

**Philippines Loyalty Programs Market Intelligence and Future Growth Dynamics - 50+ KPIs on Loyalty Programs Trends by End-Use Sectors, Operational KPIs, Retail Product Dynamics, and Consumer Demographics - Q1 2025 Update**

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**Report description:**

According to PayNXT360, loyalty market in Philippines is expected to grow by 17.5% on annual basis to reach US\$594.3 million in 2025.

In value terms, the loyalty market in the country has recorded a CAGR of 19.2% during 2020-2024. The loyalty market in the country will continue to grow over the forecast period and is expected to record a CAGR of 15.0% during 2025-2029. Loyalty market in the country is expected to increase from US\$505.8 million in 2024 to reach US\$1,038.9 million by 2029.

This report provides a detailed data-centric analysis of the loyalty market opportunities and risks across a range of end-use sectors and market segments in Philippines. With over 50 KPIs at the country level, this report provides a comprehensive understanding of loyalty market dynamics, market size and forecast, and market share statistics.

PayNXT360's research methodology is based on industry best practices. Its unbiased analysis leverages a proprietary analytics platform to offer a detailed view on emerging business and investment market opportunities.

**Key Insights**

The loyalty program landscape in the Philippines is undergoing significant transformation, driven by digital innovation, evolving consumer preferences, and dynamic market conditions. Businesses are increasingly adopting digital-first approaches, with mobile apps, QR code-based rewards, and e-wallet integrations becoming central to loyalty offerings. Coalition programs, where multiple brands collaborate on shared rewards systems, are also gaining traction, allowing customers to earn and redeem points across

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various categories. Meanwhile, hyper-personalization is emerging as a key differentiator as brands leverage data analytics to deliver targeted rewards and customized experiences. In addition, tier-based loyalty structures are being implemented across industries like travel and retail, while sustainability-focused programs engage environmentally conscious consumers by offering rewards for green actions.

These trends will intensify over the medium term as competition within the loyalty ecosystem grows. Businesses must continuously innovate to remain relevant, investing in technology and forming strategic partnerships to enhance customer engagement. Companies that fail to adapt risk losing market share to competitors better aligned with Filipino consumers' evolving preferences. As the market becomes increasingly complex and competitive, staying agile and delivering meaningful, value-driven loyalty experiences will be critical for long-term success.

#### Shift Towards Digital-First Loyalty Programs

- Loyalty programs in the Philippines are increasingly digital as businesses integrate mobile apps, QR code-based rewards, and e-wallet tie-ups into their loyalty offerings. For example, GCash, a prominent mobile wallet service in the Philippines, partners with retailers to provide rewards programs, enabling customers to accumulate points or cashback directly in their digital wallets. Similarly, SM Advantage Card (SMAC) has transitioned its traditional points system to a more accessible digital platform via a mobile app.
- The rapid rise of online shopping platforms such as Lazada and Shopee, which integrate loyalty mechanisms like vouchers, cashback, and discounts, is driving businesses to adopt similar digital rewards systems to stay competitive.
- With smartphone penetration exceeding 75% in the Philippines and extensive internet usage among the population, businesses see digital channels as the most effective way to engage customers.
- The shift towards digital loyalty programs is expected to intensify, with more businesses adopting AI-powered personalized offers and dynamic reward structures. Companies may expand partnerships with fintech players like Maya and GCash, enabling seamless integration of loyalty points across platforms. As customer data becomes more accessible through digital tools, loyalty programs will likely evolve into more customized, real-time engagement solutions.

