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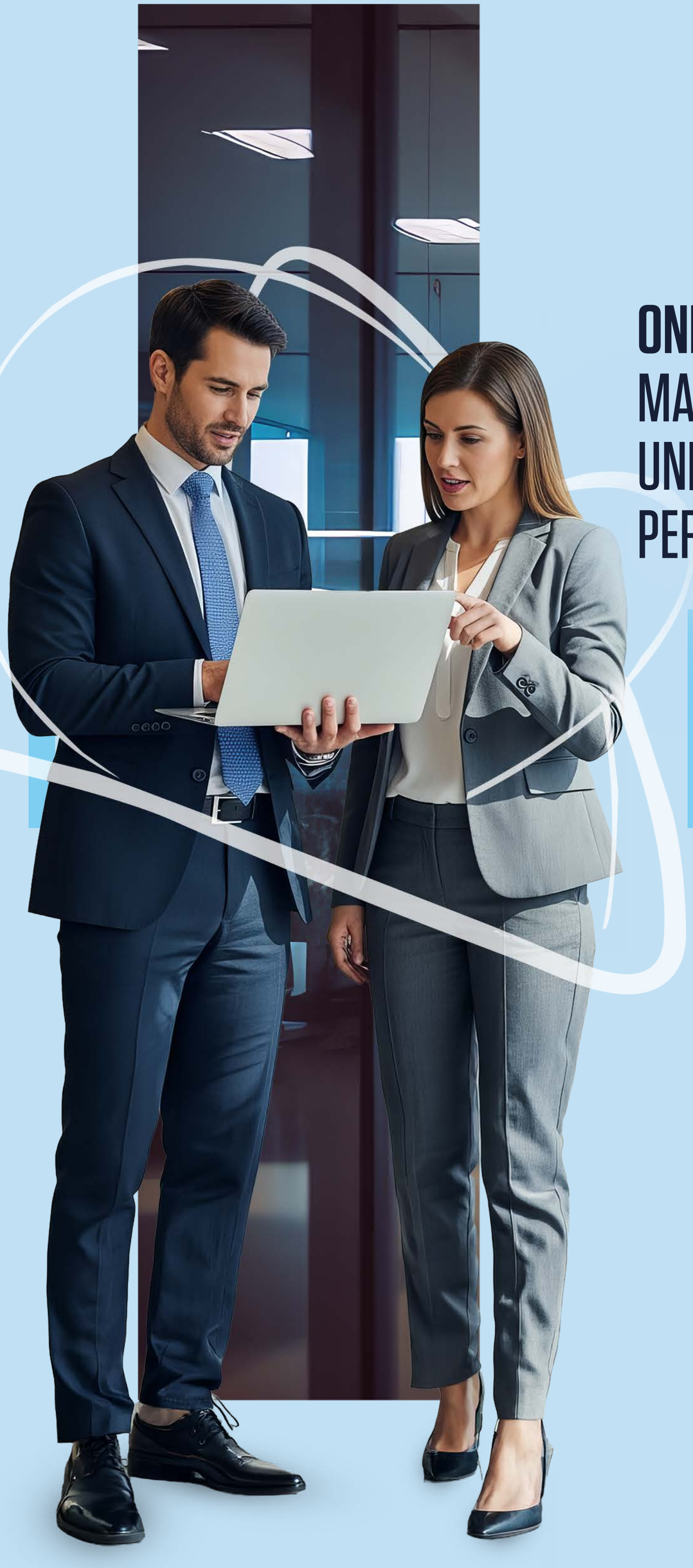

ONE VISION FOR BUSINESS GROWTH: MARKETING + IT CONVERGE TO UNIFY CUSTOMER DATA AND DELIVER PERSONALIZATION AT SCALE

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The Growth Bottleneck No One Owns

Banks are caught in a systemic paradox: they possess more customer data than ever before yet struggle to activate it at the speed required to compete for high-value relationships. This isn't a problem unique to any single institution, it's an industry-wide pattern that manifests in three interconnected ways:

Pattern 1: Data Abundance

Modern banking infrastructure captures every digital footprint, financial movement, and service interaction. Transaction volumes, product usage patterns, channel behaviors, and lifecycle events create a massive reservoir of intelligence. The data exists—rich, detailed, and potentially transformative.

Pattern 2: Activation Gap

Despite this abundance, the bridge from data to marketing action is manual, slow, or nonexistent. Marketing teams lack real-time access to transactional insights. Campaign setup takes weeks instead of days. Personalization relies on static segments rather than dynamic behavior. Cross-sell decisions are driven by rigid rules instead of propensity models. The infrastructure captures the data but cannot translate it into growth.

