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Power your potential

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EXECUTIVE SUMMIT 2025

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Power your potential

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Foreword

In today's rapidly evolving business and marketing landscape, driven by technology innovation and shifting consumer expectations, brands face both challenges and opportunities. Adapting quickly and strategically is essential for success.

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Chief Client Officer
Acxiom

Tom Zawacki

Chief Growth Officer
Acxiom

Leveraging AI for Growth

Transformation is key, especially around Artificial Intelligence (AI). Unlocking AI's potential requires a solid data foundation, clean, connected and up to date data, ethical practices, and consumer trust. At this summit, we'll explore the latest AI trends, applications and strategies, separate hype from reality, and provide practical recommendations for the AI-powered future.

Beyond AI, streamline your tech stack, ready your data, maximize tech investments, and prioritize measurable ROI.

Customer Experience and Trust: The Foundation

Exceptional customer experiences remain paramount. Move beyond personalization to curated, individual experiences built on transparent data practices and ethical AI. Strive to exceed expectations and build unwavering loyalty.

Acxiom: Your Partner in Transformation

Navigating this landscape requires agility. Acxiom provides data-driven solutions and expertise to help you unlock customer insights, personalize experiences, and drive growth. We empower you to navigate the AI revolution, stay ahead of the curve, and achieve your business goals.

We put together this compilation of Acxiom thought leadership around AI to help you power your potential to the fullest. And, we hope this summit provides valuable resources for your journey.

As always, thank you for partnering with Acxiom.

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Forbes

How connected identity and data are creating a new era of customer experience

Richard Sine

The personalized customer experience that came naturally to shopkeepers of the past is generally missing in today's rapidly changing consumer landscape. Now, delivering that same level of connection at scale in a digital-first world requires something much more powerful: a data-driven understanding of your customer.

In fact, 71% of C-suite executives say using AI and data to create personalized experiences is key to staying competitive, according to Forbes Research's 2025 CxO Growth 5.0 Survey.

"Personalization starts with knowing your customer — and the touchpoints where your brand connects," says Jarrod Martin, global CEO of Acxiom, a data and identity solutions company connecting brands with 2.6 billion people globally that is uniquely positioned to address the opportunities in this evolving data and technology ecosystem.

Yet many brands still struggle to uncover individual identities amid a flood of disconnected data and technology, and the pace of change is only accelerating. Forbes data shows CMOs cite their top challenges this year as anticipating shifting customer behaviors, aligning with customers' values and priorities across segments and keeping up with rapid technological changes. As the pressure to adopt AI tools grows, so does the desire to maintain human-centric experiences. A recent Acxiom report found that 62% of brands still prefer to deliver human-led customer support, while 65% of customers believe AI-powered customer service can sometimes feel impersonal.

For brands to harness the transformative power of AI while keeping people at the center, they must unify identity, data and insights — while upholding trust, privacy and transparency. Ahead, Acxiom leaders share how to optimize a human-centric and AI-powered customer experience.

The power of building a single view of the customer

"Today's customer journey involves countless brand interactions across platforms," says Keith Camoosa, Acxiom's chief product and technology innovation officer. This multitude of touchpoints, spanning apps, websites, call centers and retail locations has complicated creating a comprehensive view of the customer.

Acxiom's Real Identity solutions help clients identify customers across these disparate channels and continue recognizing them in the wider, fragmented media

ecosystem. With this connected view of the customer, Acxiom can also enhance a brand's customer intelligence with over 10,000 unique attributes.

Brands that can better recognize customers can orchestrate and personalize the customer experience across all interactions, including paid media and earned or owned channels, says Martin. "By creating a single view of the customer, we can start to think about what's the most impactful and cost-effective channel to reach them."

Martin says AI can help brands more quickly identify customers and extract insights, enabling smarter outreach across the ecosystem — including on Big Tech platforms that control their own data, known as "walled gardens" and in the many other places where ads are placed.

"The unique selling proposition of an agency network is to enable that orchestration between those walled gardens because consumers expect that experience to be seamless," Martin says — especially when they share their information or interact with a brand.

Connecting and optimizing all data assets

According to Forbes Research's 2024 AI Survey, two-thirds of CMOs are using or planning to use AI to personalize interactions, generate tailored recommendations or optimize user interfaces. To accomplish these goals, Camoosa says brands need to first connect their data with the right infrastructure that enables secure data sharing across the organization and with trusted partners.

While first-party data (collected by the brand) has become paramount to understanding customers, second-party data (collected by business partners) and third-party data (collected by platforms) are also useful in building a 360-degree customer view. Increasingly, all of this data can be collected and resolved within a client's organization (or in combination with partners) to facilitate greater control while opening up new opportunities in co-marketing and personalization, Camoosa says.

Martin adds that the value of first-, second- and third-party data can vary significantly by industry. For example, brands in sectors like CPG, pharma, insurance or banking should set different expectations around the level, depth and breadth of the first-party insights they can realistically collect. "It's understanding what the optimal customer experience is within the context of the interactions that you have with your customer," he says. From there, Martin says brands can use second- and third-party data to fill in the gaps, focusing on unique customer attributes that may be too costly for brands to collect and manage on their own.

Seventy-nine percent of CMOs surveyed in the Forbes 2025 CxO Growth Survey agree that hyperpersonalization will enable companies to significantly increase customer lifetime value through unique experiences, customer retention initiatives and loyalty programs. This level of hyperpersonalization is powered by connecting and optimizing diverse data assets, fueling the analytics and AI-driven marketing that deliver the customer experiences brands — and their customers — crave.

Making data exchange more transparent and secure

CMOs say their top focus over the next two years is increasing customer data privacy protection. But just 37% of CMO respondents in the Forbes AI Survey are confident they have robust data governance practices to ensure data quality, privacy and security of AI initiatives (and only 8% are completely confident).

Data collection and exchange are pivotal for recognizing individual customers as well as for providing services. But brands risk losing consumer trust if customers worry that their privacy and data will not be respected, Camoosa says. Brands' approach to data has changed thanks to growing concern by consumers and regulators about privacy, security and the corresponding decline of third-party cookies.

Brands have much to consider when it comes to data sharing and collaboration. Camoosa says leaders should view data as an asset, making it critical to connect, protect, grow and leverage infrastructure around those assets. He adds that marketing service providers should

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be able to help brands get a return from those assets without having to move the data around excessively or put it at risk.

Data privacy begins with capturing consumers' consent, Camoosa says. To build long-term relationships with customers, brands must also articulate clearly which data is being collected and how it's being used, according to Acxiom's report. The report says brands must also "articulate a clear and compelling data exchange" so customers understand how they benefit from data collection and use.

Above all, brands should focus on connecting data sources and identity resolution (achieving accurate customer identification) with a robust infrastructure that securely stores and manages data at scale. For example, Camoosa says data "clean rooms" allow business partners to share data, explore insights and co-market while controlling access and protecting personal information. Acxiom's clean rooms handle more than 13 billion records a month using the principle of zero movement — allowing for collaboration while protecting the underlying data assets.

Recognizing customers with maximized tech and data investments

The faster brands can understand their customers by securely connecting multiple data sources, the stronger the results. Acxiom leveraged its data identity capabilities and customer data to help a premium electronics brand recognize 82% of website visitors. (The industry average is closer to 20%.) That helped the brand create personalized experiences with relevant content, leading to a 29% increase in order frequency and a 47% increase in revenue per visitor.

