

THE POWER OF

P E R S O N A L I Z A T I O N



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Personalization is a software that applies context about individual users to select, tailor and deliver messaging such as content, offers and other interactions through digital channels in support of three use cases: marketing, digital commerce, and customer experience (CX).

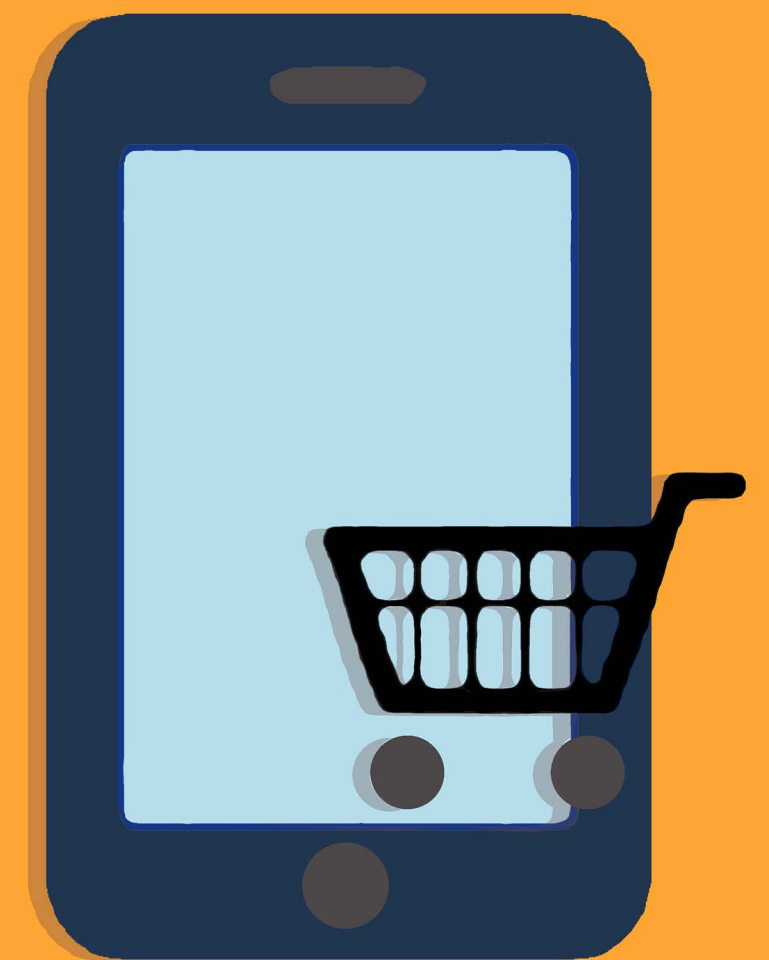
-GARTNER

What is personalization?

With information overload to thousands of online messages every day, from social media to emails, today's digital marketers are pressed with one question, 'How can I reach my customers on a more personal level?'

Technology now allows brands to customize and deliver a one-to-one digital interaction. Today, personalization doesn't just happen in physical stores by helpful shop assistants. Consumers expect more personalized experiences from most sites they interact with, regardless of the industry.

Personalization is the key to unlocking the association between your brand and customer experience. So, what is personalization? Simply put, it's creating a custom-tailored and seamless customer experience based on what you know about a person's needs, wants, and preferences. Personalization enables businesses to move away from the one-size-fits-all approach by presenting the relevant message at the right time across all touchpoints along the customer journey.





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The power of personalization

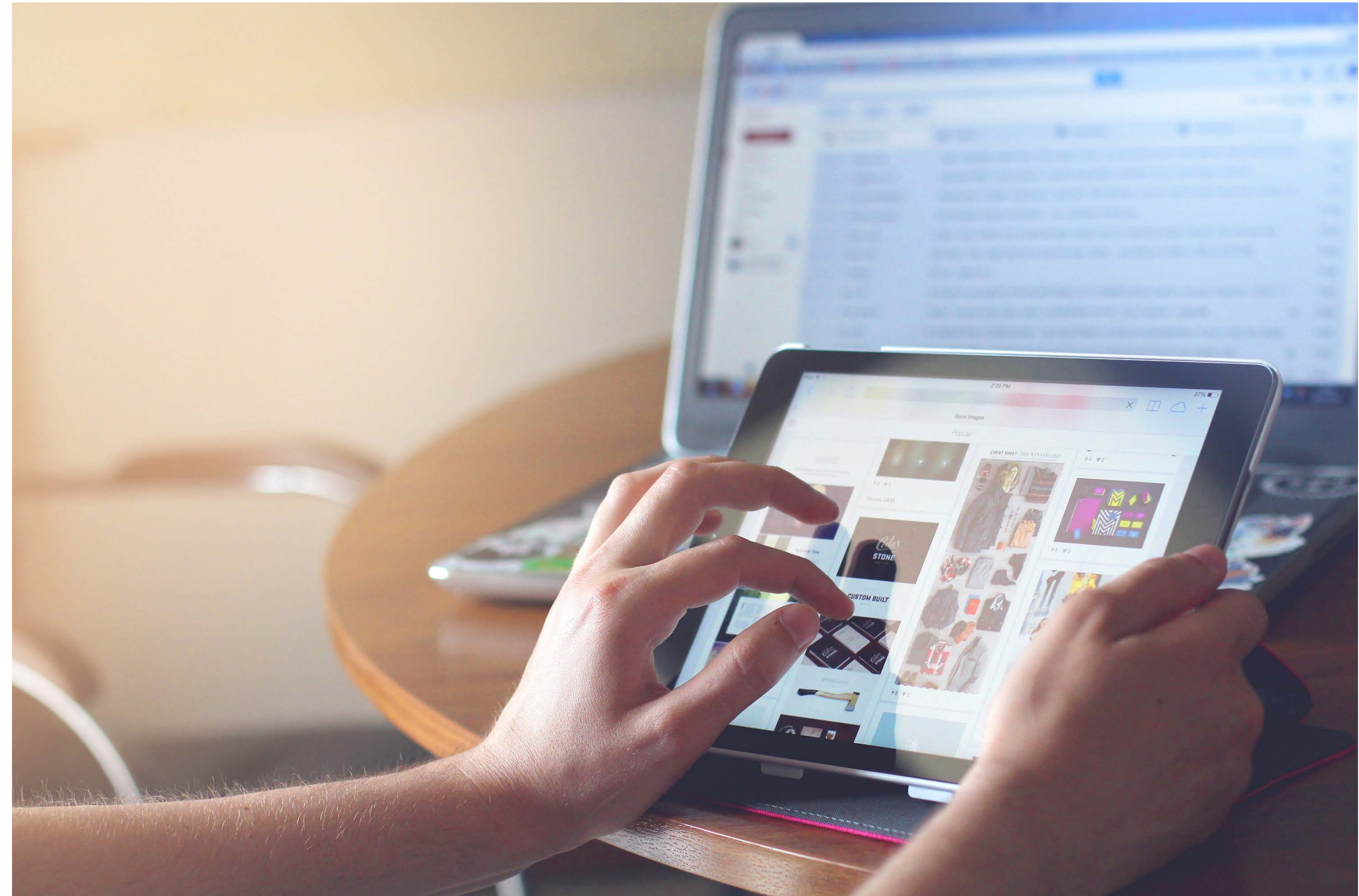
70%

of buying experiences
are based on how the
customer feels they
are being treated.

-MCKINSEY

The value of personalization

Personalization influences customer behavior by effectively targeting customers based on their needs, preferences, and intent. It helps the brand deliver more emotionally relevant content throughout the customer journey by segmenting the customer base into meaningful groups, or even at the individual level. When customer needs can be anticipated, it's easier to enhance customer satisfaction and drive impact to the bottom line. Personalization establishes the foundation for the ultimate omnichannel experience, paving the way to an enhanced customer experience across all channels and devices.



Every experience should be personalized — one size doesn't fit all



Michael, single



Helsinki, Weekend



Sports, Games, Nightlife



Computers, Books



From Facebook



Lisa, married



Barcelona, Morning



Cooking, Mexico



No purchase history



First-time on site



Robert, father



Denver, Night



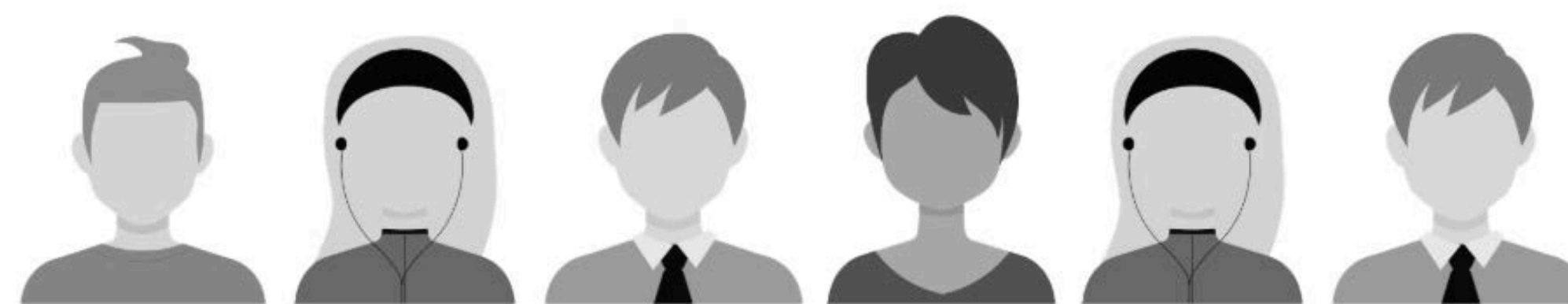
Tech, Marvel



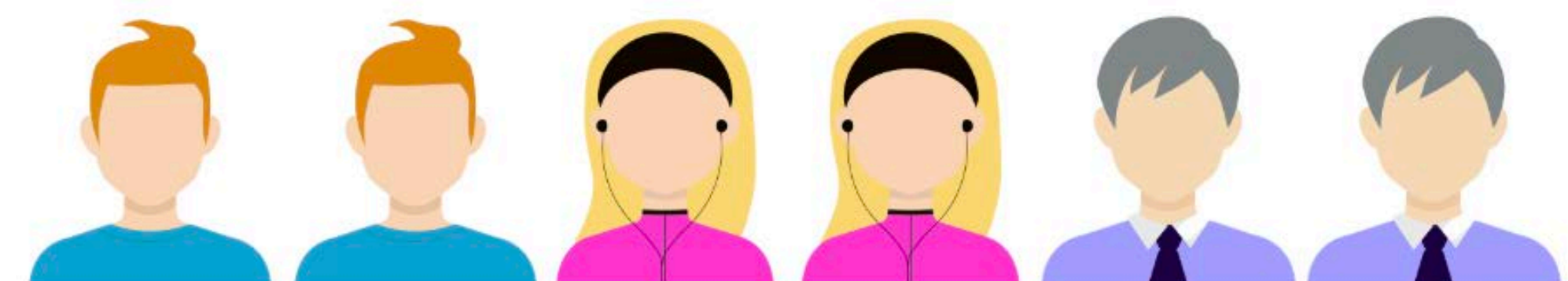
Toys, Kids wear



2 carts abandoned



Non-targeted customers



Targeted customers



Offer A

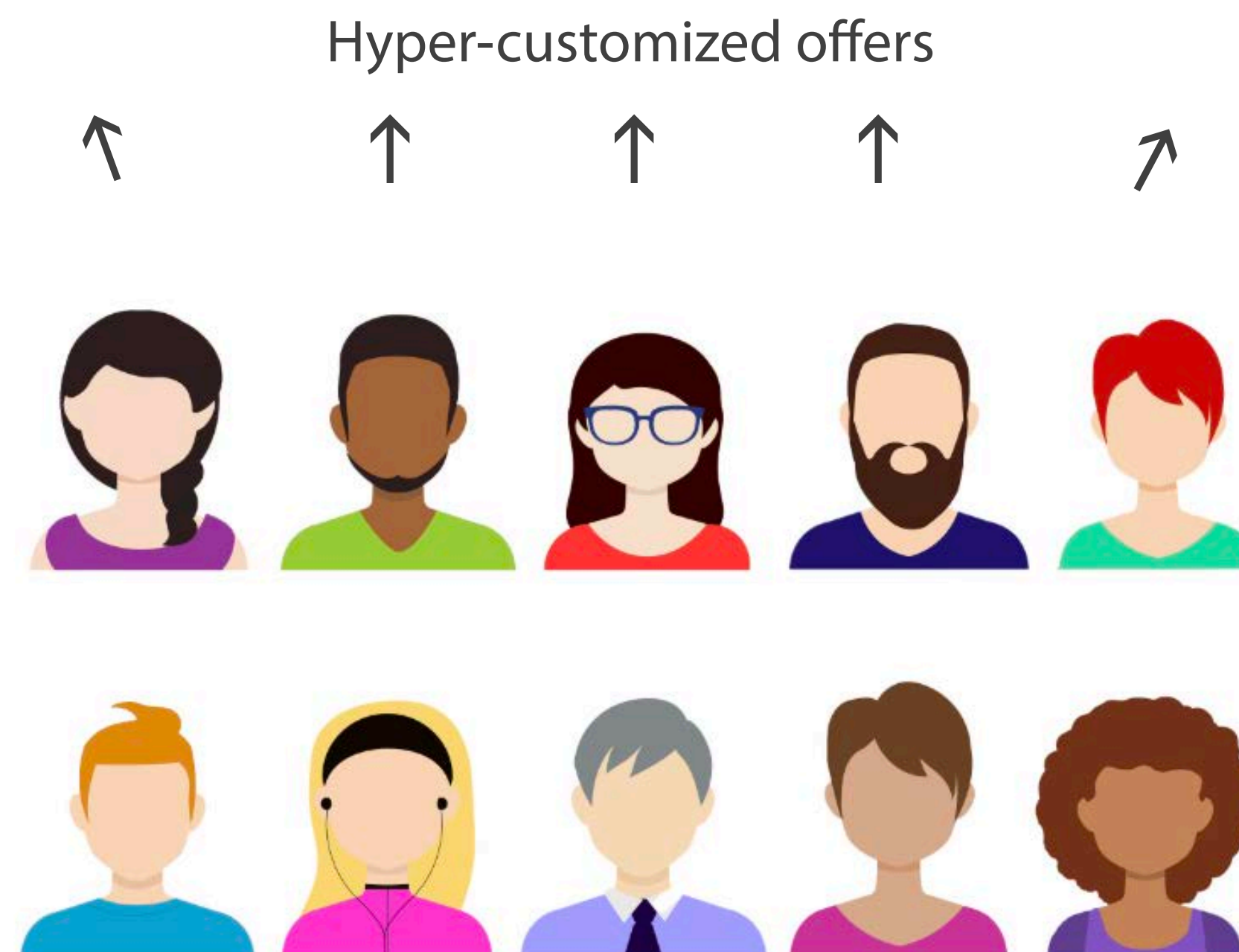


Offer B



Offer C

Basic personalization



Hyper-personalization



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The power of personalization

Personalization as customer service

The attention span of an average consumer is getting shorter and shorter. In desktop but even more critically in the mobile, the “real estate” of providing the relevant content to your web visitors is really small. The first message needs to be personalized to get the attention of the web visitors and present to them the next clear steps to follow.

Think of personalization as a very good customer service. All website visitors have unique circumstances and therefore, they are in different stages in their buying journeys i.e. one is visiting the website for the first time, one is visiting the website through google ads campaign, and one has abandoned the shopping cart twice already. So, it really makes a business sense to provide dynamic content to meet the needs of different people in these distinctive stages of their customer journeys.



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The power of personalization

Benefits to consumers



Better overall experience



Easier to find relevant products and services



Increased and improved relevancy of content and experiences



More control over the customer experience



Reduced clutter when visiting the site, which allows for faster interactions with the brand



Improved engagement with the brand creates brand trust and loyalty



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The power of personalization

Accenture believes that the ultimate goal of personalization is to use data to make it easier for customers to find and consume what they want, how and when they want it, based not only on past purchases or browsing, but by understanding the reasons behind their preferences.

83%

of consumers are willing to share their data to enable a personalized experience.

-ACCENTURE



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The power of personalization

Benefits to brand



Brand credibility and enhanced authenticity



Improved customer insights and data



Increased customer satisfaction and more opportunities for customer engagement



Improved customer retention and customer acquisition, and better customer support



Empowered salespeople



Increased conversion rates, revenues, sales, order values, and subscriptions



More traffic to the site and more customers through referrals



Improved brand association and loyalty

In the Gartner 2018 State of Personalization Survey, 87% of surveyed marketing leaders said their organization is pursuing personalization.

There are many reasons cited but ultimately, most companies aim to drive consumer engagement and completed purchases.

Companies also report having to do less front-end development work as it's easier and quicker to do that with personalization software. Marketers also report a reduction in acquisition costs and improvements in conversion rates from advertising.



-GARTNER report, Maximize the impact of personalization

It's important to think of a business case on two levels; one is about making more conversions and revenues, and the other is reducing the expenses. Expenses can be reduced by faster experience optimization thorough hypothesis creation and with algorithm-based experimentation.

Personalization can
improve average
order values by **40%**
and conversion
rates by **600** %

-FORRESTER

The positive loop of personalization

The business case for investing in personalization has a simple proven formula.

$$\left(\text{REACH} \times \frac{\text{ACQUISITION}}{\text{CONVERSION \%}} + \text{LOYALTY} \right) \times \frac{\text{CONVERSION}}{\%} \times \frac{\text{AVERAGE ORDER /}}{\text{ENGAGEMENT}} = \frac{\text{REVENUE /}}{\text{PROFIT}}$$

Personalization has a positive impact on the conversion rate and average customer value. The customers who complete transactions are more likely to return and share their experiences – and become loyal. The loyalty improvement is the “interest on interest” in personalization ROI.

The key business objectives and use cases for personalization are different for different types of businesses. In media, the key measure of success may be the engagement of visitors and the number of visited pages. In retail, the average order value is the key measure. In travel, profitability comes from maximizing the sales of ancillary services. Gambling typically focuses on the number of games played per session, deposits, and loyalty.



Irrespective of the industry, companies have a focus on personalization in their digital service to:

- Improve the usability of the service
- Make it faster and easier to discover the products and services
- Create a dynamic ability to drive targeted promotions and campaigns
- Invite the visitor to interact with site more, and purchase additional or higher-value products
- Experiment with alternative approaches to find the most impactful experience

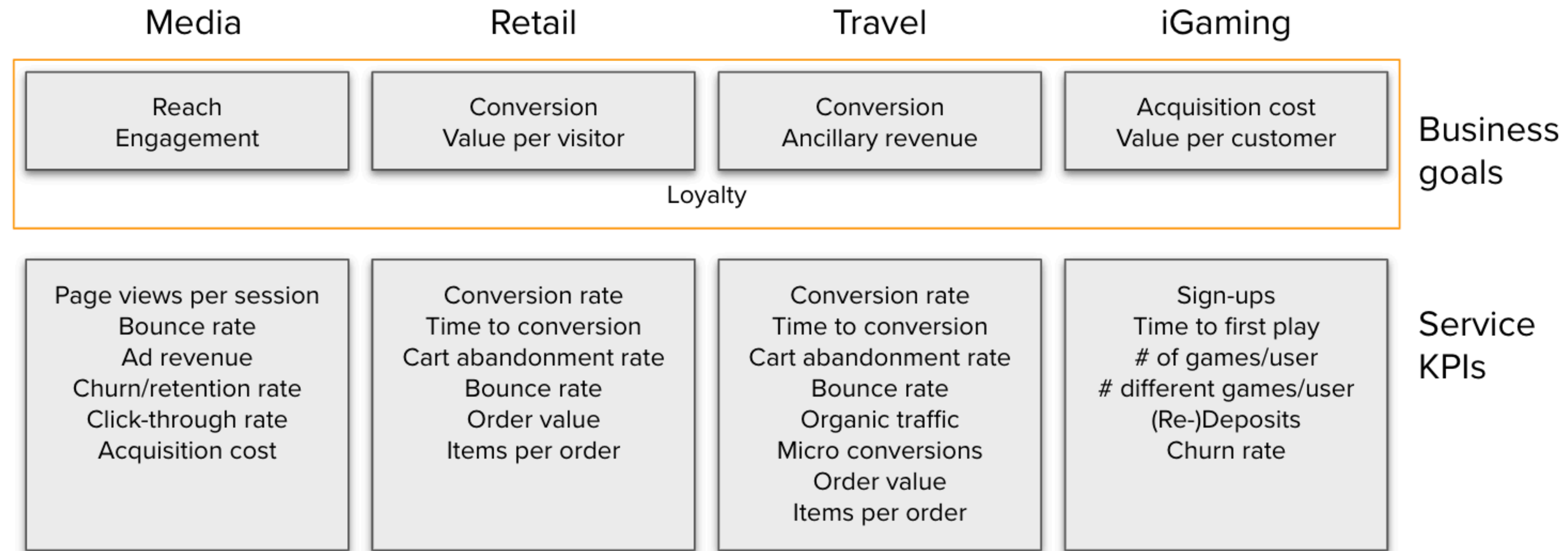
Improvements in these areas impact the basic key performance indicators (KPIs):

- Customer loyalty
- Improved conversion rates and online revenue
- Reduced bounce rate
- Increased number of items bought (or interacted with)
- Higher average value of items bought (or interacted with)



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In omnichannel businesses, customer journeys may begin online and lead to in-store purchases – or even the other way around. The correlations and KPIs are slightly harder to measure, but the same basic principles of measuring success still apply. Improvements in the KPIs lead to increased revenue and profit (of course, assuming pricing, performance, availability, shipping, assortment, and so on are up to par).



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The power of personalization

The positive experience that led to the transaction in the first place consequently increases loyalty and word-of-mouth-based brand recognition.



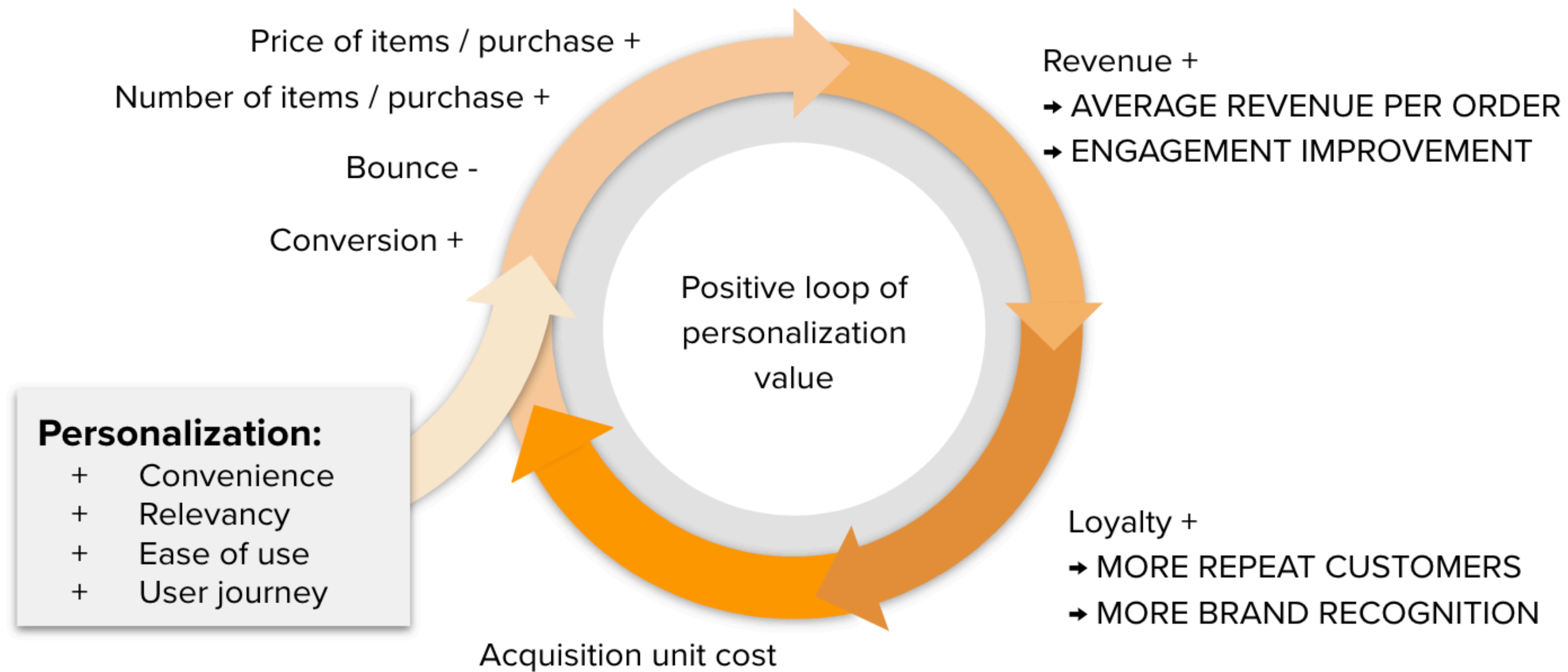
91%

of consumers are more likely to shop with brands who recognize, remember, and provide relevant offers and recommendations.

