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Vitality Distribution Network (VDN) Summit 2025

EVENT OVERVIEW

The Vitality Distribution Network Annual Summit brought together markets and marketing and distribution experts from across the globe to share success stories and best practices. It was an opportunity to unlock new strategies for growth and create a networking space for learning and collaboration, under the theme of 'Trailblazing Insur-Trends'.

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Vitality: One global composite, one global aim

Adrian Gore – Founder and Chief Executive, Discovery Group

After more than 30 years of growth and innovation, Vitality is entering a new era as Vitality Global and Vitality UK merge into a single business composite. In his opening address at the VDN Summit, Discovery Chief Executive Adrian Gore, outlined how this unified structure positions Vitality to leverage international expertise, intellectual property and cutting-edge technology to drive global impact.

Gore made a compelling case for why the traditional insurance model is outdated. Since its inception in South Africa, a highly competitive and complex market transitioning out of apartheid, Vitality has demonstrated that healthcare is a microcosm of society.

The South African context, marked by a high HIV prevalence and a shortage of doctors, required a sustainable, forward-thinking health insurance model. This led to the creation of Vitality, which embeds incentivised healthy behaviour directly into insurance products, making them both actuarially sound and socially impactful.

Vitality's approach is anchored in the principle that key behaviours drive health outcomes, making incentives central to the model. Over the years, this approach has proven to be globally scalable, particularly as the world grapples with shifting health and demographic challenges, including ageing populations, rising chronic disease burdens and increasing healthcare costs.

Gore emphasised that Vitality's success lies in its ability to align incentives across individuals, insurers and society. When people become healthier, insurers become more profitable, creating a virtuous cycle of shared-value. Unlike traditional long-term insurance models, which are inefficient and reactive, the Vitality model proactively reduces risk by rewarding healthier behaviours, ultimately benefiting policy holders, businesses and shareholders alike.

One of the most striking insights from Gore's address was the depth of data-driven evidence supporting the impact of behavioural change. He highlighted that when people engage in regular physical activity, their mortality risk drops by 60%, significantly reducing healthcare costs and improving overall wellbeing. What's more, these behavioural dynamics hold true across all age groups and income levels.

Vitality's next chapter will be powered by a single global composite, featuring a unified technology platform that ensures seamless integration across markets. It will also feature an inter-operable partner network to enhance product offerings as well as Vitality AI, which delivers personalised recommendations, dynamic risk assessments, and real-time incentives for members.

This transformation is not just about business efficiency, it's about amplifying Vitality's impact on a global scale.

Gore concluded by reflecting on Discovery's 33-year journey, positioning this milestone as a testament to the power of innovation and the perpetual relevance of the Vitality Shared-value Insurance Model.

With Vitality's international expansion and AI-driven personalisation, the company is set to redefine insurance once again, proving that when you align incentives for better health, everyone benefits – individuals, insurers and society as a whole.

Enhancing adviser value: The shared-value advantage

Gareth Friedlander – Deputy CEO, Discovery Life

Advisers are navigating a fluid insurance environment, shaped by AI, social media influence and the increasing demand for hyper-personalised, holistic advisory services.

Speaking at the VDN Summit, Discovery Life Deputy CEO Gareth Friedlander, highlighted how the shared-value model not only addresses these challenges, but also enhances adviser value by driving engagement, increasing policy persistence and unlocking new revenue opportunities.

Traditional insurance models, Friedlander argued, are unsustainable. In contrast, the Vitality Shared-value Insurance Model benefits clients, society, insurers and, crucially, advisers.

He pointed out a striking trend: clients' engagement with the model is not determined by age, industry, gender or geography, but rather by their financial adviser. Advisers play a pivotal role in shaping client behaviour, and their personal level of engagement with Vitality significantly influences client participation. Data reveals that advisers with Diamond Vitality status have clients who are 42% more engaged than those with Blue status. This underscores a key principle: advisers who personally experience the benefits of the programme can more effectively communicate its value to clients.

Friedlander shared compelling statistics demonstrating how the shared-value model drives tangible business outcomes. Policies with two or more integrated components have a 78% higher proportion of sales. Conversion rates under the model reach an impressive 70%, driven by its ability to deliver immediate, meaningful value to clients. Additionally, engaged clients become the programme's strongest advocates, with 59% actively recommending Vitality to family and friends.

Persistence is another major factor. The longer a client stays engaged, the greater the revenue flow for advisers. Retaining healthy clients not only sustains commission streams, but also creates opportunities for cross-selling and up-selling over time. The model, Friedlander explained, moves beyond the traditional approach of catching clients "at the bottom of the cliff" and instead "builds a fence at the top", focusing on prevention rather than just payouts.

