



EPISODE 40

Preparing marketing data for AI: Insights from jeweler David Yurman's global head of CRM, data, customer experience and loyalty, Neha Kovach

**Host:** Alan Hart, leader in marketing and customer strategy, Deloitte Consulting LLP

**Guests:** Neha Kovach, global head of CRM, data, customer experience, and loyalty, David Yurman

**Alan Hart:** Today on the show, I've got Neha Kovach. She's the global head of CRM, data, customer experience, and loyalty at David Yurman. She's a global omnichannel customer experience executive with a track record leading transformation across luxury retail, e-commerce, and service-led organizations with revenues ranging from \$1 billion to over \$10 billion dollars.

On the show today, we talk about David Yurman, getting your data in order for an AI journey, and how AI and agentic can be deployed to drive greater value for the business. That and much more with Neha Kovach.

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**Alan Hart:** Are you ready to go beyond the basics of marketing? I'm Alan Hart and this is Marketing Beyond, where I chat with the world's leading chief marketing officers and business innovators to share ideas that spark change and inspire you to challenge the status quo. Join us as we explore the future of marketing and its endless potential.

**Alan Hart:** Welcome to the show, Neha.

**Neha Kovach:** Thank you, Alan, for having me. I'm super excited to be here.

**Alan Hart:** Yeah, I'm excited to talk about all things David Yurman. But before we go there, you've had a recent big move—moving countries? How's it going?

**Neha Kovach:** It's been one of the most humbling experiences of my life to start over, coming from Canada to the US, building credit, building facilities with banking, finances, with kids. So it really shows how much effort it takes to start over and start a new life. And so, I'm in a place of gratitude that I'm here and I can do that. But I also think about a lot of these people that do have to start over and are not able to do it in the way that I was able to. So I have a lot of humility that I've gained through this experience and this process.

**Alan Hart:** It's unfortunate that it's hard, but it's good that you're learning from it.

**Neha Kovach:** Mm-hmm.

**Alan Hart:** Well, you have one of the longest titles I've ever seen in my life, so I'm going to have to look down. But you are the global head of CRM, data, customer experience, and loyalty at David Yurman. So, where'd you get your start in your career, and how'd you end up at David Yurman?

**Neha Kovach:** So the start of the career is an interesting journey. I was actually studying to be a dentist, and plans fell through and I changed my mind, and then actually went from dentistry to culinary arts, as you do. A natural transition. And I became chef trained in French cuisine.

So I learned how to cook and I worked in a kitchen for a hot minute, realized that was not the life that I could endure for a long period of time with the chef yelling over my head. And then I went back to school for business management, and then I'm back into business. And so I started my career off in retail, event experiential management, then moved over to merchandising.

Then, as opportunities kept coming, I kept saying yes to them. And then I entered the world of financial services. So retail financial services is where I started to cut my teeth and gain a lot of experience around customer strategy, technology, operations, compliance. And then I went over to banking.

And banking was where I had fortunate mentors and sponsors that allowed me to move roles across verticals. I gained so much knowledge around managing a workforce, managing customer experience, customer strategy, transformation. And that's where I led some of the work with Salesforce and implementation in a large bank that got me that transferable skill and then brought me back into luxury retail, where I had a global mandate managing customer experience, CRM, data analytics, and that led me to David Yurman.

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And now at David Yurman, I lead customer strategy, clienteling, CRM, data analytics, all things customer related. So, yeah, it's been an interesting journey. But what it showed me was the breadth of experience that you can gain in every different role or aspect that you take on, and it builds that perspective.

You have a different perspective every time you take on a role. And so when you are on to the next role, you carry that with you, and it's a transferable skill. So you start to think 360 really quickly. And so you have a really good appreciation for the partners and stakeholders and the workflow across the organization.

**Alan Hart:** I love it. I love it. Well, tell me a little bit more about David Yurman. How do I think about the business?

