



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

And why MORE “personalisation” is often the problem

A Quick Introduction



Komal Helyer

MD Atombit CRM

22+ years in CRM & Email Marketing

Chair DMA Email Council

Judge @ DMA Awards: Dotties &
The eCommerce awards



Emma Woodward

Director CRM Strategy

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



- Data, strategy, tech & execution, all in one place
- Better customer experiences, faster results
- No added complexity

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.

Selection of our Clients



Department for
International Trade

Majestic
WINE • BEER • SPIRITS



COTY

M&S BANK



Topps Tiles

Innovate
UK



Unilever

SCREWFIX

HSBC

**Dorchester
Collection**

first direct



**London
Stock Exchange**

Emirates

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



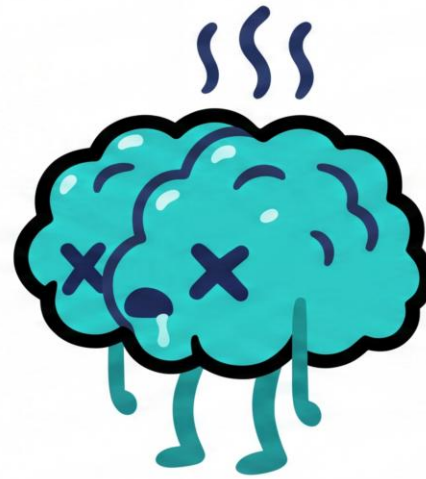
We talk about cutting through the noise.

But **rarely ask** if
we are contributing to it...

