

Cashback Experience Study

Cardlytics UX Research

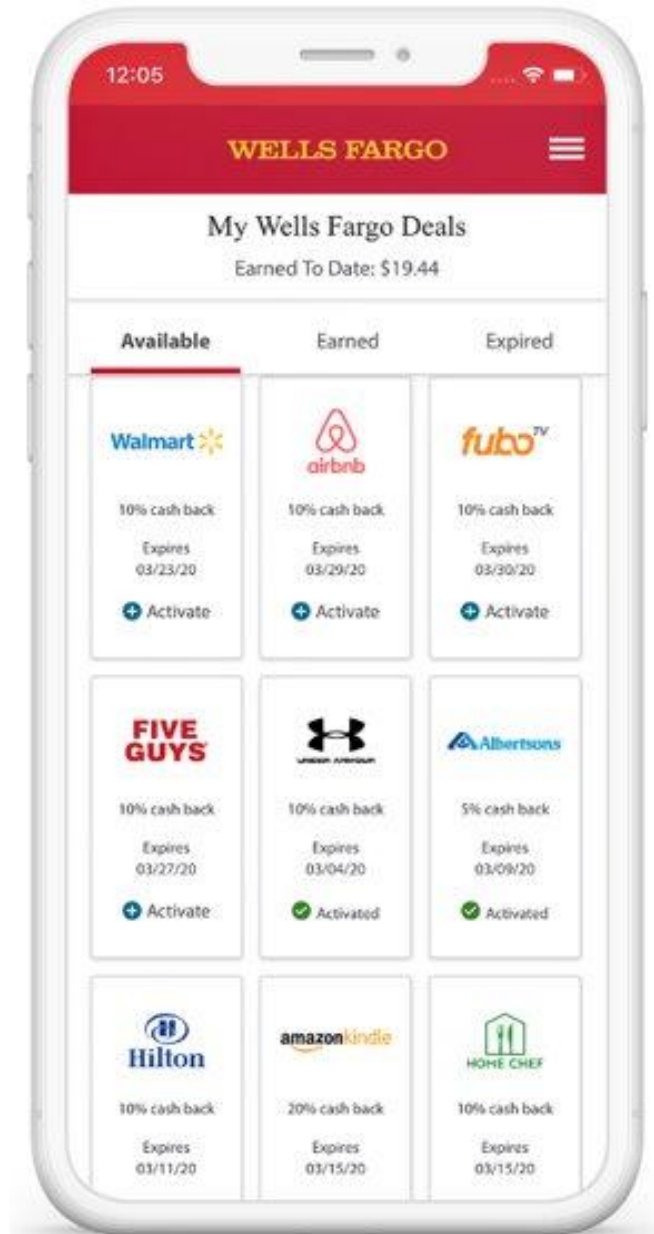




Avery Ao
User Experience
Research



Cardlytics: An advertising platform in banks' digital channels



What we want to learn

How do people check and use cashback offers that are linked to their bank cards

How we define "Cashback offer" in this study:

Offers linked with bank cards, send cash rewards back to cards after purchase

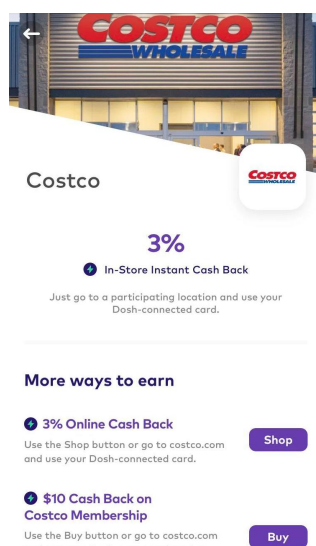
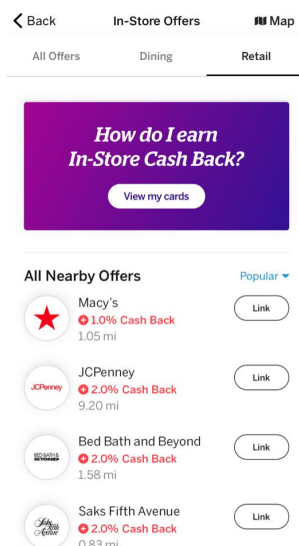


