

FOUR PERSONAS THAT MAP YOUR LOYALTY

SEGMENT SMARTER



TRACK THE SIGNALS



The conventional wisdom in customer loyalty says that **the more a customer spends, the more loyal they are.**

This is where the “tiered” approach to loyalty comes from — Gold, Silver, or Bronze status, where the only way to move up is by making purchases.

But today’s loyalty landscape is much more nuanced than the “buy this, get that” approach. With the tools available today, we can better understand what motivates customers and get insights into how they *feel* about a brand.

And that’s where lots of new possibilities open up. Because once you have a better picture of *why* your customers buy from you, you can start segmenting them into groups for more tailored messaging and personalised experiences.

At TRIFFT, we make gaining these insights easier by mapping data onto customer personas that align with four profiles shaped by two metrics — spend and engagement:

- **The Advocate:** The high-spending soul of your brand
- **The Mercenary:** The high-spending opportunist
- **The Cheerleader:** The low-spending brand champion
- **The Ghost:** The silent, high-risk churn candidate

These personas break down further into specific behaviours until you’re able to craft messaging for a segment of one. Still, they provide a convenient big-picture view of every customer’s starting point.

Personas are helpful because it’s not enough to look at *what* customers buy — you need to know *why* they buy. This is how you move beyond simple transactional data and measure **Emotional Loyalty**.

Assigning customers to the right personas and tracking their movements are key to effective outreach and to generating the kind of emotional connections that produce lasting relationships.

Let's look more closely at the psychology of customer retention and at each of these personas, along with the behavioural signals that define them. It's time to stop guessing who your customers are and start understanding who they *will* be tomorrow.

"If you stopped all discounts tomorrow, which customers would still be loyal to you? The answer to that question is the difference between a successful business and a dying brand."

THE ADVOCATE

HIGH EMOTION

HIGH SPEND



Invite your friend

Till: March 21

Free

Use



Get a free dessert

Till: April 12

199 pts

Use



The Advocate

(High Spend, High Emotion)



In a perfect world, all of your customers would be Advocates. They spend more with you and have a deep emotional bond with your brand. They don't just buy your products — they buy into your mission.

The Scenario

Think of the kind of customer who doesn't wait for a sale to buy from you. They don't need a special reason to make a purchase because you're already on their mind. They're the ones who tag you on Instagram and refer their friends to your loyalty program. When a shipment is delayed, they're more forgiving than others and don't flood social media with angry comments because they are Advocates.

The Danger: The "Broken Heart" Effect

The biggest danger with Advocates is **neglect**. Because they shop frequently and rarely complain, brands often take them for granted and focus all their attention (and best offers) on winning back other kinds of customers that we'll get to in a moment. When ignored, an Advocate feels like a stranger after years of loyalty, and their exit isn't just a loss of revenue, it can be a kind of traumatic emotional divorce that can damage your brand's reputation.

The Opportunity: Organic Scalability

Advocates often act as your unpaid Marketing department. The opportunity lies in amplifying their enthusiasm by making sure they feel like they have exclusive "insider" status. Leverage their high LTV (Lifetime Value) into a customer acquisition machine. They don't just spend money, they bring in new customers who are likely to become Advocates themselves.

OLIVER | 1823 PTS

Designer Watch

1

oliver.k
♥ 1 430

Way to go! 🚀
Bravooo

Invite your friend
till: March 21

Use now

CURRENT STATUS
Advocate ❤️

How to Handle The Advocate

01

Status over Discounts: Advocates don't need a \$5 coupon to shop. In fact, heavy discounting can cheapen the brand for them. Instead, reward them with **Insider Access** and perks like early drops, "members-only" events, etc.

02

Recognition: Use TRIFFT to trigger "Thank You" messaging that isn't tied to a purchase. Acknowledge them in ways that make them feel like a partner, not a number.

03

The VIP Fast-Track: Give them perks that save them time or provide status, such as a dedicated customer service line or "skip the line" privileges in-store.

