



Your Customers Aren't Rational. However, your CRM Assumes They Are

And why MORE “personalisation” is often the problem

A quick introduction



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22+ years in CRM & Email Marketing

Chair DMA Email Council

Judge @ DMA Awards : Dotties & The eCommerce awards



Emma Woodward – Director CRM Strategy

20+ years in CRM & Email Marketing

CRM Strategist for Honda's first ever DTC sales model

Lead CRM Strategist for HSBC Group, first direct and M&S Bank





Adaptive CRM Agency

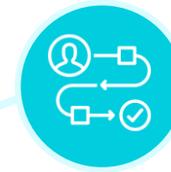
Powered by Data, Driven by Results

We help you make the most of your data, marketing technology and campaigns without adding complexity.

Our approach is grounded in demonstrable results: Bringing data, strategy, technology & execution so you can deliver better customer experiences that produce value quickly.

Data & Strategy

From omnichannel journey orchestration to digital transformation, our data-led strategic team ensures your CRM strategy gives your business a competitive advantage.



Delivering Data-Driven Customer Experiences that drive results.



Platform implementation

If you're thinking of migrating to a new CRM or want to optimise your existing platform, our CRM experts can develop and execute a strategy that will take care of the technical challenges.

Creative Innovation

We help you create stunning campaigns that drive amazing results by using leading technology advancements including AMP, HTML5, and more.



