eTail Insights

NEXT-GENERATION
CUSTOMER LOYALTY
STRATEGIES

How the Next Wave of Loyalty Innovation Will Impact
Trust, Retention, and Revenue in Retail and eCommerce

CONTENTS

EXECUTIVE SUMMARY

This report explores how retail and eCommerce leaders will shape their customer loyalty programs over the next 12 months.

Most of the respondents believe their current approaches to customer loyalty can be considered "next generation." However, many are still not leveraging all the technologies and tactics they could in their efforts to drive higher purchase frequency and differentiate themselves from competitors.

Some retail and eCommerce organizations are facing challenges in adapting existing workflows to new technologies. Others are struggling to personalize the customer experience at scale. Furthermore, while virtually all the respondents believe the post-purchase experience is an important part of their loyalty strategies, many lack key capabilities. Specifically, most are unable to route items intelligently based on contextualized data or produce AI-powered delivery time estimations for eCommerce customers.

A FORWARD FROM OUR PRODUCER

Customer loyalty in retail has moved beyond points and transactions. It is a strategic imperative reshaping industry-wide competition. Leaders are recognizing the importance of hyper-personalization and building emotional connections with customers; they are prioritizing technologies that help deliver on those goals.

But while 72% of retailers call their loyalty strategies "next-gen," critical gaps remain. That's why I'm pleased to share our new eTail Insights report, Next-Generation Customer Loyalty Strategies. The report combines peer insights with industry data to show how leaders are leveraging techniques like AI-driven offers, augmented reality (AR), and strategic partnerships to build brand affinity. It also addresses urgent gaps in terms of tools, contextualization, and distribution to meet loyalty goals.

As you read on, consider how your organization can evolve beyond generic programs. I hope these insights help you build dynamic, omnichannel experiences that help differentiate your brand among your own customers.

Kristin Schoenstein
Chief of Staff
eTail

ABOUT THE RESPONDENTS

The eTail Insights research team surveyed 100 retail and eCommerce leaders from retail verticals like department stores, apparel, electronics, home furnishing, sporting goods, and others to generate the results featured in this report.

The respondents occupy a variety of roles in their organizations.

