



# Connected CX: The Confluence of Commerce and Finance Delivers Transformational Business Value

eBook



**PARTNER**  
Advanced Tier  
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After decades of hypergrowth, banks and financial service providers have entered a new era of value creation, focusing on building customer relations and profitable growth. This eBook explores strategies for success in these disruptive times.

In the competitive landscape of the modern financial ecosystem, customer experience (CX) is a paramount factor in delivering high-quality services. However, customer experience discourse has evolved significantly over the past few years. It's no longer confined to individual transactions or specific touchpoints but has whimorphed into a holistic journey that customers undertake with their financial institutions.

Yet, amid this evolution, a fundamental shift is in progress — one that goes beyond mere evolution and delves into the practicalities of the modern era. Welcome to the era of the Connected CX, not merely an extension of its predecessors but a robust redefinition of the essence of banking-customer interaction.





# THE FUTURISTIC FRONTIER FOR BANKING

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The concept of Connected Customer Experience (Connected CX) signifies a departure from the conventional, envisioning a banking landscape where customers, particularly the tech-savvy Gen-Zs and Gen-Alphas, utilize banking platforms and applications that transcend their initial core functionality. These platforms consolidate multiple services such as banking, payments,

hotel bookings, flight reservations, restaurant reservations, and more into a single platform. Achieving this seamless integration of lifestyle and finance enhances customer satisfaction and plays a pivotal role in customer retention, loyalty, and, ultimately, the bank's competitiveness within the industry.

This eBook will explore the various components, strategies, and technological enablers banks can leverage to attain Connected CX. By understanding the challenges and embracing the opportunities presented by this approach, banks can position themselves to meet and exceed the expectations of their customers in the digital age.

# BANKING



## CONNECTED CX: A PARADIGM SHIFT IN BANKING

### Traditional vs. Connected CX

Customer experience in banking has historically focused on individual touchpoints—a branch visit, a phone call, or an online transaction. While these interactions contribute to overall satisfaction, they often exist in isolation, lacking a cohesive thread that weaves through the entire customer journey. This conventional model, while foundational, often results in fragmented interactions that miss the mark in meeting evolving customer expectations.

In contrast, the Connected Customer Experience (Connected CX) represents a profound paradigm shift in banking. It is not merely about discrete touchpoints like branch visits or online transactions; it signifies a deeper understanding of the customer's life journey.

At its core, the Connected CX is often facilitated by what is known as a “super-app,” a versatile and comprehensive platform beyond conventional banking applications’ confines. This super-app transforms how customers engage with banks by expanding its functionality to incorporate diverse services. From financial transactions to lifestyle amenities such as hotel bookings, flight reservations, and restaurant reservations, these banking super-apps serve as a centralized hub for users, consolidating various aspects of their daily lives.

What sets this model apart is its proactive involvement in the customer's lifestyle journey. By seamlessly integrating with different facets of a user's life, these super-apps become more than just banking tools—they

become indispensable companions in customers' daily routines and experiences. This connected approach is not limited to standalone banking services but extends to forming strategic partnerships and integrations with many service providers.

Through collaborative efforts and integrations, banking super-apps aim to provide users with comprehensive features within a unified application. This collaborative ecosystem simplifies the user experience and enhances the overall value proposition. The Connected CX, emphasizing integration, partnerships, and understanding the entirety of the customer's journey, represents a bold leap towards a more customer-centric and interconnected future in banking.

# WHY IS CONNECTED CX IMPERATIVE?

## Customer Expectations

In an era characterized by heightened customer expectations, financial institutions are witnessing a shift in consumer behavior, especially among the tech-savvy Gen-Zs and Gen-alphas. These customers, exposed to best-in-class customer service in other industries, now anticipate more from their banks. They expect banks to provide services aligned with their journeys proactively. Remarkably, 40% of banking customers would contemplate leaving their primary financial institution for an experience comparable to online shopping. They question why their shopping, online streaming content, and social feeds can be customized while their banking experiences remain standardized. The Connected CX is designed to meet these heightened expectations, fostering a deeper and more meaningful relationship between the bank and its customers.