-ACCENTURE

Personalization snowball effect

The satisfied customers (and even their friends) typically return and create repeat business. This takes the pressure and costs away from customer acquisition through advertising as the lifetime value of customers increases and more business is created through referrals. The positive loop of personalization value is born.



Challenges in delivering relevant and personalized user experiences

DATA COLLECTION AND CONSOLIDATION

Data silo is the first strike against an effective personalization strategy. Disconnected systems and applications hinder reliable customer data from delivering relevancy and personalization. A systematic effort is required to create and enforce procedures for data optimization and mobilization.



MARKETING TEAM SKILL SET

Marketing teams are often under resourced, so the challenge lies in ensuring that the existing people in the team have the right skill set to implement the personalization strategy. For example, marketing teams usually have to rely on IT to help implement personalization tactics. The fact that marketing lacks technology expertise makes them dependent on other teams' time and resources. This may slow down progress and delay delivering true personalized experiences in real time.



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The power of personalization



PRIVACY AND COMPLIANCE

Your privacy policy should be transparent about how and why you collect user data. There are regulatory restrictions for using cookies that are usually needed in personalization engines to track user behavior. EU countries have legislation that requires you to incorporate tracking consent before implementing personalization. Several data breaches recently have made customers extra sensitive as to how they share their personal information.

CONTENT MANAGEMENT

For personalization to be effective, you need a sizable amount of relevant content for targeting different personas. Each content piece is targeted to a specific category or industry, as each has its own unique challenges and needs. Personalization can then be used to present the content to the right visitors on your site at the right time.



Getting the best out of personalization

Personalization is not an easy journey. And despite its strong business case, positive results, and years of experimentation to further enhance its capabilities, the opportunities for effective personalization strategies remain largely untapped. The reason is because for every success story, there are dozens of weak efforts or failed attempts.

74%

of consumers get frustrated when they see website content that has nothing to do with their interests.

-KIBO





Is it relevant and compelling?

A good personalization revolves around relevancy and remarkability. It's all about providing a richer experience by serving the right message on the right channel at the right time. According to an Accenture study, 44% of all customers feel that brands fail to deliver relevant personalized experiences.

If you're going to suggest a product, get it right. Whether you're using a recommendation tool or manually selecting the product you're suggesting, ensure that the recommendations are relevant and appropriate. If the suggested product isn't what they're interested in, you have the risk of losing not only a potential upsell, but also the customer's trust in your capability to connect with them.

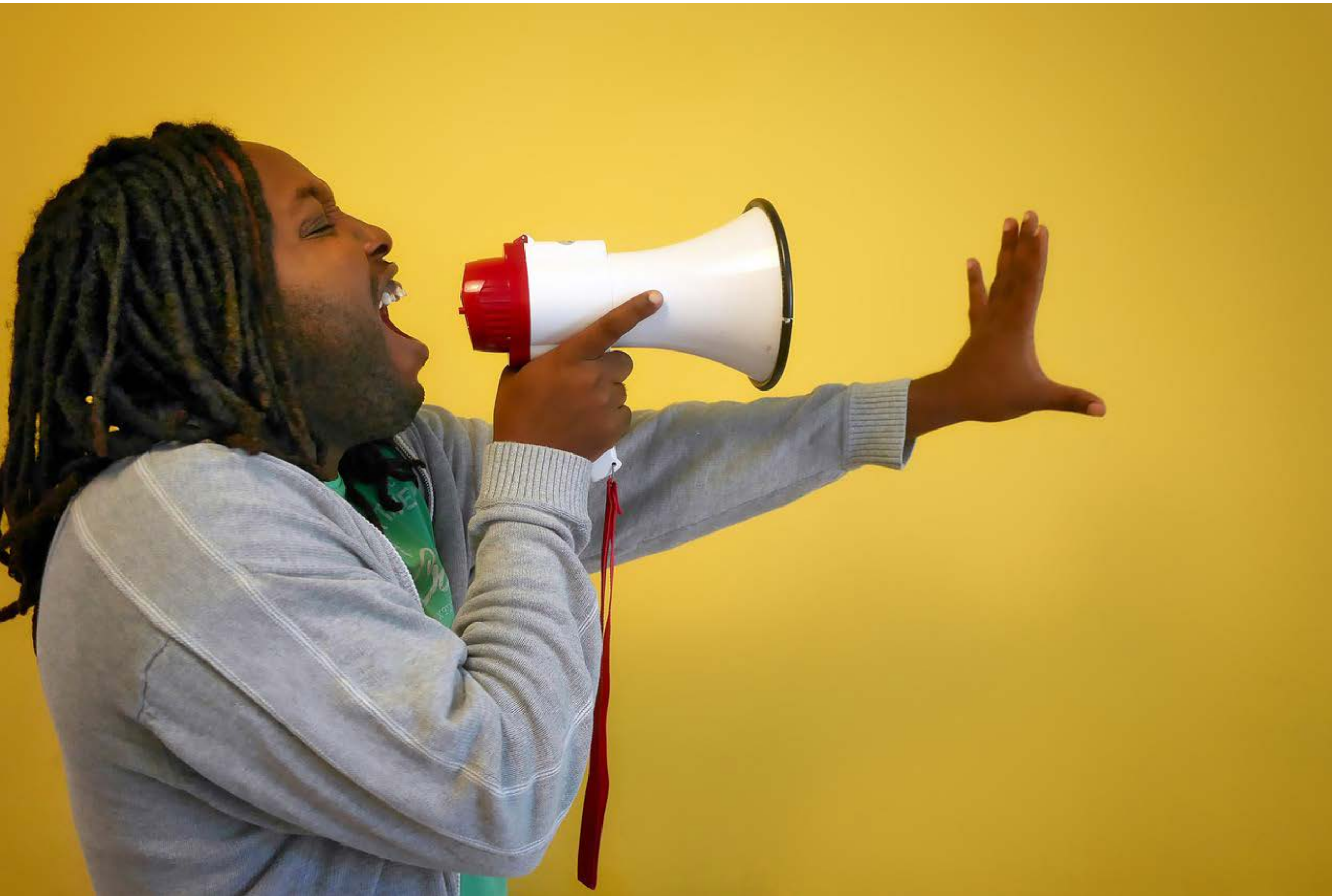
Is it too much?

While taking personalization to a whole new level sounds promising, it's crucial not to let it go too far. There's a thin line between delivering useful recommendations and those that raise a red flag on privacy concerns. When you cross that line, it will be hard to get the trust back. Your customers should feel recognized and understood, not stalked. So, identify the customers personally, but use their data without being too creepy. Strong brands are based on trust.

Is it repetitive and annoying?

Showing the same offers again and again, even when they're relevant, will eventually tire customers and drive them away. There are retargeting ads and campaign messaging that chase customers all over the page. Personalization aims to engage customers in an authentic and remarkable way that recognizes them and serves their needs.

Though it might be tempting to over-communicate promotions and recommend multitudes of products, remember that less is more. Keep the frequency down as spamming will make customers feel harassed and regret the decision to give you their information. Most customers appreciate a lot less personalization than most marketers believe. Suggest products they love and encourage more engagement quicker and easier with well-crafted campaign messages carefully selected just for them.



Getting started with personalization

Defining buyer personas

Buyer personas help improve your business as they uncover the various ways people think, buy, and consume. By creating your own personas, implementing a personalization strategy becomes easier. You can develop and tailor your messaging and marketing efforts, build content that connects with your target audience, and evaluate the offers that will make your brand stand out from competitors. The use cases can serve as a guide on how you can meet the needs of customers and solve their problems, thus further enhancing customer experiences.





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A buyer persona is a semi-fictional character who resembles your ideal customer. Personas are based on the profiles of people who currently use your product or visit your website. They embody your existing buyers or potential users; who they are, what their goals are, how they think, and why they buy.



"I believe that every brand has a story to tell."

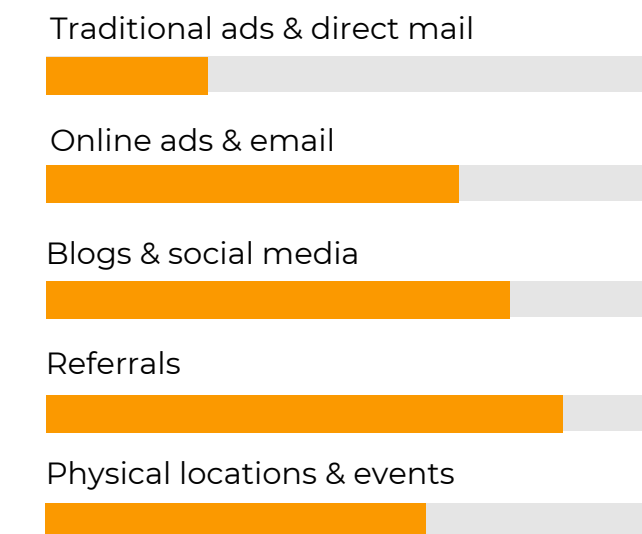
Anna Kanerva

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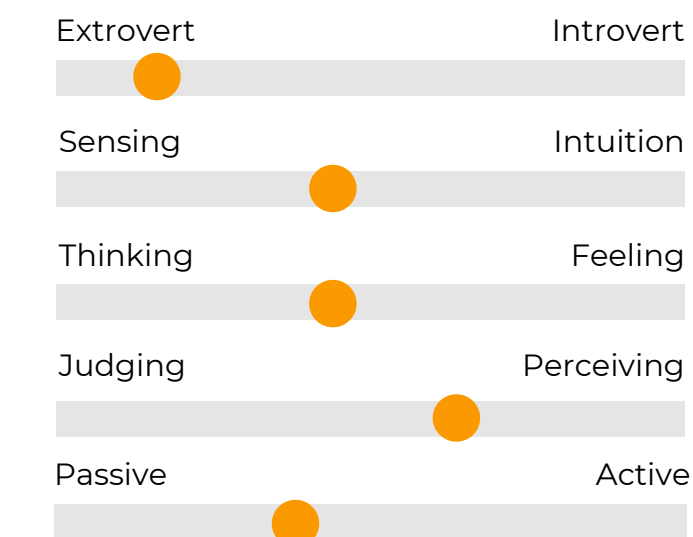
London, UK

Married with 2 kids

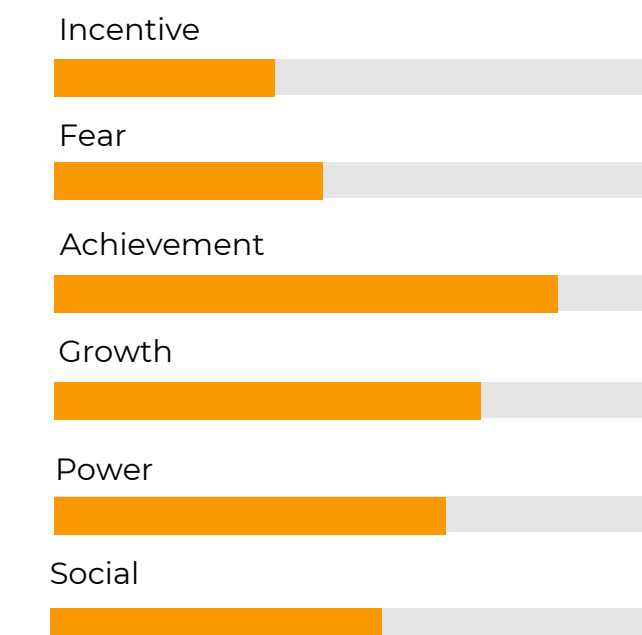
WHERE TO REACH ME



PERSONALITY



WHAT MAKES ME GET INVOLVED?



GOALS

- Increase traffic to the site
- Increase conversions
- Improve marketing ROI

FAVORITE BRANDS



MOSCHINO

DEVICES AND PLATFORMS



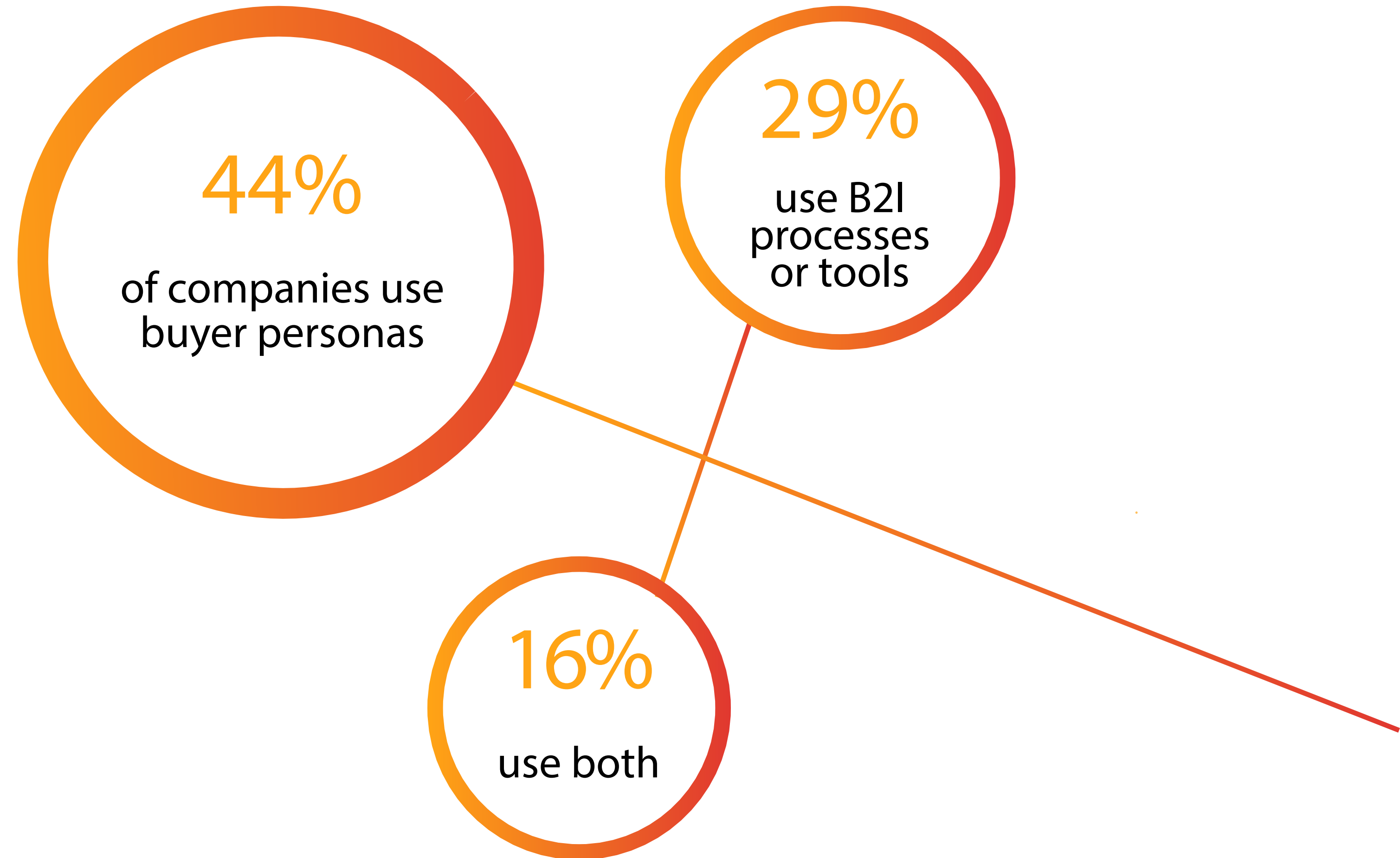
hotjar



Less than half of B2B marketers today are increasing relevance through personalization

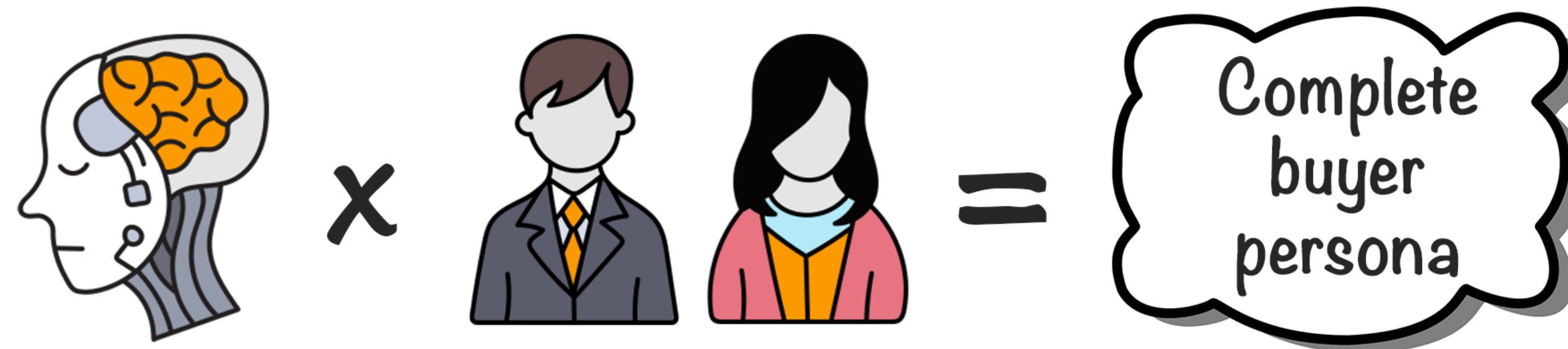
-ITSMA SURVEY

Although it's tempting to just guess and make assumptions on your personas, the best ones are defined using qualitative research methods, such as surveys and interviews. With demographic and psychographic data, personas should represent the needs, desires, and problems of your target market.



Who are they?

- Demographic information such as gender, location, income, ethnicity, and age
- Psychographic details such as values, desires, goals, interests, and lifestyle choices
- Browsing and buying behavior such as implicit purchases, content downloaded, videos watched, and products browsed
- Firmographic data such as industry, geography, and size of company
- Historical sales data



(Demographics + psychographics) x buyer behavior = actionable buyer persona



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The power of personalization

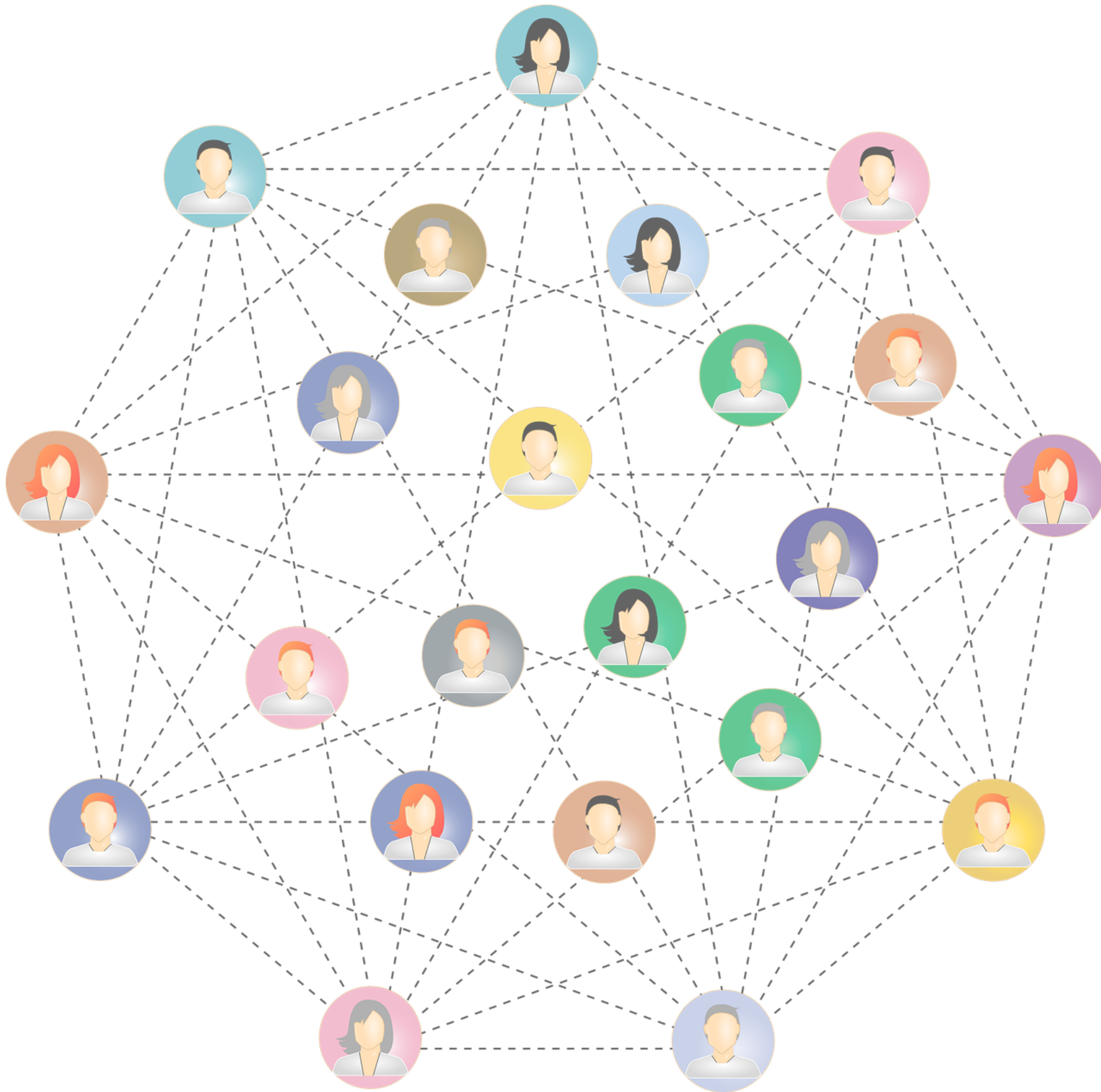
Behavior patterns
Purchase history

Current needs
Demographics

Individual preferences
Location

Personal interests
Context





What are their goals?

- Reason for purchases and how your product/service fits into their lives. Pain points or problems they're trying to solve, jobs they need to finish, challenges they face on a daily basis.
- Customer journey, or the steps they usually take from getting to your site to completing a purchase.
- Other specific needs and shopping habits identified through the resources or information they accessed on your site.

What prevents them from achieving their goals?

- Specific personal barriers or business obstacles, for example, the need for business process change, gaining acceptance from end-users, or cost of the product.
- Negative experiences with similar solutions, online interactions, or direct feedback from peers.
- Other reasons that cause your buyer to believe that your solution or company is not their best option and what would make them consider switching from their current tool to your product.



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A MarketingSherpa case study found that buyer personas added the following value:

900%

increase in length
of visit

171%

increase in
marketing-
generated revenue

111%

increase in email
open rate

100%

increase in the
number of pages
visited

Do not spend resources on advertising or focus on content marketing without a comprehensive knowledge of who your buyers are. Understanding the personas is imperative for maximizing the effectivity of your strategies and content.

Buyer personas are not just for big companies. But at the same time, don't have personas just for the sake of having them. A framework built on well-researched buyer personas is what you need for a solid foundation that will provide actionable insights about your audience.

Identifying customer journeys and segmenting audiences

After you've defined the buyer personas, the next crucial step is to focus on how to direct your messaging and other content strategies towards these personas. With proper user research and analysis, you can reach your key audiences at optimal points throughout the journey.

As you uncover more key trends and patterns, you can use this information to organize your data and segment your audiences. These segments will help in creating customized offers and in delivering personalized campaigns that will interest them.

