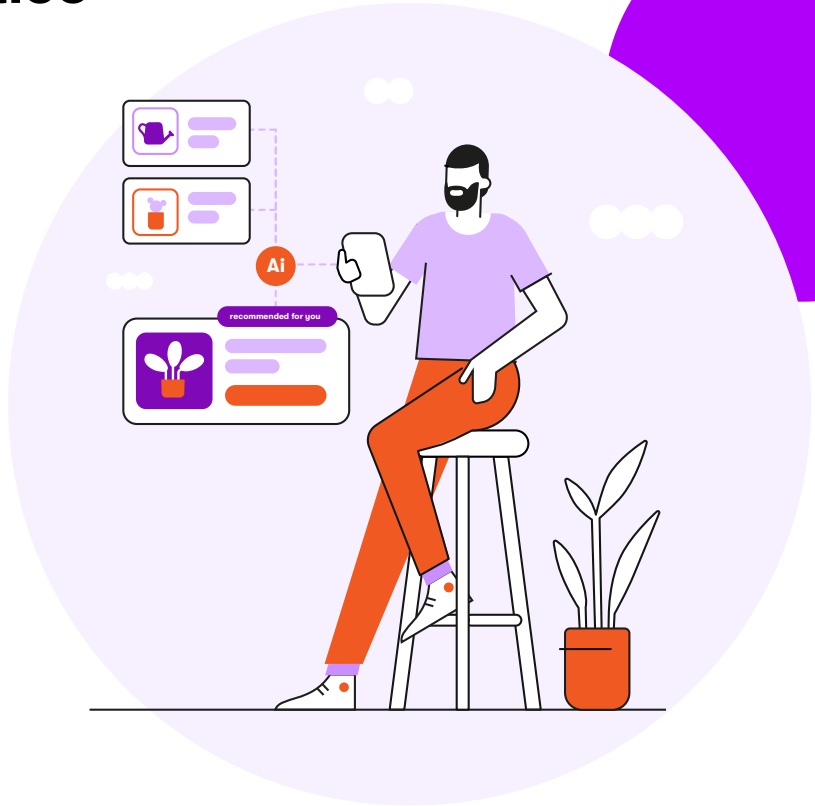




Kentico



Ebook

The future of finance: AI-driven personalization.



americaneagle.com®

Table of contents.

Why personalization matters and how AI can help.	3
How banks and credit unions use personalization to improve customer experiences.	4
AI-driven personalized recommendations.	5
5 things to consider before creating AI-driven recommendations.	6
How Kentico helps financial institutions create personalized experiences.	7
Join our successful customers.	8
About Kentico and Americaneagle.com.	10



Why personalization matters and how AI can help.

Personalization has long been a vital factor in the finance sector. It drives customer engagement, loyalty, and business growth by tailoring content and user experiences to individual needs and preferences.

And while up to recently, creating personalized content variants inside a digital experience could be a time-consuming endeavor, with the widespread adoption of AI, recommendation systems can now efficiently process large datasets, adapt results in real time, and seamlessly scale with the number of users. AI can be a reliable partner in achieving exceptional customer satisfaction and business success.



How banks and credit unions use personalization to improve customer experiences.

Banks and credit unions can leverage personalization to enhance customer experiences in various ways. By tailoring your services and interactions to customers' individual needs and preferences, you can foster stronger relationships, increase customer satisfaction, and drive business growth. Explore the leading techniques of content personalization:

Tailored marketing communications: The most popular and simplest way to use personalization is to fine-tune your marketing efforts. By considering a customer's financial behavior and interests, you can create targeted offers and promotions. For example, if you run a marketing campaign for students, you can personalize your website so it leads them smoothly from the homepage through relevant blog articles to products tailored to their needs.

Customized product recommendations: Leveraging customer data, financial institutions can provide personalized product recommendations. For instance, if users show interest in savings accounts to store funds, you suggest investment options that align with their risk tolerance and goals.

Local branch information: Your website or app can be personalized based on the user's location. When they visit your website or mobile app, they should easily find information about the nearest branch locations, ATMs, and contact details relevant to their geographic area.

Language customization: Depending on their country of operations, multilingual content is a must for many financial institutions. For example, a bank with a strong position in the North American market wants to offer its website and mobile app in English, French, and Spanish to accommodate a wide range of customers.



AI-driven personalized recommendations.

AI-driven personalized recommendations have emerged as a potent tool for financial institutions aiming to enhance the overall customer experience. They can help users discover personalized content or products by analyzing their preferences and behavior. You can leverage advanced algorithms and data analytics to provide tailored, real-time suggestions to:

- **Increase customer engagement**
- **Improve cross-selling**
- **Save editors' time creating new content**



5 things to consider before creating AI-driven recommendations:

It's essential to approach AI recommendations with caution, as they can potentially do more harm than good if not meticulously designed and managed. Before you hop on the wave of AI excitement, make a clear plan and consider all the risks.

