

FROM TRANSACTION TO TRUST

What Actually Drives Airline
Customer Behaviour Today

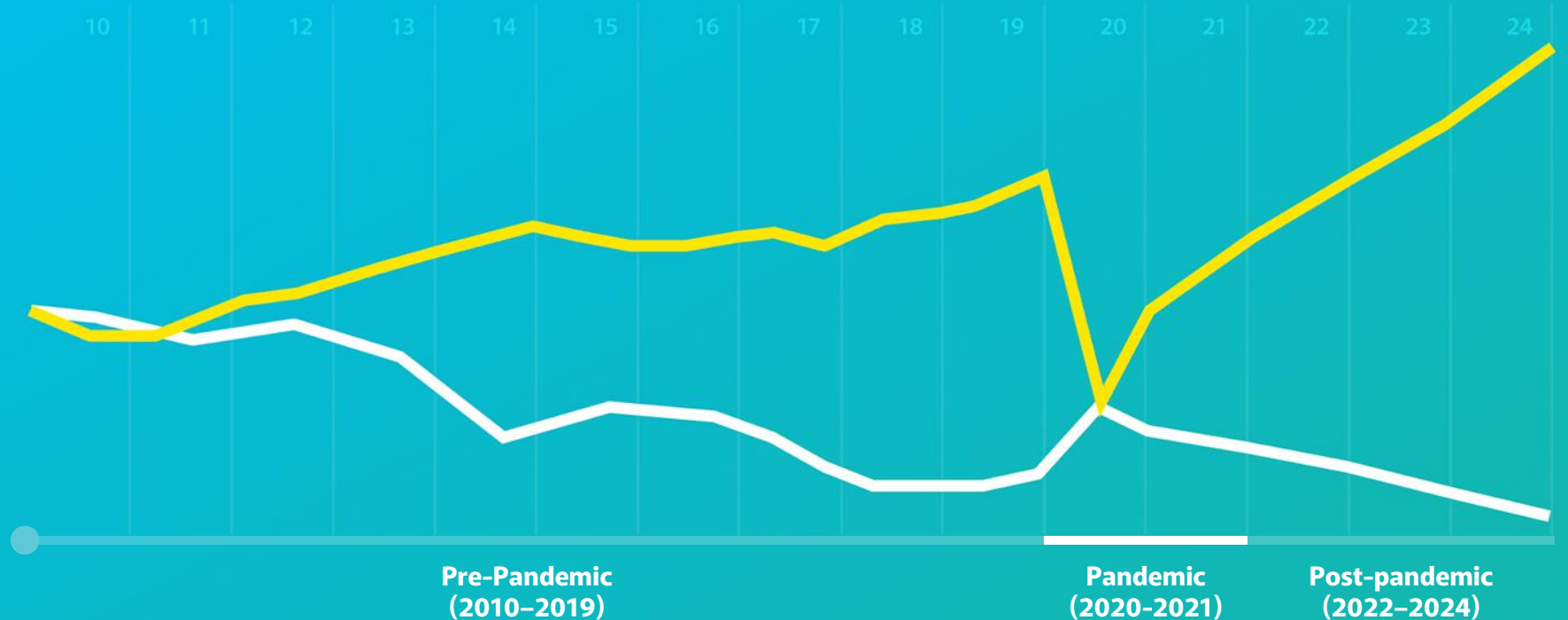
Peter Smith, SVP Partnerships



EXPERIENCE ECONOMY

15 YEAR GLOBAL TREND

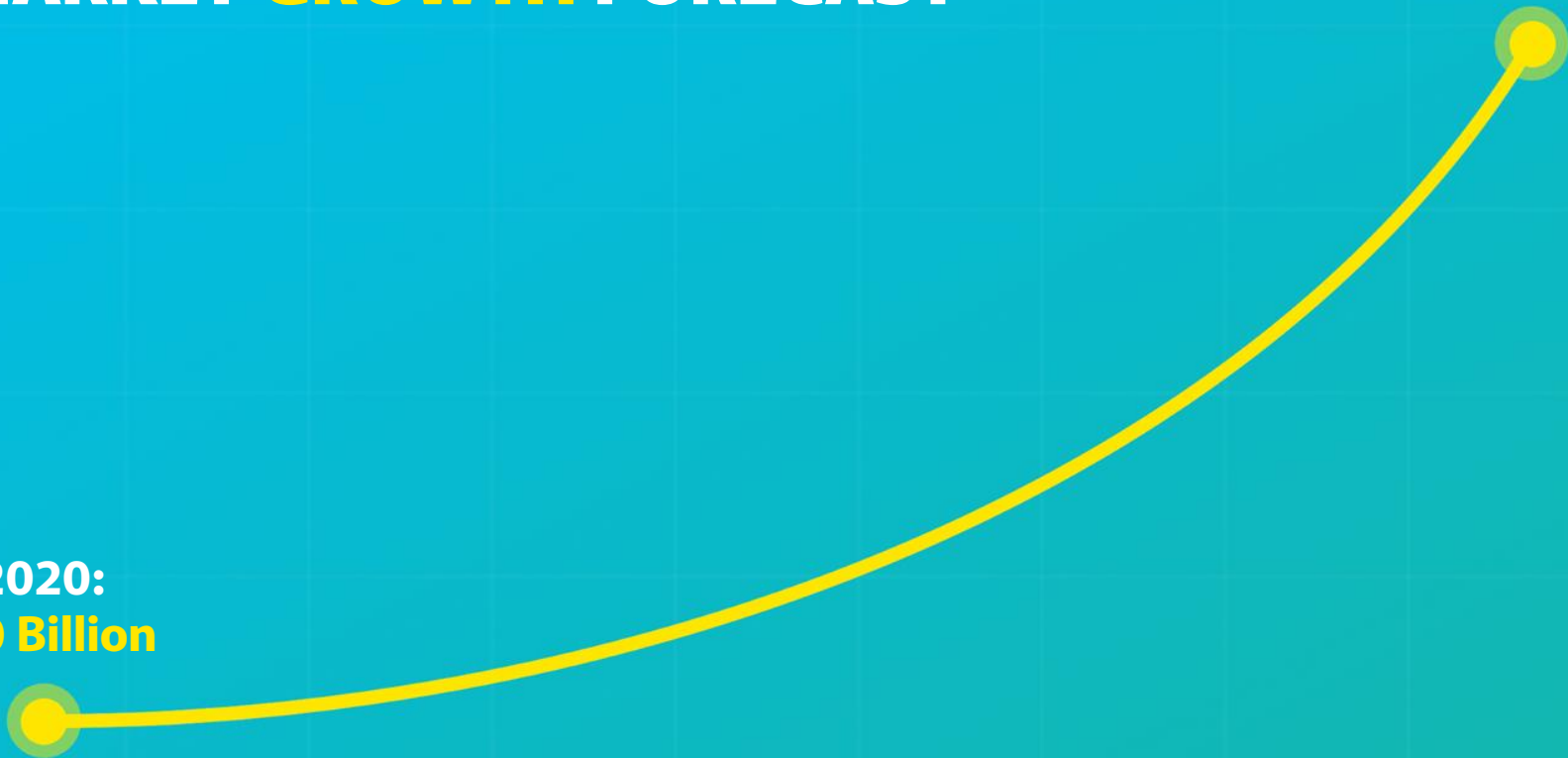
Experiences
Goods



EMBEDDED PROTECTION MARKET **GROWTH** FORECAST

2020:
\$70 Billion

2030 Forecast:
\$1 Trillion



THE PROTECTION GAP

Consumers want protection. They're just not getting it at the right moment.

86%

of consumers think
about risk when
transacting

Only

30%

purchase protection

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THE PROTECTION GAP

Consumers want protection. They're just not getting it at the right moment.

86%

of consumers think
about risk when
transacting

56%

untapped opportunity
in the travel
protection market

Only

30%

purchase protection



**2 STRATEGIES TO TAKE YOU
FROM SIMPLY SELLING
PROTECTION
TO DESIGNING TRUST**

Strategy 1

HYPER- PERSONALISATION IN THE MOMENTS THAT MATTER



Protection
Added



Placement



Product



**5 DIMENSIONS OF
PERSONALISATION**

Pricing



Pitch



Presentation



TRAVEL PRIORITIES DIFFER BY GENERATION

Top 5 highest-rated travel products ranked by order or priority

GEN Z / MILLENNIALS / GEN X

1 Trip Cancellation



2 Emergency Medical

3 Travel Delay

BABY BOOMERS

1 Emergency Medical



2 Travel Delay

3 Trip Cancellation

HOW OPEN EACH GENERATION IS TO PERSONALISATION: **GEN Z**

73% of Gen Z are positive about contextual, trip-specific offers.

