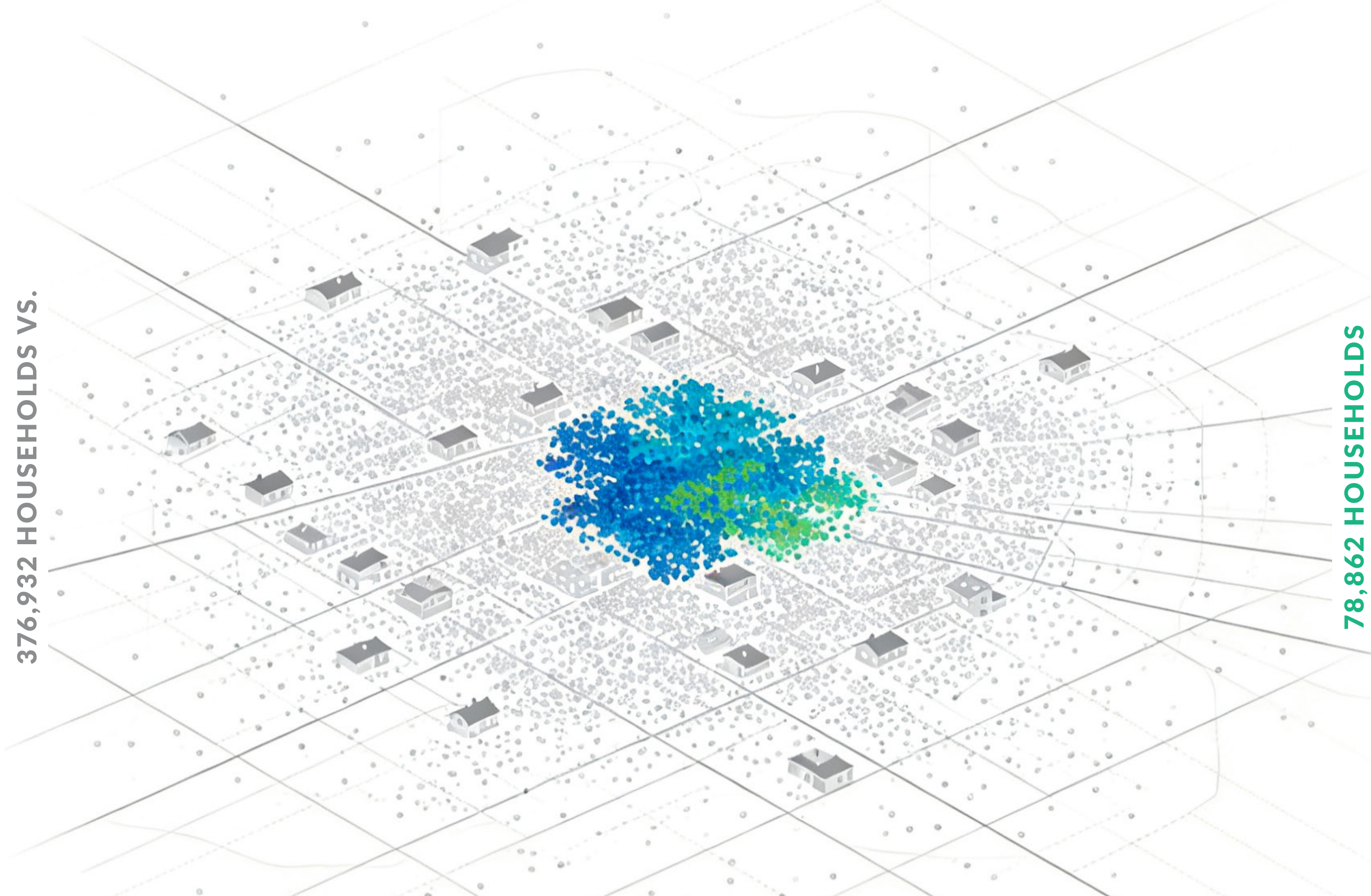
Intelligent Target Marketing

The Insider's Newsletter from WordCom INTELLIGENT TARGET MARKETING

3RD QUARTER | 2026



CASE STUDY

The Problem Wasn't Reach. It Was Focus.

