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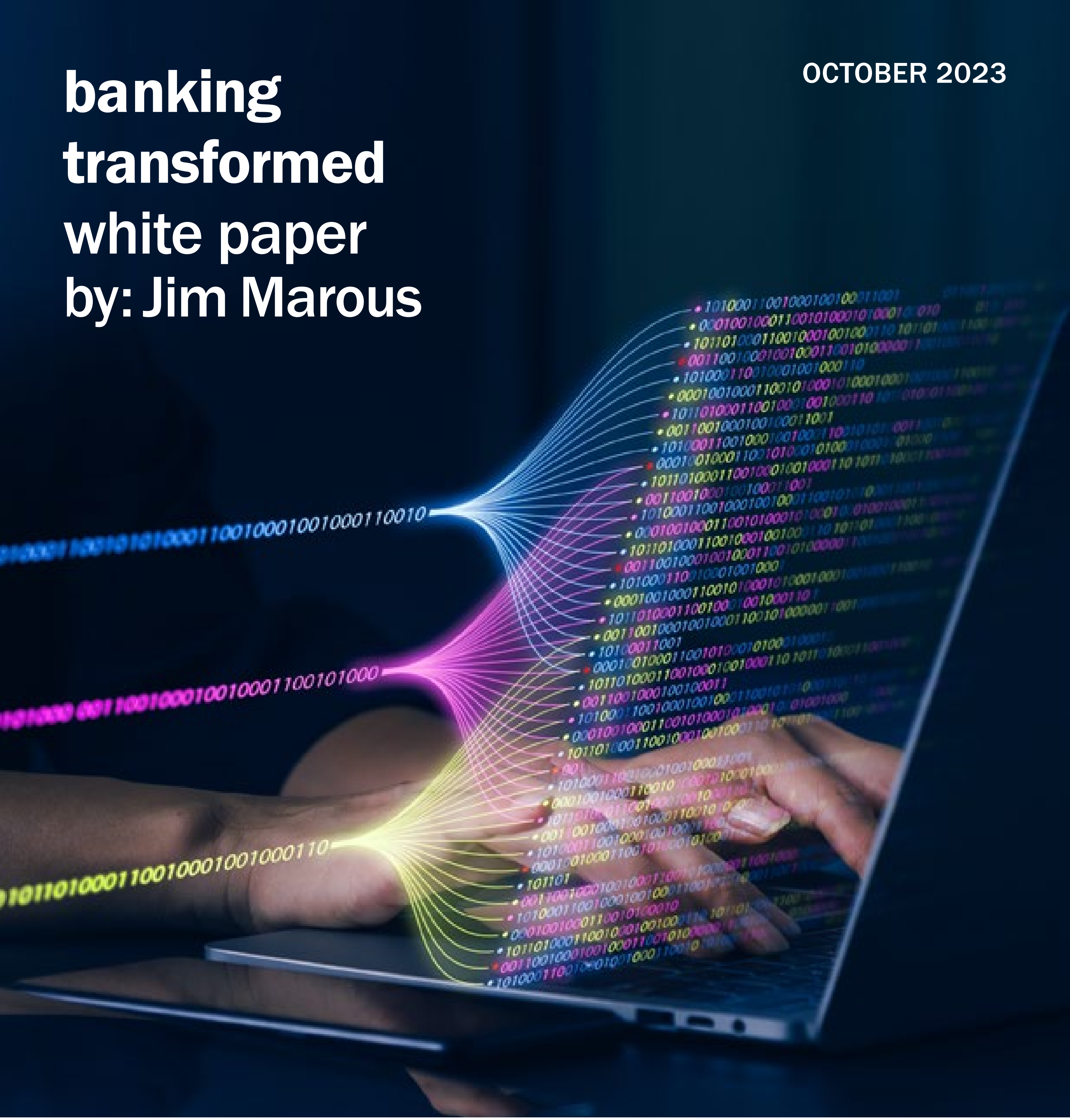
by: Jim Marous



The Power of Consumer Permissioned Data

truv

> *"Customer-authorized data sharing across ecosystems enables seamless, embedded financial experiences that can differentiate financial institutions and solidify loyalty."*

— Jim Marous

Host, Banking Transformed Podcast
Owner and CEO, Digital Banking Report

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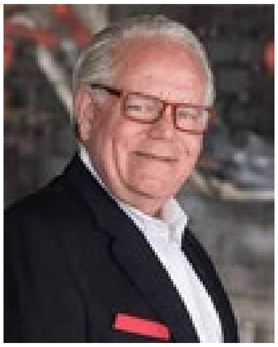
Letter from the Author



Jim Marous

Permissioned data refers to customer information that is shared under explicit consent for specific uses. This contrasts with practices that infer data or acquire it from third parties. With permissioned data, customers opt-in on their terms.

For consumers, permissioned data enables transparency, control, and personalization. Customers can customize data access, see how it's used, and revoke permissions. It unlocks hyper-personalized banking, tailored lending, and relevant recommendations. Properly implemented, it is a win-win exchange of value for data.

For banks, permissioned data means richer insights, higher quality data, and increased trust. Granular data powers next-gen credit risk models, personalized pricing, and predictive analytics. Customers rewarded for sharing data are more loyal. Permissioned models also help banks comply with tightening regulations.

Critical components include consent flows, data minimization, and security. Banks must obtain informed consent with clear disclosures. Data use should align with reasonable expectations. Strong controls must safeguard information.