What attracts a certain buyer may not necessarily be so appealing to the other one. For example, a shoe retailer who cater to different countries, gender, and different ages should segment visitors by age demographic, gender, and country. Create more personalized experiences by tailoring your messaging to each buyer persona and reaching out across all touchpoints of the buyer journey.





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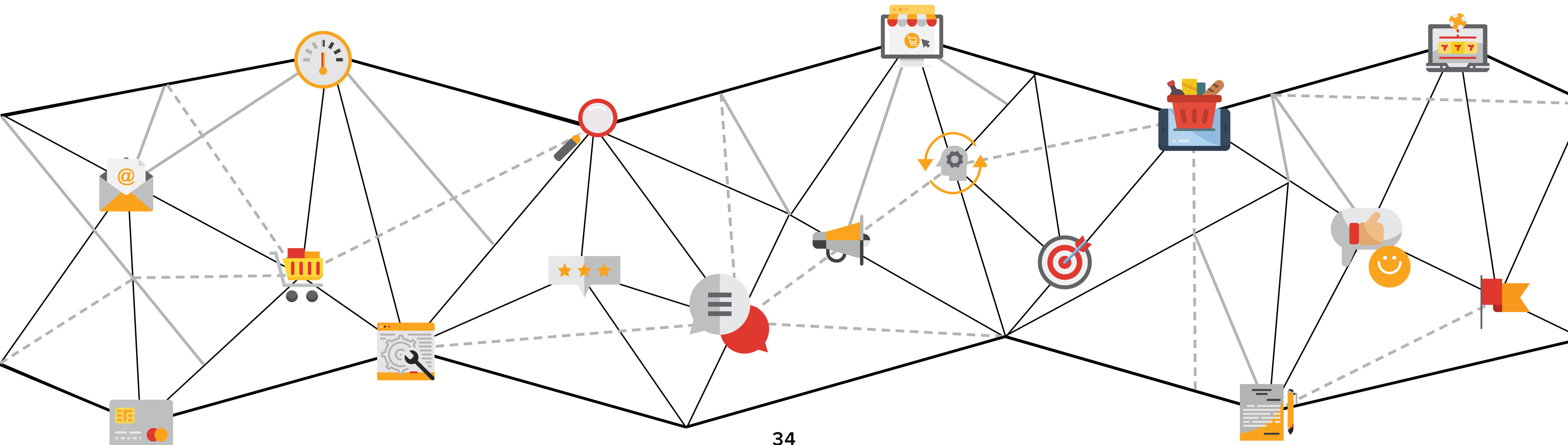
The power of personalization

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Successful personalization will only be seen by
businesses that start two-way conversations.

-ACCENTURE

Customer expectations for superior user experience are growing rapidly — customers expect a consistent experience across devices. The expectation level for user experiences is no longer set by direct competitors. Instead, global giant vendors such as Amazon, Apple, Google, Facebook, and Netflix dictate and set the bar for user experiences. It's difficult to compete against these giants, but personalization is one of the most effective ways. Personalization is the key to customers' hearts — we need to exceed customer expectations and delight them by offering personalized and relevant content.



Personalization is defined through the 4Ws that specify “Who” should experience, “When”, “Where”, and “What”. To build an effective process for personalized customer journeys, consider the following 4 essential steps.

The anatomy of personalization



WHO	WHEN	WHERE	WHAT
New customer	Leaving the site	Homepage	Targeted offers
Returning buyer	Adding products to the basket	Category page	Reminders
Interests	Completing search	Product page	Behavior-based usability improvements
Demographics	Bought a product	Basket	
Stored user information			

Step 1: WHO

To whom do you want to personalize the content? Personalization starts with defining the target audience you want to address. The preferred audience is set up as rules that drive the segmentation of visitors into groups. A segment can be based on any combination of rules on any piece of data or information that is available during the visitor's session in the service or from back-end databases.

A visitor can belong to as many segments as needed and can also be moved between segments or removed from all segments as the platform gathers more information about them, or as the customer journey progresses.

Segments can be used and reused dynamically in different personalizations. You can target visitors with personalization based on any combination of segments. When creating segments, the only limit is your imagination!

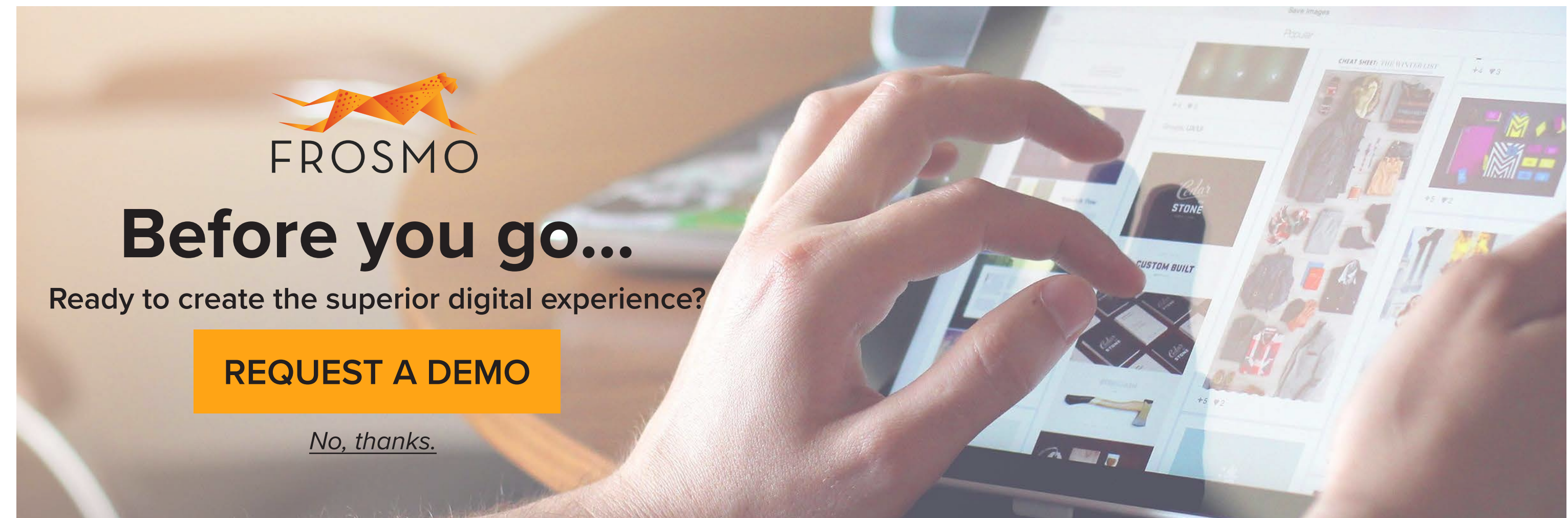


Step 2: WHEN

You can dynamically create personalized journeys based on contextual or session-based criteria. Personalization can be based on a predefined schedule, the visitor's channel (mobile, desktop), or geolocation. You can also trigger personalization based on predefined logic in the service, such as when items are placed into the shopping cart, or a deposit is made.

When does personalization happen? What is the most ideal point in the customer journey for the dynamic content to be shown to the segment or individual? It's important to identify the typical points where the visitors may abandon their cart, leave the site, or bounce. This is the first step to design a strategy for inviting the visitors to carry out the transaction or to continue the session. Contextual and dynamic calls-to-action (CTAs) give the visitor the motivation to proceed with an action or transaction.

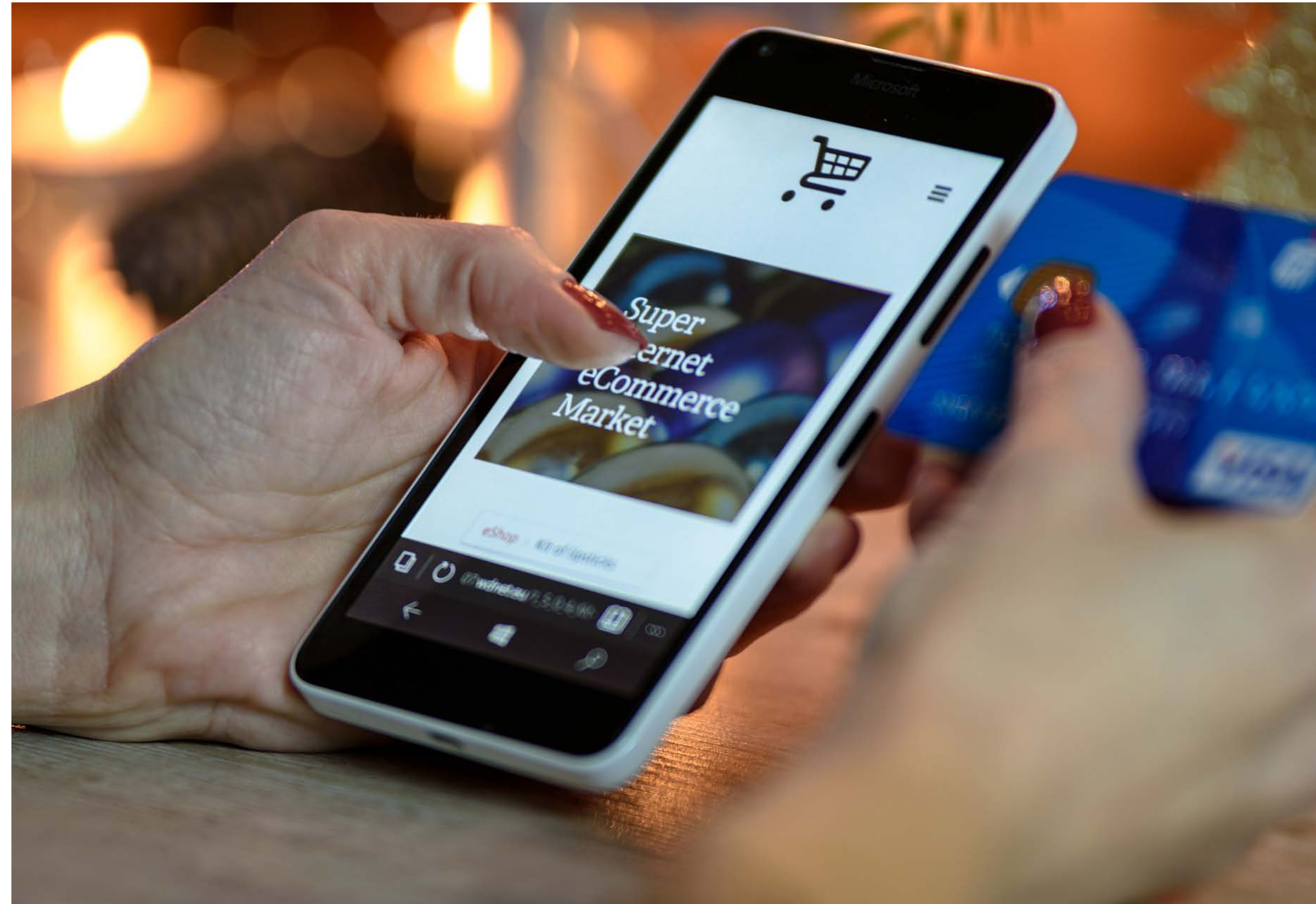
A good time to show personalized content can be, for example, after the visitor has spent some time on the site, is about to exit, or after they've signed up for a newsletter. Combine triggers to create, personalize, and implement entire user journeys.



Step 3: WHERE

Where do you want the personalized content to appear? On the homepage, on a category page, or perhaps on the checkout page? Identify these placements and display modifications on any screen and device.

Placements can also be dynamic, and may be created based on sets of rules. In advanced scenarios, where the front-end logic is made personalization-aware, placements may be created in the front-end logic to ensure the consistency and persistence of the placements, even if the front end is dynamically changing.





Step 4: WHAT

What content do you want to show your segments or individuals? Downloadable case studies, discount codes, or maybe recommendations for recently viewed products? Recommend and personalize products and content using machine learning algorithms to increase conversions. It's always good to verify, which modifications work better by A/B testing or algorithm-based optimization.

The outcome of a personalization is something that visitors see or experience. It may be a piece of content that is added dynamically, or a pop-up, some text, or navigation logic. It may mean that content is removed or moved to a different place to create a different type of experience. Or it can be a visual change to an existing element on the page.

Typical personalization case: Making the front page relevant

✓ **WHO** | Returning visitors with **identified interest area**

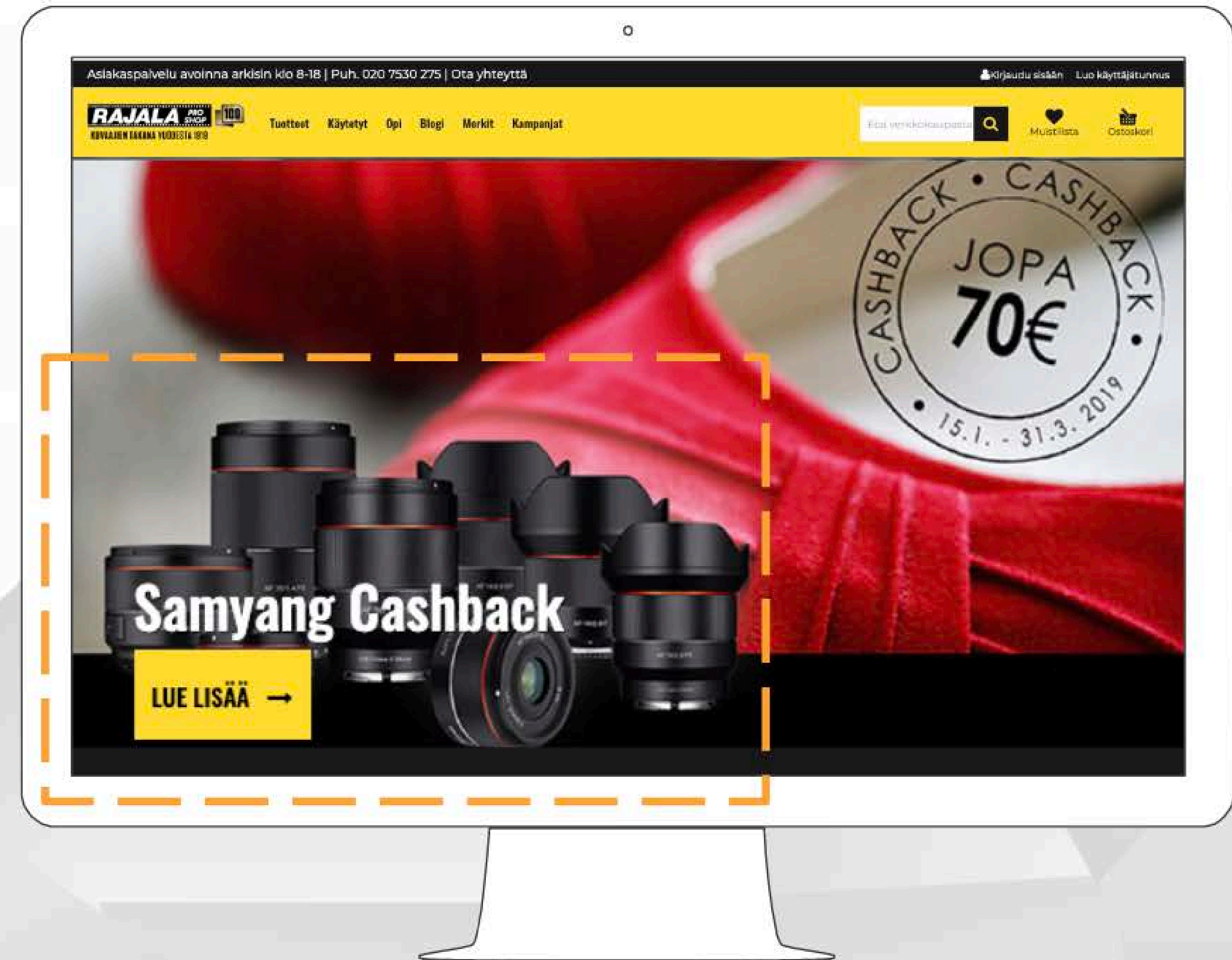
✓ **WHEN** | As the visitors **return** to the *frontpage*

✓ **WHERE** | **Under** the *navigation bar* on *front page* **inside** the *hero banner*

✓ **WHAT** | *Campaign content* (text, picture, link) related to the *identified interest area*



Showing relevant content on the first page can have 4x impact on conversion.



Typical personalization case: Usability changes



Users with mobile device.



Opening the menu, when no Interest area identified.



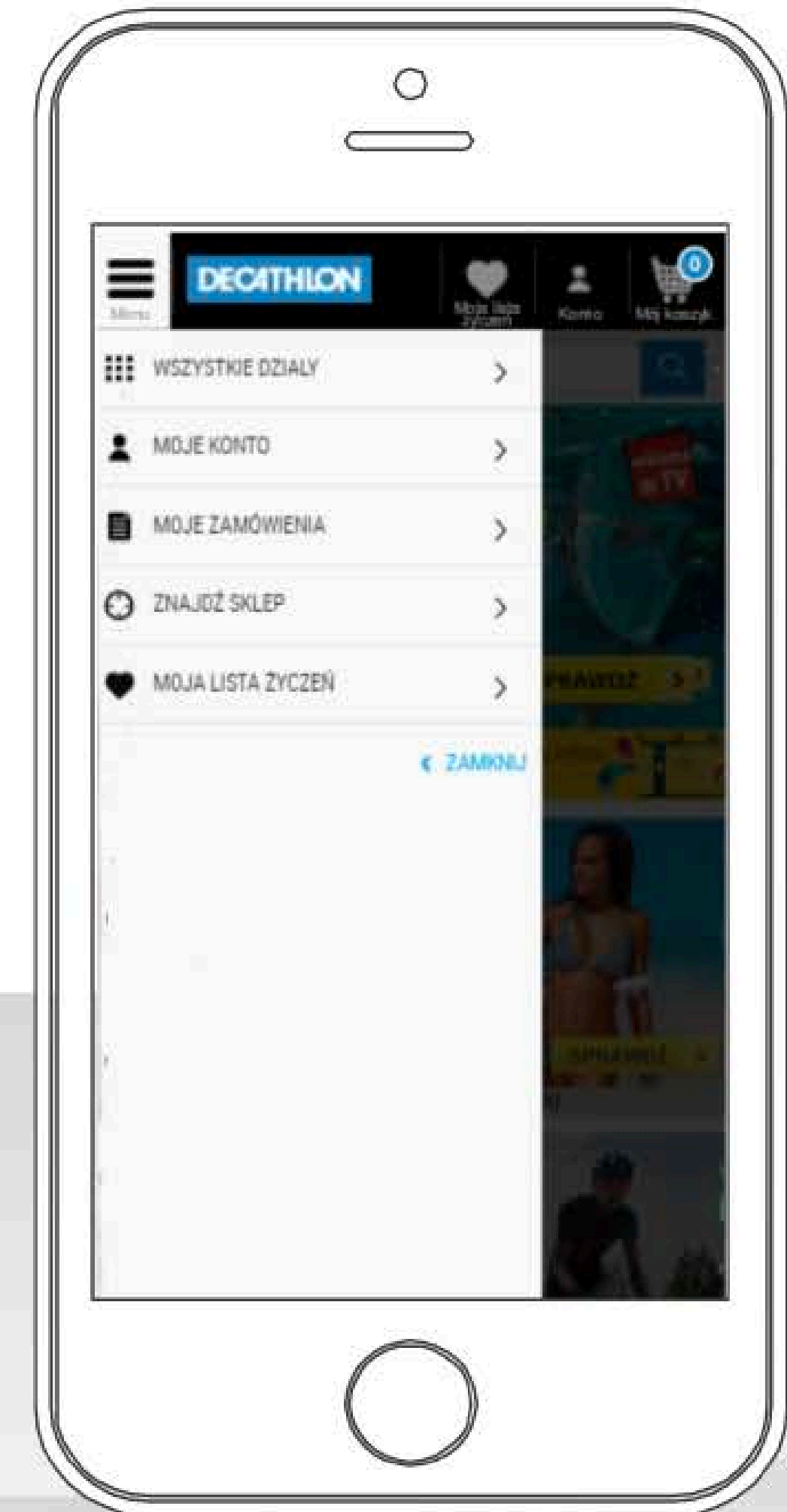
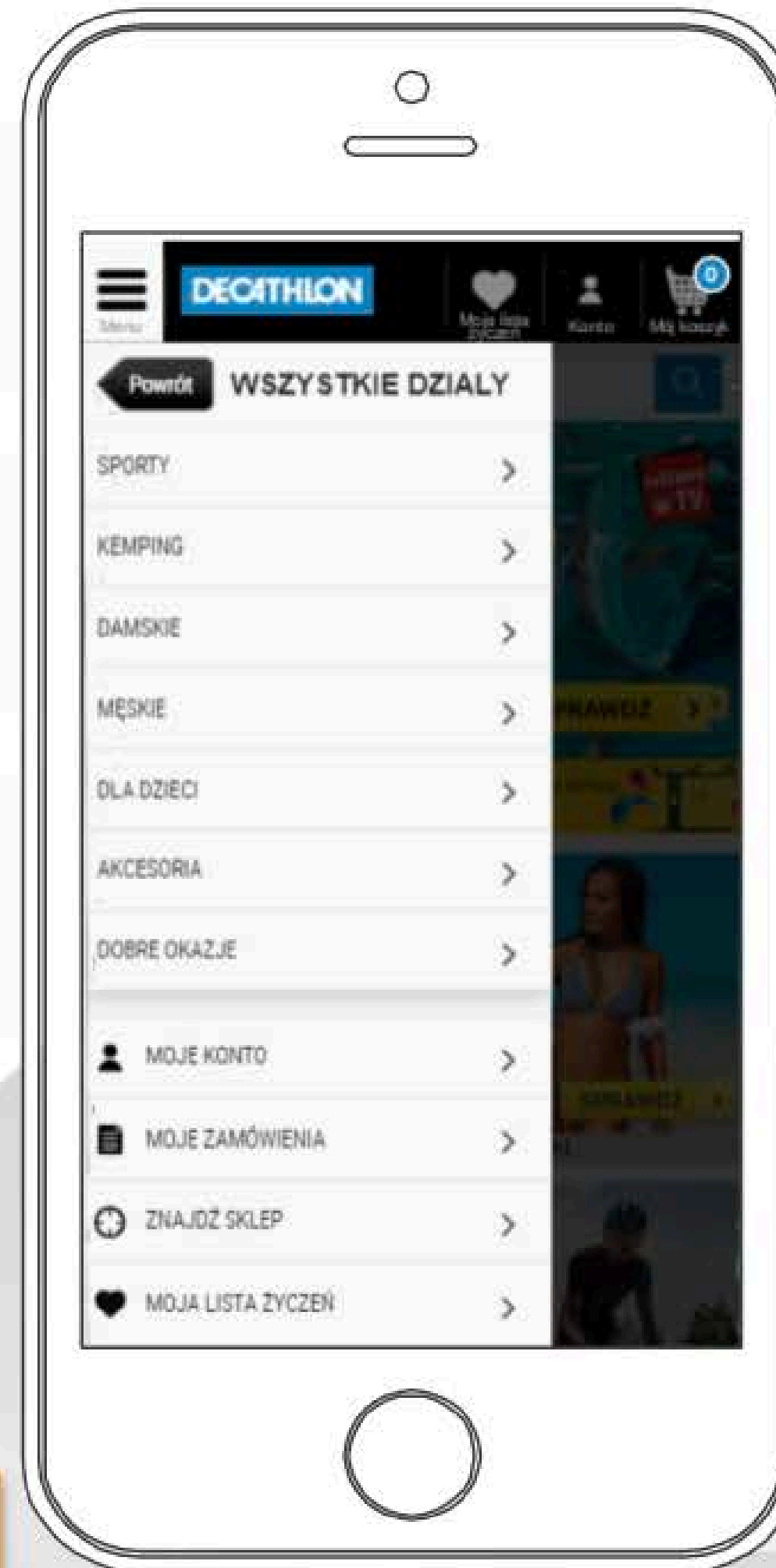
Inside the menu content.



Reduce the number of top level selections
And group them in a submenu.

