



ACXION

FUTURE
FOCUSED

20 | FINANCIAL
23 | & INSURANCE
SERVICES REVIEW



ABOUT ACXIOM

Acxiom partners with the world's leading brands to create customer intelligence, enabling data-driven marketing experiences that generate value for people and for brands. The experts in identity, the ethical use of data, cloud-first customer data management, and analytics solutions, Acxiom makes the complex marketing ecosystem work, applying customer intelligence wherever brands and customers meet.

Acxiom's Customer Intelligence Cloud (CIC) brings it all together, combining data, technology, and expert services so brands can acquire the customers they'd love to have, grow trusted and valued customer relationships, and retain their best customers for today and tomorrow. CIC is a connected suite that includes identity solutions, data and audience insights, and analytics, integrated with leading marketing platforms and technology partners, and supported by award-winning services.

By helping brands genuinely understand people, Acxiom enables experiences so relevant and respectful, people are willing to explore new brands and stay loyal to those they love. For more than 50 years, Acxiom has turned the complexity of customer data into the simplicity of customer understanding, delivering better experiences for people and growth for brands.

With locations in the US, UK, China, Germany, Mexico, and Poland, Acxiom is a registered trademark of Acxiom LLC and is part of The Interpublic Group of Companies, Inc. (IPG). For more information on Acxiom and their Customer Intelligence Cloud, visit [acxiom.com](https://www.acxiom.com).

ACXIOM



FOREWORD



TATE OLINGHOUSE

Chief Revenue Officer
Acxiom

THE PAST, PRESENT, AND FUTURE – IT'S ALL ABOUT YOUR CUSTOMERS

To succeed in your marketing and advertising efforts today, you'll need to be able to tell the future – or, perhaps more importantly, shape it.

You'll need to answer questions like: What will my customers and prospects want next quarter, and next year? How do I create the kind of experiences that will feel personal, relevant, and meaningful to them the next time we interact? And what investments do I need to make in data and technology to help my brand create those experiences?

The problem is that the notion of “future-proofing” your marketing efforts has been paid so much lip service it has become a buzzword and a cliché. It's been hijacked by martech vendors pushing the latest shiny object – playing on marketers' FOMO and promising them a silver bullet to solve all their engagement challenges.

My advice is to not get distracted with the latest shiny objects. (They're important, but they should be part of your long game, not a short-term fix.) Instead, remember that focusing on the future means focusing on your customers – seeking to know and understand their needs so you can use that insight to create a customer experience (CX) that is personalized and meaningful. That's what creates value for people. That's what “future-proofs” your marketing efforts and, ultimately, your brand.

It also takes care of another one of every brand's unchanging areas of focus: the need to acquire

customers. And if there's anything we can hang our hats on at Acxiom, it's helping our clients acquire customers, especially in highly regulated industries that require the use of credit-based data.

What differentiates Acxiom is our longstanding expertise and leadership in data and identity. We have been helping our clients succeed in these areas for over 50 years. We were the first to bring a demographic data product to market. We invented knowledge-based recognition – the not-so-distant ancestor of what is now broadly known as identity.

At Acxiom, as we plan to serve our clients and help them solve tomorrow's challenges, we will lean on continued innovation in the categories we created, data and identity. We will use AI to further advance the analytics we use to drive customer understanding. We will operate in the cloud and other emerging tech ecosystems to help our clients effectively and efficiently “play the data where it lies” and create personalized experiences for their customers and prospects.

And we will string all this together using best-in-class professional services on the leading martech platforms. When, not if, those platforms evolve and new ones emerge, Acxiom will be there on behalf of our clients.

This evolution is what got us where we collectively are today. As your dedicated partner, it's what we do. And evolving for the future, together, is what will help us understand and deliver what our future customers seek. That's what “future-proofing” means to me.

FUTURE-FOCUSED THINKING FROM ACXIOM



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A FUTURE FOCUSED ON GROWTH



CHAD ENGELGAU
CEO & President
Acxiom

We're living in an age of disruption – one that can feel like a double-edged sword of exciting possibilities and overwhelming trepidation. Whether it's the impact of technological shifts like cloud proliferation, cookie deprecation, and Artificial Intelligence (AI) adoption, or the ever-evolving world of consumer data regulation, or even the rising expectations of consumers, there's no shortage of challenges and opportunities for brands.

But the imperative for all brands remains – to grow, you must understand people and deliver exceptional experiences, informed by data-driven customer intelligence.

Acxiom is no different. We're enabling our associates, adapting our services, products, and processes, and collaborating with our partners to keep up with the change we see in the world. We know we play a critical role in helping you acquire, retain, and grow your customer base and your revenues. Our commitment is to continue empowering you through innovation and excellence. Here's a look at what we can achieve together.

BUILDING SOLUTIONS FOR TODAY AND TOMORROW

You may have heard me use the phrase, “be data-driven or be displaced.” I unequivocally believe marketing and business decisions are best when they're data informed. But I'd also argue that being data-driven is where innovation comes from.

It's the companies that are looking to solve problems in new and creative ways that will own the future. Garnering new insights from data to fuel customer intelligence is an imperative, and when fed with the right types of data, AI can further enhance and accelerate consumer and business insights and improve customer experiences overall.

At Acxiom, we're still innovating in data and identity – our heritage and our future. While new data sources and types will always be on our innovation roadmap, this age of disruption requires more. For us, it's about keeping your first-party data safe and not having to move it or reveal it. It's about giving you the ability to use that data to create highly precise audiences and deliver true real-time personalization that is not reliant on third-party cookies. It's about being able to connect your audiences directly to publishers without paying ad-tech taxes and relying on multiple identity services.

This quarter, we're excited to announce new capabilities for our Real Identity portfolio, new audiences across health and other partner categories, and direct connectors into top publishers. Ultimately, our innovation is about enabling you to connect securely to the advertising ecosystem, when and how you want, with the high match rates you need, so you can deliver marketing people love and grow your brand.

I'm also excited about advances we're making in our data management and analytics services, with products like Intelligence Hub built on the Google Cloud Platform (GCP) and our cross-cloud database infrastructure built on Snowflake. Embedding additional AI into the platforms we build and manage for our clients will further increase the intelligence you can gain, while at the same time improving marketing performance. And we're making our AI best practices in data management and analytics available to you through new service offerings. It's all about enabling real-time business intelligence and decisioning, while at the same time reducing costs and optimizing your marketing ROI. That's a win-win.

Additionally, we're partnering where you need us most. We know you depend on your marketing clouds, and we're here to make them work for you, serving as strategic advisors and technical experts on platforms like Adobe, Salesforce, Sitecore, and Treasure Data. Plus, you can find and activate our data in leading cloud platforms, like AWS and Snowflake.

MOVING AT THE SPEED OF INNOVATION

I've written and spoken extensively about the power of AI. If we want a positive AI revolution, it's up to all of us, and it starts with data. AI is particularly good at processing data at speed and recognizing patterns, where humans may take too long to find them, if at all.

As I thought about this, I asked Chat GPT-4 from OpenAI® to describe what excellence means. It said, "Excellence is a multifaceted concept that encompasses high standards, consistency, continuous improvement, passion, innovation, integrity, leadership, resilience, balance, and positive impact. It is a pursuit that requires dedication and effort, but it is also a journey of personal and professional fulfillment."

Hard to top that, but I believe excellence must also include agility and speed. In a world where the pace of innovation is accelerating at the speed of Moore's Law across most technologies, we must always be willing to be bold and move quickly.

At Acxiom, we're exploring, experimenting with, and embracing AI – in all its forms. While much of the current AI focus is on GPT and large language models (LLM), it's important to remember other types of AI, like machine learning, have long been part of how we operate. It's fundamental to how we scale

analytic models and create thousands of high performing audiences. It fuels our software development through the use of supporting processes, called sidecars, and it helps secure our networks.

Ultimately, in the coming years AI will be embedded into almost everything we do, including finance, sales, operations, development, marketing, and most importantly our client solutions. We believe AI will be most powerful when it can be pointed at your own data. Which means now, more than ever, a solid data foundation and data practices matter.

EMBRACING THE FUTURE

I'll close with this. We know, for many of our clients, we have been your strategic marketing partner for well over a decade – thank you. Your trusted partnership is what drives us forward and reinforces our belief that when you better understand people and deliver better experiences, you grow. While we can't avoid the disruption in our industry, we are committed to helping you through it – for the next decade and beyond.

What does being future focused mean to Acxiom?

"We're enabling our associates, adapting our services, products, and processes, and collaborating with our partners to keep up with the change we see in the world. We know we play a critical role in helping you acquire, retain, and grow your customer base and your revenues. Our commitment is to continue empowering you through innovation and excellence."



ACXIOM'S DIRECT CONNECTORS - KNOW THE CUSTOMERS YOU'RE REALLY TALKING TO

RAJA' KASSISSIEH
Senior Director, Financial Services
Industry and Solution Strategy
Acxiom

WENDY COBURN
Senior Director Industry Strategy,
Financial Services
Acxiom

Brands just want to talk to their customers. They want to reach people they've already established relationships with in familiar environments where those customers are receptive to relevant offers and meaningful experiences.

And the great thing is there are plenty of online spaces where they can do just that. Whether it's traditional media publications, social media networks, or e-commerce environments, digital platforms are keen to monetize their audiences. Brands can find out where their customer base intersects with the users of these platforms and reach their people via a familiar channel, using personalized messaging that really resonates.

The less positive news is that the current system for onboarding a brand's audience data into these digital platforms isn't that great. In fact it's slow, imprecise, and relies on too many non-transparent, third-party intermediaries. The digital advertising ecosystem was set

up for intentionally elastic probabilistic matching in a cookie-based world – reaching as many eyeballs as possible in the hopes of getting responders – and unfortunately data onboarding tends to follow the same path.

In a post-cookie environment, where first-party data is the standard currency, a more precise approach is required to ensure it's actually your customers you're talking to.

THE ONBOARDING STATUS QUO

Any brand that's used an onboarding platform knows the drill. The brand passes its audience segments to the onboarder, who performs a little undisclosed matching magic on the data. With maximum matches as the main objective, onboarders tend to work on incentivized imprecision.

The onboarder then passes the results – which could include any combination of third-party cookies, mobile IDs, and personally identifiable information (PII) – through the ecosystem where a publisher's inventory can be reached, e.g., a DSP. But it doesn't stop there. Now the next layer of intermediaries come into play – the browsers, big tech such as Apple, Google, and Mozilla, that are the technical

gatekeepers of the ecosystem – and they set yet another layer of their own rules for who brands can reach and what those people will experience.

Many days later, the brand's audience will be populated in their account on their digital platform of choice. But it's often unclear what happened at the onboarder or browser stages, how matches have been made, and precisely who brands will be reaching when they do activate their audiences on that platform.

GIVING CONTROL BACK TO THE BRAND

We think it's time to give control back to the brands that own the audiences. So we're offering an alternative, more direct route for those who are frustrated with messy, slow, non-transparent audience onboarding and want to take ownership of the process themselves.

Our Direct Connectors solution enables brands that use Acxiom for services such as identity resolution and enhancement to then pass audiences directly to their chosen publisher platforms, removing the non-transparent hops and stops along the way. We're working really closely with our publisher partners to ensure brands are not only reaching the right people – their customers – but that those customers are having the meaningful experiences the brand intends.

Benefits of the new approach include:

Precision: deterministic matching occurs between the Acxiom Addressable Universe and the publisher's authenticated user base, so brands know exactly who they're talking to.

Speed: 90% of audiences are populated in the brand's account on the publisher platform within 48 hours, so there's no waiting around to onboard a new segment.

Control: with a direct approach there's no reliance on third-party intermediaries or on the cookie ecosystem, so brands have full control over what happens to their data from start to finish.

BEYOND SIMPLE ADVERTISING

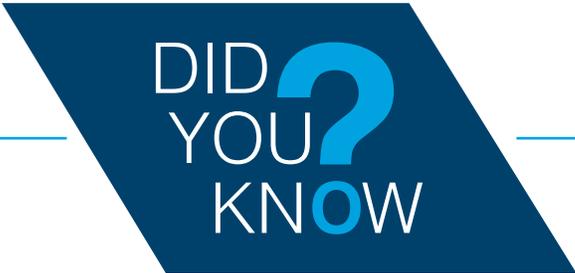
There are multiple use cases for this new approach beyond reaching the right audiences with relevant advertising.

Imagine, for instance, a financial services brand running a prescreen campaign for credit cards or loans based on the recipient's credit status.

With the cost of direct mail increasing, digital prescreen solutions are an increasingly popular way to reach larger audiences at a reduced cost. But by nature, digital prescreen campaigns rely on the brand being confident about who they are talking to. Sending prescreen loan offers to the wrong people because they have a similar name, email address, and physical address as the brand's intended recipients could have disastrous consequences – both financial and reputational.

TAKE OWNERSHIP OF ONBOARDING

If your brand wants to confidently connect with customers in the digital spaces where they spend their time and deliver the meaningful experiences that will help you acquire, retain, and grow customer relationships, get in touch to find out more about our Direct Connectors solution – info@acxiom.com.



DID
YOU
KNOW

...you can get a 20-30% improvement in marketing efficiency and cost management when you take a people-based approach with Acxiom.

A SPOTLIGHT ON DIRECT CONNECTORS



DATA

Acxiom's Addressable Universe provides insights on 340 million marketable individuals, more than 900 million email addresses and 220 million phone numbers to maximize reach and precision.

- Redefines your marketable customer base with a focus on addressability
- Provides the best and most recently verified information for a person's record
- Improves ROI by expanding touchpoints and enhancing analytic potential



TECHNOLOGY

Acxiom's precision connectors remove the intermediary, provide accurate direct PII syncing and quickly deliver data to marketplace endpoints.

- People-based, transparent syndication
- Speed-to-platform with audience delivery within 48 hours
- Futureproofing against third-party cookie depreciation



ORCHESTRATION

Acxiom Service Model: Start to Finish > Expertise • Proactive Management • Accountability

- Goal Alignment
- Execution
- Consulting
- Results and Refinement

SUMMARY: ACXIOM DIRECT CONNECTORS Take Control with Full Data & Process Transparency

MORE PRECISE

Deterministic match from Acxiom Universe to Authenticated users

FASTER

90% of Audiences on platform in 48 hours

DIRECT

No reliance on intermediaries or the cookie-ecosystem

PEOPLE-BASED, DIRECT TO PUBLISHER PLATFORMS



As it relates to data, what does being future focused mean to Acxiom?

“It means building a strategy of people, process, and technology that can respond to change and is scalable and flexible. A strategy that allows you to evaluate, recalibrate, and repeat quickly, source and evaluate new data, quantify and pivot what is working and what is not, and start the process again.

And we believe this approach to data will drive customer intelligence that creates a relevant and respectful experience for your customers, and improves your ability to acquire new customers, retain existing customers, and grow trusted relationships.”



Dana Goff

SVP, Industry
and Solution Strategy
Acxiom



THE QUESTION SHOULDN'T JUST BE HOW WE USE AI, BUT HOW WE USE AI RESPONSIBLY

CHARLIE BARNES

VP Strategy & Innovation
Acxiom

WENDY COBURN

Senior Director Industry Strategy,
Financial Services
Acxiom

Today, every brand is looking to harness the power of AI to supercharge its marketing capabilities. And generative AI in particular holds incredible promise for improving marketing performance.

