

# Xoxoday Loyalife vs. Merkle

Evaluating Merkle for loyalty and CRM? See where a services-led agency model and a productized loyalty platform diverge, and what that means for speed, cost, and control.

**About Loyalife** — Xoxoday Loyalife is an AI-powered, end-to-end loyalty management platform for enterprises to create, manage, and scale omnichannel customer, channel, and influencer loyalty programs, with flexible configuration, CRM integrations, and a global rewards marketplace of 10M+ options.

## Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Loyalife apart.

- 1

**A Platform You Run, Not a Project You Commission**

Configure programs, rules, and campaigns yourself, with no services engagement needed for every change.
- 2

**Loyalty Across Every Audience**

Customer, channel, influencer, and coalition programs on one platform.
- 3

**True Global Infrastructure**

150+ countries, multi-currency, 50+ languages, local tax governance, and flexible data residency across public, private, and on-premise clouds.
- 4

**Owned Rewards Marketplace**

10M+ options across 30+ categories with no middlemen, plus direct Amazon redemption in select markets.
- 5

**Value for Money & Lower TCO**

Best-price catalog with no hidden markups. On Generation and On Redemption billing models to match how your finance team operates.
- 6

**Built-In Enterprise-Grade Controls**

Role-based access, maker-checker workflows, budget thresholds, a reward rule engine, and country-level controls.
- 7

**Amazon Partnership**

Direct redemption on Amazon in the US, UK, India, Spain, and Germany, so recipients shop on Amazon's actual website.
- 8

**One Platform for Every Reward Use Case**

Customer, channel, and influencer loyalty, promotions, and payouts in one place, without stitching together multiple vendors.
- 9

**AI Copilot Across the Platform**

AI-powered reward recommendations, program optimization, insights, and automation built into the product.
- 10

**Professional Services**

Onboarding consulting and project management, a dedicated CSM, structured MBRs and QBRs, and AI-powered 24/7 support across time zones.

## How Loyalife Addresses Feature Gaps with Merkle

Merkle is a global CRM and loyalty agency, owned by Dentsu, with a LoyaltyPlus platform that runs 50 live programs across 19 countries and deep Salesforce, Adobe, and Braze delivery. Gaps emerge for teams that want to self-serve without services dependency, run channel and influencer loyalty, own the rewards marketplace, and control total cost.

1. Loyalty Programs

This matters because enterprise programs span several audiences and business models, not a single customer rewards setup.

| Feature                        | Merkle                                                                          | Xoxoday Loyalfire                                                                    |
|--------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Customer loyalty               | Supported through LoyaltyPlus, including tiers, badges, and punch cards         | Points, tiers, and custom currencies for customer loyalty programs.                  |
| Channel and influencer loyalty | Not publicly documented                                                         | WhatsApp-led channel and influencer loyalty with invoice and QR-based earning flows. |
| Coalition programs             | Not publicly documented                                                         | Coalition loyalty with unified wallets and partner-specific earn and burn logic.     |
| Omnichannel loyalty            | App, web, wallet, push, RCS, and in-store experiences through partner solutions | Unified omnichannel loyalty across in-store, online, and app journeys.               |

2. Member Management & CRM

This matters because loyalty performance depends on unified member identity and consented data across every connected system.

| Feature                  | Merkle                                                                       | Xoxoday Loyalfire                                                                 |
|--------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| CRM and CDP integration  | Integrates through APIs, data feeds, and webhooks; Merkury identity platform | CRM integrations plus 360° member profiles and real-time data sync.               |
| First-party data capture | Consent-based, strategy-led data programs                                    | Consent-led capture through surveys, forms, gamification, invoices, and QR scans. |
| Data residency           | Not publicly documented                                                      | Flexible data residency across public, private, and on-premise clouds.            |

3. Member Engagement

This matters because teams need to change rules and campaigns quickly without waiting in an engineering or services queue.

| Feature            | Merkle                                                                          | Xoxoday Loyalfire                                                                          |
|--------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Rule configuration | Delivered through the services engagement                                       | No-code rule engine with approvals, version history, and custom-attribute logic.           |
| Campaigns          | 25,000+ AI-enabled messaging and CRM campaigns a year, run as a managed service | No-code omnichannel journey builder for targeted campaigns and communications.             |
| Gamification       | Badges, tiers, punch cards, and chance-to-win games                             | Real-time gamification with leaderboards, milestones, instant wins, and progress tracking. |
| Referral engine    | Not publicly documented                                                         | Single and multi-tier referral programs to drive acquisition and advocacy.                 |

