



Outperforming the Incumbent: How a Personal Lender Doubled Response Rates with Custom Machine Learning

“In just weeks, we outperformed the incumbent model—without changing a single creative or cadence.”

— Scott Kaye, CRO, DataVue

Smart Targeting. Zero Disruption. Real Results.

Without changing the offer, or timing, DataVue’s tailored ML model doubled response rates, cut acquisition costs by 25%, and pinpointed borrowers ready to act—outperforming the national provider’s legacy solution in just weeks.

THE CHALLENGE

Declining Response. Rising Costs. A Custom Model That Hit Its Limits.

A well-established personal lender was facing a steady decline in direct mail performance. Despite relying on a custom-built model from a national data provider, response rates had dropped significantly, and acquisition costs were becoming unsustainable. Creative and timing adjustments delivered only marginal lift—and confidence in the model was starting to erode.

The lender wasn't lacking tools—they were lacking results. The existing model simply couldn't keep pace with shifting borrower behavior or deliver the precision needed to drive growth in a competitive market.

Key obstacles included:

- A legacy model that struggled to identify conversion-ready prospects
- Limited insight into why certain audiences performed—or didn't
- Declining internal confidence in direct mail's ROI

What the lender needed wasn't just another model—it was a better one, built for agility, transparency, and real-world impact.



THE SOLUTION

Tailored Machine Learning. Built for Real-World Results.

Instead of relying on an off-the-shelf solution, DataVue developed a custom machine learning model trained on just 4–6 months of the lender’s own campaign and performance data—without high fees or black-box assumptions.

Collaboration and transparency guided every step.

“Great results come from collaboration, not black boxes.”

- Cort Bucher, CEO, DataVue

To ensure a true head-to-head test, the model was deployed using the same creative, offer, and timing as the incumbent—demonstrating that precision targeting alone could drive meaningful lift.

DATA SCIENCE & MODELING

To deliver real-world lift, not just theoretical gains, DataVue grounded its modeling in the lender’s actual campaign experience, blending precision algorithms with a transparent scoring methodology.

High-Precision Algorithms, Clear Insights



Historical Data Integration

Internal campaign metrics formed the foundation.



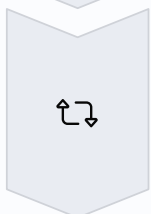
Feature Engineering

Captured patterns of engagement and credit behavior.



Modeling Approach

Ensemble methods – Gradient Boosting for accuracy, Random Forest for feature importance, and Logistic Regression for transparency.



Real-Time Optimization

Model retrains after each campaign cycle, learning from real-world outcomes to continually improve future performance.



IMPLEMENTATION & ENABLEMENT

DataVue partnered closely with the lender's team to ensure the model didn't just work—but worked seamlessly inside their existing workflow.

Rapid Pilot, Full-Scale Rollout. Immediate Impact.



Deployed in weeks using a pilot campaign directly with the lender's team



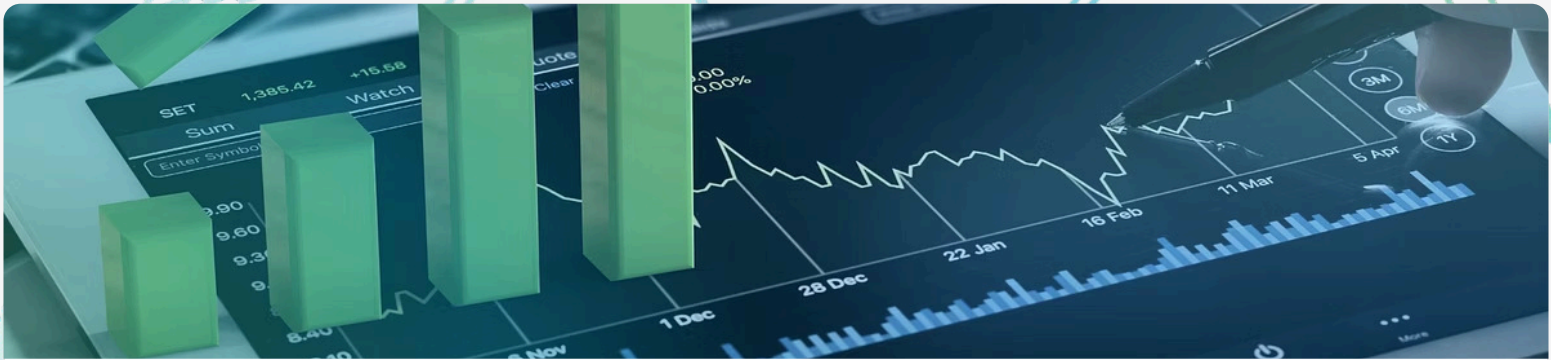
Model outputs integrated seamlessly into campaign workflows



Zero change was needed to campaign timing or assets—only targeting improved



Full transparency into model logic and feature importance enabled trust and rapid adoption.



