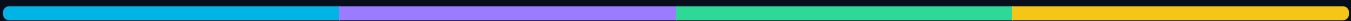




The Loyalty Management Platform of the Future

Engage · Shop · Pay · Content

One Platform, a Complete Loyalty Ecosystem



+128%

Total revenue growth

87%

Customer retention

62%

Campaign participation
rate

15 days

Time to market

Loyalty is built from benefits that reach the wallet

Amid inflation and rising living costs, consumers weigh a brand's tangible financial value more than emotional attachment. A brand that doesn't offer real, measurable financial benefit risks losing its customers to the first competitor with a better discount. A corporate loyalty programme isn't a marketing flourish anymore — it's retention and revenue infrastructure.

 **75%**

of consumers globally say they'd switch brands for a loyalty programme with better rewards.

Capital One Shopping research, 2026

 **60%**

of consumers switched brands in 2026 specifically because of rising prices.

Industry research (Wiser), 2026

 **73%**

of consumers stay loyal to brands that consistently offer discounts.

CouponFollow survey, 2026

 **89% / 33%**

of customers are retained by brands with a strong loyalty programme, versus those without one.

Industry research, 2026

 **12–18%**

more incremental revenue growth per year generated by loyalty programme members than non-members.

Queue-it, 2025–2026

 **5–7x**

more expensive it is to acquire a new customer than to retain an existing one.

Common marketing research; 5–7x depending on sector

The bottom line: benefit becomes loyalty when it's visible, measurable and recurring. Digy's **Engage**, **Shop** and **Pay** modules are the operational infrastructure that design, measure and sustain that benefit.

Turn loyalty from a cost line into a growth engine

Digy was launched in 2022 as the loyalty and platform layer of the Loyexo ecosystem. By bringing the Engage, Shop, Pay and Content modules together under one platform, Digy lets organisations do more than measure customer loyalty — it turns that loyalty directly into revenue. Because the platform rolls out in phases, your organisation starts a journey sized to its own scale, without needing to adopt the whole platform at once.



A Ready-Made Benefits Ecosystem

Not just software: a platform that's full of value from day one, built on Loyexo's network of 1,000+ suppliers plus concierge, health and lifestyle assistance services.



Technological Edge

Microservice architecture, API-first, cloud-native — 99.9% uptime guarantee, with new features shipping within weeks.



A Revenue Centre

The Shop and Pay modules turn the loyalty programme into a profit centre; across reference projects it has added an average 128% to total revenue, with ROI by month 18.



Maximum Security

Zero-knowledge data principles, end-to-end encryption, PCI-DSS Level 1, full compliance with Turkey's KVKK data law; two independent security audits every year.

A platform that grows with your organisation

Modules are rolled out in phases, so you never need to adopt the whole platform at once. The 100% white-label interface goes live in 15 days and connects to your existing CRM, ERP and POS systems with zero downtime via REST API and webhooks.



Engage

PHASE 1

Reach customers at the right time, through the right channel.

- RFM analysis + demographic segmentation — targeted campaigns convert 4x better than generic ones
- Dynamic codes & QR — reward delivered in 3 seconds, manual processes cut by 90%
- Machine-learning personalised offers — 3x higher purchase likelihood
- Detailed reporting by campaign, segment and channel

Campaign participation **up 38%** · CLV **+30%** · marketing spend **25%** more efficient



Shop

PHASE 2

Turn the loyalty programme from a cost centre into a revenue channel.

- 3-step checkout — cart abandonment down 45%, conversion up 60%
- Dynamic promotions by basket size, category, tier and time window
- Bronze · Silver · Gold tiered points & rewards — loyal customers spend 67% more
- B2B storefronts, VIP shelves, white-label store

An average **128% additional annual revenue** across reference projects



Pay

PHASE 2

Bring points, cashback and promotional credit into a single wallet.

- Digital wallet — active usage up 55%
- Tokenised virtual card, single-use CVV — fraud risk cut by 99%
- Universal compatibility: Visa, Mastercard, Troy, Apple Pay and Google Pay
- PCI-DSS Level 1, 3D Secure 2.0, biometric verification

Full compliance with Turkey's **BRSA and KVKK** regulations



Content

PHASE 3

Let sponsorship and content revenue cover the programme's own cost.

- HD video, blog, podcast, interactive polls — 99.9% uptime CDN
- NLP-based AI categorisation and personal feed — 2.5x click-through rate
- Banner, native content, sponsored push — CPM / CPC / CPA models
- Content-driven cross-sell — basket value up 22%

Time in app **up 70%** · six-figure additional annual sponsorship revenue

Live, end-to-end loyalty programmes across four industries

Client names are withheld for confidentiality; results are drawn from live, end-to-end projects.

CARD PROGRAMMES



Card Programme Loyalty Solution

End-to-end loyalty management for cardholders; the entire customer journey in a single mobile app.

- 24/7 **uninterrupted** support
- **3-second** QR/code activation
- **100%** white-label
- **90%** fewer manual processes · **+128%** revenue growth

BANKING



Banking Loyalty Programme

Private Banking, Retail Banking and Individual Banking — three segments on one platform.

- **85,000+** active users in the first 6 months
- 3 banking segments
- Live in **15 days**
- 24/7 call centre

INSURANCE



Insurance Loyalty Programme

A dedicated programme for policyholders that set a new benchmark in the insurance sector.

