



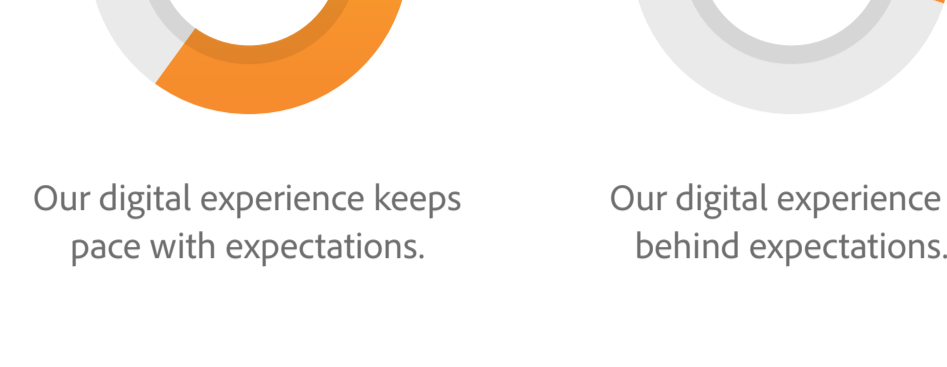
Bringing financial services digital trends into focus.

How changing customer expectations are defining FSI initiatives for 2022 and beyond.

We surveyed nearly 600 financial services industry (FSI) executives to find out how they're accelerating their digital transformation efforts and personalizing the customer experience. Customer expectations may be changing faster than many organizations can react—but that didn't prevent top performers from trying to meet desires for meaningful, value-driven experiences.

Last year's strongest performing FSI brands want to add value at every engagement.

Top goal: meaningful interactions that improve customers' financial health



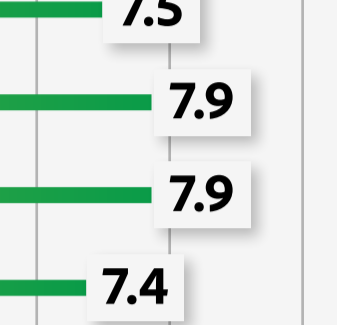
But few FSI organizations are delivering exceptional digital experiences.



Our digital experience exceeds expectations.



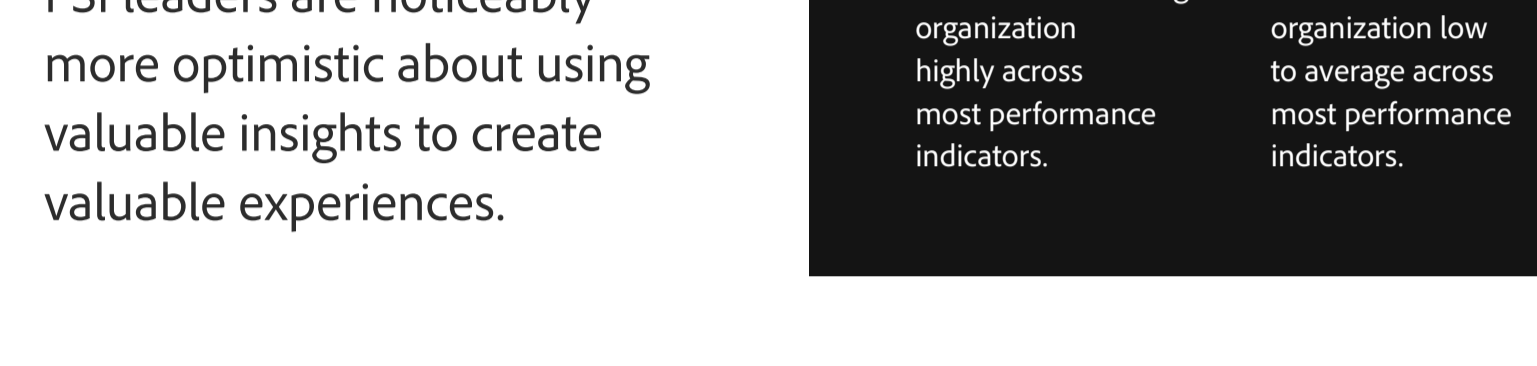
Our digital experience keeps pace with expectations.



