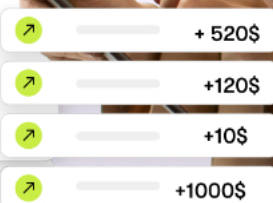
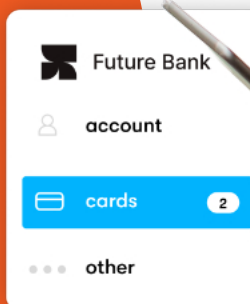
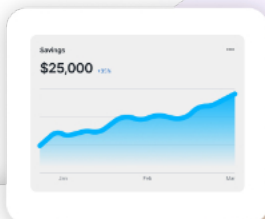




Kentico



Based on your growing savings habits, you might benefit from a high-yield savings account comparison.

[LEARN MORE](#)

Guide

Build Trust in Finance: A 10-Step Guide.

Personalized, AI-powered, compliance-first marketing for banks, credit unions, and insurers.

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Why Trust Is the Only Currency in Financial Marketing in 2026.

Customers expect communication with their bank, credit union, or insurer to be fast and tailored to them; whether that's on their phone, on social, or in a branch. At the same time, they are sharper than ever about data security, demanding transparency and proactive disclosure of fees, terms, and policies before they trust anyone with their money.

In a highly regulated industry, personalization always needs to go hand-in-hand with security. That makes tailored digital experiences both a challenge and an opportunity. The institutions that win trust are the ones that see it as something they can design, measure, and improve.

This playbook gives you ten concrete steps to do exactly that, with Xperience by Kentico features and AIRA AI agents that power each action.

Two proof points to keep in mind as you read: 62% of banking clients will share personal information in exchange for more relevant communication ([Businesswire](#)), and 82% want control over who can access their data ([Infosys](#)). Trust is the bridge between those two facts.

62%

will share data
for relevance

82%

want control
over data access



Trust in Numbers: Financial Institutions on Xperience by Kentico.

Trust driver		Example outcome	
	Security & governance	Oppenheimer saved \$175K+ in licensing costs through a governed migration	
	Accessibility & compliance	Bonvenu Bank increased organic traffic by 76% following an ADA-ready rebuild.	
	Personalization & relevance	TowneBank increased goal conversions by 224%; Commonwealth ONE increased loan applications by 13%.	
	Operational excellence	United Federal Credit Union achieved 90% faster workflows through centralized content management.	
	Digital engagement	Andrews Federal Credit Union increased mobile users by 400% through personalization and analytics.	

The 10-Step Trust-Building Playbook.

Each step is built to be actionable and, where useful, printable as a one-pager: a short rationale, a clear Do and Don't, the measure of success that tells you it's working, an Xperience by Kentico or AIRA feature that supports it, and a customer proof point.

Step 1 **Make Compliance Part of the Process**

Step 2 **Personalization with Permission**

Step 3 **Accessible Advisory Journeys**

Step 4 **Transparent Data & Consent Flows**

Step 5 **Crisis-Ready Newsroom**

Step 6 **Multi-brand Governance**

Step 7 **Establish Optimization Routines**

Step 8 **Localized Compliance**

Step 9 **First-party Data Activation**

Step 10 **Measurable Trust Signals**

Step 1

Make Compliance Part of the Process.

Trust is built long before content reaches a customer. Financial institutions that consistently earn trust don't treat compliance as a final review step — they embed it into the content creation process from the start.

DO:

- ✓ Establish approval workflows for all regulated content.
- ✓ Use a single source of truth for terminology, disclosures, and brand standards.
- ✓ Validate content before publication to reduce risk and rework.

DON'T:

- ✗ Rely on manual reviews at the end of the process.
- ✗ Allow teams to manage disclosures, terminology, or compliance requirements independently.
- ✗ Create bottlenecks that slow content delivery and increase the likelihood of errors.