The Plays That Keep Them Loyal

The Goal: Prevent "Broken Heart" syndrome caused by neglect or over-discounting.



Status over Discounts: Instantly swap out generic coupons for exclusive "Insider Access," such as early product drops or members-only events.



Non-Purchase Recognition: Trigger automatic, unprompted "Thank You" messages that make them feel like a valued brand partner rather than just a transaction number.



VIP Fast-Track: Provide time-saving status perks like a dedicated customer service line or "skip the line" privileges in-store.

THE MERCENARY

LOW EMOTION

HIGH SPEND



Original
handbag

Purple shade
onesize



1



Discounts

- £ 102.42

Total

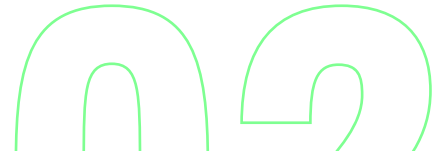
£ 1492.99

CHECKOUT



The Mercenary:

The Transactional Powerhouse



The Mercenary represents high financial value but low emotional attachment. They spend significant money with your brand, but their "loyalty" is rented, not owned. They are driven by price, convenience, and the best deal they can find. When you're the one offering that deal, Mercenaries are your best friend, but they disappear when the deal does.

The Scenario

Imagine a customer who spends an impressive monthly amount in your online store. On paper, she's a "Gold Tier" member. However, she only shops when there is some kind of powerful promotion on offer. If a competitor offers the same goods on more attractive terms, she disappears instantly. She has no particular strong feelings for your brand, her feelings are reserved for her own bank account because she's a Mercenary.

The Danger: Margin Erosion & Volatility

The Mercenary is your most expensive customer. Because they lack an emotional bond, they require constant financial incentives like discounts, coupons, and sales to keep them from switching to a competitor. They are a churn risk every single day. If your competitors start a price war, the Mercenary is the first to leave, taking a huge chunk of your revenue with them.

The Opportunity: The Cash Flow Engine

While their support comes with a price, Mercenaries provide the volume necessary for scale. Every business needs them and their purchases keep the lights on, but correctly categorising them as a Mercenary means you can focus your messaging on what they will respond to (incentives for buying *now*) and not waste time and resources while annoying them with attempts to create deeper engagement.

MARIE | 3719 PTS

Original Handbag

Running Shoes

CURRENT STATUS
Mercenary

Cut - £102.42
Total **£1492.99**

CHECKOUT

How to Handle The Mercenary

01

Protect Your Margins: Since they are already high spenders, avoid "stacking" discounts. They are likely to buy anyway if the price is right.

02

The "Convenience" Hook: Since they lack emotional ties, win them through frictionless experiences. One-click reordering, fast shipping, or easy returns can keep a Mercenary loyal simply because it's too much work to switch.

03

The Bridge Strategy: Use TRIFFT to identify their favourite products and offer "surprise and delight" samples of *related* items. The goal is to move them toward an emotional connection by showing you understand their preferences beyond the price tag.

The Plays That Protect Your Margin

The Goal: *Protect profit margins while building a "convenience hook" to transition them toward emotional loyalty.*



Frictionless Convenience: Serve them highly practical, time-saving experiences like one-click reordering, fast shipping, or easy returns so it becomes "too much work" for them to switch to a competitor.



The Bridge Strategy: Identify their favorite products and trigger "surprise and delight" samples of *related* items to prove you understand their preferences beyond the price tag.



Targeted Incentives: Stop stacking discounts, but keep automated communications strictly focused on the immediate buying incentives they actually respond to.

THE CHEERLEADER

HIGH EMOTION

LOW SPEND

Last one

Referrals

3 hours ago

721



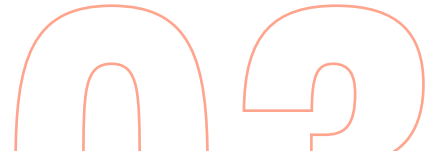
 ann.star99

Guysss, loving it!! 🥰

 53



The Cheerleader: *The Future Advocate*



As their name makes clear, Cheerleaders have a lot of enthusiasm for your brand, but they also have low spending power. They are your brand's biggest fans on social media, but for various reasons, including budget, lifecycle stage, or need, their transactions are infrequent.

