



TAZI

TAZI MicroSegmentation Solution

Powered by AI Agents Grounded in Explainable
Predictive Solutions and Business Experts

December, 2025

www.tazi.ai

Executive Summary

In an era of growing marketing sophistication, financial institutions struggle to maintain competitive edge and do so with matching the dynamic nature of the client base. Traditional segmentation—grouping clients solely by demographic data such as age or balance—often fails to capture the nuance of each client’s financial needs. The **TAZI MicroSegmentation Solution** utilizes machine learning to create dynamic "Micro-Segments" to enable banks and wealth managers to move beyond broad labels and engage clients using highly personalized, profitable strategies.

The Challenge: Beyond Static Demographic Labels

Advisors and marketers often rely on narrow, point-in-time client lists (e.g., \$500k in deposits) but not what they need or who they are. Without understanding behavioral nuances. For example, with the recent Fed increase in rates would you predict clients who own homes to change their buying patterns or savings habits? Are your clients who are 5 years out of college building savings - based on their spending and savings habits? Financial institutions need to better understand their customers to serve them better, and this needs to be automated, at scale.

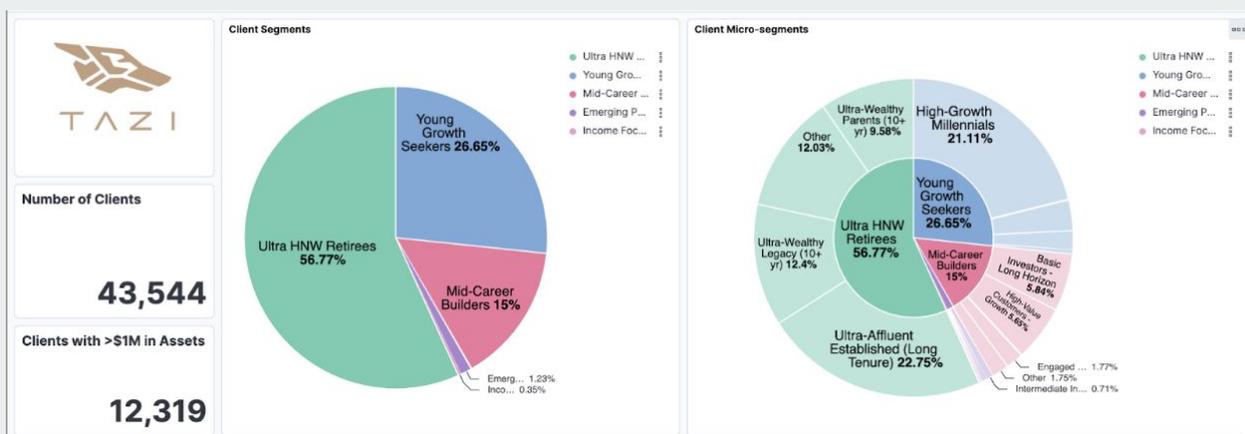
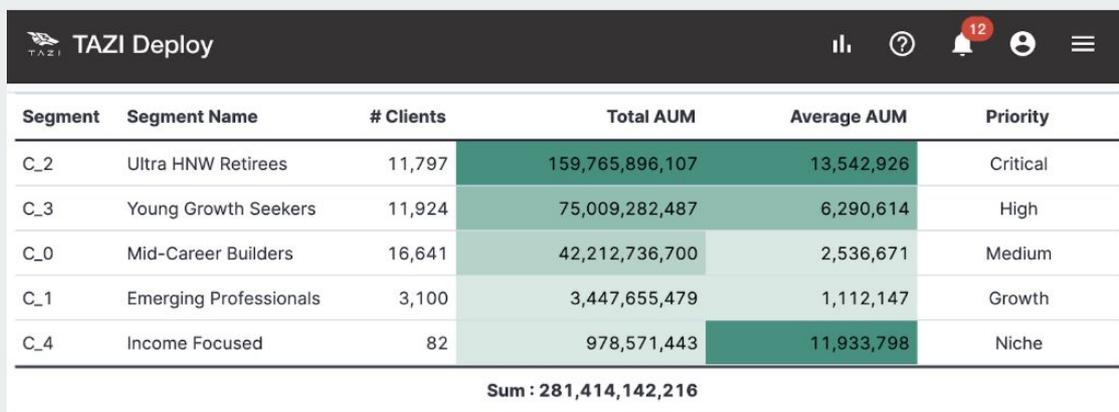


Figure1. Example Behavioral and Adaptive Segments and Microsegments.