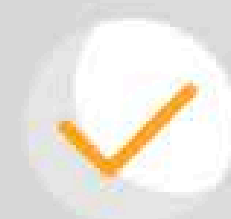


People expect great usability and ease of navigation. Bounce rate increases proportionately with complexity.



Typical personalization case: Contextual functionality

 **WHO** | Visitors with items in the cart, with value below threshold.

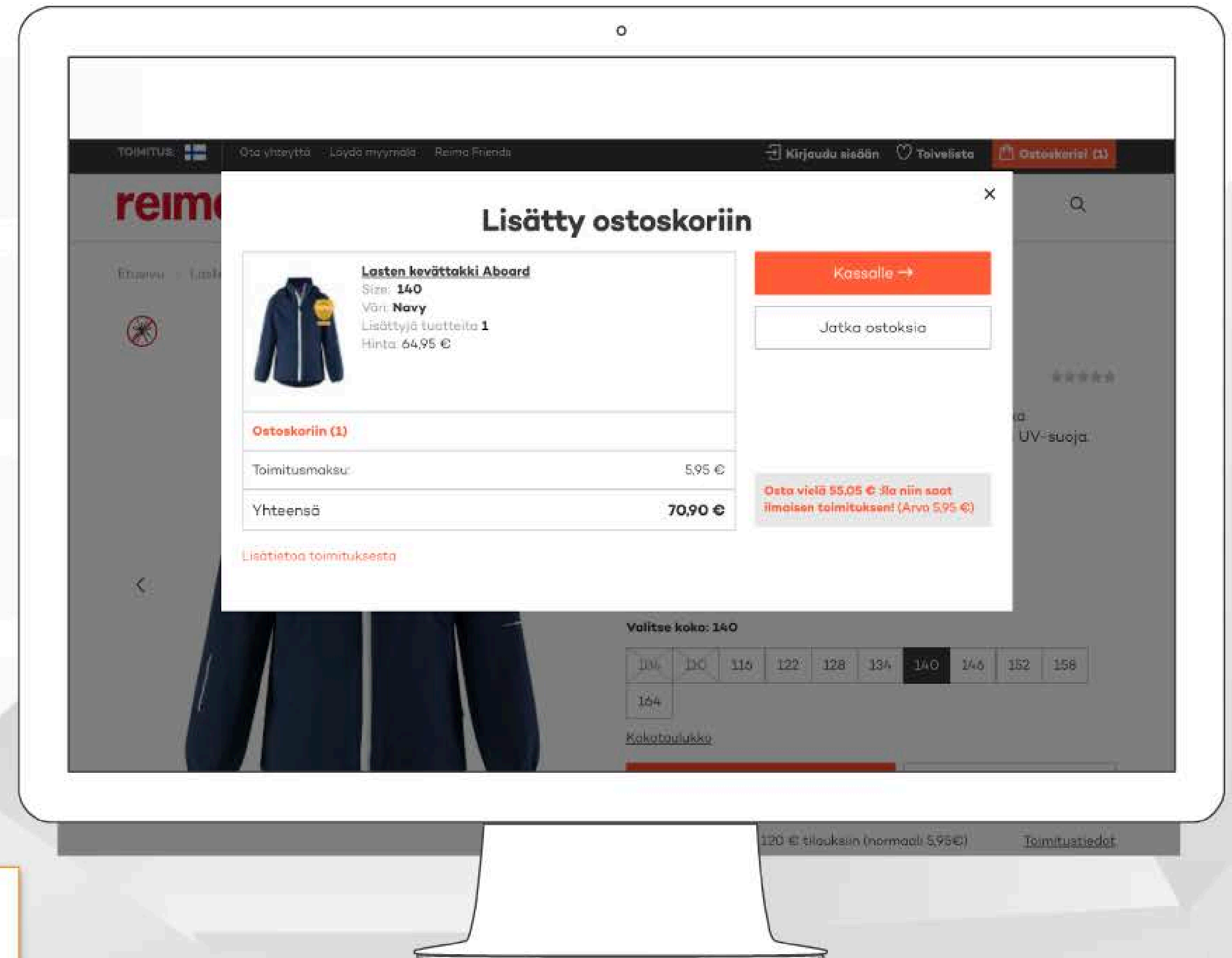
 **WHEN** | When viewing the cart or at Check-out page.

 **WHERE** | Inside a pop-up modal.

 **WHAT** | Suggestion to more items for free shipping.



The delivery calculator has helped Reima boost sales at check-out by reminding customers how much more they need to buy to take advantage of free shipping.



Machine learning and AI in personalization

Customers expect you to deliver highly personalized experiences and to do that, you need to automate your process. This is where artificial intelligence (AI) and machine learning (ML) can be really powerful. Machine learning personalization uses algorithms to identify relationships between data and deliver the most relevant content and customized experiences for each visitor in real-time.

WHAT DATA CAN WE TRACK IN EACH PHASE OF THE JOURNEY?



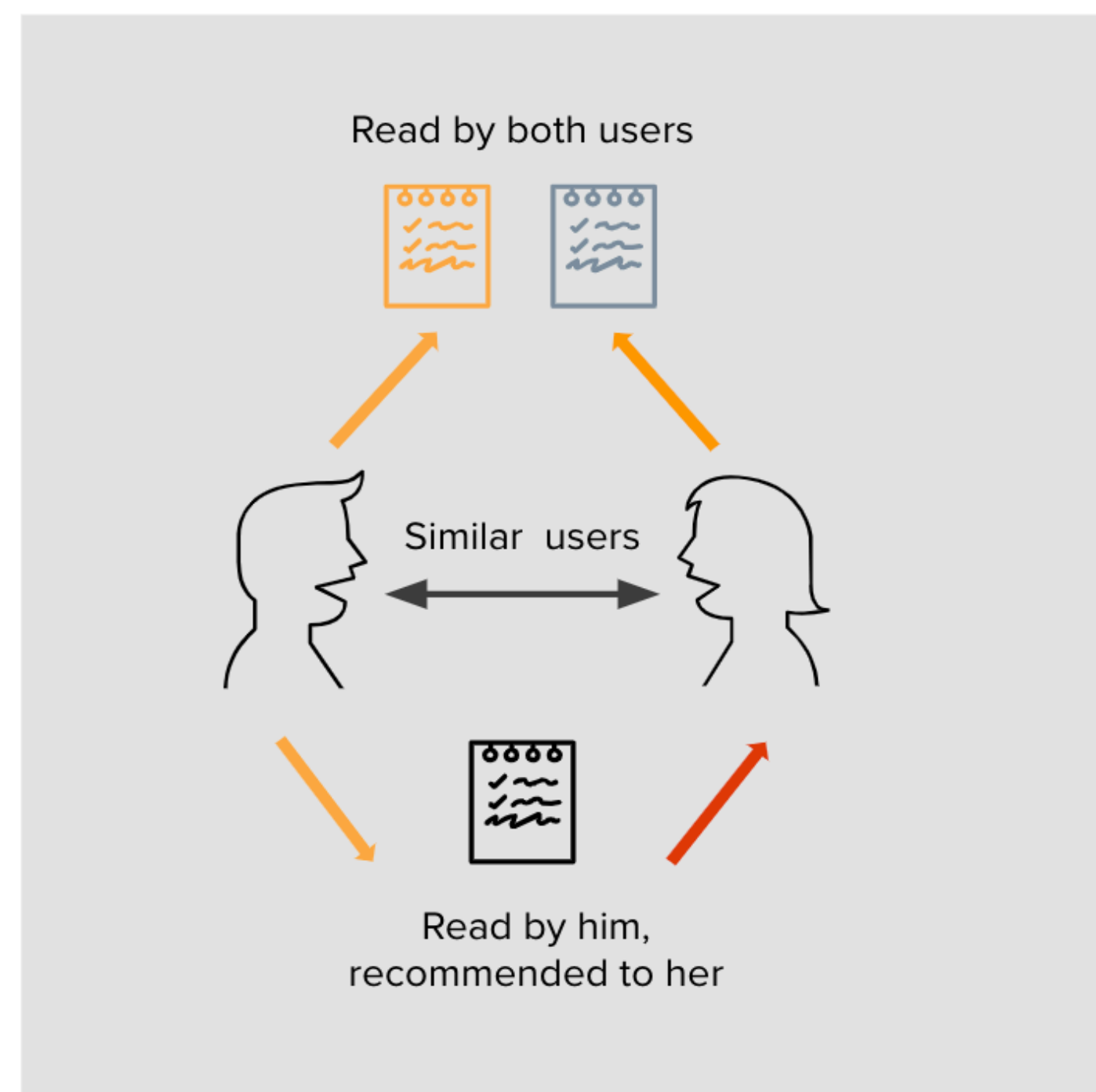
HOW CAN THE EXPERIENCE BE OPTIMIZED BASED ON THE TRACKED DATA?

Personalization is driven by machine learning, delivered across channels, and powered by in-depth customer data. One way to look at the audiences is to map the journey and then utilize the data that has been gathered in the previous phases to optimize the experience.

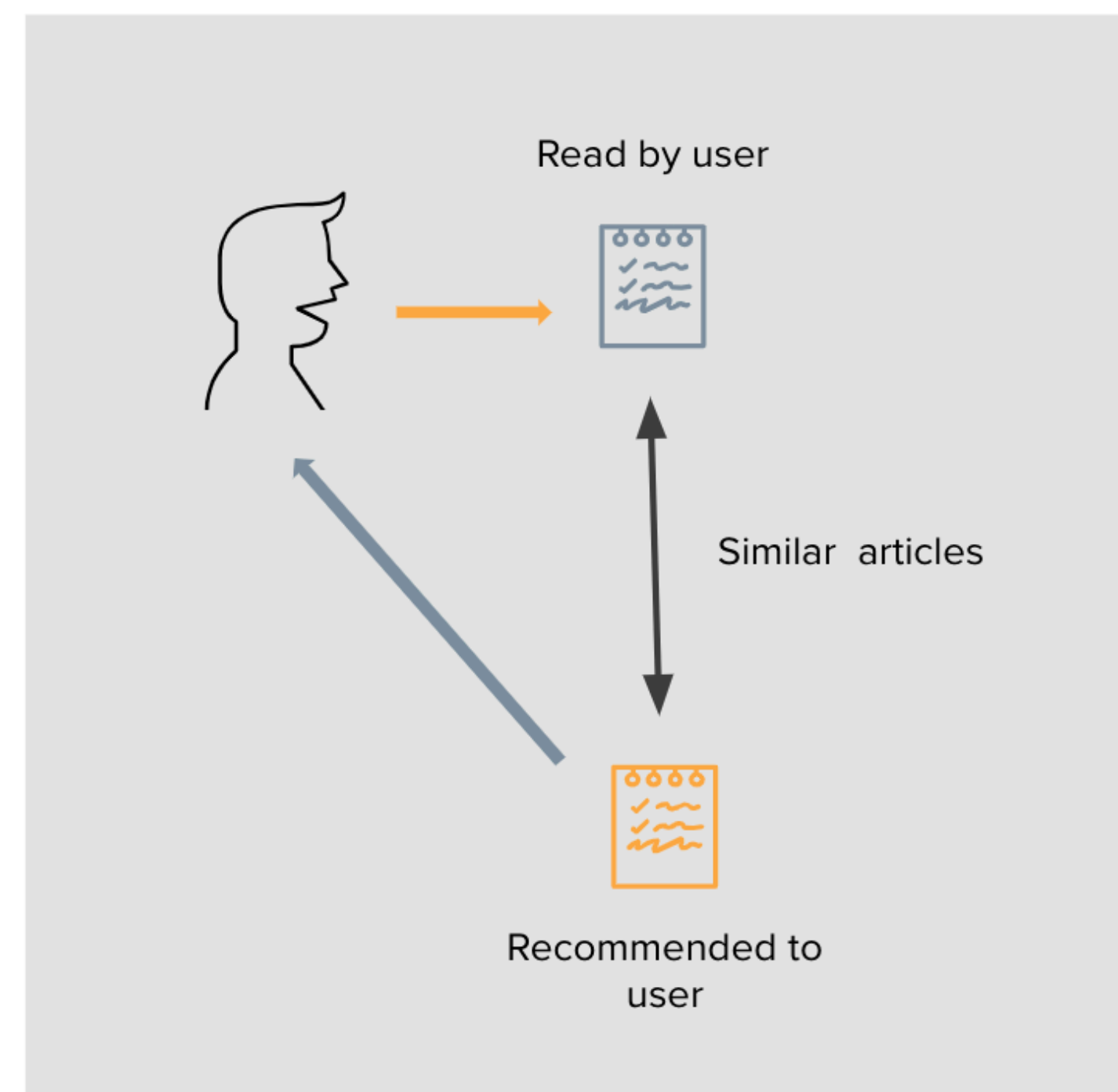
Connecting with brands via multiple channels prompt marketing teams to harness actionable insights from the different sources available to create engaging and personalized experiences in every phase of the customer journey.

ML personalization provides a highly scalable way to provide unique experiences to your visitors and customers—all the way down to the individual level. Anything from recommending products, categories, brands and offers, to dynamically modifying site navigation, search results, and list sorting is possible with machine learning.

Collaborative filtering



Content-based filtering



Recommendation engines can also create recommendations based solely on statistical data (for example, most viewed products or currently trending products on the site).

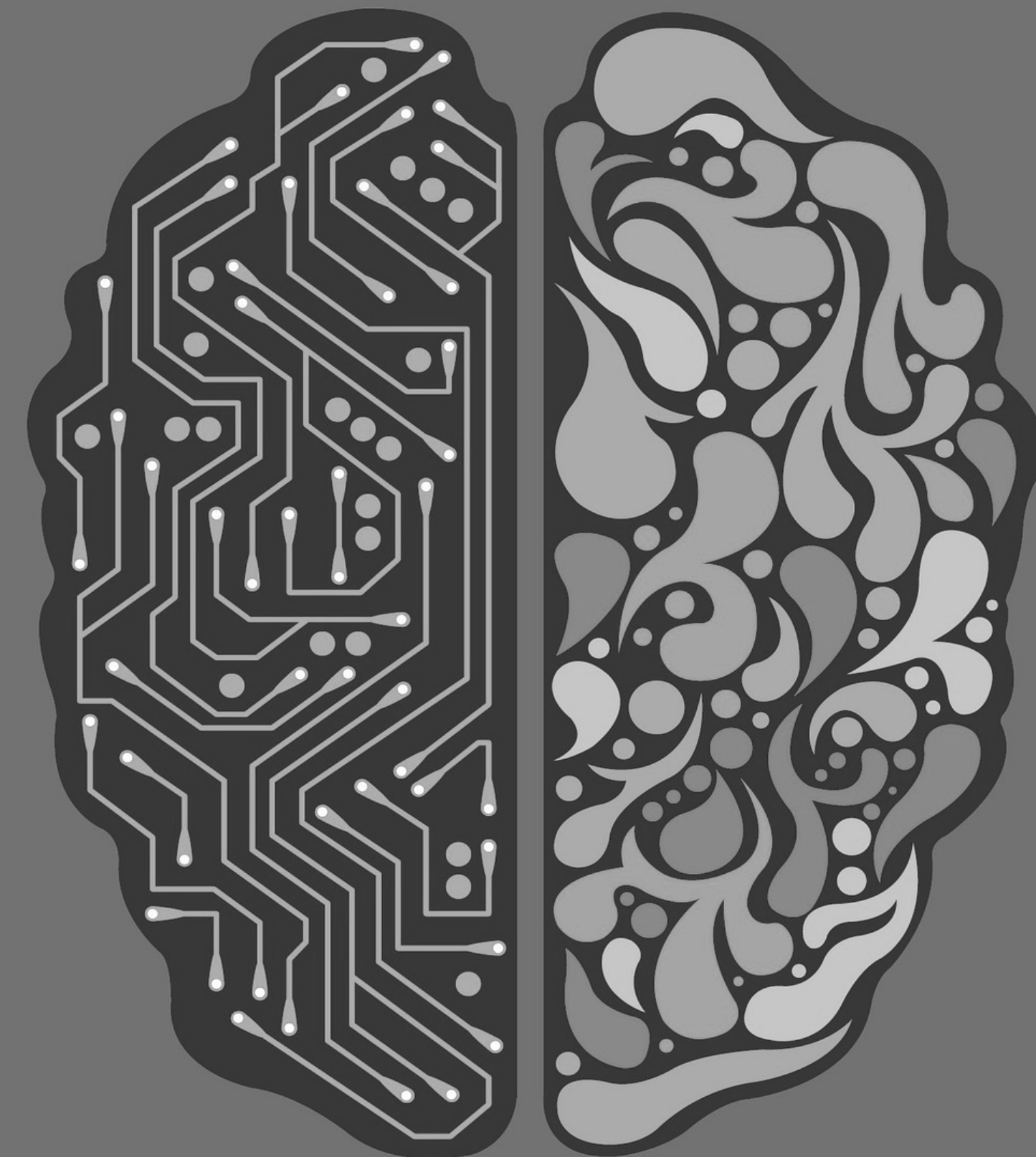


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The power of personalization

ML-based automation allows you to personalize your customer experience without having to set specific rules for each scenario. Frosmo can help you to learn the behavior and preferences across the whole customer base of your service. The Frosmo machine learning and AI solutions allow you to apply this insight for each visitor based on the algorithm and rules you set. This way, you can crowdsource insight into what provides the best conversion results and have it applied automatically.

AI-based experimentation is using the multi-armed bandit feature for automatically managing and optimizing the variation distribution for modifications. When enabled for a personalization, the multi-armed bandit continuously adjusts the distribution of different content variations based on how well they perform over time.





FROSMO

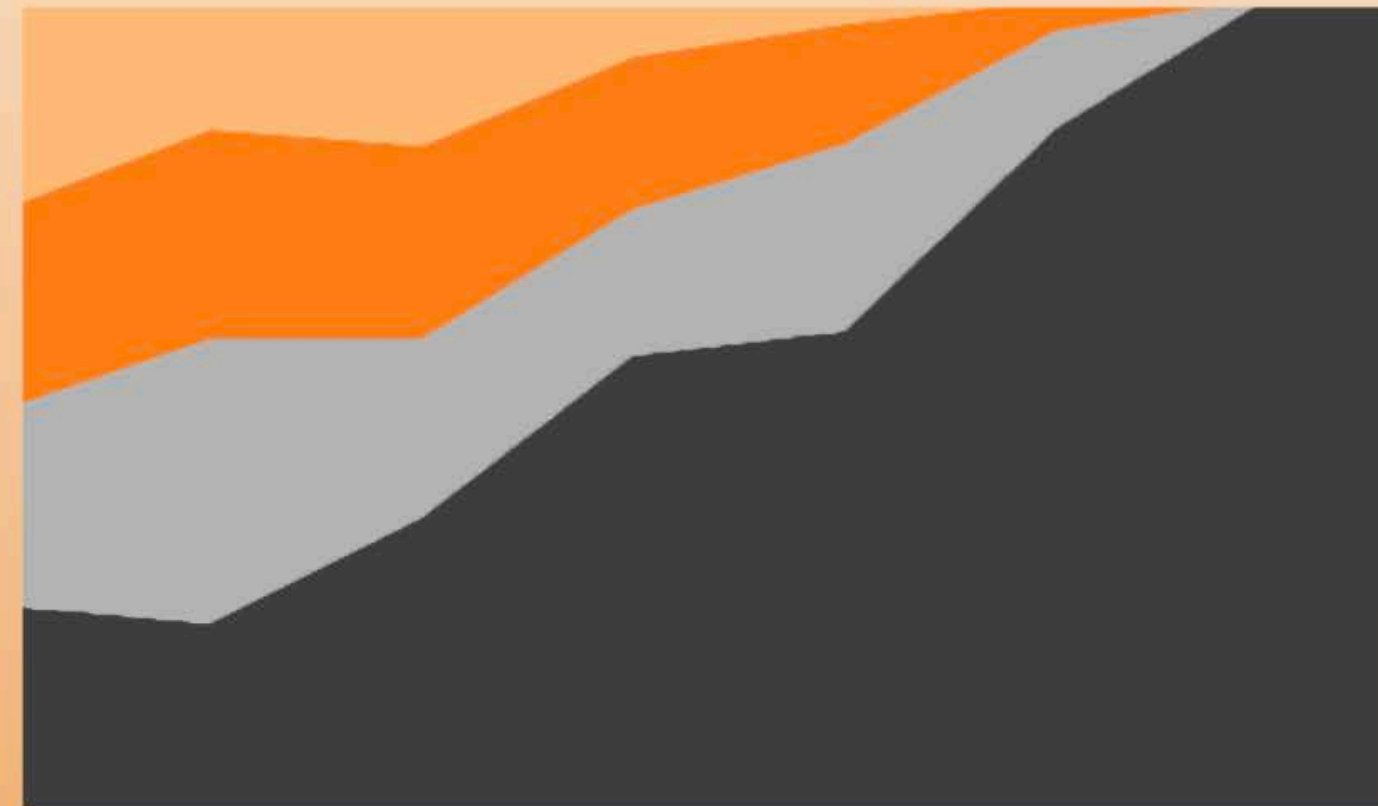
The power of personalization

Never stop experimenting

A/B testing



MAB



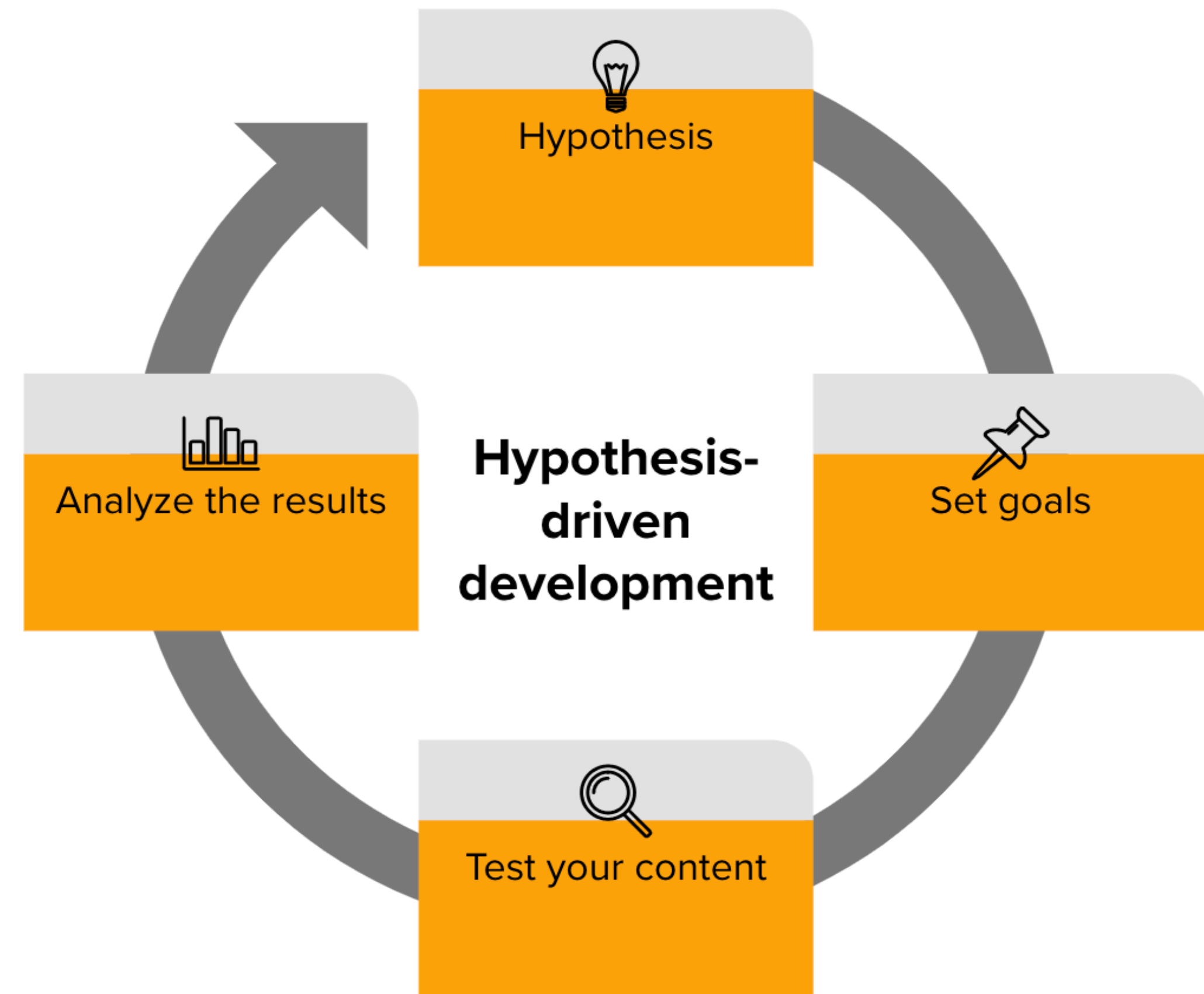
Continuous optimization is vital for effective personalization. Employing A/B testing or multi-armed bandit on your campaigns across channels can help you find the best-performing experience. Anything can be tested: algorithms, experiences, and recommendations.



