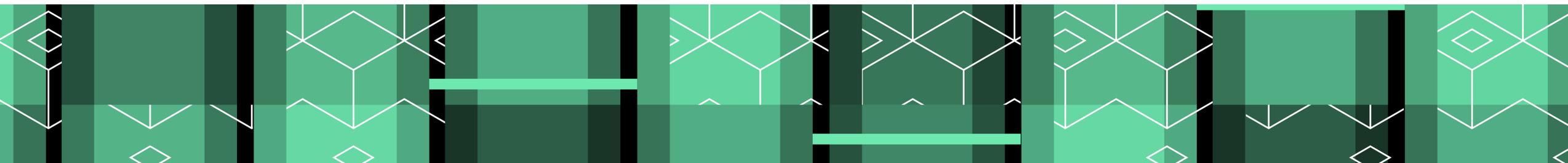




Filene Research Institute 

Can an Influencer Strategy Help You Reach Gen Z?

The Next Generation of Member Growth + FiLab Webinar



WELCOME

TODAY'S HOSTS & SPECIAL GUESTS

YOUR HOSTS



**JESSICA
GAMACHE**

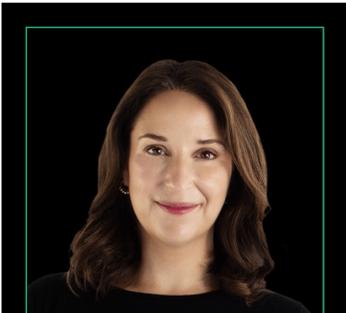
Head of Research
Filene



**MCKAYE
BLACK**

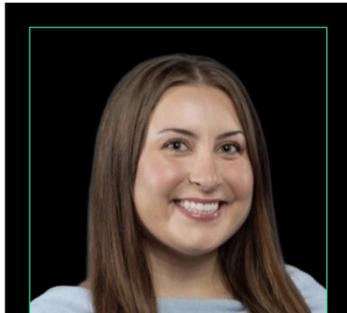
Head of Incubation
Filene

YOUR GUESTS



**KIM
LEAR**

Filene Fellow
Founder &
Content Director
Inlay Insights



**MADIE
MASON**

Public Relations &
Social Content Creator
Financial Plus



**LAINE
CARRILLO**

Senior Social
Media Specialist
Unitus

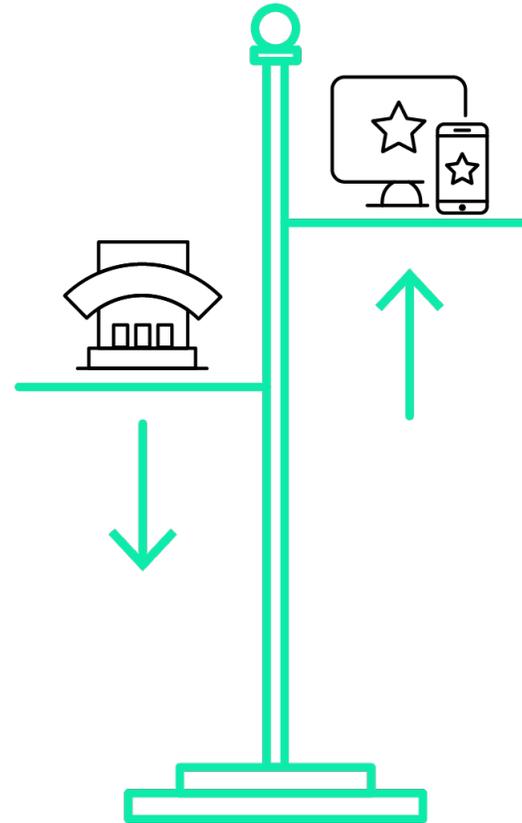
FROM RESEARCH TO STRATEGY

MOVING FROM INSIGHT TO ACTION

Less trust in traditional institutions

- Gen Z's trust is 15% lower than older generations across industries, including financial services.¹

The insight: Relying on traditional institutional credibility is not enough to engage younger audiences.



