



amSIVE

The Power of Consumer Insights

Financial marketing, amplified.

2021

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Introduction

Do Consumer Insights Drive Your Marketing?

Market has changed. Today, the winning financial institutions use the power of consumer insights to more effectively acquire new households and orchestrate marketing to expand the full financial relationship.

But you must be able to harness those insights. Marketing powered by consumer insights is no longer just for the largest financial institutions. At Amsive, we have invested in the data platforms and make them accessible to mid-market banks and credit unions.

Are your data challenges holding you back?

- ☐ My data is siloed and I can't get my arms around it in a way my larger competitors can.
- ☐ I'm spending too much money marketing to people who don't need what we are offering.
- ☐ We have a customer attribution problem but can't identify why.
- ☐ I know customers are shopping my competitors but I don't have a way to capture it.
- ☐ Customer journey's matter, but I don't have the technology or platform to implement the personalized journeys I need.
- ☐ Merger and acquisition activity is elevated in my market. Competitors are moving in and out of the area and we aren't effectively seizing the opportunities.
- ☐ I'm struggling to demonstrate the impact of every marketing dollar.



Life's Financial Journey

The changing

Life's Financial Journey

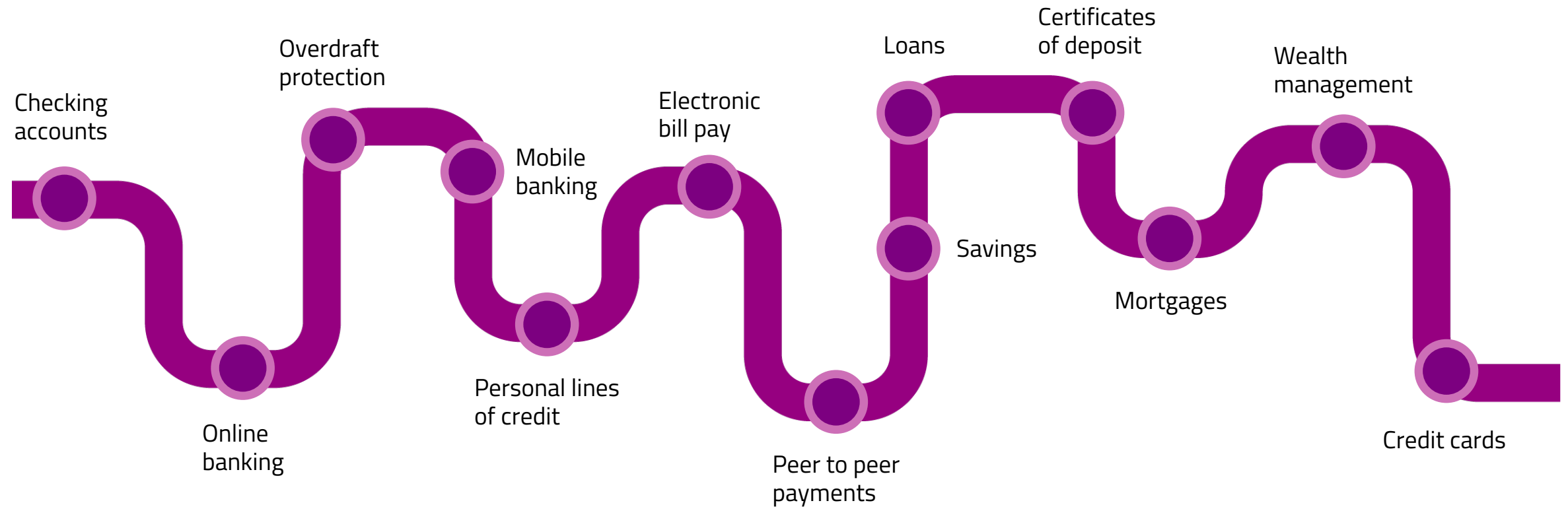
Lorem Ipsum Dolor Amet

Consumers take a financial journey that is unique and personal. For some it is a direct road and for others it is a meandering path with changing needs.

Today's financial institutions need the tools and programs to acquire new account holders and grow the share of wallet with existing account holders, at all points on that journey. Connecting, converting and increasing lifetime value takes a data-centric, insights-powered strategy.

Life's Financial Journey

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Life's Financial Journey

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But first you need to have control of your data to power the essential steps in the customer journey including: Household Acquisition, Onboarding, Increasing Share of Wallet and Retention and Engagement.

