Dataroid

Financial Services Whitepaper

Enhancing Digital Customer Experiences with Real-Life Use Cases and Data-Driven Solutions

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Introduction

In today's digital-first world, financial institutions face immense pressure to stay ahead of the curve. With 72% of customers willing to switch providers for better digital services, the need for banks to innovate and adapt has never been greater.[1] The rise of fintech companies and digital-native competitors continues to reshape the financial landscape, demanding a transformation in how banks engage with their customers.

To remain competitive, banks must go beyond traditional service models and deliver seamless, personalized digital experiences that meet the evolving expectations of their customers. This whitepaper explores how financial institutions can leverage real-time data, predictive analytics, and multichannel engagement to enhance customer experiences and drive business growth. Through real-life use cases and data-driven solutions, we showcase how Dataroid empowers banks to unlock the potential of their customer data, optimize journeys, and boost engagement across touchpoints.

From recovering abandoned applications and increasing feature adoption to preventing churn and maximizing marketing ROI, the strategies outlined in this whitepaper provide actionable insights into how financial services can thrive in the digital age.

POTENTIAL IMPACT of REAL-LIFE USE CASES

*The metrics provided reflect averages from Dataroid's existing markets

38%

increase in credit offer conversions using personalized engagement strategies

3x

higher conversion rates achieved during critical high-intent moments

20%

increase in the engagement rate of inactive customers

15%

increase in transaction completions

Deloitte. (2024). 2024 banking and capital markets outlook: Banking on change. Deloitte.

USECASE 1

How to Recover Abandoned Applications and Transactions

CHALLENGE

High abandonment rates in banking services are a significant challenge, often resulting from overly complex application processes, lack of clear guidance on next steps, and security concerns. Customers may feel frustrated or uncertain, leading to drop-offs. This issue is especially critical in digital channels, where ease of use and clear communication are essential for driving engagement and conversions.

RESPONSIBLE TEAMS

PRODUCT | MARKETING | CUSTOMER EXPERIENCE

STEP by STEP SOLUTION

1. **Understand the reason for drop offs:** Analyze user session data through funnel analytics, identifying exact drop-off points in the application or transaction process. Understand how users move before and after their drop-off points.

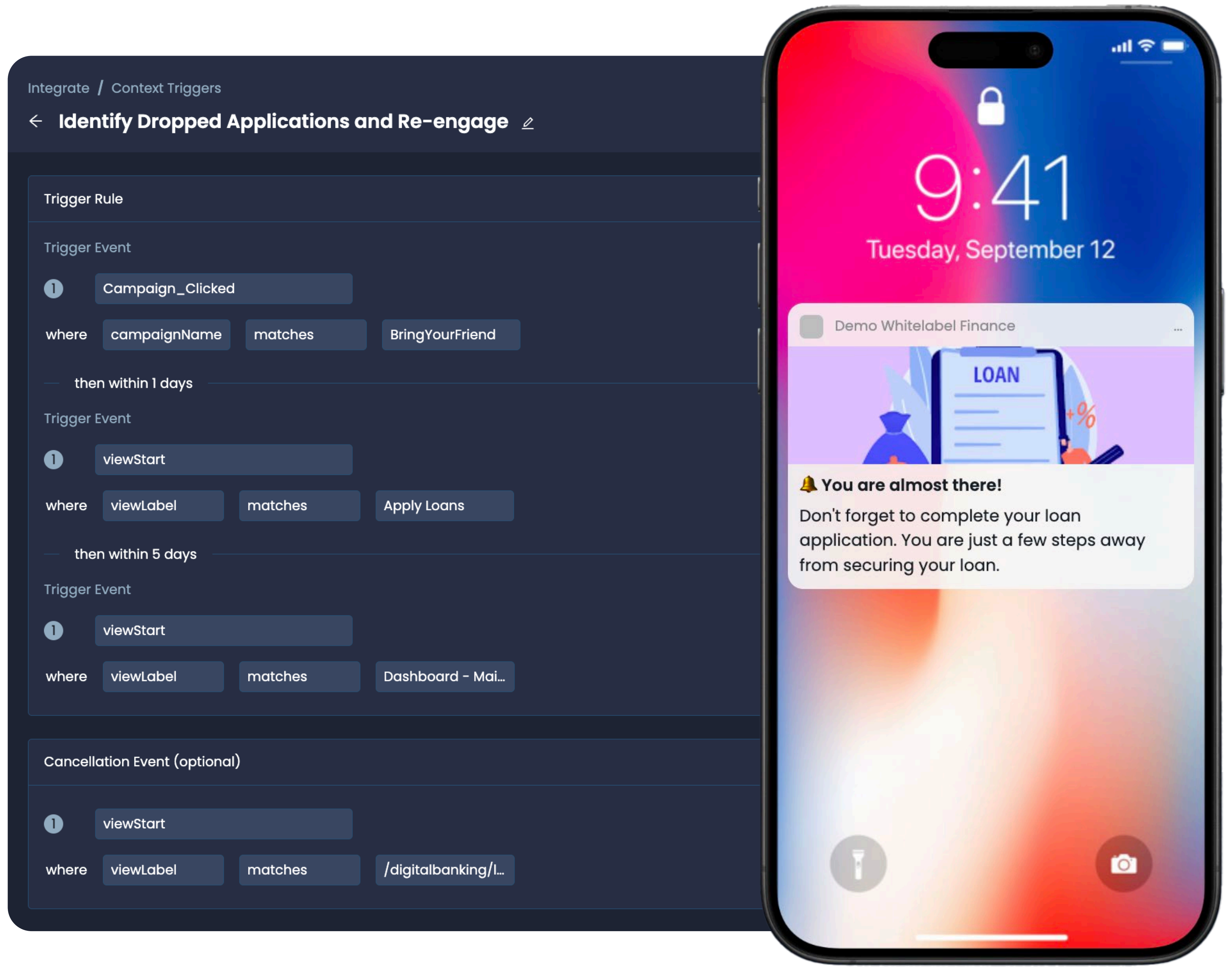
2. **Use context-driven, behavioral triggers:** Create highly specific, multi-step triggers that activate only when users take the behaviors you define, such as starting a loan application from a social media ad, reaching step 4, but not completing the form within 48 hours.