Early movers like **Citi**, **Chase** and **Wells Fargo** are investing in permissioned data platforms. Consumers across the globe have shown that they are open to sharing data for value. But trust remains fragile. Transparency, ethics and security are imperatives.

We thank **Truv** for sponsoring this white paper and for advancing the use of customer permissioned data within the banking industry.

The future lies in earning customer trust, not just amassing data. Values-based permissioning can transform one-size-fits-all banking into true personalization. Done right, it unlocks immense potential. Banks that put customers in control will lead the data-driven future.

Jim Marous

Host, Banking Transformed Podcast
Owner & CEO, Digital Banking Report

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The Power of Permissioned Data in Financial Institutions

Not all data is created equal. While most banks and credit unions have access to vast amounts of customer data, much of it is siloed, incomplete, or lacks proper consent. This is why forward-thinking financial institutions are moving toward a “permissioned data” model — collecting and using only data that customers have explicitly agreed to share. Done right, permissioned data unlocks immense value for both consumers and institutions.

Permissioned data refers to customer information that is shared under terms explicitly agreed to and controlled. By transparently obtaining opt-in consent, banks can collect higher quality data, drive personalization, build trust, and navigate evolving data regulations.

Done right, permissioned data creates immense value for consumers, financial institutions, and the financial system as a whole. But realizing that potential, requires foundational commitments to data ethics, privacy, security and responsible innovation.

This contrasts with other data collection models:

- **Observed Data:** Collected by observing customer behaviors and actions without explicit notice or consent, such as website clicks, location data, etc.
- **Inferred Data:** Extrapolated or inferred data about customers through analysis of other data points.
- **Shared Data:** Acquired from third parties, where consent was granted for other purposes.

With permissioned data, customers specifically opt-in to sharing information, on their terms, for defined uses and time-frames. It gives customers control and transparency over data sharing.

"More and more stringent data protection regulations necessitate a shift towards consent-based data collection and usage. Institutions that adhere to these regulations not only avoid legal complications but also demonstrate their commitment to customer data privacy."

The Power of Permissioned Data for Consumers

Permissioned data represents a paradigm shift in the world of banking, placing the customer squarely at the center of the equation. Here's how permissioned data empowers consumers:

1. Personalization
Permissioned data enables more relevant experiences. By understanding individual preferences, financial goals, and transactional behaviors, institutions can tailor their services and product recommendations to meet specific customer needs. Some banks even offer financial incentives for data sharing, such as reduced loan rates based on cash flow data.

2. Enhanced Security
Customers entrust their data to financial institutions, and permissioned data practices ensure that this data is handled securely. Transparent permissioned models increase consumer security and satisfaction compared to opaque data collection practices.

3. Control
Permissioned data models give customers control over their information. They can choose what data to share, with whom, and for what purposes. This control fosters trust in the banking relationship.

The Business Rationale for Permissioned Data

Financial institutions are increasingly turning to permissioned data for several compelling reasons:

1. Regulatory Compliance
More and more stringent data protection regulations necessitate a shift towards consent-based data collection and usage. Institutions that adhere to these regulations not only avoid legal complications but also demonstrate their commitment to customer data privacy.

2. Differentiation
Permissioned data provides a 360-degree customer view, which can differentiate banks as trusted data stewards.

3. Better Model Performance
Better data enhances accuracy of analytics and AI models for credit decisions, enabling highly personalized offers and recommendations. It also allows institutions to attract and retain customers more effectively.

4. Risk Management
Permissioned models help insulate institutions from tightening data regulations. From credit risk assessment to fraud detection, comprehensive customer data enhances risk management practices.

Sources of Permissioned Financial Data

- Many categories of consumer data can be collected via permissioned models:
- **Demographic Data:** Information like age, marital status, household size.
- **Transaction Data:** Transaction histories, balances, credit limits, payments.
- **Lending Data:** Loan types, payment histories, credit scores.
- **Investing Data:** Asset balances, risk tolerance, goals.
- **Life Event Data:** Milestones like marriage, new child, home purchase, retirement.
- **Location Data:** Geo-location from mobile devices with consumer consent.
- **Connected Device Data:** With consent, data from fitness trackers, smart home devices and more.
- **Email and Receipt Data:** Transaction records from email in-boxes.
- **Social Media Data:** With permission, insights from social media activity.

The depth of data depends on the level of specific consent given by consumers. But virtually any consumer information has potential value with proper permissioning.

Opportunities Unlocked by Permissioned Data

With thoughtful implementation, permissioned data unlocks opportunities across banking, including:

- **Hyper-Personalized Experiences:** Permissioned data powers tailored solutions aligned with each customer's needs and life events. For instance, customized investment recommendations based on retirement goals.
- **Look-Alike Modeling:** With consumer consent, banks can find prospects similar to current best customers. This expands access to financial tools.
- **Financial Health Insights:** Transaction patterns can inform personalized insights and coaching around spending habits, budgeting and saving.
- **Streamlined Lending:** With access to cash flow data, loan underwriting can be automated and pre-approved offers customized.
- **Life Event Engagement:** Major milestones identified in permissioned data can trigger proactive, relevant recommendations and offers.
- **Location-Based Engagement:** Banks can send tailored offers based on geo–location when consumers opt in.
- **Enhanced Fraud Prevention:** Location patterns from mobile apps can help banks identify suspicious transactions with permission.
- **Improved Customer Service:** Call center agents can verify identities and pull transaction histories faster if consumers grant permission.

