



CUSTOMER STORY

**DATA INTEGRATION AND ANALYTICS**



Real-time data replication enables  
hyper-personalized marketing



## About United Federal Credit Union (United)

United Federal Credit Union is a federally chartered credit union founded in 1949 and based in St Joseph, Michigan. It is currently the 116th-largest credit union in the US, with 40 branches in seven states, nearly 200,000 members and over \$4 billion in assets.

As United replaced its core banking platform, it took the opportunity to transform its data environment by implementing Qlik Replicate® and Qlik Cloud Analytics®. This enabled United to further sharpen its strategy of personalization and customization. Qlik’s solutions enabled a new business-wide culture of high-speed reporting based on real-time information using Qlik dashboards and visualizations.

“We are seeing far more requests coming in for Qlik dashboards and far fewer for the old static reports. I’m really excited to see where the new ideas come from and how they evolve.”

Mike Benassi, Vice President of Enterprise Analytics, United Federal Credit Union



**Customer Name**  
United Federal Credit  
Union (United)

**Geography**  
USA

**Industry**  
Financial Services

**Function**  
Finance, IT, Marketing,  
Sales

**Challenges**

- Optimize customer personalization with accurate data
- Replace nightly refresh cycles with near-real time updates
- Transform static reports into interactive dashboards

**Solution**

Qlik Data Integration and Qlik Cloud Analytics deliver a transformed and integrated business-wide data environment.

**Results**

- Fast data replication enables real-time reporting
- Customer insights inform critical marketing operations
- New dashboards will transform business intelligence

## Local service, local focus

Credit unions are popular among their members for good reason. While banks tend to be owned and operated for the benefit of shareholders, credit unions are member-owned nonprofits that prioritize local service and members' well-being.

For United Federal Credit Union (United), success in a competitive landscape requires a strong digital offering and building a close understanding of – and connection to – its members.

“Our goal is to be a local credit union in all the markets that we serve,” says Mike Benassi, Vice President of Enterprise Analytics at United Federal Credit Union. “We specialize in personalization and customization – and giving our members the options to bank with us when and where they choose.”

For United, having the right conversations and making the right recommendations requires excellent access to data.

“We have different markets serving different members with different demographics in different situations,” Benassi explains. “Given these challenges, how do we get the data to a good spot where we can use it quickly and reliably?”

In order to enable this real-time access to data, United needed Qlik's help. Its previous data environment was based around nightly batch loads and updates. While this was functional, it wasn't ideal for a business driven by timely contact in a fast-moving world.

“When you want to create a hyper-personalized member experience, data that only reflects what happened yesterday doesn't work,” Benassi explains. “Marketing becomes a shadow game, hoping that the message we're giving is still relevant. If people have already moved on, it looks bad.”

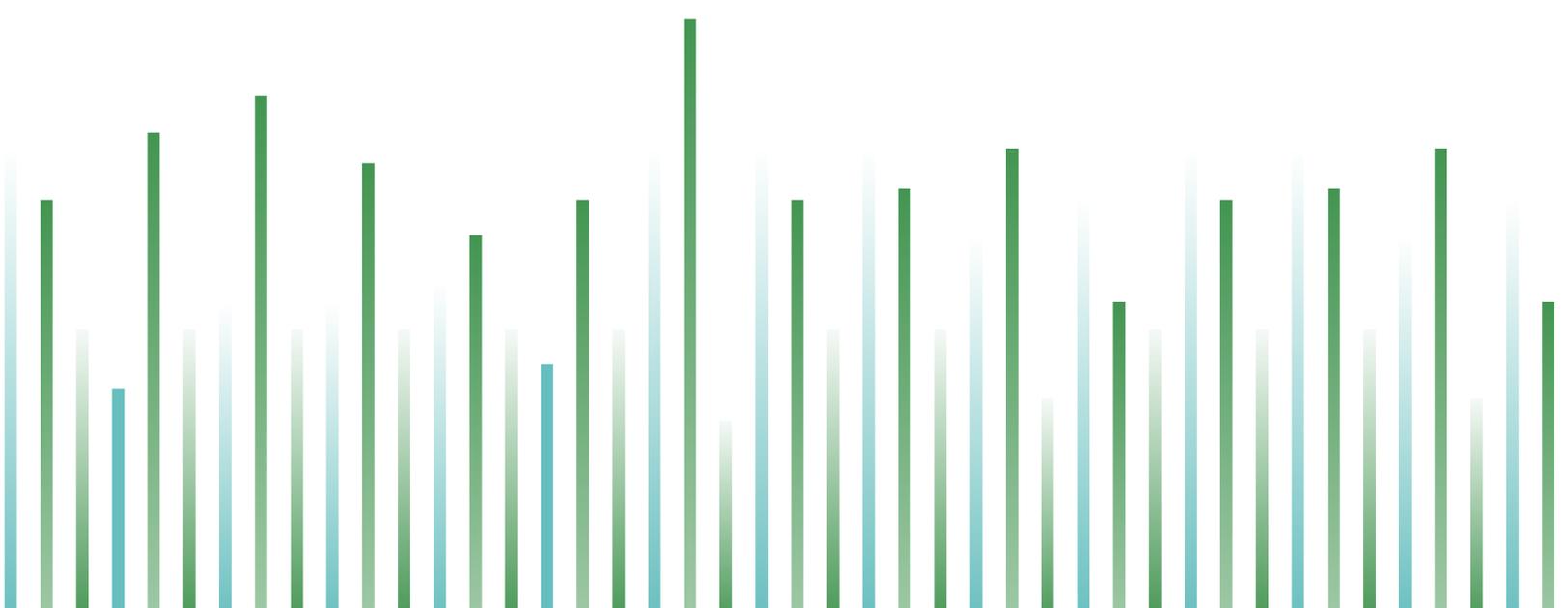
United needed an environment that would make current data available across the business and a way to present it clearly and effectively.

