

AI for Growth: Unleashing Data to Personalize, Predict & Profit

Rex Briggs, Chief AI Officer
Claritas

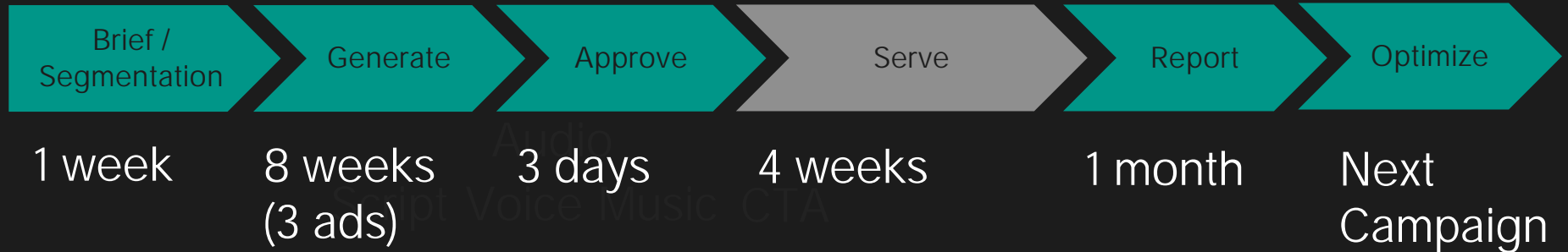
THE FINANCIAL BRAND

FORUM



Advertising Is An Ideal Use Case For AI

- Clear success metrics
- Data rich
- Labor intensive
- Known workflow (with repeating processes)

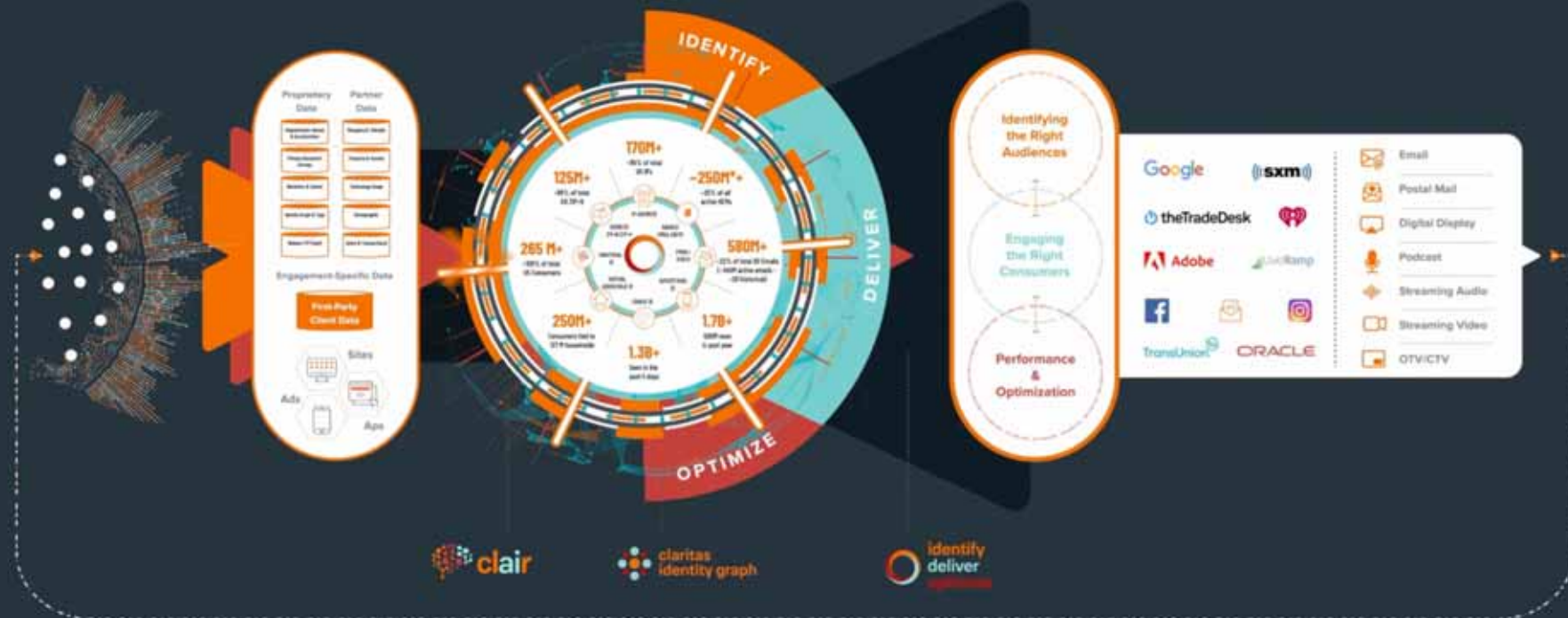


Data Inflows

Proprietary Technologies

Solutions

Distribution End-Points



AI Now Sits At the Core of Claritas

Data Inflows

- Proprietary Data
- Partner Data
- First-Party Client Data

Proprietary Technologies



Solutions

Identifying the Right Audiences

- Demographics
- Lifestyle Attributes
- Behavioral with contextual intent
- Values

Engaging the Right Consumers

MESSAGE	PLACEMENT	EXPERIENCE
• Direct	• Search	• Rich Content
• Native	• Social	• Display
• Video	• Email	• Connected TV
• Audio	• Mobile & Tablet	• Location
• Retargeting	• Programmatic	• Location
• Remarketing	• Retargeting	• Location
• Retargeting	• Retargeting	• Location
• Retargeting	• Retargeting	• Location

Performance & Optimization

- Campaign Attribution
- Attribution Modeling
- Attribution Modeling
- Attribution Modeling
- Attribution Modeling

Distribution End-Points

- Email
- Postal Mail
- Digital Display
- Podcast
- Streaming Audio
- Streaming Video
- OTV/CTV

CORNERSTONES OF CLARITAS AI



Persona & Briefing Is An Ideal Place To Start With AI



1 week

8 weeks
(3 ads)

3 days

4 weeks

1 month

Next
Campaign

 Human
 AI

Personas



PRIZM[®] Premier Lifestage Groups



Demographic Description

The Demographic Description field is comprised of an average age, race, household education, ethnicity, income, marital, adult-to-child, planning, and non-planning age for each segment. For example, Segment 01 (Young Adults) is described as Middle White Age Adults.

