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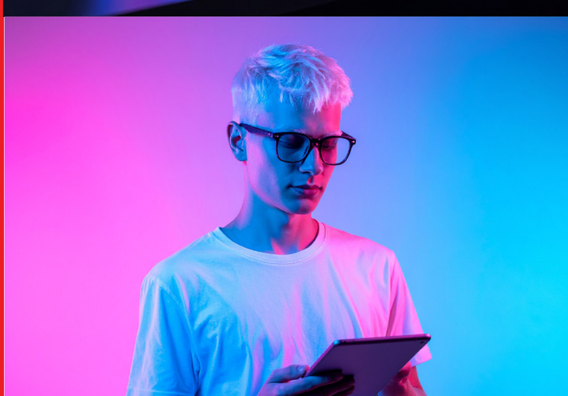
State of Customer Experience in Financial Services in an AI-Driven World

A strategic guide to strengthening trust, personalization, and customer loyalty



Foreword

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Head of Global Industry Strategy.

In Financial Services, a meaningful shift is underway. Stability, scale and operational control, once the pillars of competitive advantage, are giving way to a new set of imperatives: trust, transparency and personalized engagement.

As customer expectations rise, experience is no longer just a differentiator. It has become central to how institutions grow, earn loyalty and create long-term value.

This report presents ten strategic insights that reflect how industry leaders are responding to this transformation. The themes are clear: marketing is stepping into a revenue-driving role, technology investments are being recalibrated around customer-centric goals and AI is influencing how content is created, personalized and governed.

At the same time, financial institutions must navigate new risks, including fragmented personalization, outdated operating models and governance gaps in the use of GenAI. The opportunity is clear: firms that embed intelligence, responsibility and trust into every digital touchpoint will define the next era of growth.

If you are exploring how to modernize your engagement strategy, rethink your organizational model, or build AI readiness into your operations, I hope these findings will help you benchmark where you are and where you can go next.

About the research

This report is based on global research conducted by Incisiv on behalf of Adobe in Q2 2025 to assess the state of digital transformation in the Financial Services Industry.

This report provides Top 10 industry specific insights that focus on strategic priorities and operational readiness across five critical dimensions: AI adoption, data integration, content scalability, organizational structure, and technology implementation.

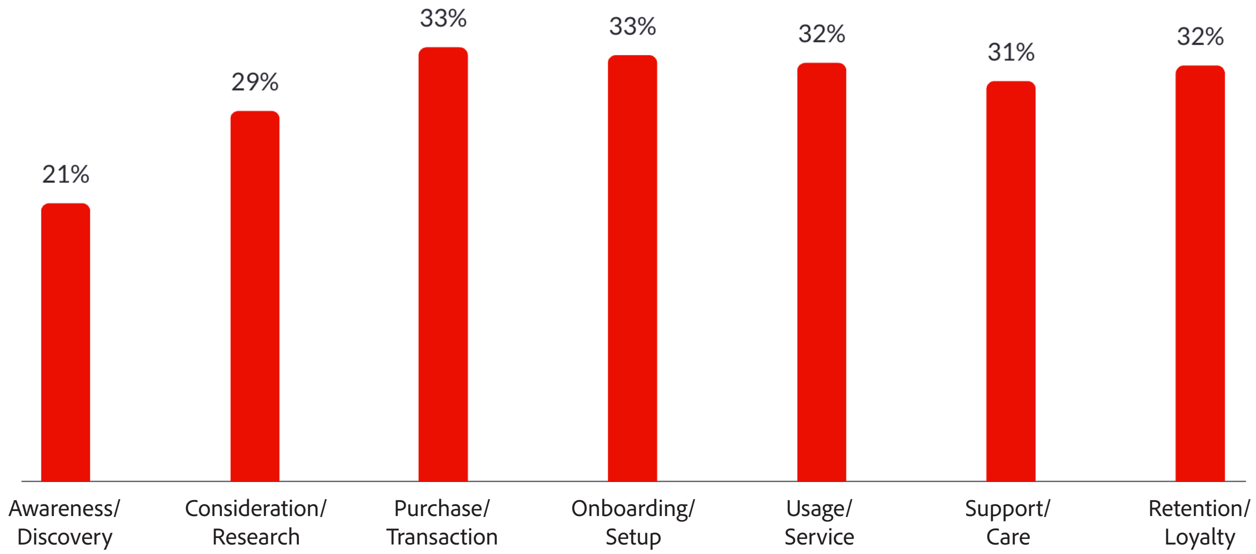
- 518 Financial leaders participated in the study
- 9 Markets (North America, South America, Western Europe, Central Europe, Middle East, India, South East Asia, Australia and New Zealand, Japan)
- 66% of respondents were from companies with over $1 billion in annual revenue
- 55% respondents were VP level or above

Insight 01

The personalization gap is hurting the customer experience

74%
of Financial Services executives say their customers expect personalized interaction

Yet, just
36%
of the customer journey is currently personalized



Note: This chart shows the % of current level of personalization across the entire customer journey

Personalization expectations are rising faster than delivery

Financial institutions face a widening gap between what customers expect and what their digital journeys deliver. The shortfall is most visible during early interactions, such as product discovery or financial education, where relevance is key but often missing. This undermines the ability to build trust and capture attention when decisions are still forming. Many firms have modernized front ends, but lack the orchestration to guide personalized engagement across initial touchpoints, leaving high-value moments underserved and susceptible to competitor disruption.