13%
eCommerce

20%
Marketing

15%
IT

20%
Customer Experience

16%
D2C

16%
Customer Analytics
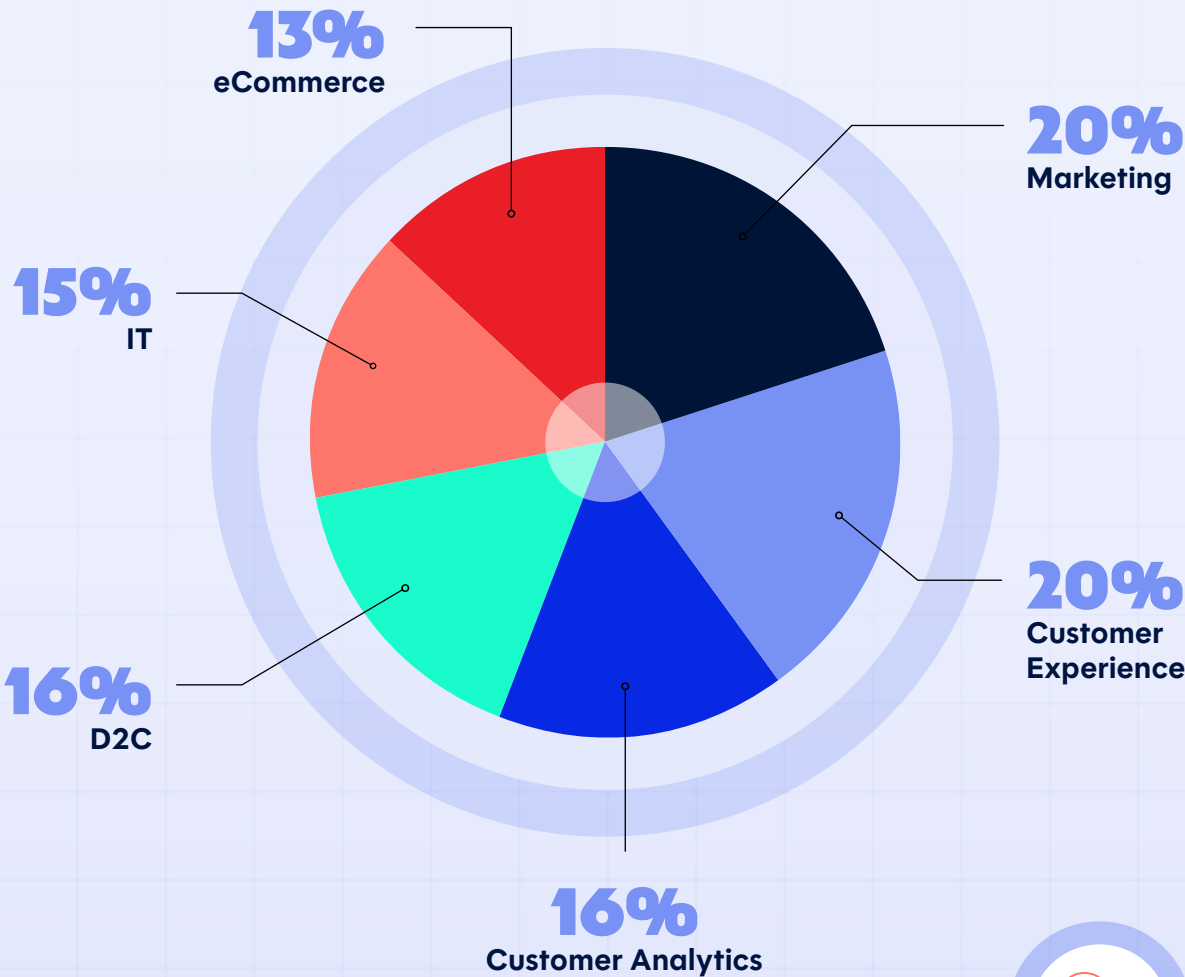
Annual revenues among companies in the study ranged from:

59%
$100 million to $1 billion

41%
$1 billion to more than $10 billion

KEY INSIGHTS

Among the respondents:

72%
consider their current loyalty strategies "next generation."

87%
currently use custom loyalty structures, while 78% use gamification.

71%
will use AI–driven predictive offers in the next 12 months.

Two biggest challenges to creating a next-gen customer loyalty program:

51%
Adapting existing workflows and systems to new tech.

42%
Personalizing rewards at scale.

58%
don't have the technology they need to reach loyalty goals.

99%
say post–purchase experience software is at least somewhat significant to loyalty.

100%
say the post–purchase experience is at least somewhat important to loyalty and retention.

ONLY 37%
can produce AI-powered delivery timelines after purchase.

ONLY 27%
can only route items based on contextualized data after purchase.

Personalization: The Key to Profitable Post-purchase Experiences

Retailers need to offer friendly, convenient post-purchase experiences in order to convert new customers and foster loyal relationships.

Unfortunately, bad actors are taking advantage of these lenient offerings to commit fraud, causing immense financial pain for brands. And, fraud frequency is only increasing. In fact, 52% of shoppers admit to engaging in fraudulent returns at least once, up from 36% just last year.

How do brands offer an exceptional experience without increasing their risk of fraud? **Personalization.**

With **Narvar's Intelligent Retail Insights Service (IRIS),** today's brands can now personalize the journey for every customer, providing best-in-class experiences for high-trust customers and limiting the fraud risk from bad actors.

KEY BENEFITS OF IRIS INCLUDE:

- **Hyper-personalization:** Boosts customer loyalty and lifetime value through tailored experiences.
- **Dynamic fraud detection:** Identifies high-risk behaviors in real time, adapting to emerging patterns.
- **Operational efficiency:** Predictive insights optimize operations for scalable profitability.

Narvar Assist, for example, is the world's first delivery claims fraud prevention software, built on IRIS. Assist enables retailers to process claims and automatically fight fraud related to: missing items, items not delivered, wrong item delivered, delivery damage, and more.