- **Change Group (Z-Score)** - Average age, race, household education
- **Age (Z-Score)** - Average age, race, household education
- **Household Education (Z-Score)** - Average age, race, household education
- **Marital (Z-Score)** - Average age, race, household education
- **Income (Z-Score)** - Average age, race, household education
- **Adult-to-Child (Z-Score)** - Average age, race, household education
- **Non-Planning (Z-Score)** - Average age, race, household education
- **Planning (Z-Score)** - Average age, race, household education

YOUNGER YEARS	FAMILY LIFE	MATURE YEARS
Y1 01 Young Adults 02 Young Adults 03 Young Adults 04 Young Adults 05 Young Adults 06 Young Adults 07 Young Adults 08 Young Adults 09 Young Adults 10 Young Adults	F1 11 Family Life 12 Family Life 13 Family Life 14 Family Life 15 Family Life 16 Family Life 17 Family Life 18 Family Life 19 Family Life 20 Family Life	M1 21 Mature Years 22 Mature Years 23 Mature Years 24 Mature Years 25 Mature Years 26 Mature Years 27 Mature Years 28 Mature Years 29 Mature Years 30 Mature Years
Y2 31 Young Adults 32 Young Adults 33 Young Adults 34 Young Adults 35 Young Adults 36 Young Adults 37 Young Adults 38 Young Adults 39 Young Adults 40 Young Adults	F2 41 Family Life 42 Family Life 43 Family Life 44 Family Life 45 Family Life 46 Family Life 47 Family Life 48 Family Life 49 Family Life 50 Family Life	M2 51 Mature Years 52 Mature Years 53 Mature Years 54 Mature Years 55 Mature Years 56 Mature Years 57 Mature Years 58 Mature Years 59 Mature Years 60 Mature Years
Y3 61 Young Adults 62 Young Adults 63 Young Adults 64 Young Adults 65 Young Adults 66 Young Adults 67 Young Adults 68 Young Adults 69 Young Adults 70 Young Adults	F3 71 Family Life 72 Family Life 73 Family Life 74 Family Life 75 Family Life 76 Family Life 77 Family Life 78 Family Life 79 Family Life 80 Family Life	M3 81 Mature Years 82 Mature Years 83 Mature Years 84 Mature Years 85 Mature Years 86 Mature Years 87 Mature Years 88 Mature Years 89 Mature Years 90 Mature Years
	F4 91 Family Life 92 Family Life 93 Family Life 94 Family Life 95 Family Life 96 Family Life 97 Family Life 98 Family Life 99 Family Life 100 Family Life	M4 101 Mature Years 102 Mature Years 103 Mature Years 104 Mature Years 105 Mature Years 106 Mature Years 107 Mature Years 108 Mature Years 109 Mature Years 110 Mature Years

01 Young Adults 01 Young Adults 02 Young Adults 03 Young Adults 04 Young Adults 05 Young Adults 06 Young Adults 07 Young Adults 08 Young Adults 09 Young Adults 10 Young Adults	11 Family Life 11 Family Life 12 Family Life 13 Family Life 14 Family Life 15 Family Life 16 Family Life 17 Family Life 18 Family Life 19 Family Life 20 Family Life	21 Mature Years 21 Mature Years 22 Mature Years 23 Mature Years 24 Mature Years 25 Mature Years 26 Mature Years 27 Mature Years 28 Mature Years 29 Mature Years 30 Mature Years	31 Young Adults 31 Young Adults 32 Young Adults 33 Young Adults 34 Young Adults 35 Young Adults 36 Young Adults 37 Young Adults 38 Young Adults 39 Young Adults 40 Young Adults	41 Family Life 41 Family Life 42 Family Life 43 Family Life 44 Family Life 45 Family Life 46 Family Life 47 Family Life 48 Family Life 49 Family Life 50 Family Life	51 Mature Years 51 Mature Years 52 Mature Years 53 Mature Years 54 Mature Years 55 Mature Years 56 Mature Years 57 Mature Years 58 Mature Years 59 Mature Years 60 Mature Years	61 Young Adults 61 Young Adults 62 Young Adults 63 Young Adults 64 Young Adults 65 Young Adults 66 Young Adults 67 Young Adults 68 Young Adults 69 Young Adults 70 Young Adults	71 Family Life 71 Family Life 72 Family Life 73 Family Life 74 Family Life 75 Family Life 76 Family Life 77 Family Life 78 Family Life 79 Family Life 80 Family Life	81 Mature Years 81 Mature Years 82 Mature Years 83 Mature Years 84 Mature Years 85 Mature Years 86 Mature Years 87 Mature Years 88 Mature Years 89 Mature Years 90 Mature Years	91 Young Adults 91 Young Adults 92 Young Adults 93 Young Adults 94 Young Adults 95 Young Adults 96 Young Adults 97 Young Adults 98 Young Adults 99 Young Adults 100 Young Adults	101 Family Life 101 Family Life 102 Family Life 103 Family Life 104 Family Life 105 Family Life 106 Family Life 107 Family Life 108 Family Life 109 Family Life 110 Family Life	111 Mature Years 111 Mature Years 112 Mature Years 113 Mature Years 114 Mature Years 115 Mature Years 116 Mature Years 117 Mature Years 118 Mature Years 119 Mature Years 120 Mature Years
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Need to get started?
www.claritas.com
 is your best bet.

Connection of AI to Identity Graph



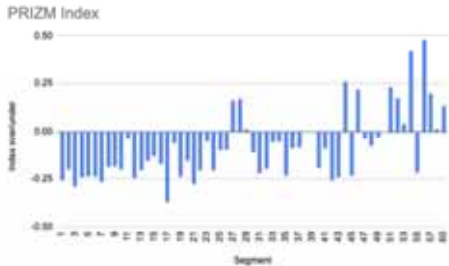
- AI created segments
- GenAI Personas



[Link](#)

