

Personalization at Scale: Ai-Powered Growth Strategies for Community Institutions.

Lincoln Parks, Founder
WebMobileFusion Inc.

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What you will learn:

-  **1** Turn data into action
-  **2** Scale with limited resources
-  **3** Build agile frameworks
-  **4** Quantify ROI
-  **5** Align your organization



Quick Poll

Who is currently using AI or machine learning for marketing personalization?



**Community institutions
can't outspend megabanks**
But you CAN outsmart them.

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The Competitive Gap

Megabanks

Massive budgets
But generic approach

You

Limited budgets
But deep relationships +
data

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1) CLOUD DEMOCRATIZES ACCESS



Enterprise capabilities now affordable for all.

2) AMPLIFIES CORE STRENGTHS



Local relationships become data moats.

3) SMALL TEAMS MOVE FASTER



Test in weeks, not quarters.

4) FIRST-PARTY DATA IS YOUR FORTRESS

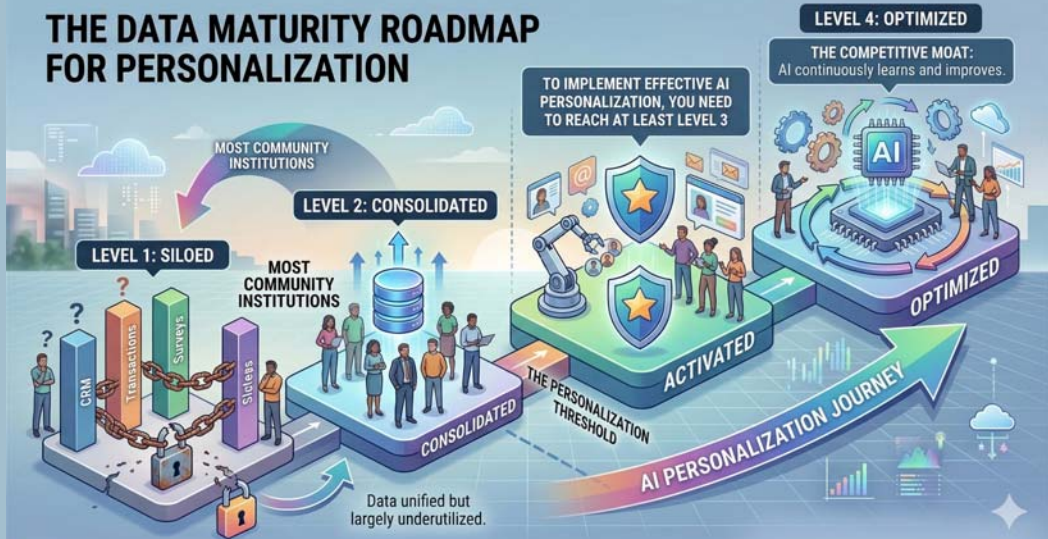


AI learns from your unique data, creating a competitive advantage.

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THE DATA MATURITY ROADMAP FOR PERSONALIZATION



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Quick Poll

Where are you today?



DATA CONVERGENCE FOR PERSONALIZED ACTION

1) UNIFIED CUSTOMER PROFILE

- Demographics
- Account Data
- Transaction History
- Product Holdings

PRISM

AI
ACTIVATION

2) BEHAVIORAL SIGNALS

- Website/App Engagement
- Email/SMS Response
- Branch Visit Frequency
- Contact Center Interactions

3) LIFE EVENT INDICATORS

- College Graduation
- Retirement
- Major Purchases (Home, Car)
- Income/Family Changes

**THE RIGHT MESSAGE.
THE RIGHT PERSON.
THE RIGHT MOMENT.**

When you combine these three data sources, AI can generate powerful personalized insights and trigger the right action.

*Slide design based on conceptual data convergence.

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DATA'S POWER: AN EXPLOSION OF ACTION

ANALYZE
(AI & Predictions)

ACT



COLLECT
(Transaction & Behavior Signals)

ANALYZE
(AI & Predictions)