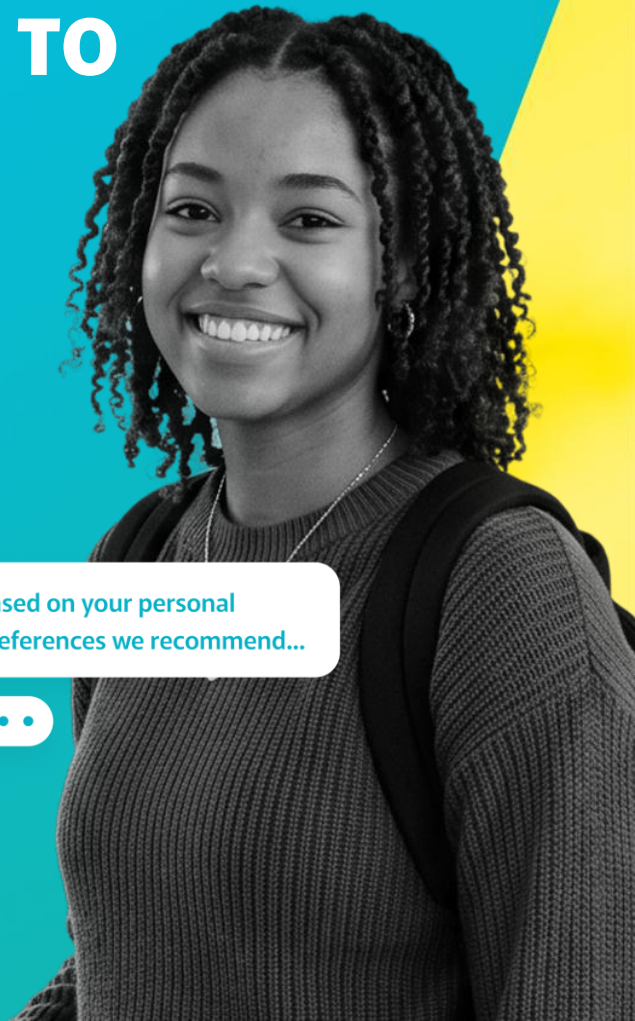
73%

77%

62%

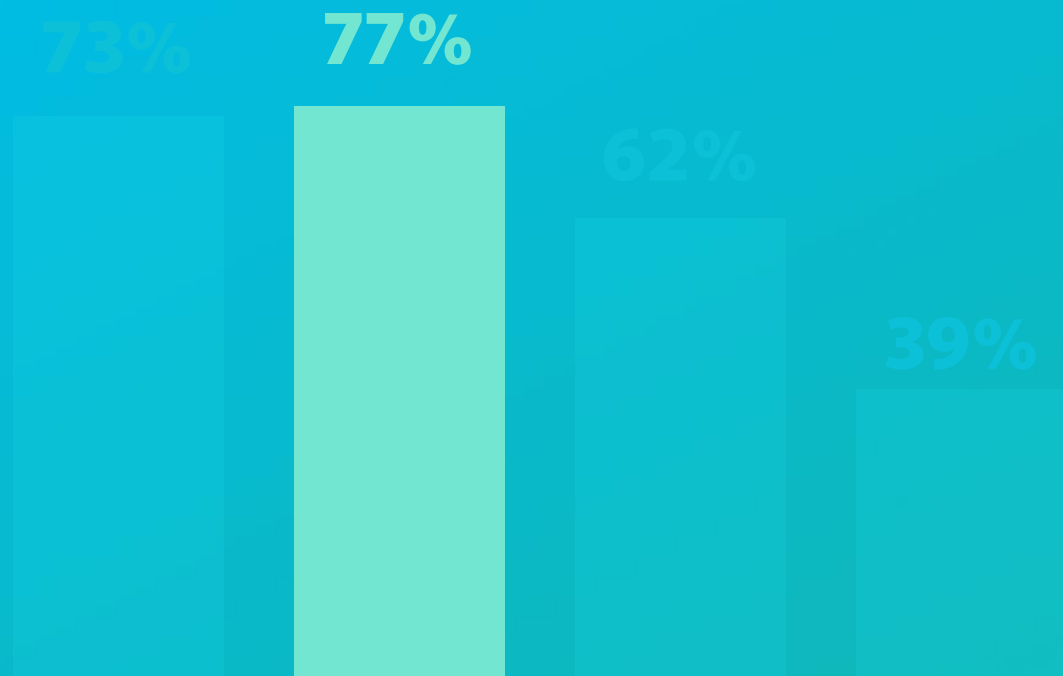
39%

Based on your personal preferences we recommend...