Retention-first focus reflects core revenue priorities

It's no surprise that financial institutions emphasize onboarding, servicing, and loyalty—they represent core revenue streams. From portfolio expansion in wealth management to lifetime value optimization in retail banking, the industry is built on retention economics. However, this backward-weighted personalization strategy limits growth. As customer journeys become increasingly fragmented, moving across mobile apps, advisory sessions, and self-service portals, personalization must shift from episodic engagement to an adaptive, full-lifecycle capability. The opportunity lies in extending personalization earlier, when customers are still exploring providers or products like mortgages, cards, or insurance.

Personalization must evolve with the relationship

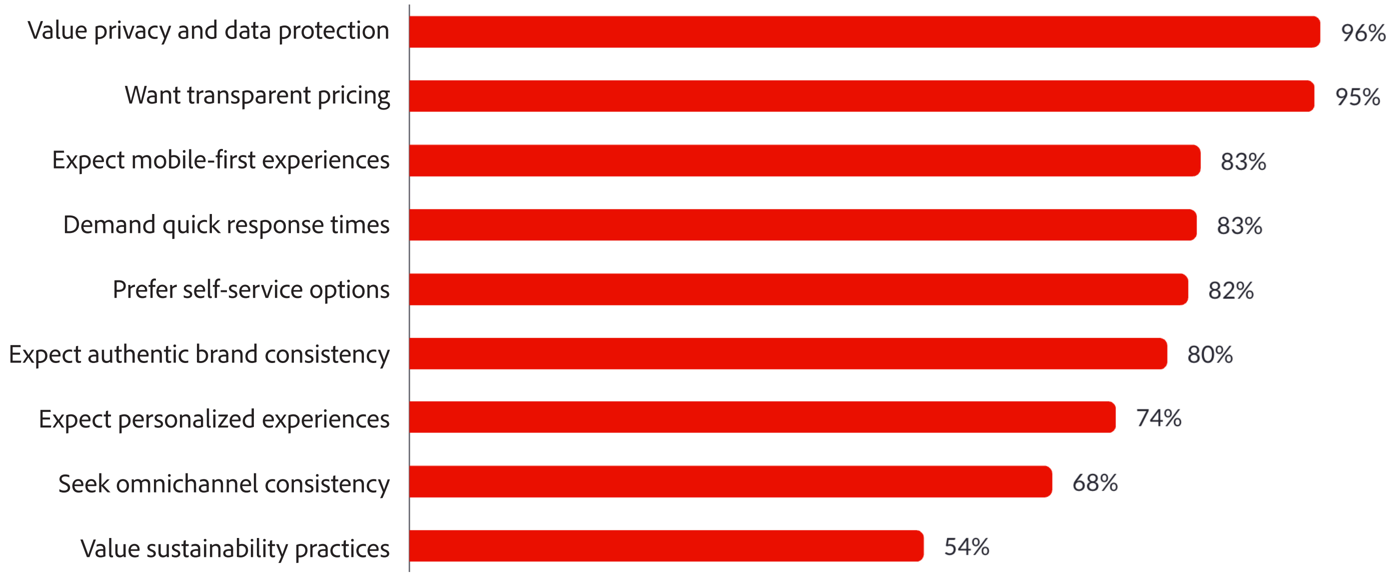
In a high-trust industry, personalization isn't a marketing gimmick, it's a regulated, relationship-driven practice. Customers expect financial advice that reflects their life stage, transaction history, and financial goals, not generic nudges. That means personalization must be permissioned, data-informed, and sensitive to risk and compliance mandates. Yet many firms lack the confidence or infrastructure to scale this responsibly. Without unified customer profiles, behavioral insights, and real-time content engines, institutions miss the chance to guide clients through transitions like student loans, retirement planning, or small business expansion.

Insight 02

Customers are rewriting the rules of trust

96%
Of Financial Services executives say customers value privacy and data protection

95%
Of Financial Services executives say customers want transparent pricing



Note: This chart shows the % of brands that agree with the statements

Great financial experiences are built on privacy, speed, mobility and relevance

The definition of trust in Financial Services is no longer abstract, it's embedded in how customers experience speed, control, and security in real time. Today's clients expect mobile-first journeys with instant authentication, dynamic notifications, and personalized recommendations, all without compromising their privacy. Whether managing credit card charges or approving wire transfers, customers judge trustworthiness by how responsive and transparent the experience feels. Trust, once conveyed through brand reputation or policies, now emerges through how systems perform in everyday interactions.

Trust is built in the details customers can see and control

The strongest trust signals are no longer legal disclosures or static guarantees, they're operational features. A real-time transaction alert, face-ID login, or context-aware financial nudge communicates more trust than a privacy policy ever could. These micro-moments, visible, user-controlled, and frictionless—shape confidence far more than behind-the-scenes safeguards. Institutions that bake transparency, safety, and predictability into the UX create experiences where customers feel in control of their money, their identity, and their digital footprint.

Designing for trust means designing for the customer

Leading financial firms are elevating trust from a compliance output to a design input. This shift demands alignment across product, security, and experience teams to ensure personalization respects boundaries, authentication feels effortless, and data use is clearly communicated. Trust is no longer a promise managed in policy, it's a condition engineered into every screen, decision path, and permission prompt. Firms that design for trust at the surface; not just in the backend, will earn the confidence required to deepen digital relationships at scale.

