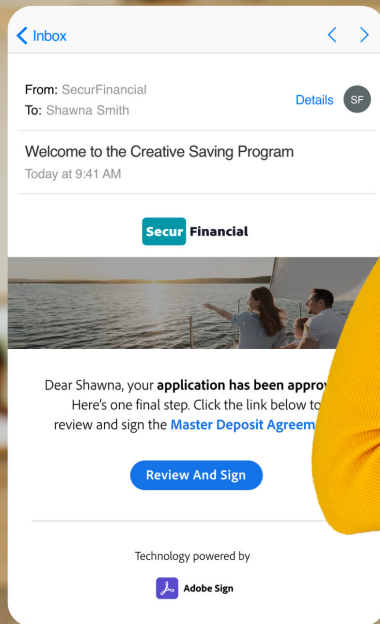





# The power of personalization for financial customers.

How cross-channel insights and AI empower financial services firms to deliver one-to-one experiences at scale.



 Online account created

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Designing seamless experiences for your customers is no easy task. Today's consumers engage with financial institutions in person, in app, or online—and expect to be met with a personalized interaction every time. For financial services firms, the future lies in helping customers effortlessly navigate their personal financial journey in each of these channels while adhering to the industry's strict privacy regulations.

According to Adobe's [2024 Digital Trends—Financial Services in Focus](#) report, financial services firms are intent on delivering meaningful digital interactions and modernized experiences. They recognize that AI, agility, and personalization are keys to achieving those outcomes. Yet even today, only one-fifth of these firms offer an “exceptional” digital customer experience.

To strengthen customer relationships, firms must strategically leverage customer data and technological efficiencies, in addition to their content supply chain, to deliver fluid cross-channel interactions and tailored touchpoints that drive growth.

## **Read on to learn:**

- Why data is the key ingredient of personalization at scale for financial services firms.
- How unifying real-time data from across channels builds an integrated view or profile of your customers to better understand them and their needs.
- How customer experience management (CXM) technology powered by artificial intelligence (AI) can deliver one-to-one content to millions, reaching customers on the right channel at the right time—and why offering the right level of governance and security in this highly regulated industry is essential.

# Getting started on your personalization strategy.

Scaling one-to-one relationships for millions of customers takes an operational overhaul and a shift in organizational mindset. According to an [Adobe and Incisiv survey](#), 61% of financial services companies once struggled with getting buy-in and justifying return on investment (ROI) for personalization efforts. Once organizations realized how important personalization is to the customer experience, that number dropped to 29%.

Companies also need people to take ownership of initiating change. Experience Leaders—firms that are gaining ground on personalization at scale—who create a center of excellence (CoE) to lead these efforts see high personalization maturity (Adobe and Incisiv, 2024). These cross-functional teams are responsible for orchestrating personalization at scale by allocating resources to data, talent, tools, and processes.

Rethink processes, technology, and budgets.

Take these areas into consideration as you prepare your roadmap for delivering personalized customer experiences at scale:

- Rationalize martech to free up budget, accelerate your digital transformation, and reduce integration points of failure.
- Embrace process redesign and plan for change management.
- Prioritize automating high-volume, low-value tasks.

“ Customers want to know that they aren’t just a number or a dollar amount on a company’s bottom line. The most trusted brands are those that invest in learning about their clients—their likes, dislikes, preferences, and so on—and meeting them where they are.

**Andrea Pennycooke**

Senior Vice President, Head of Digital Discovery, Marketing Technology, and Digital Commerce  
Truist

## Make data your personalization partner.

For too long, companies have been operating with fragmented data that’s prevented them from knowing their customers well enough to deliver experiences that support their financial needs at each step of the journey. When you’re able to capture and unify data at every touchpoint in real time and create actionable profiles, you can meet customer expectations and realize the full ROI of immediate personalization at scale.

## Realize the benefits of first-party data.

Privacy concerns and greater consumer control over the use of third-party cookies means companies need to continue to invest in their first-party data strategies. Your organization’s access to first-party data offers greater control over compliance, security, and accuracy. Couple this with [customer data platforms \(CDPs\)](#) and you can build a complete view of your customer’s engagement preferences, financial concerns, and where they are on their journey.

**300%**

Retail banking firm TSB got a 300% boost in loan sales on mobile devices after using an industry-leading personalization solution.