The Scenario

Let's say your brand of, for example, sustainable clothing *really* appeals to certain customers who love what you're all about. They visit your site, wishlist pretty much everything, and maybe share your social media posts about eco-friendly fabrics. However, they only buy one high-quality item every six months or so because that's what their budgets allow. These are your Cheerleaders.

The Danger: The Invisible Fan

The danger here is **invisibility**. Traditional loyalty programs that only track spend will treat Cheerleaders like they don't matter much. But if you ignore them because they aren't spending \$1,000 a month, you lose their emotional energy and their word-of-mouth value. Eventually, they will stop talking about you, and your organic reach will dry up.

The Opportunity: The Spend Migration

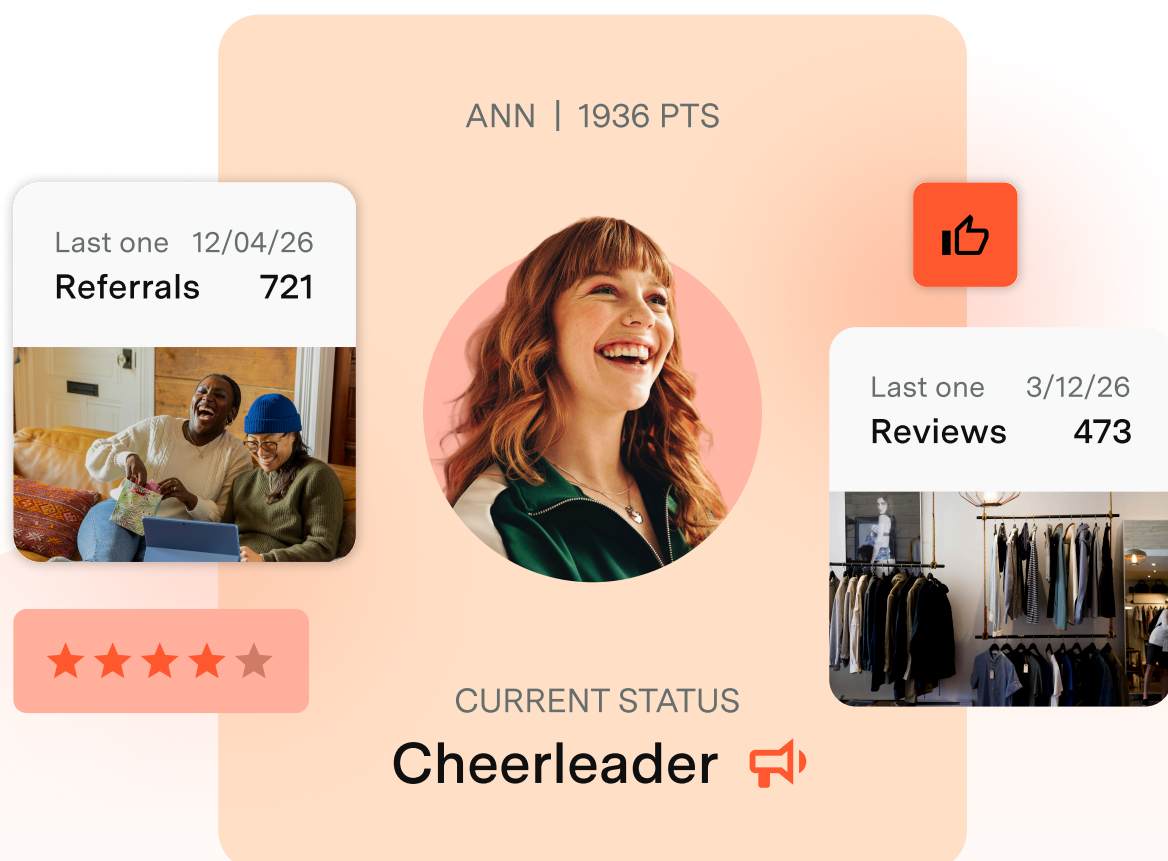
Today's Cheerleader can be tomorrow's Advocate. Their current circumstances might limit how much they can buy now, but by nurturing them with non-transactional rewards (social media shoutouts, community access), you build goodwill that will return to you when their purchasing power increases. Until then, their social proof is invaluable for attracting Mercenaries.

