



Democratizing Data, Unlocking Growth

The AI Advantage in Financial Services



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The business of banking
is hard.



**Evolving
Regulatory
Pressure**

**Higher client
expectations**

**Legacy tech
stacks**

**Uncertain
geopolitical
environment**

**New
competitors
entering daily**

**Dynamic
economic
environment**



Evolving
Regulatory
Pres

Higher client
expectations

Legacy tech
stacks

**Resulting in challenged
profitability and slow
organic growth.**

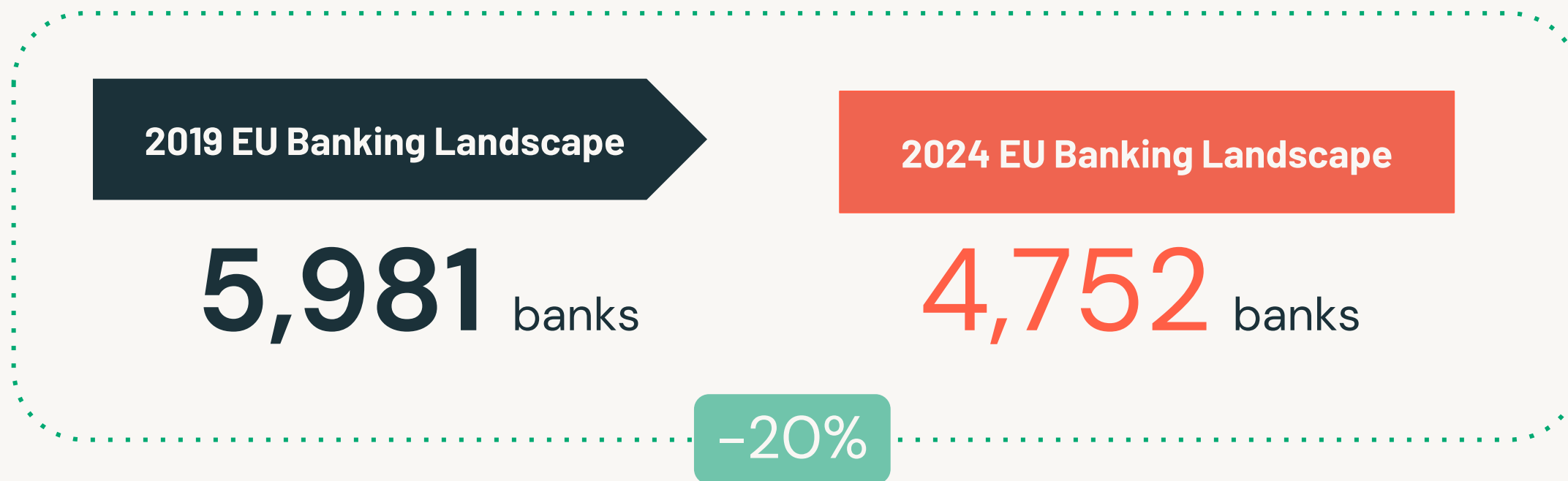
Uncer
geopolitical
environment

competitors
entering daily

dynamic
economic
environment



The impact on the industry is vast



Source: Statista



And we are just getting started

2005

30-40 EU bank mergers
announced so far in 2025.

