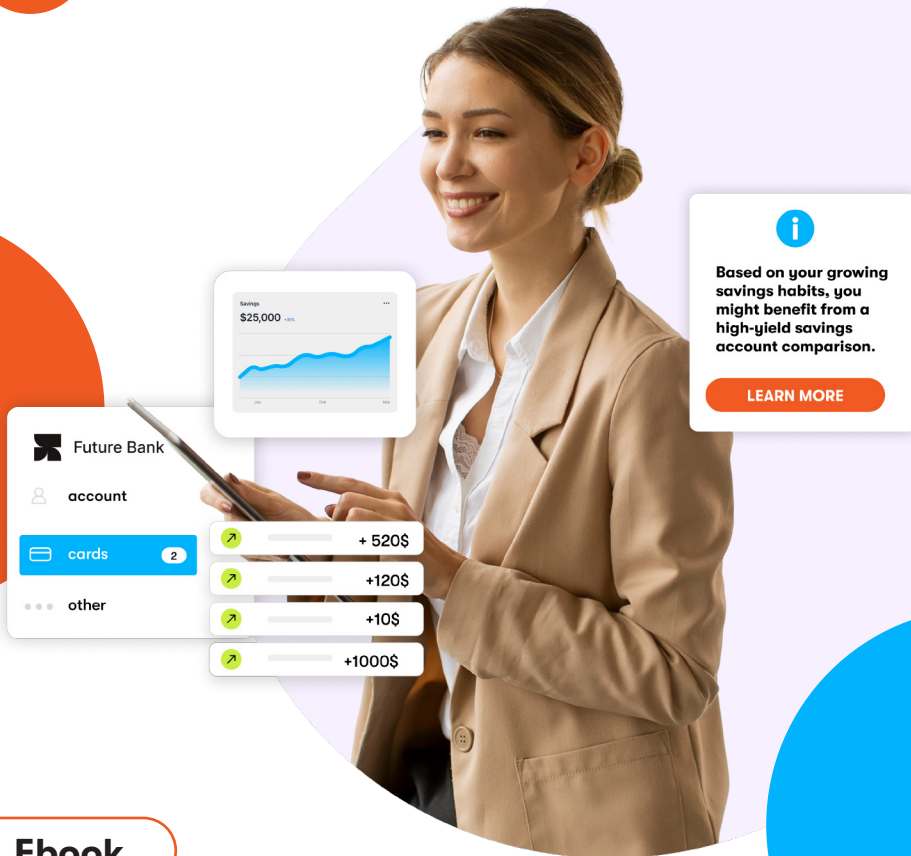




**Kentico**



**Ebook**

# Build trust with personalized marketing in finance.

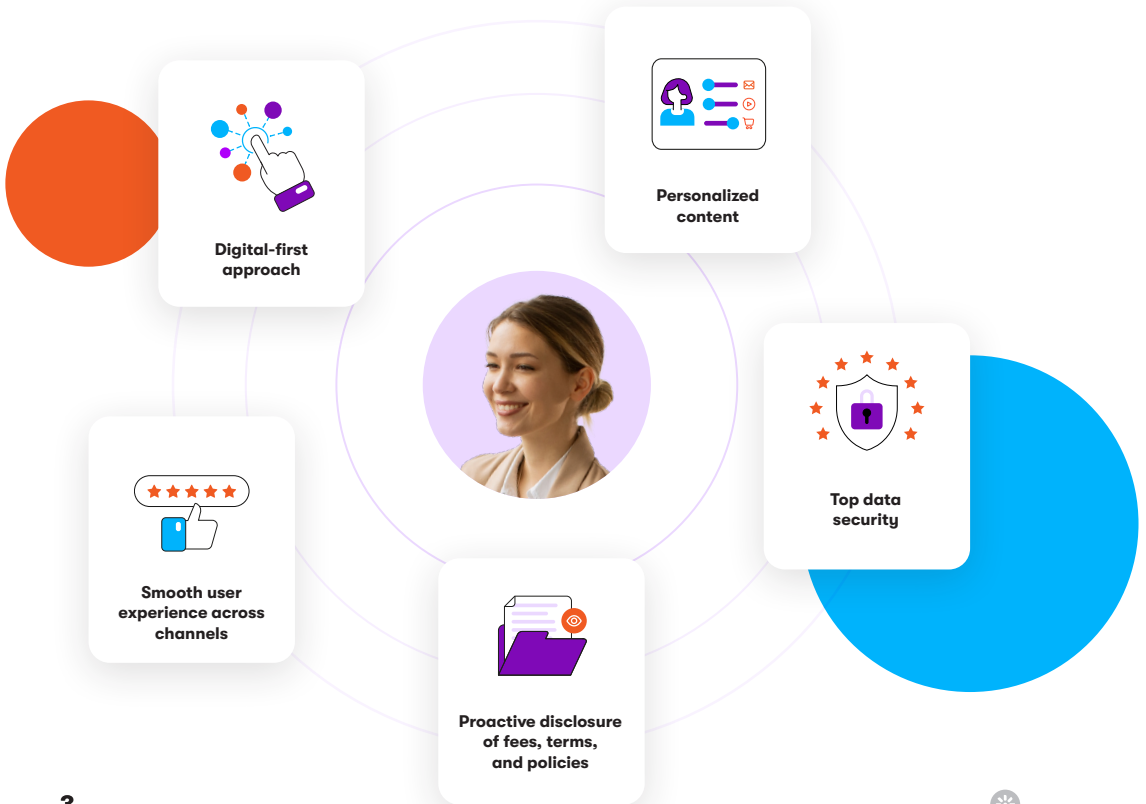
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# Key pillars of modern financial customer experience.

