

# TRANSFORMATION

2024

FINANCIAL & INSURANCE  
SERVICES GUIDEBOOK

ACXIOM

## About Acxiom

Acxiom® is the global leader in customer intelligence and stands at the forefront of AI-enabled, data-driven marketing. As part of the Interpublic Group of Companies, Inc. (IPG), we specialize in high-performance solutions that boost customer acquisition and retention while fueling growth for the world's biggest brands and agencies. We transform omnichannel marketing strategies and execution using our AI-powered data and identity foundation, cloud-based data management, and martech and analytics services. For over 55 years, our teams across the US, UK, Germany, China, Poland, and Mexico have helped businesses optimize their marketing and advertising investments while prioritizing customer privacy. Discover more at [acxiom.com](https://www.acxiom.com), where marketing is made better.



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# Foreword



## Tate Olinghouse

Chief Client Officer  
Acxiom

We say it every year, but the pace of change in the business and marketing ecosystems continues to accelerate, propelled by a mix of emerging technologies, shifting customer expectations, and changes in regulations. For financial and insurance services companies, this rapid change presents inevitable risks to ongoing business operations. But it also creates tremendous opportunities for those that adapt faster than their competitors.

### Transform to keep pace with change

Digital transformation is vital to keep pace with change and – for marketing teams – this requires a defined strategy of ongoing modernization in the martech stack. Artificial intelligence (AI) is, of course, changing everything. But without a complete and accurate data foundation to fuel what AI can deliver, companies won't get the results they're looking for.

In addition to AI, brands should embrace the simplification of the adtech ecosystem, where direct connections to publishers and platforms are increasing efficiency and reducing waste. Brands can take advantage of the ongoing convergence of martech and adtech, creating single, unified, data and technology stacks that can drive seamless experiences across owned and paid channels. And measurement remains king because if you can't measure it, it doesn't matter. Budgets tighten year after year and will go where there's a clear and proven return.

### Put the customer experience first

We shouldn't forget what all this transformation and modernization is for. Delivering exceptional customer experiences that help acquire, retain, and grow customer relationships should always be the starting point.

Consumer expectations have been heightened – and rightly so – by niche players in the fintech and insurtech spaces, companies that can offer highly tailored, digital-first services. Personalization is becoming a relic of the past as hyper personalization – with a curated experience unique to each consumer, across any channel – becomes the future.

Maybe you're trying to get the right balance between AI automation and human interaction. Or perhaps you're collaborating with partner brands in shared ecosystems to enable multi-brand interactions. Whatever your approach, delivering experiences that exceed customer expectations should always be the goal.

### Build customer trust and loyalty

In the new ecosystem, building trust with customers can mean a variety of things, like taking a privacy-first approach to identity, or ensuring AI results aren't impacted by bias. In most industries getting these things right is essential to building lasting relationships, but in insurance and financial services getting it right is also a regulatory requirement.

When brands build trust, customer loyalty will follow. That said, loyalty itself shouldn't necessarily be the goal – brands should be striving for advocacy. Their customers should stay with them because the experience is perfectly tailored to meet their needs, not because changing providers is too much of a hassle. And they should introduce new customers based on those exceptional experiences.

### A partner can speed up transformation

Adapting to this continuously changing ecosystem will require tremendous agility in marketing operations. Brands must build teams that can move quickly to develop new skills and take advantage of emerging technologies. Trusted partners can help brands achieve this agility and achieve faster time to value, even if only temporarily while brands build out their internal skills and capabilities.

At Acxiom, we're incredibly proud to partner with so many insurance and financial services brands and to support them as they adapt to the continually changing ecosystem so they can remain one step ahead.

# Transform to keep pace with change

Digital transformation is no longer a nice-to-have. From migrating to the cloud to adopting AI, modernizing your martech is essential to drive performance, increase efficiency, and deliver seamless omnichannel experiences.

In this section, our new research, The Mass Martech Modernization, reveals how your competitors are modernizing their tech stacks. You'll also discover the results finserv companies are getting with our new Direct Connectors solution. And you can find out what you need to do to take advantage of the ongoing adtech-martech convergence.

## How We Can Help

Acxiom helps build the connected data foundation of the future – connecting siloed data with a unified identity spine, and integrating first-, second-, and third-party data across the tech ecosystem to power better data-driven experiences, media, creative and personalized engagement everywhere.

# The future of marketing: ditch the hype, embrace digital transformation

## Tate Olinghouse

Chief Client Officer  
Acxiom

We've all seen the changes striking the marketing landscape. Customer expectations, regulatory demands, channel fragmentation, emerging technical capabilities – the forces that shape the ways brands engage with their audience are shifting all the time. And marketing technology, like everything else, has to keep up.

For brands to succeed in their endless pursuit of personalized experiences that will drive customer acquisition and retention, they need to modernize their martech stack. So how's it going, what's driving modernization strategies, and what's holding them back? We put these questions (and a few more) to 200 senior marketing or IT leaders with responsibilities for martech from the US and UK, for our soon-to-be-released report, The Mass Martech Modernization.

## Here are four key findings:

### 1. Martech modernization is a top priority

The imperative to modernize isn't lost on any brand. Whether it's to catch up or keep up, a decisive 99% of the companies we surveyed are planning to make changes to their martech stack in the next 12 months.

"Insurance is an industry that's been around for a long time, it's not necessarily leading-edge in terms of leveraging marketing technology. So, over the past year and going into this year we have been on a journey to really expand and enhance our overall tech stack to increase our capabilities. We're in the process of evaluating and piloting at least a dozen new platforms."

— Director of Digital Marketing, Large global insurance provider

Positively, the C-suite is now backing the martech momentum. Those at the top are waking up to the fact that martech can help them sharpen their competitive edge, with 60% of respondents telling us it's grown in priority for their C-suite over the last few years. And, as a likely result, 65% have seen their martech budgets increase, paving the way for brands to make concerted investments in modernization.

These developments are no mean feats, with so many competing priorities and budgetary demands facing business leaders. So the appetite for modernization is high – as is the pressure to deliver on its promise.

### 2. Broad business objectives are driving modernization

The primary driver behind modernizing martech stacks, according to 40%, is to support new marketing channels. Close behind is improving overall marketing performance (39%) and the customer experience (37%). These are all perennial objectives for brands, underscoring the role martech modernization can play in driving business value. And these three motivations rank above practicalities like improving integration between solutions (35%) and improving flexibility (26%).

In terms of knowing when it's time to get to work with martech modernization, 43% of respondents suggested the tell-tale signs are legacy systems getting in the way of meeting business objectives or leaving brands exposed to threats.

### 3. AI is waiting in the wings

Although AI has enjoyed much of the spotlight recently, one of our report's biggest surprises is how few brands are currently putting it center stage when it comes to their martech stack.

There's a yawning divide between AI's sky-high hype and its low-and-slow adoption. Over half (54%) of brands haven't yet implemented AI in their martech stack at all. Their reasons? Some simply lack awareness of what to do with it, while others lack the skills.

"With AI, this idea of letting go and letting the computer do the work, I think is going to be scary, but I don't think companies in our sector have thought that deeply into it because people are like, it's going to take so long for us to get close to anything AI that they're not even thinking about that yet."

— Head of Marketing Strategy, Large US bank

All that's set to change, however. Almost half (47%) of the organizations we surveyed plan to implement AI within their tech stack in the near future. And it's set to catalyze martech modernization, with 48% saying its emergence has already prompted them to review their tech stack.

After all, AI can't be avoided forever. Respondents foresee it impacting their martech purchase strategy as they build a stack that's interoperable with AI solutions. In fact, 42% predict the evolution of AI will demand a complete overhaul of their existing martech. So there's work ahead – but rewards too.

### 4. There's a martech mountain to climb

As for what's hindering modernization, it's not just the usual suspects like economic headwinds, identifier loss, and changing privacy regulations. Many brands are yet to have primed one of martech's engines: the cloud. You might assume everything's already migrated, but 56% of respondents admit their operations remain on-premise.

Brands are struggling with a lack of internal expertise, both in cloud migration which is a challenge for 32%, and in martech more broadly which only 10% strongly believe they possess. Without this expertise to lean on, brands are blind when searching for the best solutions for their

martech modernization journey. Almost two-thirds (63%) say solutions are complex and confusing, and only 51% say they're confident in identifying solutions for their future needs.

## Read the full story in our report – and find out how brands can overcome these obstacles

These are only the headlines from those on the ground. Delve into our full report to explore how attitudes, challenges, and progress vary between the US and UK, as well as different sized enterprises. Along the way, we share illuminating first-hand views from finserv firms and other industries. And – crucially – we unpack strategies to help brands successfully modernize their martech.

Check out our full study, [The Mass Martech Modernization](#).



# From launching digital prescreen to eliminating media waste, it's time for a financial services shake-up

## Raja' Kassissieh

Industry Strategist Senior Director  
Acxiom

We all know prescreened offers are a great way to engage with people that meet the criteria for specific financial products. But we also know they can be incredibly expensive. With these offers typically delivered via direct mail to comply with regulatory restrictions, banks and financial services brands must leave behind credit-qualified individuals that are cost-prohibitive to reach using the direct mail channel.

So what if you could use a digital prescreened acquisition solution instead? Just imagine if you could cost-effectively present prescreened offers to a credit-qualified audience, that's up to ten times as large as with a typical direct mail campaign, with all the necessary approvals from credit bureaus and legal and compliance teams in place.

One of our customers – a prime financial services card issuer – is currently on this journey to digital-first presentment. It's testing out ways to modernize its credit card acquisition strategy and tap into the digital opportunity in a way that complies with the regulatory restrictions of prescreen.

This card issuer started testing digital prescreened acquisition with a second-touch amplification campaign on a major retail media network (RMN). This campaign was designed to re-present prescreened credit card offers to authenticated customers that had already received an offer in the mail, while they were logged into their retail account. When customers clicked on an ad on the retail site, it took them to the card issuer's website, where they authenticated their identity to access the same credit card offer they'd received through direct mail.

**The amplification test was repeated several times and the results were impressive. The campaign achieved a net lift of 7-9% in incremental applications at the household level, over direct mail alone.**

In addition to generating more applications for the promoted credit card, a number of other intriguing trends were seen within the campaign results:

**Low frequency effectiveness:** The ads were highly effective at low frequency, with the majority of conversions occurring after the user had seen just one or two ads.

**Response across the household:** Although the ads were targeted at the person that had received the credit-card offer, the card issuer saw response across the entire household, from anyone using the retail account.

**Interest in a variety of products:** Even though the ads were designed to drive applications for a specific credit card, the campaign drove interest in a variety of other products offered by the card issuer.

**Activity across channels:** The campaign increased interest in the brand and its products in a wide variety of channels – from search engines to comparison sites – not just on the retail platform.

Overall, the campaign delivered the type of holistic engagement we would expect to see from a branding campaign, with benefits extending beyond those usually seen with prescreened credit card offers.

So how did our customer achieve this? The answer is simple. They used a relatively new Acxiom solution we call Direct Connectors.

## Direct Connectors explained

Direct Connectors is an innovative solution that helps brands maximize efficiency by reaching their customers directly across the digital ecosystem. It provides an alternative to the imprecise, non-transparent methods of traditional onboarding which leave brands wasting their budgets talking to vast, nebulous audiences that may or may not be interested in their products and services.

The brands that use Acxiom for services such as identity resolution and enhancement can use Direct Connectors to pass audiences straight to their chosen publisher platforms using direct integrations or APIs. Deterministic matching between the Acxiom Addressable Universe of 340+ million individuals and the publisher's authenticated user base means brands know exactly who they're talking to.

This deterministic matching means Direct Connectors can be used for large-scale digital prescreened acquisition campaigns like the one described above. Financial services companies can comply with all the necessary regulations without the high costs and limited reach associated with direct mail.

There are three elements that make Direct Connectors a more effective solution than traditional onboarding.

**Direct relationships:** Brands can avoid existing onboarding processes that are slow, imprecise, and rely on too many non-transparent, third-party intermediaries.

**Speed:** 90% of audiences are available on the platform in 48 hours, compared with the days or even weeks required for traditional onboarding.

