

## THE "BUSINESS" OF IDEAS

Lessons Learned Running A Corporate Innovation Lab

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Zero Gravity Labs is the research and innovation arm of LoyaltyOne

We focus on the future of customer influence using disruptive technology and business models.

We work out of a startup-friendly office space to relentlessly explore and experiment without the limitations or constrictions of today's business and technology realities.



## INNOVATION IS NOT A LUXURY - IT IS A NECESSITY



The Customer Experience Is Changing



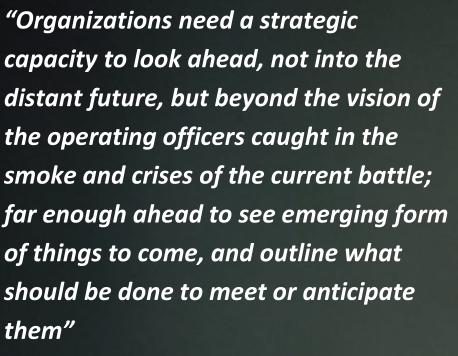
Consumers Expect
The Best of
Everything

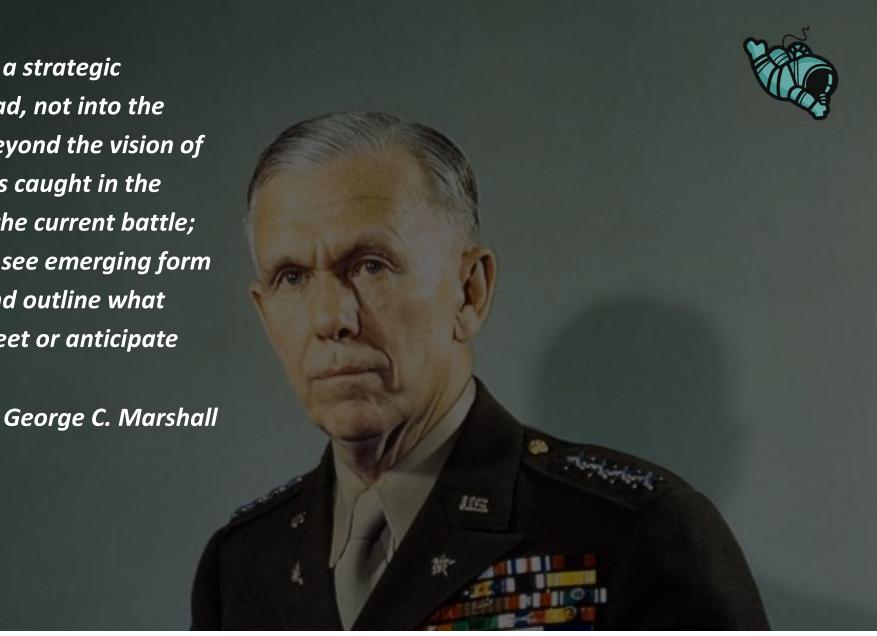


Companies Are Struggling To Keep Up

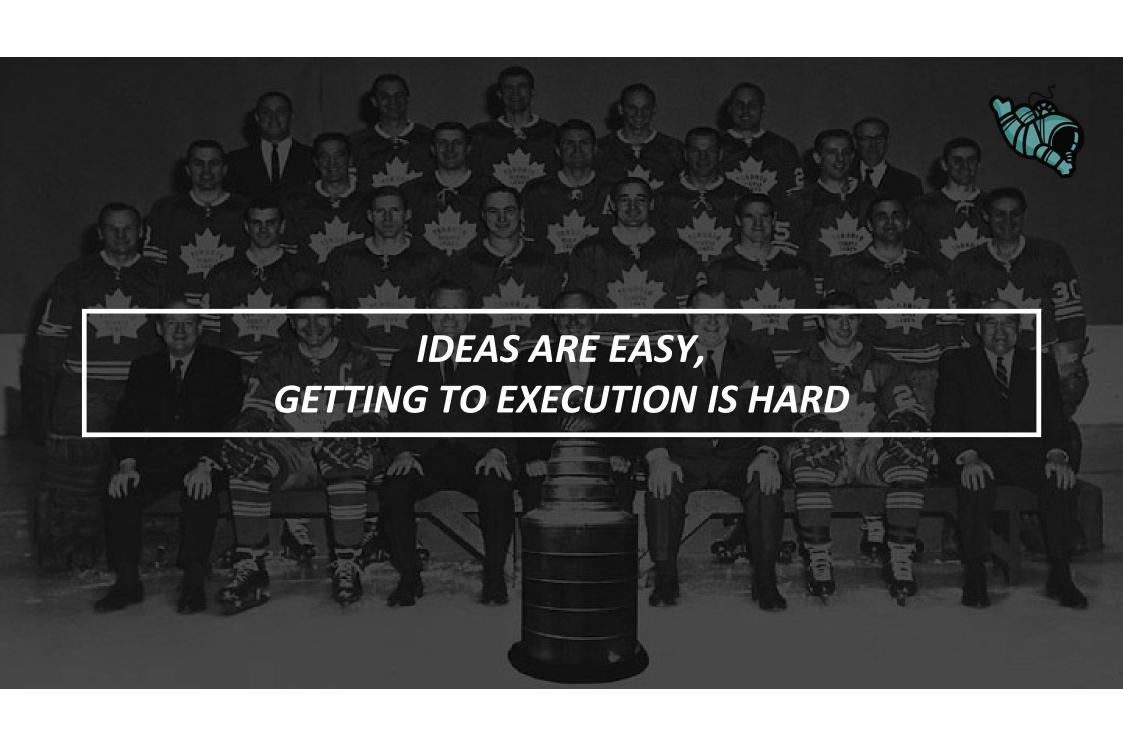


