

LEADING INDONESIAN DIGITAL BANK · DIGITAL BANKING | **CUSTOMER LOYALTY**

Instant rewards, zero disruptions for Indonesia's most valuable banking customers

How a fast-growing Indonesian neobank eliminated voucher shortfalls for its premium account holders distributing 71,000+ rewards with a 99% fulfillment success rate through Xoxoday Plum.

COMPANY PROFILE

INDUSTRY

Digital Banking

REGION

Indonesia

PROGRAM TYPE

Customer rewards & instant gratification

DELIVERY CHANNEL

Mobile banking app

CAPABILITIES USED

REWARDS & PAYOUTS

Xoxoday Reward Links

Bulk-generated, single-use voucher links delivered at scale directly into the bank's mobile app no OTP, no PII capture, no friction.

COMPLIANCE

OTP-free, data sovereignty-compliant flow

Redemption configured with no OTP step ensuring zero customer PII is captured or processed by systems outside Indonesian infrastructure.

INVENTORY

Multi-supplier redundancy (3 vetted vendors)

Three independent suppliers connected across all reward categories so inventory shortfalls from any single source are absorbed invisibly.

COMMERCIAL

On-redemption billing model

Charges applied only when a voucher is redeemed matching the bank's existing commercial framework with no upfront inventory risk.

THE CHALLENGE

Stockouts were quietly eroding trust with the bank's highest-value customers

The bank's instant gratification program was built to delight its premium account holders customers with the highest average balances and expectations to match. Eligible customers received vouchers across retail, entertainment, and dining. The concept was strong. The execution had a fragile point.

Three interconnected problems compounded each other: a single-vendor inventory model that couldn't absorb demand spikes, strict data compliance requirements that ruled out most off-the-shelf vendors, and a commercial model expectation that few partners could match.

- **Recurring voucher stockouts** the existing vendor ran a limited inventory pool with no backup supply. When a category ran dry mid-campaign, customers arrived to claim a reward and got nothing or a broken link.
- **Data sovereignty restrictions** Indonesian regulations prohibited customer PII from being processed by systems outside the country, immediately ruling out any vendor requiring OTP verification at redemption.
- **Commercial model parity** the bank required an on-redemption billing structure where charges apply only when a voucher is actually used, not on issuance a requirement few vendors supported natively.
- **No fallback or redundancy** with a single supplier and no automated failover, any inventory or technical disruption translated directly into a broken customer experience, with no buffer in between.

THE SOLUTION

A reward engine built around the bank's constraints not ours

Xoxoday Plum was configured from day one around the bank's three non-negotiables: no OTP, on-redemption billing, and guaranteed inventory depth across all active reward categories.

The OTP requirement was addressed cleanly. Rather than routing customers through a phone verification step, Plum issued Reward Links single-use voucher URLs generated in bulk, exported by a superadmin, and pushed directly into the bank's mobile app by their IT team. Customers tap the link, redeem in-browser, and the flow is complete. No personal data leaves Indonesian infrastructure.

Inventory resilience was solved by design, not workaround. Three independent suppliers were connected across the bank's three reward categories. If any one source runs low or faces an outage, fulfillment routes automatically through the next invisible to the end user, requiring no escalation from the bank's operations team.

- **Plum Reward Links** single-use, bulk-generated voucher URLs distributed via the bank's mobile app with no external PII capture
- **3-supplier inventory network** Wogi, Intouch, and Pinelabs connected across Shopping & Retail, Entertainment, and Dining categories
- **OTP removed by design** zero phone number capture, full compliance with Indonesian data sovereignty requirements

- **On-redemption commercial model** billing aligned to the bank's existing framework, with no upfront inventory commitment

THE RESULTS

71,000+ vouchers distributed and zero stockout incidents post-launch

The bank scaled rapidly to distributing more than 8,500 vouchers per month, a volume that held consistent across successive quarters. The three-supplier architecture absorbed natural inventory fluctuations invisibly the bank's IT and operations teams reported no manual escalations required to resolve any inventory gaps across the entire program period.

71K+ Vouchers distributed over the program period	\$214K+ Total voucher value fulfilled through the program	99% Voucher fulfillment success rate across the program	8,500+ Vouchers distributed per month at peak
-------------------------------------------------------------	---------------------------------------------------------------------	-------------------------------------------------------------------	---------------------------------------------------------

Plum by Xoxoday

© 2026 Nreach Online Services Pvt Ltd · www.xoxoday.com/plum/case-studies/indonesian-digital-bank