**Brands have control:** Brands have full control over their data and their audiences from start to finish. They are able to be platform agnostic, consistently reaching the same audience across different publishers and platforms.

## Which platforms can brands connect with?

With Direct Connectors, we've already established direct pipes to a variety of digital publishers, RMNs, social platforms, and advanced TV providers – from Google, Amazon, and Meta to Comcast, NBCUniversal, Samsung, and LG. And we're continually expanding the number and variety of premium publishers and platforms we work with.

We'd encourage banks and financial services brands to test out a variety of publishers and platforms and compare the results to find out which ones are most effective at reaching and engaging their unique audiences.

The card-issuer we discussed earlier (the one that saw such success with an RMN) is now exploring other platforms to really understand the role of publisher choice in driving campaign performance. This type of testing will validate the campaign's results and answer questions around whether platform selection was a major driver for the trends witnessed throughout the campaign.

For instance, is it possible that there is a halo effect associated with trusted retailers that encourages users to explore other products offered by a brand even if they aren't interested in the specific product or service on offer? Is household engagement at the account level a unique benefit of RMNs, or do other publishers and platforms have a similar model? And does advertising as a non-endemic brand on a retail site provide a performance boost?

These are all questions we aim to explore with our customers as they use Direct Connectors to reach specific audiences across a variety of publishers and platforms.

## Eliminating media waste in financial services

While digital prescreened acquisition is a great use case for Direct Connectors, it's far from the only way banks and financial services providers can benefit from the solution. One of the most effective ways we're seeing brands use Direct Connectors is to boost the efficiency of their campaigns, and eliminate the media waste that plagues the ecosystem.

Anyone involved in the digital advertising industry knows that there's waste and audience distortion happening via the traditional onboarding channels. But quantifying it has always been a challenge. Now, with Acxiom customers running campaigns via Direct Connectors, we're finally able to put some numbers behind that media waste and quantify the efficiency gains that can be achieved by going direct.

Take the example of a large retail bank that was experiencing distortion of audiences via traditional onboarding. It ran a month-long test campaign where it launched the same audiences through Direct Connectors as through its traditional onboarder – allocating the same budget to each – so it could compare performance. Let's take a look at some of the results.

## 25% reduction in CPA

Early signs of success came from higher CPM values for Direct Connectors audiences. This may sound counterintuitive but, through performance tracking, DSP algorithms are capable of recognizing audiences with higher likelihood to engage. They are therefore willing to bid more to acquire those valuable audiences, so higher CPMs are a positive sign.

Despite these higher CPMs, the cost per acquisition (CPA) – with an acquisition defined as a customer submitting a form – was 25% lower with Direct Connectors than with the onboarder. \$11 vs \$15 to be more precise. Delivering fewer impressions overall but still achieving a lower CPA indicates the campaign was reaching more of the right people – those most likely to engage.

## 44% increase in booked accounts

The bank got 44% more booked accounts from the Direct Connectors test than from the traditional onboarder. And bear in mind that was from 30% fewer impressions. The cost per booked account was almost 30% lower – at \$57 with Direct Connectors compared with around \$80 for the onboarder.

To put those figures into context, \$1,000 spent through Direct Connectors for this campaign would result in 17 booked accounts, compared with just 12 using traditional onboarders.

## More realistic reach and match rates

More impressions were served with the onboarder than with Direct Connectors, but conversions were lower. This is indicative of over-inflated onboarder match rates which are not necessarily an indicator of campaign success. Maximizing matches is often the main objective for onboarders, which means they tend to work on the basis of incentivized imprecision.

By connecting with their audiences directly, rather than using onboarders, brands get genuine matches. And because they're connecting directly with real people that are likely to engage with their message or offer, they can spend less to get the same results. Or spend the same and get better results. A nice choice to be faced with!

The campaign results these financial services brands are seeing serve to dispel the myth that addressable digital isn't worth the effort. With our customers seeing a 20-30% reduction in CPAs with Direct Connectors, it clearly has the potential to deliver sizable savings, or to allow brands to achieve far more with the same budgets.

## Ready to get started with Direct Connectors?

It's been a year since we launched Direct Connectors and the solution is expanding rapidly, with connections continually being formed and tested with new publishers and platforms.

We're exploring and calibrating some of the results we've seen so far, including the impact of publisher selection on campaign performance, and the role of non-endemic advertising in retail environments. We're also exploring the potential of various publisher channels to help banks and financial services brands connect with Gen Z. SnapChat is currently showing unexpected promise.

We'd encourage any brand that wants to increase their media efficiency and talk directly to their customers across the digital ecosystem to test out Direct Connectors.

The four steps to getting started with testing Direct Connectors are simply:

- 1. Identify test audiences**
- 2. Identify partner platforms for testing**
- 3. Push audiences via traditional paths and direct to platform**
- 4. Monitor and track the results**

It's time for a financial services shake-up, so get ready to challenge the existing ecosystem, eliminate the waste, and make your media budgets work so much harder.

A photograph of a woman and a man sitting at a desk in an office. The woman, on the left, is wearing a purple and white striped shirt and has her hair in a ponytail. She is smiling and looking at a laptop. The man, on the right, is wearing a blue sweater, glasses, and has a beard. He is also smiling and looking at the laptop. The background is a modern office with large windows and a dark desk.

**Get in  
touch to  
get started  
today.**

# The martech-adtech convergence is accelerating, but work must be done to reap the rewards

## Jess Simpson

VP, Head of Consulting  
Acxiom

The line between martech and adtech has been blurring for some time. But their convergence is now accelerating, driven by the very thing that traditionally separated them – the use of first-party data.

Where once this data was used solely in owned channels, brands are now compelled to put it to broader use. They must use it to meet the demand for seamless cross-channel experiences, respect consumer privacy in an evolving regulatory landscape, and mitigate the reduced availability of third-party cookies. These trends are placing more importance on a first-party data spine that unifies martech and adtech, and lives and moves throughout both paid and owned media.

Brands are already making the most of this convergence in a variety of ways. Some are integrating their customer data with programmatic advertising platforms and personalizing ad campaigns based on customer purchase history, preferences, and behaviors. Others are aggregating marketing and advertising campaign data to create a unified journey that guides the customer along the path to conversion. And some are integrating data from martech and adtech platforms to develop more accurate attribution models that improve optimization capabilities.

So, how can the convergence of martech and adtech benefit your brand, and what do you need to do today to make the most of these benefits?

## How convergence can benefit your brand

Here are three of the key benefits of the martech-adtech convergence:

### 1. Personalized omnichannel experiences

The people you're reaching with marketing and advertising don't see the difference between the two – and nor should they. Unifying data from both advertising and marketing efforts allows brands to achieve a holistic view of the customer. It also creates a cohesive narrative and engagement strategy so they can deliver consistent customer experiences across all channels. And combining martech's customer insights with adtech's targeting capabilities means brands can reach known audiences with highly personalized content and advertising, leading to higher engagement and conversion rates.

### 2. A unified approach to data governance

The convergence of martech and adtech enables a unified approach to data governance. This ensures customer data is handled securely and ethically, minimizing the risk of data breaches or non-compliance with legal requirements. And, as data privacy regulations like GDPR, CCPA, and other potential federal statutes move the market in the direction of consent, the

convergence facilitates a cross-channel approach to consent management.

### 3. Increased efficiency and better ROI

A unified approach to marketing and advertising allows brands to be more agile, quickly adapting to changes in customer behavior or market conditions. They can optimize campaigns in real time, ensuring their budget is directed toward the most effective strategies. They can reach the right audience, with the right message, at the right moment, across multiple channels. This increases the impact and effectiveness of both marketing and advertising efforts, leading to better ROI.

## Brands must get behind the convergence

These benefits are appealing to any brand. But reaping the rewards of the martech-adtech convergence isn't easy – it takes a real long-term commitment. It's not necessarily about investing in many new technology platforms – most brands already have things like customer data platforms (CDPs), experience platforms, and their adtech ecosystem. It's more about getting the data management part right to make everything else work effectively. And that means modernizing the data stack.

There are a couple of things your brand should already be thinking about as you work toward the connected, data-driven experiences this convergence enables:

#### **Embrace the cloud: it's critical to unified experiences**

The cloud is at the center of a modernized data stack, where the convergence of martech and adtech is taking place. While it's easy to assume everything has already gone to the cloud, that's not the case. Our new research, entitled *The Mass Martech Modernization*, reveals less than half (44%) of marketing operations take place in the cloud, with the remaining 56% staying on-premise.

Brands need their data management, intelligence, and orchestration – often infused with AI and machine learning – to take place in the cloud. Then the activation itself can be headless, enabling seamless experiences across a variety of channels.

#### **Break down silos in your data and your organization**

Organizational alignment can be one of the greatest obstacles to making the most of the martech adtech convergence. Getting marketing and advertising teams to collaborate can be challenging when these functions have traditionally operated in silos, so some changes in organizational structure and processes may be required.

In addition to breaking down organizational silos, you'll also need to bring together data from disparate martech and adtech platforms. Streamlining data ingestion and integration will be vital.

#### **A single customer view enables everything else**

Once those data silos are smashed, you can start thinking about how you create a single view of the customer by unifying information in a data spine. Elements like data hygiene and identity resolution will play a key role in creating a single view that is both accurate and actionable. And, as the privacy landscape evolves, a unified consent management platform must form an integral part of this spine.

Once you have this single view in place it can enable everything from unified attribution and analytics to omnichannel segmentation, driving those seamless, personalized experiences that will delight your customers.

## A shift in customer experience

The convergence of martech and adtech signals a significant shift in how brands approach customer engagement, combining the best of both disciplines to deliver unified experiences. Integrating these traditionally separate areas means you can deliver more cohesive, personalized experiences across multiple channels while respecting consumer privacy and driving higher ROI. But there's work to be done before you can enjoy the benefits of convergence, and you may need support to get there.

We can help. Acxiom operates as a platform-agnostic services partner, and we have extensive experience and expertise in data management, identity resolution, and cloud technologies. We can help you overcome the challenges and harness the opportunities of the martech-adtech convergence to gain a competitive edge.

Love The

**Solve.**

ACX<sup>X</sup>OM

# DEMYSTIFYING THE DATA LAYER:

## The Transformation of Marketing Data Infrastructure\*

The marketing technology stack is undergoing a profound transformation. And a robust data foundation is central to making it work for you - a foundation that easily integrates with the marketing ecosystem and delivers on multiple use cases, including insights and measurement, activation, and optimization.

**Determining how to achieve your future marketing goals is no longer a mystery!**

The purpose of this research was to provide insights into the rapidly evolving and increasingly complex data layer of the marketing ecosystem, with a specific focus on the trends shaping the state of data infrastructure investment, understanding the ongoing transformation and its trajectory.

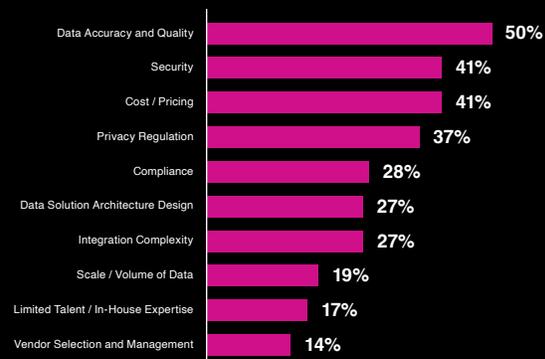
**Here are some of the highlights:**

## 5 KEY Elements to Make the Transition

- 1 Shift toward cloud-based environments.
- 2 Design and establish persistent first-party identity graphs.
- 3 Evolve CDPs from systems of record to unified intelligence and data management platforms.
- 4 Increase demand for data clean rooms to enable collaboration within and across brands and media providers for targeted planning, analysis and measurement.
- 5 Address challenges in content and audience data adoption and integration, particularly structured and unstructured data.

