

# Secure, Scalable Omnichannel Engagement – For the Most Demanding Industries

**Adobe**

 Profile



**Kerry  
Allen**

**Email**

kallen@outmail.com

**Interests**

Start ups, small-busin

**Secur**

**Fast, Secure  
Business Loans**

Fuel your growth with better rates

**Get Funded**

# Customer Engagement Landscape

**Ariel Sultan,**

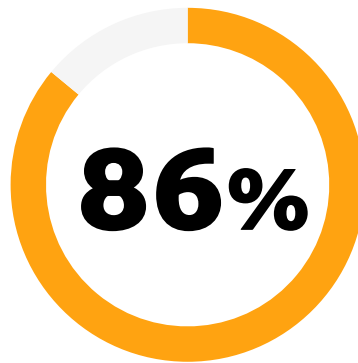
Product Marketing, Customer Journey Management



Your customers are **inundated** with marketing & communication from **brands** vying for their attention.



of messages consumers receive from brands are **deleted** or **ignored** without reading



**unsubscribe** from or turn off notifications if content is not relevant to them

**139 messages**  
across channels **per week.**



# Most companies feel they are **on the right track.**

Many are missing the mark, turning up volume to squeeze more value out of their programs.

My company sends too many communications to customers

14%

My company sends the right number of communications to customers

74%

My company sends too few communications to customers

12%

[Adobe Research 2024](#)

As your competitors turn up volume on “spray-and-pray” campaigns, you have an opportunity to **cut through the noise.**



# Why the disconnect?

- 1** **Inability to engage** based on real-time behaviors or business events.
- 2** Siloed teams and tools prolong time-to-engage and **reduce consistency**.
- 3** Channel-first approach with **over-reliance** on marketing calendar.



# Stand out with customer-centric engagement.

Don't push more volume. Instead, get...



More relevant

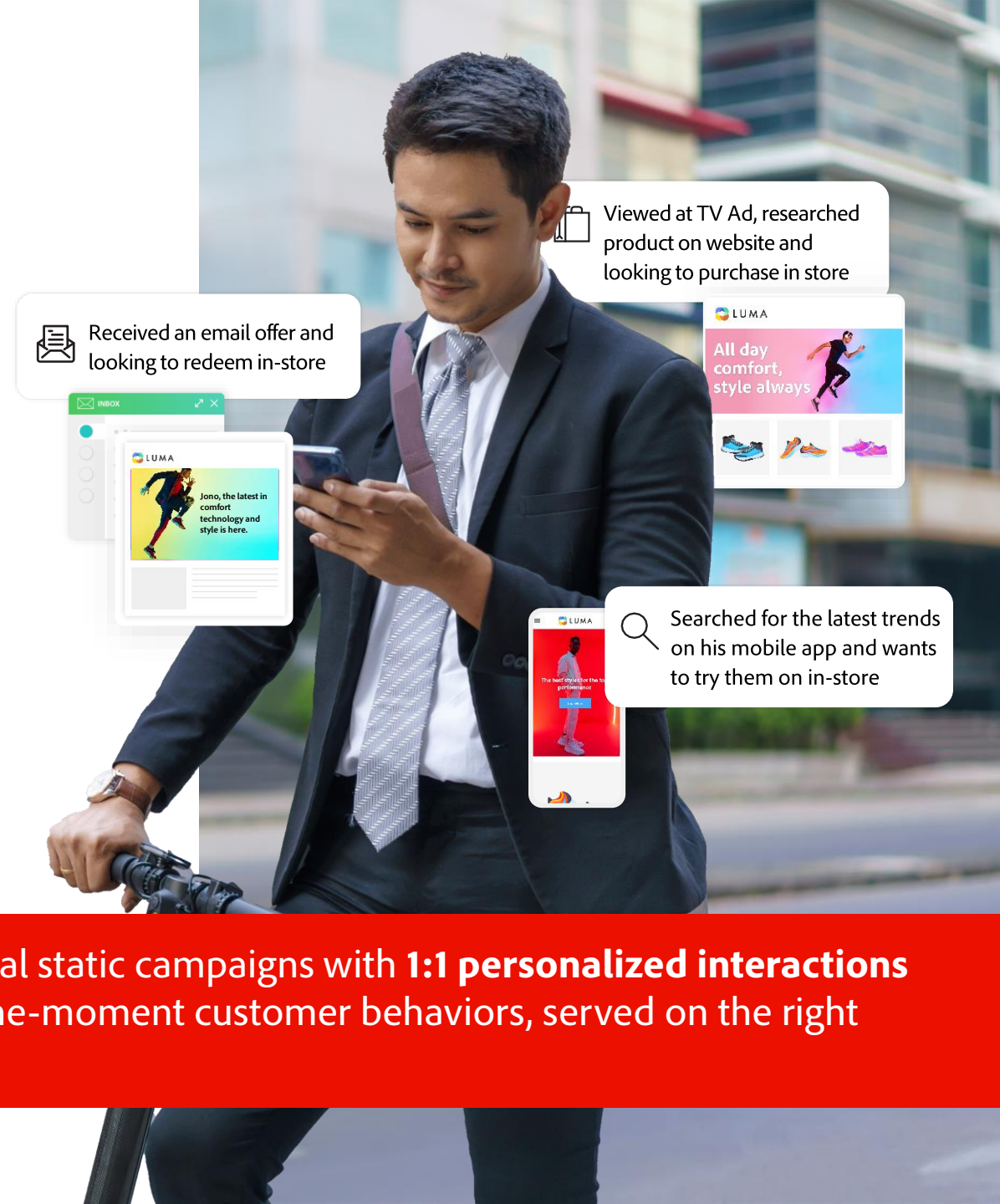


More timely



More personalized

Go beyond traditional static campaigns with **1:1 personalized interactions** that respond to in-the-moment customer behaviors, served on the right channels.



# Deepen engagement beyond traditional brand-driven marketing & communication

## Brand-driven Campaigns

Audience focused

Brand KPIs

Episodic



Campaign  
s

Promotional campaigns

Announcements

Newsletters

Payment due reminders

Upcoming appointment notifications

Celebrations and loyalty messaging

## Customer-Initiated Engagement

Real-time  
Journeys



Audiences or 1:1  
Interaction oriented  
Focused on lifecycle

New customer onboarding

Abandon/churn re-engagement

Behavior-based cross-sell/upsell

Geo-targeted check-in message

Fraud detection alerts

Customer service interactions  
(call-center deflection)

One system of engagement



# Adobe Journey Optimizer

**Orchestrate and deliver  
personalized customer  
engagement** across all  
channels, including email, web,  
app, mobile, and in-person

**- in the moments that  
matter to the customer.**

✉ Email



**SecurFinancial**

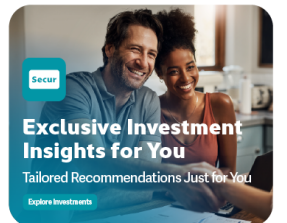
Hi Sarah, check out  
personalized invest

