

# Accelerating Digital Transformation for Financial Services

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# Key experience priorities for financial services



Finally Delivering on Customer Experience



Heightened Cost Pressure for Marketers



Deliver Organic Growth



Surge in B2B Tech



Banks globally say they are losing up to **20% of their customers** to competitors because their customer experience





**70%**


expect anyone they interact with to have full context


Firms need to live up to expectations of true customer centricity

# Key experience priorities for financial services

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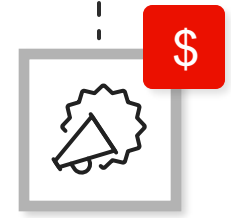
 Deliver Organic Growth

 Surge in B2B Tech



**75% of CMOs** face pressure to cut martech spend

Marketing budget as a percentage of company revenue has decreased from **10.4% in 2022** to **7.5% in 2023**



Firms need to show ROI from their Investments – cost reduction is low hanging fruit

# Key experience priorities for financial services



Finally Delivering on Customer Experience



Heightened Cost Pressure for Marketers



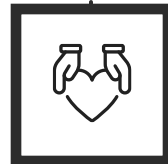
Deliver Organic Growth



Surge in B2B Tech



46% of respondents ranked acquiring customers as a top 3 priority (41% cited deepening relationships)



34%

of respondents ranked deposit growth as their #1 priority



Growth of new high-value and high-potential customers is the priority



# Key experience priorities for financial services



Finally Delivering on Customer Experience



Heightened Cost Pressure for Marketers



Deliver Organic Growth



Surge in B2B Tech



**60%**

of B2B buyers say it's difficult to integrate their companies' tech solutions into their own solutions or processes

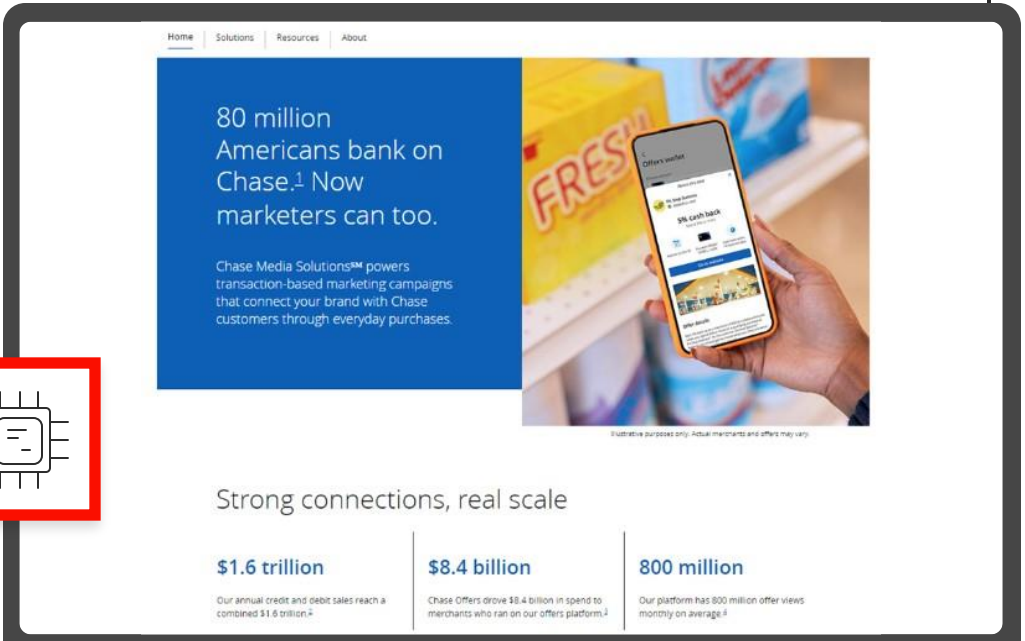
**94%**

of B2B buyers agree their company prefers to work with companies that continuously evolve their digital capabilities

**B2B divisions within financial firms need to embrace digital**

# Financial Media Networks (FMNs) are a new frontier for revenue growth

## Chase Media Solutions



80 million Americans bank on Chase.<sup>1</sup> Now marketers can too.

Chase Media Solutions™ powers transaction-based marketing campaigns that connect your brand with Chase customers through everyday purchases.

Strong connections, real scale

<b>\$1.6 trillion</b> <small>Our annual credit and debit sales reach a combined \$1.6 trillion.<sup>2</sup></small>	<b>\$8.4 billion</b> <small>Chase Offers drove \$8.4 billion in spend to merchants who ran on our offers platform.<sup>3</sup></small>	<b>800 million</b> <small>Our platform has 800 million offer views monthly on average.<sup>4</sup></small>
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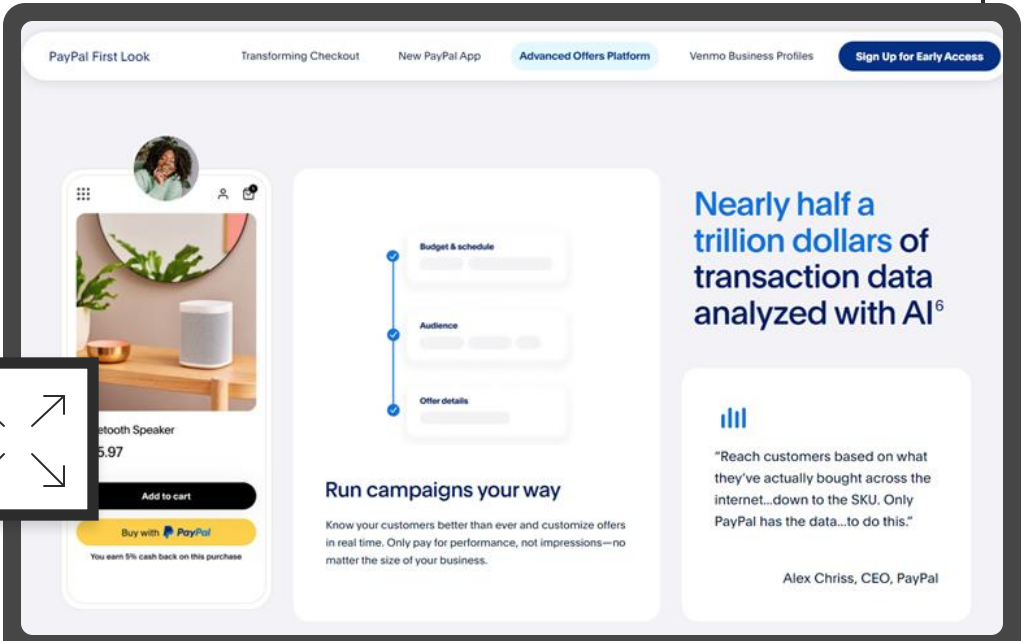
Substantive purposes only. Actual merchants and offers may vary.

