

How AI-Powered Personalization Transformed Independent Bank's Digital Experience

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WHAT'S COVERED

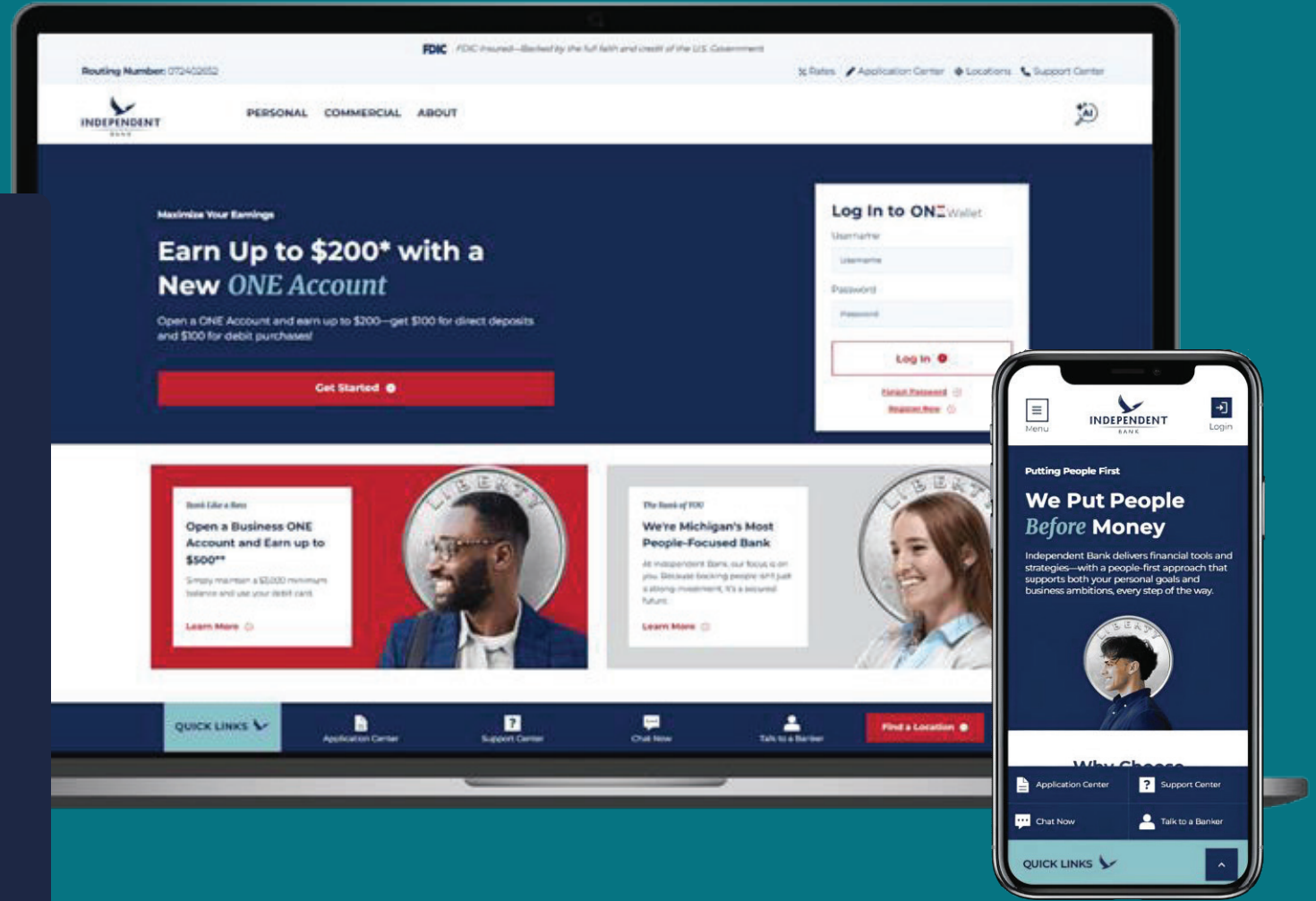
Independent Bank's Redesign Story

AI Search for Banking

Personalization Strategy

Measuring Results

Next Steps



The Challenge Behind the Change

The Challenges

- ✗ Overwhelming navigation (users couldn't find what they needed)
- ✗ Missing core products (auto loans, mortgages, CDs)
- ✗ No clear path to get help or connect with representatives
- ✗ Brand voice didn't reflect people-first philosophy

