

## Tenure Based Comparisons & Performance Benchmarking

### Using ACT to Identify Growth Opportunities

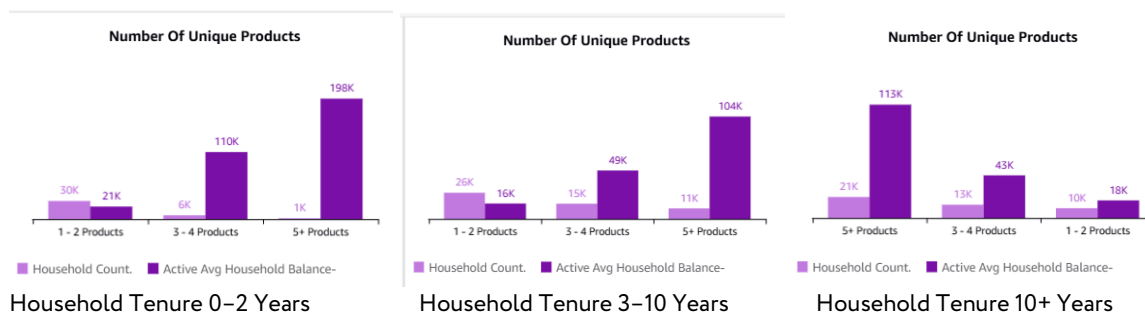
#### Benefits:

KEYs.ai helps financial institutions (FIs) assess their performance by analyzing generational and tenure-based differences in product adoption. Instead of relying on assumptions, banks and credit unions can use real data to refine strategies and drive engagement.

- **Reveals product adoption trends** – Identifies which generations and tenure groups are engaging with key products.
- **Optimizes marketing efforts** – Focuses outreach on underperforming segments with the highest potential for growth, or pushes harder on the best performers.
- **Supports data-driven decisions** – Provides leadership with clear insights to guide strategic initiatives.

#### Use Case:

A financial institution using KEYs.ai ACT found that tenured households of 0–2 years had significantly higher balances on average relative to households of 3+ years. This insight helps the FI research product combinations and sales activities to uncover opportunities for improvement, or successful opportunities that should receive more resources. In this case, the FI was able to identify a trend that is counter to conventional wisdom, that longer-term households hold larger deposit balances. It can now identify re-engagement opportunities, review pricing, and identify relationship benefits.



\*Note the ordering of products between graphs.