts	300 pts	500 pts
Birthday Gift	5% OFF (single transaction)	100 pts + 10% OFF (single transaction)	300 pts + 15% OFF (single transaction)	1000 pts + 20% OFF (single transaction)
Referral		1000 pts		
Photo Review (IG/ Shopee)		100 pts		
Event Invitation	-	-	-	✓
Exclusive GRI On Special Event Or Early Access For New Arrivals	-	-	-	✓
Points Usage	100 pts = RM1			

Shoplooooh – Tiered Membership System

Markets: Malaysia

Shoplooooh Rewards program uses tier upgrades and guaranteed perks to drive higher spend.

Highest tier members spend significantly more and visit more frequently.

This is a prime APAC example of loyalty evolving into a revenue growth engine.

ANYTIME FITNESS		
MEMBERSHIP PRICING		
STANDARD	PAY PER MONTH	PAY IN FULL + 1 month free*
1-MONTH	\$ 158	-
6 MONTHS	\$ 138	\$ 828
12 MONTHS	\$ 118	\$ 1,416*
18 MONTHS	\$ 108	\$ 1,944*
SPECIAL - 12M	PAY PER MONTH	PAY IN FULL + 1 month free*
STUDENTS	\$ 98	\$ 1,176*
SENIORS	\$ 98	\$ 1,176*
PURPLE HEROES	\$ 99	\$ 1,188*

All prices are inclusive of GST.
Other terms and conditions apply.

Anytime Fitness Asia – Prepaid Annual Memberships

Members who commit to annual upfront packages offer:

Higher retention

Stronger monthly visitation

More predictable revenue for franchisees

2. Gift Cards as Prepaid Revenue and Cash Flow Strategy

Gift cards are evolving from seasonal gift items into financial instruments for brands.

The global gift card market is forecasted to exceed **USD 2.3 trillion by 2030**, with APAC being the fastest growing region

Sources:
Research & Markets APAC Gift Card Forecast 2024

Prepaid programs increase upfront cash flow and reduce discount dependency

Breakage rates for closed loop gift cards typically range between **3 and 10%**, creating additional revenue margin

Sources:
Mercator Advisory Group Gift Card Study 2023



For multi outlet brands like Les Amis Group, gift card ecosystems create substantial locked in revenue.

Prepaid value flows directly into future dining visits and encourages customers to stay within the brand's portfolio.



Jollibee (Philippines) – Prepaid E-Gift Cards

Jollibee offers digital and physical prepaid cards widely used for family gifting and celebrations.

Drives routine family dine-ins and takeaway orders

Encourages larger group meal purchases

Popular for holidays, school events, and corporate gifting



Boost Juice (Malaysia, Singapore) – Prepaid Gift Cards & Top-Ups

Boost runs prepaid cards and digital balances

Encourages repeat smoothie purchases

Ties directly into their mobile app

Popular in Malaysia & Singapore.

3. Credit Systems and Stored Value Wallets Encourage Larger Commitments

Stored value systems such as membership credits or top up wallets continue to grow across F&B, retail, wellness, and fitness sectors.

APAC consumers show a 55 percent preference for prepaid convenience when the value exchange is clear

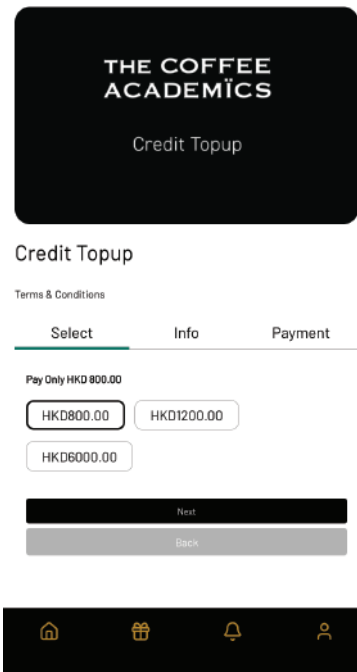
Sources: Deloitte Digital APAC Consumer Behaviour Report 2023

Prepaid credit systems result in **higher visit frequency and larger basket sizes**, as customers feel motivated to use their

Sources: PwC APAC Retail Insights 2024

For businesses, prepaid value drives operational predictability and customer stickiness.