3. **Re-engage at the right time:** Leverage the behavioral triggers you have created to send automated personalized in-app messages at optimal moments to re-engage users and encourage them to complete the process.

IMPACT: %15 transaction recovery

DATAROID CAPABILITIES

FUNNELS | USER PATHS | BEHAVIORAL TARGETING | IN-APP MESSAGES



Bonus: Leverage Dataroid's AI Agent, D

Ask D about your users' session data to make an analysis via natural language. For example, ask for the daily active users in the last 7 days. With D anyone in your organization can make data analysis without knowing SQL or identifying data events.

USECASE 2

How to Track High-Intent Behavior and Engage at the Right Moment

CHALLENGE

Understanding what drives customer engagement is critical for digital banking success. Many users engage with products or services, such as browsing loan offers or exploring investment opportunities, but may not proceed with a transaction. Identifying these high-intent moments is essential to enhance conversion rates and capitalize on these valuable opportunities.

RESPONSIBLE TEAMS

PRODUCT | MARKETING | DATA ANALYTICS

STEP by STEP SOLUTION

1. Track high-intent behavior: Dataroid unifies all digital behavior across devices, creating a precise customer view. With real-time dashboards, constantly monitor high-intent behaviors, such as repeated interactions with offers or comparing loan terms.

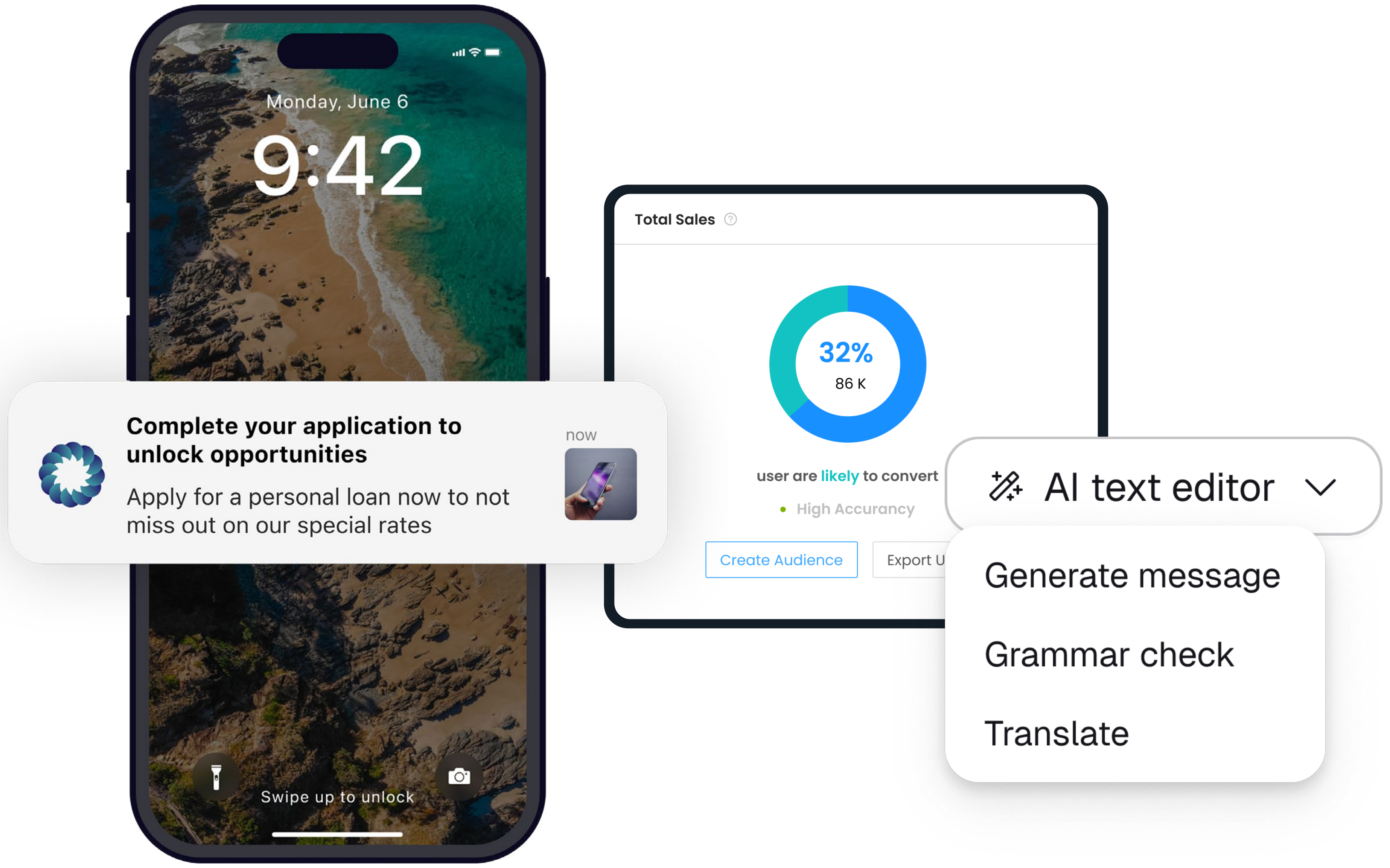
2. Target users in real-time: Use predictive analytics and real-time behavioral triggers to identify users who have shown interest in a product or service and are likely to convert with the right intervention.

