Adobe Summit

WEDNESDAY, MARCH 19 / 1:00PM

A Tax Transformation: How H&R Block and Adobe Martech Improved Engagement

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H&R Block

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VP, AI Integrations & Emerging Technologies
Merkle

AGENDA

Project Overview: H&R Block's Transformative Journey

Experience Enablement Capability: Partnership with Merkle and Adobe

HRB – Modernized Stack

Initial Use Cases: MVP and Expansion

Adaptive Experiences with AI: Moving Beyond Traditional Marketing

Key Takeaways - Summary of Key Points

Q/A

H&R Block Overview

- **Founded:** 1955 by Henry and Richard Bloch
- **Headquarters:** Kansas City, Missouri, USA
- **Industry:** Tax Preparation Services
- **Global Reach:** Over 10,000 retail tax offices worldwide
- **Tax Returns Prepared:** More than 950 million since inception
- **Employees:** Approximately 80,000 during tax season
- **Key Services:**
    - In-person tax preparation
    - Online tax filing
    - Small business services
    - Financial products (e.g., Spruce, Emerald Card)

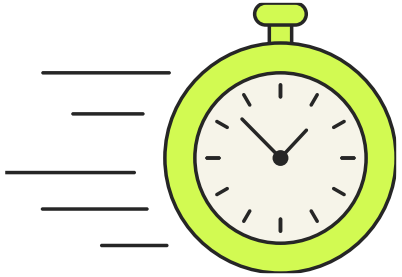
CX Pillars – The 4 E's

Expertise

We provide our customers with data-driven insights, answer their questions, prepare their taxes accurately, and help them plan for the future, building trust in our expertise.

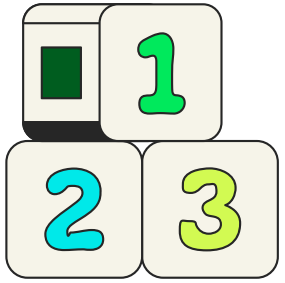
Empathy

We craft a personalized service around each customer's preferences and needs to make them feel cared for.



Expectations

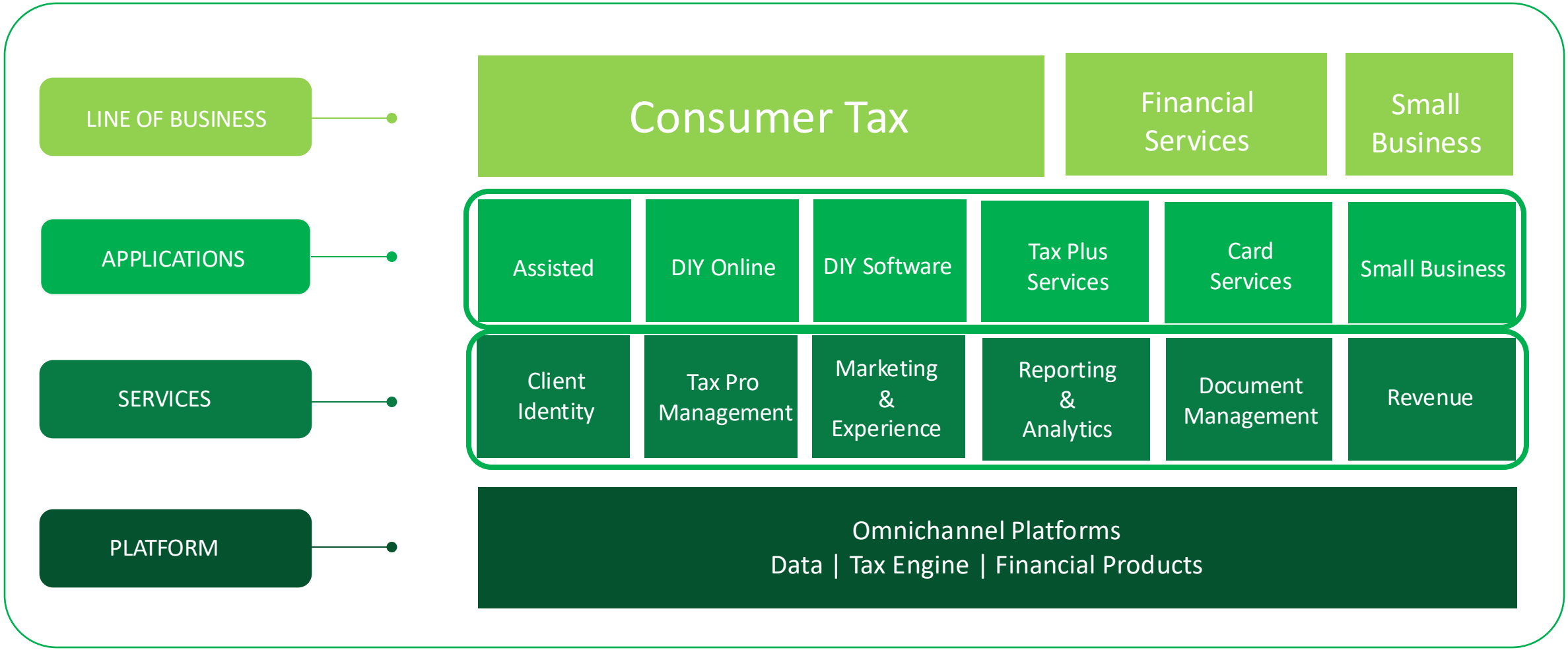
We set clear expectations for our customers in our process, timing, and pricing, increasing their confidence in our overall service delivery.



Ease

We leverage our best-in-class digital tools and expert help to delight our customers with less work.

HRB Transformative Journey



MERKLE
a dentsu company

“Over the next ten years, great customer experiences will separate leading brands from the rest of the pack.

