

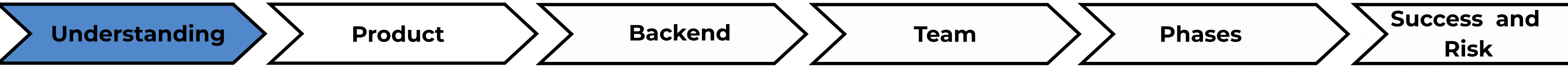
GO-TO-LIVE STRATEGY

Launching Personalized Marketing Offers

**Building Customer-first , Seamless and
scalable solution**

Presented by: Palak Jain
MNNIT Allahabad

Date : 20 july 2025



Problems ?

- One-size-fits-all offers lead to low engagement and missed opportunities.
- Customers expect relevant, timely, and personalized experiences.
- Slow, manual processes for offer creation and deployment delay market responsiveness

Plan

- Bulding Seamless, Scalable, Customer-Centric Personalization Engine
- Built on robust tech, handling growing data and users.
- Customer-Centric Offers that truly resonate and add value to the customer
- Intuitive user experience, integrated across touchpoints

Goals

Goal 1

Increase personalized offer conversion rates

By delivering context-aware, relevant offers that match user intent.

Goal 2

Enhance customer satisfaction

By delivering context-aware, relevant offers that match user intent.

Goal 3

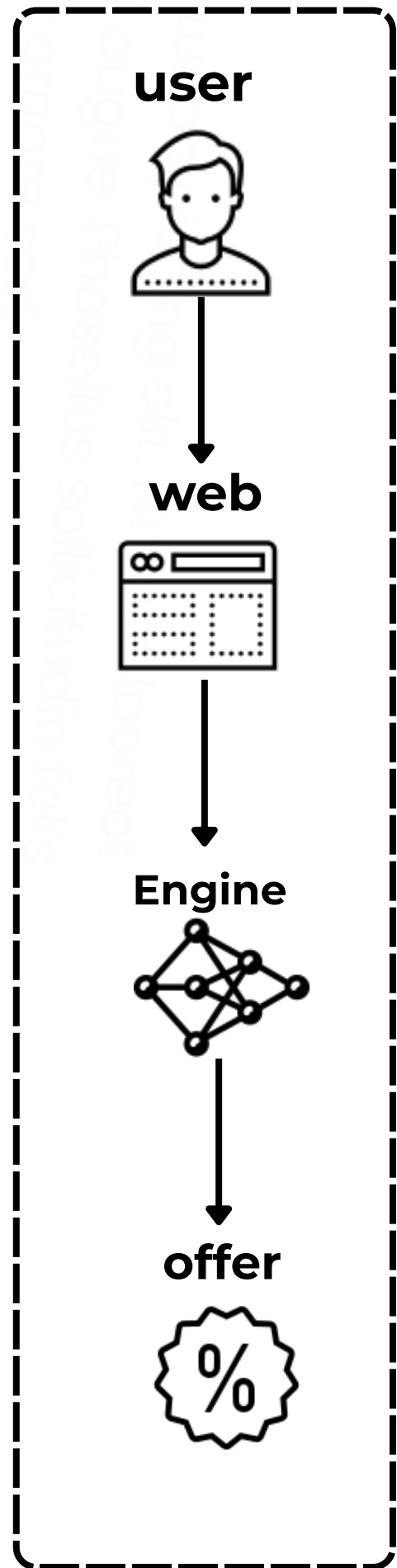
Boost average customer lifetime value

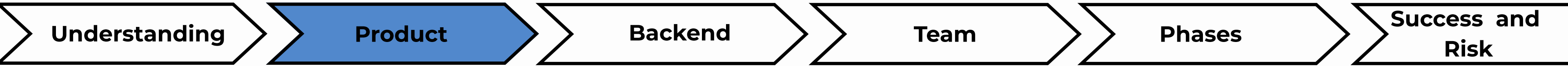
By upselling and cross-selling products aligned with user needs.

Goal 4

Reduce marketing spend inefficiency

By avoiding irrelevant campaigns and targeting high-propensity users.





Data Sources

- Website/App Activity -Clicks, Views, Searches
- CRM/Account Data- Demographics, Card Type, Tenure
- Transaction History -Spending Habits, Categories
- External Data -Credit Score, Market Trends

Data Processing

- Real-time Ingestion: Apache Kafka, Amazon Kinesis.
- Customer Data Platform.
- Data Lake/Warehouse: . Amazon S3/Redshift, Google BigQuery, Azure Data Lake.
- Data Transformation:. Apache Spark, dbt.

