

How technology
empowers compliance
in personalization at
scale



Building a better
working world



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 content. 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.

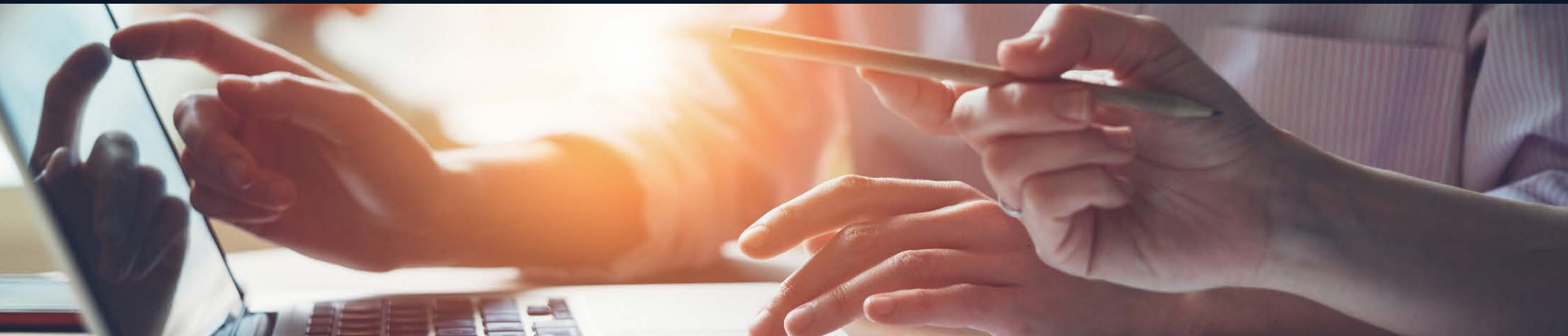
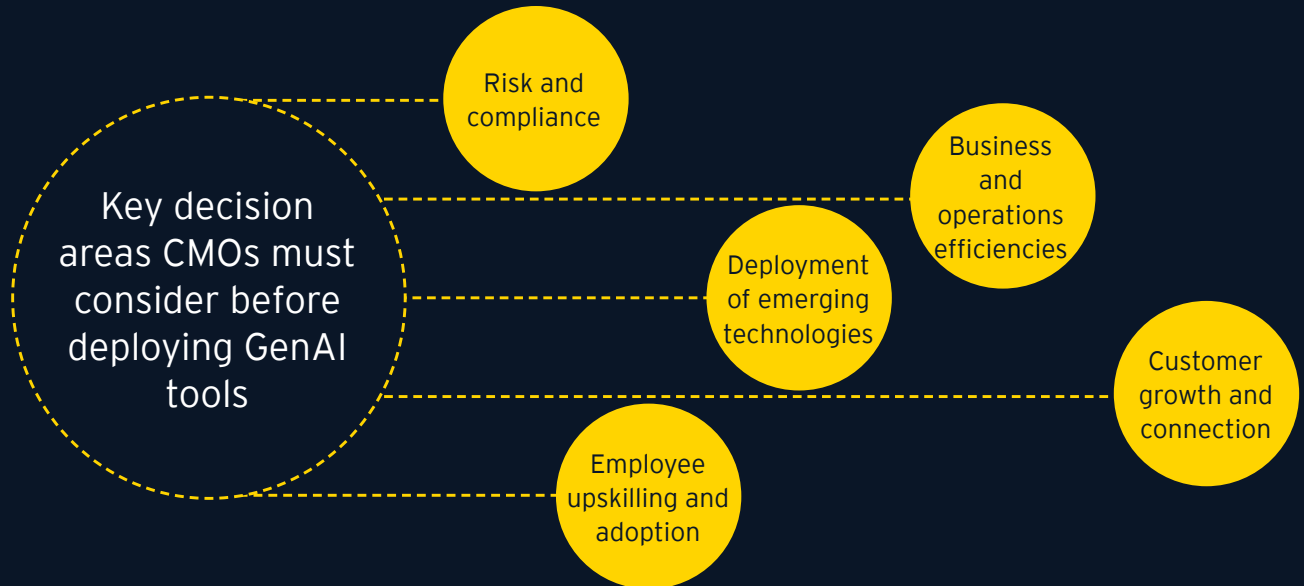
The reality is that these objectives can be at odds with one another, but they don't have to be. End-to-end customer engagement technology capabilities can help organizations meet evolving challenges while improving their client experience, simultaneously driving profitability and managing compliance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