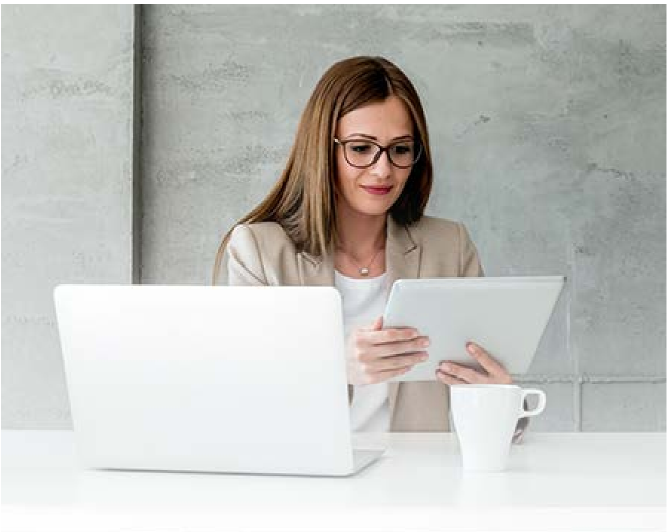
Pattern 3: Growth Constraint

This creates measurable business friction: speed to market lags competitive need, personalization remains superficial, revenue opportunities (cross-sell, upsell, retention) are missed, and ROI on existing customer data remains unclear. Growth is constrained not by lack of opportunity, but by the inability to capture it in real time.

The fundamental question:

What if the gap between data and activation could be closed not by buying more tools or ripping out existing systems, but by connecting them in a way that serves both the growth mandate and the infrastructure imperatives?

The Invisible Customer Problem



Picture this: Sarah, a salaried professional in the mass affluent segment, who receives a substantial year-end bonus deposited directly into her checking account. Within days, she browses her bank's app, exploring investment opportunities and reading articles about portfolio diversification. Traditionally, her bank might have responded with a generic email offering a new credit card or a standard savings promotion, missing the context of her recent bonus and her growing interest in investing.

However, with unified customer data and a personalized engagement platform, the bank recognizes Sarah's unique profile and recent behaviors. Instead of a generic offer, Sarah receives a tailored message:

"Congratulations on your year-end bonus! Based on your recent activity, would you like to schedule a complimentary session with one of our investment advisors? We also have exclusive wealth-building options designed for customers like you."

The bank follows up with relevant invitations to webinars on investing and curated content in her app's dashboard, making Sarah feel valued, understood, and empowered to take her next financial steps—all in real time. This seamless, data-driven personalization not only increases Sarah's satisfaction and loyalty but also drives measurable revenue growth for the bank by matching timely offers with genuine customer intent.

Imagine David, a frequent traveler in the mass affluent segment, who just booked an international flight through his bank's travel portal using his debit card. Instantly, the bank's system detects this transaction and recognizes it as a trigger for relevant offers.

Rather than sending a generic promotion, the bank engages David in real time with a tailored notification:

"Planning a trip to London? Protect your journey with our exclusive travel insurance—just for premium clients like you. Plus, enjoy a special offer on our international travel card and get seamless connectivity with an e-SIM for your destination. Don't miss out on curated partner deals for hotels and dining in the city!"

Through unified data and intelligent orchestration, David receives all these offers directly within his banking app and via email—precisely when he's most likely to consider them. This proactive, context-aware engagement not only enhances David's travel experience but also boosts his perception of the bank as a trusted partner who understands and anticipates his needs, ultimately deepening his loyalty and increasing service uptake.

Growth Requires a Unified Data Foundation for Hyper-Personalization

The Dual Imperative: Data Foundation and Hyper-Personalization at Scale

To drive sustainable growth, banks must first build secure, compliant, and governed data foundations that consolidate fragmented data from diverse systems—such as ERP, CRM, and data lakes—into a single, cohesive view. This unified platform provides a "single source of truth" for AI, analytics, and real-time decision-making, ensuring robust data security, regulatory compliance, and operational resilience. With these strong foundations, marketing teams can deliver agile campaigns, monetize behavioral and transactional insights, and achieve ambitious goals for cross-sell, retention, and new customer acquisition. By ensuring data integrity and protection, IT helps marketing deliver real-time customer experiences that boost business growth.

Ultimately, these two imperatives—unified data foundations and hyper-personalized engagement—must work in tandem. True transformation occurs when IT infrastructure strategically aligns to empower marketing's technology stack, enabling banks to unlock the full value of their consolidated data. This alignment not only accelerates innovation and business growth but also ensures that customer trust, compliance, and operational excellence remain at the forefront of every initiative.