Measure Success:

- ✓ Percentage of content published through approved workflows
- ✓ Average review-to-publish cycle time
- ✓ Compliance-related revisions after publication

How Xperience by Kentico Helps

Xperience by Kentico enables structured approval workflows and governance controls, while AIRA's Content Strategist can review content against approved terminology, naming conventions, and tone before publication.

Proof in Practice

Oppenheimer modernized nearly 3,000 pages on Xperience by Kentico while maintaining governance controls required for a regulated environment. The organization reduced developer effort by more than 35% year over year and eliminated over \$175,000 in annual licensing costs, demonstrating that strong governance can improve both compliance and operational efficiency.

3,000+
modernized
pages

35%
reduction in
developer workload



Step 2

Personalization with Permission.

The best personalization doesn't feel intrusive; it feels helpful. Financial institutions build trust when they use customer information to simplify decisions, surface relevant content, and guide next steps without crossing privacy boundaries.

DO:

- ✓ Personalize experiences using first-party data, stated preferences, life stage, and customer goals.
- ✓ Focus on helping customers find the right information faster.
- ✓ Ensure every personalized experience delivers a clear benefit to the customer.

DON'T:

- ✗ Use personalization in ways that feel invasive or overly sales-driven.
- ✗ Infer sensitive information customers haven't explicitly shared.
- ✗ Use data beyond the purpose for which it was collected and agreed to.

Measure Success:

- ✓ Engagement increase on personalized experiences vs. non-personalized experiences
- ✓ Conversion lift on personalized experiences vs. non-personalized experiences
- ✓ Personalization opt-out rates
- ✓ Track time spent engaging with recommended content

How Xperience by Kentico Helps

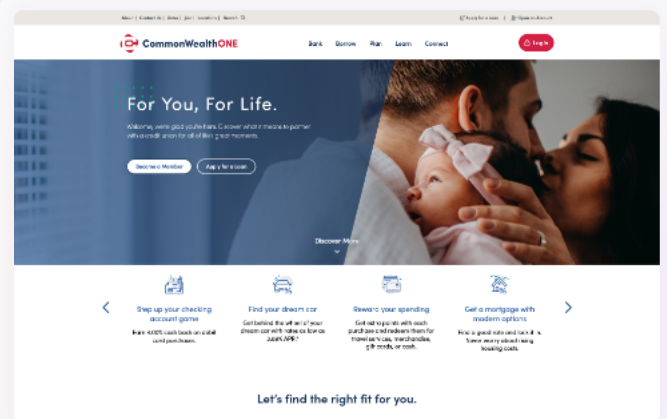
Xperience by Kentico enables audience segmentation and personalized experiences based on first-party data, while AIRA can generate context-aware content variations that marketers review and approve before publication.

Proof in Practice

CommonWealth ONE used life-stage personalization and a solutions finder to increase engagement by 18% and personal loan applications by 13%, with one audience segment engaging more than 5,300 users. TowneBank increased goal conversions by 224% through a more personalized digital experience.

18%
higher
engagement

13%
more personal
loan applications



Step 3

Accessible Advisory Journeys.

An advisory journey only builds trust if everyone can use it. Accessibility is both a compliance requirement and a signal that you take every customer seriously.

DO:

- ✓ Work with your developers and designers to create WCAG-aligned journeys that ensure compliance.
- ✓ Ensure correct usage of alt text for users who use assistive technology
- ✓ Review your site navigation and pages for logical structure and readability

DON'T:

- ✗ Don't treat accessibility as a one-time checkbox.
- ✗ Assume desktop-first design covers both mobile and assistive-tech users.

Measure Success:

- ✓ Check your WCAG compliance level.
- ✓ Assess task completion across assistive technologies.
- ✓ Track changes in engagement across mobile and desktop devices.

