From Insight to Impact

A Practical Look at What Comes Next for Financial Services Marketing

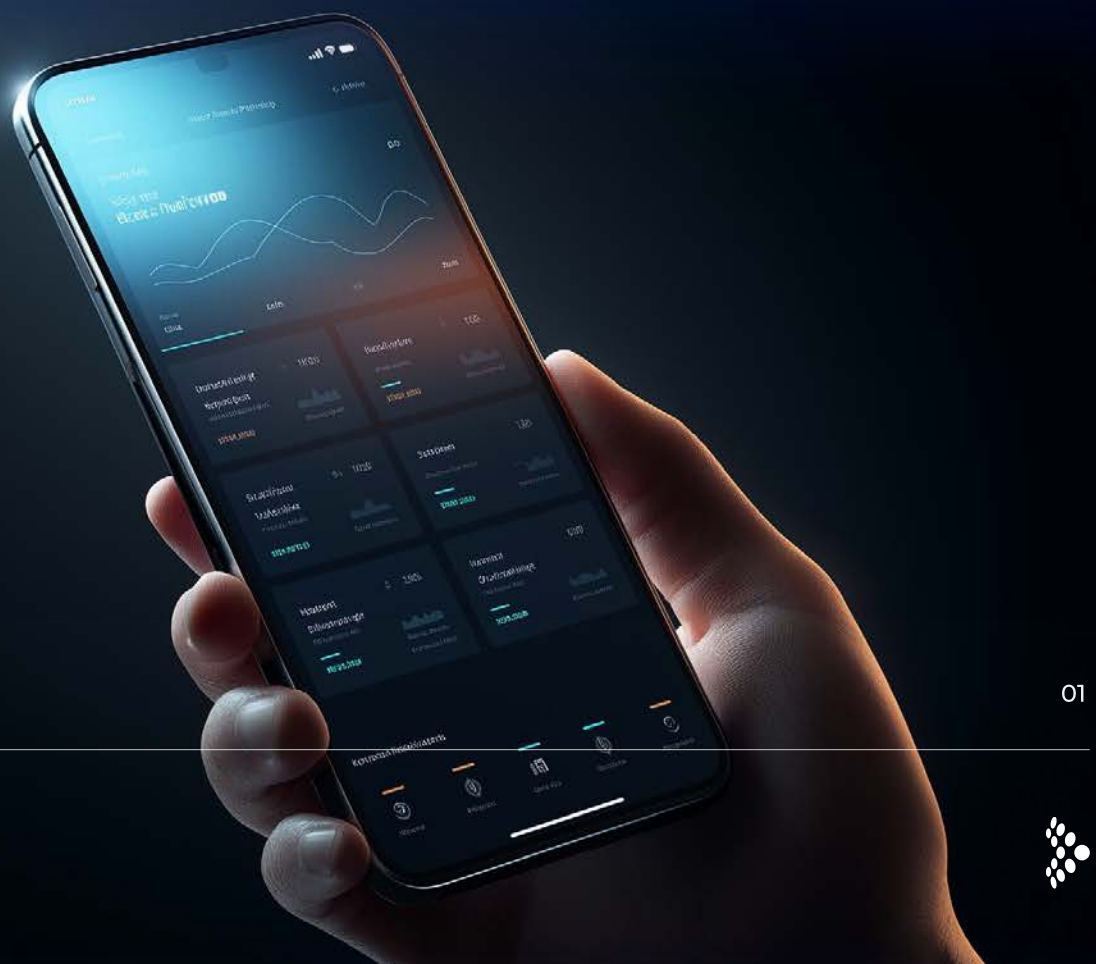
Financial services

Foreword

A decisive shift is underway in financial services. AI is moving from experimentation to enterprise capability. Leading institutions no longer treat it as just a front-end enhancement or productivity tool; they see it as infrastructure that reshapes decision-making, risk assessment, and customer brand experience. The conversation is evolving from pilots and proofs of concept to scalable, governed systems that deliver measurable impact.

The next phase moves beyond assistants to agents. Instead of simply responding to prompts, AI systems are beginning to interpret context, weigh constraints, and act within defined boundaries. For marketing teams, this signals a fundamental change. The future involves overseeing multi-modal agents that operate across digital channels, service environments, and partner ecosystems, rather than just managing campaign cycles. These systems must not only personalise and optimise but also operate in a way that is explainable, auditable, and aligned with regulatory obligations.