ASSIST HAS HELPED RETAILERS ACHIEVE:

- **Fewer high-risk fraud payouts**—**up to 25%** reduction in appeasement payouts.
- **Fewer support conversations**—**up to 80%** reduction of claim-related inquiries.
- **Automated and streamlined delivery claim management**—deflecting **more than 30%** of ineligible claims.

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INTELLIGENT RETAIL INSIGHTS SERVICE (IRIS)

Narvar's IRIS (Intelligent Retail Insights Service) is the industry's first and only retail intelligence solution, transforming more than 42 billion consumer interactions annually into insights.

By leveraging predictive intelligence with unmatched precision and agility, IRIS enables retailers to anticipate consumer behavior, optimize operations, and create hyper-personalized experiences that drive loyalty and sustainable revenue growth.

With IRIS, Narvar is redefining the boundaries of post-purchase while paving the way for the future of intelligent retail and omni-experiences.

CURRENT AND FUTURE CUSTOMER LOYALTY STRATEGIES

Next-generation customer loyalty strategies in retail and eCommerce focus on personalization, omnichannel integration, and experiential rewards. Many now leverage advanced technologies like artificial intelligence (AI) and experiential technologies like augmented reality (AR) to create highly tailored experiences.

Unlike standard loyalty programs that primarily rely on transactional rewards and point systems, next-gen strategies emphasize emotional connections, sustainability, and community-building to foster deeper brand affinity.

A substantial majority of respondents (72%) believe they already employ a "next-generation" customer loyalty strategy, while 28% still utilize a "standard" approach. This indicates that most retail and eCommerce leaders recognize the importance of evolving their loyalty programs to meet changing customer expectations and technological advancements.

For those still using standard loyalty strategies, the path to next-generation status involves several key elements. These respondents say a wide range of improvements will be necessary.

For example, one respondent hopes to "create a loyalty program where customers can earn and redeem points across partner brands." This would empower customers to make their loyalty points go further, so they can use them on other products and services. This could significantly improve trust and transform basic loyalty systems into reward centers that touch multiple aspects of customers' lives.

Do you consider your current customer loyalty strategy to be a next-generation loyalty strategy or a standard loyalty strategy?
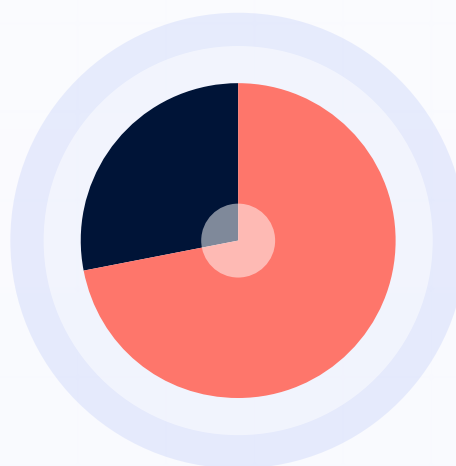
- **72%** We have a next-generation customer loyalty strategy.
- **28%** We have a standard customer loyalty strategy.

Other respondents who still rely on a "standard" strategy highlight a significant need for personalization and flexibility in their loyalty programs. These leaders recognize that modern consumers expect tailored experiences and the ability to interact with brands in ways that suit their individual preferences, even across channels.

They believe a shift from one-size-fits-all approaches to customized loyalty programs will significantly enhance customer engagement and foster long-term brand loyalty.

Finally, organizations hoping to advance their loyalty programs to next-gen status are beginning to recognize the importance of building emotional connections with customers. While this is difficult to accomplish, these respondents offer some insight into how it can be accomplished. For example, one respondent suggests they could "celebrate customer milestones such as anniversaries or purchase achievements with rewards," while another suggests they could "connect with younger audiences by supporting social and environmental causes in loyalty programs."

These strategies demonstrate a move beyond transactional relationships, aiming to create deeper emotional bonds with customers and build community.

The survey also reveals the current adoption rates of various next-generation tactics in customer loyalty strategies. Most of the respondents are already using tactics like customized loyalty tier structures (87%), customized challenges and gamification (78%), and individualized point-earning opportunities (68%).

