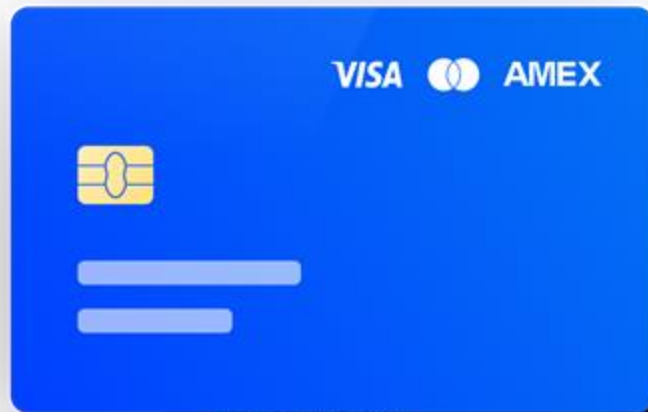


# Using Real-Time Data to Drive User Engagement

**Katherine Degnen** | VP of Product  
Fidel API | [www.fidel.uk](http://www.fidel.uk)



```
"amount": 100,  
"datetime": "2019-08-16T16:59:30",  
"currency": "GBP",  
"auth": true,  
"scheme": "Visa",  
"brand": "Burger King",  
"address": "53 Frith St|
```

# The way we think about engagement is broken

Exclusive Promo Codes for Lyft, Rent the Runway, Drybar, Scotch Porter, and More >



Mon, May 17, 5:14 PM (22 hours ago) ☆ ↶ ⋮

It's time to share the  
food we love, at the  
restaurants we love.

It's Time to Make a

*Right this way*

# Customers are more tech-savvy and have increasing expectations

**37%**

Customers will stop doing business with a company that doesn't deliver a personalized experience<sup>1</sup>

**63%**

Personalization is a part of the standard service they expect<sup>1</sup>

**79%**

The experience given by a company is just as important as the product / service<sup>2</sup>

<sup>1</sup> Harris Poll. (2019) [Addressing The Gaps In Customer Experience](#).

<sup>2</sup> Salesforce. (2020) [State of the Connected Customer](#)

# Real-time engagement helps keep up and exceed the expectations of customers

**53%**

Customers who feel an emotional connection to the brands they purchase from the most<sup>1</sup>

## The RTE Payoff

- Knowing where your customer is in their journey
- Knowing the right ways to reach them across platforms
- Giving them the best experience possible

<sup>1</sup>Salesforce. (2020) [State of the Connected Customer](#)

# Know the difference between marketing and engagement

## Real-Time Marketing is:

- Delivers the right message, at the right time, often to secure a sale
- Can be personalized
- Often attempts to predict their future behavior

## Real-Time Engagement is:

- Encapsulates the entire customer experience
- Delivers the right message based on their context
- Creates a long-term relationship between brand and customer

# **Building a real-time engagement experience**

# There are three key elements to a real-time engagement experience:

You need the right:



**Strategy**



**Data**



**Touchpoints**



# The right strategy

- **Understand the goals** for the company
  - NPS, retention, increased LTV, reduced CAC, etc.
- Based on what you're trying to achieve, create a strategy that **optimizes those outcomes**
- **Never lose sight of the pain points** of your customers in setting this strategy





# The right data

Based on your strategy, **determine the necessary data points** that you'll need to enable this engagement

- Location
- Purchase history
- Real-time transactions
- Etc.



**All data points enabled  
by mobile wallets**



# The right touchpoints

For each customer, it is important to know what message to send and **where they want to be engaged with**



# Mobile wallets give information and touchpoints to provide RTE



**Shopping History**



**Real-Time  
Transactions  
(facilitated by Fidel)**



**Understanding of  
the customer**

# Google Pay, powered by real-time data, creates a rich and contextual experience



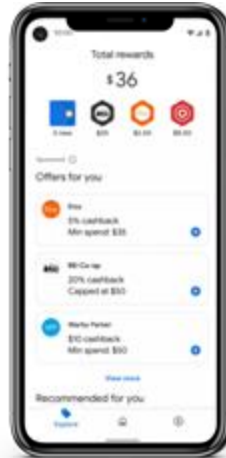
1

Sign in to the new GPay app



2

Enrol any credit or debit card



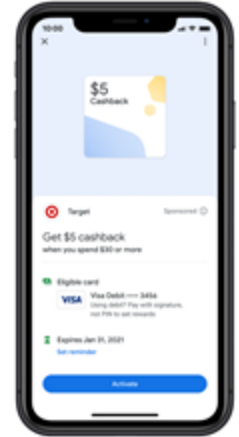
3

View offers with Google's merchant partners



4

Shop in-store or online at merchant partner



5

Earn cash back rewards instantly

FIDEL

# Mobile wallets act as a great platform for real-time engagement

**Contextual**

**Data-filled**

**Omnichannel**

**Questions?**

Katherine Degnen  
VP Product, Fidel API