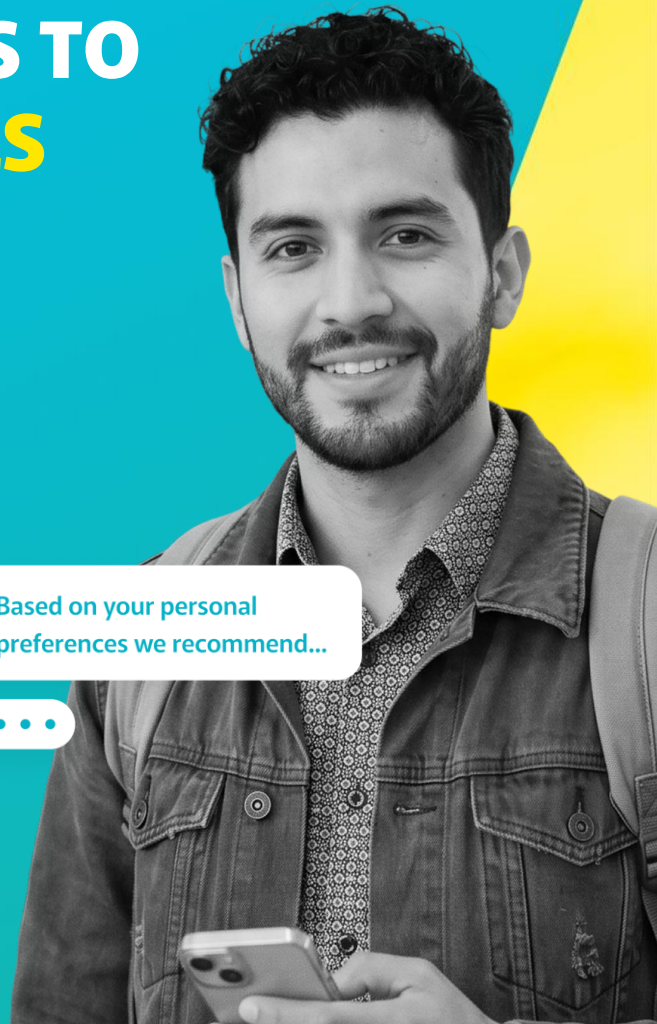


HOW OPEN EACH GENERATION IS TO PERSONALISATION: **MILLENNIALS**

77% of Millennials are positive about contextual, trip-specific offers.

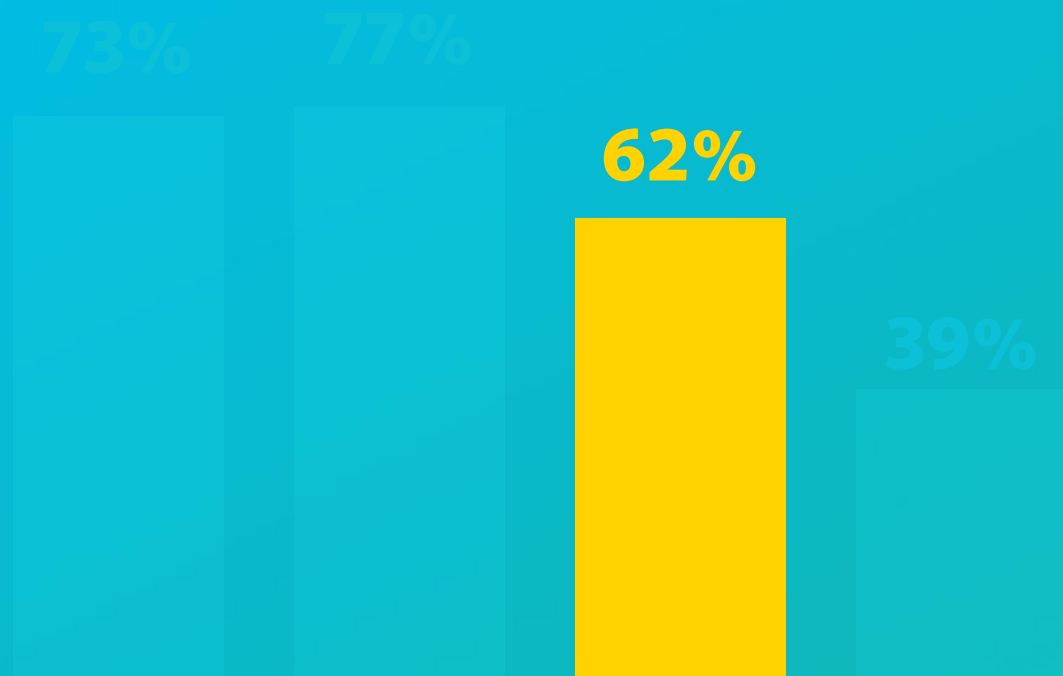


Based on your personal preferences we recommend...



HOW OPEN EACH GENERATION IS TO PERSONALISATION: **GEN X**

62% of Gen X are positive about contextual, trip-specific offers.



Based on your personal preferences we recommend...



