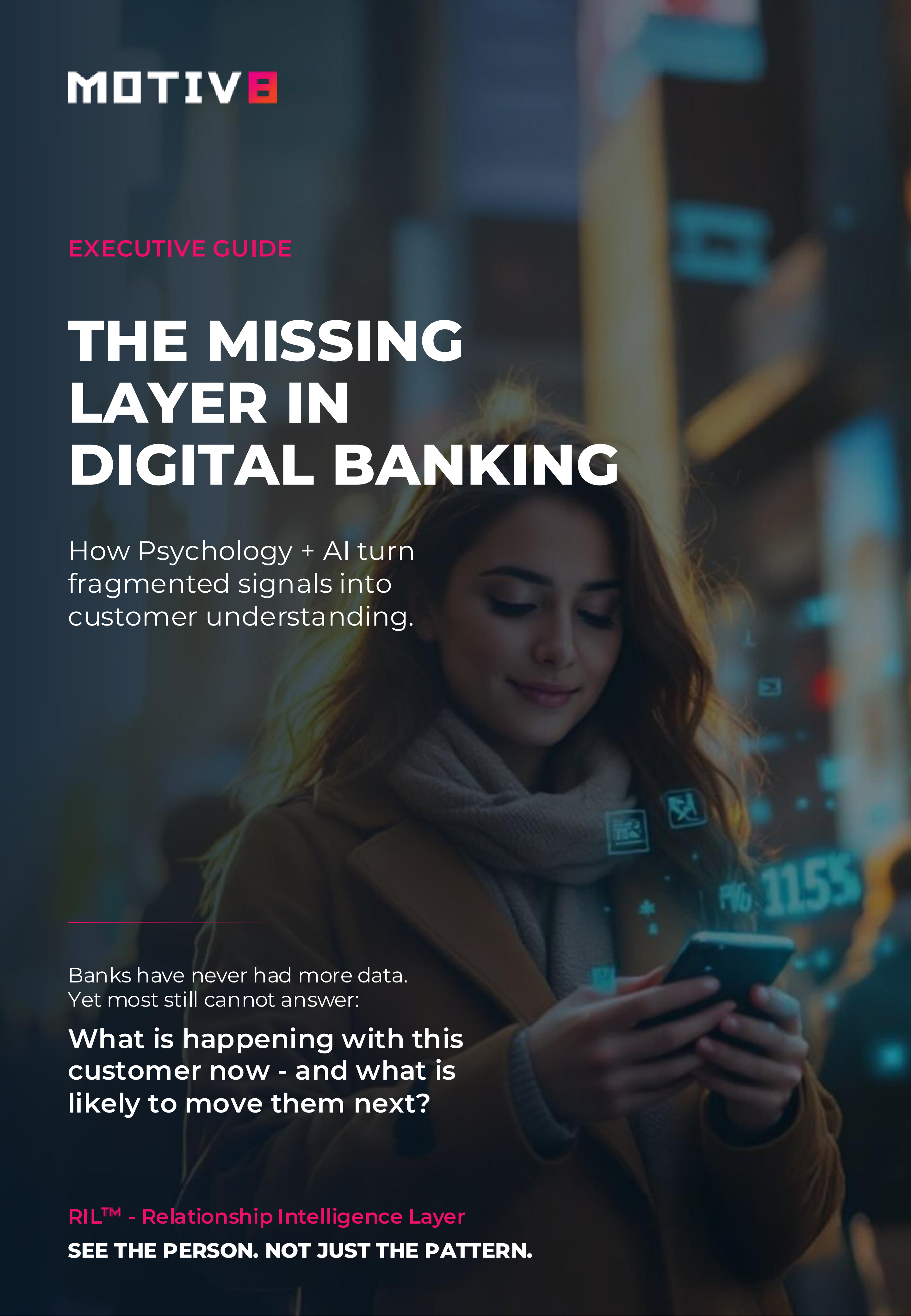


MOTIV8

EXECUTIVE GUIDE

THE MISSING LAYER IN DIGITAL BANKING

How Psychology + AI turn fragmented signals into customer understanding.

Banks have never had more data.
Yet most still cannot answer:

What is happening with this customer now - and what is likely to move them next?

RIL™ - Relationship Intelligence Layer

SEE THE PERSON. NOT JUST THE PATTERN.

