

CDP Starter Kit For Financial Services

Everything you need to
successfully plan, evaluate,
and implement your CDP



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State of the Industry

As AI rapidly accelerates across all sectors, financial services firms are under mounting pressure to modernise their data and technology strategies. It has become imperative for them to integrate cutting-edge AI capabilities to secure a truly competitive and customer-centric future.

The good news is, you've already got all the customer data you need to succeed. Now it's time to put it to work with the right technology, strategy, and teams that will take your customer experience to the next level.

We understand there's a lot to consider when deciding to invest in a new tool. In more good news, you don't have to go through this alone. This CDP Starter Kit is here to help you plan for, evaluate, and build a comprehensive strategy around buying and implementing a customer data platform.

The CDP of the Future

Ten of the twenty largest banks in the world use Tealium's CDP.

Customer Data Platforms (CDPs) have evolved from emerging tools to essential infrastructure in the modern martech stack, especially in highly regulated industries like banking. Today, these Intelligent Data Platforms are no longer just about unifying data; they're about enabling real-time, consented, and AI-ready customer experiences across every touchpoint.

Financial institutions now rely on CDPs not only to enhance acquisition and retention strategies but also to power advanced analytics, AI-driven personalization, and privacy-first customer engagement. With growing demands for speed, security, and relevance, the most future-proof CDPs are those that offer flexible data collection, strong governance, and seamless integration across cloud ecosystems. For long-term success, banks should prioritise CDPs that deliver trusted, real-time data and can scale with both regulatory requirements and innovation demands.

You should look for CDPs that:

01

Are Highly Flexible

Faster, easier integration with the tools you already have (or might adopt in the future) will speed time to value and increase overall ROI.

02

Protect Data Privacy

Capabilities like data encryption and consent management keep organizations compliant with global and regional regulations.

03

Unlock AI-Ready Data for Every Team (Marketing, IT, Data)

Enabling scalable governance and compliance, and it fuels AI-driven, real-time personalization for all users, enhancing ad measurement and LTV, while orchestrating high-quality data to optimize AI outcomes and enforce a unified data strategy.

04

Are a Trusted Partner

The challenges you encounter are specific to your organization. You don't want to just pick a vendor, you want to select a dedicated partner that is there every step of the way to help you achieve your business goals.



The Tealium Platform

Tealium is a **data orchestration platform**. It collects consented data in a governed way from sources like web, mobile, and IoT. This data is unified to create accurate, real-time customer profiles that are immediately actionable across your ecosystem. This modernizes your data foundation without traditional ETL. With these **real-time profiles**, you can set up intelligent orchestration. Engage high-value customers with the right experience at the right moment, across any touchpoint. No compromise. An **open data layer** ensures your data cloud and ecosystem are always connected and consent-aware. It easily adapts as you add new tools. No delays. **Real-time AI capabilities** and interoperability feed your models with the right consented data. AI scores are then made available where they deliver the most value. No silos. Finally, the entire platform is built on an enterprise-grade architecture. It focuses on governance, observability, and consent enforcement to give you reliability and peace of mind.