HOW OPEN EACH GENERATION IS TO PERSONALISATION:

BOOMERS

39% of Boomers are positive about contextual, trip-specific offers.

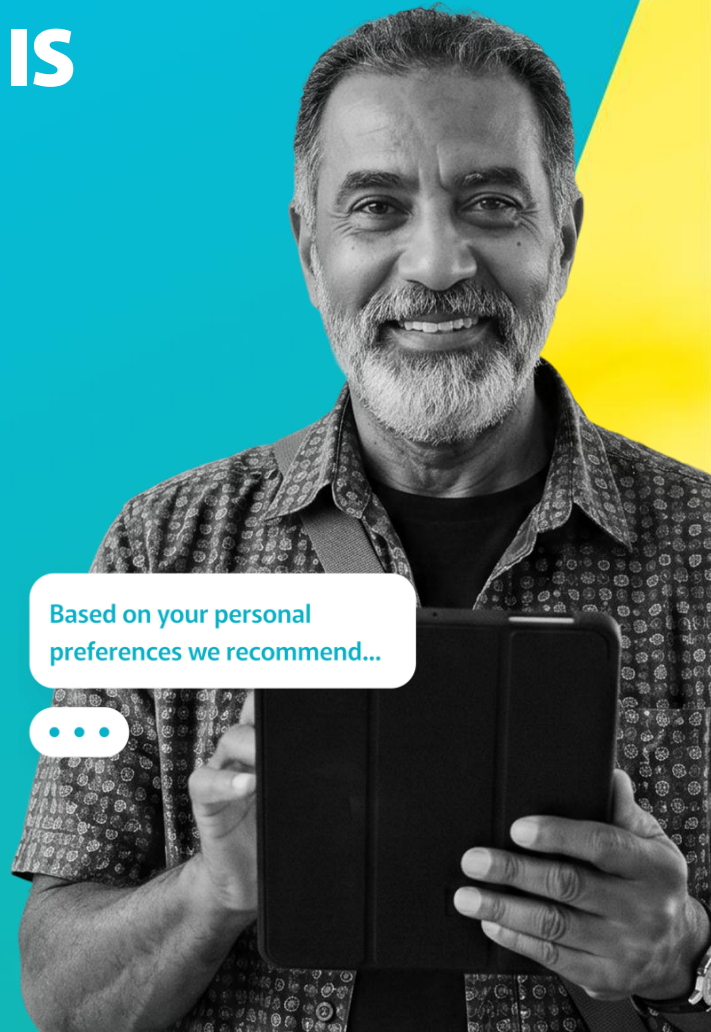
73%

77%

62%

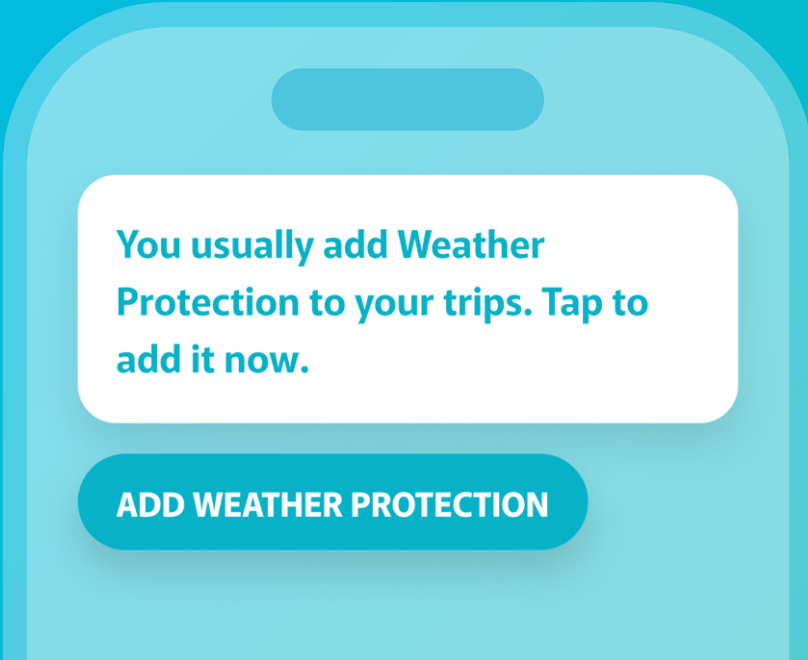
39%

Based on your personal preferences we recommend...



YOUNGER AUDIENCES

Lean into hyper-personalisation. It converts.

A light blue smartphone mockup with rounded corners and a notch at the top. A white notification bubble is centered on the screen, containing text. Below the bubble is a dark blue button with white text.

