The digital revolution is transforming financial services. Customers are more demanding, new competitors are threatening to disrupt the market and switching from one financial services provider to another is becoming easier and more common.

Across the banking, capital markets and insurance sectors, these rapidly evolving shifts are making institutions' digital distribution and marketing efforts a central focus. From retail banks, consumers expect personalized and integrated services at the branch, on the go or online. They want their banks to go beyond transactions and provide relevant insight into their everyday financial and non-financial lives. Capital markets, facing a vast transfer of intergenerational wealth on the near horizon, are also pressured to adjust for emerging digital and social trends challenging their relevance. Within insurance, the digital revolution is upending both customer expectations and insurers response.

Competition is intensifying in digital financial services as digital start-ups and digitized incumbents are undercutting traditional financial services businesses in such areas as loans, payments and insurance, and are able to outmaneuver many of their slower competitors. Mobility of consumer financial services is a high priority, as companies respond to hundreds of new mobile-first or mobile-only competitors. Consumer banks and brokers must also embrace new intermediaries, integrating with new methods of payment that many customers favor, such as Bitcoin, Square and mobile payment methods. Services, sales and advertising are rapidly moving online, hollowing out the value of capital-intensive offline resources like branch banks and ATMs.

All the while, new regulations impose demanding financial and consumer protections and require financial institutions to ensure thousands of pages of digitally published financial information—interest rates, loan durations, and so on—are correct and consistent across all channels, or litigation and penalties can result.

As financial services businesses face the digital revolution, many are strapped by inflexible systems, processes and operating models that make it hard to be responsive to emerging needs and enhance customer engagement while protecting margins and cost to serve. Embracing innovation requires a new approach to digital marketing—one supported by an optimized, data-driven, omni-channel marketing platform.

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What is Adobe Marketing Cloud?

It's the most complete set of marketing solutions available. And it gives you everything you need to get deep insight into your customers, build personalized campaigns and manage your content and assets.

At the core of new digital marketing capabilities is the Adobe Marketing Cloud platform.

The platform helps financial brands engage customers across online, in-branch and mobile channels, integrating experience management, social marketing, campaign management, commerce, personalization and analytics. It helps companies maximize and measure their impact across all of their marketing efforts in more ways than ever before.

Among the tools in the Adobe Marketing Cloud are:

Adobe Campaign
An intuitive, automated way to deliver one-to-one messages across online and offline marketing channels, for knowing what customers want even before they do.

Adobe Experience Manager
Organize, create and manage the delivery of creative assets and other content across digital marketing channels, including Web, mobile, email, communities and video.

Adobe Media Optimizer
A powerful advertising management platform that provides a consolidated view of how media is performing, along with the tools to both accurately forecast and continually optimize the media mix.

Adobe Primetime
A multiscreen TV platform for live, linear and VOD programming. The solution creates personalized over-the-top (OTT) and TV Everywhere (TVE) experiences on every screen.

Adobe Social
A comprehensive solution that lets marketers know if social media is working by building stronger connections through data-guided content.

Adobe Target
A powerful testing and targeting solution for creating digital experiences that help deliver real, tangible results.

Creating Global Digital Experiences that are Engaging, Relevant and Productive

When Adobe and Accenture Interactive join forces, they are powerful allies to help financial services companies get the content management, personalized interactions and improved operational savings they need today and the capability to deliver on their commercial vision tomorrow.

Companies are able to better understand where their marketing dollars are being spent and the effectiveness of that investment across channels. Furthermore, they are able to act quickly to help achieve faster and greater marketing impact with customers, which, in many circumstances, leads to higher conversion rates and greater revenue. They can centrally manage content, which offers huge operational and cost savings potential while providing the ability to effortlessly manage and publish content across hundreds of devices.

From a customer experience perspective, financial services businesses can integrate customer interactions across Web, mobile, social and offline to better understand the customer journey and improve customer engagements. They can create a digital experience that is engaging, relevant and personal across all channels, including mobile.

Implementing a Client-Centric Digital Experience

A global leader in insurance brokerage and enterprise risk management wanted to improve its customer experience by simplifying website navigation and access to risk applications and research. It launched an effort to enhance its website platform and redesign its more than 70 websites across the globe and chose Adobe Experience Manager to accomplish three objectives.

The firm began its redesign effort but its high level of custom requirements and complexity of integration made meeting critical milestones challenging. The firm chose Accenture to help get the program back on track, knowing that Accenture brought both field-tested Adobe implementation and extensive system integration experience.