But while AI has the potential to increase precision, reach, and speed, it mustn't do this at the expense of accuracy, security, and compliance. The future of AI in marketing must be grounded in our shared responsibility for the quality and fair use of a brand's most valuable intellectual property (IP), its data, that feeds AI-generated output. Responsible use of AI must be built on a foundation of deliberate governance and rigorous accountability.

With that in mind, let's take a look at some of the practical uses of AI in marketing, explore how compliance requirements will evolve, and outline the top five imperatives for marketers as they prepare for a responsible AI-driven future.

PRACTICAL USES OF AI IN MARKETING

A marketing or media campaign has many component parts. Data, predictive models, creative, and media optimization are just some of the pieces AI will touch in the coming years. Here's a handful of use cases for marketing AI:

Decisioning: Generative AI can improve existing algorithmic processes, including the analysis of large amounts of data to drive faster insights and decisioning.

Dynamic audience deployment: When embedded in the appropriate analytics and activation platform, generative AI can fine-tune the deployment of audiences in real time, isolating response propensities or predictive customer value.

Content creation: AI can make the creative process more efficient and cost effective. Gartner predicts 30% of outbound marketing messages from large organizations will be synthetically generated by 2025, up from less than 2% in 2022.

Data operations: Generative AI models can be taught inherent structure in the data and can quickly identify potential quality issues or flag the introduction of new attributes. Additionally, generating data around unstructured first-party data assets, like audio and video, will be a critical requirement for training the models that drive generative AI.

Campaign optimization: Optimization of campaigns and creative will get faster. A generative AI model can create multiple creatives within minutes, and AI systems can dynamically optimize campaigns using response rates and other marketing metrics.

APPLYING AI RESPONSIBLY

There's no single, universal cloud-based AI solution that spans all the above use cases. So, while AI will assist marketers in making these tasks more efficient, orchestrating AI tools responsibly at each step of the process will require strong AI expertise across the value chain.

We predict that in the next three years we'll see state or federal legislation that will require strict compliance in the areas of generative AI-enabled content creation. The EU is leading the charge – as it did with GDPR – and its AI Act is already in progress.

AI explainability will be a critical requirement in the new world of GenAI. Brands will need safeguards to protect against improper or inaccurate outputs generated by AI. And the dynamic data layer feeding AI models and tools will need to be as accurate, complete, and compliant as possible. AI will bring another level of compliance requirements and audits to all industries but particularly to heavily regulated industries such as financial services.

Being able to render accurate AI decisions will depend on the magic triad: good data, knowledgeable team members, and solid governance strategies and processes.

FIVE AI IMPERATIVES FOR MARKETERS

As your brand looks to AI to improve marketing performance, here are five key areas you should be thinking about:

1. Invest in first-party data management

In a world transformed by AI, your brand's most valuable IP is its data. AI's potential to increase precision, reach, and speed is only met when it's being fed accurate, complete, and compliant data.

2. Develop a roadmap

You should assess your organization's current state of AI maturity against parameters such as data and AI model management, data privacy and ethics, cybersecurity, people, process, and technology. Then set goals aligned to business objectives and develop a roadmap to meet those goals.

3. Lean into governance

Your focus on AI governance should be immediate and consistent. Governance must be embedded into all capabilities, and AI guiding principles, guardrails, policies, and training materials should be accessible to your entire team.

4. Invest in people and partners

Choose competent, experienced marketing AI experts to execute against your strategic roadmap.

5. Embed a testing agenda

Map AI to marketing use cases where controlled tests can be conducted with a clear plan for transitioning those experiments into business-as-usual activities.

KEEP THE AI OPPORTUNITY IN SAFE HANDS

As with most emerging technologies, AI will continue to evolve in new and unexpected ways. To make the most of this rapid acceleration of AI capabilities – and to do it responsibly – will mean leaning on the expertise of experienced partners.

Axiom's long history of industry-leading privacy and governance practices gives us a unique perspective on the safe and ethical use of data and analytics technology. We leverage our foundation of core capabilities at the data and intelligence layer to ensure the brands we work with have the tools and guidance to safely employ AI across their martech infrastructure. And we employ a program in our Marketing AI Center of Excellence that grounds us in protecting and optimizing the value of our clients' data, while innovating for marketing success.

Types of AI and Why They're Relevant to Customer Experiences

AI is not a single technology, rather, it is collection of different capabilities that can enable different CX use cases.

Generative AI – Creates new, original content based on patterns or characteristics in existing data. Powered by large-language models (LLMs), it helps brands deliver tailored ad creatives and content.

Machine Learning (ML) – Learns from data to improve performance over time, without the need for explicit programming. This helps brands make effective recommendations based on customer interactions across different channels.

Conversational AI – Uses technologies such as natural language processing (NLP) to process, understand, and generate human language. It can be used in chatbots and virtual assistants that are designed to understand and respond to customer queries.

Computer Vision – Derives meaningful information from images and videos. It can be used for facial recognition or object detection to understand a wider variety of customer cues and deliver personalized outputs.

FIND OUT MORE ABOUT HOW
ACXIOM IS HELPING BRANDS
PREPARE FOR A RESPONSIBLE
AI FUTURE.





IS PARTNERSHIP KEY TO MARTECH SUCCESS?

A BRAND PERSPECTIVE ON SERVICE PARTNERS

EXECUTIVE SUMMARY

Acxiom partnered with research and strategy agency MTM to survey business decision-makers from across the UK and the US to gain insight into the state of the martech service partner landscape.

This whitepaper explores current approaches to martech service partnerships, the opportunities and challenges that partnerships present, and how brands and service partners can ensure the success of current and future martech service partnerships.

In today's digital economy, brands depend on marketing technology (martech) solutions to automate their workflows and to deliver the personalized brand experiences that their customers have come to expect at scale. As recent technological developments (such as the rise of AI and machine learning) have rendered solutions in the martech space increasingly complex, few brands have the capabilities and expertise to implement and manage a suite of solutions in-house. As a result, many brands choose to on-board an external martech service partner to act as a strategic advisor and to help with the deployment, integration and optimization of solutions.

Service partners boast comprehensive technical and marketing expertise, and can help brands to engineer tech stacks that will deliver against their marketing and business objectives.

Service partners can take many forms as a number of different types of organizations offer partnership services. Our survey suggests that brands typically engage large leading management consultancies or companies that specialize in a specific technology/solution.

Each service partner offers a unique set of specialized services that may be specific to a type of technology platform, an area of martech, or a certain stage of the tech lifecycle (such as implementation or day to day management). As such, our survey shows that brands will generally work with more than one partner at a time (on average three to four).

As the world of marketing technology rapidly evolves service partnerships are becoming increasingly important, and are therefore commanding an increasing share of martech budgets.

According to our survey, on average nearly half of martech budgets are dedicated to service partnerships, and this figure is predicted to grow over the next 12 months.

With an increasing amount of budget on the line, it is more important than ever that brands select a service partner that is a good fit for their organization to set themselves up for success. Our survey indicates that many brands embark on a lengthy and thorough selection process to find a partner that can demonstrate possession of both technical certifications/credentials and previous experience in their industry. Given the

requirement for service partners to work with multiple teams across a business, many brands also look for a partner that aligns with their company culture.

The decision-making process can be difficult, as it often invites input from a number of stakeholders (e.g. marketing, data and analytics, IT, customer intelligence) with differing objectives and priorities.

Yet, even after brands have participated in a rigorous selection process, martech partnerships are not without their challenges. A number of respondents to our survey reported experiencing challenges with their service partner related to early mistakes made during the configuration process, and delays to the initial implementation timeline.

Ultimately, successful martech partnerships rest on the actions of both partners and the brands that engage them.

To help brands ensure the effective implementation and ongoing success of any martech investment, Acxiom has identified **seven key pillars for success**.

Our survey indicates that brands value partners that can help them understand their current and future martech needs, and that prioritize empowering teams with the skills necessary to manage a solution once a partnership has concluded. Overall, partners must be a source of trusted advice and continual support across the lifecycle of a service partnership.

While partners must ensure they deliver value over the course of a partnership first and foremost, they can also play a pivotal role in supporting brands to ready themselves for martech partnerships.

Partners should look to offer advice on areas where brands are least confident (e.g. evaluating tech options) and should proactively address challenges that may arise by outlining plans for mitigation during the early stages of engagement.



#1

Technology evaluation

Decide the most suitable martech solution for your ecosystem taking into account platform fit, scalability, and customization needs



#2

Use case review

Decide the most suitable martech solution for your ecosystem taking into account platform fit, scalability, and customization needs



#3

Data evaluation

Define what data is needed to underpin the solution and consider availability, permissions, and destinations



#4

Operational readiness assessment

Prepare the business to onboard the martech tool factoring in skills, ownership, availability, and stakeholder buy-in



#5

Internal operational planning

Plan for the project and working with a partner, including assigning SMEs, completing impact assessments, and setting timelines



#6

Project governance agreement

Create a model for execution that encompasses KPIs, forums, compliance, and project tracking



#7

Daily management plan

Define day-to-day operations and tools required to meet objectives

TO READ THE
FULL REPORT,
SCAN THIS CODE.



As it relates to martech, what does being future focused mean to Acxiom?

“As it relates to martech services, being future focused for Acxiom comes down to three things.

First, pretty simple is about being a partner. The buying decision for marketing and advertising is increasingly starting with the technology. So, we want to be with our technology partners and with our clients at the point of decision.

Second is about the movement of data to the cloud. The last 20 years in the marketing and advertising industry have been about the movement of applications to the cloud. And the next 20 years will be about the movement of data to the cloud. For some of our partners, their data clouds are the fastest growing parts of their business. We see that trend continuing to accelerate.

Third is about servicing an ecosystem of partners, and we are here to be the orchestrators of that ecosystem.

The average marketing solution sold to some brands today is often comprised of over seven different products that require tight coordination to drive the outcomes our clients are looking for. The martech ecosystem is not slowing down, and it will continue to grow quickly.

We’re excited to be a part of that with you as your trusted partner.”



David Skinner

Chief Strategy Officer
Acxiom

A SPOTLIGHT ON ACXIOM AND SNOWFLAKE

THE MARKET LEADERS IN DATA SHARING AND DATA MANAGEMENT

Trying to navigate a changing ecosystem and still crush your marketing goals? The pending deprecation of third-party cookies and rapidly changing privacy regulations coupled with low-to-no data movement requirements are driving organizations to think differently about their marketing. Sharing data between brands, without exposing personally identifiable information (PII), can yield incremental customer insights not available before—and provide new, innovative and safe ways to work together.

Acxiom and Snowflake make collaboration easy across the groups you need to fuel growth from the faster utilization of data, all while honoring personal privacy. Solutions offered include:

Data Clean Room Powered by Snowflake: a trusted zone for two or more parties to share sensitive data without exposing PII, exercise full control over their data, and easily distribute it to an endpoint to activate it.

Match Multiplier Powered by Snowflake: an application that will allow brands to increase the reach of their data with additional match keys natively in the Snowflake Data Cloud to facilitate data sharing.

Acxiom Data in the Snowflake Marketplace: data solutions matched to your industry needs, helping Snowflake users find new audiences or learn more about those they already have

Data Sharing on Snowflake: the ability for any Snowflake customer to share data with Acxiom's Snowflake account via a controlled share over a secure connection in minutes



LEARN MORE ABOUT OUR
SNOWFLAKE PARTNERSHIP
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SUPERCHARGING SALESFORCE: USING ACXIOM DATA TO UPGRADE YOUR SALESFORCE ECOSYSTEM

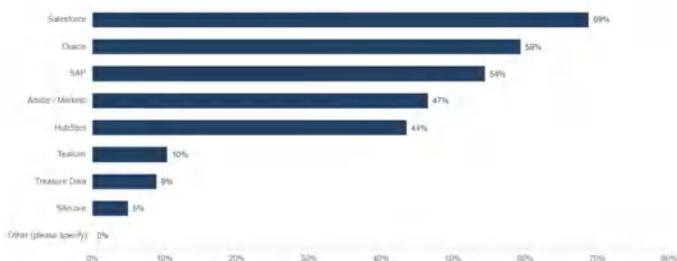
LORA SCHORDOCK
VP, Business Development, Salesforce Practice
Acxiom

IF YOU WANT TO POINT FINGERS, BLAME AMAZON.

Amazon, who understands customers as well as anyone, has made the process of being a consumer so easy, customers now expect the same relationship with all of their brands. Amazon set the bar for the customer experience, and insurance and financial services have diligently worked to meet expectations – and made heavy investments in martech and adtech to do so.

Many brands have turned to Salesforce as their “platform unifier” to deliver unified and connected experiences to customers from web to marketing to service, and to wherever a consumer touches your brand, and to where the Salesforce ecosystem may be touching that consumer. According to our research, 69% of companies use some piece of the Salesforce platform – and for good reason.

Q1 - Which, if any, of the following providers has your company purchased martech from?



It’s a big ask for a single platform, even one as intuitive and advanced as Salesforce. Like any good product, Salesforce can be supercharged by an infusion of helpful additives – in our case data managed by Acxiom. My clients will tell you that you really can’t maximize the value of your martech and your activation layer without a great data foundation – and Acxiom has been providing Financial Services & Insurance that foundation for more than 50 years.

Combining Acxiom’s exceptional data with Salesforce’s powerful activation layer leverages every interaction with your brand to its peak potential. After all, without results, even your best work doesn’t matter.

Consider this: nearly 65%¹ of people expect companies to respond and interact with them in real time. About 80%² are more likely to do business with a company that personalizes their experience. (Basically, if you “get” your customer, you get their business.) More than 50%³ of people switch brands because of poor personalization. The pressure to maximize Salesforce to generate the most personalized experience possible is clearly justified by these statistics.

Expecting Salesforce alone to fully elevate your personalization is a tall ask from any one platform. The challenges are too many. One obstacle is the universal migration from third-party data to first-party data. There’s also the complexity of exponential signal growth – making sense of a chaotic mountain of data brands generated by the millisecond.

Compliance, regulation and privacy are also concerns. This challenge is especially great for insurance and financial services, where the tiniest infraction can result in enormous penalties.

Lastly, we've seen an explosion of "tech farms." My latest count is 10,000 plus different martech and adtech technologies are available for you to choose. Making them all work together is a challenge for any marketer.

What Acxiom brings to the table is 50 years of data and identity experiences. We have managed marketing databases for the entirety of our existence. We really understand how to format and architect data in a way that makes it actionable, accessible and accurate. Our prowess in both data and the Salesforce ecosystem has resulted in Acxiom becoming Salesforce's fastest-growing, full-stack Marketing Cloud partner.

How, exactly, does performance improve with Acxiom data? From providing deep insights and analysis to generating predictive modeling and increased marketing efficiency, Acxiom adds the color needed to gain that exceptional 360-degree view of your customer. Without that view, you never really know your customers. As we mentioned early, customers will make

you pay for that ignorance.

In a nutshell, if Salesforce is the engine, data is the fuel that powers it. Acxiom's database of 355 million consumers, coupled with our Salesforce prowess, helps our clients to create a 360-degree view of their consumers, and it helps them to understand the needs, wants, and preferences that those consumers have in order to act on them. Consumer demographics and interests really help you to maximize the personalization you can drive through Salesforce. It improves Salesforce's ability to unify that data, creating a very strong data foundation to provide a 360-degree view of your customers and their interactions with your brand.

We could blame Amazon for setting this incredibly high bar of consumer understanding, but I'd rather thank Amazon for showing us a path to achieving remarkable customer experiences through better data integration. By uniting the power of Acxiom and Salesforce, we can drive amazing experiences to meet the high expectations consumers have of brands. Before long, it may be your company setting the new standard.