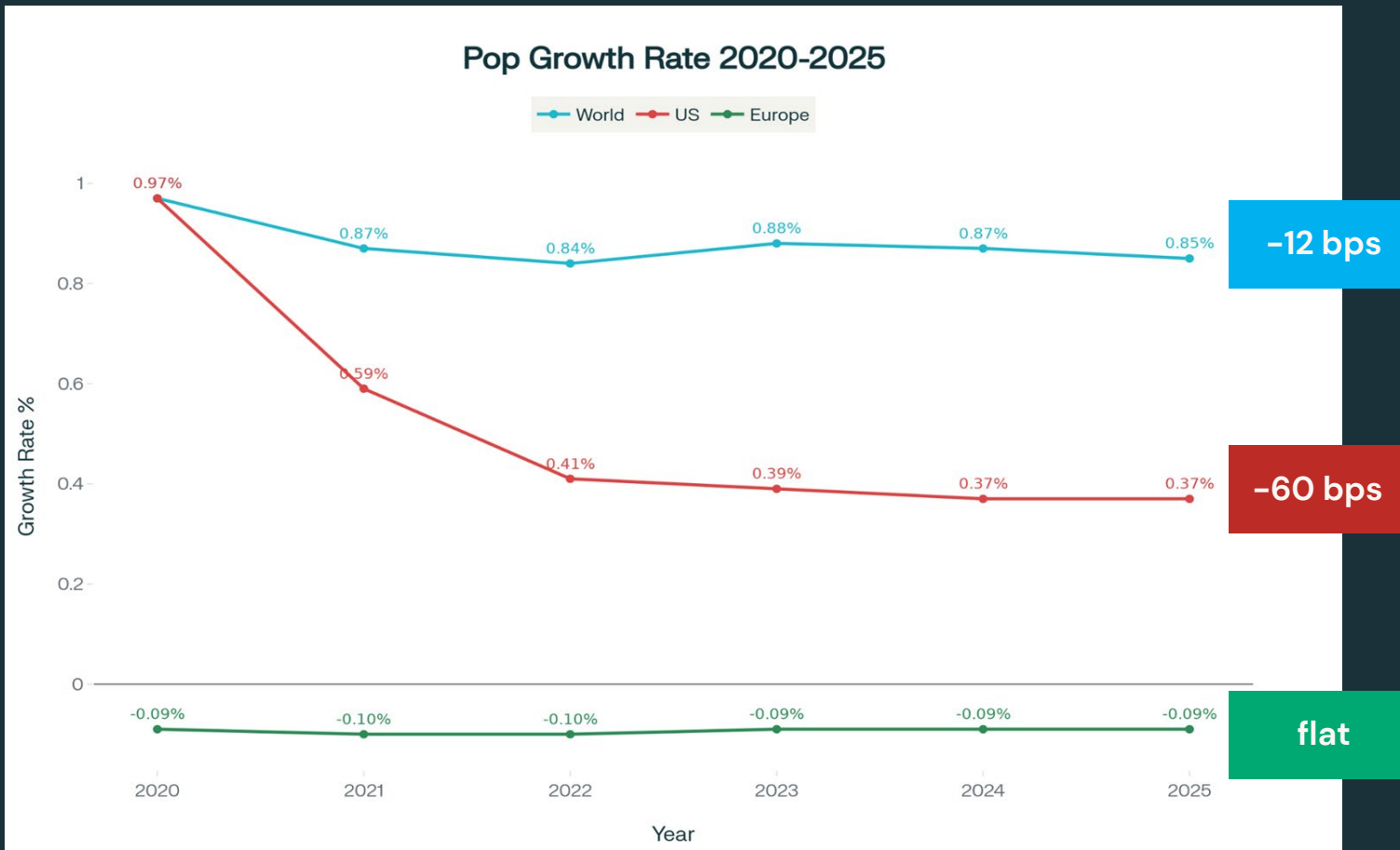
Scale has become the ultimate competitive advantage in banking?

Source: E&Y Financial

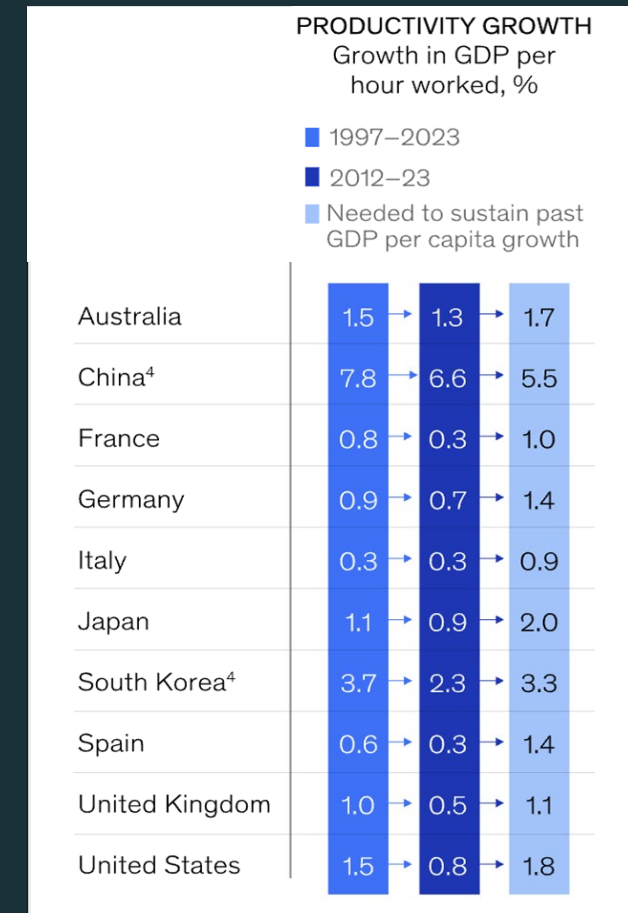


Companies need to find a new way to operate

Fewer people = fewer customers and employees



Less Productive



Sources: World: United Nations Department of Economic and Social Affairs, Population Division: *World Population Prospects 2024* Revision and World Bank annual growth indicators, United States: U.S. Census Bureau International Database and World Bank., Europe: United Nations Population Division and Eurostat (European Commission), as well as Worldometer aggregating UN statistics.

Source: McKinsey





Winners will unleash
data and AI to transform
their business and drive
greater productivity.



