



The Marketing Society – UAE Awards 2022

Category: Brand Evolution

Nominee: SHAREPay Development Team at Majid Al Futtaim

How SHAREPay Paid Back

The payment innovation accelerating our brand forward.

SUMMARY

SHARE is the loyalty rewards program for Majid Al Futtaim: the leading shopping, mall, communities, retail and leisure pioneer across the Middle East, Africa and Asia. Our vision is to bring all Majid Al Futtaim brands together into one holistic loyalty offering by allowing customers to seamlessly earn points everywhere and use them to pay for purchases.

Perceptions of SHARE were primarily seen as transactional and functional, therefore our objective was to create a more emotional connection to the brand and become a central part of customers' lifestyle, everyday. We discovered that this could be achieved through creating a seamless journey, magical moments of delight, and emotional preference across the Majid Al Futtaim ecosystem.

To achieve this required a complete restructuring of our organization and way of working. Majid Al Futtaim revolutionized its approach to understanding key customer needs, adopted new processes to free up time and restructured to enable the development of new ideas to create more seamless customer experiences.

This total re-imagining of the way we worked allowed SHAREPay to be created.

SHAREPay is a digital payment solution allowing instant real-time earning and spending of loyalty points through a single tap to pay. It integrates directly with Apple, Google and Samsung Pay digital wallets.

Customers have responded with great engagement: SHAREPay customers have 1.8x more engagement with SHARE than customers who scan their receipts to get points. Additionally, 10% of SHAREPay customers interacted with the malls for the first time. They were only transacting with other Majid Al Futtaim brands previously, showing that SHAREPay is driving engagement and awareness across the ecosystem.

PART 1: OBJECTIVE

Majid Al Futtaim is a leading shopping mall, communities, retail and leisure pioneer across the Middle East, Africa and Asia. In September 2019, this company introduced a new paradigm in loyalty programmes; the SHARE Rewards Programme.

SHARE's goal was to bring all Majid Al Futtaim brands together into one holistic loyalty offering. Customers could seamlessly earn points everywhere and use them to pay for purchases. The programme promised breadth, convenience and ease to every individual customer.

Our business objective:

To accelerate the size of our member base and increase customer engagement with SHARE.

Our program goals:

While perceptions of SHARE are positive, the loyalty program was seen as transactional and functional. We wanted to create a more emotional connection to the brand and become a central part of customers lifestyle, every day.

Entering the next phase of growth needed a different approach. Our research helped us identify that we could better serve our customers by providing effortless, elevated and delightful experiences. It led us to believe that through innovation, we could create a seamless journey, create magical moments of delight, and create emotional preference across the Majid Al Futtaim ecosystem.

PART 2: APPROACH

We adopted a more innovative mindset.

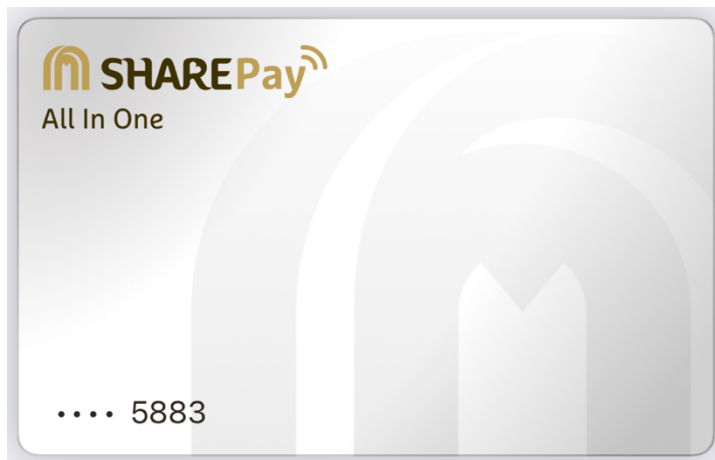
Our path to a successful transformation needed more than just a change in our customer offering, it needed a change in mindset within the SHARE team. We needed to break traditional departmental roles and pull our customer to the centre of innovation.

[We re-organised the](#) team and working processes bringing together a completely cross functional team comprising CX, research, designers and technology to ensure internal barriers across teams were assessed and dissolved.

We took an innovative approach to our research and customer understanding using a double diamond design process to generate ideas and our research went beyond the standard approaches to qualitative and quantitative feedback. It included focus groups and app surveys as well as dynamic A/B testing to gather behavioural insight on how customers were using the current SHARE app.

