



Hyper-personalization: How brands can meet customer expectations in 2025

New survey by BVA Xsight for IDEMIA Secure Transactions reveals 82% of consumers demand customized offers and personalized services.

PAYMENT CONNECTIVITY CYBERSECURITY

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The study¹ reveals a significant gap between customer expectations and their perception of brand offerings: on average, 82% of respondents state that it is important or even essential for brands to provide customized offers and personalized services, while almost one in two believe that brands tend to standardize their offerings as much as possible in order to offer competitive prices.

Drawing on the feedback from more than 4,000 respondents in Brazil, France, Japan and the United States, this recent survey conducted by BVA Xsight for IDEMIA Secure Transactions focused on the expectations of customers when interacting with brands.

The age of hyper-personalization

In an era of ultra-personalized streaming recommendations, endless product choices just a click away on major online platforms, and the growing adoption of AI technologies, customer expectations for personalized services are high and only set to grow:

- ➡ In Brazil, 80% of respondents consider being offered tailored products and services an essential or important factor for their purchases or subscription decisions.
- ➡ In France, the USA, and Japan, this even outweighs a brand's high-end positioning and its CSR commitments among six different criteria² (excluding price).
- ➡ 82% of frequent users of digital products and services³ in Japan state that Artificial Intelligence tools have heightened their expectations for personalization.

The importance of customized offers across every sector

Consumers tend to be more attentive to whether a brand offers customized services that match their profile and preferences (64% on average) and remembers their previous purchases (60%) compared to receiving targeted information based on those purchases (55%) or whether the brand uses their name when writing or calling them—except in Brazil, where personalization expectations are very high in every domain.

Customer expectations for tailored experiences impact every sector, **particularly providers of essential payment and connectivity services**. When asked to choose 3 out of 11 sectors⁴ where offer and communication personalization matter the most, respondents ranked the banking and insurance sector clearly at the top, followed—on average—by the telecom and internet sector.

Regardless of the product or service type, a significant percentage of customers **prefer customized options even if they are more expensive**. This preference ranges from about 40% for a payment card or telecom/internet package to over 50% for a car, insurance, or smartphone. Health apps, furniture, household appliances, clothing/shoes, and connected devices fall in between.

Hybrid is the new normal

Amid the digital transformation of societies, it is crucial to remember that consumers still value human interaction—79% consider it essential or important in their purchasing or service subscription decisions.

While 67% of study respondents primarily search online to compare products or services and visualize different options, **close to 90% have already engaged in hybrid journeys**, alternating between a brand's website or app and seeking information in-store or over the phone. More than half do this on a regular basis, **finding it both very useful and easy**. 20% even claim to combine physical and digital channels systematically.

With the digitalization of consumer habits, everything is just a click away. Consumers no longer have time to wait, and the ability of brands to **respond promptly to requests** ranks at the top of the list when consumers are asked what influences their purchases. On average, 77% of the study panel considers this important or essential, and more than half deem it essential.

At IDEMIA Secure Transactions, we see the growing demand for personalization as a valuable opportunity to reshape the brand-consumer relationship. By combining our end-to-end physical and digital expertise, we help our clients deliver tailored experiences that offer the best of both worlds, enabling them to respond swiftly to customer needs by streamlining and securing access to essential services. Additionally, we recognize the importance of individuality, offering distinctive products that resonate with consumers' lifestyles and values.

¹ Online survey conducted by BVA Xsight for IDEMIA Secure Transactions from July 24th to 31st, 2024. Panel of 4,027 people in total composed of 4 representative population samples aged 15 and over in Brazil, France, Japan and the USA.

² Capacity to react quickly to request, human contact, product customization, innovation, high-end positioning, CSR commitment

³ Respondents who own or use at least 6 of the following digital products and services: social media account, online shopping platform, streaming platform, GPS navigation app, card payment directly from smartphone, smart speakers, eSIM, smart watch

⁴ Banking & insurance, telecom & internet provisioning, food, fashion & clothing, automotive, IT & new technologies, tourism, leisure (music, streaming, sports...), energy, furniture & furnishing, transport