Why Data Silos Persist in an Age of Integration

The challenge faced is not due to technological limitations. Financial institutions have invested extensively in systems that operate efficiently within their respective domains. For example, the Finacle platform provides robust security and reliability to more than 500 global banks. Meanwhile, marketing departments utilize advanced behavioral analytics platforms. However, these solutions remain isolated; specifically, core banking systems and marketing platforms function independently and retain separate data repositories. This lack of integration restricts the exchange of customer insights and transactional information between departments, impeding the development of unified customer profiles and real-time, data-driven campaigns.

The root cause is architectural. Core banking platforms were developed to ensure precise transaction processing and regulatory compliance, rather than to support or initiate marketing activities in real time. Conversely, marketing systems were designed to facilitate targeted campaigns based on individual behavioral data. The differing purposes for which these systems were engineered result in persistent data silos, with minimal interoperability between transactional and behavioral data.

This fragmentation constrains marketing capabilities and leaves important customer segments underserved. Implementing a unified data foundation can address this issue by integrating distinct data sources from both banking and marketing environments. Such a solution enables a comprehensive view of the customer while maintaining security and compliance. As a result, banks gain the ability to consolidate transactional and behavioral data, fostering greater collaboration between marketing and IT, enhancing real-time personalization, and optimizing every customer interaction.

The Convergence That Can Change Everything

The Dual Imperative: Data Foundation and Hyper-Personalization at Scale

The real growth story is when data-driven marketing meets secure, scalable technology. However, there's hope on the horizon. The winds of convergence are blowing in on the wings of AI. Let's take a look at the three parts that are poised to converge and become something greater than the sum of their respective parts.

Banking Data Infrastructure
Banking platforms like Finacle have evolved from transaction processors into sophisticated data foundations, capable of exposing rich transactional data through secure APIs. They give access to a customer's spending velocity, product affinity, lifecycle patterns, and portfolio depth. Essentially, the behavioral fingerprints that reveal customer intent.

Banking-Specific AI
Banking-specific models trained on the banking industry's data understand banking nuances and regulations. These systems can recognize the difference between routine account activity and signals that predict life events, investment readiness, or relationship risk. The AI layer serves as an orchestration engine, translating transactional patterns into marketing opportunities and customer engagement strategies via Aster.

Marketing Platforms
Marketing platforms can now deliver contextual experiences across every channel. These range from mobile apps to email to in-branch interactions that are all synchronized through a unified intelligence layer. Infosys Aster enables the convergence of Finacle, AI and marketing platforms.

Individually, each force is powerful but incomplete. Banking platforms alone cannot deliver personalization. Marketing platforms alone cannot access transactional intelligence. AI without both remains theoretical. The confluence is what creates transformation.

From Fragmentation to Unified Intelligence

What does this convergence look like in practice? It creates a unified intelligence engine that bridges the marketing–IT divide and unlocks growth at enterprise scale.

Imagine a three-layer architecture connecting every customer touchpoint:

Data Foundation (Finacle)

Secure, governed access to transactional intelligence—spending velocity, product affinity, lifecycle patterns, portfolio depth, channel interactions, and critical lifecycle events.

This is the CIO’s domain: compliant, scalable, API-ready infrastructure serving millions of customer records with zero compromise on security or reliability.

Intelligence Layer (Infosys Aster)

AI-driven, real-time insights that transform raw banking data into actionable marketing intelligence.

- Dynamic segmentation based on behavior, not static cohorts.
- Propensity models predicting cross-sell likelihood, churn risk, and lifetime value.
- Behavioral triggers that activate campaigns automatically—no manual ETL bottlenecks, no weeks-long data pipelines.

This is where banking-specific AI orchestrates growth: translating transactional patterns into marketing opportunities in real time.

Activation (Enterprise Marketing Platforms)

Omnichannel campaign orchestration triggered by behavior instantly.

- Real-time personalization based on deep customer context across email, SMS, mobile app, web, and branch.
- Journey optimization that adapts to customer actions.
- Closed-loop measurement of campaign performance feeding back into the intelligence layer.

This is the marketing growth engine: hyper-personalized experiences, delivered at the moment of highest intent, across every channel.

