Customer Engagement Magazine

HUMAN *or* AI?

ISSUE #2: PERSONALIZATION

AI can remember, but it cannot **read the room.**

After all is said and done, don't miss your **chance to be human.**

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Customer Engagement Magazine

HUMAN or AI?

ISSUE #2 | PERSONALIZATION

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Special thanks to Shana Haynie, for her help in shaping this issue.

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Editor's Note

By Falguni Jain
Senior Content Marketing Manager, North America, MoEngage

In the previous issue of The Customer Engagement Magazine: Human or AI?, the conversation started with data.

Specifically, with the uncomfortable truth that having more of it does not automatically mean knowing what to do with it. The inputs multiplied, but the clarity didn't.

In this second issue, we explore what happens next.

Once the data exists and the infrastructure is in place, what does it actually look like to use it to build something real with your customers? Personalization has been marketed as the answer to that question for years.

And it is part of the answer... When it works, it is genuinely powerful. A message that shows a brand understands who you are, where you are, and what you actually need right now builds trust in ways broad campaigns simply can't.

But this issue surfaced that most of what passes for personalization is not personalization. It is segmentation in better packaging. AI has made that gap harder to ignore because now the capability for true one-to-one communication exists. The question is whether our organizations are structured to execute it.

What our contributors made clear, across every industry and every context, is that the hardest problems are not technical ones. The tools exist. The data, in most cases, exists. What is harder to build is the operating model, the governance, and the judgment about which moments a machine should own and which ones it should step back from entirely.

Some of the most striking observations in this issue came not from what brands are doing with AI, but from what they are choosing not to do. That is the throughline I keep coming back to.

The best personalization, it turns out, is invisible. Customers do not notice it when it works. They notice when it's missing or when it goes too far. The brands getting it right are the ones who understand that distinction and build for it deliberately.

Issue one was about moving from data to decision. This issue is about moving from decision to relationship. The instinct to do more, send more, personalize more, is exactly what this issue pushes back on. What separates the brands getting it right is not volume. It is judgment, and the restraint to leave the rest alone. The goal is not to personalize every moment. It is to make the moments that matter feel unmistakably human.

Meet the Contributors

Personalization is the most chased capability in modern marketing and one of the hardest to get right.

Every contributor in this issue works at the intersection of AI and human judgment, and each arrived at the same conclusion from a different direction: the technology to personalize at scale is no longer the bottleneck. Knowing when to use it, when to hold back, and who stays in the room when it matters most is key. From financial services to hospitality to grocery to quick-service restaurants, these perspectives share one conviction: the brands that get personalization right are the ones that remember relevance and care are not the same thing.

Aboli Gangreddiwar

Lifecycle and product marketing leader with experience across FinTech and real estate. She has held senior roles at Credible, Sundae, Prosper Marketplace, and Wells Fargo, building programs that drive revenue through personalization and customer-first strategy. She is currently General Manager of Lifetime Value at Credible.

Stacey Hunsdon

An accomplished Lifecycle and Email Marketing Professional, bringing over two decades of experience in digital marketing. She currently serves as an AVP of Marketing Technology at Pennymac, building on her senior-level experience gained at companies including Hulu, MUFG Union Bank, Farmers Insurance, and Experian.

Blair Bendel

SVP Marketing at Foxwoods Resort Casino, oversees marketing at one of the largest gaming and entertainment resorts in the world, where personalization predates the internet by decades. His perspective cuts against the industry's default assumption that more touchpoints are better. The standard he applies is simpler and harder to meet: would you say this to the guest if they were standing in front of you?

Phil Gamache

Co-founder of Humans of Martech, has spent years documenting how marketing teams across industries build and break customer relationships. For this issue, he brings the perspective most brands need before they invest in another personalization tool: customer engagement has always been a quality game, never a volume one.

Andrew LeClair

Sr. Director of Product Marketing at Movable Ink, works at the intersection of marketing strategy and AI-powered personalization technology, with a clear-eyed view of what the technology actually delivers versus what brands hope it will. His contribution is one of this issue's most provocative arguments: that AI doesn't scale the human touch at all. It creates more space for it, and the brands missing that distinction are headed for what he calls death by mediocrity.

Deborah Matteliano

Has spent her career at the intersection of restaurant technology and guest experience, from advising the world's largest QSR brands on AI and personalization at AWS, to scaling Uber Eats to over 200,000 locations. In this issue, she examines where technology can genuinely improve how guests feel known, where over-personalization starts to work against the brand, and why the most powerful uses of data in restaurants are often the ones guests never notice.

Megan Kwon

Director of Digital Customer Communications at Loblaw Digital, Media & Loyalty, oversees millions of automated communications each year across an ecosystem where a single framework decision affects tens of thousands of customers simultaneously. Her conversation for this issue is the one most personalization frameworks were never designed to handle: what governance, restraint, and accountability actually look like when AI is making millions of decisions on behalf of millions of people.

THE PERSONALIZATION MINDSET

Personalization is not a feature you switch on. It is a way of thinking about every decision that touches a customer, from how your data is structured to which moments deserve a human and which ones do not. The brands getting it right are not the ones with the most sophisticated tools. They are the ones who treat personalization as a discipline, not a capability.

The Bar Was Set Without You

Keeping up with customer expectations is harder when someone else has raised the ceiling

By Falguni Jain
Featuring insights from Blair Bendel, SVP Marketing, Foxwoods Resort Casino, and Phil Gamache, Co-founder, Humans of Martech

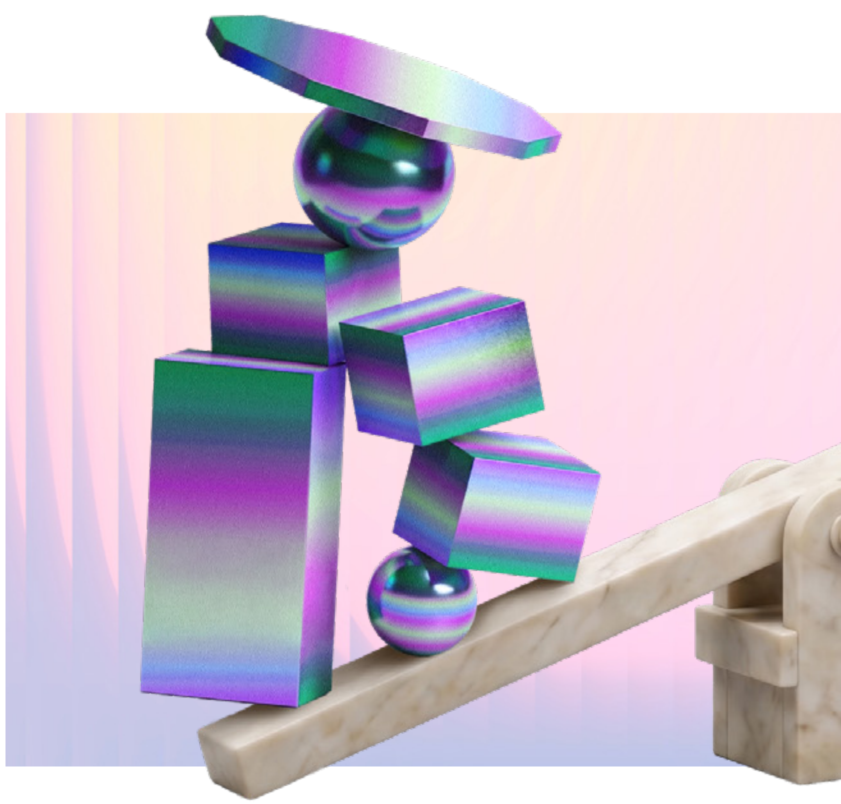
Phil Gamache thinks about it this way: Often, the brands that raised the personalization standard are the ones failing to meet it. Amazon, Netflix, and Spotify rewrote the baseline for what personalization means, conditioning customers to expect experiences that feel genuinely individual.

Every brand now competes against that benchmark. Not against its actual competitors, but against the best experience a customer has ever had.

AI is what made that standard possible. It gave brands the ability to learn from billions of signals and move at a speed no human could match. But it also raised the bar for every brand that lacks those same advantages.

The question facing most marketers now is not whether to use AI for personalization. It is how to use it in a way that makes customers feel something, rather than just reaching them faster.

That is the harder question. And the answer starts with an uncomfortable admission about where most brands actually stand.



The Brands That Set the Bar Can't Even Clear It

"I'm actually shocked sometimes how bad and lazy some of the personalization output is from these big brands," Phil says.

"You sign up, and you expect that it's going to be super complex and personalized based on all the behavioral data they get. Because surely they have a big, amazing data science army behind the scenes... But then you get a very lame welcome email that is not even personalized."

