Driving Transformational Growth

How Marketing Becomes the Competitive Advantage in Financial Services

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The Industry Is Entering a Growth Reset

Banking growth dynamics are shifting across the industry.

- **Banks:** Large banks continue gaining share of new accounts and younger customer
- **Credit Unions:** Delivering strong member satisfaction, trust, and community impact
- **Fintechs**: Digital-first challengers continuing growth through speed, innovation, and digital acquisition models

Growth will increasingly depend on customer and member lifetime value, not balance-sheet expansion alone.

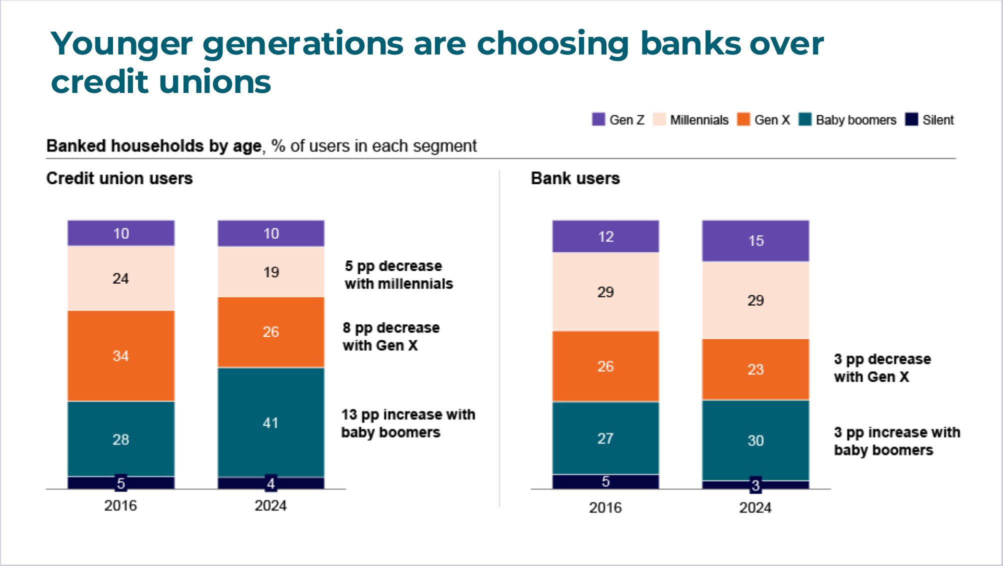
The Demographic & Relationship Shift

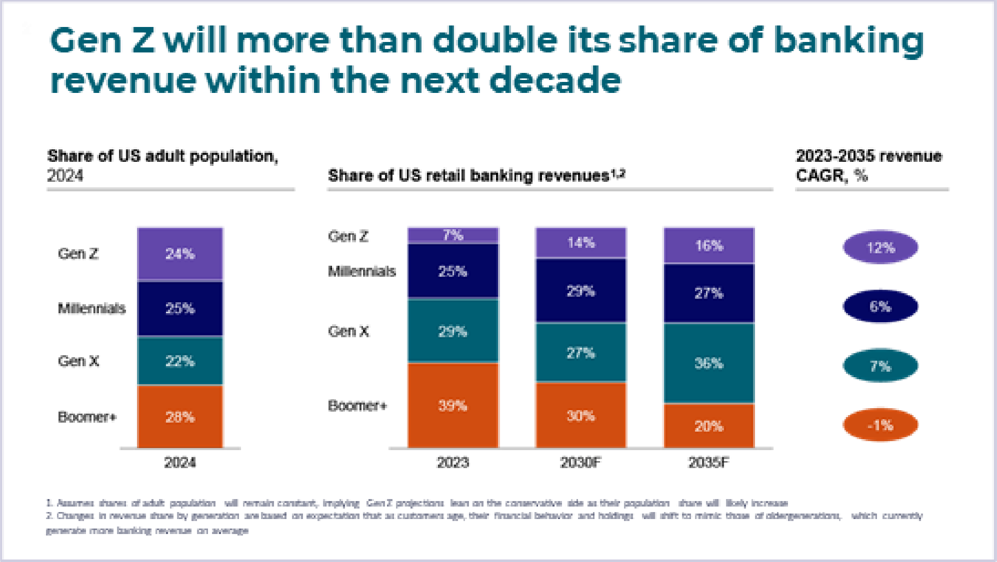
The next decade of banking growth will be driven by younger and digitally engaged consumers.

