



CASE STUDY

Revolutionizing Member Experience: Tropical Financial Credit Union's Innovative Member Personalization Strategies



- \$1 Billion in Assets
- 68,500+ Members

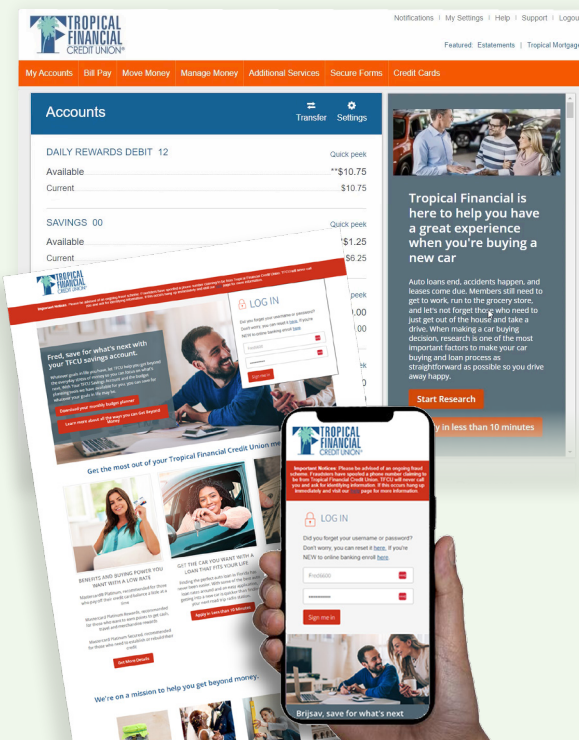
Opened 88 years ago in 1935, TROPICAL FINANCIAL CREDIT UNION (TFCU) has 8 branch locations in Florida. We want you to feel good about banking. Because it is scientifically proven that when you feel good about banking you are more healthy and happy. Earn the trust and respect of more than 68,500+ of your friends and family who we continue to help save over \$9.6 million last year.

MISSION

Tropical Financial Credit Union (TFCU) is committed to transcending conventional banking experiences by prioritizing its members' financial well-being. Recognizing the need for hyper-personalization, TFCU has embarked on a mission to incorporate cutting-edge strategies, including criteria-based data points and Single Sign-On (SSO) integration into mobile apps. These initiatives aim to deliver members a more personalized, informative, and anticipatory financial experience through OneClick Financial by Reseda Group, ultimately empowering members' to achieve their unique financial goals. Through a forward-thinking approach, TFCU strives to set new standards in member engagement, trust, and satisfaction, ensuring that every interaction aligns seamlessly with its valued members' diverse needs and aspirations.

STRATEGIES

- **Criteria-Based Data Points:** TFCU is leveraging advanced analytics to identify and understand members' financial behaviors, preferences, and needs.
- **Single Sign-On (SSO) Integration into Mobile Apps:** Recognizing the importance of seamless access to financial services streamlines the user experience, allowing members to access a range of services effortlessly with a single login.
- **Predictive Analytics for Anticipatory Services:** By analyzing historical data and behavioral patterns, the aim is to offer relevant services before members explicitly request them proactively, positioning TFCU as a financial partner that understands and addresses members' evolving needs.



■ KEY FEATURES OF ONECLICK FINANCIAL BY RESEDA GROUP

The key features of OneClick Financial's personalization platform promote choice by putting the member at the center of the process. It identifies their needs and makes insightful choices about how and when to communicate to support money management life events, goals, and needs. By personalizing content through OneClick Financial's data-driven platform, TFCU has captured members' attention, generated leads, and quickly built a trusted relationship. This approach goes beyond conventional banking, offering a dynamic, relevant, and member-focused banking experience that fosters long-term relationships and satisfaction.

Implementing Single Sign-On (SSO) within TFCU's mobile app and online banking platforms is critical to enhancing the overall member experience. SSO allows convenience, streamlines the user experience, and increases member satisfaction and loyalty. With SSO, members can access their accounts, receive information, and engage with personalized recommendations with just one login, fostering a positive and efficient digital banking experience.

On the other hand, the adoption of Criteria-Based Data Points by TFCU underscores its commitment to delivering hyper-personalized and relevant financial information to its members. OneClick Financial by Reseda Group, TFCU's chosen platform, employs criteria-based personalization to achieve this objective. Based on members' behaviors and actions, and through data segmentation and specific targeting criteria such as zip code, branch location, or channel, TFCU can tailor content to particular groups. This approach ensures that localized and targeted information reaches members based on their geographical or channel-specific needs. Proactive personalization, utilizing propensity, next-best product, or persona, anticipates members' future needs. TFCU aims to offer relevant experiences and recommendations by leveraging algorithms and predictive analytics.

■ 90-DAY COMPARISON AFTER PERSONALIZATION STRATEGY

DEC - FEB (AFTER) vs. AUG - OCT (BEFORE)

1356.5%

Qualified Lead Increase

Dec-Feb

228 Leads December

219 Leads January

223 Leads February

34%

increase in Unique Visitors

77,072 unique visitors Dec - Feb

74%

of unique member engagement

came through SSO (APP + Online Banking)

57,062 of the 77,072 Dec - Feb

405%

increase in member engagement

frequency with personal web URL page (pURL)

1,011,077 pURL visits Dec - Feb

119%

increase in number of relevant content

each member found informative and helpful

605,130 components Dec - Feb

161.6%

criteria-based data content

increased triggered personalized additional

relevant information to members' goals

190,300 re-engagement Dec - Feb



ONECLICK FINANCIAL

BY RESEDA GROUP

Contact us now and find out how we can help you.

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