FINALYTICS.AI

Case Study:
Global Credit Union

Introduction

Global Credit Union ('Global') is one of the top 20 largest credit unions in the country and is expanding its membership in new areas such as Arizona, California, Washington, and Idaho.
Global CU has ambitious goals to grow new membership and deposits. To execute this strategy, Global CU partnering with Finalytics.ai to evolve their digital channel with data, AI/ML, and personalization.

The Challenge

Global CU has achieved significant success as a community focused financial institution in it's home area of Alaska. The ambitious credit union has now expanded into new states and was seeking to continue to bring this community focus to new areas while delivering highly personalized experiences to its original member base.

The Solution

To grow into new geographies while maintaining a high level of member loyalty and community focus, the team at Global CU implemented a multi-tiered personalization strategy using data sources such as digital banking, product application, advertising data, and web analytics. Example personalization tiers are listed below.

1. Geo-Personalized Experiences for Prospects/Members in New Areas

Global CU uses Finalytics to provide digital experiences personalized around the geography/demographics of the various new and original areas of membership.

2. Use Digital Banking Data to Personalize Member Experiences

Integrating with the Global CU Digital Banking environments, Finalytics.ai personalize the digital channel around important member attributes and journey points.
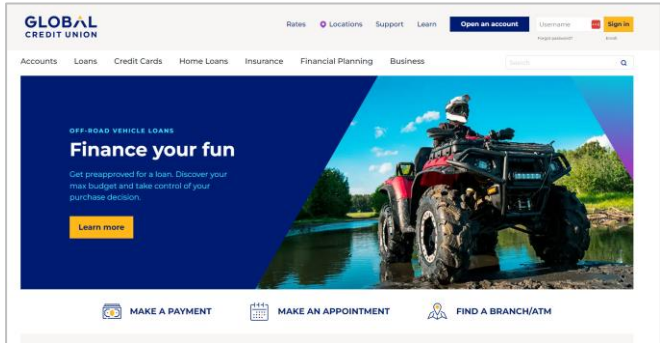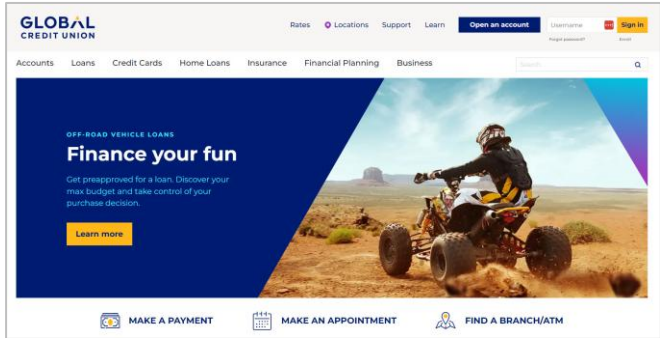
3. Campaign Nurturing

To improve the performance of digital advertising and make digital investments more scalable, Finalytics integrated campaign data into the public website to drive personalized experiences around campaigns across multiple visits.
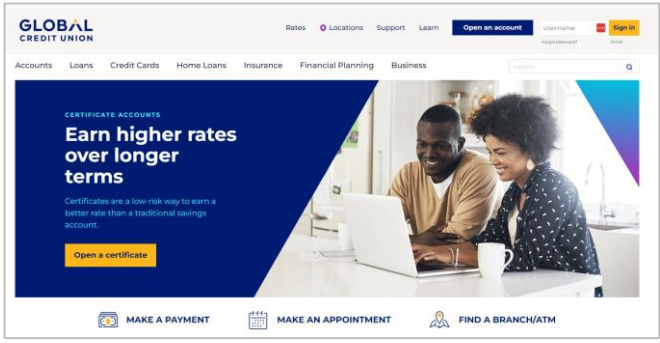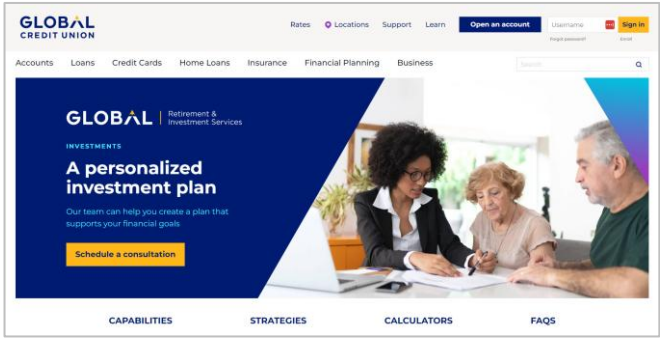
4. Funnel Completion Rates