**Chip icon**

Connects brands with its 80 million customers

Brands can target engaged consumers based on purchase history

## Paypal Advanced Offers



PayPal First Look Transforming Checkout New PayPal App **Advanced Offers Platform** Venmo Business Profiles [Sign Up for Early Access](#)

Nearly half a trillion dollars of transaction data analyzed with AI<sup>6</sup>

Run campaigns your way

Know your customers better than ever and customize offers in real time. Only pay for performance, not impressions—no matter the size of your business.

“Reach customers based on what they’ve actually bought across the internet...down to the SKU. Only PayPal has the data...to do this.”  
Alex Chriss, CEO, PayPal

**Navigation icon**

Delivers personalised, AI-powered offers to customers based on their purchase history

Allows cash back earnings to be moved to a PayPal Savings account with a competitive APY

# Digital CX priorities for FSIs & consumers are converging, but TRUST is the clear priority for consumers.

## What senior executives think is impactful

Unifying data to enable more intelligent customer engagement and personalisation



Optimizing content for more relevant customer interactions across channels

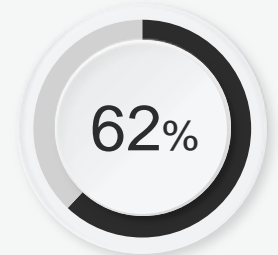


Building trust by embedding responsible data and AI practices

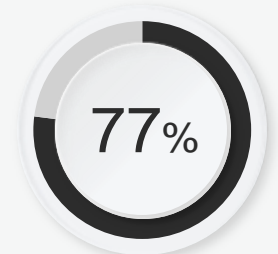


## What consumers consider important

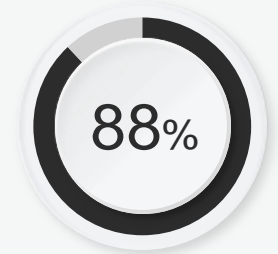
Personalised product recommendations based on my interests and past purchases



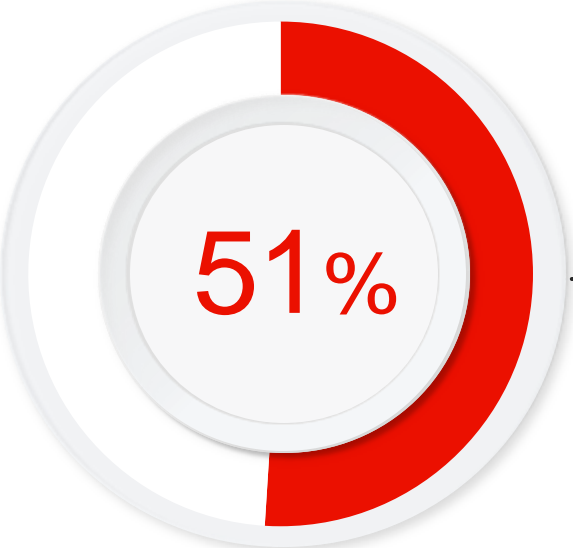
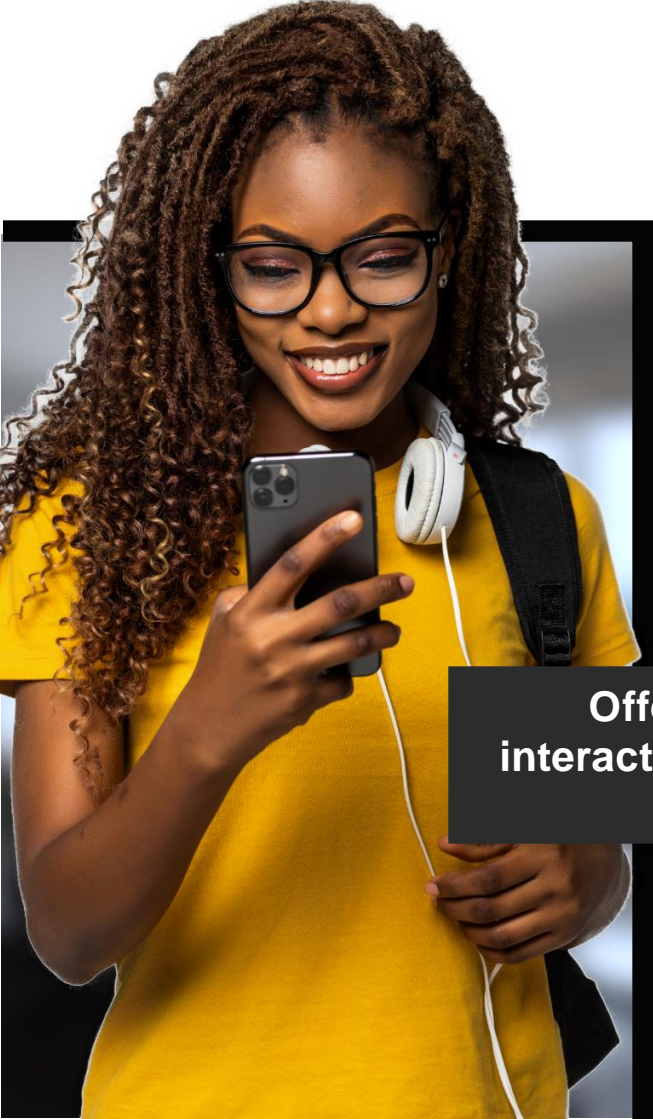
Consistent and seamless interactions across different online channels



