

From no loyalty program to growing card spend and engagement

Xoxoday Loyalife launched this UAE bank's first credit card loyalty program, then upgraded it to a self-service platform the bank's own cards team runs. Card spend through the program keeps rising, and the team now builds and launches its own campaigns.

5%

Growth in points earned on card spend over two consecutive quarters

15%

Rise in new members in the quarter after a targeted acquisition campaign

79.8%

Of earned points redeemed in a year, up from 68.1% the year before

CAPABILITIES USED



MEMBER ENGAGEMENT

Rule engine

Each credit card has its own earn rate, with extra points on UAE purchases above AED 2,000 and on foreign-currency spend.



PROGRAM MANAGEMENT

Self-service admin console

The cards team changes earn rules, launches campaigns and runs reports on its own, with maker-checker approval on every change.



INTEGRATIONS

Card system integration

Transactions come in automatically from the bank's card system. New cardholders are enrolled when their card is approved and earn from their first purchase.



LOYALTY REWARDS

Rewards marketplace

Flights, hotels, cashback to the card, utility bill payments, gift cards and products delivered across the UAE, all paid with points.

THE CHALLENGE

No loyalty program to reward cardholders or grow card spend

The bank issued credit cards but had no loyalty program behind them. It had no way to reward customers for using its cards, give them value beyond the card itself or encourage them to spend more. In a market where most banks reward card spend, that made it harder to keep its cards in regular use.

The bank wanted a loyalty program that would help it:

- ✓ Reward cardholders for every purchase on its credit cards
- ✓ Encourage larger purchases and overseas spend with higher earn rates
- ✓ Offer rewards customers value, from flights and hotels to cashback and bill payments
- ✓ Keep customers using its cards instead of another bank's

THE SOLUTION

Launched by Loyalife, then upgraded for the bank to run itself

Xoxoday Loyalife built and launched the bank's first credit card loyalty program, with points on every purchase and a rewards catalog for cardholders. As the program grew, Loyalife upgraded it to a self-service platform and handed day-to-day control to the bank's cards team.

- ✓ **More points for larger purchases** - every card earns points on each AED spent and earns more on UAE purchases above AED 2,000, so customers have a reason to use the card for bigger purchases
- ✓ **Extra points on overseas spend** - up to 2.5 points per AED on foreign-currency purchases, which encourages customers to use the card when they travel
- ✓ **Automatic enrollment with no earning cap** - customers join the program as soon as their card is approved, earn from their first purchase, and have no limit on how many points they can earn
- ✓ **Rewards customers want** - flights with no blackout dates, more than 200,000 hotels, products delivered anywhere in the UAE, gift cards, utility and Salik bill payments, cashback to the card, points exchange and charity donations
- ✓ **Self-service program management** - the cards team sets earn rules, launches campaigns and pulls reports by card from the Loyalife admin console, with maker-checker approval on every change
- ✓ **Digital rollout** - an Arabic and English rewards site inside the mobile and internet banking apps with single sign-on, plus gamified spend challenges and new reward categories

THE RESULTS

More card spend, more new members and campaigns the bank runs itself

Cardholders keep putting more of their spend on the bank's cards. Points earned rose two quarters in a row, up 5% in total, with 120 million points earned in nine months. In its strongest full year, cardholders redeemed 79.8% of the points they earned, up from 68.1% the year before, and unredeemed points added to the bank's liability fell 35%.

Because the cards team runs the program itself, it can act on what the data shows. When new enrollments slowed, the bank ran a targeted acquisition campaign, and new members rose 15% the following quarter. In the month of a later campaign, cardholders redeemed 87% of the points they earned that month, the highest monthly rate the program has recorded.

On the upgraded platform, the cards team manages all four credit cards from one self-service console. It changes earn rules, launches campaigns and sees points earned on each card without raising a request.

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COMPANY PROFILE

INDUSTRY

Banking and finance

PROGRAM

Credit card loyalty

REGION

United Arab Emirates

USE CASE

Card loyalty launch and upgrade