Split - Condition

Gold members

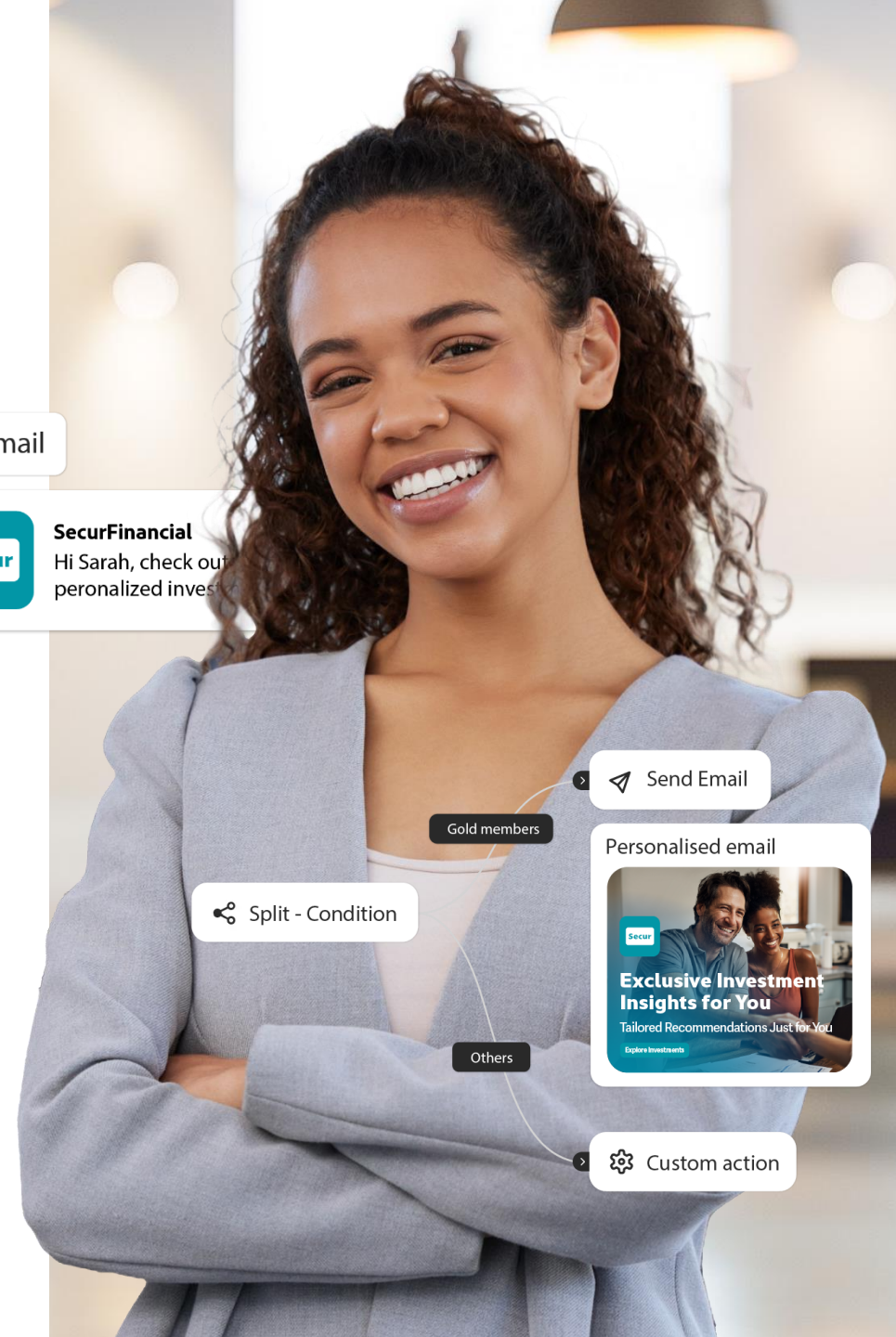
Send Email

Personalised email



Others

Custom action



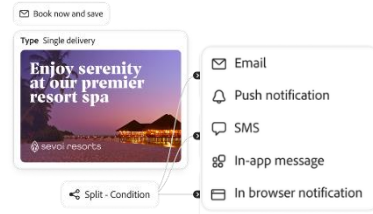


# Adobe Journey Optimizer key capabilities



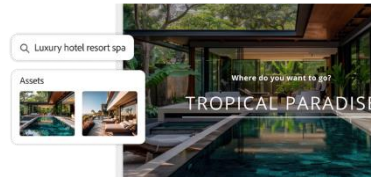
## Unified customer profiles & audiences

Centralized, real-time customer data profiles and audiences with built-in data governance and federated data access.



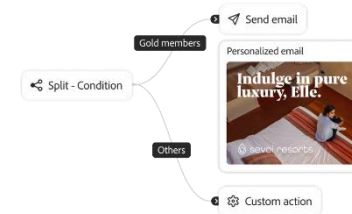
## Omnichannel engagement

Design, deliver, and optimize engagement across inbound and outbound channels in batch or real-time.



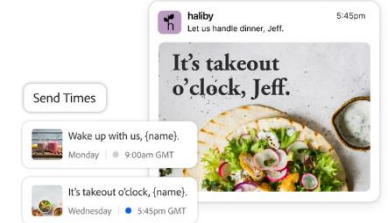
## Intuitive journey and content design

Author, edit, and activate content with a built-in designer and asset repository. Create journeys with a drag-and-drop UI.



## Real-time journey orchestration

Orchestrate and automate journeys based on real-time customer behavior, contextual changes, or business signals.



## Intelligent optimization & decisioning

Identify next-best offers, content, and experiences for each customer, at scale. Experiment, optimize, and analyze with visual reporting.

**Built natively on Adobe Experience Platform**

Identity, ingestion, segmentation

| Data privacy & governance

| AI and machine learning

# Demanding Industry POV

**Joaquim Viella,**  
Director, Global Industry Strategy



# The importance of unified customer experiences in financial services

Many consumers are seeking a higher level of engagement from their financial institutions:

41% of financial services respondents cited deepening relationships as a top priority<sup>1</sup>

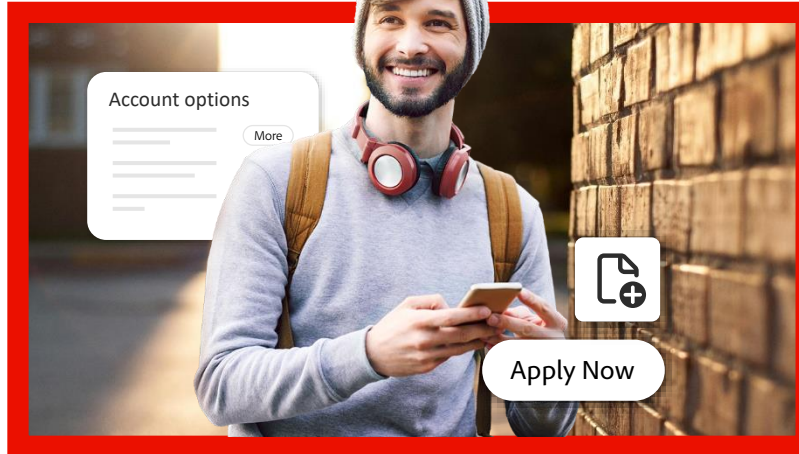
## Expectation

**70%**

of customers expect anyone they interact with to have full context<sup>2</sup>

**70%**

consider a consistent multi-channel experience as **extremely or very important** when selecting a primary bank<sup>5</sup>



## The opportunity

**82% of consumers**

are willing to share personal data in exchange for something of value like rewards or personalized offers<sup>3</sup>

## Situation

Most marketers rate their data-driven personalization as only adequate with

**80-90%**

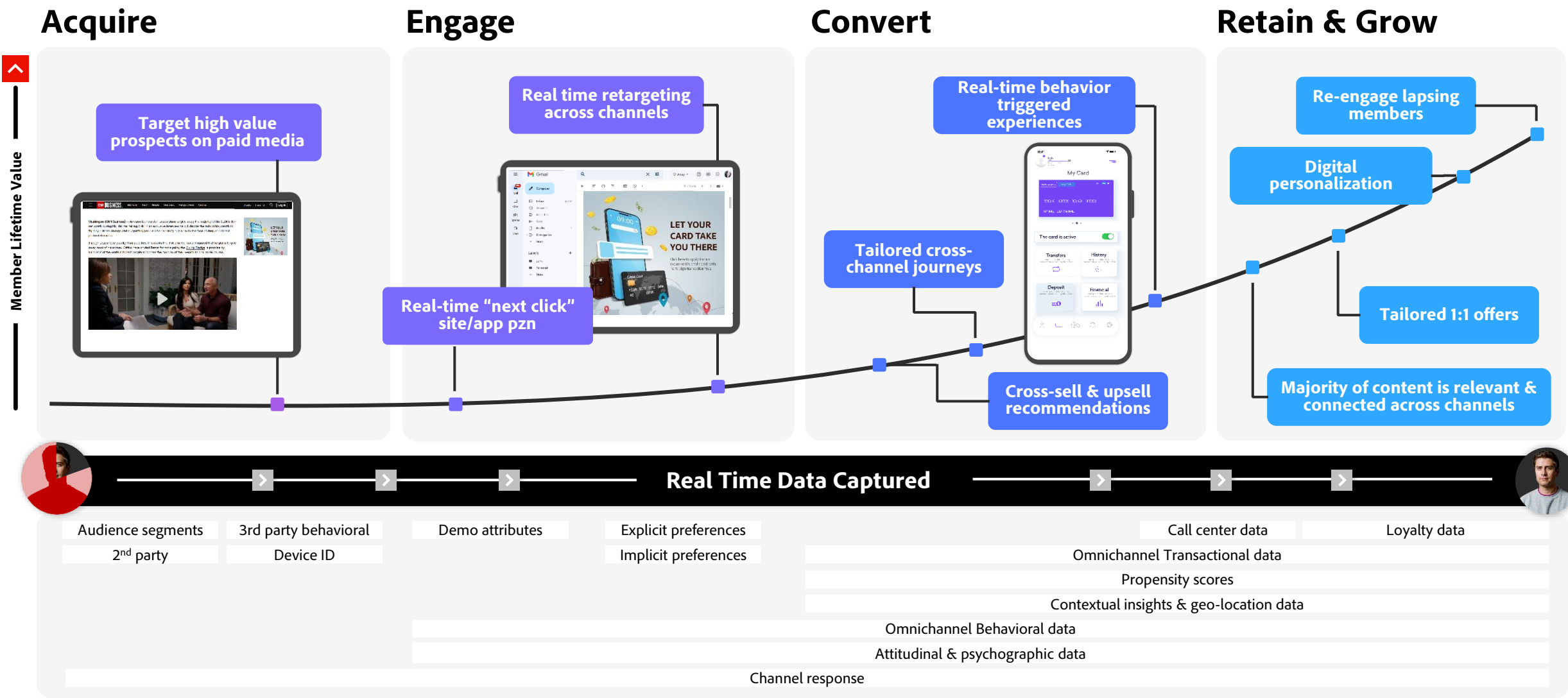
viewing these core capabilities as a major or moderate challenge<sup>1</sup>

**Only 9%**

believe they have truly mastered the utilization of data and AI to deliver **tailored recommendations** that match the needs and preferences of consumers<sup>1</sup>

**70%** of consumers say a consistent experience across channels is extremely or very important when choosing their primary bank<sup>4</sup>

# Relevant & personalized experiences requires always on content at scale and collecting, analyzing and activating an increasing amount of data throughout customer lifecycle





