

XCENTIUM

A COMPOSABLE RECIPE FOR FINANCIAL SERVICES



THE COMPOSABLE PROMISE

We at XCentium believe organizations benefit from adopting a composable strategy

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WHAT IS COMPOSABLE?

There's no "one-size fits all" in composable—careful curation of technologies is the point. There's reality to face, too. A suspicion that embracing composable means embracing complexity and the idea that, "composable is hard!" In sectors with more stringent regulatory and security needs, like Financial services, this is maybe more prevalent.

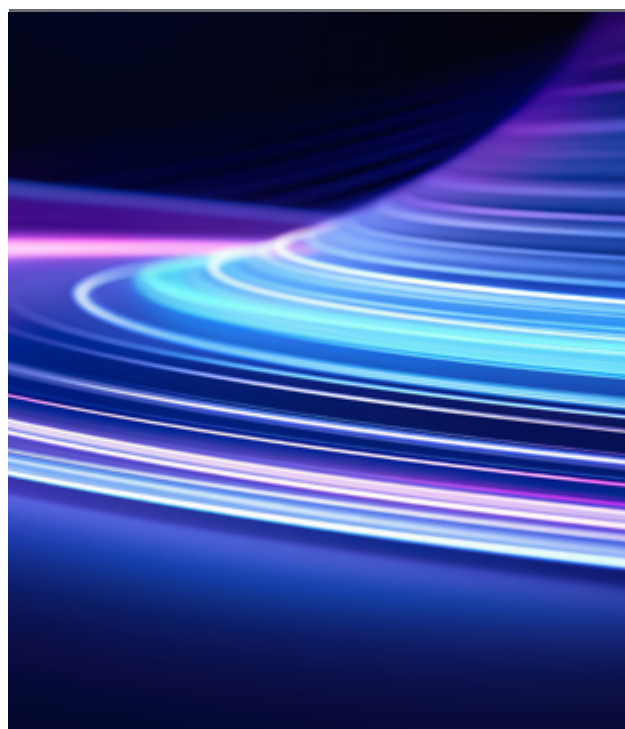
After decades of being told to "slow down", financial services marketers may be understandably shy when it comes to adopting a new Digital Experience Platform. Add to this the idea that there may be several technologies from multiple vendors in this new composable mix. Staying within the comfort zone of "big box" solutions, traditional analytics might seem easier but it's a step behind.

We at XCentium believe it doesn't have to be daunting. With strong collaboration between partners, composable delivers on its promise for financial services. When we consider regional banks, credit unions, investment banks, asset management firms, insurance firms, etc., we think of regulations like Sarbanes-Oxley and FINRA.

Rightfully so, we also think of current events such as trust issues and high expectations among customers, intense competition for business, consolidation of brands even as customer segmentation blurs and one-to-one customer experiences become ubiquitous, and more. These pressures are not going to let up, they are universally felt. However, composable is an important approach in response to them.

Simply put, the promise of composable is putting the needs of the business first, then selecting the technologies to enable it to give us real benefits such as:

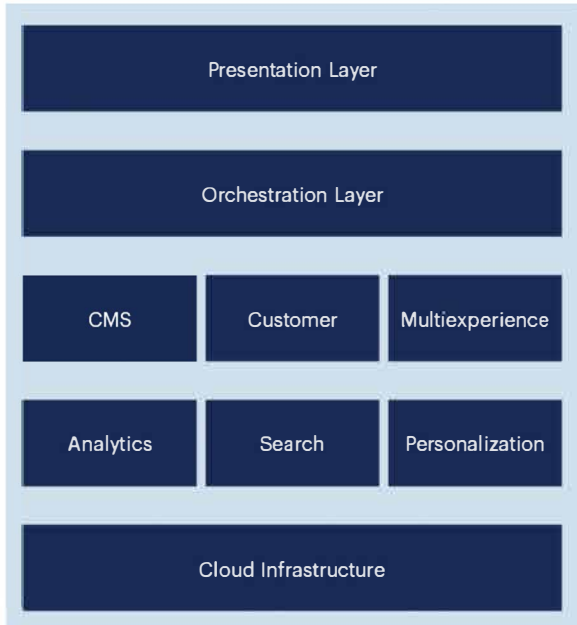
- Marketer empowerment
- Faster time to market
- Roadmap flexibility
- Cost control



In a monolithic approach, a DXP offered what it offered while asking the customer to decide how to fit its needs into that box. Increasingly, that's no longer the case. We at XCentium like to think of composable approaches as "recipes." For different tastes, ingredients are allowed to vary, so how does this really work?

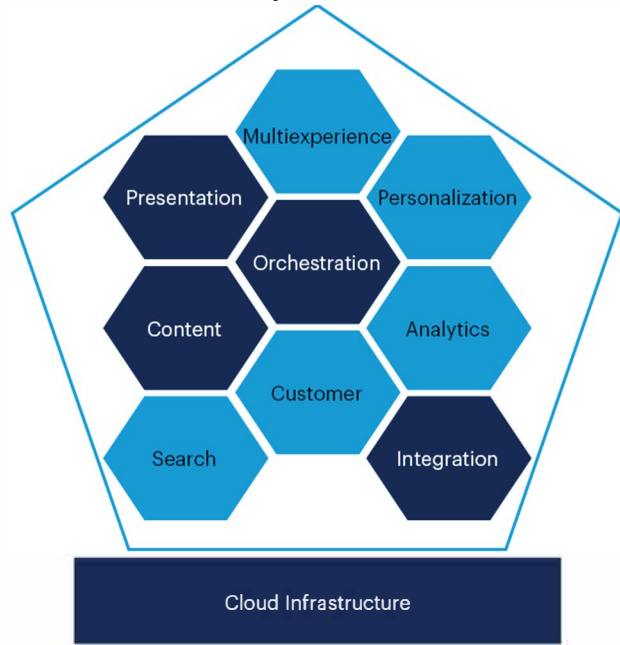
MAIN INGREDIENTS: COMPOSABLE FOR EVERYONE

Monolithic DXP



Source: Gartner
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Composable DXP



Gartner

Every DXP needs Content, Personalization, Marketing Automation, and Search. Depending on the need, it may also need Forms (very important for lead generation—a mainstay of finserv marketing) and Account Management (often offloaded to online banking or other specialized tools).

