



# Balfin Group **Happy** **Loyalty Program**

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## What Balfin has to say

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Balfin's main goal was to unite all 5 leading companies and create an ultimate customer environment inspiring customer engagement. For that purpose, Inteliqua created one loyalty multi-brand scheme, called "Happy". Why? Because we really want to make our customers HAPPY in every single experience.

Through this innovative program, the customers can use the Happy card and collect points throughout purchases from all 5 companies. Happy combines the best brands in Albania in a single scheme. The process is simple and, at the same time, offers many benefits to the members.

More precisely, for each purchase, the loyalty members gain points and, as a result, more privileges. The members become part of two reward levels from the accumulation of points: discount coupons and special offers that help them earn more points. Since the beginning, our scope was: SIMPLICITY

From the beginning, 5 companies became part of this program: Neptun, Smart Point, Spar, Jumbo, Fashion Group Albania (Mango, Parfois, Geox, Women's Secret, Okaidi, Prenatal, Cortefiel, Carpisa, Springfield) and many more to come soon.

Thanks to Inteliqua's high-standard services, we make our customers feel special and stay loyal to our brands by engaging them each day more. In collaboration with Inteliqua, we will continue to achieve our challenging goals and provide a unique personalized customer experience as Inteliqua has shown that has the know-how on creating unique loyalty programs to make a real success story.





## Summary

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The Balfin group, in collaboration with Inteliqua, designed and executed the “Happy” rewards program, which marks an absolute innovation in the Albanian market as the only multi-brand scheme that offers multiple benefits to its loyal members.

## Company's Profile

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Balfin Group is one of the largest private investment groups in Albania and the Balkans. All the companies included in Balfin Group represent a success story, being the leader of the relevant sector. Balfin has a wide portfolio, like **Neptun** – the biggest network with electronics in Albania and one of the biggest in Balkans, **Spar**, **Mane TCI** – the biggest construction company in Albania, **Jumbo**, **Green coast** – the only High- End Luxury Resort in Albania and **NewCo Ferronikeli** – the biggest producer and exporter of Nickel in Kosovo and **Tirana Bank**. Balfin Group created the 1st shopping center in Albania (QTU) as well as the largest shopping center (TEG), which record over 20 million visitors per year.

## Goals

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With the main goal of rewarding customers, Inteliqua, on behalf of Balfin Group, managed to bring innovation by bringing together 5 leading companies under the same loyalty scheme; Neptun, Smart Point, Jumbo, Spar and brands like Okaidi, Mango, Cortefiel, Geox, Women'secret, Carpisa, etc., managed by Fashion Group Albania.





## The challenge

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The loyalty scheme of the Balfin Group is a two-card reward program, HAPPY and HAPPY+, which successfully unifies five retail companies, 200 brands, and more than 150 points of sale under a single loyalty ecosystem.

“Happy” is an engaging, umbrella loyalty program designed to overcome the fragmentation of five different brands while providing a fast and seamless registration process and a high-quality customer experience. The program was created to build the right environment for meaningful customer relationships, strengthen brand affinity, and encourage repeat purchases across the Group’s retail network.

Through Eliqua.CX, a cloud-based (SaaS) Customer Data and Loyalty Platform hosted on AWS, Balfin Group can identify shoppers in the physical and digital world, analyze their behavior in real time, and engage them through automated, personalized communication across multiple channels.

The key achievement of the program was the transformation of scattered customer data into actionable insights. Eliqua.CX enables the creation of unified Customer 360 profiles, connecting brands with consumers faster and more accurately while supporting advanced analytics such as RFM, churn prediction, and Next Best Offer models.

By integrating all five companies into a centralized loyalty framework, Balfin Group can collect customer data from all touchpoints, enable cross-brand point earning and redemption, and deliver personalized, data-driven customer experiences at scale.



- **Combining all 5 companies.**
- **Collecting customer data from all touchpoints of the 5 companies.**
- **Personalized customer experience.**





## Inteliqua solution

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The **Happy loyalty program** has been designed to directly meet customer needs and create long-lasting relationships between consumers and the brand. It offers unique privileges to the members by designing an ultimate customer experience.

### 6% savings on all purchases made



The Happy loyalty program is considered unique to the Albanian market because it offers a high return on its members by rewarding them based on purchases made at all the participating company stores. From its earliest design steps, the main objective was to offer the simplicity and affordability of choices for the customers.

There are two levels in the **Happy loyalty program** that reward the customers with **Happy vouchers**. Once the member reaches the level of 5000 points, he receives 6 coupons with a total value of 24€, while with 10,000 points, he receives 5 coupons with a total value of 48€. Customers have the best shopping experience in the simplest way.





Beyond its benefits to customers, the program also strengthens Balfin's data capabilities. Through Eliqua.CX, Balfin builds scalable and cost-efficient Customer 360 solutions, enabling a first-party data pipeline that collects customer data across multiple channels, unifies it into a single customer profile, and enriches it using behavioral and transactional insights.

Balfin leverages advanced analytics to better understand member behavior and optimize its loyalty strategy, including:

- RFM Analysis to segment customers based on recency, frequency, and monetary value.
- MTV Analysis to assess transaction value alongside qualitative factors such as preferences and campaign responsiveness.
- Churn Analysis to identify at-risk customers.
- Next Best Offer models to deliver personalized, predictive recommendations in real time.