Insight 03

Marketing is now measured by revenue, not reach

96%
of Financial Services marketing leaders say they're being asked to become more efficient

90%
of Financial Services marketing leaders say they're expected to directly contribute to revenue

Note: This chart shows the % of brands that agree with the statements

Marketing is accountable for top-line growth

Marketing's role in Financial Services has moved beyond awareness, it now sits at the center of growth strategy. As business pressures mount, marketing leaders are expected to deliver measurable outcomes across pipeline creation, product adoption, and customer lifetime value. Campaigns are no longer judged by impressions or engagement, but by their impact on revenue performance. This shift is reshaping marketing structures, budgets, and leadership expectations, positioning marketers as central contributors to strategic planning and commercial execution.

Performance-driven marketing is redefining success

The modern marketing mandate is defined by accountability. Financial institutions are retooling their marketing functions to prioritize business metrics, pipeline velocity, conversion lift, and wallet share, not vanity KPIs. This requires more than messaging discipline; it demands infrastructure for attribution, automation, and end-to-end journey tracking. Success now hinges on the ability to continuously optimize campaigns in-market and tie spend directly to ROI. High-performing teams view marketing as an adaptive growth engine, not a communications channel.

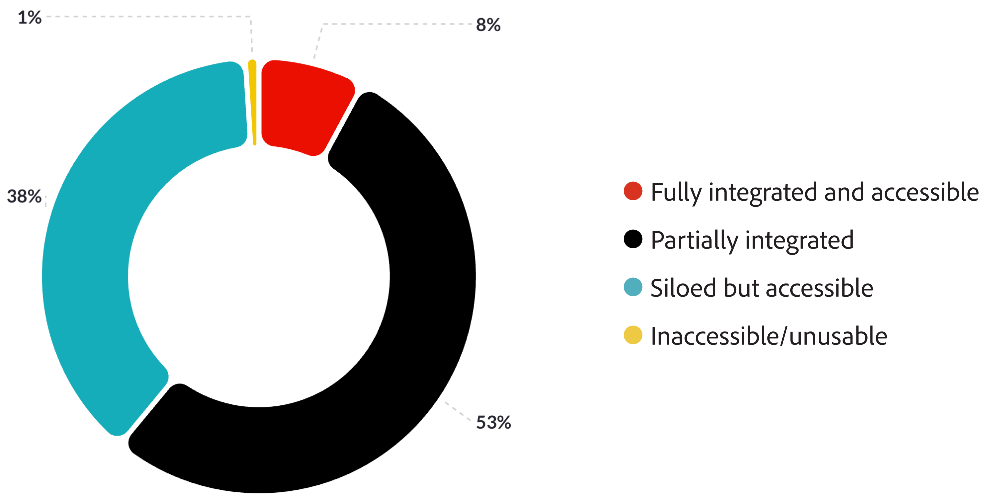
Marketing must lead with business fluency

To succeed in a revenue-accountable environment, marketing teams must speak the language of finance. That means building fluency in unit economics, acquisition cost, and profitability metrics and embedding that understanding into campaign strategy. Winning teams are breaking silos between marketing, sales, and product to drive aligned, data-informed execution. This evolution elevates the role of marketing from brand custodian to growth architect leading efforts to accelerate acquisition, deepen relationships, and deliver value across the entire customer lifecycle.

Insight 04

But data fragmentation is blocking progress

Only **8%** have fully integrated and accessible customer data, while the majority operate with only partial or siloed data integration



Note: This chart shows the % data that is integrated and accessible

Disconnected data means disconnected engagement

Even the most sophisticated technology stack fails when customer data remains fragmented. Without a unified view, Financial Services firms can't deliver personalized experiences, measure performance accurately, or scale AI meaningfully. Data silos, spread across core banking, CRM, servicing, and product systems, undermine consistency and agility. As firms pursue digital transformation, many overlook that personalization and intelligent engagement depend on a shared foundation of clean, connected, real-time data. Without it, even the best CX ambitions remain theoretical.

Partial views create broken journeys

When institutions operate on fragmented insights, customer journeys become disjointed. A user opening a new account sees different offers online, via email, and through their advisor, none of them contextual or timely. These partial views limit relevance and erode trust, especially in high-value interactions like credit decisions, insurance onboarding, or retirement planning. Without a 360-degree understanding of behavior, preferences, and financial needs, firms can't respond to moments that matter, or anticipate the next best action with confidence.

Unified data isn't an IT project—it's a growth imperative

True data integration is not a backend exercise, it's a strategic enabler of real-time, revenue-driving engagement. Leading financial institutions are reframing integration as a cross-functional priority, aligning marketing, IT, compliance, and CX teams around a common goal: seamless, intelligent interaction. Scalable personalization, reliable measurement, and AI-enabled decisioning all depend on this foundation. Investments in customer data platforms, clean room frameworks, and identity resolution are no longer optional, they're essential for competing on speed, precision, and trust.