Our digital experience is behind expectations.

5 ways to surpass customer expectations.

FSI companies that excel in digital experience have universally higher averages across five performance indicators on a 10-point scale:



1 Agility means accessing and acting on information fast.

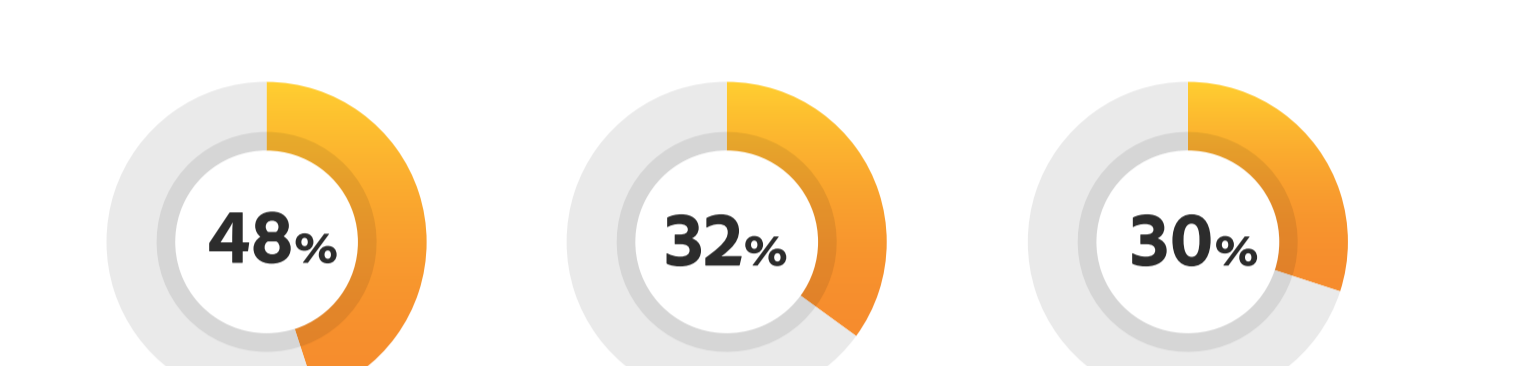
FSI leaders are noticeably more optimistic about using valuable insights to create valuable experiences.

"Leaders" and "mainstream" defined:

Leaders
34% of respondents who rated their marketing organization highly across most performance indicators.

Mainstream
62% of respondents who scored their marketing organization low to average across most performance indicators.

Percentage of organizations that rank customer insights capabilities as "very strong" or "strong."

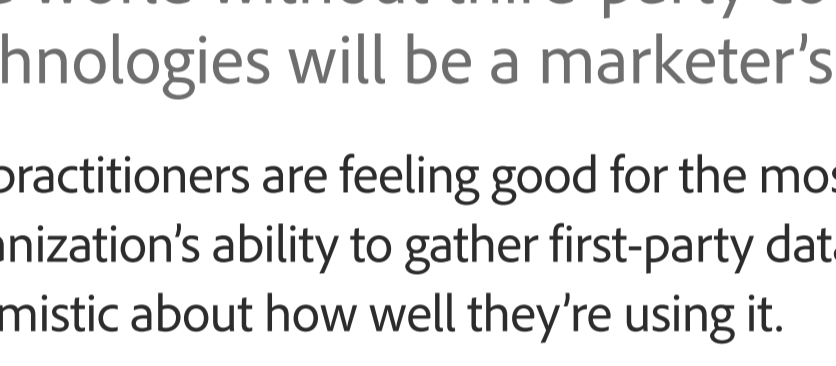


Mainstream FSI organizations identify the three key challenges holding them back.



2 Innovation takes a commitment to technology investments.

The top FSI technology priorities for 2022.



In a world without third-party cookies, these technologies will be a marketer's best accomplice.