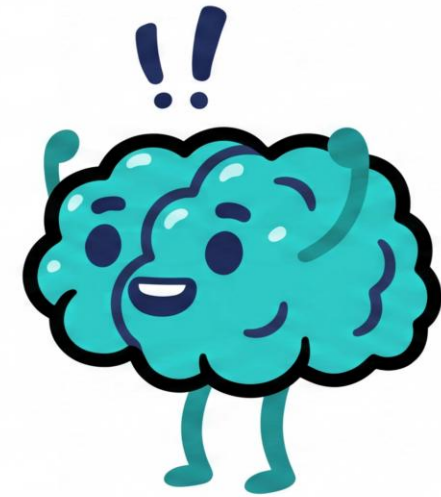
The 3 Areas of Cognitive Load



**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



**Start: A New
Decision To Make**

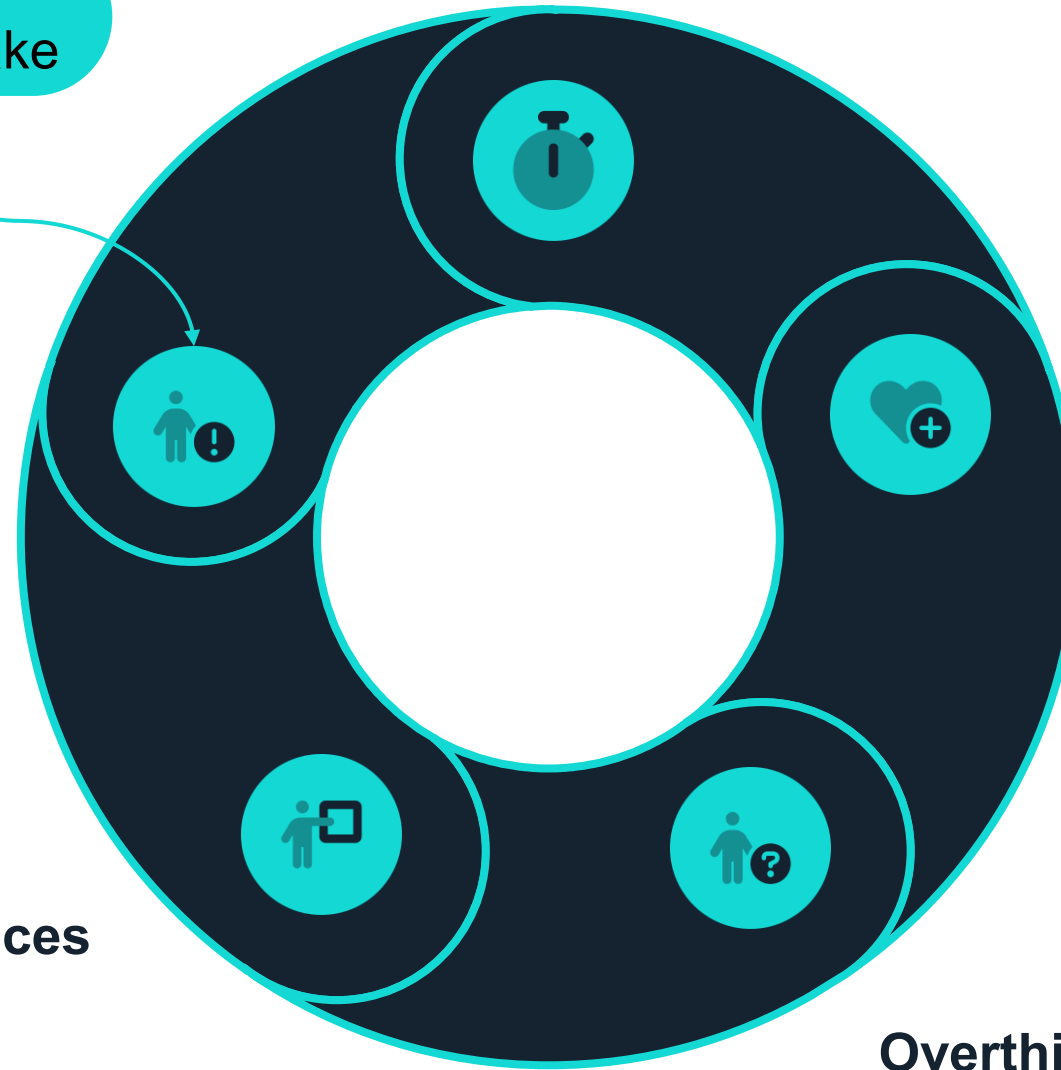
Uncertainty & Second-guessing

Reach a Final Decision

Overthink Every Detail

Analyse The Choices

Freeze



Personalisation Is The Answer To This Though?



RIGHT?

Personalisation Is The Answer To This Though?



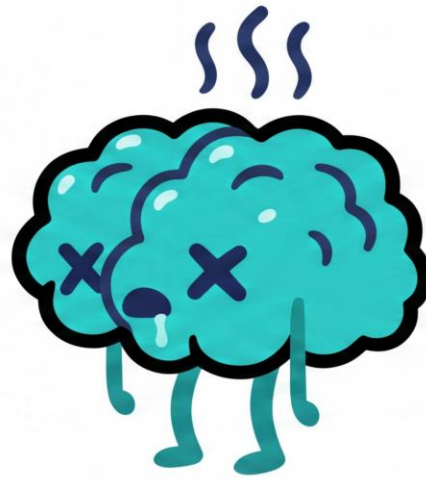
Well Actually...

Not **always**

The 3 Areas of Cognitive Load



**Intrinsic
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**Extraneous
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**Germane
Load**