Looking ahead, Friedlander announced the launch of the Adviser 360 Practice Valuator, a next-generation Discovery practice valuation tool set to go live soon. This tool will assess the value of every adviser's book, across life and health insurance, providing rich insights and generating personalised campaigns to drive further engagement. Advisers will gain access to detailed client data, enabling more strategic decision-making and unlocking new growth opportunities within their practices.

Ultimately, the shared-value model is redefining the role of the adviser. By actively participating in Vitality and leveraging its benefits, advisers can significantly enhance their practice value while improving client outcomes. As Friedlander emphasised, "You can only sell something with conviction if you are doing it yourself".

Insur(AI)nce: Tech and growth

Moshe Tamir – Founder and Managing Director of Axell

“The biggest revolution we’ve ever seen is happening right now,” said Moshe Tamir, Founder and Managing Director of Axell, as he took the stage at the VDN Summit.

AI is transforming industries at an unprecedented pace, and for the insurance sector, it presents both an opportunity and a challenge. How companies and advisers adapt will determine their success in the years to come.

Tamir framed AI as part of a larger pattern of technological revolutions. “Every 50 years, something big happens,” he explained. The Information Age began in 1971, followed by the smartphone revolution in 2007, which put computing power into consumers’ hands. Today, AI is driving the next seismic shift, with capabilities doubling every six months.

The scale of this transformation is staggering. “If you compare the computing power we used for the moon landing, adjusted for today’s standards, AI is now 40 times more powerful just from an algorithmic perspective,” Tamir noted. In just six to eight years, a single AI system could have 90% of the expertise of a human specialist in any given field.

Speaking on the future of financial advisers in an AI-driven world, Tamir predicted that employers will replace human workers with AI if it improves business outcomes, and that within five to 10 years, AI will outperform humans in most administrative and analytical tasks.

However, AI is not about replacing advisers, but enhancing their role. “The advisers who embrace AI as an ally will thrive. It’s not about man versus machine – it’s about man with machine,” he said. By automating repetitive tasks, AI allows advisers to focus on building deeper client relationships, he noted.

Traditionally, the customer journey was one-directional – offline, adviser-led, and limited to a single channel. Today, consumers expect a multi-channel, client-led experience. Social media has become a real-time customer relationship management (CRM) tool, yet many advisers aren’t leveraging this shift. “There’s a massive gap between where advisers are and where clients expect them to be,” Tamir pointed out. Many still rely on static websites and basic messaging instead of AI-powered chat, robo-advisory tools and self-service platforms. This disconnect limits their ability to scale and engage with today’s digitally savvy consumers.

By integrating AI, advisers can automate personalised content, deploy chatbots to ensure compliance, and use predictive analytics to track engagement and ROI. “AI doesn’t replace the human element – it enhances it,” Tamir said. “It allows advisers to offer hyper-personalised service while freeing them from administrative burdens.”

Will AI replace financial advisers? The short answer is that some will be replaced – but not all. “The advisers who use AI to create more meaningful client relationships will have the greatest advantage,” Tamir noted. Administrative tasks, bureaucracy and routine calculations can be automated, but trust and human insight remain irreplaceable.

“Clients now have access to more information than ever before, and they want to validate what their advisers tell them,” he added. “If you want to stay relevant, you need to do two things – leverage AI to enhance your value and build a relationship of trust.”

IoT: Reshaping the insurance landscape

Matteo Carbone – Founder and Director, IoT Insurance Observatory

The insurance industry is on the brink of transformation, driven by the power of the Internet of Things (IoT). At the VDN Summit, Matteo Carbone, a leading voice in connected insurance, explored how insurers can harness IoT to refine risk assessment, drive behavioural change and ultimately build a more sustainable and profitable industry.

One of the most significant opportunities IoT presents is the ability to match rates to risk with far greater accuracy. By leveraging real-time data, underwriters can make more informed decisions, reducing expected losses, and streamlining the claims process to be faster, fairer and more transparent. Carriers like Progressive, the second-largest auto insurer in the US, have successfully built a competitive edge by integrating telematics into their pricing models, demonstrating the financial viability of data-driven underwriting.

Across the industry, insurers are moving beyond traditional risk coverage and into active risk prevention. More companies are scaling IoT-driven solutions that not only assess risk, but also mitigate it in real time. An example includes a Japanese insurer that introduced an AI-enabled dashcam service, and the results speak for themselves: AI-assisted driver warnings led to a 13% reduction in auto insurance losses, proving that IoT has the power to reshape risk outcomes.

Carbone noted that behavioural economics play a crucial role in the success of IoT-powered insurance. The Vitality programme has been a pioneer in driving behavioural change, proving to be three times more profitable than traditional insurance models. By leveraging hyper-personalisation, Vitality has successfully encouraged healthier lifestyles, demonstrating that insurers can directly influence customer behaviour to reduce risk exposure. The key challenge for the industry, however, remains the seamless integration of IoT data into insurance propositions – an area where many insurers still struggle.

