

# Improving Customer Outcomes Through Digital Engagement

## How Emprise Bank Helps Customers Build Financial Strength Using Personalized Guidance

Emprise Bank is a family-owned financial institution based in Wichita, Kansas, that is dedicated to helping its customers and community thrive. Aligned with MX's mission, Emprise Bank strives to help its community members improve their financial lives by providing seamless, and secure digital experiences. Focused on continuously exceeding customer expectations, Emprise puts the needs of each customer in the middle of every decision.

### The Challenge

Emprise noticed only 7,500 of its 39,000 digital banking customers leveraged its money management tools — a massive opportunity to more effectively reach and serve its customers. The bank's original platform buried the money management tools within its digital experience, making them difficult to find, and put the experience behind an enrollment wall that required consumers to opt in before they could start using the tools. Additional challenges included a disparate online and mobile experience and a dependency on online (browser) based enrollment. Emprise wanted to create an experience that was intuitive and easy to access, so all of its customers could easily find and leverage the tools to improve their financial lives.

### The Solution

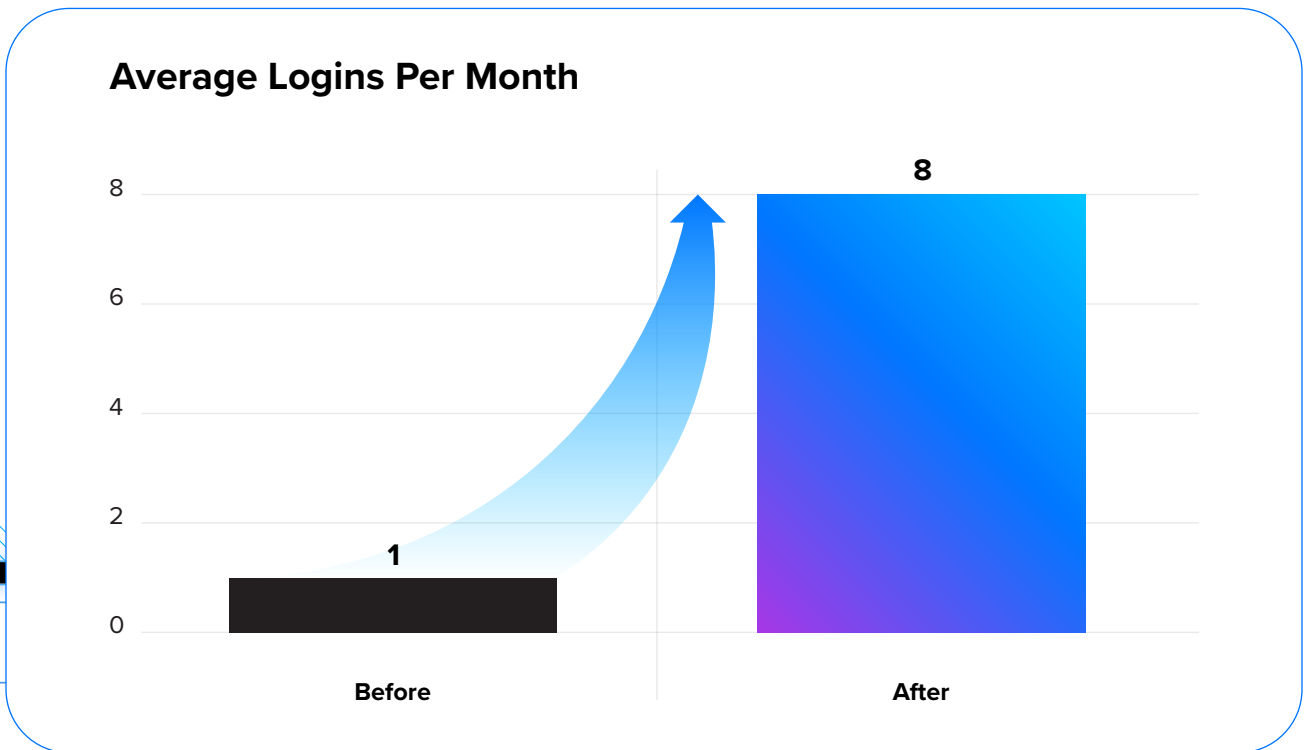
To bring its vision to life, Emprise partnered with Tyfone and MX to place the money management tools at the forefront of a mobile-first digital banking experience. With the new streamlined experience, Emprise has enabled money management tools for 100% of their now roughly 45,000 digital banking customers — a 5x increase.



**We saw a significant lift in customer engagement when we focused on improving the digital experience.** Before, most users logged into the MX tools just one day per month on average. After implementation, we saw this jump to an average 8 days per month.

**Shelby Chapman**

*Vice President of Strategic Partners at Emprise Bank*



In addition to making the tools more accessible, Emprise added MX Insights — a personalized feed of financial insights that provides consumers with guidance on actions they can take to improve their financial lives. By incorporating MX Insights, Emprise is providing its customers with an easy way to understand their finances better.