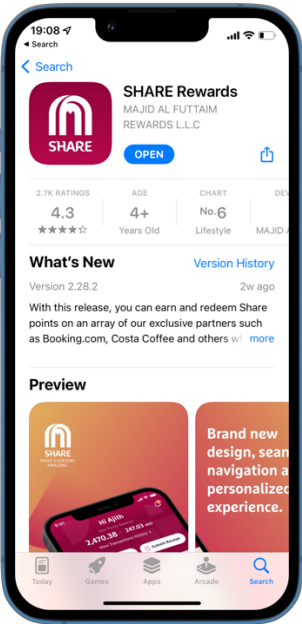
This helped us understand key customer needs to free up time and create new ideas to create a more seamless experience for them.

We created a regional first innovation we call SHAREPay.



SHAREPay is a digital payment solution allowing instant real-time earning and spending of loyalty points through a single tap to pay. It integrates directly with Apple, Google and Samsung Pay digital wallets. And is currently available on iOS devices, with Android coming soon.

SHAREPay creates a digital card, that links to any other card so that they can receive multiple sets of points and rewards, all in one seamless transaction, allowing members to stop losing out on rewards because of their choice of card.



SHARE members now simply tap to earn or pay with SHARE loyalty points, enjoying an effortless, elevated experience across the ecosystem and replacing the more cumbersome process of scanning receipts,

By allowing our members to spend and earn more seamlessly, SHAREPay is enabling higher levels of spending and engagement than ever before.

In a single transaction, the member can earn both SHARE points via SHAREPay, and the rewards from their existing credit/debit card.

This gives members better access to SHARE's hyper personalised offers, privileges and benefits which expand beyond the Majid Al Futtaim ecosystem, through a growing network of partners.

We now have more members, who are more active, more likely to recommend us and who are spending more, and transformed the way our customers perceive and engage with SHARE.

We were not sure how our new value proposition would be received....

Launching an entirely new product was a risk because we were unsure of how the new product would be understood and if it would undermine our position on the extremely competitive market and isolate our core base. We believed shifting the focus from a complicated receipt scanning experience to a seamless payment experience could become part of a customer’s everyday life and build trust with our brand. However, despite our research we could not be certain of the immediate reaction of the market, especially during growing uncertainty due to COVID.

The risk was resolved by SHAREPay transforming a high touch method for collecting points into a seamless payment experience, freeing up customers time and differentiating us from the ever-growing presence of competitors in the retail and loyalty space.

PART 4: RESULTS

SHAREPay’s early performance metrics reflect high customer engagement and enabled acquisition.

Customers have responded with great engagement. We have seen uplifts against almost all measures and customers told us how they found our new products more relevant and seamless.

Customers have rewarded our efforts quickly with experience metrics at both an individual product level and overall programme level, seeing some great improvements.

- 6% of SHAREPay customers are first time SHARE users
 - We can therefore conclude that this drove acquisition.
- SHAREPay members have 1.8x more engagement with SHARE than receipt scanners
 - (Measured by number of transactions)
- 10% of SHAREPay customers interacted with the malls for the first time
 - They were only transacting with other Majid Al Futtaim brands previously, showing that SHAREPay is driving engagement and awareness across the ecosystem
- 10% uplift in average transaction frequency
 - Looking at members who adopted SHAREPay pre- and post- adoption

Overall:

- Net Promoter Score has increased 10%
 - Achieving our highest ever NPS score!
 - We have now reached 3 million users overall (0.9 million increase)

PART 5: HOW WE IMPACT REPUTATION/IMPORTANCE OF THE MARKETING INDUSTRY

We proved that building trust pays back...

The Marketing industry is ultimately about building an emotional rather than a transactional relationship with customers.

At SHARE, we exist to create a lifetime of moments worth sharing and we believe this means understanding customers intimately and co-creating experiences with them.

As a digital programme we have been able to build a better understanding of our customers than ever before. By combining our understanding of what customers say, with how they actually behave, we now have a 360 view of them. This has enabled us to create experiences and products more closely tailored to their needs which has ultimately led to building trust through a closer relationship.

Our journey proves that marketing is not just about margins and transactions but more importantly about building relationships that drive lifetime value for both the customer and the business.