Improve performance with Acxiom data



1 Edelman Trust Barometer 2021

2 Digital Society Index, IBM Institute for Business Value

3 Salesforce's "Inspire Instant Engagement" ebook

LEARN MORE ABOUT OUR SALESFORCE PARTNERSHIP
SCAN THIS CODE.



SPOTLIGHT ON ACXIOM & SALESFORCE

BUILDING MEANINGFUL AND PERSONAL CUSTOMER JOURNEYS

Since 2019, Acxiom and Salesforce have been building a partnership in service to some of Acxiom’s largest and most forward-leaning clients. The partnership is focused on bringing the brand’s data, CX goals and business outcomes together into smart and dynamic customer journeys.

Today we perform end-to-end services for our clients in the Salesforce ecosystem, from advising and developing strategies to implementing and activation. Our work is grounded in a sound technical and operational foundation, and is grouped into four key areas:

ADVISE

- Marketing Strategy
- CX Strategy
- Technical Strategy
- Troubleshooting
- Recommendations
- Roadmapping

ENHANCE

- Data ingestion, enhancement and reporting
- Apply persistent ID
- Enhance portraits with demographics and buying behaviors

IMPLEMENT

- Engagement (Marketing Cloud)
- Personalization (Interaction Studio)
- Customer Data Platform (CDP)
- Intelligence (Datorama + Tableau)

OPERATE

- White-glove campaign management
- Journey creation
- Platform optimization
- Use case development
- Real-time interaction management

BANK CHOOSES ACXIOM TO IMPLEMENT SALESFORCE MARKETING CLOUD VISION

CHALLENGE

One of the largest U.S. banks began a major digital transformation to provide customers with an “always-on” “journey-based” experience using best-in-class Salesforce products. A year and a half into this journey, the bank knew it had a problem. The bank didn’t have adequate strategy or suitable operational processes, nor the staff trained in Salesforce to implement the digital transformation.

SOLUTION

Acxiom, the bank’s trusted and long-time partner, was asked to help reset the transformation. Starting with an audit of the system to pinpoint overall design issues, Acxiom assisted in developing new designs with the Salesforce Marketing Cloud (SFMC) platform and provided deeper training for the staff.

RESULTS

While the journey is ongoing, the bank now has a clear path to achieving its original goals. And it finally has an effective and experienced team to help it realize this vision.

HOW IT WORKS

RAW DATA INPUTS

- Credit Bureau Data
- Bureau Opt Outs
- Product Data
- Promotion History
- CRM Data**
- Digital Signals
- Infobase
- Impressions
- Suppressions
- Responders
- Model Scores
- RT Event Data

MARKETING DATABASE ENVIRONMENT

Data Unification & Hygiene

Data Enrichment

Identity Resolution

ACXIOM



1P ID Graph

- Collect IDs
- Collect Signals
- Persistently Resolve



ROBUST PORTRAITS OF CUSTOMERS & PROSPECTS

Behavioral Models

EXECUTE CAMPAIGNS

JOURNEY ACTIVATION

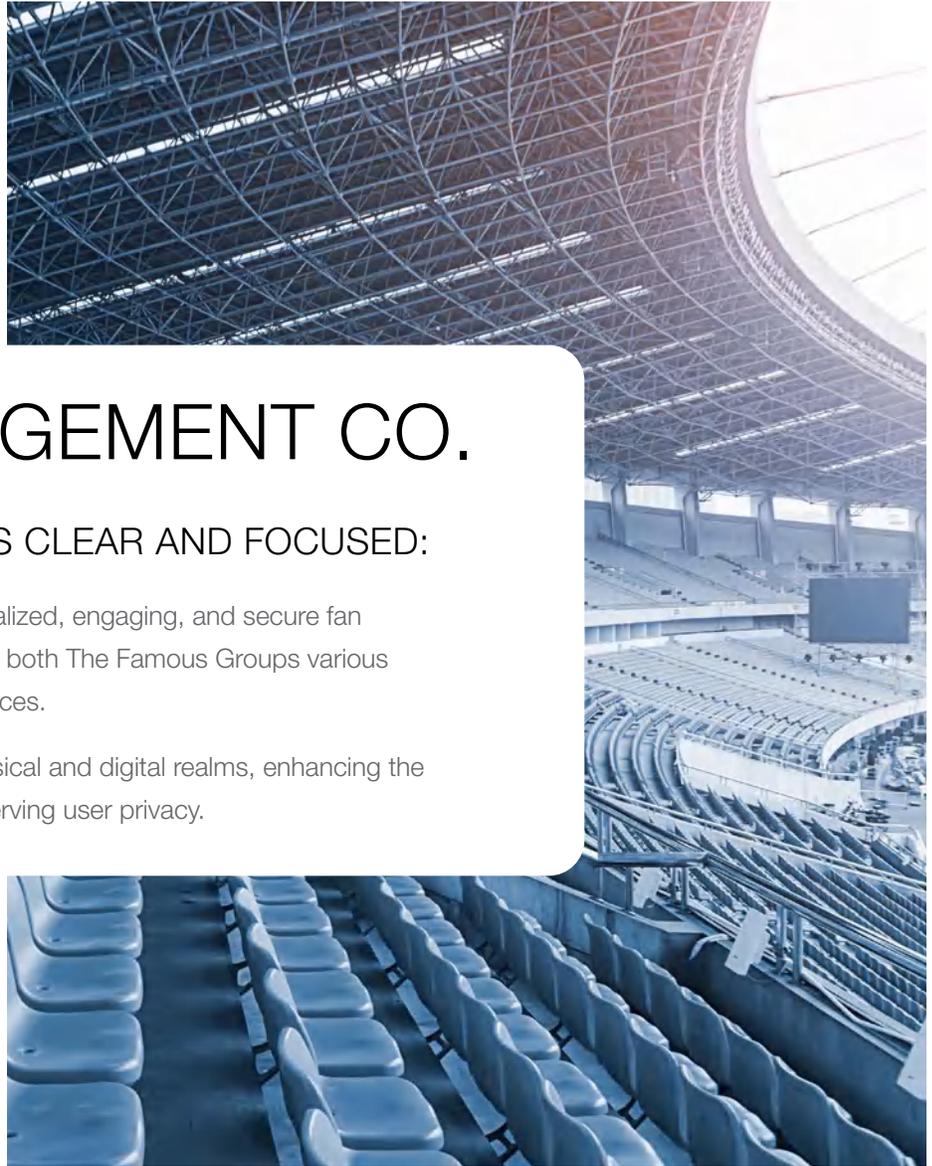


CUSTOMER LIST



Top Financial Services Journeys
Lending Product Onboarding – Activation, Usage
Deposits Onboarding – Funding, Nurture
Next Best Action – Cross-Sell Based on Customer Profile
Mobile App Download
Feature Adoption – Mobile Wallet, Bill Pay, etc.





A FAN ENGAGEMENT CO.

OUR STRATEGIC VISION IS CLEAR AND FOCUSED:

Forge a path that leads to more personalized, engaging, and secure fan experiences, leveraging the strengths of both The Famous Groups various technologies and Acxiom's identity services.

Constructing a bridge between the physical and digital realms, enhancing the granularity of data collection while preserving user privacy.



What does being future focused mean to you and your agency?

"So for us, we're using different types of technologies to do different kinds of fan engagement experiences.

And we've seen very, very high engagements, sometimes up to 50% of the audience participates in some of these experiences. And we thought to ourselves, wow, you know, this is an incredible way for sponsors to get involved in a really immersive way and not only just have some kind of experience on site that a person is exposed to, but actually having that person engage with your brand and having you be able to engage with that consumer after the event, before the event, and things like that.

And that's really where the future is going around sponsorships and live events.

It's not just, oh, I've walked into the stadium, I look around, I see your logos. I see maybe some other way to have a touch point.

But what we're doing is really driving this immersive experience that's leading the consumer to your brand in a very authentic way."



Greg Harvey

Partner / CIO
The Famous Group

IDENTITY OPTIMIZED PAID SEARCH

Challenge

A national financial services brand relies on loading Google IDs to Google search conversion API for search optimization. As third-party cookies deprecate, only half of converter Google IDs were being captured, resulting in incomplete data for search optimization.

Description

Acxiom built a private ID graph using the ReallID solution suite. This fully customized, first-party graph is not reliant on third-party cookies or other ad-tech identifiers. The first-party tag rTAG captures Google IDs, and an Analytic ID is used to stitch paid media to owned media, completing the measurement loop.

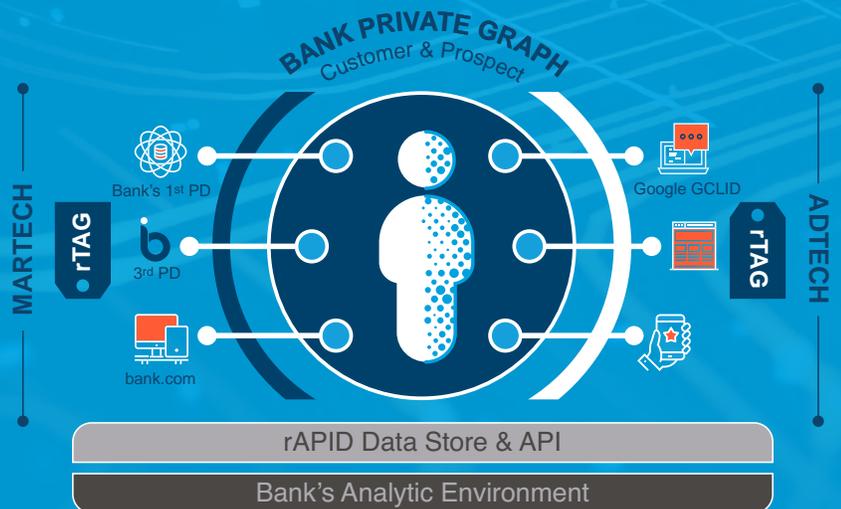
Business Outcome

Doubled Google ID capture, resulting in a full picture of conversion performance for search optimization. In-market testing also proved out a significant lift in campaign performance across multiple LOBs at the bank resulting in near 10% increase in new accounts.

~10%
Increase in new
accounts

HOW IT WORKS

1. rTAG – a first-party tag unique to the bank is placed on all bank.com pages (owned media), in paid media and interstitial pages / re-direct pages
2. When search ad is served, rTAG fires upon a click and captures Google IDs
3. When visitor arrives at bank.com Google IDs is associated with ad impression and visit
4. rTAG's Analytic ID is used to stitch paid media Google IDs to owned media conversion
5. Google IDs passed to Google for search optimization



REAL IDENTITY SOLUTION INCLUDES

- rTAG implemented on owned media
- rTAG implemented in paid media
- Offline identity management
- rAPID data store

ACXIOM

Financial Services

Real ID Drives Search Optimization



THE REALITY BEHIND CDPs & IDENTITY



CDPs aren't cut out for enterprise identity. And with the right identity solution, they don't need to be.

Brands need a robust identity strategy. It's the only way to know who their customers are and create relevant, personalized experiences that help them acquire, grow, and retain those relationships.

But a misconception we come across (on an almost daily basis) is that brands think they don't need an enterprise identity solution because they're using, or at least considering using, a customer data platform (CDP). We hear the same thing about a few other marketing technologies too, but it happens most often with CDPs, so let's focus on those for now.

It's not hard to see why so many brands think CDPs will meet their identity needs. At a basic level, CDPs are designed to unify customer data from disparate systems, which requires some form of key or identifier. So, many

brands assume these platforms have enterprise identity baked in.

But identity is generally not a strength of CDPs.

This is not to be negative about CDPs – far from it. In fact, we believe every brand should invest in one to achieve unified, accessible first-party customer data. We actually partner with some of the biggest names in the CDP space (such as Salesforce, Sitecore, and Treasure Data) to help brands implement, optimize, and operate those platforms.

Most CDPs simply aren't designed to support enterprise identity — they were never intended for that purpose. If your brand doesn't integrate your CDP with identity at the enterprise level, there's a risk it will become yet another data silo and will achieve mediocre performance at best.

To maximize the performance of your CDP, you need to extend its capabilities with an enterprise identity solution, including a brand identity graph.

Let's examine why.

YOU GET TO KNOW CUSTOMERS AT THE PERSON LEVEL

CDPs typically approach identity using basic, deterministic matching of whichever identifiers they can directly observe in the brand's first-party data, at a particular point in time. They might look for the same cookie, the same device ID, or the same email address, for instance. This easily leads to undermatching, where one individual has multiple profiles, or overmatching, where multiple people are grouped together under one persona.



UNDER AND OVERMATCHING

Imagine, for example, that Sam signs up for a loyalty program in store using one email address and then, some weeks later, signs up for marketing emails from the same retailer using a different email address. A CDP is likely to create two different personas for Sam, leading to disjointed and frustrating brand experiences, such as ad bombardment.

Equally, when Sam's partner Lindsay uses a laptop they share to also sign up for email marketing from that retailer, a CDP may well see the same device ID and assume it is the same person. The CDP will then link Lindsay's record to Sam's second persona, rather than creating a distinct identity that would enable experiences that are relevant and personalized to Lindsay.

When your CDP is integrated with an enterprise identity solution that uses more sophisticated matching and a brand identity graph, it has real-time access to far more touchpoints for potential matches beyond the information it can directly observe. It can see that one individual has multiple email addresses, or that a single device is used by multiple people. This means records can be linked far more effectively and accurately to enable person-level identity.

An identity graph also enables the CDP to recognize the relationships that exist between people, for instance within households, helping your brand deliver experiences that really make sense for each individual.

IDENTITY TERMS DEFINED

Deterministic matching: Assigning identity by establishing an exact match between two pieces of data such as a full name, email address, or mobile number.

Probabilistic matching: Assigning identity based on a wide variety of data signals and connections that infer who the individual is likely to be.

First-party identity graph: A private graph, unique to a brand, linking first-party data and third-party insights with customer identifiers to enable consistent cross-channel experiences.

Referential identity graph: A third-party reference graph providing non-intuitive connections that aren't evident in a brand's first-party data.

Enterprise identity: A single, connected identity solution across a brand's entire enterprise, available to any department (e.g. marketing, operations) in order to enable a complete and consistent customer view and understanding.

YOU HAVE MORE COMPLETE DATA ON WHICH TO BASE DECISIONS

As we mentioned earlier, CDPs generally only use a brand's first-party customer data. This data is, of course, incredibly

valuable for understanding the customer's relationship with the brand, but it is often incomplete and only delivers a limited snapshot of that customer.

When you use an enterprise identity solution alongside your CDP, you can make the most of your valuable first-party data by supplementing and enriching it with additional information. You could, for example, use third-party referential graphs containing data about households, nicknames, or married and maiden names to ensure your data is complete and improve matching capabilities.

These third-party referential graphs are created by vendors who gather deterministic links from many different sources, or who observe visitors of popular websites, or users of popular mobile apps, to capture huge volumes of behavioral data. This enables them to probabilistically (and ethically) link interactions across channels and devices, where no connection would be evident in a brand's own first-party data.

FILLING THE IDENTITY GAPS

To understand the incremental lift a brand can achieve using an enterprise identity solution, we analyzed almost 14 million first-party data records from a well-known retail brand that had decided to use a CDP alone to support identity and marketing requirements but wasn't satisfied with the results.

We found significant gaps in the data such as:

- Email address-only records, with name and address fields left blank
- First name left blank or initial only
- First name only with no last name populated

All these issues presented a significant hurdle to effective matching but could be largely overcome using an enterprise identity solution.

