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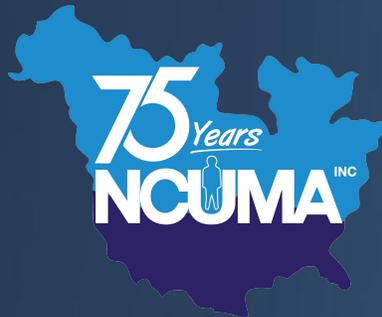
CREATING TAILORED MEMBER JOURNEYS USING AI-POWERED PERSONALIZATION

Gautam Ajarapu
CEO, Glide

PREVIOUSLY, ON “GEN Z FOR CREDIT UNIONS” ...

- Why Gen Z matters?
- Who’s capturing Gen Z (the fintechs)
- How are they capturing them?

TikTok, Instagram, YouTube
Lightning-fast onboarding
Hyper-Personalization through data



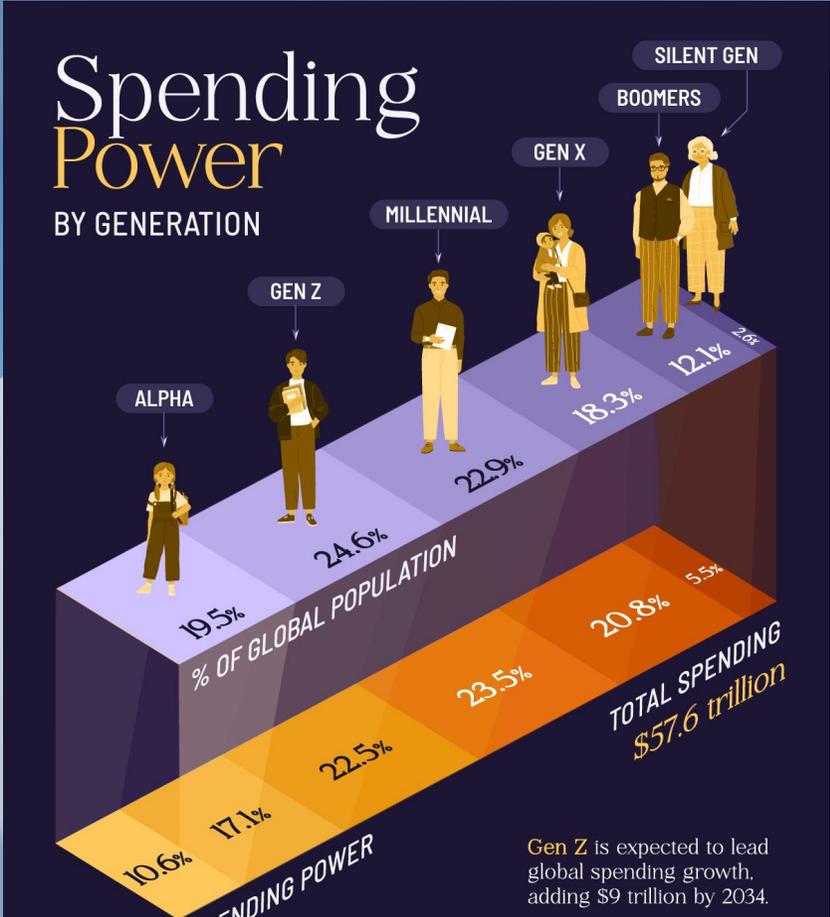
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GEN Z MARKET LANDSCAPE

- Gen Z spending power is \$2.4T today. Expected to reach \$12.7T by 2030.
- 64% of Gen Z exclusively interact with finances through mobile device



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GEN Z'S FIRST LOVE WAS FINTECH

Fintech allowed for...

- Minimal data-entry through predictive pre-fill
- Mobile-first for everything
- Hyper-personalization (first offer)
- Credential-less authentication
- Instant Payments