## Competitive Advantage

Banks that embrace Connected CX gain a tangible competitive advantage. According to [McKinsey](#), organizations providing superior customer experience can achieve 5-10% revenue gains and 15-25% cost reductions. This attracts new customers and fosters long-term loyalty, contributing to sustained growth.

## Data-Driven Personalization

Connected CX leverages data analytics to understand customer behavior. A report by [Salesforce](#) indicates that 67% of customers expect brands to anticipate their needs and make relevant suggestions before they even make contact. This data-driven approach enables banks to offer personalized products and services,

creating a more engaging and relevant customer experience.


## New Revenue Streams

Connected CX extends beyond understanding customers' needs, enabling targeted cross-selling and up-selling based on financial behaviors and lifestyle choices. It facilitates tapping into diverse revenue streams by expanding beyond traditional banking services and integrating lifestyle services within a super-app. Banks can recognize specific customer requirements and pitch relevant products or services opportunistically. For instance, if a customer searches to buy a car online, the bank can leverage this data to propose a car loan, boosting the chances of

conversion. This proactive approach enhances customer satisfaction and loyalty and increases revenue streams. Additionally, the availability of lifestyle services and including reward or loyalty points within the app can attract a broader audience, generating additional income.

As technology advances, the Connected CX sets the stage for the future of banking interaction. It's a proactive approach that anticipates and adapts to evolving customer preferences.

In the following pages, we'll explore the factors affecting customer expectations and discover strategies, technologies, and best practices that pave the way for a successful implementation of Connected CX in the banking sector.



# THE ROLE OF DIGITAL CONVERGENCE IN RESHAPING FINANCE

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The evolving consumer mindset underscores the importance of aligning financial services with broader technological trends. It prompts financial institutions to explore the possibilities of ongoing digital convergence, where technological advancements are pivotal in reshaping commerce and finance.

E-commerce companies exemplify the profound impact of this convergence. They can now meticulously track every click and action of users, enabling a deep understanding of shopping patterns and

optimizing product recommendations. Meanwhile, the surge in mobile payments and fintech innovations, such as digital wallets and peer-to-peer transactions, acts as a bridge, further accelerating the convergence of commerce and finance. The digital convergence seamlessly combines a comprehensive view of customer interactions, offering businesses a deeper understanding of their clientele.

The transformative impacts of digital convergence on commerce

and finance are poised to continue accelerating over time as technology evolves. Organizations embracing this convergence, unifying data to deliver intelligent, integrated customer experiences, are positioned to capture more value in the digital economy. The combined insights across purchasing, payments, and all engagement history are critical for outcompeting purely offline or online businesses in this dynamic and interconnected landscape.

Alert

# KEY COMPONENTS OF CONNECTED CX

Connected CX is built upon foundational components that harmonize diverse channels and elevate customer engagement. This section explores the pivotal elements shaping the Connected CX in the banking sector.

## Financial-Lifestyle Integration: Weaving a Unified Customer Journey

At the core of Connected CX lies the linchpin of Financial-Lifestyle integration. This strategic approach ensures a unified journey for customers, breaking down silos between banks and commerce providers. The interconnected ecosystem aims to provide users a comprehensive and seamless

