



**Og Money Drives
Repeat Transactions &
Incremental Revenue
with WebEngage &
Daam Al-Arabia**

About Og Money

Og Money is a leading mobile financial services platform in Kuwait, enabling users to manage bill payments, top-ups, gaming vouchers, and digital wallet transactions through a single mobile app. Operating in a high-frequency fintech environment, Og Money focuses on delivering fast, secure, and seamless financial experiences at scale.

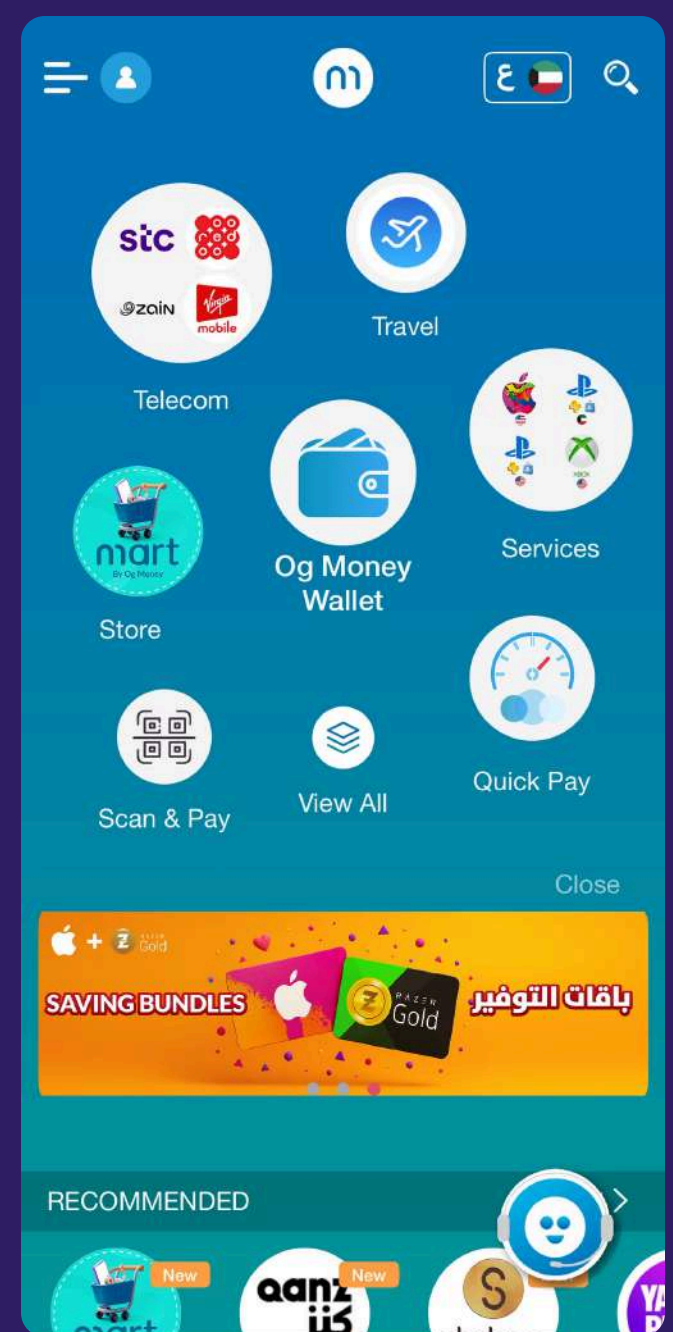
What Makes Og Money Stand Out

All-in-one mobile financial services ecosystem

High transaction frequency and strong repeat usage

Trusted, secure platform with deep local market adoption

Scalable infrastructure supporting multiple services and use cases





About Daam Al-Arabia

Daam Al-Arabia is a leading data analytics and digital transformation consultancy, helping organizations across the Middle East unlock the full value of their data. With deep expertise across platforms such as Google Analytics, WebEngage, and Google Cloud Platform (GCP), Daam Al-Arabia enables businesses to optimize performance, elevate customer engagement, and achieve measurable, sustainable growth.