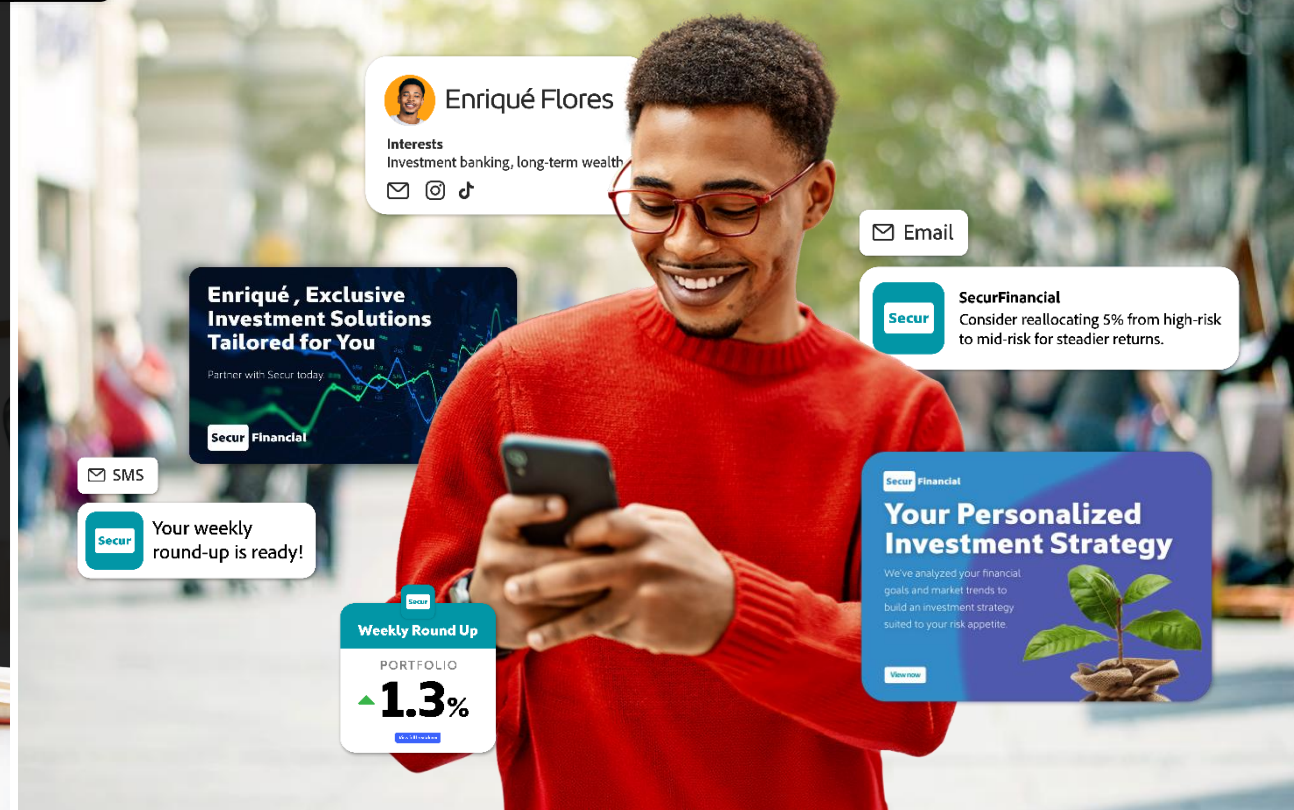
# Drive for enhanced self-service will make way to automation and AI financial agents

Do it yourself

Vs

Do it for you

- ❓ Too complicated
- 👎 Too boring
- 🕒 Not enough time



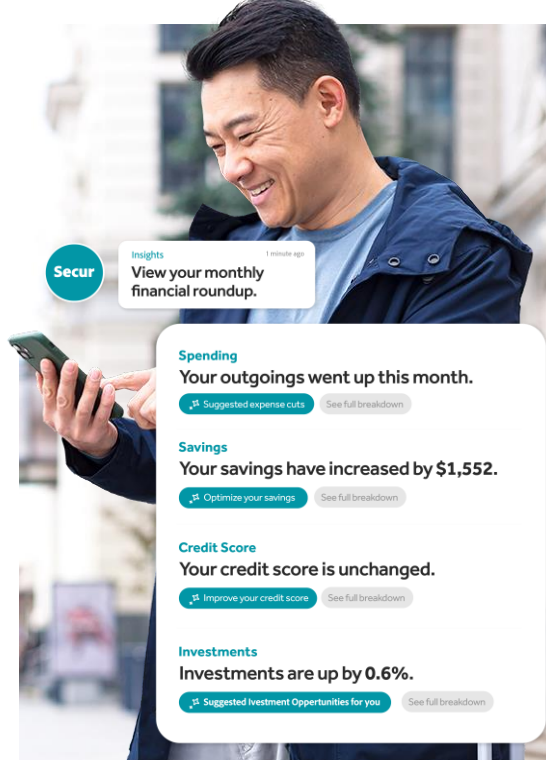
# Next generations of financial services experiences

AI driven, real-time mobile based interactions that to help make consumers make smarter decisions with their money



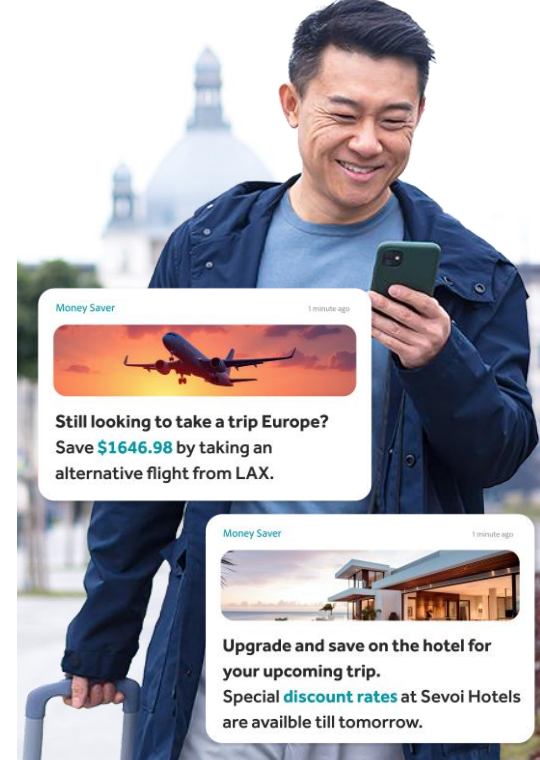
## Automated Financial Advisor

AI Advisor identifies market activity, makes suggestions, explains trends and implication, investor approves changes with a tap. Saves hours of research.



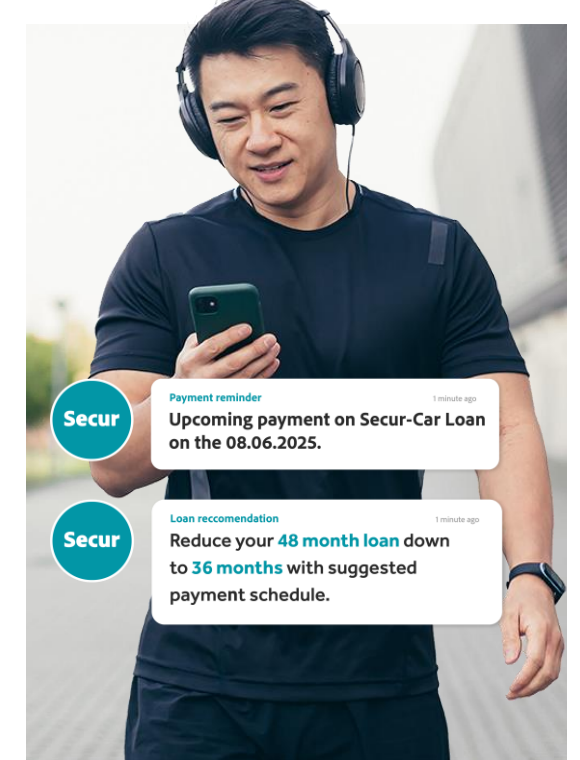
## Integrated Financial Health Check

Monthly review of spending, saving and investments. Highlights unnecessary expenses, ways to optimize loans and provide a 6-month financial forecast.



## Real-Time Financial Coaching

Financial app offers real-time coaching in booking travel. It provides instant feedback on budget impact and provides cost saving alternatives.



