

Personalized Marketing in Financial Services: How Digital Technologies Support Financial Inclusion

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Abstract

Financial institutions increasingly rely on digital tools and customer data to tailor their marketing, and personalization has become a common strategy in the sector. This study tests how personalized digital marketing relates to financial inclusion, customer engagement and access to financial services. It uses a quantitative design with primary data from 130 people who use digital financial services. A structured questionnaire recorded their demographic details, how they use these services and how they view personalized digital marketing. The responses were analysed with SPSS and MS Excel through descriptive statistics and linear regression. Personalized digital marketing had a significant positive relationship with financial inclusion and explained 21.6% of its variance ($R = 0.465$). Its relationships with customer engagement ($R^2 = 0.031$) and access to financial services ($R^2 = 0.061$) were also significant but weak. The findings suggest that artificial intelligence, big data analytics and digital communication channels can help institutions send relevant messages that raise awareness of financial products and widen their use. Banks, fintech firms and policy makers can use these results when they design customer-centred digital strategies for inclusion. The study concludes that personalized digital marketing supports financial inclusion and customer engagement, although other factors explain most of the variation in each outcome.

Keywords: Personalized Digital Marketing, Financial Inclusion, Digital Technologies, Customer Engagement, Financial Services, Artificial Intelligence, FinTech

Introduction

Personalized marketing means using customer data, analytics and digital tools to shape products, services and messages around what each customer needs and prefers. Indian financial institutions once relied on mass marketing. Digital banking, mobile apps and data analytics have since changed how they reach and talk to customers. **(Dr. Jagdish Kumar Sahu & Mr. Dayalal Sankhla, 2025)**

Banks draw on transaction records, spending patterns, demographic details and behavioural data to design offers for individual customers. Examples include targeted advertising, pre-approved loan offers and tailored financial advice. Personalization makes marketing more effective and can raise customer engagement, satisfaction, loyalty and retention. **(Naveen Kumar Kokkalakonda, 2022), (Brodski et al., 2019)**

Four technologies support personalized financial marketing in India: artificial intelligence (AI), machine learning (ML), big data analytics and customer relationship management (CRM) systems. Recent studies report that Indian banks using AI and big data get higher engagement and better responses to digital campaigns than banks that rely on traditional marketing. **(Mishra et al., 2025)**

Financial inclusion means that everyone, including underserved and vulnerable groups, can get affordable and suitable financial products and services when they need them. These include savings accounts, credit, insurance, pensions and payment systems **(Worldbank, 2026)**. The World Bank and the Reserve Bank of India (RBI) both describe the goal as giving individuals and businesses access to useful, affordable financial services that support economic development. **(Worldbank, 2026), (RBI, 2020)**

Financial inclusion has become a national priority in India. Programmes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) **(Finance, 2023)**, Aadhaar-based services, Direct Benefit Transfer (DBT) and digital payment schemes have expanded access. Research reports that almost 80% of Indian adults now hold a bank account. Owning an account is no longer the whole measure, though. Inclusion also covers regular use of financial services, digital transactions, access to

credit, insurance coverage and financial literacy. Fintech and digital financial services now help reach underserved groups and narrow the gap between them and formal providers. (Asif et al., 2023), (Kanungo & Gupta, 2021)

Digital technologies have made financial services in India easier to reach, faster, more transparent and friendlier to customers. Mobile banking, internet banking, the Unified Payments Interface (UPI), artificial intelligence, big data analytics, blockchain, cloud computing and digital identity systems have extended these services to urban and rural areas alike.

Digital change has improved financial inclusion in India. By 25 January 2025, about 56 crore accounts had been opened under PMJDY. Rural and semi-urban residents hold roughly 67% of them, and women hold more than half. The RBI Financial Inclusion Index reached 67.0 in 2025, which points to better access, usage and service quality. (Responset, 2026)

Digital payments have become a main route to financial inclusion. RBI data show that they accounted for about 99.8% of all payment transactions by volume in India in the first half of 2025 (Economicstimes, 2025). UPI handles almost 85% of digital transactions in India and is the largest real-time payment system in the world (Timesofindia, 2025b). India also processes about 49% of real-time digital payment transactions worldwide, which puts it at the front of digital financial innovation. (Timesofindia, 2025a)

AI and big data further strengthen personalized marketing in financial services. Institutions use them to understand customer behaviour, anticipate needs, detect fraud and design tailored products. The same tools can reach people who were previously underserved, build customer trust and raise the uptake of formal financial services. Digital technologies have therefore become necessary for inclusive economic growth and sustainable financial development in India. (Mishra et al., 2025)

Objectives

- To assess how personalized digital marketing affects financial inclusion.
- To examine how personalized digital marketing influences customer engagement and access to financial services.

