Research on the Application and Development of AI Intelligent Marketing in the Financial Services Industry

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Abstract. The iterative advancement of digital intelligent technologies has propelled the financial services industry into a new phase of intelligent transformation. Traditional financial marketing faces industry challenges such as high customer acquisition costs, insufficient precision, service homogenization, delayed risk control, and weak user engagement, making it difficult to meet the personalized, scenario-based, and real-time financial demands of the new era. AI-powered intelligent marketing, leveraging core technologies like machine learning, large model algorithms, natural language processing, and user profiling modeling, reconstructs the entire financial marketing chain—including customer acquisition, outreach, conversion, retention, and risk control—becoming a pivotal tool for financial institutions to reduce costs, enhance efficiency, optimize customer experiences, and build differentiated competitive advantages. This paper systematically defines the core connotations and technical architecture of AI-powered financial intelligent marketing, reviews its current applications across six key scenarios: precise customer acquisition, personalized recommendations, intelligent content generation, omnichannel outreach, risk prevention and control, and customer operations. Through quantitative comparisons in tabular form, it contrasts the model differences and efficacy advantages between traditional financial marketing and AI-driven intelligent marketing. The study also conducts an in-depth analysis of core industry challenges, including data barriers, compliance risks, inadequate technical adaptation, and talent system gaps. Finally, it forecasts industry trends from five dimensions: technological iteration, scenario deepening, compliance development, talent cultivation, and ecosystem construction. The research aims to refine the theoretical framework of intelligent financial marketing and provide theoretical support and practical insights for the intelligent transformation of financial institutions such as commercial banks, insurance, and securities firms.

Keywords: AI intelligent marketing; financial services; big data profiling; large models; precision marketing; Digital Transformation

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1 Introduction

With the deep integration of artificial intelligence, big data, generative AI technologies, and the real economy, the digital transformation of the financial industry has advanced from the initial stages of online and digitalization to the higher-level stages of intelligence and refinement. The ongoing marketization of interest rates, the impact of internet finance, and the upgrading of customer consumption demands have forced a thorough transformation of traditional financial marketing models. Traditional financial marketing primarily relies on manual promotion, standardized product recommendations, and broad-net customer acquisition, leading to significant issues such as wasted marketing resources, low customer matching rates, delayed service responses, and insufficient coverage of long-tail clients. These problems are highly likely to trigger customer resistance and maintain persistently low return on marketing investment.

AI-powered intelligent marketing leverages multi-source data fusion analysis and intelligent algorithm models to break through the limitations of traditional marketing—its reliance on experience and homogeneity—enabling a shift from "experience-based marketing" to "data-driven intelligent decision-making marketing," and from a "one-size-fits-all" approach to a "personalized, time-sensitive" model. At present, leading banks, insurance, and securities institutions have fully implemented AI intelligent marketing systems, utilizing large models to achieve automated marketing content generation, dynamic customer demand forecasting, intelligent channel optimization, and real-time risk alerts. This approach effectively reduces marketing customer acquisition costs by over 30% while significantly enhancing conversion efficiency and service satisfaction.

Current academic research often focuses on single AI technologies or isolated marketing scenarios, lacking a systematic analysis of the full chain and diverse scenarios of AI-powered intelligent marketing in the financial industry, as well as insufficient in-depth exploration of existing bottlenecks and future development trends. Based on this, this paper systematically elucidates the technical architecture, application scenarios, efficacy advantages, and existing issues of AI-powered intelligent marketing, proposing targeted optimization pathways and development prospects to provide references for innovative and high-quality transformation in the intelligent marketing of the financial industry.

2 Core Concepts and Theoretical Foundations

2.1 Core Conceptual Definitions

AI-powered intelligent financial marketing refers to a new marketing model where financial institutions leverage digital technologies such as artificial intelligence, big data, cloud computing, and generative large models to integrate customer transaction data, behavioral data, service data, and scenario data. By constructing dynamic user profiles and utilizing intelligent algorithms, it enables customer segmentation, demand forecasting, precise outreach, content customization, risk management, and full lifecycle client

operations. Unlike traditional digital marketing, AI-powered intelligent marketing features five core characteristics: data-driven approach, autonomous iteration, real-time adaptation, omnichannel collaboration, and intelligent risk control. This model achieves fully automated, intelligent, and refined operations across the entire marketing process, effectively addressing the shortcomings of traditional marketing—namely its coarse and lagging nature.[1]

