

Fueling AI with Member Data

The Secret to Smarter Credit Union Engagement

Hosts



Gordon Flammer
CEO, Datava



David Deckelmann
SVP of MSA and CEO of CU
Wireless LiveSurvey



Saroop Bharwani
Co-Founder, Senso



Meet Your Hosts



Gordon Flammer
CEO, Datava



- 20+ Years Experience
- Worked with over 100 financial institutions with assets up to \$795 Billion Implement Software
- Helped FIs grow revenues by up to 300%



David Deckelmann
SVP of MSA and CEO of CU Wireless LiveSurvey



- Leader in the credit union industry & worked for Maps CU for 27+ years
- Developed & Scaled Multiple Successful CUSOs. Currently manages the Maps CU CUSO
- Became the CEO of LiveSurvey in 2018



Saroop Bharwani
Co-Founder, Senso



- Senso Co-Founder & also spearheads First Principles AI
- Actively participates in mentorship programs at global accelerators like Techstars and Founders Institute
- Guest lecturer at institutions including the University of Toronto, Harvard, and Queen's University.

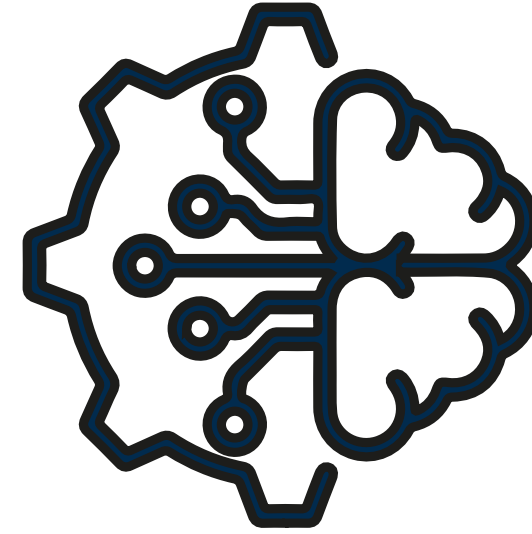
“72% of credit union members expect their institutions to offer AI-powered tools, highlighting the growing demand for personalized and efficient services”



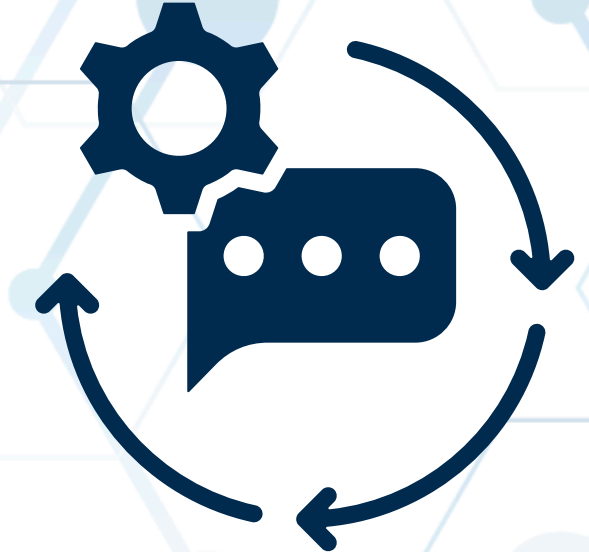
AI Success Requires:



**High-Quality
Data**



**Reliable
Model**



**Effective
Delivery
Mechanism**



AI is Only as Good as the Data

"AI is like electricity. It will power everything in the future, but just like electricity needs wiring and infrastructure, AI needs quality data to be useful."