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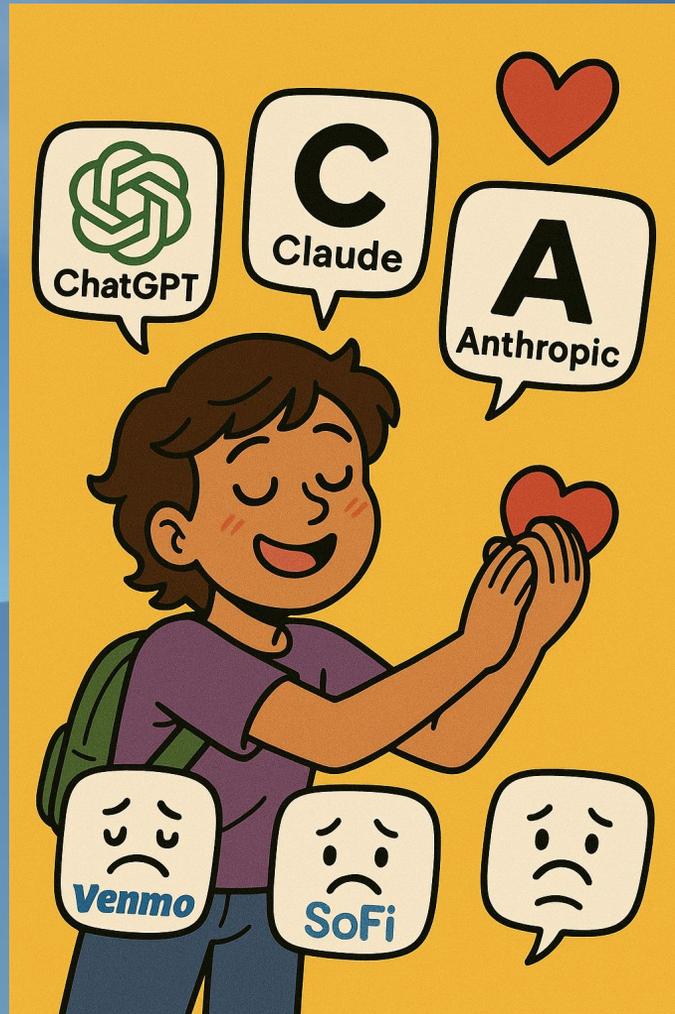
THERE'S A NEW PLAYER IN TOWN...

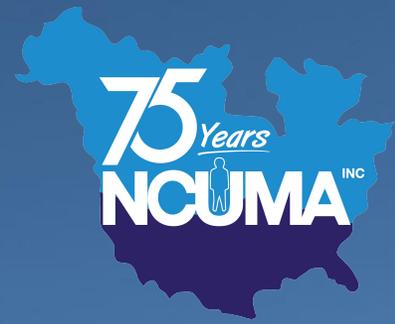
Who allows for:

- Voice-first modes of interaction
- Personalized not just to your demographics, but also to your psychographics
- Silent authentication



GEN Z HAS FALLEN IN LOVE WITH AI





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AI ENABLES GREATER PERSONALIZATION

- Generic onboarding funnels leak at every stage; personalized journeys plug those gaps
- AI enables contextual offers and support in milliseconds
- Engagement spikes when content references life events, location, or recent behaviors
- Reduced churn and stronger cross-sell translate directly into sustainable deposit and loan growth



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PERSONALIZATION: DEMOGRAPHIC VS PSYCHOGRAPHIC

Demographic Personalization

- References financial information, ethnicity, location, etc.
- Can be achieved with fintechs like Plaid and Alloy
- Example: Demographic data helps us pre-qualify an auto-loan offering with a specific rate and amount.

Psychographic Personalization

- References lifestyle, values, motives, etc.
- Cannot be pulled from fintechs, requires AI to analyze all aspects of customer behavior
- Example: AI analyzes public social media activity to determine they are a Gen Zer in San Diego who lives to run.

They work together! It's what you say and **how you say it**



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BEFORE AND AFTER: PSYCHOGRAPHIC PERSONALIZATION

Before

Via Email:

Hi Sally,

We crunched the numbers and you're pre-approved for an auto loan of up to \$35,000 with rates as low as 4.29% APR. Whether you're upgrading your daily drive or planning a road trip, we've got you covered.

Here's what you get:

- ✓ Fixed low rates
- ✓ No application fee
- ✓ Fast online approval

Your offer is valid through Friday– no paperwork required to get started.

👉 Offer Link

Best,
REV Credit Union

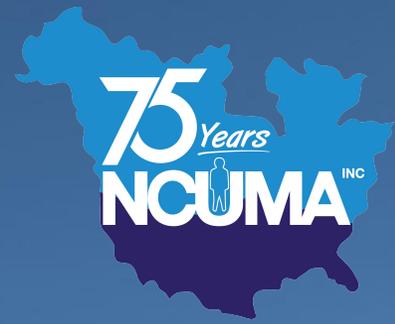
After

Via SMS:

🏃 Greg, you've logged enough miles running through San Diego. It's time to drive. You're pre-approved for a \$25K auto loan @ 4.5% APR. Tap to claim your offer:

LINK 🚗 ✨

Fintechs supplied the financial data. psychographics took

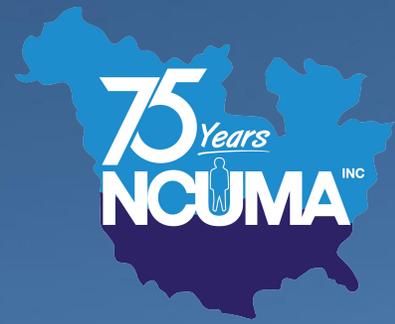


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HOW TO BUILD PSYCHOGRAPHICS PERSONALIZATION

Step 1: Collect the relevant data

- Track app taps, spend types, places visited, and public data (social media, etc.)
 - There are now AI agents that do all of this for you!
- Add life events—first paycheck, graduation, address change
- This will require several parts of the CU to work together – establish a common CRM

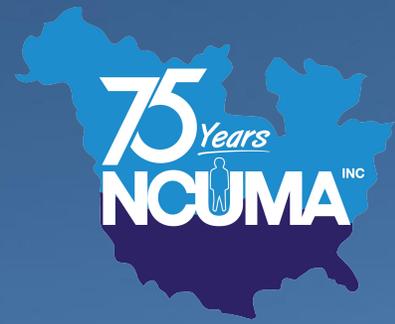


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HOW TO BUILD PSYCHOGRAPHICS PERSONALIZATION

Step 2: Let AI do the rest

- Plug this into a leading AI model with the prompt “Here is the data I have on my member, what can you tell me about their psychographics”
- Once you get the response, re-prompt the AI with “Now that you understand their psychographic, send them a compelling message to
- Identify the channel that this psychographic profile suits best with.
- Automate the process with API calls.



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HOW TO BUILD PSYCHOGRAPHICS PERSONALIZATION

Compliance Guardrails

- Collect only the data you truly need and store it safely
- Test models monthly to be sure results are fair to all groups
- Give clear reasons and easy opt-outs for every AI suggestion
- Keep a human review path and a log for audits



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SUCCESS STORIES OF AI-POWERED MEMBER EXPERIENCE



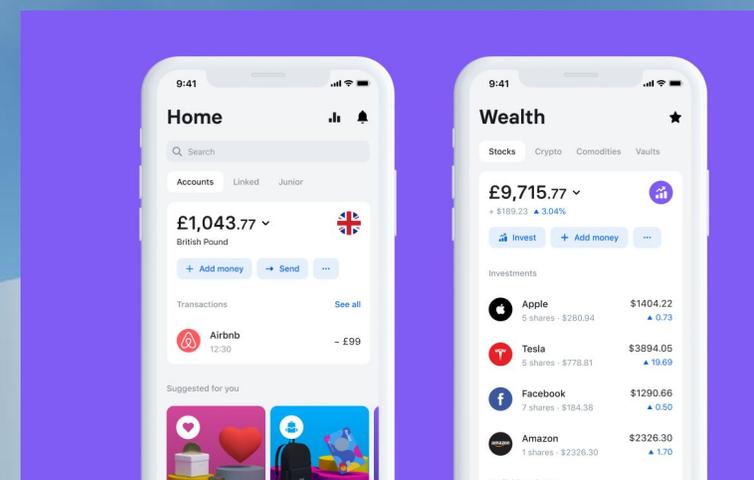
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CASE STUDY 1: REVOLUT

Overview Stats

- Revolut is a global finance "super-app" for banking, payments, investing, and budgeting.
- Over 52M users globally, adding 15M last year (+38% growth).
- \$38B user deposits, driving \$1.3T total transaction volume in 2024.
- Hit \$4B revenue, with \$1B profit powered by subscriptions and AI-driven experiences.

Revolut



REVOLUT'S AI SPENDING ASSISTANT

Overview Stats

- Revolut's AI Copilot reviews spending and suggests budgeting improvements
- **Increased card payments by 43%**, using real-time spending tips and automatic savings nudges.
- Helped grow **customer deposits by 66%**, reaching ~\$38B, driving higher interest income.
- Reduced customer support costs (~30%) by answering routine spending questions via AI chat.
- Boosted revenue growth (+72% YoY to \$4B) through higher cross-sell of premium products.

I'm trying to save for a \$20K down payment on a house. Can you help me create a budget?

11:25 ✓✓

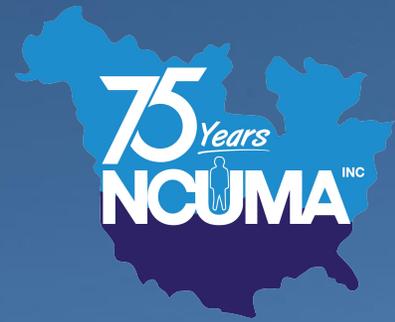
Sure! you have a monthly surplus of \$1,000. Let's break down to see where you can potentially save with your current spending habits.

