The Identity Imperative:

Unifying Data with Snowflake and Verato to Accelerate AI, Analytics, and Digital ROI

Introduction

Organizations across industries face increasing pressure to demonstrate clear, measurable returns on their technology investments. Yet one issue repeatedly undermines those efforts: fragmented identity data. Duplicate records, inconsistent profiles, mismatched attributes, and siloed operational systems collectively drain millions of dollars each year across sectors such as retail, financial services, government, life sciences, and healthcare.

Healthcare provides one of the most visible examples because of its scale and complexity. As consumerism rises, patients have more choices and a greater willingness to switch providers, which increases the urgency for health systems to understand who their patients and consumers are deeply. Without a unified view of identity across all enterprise systems, organizations struggle to understand the full journey, deliver consistent experiences across clinical encounters, and execute data-driven, precision marketing campaigns. The result may be lost revenue, low engagement, and operational inefficiencies, at a time when personalized experiences are critical to driving loyalty, growth, and competitive differentiation.

Leaders at **Baylor Scott & White Health** shared how identity fragmentation across hundreds of systems hindered modernization. As Varma Gottumukkala, Managing Director of Digital Health at Baylor, explained in a Verato and Snowflake webinar, a truly connected patient and customer experience could not move forward until identity was repaired.

"One of the biggest challenges for us is, 'Is this the same person?'" Gottumukkala said. "Because we don't have the exact same information we are receiving from our key clinical system as from our marketing platform or joint venture. So, we need a system that can understand if this is the same person."

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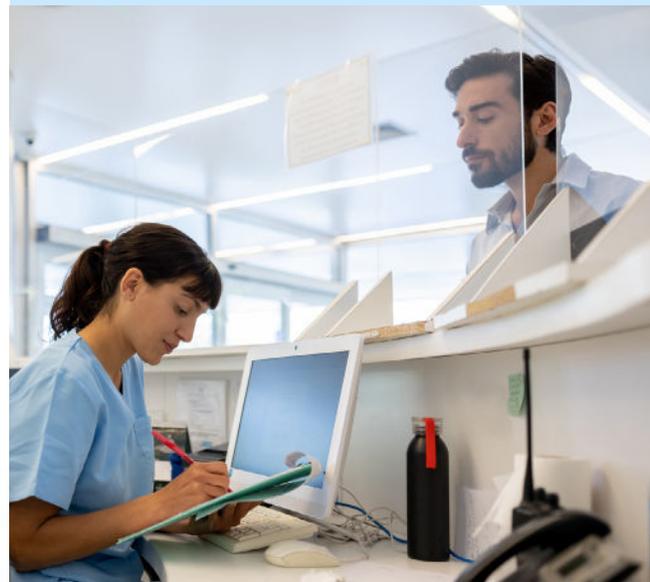
The same issue occurs outside healthcare. Financial institutions with disconnected Know Your Customer (KYC) data struggle to meet regulatory requirements. Payers with fragmented member identities struggle to accurately calculate risk adjustment, manage benefits, prevent fraud and abuse, or deliver personalized engagement when multiple versions of the same member exist. Public sector agencies face similar challenges when constituent data is inconsistent across internal programs.

The Snowflake AI Data Cloud offers a powerful solution for eliminating silos and analyzing identity data at scale. Still, the data entering Snowflake must be accurate and unified for the platform to deliver full value. Verato's trusted identity intelligence strengthens this foundation by linking and reconciling identity data before it flows into Snowflake, allowing organizations to operationalize a trusted Customer 360 or Entity 360 view across the enterprise.

As organizations begin adopting Agentic AI systems to automate decisions, orchestrate workflows, and take autonomous action across business functions, trusted identity becomes even more essential. These AI agents depend on precise, unified, and governed identity data to determine who or what they are acting on, what permissions apply, and which downstream processes to initiate. Without an accurate identity layer, agentic systems cannot be securely deployed or scaled. A trusted identity foundation is therefore the prerequisite for building your own agentic workflows or leveraging third-party agentic capabilities within the Snowflake AI Data Cloud.

As Snowflake's Industry Principal for Healthcare Providers, Joe Warbington, often explains, the real cost of fragmented identity is not always obvious on the surface. According to him, identity inaccuracies create friction across every department, slowing analytics, disrupting workflows, and increasing the manual effort required to make data usable.

"When identity data is siloed, every workflow may be impacted by incomplete, outdated data. The moment organizations unify identity in Snowflake, they unlock the value of the entire ecosystem."

In the years ahead, companies that unify their identity and master data directly within Snowflake will be positioned to capture significantly higher ROI from their digital portfolios through improved efficiency, more accurate insights, and reduced operational waste.