ANN | 1936 PTS

Last one 12/04/26
Referrals 721

Last one 3/12/26
Reviews 473

CURRENT STATUS
Cheerleader



Low LTV now? Lower CAC later!

It's understandable if you're questioning why Cheerleaders with low lifetime value (LTV) deserve such attention, but their contributions often come from another direction. The buzz they help to generate across touchpoints pays off through lower customer acquisition costs (CAC), making their value to your bottom line a bit less tangible but clear nonetheless.

How to Handle The Cheerleader

01

Reward the "Echo": Cheerleaders provide massive value through word-of-mouth. Use TRIFFT to reward them for non-transactional actions like leaving reviews, completing surveys, or social media engagement.

02

Nurture for the Future: Today's student is tomorrow's high-earning professional. If you treat Cheerleaders like a VIP now (despite their low spend), they can transition into an **Advocate** the moment their disposable income increases.

03

Community Inclusion: Invite them into your brand community. They are the ones who will provide the most honest and passionate feedback on new initiatives.

The Plays That Grow Their Value

The Goal: Nurture the "spend migration" so today's low-budget fan becomes tomorrow's high-spending Advocate.



Reward the "Echo": Automatically distribute non-transactional rewards when they leave product reviews, complete surveys, or engage with the brand on social media.



Community Inclusion: Invite them into exclusive brand communities where they can feel like VIPs and provide passionate feedback on new initiatives.



Nurture Marketing: Provide them with brand access and social media shoutouts to build long-term goodwill, lowering your long-term Customer Acquisition Costs (CAC).

