

A DIGITAL-FIRST INDIAN BANK · BANKING & FINANCIAL SERVICES, INDIA

CUSTOMER & EMPLOYEE REWARDS

How a digital-first Indian bank runs employee and customer rewards on a single Plum dashboard

A digital-first Indian bank serving retail and business customers standardized on Xoxoday Plum as a single rewards platform - covering employee recognition, customer win-back, and premium HNI offers, each with the distribution mode that fits its audience.

COMPANY PROFILE

INDUSTRY

Banking & Financial Services

HEADQUARTERS

India

PROGRAM

Employee and Customer Rewards

DISTRIBUTION MODES

Points, links, vouchers & curated offers

CAPABILITIES USED

EMPLOYEE REWARDS

Xoxo Points

Around 2,000 employees are rewarded with points redeemable across Plum's marketplace, giving staff choice across 30+ categories.

CUSTOMER WIN-BACK

Xoxo Links

One-click reward links re-engage dormant customers tied to named activity.

HNI & MARKETING

Curated Offers

Curated offer bundles power win-back and marketing campaigns, with premium aspirational offers - including luxury hospitality partners like Taj Hotels and ITC - served to HNI customers.

THE CHALLENGE

Four very different audiences, each expecting a different reward experience

As a technology-led institution, the bank rewards audiences across the business - from its own employees to mass-market customers, dormant accounts it wants to win back, and high-net-worth individuals - each expecting a different kind of reward experience.

- **Fragmented reward needs across very different audiences** employees, everyday customers, dormant customers, and HNI clients each require a distinct reward approach, which is hard to run across separate tools and vendors
- **Reactivating dormant customers** winning back inactive customers needed a timely, compelling reward tied to renewed activity, delivered instantly
- **Premium expectations from HNI customers** high-value clients expected aspirational rewards such as luxury hospitality, not generic vouchers
- **Multiple delivery mechanics without multiple systems** the bank needed points, links, vouchers, and curated offers running from one place, with a single view of performance

THE SOLUTION

One Plum platform, with the distribution mode matched to each audience

The bank standardized on Xoxoday Plum as one platform across every reward program, using the distribution mode that fit each audience.

- **Employee rewards through Xoxo Points** around 2,000 employees are rewarded with points redeemable across Plum's marketplace, giving staff choice across 30+ categories
- **Dormant-customer win-back through Xoxo Links** inactive customers are re-engaged with one-click reward links tied to renewed activity, such as a UPI transaction, turning a dormant account back into an active one
- **Premium offers for HNI customers** the HNI segment is served curated, aspirational offers from luxury hospitality partners including Taj Hotels and ITC
- **Offer bundles for win-back and marketing** curated offer bundles power reactivation drives and marketing campaigns across the customer base
- **Gift vouchers through links** the bank distributes gift vouchers quickly through links, with no manual fulfillment
- **One admin platform** every program runs from a single Plum admin, with reporting across all reward types

THE RESULTS

One platform live across every audience, ready to measure impact

The program gives the bank a single, unified rewards platform across employees, customers, and HNI clients, without owning separate systems per audience. Engagement, redemption, and reactivation metrics will be tracked through the Plum Reports dashboard as programs continue to roll out.