For consumers, it simplifies the experience and feels like a smart purchase decision.



Odelice – Prepaid Gift Card

Markets: Hong Kong

ÔDELICE offers prepaid gift cards that can be used across their French restaurant locations in Hong Kong.

Encourage automated repeat purchases

Drives locked-in behaviour across transport, F&B, and retail

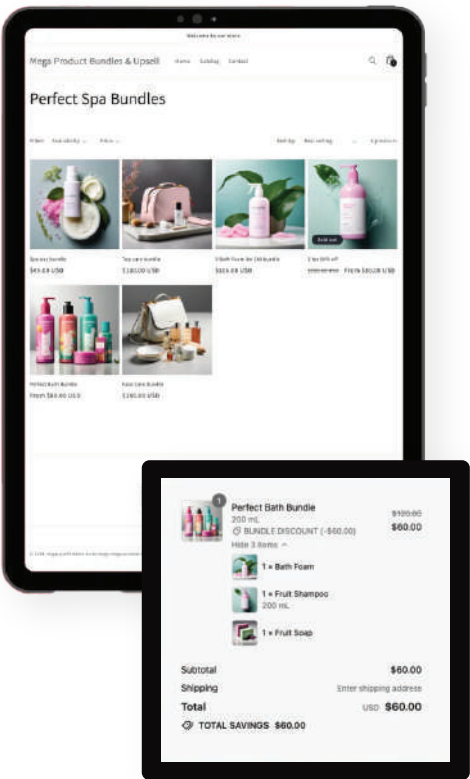
Flash Coffee (Singapore, Indonesia, Thailand) – App Wallet & Credits

Flash Coffee users often preload credits into the app for daily or weekly coffee routines.

Preloaded credits increase habitual morning visits

Similar to Starbucks, but smaller scale

Sources:
Credit system is central to their loyalty model.



4. Packages and Bundles Turn Loyalty Into a Revenue Engine

Packages such as multi visit bundles, subscription dining passes, treatment packs, and F&B sets are seeing strong adoption.

APAC consumers increasingly opt for value based bundles, especially in food, beauty, and wellness

Sources:
NielsenIQ Shopper Trends APAC 2024

Brands offering prepaid session packs report 20 to 40 percent higher repeat rates

Sources:
BCG APAC Retail Performance Index 2024

Packages create predictable usage patterns and reduce attrition.

They are one of the most direct ways to convert loyalty into revenue, not just engagement.

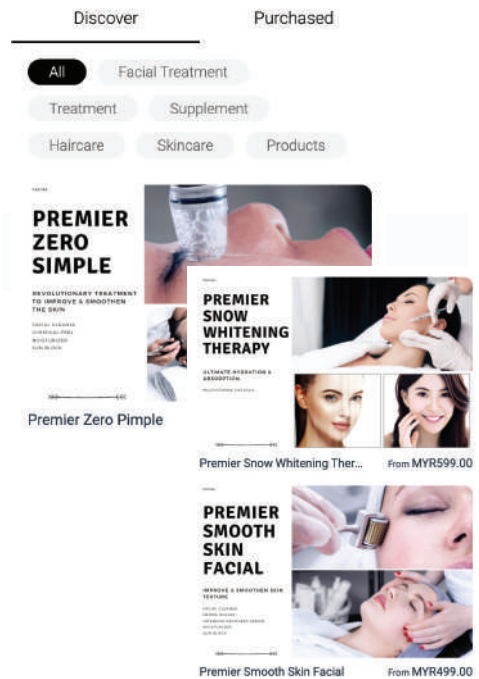
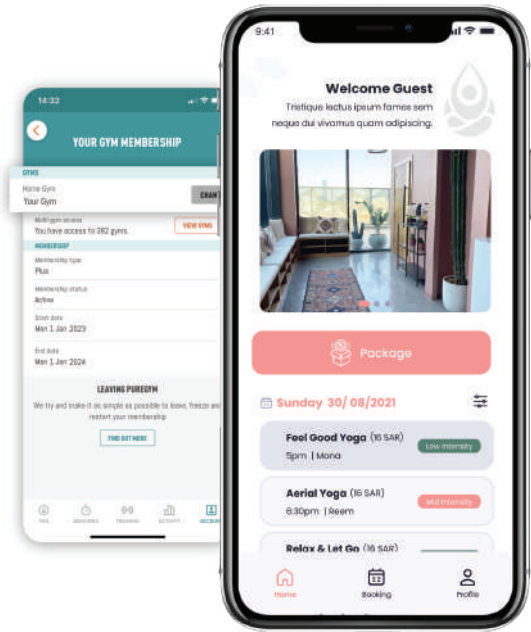
PURE Fitness & PURE Yoga (Hong Kong, Singapore)