Five decisions points for business and marketing leaders



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GenAI-powered tools can help business and 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. The EY-Adobe Alliance enables organizations to make better, risk-aware decisions aligned with their strategic objectives by offering integrated risk management solutions and helping organizations manage governance and compliance effectively through advanced technology. Combined with innovative tools like Adobe Analytics, Adobe Target, Customer Journey Analytics, and Customer Journey Orchestration, we can help organizations turn information into competitive advantages.

High-growth organizations make CX data and analytics actionable.



High-growth firms

Data remains one of the most critical assets and sources of competitive advantage for organizations. In a recent EY survey of marketing professionals in financial services, insurance, and wealth management, 50% of respondents from “growth firms” identified data and analytics as the most important part of their role, followed by technology at 46%. Growth firms understand the importance of making data and analytics actionable and leverage GenAI to help transform and scale their capabilities.

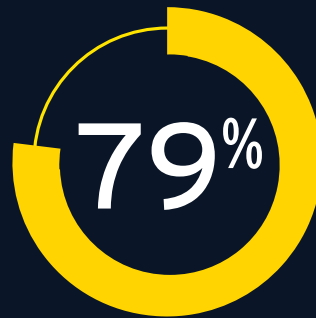
Embed risk intelligence into personalization at scale

Marketing and sales goals are typically set for a defined time, but adapting on the fly can be challenging for firms, especially when facing evolving regulations, consumer data laws, and privacy concerns. These external factors can either slow progress or drive growth. When viewed as opportunities rather than obstacles, external factors can prompt the necessary changes that improve marketing campaigns and sales strategies. They can also reduce the cost of acquisition and increase the efficiency of the marketing and sales journey.

Forward-looking financial services firms integrate risk intelligence into critical customer interactions across the customer journey, moving beyond traditional risk management processes. AI can support this shift by providing immediate, closed-loop reporting and transparency, enabling risk and compliance teams to monitor the real-time impact of marketing and sales efforts. This reduces uncertainty and allows for quick adjustments if issues arise, making risk teams more comfortable with taking calculated risks. Risk assessments now also consider upside risks in customer acquisition and revenue streams, helping to identify potential issues early, provide control designs for compliance, and embed automated safeguards into workflows. By embedding risk management into new product development, firms can design offerings with known risks in mind, streamline review processes, and bring products to market faster.¹

Marketing and business leaders should involve risk teams early and consistently to gain a clear, comprehensive understanding of all customer touchpoints when adopting emerging technologies. Together with our CX strategy and implementation capabilities, and Adobe's GenAI-embedded solutions, EY can help organizations drive business growth, adapt swiftly, and optimize seamless CX transformations that prioritize customer personalization and mitigate risks in 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.**

¹Ernst & Young. 2019. Risk management and the evolving role of AI in financial services"

Advantages of personalization at scale



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.



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 and customer expectations.

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 integrated with marketing objectives. This synergy is crucial for customer and growth leaders who often face resistance from risk management. By partnering with the EY-Adobe ecosystem that understand both risk management and customer dynamics, FSOs can ensure that all aspects of compliance are balanced with customer needs. EY's strategy enables control over data, allowing marketers to utilize it effectively while remaining compliant, fostering an environment where innovation can thrive without compromising regulatory or risk-related concerns.

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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EYG no. 007685-24Gbl

BSC no. 2408-10002-CS

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