- 1. Define business goals and metrics:** What business objectives do you aim to achieve by implementing AI-driven recommendations, how will you measure success, and when can these metrics be accurately measured?
- 2. Evaluate recommendation relevance:** Do you want to recommend content relevant to users' preferences or rather introduce them to new topics (i.e., suggesting similar articles or latest trends)?
- 3. Consider user perspective on recommendations:** Understanding the user intent can help refine the recommendation process. What is your user's intention at the specific moment? Do they have a particular action in mind or want to explore a topic?
- 4. Anticipate changes in user behavior:** What changes in user behavior do you expect as a result of the recommendations? Which user segments will this apply to? What product/content metrics do you need to consider?
- 5. Understand user and content/product data:** Is the featured content seasonal or timeless? Do you have clear attributes to describe your user? How will you address the 'cold start' problem where the system lacks sufficient information about users or items? Can you ensure the data is unbiased and free from malicious content? Is all personal data processed in compliance with legal regulations? And what signals will you use - implicit (e.g., rating stars) or explicit (e.g., time spent on an article)?



How Kentico helps financial institutions create personalized experiences.

AI features

We're all excited about the value AI can bring our customers. We introduced AI-driven content recommendations, you can use AI to generate emails from existing content, and we certainly won't stop there.

Flexibility and consolidation

Kentico is ready to be integrated with any other technology or used as a headless DXP. The low code/no code approach ensures quick time to market and smooth onboarding.

Quick ROI

Multichannel experiences managed from one place, quick time to market, a wide range of out-of-the-box features, and leaner processes, so you can achieve more with less.

Out-of-the-box personalization

With Kentico, you can use customer data to define personas or dynamically change content for each user based on their actions.

24/7 global support and services

All the reassurance you need from a responsive in-house global support team. Available 24 hours a day, seven days a week.

Security and compliance

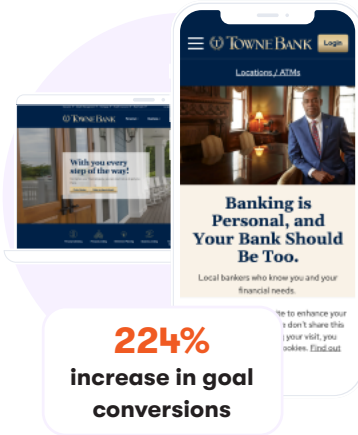
User roles, GDPR and CCPA compliance, 7-day bug fixing policy, weekly hotfixes and frequent updates, and ISO 27001 certification.





**Join our successful
customers.**





TowneBank

www.townebank.com

Layout options, integrations, flexibility, and personalization

“We were looking for a tool that provided multiple layout options and widgets for new pages, build integrations and allow flexibility”

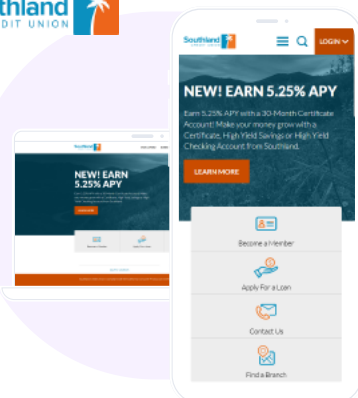
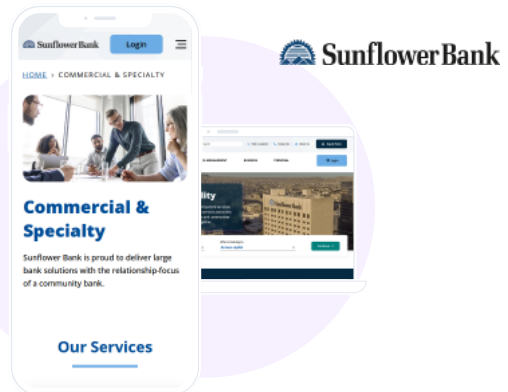
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Sunflower bank

www.sunflowerbank.com

User-centered digital experiences boosting account enrollment

[READ THE FULL STORY](#)



Southland Credit Union

www.southlandcu.org

New website to support revenue generation and further growth

[READ THE FULL STORY](#)



About Kentico and Americaneagle.com.

Together, Kentico and Americaneagle.com deliver an extensive array of digital services and solutions that empower clients to achieve their goals. Our collaboration establishes a unified roadmap and pipeline for the development and continued enhancement of clients' digital experiences. We have a proven track record and prioritize our commitment to advancing the digital maturity of clients, while simultaneously bringing remarkable value to each and every project.

Americaneagle.com is a Kentico Quality Expert, Gold Solutions and Hosting Partner that adheres to the platform's rigorous standards. From full website builds and implementations to version upgrades, performance audits, experience design, and more, our expertise empowers clients to fully leverage Kentico's adaptable, scalable, and versatile software. With a mindset rooted in mutual success and a shared emphasis on stability and market longevity, the Kentico and Americaneagle.com partnership ensures clients are provided with unparalleled digital experiences that realize meaningful, measurable results.

Eager to learn more?

Talk to our experts!

Schedule a free live online 1-on-1 demo of Kentico and let one of our experts walk you through the features and capabilities that will help you create amazing digital experiences.

MEET OUR EXPERTS



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