When we applied record completion to append addresses to records with blank fields, **we were able to enhance 39% of incomplete records**. This one small example illustrates how this retail brand is missing out on vital customer insights by relying on first-party data within a CDP and not using an identity solution with referential graphs to create more connections.

An enterprise identity solution can help improve the overall quality of your brand's first-party data through cleansing, correction, and completion – standardizing and validating information so it can be better used to deliver personalized, relevant experiences.

YOU BENEFIT FROM A BROADER, MORE HOLISTIC CUSTOMER VIEW

Every type of marketing technology has its individual strengths, and for CDPs one of those strengths is bringing together data at a particular moment in time to power a specific decision or interaction.

But when it comes to identity, this strength can also be considered a weakness. CDPs were never designed to replace longitudinal databases with contextual information that provides a more holistic understanding of the customer. Their simplistic approach to creating a single in-the-moment customer view means the output is often incomplete or inaccurate, so it can't be used to drive performance over time.

Records in a CDP are restitched daily with no historical context, which can result in marketing that ignores lifecycle considerations and lifestyle factors that may be vital to delivering exceptional customer experiences, and maximizing your brand's return on marketing investment.

When a CDP is used in tandem with an enterprise identity solution, these issues can easily be overcome. Brand identity graphs have persistent person-level identifiers and take historical context into consideration when they are updated, resulting in enriched personas and increased customer intelligence accuracy, so you can gain a holistic understanding of your customers and engage with relevance.



YOU HAVE VISIBILITY ACROSS THE FULL CUSTOMER JOURNEY

CDPs are able to collect customer data across your brand's owned properties, such as your website, your mobile app, and your marketing emails. But this is a relatively narrow view, meaning you only have limited visibility into the customer journey.

By using an enterprise identity solution alongside your CDP you can expand your customer view with first-party tagging. This enables you to collect data across paid as well as owned media, allowing you to see and orchestrate the full consumer journey, from the initial awareness stage all the way through to purchase and loyalty.



WHERE IS YOUR BRAND WITH CDPS AND IDENTITY?

A CDP is quickly becoming an essential part of every brand's marketing toolkit, but adoption varies greatly between brands and sectors. Are you already using a CDP but not getting the results you hoped for? Or maybe you're only just considering which CDP to choose and are exploring the identity capabilities it can offer?

Wherever you are on the CDP adoption journey, why not get in touch with Acxiom for an identity health assessment and find out how your current identity strategy holds up? We can show you the type of customer intelligence you are getting (or would get with any marketing technology you are considering) and explore how that could be enhanced with the right identity solution.

Talk to one of our identity experts to find out more.

TO FIND OUT MORE
ABOUT DATA PLATFORMS
SCAN THIS CODE.



REAL ID

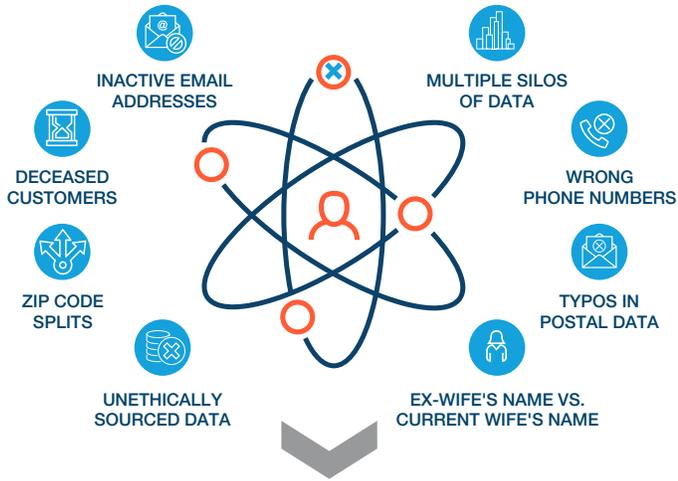
PODCAST SERIES

ACXIOM

For more on
Acxiom's point of
view on identity,
listen to our podcasts
on [Acxiom.com](https://www.acxiom.com)



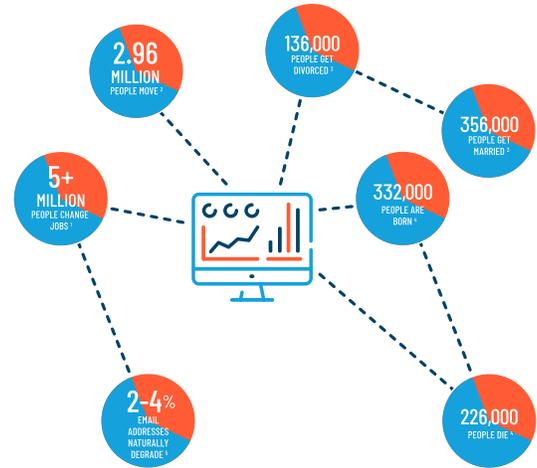
What does bad data look like?



WHY? Because Contact Data Decays...

Every single month

2-3% of data goes bad per month... equal to a 25-35% rate of decay each year



In one year in the US

Roughly 30 Million Moved
(2.5 Million/month)⁶

2.0 Million Married
(roughly 167,000/month)⁷

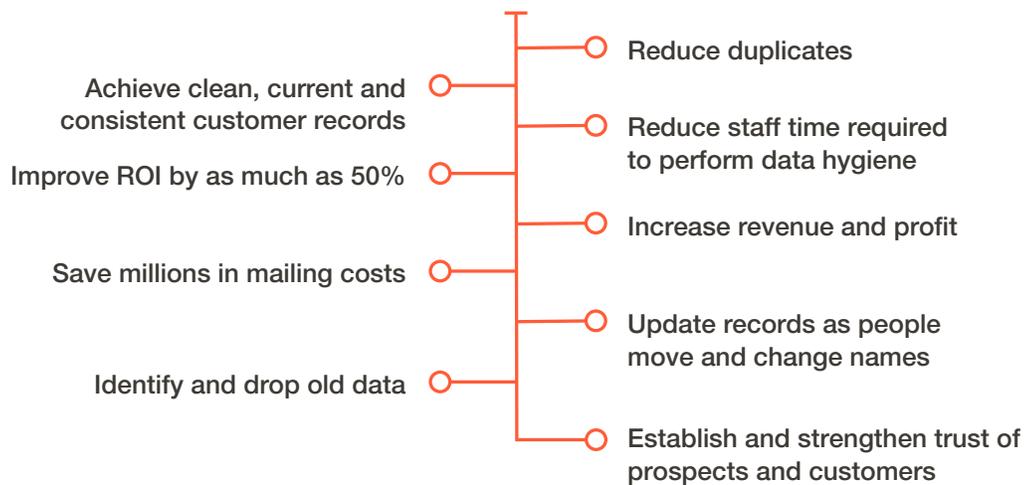
.75 Million Divorced
(62,500/month)²

1 in 3 workers
changed or lost their job⁸

Approximately **25-35%** of your data will become obsolete each year

The Result?

A lot of bad data, but we can help you...



1 United States Department of Labor Bureau of Labor Statistics, <http://www.bls.gov/news.release/jolts>
 2 <https://www.census.gov/newsroom/press-releases/2016/cb16-189.html>; WorldBank, data.worldbank.org.
 3 <https://www.cdc.gov/nchs/fastats/marriage-divorce.htm>
 4 National Vital Statistics Reports, 2017, <https://www.cdc.gov/nchs/products/nvsr.htm>
 5 <http://www.freshaddress.com/services/email-change-of-address-ecoa/>
 6 <https://www.census.gov/data/tables/2020/demo/geographic-mobility/cps-2020.html>
 7 <https://www.cdc.gov/nchs/fastats/marriage-divorce.htm>
 8 <https://www.latimes.com/business/story/2021-05-14/job-changes-lost-job-coronavirus-covid>

As it relates to identity, what does being future focused mean to Acxiom?

“Being future focused on identity means understanding the future of identity lies in making identity resolution more readily accessible across enterprises in ways that make it universally used.

And for us, that road lies through cloud re-platform of our identity solution and an architecture that allows brands to leverage identity resolution on demand without the exchange of PII and without moving their data. This is the architecture we believe in and are rolling out as we speak. Launching October 18, it will enable enterprises to use the technology more broadly across all of its applications and all parts of organization that could use a solid identity backbone.”



Eugene Becker

Acxiom EVP, GM
Global Data & Identity
Acxiom



3 ESSENTIAL GROUND RULES FOR MARKETING ANALYTICS IN THE AGE OF AI

KEVIN LYONS
SVP, Analytic Services
Acxiom

It's a pivotal time in marketing analytics, as ML and AI applications are increasingly used to drive the best possible customer experiences. Kevin Lyons, general manager of analytics services at Acxiom, explains the ground rules brands must consider to ensure their marketing analytics projects succeed.

From where I sit, the hype around generative artificial intelligence (AI) is deserved. We recently witnessed ChatGPT take half an hour to deliver the same conclusion it took my team weeks of research and testing to reach, which was both exciting and daunting.

In this particular case, we could validate the AI's solution because we already knew the answer to the question. We've

also seen cutting-edge generative AI spit out nonsense (also known as 'hallucinating'), so it's still early days, and you can't and shouldn't totally trust it. Validation is key, and not all use cases are as easy to validate.

There's also still a divide between solutions that learn from your input and seem to generate better results and solutions that are more secure but also limited in the data they have access to. As Acxiom CEO Chad Engelgau recently shared, if we want a positive AI revolution, there's no room for bad data.

While there are many issues with generative AI at this early stage, there are still incredible developments taking place in the application of machine learning (ML) and AI for analytics and business decision-making. Previously used as tactical tools, generally to make very quick and specific decisions, they are now moving further up the strategy chain.

HANDING OVER DECISION MAKING

In theory, with perfect and trusted data, it could be possible to reach a scenario where all business decisions are made by machines doing math.

If you can access and gather all the necessary data from all sources across the business (no small feat) and set a specific outcome – for example, a corporate revenue target – AI could make recommendations to optimize the whole business to achieve that outcome. It could decide what products to develop and which ones to sunset. It could determine which suppliers and vendors to use and to avoid.

In reality, we're not there yet. There is much work to be done across technical, business, and ethical fronts to get it right.

On the technical side, we're still in the early stages of building fully performing applications. On the business side, we're experimenting and assessing risks. Perhaps, most critical is the ethical side, with many calling for a pause on the training of AI systems more powerful than GPT-4. Society still needs to make many social and ethical decisions regarding AI uses that go beyond a few business metrics. But smart, AI-informed business critical decisions will become possible, and the gap between businesses that are on this data-driven path and those that aren't is getting wider by the day.

MARKETING DECISION- MAKING IS ALL ABOUT CX

When we look at marketing business decisions in particular, it becomes about delivering the best possible customer experience for each individual. Determining that ideal experience requires many small interacting decisions – at a speed and volume humans could never manage alone.

What offer to make? What channel to use? What time to engage? What creative to choose? And how do these decisions impact one another? AI can work through the possible outcomes and combine them to deliver one overarching solution – the best possible experience for that specific customer. The experience that will also drive the desired business outcome.

Given the more limited scope of this problem and the general availability of marketing data, we're far closer to that reality

than allowing AI to make wider business decisions. But even within marketing, caution is required, as there's no simple solution, and many of these initiatives will fail.

THE GROUND RULES

All models come with a reasonable risk of making bad decisions which can adversely impact customer experience. However, there are three ground rules to give you the best chance of success and help avoid some of the common pain points in machine-driven marketing analytics projects.

1. Insight is useless without action

Far too often, analytics projects are set up to generate insights. To boost knowledge. But insights themselves should never be the end goal.

Data should be used to gain insights. Insights should be used to inform decision-making. And those decisions should drive action. The term 'decisioning' refers to a combination of decision-making and taking action, but too many analytics teams stop at the first without implementing the second.

2. Models must be able to be operationalized

It's important to remember AI needs to be operationalized within the environment available. It's easy to get carried away with the latest developments and create solutions without thinking about what is practically possible to implement.

There are various steps within an analytics project, including understanding the problem, gathering and preparing the data, doing the analysis (the math in the middle), implementing and operationalizing the model, and then fine-tuning it. Analytics teams are generally getting better at most of these – especially the data part – but it's still scarily common to get past the analysis stage and realize there simply aren't the capabilities, the infrastructure, or the resources to set the results to work.

It's far better to think realistically about what's possible and limit your solution to something that fits with what you can act on today than to have an overly sophisticated model sitting on a shelf that never gets used. Focus on generating results right away, and you can always up your game when the capabilities or resources are available to expand.

Further, operationalizing analytics on a large scale requires varied skill sets, so it's pertinent to have a strong mix within analytics teams including data scientists, applied scientists, and ML engineers.

3. Guardrails must be put in place

As we've discussed, AI is capable of making the 'best' decision to achieve a particular outcome or coming up with the most effective answer to a problem. But that doesn't mean you'll like the decisions it makes. It might, for instance, shut down a marketing channel that's not performing. But if that's a channel where you expect significant growth over the coming years, you'll probably want to overrule its decision so you can lay the foundations for the future.

You'll always need to put strict parameters in place to ensure the decisions made and the actions taken fall within certain boundaries. This will inevitably include ensuring any decisions and actions are legal, ethical, and socially responsible. We've all seen examples where ML makes recommendations that are morally questionable. AI isn't a magic box; it needs rules and human oversight. Putting guardrails around the math helps ensure it doesn't do things you don't want.

KEEP THE GROUND RULES IN MIND

The use of AI for marketing analytics is developing rapidly and progress in generative AI will only accelerate it. But the above principles will still apply. No matter how advanced the math, you'll always need to make sure analytics drives action (not just insights), any solution is able to be operationalized, and there are effective guardrails in place. This gives your analytics projects the greatest chance of success and allows the math to make the decisions that will deliver the best possible customer experiences.



...we service 9 of the top 10 credit card issuers, 7 of the top 10 retail banks, and 9 of the top 10 insurance providers.

TO FIND OUT MORE
ABOUT ANALYTICS,
SCAN THIS CODE.



As it relates to analytics, what does being future focused mean to Acxiom?

“In part, it means preparing for and embracing the AI revolution. AI will help us do the things we already do more efficiently and effectively, but it will also enable us to do things that simply were not previously possible.

Within analytics, being future focused also means helping our clients tackle new and increasingly complicated tasks, as some, at least at first, will likely need assistance navigating these new tools, and we will need to lend them our expertise. When it comes to facing the future, we face new challenges, but we face even bigger opportunities.”



Kevin Lyons

SVP, Analytic Services
Acxiom

HEAR WHAT OUR CLIENTS ARE SAYING

“They build innovative data solutions which deliver results.”

“Strong partnership.
Willing to compromise.
Prioritize doing the right thing.”

“The people! Like partners, friends, treat you like family.”

“We love the opportunity to partner with high-quality people, who care about our success and develop scalable solutions.”

“Great culture + diverse.
Nice to see Acxiom also has more women leaders.”

“Engages in discussions of what will drive results - not just shiny objects.”

“Acxiom is a trusted strategic partner, who has shown, on multiple occasions, that they truly care about the well-being and success of our organization.”

“The people! They are smart, nice, trustworthy, transparent and thoughtful.”

“Deep empathy, listening. Non pushy, non sales approach. Solutions are win-win.”

“We love the way Acxiom helps us reach the right people.”

“Strategic partnership and proactive, ongoing support continual ideation to help us drive success.”