Hypothesis

- **Null Hypothesis (H₀₁):** Personalized digital marketing does not significantly affect financial inclusion.
- **Null Hypothesis (H₀₂):** Personalized digital marketing does not significantly affect customer engagement or access to financial services.
- **Alternative Hypothesis (H₁):** Personalized digital marketing significantly and positively affects financial inclusion.
- **Alternative Hypothesis (H₂):** Personalized digital marketing significantly and positively affects customer engagement and access to financial services.

Need of the Study

Financial institutions now depend on personalized digital marketing to reach and interact with customers online. As they adopt data-driven tools to build tailored products, it becomes important to know how this marketing affects financial inclusion. Fintech and digital banking have expanded access, yet many people, especially in rural and underserved communities, still struggle to use formal financial services. This study examines how awareness of, engagement with and use of financial services relate to personalized digital marketing among several customer groups. Its results can help institutions design more customer-focused marketing and help policy makers shape initiatives for inclusive financial markets. The study also adds empirical evidence to the academic literature on the link between personalized digital marketing, customer engagement and financial inclusion.

Literature review

(Komantri, 2026) This systematic review examines how fintech affects financial inclusion from the user's point of view. Earlier work mostly measured adoption and access. This review asks how people experience and benefit from fintech in daily life. It synthesises 45 peer-reviewed qualitative and mixed-methods studies published between 2019 and 2025 and follows the PRISMA guidelines. Four themes emerged: digital infrastructure underpins inclusion; usability, security and trust shape uptake and satisfaction; digital and financial literacy determine how well people use services; and supportive regulation and consumer protection are needed. Indonesian and international studies agree on the importance of trust and usability but differ because of cultural, technological and institutional context. The review gives policy makers, fintech providers and financial educators a user-centred basis for improving inclusion.

(Ozili, 2025) This chapter examines how artificial intelligence can improve digital financial inclusion, a topic the literature has rarely covered. AI already supports risk management, fraud detection, cost savings and customer experience in finance. The author looks at how it can make inclusion agents more efficient, locate communities that need services, automate online account opening, personalise services for banked and unbanked adults, protect customers' funds, assess the creditworthiness of newly banked adults and give banked adults more control over their financial lives. The chapter also reviews the obstacles AI creates for inclusion and outlines possible governance structures. Governments that want to speed up inclusion with AI can use its findings.

(Mhlanga, 2024) This paper reviews the role of big data in fintech and its effect on financial inclusion. It draws on scholarly publications, business reports and web articles through a structured literature review. Big data improves risk management and operational efficiency and supports new financial products, all of which widen inclusion. Behavioural analytics on consumers stand out as especially useful for designing inclusive services. The paper also raises concerns about data security, privacy and the need for ethical algorithms, and it calls for balanced regulation that lets legislators, regulators and business leaders use big data responsibly.

(Yadav & Kapoor, 2024) This chapter starts from the point that financial inclusion, meaning the ability of people and businesses to obtain and use financial services, supports economic growth and reduces poverty. A large share of the world's population still lacks basic services such as loans, savings accounts and remittances. The authors examine how fintech, including digital wallets, mobile money, internet banking, microfinance and blockchain, brings unbanked people into the formal system. They also discuss the opportunities and challenges on the way to universal inclusion and conclude that governments, financial institutions, fintech firms and non-profit organisations must work together so that technology reaches every segment of society.

(Rehman et al., 2024) This study examines how behavioural intention and fintech affect financial inclusion, with digital marketing as a mediating factor. Using a quantitative survey of 638 respondents in Punjab, Pakistan, it finds that both fintech and behavioural intention improve financial inclusion, and that digital marketing mediates the link between each of them and inclusion. The authors conclude that effective digital marketing helps promote inclusion through fintech platforms. They recommend that policy makers prioritise fintech adoption, support regulatory frameworks and put comprehensive digital marketing strategies into practice. Financial institutions that combine fintech with digital marketing can reach underprivileged communities, which may reduce inequality and support economic growth.

(Rahman, 2024) This analytical review looks at how technology developments in banking institutions affect financial inclusion. It draws on a broad review of relevant studies from several sources. The findings show that blockchain, digital payment platforms, mobile banking apps and artificial intelligence have improved inclusion by widening access, cutting transaction costs and supporting small businesses and marginalised communities. Peer-to-peer lending, digital wallets and blockchain-based solutions are named as examples of fintech changing financial services and improving financial literacy. The author argues that the public and private sectors need to cooperate to use technology well, raise digital literacy, address data privacy and build fair regulatory frameworks. Such an approach would support sustainable and inclusive financial systems for people from all socioeconomic backgrounds.