How Xperience by Kentico Helps

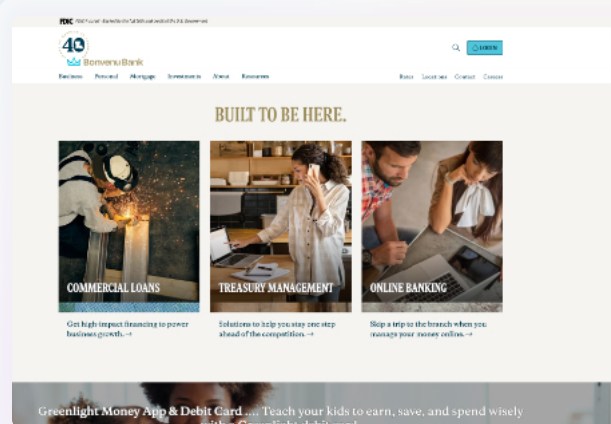
Xperience by Kentico supports easier image processing with AIRA, to create alt text and determine focal points automatically. Within the Agentic Marketing Suite, the SEO & GEO Specialist helps teams quickly determine their AI-readability scoring and get suggestions for improvement.

Proof in Practice

Bonvenu Bank built their new site according to ADA standards with an accessible solutions finder, lifting engagement time 42% and organic traffic 76% one month after launch. Andrews Federal Credit Union saw a 400% increase in mobile users.

42%
longer
engagement time

76%
more organic
traffic



 **Bonvenu Bank**

Step 4

Transparent Data & Consent Flows.

Customers share data only when they understand and control what happens to it. Make consent explicit and policy changes easy to understand. This builds trust and keeps your site compliant with the law.

DO:

- ✓ Offer explicit and granular data usage consent for site visitors.
- ✓ Offer an easy way to opt-out of data-collection that isn't hidden.
- ✓ Set cookie levels with explanations about how they are used for personalization.
- ✓ Notify users in simple language whenever a policy changes.

DON'T:

- ✗ Don't use pre-ticked boxes for consent — make it obvious that users make the decisions.
- ✗ Bury terms in legalese; use language anyone can understand.
- ✗ Rely only on third-party cookies that customers increasingly reject.

Measure Success:

- ✓ Track site visitor's consent opt-in rate
- ✓ Analyze what share of marketing is driven by first-party data
- ✓ Review your policy-change notification reach.

How Xperience by Kentico Helps

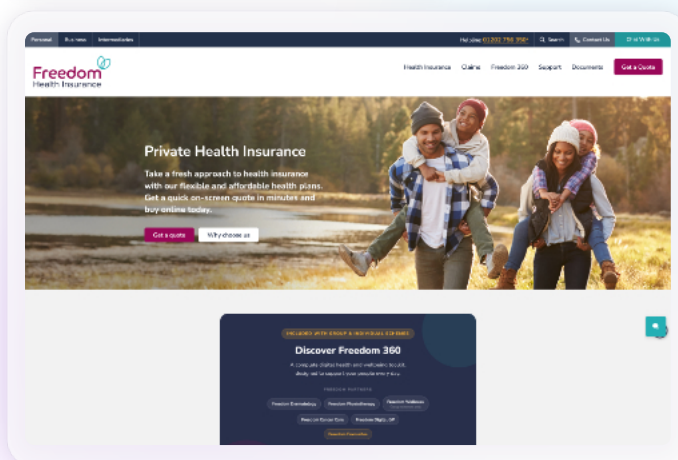
Get secure GDPR & CCPA compliance with configurable cookie levels, and consent management built into Xperience by Kentico from day one, with data stored safely in-house.

Proof in Practice

Freedom Health Insurance made security and a protected broker portal central to its rebuild, earning a 63% increase in visitor-to-lead conversion. Trust context: 82% of financial-services clients want control over who accesses their data.

63%

increase in visitor-to-lead conversion



Freedom
Health Insurance

Step 5

Crisis-Ready Newsroom.

Rate changes, outages, fraud alerts: When something happens, customers judge you by how fast and clearly you communicate. Be ready to publish accurate updates everywhere at once.