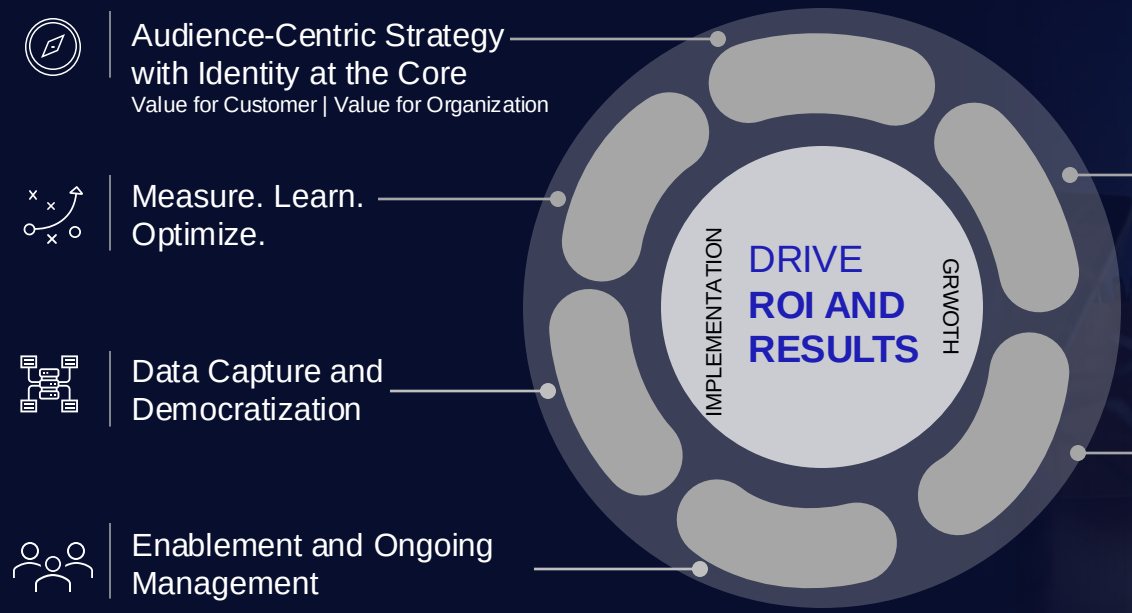
As customer expectations continue to rise it’s up to us, as leaders of brands and businesses, to rise to the challenge and prioritize customer-centricity.”

Pete Stein
President, Merkle Americas; Global President Merkle; Global Practice President - CXM

WHY MERKLE

We don’t just implement a CDP

We lead with audience strategy and person-based identity at the center of customer experiences to help brands activate more personal experiences that drive the business impact and value.



- **Audience-Centric Strategy with Identity at the Core**
  Value for Customer | Value for Organization
- **Measure. Learn. Optimize.**
- **Data Capture and Democratization**
- **Enablement and Ongoing Management**
- **Enhance Customer Experience and Satisfaction**
- **AI Automations & Integrations to boost employee productivity and streamline operational efficiencies.**

Partnership with Merkle

Adobe Health Check

1 Learn & Discover

Understand the current state of technology, process, and business vision

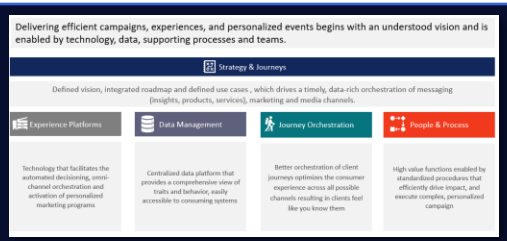
2 Assess & Strategize

Assess current State verses Future

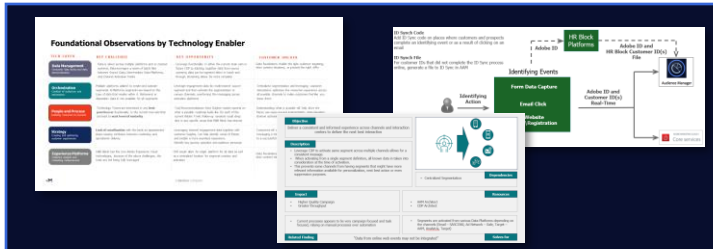
3 Health Check & Recommendations

Produce a Current State Heath Check

Interviews and Discussion Sessions with Key Stakeholders



Current State Process and Technology Evaluation, Findings, and Implications



Integrated Recommendations and Summary

Our guiding principles create measurable success

Our methodology is practical and combines our collective capabilities across data, decision-making, people, process, and technology.

Make it
BIGGER

Make it
BETTER

Make it
WORK

FAST START

LAY THE FOUNDATION

Use case launch

Feature expansion

Brand expansion

Channel expansion

NORTH STAR

Motivate clients to act with confidence along their personalized H&R Block journey with expert care in any channel, at any time, before, during and after the tax experience

Health Assessment

Adobe Health Assessment

Health check on HRB current Adobe Stack and provide gap assessment

Next Steps:

1	**MARKETING CDP (Orchestration & Digital marketing)**	• Platform selection • Licensing & contracts	CDP evaluation & recommendation
2	**IDENTITY RESOLUTION**	• Solve for current dependence on cookie-based platforms • Roadmap towards people-based platforms	Provide Merkury Overview and POC
3	**CUSTOMER JOURNEY DEVELOPMENT**	• Prioritize high priority journeys • Design high priority journeys & tactics	Journey Development Consulting
4	**MARTECH ARCHITECTURE PLANNING**	• Finalize critical data sources • Define integration point for enterprise identity • Design Azure-based martech architecture	Architecture Readiness and Recommendation

5

MARKETING CDP IMPLEMENTATION

CDP Implementation

CDPs are Considered the Next Step for Marketing

Challenges We Hear

- Getting identity right **across channels** and **platforms**
- Understanding and **enabling your customer data** across platforms
- **Orchestrating personal experiences** between online and offline