For IoT to reach its full potential in insurance, both advisers and customers need to see clear, tangible value. Carbone stressed the importance of creating a compelling vision for advisers, ensuring they are not only well-informed, but also fully engaged in the company-wide IoT journey. Transparency and communication are essential: insurers must provide real-world evidence, encourage agents to test IoT solutions first-hand, and implement continuous feedback loops to refine their approach.

To create a sustainable IoT-driven insurance model, companies need to design structured incentive systems that balance vision, remuneration and seamless onboarding. Education is also key: insurers must provide tools that help both advisers and clients understand the benefits of IoT-driven insurance. When implemented correctly, IoT enables insurers to reduce losses, increase efficiency and create new value streams by influencing human behaviour.

The future belongs to insurers who are willing to commit to IoT for the long haul. With a strategic, multi-year approach, the next wave of connected insurance leaders can emerge, leveraging technology not just to assess risk, but to actively reshape it.

The key takeaway? The insurance sector isn't just adapting to IoT, it's being redefined by it.

My Vitality journey across continents

Neville Koopowitz – Chief Executive Officer, Vitality

“Three decades, two hemispheres and one powerful idea. This has been my journey with Vitality,” said Neville Koopowitz at the VDN Summit as he reflected on the brand’s remarkable growth from a bold concept in South Africa to a global movement in insurance and wellness. His story is not just about expansion, but about how innovation, behaviour change and strategic partnerships transformed an industry.

Koopowitz’s journey with Vitality began in the early days of Discovery when he was working as distributor. Initially a sceptic, he was approached by Adrian Gore and Barry Swartzberg, who pitched their new insurance model. “I was curious but unsure, until I introduced them to a client, and they absolutely nailed the presentation. That’s when I knew something special was happening,” he recalled.

This partnership laid the foundation for a radical shift in insurance: leveraging incentives to drive healthier behaviour. Early innovations included carrying over unused benefits and rewarding members even if they didn’t claim. The breakthrough moment came when a fitness chain approached Discovery for a marketing deal. Instead of a simple cross-sell, Koopowitz and his team flipped the script: Discovery members would get free gym memberships. “It was a game-changer,” he said. “That’s how Vitality was born in 1997, turning exercise into an aspiration.”

From 1997 to 2000, they built a behavioural science-backed framework. Between 2000 and 2008, they expanded rewards to include lifestyle, retail and travel benefits. In 2009, they introduced the Vitality Health Check and healthy eating incentives, assessing over 61 000 products to classify 6 000 as ‘healthy food’. Each step reinforced the belief that people should be rewarded for making better health choices. Koopowitz then took Vitality to the UK, forging a joint venture with Prudential to launch PruHealth. In 2007, they introduced PruProtect Life Insurance. “It took time to gain traction – we had to understand distributors, the market and client needs,” he admitted.

The pivotal moment came in 2010 when they acquired Standard Life Healthcare and fully integrated Vitality into the offering. This was more than a business expansion, it was an opportunity to embed wellness at the core of insurance. “We weren’t just offering protection; we were actively helping people prevent illness and accidents,” he explained.

By 2014, Discovery acquired full ownership of PruHealth, rebranding it as Vitality UK. But to make an impact, they needed more than a great product, they needed visibility. The team launched a consumer-focused marketing campaign, featuring ambassadors like Jessica Ennis-Hill and Sebastian Coe. The real breakthrough came with Stanley, the grumpy yet lovable dog who hated exercise but knew it was good for him. “He became the anti-hero of our brand, someone people could relate to,” Koopowitz said. “And within a year, our brand awareness skyrocketed.”

The brand has shifted perceptions of life insurance from a reactive product, compensating for illness or death, to an active tool for longevity and better living.

As Vitality moves forward, the focus is on even deeper integration and personalisation. Vitality AI will drive the next phase, delivering personalised health journeys, predicting health risks and integrating seamlessly with insurers and partners worldwide. The upcoming Global Vitality Academy will equip distributors with best practices, resources and a global network to maximise impact.

His final words were clear: “Going global isn’t easy. You need a product that resonates with customers, a strong differentiator and distributors who truly understand its value. But when it works, it’s absolutely worth it.”

Vitality thought leadership: A powerful sales conversation starter

Anthony Bennett – Managing Partner, Red Sky Strategy

Dinesh Govender – Chief Executive Officer, Vitality SA

Dr Mosima Mabunda – Chief Clinical Officer, Vitality SA

Facilitated by Lee Corrigan – Head of Product, Vitality Global

Insurance is a tough industry and the ability to blend science, data and storytelling into a compelling sales conversation is a true differentiator. Vitality's approach to thought leadership does exactly that; transforming complex insights into actionable, real-world benefits for members, distributors and the broader industry.

Lee Corrigan, Head of Product, Vitality Global, opened the VDN Summit discussion by highlighting Discovery's unique ability to translate science and data into consumer-friendly insights. This 'secret sauce' empowers both members and distributors, making Vitality's approach a game-changer in the insurance and wellness industries.