Phil has spent over a decade studying how marketing teams build and break customer relationships. He noticed that brands pouring huge resources into AI still send emails recommending content a subscriber has already consumed. And this is not a technology problem. It is a prioritization problem.

That reframes the challenge for everyone else. The brands most likely to close the expectations gap are not the ones with the most resources. They are the ones who treat personalization as a series of deliberate decisions about which moments matter most, rather than a capability to deploy broadly.

Rising expectations have not made the bar unreachable. They have made it unforgiving for brands that are not deliberate.

The Moment You Cannot Get Back

“The very first message is the most important,” Phil says.

“It sets the bar for messaging from that company. It has the highest open rate of any email you’re ever going to send to that one user.”

Customers arrive conditioned to notice immediately whether a brand intends to treat them as individuals. AI can automate the send, optimize the timing, and select the channel. But whether information a customer shared in the sign-up form actually shows up in that first message is a strategic call, not a technical one.

The same logic applies further down the funnel. Win-back campaigns (for users who signed up but never bought, or bought once and didn’t return) are among the most consistently underinvested moments in customer marketing. If a brand already knows something meaningful about who that person is, it does not need a sophisticated model to act on it.

“You already have super useful info about those people. You don’t even need fancy AI tooling or predictive modeling to send something useful. If you’re starting from scratch, just do very simple rule-based behavioral stuff. You have information like what they purchased and how many times they did. Just that can give you a wealth of behavioral segmentation opportunities.”

Phil noticed this was done well by Lululemon. When he purchased a gift for his wife, the brand identified the pattern and split the journey, sending recommendations tailored to him and to gifts he could give his wife.

No complex AI model. Just a deliberate decision about what the data already made obvious.

Personalization Before the Internet

That instinct, to use what you already know before reaching for something more sophisticated, did not originate with AI.

Blair Bendel learned it from an industry that mastered it long before machine learning existed.

“The casino industry mastered personalization long before any of these online companies were a concept,” he says.

“We have an entire team whose job is to know the details of what guests like, what’s going to make their trip the most comfortable.”

At Foxwoods, this means tracking preferred slot machines, suite configurations, food preferences, and entertainment tastes. For example, when a VIP guest arrives at a villa, it is stocked with what they like, and the weekend is planned around what they care about.

The loyalty that has kept some guests returning since opening day was not won by an algorithm. It was built over decades by people who made it their business to know who they were talking to. This is why Blair’s position on AI is worth understanding carefully.

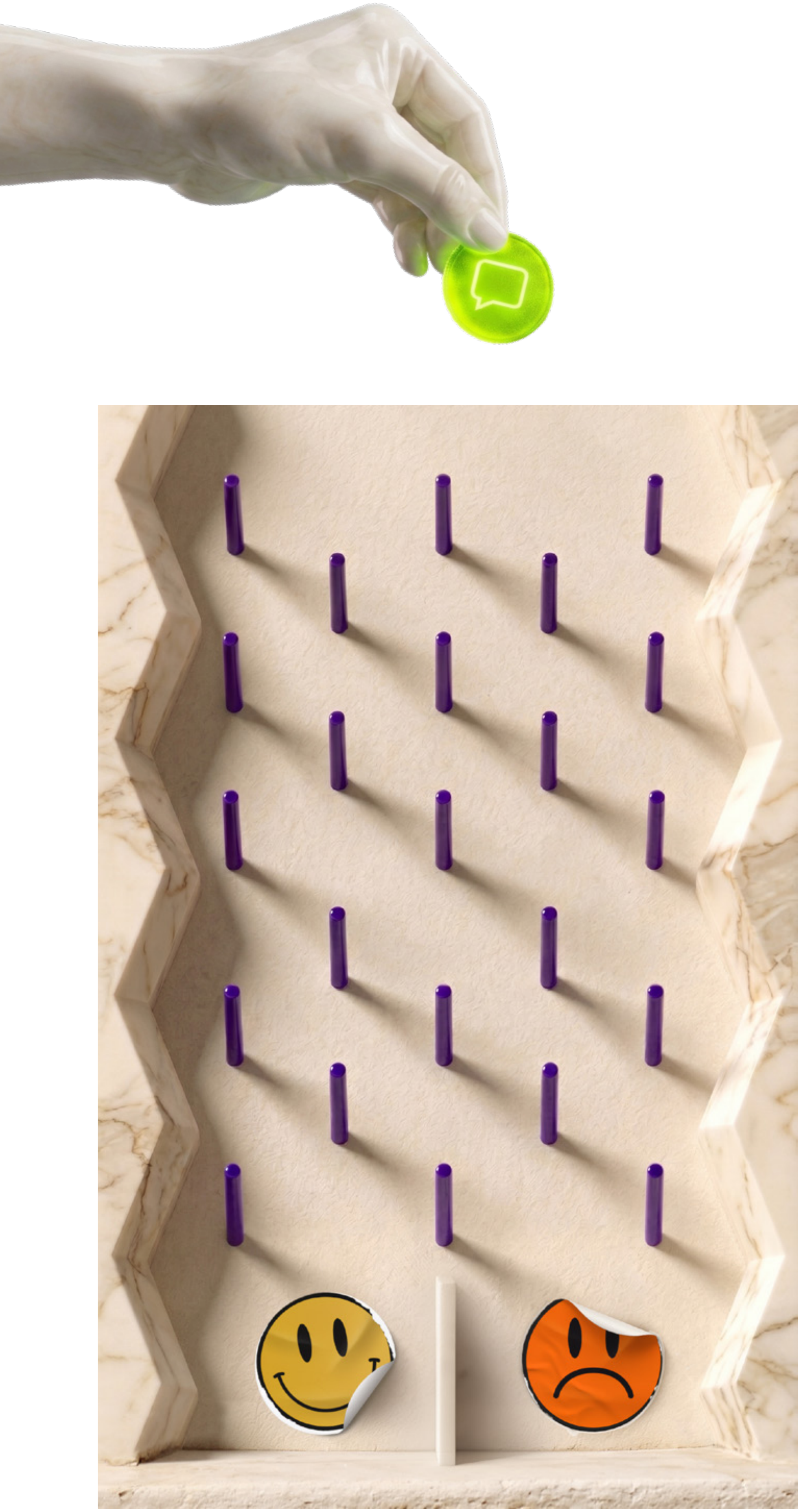
Foxwoods runs separate systems for hotel, gaming, and food and beverage. Getting personalization right means first solving that aggregation problem before a single tailored message can be sent.

“If a guest likes country concerts and they like to play blackjack and they like to eat at a steakhouse, that is how we should be communicating with them. It is how we do it on-property, and it makes a difference,” says Blair.

In Foxwoods’ case, the human understanding of the guest came first. AI’s role now is to extend it across every digital interaction, from pre-arrival emails and promotional offers to post-stay surveys and retargeting ads, so that no touchpoint feels disconnected from the relationship already built on-property.

Foxwoods is currently building toward exactly that, developing real-time messaging that carries the on-property experience into the spaces between visits, so that every communication feels like a continuation of a conversation already in progress.

But such an ambition only works because the human knowledge behind it was built carefully first. Every digital communication is measured against what a guest already experiences in person. That is the standard AI has to meet.



Personalization Is a Prioritization Problem

Both Blair and Phil resist the same instinct: trying to personalize everything at once.

Phil's framework for avoiding that trap has four layers. The first is figuring out the data, specifically its quality, structure, historical context, ownership access, and shared definitions across the organization. Without that foundation, nothing else holds. The second is customer understanding: knowing what each segment requires. Third is messaging: Maintaining a catalog of all content that was sent in the past and insights on what worked or didn't. The fourth is experimentation design, which means using AI decisioning to run tests to find causal relationships, such as when a customer is likely to churn.

Most teams skip to the last layer, as data challenges and customer understanding are less exciting and harder to show on a dashboard. But they are what determine whether the experiment means anything.

For teams ready to run those experiments, Phil suggests: "Pick your three biggest leaks or drop-off points in the customer journey. Run a test at each stage. See where you have the most lift and the highest incremental revenue change, and double down there."

Blair frames the same question through team capacity. His team is small relative to Foxwoods' operational scale. That constraint is clarifying.

"The biggest question is: what can your team execute exceptionally well? Secondly, what will be most meaningful to the guest? If these two questions aren't aligned, then it probably shouldn't be a priority."

For Foxwoods, the answer is simplicity: fewer personalization moments, executed with genuine quality, so the digital experience feels like a continuation of the on-property one. The goal is not to maximize the number of personalized touchpoints. It is to make the ones that matter feel unmistakably personal.

Quality Over Velocity

Speed is the default promise of AI-powered personalization. Phil sees this as the source of some of the worst personalization he encounters.

> “Customer engagement isn’t a volume game. It’ll always, always be a quality game.”