Brands Talking About CDPs

99%

Brands Actively Utilizing a Customer Data Platform

46%

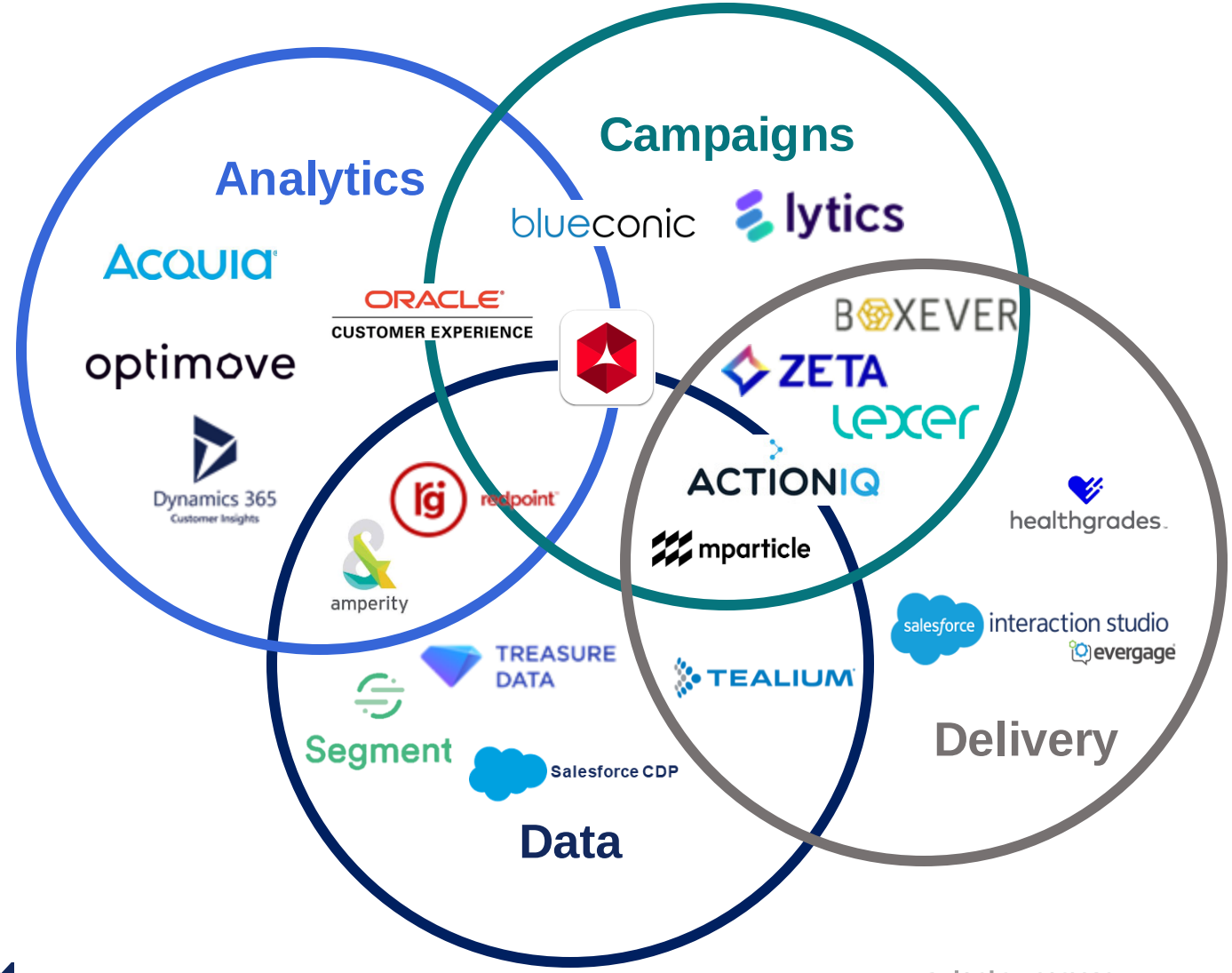
Merkle 2021 Fall Customer Engagement Report

Brands in the Market for a Customer Data Platform

53%

Merkle 2021 Fall Customer Engagement Report

CDP Capabilities by Vendor



DELIVERY

Data assembly, analytics, customer treatments, and message delivery. Delivery is typically through email, Web site, CRM, or several of these

CAMPAIGNS

Treatments are personalized messages, outbound marketing campaigns, real time interactions, or product or content recommendations for individual users

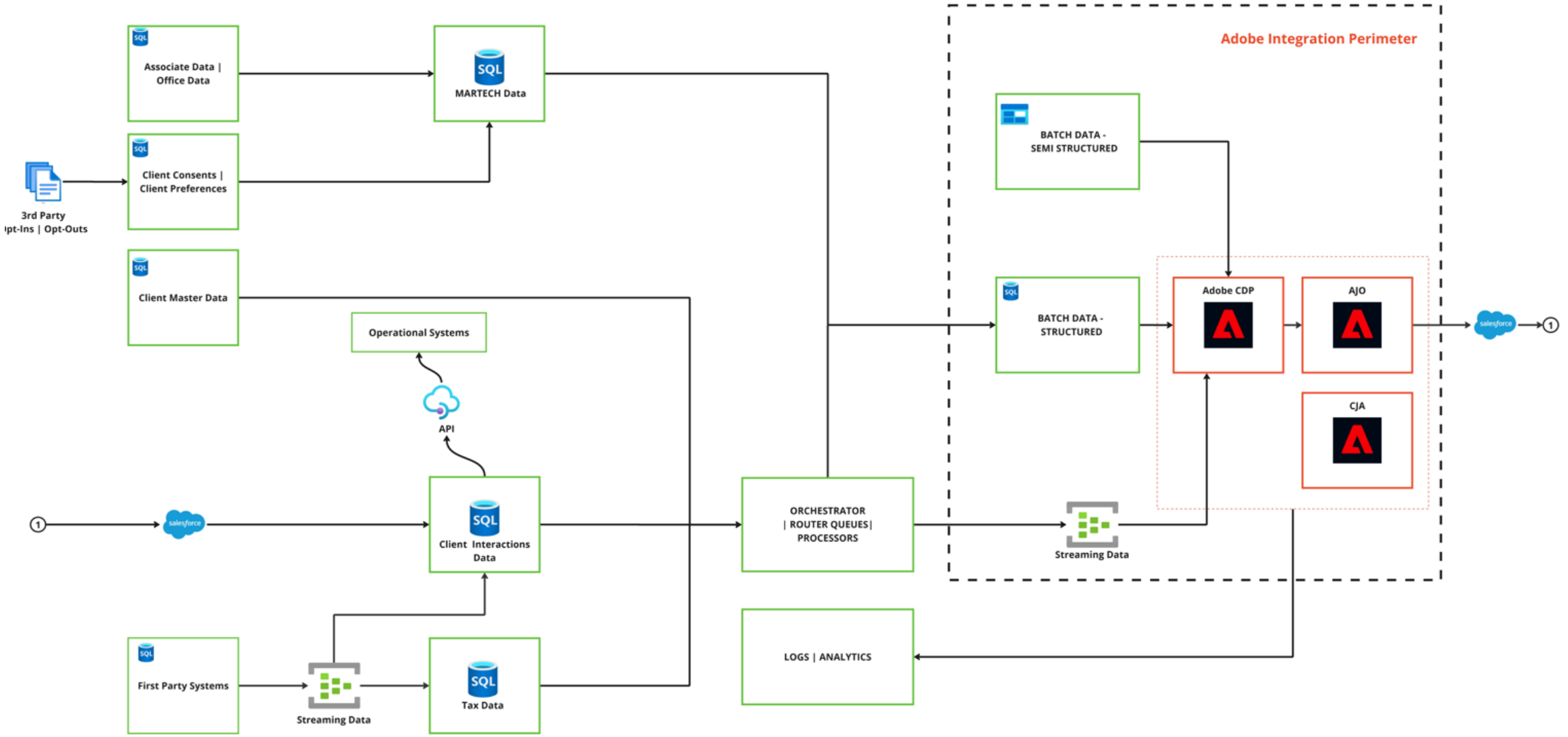
ANALYTICS

Applications include customer segmentation and sometimes extend to machine learning, predictive modeling, revenue attribution, and journey mapping