#### Growing Popularity of Coalition Loyalty Programs

- Coalition loyalty programs, where multiple brands collaborate to offer a shared rewards system, are gaining traction in the Philippines. For example, Go Rewards, a coalition program led by Robinsons Retail Holdings, allows customers to earn and redeem points across various retail brands, hotels, and airlines.
- The retail sector in the Philippines is fragmented, making coalition programs attractive for brands to retain customers across different categories. Consumers now expect more comprehensive rewards, which coalition programs can offer by pooling resources from multiple businesses.
- Coalition programs allow businesses to share the costs of loyalty management while broadening their customer base. Coalition programs will likely expand in travel, retail, and dining sectors as businesses recognize their potential to drive customer stickiness. The entry of more coalition models in urban centers, where retail and services overlap, could lead to greater customer participation and higher spending in loyalty ecosystems.

#### Emphasis on Hyper-Personalization

- Philippines' brands focus on hyper-personalized loyalty experiences by leveraging data analytics and customer insights. Jollibee Foods Corporation, for example, uses its Happy Plus Card program to analyze customer preferences and provide targeted rewards, such as birthday perks or promotions based on past purchases.
- Retailers and food chains are investing in customer analytics tools to better understand shopping patterns and preferences. With brands vying for consumer attention, hyper-personalized loyalty programs have become a key differentiator in customer

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retention.

- Filipino consumers, especially millennials and Gen Z, demand experiences that align with their preferences.
- Hyper-personalization will likely become the norm as more companies adopt AI and machine learning tools to refine loyalty offerings. This trend is expected to strengthen customer relationships, but brands that fail to adopt such practices risk losing market share to competitors.

#### Expansion of Tier-Based Loyalty Programs

- Major players in the Philippine market are adopting tier-based loyalty programs, which offer escalating rewards for higher levels of spending or engagement. For instance, Cebu Pacific's GetGo rewards program offers multiple tiers with increasingly valuable rewards, such as exclusive discounts and flight upgrades.
- With the travel sector reviving post-pandemic, tier-based programs are becoming essential for retaining high-value customers in industries like airlines and hotels.
- Tiered rewards tap into the aspirational nature of Filipino consumers who strive for exclusivity and premium experiences. The growing middle class in the Philippines has increased discretionary spending, making tiered loyalty programs more viable.
- The adoption of tier-based programs is expected to grow in high-value industries such as airlines, hospitality, and luxury retail. Companies may enhance their tiers with benefits that appeal to high-spending customers, such as premium customer service, free upgrades, and exclusive offers.

#### Integration of Sustainability into Loyalty Programs

- Sustainability is a central theme in loyalty programs as businesses incorporate eco-friendly rewards to attract environmentally conscious consumers. For example, Unilever Philippines partnered with Shopee to launch programs encouraging customers to recycle and earn points for green actions.
- Companies increasingly align their loyalty programs with CSR goals to enhance their brand image. Filipino consumers, especially the younger generation, prioritize sustainability in purchasing decisions.
- Multinational companies operating in the Philippines are replicating successful sustainability-focused loyalty initiatives from other markets.
- Sustainability-driven loyalty programs will likely expand, especially in the retail and FMCG sectors. Companies may reward eco-friendly behaviors, such as purchasing sustainable products, recycling, or participating in green initiatives. These programs could help brands build long-term loyalty while contributing to environmental conservation.

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#### Competitive Landscape and Regulatory Changes in the Philippines Loyalty Market

The loyalty market in the Philippines is highly competitive and fragmented, driven by a diverse mix of players ranging from conglomerates and fintech firms to e-commerce platforms. While the market is gradually consolidating through coalition programs, new entrants face significant challenges, including high consumer expectations, the cost of technology, and regulatory compliance. Recent regulatory changes, such as stricter data privacy enforcement, digital payment oversight, and taxation rules, are reshaping how loyalty programs operate in the country. Over the next 2-4 years, competition is expected to intensify, with digital transformation and coalition models becoming central to the market's evolution.

#### Competitive Intensity and Major Players

- The loyalty market in the Philippines is highly competitive, featuring a mix of domestic giants, regional brands, and international players. Conglomerates like the SM Group dominate the retail loyalty landscape through their SM Advantage Card (SMAC), offering comprehensive rewards across their malls, supermarkets, and specialty stores. Similarly, Robinsons Retail Holdings operates Go Rewards, a coalition loyalty program covering various sectors, including supermarkets, hardware, and convenience stores. Other

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major players include Jollibee Foods Corporation's Happy Plus Card, primarily targeting quick-service restaurant customers, and Cebu Pacific's GetGo, which caters to frequent travelers.