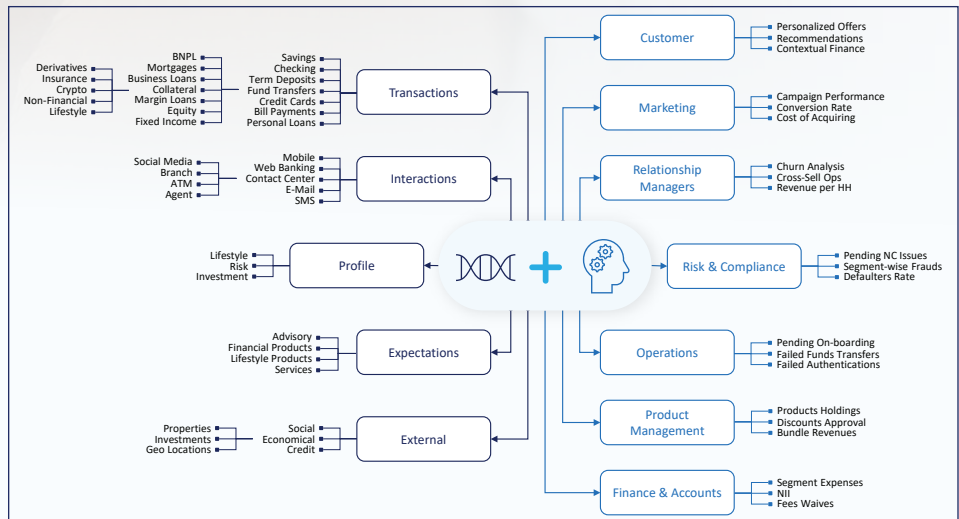


Image 2: The image is a comprehensive visualization of the extensive customer data landscape a financial institution can connect to, enabling hyper-personalized financial services and connected customer experiences.



experience by consolidating multiple services into a single platform. By fostering this integration, banks not only enhance accessibility but also cultivate a more cohesive and streamlined customer journey.

### **Data Analytics: Unleashing Insights for Informed Interactions**

The heartbeat of Connected CX resonates with the power of data analytics. Unlocking meaningful insights from customer data is paramount for understanding behavior, preferences, and expectations. Through advanced analytics, banks gain the capability to decipher intricate patterns in customer interactions. This knowledge empowers personalized engagements, facilitates targeted product recommendations, and unveils persona-based insights. In the era of connected banking, harnessing the potential of data analytics becomes a strategic tool for creating tailored and resonant customer experiences.

### **Personalization: Tailoring Services for Lasting Connections**

Connected CX thrives on the art of personalization. Banks can transcend one-size-fits-all approaches and deliver tailored services by leveraging customer data and preferences. This extends beyond product recommendations, encompassing targeted marketing initiatives and customized financial solutions for cross-selling and upselling. The result is not just heightened customer satisfaction; it's the forging of a robust bond between the customer and the bank. In connected banking, personalization becomes the cornerstone for building lasting connections and ensuring the financial journey is uniquely tailored to everyone.

As financial institutions embrace and optimize these key components, they position themselves at the forefront of a customer-centric revolution.

# APPROACHES FOR BANKS TO DELIVER CONNECTED CXS

Over the past decade, technological innovation has propelled embedded finance (EmFi) from the outskirts to the forefront of the financial ecosystem. This transformation is underpinned by robust industry growth, digitization, and dynamic shifts in consumer preferences. In response, banks have significantly overhauled their customer engagement strategies, integrating pioneering offerings, fostering collaborative business models, and adopting agile processes. Though progress has been made in delivering superior digital experiences, ample room remains for augmentation.

In this evolving landscape, the pivotal need for banks is to be providers of financial services and seamlessly integrate them into the fabric of customers' lives. It's the era for banks to strategically position themselves at customers' points of need, leveraging third-party data and connecting commerce providers/merchants to offer contextual products and services that extend beyond traditional banking realms. This calls for a comprehensive understanding and accessibility to the customers' digital profiles, transcending routine transactions.

The following approaches can aid banks and financial institutions in delivering Connected CXs.

## #1: Seamless Integration into Daily Lives

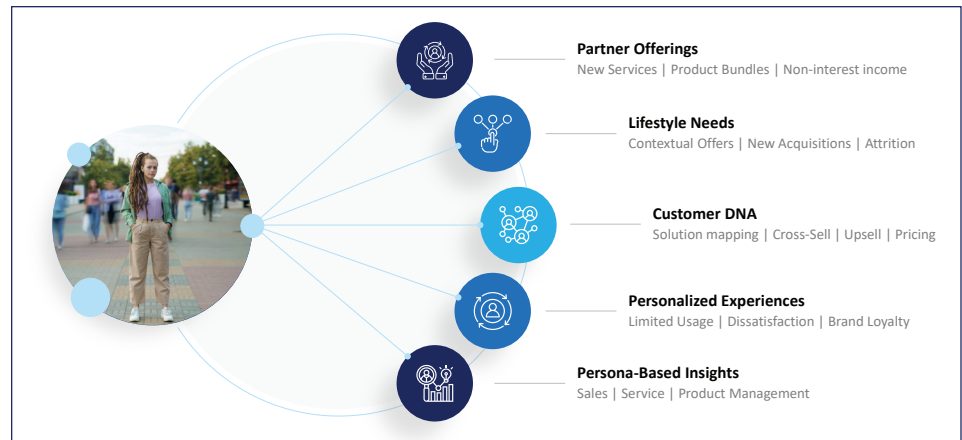
Banks and financial institutions can strategically align their services with customers' daily routines, ensuring that financial interactions seamlessly fit into their lifestyles. This involves embedding banking solutions into the platforms and

moments where customers naturally engage, making the experience a seamless part of their day.