A woman with dark curly hair, wearing a light pink tank top and blue jeans, stands in a cafe or grocery store. She is looking down at a smartphone in her right hand while holding a white insulated coffee cup with her left hand. The background is filled with shelves of jars and plants, creating a warm, bokeh-lit atmosphere.

Powerful marketing starts with intent.

Understand Intent Based Marketing

Don't market the wrong things to the wrong people at the wrong time.

Personalized, highly relevant messages are powerful and possible

Consumers are busy, and they are bombarded with all kinds of offers in every channel. But they can only focus on what they want or need right now. It's too expensive to push out blind mass marketing across this spectrum of financial needs.

You can't spend precious marketing dollars marketing products to people who don't need them, don't want them or don't qualify for them. So you need to know exactly where the consumers in your target audience are on their personal financial journey. Fortunately, it's now entirely possible.



Intent Marketing is Now in Reach for Mid-market Institutions

Today's largest banks rely on this kind of data solution to guide marketing. But mid-sized banks and credit unions have been challenged to harness the right data, employ the data science skills and build the machine learning platforms needed to harness data to this degree.



What is intent marketing?

Learn to read the signals

Intent marketing is the practice of **marketing** a product or service based on a consumer's intent to make a purchase, as demonstrated by their activities. It's about **marketing** to consumers whose behavior signals that they **are** more likely to take a certain action or make a certain purchase.

A background image showing a business meeting. Several people in white shirts are gathered around a table. One person is holding a tablet, another is holding a pencil, and a third is typing on a laptop. There are papers with charts and graphs on the table. The scene is brightly lit, suggesting a modern office environment.

Preparing for Intent Marketing

Getting the Data In Order

Using Data for Intent Marketing

3 Areas Of Focus

It's now entirely possible to find your best prospective customers and understand what they want or need right now.

- Identify consumer intent
- Connect with hyper-personalized campaigns
- Deliver exactly the right offer at exactly the right time

The big banks and financial institutions have invested in the technology to market from these kinds of insights. We have also made that investment and provide enterprise-scale solutions so mid-sized banks, credit unions and other financial organizations can compete head-to-head.

Building Your Target Audience: It starts with DATA.



...it all works together to point the way to who, what, how and where.



3 Insights Needed to Capture Intent

Three essential insights are the foundation to drive new household acquisition and grow share of wallet with existing account holders:

1. You need to know WHO your account holders really are.

To garner meaningful insight from your data you need a 360° view of the demographics, geographics and lifecycle data of current and prospective customers at the individual and household levels. We start with your first party data and use predictive modeling to find similar consumers.

2. You need to know what they BUY and how they BEHAVE.

When consumers are in-market, offline data collections can provide strong purchase signals with insights into buying behavior. If you are doing any form of life event trigger marketing (e.g. new movers, homebuyers), you've got a start here. But there are many more resources and tools to build a robust understanding of consumer intent to guide your strategy, targeting and messaging.

3. You need to know WHAT they are looking for right now.

Online behavior including search history, clicks, downloads and more provides rich signals to intent. It tells us what consumers are interested in, researching and considering. This data lets us reach prospects as they are starting to exhibit behaviors that signal future purchases. And when this signaling data is combined with the 360° customer data, you have the power to understand consumer intent.





The Amsive Data Solution

Building the right target audience

Building your target audience

The solution you need

At Amsive, our in-house data science experts use your first party data with our AccuLink® national database of 250M consumers, that includes nearly every adult in the U.S. and 70,000+ variables about them. We upload it to our XactAudience® solution, our DMP, which is built on the Oracle-based Martech stack.

The Amsive Data Solution

Lorem Ipsum Dolor

We integrate all of this data, clear out the noise, and turn the data points into meaningful, guiding insights to build your audience through our intent-based solution. We enhance the data to hone in on exactly the right audience using:

- Modeling Strategies
- Behavior Triggers
- Credit Bureau Prescreen Data

Data is the bedrock of our audience strategy but it points to the channel strategy and guides our messaging and creative.



A person is holding a smartphone, and several social media icons are floating around it, including a heart with 28, a play button with 4, a mail icon with 15, and a person icon with 6. The background is a blurred indoor setting with warm lighting.