More social-first financial guidance

- 76% of Gen Z uses social media for financial advice.²
- 60% of U.S. investors under 35 get investment insights from social channels (vs 57% from financial professionals).³

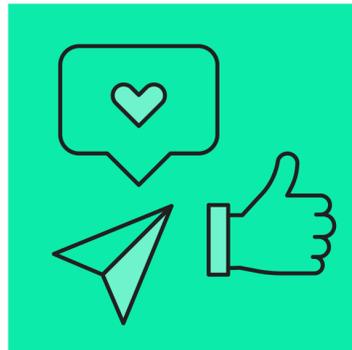
The action: Meet audiences where they are already seeking trusted voices and building financial literacy.

Sources: ¹Deloitte Digital, 2023; ²Fed of Philadelphia, 2025; ³World Economic Forum, 2024

MOVING FROM INSIGHTS TO ACTION

...AND FROM ACTION TO STRATEGY

ENGAGEMENT



Meaningful interaction
with content

Likes, Shares, Comments, DMs

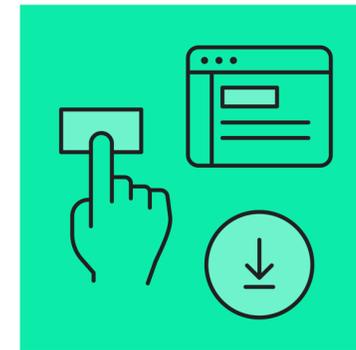
REACH



Expand brand beyond
traditional demographics

Impressions, Unique Accounts

CONVERSION



Incoming traffic to
destination of your choice

Visits, Downloads, Sign-ups

MOVING FROM INSIGHTS TO ACTION

...AND FROM STRATEGY TO RESULTS

MONTH 1	MONTH 2	MONTH 3	MONTH 4
PREPARING	GETTING STARTED	CONTENT CREATION	MEASURING IMPACT
Budgeting Internal Alignment Campaign Brief Influencer Research	First Contact Negotiation & Terms	Creative Collaboration Posting Content	Pre-campaign Analytics Campaign Analysis Partnership Evaluation

Baseline Performance



11 likes
per post



2.6 comments
per post



2-3%
follower growth

Finfluencer Performance



1700+ likes
per post



132 comments
per post



Up to 11%
follower growth

MOVING FROM INSIGHTS TO ACTION

...AND FROM STRATEGY TO RESULTS

FINFLUENCER COHORT OUTCOMES

- **14.3k** likes
- **1400+** comments
- **~300** new followers gained across the cohort
- **300k+** total social media impressions
- **88%** of testers reported satisfaction
- **\$4,300** average total campaign spend

 **@kylasennath** 3w
Brb setting up my account!!!
Reply

 **@jane_doe** 2w
Always choose a credit union ❤️
Reply

 **@ab_letters** 5w
I'm definitely using this to help me budget for my 20th wedding anniversary trip next year!

Reply

THANK YOU

FILAB TESTERS

FILAB FINFLUENCER TESTERS



Credit Union 1



WELCOME

TODAY'S PANEL



KIM LEAR

Filene Fellow
Founder &
Content Director
Inlay Insights



MADIE MASON

Public Relations &
Social Content Creator
Financial Plus



LAINE CARRILLO

Senior Social
Media Specialist
Unitus

DISCUSSION

CRITICAL EARLY ALIGNMENT

- What is your team prepared to handle?
- How much creative control do you want?
What kind of flexibility are you comfortable giving influencers?
- Are all core stakeholders in the know?
Legal and Compliance support for contracts, campaign, and content strategy?
- How do you define success?
What do you want to learn?
Have all stakeholders shared input?



FINFLUENCER AGENDA GUIDE FOR INTERNAL STAKEHOLDERS

- Bring all core stakeholders up to speed on the purpose of exploring an influencer partnership
- Share which broader strategic goal it supports—whether expanding awareness, increasing engagement, or driving membership or product adoption, and what you're trying to accomplish at a high level with the campaign
- Briefly outline your current stage in the process and the expected phases ahead

1 PREPARING

2 GETTING STARTED

3 CONTENT CREATION

PROJECT PLAN

- Review the full project plan step by step
- Engage core stakeholders in questions and concerns on any pieces of the puzzle