## Personalized Loan Management

Financial app integrates with your loan provider to management tools that track repayment schedules, sends reminders, and suggests faster ways to pay off loans



# Next gen experiences will work across business units to meet a customer's financial objectives



**Customer Objective**  
**Debt Reduction**



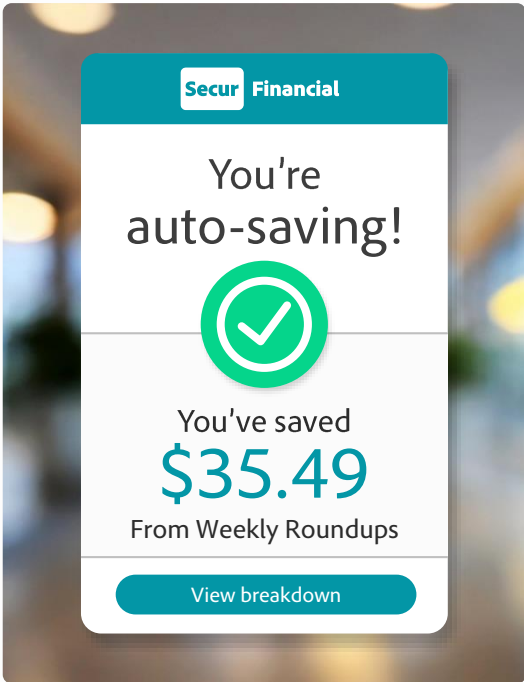
# Next gen experiences will work across business units to meet a customer's financial objectives...**automatically**

## Credit Card



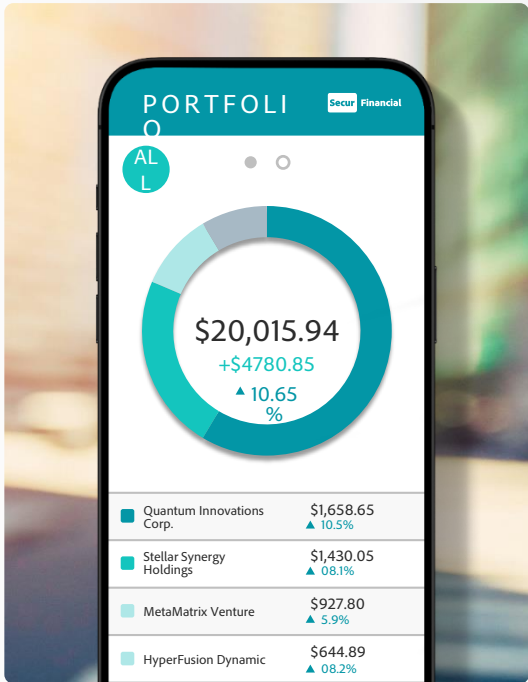
Cash Rewards

## Savings



Auto Setup

## Investment



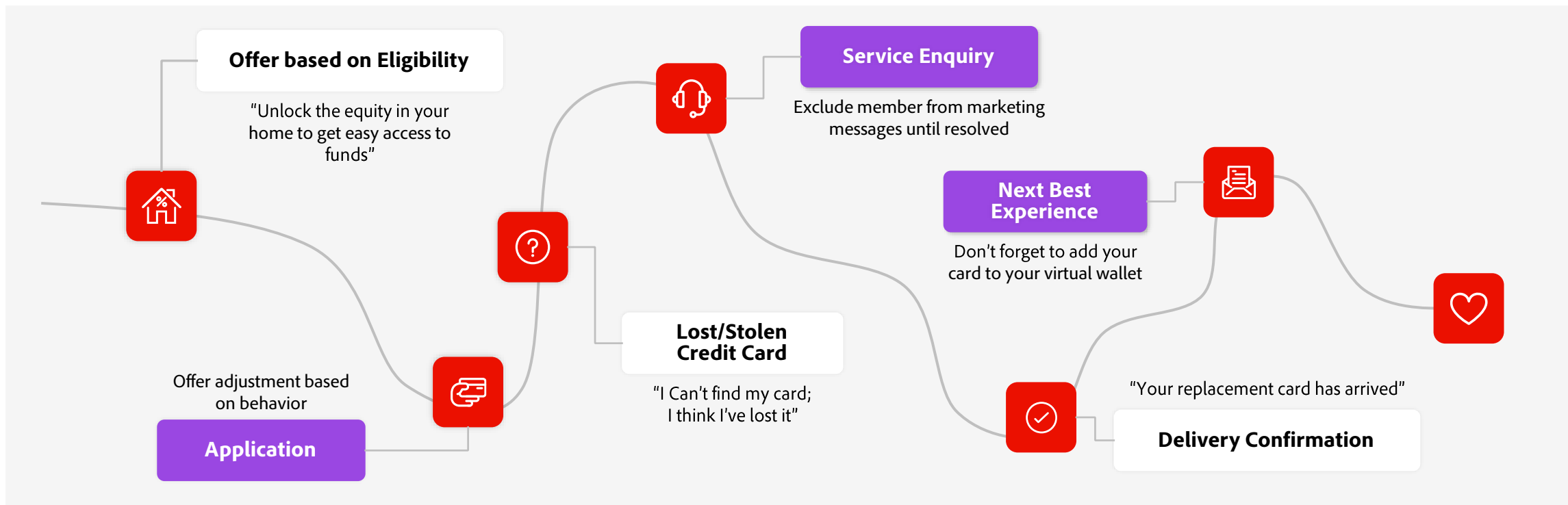
Dividends



**Customer Objective**  
**Debt Reduction**



# Intelligent decisioning for right-time engagement across any step of the journey by Adobe Journey Optimizer



## Centrally Manage Experience Components

A central location to create and manage collections of content & offers, to use for decisioning across channels, audiences, and journeys.

## Intelligent Ranking and Decisioning

Determine the best content, offer, action, or experience for each customer with business rules, ranking formulas, AI decisioning, and send-time optimization.

## Native Design & Delivery

Decisioning and experimentation embedded directly in marketing channels with native authoring tools for greater efficiency and fewer technical integrations.

# Industry Expert Perspective

**Jose Luis Mendoza,**  
MarTech Manager, Interbank



# About me

13+ years of experience in digital transformation



**Jose Mendoza**

Martech Manager,  
Interbank

## Telecommunications



Product Owner,  
Innovation & Products Development

- Responsible for the leading sports content & streaming app in its category in Peru
- Led the relationship with Wayra, Telefónica's CVC, to drive the addition of new products and services to Movistar's portfolio

## Financial Services (B2C)



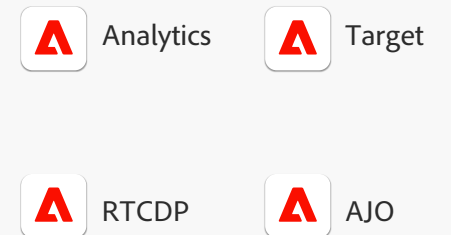
Product Owner,  
Digital Payments & Loyalty

- In charge of launching a Payment Network (P2P) along with 2 other major banks, acquirers and Visa.
- Managed the end-to-end Rewards & Redemption features for the mobile app

## Financial Services (B2C and B2B)



Manager,  
Marketing Technology  
(MarTech)



2025: Speaker at Adobe Summit

# Agenda

01 Problems to solve

02 Use cases

03 What's next & Key learnings

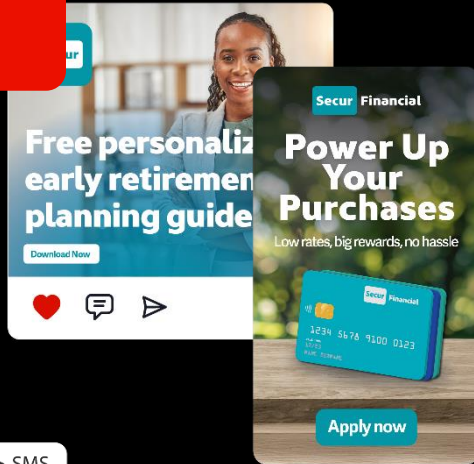




# Intro to the problem

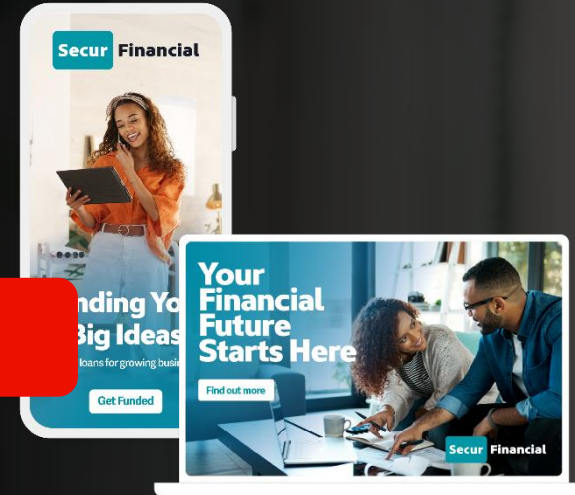
## Paid Media

- Social Media
- Search
- Display
- Etc.