The data estate is fragmented

Governance



Orchestration
and ETL



Data Lake



Data
Science



Streaming



Data
Warehouse



Generative
AI



BI

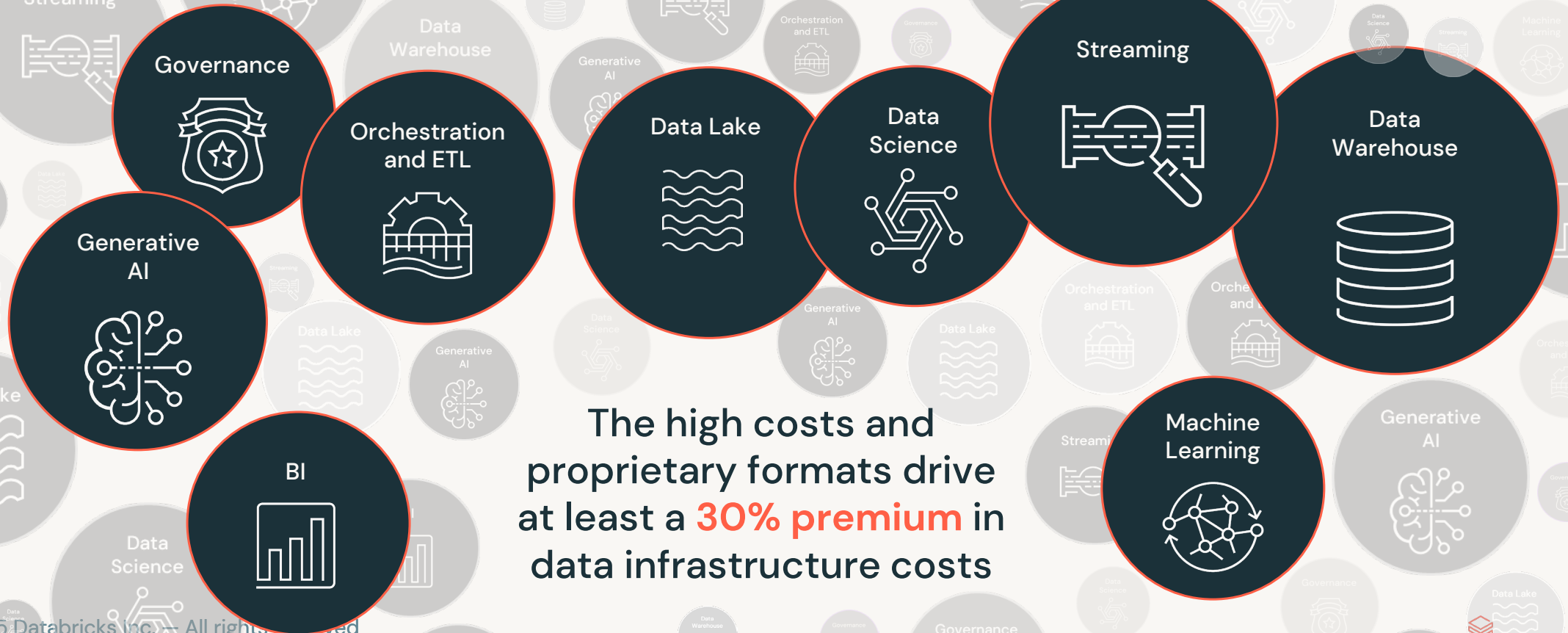


It's a complexity
nightmare of **high costs**
and **proprietary formats**

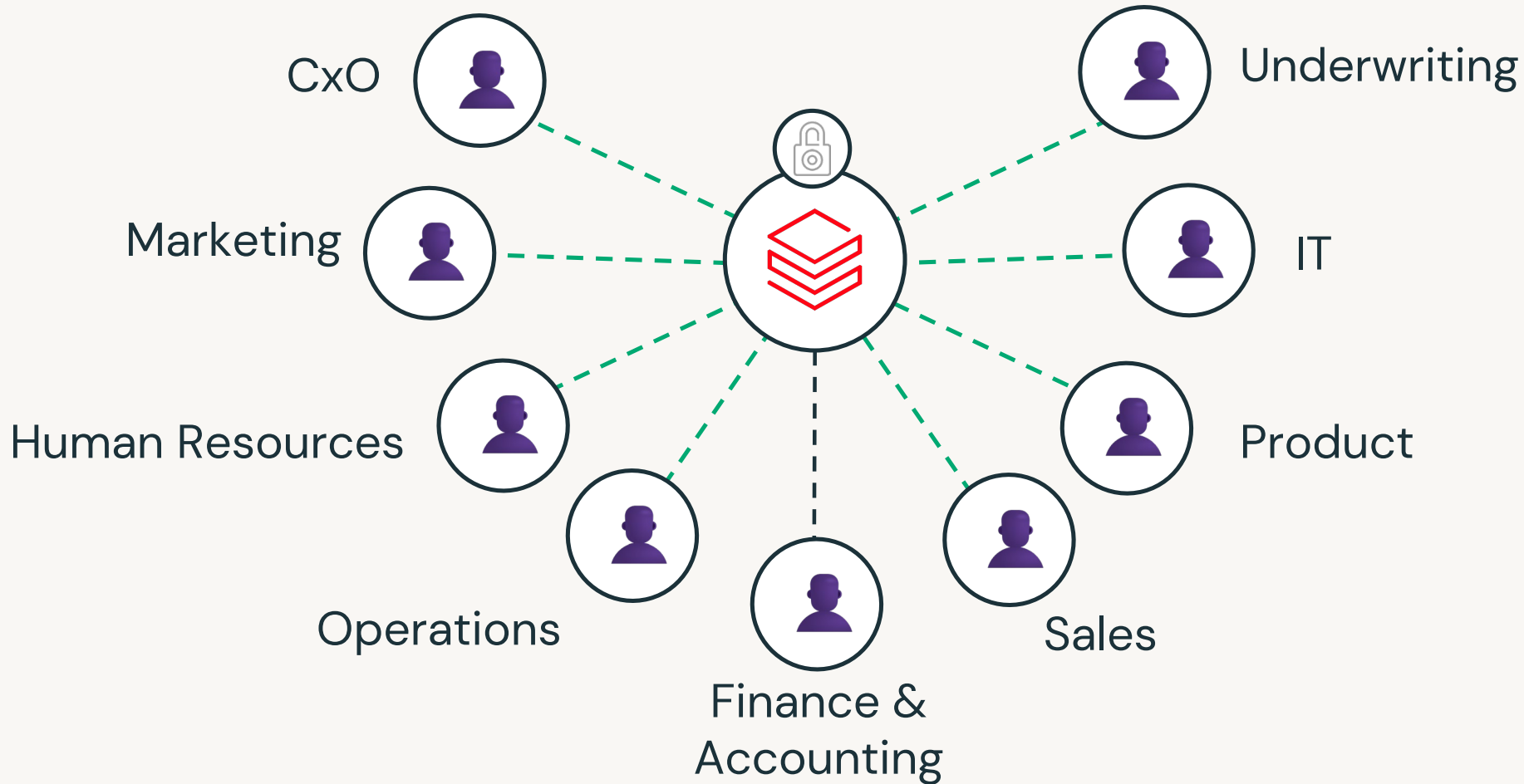
Machine
Learning



It's usually worse than it seems



Financial companies must democratize data across their entire organization



Databricks Lakehouse is the technology that enables a Data Mesh process making high quality data across a company



Technological ecosystem to improve collaboration, quality, interoperability and productivity across Data & AI workloads

Unified view of Data & AI

Private & secure data sharing

Democratized access to data products for any type of workload



Data Mesh

Domain Ownership

Data as a Product

Self-Serve Infrastructure

Federated Governance

Organizational process, based on four pillars, work together as a program to break down silos and realise value from data.



Data and AI powering transformation

Data security and data democratization have historically been at odds with each other...

Secure
Data

Democratized
Data



Cloud security



Access controls



Compliance

VS.

