A WEST AFRICAN BANK · BANKING & FINANCE | CUSTOMER LOYALTY & ENGAGEMENT

From catalog browsing, to habitual play

This bank's rewards program ran on a catalog-only redemption model, where points were earned but often sat unused. Xoxoday Loyalife replaced it with a real-time accrual engine and three tiered, probability-based games, so every point had an immediate way to be spent.

41%	35%	58%
Lift in overall engagement within 4 months	Increase in points redemption rate	Repeat play rate across the three games

CAPABILITIES USED

RULE ENGINE

Real-Time Accrual Engine

Points earned automatically on eligible transactions and credited via the Loyalife admin module, a continuously refreshed balance for customers to put to use.

GAMIFICATION

Gamification Engine

Three probability-based game mechanics at different point costs, making redemption an engaging, repeatable moment rather than a one-off catalog browse.

THE CHALLENGE

Points earned, but rarely spent

The bank needed accrual and redemption to work as one connected loop, but a catalog-only model gave customers little reason to come back and redeem, and no crediting process could keep pace at scale without manual effort.

- Redemption ran through a static catalog, disconnected from how and when points were earned
- No tiered redemption options, so a single format had to fit every customer's point balance
- Manual point crediting and reconciliation slowed down the bank's team
- Idle balances meant customers earned points without a compelling reason to redeem them

COMPANY PROFILE

INDUSTRY
Banking & Finance

PROGRAM
Gamified Rewards & Accrual

REGION
West Africa

USE CASE
Customer Loyalty & Engagement

THE SOLUTION

Real-time accrual paired with tiered, gamified redemption

Xoxoday Loyalife connected earning and spending into a single loop, run on Loyalife's existing admin and catalog infrastructure with no separate build. On the earning side, points are calculated and posted instantly on every eligible transaction, and the bank's own team handles crediting and reconciliation through the Loyalife admin module.

On the spending side, three games are matched to where a customer's balance actually sits. Scratch Card at 1,500 points and Roll the Dice at 2,000 points give lighter earners a reason to redeem often, while Spin the Wheel at 6,000 points gives heavier earners a tier worth saving up for. Winning outcomes are logged and reconciled through a dedicated gamification report, so the bank's team can process payouts against a record. The result was that 63% of redemptions came through gamified play rather than direct catalog browsing, with 46% from repeat players.

- **Rule engine** - points calculated and posted instantly on every eligible transaction
- **Tiers** - three game mechanics at different point costs, matched to where a customer's balance sits
- **Gamification** - Scratch Card at 1,500 points, Roll the Dice at 2,000 points and Spin the Wheel at 6,000 points
- **Rewards marketplace** - the existing catalog remains available alongside gamified redemption
- **Access control and management** - point crediting and reconciliation run by the bank's own team through the Loyalife admin module
- **Real-time analytics dashboard** - winning outcomes logged and reconciled through a dedicated gamification report for the bank's team to process

THE RESULTS

Engagement moving on both sides of the loop

Real-time earning and gamified spending reinforced each other, because the customers who earned instantly were also the ones who came back to play.

Beyond the headline lift, redemption ran 2.1x higher than under the previous catalog-only model, with 120,000+ active game participants per month. Customers who earned points in real time were also the ones most likely to play, and play again.

Takeaway: when accrual and redemption run on the same real-time loop, engagement compounds. Customers who earn instantly also play, and redeem, more often.

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