T A Z I

TAZI MicroSegmentation Solution for Credit Unions

Powered by AI Agents, Grounded in Explainable Predictive Solutions and Business Experts

December, 2025

www.tazi.ai

Executive Summary

In an era of growing marketing sophistication, credit unions struggle to maintain competitive edge and do so with matching the dynamic nature of their member base. Traditional segmentation—grouping members solely by demographic data such as age or balance—often fails to capture the nuance of each member's financial needs. The **TAZI MicroSegmentation Solution** utilizes machine learning to create dynamic "Micro-Segments" to enable credit unions to move beyond broad labels and engage members using highly personalized, profitable strategies.

The Challenge: Beyond Static Demographic Labels

Member Service Representatives and marketers often rely on narrow, point-in-time member lists (e.g., $500k in deposits) but not what they need or who they are. Without understanding behavioral nuances. For example, with the recent Fed increase in rates would you predict members who own homes to change their buying patterns or savings habits? Are your members who are 5 years out of college building savings - based on their spending and savings habits? Credit Unions need to better understand their members to serve them better, and this needs to be automated, at scale.
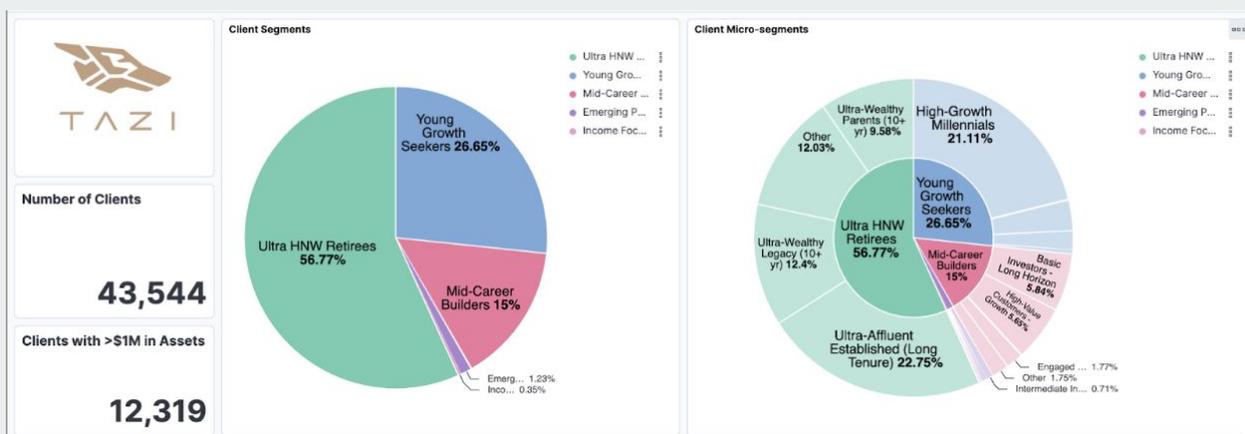

Figure1. Example Behavioral and Adaptive Segments and Microsegments.

Solution Overview: Machine Learning (Deep Clustering) and Human-Readable Insights

TAZI employs advanced machine learning to cluster data clusters into meaningful groups. It then utilizes AI to "name" these segments based on their characteristics (e.g., "Ultra-High Net Worth Retirees," "Young Growth Seekers," or "Mid-Career Builders").

1. Strategic Prioritization: Growth vs. Profitability
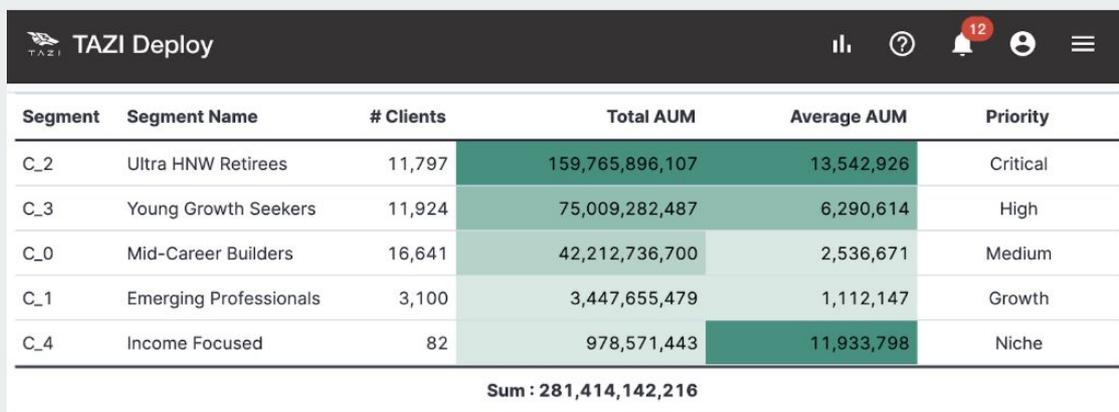
Segment	Segment Name	# Clients	Total AUM	Average AUM	Priority
C_2	Ultra HNW Retirees	11,797	159,765,896,107	13,542,926	Critical
C_3	Young Growth Seekers	11,924	75,009,282,487	6,290,614	High
C_0	Mid-Career Builders	16,641	42,212,736,700	2,536,671	Medium
C_1	Emerging Professionals	3,100	3,447,655,479	1,112,147	Growth
C_4	Income Focused	82	978,571,443	11,933,798	Niche
			Sum : 281,414,142,216		