DO:

- ✓ Create notifications across every channel (web, email, and apps) to reach all customers when you need to share an urgent message.
- ✓ Maintain pre-approved message templates and holding statements for common scenarios, so you're not writing from scratch under pressure.

DON'T:

- ✗ Don't manage channels in silos.
- ✗ Let a slow legal-to-publish path leave customers in the dark during a sensitive moment.
- ✗ Leave decision-making authority unclear; establish who approves crisis communications before an incident happens.

Measure Success:

- ✓ Track time-to-publish for urgent updates.
- ✓ Monitor the number of channels reached from a single update.
- ✓ Define percentage of scenarios with pre-approved templates

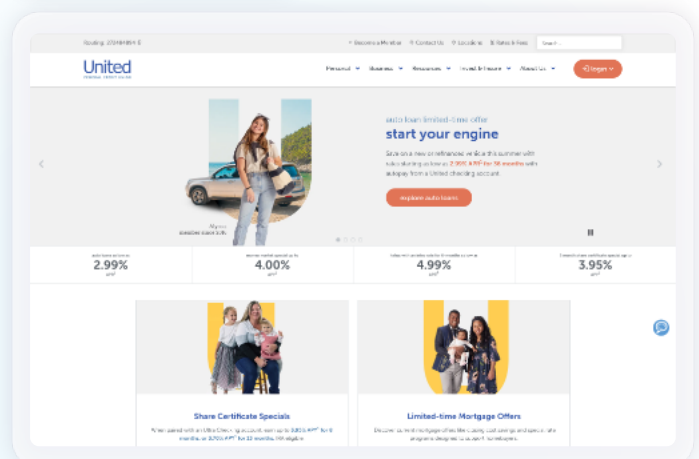
How Xperience by Kentico Helps

Respond fast with a centralized Content Hub and multichannel publishing, weekly security hotfixes and a 7-day bug-fixing policy, plus AIRA to enable quick email drafts.

Proof in Practice

United Federal Credit Union's global rate references now auto-update sitewide from a single edit; part of a 90% faster content workflow that lets the team push accurate updates fast across eight states.

90%
faster content
workflow



United
FEDERAL CREDIT UNION

Step 6

Multi-brand Governance.

Many financial institutions run multiple brands, regions, or product lines. Consistency across all of them is what tells customers they can expect the same care everywhere.

DO:

- ✓ Centrally manage content across channels for faster governance.
- ✓ Conduct routine audits to ensure compliance with voice, tone, and terminology across your content.
- ✓ Ensure every team member is up-to-date on the latest messaging updates for aligned communication.

DON'T:

- ✗ Don't let each brand or regional team drift into their own style.
- ✗ Ignore differences in voice, tone, and terminology; inconsistency erodes recognition and trust.

Measure Success:

- ✓ Check your brand-consistency audit pass rate.
- ✓ Monitor how quickly inconsistencies are identified and flagged across brands before publishing.

How Xperience by Kentico Helps

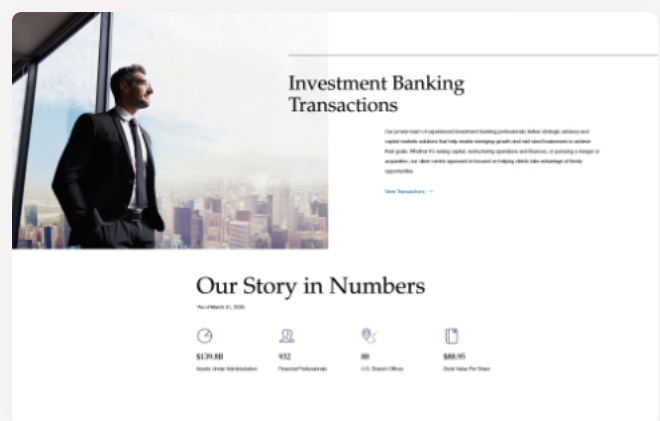
The Content Hub, headless reuse across brands, and the Content Strategist agent can work together to help prevent brand drift across teams and channels.