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The power of personalization

Effective testing starts with a high-quality hypothesis. Those who spend time formulating their hypotheses get more out of their experiments. This also helps the whole team to understand what they are trying to achieve with the test.





Personalization best practices in different industries

For personalization to be effective and successful, companies need to create a connection with customers that goes far beyond generic marketing. And even when that applies across most industries, every path to purchase is different and industries face different challenges.

So even when personalization in general aims to serve customers based on their needs and behaviors, the strategies and initiatives in different industries vary widely.

80%

of customers say the experience a company provides is as important as its products or services.

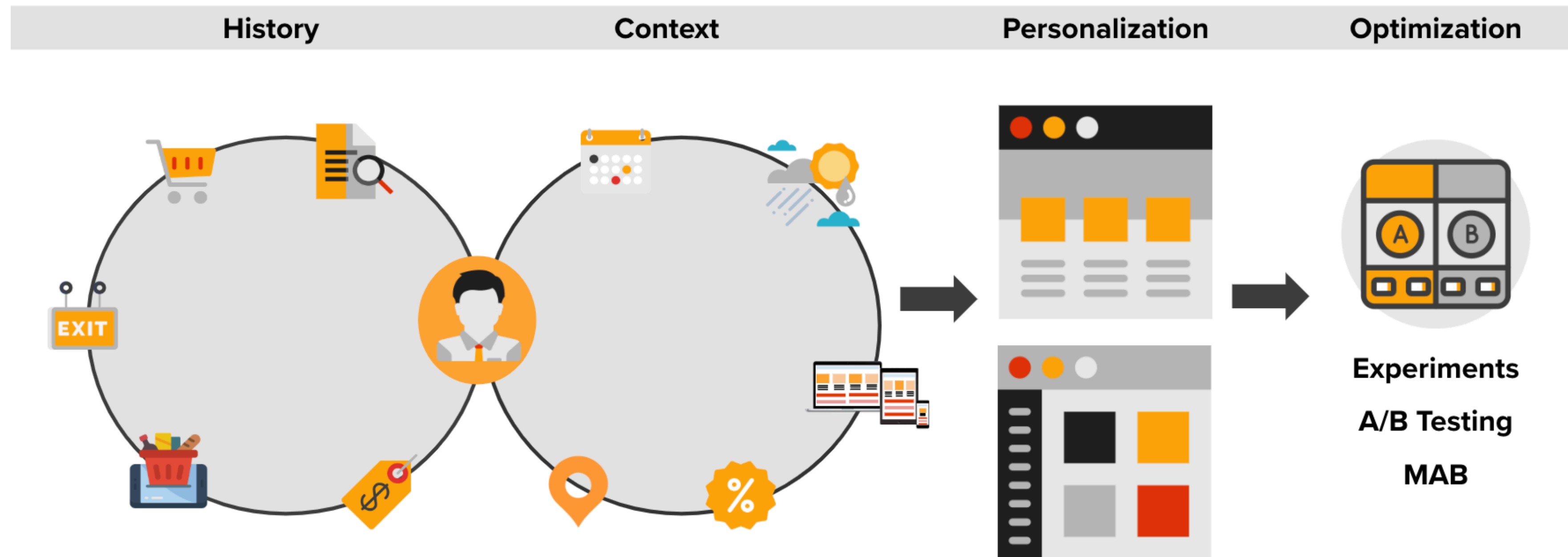
-SALESFORCE

Personalization in retail

For retail brands, personalization can be quite challenging not only because of competitors, but also due to the number of places and ways that customers can shop.

The most effective way to provide superior customer experiences that promote repeated purchases and increased sales is through highly personalized customer journeys. A recent BCG study found that with personalized online retail stores, consumers are 10% more likely to add additional items to their baskets and 40% more likely to spend more than they had planned. Moreover, when asked to rate a particular retailer, customers who experienced a high level of personalization provided net promoter scores that were 20% higher than those of customers who experienced a low level of personalization.





In practice, two dimensions are needed for a meaningful personalization. First, you take the history of the visitor, i.e. the earlier purchase and exit history, downloads, product and content searchers. That information is coupled with contextual information such as day of the week, season and weather, location, device, and campaign. When you combine the history and the context information, the real personalization starts. It is the core of the experience that online businesses provide. At the same time, continuous testing is needed to optimize the experience as well as to find the optimal elements to drive conversions and other KPIs in the website.



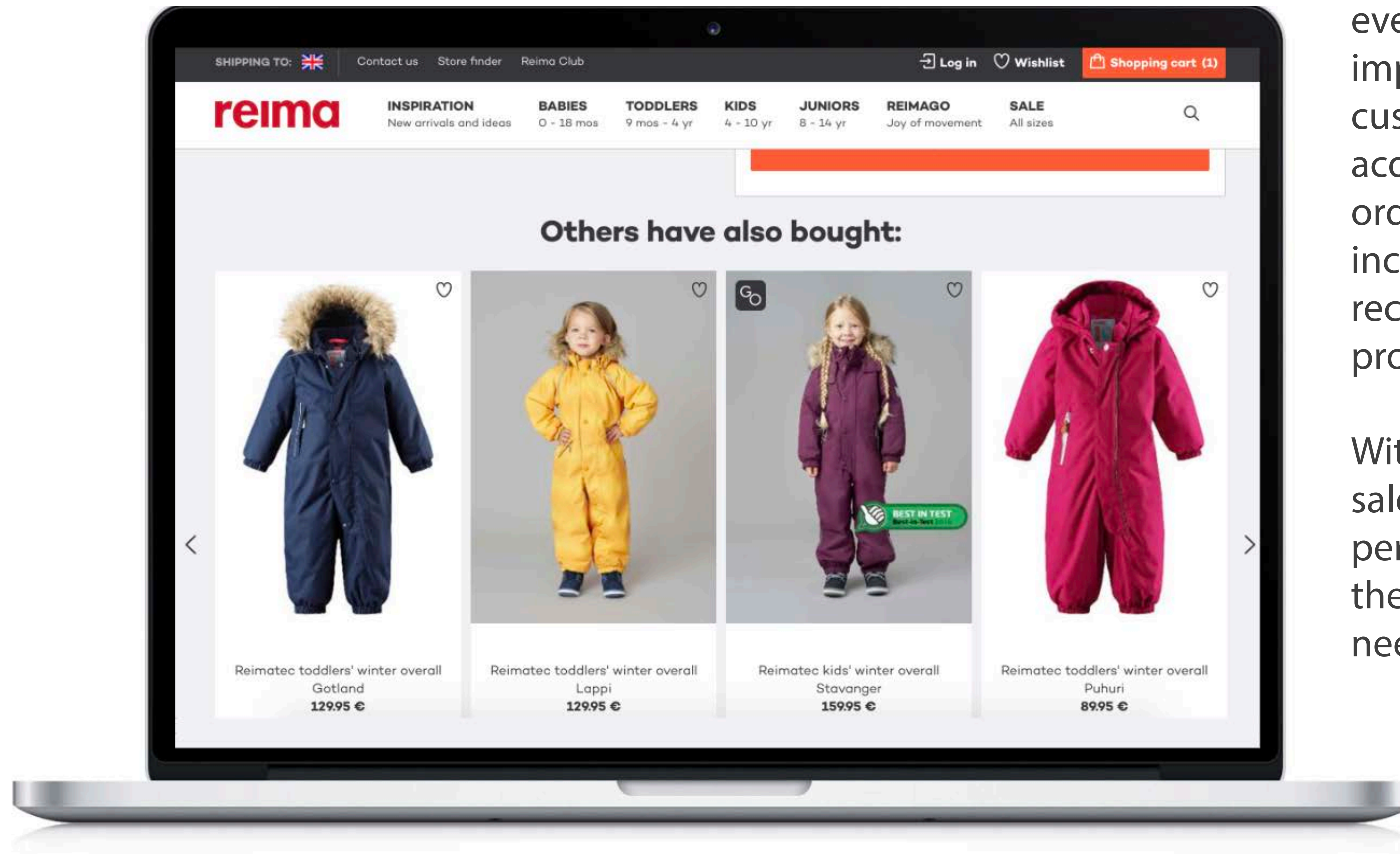
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Example case: Reima

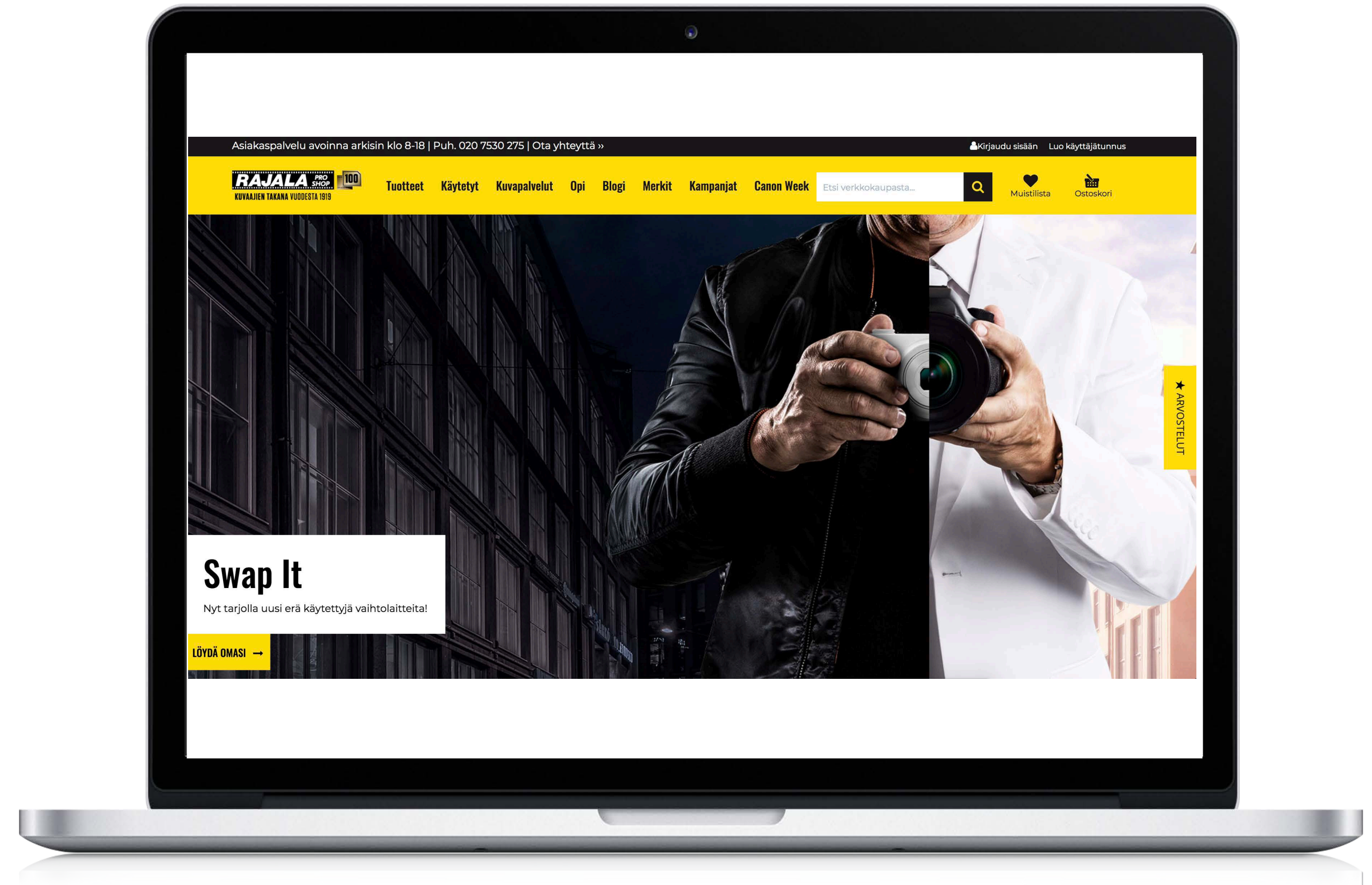
Every buyer is different so it's crucial to personalize every shopping experience. Designing and implementing digital customer journeys improves customer satisfaction and lowers customer acquisition costs. You can increase the average order value with product recommendations including bundles, tip-to-toe, basket recommendations, and most bought or viewed products.

With the Frosmo Platform, [Reima](#) is boosting sales by providing their customers with more personalized product recommendations to find the most suitable items each customer's individual needs.



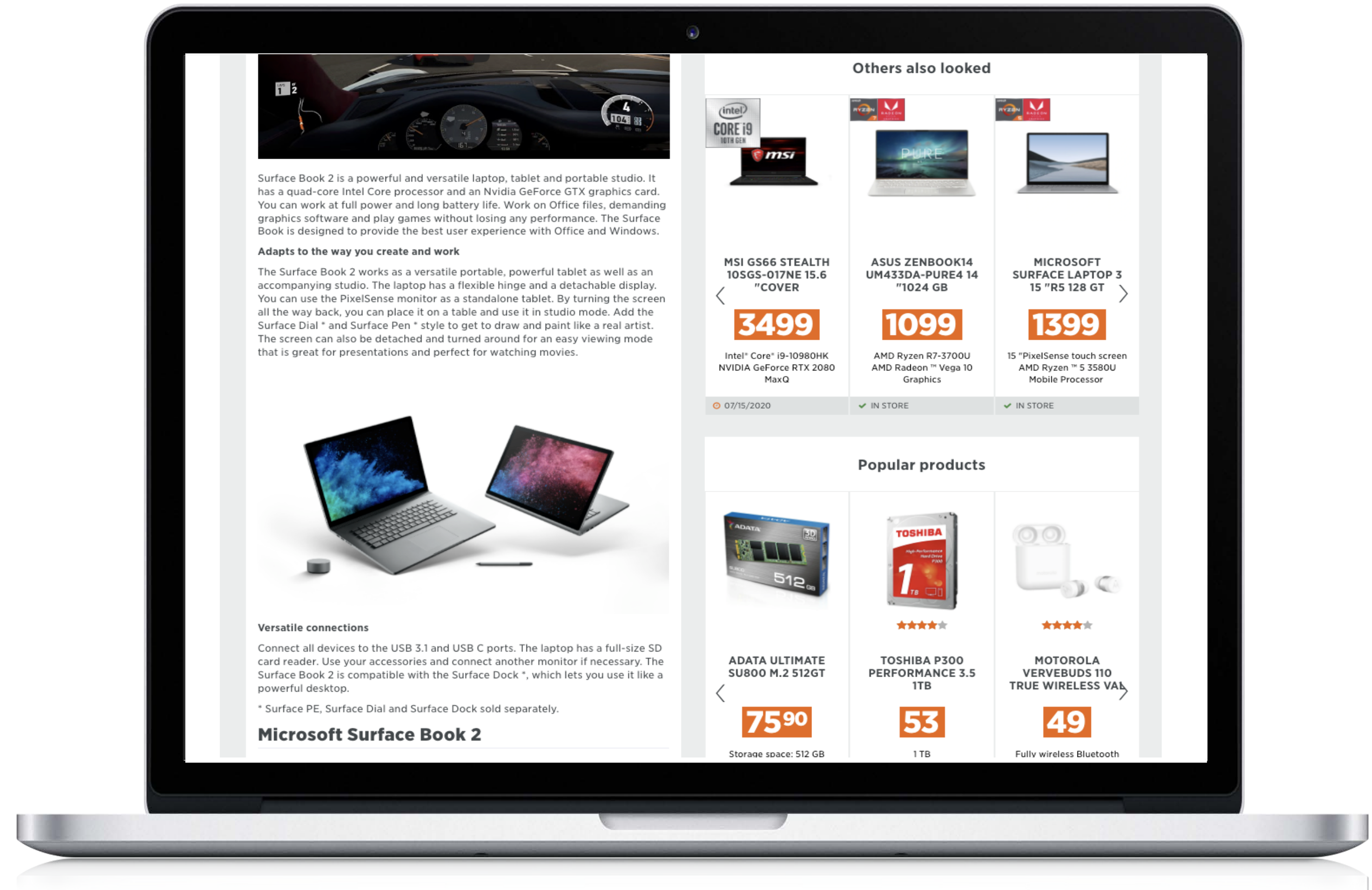
Example case: Rajala

Great omnichannel customer experience across different channels is very important and [Rajala](#) feels strongly that the level of the customer service has to be the same both in online and offline stores. They believe that creating more relevant experiences not only reduces the manual merchandising efforts but also increases conversions and the relevance of the customers' shopping experiences. With personalization, Rajala has been able to grow their conversions by 38%.



Example case: Power

The Frosmo personalization software brings product recommendations to a whole new level by using different data points about the customer to select the perfect AI-based recommendation strategies to support the customer journey in the best possible way. With product recommendation strategies implemented on the pages of **Power**, the results have been proven strong and effective. Purchase conversion rates have gone up by 170% compared to the group who didn't see recommendations. The average order value got up by 41% compared to the group who didn't see the recommendations.





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Personalization in iGaming

With nearly all online gaming operators offering the same game content and payment options, the true winners will be the companies that realize being at the forefront in customer experience is the key to gaining a competitive edge.

Personalization starts by knowing your players' preferences and defining the player segments. Recognizing individual player needs is the beginning of better conversion rates.

The best results in conversion rate optimization are generated when historical player data from different channels is combined with real-time behavioral data. This combination of data can be used to deliver each player with personalized recommendations, content, and promotions that they are most likely to engage with. Engaged customers will lead to better customer retention rates and customer lifetime value.



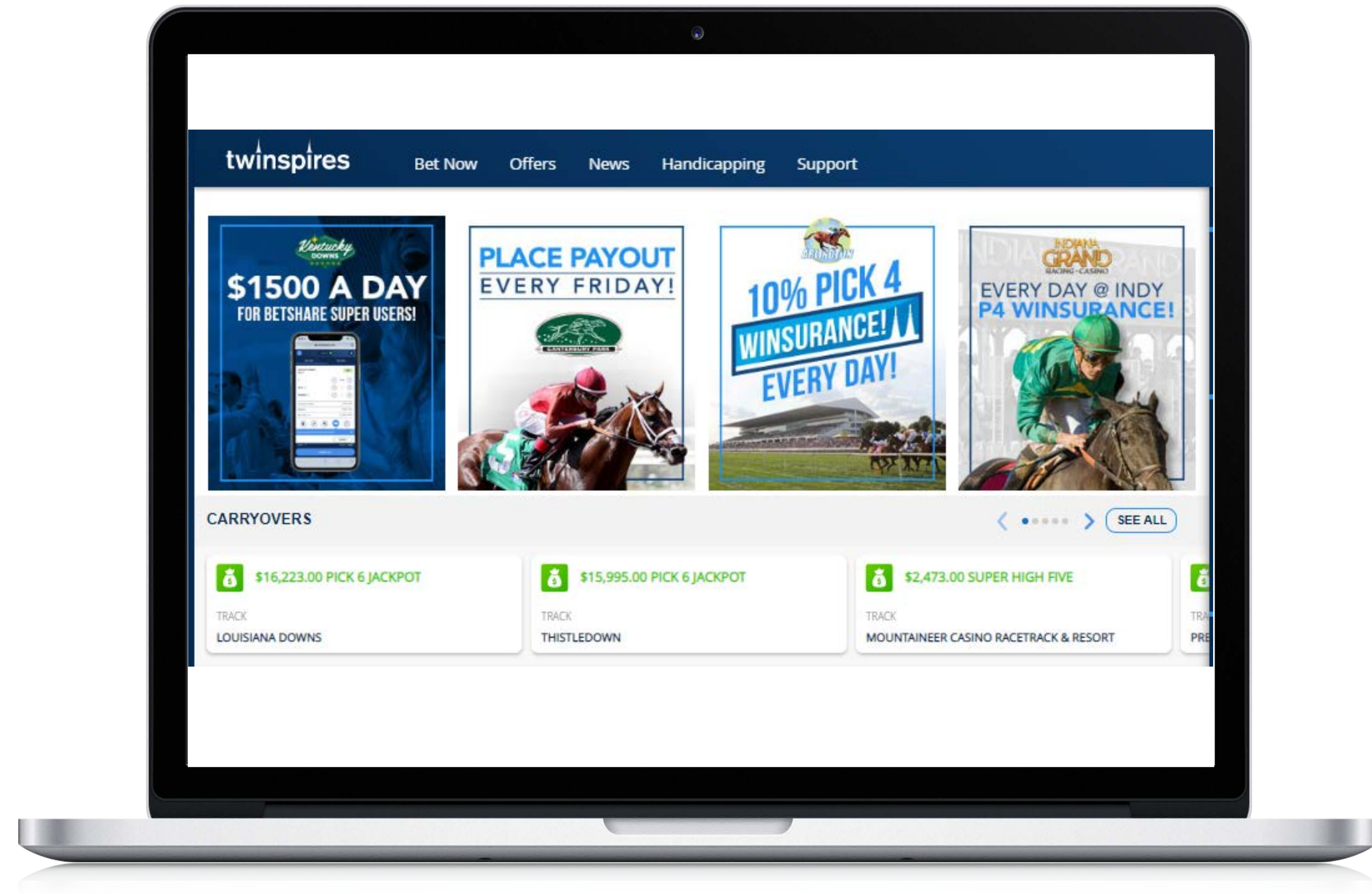


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Example case: Twinspires

When a user visits [Twinspires](#), they're usually ready to bet on their favorite event or horse. So it makes sense to highlight that particular event or horse as early as possible in the player journey. By personalizing which races a user sees, and segmenting according to previous behavior on the site, the convenience of using the site greatly increases.





For any iGaming business to thrive, the player experience needs to be exceptionally good and personalized. But player experience requires much more than a pretty website. Ultimately, it's about understanding your players' needs and making the player experience personalized. Not forgetting the element of the thrill of finding new games to play.

The aim of personalization is to offer the player content or guidance that is relevant to their situation and for their individual needs. The relevancy drives the likelihood of conversion rates and transaction value. When you know your players, personalization can be applied dynamically. This could be based on a horse race or game schedules, the player's channel (e.g. mobile, desktop), geolocation, or the time of day or based on real-time behavior. For example, if a player is behaving in a way that can be interpreted as a high intent to convert and purchase, you might want to promote options such as live games or new bets.

Example case: Dafabet

Dafabet introduced new hovering menus to their site, where new, as well as old games can be recommended to players in a more personalized and visual way. By suggesting new games according to the customers' tastes, Dafabet has been able to increase their gross sales significantly.

