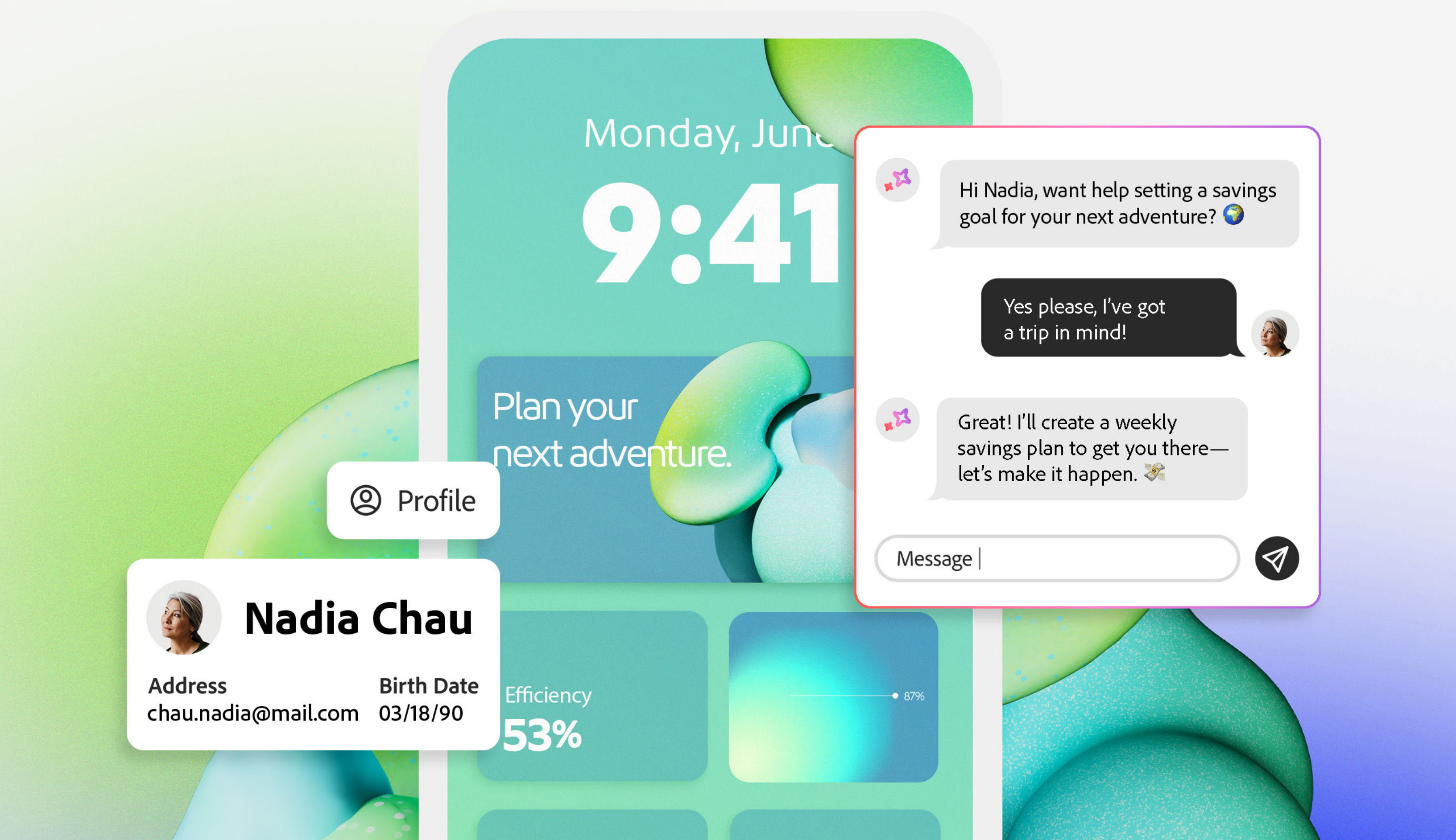
Adobe

Enabling financial wellness in banking and building lasting customer relationships.

How to create greater lifetime value through empathy, AI-driven real-time financial insights, and personalised banking experiences.



Engage customers with empathy-driven interactions.

