



Humanizing Digital to Personalize

Dave Favela, Chief Innovation Officer, Southern First Bank
Erin Wynn, Executive Director, Candescent



Humanizing digital

Leveraging technology to create a more personalized and empathic experience.

Technology can:

- Enhance interactions
- Provide support
- Streamline process
- Maintain that human touch



Empathy

Ability to understand and share feelings, emotions perspective of others.

Empathy is a crucial aspect of:

- Building strong relationships
- Effective communications
- Creating more compassionate interactions



Empathy in Financial Institutions

Personalized interactions:

- Communications
- Digital channels
- Customized solutions
- Financial education

Community Engagement

- Crisis support
- Support for vulnerable users
- Transparent policies

Employee training

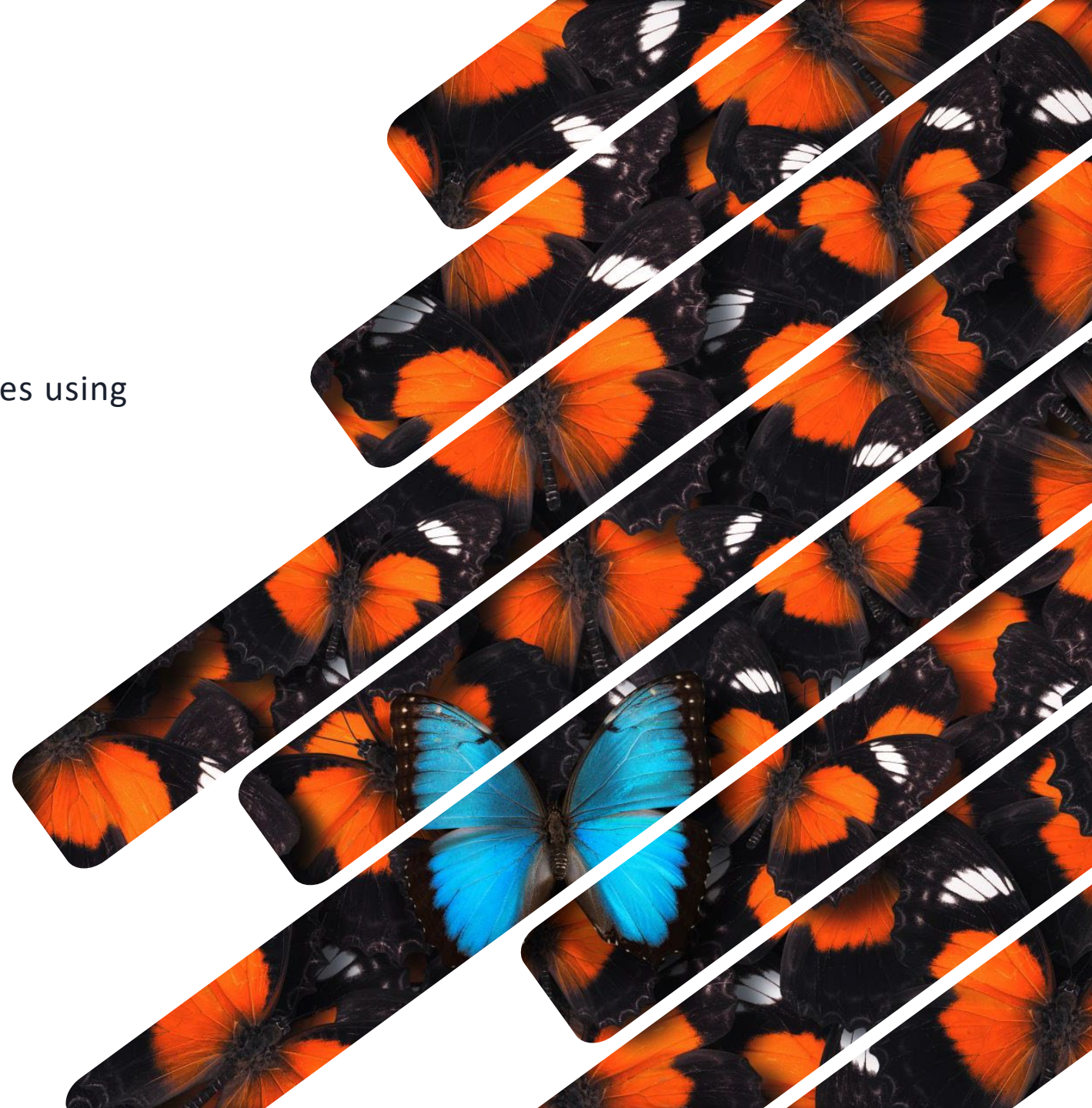


Personalization

Create more relevant and engaging experiences using data and insights to customize the offerings