A SPOTLIGHT ON DIGITAL IDENTITY

BEST PRACTICES FOR BRANDS:



Grow the scale of your first-party data.



Enhance recognition of your customers at every interaction.



Personalize and optimize the user experience with third-party data.



Maximize reach across publishers and ad platforms.



Attribute and measure to gain a comprehensive understanding of your media buys and marketing efforts.

Step 1

Collect and consolidate more first-party data to achieve scale

HOW? Implement a true first-party tag for owned media.

Acxiom's rTAG writes the first-party data directly to your domain in a dedicated real-time datastore in the cloud. Acxiom ensures that your data remains separate and not shared with other brands. Our tag captures every consumer interaction, regardless of the browser or device they use. Even when visitors don't authenticate during their first visit, their data is saved for future use. The rTAG sets a persistent first-party cookie that can last for up to 10 months, surpassing the limitations of browser caches. This extended period is essential to maintain identity persistence throughout the entire customer journey.

Step 2

Collect digital signals on paid media

HOW? Integrate rTAG into your paid media executions, maximizing attribution.

rTAG accompanies every paid media impression, providing full visibility into view-through impressions, not just click-through impressions. Using this approach, clients have achieved four times the resolution of site visitors and four times more data for attribution and marketing credit.

Top rTAG
business
outcomes



More robust first-party data supports closed-loop measurement

Improved multi-touch attribution

Enhanced targeting

More precise personalization

Step 3

Integrate rTAG data into your 1P Identity Graph

HOW? Acxiom brings the same world-class hygiene and linking services performed on offline data to digital data. We validate and standardize your first-party data before resolving it. With over 50 years of experience, Acxiom provides additional contact points that your customers haven't made you aware of, including email addresses, phone numbers, and enhanced delivery point data. This ensures you can reach your customers wherever they are.

This identity resolution capability is Real Identity. Real Identity allows you to consider all your data sources, including non-standard inputs specific to your brand. We understand that each brand has proprietary IDs embedded within critical applications in their marketing stack, such as customer numbers, loyalty IDs, customer service IDs, and policy holder IDs. Real Identity enables the leverage of all data in your private identity graph, combining and augmenting your first-party data with our third-party data and rTAG data. We analyze the signals and touchpoints left by your customers across various channels and configure rules to unify your customer data with the utmost accuracy and precision.

We utilize a combination of deterministic and probabilistic graph logic, depending on the available signals for resolution. Ultimately, we provide you with a master key ring, offering unified views of your customers and prospects at the persona, device, and household levels. This view covers known and pseudonymous datasets, terrestrial PII, and digital data. We assist you in embedding this unified view into your existing marketing applications, advertising platforms, and operations systems, bridging the gaps between disparate silos.

Step 4

Enrich your data

HOW? Acxiom can enrich your unified portraits with Acxiom's extensive demographic, behavioral, and propensity data.

Understanding more about your customers and prospects beyond their devices and touchpoints is crucial for improving the customer experience, even in the awareness phase of their journey.

CONCLUSION

Having an accurate and persistent first-party identity graph is crucial for accurate performance measurement. By integrating your own first-party tag into your owned and paid media, every interaction can be tied to business outcomes. Combined with third-party identity and enrichment data, your unified private identity graph provides insights into the full customer journey and should be the foundation of your marketing and technology stack.

TO FIND OUT MORE
ABOUT IDENTITY,
SCAN THIS CODE.





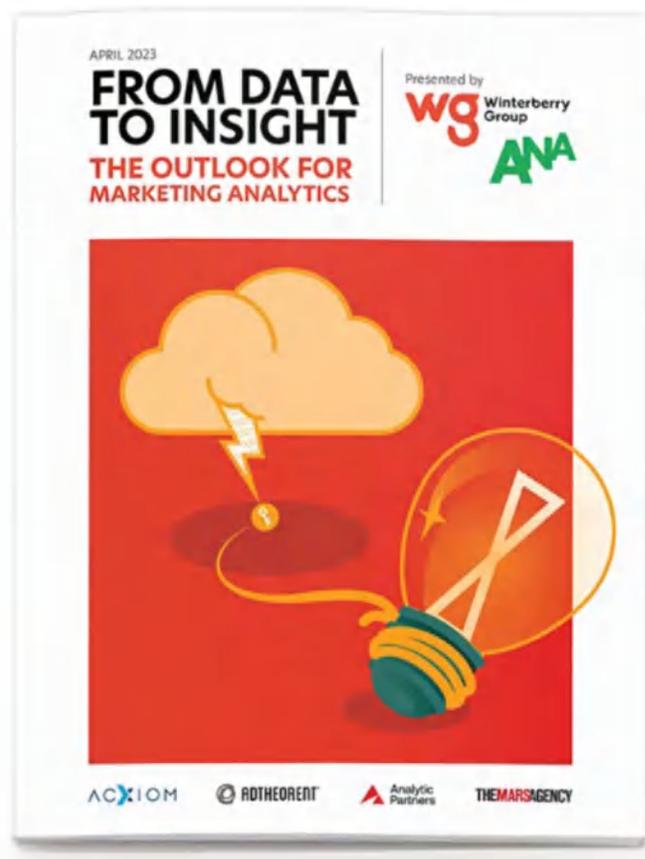
TRANSFORM YOUR MARKETING ANALYTICS STRATEGY

With Insights From The Winterberry Group's Latest Study:
From Data to Insight: The Outlook for Marketing Analytics.

With brands projected to invest an additional \$10 billion in marketing analytics and data infrastructure by 2026, analytics has quickly become the dynamic force behind the most successful advertising campaigns. But it's no longer enough to simply integrate analytics into your marketing strategy. The new question is: How can you effectively harness this powerful capability to drive meaningful engagement with people and elevate your marketing initiatives?

The research, based on 2023 survey findings of 200 US and European marketers, along with interviews conducted with industry experts, examines, and defines the present and future state of marketing analytics as well as use cases, industry challenges and factors for success as demonstrated by companies that are utilizing analytics most effectively. Winterberry Group forecasts that spend covering marketing analytics and data infrastructure is expected to grow from \$22 billion in 2022 to \$32 billion in 2026 in the US, UK and EU.

Acxiom sponsored The Winterberry Group's comprehensive study, *From Data to Insight: The Outlook for Marketing Analytics*, an essential guide to help marketers navigate the complex world of analytics by exploring its current state and future potential.



TO READ THE FULL REPORT FROM WINTERBERRY, SCAN THIS CODE.



EXECUTIVE SUMMARY

The use cases for analytics are expanding across companies and marketing teams, driven by rapid advances in technology, a proliferation of customer touchpoints and a heightened need for faster and better data-driven decision-making. There are significant obstacles to growth, however, as the loss of data identifiers, privacy regulation and entrenched organizational cultures force marketers to innovate in understanding what drives value. These challenges will be overcome as marketing art and science converge, resulting in more widespread use of analytics to innovate how companies identify, understand and engage with prospects and customers.

Analytics maturity among marketing organizations is a work in progress, with 47% of organizations reporting themselves as either Emerging or Progressing, and only 10% having moved to leader status. The research identified maturity levels based on the complexity and type of use cases for which the organization leverages analytics. The results indicate that most marketers have evolved beyond descriptive analytics and are now leveraging predictive and prescriptive analytics to drive decision-making - with European marketers evolving more rapidly as a result of limits on data availability.

The primary analytics use cases focus in five areas: audience intelligence, the customer journey and experience, commerce, creative and content, and media measurement and attribution where marketers utilize analytics to better leverage the vast amount of data to understand, predict and optimize their decision-making.

Media measurement and attribution remains a challenge despite being a priority for marketers. Media measurement and attribution is one of the most prevalent areas for marketing analytics, despite the challenges posed by cookie deprecation, the resulting lack of standard identifiers and the growing number of data privacy regulations. The future state solution will most likely involve elements of econometrics-based marketing mix modeling, as well as deterministic and model-based attribution solutions from a range of open and closed sources.

Marketers' sophistication in using analytics to improve creative and content development is growing rapidly and approaching a key inflexion point. Analytics are helping to drive evidence-based creative decisions that are increasing customer engagement and conversion rates. More than one third of Winterberry Group survey respondents said they were either leveraging prescriptive analytics to curate the creative assets driving the most performance or leveraging adaptive and autonomous analytics to analyze data and generate/curate content and creative based on predetermined parameters. This will accelerate very rapidly as generative AI matures into embedded solutions.

Analytics Leaders demonstrate comprehensive strategies across the core organizational components: data, technology, organization, processes and partnerships. The sourcing, collection, accuracy, governance and storage of data is a prime differentiator for brands that effectively use marketing analytics. Among Winterberry Group survey respondents, 45% of companies defined as Leaders said that standardized processes exist for information gathering and sharing across the organization, versus just 20% of companies characterized as Laggards.

The skills gap is still a challenge, but its impact is weakening: As technology adoption spreads, critical challenges inhibiting analytics maturity include the lack of centralization of the analytics function across the organization and the lack of talent availability. Ultimately the difference between the leaders and those who are emerging or lagging is a skills gap, one that will take a concerted investment in the benefits of analytics in driving outcomes to resolve. Meanwhile, nearly 75% of all respondents are leveraging third party provider support to bridge the gap.

Data aggregation, quality and security lead analytics-related spending priorities. Both US and EU marketers have identified data aggregation from multiple sources, data quality and data security as priority investment areas to improve the effectiveness of their analytics efforts. Other spending priorities include investments in data management technology and selecting the right analytics tools.

Spend on marketing analytics and data infrastructure will reach \$32BB in 2026: Spending on data and analytics infrastructure is expected to grow at a CAGR of 10% from \$22 billion in 2022 to \$32 billion in 2026 in the US, UK, and EU. Technological advancements and process improvements have enabled businesses to achieve more with less reliance on people, empowering business analysts and engineers to leverage readily available technology, while reducing reliance on individuals with advanced degrees and offshore talent.

A SPOTLIGHT ON VISITOR INSIGHTS

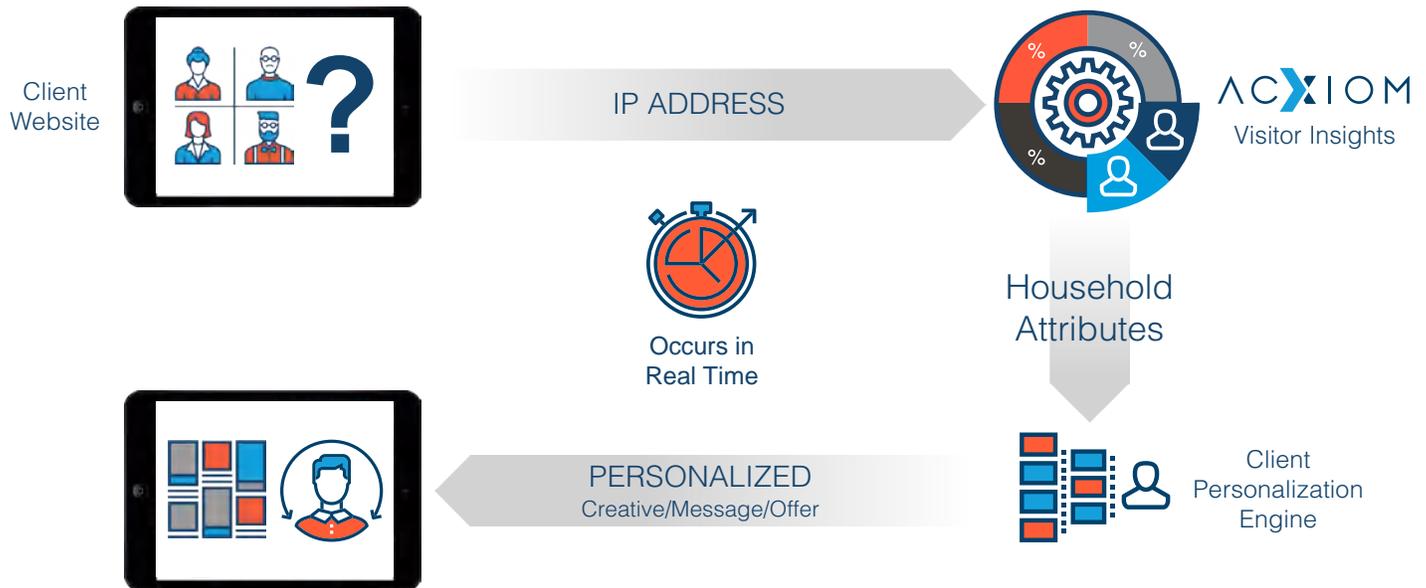
Acxiom's Visitor Insights provides valuable information on otherwise anonymous website visitors. With data on every household in the U.S. appended to a ZIP+11 cohort, these insights are connected to an IP address to unlock the power of descriptive consented data at adtech speed.

When the visitor first arrives a first-party cookie is set. This cookie persists for months, enabling the brand to recognize the visitor next time they come to the site, whether they identify themselves or not.



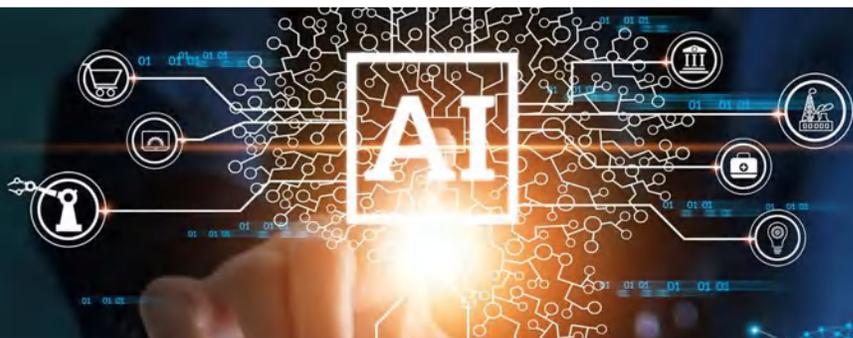
Using Acxiom's Visitor Insights brands can:

- Learn from their first-party data and customize online experiences in real time
- Increase opportunities for engagement and improve conversion in their sales funnel
- Plug and play with the data via a platform agnostic API



HOW IT WORKS

- Integration is agile and can be used with any tag management, personalization or Customer Data Platform software.
- Privacy-compliant access to household-level insights is provided using the IP address. No third-party cookies are involved.
- Standard, pre-set industry packages are delivered via an API call.
- Results are returned in adtech speed.
- Match rates average between 50-90%, allowing brands to understand most site visitors.
- Data can only be used to inform business decisions made in real time. This is not a data delivery or append service.



WHAT EVERY C-SUITE EXECUTIVE NEEDS TO KNOW ABOUT AI

CHAD ENGELGAU
CEO & President
Acxiom

It's the most disruptive technology since the introduction of the internet. It's being discussed from newsrooms to boardrooms. Every vendor that comes knocking on your door is talking about it. It has the potential for so much good, but without adequate oversight, it's equally poised to create challenges. I'm talking, of course, about artificial intelligence (AI) and its many forms.

So how can executives, who are already trying to navigate through disruption at all levels — economic uncertainty, changing data legislation, increased customer expectations—realize the value and avoid the pitfalls? Let's begin with a common language and understanding.

THE AI BASICS—IT'S ULTIMATELY ABOUT VALUE

AI is part of the broader field of computer science focused on replicating, automating, and expediting the creative and decision-making processes humans possess. Essentially, how can machines help us be more productive and gain more insights?