Growing emphasis on financial wellness among consumers in Europe and the UK is driven by several key factors, such as rising inflation and living costs. There's increasing recognition of the importance of financial planning for future stability, but the complexity and interdependency of financial products mean that many people lack the insight to manage their finances effectively.

For Financial Services Institutions, improving customers' **financial well-being** is essential for building lasting relationships. To achieve this, financial institutions must anticipate, understand, and respond to individual needs in meaningful ways. Today's customers, especially younger generations, expect experiences that meet or exceed their expectations. **Empathy in banking** supports this. It helps drive customer interactions, strengthen relationships, and foster financial wellness. By proactively providing information tailored to customers' personal situations and behaviours, you can help them make informed decisions and/or provide proactive, intelligent support regarding their finances at the moment they need it. Using relevant data and insights in real time allows you to deliver personalised content and experiences at scale—so you can meet consumer expectations consistently.

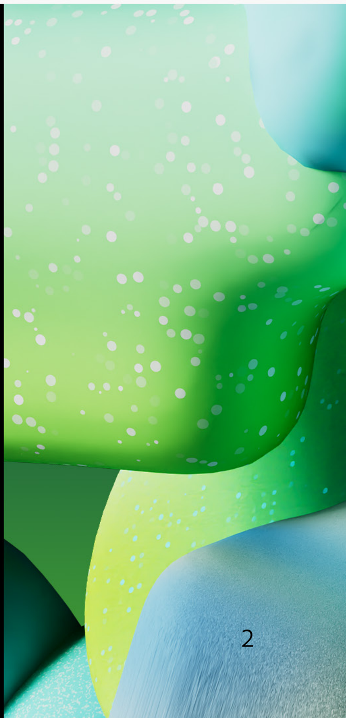
Digital banking as a route to customer loyalty.

Digital native financial providers such as neobanks, fintechs & insuretechs are able to outperform incumbent providers despite a low level of consumer trust across the industry. Customer expectations continue to increase, driven not only by these new Financial Service providers' customer-centric approach but also because of the experiences customers are receiving in other sectors.

However, the solution is within reach. Right now, you have a unique opportunity to stimulate individuals' and businesses' financial wellness, by proactively supporting awareness and decision-making through personalised banking experiences.

For almost half (47%) of FSI organisations, "offering meaningful digital interactions improving customers' financial health" is a top business priority.

Source: Adobe and Econsultancy



Supporting financial wellness by knowing what matters most.

Delivering real-time positive personalised customer interactions requires data-driven processes, tools, and decision-making. Today, you can offer customers real value through timely updates about issues they might need to be aware of and act on. The result: more impactful cross-channel customer journeys that encompass every touchpoint.

Here are a few ways to improve customer interactions using data-driven financial insights:

- Help customers effectively manage loans with personalised repayment plans and timely reminders.
- Offer real-time financial coaching. For example, when a customer is booking travel, provide instant feedback on budget impact and share cost-saving alternatives.
- Share regular financial health checks, including reviews of spending, savings, and investments. Provide forecasts, highlight avoidable expenses, and suggest ways to optimise loans.
- Meet the rising demand for self-guided, digital financial education: empower younger investors with AI-driven tools that simplify financial concepts, explain market trends, and offer personalised insights.
- Send helpful content to people whose fixed mortgage rate is going to expire. That way, they can plan accordingly and make informed decisions.

Financial wellness and better outcomes through personalised banking experiences.

Each customer has unique, ever-changing financial needs. You need to help them understand and solve their challenges and maximise the opportunities on offer. Customers constantly re-evaluate their finances, seek support, and weigh service options. By understanding, empathising, and delivering highly personalised experiences, your organisation becomes their guide.

Now is the perfect time to capitalise on the **trust** you've built with your customers by delivering relevant experiences exactly when they need them. Ultimately, the goal of online financial services interactions is to build personalised relationships at scale, offering a diverse set of products tailored to client's exact needs.

The first steps include understanding what products someone has—or does not have—and having clear insights into their demographic and level of financial experience. This requires the ability to empower your teams with the data and insight to truly understand the customer coupled with the ability to activate specific interactions against it.