THE GHOST

LOW SPEND

LOW EMOTION

Latest one

2 months ago

Number of reviews

3

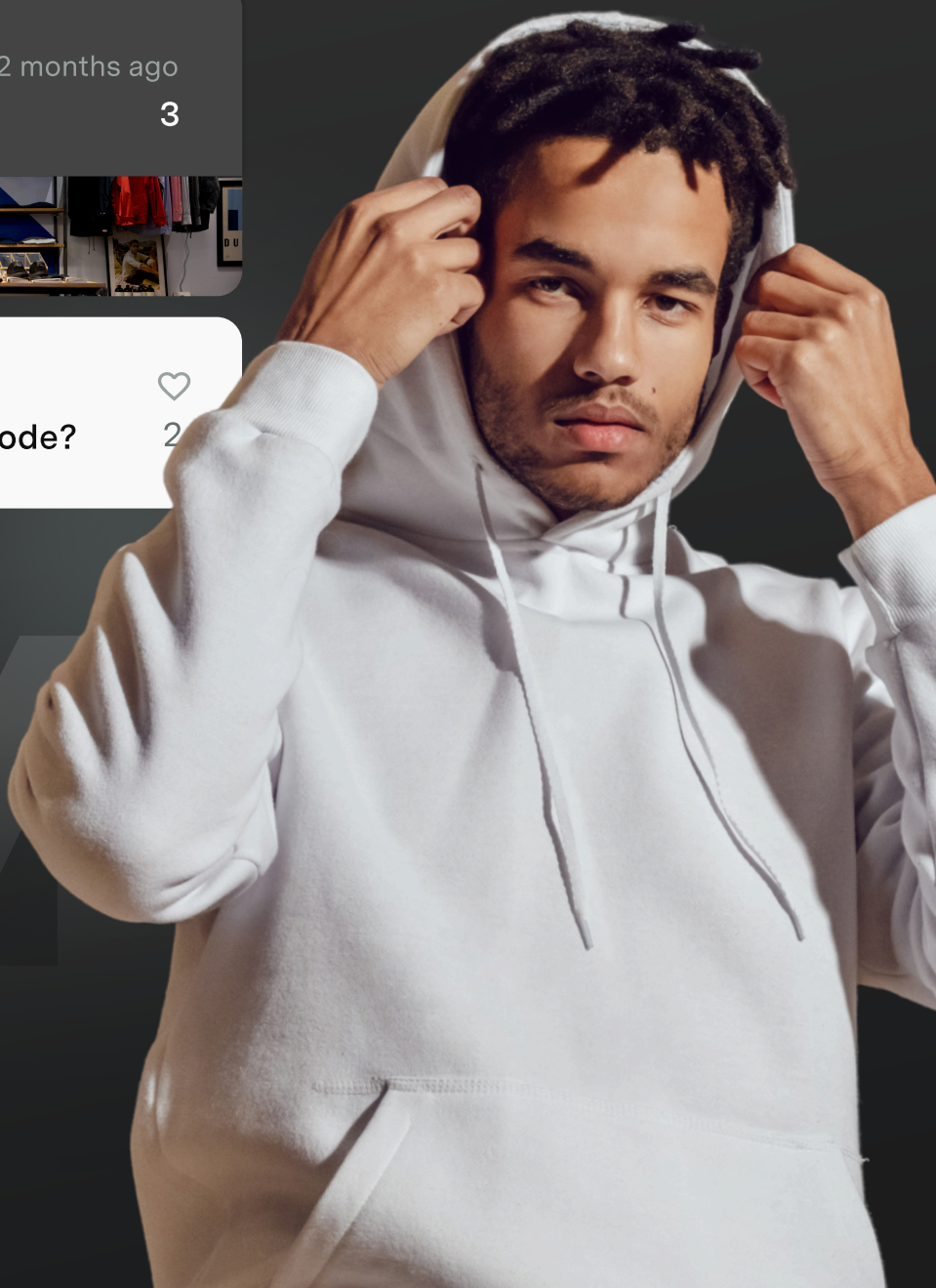


e.jah1200

any discount code?



2



The Ghost:

The Silent Risk



As if a name like “Ghost” wasn’t scary enough, there are actually two types to worry about. All Ghosts have low spend and low emotional connection, but not all took the same path to where they are today. Some never progressed past being “one-and-done” shoppers, while others were once advocates who have drifted away over time. Either way, they’re still haunting your statistical performance today.

The Scenario

Type 1 - The New Ghost. Think of a customer who bought something on your site some time ago during a clearance event, hasn't opened an email or visited your website since, and didn't respond to the "Birthday Reward" sent last month. This customer has no opinion of your brand and has simply forgotten it exists. This *New Ghost* left your world about as quickly as they came in.

Type 2 - The Fallen Advocate. Picture someone who used to be a high spender or a regular customer but stopped for some reason. Maybe the break-up was sudden, maybe it happened over time, but the important thing now is the fact that you are not on their radar anymore. This is a *Fallen Advocate*, an ex-fan who drifted away but may have left the door open to a reunion — with the right outreach.

Note that while they may have taken different journeys, the New Ghost and the Fallen Advocate are in the same place today. They're both disengaged and disinterested, but possibly open to a conversation if the message is right.

The Danger: Resource Drain & Data Noise

The danger of both Ghost types is that they sit in your database, skewing your metrics and costing you money in "dead" marketing spend. Sending repeated emails or direct mail to a Ghost who has no intention of returning is a waste of your budget. Furthermore, a high volume of Ghosts indicates a "leaky bucket" in your acquisition strategy.

New Ghosts were likely destined to be one-time shoppers from the start, but at least there's something to build on. You're not cold-starting from zero if you can engage with them again.

Fallen Advocates aren't necessarily a lost cause. While the chances may not be great (they left for a reason), there *is* a chance to reconnect and start over. A message that reignites their interest can work, but the same resource allocation issues apply.

