



How is personalization  
at scale the key to  
managing customer  
risk and compliance?

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## Financial services leaders can use GenAI to build information superiority as a competitive advantage.

The customer engagement journey is in transition as we move into a future increasingly shaped by artificial intelligence (AI) and the massive volumes of data it ingests to make actionable. Innovation, adaptability and corporate responsibility are at the forefront of this seismic shift, demanding solutions that meet the needs of both brands and consumers.

Financial services organizations (FSO) marketing and sales teams are under great pressure to deliver growth results through new marketing campaigns, lead generation activities and cross-selling opportunities. Organizations often set aggressive targets for marketers and cost-saving goals for operations, all while maintaining adherence to risk and compliance policies.

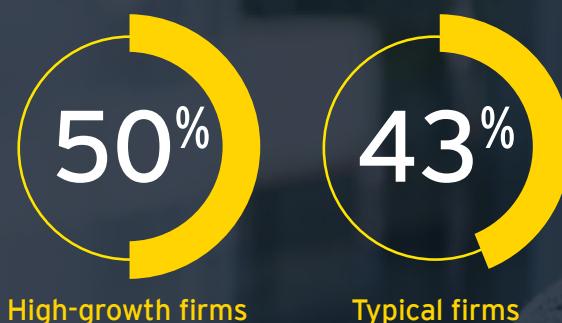
The reality is that these objectives can be at odds with one another, but they don't have to be. End-to-end marketing technology capabilities can help organizations meet evolving challenges while improving their client experience, simultaneously driving profitability and managing compliance risks.

The Ernst & Young LLP (EY) customer experience (CX) strategy channels the powerful capabilities of the Adobe Experience Platform (AEP), allowing organizations to help optimize a CX transformation that places customers at the heart of every engagement. Personalization at scale can help enhance customer insights. By leveraging EY advanced data and analytics, customer experience and generative AI (GenAI) capabilities, organizations can create data-driven customer profiles that can be transformed into cohesive client journeys across digital and physical touchpoints.

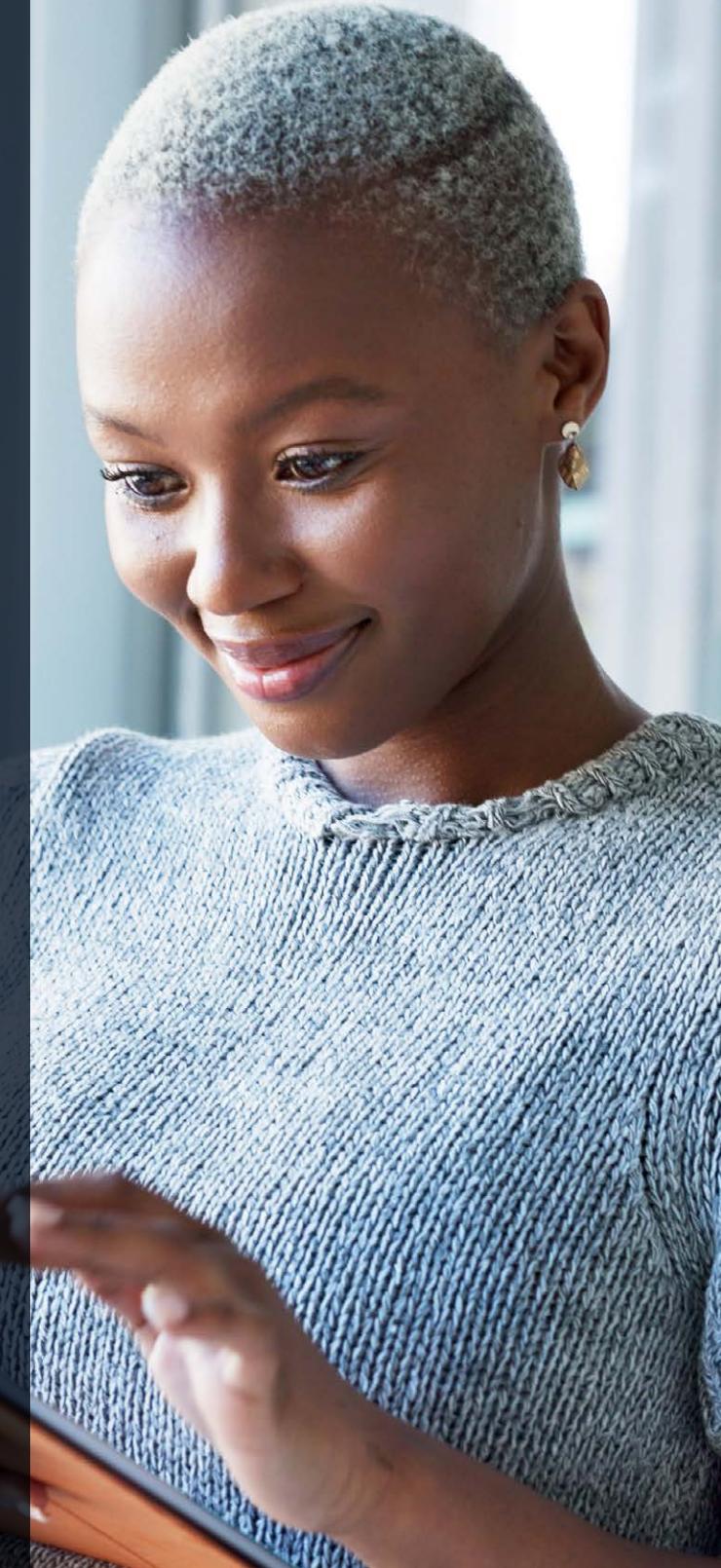
Together, EY and Adobe help FSO clients solve multiple challenges at once by combining the strength of knowledge, experience and informed perspective. Today's leaders are facing critical decisions across five key areas – customer growth and connection, business and operations efficiencies, deployment of emerging technologies, employee upskilling and adoption, and risk and compliance requirements. These complex demands are best served by a collaborative team that can help organizations advance on all fronts with an integrated strategy.

