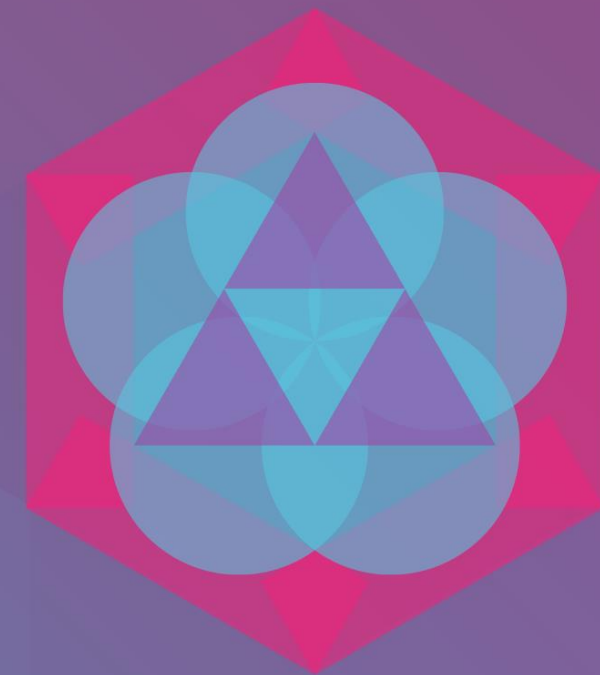


— KOBIE —
ONPOINT
LOYALTY CONFERENCE



Post Pandemic Predictions & The Impact on the Loyalty Market

Pandemic Influences On Consumer Data.

Data response to the pandemic spans the Triple Play Data Framework: Emotional, Transactional and Behavioral Data.

Emotional Impacts:

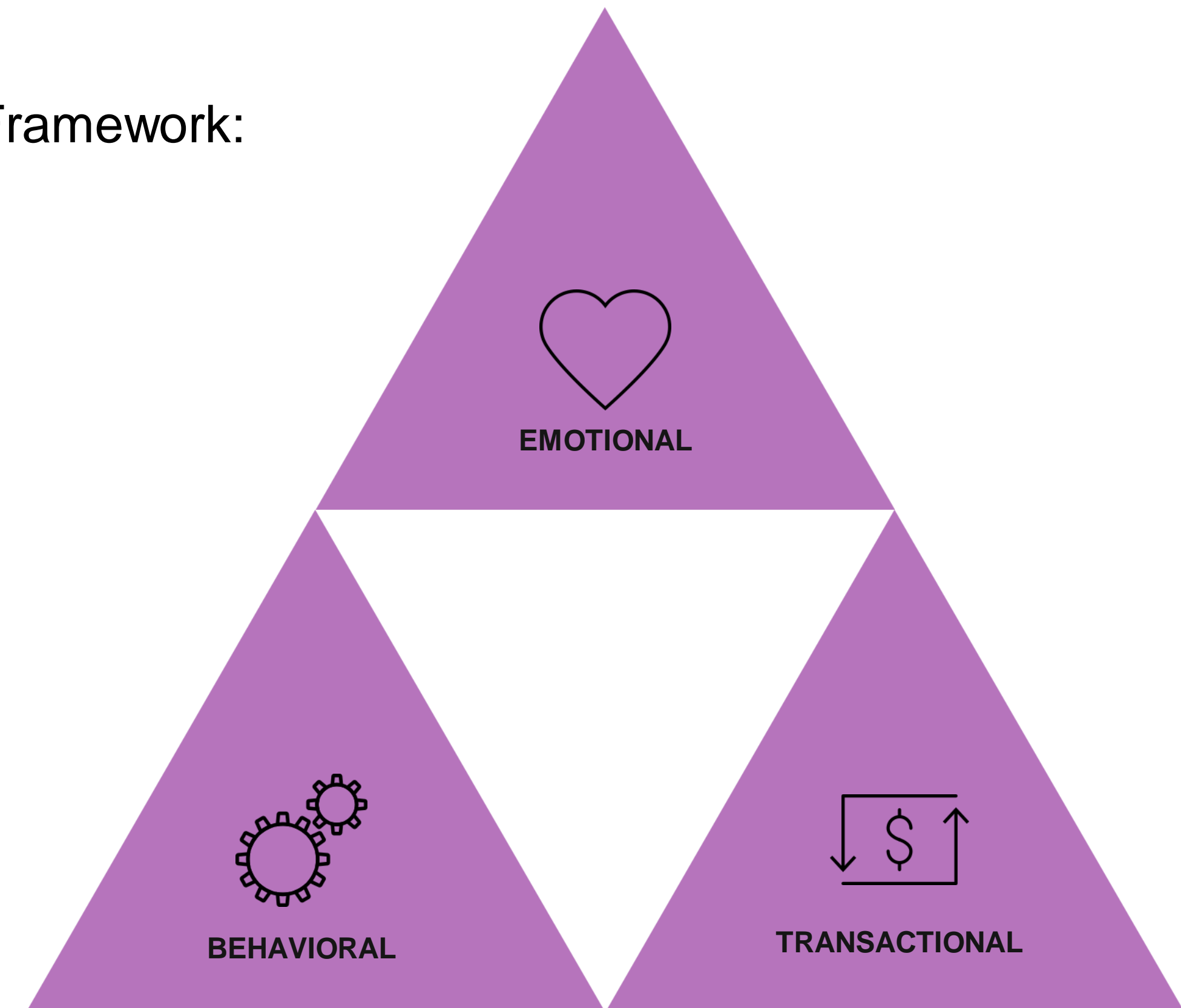
- Mental Health
- Physical Health

Transactional Impacts:

- The Great Resignation
- Supply Chain Impacts

Behavioral Impacts:

- Sustainability
- Social Inequality Awareness



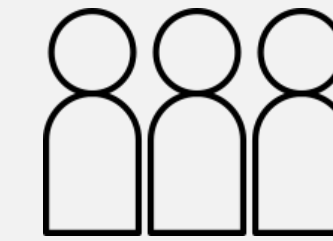
The Aftermath & Emotional Loyalty.



Community Safety & Security

Rewards & benefits will extend to consumers for sharing the corporate burden of ensuring and enabling consumer safety

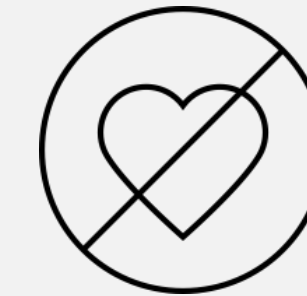
The Aftermath & Emotional Loyalty.



Create Belonging

Be a support mechanism during life stressors like re-location to create a sense of security & indebted appreciation

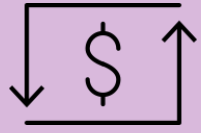
The Aftermath & Emotional Loyalty.



Prepare For A Lack Of Empathy

We've "all been in this together" but understand some consumers will lose their empathy for business challenges

The Great Resignation.

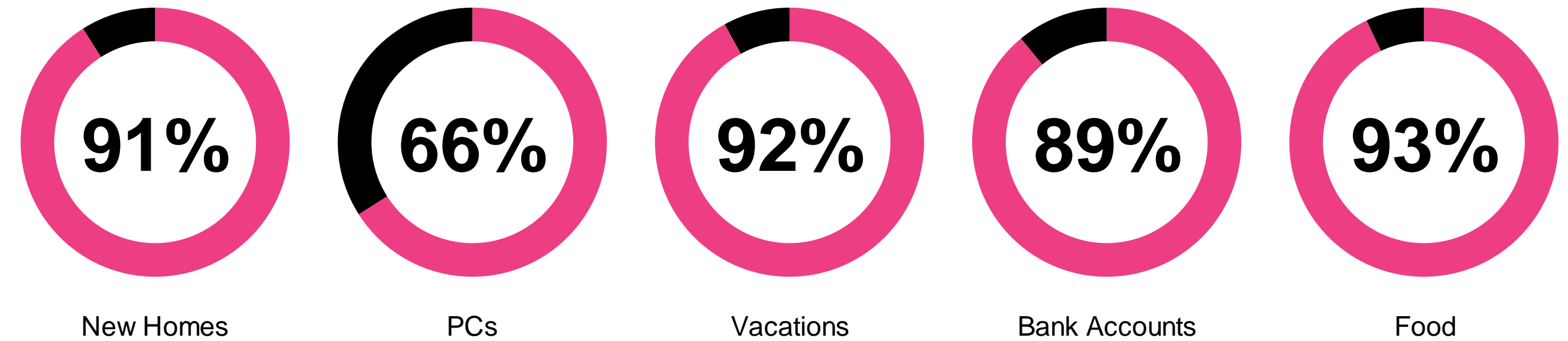


In 2012, 85% of consumer purchases are made by women

The Purchasing Power of Women.