The Tealium Platform



Consented Event Collection, Transformation, & Streaming



Real-time Profiles
for Intelligent
Audiences and
Orchestration



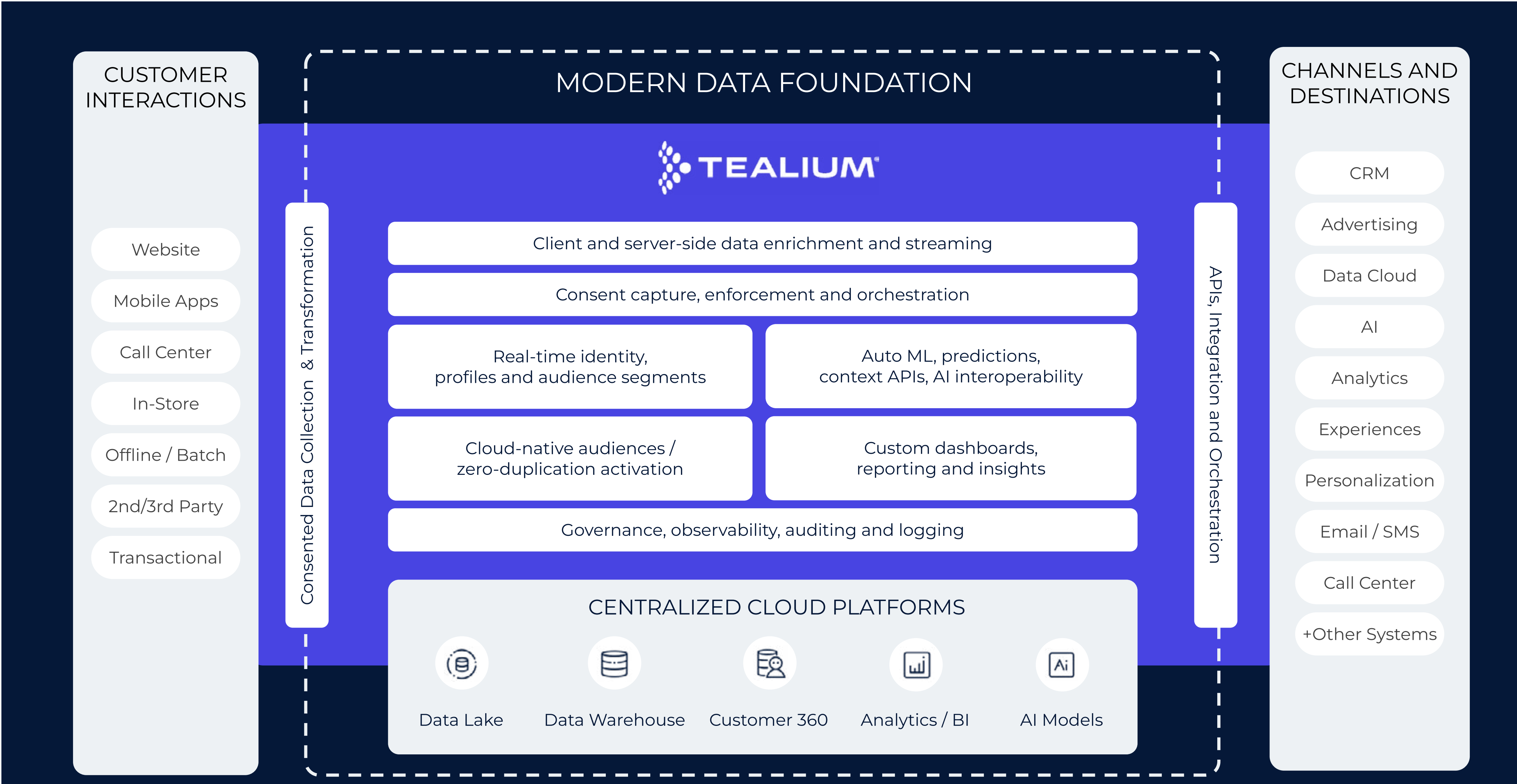
Open Data Layer
to Accelerate
Cloud Connectivity
and Value



Real-time AI
Capabilities and
Interoperability for
Your Models



Governance, Observability, and Consent Enforcement



Checklist — Considerations As You Look to Launch a CDP

The overview below are recommendations from organizations that have adopted a CDP and are seeing strong success.

1. The Basics

- ✓ You have identified a set of business problems and supporting use case(s) that warrants the technology. For example, you want to create a unified customer experience to help impact growth within key customer segments.
- ✓ Your company uses several to many channels to market to buyers and needs that data to make decisions.
- ✓ Your company is interested in tackling organization-wide challenges like data governance (CCPA, GDPR).
- ✓ Your company would benefit from delivering real-time customer experiences to improve personalization efforts, cross-channel campaigns, and governance and privacy initiatives.

2. Customer Journey

- ✓ You have a multi-channel customer experience, like in-branch plus website, apps, call center, and social media that you want to optimize and ensure is more relevant. For example, you want to combine your online and offline data into a unified profile to enhance your understanding of every customer across every touchpoint.
- ✓ You want to understand the customer journey more than your CRM can provide. For example, you want to collect and use data that doesn't live in your CRM.
- ✓ You are looking to achieve personalization and targeted advertising at scale.

Checklist — Considerations As You Look to Launch a CDP

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3. The Team

- ✓ You have identified a strategic owner in a Marketing, IT, and Data Science team, or in any related department. Customer data often involves different departments, so best-in-class companies often set up cross-functional project teams to ensure alignment and common goals.
- ✓ You have a team to drive implementation and execution of use cases. A small, focused, core team can achieve just as much as a large team.