- **Access to Financial Services:** Permissioned data allows for more comprehensive credit assessments, potentially expanding access to credit for previously under-served populations.

The possibilities are extensive but depend entirely on establishing affirmative initial consent.

Challenges of Building Permissioned Data Programs

Realizing the full potential of permissioned data requires overcoming some challenges with a foundation in the ability to communicate and execute a win-win value transfer. Banks must convince wary consumers their data practices are ethical through transparency. Clear consent flows must provide notice, choice and control without excessive friction. Easy opt-out methods must exist for revoking access.

Customers should also be able to easily see what data a bank holds and how it is used. Robust security is required to safeguard permissioned data. Compliance with evolving regulations like California Consumer Privacy Act (CCPA) and General Data Protection Regulation (GDPR) are essential. GDPR is the benchmark that US companies are moving towards in terms of compliance which directly affects any company selling a mortgage to an EU citizen. And platforms for centralized preference management introduce costs, but also deliver value. Overcoming these hurdles takes clear communication, a commitment of value transfer to the customer for sharing their information and an ongoing culture of empathy and trust.

Guiding Principles for Permissioned Data Programs

To implement permissioned models that create mutual value, banks should adhere to core principles. For instance, banks and credit unions must make transparency a priority by clearly communicating all data practices and uses to foster trust. Customer-centric systems should give people control simply and easily. Data use should be limited to core services authorized by customers.

In exchange for data, banks should provide personalized insights, better rates or other value-added services. Customers should be able to easily update permissions at any time and banks should explain specifically how permissioned data powers services.

Upon request, individual data should be fully deleted. Data sharing and sale without explicit opt-ins should be restricted and state-of-the-art security should be used to protect permissioned data. Finally, consents should be proactively reconfirmed as expectations evolve.

By developing these principles into data strategies with executive commitment, banks can implement permissioned models that add value responsibly.

The Inevitable Shift to Permissioned Data

Consumer trust in financial institutions using personal data ethically is low. This mistrust hinders the customer intimacy and personalization possible in the digital era. Permissioned data provides the foundation to restore consumer confidence.

Recent surveys reveal most consumers are willing to share personal data for personalized services. The vast majority say controlling data sharing is important. And most will not engage brands that misuse data. These sentiments increasingly drive regulatory action, with comprehensive data privacy laws now passed in many jurisdictions.

Leading banks recognize this inevitability and are enabling permissioned data use. For instance, Citi plans to launch a customer data platform to manage permissioned data while Wells Fargo is piloting an application allowing customers to grant access to personal financial data to receive guidance. Goldman Sachs also acquired Bud to power permissioned data personalization.

Building the Permissible Future

As the currency of the digital economy, data provides immense opportunities for consumers and institutions. But only responsibly harnessed data can reach its full potential. Done right, permissioned models pave a win-win road — more value for customers in exchange for high quality data.

By transparently putting customers at the steering wheel, permissioned data provides the insights to create hyper-personalized financial experiences while also transforming business practices and culture. The future of finance lies in earning customer trust, not just amassing data quantity. Values-based permissioning offers a model that realizes the promises of responsible innovation.

The Data Privacy Paradox: Create a Win-Win Value Proposition

Financial institutions of all sizes are trying to create personalized products and engagement using internal and external data. While consumers expect a personalized experience, they are also concerned about data privacy and data breaches that have created mistrust and the potential for financial loss. The key is to provide a win-win value proposition.

In today's digital age, data privacy has become a significant concern for consumers and financial institutions alike. On one hand, consumers want to protect their personal data and maintain control over what their bank or credit union can access.

On the other, they will often willingly share personal information in exchange for personalized experiences and services. This is known as the "data privacy paradox" — personalization and data privacy have become two central yet conflicting, themes.

As emphasized often by **The Financial Brand** and **Digital Banking Report** research, delivering personalization at scale is imperative for banks and credit unions. As customers and members increasingly interact with their financial institutions across multiple channels, they expect an individualized approach across every brand touch-point.

This level of personalization requires data. It also ensures that the consumer feels recognized as an individual rather than being clustered into a group by generation, age group or gender. Banks are at the forefront of personalization because of the depth and breadth of data they possess on customers. This data can be used to tailor products, services and communication to individual customers.

For example, using predictive analytics, an institution can anticipate a customer's need for a specific financial product, such as a car loan, credit card or new savings plan even before the customer realizes this need themselves.

"Given the sensitivity of financial data, any breach could have severe consequences for consumers, leading to a loss of trust in a specific bank or credit union."

Striking a Balance Between Financial Privacy and Banking Personalization

While consumers state that personalized experiences are extremely important, data privacy is becoming increasingly more of a concern for people and organizations alike. To better understand attitudes around online privacy, interactive marketing and technology the firm **Razorfish**, partnered with research firm **GWI**. The research found that, when it comes to data privacy — purpose, trust and transparency rule the day.

Interestingly, the study found that 76% of consumers are aware of data privacy risks, but 56% still share personal information to receive personalized experiences. Furthermore, 45% of consumers are willing to share personal information if they believe it will result in better services or products. This suggests that while consumers are aware of the risks associated with data sharing, they are willing to take the risk if they believe there is a benefit to doing so.