Conversion Optimization

Advertising Delivery Vs. Site Visit



Label	Impression Rate	Index of Conversions	Impression Rate	
01 Upper Crust	0.88%	0.88%	0.74	
02 Movers and Shakers	0.91%	0.64%	0.71	Reduce
03 Young Urban	0.77%	0.55%	0.71	
04 Country Squires	0.88%	0.78%	0.76	
05 Winner's Circle	0.81%	0.88%	0.76	
06 Money and Beans	0.79%	0.58%	0.73	
07 Gray Power	0.81%	0.73%	0.81	
08 Big Fish, Small Pond	1.04%	0.84%	0.81	
09 Executive Suites	0.99%	0.79%	0.80	
10 Fast Track Families	1.12%	1.07%	0.86	
11 Cruiser to Retirement	1.03%	0.78%	0.75	
12 Universal Scout	0.83%	0.62%	0.73	
13 Kids and Cul-de-Sacs	1.04%	0.88%	0.84	
14 New Homeowners	1.19%	1.00%	0.87	
15 Baby Boomers	1.12%	0.82%	0.83	Reduce
16 Urban Elders	0.72%	0.39%	0.83	
17 Babyboomer	1.02%	1.03%	0.83	
18 American Dreams	0.82%	0.79%	0.76	
19 Empty Nests	0.80%	0.79%	0.84	
20 New Generation	0.88%	0.62%	0.83	
21 Midlifers Managers	1.07%	0.85%	0.75	Reduce
22 Township Travellers	1.13%	1.07%	0.84	Reduce
23 Rural Politicos	1.22%	0.97%	0.75	Reduce
24 Up-and-Comers	0.85%	0.86%	0.88	
25 Home Sweet Home	1.18%	1.04%	0.80	
26 Big Sky Families	1.29%	1.30%	1.18	
27 Country Casuals	1.27%	1.49%	1.17	
28 White Picket Fences	1.13%	1.14%	1.01	
29 Poets and Poets	1.24%	1.10%	0.88	
30 Connected Bohemians	0.54%	0.62%	0.78	
31 Traditional Times	0.98%	0.79%	0.80	
32 Second City Startups	1.28%	1.20%	0.94	
33 Urban Achievers	1.03%	0.79%	0.78	Reduce
34 Bright Lights, LIT City	1.27%	1.18%	0.81	
35 HomeTown Rednecks	1.32%	1.31%	1.00	
36 Kid Country, USA	1.42%	1.41%	1.00	
37 Aging A-Listers	0.81%	0.52%	0.81	
38 Multi-Cult Meas	0.94%	0.88%	0.71	Reduce
39 Country Strong	1.12%	1.67%	1.29	Increase
40 Urban Moderns	1.12%	1.73%	1.21	Increase
41 Heartlanders	1.22%	1.89%	1.23	Increase
42 Strong Sellers	0.87%	0.78%	0.86	
43 Generation Next	1.05%	0.87%	0.83	
44 American Classics	0.97%	0.94%	0.87	
45 Metro Jocks	1.18%	1.18%	1.00	
46 Cowboys and Cows	1.42%	1.76%	1.23	Increase
47 Simple Pleasures	0.71%	1.07%	1.11	
48 Laid-Back Southerners	1.10%	1.20%	1.09	
49 Red, White and Blue	1.18%	1.96%	1.42	Increase
50 Multi-Cult Families	0.96%	0.73%	0.73	Reduce
51 Back Country Folks	1.27%	1.88%	1.48	Increase
52 Global Nomads	1.30%	1.36%	1.26	
53 New Meeting Pot	1.11%	1.12%	1.01	
54 Small-Town Collegates	1.14%	1.28%	1.14	
55 Second City Generations	1.28%	1.28%	1.02	
56 Crossroad Villagers	0.81%	0.88%	1.08	
57 Low-Rise Living	0.88%	0.88%	0.82	
58 Family Thrills	1.02%	1.36%	1.13	
59 Young and Rustic	1.51%	2.31%	1.52	Increase
60 New Beginnings	0.88%	1.00%	1.01	
61 Park Bench Seniors	0.85%	1.06%	1.14	
62 Bedrock America	1.47%	2.00%	1.42	Increase

AI (ML) can optimize automatically...

Now AI can also provide insights on why some convert and others don't.

“AI Persona Analysis takes the data a giant leap forward”



“Given its appeal and setup, the site may resonate more strongly with the top converting segments—rural and possibly traditional values-driven demographics—due to its straightforward, easily accessible gaming style, reminiscent of classic casino games which might be familiar and nostalgic.

On the other hand, the lower converting segments, which include urban, affluent, and cosmopolitan individuals, may find the site's offerings less engaging due to their possibly sophisticated tastes and preferences for more diverse, upscale, or advanced gaming experiences. This could explain why segments such as "Urban Elders" and "Movers and Shakers" convert at lower rates, as they might seek more varied and technologically advanced entertainment options.”

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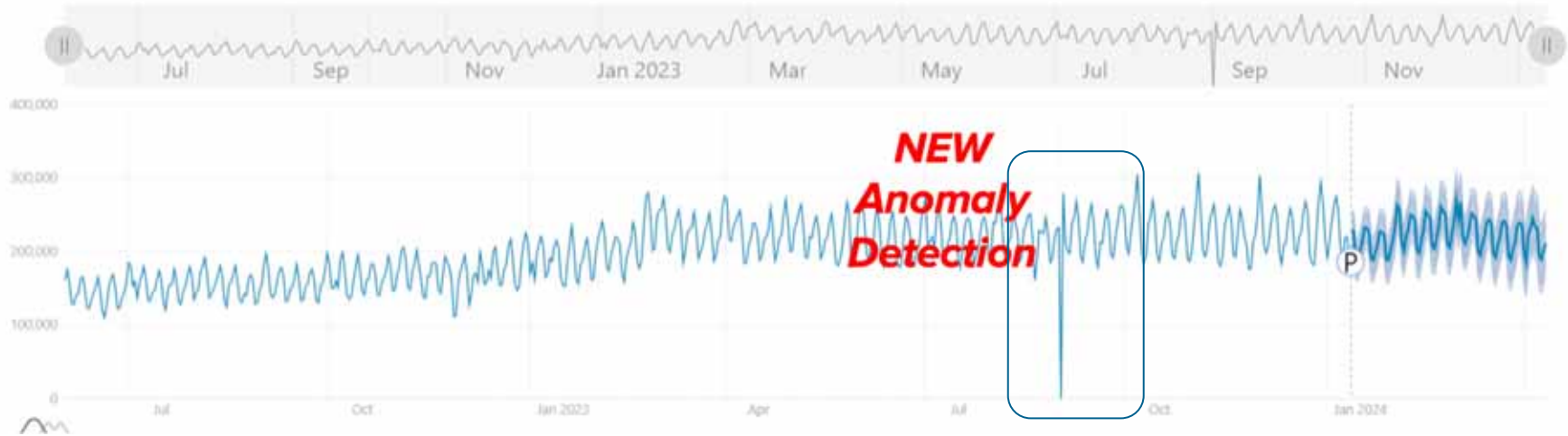
AI For Anomaly Detection