Prepaid class packs and long-term memberships form the backbone of PURE's business model.

Packages increase visit commitment

Prepaid annual passes generate major upfront

Sources:
PURE Group Asia Financial and Marketing Reports



Premier Clinic (Malaysia) - Prepaid Treatment Packages

Customers pre-purchase facial and wellness packages in bulk.

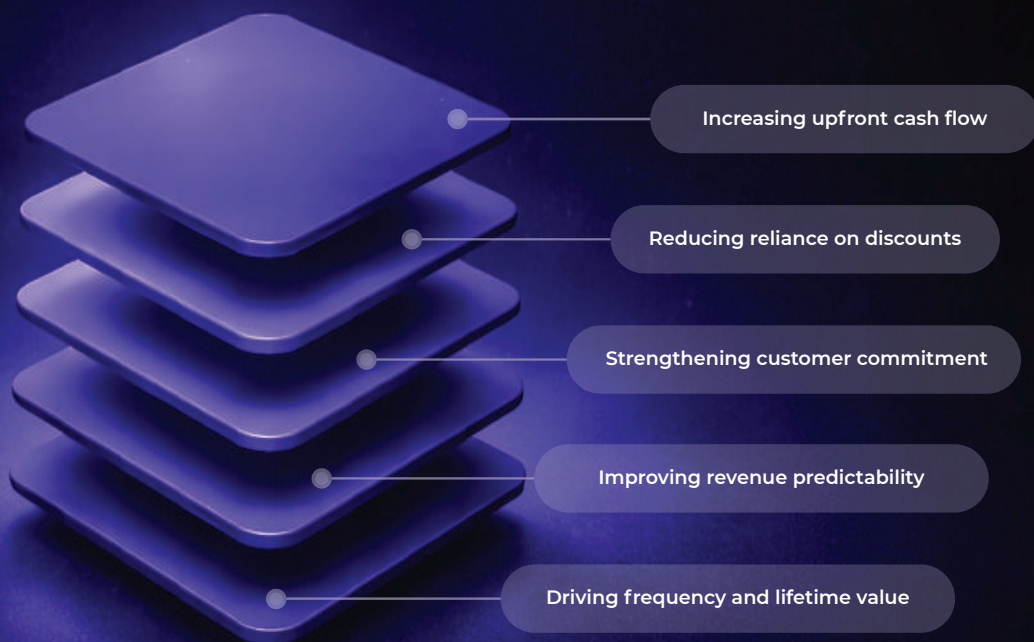
Packages increase visit commitment

Locks in long-term customer commitment

Drives routine monthly visits

Why Commerce Matters in 2026

Rising customer acquisition costs and tightening margins make retention a top priority. But loyalty no longer survives on points and occasional rewards. It needs to generate real financial value.



As loyalty systems modernise, the strongest programs will be those that drive both engagement and revenue.



What SEA marketers are really saying about loyalty today

Across more than 120 conversations with marketers, operators, and loyalty owners in Singapore, Malaysia, Indonesia, and Hong Kong, a consistent pattern emerged.

Brands know loyalty matters. But executing loyalty programs at scale is harder than it looks.