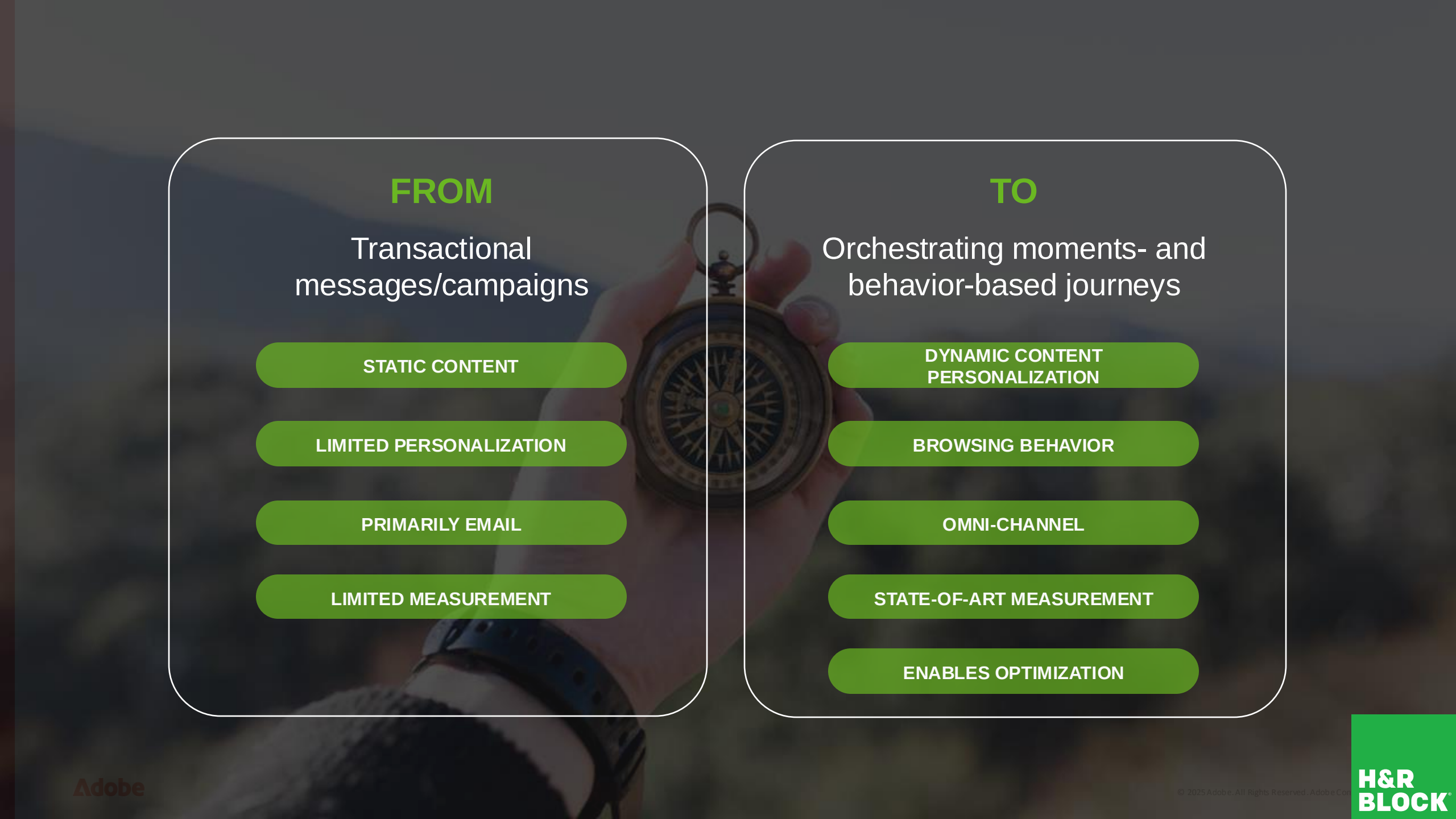
DATA

Gather customer data from source systems, link data to customer identities, and store results in a persistent database available to external systems.