3. Trigger personalized push notifications: For example, if a user frequently browses loan offers but hasn't applied, send targeted reminders or relevant offers to re-engage the user.

IMPACT: Up to 3x increase in conversion rates

DATAROID CAPABILITIES

UNIFIED CUSTOMER PROFILES | BEHAVIORAL TARGETING | PREDICTIVE ANALYTICS | PUSH NOTIFICATIONS



Bonus: Leverage Dataroid's AI Agent, D

Create your messages with D in 3x less time.
Create with D allows you to generate, proofread, and translate messages with Generative AI.

USECASE 3

How to Intervene in Real-Time at Key Retention Moments Using Behavioral Targeting

CHALLENGE

Critical retention opportunities are missed every day due to the lack of ability to take ad-hoc actions in real time. Product teams often wait months for behavioral analysis, but by the time insights are available, key moments like customers approaching or exceeding their credit limits, or those about to transfer redeemed investment funds to competitors, have already passed.

RESPONSIBLE TEAMS

PRODUCT

MARKETING

STEP by STEP SOLUTION

1. Collecting real-time data: Dataroid collects comprehensive digital data across all customer interactions, providing a unified, real-time view of customer behaviors and financial activity.

2. Run behavioral targeting: Analyze customer behavior in real-time to detect retention-critical moments where interventions can improve engagement or retention.

3. Real-time intervention: For example, when a customer is approaching or exceeding their credit limit, or when they show signs of transferring redeemed investment funds to another bank, proactively suggest instant credit adjustments or personalized offers.