4. The Data Culture

- ✓ Your company is interested in driving business goals from customer data insights.
- ✓ Your company sees customer data as a strategic asset.
- ✓ Your company is thinking about the future of data governance and privacy.

The Benefits of a CDP



Grow Share of Wallet to Boost Revenue

A customer data platform allows financial services organizations to better understand their customers' digital interactions through better data, meaning you can be there for customers across their financial services journey. Grow share of wallet by building audiences around the stage in your customers' financial journey so that "next best" products and services can be planned and marketed at the right time in the customer journey.



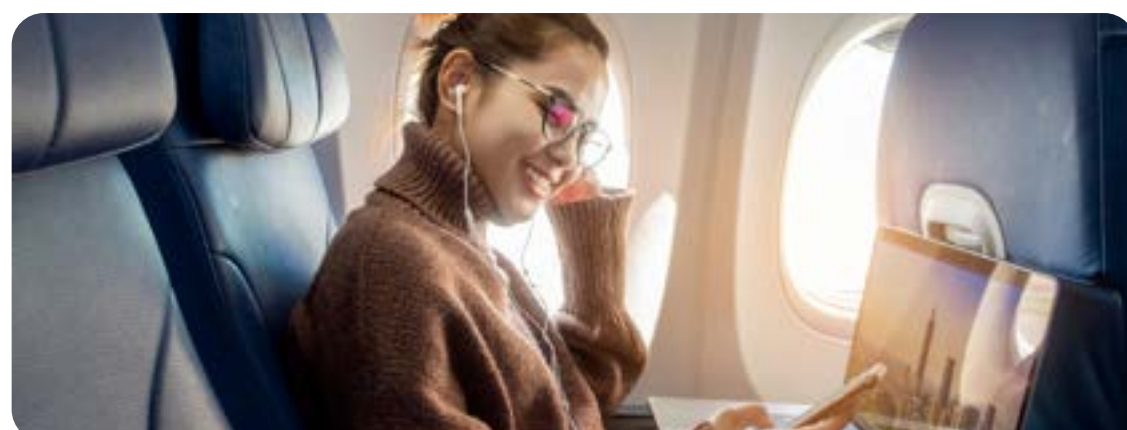
Deliver "Branch in Pocket" Experiences That Increase Conversions

There's a whole world of customer data that can create connected experiences wherever your customers are. With a CDP you can ensure all of your customer data is unified and put to work across the entire organization in order to deliver personalized experiences wherever your customers are in their financial journey.



Eliminate Data Silos While Speeding Time-to-Value

The value of customer data extends across a business. CDPs give teams the ability to access and leverage customer data across departments accurately and effectively. A vendor-neutral CDP will integrate with your email, marketing automation, online advertising, social, CRM platforms and even your legacy systems, enabling you to take action within the marketing technologies you already use.



Ensure Complete and Trusted Data to Build Long-Term Trust and Reduce Regulatory Compliance Risk

With the help of a data-first CDP like Tealium, financial services organizations can establish a privacy-centric data foundation to obtain, maintain, and respect consent throughout the customer lifecycle. We put privacy at the heart of everything we do at Tealium, we are built to meet rigorous financial services privacy and security practices.

CDP Selection: A Strategic, Technical, and Organizational Decision

Buying a CDP is more than just a technology upgrade. It's a strategic and organizational decision that changes how your business collaborates, delivers on customer expectations, and pursues data-driven growth. True success comes from aligning IT, marketing, data, and finance teams around a shared vision for customer experience, data agility, and AI-powered innovation.

Build your business case collaboratively with these stakeholders and clearly define technical requirements such as data quality, privacy, cloud integration, and extensibility. Ensure priorities are shaped by real business needs and cross-functional objectives, not just features. When evaluating vendors, look beyond checklists: consider scalability, AI readiness, and the practical fit for your current and future tech ecosystem. Engage a cross-functional team early to drive activation, governance, and ongoing value from selection through optimization.



Problem Identification

This is the “we need to do something” moment, when you realise that your current data and tech stack can’t keep up with rising customer expectations or internal demands.