**Neha Kovach:** David Yurman is a beautiful luxury brand, really rooted in craftsmanship and our living founders, our artists. And we're in the business of making beautiful jewelry of preciously curated stones, metals—and we're known for the craftsmanship that we bring to the table. And so, if you don't know David Yurman, now you will.

**Alan Hart:** [laughs] I don't personally know David Yurman, but I feel like I need to go check it out.

**Neha Kovach:** Yes, you should. We make beautiful jewelry and it's for silver, gold, precious metals, high jewelry. We're in the business, serving a large—

**Alan Hart:** I know my wife knows.

**Neha Kovach:** Yeah.

**Alan Hart:** But anniversary's coming up, so I need to get on this.

**Neha Kovach:** And Alan, you should as well. We have beautiful men's jewelry.

**Alan Hart:** All right. Awesome. Before we start to talk about AI, data is a foundational element. How do you think about what marketers in general need to do with data and preparing for AI?

**Neha Kovach:** Yeah, I mean, listen. I think the foundations are rooted in cleaning up your data, contextualizing your information, and building a customer master, right?

And so as we think about how you start to build agents or AI solutions, your data has to be ready for it to be read by these solutions. And so the first step is to look at your definitions, look at your customer master, redefine how you look at data and definitions, and then make it easy for the agent to be able to read from.

So one simple use case would be you normally would get customer engagement data coming into your CDP or your data lake. How about changing that terminology from customer engagement to say "day since last purchase." Right? Because that will allow the agent to even just pick up that contextual information, and then you'll be able to build audiences real time to say, hey, I haven't spoken to this customer in over 10 days, and so maybe I should prioritize this customer.

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So thinking about how you formulate your customer definition, how you think about structuring that in your master tables is going to be really critical for an agent to pick that up. Agents don't shop or browse as customers do. So it's really important to structure that data so that agents can really identify, pick up on the cues, and contextualize that. So that's how I approach building the basic foundations so that we can enable the agents to do their jobs.

**Alan Hart:** Yeah, that makes sense. I'm assuming that's a lot of metadata essentially. Like, what is the data?

**Neha Kovach:** Mm-hmm.

**Alan Hart:** Not just ones and zeros, but what is it intended to tell me so I can make sense of it? I mean, that's good human practice, too, not just for agents.

**Neha Kovach:** No, a hundred percent. Getting an agent to understand where the data came from, what does it mean, contextualizing it. One of the other things that I think is so simple, but... Birthdays. We use birthdays as milestones, and then you, we all send happy birthday emails, and they're just so generic. And you don't feel special as a customer at the end of this.

But if you just took that birthday information and contextualize that, and what I mean by that is to say, if your birthday was four weeks away, then now the message could actually read, "Your birthday is four weeks away. I would love for you to come in for A, B, and C." That changes the dialogue from saying happy birthday. We know—I mean, it's like going from dum-dum to contextualized personalized message. And that's where I think we don't have to over-engineer it; we've just got to get smarter with how we use the data.

**Alan Hart:** Yeah. No, that's a really great example. So, all right, we've got our data cleaned up, we've got the metadata layer, contextualizing it. Now I'm thinking about putting AI into the mix or agents in the mix. What do I need to be thinking about?

**Neha Kovach:** I think right now in the industry, which I think is probably one of my bigger pet peeves, is we all kind of go directly to the service agent. Where's my order? Where's my return? But I think the real value unlock is how do you influence conversion? How do you influence revenue retention? And that comes in multiple different forms. An agent can be looked at to scour your database. Like you can have an agent in your CDP or your data lake that will proactively prompt you to say, here's your top 10 clients that you need to target, and here's a contextualized reason as to why you should target them.

They're about to go lapse, or they have a high propensity to purchase. That's where the agent can really unlock value. So when I start to think about the agentic strategy, I look at where are the biggest value unlocks within the business and then start to rank order them. And so my biggest interest and where I'm thinking about implementing some of these changes is really around data, building capacity within the workforce, and then a hyper-personalization. So how do you actually outreach to the customer where you can really take this basic data, contextualize the messaging, and then be there. And the concept of—we've been talking about it for a decade now—"right message at the right time." But we haven't landed that plane yet. I think agents will help us get there a lot faster.