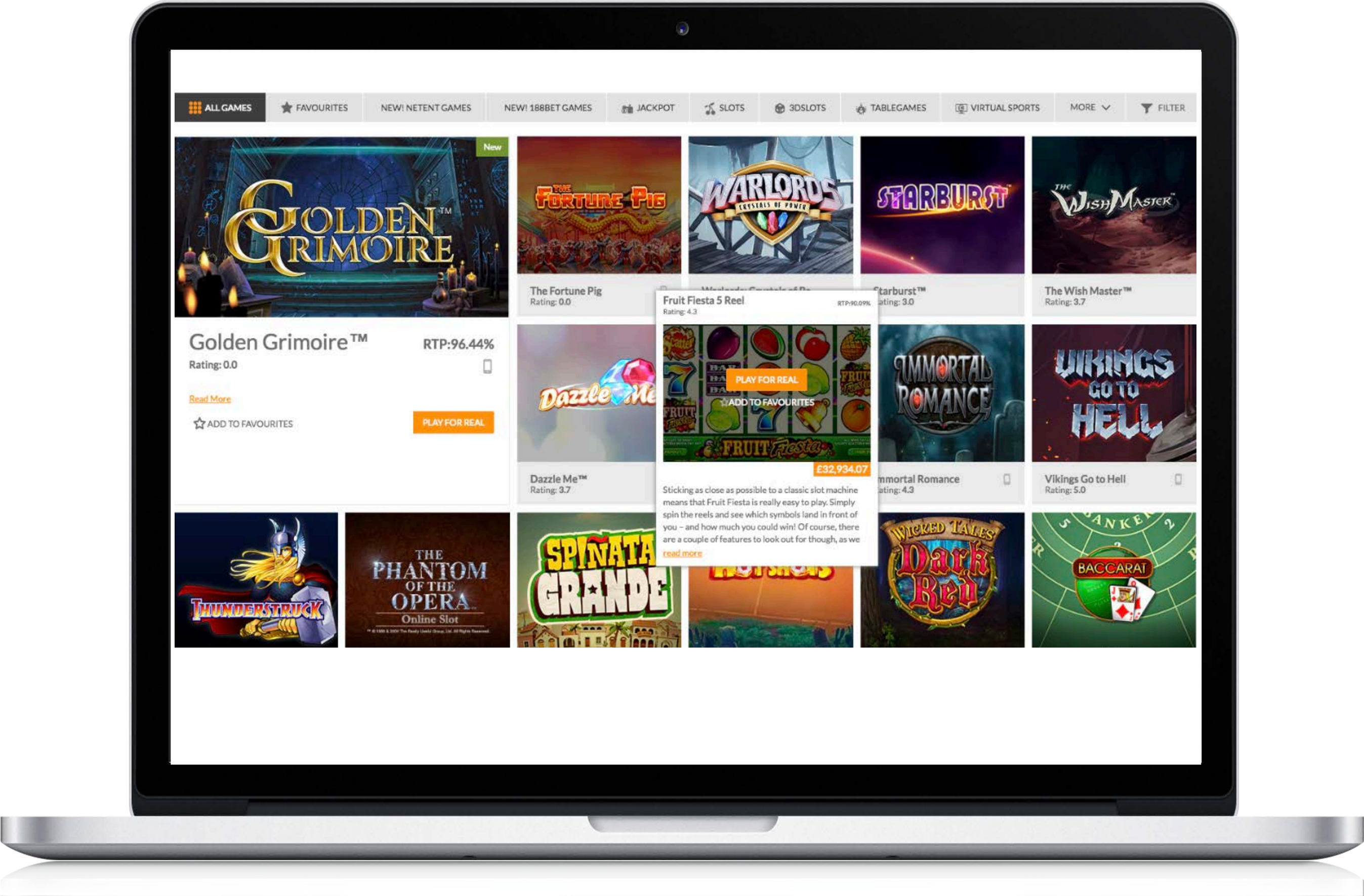


Personalization allows you to take advantage of such an intent, leading to greater conversion rates and customer satisfaction. The ability to show relevant and personalized content on the first page of your service can have a 4x impact on conversion rates. Here are examples of tailored personalized experiences that are tied to business objectives:

Streamlined navigation to favorite games	<input type="checkbox"/> Time to first play
	<input type="checkbox"/> Game openings per player
Promotion call outs	<input type="checkbox"/> Deposit vs. bonus ratio
	<input type="checkbox"/> Game openings per player
Recommended games based on profile	<input type="checkbox"/> Time to first play
	<input type="checkbox"/> Game openings per player
	<input type="checkbox"/> Increased time-on-site
Reorganizing game listings	<input type="checkbox"/> Number of games opened
	<input type="checkbox"/> Number of bets
	<input type="checkbox"/> Time to first play
Low balance triggers for deposit	<input type="checkbox"/> Re-deposit #/value
	<input type="checkbox"/> Number of games played
Smart presets in deposits	<input type="checkbox"/> Redeposit # value
	<input type="checkbox"/> Number of games played

Example case: 188Bet

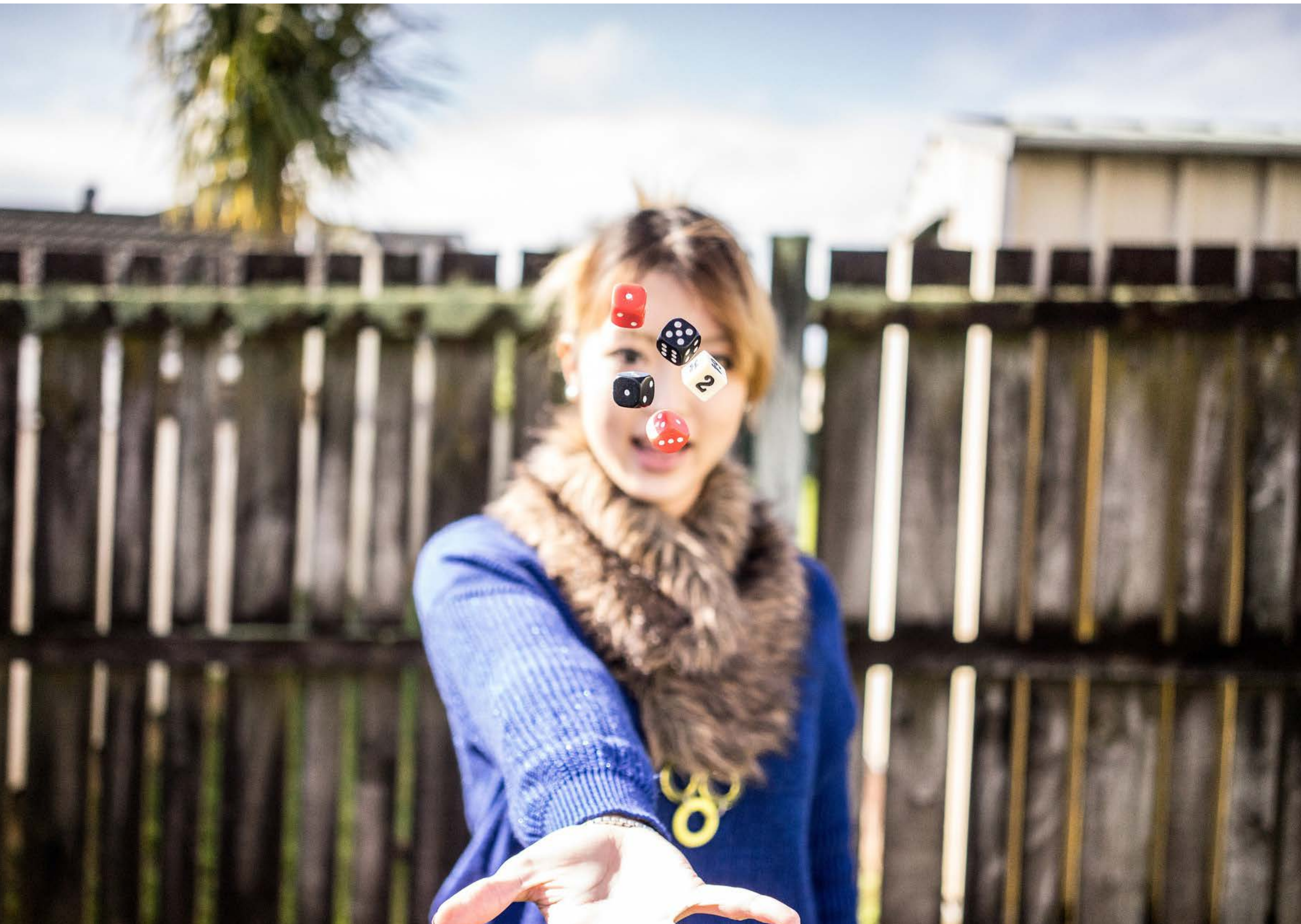
One marketing trend highlighted this year is one-to-one personalization and 188BET is leading the way by being customer-centric. 188BET can be sure that they are serving the right content to the right customer at the right time. Machine learning helps them to select content based on a deep understanding of the players' preferences. 188BET has managed to reduce its churn to the lowest continual level.





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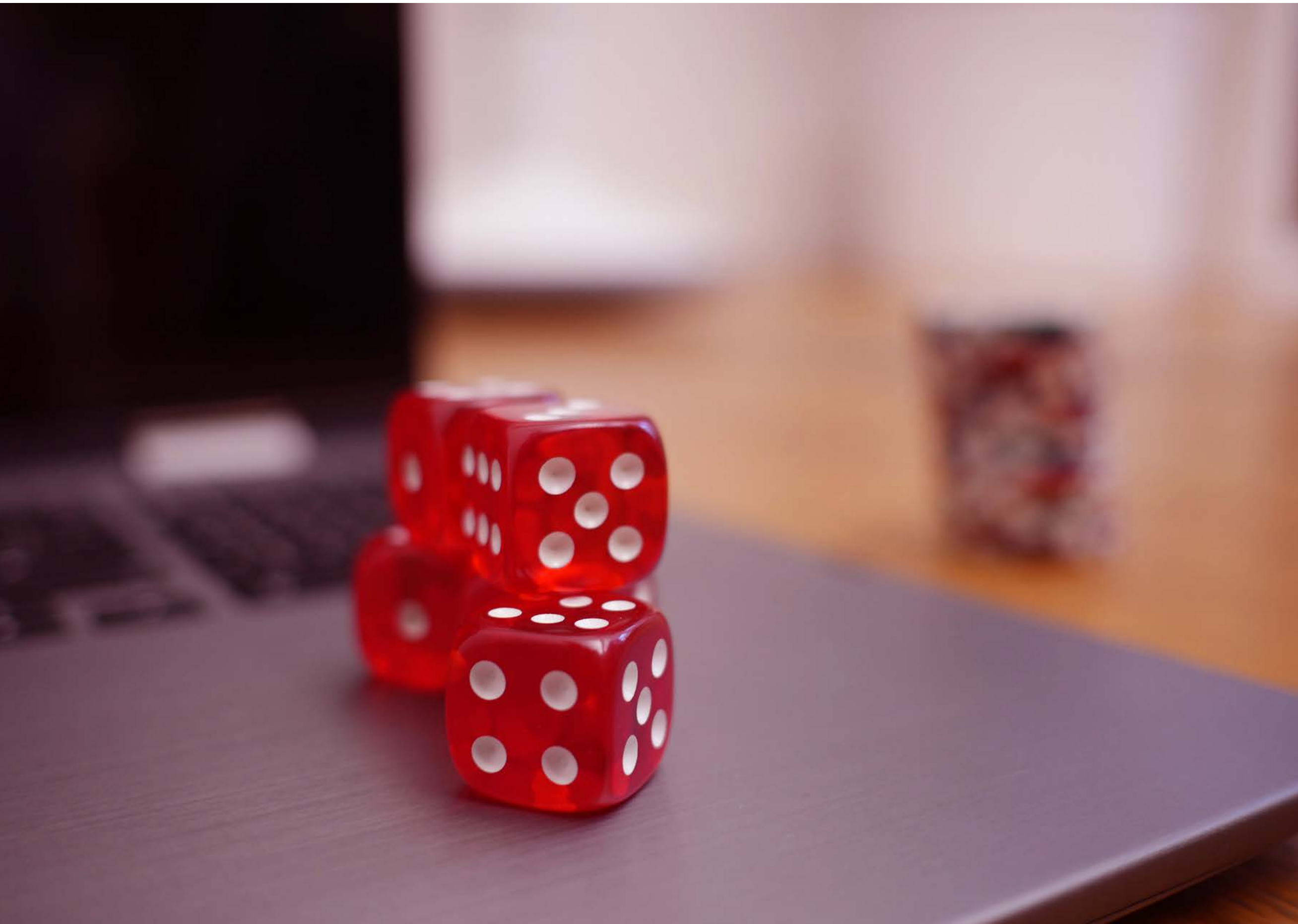
Players tend to be drawn to certain games in certain patterns. Data analysis highlights these patterns to evaluate which games or content work better.

But at the same time, it's important to note that there should also be personalized features to encourage responsible gambling and to keep players safe and fully aware of their playing habits. Personalized experiences should be both human- and digital- driven.

Example case: Rivalo

Rivalo needed a data-driven approach that will make the best use of their pages and boost engagement with an easy-to-discover and personalized content based on different player profiles. The most important business KPIs for Rivalo were set for personalization: increase cross-selling from the sports menu to the casino, and good numbers that indicate better customer engagement with the casino content.





With Frosmo personalization, the behavioral data can be easily shared between the two platforms in the front-end to show highly targeted content tailored to players' preferences.

Based on Google Analytics data, the transition from sports lobby to the casino is over 27% higher among visitors who are impacted with the Frosmo recommendation content in the sports lobby. Moreover, visitors who see the recommended content play 28% more casino games than visitors who see the original content.

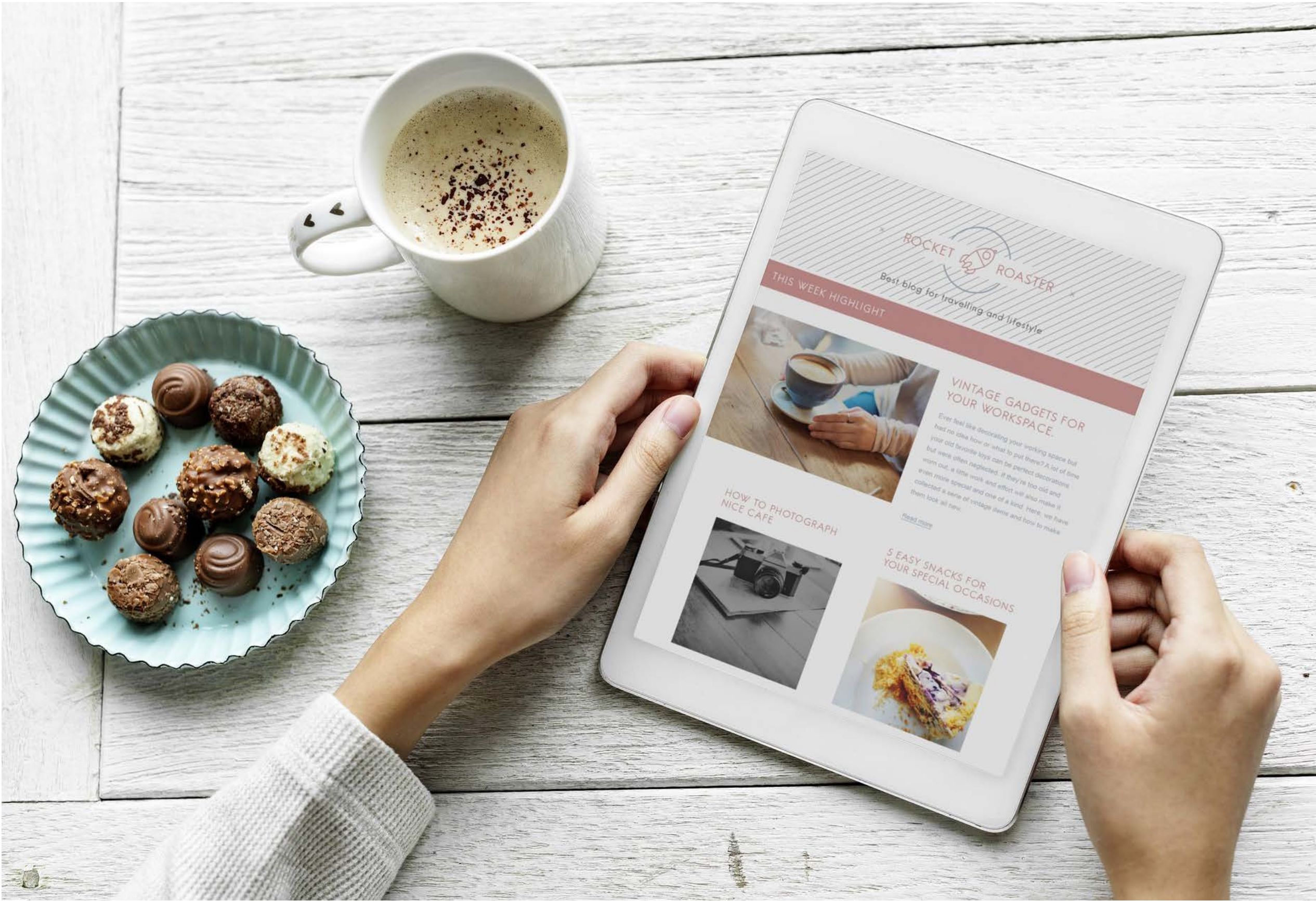
With dynamic and personalized promotional banners in the casino lobby, the goal was to make banners more engaging and relevant for the target segments to increase customer click-through rates (CTR) to promotions.

Personalization in media

Personalization is revolutionizing the way content is being consumed. It can turn any website into a superior browsing experience, personalized for every occasion.

Digital newspapers and streaming services have been improved through personalization. They've used personalization to add and improve content recommendations, make layout changes, gamify reading experiences, optimize websites for mobile, add personalized paywalls, and much, much more.

Personalization becomes increasingly important and effective at engaging consumers. But it should be done effectively and should provide a seamless user interface. Any clutter on desktop and mobile browsers creates bad user experiences and encourage them to leave the site.





Because customers have varying tastes and needs, contextual information is critical. With an overflowing amount of new content published daily, they need a trusted filter that can separate the signal from the noise.

Media companies can benefit from offering personalized content. It encourages customers to spend more time on their platforms through enhanced recommendations of related content. For example, Netflix's success with streaming content and creating a personalized experience via its recommendation engine is a game-changer.

Content personalization has now become the new trend that all media companies want to do. But perhaps the most significant agenda is to win and retain consumers' trust. But as consumers' preferences are prone to change rather quickly, personalization softwares should also encourage the discovery of new content and information.



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The power of personalization

Media companies need a solution flexible enough to meet the ever-changing demands and desires of its audience. Through proper content, they can entertain consumers, and at the same time, entice participation with the content with the use of expert reviews, articles of bloggers, and other strategies to foster conversations around a product.

VERSATILITY

Media companies aim to provide delightful personalized customer journeys and effective recommendations to all website visitors.

INDEPENDENCE

Product owners, journalists, and marketers, can easily set the rules for personalization and bring the desired content to the website.

EXPERIMENTATION

Experiment with different kinds of variations to control their websites making them more dynamic and personalized without the need of editing the site's code.

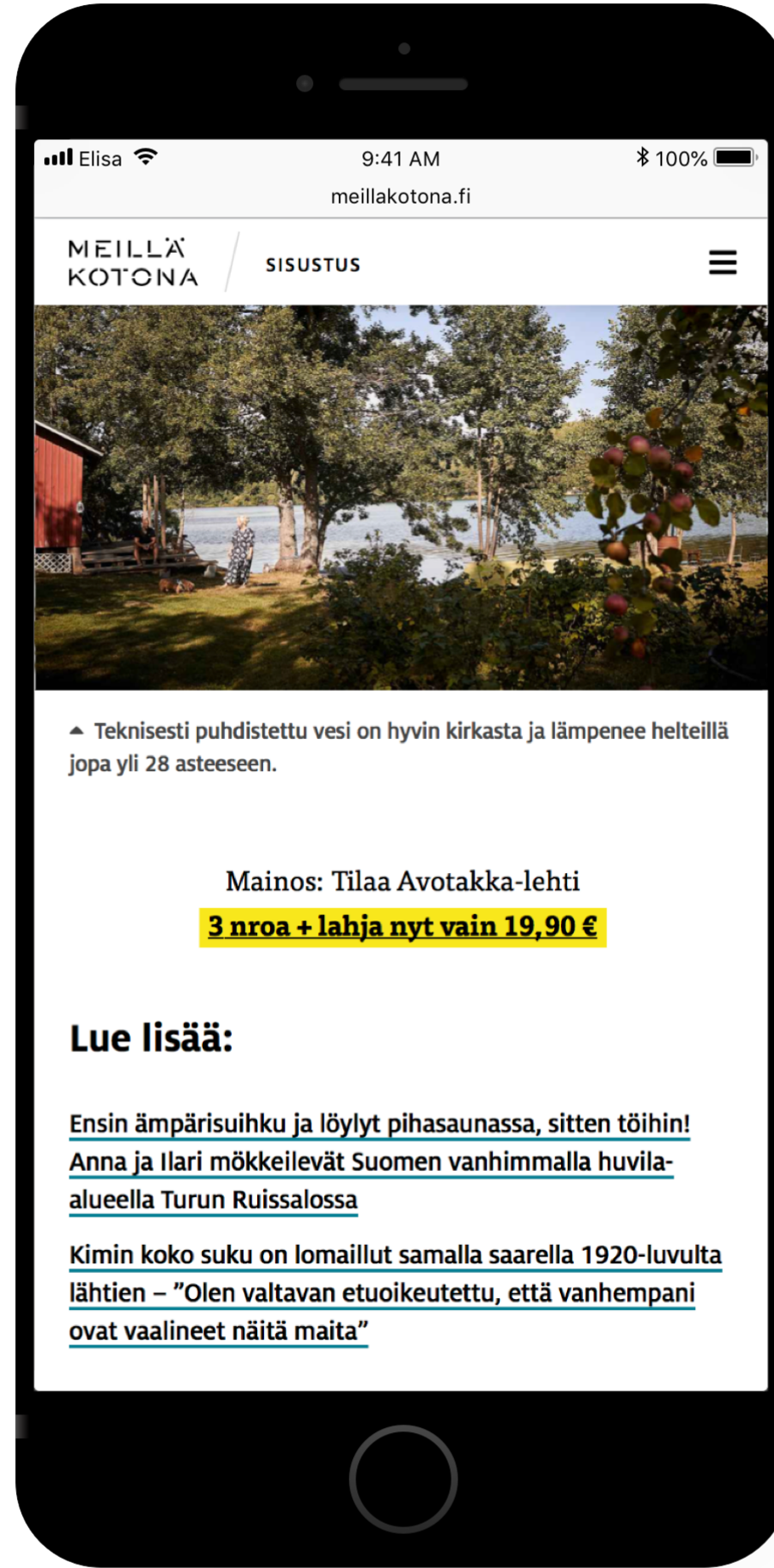
CLEAR OUTCOMES

The marketers want to gather data and insights into why audiences convert better when offered certain recommendations.



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Example case: A-lehdet

To complement a modern stack that includes content infrastructure from Contentful, Frosmo provides [A-lehdet](#) with personalization capabilities to match and delight its diverse audiences. Accurate and relevant recommendations are key to providing meaningful user experiences. These are examples of showing recommendations after reading an article.



Personalization in travel

A holiday is so much more than just being on the actual destination. The customer journey consists of an active pre-travel phase which at times, can be more significant and time-consuming than the actual trip.

Several studies indicate that travelers experience a significant boost in happiness during the planning stages of the trip as they look forward to the holiday experiences ahead of them. The travel customer journey stages include dreaming of the holiday, actively planning and booking the holiday, the actual holiday experience, and lastly, sharing the memories.

All these micro-moments in the customer journey are important. They give travel providers a golden opportunity to create unforgettable customer experiences that turn website visitors into loyal customers. But during the delicate dreaming and planning phase of the holiday, many things can go wrong if the customer journey is not planned well.





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Website personalization is a hot trend in the travel industry but it's often referred to as how to tailor advertising and promotion in third party sites. It is a great way for travel providers to turn the data from customers into a great customer journey that will eventually increase conversions, improve ancillary revenue, and drive customer loyalty. The goal behind website personalization in travel is to help customers find what they need in planning the holiday of their lives. They expect a customized itinerary and other tips and tricks on what to do and what to explore while in the chosen travel destination.