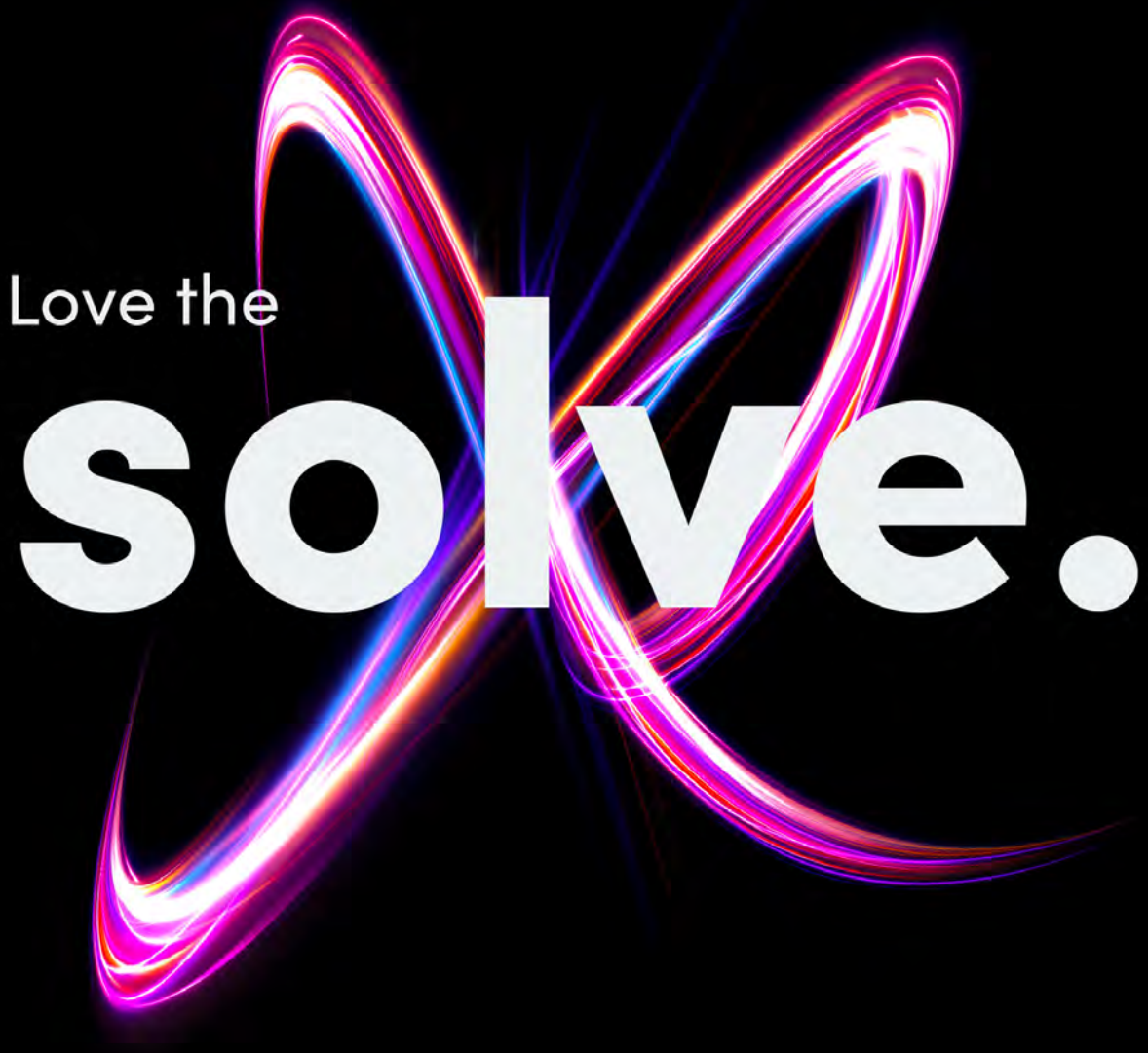
In another case, Acxiom helped an automaker orchestrate customer data between offline and digital touchpoints to develop a first-party digital identity graph, leading to about $50 million in additional conversions while saving $20 million due to reduced churn.

"Being able to personalize not only the media that drives customers to your site, but also the landing content on the site, is critical to driving up conversion rates and average order value," says Martin.

Acxiom offers a comprehensive support model to address the business needs of its more than 1,100 clients. "And by prioritizing partnerships with world-class platforms, we can meet and lead our clients through their data modernization journeys for AI readiness," Martin says. A strong data foundation is essential to unlock the potential for AI in creating differentiated, personalized customer experiences and driving measurable growth, he adds.

Implementing AI-based solutions will be key to real-time personalization, yet only 24% of CxOs are designing AI systems with the capability to scale up or down as a strategy to ensure their AI initiatives remain successful, adaptable and responsive to a changing business landscape, according to the Forbes AI Survey.

Martin says many brands have accumulated "too many different marketing technology investments, too many data silos and they need to simplify and integrate these over time." A more connected data infrastructure delivers a complete, real-time view of the customer. This ultimately results in a simple outcome for brands: the opportunity to realize the kind of meaningful, human-centered personalization that defined great customer experiences long before the digital age.



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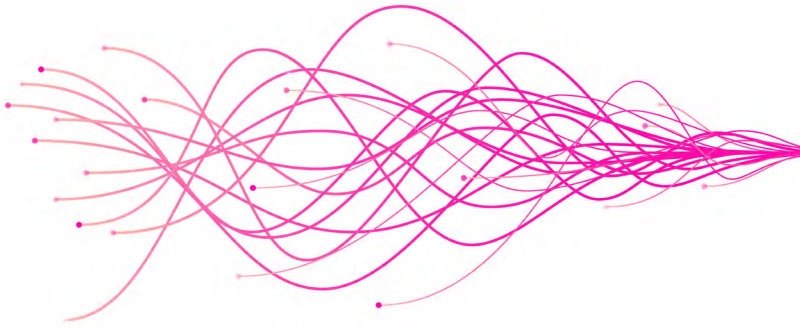
How AI is rewriting the marketing playbook



The AI revolution is not a future event – it's reshaping consumer behavior and marketing strategies now. Brands that fail to adapt risk being left behind. The challenge? Navigating the hype and turning AI's promise into tangible results.

AI is influencing consumer behavior

The consumer journey is becoming shorter, more conversational, and less reliant on brand websites and ad interactions. AI is making it much easier for consumers to find, compare, and quickly assess brands completely outside of any direct interaction with the brand.

AI is transforming the marketing landscape

To keep up with AI-driven consumer behavior changes, marketers are adapting their strategies. Not only are they looking at ways to adapt AI within their own operations, but they must also shift how they reach and acquire new customers, how they retain and build loyalty, and how they measure overall marketing performance.

Discovery is changing

- Traditional ad exposure shift: AI-powered platforms are enabling more precise ad targeting and delivery, potentially reducing reliance on traditional channels and demanding a shift towards data-driven strategies.
- Content 2.0: AI enables the creation and delivery of personalized content at scale, requiring marketers to move beyond generic messaging and embrace dynamic, customer-centric experiences.
- Technology rapid fire: The constant influx of new AI tools and platforms demands that marketers leverage agile technology adoption strategies to stay ahead of the curve. The onslaught of tech innovation can also lead to distraction for marketing.
- New marketing operations models: AI is driving the need for new marketing roles and organizational structures, fostering cross-functional teams equipped to leverage AI-driven insights and automation.
- New CX paradigm: AI is enabling more personalized and seamless customer experiences across all touchpoints, demanding a shift towards AI-powered chatbots, personalized recommendations, and predictive customer service.
- Search for AI: AI is reshaping search engine optimization (SEO) and search engine marketing (SEM) shifting toward generative engine optimization (GEO), requiring marketers to optimize content for AI-powered search algorithms and leverage AI to analyze search data.

Risks and mitigation: Addressing AI's challenges

AI offers undeniable potential, but risks like bias, privacy concerns, lack of transparency, security vulnerabilities, and potential job displacement must be addressed. Having a clean, connected, and permissioned data foundation is what powers effective AI. AI can perpetuate biases, leading to unfair outcomes, and AI-driven data use raises privacy concerns. The "black box" nature of some AI can lack accountability, and AI systems are vulnerable to cyberattacks. Finally, automation may impact marketing roles.

It's vital to mitigate these risks through bias detection via rigorous data audits, privacy-enhancing technologies that protect customer privacy with advanced techniques, and explainable AI (XAI), prioritizing transparent AI models. Having robust security, protecting AI systems from cyber threats, developing ethical AI frameworks, maintaining human oversight in AI decision-making, and continuously monitoring to ensure fairness and reliability is critical.

How to maximize value from data, tech and AI

Unlock the full potential of AI-driven marketing with data orchestration for the AI era. Brands need to unify, connect, and prepare their data to build expertly curated AI ecosystems. This requires having the right combination of data expertise, connected identity, and data with a curated AI model ecosystem to realize a new era of CX. Brands that do this can achieve measurable marketing performance improvements such as increased conversion rates, improved customer lifetime value, and reduced marketing costs.

Steps brands can take to realize AI potential

- Get Data Ready: Build a clean, connected, privacy-compliant, and AI-ready data foundation. This means brands can trust their data quality and the results that AI generates across the marketing ecosystem.
- Tailor AI Solutions: Find tailored solutions that address brand-specific marketing challenges and use cases. From AI-powered customer segmentation, predictive churn analysis, personalized product recommendations to generating personalized creative and CX.
- Curate the Right AI Ecosystem: Brands need flexibility. Find the right tech, partners, and model types to create a diverse and best-in-class AI toolkit that best fits the needs and budget.

Leverage Experts: The solution is not only about tech, but it also takes the right expertise to realize the potential of AI. Find the right partners that can grow your curated ecosystem, elevate your marketing operations, and drive internal adoption across the enterprise.

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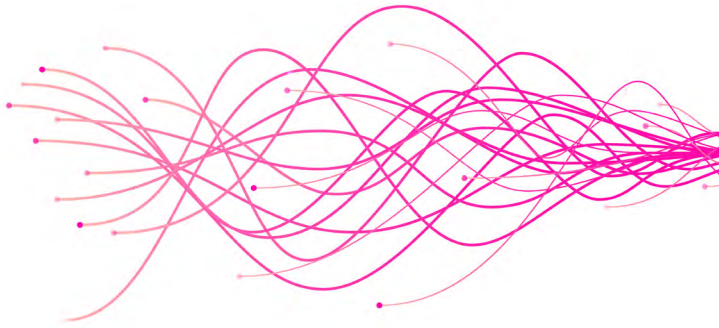
Adapting your media & search strategy to the rise of AI



AI is fundamentally reshaping how consumers discover brands. Today's customer no longer wanders the clamor of a digital bazaar; they go straight to a private AI concierge that understands their preferences and anticipates their needs. Your brand is only mentioned if you're mastering the art of AI optimization, not yesterday's SEO. This means curating model-ready facts, licensing premium assets, and tracking metrics like share of voice, citation lift, and AI-driven conversions. To remain visible, brands must embrace experimentation to earn their place at the top of the AI-generated list.

