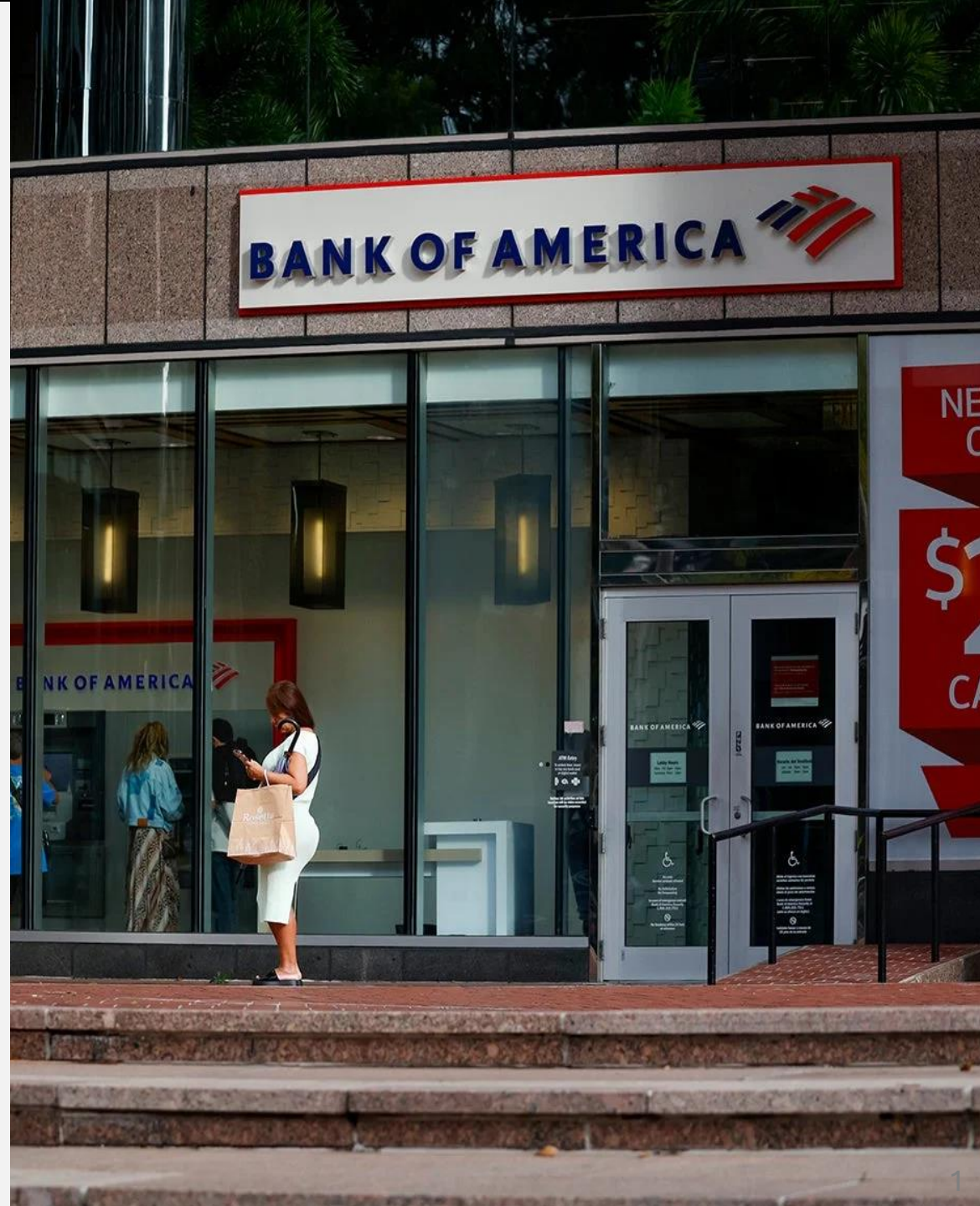
Adobe Experience Platform for Bank of America