New Innovators Are Emerging & Forcing Change

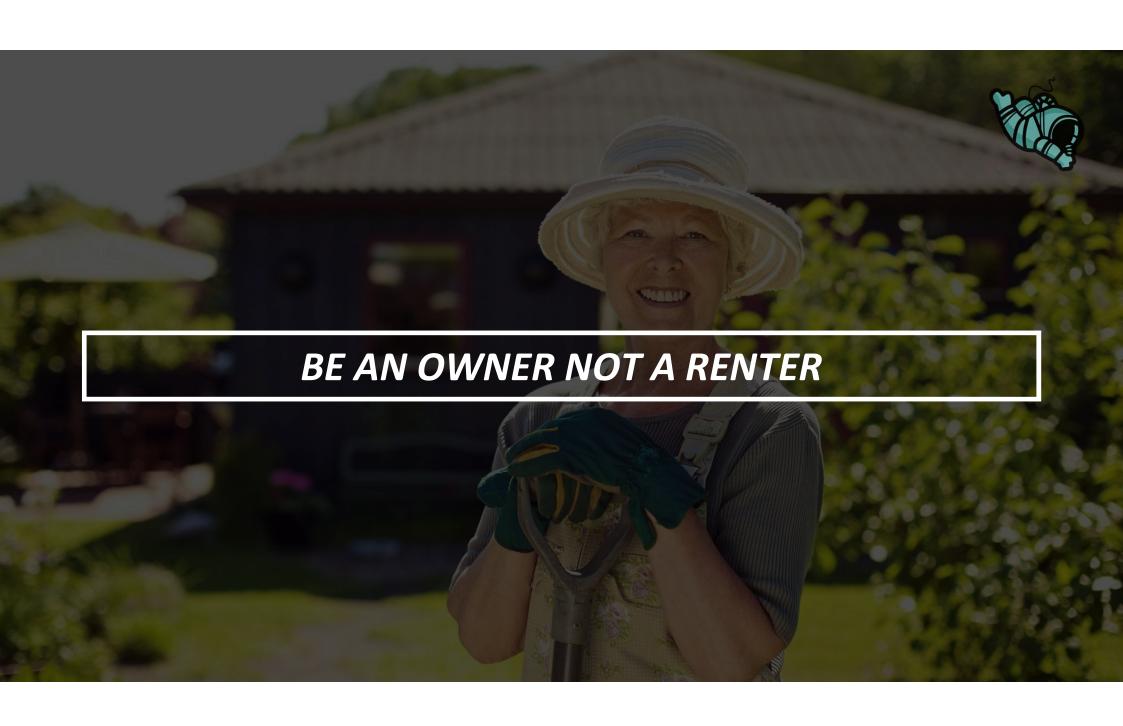




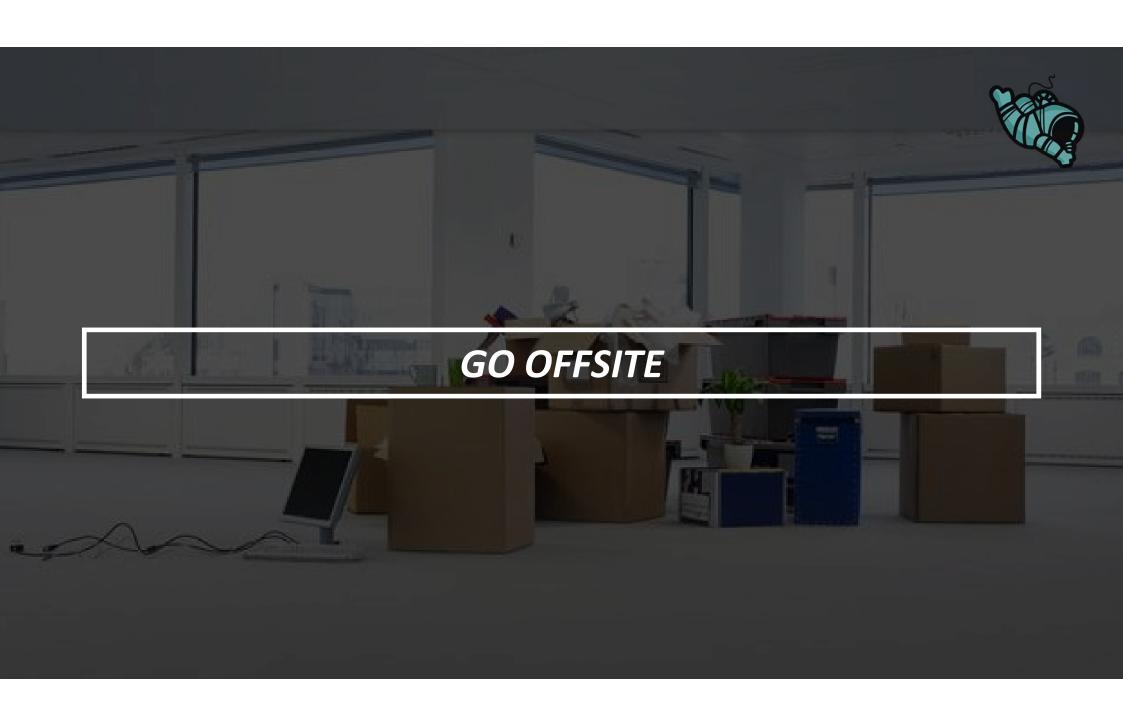




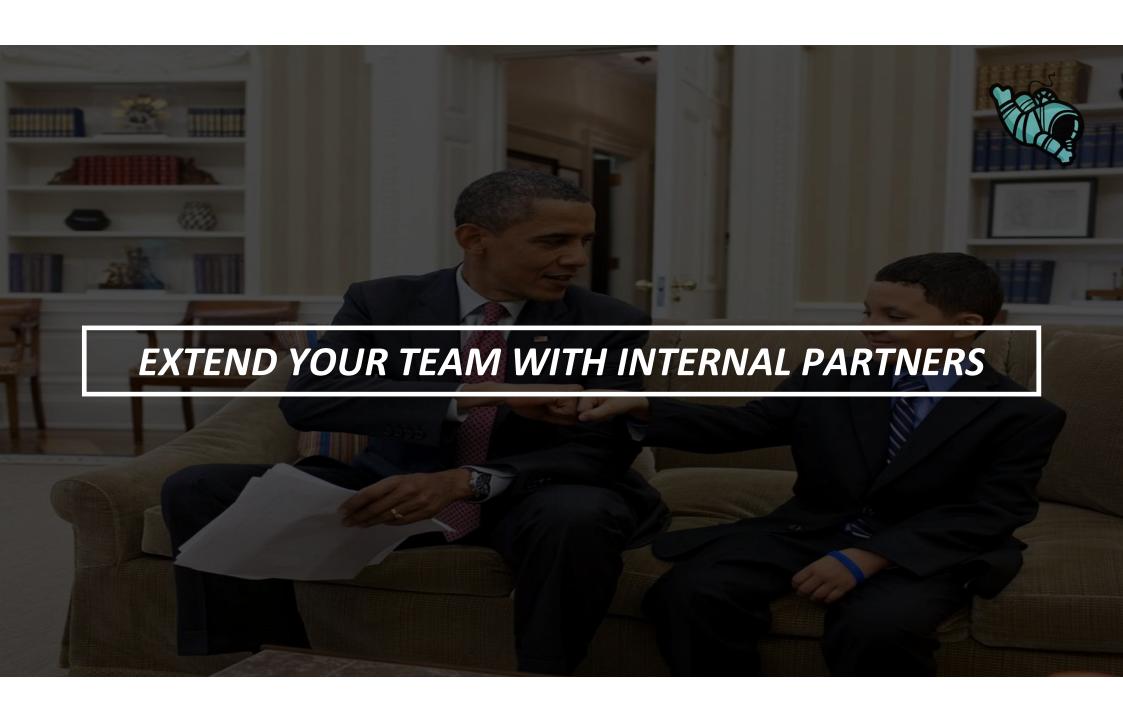


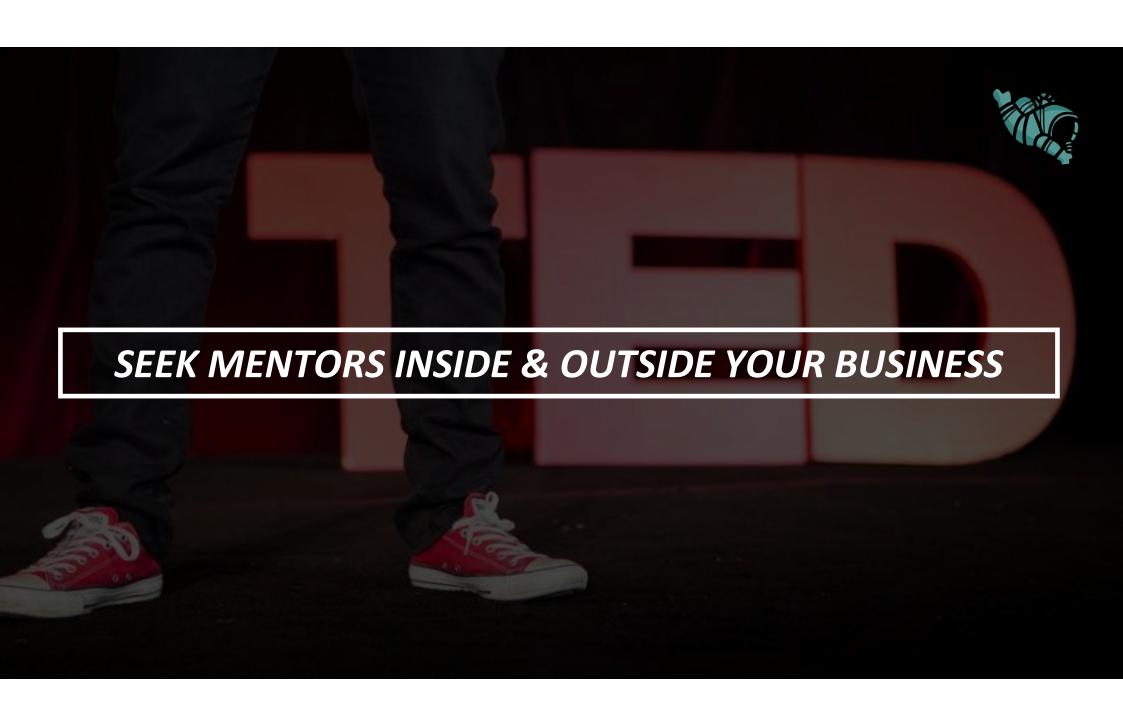