Open collaboration



Data domains



Immediate data access



...but unified governance lets you have the best of both worlds

Secure
Data

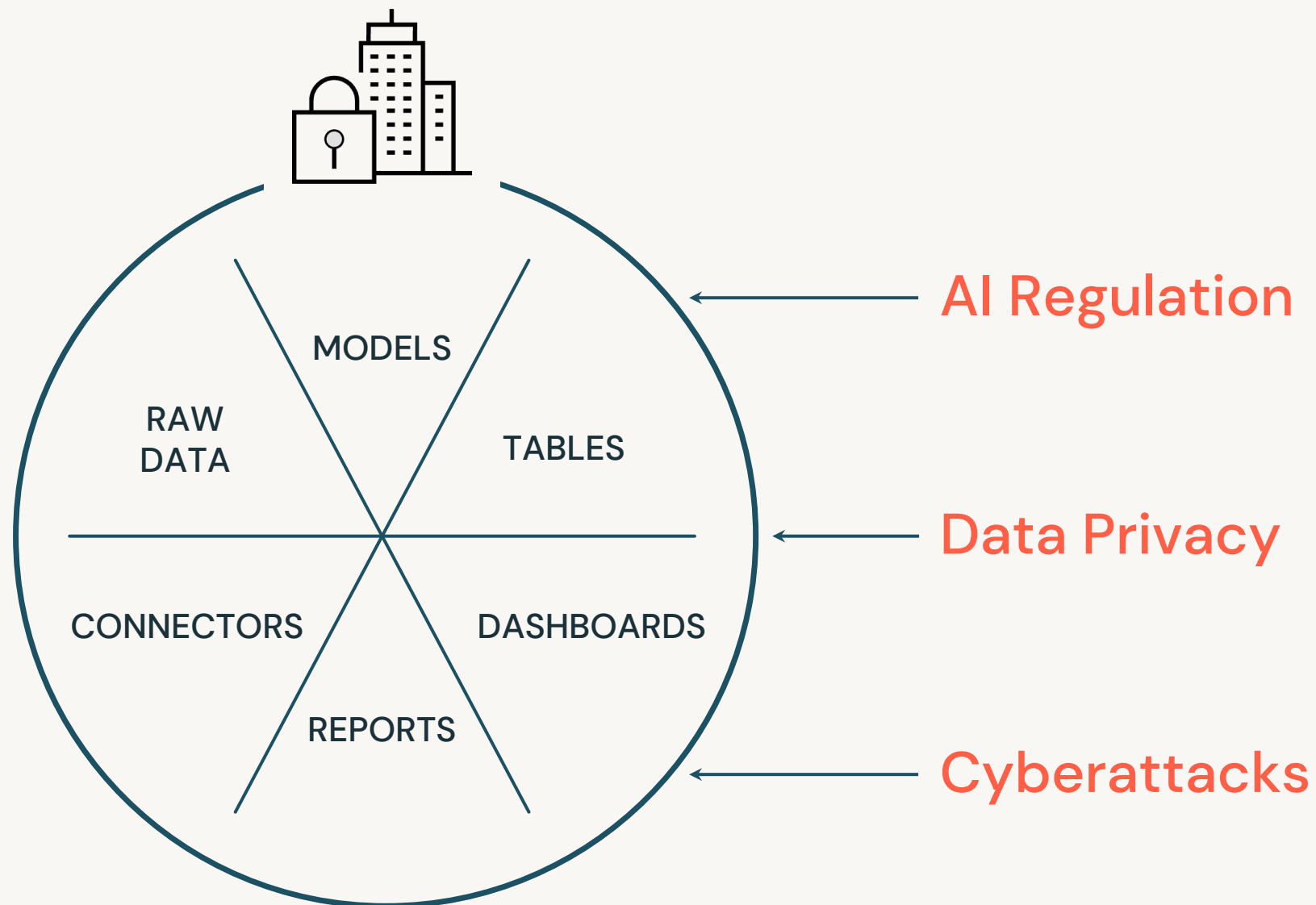


Unity Catalog

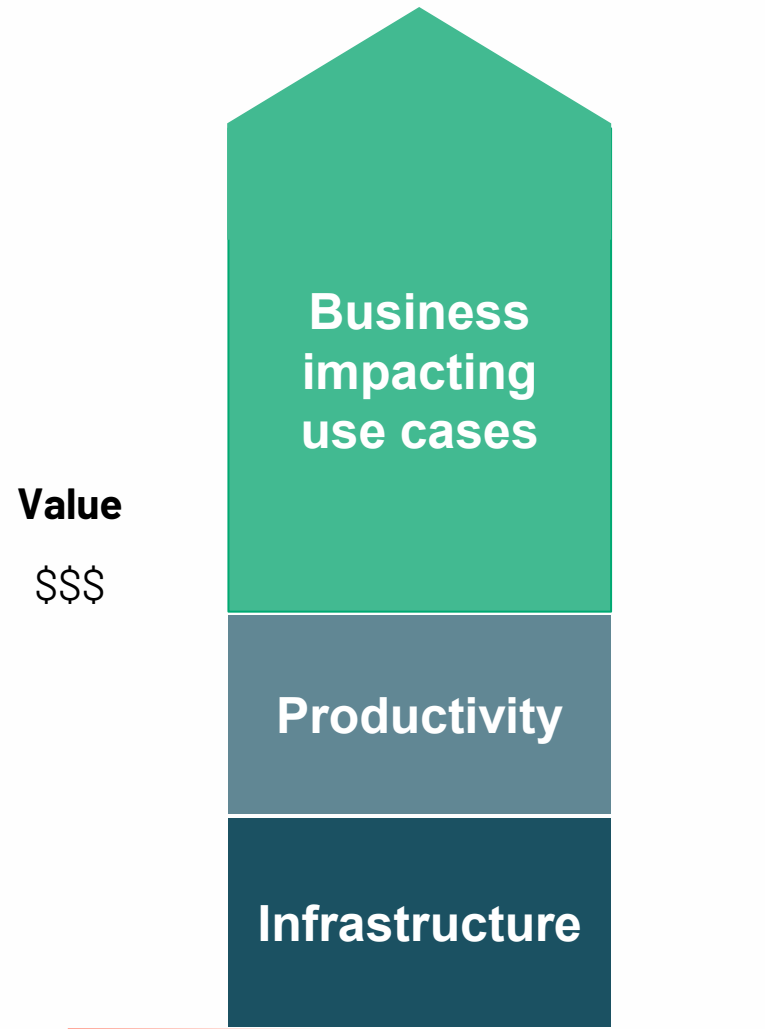
Democratized
Data



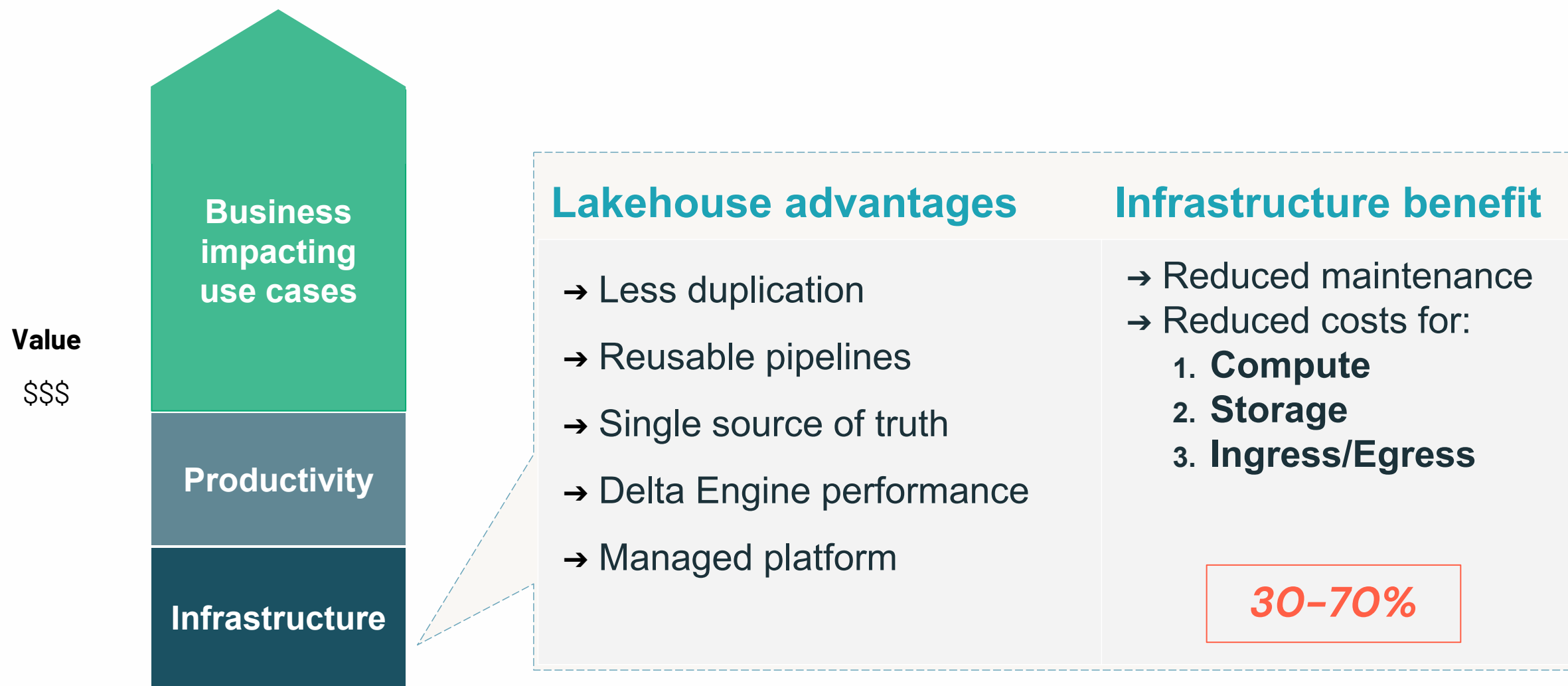
