A RURAL BANKING COMPANY · UNIFIED LOYALTY PROGRAM | CUSTOMER & CHANNEL LOYALTY

Banking loyalty for customers who have never used an app

How a rural banking company, the kind that brings banking to villages through shopkeeper-run kiosks and white-label ATMs, rewarded its agents, its customers and its ATM partners on one platform, with customers earning entirely over WhatsApp.

2.3x	68%	41%
Higher agent productivity vs commission-only	Customers engaging with no app at all	Increase in ATM merchant participation

CAPABILITIES USED

COALITION LOYALTY

Multi-Persona Wallet Architecture

One central loyalty engine running three distinct programs on separate wallets, agents on an app, customers over WhatsApp, ATM merchants WhatsApp-first, each with its own earning logic, milestones and redemption rules.

GOVERNANCE

Reversal, Fraud & Maker-Checker Controls

Transaction reversals, fraud flagging and maker-checker approval on adjustments, built for a business where thousands of agents handle cash daily and unmonitored incentives become a leakage risk.

THE CHALLENGE

Three groups to motivate, and no way to reach the biggest one

Most Indian villages have no bank branch. Instead, a local shopkeeper acting as a business correspondent handles deposits, withdrawals and Aadhaar-based payments on the bank's behalf. This company runs thousands of these agent kiosks, plus white-label ATMs hosted by small merchants. That means three very different groups to motivate: the agents, the villagers who transact with them, and the merchants hosting the ATMs. None had much reason to do more than the minimum, and the biggest group, its customers, couldn't even be reached through an app.

- **No link between rewards and growth** - agents earned a fixed commission per transaction, with no incentive to grow volume beyond it
- **No channel to reach the largest group** - customers, the biggest of the three audiences, were rural and often first-time digital users on handsets where an app install was neither likely nor practical
- **No incentive for ATM uptime** - merchants hosting white-label ATMs had little reason to keep machines stocked, powered and available
- **No governance for a cash-handling network** - thousands of agents handled cash daily with no reversal, fraud or maker-checker controls in place

COMPANY PROFILE

INDUSTRY
Banking & Fintech

PROGRAM
Rural Banking Agent, Customer & Merchant Loyalty

REGION
India

USE CASE
Customer & Channel Loyalty

THE SOLUTION

One platform, three audiences, no single interface

The company deployed a single loyalty engine on Xoxoday Loyalife carrying three separate wallets, one per audience, so each group could earn on the interface it already used: an app for agents, WhatsApp for customers and merchants.

- **Agent app** - agents earn points on cash deposits, withdrawals, AEPS transactions, onboarding and training, with monthly milestones and volume bonuses layered over base commission
- **Customer WhatsApp channel** - customers earn and redeem entirely through WhatsApp commands, with balance checks, first-use bonuses, repeat-usage points and digital rewards like mobile recharges and utility vouchers needing no app or portal
- **Merchant earning and uptime incentives** - ATM-hosting merchants earn points per transaction with volume slabs, delivered WhatsApp-first, tying uptime and machine care directly to reward
- **Governance across all three wallets** - automatic clawback of failed and reversed transactions, anomaly flagging on implausible earning patterns, and maker-checker approval on every manual adjustment

THE RESULTS

Agents productive. Customers returning. Merchants engaged.

Refusing a single interface was the design decision that mattered. An app would have excluded the customers; a WhatsApp-only build would have under-served the agents who live in the system all day. Running all three on one engine kept the economics and governance central while letting each audience use it wherever they actually were.

Agent productivity and retention rose well beyond the commission-only baseline, ATM merchant participation grew, and customers, previously unreachable by any app, increased their transaction frequency and engaged entirely through WhatsApp.

Takeaway: in low-digital markets, the platform question is not which channel to build on, but how many. One engine, several front doors, a scalable, low-cost engagement model for rural markets.

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