Solution Overview: Machine Learning (Deep Clustering) and Human-Readable Insights

TAZI employs advanced machine learning to cluster data clusters into meaningful groups. It then utilizes AI to "name" these segments based on their characteristics (e.g., "Ultra-High Net Worth Retirees," "Young Growth Seekers," or "Mid-Career Builders").

1. Strategic Prioritization: Growth vs. Profitability



Segment	Segment Name	# Clients	Total AUM	Average AUM	Priority
C_2	Ultra HNW Retirees	11,797	159,765,896,107	13,542,926	Critical
C_3	Young Growth Seekers	11,924	75,009,282,487	6,290,614	High
C_0	Mid-Career Builders	16,641	42,212,736,700	2,536,671	Medium
C_1	Emerging Professionals	3,100	3,447,655,479	1,112,147	Growth
C_4	Income Focused	82	978,571,443	11,933,798	Niche
			Sum : 281,414,142,216		

Figure2. Segment Overview showing AUM, Growth Potential, and Priority Scores

Not all customer segments are equal. TAZI prioritizes segments based on specific business goals defined by the financial institutions, such as **Growth Potential** (likelihood to adopt new services) or **Profitability**.

- **Micro-Segmentation:** TAZI's AI uses continuous learning decision trees to break client segments into "Micro-Segments." This reveals hidden opportunities, such as distinguishing between different tiers of high-net-worth clients based on their engagement levels.

- **North Star Alignment:** Whether the value metric is Assets Under Management (AUM) for wealth advisors, or profitability for bankers, the AI aligns segment priorities to these financial goals.

2. Actionable Intelligence for Teams

TEAM AGENT: INSIGHTS AND RECOMMENDATIONS FOR SEGMENTS

Insights & Actions For Advisors

High-Growth Millennials

Segment	MicroSegment	Description	Insight	Actions
Young Growth Seekers	High-Growth Millennials	467 clients under age 45 with retirement dates beyond 2043, averaging \$127.2M in investible assets. Basic investment knowledge, rejected campaigns, and are existing customers.	This ultra-high-net-worth younger cohort represents enormous long-term value but has explicitly rejected marketing campaigns. Their basic investment knowledge despite significant wealth suggests they may be entrepreneurs or inheritors who need sophisticated guidance but prefer personalized outreach over mass marketing.	Schedule exclusive, consultative wealth planning sessions focused on multi-generational wealth transfer, tax optimization strategies, and alternative investments. Assign senior advisors to provide white-glove service. Avoid generic campaigns; instead, offer access to exclusive investment opportunities and custom portfolio strategies tailored to their aggressive growth timeline.

Young High-Net-Worth (Consolidated)

Segment	MicroSegment	Description	Insight	Actions
Young Growth Seekers	Young High-Net-Worth (Consolidated)	101 engaged clients with very long retirement horizons (2052+), averaging \$84.6M in assets. They accepted campaigns and have basic investment knowledge.	These clients are highly engaged and responsive to marketing, with extremely long time horizons that allow for aggressive growth strategies. Their acceptance of campaigns indicates openness to new ideas and products.	Introduce advanced investment products such as private equity, venture capital, and alternative assets suitable for 20+ year horizons. Create educational content on emerging asset classes (crypto, ESG, thematic investing). Offer annual strategy reviews to capitalize on their long runway and adjust for life changes. Develop a "Young Wealth" community or forum for networking and knowledge-sharing.

Figure 3. Team Insight Dashboard with Human-Language Descriptions and Recommended Strategies

The TAZI solution translates complex data patterns into "human language," enabling marketing and product teams to tell a story about their customer base.

- **Human-Readable Descriptions:** Instead of raw data, marketers see descriptions like: "No children, long tenure, low campaign engagement." This allows for immediate understanding of the audience without deep analytics work.
- **Opportunity Identification:** The system highlights key opportunities such as a bank might identify a micro-segment of "Students nearing graduation." TAZI would flag this group for a specific retention campaign to prevent them from leaving the bank once they leave the university ecosystem. For example, "students nearing graduation with credit experience at the bank, or externally, and attend a university within our footprint."