A brand has only a limited number of chances to earn a positive response from a customer’s inbox or phone. Each unnecessary send draws down that account. If the best possible message arrives fifth, after four generic ones, it probably never gets opened. Frequency and recency are essential metrics to monitor in this realm; you have to fight the presumption that volume correlates with revenue.

Phil highlights Calm, a mental health app, as a strong example of AI-driven behavioral personalization done well. The app uses machine learning to understand when individual users typically open it and times reminders to match that pattern. The message feels personal, not because it contains personal information, but because the system paid attention to behavior over time and acted on it deliberately.

Blair arrives at the same place from a different direction: fewer touchpoints, grounded in decades of human knowledge, each one measured against the standard a guest already experiences on property.

That is the standard to aim for: not more messages, but the right one, at the right moment, grounded in something real.

Customers don’t notice personalization when it works. They notice the absence of it. They notice when a brand that knows them sends something that could have been sent to anyone. And they remember.

The expectations that Netflix and Amazon created are not going away. But the brands most likely to close that gap are not the ones with the most resources. They are the ones willing to ask two questions that Blair has used to cut through every prioritization debate at Foxwoods: what can your team execute exceptionally well, and what will be most meaningful to the guest.

If those two answers don’t point at the same thing, it probably shouldn’t be a priority. That discipline, applied consistently, is what separates personalization that customers notice from personalization that just moves faster.

Directions for personalization, from your legacy system:
“Just take the second left, then the U-turn,
then wait for the sync......”

The Loyalty Equation

AI personalizes moments, but humans build relationships

By Falguni Jain
Featuring insights from Aboli Gangreddiwar, General Manager - Lifetime Value at Credible, and Stacey Hunsdon, AVP of Marketing Technology at Pennymac

In financial services, trust is not a feature. It is the product. And personalization, done well, is one of the most powerful ways to reinforce it. Done poorly, it is one of the fastest ways to destroy it.
The difference often comes down to a single question: did this message show the brand did the work, or did it just show the brand has the data?

Aboli Gangreddiwar, who has spent over a decade building lifecycle programs across fintech companies, including Prosper and Wells Fargo, draws the distinction with a common example. Consider two messages a mortgage refinance brand might send. ‘Refinance today.’ Or: ‘Based on your financial profile, you could save $180 a month on your mortgage. Here’s how.’ Both get clicks. On a dashboard, they might look identical. But they signal completely different things to the customer receiving them.

“Click-driven messages rely on a short-term hook,” she says. “Loyalty-building messages use personalization to show understanding. Over time, that’s what makes someone come back even when there isn’t a flashy offer attached.”

What Loyalty Actually Looks Like in Practice

At Pennymac, Stacey brings over two decades of lifecycle and email marketing experience to how her team approaches every outbound message. Pulling approximately 75 data points per customer, including the customer’s current mortgage rate, what a refinanced rate could look like, projected monthly savings, and savings over the lifetime of the loan, enables hyper-personalization in their emails. “Being able to talk to them with that much detail is amazing and definitely drives up engagement,” she says.

But engagement is never the goal. It is the first step toward a customer picking up the phone and making one of the most significant financial decisions of their life. Every data point is in service of that moment. Every message is calibrated to move toward it. “Every time we speak to our clients, we want them to have the peace of mind that we have their financial best interests at the core.”

> Not every data point gets used. Not every insight gets stated. That restraint is not a gap in the system. It is a deliberate choice.

When personalization works at that level, it does not feel like marketing. It feels like the brand is paying attention. The risk is what happens when that attention starts to feel like surveillance.

When Knowing Too Much Works Against You

Financial data is not like browsing data. It carries weight. A credit score, debt balances, and a missed payment are sensitive facts about someone's life, often ones they are already anxious about.

"Personalization only works if it reduces anxiety, not adds to it," Aboli says. "Especially with financial decisions, you're not just trying to be relevant, you're trying to be trustworthy."

The risk with AI is not only inaccuracy. It is accuracy deployed without permission. "Imagine you get a message from your bank saying, 'We noticed you've been spending more on groceries lately. Here's a credit limit increase to help,'" Aboli says. "Technically helpful. Technically personalized. But for a lot of people, that's going to feel intrusive before it feels useful. You didn't ask your bank to track your grocery bill. You didn't invite that conversation."

The line between feeling understood and feeling watched is thinner than most brands realize. Aboli categorizes customer data into two buckets to help navigate it. The first is data you surface directly: a requested loan amount, a credit score, or an account balance. The customer knows you have that information and understands why it appears in the conversation. The second category is data that should influence the conversation without becoming the conversation.

She points to brands like Credit Karma that have mastered this approach by framing a low credit score as an opportunity to communicate effectively: here is what changed, here is why it matters, and here is what you can do about it. Rather than exposing what the brand knows, the focus stays on enabling the customer to make a better decision through additional resources, calculators, and information on available financing options. This is how a customer feels informed and guided, not watched.

The difference is not always obvious from the inside. But customers feel it immediately. And in financial services, that feeling is often the only thing standing between a brand that earns trust and one that quietly loses it.

Getting this right is not just a data question. It is a judgment question about where humans belong in the process.

AI as a Starting Point, Not an Endpoint

At Pennymac, Stacey's team has been piloting AI agents in its call centers. When a customer calls in, the AI handles the initial interaction, personalizes the script based on account data, and routes the caller to the right loan specialist. This program is already showing results. More calls are completing their transfers, and customers are staying on the line instead of hanging up when they hear an automated prompt. "We've had feedback on it being a timesaver," Stacey says, "for our side and for customers."

The approach works because the AI never tries to do more than it should. It handles the parts of the interaction that do not require judgment: gathering information, personalizing the script, and identifying the right specialist. Once that groundwork is done, it steps back. The human takes over for the part that actually matters, the conversation where trust is built, questions are answered in real time, and a customer decides whether to move forward with one of the biggest financial decisions of their life.

"AI will probably never be able to close things like a human being can. When you're dealing with somebody's financial future or a mortgage, that human component comes in really strong."

Pennymac also gives customers the option to bypass the AI agent entirely from the start of the call and speak directly to a person. The technology is acknowledged. The choice is given. That choice is itself the message: we know you might not want to talk to a machine, and we respect that.

The Last 10 Percent

Those small moments matter because loyalty in financial services is rarely built on a single interaction. It accumulates over time, and this depends entirely on whether the relationship feels transactional to the customer or something more.

The transactional version of loyalty is built on points, perks, and better rates. AI is well-suited to optimize all of that. But there is another version, an emotional one, where a customer stays with a financial brand not because the math works but because they feel something real.

"AI can get you 90 percent of the way there on personalization," Aboli says. "But that last 10 percent, the moments that actually turn a customer into an advocate, usually involve a human making a call that no model would have predicted."

Loyalty built on offers lasts until a competitor makes a better one. Loyalty built on trust is harder to poach. The difference between the two is almost always a human.

The Personalization Gap Nobody Is Talking About

When the tools are ready, but the organization is not

By Falguni Jain
Featuring insights from Stacey Hunsdon, AVP of Marketing Technology at Pennymac and Phil Gamache, Founder of Humans of Martech

There is a version of personalization that is really just segmentation wearing a better suit. The segments get more granular. The triggers get more specific. The messaging gets more tailored. Marketing teams call it personalization because, compared to what they were doing before, it is.

But AI has made that distinction harder to hide. When one-to-one communication at scale becomes technically achievable for every brand, the question is no longer whether you can personalize. It is whether your organization is structured to execute it.

That second question is the harder one. And it is the one most teams are not asking.

Why Segmentation Is Not a Stepping Stone

Segmentation and personalization are different approaches to the same problem. The tools overlap, but the logic does not.

Phil Gamache has spent years in both B2B and B2C lifecycle marketing at companies like WordPress.com. He has recently started documenting how marketing teams across industries build and break customer relationships. In his view, the distinction starts with how you think about your data.

> "Segmentation is simply using data to put users into different buckets. Personalization is sending different messages to different buckets of people based on what they are more likely to care about."

What changes with hyper-personalization is the feedback loop: messages are measured, tested against actual outcomes, and refined based on what demonstrably moved the needle. Segmentation without that loop is educated guessing.

Stacey Hunsdon has spent two decades building lifecycle programs inside regulated financial institutions. In her world, the gap is not theoretical.

"Many brands create segments A, B, and C and stop there. They don't look at what happens after the send. They don't ask what other marketing touchpoints are already reaching that same customer. They standardize the segment and call it done."

At Pennymac, one of the largest mortgage servicers in the United States, that approach carries direct consequences. Before any outreach about a refinance opportunity, the team needs to confirm that the customer qualifies, that the product is appropriate, and that the message is compliant. "There's so much back-end work being applied when you're using personalization compared to just old out-of-the-box segmentation," she says. A message sent to the wrong person in financial services is not just irrelevant. It is a compliance risk and a trust problem.