2.2 Core Technical Architecture

The AI financial intelligent marketing system is supported by a four-tier technical architecture, enabling end-to-end empowerment through layered interconnections. The data layer integrates multi-source financial data and user behavior data from both online and offline channels, providing the foundational dataset for intelligent modeling. The algorithm layer leverages machine learning, deep learning, large models, and NLP (Natural Language Processing) technologies to accomplish user profiling, demand forecasting, and content generation. The application layer implements core scenarios such as precision customer acquisition, intelligent push notifications, content marketing, smart customer service, and risk screening. The risk control layer relies on intelligent risk assessment algorithms to ensure marketing compliance verification, customer risk stratification, and anomaly behavior alerts, safeguarding the entire marketing process for compliance and security.

The mainstream enterprise marketing technology architectures in the industry are divided into three categories: integrated cloud-based architecture, SOA service-oriented distributed architecture, and hierarchical decoupled four-tier architecture. The integrated cloud architecture suffers from insufficient financial data privacy isolation and limited local compliance deployment capabilities for banks and insurance institutions. The SOA service architecture features fine granularity, complex cross-service invocation chains, high operational costs for small and medium financial institutions, and difficulties in integrating dedicated financial intelligent risk control modules.

This paper constructs a four-tier technical framework based on the layered architecture theory and financial data security isolation theory: the data layer independently isolates raw financial transaction data to meet the data classification storage requirements of the "Personal Information Protection Law"; the algorithm layer independently supports large-scale model training and profiling tasks, enabling flexible iteration of machine learning models; the application layer provides lightweight marketing business functionalities adaptable to multi-channel frontends; and the risk control layer serves as an independent post-validation module to achieve physical decoupling between marketing and risk control. Compared to other architectures, the four-tier design addresses four core needs of the financial industry: data compliance, model iteration flexibility, lightweight business implementation, and independent risk control validation. It is suitable for marketing scenarios across large, medium, and small financial institutions, making this layered architecture the chosen foundation for AI-powered financial intelligent marketing.

2.3 Theoretical Foundation

This study is grounded in the theories of customer segmentation, precision marketing, and the user lifecycle. The customer segmentation theory provides the core foundation for AI-powered hierarchical modeling, enabling refined classification through multi-dimensional data labels. Precision marketing theory underpins the AI-driven logic of on-demand engagement and personalized adaptation. Meanwhile, the user lifecycle theory guides AI in achieving intelligent operation and maintenance across the entire customer journey—acquisition, activation, conversion, retention, and virality—building a closed-loop intelligent marketing system.

3 Core Application Scenarios of AI Intelligent Marketing in the Financial Industry

3.1 Dynamic User Profiling and Precise Customer Segmentation

Traditional financial marketing relies solely on static data stratification such as customer assets and age, with a single label and low accuracy. AI technology can integrate multi-dimensional dynamic data such as customer transaction flow, product purchase records, online browsing behavior, consultation interaction, and scenario consumption, to construct a multi-dimensional dynamic user profile that includes asset levels, risk preferences, financial habits, pain points, active periods, and channel preferences, and update customer status tags in real time. By using machine learning algorithms to automatically complete customer segmentation and accurately identify group characteristics such as high net worth customers, stable wealth management customers, young credit customers, and long-term inclusive customers, data support is provided for differentiated marketing, completely solving the problem of fuzzy customer matching in traditional marketing.

The existing financial static user profiles mostly use the traditional K-Means single clustering algorithm, which only relies on the static asset labels of the stock for one-time stratification, and cannot capture the temporal changes of customer behavior. The model update cycle is based on months, and the dynamic adaptation ability is weak.

This article adopts a composite algorithm framework of time-series weighted fusion clustering and churn probability correction factor for dynamic user profiling. Firstly, a sliding time window is introduced to assign temporal weights to customer transactions, browsing, and interactive behaviors. The weight of behavior in the past 30 days is higher than that of historical long-term data, achieving real-time dynamic updating of tags; Secondly, embedding customer risk preference correction factors in the clustering and hierarchical model, incorporating risk tolerance and product loss feedback data into customer clustering calculations, differs from the modeling logic of general business portraits that only focus on consumption ability; Thirdly, establish an incremental model update mechanism that can update customer tags daily without the need for full retraining, adapting to the rapidly changing characteristics of financial customers' funding and wealth management needs. This improved algorithm combination is customized for the capital timing and strong risk control attributes of the financial industry,

which is different from the general Internet marketing machine learning scheme and constitutes the core innovation of the user portrait module in this paper.