The insights below reflect real sentiment from marketers working inside F&B, retail, hospitality, beauty, and lifestyle sectors throughout Southeast Asia.

The Biggest Struggle: Execution, Not Ideas

Marketers across SEA say the same thing.



**We know what we want the program to do.
We just cannot get it executed consistently.**

The challenges are remarkably uniform across markets:



A 2023 Deloitte APAC survey supports this sentiment, showing that more than

60%

of marketers struggle with operationalising personalisation and loyalty journeys at scale.

Execution is the bottleneck.
Not strategy.

“If I rebuilt loyalty today...”

What marketers would change

When asked how they would rebuild loyalty from scratch, SEA marketers gave three dominant answers.

1. Start with journeys, not rewards

**“Rewards are not the problem.
Journeys are.”**

Marketers now recognise that onboarding, activation, and communication matter more than points or discounts.

2. Make operations the core of loyalty

**“If staff cannot run it daily, the
program dies.”**

Clear workflows, automation, and simplified mechanics are the backbone of high performing loyalty.

3. Prioritise data and messaging

**“I want to see behaviour. I want
to communicate based on
timing, not guesswork.”**

Without messaging and segmentation, programs remain invisible.



These insights align with the 2024 McKinsey Asia Consumer Report which found that brands with strong lifecycle messaging see up to 3 times more engagement compared to those relying only on rewards.

Regional Sentiment: What Marketers Across SEA Are Feeling

Singapore: Efficiency and Upsell

Singaporean marketers focus on omni channel consistency and measurable ROI.

If loyalty cannot reduce friction and increase spend, leadership will not back it.

A PwC 2023 retail survey showed that

72%

of Singaporean consumers expect seamless integration across online and offline touchpoints, pushing brands to operationalise loyalty more tightly.

Malaysia: Value and Frequency

Malaysian marketers emphasise rising CAC and the need to protect margins.

We do not have a traffic problem. We have a repeat visit problem

NielsenIQ Malaysia's 2023 Shopper Trends report notes that

69%

of Malaysians participate in F&B loyalty programs, but only 30 to 40 percent stay active without ongoing communication.

Indonesia: Chat First Loyalty

Indonesian brands are leaning into WhatsApp and gamification.

If it is not in WhatsApp, customers will not see it.

Meta's 2024 Business Messaging report shows that over

70%

of Indonesian consumers prefer WhatsApp for brand communication, making conversational loyalty the new norm.

Hong Kong: Experience and Status

Marketers in Hong Kong focus on premium convenience and membership tiers.

**Recognition matters more than points.
People want privileges**

According to PwC Hong Kong Total Retail 2023,

60%

of HK consumers engage with membership tiers, especially when benefits apply across multiple outlets or categories.

What Marketers Want Most in 2026

Across all markets, the message is consistent.

Predictable program performance

Clear ROI attribution

Automated journeys

Better operational alignment

More relevance in rewards

Easier tools their teams can run

**“ Loyalty is not a campaign.
It is a system.
We are not short of ideas.
We are short of systems that work.”**

Retention Economics in Southeast Asia

Loyalty creates value through repeat behaviour, longer customer lifespans, and lower dependency on paid acquisition. Its financial impact compounds over time rather than appearing as a single uplift.

Across Southeast Asia, loyalty performance is most consistently explained by three variables:



Loyalty-led frequency increases outperform price-led spend increases in volatile demand environments.

Sources: BCG – The Future of Customer

dentsu APAC Advertising Spend Forecast 2025

Southeast Asia is the fastest-growing ad spend region in APAC, increasing competition and CPC pressure.

1. Frequency Uplift (Primary Revenue Lever)

Across high-repeat categories, modest changes in visit frequency drive meaningful revenue impact.

Industry	Typical Frequency Uplift	Revenue Impact
F&B	+10% to +25%	High
Retail	+5% to +15%	Medium
Hospitality	+5% to +12%	Medium-High

Frequency gains do not require new customers. They monetise existing demand more efficiently.

2. Customer Lifetime Value (CLV) Expansion

Loyalty also increases the **duration** of customer relationships.

