43.0908°N · 70.7058°W

VOLUME 03 · INDUSTRY SERIES

◆ INDUSTRY FIELD GUIDE · NO. 03 · MODERN BANKING

Marketing Playbook for *Modern Banking.*

A STRATEGIC MODEL FOR GROWTH AND DIGITAL MATURITY

A strategic model for growth and digital maturity — the operating system, reporting layer, and 180-day roadmap behind Seapoint Digital's banking practice.

PUBLISHED	VOLUME	ANCHORED	CLASS.
2026 Edition · Expanded	03 of 04	Kittery, Maine	Industry · Banking

A LETTER FROM THE HELM

The old banking playbook is being dismantled in real time.

Built on branch proximity, walk-in traffic, and rate-card advertising, the model that powered community and regional banking for three decades is now actively losing primary-account share to competitors most customers have never met in person.

The banks that recognize this – and rebuild around digital trust, data, and lifecycle marketing – are widening their lead every quarter. The ones still optimizing for foot traffic are quietly forfeiting the relationship before they've had a chance to prove their value.

This playbook is the operating model we use to assess where a bank or credit union actually sits on that curve, and the specific work that moves it to the next stage. Five maturity stages. One reporting layer. A 180-day roadmap. A trust equation that doesn't lie.

Your competitive set is no longer the bank across the street. It is a 12-person fintech with a $40M ad budget, a Conversion-API pipeline, and a 4.5% APY savings rate. This is how a modern bank responds.

— The team at Seapoint Digital

CONTENTS

Inside this volume.

01 The Landscape Shift — p. 04
Mobile-first banking, branch contraction, digital ad spend, and the trust rebuild

02 The 5 Stages of Digital Maturity — p. 05
The operating model – Awareness, Learning, Developing, Mature, Leading

03 The Reporting Layer — p. 07
Closed-loop attribution, decision intelligence, full-funnel visibility

04 The 6-Month Roadmap — p. 08
Foundation, Activation, Optimization – from baseline to full intelligence

05 The Trust Equation — p. 09
(Experience + Expertise) × Authority ÷ Friction

06 What This Looks Like in Practice — p. 10
Acquisition economics, activation rates, primary-relationship share

07 Sources & References — p. 11
ABA, J.D. Power, Edelman, McKinsey, Cornerstone, BauerFinancial, FDIC

08 Ready to Lead? — p. 12
Your 180-day roadmap begins with a Digital Maturity Audit

CHAPTER 01

The Landscape Shift

The old playbook is being dismantled in real time. The banks rebuilding around digital trust, data, and lifecycle marketing are widening their lead every quarter. The ones still optimizing for foot traffic are losing primary-account share to competitors their customers have never met in person. The numbers tell the story plainly.

54%

Mobile is now the primary banking relationship

In the 2025 ABA / Morning Consult survey, 54% of U.S. consumers said mobile apps are the top way they manage their bank account – online banking second at 22%, branch visits a distant third at 9%. For the first time, even Baby Boomers said mobile apps were their most-used channel (38%).

SRC · ABA / MORNING CONSULT 2025

−900

The branch network is contracting

The U.S. lost more than 900 net bank branches during calendar 2024, with sixteen of the largest banks accounting for roughly 800 of those closures themselves. Largest declines: California (−161) and New York (−89). The pace slowed in 2025 but did not reverse.

SRC · BAUERFINANCIAL / FDIC

$16.6B

Banking digital ad spend nearly doubled in three years

ABA-cited industry data shows banking digital ad spending grew from $8.6 billion in 2021 to $16.6 billion in 2024. Banks are not under-spending on digital – many are spending more than ever, but without the measurement infrastructure to know what's working.

SRC · ABA BANKING JOURNAL · 2025 MARKETING BUDGET

8M

Fintechs are taking the relationship

Chime passed 8 million active members in early 2025, with revenue up 31% YoY to $1.67B. The U.S. digital-only bank account holder base is forecast to reach 53.7M in 2025. Among Gen Z, 61% have adopted a neobank, and digital-only banks saw 37% YoY Gen Z user growth.

