Fall 2026

Elevate

INSPIRING FINANCIAL MARKETERS

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More Than Print



BRANCH REINVENTED

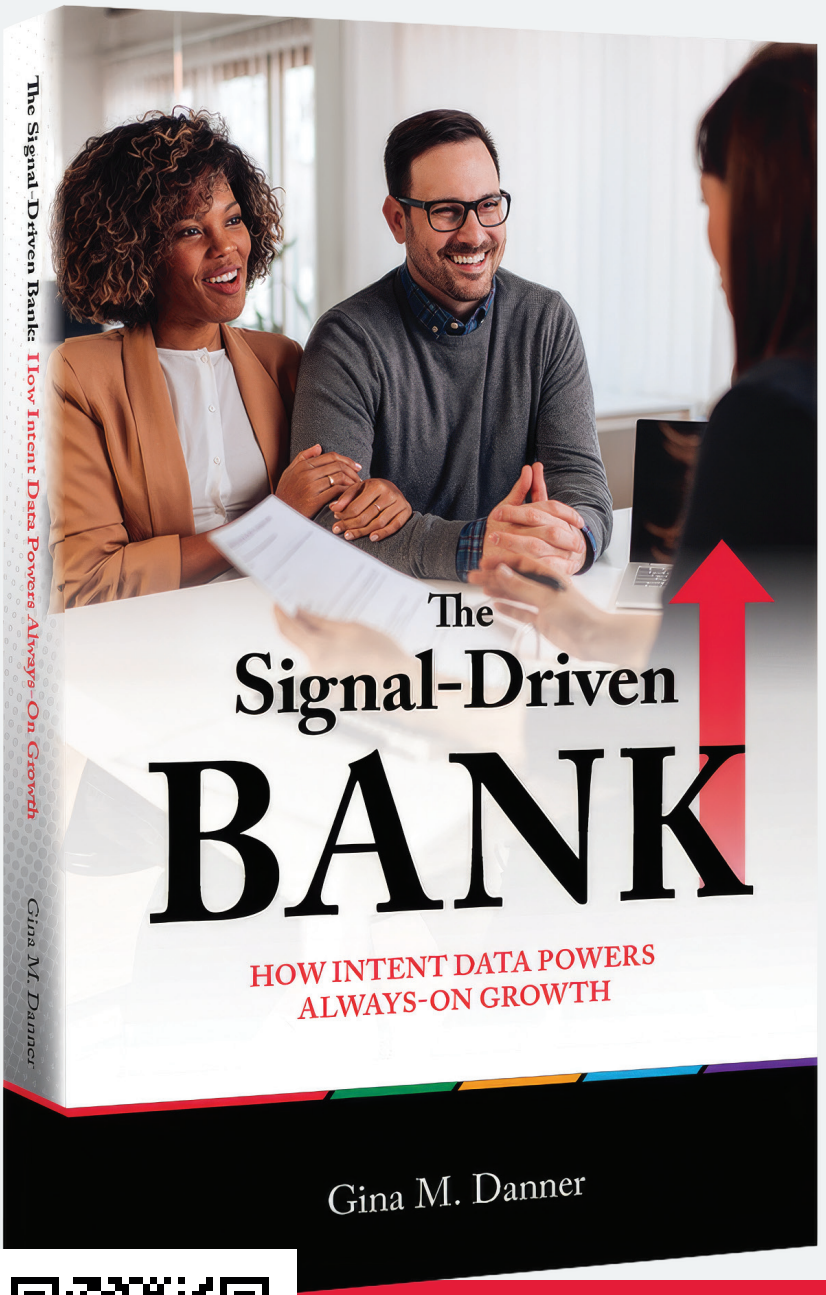
Designing experiences that matter

Data Dilemma • Fragile Customer Loyalty • AI Adoption

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 In a world where static lists and historical data become outdated almost instantly, Gina makes the case that timing is the last true competitive advantage.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

Be Present

Information is not intimacy. In fact, as marketing becomes more automated and data-driven, marketers risk moving further away from the people and communities they are trying to reach. We can know what someone clicked, opened or purchased without understanding what they value, what they fear or what is happening in their lives.