In this way, you can build trust by showing you understand what products they have and what they are likely to require soon. Customers don't have enough time to get to grips with Financial Services products, which are deemed 'boring' and 'too complicated'. By providing guided interactions, instead of expecting the customer to simply find what they need in a wealth of information, FSIs can proactively aid customers' financial wellness, build trust, reduce churn, and strengthen your brand's reputation.

AI-powered Personalisation

10/10 of the largest
US banks use
Adobe Experience Cloud

Source: Forbes - 2024

750k

Qualified Profiles

Financial wellness through proactive, tailored support.

To become your customers' trusted financial guide, you need to focus on data, content, journey orchestration, and AI integrations, supported by the right people, processes, and technology.

Real-time insights—Combine real-time data, AI-powered insights, and customer profiles to supercharge work faster, more efficiently, and more creatively on personalised customer experiences.

Customer journey orchestration—React to real-time insights to orchestrate journeys across all channels and engage customers at exactly the right moment, with truly relevant content.

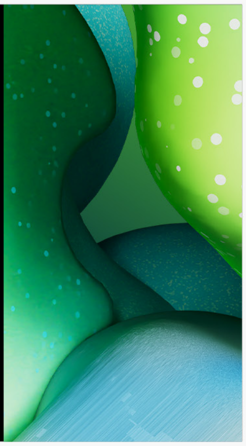
Integrated content supply chain—Accelerate the speed and scale of content creation, improve agility, and increase content ROI.

Boost human vision with AI execution—Harness AI's power and transform it into tools that enable team members across the organisation to be more efficient, creative, and productive. Amplify your team's capacity with AI Agents.

Empower people, processes, and technology—Enhance financial well-being and trust through tools and strategies that teams can leverage. Unify siloed customer data to deeply understand customers.

70% of consumers say it's important FSI brands anticipate needs—but only 32% do that.

Source: Adobe and Econsultancy



Make your data work for you.

By leveraging data to produce timely, tailored financial insights and prioritising **empathy-driven**, positive customer interactions, you can enable powerful customer journeys and meaningful interactions across channels in **real-time**.

Financial services firms are fortunate to have access to a wealth of rich customer data—from personal details and product holdings to usage patterns and interactions through secure apps and websites. Consolidating data from these various sources enables the creation of a **unified view of each customer**'s profile, behaviours and banking relationship—the foundation for excellent customer experiences in financial services.

However, without a way to stitch that data together, your customer view becomes fragmented, limiting your understanding of potential financial needs. With the right technology, you can combine what you know about the customer based on your first-party party data with the interactions they are having with your content to deliver specific actions or journeys. Unify and manage customer data and share insights into success metrics from a single, secure location, deploy relevant experiences across touchpoints, and measure end-to-end journeys.

Creating rich customer profiles with real-time, cross-channel insights supported by AI helps you identify customer interests, predict their needs, respond in real time across their preferred channel, and create the trusted and personalised financial experiences they have come to expect.

TSB Bank has built dynamic profiles that evolve with customers, resulting in 6% of total revenue currently being earned through digital marketing channels and a 300% increase in loan sales among mobile users due to real-time personalisation.

Orchestrate personalised journeys across all channels.

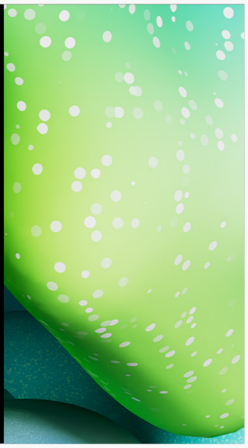
More than ever it's crucial for financial services firms to deliver personalised banking experiences that boost customer's confidence and improve their financial wellness. When teams work in unity, they can turn rich data from every single customer into powerful insights **connected to individual journeys**. With the right journey orchestration, banks and financial firms can deliver cohesive messaging across email, mobile, web, and even in-branch experiences—ensuring a seamless customer journey.

Merging real-time data and AI helps ensure that the most relevant offers reach customers at the most impactful moments in their journey. Personalised experiences and offers are provided across websites, mobile apps, and campaigns, while content remains completely consistent across inbound and outbound channels.

Finding the right data-driven approach is instrumental to delivering relevant content wherever the customer is and understanding where they want to interact. Cutting-edge technology enables seamless **one-to-one digital conversations** and suggestions that keep customers coming back.

