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PRIMACY. PROFITABILITY. GROWTH.

The Acquisition Trap: Why digital growth without primacy is costing you more than you think

FIs growing loan books 10%+ annually face an acquisition trap. They're opening accounts faster than they can tell which ones will stick and which ones are just chasing your rate. Traditional engagement scores don't predict primacy, they predict activity.

This tension shows up differently across retail, SMB, finance, and digital teams—but it ultimately compounds in one place: checking.

THE CHALLENGE

Digitally growing FIs are sitting at a crossroads that touches every growth and profitability decision:

They're acquiring at scale, but primacy isn't keeping pace. The result: a growing portfolio of accounts that never mature into full relationships or generate sustainable revenue.

Competitve advantage is narrowing as rate competition compresses margins. Without something beyond yield and digital convenience, checking becomes undifferentiated.

Growth models don't rely on branches, and rate wars are compressing margins. That leaves one path to sustainable expansion: growing revenue per relationship.

THE OPPORTUNITY

The institutions solving this aren't adding more acquisition channels. They're rethinking what happens after the account opens.

They're using deposit-level intelligence to identify which accounts show primary banking behaviors, then building the checking experience around value that keeps those customers/members engaged without relying on rate. The result: primacy rates that climb from single digits to 40%+, engagement that increases 4x, and retention north of 85%.

For digital-first institutions, this means turning their acquisition engine into a relationship engine. Not by changing their platform, but by layering in the data and design that converts account openers into primary banking customers/members.

Why This Matters Now

Rate-driven differentiation has a ceiling, and many FIs are approaching it. When acquisition costs stay high but the accounts you're opening don't deepen into primary relationships, the math stops working.

Cornerstone Advisors research shows two-thirds of banking customers are actively open to new relationships in the next 12 months. The question isn't whether you can acquire them. It's whether the checking experience converts them into primary customers/member before a competitor does. Miss that window, and you're funding someone else's deposit growth.

Here's a concrete next step.

We can run a 20-minute Primacy Gap Diagnostic on your checking portfolio using anonymized peer benchmarks. It would show you exactly where primacy and profitability are diverging, which account segments have the highest conversion potential, and what low-lift adjustments would move the needle without changing your core platform.

No commitment beyond the conversation. If the data is useful, we'll talk about what comes next. If not, you'll still walk away with a sharper view of your checking portfolio than most FIs have.

Among non-primary checking relationships, trusted clients have achieved:

+60%
Checking balance growth

14x
Service fee revenue growth

400%
Loan balance growth

For customers/members who engaged with BaZing flat fee product

StrategyCorps is a checking relationship intelligence company for community and digital-first banks. Unlike point analytics tools or enterprise pricing platforms, we combine deposit-level data with value-added product design, so institutions convert more accounts to primary relationships within the first year.

Powering primacy, profitability, and growth through data and design.

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