The study also found that 75% of consumers value personalized experiences, but 68% also want more control over their personal information. Also, 70% of consumers believe they should be able to delete their personal information from a company's database at any time. This suggests that consumers are willing to share personal information, but they want to be able to control how that information is used and who has access to it.

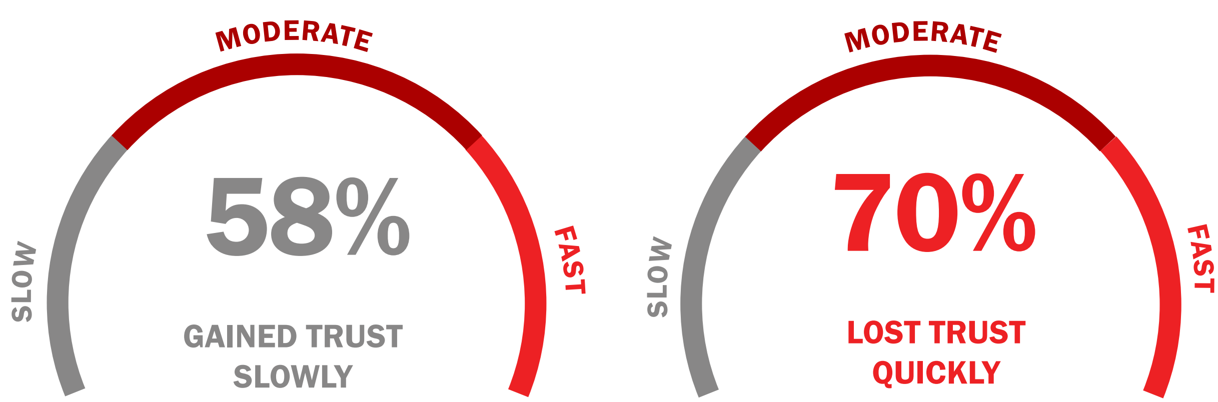
Trust Gained Over Time But Can be Lost in an Instant

The Razorfish study found that consumers have varying levels of trust in different types of companies. For example, 70% of consumers trust banks to protect their personal information, while only 33% trust social media companies. This suggests that banking may benefit from its position in the marketplace, but that there is more pressure to maintain this trust. Given the sensitivity of financial data, any breach could have severe consequences for consumers, leading to a loss of trust in a specific bank or credit union.

CHART 1:
TRUST IS BUILT SLOWLY, BUT LOST QUICKLY

Thinking about a company you trust, how slow or fast did you build trust with them?

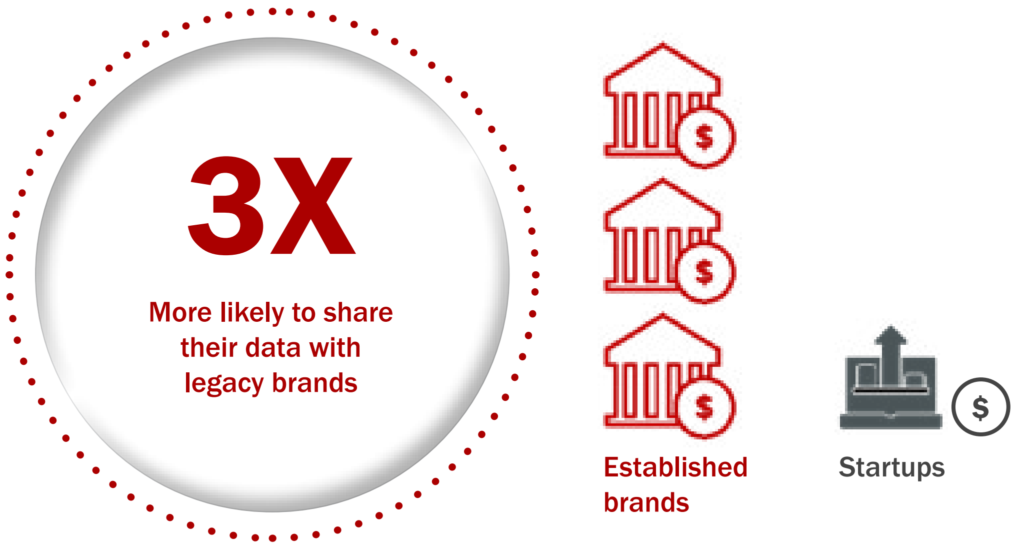
Thinking about a time you lost trust in a company, how slow or fast did you lose trust in them?



Source: Razorfish © October 2023 Digital Banking Report

While there are disadvantages to being a legacy bank or credit union, a financial institution's legacy correlates directly with consumer trust. People trust companies that have been around 50+ years, three times more than startups when it comes to data protection, according to Razorfish. At a time when digital start-ups are creating "silent attrition," traditional banks and credit unions may want to lean into their heritage.

