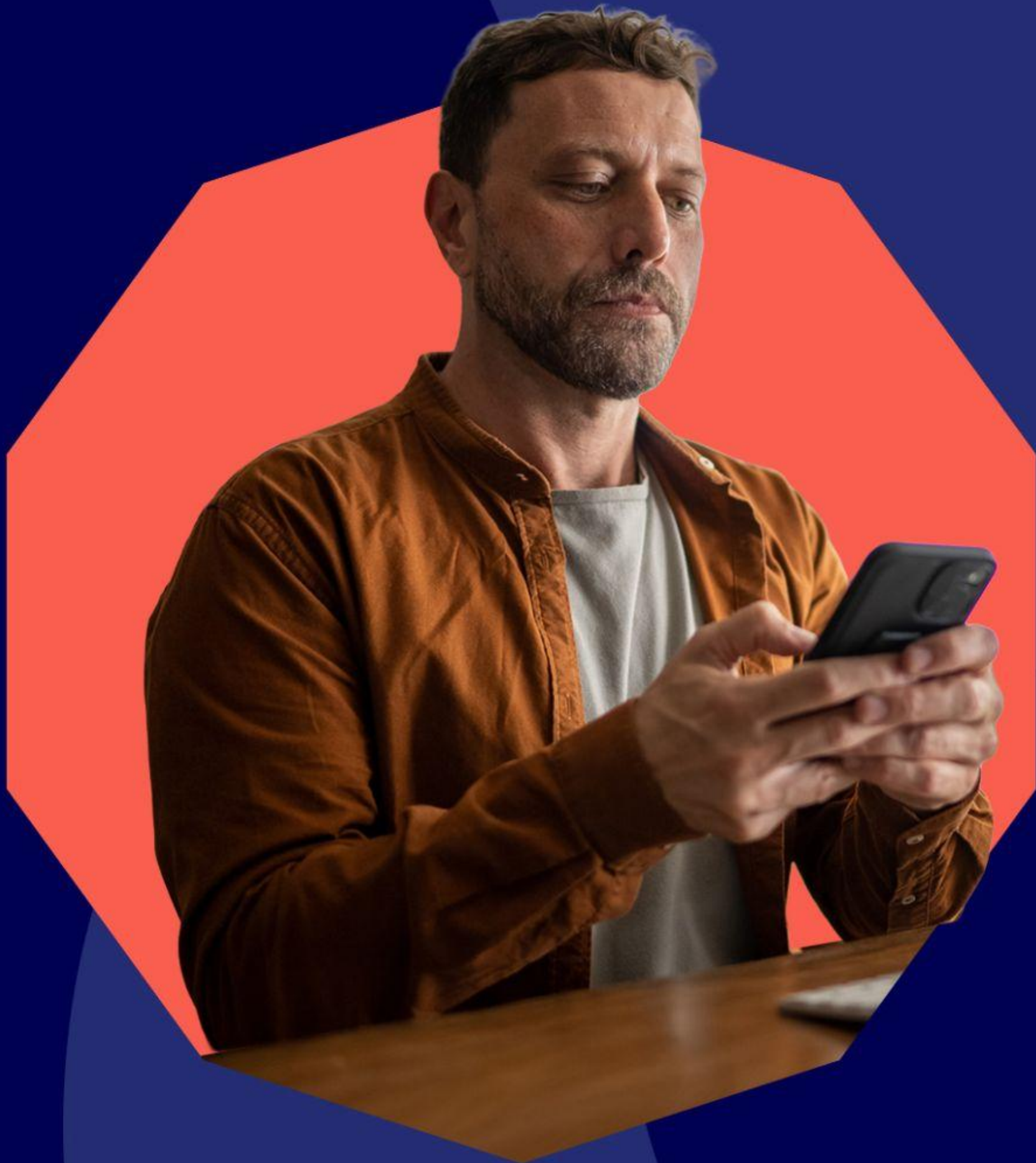


DIGITAL EXPERIENCE MANAGEMENT

Enabling Growth in
Banking with AI

CI&T

Personalization of offers and experiences is fast becoming essential across banking as customers come to expect it.

Well-executed and well-timed personalization starts with accurate and rich data about the customer and results in greater engagement, fewer closed accounts, and improved efficiency. First, however, banks must decide what type of personalization they need for their digital customer experiences.