We need to design for **tired** brains

NOT perfect conditions

So, what do we do **instead?**

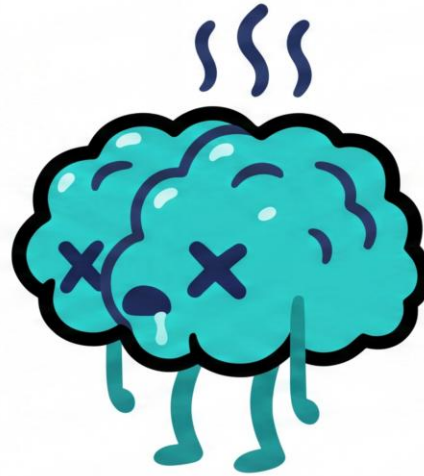


MANAGE



**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.

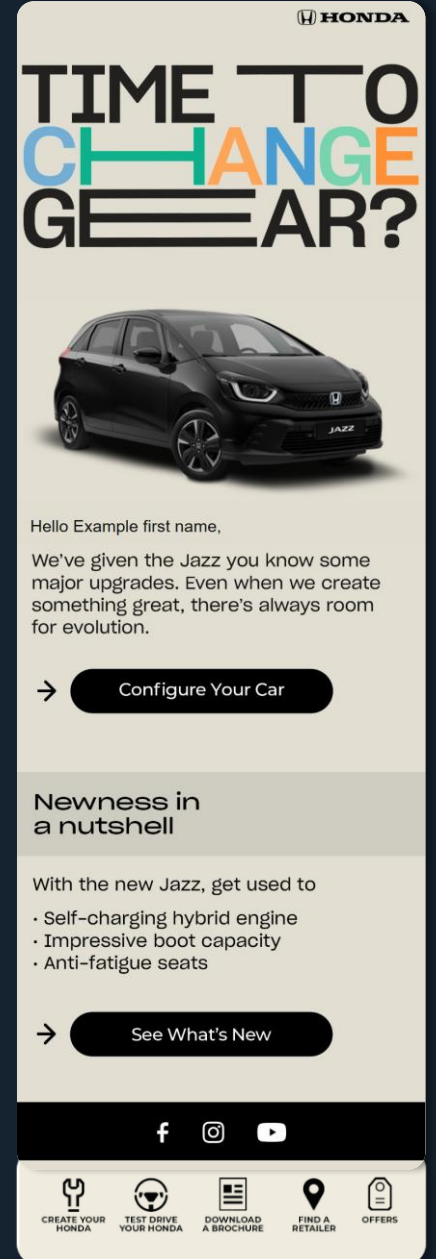
Technology is no longer the edge.

Judgement is.