Turning the Corner with SilverTech

- ✓ Every click should bring Independent's people-first brand values to life to reflect the commitment to being Michigan's most people-focused bank
- ✓ New platform should be robust to fit aggressive growth goals and culture of innovation

Solving it Together

SilverTech's Strategy

- Redesign approach - a total reconstruction over incremental fixes
- AI-driven intelligence - context-aware answers replace traditional search
- AI-powered personalization – Leverage Raddon insights to power AI-driven personalization that delivers the right message to the right customer at the right time
- Day-one launch strategy - full experience from launch, no phased rollout

The Solution

- ✓ A complete rebuild with AI personalization, streamlined navigation, and multichannel support
- ✓ Build on HubSpot CMS to unify with existing tools
- ✓ Rewrote and optimized all website content to align with the brand voice and strengthen visibility in AI-driven search results.



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What We Did to Get There

Implementing AI Search for Banking

- **Why:** Traditional search couldn't guide users or reduce support burden
- **How:** Context-aware system with integrated CTAs and multi-channel escalation
- **Outcome Goal:** Reduced support volume, increase conversion in search, improved self-sufficiency, and a more personal banking experience

The Bank of YOU

We're Michigan's People-Focused Bank

At Independent Bank, our focus is on you. Because backing people is a strong investment, it's a smart future.

[Learn More](#) 

Welcome to Independent Bank!

Independent Bank BOT 11:42 AM



Hi! I'm here to help answer your general banking questions or connect you with a banking expert.

By using this chat, you consent to the recording, transcription, and storage of its content. You also agree to the terms outlined in our [Privacy and Security Policy](#). For account-specific questions, please log into ONE Wallet to securely chat with a banker.

Let's get started – choose an option below or type your question.

[Log in to ONE Wallet](#)

[Interest Rates](#)

[Open an Account](#)