[Learn more >](#)



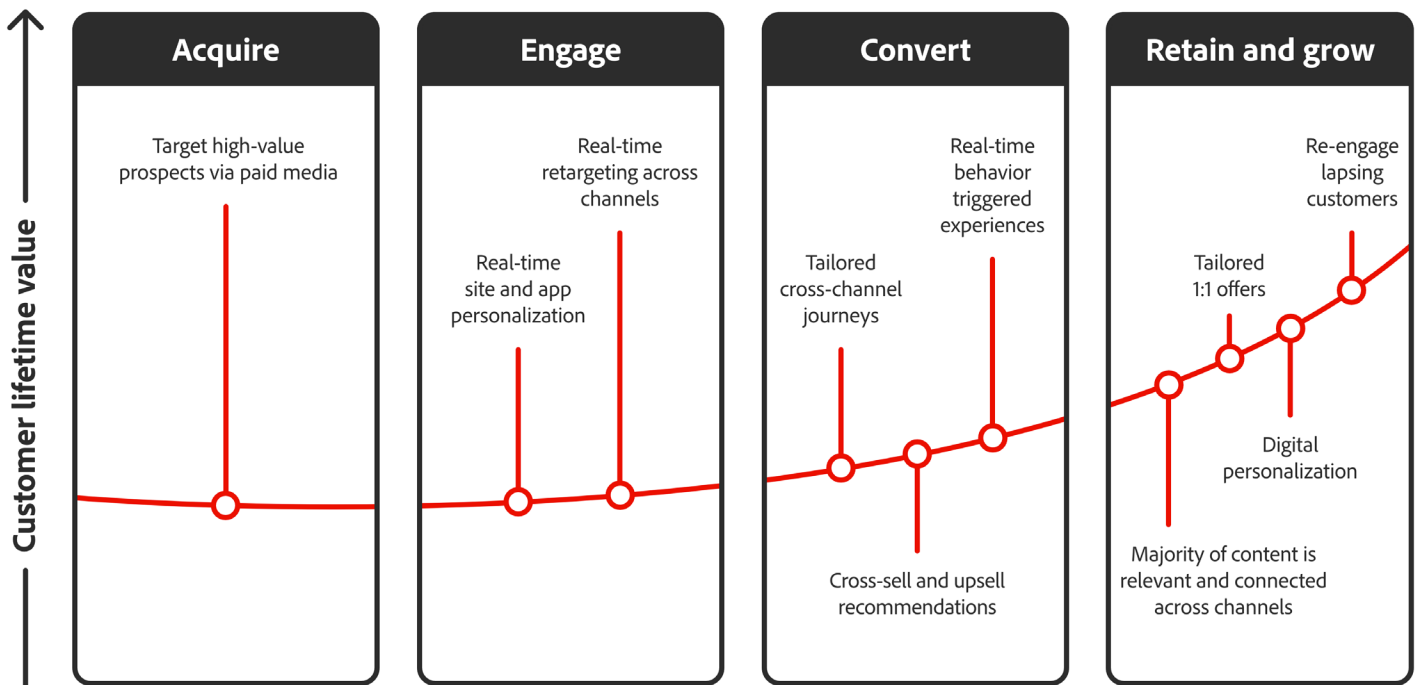
# Break down silos and unify data for actionable insights.

First-party data gives you a unique perspective on your customers that can be used as a competitive advantage. Enriching their profiles in your CDP with second- and third-party data from trusted partners can help you gain an even deeper understanding of who they are. However, you won't be able to identify and target high-propensity prospects and engage new audiences without a complete view into how they're engaging with your firm at every touchpoint. To do that, you need a way to combine first-party data across business units with partner data into single, unified profiles that can be activated across your marketing channels.

Having single profiles that can update in real time also unifies reporting across marketing, advertising, and sales solutions so you know exactly where and when customers are engaging with you. You can proactively guide customers through their financial journeys at every touchpoint and create high-value interactions and meaningful connections that keep them coming back. Simultaneously, you can identify suboptimal experiences and address client roadblocks. By promptly identifying issues, you can resolve them and enhance the overall experience—and strengthen trust with customers.

## Unify profiles and keep pace with customer needs.

Personalization tactics become more robust as engagement (and data) increase throughout the customer lifecycle.



The impact of keeping a unified, real-time pulse on customers extends beyond capturing the right insights. In a continually shifting financial landscape, organizations must use these insights to deliver the most relevant financial experience to customers based on where they are in their journey. The full visibility that comes with unified data increases agility, which allows financial services firms to quickly adapt as customer needs and desires fluctuate.

# \$778k

Vanguard achieved \$778K in efficiency gains and now launches websites 6 to 10 times faster after modernizing their overall marketing tech stack to better integrate people, processes, and technology.

[Learn more >](#)



## Use real-time insights to meet customers wherever they are.

With the right marketing technology stack in place, you can discover your customers' interests in real time and ensure their profiles are always up to date. That translates into real-time one-to-one experiences and content deployment, such as personalized recommendations for products, services, financial literacy, or information that helps the target customer make better financial decisions.

Real-time insights can be used to adjust messaging for the most meaningful interaction. Let's say a customer makes a large, single cash deposit into their checking or savings account, likely their annual bonus. This customer's profile updates instantly, qualifying them for a CD-deposit segment that gets activated via personalized site-based experiences, paid media, and email marketing. Reaching out at the right time with the appropriate message signals to customers that the bank is ready to help them grow their nest egg, ultimately building deeper relationships and lasting trust.

When you understand your customer's journey in real time you can:



Deliver the content, offer, or guidance most relevant to the customer's current needs.



See how far along the customer is in their financial journey, so each interaction builds on the previous ones.



