A FINTECH PAYMENTS PLATFORM · CARD, POS & E-COMMERCE REWARDS | CUSTOMER LOYALTY

Moving card usage beyond the essential spend

How a fintech payments platform drove POS and e-commerce adoption across drivers, fleet operators and SMEs, rewarding transaction behaviour and consistency rather than spend volume alone.

34% Lift in POS transaction penetration	**2.7x** Transaction frequency per active user	**19%** Increase in discretionary share of spend
41% Lift in e-commerce adoption	**28%** Improvement in active user stickiness	**46%** First-time POS conversion among targeted users

CAPABILITIES USED

CUSTOMER LOYALTY

Behaviour-Led Rewards Engine

Rewards card, POS and e-commerce transactions, with frequency accelerators on weekly and monthly usage thresholds and channel adoption boosters for first-time POS and e-commerce usage.

SEGMENTATION

Segment-Specific Value with Lightweight Tiering

Drivers earn instant utility rewards, fleet operators receive aggregated fleet-level benefits, and SMEs get cashflow and repeat-use incentives, with tiering based on consistency rather than spend alone.

THE CHALLENGE

Cards used for essentials, and little else

The platform wanted to increase POS and e-commerce adoption, improve transaction frequency, and shift card usage beyond essential spends across a customer base of drivers, fleet operators and SMEs. Those three segments have very different needs, and serving each with relevant value risked adding operational complexity the platform did not want to carry.

The platform needed a program that could:

- **Drive habitual card and POS usage** - rather than occasional transactions
- **Increase transaction frequency** - across channels
- **Expand discretionary and non-core spend** - categories beyond essentials
- **Create segment-relevant value** - for drivers, fleet operators and SMEs without operational complexity

COMPANY PROFILE

INDUSTRY
Fintech & Payments

PROGRAM
Card, POS & E-Commerce Rewards

REGION
Not specified

USE CASE
Customer Loyalty

THE SOLUTION

Reward the behaviour, not the basket size

The platform built a behaviour-led rewards program on Xoxoday Loyalife, structured around how often and where a customer transacts rather than how much they spend, with segment-specific value and a redemption mix weighted to utility.

- **Behaviour-led engine:** - rewards on card, POS and e-commerce transactions to build habit and pull customers into channels they have not used yet
- **Frequency accelerators:** - enhanced earning on weekly and monthly usage thresholds
- **Channel adoption boosters:** - targeted rewards for first-time POS and first-time e-commerce usage
- **Lightweight tiering:** - progression based on consistency, not spend alone
- **Drivers:** - instant utility rewards
- **Fleet operators:** - aggregated fleet-level benefits
- **SMEs:** - cashflow and repeat-use incentives
- **Wallet credits:** - value returned directly into the platform wallet
- **Fuel and utilities:** - immediate operating-cost relief for drivers and fleet operators
- **Business rewards:** - categories relevant to SME operations

THE RESULTS

Deeper channel penetration, higher frequency, broader spend

Channel adoption boosters aimed specifically at first-time POS and first-time e-commerce use, rather than general-purpose earning, drove higher transaction penetration across both channels, while weekly and monthly frequency accelerators rewarded rhythm rather than occasional large transactions, lifting transaction frequency per active user well beyond the pre-program baseline.

Extending accrual beyond essential categories gave customers a reason to put non-core purchases on the card, raising the discretionary share of spend, and lightweight tiering on consistency improved active user stickiness without requiring a heavier, more complex engagement layer to build and sustain.

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