Summer 2026

Elevate

INSPIRING FINANCIAL MARKETERS

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VITAL SIGNS

Financial well-being as a marketing strategy

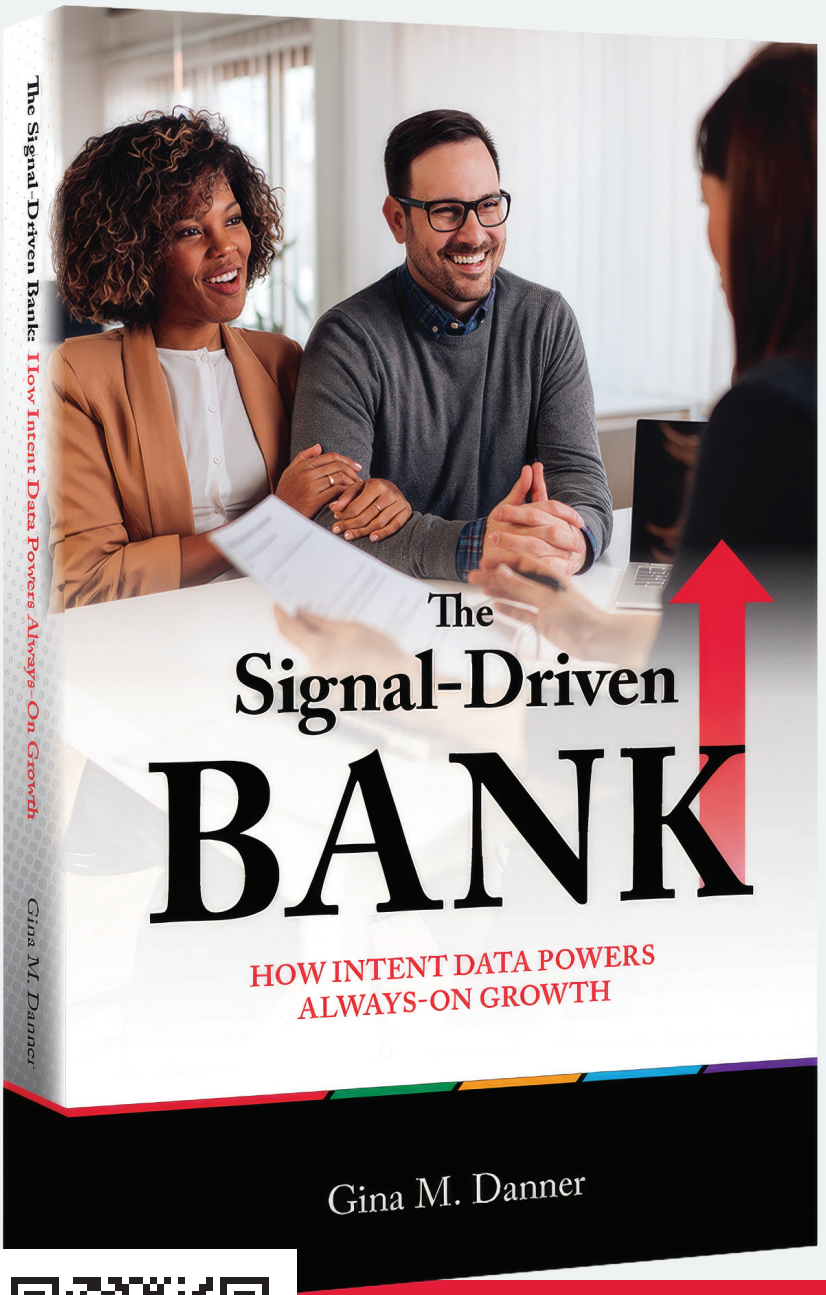


Signal-Driven Bank • Hyper-personal journeys • Retention Data

New Release:

The Signal-Driven Bank

By Gina Danner



What if the biggest obstacle to growth isn't your strategy—it's your data?

In her new book, "The Signal-Driven Bank: How Intent Data Powers Always-On Growth," Gina Danner, President of NextPage, challenges financial marketers to stop chasing yesterday's opportunities and start identifying tomorrow's customers. In a world where static lists and historical data become outdated almost instantly, Gina makes the case that timing is the last true competitive advantage.

Through practical insights and real-world examples, readers will learn how to capture buying signals in real time, connect anonymous digital behavior to real people, and create highly relevant marketing experiences that drive measurable growth. If you're ready to move beyond seasonal campaigns and embrace an always-on approach to customer acquisition, this book provides the roadmap.

Stop guessing. Start anticipating.