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**Alan Hart:** Yeah. And do you see a world where agents are talking to agents?

**Neha Kovach:** Oh my gosh, yes. I mean, I think it's coming. A hundred percent. And I think this is where your MCP strategy is going to be so critical and how you have agent handoff from one agent to the next agent.

So as we talked about, if you had an agent that was identifying opportunities within your data lake or your CDP, how do you take that information of these top, say, hundred clients and then hand that contextual message to the next agent that's actually going to do your GenAI copy for you? How are you using unstructured data to then recommend outreach messaging?

How do you then get that agent to pull the right creative, the right template? That handoff is going to have to be very seamless so that information continues to travel from one agent to the next. So you could actually measure, well, what did this agent say? Did we implement what this agent said? And then what was the execution and the measurement of that? So it's going to be an absolute critical piece for all of us to figure out.

**Alan Hart:** It feels like there's a discipline in the middle there somewhere. I don't even, I don't know if it's agent psychologists, if it's you know a spin on human resources, but now we're talking about agents and bots—or systems engineering.

I don't know how to think about it, but what you're laying out—the orchestration between one agent and another, and the potential for like making sure that they're communicating correctly.

**Neha Kovach:** A hundred percent. And I think the workforce needs to shift as a result of that. At the end of the day, who owns this agent? How do you manage and QA that agent? I think those are all decisions that we have to make as an industry, but also then as an org design to say, well, who gets to change how this agent performs? Some people love this theory and some don't, but agents can be looked at as an augmentation to your workforce.

And so if it's like a full-time employee, how are you managing success for that agent is going to be really, really critical. And at some point you've got to drive accountability on who owns that agent, how do you continue to manage it and QA it, make it better, make it smarter as time goes on.

**Alan Hart:** You've highlighted some use cases already, but any examples come to mind of like how agentic is being used today that we could think about?

**Neha Kovach:** Yeah, I mean, there's so many cool examples. And so, Riddell is one that just published their success story. They've been able to build an agent that builds capacity and efficiency in their sales force. So one great example of that is how do you build capacity? How do you take these autonomous tasks that your sales teams no longer have to do and the agents can do them on their behalf? So, a simple thing like a meeting prep. If you're about to meet with a client, how can I prep that meeting for you? What is the information that you need to know right before the client walks in through the door? What meeting prep do I need to do? What are the watch outs? So if the customer was upset from the last interaction, or really happy, what are the things that you can actually learn from? That would be a great example. The way I look at future—like, near future—unlock is a sales coach.

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And so a great example of this could look like what are some of the best sales agents doing, and how do you replicate best practices and then make it meaningful and contextualized for that user? So, for example, if I, Neha, work at a store and my efficiency is sitting at—I'm making this up—at like 85% and I have a gap of 15%, I can now tell you based on what the best practices are and the best performing sales agents are doing, and here's the next three best actions that you can take to mimic that best sales agent's performance. And so, agents can do that now. So you build up capacity not only from a manager's perspective, but also the actual sales reps start to get these real-time nudges that they don't have to go dumpster diving for that information, if that makes sense.

**Alan Hart:** Yeah, no. I need a podcast agent! [laughs] Hopefully there's no bad experiences I need to be told of, but yes. It would be helpful.

**Neha Kovach:** No, no. We like a real Alan!

**Alan Hart:** Well, if you look into the future and you're thinking about customer experience and agentic and AI-enabled world, what does that look like? Where are we going?

**Neha Kovach:** I think the future is bright, and then it's also scary. We all will have agents, right? We know this. Some people already have them. And so as you have your own agent, it becomes somebody who is ingrained in your lifestyle. They know what coffee you like, how do you dress, what your travel plans look like, and where do you shop for garbage bags—to that level of detail.

