



VISA

The power of personalized marketing

Explore how today's technology is unlocking new levels of highly individualized communication on a global scale—and its potential impact on your bottom line

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Enhance relevance. Create value.

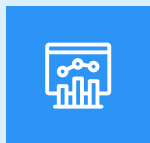
With leading brands harnessing technology like never before, personalization is the new competitive edge

As humans, we build connections on shared experiences, thoughtful communication and active listening. As marketers, we should strive to do the same.

By creating unique experiences shaped by each individual's actions, interests, and values, brands have the potential to form authentic bonds that can deepen loyalty.

Today's version of personalized marketing goes far beyond simply using a prospect's first name. It's a conversation. And it's one way leading brands can gain a competitive advantage.

Advanced personalization is often supported by several foundational elements, including....



Data

Leveraging information about the consumer, from demographics to behaviors to preferences, is the cornerstone of personalization.



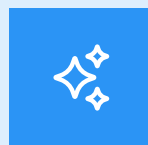
Speed

Responding to a consumer's action in as near a real-time manner as possible helps ensure its relevance.



Segmentation

Grouping consumers based on data allows for more contextually relevant messaging tailored to each unique segment.



AI-driven technology

Employing AI to automate, accelerate, optimize and even generate communications with human oversight can support personalization at scale.

Harnessing the power of personalization can help strengthen the performance of marketing campaigns spanning the customer journey, from acquisition to onboarding to retention and advocacy.

"Personalization leaders—today's most successful brands—know that driving value for their customers will ultimately drive value for their brand as well."¹

75%

of Directors & Executives in the U.S. surveyed believe consumers are more likely to purchase from brands that personalize content.²

1. Deloitte Digital, "Personalizing growth," June 2024. (<https://www.deloittedigital.com/us/en/insights/research/personalizing-growth.html>)

2. Deloitte Digital, "Embracing change and gearing up for the future," January 2024. (<https://www.deloittedigital.com/nl/en/insights/perspective/marketing-trends-2025.html>)

Personalized marketing is foundational for omnichannel messaging journeys. By creating tailored, omnichannel experiences in which information from one channel drives contextual relevance in another, prospects are more likely to engage when interactions are timely and relevant.³

That's the power of personalized marketing at scale. Many brands across the globe are prioritizing personalization as part of their growth strategies.

48%

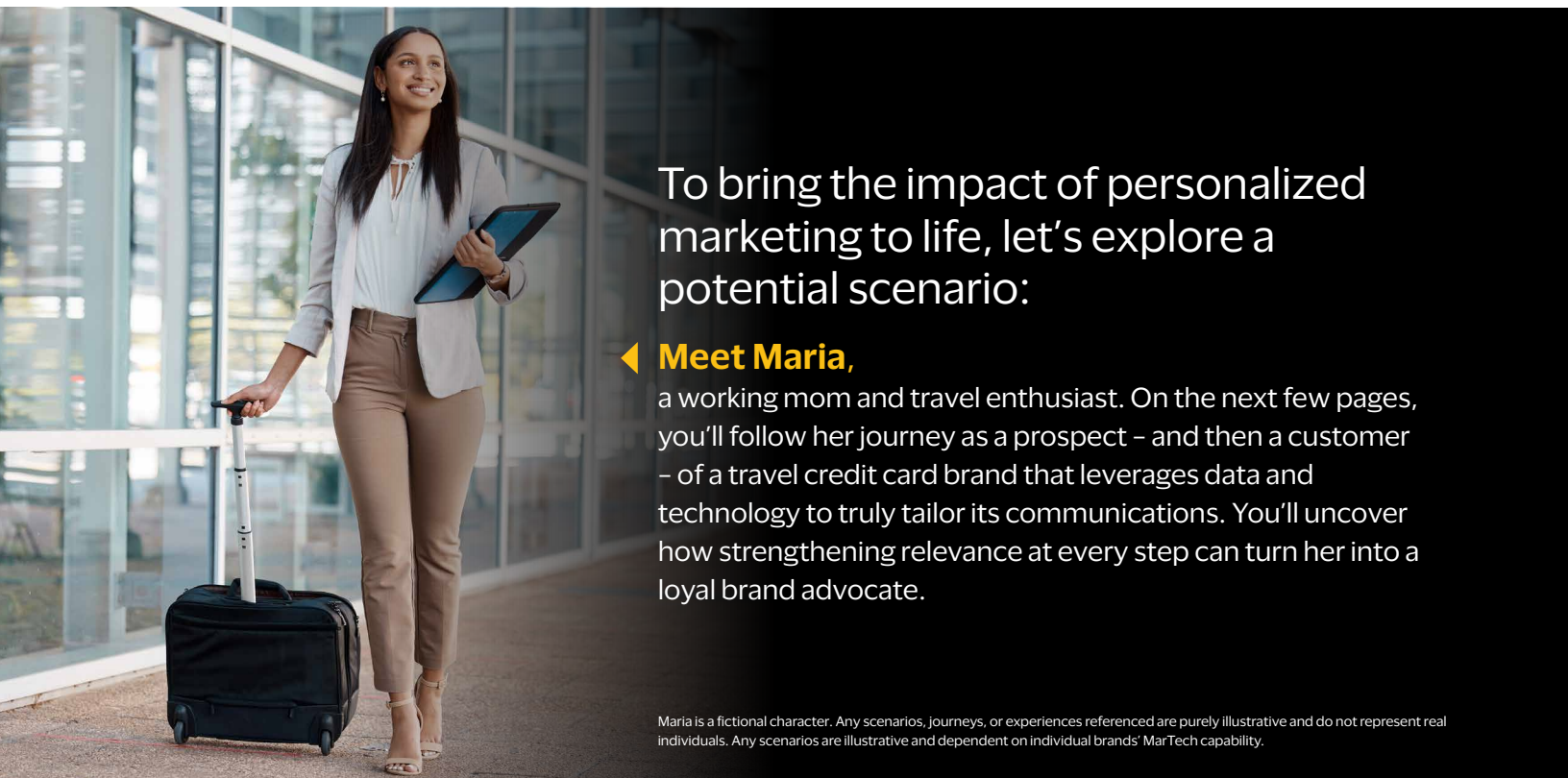
of personalization leaders surveyed are more likely to exceed revenue goals³