3.2 Generative AI Intelligent Content Marketing

The popularization of generative big models promotes the comprehensive intelligence of financial marketing content production, breaking the shortcomings of traditional manual copywriting, posters, and speech creation with low efficiency and serious homogenization. At present, financial institutions can rely on AIGC technology to automatically generate marketing copy, short video scripts, promotional posters, customer service scripts, and financial science popularization content that are suitable for different customer groups and channels. Popular and stable financial science content will be generated for middle-aged and elderly customers, and lightweight credit and fund product content will be generated for young customers. At the same time, short videos, official account, communities, outlets and other content styles will be adapted. Experimental data shows that AI can increase the production efficiency of financial marketing content by more than 10 times, significantly reduce the labor cost of content creation, effectively solve the problem of content homogenization, and enhance the attractiveness of content dissemination.[2]

3.3 Omnichannel Intelligent and Precise Reach

Financial marketing channels exhibit diversified characteristics, with channels such as mobile banking, short video platforms, WeChat communities, offline branches, and customer manager outreach being dispersed and independent. The AI channel attribution analysis algorithm can accurately analyze the channel preferences, active periods, and reach response rates of different customers, intelligently screen the optimal marketing channels and push timing, and achieve "thousand people, thousand channels, timely reach". Priority should be given to reaching young people through short videos and mini programs, while for middle-aged and elderly people, emphasis should be placed on mobile banking, SMS, and offline network outreach. At the same time, real-time optimization of push frequency and content form through A/B testing should be carried out to avoid excessive marketing that may cause customer dissatisfaction and significantly improve marketing click through rates and conversion rates. The A/B testing framework for cross-demographic channel optimization is constructed as follows. First, customers are divided into three distinct demographic cohorts (young credit groups, middle-aged wealth management groups, elderly inclusive finance groups) via multi-dimensional user labels. Second, each cohort is randomly split into control groups (fixed unified push channels) and experimental groups (AI self-adaptive channel matching). Third, unified evaluation indicators including channel click rate, real-time reach success rate and final transaction conversion rate are collected for 4 consecutive weeks. Finally, statistical significance tests are conducted to verify whether AI channel matching brings stable performance improvement for different demographic groups.

3.4 Customer Lifecycle Intelligent Operation and Maintenance

Based on the user lifecycle theory, AI can achieve intelligent operation and maintenance of financial customers throughout the entire process, from potential customer acquisition, initial activation, product conversion, long-term retention, customer fission, and churn warning. Targeting potential customers' intelligent mining needs and pushing adaptive products; Trigger a wake-up mechanism for dormant customers and push exclusive benefits and lightweight products; For customers with high churn risk, predict churn probability through algorithms and carry out personalized maintenance in advance; Targeting existing high-quality customers, we aim to tap into their potential for secondary and multiple consumption to maximize customer value. Compared to traditional manual passive operation and maintenance, AI can achieve 24/7 uninterrupted intelligent operation, significantly improving customer retention and repurchase rates.[3]

To quantitatively evaluate human-machine collaboration efficiency under wealth advisory test scenarios, this paper adopts five standardized observational metrics: 1) average customer response handling time; 2) manual high-value customer service coverage rate; 3) secondary product cross-selling conversion rate jointly completed by AI screening and manual follow-up; 4) daily effective service volume per customer manager; 5) customer satisfaction score of advisory communication. All indicators are tracked on a daily basis to reflect the comprehensive synergy effect of AI pre-screening and manual refined operation.

3.5 Marketing Compliance and Intelligent Risk Prevention and Control

The financial industry has strong compliance and high-risk characteristics. Traditional manual marketing audits have low efficiency and high omission rates, and are prone to problems such as exaggerated advertising, insufficient risk warnings, and illegal marketing. The AI intelligent risk control system can perform real-time compliance verification on all marketing content and behaviors, automatically screen for illegal language, false advertising, and inappropriate guidance content, and intercept illegal marketing materials in real time. At the same time, customers can be classified into risk levels, and it is prohibited to push high-risk financial products to conservative customers, in order to avoid marketing disputes and compliance risks from the source and achieve a two-way balance between marketing innovation and risk prevention.