Channel Strategy

Finding the perfect cross-channel mix

Getting the Right Channel Strategy

Data guides your strategy

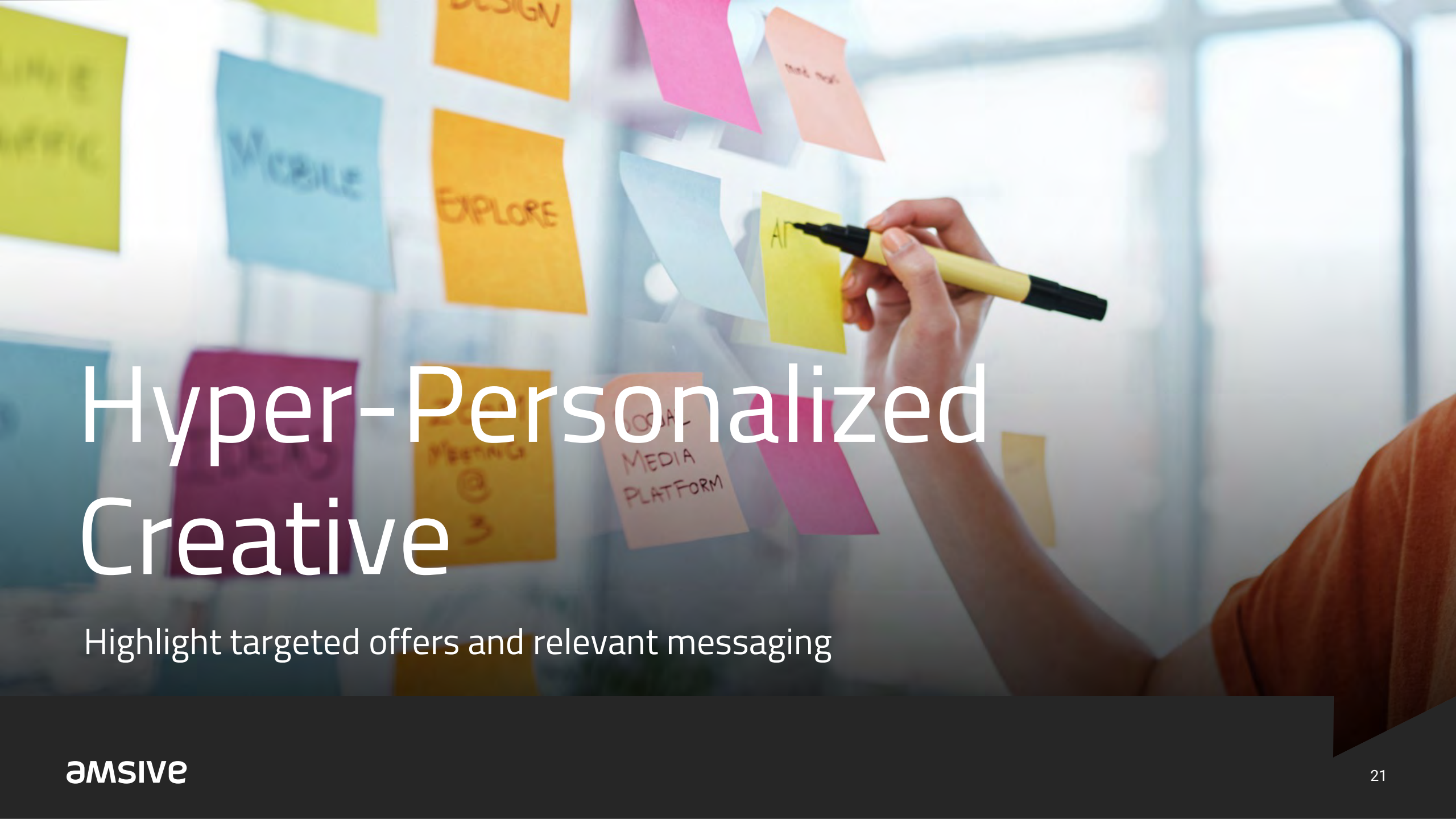
Consumers engage across multiple channels, so you need a cohesive and consistent customer experience no matter how they prefer to engage with you. Our data platform and experienced team help you understand:

- Where customers and prospects spend their time
- Best channels to reach them
- Right channel for the offer
- Market spend by channel for the biggest impact

Managing the channel mix

- Direct Mail
- Email
- SEO
- Paid Search
- Paid Social
- Digital Display Ads
- Native Ads
- Social Media
- Influencers
- OTT

We also understand how these channels work together and build campaigns to reach consumers across different channels, optimizing spend to reach the right consumers in exactly the right way based on the offer and customer journey.