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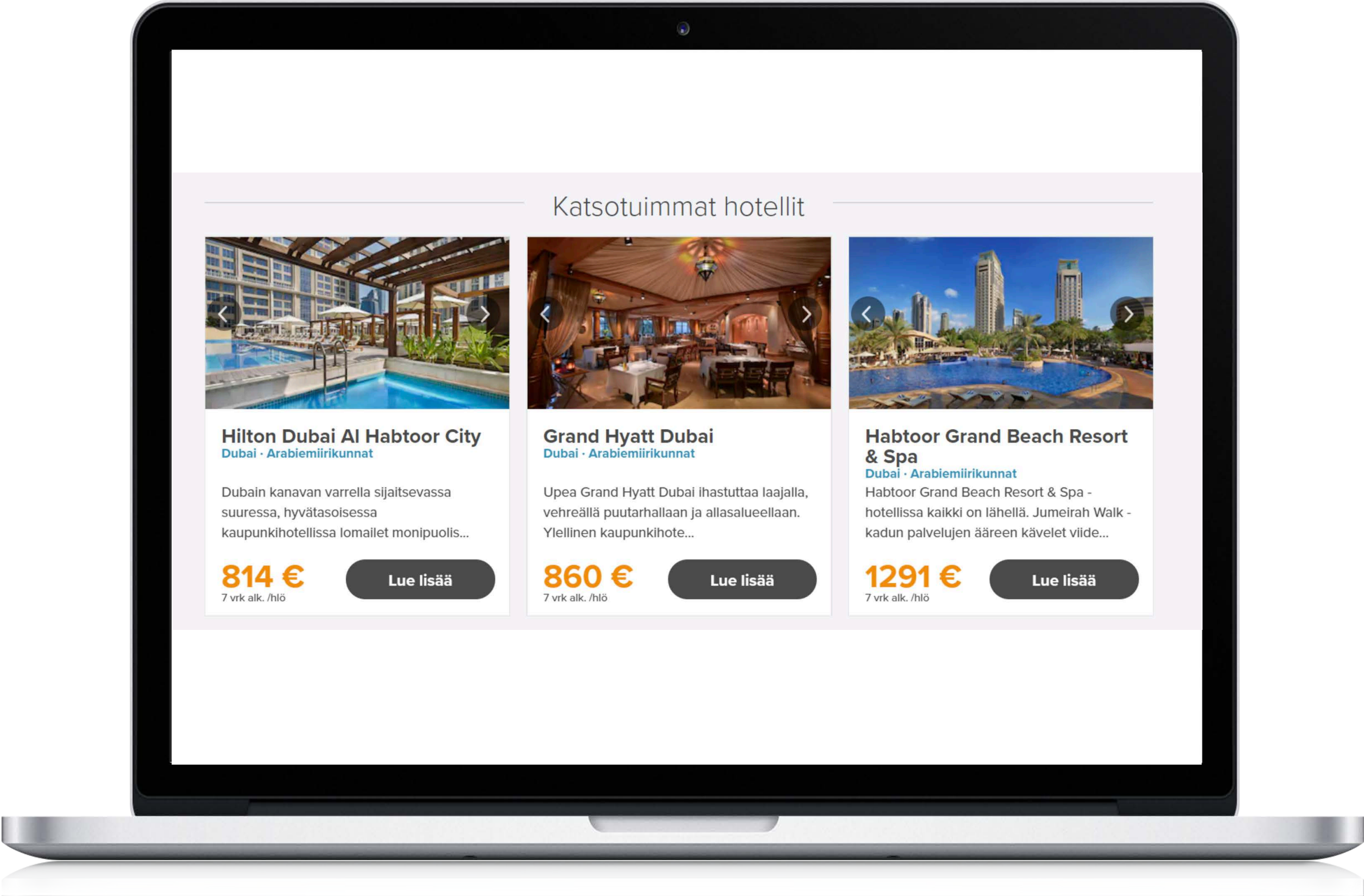
Example case: Aurinkomatkat

A case study done by [Aurinkomatkat](#), the biggest travel provider in Finland, searched the value of personalization among Finnish travelers. Their findings were:

66% of consumers say they appreciate individually tailored offers from travel companies

61% of consumers say they would appreciate recommendations in digital services, that are based on their relationship with the company

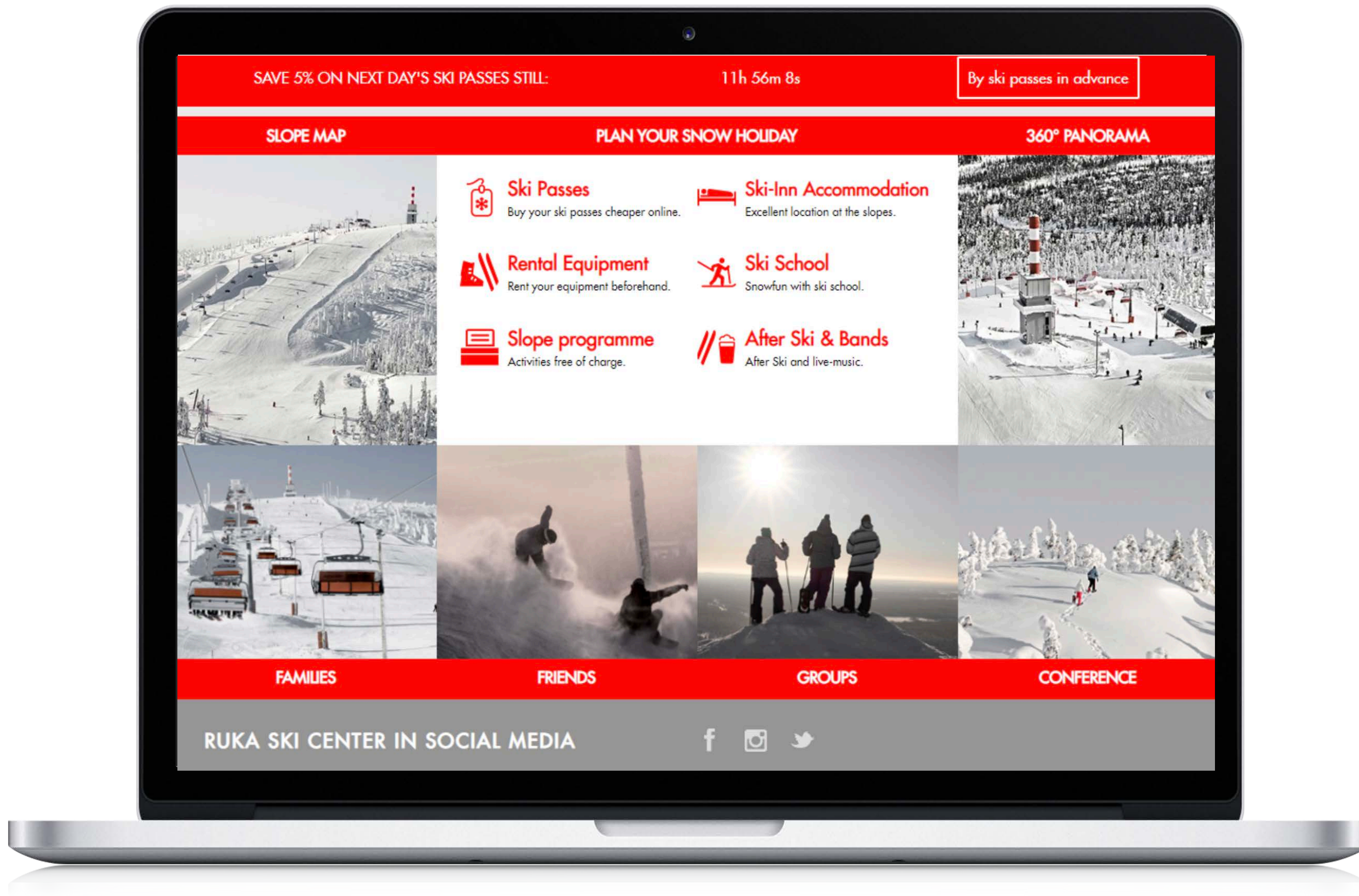
60% of consumers say it's important that the company remembers their previous behavior and offer products and services based on that.



Example case: Ruka

For Ruka ski resort, personalization also starts with segmenting visitors: customers who show interest in going to Ruka and travelers who are already in the location. There are two seasons in Ruka, winter, and summer, that attract very different types of visitors. The customer data is then used to show personalized content to push events, ancillaries such as ski lift tickets, and different accommodation options.

The travelers' interests and needs may also vary based on where they depart. Segments based on geolocation are important to give the right kind of information from different kinds of travel options. The interest is also different in certain scenarios, for example, when the customer is already in the location or when he is still on his way. Mobile users who are already in Ruka receive special content exclusive for travelers such as current events, slope opening times, and snow situations.



Personalization in public sector

The concept of personalization has been ongoing in the retail industry for years now. But for the public sector industry, municipal leaders are just starting to realize the potential of crafting customized customer experiences based on user behavior and context.

Many government websites host a vast variety of content, information, and news that is easily comparable to a big corporation operating in various businesses. Even a small local government site might host information about parking permits, daycare services, tourist attractions, and building permits while trying to attract new employees – just to mention a few. An unexpected situation like the COVID-19 crisis adds another layer of complexity for communication.

Web visitors want to have the information they need without spending any extra time on the site. If the information is difficult to find or not interesting enough, web visitors will end up contacting the call centers which will then add up to the overall costs of the service.





Personalization helps the users find the information according to their interests thus making the service relevant and more engaging. For citizens, it's important that the user experience is seamless, regardless of the different administrative boundaries. The visitors seek great usability and the easiness to find information.

The benefits of personalization in the public sector:

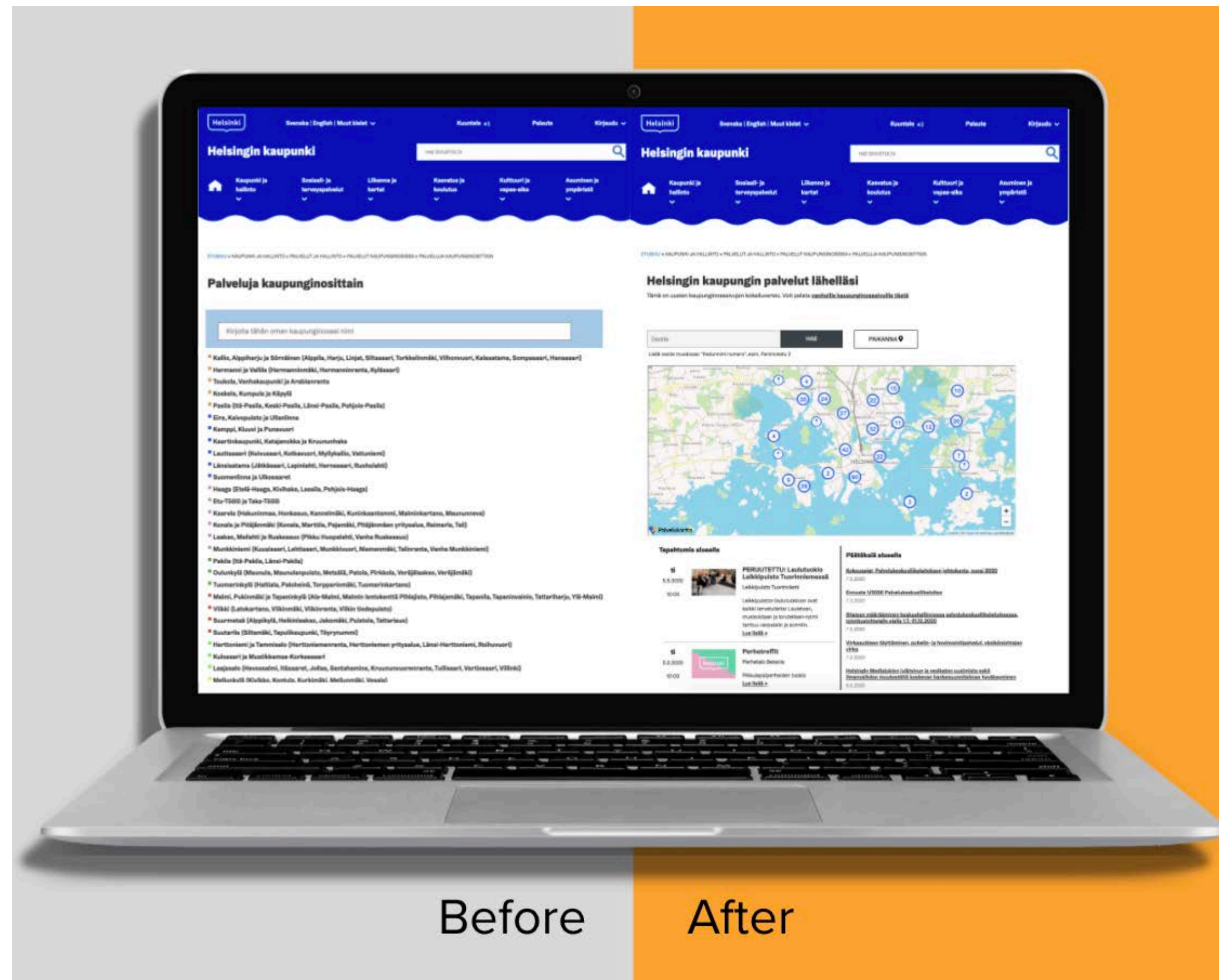
- More relevant messaging saves the resource of call centers and have a direct link to cost savings.
- Employees are happier due to reduced routine work-load in support.
- Make all information and content easily accessible across administrative boundaries for all citizens.
- Better digital services bring more satisfied visitors that engage more with the content.
- Allow rapid pervasive response to evolving situations by allowing targeting content to certain groups.
- Achieve all these without expensive systems projects or adding manual labor.

Example case: Helsinki City

For citizens, it's important that the user experience is seamless, regardless of the different administrative boundaries. The usability should be great and all the information is easy to find according to the interests of the visitors.

It has now become imperative to have actionable and highly utilized data to create relevant, personalized user experiences. Luckily, new personalization technologies enable and fuel the speed of digital changes.

The goal for [Helsinki City](#) is to make it the most functional city in the world utilizing opportunities enabled by digitalization. The journey with Frosmo started in fall 2019 with My personalized hel.fi digital service.

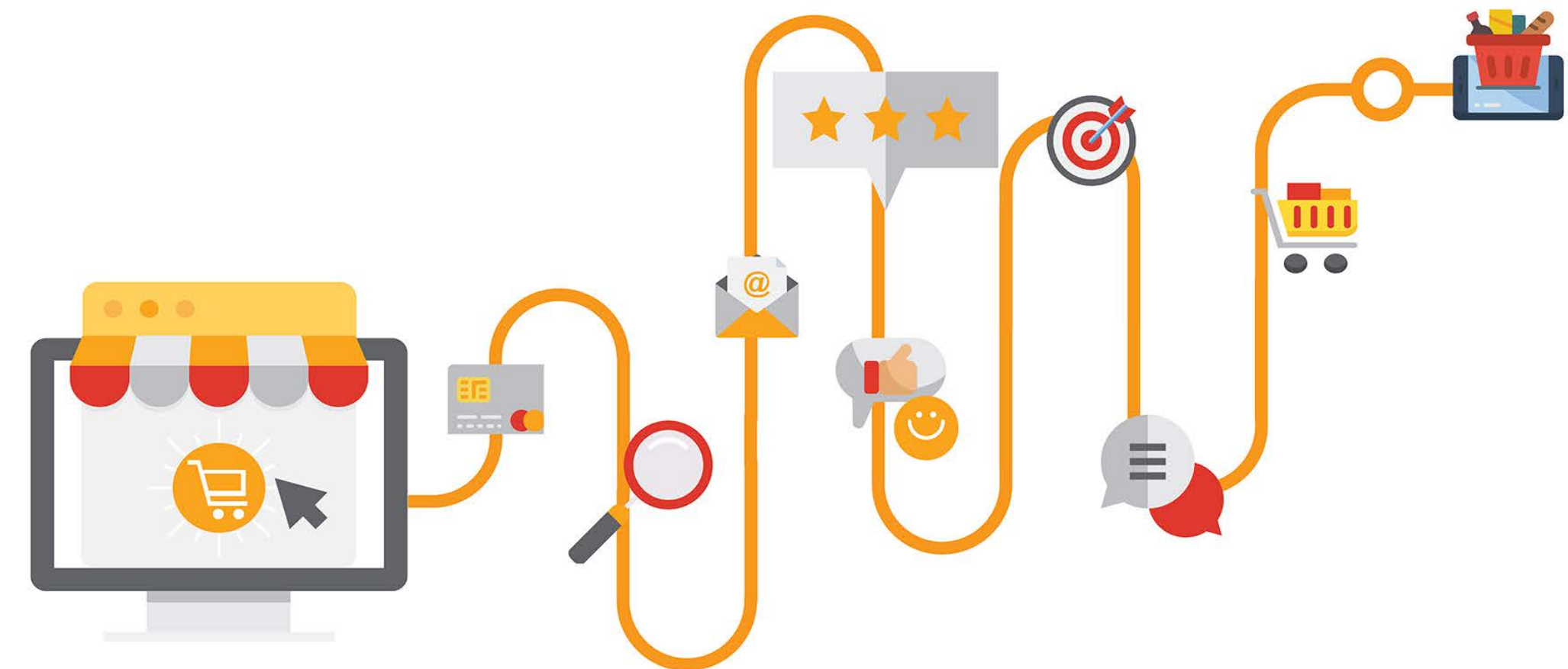


Personalization use cases in Frosmo

Dynamic content, calls to action, and recommendations are the most common types of personalized content. The logic driving personalization is typically based on deterministic rules and machine learning algorithms.

Any personalization scheme aims to provide the visitor with content or guidance that is relevant in their situation. Relevancy increases the likelihood of conversion and improves the transaction value.

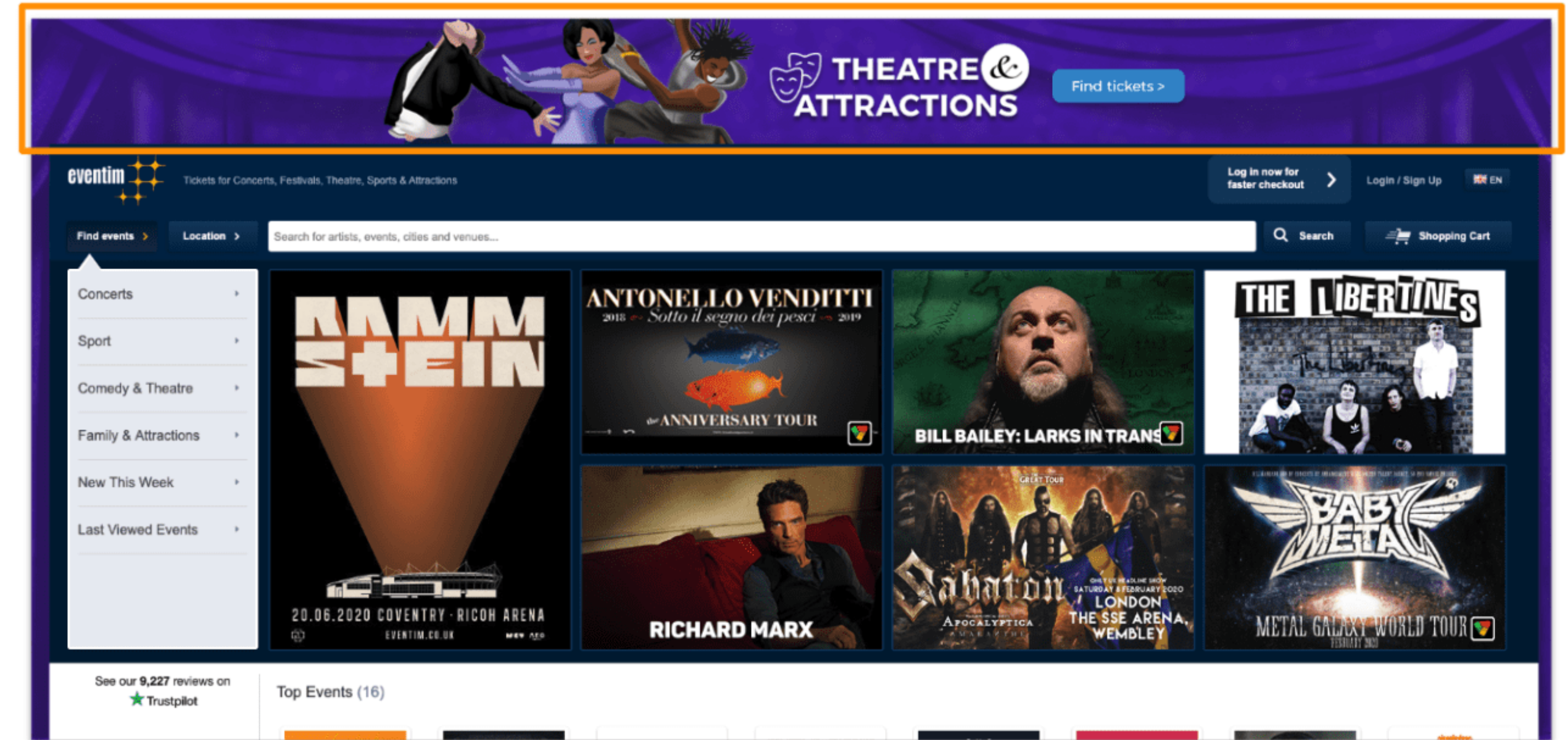
The Frosmo approach to deploying personalizations is based on content templates. Templates define the visual look-and-feel of the modification, and they can easily be used and reused in different situations with varying content. Templates can be based on JavaScript frameworks, such as React or Angular and they can retrieve their content from back-end CMSs.



Dynamic content

Provide personalized promotions, information, guidance, or navigation for distinct audiences to drive conversion and increase engagement.

- Dynamic content can include banners, pictures, textual content, components, content blocks, or navigation adapted to different audiences. These are typically driven by segmentation or context (visitor profile, time of day, season, geolocation, device – just to name a few).
- Relevancy of the content displayed for the visitor increases conversion and engagement while improving the user experience.
- Marketing and business teams can differentiate the content, campaigns, and merchandising approach based on the visitor's profile, phase in the customer journey, situation, or interests.



- With Frosmo, you can implement and deploy complex targeting rules in minutes, and observe the results in real time. You don't need to make changes in the back end and front end.
- Gain the power to drive your commercial agenda in real time.



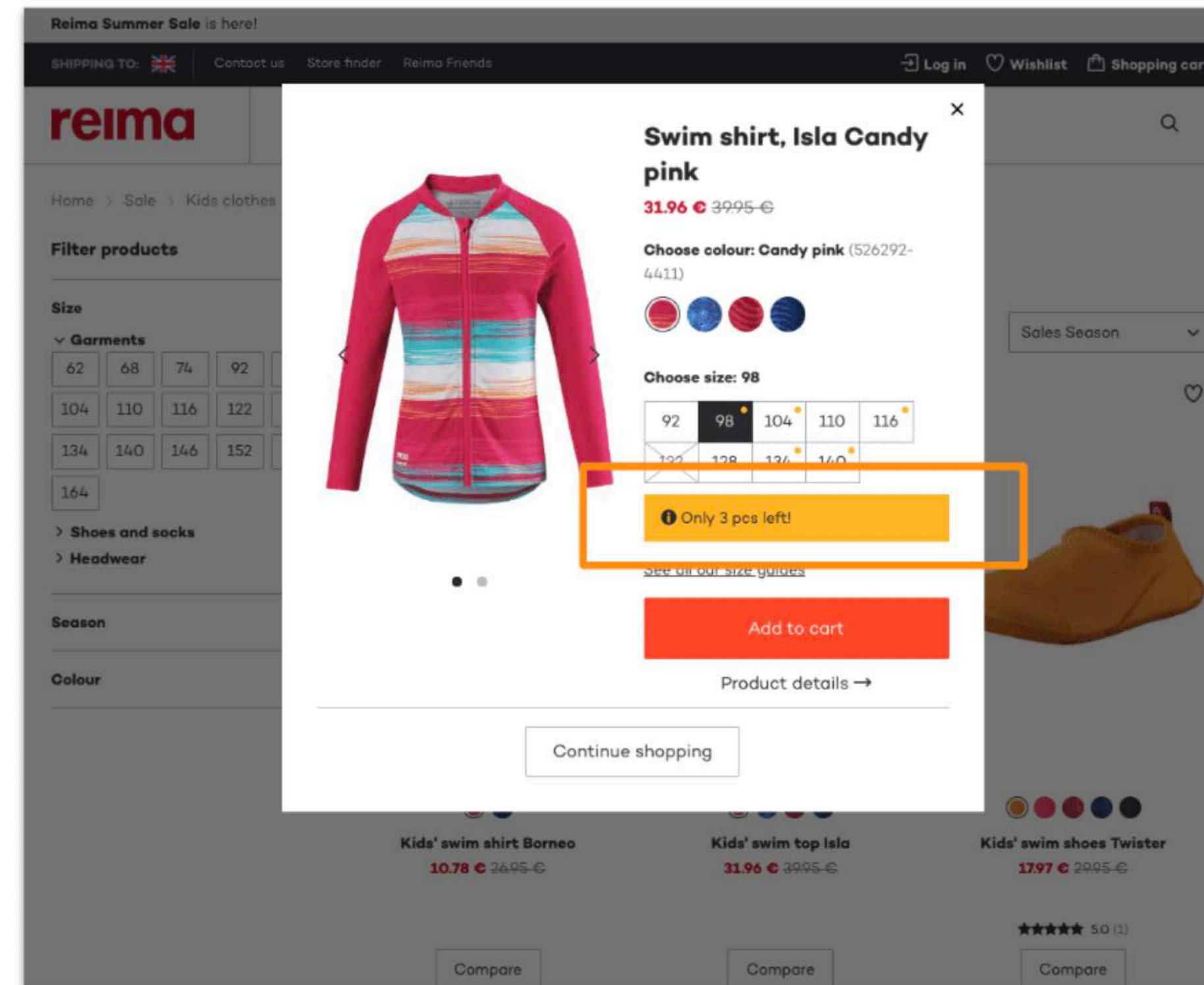
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Calls to action

Identifying the typical points where the visitors may abandon their cart, leave the site, or bounce is the first step in designing a strategy for inviting the visitors to carry out the transaction or to continue the session.

