



2025 Financial Sector Consumer Market Report

The Rapidly Shifting Financial Services & Institutions Consumer Market

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Executive Summary

In a rapidly shifting financial landscape, where **74% of consumers expect personalized, consistent experiences across all platforms** (Salesforce, 2024), financial institutions must adopt innovative marketing strategies to stand out. From fintech to real estate lenders, this report delves into industry-specific trends and illustrates how omni-channel marketing solutions can help institutions not only navigate but thrive in this evolving environment.

*With access to 85 markets 185 stations, over 43M household coverage, national TV broadcast platforms, Connected TV (CTV), digital advertising, and advanced data analytics, SINCLAIR Finance powered by AMP is uniquely positioned to help financial services providers engage their target audiences with **precision, trust, and consistency**.*

1. National & Regional Banks: Redefining Customer Relationships

Key Insights:

- **Digital Banking Dominance:** Over **65% of all banking transactions** in 2024 were completed via mobile or online platforms (Statista, 2024), pushing banks to prioritize digital-first solutions without abandoning human touchpoints.
- **Branch Evolution:** While physical branch numbers have declined by **9% over the past five years** (FDIC, 2024), branches are transforming into advisory hubs focusing on wealth management and complex financial products.
- **Trust & Compliance:** Regulatory oversight remains a key concern, with **89% of banking executives** identifying compliance as a top challenge in their marketing efforts (ABA, 2024).

Through omni-channel marketing that integrates CTV, digital ads, and localized TV spots, we help banks balance their digital growth with community trust-building, ensuring compliance and consistent messaging across platforms.

2. Insurance Industry: The Shift to Digital & Embedded Coverage

Key Insights:

- **Direct-to-Consumer (DTC) Surge:** The U.S. direct insurance market grew by **12% in 2024**, fueled by digital-first customer acquisition models (IBISWorld, 2024).
- **Embedded Insurance Boom:** By **2026**, embedded insurance—policies integrated into other products or services—is expected to reach a market size of **\$722 billion globally** (InsurTech Insights, 2024).
- **AI & Risk Assessment:** **58% of insurers** are investing heavily in AI to automate claims processing and improve risk profiling (McKinsey, 2024).

Our data-driven, behavior-based targeting ensures your insurance products reach the right consumers when they are most likely to purchase—whether through connected TV ads, social media retargeting, or localized content on trusted news platforms.

3. Fintech & Payment Solutions: From Disruption to Mainstream

Key Insights:

- **Fintech Growth:** Global fintech revenues are projected to reach **\$500 billion by 2030**, growing at a **12% CAGR** (Boston Consulting Group, 2024).
- **BNPL Under Scrutiny:** While **Buy Now, Pay Later (BNPL)** services saw **30% YoY growth**, new regulations are reshaping consumer trust and marketing strategies.
- **Instant Payments:** Real-time payments surged by **45% in 2024**, with mobile wallets like Apple Pay and Google Pay leading the charge (Statista, 2024).

*Fintechs can leverage **Sinclair's national broadcast reach** and **targeted CTV capabilities** to establish trust with traditional audiences while capturing digital-native consumers through **hyper-personalized campaigns**.*

4. Tax Preparation & Advisory Services: Simplification in the Digital Age

Key Insights:

- **AI in Tax Filing:** The use of AI in tax platforms like TurboTax and H&R Block has resulted in **20% faster processing times** and **15% fewer errors** (Forbes, 2024).
- **Crypto Taxation Focus:** As **crypto ownership grows to 24%** of U.S. adults, tax services are evolving to handle complex digital asset reporting (Pew Research, 2024).
- **Small Business Boom:** The surge in freelancing and gig economy roles has increased demand for small business tax solutions by **18%** in the last year (IRS, 2024).

Through geofencing and behavioral targeting, we connect tax services with small business owners and freelancers when they're most in need of support, utilizing hyper-local TV spots and customized digital campaigns.

5. Investment Products & Wealth Management: Personalized Financial Growth

Key Insights:

- **Robo-Advisors:** Digital advisory platforms now manage over **\$2 trillion in assets globally** (Statista, 2024), but **65% of investors** still value human interaction in their investment decisions.
- **ESG Investing:** **70% of millennials** are more likely to invest in companies committed to sustainable practices (Morningstar, 2024).
- **Alternative Assets:** Interest in crypto, real estate, and private equity investments has grown by **35% among Gen Z and millennials** (CNBC, 2024).

By leveraging CTV ads and digital storytelling, we help investment firms build trust while highlighting their unique value propositions to both tech-savvy and traditional investors.