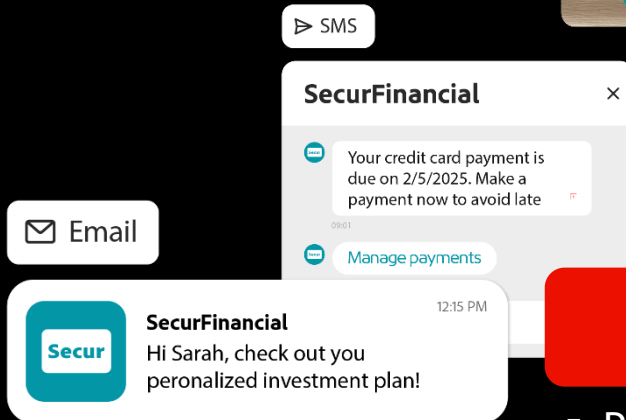
## Inbound

- Web
- Mobile App
- ATMs
- Any surface

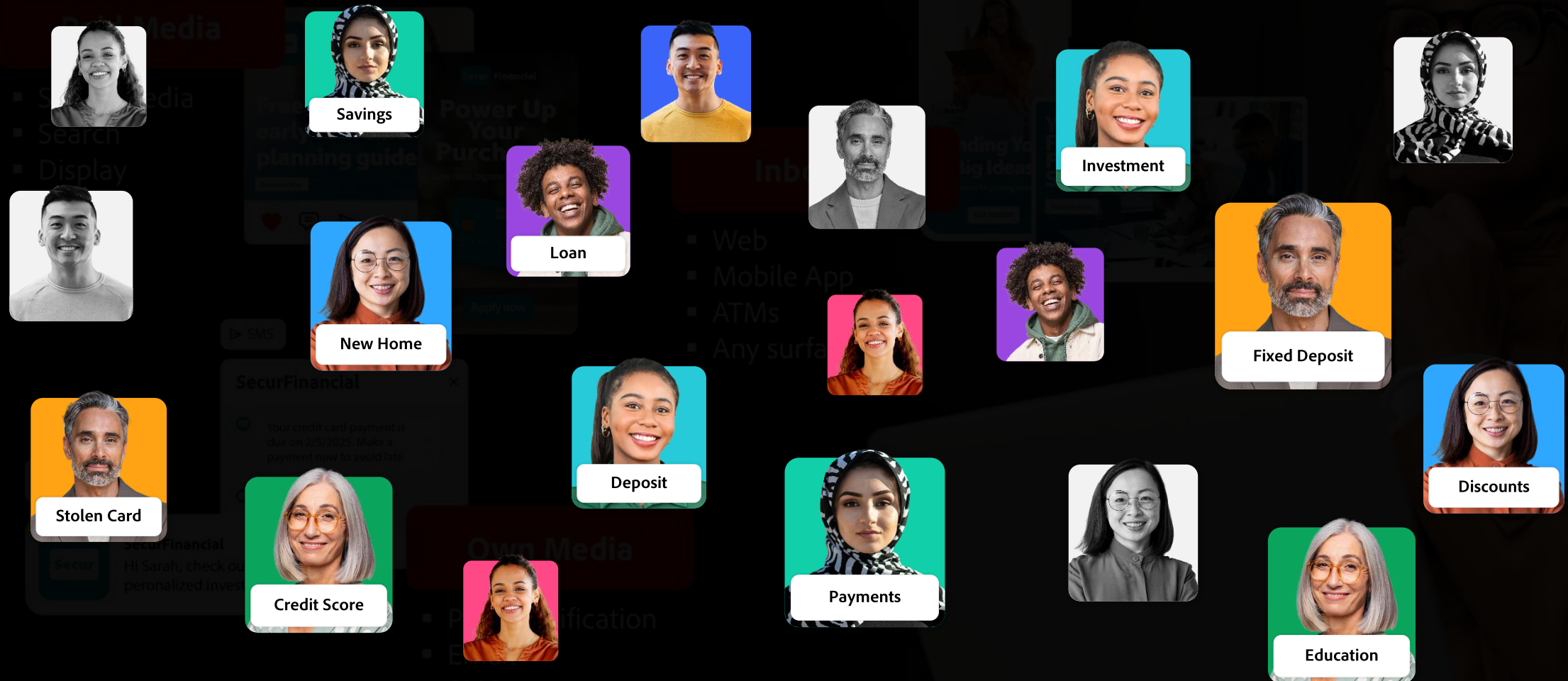


## Own Media

- Push Notification
- Email
- SMS
- Others



# Intro to the problem



# Challenges we were facing...

## Approach

A **product-centric marketing strategy**, focused on what we offer.

## Cadence

**Monthly basis**, periodic campaigns

## Audience

**Static segmentation**, with manual processes required to share audiences across platforms.

## Data

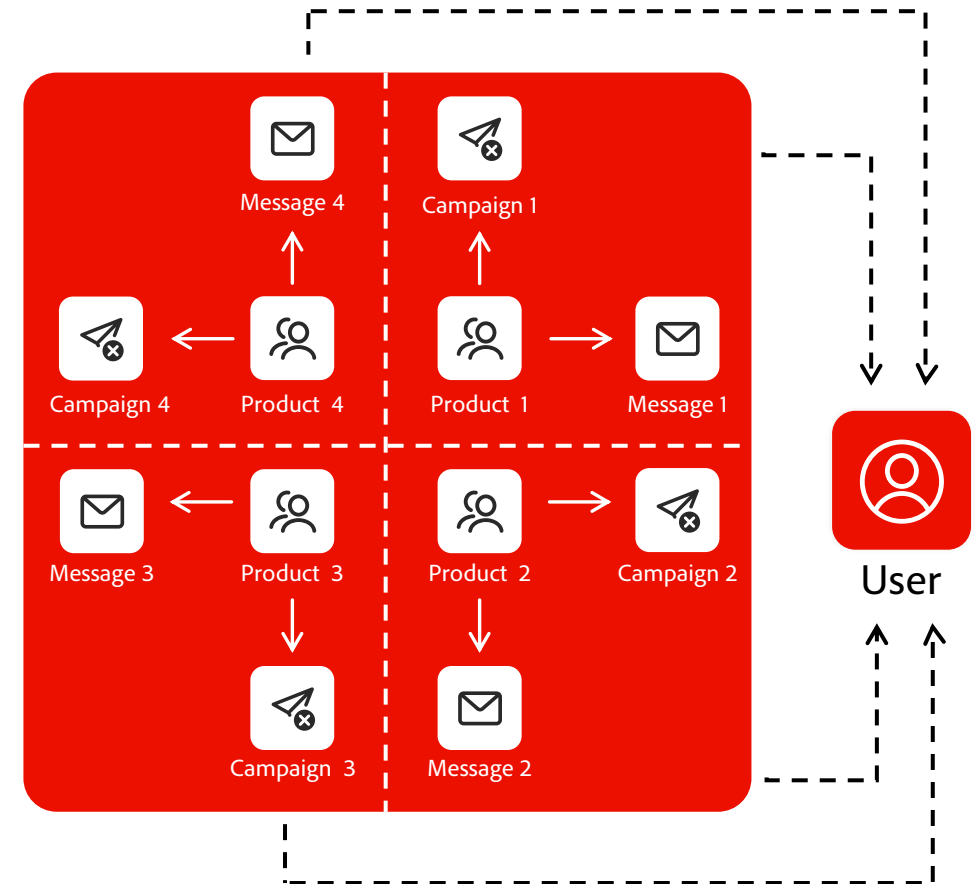
**Siloed customer data**, scattered across different systems

## Experimentation

**Limited A/B testing**, primarily manual and focused on the public website.

## Journeys

**Disconnected interactions**, with no synchronization between inbound and outbound.



Disclaimer: "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."

# ...on the path to **our vision**

## Approach

**Customer-centric personalization**, driven by user needs.

## Cadence

**Always-on**, automated campaigns adapting to customer behavior.

## Audience

**Real-time** audiences connected across all inbound & outbound channels.

## Data

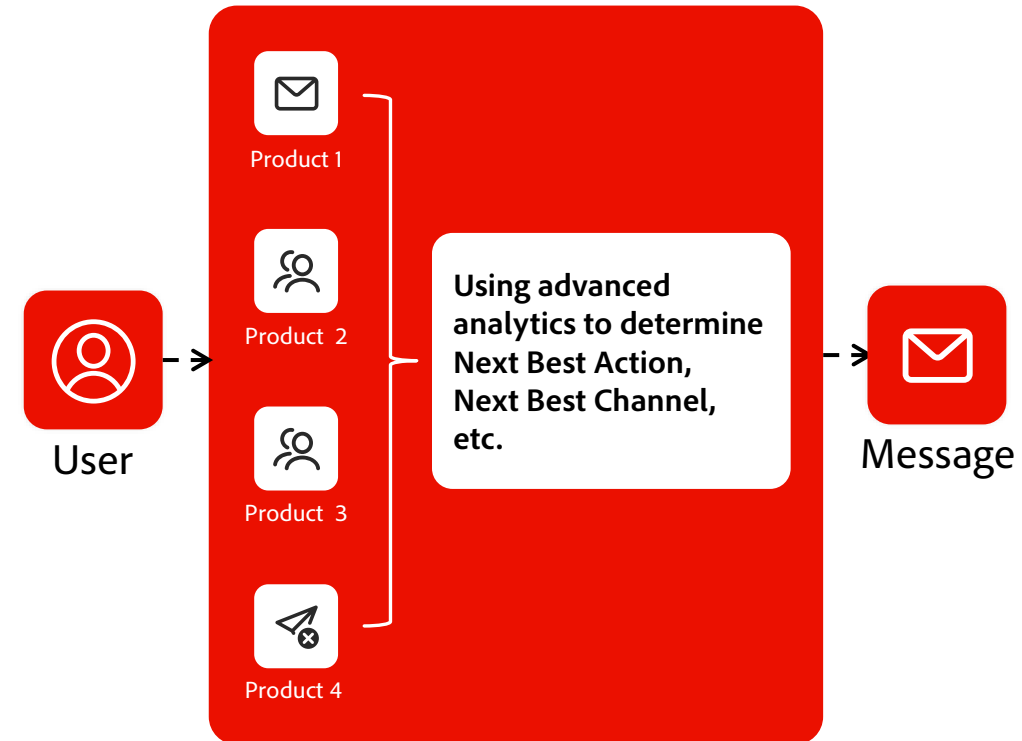
**Holistic view of the customer in one place**, providing a 360° real-time customer profile.

## Experimentation

**Scale testing** in multiple touchpoints optimizing call-to-action.

## Journeys

**Omnichannel orchestration** ensuring frictionless and consistent customer experiences.



**Disclaimer:** "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."



## USE CASE 1:

# Multi-channel rescue journeys in near real time

### Challenges

- Prior to Adobe Journey Optimizer, customers abandoning credit card applications received follow-up messages in 2-days.
- Disconnected processes and tools collecting online events across web and mobile and compiling an email list of addressable customers resulted in this delay.

### Solution

- With Journey Optimizer, we were able to rescue customers in near-real time across multiple channels.