“The main goal was to get real-time data from our core transaction system, which is our largest and richest data source,” says Benassi. “The search for data replication was where we started our journey with Qlik.”

## Single vendor, simple solutions

Transforming the way United managed and presented data coincided with an upgrade to a new core banking system. Demands on its engineering team were high, so keeping things as simple as possible was a key consideration. Implementing Qlik Replicate and Qlik Cloud Analytics allowed United to meet two primary requirements through a single vendor.

The new solution consists of Qlik Replicate, which handles data replication in a hybrid environment comprising on-premises sources, United's new core banking platform and Snowflake operating in Azure. Qlik Cloud Analytics then handles analytics and visualizations.





“The more you can keep to one system, the cleaner it runs and the easier it is to troubleshoot if issues arise,” says Benassi. “You also have one reliable contact person for support, expertise and training, which really helps.”

Managing such a foundational transition effectively was critical. It also gave Benassi and his team an opportunity to make a quick and important contribution to the project while showcasing the capabilities of Qlik.

“Setting up the replication of the new core system and all the data points we needed was a two-month journey. There was a lot of report conversion work as well,” Benassi continues. “We built a Qlik dashboard to monitor our report conversion progress and establish priorities. We got it in front of United’s management and they saw how much better Qlik was compared to our previous platform.”

This was an important demonstration of how Qlik could deliver valuable results quickly.

“We wanted to answer questions efficiently using reliable data,” Benassi adds. “We showed how leveraging easy-to-use data filters as part of Qlik Cloud Analytics customization can lead to informed and practical decision making.”

### **Exciting use cases gain phenomenal feedback**

United now has a platform that allows it to move away from static and delayed reporting to a dynamic, timely and powerful source of actionable information.

“Qlik Replicate gets the data where we need it in real time and Snowflake allows us to scale up to a complete build in a matter of minutes. It used to take eight or nine hours,” Benassi explains. “It’s completely changing the way we think about data and reporting.”

One example of how Qlik contributes to United’s operation is the Deposit Flow Tracker dashboard, which was built in response to multiple bank failures early in 2023 that were, in part, caused by a series of catastrophic, large-scale withdrawals from those banks’ customers.

“We needed to monitor deposits in near-real time to develop strategies to protect ourselves should similar trends happen in the future,” says Benassi. “With the Deposit Flow Tracker, if we see a member starting to withdraw large portions of their deposits, we can call them and have conversations about their situation, discuss how we can help and provide personalized member service that has significant impact.”

This was another quick win which paved the way for United to take on more ambitious projects. Covering everything from historical analysis of membership trends and analytical tools, allowing business units to dive into granular details of the millions and millions of transactions in their warehouse easily and in one spot, United team members now have easy access to previously unavailable critical data to drive marketing campaigns, inform strategy and better serve their members quickly and efficiently.

“We’re rolling out some really big use cases with Qlik: our Transaction and Membership dashboard suites,” says Benassi. “They’ll be our first launches for mass use and are set to be huge wins. We’ve had phenomenal feedback on them so far.”

The credit union was even able to quickly spin up new dashboards in response to the damage caused by Hurricane Helene in October 2024.

“Using our Membership dashboard, we were able to create list of potentially impacted members in the affected disaster areas in a matter of seconds,” says Benassi. “We were able to pull the data for certain fees those members incurred during this crisis and get it over to our operations team to process emergency refunds of those fees to give our members more liquidity back in their time of great need. It’s a great use case.”

United is now looking to complement its personalization strategy with predictive capabilities to help reduce member attrition and create even more customized journeys.

“We are seeing far more requests coming in for Qlik dashboards and far fewer for the old static reports,” Benassi concludes. “I’m really excited to see where the new ideas come from and how they evolve.”

**Make game-changing analytics available to everyone**

[Learn more](#)



## About Qlik

Qlik transforms complex data landscapes into actionable insights, driving strategic business outcomes. Serving over 40,000 global customers, our portfolio leverages advanced, enterprise-grade AI/ML and pervasive data quality. We excel in data integration and governance, offering comprehensive solutions that work with diverse data sources. Intuitive and real-time analytics from Qlik uncover hidden patterns, empowering teams to address complex challenges and seize new opportunities. Our AI/ML tools, both practical and scalable, lead to better decisions, faster. As strategic partners, our platform-agnostic technology and expertise make our customers more competitive.

[qlik.com](https://www.qlik.com)