Personalization leaders are

67%

more likely to report increased frequency of purchases by customers⁴

Your next move? Make personalization a priority if it isn't already—start by taking a closer look at your data infrastructure, technology stack and opportunities for deeper personalization.



To bring the impact of personalized marketing to life, let's explore a potential scenario:

◀ **Meet Maria,**

a working mom and travel enthusiast. On the next few pages, you'll follow her journey as a prospect – and then a customer – of a travel credit card brand that leverages data and technology to truly tailor its communications. You'll uncover how strengthening relevance at every step can turn her into a loyal brand advocate.

Maria is a fictional character. Any scenarios, journeys, or experiences referenced are purely illustrative and do not represent real individuals. Any scenarios are illustrative and dependent on individual brands' MarTech capability.

3. Deloitte Digital, "Embracing change and gearing up for the future," 2024. (<https://www.deloittedigital.com/content/dam/digital/nl/pdfs/marketing-trends-2025-final.pdf>)

4. Deloitte Digital, "Personalization: It's a value exchange between brands and customers," June 2024. (<https://www.deloittedigital.com/content/dam/digital/us/documents/insights/insights-2024-0610-personalization-report.pdf>)

Spark the connection

Personalization begins with the very first interaction

As Maria's browsing her favorite travel social media accounts and thinking about her next family getaway, she sees a banner ad for a credit card offer: A free flight to Miami. She lives in New York, so it's a quick trip—plus her kids love the beach.



Personalization

Serving a targeted promotion based on geo-location, seasonality and areas of interest can kick-start the value of personalization.

83%

of U.S. consumers surveyed are interested in customized discounts and promotion offers⁵



Maria clicks on the ad, visits the landing page for a few minutes and moves on, while the idea of that Miami trip sticks in the back of her mind.

When she checks her email, she sees a message with the same targeted offer, personalized to her with suggested family-friendly hot spots in Miami, and decides to apply for the card.



Omni-Channel Messaging

Because the travel card brand triggered an automated email based on her previous behavior, her next interaction became even more relevant.

Key takeaway for brands:

Focus on timeliness and relevance.

Capitalize on insights from prospects' behavior at every step of the journey, which can include:

Channel - Build interactions based on the channel(s) you know they're using.

Location - Personalize messaging by region or geolocation when appropriate.

Offer - Carry forward the offer or product the prospect engaged with to maintain relevance.



Cement the relationship

Set the tone with immediate value and recognition

Maria's application is approved, and she receives her new card in the mail a few days later, along with a **personalized welcome kit** that illustrates her new benefits.

Alongside the printed mailing, she also receives a series of text message communications, each tailored to her behavior and aimed at immersing her in her new card's value as soon as possible:



Text message

reminding her to activate her card



Text confirmation

that her card is now activated, which also encourages her to download the travel brand's app to track her rewards, including her welcome bonus

Text messaging can be a smart way to deliver personalized communications that get noticed and opened—more than 90% of text messages are opened within three minutes of receipt.⁶



By recognizing her actions immediately, they become more than individual steps—they become a conversation.

Prompted by the real-time messages, Maria downloads the app and sees her **Family Traveler Dashboard alongside personalized messages** each time she opens it, from ways to earn more rewards at her favorite restaurants near her office to flash deals on family-friendly getaways.