4. Partners & Promotions

This matters because channel and influencer audiences depend on apps, WhatsApp, and QR-based workflows.

| Feature    | Merkle                                                        | Xoxoday Loyalfire                                                          |
|------------|---------------------------------------------------------------|----------------------------------------------------------------------------|
| Promotions | Strong promotions heritage through the HelloWorld acquisition | API-first promotions engine for rule-based coupons, discounts, and offers. |

| Feature                | Merkle                  | Xoxoday Loyalfire                                                                           |
|------------------------|-------------------------|---------------------------------------------------------------------------------------------|
| WhatsApp bot           | Not publicly documented | Conversational WhatsApp bot for onboarding, earning, redemption, and updates.               |
| QR and invoice earning | Not publicly documented | QR-code generation with geo, timestamp, and scan-level tracking, plus invoice-based claims. |

## 5. Rewards

*This matters because earn and reward mechanics must work for every persona, from consumers to channel partners to influencers.*

| Feature                         | Merkle                            | Xoxoday Loyalfire                                                                   |
|---------------------------------|-----------------------------------|-------------------------------------------------------------------------------------|
| Points and wallet               | Points and mobile wallet programs | Omnichannel digital wallet for points, digital cards, and custom currencies.        |
| Scan and claim rewards          | Not publicly documented           | OCR-based invoice and scan-to-earn rewards that convert eligible spend into points. |
| Auto point-to-reward conversion | Not publicly documented           | Eligible points convert directly into rewards, with no manual redemption step.      |

## 6. Redemption Marketplace

*This matters because catalog breadth and fulfillment control shape redemption quality and long-term engagement.*

| Feature                      | Merkle                  | Xoxoday Loyalfire                                                                   |
|------------------------------|-------------------------|-------------------------------------------------------------------------------------|
| Owned catalog infrastructure | Not publicly documented | Owned marketplace infrastructure with control over catalog quality and fulfillment. |
| Global rewards catalog       | Not publicly documented | 10M+ options across 30+ categories and 150+ countries.                              |
| Amazon redemption            | Not publicly documented | Direct Amazon redemption in select markets.                                         |
| Cash and prepaid options     | Not publicly documented | Cash and prepaid reward options for deskless and blue-collar workforces.            |

## 7. AI-Powered Hyper-Personalization

*This matters because modern programs need intelligent interventions, not static campaigns, to improve retention and reward relevance.*

| Feature                  | Merkle                                                       | Xoxoday Loyalfire                                                                                 |
|--------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Personalization          | Enterprise AI positioning and AI-enabled messaging campaigns | Personalized reward and offer recommendations based on profile, context, and look-alike behavior. |
| Churn prediction         | Not publicly documented                                      | Churn prediction using transactional and engagement signals for targeted retention.               |
| Conversational discovery | Not publicly documented                                      | AI shopping assistant for reward discovery and plain-English analytics.                           |

## 8. Reports, Governance & Fraud

*This matters because enterprises need traceability and control to reduce misuse and compliance risk.*

| Feature                 | Merkle                          | Xoxoday Loyalfire                                       |
|-------------------------|---------------------------------|---------------------------------------------------------|
| Analytics               | Analytics and insights services | Real-time dashboards and a customizable report library. |
| Maker-checker workflows | Not publicly documented         | Multi-level approval on critical changes.               |

| Feature                            | Merkle                  | Xoxoday Loyalife                                   |
|------------------------------------|-------------------------|----------------------------------------------------|
| Audit trails and role-based access | Not publicly documented | Full audit trails with granular role-based access. |

### Beyond the Platform — What You Get When You Choose Loyalife

When you go live with Loyalife, you get dedicated Implementation Engineers, structured launch support, and adoption workshops, so your program lands with momentum.

After launch, a dedicated Customer Success Manager tracks adoption, runs engagement campaigns, and leads Monthly and Quarterly Business Reviews, with AI-powered 24/7 support across time zones.

Merkle's strength is agency-led strategy, creative, and media. Loyalife is a platform for teams that want to own and operate their program, and brands that want full-service creative can pair Loyalife with their agency of choice.

**The longer you use Loyalife, the smarter, more automated, and more impactful your loyalty programs become.**

Pricing and feature claims reflect information publicly available as of the publish date and may change. Readers should verify current details on the competitor's site.