



# Data-Driven Success: Enhancing ROI in Digital Marketing

By Tim Dively, CLA

The financial landscape is evolving rapidly, and with it, the way banks market themselves. Gone are the days of relying solely on traditional tactics like print ads, branch marketing, and annual surveys. Today, success hinges on embracing a data-driven and education-focused approach.

[Continued on page 2](#)

## How I Work Vance Keller

*Vance Keller is Branch President of Dream First Bank in Syracuse, Kansas and holds Certified BSA/AML Professional (CBAP), Certified Community Bank Compliance Officer (CCBCO), and Certified Community Bank Internal Auditor (CCBIA) designations from ICBA.*

### **Q. Tell us your background/ how you got here.**

A. I started my banking career in 1999 as a loan officer at First National Bank of Syracuse, Kansas. In 2006, I transitioned to IT, and in 2012, I shifted to compliance, BSA, and audit. In

## Knowledge is power: Equipping your team for today's customer

Building a strong internal knowledge base is paramount for success in the new financial services marketing landscape. This means investing in your team's education, to help them possess the skills and understanding required for:

**Data literacy:** Equipping your team to interpret and analyze data from various sources is crucial. This allows them to identify trends, tailor messaging, and measure campaign effectiveness.

**Understanding customer/member journeys:** Mapping the touchpoints and interactions customers have with your institution helps tailor marketing efforts to specific stages of the journey.

**Embracing emerging technologies:** Staying informed about new marketing tools and platforms empowers your team to leverage them effectively.

## Data is the currency: Unlocking valuable insights

Data is the lifeblood of modern marketing. By collecting and analyzing data across various platforms, including your website, mobile app, and social media, you can gain valuable insights into:



### Customer behavior:

Understanding their preferences, needs, and pain points allows for targeted marketing campaigns and personalized communication.

### Campaign performance:

Effectively measuring return on investment (ROI) for marketing efforts helps enhance campaigns and allocate budgets efficiently.

**Emerging trends:** Identifying shifts in customer behavior and market trends allows for proactive adjustments to marketing strategies.

## A new look at ROI: Measuring success beyond the obvious

ROI in financial marketing goes beyond just direct sales figures. Consider these alternative metrics:

2022, we rebranded as Dream First Bank to stand out in the industry. In 2023, I was honored to be promoted to Branch President.

### Q. Briefly describe how you construct your day for optimal productivity.

A. I always have to have a list of what my daily, weekly and monthly tasks are. This helps me to stay on track and makes life a lot easier.

### Q. How do you keep track of what you have to do?

A. My BSA software alerts me to time-sensitive tasks. For compliance, a third-party vendor provides daily summaries of rule changes and deadlines. I also rely heavily on my Outlook calendar.

### Q. Take us through a typical workday.

A. When I arrive, I first check my BSA software to ensure all feeds are completed. As Branch President, my mornings often include assisting customers and loan officers. I then focus on BSA projects, and any unfinished tasks are addressed in the afternoon alongside compliance work.

### Q. What tools/software/resources can't you live without?

A. My Outlook calendar and BSA software are essential, and we also rely on Kansas Bankers Association consulting.

Continued on page 3

**Brand awareness:** Track increased brand mentions and website traffic to gauge campaign effectiveness.

**Customer engagement:** Monitor social media interactions, app downloads, and email open rates to understand engagement levels.

**Customer satisfaction:** Conduct transactional surveys and collect feedback to gauge customer sentiment and identify areas for improvement.

By investing in internal education, embracing data-driven strategies, and focusing on a comprehensive view of ROI, banks can successfully navigate the changing marketing landscape. Remember, the most successful financial institutions are those that prioritize building strong relationships with their customers and data-driven marketing is the key to achieving that goal.

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Tim Dively is Digital Growth Director for CLA (CliftonLarsonAllen).



**Q. Can you share a problem/ challenge you're working on or trying to solve?**

A. Compliance is challenging due to evolving regulations, increased fraud, and staffing difficulties in southwest Kansas.