Get your copy of "The Signal-Driven Bank" today and discover how intent data can become your most powerful engine for growth.

A NOTE FROM THE PUBLISHER

The Human Side of Intelligent Marketing

Financial institutions have never had more data at their fingertips. We know where customers bank, how they spend, what products they use, when they engage, and what they may need next. AI and advanced analytics have given marketers the ability to identify patterns, predict behaviors, and automate engagement at a scale that would have been unimaginable just a few years ago.

Yet for all the excitement surrounding technology, we still need to understand how to build trust.

For years, personalization in financial marketing meant inserting a first name into an email or segmenting customers by age, income, or geography. Today, the expectations are much higher. Consumers want experiences that feel relevant, timely, and helpful. They expect institutions to understand their needs, anticipate challenges, and remove friction from their financial lives.

The future of financial marketing is not simply about sending better messages. It is about creating intelligent customer journeys.

Whether someone is buying their first home, saving for a child's education, preparing for retirement, or navigating financial uncertainty, every interaction contributes to their perception of your brand. The institutions that stand apart align digital engagement, branch interactions, customer service, sales teams, and content into a unified journey that feels seamless and consistent.

> "Consistency is what turns intention into credibility."

AI can identify opportunities. It can recommend next best actions. It can help orchestrate communications across multiple touchpoints. But technology alone cannot create confidence. It cannot replace empathy. It cannot build relationships.

Customers want to feel understood, not analyzed. They want guidance, not surveillance. The difference may seem subtle, but it is critical. The organizations winning today are not necessarily the ones with the most advanced technology. They are the ones using technology to become more relevant, more responsive, and more human.

As you explore this issue of Elevate, I encourage you to think beyond campaigns and channels. Consider how your institution can use intelligence to create experiences that strengthen relationships, reduce complexity, and deliver value at the moments that matter most. Because while technology will continue to evolve, trust will remain the ultimate differentiator.



Warmest regards,
Gina Danner
CEO
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About Elevate

Elevate Magazine, sponsored by NextPage (https://gonextpage.com) is a premier content platform designed for marketing personnel within financial institutions. The magazine, featuring informative and thought-provoking content, aims to highlight common challenges across financial marketing, trend-worthy items, and innovative campaign management tactics. As a thought leader in tactical marketing for the financial industry, NextPage provides invaluable insights through interviews and distribution of content, making Elevate a great source of education and inspiration for C-suite marketing executives. With a focus on community building and creating new marketing ideas, Elevate Magazine and NextPage are at the forefront of driving success in financial marketing.



VITAL SIGNS

Financial well-being as a marketing strategy

Ask Emily Schwartz what makes her proud to work in the financial sector and she won't point to a marketing campaign or a quarterly result. Instead, she'll talk about the moments when guidance turns uncertainty into confidence and helps someone take control of their financial future.

Those moments remind her that banking is not simply a provider of products and services, but a partner in helping people navigate some of life's most important decisions. "I am never more proud to work in the financial industry than when I can help someone improve their financial wellness," says Schwartz, Ph.D., VP and Director of Financial Education at MidFirst Bank in Scottsdale, Arizona.

> **"Authenticity separates meaningful experiences from forgettable ones. Lasting impact happens when participants feel valued as people first and customers second."**
>
> **— Emily Schwartz, Ph.D., VP and Director of Financial Education, MidFirst Bank**

This perspective reflects a broader evolution across the financial sector. As economic uncertainty, information overload and skepticism toward institutions continue to grow, banks, credit unions and lenders are discovering that customers increasingly value trusted guidance over products, rates and features alone. As a result, financial education, personalized tools and human-centered experiences are becoming powerful drivers of trust long before a transaction occurs.

"In a world where information is everywhere, helping people navigate that information, sorting through which is relevant and which is not, which is true and which is not, is a valuable service," Dr. Schwartz says. "People don't have a lack of information, they have a lack of guidance on what information they need and when."

Dr. Schwartz believes this approach requires financial institutions to focus less on products and more on the goals customers are trying to achieve. "Services don't exist for their own sake. Services exist to help a customer make their life easier, solve a problem or reach their money goals."

The most effective educational efforts begin with listening. Instead of assuming what customers need, institutions should engage in ongoing conversations with the communities they serve. What are their unique challenges? What are their unique experiences? True personalized experiences are based on authentic dialogue with community members, not just what we think they need to know.

"Authenticity separates meaningful experiences from forgettable ones," Dr. Schwartz says. "Lasting impact happens when participants feel valued as people first and customers second. Providing that guidance not just in one moment, but in a series of moments, over many years, is the kind of customer and community relationships that the future of banking is based on."