HRB Modernized Tech Stack



HRB: Initial Use Cases and Expansion



FROM

Transactional messages/campaigns

- STATIC CONTENT
- LIMITED PERSONALIZATION
- PRIMARILY EMAIL
- LIMITED MEASUREMENT

TO

Orchestrating moments- and behavior-based journeys

- DYNAMIC CONTENT PERSONALIZATION
- BROWSING BEHAVIOR
- OMNI-CHANNEL
- STATE-OF-ART MEASUREMENT
- ENABLES OPTIMIZATION

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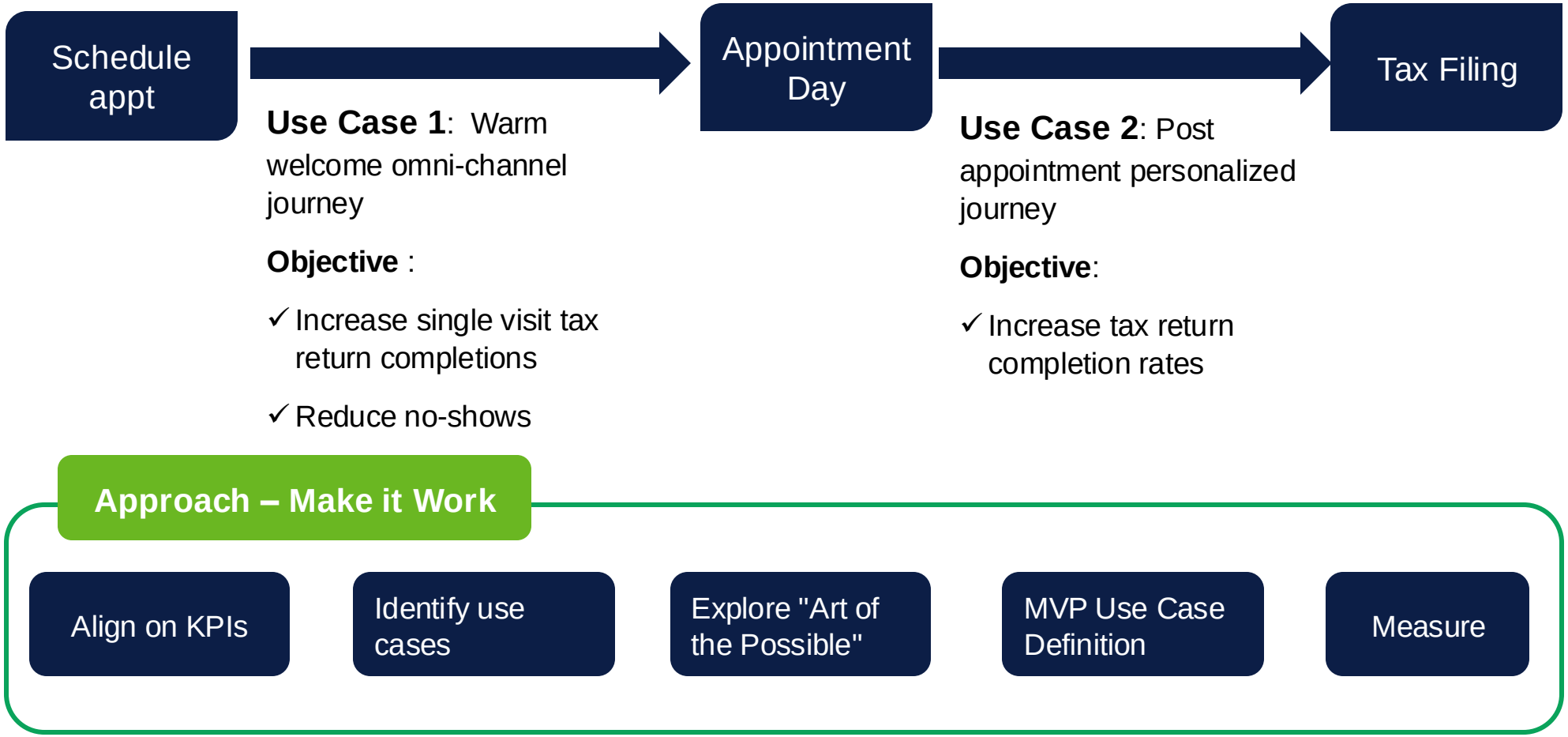
H&R BLOCK

Drive Tax Return Completion Rates through Personalized Journeys

Your typical in-person tax return journey:



H&R BLOCK

Redefining Customer Experience with Real-Time, Unified Data

BUSINESS CHALLENGE

H&R Block needed to **unify historical and real-time data** to enhance customer engagement, improve appointment conversions, and streamline tax filing journeys. Challenges included fragmented data sources, limited personalization, and opportunities in appointment lifecycle tracking.

MERKLE SOLUTION

Merkle partnered with H&R Block to implement Adobe Experience Platform (AEP), integrating historical data from Microsoft Azure with real-time Web SDK signals to power data-driven engagement strategies.
Key initiatives included:

- **Real-Time Omnichannel Journeys:** Seven-touchpoint email journey triggered by Azure Event Hubs and Web SDK signals, ensuring seamless customer communication.
- **Identity & Audience Management:** Established 20+ segments and 4M profiles in AEP for targeted personalization.
- **Post-Appointment Follow-Ups:** Automated journeys reminding customers of pending documents, payments, and signatures to drive completion rates.

6% ▼
Decrease in number of appointment cancellations

7% ▼
Decrease in number of customers who did not show up to their scheduled appointment

PARTNER

Adobe

CDP Maturity and Expansion

Making marketing a stronger growth engine for HRB

NOW | NEAR | NEXT

Foundational

In-housing data ownership and infrastructure

Developing

Test and Learn to make an impact, More optimization and personalization

Intermediate

Org evolution and Omnichannel journeys

Advanced

Fully optimized and automated investment, Outcomes and personalized experiences

Adaptive Experiences

Using Agents to drive a new level of Customer Experience

MERKLE

AI is changing the way organizations approach Personalization & Customer Experience

1 AI will accelerate

the shift from traditional marketing to
ADAPTIVE EXPERIENCES

2 A shift from

Co-pilots and AI assistants to smart agents will revolutionize customer interactions.