Global CU implemented Finalytics.ai funnel personalization to increase funnel completion rates and decrease drop-off. Full funnel reporting helps understand how personalization increase approved/opened/funded applications.
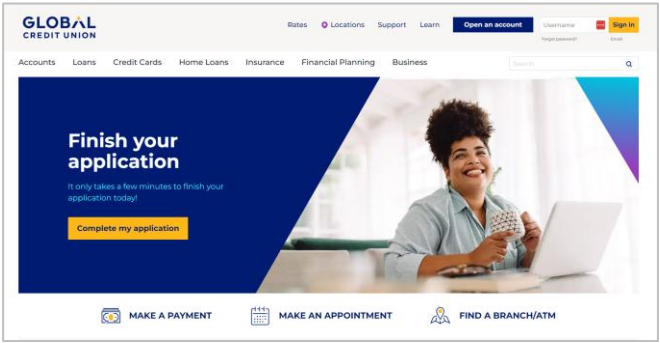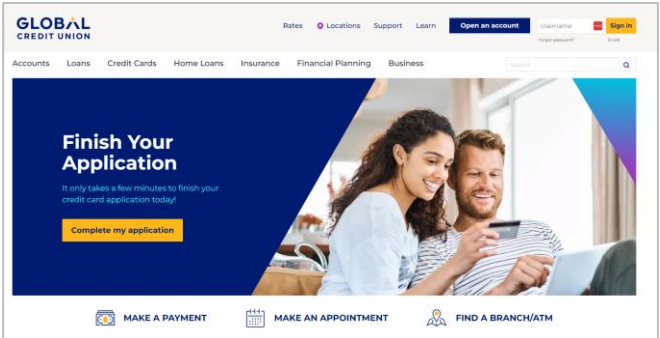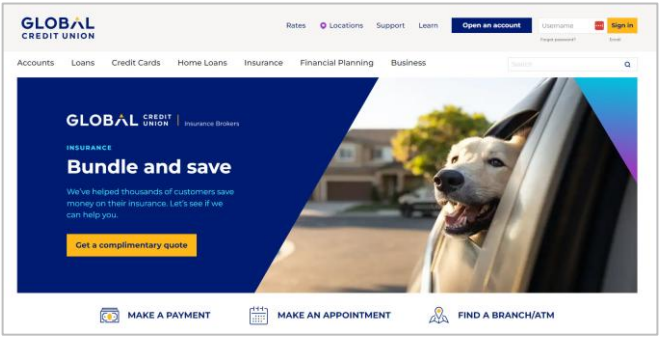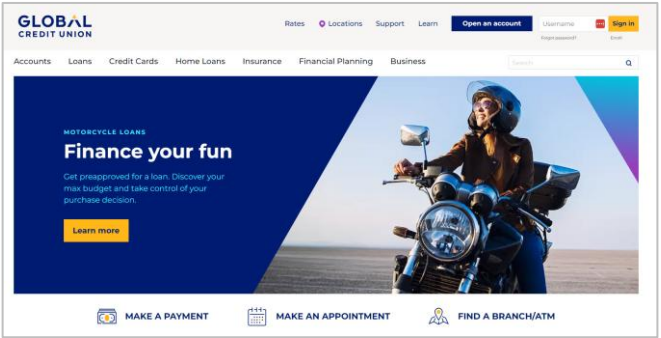
Geo Personalization	Digital Banking Data	Funnel Re-Entry	Campaign Nurturing

The Results

Integrating Finalytics.ai's AI-powered marketing platform substantially increased UCCU's membership acquisition in the new communities. Through personalized ad journeys, UCCU delivered targeted marketing messages that resonated with current and potential members, resulting in higher conversion rates and an increased number of new homeowners.

- Visitors seeing personalized messaging were **>2X more likely** to click into product content over benchmark visitors.

- Visitors seeing personalized product promotions had a **>8X conversion rate** over the benchmark visitors.

- Global CU won best in show for personalization at the CULytics conference in 2024.

Key Takeaways

Global CU uses personalization to grow new membership in new regions as well as create more relevant experiences for existing members. A significant ROI was achieved within 12 months of launching Finalytics.ai by increasing the digital channels ability to drive product awareness and increase product applications with both existing members and prospects. With Finalytics.ai, Global CU has achieved an industry leading web experience and heightened level of digital performance reporting.

As Global continues to grow in new areas, the Credit Union will be able to grow it's presence as financial institutions that benefits local communities in it's home state of Alaska and in new areas across the west coast.

About Global Credit Union

Founded in 1955, Utah Community Credit Union (UCCU) is an organization rooted in the credit union philosophy of "people helping people" and built on traditional values of commitment to outstanding service, respect for others, and fiscal responsibility.

"We hold ourselves to the highest standards of honesty, professionalism, and integrity and are committed to achieving excellence in operations, products, and member service. With consistent and reliable service delivery, we create trusting relationships with our members. We are a member-centric organization. Our decisions at all levels are based on what is in the best interest of the member while maintaining a financially strong and stable organization."

About Finalytics.ai

Silicon Valley-based Finalytics.ai is the banking platform that can apply real-time big data and machine learning to create a segment-of-one experience that addresses the unique needs of consumers. The Finalytics.ai platform dynamically segments incoming information from multiple sources concerning an individual and then presents curated content unique to that person. This capability allows institutions to compete more effectively, drive member and customer acquisition and improve retention. Visit **finalytics.ai** to learn more.