CHART 2:
CONSUMERS MORE LIKELY TO SHARE DATA WITH ESTABLISHED BRANDS



Source: Razorfish © October 2023 Digital Banking Report

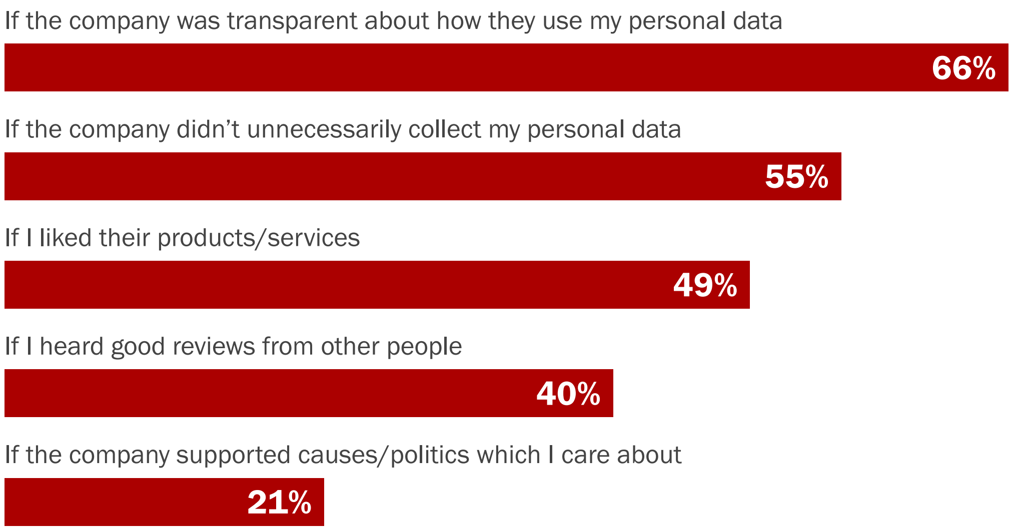
Transparency is Essential

To increase trust, organizations must also go the extra mile to be open and transparent. The majority of respondents said that a brand's honesty around how data is being used engenders trust. They said this actually ranks higher in importance than great products or positive reviews. Interestingly, some banking institutions are taking initiatives beyond what is required by compliance, seeking to leverage the data privacy paradox as a competitive advantage.

By being transparent about how an organization uses data, giving customers control over their data, and demonstrating that they can protect data, these banks and credit unions aim to build trust with their customers. Trust, in this context, becomes a crucial factor for customer retention and acquisition.

CHART 3:
TRANSPARENCY LEADS TO TRUST IN A BRAND

Which of the following, if any, would cause you to gain trust in a company?



Source: Razorfish © October 2023 Digital Banking Report

While the data privacy paradox presents challenges for the banking industry, it also offers opportunities. By navigating this paradox effectively, banks can deliver the personalized experiences that customers desire while also respecting and protecting their privacy. This not only complies with regulations but also helps build trust, which is key to maintaining a competitive edge in the digital age.

Navigating a Privacy-First World

McKinsey suggests organizations of all sizes focus on a customer-centric approach including understanding customers' needs, preferences and behaviors. They encourage marketers to collect first-party data directly from customers with their consent and to use it to create meaningful and personalized experiences. This shift towards customer-centricity supports building trust, enhancing transparency, and providing value to customers throughout their journey.

McKinsey identifies three key strategies for marketers to adopt in a privacy-first world:

1. Building trust and transparency:
Marketers should be transparent about data collection practices and ensure customer consent. Communicating the value exchange and clearly articulating data usage policies can help build trust and strengthen customer relationships. Create a self-service portal consumers can use to access and delete data or offer contact information for customer support.

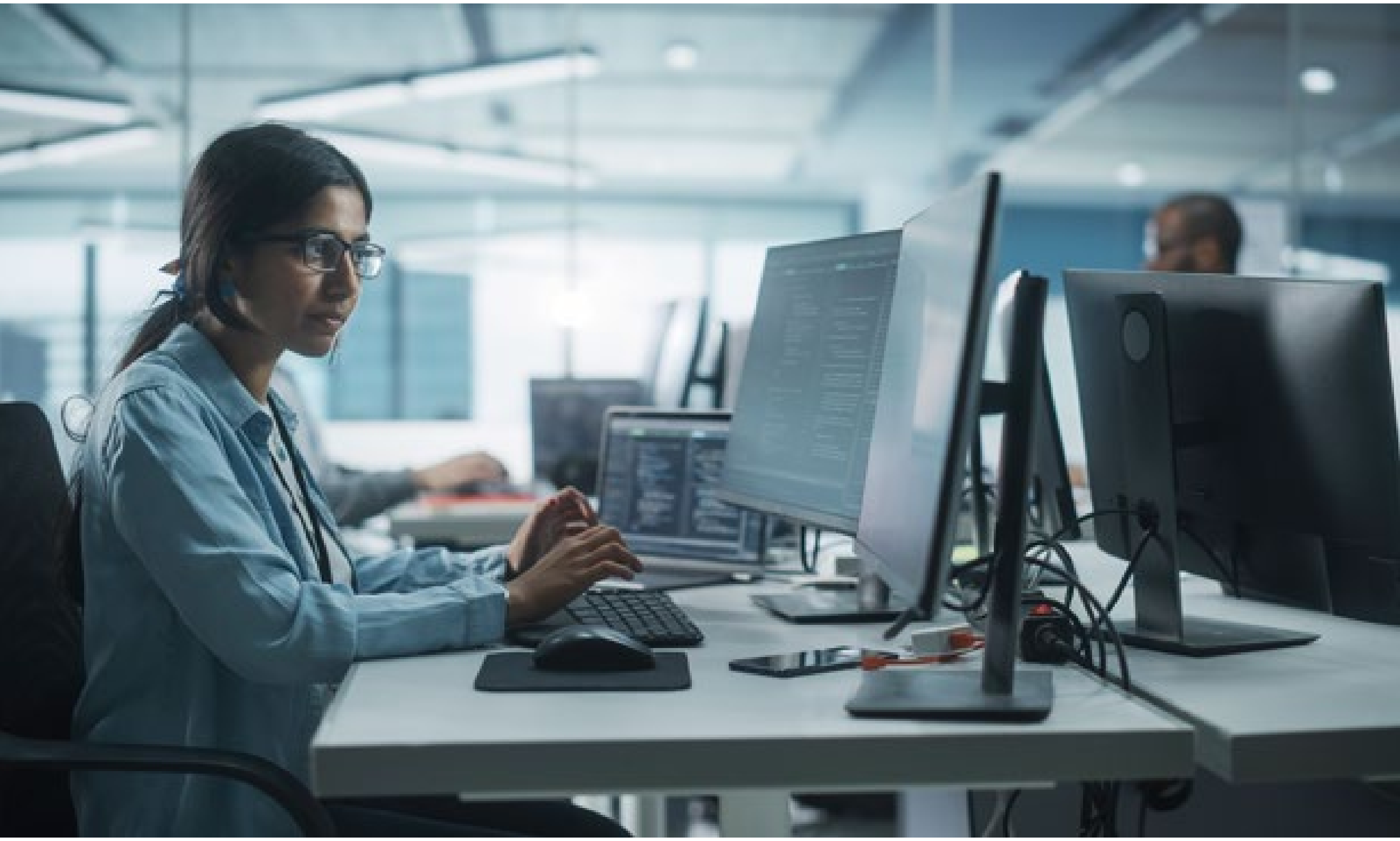
2. Leveraging first-party data:
Data must be collected at any point of interaction a customer may have with your brand, such as email, social media, website, mobile app and in-store. This provides a