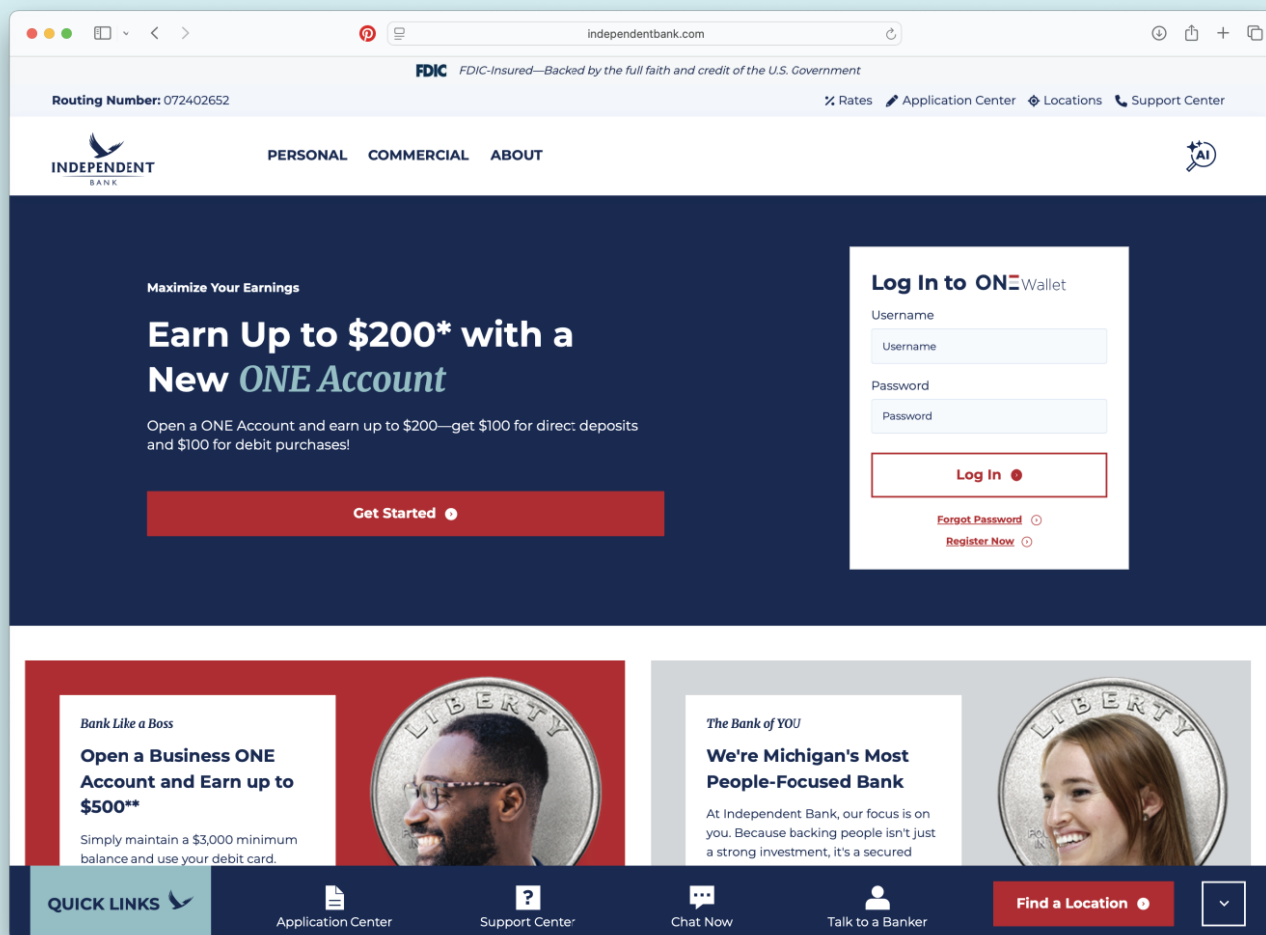
[Apply For a Loan](#)

[Start a Live Chat](#)