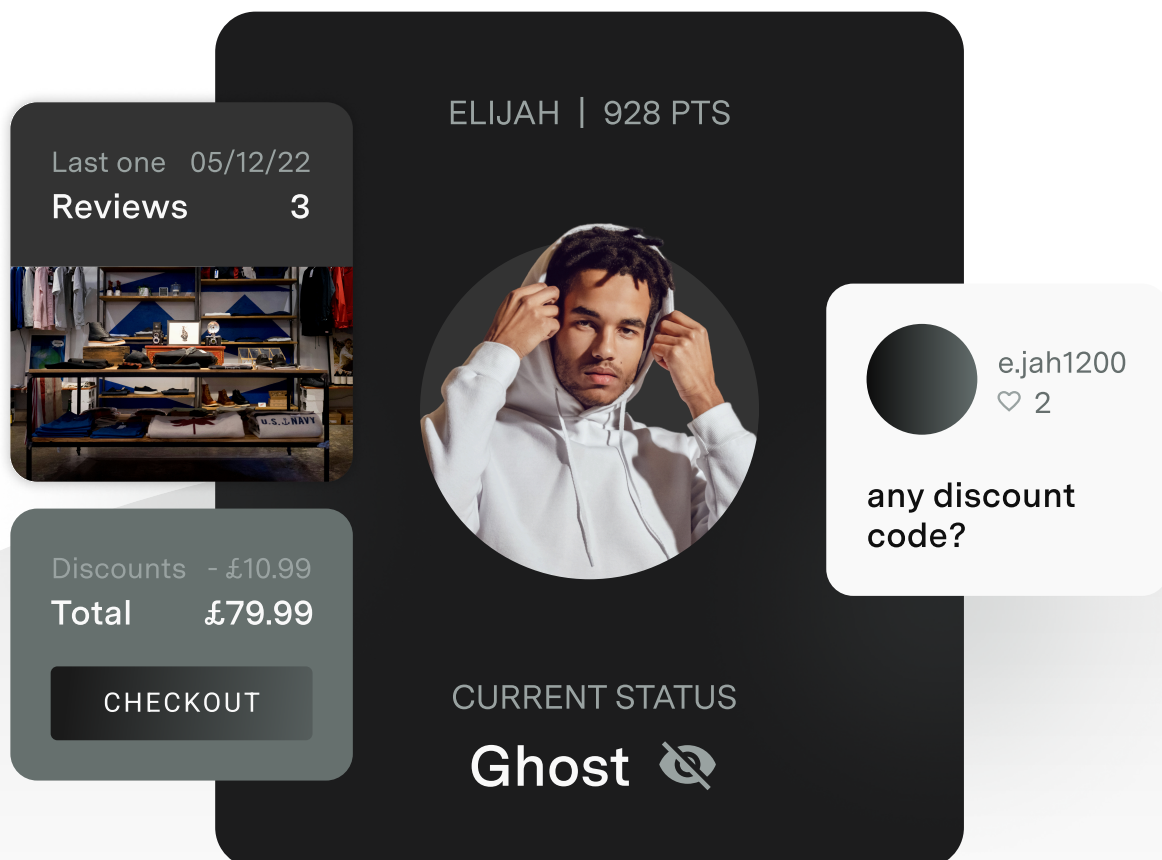
Either way, both Ghost types are a reminder that database hygiene is a must. Be aware of the difference between opportunities to reactivate and dead weight that ruins Open Rates and ROI.

The Opportunity: The Win-Back Intelligence

Ghosts are a goldmine of **Diagnostic Data**. By analysing when they stopped engaging, TRIFFT can help you identify "friction points" in your customer journey, making it easier to respond and start moving the needle in the other direction. When that happens, you get even more data confirming which kinds

of messaging work best with which types of Ghosts.

The silver lining to the common challenge of Ghosts is that the wealth of information they can provide can help you adjust your strategies aimed at reigniting their interest.