And so, I think today, brands and retailers talk to the consumer, and in the future, we have to talk to the agent. Because the agent's going to be doing a lot of the thinking, the recommendations, the actual self-commercial checkouts. The agent holds a lot of power. And so as we start to think about that, that's where the future is so, so complex, but also interesting—and how we can start to build that story that the agents will be able to pick up, contextualize, and then influence a customer to come to you instead of another brand or another retailer.

**Alan Hart:** Well we love to get to know you even a little bit more than we already do. I know you had a big move recently. But my favorite question to ask everyone that comes on the show is, has there been an experience of your past that defines or makes up who you are today?

**Neha Kovach:** Yeah. So I lost my mom when I was 18 years old, and that really changed the trajectory for my life. One of the reasons why I gave up dentistry, because we were going to be in a practice together. And so I have carried that weight with me for a while. And so when I had my daughter about 11 years ago, that just became a natural part of who I am in terms of being a role model, how I show up in this world, leading with empathy and humanity.

What's been really interesting is to watch my daughter grow up and how she mimics me in like the mannerisms, or on my laptop she created this little sticker. She's in the sticker-making business now, and so she created this little sticker that says "boss lady" on it, right? And that's just the epitome of what she thinks about her mom, and that's just changed how I show up every day.

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So losing my mom has led me to be very mindful around the type of mother that I am to my daughter and the types of conversations that we have. And that actually translates a lot in my work life as well, because I come from a point of we're all trying to raise good humans, and nobody shows up to work wanting to be a jerk that day.

So really just empathizing to understand, well, what is that perspective? Why is your perspective different than mine? There must be a reason, and really examining that from a 360 perspective. So that entire shift of losing my mother, stepping into motherhood, has turned me into more of an empathetic leader, if that makes sense.

**Alan Hart:** It does.

**Neha Kovach:** It's a pivotal move in my life.

**Alan Hart:** Well, thank you for sharing that.

**Neha Kovach:** Of course.

**Alan Hart:** I'm a girl dad, so I love to hear stories about daughters that are calling out, like, work is—you're "boss lady."

**Neha Kovach:** Yeah.

**Alan Hart:** Yeah. So that's awesome.

**Neha Kovach:** And it's also like representation is a huge part of who I am. So my parents were immigrants in Canada, and so they had a really rough start. They strived to give me this life and opportunity, me and my sister. And so now, I look at that as a reward and to say, what can I do to help tell the story of the legacy that was given to me? And so my daughter is biracial. My husband's Caucasian. And so, one of the things we always talk about is representation. In retail, in particular, there's not a lot of women of color that lead, you know, leadership roles. And so it's always been very important for me to make space so that she can see herself doing the things that I wasn't able to.

So growing up it was really difficult for me to find mentors or for me to be able to emulate what my future could look like. And so I lean into that a lot as well to say how do I create spaces intentionally, not only for my daughter, but for others that are coming up behind me.

**Alan Hart:** Well, if you were looking back on little Neha, what advice would you give her?

**Neha Kovach:** Oh, be kind. Be gentle to yourself, I think. We're our harshest critic, and as I grow into a more mature parent, I always tell myself, don't tell yourself stories that you wouldn't want your daughter to tell herself. We are always telling ourselves—you know, like, you make a mistake and you're like, "Oh, that was so stupid! I'm so stupid! I'm so dumb!" But you would never say that if your daughter made that mistake. I would never go to my daughter and say, "You're so stupid. You're so dumb."

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**Alan Hart:** Right.

**Neha Kovach:** So how does that... why is that OK for you to speak to yourself that way? So I really... That's what I would say is just be kinder and gentler to yourself than you have been because what you say to yourself manifests in reality. I'm a huge believer of neuroplasticity and how you rewire your brain. So I'm very much taken by this concept of the things that you tell yourself become the reality, and your energy follows the thoughts. So the thoughts should be positive. And so if you are kinder to yourself, more, better outcomes will happen for you.

**Alan Hart:** Yeah. Love it. Well, most folks that come on the show are knowledge seekers, so I'm curious what you're trying to learn more about yourself right now.

