

RETAIL

Retailers need to get out of customers' way on mobile: American Express

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By **Brielle Jaekel** for **Mobile Marketer**

NEW YORK An executive at American Express' LoyaltyEdge at Forrester's CXNYC 2016 emphasized that it is imperative to make mobile and digital interfaces as sleek and helpful as possible, allowing customers to quickly complete their tasks without getting in the way.

During the session June 22, American Express: Achieving Customer Centricity From Capabilities to Possibilities, the executive explained how when developing platforms for each retail partner, it is imperative to create functionality that makes sense for that business. For instance, creating a platform for Delta the same as Barclaycard would not make sense for the user, but looking at data and other big players in the space can help develop better interfaces.

"I think it is all about being clean and simple," said Jennifer Smith, director of platform strategy, development and LoyaltyEdge at American Express. "Do not get in the customer's way."

"Just move out of their way, make it very easy for them to come to your site to interact with your brand to do what they want to do," she said. "We find that by getting out of their way, it takes a lot of the hassle and takes the people who are leaving your Web site out of the picture and gets the loyal customers to continue to engage."

Data tracking

American Express' LoyaltyEdge helps partners develop and enhance customer rewards programs. The executive detailed how important it is to track data from one particular customer across all devices, but that it can be difficult.

The goal is to hone in on the data and determine what will be useful for a partner such as Barclaycard and filter it back to them in a manner that can create helpful experiences for customers.

Platform comfort

A Barclaycard executive noted that millennials have provoked the credit card company to go to a digital and mobile-first design, stemmed directly from their consumer behavior. The company recently relaunched its Web site as responsive in reflection of this to create the most effective platform.

The executive also noted that it is important to continue updating mobile and digital platforms, even though the changes may be disconcerting to consumers. It can be abrasive and unsettling to consumers who have gotten comfortable with a certain interface when they log on and the platform has completely changed.

But it is important to continue launching innovative changes and is worth a short time period of a disconcerting experience for consumers, as long as the new experience is really driving greater utility and convenience.

"[Millennials] have really led us to a digital-first design," said Jackie Galaida, vice president of loyalty and marketing at Barclaycard US. "With millennials, they are going to interact with every touch point they can, but truly digital.

"We are trying to provide them with what they need and then make sure that that digital is very clean, very natural and very easy to navigate," she said. "That is our approach for the Web site, that is our approach for even the call center, that we have clear easy-to-access information that is available at any given touch point that is easy to get.

"If you are not able to find or get what you want there, it is clearly called out where you can go and where you can do that."

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