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Identity:
The Core of the Modern Tech Stack

Across industries, organizations continue to deploy sophisticated digital tools, analytics platforms, AI applications, and cloud data environments. Yet despite these investments, most enterprises still lack a unified identity and master data foundation that ties all systems together. Without accurate, connected identity data, even the most advanced architectures remain fragile and fragmented.

The challenge appears across every sector.

- **Retailers struggle to connect online and in-store customer profiles.**

- **Financial services organizations maintain disconnected customer and business entity records across product lines.**

- **Life sciences companies lack harmonized provider and site identities that fuel commercial analytics.**

- **Public sector organizations experience operational inefficiencies due to inconsistent identities across departments.**

- **Healthcare organizations need to unify consumers, patients, providers, across disparate platforms and locations.**

The scale of these issues is reflected in industry data:

98%

of IT organizations report challenges with digital transformation, and 80% cite data silos as a main concern

(Salesforce)

95%

of organizations face integration challenges, and 33% say poor data quality is a barrier to AI adoption

(Mulesoft)

Modern Master Data Management (MDM) solutions offer identity foundation required to harmonize these systems and realize the full value out of every application. By pairing Verato's cloud-native identity technology with Snowflake's secure, scalable data platform, organizations can create a trusted, consistent, and interoperable identity foundation that all applications and models rely on.

Todd Crosslin, Global Healthcare & Life Sciences Industry Principal at Snowflake, has seen this dynamic across industries adopting the Data Cloud. He emphasizes that digital transformation succeeds only when identity is addressed early and thoroughly. "Every innovation stack requires a reliable identity layer. When organizations bring Verato into Snowflake, they finally get the governing backbone that every system can trust, whether it is clinical, operational, or enterprise facing."

Organizations that establish this identity foundation will be able to integrate emerging technologies more efficiently, reduce costly rework, and support true interoperability. They will also be better prepared to meet governance, compliance, and data quality requirements that are intensifying across industries.

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Identity is the Connective Tissue of the Digital Journey

Customers increasingly expect seamless, personalized, and intuitive digital experiences across their entire journey. Each interaction is a "micro moment." Whether scheduling an appointment, applying for a loan, checking order status, accessing benefits, or seeking customer service, they expect accuracy and consistency across channels each moment. These expectations are universal and span healthcare, financial services, retail, public sector, and life sciences.

Identity is the thread that connects every interaction. When identity data is inconsistent across systems, even the most sophisticated engagement platforms fail. This results in duplicated outreach, misrouted communications, inaccurate personalization, and customer frustration.
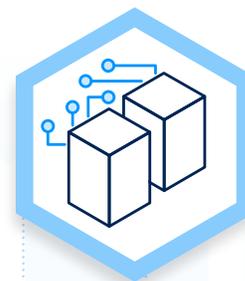
The data reinforces this:

1.3x	90%
Customers are 1.3 times more likely to complete a purchase following personalized interactions, compared to non-personalized outreach[*] (Gartner)	**Nine in ten leaders say siloed identity data significantly impairs their ability to deliver personalized and positive experiences** (Verato)

[*]Gartner, Content Experience: Amplify Engagement With AI-Enabled Microcampaigns, 25 September 2025, Isoke Mitchell

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Baylor Scott & White Health offers a striking illustration of how identity impacts digital experience. According to Cody Campbell, AVP of Digital Experience, patients don't just expect a personalized experience—they expect the same tailored interactions at every touchpoint. This is especially difficult for larger health systems with numerous care locations and disparate data sources. "It's not just about good experience, it's about a consistent experience," Campbell said. "Our goal is that everyone who sees the Baylor Scott & White logo has a consistent experience across all our different sites."

Verato and Snowflake together allow organizations to operationalize unified identity and master data for engagement systems across channels. Snowflake provides the governed, scalable environment for activation, while Verato ensures that each identity powering those actions is correct and complete.

This creates the foundation for real-time engagement, consistent customer experiences, and the ability to meaningfully differentiate in crowded digital landscapes. The organizations that succeed in the future will be the ones that deliver seamless "micro moments," and that only happens when every touchpoint starts with trusted identity.

As Joe Warbington notes, personalization depends entirely on the accuracy of the identity behind the interaction. "Real time engagement requires real time identity clarity. Verato makes the identity accurate, and Snowflake makes it accessible and actionable across the enterprise."

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Cody Campbell
AVP of Digital Experience
Baylor Scott & White

Fix Identity. Unlock AI.
The New Foundation for Enterprise-Wide AI Adoption

Enterprises everywhere are racing to adopt AI, but many initiatives fail to scale because the underlying identity and reference data are not trustworthy. AI models depend on consistent entities, complete data attributes, and reliable relationships. When these elements are fractured across systems, predictions become unreliable, and outcomes are difficult to validate.