When Trust Becomes the Product

Knyckolas Sutherland believes the financial services industry is entering a new era of competition. The Head of Marketing at Arch Lending says consumers can evaluate rates, fees and products in a matter of seconds, diminishing many of the advantages institutions once used to stand out.

"Comparison sites, aggregators and AI assistants make it trivial for a customer to see who has the lowest rate or the lowest fee in 30 seconds," Sutherland says. "If you're a financial institution and your marketing is about rate or product, you're competing on the one axis where you'll either be undifferentiated or losing money."

For Sutherland, educational content succeeds only when it provides value regardless of whether a reader ever becomes a customer. "If your content would still be useful to a reader who never becomes a customer, it's education. If it wouldn't, it's a pitch wearing a guide's costume."

That philosophy extends to transparency. At Arch Lending, it means openly discussing lending mechanics, risk thresholds and limitations rather than burying them in disclosures.

Sutherland also believes financial institutions must be careful not to confuse personalized education with personalized advice. "The line between personalized education and personalized advice is the line between describing how something works and telling someone what to do with it. The first is a service. The second, for a non-advisor institution, is a liability."

> **"The line between personalized education and personalized advice is the line between describing how something works and telling someone what to do with it. The first is a service. The second, for a non-advisor institution, is a liability."**
>
> **— Knyckolas Sutherland, Head of Marketing, Arch Lending**

Beyond education itself, Sutherland sees content playing an increasingly important role in shaping brand perception. "Brand perception in distrusted categories will increasingly be built upstream of the transaction. By the time a prospect reaches an application page, the perception is already set, and most of it was set by what they read while researching the category."

In today's ever-shifting landscape, financial education is no longer a supporting marketing initiative, but a cornerstone of the customer experience. As products and rates become easier than ever to compare, financial institutions that earn lasting trust will be the ones that consistently help people make better financial decisions.

FEATURE STORY

THE NEXT CHAPTER

Hyper-personalized journeys powered by AI, data and human touch



Clorissa Ritchie often describes today's consumer environment as a "content machine." Every day, people are flooded with emails, ads, notifications, recommendations and promotions competing for their attention. Most disappear as quickly as they arrive. The messages that break through are not necessarily the loudest; they are the ones that feel relevant.

Financial institutions are feeling the effects of this shift firsthand. Ritchie, Senior Content Manager for Westerra Credit Union in Colorado, says it is reshaping how marketers think about personalization. What was once considered advanced marketing—segmenting customers into broad groups and delivering targeted campaigns—now feels increasingly outdated.

Today, consumers expect their financial institution to understand who they are, anticipate their needs, and provide timely and helpful guidance. "Human touch and emotional intelligence are foundational in financial services because money is deeply emotional," Ritchie says. "While there is a perception that finances are purely transactional, the reality is very different. Money is tied to stress, security, identity, goals and life milestones. That makes moments of transition and decision especially important."

When financial institutions lead with empathy, they build real connection and lasting trust. Technology can support that, but it cannot replace it. Consumers increasingly rely on digital tools, yet still want to feel understood. The institutions that balance efficiency with genuine human understanding will stand out.

> **"When financial institutions lead with empathy and show that they truly see and understand their members, that is where real connection and long-term trust are built."**
>
> **— Clorissa Ritchie, Senior Content Manager, Westerra Credit Union**

Artificial intelligence (AI) and data analytics are making hyper-personalized customer journeys possible at a scale that was unimaginable just a few years ago. Yet, as technology becomes more sophisticated, many financial marketers are discovering the future

of personalization is not about collecting more data or automating more messages. It is about combining intelligent insights with empathy, trust and authenticity.

The organizations that strike that balance are creating stronger relationships, deeper loyalty and more meaningful customer experiences. According to McKinsey research, 71% of consumers expect personalized interactions, while 76% become frustrated when those expectations are not met. Relevance is no longer a marketing advantage, but a business imperative.

In response, financial institutions are moving beyond broad audience segments and one-size-fits-all campaigns. AI-driven insights now allow marketers to deliver more timely guidance, relevant offers and tailored communications based on individual behaviors and needs. The objective is not personalization for personalization's sake. It is creating experiences that feel useful, meaningful and responsive at every stage of the customer journey.

"Real personalization is about relevance and problem-solving," Ritchie says.

For many financial institutions, personalization has traditionally been viewed as a marketing initiative. Today, Ritchie says it must extend far beyond campaigns. As AI provides marketers with greater access to customer insights, the challenge is using that information to create value without crossing into intrusion. "The goal is not to prove how much data you have. It is to show how well you understand and respect the individual behind it."