Dinesh Govender, Chief Executive Officer, Vitality SA, spoke about the power of the brand in research, innovation and credibility. Over the years, Discovery has taken bold steps, often before industry consensus emerged, proving its intuitive approach right through rigorous data analysis. "We offer a commitment to longevity. By continuously publishing what we learn, we reinforce our promise to help people live longer, healthier lives," he noted. Beyond consumer benefits, this approach strengthens Discovery's reputation among health leaders, business schools and economists.

Dr Mosima Mabunda, Chief Clinical Officer, Vitality SA stressed that data integrity is fundamental to Vitality's success. "For us to communicate our impact, we rely on validated, accurate and complete data," she explained. The challenge lies in making insights accessible and actionable.

To achieve this, Vitality distils key messages, engages PR and marketing teams, and uses storytelling to bring data to life. A strong example is the white paper on cardio-respiratory fitness, which breaks down fitness levels and their real-world implications in a way that resonates with members.

Anthony Bennett, Managing Partner at Red Sky Strategy, tackled the challenge of differentiating in a crowded market. Data, while powerful, must be framed in a way that builds trust, he noted. "People don't just need facts; they need to feel that they can trust you," he said. He drew parallels with other industries, such as nutrition, where brands had to shift consumer perceptions around ageing and health. The same principle applies to insurance: explaining risk in an engaging way helps people to take action.

Govender emphasised that innovation and trust go hand in hand. The key to success is balancing planned "eureka moments" with continuous research. "We can see what makes people move, whether it's a clinical insight or a killer benefit, and we use technology to enhance that," he explained. The company also monitors emerging trends, such as sleep science, to anticipate future breakthroughs.

Mabunda reinforced that thought leadership plays a crucial role in sales by building credibility. "What we publish invites scrutiny, but that's what makes it meaningful," she said. Vitality's research is frequently cited in global conferences and peer-reviewed journals, solidifying its position as a leader in behavioural science and wellness.

Bennett added that data storytelling is essential in positioning Vitality beyond a simple rewards programme. "The beauty of Vitality is in how we combine stories with data to make a real impact," he noted.

One of the summit attendees raised a question about Vitality's approach to mental health. Mabunda outlined a strategy focused on depression, anxiety, sleep, and resilience. "We incentivise people to assess their mental health, and in South Africa, they can connect with CBT-based support," she said.

Govender highlighted compelling research demonstrating that physical activity plays a significant role in reducing depression. He suggested that the future of mental health intervention lies in leveraging data, particularly on food choices and purchasing habits, to anticipate and address emerging health trends. As a leader who truly embodies the Vitality brand, Govender shared that he actively promotes its message on social media, bringing its principles to life in a relatable way. His authenticity resonates deeply with financial advisers, many of whom hold Diamond status, strengthening their ability to connect with clients. He believes this is an untapped opportunity for the network, encouraging advisers to leverage their own experiences with Vitality to build even stronger client relationships.

Engagement through incentives: The role of rewards

Nick Read – Vitality Programme Director, Vitality UK

“Building a brand that is trusted, engaging and truly impactful takes time, refinement and a deep understanding of what resonates with members,” said Nick Read, reflecting on the 20-year journey of Vitality in the UK. Since its launch in 2004 as a joint venture with PruHealth, the brand has evolved, streamlined and positioned itself as a leader in health and wellness.

Vitality UK’s early years were marked by an ambitious array of partnerships and benefits. “We were guilty of having too many partners, too many benefits,” Read admitted. “Over time, we realised we needed to focus on best-in-class brands that align with the Vitality customer journey.” Today, they work with only top-tier partners across key wellness categories, smart watches, home and outdoor workouts, mental wellbeing, nutrition and behavioural change.

Establishing a distinct, trusted and recognisable brand has been central to Vitality UK’s growth. Sponsorships with sports organisations, the introduction of Vitality Ambassadors and the beloved mascot, Stanley, have helped solidify the brand’s identity. “Sport was a natural platform for us, given the clear synergy with health and wellness,” Read explained, “but we went beyond elite sports, investing in grassroots initiatives – especially women’s sport – to drive awareness and engagement.”

Vitality’s engagement strategy is multi-layered, reaching members through various touchpoints. “Our key engagement channel is digital: 80% of our members interact online,” Read shared. The app, member zone, email, SMS, push notifications, newsletters and even a dedicated magazine all play a role in keeping members informed and motivated.

Social media has been another important, albeit evolving, engagement tool. “We’re still learning and refining our approach,” he acknowledged, “but our focus is on content that genuinely resonates and drives awareness.”

A major driver of engagement has been the Champs and Coaches programme, Vitality evangelists within corporate schemes who encourage participation. “We’ve recruited over 200 Champs, and they’re instrumental in fostering engagement within organisations,” he noted.