Industry	CLV Uplift (Members vs Non-Members)	Primary Driver
F&B	1.3x – 1.8x	Habit and routine
Retail	1.2x – 1.6x	Assortment + convenience
Hospitality	1.4x – 2.0x	Recognition and access

Longer customer lifespans improve payback periods and reduce volatility in revenue forecasting.

3. Cost Efficiency and ROI

In SEA markets where ad spend growth leads APAC, loyalty offsets rising acquisition costs by improving revenue per customer acquired.

Observed ROI ranges (12–24 months):



4x – 6x

F&B



3x – 5x

Retail



3x – 4x

Hospitality

High-performing programs share common traits:

visible progress mechanics

behaviour-triggered messaging

low operational friction

limited reliance on discounts

Note: Frequency uplift and CLV ranges are indicative benchmarks synthesised from Bain & Company, McKinsey & Company, BCG, Harvard Business Review, Accenture, and Wharton School research on loyalty, retention, and repeat customer behaviour.

****** Actual results vary by execution, category maturity, and incentive design.

Illustrative Industry Snapshots

F&B

Casual / QSR



Avg visits/year : 4 → 4.8
Avg spend/visit : USD 10–15

Result:
+15%–25% revenue per active member

Retail

Specialty / Lifestyle



- Purchase frequency increases
- Basket size remains stable

Result:
steady CLV uplift without margin erosion

Hospitality

Hotels / Resorts



- Fewer but higher-value repeat stays
- Benefits skew toward access and upgrades

Result:
material lifetime value expansion, not volume growth

How CFOs Model Loyalty Impact

A simplified, conservative approach:

Incremental Loyalty Revenue =
(Member Base × Frequency Uplift × Avg Transaction Value)
+ CLV Extension
– Loyalty Operating Costs

This model prioritises repeat behaviour over speculative upsell.

Scenario	Execution Reality	Frequency Uplift	CLV Impact	Cost Pressure	Expected ROI
Downside Case	Basic loyalty, limited automation, inconsistent staff adoption	+3% to +5%	+5% to +10%	High (ad costs + ops friction)	1.5× – 2.2×
Base Case	Clear mechanics, visible progress, lifecycle messaging	+8% to +15%	+15% to +30%	Moderate	3.0× – 4.5×
Upside Case	Habit-based design, strong ops, behaviour-triggered journeys	+18% to +25%	+35% to	Controlled	5.0× – 6.5×

Key Risk Factors CFOs Should Monitor



Reward cost leakage



Staff adoption during peak seasons



Over-messaging leading to disengagement



Poor linkage between loyalty data and revenue reporting

Mitigation comes from **systemisation**, not more incentives.

CFO Anchor Insight

The question is whether loyalty stabilises revenue, or compounds it.

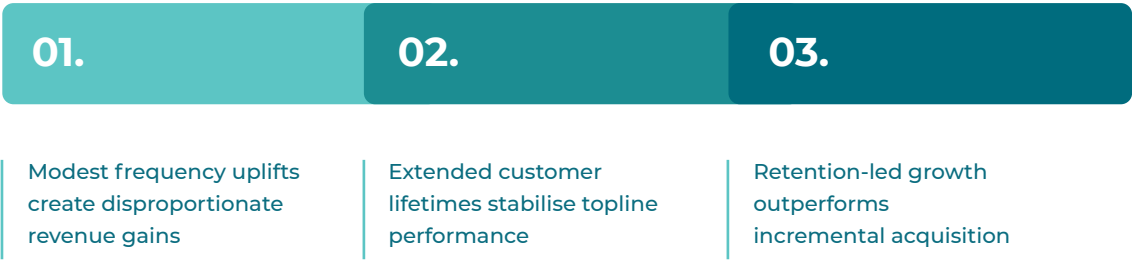
Even conservative implementations generate return value.

Loyalty ROI in Southeast Asia is rarely binary.

Retention Is the New Revenue

Across Southeast Asia, the signals are converging. Loyalty is no longer a supporting tactic or engagement layer. It has become core growth infrastructure.