– Andrew Ng

(AI researcher & co-founder of Google Brain)



Strong Data Foundation

→ Critical Before Deploying Generative AI

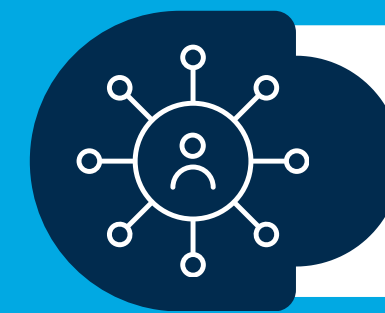
Foundations for Success



**Member
Sentiment**



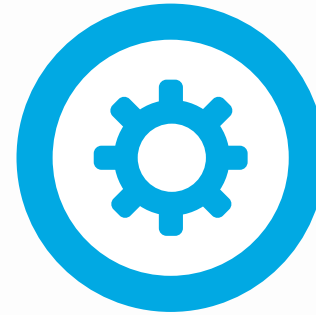
**Member
Action**



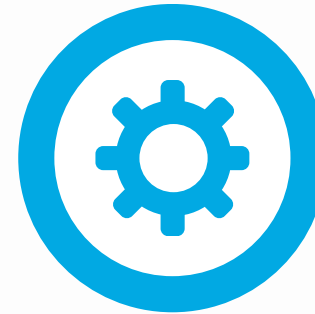
**Conversations
& Knowledge**



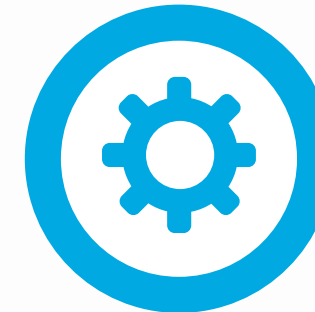
Member Survey Data is the Superfood for AI Learning



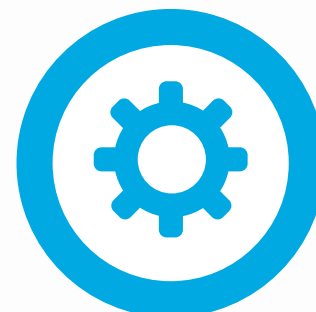
Member survey data accelerates AI decision-making



Captures emotions, needs, and expectations in real time




More than just numbers: Sentiment provides context to transactions



Enhances predictive analytics by identifying early warning signs of churn or dissatisfaction





Pairing Member Data with Member Sentiment

AI finds deeper patterns when combining structured (core & transactional) and unstructured (sentiment) data



**Deeper, Actionable
Insights**



**Proactive Member
Engagement**



**Improved
Strategic Growth**



**Identify Needs Before
They Surface**

Reliable Model



Evaluation



**Scalable &
Adaptive**



**Self
Improvement**



**Transparent &
Explainable**



Reliable Model: ChatGPT Example



- **GPT-3 (2020-2021) →**
High hallucination rate, often made up facts/sources



- **GPT-3.5 (Nov 2022 - March 2023) →**
Improved, but still frequently hallucinated