An Atombit Company

The truths



Over-personalisation increases cognitive load and reduces engagement

Behavioural psychology explains why "relevance" can still feel intrusive

The best customer experiences are designed with restraint, not exhaustiveness

Judgement-driven CRM is more powerful in the struggle to differentiate

We have a problem



We have never had better tech

We have never had more data

We have never been better at

Personalisation, Automation & Orchestration



Yet engagement is getting

harder NOT **easier**



The **cognitive load** we
place on humans is

**creating a
problem**





We talk about cutting through the noise

But rarely ask if we are contributing to it

The 3 Areas of Cognitive Load



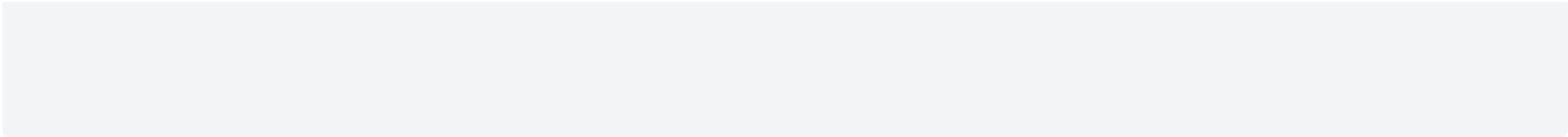
**Intrinsic
Load**



**Extraneous
Load**



**Germane
Load**



The False Assumption



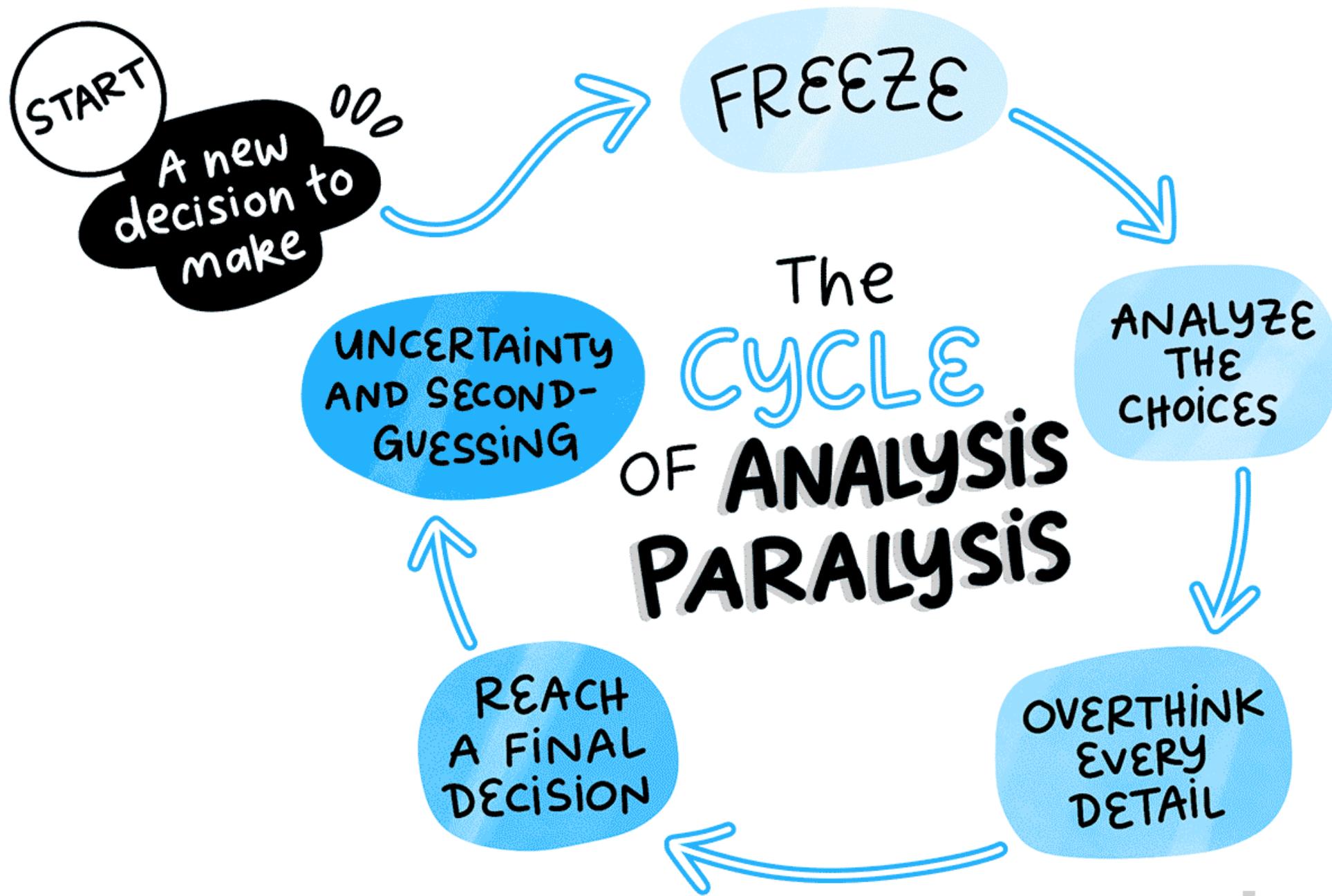
Most CRM strategies are built on **rational** decision making

Because we **assume**

Customers **will decide** if we give them **enough information**



Doing nothing is a decision



Personalisation is the answer to this though?



RIGHT?

Personalisation is the answer to this though?



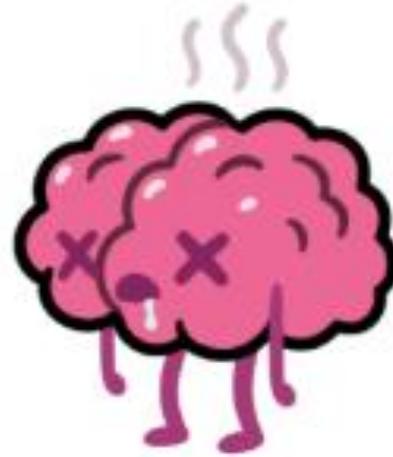
Well Actually

Not always

The 3 Areas of Cognitive Load



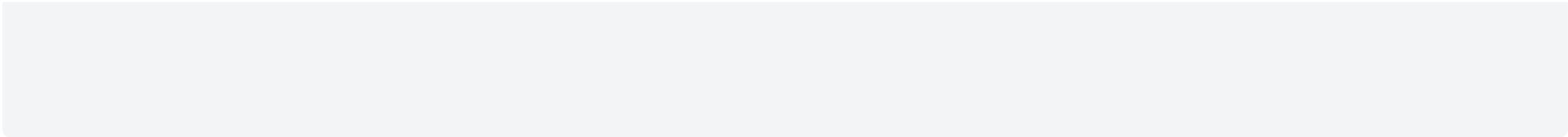
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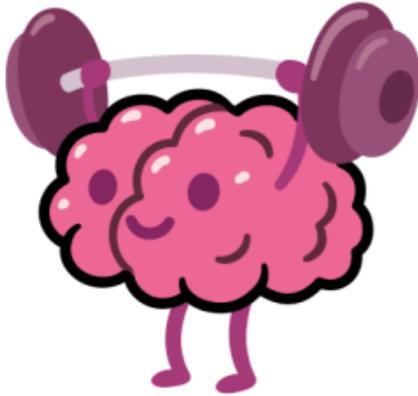
We need to design for TIRED brains

NOT perfect conditions

So what do we do instead?