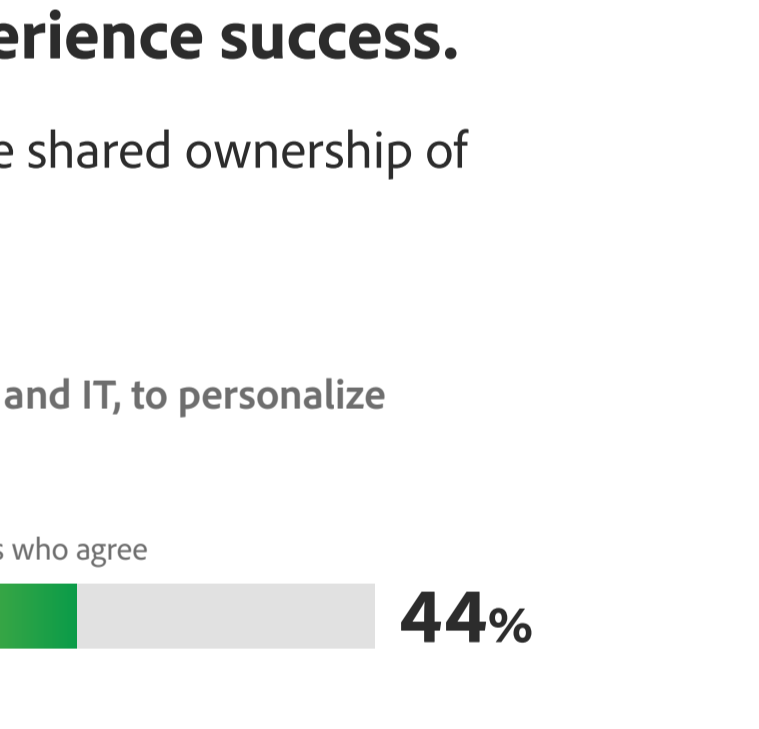
FSI practitioners are feeling good for the most part about their organization's ability to gather first-party data—but not all are so optimistic about how well they're using it.

How confident are FSI organizations?



“ As we look to attract new customers and retain existing customers, our goal is to create seamless experiences across all of our customer touchpoints. We're looking for better ways to optimize our approach and constantly improve our work. We have the tools to manage creative processes in a high-volume environment. We have the metrics we need to see how we're performing. It's a critical factor for driving creativity and business growth.

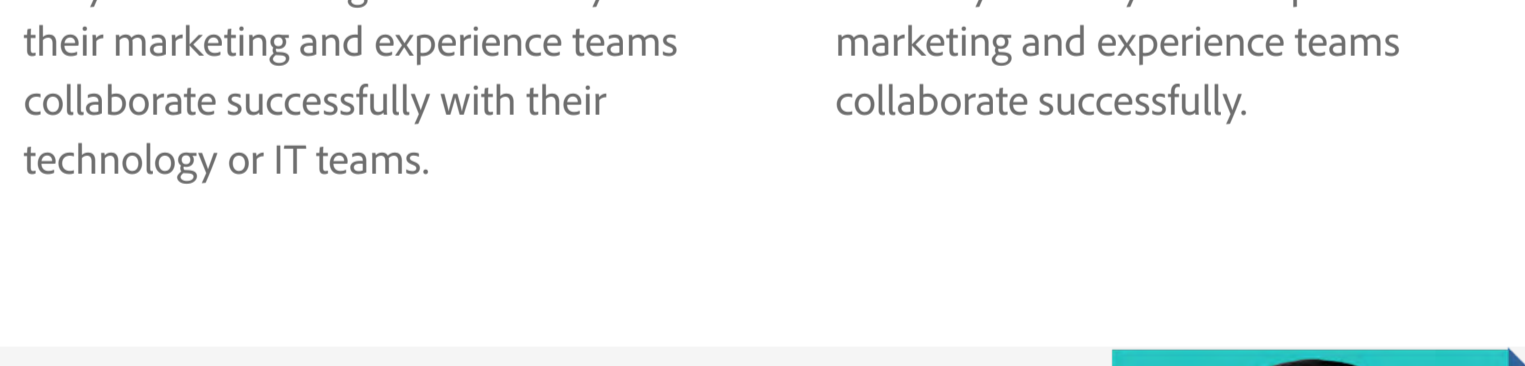
Clifford Stevens
VP, Managing Director, Creative Operations
Liberty Mutual