6. Real Estate & Mortgage Lenders: Navigating Market Volatility

Key Insights:

- **High-Interest Rate Environment:** Mortgage applications dropped by **12%** in 2024 but refinancing and home equity lines of credit (HELOCs) rose by **15%** (MBA, 2024).
- **PropTech Adoption:** **68% of homebuyers** used online mortgage tools in 2024, signaling the demand for streamlined digital services (National Association of Realtors, 2024).
- **First-Time Buyers:** Despite affordability challenges, **35% of homebuyers** in 2024 were first timers, seeking education and accessible financing options (Zillow, 2024).

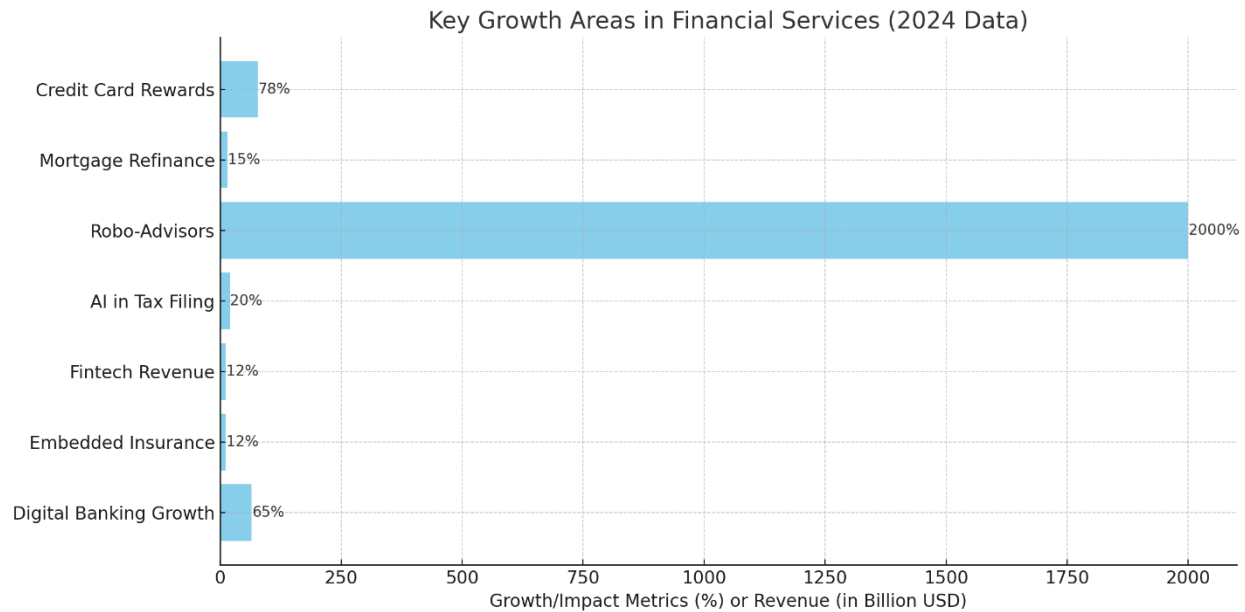
Through geofencing, CTV, and targeted local TV advertising, we ensure real estate lenders reach potential buyers at the right time, in the right place—whether they're exploring refinance options or first-time purchases.

7. Credit Card Marketing: The Personalization Revolution

Key Insights:

- **Rewards Programs Evolution:** **78% of consumers** say personalized rewards influence their credit card choices (NerdWallet, 2024).
- **Subscription-Based Models:** Cards with bundled perks (e.g., streaming services, travel benefits) have grown by **25%** in popularity (Experian, 2024).
- **Competing with BNPL:** Credit card issuers are adapting flexible repayment structures to compete with BNPL, offering **0% APR promotions** and **customized payback plans**.

Our data-driven campaigns help credit card issuers tailor offers to specific demographics, ensuring maximum engagement and conversion through CTV, digital ads, and regional broadcast integration.



Conclusion & Key Takeaways:

1. **Omni-channel marketing** boosts brand trust, precision, and consistency across platforms.
2. **AI-driven analytics** enhances campaign targeting, leading to higher ROI.
3. **Regulatory compliance** must be built into every campaign, reducing risk while maximizing exposure.
4. **Hyper-personalization** through data insights and behavior intent targeting will drive customer acquisition and retention.

In an industry where trust, consistency, and compliance are critical, SINCLAIR Finance powered by AMP offers unparalleled omni-channel marketing solutions tailored to the unique challenges of financial services. Our expertise spans local broadcast, Connected TV, and digital platforms, ensuring your institution's message reaches the right audience with precision. Let Sinclair Finance be your partner in navigating the complexities of financial marketing while delivering measurable growth and engagement.