Machine Learning (ML), Natural Language Processing (NLP), and the latest advancements, Large Language Models (LLM) and Generative AI (GenAI), are all aimed at these challenges. Recently, GenAI solutions have been the hot topic—from

ChatGPT and Google's Bard to the current iteration of Microsoft's Bing. These are advanced statistical tools that quickly analyze large amounts of data to find patterns and learn how objects and words fit together, subsequently creating potentially new content and insights. GenAI can produce a wide variety of content, including text, code, audio, and video.

While it's easy to be enamored with the technology—and I'd highly encourage everyone to take the time to play and explore—the leaders who will be most successful with integrating AI into their business models are those who focus on the potential value AI enables. In marketing, for example, there must always be a value exchange between people and brands—when people share their data and time with a brand, the brand must in turn deliver value back to the customer, whether through enhanced customer experiences, financial value, or unique engagements. Likewise, when a business invests in AI, that AI must deliver value back to the business and not simply become a novelty or distraction.

WHERE TO START USING AI IN DAY-TO-DAY BUSINESS OPERATIONS

While AI is not labor free—infrastructure costs can be high, and it takes time to learn and implement—it can impact

your bottom line: for example, researching information and synthesizing it or creating first-draft work from scratch. When AI works for a brand, people are freed up to do the human thinking, be creative and disruptive, and focus on important and strategic work to grow their businesses.

When looking at where to utilize AI, there are three key areas to consider:

1. Increased Efficiency And Productivity

Consider how AI can help automate repetitive tasks, streamline workflows, and expedite production. While the efficiency and productivity benefits are numerous, they must also be compared to and balanced against the value of current approaches—i.e., just because it's possible doesn't mean it's the right decision for the business. It's important to weigh the benefits against the risks, including creating a roadmap of where today's AI investments pay off in the present and the future.

2. Advanced Decision Making

The power of AI is less about the insights it derives and more about the decisioning it enables. With the ability to analyze large data sets at speed, faster time from data to insights is possible. Faster insights should lead to faster decisions and actions, as insights without action are just information on the shelf—interesting, but not helpful. As AI learns over time, predictions will become more reliable.

3. Enhanced Customer Experiences

People expect better and more personalized customer experiences. In recent research from Acxiom, 70% of shoppers want their online experiences personalized. Great personalization is data-driven. When a brand has a strong data foundation and gives AI access to enterprise-wide data sets, AI can help deliver consistent and rapid support, not only virtually through technology-enabled assistants but also by empowering front-line employees with actionable insights that drive positive interactions. In an increasingly global market, AI can help with content localization and communications preferences.

RESPONSIBILITIES TO CONSIDER WHEN EMBARKING ON AN AI JOURNEY

AI is disruptive and will impact businesses globally, so it's imperative for leaders to understand not just how these advancements will affect their companies but how to manage adoption in ways that benefit everyone—customers, employees, and shareholders.

AI is fueled by data, and that means there's no room for bad data or data practices. Look at traditional data practices and remember compliance and transparency on AI decisions are still essential. Clean, permissioned data free from bias is paramount. While data is foundational to business, it's also foundational to society. In many ways, data is a modern form of infrastructure. And like infrastructure, requires regulation.

However, regulation always lags behind technology, which is not new or surprising—it's hard to regulate what doesn't exist. We're in an era of unprecedented change, not simply because of the changes, but because of the speed at which the changes are happening. Businesses are in a position of power, and that power needs to be used for the good of all society. The regulatory landscape is sure to evolve, but ahead of those changes, brands should be looking to do the right thing—being transparent about their data collection and use, including how it's utilized in AI.

TRANSFORMATION CAN BE POSITIVE—BUT IT'S UP TO ALL OF US

Learning and adopting transformational AI can positively impact multiple areas of business, and it's just getting started. But it's up to all leaders to consider not only how they can use AI to benefit growth, but how they use it to build better relationships with their customers. The AI revolution is going to require flexibility and a bit of trial and error. At the heart of it all, AI is simply a tool that is only valuable if it creates value for everyone.



HOW SOCIAL ISSUES IMPACT AMERICANS' FINANCIAL LIVES AND RELATIONSHIPS

RON SHEVLIN
Director of Research
Cornerstone Advisors

EXECUTIVE SUMMARY

Everywhere you turn, there seems to be a new social issue or challenge emerging in the United States. Issues like poverty, gun control, immigration, climate change, and abortion have been around for a while, but concerns regarding mental health and school curriculum have become front and center stage in just the past few years.

What impact do these social issues have on Americans? That's not a question we can answer in this report. The question we will address, however, is how social issues impact and influence the way Americans manage their financial lives and relationships.

There are four conclusions from this report that should influence how banks, brokerages, and insurance firms market to and communicate with their customers and prospects regarding social issues:

- **Social issues influence consumers' brand choices.**

Roughly three in 10 consumers—a consistent percentage across all generations—said they've stopped buying from a brand or switched to a different brand based on a brand's position on social issues.



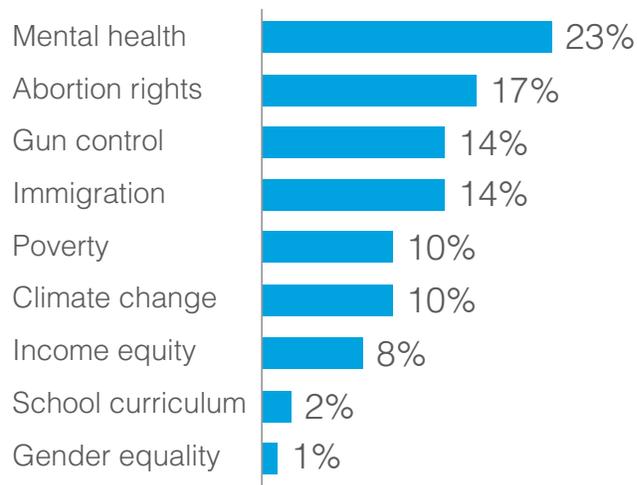
TO READ THE FULL REPORT FROM CONERSTONE, SCAN THIS CODE.



THE SOCIAL ISSUES AMERICANS CARE ABOUT

There is little agreement among Americans as to what the most important social challenge facing the country is. Mental health gets the most votes, but not even one in four Americans cited that as the most important social issue. Abortion rights was the second most-frequently mentioned challenge, followed closely by gun control and immigration (Figure 1).

What is the most important social challenge facing the United States today?



Source: Cornerstone Advisors survey of 3,000 U.S. consumers, Q4 2022

- **Financial institutions’ stances on social issues impact consumers’ choice of providers.** More than four in 10 Gen Zs and three in 10 Millennials have selected a financial provider because of the firm’s position on social issues.
- **Financial institutions need to make their positions on social issues known to younger consumers.** Nearly six in 10 Gen Zs and half of Millennials want their financial providers to make public statements on key social and political issues.
- **Financial institutions should use their digital platforms to communicate their stances on social issues.** More than half of Gen Zs and nearly half of Millennials said they would like to see messages about their bank’s environmental improvement, charitable contributions, and social justice actions when logging out of its digital banking platform.

ABOUT THE DATA

In November 2022, Cornerstone Advisors surveyed 3,000 Americans who have a checking account to understand the impact of economic, environmental, political, and social issues on their lives and how it impacts the relationships with the financial institutions they conduct business with. The survey sample is representative of the overall adult population in the United States in terms of age, gender, and race.

What does being future focused mean to you and your organization?

“In a nutshell, your brand must take a stand, take a stand on social issues, not every one of them, but you’re going to need to take a stand on many social issues in order to be future focused and succeed in the future.

Cornerstone and Acxiom collaborated on some research recently and found that more than half of Gen Z and Millennials want their brands, the brands that they do business with, to take a stand on social issues.

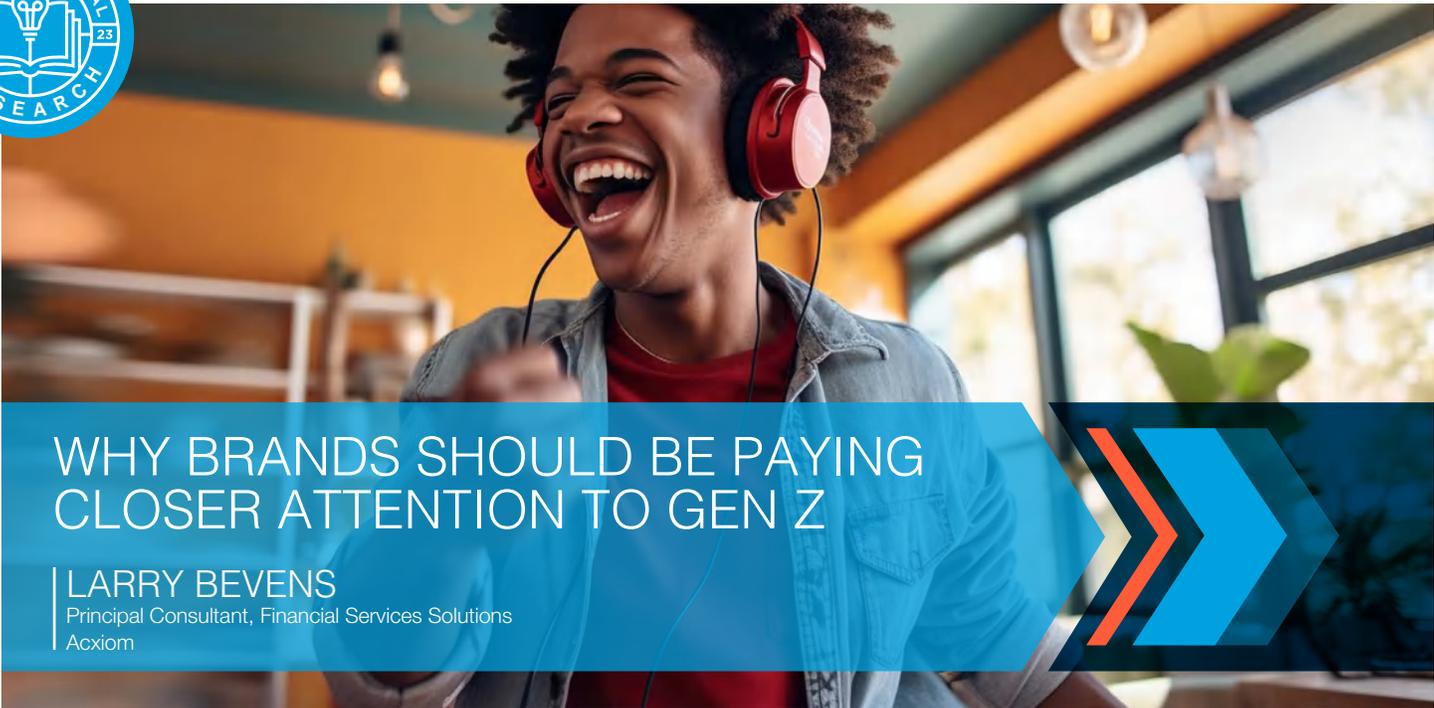
And in fact, they’re selecting the companies that they do business with based on the social issues that they take a stand on.

I know many companies and brands want to be neutral about these things, but in the future, it’s going to be imperative for brands to take a stand.”



Ron Shevlin

Chief Research Officer
& Managing Director
Cornerstone Advisors



WHY BRANDS SHOULD BE PAYING CLOSER ATTENTION TO GEN Z

LARRY BEVENS

Principal Consultant, Financial Services Solutions
Acxiom



Why should brands make an effort to get to know Gen Z?

It's a simple question with a seemingly simple answer: As the largest generation in the U.S. Gen Z is set to be a brand's biggest audience. Gen Z may not be on your brand's radar just yet, but as its members continue to emerge into adulthood and their buying power increases, it certainly will be soon.

But there's also a more complex answer to the same question.

It's easy to look at any emerging generation and assume it's just a younger version of what came before – perhaps with different hair styles, inexplicable music tastes, or questionable fashion sense.

However, with Gen Zs there's been a step change. They've been born into a completely different world – a digital world of endless complexity and contradiction. They're growing up with the expectation of seamless, digital-first experiences tailored to the individual. With zero tolerance for substandard experiences, Gen Zs may give brands only one shot at engaging them.

In this context, it's vital for brands to take the time to understand Gen Zs, the world they're experiencing, and their values and behaviors. For brands to succeed tomorrow, they need to identify, understand, and engage Gen Zs as they start their customer journey today.



TO READ THE FULL REPORT, SCAN THIS CODE.



Let's explore some of the contextual factors that set Gen Z apart:

NO-FEAR DIGITAL NATIVES

Gen Zs are truly digital first. While other generations are adopting and adapting to technology, most Gen Zs have never known a time when a smartphone wasn't within reach.

This doesn't just mean they're good with gadgets, although – let's be honest – they are. It means their entire lives are conducted in the digital realm. Socializing happens online – whether through social media platforms, instant messaging, or virtual gaming environments – and everything Gen Zs need to manage their lives is on their mobile device.

It also means they have access to a far greater range of content than previous generations. Whether for entertainment or information, ubiquitous digital and mobile connectivity provides a gateway to anything and everything. Gen Zs often rely heavily on the recommendations of trusted online influencers to help them navigate this endless sea of information and make choices about what to watch, buy, or believe.

IDENTITY AND ACCEPTANCE

In this world where everything is at their fingertips, it's easy to assume Gen Zs are better informed, which could – in turn – make them more understanding and accepting of others. On the other hand they are maturing at a time when opinions are increasingly polarized, media is divisive, and social echo chambers make it hard to achieve a balanced view. All this has the potential to make Gen Zs less tolerant.

Many were figuring out what's important to them during the COVID era. This limited their real-world social interactions and may have delayed establishing their sense of self, but it equally could have made them more grounded and compassionate than older generations. Overall, the boundary-less virtual and digital worlds Gen Zs inhabit seem to make it easier for them to connect with like-minded people and find acceptance without being restricted by physical geography.

ECONOMIC HEADWINDS

Finally, Gen Zs are emerging into adulthood during a time of economic uncertainty with rising inflation and sky-high living costs. The fact that their median household income is around 25% lower than the U.S. average isn't unexpected given they are the youngest generation, but it will make it harder for them to establish themselves in this unstable environment.

Gen Zs often hit traditional milestones later than their predecessors – whether due to increased parental support or pandemic-related delays. This could mean they are more mature as they start their first job, or move out of the family home to rent their first apartment. But it could also impact their access to traditional credit markets and advanced banking products, leaving them widely underbanked.

GETTING TO KNOW GEN Z

To help brands understand Gen Zs (and ultimately help Gen Zs find their brands), we've analyzed Acxiom InfoBase® data from more than 16 million U.S. households headed up by Gen Zs.

The result is our new report, The Inside Track on Gen Z. It features 10 top insights on Gen Zs, from their entertainment choices, financial priorities, and shopping habits, to their living situations and their attitudes about health and data privacy.

Take a look for yourself, and gain the intelligence your brand needs to acquire, retain, and grow relationships with this unique generation.



DID YOU KNOW

...95% of our clients renew their contracts with us.

GETTING PERSONAL ABOUT PERSONALIZATION

Financial Services and Insurance Leaders Weigh in on Personalization



5 Critical Pillars of Personalization



Most brands don't have all these in place

7 OF 10 RANKED

personalization as the most important element or among the most important elements in their strategy to achieve their goals.



77% of respondents are delivering personalized experiences to **known people**. Only **16%** are delivering **anonymous** personalization.