How to Handle The Ghost

01

The "Wake Up" Call: Ghosts require a pattern-interrupt. Use TRIFFT's AI to send a "Welcome Back" offer that is significantly different from your standard marketing. If they usually ignore 10% off, try a "Free Gift with Purchase" or a deep-value re-engagement offer.

02

The Survey Approach: Sometimes a Ghost is created by a bad experience. Send a short, one-question survey: "*Did we get something wrong?*" This can often reignite a conversation and provide valuable data on why customers are drifting.

03

Know When to Let Go: If a Ghost remains unresponsive after a targeted re-activation sequence, stop spending marketing dollars on them. Use TRIFFT to clean your segments so you can focus your energy on the groups that actually drive growth.

The Plays That Win Them Back

The Goal: Use win-back intelligence to diagnose friction points, or clean the database if they are entirely unresponsive.



The "Wake Up" Call Pattern-Interrupt: Deploy a re-engagement campaign featuring an offer significantly different from standard marketing — such as a "Free Gift with Purchase" or deep-value offer instead of a basic percentage discount.



The Diagnostic Survey Approach: Trigger a short, one-question survey ("Did we get something wrong?") to find out if a poor experience caused them to drift away.



Automated Data Hygiene: If they remain completely unresponsive after the targeted re-activation sequence, the Loyalty Engine stops allocating marketing dollars to them and cleans them from active segments to protect ROI.

Why TRIFFT Uses *These Four Personas*

Treating every customer the same is a quick way to erode your profit margins and alienate your best buyers. We built TRIFFT around these four distinct personas to help brands move from generic, one-size-fits-all marketing to highly targeted loyalty strategies.

Here is why understanding these personas changes everything:

You Stop Wasting Margins: *Mercenaries* will buy from you when there's a deal, but *Advocates* buy from you regardless. When you know who your Advocates are, you can stop sending them unnecessary discounts and reward them with VIP experiences instead—protecting your bottom line.

You Unlock Hidden Value: Traditional programs ignore low-spenders. But *Cheerleaders* have a high emotional connection and massive word-of-mouth value. Recognising them helps you harness organic marketing.

You Can Predict Churn Before It Happens: By monitoring emotional connection, you can see when a previously engaged customer is fading into a *Ghost*, allowing you to intervene before they are gone forever.

Moving Targets:

How TRIFFT Detects Persona Shifts

Customers aren't static. A Mercenary can fall in love with your brand and become an Advocate. An Advocate can experience bad customer service and fade into a Ghost.

Here is how TRIFFT's platform detects when a customer moves from one segment to another:

1. The Emotional Loyalty Score (ELS)

TRIFFT's "Emotional Brain" continuously calculates an Emotional Loyalty Score for every single customer. This score isn't just based on what they buy, it measures how they interact. If a customer's ELS rises or falls past specific thresholds, the platform automatically transitions them into a new persona.

2. Tracking Non-Transactional Signals

You can't track emotion with just a receipt. TRIFFT tracks a wide variety of behavioural "micro-moments" to detect segment movement. The platform notices when a customer:



Opens an email or push notification



Shares your content on social media



Leaves a product review



Refers a friend



Visits your mobile app
without making a purchase

Movement Example: If a high-spending **Mercenary** suddenly starts leaving glowing reviews and referring friends, TRIFFT detects the spike in emotional engagement and automatically upgrades their persona to **Advocate**.

3. Detecting "Loyalty Drift"

Because TRIFFT analyses purchase frequency and engagement cadence, it establishes a baseline for every customer. If an Advocate usually buys every 30 days and frequently visits an app, TRIFFT's AI immediately flags a deviation from this pattern.

Movement Example: If that Advocate hasn't opened the app in 45 days, the system detects "loyalty drift" and temporarily shifts their status toward **Ghost**, immediately triggering a personalised re-engagement campaign.

4. Triggering the "Next Best Action"

Detection is only valuable if you can act on it. When TRIFFT detects that a customer has moved to a new persona, the Loyalty Engine automatically recalculates the "Next Best Action." The system instantly swaps the rewards, communications, and offers that customer receives so that the messaging perfectly matches their new emotional stance towards a brand.