HOW PERSONALIZATION FITS YOUR BANK'S MODEL

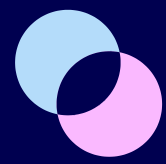
Personalizing experiences strengthens the customer relationship, thereby increasing usage, the number of products used, and the customer's profit. But the necessary degree of personalization depends on the diversity of your bank's offerings and customer types. **We've identified 3-models for personalization based on the complexity of your bank's offerings and the kinds of customer relationships you're developing.**

The bank aims to deliver a personalized experience based on each customer's unique needs in our one-to-one model. For example, high-end customers of JPMorgan's private bank will likely expect a highly personalized experience, one befitting the revenue the customer delivers to the organization.

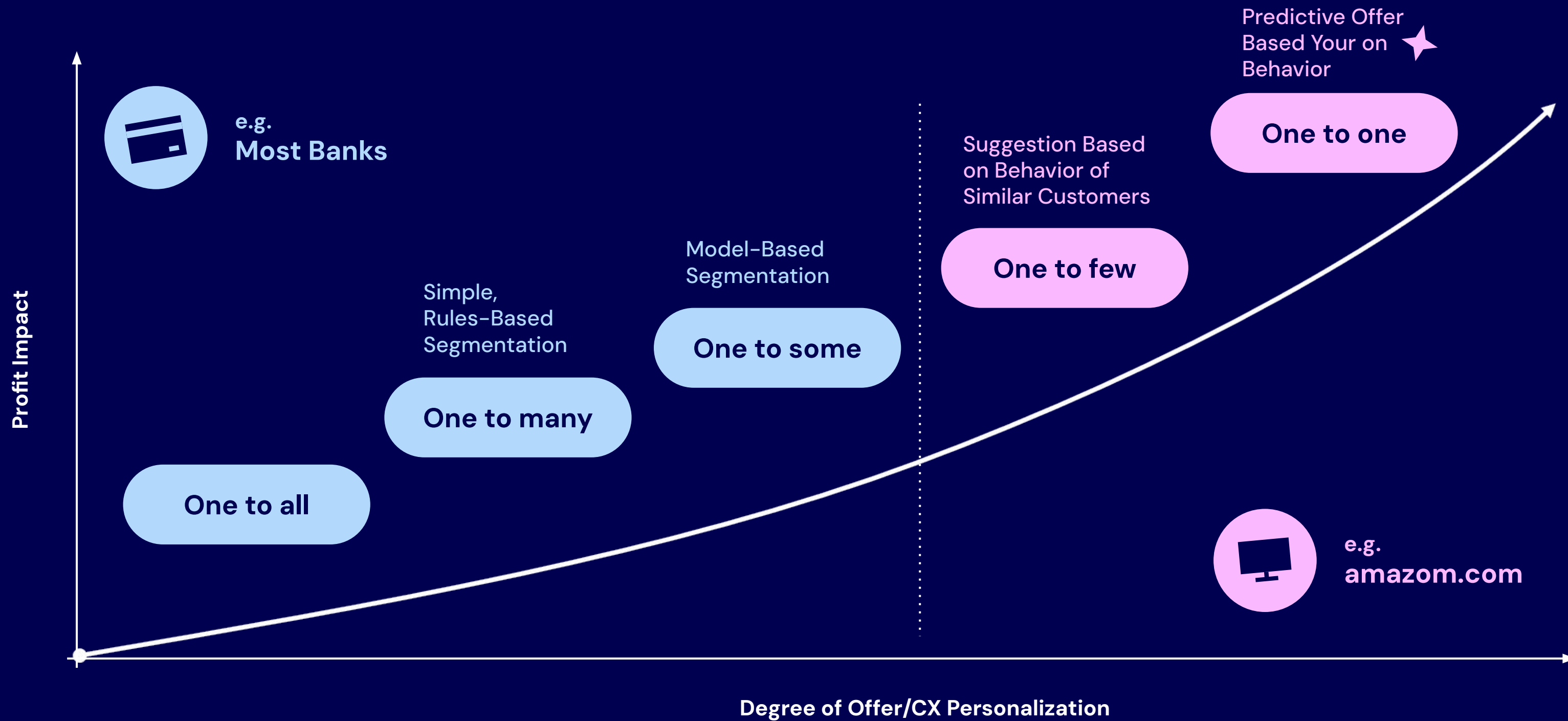
In our **one-to-many** model, banks that offer a single or limited set of offerings to a large, diverse market need to personalize the experience. For example, take Discover, the national credit card issuer. It offers a handful of cash-back reward cards, essentially one product of slightly different flavors, to a national market. But, without a simple tool to analyze spending, the user doesn't know which card is best or stick with using non-Discover cards.