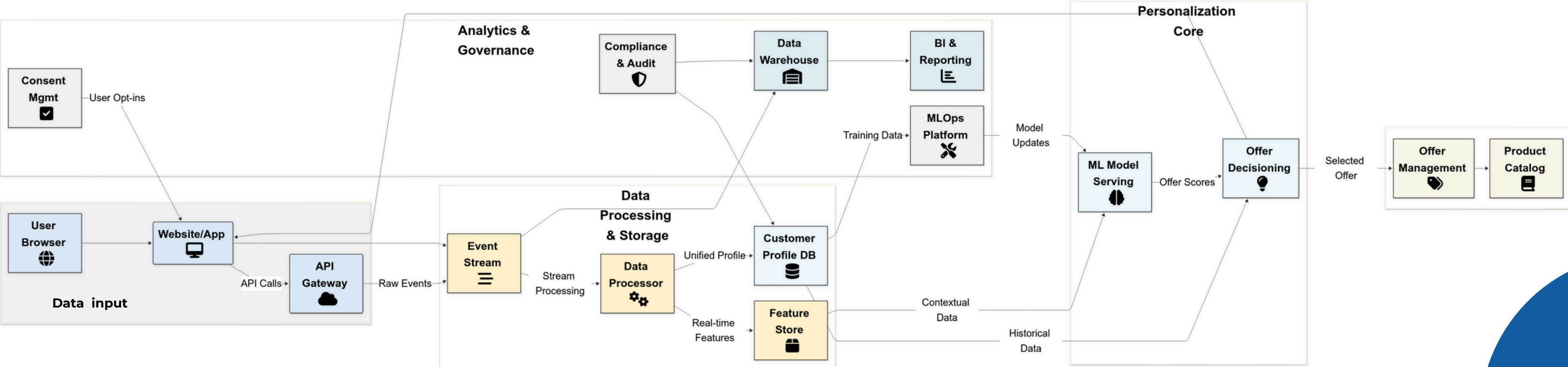
Personalisation Engine

- Segmentation & Profiling- AI/ML Models
- Recommendation Algorithms -Collaborative, Content-based, Next-Best-Action
- Offer Management System -Rules Engine, Offer Library

Delivery Channels

- Credit Card Website- Dynamic Content
- Mobile App-in app Offers, Push Notifications
- Email Marketing Platform
- Call Center Tools

Product Architecture



Data Ingestion & Insights

User Behavior

- Captured via SDKs, webhooks, and Kafka/Kinesis, including clicks, views, searches, and logins, to understand real-time user intent and serve timely, relevant offers.

Internal Data

- Pulled from CRM, core banking, and data warehouses (like Snowflake/BigQuery), covering account details, product holdings, spend patterns, and loyalty activity to build rich customer profiles and assess offer eligibility.

External Data

- Sourced through APIs on market trends and competitor offers, helping ensure the personalization engine stays competitive and contextually aligned with external dynamics.

AI/ML Powered Insights



Predictive Models



Recommendation Engines



Dynamic Segmentation



Personalization Engine

Rule-Based Logic



Card Upgrade



Balance Transfer



Spending Offer

Personalization Logic

AI/ML-Powered Insights

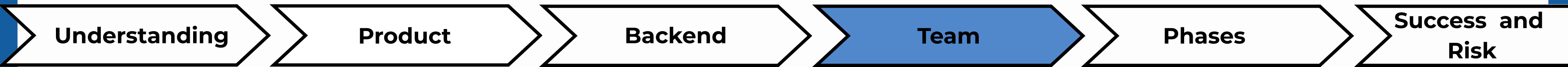
- Built on AI Platform using Python ML libraries for scalable model deployment.
- Predictive Models: Forecast upgrade or transfer likelihood for proactive targeting.
- Recommendation Engines: Suggest next best offers based on user behavior.
- Dynamic Segmentation: Create real-time micro-segments for precise targeting.