People expect to be recognized wherever they interact with a brand, **whether they've identified themselves or not.**

WHILE  **85%**

of businesses say they're delivering a personalized experience to their customers and prospects



ONLY  **60%**

of people say they're receiving a personalized experience from brands

Brands Lack Confidence in What's Needed to Deliver Personalized Experiences

Vision & Strategy

Only **20%** believe they adapt extremely well when **business priorities shift**.

Right Tech Stack

Only **38%** are **extremely confident** they have the **right technology** to implement a personalization strategy.

Right People

50% agree their people **lack the skills to measure** the impact of their personalization activity.

Accurate Measurement Tools & People

69% are using in-house resources for measurement, but only **31%** are extremely confident in the findings.

The Problem is the Data

ONLY 15% are extremely confident their data is **ACCURATE**

ONLY 9% are extremely confident they can **DERIVE CX INSIGHTS**

ONLY 6% are extremely confident they are **NOT MISSING KEY PIECES OF INFORMATION**

Bad data corrupts AI decisioning, personalization outcomes and model optimizations.

ACXIOM



TO LEARN MORE about the research or schedule an in-depth look at the findings, scan this QR code.



HOW WELL DO YOU UNDERSTAND YOUR CUSTOMERS?

ACXIOM'S FIRST ANNUAL CUSTOMER INTELLIGENCE SURVEY

TATE OLINGHOUSE

Chief Revenue Officer
Acxiom

It sounds like a simple enough question, but in today's increasingly complex and competitive market, the answer could be the difference between success and failure, profit and loss.

The challenges facing brands are momentous. While consumers still have money to spend, rising prices mean brands are competing fiercely for a shrinking number of transactions and are having to work harder to move from conversions into relationships. At the same time customer expectations for personalized, meaningful experiences are skyrocketing. Brands need to enable these experiences across a continually expanding range of online and offline channels, all while navigating a changing privacy and identity landscape.

The stats are clear. Almost 90% of consumers think the experience a company provides is as important as its product or services. And three-quarters expect brands to understand their unique needs.¹

The only way to meet these high expectations is by gaining in-depth knowledge of the customer – what they want and how they behave – through data-driven Customer Intelligence (CI).

The pressing need for an effective CI strategy won't be news to the majority of brands. Most already know that using data to understand people can help them acquire new prospects, retain existing customers, and grow trusting relationships.

But they also know how hard implementing CI across an organization can be. The ongoing expansion of digital channels provides an exciting opportunity to really get to know their customers, but it also means wrangling a mass of complexity, fragmentation, and siloed data. The data exhaust generated by a customer's digital interactions is

massive – and continually growing – so determining which data points really matter and which can be ignored is a difficult task in itself.

A proliferation of technologies designed to make sense of various data types can just add to the challenge if they're not integrated effectively and used to create a single customer view. The journey to CI maturity is a long and complicated one, and it isn't always easy to determine what point a brand has reached. So, we commissioned a study from international strategy and research agency MTM to build a detailed view of the market and uncover how brands across the US and the UK are really making use of data-driven intelligence.

Rather than just exploring their views on CI, we aimed to dig deeper and discover the quality of the data brands are using, as well as what infrastructure is in place to support intelligence. We wanted to find out whether customer insights are actually driving strategic decision making and how they are ultimately translated into action.

This report is the result, and it reveals a fascinatingly nuanced picture of the intelligence landscape. It explores multiple facets of CI maturity and gauges where brands sit in that complex journey.

It also explains what they need to do to move forward to a point where they can engage customers on their own terms through personalized, relevant, and respectful experiences. In short, where they can use CI to differentiate their brands and gain a competitive advantage.

I'll ask the question again. How well do you understand your customers?

It's time to find out.

CUSTOMER INTELLIGENCE:

How well do you understand your customers?

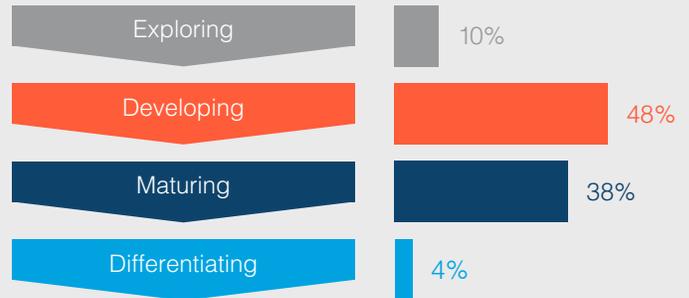


People love to buy from brands they trust. And brands know customer intelligence (CI) builds trust by enabling relevant, personalized conversations and experiences.

But there's a gap between what brands know and what they do.

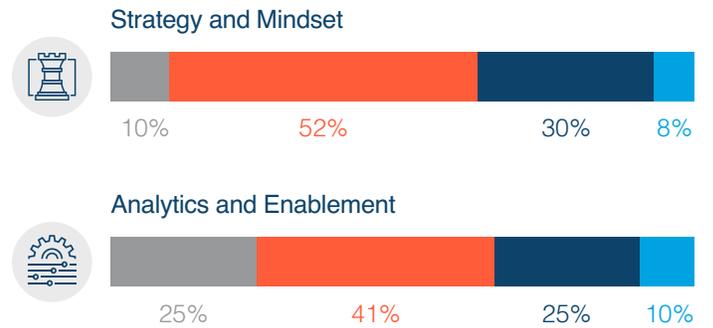
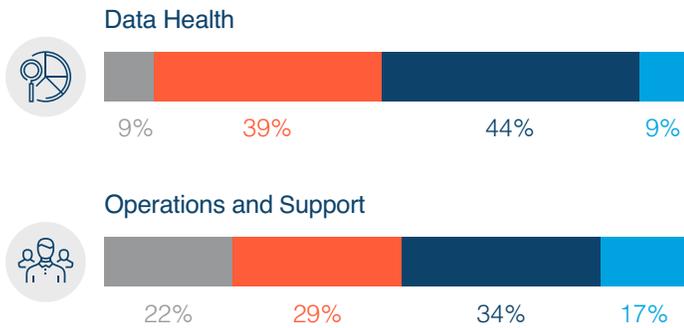
We surveyed 200 US and UK brands to understand where they sit on the journey to CI maturity.

Only 4% are using CI to differentiate their brand and gain a competitive advantage.



Looking at the four pillars that support any effective CI strategy the picture is more nuanced:

● Exploring ● Developing ● Maturing ● Differentiating



Higher maturity in data health and operations suggest brands are collecting data.

Lower maturity in the other pillars suggest they don't know what to do with data once they have it.

Check out Acxiom's first annual CI survey to discover:

- Where today's brands sit on the journey to CI maturity.
- Real-world lessons from industry experts.
- What best-in-class looks like in each of the four pillars.
- A roadmap for using CI to drive competitive advantage.

acxiom.com/customer-intelligence

DOWNLOAD THE FULL STUDY



As it relates to platforms, what does being future focused mean to Acxiom?

“For Acxiom, being future focused means enabling our clients to take advantage of the deep investments being made in technology innovation across the ecosystem without sacrificing the high value of operational excellence and execution that they enjoy with their current Acxiom relationship.

In order to do that, we are working closely with our partners such as Salesforce, Adobe, Snowflake, and others throughout the ecosystem to bring to our clients a connected value proposition that enables them not only to solve their current state problems, but position themselves to grow in the future.”



Jason Brown

GM, Cloud &
Platform Services
Acxiom

CLOUD-BASED MARKETING SOLUTION ENABLES OMNICHANNEL STRATEGIES

Challenge

A legacy marketing database lacked real-time omnichannel campaign execution and did not support the CX vision of this direct-to-consumer multi-line-of-business insurer.

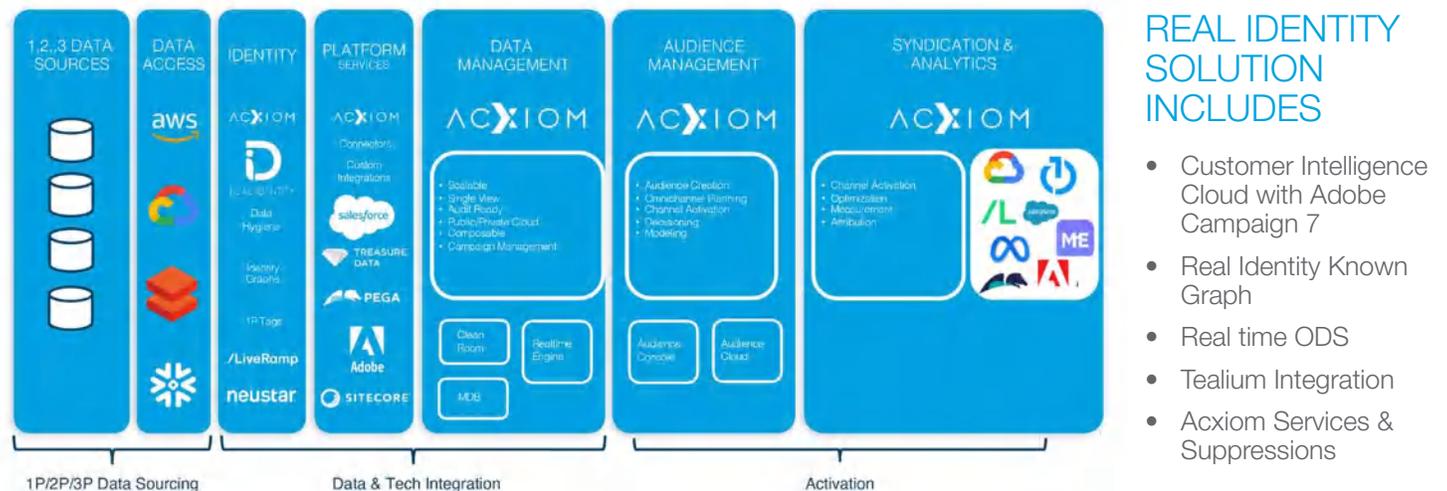
Description

The legacy marketing platform was migrated to Acxiom's Customer Intelligence Cloud (CIC) in nine months, preserving existing data and models to ensure business critical campaigns were executed on time. The combination of Acxiom's CIC and Snowflake data share simplified the data movement, mitigating risk and supporting real-time omnichannel campaigns.

Business Outcome

- Ability to deliver personalized experiences as the consumer interacts across multiple touch points and channels.
- Reduced campaign cycle times.
- Improved customer recognition, increasing model performance and driving growth.

CUSTOMER INTELLIGENCE CLOUD IN ACTION





BEYOND THE METAVERSE: CX PREDICTIONS FOR 2023

DAVID SKINNER
Chief Strategy Officer
Acxiom

Marketing is more complicated than ever before. Consumer expectations are rising. Privacy regulations are changing. Technology is evolving at a rapid pace. Market fragmentation is everywhere. But even in the midst of so much change, one truth remains - the best brands understand their customers, how to engage and delight them.

In our latest research, which we commissioned from international strategy and research agency MTM, we explore the technologies and trends transforming customer experience (CX) right now. To understand both sides of the CX equation, we surveyed business leaders and consumers, distilling our findings into what we hope will be a helpful guide for brands making plans for 2023 and beyond.

The research takes a comprehensive look at the big stories dominating the digital landscape – but the headlines are just the tip of the iceberg. We consider the metaverse, the extent to which we’re already living in it, and our predictions for how immersive experiences will develop in parallel with other key technological advances. Perhaps most importantly, we recognize the critical role data and customer identity play in these CX trends – including the deeper customer understanding they enable, but also require.

We look at the rise of proprietary media networks, driven in part by the forthcoming deprecation of third-party cookies, and a wider recognition among brands that their first-party data is an asset they need to be investing in. Netflix may be hitting the headlines with their ad model plans, but they’re not alone – brands across industries are exploring ad networks not just as revenue streams for growth but as data streams for CX optimization.

Some of the trends we cover have been gaining momentum for years. For example, as consumers, we’re used to subscribing to all sorts of products and services that in the past were individual purchases. But today, we’re seeing just how far the idea of Anything-as-a-Service has come and the huge growth vector it can be for brands well-placed to capitalize on the opportunity.

We’re seeing step changes in technologies like automation, powering seamless customer service experiences, and intuitive technologies like biometrics – where new innovations are taking us beyond voice and gesture recognition and into the world of emotion perception and sentiment analysis.

Other gateway technologies like immersive shopping are very much on our radar, too, with brands just beginning to unlock the power of simulation-based technologies like virtual and augmented reality to build immersive, personalized shopping experiences.

Our report tackles these trends and more in detail. It explains what they really mean and why they’re so important now, for consumers and brands.

In many ways, there’s truth in the old wisdom: “Everything changes; nothing changes at all.” New immersive technologies, and all the trends we analyze in this report, are transforming customer experiences and opening up new possibilities for the brands willing to invest and innovate.



Beyond the Metaverse: CX Predictions for 2023

Our top 5 CX trends for 2023

A customer experience revolution is underway. To understand where brands are in this transformation, we surveyed 200 businesses across the US and UK about their plans. We also surveyed 2000 consumers about their behavior today and what they expect in the future.



#1

Everything-is-an-ad-network

As the privacy landscape evolves and the foundations of digital advertising shift, 2023 will be the year many businesses launch their own ad networks.



#2

Anything-as-a-Service

Brands are exploring how a shift from selling goods to offering products as-a-service can extend their customer relationships beyond the point of purchase.



#3

Seamless Service

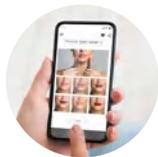
Brands are combining automated tools and technologies with human-centered approaches to deliver best-in-class customer service and support.



#4

Intuitive Technology

Intuitive technologies that can interpret and understand our intentions look set to transform how we interact with products and services.



#5

Immersive Shopping

Immersive shopping uses simulation-based technologies such as augmented and virtual reality to create interactive and highly personal shopping experiences.

AXIOM

Get the five most important
CX trends in 2023. Top CX
trends for 2024 coming soon.





FIRST, SECOND, AND THIRD-PARTY DATA – EVERYTHING MARKETERS NEED TO KNOW

BRADY GADBERRY
SVP, Head of Data Products
Acxiom

First-, second-, and third-party data are useful terms in theory but not always in practice. For The Drum's Deep Dive into Data & Privacy, Brady Gadberry (SVP and head of global data, Acxiom) lays out the three types of data you need to grow – and to call yourself a truly data-driven brand.

As marketers, we regularly throw around terms like first-, second-, and third-party data. Data is part of any smart marketer's strategy, after all. But are we so focused on data type that we are losing sight of what data does for us?

Here's a quick refresher around what the terms first-, second-, and third-party really mean. However, and this is the point of this article, these definitions have everything to do with how the data was collected, and far less about how useful the data can be to your marketing strategy.

For example, with the impending deprecation of third-party cookies, there's a lot of talk about how important it is for brands to build their first-party data assets – and rightly so, as it's data you can own and control. But before you eschew all other data and throw the baby out with the bathwater, don't lose sight of the wide variety of customer data and the huge role it will continue to play in your overall marketing strategy.

After all, it's unlikely you'll be able to achieve all your marketing goals with a first-party data only strategy. If the only people you can engage are those you already know, you'll quickly realize that while you might be able to retain and grow customer relationships, you won't be able to acquire new ones. And new customer acquisition is a cornerstone of growth.

So, what other types of data do brands need? Obviously one answer is second-party and third-party data. But what does that mean in practice? When it comes to the real business of marketing, the type of data is far less important than the results it will deliver.

Here's another way of thinking about three different types of data every brand needs in their marketing data strategy.