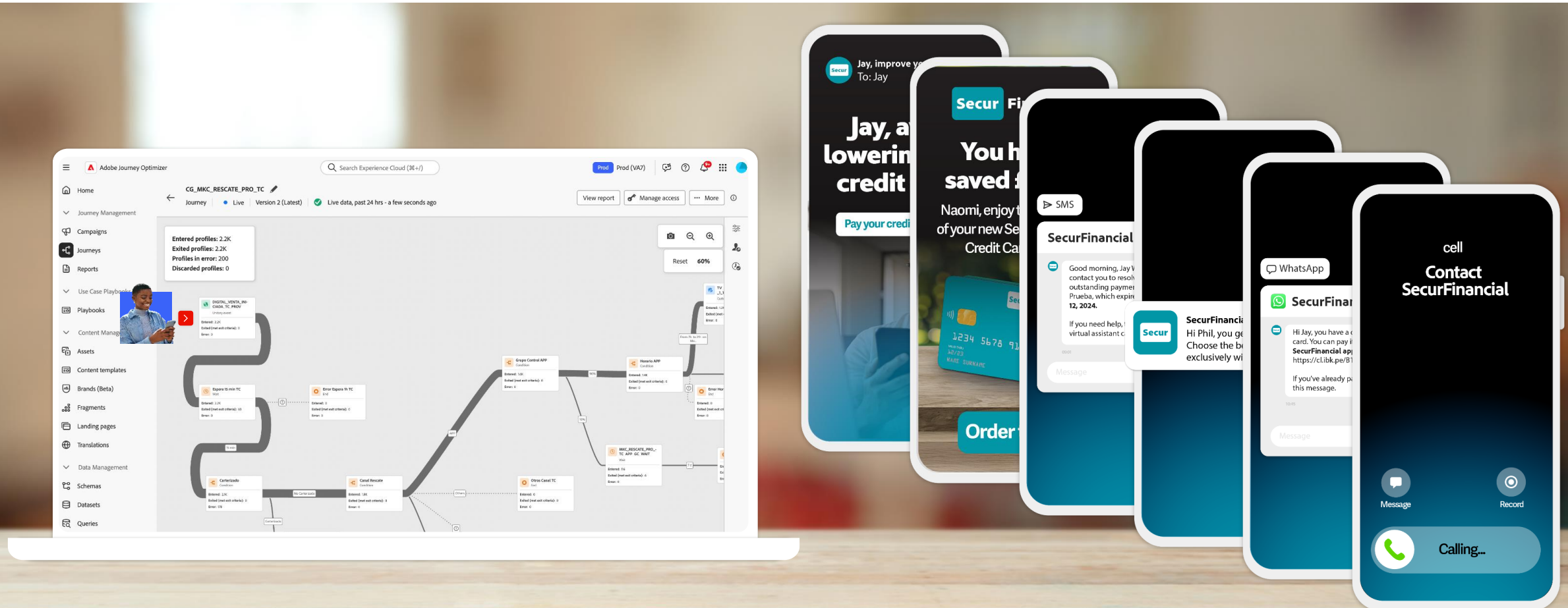
### Benefit

- The effectiveness of this improved sales by 15% for call centers and 40% via SMS & Email.
- Customers also received consistent offers across the main digital channels.

**Disclaimer:** "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."



# USE CASE 1: Multi-channel rescue journeys in near real time



Disclaimer: "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."

## USE CASE 2:

# Automation of debt collection contact management

### Challenges

- The bank thought to cluster and send messages to customers who qualify for debt collection.

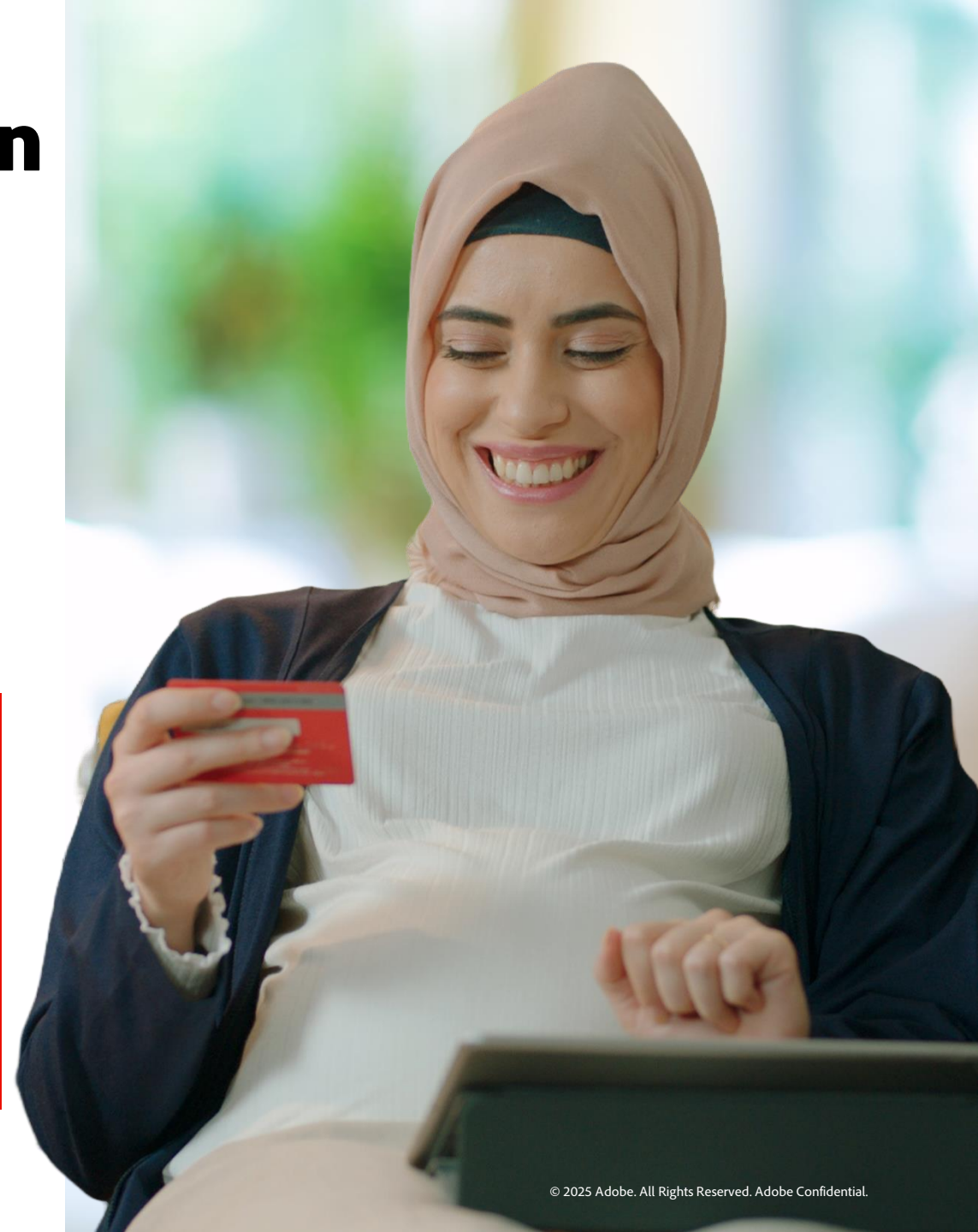
### Solution

- We created journeys based on their customers' affinity for a specific channel.

### Benefit

- The bank also proved you do not need experience in marketing automation platforms to automate your business objectives, and spawned a new operating model.
- When measuring the recovery of capital vs a control group, the bank increased their recovered capital by **4.5% in 30 days.**