Assurance that my personal data is being used responsibly and securely by the brand



# The top organisational goal for FSIs continues to be improving the financial health and wellbeing of the customer



**Offer meaningful digital interactions to improve financial health**



Modernise experiences to attract younger customers (e.g., Gen Z, Millennials)



Accelerate time-to-market for new products and services



Sell more online to compete with digital entrants



Deflect from traditional service channels to reduce costs to service

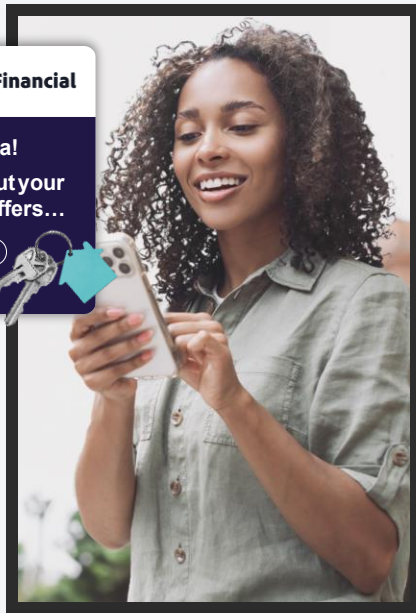


# Future of financial services

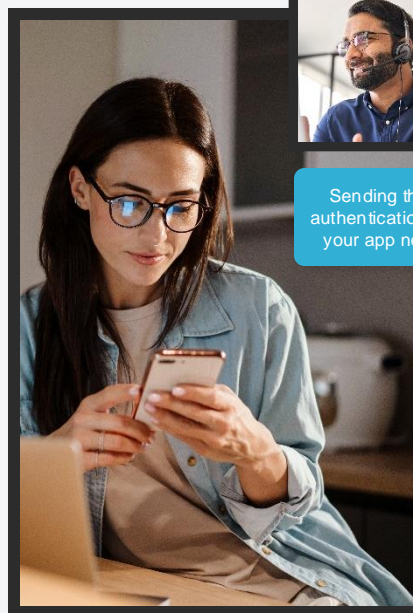
## Smarter financial decisions to improve health and well being

Unique need

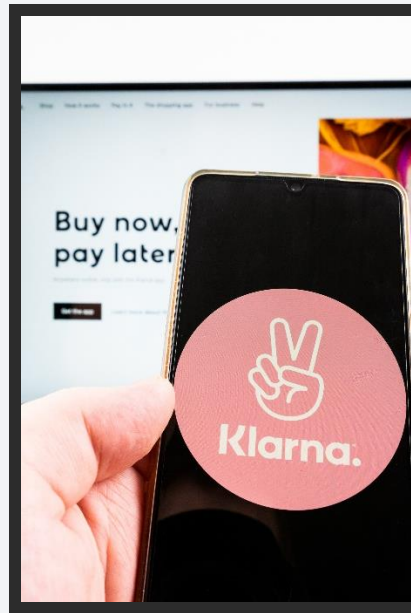
Secur Financial  
Hey Tina!  
Checkout your latest offers...  
Browse now



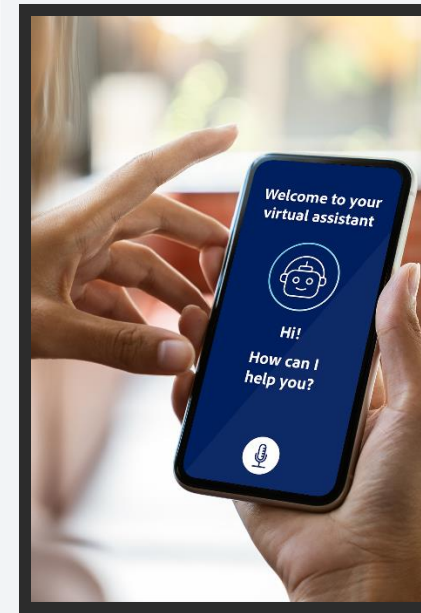
Predictive / Anticipatory



Mobile 1st  
Seamless Cross-channel



Embedded



Virtually Assisted

Personalised Solution

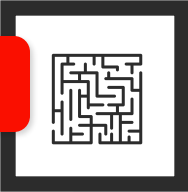
Real-time / Automated / Artificially intelligent

# Drive for enhanced self-service can make way for virtual financial assistance & automation

Do it yourself

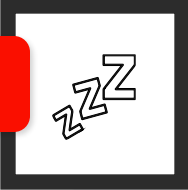
Vs.