(Krysovatty et al., 2023) This study examines the components and drivers of digital inclusion, with attention to financial and marketing factors. The authors use analytical and synthetic methods, induction and deduction, and

graphical presentation, and they conclude that financial and marketing aspects are central to effective digital inclusion. Digital channels let businesses promote products, reach target markets, raise sales and use social media, content marketing and online advertising. Digital marketing also lets them collect and analyse customer data to improve decisions and engagement. Digital inclusion requires large investment in technology, software, infrastructure and internet connections, including cheaper internet and high-speed access in rural and unserved areas. Governments, international organisations, private companies and charities all play a part in building digital infrastructure and education programmes that give people equal access to digital resources.

(Telukdarie & Mungar, 2023) The authors describe Africa's economy as one of the fastest growing, yet poverty and inequality still affect a large share of its population and slow overall growth. Financial inclusion remains a research focus because it can improve life for low-income people. Most people in developing countries live in rural areas, which limits their access to financial services. Earlier research suggests that faster financial inclusion benefits the economy, and the authors propose digital financial technology, including artificial intelligence, as a way for developing countries to reach it sooner.

Research Gap

Prior work has examined how fintech, artificial intelligence, big data and digital financial services can widen financial inclusion. Komantri (2026), Ozili (2025), Mhlanga (2024) and Yadav and Kapoor (2024) all stress digital infrastructure, technological innovation, trust and financial literacy as conditions for better access. Rehman et al. (2024) found that digital marketing mediates the link between fintech adoption and financial inclusion, and Krysovaty et al. (2023) pointed to the weight of marketing factors in digital inclusion. Even so, few studies examine what personalized digital marketing itself contributes to financial inclusion and customer engagement. Most concentrate on technology adoption, digital platforms and accessibility, and very few test how targeted marketing communication changes users' financial behaviour or their access to services. Direct empirical evidence linking personalized digital marketing, customer engagement and financial inclusion is scarce, and little is known about whether personalized strategies can bring underserved groups into formal financial services. This study addresses that gap by measuring the effect of personalized digital marketing on financial inclusion, customer engagement and access to financial services.

Research methodology

Research Design

This study used a quantitative research design to measure how personalized digital marketing relates to financial inclusion, participation in financial services and customer engagement. The author collected primary data because respondents could report their own experiences and views of personalized digital marketing in financial services first-hand. A quantitative design suited the aim because it allows relationships between variables to be measured and analysed numerically. A structured questionnaire with demographic questions and Likert-scale items produced standardised responses. Every participant received the same instrument, which kept data collection consistent and allowed the objectives and hypotheses to be tested. The quantitative approach also improves the reliability of the results for the sampled population.

Research Approach

The study took a deductive approach. Hypotheses were drawn from existing theory and empirical work on personalized digital marketing, customer engagement, financial services and financial inclusion, and then tested against survey data. Personalized digital marketing served as the independent variable, and financial inclusion, customer engagement and access to financial services served as the dependent variables. This structure allowed a close study of the relationships between the variables and let the researcher judge objectively whether personalized digital marketing has a significant effect on each outcome. Hypothesis testing and statistical analysis kept the investigation systematic. Measurable data and established concepts support conclusions based on evidence about how personalized digital marketing can promote financial inclusion.

Proposed Method

The study used a survey, which is a quantitative technique. A structured questionnaire collected data from people who use digital financial services. It had two parts. The first covered demographics: age, gender, education, occupation, area of residence and use of digital financial services. The second contained Likert-scale statements on personalized digital marketing, financial inclusion, customer engagement and access to financial services. Respondents rated each statement on a 5-point scale from strongly disagree to strongly agree.

The questionnaire aimed to examine how personalized digital marketing relates to the dependent variables. It was distributed electronically through online platforms so that participants could complete it easily and conveniently. Before data collection, it was reviewed for clarity and for relevance to the research objectives. Participation was voluntary, and participants were told the purpose of the study. Confidentiality and anonymity were maintained throughout. The collected data were then organised for statistical analysis. A survey suited this study because it gathers consistent, comparable responses from a fairly large sample in a short time.