SRC · SACRA · COINLAW

62%

Trust is finally rebuilding — and it's the lever

The 2025 Edelman Trust Barometer recorded U.S. financial services trust at 62% – the first time the sector has been in the "trusted" category in the U.S. since 2017. J.D. Power's 2025 Retail Banking Satisfaction Study ranks trust as the #1 driver of overall satisfaction, ahead of people, products, accessibility, and digital channels.

SRC · EDELMAN 2025 · J.D. POWER 2025

12 ppl

The new competitive set

Your competitive set is no longer the bank across the street. It's a 12-person fintech with a $40M ad budget, a Conversion-API pipeline, and a 4.5% APY savings rate. This playbook is how a modern bank or credit union responds.

SRC · THE IMPLICATION

CHAPTER 02

The 5 Stages of Digital Maturity

Most banks and credit unions sit somewhere between Stage 2 and Stage 3. The leaders are at Stage 4. The fintechs were born at Stage 4 and are reaching for Stage 5. Maturity is not a function of how much technology you've bought — it's a function of how integrated your marketing, data, and core systems actually are, and how disciplined your operating cadence is.

STAGE 01 01

Awareness

Building Trust · Customer Reach

With financial services trust in the U.S. at only 62% in 2025 (Edelman), an institution that doesn't show up credibly online is invisible at exactly the moment a prospect is forming their first impression. Trust is the #1 driver of banking satisfaction per J.D. Power; reach is how you earn the chance to compete for it.

KEY ACTIVITIES

01 Educational content hub — topical guides built around life events: first home, small-business formation, retirement transition, college funding.

02 Foundational social presence — credibility-building, not vanity-engagement. Executive bylines, community presence, customer stories.

03 Digital presence audit, benchmarked against direct local competitors and the digital-only banks taking your Gen Z and Millennial share.

Your website is essentially a brochure. You can't tell which content drives applications. Your social channels are run by whoever has time.

STAGE 02 02

Learning

Experimentation · Find what works

Cornerstone Advisors' 2025 research found that more than half of institutions set marketing budgets simply by adjusting last year's, and nearly 6 in 10 say their core or CRM system limits their ability to measure marketing ROI. Until you have real conversion data, every budget conversation is opinion.

KEY ACTIVITIES

01 Pilot campaigns — tightly scoped Google Search and Meta against priority products (checking acquisition, HELOC, small-business deposits).

02 Conversion tracking foundation — server-side tagging, GA4, ad-platform Conversion API integration. Without this, every dollar is flying blind.

03 Engagement analysis — which content themes, audiences, and offers actually drive funded accounts, not impressions.

Paid search gets the largest share of bank marketing budget, but email is most often cited as delivering the strongest ROI (Cornerstone). The Learning stage is where you discover that gap in your own institution.

STAGE 03 03

Developing

Structured Strategy · Repeatable engine

Acquiring a new checking customer in banking now costs $500–$600+ per account at retail banks (commercial CAC: $760; investment bank: $882). And 34% of newly opened checking accounts go inactive within the first year — meaning a meaningful share of acquisition spend is being burned.

KEY ACTIVITIES

01 Scaling success — doubling down on the specific campaigns and channels that demonstrably drive funded accounts. Cutting what doesn't.

02 Alignment design — marketing planning sits inside commercial and lending planning, not adjacent to it. Goals stated in deposits, applications, and approved volume.

03 Annual roadmap — a full-year, multi-channel calendar mapped to product seasonality, rate-cycle events, life-event triggers, and competitive moves.

You've reached Stage 3 when marketing can defend its budget in deposits-and-applications language at the ALCO meeting.

CHAPTER 02 · CONT.

The advanced stages: where the leaders operate.