### **Key Considerations:**

#### *Platform Integration*

Conduct in-depth research to identify the platforms customers naturally gravitate towards during their daily routines and analyze usage patterns to determine peak times and favored channels. This could include social media platforms, messaging apps, or specific lifestyle apps.



*Image 3: The slide discusses various ways companies can leverage data and insights to meet modern customer expectations and drive business value through personalized experiences.*

## Seamless Embedding of Banking Functionalities

Employ a user-centric design approach to seamlessly integrate essential banking functionalities into the customer's preferred platforms. This could involve creating dedicated sections, buttons, or chat functionalities for banking.

## Routine Transactions Simplification

Leverage user-friendly interfaces and one-click functionalities to reduce the complexity of routine tasks such as bill payments, fund transfers, and account monitoring, ensuring minimal effort from customers. Allow users to set up recurring payments and receive smart alerts for real-time updates utilizing automation.

## Connecting to Commerce Providers

Establish connections with commerce providers or merchants through Application Programming Interfaces (APIs) to embed commerce in banking. This involves exploring digital footprints related to online purchases, social media activity, and other digital behaviors, allowing banks to offer more comprehensive and integrated services.

## IoT Integration (if applicable)

Exploring the Internet of Things (IoT) integration introduces exciting possibilities for secure and convenient financial interactions. By understanding and harnessing the prevalence of IoT devices in customers' lives, banks can create interfaces that enable voice-activated transactions and seamless

financial engagement through smart home systems. This comprehensive approach seeks to elevate the efficiency of routine transactions, enhance customer satisfaction, and foster increased user adoption of digital banking services.

## #2: Proactive Engagement at Key Touchpoints

Identify and capitalize on pivotal moments in customers' lives by actively positioning banking services at their points of need. Utilize third-party data analytics to understand these touchpoints, allowing for the timely and contextually relevant delivery of products and services.

## Key Considerations:

### Touchpoint Identification

Conduct a detailed analysis to identify critical touchpoints where financial interactions would most impact customers' lives. This could involve life events, milestones, or specific times when financial decisions are commonly made.

### Data-Driven Insights

Leverage data analytics to gain insights into customer behavior and preferences, helping banks understand the optimal times to engage with customers. Analyze transaction histories and patterns to inform the proactive engagement strategy.