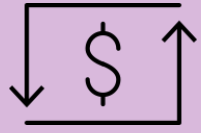
When it comes time to buy, women are often the decision makers and motivators. Recently, women have gained ground in earning, spending, and influence on household spending.

Purchases made by women account for



<https://www.businessinsider.com/infographic-women-control-the-money-in-america-2012-2#ixzz1mtTRYbbl>
<https://www.ecomparemo.com/info/infographic-spending-habits-of-men-vs-women>
<https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/workforce-pulse-survey.html>
<https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace>

The Great Resignation.



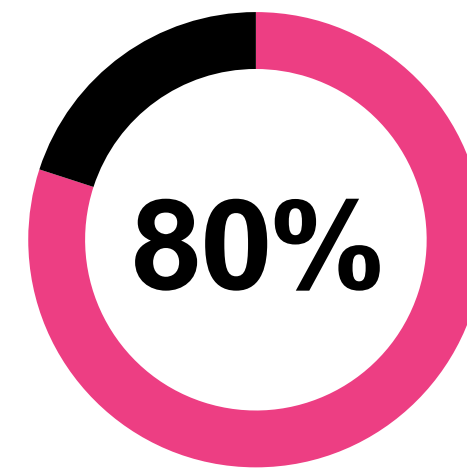
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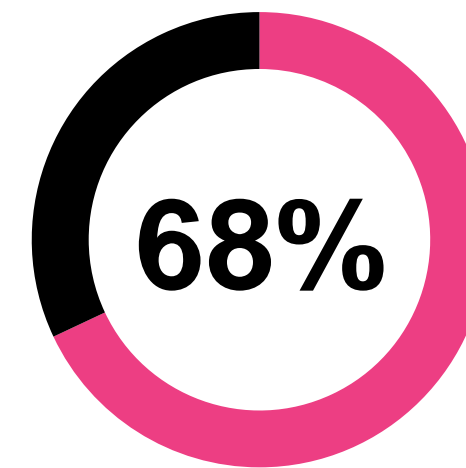
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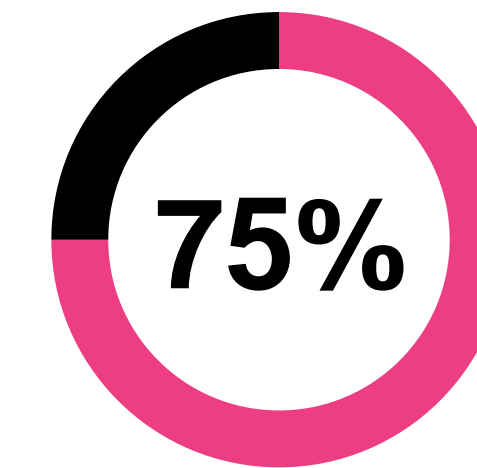
Spending & power



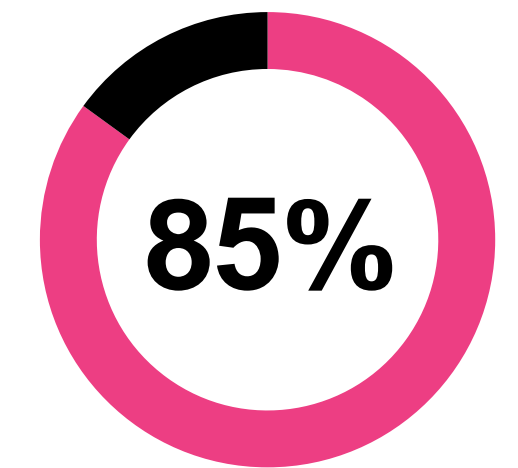
Of healthcare decisions are made by Women



Of new car purchase decisions are made by women.

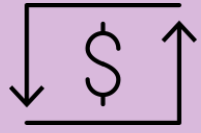


Of women identify themselves as the primary household shopper.



Of all consumer purchases in the U.S. are made by women.

The Great Resignation.



In 2012, **85% of consumer purchases** are made by women.

By 2014, **40% of women are primary income earners.**

In 2020, COVID-19 hits the U.S.