Brand loyalty program credit card

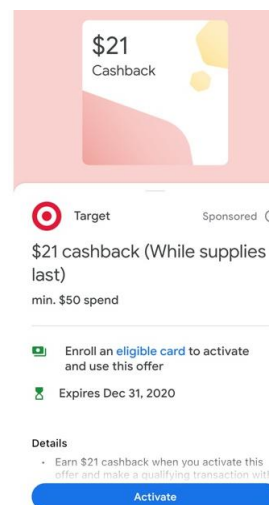
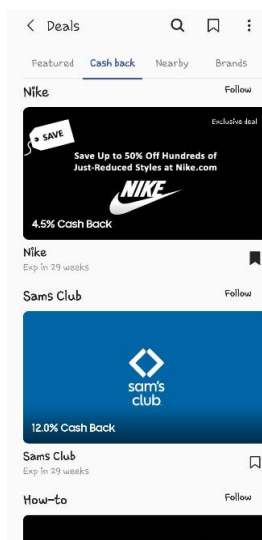


Offers by store/brand

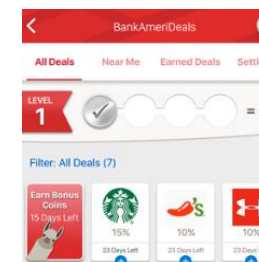
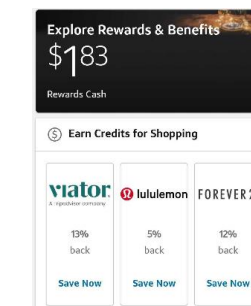
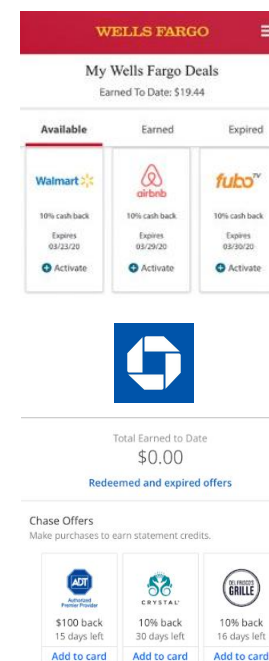
Stand-alone cashback platform



Mobile pay linked offer



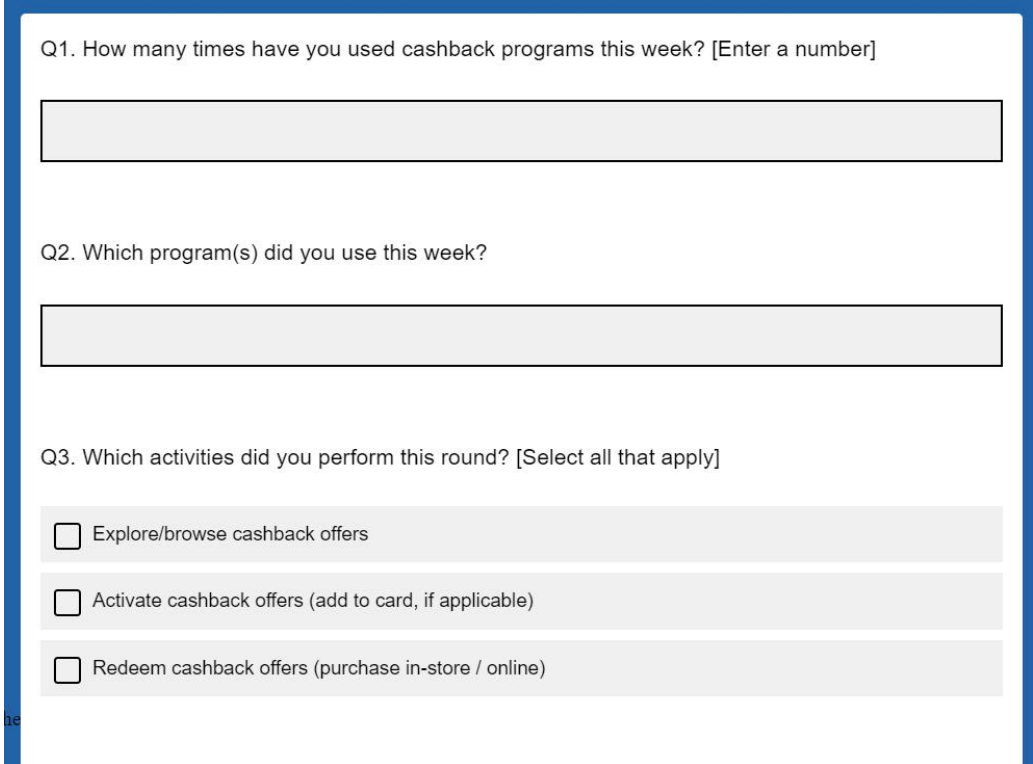
Bank app embedded offers



Study Overview

3-week diary study & one-on-one interviews

1. Entry interview (~45 mins) -- today
2. 2-week diary online reporting – start tomorrow
 - 1) 7-day / round *2 rounds, no gap
 - 2) Fill ONE online survey/round (5-10 mins)
 - 3) By the end of 2 weeks, include at least one entry of:
 - A. Explore/browse offers
 - B. Activate/redeem offers
 - 4) Self-tracking survey memo (optional 1 min)
3. Exit interview (~45 mins) -- after diary