**50% say data accuracy and quality are top barriers to effectively leveraging data and data infrastructure to support marketing**

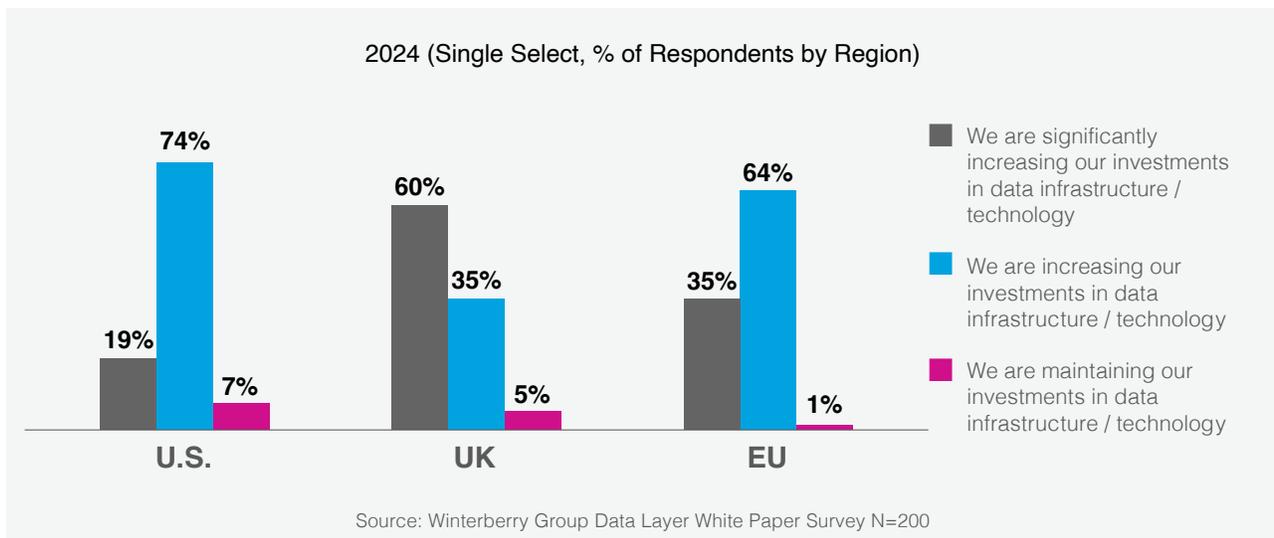
2024 (% of Time Selected Top 3)



Source: Winterberry Group Data Layer White Paper Survey N=200

# Solving the 200 Use-Case Maze

Since the digital era began, the number of marketing use cases has expanded to more than 200 detailed requirements. Without strategic prioritization of these use cases, organizations struggle to develop a prioritized roadmap that defines the data architecture requirements and detailed investment rationale.

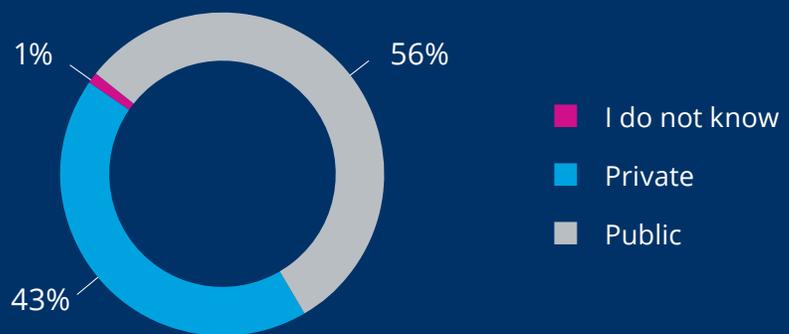


**Is your organization increasing, maintaining, or decreasing investment in data infrastructure and technology?**

**93%** in the U.S. say they are increasing investment

**99%** leverage generative AI for either content production or data

2024 (Select All That Apply, % of Respondents)



Source: Winterberry Group Data Layer White Paper Survey N=200

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# Put the customer experience first

Hyper-personalized services from digital-first providers have raised the bar for customer experience in the financial services and insurance sectors. To acquire and retain high-value customers in this competitive market, brands must harness data to enable seamless, relevant experiences across the channels their customers prefer.

Keep reading to find out how AI delivers a faster time to revenue by reducing the time to customer understanding and personalization. You'll also take a sneak peek at our upcoming CX trends predictions for 2025 and explore the role financial services companies can play in collaborative data ecosystems that are designed to deliver seamless multi-brand experiences.

## How We Can Help

Acxiom helps ensure brands have clean, current, connected data. Fresh, accurate data can make all the difference when it comes to data-driven decisioning and capitalizing on the promise of AI. Acxiom provides a host of data hygiene and data strategy services as well as a full suite of multi-touch marketing and email campaign services to help brands better acquire and retain more customers.

# Faster time to revenue: a tangible AI benefit we can all get excited about

## John Watkins

Chief Operating Officer  
Acxiom

**Experimenting with AI is on the agenda for most marketers. But its often-cited benefits of productivity and efficiency can be hard to equate against real business value. Here, John Watkins (chief operating officer, Acxiom) explores how AI can make marketing more nimble by reducing campaign life cycles, with the measurable benefit of cutting time to revenue.**

Progress in artificial intelligence (AI) is reaching a point where achieving faster time to anything requires effective use of AI solutions. According to the latest McKinsey report, 55% of organizations are already using AI in at least one business function, and the emergence of generative AI is accelerating adoption.

Discussions around the benefits of AI tend to focus on efficiency and productivity. At Acxiom, for instance, we see productivity increase by anywhere from 20% to 80% when we use AI to boost our development capabilities. Projects that would previously have taken months can now be delivering results for our customers in just a couple of weeks.

But the efficiency and productivity benefits of AI aren't always that easy to quantify, especially in marketing. It can be hard to make the case for the vague concept that AI makes your marketing faster and more productive. So, how about the idea that AI can reduce campaign life cycles so they can deliver revenue more quickly? The promise of cutting time to revenue by 50, 60, or even 70%? Now that's something any marketer can get excited about.

As long as you have the right data foundation in place, AI delivers faster time to customer understanding, which

enables faster time to personalization, which in turn means faster time to revenue. Let's take a closer look at these three stages.

## 1. Faster time to customer understanding

Using AI to reduce the lifecycle of a campaign, and make sure it drives revenue more quickly, starts with audience selection. I recently spoke with a brand that took – on average – seven days to select the audiences for their campaigns. By implementing AI, they were able to reduce this process to just minutes, dramatically increasing efficiency.

Once marketers have selected audiences for a campaign, they can also use AI to gain a better understanding of what those customers want and what their preferences are. How and when do customers interact with the brand? Are they more likely to open a marketing email at 10am on a Saturday as they relax over a late breakfast, or at 6am on a Monday as they gear up for the week ahead? Is email the right channel or do they prefer interactions via social platforms?

## 2. Faster time to personalization

Equipped with in-depth audience understanding, marketers can use AI to quickly personalize the customer experience. This personalization can take place at all stages of the customer journey, from initial exposure

to advertising, right through to post-sales support and customer service.

Where brands used to design 20 creative variations for a campaign, AI now allows them to generate thousands of granular variations almost instantly, delivering advertising that is based on real-time insight and is highly personalized to the customer. As someone that enjoys the great outdoors, for example, I'm far more likely to engage with an ad for a brand that's geared towards something that interests me, like fly fishing, rather than home decor and accessories.

This personalized experience can be carried through to the brand's website. To continue with the fly fishing example, AI could be used to adapt the homepage so it greets me with reviews of wading gear, or relevant offers on rods and reels. And, once I've bought a pair of waders, AI can use that information, along with additional data, to predict what I'm likely to need next time I interact with the brand. Whether that interaction happens via the website or the customer service team, the brand can meet my needs more speedily.

Personalization may not sound like a new approach in marketing, but with the loss of cookies and other third-party identifiers, it's becoming more complex. By ethically leveraging behavioral patterns and individual characteristics to predict what customers might do or want next, AI takes personalization to the next level and allows the automation of marketing interactions that anticipate customer needs.

As well as improving the customer experience, this automation will inevitably reduce costs by reducing human interaction (though human oversight of AI will remain critical). In fact, in the McKinsey report referenced earlier, marketing and sales functions were among the most likely to report double digit cost reduction from the use of AI, along with functions such as risk and service operations.

### **3. Faster time to revenue**

In addition to speeding up the planning and execution of campaigns, AI allows brands to shorten the purchase path by enabling experiences that make customers more likely to respond, interact, and ultimately purchase.

Our latest research, *Where Marketing and AI Collide*, reveals almost half (47%) of consumers are more likely to engage with an ad or a marketing email if it contains personalized content, including tailored offers. And over half say personalized ads and recommendations help them find relevant products and services more easily, which ultimately shortens the purchase journey.

But the same report reveals only 12% of brands are actively predicting customer needs using AI at the current time, so there's plenty of opportunity for further adoption. AI-driven experiences don't just drive quick sales, they also increase brand loyalty, allowing brands to increase market share and enjoy recurring customer revenue.

## **A note of caution**

When it's done right, AI has the power to enable greater audience understanding, supercharge personalization, and cut time to revenue. But to function effectively, any AI solution needs a strong foundation of data that is clean, connected, consistent, and compliant. The phrase "garbage in, garbage out" has never been more relevant.

What's more, marketers that experiment with AI need to consider end-to-end customer journey flows and how each touchpoint will be impacted. The use of AI to select audiences, deliver a fantastic experience, and drive a peak in orders is pointless if a downstream supply chain issue means customers don't receive those orders on time. A customer's view of a brand is only as good as their last interaction, so when a delightful marketing experience is followed by a poor fulfillment experience it will be the latter they remember. In a fickle and competitive market it's all too easy for them to take their business elsewhere.

## **Embracing the art of the possible**

AI has the potential to help marketers cut campaign lifecycles, minimize costs, increase brand loyalty, capture market share and realize recurring and new customer revenue in a timelier manner. As long as marketers start with a strong data foundation, and consider all touches along the customer journey flow, AI can drive marketing efficiency and productivity in a way that's simple to understand – by reducing time to revenue.

# A human-centered approach: CX predictions for 2025



Each year we survey thousands of people across the U.S. and UK, about what we predict will be the biggest customer experience trends for the year ahead. We explore their behaviors today as well as their expectations for the future, and we also speak to brands in both markets to learn their CX plans. In our upcoming CX trends report for 2025 you'll read about:

## #1

### **Balancing technology with a human touch**

With people craving less tech-dependent lives, a digital-only approach can dehumanize brands. We'll explore how technology can help brands best serve customers without eliminating personal interactions.

## #2

### **Fandoms and communities**

Brands that foster communities create a sense of belonging that transcends simple transactions. We'll investigate how both brands and consumers benefit from fandoms and communities.

## #3

### **Subscription, membership, and loyalty**

Creating welcoming experiences for all, while offering unique value for loyal customers is a balancing act. We'll delve into effective loyalty models, including key lessons from luxury brands.

## #4

### **Inclusive product and service design**

Diversity, equity, and inclusion commitments should extend to the design of products and services. We'll take a closer look at both customer expectations and brand strategies for inclusive design.

## #5

### **Transparent data exchange**

People want control over how brands use their data. We'll explain how transparent data exchange empowers people while providing valuable insights that allow brands to deliver exceptional CX.

Look out for the 2025 CX trends report coming soon. In the meantime, why not find out what our predictions were for 2024.





# Financial services brands will play a vital role as the ecosystem economy evolves



**People don't want a mortgage. They don't want home insurance. They don't want a real estate agent. They want a home.**

— **Miklós Dietz**, Senior Partner, McKinsey

This quote, from the co-author of the book *The Ecosystem Economy*, perfectly sums up the premise of data ecosystems. Today's continually connected time-poor consumers don't want to have to interact with numerous companies, in multiple channels, to achieve their end goal. They increasingly expect simple, seamless experiences that span multiple brands and deliver what they need – from a house to a holiday – with minimal friction.

The ecosystem economy can deliver those unified experiences. And financial services brands must play a leading role in making it a reality.