For **Honda** just knowing the right time was enough

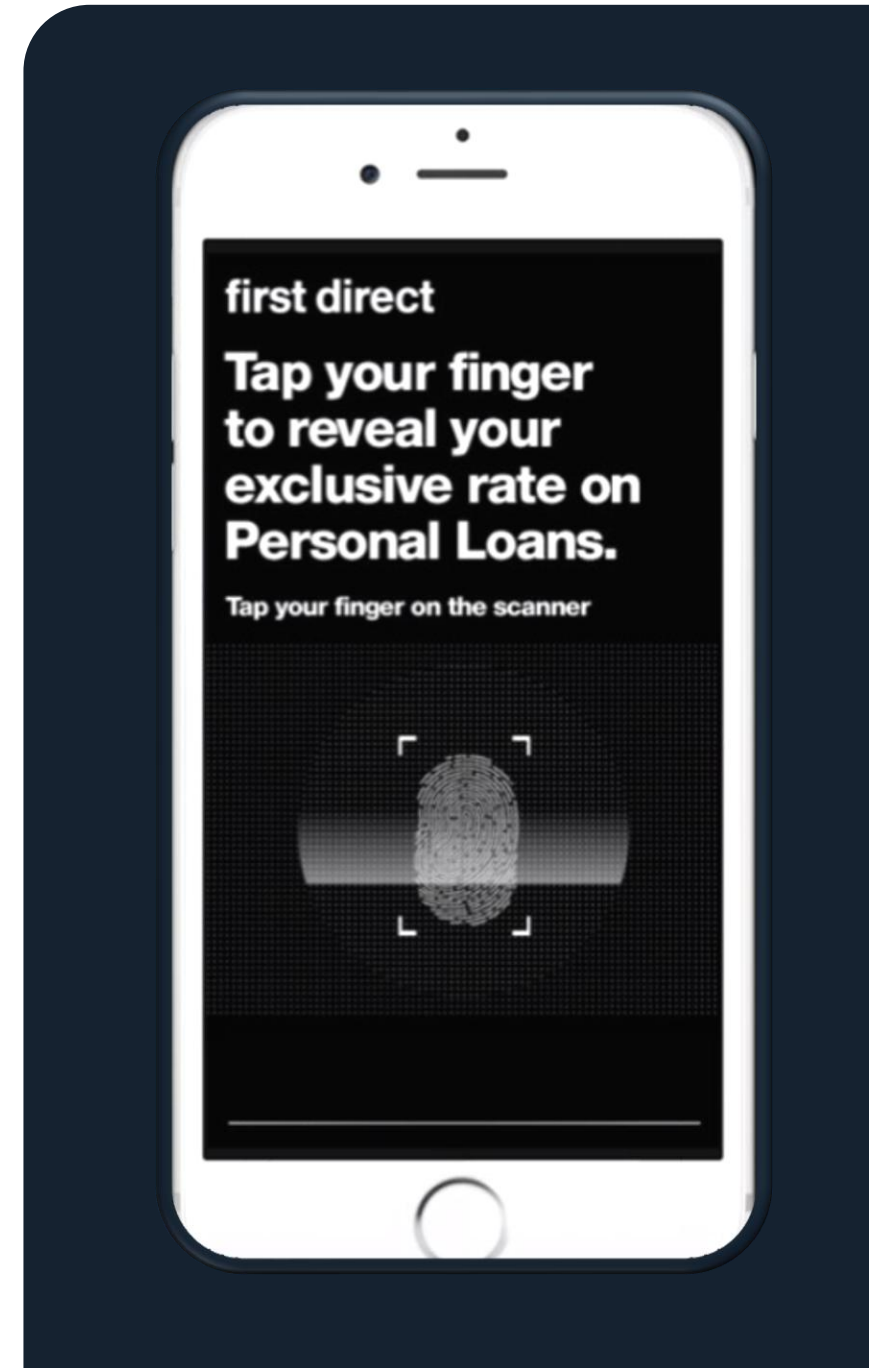
+57% increase in sales and it didn't even feature an offer