- Women's jobs are **19% more at risk.**
- Women account for **54% of job losses.**
- Nearly **3M women leave the workforce** by March of 2021...and growing with 1 out of 3 women considering leaving as of September 2021 according to McKinsey research surveys.

Loyalty Implications:

01 Women & Gen Z Credit Benefits.

Credit will start leveraging more **exclusive financial tools** and loyalty perks to differentiate & acquire – **inclusive of unique servicing models** (e.g., personalized telebanking & financial planning, webinars on women in finance, loyalty perks hitting financial life milestones, etc.)

02 Lifestyle Loyalty.

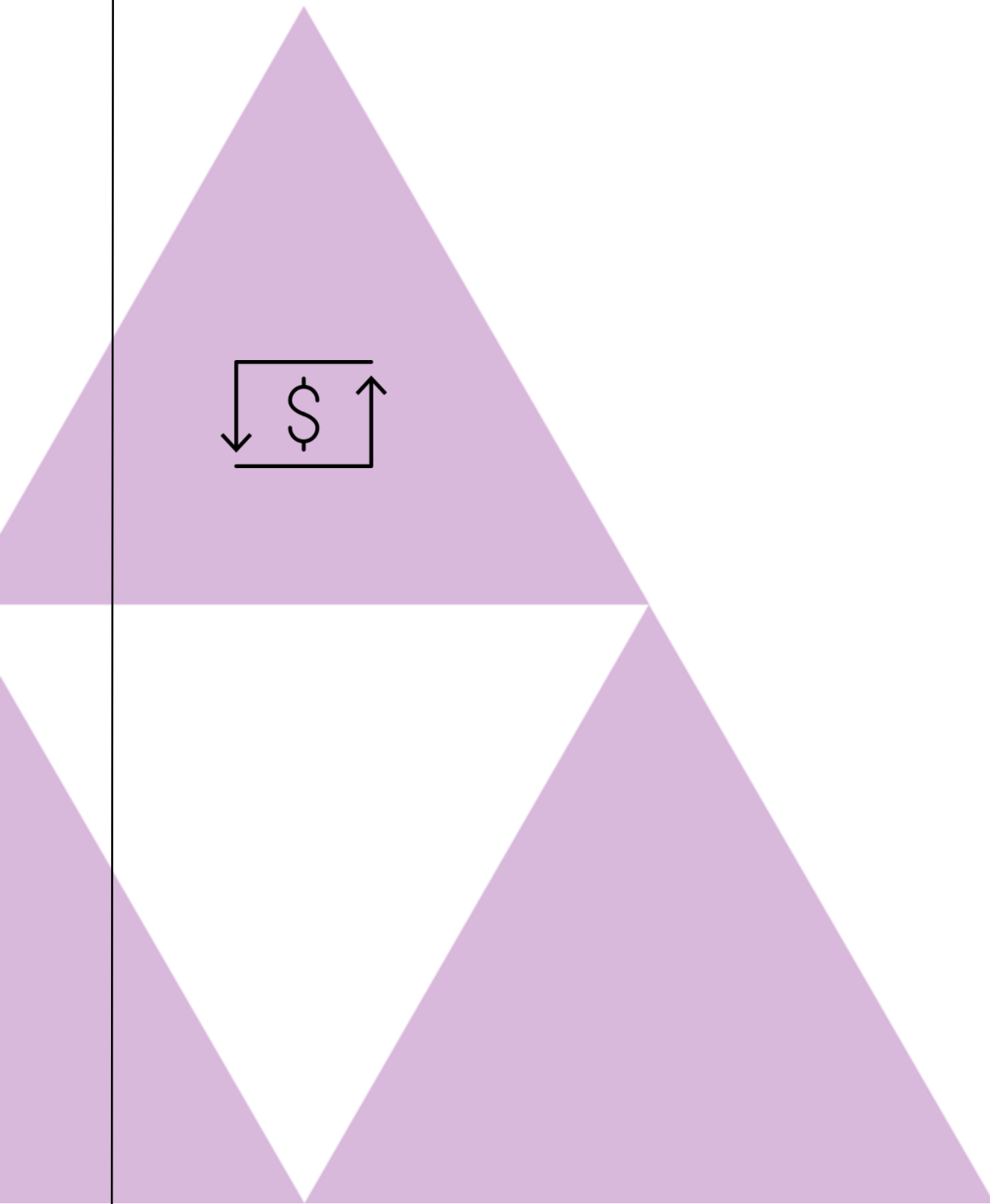
Loyalty programs that are **independently rewarding the loyalty to a lifestyle vs. to a brand using merchant-funded applications** will fill a desire in the market to align to multiple brands that share their personal values.