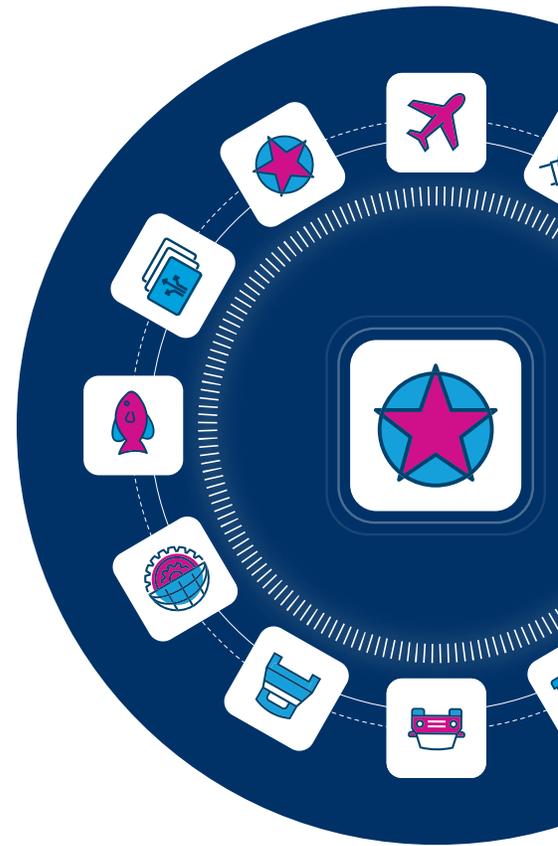
## So what is the ecosystem economy?

The term “ecosystem economy” simply refers to the trend for brands from different industries to create collaborative, data-driven ecosystems to deliver connected consumer experiences. In addition to the obvious benefits that come with customer satisfaction, these ecosystems also allow brands to drive much-needed revenue from their first-party data.

Of course, partnerships that blur industry lines are nothing new. The impressive growth of co-branded credit cards is a testament to that and illustrates the power of card issuers teaming up with airlines, hotels, or retailers. And these one-to-one brand partnerships have sown the seeds of the ecosystem economy. But until recently, brands have lacked the infrastructure to securely share data across larger multi-brand ecosystems.

Now, with developments in technologies such as data clean rooms, identity resolution, AI, and predictive analytics, brands can connect with multiple ecosystem partners at a deeper level. They can overlap and join data sets without moving them or drilling down to personally identifiable information (PII) and can create truly exceptional customer experiences based on real-time information. The beauty is that most brands are already using the technologies required for data collaboration, which makes the ecosystem economy an effective way to quickly realize value from investments in innovation.

Most financial services brands have a wealth of customer data, but industry regulations understandably have made them reticent about sharing data in the past. Now technological developments allow these brands to enter collaborative data-driven ecosystems, safe in the knowledge that their data remains secure, and they can comply with regulatory obligations.



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**The beauty is that most brands are already using the technologies required for data collaboration.**

## The time to test has arrived

The ecosystem economy so far has been in its crawl phase, with most brands only looking to collaborate with individual partners for co-marketing opportunities. The co-branded credit cards we talked about are a great example, and we're also seeing insurance companies working with sporting brands and banks working with retailers.

We're now entering the walk phase, with brands starting to build networks of multiple partners that will put the customer at the center of connected data ecosystems and enable more dynamic experiences. Travel and mobility brands are leading the way, but auto, health, retail, and entertainment brands are also starting to get on board.

It's at this stage that financial service brands will play a critical role. There are likely to be specific ecosystems based primarily on financial services, like the home-buying example mentioned at the start of this article which would require both a mortgage and insurance provider. But any brand ecosystem, whether it's built around travel, automotive, shopping, or health, will inevitably require some type of payment or financing solution. It's likely to require insurance in one form or another too. So the time to start testing data collaboration is now.

Ultimately the ecosystem economy will enter its run phase, when massive ecosystems of hundreds if not thousands of brands are likely to be formed, supported by a fabric of agreed-on data protocols. That future may not be so far away, with McKinsey predicting the revenue generated in data ecosystems will represent 30% of the global economy by 2030.\* Financial services brands that establish themselves in the ecosystem economy today will be well placed when this evolution occurs.



# 30%

**McKinsey predicts the revenue generated in data ecosystems will represent 30% of the global economy by 2030.**

\* <https://www.mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/strategies-to-win-in-the-new-ecosystem-economy>

## Here's a helping hand

As a platform-agnostic services partner, Acxiom can support you as you explore data collaboration opportunities. We welcome you to use our expertise in identity, data management, clean room technologies, analytics, privacy, and compliance as your competitive advantage as you begin your ecosystem economy journey.

**Concept and strategy:** From customer analysis and financial modeling to platform review and program design, we can align your ecosystem with your brand, objectives, and customer interests, without being constrained by technology limitations.

**Implementation and integration:** We can support everything from your business requirements and implementation roadmap to platform integration and overall user experience.

**Execution and measurement:** We can help you plan and execute relevant and engaging campaigns and then measure the impact to make sure they're delivering the desired results.

**Program management:** We'll provide ongoing support, including partnership development.

Find out more about the evolution of the ecosystem economy at [acxiom.com/resources/ecosystem-economy/](https://www.acxiom.com/resources/ecosystem-economy/)



# Smart ways to boost acquisition ROI with email marketing and remarketing

## Scarlett Burks

Senior Director, Product Marketing  
Acxiom

## Carolyn Nye

Principal Sales Support Manager  
Acxiom

## Dina Plath

Senior Product Manager  
Acxiom

In my decades of watching the evolving landscape of digital marketing, I've realized the pivotal role email marketing continues to play in it. Email remains a valuable weapon in the marketer's toolkit despite the advent of new communication platforms. That's because of email's direct reach and personal engagement with people. Recently, we've seen a marked resurgence of email marketing as a strategic tool that has adapted to modern challenges and continues to deliver significant ROI when used effectively.

I recently visited with Acxiom's email marketing expert Carolyn Nye and senior product manager Dina Plath to get their latest tips on succeeding in email marketing and remarketing – and most importantly, maximizing ROI.

### We often think of email as old school, but why is email still such an important tool for marketers?

**Carolyn:** Email has had incredible staying power. The average consumer really can't exist in today's world without an active email address. Every company you do business with or every app you sign into requires an email address. People use their email inboxes for communication purposes, which allows marketers to successfully contact them directly. Marketers can reach people in their inbox, where they have their undivided attention unlike display or a social ad – meaning email has been and remains a very effective tool for marketers.

### Will a single email or a string of repeated emails allow marketers to achieve their goals?

**Carolyn:** It all depends on the goal. Many marketers want an individual to take action directly to purchase a product. Sometimes one email can do the job; however, it will more than likely take a few emails before the recipient will take action. We have seen through lots of testing that three email touches tend to be the right frequency and volume to get people to act without causing them to be annoyed about getting too many emails.

### How have you seen acquisition email used most successfully?

**Carolyn:** Acquisition email is a wonderful branding tool and works really well when complementing other media channels like direct mail or display in social. We've also seen acquisition email be very effective at driving traffic into store locations or car dealerships.

### What are anonymous visitors, and what challenges do they pose for marketers?

**Dina:** Anonymous visitors are people who go to a website and browse through but never complete an action that would allow the brand to identify them. For example, they might browse through different products, but they never log in, make a purchase, or leave an email address. Depending on the industry and site, up to 98% of site visitors can stay anonymous!

Anonymous visitors make it much harder for the brand to understand who those people are and what drove them to the site. It is much harder to engage them for conversion, even though they were already interested enough to come to the website in the first place.

### How do you learn more about anonymous visitors?

**Dina:** We know brands want to respect people's privacy, so we maintain the visitors' anonymity. Using pseudonymous identifiers, Acxiom provides household-level insights such as demographics, purchase intent, or segmentation. This enables marketers to understand the type of people who are interested in their product and better tailor the messaging and experience when reaching out to them.

### What is email remarketing, and how does it help marketers?

**Dina:** Email remarketing uses those same pseudonymous identifiers to find the best way to reach anonymous visitors via email. Because they've already interacted with the brand on its website, it's considered remarketing.

We've found that by running a campaign aimed at anonymous visitors, brands can achieve 10 times greater ROI compared to traditional email prospecting marketing. That is because those people have already shown interest, and they're already somewhat familiar with the products. They just need that extra touch to convert.

### What is email remarketing's potential to improve ROI, and how have you seen it used best?

**Dina:** General remarketing is an exciting new resource in an email marketer's toolbox. By allowing an email to an anonymous site visitor, we are then bringing them back to the site to potentially complete an action they started previously. It's a lot like an abandoned cart email. Any type of transactional or triggered email has a much higher conversion rate than a typical marketing email. So, in that way, email remarketing is a very powerful tool. Even if the audiences are small, the conversion rates are significantly higher than a general email message because the recipients have already shown an interest by initiating a site visit.

### What are some of the industries that are doing email remarketing right?

**Dina:** Email remarketing tends to work best for industries that have high lifetime value (LTV), such as banking and financial services, travel, auto, or insurance, just to name a few.

### What are the two most important things to remember when using email marketing or email remarketing?

**Dina:** Email remarketing is the most efficient way to reconnect with potential customers who are in your blind spot. How often are brands handed a list of prospects who have already expressed interest in their products and services, and made the first few moves toward converting? Therefore, email remarketing can achieve 10 times the ROI compared to traditional email prospecting.

**Carolyn:** Any type of triggered email that is sent based on a behavior or action a person takes can have significantly higher conversion rates than a traditional promotional email. Even if the quantity of emails is small the return may be worth the effort. At the end of the day, email is a vehicle to get people to think about your brand and get them back to your website. Even if your email program isn't perfect, being in market is important, because your competitors are! To learn more about the effectiveness of email marketing in driving conversions and its synergy with remarketing strategies, visit our website.

# The holistic experience: what businesses forget when it comes to CX

## Christina Melton

Senior Director of Experience  
Acxiom

What comes to mind when you think of customer experience (CX)? I'm going to wager it's the initial interactions with the customer – everything that takes place through the marketing channels used to reach them, the brand's website and the purchase experience itself.

But a customer's experience with a brand doesn't end there. The journey continues: from delivery updates to product feedback and after-sales support. Inevitably, much of this customer experience will be driven by employees, and enabled by an ecosystem of IT systems.

Factor those in and you get a full picture of CX. In fact, even calling it "CX" doesn't really cut it: what we should be talking about is CX (customer experience), combined with EX (employee experience). What we should be talking about is a holistic experience.

## Case in point: My experience with a cable TV provider

I recently needed to get a cable TV box and modem removed from my account. An error in my cable provider's data entry caused the company to think I had more boxes than I actually did.

There wasn't a way to resolve this online, and calling customer service often resulted in more headaches. I remembered enjoying my in-person experience at the store, so off I went to a local brick-and-mortar, where I explained the issue to the employee, who knew exactly what happened and how to resolve it. Hurrah! Well, not quite ...

The problem was it was going to take them some time. As I watched their flurry of typing and eyes darting between

monitors, I asked if their system was easy to work with. Tilting the monitors to show me, they explained that they had to access two different systems which had similar information. What these systems didn't do was talk to each other well – which is what caused my issue in the first place. The employee had to enter redundant information into both systems until the "older one" was phased out. Definitely not "Hurrah!"

In this case, the customer (me) suffered because the employees didn't have the tools they needed to be efficient. I was patient, as I work in the customer experience world and try to empathize with employees – but not everyone has that time or empathy. It's a subpar experience for everyone involved.

## So how can brands create a better, holistic customer experience?

### 1. Empower your employees

The employees who interact with customers on the front lines can make or break the CX moments that matter. And there are many of these moments. SuperOffice reports that the number of customers using live chat, email and phone support has climbed by more than over 50% over in the last 10 ten years.

Responsibility for maintaining these digital channels rests on the shoulders of companies' IT teams, making them as much a part of CX as customer-facing employees. Any outdated tech or policies can inhibit responsiveness and let customer queries slip through the cracks.

Research consistently shows us that employees who are

engaged, have the right tools, and are well-supported in their roles are more likely to provide elevated service to their customers. Creating this level of positive CX can boost sales. Sales can be boosted by 20% and customer loyalty rates by a staggering 233%, according to RingCentral.

So no matter how automated and innovative their your marketing and customer acquisition strategies may be, brands need the processes and systems used by their employees use to match. Seamless systems reduce friction and employee frustration, but also enable them to work more efficiently, driving better CX.

## 2. Map your touchpoints

Comparing the customer journey to the employee experience can clarify provide clarity on shared issues, uncovering crossover where employee issues negatively impact the customers as well. Perhaps employees are struggling to use a new CRM system, for example, while customers are reporting incorrect data and inaccurate correspondence. With a holistic look at CX, brands can see relationships like these between otherwise isolated incidents and weak spots.