That is why Ritchie believes personalization must reach every customer touchpoint. Members don't think in terms of departments. Whether they begin a conversation online, contact customer service or visit a branch, they expect a seamless experience that builds on previous interactions rather than starting over. "Personalization cannot live in silos. It has to be an end-to-end experience."

Technology Identifies Needs. People Build Trust.

Troy Harrison believes one of the most common misconceptions about personalization is that more automation automatically leads to better customer experiences. In reality, customers increasingly want to feel understood rather than analyzed.

"Consumers may appreciate relevant recommendations and timely guidance, but they are also becoming increasingly aware of how their data is collected, interpreted and used," says Harrison, world-renowned sales speaker, trainer, consultant and coach known as The Sales Navigator.

Growing AI adoption creates both an opportunity and a responsibility for financial institutions. Harrison believes successful organizations will be defined not only by their technological sophistication but by their transparency.

Financial institutions have an opportunity to use AI to recognize life events, identify changing needs and surface timely recommendations.

But Harrison cautions against viewing technology as a substitute for human connection. "The future of personalization is not about removing humans from the process. It is about using technology to help employees deliver more relevant and more timely conversations. Technology can identify a need. Trust is built through the conversation that follows."

> **"The goal is not to know everything about a customer. The goal is to understand enough to be genuinely helpful at the right moment."**
>
> **— Troy Harrison, The Sales Navigator**

Many institutions are moving beyond static segmentation models and embracing dynamic customer journeys that evolve in real time. By combining behavioral data, transaction patterns and customer preferences, financial marketers can better understand what customers need in the moment rather than relying on assumptions based on broad categories.

"The goal is not to know everything about a customer," Harrison says. "The goal is to understand enough to be genuinely helpful at the right moment."

As consumers grow more skeptical of automation, the institutions that stand out will be those that use data and AI to make people feel understood. Technology may power the journey, but trust will determine where it leads.

Retention, Customer Churn, & Value

The perceived friction of switching banks keeps retention metrics artificially high, but macro shifts are testing that loyalty.



Retention Is the Core ROI:
Financial services enjoy an exceptional **89.4% customer retention rate (and a 10.6% churn rate)**. Marketers are finding better ROI by allocating budget to cross-selling and retention programs for at-risk segments rather than pure net-new acquisition. *Source: cufinder.io*

The AI Engagement Lift:
According to McKinsey's 2026 Banking Review, banks moving from static customer segments to real-time, hyper-personalized engagement are lifting **customer engagement by 20% to 30% and total customer value by 10% to 25%.** *Source: McKinsey & Company*

The $84 Trillion Demographics Shift

A massive generational transition is completely altering who bank marketers are speaking to.



The Great Wealth Transfer
Over the next two decades, $84 trillion in assets will transfer from Baby Boomers down to Gen X, Y, and Z. *Source: Slalom*

The "Indistinguishable" Problem
This younger demographic expects portable, always-on, mobile-first experiences. However, current J.D. Power data shows that most digital natives find competing banking apps and websites to be largely "indistinguishable." Marketers who position their brand via unique UX and personalized financial coaching will win this capital. *Source: Slalom*

Banks want fluent AI users, not more coders

As AI becomes more deeply embedded in banking, institutions are prioritizing employees who can effectively use and apply AI in their daily work. In fact, banking professionals ranked AI fluency as the most important skill for the future, highlighting a shift from building technology to leveraging it strategically.

Source: The AI Talent Shift Survey 2026 • Base: Total respondents: n=206



The Digital-to-Human Hybrid Funnel

Digital onboarding is mandatory, but complex products still rely heavily on human touchpoints to close.

Device Split vs. Conversion
Mobile drives 56.4% of all financial traffic, while desktop accounts for 41.2%. However, desktop converts 30% better for complex applications like commercial loans or mortgages.
Source: CUFinder

The Voice Channel
Roughly 23.9% of all financial conversions still happen via a phone call or offline interaction. If marketing attribution systems only track digital form completions, they are missing nearly a quarter of total conversions.
Source: Ruler Analytics

The App Integration Advantage
Consumer trust is leaning into AI helpers. 71% of consumers say they would welcome an AI financial assistant directly integrated into their primary bank's mobile app.

The Marketer's Takeaway: Don't waste budget fighting for impulse clicks on social media. Instead, secure your organic search footprint, build dynamic landing pages optimized for mobile traffic but structured for easy desktop completion, and focus heavily on data modernization to deliver hyper-personalized offers to your existing 89% retention pool.

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