For **first direct** one data point won the data

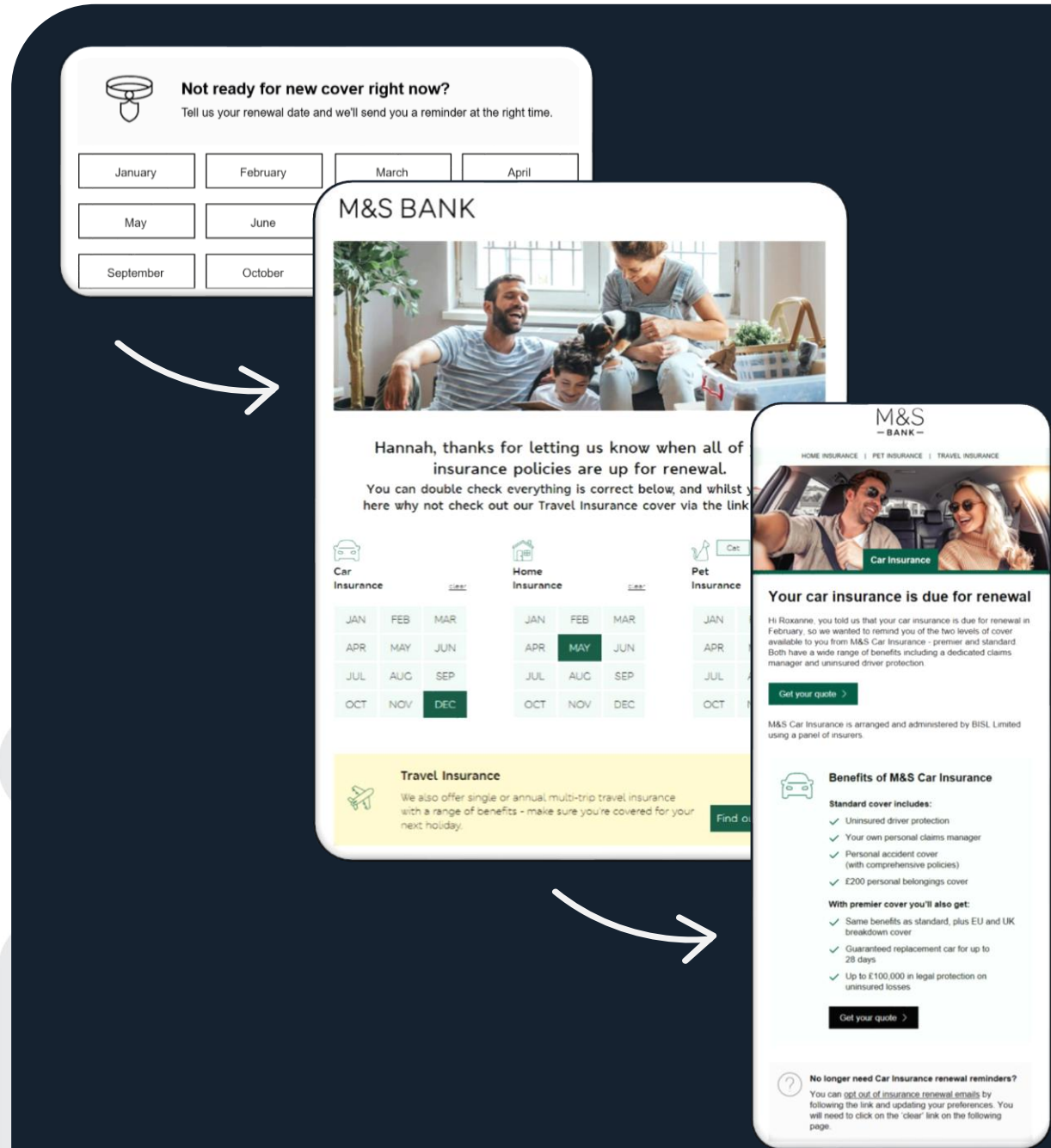
+20% increase in sales.
400% conversion rate, which was considerably higher than a typical loan campaign.





M&S Bank simply asks their customers

200% increase in retention
compared to bulk email sends





Ledn took a lesson in judgement over intelligence

30% drop in conversions over night!



**Verified today.
Funded tomorrow.**

Submit your loan application to unlock financial flexibility

You can get approved in under 10 minutes and have your funds available in under 24 hours

[Apply Now](#)

With Eidn, borrow \$500K to \$1M in under 10 minutes. We're the only lender that doesn't require a credit check or a credit score. We're the only lender that doesn't require a credit check or a credit score. We're the only lender that doesn't require a credit check or a credit score.

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100% No Credit Check
100% No Credit Check

Apply for your Eidn Bitcoin Cash Loan

Receive funds in 24 hours

100% No Credit Check

See Your Bitcoin Borrowing Power Instantly



No fees guaranteed. No late fees. No penalties. Use our Eidn Bitcoin Borrowing Power calculator to see how much you can borrow today. Bitcoin borrowing power is calculated based on your Bitcoin balance and the current Bitcoin price.

The value of your Bitcoin will increase or decrease over time, so the amount you can borrow will also change.

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You're in luck, because the more you invest, the more you'll earn. So, if you're looking for a way to grow your Bitcoin, you're in luck.

Learn More



No more guesswork.

Straight answers for smart bitcoin holders.

Everyone holding Bitcoin has the same question at some point: How do you protect your Bitcoin from theft, without selling it?