Proof in Practice

Oppenheimer unified advisor profiles, branch sites, and microsites under one governed architecture, keeping experiences consistent across every audience while increasing site traffic by 43%.

43%

increase in
site traffic



Step 7

Establish Optimization Routines.

Viewing optimization as a continuous process that requires a regular schedule helps keep customer journeys sharp and relevant, and with AI support, performance improvements become automated.

DO:

- ✓ Regularly assess friction points and check for performance improvement opportunities to keep your journeys optimized.
- ✓ Pinpoint and keep a record of common drop-offs.

DON'T:

- ✗ Don't leave campaigns running untouched for months
- ✗ Don't let AI act without a human approving the change.

Measure Success:

- ✓ Assess journey conversion rate
- ✓ Check drop-off reduction at weak stages
- ✓ Compare campaign results over time

224%
increase in goal
conversions

How Xperience by Kentico Helps

Use the Customer Journey Optimization Specialist and the Campaign Manager (Advanced tier) in the AIRA Agentic Marketing Suite, accessible within the AIRA Chat, to continuously optimize journeys with context-aware suggestions.

Proof in Practice

TowneBank's personalized, optimized journeys drove a 224% increase in goal conversions; the kind of journey tuning the Agentic Marketing Suite can now automate in real time with the Customer Journey Optimization Specialist.



 TOWNE BANK

Step 8

Localized Compliance.

Serving multiple markets means meeting each region's language and regulatory expectations. Localization done right is a powerful trust signal.

DO:

- ✓ Produce translations and localization variants that maintain tone and formatting
- ✓ Route each language variant through local compliance review.
- ✓ Keep every language variant up-to-date and relevant for each target region.

DON'T:

- ✗ Don't publish content without a local compliance check.
- ✗ Don't assume one language variant fits every market or every region.

Measure Success:

- ✓ Track the number of locales live, translation turnaround time, per-region consent and disclosure compliance.

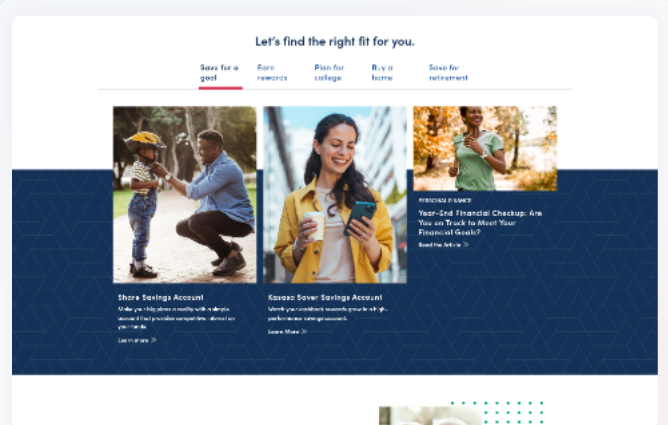
How Xperience by Kentico Helps

Xperience by Kentico supports multilingual content management, with added assistance from AIRA to create fast page translations and localization variants that are tone-consistent for your branding.

Proof in Practice

CommonWealth ONE tailored content to a local audience with a dedicated university-community theme, proof that audience and region-specific experiences drive relevance (18% engagement lift).

18%
higher engagement



Step 9

First-party Data Activation.

Your own data is your most trustworthy asset. Be transparent about how you are collecting and using data, and use it to help your customers find what they are looking for.

DO:

- ✓ Collect and analyze data directly from website and app interactions.
- ✓ Keep data in-house instead of in a third-party application for increased security.
- ✓ Use built-in journey insights to act on real behavior.

DON'T:

- ✗ Don't depend on third-party cookies.
- ✗ Share customer data with outside platforms to make personalization work.

Measure Success:

- ✓ First-party data coverage of active contacts
- ✓ Analyze segment performance vs. generic targeting.