Governance of the entire data estate



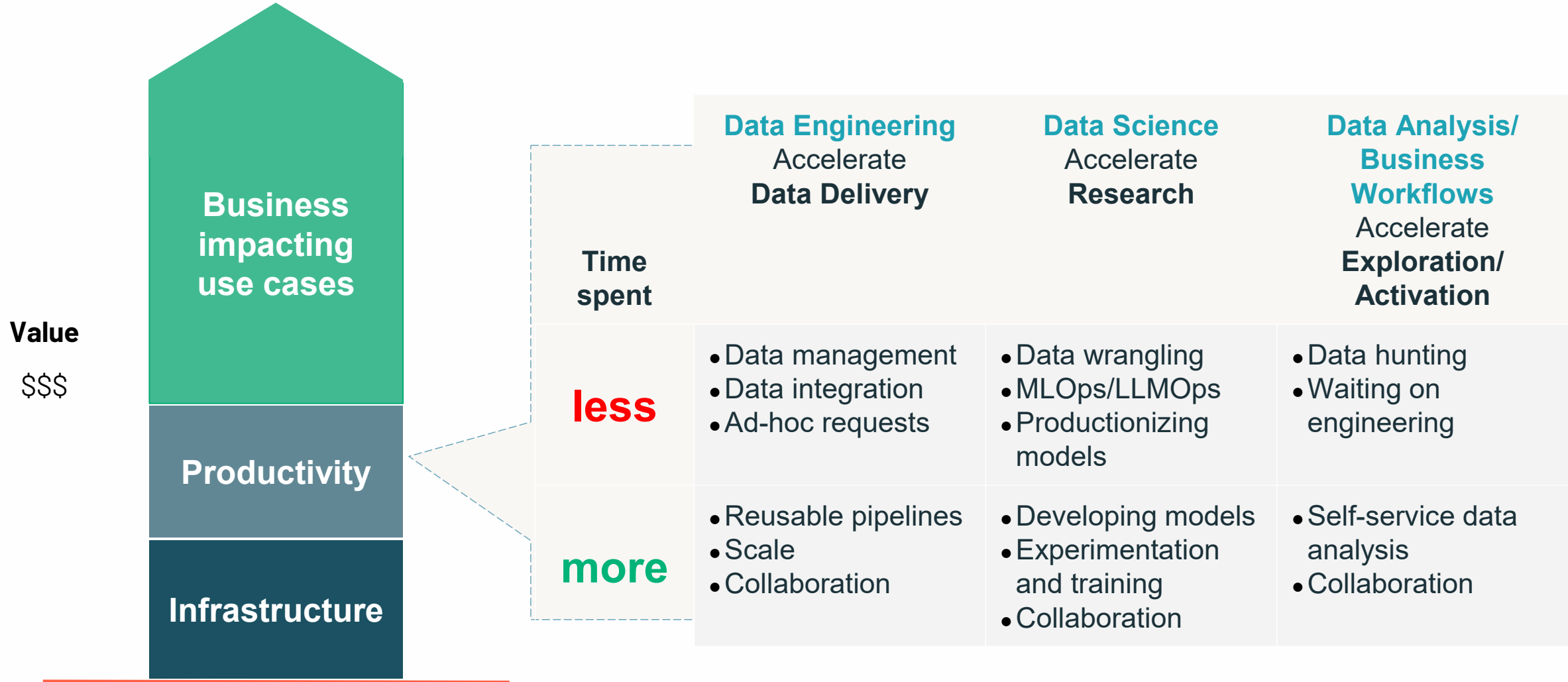
Lakehouse delivers the trifecta of value