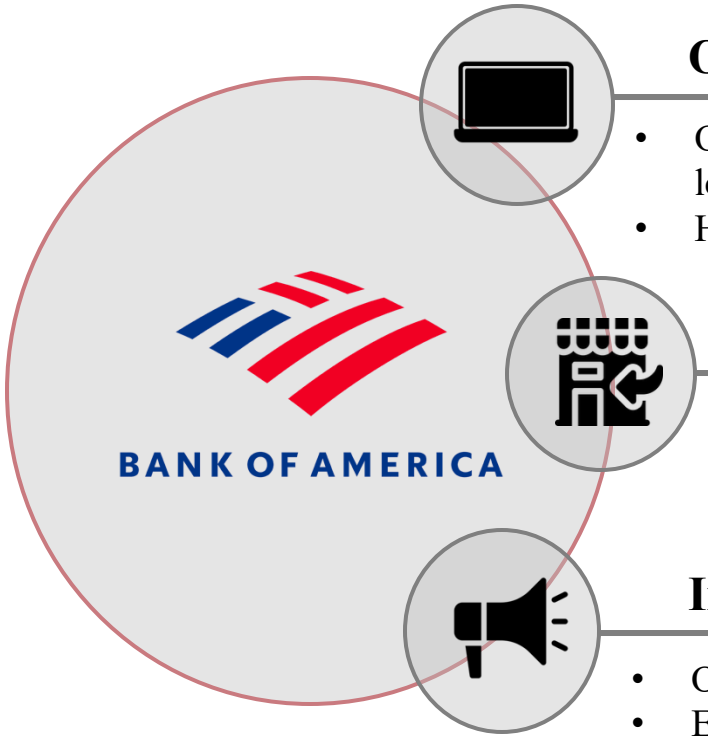
Presentation by Osayd Asif



Executive Summary

Unlocking Personalized Banking at Scale

Tbe Challenge: BoA's 69M clients generate 23.4B digital interactions annually, yet legacy systems cause siloed data and poor personalization.



Opportunity

- Only 20% of financial firms deliver an "exceptional" digital experience, giving BoA a clear whitespace to lead.
- Hyper-personalization can reduce acquisition costs by up to 50% and increase revenue by 5–15%.

Solution Overview

- Deploy Adobe Experience Platform (AEP), integrating Real-Time CDP, Journey Optimizer, and Customer Journey Analytics to unify data, predict intent, and optimize marketing ROI.
- Enable one-to-one personalization and compliant marketing attribution at scale.

Impact

- On average 431% ROI with <6-month payback (Forrester study).
- Estimated $1.5–2.5 B revenue uplift and $150–250 M in ad-spend efficiency gains over 3 years.

Positions BoA to deliver the industry's most intelligent, privacy-safe customer experience.

Challenge: Fragmented Data & Inefficient Attribution

Data silos, personalization gaps, and inefficient marketing attribution hinder ability to deliver unified, real-time experiences across channels

Fragmented Journeys

Customer data across retail, credit, and wealth divisions remain disconnected, limiting 360° insights and cohesive experiences.



Personalization Gap

71 % of users expect tailored banking; 94 % of banks fail to deliver it, creating attrition and low cross-sell rates.



Inefficient Marketing

$1.8 B annual marketing budget lacks cross-channel attribution and any inefficacies can create millions of dollars in loss.



Data Governance

Legacy systems limit first-party data usage and privacy-safe activation amid cookie deprecation and regulatory pressure.



Current Customer Pain Points

"I keep getting mortgage offers even though I already have one with BoA."

— Sarah, Retail Banking Customer

With unified data and AI-driven attribution, Bank of America can:

1. Break silos to create a single source of truth.
2. Deliver personalized offers in real time.
3. Reallocate spend based on true ROI impact.

Adobe Experience Platform Solution Framework

How Adobe Experience Platform Solves Bank of America's Core Challenges with a Strategic Solution

A unified data foundation enabling real-time personalization, governed insights, and measurable marketing ROI.

Real-Time CDP

Unified Customer Data

Integrates BoA's retail, credit, and wealth data into one 360° real-time profile, enabling contextual personalization across digital and human channels.

- Consolidates data silos into a governed profile layer.
- Enables predictive modeling using Adobe Sensei AI.

Journey Optimizer

Personalization at Scale

Automates real-time journeys using behavioral triggers—e.g., sending a home equity offer minutes after a related purchase, not weeks later.