03 Emphasis on the collective.

Loyalty will serve to justify the spend vs. the price. For many families, it won't be about just getting a good deal. Brands will **align incentives to the collective** with **benefits for the individual**. A unique exception to this trend will be the business traveler seeking an unspoken escapism from the collective.



Supply Chain Impacts: Scarcity & Loyalty.



**Loyalty Is About
Plentifulness**

Exclusivity

Preferred & early access to limited or coveted inventory

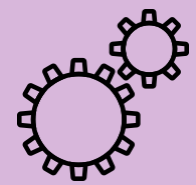
Re-acquisition

Reduction of CAC by using re-acquisition tactics leveraging shortages, prioritize lead times for loyal members

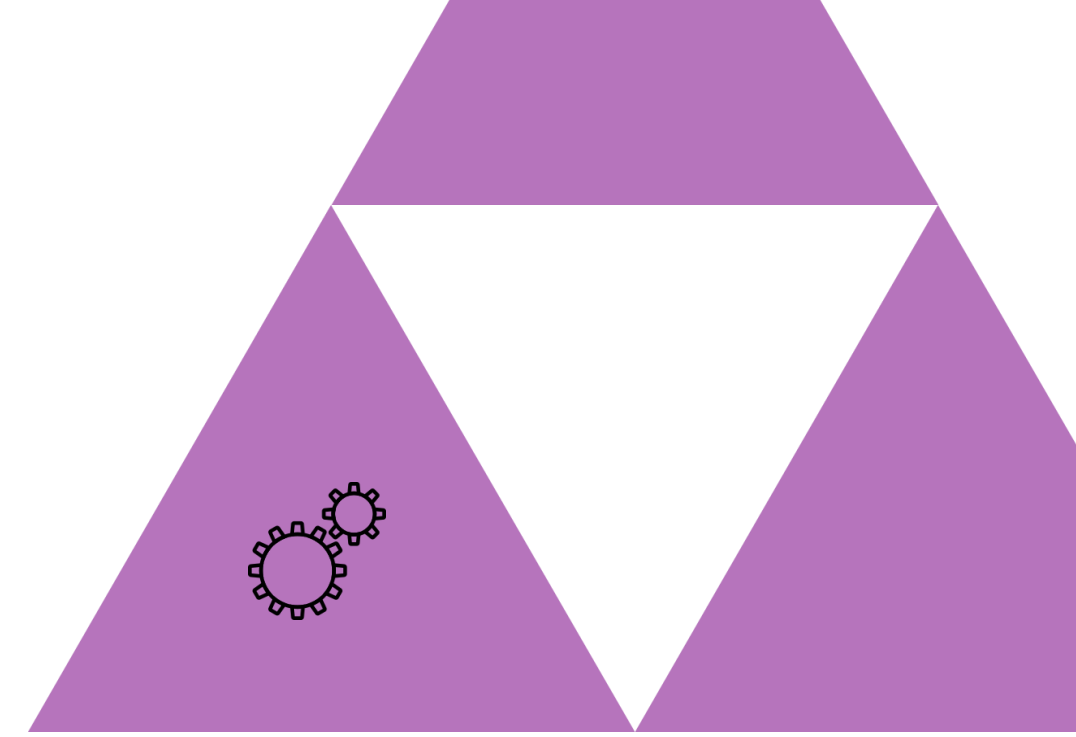
Partnerships

Virtual Goods (unlimited Supply) & High Perceived Value / Exclusivity Opportunities

Sustainability & Social Injustice Awareness.



Company Values Will Intersect With Loyalty.



Madewell

how to / recycle your denim

Watch later Share

#DENIMMADEWELL

Watch on YouTube

ALL ABOUT THOSE POINTS
You asked for 'em, we delivered. Here's everything you need to know.