With an increasingly digital-first mindset, we expect marketing communication with our banks and credit unions to be frictionless and tailored to our needs. Communication must be fast, smooth, and easy, whether on our phones, through social media, or even at a branch. We're also much more aware of data security. So, we demand transparency and proactive disclosure of fees, terms, and policies to start trusting somebody.

In a highly regulated industry such as finance, personalization will always go hand in hand with security. This makes creating tailored digital experiences a challenge but also an exciting opportunity that gives you a competitive advantage.



# Offer valuable content to every user.

When designing your personalization strategy, always ensure the content you're customizing is valuable and relevant. Avoid giving the impression that you're just tracking user behavior to push a more forceful selling approach.

Adding a personal touch makes it easier for users to discover what they're looking for, or you might introduce them to something entirely new that could benefit them. This approach encourages a more profound sense of trust and loyalty in those who visit your site.



## Ten examples of how you can help your users with personalized content:

1

Provide product recommendations aligned with a user's transaction history and financial goals.

6

Provide customized financial planning guides that cater to a specific life stage.

2

Send targeted promotions and offers.

7

Offer personalized investment insights based on a client's portfolio.

3

Display dynamic website content with relevant products and resources.

8

Create individualized budgeting tools that reflect a user's income, spending patterns, and objectives.

4

Send personalized email newsletters with exclusive offers.

9

Offer educational content tailored to events like buying a home or retirement planning.

5

Provide localized financial insights that address regional market trends and regulations.

10

Send personalized reminders and alerts to help clients and members stay on track with their financial plans and goals.

# A successful personalization strategy starts with data.

To create helpful, personalized experiences, you need data. This includes information such as location, age, whether it's a business or private client, and what their financial interests are. It's also important to know whether they're just looking for advice or are ready to open an account.

## For personalizing digital content, financial organizations typically collect:

- Basic personal information (e.g., name, age, location)
- Transaction history and account details
- Account usage patterns (e.g., frequent transactions)
- Digital interaction data (e.g., website visits, app engagement)
- Feedback and preferences provided by users

This data will help you tailor services to individual needs while ensuring compliance with data protection regulations. For example, you can see if someone is interested in buying a house. Then, you can offer the right services or advice at the right time. By using this kind of info, you're helping your clients find what they need while establishing yourself as a source of helpful information, increasing trust and loyalty.



### Did you know?

- 62% of banking clients are willing to share personal information in exchange for more relevant communications (according to [research](#)).
- 82% of financial services clients want control over who has access to their data ([ZDNET](#)).



# Fortify trust with transparent data protection.

Bank customers and credit union members expect personalized content but are not always willing to share their information. Earn their trust by openly communicating your data security measures and compliance with privacy laws.

## Five tips on how to collect user data securely

1. **Ensure transparency:** Communicate to users what data you're collecting and for what purpose, in line with data protection guidelines (GDPR, CCPA, etc.).
2. **Implement robust data protection measures:** Use encryption, secure data storage solutions, and regular security audits to protect collected data.
3. **Obtain explicit consent:** Always get explicit consent from users before collecting their data, ensuring they understand what they agree to.
4. **Minimize data collection:** Only collect data that are necessary for the intended personalization, reducing the risk of data breaches.
5. **Regularly update compliance procedures:** Stay updated on changes in data protection regulations to ensure ongoing compliance and security.



