

# DIGITAL BANKING REPORT

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**2018 Guide to Financial Marketing**

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## Abstract

The transformation of financial services marketing has never been more dramatic. Tools and techniques that worked in the past are becoming less effective in a world where consumers are overwhelmed by 'noise' from every imaginable channel.

With more data and new analytic and marketing technologies at a marketer's disposal, decision making can be optimized, sales cycles can be shortened and predictive buying and selling processes can generate improved ROI.

Unfortunately, this year's *Guide to Financial Marketing* gives indications that financial marketers are relying on past successes for future results. This is a risky strategy as marketers in other industries are raising expectations by providing better real-time, personalized and contextual interactions.

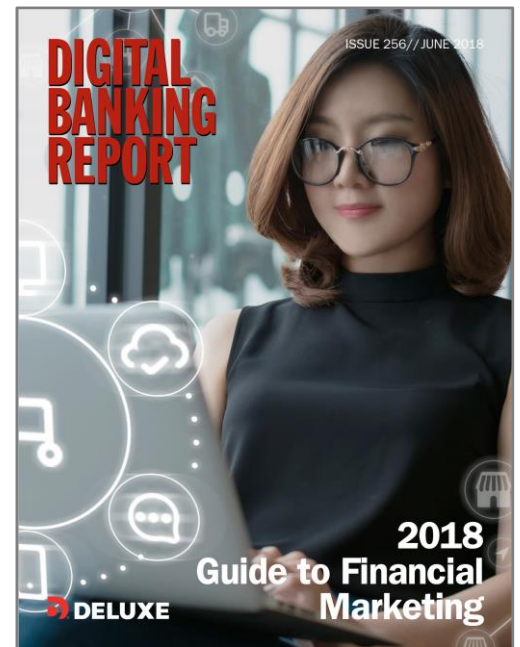
Thanks to banking transactions, social media interactions and tons of data left behind during internet surfing, AI and machine learning, combined with digital technologies, provide a huge potential in the field of financial marketing.

The future of financial marketing will be capable of learning from surrounding stimuli and making more informed decisions than ever thought possible. Marketers will need to quickly learn how to use the tools that are now available to organizations of all sizes.

In this sixth year of measuring financial marketing trends, we continue to see a strong focus on new customer/member acquisition as well as a desire to improve depth of relationships through onboarding and cross-selling. By comparing results of this year's survey with those of previous years, we still see more talk than action with regards to embracing the tools of modern marketing.

We would like to thank **Deluxe Corp** who sponsored this year's survey development and distribution for the third time. Their partnership enabled us to continue to do the most comprehensive marketing trend analysis in the banking industry.

We believe this year's report provides a good perspective of where financial services marketing is today and where it may be tomorrow. More importantly, we hope this report provides the foundation for organizations and financial marketers to embrace change, take risks and disrupt themselves.



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