AI Anomaly Detection



purchase registration signup total

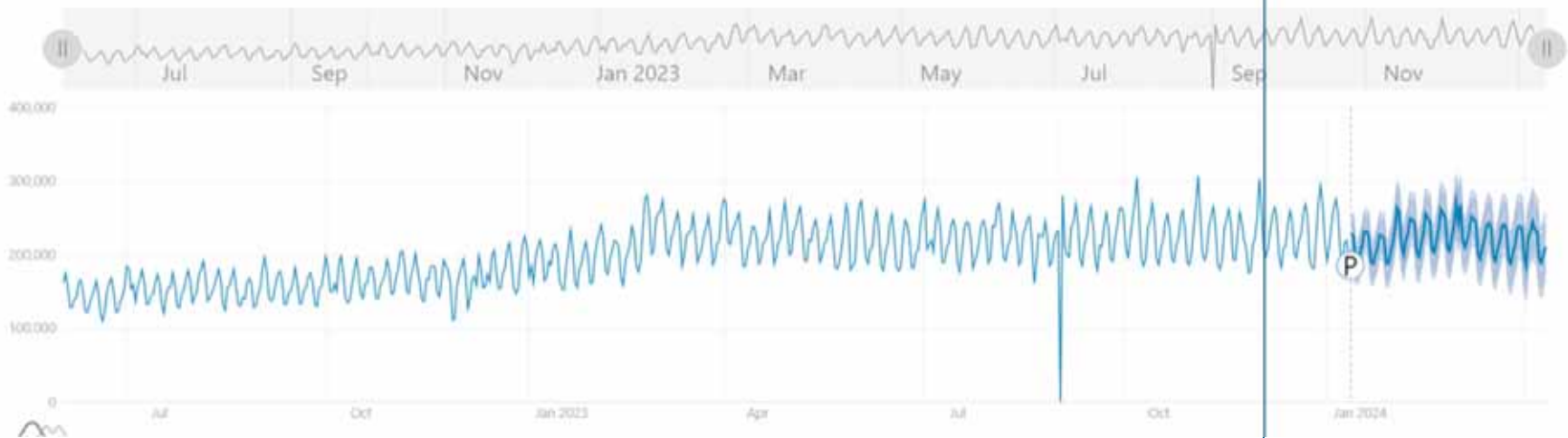


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AI For Prediction



AI Prediction



NEW
Prediction

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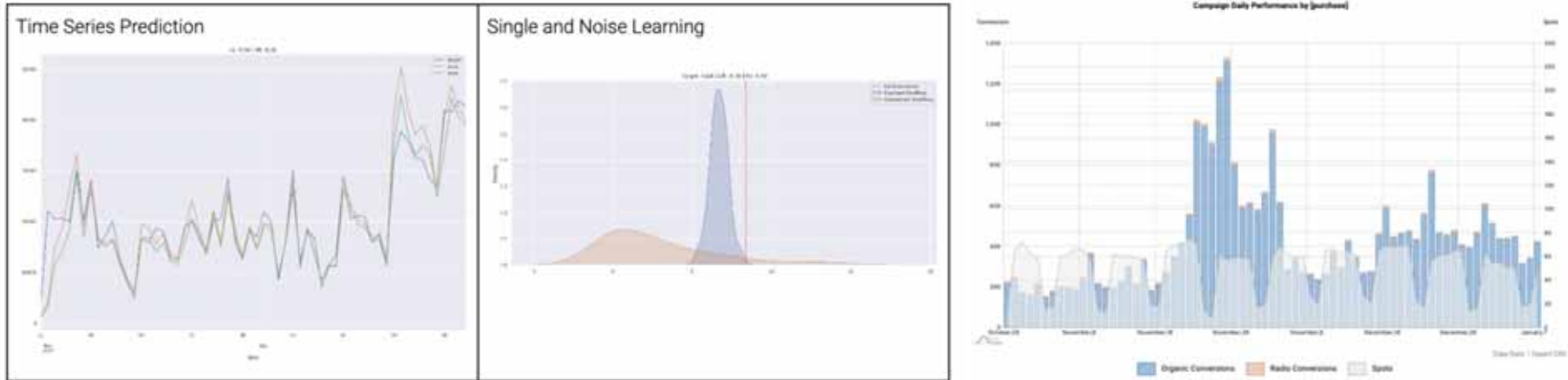
AI For Incrementality Measurement



New Broadcast Attribution, with AI



Figure 2: Machine Learning "Signal and Noise" analysis with attributed lift.

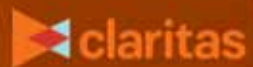


14 campaign validation, $R^2 = 0.95$
Methodology summary available from account manager



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AI For Optimization

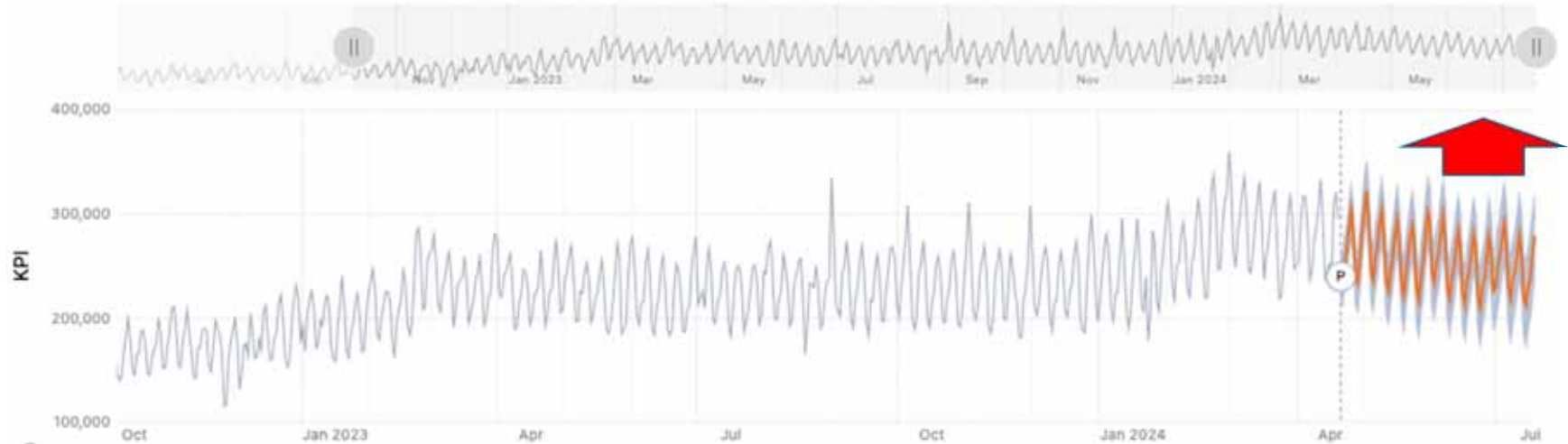


Optimizing your KPI and increasing ROI



**NEW
OPTIMIZATION**

Audience Optimization (available now)
Message Optimization (available now)
Media Optimization (available now)



Micro Audience Optimization



Automatic Automatic 1 day

385 Campaigns Evaluated: 12.6% average gain

 Human
 AI

I have an audience I have to use

- Example: I operate in the western states (CA, OR, WA, UT, AZ, ID)
- Example: This campaign is Spanish speaking, therefore I want to use CultureCode to focus the reach
- Example: I am remarketing to existing customers (1st Party data)

The Power of Macro Segmentation & Micro Segmentation

Use your overarching segment (Macro Segmentation)...

- ...and let AI optimize within (Micro Segmentation) the overarching segment.

Result: 10 to 20% more conversions due to advertising.