What Sets Daam AI-Arabia Apart



End-to-End Data Ecosystem Modelling

Design and implementation of unified analytics infrastructures spanning web, mobile apps, and marketing platforms.



Performance-Led Execution

A strong focus on incrementality, ROI measurement, and outcome-driven engagement strategies.



Locale & Market Expertise

Over 10 years of knowledge and experience in the local Saudi Arabian and Middle Eastern market.

Bridging the Gap Between Engagement and Revenue

While Og Money had a strong and active user base, key challenges emerged across the customer lifecycle:



Drop-offs during the browse and payment stages



Low conversion from first-time to repeat transactions



Generic communication that lacked contextual relevance



Limited visibility into the incremental impact of engagement efforts



The Challenge

To leverage user behaviour and lifecycle insights to drive higher activation, repeat transactions, and incremental revenue through personalized, automated engagement.

Why Og Money Needed a New Approach

Og Money aimed to maximize value from its active user base by reducing drop-offs and boosting repeat transactions. Despite user engagement, a lack of contextual depth across key stages (onboarding, browsing, payment) led to generic messaging. The goal was to shift to behavior-based, personalized journeys, requiring a centralized platform and an expert partner to optimize engagement, conversion, and revenue uplift.

The Problem Across the Journey

Stage	Problem	Goal
Onboarding	Users signed up but delayed first meaningful action	Accelerating time-to-first transaction without overwhelming users
Activation	Core services underutilized post-install	Guiding users contextually based on in-app behaviour
Engagement	Broad messaging across diverse user intents	Personalizing communication across services, languages, and user segments
Conversion	Drop-offs during the browse and payment stages	Recovering high-intent users without creating notification fatigue
Retention	Inconsistent repeat usage across cohorts	Turning single-transaction users into loyal, repeat customers
Measurement	Limited visibility into incremental impact	Quantifying uplift through control groups and journey-level attribution