Collaboration within the organization... “Requires investing in technology infrastructure, talent, and capabilities to effectively manage and utilize customer data while ensuring compliance with privacy regulations.”

more comprehensive view of the customer. This data can be obtained through opt-ins, registrations, loyalty programs or customer interactions.

3. Creating value for customers:
Marketers must prioritize delivering personalized experiences that provide genuine value to customers. By understanding customers’ needs, preferences, and journey stages, marketers can tailor messages, offers and content to meet their specific requirements, fostering long-term loyalty and satisfaction.

Most importantly, there must be collaboration across marketing, technology and product functions within organizations, with up-front participation of the compliance area of the bank. This requires investing in technology infrastructure, talent, and capabilities to effectively manage and utilize customer data while ensuring compliance with privacy regulations. Many organizations have already successfully collaborated with third-party solution providers to deliver results at speed and scale.



Podcast Interview with Kirill Klokov

The Power of Consumer Permissioned Data

Kirill Klokov
CEO/Co-founder Truv

We had the opportunity to conduct a thought-provoking interview with Truv's CEO Kirill Klokov, exploring how customer permissioned data can empower financial institutions. The wide-ranging conversation covers how to drive adoption, manage change, demonstrate ROI, respond to competition, conform to regulations, and be prepared for the future of data sharing.

Klokov provides extensive insights from the front-lines — enabling banks to leverage richer consumer data sources. His responses shed light on both the immense possibilities and practical challenges of unlocking the potential of permissioned data.

You can watch the YouTube interview in its entirety here. You can also explore Truv's groundbreaking work and insights by visiting their website at www.Truv.com.

Below are the highlights from the interview with Truv CEO, Kirill Klokov.

Tell us about a bit about Truv's founding story and mission.

Klokov: Truv began from my experience as an immigrant unable to get approved for a car loan due to no U.S. credit history. Our mission is to give control of data back to consumers so they can leverage that data in a way that benefits them.

A consumer can apply for a mortgage, verify their income and employment instantly, and that gives them an opportunity to get more options, get loans in multiple places and verification much quicker. A consumer can also switch their direct deposit without needing to spend time inputting massive amounts of data with a payroll provider ... we can automate that.

The vision for the company is that we want to help financial institutions, independent mortgage bankers and credit unions unlock the power of consumer permission data and leverage it to reduce risk, accelerate customer acquisition and reduce costs — which is very important with a market where margins are very thin.

What sets Truv apart from your competition?

Klokov: Last year we added insurance so you can now verify insurance data. This year, we added bank aggregation and we acquired a company that provides world-class scoring attributes, on top of bank aggregation data and transaction data. Because we provide bank aggregation together with a digital direct deposit switch, the process reduces friction.

We allow a bank or fintech firm to buy a platform that solves a big chunk of a bank's verification problems, but can also accelerate deposit acquisition in a very meaningful and somewhat creative way. Because we provide bank aggregation together with a digital direct deposit switch.

What is the scale of the thin-file consumer opportunity?

Klokov: There are 62 million working Americans with a thin file. 11% have scores below 550. 34.8%

Podcast Interview with Kirill Klokov

have scores between 669 and 550, so it's sub-prime. And, there's almost 50% of population that a lot of financial institutions have trouble serving because of traditional risk aversion.

If you're risk averse, you're not even looking at that population. That's why some organizations, fintech firms, and less traditional credit organizations like **Capital One** (who serve specifically that audience), are able to grow so quickly.

How do you provide a better 360-degree consumer view?

Klokov: The way to deepen the customer relationship is you need to understand the consumer where everybody else doesn't understand them . Everybody can run a credit report, it's very easy. But if you talk about the 50% of consumers that today are not in your prime plus, then how do you understand them?