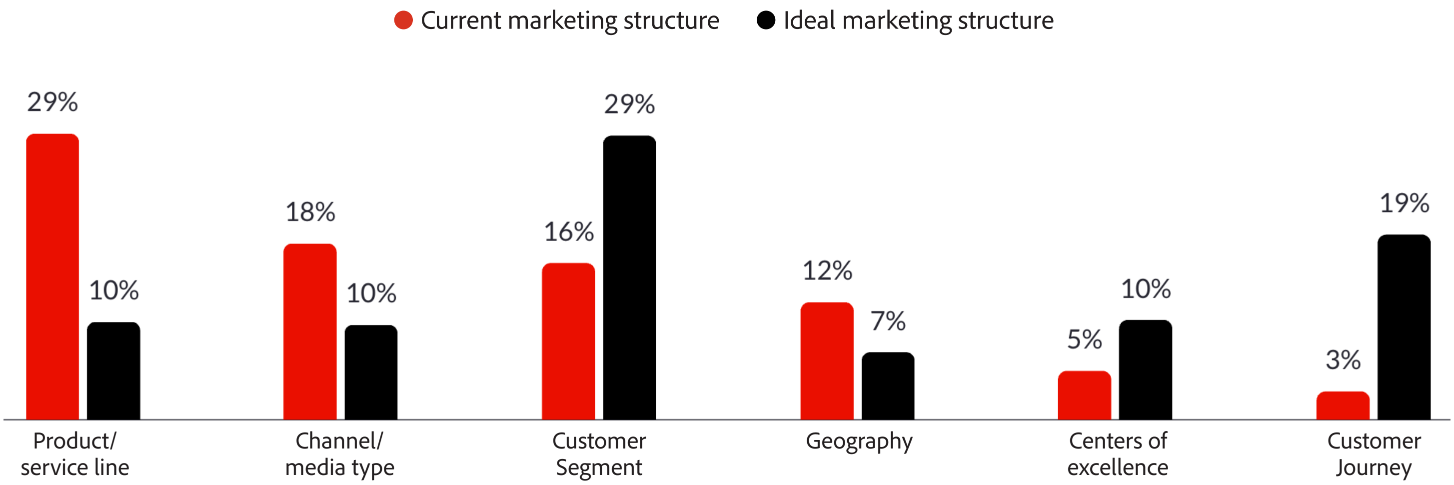
Insight 05

The operating model must align to customer journeys

Only
3%
are structured around the customer journey

While,
19%
say this should be the ideal

16%
are organized by customer segment, when 29% say it is ideal



Note: This chart shows current and ideal marketing organization structure

Product-centric models fall short in a relationship-driven industry

Most financial institutions still organize marketing around business lines—credit, deposits, investments, rather than how customers actually move through financial decisions. This legacy structure fragments strategy, breaks narrative consistency, and overlooks the nonlinear nature of modern engagement. A customer exploring a mortgage might also be evaluating insurance or long-term savings, yet marketing teams rarely coordinate across these needs. In a high-stakes, relationship-driven industry, internal alignment around product silos undermines both the experience and the institution's ability to demonstrate value holistically.

Journey-based alignment drives relevance and lifetime value

Organizing marketing around customer journeys—such as onboarding, life-stage transitions, wealth accumulation, or claims management, creates clearer ownership, better orchestration, and more relevant engagement. It empowers teams to deliver cohesive experiences across touchpoints and moments, whether digital, branch-based, or advisor-led. This structure not only improves cross-sell and retention, but also supports compliance by embedding customer understanding into campaign logic. In a sector where timing, context, and transparency define trust, journey-based marketing becomes a force multiplier for relevance and relationship value.

Customer-centric models drive marketing impact

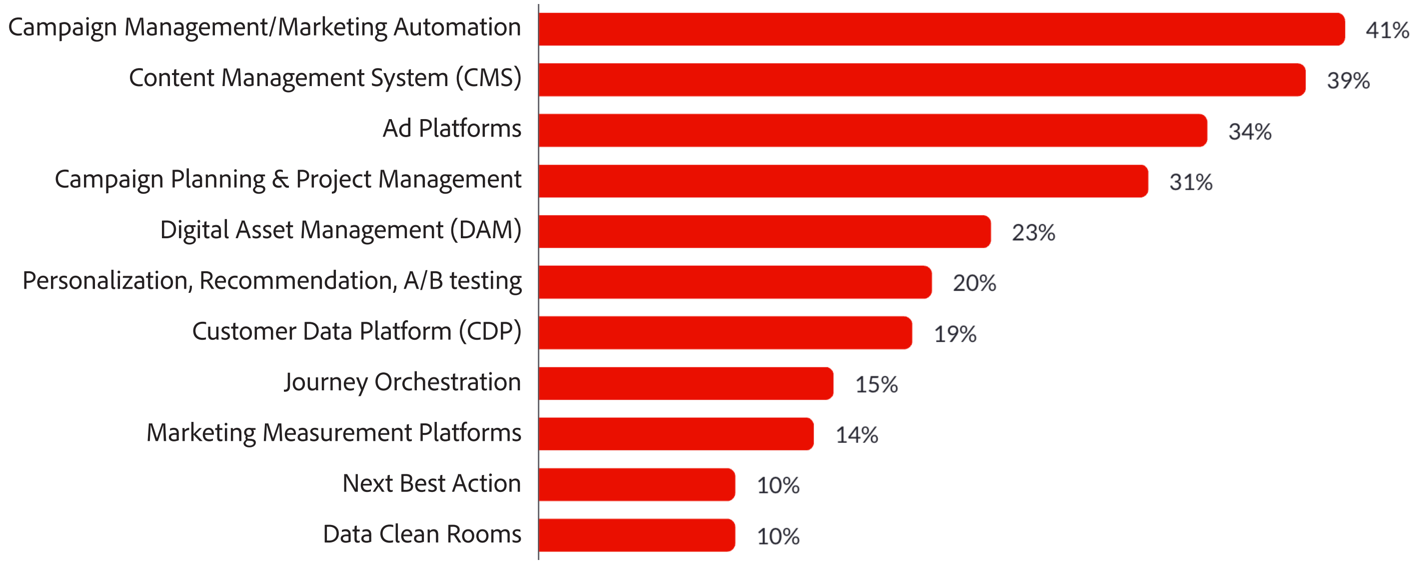
The shift to customer-aligned marketing is more than organizational hygiene, it's a growth imperative. Structuring teams around journeys or segments enhances targeting precision, campaign agility, and measurement clarity. It also fosters tighter integration with product, service, and digital teams to ensure experience continuity. Institutions that adopt this model are better equipped to personalize at scale, respond to behavioral signals, and meet rising expectations for relevance and speed. In today's market, a customer-centric operating model is the foundation for sustained marketing performance.

