Design with the customer at the center of your product. But which customer?
Traditional demographic segmentation misses a larger point about how peoples’ financial lives are working. CFSI’s consumer financial health segments offer a new opportunity to understand customers based on their behaviors and attitudes, along with their demographics. Explore Consumer Financial Health Segmentation »

Know the true cost of your customer’s alternatives.
For many credit products – including small-dollar credit – it is difficult to compare the true cost to borrow. It’s even harder when adding in rollover behavior. CFSI has created a people-centered model that allows providers to understand in honest terms what consumers’ true options are and how your product stacks up.

Fintech companies are looking for distribution platforms and opportunities to scale. Banks and credit unions are looking for low-cost, ready modules to augment their current software and offerings. This year we’ll see dozens of big partnerships between traditional providers and startups – and CFSI is doubling-down on its matchmaking role in the industry. Check out our fintech prowess and Tune In to Digital Membership to take advantage of our matchmaking.

Turn your Big Data into Smart Data.
Make your data work for you. CFSI’s proprietary data sets – consumer surveys, financially underserved market size studies, and deep product information – can be appended to customer data you already have. Let us answer questions about consumer behavior, alternative underwriting models, and more. Smartify your Data »
Simulate a pre-product evaluation and save yourself time.

On the brink of a company launch, a fintech company hired CFSI to review its product to ensure it enabled consumer success. Our approach evaluated the new product’s value proposition against others in the market, and we applied our proprietary Compass Principles to help the client improve product functionality and consumer impact. Don’t Go-To-Market Alone »

Discover what you don’t know.

It’s a sad fact: many who design financial products do not have first-hand experience in using them. FinX – an experiential workshop – changes that. It will alter how you approach product design forever. Watch “Experience FinX” »

Push the boundaries of what a product looks like

Perhaps the greatest credit-building product that consumers need (but don’t know about)? The secured credit card. With 108 million Americans struggling with subprime or no credit score, CFSI partnered with a major network to explore the intersection of savings and credit. Partner with us to conduct thought leadership that matters. Sign up for research alerts »

Measure what matters.

We’re doubling down on a new set of indicators of consumer financial health, and we bet that interest in them will only grow. Align your business goals with that of your customers by adopting our financial health metrics. Measure Impact »

To learn more about our consulting work, or to speak with us about a potential project, visit us at www.cfsinnovation.com/consulting.