Leaders have focused extensively on personalization in their efforts to improve customer loyalty. Additionally, the prevalence of tiered structures and gamification suggests a focus on creating engaging, interactive experiences that encourage ongoing participation.

Which of the following next-gen tactics are you currently using as part of your loyalty strategy and which ones will you implement in the next 12 months?

Customized loyalty tier structures (e.g., premium membership levels with enhanced benefits)
87% | 13%

Customized challenges and gamification
78% | 20% | **2%**

Individualized point-earning opportunities
68% | 32%

Flexible redemption options
67% | 32% | **1%**

Geolocation-based promotions
64% | 36%

Eco-friendly options (e.g., customers can offset carbon fees, choose a sustainable charity)
64% | 36%

Social media-integrated loyalty programs (e.g., rewards for social sharing or engagement)
62% | 38%

Real-time personalized communication (e.g., using generative AI)
61% | 39%

Perks based on consumer trustworthiness or fraud risk scores (e.g., free shipping, instant refunds, etc.)
56% | 44%

Experiential rewards (e.g., exclusive events, early product access)
55% | 44% | **1%**

Collaborative personalization (e.g., partnerships with other platforms or organizations)
44% | 55% | **1%**

AI-driven predictive offers or discounts
29% | 71%

● We currently use this.

● We don't currently use this, but we are planning to use this in the next 12 months.

● We don't currently use this and we have no plans to use this in the next 12 months.

> "We focus on creating a seamless experience for customers from outbound efforts to in-store and online interactions. Our teams collaborate with merchants to align product promotions and storytelling. We ensure that content, whether in an email, post, or ad, connects directly to the customer's experience on the site or in stores. This means carefully planning links, product displays, and messaging to make the transition from marketing to shopping smooth and cohesive."

Kim Ross Jackson, Director of eCommerce, **Harley-Davidson Motor Company.** *From "Reengineering Your Business for Omnichannel," eTail Boston 2024.*

Looking to the future, the survey identifies two key tactics that most respondents plan to implement in the next 12 months: AI-driven predictive offers or discounts (71%), and collaborative personalization through partnerships (55%).

The respondents recognize the importance of data-driven insights, including real-time insights, in shaping customer experiences. By leveraging AI technologies, they can offer more relevant and timely rewards.

The fact that most of the respondents will pursue collaborative personalization suggests that leaders have reached a certain level of maturity in their in-house capabilities and are looking to deliver more value through strategic partnerships. This finding aligns with the previous suggestion that customers should be able to spend loyalty points with partner brands.

The respondents have also set goals for their loyalty programs over the next 12 months. Specifically, 39% aim to drive higher purchase frequency, while 37% seek to differentiate themselves from competitors.

These objectives highlight the dual focus of loyalty programs: increasing revenue through repeat purchases and creating unique value propositions that set brands apart in a crowded marketplace.

These results paint a picture of an industry in transition, with many organizations already using next-generation loyalty strategies and others planning significant upgrades.

Which of the following will be the two most important goals of your loyalty strategy over the next 12 months?

Drive higher purchase frequency
39%

Differentiate ourselves from competitors
37%

Increase program enrollment
32%

Enhance customer experience
30%

Improve customer lifetime value
26%

Increase customer retention
25%

Reduce fraud risk exposure
11%

The emphasis on personalization, emotional connections, technology-driven solutions, and a connected omnichannel experience suggests that future loyalty programs will be more sophisticated, engaging, and tailored to individual customer preferences.

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Elevate Operational Efficiency
Increase speed and efficiency through robust self-service loyalty tooling & automation

Boost Customer Lifetime Value
Maximize the value of member data, enabling better personalization and communications

Improve Loyalty Program ROI
Execute a more profit focused approach to loyalty

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KEY CHALLENGES AND TECHNOLOGY INVESTMENTS

Despite making significant progress in advancing their loyalty strategies, retail and eCommerce organizations still face challenges relating to technology integration, data management, and internal change management.

