

We unlock the potential for touchpoints to drive behavior changes that improve growth and profitability

17x ROI

from implementing behavioral solutions globally



60+

projects completed on the ground in **20+** countries



- Allianz-founded consultancy with a mandate to deliver measurable impact using behavioral science
- Behavioral experts with specialisms including price communications, negotiation, treatment decisions, sales and other topics



What really affects human behavior is counter-intuitive

It is costly for a day-care when parents pick up kids too late. To fix this, one provider introduced a fine for late parents.

How did people react to this?

Gneezy & Rustichini, A Fine is a price (2000)

Internal

Allianz 
Behavioural Economics



Became
more
punctual



No change



Became **less**
punctual

105%
more late
parents

What happened when the fine was removed?

Parents
stayed
unpunctual



Understanding psychology allows us to support and inform decisions more effectively

3 foundations of Behavioral Economics



Humans are not perfect

Humans **act** in a way that is **unexpected** for a rational, calculating being (the "homo economicus")



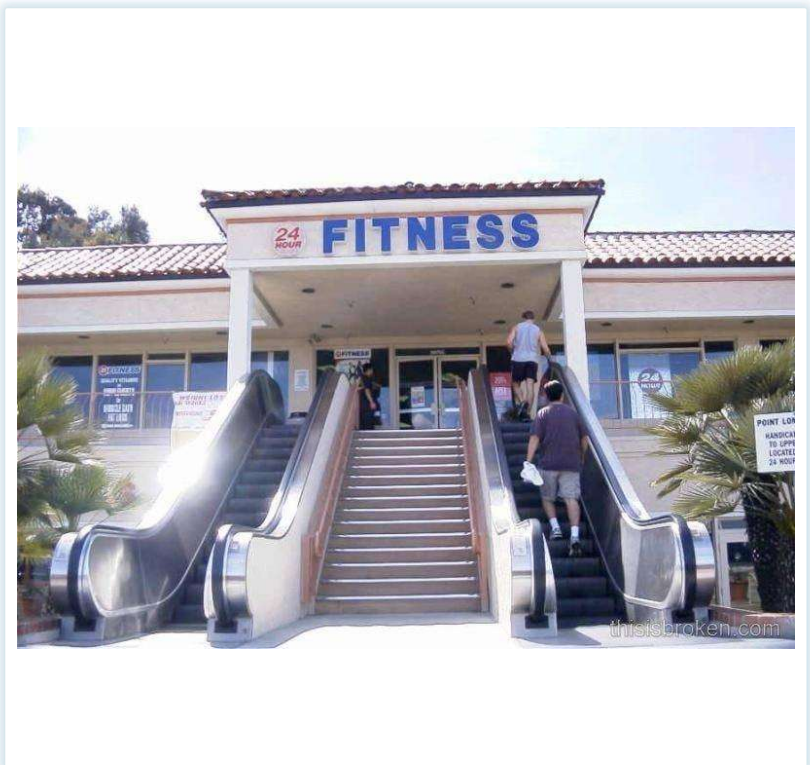
'Irrationality' is not random. It is predictable

Behavioral economics identifies the factors that **really** explain why people act the way they do



That's why we can improve outcomes

Targeted use of behavioral insights allows us to **influence** and **improve** decision **results**



Example: Which drug has more severe side effects?

Side effects



Drug A

- Uncontrollable shaking of body
- Mental problems with attention
- Dry mouth
- Headache

Drug B

- Uncontrollable shaking of body
- Mental problems with attention

assessment if
randomly
assigned
(1-definitely not
serious to
7-definitely
serious)

Not serious



Somewhat serious

ARGUMENT DILUTION



Example: Which communication would you show to customers?



**Benefits
of our
product**

Communication A

- Cutting-edge A17 processor
- Advanced camera system with 48 megapixels
- Facial recognition
- Night mode
- Dual-SIM functionality

Communication B

- Cutting-edge A17 processor
- Advanced camera system with 48 megapixels

ARGUMENT DILUTION





Internal

I'm thinking about leaving

What would you / your team say?