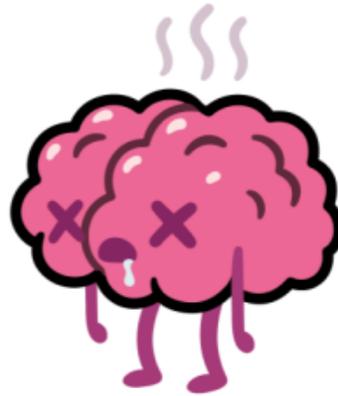


MANAGE



**Intrinsic
Load**

MINIMISE



**Extraneous
Load**

MAXIMISE



**Germane
Load**



The future of CRM isn't **MORE** personalisation
It's better **RESTRAINT**

Restraint signals confidence



Restraint is:

- ✓ Understanding behavioural limits
- ✓ Designing for ease, not exhaustiveness
- ✓ Respecting attention as a scarce resource

Behavioural psychology:

- ✓ Fewer interruptions increase perceived value
- ✓ Predictable communication builds trust
- ✓ Well timed messages outperform frequent ones

It tells customers...



We're not here to chase your attention

We're here to earn it

Human judgement matters



When **NOT** to trigger a journey
When **SILENCE** builds anticipation
When **SIMPLICITY** beats sophistication

The Strongest CRM Programmes are not the LOUDEST
They're the most INTENTIONAL

Human Judgement is the CRM differentiator



In a world where technology is democratised

Automation is the norm

And personalisation is ubiquitous

Technology is no longer the edge.

Judgement is.



Judgement in Practice

For Cos, personalisation is a filter

Impact: Conversion rate up 18%

“Despite lower engagement, these messages delivered around 20% higher sales than COS’s standard newsletters.”

COS

AFTER DARK



From contemporary cut-outs to high-shine fabrics, discover a standout piece that will see you through to New Year's Eve.

SHOP THE PARTY EDIT

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ABBED CASHMERE HAT
£40



RACER BACK DUCHESSE SATIN VEST
£21



WIDE LEG DUCHESSE SATIN TROUSERS
£89

A special offer just for you...

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COSAL MEMBERSHIP

Your perfect partner...



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For Honda just knowing the right time was enough

+57% increase in sales and it didn't even feature an offer

TIME TO CHANGE GEAR?



Hello Example first name,
We've given the Jazz you know some major upgrades. Even when we create something great, there's always room for evolution.

→ [Configure your Car](#)

Newness in a nutshell

- With the new Jazz, get used to
- Self-charging hybrid engine
 - Impressive boot capacity
 - Anti-fatigue seats

→ [See What's New](#)

Find your perfect Honda

Too many options? We get it, there's plenty to pick from. Narrow it down with our quick quiz.

→ [Help Me Choose](#)

Value my car

You can part exchange your current Honda to put the value towards your next.

To begin your valuation, you'll need to set up a Honda ID if you haven't already. It only takes a few minutes.