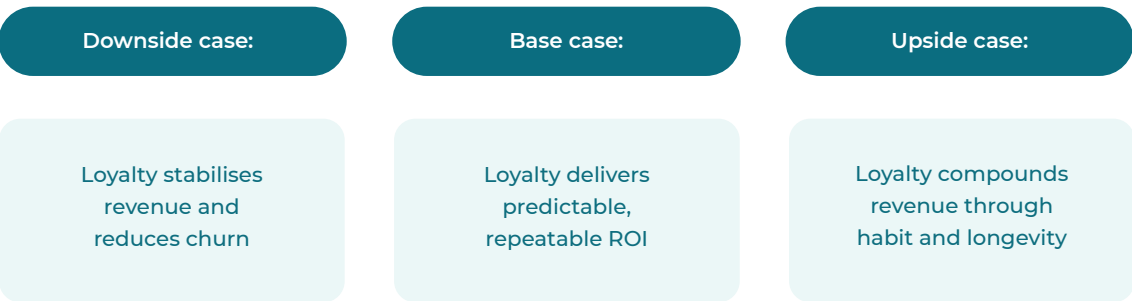
What the Data Makes Clear



Even conservative loyalty implementations typically return value.

Risk-Adjusted Reality: Loyalty Always Pays Back, But Not Equally

Loyalty ROI in Southeast Asia is not binary. It exists on a spectrum.



The determining factors are not incentive depth or campaign volume, but:



In other words, loyalty works best when treated as a system, not a promotion.

Industry Implications

Loyalty ROI in Southeast Asia is not binary. It exists on a spectrum.



F&B:



Retail:



Hospitality:

Small increases in visit frequency translate into outsized revenue impact. Loyalty must reinforce routine, not discounting.

Lifetime value matters more than immediate uplift. Loyalty should prioritise relevance, convenience, and continuity.

Loyalty creates value through recognition, access, and long-term preference rather than volume.

Across all three, the same principle holds:
Retention reduces volatility before it accelerates growth.

What Leading Brands Are Doing Differently

Brands outperforming in 2026 share three characteristics:

01.

They design for behaviour, not spend

Loyalty mechanics reinforce habits and momentum.

02.

They remove operational friction

Loyalty works even during peak periods.

03.

They connect loyalty to revenue reporting

Retention performance is visible, measurable, and optimised.

These brands are not running more campaigns. They are running better systems.

Strategic Recommendations for 2026



Reframe Loyalty as Infrastructure

Evaluate loyalty alongside payments, CRM, and commerce systems. Not as a marketing add-on.

Prioritise Frequency Before Spend

Optimise for repeat behaviour first. Revenue follows frequency more reliably than basket size.

Design Progress Customers Can Feel

Stamps, tiers, counters, and milestones outperform abstract points in SEA markets.

Systemise Before You Scale

Automation, segmentation, and staff alignment matter more than reward generosity.

