

CASE STUDY

Transforming community banking through people-first digital experiences for Independent Bank with HubSpot and AI-powered personalization.



INDEPENDENT
BANK



SILVERTECH

ABOUT INDEPENDENT BANK

Independent Bank is a community bank that positions itself as “Michigan’s most people-focused bank,” operating with a core philosophy that puts people before money. Independent’s values center on inspiring financial independence today with tomorrow in mind, emphasizing being human, helpful, and in tune with everyday life. Following a comprehensive brand research project, Independent redefined what it means to be a people-focused community bank, creating a foundation built on genuine care for customers’ financial well-being and long-term success. Their commitment extends beyond traditional banking services to empowering customers on their financial journey through personalized support and accessible solutions.

CHALLENGES

- **Overwhelming Navigation and Design:** The previous website was designed to display everything offered, instead of guiding customers to what they needed. Users struggled to find information quickly, with an unintuitive layout that hindered rather than helped their banking journey.
- **Missing Core Product Information:** Essential consumer products were entirely absent from the site, including auto and RV loans, mortgage refinancing, and CD and money market accounts.
- **Inadequate Support Resources:** Frequently asked questions received by the support team went unanswered online, creating unnecessary roadblocks for customers. The website provided no clear way for customers to easily connect with real bank representatives when needed.
- **Inconsistent Brand Voice:** Content was written with industry jargon and unclear messaging that didn’t reflect Independent’s people-first philosophy.
- **Limited Commercial Banking Content:** Business clients lacked access to essential tools and insights.
- **Outdated Tools and Structure:** The site lacked modern capabilities like personalization, intuitive search, and data-informed content delivery.

GOALS

Independent’s primary goal for the website redesign was to create a digital experience that delivers on their promise as Michigan’s most people-focused bank with every click. They aimed to develop a smart, accessible, and personalized site where every user feels seen, supported, and empowered on their financial journey. Independent sought to inspire financial independence through their digital presence, ensuring the website would reflect their brand values of being human, helpful, and in tune with everyday life.

This project had a wide range of goals, from implementing new designs, conducting data cleansing, and building personalization across two platforms, to deploying AI-driven search functionality and executing post-launch enhancements. User testing and persona development were instrumental in helping SilverTech and Independent bring new life to the website and tailor it to real customer needs.

Additionally, the team wanted to ensure the site would be scalable, efficient to manage, and future-ready, with clear opportunities for growth, automation, and smarter support.

THE SOLUTION

SilverTech partnered with Independent to completely rebuild its digital presence from the ground up. The new website is hosted on HubSpot and integrates seamlessly with Independent's core banking system and predictive analytics software. Every aspect was reconstructed, including architecture, content, design, and functionality, using data-driven tools, AI, and a reimagined user experience to simplify banking while putting people first.

A critical decision during development was to implement an AI-powered search solution rather than a standard search tool. This intelligent system allows users to ask any question and receive context-aware answers directly on the page, without needing to navigate away or click through to other sections. Unlike traditional website search functionality, this AI solution seamlessly incorporates relevant CTAs within the conversation, creating a more integrated and actionable user experience.

SilverTech delivered far more than the standard content migration. The team provided strategy, execution, and innovation, ensuring personalization features were fully launched and live on day one, giving users a tailored experience from the start.

KEY FEATURES

- **A Complete Content Overhaul:** Every word was rewritten in Independent's refreshed brand voice: clear, human, and helpful. Jargon was removed, and the overall content volume was reduced to improve clarity and readability.
- **Comprehensive Product Coverage:** Entire sections were added for previously missing consumer banking products, as well as rich commercial and treasury management content.
- **Streamlined Navigation:** A simplified and intuitive menu structure helps users find what they need quickly, no matter what their technical skill or goal.

- **AI-Powered Personalization:** Predictive analytics tailor content and recommendations in real time based on visitor behavior and needs and are enabled across two platforms for a unified experience.
- **Quick Links Menu:** A persistent feature at the bottom of every page gives users instant access to AI search, real-time chat, phone support, screen sharing, video meetings, and application tools.
- **Integrated FAQ System:** A comprehensive, intelligent FAQ system answers customer questions proactively, reducing friction and lowering support volume.
- **Multi-Channel Human Support:** Customers can connect with Independent's team members directly from the AI-powered search functionality and choose their preferred communication method, chat, call, screen share, or a video meeting.
- **Digital Marketing Ready and Sales Growth Engine:** Marketing campaigns supported by effective landing pages and clear paths to conversion to ultimately generate new account openings and deposits and future campaign needs.

THE RESULTS

Since launching the new website, Independent has seen clear success in its people-first digital strategy. The redesigned site not only improved user experience, but also delivered other impressive results, including:

-  **400% increase** in business banking site traffic
-  **169% increase** in total users
-  **98% increase** in overall sessions
-  **4% decrease** in bounce rate

The results tell a compelling success story that unfolds across engagement metrics. New users are able to discover Independent more frequently through generative engine results, and they're engaging more deeply once they arrive, spending significantly more time exploring the site's content. This increased session duration reflects stronger content relevance that truly resonates with visitor needs, while dramatically reduced bounce rates on key product pages demonstrate better alignment between what customers seek and what Independent delivers. Together, these improvements highlight how Independent has established itself as a trusted authority in generative engine results, creating a digital experience where discovery leads to meaningful engagement and lasting customer relationships.

At the same time, support volume has dropped as customers increasingly find answers through streamlined navigation and the Quick Links menu feature, AI-powered intelligent search, and a comprehensive FAQ section. This has led to improved operational efficiency and enhanced customer self-sufficiency.