None of this works without the right foundation. Intelligent agents require secure, real-time access to accurate, contextual customer data. They must operate on a unified, 360-degree view of the customer to understand current situations and respond appropriately in the moment. Institutions that invest in scalable AI infrastructure and strong data orchestration will move with confidence. Those that do not will struggle to balance speed, compliance, and trust. The future belongs to organisations that can enable intelligent automation at scale, while maintaining control, accountability, and customer confidence.



Executive Summary

AI is no longer something customers consciously use. It is something they experience.

Across financial services, intelligent systems already shape how people discover products, get answers, and move through journeys. Most organisations have approached this sensibly, focusing on efficiency, risk reduction, and improved relevance through better analytics, conversational tools, and predictive models.

A new phase is now emerging.

AI systems are beginning to act, not just respond. They recommend, initiate, adjust, and intervene, often in real time and often without waiting for explicit instructions. These systems increasingly make decisions on behalf of customers within boundaries organisations define.

For marketing and data teams, this changes the nature of the work. Growth, relevance, and trust will depend on how well these systems understand the customer in context and act appropriately in the moment, while remaining compliant, explainable, and auditable.

The Customer Experience Is Already Evolving

Customers no longer experience financial services only through websites, apps, or physical locations. Increasingly, they interact through conversational interfaces, intelligent assistants, and automated workflows that help them understand options and complete tasks faster.

These systems already influence how customers discover products, move through onboarding and servicing journeys, and decide whether to stay, switch, or deepen relationships.

Often, customers are not consciously using AI. They simply experience smoother, more adaptive interactions.

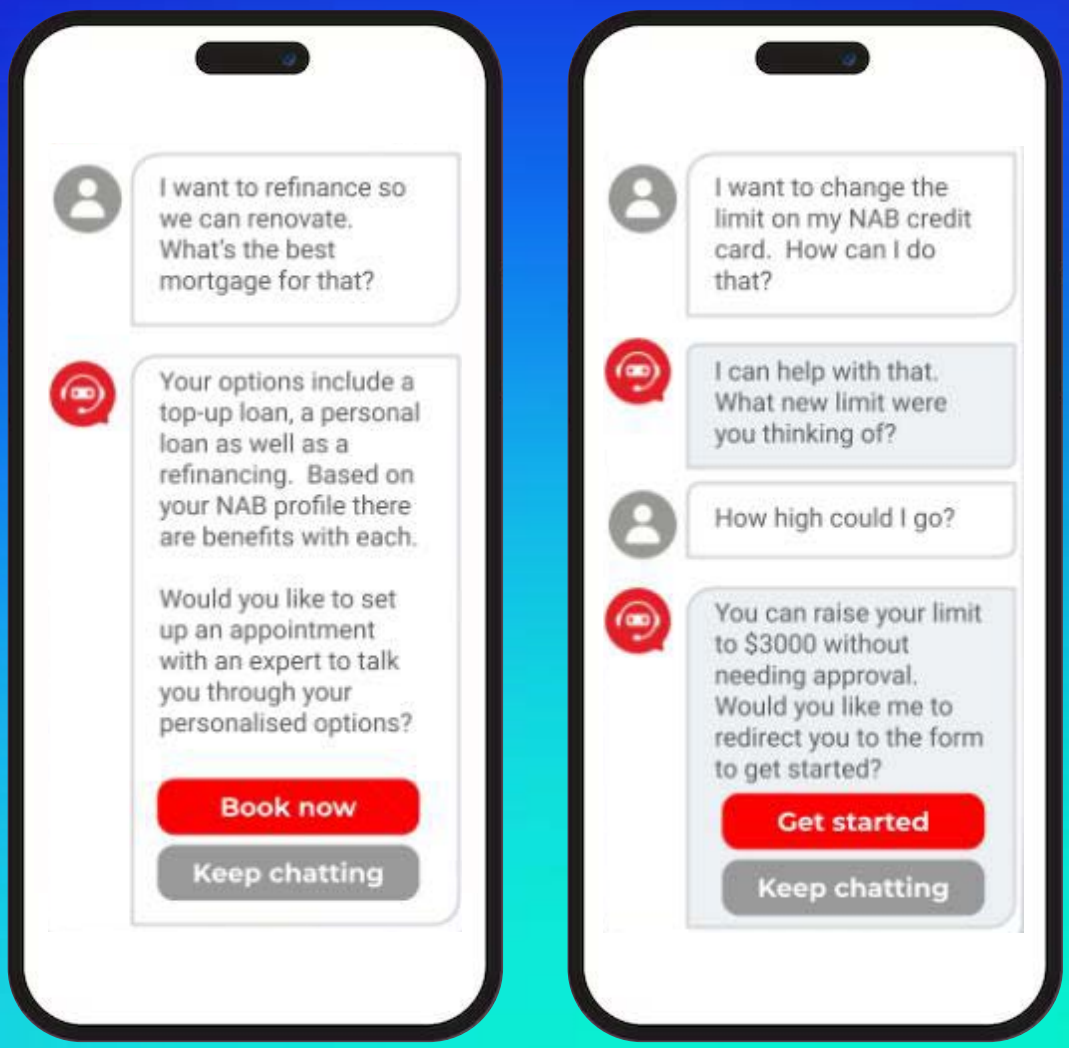
What has changed is the shape of the journey. Experiences are assembled dynamically, based on real-time signals and inferred intent. Static journeys and fixed segments struggle to keep up. As AI systems begin to act more autonomously, the quality, timeliness, and governance of customer data becomes a strategic issue, not just a technical one.