For example, 51% of the respondents say adapting existing workflows and systems to new loyalty technologies is one of their top two challenges. This is seconded by personalizing rewards and experiences at scale, cited by 42% of the respondents as a top challenge.
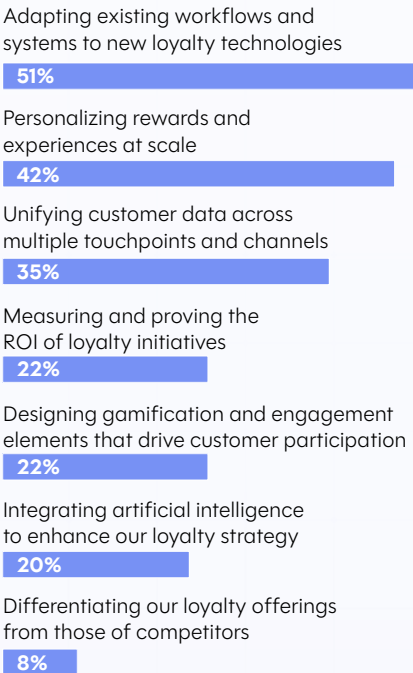
Organizations engaged in retail and eCommerce must constantly adapt to new platforms, consumer preferences, and emerging technologies. This rapid pace of change can make it difficult for them to maintain cost-effective loyalty programs while staying ahead of trends.

To deliver personalization at scale, programs need to be flexible and adaptable, capable of incorporating new technologies, and must meet evolving customer expectations quickly. Retailers who can navigate these changes effectively are more likely to retain customers and build trust through consistently relevant and up-to-date loyalty offerings.

In one example from eTail Boston 2024, Mark Mullin, Senior Director of Promotions and Pricing Strategy at Sleep Number, discussed how the adjustable mattress brand uses software to gain a complete understanding of every customer.

"Over half of our sales come from repeat customers and referrals," said Mullin in a panel discussion entitled "Sleep Number's Strategic Edge."

Which of the following are the two biggest challenges you currently face in your efforts to create next-generation customer loyalty programs?

Adapting existing workflows and systems to new loyalty technologies
51%

Personalizing rewards and experiences at scale
42%

Unifying customer data across multiple touchpoints and channels
35%

Measuring and proving the ROI of loyalty initiatives
22%

Designing gamification and engagement elements that drive customer participation
22%

Integrating artificial intelligence to enhance our loyalty strategy
20%

Differentiating our loyalty offerings from those of competitors
8%

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"It's a big part of our business. We use lead tracking software to log details about everyone who walks through the door. By taking notes and storing this information in a database, we can effectively retarget and verify our customers."

This strategy is especially effective when selling community-based offers to groups like healthcare workers and members of the military.

Notably, unifying customer data across multiple touchpoints and channels is a top challenge for more than one-third of respondents (35%). This finding emphasizes the critical role of data integration in creating cohesive customer experiences.

The ability to consolidate and analyze data from various sources is essential for developing a comprehensive understanding of customer behavior and preferences, which in turn enables more effective loyalty strategies. However, this capability is dependent upon the organization's technology infrastructure and its ability to use data.

Currently, only 42% of respondents report having the necessary technology to achieve their customer loyalty goals for the next 12 months. This suggests a significant technology gap in the industry, potentially limiting the ability of many retailers and eCommerce businesses to implement advanced loyalty programs.

However, 56% of respondents are actively identifying or implementing the required technology. Over the next 12 months, there will be a significant amount of investment in new solutions. Implementing them and adapting systems and processes to work with them may take time, but they will play a fundamental role in supporting the next generation or loyalty and rewards programs.

In your view, does your organization currently have the technology it needs to reach its goals regarding its customer loyalty strategy over the next 12 months?
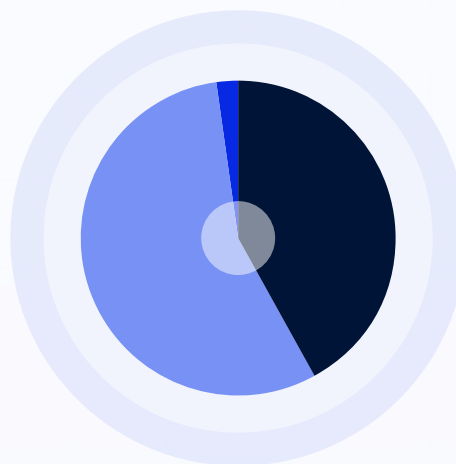
- **42%** Yes, we currently have the technology we need.