Why AI is rewriting traditional digital playbooks

The rise of AI intermediaries exposes the limits of traditional search and media strategies. Tactics that once worked to reach human audiences through search engines or social media feeds must now evolve for AI experiences. Here's why the old playbook is no longer sufficient:

- Declining Organic Reach: AI summaries now dominate screen space. Early field tests predict an 18-64% drop in organic clicks as users accept AI-generated answers without scrolling.
- Algorithmic Verdicts Replace Traditional Results: Google's "AI Mode" offers instant, conversational recommendations, reducing a brand's chance to appear in even a single synthesized response.
- Audience Migration to AI-Native Platforms: More users are turning to ChatGPT and voice assistants powered by proprietary knowledge graphs. Brands ignoring these channels risk forfeiting the conversation.
- Disrupted Paid Models: Google Ads now coexist with AI overviews, with early data showing lower click-through rates when AI blocks are present.
- Shifting Content Dynamics: Content marketing remains important, but increasingly as AI training material. Models often quote articles users never read. Bain reports that 80% of consumers rely on zero-click answers for at least 40% of their queries, elevating the priority of "train the model" alongside "persuade the reader."

To remain competitive, brands must focus on being part of the answers AI platforms deliver, rather than just trying to outrank competitors on Google.

A new search paradigm

Generative AI is rapidly relocating the "starting line" of discovery. According to Pew Research, roughly one in five U.S. adults now turns first to a conversational agent such as ChatGPT rather than a browser-based search box.

As Google, Microsoft, and others respond with AI Overviews that appear above traditional results, visible link and ad space are shrinking. Gartner projects that this redesign could reduce all search engine traffic by 25% as early as 2026. Early field tests already show click losses between 18% and 64% on pages with summary panels.

This shift is impacting the entire ecosystem. Publishers, facing revenue shortfalls, place high-value articles behind paywalls or license entire archives to model

makers such as OpenAI and Microsoft. Meanwhile, regulators are loosening Google's decades-old grip on default-search contracts. A recent U.S. antitrust judgment declared the company's advertising monopoly unlawful, opening room for challengers just as the search market begins to fragment.

OpenAI's ad-free product search, unveiled in April 2025 within ChatGPT, further accelerates this shift. It displays prices, images, and reviews for shopping queries in an independent, non-sponsored format. In the week leading up to its announcement, ChatGPT users executed over one billion searches, demonstrating the scale of conversational search.

While Google continues to grow, rising from approximately 8.5 billion daily searches in 2022 to an estimated 13.7 billion in 2025, AI-native engines already process roughly one billion prompts per day. If that share continues to double every three years, half of all fact-finding interactions could begin with chat by 2030. Bain describes this as the rise of "zero-click" answers, which 80% of consumers rely on for at least 40% of their queries.

Action steps for marketers

- Diversify search strategies to reach audiences across all platforms
- Ensure machine-readable data is available wherever AI models source information
- Adapt measurement frameworks to quantify the impact of AI Search visibility
- Embracing New Engagement Channels in the AI Ecosystem

AI search isn't just a shift in technology; it's a shift in how influence happens. Generative search has tilted the center of gravity from direct audience engagement to indirect influence over the algorithms brokering those contacts.

Google and Bing now weave sponsored product cards directly into conversation responses, replacing traditional ad placements around the results page, a shift Google previewed at Marketing Live 2024. The move is partly defensive, as zero-click interactions now account for more than half of all queries, reducing visibility for both ads and organic links.

While inventory shrinks, campaign automation is expanding. Partner advertising solutions such as Performance Max, Demand Gen, and AI Max aim to automate previously manual aspects of campaign activation, including audience targeting, creative generation, and bid optimization. On the organic side, Google applies its "people-first" content standards equally to AI and human-generated content, using systems like SpamBrain and watermark detection to demote low-value pages.

Publishers, meanwhile, are responding by licensing content directly to large language models (Axel Springer's agreement with OpenAI being the headline example) or litigating over unlicensed use. These deals promise new revenue but also risk narrowing the open web, especially if premium content disappears behind paywalls or private APIs.

Adobe's 2025 Digital Trends report underscores the operational strain: 56% of marketing teams say generative AI increases workload as it accelerates content production. This has led to deeper platform partnerships where automation offsets complexity. Marketers must now update classic SEO and paid strategies tuned for an answer-first world.

We counsel brands to adjust their playbooks accordingly:

- Design ads for conversational surfaces, not sidebars, by testing capabilities like Performance Max, Advantage+, and similar solutions that embed sponsored content directly into AI-generated dialogues where inventory resides.
- Feed high-quality signals the algorithms crave by combining structured data, watermarked original assets, and "people-first" copy to ensure eligibility for zero-click citations that pass filters like SpamBrain.
- Negotiate data licensing and API partnerships early to convert potential traffic losses into managed distribution deals, before competitors lock in exclusivity with model providers.
- Develop content and metadata schemas that are model-ready. Visibility now depends on content being easily parsed into knowledge bases, not just indexed by traditional web crawlers.
- Leverage first-party data and data clean rooms to

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preserve audience targeting precision and unlock richer insights as third-party signals diminish.

- Actively craft and test prompt strategies to influence how AI tools summarize and surface your content. Forward-thinking brands reverse-engineer common user queries to inject well-structured, relevant data optimized for retrieval.
- Proactively manage your brand's identity and factual footprint within foundational models such as OpenAI and Google Gemini. If you don't provide accurate, up-to-date information, the models may misrepresent your brand.

Our perspective is that updating the playbook is not about abandoning search, content, or ads; it is about adapting them to algorithmic decision-making.

New metrics for AI generative engine optimization

The new marketing reality demands new metrics. Generative AI is transforming not only how people discover brands but also how marketers must measure success. Conversational agents can answer a query without ever sending the user to a web page, rendering traditional metrics like sessions, CTR, and pages per visit less informative. Leading firms are therefore implementing AI-first KPIs for Generative Engine Optimization, including:

- Share of AI Recommendations: Audit a fixed set of high-value prompts each month and record how often the assistant surfaces your brand versus rivals. "AI share of voice" is a leading indicator of market presence.
- AI Referral Traffic & Conversions: Isolate visits from ChatGPT, Bing Chat, and other assistants (391 SMB sites already register meaningful volumes) and tie them to downstream orders to prove ROI.
- AI Engagement Signals: Track saves, follow-up questions, and repeat chatbot sessions. Bain's research shows follow-ups are a strong proxy for recommendation quality, while lab studies on ChatGPT confirm higher satisfaction and intent when the advice matches the user's need state.
- Discoverability / Citation Score: Tally how often an AI Overview or similar feature quotes your domain.
- Post-AI Branded Search Lift: Monitor spikes in brand queries that follow chatbot exposure. Reforge recommends correlating these lifts with prompt audits to connect conversational reach to wider awareness.
- Customer Lifetime Value via AI Channels: Segment LTV for cohorts acquired or re-engaged through voice and chat integrations. Amazon case studies show that recommendation-driven buyers purchase more often and stay longer.
- Content Citation Performance: Measure whether AI pulls from your white papers, lists, or comparison tables.
- Sentiment & Accuracy Score: Use monitoring suites like BuildBetter to grade every AI mention for tone and factual correctness, flagging misstatements before they ripple outward.

Leaders are incorporating these indicators into dashboards alongside traditional KPIs. As capabilities evolve, demanding AI-focused metrics today will ensure a complete view of performance tomorrow.

Building a holistic measurement stack

Google Cloud advises pairing business metrics (e.g., revenue, retention) with model-level metrics (e.g., precision, recall, F-score) to understand both performance and accuracy.

Microsoft advocates for evaluators who assess factuality and tone, feeding results into continuous learning loops. LinkedIn suggests adding cost-per-AI-interaction and micro-conversion rates to complete the picture.

Organic traffic and paid-search conversions still matter, but they now sit alongside a broader set of AI-informed indicators. As The Guardian notes, the goal is not to replace SEO, but to complement it with generative engine optimization.

Expanding your scorecard now ensures your brand remains competitive tomorrow.

How we help brands adapt to the rise of AI in search

Our paid and organic services, along with Interact, our AI-powered marketing platform, are designed to meet the demands of AI-driven search. Rooted in Acxiom's connected identity and data foundation, Interact enables brands to deliver and reach audiences at scale across every touchpoint. By leveraging Interact, brands can optimize paid and organic search with deep audience insights, optimized content, and discoverability.

AI-driven marketing: audience insights and optimized experiences

AI is rapidly transforming how brands interact with their audiences, impacting everything from search behavior to content consumption. To succeed in this evolving landscape, brands need to deeply understand their audience's AI usage and create optimized experiences that resonate with both human users and AI systems.

