

A LEADING GLOBAL BANK · BANKING & FINANCIAL SERVICES, UAE & QATAR |

CUSTOMER LOYALTY

How a leading global bank elevated customer value with a curated offers marketplace powered by Xoxoday

One of the world's largest banking and financial services organizations partnered with Xoxoday to power a branded benefits marketplace across the UAE and Qatar - rewarding customers with meaningful lifestyle benefits beyond banking.

COMPANY PROFILE

INDUSTRY

Banking & Financial Services

SEGMENTS

Retail, wealth & corporate banking

GEOGRAPHY

UAE & Qatar

USE CASE

Customer offers & benefits marketplace

OFFER CATEGORIES

10+

CATALOG REFRESH

Every 30 days

CAPABILITIES USED

OPERATIONS

Merchant & Fulfillment Management

Xoxoday handled end-to-end merchant sourcing, onboarding, and offer fulfillment across both markets - removing operational burden from the bank.

BRANDING

Branded Customer Destination

The offers experience was delivered under the bank's brand, giving customers a consistent, trusted destination to discover and access their benefits without leaving the bank's ecosystem.

REWARD CATALOG

Curated Dining & Lifestyle Offers

Xoxoday provided the bank with access to a continuously updated catalog of dining and lifestyle offers across the UAE and Qatar.

REWARD CATALOG

Travel & Hotel Deals

Xoxoday's travel offer catalog extended the program into aspirational redemption territory - giving customers access to hotel deals and travel benefits that deepened the perceived value of their banking relationship.

THE CHALLENGE

Scaling a customer benefits program without the infrastructure to run it

The bank is committed to delivering value beyond banking - rewarding customers with meaningful benefits that enhance their everyday lifestyle. But building and sustaining that kind of program in-house came with real operational challenges.

- **Limited offers infrastructure** the bank wanted to switch to a ready, scalable platform to source, manage, and deliver offers to its customer base, making it difficult to launch and sustain a compelling benefits program
- **Complex merchant and partner management** coordinating with multiple merchants and offer partners was time-consuming, operationally heavy, and difficult to scale without a dedicated fulfillment infrastructure
- **Low customer awareness and engagement** without a centralized, branded destination for offers, customers had limited visibility into available benefits - resulting in poor uptake and unrealized program value

THE SOLUTION

A branded, curated offers marketplace - powered by Xoxoday

To deliver a compelling, scalable offers experience, the bank partnered with Xoxoday, leveraging Xoxoday's curated offers marketplace and distribution infrastructure to power a branded benefits program integrated into the bank's customer touchpoints.

- **Merchant and Fulfillment Management** Xoxoday handled end-to-end merchant sourcing, onboarding, and offer fulfillment across both markets - removing operational burden from the bank
- **Branded Customer Destination** the offers experience was delivered under the bank's brand, giving customers a consistent, trusted destination to discover and access their benefits without leaving the bank's ecosystem
- **Curated Dining & Lifestyle Offers** Xoxoday provided access to a continuously updated catalog of dining and lifestyle offers across the UAE and Qatar
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THE RESULTS

Broader benefits, less operational overhead

Xoxoday's end-to-end merchant and fulfillment management removed the operational complexity of running an offers program - reducing internal administrative effort by 40% and freeing internal teams to focus on strategy.

A broad catalog of offers gives customers aspirational benefits, with 1,000+ curated offers across dining, lifestyle, and travel.

A centralized, branded offers destination significantly improved customer awareness and participation.

Pre-built offers infrastructure and a ready merchant catalog enabled the bank to launch and expand the program significantly faster than an in-house build would allow.

1000+ Offers enabled	10+ Categories	30 Days refresh frequency	40% Reduction in operational effort
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