the ROI of personalized digital engagement

A Practical Framework for Estimating the Impact of Personalization, Segmentation, and Targeted Marketing



Banks and credit unions are often asked to quantify the value of new marketing technologies when evaluating solutions, building a business case for leadership, or prioritizing investments that can drive measurable growth and engagement. Whether you're exploring new capabilities, seeking executive buy-in, or comparing potential solutions, understanding the potential return on investment is a critical step in the decision-making process.

For financial institutions leveraging the Banno Digital Platform™, digital banking already serves as the front door for daily accountholder interactions. But converting high portal traffic into deeper primary relationships requires moving beyond generic messaging. Delivering targeted, contextual experiences directly within digital banking and across your public website is the way to unlock true value.

Calculating marketing ROI across three core areas of opportunity – growth, engagement, and efficiency – provides a practical path to evaluating future digital investments.

the growth opportunity: unlocking cross-sell and product adoption

Many financial institutions sit on a wealth of data capturing user balance trends, direct deposit behaviors, and debit card activity, yet present every user with the exact same home page banner or mobile pop-up. Taking a targeted approach changes the financial trajectory of your digital channels.

Ask Yourself:

- How many active digital banking users do we have?
- How many monthly website visitors do we attract?
- How many products does the average household have with us?
- Are we promoting relevant products based on behaviors, interests, or account relationships?

When you align marketing offers with specific user attributes – such as presenting auto loan refinancing offers to members making payments to outside lenders, or CD promos to high-balance savings holders – conversion rates rise dramatically compared to broad broadcast campaigns.

Potential Outcomes:

- **Increased Product Adoption:** Connect accountholders with the specific loans, lines, or deposit accounts they actually need.
- **More Loan and Deposit Opportunities:** Capture high-yield deposits or lending applications before users seek outside options.
- **Higher Products-Per-Household:** Deepen relationships with single-service users to expand lifetime accountholder value.
- **Improved Website Conversions:** Turn passive web visitors into active account applicants with relevant dynamic landing content.



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Consider: What would a 5% to 10% increase in product adoption mean for your net interest margin and non-interest income this year?

the engagement opportunity: delivering contextual digital experiences

Digital engagement is no longer measured solely by how many times users log in to check their balance; it's defined by how effectively your digital ecosystem guides them toward financial wellness. Integrating your marketing tools seamlessly with Banno ensures that the experience feels like a cohesive conversation rather than intrusive advertising.

Ask Yourself:

- Are website visitors receiving personalized experiences based on their journey?
- Can we recognize returning visitors and adapt content to reflect their history?
- Are marketing messages tailored to specific customer segment needs?
- Do our website and digital banking experiences work together in harmony?

When an accountholder sees consistent, relevant messaging across both your public site and within their mobile app, friction disappears. Recognizing user segments enables you to offer financial education, timely service updates, or targeted product features exactly when they are most useful.

Potential Outcomes:

- **Higher Engagement Rates:** Motivate users to interact with digital tools like credit-score monitoring or card controls.



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- **Increased Campaign Performance:** Achieve higher click-through rates by eliminating irrelevance and ad fatigue.
- **More Relevant Customer Experiences:** Build trust by proving you understand each individual's financial situation.
- **Greater Digital Adoption:** Encourage self-service feature adoption, reducing reliance on branch or call center channels.

Consider: Are you delivering the right message to the right person at the right time – or are your accountholders tuning out generic promotions?

the efficiency opportunity: scaling operations through automation

Marketing teams at regional and community banks and credit unions are frequently stretched thin. Manual audience generation, custom list uploads, and static campaign execution consume valuable hours that could otherwise be spent on strategy, creative development, and performance optimization.

Ask Yourself:

- How much time does our team spend manually building audience lists?
- How long does it take to launch a marketing campaign?
- Are our marketing segmentation processes automated or largely manual?
- Can we quickly adapt or pivot campaigns based on real-time performance data?

By integrating automated segmentation and dynamic content triggers directly into your digital strategy, administrative overhead drops. Rather than exporting spreadsheets and running manual database queries, automated workflows feed the right target audiences straight into your campaign engine.



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Potential Outcomes:

- **Faster Campaign Deployment:** Reduce campaign launch lead times from weeks to days or hours.
- **Reduced Manual Effort:** Eliminate error-prone data handling and repetitive list exports.
- **Improved Marketing Productivity:** Empower lean teams to run dozens of niche segment campaigns simultaneously.
- **Increased Scalability:** Expand marketing reach without needing to increase headcount.

Consider: How much time could your marketing team redirect toward high-level strategy and revenue optimization if segmentation were automated?

building the business case

When presenting a business case for personalized engagement capabilities to your executive leadership team or board, anchor your projections in incremental gains. You don't need massive shifts in user behavior to show substantial return on investment.

Calculate the potential financial impact if your financial institution could:

- **Convert more website visitors into applicants** through dynamic, personalized calls to action.
- **Increase product adoption among existing accountholders** using behavior-triggered banners within digital banking.
- **Deliver unified digital experiences** that drive higher satisfaction and retention rates.
- **Reduce marketing workload** by replacing manual list generation with automated segment syncing.
- **Improve campaign performance** by matching messaging directly to account relationships and financial milestones.

By multiplying small percentage gains in product adoption and operational hours saved across your entire user base, it's easy to see how any investment in personalization quickly pays for itself.



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The greatest opportunity for growth may not lie in spending heavily to attract brand-new prospective visitors. Instead, it often lies in creating more relevant, context-aware experiences for the accountholders already logging into your platform every day.



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maximize your marketing ROI

Evaluate your current marketing strategy and identify key opportunities to improve personalization, engagement, and product adoption.

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

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