#1



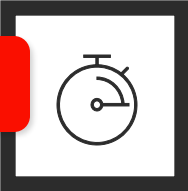
Too complicated

#2

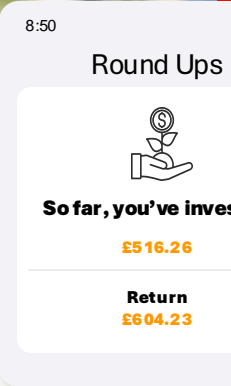
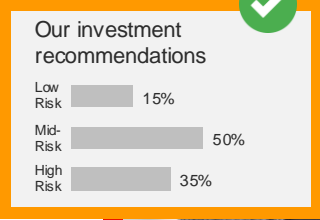
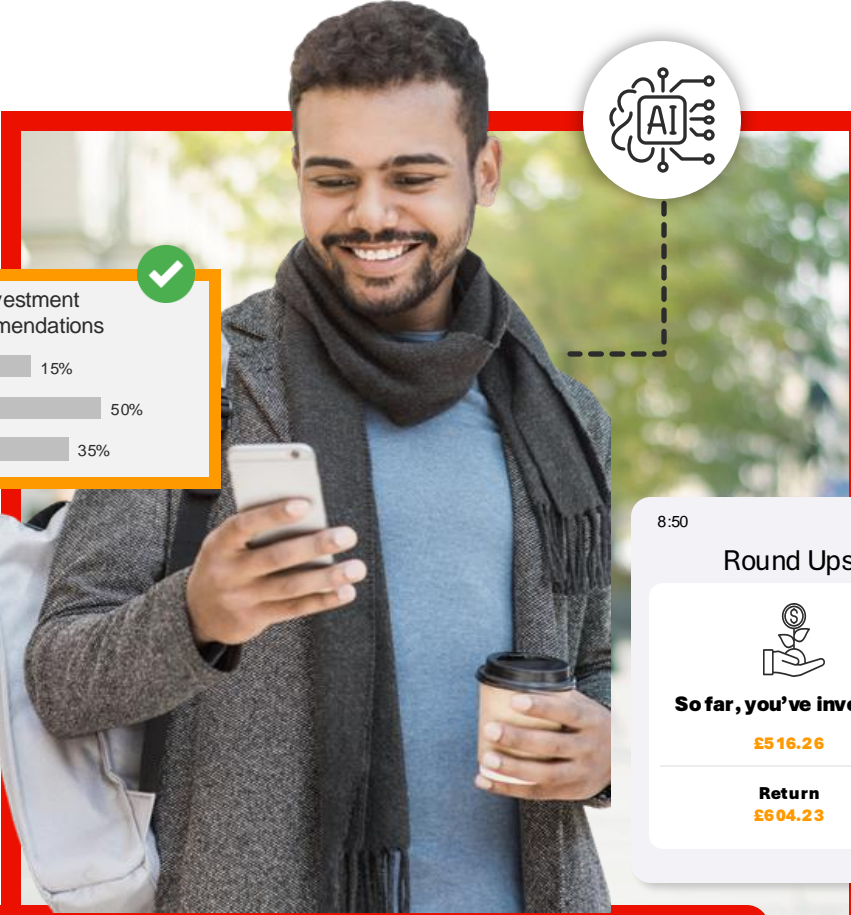
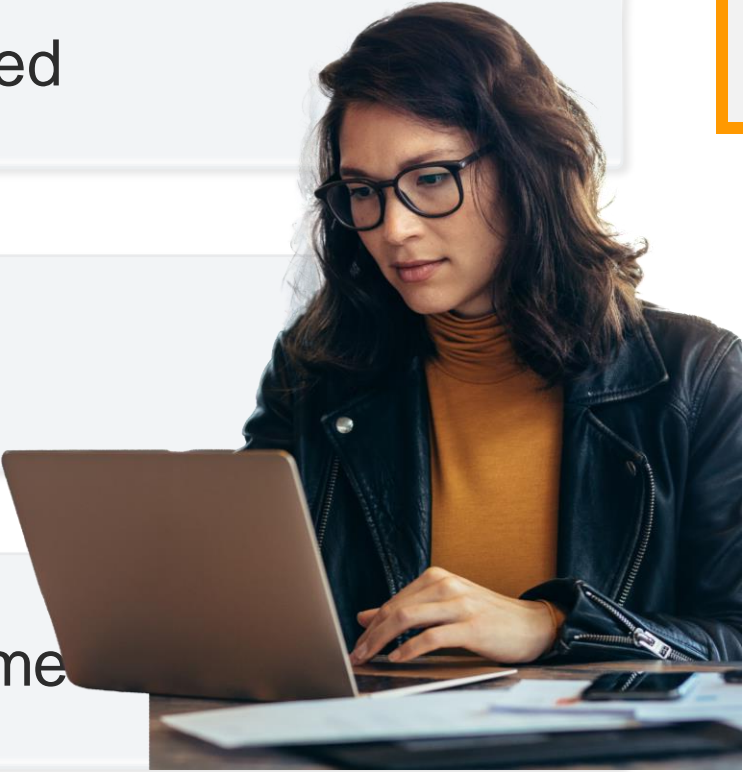