By mapping the CX touchpoints to the EX touchpoints – online and in-store – and mapping those to existing tech enablers, brands can find the gaps in the experience. This may include things like a disconnect between the warm, hyper-personalized CX at the point of purchase, and the generic after-sales experience where employees use a completely different language.

A holistic approach shows brands how CX might be front-loaded in the customer journey and neglected later on. These discrepancies are vital to understand, since 75% of customers desire a consistent experience, regardless of how they engage with a brand. In fact, Marq's brand consistency report revealed 32% of respondents saw revenue increases surpassing 20% by maintaining consistent messaging. Employees are the ones delivering that messaging and experience, so brands need to look beyond those early, pre-purchase interactions and across employees' role in the customer journey.

By assessing the experience on the employee side, brands can also slash issue resolution times from days to minutes. Maybe an email was routed to two teams, leaving them

to figure out who would resolve it. Mapping EX to CX can streamline and simplify how customer contact gets routed, assigned and resolved. And, as in my earlier example, this holistic approach can eliminate instances of underlying technology forcing employees to work in multiple, fragmented systems.

Holistic experience mapping doesn't compel brands to fix everything on day one, but it does give gives them an informed, comprehensive perspective on the gaps in customer their experience and their underlying causes.

## 3. Hone your analytics

As we come back to time and time again, the quality of your customers' experience depends on the quality of your customer data and analytics.

Brands should be regularly evaluating CX to proactively address the key moments in their customer journey. They can then identify gaps that arise, tackle the most pressing issues, and create a strategy and roadmap for how and when to sort the rest.

A holistic CX strategy also helps continuously improve and introduce new ways to innovate the customer experience. Analytics can highlight the areas that will see the greatest returns, while allowing customer data to be shared across touchpoints for a truly integrated omnichannel strategy. Joining up data points and silos gives brands a clearer picture of root causes in issues affecting the customer experience – whether deriving from a product, IT or employee issue.

With this unified approach, the CX experience becomes a holistic, end-to-end journey – one. One that reflects all the ways customers interact with a brand – and all those who play a part in it; not just the customers but the employees who serve them and the IT teams that facilitate it all.

So, what comes to mind when you think of CX now?

Axiom's industry-leading data strategists and solutions draw on decades of experience to help brands optimize their use of data and technology. Speak to an expert about how we can help you deliver exceptional customer experiences.

# Build customer trust and loyalty

Building trust is a key part of delivering exceptional customer experiences that can ultimately result in loyalty or even advocacy. There are many ways to build that trust including being transparent about how customer data is used, choosing privacy-by-design data and identity technologies, and making sure your AI tools run on data that is accurate, complete, and free from bias.

Read on to discover how the new era of identity allows you to connect with people – not proxies – in a privacy-compliant way. You'll find out what you need to think about before you employ AI marketing tactics, as well as how a laser focus on what matters to your customers can drive brand advocacy.

## How We Can Help

Axiom puts data to work for brands by helping them get privacy-compliant data ready to take action. Whether this includes cleaning, stitching, data sharing or driving connected activation across channels, Axiom helps brands use data to grow.

# The future of identity means connecting with people, not proxies



## Kyle Hollaway

SVP, Head of Global Identity  
Acxiom

**As brands press on with their post-cookie strategies, Kyle Hollaway, senior vice president and head of global identity at Acxiom, explores the future of identity. With a technological convergence opening up exciting new opportunities across the industry, he explains how brands can reach people – not proxies – with far greater precision.**

In the weeks since Google announced it won't deprecate cookies after all, it's been gratifying to see how brands have barely missed a beat. "As you were" seems to be the prevailing attitude across the industry, with businesses moving forward with their plans to wean themselves off third-party cookies.

## And there's a very good reason for that.

Third-party cookies were only ever a proxy for people – and a highly inaccurate and ineffective proxy at that. Now, with advances in identity meaning brands can actually connect with real people, on premium platforms, there's absolutely no incentive for them to return to depending on cookies, even if that mechanism is technically still functioning.

Identity is entering a new era. Whether it's retailers creating seamless customer journeys or financial services providers delivering tailored offers, brands are increasingly confident about who they're connecting with, which opens up exciting new possibilities.

So what's driving this change, what does it mean for brands, and what do they need to do to take full advantage of it?

## A timely tech convergence

To some extent, we should probably thank Google for the cookie dance. While quite frustrating, it did at least accelerate the development and adoption of some key technologies that were already in the works. A timely convergence of cloud, data clean room, and identity-related technologies is enabling a new and more effective approach to connecting with people.

There's been an overall shift toward brands using their first-party data to connect directly with downstream platforms and partners. This is enabled by data clean room technologies that sit on top of cloud hyperscalers. This combination allows data to be shared, in a privacy-compliant manner, without having to move it around the ecosystem. The ability to get a people-based match without the risk associated with sharing files across the internet is attractive to the entire industry.

But cloud-hosted data clean rooms alone don't provide a complete solution, because there still needs to be a match between data sets. The matching methods employed in data clean rooms were historically quite elementary, using predetermined hard keys like hashed email addresses, which limited scale. But now identity providers are provisioning these clean rooms with capabilities that drive higher match rates. This creates a combination of scale and precision that improves on anything brands have been able to achieve in the past.

## Opening up new opportunities

One positive consequence of these developments is the emergence of new media opportunities for brands. Publishers, retailers, and media companies have always had their own audiences and a wealth of first-party data, but they couldn't do much with that data because they didn't want to share it.

Now the ability to share this data in a privacy-compliant manner, where the platform or publisher retains total control, is driving the success of retail media and other media networks. A whole new segment of the industry is opening up and providing ideal environments for brands to find their customers and the customers they'd love to have.

Brands no longer need to deal with opaque audience expansion and obfuscation as they have in the past. They don't need to waste advertising dollars reaching people who have nothing in common with their intended audience or lose out to the adtech tax. Instead, they can take their first-party audiences and identifiers directly to the publishers or platforms with which they want to work. The platforms can find those people within their own audiences and get the brand's message in front of them.

As well as making far better use of their budgets, knowing precisely who they're talking to means brands can use different tactics, like delivering personalized communications and offers. Financial services brands, for example, could potentially make pre-screened credit card offers via digital channels – previously only possible via direct mail.

In addition to working more directly with publishers and platforms, the ability to securely share data also opens up opportunities in the ecosystem economy. Brands can partner with brands from multiple industries, creating shared data ecosystems. These ecosystems allow them to deliver better customer experiences, drive more value from their first-party data, and achieve a faster return on their investment in digital innovation.

## Making the most of identity's new era

So what should your brand be doing to make the most of this new era of identity, where you can connect with real people rather than proxies? These four steps will set you on your way:

### Unify your first-party data

We can't say this often enough. Your first-party data represents your direct relationship with your customers, so it's always the best place to start. Determining what data you have and unifying it in a single location and view of the customer is vital.

### Add identity and data hygiene

An enterprise identity solution will help you assimilate your data so everything you know about each customer is linked. And data hygiene will make sure your information is accurate and up to date.

### Expand and enrich your audience

Expanding your audience, either through lookalike audiences or data enrichment, will give you greater reach while maintaining precision. This provides greater scope for segmentation and personalization and will drive better results.

### Make industry connections

Whether you're connecting directly with premium platforms through data clean rooms, or entering into brand partnerships through data ecosystems, you can be specific about activating audiences and can reach them with precision.

With many brands still building out their internal capabilities, working with a partner may be the quickest way to get your data and identity foundation in place so you can start taking advantage of identity's new era. To find out more about how to advance post-cookie plans (and why you should), take a look at our recent blog post.

# Don't rush straight to AI marketing tactics - get these 4 data fundamentals right first



## Jess Simpson

VP, Head of Consulting  
Acxiom

**Everyone's telling marketers they need to add AI to their madtech stacks. But fools rush in, says Jess Simpson, head of Consulting at Acxiom. To stand any chance of making AI or any tech investment a success, you need to get your data management layer right first.**

Cannes is over, and after countless keynotes, panel discussions, and Rose-cooler conversations, the results are in: everyone says marketers should be using artificial intelligence (AI), but no one's exactly sure how to use it – or how to prepare for it. And I believe this gap will be one of the most dangerous traps for brands in the coming year.

Don't get me wrong, AI is going to do amazing things for your marketing. But instead of jumping straight into the latest flashy tech and tools, you have to get serious about your data and identity strategy first.

Because here's the part no AI guru is saying out loud: a lot of madtech is commoditized, whether AI-driven or otherwise. What's not commoditized is your relationships with your customers and the intelligence you can build about them as individuals.

You can have multi-channel platforms ready to go, with AI to power your segmentation and creative strategies, but it's only going to go so far if you haven't done the work to understand your customers.

So, allow me to bring you back from the glitz of Cannes Lions' madtech innovation to the unglamorous-but-absolutely-critical data practices you need to get right if you want to make use of AI.

## Firm up your data foundations

When I say data foundation, I'm talking about all the ways in which your brand gathers, manages, and uses customer information – and how you connect it to the real individuals behind the data, to engage them in intelligent, ethical ways.

A data foundation helps you meet customers' desire to see deeper value. Perhaps you're trying to reach parents, for example. Don't just offer them a discount voucher. With a greater understanding of their key stressors, concerns, and interests surrounding children and parenting, you can help them understand how your brand is going to help them navigate parenthood. There's a powerful difference between a customer thinking they can save a couple of bucks on diapers, and believing your brand can support them as they raise their child.

It's a complex marketing blueprint as unique as a fingerprint, but you should start building it today – or risk having a very hard time down the line.

# Here are four steps to get you started.

## 1. Optimize your data collection

You'd be surprised how many brands don't have a grasp on exactly what customer data they're collecting, where they're collecting it, and how. So start by auditing and updating those practices. Work backward from what you want to understand about your customers if you know. (It's also okay if you don't yet know what you need to understand about your customers, so long as you understand what that means for your data collection strategy.)

Are you building consent into your data strategy? Are you giving customers access to the data you have about them via a preference center so they can review everything, update or remove information, or make other requests?

By giving customers control over their data, you can actually end up learning more about them. And an open, transparent interaction like this can contribute to a positive customer experience. Remember, data collection isn't just the housekeeping around the experience – it's part of the experience. And that's only going to get more important in a cookieless world.

It's worth stressing the importance of a data minimization strategy focused solely on what you actually need to create truly meaningful customer experiences, without always having to rely on personally identifiable information. All your customer interactions then become more relevant – whether you're talking to existing customers when they visit your website, or to an unknown lookalike audience in a paid advertising environment. You're much more likely to convert from these deeper connections than more superficial personalization at scale. (And it will help you earn the trust of your customers when it comes to the ethical use of data about them.)

## 2. Don't neglect data organization

Brands I work with often have data located in between 50 and 100 places – and that's just the smaller ones. With big, global CPG groups, the numbers can make you dizzy. So simply consolidating all that data to get a view of your

data set becomes a significant job – let alone processing it into audience segments.

This is foundational work that can be fast-tracked with the help of intelligent automation. The tricky part is that the way this kind of automation is evolving – think data science and AI-powered classification – means it very quickly becomes something mere mortal marketing managers will struggle with. So you need an expert team.

## 3. Get the right talent in place

The exact mix of data and analytics skills you'll need in your team will depend on the sophistication and scope of your marketing plan, but a strong technical leader will always be a critical appointment. They can help break down the walls between leadership, product, marketing, and analytics teams.

And with an experienced view of the hugely complex madtech landscape, they can help to steer your technology investments to meet your marketing needs. Importantly, they can also map those investments to the internal talent that will need to manage it and the partners that can help you succeed – identifying gaps to be filled along the way by hiring or co-creating solutions with partners.

## 4. Put the data to work on priority use cases

Finally, you're ready to put your data to work. And if you've followed the steps I've outlined so far, you can be confident you've got a reliable data management foundation in place.

Start by identifying the use cases you're confident will deliver real value, and be deliberate about defining that value up front, along with timelines for when you aim to see it delivered.