Understanding your audience in the age of AI

Acxiom's connected identity and data foundation provides an AI-ready, privacy-compliant environment for brands to gain deep audience insights from diverse data sources. This enables brands to understand how and where their target audiences are searching and using AI throughout their buying journeys. Key strategies include:

- Monitoring AI Adoption and User Behavior: Younger audiences are adopting AI at a quicker pace, requiring brands targeting Gen Z to adapt more quickly. We help brands track adoption trends across their high-value audiences to ensure their approach meets them where they are.
- Analyzing AI Search Performance: By leveraging their first-party data, brands can gain visibility into how AI web crawlers and agents interact with their content and how that impacts traffic and conversions. These insights are further strengthened with Acxiom's third-party data to monitor visibility and performance across AI search engines.
- Mapping AI-Powered Search Journeys: We leverage our proprietary data and Interact's predictive modeling capabilities to identify audience search journeys and build media plans that reflect key touchpoints across conversion paths. This allows us to deliver timely solutions to both humans and AI agents, influencing discovery.

Creating optimized experiences for humans and AI

AI is rapidly transforming the owned and paid surfaces where customers engage with brands. Despite these changes, the fundamentals of good user experiences and high-quality content remain relatively constant, whether the "user" is a person or an AI system. Our approach includes:

- Ensuring Content is Discoverable: We help brands structure and code their websites with both people and AI in mind. For example, because AI web crawlers often struggle with rendering JavaScript, we guide brands in delivering critical content through HTML and server-side rendering. For paid search, we ensure AI-enabled ad solutions can access complete and diverse asset libraries, centrally managed and deployed through Interact. We also support the optimization of product feeds (e.g., Merchant Center) and location listings (e.g., Google Business Profile, Yelp, etc.), with Interact facilitating feed ingestion and enrichment.

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- Adopting a Cross-Platform Content Strategy: We create helpful, quality content that addresses audience needs and maintains consistent messaging, while adapting tone and format to each platform. With Interact's generative capabilities, marketers can produce brand-aligned content at scale, guided by voice and style guidelines.
- Adopting AI-Powered Ad Solutions: We leverage the latest partner technologies to deliver campaign goals and drive operational efficiency while collaborating with brands to test new advertising opportunities across AI search environments.
- Experimenting with Dynamic Creative: Using proprietary and third-party technology, we converge audience data, AI ad solutions, and creative asset libraries. With Interact, we generate personalized content and digital experiences that meet audiences where they search, with messages relevant to their needs, in the moment.

Aligned reporting

We help brands create search measurement frameworks that uncover the biggest drivers of their success in the AI search landscape. Interact's measurement dashboards aggregate paid and organic search performance data into a single, unified view for more comprehensive insight. This centralized reporting powers Interact's keyword optimization capabilities, which identify where organic visibility can offset paid investment. By highlighting areas where organic content is already performing well, Interact enables brands to reallocate budget to campaigns or keywords with lower organic presence, maximizing efficiency across search investments.

Looking ahead

The rise of AI presents both challenges and opportunities for marketers, and Acxiom is committed to helping brands navigate this evolving landscape.

Our approach is built to be different

Dynamic

Models are dynamically interchangeable to optimize outputs and distinction.

Adaptive

Adaptive mixture-of-experts architecture shapes itself to brands, objectives, and data.

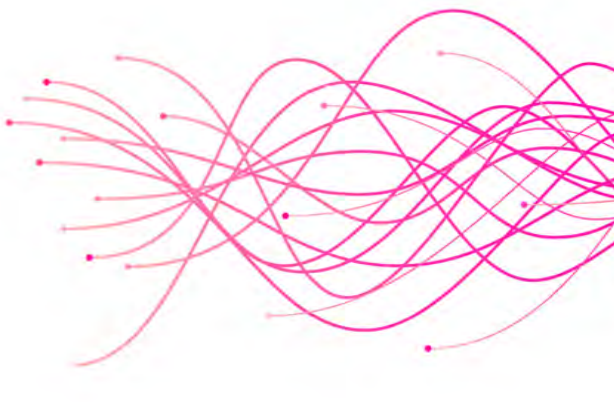
Data-driven

Models and data are brought closer together for system security and performance.

Compliant

Data and model governance ensures end to end process is compliant and safe.

Governance and guardrails for regulated industries embracing AI-driven marketing



From perceived impossibility to growing opportunity

Data privacy laws lead many brands in regulated industries like healthcare and financial services to believe AI-driven marketing is impossible. Brands may view complying with many laws and regulations while feeding sensitive data into an AI engine as a tricky challenge. For example, the Health Insurance Portability and Accountability Act (HIPAA) covers "protected health information," while the Gramm-Leach-Bliley Act (GLBA) protects non-public personal financial information, and the Fair Credit Reporting Act (FCRA) regulates the use of "consumer reports."

But it is possible for brands in regulated industries to use AI in an ethical, privacy-conscious way to create more personal, engaging experiences. It's just about putting the right governance guardrails in place.

Let's start by looking at four common challenges brands face when they first start exploring AI.

Challenge 1:
Overcoming AI misconceptions

Before regulated brands even consider data privacy and governance concerns, several myths dissuade them from embracing AI-driven marketing's transformative opportunities.

"AI is inaccurate": This misconception can stem from companies sometimes employing an AI model for issues the technology is not well-suited to solve. But fundamentally, the accuracy of AI comes down to how it's trained. If AI is trained on incomplete or inaccurate data, it will produce inaccurate outputs. AI also needs to understand business and market context to be able to accurately interpret the nuances of economic trends.

"All AI is the same": AI inaccuracies and hallucinations can also occur when brands use one AI solution for all their marketing problems. Brands need a diverse AI ecosystem so they can pick the right solution for the right situation, such as using machine learning for audience segmentation and generative AI for customer communications. Another example is when brands build ads on platforms like Google and Meta, they need an AI model trained on proprietary data for each platform.

"AI is just for tech companies and engineers": Many AI marketing tools are specifically designed with user-friendly interfaces. This empowers non-technical people to perform technical tasks with AI, meaning brands are at a disadvantage if they're not upskilling employees in AI technology.

Once regulated brands get past these initial misconceptions, they can then start focusing on how to implement an effective data privacy and governance strategy for AI-driven marketing.

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Challenge 2:
Addressing consumer consent

When it comes to data privacy risks, AI supercharges concerns that already exist around consent and data misuse.

With AI-powered marketing, even if customers are happy to express affirmative consent at every turn, it's difficult to provide total transparency regarding all the AI use cases. Brands should prioritize ethical, responsible use of customer data and be able to demonstrate their responsible use, if necessary.

> "Hyper-personalization demands a higher standard of data ethics. Instead of relying on consumers to navigate complex consent requirements, brands should proactively ensure responsible data use and transparent practices."
>
> — **Jordan Abbott**, Chief Privacy Officer, Acxiom

Challenge 3:
Guarding against bias

Data privacy isn't the only risk with AI; there's also the much-talked-about issue of bias.

If some bias didn't exist, companies wouldn't be able to segment audiences. But discrimination based on protected classes runs afoul of Fair Lending, Reg B, and other laws. The challenge with marketing is that if AI is trained with biased data, that will carry through into the output, which could have a disparate impact on underrepresented or disadvantaged populations. This is particularly important for regulated industries, for example, when issuing credit or determining the specifics of insurance policies and interest rates.

So what can regulated brands do to guard against bias? There are several things.

Model monitoring.

Many enterprise models have built-in safety settings that allow companies to control the freedom of the model to interact on controversial topics like religion and sexuality.

Companies can also use toxicity monitoring, which semantically searches inputs and outputs for whatever the company defines as toxic. Users can then revisit toxic outputs, explore what led to them, and restrict the model from generating unsafe outputs. The safety settings don't just restrict the model from toxic outputs; they also prevent unsafe inputs by telling users the AI can't talk about their suggested topic.

Drift metrics.

Drift metrics allow companies to measure divergence from true representation when building audiences by selecting attributes. When building audiences for advertising, brands might, for example, create a segment of people of a certain income group and select the relevant attributes. But attributes, like location, could be lost as a result of that selection.

Challenge 4:
Navigating evolving risks

Regulated brands are particularly vulnerable to AI security concerns, such as cyber attacks, because of the highly sensitive nature of people's data. AI models can also be manipulated through malicious inputs. This makes it critical to have a robust information security framework to protect customer data by anticipating and responding to AI cybersecurity threats and vulnerabilities as they emerge.

At the same time, the regulatory landscape for AI is also rapidly evolving, often in unpredictable patterns. This is a challenge for providing oversight of boards of directors in financial institutions, where new frameworks, such as the EU AI Act, are introducing mandates for transparency and human supervision that require continuous adaptation.

Another reason why brands need to pay close attention to data regulations is to minimize concerns about leaks of proprietary data. That's why regulated brands are often cautious about using third-party AI solutions, like chatbots. To comply with stringent regulations like GDPR and U.S. state privacy laws like the California Consumer Privacy Act (CCPA), brands must carefully assess how AI models ingest and retain personal data.

Best practices and governance advice for regulated brands considering AI-driven marketing

Whether brands use AI to communicate directly with customers and prospects or to generate content that represents the brand, in effect, they're deploying the technology to speak on their behalf. With AI acting as an extension or ambassador of the brand, and a wide range of complex regulations to comply with, data governance must be airtight.