3 Combining CDP

& Content at Scale will drive
ADAPTIVE EXPERIENCES

Adaptive Marketing Maturity powered by AI and Agents

GenAI & Agents Boost Maturity Towards Adaptive Experiences As The New North Star

MATURITY

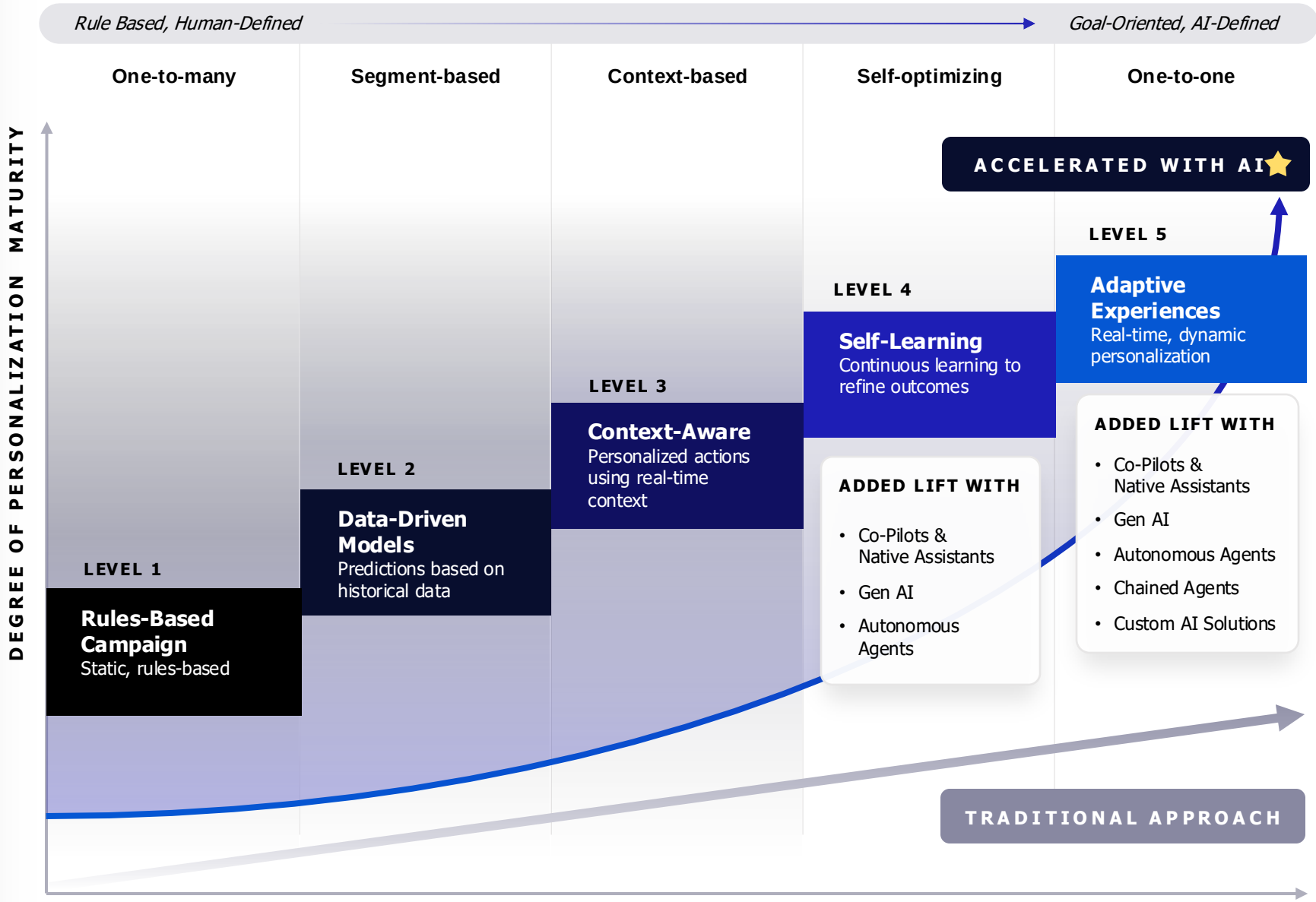
Opportunity Areas

With MarTech:

- Dynamic Website Optimization
- Next-best Action Recommendations
- Personalized Web Content Recommendations
- Real-time,, Omni-channel Marketing
- Predictive Content & Journey Mapping
- Real-time Product Catalog for Inventory Updates

With Co-Pilots & Agents:

- Knowledge Base & How-To
- Insights & Data Democratization
- Guided Scripts for History Lookup
- Model & Rule Based NBX
- Workflow Automation
- Content Operations at Scale
- Self-optimizing Customer Service Chatbot
- Prompt Based GenAI For Content Ideation



Adaptive Marketing Maturity powered by AI and Agents

Advancing AI maturity requires adapting both technology capabilities and strategy.

WHAT
Learn, Adapt & Tailor Experiences

HOW
Integration, Automations & Gen AI

Segment & Rules Based Campaigns

AI Agentic Solutions

Dynamic, 1:1 Personalization

Rules-Based Campaign	Data-Driven Models	Context-Aware	Self-Learning	Adaptive Experiences
Static, rules-based	Predictions based on historical data	Personalized actions using real-time context	Continuous learning to refine outcomes	Real-time, dynamic personalization

Supercharge, Automate, & Autonomously Perform Actions

Agentic Solutions Push Capabilities Towards Dynamic Experiences

HOW DO WE GET THERE?

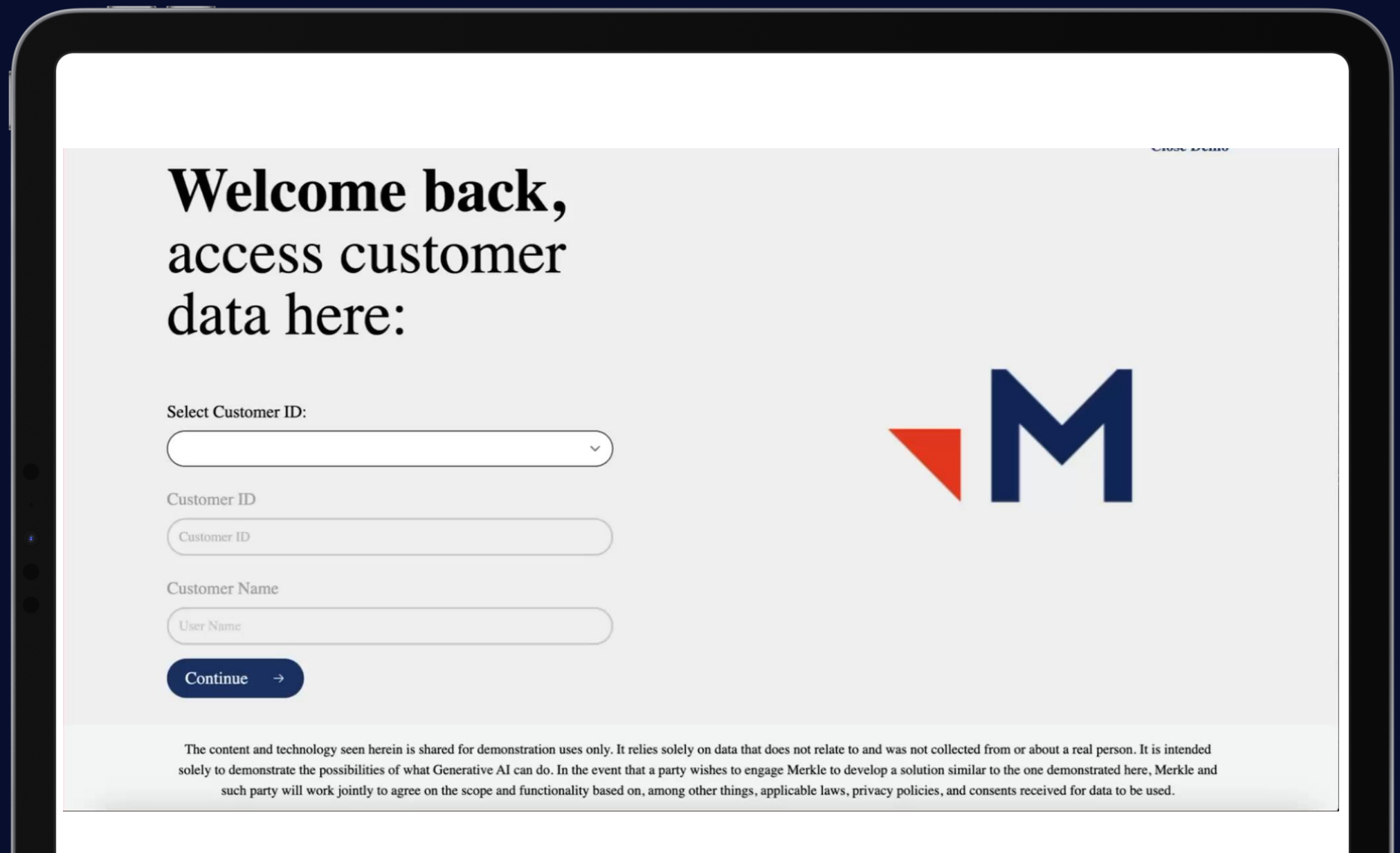
Our Approach & Guiding Principles

Start Small and Expand

	FAST START	Make it WORK	Make it BETTER	Make it BIGGER
LAY THE FOUNDATION	Use case launch	Feature expansion	Brand expansion	Channel expansion
EXAMPLES				
Intelligent AI Virtual Assistants that automate tasks Improve information access and workflow efficiencies	Smart Bot with AI	Leveraging data in Data Lake for siloed Use Cases.	Management of unstructured and structured data sources.	
Utilizing RT data & Sentiments to drive Next Best Experience (NBX) Mature from traditional marketing to Adaptive Experiences	Utilize native platform features	Supercharge Call Center/in-store Rep with guided welcome script	Adapt offers, personalized 1-1 Creative, Email, Landing Pages	

