7 green flags to look for in a digital campaign marketing platform



A Practical Checklist for Banks and Credit Unions Evaluating Personalization, Targeting, and Digital Engagement Capabilities

Consumers increasingly expect the same personalized experiences from their financial institutions that they receive from retailers, streaming services, and other digital-first brands. Yet many banks and credit unions continue to rely on broad messaging, disconnected channels, and manual marketing processes that limit engagement and product adoption.

The challenge isn't a lack of data or digital channels. Most financial institutions already have both. The challenge is turning those assets into relevant experiences that connect with accountholders at the right time and in the right place.

If you're evaluating how to modernize your financial institution's marketing strategy, here's a checklist to help you identify the capabilities that matter most.

✓ audience targeting and segmentation

Effective marketing starts with relevance. You should be able to segment audiences based on account relationships, product ownership, behaviors, and engagement patterns to ensure messages are delivered to the people most likely to find them valuable.

Look for capabilities that allow you to:

- Create audience segments without extensive manual effort
- Leverage account and relationship data
- Target current and prospective accountholders based on behaviors and interests
- Continuously update audiences as needs change

Why it matters: Targeted campaigns help increase engagement while reducing message fatigue.

✓ website personalization

Your public website is often where product research begins. Whether a visitor is exploring mortgage options, comparing checking accounts, or researching small-business solutions, the website experience can significantly influence what happens next.

Look for capabilities that allow you to:

- Personalize content and promotions
- Recognize returning visitors
- Deliver relevant messages based on browsing behavior
- Guide users toward next best actions

Why it matters: Relevant website experiences help increase engagement and improve conversion opportunities before login.

✓ personalized digital banking engagement

Many banks and credit unions invest heavily in digital banking but underutilize it as an engagement channel. Once users authenticate, you have a unique opportunity to provide relevant,



Once users authenticate, you have a unique opportunity to provide relevant, contextual marketing based on known relationships and account information.

contextual marketing based on known relationships and account information.

Look for capabilities that allow you to:

- Deliver personalized messages inside digital banking
- Promote products based on account relationships
- Target specific user groups
- Engage users without disrupting their experience

Why it matters: Post-login engagement can help increase product adoption and deepen relationships with existing accountholders.

✓ connected customer journeys

Consumers don't think about channels. They expect a cohesive experience regardless of how or where they engage. A marketing strategy that connects website activity, digital banking engagement, and ongoing communications creates a more consistent accountholder experience.

Look for capabilities that allow you to:

- Coordinate messaging across channels
- Connect website and digital banking engagement
- Maintain continuity throughout the customer journey
- Support both acquisition and relationship growth efforts

Why it matters: Connected experiences create more opportunities to engage accountholders throughout their decision-making journey.

✓ marketing efficiency and automation

Many marketing teams are challenged to do more with limited resources. The right solution should help you automate repetitive processes so your teams can focus on strategy, optimization, and growth.

Look for capabilities that allow you to:

- Automate campaign deployment
- Streamline audience creation



Segmenting audiences helps ensure messages are delivered to the people most likely to find them valuable.

- Leverage pre-built campaign assets
- Reduce manual effort

Why it matters: Increased efficiency allows teams to scale engagement without significantly increasing workloads.

✓ actionable insights and performance measurement

Success isn't measured by impressions alone. Marketing leaders need visibility into how engagement influences business outcomes such as product adoption, relationship growth, and campaign effectiveness.

Look for capabilities that allow you to:

- Understand audience engagement
- Track campaign performance
- Measure product adoption activity
- Optimize campaigns using performance insights

Why it matters: Better visibility helps you continually refine and improve your marketing efforts.

✓ scalability for future growth

Marketing strategies evolve over time. As consumer expectations change and you expand your engagement efforts, your platform should be flexible enough to support your future goals.

Look for capabilities that allow you to:

- Scale personalized experiences
- Expand audience targeting capabilities
- Support additional channels and use cases
- Adapt to changing business priorities

Why it matters: The right platform should support your growth – today and into the future.



Consumers expect a cohesive experience regardless of how or where they engage.

the bottom line

The most successful banks and credit unions aren't necessarily communicating more often. They're communicating more relevantly.

By combining audience insights, personalization, connected digital experiences, and automation, you can create stronger relationships, improve product adoption, and drive more meaningful engagement across the customer journey.



The right platform should support your growth – today and into the future.

drive deeper engagement and long-term growth with targeted campaigns

Let our experts help you deliver the right message at the right time across every digital channel.

For more information about Jack Henry, visit jackhenry.com.

jack henry

© 2026 Jack Henry & Associates, Inc.® | Public – For external distribution.