Within financial services, that distance matters. Banks and credit unions are not just promoting products. You are helping people make decisions about their homes, businesses, families and futures. So, financial marketers must resist the temptation to market to a community they don't really know. You cannot build meaningful connections from behind a dashboard alone.

You have to be present.

Being present means spending time in branches, listening to frontline employees and talking directly with customers and members. It means attending community events, sitting down with local business owners and understanding the economic and cultural realities shaping the neighborhoods you serve. It means asking questions before developing campaigns and listening after those campaigns are launched.

The strongest marketers do not merely study the market. They participate in it.

That principle runs throughout this issue of *Elevate*.

In "Branch Reinvented: Designing Experiences That Matter," we explore how financial institutions are redefining the physical branch. And our second feature, "Data Dilemma: Responsibly Delivering Value While Safeguarding Trust," examines this main issue that customer data can help financial institutions deliver more relevant and personalized experiences. But having the ability to use data does not automatically make every use appropriate.

> "The strongest marketers do not merely study the market. They participate in it."

Data may tell us what people do. Presence helps us understand why. Technology can make marketing more efficient. Data can make it more precise. Neither can replace genuine familiarity with the people a financial institution exists to serve.

At NextPage, we see the most successful financial marketers combine intelligence with empathy, technology with judgment and data with direct human understanding. They realize that the most valuable thing a financial marketing professional can bring to the market may be their presence.



Enjoy the issue and all the best,
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.

BRANCH REINVENTED

Designing experiences that matter





Peter Rice believes financial education has spent too much time teaching people about money without preparing them to make financial decisions related to their actual lives. And while numbers matter, they are only part of an equation shaped by the choices, uncertainty, goals and financial moments people encounter every day.

Rice, President & CEO of Hanscom Federal Credit Union, says financial institutions must rethink how they help people navigate those moments. "We continue to teach personal finance as though it were merely accounting: numbers on a spreadsheet, terms to memorize and brochures to read. It is not. Financial health is inseparable from the rest of a person's life."

This belief is also reshaping the way Hanscom thinks about the branch. As digital banking absorbs deposits, transfers, payments and other routine activity, financial institutions are confronting a fundamental question about their physical locations. "If all a branch does is process transactions, technology has already made it obsolete," Rice says. "That does not make the branch less important. It gives the branch a far more important purpose."

> **"A redesigned branch should not be judged only by traffic, technology adoption or transaction efficiency. The question is whether the branch is merely different or genuinely more valuable to the customer."**
>
> **— Elaine Buxton, President & CEO, Confero**

Elaine Buxton sees that purpose through a practical customer-experience lens. As President & CEO of Confero, she believes digital banking has raised the stakes for what happens when someone walks through the doors. "Odds are very good that if a banking customer walks through a local branch's front doors, they could not accomplish the task they needed through the bank's website, app or other digital tools. That makes the interaction inside the branch especially important."

Others may be unable or unwilling to bank digitally. Either way, employees must be able to move customers toward a solution without making them feel like an inconvenience. Buxton says the opportunity recalls the personal banker model, where employees knew customers and helped them navigate financial decisions.

But delivering that experience requires more than checking service boxes. "An employee can technically complete every required step and still leave the customer feeling rushed, dismissed or unheard," Buxton says. "The goal should not be to confirm that a branch employee completed five required behaviors. It should be to understand whether those behaviors helped the customer accomplish what brought them into the branch and strengthened their confidence in the institution."

Confero's mystery-shopping research shows the difference. In one program involving 38 bank branches, evaluations helped management identify patterns and coach employees, moving overall performance from scores in the 70s to consistent scores in the mid-80s and 90s.

"That is where customer experience research can reveal something a checklist alone cannot," Buxton says. "How the service is actually being delivered and experienced."