STAGE 04

Mature

04

Integrated Strategy · Segment of One

The digital-only banks were born here. SoFi, Ally, and Marcus have captured deposit share with rates above 4.5% APY paired with seamless onboarding. The average online savings rate surpassed 4.5% in early 2025 vs. the national brick-and-mortar average of 0.47%. You will not out-rate them. You can out-relationship them – but only if your systems are integrated enough to know your customer in real time.

KEY ACTIVITIES

01 Hyper-personalization – one-to-one messaging powered by CRM data, segmented by predicted next-best-action: a maturing CD, a checking account showing payroll volatility, a small-business account near a credit line decision.

02 Predictive modeling – life-event trigger detection using real account behavior signals. McKinsey research shows GenAI-assisted fraud alert triage alone is cutting analyst review time by 40–60%.

03 GenAI integration – scaling content production and personalized outreach with compliance-reviewed AI workflows. Per McKinsey 2025: 52% of banking institutions have made GenAI a priority, but only 12% in North America have deployed any use case at all. The leaders are the ones closing that gap.

STAGE 05

Leading

05

Innovation Hub · Set the standard

The competitive ceiling in banking is being raised every quarter by institutions willing to invest in financial wellness as a brand position, not a product. The institutions winning the Gen Z relationship – where only 14% of Gen Z trust traditional banks "a lot" versus 29% of Millennials, and 61% of Gen Z have switched banks in the past two years – are doing it through positioning, not promotions.

KEY ACTIVITIES

01 Financial wellness advocacy – positioning bankers as wellness experts via content, partnerships, and community programming. The long game: generational primary-relationship loyalty.

02 Thought leadership – industry-defining white papers, executive bylines, and research that other institutions cite. (Yes – like this playbook.)

03 Tech innovation – early adoption of agentic AI, open banking integrations, and real-time payment rails. McKinsey notes agentic AI in retail banking is poised to reshape customer relationships in ways still being mapped.

THE HONEST ASSESSMENT

Most banks and credit unions sit between Stage 2 and Stage 3. The fintechs were born at Stage 4 and are reaching for Stage 5. The work is moving from where you are, one stage at a time, with discipline.

CHAPTER 03

Navigating With Precision: The Reporting Layer

If there is a single finding from Cornerstone Advisors' 2025 research that should change how every bank operates, it is this: nearly 6 in 10 banks and credit unions say their core or CRM system limits their ability to measure marketing ROI. That isn't a marketing problem. It's an infrastructure problem – and it's the single biggest reason marketing budgets in banking get cut in tough quarters. Not because they don't work, but because nobody can prove they do.

> *Data is our sextant. Robust reporting isn't retrospective — it's the intelligence layer that lets us move through maturity stages with confidence rather than guesswork.*

01

Closed-loop attribution

Tracking every prospect from first click through to funded account, with the core banking system feeding outcomes back into the marketing platform. HubSpot's native integrations with Fiserv, FIS, and Jack Henry have become non-negotiable. The most impactful financial-services HubSpot implementations pull behavioral signals from core – account openings, balance changes, CD maturities, loan payoffs – and use them to trigger precisely timed marketing automation.

02

Decision intelligence

Knowing exactly when to scale a winning campaign and when to pull spend from one that's quietly underperforming on funded-account economics rather than top-of-funnel vanity metrics.

03

Full-funnel visibility

Real-time dashboards for executive stakeholders, with the marketing line of sight extending from impression through CAC, activation, and 12-month customer profitability. Banks spending 0.05–0.07% of assets on marketing typically allocate 2.35–2.5% of their noninterest expense budgets to it (ABA Banking Journal). Whether that spend is an investment or an expense depends entirely on whether you can measure it.

> "
> *What is measured is managed. Our reports ensure your marketing budget is an investment, not an expense.*

CHAPTER 04

The 6-Month Roadmap

Establishing a high-performance growth engine requires disciplined execution. Our 180-day plan moves an institution from foundation to full intelligence, with measurable milestones at each phase.