This level of rigor is not a differentiator in financial services. It is the baseline.

Few industries carry that compliance burden. But the structural problem underneath it, fragmented processes, unclear ownership, and disconnected teams, is not unique to financial services.

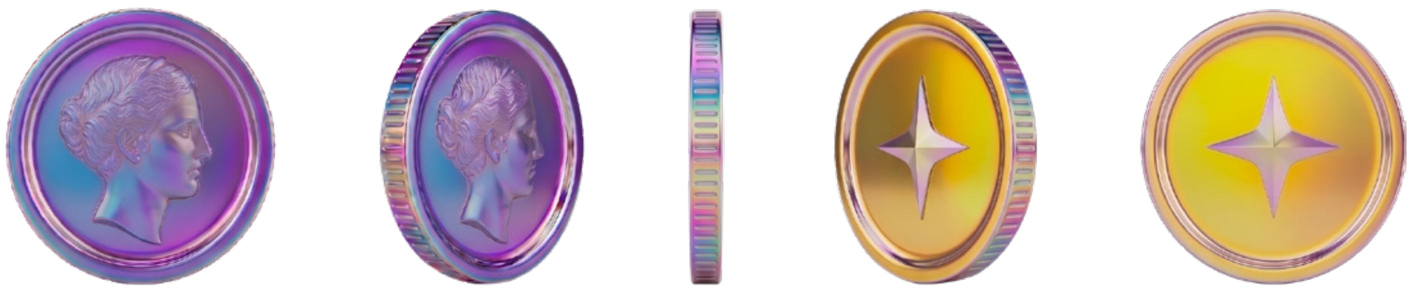
The Operating Model Question Nobody Is Asking

"A unified database structure needs to be the one thing that ties all of this together," says Stacey. "One centralized customer database that holds all client portfolio information, activities, historical engagement, and touchpoints."

Without it, disconnected teams stay disconnected. Each channel works from its own data, sees its own slice of the customer, and has no visibility into what the rest of the organization is already sending. The database is not the destination. It is what forces the harder questions into the open: who owns the customer record, who has authority over which data, and who resolves it when systems conflict.

"Breakdown usually happens with disjointed marketing teams doing their own messaging and not having an all-inclusive approach to marketing as a company." Email runs one cadence. Push runs another. The customer receives a fragmented experience that no individual channel team can see, because no one is looking at the whole picture.

True one-to-one personalization, in Stacey's view, means that every business unit works from the same customer view, with every channel coordinated around a single, rolling customer journey and not a campaign. And that is not a tool you can buy.



How Organizational Change Actually Works

Most teams approach operating model change the wrong way around. They wait for full organizational alignment before running anything. But alignment rarely arrives before results do. It follows them.

Phil's approach is deliberately narrow in scope. Rather than making the case for a full data or operating model overhaul, he suggests starting with one segment, one part of the funnel, or one project where you have reasonably clean data. "You run a few experiments, get demonstrated revenue lift, and then that win gets you more ammunition."

Stacey's experience reflects what that journey looks like in practice. At Pennymac, steps are being taken to implement AI where possible in day-to-day tasks, but as she puts it, "achieving overall coordination of data sets to enable a robust AI engine is still some time away." The ambition is clear, and the infrastructure is catching up.

For most organizations, that gap is not a failure. It is a work in progress. What matters is that the momentum keeps building. And once the system starts to take shape, the more consequential decisions are about what the organization needs to hold in place as it scales.

The Process Layer AI Cannot Replace

Unlike segmentation, which works from a periodically updated snapshot, AI-powered personalization reacts to who a customer is right now. The signal is live. The response is immediate. But that capability does not reduce the need for human oversight. It makes it more consequential.

Stacey points to two things that remain firmly human regardless of how sophisticated the system gets. The first is copywriting. "Good old-fashioned copywriting is still going to be a need. You can get so much more out of a human brain." The second is quality assurance, not as a final check but as ongoing monitoring. "You can't set it and forget it."

At Pennymac, that oversight is built into the process. "Anything my team and I produce AI-wise, even if we told it to be in brand voice, it still has to go back to the brand team for approval," Stacey says. Due to the regulatory nature of the business, compliance and legal are part of the approval chain as well.

Regardless of the industry, a trained system is not a self-governing one. The accountability doesn't get lighter as the system matures. It gets more precise. And that precision, knowing who owns what, who reviews what, and who answers for the outcome, is exactly what separates an operating model from a collection of tools.

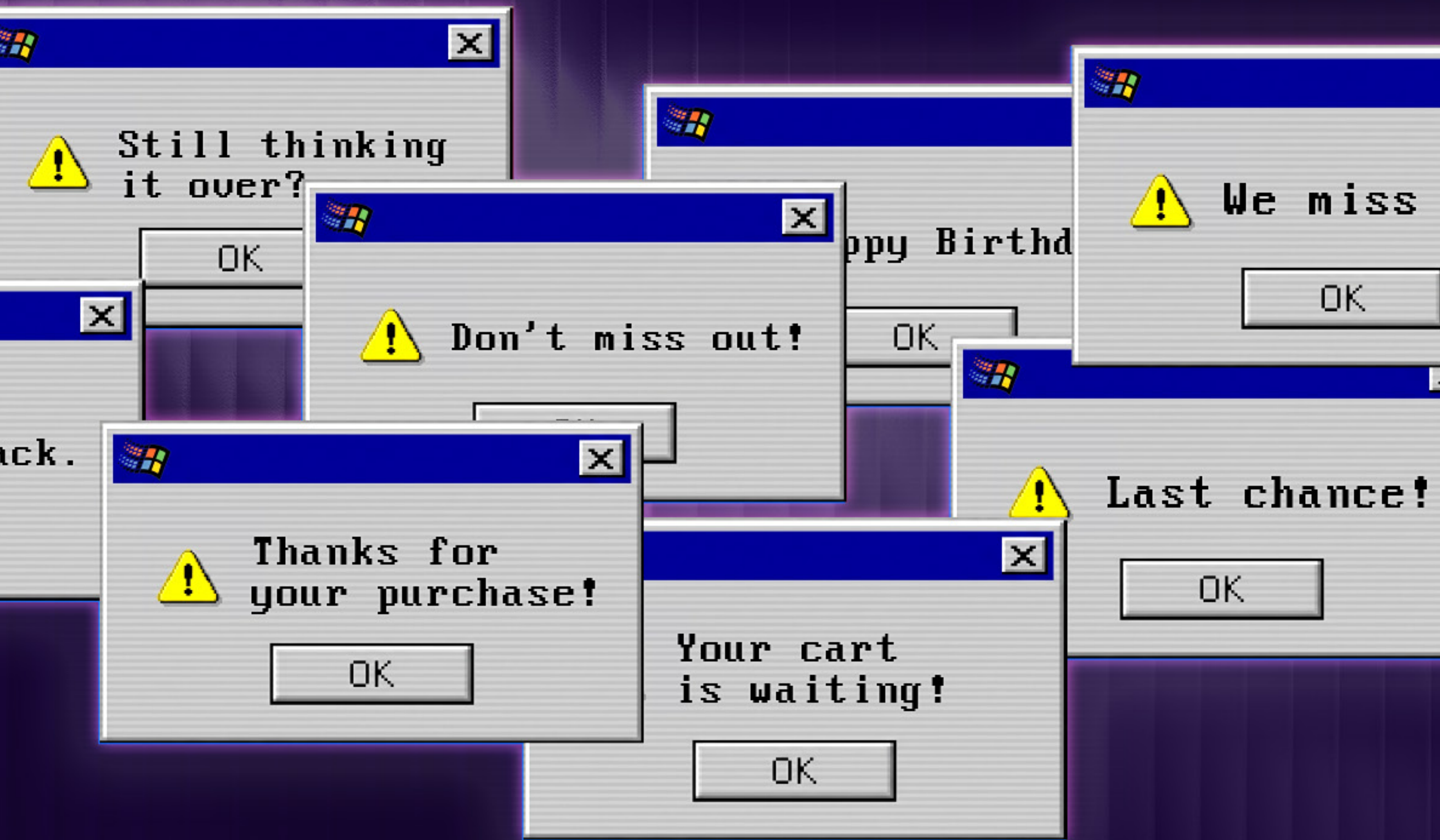
What Actually Has to Change

"When it comes to campaign structure and planning, staging, QA, and approvals, those things still need a unified manual process," says Stacey. Moving from segmentation to true AI-enabled personalization is not a technology problem. It is an operating model problem. The tools can be in place, the data can be clean, and the system can be running. None of it holds without the structure behind it.

"If you aren't even segmenting messaging by simple behavioral triggers," Phil says, "maybe start there before you try to pitch an ML model." The path is a series of deliberate steps, each one making the next possible.