3. The Client Agent: Action Plans for Hyper-Personalized Engagement

The Client Agent "goes next to" each customer, summarizes their financial situation, and recommends next best action such as product offering, and outreach communication plan.

- **Narrative Summaries:** The AI summarizes the client's status in plain English, saving advisors and bankers from interpreting rows of data.
- **Communication Content:** The agent generates specific communication suggestions for emails, calls, tailored to the micro-segment's preferences.
- **Reasoning:** If an advisor needs to make an additional product offer, the system provides the "Reason for Recommendation," ensuring the conversation is relevant and adds value to the client.

CLIENT AGENT: PERSONALIZED RECOMMENDED ACTIONS FOR EACH CLIENT (sent to CRM)

Young Growth Seekers

50 documents

Year-Month	AdvisorID	ClientID	ClientSummary	PrimaryRecommendation	ReasonForRecommendation	SecondaryRecommendation	CallTalkingPoints	EmailSubject	EmailBody	ClientAge	InvestibleAssets	InvestmentKnowledgeLevel	Relationship
2025-06	Maria CHEN	52,411	26-year-old client with \$18.66M in assets, high risk tolerance, and no ...	Estate & Legacy Planning - ...	Lack of trust despite \$18.66M assets puts client at risk of estate tax exposure.				Dear Client, It's been over five ...	26	18,660,000	Basic	re
2025-06	Emma OWENS	79,192	8-year-old inherited \$88.7M without trust, high risk for estate tax...	Estate & Legacy Planning - ...	Basic investment knowledge means an education-focused approach is necessary to optimize wealth. Aggressive risk tolerance and long time horizon (43 years to retirement) makes alternative investments and Roth conversions valuable.				Dear Emma OWENS, It was great ...	8	88,758,030.5	Basic	re
2025-06	Brian THOMPSON	101,393	This 29-year-old client, with \$12.88M in assets and a long time horizon ...	Estate & Legacy Planning - ...					Dear [Client Name], As your ...	29	12,884,544.1	Basic	re
2025-06	Logan BENNETT	99,390	High net worth, aggressive investor with ...	Estate & Legacy Planning - ...					Dear Logan BENNETT, I have this ...	42	34,410,024.5	Basic	re

Figure4. Client Profile View at Client Agent with "Reason for Recommendation," Email Draft, and Subject Line

• Segment Insights & Pre-Call Preparation:

Advisors and bankers can “talk to the data” using TAZI Chat—a conversational AI agent that interprets all available information about client segmentation and segment-level performance. They can ask questions such as:

- “Which high-value clients fall into this segment?”
- “What actions will most effectively increase AUM for this segment?”
- “What differentiates top performers in this group?”
- “Which clients in this segment represent the highest growth potential?”

TAZI Chat provides clear, data-driven answers that help advisors prepare more targeted, impactful client interactions.

TAZI Client Segmentation Agent

please list the top 5 clients with highest AUM in segment Mid-Career Builders

Top 5 Clients – Mid-Career Builders (C_0) – Highest AUM

Rank	Client ID	AUM (investible_assets)	Segment
1	14184	1,175,364,893.28	Mid-Career Builders
2	14184	1,094,650,004.02	Mid-Career Builders
3	14184	1,006,932,993.30	Mid-Career Builders
4	74520	946,906,463.10	Mid-Career Builders
5	10054	547,746,437.81	Mid-Career Builders

All values are taken directly from the data.investible_assets field of the solution 17, run 133 index.

255,566 in - 4,853 out

Ask anything

TAZI Agent can make mistakes. Please verify important information.

Figure5. TAZI Client Segmentation Agent

• Opportunity Identification & Recommendation Simulation:

TAZI Chat can surface potential growth opportunities within each segment and simulate likely client reactions. It can generate questions or concerns a client in this segment may raise (e.g., “What new investment options fit my profile?” or “How can we optimize my returns without increasing risk?”) and propose the best advisor responses. This turns a standard outreach call into a high-value consultation focused on deepening relationships and increasing AUM.