- Reduces campaign latency by 90% (as seen at U.S. Bank).
- Boosts cross-sell success by 20–30%.

Customer Journey

Multi-Touch Attribution

Connects data across app, web, branch, and call center to show which interactions drive conversions, allowing optimized spend and ROI.

- Translates customer journeys into ROI dashboards.
- Increases marketing efficiency by 20%+.

Together these tools unifies data and personalizes engagement enabling BoA to move from reactive to predictive customer engagement.

Quantitative ROI & Financial Impact

How Adobe Experience Platform Drives Bank of America's Marketing ROI and Customer Value

WHO	WHERE	WHAT
69 million clients across retail, credit, and wealth divisions generating 23.4 billion digital interactions annually	Across 4,300+ branches and digital channels (app, site, ATMs, call centers)	Quantitative assessment of AEP's 3-year financial impact modeled using Forrester TEI benchmarks and scaled.

$1.5B three-year cumulative revenue uplift.

$90M annual savings from 19 % higher marketing efficiency.

$280M value from 3 pp churn reduction (15 % → 12 %).

Operational Efficiency & Cost Reduction



Marketing analysts became 30 % more efficient, spending less time on manual data wrangling thanks to AEP automation.

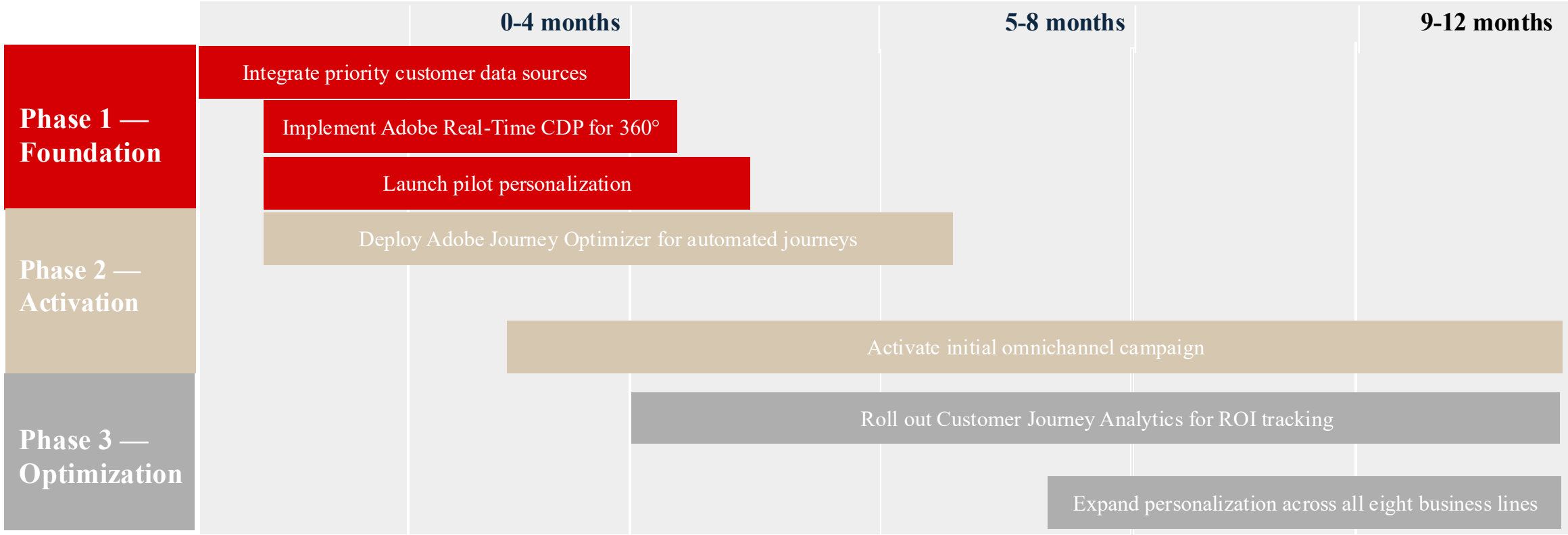
Wealth & Credit Line Growth through Personalization



AEP driven segmentation lifts conversion on wealth-management upsells by +0.3 pp. On a $70 B portfolio, that's ≈ $210 M additional AUM

Implementation Roadmap

An 12-month roadmap to data unification, personalization, and measurable ROI.