Sample Size

The sample consisted of 130 respondents. Random sampling gave every eligible person an equal chance of selection. The target group comprised people familiar with digital financial services such as mobile banking, digital wallets, online banking platforms and other fintech services. Random selection reduces sampling bias and makes the sample more representative. A sample of 130 was considered sufficient for the statistical analysis and hypothesis tests. It covered people with varied socio-demographic backgrounds and patterns of digital financial service use, and selection did not discriminate by gender, age, education or occupation, which supports the reliability and validity of the results.

Data Collection

Data came from a structured online questionnaire. The questionnaire followed the study aims, the hypotheses and the literature on personalized digital marketing and financial inclusion, and it included demographic items and Likert-scale statements measuring respondents' perceptions and experiences. It was sent by email and social media channels to people who actively use digital financial services. Participants learned the purpose of the study and were told that their responses would stay confidential and serve educational purposes only. After a set collection period, the completed responses were checked for completeness and accuracy and prepared for analysis.

Data Analysis

All data were coded, entered and analysed with the Statistical Package for the Social Sciences (SPSS) and MS Excel. Frequencies and percentages described the demographic profile of the respondents and showed how the sample was distributed across categories. Regression analysis in SPSS then tested the relationship between personalized digital marketing and each dependent variable. Regression was chosen because it measures how much personalized digital marketing affects financial inclusion, customer engagement and access to financial services. Data were first organised, coded and tabulated in Microsoft Excel, and the more advanced statistical calculations were run in SPSS. The analysis followed the study objectives and hypotheses and evaluated the proposed relationships between the variables step by step.

Result

Table 1: Respondents by age group.

Age group (years)		
	Frequency	Percent
18-24	36	27.7
25-34	31	23.8
35-44	40	30.8
45 or above	23	17.7
Total	130	100.0

The 35-44 group was the largest, with 40 respondents (30.8%). Next came the 18-24 group with 36 respondents (27.7%) and the 25-34 group with 31 respondents (23.8%). Respondents aged 45 or above formed the smallest group, with 23 respondents (17.7%).

Graph 1: Age distribution of respondents.

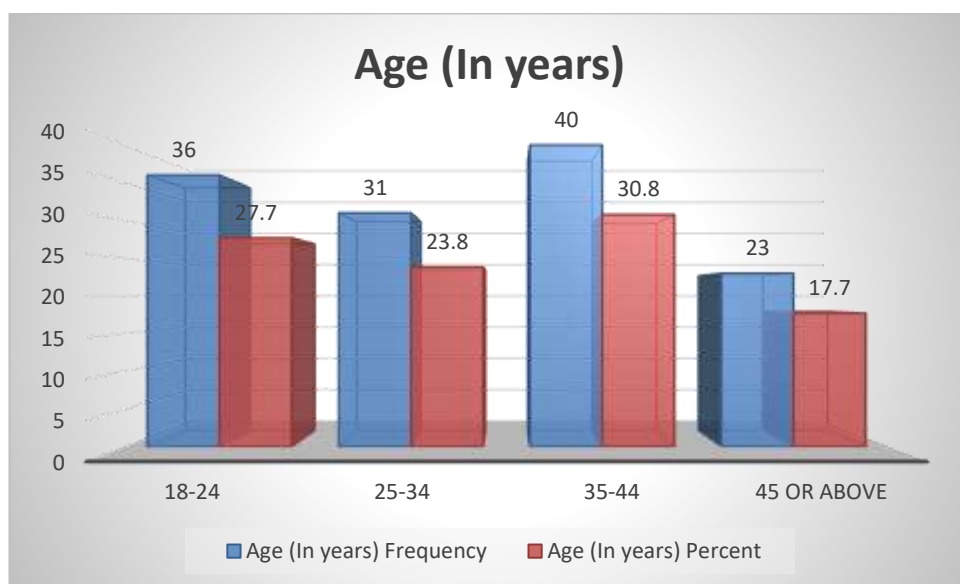


Table 2: Respondents by gender.

Gender		
	Frequency	Percent
Male	77	59.2
Female	53	40.8
Total	130	100.0

Most respondents were male (77, or 59.2%), and 53 (40.8%) were female.

Graph 2: Gender distribution of respondents.