Start by identifying the key gaps that are holding your organization back:

- Fragmented systems and siloed data
- Poor data quality and limited trust in insights
- Slow time-to-market for campaigns and experiences
- Lack of real-time personalization
- Inability to operationalise AI at scale

These roadblocks impact personalization, agility, and growth. A Customer Data Platform (CDP) helps address them by unifying your data, streamlining activation, and enabling smarter, faster customer engagement.



Data Readiness & Foundation

Data readiness is the foundation for agility, compliance, and innovation in financial services. Establishing unified, high-quality, and consented customer data enables organizations to activate trusted, AI-ready insights, while meeting today's strict regulatory standards.

- Unify customer profiles across channels for a single, accurate view.
- Prioritize strong data governance to embed privacy, consent, and regulatory compliance (e.g., GDPR, PCI DSS) into all processes.
- Structure, clean, and standardize data to enable effective AI models ("garbage in = garbage out").
- Integrate real-time consent and audit trails to support continuous compliance and customer trust.
- Ensure data quality and readiness to power personalized engagement, analytics, and automation at scale.

Real-World Kickoff Use Case: Overcoming Resistance in Financial Services

A major bank overcame internal resistance to its CDP rollout with a single, high-impact pilot: using real-time customer behavior to trigger personalized product offers, resulting in up to a 280% increase in click-through rates. This early success proved the business value of unified, AI-ready data and drove organization-wide support for the CDP initiative.



Real-Time Activation & AI Enablement

A CDP empowers financial services to deliver secure, AI-powered customer experiences, turning unified, consented data into real-time personalization, predictive insights, and smarter decisioning at every touchpoint.

- Instantly trigger personalized offers and communications based on live customer behavior, across channels.
- Enable AI-driven models such as next-best-action, risk alerts, fraud detection by using structured, up-to-date profiles and event data.
- Centralize consent management and support compliance by activating only clean, privacy-ready data in every journey.
- Break down silos so marketing, risk, and compliance teams collaborate efficiently, accelerating innovation while meeting regulatory standards.



Cloud-Native Architecture & Extensibility

A modern CDP delivers the flexibility and scalability financial services demand, seamlessly integrating with your cloud data stack while supporting strict compliance. Cloud-native design ensures your data flows in real time between platforms like Snowflake, AWS, Databricks, BigQuery and internal systems, so you can innovate without disrupting security or governance.

- Real-time, bidirectional data sync with leading cloud environments for faster insights and activation.
- Effortless integration with core banking, CRM, and analytics systems to unify data across your tech ecosystem.
- Built-in support for compliance, including data residency, encryption, and audit trails (essential for PCI DSS, GDPR, and SOC2 requirements).
- Scalable infrastructure that adapts to changing business needs without disrupting service or performance.
- Extensible APIs and connectors to quickly deploy new applications or meet emerging regulatory and business demands.



Nailing The RFP

Now that you've seen how a cloud-native, extensible CDP enables secure data unification and real-time activation across your ecosystem, it's time to define precise requirements for your own environment. Consider how your organization's needs around data structure, identity resolution, integrations, extensibility, and activation will shape your selection, paying particular attention to questions of AI-readiness, data pipeline flexibility, and cloud connectivity essential for financial services.

Smarter RFPs Start with a Martech Reality Check

A strong RFP doesn't just compare features, it aligns vendor capabilities to real customer use cases. Before selecting a CDP, a Martech Assessment is highly recommended to uncover gaps in your current stack, identify must-have integrations, and avoid duplication or data silos. Whether done internally or with a partner, this step helps clarify what CDP functionality you already have, strengthens your proof-of-concepts, and sets the foundation for a smarter, faster implementation.

Don't miss the [RFP checklist](#) at the end of this guide to help you shortlist vendors with confidence.



Getting Buy-In

Building buy-in for a CDP requires showing each stakeholder how unified, AI-ready data drives outcomes they care about, supporting compliance, efficiency, and growth in financial services. Tailor the message for every team to demonstrate business value and reduce resistance:

- **Marketing:** Access to trusted data for highly personalized, compliant campaigns that improve customer engagement and conversion.
- **IT/Data:** Simplified integrations and architecture, less manual data wrangling, and stronger security and privacy controls.
- **Finance:** Clear ROI, faster actionable insights, and reduced operational risk.
- **Legal/Compliance:** Automated consent management, robust audit trails, and streamlined reporting for evolving regulations.