Understand the customer's preferred communication channel and reach them where they are most likely to engage to optimize one or more KPIs.

“ Whenever we show up and send you an email that’s not relevant, or you show up and just get the generic site or a message that isn’t really helpful to you, we erode a little bit of trust. And so, personalization helps make sure that everything we send, everything we do, is relevant to who you are and what you’re trying to do on that day.

**Zachery Anderson**

Chief Data and Analytics Officer  
NatWest

## **Deliver hyper-personalized experiences across channels.**

Basic personalization efforts can yield a 2.3% increase in conversions (Adobe and Incisiv, 2024). But when top organizations deliver one-to-one personalization, they can see a 43.9% (Adobe and Incisiv, 2024) conversion rate—because each customer or prospect is getting their unique financial needs met exactly when the needs arise. Technologies like AI, predictive analytics, and rules-based automation are making it possible to deliver large-scale personalization that was previously unattainable.

### **Leverage AI.**

Using AI and automation to direct the customer journey, organizations can optimize their data analysis and content management processes. This approach improves ROI by delivering offers that are more likely to drive engagement and conversion across a range of online and offline channels. In fact, many Experience Leaders use an AI-powered engine to determine which customers receive which messages or experiences on their preferred channels.

AI enables financial services organizations to tailor offers and communications to individual customers based on factors such as recency, historical value, and eligibility for specific offers, while making sure they are still compliant with all regulatory laws around product marketing. Organizations can then determine whether a customer would benefit from a service-related or a marketing communication. AI can create audience segments that are specific to a contact's stage in the buying cycle, spending and transaction patterns, interest areas, and previous engagements for more precise targeting. And automation and constraints, such as frequency capping, can prevent overwhelming customers with too many offers. These automated capabilities help financial services organizations provide a more bespoke and engaging experience for their customers.

## Use cross-channel insights to inform next best experiences.

The right martech stack allows organizations to identify customer interests in real time, so they can send customized product and service recommendations on a customer's preferred channel at the right time. That capability requires seamless digital interactions and tools that are interoperable. Often, using legacy technology means logging in to different systems, different user interfaces, and customer views that don't match up. To solve these challenges, IT teams sometimes build their own internal solutions to fix the immediate issues. But creating these integrations can be time consuming to build and maintain while creating a data lake where information becomes stagnant and difficult to activate. Unlocking insights from that data requires an ad hoc solution and many manual steps.

To deliver value faster, a [journey analytics tool that is connected to a CDP and journey optimizing solution](#) can connect the data so it flows easily in a single sign-on system. It can also quickly perform tasks and surface insights, like finding high-propensity audiences, and push those audiences to the CDP for activation. And when that ecosystem is powered by AI it can convert cross-channel data into intelligent decisions moments after it's captured. Tools like predictive analytics can provide insights into what customers are likely to do next, giving financial services organizations the ability to stay in sync as customer journeys change.

## Add value to your customers' financial health.

Financial institutions can use data-driven insights and AI-powered decision-making to better understand customers and provide personalized education and guidance across channels, so that customers can make well-informed decisions when it matters the most.

For example, a bank has the capability to centralize into unified customer profiles marketing data coming from systems such as email, transactional data that comes from core banking systems, and behavioral data from online banking, the mobile app, and the public website, which allows the bank to minimize customer churn. If a customer stops engaging with marketing materials such as emails, shows a drop in account balances due to an ACH transaction to another financial institution, or begins to increase calls to customer service, a financial health risk may be at play. The bank could then respond by sending an email for a cash advance offer or a high-yield savings account. The bank's website can also adjust its messaging to promote the same products or articles that explain how cash advances work or the advantages of CD deposits. This meaningful support can improve customer satisfaction and retain deposits in the long run.



## How Adobe can help.

As the economic climate fluctuates, customers are turning to financial institutions for guidance on managing their finances—including spending, saving, borrowing, investing, and planning. Personalizing customer experiences in real time across every channel presents an opportunity for these organizations to strengthen relationships and establish themselves as trusted financial advisors. Adobe is ready to assist in the transformation of your team, processes, and technology to deliver impactful experiences that drive action.

[Adobe Real-Time Customer Data Platform](#) connects and normalizes online, offline, and pseudonymous customer data to create B2B and B2C customer and account profiles in a single platform. These profiles can be activated to various channels to deliver relevant and timely engagements.

[Adobe Journey Optimizer](#) drives intelligent campaign orchestration and offer decisioning. With it, you can manage and optimize cross-channel and individual interactions, ensuring that the most relevant offers reach your customers at the most impactful moments in their journey.

[Adobe Customer Journey Analytics](#) integrates data from every touchpoint—including branches, ATMs, call centers, and digital channels—for real-time analysis and AI-driven insights. These insights help move customers from costly offline interactions to more efficient web or mobile services to deliver convenience and satisfaction while reducing expenses.

Learn more about how to create a cohesive, cross-channel journey and turn every experience into a hyper-personalized experience—and positive investment.

[Learn more](#)

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