Q1. How many times have you used cashback programs this week? [Enter a number]

Q2. Which program(s) did you use this week?

Q3. Which activities did you perform this round? [Select all that apply]

- ☐ Explore/browse cashback offers
- ☐ Activate cashback offers (add to card, if applicable)
- ☐ Redeem cashback offers (purchase in-store / online)



Expectation

Focus on

- Everyday purchase & special purchase
- Pains, needs, frustrations when browsing or redeeming
- Screenshots or recording

For diary study

- Submit survey before deadline
- Accurate & honest report
- Your participation is voluntary
- Reach out to me if have questions
 - Sao@cardlytics.com
 - User Interviews message

*Email from us will be from the sender:
"Cashback research team" or "Avery Ao"*



Incentive

4 phases through User Interviews.com, \$140 in total

1. Entry interview (\$60)
2. Week #1 diary online reporting (\$10)
3. Week #2 diary online reporting (\$10)
4. Exit interview (\$60)

You will receive your thank you gift after completing each project and be invited to the next project.

**completion of previous phase is required to proceed to the next one*



Q&A



Entry Interview

- Your answer is confidential
- You can pass on any questions
- Ask me any questions



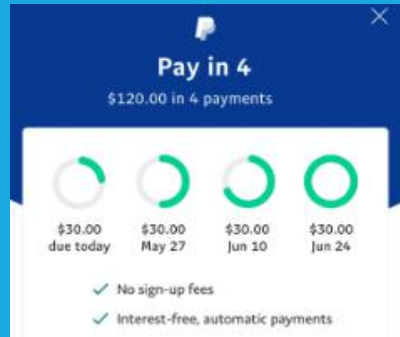
Which bank services are the most important for you to choose/stay with a bank?



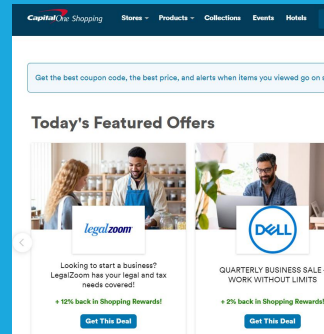
Merchant-funded rewards program
consumers can choose merchants to earn cash-back rewards at a rate of 7%–10% cash back



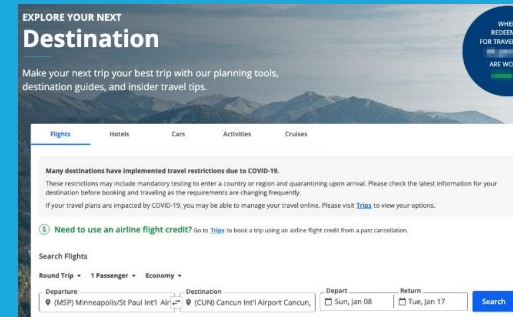
Bank Loyalty Program
banks issue points or cash back on purchases made on credit cards that can be redeemed for rewards or for cash to their statement at a rate of 1%–2%



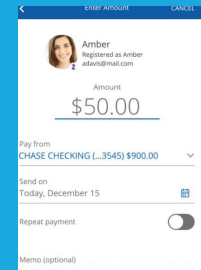
Buy Now, Pay Later
short-term financing to make purchases and pay for them at a future date.



Shopping Services
consumers can shop through their bank app and receive discounts on their purchases with select merchants who participate in the program



Online Services
consumers can book services such as rideshare, grocery deliver, food delivery or other services from their bank app



Person-to-Person (Zelle)
consumers can network with others for P2P payments or other relevant financial transactions within their bank app

Crypto-Currency
allows a consumer to buy, trade and sell and conduct commerce and other activities with the use of crypto-currency

Early Wage Access
allows an employee to access a portion of their paycheck in advance of their regularly scheduled payday

Investment and Savings
bank offers integrated savings and investment utilities and advice