Too boring

#3



Not enough time



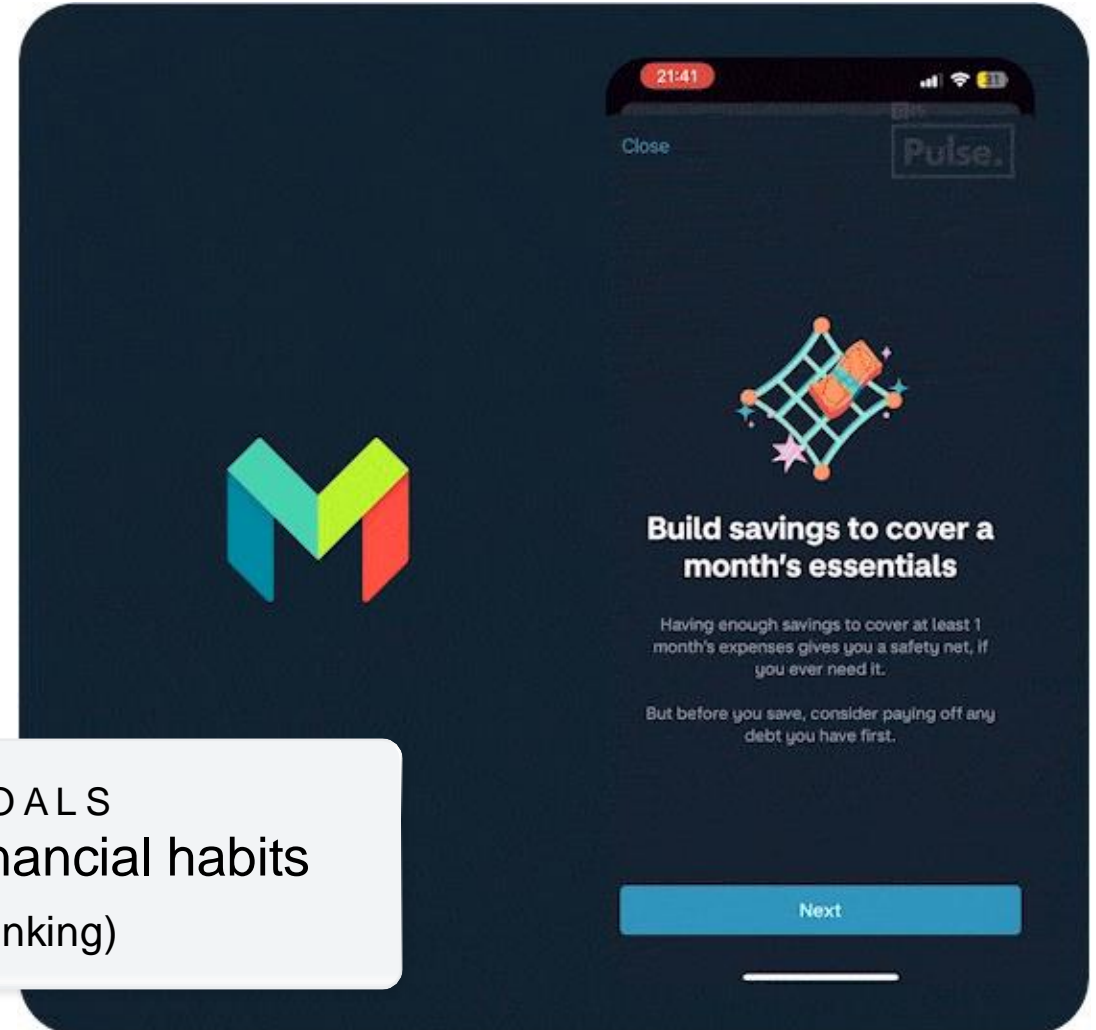
Do it for you

# Leaders are expanding their services to improve financial wellness

## Personal finance management features

- #1 Financial goal assessment
- #2 Personalised insights
- #3 Debt reduction tools / Goal nudges
- #4 Cash flow prediction
- #5 Account aggregation

SAVINGS GOALS  
Changing financial habits  
Monza, UK (Banking)



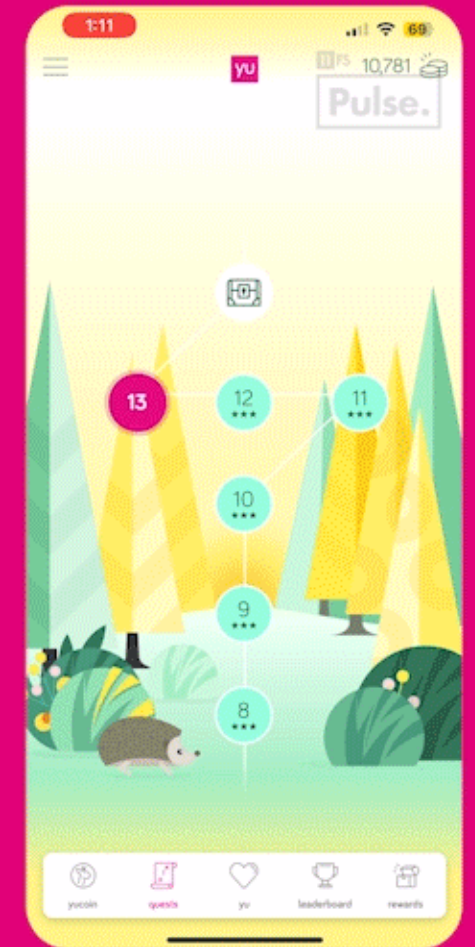
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## Personal finance management features

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yU

GAMIFICATION  
Blurring the lines between  
financial & physical wellness  
YuLife, UK (Life Insurance)





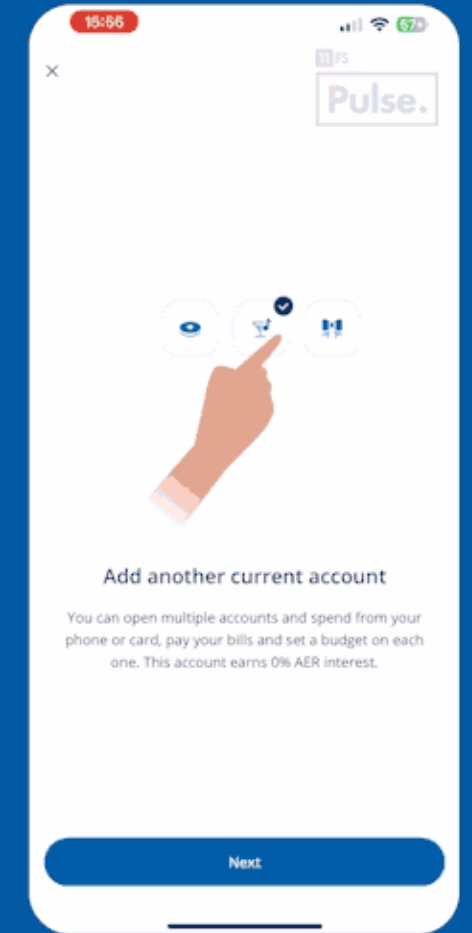
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## Personal finance management features