That is one aspect where we solve the data challenge with payroll data from where the consumer works . For example, if you work for Walmart, or if you work for a small company with 10 people, we'll be able to log in as a consumer and get their data, verify their income and employment.

Same thing with understanding cash-flow. When you connect to their bank account, we can analyze the data from the core; or we can look at the data from third party systems. And then finally, we can connect with their insurance. Then you really know what the balance sheet looks like — because you have information on their car, their home, and you know where the person lives. And, you know how much insurance they have.

With these three data points, you can almost perfectly emulate the profit & loss, their cash-flow, and the balance sheet. And at that level you understand the consumer and you can market to the consumer in a way that was not possible before.

How hard is it to implement your solution?

Klokov: It's not hard. The path to success can be anywhere from a couple of weeks all the way to, say eight weeks. We can have our direct deposit switch process turned on within 24 hours. And as an organization, you don't really need to do anything ... It just works out of the box.

If you have your own app, then usually the integration takes a couple of weeks. In the end, after two to three months, you really know what the data looks like, and we help you optimize and maximize success with our product.

What challenges have you seen that financial institutions have when implementing customer permission data?

Klokov: It is a slightly different workflow for your customers to experience and especially for the team in-house. That's why the model of building trust early on and continuously needs to be done not only with the organization, but also with the folks who work at the branch and who underwrite the loans. That's the model that we work to create.

Why is security critical for customer permissioned data?

Klokov: We obsess over security because the data we hold is so sensitive. Financial institutions must vet the security of any permissioned data partners closely. There is zero room for mistakes.

Podcast Interview with Kirill Klokov

How does your integrated platform differ from point solutions?

Klokov: Like Amazon Web Services, our integrated payroll, account, and insurance data allows banks to combine insights creatively to solve complex problems. It's not just buying a product, its a platform.

What is Truv's approach to driving successful implementation?

Klokov: Our "B2B2C" approach recognizes we must win over consumers, front-line staff, and IT teams through extensive training and support, not just executive leadership. Hands-on change with management is crucial for adoption.

How do you demonstrate tangible ROI to financial institutions?

Klokov: We must prove incremental daily value beyond "nice-to-have" vitamins. Examples like 40% income verification, cost savings, and 35% more account openings show the ROI of permissioned data.

Where do you see privacy regulation moving?

Klokov: In a world where I think the value of data is becoming more and more apparent, the data laws will become more standardized. When we started Truv, we had just the CCPA (California Consumer Protection Act). Now there are about 30 states that have a version of CCPA or they're looking at adopting a version of CCPA.

Eventually, all across the United States we will have a version of GDPR or CCPA. It'll be harder to acquire data and sell the data behind your back. So, the future is moving towards where consumers explicitly have to give consent, not just a check a box on a page — but actually it will be more of a proper disclosure.

Open finance is the future where all of the financial data will be available to the consumer at any time, and they will be able to share the data with whoever they want — and be able to revoke that permission as well.

Summary

The biggest roadblock in the marketplace today are financial institutions that continue to look at banking the way they did in the past — without looking at new data sources, new partnerships, new ways of implementing strategies and new ways of building products around everybody out there.

If a traditional financial institution could generate 50% more business simply by lowering the threshold on the revenue required to serve a consumer, and increasing the threshold on the information the organization gets, the opportunities are massive.

The future of data and the future of banking solutions are not just the direct deposit transfer. It's the ability to dig deeper into the consumer's life and to provide them better services that are different than they are today. It's not going to be the general checking account, but maybe it's a checking account with a small line of credit that's available at the push of a button.

truv

Discover the Power of Consumer Permissioned Data with Truv

In today's disruptive financial landscape, high-quality data is the key to gaining a competitive edge. Truv provides an innovative data aggregation platform to help banks and credit unions harness the immense power of consumer permissioned data.

With Truv, a bank or credit union can gain unique insights to drive revenue, mitigate risk, and deliver personalized financial experiences. The secure, transparent platform consolidates payroll, banking, tax, insurance, and other data sources to reveal a complete view of your customers. With Truv, you can leverage real-time permissioned data to unlock major advantages across your business.

Reduce Lending Risk and Fraud with Truv

Financial institutions can speed income and employment verifications while slashing fraud with Truv. The automated payroll aggregation integrates directly with employers and providers to supply reliable, real-time income and work data.

Verifications that once took weeks now require just seconds. Fraud plummets with payroll information direct from the source. Underwrite loans faster and with more confidence. Easy API integration and simple user experiences ensure quick time-to-value.

Turbocharge Marketing with Robust Data from Truv

Truv illuminates your customers like never before. Holistic data insights uncover cross-selling opportunities and inform highly targeted campaigns. Eliminate guesswork by using aggregated cash flow, account, and other data to finely segment audiences. Then deliver personalized messages and offers tailored to financial behaviors and life events.

Organizations can drive engagement and see directly which efforts translate to revenue. With comprehensive data, Truv powers your most effective marketing ever.

"Consumer permissioned data opens new doors for financial institutions. Truv provides the enterprise-grade platform to activate data from across silos, then generates value from unique insights."

Revolutionize CX with Truv's Data and Analytics

Truv can transform customer experiences by combining payroll, banking, credit, and other data — providing a 360-degree customer financial profile. This powers hyper-personalized advice, financial insights, and automated alerts that wow consumers.