Customer Service AI AGENT:

GENAI UTILIZING AEP, MERKURY, AJO OFFERS



Customer Service AI AGENT:

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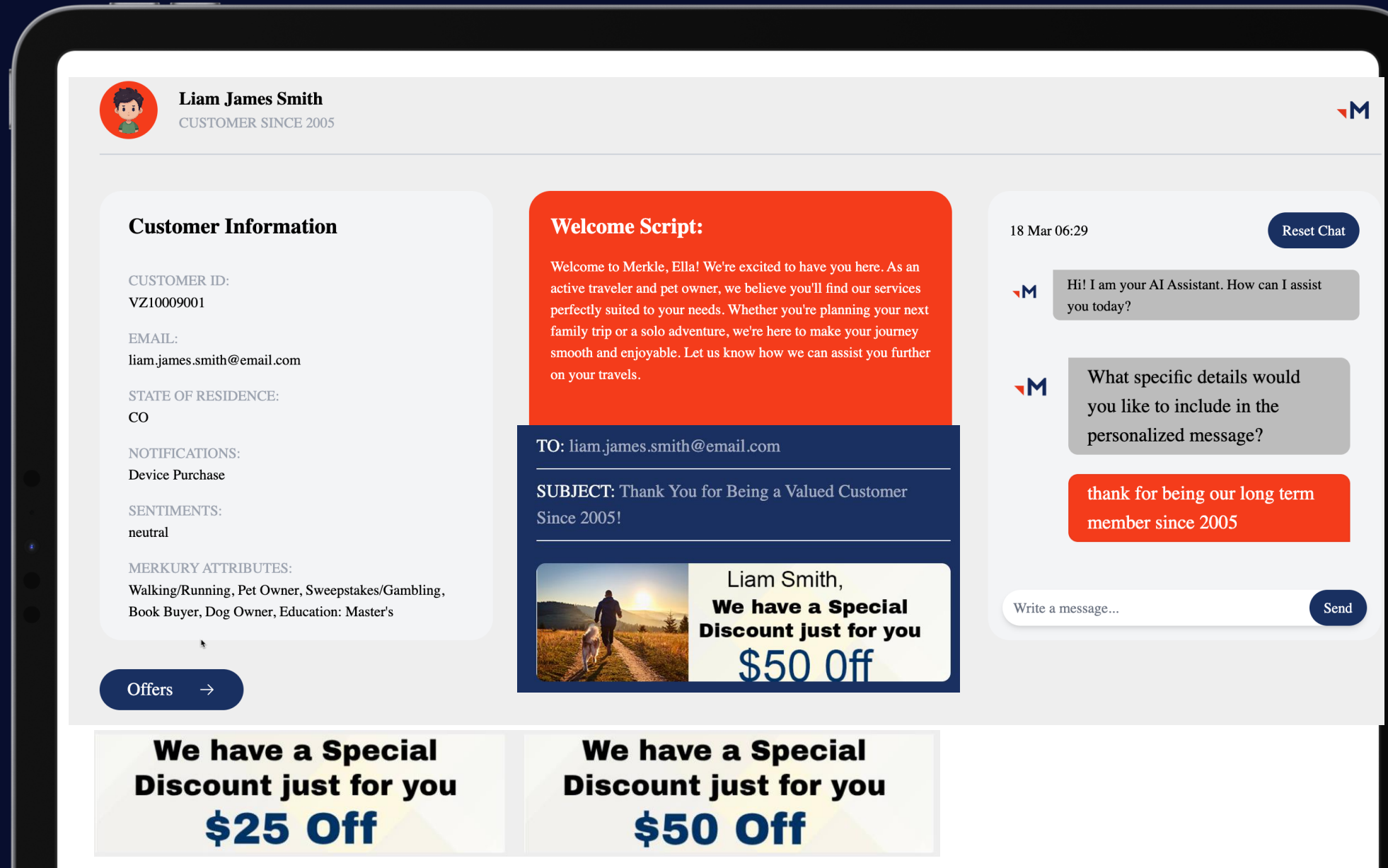


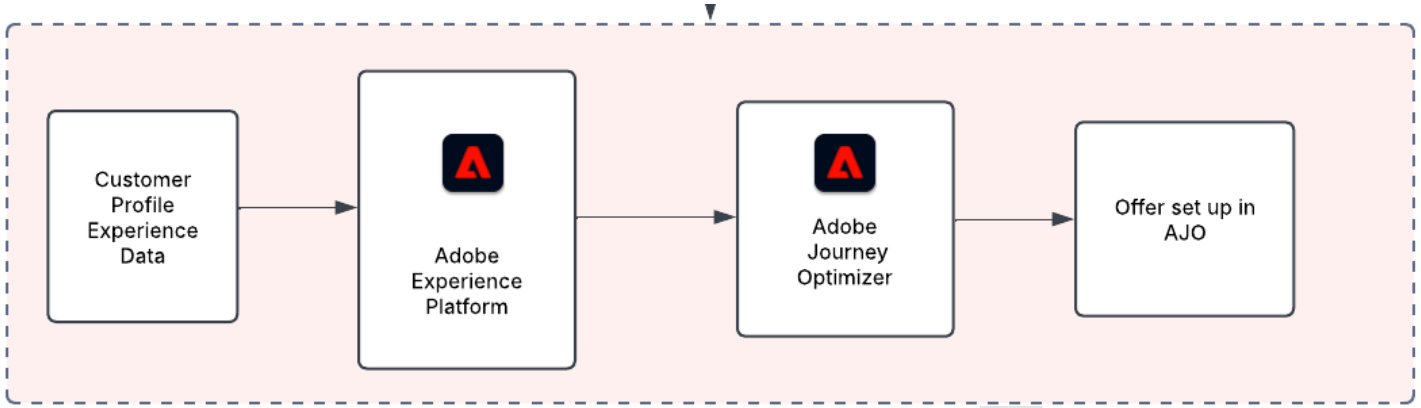
Architecture

INPUT FEEDS

MERKURY
(Data Attributes)