IMPACT: 38% increase in credit limit uptake, retention

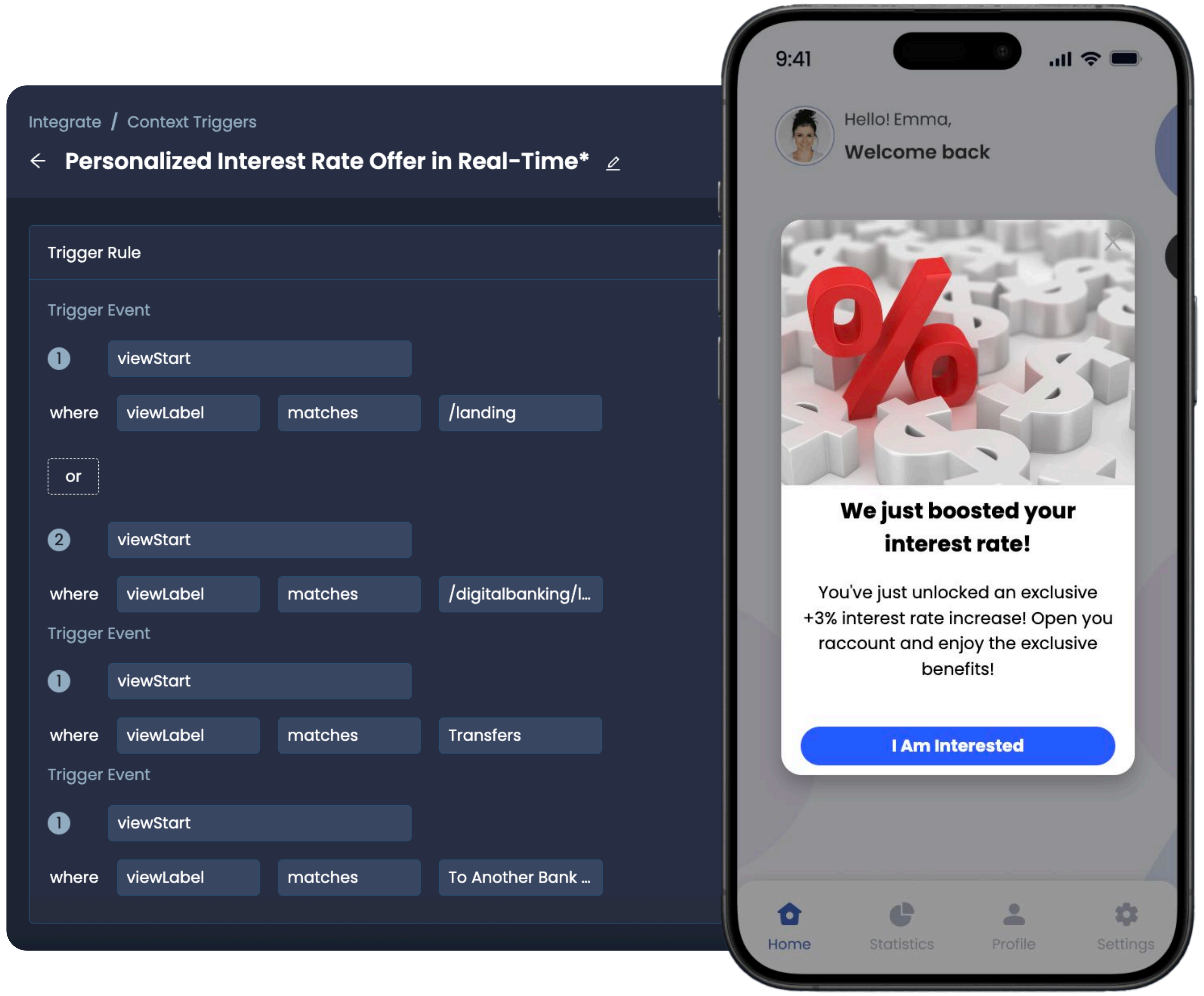
DATAROID CAPABILITIES

UNIFIED CUSTOMER PROFILES

BEHAVIORAL TARGETING

IN-APP MESSAGING

PERSONALIZED OFFERS



USECASE 4

How to Prevent Churn by Combining Live Reporting with Predictive Analytics

CHALLENGE

Customer retention is one of the biggest challenges in digital banking. Too often, banks only recognize disengagement after it is too late, when customers stop transacting or reduce their interaction with the bank. If these moments aren't addressed quickly, they can result in irreversible churn. Proactive intervention with real-time retention analytics is essential to re-engage customers before they're lost for good.

RESPONSIBLE TEAMS

CUSTOMER JOURNEY ANALYTICS | PRODUCT

STEP by STEP SOLUTION

1. **Run retention and stickiness analysis:** Measure how often customers return and how consistently they engage with banking services to identify early signs of declining activity or loyalty.

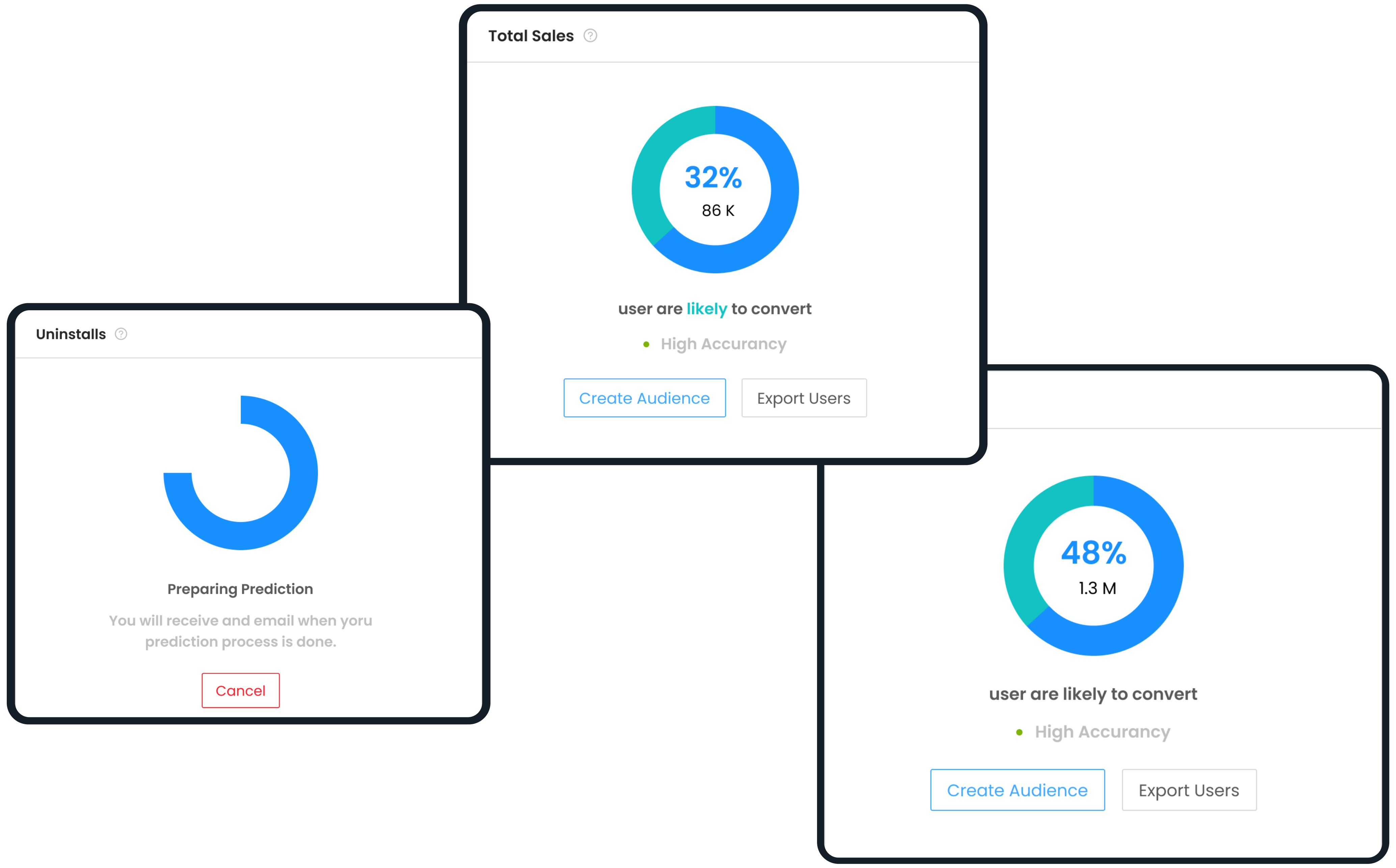
2. **Combine live reporting with predictive analytics:** Monitor current interactions while applying predictive models to anticipate which customers are most likely to churn, enabling timely detection of risk.