**Q. What's the best advice you have for other people in your role?**

A. Compliance roles may not seem glamorous, but they're crucial for a bank's success. Enforcing necessary changes can be tough, but compliance is key.

**Q. What are you currently reading?**

A. The last book I read was *The Five Dysfunctions of a Team*. It's an easy and insightful read—I highly recommend it!

**Q. Who are the people who help you get things done?**

A. Success requires everyone's involvement. Tellers, the call center, and operations play a vital role in BSA and compliance, and I couldn't do my job without them.

**Q. How does your bank use training to solve for succession planning?**

A. Training is key to succession planning. It's not just about filling positions but ensuring smooth transitions. We offer a mix of third-party and in-house training to prepare employees.



## ICBA Annual Current Issues Certification Conference

A four-day conference that focuses on key issues and trends related to auditing, BSA/AML, regulatory compliance, and security and fraud.

- **Day 1: Auditing issues**
- **Day 2: Lending & Deposit issues**
- **Day 3: BSA/AML issues**
- **Day 4: Fraud & Physical Security issues**

Register now for enlightening presentations, insightful Q&A, plus the opportunity to learn from and engage with your peers and instructors. Attend one day or all four to stay in the know and earn live CPE to maintain your certification. Participants earn 7.5 CPE credits for each full day you attend.

Sept. 22–25	Bloomington, MN
Oct. 20–23	Livestream

Visit [icba.org/education/seminars](https://icba.org/education/seminars) to register.

**Q. What is your favorite thing about the ICBA Compliance Institute or our other conferences you may have attended?**

A. Gaining fresh perspectives on current issues and regulatory topics is valuable. The best part, though, is the network of people I've met who I can always rely on.

**Q. How has your designation affected your career/role at the bank?**

A. Earning my certifications has expanded my knowledge and connected me with a network of community bankers. It's been well worth the time and effort to obtain the designations.



### Attend Our Brand New ICBA Institutes!

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**Data & Analytics Institute**  
June 10–12  
Bloomington MN



**Marketing Institute**  
October 6–9  
Dallas TX



# Certification Calendar

Stay current, earn CPE to maintain your certification, or earn a new certification!

Certification Institutes			ICBA Member	Non-Member	Non-Banker
<b>Audit Institute</b>	May 4–9	Bloomington, MN	\$3,299	\$4,199	\$4,799
	Sept. 9–11 and 16–18*	Livestream			
<b>Bank Security Institute</b>	April 22–24	Livestream	\$1,699	\$2,199	\$2,699
	Aug. 12–14	Bloomington, MN			
<b>BSA/AML Institute</b>	April 15–17	Livestream	\$1,699	\$2,199	\$2,699
	Aug. 5–7	Dallas, TX			
	Nov. 4–6	Livestream			
<b>Commercial Lending Institute</b>	June 1–6	Dallas, TX	\$2,299	\$2,999	\$3,999
<b>Compliance Lending Institute</b>	June 3–5 and 10–12*	Livestream	\$2,999	\$3,899	\$4,799
	Sept. 14–19	Bloomington, MN			
<b>Consumer Lending Institute</b>	May 20–22	Livestream	\$1,699	\$2,199	\$2,699
<b>Credit Analyst Institute</b>	May 19–22	Bloomington, MN	\$1,699	\$2,199	\$2,699
	Aug. 12–14	Livestream			
<b>New! Data &amp; Analytics Institute</b>	June 10–12	Bloomington, MN	\$1,699	\$2,199	\$2,699
<b>Enterprise Risk Management Institute</b>	Sept. 29–Oct. 1	Bloomington, MN	\$1,699	\$2,199	NA
<b>New! Marketing Institute</b>	Oct. 6–9	Dallas, TX	\$1,699	\$2,199	\$2,699
<b>IT Institute</b>	TBA	TBA	\$2,699	\$3,599	\$4,499

\*Indicates an Institute is split over two weeks.

If you wish to test for certification, the testing fee is \$500 in addition to the registration fee.