> **"The best technology gives members control over their time. The best environment gives them permission to learn. The best employees give them the confidence to act."**
>
> **— Peter Rice, President & CEO, Hanscom Federal Credit Union**

Design Around Human Potential

At Hanscom, the financial team takes the idea further. Rather than designing branches around transaction volume, the credit union is creating experiences around what people can learn, practice and ultimately change.

Hanscom's WealthTrek centers use themed environments, stories, puzzles, role-playing and real-world challenges to immerse members in financial decisions. Participants experience choices and potential consequences before Certified Financial Coaches help turn lessons into plans around improving credit, reducing debt, building emergency savings or preparing for homeownership.

"We began with a simple question: What if we designed the branch around human potential instead of transaction volume?" Rice says.

While technology remains essential, Rice believes it should create more room for human connection. That's why Hanscom is experimenting with sensory-based financial wellness content and a driving simulator that teaches first-time drivers about vehicle ownership while creating a more inclusive experience for neurodivergent learners and people with disabilities. "The best technology gives members control over their time. The best environment gives them permission to learn. The best employees give them the confidence to act."

Creating that experience starts with understanding what people actually need. Hanscom uses member conversations, participant feedback and partnerships with schools, colleges, military organizations and community groups to shape coaching, staffing, technology and programming. "You cannot understand a community by sitting in a conference room and guessing what its people need," Rice says. "You have to enter that community, listen carefully and earn its trust."

Buxton sees the branch as a place where employees can learn what customers wish they could accomplish digitally, reducing friction while freeing staff to help

those who need personal assistance. "The important distinction is between pushing customers toward technology and listening to what would actually make banking easier for them."

That attention extends to the physical experience, including cleanliness, maintenance and whether customers feel safe entering the building or using the ATM.

Buxton cites one bank working with a high school Virtual Enterprise club, where a loan officer reviews student business plans. "It goes beyond putting the bank's name in front of the community. It helps young people understand financial decisions while introducing future customers to the bank in a positive way."

Measure What Changes

Traffic, transactions and accounts opened still matter, but Rice and Buxton believe the better measure is what happens after someone leaves. "A beautiful branch is not necessarily a successful branch," Rice says. "The real test is what happens in people's lives after they leave it."

Hanscom's results bear that out. WealthTrek satisfaction tops 90%, while 69% of members completing coaching game plans increase savings, 66% improve credit scores, 52% establish emergency funds and 43% increase retirement savings.

"A redesigned branch should not be judged only by traffic, technology adoption or transaction efficiency," Buxton says. "The question is whether the branch is merely different or genuinely more valuable to the customer."

As routine banking increasingly moves outside the branch, its value will depend on what happens when people choose to walk through the door. The institutions getting it right will turn those moments into stronger relationships, greater confidence and meaningful financial progress.

A Better Branch Starts With Better Questions

Before redesigning a branch, look beyond traffic and transactions. Ask:

Why are people coming in?
Identify what digital channels are not solving.

Did they accomplish what they came for?
Measure outcomes, not just employee behaviors.

Are employees listening?
Give staff the time and training to solve problems.

What does the community need?
Let feedback and local partnerships shape services.

Does the branch feel welcoming?
Cleanliness, accessibility, safety and comfort matter.

What changed afterward?
Look for stronger financial behaviors, engagement, confidence and loyalty.

Source: Peter Rice, Hanscom Federal Credit Union; Elaine Buxton, Confero

DATA DILEMMA

Responsibly delivering value while safeguarding trust



Joann Marsili has sat through enough data presentations to know how the conversation can drift toward everything a financial institution could know about its customers, from where they shop to what they buy. But Marsili, MBA, CFMP, CGO at Marsili Growth Advisory, believes the bigger opportunity lies in the data institutions already have and does not require knowing nearly that much.

Consider home equity. Many banks and credit unions can identify customers who have a mortgage but no home equity product. Cross-reference those with people carrying high credit card balances and the institution has an opportunity to help solve a financial problem.

"You have an instant home equity campaign for consolidating debt," Marsili says. "This is neither intrusive nor irrelevant. It's the right offer coming at the right time for the client."

