

Personalization. Engagement. Loyalty.

Turning customer
understanding into lasting
growth

Sustainable growth requires strength across the entire customer lifecycle

Acquisition x Engagement x Retention = Growth



The growth formula is simple. Delivering it is not.

Costly
Acquisition x *Inconsistent*
Engagement x *Fragile*
Retention = *Constrained*
Growth



Make Every Experience Count

PRECISION

RELEVANCE

TRUST

Smarter

Acquisition

x

Tailored

Engagement

x

Longer

Retention

=

Compounding

Growth



Know more. Personalize better. Grow loyalty faster

01 | THE INTELLIGENCE TO UNDERSTAND BEYOND YOUR ECOSYSTEM

Data and insights beyond your walls

Mastercard signals reveal customer value, affinities, share of wallet and growth headroom beyond the client ecosystem

A richer customer view to sharpen every decision



02 | THE TECHNOLOGY TO ACT

Real time personalization and decisioning

Mastercard Dynamic Yield applies AI powered decisioning across marketing, digital experiences and customer engagement to deliver relevant interactions in the moment

Turn customer intelligence into personalized experiences

UNDERSTAND BETTER → PERSONALIZE EVERY MOMENT → GROW CUSTOMER VALUE

Innovation enables organizations to stay top of mind



Seeing beyond the store: a leading retailer **lifted sales 2.6x**

THE CHALLENGE

Understand customers' **spending power outside the store** to engage them with the right content, at the right time.

THE MASTERCARD SOLUTION

CRM Data Enrichment Signals revealed spending headroom, share of wallet and propensity to spend across retail categories.

2.6x

Lift in sales

External spend signals sharpened targeting and personalization.

2.4x

Lift in lapsed customer sales

Propensity models found likely luxury and apparel buyers.



Spending power
beyond your walls



High-value and high-
potential segments



Sharper personalization
and targeting



Share of wallet
by category



Mastercard CRM Data Enrichment Signals helped unlock a holistic view of customers' spending patterns outside the retailer's own stores.

CLIENT, LEADING RETAILER





• THE OUTCOME

Make Every Experience Count

Let's talk about what this
looks like for your business.