Insight 06

Legacy tech is a barrier to personalization at scale

41%
say that their marketing stack will be ready for campaign planning in the next 24 months

Only 10%
of brands are ready to activate data clean rooms in the next 24 months



Note: This chart outlines the % of companies that believe that their martech stack will meet needs over the next 24 months

Disconnected systems are undermining delivery

Legacy martech architectures in Financial Services were designed for a different era—one of scheduled campaigns, static segments, and limited feedback loops. Today's customers expect real-time personalization informed by context, behavior, and preferences across every channel. But siloed platforms, rigid workflows, and lagging activation windows make that ambition difficult to realize. As customer expectations rise, outdated systems—many built for compliance, not customer centricity—are becoming roadblocks, preventing marketers from orchestrating experiences with the speed and nuance modern journeys demand.

Scalability gaps are rooted in customer and data shifts

The personalization challenge is no longer just about segmentation, it's about processing velocity, behavioral interpretation, and dynamic response. Marketers are now navigating exponentially larger data sets, more fragmented journeys, and higher regulatory scrutiny. What once worked for batch campaigns and static offers now fails under the weight of omnichannel, real-time engagement. In complex environments like wealth management, commercial lending, or multi-product retail banking, success requires platforms that can intelligently scale, connecting signals to actions without friction or delay.

Next-gen platforms must be built for customer-centric execution

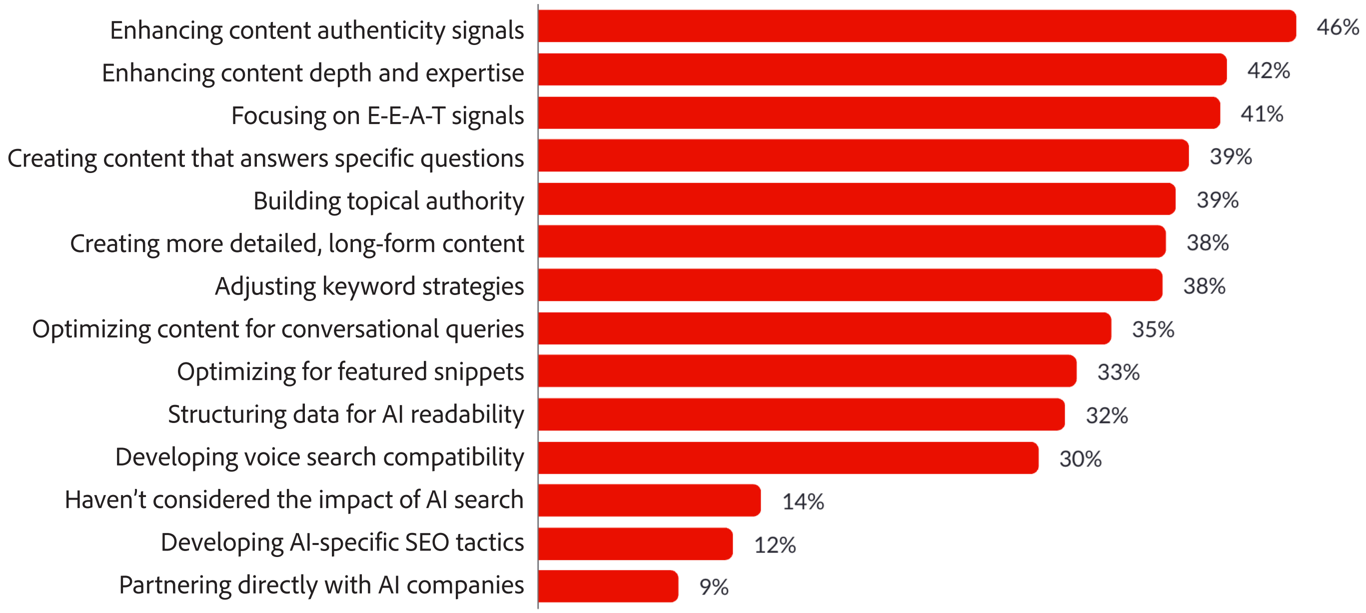
To deliver personalization at scale, institutions must modernize around the customer, not the campaign. That means investing in composable, cloud-native platforms that enable real-time data orchestration, adaptive decisioning, and campaign agility. This isn't just a tech upgrade, it's an operating transformation. Leading firms are moving toward modular ecosystems that connect CDPs, CMS, and decision engines into unified execution layers. This foundation unlocks dynamic personalization, accelerates test-and-learn cycles, and enables marketers to adapt in-flight, ensuring they stay relevant in a fast-changing marketplace.