Finally, our **many-to-many** model relates to offering a wide range of choices to a large, diverse market. Many regional bank websites and mobile applications follow a standardized format, offering a wide range of offerings. Similarly, Cheesecake Factory, Applebee's, and others serve the masses with a wide variety of menu options. Straightforward, standardized customer journeys may fit some regional and community banks for account acquisition but won't maximize the value of the relationship. That's why restaurant chains offer loyalty incentives based on your dining choices.

Later, we will describe the processes and tools banks must use to harness their data to provide differentiated experiences. But, **do customers want these experiences?** **The answer is yes;** unfortunately, most banks haven't capitalized yet.



OFFER / CX PERSONALIZATION CONTINUUM



THE NUMBERS DON'T LIE

In 2024, a Q2 Holdings/Harris Poll study found that

74%



of consumers across generations want more personalized banking experiences.



A December 2020 survey by Salesforce yielded similar results, with 66% of customers expecting their financial institution to understand their unique needs and expectations. But unfortunately, just 27% of respondents to the same survey said that the industry is fully customer-centric. And frankly, that figure seems high. Interestingly, **only 7% of banks surveyed in July 2021 by The Financial Brand said they personalize customer experiences across all delivery channels.**

Based on statistics outside of banking, the case for personalization of marketing and customer experience is apparent. And with the shift to digital channels post-pandemic, the impact is likely more significant today. With its high-level objective set, the bank should follow a pathway to personalization that starts with customer data.

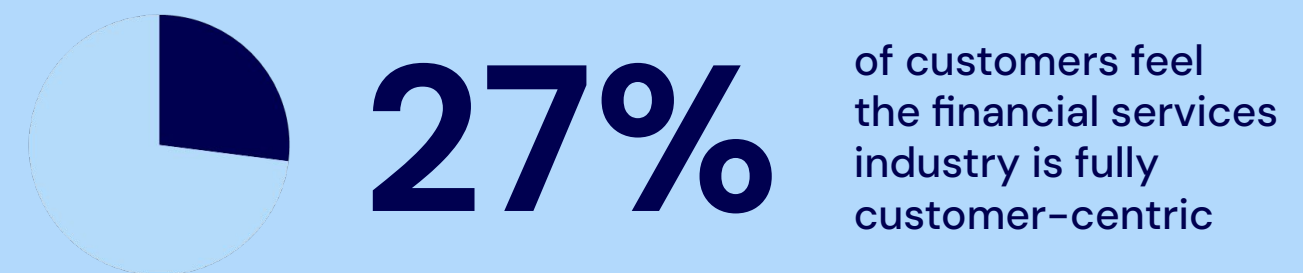
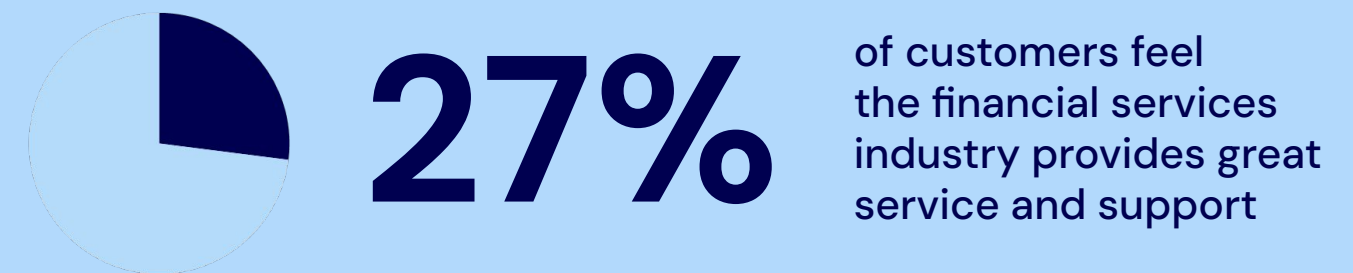