A hand holding a yellow marker is writing on a yellow sticky note. The background is a whiteboard covered with various colorful sticky notes (yellow, blue, pink, orange) with handwritten text. Some visible text on the sticky notes includes 'DESIGN', 'MOBILE', 'EXPLORE', 'AP', 'SOCIAL MEDIA PLATFORM', and 'MEETING @ 3'.

Hyper-Personalized Creative

Highlight targeted offers and relevant messaging

Creative that is Laser-Focused

Achieve a new level of personalization

Create campaigns that meet the consumer where they are with what they need and what they want. Connect with personalized, relevant offers and incentives that demonstrate you know and understand them.

Equipped with the right insights and platform, you can launch hyper-personalized campaigns with offers, creative and messaging that precisely align with the consumer's immediate interests and needs.



Measure with Confidence

Prove your ROI

Know the Impact of Every Dollar You Spend

Gain Clear Attribution of your Marketing Spend

When you utilize a data platform that makes effective intent marketing possible, you also get closer to full attribution.

- Know your share of wallet
- Connect results to the actions that drive them
- Understand the full market potential from branch to branch
- Test and optimize your marketing to increase response rates
- Continually lower acquisition costs with incremental optimization
- Connect your results to actions that drive them

Prove Your Value

The analytics, reporting tools, testing strategies, hold outs and attribution reports all equip you to make informed strategy decisions and demonstrate the full impact of your marketing programs. Armed with complete ROI to all your marketing activities, you'll have all the ammunition you need to prove the value of your marketing strategy.

A man and two women are gathered around a tablet in what appears to be a car dealership. The man, in the center, is wearing a dark blue button-down shirt and has his arm around the shoulder of the woman on the right. The woman on the left is wearing a light blue button-down shirt. The woman on the right is wearing a light grey sweater. They are all smiling and looking at the tablet. In the background, a blue car is visible.

The Customer Journey

Amplify results at every step

Arm Yourself with The Right Plan

6 Key Actions

Consumers have diverse, unique, and evolving needs. From their first relationship, whether that is a loan or a checking account, through ever-evolving financial needs, you need the data, technology, tools and partners to deliver the relevant, timely engagement that builds over a lifetime.

- Household Acquisition
- Onboarding
- Cross-Selling
- Retention and Engagement



Household Acquisition

Build your acquisition strategy

Household acquisition includes the mid and lower funnel activities to reach consumers when they are beginning to search for solutions and when they are ready to act. Machine learning combines first-party data, our national data and third party appends of offline behavior data and online signals. We enhance this data to give you the insights you need to target and acquire consumer households with laser-sharp precision.

Market Smarter with the Right Tools

Step Change Audience Strategies

Bottom of the Funnel: Trigger Marketing

Marketing triggered by offline activities including life events, major purchases and specific credit activity including loan applications reach consumers at the lower end of the funnel. In this instance you are alerted to immediate moves the consumer is making to put campaigns in market in real time and be a part of the consideration. At this point the consumer is highly motivated to act, but there is also typical competition for that conversion.



