

Kick-Starting the Mobile Loyalty Revolution

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by Helena Leite, CEO, CardMobili

Some of the most successful mobile applications are inherently the simplest from the users' perspective – providing something that genuinely changes the way we do things. Mobile apps can make life easier, more fun, or provide a new way of saving money. Mobile relationship marketing is a growing sector, with merchants recognizing the power of communicating to consumers via mobile devices. Building and maintaining customer loyalty is essential – particularly in tougher economic times. Providing incentives and promotions is the smart way of doing business, along with intelligent customer profiling and dynamic marketing.

Mobile loyalty is an exciting new app space, with some interesting technical challenges behind the scenes. At CardMobili, we have been focusing on this growing sector for the past 2 years, creating the world's first mobile loyalty and membership cloud that connects consumers directly with brands. Our service now supports over 2000 different loyalty schemes from around the world, via the evolution of an intuitive app that is available for all Internet-enabled phones, including the latest generation of smartphones and feature phones.

Let me explain what this all means. Imagine taking all those loyalty cards or coupons out of your wallet and putting them into a simple app on your smartphone, giving you access to them whenever and wherever you need. Now throw away all your paper-based coupons and promotional offers – because these can be delivered direct to your phone, even on a location-oriented “what’s-near-me” geographic basis. Your wallet starts to feel a good deal lighter!

CardMobili's prime focus is on improving customer engagement, communication and purchase frequency, providing retail brands and membership organisations with a dynamic direct-to-consumer channel. As a front-end application for mobile devices, we enable consumers to access their loyalty, rewards and membership information without carrying the physical card. Added to this is our loyalty and membership cloud – an interactive service that ties directly into card issuers' databases, connects consumers via social media channels and provides a variety of

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interactive channels to optimise the effectiveness of loyalty programs. In effect, we have developed a complete end-to-end integration between the merchant, coupon-provider and the consumer – supporting all the major smartphone platforms including iOS, Android and Windows Phone 7.

Realizing an apparently simple mobile app is not necessarily simple in technical terms. As a start-up, we had to make some fundamental decisions about the technical development path – most significantly, whether to base the service on a mobile web site, or whether to go down the mobile app route and develop native mobile apps for each mobile platform. Above all, we were committed to creating a fully integrated wallet solution that would ensure the best possible experience from the user perspective.

We focused on mobile apps as our chosen technology path for one important reason – we felt that this would enable us to exploit the native features of the phones and operating systems, as well as take advantage of the local storage capability, while delivering a truly excellent online and offline user experience. This approach has its challenges! Developing mobile apps to suit all platforms is like starting from first principles every time, from the interface itself to the user experience. Each platform has its own idiosyncrasies, and at CardMobili, we have had to become experts in all of them in order to build a service that matches up to our users' expectations.

For our subscription platform, we identified that a cloud-based service would provide the most flexible and connectable option, together with the performance we required. The cloud-based data storage not only accommodates user application data, but also implements a synchronisation mechanism that keeps track of data changes performed in the mobile devices, ensuring data security and ease of access. In effect, the mobile device becomes the interface to access the service, as opposed to the being at the core of all data storage and processing. From a performance perspective, basing all service processing in the cloud allows us to offer a more fluid usage experience on the mobile device, which is perceived as a quality factor and drives consumer engagement with our service. From the connectivity perspective, the cloud-based service and its layer of standard SOAP/REST APIs enables us to integrate with virtually any merchant's back-office system and be "technology agnostic" with respect to the CRM/Marketing Management system that the merchant is using.

We believe that our approach also has some fundamental advantages for supporting future evolution. We can rapidly develop new features at the system core (the cloud), and then build the different mobile interfaces across all platforms – giving us an extremely fast time to market development cycle. CardMobili's completely vendor-agnostic strategy is also an important consideration – we can support any merchant backend system, as a genuinely open solution. Finally, it enables us to focus on the all-important consideration of the user experience, providing each user community with a smooth, seamless interface, irrespective of the mobile platform or device.

Mobile loyalty is an exciting space to operate in. It's a very dynamic, fast-moving environment that keeps us very much on our technical toes! With the advent of

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HTML5, we may see some significant improvements in the usability of mobile internet sites, but until then, we firmly believe that mobile apps remain the optimum platform for delivering the best consumer experience. We are seeing some rapid evolution in the digital wallet space, developing quickly to incorporate more and more features, as well as the advent of the long-awaited mobile payment ecosystem – which of course, we are already have in an advanced stage of development at CardMobili.

For more information, please visit www.cardmobili.com [1].

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[1] <http://www.cardmobili.com>