BANKING INDUSTRY NOT MEETING CUSTOMER EXPERIENCE EXPECTATIONS

Expectation



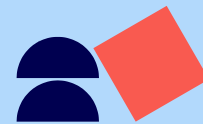
Reality



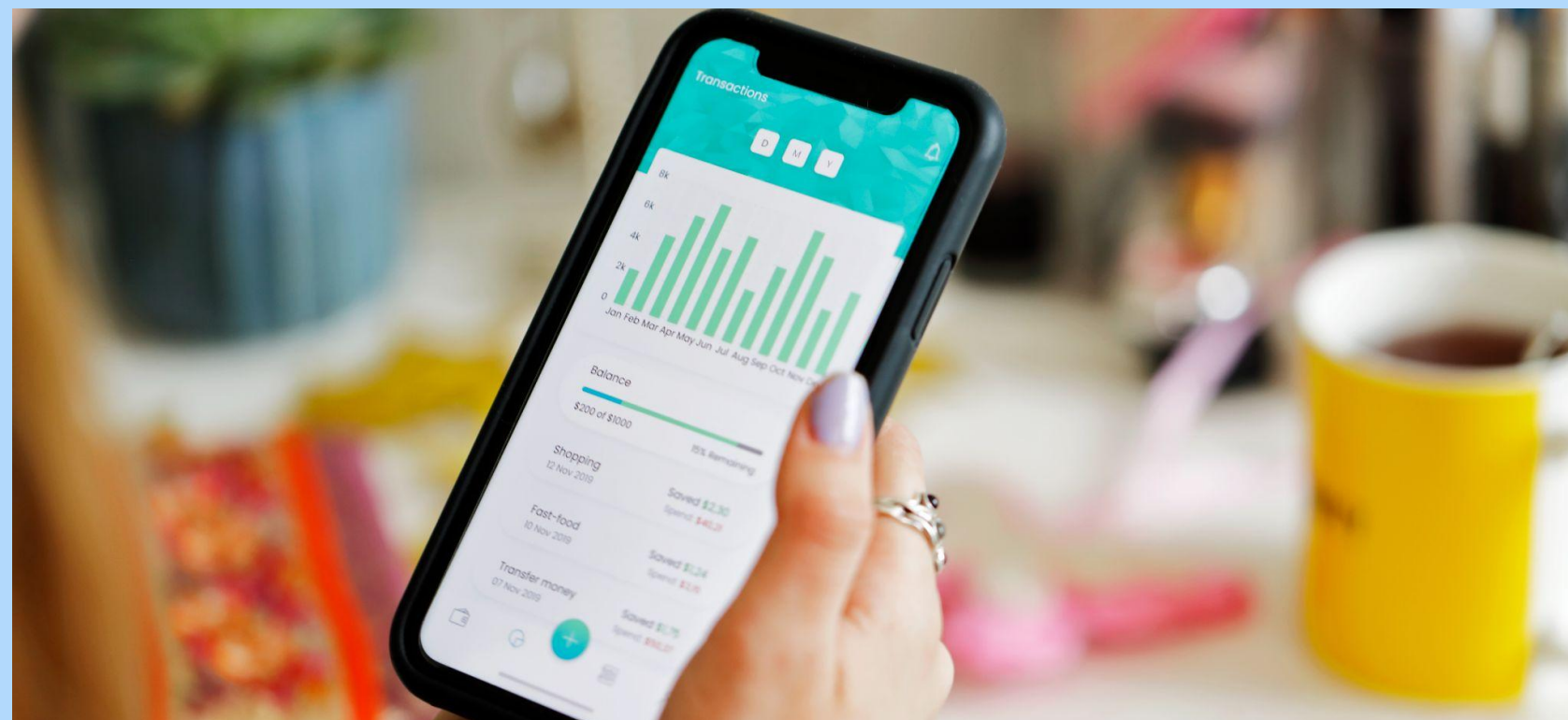
SOURCE: Salesforce © December 2020 The Financial Brand

YOU CAN'T PERSONALIZE IF YOU DON'T KNOW YOUR CUSTOMERS

The Latest Data Management Platforms Are the Solution



Banks cite trouble organizing data and unifying customer profiles among their most significant problems in providing personalized customer experiences.



Except perhaps for its wealthiest clients, most banks don't collect customer behavior across products and services. But banks are starting to implement advanced data management platforms to address the problem. For example, **Customer Data Platform (CDP)** software is a cloud-based solution that lets companies consolidate all transaction and account data at the customer level, feeding meaningful insights across the enterprise.

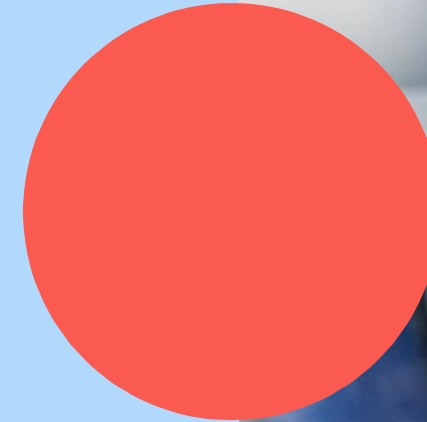
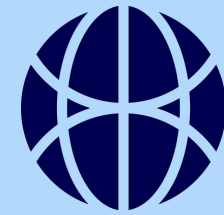
A bank's marketing team can segment its customer base and make targeted offers to acquire new customers using a CDP solution. The consolidated customer profile can also comply with data security and privacy regulations. For example, customers could opt-out of data-sharing and marketing offers for each product with the bank. Richer customer profiles also inform better fraud prevention models.