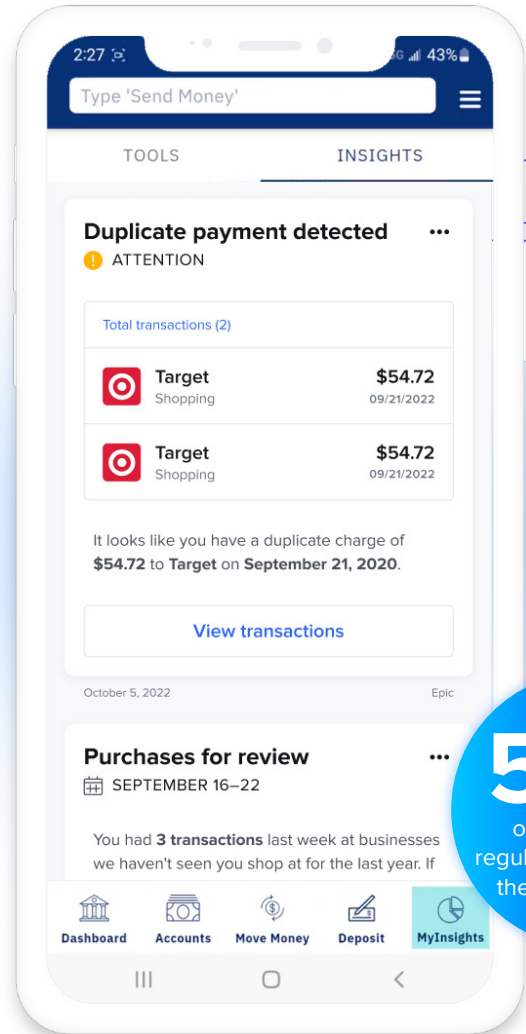
“Not everybody wants to do a budget. That’s a lot of work,” Chapman says. “Most people just want you to tell them quickly — Where am I? What’s happening? And, we’ve seen a really positive impact for customers, especially on things like purchases that have double posted and they didn’t realize that the merchant charged them twice. You can bring things to their attention that they may have overlooked, and it feels easy.”

Customer engagement continues to build as Emprise increases consumer trust and helps them get closer to reaching their financial goals. For instance, the more customers view their personalized financial insights, the more often they log in. Currently 56% of active users regularly engage with the financial tools.

Emprise is also leveraging cleansed and categorized data provided by MX to inform its business decisions. By pulling MX data into its cloud environment, the bank’s predictive analytics team can build predictive models that help them better understand customers and deliver personalized messages and offers that match each customer’s situation and goals.

For example, the Emprise team is using discovered account information — information about accounts held externally at other institutions, derived from consumer-permissioned data — to inform upsell and cross sell opportunities, as well as deliver the right nudges and next steps for customers to take in its digital marketing platform.

“There’s a ton of potential and I think we’re just scratching the surface,” Chapman explains. “At Emprise, our mission is empowering people to thrive. And the data empowers us to create personalized and relevant experiences that really meet our customers’ needs where they are.”



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## Key Benefits



Deliver personalized data-driven insights to increase customer engagement



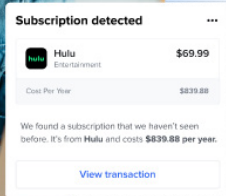
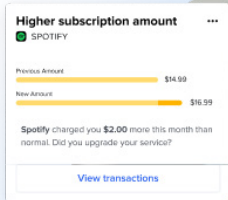
Build stronger customer relationships with actionable insights and outcomes



Leverage cleansed and categorized data for better decision making



Better segment and analyze consumers' financial behaviors for more targeted marketing



## About MX Insights

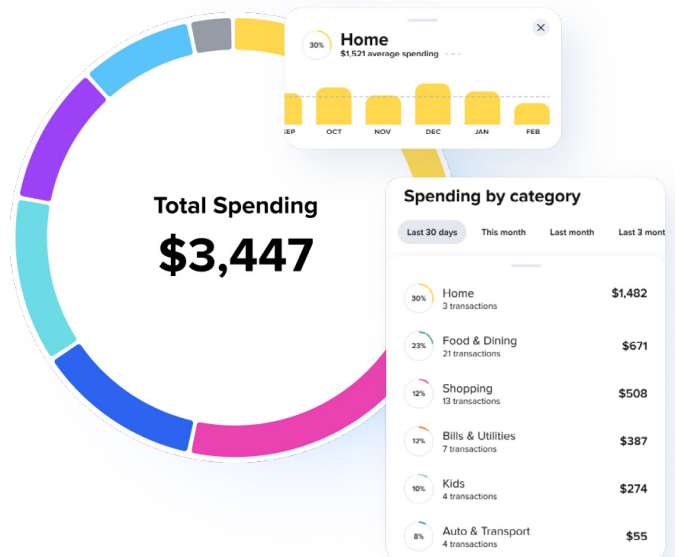
MX Insights delivers a combination of personal financial management, predictive financial guidance, and financial wellness capabilities that helps organizations to translate data into actionable insights. It enables organizations to gain more value from their data, power the best experiences, and improve engagement so their consumers can become financially strong.

[Learn More >](#)

## About MX Personal Financial Management

MX Personal Financial Management simplifies consumer interactions with their finances from connecting all their accounts in one place, to best-in-class digital money management and notifications capabilities.

[Learn More >](#)



## Ready to Get Started?

Learn how MX solutions can improve your digital offering.

[Request Demo](#)