

# ONLINE BANKING OPTICS

## Collect and Analyze NEW Data

**Switch on a premium data set for data analysts and marketing directors to study - Online Banking Optics!**

Brought to you by the CU\*Answers Asterisk Intelligence team, Online Banking Optics makes it possible to see the members when they don't do a transaction with you.

Online Banking Optics automatically records the details of 45+ specific choices that a member makes in It's Me 247 Online Banking, via either desktop or mobile devices. Use the data to analyze member engagement and habits with your digital services, understand online service penetration, and study member's non-transactional needs.



**Phone Optics data is available today in the Data Warehouse as a premium data set. To get started with your Data Warehouse, visit the Asterisk Intelligence Store - [store.cuanswers.com](http://store.cuanswers.com)**

### ***This data is for:***

- 1 DATA ANALYSTS**
- 2 MARKETING DIRECTORS**
- 3 DIGITAL SERVICE MANAGERS**

## UNDERSTAND DIGITAL HABITS AND PREFERENCES

Analyze the choices and paths that members follow through when they are digitally banking. Answer questions like:

***Where does my member go next after checking my loan rate board?***

***What type of actions are commonly done together in a single visit to online banking?***

## NON-TRANSACTIONAL DATA ANALYSIS

Analyze data from member's navigational actions which serve as a window of objective data into the member's needs and preferences when using online banking digital services.

***Are members logging in most often to look up information? Or are they most often doing work to manage their account?***

***What features are members most often engaging with prior to opening a new account?***

### **Non-Transactional Data Analysis =**

*Working with supplemental or indirectly available data that provides context, color, or explanation to the standard "necessary" data we record from execution of normal transactions and maintenance in the system.*

## ONLINE SERVICE PENETRATION

Analyze engagement for the first time on digital self-service features that you turn on - Watch them after activation to pick up early engagement number, or audit later as you review features and costs.

***How many clicks am I getting on the special info notice that I posted this month?***

***Is the option to download transaction details being used often enough to justify my costs for the feature?***