While we can't answer this for the "best" way, think, we can answer it for the most common questions about protecting your Bitcoin's wealth, without compromising your long-term strategy.



What's different about a Ledn loan?

Isn't a Bitcoin-backed loan just a loan?

Nope. Unlike LendingClub loans, your Bitcoin stays locked in a secure vault with 24/7 monitoring services, never leaving your control.

And unlike traditional loans, you don't need to make regular payments. You can use the cash to pay your bills, and make your Bitcoin loan payments when you feel like it.

There are no penalties for paying a bit more, and if you want more than the end of your term, you can roll over your loan at any time.

Check the details on [Ledn's Bitcoin-backed loans](#).



What can I do with a bitcoin-backed loan?



Many folks use their bitcoin-backed loans to living expenses like rent, to invest in real estate or manage their daily expenses.

Watch the video on [why](#).



Is my bitcoin actually safe?

Ledn protects your Bitcoin with:

- 24/7 Risk Monitoring.** Experts review transactions to block unauthorized access.
- Withdrawal Safeguards.** Only send funds to pre-approved addresses.
- Regulated & Compliant.** An regulated NMLS security in the state of your choice.
- Bank-Backed Lending.** A customer-backed lender for all your borrowing.

Check out our [loan steps](#) and [FAQs](#).

Get instant Bitcoin-backed loans with [Ledn](#) today. [Get started](#).



What happens if bitcoin's price moves?

Usually a drop in price doesn't affect the loan. It's just the price of the crypto, not the loan. You can use it as you please.

Take a look at [Ledn's](#) [FAQs](#) for an exhaustive list of conditions you should stay on top of. Remember, when Bitcoin experiences price volatility, you should stay on top of the market and your wallet.

If you're not sure if you're getting a good deal, or if you're worried about the price of your Bitcoin, you can always sell your Bitcoin on the market.

Other ways you can pay your debt.



Bitcoin-backed loans





Smart features. Simple borrowing.

[Learn more](#)
[Get the app](#)

Get the app

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

Auto Top-Up
 Sleep-easy protection for your Bitcoin

Auto Stop Top-Up
 Sleep-easy protection for your Bitcoin



When you receive Bitcoin (BTC) on your Bitcoin Top-Up card, you can use it to make purchases and withdraw funds to your bank account. You can also use it to make payments to your friends and family.

Bitcoin.com is a leading provider of Bitcoin services. We offer a range of services including Bitcoin wallets, Bitcoin payments, and Bitcoin loans. We are committed to providing a secure and reliable service to our users.

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Robust Ecosystem
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A Lightning Fast Loan Process By Design