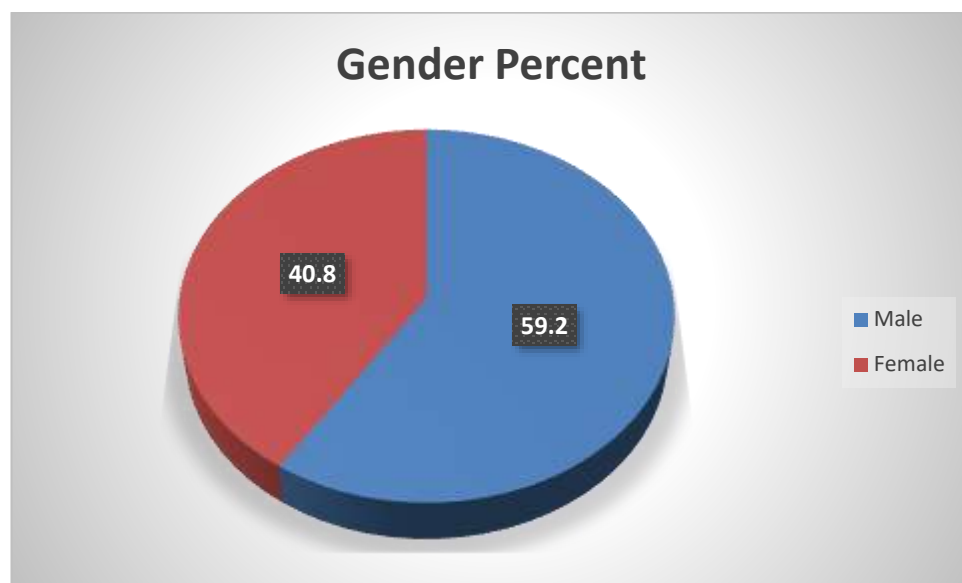


Table 3: Respondents by education level.

Education level		
	Frequency	Percent
High school or below	37	28.5
Higher secondary	19	14.6
Bachelor's degree	16	12.3
Master's degree	31	23.8
Others	27	20.8
Total	130	100.0

Respondents came from a wide range of educational backgrounds. The largest group had completed high school or below (37 respondents, 28.5%), followed by master's degree holders (31 respondents, 23.8%). Another 27 respondents (20.8%) chose Others, and 19 (14.6%) had completed higher secondary education. Bachelor's degree holders were the smallest group (16 respondents, 12.3%).

Graph 3: Education level of respondents.

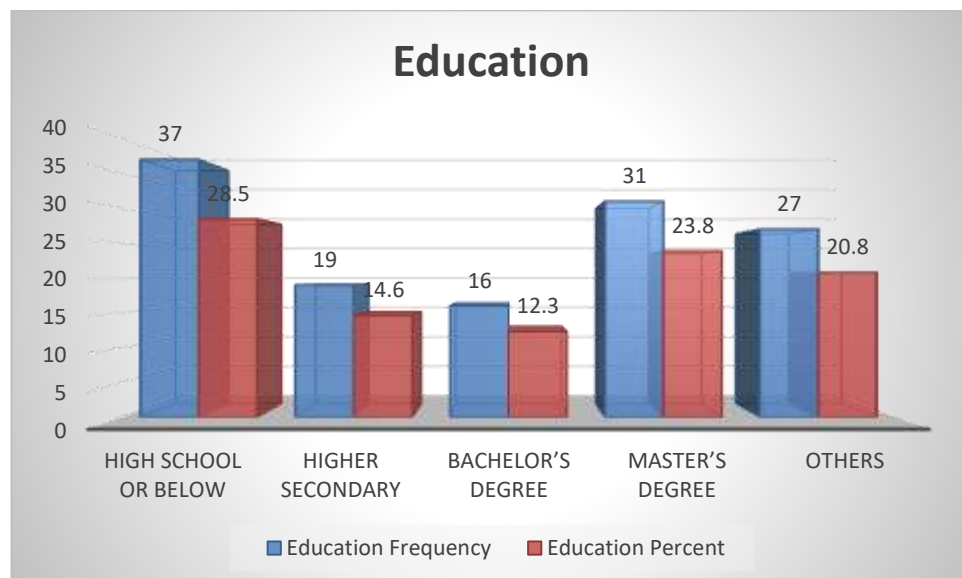


Table 4: Respondents by occupation.

Employment status		
	Frequency	Percent
Students	26	20.0
Employed	23	17.7
Self-employed	24	18.5
Unemployed	21	16.2
Homemaker	18	13.8
Other	18	13.8
Total	130	100.0

Respondents represented a range of occupations. Students were the largest group (26 respondents, 20.0%), followed by self-employed respondents (24, 18.5%) and employed respondents (23, 17.7%). Unemployed respondents numbered 21 (16.2%), and homemakers and those in the Other category numbered 18 each (13.8%).

Graph 4: Occupation of respondents.

