

**Vietnam 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 Vietnam is expected to grow by 18.2% on annual basis to reach US\$542.4 million in 2025.

In value terms, the loyalty market in the country has recorded a CAGR of 20.7% 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 15.7% during 2025-2029. Loyalty market in the country is expected to increase from US\$459.0 million in 2024 to reach US\$971.2 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 Vietnam. 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**

Vietnam's loyalty landscape is rapidly evolving with the integration of digital payment systems, coalition loyalty programs, and gamification strategies to enhance customer engagement. The growing shift towards a cashless economy, supported by government initiatives and widespread smartphone adoption, has driven businesses to integrate digital payments within loyalty programs, streamlining the rewards experience. Additionally, coalition programs like Vingroup Card are expanding, allowing

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customers to earn and redeem points across multiple sectors, increasing engagement and retention. These trends indicate a broader movement toward seamless, multi-brand, technology-driven loyalty solutions that enhance customer convenience and value.

Furthermore, gamification and data-driven personalization are shaping Vietnam's loyalty ecosystem. Businesses leverage interactive mobile apps to engage tech-savvy consumers with challenges and rewards, fostering stronger brand connections. At the same time, the increasing use of data analytics allows companies to deliver highly personalized offers, improving customer satisfaction and loyalty. As businesses continue investing in innovative engagement strategies, Vietnam's loyalty programs are expected to become more dynamic and tailored, solidifying long-term customer relationships in an increasingly competitive market.

#### Integration of Digital Payment Systems in Loyalty Programs

- Vietnamese consumers increasingly favor non-cash payments, prompting businesses to integrate digital payment systems into their loyalty programs. For example, many retailers now offer mobile apps that combine payment and loyalty features, allowing customers to earn and redeem points seamlessly during transactions.
- The widespread adoption of smartphones and the government's push towards a cashless economy drive this trend. Consumers seek convenience and efficiency in their transactions, which digital payment systems provide.
- Integrating digital payments into loyalty programs is expected to become standard practice, enhancing customer experience and streamlining the process of earning and redeeming rewards.

#### Emergence of Coalition Loyalty Programs

- Coalition loyalty programs, where multiple businesses collaborate to offer shared rewards, are gaining momentum in Vietnam. Vingroup, for instance, launched the Vingroup Card, allowing customers to earn points across various services, including retail, hospitality, and dining, which can be redeemed within its extensive network.
- Such programs provide added value to customers by offering a wider range of earning and redemption options, thereby increasing the appeal of the loyalty program.
- As businesses recognize the mutual benefits, more coalition programs will likely emerge, offering customers versatile and attractive loyalty options.

#### Adoption of Gamification Strategies

- Vietnamese companies incorporate gamification elements into their loyalty programs to boost customer engagement. For example, some retailers have introduced mobile apps featuring games and challenges that reward users with points or discounts upon completion.
- The increasing use of smartphones and a young, tech-savvy population drive the adoption of gamification. Interactive and entertaining loyalty programs appeal to consumers seeking engaging brand experiences.
- The use of gamification in loyalty programs is expected to grow, with businesses developing more innovative and interactive ways to engage customers and encourage loyalty.

#### Personalization Through Data Analytics

- Vietnamese companies are leveraging data analytics to personalize their loyalty programs. By analyzing consumer behavior, businesses can offer tailored rewards and recommendations to customers, enhancing the overall experience.
- Advancements in data analytics and a better understanding of consumer preferences enable businesses to offer personalized experiences, enhancing customer satisfaction and loyalty.

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- The emphasis on personalization will likely intensify, with companies investing in sophisticated analytics to deliver customized experiences that foster deeper customer loyalty.

## Competitive Landscape in the United Kingdom Loyalty Market and Regulatory Changes

Vietnam's loyalty program market is evolving rapidly, driven by increasing digitalization, rising consumer expectations, and strong competition among retailers, banks, and fintech players. However, market dominance by established programs such as VinID (by Vingroup), MoMo, and Vietcombank's loyalty offerings presents significant entry barriers for new players. To remain competitive, companies integrate AI-driven personalization, mobile-first experiences, and blockchain-based rewards while focusing on strategic partnerships to expand their reach.

The future of Vietnam's loyalty program market will be shaped by growing digital adoption, regulatory shifts, and evolving consumer behaviors. Programs that offer hyper-personalized incentives, seamless omnichannel experiences, and innovative fintech integrations are expected to gain a competitive edge. While dominant players leverage their scale and resources, new entrants must differentiate through niche offerings, data-driven engagement, and compliance with evolving regulations. Companies that align with changing consumer preferences and the digital economy will be best positioned for success in Vietnam's fast-growing loyalty landscape.