The example captures the promise and dilemma of customer data. Creating value does not require collecting more or digging deeper into customers' lives. "When talking about data, I think many bankers think you need the very detailed information," Marsili says. "I've sat in presentations where data vendors discuss where they shopped and what they bought. However, in most cases, the banks aren't using their broad data to support growth."

As artificial intelligence (AI) expands what institutions can uncover, connect and infer, the question becomes where financial institutions choose to draw the line. The opportunity is to understand customers well enough to be useful without making personalization feel like surveillance.

Marsili says responsible use starts with the fundamentals. Data must be accurate, relevant and able to move efficiently across the organization. "Too often, the data hides behind IT, and no one in sales and marketing can get to it in a timely manner to make strategic growth decisions."

Transparency requires the same clarity. Beyond privacy policies and disclosures, customers should understand how their information is being used in everyday interactions.

> **"Transparency is not delivered by a privacy notice alone. It is delivered by the people who interact with customers every day."**
>
> **— Elaine F. Duffus, Senior Specialized Consultant/Financial Services Compliance, Wolters Kluwer**

"The client conversation around data must be more open during interactions, so the client is aware there are algorithms in the background making sure their money is safe and secure," Marsili says. "Those algorithms sometimes alert us to financial gaps in their portfolio, and the financial institution will reach out to make you aware and help save money, save time or make money."

When Helpful Starts Feeling Intrusive

Elaine F. Duffus sees genuine customer value as the starting

point for responsible data use. The Senior Specialized Consultant at Wolters Kluwer and former CCO says institutions must consider more than what they are capable of doing with customer information.

"I approach this issue as not simply whether a bank can use customer data, but whether the use creates genuine customer value, aligns with customer expectations and can be explained honestly and comfortably if the customer asks about it," Duffus says.

Responsible personalization starts with the customer need, not the available data. An overdraft or fraud alert provides clear value. Using unrelated information to infer something highly personal for marketing can quickly become intrusive.

"The line between helpful and intrusive often comes down to purpose and reasonable expectation," Duffus says. "Institutions should ask whether the information is connected to the benefit being offered and whether a reasonable customer would expect it to be used that way."

A simple test can reveal a lot. Could an employee comfortably explain the practice directly to a customer? "Good personalization should make the customer feel understood and seen," Duffus says. "Intrusive personalization may simply make the customer feel watched."

Governance cannot end with approval. Institutions should continue monitoring outcomes, feedback and unintended consequences, particularly with sensitive data or AI-driven decisions. "Some of the most valuable insights come from customer questions and complaints, which often reveal issues that were not apparent during the design or approval process," Duffus says.

Transparency should be measured by what customers understand, not how much an institution discloses. Timely explanations can be more meaningful than lengthy privacy notices, helping customers understand how their information is used, why and what choices they have.

Employees are central to making transparency meaningful. "Transparency is not delivered by a privacy notice alone. It is delivered by the people who interact with customers every day," Duffus says. "Employees do not need to be data scientists, but they should understand the institution's practices well enough to explain them accurately, answer questions and know when to escalate a concern."

AI raises the stakes as institutions use customer information to infer behaviors, preferences and circumstances never explicitly disclosed. Those capabilities make human accountability even more important, giving customers a way to question outcomes, correct inaccurate information and seek reconsideration.

"Trust is maintained when customers understand how their information is being used, believe it is being used fairly and know that a person remains accountable if something goes wrong."

For banks and credit unions, the advantage will not come from how much they know about customers, but how responsibly they use what they know to help them.

The Responsible Data Check

Six questions to ask before putting your customer data to work:

What is the purpose?
Start with a customer need or legitimate business objective.

Is the data necessary?
Use what is relevant rather than everything available.

Would the customer expect it?
Helpful personalization should not feel like surveillance.

Can you explain it?
Employees should be able to clearly communicate how and why information is used.

Who owns the outcome?
Keep human accountability behind consequential decisions.

Are you still watching?
Monitor outcomes, feedback and complaints for unintended consequences.