Additionally, Balfin has successfully implemented loyalty clubs through the platform, assigning members to groups such as Police, Students, VIPs, Pensioners, and Employees in order to deliver tailored privileges and drive higher engagement. The introduction of clubs contributed to a **25% increase in new member registrations**.

## Customer Journey

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The customer loyalty program of Balfin does not simply offer points to its members. It is a smart and creative program through which the brand connects with its customers, fulfilling their needs for a personalized and exceptional customer experience.

Facilitate the consumer with simple procedures from their registration to the encashment of points.

A mobile number is what's needed, and anyone can get a loyalty card for all: Jumbo, Smart Point, Spar, Fashion Group Albania and Happy + stores in Neptune. This program also offers online registration at the microsite to get a digital card with more benefits and 80 BONUS points once the registration process is completed.





The member can also have an easy and secure registration, through the Happy app.

**Rewards, Multiple Benefits in the Biggest Loyalty Program.**

Happy Loyalty Program is created to offer many benefits from different brands. The program is based on member purchases, where the member accumulates points, for each purchase he makes. Also, from this accumulation of points, he becomes part of two levels of reward. A loyal customer becomes part of discounts and special offers that help him to earn more points.

**Inteliqua undertook the full management of this project.**



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## Leverage customer data

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Inteliqua helps Balfin collect customer data in-store and online. Eliqua.CX is a (SaaS) Customer Data and Loyalty Platform based in AWS that enables marketers to identify shoppers in the real world, analyze their behavior and connect with them in real-time like the way they do in the digital world.

We manage to leverage customer data and offer a personalized experience to consumers with advanced marketing technology solutions powered by machine learning. Through Eliqua.CX, we help Balfin reach, connect, and delight with loyal customers faster and more accurately. As a result, we drive customer lifetime value and contribute significantly to the brand's profitability.

### Personalized campaigns

Segmenting customers with the most recent data, communicating the right message to the right consumers and via the right channel while offering personalized rewards improves the average market basket, increases customer satisfaction and thus builds customer loyalty.

Inteliqua has run numerous campaigns (via Viber, newsletters and SMS) on behalf of Balfin to keep customers engaged and satisfied. For example:

- Ad-Hoc campaigns with unique offers and privileges.
- Seasonal campaigns.
- Campaigns on specific stores and specific segments.
- Birthday Campaigns.



Case Study



## AMAZON WEB SERVICES (AWS)

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The partnership between Inteliqua and AWS has brought five key advantages to Balfin Group, leveraging the advanced capabilities and services offered by AWS through the Eliqua.CX Platform:

**Scalable Infrastructure:** AWS provides Balfin Group with a highly scalable infrastructure, allowing them to handle varying levels of customer data and accommodate their growing customer base. The elastic nature of AWS infrastructure ensures that Balfin Group can scale resources up or down based on demand, optimizing costs and enhancing performance.

**Advanced Analytics and Machine Learning:** With AWS services like Amazon Athena, Balfin Group gains access to powerful data analysis capabilities. They can uncover valuable insights into customer behavior and preferences, enabling personalized campaigns and targeted marketing efforts. AWS's machine learning services further enhance Balfin Group's ability to segment customers and deliver tailored experiences.

**Seamless Integration:** AWS offers a comprehensive suite of services that seamlessly integrate with the Eliqua.CX Platform. Services like Amazon S3, Amazon MQ, and Amazon RDS enable Balfin Group to efficiently store and manage customer data, ensuring smooth data flow and streamlined operations.

**Real-time Engagement:** AWS services such as Amazon SES and AWS Lambda empower Balfin Group to engage with customers in real-time. They can deliver personalized messages and offers, triggered by customer behavior, resulting in increased engagement and responsiveness. AWS's serverless architecture ensures instant execution of campaigns, enhancing customer experiences.

**Reliability and Availability:** Balfin Group benefits from AWS's robust infrastructure, ensuring high reliability and availability for the Eliqua.CX Platform. Services like Amazon EFS and Amazon ECS with Fargate guarantee high performance and seamless operation, even during peak





loads. Balfin Group can rely on AWS to provide a secure and highly available environment for their customer data and loyalty initiatives.

By combining Inteliqua's customer data and loyalty solutions with the advanced capabilities of AWS, Balfin Group achieves scalability, advanced analytics, seamless integration, real-time engagement, and reliable infrastructure.



Case Study



## Results

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### Quantitative results

From 2024 to 2025:

- 465.000 members
- 5% increase in retained members
- 5% increase in reactivated members.
- 25% growth in new members acquired through loyalty clubs.
- 15% annual increase in customer visits.
- 9% increase in average member spend.
- 9-point improvement in CSI-NPS score.



### Qualitative Results

- Strong member acquisition performance.
- High engagement levels among both partners and members.
- Expansion of the ecosystem through new affiliate partnerships.
- Improved customer satisfaction and reduced churn rate.



## ABOUT INTELQUA

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Inteliqua is a cutting-edge marketing technology agency specializing in customer data intelligence and machine learning. We revolutionize how brands engage with their customers by creating unified customer profiles and leveraging data to deliver personalized experiences. Our expertise in customer experience (CX) strategies and loyalty management solutions maximizes customer lifetime value (CLV) and drives measurable revenue growth. Through advanced marketing technology, we empower brands to foster lasting loyalty and enhance customer relationships.

## CONTACT US



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