 **NEXT BEST ACTION:**  +76

20% DISCOUNT FOR EVENT PARTICIPATION

**Convert Ghosts into Advocates
with discounts for engagement**

 Expected increase in ELS while promoting reactivation
through transaction

[Previous one](#) [Accept](#)

Why is Emotional Loyalty Important?

Not every high spender is loyal, and customers don't always stay in one place. When customers are emotionally invested in your brand, they advocate for you, purchase more frequently, and become less sensitive to price.

Focusing on emotional loyalty delivers real, measurable business impact:

Increases Purchase Frequency:

Customers with a high Emotional Loyalty Score (ELS) are **2x more likely** to buy more often.

Maximises Lifetime Value (LTV):

Brands focusing on emotional connection can see up to a **300% higher** Customer Lifetime Value.

Protected Margins: Genuine loyalty means you can build brand affinity and increase repeat purchases without relying on continuous, unnecessary discounts.

Reduces Churn: By monitoring behaviour, you can detect "loyalty drift" and step in with personalised engagement before a customer ever decides to leave.

Turns Customers into Advocates:

It allows you to transition your database from passive shoppers into an active community of brand champions.

How TRIFFT Helps You Achieve *Emotional Loyalty*

TRIFFT is a complete, cloud-native AI loyalty platform built precisely to help brands generate lasting emotional loyalty. Rather than just offering points for purchases, TRIFFT uses four key layers to turn customer insights into effective action:

1. The Emotional Brain

The intelligence layer behind TRIFFT. It actively measures the strength of every customer relationship using an Emotional Loyalty Score (ELS). It then calculates the Next Best Action to turn customer signals into proactive strategies that drive loyalty.

2. The Loyalty Engine

Go beyond the basics. TRIFFT's Loyalty Engine allows you to design and run highly customisable loyalty programs built around real customer behaviour, maximising retention and personalising the experience.

3. Customer Touchpoints

Deliver the right actions across every channel. Whether it's mobile, web, or in-store, TRIFFT helps you engage and delight members with meaningful rewards and recognition wherever they choose to interact with you.

4. Seamless Integrations

Connect your entire ecosystem. Through a flexible Integration Hub, TRIFFT easily syncs with your existing POS, ecommerce platforms, and CRM to ensure your insight and execution continuously work together in real time.

The End of the Guessing Game: *Your Roadmap to Emotional Loyalty*

You now have the framework to see your customers for who they truly are. You know that a **Mercenary** is a margin risk, an **Advocate** is your greatest asset, a **Cheerleader** is your future, and a **Ghost** is a warning sign.

But insight without action is just data. The real challenge (and opportunity) lies in identifying these shifts in **real-time** and responding before the moment passes.

It Starts with a Discovery Call

The journey from transactional tiers to emotional loyalty doesn't happen overnight, but it does start with a single conversation. **Book a free loyalty audit with the TRIFFT team** today and discover more about how to engage with the personas present in your customer base, from reactivating the Ghosts to measuring your vulnerability to Mercenaries and everything in between.

During this session, we'll explore:

Your Data Health:

How to transition your current "spend-only" data into behavioural insights.

Persona Mapping:

A preliminary look at how your current audience might distribute across our four personas.

The Path Forward:

Discussing the importance of ELS as a KPI for your customer retention strategy

Why Wait for the Next Sale?

While your competitors are still sending the same generic 10% discount to everyone on their list, you could be rewarding your **Advocates** with exclusive access and waking up your **Ghosts** with high-impact re-engagement.

Stop renting your customers' attention and start owning their loyalty. Every day you wait is a day your **Mercenaries** might find a better deal elsewhere and your **Advocates** might feel a little more like strangers.

"Loyalty isn't something you buy with points; it's something you earn through understanding. Let's build a brand that people don't just shop with, but a brand they believe in."

Ready to put your knowledge to work?

Visit us at www.trifftloyalty.com to claim your spot.