When the brand's analytics tool predicts she's likely to travel soon, and she opens the app to a **hyper-personalized message**: "Maria, planning a family trip? Here are three reward-optimized getaway ideas perfect for families."



MarTech

Behind the scenes, the travel brand's MarTech ecosystem provides the framework for activating ongoing personalization—typically comprised of a range of tools, including CRM (Customer Relationship Management) systems, email marketing platforms, social media management tools, analytics platforms, and more.⁷

To effectively personalize at scale, having this comprehensive view of your customers is critical. "When your MarTech stack is fully integrated, you can gather data from all touchpoints of the customer journey." This gives you a 360-degree view of your customers.⁷

The trend toward prioritizing a strong MarTech stack is clear:

85%

of marketers surveyed in 2025 aim to invest in a digital ecosystem to streamline creation and distribution of personalized content⁸

Organizations surveyed saw 2.5X increased customer lifetime value

on average after implementing enterprise Customer Data Platforms (CDPs)⁹

Key takeaway for brands:

Customer data can be the fuel that drives personalization. Every customer interaction is only as good as the data that informs your messaging, channels, and approach. Look to your MarTech platform as the ecosystem for aggregating customer profile data, creating segments, crafting personalized messages, and delivering messaging journeys driven by customer interaction.

Working with a trusted partner to discover the value of your data can help you maximize its potential.

7. Contentful, "Everything you need to know about personalization at scale," November 2024. (<https://www.contentful.com/blog/personalization-scale/>)

8. Deloitte Digital, "Embracing change and gearing up for the future," 2024. (<https://www.deloittedigital.com/content/dam/digital/nl/pdfs/marketing-trends-2025-final.pdf>)

9. Monetizely, "How Much Does an Enterprise Customer Data Platform Cost for a Unified Customer View?" August 2025.

(<https://www.getmonetizely.com/articles/how-much-does-an-enterprise-customer-data-platform-cost-for-a-unified-customer-view>)



Cultivate continued relevance

Stay top of mind with tailored content and offers



As Maria's customer journey continues, she receives personalized emails and promotions encouraging card usage – like rewards accelerators on luggage and travel accessories, and exclusive savings in the categories she shops most – and her new card quickly becomes her go-to payment method. She also gets tips and travel hacks for traveling parents to help make her life easier (and her relationship with the travel brand even more valuable).



While executing this level of personalization at scale has been a challenge for marketers in the past, brands can now leverage the power of Generative AI to tailor content and deploy messaging at the right time, via the right channels. In fact, 34% of brands have already invested in GenAI to support personalization.¹⁰

41%

of brands surveyed who have implemented Gen AI said the technology has already reduced overall content production costs¹¹



When considering AI adoption, questions around privacy and responsibility typically arise – as they should. “Consumers are increasingly aware of how brands collect and use their data.”¹² And the numbers prove it: 97% of consumers now expect brands to protect their personal data.¹²

89% of Gen Z and 87% of millennials

surveyed were willing to share personal information for more tailored offers or experiences¹³

Key takeaway for brands: Focus on responsible personalization.

When using your customer data to power your marketing ecosystem, especially with the help of Gen AI, it's important to consider the impacts on both privacy and ethical levels.

Here are 3 tips for responsible personalization:¹⁴

1. **Safety first** – Safe and secure technology is most consistently acknowledged as the highest priority when developing ethical standards.
2. **AI is a double-edged sword** – It can have both the highest potential to benefit society and the highest risk of misuse, so governance is important.
3. **Leaders inspire ethical engagement** – Chief Ethics Officer roles are increasingly common, as they encourage the adoption of ethical technology standards.

10. Deloitte Digital, “To get more from personalization, give more value to customers,” June 2024. (<https://www.deloittedigital.com/content/dam/digital/us/documents/insights/insights-20240610-personalization-charticle.pdf>)
11. Deloitte Digital, “GenAI is ready now. Are your marketing operations?,” December 2025. (<https://www.deloittedigital.com/us/en/insights/research/genai-human-marketing-operations.html>)
12. Clutch, “Why Consumer Privacy Has Become a Core Brand Value,” February 2026. (<https://clutch.co/resources/consumer-privacy-brand-value>)
13. Deloitte, “Reshaping loyalty programs in an era of value seeking,” January 2026. (<https://www.deloitte.com/us/en/insights/industry/retail-distribution/reshaping-customer-loyalty-programs.html>)
14. Deloitte, “Ethical technology standards: Today’s organizational practices,” 2024. (<https://www.deloitte.com/us/en/about/governance/technology-trust-ethics-annual-report.html>)



Demonstrate value, deepen loyalty



Strengthen bonds with a personalized, always-on presence

On her one-year anniversary as a cardholder, Maria gets a **notification** from her app congratulating her on achieving her anniversary bonus. She opens the notification to see a **personalized message**, her real-time rewards total, and tailored redemption ideas like tickets to the local zoo that her kids adore.