- **56%** No, but we are currently identifying or implementing the technology we need.

- **2%** No, and we are not currently identifying or implementing the technology we need.

> " Consumer trends are changing rapidly, and we needed a technical stack that could evolve just as quickly. Adopting a composable framework was a new approach for Mizuno, but it allowed us to align our goals and strategies to scale the business and prepare for the future. Through this process, we realized the importance of deploying features quickly and delivering unique customer experiences to stay ahead."

Casey Rodriguez, DTC Manager, **Mizuno USA.** *From "Innovation for Tomorrow," eTail Boston 2024.*
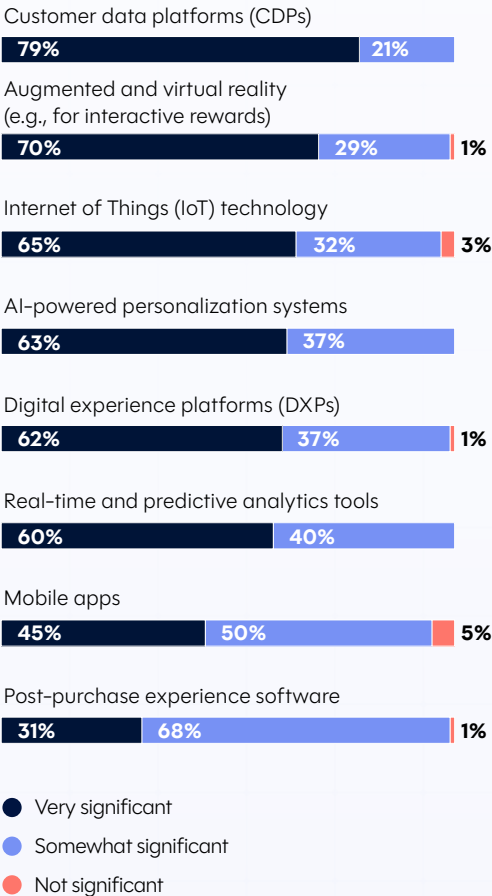
The respondents expect some specific technologies to play crucial roles in the next year.

Customer data platforms (CDPs) are seen as very significant by 79% of respondents, highlighting the importance of centralized data management in loyalty strategies. Augmented and virtual reality technologies are also highly regarded, with 70% of respondents considering them very significant. This suggests a growing interest in immersive and interactive loyalty experiences.

Other technologies viewed as very significant include Internet of Things (IoT) technology (65%), AI-powered personalization systems (63%), digital experience platforms (62%), and real-time and predictive analytics tools (60%). These findings indicate a shift towards more sophisticated, data-driven, and interactive loyalty programs that can provide personalized experiences across various touchpoints.

Interestingly, 68% of respondents consider post-purchase experience software to be somewhat significant for their loyalty programs. As we will learn, some companies must take steps now to more effectively support customers during this period.

How significant will the following technologies be to your customer loyalty program over the next 12 months?

Customer data platforms (CDPs)
| 79% | 21% |

Augmented and virtual reality (e.g., for interactive rewards)
| 70% | 29% | 1% |

Internet of Things (IoT) technology
| 65% | 32% | 3% |

AI-powered personalization systems
| 63% | 37% |

Digital experience platforms (DXPs)
| 62% | 37% | 1% |

Real-time and predictive analytics tools
| 60% | 40% |

Mobile apps
| 45% | 50% | 5% |

Post-purchase experience software
| 31% | 68% | 1% |

● Very significant
● Somewhat significant
● Not significant

STREAMLINING THE POST-PURCHASE EXPERIENCE

There are significant opportunities for retail and eCommerce organizations to differentiate their loyalty programs by improving their post-purchase experiences.

A significant majority of respondents (64%) consider the post-purchase experience to be somewhat important in supporting customer loyalty, retention, and lifetime value. However, more than one-third (36%) consider it very important. This indicates that while retailers recognize the value of post-purchase interactions, they may not be fully leveraging this phase of the customer journey or giving it enough attention.