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AI Message Optimization

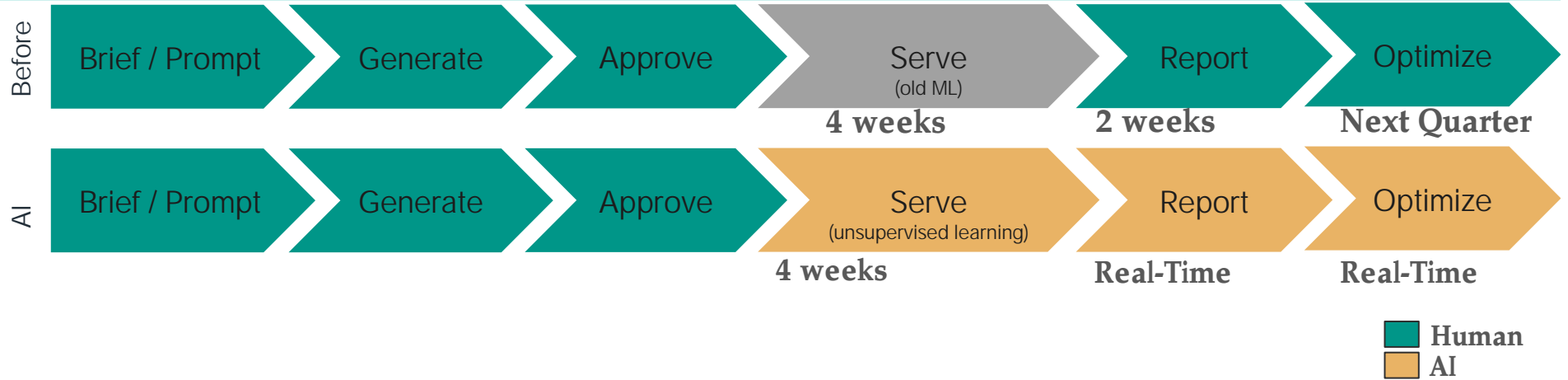


AI For Message Delivery Optimization



Human
AI

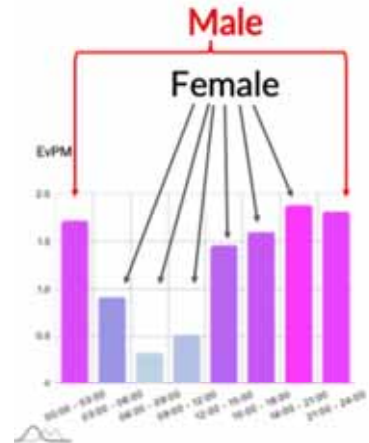
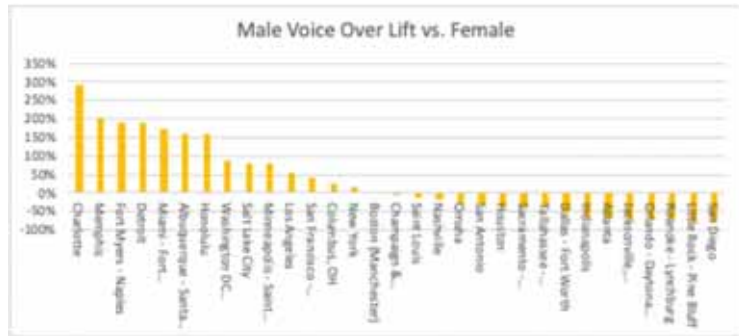
AI For Message Delivery Optimization



AI Personalization: Audio Case Study



For the main script (not including CTA), full female voice over (VO) outperforms male voice by **25%** in the randomized control group.*



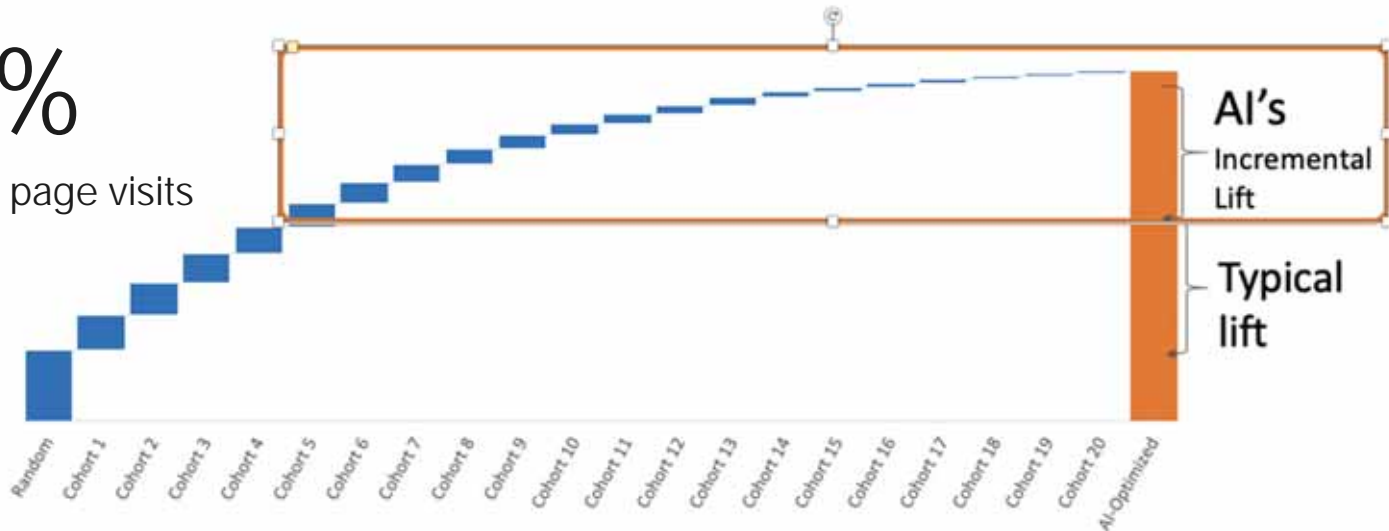
AI Personalization: Audio Case Study



The result is lots of little optimizations that add up to big gains

188%

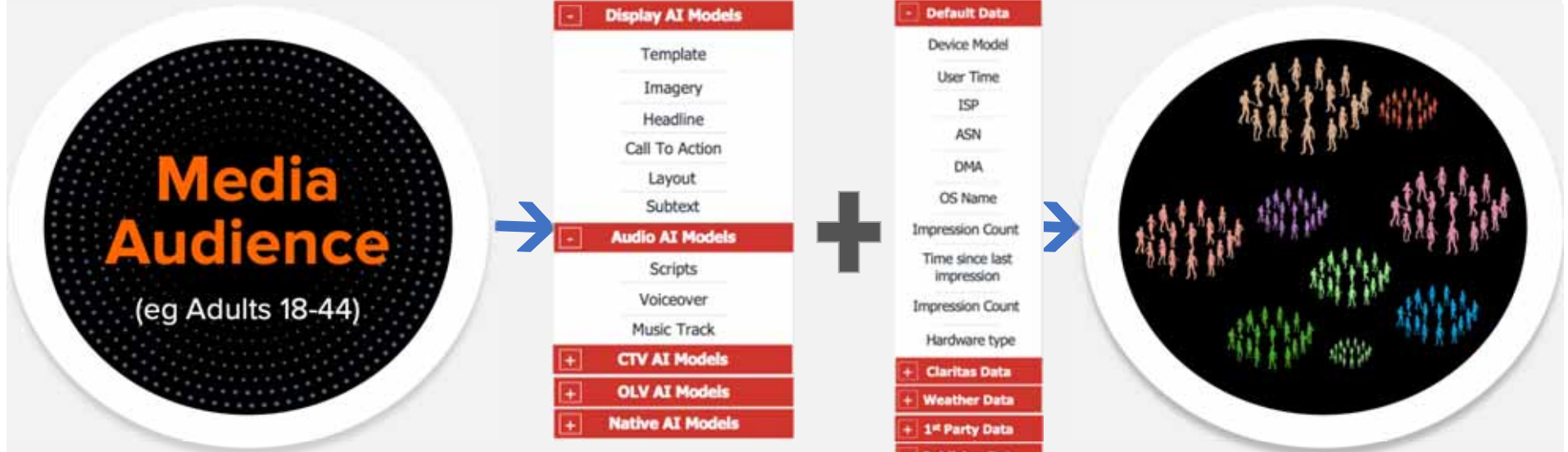
Lift In Web page visits



AI Personalization (AIP)

AI Automatically and dynamically learns cohorts within **audience** and which **messages** are most likely to produce a conversion