USE THIS PROJECT PLAN TEMPLATE

DOWNLOAD

DEFINE INVOLVEMENT

- Define how, when, and why internal partners want to be involved in the process, such as vetting influencers, contracting, reviewing or approving content
- Define the key point(s) of contact from their team(s)

CONTRACT DISCUSSION

- Ask whether your credit union already has a template or baseline contract that can be adapted, or if they would like to research best practices for how financial institutions contract with influencers
- Inform stakeholders that recommended contract components and considerations are supplied as part of this playbook

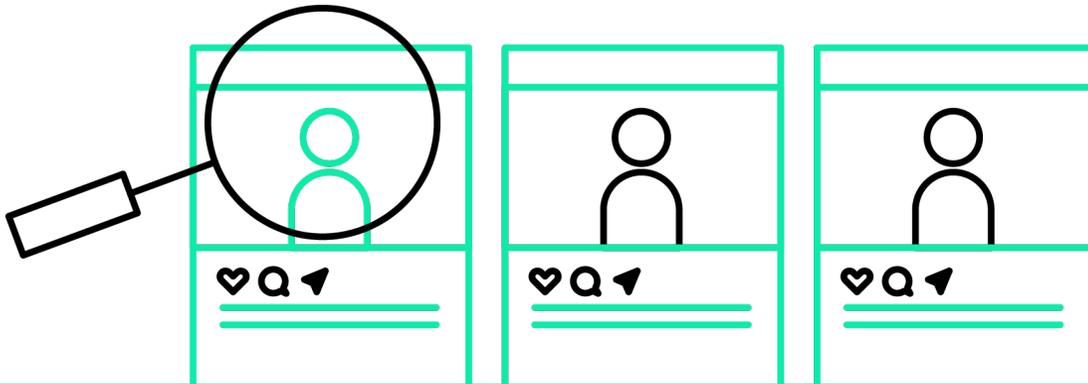
NEXT STEPS

- Schedule your next check-in to review contract considerations
- Set follow-ups and next steps on starting a draft contract in the meantime

DISCUSSION

FINDING INFLUENCERS

- What content inspires you?
- What do you want to emulate?
- Which influencers emulate your brand and what you're looking for?
- Which influencers in your area have an audience that overlaps with your targets?



FINFLUENCER RESEARCH CHEAT SHEET

1. GO TO THE SEARCH PAGE:

At the bottom of the app, tap the magnifying glass icon. This takes you to the Search page where you can look up hashtags, places, and more.



2. SEARCH FOR HASHTAGS

In the search bar at the top, type in a local hashtag.

Hashtags are words or phrases preceded by a “#” symbol, and are used to categorize content.



- If you're in Minneapolis, you could search for hashtags like #MinneapolisInfluencers, #MPLSStyle, or #MPLSEvents. For smaller areas or cities, try searching using the city or area name along with things like #localblogger or #localinfluencer. **Not sure what to search for?** Start by searching “Minneapolis” and move to the “Tags” tab to see a list of commonly used hashtags in your area.

3. EXPLORE THE HASHTAGS

Once you search for a hashtag and select it from the search results, Instagram will show you a list of posts tagged with that hashtag.

- **Look for influencers** or people who are posting consistently with content that feels like it could represent your interests or target audience. Look for creators with 10K or more followers, engaged posts, and relevant content. Find a post that uses your searched hashtag and **see what other hashtags influencers are using.**

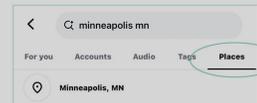
□ Check the “Explore” page: Sometimes local influencers will pop up in your Explore page when you start searching for certain topics or locations.

2. SEARCH FOR PLACES

In the search bar at the top, type the name of the city, neighborhood, or specific place you're interested in.

You'll see a few tabs at the top of the screen, like “For You”,

“Accounts”, “Audio”, “Tags”, and “Places”. To search by location, tap on the Places tab.



3. VIEW LOCATION POSTS

Once you tap on a location, Instagram will show you all the posts that have been tagged with that location. You'll see both **Top Posts** (the most popular posts) and **Recent Posts** (newer posts). These posts are from people who tagged that specific location.