Connect CDP benefits to each group's priorities and highlight proven quick wins to build momentum for lasting, cross-functional support.



Aligning Your Organization

Unlocking the full value of a CDP in financial services depends on breaking down silos and ensuring Marketing, Data, IT, and Compliance teams all work toward unified goals. Real-time orchestration, AI enablement, and data-driven innovation only succeed when every team is aligned around shared priorities and accountabilities from the start.

Build your cross-functional “CDP dream team” early. Clearly define roles, covering strategy, operations, compliance, and technology, to streamline deployment and ongoing optimization. This alignment accelerates implementation, reduces risk, and ensures the CDP keeps delivering business and regulatory value as your organization evolves.

To guide you, we’ve outlined **four key groups** every successful CDP rollout should include.



4 Key Groups

01 Data Source Experts

Technical Stakeholders

This group includes developers, solution architects, system admins, analytics and AI experts, and data governance leads. They ensure your CDP is connected to the right sources and touchpoints. Their buy-in is critical, as they manage how data flows into the CDP from key channels like your website, mobile app, media platforms, and CRM.

Typical titles may include: Developer, Data/IT Engineer, Analytics Lead, BI Analyst, Solutions Architect, Data Governance Manager, AI Strategist

02 Audience Experts

Data Stewards and Analysts

These experts understand how to structure, enrich, and activate raw data across systems. They bridge the gap between technical data processing and customer experience strategy, ensuring data flows are accurate, meaningful, and actionable.

Typical titles may include: Data Governance Manager, Data Analyst, Engagement Analyst, Head of Customer Experience, Director of Digital Experience, Customer Journey Manager

03 Channel Marketing Experts

Activation and Experience Teams

This group turns CDP data into action. From campaign managers to digital strategists and marketing ops, they use enriched customer profiles to power more precise segmentation, personalization, and performance across channels. Often closest to day-to-day engagement metrics, they help shape the vision and prove the value of your CDP.

Typical titles may include: Digital Strategist, Paid Media Manager, Email Marketing Manager, Content Marketer, Social Media Manager, Experience Architect, Marketing Operations Lead

04 Agency Partners & Marketing Technologists

Partners and Technologists

These roles may span multiple areas, from strategy and implementation to activation, or offer specialized expertise in a specific domain. Whether internal or external, they're key enablers of success, bridging gaps across teams, tech, and tactics. Their cross-functional insight is especially valuable in complex or scaled CDP deployments.

Typical titles may include: Marketing Technologist, Martech Lead, Solution Consultant, Agency or Technology Partner

Stakeholders & Purchase Decision

Below is a visual representation of these stakeholders. Chances are pretty good you have most or all of these functions already in place. In some cases, one person may fulfill multiple roles:



It's important that your organization has a common understanding of what you intend to accomplish with your CDP. You can foster this collective knowledge in three steps to ensure solid adoption and expansion as you begin to use the technology.

- 1. Educate**
Conduct exploratory interviews to get stakeholders' input, and develop a unified understanding of your company's challenges and objectives, including the capabilities people expect from the CDP.
- 2. Motivate**
Highlight the opportunities a CDP will offer your company, such as a unified view of your customers and better ROI on your other marketing tech, or streamlined compliance.
- 3. Align**
Create a strategic objective framework by mapping the project goals to your organization's.

Purchase Decision

Now you're ready. You've identified the right use cases, understood the architecture needed, aligned stakeholders, and built the business case.

Future-proof your investment by choosing a CDP that doesn't just manage data, but activates it for next-gen use cases.

- **AI enablement:** Lay the groundwork for predictive models, next-best-action, and generative AI.
- **Cloud-native extensibility:** Real-time sync with cloud environments like Snowflake, Databricks, BigQuery and AWS.
- **Data readiness for AI:** Ensure data is structured, clean, and consented for machine learning.
- **Real-time personalization at scale:** Activate insights across customer journeys instantly.



Building a Business Case



Marketing Teams

Focus on how a Customer Data Platform (CDP) enables hyper-personalization, omnichannel engagement, and future-proofs your strategy against third-party cookie loss. Emphasise how the CDP not only fills gaps in customer insight but also enhances the ROI of existing marketing technology investments. Leverage real-world use cases such as predictive segmentation or next-best-action targeting to demonstrate impact on acquisition, loyalty, and conversion.