The brand’s ability to collect and analyse data has positioned it as a global leader in health, wellbeing and productivity research. “Our next big step is pioneering personalised health engagement,” Read revealed. “The ‘Next Best Action’ framework is a game changer, using data to generate tailored recommendations and incentives for members.”

The Vitality Habit Index is another breakthrough, allowing the company to understand how habits form and influence long-term health outcomes.

Vitality UK is continuously enhancing its rewards ecosystem, adding new partners and broadening the scope of engagement. “We want to supercharge rewards, offering more choices, excitement and engagement opportunities for our members,” he said. The app now features an expanded set of partners, reflecting this evolution.

Beyond the UK, Read leads the Global Partnerships and Engagement Hub, a strategic initiative to create a powerful international Vitality partner network. “We’ve mapped out our priorities, funding mechanisms, category opportunities and market demands, allowing us to build a truly dynamic partner ecosystem,” he explained.

A key component of this global approach is the Vitality Engagement Toolkit, a playbook that provides best-practice modules, campaign templates and plug-and-play content. “It’s about making engagement scalable and effective across markets,” Read added.

Vitality UK’s next frontier is embedding Vitality AI to drive even deeper personalisation. “We’re moving beyond broad engagement strategies to hyper-personalised health journeys,” Read said. “This is about giving each member tailored recommendations, seamless digital experiences and rewards that truly resonate.”

Vitality in action: Market success stories

Hear first-hand success stories from our global partners.

Stefan Kloibhofer – Generali Vitality, Austria

In Austria, where strict regulations make it impossible to integrate Vitality into health insurance, Stefan Kloibhofer, Marketing at Generali Austria, and his team took an unconventional approach. Instead of embedding Vitality within existing policies, they created a standalone product that anyone, Generali customer or not, could purchase. For €50 a month, which can drop to just €6 for highly engaged members, this independent programme offers rewards and discounts, including up to 30% off the first year's insurance premium. This move has allowed Generali to reach younger, more digital-savvy customers while increasing retention rates. By proving that engagement, not just policy integration, is the real key to success, they have set a precedent for navigating regulatory constraints creatively.

Giovanna Milanesi – Saluds Vitality, Ecuador

For Saluds in Ecuador, the challenge wasn't regulation, it was motivation. As Giovanna Milanesi, Vitality Marketing Lead, put it, the same excuses kept coming up when it came to exercise. People said they had no time, no access, or that it was simply too warm. The team knew that if they wanted to change behaviour, they had to remove these barriers and make movement more accessible. By introducing Les Mills digital fitness classes, they made world-class workouts available anytime, anywhere, dramatically increasing member engagement. When customers expressed a demand for wearable tech, the team responded by introducing Apple Watch and Garmin deals, where members could effectively earn their devices through movement. The result? A 58% increase in smartwatch sales and a whole new level of motivation. Recognising the power of transparency in driving sign-ups, Saluds also launched the Vitality Savings Calculator, allowing potential customers to see their benefits upfront. With 86% of advisers using it as a sales tool, it's clear that making Vitality tangible from the outset fuels both excitement and long-term commitment.

Matt Gibson – John Hancock Vitality, US and Manulife Vitality, Canada

At Manulife/John Hancock, the conversation around Vitality goes beyond wellness, it's about redefining financial security. Matt Gibson, ACP Head of Behavioural Insurance Activation, highlighted how the company's annual 'Longer. Healthier. Better. Symposium' has become a premier platform for exploring the future of health, financial resilience and longevity. The 2024 event brought together 500 industry leaders, policymakers and thought leaders to discuss how financial stability supports long-term health and how medical advances are reshaping longevity. But rather than letting the insights fade after the event, John Hancock transformed them into ongoing engagement tools, a wrap-up video, a podcast series and a docuseries highlighting trailblazers in longevity. By positioning life insurance as an active partner in long-term wellbeing, the company continues to reinforce that planning for the future isn't just about financial security, it's about enabling a healthier, longer life.

Anna Schubert – AIA Vitality, New Zealand

In New Zealand, Anna Schubert, Head of IFA and Group at AIA New Zealand, recognised that if advisers weren't personally engaged with Vitality, they wouldn't be able to sell it effectively. So, instead of focusing solely on customer engagement, her team created the Peak Performance Programme four-day immersive experience designed to get advisers living, breathing and fully experiencing the benefits of Vitality themselves. The programme begins with self-awareness and emotional regulation, guiding advisers to understand their own energy levels and wellbeing before diving into practical elements like nutrition, movement and mindfulness. Participants don't just learn about these principles, they experience them through on-site health checks, meditation, journaling, and even cold-water plunges to build resilience. By the end, advisers leave not only with a clear business strategy, but with a deep personal connection to the programme. The results speak for themselves: 60% of advisers who complete the programme achieve top-tier Vitality status, proving that when advisers believe in what they're selling, their enthusiasm translates directly to their clients. These stories highlight the adaptability of the Vitality model across different markets. While each region has faced unique challenges, whether regulatory barriers, engagement struggles, or industry perceptions, they have all found ways to make Vitality work in their local contexts.