How Agentic AI Is Emerging and Where Focus Matters Most

Agentic AI is emerging across three models, each with different implications for control, accountability, and regulatory exposure.

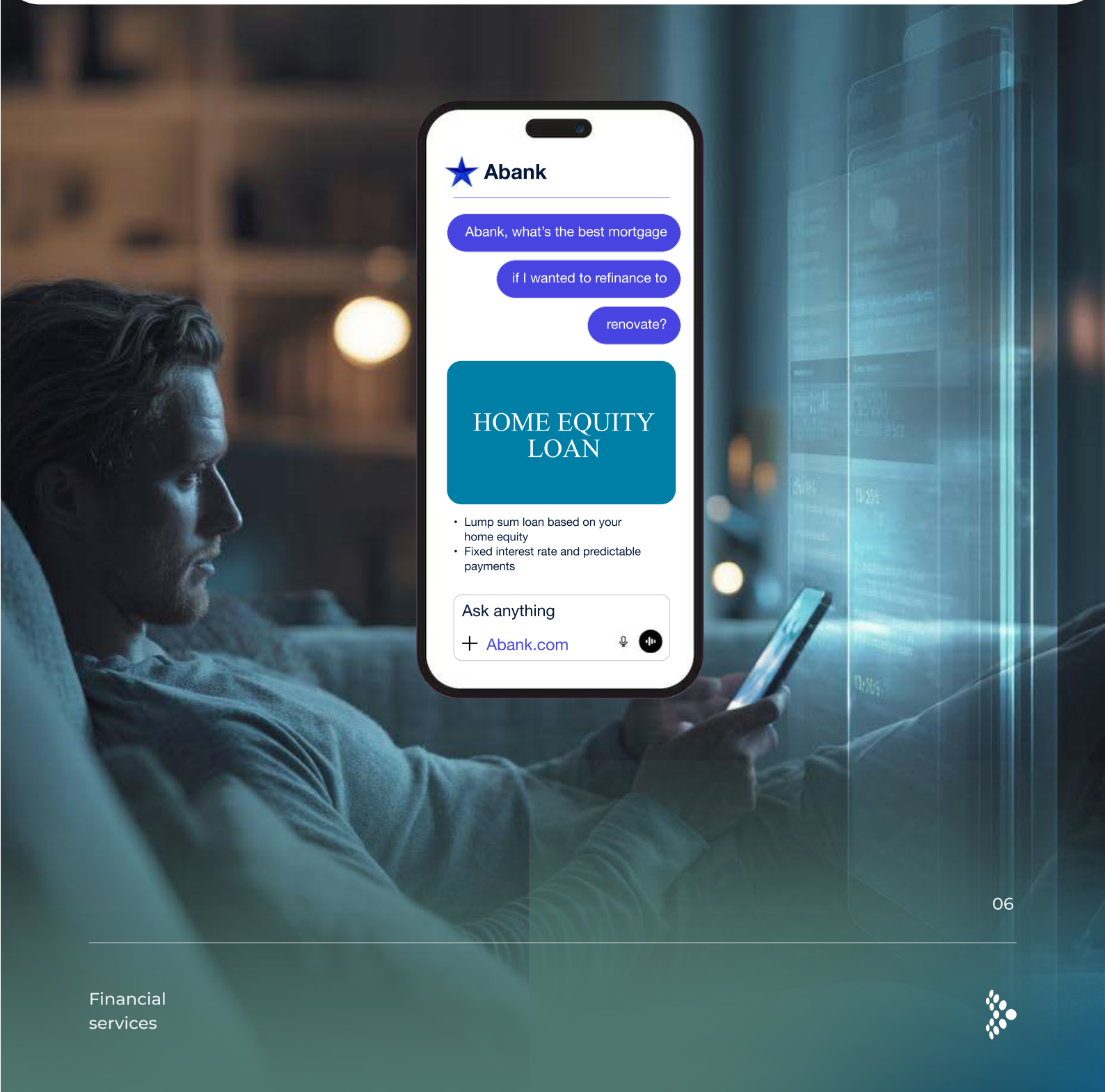
First-party agentic AI

First-party agentic AI operates within environments organisations own and govern. These systems act on the organisation's