The way in which an organization interacts with a customer after they've made a purchase can have a significant impact on their overall perception of the brand. Often, the post-purchase experience is the difference between a loyal customer who wants to make repeat purchases and a one-time customer intent on leaving a negative review.

Most of the respondents can define multiple delivery options and estimated delivery costs (59%) and provide customers with contextual, branded tracking pages (54%) during the post-purchase experience. However, only half can communicate with customers across multiple channels, and most are missing other key capabilities.

In each case, only 48% of the respondents can use post-purchase touchpoints to deliver marketing assets and proactive, custom-branded messaging during critical moments, such as immediately after a purchase. These capabilities are crucial in keeping customers informed about their orders, but they also enable the brand to

How important is your organization's post-purchase experience in supporting customer loyalty, retention, and lifetime value?
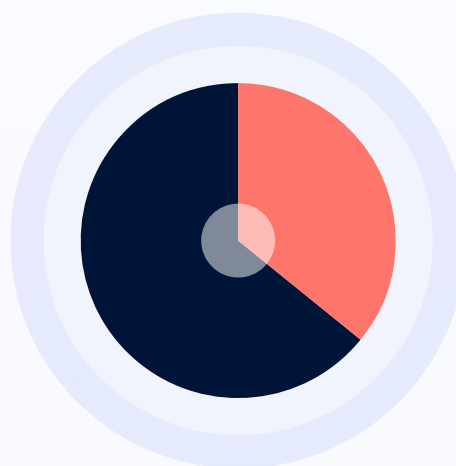
- 🔴 **36%** Very important
- ⚫ **64%** Somewhat important
- ⚪ **0%** Not important

integrate loyalty and reward opportunities with the post-purchase experience.

Most of the respondents can't offer flexible return options, either. Some organizations now allow customers the option to return items to partner stores or leave them at special drop-off locations. Some even provide them with packaging solutions to ship returns directly from home. Companies that support these processes will be viewed as more supportive of their customers' needs.

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14

> Taking care of your lawn can feel overwhelming and filled with doubt, especially for first-time homeowners or those new to lawn care. Through conversations with our customers and insights from our lawn advisor team, we learned how confusing the category can be. To make it easier, we focused on providing step-by-step guidance, detailing how, when, and in what order to use the products, as well as their seasonality. This way, customers can feel confident in their purchase."

Jordan Neri, Senior Manager, Shopper Marketing and Innovation, **Sunday.** *From "Redefining the Role of Brick-and-Mortar," eTail Boston 2024.*

Only 37% of the respondents can produce AI-powered delivery timelines when customers place orders. This relatively low adoption rate suggests an area for potential differentiation. Accurate, AI-driven delivery estimates can significantly enhance customer satisfaction and trust.

Loyalty programs could incorporate this feature to provide real-time tracking updates or other interactive features that add tangible value to membership.

Finally, a mere 27% of respondents can route purchases to customers intelligently based on contextualized data. This represents a significant opportunity for improvement in order fulfillment optimization. For loyalty programs, implementing such capabilities could lead to faster, more efficient deliveries for members, potentially offering expedited shipping as a loyalty perk.

These findings highlight the importance of a comprehensive post-purchase strategy in building customer loyalty, retention, and trust. Retailers and eCommerce leaders should consider integrating these elements into their next-generation loyalty programs, focusing on personalized communication, transparent order tracking, and efficient fulfillment.

By extending the customer experience beyond the point of sale, brands can create more meaningful, long-lasting relationships with their customers. This ultimately drives repeat purchases and an increased lifetime value.

Which of the following next-gen or AI-driven post-purchase capabilities can your organization currently use to support customer loyalty, retention, and trust?