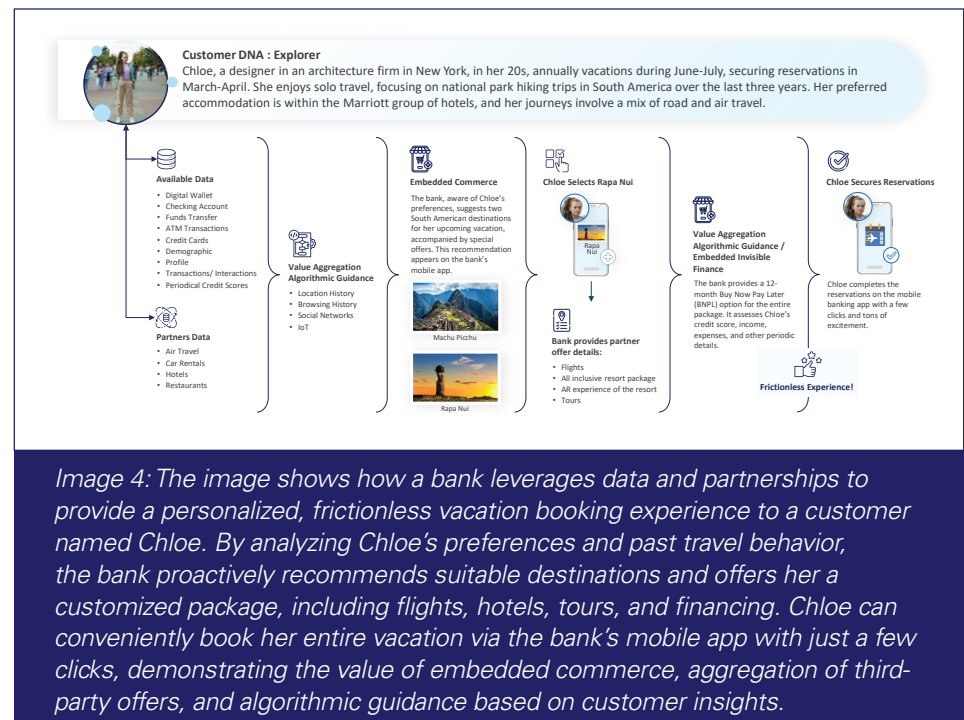


Image 4: The image shows how a bank leverages data and partnerships to provide a personalized, frictionless vacation booking experience to a customer named Chloe. By analyzing Chloe's preferences and past travel behavior, the bank proactively recommends suitable destinations and offers her a customized package, including flights, hotels, tours, and financing. Chloe can conveniently book her entire vacation via the bank's mobile app with just a few clicks, demonstrating the value of embedded commerce, aggregation of third-party offers, and algorithmic guidance based on customer insights.

### **Contextual Relevance**

Ensure that the customer's engagement with the bank professionals at any time in their journey is contextually relevant. Tailor communication and offerings are based on the specific needs and circumstances of the customer during these moments.

### **#3: Comprehensive Utilization of Digital Profiles**

Go beyond routine transactions and delve into the comprehensive digital profiles of customers. Use this wealth of data to tailor services and create personalized experiences beyond traditional banking functions.

#### **Key Considerations:**

##### ***Holistic Customer Understanding***

Conduct a comprehensive analysis of customers' digital profiles, encompassing transaction histories, online behaviors, and engagement patterns. This holistic understanding forms the foundation for personalized service delivery.

##### ***Beyond Banking Transactions***

Go beyond traditional banking interactions and explore digital footprints related to online purchases, social media activity, and other digital behaviors. This broader perspective enhances the granularity of customer profiles.

##### ***Data Security & Compliance***

Ensure strict adherence to data security and privacy regulations. Transparent

communication about how customer data is utilized and protected is essential for building trust.

### **#4: Strategic Exploitation of Alternate Data Sources**

Provide your customers an opt-in facility to share their data from diverse sources, including non-traditional banking data, to gain nuanced insights into customer behavior and preferences. This could be from their social media handles, travel and transport agencies, hotels, restaurants, and more. Strategically integrate this alternate data to enhance decision-making and offer targeted solutions to cross-sell and upsell, thereby enriching the overall customer experience.

### **#5: Collaborative Partnerships**

Financial institutions can strategically align with non-traditional players, such as fintech innovators and companies from diverse industries, to infuse fresh ideas and cutting-edge technologies. This approach aims to enhance product offerings, improve customer experiences, and accelerate revenue growth. By prioritizing customer-centric solutions, these collaborative initiatives are geared towards elevating the overall value proposition for customers. Whether through fintech collaborations, cross-industry partnerships, or embracing open banking principles, the goal is to foster innovation, extend market reach, and ensure adaptability in response to industry dynamics.

### **#6: Security and Trust Building**

Placing paramount importance on cybersecurity and data privacy is imperative for financial institutions. The foundation of trust between banks and customers hinges on ensuring the robust protection of the customer's personal and financial data. This involves implementing new-age security measures to fortify digital platforms and transaction channels against potential threats. Transparent communication about these security measures is equally critical, as it not only empowers customers with knowledge about the protective layers in place but also fosters a sense of confidence in the overall banking experience. By prioritizing security and trust-building efforts, financial institutions create a resilient foundation that aligns with the heightened expectations for data protection in the modern era of digital finance.



# AWS IS HOW: REVOLUTIONIZING CONNECTED CUSTOMER EXPERIENCE IN BANKING

As a leading technology services provider, Innova Solutions is uniquely positioned to help banks innovate and transform the customer experience through our partnership with AWS. By leveraging AWS's versatile cloud platform and portfolio of services, we collaborate with banks to architect a flexible "art of the possible" tech foundation. Our expertise in Digital Technologies, nExt Gen Workforce, Products, Partnerships, and strong Domain Knowledge at the core areas enables us to rapidly build and deploy solutions for banks that harness data-driven insights to deliver hyper-personalized banking and connected customer experience.

