

Wunderkind

Recognize. Personalize.
Convert: *A New Era*
of Digital Growth
for Banks

*Turning anonymous shoppers
into lifelong buyers*



Digital Transformation at the Core of Banking Growth

The banking industry is in the midst of a digital inflection point. As trust becomes table stakes rather than a differentiator, financial institutions must evolve how they acquire, engage, and retain customers. Consumers expect seamless, personalized experiences across every digital touchpoint – from checking savings rates to exploring mortgage pre-approval.

Yet up to 95% of traffic to banking websites remains anonymous. Visitors explore products, use calculators, and even begin applications – without ever identifying themselves. At the same time, marketing teams face rising ad costs, shrinking ROI from legacy channels, and increasing privacy constraints.

Guessing who your users are is no longer viable. Recognition is the gateway to relevance – and relevance drives conversion.



Reclaiming Revenue Through Identity

For banking marketers, identity resolution has become one of the most powerful tools for unlocking the full potential of digital channels. It's the foundation that transforms fragmented customer behavior into cohesive, actionable profiles.

Why does this matter? Because a large portion of your website traffic — yes, even customers who have logged in before or completed applications — may still appear anonymous when they return.

This isn't just a technical problem — it's a revenue problem. When a visitor is unknown

and browses financial products or abandons an application, you lack the ability to retarget, personalize, and convert. That's where identity resolution comes in.

At its core, identity resolution is the ability to recognize returning site visitors — even when they don't log in, switch devices, or clear their cookies. It tracks their click and browse behaviors which are then added to a customer profile in your database so you can trigger personalized communications based on their actions and intent, turning visits into transactions.

Here are a few common reasons why a returning banking customer might appear anonymous:

Expired first-party cookies: Session-based cookies may have timed out.

Cleared cookies or private browsing: Incognito mode wipes browsing history.

Device or browser switching: Someone browses on mobile, then continues on desktop.

Logged-out sessions: Without an active login, matching to a profile is difficult.

IP address changes: Common with mobile data networks or VPN usage.

Ad blockers or privacy extensions: These tools often block tracking scripts.

To overcome these barriers, modern identity resolution platforms use a combination of techniques: advanced cookie stitching, server-side tracking, device fingerprinting, and vast first-party identity graphs built from millions of consented consumer interactions.

For banks, this unlocks the ability to:

- Recognize returning visitors across web, mobile, and app experiences — without needing a login
- Trigger follow-ups for abandoned applications — even for anonymous users
- Suppress opt-in prompts for known customers — avoiding friction
- Personalize offers, content, and product recommendations — based on real cross-channel behavior

While traditional ESPs or CDPs can track known users to some extent, they simply lack the scale and behavioral intelligence of dedicated identity partners. Identity partners understand the multiple devices a customer uses while observing actions across thousands of websites and publisher networks. This brings far more context and depth than your bank could collect on its own. And when maximizing revenue from every digital interaction is the goal — recognition and intelligence at scale aren't optional. They're transformative.

Cross-domain tracking gaps: Issues occur if your consumer portal and other banking domains are separate.

Browser updates and privacy settings: Modern browsers limit cookie functionality.

Multiple emails/accounts: A user might use different emails across product lines.

Expired server-side sessions: Sessions can time out if not maintained server-side.

App vs. web inconsistencies: A customer may be recognized in your app but not on the web.

Third-party cookie blocking: Increasingly common across Chrome, Safari, Firefox, and others.

From Interest to Action: The Banking Funnel, Reimagined

Once banks lay a strong identity foundation, the next frontier is harnessing intent signals to drive action. ESPs don't track click and browse behavior at an individual level. Identity partners do. In fact, they build a history of actions any given device takes on your digital properties – creating a profile record even if that user hasn't opted in yet.

This is the digital breadcrumb trail that powers real-time personalization across channels – and becomes even more valuable the moment someone opts in. From that point forward, you can deliver behaviorally triggered emails, texts, and onsite experiences that drive results.