Insight 07

AI is changing the rules of Financial product discovery

21%
of organic search volume is expected to shift to AI-powered platforms within the next 24 months

86%
of Financial Services firms have considered the impact of AI based search on their brand



Note: This chart shows the % brands adjusting their search strategy for AI-powered discovery

Search is no longer just a channel; it's a strategic battleground

As generative AI reshapes digital behavior, financial product discovery is becoming less keyword-based and more intent-driven. Customers now expect personalized, intelligent answers, not static search results. Whether they're exploring annuities, or ESG funds, the moment of discovery has become a high-stakes inflection point. Institutions must rethink discoverability as a strategic capability, where perception, trust, and product relevance are shaped by how well content performs across conversational, AI-powered journeys, not just traditional web or app interfaces.

Customers are using AI to decode complexity

AI tools are increasingly the first stop for customers seeking clarity on complex financial decisions—from retirement withdrawals to term-life comparisons. These tools compress research into moments, demanding that institutions show up with structured, context-aware content that's both machine-readable and human-relevant. To remain competitive, content must reflect E-E-A-T: Experience, Expertise, Authoritativeness, and Trustworthiness. That means pairing accurate product logic with transparent guidance, especially in regulated domains where trust, risk appetite, and suitability must be communicated clearly across formats and channels.

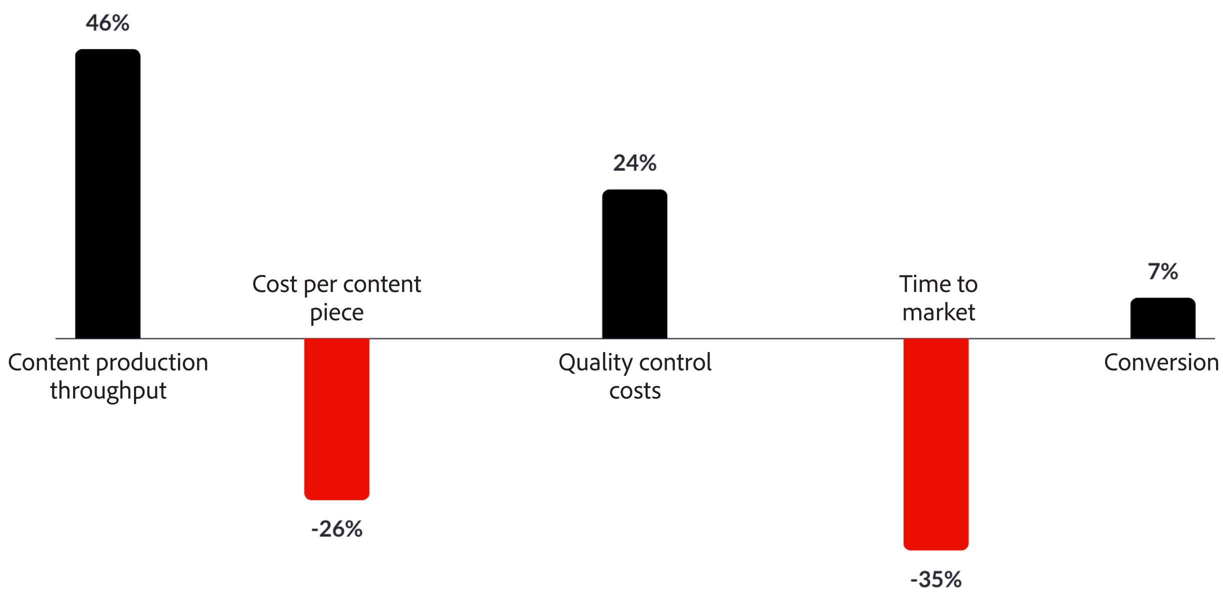
Discovery must be engineered for AI interfaces and human trust

Success in AI-powered discovery requires dual fluency: technical and relational. Content must be enriched with metadata, schema, and structured logic to surface in LLM environments, while also demonstrating integrity and clarity to customers navigating sensitive decisions. Institutions that operationalize content creation with embedded E-E-A-T principles will be better equipped to scale visibility without compromising compliance or trust. This means building discovery journeys that perform well inside AI tools and inspire confidence when a customer is ready to open an account or speak to an advisor.

Insight 08

Gen AI will transform content economics

Only	Despite,	and a
8%	**46%**	**26%**
Financial Services execs say they are scaling GenAI	jump in content production output	drop in cost per piece



Note: This chart reflects how Generative AI has influenced content production efficiency and costs

GenAI is rewriting the content equation for Financial Services

In an industry where speed, trust, and personalization define the customer experience, content has long been a bottleneck. GenAI is breaking that constraint. Financial institutions are using AI to accelerate production timelines, generate content variations, and reduce costs across marketing, servicing, and educational journeys. Whether it's dynamically customizing product explainers or scaling compliance-approved outreach, GenAI is helping marketers meet growing demands across channels. The shift signals more than efficiency, it represents a turning point in how Financial Services creates and scales customer engagement.