4. SCROLL TO FIND INFLUENCERS

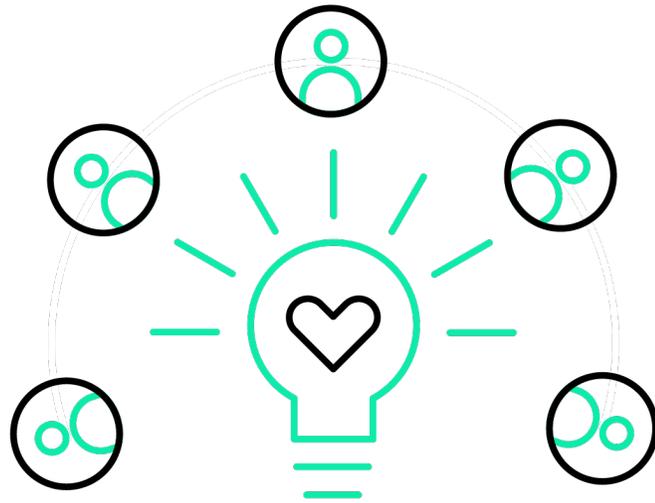
Now, scroll through the posts that are tagged with that location. **Look for people who are posting regularly** and getting a lot of likes and comments—those might be local influencers!

- Influencers typically have a good number of followers and post engaging, high-quality content. Pay attention to how often they post and the kind of engagement they get from their audience.

□ Bookmark the Location: If you want to keep an eye on posts from a specific location, you can tap on the

DISCUSSION

CREATIVE COLLABORATION



- Creator Concepts
- Brainstorming Sessions
- Developed Concepts
- Notes on Creator Output



FINFLUENCER CAMPAIGN BRIEF OUTLINE

Build out a simple brief, with a visual PowerPoint if possible, ideally with a few photos and bullet points about key information.



USE THIS
PROJECT PLAN
TEMPLATE

DOWNLOAD



- Keep it direct, tight and engaging
- Share the most important details to attract the right influencers, but save going too deep until you have a more thorough email exchange

TITLE PAGE

- This should **clearly state the basics**: campaign name, your credit union's name, and the approximate campaign dates you're targeting
- If possible, **make this look fun/visual**: for example, use your brand's colors and font, and add a photo that exudes your brand identity

OUR BRAND

- Tell your potential influencers a bit **about your credit union** and why you are tackling this challenge—if you're comfortable, you can let them know you're new to using influencers
- Also share **high-level brand guidelines** like key words you like to use, your brand promise and positioning, and anything else that makes you special in your community and the financial space
- Give them your **social handles** and **website URL**

CAMPAIGN OVERVIEW

- Provide a **brief summary of the campaign** you're building, including what it's about, your primary goal, and why it's happening—e.g., you want to reach a new audience, drive increased engagement, educate people on credit unions.
- **Highlight the other goals** of your campaign, such as increasing brand awareness, promoting a new service, or increasing views/likes/shares

KEY MESSAGE OVERVIEW

- **Identify the core message** you want to communicate and the feeling you hope to impart upon viewers of this content
- If you're **promoting something specific**—e.g., a service, your app, an event—give a brief overview of it
- Consider putting in a few words about credit unions generally, educating the influencer(s) on what your business does

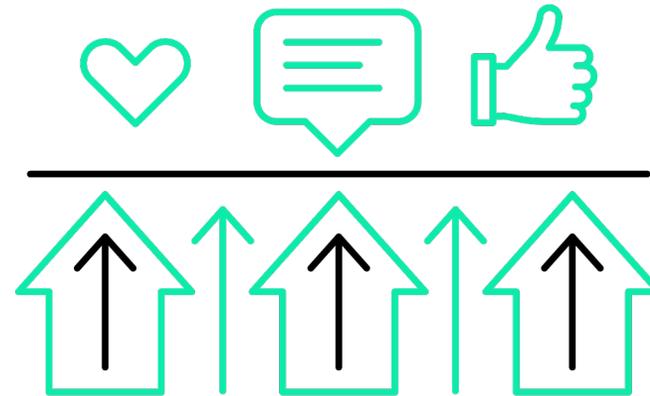
DISCUSSION

MEASURING & MAXIMIZING IMPACT

ORGANIC BOOSTING

There are several organic methods to successfully generate the best reaction to your campaign content:

- **Optimal timing**
- **Collaborator posts**
- **Cross-channel posts**
- **Organizational prep**



PAID MEDIA BOOSTS

Paid media allows you to intentionally extend the reach of your content beyond your existing audience.

