

A premium chain that knew its customers one visit at a time

How a multi-location premium jewellery brand built its first unified loyalty program on top of Zoho CRM, turning transactional visits into a customer database it could actually market to.

68%

Of transactions identified to an enrolled customer

24%

Increase in repeat purchase frequency among members

46%

Of member invoices with points applied

CAPABILITIES USED



RULE ENGINE

Centralised Accrual With Redemption Caps

Points earned on net billing value with festival and promotional bonuses, redeemable against future purchases within a configurable cap of up to 10% of invoice value, and expiring after 12 months of inactivity.



APIS

Real-Time Zoho CRM Sync

Real-time API sync between Zoho CRM and Loyalife, with POS and customer service portals for balance visibility and redemption, plus automated communication across SMS, email and WhatsApp.

THE CHALLENGE

High-value purchases, no relationship between them

The brand operates premium retail jewellery across multiple locations and wanted to build deeper customer loyalty and lifetime value. Engagement was purely transactional, with no unified program to encourage repeat purchases and no granular customer database to support insight or targeted marketing across its outlets.

- ✔ **Increase retention** - and repeat purchase frequency
- ✔ **Build a granular customer database** - for insights and targeted campaigns
- ✔ **Enable personalised marketing and upselling** - using data intelligence
- ✔ **Create a differentiated experience** - consistent across all stores

COMPANY PROFILE

INDUSTRY

Jewellery Retail

PROGRAM

Consumer Loyalty with CRM Integration

REGION

India

USE CASE

Customer Loyalty

THE SOLUTION

One loyalty ecosystem, wired into the CRM already in use

The brand deployed a centralised loyalty ecosystem on Xoxoday Loyalife integrated with Zoho CRM, rather than introducing a separate customer system alongside it. For high-ticket retail the economics matter as much as the mechanic, hence explicit caps and validity rules from day one: points accrue on net billing value at INR 100 to 1 point, redemption is capped at a configurable share of invoice up to 10%, and points expire after 12 months of inactivity with automated reminders before they do.

The brand already ran its customer data in Zoho, so the loyalty layer was built to feed it rather than compete with it. Real-time API sync connects Zoho CRM and Loyalife, POS and customer service portals give store-level balance visibility and redemption, and SMS, email and WhatsApp journeys are triggered from loyalty events. Rollout ran as a ten-week plan from rule definition to chain-wide operation, piloted in one to two stores before the full chain, with compliance to Indian consumer data regulations, customer consent opt-in, secure storage and regular audits defined up front.

- ✔ **Rule engine** - points on net billing value at INR 100 to 1 point, with bonuses for promotions and festivals
- ✔ **Points** - redemption applied against next or future purchases, capped at a configurable share of invoice up to 10%
- ✔ **Member management** - point validity expiring after 12 months of inactivity, with automated SMS and email reminders beforehand
- ✔ **APIs** - real-time API sync between Zoho CRM and Loyalife, so the CRM stays the system of record
- ✔ **Access control and management** - POS and customer service portals for store-level balance visibility and redemption
- ✔ **Communications** - SMS, email and WhatsApp journeys triggered from loyalty events
- ✔ **Security, fraud and governance** - compliance with Indian consumer data regulations, customer consent opt-in, secure storage and regular audits

THE RESULTS

Repeat purchase, customer data, one experience chain-wide

68% of transactions are now identified to an enrolled customer, repeat purchase frequency among members rose 24%, and 46% of member invoices have points applied. The enrolment figure is the one the rest depends on: in a category where purchase frequency is low and each transaction is large, a visit that goes unattributed is a visit the brand cannot learn from.

The program's value to the business is as much the database as the retention. Building accrual on net billing value through the existing CRM gave the brand granular customer data it had never held, which is what makes personalised marketing and upselling possible. Redemption caps and a 12-month validity rule keep the liability bounded, while the reminder cycle gives the brand a legitimate reason to make contact between purchases.

Takeaway: in a low-frequency, high-ticket category the database is the return. Build accrual through the CRM you already run, and cap the liability from day one.

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