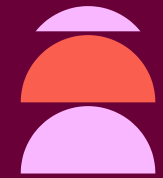
In addition, banks should consider implementing a **Digital Experience Platform (DXP)** to personalize marketing offers and customer experience across all digital channels. Various personalization models are available, so choosing the right solution for your bank's needs is critical.

The largest US banks lead the way with advanced data analytics that delivers personalized customer experiences. But it doesn't need to stay that way. **CDP and DXP solutions enable banks of all sizes to provide hyper-personalized, real-time experiences.**

Bank of America uses advanced data analytics on customer activity to provide predictive insights that help customers manage their finances. Erica, a voice assistant on its mobile banking app, isn't perfect but should improve as analytics improve. Chase and Wells Fargo feed financial education resources to customers based on customer activity and searches. First Hawaiian Bank wanted an updated website to appeal to its multicultural and multigenerational audience. A highly secure content management system, a key component of DXP solutions, was implemented to display automated, real-time content.

Numerous studies have shown that greater personalization leads to greater engagement, increased revenue, and lower costs. However, most proof points are from other industries, with all but the largest banks being slow to implement technology that enables personalization. As a result, fintechs and neobanks may continue to steal market share if banks don't get on board.





PERSONALIZATION PATHWAY

Define Personalization Goal(s) & Strategy

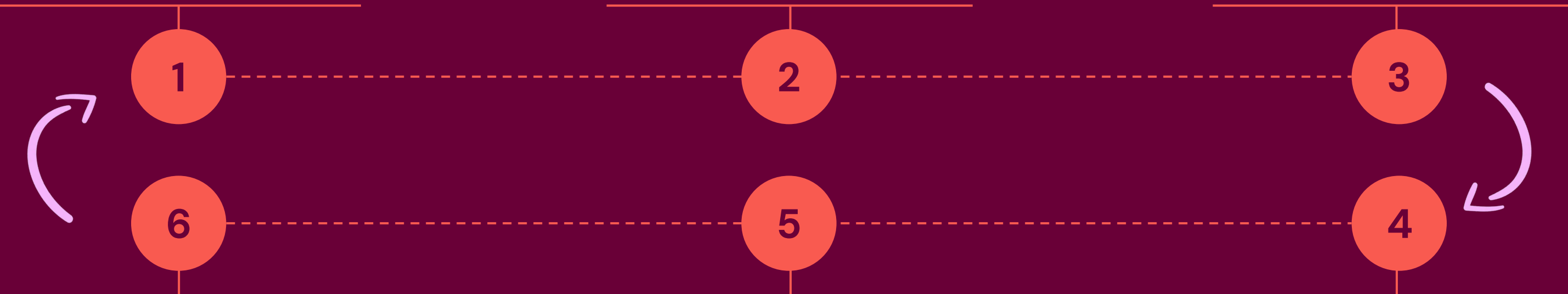
- **Examples**
 - Increase Cross-Sell Revenue
 - Improve Relationship Management
- **Personalization Strategies**
 - One-to-One
 - One-to-Many

Collect Customer Data

- **Data Management Platform**
 - Account Data
 - Transactions & Interactions
- **Platform Analytics**
 - Website
 - Mobile App
 - Social Media

Create Targeted Content

- Customer Data Platform (CDP)
- Translation/Localization Software
- Content Management Software (CMS)
- Predictive Analytics
- A/B Testing



Optimize

- **AI/Machine Learning**

Personalize Content

- Digital Experience Platform (DXP)
- Content Management Software (CMS)

Distribute Content

- Content Management Software (CMS)
- Engagement Analytics

How AI Enhances Banking

Personalization & Operations



CI&T  **FLOW**

Proactive Customer Engagement

AI Agents act on customer data in real-time anticipating needs, guiding clients with tailored advice, delivering relevant offers dynamically (e.g. prescreen) and additional services for adoption (e.g. online statements)

AI for Hyper-Personalization

Learns continuously from interactions, refining recommendations, adjusting experiences, and ensuring every customer feels uniquely understood.