3. **Run reactivation campaigns:** Trigger personalized push notifications or in-app messages with offers such as fee waivers, exclusive rewards, or tailored product recommendations at the moment customers are most likely to respond.

IMPACT: Successful re-engagement for +20% of inactive customers

DATAROID CAPABILITIES

RETENTION ANALYTICS | PREDICTIVE ANALYTICS | PUSH NOTIFICATIONS | IN-APP MESSAGES



Dataroid

USECASE 5

How to Maximize Marketing ROI Through Smarter Channel Attribution

IMPACT: Reduced marketing waste, higher customer acquisition rates, improved ROI

CHALLENGE

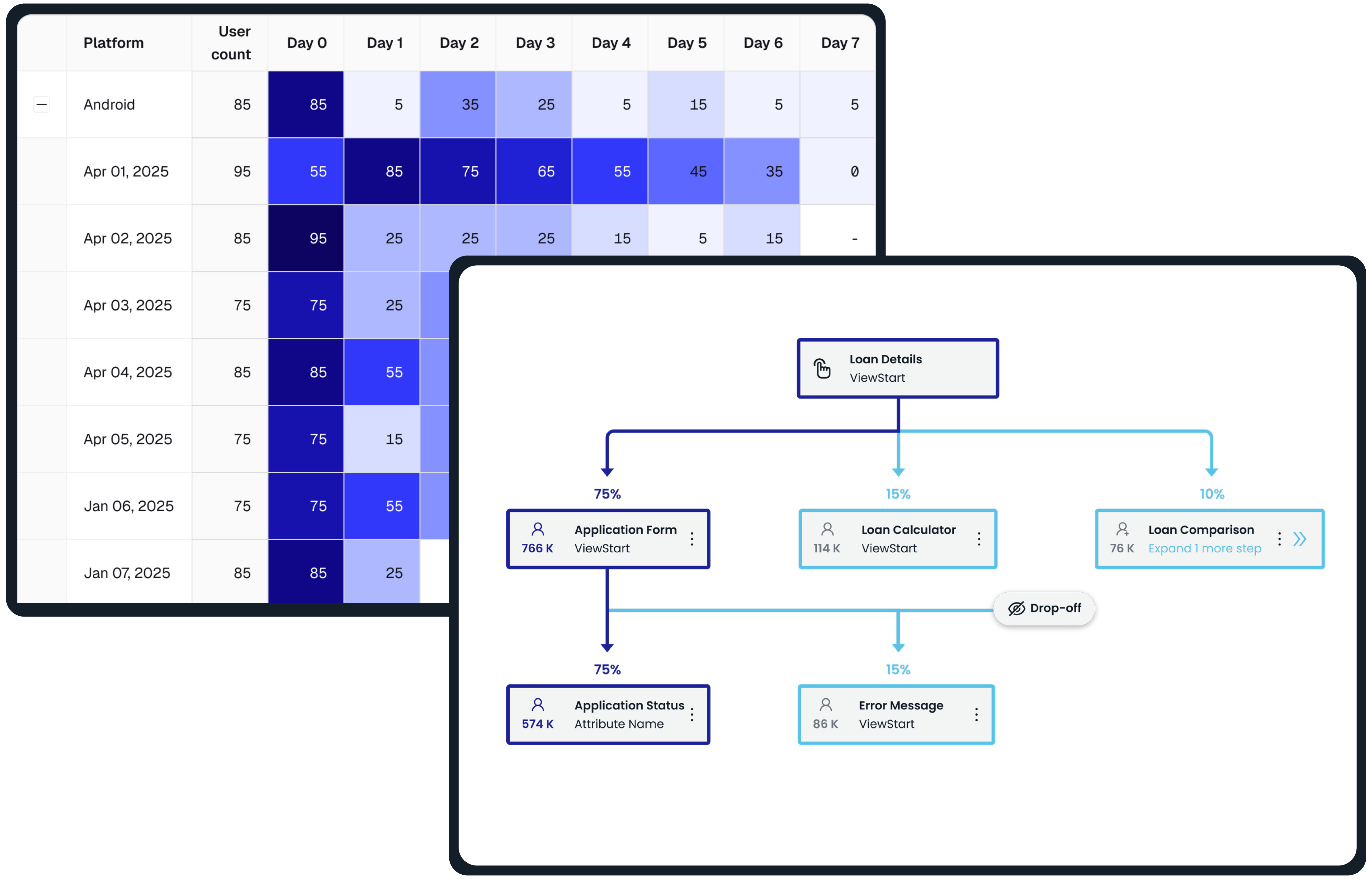
Marketing success in digital banking depends on reaching the right customers through the right channels. Yet without clarity on which acquisition sources perform best, marketing budgets risk being wasted on underperforming campaigns. For accurate acquisition attribution, marketers need to understand what users do after they arrive from each channel, revealing which sources drive meaningful engagement and conversions.

