

COMARCH

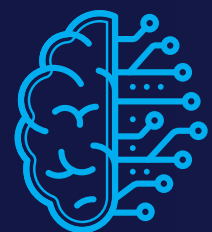
# TRENDS FOR LOYALTY

IN THE MIDDLE EAST FOR 2021



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# ARTIFICIAL INTELLIGENCE



Analysis of trends and predicting future customer needs (Next Best Offer)



Micro-segmented communication



Automated identification of potential frauds



Churn prevention



# MARKETPLACE



**Individual  
Customers**



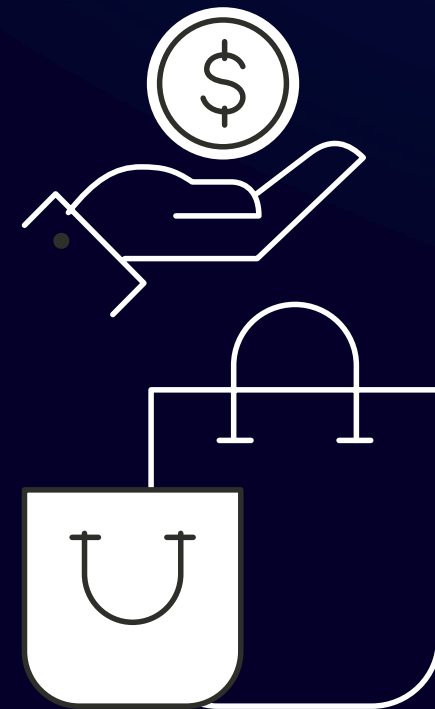
## Mainly looking for:

- Unique, best & nearby offers
- Personalisation
- Product reviews



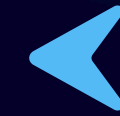
**BANK**

Most valuable asset:  
Customers (B2C/B2B)



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All the IT tools  
– to make it happen















## Mainly looking for:

- Tailored segmentation
- Time to value
- Cost-effective solutions
- Digital presence and access to customers



**SMEs / SOHOs**

# Wide range of loyalty for financial sector, able to meet differentiated needs

Classic loyalty & Digital Marketplace	Education & engagement	Finance and cross-sector coalitions	White-label	Internal employee program
  <b>2 Leading Banks from the Middle East</b>	 <b>OLDMUTUAL</b>  <b>NEDBANK</b>	     		<b>Top 3 German car manufacturer's bank</b> 
<p>Omnichannel B2C and/or B2B loyalty programs for Bank's end Clients. Digital Marketplace platform to connect SMEs and consumers</p>	<p>Engagement programs focused on expanding Clients' financial knowledge and building positive interactions</p>	<p>Partner coalitions as a means of program consolidation and new revenue stream on points operations</p>	<p>White-label loyalty solutions for merchants and business partners</p>	<p>Digital incentives &amp; educational program for employees, e.g. sales force</p>

## FLEXIBLE SEGMENTATION

it means the ability to adjust user paths using quantitative, qualitative, and ethnographic user data



## APPLYING FUN FACTORS

that create customer behaviors compliant with brand values and business goals. Create any scheme you want and take advantage of the available in our Configuration Panel



## GAMIFICATION

A smart tool to build engagement and foster desirable user behavior



## NON-INVASIVE COMMUNICATION

reducing the barrier between the brand and customers, achieving long-term engagement



## MEASURABLE SUCCESS

integration with our BI and AI module allows you to analyse your current state and shape an even better engagement strategy for the future



# Gamification works best when it's user centric

based on research, client database analysis and preceded by workshops with our strategy consulting team.

- ✓ Challenges
- ✓ Games
- ✓ Quizzes
- ✓ Leaderboards
- ✓ Teams
- ✓ Badges
- ✓ Points
- ✓ Rewards
- ✓ Instant feedback
- ✓ Other triggers

AI

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DEVELOPING THE **FUTURE**