With AWS as our catalyst, we help banks overcome legacy constraints and embark on an agile journey of connected customer experiences previously unimaginable. Here's how

our combined approach can help banks innovate and integrate to offer connected customer experiences:

## Unified Data Integration with AWS Glue

### *Partner, Customer, and Banking Data Ingestion:*

As a managed ETL platform, AWS Glue takes center stage in efficiently ingesting and transforming data from diverse sources—Airlines, Hotels, Car Rentals, Restaurants, Customer personal data, and Banking data. This unified approach ensures streamlined data transformation loaded into the AWS Data Lake, supported by AWS S3.

### *Foundation in the Data Lake:*

Amazon S3, renowned for its versatility and durability, is the cornerstone of the AWS Data Lake, offering scalability, data availability, and

stellar performance. Storing diverse data types in the AWS Data Lake using AWS Glue as our managed Extract, Transform, and Load (ETL) platform facilitates seamless data mining by the Analytics & AI Personalization platform.

## Analytics & AI Personalization

### *AWS Glue's Role in Data Structuring:*

AWS Glue steps into structure data for Amazon Redshift data warehouse and Amazon Neptune graph database, facilitating efficient relationship mapping. Amazon Athena complements it by enabling SQL queries on the data lake at a petabyte scale.

### *AI/ML Integration for Personalized Insights:*

Services such as Amazon Personalize and Amazon Bedrock seamlessly integrate vast amounts of structured and unstructured data and build customer-

focused recommendations and financial planning to allow the customer to receive a tailored offer. Amazon Batch ensures continuous updates to AI models, guaranteeing real-time, customer-focused recommendations and financial planning.

## Low-Latency Hyper-Personalized Customer Experience:

### Optimizing Frontend with Amazon CloudFront & S3:

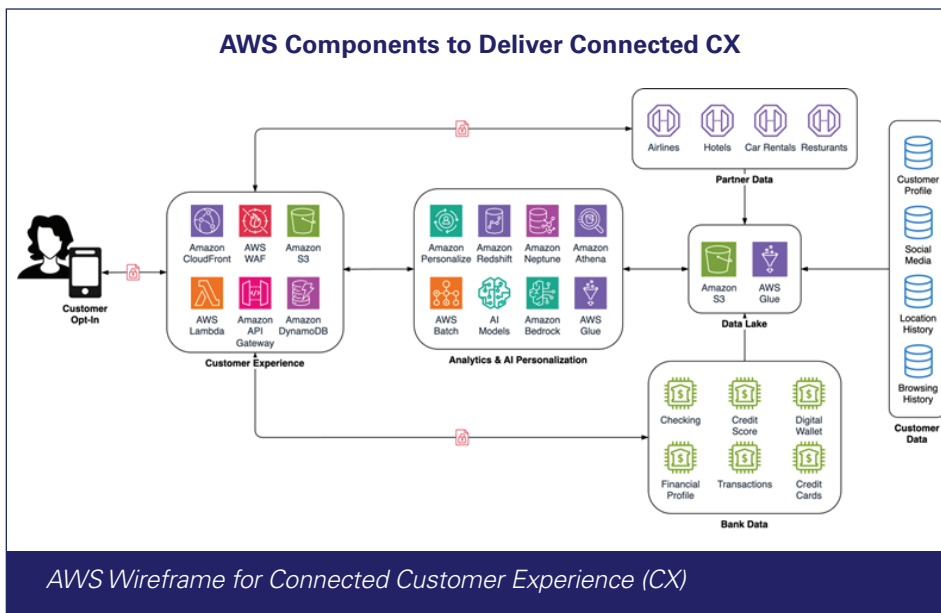
To achieve low latency and hyper-personalized customer experiences, Amazon CloudFront and S3 collaboratively cache static objects in close network proximity, minimizing latency for application components.

