

BANGLADESH'S LEADING BANK · BANKING & FINANCE

CUSTOMER LOYALTY

Manual loyalty operations cut by 60% without slowing member growth

With 1.5M+ members across its card and banking products, this institution replaced fragmented, manual loyalty operations with Xoxoday Loyalife, driving faster merchant onboarding and stronger customer engagement at scale.

COMPANY PROFILE

INDUSTRY

Banking and Finance

PROGRAM

Loyalty Program

REGION

South Asia

USE CASE

Customer Loyalty

1.5M+

Members earning and redeeming rewards on Loyalife

60%

Reduction in manual operational effort

38%

Improvement in customer reward engagement

3x

Faster merchant onboarding cycle

46%

Overall redemption rate on points earned

54%

of the member base actively redeeming rewards

CAPABILITIES USED



LOYALTY ENGINE

Accrual & Redemption Engine

Automated points accrual and redemption with real-time visibility across all customer transactions and merchant touchpoints.



ANALYTICS

Transaction Insights & Analytics Dashboard

Granular transaction-level reporting with merchant-specific breakdowns, enabling data-driven loyalty strategy.

THE CHALLENGE

A loyalty program held back by manual operations

The institution had the ambition to run a compelling loyalty program across its 1.5M+ member base, but the infrastructure couldn't keep up.

Managing rewards demanded significant internal resources, and the absence of real-time data meant the team was always working in hindsight rather than in response.

Strategic decisions were based on incomplete pictures, and the institution was missing opportunities to personalise its loyalty experience at scale.

- ✔ Merchant coordination was slow and labour-intensive, with onboarding stretching timelines and leaving gaps in the customer experience
- ✔ When points were earned or redeemed, customers had no instant visibility, and neither did the operations team
- ✔ Discrepancies in reward allocations were only caught after the fact
- ✔ Without centralised analytics, the team couldn't identify which segments were most engaged, which merchants drove redemption, or where the program was leaking value

THE SOLUTION

Full-stack loyalty management, automated end to end

Xoxoday Loyalife gave the institution a single platform to run, monitor, and optimise its entire loyalty program, from the moment a member earns a point to the moment they redeem a reward:

- ✔ **Transaction Insights** - Individual transactions, merchant-specific accruals, and reward histories tracked in real time, eliminating reconciliation delays.
- ✔ **Automated Campaigns** - Targeted communications triggered by customer behaviour, including proactive notifications before rewards expire.
- ✔ **Analytics Dashboard** - Actionable views of program performance by segment, merchant, and time period, enabling smarter decisions.
- ✔ **Reward Expiry Management** - Customers notified automatically before points lapse, increasing redemption activity and reducing drop-off.

- ✓ **White-labelled Storefront** - A fully branded redemption experience aligned with the institution's identity, live without custom development.
- ✓ **Fraud & Risk Controls** - Built-in security frameworks ensuring compliance and data integrity from day one.

THE RESULTS

Operational efficiency unlocked, engagement measurably up

With Loyalife in place, the team shifted from reactive troubleshooting to proactive program management. Real-time transaction visibility eliminated the reconciliation lag that had previously frustrated both members and operations staff. Merchant coordination, once a bottleneck, was streamlined through the platform's onboarding workflows, now running at three times the speed and letting the institution expand its partner network without proportionally growing headcount. Members who previously redeemed once and disengaged now return more frequently, driven by timely expiry notifications and a reward catalog that reflects genuine choice. The platform has processed over 2.05 billion points in accruals and 951 million points in redemptions to date, a 46% redemption rate overall, with 54% of the member base actively redeeming rewards.

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