

Predictive Analytics Example

BCU’s in-house data team is able to create a “look a like” audience to determine what products our Company Partner members would be most likely to need. Based on this model, BCU can provide personalize offers to targeted audiences.

Product	Non-Company Partner	Company Partner	Delta
Member Count	73,089	3,486	
Direct Deposit	33%	41%	7%
Credit Card	22%	26%	4%
Debit Card	37%	41%	4%
PowerPlus			
Checking	39%	43%	4%
Deposit			
Anywhere	4%	5%	1%
Digital Banking	13%	14%	1%
Saving	99%	99%	0%
BillPay	1%	1%	0%
Money Market	1%	1%	0%
IRA	0%	0%	0%
Mortgage	0%	0%	0%
HELOC	1%	0%	0%
Consumer Loan	4%	2%	-2%
CD	4%	1%	-3%
Auto Loan	9%	4%	-5%