Figure2. Segment Overview showing AUM, Growth Potential, and Priority Scores

Not all customer segments are equal. TAZI prioritizes segments based on specific business goals defined by the financial institutions, such as **Growth Potential** (likelihood to adopt new services) or **Profitability.**

• **Micro-Segmentation:** TAZI's AI uses continuous learning decision trees to break segments into "Micro-Segments." This reveals hidden opportunities, such as distinguishing between different tiers of high-net-worth clients based on their engagement levels.

• **North Star Alignment:** Whether the FI's value metric is Assets Under Management (AUM) for or profitability, the AI aligns segment priorities to these financial goals.

2. Actionable Intelligence for Teams

TEAM AGENT: INSIGHTS AND RECOMMENDATIONS FOR SEGMENTS

Insights & Actions For Advisors

High-Growth Millennials

Segment	MicroSegment	Description	Insight	Actions
Young Growth Seekers	High-Growth Millennials	467 clients under age 45 with retirement dates beyond 2043, averaging $127.2M in investible assets. Basic investment knowledge, rejected campaigns, and are existing customers.	This ultra-high-net-worth younger cohort represents enormous long-term value but has explicitly rejected marketing campaigns. Their basic investment knowledge despite significant wealth suggests they may be entrepreneurs or inheritors who need sophisticated guidance but prefer personalized outreach over mass marketing.	Schedule exclusive, consultative wealth planning sessions focused on multi-generational wealth transfer, tax optimization strategies, and alternative investments. Assign senior advisors to provide white-glove service. Avoid generic campaigns; instead, offer access to exclusive investment opportunities and custom portfolio strategies tailored to their aggressive growth timeline.

Young High-Net-Worth (Consolidated)

Segment	MicroSegment	Description	Insight	Actions
Young Growth Seekers	Young High-Net-Worth (Consolidated)	101 engaged clients with very long retirement horizons (2052+), averaging $84.6M in assets. They accepted campaigns and have basic investment knowledge.	These clients are highly engaged and responsive to marketing, with extremely long time horizons that allow for aggressive growth strategies. Their acceptance of campaigns indicates openness to new ideas and products.	Introduce advanced investment products such as private equity, venture capital, and alternative assets suitable for 20+ year horizons. Create educational content on emerging asset classes (crypto, ESG, thematic investing). Offer annual strategy reviews to capitalize on their long runway and adjust for life changes. Develop a "Young Wealth" community or forum for networking and knowledge-sharing.

Figure3. Team Insight Dashboard with Human-Language Descriptions and Recommended Strategies

The TAZI solution translates complex data patterns into "human language," enabling marketing and product teams to tell a story about their member base.

• **Human-Readable Descriptions: I**nstead of raw data, marketers see descriptions like: "No children, long tenure, low campaign engagement." This allows for immediate understanding of the audience without deep analytics work.

• **Opportunity Identification:** The system highlights key opportunities such as a credit union might identify a micro-segment of "Students nearing graduation." TAZI would flag this group for a specific retention campaign to prevent them from leaving the credit union once they leave the university ecosystem. For example, "students nearing graduation with credit experience at the CU, or externally, and attend a university within our footprint."

3. The Member Agent: Action Plans for Hyper-Personalized Engagement

The Member Agent "goes next to" each member, summarizes their financial situation, and recommends next best action such as service offering, and outreach communication plan.

• **Narrative Summaries:** The AI summarizes the member's status in plain English, saving member representatives from interpreting rows of data.

• **Communication Content:** The agent generates specific communication suggestions for emails, calls, tailored to the micro-segment's preferences.

• **Reasoning**: If a Member Service Representative needs to make an additional product offer, the system provides the "Reason for Recommendation," ensuring the conversation is relevant and adds value to the member.

Figure4. Member Profile View at Member Agent with "Reason for Recommendation," Email Draft, and Subject Line

• Segment Insights & Pre-Call Preparation:

Member Service Representative can "talk to the data" using TAZI Chat—a conversational AI agent that interprets all available information about member segmentation and segment-level performance. They can ask questions such as:

- "Which high-value members fall into this segment?
- "What actions will most effectively increase AUM for this segment?"
- "What differentiates top performers in this group?"
- "Which members in this segment represent the highest growth potential?"

TAZI Chat provides clear, data-driven answers that help Member Service Representatives prepare more targeted, impactful member interactions.

