

How Halan Scaled Lifecycle Marketing Across 11 Million Users

Halan is one of Egypt's leading digital financial super apps, bringing lending, payments, BNPL, wallets, bill payments, and commerce together in a single platform.

Serving millions of users means every interaction matters. As adoption grew, the challenge shifted from reaching customers to delivering relevant engagement at scale.

Industry
FinTech

HQ
Cairo, Egypt

Founded
2018



The Challenge

Objective	What Was Happening
Increase customer retention	Broadcast campaigns made personalization difficult at scale
Drive repeat usage	Limited lifecycle automation across financial products
Improve engagement	High campaign volume created operational overhead
Reactivate dormant users	Re-engagement lacked behavioral context
Improve conversions	Needed better efficiency without increasing communication costs



WebEngage In Action

As Halan's user base grew, campaign execution became increasingly complex.

Millions of users needed different messages based on where they were in their financial journey, whether onboarding, taking a loan, using BNPL, repaying installments, or returning after inactivity.

WebEngage helped Halan transition from campaign-led engagement to an automated lifecycle program that responded to customer behaviour in real time.

Building Lifecycle Automation

With WebEngage's Live Journey Editing, Halan could modify active journeys without pausing or restarting them.

This allowed the team to respond to changing business needs, refine customer experiences, and optimize campaigns while keeping engagement uninterrupted.

As Halan scaled from 75 to 227+ live journeys, this flexibility helped the team manage growing campaign complexity with greater operational efficiency.



User onboarding



Product activation



Cross-sell opportunities



Retention journeys



Dormant user reactivation

This reduced manual effort while keeping engagement continuous.

Making Personalization Practical

Halan already had reach. The next step was sharper relevance.

WebEngage helped turn a large user base into action-ready cohorts based on lifecycle stage, product interest, activity, and past engagement.

A user exploring credit, a wallet-ready customer, and a dormant app user could each receive communication tied to their next likely action.

WebEngage's In-App Surveys enabled Halan to capture contextual customer feedback through customizable surveys embedded within the app, helping the team understand user preferences and deliver more personalized experiences.