Personalization aims to:

- Enhance consumer satisfaction
- Build trust
- Create tailored offerings



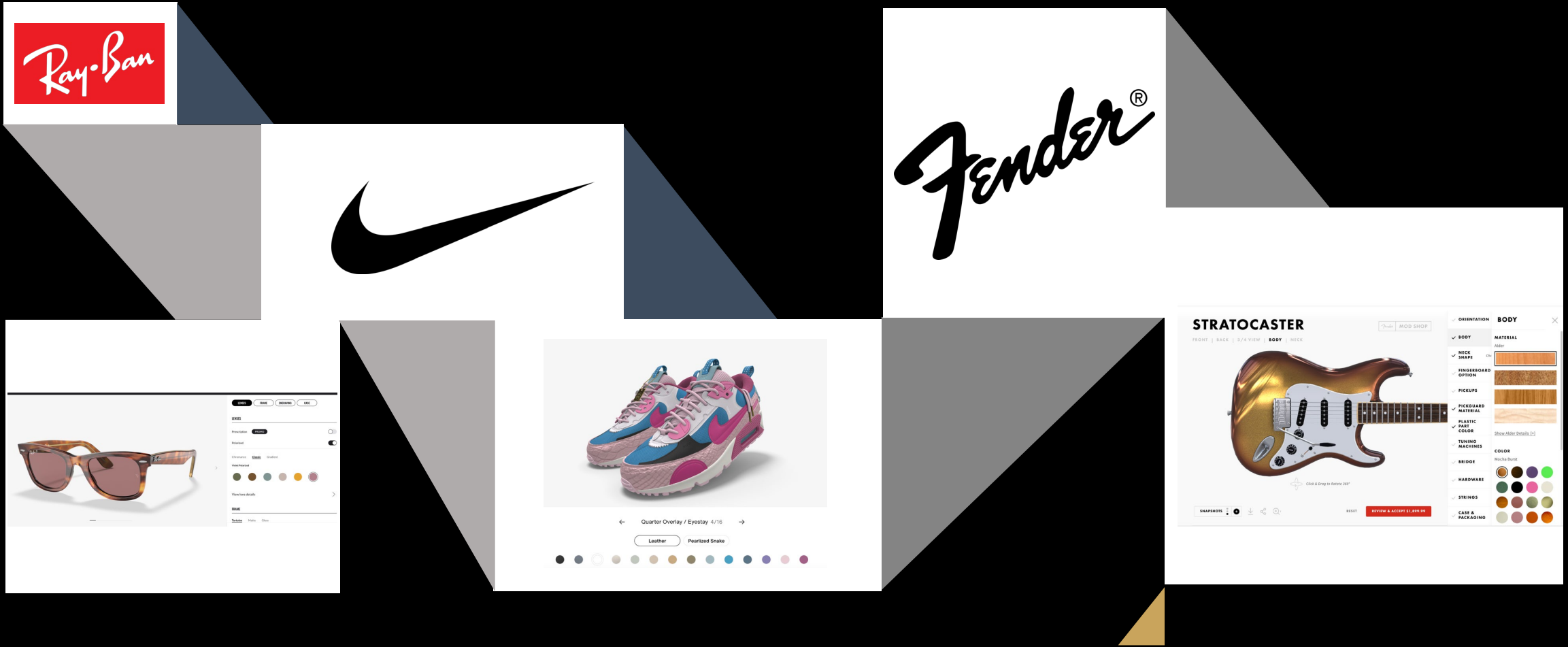
Personalization in our lives today

amazon



NETFLIX





User Personalization

Gen Z Personalization



Types of Personalization

Consumer and Financial Institution





When a consumer personalizes their experience, it leads to:

- Higher engagement
- A tailored experience
- Efficient access
- Empowerment
- Discoverability

When a financial institution personalizes an experience, it leads to:

- Increased engagement & satisfaction
- Enhanced cross-selling opportunities
- Competitive advantage
- Creating loyalty & deeper relationships

Know me, show me, wow me



Personalization in Action