But Truv data also integrates with your models to improve recommendations. Aggregated information like cash flow guides your AI and machine learning to tailor products — loan amounts, credit limits, terms — to each customer's financial life. The result: delighted customers who reward you with their loyalty.

Partner with an Enterprise-Ready Data Aggregation Leader

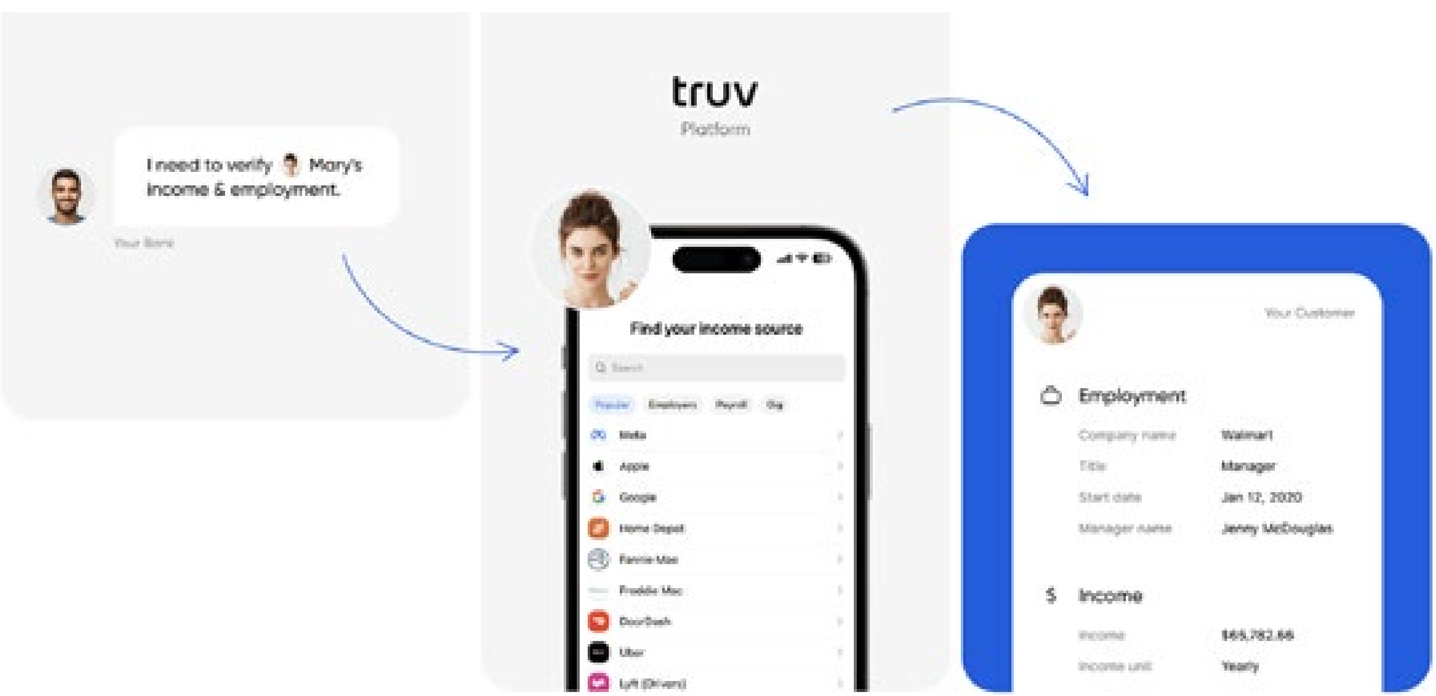
When you're ready to leverage the full power of permissioned data, Truv provides an enterprise-ready solution. The highly secure and compliant platform meets your rigorous IT requirements while delivering fast time-to-value. The transparency and ethical data use also adheres to consumer expectations.

Truv eliminates the burdens of piecing together point solutions. With Truv, you can make your organization data-driven and future-ready with a trusted, integrated data partner, uncovering the possibilities of permissioned data for you.

Unlock the Power of Permissioned Data with Truv

Consumer permissioned data opens new doors for financial institutions. Truv provides the enterprise-grade platform to activate data from across silos, then generates value from unique insights.

Contact Truv today to learn more about aggregating payroll, banking, tax, insurance, and other data sources to drive growth, mitigate risk, and reimagine financial experiences. The future belongs to financial institutions with the most complete view of their customers. Together with Truv, financial institutions of all sizes can realize permissioned data's full potential.



About Jim Marous

Named as one of the most influential people in banking and a 'Top 5 Fintech Influencer to Follow', Jim Marous is an internationally recognized financial industry strategist, co-publisher of **The Financial Brand** and owner and publisher of the **Digital Banking Report**.

As a sought-after keynote speaker, author and recognized authority on disruption in the financial services industry, Jim has spoken to audiences worldwide. He has been featured by CNBC, CNN, Cheddar, the Wall Street Journal, the New York Times, the Financial Times, the Economist and the American Banker.

Through his podcast, **Banking Transformed**, Marous provides listeners with an opportunity to hear about the organizational impact of digital transformation. With new shows each Tuesday, Jim interviews his guests with the objective of digging deeper into the opportunities and challenges facing banking and other industries. You can download Banking Transformed on The Financial Brand podcast page or on your favorite podcast platform.

You can also follow Jim Marous on **Twitter** and **LinkedIn** or visit his professional website.