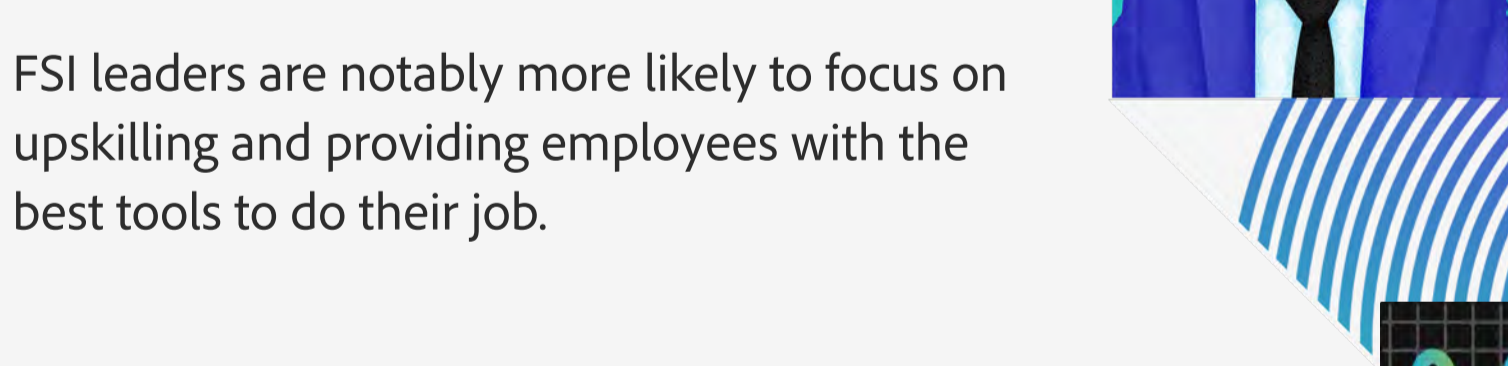
3 Collaboration between marketing and IT strengthens customer experience success.

But not everyone's on board with the shared ownership of customer journey creation.

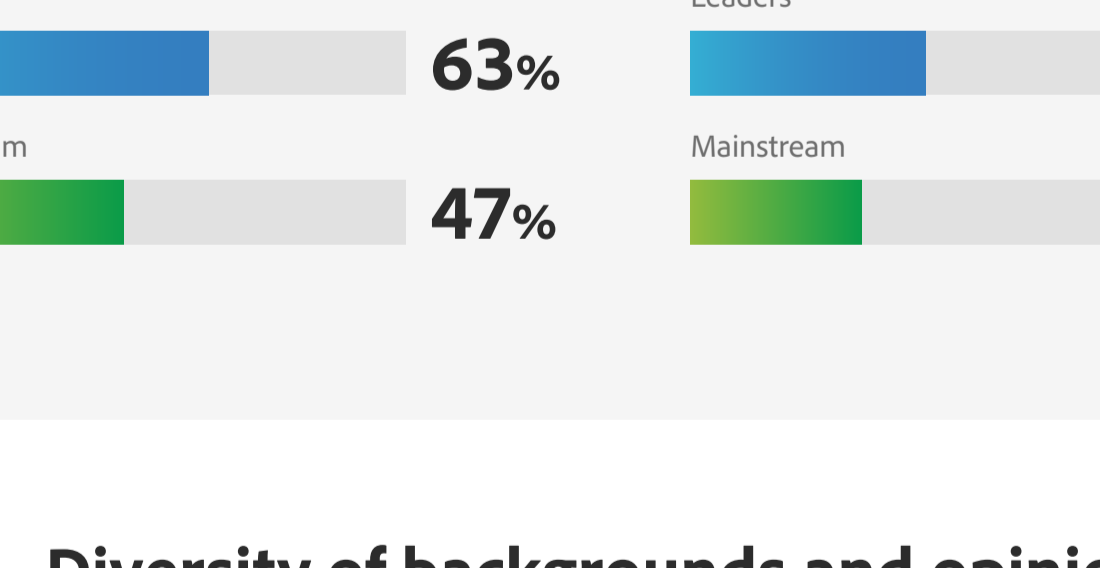
It's up to cross-functional partnerships, like marketing and IT, to personalize the customer experience.