As data becomes the lifeblood of every successful enterprise, the integration of automation and AI in customer relations begs crucial questions: Can we believe in our data? Is it accurate, safe and protected? And can we leverage that data in new ways at scale? Brands are increasingly reliant on data – not only to reach their customers, shape their products and maintain market reputation, but also to utilize that data in innovative ways that don't add work for their marketing professionals.

**Growth organizations prioritize data and analytics in CX strategies.**



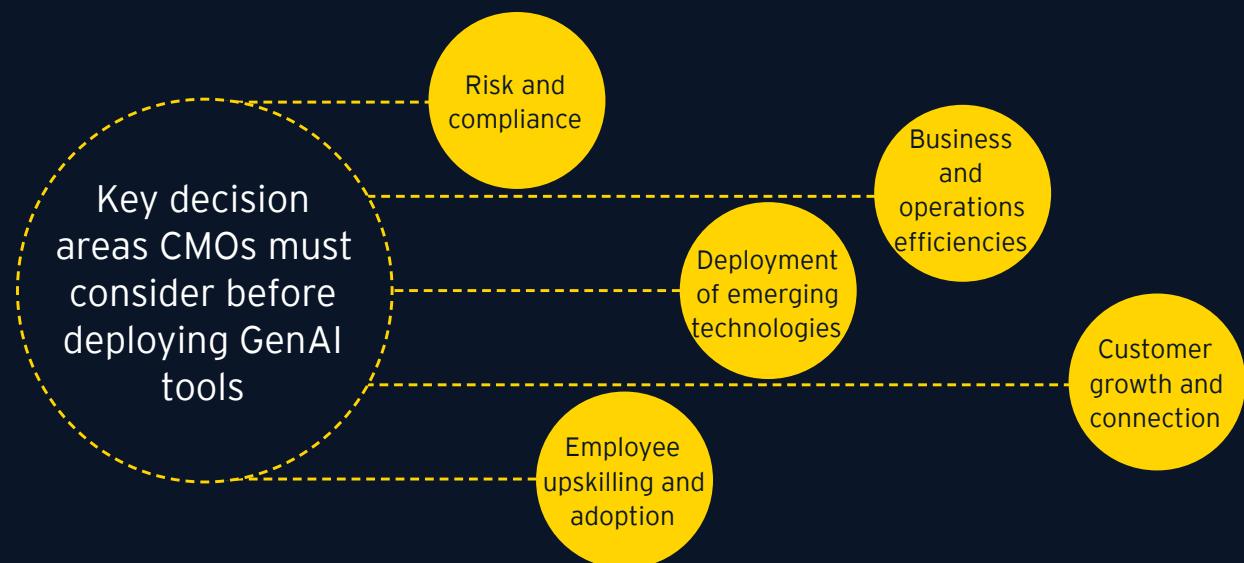
Data continues to be an organization's most critical asset and competitive advantage. Recently, EY surveyed marketing professionals in financial services, insurance and wealth management and confirmed that 50% of those surveyed and designated as "growth firms" identified data and analytics as the most important aspect of their role in today's market and "technology" a close second with 46%. In comparison, only 43% of CMOs at other organizations prioritized data and analytics. Growth companies recognize the importance of data, analytics and technology in building customer experience strategies and understand how to use GenAI to help transform and scale their capabilities.