Figure5. TAZI Client Segmentation Agent

• Opportunity Identification & Recommendation Simulation:

TAZI Chat can surface potential growth opportunities within each member segment and simulate likely member reactions. It can generate questions or concerns a member in this segment may raise (e.g., "What new investment options fit my profile?" or "How can we optimize my returns without increasing risk?") and propose the best Member Service Representative responses. This turns a standard outreach call into a high-value consultation focused on deepening relationships and increasing AUM.
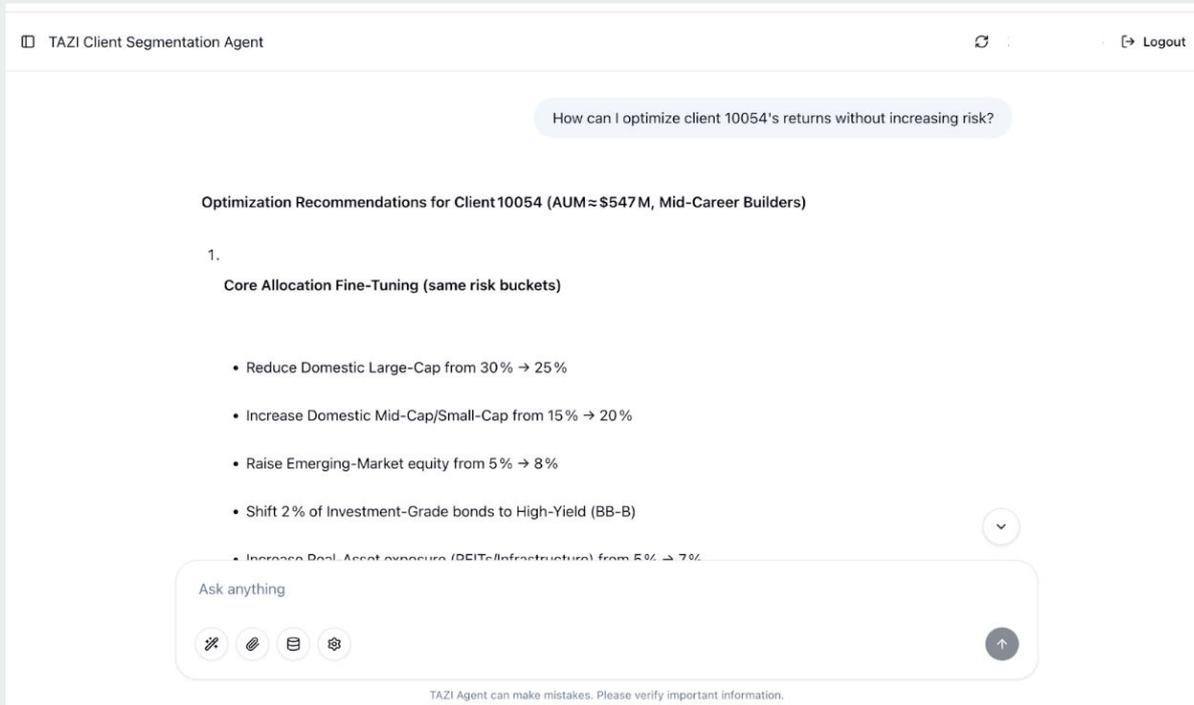

Figure 6. TAZI Client Segmentation Agent-chat

Conclusion

The TAZI MicroSegmentation Solution turns data into a story. It enables credit unions to understand not just who their members are, but who they could become. By delivering "human language" insights and prioritized action plans—from a student opening their first account to the ultra-high-net-worth retiree—TAZI empowers credit unions to uncover hidden actionable member insights/patterns, differentiating your member experience all leading to enhanced revenue growth.

About TAZI AI

TAZI AI provides Churn Prevention and Growth Solutions for banks, credit unions, and wealth firms.

Adaptive, explainable, Human-in-the-Loop models built on top of TAZI's AI/ML Platform turn data into next-best actions for retention, cross-sell, and acquisition. Teams deploy in weeks, see the reasons behind predictions, and keep models current as behavior changes. TAZI Agents, grounded in model explanations and business input, drive actions across firm, team, and client levels.

SOC 2 compliant, cloud or on-prem, with LLMs that do not retain or use data. Recognized in 30+ Gartner reports and active in EU programs (H2020 TRUST AI, ITEA), TAZI delivers ROI with lower compute needs and strong governance.

More Information on TAZI Solutions:

https://tazi.ai/solutions/reduce-attrition/
https://tazi.ai/solutions/increase-client-wallet-share/
https://tazi.ai/solutions/acquire-new-clients/

Contact us at: https://tazi.ai, info@tazi.ai

San Francisco
TAZI AI Systems, Inc.
450 Townsend St., Suite 100
San Francisco, CA 94107

Charlotte
TAZI AI Systems, Inc.
RevTech Labs
222 S Church St. #203-B Charlotte, NC 28202

Boston
TAZI AI Systems, Inc.
Masschallenge
10 Fan Pier Boulevard 3rd floor, Boston, MA 02210

Istanbul
ITU Teknokent ARI 8,
Sariyer,Istanbul, 34467

TAZI