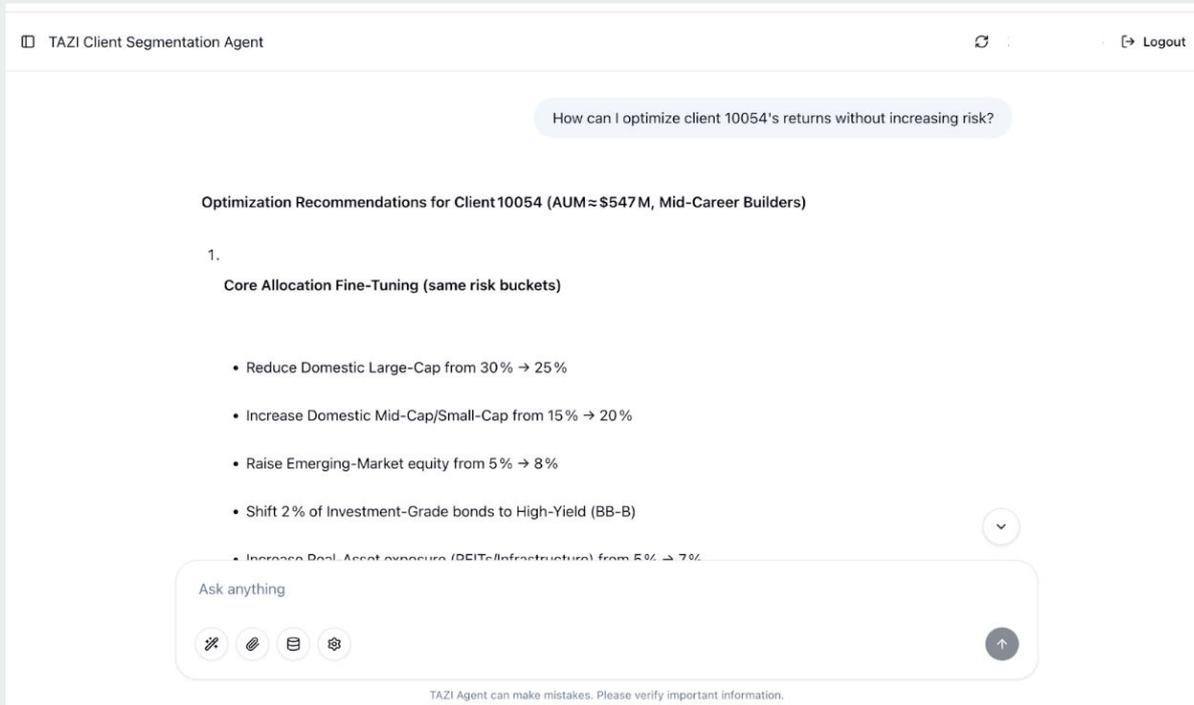


Figure6. TAZI Client Segmentation Agent–chat

Conclusion

The TAZI MicroSegmentation Solution turns data into a story. It enables financial institutions to understand not just who their clients are, but who they could become. By delivering "human language" insights and prioritized action plans—from a student opening their first account to the ultra-high-net-worth retiree—TAZI empowers FIs to uncover hidden actionable client insights/patterns, differentiating your customer experience all leading to enhanced revenue growth.

About TAZI AI

TAZI AI provides Churn Prevention and Growth Solutions for banks, credit unions, and wealth firms.

Adaptive, explainable, Human-in-the-Loop models built on top of TAZI's AI/ML Platform turn data into next-best actions for retention, cross-sell, and acquisition. Teams deploy in weeks, see the reasons behind predictions, and keep models current as behavior changes. TAZI Agents, grounded in model explanations and business input, drive actions across firm, team, and client levels.

SOC 2 compliant, cloud or on-prem, with LLMs that do not retain or use data. Recognized in 30+ Gartner reports and active in EU programs (H2020 TRUST AI, ITEA), TAZI delivers ROI with lower compute needs and strong governance.

More Information on TAZI Solutions:

<https://tazi.ai/solutions/reduce-attrition/>

<https://tazi.ai/solutions/increase-client-wallet-share/>

<https://tazi.ai/solutions/acquire-new-clients/>

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