Here are 10 AI governance measures brands can implement:

1. Be transparent with people.

Companies need to clearly articulate their intentions regarding AI, execute those intentions, and demonstrate they've done so. In practical terms, brands must be as clear as possible about how data will be used and what AI will be used for, such as making predictions and inferences or determining which products to offer. And they should give people as much control as possible, including opting out of their personal data being used for training future iterations of the model.

2. Extend current compliance programs and obligations.

Brands should embrace privacy and security by design. In other words, they should adopt ethical AI use at every phase of the AI management lifecycle. Marketing teams must collaborate closely with legal, compliance, and risk teams from the initial design phase of AI applications.

Once brands have determined whether AI accurately addresses the problems they're trying to solve, they should establish the data they need to directly answer their questions. If brands can't achieve business objectives without using personal data, then they must properly classify it so they are always clear how they're using it.

Brands' AI governance frameworks should have clearly defined roles, reinforced by training programs to close employees' skills gaps in using AI responsibly.

3. Practice data minimization.

The same principles apply to AI that have held for years in maintaining data privacy. Limiting data's purpose – using the least amount of data possible to achieve business objectives – is key. Brands should only collect what they need and use it only for the purposes they disclose.

4. Maintain independent oversight.

Brands should always keep a human in the loop who can pull the plug on AI outputs if necessary. At the front end, brands need AI conformity to know the model is doing what it was built to do. Then, on the back end, brands need bias and fairness validation and training, as well as continuous monitoring with ongoing audits to ensure they understand and fix any unexpected outputs.

5. Check AI providers' policies.

It's important to ask AI providers about the data they used to train the models, and whether the company provides warranties against the unauthorized use of the brand's outputs. This allows brands to maintain ownership over their licensed AI, so no outputs leave the model or are used to train future iterations.

The knowledge storage layer is equally important. When brands permit AI to train models using their data, the provider collects and stores it in a database. Brands should ask any company they license AI from how that works with their solution and if it's possible to delete all prompts and interactions from the database, if needed.

6. Facilitate data removal.

If there's one thing brands have learned about privacy, it's that the ability to audit a system and remove people's data is imperative. In AI's case, this often means removing conversations and personally identifiable information (PII) from interactions.

People are more likely to enter PII into an AI interface than into other types of systems, as they feel like they're having a conversation with someone. But it's becoming common to use an AI filter agent that strips this information out of prompts before passing inputs on to the model.

7. Enable reason tracing.

The "black-box" complexity of an AI model makes it

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difficult to understand the decisions it makes to arrive at an outcome. But thanks to recent AI developments, companies now use AI systems that combine multiple AI agents with specific purposes or tasks. This makes AI explainability theoretically easier, as companies are better able to trace the decisions, parameters, and features behind a given output to particular AI agents.

8. Balance generalization and specificity.

As AI adoption increases, brands are starting to use more specific models. On the one hand, these models have lower inference costs compared to using massive, generalized models for specialist tasks. On the other hand, brands won't be able to answer every question effectively if they use a smaller, more specifically trained model. They must be mindful of the balancing act between specialization and generalization.

9. Invest in data quality.

By prioritizing data quality management, brands ensure AI solutions are supported by clean, validated, and standardized customer data. For companies like banks, this usually requires addressing the data fragmentation and complexity that's common in internal systems. Establishing processes for regular audits and updates ensures data is consistently accurate.

10. Source data ethically.

Regulated brands must build ethical rigor into data sourcing, model training, and deployment. Diverse and inclusive data prevents the amplification of inequitable social bias. Brands should use only properly credentialed and licensed datasets and avoid publicly scraped sources to mitigate the risks of AI outputs incorporating copyrighted materials.

Where regulated brands should start with AI

Internal operations is a great place to find low-risk use cases to start testing AI, demonstrate immediate value, and incentivize investment. Think of the relatively trivial tasks people first used AI for, such as writing emails. Large language models (LLMs) are highly proficient in these tasks, while users can still feel secure that they have to hit send before the output is released.

Anything that requires writing text, drafting documents, and turning unstructured enterprise data into something more meaningful is low-hanging fruit. What's more, the data and documentation used in these initial AI use cases are already stored using privacy-based rules, regulations, and governance. And these use cases integrate seamlessly in legacy infrastructure and existing workflows.

So before brands dive into higher-risk use cases like dynamic pricing, credit-related decision-making, or fraud and regulatory change management, here are some recommended low-risk, high-impact use cases tailored to regulated industries:

Product and service recommendations: AI can give brands 360-degree views of customers, helping them recommend hyper-personalized products and services. Brands can also use these detailed customer profiles to predict future needs, such as recommending investment strategies based on AI analyzing investment holdings, risk tolerance, and market trends. In the healthcare sector, examples may include recommending a preventive health strategy based on risk markers.

Customer support and query resolution: Brands can drive unparalleled customer service efficiency with intelligent chatbots and virtual assistants providing 24/7 support. This is particularly important in regulated industries where people need prompt responses about issues related to their health and financial situation. In addition to handling customer interactions around the clock, AI can analyze enquiries to derive insights that lead to truly personalized resolutions.

Proactive customer monitoring: Predictive analytics have long been a mainstay for financial services, but they will only get more effective with AI, enabling more complex pattern recognition to detect early signs of potential issues, including customer churn. Brands can then improve customer loyalty and retention by offering incentives and advice for managing credit or healthcare payment plans.

Automating data entry, reconciliation, and reporting: AI can unlock substantial time savings and reduce human error by automating repetitive tasks like creating financial reports, triggering internal notifications regarding suspicious behavior, and collating patient records.

"Hyper-personalization is perhaps the most transformative application of AI in the financial services sector. It means that financial institutions can move from more generic forms of marketing and deliver individualized experiences that we know will foster deeper customer relationships and cultivate more enduring loyalty."

— **Graham Wilkinson**, EVP, Chief Innovation Officer, Global Head of Artificial Intelligence, Acxiom

How we help

Acxiom has championed ethical data use and led the industry in data privacy since our company's founding in 1969. We are trusted by leading financial institutions and insurance providers.

We appointed the world's first chief privacy officer and have had a dedicated privacy team ever since. We've long adhered to the ethical data use framework championed by the Information Accountability Foundation. A member of our privacy team was part of the first International Association of Privacy Professionals' AI Governance Professional class, with certifications to boot. This expertise empowers regulated brands to keep pace with the ever-expanding compliance landscape.

As part of our privacy program, we offered data subject rights to consumers nationwide, well before the law required it, providing data access and deletion in the U.S. since 2022. Our Snowflake partnership is one of the latest examples of our commitment to supporting people's data sovereignty. Our clients can now run AI models in the same place they're storing data by making their data sovereign to their Snowflake solution.

Our data sources are also robustly credentialed to ensure we understand how the data is collected and whether it can be used for our clients' intended purposes. In fact, we perform more than 500 privacy impact assessments a year to identify potential harm from data use and implement controls to eliminate or mitigate risk.

We aspire to go beyond the minimum legal requirements and set a higher bar for ethical data use and demonstrable accountability. Acxiom empowers brands to leverage AI responsibly, maintaining trust and upholding ethical standards. We unlock the full potential of AI-driven marketing. Specializing in data orchestration for the AI era, we unify, connect, and prepare data, accelerating brands' success with innovative solutions from our expertly curated AI ecosystem.

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6 OF TOP 10 Insurance Providers

3 OF TOP 5 Pharma Manufacturers

The Drum

Meet the AI-powered intelligence grid: Fueled by your own identity graph

Tom Zawacki
Chief Growth Officer
Acxiom

Keith Camoosa
Chief Product and Technology Innovation Officer
Acxiom

Executive Summary:

The identity graph has already heralded a step-change in data-driven marketing. But in the coming months, we'll see what identity graphs can do, says Tom Zawacki, Chief Growth Officer, and Keith Camoosa, Chief Product and Technology Innovation Officer at Acxiom. A combination of surging data volumes, AI agents, clean room capabilities, and ELMs means marketers should prepare for the advent of intelligence grids – fueled by identity graphs – that will deliver personalization at a new level of speed, scale, and precision.

Identity graphs are driving the evolution of data-driven marketing. They empower brands to connect impressions in multiple channels with real people and transactions across the disparate touchpoints that make up the customer journey. By unifying a brand's first-party data through identity resolution, cleaning and enhancing that data through trusted third-party sources, and linking it with a referential data set, an identity graph allows brands to engage audiences and offer relevant, personalized experiences. It also provides an accurate and comprehensive identity graph foundation for modeling and training artificial intelligence (AI).

Now, surging adoption of AI is allowing brands to go further and unlock the true power of identity graphs. Over the coming months, brands will begin to plug into a layer of intelligence, comprising GenAI prompts and AI agents, positioned between their identity graph and marketing deployment. For now, we'll call that layer an intelligence grid.

Enter the intelligence grid

Remember how Neo could plug into The Matrix to instantly learn skills like Jiu Jitsu and Kung Fu, saving himself years of training? Well, intelligence grids will do something similar for marketing. Data-driven marketing will continue to drive media efficiency and personalization, improving response and conversion rates by getting the right message or offer in front of the right person at the right time. It's just going to be doing it at a speed, scale, and level of precision that's hard to imagine right now.