- In addition to sector-specific programs, fintech companies such as GCash and Maya have entered the loyalty market with innovative cashback and rewards mechanisms integrated into their digital payment platforms. E-commerce platforms like Lazada and Shopee also feature extensive loyalty ecosystems, including vouchers, discounts, and gamified rewards, further elevating competition. These digital players increasingly challenge traditional loyalty programs by offering seamless integration and convenience to tech-savvy Filipino consumers.

#### Market Structure: Fragmented but Moving Towards Consolidation

The loyalty market in the Philippines is divided, featuring various small to medium-sized loyalty programs that serve specific niches like retail, food and beverage, and travel. However, the emergence of coalition loyalty programs is driving a gradual shift toward consolidation. Initiatives such as Go Rewards and Happy Plus showcase how companies collaborate to build expansive ecosystems, allowing customers to accumulate and use points across various platforms.

Even with this trend, the market is still unevenly balanced, as a handful of leading companies possess a considerable market share. At the same time, fewer programs find it challenging to grow because of restricted resources and lack of exposure. For instance, independent restaurant loyalty programs often face challenges competing with the established networks of major fast-food chains like Jollibee or McDonald's.

For new entrants, the Philippine loyalty market presents several obstacles, including:

- High Expectations for Digital Engagement: Filipino consumers are accustomed to digital-first loyalty programs, making it essential for new entrants to invest in mobile apps, real-time rewards, and seamless payment integrations.
- Cost of Technology and Analytics: Developing advanced customer analytics capabilities and robust platforms for personalization requires significant investment.
- Established Ecosystems: Major players have created strong networks of partnerships, making it difficult for new entrants to establish their ecosystems quickly.
- Regulatory Compliance: Meeting stringent data privacy and consumer protection regulations adds operational complexity for businesses looking to enter the market.

Over the next few years, competitive intensity in the loyalty market will increase as digital wallets, e-commerce platforms, and fintech players expand their presence. Traditional loyalty programs will likely undergo significant digital transformation to remain competitive. Additionally, coalition programs are expected to become more prevalent, particularly in urban centers where retail and service industries overlap. Global players may also explore the Philippine market, driven by its growing consumer base and high smartphone penetration. This increased competition will likely lead to reward structure innovations, hyper-personalization, and technology-driven engagement.

#### Recent Regulatory Updates

- The Philippine Data Privacy Act (DPA) has been enforced more strictly, with the National Privacy Commission (NPC) issuing stricter guidelines for handling customer data. Loyalty programs must now ensure transparency in data collection, secure storage, and explicit consent for data usage. Non-compliance has resulted in penalties for companies, pushing them to invest in secure data management systems.
- In 2023, the Bangko Sentral ng Pilipinas (BSP) rolled out new digital wallets and payment platform guidelines, emphasizing rewards and loyalty programs. The new regulations emphasize transparency in communicating reward mechanics, redemption processes, and expiration policies. For example, companies like GCash and Maya have adjusted their loyalty terms to comply with these requirements, ensuring clearer disclosures to consumers.

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- The Bureau of Internal Revenue (BIR) further clarified in 2023 the taxation of loyalty rewards, particularly non-cash incentives like discounts and free items. Businesses must now include these incentives in their tax filings, adding operational complexity. This has been particularly challenging for smaller programs that lack sophisticated accounting systems.
- The Department of Trade and Industry (DTI) has also introduced measures to protect consumers in e-commerce transactions. These include mandating clear terms for promotional vouchers and loyalty rewards offered by platforms like Lazada and Shopee. These measures aim to ensure fair practices and build consumer trust in digital loyalty systems.

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