In the monolithic approach, we had to select one DXP to fill all or most of these basic needs. If one DXP had awesome content capabilities but wasn't quite right for email automation, we were expected to make do. It's as if the kitchen wasn't willing to listen to us, or to our specific tastes and needs.

With composable, this has changed. Content Management (like Sitecore XM Cloud) can be married to Forms from another partner that's more in line with the need. Sitecore's own Search can be adopted, but there are other options that can be chosen without breaking anything, blowing budgets, or settling for less than what's truly needed.

SAUCES AND SEASONINGS: COMPOSABLE FOR FINSERV

1 FINANCIAL SERVICES AT A TIPPING POINT

Executives are aware of the importance of responding to customers changing needs and expectations, revolving around the widespread adoption and usage of digital channels.

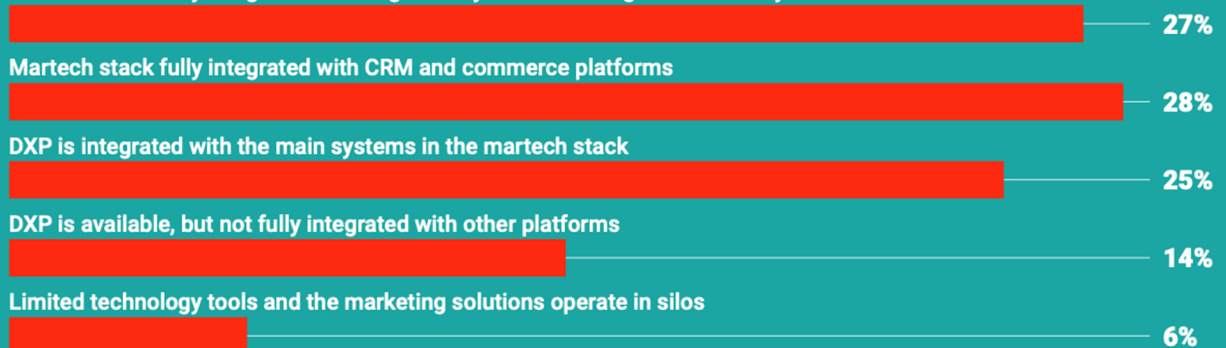
TOP FIVE PERCEIVED CHANGES IN CUSTOMER BEHAVIOR THAT BRANDS NEED TO ADDRESS



2 TECHNOLOGY'S MORE PROFOUND ROLE IN TRANSFORMATION

While FSIs have embraced technology to transform front-end UX, only 27% have martech stacks integrated in a way that enables fully automated digital CX delivery.

Martech stack fully integrated allowing for fully automated digital CX delivery



It's true: Financial Services is different. Technology decisions must be circumspect and protective against undue risks.

Digital experiences for customers must account for regulatory compliance features and content like disclosures, footnote, compliance statements, content auditing while still delivering pertinent experiences and content like blogging, video and social media awareness.

This is where partnership with XCentium comes in. Curating and building a composable DXP that delivers on the benefits must be guided by real needs. We can help simplify, streamline, and clarify the choices to zero in on the best options for tech selection. We're the partner you need to deliver a unified, composable solution that performs.

MEET THE XC TEAM

The XCentium Difference

We are a team of highly dedicated individuals, successful at delivering creative, new ideas that drive change for us and our clients. We build with heart, lead with excellence, and guide with expertise.



Dave Stawinski

Vice President, Digital Delivery

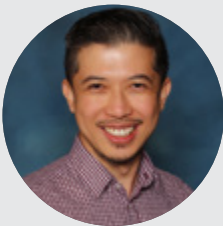
Dave has been working in the interactive business for 25 years. He's worked with some of the world's biggest brands, like Coca-Cola, General Motors, Honda, Anheuser-Busch, Sony, Disney, Microsoft, the Library of Congress, The Grammy Awards, Nike and many others. Dave has extensive experience in all facets of interactive delivery and a host of technologies.



Sam Goble

Vice President, Digital

Sam is a Digital Strategist with 12+ years of experience guiding digital transformation for brands of all sizes and verticals. Her strength is in utilizing great communication to empower our clients and help them leverage their Marketing Technology to optimize customer journeys. Sam is a Sitecore Strategy MVP.



Meng Hak

Director, Digital Delivery

Meng is an accomplished technical architect specializing in MACH architecture. His experience extends to the realms of headless front-end architecture and headless hosting. He's passionate about shaping cutting-edge digital solutions and is dedicated to pushing the boundaries of innovation in the digital landscape.



Daulton Allison

Director, Digital Strategy

Daulton has 14 years of professional experience in various marketing and analytical roles supporting personalized campaign execution and analytics. He has worked in healthcare, retail, financial services, travel & hospitality, and real estate industries. His proficiency extends to digital strategy, personalization, CDP, CRM, and marketing automation.




ABOUT XCENTIUM

XCentium is a full-service digital consultancy with over 250 strategy, UX and digital technology experts. We help clients elevate their digital presence and empower them to deliver award-winning Digital, Commerce, CRM, and Cloud experiences.

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