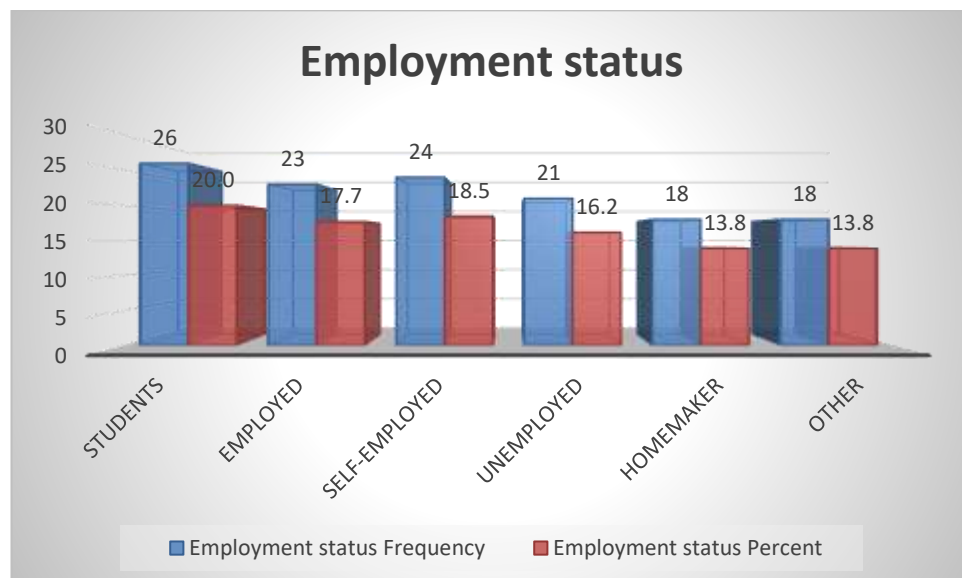


Table 5: Frequency of using digital financial services (mobile banking, UPI, digital wallets).

How often do you use digital financial services (e.g., mobile banking, UPI, digital wallet)?		
	Frequency	Percent
Daily	64	49.2
Weekly	33	25.4
Monthly	33	25.4
Total	130	100.0

Respondents use digital financial services frequently. Almost half (64 respondents, 49.2%) used mobile banking, UPI or digital wallets daily, 33 (25.4%) used them weekly and another 33 (25.4%) used them monthly.

Graph 5: Frequency of using digital financial services.

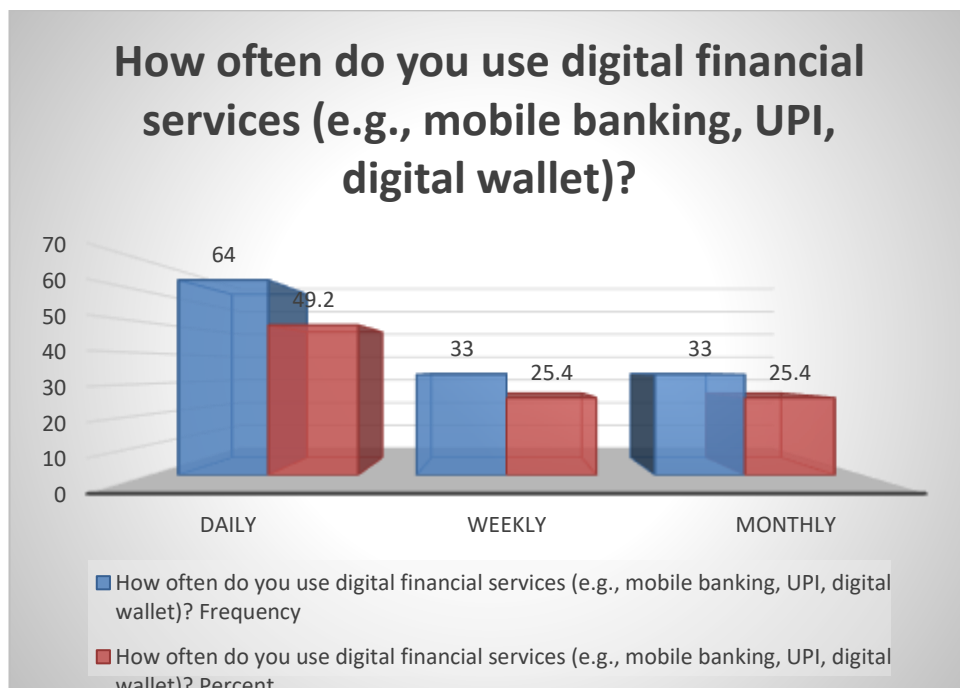


Table 6: Years of experience with digital financial services.