THE SIGNAL-TO-UNDERSTANDING GAP

The signals are everywhere. The customer picture is not.

Every click, pause, repayment, service interaction and change in usage creates a signal. Banks already capture many of these signals – but usually inside separate systems, each optimized for a different task.

A credit model evaluates risk. A campaign platform measures response. A CRM records interactions. Product analytics track usage. Each system sees part of the customer, but few consolidate those signals into a coherent view of the customer's current situation.

The missing capability is not more data. It is a layer that interprets what multiple signals mean together, in context and over time.

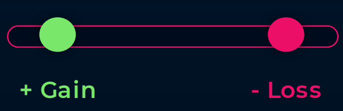
Relationship Intelligence connects signals into an evolving understanding of the person behind the data.

WHY THE SAME DATA CAN LEAD TO DIFFERENT DECISIONS

Human decisions are contextual, psychological and dynamic.

Decades of behavioral research show that action cannot be explained by objective information alone. How information is perceived, the burden of choice and the customer's sense of control all influence whether intention becomes action.

1



FRAMING CHANGES CHOICE

Equivalent outcomes can produce different decisions when presented as gains or losses. The offer may be the same; the psychological experience is not.

Tversky & Kahneman, 1981

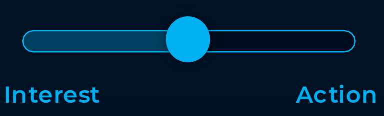
2

CHOICE CAN CREATE FRICTION

More options can attract attention yet make action harder in some contexts. Later research shows the effect depends on the person, task and decision environment.

Iyengar & Lepper, 2000; Scheibehenne et al., 2010

3



INTENTION IS NOT READINESS

A customer may value an outcome and still feel unable, uncertain or unprepared to act. Perceived control helps explain the gap between interest and behavior.

Ajzen, 1991

Past behavior is valuable.
But it is not the whole decision context.

Research foundations are conceptual and do not independently evaluate Motiv8AI or RIL.

A USEFUL CONCEPTUAL PARALLEL

From detecting events to understanding the customer's situation.

Research on situation awareness distinguishes between perceiving what is happening, comprehending what the signals mean together and projecting what may happen next. Financial systems are strong at detecting events. The strategic gap is turning those events into customer context.

1 PERCEPTION

WHAT HAPPENED?

- Payment delayed
- Offer opened
- Onboarding stopped

2 COMPREHENSION

WHAT DOES IT MEAN?

- Pressure or distraction?
- Interest or uncertainty?
- Change in risk?

3 PROJECTION

WHAT MAY HAPPEN NEXT?

- Proceed or abandon?
- Engage now or wait?
- Risk or opportunity?

A signal tells you that something happened.

Relationship Intelligence helps explain what it may mean – and what may happen next.

Conceptual parallel based on Endsley, M. R. (1995), Human Factors, 37(1), 32-64. DOI: 10.1518/001872095779049543

THE MISSING INTERPRETATION LAYER

From fragmented signals to a living customer understanding.

A unified data platform can bring information into one place. That does not automatically explain what the information means for this specific person. RIL™ combines Psychology, Behavioral Science and AI to interpret signals across sources and over time.

1 CUSTOMER SIGNALS

App behavior, interactions, transactions, CRM context, timing and engagement patterns.

2 PSYCHOLOGY + AI

Psychology defines which human factors matter. AI consolidates the signals consistently and at scale.

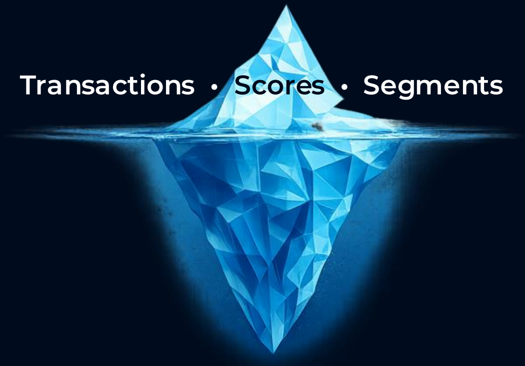
3 EVOLVING UNDERSTANDING

Motivation, confidence, hesitation, risk orientation, intent, readiness and behavioral change.

4 ACTIONABLE DECISIONS

Insights, scores, audiences and guidance for existing decision systems, teams and AI agents.