Most common trap: reinforcing churn by creating a commitment

“

I'M THINKING
ABOUT
LEAVING



INTUITIO N



Find relevant arguments



Reduced churn

REALIT Y

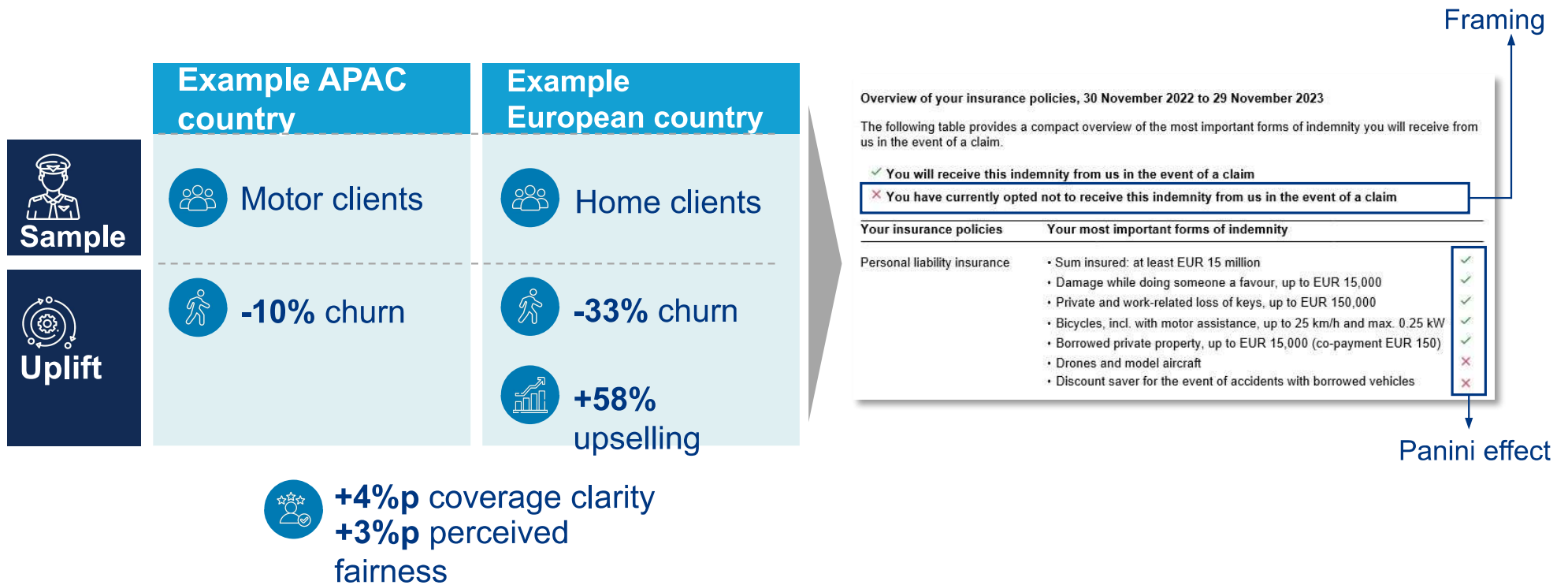


Creates commitment



Increased churn

A fairness- and clarity-boosting upgrade we scaled to 10 markets (and counting)



Your move: Create your **implementation intention**

An implementation intention is the mental act of articulating the when, where and how, which creates cognitive links that drive follow-through. For example, *"what time will you head to the polls?"*

Choose one interaction whose effect you want to improve **in the next quarter**.



Think and write:

- **Who** do you need to make a change in practice?
- **When** exactly could the change happen? What will be done before it?

Then tell me about it!



- LOYALTY PROGRAM
 - RENEWAL JOURNEY
 - DIGITAL ENGAGEMENT
 - CROSS- / UP-SELL
-
- ...and be specific – what parts of these?



Q&A

CHOOSE A TABLE TOPIC

Making the business case for loyalty when you don't yet have a program

Securing stakeholder buy-in for a first-time loyalty program

Breathing life into tired loyalty programs: from points fatigue to meaningful engagement

Balancing personalisation and privacy in CRM-driven loyalty

Retention strategies: what's actually driving repeat purchases in today's market

Global vs. local: running loyalty programs across multiple markets

Budget vs. innovation: where to spend and where to cut back

Tiered programs: motivating progress without alienating your base

Customer churn: identifying signals early and responding effectively

Loyalty data as a strategic business tool



Tech integration challenges: making CRM, loyalty, and engagement systems talk to each other

AI in loyalty and CRM: hype vs. real impact

Proving ROI: measuring loyalty program effectiveness for stakeholders





70 minute lunch and networking

MARIGOLD™

LET'S GEEK OUT





TBH Loyalty Exchange Live™



The Next Stage of AI in Loyalty: Mechanical, Thinking... or Feeling?

Speaker:

Ryan Baltrip, *Executive Director,*
Loyalty Science Lab



Q&A

feedback survey



THANK **YOU** FOR
COMING

We look forward to
seeing you **next year** for

TBH Loyalty™ **2026**