



Your source for payments education

Maximizing Customer Insights: Leveraging Omni-channel Payments Data

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About me

DJ (Dnyanavi Jogewar)

- Since Jan 2022; Senior Data Analyst @ Adyen
- Before that; Manager Data Analytics @ LendingTree

Zachary Burgeson

Director, Performance Marketing







**60+ LOCATIONS ACROSS COLORADO, UTAH, NEW MEXICO,
MONTANA, AND WASHINGTON**



GREAT OUTDOORS

WE LOVE WHAT WE DO! OUR PASSION FOR THE OUTDOORS INSPIRES US TO WORK HARD TO HELP EVERYONE CREATE THEIR OWN STAKE.

GREATER SERVICE

STRIVE TO CREATE POSITIVE IMPACTS ON THE PEOPLE, COMMUNITIES, AND ENVIRONMENT AROUND US.

GREATEST EXPERIENCE

WE GO ABOVE AND BEYOND TO ENSURE WE CREATE AN EXCEPTIONAL PERSONAL EXPERIENCE. WE ACHIEVE THIS THROUGH LISTENING, LEARNING, COMPASSION, AND CONTINUOUS IMPROVEMENT.

We're not just a brand **We're a lifestyle**



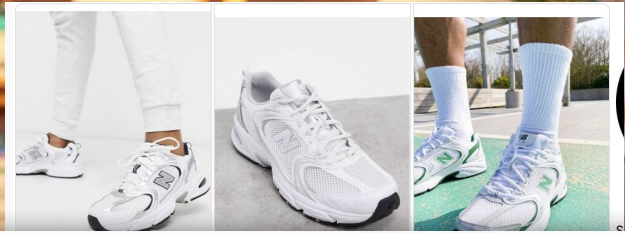
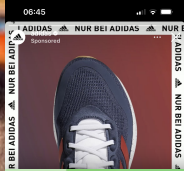


Instagram

coming back to Berlin. You can find him at... more

7 hours ago

reserved



Steve Madden Match chunky trainers in taupe-Neutral

Trainers by Steve Madden If in doubt, trainers look like you're in a service design Pull tab for easy entry Lace-up fastening toggle Durable rubber outsole Textured grip tread

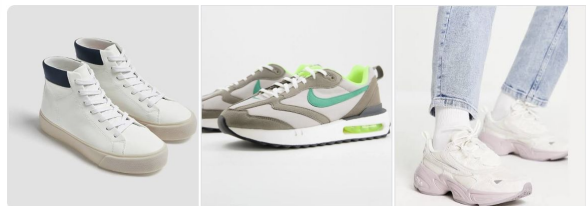


Shop Now



Country Codes

Vacatures



dyden PAR Coverage



What could a business have done better?

Summary

- The Problem : Blind Spots
- Why is it important?
- The Solution : Payments Data
 - How Christy Sports solve their personalization challenges
 - Power of payments data

In-store transactions are a major blindspot in understanding customer journeys

82% of transactions for
omni-channel business
happen in-store

39% of retailers lack a loyalty
program to understand
customer journeys

Most customers do not identify
themselves in store

What's lacking in current solutions ?



Fragmented payment infrastructure per region and channel.



Lack of technical bandwidth to link transactions with customer profiles.



3rd party data sources provide generic insights and not comprehensive.



Loyalty programs have a barrier of adoption and in-store identification.