Only 47% of customer said the FSI brands they rated were effectively delivering a consistent experience.

Source: Adobe and Econsultancy



Enhance your content experiences and workflows.

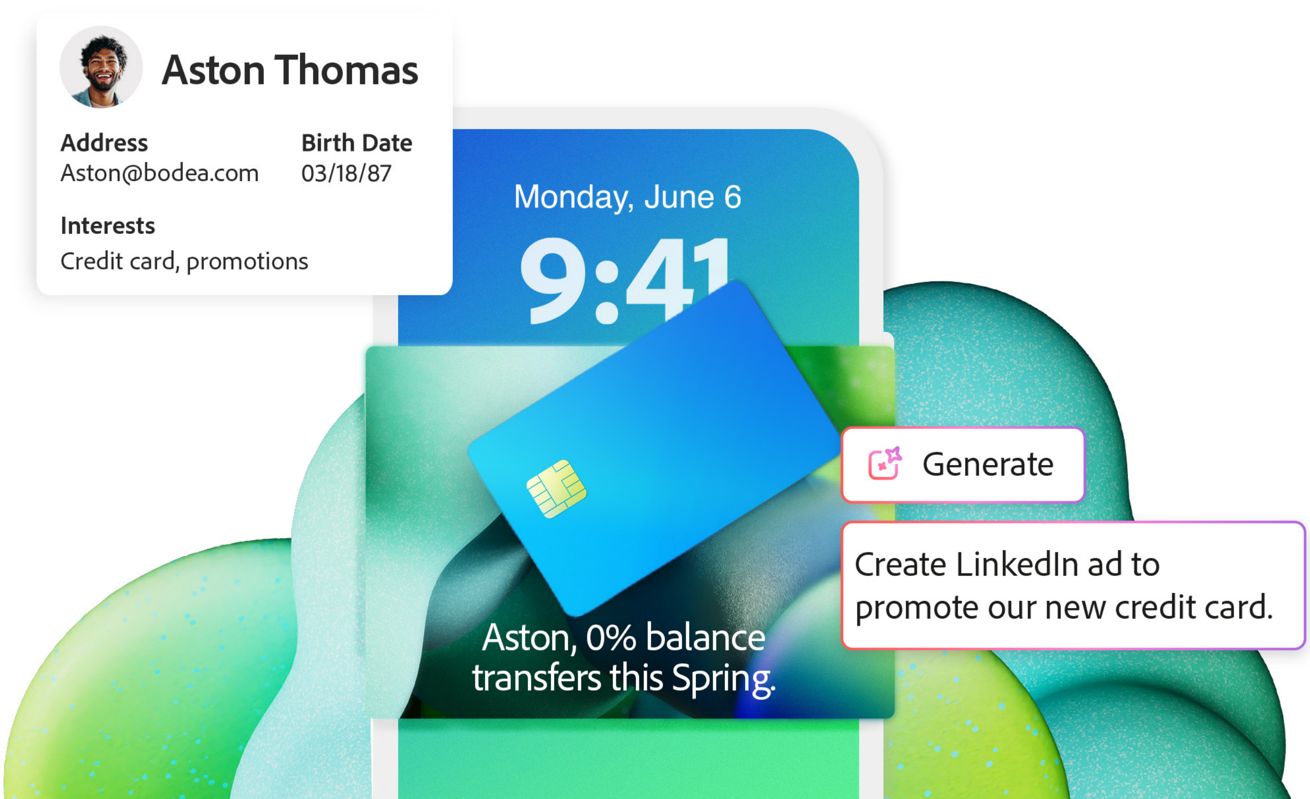
Supporting the individual **financial wellbeing** journeys of millions of customers demands a new level of content creation. After all, if the goal is true one-to-one personalisation to meet each customer's unique needs, the number of content variations will increase exponentially.

As a result, financial firms need to streamline and speed up their **content supply chains** to stay competitive. That means marketing and creative teams may struggle to keep up with rising demand for personalised content, for example due to legacy processes and complex, cross-departmental reviews. Legal and compliance approvals add further delays.

By orchestrating and accelerating work with smart suggestions and automated workflow and approvals, you can provide information and interactions that truly make a difference and improve your customers' lives.