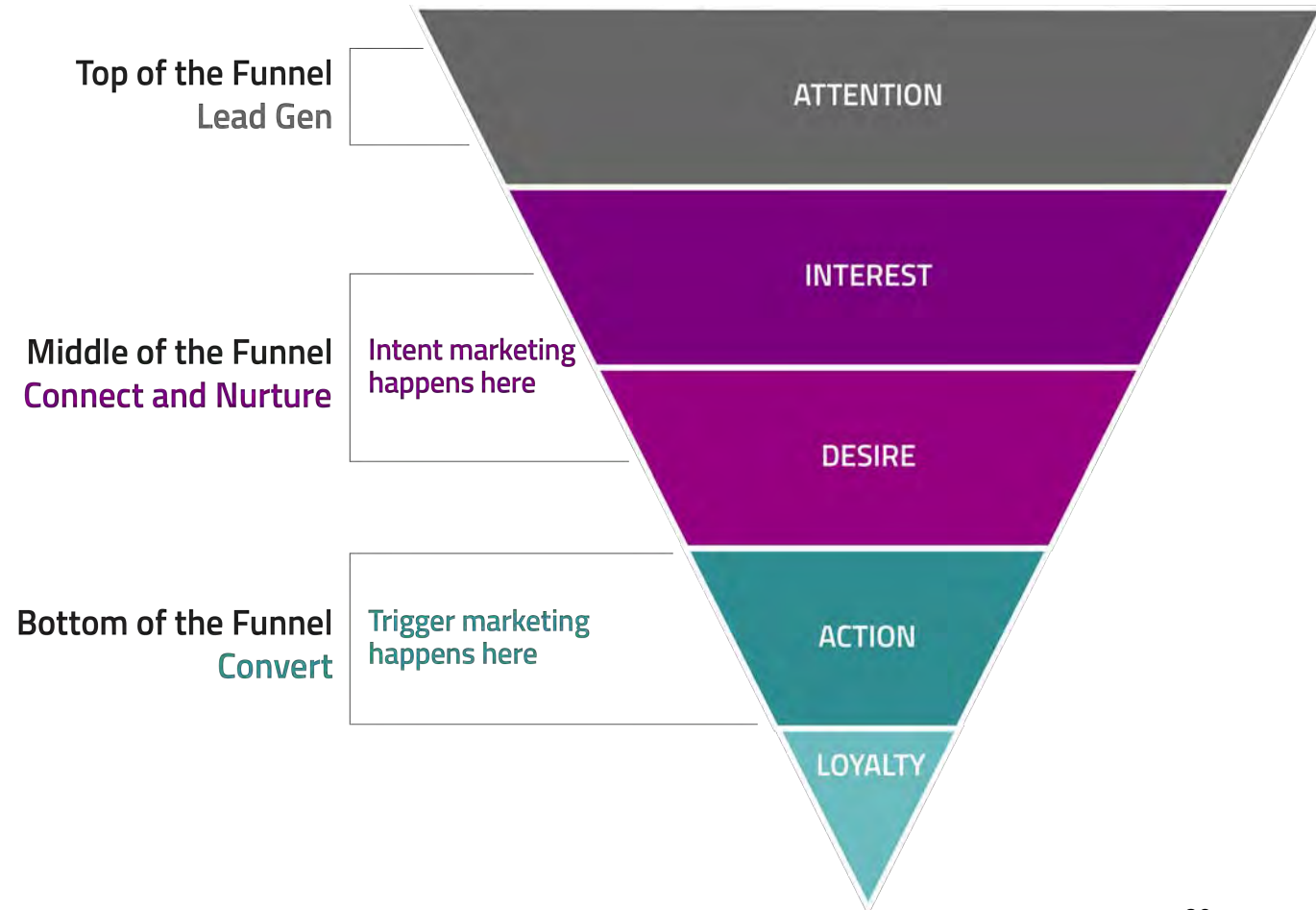
Market Smarter with the Right Tools

Step Change Audience Strategies

Mid-Funnel and Lower Funnel

Intent marketing is a mid-funnel acquisition strategy that provides visibility into your target audience when they start to exhibit online behaviors that signal an opportunity for conversion. This includes online activities including searches, website visits and downloads that signal consumer interest, knowledge-seeking and tangential purchases in real time. And by moving up the funnel and reacting to intent signals, you gain your prospect's attention with less competition in the mix.

Trigger marketing impacts the lower part of the funnel reaching consumers who are just about to make move.



Onboarding

The onboarding process is the first—and potentially most crucial—step in delivering a superior member experience. Studies suggest you have 90 days to start the engagement path you need to drive the lifetime value in your relationship.

- Make meaningful connections
- Enhance customer service
- Activate the sticky services:
 - online banking
 - mobile banking
 - electronic bill pay



Retention and Engagement

Keep and grow your customer relationships

It can cost five times more to attract a new account holder than it does to retain an existing one. The right engagement and retention process enhances customer experience.

Intent signals and trigger programs can power more than your acquisition strategy. They can also improve your account holder retention and reduce your churn rate.

- Know when your account holders are in the market applying for credit with competitors
- Get alerts before customers defect
- Make timely offers or counter offers to protect your base

Right Plan. Right Tools. Right Partner.

We are changing the game for mid-market financial institutions.

We've made the investment in data, team and technology for you. With our tools we know who your customers are, we know what they buy, and we know what influences them. Our team, technology, data and proven methodology puts us in the unique position to use data enhancements, signals and hand raising tools for the mid-market. We can see what your market and your account holders are doing in the digital ecosphere. Our data science team interprets the data and can put campaigns in the market immediately.





Want to Learn More?

Learn how we can help you transform your approach and amplify results.

Visit [amsive.com](https://www.amsive.com) or contact us at 331-318-7800.

www.amsive.com