You usually add Weather Protection to your trips. Tap to add it now.

ADD WEATHER PROTECTION

MATURE AUDIENCES

Keep offers context-aware but limit the personal data required.

A light blue smartphone mockup with rounded corners and a notch at the top. A light blue notification bubble is centered on the screen, containing text. Below the bubble is a light blue button with white text.

Typhoon season is in peak during your travel dates. We suggest adding Weather Protection.

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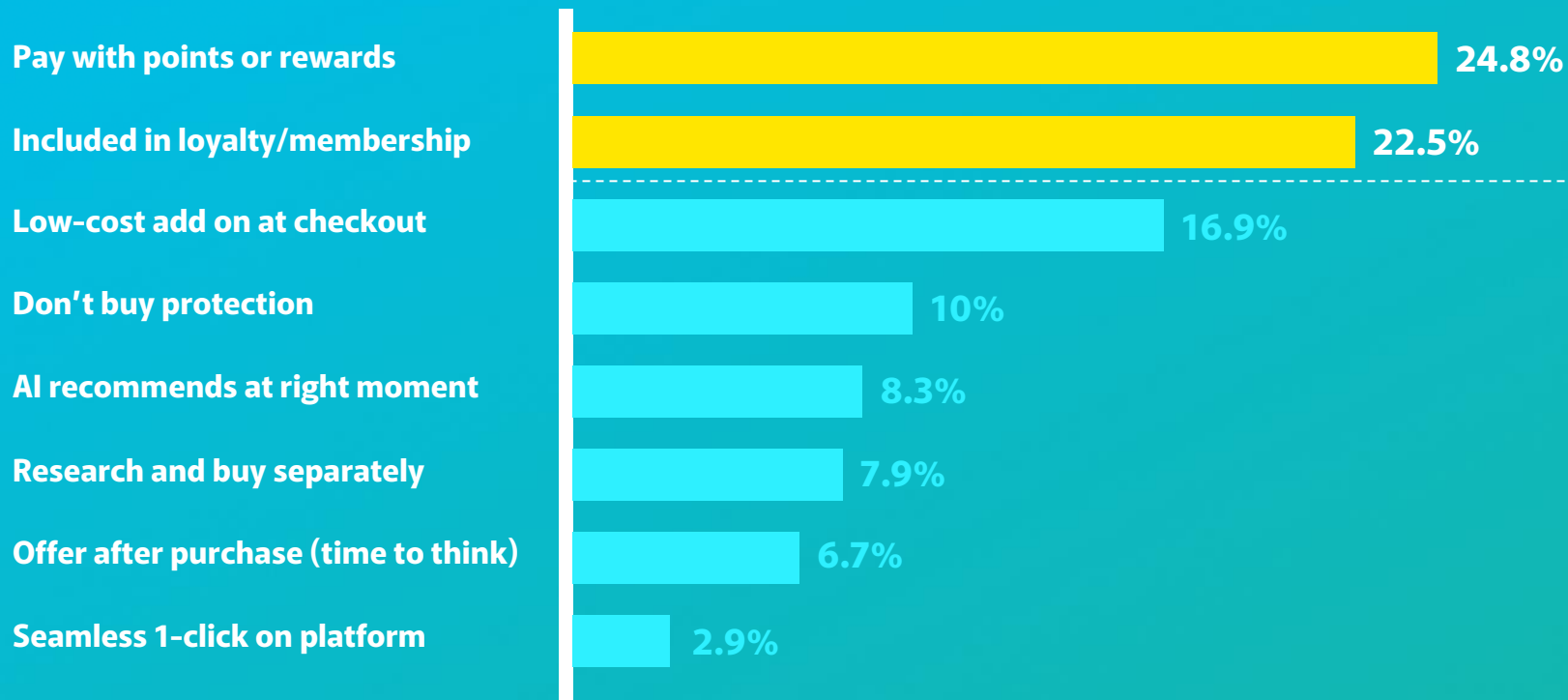
Strategy 2