Banks Can Unlock Value Faster

Together, this unified intelligence layer buttresses three strategic pillars:

Hyper-personalized engagement based on actual financial behavior and delivered through preferred channels at the right moment

Better marketing efficiency with AI-driven insights automating segmentation and activation to boost marketing ROI (reducing campaign costs by up to 30%)

Accelerated business growth with predictive insights that forecast behaviors, improve retention, and unlock new revenue (enabling 2x improvement in cross-sell and retention rates and 40% faster time-to-market for campaigns)

About Finacle

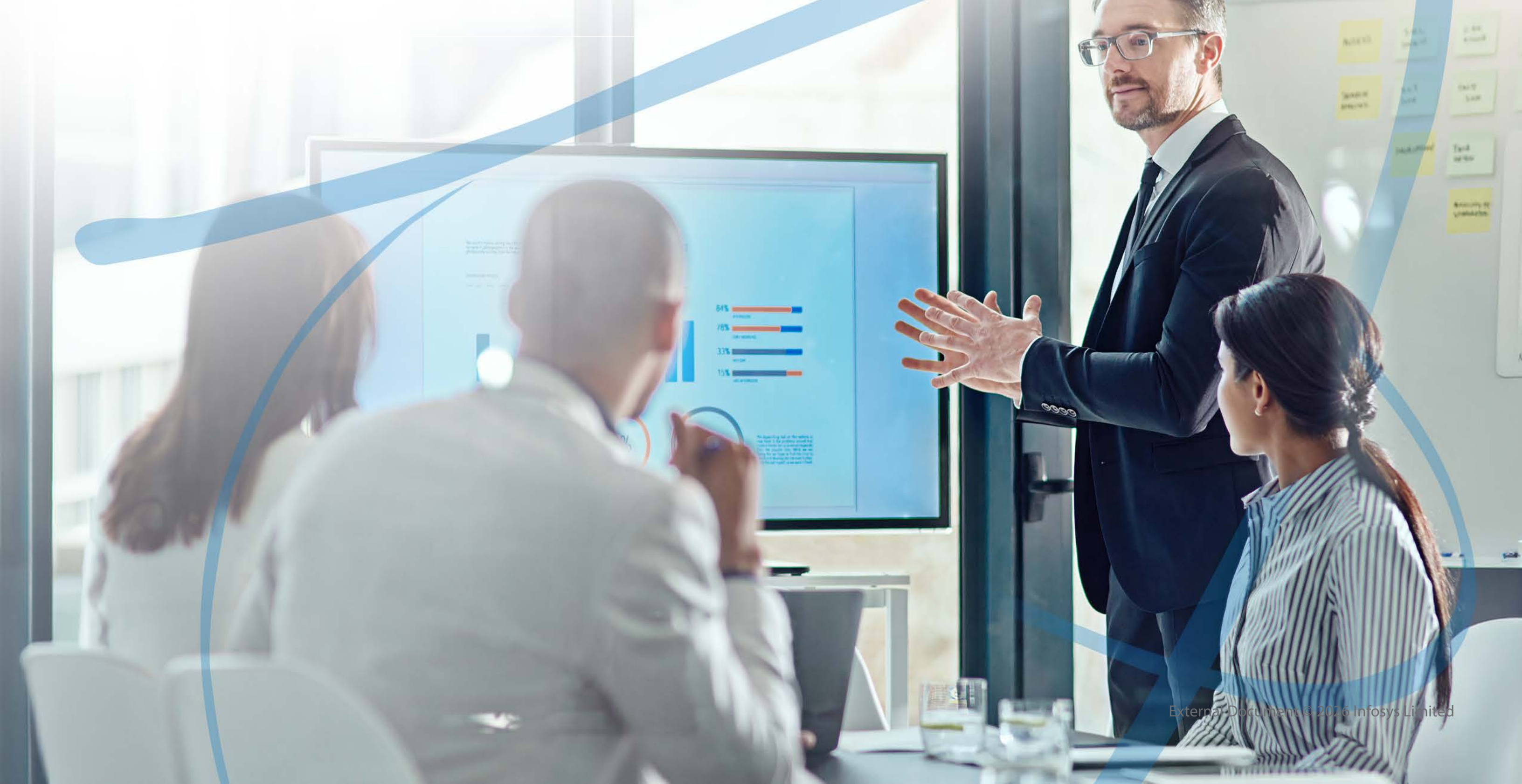
Finacle is Infosys' industry-leading digital banking platform, trusted by banks globally to accelerate innovation across core banking, digital channels, payments, and data. With cloud-ready architecture, secure APIs, and deep product capabilities, Finacle helps banks modernize at their own pace while meeting the highest standards of resilience, security, and regulatory compliance.

Infosys® | Finacle

See it in Action

If you're looking to close the gap between transactional intelligence and customer engagement, we can walk you through a tailored demo showing how banks can unify customer data, generate real-time insights, and activate personalized customer journeys across channels—securely and at scale.

- How transactional and behavioral data can be unified into a governed customer view
- How AI-driven signals and propensity models trigger next-best actions in real time
- How customer campaign journeys are activated in real time across email, mobile, web, and assisted channels with measurement loops
- A reference architecture and an implementation approach that avoids rip-and-replace disruption



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