Customers cannot see the architecture behind a message. They can only feel whether it was meant for them or merely aimed at them. Most of the work that determines which one it is happens long before a marketer hits send.

Personalized. Ish.



Every message was personalized.
None of them were right.

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INTERACTIVE

Mad Libs

The Campaign Postmortem

Every marketing team has been in this meeting.

HOW IT WORKS

Fill in the blanks below with the first thing that comes to mind; then find the story at the back of this issue and make it yours.

1. A job title
2. A number
3. An engagement metric
4. An engagement metric
5. Something that gets blamed when things don't go as planned
6. A marketing buzzword
7. A phrase said in every marketing meeting
8. A personalization failure (verb + -ing)
9. An action item
10. An emotion
11. A funny email subject line

THE DEEP DIVE

AI does not scale the human touch. It creates more space for it, but only if marketers know what to protect before the system runs. These two pieces examine what human judgment actually looks like inside an AI-driven program: the emotional architecture that has to be built before a single message goes out, and what happens at the moment of handoff when data alone is no longer enough.

Scaling the Human Touch

What AI can't author

By Falguni Jain
Featuring insights from Andrew LeClair, Sr. Director of Product Marketing at Movable Ink, Aboli Gangreddiwar, General Manager of Lifetime Value at Credible, and Blair Bendel, SVP Marketing at Foxwoods Resort Casino

AI personalization has an almost irresistible promise: make every customer feel known, at any scale. But the more brands chase that promise, the harder the central question becomes.

Can a machine really scale the human touch, or can it only scale the mechanics around it?

Andrew LeClair, Sr. Director of Product Marketing at Movable Ink, doesn't believe AI scales the human touch at all. "What I think it does is create more space for a human touch: brand decisions, editorial voice, and most importantly, raw creativity," Andrew says.

Working at the intersection of product marketing and AI-powered personalization technology, Andrew sees how how quickly personalization can become a mechanics problem. AI can choose the segment, send time, product suggestion, and copy variation most likely to perform. But performance doesn't mean human judgment goes out the window. The machine can optimize the message. A marketer still has to decide whether the message should exist, what it should feel like, and what the brand is willing to stand behind.

That space is where the real question begins. If AI can absorb more of the operational work, what will marketers do with the room it creates?

The Architecture Has To Come First

Before a single message gets generated or delivered, someone has to make a set of decisions that no model can make on its own.

Aboli Gangreddiwar, General Manager of Lifetime Value at Credible and founder of Lifecycle Luminaries, brings the operator's view. She has spent years building lifecycle programs in financial services, where personalization is powerful precisely because the data is sensitive. For her, emotional tone is not something marketers can sprinkle on after the fact.

"The marketer sets the emotional tone before the AI ever runs," Aboli says. "Not in the prompt, but in the architecture."

Her mental model is practical: imagine a spreadsheet. One column holds every data signal the brand can act on: a credit score crossing a threshold, a spending pattern shift, a missed payment, a savings milestone, a life event. The next column maps the messaging angles each signal could unlock. A third defines the emotional tone. Should the brand show up as a coach, a cheerleader, a trusted advisor?

"That mapping is entirely human work," Aboli says. "The AI's job is to pick the right row at the right moment. But the marketer has to have built the sheet first."

In financial services, this is not optional. A model may detect that a customer has a bankruptcy on file, a missed payment, or a sudden change in financial behavior. Without human-defined guardrails, the system can treat that signal like any other campaign trigger: relevant, timely, and ready to use.

But relevance is not the same as care.

> "You can't just tell a model to sound empathetic," Aboli says. "You have to define what empathy looks like for your brand before the AI touches anything."

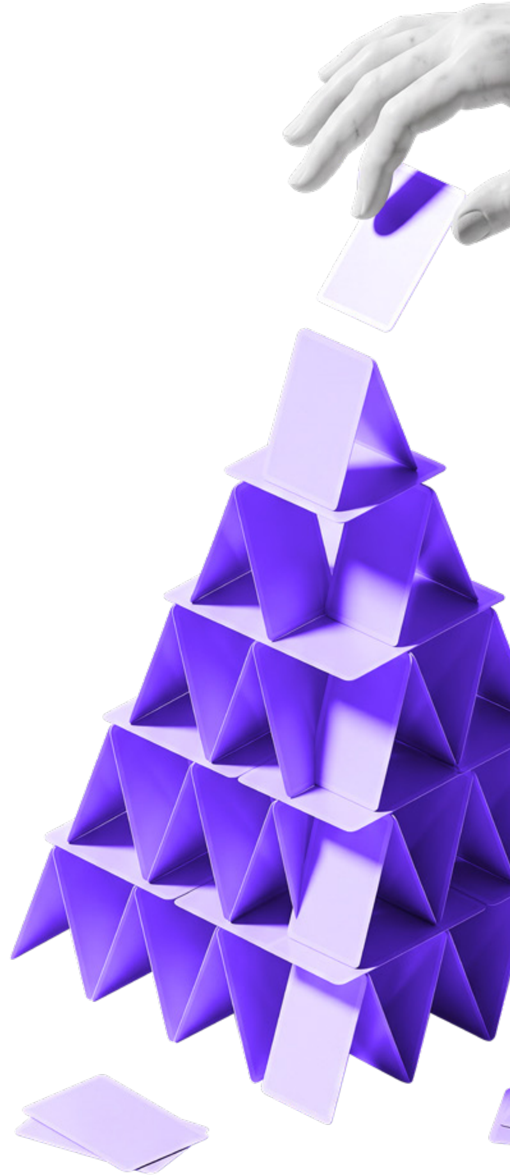
At Sundae, a marketplace for distressed residential properties, Aboli worked with homeowners who had recently lost a family member and were trying to decide what to do with their property. The model was good at predicting who was likely to be in the market to sell. But knowing someone may be ready to sell and knowing how to reach them are two completely different things.

An SMS blast to someone grieving is not personalization. It is noise at the worst possible moment. So the team deliberately waited for a human to pick up the phone instead.

"That call wasn't just warmer," Aboli says. "It was the only appropriate response given what that person was going through."

The model could find the right person. It could not make the judgment call about how to show up for them.

Would You Say This To Their Face?



Blair Bendel, SVP Marketing at Foxwoods Resort Casino, works in an environment where the human touch is not a metaphor. It is a person on a casino floor, a server who remembers a guest's usual order, a host who knows which table they prefer. Digital communication, in his view, should extend that relationship off-property, not replace it with a one-way promotional channel.

For Blair, AI can help hospitality brands make communication feel more like an ongoing conversation. His test for when AI-personalized messaging breaks down is simple: would you say this to the guest if they were standing in front of you?

If the answer is no, something has gone wrong. The message may be too familiar, too aggressive, or too obviously assembled from data the customer did not expect the brand to use that way.

"It's uncomfortable," Blair says. "And that's where the human part is paramount."

Blair sees the same tension in decisions that happen far from the inbox, including how a casino floor is arranged. Data might show a slot machine underperforming: lower win per unit per day, suboptimal placement, the wrong game type for that floor section. A data-led recommendation would say: remove it.

But what if one of the property's best guests loves that machine?

"You could take this machine off the floor because it's not performing," Blair explains. "What it doesn't tell you is that for one of your best guests, it's their favorite game."

AI can surface the pattern. A marketer who understands the guest relationship knows something the model does not.

The same is true of messaging. The highest-performing cadence may not be the most respectful cadence. The most relevant offer may not be the right thing to say. More messages are not better. More meaningful messages are.

The Convergence Problem

As AI gets better at generating and optimizing personalized messages, the risk is not that brands will become bad at personalization. The risk is that they will become good at it in exactly the same way.

Andrew calls this "the convergence problem." Models optimize toward the signals they are given. If every brand trains toward similar outcomes, such as opens, clicks, conversions, and short-term revenue, the work pulls in the same direction. Messages get smoother. More efficient. Less memorable.

"If everybody likes it, nobody loves it," Andrew says.

His red flag is a team that cannot tell which messages were AI-generated and which were human-crafted, and thinks that is a good thing. The goal is not indistinguishability. It is distinctiveness.

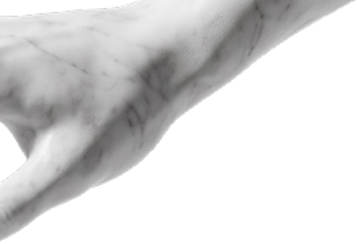
Andrew explains over-optimization with a Spotify analogy: the algorithm can play a radio station full of songs that are perfectly fine. You do not skip them. You do not hate them. But you do not save them either.

Nothing is offensive. Nothing is wrong. But nothing has emotional residue. Brands that let optimization become the creative strategy do not just lose originality. They lose the permission to be surprising.

Aboli sees the same risk from the fintech side. When competitors use the same tools and optimize toward the same signals, messaging becomes interchangeable.

