



How Banco de Bogotá turned cultural insight into customer action

CASE STUDY ● MASTERCARD MARKETING SERVICES

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By combining cultural insight with real-time experimentation, we created a rewards experience that felt personal, intuitive and inspiring. Mastercard Marketing Services helped us understand what truly moved our customers and scale it with confidence.

Banco de Bogotá Marketing Team

Introduction

Banco de Bogotá set out to reinvent how customers experience credit card rewards by pairing cultural storytelling with data-driven precision. Working with Mastercard Marketing Services, the bank launched “Compra y Gana tus Recompensas,” a nine-week program inspired by the Colombian saying “A cada marrano le llega su Nochebuena” (“Every pig has its Christmas”), reframed as “every purchase comes with its reward.” Through a combination of real-world experimentation, personalized spending goals, dynamic reward selection and a mobile-first experience, the bank transformed a traditional rewards campaign into a tailored, high-performing journey grounded in local culture and supported by measurable impact.

The challenge

In Colombia’s highly competitive credit card market, consumers expect value that feels personal. Generic incentives were no longer enough to drive sustained usage or reactivation. Banco de Bogotá wanted to increase card spend, encourage more frequent transactions and bring dormant customers back into the portfolio, while also delivering a digital experience that felt simple, intuitive and rewarding.

The bank did not yet have a structured way to tailor goals at scale, measure performance in real-time or determine which mechanics truly drove incremental activity. Traditional approaches lacked the rigor needed to evaluate impact with confidence. Banco de Bogotá needed a method that could segment customers based on actual behavior, test new ideas in market and adapt quickly based on evidence rather than assumptions.

The execution

Banco de Bogotá used Mastercard Marketing Services to turn a culturally rooted idea into a measurable, personalized rewards experience. The team began by analyzing customer behavior to understand transaction frequency, spend patterns and recency of activity, using this information to align each customer to the correct segment. These insights informed a dual-goal system that offered each participant two personalized spending targets calibrated to their historical behavior and designed to motivate action. Customers could also choose the merchant where they preferred to redeem their reward, creating a sense of control and relevance that Marketing Services validated early in the campaign.

A redesigned, mobile-first landing page supported the full journey, enabling customers to register, select their goals and track progress in real time. Marketing Services continuously monitored user behavior, guiding adjustments to messaging, layout and communication cadence. Email provided broad visibility, while WhatsApp proved especially effective for affluent customers, delivering the highest click-through rates. Personalized links and owned media channels helped re-engage dormant customers by giving them direct access to their individualized progress and rewards.

Inspired by the vibrant spirit of Colombian culture, the creative campaign centered around the piñata—a beloved symbol of surprise and celebration. Just as breaking a piñata reveals hidden treats, every purchase made with a Banco de Bogotá Mastercard Credit Card unlocked the chance to earn something extra. This blend of cultural relevance, digital simplicity and evidence-based optimization allowed Banco de Bogotá to deliver a rewards experience that felt personal and measurable — and positioned the bank to confidently scale what worked.



Campaign advertisements



The results

The campaign delivered strong, measurable impact. Over nine weeks, Banco de Bogotá delivered exceptional results: a 6.4% lift in spend, a 23% lift among registered customers versus the campaign average. Customers who selected a goal performed far above the campaign average, delivering four times the lift and seven times the impact per customer.

Affluent segments, including Premium, Gold and Platinum cardholders, contributed close to three-quarters of the total impact, and reactivated customers demonstrated strong transaction values. The channel learnings were equally significant. Email provided consistent reach, while WhatsApp drove the highest conversion efficiency, especially among affluent customers.

The campaign also earned recognition beyond the bank, appearing in [Ads of the World](#) as one of the most creative and inspiring initiatives of the year. Mastercard Marketing Services and Banco de Bogota were also shortlisted for the global Drum Awards in the [Advertising: Best Use of Data & Insights](#) category in November 2025.

53%

click-through rate

6.4%

revenue lift

4x

higher lift for goal-registered customers

Key takeaway

Banco de Bogotá demonstrated that rewards programs become significantly more effective when they are measured rigorously, personalized thoughtfully and grounded in local culture. With Mastercard Marketing Services, the bank turned a creative concept into a high-performing strategy that revealed what truly motivated customers and enabled the team to scale proven ideas with confidence.



Contact us for more information