**Disclaimer:** "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."



## USE CASE 2:

# Automation of debt collection contact management

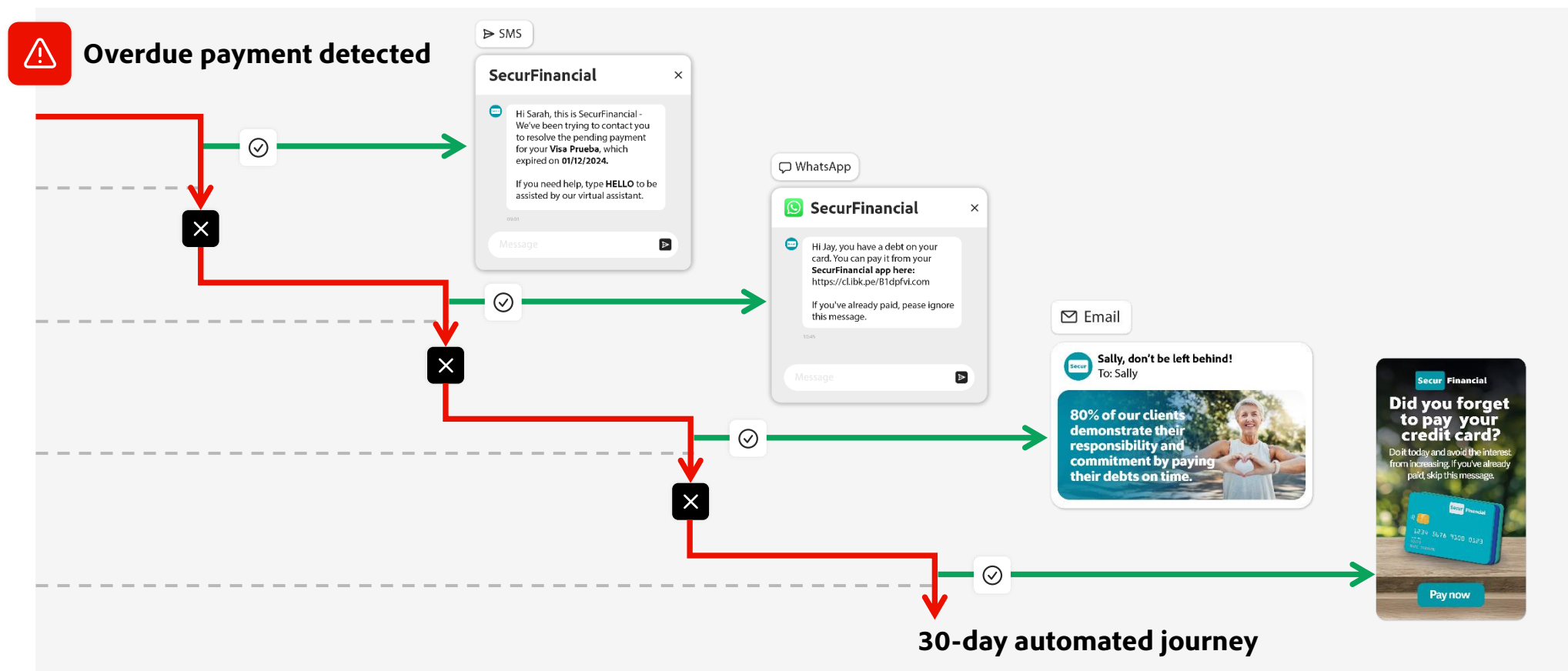


Debt amount

Likelihood of payment?

Is digital?

Other variables



RTCDP

Journey Optimizer

Disclaimer: "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."

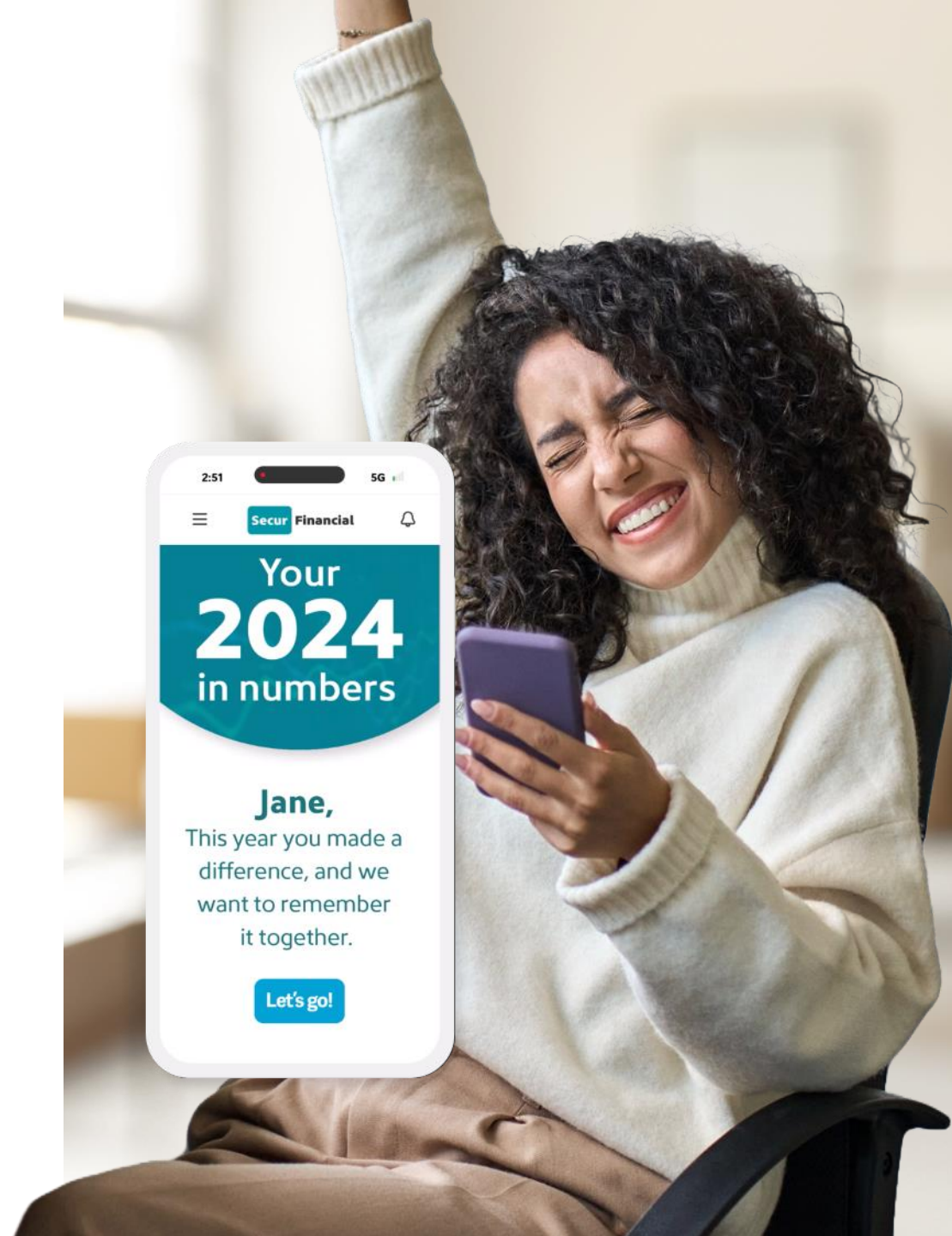


## USE CASE 3:

# "Wrapped" Campaign

- We've launched an in-app experience inspired by Instagram Stories.
- In this year's Wrapped, we shared insights with our customers on their digital transactions, time saved, and top spending category—like food or travel. We then invited them to enter a raffle for an all-expenses-paid trip!
- It took us just two weeks to make this experience a reality and we achieved an effectiveness of around 50%.

**Disclaimer:** "Opinions are my own and do not necessarily represent the official views of Interbank or any of its affiliates."

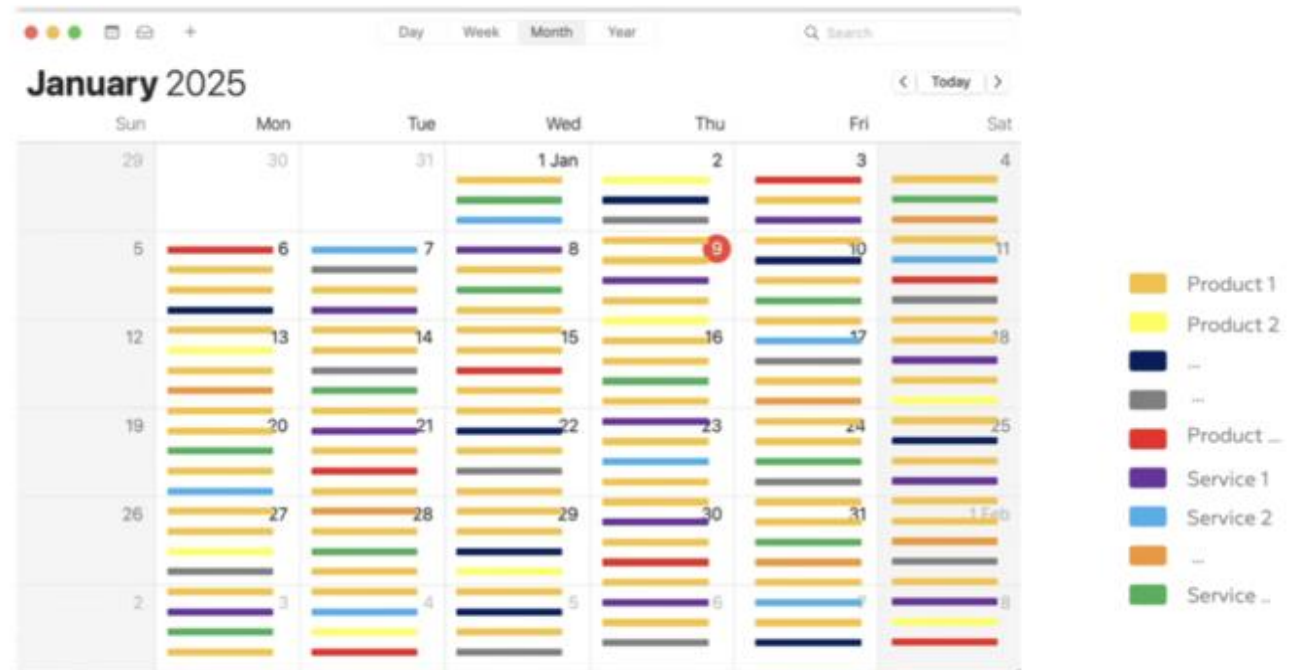


What's Next?

# Calendar Based Marketing

## Challenges

- Banks heavily rely on calendar-based communications.
- Multiple teams need to communicate to their users in a calendar-based way of working.
- This inundated the marketing team with all requests from different business users to plan.
- Calendar-based marketing is product-centric, not customer centric. It implies you're working with static audiences and does not account for the users behavior.



# Key learnings

1

Start by **clearly defining your personalization vision** and scope, then build a nimble team structure that **accelerates time to value**.

2

Prioritize your roadmap by **selecting high-impact use cases** that balance business results with technical feasibility to **maximize value delivery**.

3

Drive true transformation by **pairing the right technology** with intentional **shifts in mindset** and ways of working across your teams.



