

# ONLINE BANKING OPTICS

Amp up your digital retailing and digital service strategies

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 member engagement when they don't do a transaction with you.

Online Banking Optics automatically records the details of 45+ specific choices that a member makes as they use digital banking services - It's Me 247 and BizLink. Use these new insights to analyze member engagement and habits, understand online service penetration, and study member's non-transactional needs.



**PREREQUISITE: Collecting Online Banking Optics data requires a Data Warehouse. To learn more or get started with your Data Warehouse, contact the Asterisk Intelligence Team.**

**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?**

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

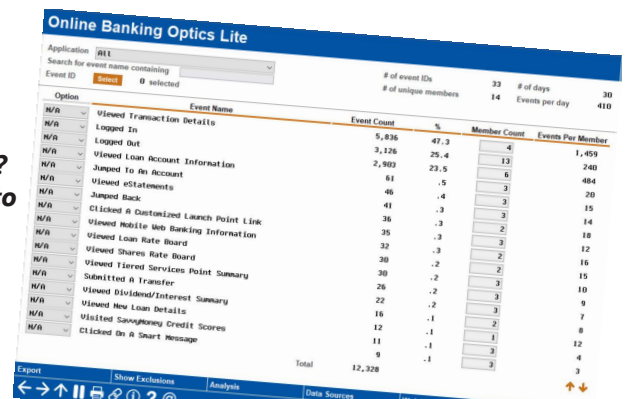
**What features are members most often engaging with prior to opening a new account?**

## MEASURE AND ACT ON ONLINE SERVICE USAGE

For the first time, analyze engagement on digital self-service features that you turn on - Watch them after activation to pick up early engagement numbers, 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?**



Option	Event Name	Event Count	%	Member Count	Events Per Member
N/A	Viewed Transaction Details	5,836	47.3	4	1,459
N/A	Logged In	3,126	25.4	13	240
N/A	Viewed Loan Account Information	2,903	23.5	6	484
N/A	Jumped To An Account	61	.5	3	20
N/A	Viewed eStatements	46	.4	3	15
N/A	Jumped Back	41	.3	3	14
N/A	Clicked A Customized Launch Point Link	36	.3	2	18
N/A	Viewed Mobile Web Banking Information	35	.3	3	12
N/A	Viewed Loan Rate Board	32	.3	2	16
N/A	Viewed Share Rate Board	30	.2	2	15
N/A	Submitted A Transfer	30	.2	3	10
N/A	Viewed Dividend/Interest Summary	26	.2	3	9
N/A	Viewed New Loan Details	16	.1	2	8
N/A	Visited Savings/Credit Scores	12	.1	1	12
N/A	Clicked On A Smart Message	11	.1	3	4
	Total	12,328	-1	3	4

Tool 1100 - Online Banking Optics Lite

**Non-Transactional Data (NTD) = Data that records the undercurrents of activity and habits happening below the surface of standard daily processing. NTD is context and color to what we already know from normal transactions and maintenance in the system.**