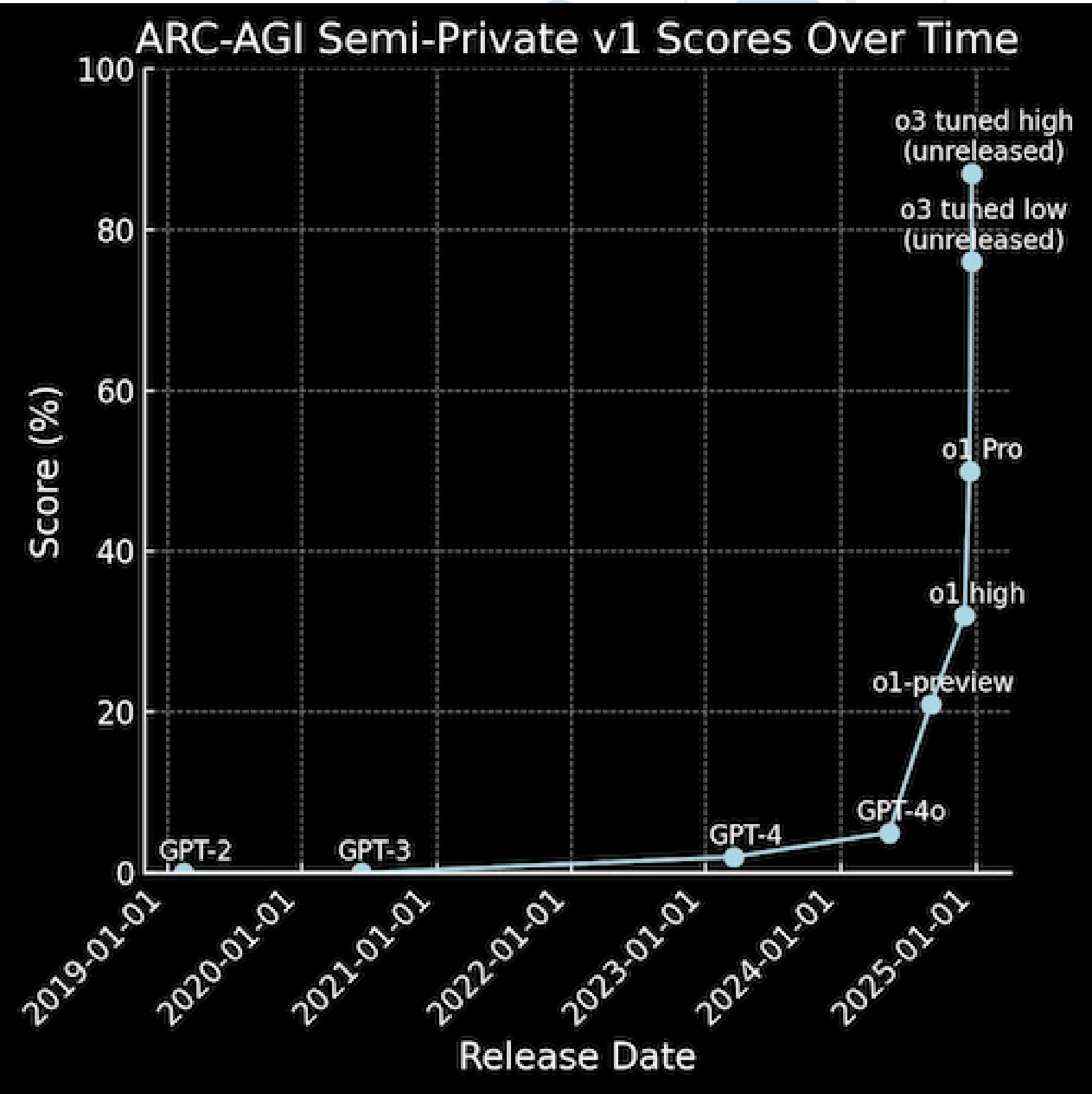


- **GPT-4 (March 2023) →**
~40% fewer hallucinations than GPT-3.5



- **GPT-4 Turbo (Nov 2023 - Present) →**
Further refined, more reliable, but still imperfect

Model Evolution



Effective Delivery Mechanism

➡ *Collection to Activation*



Mitigating AI Risks for Credit Unions

Human-AI Collaboration

Maintain a balance

Bias Audits & Explainability

Regularly test AI models for fairness and transparency

Member-Centric AI Deployment

Ensure AI enhances—rather than replaces—personalized service

Robust Cybersecurity Measures

AI-driven fraud detection must evolve to counter AI-powered fraudsters

Regulatory Readiness

Stay updated on evolving AI regulations to avoid compliance pitfalls



Real-World AI and ML in Action



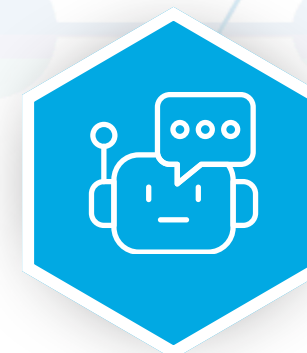
**Fraud
Detection**



**Loan
Approval**



**Member
Personalization**



**Chatbots &
Virtual
Assistants**



**Reduced Call
Time & Improved
Member
Experience**



Fuel Smarter AI for Your Credit Union



Unifies core and transactional data for smarter AI insights



Captures real-time member sentiment for deeper understanding



High quality knowledge for conversational AI

Who is DATAVA?