How long have you been using digital financial services?		
	Frequency	Percent
Less than 1 year	33	25.4
1–3 years	24	18.5
4–6 years	47	36.2
7+ years	26	20.0
Total	130	100.0

Many respondents have long experience with digital financial services. The largest group, 47 respondents (36.2%), had used them for 4–6 years. Another 33 (25.4%) had used them for less than one year, 26 (20.0%) for more than 7 years and 24 (18.5%) for 1–3 years.

Graph 6: Years of experience with digital financial services.

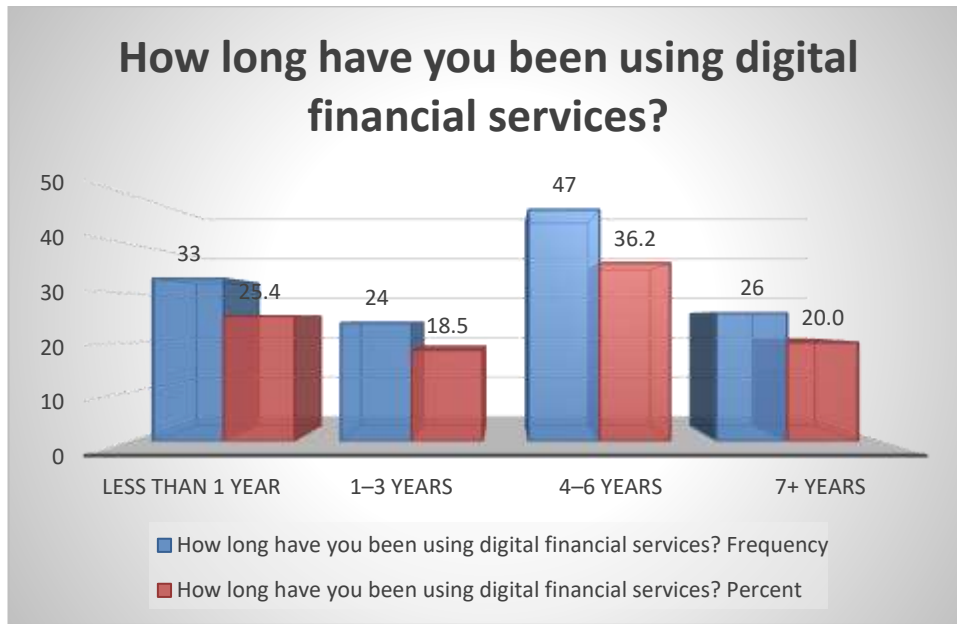


Table 7: Regression of financial inclusion on personalized digital marketing.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.465 ^a	.216	.210	.65002
a. Predictors: (Constant), Personalized Digital Marketing				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.909	1	14.909	35.284	.000 ^b
	Residual	54.084	128	.423		
	Total	68.992	129			
a. Dependent Variable: Financial Inclusion						
b. Predictors: (Constant), Personalized Digital Marketing						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.697	.391		4.346	.000
	Personalized Digital Marketing	.548	.092	.465	5.940	.000
a. Dependent Variable: Financial Inclusion						

A regression analysis tested the effect of personalized digital marketing on financial inclusion. The model summary shows a moderate positive correlation ($R = 0.465$). The R Square of 0.216 means the model explains 21.6% of the variation in financial inclusion, so the remaining 78.4% comes from factors outside the model. The ANOVA shows that the regression model is statistically significant ($F = 35.284$, $p < 0.001$). The coefficients confirm a positive and significant relationship ($\beta = 0.465$, $B = 0.548$, $t = 5.940$, $p < 0.001$): respondents who rated personalized digital marketing higher also reported higher financial inclusion. These results indicate that digital technologies used for personalized marketing are important for improving access to and use of financial services and for supporting financial inclusion.

Table 8: Regression of customer engagement on personalized digital marketing.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.175 ^a	.031	.023	.81865
a. Predictors: (Constant), Personalized Digital Marketing				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.707	1	2.707	4.040	.047 ^b
	Residual	85.785	128	.670		
	Total	88.492	129			
a. Dependent Variable: Customer Engagement						
b. Predictors: (Constant), Personalized Digital Marketing						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.914	.492		5.925	.000
	Personalized Digital Marketing	.234	.116	.175	2.010	.047
a. Dependent Variable: Customer Engagement						

A regression analysis tested the effect of personalized digital marketing on customer engagement. The correlation is weak and positive ($R = 0.175$). The R Square of 0.031 means personalized digital marketing explains 3.1% of the variation in customer engagement, and the other 96.9% comes from factors outside the model. The ANOVA shows that the model is statistically significant ($F = 4.040$, $p = 0.047$), so personalized digital marketing has a measurable but small relationship with engagement. The coefficients point the same way ($\beta = 0.175$, $B = 0.234$, $t = 2.010$, $p = 0.047$). Customer engagement tends to be higher where personalized digital marketing is stronger. The results suggest that digital technologies can support personalized campaigns that improve customers' participation in financial services and strengthen customer relationships.