3.6 Comparative Analysis of Traditional Marketing and AI Intelligent Marketing Effectiveness

To intuitively highlight the innovative advantages and application value of AI intelligent marketing, this article quantitatively compares the comprehensive effectiveness of traditional financial marketing and AI intelligent marketing from seven core dimensions: customer accuracy, customer acquisition cost, content production efficiency,

channel adaptability, risk prevention and control ability, customer conversion rate, and human dependence. The specific results are shown in the Table 1 below.

Table 1. Comparative analysis of traditional marketing and AI intelligent marketing effectiveness

Evaluation Dimension	Traditional Financial Marketing Model	AI Intelligent Marketing Model	Optimization Effect
Customer Targeting Accuracy	Low. Relies on static basic labels with homogenized push marketing.	Extremely high. Dynamic multi-dimensional user portraits realize personalized matching for every customer.	Completely eliminate mismatched marketing and ineffective promotion problems.
Customer Acquisition Cost	High. Manual promotion and blanket customer acquisition lead to severe resource waste.	Low. Precise targeted customer acquisition cuts marketing costs by 30%-50%.	Significantly improve the input-output ratio of marketing.
Content Production Efficiency	Extremely low. Manual creation and review result in long cycles and limited output capacity.	Extremely high. AIGC automatic generation boosts efficiency by more than 10 times.	Support mass and customized content output.
Channel Adaptability	Poor. Fixed-channel push fails to match customer preferences.	Excellent. Intelligently select optimal channels and time slots for omnichannel coordinated reach.	Effectively raise the success rate of customer reach.
Risk Prevention & Control Capacity	Weak. Manual review lags, easily causing compliance loopholes.	Strong. Real-time intelligent verification and full-process risk early warning & interception.	Avoid compliance risks and customer matching risks in marketing activities.
Customer Conversion Rate	Relatively low. Poor demand matching triggers strong customer resistance.	Greatly improved. Demand-oriented push and scenario-based marketing.	The average industry conversion rate rises by 2 to 3 times.
Labor Dependence	Extremely high. The whole process relies on manual operation and judgment.	Low. Human-machine collaboration enables staff to focus on high-end customer operation.	Free up manpower and enhance the value of high-end services.

This article sets up seven static comparison dimensions to visually present the differences in core indicators between two types of marketing models under steady-state conditions, as a basic quantitative reference; However, the transformation of financial marketing has dynamic and non-linear evolution characteristics, and only static dimensions cannot fully depict the evolution laws of the industry. Therefore, a non-linear dynamic evolution logic explanation should be added:

(1)Nonlinear transition characteristics of stages: The intelligent transformation of financial institutions is not a linear improvement, and there are three stages of transition - primary AI tool application (only AIGC content generation), mid-level global data portrait marketing, and high-order adaptive intelligent marketing. The increase in customer acquisition costs and conversion rates in each stage shows a step like growth, rather than a uniform improvement;

(2)Dynamic coupling relationship of variables: There is a non-linear linkage between customer accuracy, risk control capability, and channel conversion. After the data base is improved, the improvement of accuracy will synchronously amplify conversion rates and reduce compliance risks. Single dimensional optimization cannot achieve breakthroughs in marketing effectiveness alone;

(3)Long term dynamic attenuation and iterative balance: The effectiveness of AI marketing models naturally decays with changes in market customer preferences, and needs to rely on continuous algorithm iterations to offset the attenuation effect. Static

tables only capture the optimal steady-state data of the model and cannot reflect long-term dynamic fluctuations.

In summary, the seven dimensional static quantitative comparison is used for horizontal mode benchmarking, combined with the nonlinear dynamic evolution analysis of multi-stage and multi variable coupling mentioned above, to fully cover the static efficiency gap and dynamic evolution laws of financial marketing, taking into account both intuitive quantitative comparison and long-term trend characterization.

As shown in the table above, AI intelligent marketing outperforms traditional marketing models in core dimensions such as precision, efficiency, cost, and risk control. Through technological empowerment, it completely reconstructs the operational logic of financial marketing. Traditional marketing is suitable for standardized, small-scale, and high manpower input traditional scenarios, while AI intelligent marketing is an inevitable trend in the transformation of financial marketing to meet the demands of modern financial markets for scale, refinement, and intelligence.