"What brands lose is distinctiveness," she says. "A sea of messages that are all technically excellent and completely interchangeable."

As AI gets better at the polished version, imperfection starts to function as a signal of authenticity. The things hardest to train become the most valuable.



Taste and Authorship

The word that keeps coming up is taste.

Andrew defines taste as judgment where the data cannot give you the whole answer. It is the editorial instinct that tells a marketer a message is too flat, too obvious, too polished, too much like everything else in the inbox, even when the metrics suggest it should work.

Taste does not mean ignoring performance. It means knowing performance cannot tell the entire story.

Andrew puts it this way: “Taste is the ability to make a decision in the absence of data or even to make a decision that is counter to what the data is saying.”

That instinct becomes more valuable as AI gets better at producing competent work. A model can generate something clean, relevant, and on-brand. It can even generate something clever. But it does not have the lived cultural fluency to know when the safe answer is the wrong one, or when a stranger, sharper, more specific choice would make the brand feel alive.

Authorship follows the same logic.

Andrew borrows his framing from publishing: many bestsellers were shaped by someone whose ideas, instincts, and vision defined the work, even if a ghostwriter did the typing. In marketing, the marketer is still the author if they define the vision, set the emotional boundaries, and take responsibility for the direction.

The problem starts when “on-brand enough” becomes the standard.

“At scale, it turns into thousands of adequate messages that no one actually authored,” Andrew says. “It’s death by mediocrity.”

Aboli adds the layer that makes this concrete.

“My lifecycle marketing experience isn’t sitting in any LLM,” she says. “The testing, the edge cases, the gut calls that turned out to be right. None of that is documented anywhere a model could find it.”

Authorship increasingly depends on lived experience. Not the phrasing, but the perspective behind the phrasing.

Where the Line Belongs

None of this argues for keeping AI at the margins. AI should absorb the operational work that slows teams down: assembling variants, matching offers, optimizing send times, proofing for consistency. The question is what gets protected on the other side of that.

For Andrew, the protected category is brand gravity: major campaign launches, crisis communications, apology emails, welcome sequences, any interaction where empathy is the primary job.

“If AI can handle 80% of communications that are operationally important but not brand-defining,” he says, “that means the other 20% deserves even more humanity.”

Blair frames the same principle through cadence. With more data and more speed, brands can overindulge in personalized messaging. Hospitality teams already know the temptation to send more: more offers, more reminders, more reasons to return. But if digital communication is meant to recreate the care of an on-property experience, the rhythm has to feel as intentional as the message itself.

For him, cadence should remain “very sensitive” and controlled by human decisioning. Some guests want all channels. Some want one. Some want to log into the app or website on their own. Some just want to sit down at a slot machine and zone out.

The human touch is not always a message. Sometimes it is the restraint not to interrupt.

Aboli draws the line at the moment a message touches someone's life, not just their inbox. A missed payment during a hard month. A claim. A family home sold after a loss. A trust crisis where customers need accountability from real people.

She saw this firsthand at Wells Fargo during the account fraud situation, when she worked on an email from the CEO acknowledging what had happened and what the company was doing to address it. If the same situation happened today, AI could probably generate something that sounded acceptable. But sounding acceptable would not be enough.

"That message had to be emotionally rooted, thought through from the customer's perspective, and owned by human beings at the highest level of the organization," Aboli says. "You can't outsource that to a model and expect customers to feel it."

That is the line brands have to draw before the pressure to automate appears.

"The question I'd ask is simple," Aboli says. "If this message lands wrong, who is accountable? If the answer is nobody because a model generated it, that's exactly where a human needs to be making the call."

Room For What Matters

AI can accelerate, broaden, and refine personalization. It can help marketers reach more people with more relevance than a human team could manage alone.

But the point of scaling personalization was never to make every message sound human. It was to make more room for the moments where humanity actually matters.

The apology. The welcome. The sensitive life event. The decision not to send. The choice to sound less polished and more real. The restraint to treat a customer like a person, not a signal.

That is the work marketers cannot give away.

As Andrew put it:

"Don't miss your chance to be human."

Why Hospitality Happens in the Handoff

When fast food gets personal, the hardest question is how personal to get

By Falguni Jain
Featuring insights from Deborah Matteliano, Global Head, Restaurants, AWS

Quick-service restaurants were built on a promise: fast, familiar, consistent. The menu tastes the same every time. The drive-thru moves. The app makes ordering easier, not harder. For years, that consistency was enough.

The category has changed. Digital ordering, loyalty programs, delivery platforms, kiosks, and connected restaurant systems have given QSR brands a much richer picture of individual guest behavior. Meanwhile, margins are eroding, competition has intensified, and loyalty is harder to earn. Consistency alone no longer differentiates a restaurant. Personalization has become a survival strategy.

"The data infrastructure has finally caught up to the ambition we've had to see and know our customers better," says Deborah Matteliano, Global Head of Restaurants and Food Technology at AWS. "Back in the 2010s, some of the behavioral signals were there. But now we have more tools to act on those signals."

The question is no longer whether to use that data. It is how.

AI Can Remember, But It Cannot Read The Room

AI is often described as the digital equivalent of a superstar server. It remembers your usual order, knows your dietary restrictions, and can anticipate what you want before you ask. In some ways, that analogy holds.

"AI can store a lot more data than a human brain can," Deborah says. "A great server might remember that you order the same dish every week or that you have an allergy. That is what AI can replicate very well at scale."

That kind of memory is already reshaping the guest experience. A reorder button may seem like a small feature, but it is a meaningful act of digital hospitality. Loyalty programs make it more powerful by connecting order history, preferences, offers, and behavior across visits. Technology should own the transactional layer: menu recommendations, relevant offers, dietary needs, dynamic pricing, real-time behavioral signals. What it should leave alone is the ambient experience, the meal pacing, the warm greeting, the feel of the room.

But the analogy breaks down when personalization requires embodiment, intuition, or emotional judgment.

"A server can physically sense that someone's body language is different when they come into a restaurant," Deborah says. "They can realize it is an anniversary and cue the kitchen to do something special. There is not really an AI we've been able to build yet that can pick up on those subtle behavioral cues."

AI can know what a guest ordered last time. What it cannot understand is the feeling in the room.

Five Seconds To Get It Right

Fine dining has the luxury of time. A restaurant can observe a guest across multiple courses, notice the tone of the table, and decide how to turn a detail into a memorable moment.

Deborah experienced this firsthand at Eleven Madison Park after signing her marriage license. Her husband mentioned they were celebrating. What came back to the table was not a standard congratulatory dessert. It was a custom card printed with the logo from their wedding website, which the team had found on their own.

"When they came to the table with that, my mouth was hanging open," she says. "Maybe there's an algorithm that can give you as much data as possible about me. But you still need the human touch to build that into fruition and make it feel truly special."

Most QSR brands do not have multiple courses to gather that kind of context. They have a drive-thru window, an app, or a counter interaction that lasts seconds. That makes personalization more demanding, not less important. The system has to compress years of behavioral memory into a real-time decision. And it has to make the right one.

"If you are going to try to make every restaurant Eleven Madison Park, you really need AI to produce the data points that give you the context to deliver the right moment," Deborah says. "You would not be able to do it without AI."

Personalization Is Not A Better Upsell Machine

The temptation in QSR is obvious. If a brand knows a guest is at the drive-thru, it can use that moment to push the newest offer, the highest-margin add-on, or the limited-time product it wants to promote. But relevance and revenue are not the same thing.

That tension shows up even when the data looks good. Panda Express built an AI-enabled loyalty program that generated over $1 billion in sales. Deborah has seen this kind of result firsthand in her work with QSR brands: AI can absolutely drive behavior at scale. But what guests actually remember is almost never a well-timed offer. It is a server who remembered their name, a comp after something went wrong, a surprise that nobody asked for. The program can move revenue. It cannot manufacture the moment.

A brand may discover that adding bacon is one of its biggest revenue opportunities at the drive-thru. From a margin perspective, recommending it broadly makes sense. But if the guest is vegetarian, that recommendation doesn't just miss; it signals that the brand doesn't know them at all.

"Was the opportunity to upsell worth the lost trust?" Deborah asks. "You may have pushed an offer that was good for revenue, but maybe not good for repeat customers."

There is a version of personalization that is genuinely a promise: we will use what we know to make this experience better for you. And there is a version that is just a smarter upsell machine. Guests can tell the difference.

Remembered, Not Monitored

Over-personalization creates a different kind of problem. The risk most brands underestimate is not irrelevance. It is narrowing. When a system only surfaces what a guest has already ordered, it collapses their experience into a loop and quietly kills discovery. The best implementations intentionally build in novelty, because a guest who never sees anything new is a guest whose relationship with the brand stops growing.