The Importance

9.5%

Of **revenue** is spent on Marketing

40%

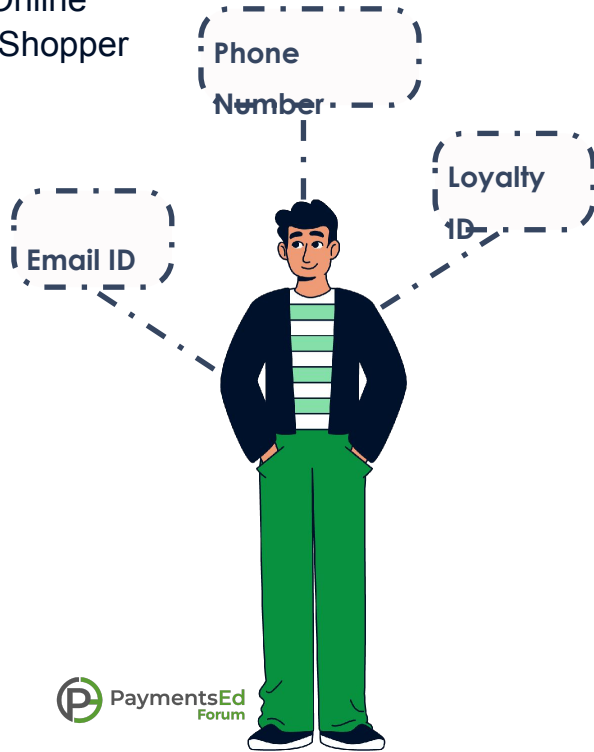
revenue uplift for companies that do personalization well



The Solution Payments Data

How a business sees customers

Online
Shopper

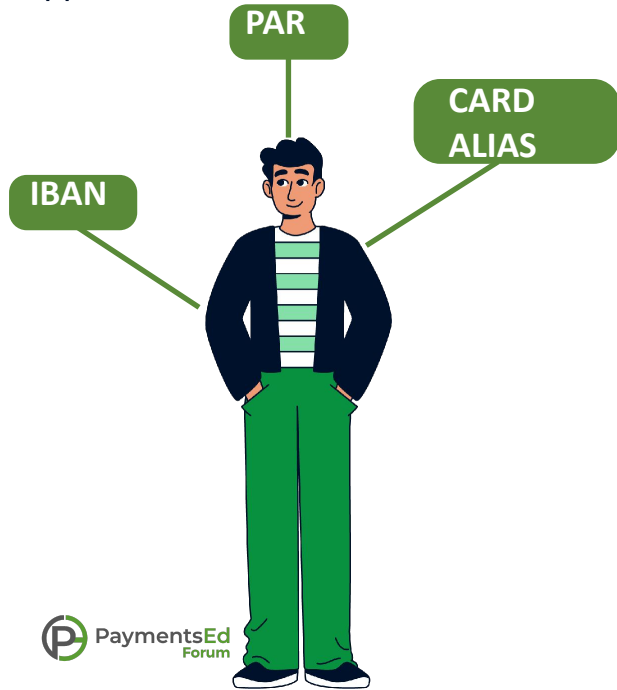


In-store
Shopper

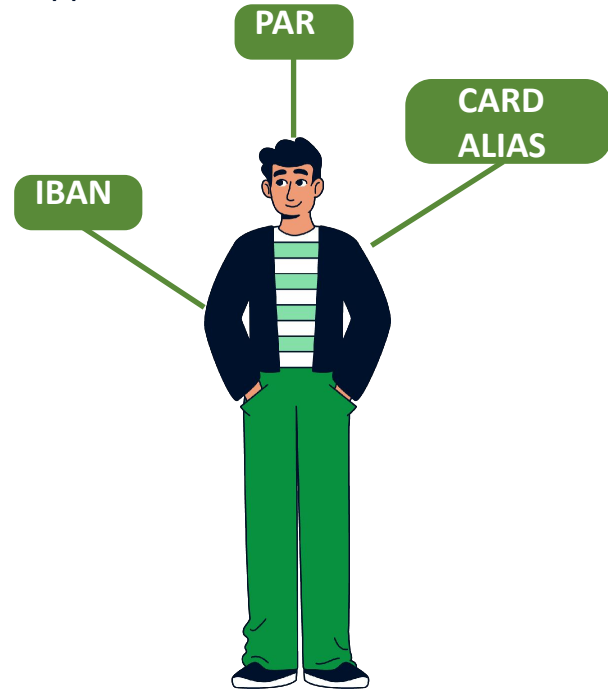


How a business sees customers **with** Payment identifiers

Online
Shopper



In-store
Shopper



Create **omni-channel customer profiles** Payments Data

Before Payments Data Enrichment

 **Yashar M.**
Shopper profile



Headphones

€24.99

22 May 2023
Online purchase



Polo shirt

€99

22 May 2023
Online purchase

 **Unknown customer**
POS record



Backpack

€65

22 May 2023
Online purchase

After Payments Data Enrichment

 **Yashar M.**
Shopper profile



Headphones

€24.99

22 May 2023
Online purchase



Polo shirt

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22 May 2023
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Backpack