The payoff is clear: faster, cheaper, higher-performing content at scale

GenAI enables teams to generate more content, faster, and at a lower cost, unlocking rapid personalization and faster go-to-market cycles. But volume alone isn't victory. The increased output has brought with it a rise in quality control costs, revealing gaps in review processes, brand governance, and regulatory oversight. In Financial Services, where accuracy, clarity, and trust are non-negotiable, scalable content must be managed with discipline. The path to ROI lies not in unchecked automation but in intelligent orchestration that balances speed with accountability.

To maximize ROI, institutions must industrialize content creation

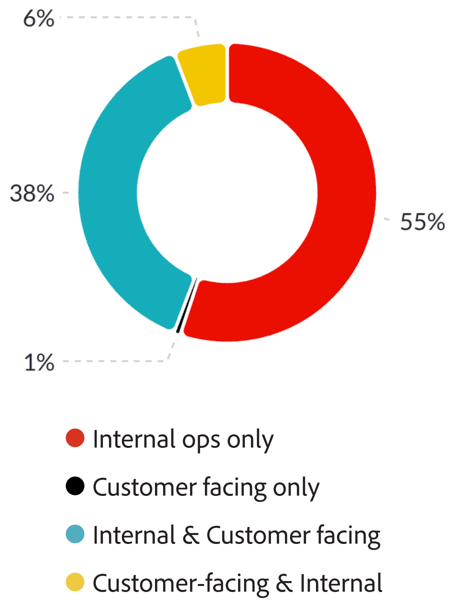
Leading firms are building structured, GenAI-powered content supply chains, combining AI-driven generation with modular templates, feedback loops, and embedded review workflows. Risk-tolerant content (e.g., FAQs, SEO snippets, channel headers) is automated, while high-risk areas like policy language or investment disclosures remain human-led. The result is a controlled, adaptive system that supports compliance while enabling speed and scale. The winners will be those who treat GenAI not as a shortcut, but as an engine for strategically aligned, performance-driven content.

Insight 09

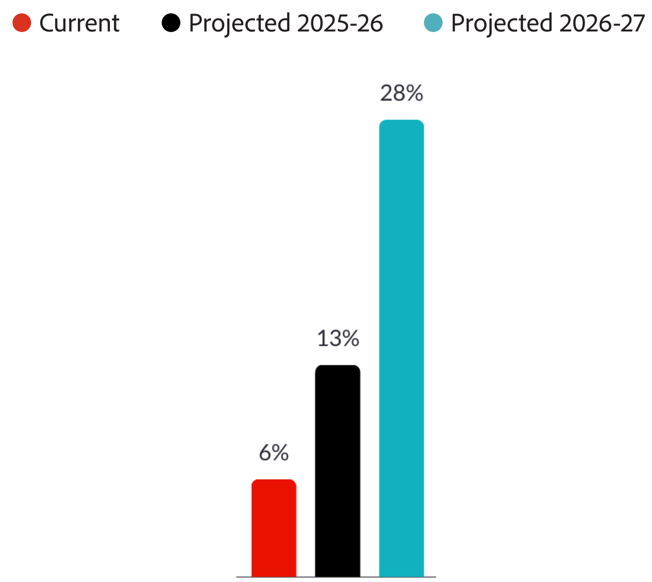
Financial firms are starting AI where trust matters most — internally

55%
prioritize internal operations for Agentic AI implementation

28%
Say they are planning Agentic AI adoption within 2 years



Note: This chart highlights key areas where organizations are prioritizing the implementation of Agentic AI



Note: This chart captures where organizations currently stand in their awareness and planning for Agentic AI

From exploration to execution with guardrails

Agentic AI introduces a new class of automation—systems that make decisions within defined limits. In Financial Services, where oversight and accountability are paramount, firms are starting with internal use cases like content tagging, workflow support, and reporting automation. These lower-risk pilots allow institutions to validate governance frameworks, monitor model behavior, and build technical readiness. By containing early deployments within operational domains, firms can move toward scalability with confidence—balancing innovation with the control financial institutions demand.

Trust must be earned before it's extended

This measured progression isn't a signal of reluctance, it's a strategic safeguard. Moving from assistive to autonomous systems introduces new dimensions of risk: legal liability, algorithmic accountability, and ethical governance. Financial institutions are using internal pilots to surface blind spots, align internal stakeholders, and build maturity in AI stewardship. The goal isn't speed it's confidence. Trust must be established internally before AI takes on roles that shape customer experience, compliance posture, or revenue outcomes. In FS, credibility is built through intentional proof, not optimistic rollout.

Winning with agentic AI requires purposeful design

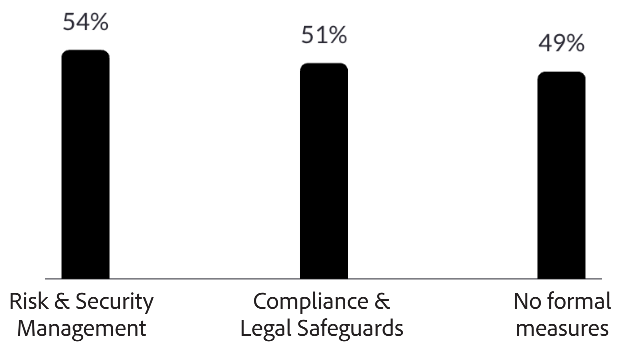
Firms advancing Agentic AI are doing so with discipline. Rather than applying autonomy broadly, they're using staged rollouts, beginning with observable tasks and building maturity through governed expansion. These teams are investing in decision-tracking, escalation logic, and model explainability to support long-term resilience. Success depends on treating Agentic AI not as a tool for one-off gains, but as a foundational capability that integrates with enterprise systems. Those who embed structure now will lead when autonomous systems shift from pilots to production.

