

Webinar

# Behavioral Targeting for Financial Institutions

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Financial institutions (FIs) are increasing their engagement with the digital channel, and the rich data emerging is handled differently than data from in-person interactions. The speakers discuss how the Q2 SMART platform can help make sense of this data. Q2 SMART takes this digital data and makes it actionable by building human behavioral models from it, then providing the marketing capabilities needed to conduct targeted campaigns based on the insights gleaned.

## Context

The Q2 SMART platform takes an available “ocean of data” and turns it into an easily understood set of traits (high-level behavioral characteristics that an FI can use to segment its customer base and communicate with them on a one-to-many or potentially on a one-to-one basis). These traits can be viewed as higher-order measurements of a person’s expressed behavior; the results of mapping a large amount of data over time to discover commonalities, dissimilarities, or correlations in the data and then surfacing them as a trait.

Q2 SMART gives FIs the ability to build a behaviorally targeted marketing campaign by helping identify which products they should be promoting, and identifying which people should be targeted. Q2 SMART also allows FIs to customize messaging to specific audiences, providing more control over when and where people see that message.

## Key Takeaways

Q2 SMART shoulders the arduous work of processing the data of an FI's account holders every single day into very specific behavioral buckets (i.e., traits).

SMART shares the power of machine-learning and behavioral-targeting best practices with an intuitive interface. There's no additional service to buy, no expensive databases to maintain, and you don't need additional head count to make use of that data.

There are commonalities in data approaches that SMART shares with Netflix, Amazon, and Uber; successful examples of companies that consistently leverage data around product views and purchases (or in Uber's case, where they come from and where they go). These companies take their analytic data sets and use models to build and/or recommend product offerings, offer new capabilities in a product set, or conduct remarketing.



**“**The connections that you have with your end users that are created by delivering a digital channel experience, give rise to data and information that we can then map into the SMART tool so that you can have conversations with them at scale by running marketing campaigns, delivering offers, and delivering content and measuring response.**”**

— Adam (Anderson) Blue

# Biographies



**Adam Blue**  
Q2 EVP & Chief Technology Officer

Adam Blue believes passionately that technology can and will change the lives of people, businesses, and FIs everywhere. An established player in global IT, Adam brings more than 15 years of technology and software management experience to Q2, including a management role at CipherTrust, the leading provider of enterprise-class email security solutions, where he was the Vice President responsible for product development, customer support, and professional services. He also made distinct contributions to Q UP Systems and Servana.com as Vice President of Internet Operations. At Harte-Hanks, Adam served as the Chief Network Engineer for Response Management in Austin, Texas.



**Carlos Camacho**  
Product Owner

Carlos Camacho is responsible for managing the development and commercialization efforts for all Q2 data products. He previously served as Director of Client Services for a debit card rewards startup and founded MakeRacket, which built mobile community engagement applications for major brands. At Ambiance Artists, Carlos ran all the digital and social marketing for a community of over 200,000 fans.

For more information on Q2, go to [Q2ebanking.com](http://Q2ebanking.com) or call (512) 275-0072 ext. 2.