THE RESULTS

Within just a few weeks of launch, the model delivered transformational results.

100%

Increase in Response

More than doubled from baseline

38%

Conversion Increase

Higher rate of funded closed loans

25%

Cost Per Acquisition Improvement

Without altering creative or timing

The model's precision targeting enabled the marketing team to maintain acquisition volume while significantly improving efficiency. With better targeting came lower waste, reduced acquisition costs, and more relevant outreach. Most importantly, the conversion rate from application to funding rose by 38%—demonstrating the model's ability to surface high-intent, creditworthy borrowers, not just responders.

WHY DATAVUE OUTPERFORMED THE INCUMBENT

Legacy Model	DataVue Custom Model
Static assumptions, limited updates	Dynamic learning from real campaign data
Black-box methodology	Transparent, interpretable scoring
Delayed optimization cycles	Continuous retraining + refinement
Generic feature sets	Feature-rich, lender-specific insights



WHAT MAKES DATAVUE DIFFERENT

Built for Lending Growth

Our roots are in lending, growth marketing, and data strategy. We understand the entire acquisition funnel—from credit modeling to funded loans—and design solutions that move the metrics that matter.

Purpose-Built Intelligence

Our proprietary models go far beyond generic credit scores. We engineer predictive algorithms that analyze trended behavior, engagement signals, and real-world campaign outcomes—enabling lenders to target not just eligible borrowers, but the ones most likely to convert.

Execution-Oriented Approach

DataVue bridges the gap between advanced analytics and real-world marketing execution, empowering your teams to act on insights, not just admire them.

Speed, Agility, and Partnership

We move fast, test rigorously, and collaborate closely—so you can see results in weeks, not quarters.

“When we partnered with our client, I was confident our modeling capabilities could solve the challenges they faced. By analyzing historical data, we pinpointed improvements immediately, and seeing the results reinforced our belief in what we bring to the table. What drives us at DataVue is delivering solutions that not only meet but exceed expectations, with models that get even smarter over time.”

- Scott Kaye, CRO, DataVue

KEY TAKEAWAYS FOR LENDERS

Predictive targeting—when done right—can dramatically reduce acquisition costs, increase conversions, and unlock long-term growth. In a market where precision matters more than ever, DataVue gives lenders the competitive edge they need.