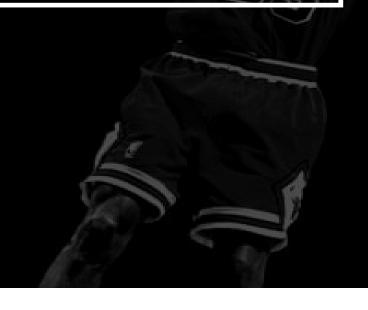


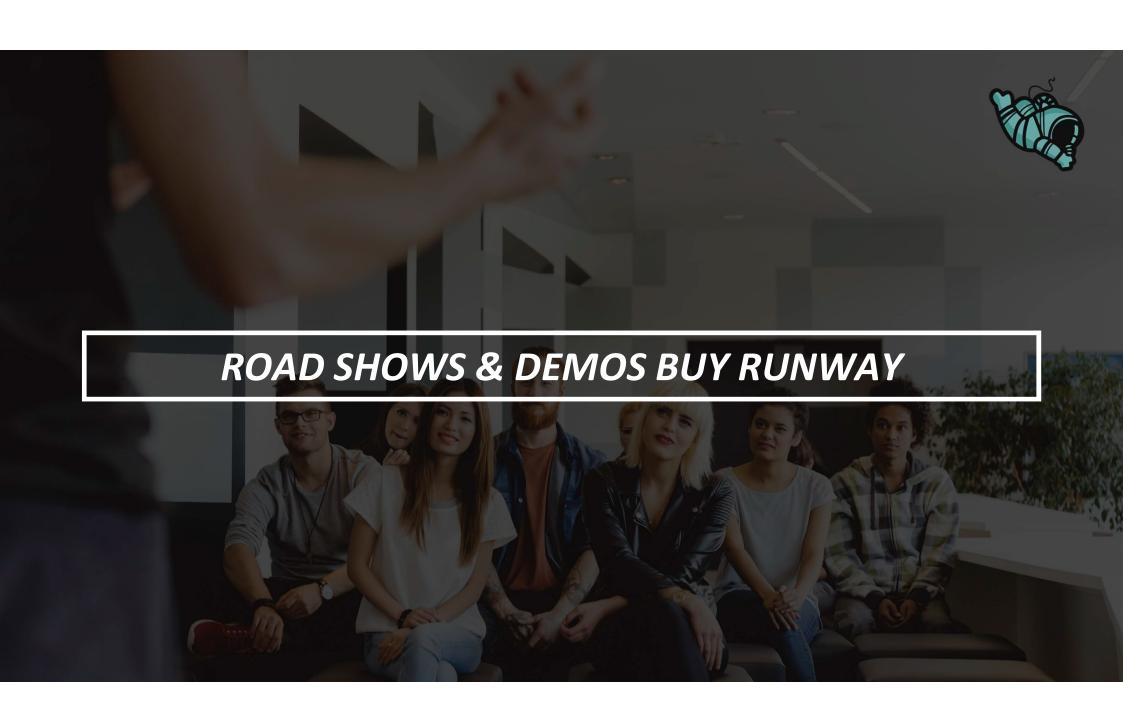
MISSED MORE THAN

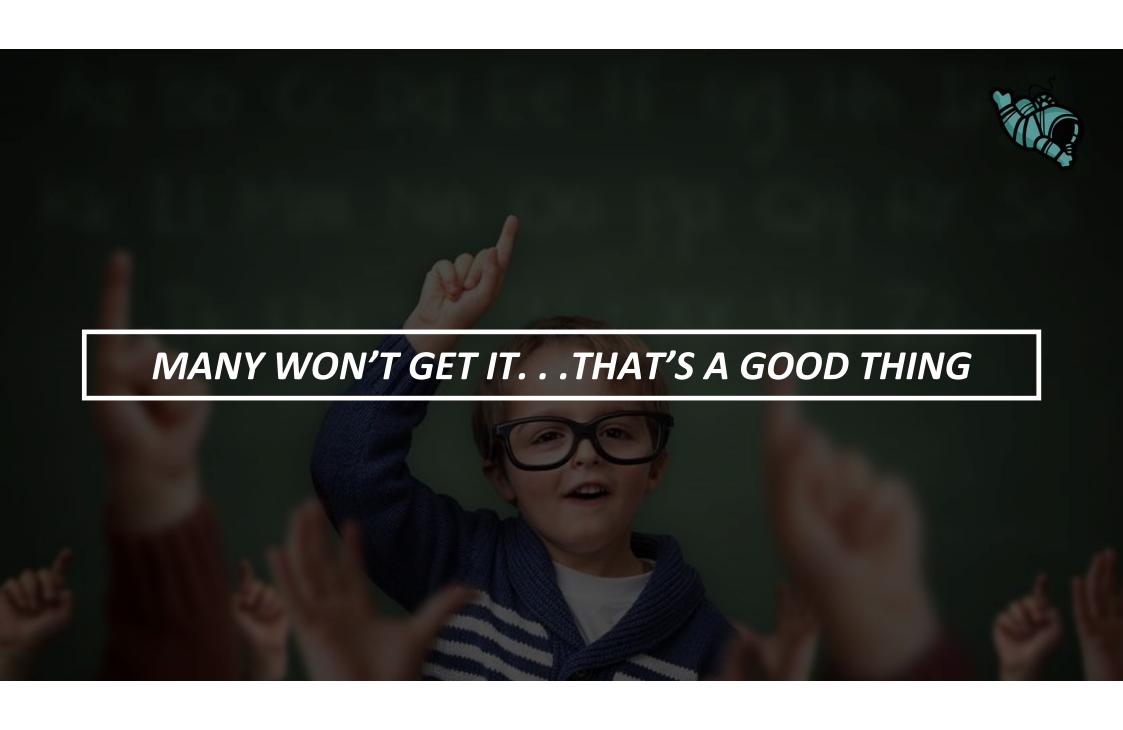
IN MY CAREER.

FAILURE MUST BE AN OPTION













## ZERO GRAVITY

LABS

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