

# Case Study

## Texas Community Services Credit Union Utilizes Finalytics.ai for Personalized Engagement and Lending Customer Acquisition

### Introduction

Community Services Credit Union of Texas (CSCU) is a member-owned financial institution that aims to provide comprehensive financial products and services, while prioritizing personalized experiences and exceptional customer service.

CSCU has prioritized achieving three goals this year:

1. Increase personalized engagement with existing and potential members.
2. Acquire more lending customers within their geographic market footprint.
3. Maintain a competitive edge against larger financial institutions and online service providers.

### The Solution

CSCU identified a set of strategies necessary to achieve their goals. They chose Finalytics.ai to help them implement these strategies.

#### Data Integration and Analysis

CSCU integrated its existing customer data into the Finalytics.ai platform; the platform identified patterns and trends in customer behavior. These AI-generated insights allowed CSCU to better comprehend its members' needs and preferences, resulting in more targeted segment-of-one quality interactions.

#### Marketing Campaigns

CSCU designed AI-driven marketing campaigns that targeted potential lending customers in their geographic market footprint, using the patterns and trends identified by the Finalytics.ai platform insights. The content delivered to the targeted individuals in these campaigns focused on each individual's specific financial needs, individual interests, and unique preferences – resulting in higher engagement rates.

#### Predictive Analytics for Lending

The predictive analytics feature in the Finalytics.ai platform enabled CSCU to identify potential borrowers with a higher likelihood of obtaining loans. By targeting these individuals using personalized campaigns, the credit union increased loan acquisition rates and improved the quality of its lending portfolio.

Product Group Summary

	EVENT - PRODUCT	VIEWS	CLICKS	CTR
1.	Product	522	18	3.45%
2.	Geo	769	5	0.65%
3.	None	1	null	0%



Product Summary

	EVENT - PRODUCT	VIEWS	CLICKS	CTR
1.	Car Loan	251	11	4.38%
2.	Sam Houston State University	9	3	33.33%
3.	Savings Account	80	2	2.5%
4.	Horse Trailer Loan	27	2	7.41%
5.	Credit Card	102	2	1.96%
6.	Grimes County	63	1	1.59%
7.	Houston County	251	1	0.4%
8.	Personal Loan	42	1	2.38%
9.	ATV Loan	14	null	0%
	Grand Total	1,291	23	1.78%

The Results

By implementing these strategies, CSCU saw significant improvements across several areas within its institution. Working with the Finalytics.ai platform and team, CSCU achieved the following:

Increased Engagement

The segment-of-one marketing campaigns used by CSCU led to a **35% increase** in engagement rates among existing and potential members, resulting in higher satisfaction and loyalty.

Lending Customer Acquisition

CSCU experienced a **25% increase** in lending customer acquisition within six months of implementing the Finalytics.ai platform, focusing on potential borrowers within their geographic market footprint.

Deposit Entrances

By creating sessions tailored to the individual needs of each member, CSCU achieved a **deposit entrance rate of 113%**, which is **1.3 times higher** than the rate for non-personalized sessions.

Deposit Conversion

These sessions also led to a **deposit conversion rate of 0.081%**, which is **5.4 times higher** than the rate for sessions that featured no modification to account for individual differences.

Individualized Product Promotion

By tailoring its product offerings to fit each member’s distinct needs, CSCU increased its general interaction rate. In some regions, such as Grimes County and Sam Houston State University, the improvement of the interaction rate was exceptionally high.

Competitive Advantage

This innovative use of AI technology allows CSCU to maintain a competitive edge against larger financial institutions and online service providers through improved member satisfaction and retention, ensuring sustainable growth and success.



### About CSCU

Community Service Credit Union of Huntsville TX has served its local area since 1954, when the director of the Texas Prison System proposed developing a credit union for employees. The Texas Prison Employees Credit Union was originally located on prison property and limited to prison system employees. It moved to its current location in 1986, and in 1988 it adopted a community charter, expanded its membership, and became Community Service Credit Union.

Visit [cscutx.com](https://cscutx.com) to learn more.

## FINALYTICS.AI

### 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](https://finalytics.ai) to learn more.