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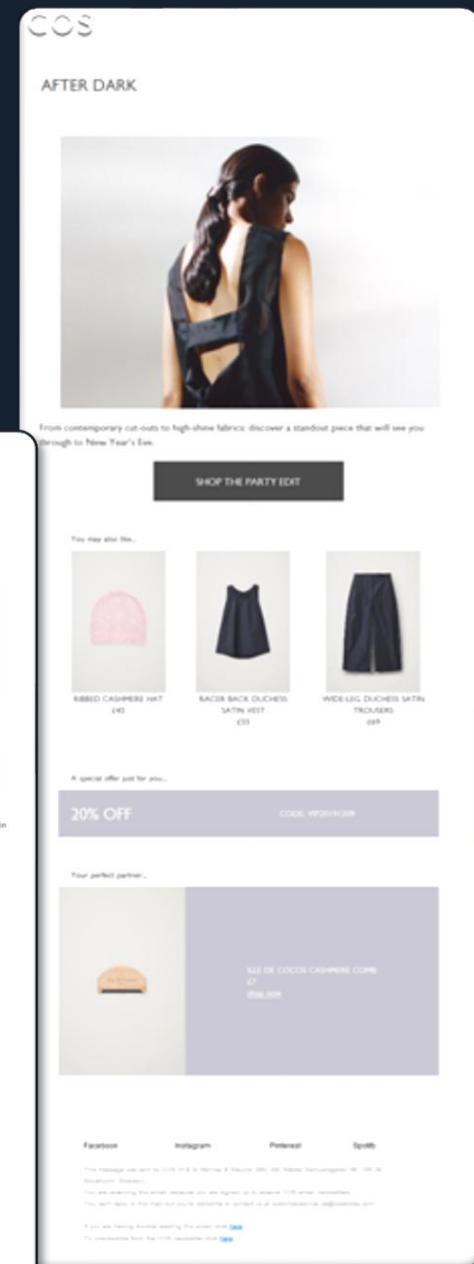
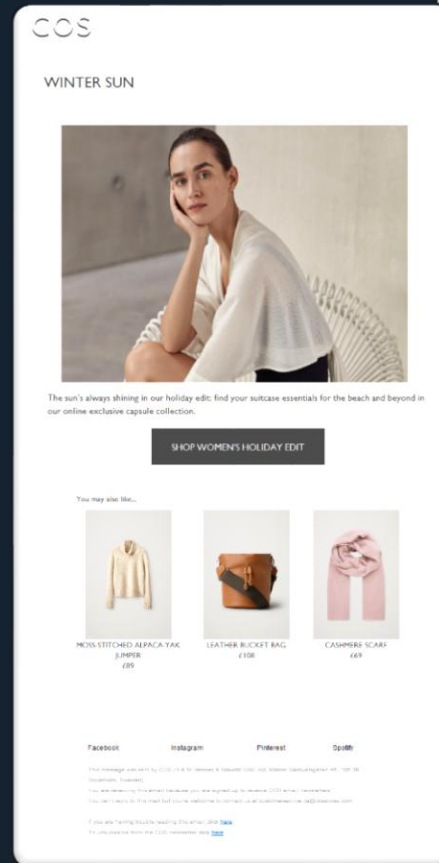
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For Cos, personalisation is a filter



Three questions worth taking back with you



01

Where are we personalising out of capability, not necessity?

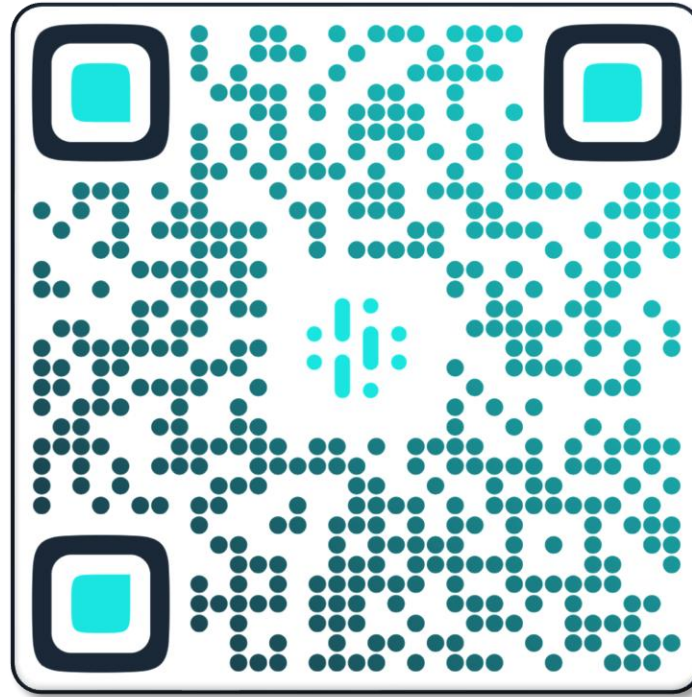
02

Where are we interpreting silence incorrectly?

03

Where would saying less actually achieve more?

Thank you for listening.



www.linkedin.com/company/atombit/

Reimagine what's **possible**.
Reengineer **how you get there**.