## **Be open about your privacy rules**

Openly follow privacy rules such as GDPR and ePrivacy Regulation in Europe, CCPA and CDPA in the US. Enhance trust even more by offering users control over their data through explicit consent and opt-out options.

If you need to change your data privacy policy, notify users and explain in simple language what has changed. This way, your bank, credit union, or building society can increase confidence in your services.

## **Rely on your own data**

Third-party cookies have been a cornerstone for tracking user behavior and targeted advertising online. However, third-party cookies have recently been more widely rejected because of privacy concerns. Marketers need to quickly adapt to the situation and focus on leveraging their own data.

Collect and analyze data directly from customer interactions, such as website visits or app usage. Leverage the analytics within your system to understand customer behavior and preferences without sharing their data with third parties.

## **Create secure processes**

Integrate robust data governance and security audits into your strategic planning. You can carry out routine privacy impact assessments that inspect potential vulnerabilities in handling data.

Another strategy is a clearly defined data retention policy that determines the lifespan of various data sets and establishes secure protocols for deleting obsolete information. These practices fortify the trust between you and your audience, ultimately enhancing your brand reputation.

## **Ensure compliant martech**

Ensuring compliance as your marketing tech stack grows may be increasingly difficult. Keeping it simple may save you a lot of hassle.

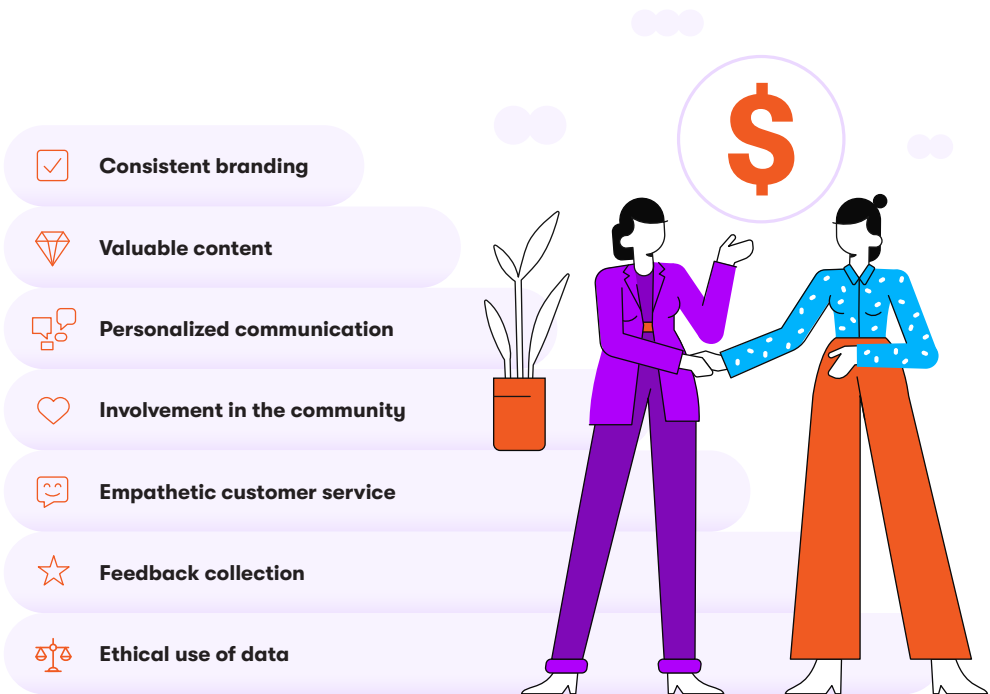
Manage the content on your website and other channels from a single ISO-certified digital experience platform (DXP) and ensure your technology gets frequent updates and hotfixes to prevent vulnerabilities. Robust authentication mechanisms such as SSL certificates add an extra layer of security by encrypting data in transit.

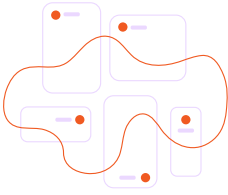


# Create a trustworthy marketing strategy.

To encourage users to share information with you, focus your marketing strategy on these three areas — a consistent brand message, content that delivers real value, and active engagement with the local community. This will position you as a trusted advisor, strengthen brand loyalty, and encourage word-of-mouth referrals.

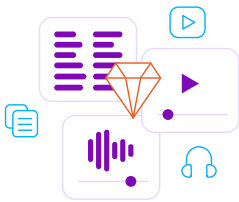
## Trust-building marketing strategies:





## Consistent branding

Ensure every customer touchpoint reflects your unique voice and visual style. Whether it's your website, social media, or customer service, a unified brand experience builds recognition and trust. Consistent branding tells your clients that they can expect the same quality and care no matter where they interact with you.