### Securing Transactions with AWS WAF and Lambda:

AWS WAF safeguards against malicious attacks, while AWS Lambda handles point-in-time computing for real-time transactions. Encrypted API connections ensure the security of banking and partner data queried in real time.

### Efficient Customer Profile Management:

Amazon DynamoDB and Amazon ElasticCache efficiently manage customer profiles and application session data, further reducing application latency and ensuring a responsive customer experience.



# AWS-POWERED CONNECTED CUSTOMER EXPERIENCE SOLUTION FOR BANKS: UNVEILING CORE COMPONENTS

In our dedicated pursuit of developing and delivering a robust Connected Customer Experience (CX) solution specifically tailored for banks, we have strategically integrated key AWS services into the core of our offering. These services are not just technical components; they act as catalysts, playing a crucial role in crafting a seamless, personalized, and enriching journey for both banks and its customers. Let's delve into a detailed exploration of how each AWS service brings unique advantages to our solution, ultimately enhancing the overall banking experience for banks and their customers.

## 1. Advanced Analytics Empowered by Amazon Redshift and Neptune:

We harness the capabilities of Amazon Redshift and Neptune, where the

petabyte-scale data warehouse and graph database empower us to unveil profound analytical insights. Efficient processing of vast data and navigating complex relationships ensures banks gain a comprehensive understanding of customer behavior, enabling precise tailoring of offerings.

## 2. Efficient and Scalable Code Execution Through AWS Lambda:

AWS Lambda isn't just a serverless computing service; it's the engine driving efficiency and scalability in our solution. Its ability to execute code with minimal overhead ensures that the bank's system dynamically adjusts to customer demands, resulting in optimized costs and a seamless experience aligned precisely with real-time requirements.

## 3. Interactive Querying Enabled by Amazon Athena:

Amazon Athena is more than a querying tool; it's the gateway to interactive and responsive interactions. By allowing banking professionals to analyze data directly in Amazon S3 using standard SQL, we empower them to swiftly respond to customer queries and adapt new services based on evolving preferences.

## 4. Streamlining Batch Processing with AWS Batch:

AWS Batch isn't just a tool for data processing; it's the backbone of our insights strategy. Simplifying large-scale data processing and optimizing resource allocation ensures that banks stay ahead in understanding customer needs, with regular insights refresh from diverse data sources.

## 5. Unleashing Graph Database Capabilities with Amazon Neptune:

Amazon Neptune is more than a database; it's a bank's guide to understanding intricate customer relationships. By efficiently storing and navigating highly connected data, it provides the foundation for personalized interactions, reinforcing customer loyalty through tailored experiences.

## 6. Leveraging Machine Learning for Personalization with Amazon Personalize:

Amazon Personalize transcends being a machine learning service; it's the curator of individualized experiences. Through personalized recommendations based on customer activity, inventory, and demographics, banks can build a deep connection with their customers, offering them a journey that feels uniquely theirs.

## 7. Ensuring Low-Latency and Scalability with Amazon DynamoDB:

Amazon DynamoDB isn't just a database; it's the heartbeat of our high-traffic applications. With low-latency and scalable scenarios, it guarantees a responsive and smooth experience for bank customers, reaffirming their trust in banking services.

## 8. Seamless API Management and Security:

Amazon API Gateway and AWS WAF aren't just security measures; they are the architects of secure interactions. By simplifying API management and enhancing security against web exploits and bots, they create a reliable and trustworthy environment for customers to engage seamlessly with bank services.

## 9. Global Content Delivery with Amazon CloudFront:

Amazon CloudFront extends beyond being a content delivery network; it's the bridge connecting banks globally. By securely delivering data, videos, applications, and APIs with low latency, it ensures a fast, reliable, and secure experience for customers worldwide.

By highlighting how each AWS service is instrumental in enhancing our solution and directly contributing to the Connected CX solution, we create a journey that is not just connected but deeply enriching for every customer we serve.



# CONCLUSION

As explored throughout this eBook, the era of Connected Customer Experience signifies a profound evolution in the banking landscape, enabling financial institutions to transcend fragmented touchpoints and siloed data systems. By harnessing the power of digital convergence across commerce and finance, banks can gain a 360-degree customer insight to deliver hyper-personalized engagement embedded within customers' lifestyles.