Migration & Replatforming Agents

Accelerate platform modernization by automating data mapping, integration testing, and content migration.

From SEO to GEO Search

Continuously analyze keywords, queries, and page structures while adapting campaigns for higher visibility and acquisition across search and generative engine optimization.

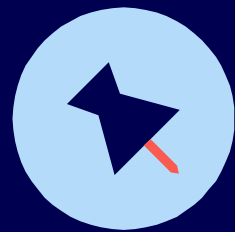
CMS Smart Content Agents

Auto-generate, tag, and personalize content at scale — aligned with customer intent and regulatory guidelines.

With AI, Banks achieve hyper-personalization **and** operational excellence fueling faster growth, lower acquisition costs, and competitive differentiation.

WHY USE A DXP?

A digital experience platform, or DXP, can help your bank dynamically manage digital content and enable your marketing team to deliver personalized offers that differentiate your bank, accelerate new-account growth and reduce acquisition costs.



Why choose CI&T for DXP ?

FLEXIBILITY

Our solutions are API-first and cloud-ready, designed to integrate seamlessly with banking systems, CRM, data platforms, and compliance layers ensuring both agility and resilience.

END-TO-END SOLUTION EXPERTISE

CI&T strategists, designers, and engineers will work with your bank's technology team to implement DXP platforms. We can help your bank identify gaps in customer experience, design solutions, and implement them. Partners for more than ten years, clients of CI&T include Johnson & Johnson, LifeScan, First Hawaiian Bank, Coca Cola and many more.

ENTERPRISE GRADE EXPERTISE

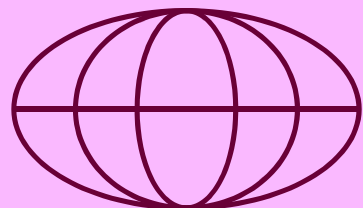
We deliver modern digital experience platforms built on the most advanced enterprise CMS, personalization, and analytics solutions in the market proven at scale in highly regulated industries.

CUSTOMER CENTRIC OUTCOMES

We enable hyper-personalized, omnichannel customer journeys that drive acquisition, deepen loyalty, and improve financial well-being. With real-time insights, banks can anticipate needs and differentiate through superior service.

LOWER COST OF OWNERSHIP

By leveraging unified platforms and automation, we reduce technology fragmentation, speed time-to-market, and lower long-term operating costs.

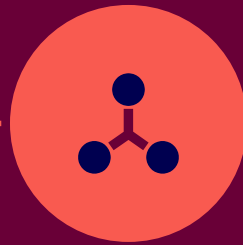
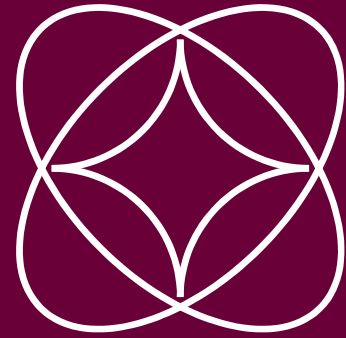


CAN I CHOOSE JUST WHAT MY BANK NEEDS? **YES.**

Our approach is modular and flexible, you can adopt the components that fit your strategy today (content, personalization, experimentation, analytics), and scale into a full digital experience platform as your needs evolve.

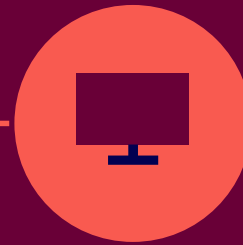


CI&T DXP JOURNEY



Great experiences start with Data

Banks manage digital assets with a DAM (Digital Asset Management) system. This ensures every campaign, offer, and communication is fueled by accurate data and compliant, consistent assets. From branch images to product documentation. Use DAM to centralize product data, deliver up-to-date product content, etc. In addition, Customer Data Platform (CDP) enables the marketing team to consolidate, analyze, and use customer data for targeted, personalized marketing campaigns.



Easy, fast content delivery

Modern CMS and front-end creation tools empower marketing and product teams to build and publish digital experiences quickly. Content editors can design landing pages, update product details, and launch campaigns without heavy IT support, enabling rapid response to customer and market needs.



Targeted, personalized content and offers

A Customer Data Platform (CDP) combines behavioral, transactional, and demographic insights into a single customer view. Paired with advanced personalization and experimentation engines, banks can deliver tailored offers (e.g., mortgage refinancing, savings plans, credit card rewards) at the right moment, across every channel.

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