Here are the five categories of intent signals top banking marketers activate:

1. Identification Signals

Identify the visitor, even without a login

Use Case: Recognize a user exploring credit card options and send a personalized follow-up with tailored offers.

2. Behavioral Signals

Track onsite actions like page views, scrolls, clicks, and time spent.

Use Case: A prospect spends time on your mortgage calculator – trigger an email offering pre-approval tips.



3. Product Signals

Monitor engagement with specific accounts or services.

Use Case: A user revisits your high-yield savings account page multiple times – fire off a comparison tool or limited-time promo.

4. Lifecycle Signals

Understand where the customer is in their financial journey.

Use Case: A first-time checking account user gets onboarding emails; a longtime client receives wealth management cross-sell offers.

5. Transactional Signals

Leverage known behaviors like past account openings or tenure.

Use Case: A customer who recently opened a student checking account gets a timely message about adding overdraft protection.

These signals empower banks to deliver perfectly timed, personalized outreach – boosting engagement, accelerating conversion, and increasing customer lifetime value.

Activating Revenue with AI-Driven, Behaviorally Triggered Messaging

Activating Smart Acquisition

Before you can turn anonymous visitors into loyal clients, you need to turn them into known contacts. Identity resolution doesn't just recognize return visits — it also powers intelligent acquisition strategies. By understanding a visitor's browsing behavior in real time, AI can surface the right offer (like pre-qualification tools, early access to new products, or a concierge call) at the right moment, in the right format — making the value exchange feel relevant and timely. This creates a more seamless opt-in experience, while significantly boosting list growth and downstream revenue opportunities.

Triggers Over Cast and Blast

Once a bank has established a strong identity resolution framework and is capturing real-time intent signals, the next step is to activate that intelligence

through AI. Rather than relying on manual campaign logic or static workflows, advanced machine learning models can now analyze behavioral data and financial intent to automatically trigger timely, context-aware messaging that enhances the client experience and drives revenue.

The goal is both to increase message volume because of identity capabilities while delivering the optimal offer that is truly bespoke for every eligible client. To scale this in real-time, AI decides what constitutes the best content, channel, and delivery time, all personalized across your entire audience, even if that's millions of customer profiles. Combining your bank's customer data with the rich historical profile data an identity partner brings to the table, AI then has a complete view of who the user is and what they want.

While some institutions attempt to scale messaging by adding new vendors or platforms, this often results in fragmented execution and inconsistent customer experiences. A more effective approach is to let your identity partner serve as the central decisioning engine — determining who gets what message, when, and through which channel.

When identity-driven AI sits at the core of your messaging strategy, orchestration across email, text, social, and ads becomes seamless. Rather than siloed campaigns competing for attention, your channels work in concert — reinforcing one another and delivering a consistent, personalized experience that meets the customer exactly where they are in their journey.



Here are a few strategies to consider once you've established your process for decisioning and executing your sends:

Personalized Product Recommendations

By using AI to analyze customer intent signals like browsing behavior and financial history, banks can deliver highly relevant, real-time product recommendations. These suggestions reflect each user's demonstrated interests and are optimized for timing, content, and channel. For example, if a customer frequently explores mortgage refinance options, AI can trigger a follow-up on current rates or calculators – increasing conversion with less manual effort.

Abandoned Application Reminders

Application abandonment is one of the most common challenges in banking – but it's also a major opportunity for revenue recovery. AI can detect behavioral and transactional signals in real time to trigger personalized emails or texts that remind users to finish their application. Timely nudges, like helpful FAQs or a call from a financial advisor, can boost completion rates.

Re-engagement Campaigns

AI can spot when a customer has gone quiet by analyzing lifecycle and transactional signals. This enables banks to trigger re-engagement campaigns with personalized messaging – like a “We Miss You” offer for financial checkups or cross-sell messages based on previous interactions.

Triggered Lifecycle Emails

As users move from prospect to client and beyond, AI uses lifecycle signals to trigger emails that match their journey stage. New customers might get welcome onboarding content, while long-term clients could receive offers for investment services or premium benefits.

