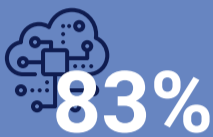


The Future of Banking Is Hyper-Personalized – Are You Ready?



NTT DATA surveyed 4,807 financial services customers and 476 financial institutions (FIs) across the globe to find out **what attracts customers and what makes them want to stay.**



83% of FIs say artificial intelligence (AI) can help them differentiate offerings and win customers.



Yet only 16% of FIs use AI and data to provide personalized services.

So where's the disconnect?

Most say technology stands in the way of making personalized proactive services reality, but FIs report business obstacles, too:

55%
technology

51%
established
business
culture

43%
organizational/
skill changes

Digitally mature firms are leading the way

Leaders in developing personalized one-to-one services are making strides in key areas:



51%

developed interfaces for customer analytics



48%

increased use of tools / platforms to deliver analytics



43%

created initiatives to better integrate and connect digital customer experience, data and data analytics



14-18%

have active partnerships with service providers such as travel experts, music and game suppliers

Winners in the financial industry will be those players that move beyond broad tailoring to offer hyper-personalized one-to-one services. **Are you ready?**

Read the [full study](#) to find out how future-looking financial services firms are mastering data and AI to provide highly personalized, proactive, one-to-one financial guidance to your customers.