Insight 10

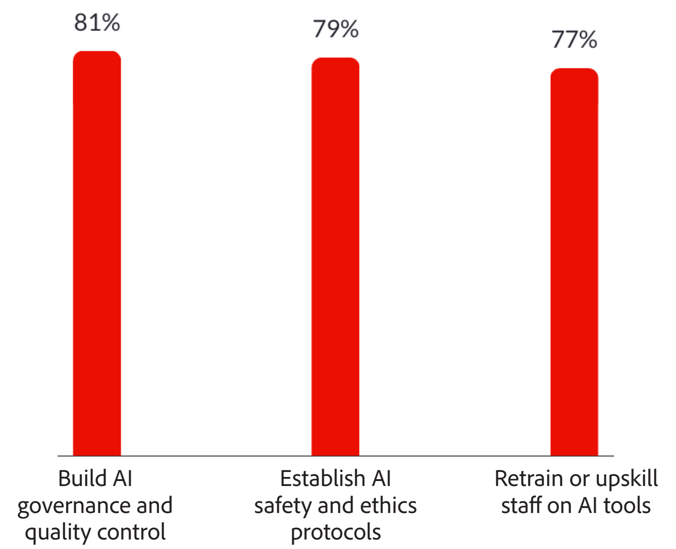
Governance drives AI potential into business growth

49%
of Financial Services leaders say they currently have no formal AI governance measures in place.

81%
Say GenAI adoption is prompting them to build AI governance and quality control frameworks



Note: This chart highlights the AI governance measures currently implemented by respondents



Note: This chart shows % who anticipate organizational changes driven by GenAI adoption within the next two years

In Financial Services, AI mistakes can escalate to systemic risk

AI errors in Financial Services aren't minor, they carry outsized consequences. A hallucinated policy explanation, misinterpreted financial term, or inaccurate product recommendation can spark regulatory scrutiny, trigger legal liabilities, and rapidly erode customer trust. In a sector built on confidence, even isolated failures can ripple across global portfolios and reputations. As AI begins shaping everything from customer communication to credit modeling, fragmented oversight exposes institutions not only to compliance risk, but to systemic vulnerabilities that undermine strategic resilience.

Ad hoc oversight won't withstand enterprise-scale deployment

Many firms have moved quickly on GenAI pilots, but governance hasn't kept pace. Manual reviews and isolated approvals might suffice during experimentation, but they can't support enterprise-wide deployment. As institutions scale across products, channels, and geographies, these fragmented controls create risk blind spots. Without standardized oversight—covering prompt quality, review protocols, and model behavior—AI outputs become difficult to validate or trace. To move from isolated use to enterprise value, governance must evolve into a formalized, system-wide capability.

AI governance is a core requirement for trusted growth

Trust in AI must be earned, repeatedly. That means embedding governance into the full content and decision lifecycle, from prompt design and model selection to real-time validation and post-publish audits. Leading firms are deploying review automation, approval routing, and risk-tiering frameworks that mirror the rigor of financial compliance systems. Governance isn't just protection, it's what allows speed, scale, and strategic value without sacrificing control. Institutions that prioritize responsible AI as a foundational discipline will outperform not just in content volume, but in confidence, credibility, and brand durability.

Conclusion

The future of Financial Services won't be defined by products or scale—it will be defined by how precisely, intelligently, and responsibly institutions engage with customers in real time. The imperative is clear:

This research reveals a clear directional shift:

- **Personalization must become predictive and contextual.** Move beyond segmentation and timing. Personalization must reflect live customer behavior, preferences, and financial intent, across every stage of the lifecycle.
- **Marketing must operate as a growth engine.** Modernize from product-siloed execution to agile, journey-based orchestration. Marketing must be structured for impact, not activity.
- **GenAI must be scaled with structure and control**. GenAI is already transforming workflows. To scale safely, embed governance, define risk thresholds, and automate with accountability.
- **Trust must be engineered, not assumed.** Treat trust as an always-on system. Build it through transparent data practices, real-time protections, and relevance at every interaction.

Strategic priorities for Financial leaders

1. **Make personalization more meaningful**
   Shift from generic, stage-based personalization to experiences rooted in context, intent and need. Focus on the moments that matter, where relevance drives trust, action and loyalty.
2. **Redesign the operating model around the customer**
   Evolve from product-centric silos to cross-functional, customer-led teams. Align people, platforms and processes to how customers search, evaluate and engage especially in AI-powered journeys.
3. **Build content for GenAI discovery**
   Prepare for a future where content is surfaced by algorithms, not just navigated by users. Invest in structured, authoritative content that performs across search, surfaces relevance and signals credibility.
4. **Unify data and platforms for scalable intelligence**
   Break down silos across martech and data systems. Enable real-time insights, seamless orchestration and consistent execution across the full customer lifecycle.
5. **Embed guardrails into GenAI execution**
   Scale GenAI with precision and accountability. From content creation to decisioning, build systems of governance that preserve quality, manage risk and earn trust at scale.

The transformation is already underway. The leaders will be those who act now, with intention, integrity and intelligence

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