1

Custom Modeling

Tailored to your real campaign and performance data

2

Transparent & Interpretable

Full visibility into what drives model decisions

3

Rapid Deployment

Delivered measurable results within weeks, not months

4

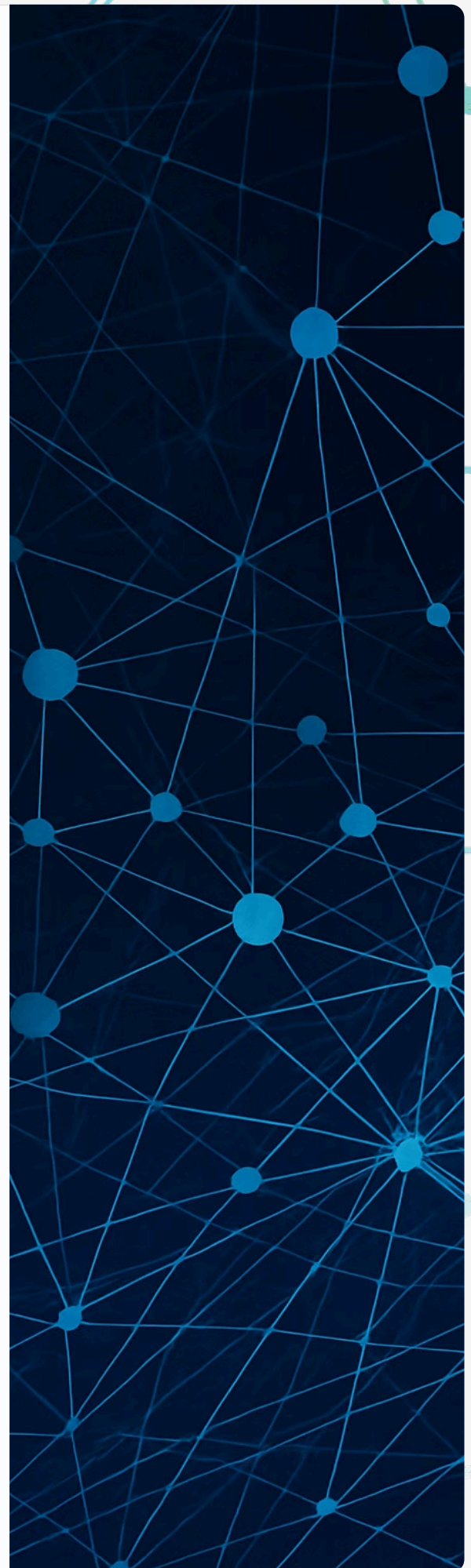
Built for Real-World Use

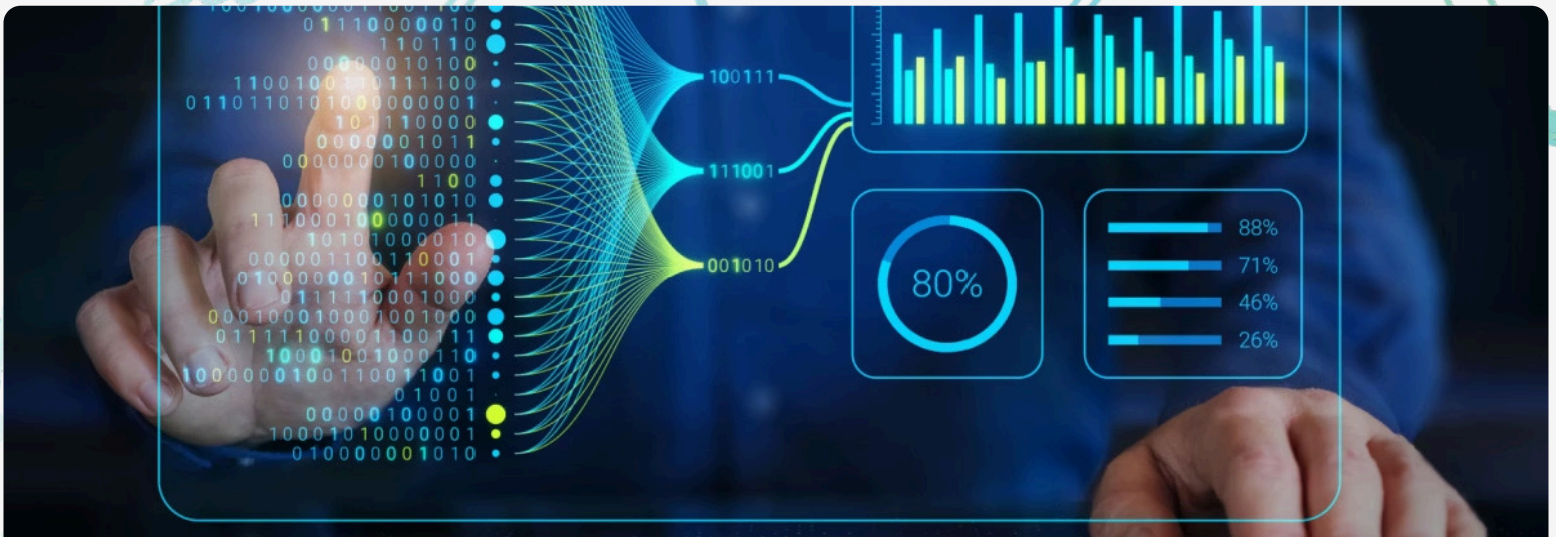
No change in offer, creative, or cadence required

5

Scalable & Sustainable

Continuously learns and improves with each campaign





READY TO SEE WHAT A SMARTER MODEL CAN DO?

Let's talk. Contact us for a free consultation or performance audit to see what's possible.



Email

sales@datavue.io



Website

www.datavue.io



Call

(661) 477-9628



Schedule

[Intro Call with DataVue](#)