My Budget January ▾

- Housing
- Other
- Transport
- Food
- Utility

Income	Potential Saving
\$4,000	\$1,000

11:25 ✓✓



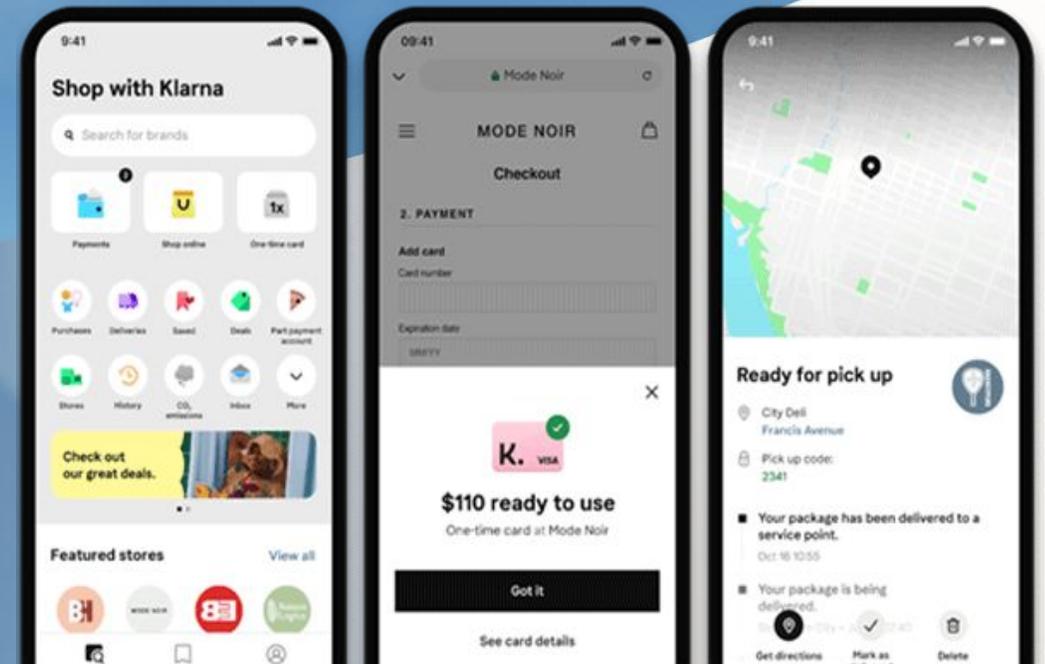
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CASE STUDY 2: KLARNA

Overview Stats

- Klarna is a global "buy now, pay later" fintech app used by 93 million customers in 26 countries.
- Processes ~2 million transactions daily, generating \$2.8 billion revenue in 2024 (+24% YoY).
- Launched an AI chat assistant, handling 2.3 million customer interactions in its first month, cutting response times from 11 to 2 minutes.
- Achieved \$21 million profit in 2024, its first profitable year in over 20 years.