- Banks capture ~95% of new Gen Z and Millennial primary relationships.
- Gen Z will more than double its share of banking revenues by 2035.

Credit Unions maintain a key structural advantage:

- Trust and satisfaction among credit union members consistently outperform banks, reflected in strong Net Promoter Scores across the industry.





Digital Experience Now Drives Loyalty and Growth

Customer and member expectations have fundamentally shifted:

- Customers or members dissatisfied with digital banking are 2× more likely to switch institutions (25% vs 11%).
- Digital channels are rapidly becoming the primary channel for product discovery and applications.
- Digital-first institutions grow core product sales ~19% annually vs ~11% for traditional channels.
- Mobile and online engagement continue to reach record levels in U.S. banking.

Branches remain essential for advice and trust, but digital experiences increasingly shape everyday engagement and loyalty.

The branch builds relationships
The digital experience sustains them

The Strategic Mistake

Despite massive change in consumer behavior, many financial institutions still operate marketing using legacy models.

Marketing is often treated as:

- Campaign execution
- Lead generation
- Brand awareness
- Channel management

But **legacy marketing models** suffer from structural problems:

- Siloed data and channels prevent a unified customer view
- Marketing measured by activity metrics rather than revenue outcomes
- Rigid planning cycles limit agility and experimentation
- Digital channels treated as cost reduction tools rather than growth engines

The future of marketing is not campaigns, it is capabilities.

Models of Competition in Financial Services

Banks:
- Scale
- Efficiency
- Distribution power

Fintechs:
- Speed
- Product Innovation
- Digital-first experiences

Credit Unions:
- Trust
- Purpose
- Community relationships

Each model has advantages.
No single model will alone define the future of banking.

Marketing as Enterprise Architecture

Marketing is evolving from a communications function into a growth orchestration layer.

It connects:

- Brand strategy
- Product innovation
- Data & analytics
- Digital engagement
- AI-driven personalization

All aligned to revenue, retention, and lifetime value.

Marketing is no longer just the voice of the brand; it is the operating system for growth.

The Modern Banking Growth Engine

Winning institutions build five core capabilities:

1. **Unified customer data foundation**
2. **Digital sales excellence**
3. **Lifecycle engagement orchestration**
4. **AI-driven personalization**
5. **Continuous experimentation**

Together these transform marketing from campaign execution to growth infrastructure.

Lifecycle Engagement Replaces Campaigns

Legacy marketing:

Campaign → Response → Refine

Modern growth systems:

Acquire → Onboard → Engage → Personalize → Cross-sell → Retain

Marketing becomes a continuous lifecycle engagement system.

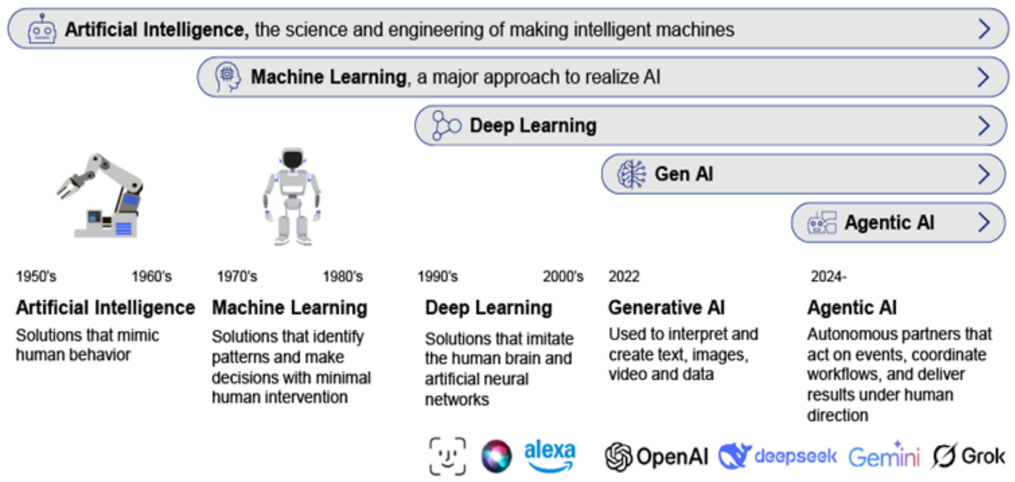
AI Personalization

AI enables:

- hundreds of simultaneous personalized journeys
- next-best-action recommendations
- contextual engagement across channels
- real-time offer optimization

Leading institutions implement:

- AI governance and model transparency
- cross-functional oversight across marketing, IT, risk and compliance
- clear measurement tying AI outputs to revenue and customer lifetime value



AI turns data into personalized experiences,

and personalized experiences into growth.

Continuous Experimentation Drives Growth

Leading financial institutions operate always-on experimentation engines.

- Run continuous experimentation across digital journeys
- Combine A/B testing, multivariate testing, and AI-driven optimization
- Measure results through incremental revenue and lifetime value impact
- Apply insights across acquisition, onboarding, cross-sell and retention

Growth today isn't one big breakthrough; it's thousands of small optimizations.

Designing the Experience Engine

Winning institutions design growth around end-to-end customer and member journeys.

They organize around capabilities rather than tools, aligning:

- Brand strategy
- Product innovation
- Data and analytics
- Digital platforms
- Marketing orchestration

This creates a seamless lifecycle experience across every touchpoint.

The institutions that win the next decade won't run better campaigns; they'll design better journeys.

The Future of Banking Growth

Banks win on ***efficiency***.

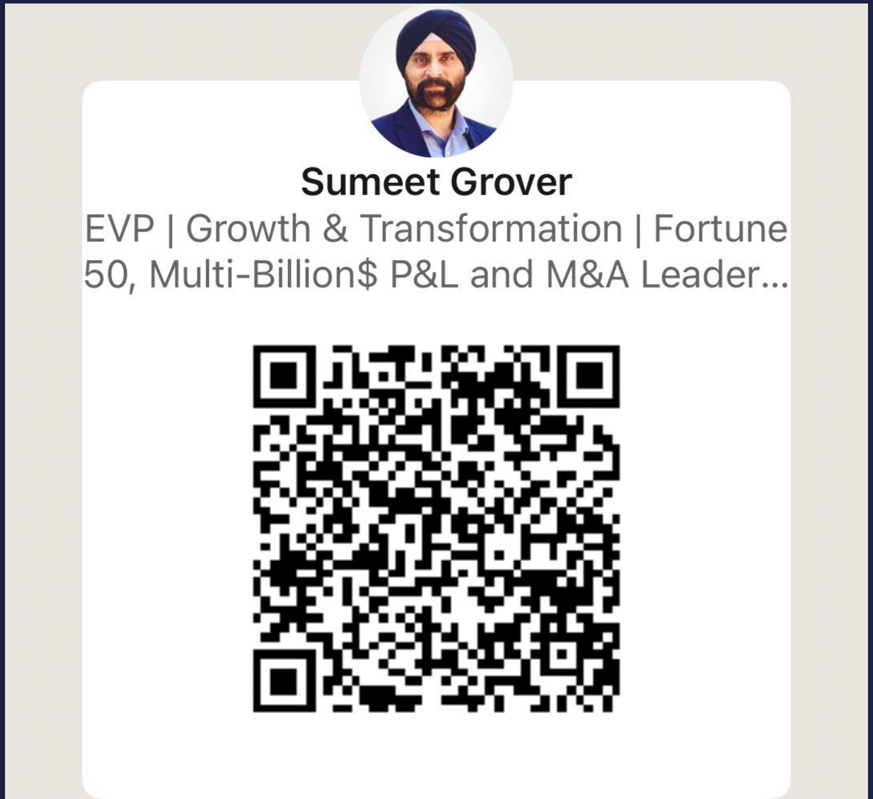
Fintechs win on ***speed***.

Credit unions win on ***trust***.

The institutions that dominate the next decade will integrate all three.

Marketing is no longer a support function.
It is the architect of the customer and member relationship.

Q & A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