How a $4 billion bank used data-driven targeting to identify the households most likely to respond.

For one $4 billion asset bank, **marketing had become more guesswork than strategy.**

The institution needed low-cost deposits and new customers, but its targeting approach was delivering little to no return. Audience selection was broad and imprecise, relying on general age and income ranges rather than a clear picture of which households were most likely to respond.

That changed when the bank shifted to a data-driven strategy.

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The Challenge

Like many financial institutions, the bank had a large footprint to work with but limited clarity on where the best opportunities actually were. Out of 376,932 households in its market area, the question was simple: **which ones were most likely to open an account?**

Without that answer, marketing dollars were being spread too widely.

The Approach

WordCom used **MicroModeling** to identify the individuals most likely to respond based on the bank's own recent checking account openers.

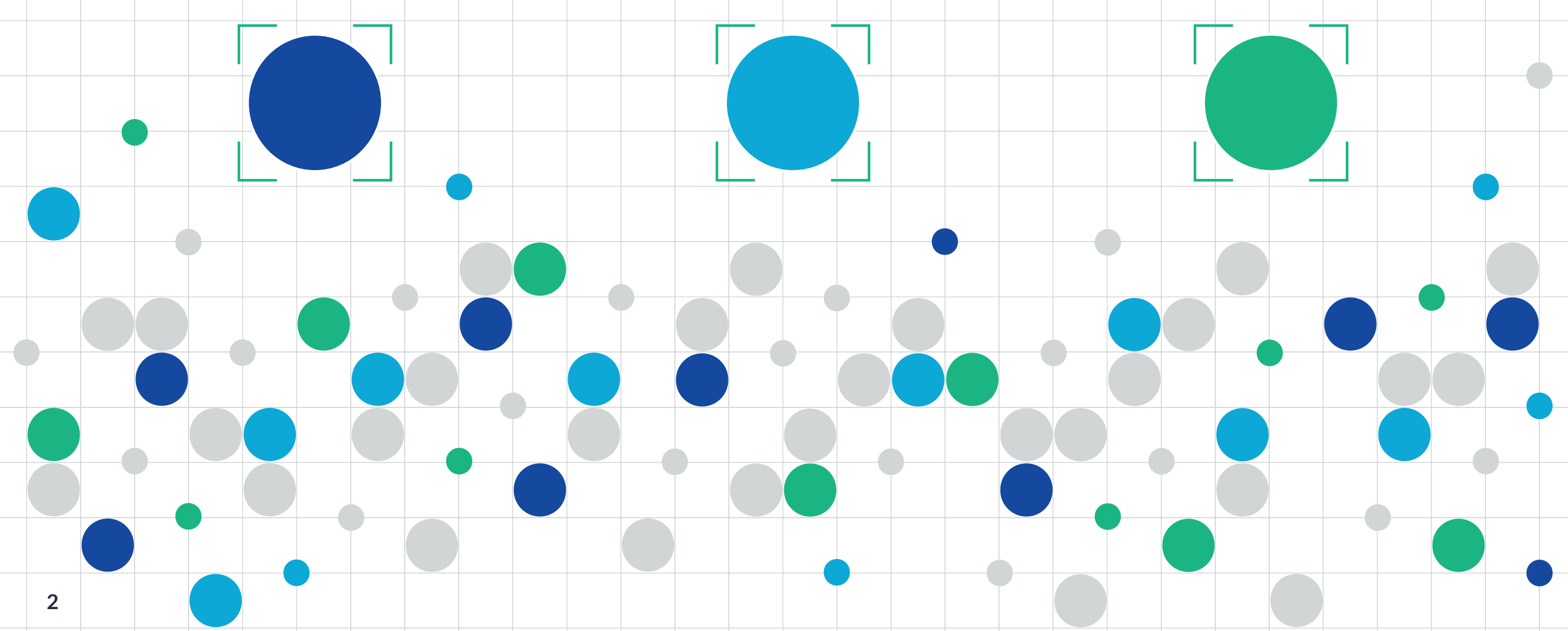
The process starts with a simple premise: **if a bank's brand and product set are already resonating with a certain type of customer, similar individuals in similar areas are more likely to respond as well.**

To find them, WordCom analyzed the shared characteristics of recent openers and built an optimized audience definition using demographic, lifestyle, and behavioral data points. The result was a prioritized set of geographic segments with a higher concentration of likely responders.