How Xperience by Kentico Helps

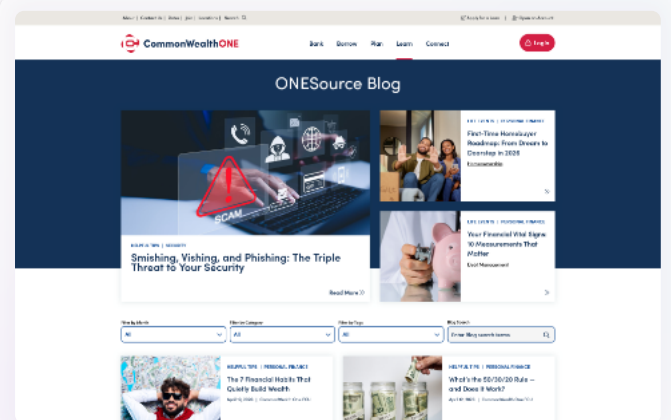
Use built-in analytics, contact segmentation, and AIRA Customer Journey Insights; all with the data stored inside your own environment.

Proof in Practice

CommonWealth ONE's first-party personalization and SEO enhancements attracted 5,380 new users to its blog and financial-education pages in a single month. Similarly, Bonvenu Bank grew organic traffic 76% one month after launching their new digital experience on Xperience by Kentico.

5,380
new users in
one month

76%
increase in
organic traffic



Step 10

Measurable Trust Signals.

What gets measured can get improved. Treat trust as a set of signals you can track instead of calculating it based on vibes.

DO:

- ✓ Define trust KPIs: transparency, accessibility, consent health, satisfaction.
- ✓ Create a composite trust scorecard (see 'KPIs that prove trust')
- ✓ Determine the status of trust for your organization now, and see what's working and what's not.

DON'T:

- ✗ Treat trust as unmeasurable or judge it on gut feelings; without metrics you can't prove progress to leadership or regulators.

Measure Success:

- ✓ Create a composite trust scorecard (see 'KPIs that prove trust')
- ✓ Track goal-completion rate across journeys.

How Xperience by Kentico Helps

Use the Campaign Manager structured reports in the Agentic Marketing Suite (this includes executive summary, stage-by-stage breakdown, goal status) and utilize Customer Journey Insights.

Proof in Practice

Oppenheimer's migration to Xperience by Kentico produced clearly measurable trust signals: 43% more traffic, 65% longer average sessions, \$175K+ saved, and 35%+ fewer developer hours; all tracked against business goals.

65%
longer sessions

\$175K+
saved

Insights & Thought Leadership

We provide deep expertise in planning, investing, and transitioning wealth. Our financial professionals listen more closely, work harder, and think beyond the obvious to find opportunities customized for our clients' growth and capital preservation—no matter the market environment. We answer only to our clients and measure our success by successfully delivering them.



Trust Scorecard: KPIs Every Financial Institution Should Track.

Trust can be measured in more than just vibes, it can be tracked in a scorecard. Track these signals quarterly and report them to leadership the same way you would report revenue metrics.

Trust dimension	KPI to track	How Xperience by Kentico measures it
Governance & Compliance	% content through approved workflow; review cycle time	Workflows & approvals; Content Strategist findings log
Personalization value	Engagement/conversion lift vs. control; opt-out rate	Built-in analytics + segmentation reporting
Accessibility	WCAG compliance; assistive-tech task completion	SEO & GEO Specialist readability scores
Privacy & Consent	Opt-in rate; % first-party-driven marketing	Consent management; cookie-level data
Agility & Responsiveness	Time-to-publish for critical updates	Content hub + multichannel publishing logs
Journey confidence	Drop-off reduction; goal-completion rate	Customer Journey Insights + Optimization Specialist
Campaign learning	Goal achievement vs. brief; cross-campaign trend	Campaign Manager structured reports

Xperience by Kentico: Agentic Marketing Suite Feature Map.