Where today's audience segments are formed using a fairly limited set of attributes, AI-powered intelligence grids will select the most effective signals and attributes from a pool of millions. They will hone in on those with the highest impact on model performance and avoid attributes with a potentially negative effect. And, instead of the relatively basic scoring done on those models today, brands will be able to score much more accurately, against a far greater range of metrics, based on real-time signals as they come into the grid.

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Intelligence grids will:

- Improve identity resolution
- Increase the performance of predictive models
- Propose and generate the most effective creative
- Propose and plan the most efficient media or marketing channels
- Optimize campaigns more frequently and with greater granularity
- Illuminate insights and attribution not previously possible

The identity graphs that fuel these intelligence grids will need to be accurate and comprehensive to ensure correct decisions and the effective delivery of generative content. They also must be used responsibly. That means ensuring they have the proper consent to use personal information and that a robust privacy framework is in place. These safeguards are critical not only for compliance with regulations like GDPR and CCPA, but also for maintaining customer trust.

Four enablers of intelligence grids

Four key trends are currently driving the emergence of intelligence grids:

1. The volume and velocity of data

As explained in a recent article on predictive marketing, we're well past the stage where humans can process data at the speed and volumes required to power meaningful, personalized experiences. The amount of data signals and the speed with which those signals are generated have already outstripped traditional modelling techniques, and both will continue to increase. At Acxiom, we process around 160 billion records each day to support the trillions of impressions and signals we serve on behalf of IPG's clients.

AI has become essential to handle the volume and velocity of data. Brands will need AI-powered workflows with in-pipeline machine learning that leverages new techniques to continuously sample, validate scoring, and improve methodologies.

2. The evolution of AI agents

Agentic AI, which can act autonomously without being prompted, is rapidly gaining ground. In fact, Gartner predicts that by 2028, a third (33%) of enterprise software applications will include agentic AI, up from less than 1% in 2024. AI agents will play a vital role in any intelligence grid, surfacing insights and making data-driven decisions at incredible speeds with minimal human intervention. But for maximum effectiveness, they need to be trained on the right, unique data sets.

3. The emergence of data clean rooms

Clean rooms allow data from previously siloed sources to be shared in a secure, collaborative environment so brands can develop unique proprietary models. In the past, an airline, a hotel chain, and a car rental company might have had basic co-marketing arrangements. Now, they can pseudonymously share their data in a clean room, augment and enrich it with other data sources, and benefit from the intelligence that comes from the network effect of working together.

4. The development of Expert Language Models (ELMs)

Large language models (LLMs) are the foundational models for generative AI, and they're extremely powerful. But off-the-shelf LLMs aren't always suitable for businesses because they use public data with questionable accuracy, risking poor decisions or hallucinations. What's more, they're open to competitors, and the intellectual property that's created is typically lost to the technology company that owns the model.

Expert Language Models (ELMs) make use of LLMs, but they have parameters around the data that the model ingests to safeguard from the base LLM, which improves the accuracy and reliability of decision-making. This is especially important for financial or healthcare companies that need to make decisions in compliance with specific regulations. And ELMs don't just improve accuracy, they also ensure the intellectual property is owned by the business, creating a competitive advantage.

Get ready for the grid

To better understand how AI-powered intelligence grids will unlock the true power of identity graphs, we only

have to look at how search engine results pages have evolved. Not so long ago, a search would bring up all the webpages that were relevant to the query, leaving the user to wade through and find the necessary information. Now, most search results kick off with a handy AI summary, giving the user all the information they need to answer their question in an instant.

Intelligence grids will supercharge marketing in the same way, immediately surfacing the insights that matter, based on vast volumes of real-time data, to inform decisions that will deliver the best possible outcomes. They will enable a future where humans and AI agents work harmoniously together, automating most but not all of the decision-making, while ensuring people remain in control. So, brands better prepare for the intelligence grid – the next revolution in data-driven marketing.

Filling the identity gaps

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

We found significant gaps in the data such as:

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

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

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

Identity terms defined

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

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

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

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

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

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The question shouldn't just be how we use AI, but how we use AI responsibly

Wendy Coburn
Senior Director, Solution Strategy
Acxiom

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

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

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

Practical uses of AI in marketing

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

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

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

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

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

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

Applying AI responsibly

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

We predict that in the next three years we'll see state or federal legislation that will require strict compliance

in the areas of generative AI-enabled content creation. The EU is leading the charge – as it did with GDPR – and its AI Act is already in progress.

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

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

Five AI imperatives for marketers

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

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

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

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

4. Invest in people and partners
Choose competent, experienced marketing AI experts to execute against your strategic roadmap.

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

Keep the AI opportunity in safe hands

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

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

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

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

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

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

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

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

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Google, Cookies, & Courts

What the latest developments mean for advertisers

An update from Google

Anthony Chavez, Google's VP for Privacy Sandbox, on April 22 announced that the company will continue with its current approach of offering third-party cookie choices in Chrome and will not be rolling out a new standalone prompt for third-party cookies. A summary of Chavez's announcement included:

- Google will not introduce a standalone prompt for third-party cookie consent in Chrome
- Users can still manage their cookie preferences via Chrome's privacy and security settings
- Chrome's **Incognito mode** will maintain default third-party cookie blocking
- **IP Protection** will launch in **Q3 2025**
- Ongoing investment will continue in security features like **safe browsing, AI-driven protection,** and **password security**
- There has been a positive uptake of **Privacy Sandbox APIs** and ongoing engagement with publishers, advertisers, developers, and regulators

In this POV, we will explore the recent legal and industry developments driving these latest updates from Google.

Legal rulings, scrutiny and pressure

U.S. District Judge Leonie Brinkema in Alexandria, Virginia, on April 18 ruled that Google violated antitrust laws by unlawfully monopolizing the publisher ad server and ad exchange markets.

The court found that Google engaged in illegal tying practices between its publisher ad server (DFP) and ad exchange (AdX), harming competition and consumers. However, the judge did not find Google's acquisitions of DoubleClick and Admeld to be anti-competitive. This significant legal ruling adds to the growing antitrust scrutiny currently faced by the tech giant.

Adding to this pressure, in a separate case concerning Google's search engine dominance, on the U.S. Department of Justice (DOJ) presented arguments April 25 before a federal judge in Washington, D.C., advocating for "structural remedies." The DOJ proposed that Google should divest its Chrome web browser and potentially its Android operating system to dismantle its search monopoly.

This argument is part of a broader effort to address what a court had previously determined to be Google's "'monopolistic control' over internet search. The DOJ contends that separating Chrome from Google's other operations would foster greater competition in both the browser and search markets.

The proposed divestitures could significantly alter the digital advertising and search landscapes, affecting how users access information online. Naturally, Google opposes these measures, labelling them as "extreme" and unwarranted in a blog post.

Google's strategic response

Given this intense regulatory scrutiny and the legal landscape, Google's announcement just a day later regarding its approach to third-party cookies in Chrome, is not too surprising.

Anthony Chavez, Google's VP of Privacy Sandbox, stated in a blog post that the company would *"maintain our current approach to offering users third-party cookie choice in Chrome and will* not *be rolling out a new standalone prompt for third-party cookies. Users can continue to choose the best option for themselves in Chrome's privacy and security settings."*

The decision means Chrome users won't get a prompt to opt out of cookie tracking (like iOS users got three years ago), so publishers and marketers will continue to be able to use cookies on Chrome unless users revise their privacy settings on their own.

While Safari and Firefox block third-party cookies by default, and Edge limits third-party tracking, Google's decision is significant because Chrome dominates the competition with 67% of the browser traffic globally.

It is indeed plausible that the increasing antitrust pressure is influencing Google's strategic decisions, including its approach to privacy features in Chrome. Navigating these legal challenges while trying to maintain its market position requires a delicate balancing act for Google.

Complexities in phasing out third-party cookies

Anthony Chavez also elaborated on the rationale behind Google's *Privacy Sandbox initiative, emphasizing its goal "to develop new ways to strengthen online privacy while ensuring a sustainable, ad-supported internet."*

He further noted that through engagement with various stakeholders, including *"publishers, developers, regulators, and the ads industry, it remains clear that there are divergent perspectives on making changes that could impact the availability of third-party cookies."*

This statement highlights the complexity of phasing out third-party cookies, as different players in the online advertising ecosystem have varying interests and concerns.

Google's decision to maintain the current user choice reflects these diverse viewpoints and the potential disruption that a swift removal of third-party cookies could cause. This stance appears to be a shift, or at least a continuation of the status quo, suggesting a cautious approach amid the surrounding turbulence.

Regulatory fines and data concerns

These past enforcement actions add weight to why regulators are paying close attention to Google's strategy. Google has faced significant regulatory action in the past related to user privacy and data handling.

For instance, in recent years, the French data protection authority CNIL has issued significant fines to Google under the EU's General Data Protection Regulation (GDPR).

One notable example is a €50 million fine issued in October 2023 (approximately £44 million based on the exchange rate at the time) for issues including a lack of transparency, inadequate information, and invalid consent regarding personalized advertising.

Additionally, in 2022, Google reached a $391.5 million settlement with 40 U.S. states following allegations that the company misled users about its location tracking practices, specifically concerning the "location history" setting.