Instead of marketing to all 376,932 households, the bank was able to focus on the best 78,862.

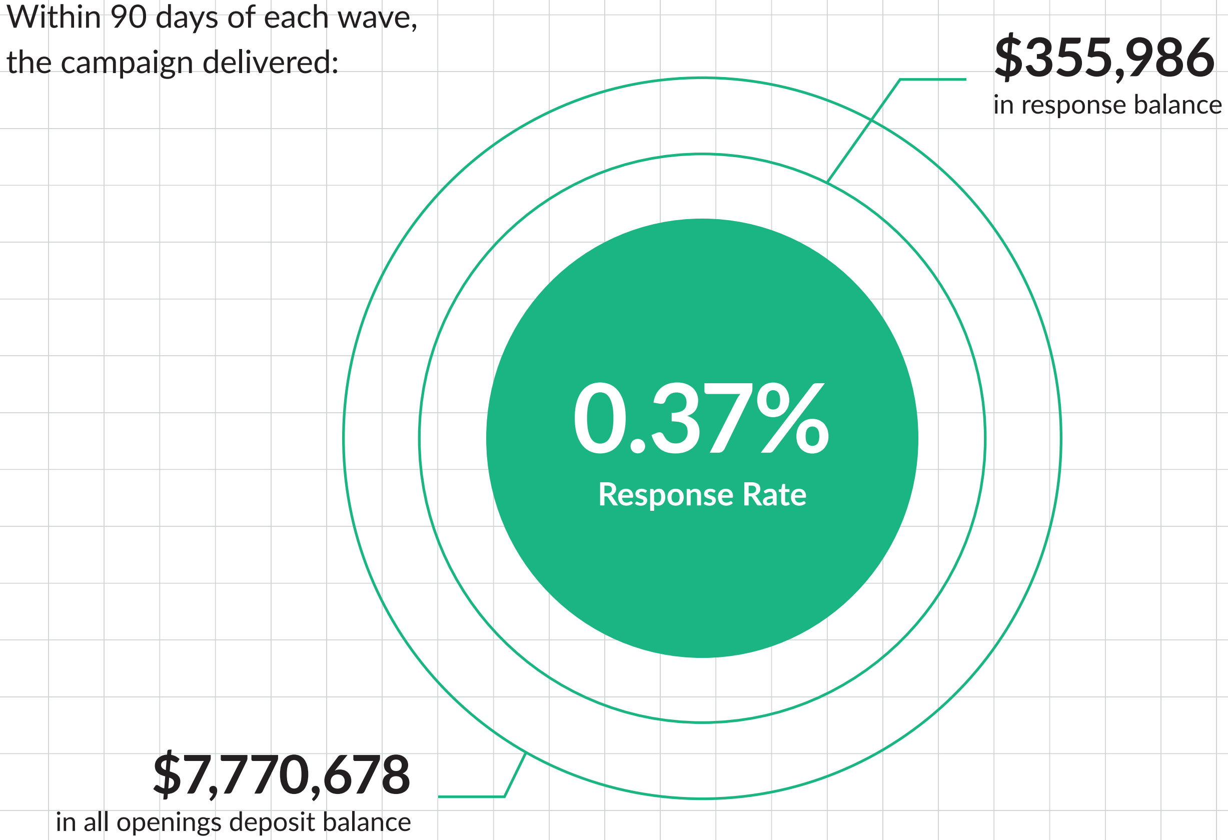
Across two waves of 50,000 each, the campaign reached **3,851 customers** and **75,209 prospects.**

FINDING PATTERNS, NOT JUST PEOPLE



THE RESULTS

Within 90 days of each wave, the campaign delivered:



Why it Mattered

This campaign is a strong example of what can happen **when institutions stop relying on broad assumptions and start using better data to guide outreach.**

The bank did not need to reach everyone. It needed to reach the right households with greater precision.

For marketers under pressure to improve performance and make budgets work harder, that distinction matters. Smarter targeting can improve efficiency, reduce waste, and create stronger results without expanding the footprint.