Define multiple delivery options and estimated delivery dates
59%

Provide customers with contextual, branded tracking pages
54%

Communicate with customers across multiple channels (e.g., email, SMS, WhatsApp)
50%

Deliver proactive, custom-branded messaging during critical moments
48%

Use post-purchase touchpoints to deliver marketing assets
48%

Offer flexible return options (e.g., drop-off locations, store drop-off, home pickup)
46%

Produce AI-powered delivery timelines
37%

Route items intelligently based on contextualized data
27%

CONCLUSION: THE HALLMARKS OF NEXT-GENERATION LOYALTY

Next-generation loyalty initiatives will be defined by hyper-personalization across multiple channels, leveraging AI-driven predictive offerings and implementing more flexible point systems. These advancements will enable brands to create tailored experiences that resonate with individual customers, fostering stronger brand connections and encouraging repeat purchases.

To successfully implement these programs, retail and eCommerce leaders must commit to steady change management practices. This involves adapting current workflows and systems to new processes, as well as unifying customer data across all touchpoints.

A crucial and often overlooked component of these evolving loyalty strategies will be a robust post-purchase experience. Brands must prioritize clear and precise communication with customers, offering flexibility in returns and exchanges, as well as precise order tracking and real-time notifications.

By streamlining these processes, brands can enhance customer satisfaction and build trust, ultimately contributing to increased loyalty, retention, and revenue. Furthermore, they can deliver consistent loyalty benefits across both online and in-store platforms, personalizing them to meet the unique needs and contexts of each customer.

KEY SUGGESTIONS

IMPLEMENT AI-DRIVEN PREDICTIVE OFFERS AND DISCOUNTS BASED ON CUSTOMER CONTEXTS AND DATA.

Most organizations will adopt this capability in the next 12 months.

FOCUS ON CHANGE MANAGEMENT STRATEGIES AND LEVERAGE CONSULTANCIES TO ADAPT EXISTING WORKFLOWS AND SYSTEMS TO NEW LOYALTY TECHNOLOGIES.

This process has been a key barrier to achieving a more robust loyalty program for most organizations.

PRIORITIZE INVESTMENTS INTO CRITICAL TECHNOLOGIES, INCLUDING POST-PURCHASE EXPERIENCE SOFTWARE AND MOBILE LOYALTY APPS.

Most organizations don't currently have the technology they need to reach their loyalty goals, but they will make significant investments over the next 12 months.

DEVELOP A ROBUST POST-PURCHASE EXPERIENCE WITH CLEAR COMMUNICATION AND FLEXIBILITY.

Focus on elements like branded tracking pages, multi-channel communication, flexible return options, and integration with your loyalty program.

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PJ Oleksak
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Nuts.com

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eTail Insights, the industry research and digital publishing arm of eTail delivers cutting-edge data and analysis on trends, challenges, and opportunities in the retail and eCommerce sectors. Through comprehensive research reports, webinars, and thought leadership initiatives, we empower senior-level retail leaders to make informed strategic decisions and stay ahead in the rapidly evolving digital landscape. Our deep industry intelligence not only informs retail leaders but also connects innovative solution providers with key decision-makers, fostering a dynamic ecosystem that drives the future of digital retail.

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Exchange™ Solutions

Exchange Solutions is a cloud-based loyalty platform management company that delivers personalized loyalty solutions to B2C and B2B businesses, enabling them to build deeper and more profitable engagement with their customers. With more than 25 years of experience in the industry, Exchange Solutions transforms loyalty programs and promotions from being costly applications to productive and profitable capabilities for clients across various industries in the US and Canada. Current clients include retailers such as Esso™ and Mobil™, Sobeys Inc., McKesson, Indochino, Suncor, Foot Locker and Bealls Inc.

For more information, please visit **exchangesolutions.com.**

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Narvar is the #1 platform for intelligent personalization "beyond buy," trusted by 1,500+ of the world's most admired brands—including Sephora, Levi's, Sonos, Warby Parker, and LVMH. Powered by IRIS™, Narvar leverages billions of data points to create seamless experiences that build trust, safeguard operations, and unlock sustainable growth. Recognized multiple times by Fast Company as one of the most innovative companies, Narvar is redefining the post-purchase journey—from returns and exchanges to tracking, notifications, and fraud prevention—simplifying the everyday lives of consumers while driving business success for retailers.

For more information, please visit **corp.narvar.com**.