## Current State of Vietnam's Loyalty Program Market

- Vietnam's loyalty market is led by major players such as VinID, MoMo, and Vietcombank Rewards, which have built extensive networks across retail, banking, and digital payments. VinID, for instance, connects users to Vingroup's ecosystem, including VinMart, VinFast, and VinHomes, making it a dominant force in the market.
- Digital wallets and super apps such as MoMo and ZaloPay are increasingly integrating loyalty features. These features enable users to earn and redeem points across various services, such as bill payments, shopping, and food delivery. MoMo's "Rewards Hub" allows users to accumulate and spend points seamlessly, enhancing engagement.
- Retailers like Lotte Mart and AEON Vietnam have launched digital-first loyalty programs to boost customer retention. AEON's loyalty app offers members cashback, exclusive deals, and in-app payment options.
- Banks like Vietcombank, Techcombank, and VPBank offer loyalty rewards through credit card spending, airline partnerships, and cashback incentives. Techcombank's "Infinite+" program rewards premium customers with travel benefits, making it a strong competitor in financial loyalty schemes.

## Competition Intensity in Vietnam's Loyalty Market

- The market is highly competitive, with retailers, banks, and fintech companies vying for customer engagement. Super apps such as MoMo are reshaping the market by integrating multiple services, from e-commerce to ride-hailing, while offering loyalty points as incentives.
- Companies are leveraging AI-driven personalization to enhance customer engagement. VinID uses AI to recommend deals based on purchase history, increasing customer retention and satisfaction.
- Price sensitivity among Vietnamese consumers pushes loyalty programs to offer flexible and high-value rewards. Programs such as Viettel++ (by telecom giant Viettel) provide a mix of telecom discounts, cashback, and lifestyle perks to cater to a wide consumer base.

## Types of Players

- Supermarkets and retail chains such as Co.opmart and Big C offer membership programs with discounts, cashback, and exclusive deals to retain shoppers.

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- Financial institutions such as Vietcombank, Techcombank, and BIDV focus on point-based rewards, cashback, and travel benefits for high-spending customers.
- Digital wallets such as MoMo, ZaloPay, and ShopeePay have built strong loyalty programs that allow users to earn and redeem points across multiple services.
- Vietnam Airlines' Lotuses program remains a dominant player in the travel segment. It rewards frequent flyers with points redeemable for upgrades, partner hotels, and retail discounts.

## Market Structure

- Dominant players such as VinID, MoMo, and Vietcombank hold a significant share, benefiting from large customer bases and extensive partnerships. Their ability to offer diverse rewards across multiple categories makes them challenging.
- Niche players focus on specific customer segments, such as premium banking customers, travel enthusiasts, or young digital-savvy consumers. For instance, Vietnam Airlines' Lotuses targets frequent travelers, offering tailored benefits and partnerships with luxury brands.
- New entrants face high barriers to entry due to the need for extensive partner networks, customer acquisition strategies, and compliance with evolving data protection laws.
- Loyalty program fragmentation creates both opportunities and challenges. Smaller players can differentiate with unique rewards, but scaling remains a challenge without significant investment.

## Future Competitive Landscape

- AI and blockchain adoption will accelerate to enhance security, fraud prevention, and hyper-personalized recommendations. MoMo and VinID are expected to invest further in AI-driven customer insights to refine their loyalty programs.
- Coalition loyalty models will gain traction, allowing customers to accumulate and redeem points across multiple brands. ShopeePay's partnerships with retailers and e-commerce platforms illustrate the rise of cross-industry loyalty ecosystems.
- Sustainability-focused rewards will grow as Vietnamese consumers become more environmentally conscious. Programs offering incentives for eco-friendly purchases, such as VinID's sustainable shopping rewards, will likely expand.
- Regulatory oversight will increase, requiring greater transparency in data collection and usage. To maintain consumer trust, companies must ensure compliance with Vietnam's cybersecurity and personal data protection laws.

## Regulatory Changes Impacting Loyalty Programs

- Vietnam's Data Protection Law, implemented in 2023, mandates stricter controls on how companies collect, store, and process customer data. To comply with these regulations, loyalty programs must invest in secure platforms.
- Consumer protection laws are tightening, requiring programs to disclose reward terms, expiration policies, and redemption conditions to prevent misleading practices.
- Anti-money laundering (AML) regulations will impact fintech-based loyalty programs, requiring more stringent identity verification and fraud detection measures, particularly for crypto-based rewards.

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