Leveraging AI to improve the customer experience (Keynote address)

Dr Renée Richardson Gosline – Head of the Human-First AI Group, MIT

Dr Renée Richardson Gosline took the stage at the 2025 VDN Summit to explore how AI is transforming customer experience (CX) by helping businesses understand how people make decisions. She explained that customer choices aren't random, they're shaped by expectations, cognitive load and how options are presented. AI, when used strategically, can reduce friction, personalise engagement and create the kind of experiences that drive loyalty.

"Every day, people make about 35,000 choices," Dr Gosline noted. "With so many decisions to process, we rely on heuristics, habit and context." That's why CX is such a powerful differentiator: when businesses understand how people make decisions, they can design experiences that feel effortless and intuitive. As head of the Human-First AI Group at MIT, Dr Gosline emphasised that AI should enhance human decision-making, not replace it. She introduced the concept of B2C2C – business to customer to customer – where influence flows in multiple directions. "Customers don't just consume experiences, they create them," she explained, "and AI has the power to shape those interactions at scale." Businesses that understand this dynamic can use AI to create a network effect, where positive experiences drive advocacy, leading to increased engagement and long-term loyalty.

To help companies structure their approach to CX, Dr Gosline introduced the DDPE framework: Deconstruct, Describe, Prescribe and Experiment. First, businesses need to deconstruct the customer journey to map out key decision points. Next, they should collect meaningful data, moving beyond basic demographics to understand actual customer behaviours.

Once the data is in place, they can prescribe a friction strategy, determining where to remove effort and where adding a little friction might actually improve the experience. Finally, companies need to experiment, test and refine their approach. "AI allows us to constantly optimise in real time," she said, "but only if we're willing to experiment and fail well."

One of the most compelling examples of AI-driven CX success is Spotify Wrapped. What started as a simple email newsletter has evolved into a highly anticipated, AI-powered experience that deeply engages customers. "Spotify Wrapped works because it taps into a fundamental truth: people love seeing themselves in the data," Dr Gosline explained.

By leveraging data visualisation, Spotify turned user data into an interactive moment that feels both personal and social. When Wrapped drops in December, engagement surges, up 20% in the US and 19% in India. Customers don't just consume their Wrapped stats; they share them, tweet about them and reinforce their loyalty to the brand.

Dr Gosline also explored the concept of strategic friction. While businesses often focus on making experiences as seamless as possible, she argued that some friction is actually necessary. "Friction isn't always the enemy," she said, "and in some cases, a little effort makes an experience feel more meaningful." She introduced the 'Inverted Chutes and Ladders' framework to explain the difference between effortful experiences that should be removed and those that serve a purpose.

Experimentation is another key ingredient in AI-driven CX success. Companies like Amazon, Netflix and Booking.com have built cultures of constant testing, using AI to refine their approach. Personalisation engines, A/B testing and AI-driven recommendations all play a role in shaping a customer experience that feels effortless and engaging. "The companies that win in CX are the ones that reward curiosity, embrace ethical AI use and continuously experiment," Dr Gosline emphasised. "Failure isn't just an option, it's a requirement."

While AI is a powerful tool, Dr Gosline cautioned against relying on it too heavily. In some cases, removing all friction or automating too much can have unintended consequences. In education, for instance, AI can enhance learning, but over-reliance on it can lead to cognitive overload for students. Similarly, customer co-creation, like Apple's Mac forums, where customers help each other troubleshoot, shows that not every problem should be solved by AI alone. "AI should empower human decision-making, not replace it," she reminded the audience.

Her final message was clear: AI should be used to create smarter, more intuitive and more human customer experiences. "The best companies don't just automate processes," Dr Gosline concluded, "they personalise, refine and continuously improve. When AI is combined with behavioural science, experimentation and a deep understanding of customer decision-making, businesses can create experiences that customers don't just enjoy, they actively advocate for."

Semantics of sales: The trust tool

Leigh Crymble and Tegan Crymble – BreadCrumbs

Leigh and Tegan Crymble from behavioural linguistics firm, BreadCrumbs, explored how behavioural linguistics and decision-making psychology influence consumer choices at the 2025 VDN Summit. They unpacked the mental shortcuts people use when faced with overwhelming options and shared strategies to help businesses – especially in health and insurance – to communicate more effectively, build trust and guide customers toward better decisions.

They took a deep dive into the psychology of decision-making, unpacking why consumers often feel overwhelmed by choice, whether they're picking a carton of milk, ordering from an extensive menu, or scrolling through endless options for an air fryer.