LEVERAGE TRUST TO EARN MORE TRUST

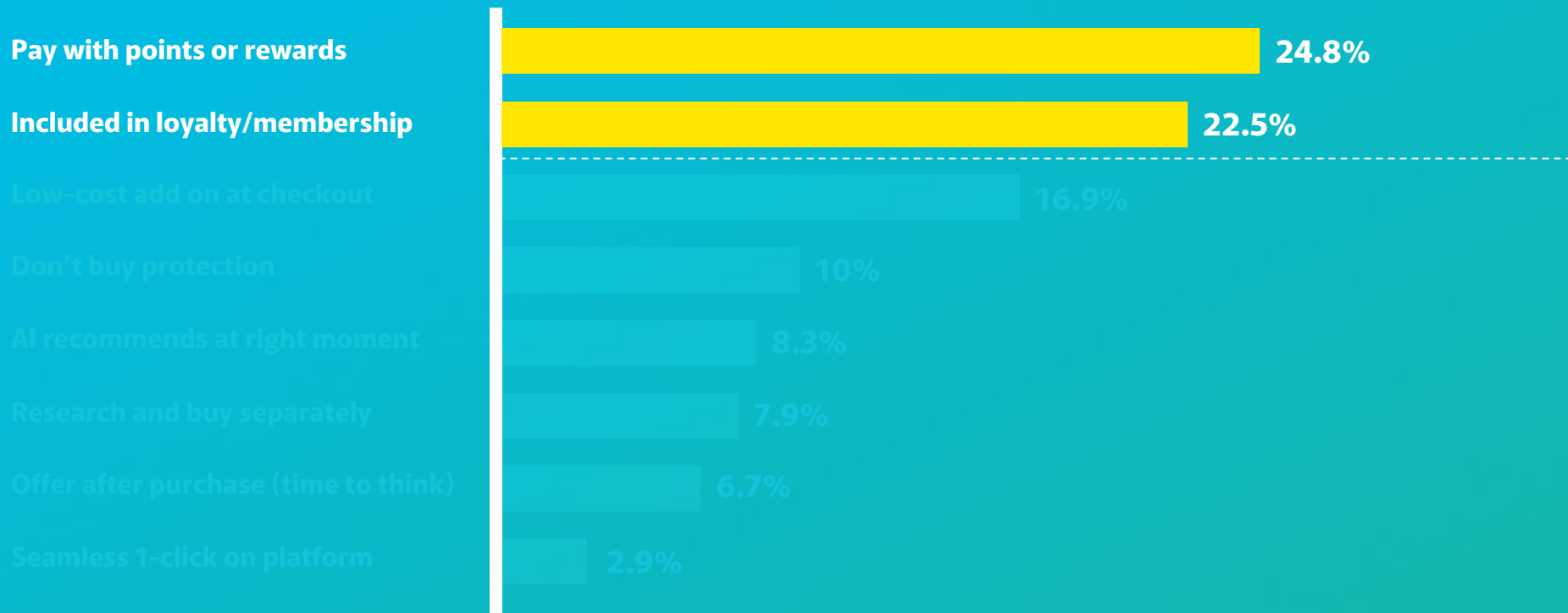
Instantly
Integrated



WHAT DRIVES YOUR PROTECTION PURCHASING DECISIONS?



WHAT DRIVES YOUR PROTECTION PURCHASING DECISIONS?



LOYALTY BRIDGES THE GAP TO PROTECTION PURCHASES



Loyalty Points/Membership



Protection Purchases

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Protection Purchases

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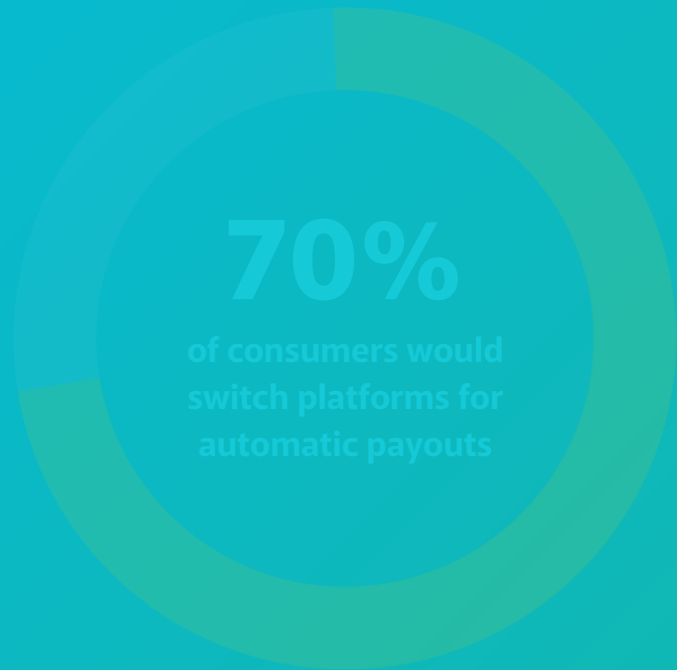
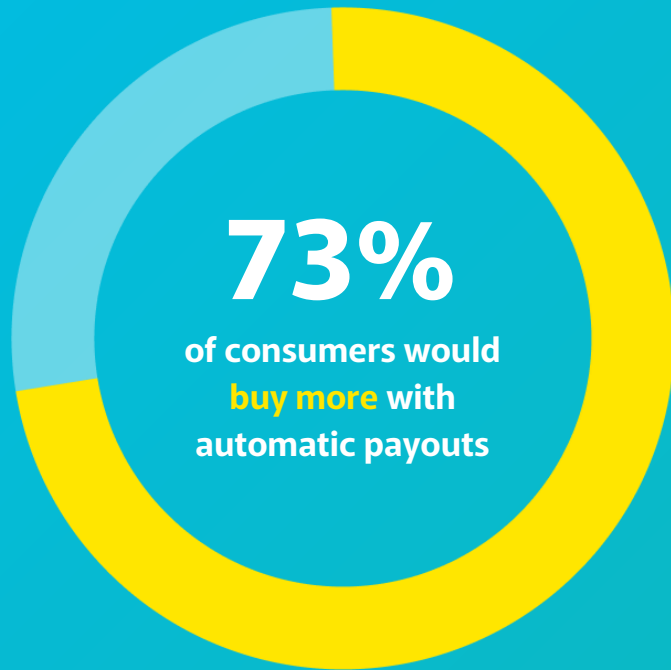