Rule-Based Logic

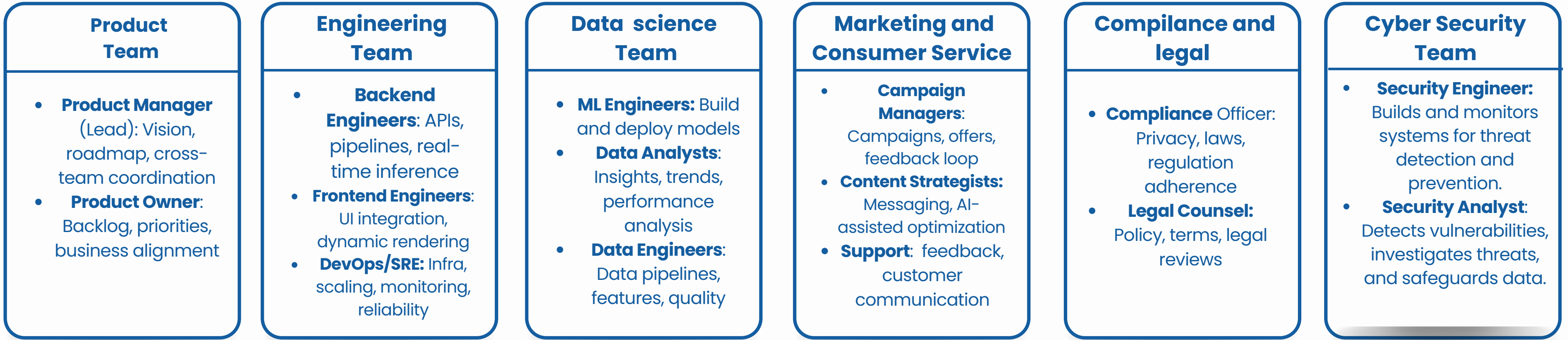
- Configured in Offer Management & Decision Engines.
- Eligibility/Exclusion Filters: Define who qualifies or is excluded to ensure compliance.
- Offer Prioritization: Use weighted logic to present the most relevant and valuable offer.

Offer Delivery

- [Low-latency APIs](#) query Redis and the Personalization Engine to deliver offers instantly during user sessions.
- The inference engine uses the latest ML models to [score and rank offers](#) in real time.
- Offers are delivered via RESTful APIs to both the website and mobile app, ensuring consistent and dynamic experiences across channels.
- User interactions are captured as feedback events through Kafka or Kinesis, enabling continuous model retraining and improved accuracy over time.



Team structure



Collaboration

- Agile Methodology with sprints, daily stand-ups, and cross-functional demos.
- Shared KPIs to ensure all teams align on common success metrics.
- Regular Syncs including strategy alignment meetings, technical reviews, and issue resolution sessions.
- Centralized Communication Platforms like Slack, Teams, and Jira to enable transparent and real-time updates.

GO TO LIVE !

Weeks 1-8

- Data Integration: Establish pipelines for all data sources.
- Core Engine Build: Develop AI/ML models & recommendation algorithms.
- Offer System Ready: Implement offer creation and rules.
- API Framework: Set up core APIs for data & delivery.

Weeks 13-16

- Gradual Rollout: Expand audience from 5% to 100% progressively.
- Full Production: Release personalized offers to all eligible users.
- Rollback Plan: Confirm strategy for immediate reversion if needed.

Development

Testing & QA

Deployment

Post-Launch

Weeks 9-12

- Comprehensive Testing: Performance, Security QA.
- User Acceptance Testing (UAT): Business validation of features and offers.
- Pilot Program: Launch personalized offers to a small, controlled segment.
- Performance Tuning: Address initial bottlenecks.

Ongoing

- Continuous A/B Testing: Iteratively optimize offers and algorithms.
- Automated Retraining: Keep AI/ML models current with new data.
- Feedback Loop: Integrate customer insights for ongoing improvements.

Risk Mitigation

- **Data Privacy & Compliance Breach**

Mitigation: Robust data encryption, strict access controls, regular security audits, legal review of all data use cases, explicit user consent mechanisms.

- **Personalization Errors**

Mitigation: A/B testing with control groups, manual spot-checks of offers, clear exclusion rules, rapid feedback loops for model adjustments.

- **Scalability Issues**

Mitigation: Cloud-native architecture, stress testing before launch, microservices design, auto-scaling infrastructure, robust monitoring and alerting.

- **Negative Customer Reaction**

Mitigation: Gradual rollout, clear communication on benefits, easy opt-out options (if applicable), proactive customer service training, initial focus on "value-add" offers.

Success Metrics(KPI)

- **Conversion Rate:**

percentage of users who convert on a personalized offer (e.g., click-to-offer, application-to-approval).

- **Engagement Rate:**

Click-through rates on personalized offers, time spent viewing offers, repeat visits to offer pages..

- **Revenue Impact:**

Incremental revenue attributed to personalized offers

- **Customer Satisfaction :**

Impact on overall customer sentiment towards the platform and brand.

- **Time-to-Offer:**

Speed at which relevant offers are displayed after user behavior.