



**PERSONALIZED CX:  
6 STRATEGIES TO DRIVE VALUE**

**:ubiquity**



# INTRODUCTION

**C**reating personalized experiences and communications could help brands capture \$2 trillion in additional revenue over the next five years, but it will require greater coordination of data, technology tools, and human insight.<sup>1</sup>

Beyond delivering the right offer to the right customer at the right time, successful brands understand that personalized CX is delivering value at every touchpoint. It requires the strategic integration of people, training, data, and technology working in tandem. Here are six strategies companies are using to make it happen.

# REMOVE BARRIERS, HIGHLIGHT BENEFITS

Consumers want to do business with trusted brands and are willing to share personal data and pay more when they perceive clear value in return. The challenge lies in uncovering and delivering precisely what customers value most.

For 78% of consumers, the ability to save money is a top priority. Consumers also highly value brands that help them save time and make their lives easier.<sup>2</sup>

## SEE IT IN ACTION

Emprise Bank provides a compelling example of this principle. Initially, its digital banking app included money management tools that were underused. The features were buried at the bottom of the solutions menu and required opting in, making it difficult for customers to discover them and appreciate the added value.<sup>3</sup>

To address this, the bank redesigned its user experience, prioritizing visibility and proactivity. By making financial tools more accessible and integrating behavioral triggers, Emprise Bank significantly improved engagement. The app now delivers timely, personalized financial tips, such as alerts for duplicate transactions, driving an eightfold increase in logins. Today, 56% of the bank's active app users leverage its financial management tools.<sup>4</sup>



## SUCCESS STRATEGY 1:

### Remove UX Friction and Deliver Proactive Value

Consumers value brands that help them save time and money, but brands must make it easy to take advantage of such benefits. Streamlined app design and automated triggers—such as Emprise Bank's financial alerts or REI Co-op's 10% cashback annual dividend—make it simple for customers to realize these rewards.<sup>5</sup>

# LEVERAGE DATA TO BUILD RELEVANT CONSUMER STRATEGIES

Despite collecting vast amounts of customer data, many brands struggle to transform insights into meaningful, personalized actions. Closing this gap is essential for delivering relevance and maintaining customer loyalty.

## SEE IT IN ACTION

One key way to bridge this gap is by using data-driven insights to segment customers more effectively. Alaska Airlines recently segmented customers and launched a low-cost loyalty program, offering tailored benefits like free Wi-Fi, early access to favorite destination deals, and personalized fare pages for budget-conscious travelers. The \$5 monthly subscription is a response to customer demand for more personalized experiences, and part of the airline's bid to attract more price-sensitive buyers.<sup>6</sup>

This shift is part of a larger trend: Eight in 10 brands reported plans to offer personalized rewards in 2024, up from four in 10 who were offering it when surveyed in December 2023 and January 2024.<sup>7</sup> This dramatic shift in thinking reflects the growing recognition that personalizing loyalty programs—which is already helping retailers increase engagement, retention, and sales—is not optional. It's a competitive advantage.



## SUCCESS STRATEGY 2:

### Create Rewards That Matter to Specific Customer Segments

Design distinctive rewards that are valuable to specific customers. Create reward tiers that are transparent and offer value for all customer segments. For example, VIP customers might appreciate exclusive content and personalized experiences, while budget-conscious shoppers may prioritize deals and easy-to-redeem discounts.



# UTILIZE GENERATIVE AI AND DIGITAL TWINS FOR MAXIMUM PERSONALIZATION AND RELEVANCE

While segmentation aligns experiences with customer needs, advanced AI technologies like generative AI and digital twins enable deeper personalization and behavior prediction. Brands with more AI capabilities are now considering how to combine technologies for maximum effect to model customer behaviors, predict future product purchases, and identify churn risks.

## SEE IT IN ACTION

McKinsey illustrated the potential of combining generative AI and digital twin technology through an interactive customer journey, showcasing how personalization and segmentation can drive meaningful, real-time strategies. In its example, a financial provider uses customer data to meet a traveler's needs by prompting a currency conversion to avoid fees, offering VIP lounge access, and emailing a summary of trip expenses at the journey's end. The digital twin records the traveler's return and marks the trip's conclusion, while generative AI synthesizes expense details to craft a personalized email. This approach demonstrates how leveraging advanced technologies can transform data into relevant, actionable customer experiences.<sup>8</sup>

## SUCCESS STRATEGY 3:

### Integrate Complementary Technologies for Maximum Benefit

Combining tools like generative AI and digital twin technology enables brands to achieve new levels of personalization through relevant, real-time interventions. For instance, brands can anticipate and provide solutions or benefits at the precise moment of need, such as when a traveler incurs a conversion fee—all within the customer's unique journey.



## BUILD *EMOTIONAL CONNECTIONS* WITH CUSTOMERS

Data analytics and AI take brands only so far. Delivering personal CX demands authentic human connections and training teams on responding with empathy and authenticity, even encouraging them to go off script.

“AI will give you next steps or recommendations, but it won’t communicate that tone or explain how to resonate with the customer’s real-life situation,” explains Meg Porter, EVP of APAC at Ubiquity, a strategic customer experience and global business process outsourcing leader. “Agents need to be able to have a real conversation, to bring in the emotional side of the brand, reflect its values and connect with customers on a more personal level.”