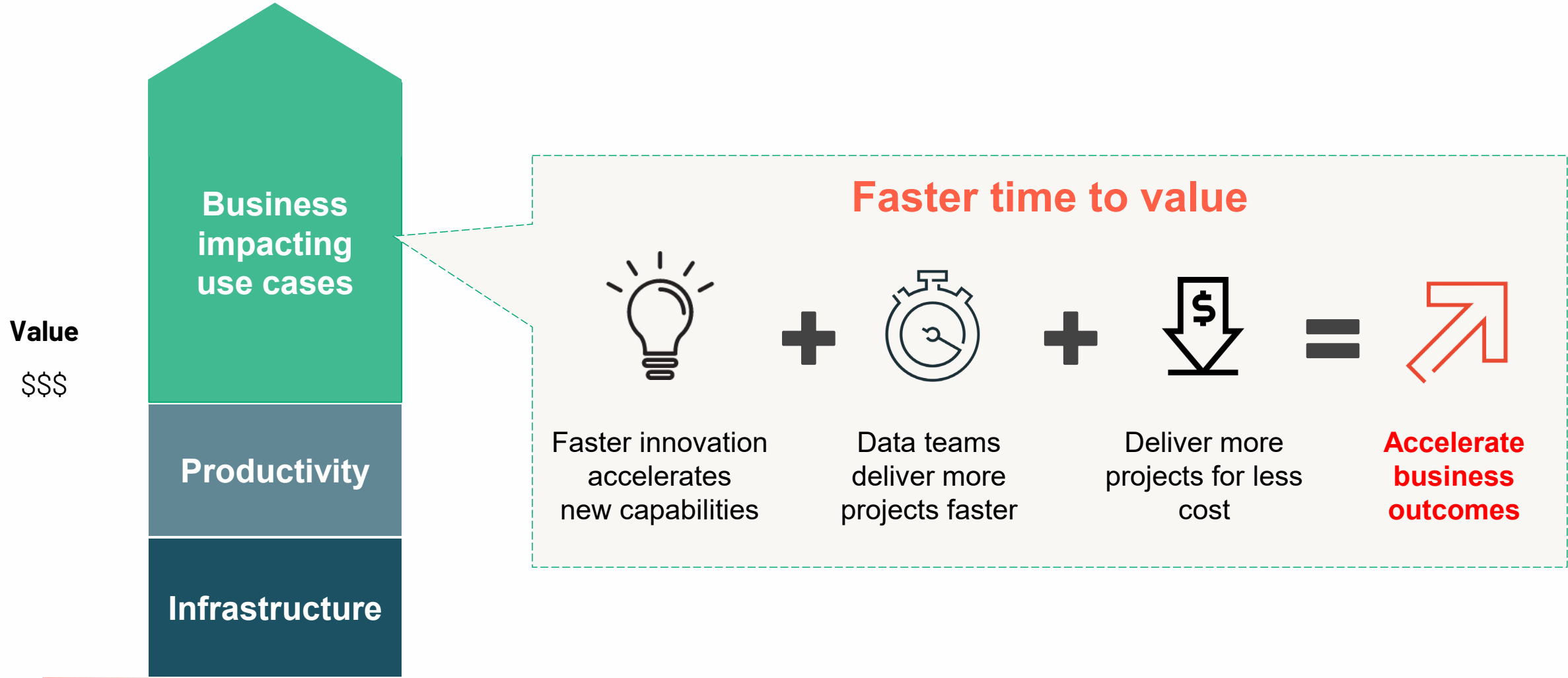
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We are helping financial companies use AI to solve problems across key strategic imperatives