Source: Joann Marsili, Marsili Growth Advisory; Elaine F. Duffus, Wolters Kluwer

Consumers still want people

74% of banking customers prefer a human representative over a chatbot—even for routine questions.

37% have never interacted with their bank's chatbot.

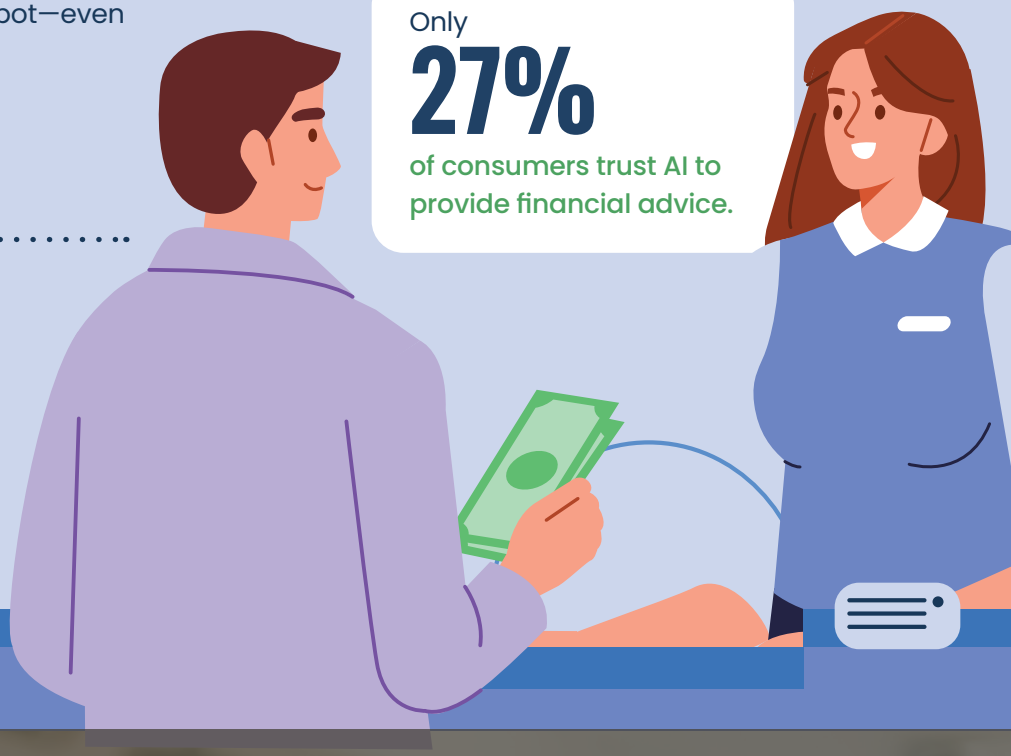
Among chatbot users

60% primarily use them for technical support.

53% use them for existing-account questions.

Source: Deloitte banking chatbot study

Only **27%** of consumers trust AI to provide financial advice.



The branch remains a marketing asset

83% of consumers have more confidence in a digital banking provider if it also maintains physical branches.

90% prefer speaking with a knowledgeable person rather than AI when making major financial decisions.

89% want to retain access to a branch where people can help them.

Source: ABA Banking Journal branch survey coverage



Direct mail has surprising power with younger consumers

54% of Gen Z respondents say receiving direct mail makes a financial brand seem more credible—significantly higher than other generations.

80% of surveyed consumers want to receive direct mail from financial-services brands.

- Consumers are most interested in mail containing loyalty or referral rewards, exclusive rates, account upgrades and personalized financial recommendations.
- Traditional letters in envelopes were the financial-mail format consumers were most likely to read.

Source: Lob 2025 Financial Services Consumer Insights

Where bank marketers are putting their money

Among bank marketers surveyed about their 2026 plans:

83% are increasing digital advertising.

63% are increasing search marketing or SEO.

45% are increasing social media advertising.

31% are increasing email marketing.

23% are increasing direct-mail spending.

60% of the typical bank's media mix is now digital.



Note: Direct mail ranked as the leading traditional channel for investment and one of the strongest traditional channels for ROI.

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