Metrics they need to see to evaluate success:

Customer Growth: Increase in Marketing and Sales Qualified Leads (MQLs/SQLs), improved lead-to-customer conversion rates

Customer Loyalty: Growth in Customer Lifetime Value (CLV), reduced churn through proactive engagement

Marketing Efficiency: Decrease in Customer Acquisition Cost (CAC), increased campaign velocity and effectiveness

Marketing ROI: Utilization of existing martech stack, lift in revenue per customer, campaign performance (CTR, engagement rates)

Predictive Impact: Measurable results from AI-driven models like propensity-to-buy, churn prediction, or call deflection

Building a Business Case



Position the CDP as a central enabler of data standardization, governance, and operational efficiency. Highlight how it reduces technical debt by streamlining data flows across systems, unifying customer identities, and automating time-consuming data processes. By acting as the single source of truth for customer data, the CDP also reduces point-to-point integrations and offloads segmentation and audience management from engineering to business users. For AI-readiness, emphasize how a well-structured CDP makes downstream data more accurate, contextual, and real-time.

Metrics they need to see to evaluate success:

- Operational Efficiency:** Reduction in redundant integrations, improved time-to-decision for data access and activation, lower maintenance effort
- IT Resource Optimization:** Fewer manual data requests, improved self-service for marketing and analytics teams, reduced developer workload
- Security & Risk Mitigation:** Centralized governance over PII, fewer incidents related to data misuse, lower incident resolution time
- Return on IT Investment:** Increased utilization of cloud infrastructure and data platforms (e.g. data warehouses, consent tools), improved performance across the martech stack
- AI Readiness:** Standardized taxonomy and event schema, real-time data availability, simplified model deployment and iteration

Building a Business Case



Finance Teams

With rising scrutiny on martech budgets, finance leaders need clear evidence that CDP investments drive measurable, sustainable business value. Emphasise how a CDP improves both cost efficiency and revenue generation by enabling better customer segmentation, smarter targeting, and fewer wasted marketing actions. Show how the CDP improves attribution accuracy, enabling more informed investment decisions across media, channels, and campaigns. Demonstrate how automation and AI reduce manual costs and improve scalability, leading to better ROI from existing technology and teams.

Metrics they need to see to evaluate success:

Revenue Growth: Increase in Sales/Marketing Qualified Leads, Contribution to Revenue, Higher Average Order Value

Cost Efficiency: Reduced Customer Acquisition Cost (CAC), Lower cost per campaign, Automation of manual segmentation and activation tasks

Technology ROI: Marketing Technology Utilisation, Return on Martech and AI Investments

Attribution Accuracy: Clearer insights into what’s driving revenue, reducing media waste and improving budget allocation

Long-Term Value: Growth in Customer Lifetime Value (CLV) and retention metrics that signal recurring revenue

Building a Business Case



Technology & AI Teams

Technology leaders and AI experts want to understand how a CDP fits into the broader architecture, reduces manual complexity, and accelerates time to value. Position the CDP not as another platform to manage, but as an intelligent enablement layer that delivers clean, real-time data across the stack, fueling downstream tools, personalization engines, and the AI models driving your advanced initiatives. Highlight how it improves data governance, interoperability, and system performance, while reducing silos, tech debt, and redundant tooling. CDPs also play a central role in preparing enterprise systems for AI adoption through structured, well-governed data, providing the high-quality, accessible data scientists and machine learning engineers need to build, train, and deploy impactful AI applications.

Metrics they need to see to evaluate success:

Return on Technology Investment: Improved efficiency and utility of existing systems (e.g., CRM, analytics, campaign platforms)

Operational Efficiencies: Reduced Total Cost of Ownership (TCO), Faster Time to Value, Lower data integration effort

AI & Data Readiness: Time-to-decision for data activation, real-time data availability, data quality scores for AI model training

Automation Gains: Reduction in manual data engineering or segmentation tasks that AI can now handle

Security & Governance: Fewer compliance risks, improved auditability, centralized consent and identity control

“Crawl, Walk, Run” Model



Use Cases to Get You Started

AI-Driven Call Center Prioritization

Using real-time behavioral data and AI models, brands can prioritize high-value customers in the call center queue. For example, one client leverages Tealium to score users based on purchase intent, routing priority calls to sales agents. This creates more meaningful interactions, improves conversion rates, and maximizes operational efficiency.

