

Behind Visa's digital marketing strategy

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For Visa, Marketing Technology Is About Making Data Actionable

eMarketer: How has the role of **marketing** technology at your organization evolved over the past year?

Chris Curtin: It has evolved almost on a monthly basis. We've made a substantial move to **digital** from a **marketing** perspective. We've aligned with a number of new agencies that are experts in programmatic **digital** buying, for instance. We're also bringing in additional content resources so that we can post things to the **social** and **digital** spaces at a moment's notice. We're doing a number of major investments on the experiential side as well, and we're doing it with some of the best **brands** in the world.

eMarketer: What are some of your business goals for 2016 from a **marketing** standpoint?

Curtin: The World's Fair would bring some of the best **brands** in the world together for a showcase, and we wanted to approach the Super Bowl in a similar way, so we worked closely with the NFL to create state-of-the-art payment experiences for the NFL shop and Levi's Stadium, where the Super Bowl was held.

Visitors were able to pay with their phone, their watch or their credit card, and they could also order from their seat so that food would be delivered to them. Post-Super Bowl, we're discussing how to build on that experience for the Olympics this summer in Rio.

eMarketer: How do you evaluate any new **marketing** technologies that you might want to use internally?

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Curtin: Most companies stand back and judge [data-centric] technology through one of two filters: an effectiveness filter or an efficiency filter. Data on its own is not useful.

Data as part of a three-step process is beneficial, and that three-step process is first collecting clean, clear and universal data; then ensuring that there are insights attached to that data; and finally determining whether or not the data and insights are actionable. The core [value] of technology is [executing] that three-step process.

eMarketer: Do you expect your **marketing** technology spend to increase, decrease or stay the same?

Curtin: We want to increase our **marketing** technology spend, but we don't look at it as a predetermined percentage. Just recently, we met with our management team to discuss a piece of software that needed some better tracking around it. We made the decision that it's something we should proceed with, and it will represent an increase in our **marketing** technology spend. But it's not because we said, "We've got to meet a quota of a 10% year-over-year increase."

eMarketer: What does integration mean to you as it relates to **marketing** technology?

Curtin: Integration is hard in any case. You have different pieces of software that in many instances weren't **designed** to work with each other. But the industry's getting better, and the winners are the ones who have that open cloud perspective where they say, "Our software is engineered to work with your existing infrastructure." Those are the vendors that make it easiest on the client.

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