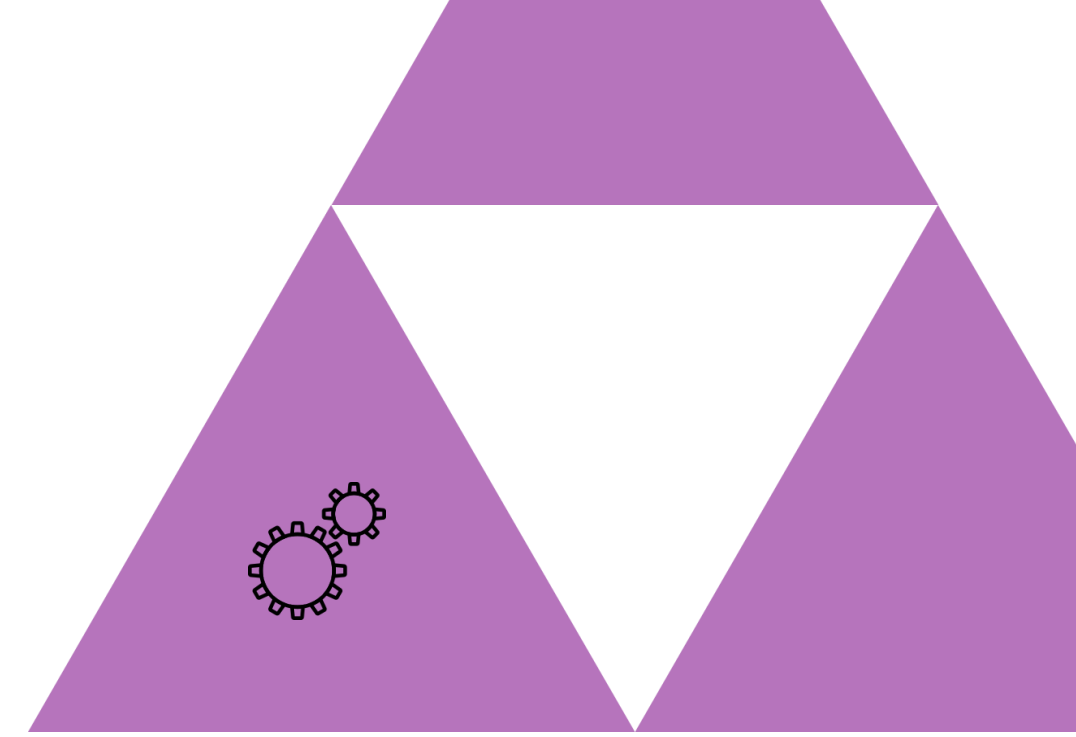
- STEP 1 ONE DOLLAR = ONE POINT**
You'll earn points every time you shop, including 2x the points when you buy jeans. It's our favorite kind of math. TBH.
- STEP 2 TRACK YOUR PROGRESS**
Like to know where you stand? Head to your account and see how many points you've racked up (it's addictive, trust us).
- STEP 3 EARN 250 POINTS AND GET A REWARD**
For every 250 points, we'll give you \$10 to use toward your next purchase. The more points you earn, the more rewards you get.
- STEP 4 SPEND WHAT YOU EARNED (!)**
The moment we've all been waiting for: Use those rewards and treat yourself—in stores or online—to something special.

DSW

LET'S BE DIFFERENCE MAKERS

Your donated shoes and VIP Rewards have the power to protect resources for our planet and create opportunities for everyone on it.

Company Values Will Intersect With Loyalty.



**DIVERSITY AND INCLUSION:
HOLDING AMERICA'S LARGE BANKS ACCOUNTABLE**

REPORT PREPARED BY THE MAJORITY STAFF OF THE
COMMITTEE ON FINANCIAL SERVICES, U.S. HOUSE OF REPRESENTATIVES

THE HONORABLE MAXINE WATERS, CHAIRWOMAN, COMMITTEE ON FINANCIAL SERVICES
THE HONORABLE JOYCE BEATTY, CHAIR, SUBCOMMITTEE ON DIVERSITY AND INCLUSION

116TH CONGRESS, SECOND SESSION
FEBRUARY 2020

This report has not been officially adopted by the Committee on Financial Services and may not necessarily reflect the views of its Members.

DEI And CSR: Benefits Of An Integrated Approach



Is your loyalty strategy ready to face post-pandemic consumer challenges?

Mental Health.

Physical Health.

The Great Resignation.

Supply Chain Impacts.

Sustainability & Social Inequality Awareness.

