Case Study

St. Mary's Bank relied on SilverTech's expertise to transform first-party data into personalized member experiences.

St. Mary's Bank

SILVERTECH

St. Mary's Bank, America's first credit union, serves over 100,000 members across New Hampshire. Like most financial institutions, St. Mary's had valuable member data locked within core banking systems but lacked a clear way to activate it for personalization or growth. They partnered with SilverTech to unlock that data and build a true identity-based personalization engine.

Our Process

SilverTech's AI Insights Accelerator connected St. Mary's core banking data with a modern Snowflake data warehouse and Azure AI-powered intelligence to deliver personalized digital experiences at scale. SilverTech built real, data-driven member personas and integrated identity-based personalization across digital channels, going far beyond the basic behavioral tracking most banks rely on. By connecting their data warehouse with their CDP and Sitefinity CMS, SilverTech was able to personalize experiences based on known member data. SilverTech then connected the data to Microsoft Fabric and Copilot to create AI-driven insights without needing data scientists or developers to build queries or reports.

Services

- ✅ Data Warehouse Integration (Snowflake)
- ✅ CDP Implementation and Configuration
- ✅ AI-Powered Insights (Azure AI Foundry & Microsoft Fabric)
- ✅ Member Persona Development
- ✅ Identity-Based Personalization
- ✅ Cross-Channel Activation

Goals for the New Site

When St. Mary's Bank came to SilverTech they had several challenges to address.

- ✅ Valuable member data was trapped in core banking systems with no way to activate it.
- ✅ Website personalization was limited to anonymous behavioral tracking.
- ✅ No bridge existed between data warehouse insights and marketing or growth initiatives.

St. Mary's successful partnership with SilverTech demonstrates the power of unlocking first-party data to deliver more personalized, member-first digital experiences. By implementing the AI Insights Accelerator, St. Mary's has positioned itself as a leader in digital banking innovation.

Results

- ✅ 77% of website traffic receive personalized experiences.
- ✅ Created 7 unique member personas from real data, each delivering a unique, personalized homepage experience based on member type and location.
- ✅ Members receive relevant, timely experiences based on their actual financial needs.
- ✅ Marketing and leadership teams have instant access to strategic insights.
- ✅ Onboarding and re-engagement journeys rebuilt with personalization baked in.
- ✅ Previously siloed data now powers growth across marketing, digital, and member experience initiatives.
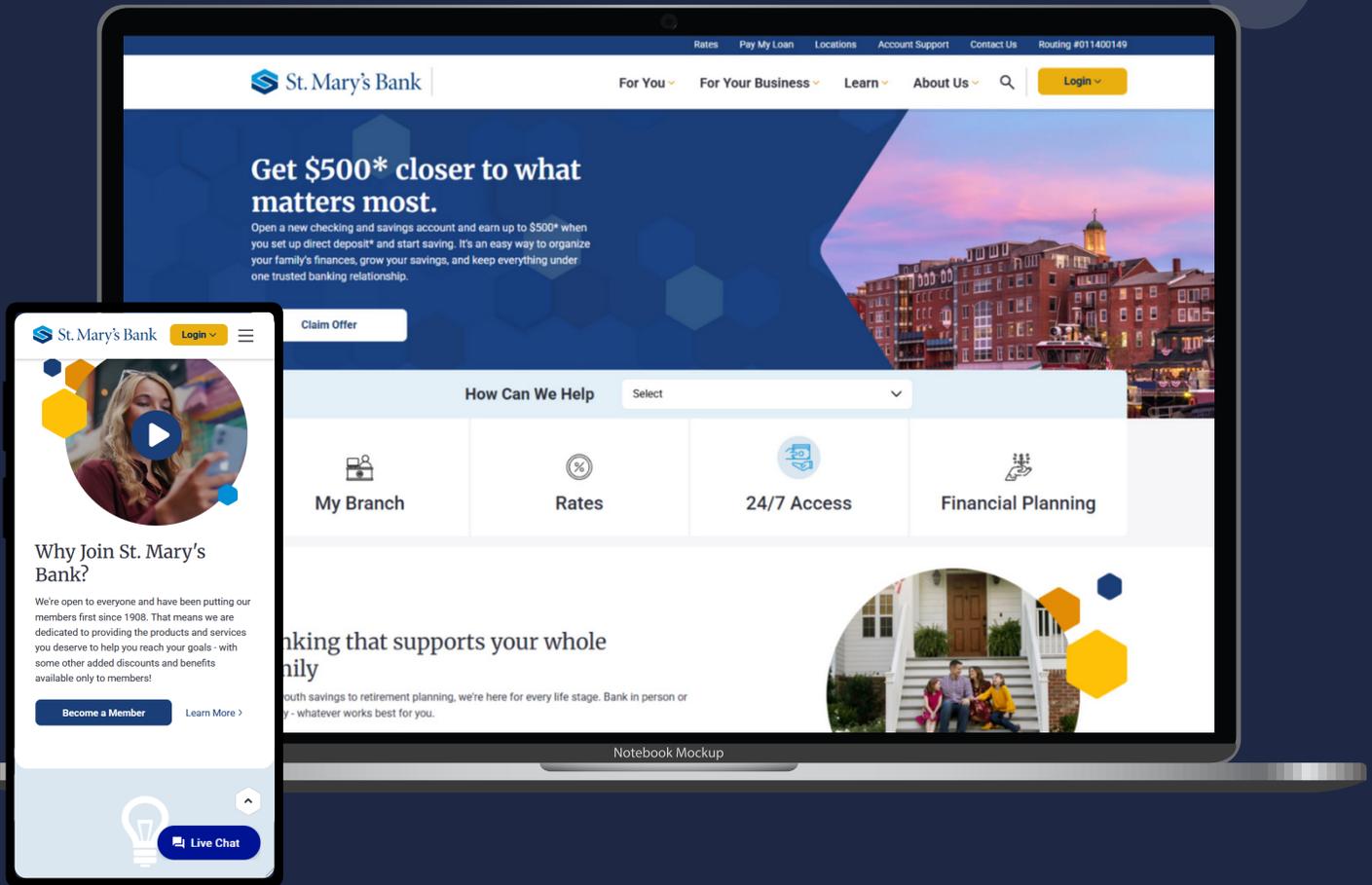
Key Takeaways from St. Mary's Bank on this Project:

- ✅ **Start with the right foundation:** A modern data warehouse is essential for personalization at scale.
- ✅ **Build personas from real behavior:** Segmentation grounded in actual member data, not assumptions.
- ✅ **Think in phases:** Personalization is a journey. Start simple and layer in intelligence as data matures.
- ✅ **Align teams:** Successful personalization requires coordination between marketing, digital, retail, and IT.
- ✅ **Prioritize first-party data:** Proprietary member data creates sustainable, compliant, long-term personalization strategies.
- ✅ **Leverage AI:** AI can drive reports and insights without the need of developers or IT staff and can do it at scale.

Tracy Durocher, Vice President Of Marketing, St. Mary's Bank:

"Your 'tribe' isn't just the people inside your organization; it includes your trusted partners. SilverTech has been a true partner in helping us leverage our data to make our digital experiences more personal. The team has also been pivotal in creating a cross-functional ecosystem of partners – they helped us bring smart people together who are all focused on what's best for St. Mary's Bank, and that collaborative approach delivers results."

The Creative

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