GenAI-powered tools can help FSO marketing leaders establish a customer data platform with real-time, first-party data insights to drive personalized experiences at scale through optimized customer journey orchestration and channel optimization. These are supported by premiere marketing technology tools such as Adobe Analytics, Adobe Target, Customer Journey Analytics, and Customer Journey Orchestration.

**Today's leaders are facing critical decisions across five key areas.**





## Personalization is a differentiator

Marketing and sales goals are typically set for a defined time period, and firms may struggle with adapting on the fly. Changing regulations and cost concerns can slow progress – or they can drive change and growth. When they're not viewed as a negative, external factors often serve to precipitate and justify the very changes that will benefit marketing campaigns and how sales teams cross-sell, driving down the cost of acquisition overall and elevating the throughput rate for the marketing and sales journey.

The EY CX strategy and implementation capabilities, combined with the GenAI power of the AEP, help empower organizations to optimize a seamless CX transformation that places customer personalization at the heart of every interaction.

Generative AI poses new questions about privacy, transparency, and control.



Of consumers report being concerned or very concerned about how companies use their personal data.

## Advantages of personalization at scale

- ▶ **Customer:** Creating experiences that are relevant and contextual
- ▶ **Employee:** Reducing day-to-day friction and creating champions and innovators
- ▶ **Compliance:** Managing customer privacy and meeting regulatory mandates
- ▶ **Organization:** Establishing operating and governance models that allow innovation to flourish

Clients looking to change their end-to-end sales, service and marketing capabilities need to think across these competing organizational pressures, finding ways to use new and existing tools to meet common objectives with a unified strategy.

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### Challenges of achieving personalization at scale

EY research has revealed some primary challenges to GenAI adoption, including managing customer privacy and experience expectations, transforming employees concerned about their jobs into champions and innovators, and establishing governance that help enable GenAI innovation to flourish.

The EY-Adobe Alliance helps clients shift from a siloed organizational approach to a unified strategy. The catalyst for change can occur across customers, employees and the organization to improve and advance the capabilities, meeting multiple goals to reach the right solution.

For marketers, the challenge is to build a content supply chain that achieves personalization at scale – while accommodating cost expectations and adhering to legal and compliance standards. The EY-Adobe Alliance addresses this by increasing content velocity and help ensuring that GenAI content is on-brand and compliant, helping clients avoid customer complaints, fines, and reputational damage – all while leveraging data as a strategic asset.



### Information operational superiority as a competitive advantage

The notion of information operational superiority is based in user trust. The need for a robust defense against regulatory scrutiny is paramount, particularly in highly regulated industries such as financial services.

Information is no longer simply a byproduct of transactions; it's a strategic asset to be harnessed, groomed and guarded. FSOs that value and trust the worth of their data will find that privacy and security are not barriers, but a path to sounder strategies.

Data flows with the markets it operates in, offering different levels of value in the various use cases aligned with the company's evolving strategic objectives. It needs a control center where information and insights drive real-time decisions.

Continually changing circumstances, both internally and externally, require the ability to rapidly evaluate and modify our information strategy, including our privacy and security control environment. The enablement of data, with the proper level of constraints, should calibrate to the value of the information in supporting corporate prioritized objectives.

With the right legal risk experience aligned, FSOs can build an environment where compliance and data integrity are not just check-boxes but are strategically aligned with marketing objectives. This synergy is crucial for customer and growth leaders who often face resistance from risk management. EY teams strategy allows for control over data, helping marketers to utilize it effectively while remaining compliant.

## Confidence within reach

In a world where the pace of change only gets faster and GenAI is redefining roles, there are ways to find confidence in the most current answers and knowledgeable, collaborative guidance with a human in the loop. The EY-Adobe Alliance supports clients in optimizing GenAI-facilitated personalization at scale, helping FSOs use data responsibly to enhance performance for customers, business, employees, technology and compliance. That means more quality leads and engagement, higher conversion, deeper engagement, tighter compliance, and ultimately, fiercer customer loyalty.

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