Write a message



Talk to a Banker



Personas Driven by Consumer Data

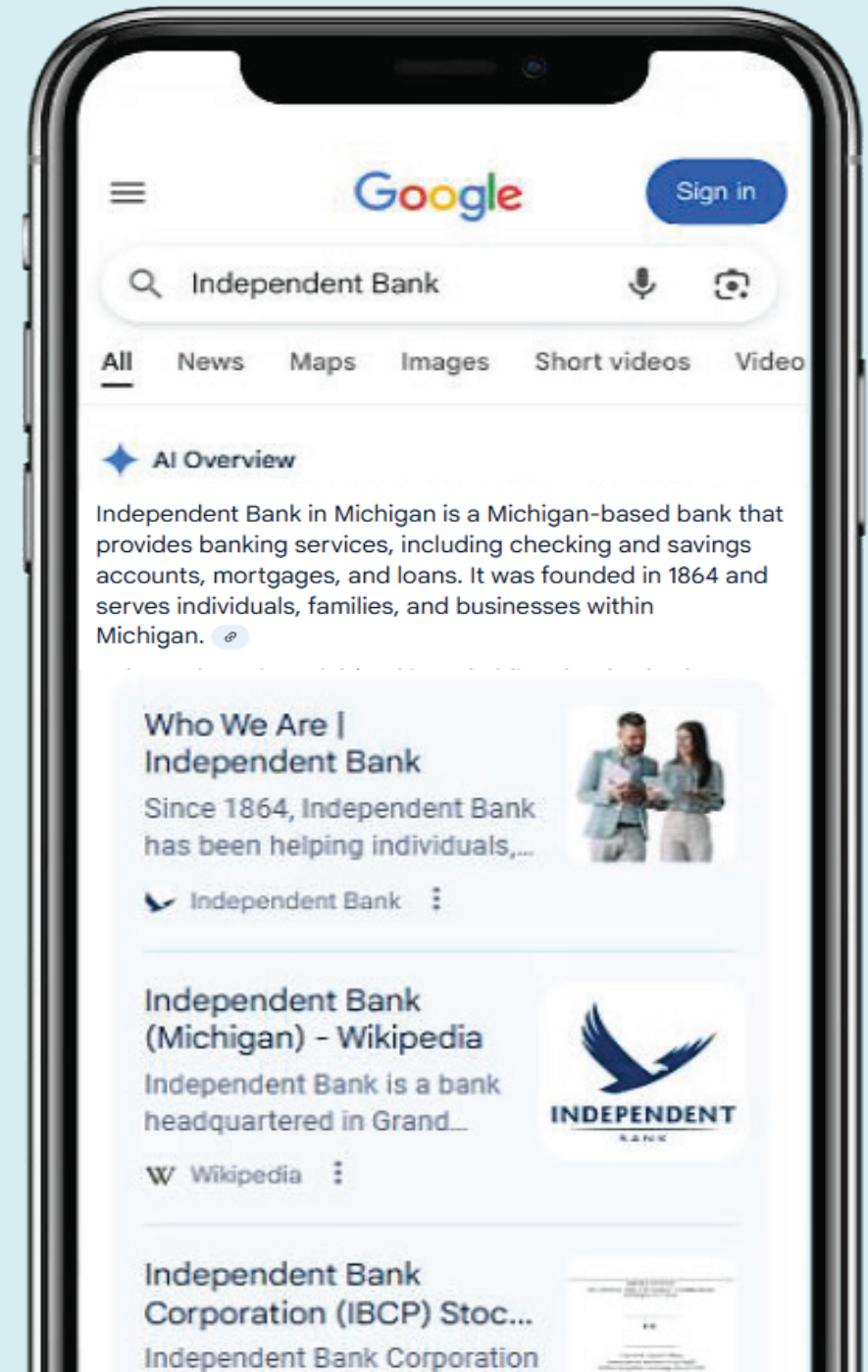
- Raddon predictive models - drive content selection and user experience decisions
- Persona-driven heroes - homepage adapts based on user profiles and banking needs
- Real-time behavioral data - visitor actions instantly inform personalization choices
- Cross-platform analytics - unified experience across all digital touchpoints