- #1 Financial goal assessment
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PERSONALISED INSIGHTS  
Reducing financial anxiety  
with additional insights  
Chase, UK (Banking)





# The transformation

of financial services will be experience driven

Enhanced Customer Satisfaction

Increased Customer Loyalty & Retention

Competitive Advantage / Differentiation

Increased Revenue & Cross-selling Opportunities

Operational Efficiency

# Solving these challenges can deliver meaningful customer interactions

## Leverage unified customer view

### CHALLENGE :

Wealth of first-party customer data is often siloed making it difficult to activate in real-time



Consolidate data sources to unlock unified profiles & real-time activation

- ❑ Media spend
- ❑ Time to insight
- ❑ Data analyst dependency

## Scale experience creation

### CHALLENGE :

Growth in content demand to create personalised experiences compounded by complex workflows



GenAI capabilities & streamlined workflows to deliver content at scale

- ✅ Marketing efficiency
- ✅ Campaign execution
- ✅ Speed to delivery

## Organise to support personalisation

### CHALLENGE :

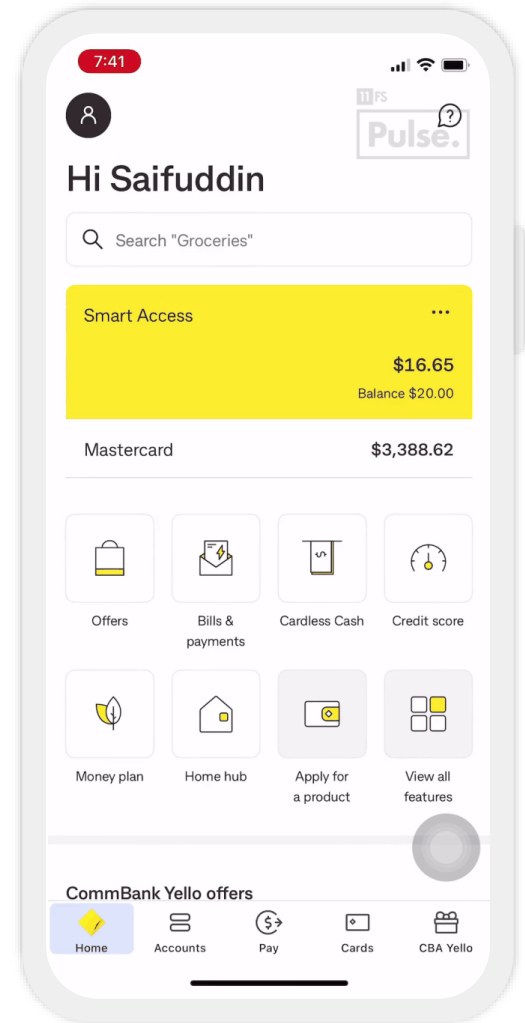
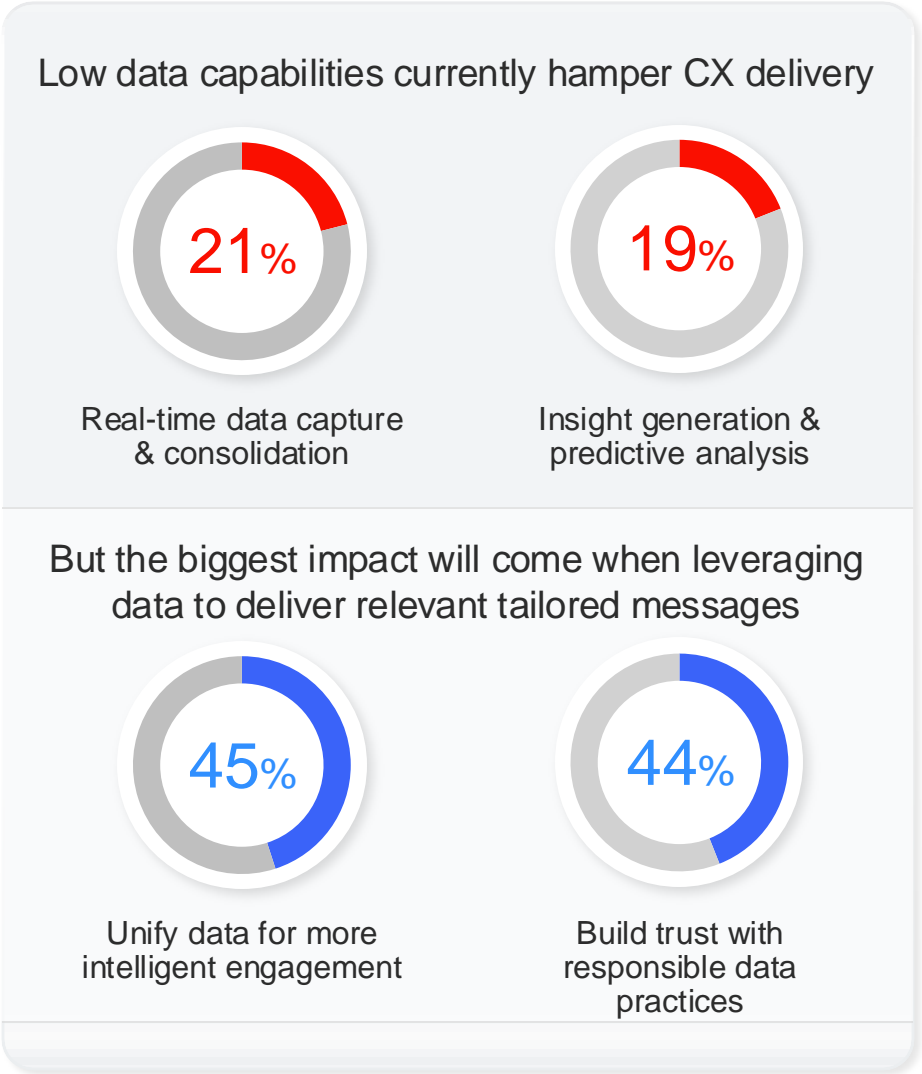
Cost pressures coupled with siloed org structure aligned to services & products limits scale & efficiencies