They explored how behavioural science and linguistics intersect, revealing that while people like the idea of having options, too many choices can lead to paralysis or poor decisions. "People think they want more choice, but what they really want is the confidence that they've made the right one," Leigh explained. To help navigate this overload, they introduced heuristics, mental shortcuts that shape consumer behaviour. They highlighted key biases like authority bias (where people trust experts and figures of authority), choice overload bias (where too many options make decisions harder), and social proof bias (where people follow the crowd, especially when information is personalised and relevant). These insights, they argued, can be leveraged to build trust and guide customers toward better decisions. "It's not about manipulating people," Tegan clarified, "it's about designing experiences that feel intuitive and reduce decision fatigue."

The discussion turned to the role of language in sales and communication, introducing the emerging field of behavioural linguistics, a blend of behavioural economic theory, sociolinguistics, and psychology. Leigh and Tegan outlined five core pillars: semantics, syntax, phonetics, visuals and heuristics. They emphasised that the way something is said matters just as much as what is said. Even subtle shifts in phrasing can influence behaviour, whether it's how discounts are framed (a percentage versus a monetary amount) or how financial advisers present investment options.

Trust, they stressed, is the foundation of effective communication. Research shows that scientists and teachers rank highest on the global trust index, while advertising executives fall to the bottom, proof that credibility is earned, not assumed.

The speakers discussed how brands can build trust through transparency, clear language, and visual cues. "Badges, certifications and awards might seem small, but they serve as credibility markers," Leigh noted, "they tell customers, 'This isn't just marketing hype, this is backed by expertise.'" They pointed to real-world examples, such as the global vaccine rollout, where the bandwagon effect played a crucial role, each week, as more people got vaccinated, and social proof encouraged even more to follow.

The session wrapped up with practical applications for industries like insurance, where decision-making complexity often creates friction. Leigh and Tegan advocated for simplifying communication through summary tables, charts, and visuals that highlight key takeaways. They also discussed how behavioural linguistics could be used to craft messaging that resonates with different audiences, sharing insights from a successful South African campaign comparing salt and sugar content, which sparked significant engagement.

"It's about making the message stick," Tegan said. "If your audience doesn't trust it, understand it, or connect with it, they won't act on it."

Their final takeaway? Businesses that understand the psychology of decision-making, and apply it through smart language, strategic framing and trust-building techniques, can guide customers toward choices that feel both effortless and right. "At the end of the day, it's not about removing choice," Leigh concluded. "It's about removing doubt."

Out with the old: Modern marketing builds brands

Anthony Bennett – Managing Partner, RedSky Strategy

Speaking at the VDN Summit, Anthony Bennett explored the challenges and opportunities of marketing in an era of fragmented attention, declining trust and shifting consumer behaviour.

“This is the most exciting time to be in marketing,” he noted, “but also the craziest. The old rules no longer apply, and the brands that fail to adapt will struggle to stay relevant.”

Consumers today are overwhelmed by media, with Americans reportedly spending an astonishing, cumulative 31 hours a day consuming content simultaneously across multiple devices, thanks to multitasking, including 13 hours on scheduled media.

South Africans are among the heaviest social media users globally, spending an average of 3.5 hours daily. Yet, despite this constant engagement, actual interaction is waning. “Sixty-six percent of consumers are posting and commenting less,” Bennett explained. “People are tuning out, and brands need to work harder to capture their attention in meaningful ways.”

Trust in business is also eroding, particularly in developed markets. “Only 43% of Americans trust insurance companies, and in the UK, that number drops to just 13%,” Bennett pointed out, citing data from the Edelman Trust Barometer. However, trust levels remain stronger in developing countries like South Africa and in some developed nations like the Netherlands and Singapore.

He also introduced the concept of grievance, a growing sentiment where people feel disconnected from corporations, governments and the wealthy. “This sense of grievance is influencing how consumers perceive information and make decisions. Brands that ignore it will struggle to connect.”

One of the biggest shifts in marketing has been the rise of influencer marketing, projected to grow from USD 33 billion to USD 71 billion by 2030. But Bennett warned that its effectiveness is diminishing. “Influencers are great at driving awareness, but they struggle to build strong brands, especially with older demographics. Brands need more than social media buzz; they need substance.” He pointed to China’s Chong Shang, a short-form video reviewer who earns millions, as an example of how influencers can drive immediate sales but don’t necessarily foster long-term brand loyalty.

To stand out in today’s noisy marketplace, brands must focus on three pillars: salience, differentiation and meaning. “Salience is about being top of mind when consumers are ready to buy,” Bennett explained. “Differentiation is what makes you stand out, and meaning is what makes people care.” He pointed out that insurance companies, for example, dominate advertising in the US, ensuring salience, but to truly connect with consumers, they must build deeper relationships through meaningful interactions.