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22 May 2023
Online purchase

Power your operational optimization with Payments Data

Fight Fraud

Identify the most frequent refunders and combat reseller fraud

Improve in-store operations

Optimize store expansion strategy and effectively measure cannibalization for new stores.

Enhanced Business Analytics

Measure additional upsell revenue after in-store refunds

How Christy Sports solves their unique personalization challenge with Payments Data

**YOU ARE LEAVING
THE SKI RESORT**

**YOU CAN
DIE**

THIS IS YOUR DECISION





1. Minimize CAC

2. Maximize LTV





Christy Sports

Challenge

Good technologies to recognize Shoppers in a single channel, no omnichannel recognition capabilities.

Impact of payments data

- 41% shopper recognition uplift: more transactions are linked to members.
- 49% more useable profiles: anonymous shopper profiles for analytics

Insights

- 1 out of 4 E-commerce shoppers is actually an omnichannel Shopper
- Omnichannel shopper is 2.1x more valuable than a single channel shopper



Christy Sports

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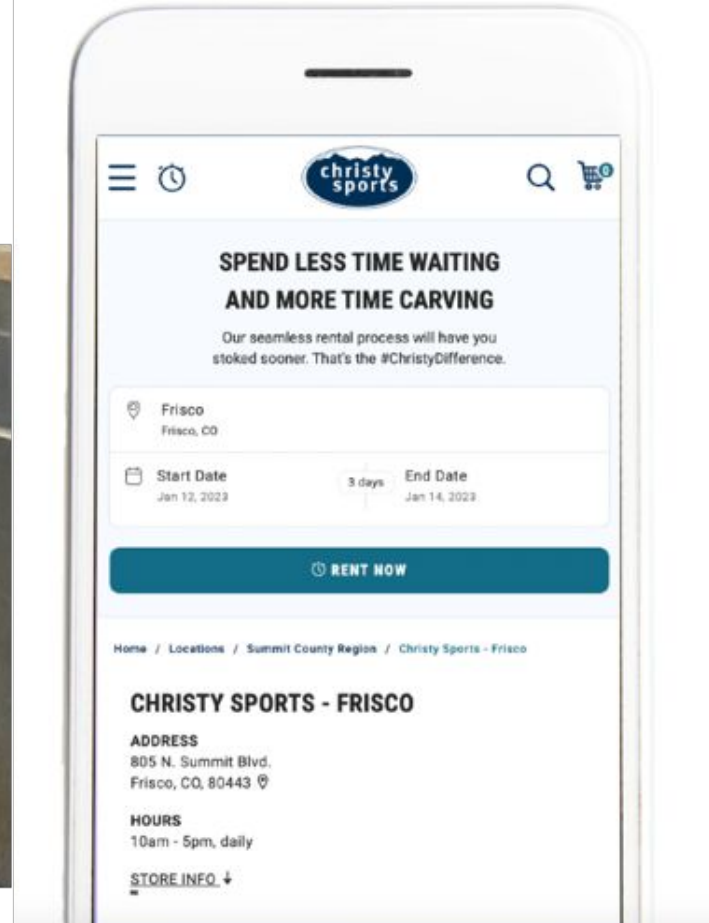
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Personalization
comes in many
forms...

But none more as
important as the
guest
experience



#1. Online deposit & store pickup using the Adyen token



The Result
**Less than 5 minutes
per guest from fit to pick up***



#2. Product attachment upselling

In-store & Online

The Result
**18% higher upsell
potential**

Kumar K

- Rents once per season
- Buys new skis every two seasons
- Gets regular tunes and repairs
- **Hasn't bought a new jacket since being in our file**

LTV POTENTIAL: HIGH



Thank you!