Two elements are central to making authentic, personal connections: reinforcing shared values and treating customers like real people. Porter recalls a recent conversation with a concerned customer. The agent said: “We appreciate you being our customer ... and being responsible with your finances. Let me see what we can do about that fee.”

### *SEE IT IN ACTION*

“Praising customers for being financially responsible wasn’t something we covered in training, but it absolutely reflects the fintech brand, which is all about helping customers manage their money,” Porter says. “We spend a lot of time during onboarding to make sure agents understand who the customer is, why they’re using the product and what client brand values are most important to represent.”

Once the brand values and the customer journey are clear, the training focus returns to everyday conversations. “How would you talk to your best friend or your mom about this problem? It’s not just about a pair of shoes that didn’t arrive on time. It’s about the special occasion the customer bought them for,” Porter notes.

# SUCCESS STRATEGY 4:

## Reinforce Brand Values with Authenticity and Empathy

Use technology to support service teams, but train for context and empathy, adapting scripted responses to respond authentically. Provide agents with an up-to-date knowledge base or AI assistant to ensure fast, accurate responses, while focusing training on understanding brand values and customer sentiment. Encourage flexibility to match customer situations and reinforce genuine care in interactions.

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**-MEG PORTER, EVP OF APAC AT UBIQUITY**



# MAKE CUSTOMERS FEEL HEARD

Customers and employees who feel valued and listened to are more likely to remain loyal. The challenge lies in operationalizing, collecting and using feedback in a scalable way, especially in industries like financial services or healthcare, where standardized processes are important.

**“When people start to feel respected and they can see that they matter, that’s a level of personalization that will make people feel great about the work they get to do. And when people love their work, they talk about it.”<sup>9</sup>**

**– GLENN LLOPSIS, CEO OF GLLG**

## SEE IT IN ACTION



When call volume and repeat calls exploded for one financial services client, Ubiquity’s investigation revealed a lack of clear, self-help solutions in the mobile app for customers whose cards were blocked for suspicious activity.

“We looked at how to minimize the customer effort involved when cards get blocked, which understandably causes panic for customers,” Porter says. “We made recommendations to change the app experience completely. Now, when a card gets declined, customers can immediately see why, go through a series of steps to expedite a replacement card and unblock their accounts without having to contact an agent.”

These changes dramatically improved customer experience and reduced call volume. In that case, Porter says an apology was also necessary. “We reached out to customers and acknowledged the issue, explained all the changes we made because of their input, and thanked them for their feedback. You shouldn’t have to make those calls often, but it’s important to let customers know that they have been heard.” Seeing that their input leads to tangible improvements fosters trust, loyalty and a culture of continuous improvement.





## **SUCCESS** STRATEGY 5:

### **Use Feedback as a Catalyst for Change**

Reach out to customers who experienced issues, apologize when necessary and highlight how their feedback directly led to service improvements. Making customers feel understood and valued is an ongoing process. CX journeys and customer preferences and needs change, and brands have to adapt to those changes more quickly to stay competitive.

# EMPOWER MANAGERS TO CUSTOMIZE SOLUTIONS

Personalizing CX also requires brands to give front-line managers access to data, along with real-time customer interaction and agent performance data, and the freedom to use it to create bespoke experiences.

## SEE IT IN ACTION

“When CSAT goes down, there’s a tendency to throw money at the problem,” says Porter. “‘We need more trainers,’ or ‘we need to upskill agents,’ but your operations leaders need to be thinking more strategically. Why are we constantly upskilling? Is there a flaw in the training? Or, is there a problem with the UX that is creating friction for customers? Rather than cookie-cutter solutions, we challenge our leaders to deploy resources for maximum effect. What is going to make the most difference for this particular brand and for these particular customers?”

Traditional ratios for trainers to agents, for example, are too broad, Porter notes. Instead, brands should more closely examine tactics aligned with specific goals. If a brand is looking for greater CX insights, then additional quality assurance analysts and AI reporting that can quickly identify trends across could be more beneficial than adding an extra training session or developing a report. Brands that can operationalize data-sharing to improve decision-making at every level of the organization will be more nimble and better able to deliver the personalized experiences customers crave.



## SUCCESS STRATEGY 6:

### Share Data to Fuel Better Decision-Making

Empower operations managers to customize resource deployment by giving them access to relevant performance and customer data. Traditional ratios of trainers to agents or QAs to volume might not be suited to a brand’s goals or its customers’ needs. Creating personalized CX requires customized solutions based on a more holistic view of customer and employee service journeys.

## **BOTTOM LINE:**

# TECHNOLOGY AND TALENT MUST WORK TOGETHER

Personalizing CX at every customer touchpoint requires significant orchestration of data, technology and human expertise—all working together in service of the customer.

“Take a holistic approach,” Porter recommends. “Ask: ‘What can we do to not only make this program memorable but also set up the team for success?’ You get stronger customer journeys. You get stronger agent journeys, which ends up being a win-win in all metrics across the board.”





Personalized CX demands a lot from technology and teams, which is why brands need partners with proven experience and expertise to help them achieve it.

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