4 Existing Problems in the Application of AI Intelligent Marketing in the Financial Industry

4.1 The Problem of Data Silos is Prominent, and Modeling Accuracy is Limited

Data is the core foundation of AI intelligent marketing, but currently most financial institutions have obvious data barriers. The data of banking, insurance, and securities business lines are separated from each other, and online behavior data and offline business data cannot be interconnected. At the same time, financial institutions have poor data integration with third-party scene platforms, with a single data dimension and lagging updates. The imperfect data system leads to problems such as missing tags and insufficient dynamism in user profiles, and the accuracy of AI algorithm modeling is limited, making it difficult to achieve ultimate personalized marketing. Some institutions still have problems with intelligent marketing homogenization. In addition, some small and medium-sized financial institutions have insufficient standardization in data collection, with a large amount of dirty and invalid data, further restricting the effectiveness of AI model calculations.[4]

4.2 Highlighting Compliance Risks in Intelligent Marketing

The financial industry has strict data security and marketing regulatory standards, and AI intelligent marketing relies on massive user data for modeling and push. There are potential compliance risks such as customer information leakage, data abuse, excessive marketing, and algorithm discrimination. Some financial institutions have insufficient transparency in AI algorithms and prominent black box decision-making issues, which can lead to marketing discrimination against low net worth and lower tier customers, violating the development concept of inclusive finance. At the same time, the content generated by generative AI is uncertain and prone to compliance defects, information

deviations, and non-standard risk warnings. The imperfect manual review mechanism can easily lead to marketing compliance disputes.[5]

4.3 Insufficient Adaptability of Technology Implementation and Insufficient Deep Cultivation of Scenarios

At present, most small and medium-sized financial institutions have the problem of focusing on technology procurement and neglecting scenario implementation in AI intelligent marketing. Blindly introducing high-end AI marketing systems without localized debugging based on their own customer structure, business characteristics, and regional market features has led to a disconnect between system functions and actual marketing needs, low technology utilization, and the phenomenon of "idle intelligent equipment and traditional marketing still going on". At the same time, most institutional AI applications are focused on basic scenarios such as product push and content generation, with insufficient application in high-end scenarios such as deep customer demand mining, customized financial solution matching, and root cause tracing of churn. The depth of technological empowerment is limited.[6]

4.4 Lack of Composite Talent System

The implementation of AI intelligent marketing requires composite talents who possess financial expertise, artificial intelligence technology, data analysis ability, and marketing operation ability. However, traditional financial practitioners are mostly skilled in traditional business marketing and lack professional abilities in big data analysis, AI model debugging, and intelligent content operation; However, technical talents lack compliance awareness and marketing thinking in the financial industry, leading to a disconnect between technology and business integration. At present, there is a large gap in composite talents in the industry, and the imperfect talent system seriously restricts the iterative upgrading and deep implementation of AI intelligent marketing system.[7]

4.5 Algorithm Iteration Lag and Insufficient Dynamic Adaptation Capability

Financial market policies, customer demands, and market environment are in a dynamic state of change, but some financial institutions have slow AI model iteration and update speeds, and algorithm parameters are fixed for a long time, which cannot adapt to market changes and customer demand upgrades. The model training relies heavily on historical static data, and lacks the ability to predict emerging consumer trends, market hotspots, and changes in customer behavior, resulting in a gradual decline in the effectiveness of intelligent marketing over time and a continuous weakening of the advantages of intelligence.[8]

For long-term tracking of model accuracy decay rates, this study designs a rolling monitoring framework: 1) The test set with fixed multi-group customer samples is retained for monthly cyclic inference; 2) Core indicators including user portrait clustering accuracy, churn prediction AUC and marketing push mAP are recorded every 30 days;

3) The month-on-month decline ratio of each metric is calculated as the model decay rate; 4) A 12-month continuous tracking window is set to record non-linear attenuation rules, and correlation analysis between market fluctuation factors and decay speed is carried out.

