

Digital Money Management

Increased Adoption with Deeper Integrations

Affinity Federal Credit Union is a member-owned, not-for-profit, full service financial institution that serves as the largest credit union headquartered in the state of New Jersey. The mission of Affinity is to push profits back to its members in the form of great rates, fewer fees, and a better banking experience.

The Challenge

Affinity's money management product (powered by MX) was buried in the online experience, making it hard for users to find it. This led to low adoption and engagement rates.

The credit union's member-first mentality was one of the driving factors behind Affinity's desire to increase the experience around its online and mobile banking products. More users in the platform would provide additional insight for ways to improve member experience.

"Specifically, we wanted to ensure that more of our members could access the services from a device of their choice and add their external account connections," said Shireen Davis, AVP, Digital Information Technology at Affinity Federal Credit Union. "Aggregating all those external accounts would allow us to capture a much larger data set from which we can gain further insight into ways to more effectively serve our members."

The Solution

Without pouring additional money into marketing efforts, Affinity Federal Credit Union increased engagement, improved member insights, and enhanced member experience.

Affinity implemented MX widgets in more prominent and accessible locations on its online dashboard and increased engagement and external accounts within six months!



Mini Widgets, Massive Results

Although money management features were available on Affinity's online banking site, adoption was low because of placement. The decision was made to add mini-widgets onto the main interface, and the results were staggering.

11%
increase in
external accounts
added

Go Mobile or Go Home

Motivated by the successful early adoption rates in the first three months, Affinity made another push by introducing mobile widgets to the offering. By including these widgets on mobile, members would have more direct access to the tools, being able to interact with them in their pocket.

11%
increase in total
users of the
new tools

33%

increase in active users in
just three months

12%

increase in the number of
users with external accounts

14%

increase in the total number
of external accounts

Conclusion

Affinity increased engagement and deepened the pool of available user and account data for future insights by integrating responsive and visible MX financial tools.

Key Benefits

22%

increase in total users

23%

increase in users aggregating
external accounts

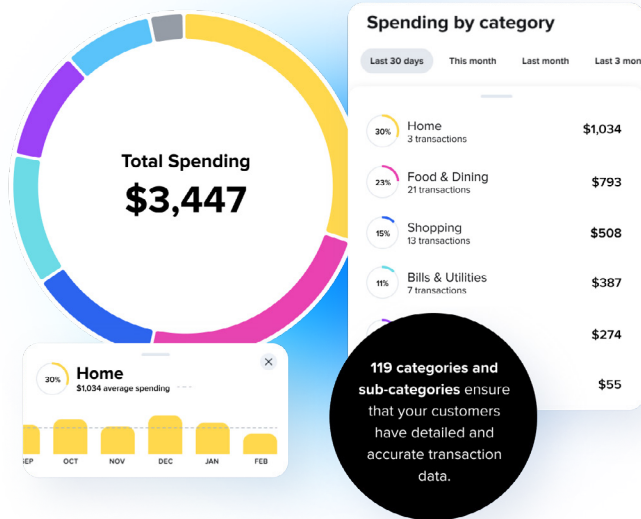
26%

increase in total external accounts

About MX Account Aggregation

MX offers a fully-featured digital banking platform that empowers financial institutions and fintechs to deliver data-driven, contextual, and personalized experiences.

[Learn More >](#)



About MX Personal Financial Management

MX offers a fully-featured digital banking platform that empowers financial institutions and fintechs to deliver data-driven, contextual, and personalized experiences.

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Ready to Get Started?

Learn how MX solutions can improve your digital offering.

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