VISIBLE DATA



RIL™

THE HUMAN CONTEXT

Motivation • Intent
Readiness • Confidence
Risk orientation • Change

DECISION-READY CUSTOMER UNDERSTANDING

RIL does not replace traditional data.
It adds the context needed to understand what may move the customer next.

ONE INTELLIGENCE LAYER. MULTIPLE DECISIONS.

Relationship Intelligence improves how the institution interprets and acts on customer context.

The same human understanding can support different teams without becoming another disconnected point solution.

CREDIT & RISK

Add behavioral context to existing models, especially where traditional information is limited or changing. RIL can help identify customers who deserve a second look, recognize early shifts in risk and support more responsible growth.

- More precise approvals
- Earlier risk signals
- Thin-file understanding

ENGAGEMENT & GROWTH

Move beyond segment-level personalization. RIL helps determine which benefit is relevant, how it should be communicated and whether the customer is ready to engage - reducing friction rather than increasing message volume.

- Product matching
- Motivation-aligned communication
- Activation and retention

CUSTOMER INTELLIGENCE & AGENTS

Create a coherent view of motivation, intent and readiness across the customer lifecycle. Advisors, bots and AI agents gain guidance on how to engage each person - not only access to product and transaction data.

- Decision-ready profiles
- Audience discovery
- Human context for AI agents

The opportunity is not to send more messages or automate more events. It is to make better decisions of, what and when that draws the most engagement, starting from the first reaction to the choice satisfaction.

UNDERSTANDING PEOPLE CREATES MEASURABLE VALUE

Selected outcomes from controlled deployments and customer implementations.

The impact varies by use case, population, available data and implementation design. The consistent principle is that traditional financial intelligence becomes more powerful when enriched with behavioral and psychological context.

+30%
APPROVALS
within selected customer populations

UP TO 50%
DEFAULT REDUCTION
in specific use cases

UP TO 2×
RESPONSE RATE
with motivation-aligned communication

+40%
PRODUCT ACTIVATION
in selected campaigns

BUILT FOR FINANCIAL INSTITUTIONS

Relationship Intelligence must be valuable, explainable and suitable for regulated environments.

✓ **PRIVACY-FRIENDLY**
Controlled processing and pseudonymized signals.

✓ **EXPLAINABLE**
Outputs designed to support review and governance.

✓ **COMPLEMENTARY**
Works alongside existing models, data and policies.

✓ **FAST TO VALUE**
Designed for integration without replacing core infrastructure.

Selected Motiv8AI outcomes. Results vary by case, population, data and implementation design.

MOTIV8

THE NEXT BANKING INFRASTRUCTURE LAYER

Financial systems were built to process transactions. The next generation will also need to understand relationships.

Events →	Context
Data points →	Customer situations
Segments →	Individuals
Automation →	Better judgment
Static profiles →	Evolving understanding

See the Person. Not Just the Pattern.

Explore where Relationship Intelligence can create value across credit, risk, engagement and customer intelligence.

www.motiv8ai.com

RESEARCH FOUNDATIONS

Selected studies informing the conceptual framework.

These studies support the broader principles of contextual decision-making, intention, choice architecture and situation awareness. They do not independently evaluate Motiv8AI or RIL.

1 **Tversky, A., & Kahneman, D. (1981).**

The Framing of Decisions and the Psychology of Choice. Science, 211(4481), 453-458. DOI: 10.1126/science.7455683

2 **Ajzen, I. (1991).**

The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes, 50(2), 179-211. DOI: 10.1016/0749-5978(91)90020-T

3 **Iyengar, S. S., & Lepper, M. R. (2000).**

When Choice Is Demotivating: Can One Desire Too Much of a Good Thing? Journal of Personality and Social Psychology, 79(6), 995-1006. DOI: 10.1037/0022-3514.79.6.995

4 **Scheibehenne, B., Greifeneder, R., & Todd, P. M. (2010).**

Can There Ever Be Too Many Options? A Meta-Analytic Review of Choice Overload. Journal of Consumer Research, 37(3), 409-425. DOI: 10.1086/651235

5 **Endsley, M. R. (1995).**

Toward a Theory of Situation Awareness in Dynamic Systems. Human Factors, 37(1), 32-64. DOI: 10.1518/001872095779049543

Editorial note: The guide uses research to explain why isolated data points do not provide a complete understanding of the customer's decision context. Motiv8AI performance claims are based on its own deployments and implementations.