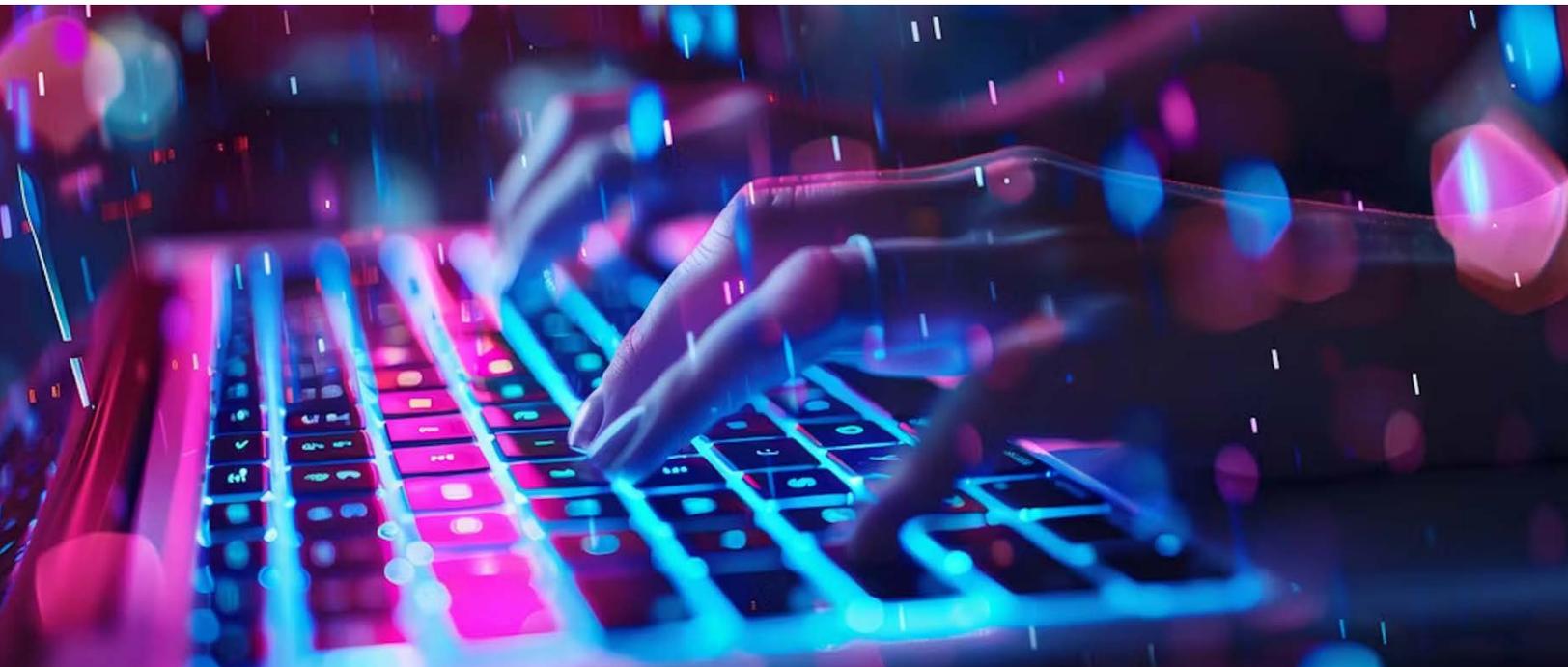
The key here is to set expectations based on your capabilities today. You might have a senior-level stakeholder in sales hoping for great things from AI, but if you're not aligned on the value that's expected versus the resources you have in place in terms of people, processes, and technology, you're headed to trouble down the line.

## Do the hard work now, so everything's easier later

I warned you this stuff was unglamorous. But without a robust data and identity strategy in place, none of the amazing outcomes promised by AI-powered madtech innovations are possible. I'm not here to rain on any parades – just to remind you to put in the hard work now, so that everything becomes easier later.

Maybe it's because I've had Cannes on my mind, but for me, the data strategy conversation reminds me of moving to a new country. It's really exciting to think about the beauty, the landscape, and where you're going to live. The hard part is learning the language. It's not the nice, Instagrammable part – but it's the part that'll determine whether your move is a long-term success.

**Learn how Acxiom's data management solutions can help you lay the foundations for AI and other madtech innovations, so you can acquire, grow, and retain the customer relationships that matter most.**



# Six steps to guard against bias in AI results

**Jordan Abbott**, Chief Privacy Officer, Acxiom

Artificial intelligence (AI) has opened up exciting possibilities around improved efficiency and enhanced customer experience. But AI-driven marketing is only as good as the data available to it. This has rightfully raised concerns about the potential introduction of bias into AI results if input data lacks diversity, is influenced by societal biases or is otherwise skewed.

Here are six things brands can do right now to avoid bias in the systems that harness AI technology.

**#1 Diverse and representative data:**  
Strive for diverse and representative data when training AI models. Aim to include different demographics and perspectives to reduce the risk of perpetuating existing biases.

**#2 Robust testing and evaluation:**  
Conduct thorough testing of AI models to identify any biases in their outputs. Evaluation should focus on fairness across various demographic groups to catch hidden biases and discrepancies.

**#3 Regular audits and monitoring:**  
Implement regular audits and ongoing monitoring of AI systems to detect and correct any emerging biases. This ensures continuous improvement and alignment with ethical and privacy guidelines.

**#4 Collaborate with domain experts:**  
Involve domain experts, ethicists, and diverse voices during the development and training processes to provide valuable insights and challenge potential biases.

**#5 Transparency and explainability:**  
Strive for transparency by ensuring AI systems are explainable to both users and developers. Understanding the factors that contribute to its decisions can help identify and mitigate biases effectively.

**#6 Support a national data privacy law:**  
We've seen multiple states take steps to address the overarching issue of data privacy. It's time to settle on a uniform national law that addresses many of these issues. Doing so is a win-win for people and for business.

Read the full article at  
[www.acxiom.com/blog/privacyday2024/](http://www.acxiom.com/blog/privacyday2024/)



# The real cost of marketing distractions: customer advocacy

## Tate Olinghouse

Chief Client Officer  
Acxiom

What's the cost of marketing distraction when shiny objects like new technologies or buzzy trends whip up fear of missing out in even the most disciplined marketers? We saw it plenty in 2023 (hello, generative AI), and we'll doubtless see more of it in 2024.

When brands start believing "more is more," the potential cost is much bigger than the price of this or that new tool. The real impact is the opportunity cost—wasting time and effort investing in what are essentially distractions, instead of focusing on what really matters, which is delivering better experiences for people to drive growth for brands.

In my last article, I wrote about the myth of the shiny object, and how marketers are too often dazzled into investing in technologies before they even know how they'll use them to achieve business outcomes.

Let's explore the real cost of this kind of distraction. The antidote to FOMO isn't just a "less is more" approach—it's really "better is more." You have to know precisely what gives your brand its edge, and then be disciplined enough to pursue it with laser focus, ignoring other temptations that are not accretive to your customers or their experience.

But listen, it's not easy—I get it. There are plenty of tempting traps along the way, but maintaining a disciplined focus on what really matters for your customers is worth it because of what it will unlock: customer advocacy.

## Storage is cheap, but hoarding is expensive

Some people are natural hoarders, so it's no surprise brands display these tendencies, too. Combine this with the constant threat of marketing FOMO, and you've got yourself a recipe for dangerous levels of distraction.

For brands, that presents like bloated product lines and a spray-and-pray approach to selling through inexact marketing and advertising.

A decade ago, brands started to hoard data, thinking that the more they could learn about their customers, the better. Storage is cheap, after all, and it made the real cost of all this distraction harder to notice at the time. Now they are drowning in data and struggling to find the data that actually matters. This is a great example of good intentions gone wrong.

Martech tools are becoming more plentiful and affordable for brands. Look at the explosion of Scott Brinker's marketing technology landscape supergraphic over the years. You have the budget dollars to fund these tools, but can you afford the time, effort and potential distraction?

## AI is the latest mega-temptation

The elephant in this particular room is AI. To be clear, product teams and marketing teams need to understand AI and should have already started to develop AI-specific

strategies—including knowing AI’s place. New, hyped-up technologies can be valuable and even transformative. AI will certainly be for some. But brands need to be very clear about the business problem they’re using it to solve.

AI tools like ChatGPT, Microsoft Copilot and Perplexity are amazing efficiency enhancers. They can help you get 80% of the way there with some tasks—but today they don’t take you the last mile. We’ve seen this play out in some of our research around AI and customer experience: Brands talk a good game about using AI, but only 12% of the organizations we surveyed actively predict customer needs using AI.

If you aren’t disciplined, and you give in to distractions like AI for non-core use cases and other buzzy marketing tactics, you risk finding yourself in a dangerous position: You’ll get really good at being really average in many things instead of being really great at what matters.

## Avoid the loyalty trap

Speaking of average, what was once the measure of a great brand—customer loyalty—has almost become table stakes in modern marketing. Think about it: With so many brands running loyalty programs, building apps and online communities, and generally trying to make their customer experience more like a rewarding subscription service, loyalty just isn’t all it was once cracked up to be.

I mean, sure, if you chart the stages of a customer relationship, from the point where they don’t know you or care about you, through a transactional relationship and into the loyalty zone, then loyalty is a great achievement.

But here’s the thing: In my own experience as a consumer, I’m loyal to many brands—but would I count myself as an advocate for them? Certainly not for most of them. A loyalty program will keep me loyal, but it won’t turn me into an advocate on its own. Only a great experience will. If advocacy is the new differentiator—the key to outperforming your competitors across customer acquisition, retention and growth—then it’s advocacy that you need to focus on single-mindedly.

## Get this one thing right

So what does the path to advocacy look like—the one all of this other shiny stuff is distracting us from?

### The way I see it, you earn customer advocacy by:

- Building and harnessing a strong data foundation.
- Understanding your customers and prospects better than any other brand.
- Creating meaningful, personalized value exchanges.

What most brands don’t realize (until it’s too late) is that loyalty isn’t the final destination. In fact, it’s a particularly dangerous and deceptive trap awaiting you on your journey to the ultimate goal of customer advocacy.

The bonus additional step here is, of course, avoiding those non-core distractions and focusing instead on the kind of customer understanding that only your brand—and no one else—can build.

# We Partner with Industry Leaders

**8** OF **10**  
TOP

Financial Institutions

**9** OF **10**  
TOP

Insurance Providers

**3** OF **5**  
TOP

Pharma Manufacturers

# A partner can speed up transformation

With change happening so fast, recruiting internal talent with expertise and experience in new technologies, trends, and regulations is always going to be a challenge.

Whether you're migrating to the cloud, or introducing AI applications, working with a martech services partner like Acxiom can accelerate digital transformation in your organization. It helps you deliver immediate value while you build internal expertise.

As an agnostic services partner, we can work with any technology partner. We can help you select the vendors and solutions that can meet your needs, integrate those solutions into your tech stack, make sure your martech is fueled by the right data, and successfully navigate changing regulations. We can also provide data management, identity, and analytics solutions to help you optimize marketing performance.

### How We Can Help

Acxiom provides a host of marketing cloud services for partner technology providers including Salesforce, Snowflake, Adobe, Google, Pega, Treasure Data and more. We help brands define and implement their tech stack strategy, selection, implementation, management, and optimization. With thousands of certifications and growing, Acxiom helps brands get the most value from their tech investments.

# Tech up or shut down: the ultimate marketing survival guide

## Tate Olinghouse

Chief Client Officer  
Acxiom

### **Evolving your martech is no longer optional – adapt now or risk falling behind in a future that’s already here.**

In the fast-paced world of marketing, it seems like there’s always a new “game-changer” on the horizon. AI-driven personalization, cloud-based solutions and martech tools frequently emerge, each promising to revolutionize your business overnight.

However, while the industry buzzes with the latest trends, the true future of marketing lies with those who recognize that digital transformation isn’t about adopting every shiny new tool. It’s about martech modernization – a strategic re-engineering of how businesses operate to drive deep customer insights, create meaningful connections, foster brand advocacy and achieve sustained growth.

### **The martech strategy blind spot**

Surprisingly, 21 percent of companies we surveyed across the US and UK lack a coherent martech strategy. That’s one in five brands purchasing tools, plugging them in and hoping for better business outcomes.