These prior regulatory actions underscore the intense scrutiny Google faces regarding its data handling and privacy practices, further emphasizing the context in which its recent decision on third-party cookies is being made.

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The convergence of anti-trust challenges and ongoing privacy concerns have created a complex environment for Google as it navigates the future of online advertising and user privacy in its Chrome browser.

Chavez said in his blog post: "We're encouraged that the industry is innovating with privacy-enhancing approaches and companies are embracing new solutions, including those built using the Privacy Sandbox APIs. We'll continue to work with the ecosystem on determining how these technologies can best serve the industry and consumers."

Industry push backs

Given the mounting regulatory pressure, this shift in tone may represent an effort to reassure the online ad industry.

Major players, including Criteo and Index Exchange, while testing partners of Google's Privacy Sandbox, have openly been critical, citing many technical challenges and potential revenue impacts associated with its implementation. These concerns highlight the delicate balance Google must strike between user privacy demands and the economic interests of the advertising ecosystem.

The implementation of the Privacy Sandbox poses significant technical hurdles and risks impacting revenue. Considering Google's evolving list of changes, the industry must remain observant and proactive.

Final thoughts for advertisers

The marketing and advertising landscape is continually adapting with advancements like data clean rooms, customer data platforms (CDPs), artificial intelligence (AI) and application programming interfaces (APIs) to enhance speed, efficiency, and intelligence. However, at the core of every business must lie robust data stewardship, strong data governance, respect for user's privacy, and unwavering trust.

The long-term implications of Google's latest decisions will likely continue to unfold, impacting how businesses reach consumers and how individuals experience the digital world.

As regulatory pressure mounts and third-party cookies edge closer to obsolescence, advertisers face a critical decision point: wait and react or lead and adapt. At Acxiom and KINESSO, we believe the future belongs to brands that take control by activating first-party data, investing in secure data clean room infrastructure, and building identity-resilient strategies that honor consumer trust. This isn't just about compliance – it's about creating smarter, more sustainable marketing ecosystems. Those who act now will be best positioned to personalize at scale, measure with confidence, and win in a privacy-first world.

Maximize AI potential with Acxiom offerings

Data readiness

- Real ID resolution and management
- Digital Recognition
- Data Hygiene
- Data Completion
- 3P Consumer Data
- Data Enhancement
- Cloud Native Integrations
- Data Governance
- CRM & 1P Customer Data Management
- Data sharing and collaboration
- Analytics platforms

AI ecosystem

- Cloud selection & integration
- Model curation, training, deployment, monitoring & maintenance
- AI development frameworks for data integration, RAG, knowledge retrieval & multi-agentic systems
- 3rd party platform integrations and implementations with Salesforce, Snowflake, Adobe, Databricks etc.
- Partnership innovation & co-development
- Agent development, curation & deployment

AI solutions

- Automated content generation & personalization
- Creative & campaign optimization
- AI generative optimization for search
- Advanced bidding & budgeting automation
- Customer & audience intelligence
- Predictive analytics
- Retail media & commerce programs
- Brand & cross-channel measurement
- Experimentation & data visualization
- AI agent marketplace
- Adobe Compliance Accelerator
- Adobe GenStudio integration

Expertise

- Data strategy & readiness
- Digital transformation
- AI discovery & maturity
- Search & social strategy
- Platform assessment
- Tech stack implementation & support services
- Campaign management
- Retail media & commerce strategy
- Customer insight & journey analysis
- Integrated marketing reporting, measurement & optimization
- Data visualization & design
- Experimentation design

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Modern martech success requires both internal readiness and external expertise.

Brands depend on marketing technology (martech) solutions to automate their workflows and to deliver the personalized brand experiences that their customers have come to expect. With the rapid growth of AI, martech solutions are increasingly complex, leaving few brands with the capabilities and expertise to implement and manage a suite of solutions in-house. As a result, many brands choose to on-board an external martech service partner to act as a strategic advisor and to help with the deployment, integration, and optimization of solutions.

This whitepaper explores how brands are approaching martech service partnerships, from selecting a partner to acquiring services. It also highlights the challenges and opportunities that partnerships present, and how brands and partners can work together to future-proof relationships.

Report Highlights

Service Partners Are Essential: As martech becomes more complex, brands increasingly rely on external service partners for implementation, optimization, and ongoing management.

Strategic Fit Matters: Successful partnerships depend on technical expertise, industry experience, and cultural alignment.

Selection Is Complex: Choosing the right partner is an important multi-stakeholder process - and can be the defining factor between a solution that delivers results and one that produces incomplete insight.

Seven Pillars for Success: Acxiom outlines a framework including tech evaluation, data readiness, governance, and daily management planning.

Future-Proofing: Brands must ensure partners can scale with them and adapt to evolving needs

Download full report

Unlock martech value: partner spotlights

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.

Acxiom's professional services provides the following across all martech:

Professional services:

- Advisory and strategy
- Design and implement
- Run and operate

Flexible approach:

- Project-based
- Staff augmentation
- Managed services

Adobe | salesforce | snowflake® | Google Marketing Platform

For a full list of our partners, visit: **www.acxiom.com/martech-services/**

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Acxiom: Global Partner for Scalable, Data-driven Transformation

As a Platinum Adobe Solutions and Technology Partner, Acxiom delivers comprehensive Adobe Experience Cloud (AEC) services—spanning strategy, consulting, implementation, and managed services. With over 55 years of enterprise data expertise and 15+ years of Adobe platform experience, we serve as the data and technology backbone of IPG, helping brands create connected, personalized experiences that drive measurable business outcomes.

The Acxiom difference

One partner to scale marketing agility

We align cross-functional teams across Marketing, Sales, Martech, and IT to streamline operations and accelerate outcomes. Our end-to-end capabilities—from management consulting and systems integration to Ad Holdco collaboration—enable seamless execution across the full marketing lifecycle. With 60+ Adobe Managed Services clients, we bring proven scale and reliability.

Outcome-driven approach with 7–10X ROI

As the fastest-growing Platinum Adobe Solution Partner and a trusted Adobe Consulting Services subcontractor, we bring deep industry knowledge and marketing expertise to every engagement. We help clients define high-impact use cases, build journey frameworks, and identify incremental value opportunities. Our Adobe GenStudio for Performance Marketing includes a pre-packaged Compliance Accelerator, enabling faster, compliant campaign execution at scale.

Future-proof technology investment

We future-proof your marketing stack with privacy-first, AI-powered solutions. As an Adobe Agentic AI partner and Identity partner for Adobe Real-Time CDP Collaboration, we deliver accurate, real-time customer insights that fuel personalized experiences across channels. Our integrated approach ensures performance, compliance, and long-term scalability.

Identity, data, activation & compliance—seamlessly integrated with native Adobe Experience Platform integrations:

- 5X audience Reach via CTV direct connectors
- Global Data: 11K+ attributes across 35+ countries
- Resolve 70% of unknown site traffic

Core CMO use cases

Customerjourney marketing
Agile marketing
Unified customer funnel

Adobe Solution Partner PLATINUM

Adobe Technology Partner PLATINUM

Content transformation expedites speed-to-market and competitive advantage

Case Study | Financial Services

A leading organization struggled to deliver relevant, timely offers due to siloed business units, fragmented martech systems, and inefficient manual processes. The lack of integrated first-party data led to a costly dependence on third-party data for segmentation and personalization. Campaign execution was slow and resource-intensive, with each content asset requiring up to 25 approvals, minimal content reuse, and manual handling of direct mail lists.

To overcome these challenges, the company implemented a centralized, tech-enabled content management solution using **Adobe Experience Manager** and **Adobe Workfront**. This solution:

- Standardized and automated content creation, approval, and distribution across digital, print, and email channels.
- Integrated **Adobe Creative Cloud** and **Acxiom's identity and data services** to unify customer profiles and inform creative decisions with real-time audience insights.

Business Impact:

13M in annual operational cost savings

65% faster omni-channel campaign time-to-market

Higher engagement and acquisition through personalized, data-driven experiences

This transformation empowered the organization to streamline operations, reduce costs, and deliver more relevant customer experiences—faster and at scale.

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One partner, every cloud. every touchpoint.

Acxiom's Salesforce Practice delivers full-funnel activation, real-time personalization, and intelligent growth—powered by connected data, AI, and proven expertise.

Key use cases

Unified customer profiles

Build a single source of truth across fragmented systems for smarter engagement

Cross cloud personalization

Deliver consistent, personalized experiences across Marketing, Commerce, Sales, Service, Loyalty, and B2B.

Salesforce Data Cloud implementation + AI activation

Deploy SFDC with confidence and scale outcomes with Agentforce, Einstein, and real-time data activation.

