Building a Single Customer View: What Banks and Credit Unions Can Learn from Fintechs



Fintechs have trained consumers to expect more: real-time recognition, personalized recommendations, and interactions that feel like memory instead of guesswork. Their secret is simple. They built systems that connect every piece of customer data into one view.

Now ask yourself, "Does your bank or credit union have that same capability?" If not, you are not alone. But if you want to stay competitive, this is the moment to adopt a CRM strategy that can deliver a single customer view and, with it, the ability to drive personalization, efficiency, and growth across your institution.

The Fintech Advantage

Fintechs did not surge because they offered lower prices or better rates. They surged because they remembered. They know a customer's name, preferences, transaction patterns, digital intent, and life stage. They use that intelligence to serve people as individuals, not account numbers.

Banks and credit unions can do the same. By creating a unified customer or member view, your institution can:

- Anticipate a customer or member's next move before they shop rates somewhere else.
- Personalize offers so the right message reaches the right person at the right time.
- Avoid embarrassing misfires such as sending retirement offers to recent graduates.

Where Institutions Are Today

Most community banks and credit unions are behind. CRM tools often sit underutilized, serving as glorified contact databases. Data remains scattered across silos, making it difficult to deliver the seamless experiences customers now expect. Without a strategy, adoption falters, staff disengage, and the investment produces little return.

What a Single Customer View Really Means

A true 360-degree profile should connect personal details, transaction history, engagement records, and behavioral data. That profile must pull from all systems including core banking, loan origination, payments, and servicing, and integrate across every engagement channel. Done well, it empowers teams in marketing, lending, and service to act with context and precision.

Finding the Right CRM

You may already own a CRM platform without realizing its potential. The key is to audit existing systems, identify use case gaps and integration, and define a roadmap. Training and cultural adoption matter as much as the technology itself. A true enterprise CRM should be thought of as an ecosystem, since it may require multiple connected tools to achieve the end result. Not all CRMS are alike, and the right fit depends on your institution's strategy, culture, and goals.

Why Engage fi?

We empower financial institutions to move forward with confidence by:

- Selecting and implementing the right solutions for core processing, payments, digital banking, and integrated communications
- Evaluating and negotiating with vendors to unlock hidden value
- Securing contract terms that free up resources for innovation
- Coordinating teams and deliverables to exceed expectations
- Equipping your staff with knowledge for future decision-making

We partner with you to strengthen your brand, accelerate growth, and stand out in a competitive market.

Our Services

Payments — Boost portfolio performance, efficiency, and customer experience

Conversion Services — Streamline and accelerate system conversions

Digital Banking — Deliver competitive, scalable digital services

Integrated Communications — Optimize people, processes, and technology

Core Banking — Align strategy with system capabilities

Strategic Advisory — Combine strategy and tactics for forward-looking growth

The Engage fi Difference

We don't just consult — *we sit on your side of the table.* Our team has worked inside financial institutions and at technology vendors, so we understand your challenges because we've lived them.

Our proven, data-driven 4-step methodology delivers measurable results:

1. Assess your goals and operational needs
2. Share market insights and emerging trends
3. Align your needs with the right solutions
4. Negotiate savings and minimize risk

Design the right strategy. Minimize risk. Accelerate results.