Message features + Audience features



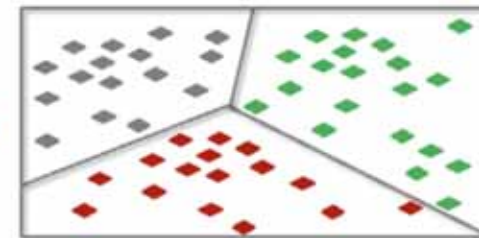
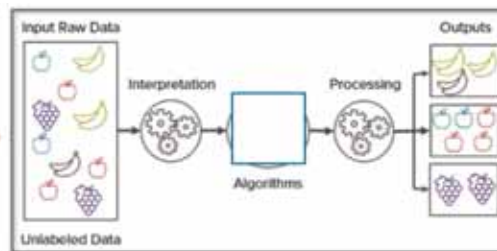
AIP uses patented technology for optimization



Team	Points
A	25
B	15
A	12
C	19
B	14



Team A	Team B	Team C	Points
1	0	0	25
0	1	0	15
1	0	0	12
0	0	1	19
0	1	0	14



ONE-HOT ENCODING

A process by which categorical variables are converted into a form that is provided to our Machine Learning algorithm(s)

UNSUPERVISED LEARNING

Patent Number: 11436634 - Adaptive optimization of content using a continuously trained machine learning model

KMODES CLUSTERING

Patent Number: 11436634 - Fast, multi-step optimization technique to determine high performance cluster(s) which are a combination of people and context





CAP results to date

	Kroger	ADT	GM	monday.com	Shell	Progressive
Theme	Upside is BIG	Audience Matters	Creative diversity	Power of interactions	Driving Loyalty	Gen AI + AI Optimization
KPI Improvement	+259%* Test 2: No lift¹	+136%*	Test 1: +68%* Test 2: No lift²	+188%*	+204%*	+197%*
KPI being optimized	Webpage visit	Web form submit	Webpage visit	Website visit & App install	App Registrations (UK)	Quote Starts
# versions	72	81	15	16	90	96
Ecosystem	Display	Display	Display	Audio	Mobile Display	Audio
Data available to ML model	DMA, Time, Day of Week, Device OS, Connection type (cable, mobile, corporate, etc.)	DMA, Time, Day of Week, Device OS, Connection type (cable, mobile, corporate, etc.)	Segment (core, youth), Device OS, Connection type (cable, mobile, corporate, etc.), US geo	DMA, Time, Day of Week, Connection type (cable, mobile, corporate, etc.)	Time, Day of Week, Connection type (cable, mobile, corporate, etc.)	Time, Day of Week, Connection type (cable, mobile, corporate, etc.)

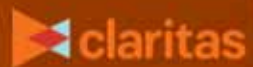
* Claritas/ArtsAI and IBM/TWC (powered by Claritas)

1 Clinch
2 Innovid

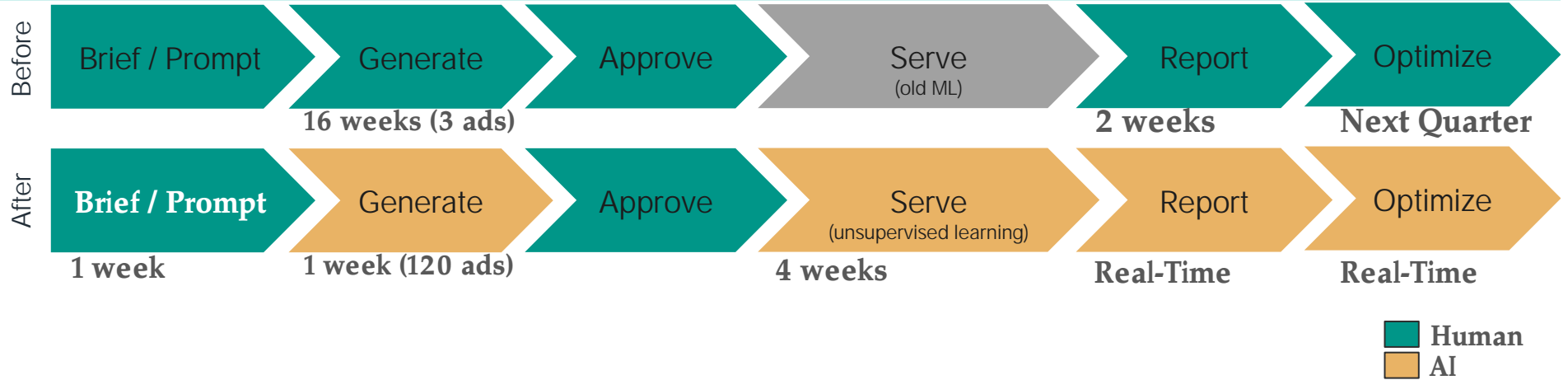


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GenAI For Audio



Claritas AI Message Delivery & Optimization



Claritas AI Creates The ads, Informed By Personas



GenAI to create the Ads:


- Natural Language Processing (NLP)
- Generative AI Text (Scripts)
- Text-to-Synthetic Speech (Voice Overs)
- Generative Aural Composition (Music)

A screenshot of the Claritas AI web interface. On the left is a sidebar with a "Create" button, "Saved Projects" (listing "Sam's Project Test"), and a "Log out" button. The main area is titled "Powered by claritas" and contains several input fields: "Brand positioning" (with placeholder "Write your brand persona here..."), "Audience persona" (with placeholder "Write your audience persona here..."), and "Message brief" (with placeholder "Enter your message brief here..."). Below these is an "Additional notes" field (with placeholder "In addition, the AI should..."). There are three sections of radio buttons: "Length" (15 seconds, 30 seconds), "CTA" (Get a Quote, Learn More), and "Message" (Brand Love, Savings). A blue "Submit" button is located below the CTA options. At the bottom, there are three "Script" input fields (Script 1, Script 2, Script 3) and a blue "Generate Ads" button.

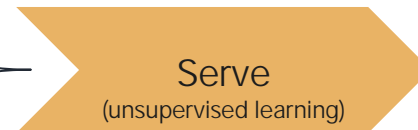
Progressive Audio 2024 (all themes) v1

Template Theme
BL-Change

Variable Sets
BL-Change_Natasha
Cinematic



[Link](#)



4 weeks

Progressive Results



Remi Kent, Progressive CMO, Possible Conference, April 16, 2024

End-to-end *improvements* when we added GenAI into our ad-creation process

Before AI

- 1 Brief: 18 weeks (3 ads)
- 2 Generate
- 3 Approve
- 4 Serve: 4 weeks
- 5 Report: 2 weeks
- 6 Optimize: Next quarter (22+ weeks)

After AI

- 1 Brief: 1 week
- 2 Generate: 1 week (96 ads)
- 3 Approve: 3 days
- 4 Serve: 4 weeks
- 5 Report: Real-time
- 6 Optimize: Real-time (6 weeks)

The new AI can...