DATAROID CAPABILITIES

RETENTION COHORTS | USER PATHS

RESPONSIBLE TEAMS

MARKETING | GROWTH | DATA ANALYTICS



STEP by STEP SOLUTION

1. Measure channel effectiveness: Use retention cohorts to measure how customers from different channels, such as paid ads, referrals, and social media, convert and engage over time.

2. Map post-acquisition behavior: Apply user path analysis to see exactly what customers do after arriving from each channel, identifying journeys that lead to higher engagement or conversions.

3. Reallocate budgets strategically: Focus spend on the highest-performing channels and journeys, reducing waste while driving more valuable customer acquisition.

USECASE 6

How to Optimize User Registration & Checkout Flow

CHALLENGE

Optimizing the user registration and checkout flow is a significant challenge for banks. Friction points such as lengthy forms, unclear error messages, complex navigation, slow load times, and lack of progress indicators often cause users to abandon sign-ups, loan applications, and payment checkouts. These obstacles reduce conversion rates and hinder seamless onboarding and transaction processes, impacting overall user experience.

RESPONSIBLE TEAMS

PRODUCT

STEP by STEP SOLUTION

1. Understand friction points: Leverage funnel analytics to understand the exact point users are abandoning sign-ups, loan applications, or payment checkouts. This data will help pinpoint the exact steps where users are dropping off in the process.

2. Track post-drop-off behavior: Leverage user path analysis to analyze where users go after they drop off to double down on specific user journeys or focus on areas with higher engagement.

3. Implement behavior-driven UI/UX improvements: Based on the insights, make UI/UX optimizations such as simplifying forms, adding progress indicators, or integrating real-time support.