Award Winning Innovation

Awards Earned by Clients Leveraging Datava's Platform



The Power of an End-To-End Data Activation Platform



\$1B

revenue
growth



180

new
loans



94+ days

manual
labor saved



11,000

mortgage
referrals



100+ days

manual
labor saved



LiveSurvey: Real-Time Feedback, Smarter Decisions



- Real-Time transaction Sentiment Tracking is Key



- Actionable Insights to Enable Intelligent Decision Making



- Early Pain Point Detection



- Hot Spots, Branches, Employees.



- Data Driven Decision Making

From Spreadsheets to Strategy: How We Used to Manually Gather Data

| | Tenure G | Tenure B | Online Banking G | Online Banking B | Products G | Products B | Location G | Location B | Local G | Local B | Maps G | Maps B | Fees G | Fees B |
|-----------|----------|----------|------------------|------------------|------------|------------|------------|------------|---------|---------|--------|--------|--------|--------|
| January | 14 | 4 | 5 | 30 | 7 | 9 | 3 | 22 | 14 | 7 | 18 | 8 | 4 | 6 |
| February | 24 | 0 | 15 | 11 | 15 | 11 | 15 | 11 | 15 | 11 | 15 | 11 | 15 | 11 |
| March | 24 | 3 | 14 | 8 | 13 | 5 | 6 | 7 | 15 | 4 | 37 | 4 | 2 | 4 |
| April | 27 | 0 | 15 | 9 | 10 | 3 | 10 | 7 | 19 | 0 | 37 | 2 | 5 | 4 |
| May | 22 | 2 | 9 | 5 | 9 | 1 | 7 | 6 | 17 | 2 | 19 | 2 | 8 | 4 |
| June | 11 | 2 | 4 | 4 | 4 | 1 | 4 | 2 | 16 | 1 | 1 | 1 | 6 | 4 |
| July | 15 | 1 | 9 | 0 | 7 | 0 | 6 | 1 | 18 | 0 | 15 | 2 | 4 | 2 |
| August | 25 | 4 | 9 | 3 | 9 | 2 | 10 | 4 | 15 | 2 | 10 | 2 | 4 | 0 |
| September | 29 | 1 | 9 | 4 | 9 | 0 | 8 | 5 | 25 | 0 | 8 | 0 | 2 | 6 |
| October | 31 | 0 | 13 | 3 | 8 | 1 | 6 | 2 | 19 | 0 | 16 | 2 | 8 | 2 |
| November | 4 | 0 | 2 | 0 | 1 | 0 | 0 | 2 | 5 | 0 | 1 | 0 | 1 | 1 |
| December | | | | | | | | | | | | | | |