This challenge is universal:

60% of AI projects will be abandoned due to lack of AI-ready data through 2026** (Gartner)

63% of organizations do not have or are unsure if they have the right data management practices for AI** (Gartner)

Only **28%** of applications are connected, and 95% of IT leaders say integration issues impede AI adoption (Salesforce)

The risks span across industries. Risk models in financial services struggle when customer identities are duplicated. Next-best-action engines in retail produce inaccurate recommendations when shopper profiles are fragmented. Fraud detection systems misfire when entities are mismatched. In healthcare, patient and provider data inconsistencies hinder clinical decision support and population analytics.

The rise of Agentic AI further magnifies the stakes. While traditional AI models analyze data, agentic systems act on data to trigger workflows, update records, initiate transactions, or guide human decisions. This elevates the importance of entity accuracy, lineage, and governance. An AI agent cannot reliably adjudicate a claim, authorize a request, route a referral, detect fraud, or recommend an intervention if it cannot determine with confidence which individual, provider, account, or business entity is involved. For this reason, identity-first MDM becomes a foundational control layer for safe, compliant, and high-performing agentic systems across industries.

Identity first MDM resolves these issues by unifying and governing core data entities. Verato reconciles people, organizations, and relationships with referential precision, while Snowflake provides the scalable, secure environment needed to integrate structured and unstructured data sources for advanced analytics and AI.

Murali Gandhirajan, Global Healthcare and Life Sciences CTO at Snowflake, reinforces that identity trust is a universal requirement for responsible and scalable AI:

"AI thrives on clean, governed, complete and connected data. With Verato and Snowflake together, organizations finally get the identity backbone required to link disparate patient data together and deploy AI with confidence"

By unifying identity inside Snowflake, organizations accelerate the move from isolated AI pilots to enterprise-wide AI adoption. They improve the accuracy of predictive models, strengthen risk and fraud capabilities, enable personalization engines, and establish the governance required for responsible AI.
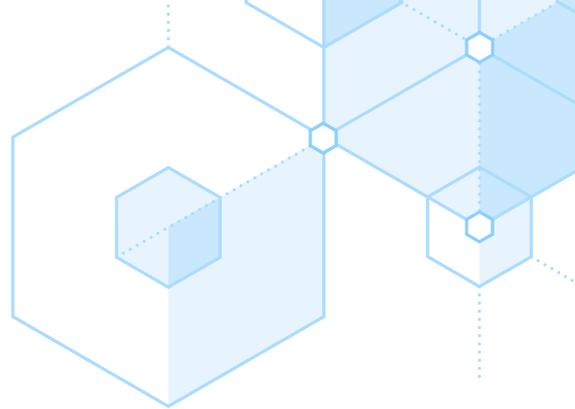
Summary and Conclusion

Identity quality determines the success of digital transformation, analytics, customer experience, and AI strategies across every industry. Fragmented identity data erodes ROI, increases operational waste, and limits an organization's ability to innovate at scale. Unified identity and MDM create the clean, connected, and governed foundation required to unlock the full value of the Snowflake AI Data Cloud.

Data and AI initiatives move at the speed of identity trust.

Verato Trusted Identity Intelligence for Snowflake brings together cloud native identity resolution, referential matching, and Master Data Management with Snowflake's scalable, secure, and interoperable data platform. This combination allows organizations to operationalize accurate identity data across all systems and workflows, improving financial outcomes, enhancing customer or citizen experiences, and advancing AI maturity.

By 2026, leading enterprises will embed identity and MDM directly into their data cloud architecture. These organizations will experience measurable gains in efficiency, engagement, compliance, innovation, and value creation. The partnership between Verato and Snowflake establishes a new standard for connected, governed, and AI-ready identity ecosystems.

Across industries, one principle stands out as the defining factor of digital success: **Data and AI initiatives move at the speed of identity trust. Verato Trusted Identity Intelligence for Snowflake gives organizations that trust at scale.**

To learn more, visit **verato.com** and explore Verato for Snowflake.

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Verato® enables digital engagement, clinical interoperability, cloud transformation, and provider data integrity by solving the problem that drives everything else — Knowing Who Is Who™. The Verato hMDM™ platform, the industry's first purpose-built healthcare master data management solution, enables a complete and trusted 360-degree view of patients, consumers, members, providers, and communities. Over 90 of the most respected brands in healthcare rely on Verato to connect, identify, enrich, manage, and activate person and provider data across the complex digital health ecosystem with unprecedented accuracy, ease, and time-to-value. With a secure enterprise-wide single source of truth for identity, Verato ensures that you get identity right from the start. For more information, visit **verato.com.**