- Contextual and dynamic CTAs give the visitor the motivation to proceed with an action or transaction.
- CTAs can be implemented as pop-ups or other types of visual content on the page based on sets of rules.
- CTAs work best when used sparingly and strategically.
- A well-timed CTA that proposes a relevant offer or another benefit, such as a discount code, can have a significant impact on conversions.

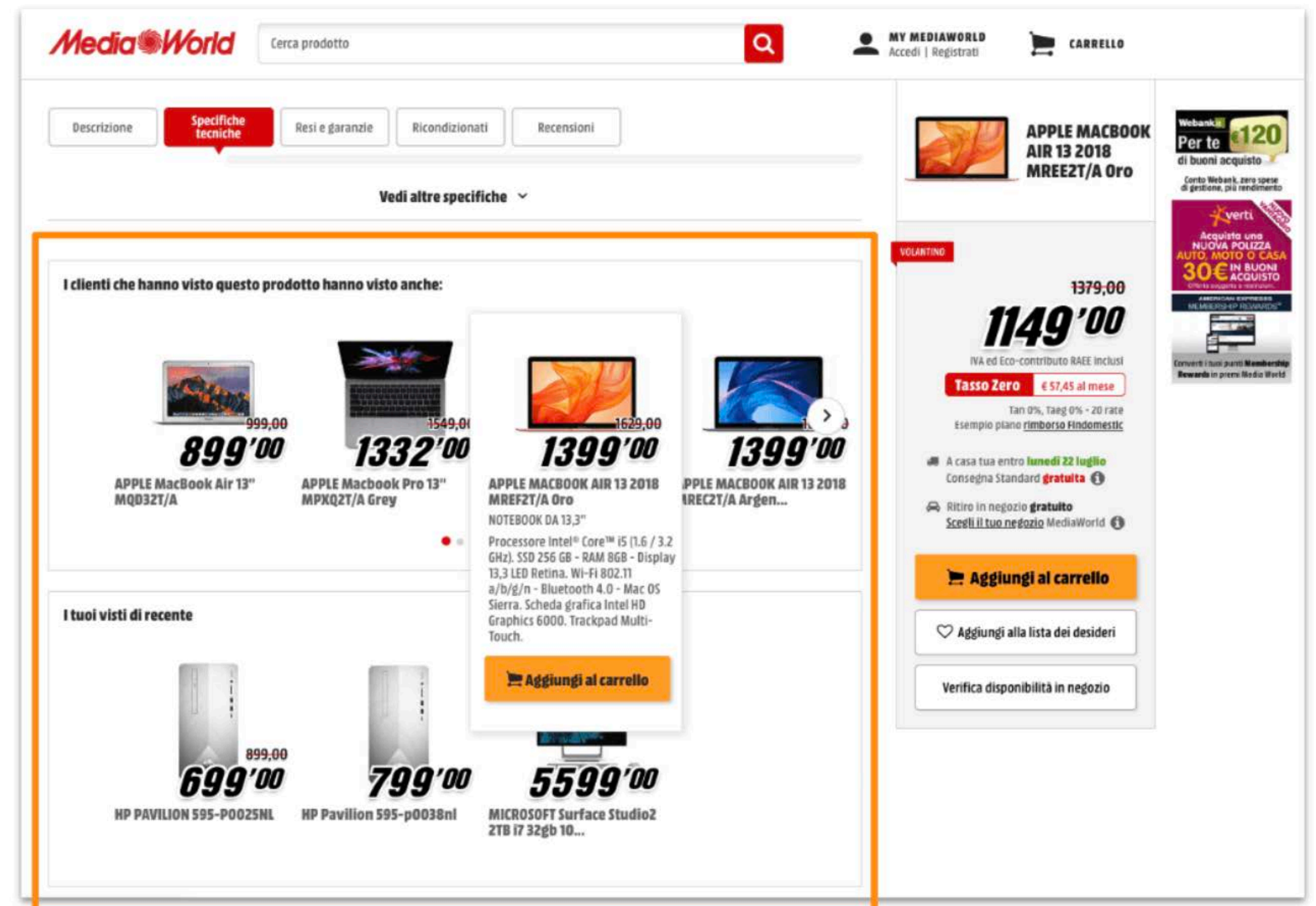


- CTAs that help a visitor continue their journey increase the time spent on site and the likelihood of a purchase.
- Making visitors aware of perks and loyalty programs by displaying CTAs when the conditions apply provides a lift in returning customers and can lead to additional referral traffic.

Recommendations

Product recommendations are a powerful tool to drive discovery, promotion, and cross/up-sell in digital services without the need to manually define the related products.

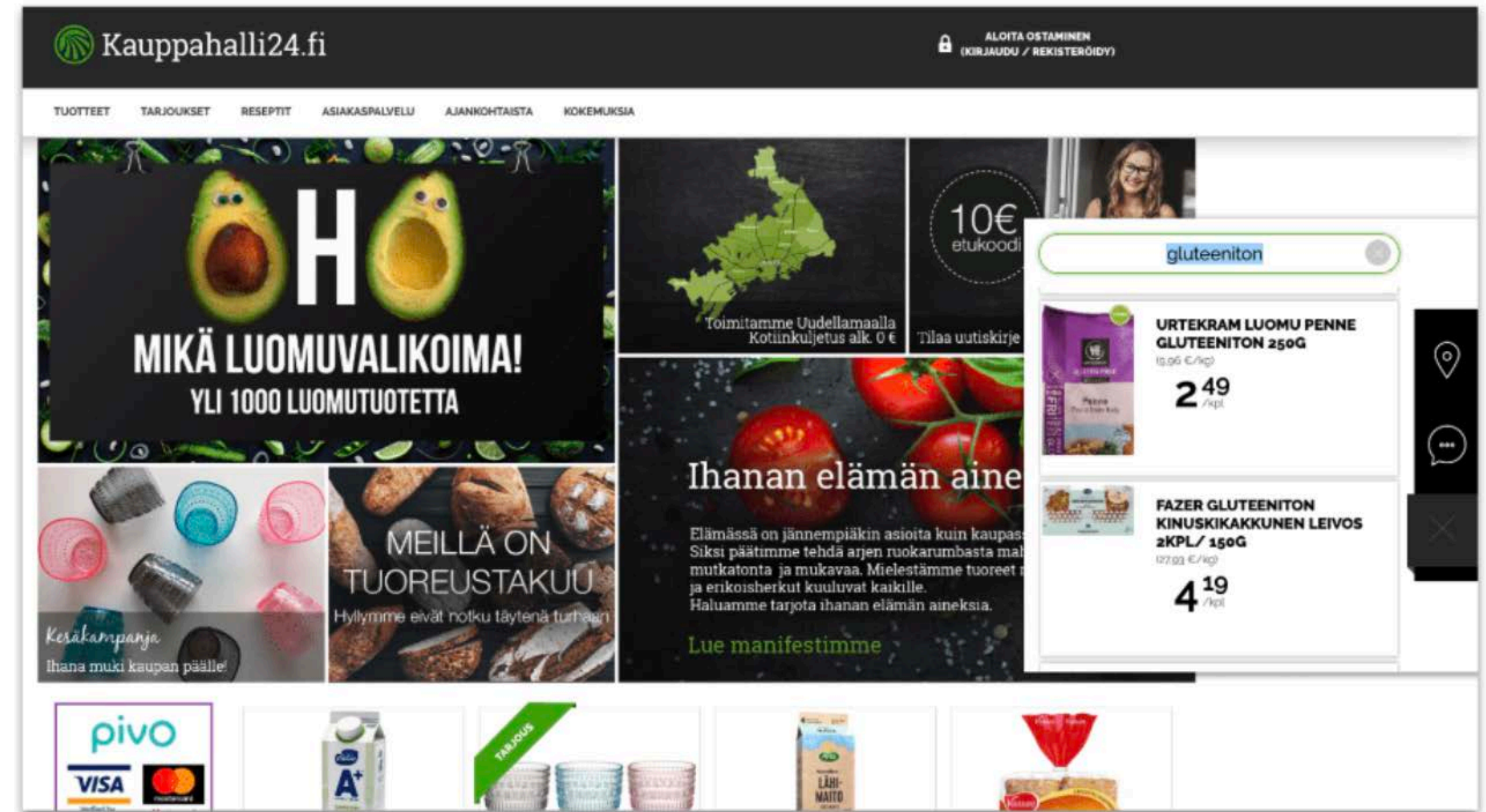
- Frosmo’s hybrid-recommendation system is based on collaborative filtering, content-based filtering, and deterministic rules. Combining algorithmic learning with deterministic models helps to improve the relevance of the recommendations and shorten the time required by the system to learn.
- The recommendation system can be deployed to any environment regardless of the ecommerce, igaming, or digital back-end or front-end platform being used.
- Frosmo’s solution comprises of front-end presentation components, a product and transaction tracking system, a product feed management solution, and a filtering rule engine.



Personalized search

Relevant search results guide visitors to their destinations faster, leading to increased customer satisfaction. The satisfaction translates into a higher retention rate, more visits, higher lifetime value, and an increase in repeat purchases.

- Suggesting the right products results in shorter sales cycles and an increase in purchases.
- Providing relevant educational content shortens the decision-making process and is a great opportunity to upsell.
- Recognizing and answering the right questions reduces the resources required for customer support.



Hybrid personalization

Combining personalized templates to dramatically improve customer experience highlights Frosmo’s versatility.

- The Frosmo Platform allows chaining templated personalizations, such as CTAs and recommendations, and driving them as A/B tests, or with machine learning based on multi-armed bandit algorithms.
- Hybrid scenarios allow taking personalization beyond simple scenarios; this provides a significant increase in the ease-of-use for the visitors over and above what is normally available in ecommerce platforms or personalization solutions.
- An example of a hybrid personalization scenario could be delivering situational recommendations in contextual pop-ups powered by the multi-armed bandit.

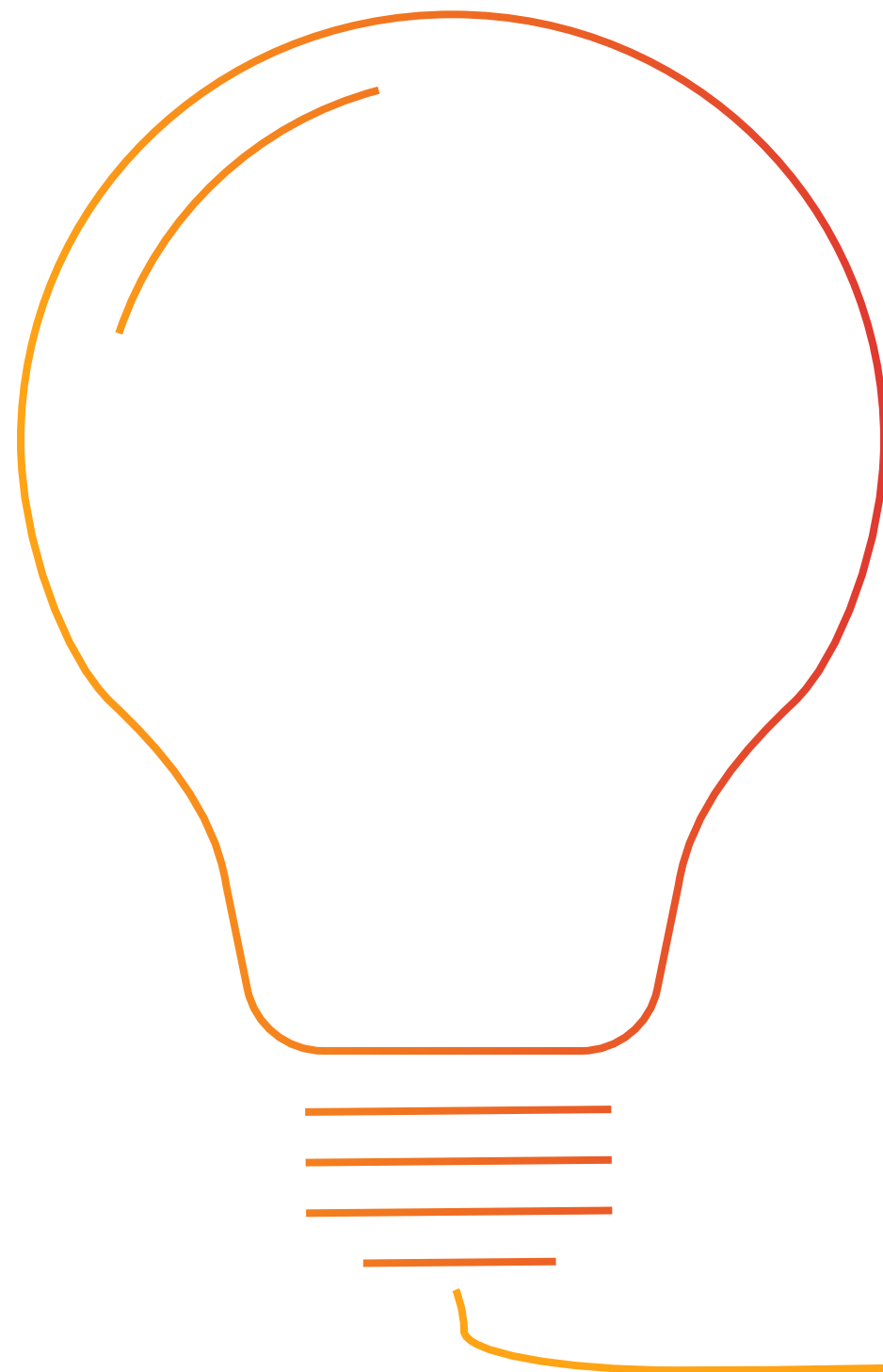




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What makes Frosmo stand out?



Frosmo's versatile personalization software not only solves the challenge of implementing a personalized experience to start the positive loop of personalization value but also makes the experiment – optimize – personalize cycle fast and easy. Constantly delivering the best experience can now be done with speed and agility. This further accelerates the compound effect in the positive loop of business value.



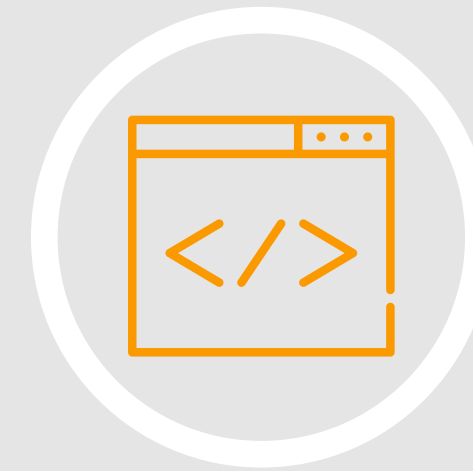
Frosmo software is built on 10 years of experience in JavaScript-based personalization.

It complements any platform and brings agile development as a front-end layer and utilizes the data from the back end. This offers new possibilities for developers to do the development in the front end, and knowledge of JavaScript is all that is required. What makes it so powerful is that developers can work on any frameworks that are familiar to them.



Frosmo is the most versatile personalization software.

It is CRM-agnostic, and it adapts to business requirements better than other platforms. Customers are not limited to the stock versions because Frosmo can adjust to their needs and offer more customized options.



Great customer experience starts with fast front-end development.

The Frosmo Platform provides fast and easy front-end development from the idea to implementation as it doesn't require any changes to the back-end systems.



Every shopping experience of every buyer is personalized.

Frosmo provides an easy way to dynamic and relevant experiences. Designing and implementing digital customer journeys improves customer satisfaction and lowers customer acquisition costs. This is possible with the segments and triggers available in the Frosmo Platform.



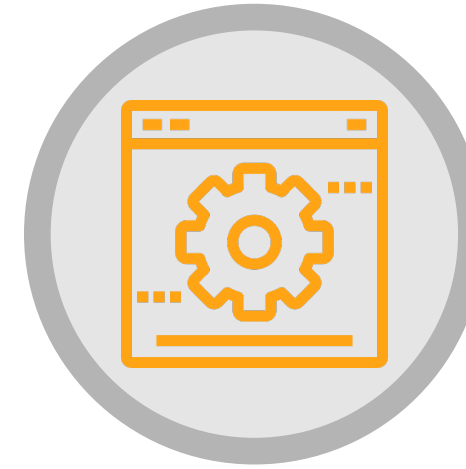
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Exploit the power of open source technologies and data from many sources.

With Frosmo, you can deploy any JavaScript component to your site. This means you can take advantage of the massive open source community continuously developing and improving exciting JavaScript innovations. Often, creating the best digital experience requires using, for example, a CMS, an ecommerce platform, a CRM and a DMP, which might all be provided and maintained by different vendors. With the Frosmo Data Pipeline, it's possible to combine them all for your customer's benefit.



The Frosmo Platform complements React environments with smooth personalization, segmentation, and experimentation capabilities for the front end.

With this solution, developers can wrap the personalized or A/B testable content in a Frosmo placement component. Marketing and ecommerce teams can then set rules for personalization in the Frosmo Control Panel and bring the desired content from CMS to the website.



Frosmo collects detailed analytics of the business impact and can even optimize the experience automatically.

This enables a data-driven service development approach that helps you treat every customer as the individual they are. Frosmo's powerful analytics and data integration helps you optimize the service experience. Your user experience design becomes truly data-driven.



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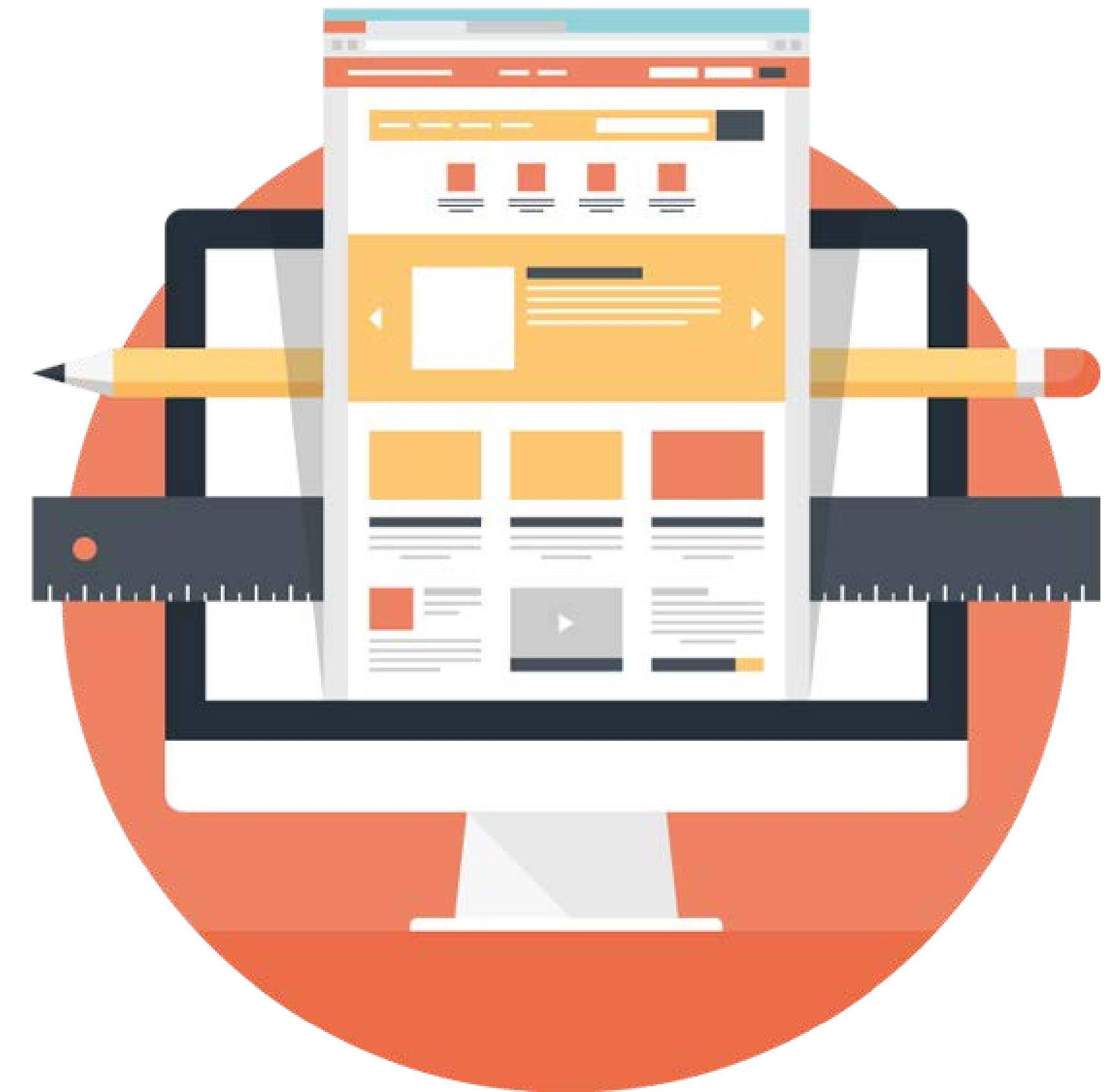
Successful technology implementations always require the clarity of roles and processes.

Frosmo matches existing workflows regarding CMS and content development, and enables clear roles between developers, content creators and ecommerce managers.



Frosmo is integrated with Contentful.

This allows ecommerce or optimization teams to utilize content stored in Contentful and define target audiences, user journeys, and experiments while feeling confident that the content is always up-to-date.





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The power of personalization

With markets becoming more competitive and various outside factors impacting the bottom line on your marketing spend, the rules to succeed are continuously evolving. Surviving and winning in this customer-focused environment will depend on providing personalized customer experiences at every touchpoint of customer engagement.

Personalization is a process that creates a relevant, individualized interaction between two parties designed to enhance the experience of the recipient. Frosmo collects detailed analytics of the business impact and can even optimize the experience automatically. This enables a data-driven service development approach that helps you treat every customer as the individual they are.



Technology has evolved to allow marketers to collect and act on vast amounts of customer data in a scalable way to create tailored experiences for individuals and companies across channels. Now, with all the number of messages competing for the customer's attention more than ever, seamless personalization across the full customer experience is the way of the future. The future of personalization aligns new technology, new strategies, and channels to provide a seamless and individualized customer experiences.

By 2020, customers will handle **85%** of their interactions with enterprises without communicating with actual humans.

-GARTNER





FROSMO
DELIVERS
PERSONALIZED
CUSTOMER
JOURNEYS
1,500,000,000
TIMES EVERY DAY



FROSMO

ABOUT FROSMO

Frosmo is a Finnish software company based in Helsinki with offices in Poland, Spain, UK, and Sweden. Frosmo is the most versatile personalization software, delivering personalized customer journeys 1.5 billion times a day. Frosmo empowers marketing and ecommerce teams that aim for a competitive advantage and unique brand expression by creating unique visitor journeys through dynamic content, recommendations, and AI.

www.frosmo.com