Without a cohesive approach, martech tools don’t communicate, data gets siloed and workflows become tangled. This disjointed setup isn’t just inconvenient – it’s expensive. Our research shows over half (66 percent) of companies face overlapping functionalities in their martech, with 53 percent reporting that these inefficiencies directly undermine their marketing goals.

The good news is businesses can turn this trend around. The key is building a blueprint where every piece of technology works in harmony. And companies don’t have to go it alone. A martech services provider can help design a system that’s efficient, connected, and ready for digital transformation. Here’s how:

The services partner starts by analyzing existing tools, identifying redundancies and determining whether technologies are working together or in isolation. This audit ensures that the tech stack aligns with marketing objectives and identifies strategies to close any gaps.

The next step involves eliminating tools that add complexity without value and ensuring the remaining technologies are seamlessly integrated. This is crucial for enabling smooth data flow across platforms, leading to sharper insights, more personalized experiences and streamlined operations. It also generates cost savings.

But it doesn’t stop there. A services partner can then help design a dynamic, long-term strategy that evolves with the business. As new technologies emerge and the company grows, the tech stack remains aligned with business goals. The design is dynamic.

Martech modernization is the engine that drives digital transformation. An integrated tech stack transforms a brand from reactive to proactive, fragmented to seamless and outdated to ready for the future.

## Martech 2.0: embracing a composable approach

The era of monolithic martech suites is fading, giving way to a more flexible, composable approach. This shift reflects a broader strategic evolution. Less than half (37 percent) of organizations working with martech service providers believe a single, integrated marketing suite is the best solution, compared with 53 percent of those who haven't partnered with such providers. This trend indicates a growing preference for agility and adaptability.

Brands are moving beyond one-size-fits-all solutions. They now seek the ability to tailor their tech stacks to address specific challenges and achieve precise marketing objectives. While industry applications and platforms are often grouped together, each has unique strengths, and understanding these nuances is crucial. This insight and the flexibility to integrate the right platforms into a dynamic martech design is critical. It enables sharper targeting, seamless data flow and, ultimately, truly personalized customer experiences. The conversation is evolving from "What tools do we need?" to "How do we strategically orchestrate these tools to achieve our goals?"

## AI: the hype is real, but data and tech could be holding you back

AI is undeniably the star of marketing today, promising everything from predictive analytics to personalized customer journeys. However, AI's effectiveness is only as good as the data and technology foundation upon which it's built.

Over half (53 percent) of marketing and IT leaders in the US and UK report that outdated martech is significantly hampering their operations. These legacy systems often trap data in silos, leaving AI blind to real-time insights and forcing it to make uninformed guesses.

Integration issues compound the problem. AI tools lose their impact if they can't seamlessly connect with existing systems. Outdated martech leaves even advanced AI spinning its wheels, unable to access the data and capabilities needed to perform effectively.

An aging tech stack can also lead to inconsistent, gap-riddled data. Poor data quality leads to sub par AI performance, no matter how sophisticated the tools. Scalability is yet another critical factor. AI requires the ability to process vast amounts of data at high speed, but older tech stacks may struggle to keep up, leaving businesses falling behind competitors.

Before diving into AI, it's essential to get the basics right: start with clean, well-managed, ethical and accurate data as your foundation. And don't let outdated martech hold you back – because if your tech is stuck in the past, your AI will be too.

## The path forward: thoughtful digital transformation

So where does this leave us? As we look to the future, the brands that will thrive are those making strategic decisions. In a world obsessed with speed, true innovation may involve hitting pause to choose the right technology design, rather than rushing to adopt the newest tool.

As the buzzwords continue to fly, remember: real power lies not in chasing trends but in making thoughtful decisions, focusing on the long game, and developing a strategy that enables continuous evolution.

**Discover how today's leading brands are navigating this transformation, and the challenges they face, by exploring our report, *The Mass Martech Modernization*.**





# ACXIOM + ACTION IQ

## Brighten your composable CDP future with Acxiom and ActionIQ

### Problem

There's growing pressure to attract new customers and increase customer lifetime value. But enhancing your marketing performance can take months. Many brands are handcuffed in these scenarios by a divide between marketing's needs and IT's priorities. This is exactly where ActionIQ shines. With composable deployment options and its "low code, no copy" approach, ActionIQ simplifies customer journey management while maintaining data compliance and avoiding technology redundancy – reducing costs and improving speed-to-market.

### How we help

ActionIQ was built to integrate with leading cloud-based platforms such as AWS, Snowflake, and Databricks. Their pioneering, warehouse-agnostic architecture has positioned ActionIQ at the forefront of CDP and tech stack modernization. Acxiom's expertise in data strategy, solution architecture, implementation and marketing ops is a perfect pairing for ActionIQ's solution. With the ability to augment your investment with audience data, AI-enhanced propensities and identity resolution, Acxiom accelerates brands' time-to-value and marketing effectiveness.



"Our partnership, leveraging ActionIQ's Composable CDP and Acxiom's customer intelligence, allows our customers to create 1:1 customer experiences in a privacy-first manner."

**Michael Trapan**

Head of Product Marketing  
ActionIQ



# ACXIOM + ADOBE



## We help financial services brands transform to deliver meaningful experiences that drive business impact

### Problem

People today have endless options when it comes to selecting the right financial partner. Money is personal and sensitive, and people want a partner that understands them and their needs, and then delivers the best experience and solution when and where it matters the most. Every brand engagement—or lack of engagement—leaves behind a data story that marketers must decode to anticipate and meet the people's needs. And in a world of increasing regulation and financial disruption—coupled with evolving organizational demands and shrinking budgets—marketers don't get a second chance to make that first impression. They must navigate these challenges, all while delivering flawless experiences to beat the competition. Access to real-time insights and seamless processes that fire across integrated technologies and channels are no longer nice to have, they're a growth imperative. That's where Acxiom and Adobe can help.

### How we help

Acxiom unlocks Adobe Experience Cloud to help brands drive transformation and growth. As a Platinum Adobe Solution Partner and Platinum Adobe Technology Partner, Acxiom is both a strategic advisor and technical expert for brands evaluating, implementing, or optimizing their martech and adtech ecosystem to meet the evolving needs of today's consumers. Leveraging our data and identity heritage, we've created quick-to-implement integrations within the Adobe Experience Platform to help financial marketers gain competitive advantage throughout all stages of the buyer journey—identifying and engaging unknown website visitors, data enrichment to better understand prospects and customers, activate relevant offers and experiences that drive conversions, and more. Financial brands that partner with Acxiom and Adobe have realized dramatic efficiency improvements across omni-channel marketing, optimized marketing investments based on real-time insights, increased customer engagement and retention through meaningful experiences, and driven growth through new customer acquisition. What outcomes can we help you achieve?



# ACXIOM + DATABRICKS



## Supercharge data collaboration to unlock growth

### Problem

Marketers today face vast challenges of managing and making sense of fragmented data coming from multiple touch points. Legacy marketing and data management tools often fall short and cannot handle the speed, scale, and complexity of the data - leading marketers to limited ability to effectively reach their customers and personalize campaigns. In today's tumultuous digital world, marketers need a unified platform for data processing, advanced analytics, and machine learning.

### How we help

Acxiom and Databricks empower brands and their agencies with data collaboration that creates actionable outcomes to fuel growth, while adhering to privacy regulations. Acxiom provides Databricks clients with powerful data, identity resolution, and holistic consulting services to help clients create better outcomes with their marketing dollars. Acxiom helps clients better understand their customers and optimize campaign performance, provides audience addressability and activation using Acxiom's powerful data solutions like InfoBase and Personicx, and helps clients supercharge their campaign measurement to gauge campaign performance and optimize media mix.



"We're seeing more and more the trend around interoperability. Because Databricks is open source, it's easier than ever for our customers to integrate with tools that they have today or new technologies that they might adopt tomorrow, such as Acxiom's identity solution or third-party data solution. This makes it as easy as possible for our customers to use Databricks as that foundation and continue to use the benefits that Acxiom provides as well."

**Ally Hepp**

Solutions Architect  
Databricks



# ACXIOM + SALESFORCE



## From data chaos to strategic growth: Unleash the true power of Salesforce

### Problem

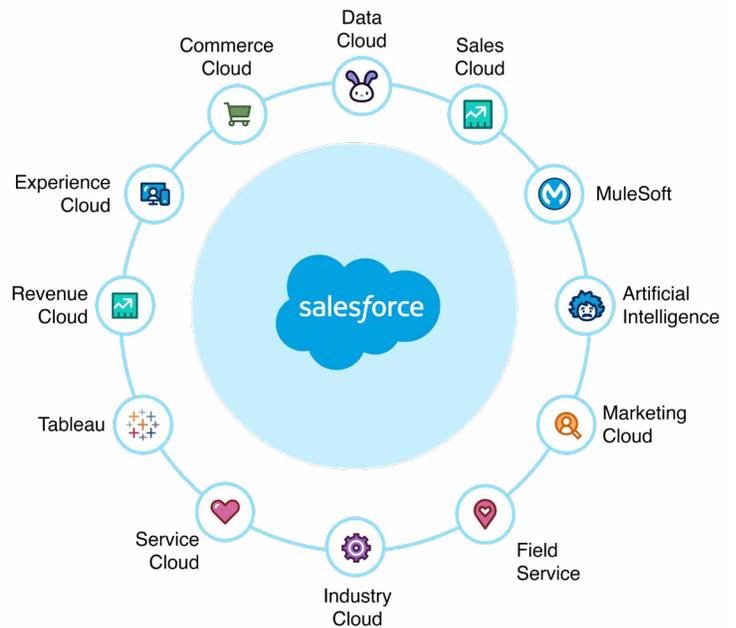
In today's fast paced digital world, businesses are under immense pressure to deliver personalized customer experiences while managing a growing maze of data silos and evolving regulations. For companies using Salesforce, the challenge is even greater: fragmented data across systems leads to a disjointed view of customers, making it hard to deliver experiences that drive loyalty and growth. Navigating multiple vendors adds complexity, creating inefficiencies that slow down innovation. As these challenges mount, businesses are left wondering how to fully leverage their Salesforce investment without losing focus on their core objectives. This is where a trusted partner becomes essential – one that can streamline operations, ensure compliance, and unlock the full potential of a brand's data to drive strategic success.

Acxiom offers **complete Salesforce support** across all products, from Data and Marketing to Commerce, Sales, Service, and Analytics. Whatever the need, we've got you covered.



### How we help

Acxiom transforms your Salesforce investment into a strategic advantage by unifying data across all touchpoints – Sales Cloud, Commerce Cloud, Marketing Cloud, Data Cloud, and more – delivering a real-time, 360-degree view of your customers. Our end-to-end Salesforce services streamline implementation, optimize operations, and leverage AI for predictive analytics, ensuring seamless integration with your existing systems. Together, we'll break down data silos, personalize customer experiences at scale, and maintain agility in an ever-changing market. The result? Faster growth, smarter decisions, and a competitive edge that's built to last.





# ACXIOM + SNOWFLAKE

## The leader in data sharing and the leader in data management deliver solutions amidst the data deluge

### Problem

With the changing privacy and regulation landscape, a deluge of data, and the constant introduction to new technologies, organizations are forced to think innovatively on new ways to extract customer insights and reach new audiences in a manner that will generate higher ROI and adhere to privacy guidelines. Marketers and brands alike must find new, innovative (yet safe) ways to collaborate with other brands, reach their customers, and personalize their campaigns.

### How we help

Acxiom and Snowflake band together to provide clients with data insights, powerful identity resolution, and consultative services to help clients supercharge their campaigns and better connect with their customers and prospects in a privacy-safe manner. Acxiom has a variety of products and services available for Snowflake clients, including powerful data for data sharing, identity services, and native apps available on-demand. Most recently, Acxiom's Real ID is now available in Snowflake's data clean room, which helps Snowflake clients resolve identities faster across multiple channels without copying or moving PII. With the help of Acxiom, Snowflake clients can benefit from improved match rates, more personalized campaigns, acquiring new customers, and retaining the customers they love, all while keeping privacy a top concern.