Klarna



KLARNA'S AI SHOPPING ASSISTANT

Overview Stats

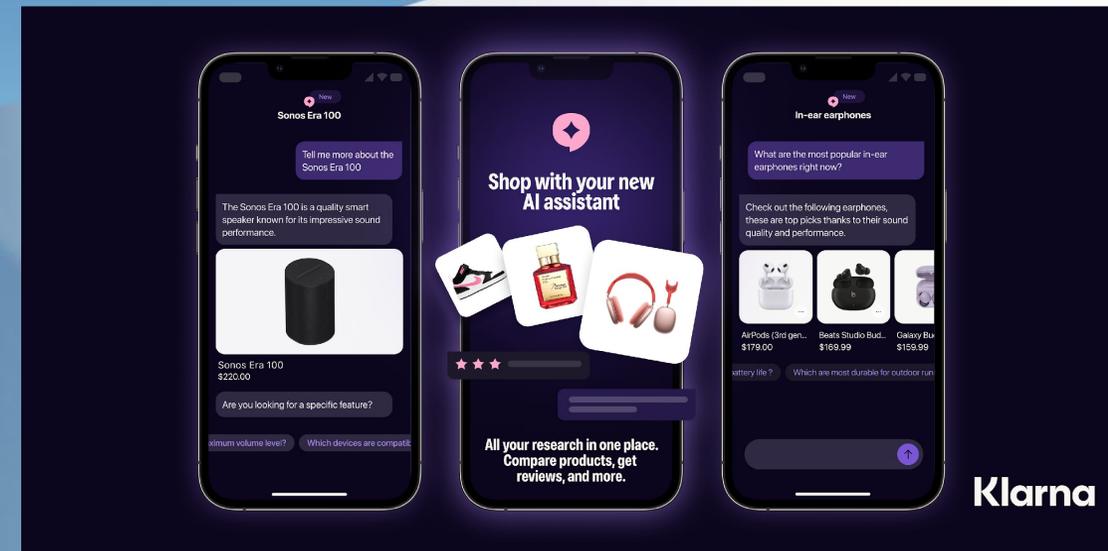
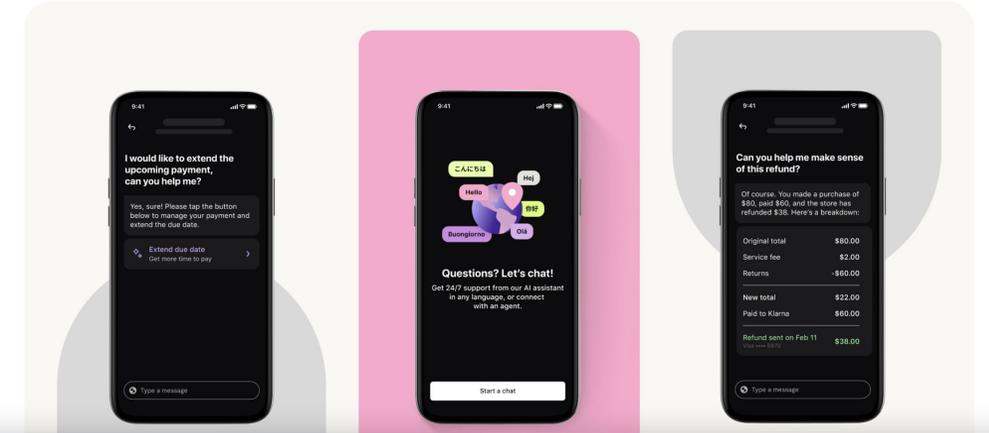
- Klarna added a 24/7 chat assistant built on OpenAI
- Handled 2.3 million chats in its first month, with answers in under two minutes
- Same load would need 700 human agents; support costs fell 30 %
- Personalized deal tips raised cart size and repeat use

What could your CU do if 2/3 of customer service requests disappeared?

Klarna AI assistant handles two-thirds of customer service chats in its first month

February 27, 2024

Klarna
Klarna



Klarna



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CASE STUDY 3: SPOTIFY

Overview Stats

- Lots of banking UX inspiration comes from non-financial apps
- Serves **678 million monthly users**, including **268 million paid subscribers** (as of early 2025).
- Generated about **\$17 billion revenue in 2024**, up 18% year-over-year.





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SPOTIFY'S AI DJ

Overview Stats

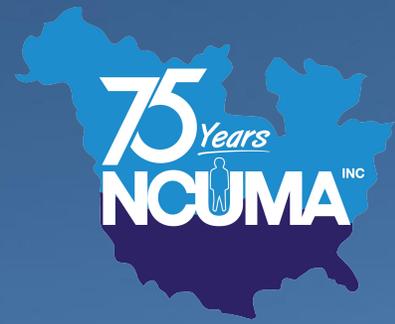
- Spotify's AI DJ speaks between songs, picking tracks that match mood and time of day
- Gen Z listeners spend 9 % more minutes per session when DJ is on – which translated to \$1.53 billion in additional revenue
 - Shows how real-time content keeps users coming back and paying



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SPOTIFY'S AI DJ

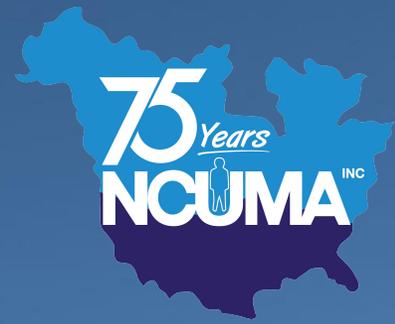




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ACTIVITY: MEMBER JOURNEY MAPPING

- Form groups of 4-6
- Map a brand new member's first 90 days with your credit union
- Mark three pain points and brainstorm one fix for each – either AI-powered or not
- Volunteers to share after time is up!



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WRAP UP: KEY TAKEAWAYS

- **Gen Z demands relevance:** Personalization is no longer optional—it's essential to win the next generation.
- **Real results from fintech leaders:** Revolut, Klarna, and Spotify prove that AI-driven personalization boosts engagement and revenue significantly.
- **Quick wins available:** Your credit union already holds powerful data—start small and iterate rapidly.

Thank you for listening!

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