behalf using internal data, consent rules, policies, and definitions of acceptable action.



Second-party agentic AI

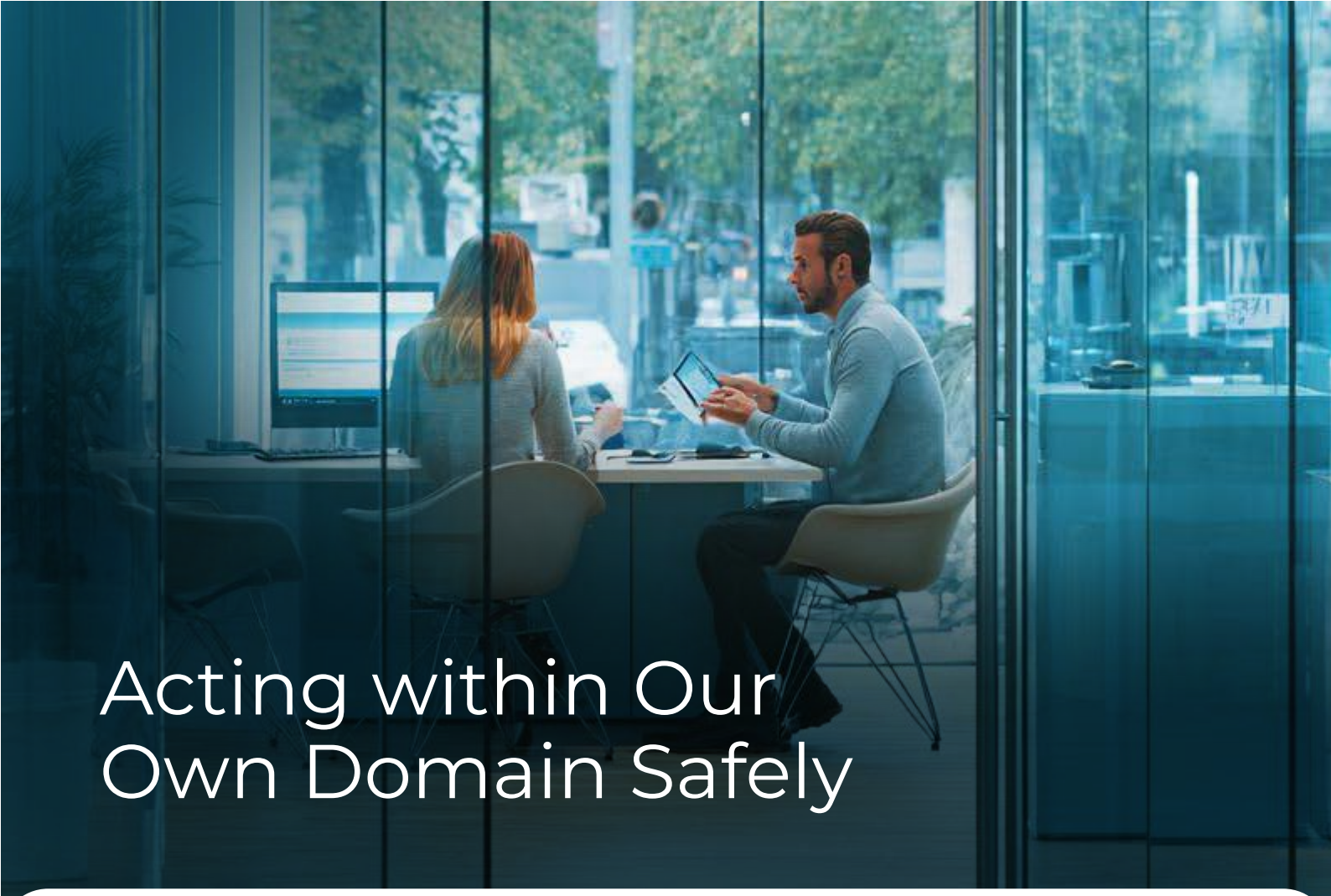
Second-party agentic AI operates within trusted partner or platform environments. Products and services appear in external contexts, but still within agreed rules, permissions, and shared accountability.