This is where community plays a crucial role. “Vitality’s 42 million members and distributors are an under-leveraged asset,” Bennett emphasised. “Companies like Twitch, Harley Davidson and Sephora have built powerful brands by engaging their communities. Vitality has the same opportunity.” He encouraged brands to involve customers in product development and feedback loops, making their brands more adaptable, as Starface, Glossier and Doritos have done.

Immersive storytelling is another key strategy. “Brands that embed themselves in culture create lasting connections,” he said, citing examples like Oreo’s collaboration with Pokémon, Fortnite’s partnership with Moncler, and Parkrun’s compelling narratives in the UK. Vitality’s own innovative campaigns, such as the Tumblator device, have successfully captured media attention by creating engaging experiences around fitness and personal improvement.

Bennett wrapped up with a strong call to action: “Traditional marketing alone won’t cut it anymore. Brands need to build communities, create immersive experiences and foster authentic connections. For Vitality, this means leveraging its vast network of members and distributors, not just to sell products, but to create something people truly want to be a part of. Strong brands aren’t just seen, they are felt, experienced and remembered.”

The behavioural economics equation

Craig Sher – Head of R&D, Discovery Invest

Nic Salmon – Chief Product Officer, Discovery Bank

Robert Attwell – Chief Executive Officer, Discovery Insure

Facilitated by Shaun Matisonn – Chief Executive Officer, Vitality Network

Behavioural economics is transforming how people save, spend, and manage risk. At the VDN Summit, Discovery leaders explored how understanding human behaviour can drive better financial, health and insurance decisions.

Facilitated by Shaun Matisonn, CEO of Vitality Network, the discussion featured Craig Sher, Head of R&D at Discovery Invest, Nic Salmon, Chief Product Officer at Discovery Bank, and Robert Attwell, CEO of Discovery Insure. Together, they examined how insights from behavioural economics can drive better saving, banking and insurance decisions, ultimately leading to improved long-term outcomes.

Sher highlighted the importance of three key behaviours that define retirement security: saving for longer, saving more and drawing down responsibly. He pointed out that increasing longevity demands a rethink of traditional retirement strategies. “People are living longer, which means they need more resources in retirement. But what’s the point of saving all your life if you end up spending it all on ill health?” he asked.

He stressed that financial planning should not only focus on lifespan, but also on healthspan, ensuring a retirement that is both financially and physically sustainable. Through Discovery Invest’s partnership with BlackRock and the use of Aladdin technology, financial advisers can now integrate real-world factors, including Vitality health data, into retirement planning. The impact is already evident, he noted: clients engaging with the programme are saving an average of three years longer and withdrawing funds 10% less aggressively in retirement.

Salmon then shifted the focus to banking, explaining how Discovery Bank was built on the principles of behavioural economics. “We knew that if we wanted people to switch banks, we had to be the best in every aspect: service, rewards and experience,” he said. The Vitality Money programme applies the same behavioural principles used in health to financial management, rewarding clients for smart financial behaviour such as saving regularly, managing debt responsibly and preparing adequately for retirement. Salmon noted that data shows a clear correlation: people who manage their health well also tend to manage their money well. “By rewarding good financial behaviour, we’re not just creating better banking experiences, we’re helping people build long-term wealth.”

Discovery Bank is seeing rapid growth, with 1,400 new clients signing up daily, most of whom are from outside the Discovery ecosystem. This, Salmon explained, creates a significant opportunity for cross-selling other Discovery products. As AI and data analytics improve, the bank is focusing on delivering even more personalised experiences. “The future of banking is in real-time, personalised engagement,” he said. “clients don’t just want financial products; they want feedback and guidance tailored to their behaviour.”

Attwell reinforced the role of behavioural insights in insurance, particularly in Discovery Insure’s Vitality Drive programme. “Insurance is about trust; you’re selling a promise,” he said. “That’s why advisers play such a crucial role. Some of our most valuable features require expert explanation.” Vitality Drive has significantly influenced driver behaviour, reducing accident rates by 35% through a structured system of incentives. Attwell highlighted five key driving behaviours that contribute to accident risk, including acceleration, braking, cornering, speeding and phone usage.

By providing real-time feedback and rewarding safer habits, Discovery Insure has seen tangible improvements in road safety. He also pointed to the success of the Impact Alert feature, which automatically dispatches emergency services after high-impact incidents. “It’s not just about the rewards, it’s about fundamentally changing behaviour,” he explained.

Bringing the discussion to a close, Matisonn emphasised how Discovery’s behavioural economics model seamlessly integrates health, wealth and safety. He noted that when incentives are aligned correctly, the impact extends beyond individual clients to society as a whole.

“The data proves that the right behavioural incentives lead to better outcomes, not just for individuals but for the economy and society at large,” he said. Sher echoed this sentiment, reinforcing Discovery’s commitment to driving positive behavioural change. “When you change behaviour, you change lives,” he concluded.