As you collect data on one channel, you can inform activities on other channels. Plus, you can consolidate your content creation and delivery tools to always supply new, relevant content to your customers and keep them engaged. **Generative AI** can be used to automate repetitive tasks such as image generation or placement, copy revisions, or uncover prompt-driven analytical insights that support message optimisation and effectivity. What's more, socialising customer insight across teams significantly supports customer centricity.

By introducing streamlined content creation, approval, and delivery processes, financial institutions can launch campaigns and respond to market changes much more quickly.



Lloyds Banking Group supports its 750 campaign managers by giving them the right technologies to work efficiently, automating as many steps in the workflow as possible. Reducing asset creation workflow steps has led to a 50% reduction in time to market for the digital team.

"The content supply chain isn't just about delivering content faster and more efficiently. It's about creating content that engages people on an individual level."

Helen Wallace, Creative Director, Deloitte Digital

Unlock the potential of generative AI at every step.

AI adoption is advancing beyond experimentation, delivering tangible results as forward-thinking organisations transform customer engagement, optimise operations, and accelerate **innovation**.

Marketers can use Generative AI capabilities to quickly generate relevant target segments based on previous interactions or performances. By leveraging known preferences, relevant content and formats can be dynamically generated and assembled to drive more meaningful and effective engagement.

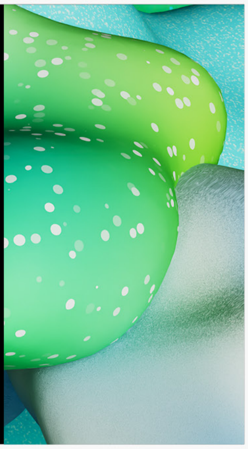
Gen AI is transforming the landscape of personalisation at scale. When integrated into traditional customer experience orchestration platforms, these advanced capabilities empower marketers to operate with greater speed, efficiency, and creativity—unlocking new levels of impact across the customer journey. Generative AI and automation can enable significantly better collaboration and increase efficiency and time to market, helping FSIs be more customer centric and connected across different products.

With custom generative AI models, you can boost creative output, scale production of content via automation, and empower teams to easily edit and create on-brand content. Or quantify impact and refine approaches through iterative "test and learn" cycles. You can even measure how channels and content that are contributing to decision making and optimise future marketing initiatives.

74% of consumers rate transparency around the use of generative AI as important/critical.

Senior executives see immense potential in generative AI, with 86% expecting it to significantly increase content speed and volume.