- **+34%** policy renewal rate
- **62%** campaign usage (industry benchmark)
- **80%** less time spent on monthly reporting
- **0%** technical support tickets

ENTERTAINMENT & LEISURE



Entertainment & Leisure Loyalty Programme

A family-focused experience unifying multiple entertainment brands in a single app; an international reference project.

- **3 brands** unified in one app
- **100%** mobile booking
- 24/7 call-centre integration

A ready-made benefits catalogue drawn from Loyexo's supplier network

The layer that makes Digy valuable from day one: a built-in, ready-to-use benefits network across four categories.



Concierge & Assistance

Roadside assistance & towing, VIP transfer, dry cleaning, locksmith.

24/7 access, avg. 4-minute response time



Brand Partnerships

Exclusive discount codes, seasonal campaigns, gift vouchers, flash offers.

Instant value across 100 brands · avg. 62% campaign usage



Health & Wellness

Check-up packages, dental care, eye screening, psychological counselling.

NPS +45



Lifestyle & Hobbies

Travel planning, event tickets, hobby clubs, gastronomy tours.

87% customer retention

Digy vs. traditional agencies vs. global SaaS

FEATURE / CAPABILITY	DIGY	TRADITIONAL AGENCIES	GLOBAL SAAS
Integrated ecosystem	✓ Fully integrated (Engage+Shop+Pay)	🕒 Fragmented (communication-focused)	🕒 Limited (CRM-focused)
Payments (fintech)	✓ Built-in wallet & card	✗ None	✗ None
E-commerce (Shop)	✓ Built-in marketplace	🕒 Catalogue only	✗ None
Customisation	✓ 100% white-label	✓ High (expensive)	✗ Low (templated)
Time to market	✓ 15 days	✗ Months	🕒 Days (limited)
Cost model	✓ Flexible / hybrid	✗ High fixed cost	✗ High licence cost
1,000+ supplier network	✓ Ready, plug & play	✗ None	✗ None

What sets Digy apart: a **1,000+ supplier network** and a **built-in fintech layer** — two capabilities neither traditional agencies nor global SaaS products offer. That's the core of the case.

Measurable returns from a loyalty programme

+30%

Customer lifetime value (CLV)

Loyal customers spend 67% more than new customers.

+25%

Profitability increase

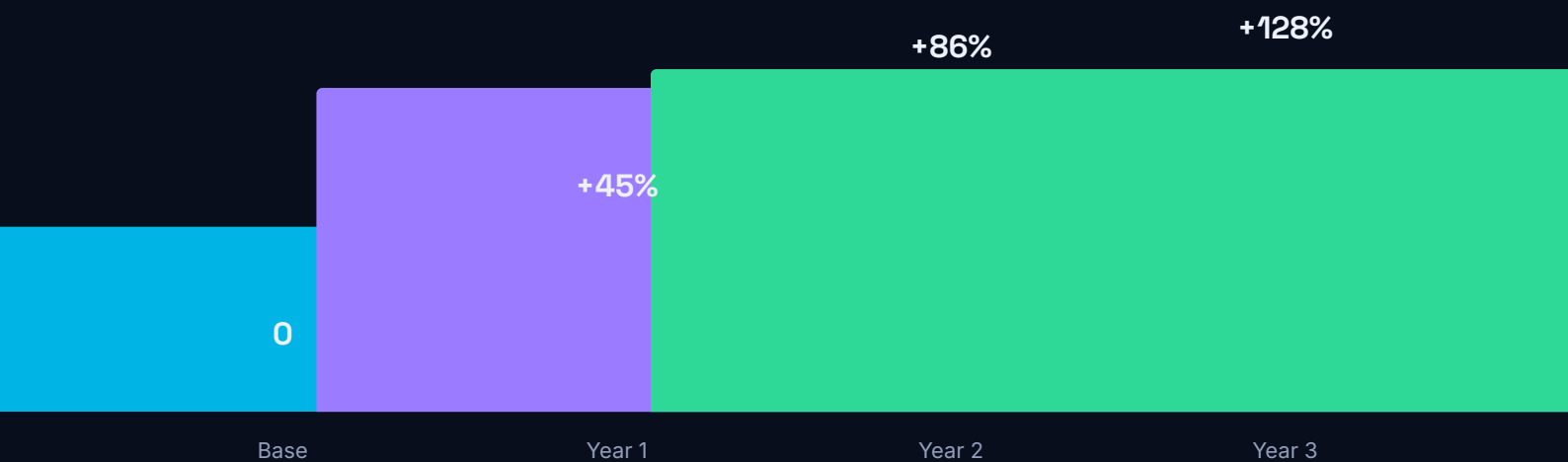
A 5% rise in retention increases profitability by 25–95%.

Month 18

Return on investment

Through Content sponsorship, Shop commissions and Pay transaction fees.

3-year revenue projection



Additional revenue channels

- Shop module commissions
- Content sponsorship revenue
- Pay transaction fees
- Ad inventory sales

D-Cat Grup

Loyexo

Loyexo Asistans

Digy

Probuddy Ethics Hotline

ModdoDay

KobiVerse

Design the Future, Starting Today

Let's talk about how to configure Digy for your organisation — a phased roadmap, sized to your organisation's scale.

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13+ yrs

Experience

1,000+

Supplier network

1M+

End users reached