Personalized experiences should be the responsibility of a single department, like marketing, or delivered individually by departments.



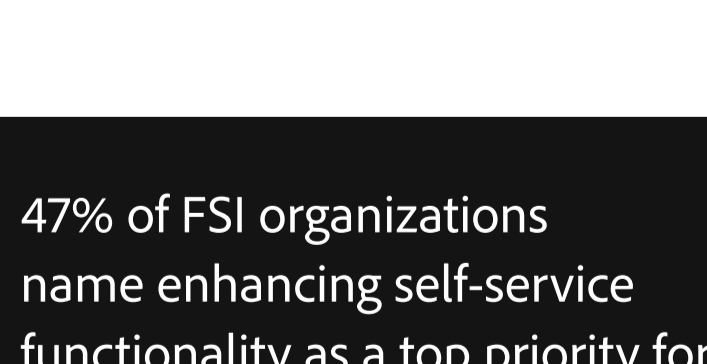
Senior leadership is hesitating—and their teams are feeling it.



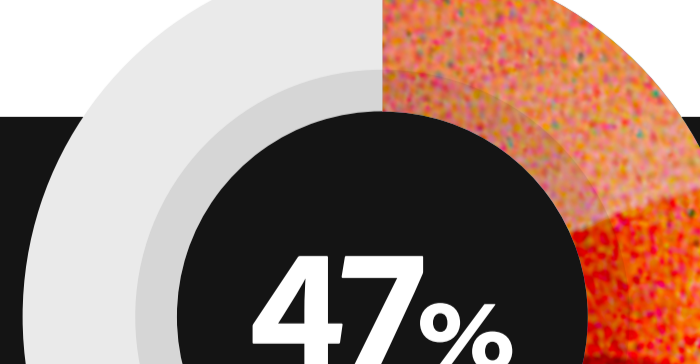
4 Talent development has a direct line to productivity.

FSI leaders are notably more likely to focus on upskilling and providing employees with the best tools to do their job.

Implementing training or learning programs to increase productivity



Increasing resources for marketing operations



5 Diversity of backgrounds and opinions impacts profits.

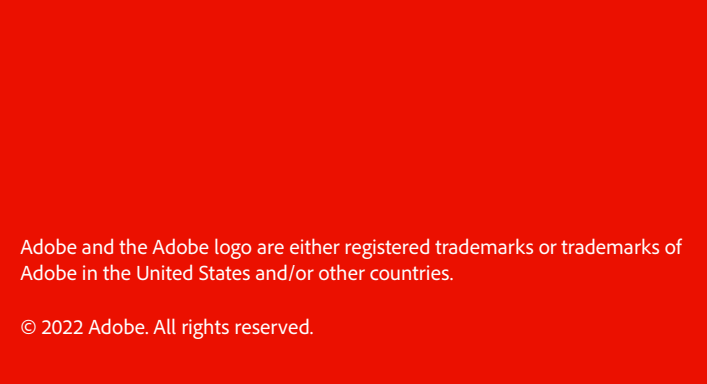
Companies who lead in diversity efforts are 25% more likely to have higher than average profitability. Source: McKinsey & Company

Diversity and inclusion (D&I) is on leadership's radar and gaining traction.



Our study revealed that enhancing self-service functionality for customers is a top experience priority. That requires a keen understanding of different perspectives, putting D&I in a unique position to shape an FSI organization's future success.

47% of FSI organizations name enhancing self-service functionality as a top priority for better meeting customer needs.



This is just a glimpse into the digital trends influencing FSI. This year's [full industry report](#) offers timely insights to help marketers and business leaders plan their strategies for sustained success in 2022 and beyond.

How FSI can meet challenges head on.

FSI companies are keenly aware of future challenges, and we applaud their efforts to meet and overcome them. It will take a continued effort to break down silos between departments, lean into digital offerings, and gain new insights about customers to deliver experiences that improve financial well-being for a lifetime.

Learn how Adobe is helping financial services and insurance enterprises exceed customer expectations.

[Get details](#)