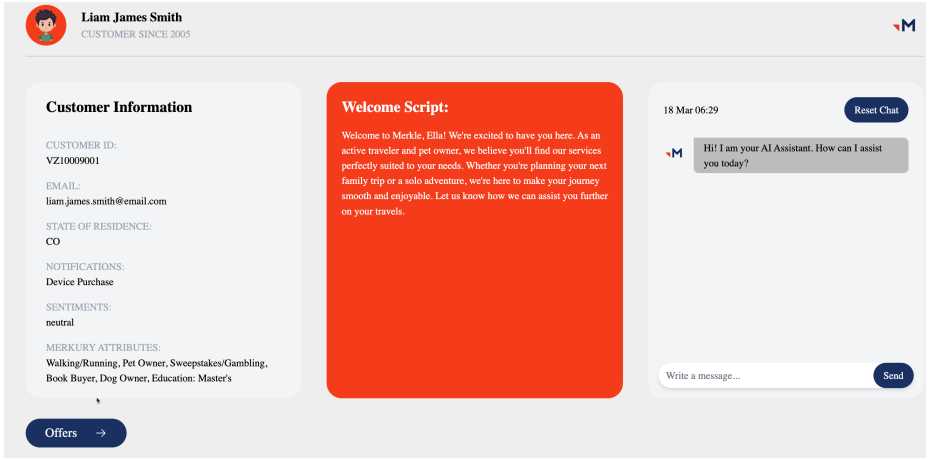
Customer Sentiment

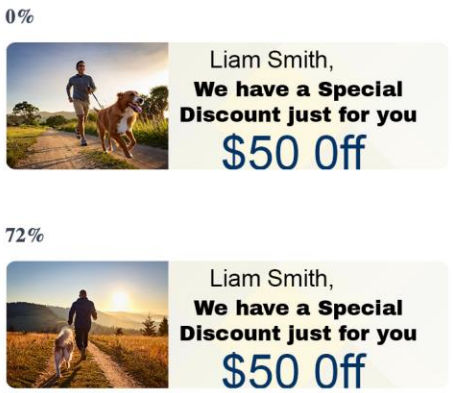
qualtrics



Adobe Journey Optimizer

ACTIVATE





Key Takeaways Successful Adobe AEP Journey

01

Contract

02

User Upskilling

03

Business Use Cases

04

Data Readiness & InfoSec Security

05

How to be successful with CDP

Q/A

Visit Booth #1135

Sameer Agarwal

VP of Technology – Enterprise Architecture and Platforms

H&R BLOCK

Jas Singh

VP of AI & Emerging Technology

MERKLE

Join us at additional sessions today:

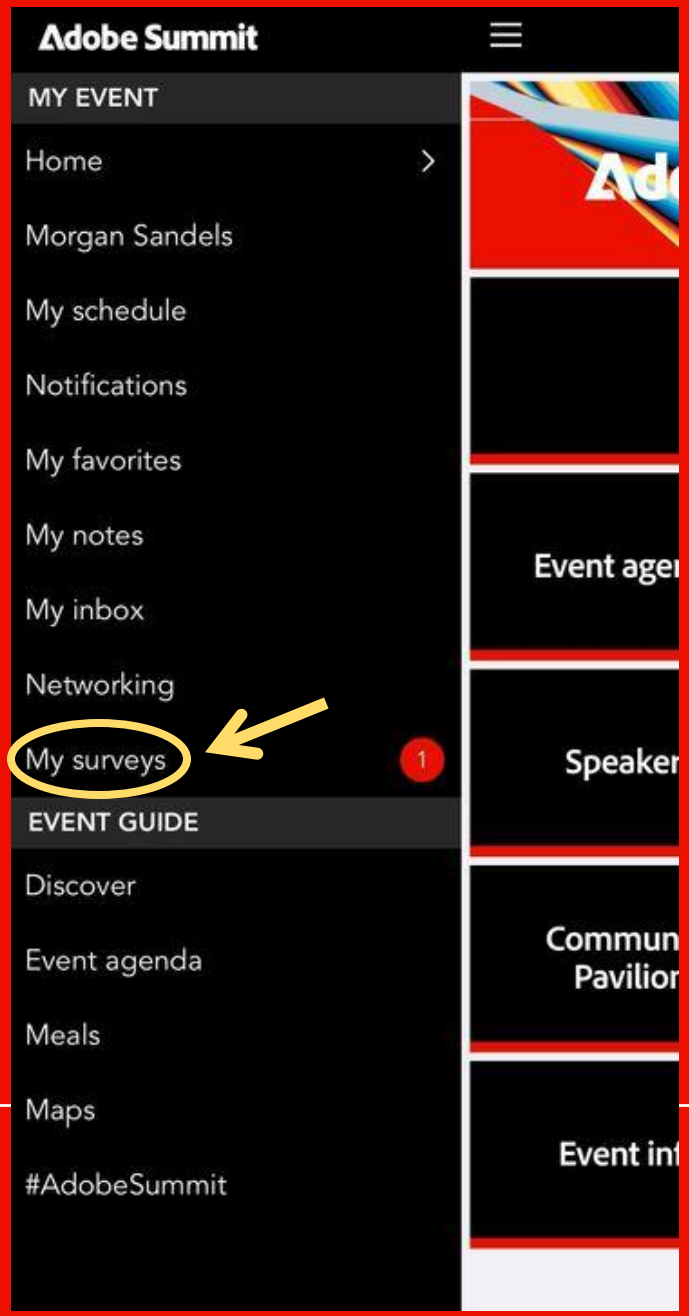
Breakout session

Celestyal Cruises: Chartering the Fast Track to Hyper-Personalization – **2.30pm in Delfino 4101A**

Theater Session

Riding a Content Supply Chain Wave: From Getting Started to Best Practices – **4.30pm in the Exhibit Hall**

Thank you



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Session prize (one per session)
$20 Starbucks gift card

Grand prize (one per day)
Bose QuietComfort Ultra Headphones

How we support

1. Strategy and Planning
2. Implementation Support
3. Audience Management
4. Organizational Adoption
5. Managed Service/ Optimization
6. Advisory Services

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