Drive Growth



**Hyper Personalization
& Lead Mgmt**

Loans & Personal Investment

Card & Payments Innovation

Protect the Firm

Risk Management

Regulatory Compliance

Fraud Prevention

Cybersecurity

Drive Efficiency

CFO & Treasury

Call Center & Channel
Optimization

Back / Middle office
Automation



Banks recognize personalization as a strategic imperative

1

Generate meaningful leads

Who to target, with what product and how to message

2

Deploy across all channels

Optimize owned channels and paid media investment

3

Optimize funnel conversion

Convert applications to new customers and / accounts

Successful execution achieves desired outcomes

- **Optimized spend** driving a lower cost of acquisition (CAC, CPA, etc.)
- **Accelerated new client growth and deeper client relationships**
- **Improved banker cross-sell and prospecting productivity**

60%

Of U.S. banks have increased their hyper personalization budgets by over 15% this year

3x

Higher cross-sell rates for banks using unified Customer 360 profiles vs. peers



Banks struggle to deliver personalization today

Execution Challenges

- **Data is fragmented and siloed** across lines of business, clouds and on-prem
- **Governance is difficult** due to sensitive PII data, the variety of business and data consumers
- **Cannot integrate 3P data** with customer data at scale

Business Impacts

- **Long lead time** for campaign deployment
- **Reliance on 3P agencies**, increasing cost
- **Limited omnichannel execution** lowering response rates

94%

Of banks admit they "can't deliver the kind of hyper personalization customers want"

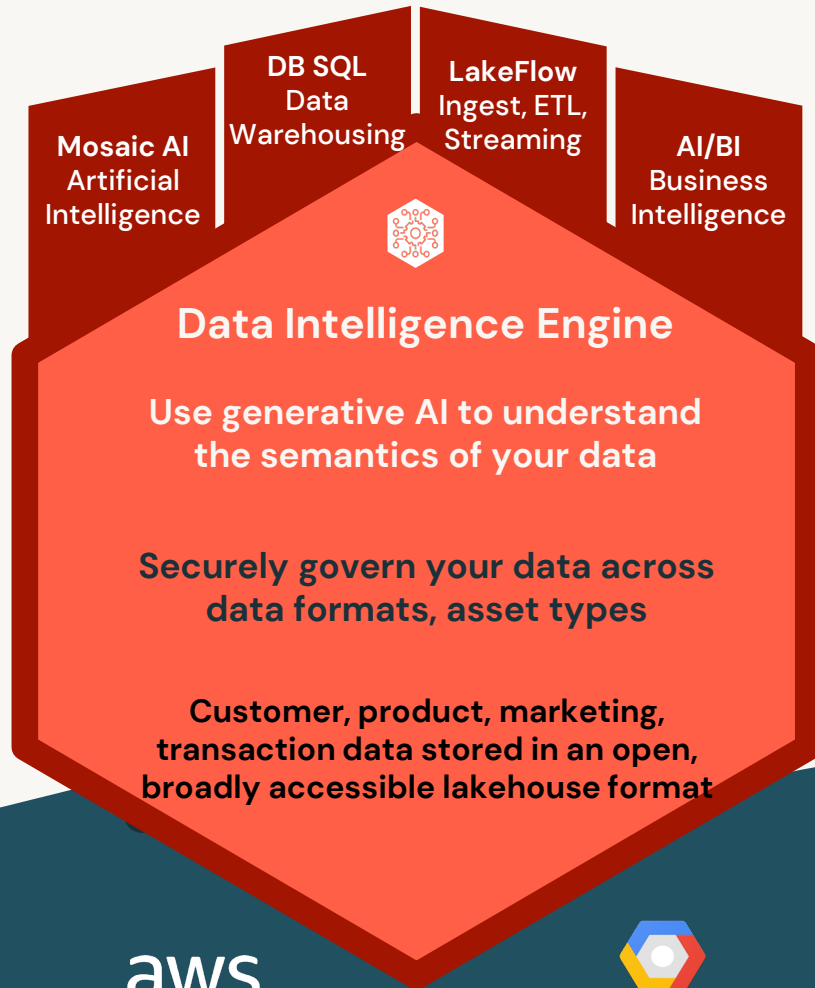


12+ weeks

Time taken to launch a marketing campaign today



How to execute winning personalization strategy using AI



What to do?

- 1 **Break silos and unify customer and 3P data across products & channels – Clear up the data mess**
- 2 **Activate data driven data insights in your “banking operating system” – nCino**
- 3 **Accelerate marketing campaign deployment via AI agents and automated workflows**



Credit Card Analytics to Drive Personalized Offers

Serving existing customers through cross-sell is 5 times less expensive than acquiring new customers.



ERSTE 

50%

Advisor calls enhanced by personalized tips, resulting in a personal meeting

~32%

Branch advisors clicked on their personalized tips

1,000

New personal client meetings from personalized tips within the first three months

With Data Intelligence combining customer demographics with credit card transaction data and shopping behaviors, retail banks can derive cross sell opportunities that are better aligned to customer needs, leading to higher conversion rates and extending premier banking services to retail segment.



SUMMIT

EMEA • 2025