

When fuel is identical, loyalty is the differentiator

How a fuel retail network turned pump-side recognition into 31% more litres per enrolled motorist and a 22% larger non-fuel basket, live across 1,200+ forecourts.

31%

Lift in litres per enrolled motorist

22%

Increase in non-fuel convenience basket

1,200+

Forecourts live across the network

CAPABILITIES USED



CUSTOMER LOYALTY

Forecourt Accrual & QR Enrolment

Points post in real time against litres dispensed and convenience-store spend. Motorists enrol through the same QR-based UPI payment they are already making at the pump, in under thirty seconds, with no app download required.



CHANNEL LOYALTY

Dealer & Franchise Incentive Engine

The same platform runs franchise-level incentives on volume, compliance and customer enrolment, so the dealer network is paid to grow the consumer program rather than treating it as head-office overhead.

THE CHALLENGE

A category where price is the only differentiator left

Fuel retail competes on a product that is chemically identical across the street and priced within paise of it. The network's motorists chose forecourts on convenience alone, non-fuel convenience revenue was a fraction of its potential, and the company had no first-party data on who was filling up where. Dealers, meanwhile, saw any loyalty initiative as a head-office cost that slowed the queue, the one thing a forecourt operator will not tolerate.

- ✔ **Differentiate on recognition** - where price differentiation is impossible
- ✔ **Enrol motorists at the pump** - without adding time to the transaction
- ✔ **Grow non-fuel basket** - where the actual margin sits
- ✔ **Align dealers to the program** - by paying them for its success

COMPANY PROFILE

INDUSTRY

Energy

PROGRAM

Consumer + Dealer Forecourt Loyalty

REGION

India

USE-CASE

Customer & Channel Loyalty

THE SOLUTION

One platform for the motorist and the dealer

The network launched consumer and channel loyalty together on Xoxoday Loyalife, recognising that a forecourt program only works if the operator running it benefits. Enrolment had to take no longer than the fill-up itself: enrolment happens through the same QR-based UPI payment the motorist is already making at the pump, so earning starts immediately, and WhatsApp-based balance checks and redemption, closed-loop against fuel and convenience-store purchases at the same forecourt, mean motorists never have to install an app.

Earn rules were weighted toward the convenience store rather than the fuel itself, since litres are the volume story but the convenience store is the margin story. Fuel accrual carries grade-based multipliers on premium fuel, while non-fuel accelerators lift attach rate on convenience, lubricants and car care.

Dealers were brought onto the same platform and paid for the program's success: franchise incentives reward volume growth, enrolment targets and compliance; forecourt attendants earn recognition tied to enrolments completed; and dealer-level dashboards replace the quarterly reconciliation dispute.

- ✔ **QR-based UPI enrolment:** - the motorist's regular QR-based UPI payment at the pump is what enrolls them, so earning starts immediately
- ✔ **No app dependency:** - WhatsApp-based balance checks and closed-loop redemption against fuel and convenience-store purchases, for motorists who never install anything
- ✔ **Fuel accrual:** - points per litre with grade-based multipliers on premium fuel
- ✔ **Non-fuel accelerators:** - enhanced earn on convenience store, lubricants and car care, driving attach rate
- ✔ **Franchise incentives:** - dealer points on volume growth, enrolment targets and brand compliance
- ✔ **Transparent settlement:** - dealer-level dashboards replacing the quarterly reconciliation dispute

THE RESULTS

Litres up. Basket up. Dealers on side.

Recognition became the differentiator in a category with no product differentiation left. Motorists whose balance appeared without being asked, whose preferred grade was already known, returned more often than price alone would predict, and the larger commercial shift showed up in the convenience store, where enhanced earn rates moved attach rate on a far higher margin than fuel itself.

Takeaway: fuel is a commodity, the forecourt relationship is not. When the operator is paid to grow the program, enrolment stops being head office's problem.

Figures are illustrative: this industry has no Loyalife reference deployment on record, and the client, program and results shown are modelled, not actual.

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Increase in non-fuel convenience basket

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Forecourts live across the network