IMPACT: Increase in registration and checkout completion rates

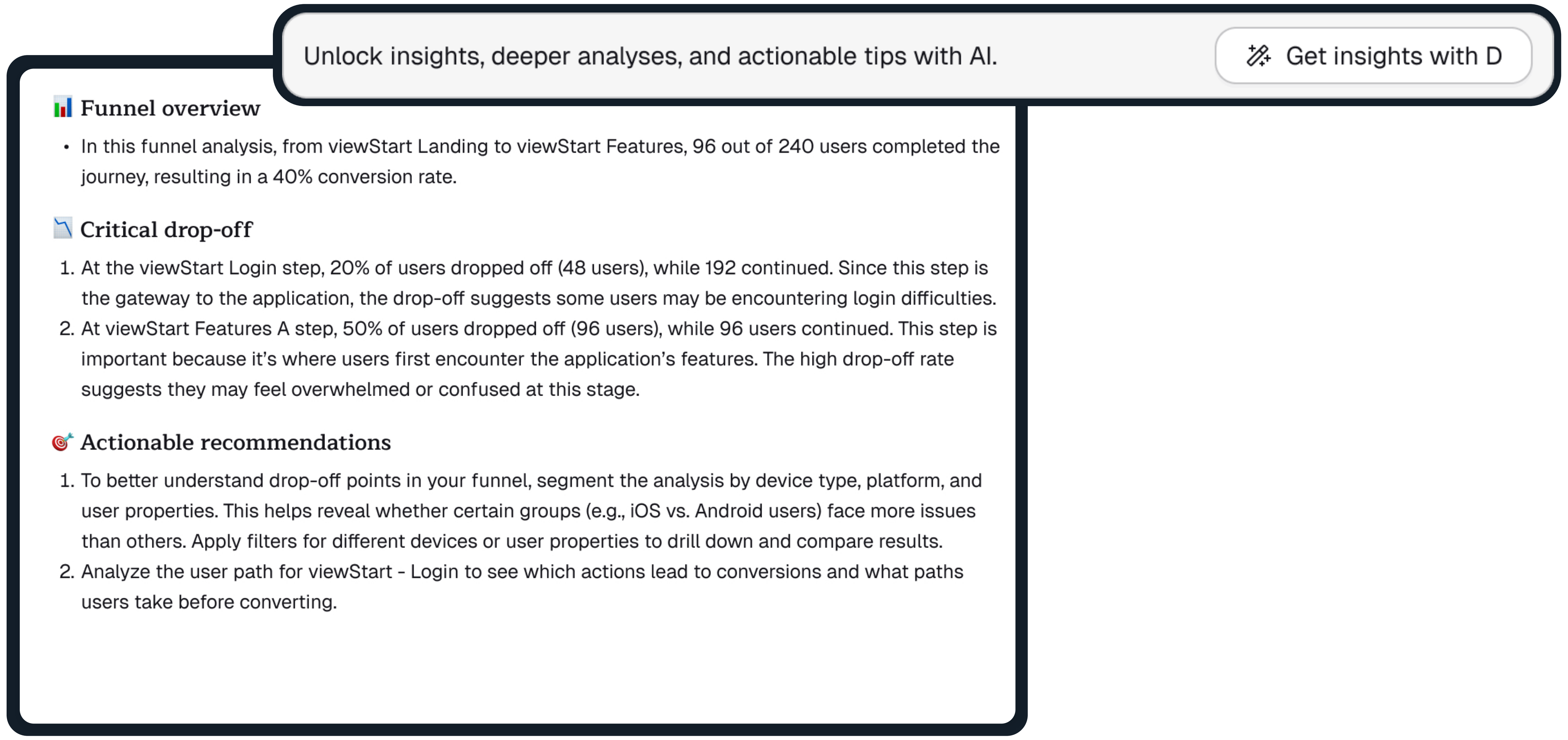
DATAROID CAPABILITIES

FUNNELS

USER PATHS

Bonus: Leverage Dataroid's AI Agent, D

Act on insights with D. After analyzing customer behavior, D recommends action plans to enhance digital engagement.



USECASE 7

How to Reduce Customer Support Burden with In-App Guidance

CHALLENGE

Friction in digital banking processes like checkout errors, failed transactions, or login problems, often creates a flood of support inquiries, overwhelming service teams and frustrating customers. Waiting for customers to reach out prolongs resolution and damages satisfaction. To reduce this burden, banks need the ability to detect these pain points as they happen and guide customers to resolve them instantly within the app.

RESPONSIBLE TEAMS

PRODUCT | CUSTOMER EXPERIENCE | DIGITAL SUPPORT

STEP by STEP SOLUTION

1. Identify friction points: Use performance monitoring to analyze events like failed transactions, login issues, and frequent checkout errors. This helps pinpoint where customers are struggling in the digital journey.

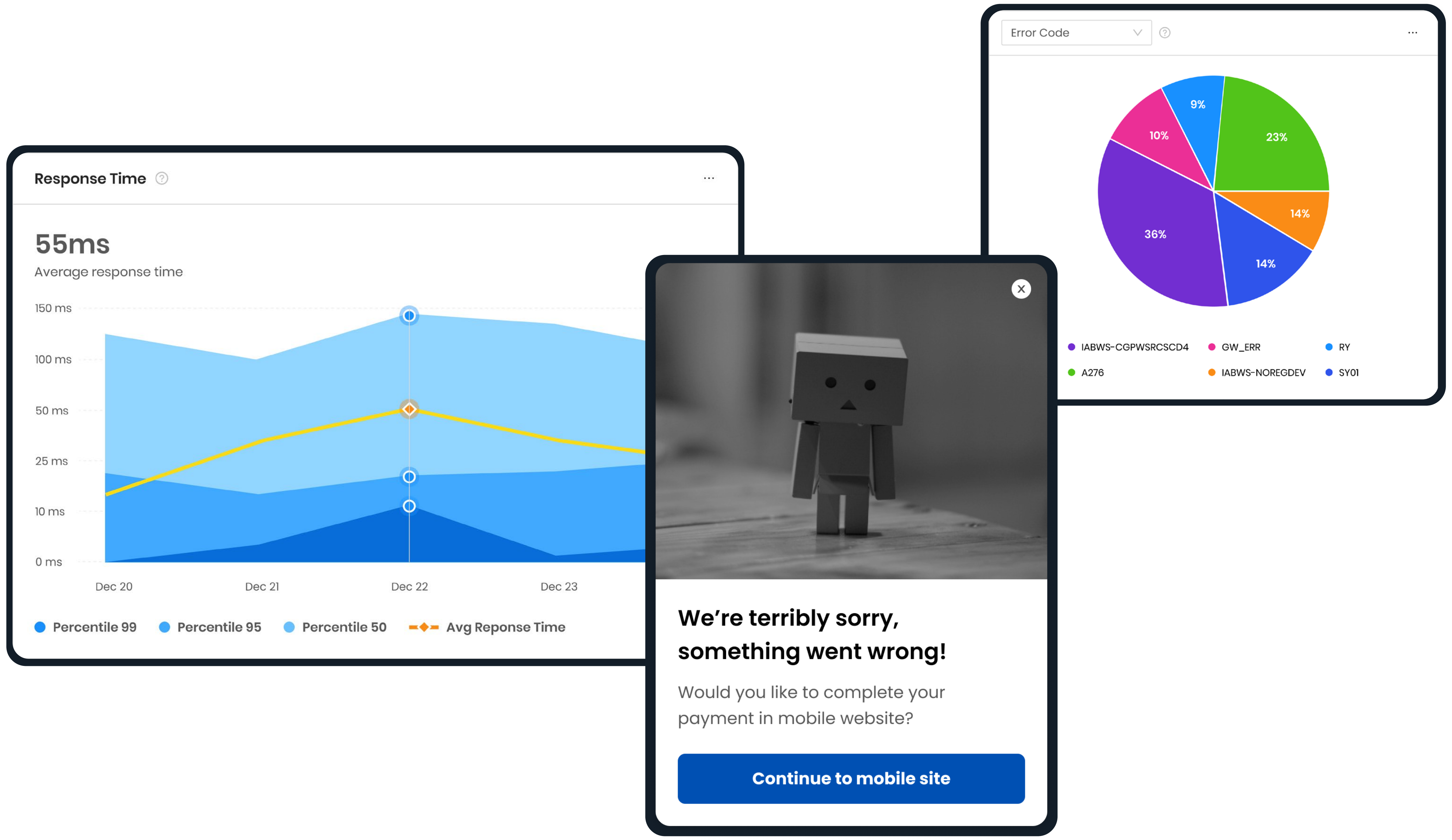
2. Deploy real-time guidance: Leverage event-triggering to proactively deploy in-app messages or guided tooltips that provide immediate, step-by-step assistance whenever customers encounter an issue.