"You can see a world where digital menus become, 'Here is everything you have ever had. Which one do you want?' Now you're never trying anything new," Deborah says.

The best personalization understands the mission of the moment: is the guest trying to reorder quickly, feed a family, use a reward, or try something different? Those contexts change from visit to visit.

"You want your guests to feel remembered, but not monitored," she says. "There's a meaningful difference between an app that says 'welcome back' and one that recites your entire order history before you've said hello," she says. "The line is crossed when technology makes the guest feel like a data point rather than a person."

Sometimes the best use of data is not to announce what the brand knows. It is to quietly make the next step easier.

The Best Handoffs Are Invisible

For AI to improve a physical restaurant experience, the connection between digital intelligence and frontline humans has to feel natural. The guest should not feel like data is being performed back to them. The system should give employees the context they need to make better human decisions.

Consider a loyalty member placing their 100th order at a kiosk. The least meaningful version is a generic pop-up: "Congratulations, this is your 100th order." The more powerful version is invisible. The system quietly alerts the kitchen. The team sees the milestone and decides what to do with it. A small surprise arrives with the order. No announcement. Just a moment.

"That is so much more powerful," Deborah says. "The invisibility part really matters."

In that scenario, AI does not replace hospitality. It earns the human moment. It surfaces the context, then steps back.

The same principle holds beyond the restaurant. Automated systems can handle standardized issues quickly, freeing live agents for moments that require empathy and judgment. A delivery driver who needs a simple process answer may benefit from automation. A driver who is lost, stressed, or dealing with a more complicated issue may need a person.

For marketers, the lesson is not that AI should own more of the experience. It is that AI should remove friction and surface context so people can show up better when the moment calls for it.

What AI Still Cannot Do

QSR brands do not only live in the drive-thru. They live in social feeds, sports moments, late-night cravings, road trips, family rituals, and viral debates about sauces, sandwiches, and secret menus. A great QSR marketer not only understands the customer. They understand the moment.

"One thing that is really hard for AI to interpret is cultural timing, judgment, relevance, and context," Deborah says. "A good marketer can understand when a promotion feels celebratory rather than tone-deaf, when to lean into a cultural moment, and when to stay quiet."

AI can monitor social trends, detect conversations gaining traction, and generate ways a brand might enter a moment. But the decision to participate still requires taste and restraint. Move too slowly, and the moment passes. Move too quickly, and the brand comes across as opportunistic or out of touch. The connecting principle is the same one that runs through every layer of personalization: restraint and judgment. The personalization engine can tell you what a guest has ordered. It cannot tell you what they need to hear today.

"AI can get really good at detecting, 'Here are ten ways your brand could fit into this cultural moment,'" Deborah says. "But maybe only one of those ways is going to work and land with consumers."

The best marketers know which one. That is a judgment call based on experience, not an algorithm.

This points to the real promise of personalization in QSR. Not that every interaction becomes hyper-targeted. That every interaction becomes more considered.

"AI can get us the information," Deborah says. "But we as humans are often still responsible for the delivery of that moment."

Technology can remember. It can anticipate. It can remove friction and surface context at a scale no human team could manage alone. But hospitality still happens in the handoff. When a brand chooses the guest over revenue. When a kitchen turns a loyalty milestone into a small surprise. When a marketer has the judgment to sit out a trend.

That is the QSR brand of the future: not one that knows everything about you, but one that knows just enough to make the next moment better.

The Enterprise Architect: What Personalization Looks Like at Millions of Members

On governance and restraint when AI is making millions of decisions on behalf of millions of people.

Edited by Falguni Jain
Featuring Megan Kwon, Director, Digital Customer Communications, Loblaw Digital, Media & Loyalty.

Segment 1: The Scale Problem

▶ **When AI-driven personalization decisions affect millions of customers at once, what has to be true about governance, escalation, and accountability before you ever press send?**

When AI-driven personalization decisions can affect millions of customers simultaneously, governance, escalation, and accountability cannot be afterthoughts—they have to be built into the process from day one.

For us, that starts with clear ownership. Everyone involved must understand who is accountable for the customer experience, who approves decisions, and how issues are escalated if something doesn't perform as expected. Transparency around what the AI is doing, why it's making certain recommendations, and where human oversight is required is essential.

Before we ever press send, we align on the objectives, define the customer experience we want to create, establish clear guardrails, and identify both acceptable and unacceptable outcomes. We rigorously test across a wide range of scenarios, edge cases, and customer segments, then iterate based on feedback and performance data.

Because of the scale at which we operate, we know we can't manually review every individual decision. That's why strong governance matters. The combination of clear accountability, robust controls, ongoing monitoring, and well-defined escalation paths allows us to move quickly while maintaining trust. Ultimately, AI can help us deliver more relevant and personalized experiences, but humans remain responsible for the outcomes and for ensuring those experiences align with our values, customer expectations, and business objectives.

▶ **What is the biggest personalization assumption that works for a small brand but completely breaks down at scale?**

One thing that becomes increasingly important at scale is understanding customer context.

For organizations with fewer channels, products, or customer touchpoints, it can be easier to develop a clear view of the customer and deliver relevant experiences. As organizations grow, that picture naturally becomes more complex. Customers interact across multiple brands, channels, products, and moments in their journey, often in ways that are interconnected.

The challenge becomes not just understanding who the customer is, but understanding what they're trying to accomplish in a given moment and how all of those interactions fit together. Context becomes just as important as the customer profile itself.

At Loblaw's scale, personalization is about more than tailoring a message. It's about bringing together signals from across a broad ecosystem to create experiences that are relevant, timely, and useful. The opportunity—and the challenge—is making sure we're connecting with customers in the right way, through the right channel, at the right moment, while recognizing that their needs and expectations are constantly evolving.

Segment 2: Where the Human Line Is

▶ **What types of decisions do you deliberately keep out of the hands of AI, and what makes those calls irreducibly human?**

We see AI as an incredibly powerful tool for execution, optimization, and scale—but there are certain decisions we deliberately keep human-led.

The most important of those are strategic decisions: defining business priorities, setting objectives, and determining where we choose to focus. AI can be highly effective at optimizing toward a goal, but deciding what that goal should be, how it aligns to broader business priorities, and what trade-offs we're willing to make are fundamentally human decisions. Those conversations require judgment, creativity, context, and a deep understanding of both the customer and the business.

We also believe humans should remain at the center of decisions around prioritization and restraint. Sometimes the right decision is not to personalize. Sometimes it's deciding when a mass campaign, net-new innovation, or customer moment should take precedence over individual optimization. Those choices require balancing competing priorities in ways that go beyond what data alone can tell us.

For us, the irreducibly human element is judgment. AI can help inform decisions, but people remain responsible for setting direction, weighing trade-offs, exercising empathy, and ultimately determining what's right for the customer.

▶ **How do you maintain editorial judgment and a human sense of whether a message is right when AI is making thousands of micro-decisions per campaign?**

We're still learning where the right balance lies between AI-driven decisioning and human involvement across our marketing workflows. But one thing is clear: human editorial judgment isn't going away. As AI capabilities evolve, the level of human involvement may change, but human oversight will remain a critical part of how we communicate with customers.

AI is incredibly powerful at helping us process data, identify opportunities, and deliver more relevant experiences at scale. But editorial judgment is about more than optimization. It's about understanding nuance, balancing customer needs with business priorities, determining the right message and tone, and ensuring we're creating value for customers—not just driving an outcome.

That's why we see AI as a partner, not a replacement. It helps us make better decisions faster, but people remain responsible for ensuring those decisions are aligned with our brand, our values, and what is ultimately right for the customer.

▶ At Loblaw's scale, a single framework decision (how AI is configured, what signals it weighs, what it's never allowed to do) affects tens of thousands of people simultaneously. How do you think about building those frameworks, and who has the authority to set them?

At our scale, the most important AI decisions are the ones made before the AI ever runs.

We're a highly collaborative organization, and the frameworks that govern how AI is used are built through partnership across technology, product, marketing, analytics, and the business. Each group brings a different perspective—technical feasibility, customer experience, business objectives, risk management, and governance. The best decisions happen when those perspectives come together.

There are enterprise-level governance structures that help define our broader principles, policies, and standards for responsible AI use. But when it comes to the decisions that ultimately shape customer experiences—what signals we prioritize, how personalization works, where guardrails are needed, and where human oversight remains essential—that becomes a cross-functional design exercise grounded in what's best for the customer.

What we're really trying to do is create frameworks that are both responsible and adaptable: strong enough to provide clear boundaries and accountability, but flexible enough to evolve as customer expectations, technology, and business priorities change.

Ultimately, no single person owns those decisions. Authority comes from bringing together the right expertise, perspectives, and governance to ensure we're building experiences that are effective, responsible, and customer-centric.