Compared to peer brands with low personalization maturity, surveyed brands that excel at personalization are **71% more likely to report improved customer loyalty**¹⁵



Marking milestone moments is just one way to deepen brand loyalty – but the loyalty program itself is the framework for doing so. In fact, 72% of consumers surveyed say loyalty programs make them more likely to spend with their preferred brand, while over half (56%) increase their spending because of the program.¹⁶

One of the suggested redemption ideas sparks a question, so Maria visits the brand's website and asks the chatbot for help. The chatbot recognizes her, thanks her for her loyalty, and is able to answer her question with quick, personalized responses based on her account details. She's also given the opportunity for a callback from a live agent.



Meeting customers where they are should likely include an always-on approach. If they reach out, your brand should be ready to respond in the moment. Chatbots and, when possible, live agents are smart ways to accomplish this.

71% of people surveyed were willing to use messaging apps

to get customer assistance, and many do it because they want their problem solved, fast¹⁷

Key takeaway for brands:

Look for opportunities to deepen loyalty.

While monetary or points-based loyalty programs are strong drivers of long-term value, going above and beyond to create memorable moments can be equally effective, including:

- **Event experiences** tailored to customer passion points can be a unique and impactful way to foster even stronger connections to your brand
- **Exclusive access** to one-of-a-kind tickets or products can make customers feel seen and appreciated
- **Philanthropic activations** can empower customers with opportunities for enriching personal growth

15. Deloitte Digital, "Personalizing growth. It's a value exchange between brands and customers." June 2024.

(<https://www.deloittedigital.com/us/en/insights/research/personalizing-growth.html?id=us:2el:3dp:wjsjpon:awa:WSJCMQ:2022:WSJFY23>)

16. Deloitte, "Reshaping loyalty programs in an era of value seeking," January 2026. (<https://www.deloitte.com/us/en/insights/industry/retail-distribution/reshaping-customer-loyalty-programs.html>)

17. Hubspot, "Battle of the Bots: In a not-so-distant future, there's a bleak, forsaken landscape." (<https://www.hubspot.com/stories/chatbot-marketing-future>)



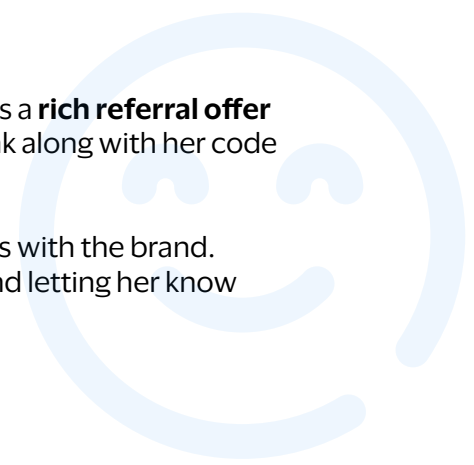
Create brand advocates, spark brand new connections

Enhance your potential impact by enabling personalized referrals

Because she's among the travel brand's most loyal customers, Maria receives a **rich referral offer** and a **personalized referral code** via email and in the app. She copies the link along with her code and texts it to a few friends who have mentioned upcoming travel plans.

They each visit the landing page and embark on their own individual journeys with the brand. Meanwhile, Maria gets a **text message thanking her** for referring the card and letting her know that her referral bonus has been added to her balance.

She checks it, smiles, and feels seen and appreciated.



Key takeaway for brands:

Create personalized experiences worth sharing - and recommending.

Making customers feel rewarded for their business can ultimately position them as one of your greatest marketing tools: brand advocates.

Enabling a seamless referral experience can help encourage loyal customers to share your brand with family and friends—from personalized referral links to streamlined social in-app sharing.



Count on Visa Marketing Services to help you plan, orchestrate and measure personalization at scale to help drive meaningful business outcomes

Maria's potential customer journey is just one example of how today's leading brands might be executing personalization at scale.

By prioritizing personalization and employing the latest technology to make it happen, you can aspire to create the kind of truly unique brand experiences consumers are looking for.

Visa Marketing Services' dynamic creative optimization delivers scalable personalization with speed and efficiency, while integrated measurement and A/B testing help demonstrate impact, optimize performance, and drive personalization ROI.

Tap into Visa Marketing Services for vast industry expertise, cutting-edge technology and leading analytics to help you support your next phase of growth with end-to-end strategic and tactical support, from building an infrastructure at scale to testing, learning and optimizing your customer journey at every step.

Learn more at

<https://corporate.visa.com/en/services/visa-marketing-services.html>