With much of the front-end design already completed, the role for Accenture’s enterprise architecture and experience management teams was to code and optimize those designs, complete the Adobe Experience Manager development and navigate a number of extensive system integrations. Accenture worked closely with the client’s internal IT staff throughout this process, conducting user training, performance and acceptance testing.

The firm now has a responsive, engaging and user-friendly website that facilitates stronger customer self-service. For customers and prospects, the new website offers visitors more intuitive site navigation and a stronger mobile experience. It makes it easier for clients to access their accounts and applications while providing an entry into the firm’s trove of risk management insights, data and analytics. For the firm’s internal business users there are also tremendous benefits, as they can now easily update content without administrative or IT complications.
Multiplying the Power of Two

To restructure digital marketing effectively, financial services companies certainly need to understand the technology, but they also must design the customer experience and change the business to unleash the power of the technology.

Accenture Interactive and Adobe bring together the combined knowledge and capabilities to effectively transform digital marketing: Technology leadership through the Adobe Marketing Cloud, business leadership through our depth of industry knowledge and a digital vision centered in customer experience-led design and transformation.

As a technology leader, Adobe offers a robust suite of digital marketing to manage all digital marketing activities in one connected platform. The platform is differentiated by the quality of digital experiences that can be produced, its support of a omni-channel environment, its rich personalization capability, and deep analytics and optimization solutions embedded in the platform. Adobe is an industry leader in content authoring solutions and in helping to rapidly and consistently deploy Adobe solutions globally and the capability to unleash the power of the technology from experience design, organization design and process design to application outsourcing and managed services. By leveraging our combined experience, financial services businesses can make great strides toward predictably and rapidly transforming their digital marketing capabilities and be confident that their investment will deliver an excellent impact on performance and cost.

Together as innovators, Accenture Interactive and Adobe are proud allies in helping to deliver the digital experience one-to-one. Or one-to-millions.

For more information, visit: Accenture.com/interactive Adobe.com/marketing

Awards and Recognition. We have them

Over the last three years, Accenture Interactive has received multiple Adobe awards, including:

- Partner of the Year
- Regional Partner of the Year
- Innovation Partner of the Year

Adobe has been recognized by Forrester Research as the leader in Web experience management for digital experience due to breadth of functionality, market momentum and resources.

Adobe Marketing Cloud solutions and Accenture’s experience delivered impressive returns to the financial services leader. Results included an increase in return on investment (ROI) from media spend across paid and owned properties of more than 10%. Conversions saw a lift of up to 25% by improving the prospect journey. The financial firm also realized a twofold increase in high-value leads.

Accelerating Digital Sales with a Data Management Platform

One of the world’s largest financial services companies wanted to boost customer acquisition across several financial products. Historically, targeted cross-channel marketing was difficult for the financial services giant, as was identifying high-value segments and personalizing customer experiences. Like other large financial services firms, the company was awash in customer data, but the information was not connected to marketing channels. Data was typically unavailable in real time, making it difficult to make informed marketing decisions and immediately present customers with the right content and offers.

Accenture led a comprehensive project to help advance the company’s cross-channel marketing by unifying customer segments in a way that would help them bring customer data to life with agility, precision and scale. The company chose Adobe Marketing Cloud to underpin its strategic agenda and help achieve its aggressive customer acquisition objectives. Adobe Marketing Cloud enabled the company to streamline several essential processes, such as integrating data into a central repository and making it easy to test and iterate digital content to help support optimized, targeted customer experiences.

The combination of Adobe Marketing Cloud solutions and Accenture’s experience delivered impressive returns to the financial services leader. Results included an increase in return on investment (ROI) from media spend across paid and owned properties of more than 10%. Conversions saw a lift of up to 25% by improving the prospect journey. The financial firm also realized a twofold increase in high-value leads.
About Accenture Interactive

Accenture Interactive, part of Accenture Digital, helps the world’s leading brands drive superior marketing performance across the full multichannel customer experience. Accenture Interactive offers integrated, industrialized and industry-driven digital transformation and marketing solutions. To learn more follow us @AccentureSocial and visit www.accenture.com/interactive.

About Accenture

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions—underpinned by the world’s largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With more than 358,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com.

About Adobe Systems Incorporated

Adobe is changing the world through digital experiences. For more information, visit www.adobe.com.

About Adobe Marketing Cloud

Today’s marketer is challenged with the complexities of marketing in a digital world. It’s new, it’s constantly changing, and marketers need an ally to help them move at the speed of digital. Now every marketer can accelerate their shift to digital with Adobe Marketing Cloud to deliver consistent personalized experiences across channels and prove that your marketing dollars are working.