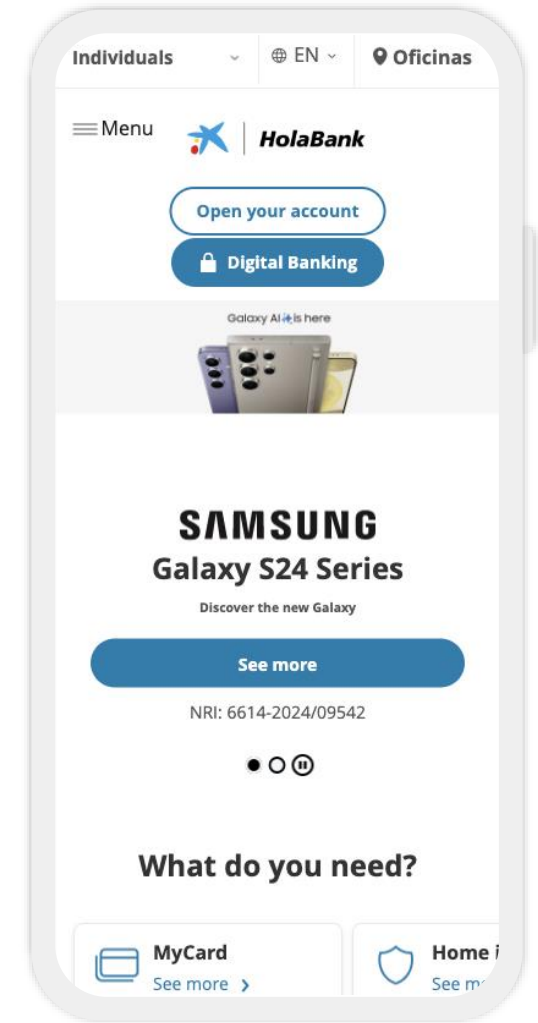
COE & federated capabilities aligned to strategic business objectives

- ✅ Innovation & speed
- ❑ Cost of delivery
- ✅ Martech utilisation

# A customer data strategy is the foundation of personalised experiences



CommBank, Australia (Banking)

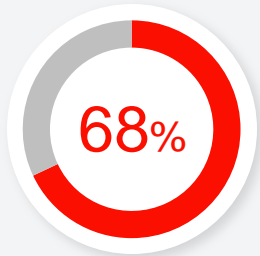


CaixaBank, Spain (Banking)

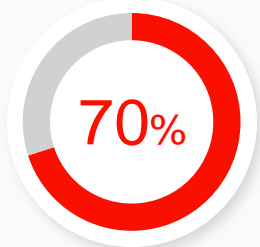


# Scaling content creation with GenAI & collaborative workflows

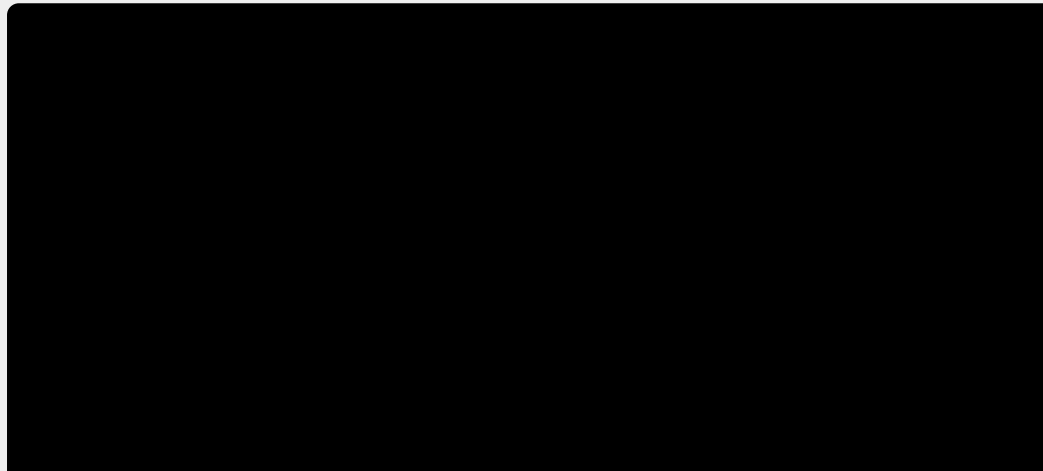
Demand for personalised content will continue to grow, despite restrictions on resourcing & budgets



of execs say it's getting harder to produce content on a global scale



of creative time is spent on project management, meetings & admin




GenAI will transform customer experiences & can drive efficiency gains, helping teams **save ~40% of time spent** across marketing processes

<b>Audience Creation &amp; Activation</b> Optimise audiences & journey designs <b>36%</b> expected time savings	<b>Image Generation</b> Easily explore & visualise new concepts <b>45%</b> expected time savings	<b>Copy Generation</b> Quickly create & adjust marketing copy <b>47%</b> expected time savings	<b>Cross-Channel insights</b> Measure content & campaign performance <b>32%</b> expected time savings
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# Lloyds Bank have adopted workflow processes to fast-track content