5 Financial Industry AI Intelligent Marketing Optimization and Development Trends

5.1 Breaking Down Data Barriers and Building a Comprehensive Data Fusion System

Financial institutions need to accelerate internal data integration, connect various business lines, online and offline data channels, establish unified data collection, cleaning, storage, and application standards, eliminate invalid and dirty data, and improve the dynamic customer data labeling system. On the premise of complying with the Data Security Law and the Personal Information Protection Law, we will integrate third-party data in government, consumer, and daily life scenarios in compliance, enrich data dimensions, and build a comprehensive, real-time, and accurate big data base. Simultaneously building a dynamic iterative AI modeling mechanism, relying on real-time data updates to optimize user profiles and algorithm models, and continuously improving the accuracy of intelligent marketing.

5.2 Improve the Compliance Risk Control System and Achieve Safe and Intelligent Marketing

Build an AI marketing full process compliance control system, enhance algorithm transparency and interpretability, and eliminate issues such as algorithm discrimination and excessive marketing. Establish a generative AI content dual person review and compliance verification mechanism, standardize marketing content output standards, and ensure that all intelligent marketing content is authentic, compliant, and has complete risk warnings. At the same time, we will strengthen customer data security protection, standardize data collection and usage permissions, establish a comprehensive data security system for data encryption, permission control, and risk warning, balance intelligent innovation and compliance risk control, and promote the standardized development of AI marketing.

5.3 Deeply Cultivate Scenario Based Implementation and Promote the Deep Integration of Technology and Business

Abandoning the development model of blindly piling up technology, based on the business positioning, customer groups, and regional characteristics of financial institutions, we will customize AI intelligent marketing solutions that are suitable for them. Large financial institutions focus on customized services for high-end customer groups, intel-

ligent marketing layout for the entire ecosystem, and deeply cultivate high-end scenarios such as intelligent investment advisory, private banking customization, and comprehensive customer operation and maintenance; Small and medium-sized city commercial banks and rural commercial banks are based on the local sinking market, relying on AI to achieve precise marketing of inclusive finance and refined operation and maintenance of local customers, creating differentiated intelligent marketing advantages, avoiding homogeneous competition, and maximizing the release of technological empowerment value.

5.4 Cultivate Versatile Talents and Improve the Talent Guarantee System

Build a talent cultivation system that integrates finance, technology, and marketing, conduct specialized training for in-service employees internally, and enhance the data analysis and intelligent tool application abilities of traditional marketing personnel; Introduce professional talents in artificial intelligence, big data, and intelligent operations to optimize team structure. Establish a cross departmental collaborative work mechanism, promote deep linkage between the technology department and the marketing and business departments, break down barriers to technology implementation, achieve deep integration of AI technology and financial marketing business, and provide talent support for the iteration of the intelligent marketing system.

5.5 Dynamic Algorithm Iteration to Build an Adaptive Intelligent Marketing System

Establish a normalized iteration mechanism for AI models, combined with market policy adjustments, changes in customer demand, and marketing effectiveness data, to optimize algorithm parameters in real time, update model logic, and enhance the system's dynamic adaptation capability. By relying on reinforcement learning technology, AI systems can autonomously learn successful marketing cases and failure experiences, continuously optimize customer reach strategies, content generation logic, and demand prediction accuracy, build an adaptive, self iterative, and self optimized smart marketing system, and promote the upgrading of financial marketing from intelligence to intelligence.

6 Conclusion

The deep application of artificial intelligence technology has completely reconstructed the marketing model and operational logic of the financial services industry. AI intelligent marketing, with its core advantages of precision, efficiency, low cost, and full process risk control, has solved the pain points of traditional financial marketing, such as extensive, homogeneous, and low conversion, and has become the core lever for digital transformation of financial institutions. This article systematically summarizes the ap-

plication value of AI intelligent marketing in five core scenarios: customer segmentation, content production, channel outreach, full cycle operation and maintenance, and compliance risk control. It quantitatively compares the effectiveness differences between new and old marketing models, and clarifies the core issues in the current industry, such as data barriers, compliance risks, insufficient scene adaptation, talent shortage, and lagging algorithm iteration.

In the future, AI intelligent marketing in the financial industry will continue to upgrade towards data globalization, risk control standardization, scene depth, talent specialization, and algorithm adaptation. Financial institutions need to focus on their own development positioning, break down barriers to the integration of technology and business, balance innovative development and compliance risk control, deeply cultivate refined and differentiated intelligent marketing, fully unleash the technological empowerment value of artificial intelligence, promote the high-quality and intelligent transformation of the financial marketing system, and help the financial industry achieve multiple goals of improving quality and efficiency, empowering inclusiveness, and compliant development.

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