

Customer engagement up 146% with one program across every banking product

How one of Qatar's largest banks used Xoxoday Loyalife to run a single loyalty program across cards, internet banking and financing, and grew engagement, transactions and its user base within 22 months.

146%

Increase in customer engagement

170%

Growth in transaction volume

62%

Growth in user base in 22 months

3.26B

Points earned by members

78.5%

Of earned points redeemed

1.6x

Higher redemption among top-value members

CAPABILITIES USED



MEMBER ENGAGEMENT

Rule Engine

Configurable earn and burn rules and point exchange rates reward activity across every banking product, so the bank personalises rewards for different customer needs from one platform.



MEMBER MANAGEMENT

360° Member Profiles

One loyalty profile per customer across credit cards, debit cards, internet banking and financing, with member details, transactions and point balances in a single view.



LOYALTY REWARDS

Rewards Marketplace

A white-labelled, mobile-first storefront in the bank's branding, with single sign-on access to gift vouchers, merchandise, travel, hotel stays and miles top-ups.



SECURITY & GOVERNANCE

Fraud, Risk & Access Control

Built-in fraud controls keep accrual and redemption accurate, while role-based access, maker-checker approvals and a full audit trail give a regulated institution the oversight it needs.

THE CHALLENGE

Standing out in a crowded market, across every product the bank sells

Qatar's banking market is crowded and customers have plenty of choice. The bank wanted a loyalty program that would bring in new customers and give existing ones a reason to use more of its products, more often.

To do that, the program had to cover credit cards, debit cards, internet banking and financing, and connect with the bank's existing systems so customers saw one consistent experience. The bank needed a flexible, secure platform that could grow with its customer base.

- ✓ Increase customer acquisition in a competitive market
- ✓ Deepen engagement across multiple product categories
- ✓ Drive repeat transactions and long-term loyalty
- ✓ Integrate the program with existing banking platforms

THE SOLUTION

One platform rewarding customers across all banking activity

The bank launched its loyalty program on Xoxoday Loyalife, covering credit cards, debit cards, internet banking and financing products in a single program rather than running separate schemes per product.

- ✓ **Program configuration and rule engine** - configurable earn and burn rules and point exchange rates reward activity across every banking product, which is what drove the growth in transaction volume
- ✓ **Member management** - one loyalty profile per customer across cards, internet banking and financing, with member details, transactions and point balances in a single view
- ✓ **Member engagement** - segments, tiers, gamified omnichannel campaigns and referrals target the right customers with the right incentives and keep them active
- ✓ **Rewards marketplace** - a white-labelled, mobile-first storefront with single sign-on, covering gift vouchers, merchandise, travel, hotel stays and miles top-ups
- ✓ **Reports and analytics** - automated reports track program performance, member behaviour and redemption trends, showing which customers drive the most value
- ✓ **Fraud and risk management** - built-in controls keep accrual and redemption accurate and fair, protecting the rewards budget and program integrity
- ✓ **Admin management** - role-based access control, maker-checker approvals and a full audit trail govern every program change
- ✓ **APIs** - Loyalife connects to the bank's existing systems, bringing the program into the mobile app, internet banking and branches

THE RESULTS

A bigger base, deeper product usage, and rewards spend that lands

Within 22 months the program grew the customer base by 62%, helping the bank compete for new customers in a crowded market. Existing customers also did more business with it: transaction volume rose 170% across cards, internet banking and financing, and customer engagement rose 146%.

The rewards budget is working where it matters. Members have redeemed 78.5% of the 3.26 billion points they earned, so reward spend reaches customers as value they notice instead of sitting unused. The bank's highest-value customers, the 2.2% who generate 51% of all points, are also its most active members, redeeming at 1.6 times the rate of the lowest-balance segment. That gives the bank a clear, data-backed segment to focus retention and premium offers on.

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COMPANY PROFILE

INDUSTRY

Banking and Finance

PROGRAM

Card & Digital Banking Loyalty

REGION

Qatar

USE CASE

Customer Loyalty