



Using Smart Cards to Gain Market Share

Aneace Haddad

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Payment methods, smart cards and customer-relationship marketing are all converging at the moment of purchase, transforming the connections between shoppers, merchants and bankers. This book explores the impact of convergence and the opportunities for companies to use technology to gain market share. Visa and Mastercard expect their member banks to have completed the migration to smart cards by 2005. Early adopters exploring the benefits of the cards are searching for ways to expand their business. Most expect multi-function smart cards combining a traditional, proven payment mechanism, like credit, along with a customer loyalty function. The new territory is full of obstacles: industry players need to understand the pitfalls. The author uses his personal experience as president of a software company and founder of Sinfonia Marketing Technologies (creator of the first smart card-based electronic coupon wallet) to guide other companies that want to better understand the business strategies related to multi-function smart cards and loyalty.

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