**Neha Kovach:** Yeah. Oh my gosh. I just touched on neuroplasticity is something that I'm really keenly learning, but there's an element of quantum physics within that, that is a huge unlock. So I'm trying to educate myself on what does that look like, and what does that mean for the future. And if we unpack that, that's where quantum physics and quantum computing is the way of the future, but then there's an element of like interstellar stuff, like multiple dimensions, realities, time and space. That's what I'm trying to educate myself on. Just to figure out what's the real real.

And that's where I think neuroplasticity comes into play is like we're all energy, we all vibrate at different frequencies. So yeah, I'm trying to learn. If I change my vibration and how I show up, will my outcomes change? And so far, so good. So going deeper into that.

**Alan Hart:** You talk about metaphysics and quantum—and I'm curious about that. I mean, it's like a whole, to your point, maybe another dimension, but like how things can be the same but different at the same time is like mind blowing to me.

**Neha Kovach:** It is. And it touches a lot about human psych—within that, it touches a lot on human psychology.

**Alan Hart:** Yeah.

**Neha Kovach:** Like human perspectives—

**Alan Hart:** What is “is”?

**Neha Kovach:** Yeah! What is “is”! And your “is” is very different than my “is,” right? And so we can look at the same thing, but you can have a very different perspective on that. And I'm a just general curious learner, so I like to take things apart and rebuild it back up. So that's why I'm so fascinated by that whole phenomenon.

**Alan Hart:** I feel like there's a Sci-fi podcast in here! [laughs]

**Neha Kovach:** Yeah, I think so. That's the spinoff, Alan! [laughs]

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**Alan Hart:** All right. All right. Well a couple more questions. What do you think is the largest opportunity or potential threat facing marketers today?

**Neha Kovach:** Oh, man. You know what it is? It's customer attention span.

**Alan Hart:** Mm.

**Neha Kovach:** I was reading a study on Gen Alpha and how they consume information so differently than you and I, and it's that instant gratification and it's really understanding what is the message that we're trying to teach or show this consumer now, and as a consumer evolves and their expectation or experience evolves, is it going to be enough to just showcase your product? I don't think so. I think it's like, what's the hook, right? As we start to dig deeper and deeper into customer intent, as the customers are prompting with the agents and they're asking different types of questions, our content, our marketing content, is going to need to look very different.

And I use this example all the time: The pair of shoes that you and I are wearing can have so many different meanings for you. I could say I want a shoe that I can wear in work settings, but that are really comfortable. But you can say, I want something that's stylish and designer, right? So those are two completely different use cases, but the intentions are different.

So understanding the customer intent is going to become more complex, but it's going to become interesting for marketing to be able to tell more creative stories. And so the hook no longer becomes your product. The hook becomes the stories with which you bring that consumer into the fold, if that makes sense, you know?

**Alan Hart:** Yeah, it does. It does. It's a different type of creativity, but it's creativity at its core, right?

**Neha Kovach:** It is. It's very different. And we're all vying for the attention—the same customer attention. And if that attention span is decreasing inch by inch by inch, how do you gain that market share back? I think it's going to be so, so critical. And that's a threat, but also an opportunity. And I think we can learn from that as we start to mine the data and then use that data to actually build beautiful, better stories.

**Alan Hart:** Love it. All right. Well, in a sentence, what's one way agentic AI will fundamentally change how we shop next year?

**Neha Kovach:** The way agentic experiences will shift within the next year is really making sure that our marketing content is showing up to the customer in the way that they want it to show up.

So that intent and contextualization is going to become paramount. And so, what we've talked about is how you prompt an agent and what you show the agent is going to become so tight that sometimes maybe your brand or your product will not show up in the top 10 because the agent has the customer's back. The agent is loyal to the customer. And so how do you get the agent to farm out your recommendation is going to be really, really critical. And so it's going to be a pivoting point for brands to really tighten up on getting ready for agentic commerce and AEO/GEO. All of the GOs! EOs! [laughs]

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**Alan Hart:** Well, Neha, thank you for coming on the show.

**Neha Kovach:** Of course. Thank you for having me.

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