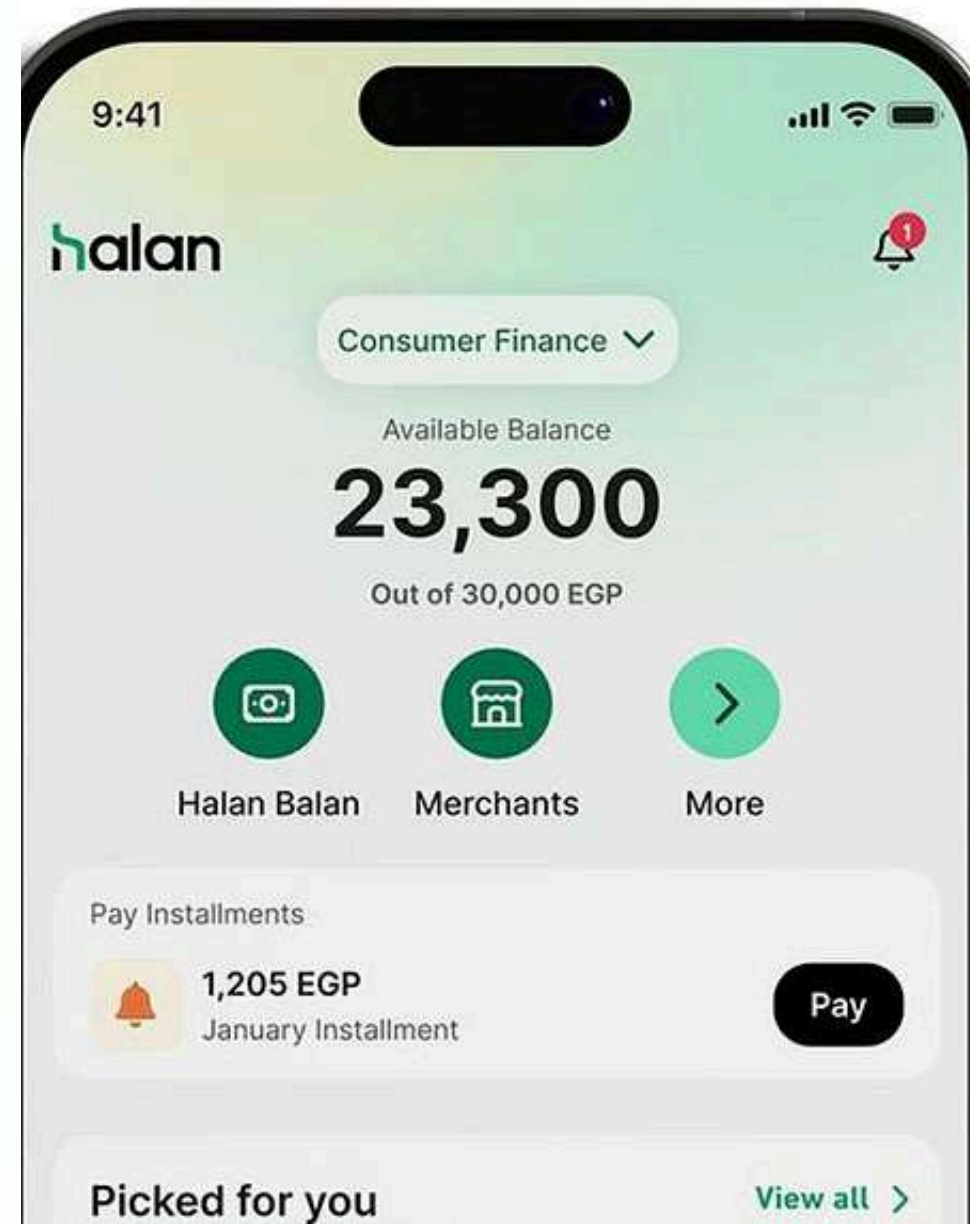
Across JFM '26, Halan delivered **77M+ messages** and drove **1.65M campaign conversions**, with engagement mapped to where users were in their financial journey.

11M+

Known users engaged in a single quarter

77M+

Personalized messages delivered





Using Gamification to Drive Repeat Engagement

Gamified campaigns became one of Halan's strongest engagement levers.

Experiences like **Tap-to-Win** and **Spin the Wheel** encouraged users to return to the app and complete high-value actions.

These campaigns combined progress reminders, timer-based notifications, urgency, and personalized messaging to encourage users to complete key actions within the campaign window.

Measuring Every Journey

As automation expanded, measurement became equally important.

With Multi-Conversion Tracking, Halan could track multiple milestones within a single journey, from initiating a credit-limit application and submitting a National ID to completing the process.

This helped the team identify drop-offs, measure step-level conversions, and optimize customer journeys. WebEngage enabled Halan to:

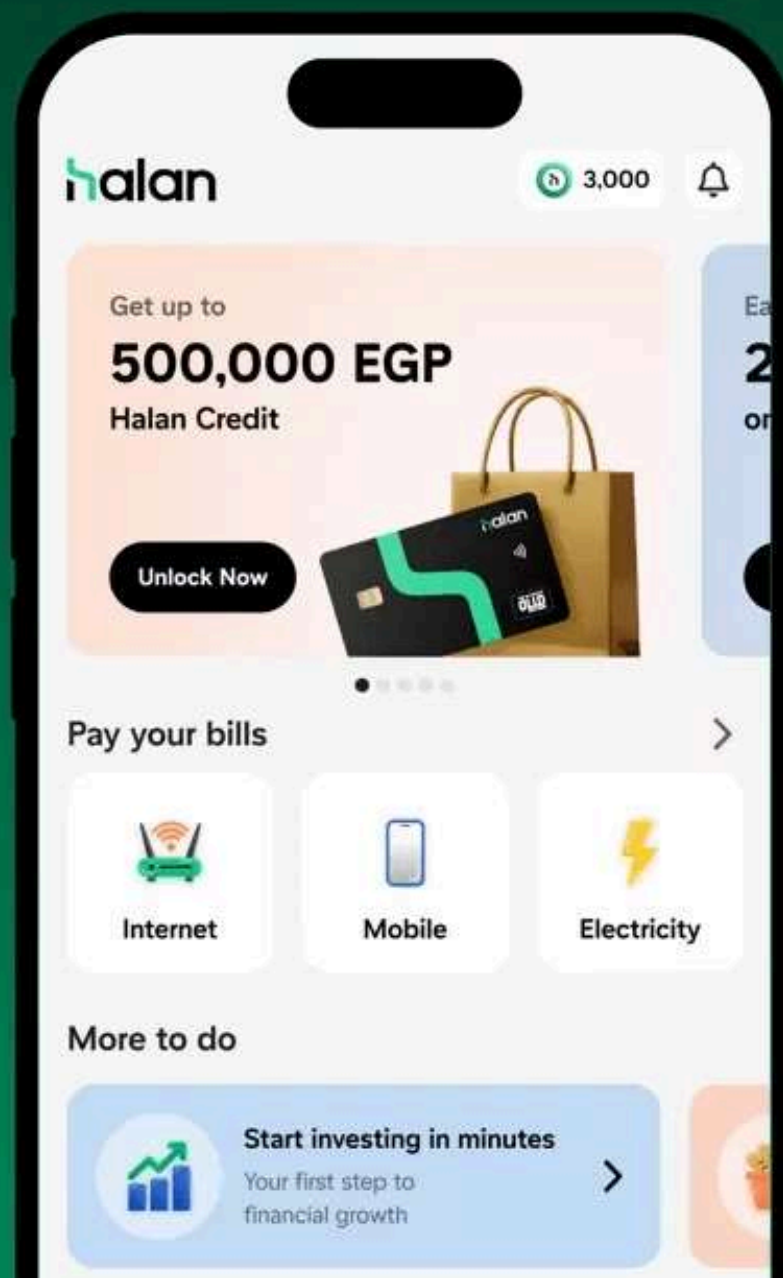
**Track journey
performance**

**Measure campaign uplift
and conversions**

**Compare engagement
across channels**

**Optimize journeys using
behavioural insights**

This helped the team identify high-performing campaigns, measure impact, and continuously optimize customer journeys.



Overall Impact

77M+

Personalized interactions

personalized customer interactions delivered in a single quarter

1.65M+

Campaign conversions

campaign conversions through automated journeys

227+

Lifecycle journeys

Lifecycle journeys scaled from 75 to 227+

1.6M+

Gamification conversions

conversions driven through gamified engagement experiences

SMS conversion rates reached nearly 2× industry benchmarks

Built a scalable, data-driven lifecycle marketing framework

Gamification became one of Halan's highest-performing engagement channels for repeat app usage and conversions

Money Made Easy!

Halan: One App, Everything Money.

Why WebEngage

WebEngage gave Halan the infrastructure to manage customer engagement at scale without increasing operational complexity.

Automation reduced reliance on manual campaigns, while behavioral segmentation and real-time journeys helped deliver more relevant experiences throughout the customer lifecycle.

Built-in analytics allowed the team to continuously measure, optimize, and expand their retention program as engagement scaled.



The brand team talks

Engaging millions of customers across multiple financial products requires me to constantly adapt, experiment, and understand what drives customer action. WebEngage has given me the visibility and flexibility to do that at scale. I've been able to build more relevant customer journeys, improve how I measure engagement, and make faster, more informed decisions that support my growth and retention goals.

Eslam Osama

Senior Growth Analyst, Halan