Unified Channels: One Platform, All Customer Touch-points

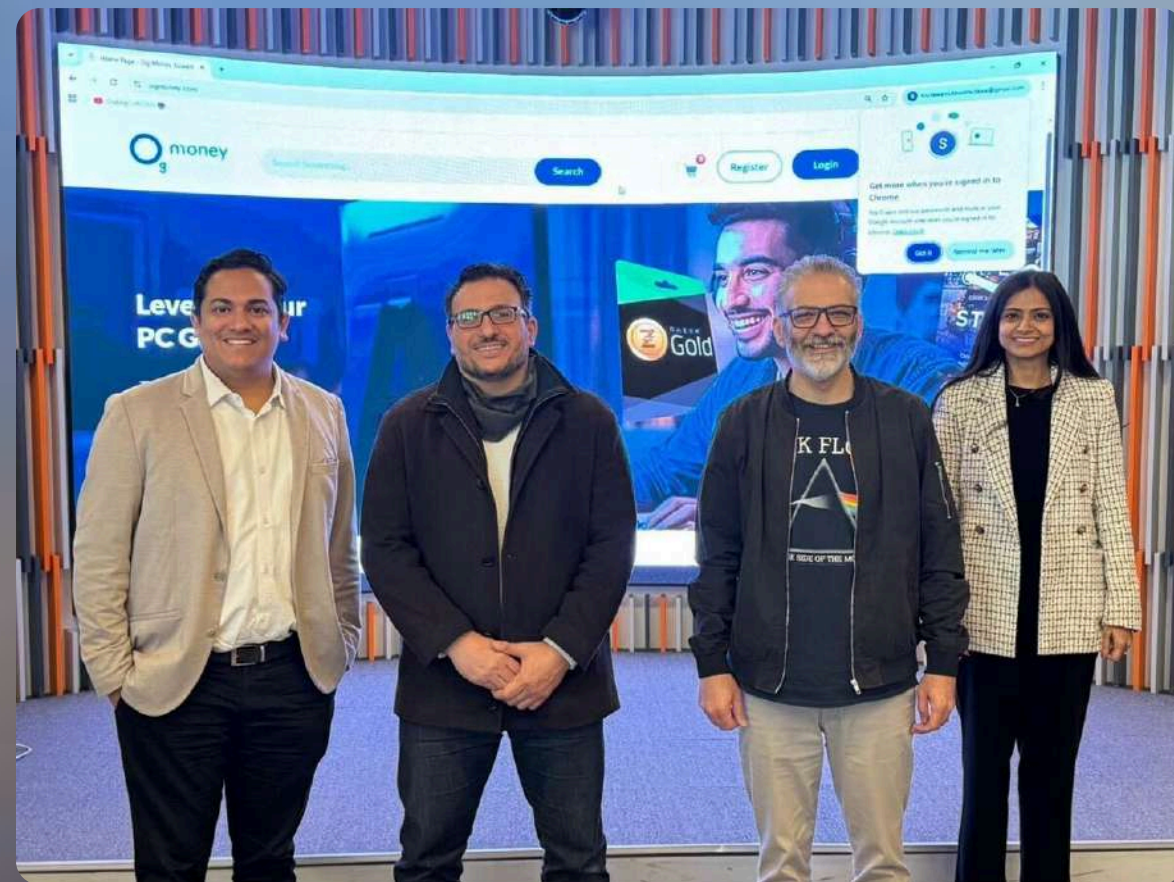
To support its growth and performance goals, Og Money migrated all customer communication, **push, in-app, email, and WhatsApp**, to WebEngage, replacing legacy partners that lacked the required feature capabilities and support.

This consolidation allowed Og Money to simplify operations, improve personalization, and orchestrate cross-channel journeys from a single platform, with better visibility into performance and stronger control over the customer lifecycle.

WebEngage In Action with Og Money

Og Money's core challenge was not acquiring users, but maximizing value from an already active, high-frequency user base. While the app supported multiple transaction types, users often dropped off at critical moments, during browsing, payment initiation, or after completing a single transaction.

WebEngage enabled Og Money to shift from generic, campaign-led communication to behavior-driven, lifecycle-based engagement, allowing the brand to interact with users at the right moment, with the right message, on the right channel

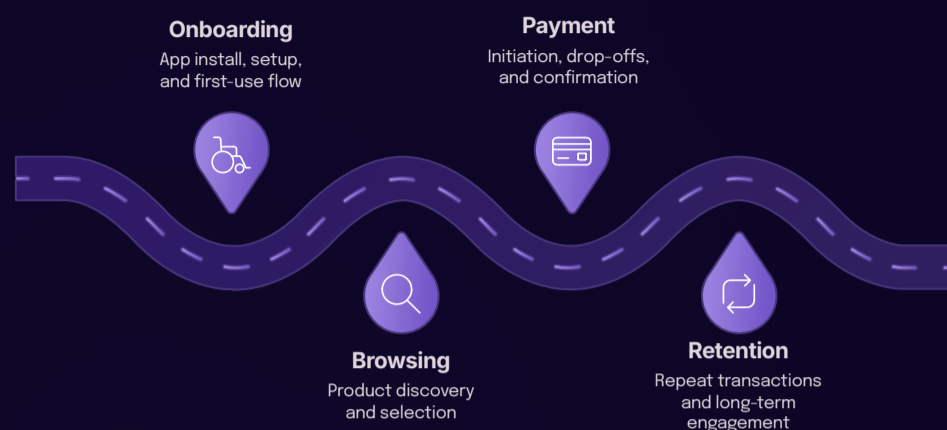


The Solution: A 5-Step Engagement Transformation

Working closely with Og Money, WebEngage and Daam Al-Arabia designed and executed a comprehensive engagement strategy built on behavioral insights, lifecycle orchestration, and continuous optimization. Here's how we transformed drop-offs into conversions:

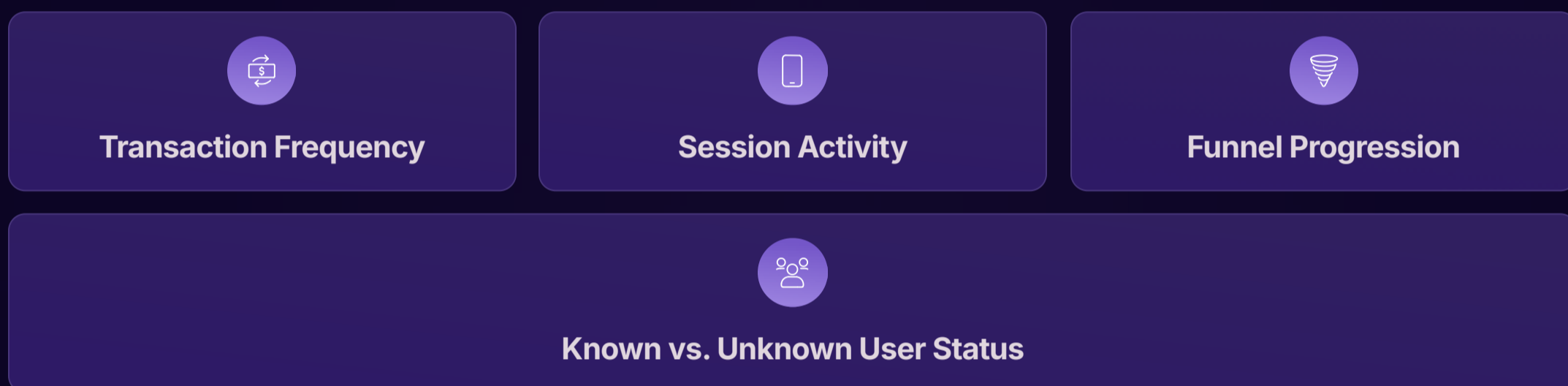
Step 1: Lifecycle & Funnel Mapping

WebEngage and Daam Al-Arabia worked closely with Og Money to map the full user journey, from app install and onboarding to repeat transactions and long-term retention. High-impact drop-off points were identified across browsing, payment initiation, and post-purchase stages.



Step 2: Behavioural Segmentation

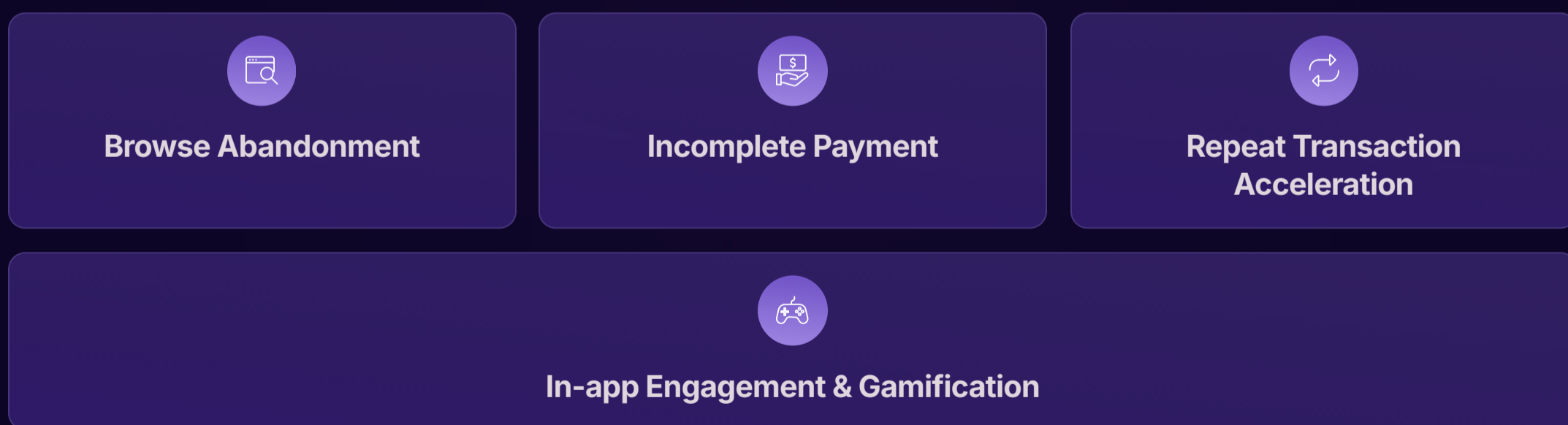
Users were segmented based on:



This enabled precise targeting without over-communication.

Step 3: Always-On Journey Implementation

High-intent, always-on journeys were launched to address the most critical gaps:



Each journey was event-triggered, time-bound, and optimized with frequency caps.

Step 4: Channel Strategy & Optimization

App Push and In-App notifications were prioritized and tested extensively, delivering strong engagement and conversion. WhatsApp was later introduced selectively and delivered exceptional ROI, while Email was prepared through domain warm-up for future scale.

Step 5: Measurement & Continuous Optimization

All journeys were measured against control groups to validate incremental impact. Performance insights from each month were used to refine messaging and channel mix.

3 Campaigns That Drove Scaled Outcomes



Payment Abandonment Recovery

- Triggered when users dropped off after starting a payment
- Delivered timely App Push reminders
- Became the highest-performing journey of the quarter, generating 1,598 unique conversions.



Browse Abandonment Recovery

- Targeted users who explored services without completing payment
- Reduced funnel drop-offs and generated 437 conversions.



In-App Campaigns (Offers & Gamification)

- Used promotions and games to drive engagement at scale
- Delivered 43,279 conversions making them the highest-performing campaigns by engagement volume

The Impact

▲ 52%

Average conversion uplift vs.
control groups

▲ 272%

increase in repeat transactions

730%

ROI from WhatsApp campaigns

Platform Features That Powered the Results



Mapped end-to-end user journeys and identified high-impact drop-off points



Segmented users based on behavior, transaction frequency, and lifecycle stage



Launched always-on, event-triggered journeys targeting high-intent users



Optimized channel mix with a strong focus on App Push and In-App messaging



Measured performance using control groups to validate incremental impact

The Impact: A New Standard for Engagement

Today, WebEngage is a core part of Og Money's growth and engagement stack. The platform powers always-on, behaviour-led journeys that drive measurable revenue impact, higher repeat usage, and stronger retention, while maintaining a seamless user experience.

With Daam Al-Arabia managing strategy, execution, and optimization, Og Money continues to scale its engagement efforts with confidence and clarity.

From the founder's desk

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Through our partnership with WebEngage, we combined advanced engagement tools with Daam Al-Arabia's data-driven expertise to understand Og Money's customers better and maximize ROI through personalized, impactful strategies - **Bassam Jumma - CEO, Daam Al Arabia**

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The Brand team talks

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WebEngage has helped us move beyond isolated campaigns to a more structured and data-driven engagement approach. It enabled us to better understand user behavior, segment users effectively, and build journeys that drive both reactivation and long-term retention. - Marketing manager, Og Money

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Why did Og Money pick WebEngage?

WebEngage stood out for three critical reasons: powerful segmentation that lets us target with precision, flexible journey orchestration that adapts to user behaviour in real-time, and unified multi-channel engagement—all from one platform. It delivers the perfect balance: enterprise-grade capabilities without the complexity, and actionable insights without the noise.



Precision Segmentation

Adaptive Journeys

Unified Multi-Channel

Enterprise Simplicity