These parallel workstreams ensure that the AEP rollout is not just a technology project, but a scalable organizational transformation from year 1.

Thank You

Appendix Attached Below



Appendix

Sources & References

Bank of America Annual Report 2024

Bank of America Investor Relations Presentation – Q2 2024

Bank of America Form 10-K (2024)

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Adobe Experience Platform Case Study – U.S. Bank (2023)

Adobe Experience Platform ROI Report – Allianz Group (2023)

McKinsey & Company – Digital Sales in Banking Benchmark (2023)

McKinsey & Company – Reimagining Customer Experience in Banking (2024)

Yahoo Finance – AI-Powered Personalization Boosts Bank Retention (2024)

Statista – Bank of America Active Digital Users (2024)

Forrester – ROI of Customer Data Platforms (2023)

Adobe & McKinsey – Future of Real-Time Personalization in Financial Services (2024)

Appendix

Financials - Assumptions

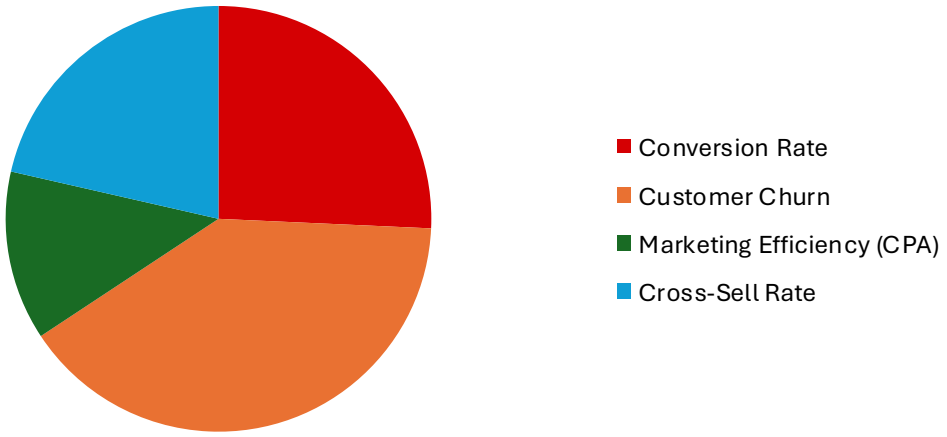
	A	B	C	D
1	Metric	Source	Current Value	Notes
2	Annual Marketing Spend	BofA 2024 Annual Report	$3.2B	Marketing + tech spend estimate
3	Retail Customer Base	Statista	68M	Across digital + branch users
4	Average Product per Customer	Industry proxy	1.6	Target 2.0 post-AEP
5	Annual Digital Conversions	Internal proxy	2.5M	New accounts/cards per year
6	Customer Churn Rate	McKinsey Banking Report	15%	Typical attrition
7	Average CLV	Estimate	$1,400	Personal banking segment

Appendix

Financials - Quantitative Model

	A	B	C	D	E
1	Metric	Without AEP	With AEP (Year 2)	Change	$ Impact (M)
2	Conversion Rate	1.2	1.7	+0.5pp	180
3	Customer Churn	15	12	-3pp	280
4	Marketing Efficiency (CPA)	480	390	-19%	90
5	Cross-Sell Rate	10	16	+6pp	150

Benefit Distribution by Driver



Appendix

Financials - Cost

	A	B	C	D
1	Category	Year 1 ($M)	Year 2 ($M)	Year 3 ($M)
2	Adobe AEP Licensing	25	25	25
3	Implementation & Integration	40	10	5
4	Data Infrastructure	15	8	5
5	Change Mgmt & Training	5	3	2
6	Total Cost	85	46	37
7				

Appendix

Financials – ROI

	A	B	C	D	E
1	Year	Total Cost ($M)	Total Benefit ($M)	Net Benefit ($M)	Cumulative ROI (%)
2	1	85	200	115	135
3	2	46	500	454	680
4	3	37	700	663	900