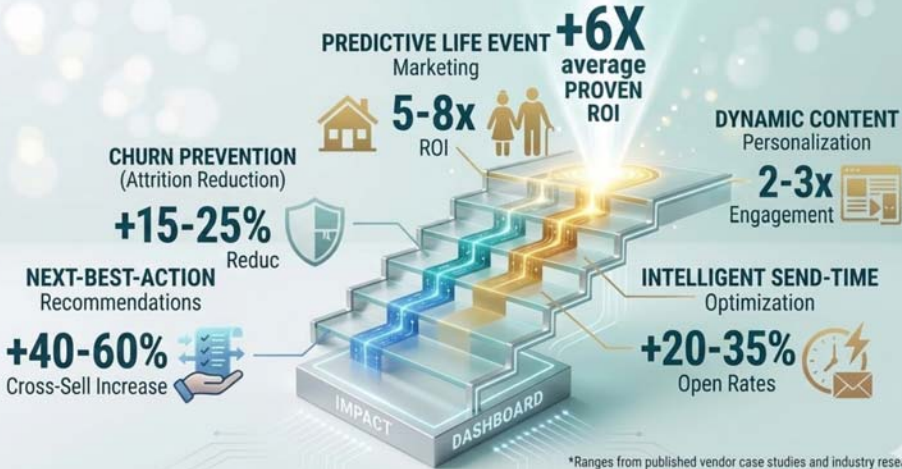
SEGMENT
(Auto-Group)

ACT
(Personalized & Timed Outreach)

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5 HIGH-IMPACT AI USE CASES: MEASURABLE ROI



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AI Personalization: Industry Momentum

What leading institutions are achieving



3-7x

Response Rate
Improvement



40-60%

Cross-Sell
Conversion ↑



15-25%

Customer
Attrition ↓



\$2-5 M

Incremental
Revenue

Sources: Forrester, Gartner, McKinsey, BCG (2024-2025)

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REAL-WORLD IMPACT: INDUSTRY BENCHMARKS

Typical mid-sized institution transformation

BEFORE AI

1-2%
email response



0.5-1%
conversion



2.1
products/customer



3-5
manual segments



AFTER AI (6-12 mo)

5-10%
email response

**ACHIEVED
IMPACT**

2.8-3.5
products/customer

100+
micro-segments

2-5%
conversion

**ACHIEVED
IMPACT**

**Graphic visualization of published benchmarks.*

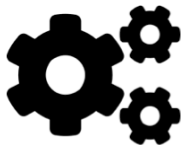
Source: Composite of published vendor case studies

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3 Pillars of Success

1



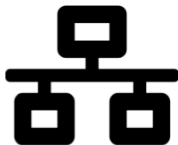
Automation

2



Test & Learn

3



Omnichannel

VENDOR SELECTION

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VENDOR SELECTION CHECKLIST



Must-Haves

Banking experience
Pre-built models
Compliance certs
Core integrations



Technical

Real-time data
API-first
Multi-channel
Explainable AI



Business

Scalable pricing
Pro services
Training included
Track record

5 VENDOR RED FLAGS: EVALUATE & ACT



NO FI REFERENCES



CUSTOM DEV HEAVY



THE BLACK BOX



OPAQUE PRICING



12+ MONTH TIMELINE

IF YOU SEE THESE: WALK AWAY AND FIND A BETTER PARTNER

ALIGN YOUR ORGANIZATION



Leadership

Needs: ROI



Marketing

Needs: Tools



IT

Needs: Security

90-Day Implementation



KEY VALUE: ADDRESS EACH GROUP'S CONCERNS UPFRONT AND EMPOWER WITH KEY TOOLS

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5 PITFALLS THAT KILL AI PROJECTS

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5 PITFALLS TO AVOID

1



Boiling the Ocean

2



Tech Before Strategy

3



Bad Data In

4



Set & Forget

5



Privacy Afterthought



FINAL Quick Poll

What's your BIGGEST Concern?

Data quality → Budget → Staff → Vendors → Buy-in

YOUR 30-DAY ACTION PLAN

Steps to take right now to get started

01

Assess your data maturity level using the 4-level framework



02

Identify ONE high-value personalization use case to pilot



03

Audit your existing marketing technology stack



04

Assemble your cross-functional team – Marketing, IT



05

Request demos from 3 CDP or marketing automation vendors



06

90-Day Roadmap chart with clear milestones and owners



07

Secure executive sponsorship budget allocation



08

Magnifying glass metrics a clear ROI dashboard



THE STRATEGIC BLUEPRINT

5 KEY TAKEAWAYS

EXECUTIVE SUMMARY



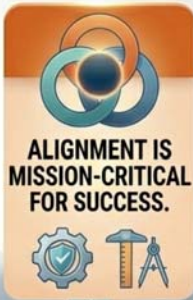
**ACHIEVE SCALE.
WIN WITH
PERSONALIZATION.**



**DATA-CENTRICITY
OVER TOOLS.**



**FAIL FAST,
SCALE FASTER.**



**ALIGNMENT IS
MISSION-CRITICAL
FOR SUCCESS.**



**WAITING IS
Compounding Cost**



KEY VALUE: EMPOWER YOUR ORGANIZATION WITH KEY TOOLS & ACHIEVE SUCCESS

Questions?

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Thank you!

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