Table 9: Regression of access to financial services on personalized digital marketing.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.246 ^a	.061	.053	.67796
a. Predictors: (Constant), Personalized Digital Marketing				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.791	1	3.791	8.247	.005 ^b
	Residual	58.832	128	.460		
	Total	62.623	129			
a. Dependent Variable: Access to Financial Services						
b. Predictors: (Constant), Personalized Digital Marketing						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.897	.407		7.112	.000
	Personalized Digital Marketing	.277	.096	.246	2.872	.005
a. Dependent Variable: Access to Financial Services						

A regression analysis tested the effect of personalized digital marketing on access to financial services. The correlation is weak and positive ($R = 0.246$). The R Square of 0.061 means the model explains 6.1% of the variation in access, while the remaining 93.9% comes from factors outside the model. The ANOVA shows that the model is statistically significant ($F = 8.247$, $p = 0.005$). The coefficients show a positive and significant relationship ($\beta = 0.246$, $B = 0.277$, $t = 2.872$, $p = 0.005$). Respondents report better access to financial services where personalized digital marketing is more common. The findings point to the value of digital technologies and personalized marketing for access to financial services and for financial inclusion.

Discussion

This study examines financial inclusion, customer engagement and access to financial services through personalized digital marketing. The respondents differed widely in age, education and employment, which gives a broad picture of how people use digital financial services. Many use these services daily and have several years of experience, which reflects how deeply digital technology has entered financial activity. These patterns agree with earlier research on the growing use of digital financial services (DFS) and their role in financial inclusion.

Regression analysis shows a positive and significant effect of personalized digital marketing on financial inclusion. The moderate correlation ($R = 0.465$) and the regression coefficient suggest that personalized marketing raises awareness, accessibility and use of financial services. Institutions can use customer information, behavioural data and targeted communication to understand customer needs better and offer suitable products, which increases participation in the formal financial system.

Customer engagement is also positively related to personalized digital marketing. The model is statistically significant, but the relationship is weak ($R = 0.175$). Personalized communication therefore contributes to better interaction between financial institutions and customers, although other factors matter more.

Access to financial services is likewise positively related to personalized digital marketing. The relationship is significant but weak ($R = 0.246$). Targeted marketing can raise customers' awareness of financial products and encourage them to use those products. This agrees with Yadav and Kapoor (2024) and Rahman (2024), who found that digital technologies and targeted communication improve access to financial services, especially for underserved groups. Overall, the study supports the view that personalized digital marketing can help achieve greater financial inclusion, customer engagement and access to financial services through digital technologies.

Conclusion

This study analysed how personalized digital marketing in financial services relates to financial inclusion, customer engagement and access to financial services. Personalized digital marketing was a significant positive predictor of all three outcomes. The relationship was strongest for financial inclusion, which suggests that personalized strategies can encourage participation in the formal financial system. Customized digital communication was also linked to higher engagement and greater awareness and accessibility of financial services, although those effects were small. The high

adoption of digital financial platforms among respondents shows the growing role of digital technologies in delivering personalized financial experiences. Financial institutions can use data-driven marketing, artificial intelligence and customer analytics to meet customer needs and advance inclusion. Personalized digital marketing should therefore be treated as a strategic tool for strengthening financial inclusion and customer relationships as digital finance develops.

Suggestions

- Financial institutions should tailor their marketing to customers' preferences and financial behaviour.
- Fintech companies and banks should use AI and big data analytics to build tailored financial products.
- There needs to be more focus on enhancing financial literacy and digital awareness among the population that is not being served.
- Financial institutions must now create specific campaigns for rural and semi-urban customers for enhancing financial inclusion.
- Customer data must be utilized in an appropriate manner, with privacy, security, and compliance with regulations in mind.
- Personalised financial education and advice should be made available from digital platforms to improve the decisions customers make.
- Policymakers should make digital financial services easier for vulnerable populations to access.
- Financial institutions need to track customer engagement metrics regularly to enhance the success of their personalized marketing efforts.

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