

How to keep Clients loyalin non loyal times?

Mirela Kenfelj, Head of Products Technobank, Belgrade, 17th of April 2024

Why Happy Clients?

Happy Clients are Loyal Clients

Client retention is always easier and less expensive than Client acquisition

Happy Clients are the best promotion for products and services company offers

Loyal Clients increase company income

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002 How to keep clients loyal

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SSN

How to keep clients loyal in non loyal times? Technobank, Belgrade, 17th of April 2024

2002

EZB EKT EKP 2002

CB EZB

Loyalty Must Matter To Client



Enrollment

Usage

Redemption

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Go Digital To Power Loyalty Program







Personalize Offer For The Client!



Erste Loyalty Programs

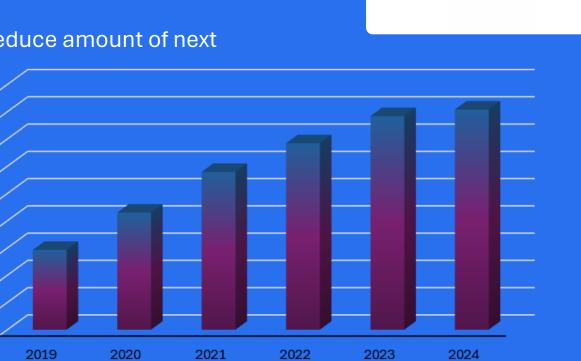






D Club Cash Back

- ALL DC cardmembers can sign-in
- Enrolment via EMA (ECC mobile app)
- Simple 0.5 % Cash Back program for every 1000 EUR spent, client gets 5 EUR back
- Client tracks it live via EMA
- Redemption only few clicks away in EMA to reduce amount of next monthly statement
- Up-graded Cash Back
 - Affluent Clients (1% for instalments)
 - High End Clients (2%)







D for Diners!



D for Diners!

- Miles & More for Frequent Flyers
- Access to Airport Lounges
- Accident Insurance for spenders
- Travel & Health Insurances for upgraded cards
- Asist+ road and home assistances for very favourable price
- Few times per year boosters for instalment transactions e.g. 1% Cash Back







D Tuesday rocks!

- Every 2nd Tuesday of each month INSTANT discounts in shop when paying with Diners Card on formerly slowest day of the week
- Activate non-active cardholders/increase volumes & • instalments
- Merchant participation in 2023

105 merchants

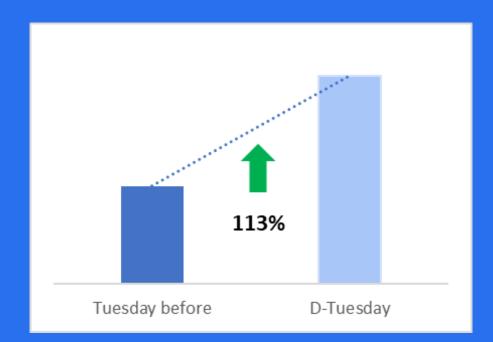
1.535 merchant outlets



FRSTF 🖻 Card Club



D Tuesday (avg volume growth) 2023







Discounts all around the week – D Week!

- Last week of each month INSTANT discounts in shop when paying with Diners Card
- Activate non-active clients/increase volumes & instalments
- In different merchant categories seasonal calendar

Beauty and Health

Home and Garden

Kids only

Gaming

Summertime

Back to school

Black Friday all the week

• Merchant participation in 2023

54 merchants



573 merchant outlets

D Week (avg volume growth) 2023