Third-party agentic AI

Third-party agentic AI operates independently on behalf of users. These agents increasingly draw on open banking frameworks, customer-permissioned data sharing, and external signals to aggregate information across providers and make decisions without direct organisational control.

All three models will evolve. Today, however, the most practical and responsible progress comes from first- and second-party agentic AI. These models allow innovation while maintaining regulatory alignment and customer trust. Third-party agentic AI, particularly through open banking, will continue to expand, making accuracy and data readiness even more critical.



Acting within Our Own Domain Safely

Many organisations are already investing in first-party agentic capabilities, even if they do not use that label. These systems support intelligent digital interactions, adaptive onboarding journeys, proactive service, and contextual guidance.

For marketing teams, this appears as experiences that adjust in real time based on behaviour, lifecycle stage, or inferred intent. For data teams, it means decision logic that operates continuously rather than at fixed campaign intervals.

For compliance teams, the requirement is clear. Every automated action must be traceable, explainable, and defensible.

What determines success is not the sophistication of the model, but whether behavioural signals, transactions, service history, and permissions are unified into a single, real-time customer view. When this context is available instantly, automated decisions can act with confidence and consistency. When it is not, systems hesitate or make assumptions that increase risk.

Extending Presence without Losing Control

Second-party agentic AI allows organisations to meet customers where they already seek guidance, within partner platforms, embedded journeys, or ecosystem experiences.

This is not about handing over control. It is about ensuring that when customers encounter products or services outside owned channels, they are represented accurately, fairly, and within regulatory expectations.

As open banking expands, third-party agents will increasingly rely on customer-authorised data to compare options and initiate actions. Organisations that cannot provide timely, contextual, and permissioned data risk being misrepresented or excluded altogether.

In these environments, compliance does not disappear. It becomes distributed. Eligibility, suitability, disclosures, and consent must still be enforced, even when the interface is not owned.

Why This Raises the Stakes for Marketing and Data Teams

As AI systems take on more autonomy, traditional boundaries blur.

Marketing teams remain responsible for relevance and representation. Data teams remain responsible for accuracy, lineage, and timeliness. Compliance teams remain responsible for ensuring that every automated decision aligns with regulatory obligations.

