



The new competitive edge:

How data is reshaping retail

● RCC STORE CONFERENCE



Welcome to The new competitive edge, how data is reshaping retail



Jonathan Magder
Senior Principal, Services
Mastercard Canada

We're at an
inflection point.

The brands that fail
to evolve risk being
left behind.



The greatest risk is
moving slowly.



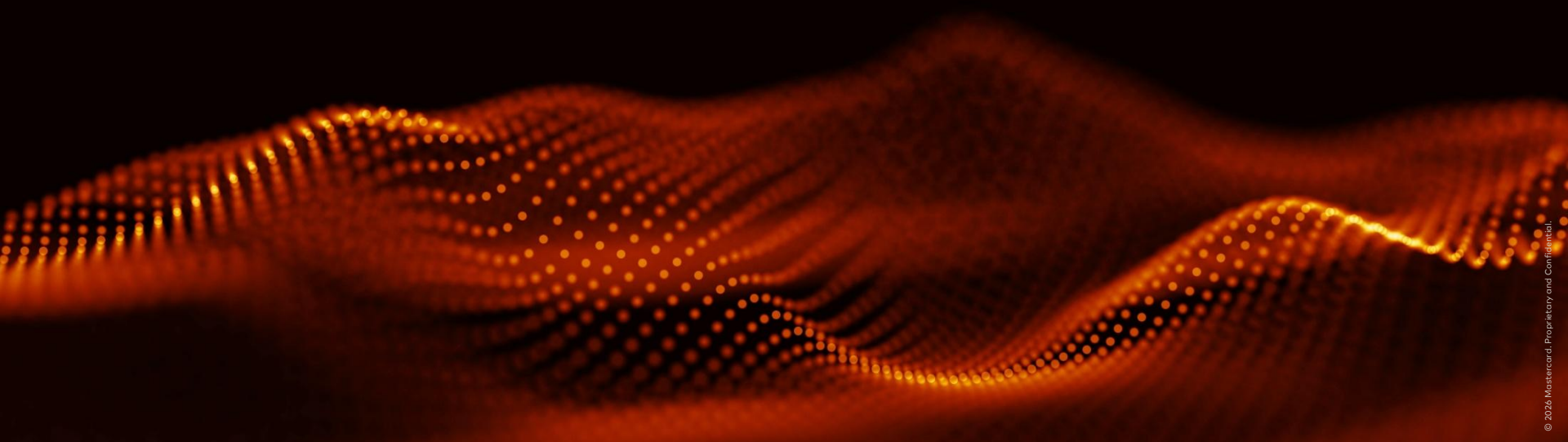
The advantage
is not more data.

It's knowing what
to do with it.



Our role goes beyond the transaction.

We turn intelligence into outcomes.



Understand → Act → Earn loyalty



Relevance is
now the
defining
retail
advantage.

Personalization
should feel useful.



Value is created when
insights turn into action.





Dayo Akinbiyi

Vice President, Insights & Intelligence
Mastercard Canada

More data.
More pressure.
More complexity.
And harder decisions.

Test & Learn helps organizations move
from **assumption to evidence.**



A global convenience retailer asked:

"Should we reduce store hours?"

The challenge sat at the intersection of:

- Cost efficiency
- Customer behaviour
- Revenue risk



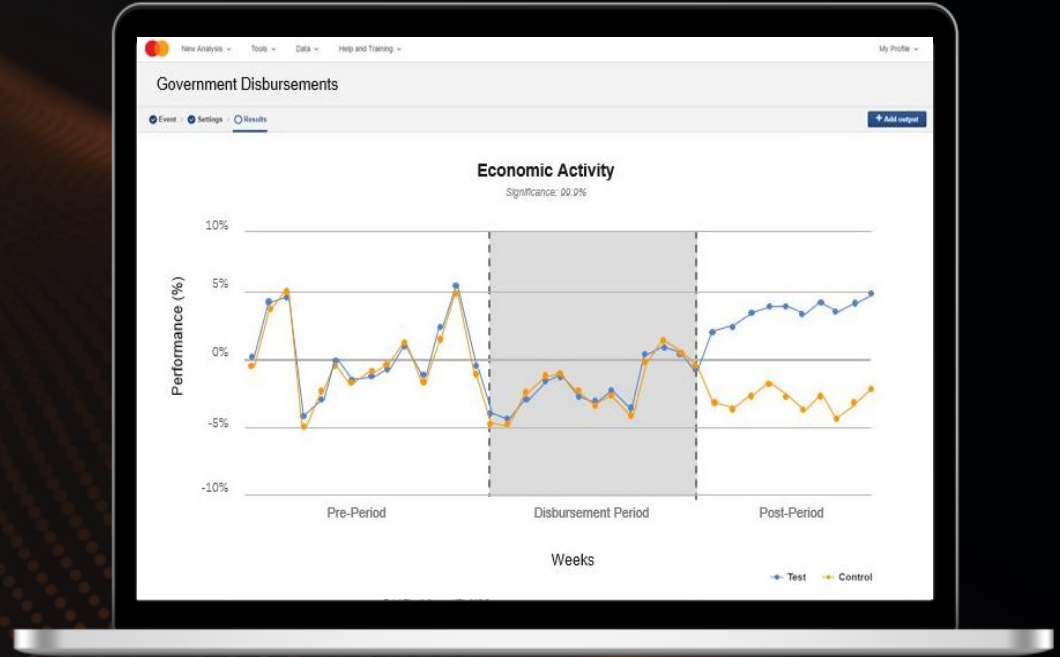
The test revealed what instinct could not.

\$27m

in cost savings
through targeted
rollout



The best decisions are the ones customers can feel.





Maria Riesenberg

Vice President & Group Head,
Consumer Acquisition & Engagement,
Mastercard Canada

Discovery is no longer linear.

Customers expect relevance, immediacy, and continuity wherever they engage.



From insight into experience — in real time

A fast-growing global sportswear brand needed to scale relevance without losing consistency.

- 1 Tailored recommendations
- 2 Dynamic content
- 3 Optimized journeys based on behaviour



Great personalization is your best salesperson.

- Understands intent
- Adapts in real time
- Shows up when it matters



Personalization is a strategic business capability

Market grew 26.1% in 2024 to \$1.2 billion



Dynamic Yield recognized as a leader

in the 2026 Gartner Magic Quadrant
for Personalization Engines



The brands that win will:

- Understand what matters
- Act with confidence
- Create experiences customers value
- Earn loyalty over time



Go deeper on the future of personalization

AI is reshaping customer engagement
across marketing, commerce and service.

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Thank you!

Interested in how Test & Learn
or Dynamic Yield could support
your organization?
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