Post-Service Follow-Up

AI can use transactional signals to power helpful follow-ups, like tips for using new accounts or suggestions for complementary services. If someone opens a business checking account, follow up with content about merchant services or invoicing tools.

Highly Targeted Ads

Using intent signals and identity data, marketers can recognize site visitors and serve personalized ads – or retarget those who didn't convert. For example, if a visitor explored auto loans without applying, AI can trigger dynamic ads showcasing relevant rates or pre-qualification benefits.

Identity Solutions Should Flex to Fit Your Stack — Not the Other Way Around

When evaluating identity resolution technologies, banks should carefully consider how seamlessly those partners can adapt to the broader tech stack. Many solutions impose rigid workflows, rely on embedded scripts that can trigger compliance concerns, or require routing through proprietary systems that limit visibility and control. In contrast, modern banking organizations often operate with decentralized architectures — leveraging ESPs, CDPs, cloud data warehouses, and custom APIs to stay agile.

A flexible identity partner should enable banks to ingest and activate data in ways that align with their infrastructure — not force compromises to accommodate the vendor. The ideal partner supports multiple deployment paths — whether server-side, client-side, or hybrid — and allows identity and behavioral data to flow into the destinations your teams already rely on.

This includes the ability to plug directly into marketing channels like email and text, enrich customer profiles in real time, and activate across campaigns without dependency on a single platform or proprietary UI.

Identity should be foundational, not limiting. The right solution empowers developers and marketers alike with interoperable tools and clear documentation to build, test, and scale personalized banking experiences on their terms.



Proof in Performance: A Banking Identity Story

A top U.S. bank saw massive interest in its auto loan product pages but consistently struggled to convert that attention into applications. Marketing teams had no way to follow up with visitors who started an application but left before completing it. And even returning users often showed up as “new” in their systems.

After implementing identity resolution:

70% 

of site visitors were recognized across sessions and devices

\$5.6M 

Over \$5.6M in new loan volume was attributed directly to triggered messaging campaigns

2.3x 

improvement in triggered email revenue over the previous solution

With identity in place, they transformed a leaky funnel into a high-performing revenue engine – reclaiming visitors, maximizing marketing ROI, and delivering smarter, more timely customer experiences.



What Banking Leaders Should Be Thinking About

Throughout this guide, we've explored how identity resolution and intent signals can help banks turn anonymous site visitors into known contacts — and known contacts into loyal, high-value clients. We've outlined practical, AI-powered strategies to grow your first-party database, reduce acquisition costs, and deliver personalized, compliant messaging across the financial customer journey.

Whether your focus is increasing application completion rates, improving client retention, or driving more revenue from your digital channels, one thing is clear: personalized, data-driven engagement is no longer a nice-to-have — it's a must-have.

With a solid identity foundation, AI-powered decisioning, and seamless execution across email, text, and onsite channels, banks can unlock more value from every visitor — without adding complexity or risk.

Because in a category where trust is everything and attention is limited, the banks that use identity and AI to serve clients with precision will be the ones that grow faster, connect deeper, and lead the future of digital finance.

Let's talk about what identity could unlock for your bank.



Wunderkind

Wunderkind is the leading AI-driven performance marketing solution that collects consent based, first-party data and identifies anonymous traffic for brands in order to scale hyper personalized one-to-one messages. Brands lean on the Wunderkind Identity Network, a proprietary database recognizing 9 billion devices, 1 billion consumers and observes 2 trillion digital transactions per year, to trigger the most impactful offers to their target audience at the right moment and in the right channel. This proprietary data is accessed by Wunderkind's Autonomous Marketing Platform, an AI engine which integrates seamlessly into a brands' existing ESP to boost performance across email, text and advertising channels.

Wunderkind is the only performance solution that guarantees a lift in revenue for its clients and delivers over \$5 billion in directly attributable revenue annually for brands across a number of industries, often ranking as a top 3 revenue channel in clients' own analytics platforms. Brands such as Harley-Davidson, Perry Ellis, True Botanicals and Kendra Scott partner with Wunderkind to drive top-line revenue.



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