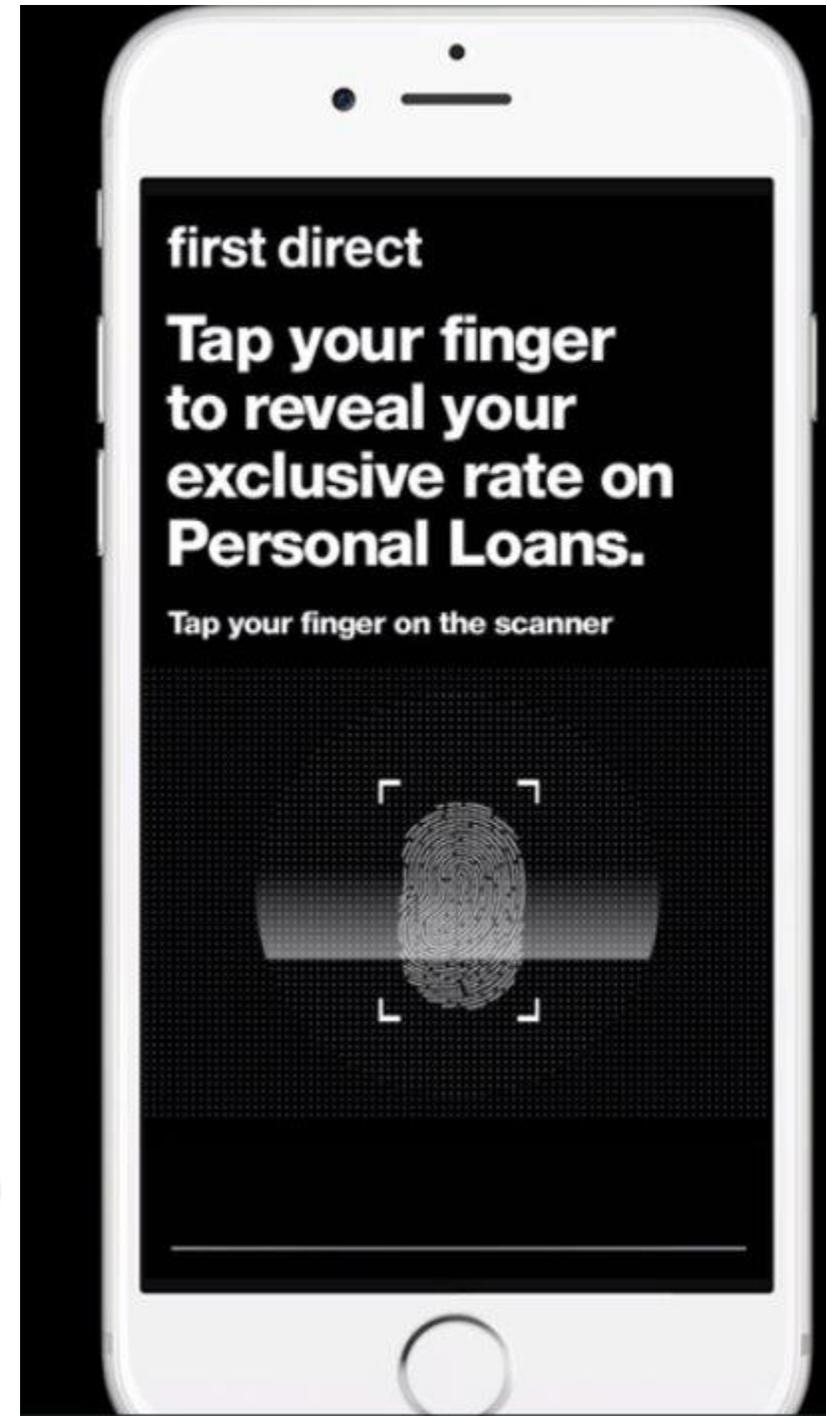
→ [Register For Honda ID](#)





For first direct one data point won the data

+20% increase in sales.
400% conversion rate, which was considerably higher than a typical loan campaign.





Not ready for new cover right now?

Tell us your renewal date and we'll send you a reminder at the right time.

January	February	March	April
May	June	July	August
September	October	November	December

M&S Bank simply asks their customers



M&S BANK



Hannah, thanks for letting us know when all of your insurance policies are up for renewal.

You can double check everything is correct below, and whilst you are here why not check out our Travel Insurance cover via the link below...



Car Insurance



Home Insurance



Pet Insurance

JAN	FEB	MAR
APR	MAY	JUN
JUL	AUG	SEP
OCT	NOV	DEC

JAN	FEB	MAR
APR	MAY	JUN
JUL	AUG	SEP
OCT	NOV	DEC

JAN	FEB	MAR
APR	MAY	JUN
JUL	AUG	SEP
OCT	NOV	DEC



Your car insurance is due for renewal

Hi Roxanne, you told us that your car insurance is due for renewal in February, so we wanted to remind you of the two levels of cover available to you from M&S Car Insurance - premier and standard. Both have a wide range of benefits including a dedicated claims manager and uninsured driver protection.

[Get your quote >](#)

M&S Car Insurance is arranged and administered by BISL Limited using a panel of insurers.

Travel Insurance

We also offer single or annual, multi-trip travel insurance with a range of benefits - make sure you're covered for your next holiday.

[Find out more](#)

Benefits of M&S Car Insurance

Standard cover includes:

- ✓ Uninsured driver protection
- ✓ Your own personal claims manager
- ✓ Personal accident cover (with comprehensive policies)
- ✓ £200 personal belongings cover

With premier cover you'll also get:

- ✓ Same benefits as standard, plus EU and UK breakdown cover
- ✓ Guaranteed replacement car for up to 28 days
- ✓ Up to £100,000 in legal protection on uninsured losses

[Get your quote >](#)



No longer need Car Insurance renewal reminders?
You can opt out of insurance renewal emails by following the link and updating your preferences. You will need to click on the 'clear' link on the following page.