3. Empower customers to self-resolve: Provide interactive, in-app guidance to resolve issues quickly and efficiently, reducing the need for support calls and tickets. This allows customer service teams to focus on more complex, high-value interactions.

IMPACT: Reduced digital transaction-related support tickets by up to 90%

DATAROID CAPABILITIES

PERFORMANCE MONITORING | EVENT TRIGGERING | IN-APP MESSAGES



How Garanti BBVA Decreased Overdraft Account Churn by 34.25%

CHALLENGE

Garanti BBVA, a global finance leader, noticed a concerning trend: many customers were closing their overdraft accounts (KMH), unaware they were giving up a valuable financial buffer. This often stemmed from not understanding the benefits, such as avoiding penalties or unexpected expenses. The bank needed a way to highlight these advantages without overwhelming customers with irrelevant information.

SOLUTION

Garanti BBVA used Dataroid to trigger timely in-app messages when customers attempted to close their overdraft accounts, highlighting zero-cost maintenance, flexible payment options, and its value as a financial cushion. By educating users on avoiding unexpected costs and overdraft fees, and providing clear, relevant guidance at the right moment, the bank retained many customers who might otherwise have closed their accounts.

[Access Garanti BBVA's full playbook]

OTHER METRICS by GARANTİ BBVA

16M+	9.4%	250+
digital users	reduction in cancellation of automatic bill payments	funnels analyzed to understand digital customer behavior

> “Reaching our customers through digital channels at the moments they need us most and delivering the right interventions is incredibly valuable to us as one of the banks with the largest customer base in Turkey. In this regard, Dataroid is our trusted partner, empowering us with deep customer insights and real-time engagement to take customer experience to the next level.”
>
> **Merve Çakır**
> **Head of Digital Marketing, Garanti BBVA**

TÜRKİYE İŞ BANKASI | Dataroid

How İşbank Achieved 38% Conversion Rate with Real-Time Credit Limit Increases

CHALLENGE

In the financial industry, identifying high-intent moments and intervening in real time while balancing risk is crucial for maximizing customer engagement. İşbank, Turkey's largest private bank with over 2.5 million daily active mobile app users, needed a solution that could capture real-time user behavior across multiple digital platforms, enabling context-aware interventions that guide customers through their journey.

SOLUTION

By leveraging real-time funnel and user path analysis, İşbank identified a critical high-intent moment when customers attempted to exceed their credit card limits. In response, the bank deployed a contextual in-app scenario that instantly offered a credit limit increase. This proactive intervention helped users complete their transactions and significantly boosted conversion rates.

[Access İşbank's full playbook]

OTHER METRICS by İŞBANK

33%
increase in gold savings account openings

90%
friction-to-resolution rate via in-app guidance

400K
customers updated digital preferences without visiting branches

> "Dataroid helps us to get insights into digital user experiences derived from real-time analysis based on behavioral data. By collecting millions of data points across our digital platforms, we offer our customers a seamless experience by meeting their expectations immediately and designing contextual solutions."
>
> **Yalçın Sezen**
> **Deputy Chief Executive Officer, İşbank**

Dataroid

Meet Dataroid

Dataroid is an AI-powered digital analytics and customer engagement platform that empowers companies to measure and optimize customer interactions across multiple digital channels, enabling data-driven analysis and real-time actions.

By combining enriched individual customer data, behavioral analytics, application performance management, and advanced data modeling, Dataroid delivers a unified platform that provides marketing, product, and technology teams with the insights they need. Trusted by medium to large enterprises in industries such as financial services, airlines, and retail, Dataroid is already reshaping the digital experience for over 120 million users worldwide.

Dataroid has successfully transformed the digital strategies of leading banks, including Garanti BBVA, ING, İşbank, and QNB, enhancing customer engagement, streamlining operations, and driving long-term growth. With recognition from G2 as a top platform for digital analytics, product analytics, and customer journey analytics, Dataroid is helping businesses unlock their full potential.

Request a demo