# What's next in omnichannel customer engagement?

**Ariel Sultan,**

Product Marketing, Customer Journey Management





# **Agentic AI is Reshaping Marketing Workflows**

By 2029,

 **55%**

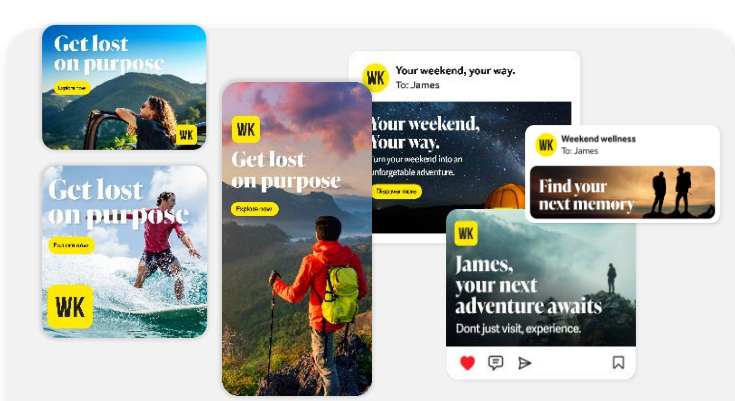
of Fortune 500 companies will adopt AI-driven experience agents to deliver autonomous, **personalized customer experiences.**<sup>1</sup>

<sup>1</sup> IDC FutureScape: Worldwide Future of Customer Experience 2025 Predictions, IDC, Oct 2024



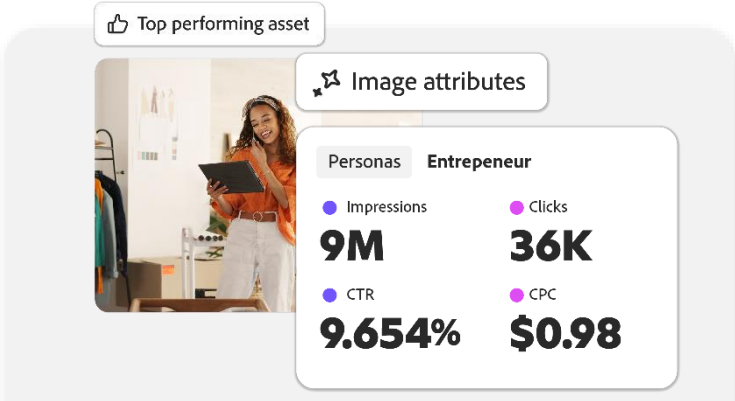
Marketing teams that don't adopt AI agents will be outpaced by those that automate engagement at scale.

# Adobe Experience Platform's Agents power next-gen customer experiences



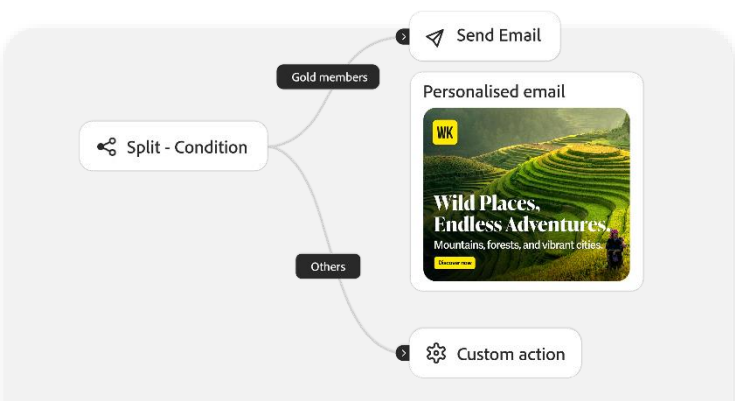
## Content, Commerce & Workflows

Achieve massive scale creating high-performing experiences aligned with your brand



## Data Insights & Audiences

Enable data-driven decision making with next-level content & customer insights



## Customer Journeys

Optimize the ideation, design, and delivery of campaigns and customer experiences

## Experience Platform Agents

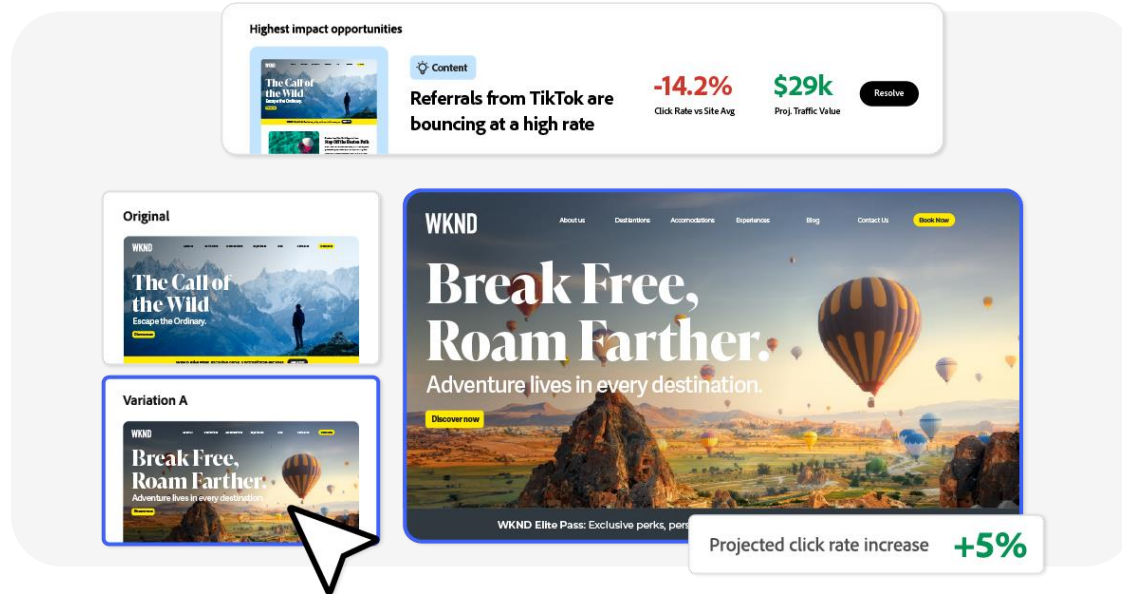
- Site Optimization Agent
- Workflow Optimization Agent
- Data Engineering Agent
- Journey Agent
- Experimentation Agent
- Content Production Agent
- Audience Agent
- Data Insights Agent
- Product Advisor Agent
- Account Qualification Agent

## Experience Platform Agent Orchestrator

Purpose-built Agents | Multi-Agent Collaboration | Reasoning Engine | Customer Experience Models

Adobe Experience Platform

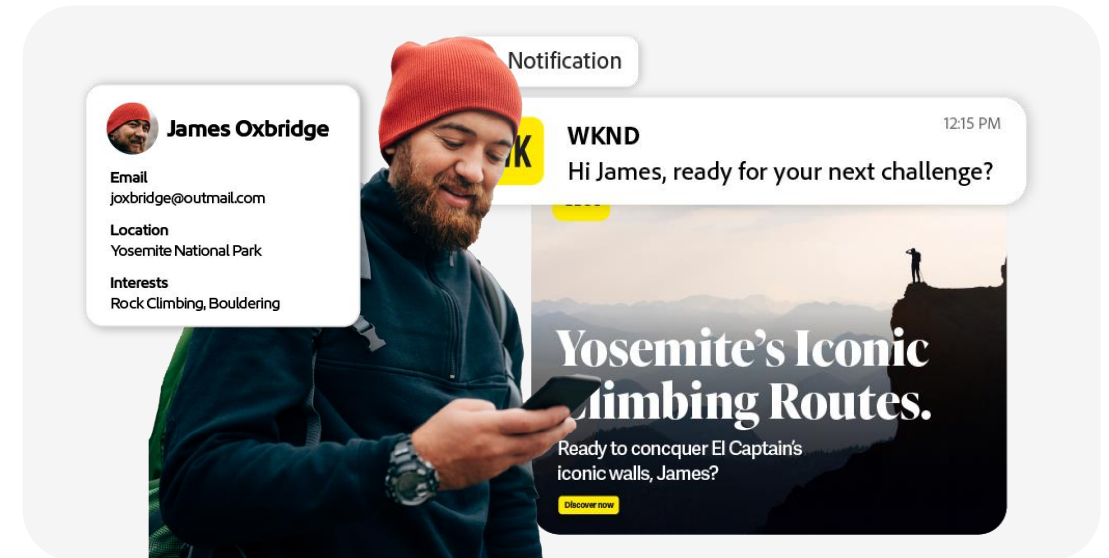
# Adobe Experience Platform Agent Orchestrator will enable personalization at a scale that was previously impossible



## Expand Experience Maker Capacity



Empower customer experience teams, including marketers and data analysts, with intelligent agents that enhance productivity and increase impact.



## Deliver Immersive Customer Experiences



Engage customers with real-time, intent-driven, personalized interactions at a depth and scale that is only possible with agentic technology.

# Key Takeaways

1

## **Consistent & Personalized Experiences**

Less than 10% of surveyed FSI companies have truly mastered the use of data for personalization rating their current efforts as only adequate.

2

## **Intelligent Decisioning**

Scale the best customer-specific experience from hundreds or thousands of options across email, web, mobile app, in-person, and more with AI-powered models.

3

## **Adobe Experience Platform Agent Orchestrator**

Accelerate speed to ensure each customer receives the most relevant journey, journey path, and message through the optimal channel.





**Adobe**