Churn Prediction

Tealium enables organizations to proactively identify customers at risk of churning by analyzing patterns in behavior, engagement, and purchase history. With real-time activation capabilities, teams can trigger tailored win-back campaigns or retention strategies before customers disengage, reducing attrition and protecting revenue.

Propensity-to-Buy Modeling

With [Tealium Predict](#), marketers can quickly build and deploy models to score customers based on their likelihood to convert. These predictive insights help refine audience targeting, personalize messaging, and reduce wasted ad spend by focusing on the users most likely to take action, without needing a dedicated data science team.

Next-Best-Action Orchestration

Tealium helps companies to determine and deliver the next-best experience across channels by combining real-time data, business logic, and predictive insights. Whether it's showing a personalized offer, triggering a follow-up email, or routing a customer to live chat, marketers can meet customers with the right message at the right time.



Use Cases to Get You Started

Automated Predictive Segmentation with Tealium Predict

Tealium Predict automates the creation of smart audience segments by scoring customers based on their likelihood to complete key actions, like purchasing, subscribing, or engaging. These segments update dynamically as customer behavior changes, allowing for continuous optimization and truly data-driven marketing at scale.

Single View of the Customer

Achieving a single view of the customer may seem like a use case that is only really valuable to marketing, but it's key for data and analytics teams to drive timely actions and derive relevant insights throughout the customer journey. As the upstream source of the single view of the customer for your downstream activation technologies, you're removing much of the manual labor that would be required to update each one individually, and doing so in real-time.

Customer Acquisition

One of the most powerful ways that marketers use a CDP is for customer acquisition. Specifically, building audience segments using cross-channel data to better target prospects. Customer insights that would normally only exist in one channel, like your mobile data, can now inform other channels to create more personalized ad and content recommendations.

Honoring Consumer Consent in Every Channel

Whether it's GDPR, CCPA, or another privacy regulation, consumers now have many different ways to opt-in and opt-out of data collection, data usage, and contact methods. CDPs aren't responsible for getting consent from your customers (that's what Consent Management Platforms are for), but consent data can be tied into the customer profile to update preferences and act immediately to remove customers from the audiences and channels they've opted out of.



Customer Stories



Legal & General Transforms Customer Engagement Through Real-Time Data and Insight

[Legal & General](#) uses Tealium AudienceStream CDP and EventStream API Hub to unify customer data across touchpoints, enabling real-time personalization and improved journey orchestration. With a focus on data governance and insight-led engagement, L&G has increased agility, empowered marketing teams, and enhanced customer experiences, delivering more timely, relevant communications and stronger outcomes across channels.



PrimeCredit Sees Dramatic Uplift in Customer Engagement with Tealium

PrimeCredit wanted to boost digital marketing capabilities by simplifying the way its customer data was collected, stored, and processed, to trigger marketing automation. They unified their customer data to drive real-time audience engagement. With Tealium iQ Tag Management and AudienceStream CDP, Prime Credit streamlined their data collection and made using customer data across their properties and with vendors simpler. Since implementing Tealium, the mobile response rate for the cash advance product — which is defined as the percentage of app users completing the application — has increased by over 50%.



PrimeCredit



Santander Drives Better Business Outcomes with Single Customer View

[Santander Bank](#) uses Tealium AudienceStream CDP to unify data sources, discover new audiences and personalize customer experiences. Utilizing badges to segment audiences based on preference, Santander is able to pick up a known customer's additional interests and personalize their site experience in real-time. This single view of the customer also led to developing a more matured remarketing strategy, better segmentation and in turn, led to greater cost efficiency on marketing spend.



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About Tealium



Tealium helps companies collect, govern, and enrich their customer data in real-time to power AI initiatives and delight customers in the moments that matter. Tealium's turnkey integration ecosystem supports more than 1,300 built-in connections from the world's most prominent technology experts. Tealium's solutions include a real-time customer data platform (CDP) with intelligent AI data streaming, tag management, and an API hub. Tealium's data collection, management, and activation capabilities enable enterprises to accelerate operating performance, enhance customer experiences, drive better outcomes, and support global data compliance. More than 850 leading businesses globally trust Tealium to power their customer data strategies.

For more information, visit

tealium.com