## Valuable content

Create campaigns that genuinely add value to customers' lives. Offer educational content and tools on key financial topics like budgeting and saving. Provide clear and accurate information about your products, services, fees, and policies. All this will help your customers navigate their finances better.



## Personalized communication

Elevate your educational campaigns by weaving in personalized interactions. Tailor your guidance and tools to each customer's unique financial journey, making every interaction feel spot-on. Frictionless interactions will be more satisfying, and your customers and members will stay loyal.



## Involvement in the community

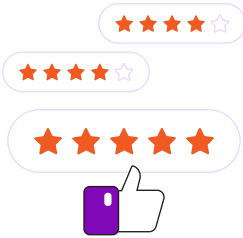
Strengthen your bond with the community by actively participating in local events, sponsorships, and charity drives. Such engagement showcases your commitment to societal well-being and connects your brand with positive community values.





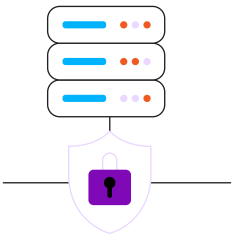
## Empathetic customer service

Relieve your colleagues in the call center by enhancing your website with FAQs, news, and a chatbot. Send reminders to your clients through their preferred communication channels. Analyze their behavior on the site and help them find relevant information where they're looking for it.



## Feedback collection

Establish an effective feedback mechanism to better understand clients' needs and pain points. You can conduct a survey, add a feedback form to your digital platforms, or roll up your sleeves and engage in a direct conversation.



## Ethical use of data

Be transparent about how data is used and collect only what you need to provide value back to the customer. Using data ethically means collecting, handling, and using personal information responsibly and with respect for individual privacy. It also ensures data is securely stored and only used for the purposes agreed upon.

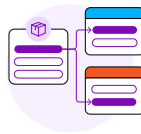


# How Kentico fuels a successful personalization strategy.



## Built-in personalization

Kentico is a DXP with content management (CMS) and digital marketing. Built-in contact segmentation, personalization, analytics, email marketing, and other features mean you can store your customer data in-house.



## Consistent messaging across channels

A built-in content hub stores all your content and digital assets in one place, ready to be used anywhere you need it, so you can manage multiple channels from one place.



## Secure AI features

Kentico offers AI-driven product recommendations, and AI features for generating content drafts, refining your copy, or creating emails. Plus, we always ensure your data is secure.



## Security and compliance

User roles, GDPR and CCPA compliance, cookie levels, 7-day bug fixing policy, weekly hotfixes and monthly updates, ISO 27001 certification. 24/7 global support and services. Always the latest .NET technology.



## Flexibility and consolidation

As a hybrid headless DXP, Kentico has CMS and digital marketing capabilities ready to use. The DXP can be used on its own, integrated with any other technology, or used as a headless CMS.

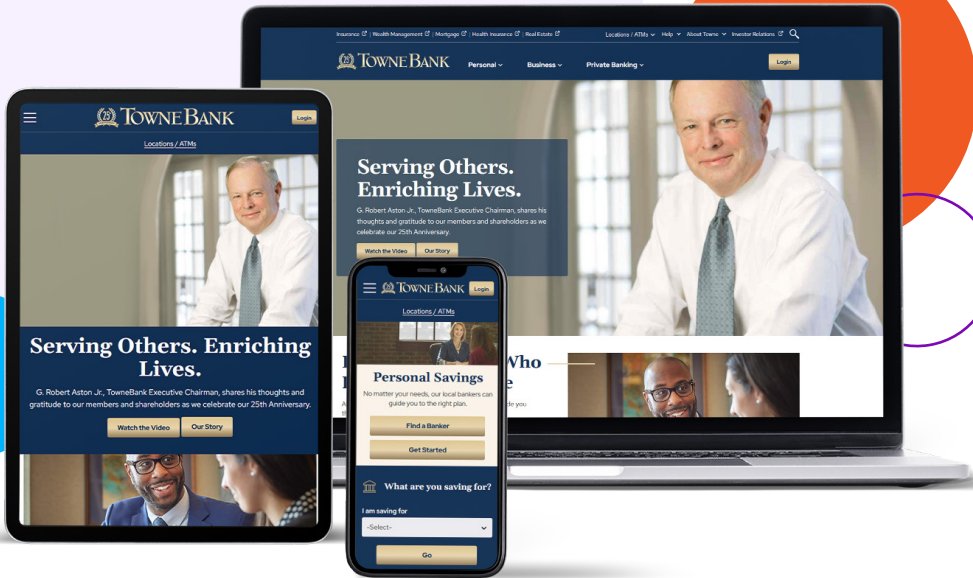


## Quick ROI

A wide range of out-of-the-box features and leaner processes enable you to achieve more with less. Accessible training and documentation for smoother onboarding and fewer resources needed.