## And we continue to evolve the tech



Grow	Connect	Adopt
<p><b>4 hours saved per campaign</b> on bulk upload and processes</p>	<p><b>Microsoft Outlook plug-in</b> Allows users to manage workloads from email</p>	<p><b>New teams are being onboarded</b></p>
<p><b>30hrs per month saved</b> with the automated expiry process</p>	<p><b>AEM assets connectivity</b> allows the seamless transfer of metadata an assets</p>	<p>Risk team</p>
<p><b>0.8% FTE saving</b> automating the email planning activity</p>	<p><b>Connected with Adobe Target</b> to monitor content in the market</p>	<p>Product team</p> <p>Agencies</p>


## What could the future look like?




### Central Hub

<b>Planning / Content Analytics</b>	<b>Content Authoring</b>
AI Briefs Content Analytics	AI Image gen Firefly Content creation – Express AEM sites/AEM assets
<b>Workflow Management / Approvals</b>	<b>Asset Management</b>
Process Optimisation	Smart tagging/cropping Auto rendering AI/ML metaservices


Web




App




Mobile




Paid




Email




Social

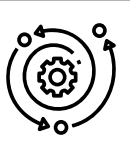


SMS



Contact





Business Impact

> Hours saved per campaign

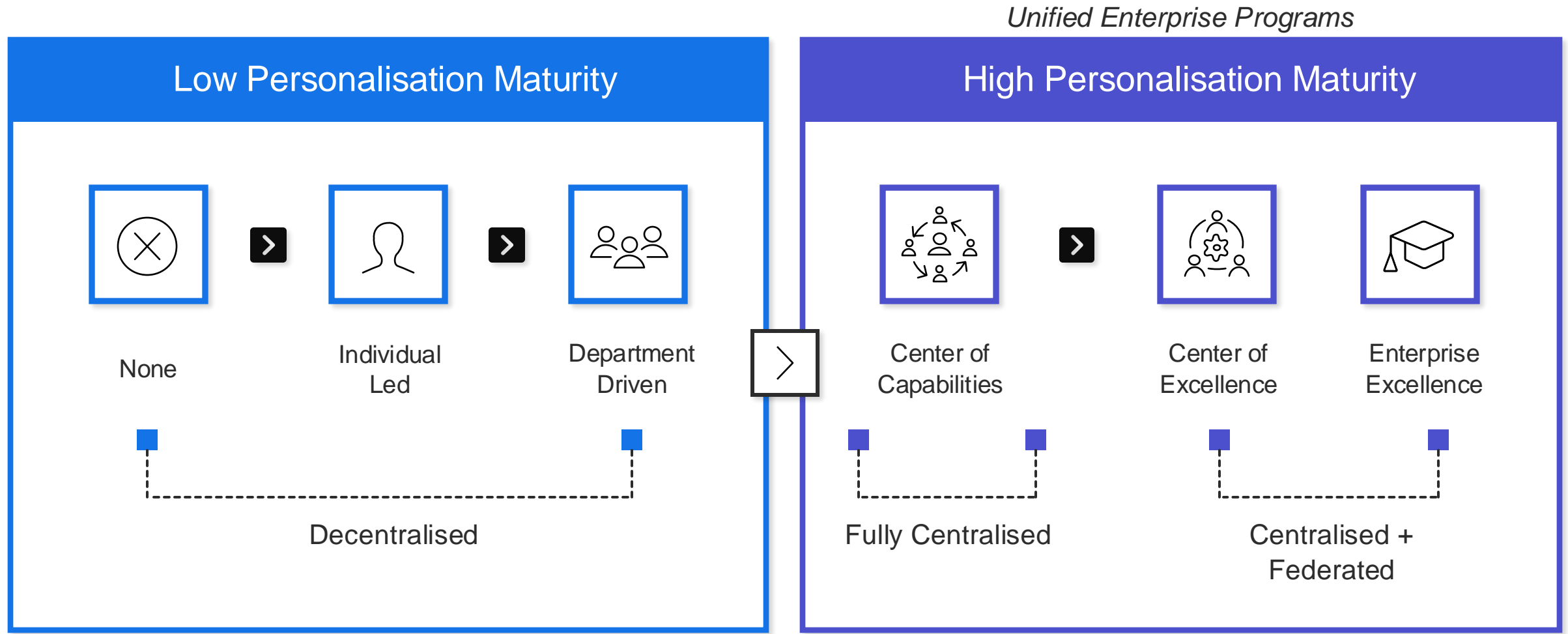
> Hours saved per month

> FTE savings

Watch the webinar: >



# Financial Services can advance personalisation maturity with programs that build enterprise capabilities & scale best practices



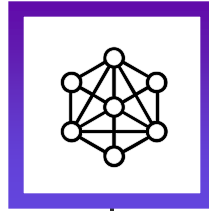
# Key takeaways



1



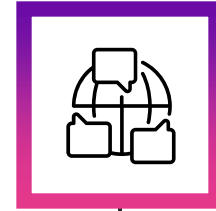
Consolidate customer insight & data into actionable profiles as a key enabler to deliver meaningful personalised experiences



2



As personalisation gets more personal, the content supply chain must support the growing demand for content



3



Enhance workflows with centralised and/or federated capabilities aligned to business objectives



The image features a central white letter 'A' on a teal gradient background. The background transitions from a darker teal on the right to a lighter teal on the left. On the left side, there are several overlapping, semi-transparent blue shapes that resemble stylized leaves or petals, creating a layered, organic effect. The overall composition is clean and modern.