MONTHS 1 — 2 MONTHS 3 — 4 MONTHS 5 — 6

MONTHS 1 — 2

01

Foundation

Laying the groundwork

PHASE 1 · DISCOVERY & AUDIT

Comprehensive SEO and brand audit. Compliance health check across all existing digital assets, rate disclosures, and ad creative. UDAAP, Reg E, Reg DD, and TCPA review of the existing digital footprint – because the cost of a compliance miss in financial services is far higher than the cost of a quarter of slower velocity.

PHASE 2 · TECHNICAL BRIDGE

HubSpot CRM implementation with bidirectional sync to your core (Jack Henry, FIS, or Fiserv). This is the step most institutions defer and then regret – without it, every downstream campaign is operating on partial data.

MONTHS 3 — 4

02

Activation

High-intent traffic, defended brand

PHASE 3 · CONTENT AUTHORITY

Launch of educational content clusters mapped to high-intent life-event search demand. Executive thought-leadership infrastructure on LinkedIn and bylined publications – the channels that build trust ahead of the rate conversation.

PHASE 4 · FULL-FUNNEL PAID

Activation of Google Search, Performance Max, and Meta Advantage+ campaigns. Multi-channel retargeting orchestrated through HubSpot lifecycle stages, with audiences segmented by predicted next-best-product, not just demographic look-alikes.

MONTHS 5 — 6

03

Optimization

Industry-leading efficiency

PHASE 5 · INTELLIGENCE LAYER

Compliance-reviewed GenAI content workflows live. Tuning predictive churn models and life-event trigger automation against actual Q1 conversion data. McKinsey's framework for scaling GenAI in banking becomes operational rather than theoretical.

PHASE 6 · SCALED INNOVATION

Full performance audit. Quarterly strategic review and roadmap planning. By this point the institution has credible benchmarks for cost per funded account, 12-month activation rate (vs. the 34% inactivity industry average), and contribution margin per acquired customer.

CHAPTER 05

The Trust Equation

In banking, the math of growth is different than in any other category. You're not selling a product – you're asking a customer to entrust you with their financial life. The equation that governs that decision is straightforward.

THE EQUATION

Trust = (Experience + Expertise) × Authority ÷ Friction

Defending Trust

In banking, trust is structurally high but increasingly fragile. The 2025 Edelman Trust Barometer marked the first time U.S. financial services returned to the "trusted" category (62%) since 2017. That recovery is real – and it can be wiped out by a single high-profile data breach, a poorly worded fee disclosure, or a 30-day delay in resolving a customer dispute.

Compounding Experience

Trust is defended through demonstrated expertise – J.D. Power's #1 satisfaction driver – and earned authority. Authority compounds through citations, partnerships, and consistent community presence over years. It cannot be bought in a single quarter.

Reducing Friction

Friction is the silent killer of every marketing dollar. A redundant form field, a slow page load, a confusing rate disclosure, an account-opening flow that requires a branch visit – each divides whatever trust your brand has built. The neobanks have understood this from day one. Their conversion advantage isn't a better APY; it's an account-opening experience that completes in under 5 minutes.

> *The institutions that win the next decade will be the ones that compound trust on the numerator and ruthlessly eliminate friction in the denominator.*

CHAPTER 06

What this looks like in practice.

A community or regional bank that follows this playbook over 12–18 months should see specific, measurable shifts in three areas.

01
Acquisition economics improve

INDUSTRY BASELINE

Industry CAC: $500–$600+ per checking account (First Page Sage).

A disciplined HubSpot-and-core integrated program, paired with content authority and tighter audience targeting, routinely brings that down 25–40% within the first two quarters — because spend stops being wasted on look-alikes that don't fund and don't activate.

−25–40%

Cost per funded checking

02
Activation rates climb

INDUSTRY BASELINE

Industry baseline: 34% of new checking accounts go inactive within year one (Swaystack).

A structured 90-day onboarding sequence — direct deposit nudges, debit card activation triggers, second-product cross-sell timed to balance milestones — typically reduces inactivity meaningfully within the first cohort it touches.