Shortly after the launch of the new website, SilverTech launched a multi-channel digital advertising campaign to generate visibility and engagement on the site with a full funnel mix across high-intent Google Search campaigns as well as upper funnel display, YouTube, Instagram, Facebook, and LinkedIn. SilverTech delivered a personalized experience for people who engaged with the ad and visited the website, delivering over 128,000 personalized banner impressions and over 400 conversions on the “Apply” button.

Most importantly, the new website now stands as the first true digital reflection of Independent’s evolved brand identity, bringing together human-centered content, intelligent design, and powerful technology to deliver a modern banking experience that feels more personal.

CONCLUSION

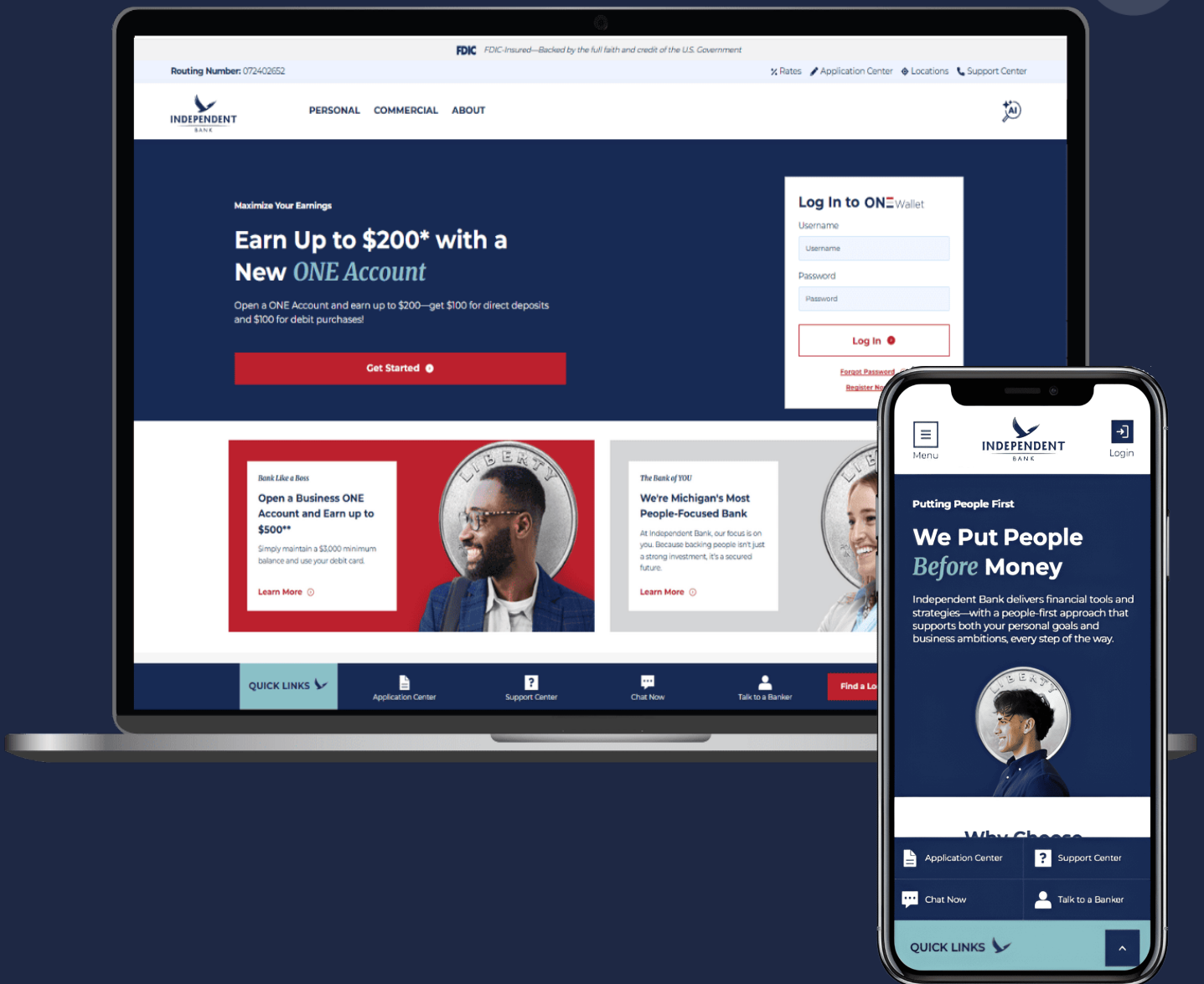
The new independentbank.com represents far more than a website redesign. It’s a scalable, data-driven platform built to grow with customers and support their evolving financial goals. By combining personalization, inclusive design, AI innovation, and a deep understanding of their users, SilverTech created a competitive advantage that supports both customer satisfaction and business growth for Independent Bank. The project proves that when digital strategy is rooted in empathy and executed with precision, digital banking can feel just as personal as a face-to-face conversation.

TESTIMONIAL

“We partnered with SilverTech to rebuild every layer of our website, architecture, design, content, and functionality. We introduced predictive analytics, AI-powered search, and fully integrated support, making banking easier, faster, and more personal. Since launch, we’ve seen longer sessions, more engagement, lower bounce rates, and fewer support calls. But most importantly, we’ve built a site that finally reflects who we are: the bank of YOU.”

- Mindy Dyk, VP of Digital Marketing, Independent Bank

THE CREATIVE



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