Source: Adobe AI and Econsultancy



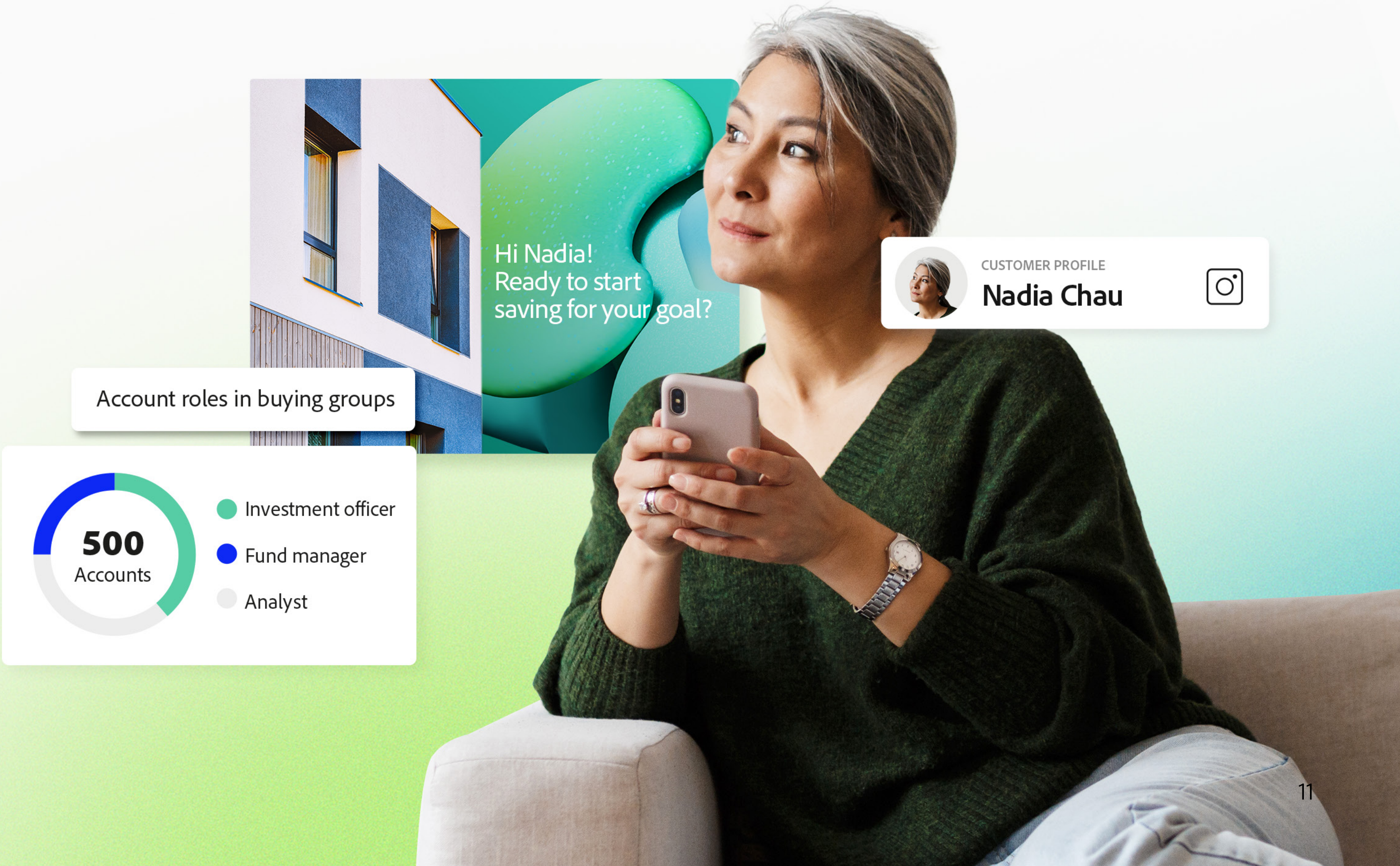
Deliver real-time, empathy-led, positive banking experiences.

Today's customers expect more than ever. They want financial services providers to engage at the right moment, offering guidance and solutions tailored to their life stage, personal goals, and financial situation. Delivering this requires access to actionable customer data, hyper-personalised experiences, and the responsible use of both to build and maintain trust.

In response, many organisations are introducing initiatives to simplify interactions, enhance financial literacy, provide self-service tools, and ensure the security of customer assets. These efforts include customer experience strategies that use predictive data and AI to better understand intent and suggest the most appropriate next steps.

Key outcomes that can support financial wellness include financial resilience, consumer protection, personalised support, financial inclusion, and lifetime planning. To realise this, you need to connect data at every online and offline touchpoint along the customer journey and link it to a single customer profile. This allows you to tailor individual journeys based on your customers' past behaviours and preferences.

Financial services organisations have a huge opportunity to support their customers in new and exciting ways that build trust and foster loyalty as they seek to enhance their financial wellness. By providing relevant guidance at the right time and place, you can show your customers that you understand their needs and can be their trusted guide.



How Adobe can help.

Adobe helps Financial Services Institutions enhance customers' financial wellness in banking by enabling personalised experiences at scale while ensuring compliance in digital financial services. By unifying customer data and tailoring experiences, we help enhance customer engagement and foster long-term loyalty.

Additionally, Adobe supports modern B2B experiences by aligning sales and marketing teams, automating Account-Based Marketing (ABM) workflows, and using AI-driven insights to engage decision-makers effectively.

Through real-time collaboration, AI-supported content, and centralised governance, it becomes possible to significantly improve productivity, reduce operational costs, and accelerate time-to-market with compliant, scalable, and impactful content.

Adobe's AI-powered, cross-channel marketing capabilities ensure cohesive, personalised customer journeys across digital and offline touchpoints. This helps boost customer acquisition, enhance retention rates, and develop enduring, empathic customer relationships.

Read more about how we are helping some of the world's leading financial services organisations turn data into action to build unbreakable trust.

Sources

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