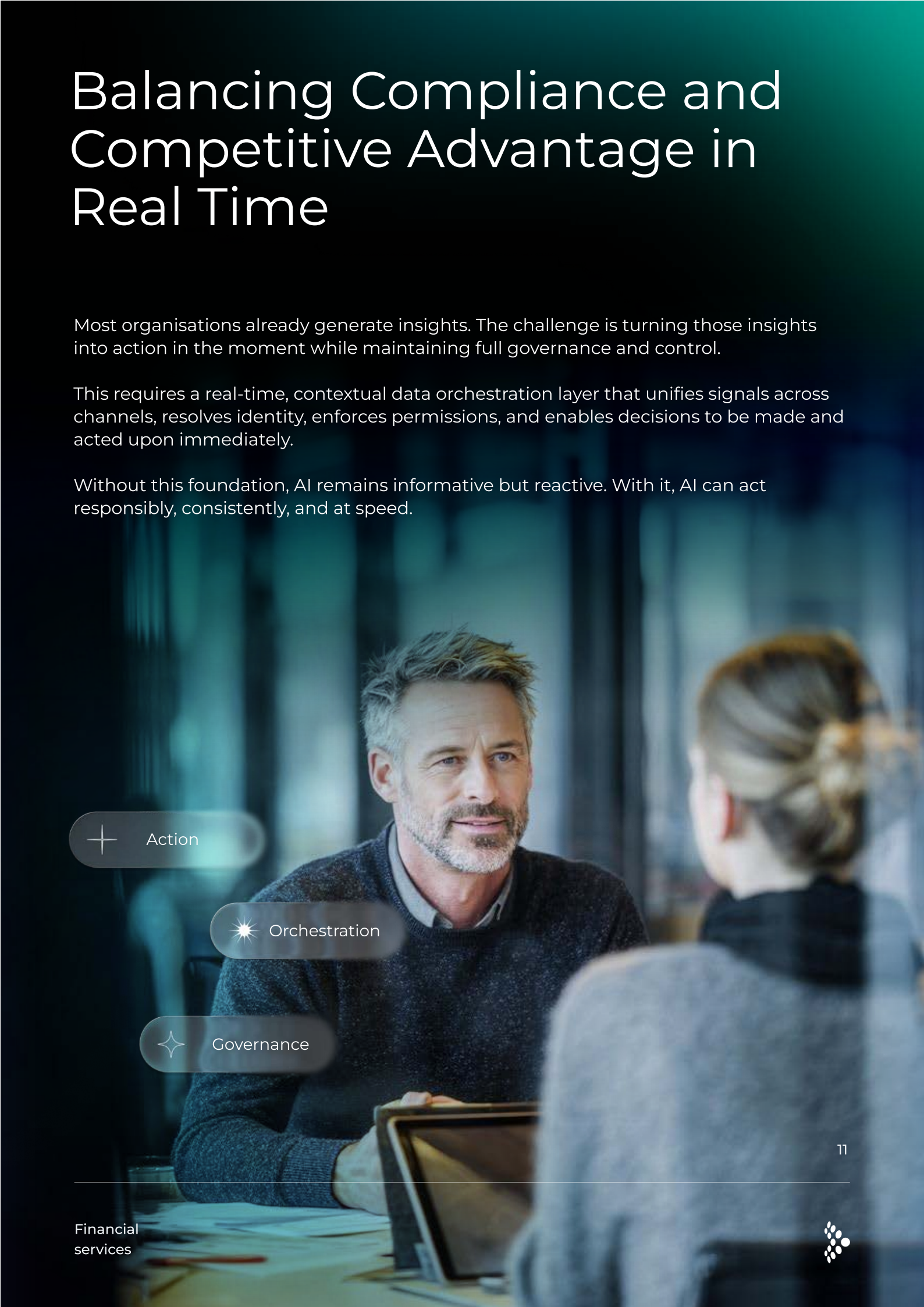
Fragmented data becomes more than an efficiency issue. Delayed updates, inconsistent identity resolution, and unclear consent handling undermine confidence in automated decisions. Agentic AI amplifies both strengths and weaknesses.

Balancing Compliance and Competitive Advantage in Real Time

Most organisations already generate insights. The challenge is turning those insights into action in the moment while maintaining full governance and control.

This requires a real-time, contextual data orchestration layer that unifies signals across channels, resolves identity, enforces permissions, and enables decisions to be made and acted upon immediately.

Without this foundation, AI remains informative but reactive. With it, AI can act responsibly, consistently, and at speed.



In Conclusion

AI in financial services is moving from capability to accountability.
Many organisations have already established cloud platforms as the foundation for scaling AI. The next challenge is ensuring these systems can act with the right context, at the right time, within the boundaries of trust and compliance.

AI does not fail because of models. It fails because it lacks real-time context. Systems operating on static or delayed data struggle to reflect what is happening in the moment, limiting both relevance and control.

This is where the collaboration between Tealium and AWS becomes critical. Tealium provides the real-time context engine that ensures AI systems operate on up-to-date, consented customer data across AWS services such as Bedrock, SageMaker, and Connect. This enables AI to move from isolated predictions to continuous, in-session action grounded in live context and governance.

Ready to operationalise AI with real-time data? Activate Tealium via AWS Marketplace to scale faster.

That is where the next phase of advantage will be built.

Are your online and offline data ready for agentic AI?

Start by assessing how real-time, unified, and decision-ready your customer data is today.

Financial services

TEALIUM

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

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