The bank did not need to reach everyone. They needed to reach the right households.

KEY TAKEAWAY

Better marketing starts with **better audience definition.**

When financial institutions use data to identify who is most likely to respond, campaigns become **more focused, more efficient, and more effective.**

FEATURE

Digital Fatigue Is Real. Direct Mail Cuts Through The Noise.

As consumers grow more overwhelmed by screens and ads, direct mail offers a more tangible, attention-grabbing way to connect. For financial marketers, that can make all the difference.

1

Consumers are filtering more marketing messages than ever. Emails, display ads, social content, texts, and notifications all compete for attention throughout the day.

The result is simple: **people scroll faster, ignore more, and become more selective about what earns their attention.**

2

Why Direct Mail Still Works

The strongest direct mail campaigns are built on more than format alone. They perform best when they are:

- → **Sent to the right audience**
- → **Tied to a message that feels relevant**
- → **Timed to matter**
- → **Clear and easy to respond to**
- → **Measurable, so future efforts can improve**

That is where strategy matters. A direct mail piece is most effective when it is part of a smarter campaign approach, not just another marketing touchpoint.

3

Attention is Harder to Earn

In crowded digital environments, messages can disappear almost instantly. Even strong creative can get lost when people are moving quickly and tuning out repetitive content.

Direct mail enters that environment differently. **It shows up off-screen, in a format people can hold, revisit, and notice more deliberately.** That physical presence gives it a better chance of making an impression.

Banks are up against far more than other financial institutions. They are competing with emails, ads, and endless content streams all fighting for the same limited attention.

4

In a world full of screens, physical marketing still creates a stronger moment of attention.

5

KEY TAKEAWAY

In a crowded digital world, **direct mail still earns attention because it feels different.** For bank marketers looking to improve visibility and response, that makes it a valuable part of the channel mix.

FEATURE

What Cautious Customers Are Really Responding To Right Now

Economic uncertainty does not just affect spending. It changes how customers evaluate risk, trust messaging, and make decisions.

Even when the broader economy does not look catastrophic, many customers still feel uneasy. They are paying closer attention to value, taking longer to act, and thinking more carefully about financial decisions.

For bank marketers, that shift matters.

Customers are not tuning out because they no longer need banking products or services. They are tuning out messaging that feels too broad, too generic, or disconnected from what is most important to them in that particular moment.

Customers are not all cautious in the same way, and that is exactly why better audience insight matters.

Customer behavior is shifting

When people feel cautious, they do not all react the same way, but their behavior does change.

Some delay decisions they might have made quickly before. Some compare options more carefully. Others become more sensitive to tone, clarity, and trust.

That means the real challenge for marketers is understanding what kind of message customers are most likely to respond to in the moment.

CUSTOMER A
Feeling Pressure

CUSTOMER B
Ready to Act

CUSTOMER C
Proceeding Carefully

Caution does not look the same across your audience

One of the biggest mistakes financial institutions can make is assuming all customers are in the same mindset.

Some households may be under real pressure. Others may still be ready to act, but with a stronger need for reassurance, timing, or proof of value. Some may respond to stability-focused messaging, while others may be more interested in convenience, opportunity, or the next right step.

Those differences shape how marketing is received.

The more precisely marketers can identify who is under pressure, who is pausing, and who is still prepared to act, the easier it becomes to create communication that feels current, thoughtful, and useful.

WHAT MARKETERS SHOULD FOCUS ON NOW

In uncertain times, **customers are more likely to respond to communication that feels:** relevant to their current priorities, reassuring rather than overly promotional, clear, practical, and easy to act on, and aligned with their financial journey.

At the same time, marketers are under growing pressure to prove that campaigns are not only visible, but effective. Broad messaging may create reach, but relevance is what drives stronger response.

RELEVANT
to their current priorities

REASSURING
rather than overly promotional

CLEAR
practical, and easy to act on

ALIGNED
with their financial journey

KEY TAKEAWAY

Better marketing in uncertain times is not about saying more. It is about understanding more. Institutions that use stronger insight to guide timing, audience, and message strategy will be better positioned to earn attention and drive results.

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The Insider's Newsletter from

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INSIDE THIS ISSUE