Time-Consuming, Error-Prone, and Inefficient

How AI Transformed Our Data Process



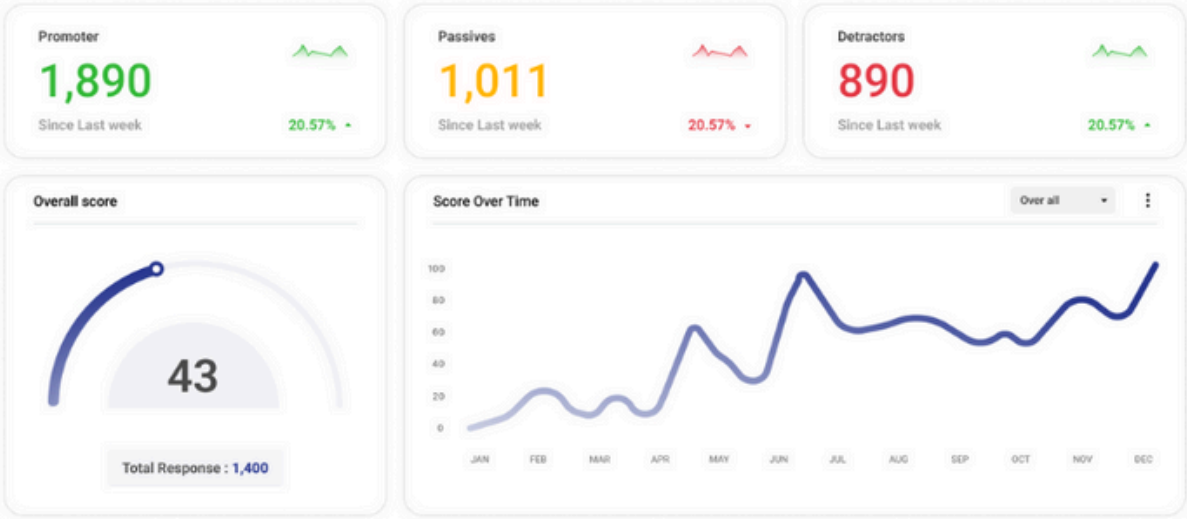
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Executive Summary

The survey reveals a generally positive sentiment towards the credit union, particularly highlighting exceptional staff service, competitive rates, and a diverse range of products. Members appreciate the transparent fee structure and convenient branch locations. However, concerns were raised about long wait times, high fees compared to other institutions, and inconvenient branch hours. These key patterns indicate areas of strength and opportunities for improvement to enhance overall member satisfaction.

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Monthly NPS Update



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NPS Trends Summary:

(ie: your NPS has changed xyz since xyz)

Your NPS has changed by X over the last period

Your NPS has changed by X over the last year

AI instights into NPS

#

Feedback Highlights

Promoter

Coffee

"The staff consistently provide friendly and helpful service, enhancing customer satisfaction."

Branch

"Competitive rates offered by the credit union help members save significantly on loans."

People

"A wide variety of products meets members' diverse financial needs effectively."

Detractors

Staff

"Long wait times and slow problem resolution negatively impact the customer experience."

Branch

"High fees compared to other institutions cause dissatisfaction among members."

Waiting Time

"Inconvenient branch hours and limited accessibility hinder members' ability to access services."

| Promoters v Detractors | | | | |
|------------------------|-----------|----------------|-----------|------------|
| Topics | Bar chart | Over all Score | Promoters | Detractors |
| Tenure | | 48 | 520 | 120 |
| Online Banking | | 78 | 680 | 89 |
| Products | | 53 | 430 | 70 |
| Location | | 90 | 456 | 45 |

Action Steps

Action steps are specific tasks to achieve goals and improve services.

Increase staffing during peak hours and provide additional training to reduce wait times and improve problem resolution efficiency.

Conduct a comprehensive review of the fee structure to identify areas for reduction and enhance transparency, ensuring fees are competitive with other institutions

Conduct a comprehensive review of the fee structure to identify areas for reduction and enhance transparency, ensuring fees are competitive with other institutions



About



Saroop Bharwani
Co-Founder, Senso



Senso





James Clague

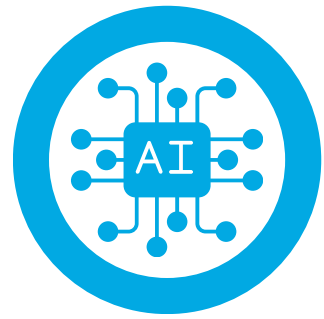
Sales & Training Engineer at Datava

DEMO with James

How the platforms work together



Conclusion: **Unlock the AI Advantage**



Artificial Intelligence isn't the future—it's happening now



Data quality and strategy determine AI's success



Q & A

Hosts



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LET'S CHAT!



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