Loyalty Points/Membership

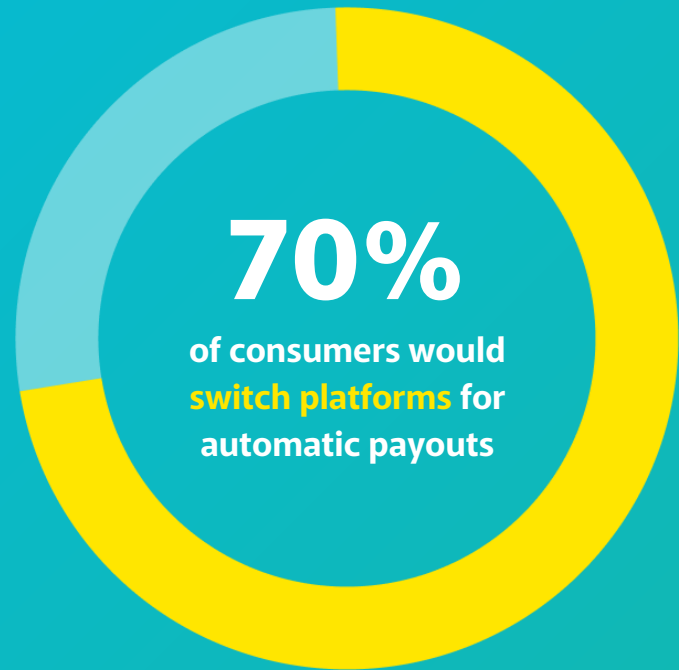
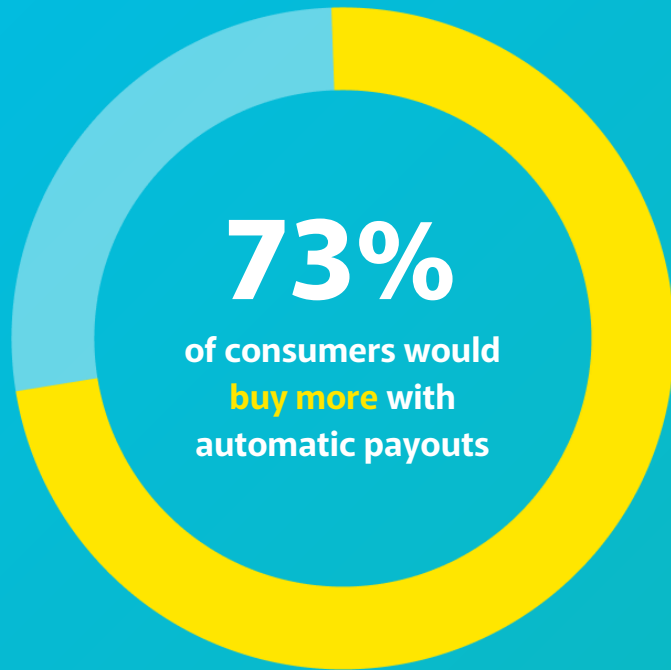


Protection Purchases

AUTO PAYOUTS ARE THE SINGLE **STRONGEST PURCHASE DRIVER**



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TRUST IS THE NEXT COMPETITIVE **MOAT**

- 1 Use context to create relevance
- 2 Turn loyalty into confidence
- 3 Remove friction when things go wrong



**The airline that owns
the moment of
disruption increasingly
owns the relationship.**

THANK YOU!