Measure What Actually Moves Revenue

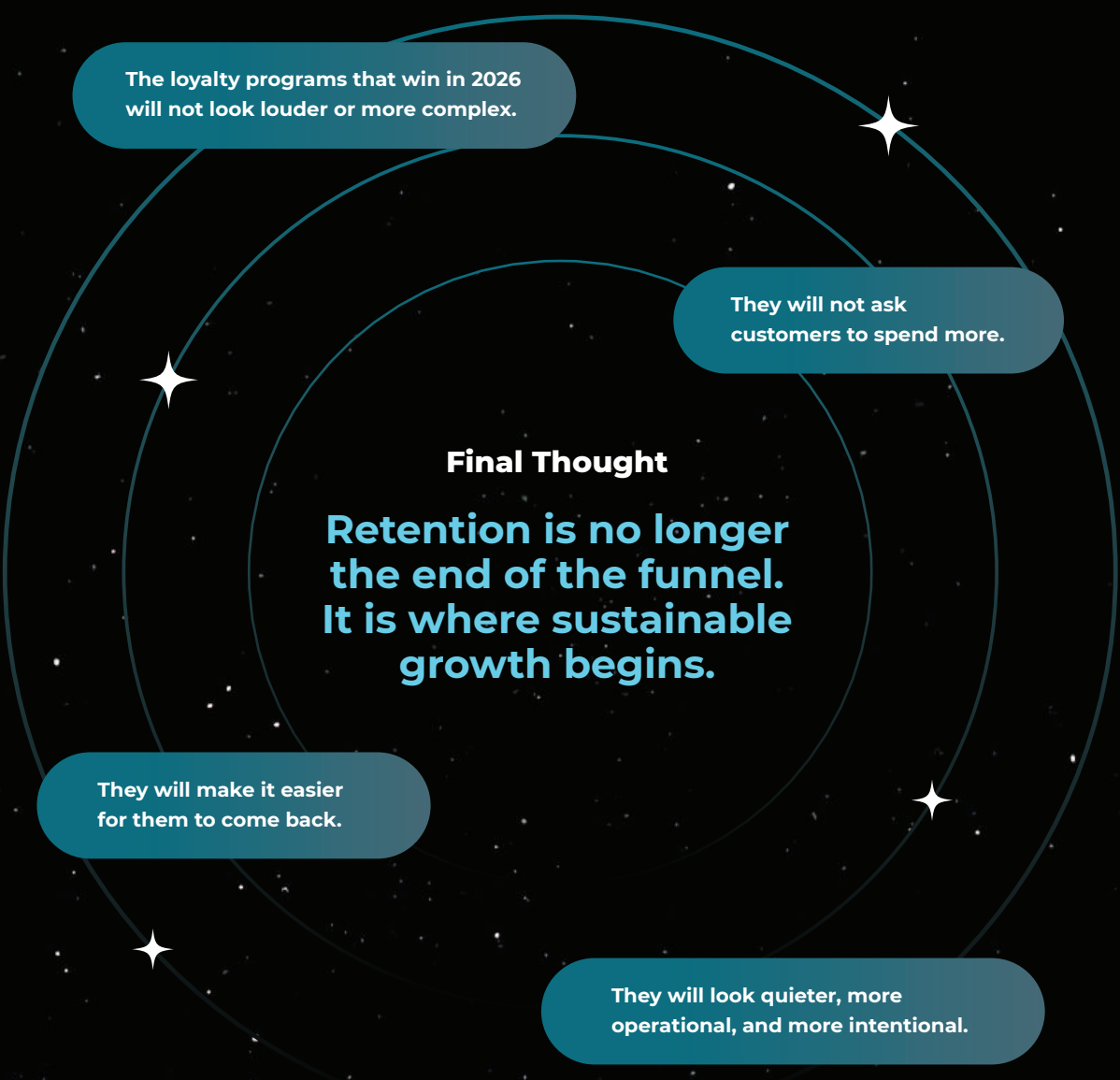
Track frequency uplift, member lifespan, and repeat contribution, not just enrolment.

The CFO Lens

From a financial standpoint, loyalty should be evaluated as:



When designed conservatively, loyalty improves unit economics even under downside scenarios.



The loyalty programs that win in 2026
will not look louder or more complex.

They will not ask
customers to spend more.

Final Thought

**Retention is no longer
the end of the funnel.
It is where sustainable
growth begins.**

They will make it easier
for them to come back.

They will look quieter, more
operational, and more intentional.

Built for Growth

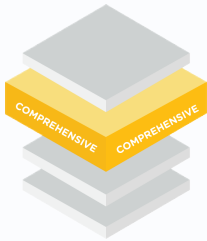
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- Scalable for your growing business needs.
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- Connect with employees, customers, and partners all within a single platform.



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Enterprise-Grade Data Protection

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- All data is encrypted using industry-standard TLS (Transport Layer Security).
- Hot standby replication and constant backups ensure data availability and integrity, even in the event of an unforeseen issue.



INTEGRATION

Seamless Integrations, Compliant Security

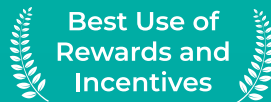
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