As financial institutions look to embrace this new vision, four foundational areas require focus:

- Seamlessly embedding into customer lifestyles via platform integrations.
- Enabling proactive, personalized engagement through data analytics.
- Strategically collaborating with non-traditional partners to infuse innovation.
- Making security and trust central pillars of this digital transition.

Keeping the customer journey unified across financial and lifestyle needs must remain the guiding light. With convergence reshaping business models, banks that transform into digitally integrated enterprises, harnessing data and partnerships to provide tailored financial guidance tuned to each individual's identity, will be best positioned to flourish in the coming decade marked by Connected Customer Experiences.

# THE INNOVA EDGE

With 25 years of experience helping our customers build innovative Banking and Financial Services solutions, Innova is steering the “Extreme design” approach in digital solutions. We boldly innovate, design, and customize solutions, catering to the specific needs of each organization. Our solutions include:

## Hyper Personalization

- Connected Customer Experience
- Super Apps
- Market Places
- Rewards and Loyalty

## Digital Payments

- Payments Platformization – B2B
- Cross Border Payments-ISO 20022
- Digital Wallets
- Digital Currencies

## AI Every Where

- Lending
- Fraud
- Customer Engagement
- Operations

## BFS NEXT Gen Cores

- Retail Banking
- Corporate Banking
- Asset Management
- Capital Markets

## BaaS & EmFi

- Digital Only Banks
- BNPL
- API Banking
- Embedded Payments

## Digital Wealth

- Wealth Mobile
- Advisor Workstation
- Digital Assets
- Wealth Analytics

To know more about our services for Connected CX strategy, please write to [connected-cx@innovasolutions.com](mailto:connected-cx@innovasolutions.com)

# Subject Matter Experts

Representing Innova Solutions's Marketing & Sales and Delivery practices, our subject matter experts—Swati Dublish, Robert M. Toups, Jr., and Divya Gupta—collaboratively emerge as luminaries, delivering an advanced discourse on the intricate interplay of finance, technology, and customer experience in this eBook.



### Swati Dublish

Vice President, BFS  
Solutions, Innova Solutions

Swati is at the forefront of innovation in Banking & Financial Services, focused on business outcomes through digital transformation. She has over two decades of banking experience in business and technology, bringing forward-thinking solutions in the Consumer Banking, Corporate Banking and Payments & Cards space. At Innova Solutions her remit is to help customers leverage emerging technologies to create seamless and engaging experiences for their end clients.

Connect with me on [LinkedIn](#)



### Robert M. Toups, JR.

Senior Vice President - Cloud  
Services, Innova Solutions

Robert M. Toups, Jr. is a seasoned IT professional with over 20 years of experience in small, medium, and Fortune 500 companies across nine countries. As the Senior VP of Cloud Services at Innova Solutions, he specializes in the programmatic delivery of Windows, Linux, and Microservice Workloads in AWS and traditional data centers. Collaborating closely with AWS, Robert is a key figure in cloud innovation, particularly within the financial sector for Innova Solutions.

Connect with me on [LinkedIn](#)

### Key Contributor




### Divya Gupta


Lead - Content, Research, and Sales  
Enablement, Innova Solutions

# CONTACT US

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 (+1) 770-493-5588

 [connected-cx@innovasolutions.com](mailto:connected-cx@innovasolutions.com)

 [Banking and Financial IT Services and Solutions - Innova solutions](#)



[www.innovasolutions.com](http://www.innovasolutions.com)

#### About Innova Solutions

Innova Solutions is a trusted global technology partner specializing in transformative digital solutions to help address complex, real-world challenges. With employees across the United States, Mexico, Taiwan, India, France, Belgium, and the U.K., our Innovators blend industry expertise with advanced technologies to enhance operations and drive sustainable revenue growth for our customers. Partnering with business leaders who share our passion for bold innovation through emerging technologies, we deliver cutting-edge solutions including generative AI, data & analytics, cloud computing, digital product engineering, and cybersecurity. Since 1998, we've proudly supported leading organizations across critical industries such as Banking & Financial Services, Healthcare, Insurance, and Communications with sector-specific solutions to tackle evolving business needs. To learn more about us, visit [www.innovasolutions.com](http://www.innovasolutions.com).

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