**Let's write the  
next success  
story together.**



## TowneBank

[www.townebank.com](http://www.townebank.com)

TowneBank transformed its digital presence by transitioning from a cumbersome CMS to Kentico. The move quickly paid off, showing notable cost savings and elevating site functionality. The new website offers personalized content and improved navigation. As a result, the number of call center inquiries has decreased, indicating a more efficient and user-friendly digital environment that further strengthens TowneBank's position as a leading financial institution.

**224%**  
**increase in goal conversions**



# Freedom Health Insurance



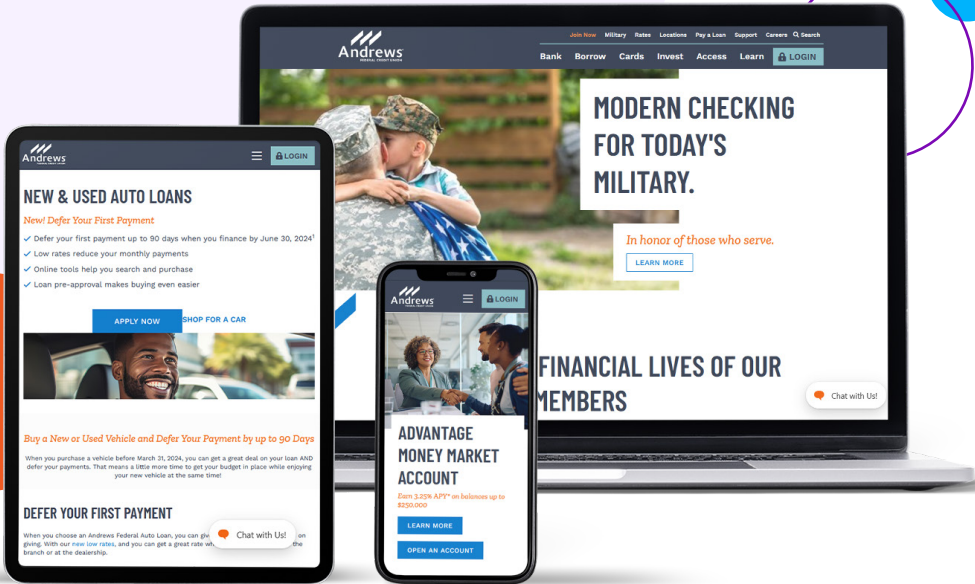
## Freedom Health Insurance

[www.freedomhealthinsurance.co.uk](http://www.freedomhealthinsurance.co.uk)

Freedom Health Insurance revamped its website with Kentico, focusing on a customer-centric approach that impressively boosted its visitor-to-lead conversion rate. The new site prioritizes user experience with personalized content and easy navigation. It emphasizes security and includes a secure portal for insurance brokers. The results? A more engaging, secure, and personalized website that stands out.

**63%**  
**increase in  
visitor-to-lead  
conversion rate**





## Andrews Federal Credit Union

[www.andrewsfcu.org](http://www.andrewsfcu.org)

Andrews Federal Credit Union massively enhanced its online presence by building a new website powered by Kentico, equipped with built-in personalization and analytics. This site make-over reflects their updated brand identity and is designed to provide a superior user experience for both current and prospective members. The new site features a sleek design, easy access to online banking across various devices, and educational content tailored to individual user needs.

**400%**  
increase in  
mobile users



# About Kentico.

Kentico is a content management system with built-in digital marketing, native commerce, and AI agentic capabilities that help deliver personalized customer experiences through websites, microsites, emails, apps, digital kiosks, and other channels. It replaces multiple disconnected tools with a unified solution that reduces technology complexity and improves team productivity.

Empower your team to create engaging experiences while eliminating time-consuming tasks with a comprehensive platform that is easy to learn and use, powered by built-in AI agentic capabilities that streamline marketing workflows. Tailor content, commerce experiences, and delivery to individual preferences and develop consistent interactions across multiple digital touchpoints—reaching your customers on their favorite channels, any time, anywhere. Kentico consolidates multichannel content management, digital marketing, and commerce capabilities in a single solution, helping your team achieve more with fewer processes and less technology. ment, and is backed by a global network of implementation partners.

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