170,000 customers have returned in the last 2 years

Three questions worth taking back with you



1. Where are we personalising out of capability, not necessity?
2. Where are we interpreting silence incorrectly?
3. Where would saying less actually achieve more?



Thank you for listening.

Visit us at our booth

Ledn – a lesson in judgement over intelligence

30% drop in conversions over night!

Ledn
Verified today.
Funded tomorrow.

Submit your loan application to unlock financial flexibility

See how it works

See Your Bitcoin Borrowing Power Instantly

No more guesswork. No more waiting. See how much you can borrow today.

Ledn Risk Management Explained

Understand the risks of borrowing and how to manage them.

Plan Ahead for Bitcoin Market Moves

Use our tools to plan ahead for market volatility.

Ledn

No more guesswork. Straight answers for smart bitcoin holders.

See how it works

What's different about a Ledn loan?

Get answers to common questions about Ledn loans.

What can I do with a bitcoin-backed loan?

Learn how to use your loan for various purposes.

Is my bitcoin actually safe?

Learn how Ledn protects your bitcoin with advanced security measures.

What happens if bitcoin's price moves?

Understand how Ledn's flexible terms protect you from price volatility.

Ledn

Smart features. Simple borrowing.

See how it works

No monthly payments. No early payment penalties. Full control.

Learn why Ledn offers more flexibility than traditional loans.

Auto Top-Up

Keep your loan up to date with automatic top-ups.

Reclaim Excess Collateral

Get your bitcoin back when you've paid down your loan.

A Lightning-Fast Loan Process By Design

Experience the speed of our new Lightning-fast loan process.

Ledn

Not just borrowing. Next-level holding.

See how it works

Cash in hand. Sell. Receive funds in as little as 10 minutes.

Learn how Ledn's flexible terms allow you to access your funds quickly.

Don't need a loan right now?

Check out our other services for your needs.

Start Informed. Stay Ahead.

Stay on top of the latest in the crypto world.

Crypto Loans vs. Traditional Loans

Compare the benefits of crypto-backed loans to traditional bank loans.

Ledn vs the competition

See how Ledn stands out from other crypto lending platforms.

Ledn Ranked Top 3 in Galaxy's Lending Report

Recognized as a top performer in the crypto lending industry.

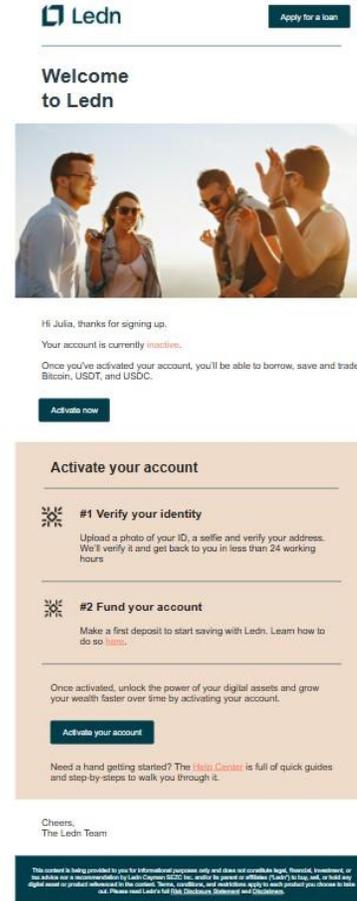
Maximizing your Ledn Bitcoin-backed loans

Learn tips and tricks to get the most out of your Ledn loan.



Ledn turns marginal gains into a larger performance lift

100% increase in conversions, one tiny change!



We swapped these templates round





Key takeouts

1.

More Personalisation ≠ Better Engagement Personalisation increases cognitive load. Cognitive load reduces action.

Reframe:

Good CRM isn't about saying the *most relevant* thing — it's about saying the *right* thing, at the *right moment*, and then stopping.
Sophisticated CRM knows when not to speak.

2.

Silence Is a Behaviour — Not a Failure. Most CRM programmes interpret non-response as disinterest..

Reframe:

Lack of response doesn't mean lack of value. It means your programme needs to reduce friction, not increase pressure.
If customers aren't acting, the problem isn't motivation — it's effort.

3.

The Future of CRM Is Judgement, Not Intelligence

We've spent years investing in:
Better data/Smarter AI/
Faster automation

Reframe:

The most advanced CRM
strategies don't maximise activity.
They maximise **behavioural
alignment.**

*Better judgement beats better
tech.*