▶ How do you align marketing, product, legal, and data teams around a shared definition of what "good" AI-driven personalization looks like at scale?

The starting point for us is always alignment on the problem we're solving and the value we're trying to create for customers. Before we talk about models, data, or personalization strategies, we need a shared understanding of the outcome we're working toward. That becomes the foundation for defining what "good" looks like.

What's interesting is that every function brings a different lens to the conversation. Marketing may be focused on relevance and engagement, product on customer experience, legal on transparency and responsible use, and data teams on accuracy and performance. Those perspectives aren't competing priorities—they're all critical inputs to building personalization that works at scale.

The goal is to create a shared definition of success that balances key metrics, customer value, business impact, trust, and responsible data use. Once we're aligned on those principles, it becomes much easier to make decisions about where personalization adds value, where guardrails are needed, and where we deliberately choose not to go.

Ultimately, the best AI-driven personalization isn't just effective—it's relevant, trusted, transparent, and beneficial for the customer. When we align around that outcome first, the decisions about how to scale it become much clearer.

Segment 3: What Good Actually Looks Like

▶ What's your personal benchmark for whether a personalized message was actually good not just high-performing on a dashboard?

My personal benchmark: a good personalized message should feel obvious to the customer in hindsight.

When someone sees it, the reaction shouldn't be, "How did they know that?" It should be, "That makes sense." The best personalization is helpful, relevant, and timely—it aligns with what a customer is trying to accomplish without feeling overly inferred or intrusive.

One thing I often tell my teams is that personalization should make an experience more relevant, more engaging, more helpful, or more rewarding. It should never presume to know the customer better than they know themselves. There's an important distinction between using signals to create value and using signals to make assumptions.

For me, that's where the line is. Good personalization helps customers discover what's most relevant to them and provides enough transparency for them to understand why they're seeing it. It doesn't speak for them or tell them what they should want. When personalization feels natural, useful, and respectful of customer choice, that's usually a good indicator that we've gotten it right.

▶ AI is already personalizing with incomplete signals. What's the harder challenge right now: knowing what you don't know, or acting on what you do know?

Today, I would lean toward acting on what you know with confidence. But it's also important to recognize that this is a rapidly evolving space, and I think the answer will continue to change as AI capabilities mature.

In personalization, there will always be some degree of incomplete information. The reality is that we're rarely making decisions with a perfect understanding of the customer. What AI is becoming increasingly effective at doing is helping us connect signals, identify patterns, and derive insights from data that may have previously seemed too sparse or disconnected to be useful.

That said, I still believe the level of personalization should be proportional to the level of confidence we have in the underlying signal. If we know a customer consistently shops a particular category, that's a strong foundation for personalization. If the signal is weaker, we should be more thoughtful in how heavily we lean into it.

What excites me is that the definition of a "strong signal" is evolving. As AI gets better at understanding context, intent, and patterns across large volumes of data, it can help strengthen our confidence in areas that may have felt ambiguous in the past. The opportunity isn't necessarily to make bigger assumptions—it's to make better-informed decisions.

Ultimately, the goal is to use technology to increase relevance and value for customers while maintaining trust. Today, that means grounding personalization in what we know with confidence. Over time, AI will continue to expand our ability to understand customers more holistically, and I expect that will create opportunities to personalize in ways that are both more intelligent and more helpful than what's possible today.

▶ How do you know when a personalization program has crossed from helpful and relevant into something that risks feeling intrusive, and what governance sits around that line at Loblaw?

For me, the line between helpful and intrusive comes down to context and customer expectations.

We build a lot of our personalization around observed behaviors and patterns that customers have consistently demonstrated over time. As AI continues to evolve, we're getting better at identifying relevant opportunities from smaller and more diverse sets of signals. That's exciting because it opens up new ways to create value for customers, but it also means being thoughtful about how we apply those capabilities.

We know we're hitting the mark when customers engage with the experience. Our most personalized campaigns perform significantly better (on average, three times more engagement) than broader mass communications. That said, I've never believed the goal is to personalize everything. There's an important role for both one-to-one communications and broader messages that are meant to inform, inspire, or connect with customers at scale. A healthy ecosystem needs both.

From a governance perspective, we put a lot of emphasis on understanding why a customer is receiving a particular message. We look at their relationship with our business, their interactions with us, the strength of the underlying signals, and the value we're trying to create for them.

Ultimately, we want customers to feel that our communications are helpful, relevant, and make sense. If a customer can understand why they're receiving something and finds value in it, that's usually a good sign we're on the right side of the line. That's the balance we're constantly working toward as customer expectations and AI capabilities continue to evolve

.

▶ When something slips through and personalization doesn't hit the mark, what does recovery look like?

Things absolutely slip through the cracks. At the end of the day, personalization engines are making decisions based on the information and signals available to them, and every once in a while, something gets through that simply isn't as relevant as we intended it to be.

The good news is that these systems are highly measurable. We monitor our pipelines, models, and campaign performance very closely, and we tend to see pretty quickly when something isn't resonating the way we expected. Customer engagement, response patterns, and feedback all give us strong signals about whether we're delivering value or need to make adjustments.

For us, recovery is more than just correcting a single mistake, it's about having a disciplined process for learning and iterating. We know AI won't always get everything right—even with strong data, context, and models. That's why we place such a high emphasis on continuous testing, monitoring, and refinement. When something doesn't meet the bar, we step back, understand why, make the necessary adjustments, and move forward with a stronger version.

We're also very deliberate about where and how we test new capabilities. We balance innovation with a foundation of programs and experiences that customers already know and trust deeply. That approach allows us to keep pushing personalization forward while ensuring we're delivering experiences that feel relevant, helpful, and consistent over time.

▶ If you could change one thing about how enterprise marketers think about AI and personalization, what would it be?

I don't know that I'd necessarily change how enterprise marketers think about AI and personalization. Most of the challenges they're wrestling with are very real. I live them every day, and the complexity only grows as you add more customers, channels, systems, and data sources.

One perspective I have developed over time is that it's easy to become focused on maximizing precision because we have so much data available to us. When you're working at enterprise scale, there is always another signal to incorporate, another model to improve, or another layer of personalization to add.

What I've found, though, is that customers often respond more to relevance, timing, and usefulness than they do to absolute precision. You may not get every recommendation in a product grid exactly right, but if the overall experience is helping a customer accomplish something, discover something valuable, or navigate their journey more easily, that's often what matters most. The context around the message can be just as important as the individual pieces within it.

For me, that's the balance. Precision absolutely matters, and AI continues to make us better at it every day. But the real opportunity is using that precision in service of something bigger: creating experiences that are helpful, relevant, and timely for customers. When we do that well, the outcomes tend to follow.

THE REVEAL

Mad Libs

Remember those blanks you filled in earlier? This is where it all comes together.

Plug your answers from **page 22** into the numbered spaces below and read it aloud.
(Bonus points if you do it in your next team meeting.)

There were [2] people in the room. That was the first sign this would take a while. The postmortem had been called by the [1], who opened by saying this was "a learning opportunity" and that the goal was to "come out stronger." Everyone agreed. Everyone meant it.

The campaign had launched with genuine excitement. The segmentation was solid. The AI had been running [3] optimization at a level the team hadn't seen before. They had trusted it, which felt like the right thing to do at the time.

But what it had done, with full confidence, was [8]. In hindsight, a human in the loop might have caught it. This was the part of the conversation that took the longest.

By the time the postmortem happened, [3] had come in below expectations. Quietly, [4] had held steady. Someone noted this. The room took it as a small win and moved on. The first theory was [5]. It usually is. Someone introduced [6] to explain what had happened. The explanation took nine minutes. The room nodded. Nobody asked a follow-up question. [7] was said at least three times. A slide was shared that raised more questions than it answered. The questions were added to a document. By the fortieth minute, the conversation had moved, as it always does, toward what comes next. The action item, as it so often is, was [9].

Everyone walked out feeling [10]. Not defeated. Just [10], in the quiet, productive way that happens when a team has looked honestly at something and decided to do better. The follow-up email arrived twelve minutes later with the subject line: [11].

The AI, for its part, had already moved on. It was busy predicting the next quarter with complete confidence. Nobody had briefed it on [8]. A better campaign launched six weeks later. It performed well. The postmortem for that one was only thirty minutes.

DISCLAIMER

No campaigns were harmed in the making of this story. All characters, metrics, and action items are fictional. Any resemblance to your last postmortem or the one before that is entirely intentional.

Need inspiration?

Here's one way it could read:

1. Head of CRM | **2.** 8 | **3.** conversion rate | **4.** email open rate
5. the timing | **6.** omnichannel synergy | **7.** "let's make sure we're aligned"
8. recommending winter coats to someone living in a warm climate
9. "let's regroup next week" | **10.** reflective
11. "Following up on our follow-up"