

The Journey To Winning Over More Consumers

Your guide to improving consumer acquisition through seamless, modern end-to-end experiences.



1 It Begins With Your Digital Presence—and Experience

For **80%+** of Gen Z and millennials, digital banking is a **non-negotiable**. In fact, that same data shows that digital experiences are a **top need** for over half of this combined demographic. To capture and retain these fast-growing consumer segments, that presence must be bolstered by **clear, user-friendly, and fast service** from the first website click through every mobile app interaction.

440%

Digital onboarding transformation led to **440% increase** in membership.

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2 Speaking of Experience, Seamless Onboarding Is Key

First impressions of your digital application are made in **under 5 minutes**. Complex onboarding can end relationships prematurely, especially among younger generations. Investing in features like **AI-powered ID verification, behavioral analytics, and cross-channel adaptability** offer smooth, secure experiences that encourage application completion.

Frictionless lending increased completed applications by **168% YoY** & funded applications by **135%**.

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3 With a Heavy Emphasis on Cross-Channel Adaptability

Many loan and account applications still struggle to transition smoothly across channels. True omnichannel experiences—like starting an application on mobile and finishing it later on a laptop—combined with save-and-resume features, deliver the flexibility and convenience consumers **expect**.

42% YoY growth in loan applications & **5.83% increase** in deposit applications, far outpacing industry averages.

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4 Consider If Your Tech Can Turn Info Into Insight

Your data reveals key patterns from onboarding drop off points to product popularity by consumer segment. Yet **51% of financial professionals** cite system integration as their biggest analytics challenge, slowing response to insights like this. **A unified, cross-departmental ecosystem** enables real-time reports and account-level insights to help you move at the speed of the market.

51%

5 Then Turn Those Insights Into Personalized Outreach

With these real-time insights, you can also deliver timely, personalized outreach and product recommendations tailored to each consumer. **AI can even make this scalable**, analyzing thousands of data points to predict what resonates most, driving stronger connections and trust.

Improved segmentation **increased loan funding by 50%** & funded-to-total applications by nearly **10% YoY**.

50%

10%

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6 Make It Happen With the Right LOS & Technology Partners

76% of financial institutions plan to increase tech spend over the next year.

Where you spend that money matters. LOS and account opening systems with **smooth core integration** and advanced decisioning capabilities enable better data access, faster workflows, and deeper personalization for enhanced end-to-end experiences.

51% boost in automated decisions using custom, profile-aligned conditions.

51%

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Take the first step on your path to business growth and deeper relationships.

See how MeridianLink One, including the NEW MeridianLink® Access application software, can provide the digital-first automation, simplicity, and speed you need to unlock your lending and banking potential.

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