- increase ad count and speed to market without sacrificing quality of content
- assess different ad parts and predict the right combination for each consumer
- create different segments in real time and adapt them as conditions change

Progressive *supercharges* GenAI audio with AI optimization to drive incremental lift in quotes

+60%

+137%

197%
Lift over baseline 760 ads served

AI Audience Optimization Feedback Loop



Human
 AI

AI Personalization:

- **Hierarchical Autopoietic Automation,**
 - 10 million impression refresh cycle
 - One hot encoding for encrypted learning
 - Layered unsupervised learning
 - K-modes clustering
- **Predictive cohort optimization**
- **Real-Time Explainable AI (RTXAI)**

GenAI to create the Ads:

- **Natural Language Processing (NLP)**
- **Generative AI Text (Scripts)**
- **Text-to-Synthetic Speech (Voice Overs)**
- **Generative Aural Composition (Music)**

Net Result: You can DOUBLE marketing ROI



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AI For 1st Party Intent Signals



Introducing the Claritas Data Alliance

Understand your customers and what they **are searching**
online all in real-time



The problem with customer data

Despite spending **\$21.4 Billion** on marketing technology, FIs are unable to personalize consumer marketing **due to a lack of data.**

Bill C-27

Open Banking

Privacy Demands

Personalization

3rd-Party Cookies

Generative AI

Introducing

Cyder

Cyder's Intent AI platform captures **real-time customer intent** from across the entire web.



Cyder Removes The Guess

Work.

In real-time FIs know:

Product Intent Triggers

Product Preferences

Purchasing Journey

Customer Segments

Search History

Demographics

Orders Placed

Product Research

Websites Visited

Brand Affiliations

Life-Stage / Milestones

Mobile Browsing

Shopping Preferences

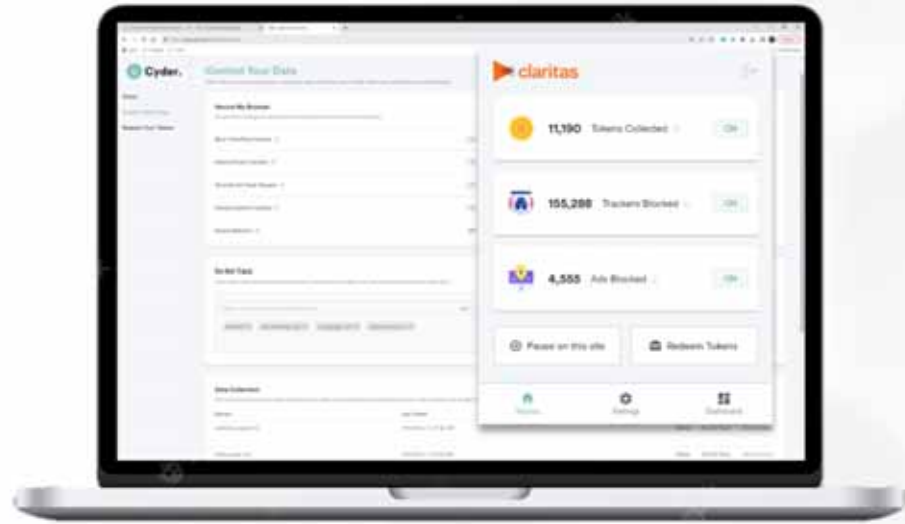
SEO Optimization

and much more...

1 Data Collection

We invite your customers to earn rewards by engaging with you.

This double opt-in connects our custom browser extensions with rewards program for your customers



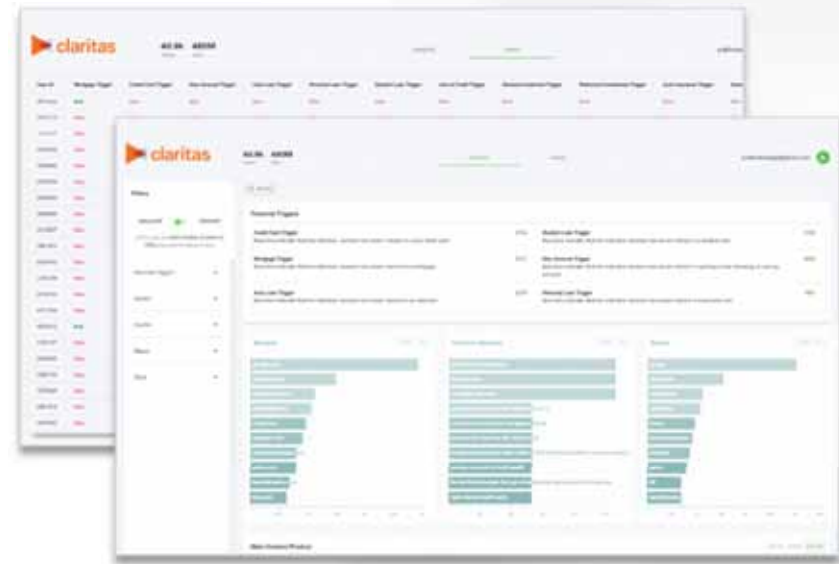
2 Consumer Analysis

Intent AI model **captures real-time consumer behavior** across the entire web



3 Personalization

Triggers and insights are shared with FIs to **activate personalized marketing journeys**



Anonymous

Visited your website.

Anonymous

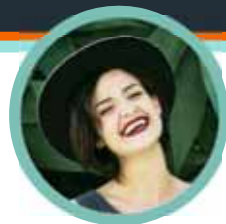
Visited your website.





Sarah Waterfield

Visited your website.

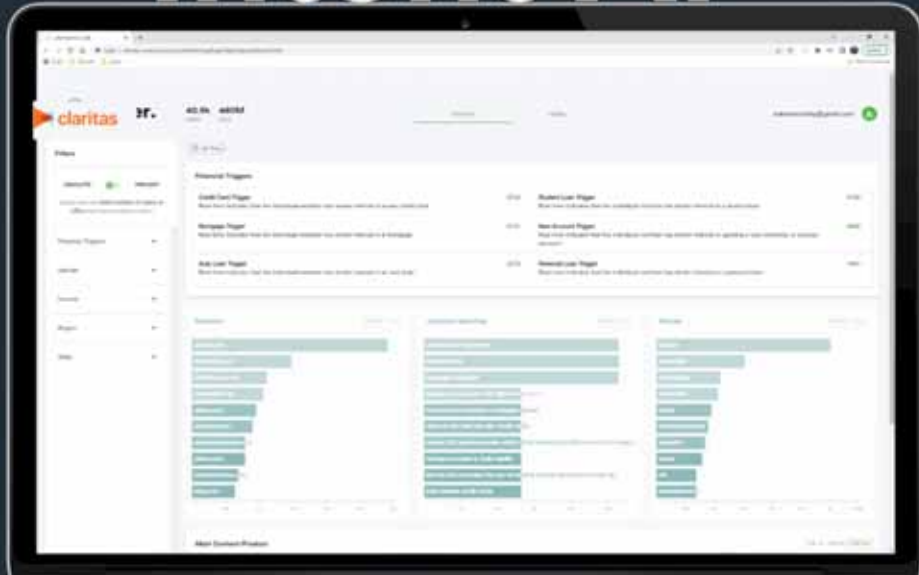


Sarah Waterfield

Visited:

<http://actor.example.com/bat/activity?books=beds>
<http://www.example.com/base>
<http://example.com/>
<https://example.com/bone/army.htm?bit=beds&>
<http://example.com/actor/art.php#battle>
<http://www.example.com/afternoon>
<https://www.example.com/argument/border.html>
<https://example.com/?aftermath=alarm&animal=bubble>
<http://example.com/>
<http://advice.example.com/>
<http://arm.example.com/>
<https://www.example.org/>
<https://bubble.example.com/attraction>
<http://example.com/>
<http://www.example.com/>
<http://angle.example.net/>
<https://example.net/>
<https://www.example.com/boy#apparatus>
<https://www.example.com/>
<http://www.example.com/>
<http://example.com/>
<https://www.example.com/birthday.php>
<http://birth.example.com/boot.php?bed=bedroom&>
<http://bit.example.com/bubble?basket=ants>
<http://example.com/>
<https://www.example.net/>
<https://www.example.net/bike>
<https://example.com/amount/behavior>
<https://example.com/blow.html>
<http://www.example.edu/action>
<https://www.example.com/appliance>
<https://www.example.com/brake/amount.htm>
<https://example.com/?appliance=brake&box=brake#armv>

Intent AI



Visited:

<http://actor.example.com/bat/activity?books=beds>
<http://www.example.com/base>
<http://example.com/>
<https://example.com/bone/army.htm?bit=beds&>
<http://example.com/actor/art.php?battle>
<http://www.example.com/afternoon>
<https://www.example.com/argument/border.html>
<https://example.com/?aftermath=alarm&animal=bubble>
<http://example.com/>
<http://advice.example.com/>
<http://arm.example.com/>
<https://www.example.org/>
<https://bubble.example.com/attraction>
<http://example.com/>
<http://www.example.com/>
<http://angle.example.net/>
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<http://www.example.com/#attach>
<https://www.example.com/badge/>
<http://achiever.example.com/boy/>
<https://apparatus.example.com/>

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<http://www.example.com/>
<https://www.example.com/>
<https://www.example.com/>

Visited:

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<http://www.example.com/credit-card-rewards>
<https://www.example.com/attraction>

Visited:

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<http://achiever.example.com/boy/>
<https://apparatus.example.com/>

Why Cyder? Why Now?



Double Opt-In

&



Replace Third-Party Cookies.

&



Ensure Regulatory Compliance

&



Increase Customer Share-of-Wallet

Sample Triggers and Actions



Early Mortgage Targeting



Customer has begun looking at home listings on ReMax and **searching the name of mortgage brokers**



FI calls the customer through the call centre to book an appointment with a mortgage specialist in branch



Cross Selling Investment

Customer starts **researching trading apps on Google** and learning about investment options online



FI promotes the Investing app and shares the benefits of using an app linked to their FI account



Reducing Potential Churn

Customer is showing **interest in traveling** to Europe and is considering a travel card with a different FI / CU



FI sends **targeted advertisements** and communications to customer about competitive travel cards

Company

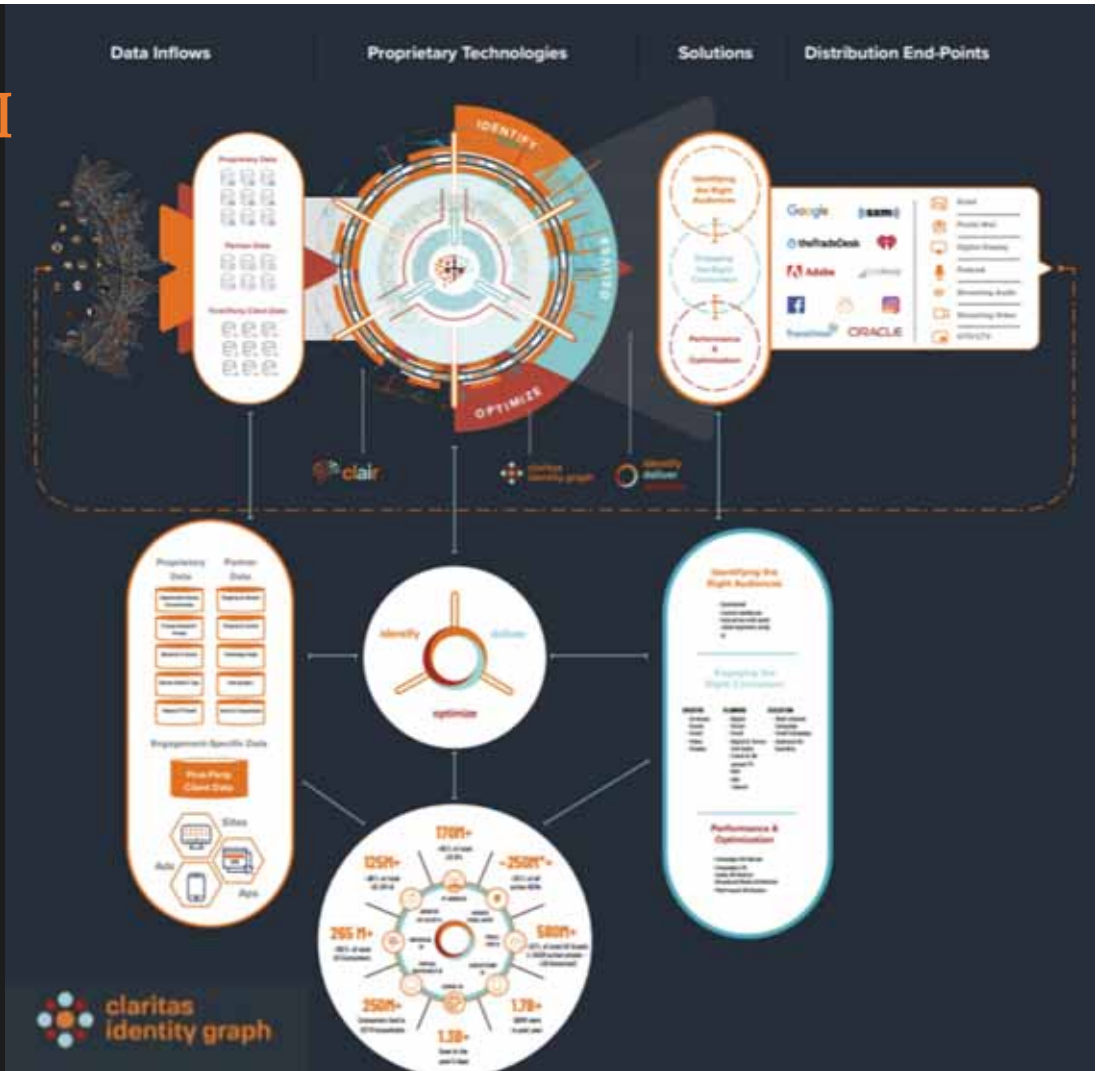
Join Claritas Data Alliance

Clarity, Transparency, Connection to Data



Double Your Marketing ROI

- Getting started is easy
- Progressive gave Claritas Green Light in January and presented results of a four-week campaign 90 days after "go"



Questions?

Don't forget to visit Claritas
booth **#B322** in the
Bristlecone Ballroom to keep
the conversation going!

