CFO's Guide to Intent Economics

Transforming Marketing Spend into Strategic Capital Allocation.

The Structural Failure of "Average CAC"

Traditional bank marketing calculates CAC as a blended average (Total Spend ÷ Total New Accounts). This obscures the systemic waste of deploying capital against 100% of a segment when only 5% is actively in-market.

THE HIDDEN ICEBERG OF CUSTOMER ACQUISITION COSTS (CAC)

Visible Costs (20%)

- Digital Ad Spend
- Direct Mail Postage
- Creative Agency Fees

Invisible Costs (80%)

Branch Labor Waste: Staff prospecting low-intent leads.

Opportunity Cost: RMs following up on "accidental" inquiries.

Onboarding Friction: High drop-off from non-serious researchers.

Early Churn: Cost to acquire customers who leave within 12 months.

INTENT-DRIVEN OPTIMIZATION

90% Targeting Efficiency
Reduction in impressions served to non-demand audiences.

30% Sales Cycle Speed
Faster time-to-funded-account by engaging at research start.

+2.4x Marginal ROI
Increased return on every dollar of discretionary spend.

ECONOMIC DRIVER	TRADITIONAL MODEL	INTENT-DRIVEN MODEL
Audience Basis	Static Segments	**Verified Intent Signals**
Capital Deployment	Probabilistic (Guessing)	**Deterministic (Sensing)**
Staff Utilization	Reactive Follow-up	**Context-Aware Outreach**
CAC Trend	Rising / Unpredictable	**Optimized / Defensible**

Tactical Opportunity:

The Strategic Bottom Line

Intent-driven growth allows the bank to stop paying to find demand and start paying to detect it. This shifts marketing from a cost center to a high-yield investment portfolio with measurable unit economics.

TARGET CAC REDUCTION

22.4%

projected over 24 months

SCAN

to begin with the

Growth Strategy Self-Assessment

Or call **800.660.0108**

goNextPage.com/BT-Growth