Experience led growth

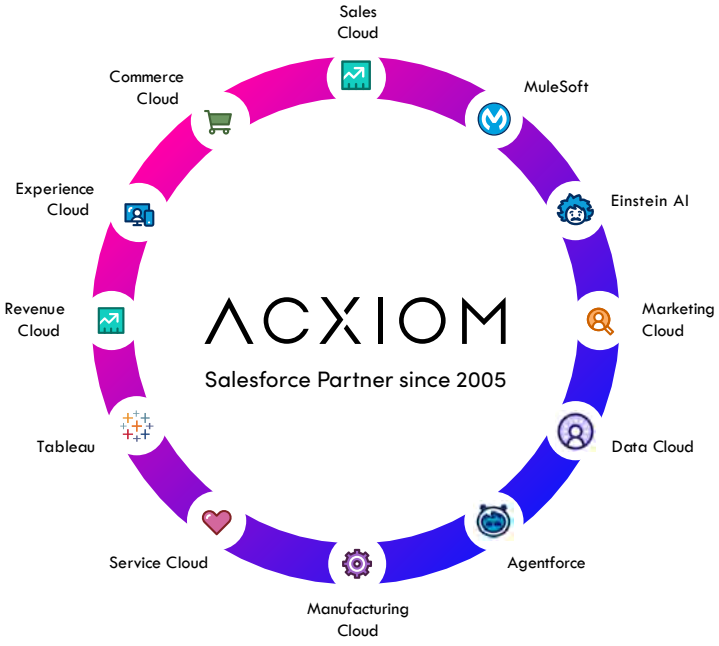
Design and scale tailored experiences—from digital storefronts to loyalty programs to B2B engagement.

Accelerated execution

Speed up campaign deployment and Salesforce project velocity with pre-built assets, reusable frameworks, and fewer internal demands.

Flexible delivery and ongoing optimization

Get support where you need it most—by project, staff augmentation, or managed service—while continuously improving your Salesforce performance.



salesforce PARTNER SINCE 2008

Real results from Acxiom's Salesforce Practice

Case Study | **Cross Industry**

Across industries—from retail and manufacturing to travel, healthcare, and financial services—clients partner with Acxiom's Salesforce Practice to unify data, personalize at scale, and accelerate transformation. Backed by deep data, identity, and Salesforce expertise, our practice supports every cloud, every touchpoint, and AI-driven engagement across the Salesforce ecosystem.

In recent client engagements, our practice has delivered measurable business outcomes:

Stepped in after a failed implementation: After a failed SFMC implementation, Acxiom rebuilt it in six months—delivering white-glove campaign management, technical support, and strategic guidance.

Reached 25% more customers per campaign through smarter segmentation and journey design

Deflected 28% of service interaction with AI-powered support

Reduced project resource needs by 80%, freeing internal teams to focus on growth

Delivered 107% ROI with payback in under six months (cited in Forrester TEI study)

Drove loyalty program growth by 22% and doubled marketable audiences for key brands

These outcomes reflect a scalable, cross-cloud approach that blends strategy, technology, and execution—backed by deep data expertise and proven delivery frameworks.

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Data sharing without movement

The leader in data sharing and the leader in data management deliver at-scale transformation in the cloud.

Key use cases

Data modernization

Database Modernization: migrating from legacy on-premises systems to cloud-based technology to improve performance, security, and leverage managed services.

Reduce CapEx to move to a pay-as-you-go model with no hardware refresh cycles.

Comply with evolving Security and Compliance laws – cloud providers offer advanced security features & guaranteed compliance.

Data collaboration

Share data securely in the Snowflake Data Clean Room. With no exposed PII and no movement of PII outside of the environment, this is a secure and compliant environment.

Enhance Co-Marketing Campaign efficiency by enabling collaboration between partners. Anonymized data reaches the right audiences without exposing or moving sensitive customer information.

Unify the customer view using Snowflake as a centralized cloud platform. Teams use a shared data model with governed access – reducing data siloes across organizations.

Core no PII movement applications

Deduplicate & Consolidate Data: Reduce wasted marketing spend, skewed analytics, and inefficient personalization with Acxiom's Real ID app, which helps brands deduplicate and consolidate data right in Snowflake.

Identity Management: Manage identity to the terms of the brand with Real ID, allowing the unification of data across multiple sources in Snowflake without having to transfer PII to an outside partner.

Data Enrichment: Enhance first-party data with Acxiom's third-party data attributes to use in analytic, segmentation, and targeting applications.

Experience you can trust

Acxiom is recognized by Snowflake as a Premier Cloud Services partner, and has been recognized as an identity leader in Snowflake's Modern Marketing Data Stack report for three years in a row.

Achieve a unified customer view to power personalized experiences

Case Study | **Travel**

A cruise line needed a way to scale a marketing solution that allowed them to test channels and optimize spend based on accurate exposure data, and then quickly deploy campaigns and safely share customer audiences with travel agents. However, with customer data for its three cruise brands fragmented across siloed systems and largely outsourced, it was unable to gain a single view of the customer to inform the relevant, seamless experiences they desired for customers.

Through the Acxiom + Snowflake partnership, Acxiom was able to create a data clean room environment powered by Real ID that enabled the cruise line to achieve a 96% decrease in campaign launch time, resulting in over 150 co-marketing campaigns in a single year. The data clean room also enabled optimization across the client's travel agent network, internal marketing teams, and key product offerings.

Leading Financial Services brand utilizes Acxiom technology to modernize its data infrastructure

Case Study | **Financial Services**

A financial services brand moved from an on-premises solution to AWS to reduce costs, shorten cycle times, and support new use-cases.

Acxiom migrated the brand to a cloud-based version of its marketing and unified data layer solutions, leveraging the Snowflake Data Cloud for a best-in-class database management system. This enabled a seamless move to AWS while preserving flexibility to switch to another cloud-based solution if needed.

In the end, the client saw a 15% reduction in operational costs, 2x increase in processing speed, a 4x increase in model scoring speed, and a 2x increase in overall database refresh activities.

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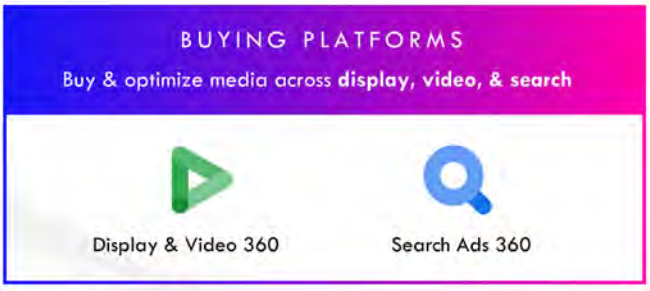
What's your Google strategy?

Google Marketing Platform

Google powers the digital world—connecting billions to what matters most. With 2B+ daily users and 5T+ searches, it's a cornerstone of digital engagement. CMOs invest 30–40% of their digital budgets here—but spend alone isn't enough. To drive real ROI, you need smart strategy, sharp data, and the right tech and talent.

Google Marketing Platform (GMP)—a unified solution for buying, measuring, and optimizing media across Google properties and beyond.



Why Acxiom as your GMP partner?

Acxiom is a global GMP reseller, we help brands optimize media and business outcomes. We connect media with Acxiom's data, identity, and Google Cloud accelerators—meeting brands where they are to achieve measurable impact.

We put your data to work—to solve your biggest challenges

- Modernize your data and tech foundation to break silos and boost collaboration
- Deliver consistent, connected media experiences across channels
- Make smarter decisions with advanced analytics
- Drive efficiency with a flexible, scalable engagement model
- Maximize ROI from your Google investment

Meet you where you are. Move you where you want to go.

Our Google Marketing Platform Assessments help you unlock the full potential of GMP—aligning your current state with your future-state goals.

Grounding GMP Investments

- Assess investment readiness
- Evaluate configurations and capabilities
- Identify gaps
- Align systems with future GMP needs

Maximize Existing GMP Utilization

- Maximize existing GMP investment
- Identify solutions to bridge gaps
- Recommend actions items

Drive Transformational GMP Alignment

- Review current GMP setup
- Define transformation starting point
- Outline needs to meet business goals

Driving deep funnel actions with value-based bidding

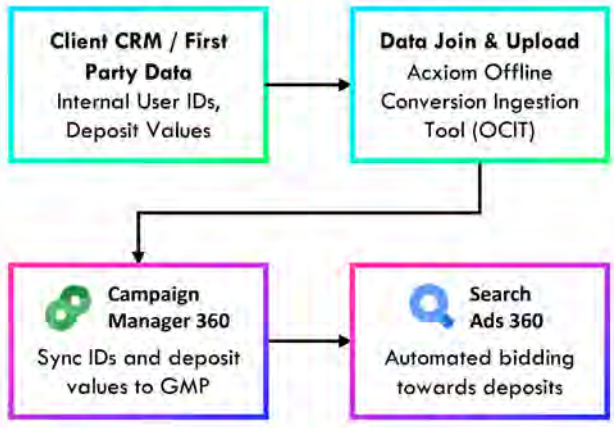
Case Study | **Financial Services**

The challenge

A financial services client optimized its media strategy using account registration signals in GMP. While this boosted account registrations, it didn't drive their core KPI: brokerage account deposits. They needed an approach that better aligned with their true goal.

The solution

- Syncing internal user IDs with Google via Match ID.
- Ingesting and transforming offline deposit data weekly in Snowflake.
- Automating uploads using Offline Conversion Ingestion tool.
- Feeding deposit values into CM360 as a new optimization signal.
- Testing Value-Based Bidding in SA360 to improve performance.



The results

+65% life in average deposit amounts and customer value

15% decrease in cost per deposits for better efficiency

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For more information, please contact us at **acxiom.com** or email **info@acxiom.com**.