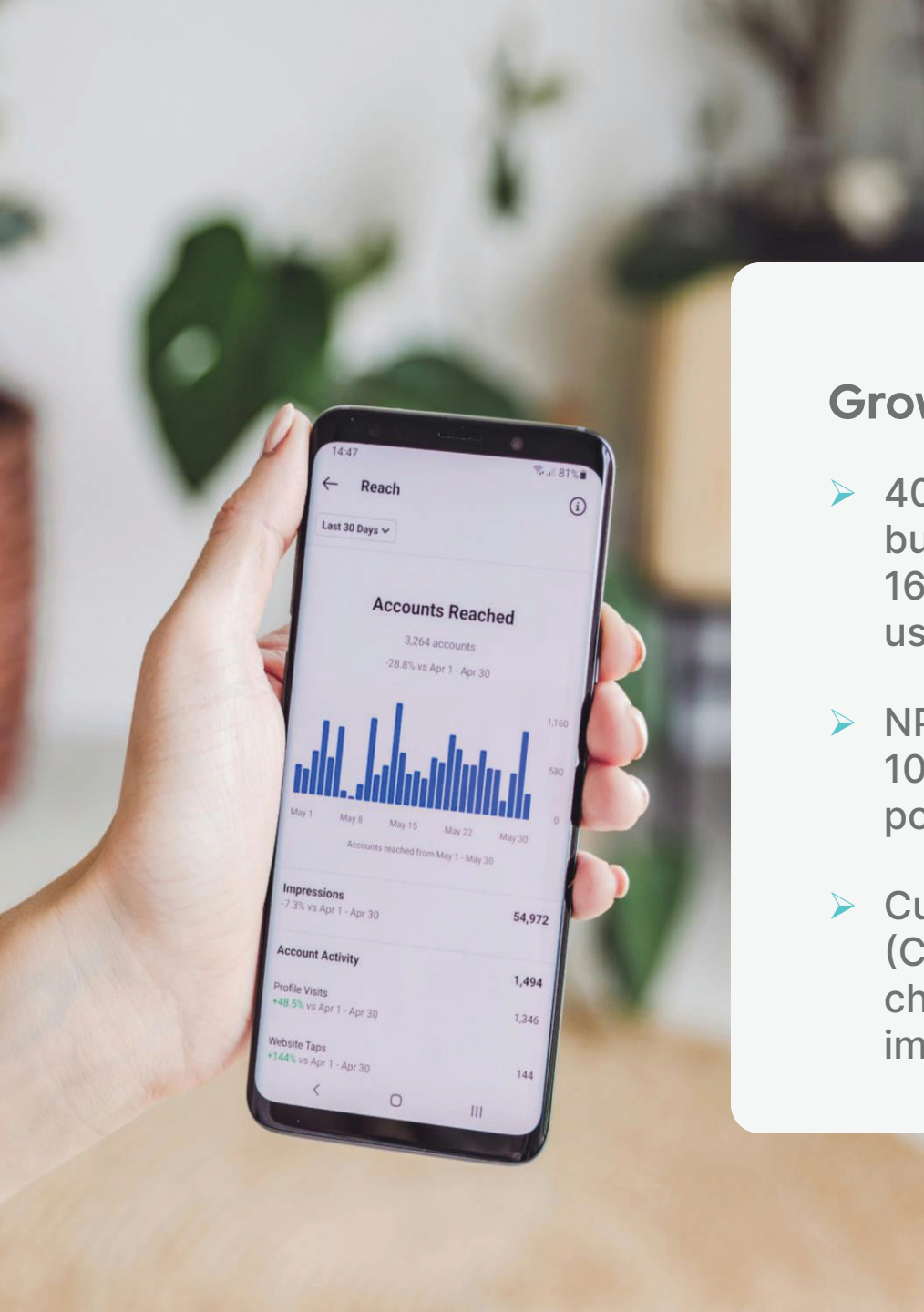
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Brand Integration & Content Strategy

- Complete content overhaul - every word rewritten in Independent's refreshed brand voice
- Connected design system - UX, personas, research, and content unified across platforms
- Brand voice consistency - clear, human, and helpful messaging replaced industry jargon
- Future-ready for AI visibility - positioned to capture users in generative engine results
- The Impact: Independent owns the AI-powered conversation in community banking, capturing users before they even see traditional search results.



Transformational Results



Growth & Satisfaction

- 400% increase in business banking traffic, 169% increase in total users
- NPS scores reached 100th percentile on a positive trajectory
- Customer Effort Score (CES) and real-time chat analytics driving improvements

Strategic Advantages

- Enhanced keyword positioning for search visibility
- Chat analytics enabling continuous optimization
- Enhanced customer experience while reducing support volume

Your Actionable Next Steps

1

Use the Data You Have

Start by auditing data you already have: behavior, preferences, purchases, and engagement. Ensure your tech stack can connect and activate it across channels. Focus on the most valuable data points, eliminate noise, and keep your data clean and organized.

2

Personalization

Start small with website personalization by using the data and tools you already have. Test and measure what works, then scale your efforts to deliver deeper, more impactful experiences over time.

3

AI Optimization

Use AI to enhance your SEO strategy - optimize content, identify target keywords, and uncover insights in your data. Keeping your content fresh and relevant boosts visibility and helps your brand stand out in GEO search results.

4

Optimize Your Martech Stack

Audit your MarTech stack for gaps, overlaps, and inefficiencies. Streamline and optimize existing tools before adding new ones to maximize performance and ROI.

Thank You

For further questions, inquiries, or to schedule a 1:1 consultation, contact: chad.campbell@silvertech.