↓ Inactivity

Within first onboarded cohort

03
Primary-relationship share grows

INDUSTRY BASELINE

Among Gen Z, 79% still consider a large bank their primary (CoinLaw) — but only because they haven't been given a reason to switch yet.

A modern marketing engine focused on financial wellness, life-event relevance, and frictionless digital experience is how an institution becomes the relationship they don't want to leave.

Primary

The metric digital-only banks are quietly winning

APPENDIX

Sources & References

Every numbered claim in this playbook is grounded in primary industry research from the institutions actually measuring this market — ABA, J.D. Power, Edelman, McKinsey, Cornerstone Advisors, BauerFinancial / FDIC, First Page Sage, Swaystack, Sacra, CoinLaw, and International Banker.

1 **ABA / Morning Consult 2025 Preferred Banking Methods Survey**
Mobile-first adoption: 54% primary channel; 38% Boomer adoption; 26% baseline from 2017.

2 **J.D. Power 2025 U.S. Retail Banking Satisfaction Study**
Trust as #1 driver of satisfaction; digital channel plateau finding.

3 **J.D. Power 2025 Banking & Credit Card Mobile App Studies**
Mobile-app satisfaction benchmarks across U.S. retail banking.

4 **Edelman 2025 Trust Barometer · Financial Services**
U.S. FS trust at 62%, first "trusted" reading since 2017.

5 **McKinsey · Capturing the Full Value of Generative AI in Banking**
52% prioritization, 12% deployment gap; 40–60% fraud-alert efficiency gains.

6 **McKinsey · Scaling Gen AI in Banking**
Operational framework for GenAI deployment.

7 **McKinsey · Agentic AI in Retail Banking**
Agentic patterns reshaping the customer relationship.

8 **Cornerstone Advisors / Fintel Connect · Marketing ROI Gap**
0.10% of assets benchmark; ~60% citing core/CRM as ROI limiter.

9 **ABA Banking Journal · 2025 Marketing Budget & Staffing**
0.05–0.07% of assets benchmark; $8.6B → $16.6B digital ad spend.

10 **Capital Performance Group · Bank Marketing Budget Considerations**
Sub-$10B vs. $10–100B asset-tier benchmarks.

11 **BauerFinancial / FDIC · U.S. Bank Branches Are Down**
2024 branch closure data.

12 **First Page Sage · Average CAC in Banking**
CAC by institution type — CU $428, retail $561, commercial $760, investment $882.

13 **Swaystack · Optimizing CAC in Financial Institutions**
34% first-year checking account inactivity.

14 **Sacra · Chime at $1.5B/year**
Chime 2024 revenue; 31% YoY growth.

15 **CoinLaw · Neobank Industry Statistics**
U.S. digital-only account growth 29.8M → 53.7M.

16 **CoinLaw · Millennial vs. Gen Z Banking Preferences**
Gen Z primary banking, trust, switching, neobank adoption.

17 **International Banker · Banks Redesigning Deposit Strategies**
4.5%+ online savings rate vs. 0.47% national brick-and-mortar.

18 **Proven ROI · HubSpot Integration Types for Banks & CUs**
Fiserv / FIS / Jack Henry integration architecture.

19 **Vertify · Credit Unions + Jack Henry + HubSpot**
Implementation pattern for member services.

SEAPOINT MODEL

Maturity Framework — 5-Stage Digital Growth Engine (proprietary)

Reporting Methodology — Closed-Loop Core-to-CRM Sync

◆ READY TO LEAD?

Begin the audit *that begins the work.*

Schedule your Digital Maturity Audit today and begin your 180-day roadmap to market leadership. We benchmark where your institution actually sits on the five-stage curve, identify the specific reporting and integration gaps that are quietly costing you funded accounts, and hand back a written diagnostic with no obligation.

BOOK DISCOVERY →

BILL@SEAPOINT.DIGITAL

DIRECT
Bill@seapoint.digital

PRACTICE
Banking · §03

ANCHORED
Kittery, Maine