1. The data that helps you predict growth

First things first: you've got to be able to define your offer and understand your customers – those in your first-party data graph. This is common sense, but incredibly, still not common practice. You've got to have the qualitative and quantitative data that helps you understand where you're starting.

But then you'll want to move swiftly on to the interesting part: using what you've learned to start predicting which audiences will be your most promising growth vectors. This is where additional data comes in.

Take what you know about people and their interactions with your brand – what they're buying, how they're engaging with

your website, or visiting your stores – and expand it beyond your four walls. Look for the stuff you can learn about them that might not appear directly connected to your brand at first. For example, what sports and hobbies do they enjoy, what media are they consuming, or what kind of purchasing power do they have?

The goal is to identify the patterns that will help you predict successful audience growth and acquire new customers.

To predict future purchases, the gold standard is a clear data point like the purchase history your brand already has. However, the next best thing is similar transaction data about those who haven't yet purchased from you but have bought competitor offerings. Maybe it's from a second-party partner relationship or maybe it's third-party licensed data, but what's important is that it is predictive.

Have you just bought a home? Or like me have you just moved your oldest child into college? If so, you're probably in the market for new insurance, home improvements, or dorm must haves (and airline tickets)! These major milestones in people's lives are powerfully predictive – but may not be apparent in your own direct customer interactions.

Ultimately, it takes all kinds of data – purchase data, media data, footfall data, and many more – working together to feed the algorithms that will help you predict which actions will lead to winning outcomes.

2. The data that helps you maximize reach

As we've already discussed, cookie deprecation is a hot topic. We must all build out direct connections and stronger relationships to our customers. But we should also be augmenting the contact data that allows us to reach them. Did you know 28% of people use more than four email addresses? Even if you have a responsive one – will it be the one your marketing partner has or the email your perfect prospect uses to log in to the publishers where you are buying ad space? Do you know the latest IP address for your customer's smart TV so you can deliver relevant advertising?

When you've determined the characteristics and personas that predict your best new customers, you'll need to find them out in the world. Practically speaking, you'll need to work with an agency and data partners that have a clear view of the whole universe of your potential new buyers and who understand the meaningful characteristics that predict a great return on your ad spend.

This is where brands can widen their view. It takes third-party data to connect to audiences and meet them where they are: in digital display, on email, on CTV, via direct mail, or anywhere else you may wish to engage with them. While your strategy must be led by first-party data, you need to be able to take action on that strategy in the broader ecosystem by augmenting these data assets if you want to reach your audience reliably.

3. The data that helps you drive creativity and effectiveness

The final type of data I want to talk about is one that sometimes gets lost in the quantitative world of artificial intelligence (AI) and machine learning (ML). It's the beautiful "Aha!" inspiration that often emerges when brands and creative agencies partner to create cut-through campaigns.

We can't lose sight of the descriptive data and customer experiences that inspire the messages we send. The data that fuels these insights is often third-party, but it might also be first-party data gathered through focus groups and surveys. It's the fact-based but qualitative information that can let us walk around in our customers' shoes and sparks the big idea for the creative and messaging that moves markets.

So there you have it. Three types of data that aren't as simple as the first-, second-, and third-party breakdown we usually hear about.

The first type of data helps you understand what you're selling and who you should be selling it to, the second type helps you get it in front of bigger audiences of likely buyers, and the third helps you create the messages that will capture their hearts and minds. And, of course, it goes without saying – all data that is part of your marketing data strategy, needs to be ethically sourced, privacy-compliant, kept secure, and used responsibly.

Without all three kinds of data, you can't drive customer growth. But if you can harness all three, I think you can legitimately call yourself a data-driven brand.

READ MORE
ABOUT DATA



A SPOTLIGHT ON DATA ENHANCEMENT



ACXIOM INFOBASE®

With more than 260 million known and marketable individuals in its database, Acxiom has the critical data spine, offering the highest level of precision with close to census-level populations. To that spine, thousands of InfoBase demographic, property, lifestyle and interest attributes can be appended for targeting, segmentation, analytics and modeling.

Plus: InfoBase can be enhanced and optimized with digital connectors to create a comprehensive addressable universe for better-performing digital campaigns.

Now, Acxiom brings premium, specialized partners into the mix.



ACXIOM PARTNER MARKETPLACE

Commerce Signals® Actual card purchase transactions help estimate people's spend at different retailers.

USE CASE:

leverage this data to identify buying behaviors and create segments for card products with different value propositions (travel, foodie, etc.)

Polk By HIS Markit These are the most robust automotive marketing data solutions, spanning the entire consumer lifecycle.

USE CASE:

offer an auto loan directly to a person who is in the market for a particular vehicle.

NCSolutions This comprehensive purchase-based CPG data covers 100% of American households.

USE CASE:

create segments of customers and prospects by interests, based on recent purchase behaviors.

Equifax Get a direct measurement of wealth, economic and credit-based insights.

USE CASE:

identify people at certain affluence levels and market investment or wealth management services.

SITE PERSONALIZATION WITH FIRST-PARTY DATA



Challenge

Third-party cookie deprecation was negatively affecting a financial services brand's ability to identify unauthenticated visitors to its site.

Solution

The financial services brand implemented a first-party identity graph across all digital sources & lines of business. It also connected digital identifiers using machine learning algorithms. After integrating the identity graph into its site decisioning capabilities, match rates increased by more than 20 percentage points.

Results

- Immediate lift in model performance
- Achieved higher visitor recognition
- Executed a successful identity roadmap that will persist as third-party cookies fully deprecate

BOTTOM LINE IMPACT

OPTIMIZED CUSTOMER EXPERIENCE

MAXIMIZED MODEL PERFORMANCE

IMPROVED TRANSPARENCY IN PERFORMANCE

20 pts
Increased match rates using first-party data

ASK OUR INDUSTRY EXPERTS

Our financial services and insurance strategists meet with clients every day. We asked them to share what they're hearing when it comes to brands' top priorities.

PRESCREEN EVERYWHERE...



WENDY COBURN

“Prescreen everywhere and Operational Data Store (ODS) expansion into customer lifecycle use cases. Acxiom’s ODS solution enables instant prescreen capabilities by connecting people with their specific offers in real-time. Our clients have been using this technology to expand the reach of their direct mail campaigns and to improve the quality of the accounts they find on aggregator sites. But lately, we’ve also started to think about how this type of a solution can support the customer lifecycle. Whether it’s housing a person’s next best offer or a congratulatory message of some kind, the ODS is a valuable tool for connecting people with personalized content.”

DEPOSITS, DEPOSITS, DEPOSITS...



JULIE KUSTOFF

“Deposits, deposits, deposits – both retention and acquisition. There’s a huge opportunity for banks to gather and keep high value deposits. But it’s incredibly competitive. We’re hearing about digital-only campaigns and offers targeting prospects outside of a bank’s footprint to prevent cannibalization of their existing deposit base. Banks must have a great rate to compete, combined with a focused acquisition strategy that can be delivered with the right targeting and tactics. There’s no doubt this is a big focus for our clients with significant lending portfolios.”

RESPONSIVENESS IS STILL KING, BUT ACCOUNT QUALITY IS QUEEN.



CHUCK PRICE

“A focus on the quality of the account being acquired, whether that’s a propensity to fund a deposit account or activate and use a credit card. Responsiveness is still king, but account quality is queen. Clients are asking us to layer in performance and quality when building acquisition models. Another thing we’re being asked to analyze and predict is responsiveness by channel. It’s increasingly important to optimize targeting strategies by channel.”

BRANDS ARE MOVING TO A FIRST-PARTY DATA-DRIVEN DIGITAL STRATEGY.



RAJA' KASSISIEH

“Brands are moving to a first-party data-driven digital strategy. Clients are abandoning third-party cookie-based technologies, like DMPs, and are leaning into their identity graphs and what first-party identity can do for them. Whether it’s piloting Acxiom’s new Direct Connectors solution, which enables connection of a brand’s PII based list with a publisher’s audience to make an individualized credit offer, or simply doubling down on identifying ALL site traffic, these strategies are being executed with a lot of success.”

IN THIS RATE ENVIRONMENT, MANAGING RISK AND EXPENSES ARE HIGH PRIORITIES.



KAREN IMBROGNO

“On the Property and Casualty (P&C) side, we’re seeing carriers focus on right-pricing their products. They’re implementing a variety of cost reductions, including workforce and team consolidations. In this rate environment, managing risk and expenses are high priorities. While large investments are not likely at this time, we do see transformation strategies being put into place. This could be anything from embracing cloud technology or digitization of business processes to focusing on digital marketing channels in an effort to drive down costs. Finally, across the industry we’re hearing about environmental, social, and governance (ESG) commitments, especially diversity, equity, and inclusion (DEI) in the workforce.”

WHAT’S OLD IS NEW IN THE DATA SPACE.



DOUG HURST

“What’s old is new in the data space. We are seeing a number of clients revive Invitation to Apply (ITA) efforts. Whether they’re looking to expand their available universe or optimize addressable digital lending acquisition, they’re looking for alternative ways to predict credit worthiness. Credit bureau data is still the cornerstone of their acquisition strategies, but ITA models can uncover pockets of opportunities the bureaus miss.”

DID YOU KNOW

...Fortune Media and Great Place to Work has named Acxiom one of the Best Workplaces in Technology for 2023.

As it relates to data privacy, what does being future focused mean to Acxiom?

“I think being future focused on data privacy means anticipating and preparing for evolving challenges and opportunities in the realm of data protection.

Among other things, it means anticipating technological advancements and staying informed about emerging technologies and how they may impact data collection, use, and storage.

I think it means staying abreast of changes in legislation, regulations, enforcement, and case law so you can proactively ensure your organization remains compliant. And I think being future focused on privacy means investing in data ethics and the ethical use of data, making sure your use of data is fair, responsible, and transparent.

So, at the end of the day, I think being future focused means being proactive about the changing landscape and being willing to invest in privacy and governance to ensure that individuals’ privacy are protected and your organization maintains trust.”



Jordan Abbott

Chief Privacy Officer
Acxiom



3 DATA PRIVACY PRINCIPLES TO ADOPT NOW, EVEN WHILE GOVERNMENTS STILL DEBATE

JORDAN ABBOTT
Chief Privacy Officer
Acxiom

Data privacy and security legislation are complex, confusing, and constantly evolving. So while governments debate the issues, brands are feeling lost and in limbo – unsure of what to do. Jordan Abbott, chief privacy officer at Acxiom, offers three principles brands can embrace today, confident that they'll keep them in good stead for the future of data privacy.

Complex legislation takes a long time to come together, and it doesn't get much more complex than data privacy and security law.

In the US, Acxiom has been calling for a national data privacy law since 2004. But instead, a confusing patchwork of state legislation has emerged over the years. And the rules that govern cross-border international data transfers only compound that complexity, as we're seeing with the recent introduction of the EU-US Data Privacy Framework in response to the invalidation of Privacy Shield and Safe Harbor. And that's just focused on EU personal data. Other countries are also following suit.

BRANDS RISK GETTING STUCK IN DATA PRIVACY LIMBO

One of the biggest problems, as I see it, with the slow speed of legislative progress is that many brands feel stuck in limbo. Without clear direction from governments, they're left uncertain about how to proceed with their own data privacy and security initiatives.

So, what often ends up happening is they simply don't act on these extremely important issues at all. Complexity leads to paralysis and procrastination. Then, when laws are ultimately passed and change is mandated, brands find themselves lagging with lots of catching up to do.

It's a dangerous position for any brand to sleepwalk into, and it's only going to get worse as the data privacy stakes rise in the new world of AI and its many potential applications for personalized marketing.

THE TIME TO ACT IS NOW

The good news is brands don't have to be in a bad position. Yes, these issues are extremely complex and legislation will take time. But it's more important than ever to design your own systems to protect individuals and – as a result – to protect your own brand's future.

While governments are struggling with the finer details, you can get ahead with your own ethical approaches to data protection by design.

Here are three steps you can take now, with a good degree of confidence, to ready yourself for the ongoing evolution of the data privacy and security landscape.

THREE LOW-RISK, HIGH-REWARD PRACTICES AROUND DATA PRIVACY AND SECURITY

1. Build a foundation of fairness

Fairness is one of the most powerful guiding principles any brand can adopt for its use of data, but what does it mean in practice? On the one hand, it's about considering how you're using not just data but the tools and technologies that help you harness data in your marketing and decision-making.

On the other hand, it's important to remember we're not just talking about one moment in time, like the moment when someone gives you their data, or the moment of an interaction between them and you, in a store or on your website. It's about the potential implications that these moments can have down the line. Could it lead to an unfair, harmful, or discriminatory outcome for them? Could it keep them from getting credit? Or a job offer? Could it perpetuate a stereotype about a protected class of people? Building a foundation of fairness, for example, could mean implementing policies and procedures to regularly assess the data and tech you use to ensure they do not have a disparate impact on vulnerable consumers.

Fairness should be your foundation, and this applies to all sorts of impacts that might not be immediately apparent.

2. Maximize data transparency

We hear a lot about the need for transparency, especially in the context of the "black box" nature of technologies like AI. We must remain vigilant to keep unfair and hidden biases from creeping into learning models, whether it's a bias humans have, like confirmation bias, or the unwanted output of an algorithm. And brands will run into more intellectual property issues such as copyright protections – was the data rightfully yours to use in the first place?

But laying those issues aside (they're now table stakes), brands should be framing their approach around the question of an individual's reasonable expectations about the use of their data. Would they expect their personal information to be used, for example, to advertise based on their current location – or would they be surprised (and offended) by that? If they ask about your decision-making processes, would your company reasonably be able to explain why a certain inference was made? And have you given them control over how their data is used?

These are the kinds of issues brands need to get ahead of by building as much transparency into their data models and processes as possible.

3. Stop hoarding data

Marketers know the power of data in creating better experiences for people, but the most accomplished data-driven marketers know that too much data can be a bad thing.

It's not good to simply throw as much raw material into a data warehouse or data lake as possible, hoping to figure out what to do with it later. Today there's a recognized risk to holding on to too much information for too long – not just mismanagement or breach risks (the global average cost of a data breach this year was \$4.45m), but also a greater focus is being given to the environmental impact of data storage.

As brands experience the diminishing returns of too much data and a growing awareness of the risks of data hoarding, we're going to see more effort channeled into data minimization initiatives.

SAFE BETS FOR BRANDS GETTING AHEAD ON DATA PRIVACY AND SECURITY

If you feel like your business is falling behind on data privacy and security measures, you're not alone – and I wouldn't blame you for feeling a little lost in limbo. But while governments debate the issues and slowly pass new laws, you can still take action.

Some practices represent a good investment in your brand today, and they're likely to stay that way. Principles like fairness, transparency, using enough (but not too much) data, and generally treating other people's data the way you'd like your own to be treated are important.

They're not always easy principles to follow fully – but trust is hard won, and easily lost. Principles like these will build data trust in the longer term, and they're unlikely to go out of fashion with your customers any time soon.

[READ MORE ABOUT DATA PRIVACY](#)



As it relates to people and culture, what does being future focused mean to Acxiom?

“Being future focused on people and culture means focusing on several things.

The first is around developing a strong team, really focusing on aspects for that team that help them handle change and challenges that are thrown their way.

The second way that I think it shows up as being future focused for Acxiom is in our intentionality around building diverse teams. We know that leaning into diversity when we are developing our teams, as well as adding to our teams, is critical, and it helps us drive innovation.

Strong, diverse teams are key to the longevity of our company and our associates' careers.”



Mary Ward

Chief Human Resources
and People Officer
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