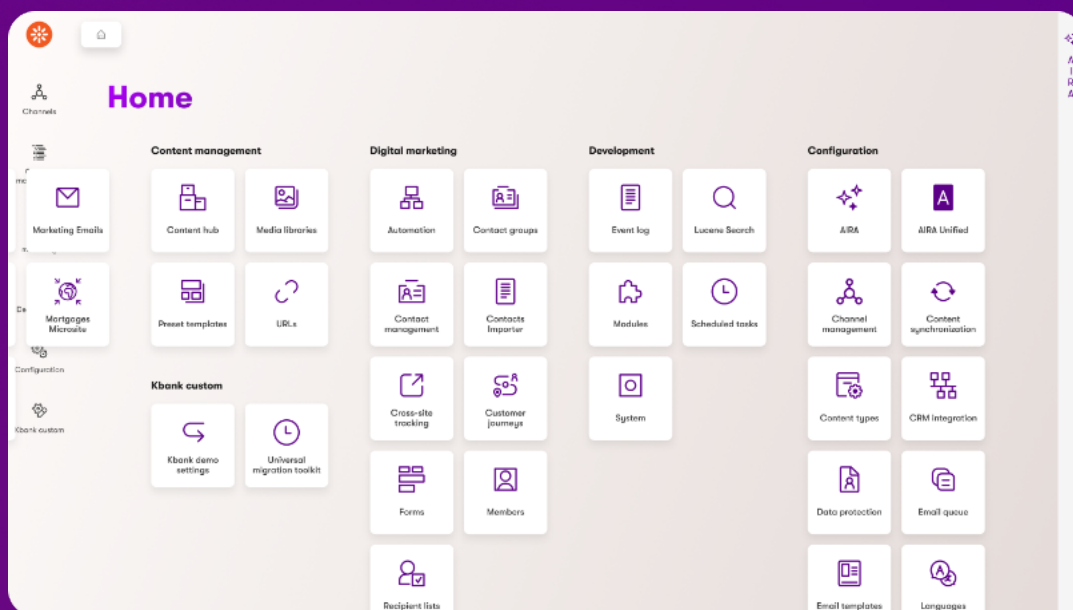
A quick reference for which capability powers each step of the playbook.

Step	Focus	Powered by
1	Compliance-first workflows	Workflows & approvals; AIRA Content Strategist; ISO 27001
2	Personalization without overreach	Segmentation & personalization; AIRA context-aware copy
3	Accessible advisory journeys	AIRA image alt text/focal points; SEO & GEO Specialist
4	Transparent data & consent	GDPR/CCPA compliance; cookie levels; consent management
5	Crisis-ready newsroom	Content hub; multichannel publishing; AIRA email drafts
6	Multi-brand governance	Content hub; headless reuse; AIRA Content Strategist
7	Establish Optimization Routines	Customer Journey Optimization Specialist; Campaign Manager
8	Localized compliance	AIRA translations & localization variants; multilingual content
9	First-party data activation	Built-in analytics; segmentation; Customer Journey Insights
10	Measurable trust signals	Campaign Manager reports; Customer Journey Insights

About Kentico.

Kentico is an award-winning provider of digital experience platforms that help businesses drive better outcomes with fewer resources by delivering multichannel digital experiences using a hybrid headless approach. Its DXP, Xperience by Kentico, minimizes overhead by focusing on real customer needs and empowers teams to deliver better experiences across channels, faster.

With built-in low-code/no-code tools, marketers can craft consistent, personalized customer journeys from awareness to advocacy - now accelerated by AIRA and the Agentic Marketing Suite. Kentico offers excellent time-to-market and total cost of ownership, market-leading support, SaaS or on-premises deployment, and a global network of implementation partners.



Let's write the next success story together.

Schedule a free 1-on-1 demo and let our experts walk you through the features that build trust at scale.

→ **MEET OUR EXPERTS**

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