MEASURING IMPACT

Pre-Campaign Metrics

1. Define success metrics
2. Record pre-campaign brand baselines
3. Record pre-campaign content baselines
4. Set up tracking methods

Campaign Analysis

1. Collect content analytics 7–10 days after posting, including influencer's data
2. Evaluate initial response
3. Connect results to KPIs and success metrics
4. Monitor performance 30–90 days from launch

Long-Term Evaluation

1. Evaluate influencer
2. Adjust as you learn from each campaign
3. Create a bank of successful content, creators, strategies



**LOOKING
TO THE
FUTURE**

GET STARTED!

**Speed of Change:
Credit Union Online
Communications in
the Age of Social Media**

Value of social media marketing and turnkey strategies to engage next generation

FILENE.ORG/644

**Engaging the Next
Generation: A Strategic
Imperative for CUs
in the Social Media Era**

Evidence from 270K+ social media posts on what makes financial content engaging

FILENE.ORG/657

**2025 FiLab
Results:
Finfluencer**

Results and learnings from 13 test orgs who implemented finfluencers strategies

FILENE.ORG/658

**Finfluencer
Campaign
Playbook**

End-to-end guide to plan, launch, and measure your first finfluencer campaign

FILENE.ORG/659

QUESTIONS?



JESSICA GAMACHE

HEAD OF RESEARCH

jessicag@filene.org



MCKAYE BLACK

HEAD OF INCUBATION

mckayeb@filene.org



KIM LEAR

FILENE FELLOW

kim@inlayinsights.com

THANK YOU TO OUR STRATEGIC PARTNERS

Center for Next Generation of Member Growth

FiLab



Credit Union 1



ORIGENCE





GIVE US A FOLLOW!

Gen Research Institute
FiLAB Finfluencer Test Results

Big Influencer Insights into Credit Union C

As with much of the Filene content I've received in past years, this playbook is **AMAZING.**

KAREN JURASEK
PRESIDENT / CEO - GENERATIONS CU

Can an Influencer Strategy Help You Reach Gen Z?
Short Answer: Yes. Tune in to Find out How.

MAR 26TH, 11:00 AM, CT

Jessica Gamache
HEAD OF STRATEGY

GEN Z'S MOST POPULAR SOURCES OF FINANCIAL INFORMATION

TikTok	39%
Instagram	34%
Facebook	23%
YouTube	17%

INTRODUCING
Filene's Newest Center of Excellence

CENTER FOR DIFFERENTIATION & STORYTELLING

MEET THE **2026 CRASH THE GAC Crashers**

Helping Credit Unions Navigate Payments Disruption
Introducing Filene's New Research Center

FEB 24TH, 11:00 AM, CT

Jessica Gamache
HEAD OF STRATEGY

7 Payment Facing Credit Unions

42% of American adults under 30 obtain financial advice from social media.

BEING REMARKABLE with MARK MEYER

MARK MEYER
PRESIDENT / CEO
FILENE

2025 2026

TOP 5 REPORTS OF 2025

TOP 5 BLOGS OF 2025

13 APPLICATIONS

NOW TAKING WAVE 22

2025 Wrap-Up, 2026 Preview: Exclusive Trends for Filene Members

DEC 17TH, 11:00 AM, CT

Jenny Armistead
POWER RANKED TOP 100

Anna Bruzgulis
SENIOR MARKET INSIGHTS & ADVISORY SERVICES MANAGER

CELEBRATING 4 YEARS WITH TEAM FILENE!

Innovation in Action: Filene's Impact on Credit Unions in FY 2025

Forget Finance: How Personal Finance Will Fade to the Background

FROM THE CENTER FOR THE CREDIT UNION OF THE FUTURE

Salary Americans say they consider the minimum to be "financially successful"

Generation	Income
BOOMERS	\$59.9K
GEN X	\$212.3K
MILLENNIALS	\$180.9K
GEN Z	\$587.8K
AVERAGE	\$270.2K