“As Snowflake continues to make strides to mobilize the world’s data, partners like Acxiom can give our customers greater flexibility around how they improve their digital resilience while continuing to meet their marketing goals in a privacy-safe manner.”

**Chris Child**

Senior Director of Product Management  
Snowflake





TREASURE  
DATA

# ACXIOM + TREASURE DATA

## Give your Treasure Data CDP superpowers

### Problem

As companies have developed increasingly sophisticated tech stacks, the need has grown for solutions that enhance data management while eliminating data silos. Treasure Data has evolved over a decade to become a leading CDP that addresses these needs with a flexible, extensible solution. Unlocking the full power of a solution like Treasure Data becomes a matter of finding trusted partners that can help brands implement, manage, optimize, and scale.

### How we help

With more than 50 years of proven enterprise data management expertise, Acxiom can simplify your Treasure Data implementation and increase the business value of your CDP by facilitating the design, implementation, operations, and optimization of your Treasure Data solution throughout your organization. Add in our industry-leading audience data, AI-enhanced propensities and identity resolution, and it's easy to see how Acxiom accelerates brands' time-to-value and marketing effectiveness.



“With the inevitable cookie-less world, marketers need to continue to change their tactics as privacy regulations and consumer attitudes evolve. The Acxiom integration gives brands a single access point for customer experiences, allowing them to be more agile in the acquisition of new customers while boosting customer loyalty and re-activation.”

**Andrew  
Stephenson**

Marketing Director  
Treasure Data



# Final thoughts

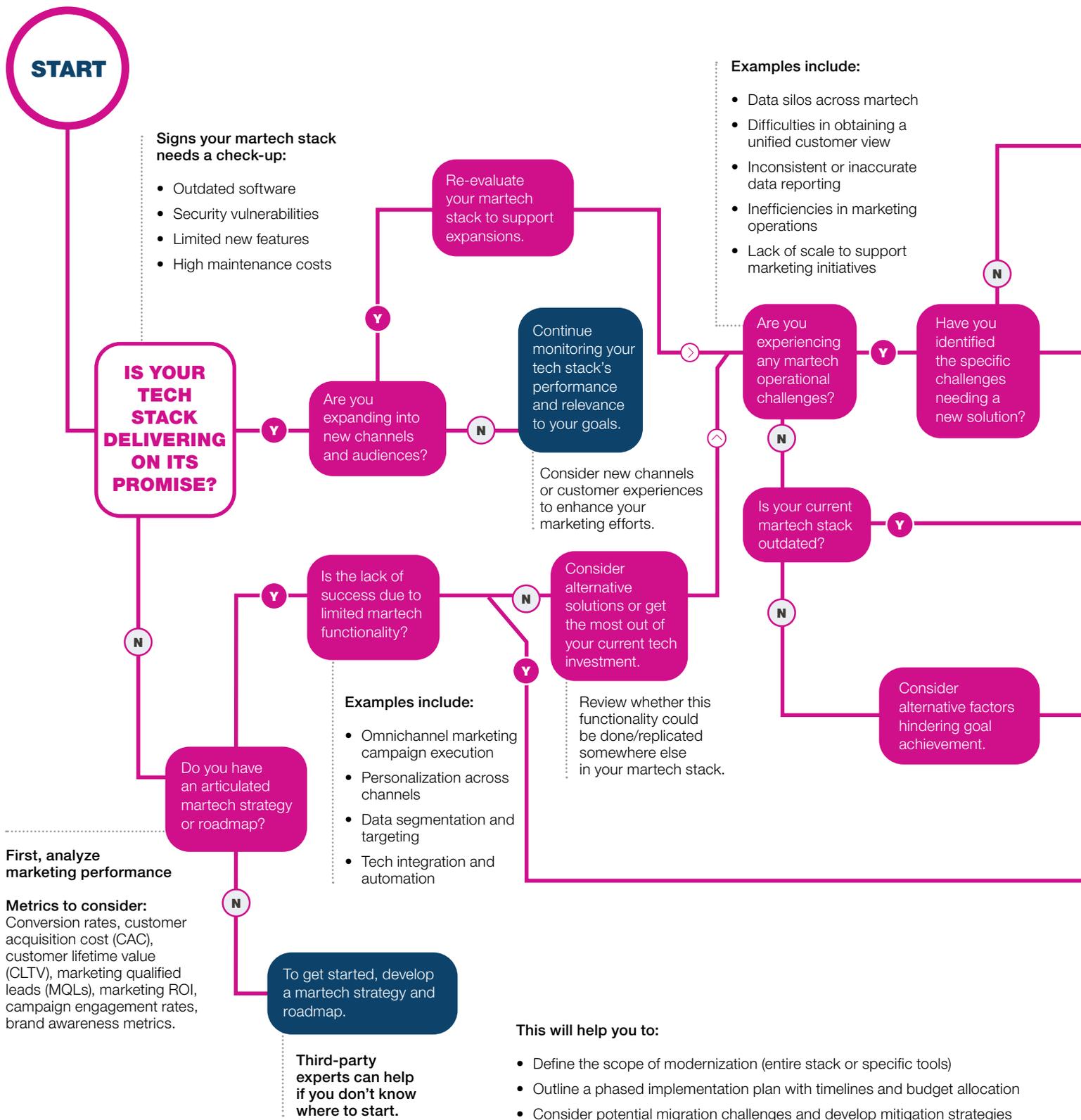
In a world of accelerating change, martech modernization is a necessity for all financial and insurance services brands. But that doesn't necessarily mean chasing the latest AI innovation.

In many cases it's about simplifying the tech stack, getting the basics like data and identity right, and developing a coherent martech strategy to make sure every component works in harmony.

It's also often about collaboration – whether that's working with a services partner or a tech partner, making direct connections with platforms and publishers, or joining forces with other brands to deliver seamless, data-driven customer experiences. And of course that last part is the key. When you put customer understanding and experience at the heart of your martech strategy you're already halfway there.

Not sure where to go next? We've put together a decision tree to guide you on your transformation journey.

# MARTECH MODERNIZATION DECISION TREE



**Consider a tech audit to help identify:**

- Current functional gaps
- Data integration challenges
- Security vulnerabilities
- Workflow and efficiency improvement

**Single source:**

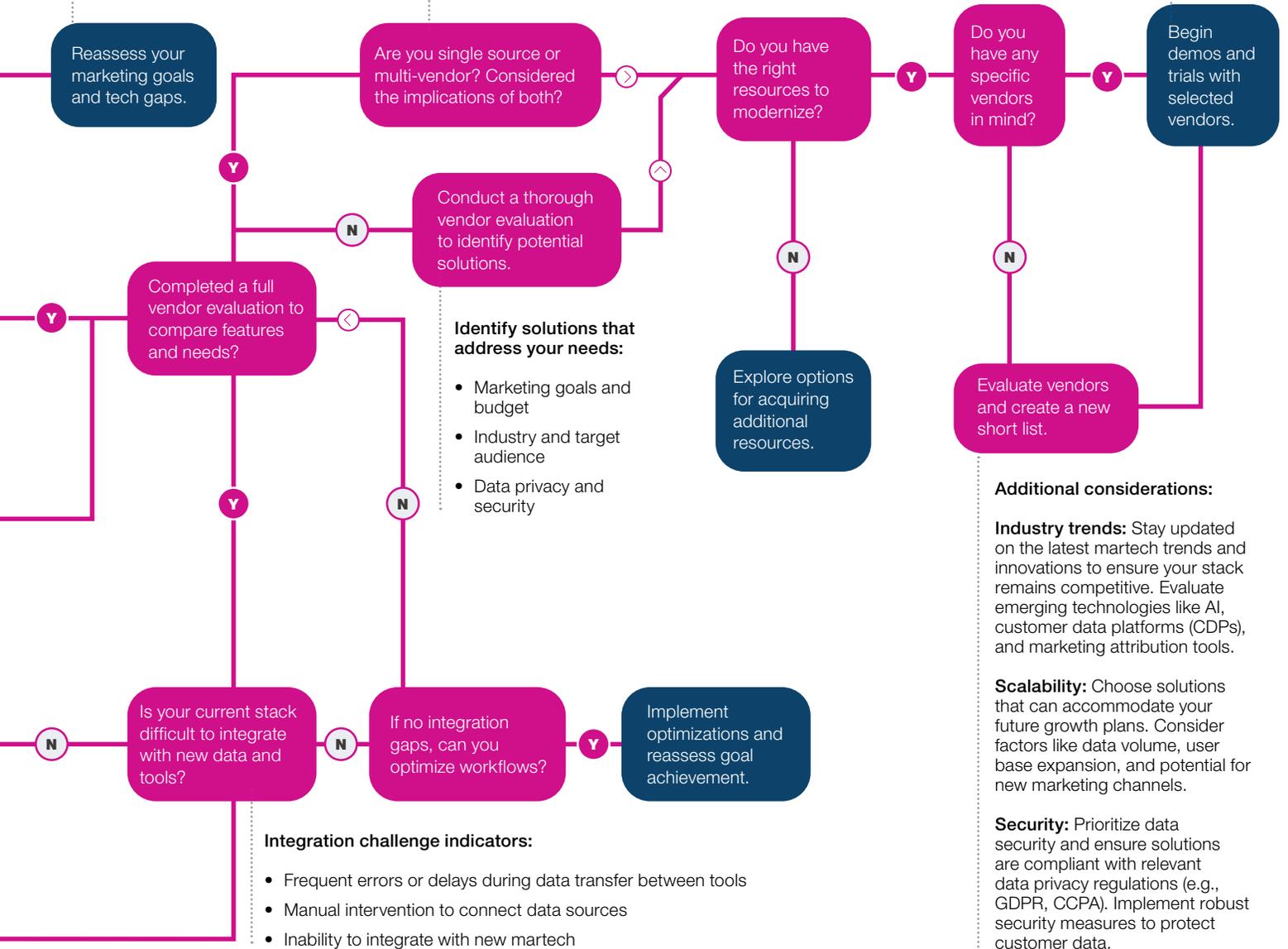
Assess if a multi-vendor approach could address current limitations

**Multi-vendor:**

Evaluate if consolidation into a single source would streamline operations

Secure senior stakeholder buy-in (CMO, CIO etc.) before going ahead with the modernization plan.

Ask vendor(s) to provide a presentation you can use to socialize and help secure funding.



**Additional considerations:**

**Industry trends:** Stay updated on the latest martech trends and innovations to ensure your stack remains competitive. Evaluate emerging technologies like AI, customer data platforms (CDPs), and marketing attribution tools.

**Scalability:** Choose solutions that can accommodate your future growth plans. Consider factors like data volume, user base expansion, and potential for new marketing channels.

**Security:** Prioritize data security and ensure solutions are compliant with relevant data privacy regulations (e.g., GDPR, CCPA). Implement robust security measures to protect customer data.



**We bring together data with identity, tech and expertise to deliver connected data foundations to power acquisition and customer growth**

**Acxiom Powers The IPG Engine**



Established practices & staff-augmentation resources skilled in partner platforms



**How we can help:**

**Services**

- Strategy/Consult
- Partner Platforms
- Martech/Adtech
- Campaign Mngt.
- Marketing Operations
- Architect
- Implement
- Integrate
- Privacy & Consent
- Cloud Migration
- Loyalty, Commerce

**Platforms**

- Customer Platforms
- Acquisition Platforms
- Enterprise Data Mngt.
- Analytic Platforms
- Data Clean Rooms
- CDPs
- Cloud Data Warehouse
- Data Lakes

**Identity**

- Enterprise Identity Mngt-prospect/ customer
- Identity Resolution
- Data Hygiene
- Private 1st-party Identity graph
- Anonymous website visitor recognition and insights
- Record Completion Services

**Data**

- Consumer Data
- Business Data
- Global Data
- Email & Phone append
- Acquisition Email
- Agent of Bureau
- Propensity Data
- Life Events
- Data Enhancement
- Precision Audiences
- 500+ Activation Destinations

**Analytics**

- Analytics Platforms
- Campaign Measurement
- Marketing Measurement
- Data Science, AI/ML and Visualization
- Segmentation
- Journey Analytics
- Modeling: LTV, NBA, Look-a-like, in-market, etc.

**Advanced data ethics, governance, privacy, compliance, consent & security**

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